

Sustainability at Achmea



Ambitious goals and solid
performance to create
sustainable value

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Achmea in brief

At the heart of society for more than 210 years

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Founded
in **1811**
with a
cooperative identity

18,000
employees
in 6 countries

more than
13 million
customers

#1
insurer in Non-life
and Health
in the Netherlands

> 1.3 million
pension scheme
members

**Our strong
brands**



Zilveren
Kruis



Centraal
Beheer



Interpolis.
Glashelder

€ 223
billion AUM
> € 30 billion
mortgages

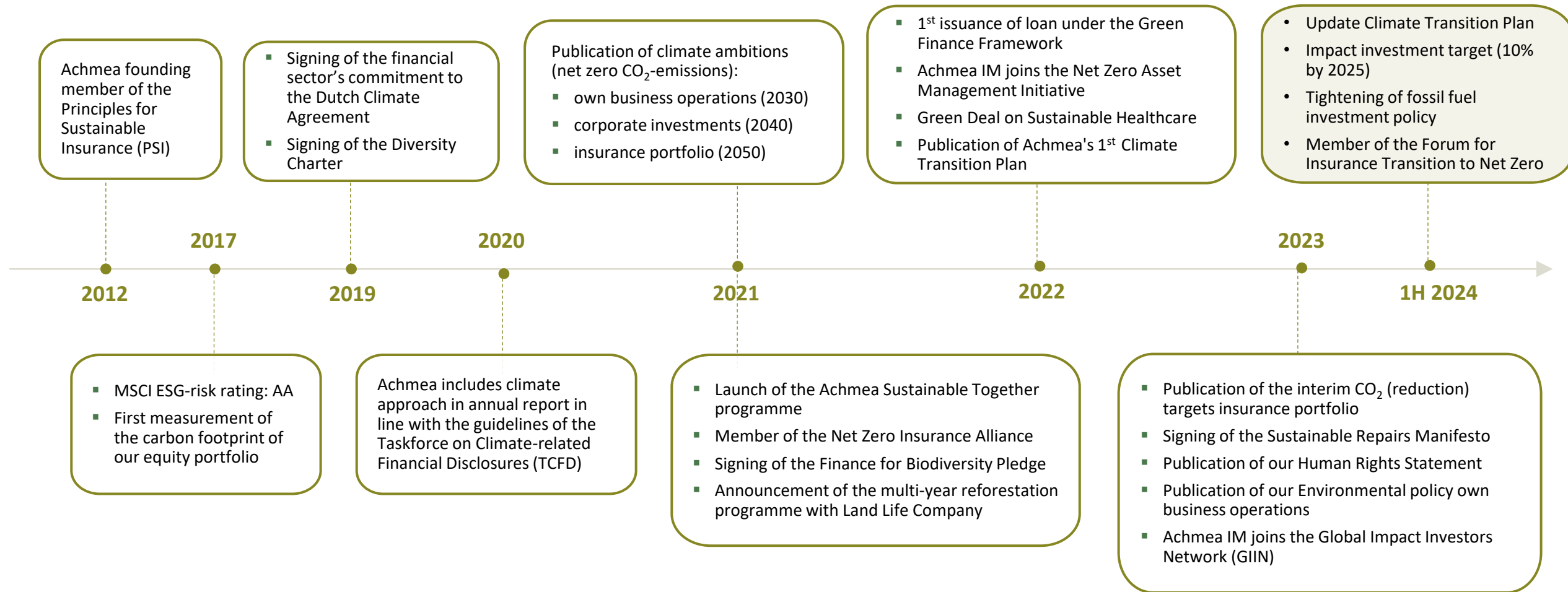
€ 22
billion in
premium
income

SUSTAINABLE LIVING, TOGETHER

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Our sustainability initiatives over time

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SUSTAINABLE LIVING, TOGETHER

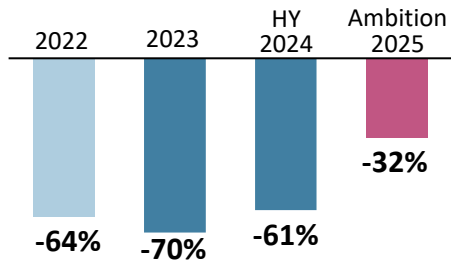
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On track to achieve our sustainability ambitions

We are making good progress in all our activities, including as a driver of social debate

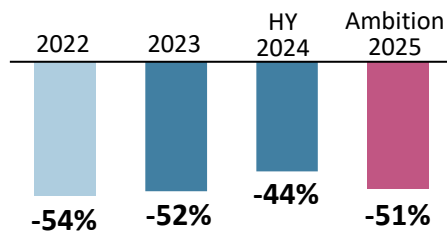
Financed CO₂ emissions investments in companies

Versus reduction path (in %)



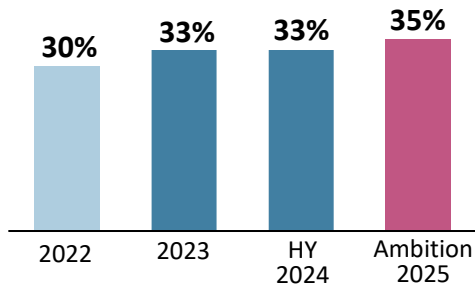
CO₂ emissions own business operations

Reduction (in %)



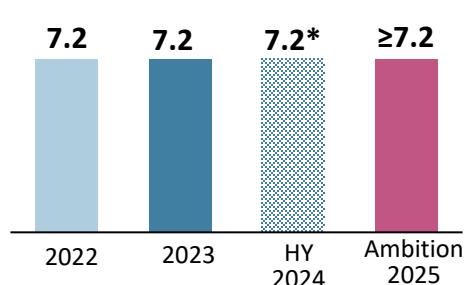
Women in top management

Share of women (in %)



Employee engagement

Score Vitality



* Based on an interim measurement among a smaller group of employees

Highlights 1H 2024

- Update Climate Transition Plan including tightened fossil fuel investment policy and new impact investment target (10% by 2025)
- Financed CO₂ emissions well below of our intended reduction path for both corporate investments and real estate
- The mortgage portfolio shows a slight improvement in energy labels. We are exploring to replace the current target (energy label) with a CO₂ reduction target
- CO₂ reduction of own operations on track; inclusion of CO₂ emissions from working from home in our reporting explains main difference with FY2023
- Share of women in top management (33%) and employee engagement (Vitality score: 7.2) stable
- Improved position in ESG ratings (MSCI, Ecovadis). Achmea IM again best Dutch asset manager in ShareAction benchmark survey on ESG voting at shareholder meetings
- Implementation of Corporate Sustainability Reporting Directive on schedule

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Sustainability at Achmea

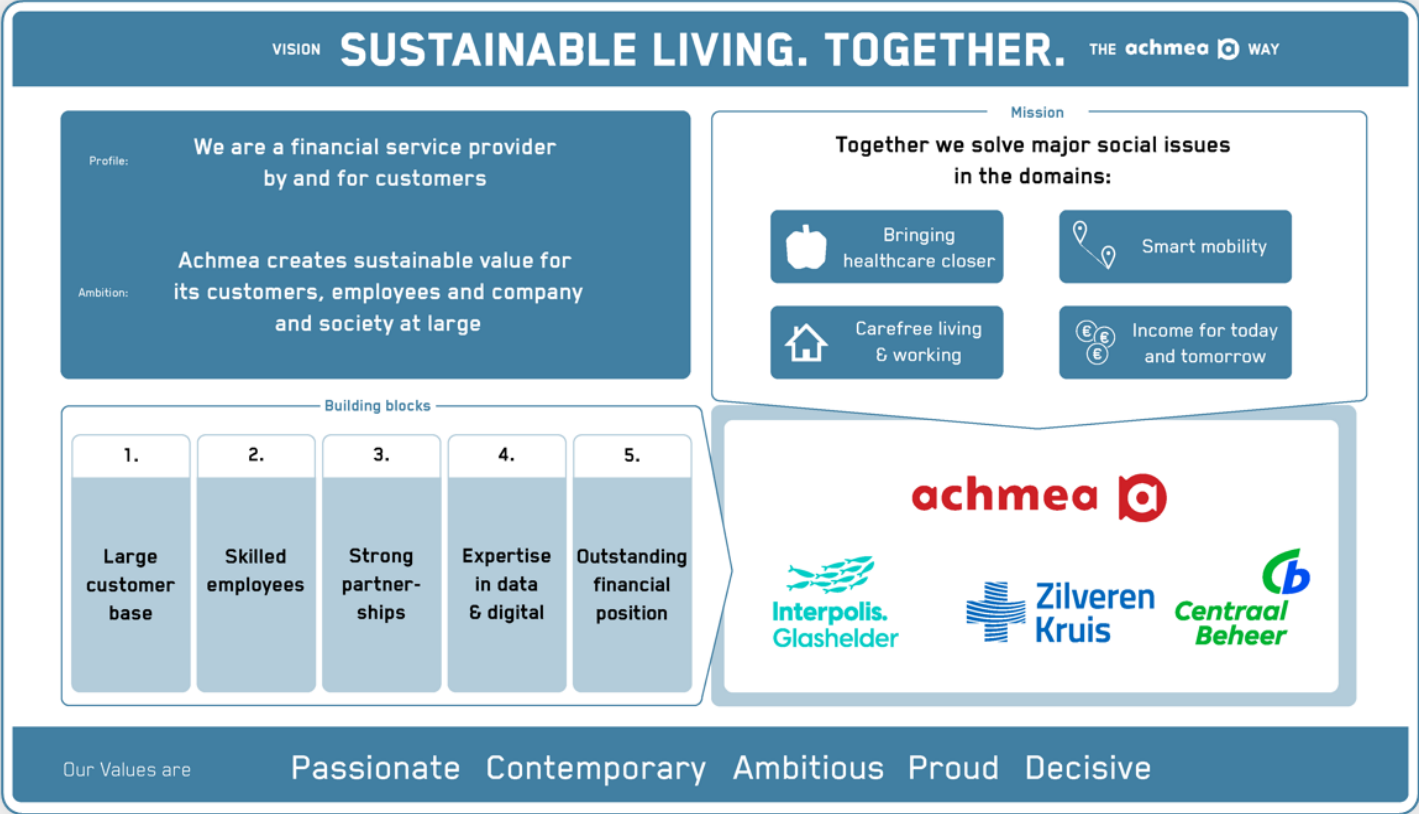
Embedded in our purpose and integrated into our strategy

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Achmea stands for Sustainable Living. Together. An inclusive society in which everyone participates and can live happily and healthily side by side in a way that can endure for many years to come.

In collaboration with our customers, partners and business relations, we want to solve major social issues relating to health, living & working, mobility and income. That is our mission.

In doing so, we aim to create sustainable value for our customers, our employees, our company and society as a whole.



Our ambitions in combating climate change

Moving towards net-zero CO₂ emissions across our activities*

Own business operations (net zero by 2030)

- Reducing energy consumption, paper use, waste and mobility. All-electric lease fleet by 2028
- Purchase of green electricity and local generation of energy using solar panels and thermal storage
- Offsetting of remaining CO₂ emissions through reforestation
- Using sustainability criteria in procurement and outsourcing




Investment portfolio (net zero by 2040/2050)

- Investments in equities and corporate bonds net zero by 2040; Other asset classes by 2050
- Investing in sustainability of real estate portfolio; Minimum energy label A by 2030
- Improve energy labels of mortgages, a.o. by offering a lower interest rate for sustainable mortgage part
- Impact investment target of 10% by 2025, a.o. through extra investments in green bonds and renewable infrastructure



Signatory of:
 Principles for Responsible Investment

Insurance portfolio (net zero by 2050)

- A 15-20% reduction in the average insurance-related CO₂ emissions per car by 2030
- Engagement strategy for 25% of our corporate portfolio by 2025
- Offering products and services to make home and mobility more sustainable
- Achieving the objectives of Green Deal on Sustainable Healthcare 3.0, including reduction of CO₂ emissions, circularity and reduction of the environmental impact of medication



*For more detailed information, please refer to the [Achmea climate transition plan](#)

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Our social ambitions

Contributing to a society in which everyone can participate

Own business operations

- A diverse and inclusive workforce in terms of gender, cultural background and work-related disability
- Skilled employees, including through unlimited training budget
- Healthy workplace and attention to the work-life balance
- High level of employee engagement
- Integrating human rights and labour standards in procurement and partnerships



ecovadis

Investment portfolio

- Integration of social aspects into the investment process, including human rights and labour standards
- Engagement with companies to drive positive change
- Exclusion of companies and countries that structurally violate international standards, for example, in the area of human rights or labour standards
- Impact investment target of 10% by 2025 including through investments in social bonds and healthcare real estate

access to
medicine
index



Insurance portfolio

- Focus on safety and prevention and a society in which everyone can participate in the transition
- Providing products and services for sustainable employability
- Accessible, sustainable and affordable health care
- Helping customers stay healthy and vital in a healthy living environment
- Helping customers with (preventing) payment problems and debt



VEILIGVERKEER

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Non-financial targets and performance¹

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	Target for 2025	HY2024	FY2023	FY2022
Making our insurance portfolio more sustainable				
% reduction in average insurance-related CO ₂ emissions per vehicle (vs 2021)	-15/-20% (in 2030)	N/A	-4,1%	-3,0%
Improving customer satisfaction				
rNPS Centraal Beheer (consumer market)	Above the market average	+22	+23	+22
rNPS Interpolis (consumer market)	Above the market average	+16	+15	+12
rNPS Zilveren Kruis (consumer market)	Above the market average	+17	+8	+16
Making our investment portfolio more sustainable				
% reduction in CO ₂ -emissions from corporate investments own risk portfolio (vs 2020)	-32%	-61%	-70%	-64%
% reduction in CO ₂ -emissions from corporate investments for account and risk policyholders (vs 2020)	-32%	-48%	-48%	-41%
% of energy label A or higher for the real estate portfolio	79%	71%	58%	56%
Average energy label of mortgage portfolio ²	Gem. label B	C	C	C
% impact investments own risk portfolio	10%	7,3%	-	-
Making our business operations more sustainable				
% reduction CO ₂ -emissions (vs 2019) ³	-51%	-44%	-52%	-54%
Sustainable employment practices				
% of women in top management (directors and senior management)	35%	33%	33%	30%
Vitality (employee engagement survey)	≥7.2	7.2 ⁴	7.2	7.2

1. Textual notes in the following pages

2. We are exploring to replace this target with a CO₂ emissions reduction target in 2024

3. Gross emissions increased first half of 2024 due to an increase in the CO₂ emission factors used for the Dutch energy mix and fuels. In addition, in 2024 we calculated CO₂ emissions from our employees working from home for the first time

4. Based on an interim measurement among a smaller group of employees

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Governance and organisation of sustainability

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Supervisory Board

Advises and oversees the governance where long-term value creation and sustainability play an important role

Executive Board

Ultimately responsible for strategy where long-term value creation and sustainability are an integrated part of

Programme Board Achmea Sustainable Together

Mandated by the Executive Board to implement sustainability ambitions and related plans and activities

Programme workflows

Internal business operations	Insurance & services	Investments & funding	Laws and regulations	Creating internal movement	Foreign Operating Companies	Implementation CSRD
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- In 2021 the Achmea Sustainable Together programme was launched
- The Programme Board is chaired by the CRO, member of the Executive Board. In addition, several division chairs and department directors are on the Board
- The workstreams are headed by the chairs of the respective business units and departments
- The workstreams work closely with business units and departments, such as Risk Management, Finance, Legal & Compliance, HR, Facility Management and Procurement
- In addition to the programme, Achmea has a Sustainability department at group level and ESG officers in the business units
- Achmea Investment Management has a dedicated Socially Responsible Investment team in place

SIIS

DUURZAAM SAMEN LEVEN

VOLGENS **achmea** 

Ratings and benchmarks tell us where we stand

And where we can improve our practices

AA



MSCI measures and compares financially relevant ESG risks and opportunities of companies. Achmea has an AA rating since 2016. In 2024, our score increased from 7.4 to 8.2

Low risk



Achmea was rated by Sustainalytics with a score of 14.6 (Low risk) in 2023, ranking among the best rated insurers. Achmea's management of ESG risks was rated as strong

C



Achmea reported on its climate targets and activities through CDP for the first time in 2023, earning a C rating

C
(Prime)



Achmea has a C (Prime) rating at ISS since 2022. Prime status is awarded to companies that are leaders in their industry and meet high performance expectations

Bronze

ecovadis

EcoVadis is a platform that enables more than 115,000 companies across 150 sectors and 110 countries to assess the ESG performance of suppliers. Achmea joined the platform in 2021. In 2024, we received a bronze medal



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Ratings and benchmarks tell us where we stand

And where we can improve our practices

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3rd place Benchmark responsible investment by insurers

Since 2009, the Dutch Association of Investors for Sustainable Development has investigated how the 20 largest Dutch insurers perform in the field of responsible investment. Achmea ranks 3rd in this benchmark, with a score of 4.2 (out of 5)



4th place Tax Transparency Benchmark

Since 2014, the Dutch Association of Investors for Sustainable Development (VBDO) has been investigating the tax transparency of 83 European companies. Achmea is in a shared 4th place, with a score of 36 (out of 40)

Interamerican (Greece)

In 2024 Interamerican is recognised as one of the most sustainable companies in Greece. These companies use a holistic approach to embed sustainability within their organisation to create value for customers, employees, society and nature



INTERAMERICAN



3rd place Benchmark SRI policies of insurers

The Fair Insurance Guide assesses and compares the responsible investment policies of 16 Dutch insurers on 14 different sustainability themes. Achmea ranks 3rd with an average score of 7.5



5 stars Global Real Estate Sustainability Benchmark (GRESB)

The GRESB assesses and compares real estate funds and portfolios worldwide on their sustainability performance. 7 real estate funds and portfolios managed by Achmea Real Estate have the highest rating (5 stars)

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Creating sustainable value for our stakeholders



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Supporting customers in the transition to a sustainable society

We raise awareness of climate risks and promote solidarity

Prevention and climate adaptation

- Preventing damage is more sustainable than repairing damage, both in terms of emissions (e.g. fire) and in the chain (new products)
- Climate change is increasingly causing damage due to flooding and extreme precipitation. We want to keep these risks insurable and therefore pay close attention to prevention
- Raising awareness among our customers of climate adaptive living and building is part of our engagement strategy
- Promoting vitality and well-being: healthy living on a healthy planet

Insurability, accessibility and solidarity

- We support customers in the transition to a climate-neutral and circular society through sustainable innovations, such as securing timber construction and hydrogen
- We promote social equity by making sustainable solutions more accessible, for example by offering services such as electric charging stations and solar panels
- Public-private solution to flood risk of primary flood defences



Sustainable repairs

- Expanding sustainable repairs together with our partner network
- 93% (doel: 95% in 2024) of all relevant (home) repair companies are ISO 14001 certified
- All the (mobility) repair companies that are BOVAG members possess a BOVAG quality seal or GroenGedaan quality seal awarded by Stichting Duurzaam
- Together creating a certified measurement of the ecological footprint per car repair company

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Value creation for our customers and society

Focus on social impact and innovation in four domains

Smart mobility

- Providing services and solutions in the transition from ownership to use and from fossil fuels to green
- Focus on road safety and sustainable behavioural change to prevent damage and injuries
- Automodus & PhoNo users drove 4.5 million cell phone-free kilometres and achieved financial rewards for charities
- FBTO launches usage-based car insurance, with 'driving style' option. Customers who drive prudently are financially rewarded. They will receive a refund of the premium paid

Bringing healthcare closer

- We not only focus on keeping healthcare affordable, but also on arranging care and improving health
- Achieving objectives of the Green Deal Sustainable Care 3.0, including the reduction of CO₂-emissions, circularity and the reduction of the environmental impact of medication
- Zilveren Kruis places free sunscreen dispensers in more than 120 (public) locations in the Netherlands
- Zilveren Kruis has 5.4 million customers and is recommended by customers with a NPS of +17



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Value creation for our customers and society

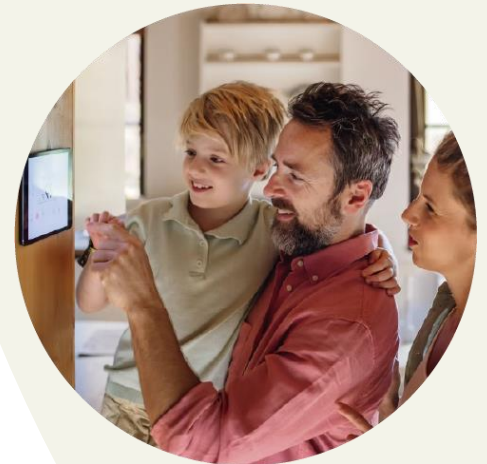
Focus on social impact and innovation in four domains

Carefree living & working

- Making homes more sustainable by offering innovative services, including improvement scans, heat pumps and green roofs ('Duurzaam woongemak')
- New cybersecurity check on Interpolis.nl based on three different themes: secure sharing of (personal) data, alertness to deception and security of account & device
- More than 66,000 people are investing in their sustainable employability via 'Lekker Bezig' of Centraal Beheer

Income for today and tomorrow

- With insight, comprehensible products, and as a coach, we help people make prudent financial decisions so that they have the financial means to overcome setbacks
- Helping employers and employees to make choices related to the new Dutch pension legislation ('WTP') and their own pensions by informing and inspiring
- Providing insight into the financial situation of customers with, among other things, a mortgage check and the realisation of life-cycle-proof homes
- Resolving and preventing debts together with the NCFG ('Nationale Coalitie Financiële Gezondheid'), SchuldenlabNL, the Dutch Debt Relief Route (NSR) and Geldfit



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Investing in a responsible way

Contributing to a sustainable and inclusive society through our investments

SRI policy framework

- Investments for own account and for the account and risk of policyholders
- The integration of ESG aspects as a structural part of our investment process
- Adherence to international guidelines and standards, such as the OECD guidelines and the UN Guiding Principles on Business and Human Rights
- Achmea is a signatory to the Principles for Responsible Investing
- Attracting green finance through the Green Finance Framework

Active ownership

- We prefer engagement and voting to exclusion
- We engage on the following themes: climate, nature & environment (including biodiversity), human rights, labour rights and health
- We seek cooperation with other institutional investors and NGOs
- We support ESG resolutions at shareholders' meetings and/or submit resolutions ourselves
- Best Dutch asset manager in ShareAction benchmark survey

Exclusion

We do not invest in activities that do not fit our values, including:

- Companies that produce tobacco
- Companies that develop, produce, sell or trade controversial weapons
- Companies that extract unconventional fossil fuels (including coal, tar sands)
- Companies in the oil and gas sector without a Paris aligned transition strategy

We do not invest in countries and companies that structurally violate international standards including human rights and labour standards

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Investing in a responsible way

Active ownership plays an important role in our approach

Thematic engagement

Our asset manager Achmea Investment Management engages with companies on a wide range of environmental and social-related issues, including:

- Climate mitigation
- Biodiversity
- Availability of medicines
- Good and affordable nutrition
- Working conditions

Collective engagement

We work together with other institutional investors, such as through Climate Action 100+, Eumedion and Platform Living Wage Financials, and we have signed the Finance for Biodiversity Pledge

Reporting in SRI report ([click here](#))



7138

Votes in 474
General Meetings

149

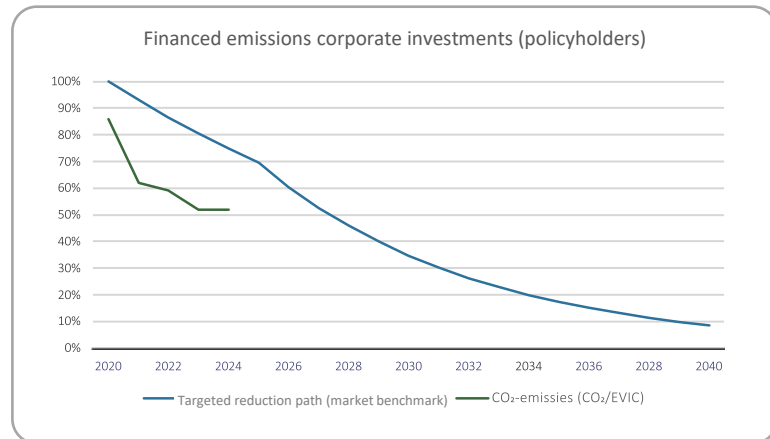
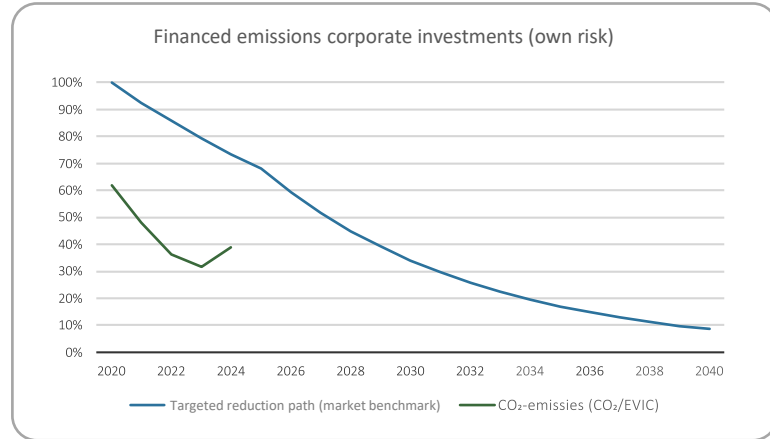
Companies in
ESG dialogue

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Investing in a responsible way

On track with CO₂ emissions reduction in corporate investments



Equity and corporate bond investments

- For both investments for own account and own risk, as well as for policyholders, funded emissions are well below the targeted transition path. The transition path is based on the market benchmark at year-end 2020 and targets reductions of 32% by 2025 and 68% by 2030
- The transition path is based on the scope 1 and 2 emissions of the companies we invest in
- In 2023, we started measuring and reporting funded scope 3 emissions
- By mid-2024, we have tightened our policy on fossil investments. The effects in CO₂ measurement will not be visible until the end of the year
- We will evaluate our targets and transition path in the second half of 2024

Click [here](#) for our Climate Transition Plan for more information

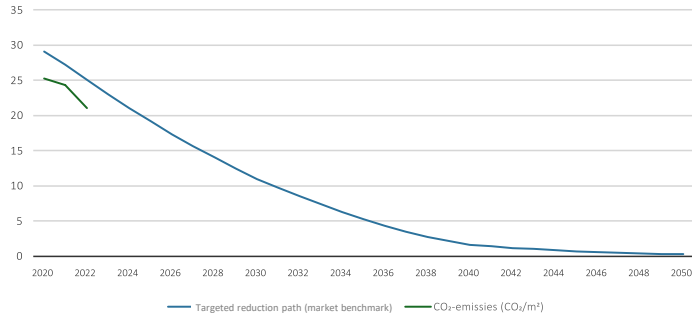
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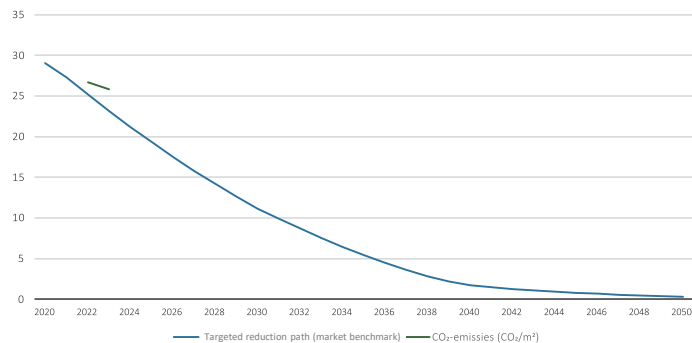
Investing in a responsible way

On track with CO₂ reduction real estate portfolio. Mortgages are challenging

Financed emissions real estate portfolio



Financed emissions mortgage portfolio



For both real estate and mortgages, we apply the latest CRREM benchmark based on a 1.5-degree scenario

Real estate

- In early 2024, we updated the roadmap for our real estate portfolio
- We adjusted the reduction target. We aim for at least 55% CO₂ reduction in 2030 compared to 1990 (this was 50%)

Mortgages

- We have redetermined CO₂ emissions for 2022 and 2023 based on the latest PCAF methodology (data quality score 3)
- We will investigate in 2024 whether we can replace our mortgage label target with a CO₂ reduction target
- Compared to our direct real estate portfolio, we have less direct impact on making homes more sustainable

Click [here](#) for our Climate Transition Plan for more information

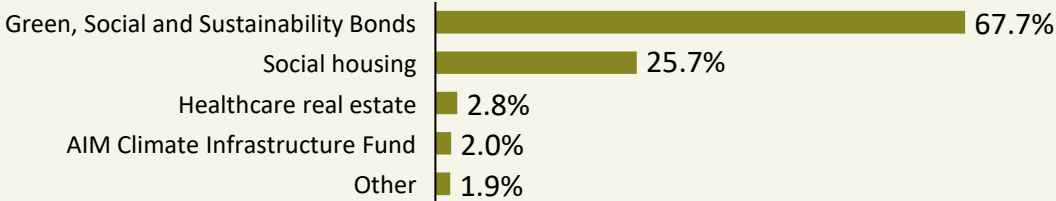
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Contributing to climate change mitigation via our investments and asset management services

New impact investing target: 10% of our own investments by 2025

Total impact investments: EUR 2.7 billion (per 30 June 2024)



Green Bonds, Social and Sustainability Bonds (around EUR 2 billion)

This will finance projects aimed at renewable energy, sustainable water management or sustainable waste management, among others

Achmea IM Climate Infrastructure Fund (EUR 55 million)

This Achmea Investment Management fund invests mainly in new build renewable energy projects in Europe

Social housing (EUR 700 million)

Loans from housing associations through which social housing is built and renovated

Healthcare real estate (EUR 75 million)

Achmea invests in sustainable real estate for healthcare providers and residents focused on social inclusion and a healthy living and working environment

Achmea Investment Management's expertise facilitates in achieving our 10% impact investing target and that of its institutional clients

In 1H 2024, Achmea IM invested in and expanded its impact investing capabilities, products and services. Impact investing is embedded in the full spectrum of its fiduciary capabilities, with a dedicated team



Achmea IM is building an impact platform and offering more scalable and cost-effective impact solutions to invest in. The examples on the left are part of this. Furthermore, we foresee the launch of the Achmea IM PE Partnership fund that invests in climate, biodiversity and health solutions



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Sustainable business operations

Climate neutral and fully circular by 2030

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Net-zero CO₂ emissions in 2030

- Maximum reduction of energy consumption (electricity and natural gas), paper and waste
- Purchasing green electricity and (where possible) generating our own local renewable energy
- Reduction and improving the sustainability of business travel and commuting of our employees. As of 2028 the lease vehicle fleet will be 100% electric
- We offset the remaining CO₂ emissions by purchasing Gold Standard certificates and large-scale tree planting¹

Sustainable procurement in 2030

- Procurement of 100% circular products and materials
- Collaborating with partners and suppliers to contribute to Achmea's sustainable business operations
- EcoVadis ratings to assess impactful suppliers on sustainability and to engage in a dialogue with them

44%

Reduction in
carbon footprint
(vs 2019)

100%

Purchased
green energy

58%

Impactful suppliers
with EcoVadis rating



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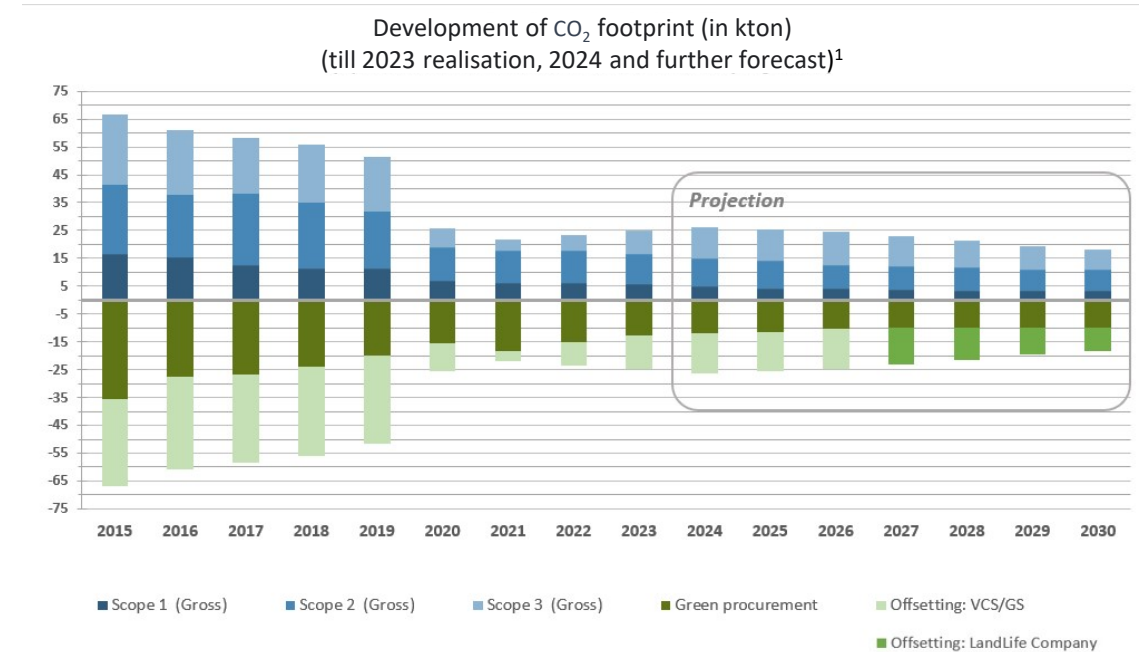
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1. In the period 2021-2024, we will plant trees in Australia and Spain, offsetting the remaining carbon emissions from 2027 for a duration of 40 years

Net zero CO₂-emissions from our own operations by 2030

On track to achieve our ambition, including through reduction measures

- In 1H 2024, further measures were taken to reduce energy consumption of buildings (-34%), including hot water supply through solar boiler and further application of LED lighting. Target by 2025: 55% reduction in CO₂-emissions (compared to 2019)
- Green energy purchased in 2024: 100%
- In 1H 2024, a 54% reduction has been realized on traffic mobility of employees, partly through the introduction of an all-electric lease policy. Target by 2025: 57% reduction in CO₂-emissions (compared to 2019)
- From 2024, CO₂-emissions from working from home are included in the footprint
- To secure this ambition, we have prepared and published an update of the environmental policy for our own operations



1. There was a significantly lower footprint in 2020 to 2022. Due to corona, there was less travel and employees hardly ever came to the office

Sustainable employment practices

An inclusive culture and broad employability

- **Long-term employability and a healthy work-life balance**
Maintaining good labour market position, internally and externally, through broad and sustainable employability of employees. Facilitating a healthy work-life balance by enabling the combination of working, learning and care. Allocation of an unlimited training budget
- **Inclusion, diversity and equality**
Achmea strives for an inclusive culture that embraces diversity, including gender and cultural diversity. Our goal for gender diversity: 35% women in top management by 2025. Our organisation in Turkey, Eureka Sigorta, received the 'Equal Women at Work' certificate this year
- **Employee engagement**
The annual employee engagement survey shows that Achmea's employership is rated with an 8.1
- **Sustainable value creation**
Achmea offers a climate budget (EUR 2,500 per employee) and opportunities for volunteering and informal care by employees. Mid 2024, 72% has made use (or partially made use) of the climate budget

CONTENTS

33%

Women in
top management

EUR
20.3m

Training and
education¹

7.2

Employee vitality
score²

*Equal women at
work certificate
for Eureka Sigorta*



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1. Ultimo of 2023

2. Based on an interim measurement among a smaller group of employees

Contributing to an inclusive society

By facilitating loans, donations and employee volunteering

Achmea Foundation supports activities that contribute to an inclusive society through four programmes:

- **ImpactPlus** is a growth programme we offer together with Achmea to social entrepreneurs who play an important role in the lives of people who are struggling in the Netherlands
- Through the **Expert Volunteer Assignments** programme, Achmea colleagues can do an assignment at organisations that focus on people in vulnerable situations and are committed to sustainable living together
- With our **Impact Fund** programme, we invest in innovative projects in Sub-Saharan Africa that improve the health and income of vulnerable people. We do this with a donation, a loan or with the knowledge and expertise of our Achmea colleagues
- For Achmea colleagues who want to do something extra for society, alongside their daily work, there is the **Achmea Voor Elkaar** programme. We do this in collaboration with Stichting LEF and Stichting JINC

0.5%

Of Achmea's net profit

200

Committed colleagues for volunteering at the LEF Foundation and the JINC Foundation

28

Expert assignments

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Additional information

- [Sustainability according to Achmea](#)
- [Environmental policy internal business operations](#)
- [Annual report Achmea 2023](#)
- [Socially Responsible Investment Policy \(Dutch\)](#)
- [Climate Transition Plan 2024](#)
- [Green Finance Framework](#)
- [Taxs transparency report 2023](#)
- [Remuneration Policy 2023](#)
- [Remuneration Report 2023 \(Dutch\)](#)

Disclaimer

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Thank you for your
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SUSTAINABLE LIVING, TOGETHER

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Featured: Update Climate Transition plan

BACK

- Achmea has signed the Financial Sector Climate Commitment
- Hereby we promised to measure the carbon footprint of our investments, participate in financing the energy transition and draw up action plans including reduction targets for 2030
- This will make transparent the actions we are taking to contribute to the Paris Agreement and the Dutch Climate Agreement
- In August 2024, we updated our transition plan. This plan can be found on our [website](#)



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Featured: Fossil fuel investment policy

BACK

- Achmea has tightened its policy as of 1 July 2024. We do not invest in companies that derive more than 1% of their turnover from the extraction of **unconventional fossil fuels** (coal, oil from tar sands, shale oil and gas, and Arctic oil and gas)
- We do not invest in companies that derive more than 1% of their turnover from the production of **conventional fossil fuels** (oil and gas) unless they meet the following criteria:
 1. The company invests a growing share of capital expenditure in renewable energy increasing from at least 15% in 2025 to at least 50% in 2030; and/or
 2. The company has a transition strategy aimed at a maximum temperature rise of 2 degrees*
- Companies with which there is an ongoing engagement will have until the end of 2026 to meet 1 of these criteria



* We measure this using an Implied Temperature Rise (ITR) score from MSCI and the Carbon Performance Alignment score from the Transition Pathway Initiative (TPI)

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Featured: Achmea IM Climate Infrastructure Fund

BACK

- The Achmea IM Climate Infrastructure Fund has made three new investments that further diversify the portfolio and contribute to the European energy transition. These investments include solar power projects in Portugal and Spain, and a battery storage project in Germany
- With these investments, we are supporting climate-friendly infrastructure projects and promoting sustainable development in Europe. These investments are in addition to the three already existing investments in wind projects in Norway and Lithuania
- The fund remains focused on delivering financial returns to investors while contributing to the reduction of CO₂ emissions and the transition to a more sustainable future



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Featured: Insuring flood risk

BACK

- Due to climate change, we are seeing more frequent floods. Flood risk from primary flood defences is uninsurable. As a result, citizens are not insured against flooding from the sea, large inland waters and major rivers
- The Association of Insurers examined whether a public-private solution could be found for this. However, the government has decided not to make damage following flooding of primary defences insurable through a public-private insurance construction. It does see a possible role for insurers in damage settlement when the Disaster Damage Compensation Act (Wts) is applied
- The relevant ministries and the Insurers' Association are launching a study on this. The results of this exploration are expected to be available in the first quarter of 2025



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Featured: Investing in weapons

[BACK](#)

- In 2023, Achmea reviewed its investment policy for weapons. Controversial weapons, such as nuclear weapons, chemical weapons and cluster munitions, were already excluded from investment. As of 2024, companies involved in the production of white phosphorus and depleted uranium will also be excluded by Achmea. These weapons are not banned, but can cause disproportionate suffering
- Achmea does invest in companies that produce conventional weapons. Why not completely exclude the arms industry? Arms play an important role in maintaining peace and security, and enable countries to defend themselves if necessary. Therefore, Achmea does not completely exclude investments in the arms industry



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Featured: Voting at shareholder meetings

BACK

- ShareAction conducted its fifth consecutive global ESG survey in 2023 on how investors voted on shareholder resolutions on climate, environmental and social issues
- Achmea Investment Management was rated as the best Dutch asset manager that supported the most sustainability resolutions at shareholder meetings. Out of a total of 69 asset managers assessed worldwide, Achmea Investment Management finished in position 2
- In 2024, we cast 7,138 votes at 474 general meetings. We also submitted resolutions together with other investors, including at TotalEnergies, Equinor and Uber



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Featured: Green Finance Framework

BACK

- Our sustainability ambition also includes attracting green funding. With this, we offer our investors sustainable investment opportunities in high-quality Dutch mortgages and real estate
- Green finance instruments are an effective tool to channel investments into assets that have climate benefits or support the transition to a carbon-neutral economy
- Achmea has set up a Green Finance Framework (GFF) based on the Green Bond Principles (ICMA) and the Green Loan Principles (LMA/APLMA)
- The GFF has been externally reviewed by ISS ESG; a Second Party Opinion is available for this purpose. Also, the methodology has been reviewed by CFP Green Buildings; see the Methodology Report for this
- Achmea uses the proceeds from the issuance of financial instruments under this framework to finance sustainable mortgages and/or investments in energy-efficient homes and buildings in the Netherlands
- Mid 2024 the Green Finance Framework (GFF) was updated



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