

Achmea is the biggest insurance company in the Netherlands. We insure our customers for non-life, health and income protection. Achmea or one of its labels is the insurance choice for about half of the Dutch households. We strive to add value to our society. Therefore, we have signed the UN Principles of Sustainable Insurance (PSI) and the UN Principles on Responsible Investment (PRI). The PSI will help us cope with the changing risk landscape worldwide, which is confronted with social and ecological challenges such as aging populations, rising costs of health care and climate change. With the integration of the PSI and the PRI in our activities we aim to strengthen the foundation of our organization and to help our customers on the long run with the best possible insurance solutions.

Corporate Social Responsibility is also relevant in our own business operations. Therefore we expect from every company that we engage in our business that it contributes to the ambition of Achmea to operate sustainably. This applies to both our suppliers as parties with which Achmea cooperates, including their subsidiaries. All hereinafter referred to as partners. We expect them to comply with the obligations under national and international laws and regulations and that they have sustainability structurally embedded into their business as described in this Sustainability Statement. With regard to sustainability, this means that Achmea expects at least the next of its partners:

Business policy

The partners conform to Dutch and European legislation in the field of human rights. They have no direct or indirect involvement in violations of international law, follow the laws and regulations in the area of consumer protection and inform consumers adequately. They are directly or indirectly involved in the economic, social and cultural development of a sustainable society in the countries they do business in.

Products, services and the environment

The partners aim for sustainable internal business processes. The partners provide sustainable products and services which, in any case, cause as little environmental impact as possible and at least meet the legal requirements at the time of delivery or completion or reasonably foreseeable legal requirements. The services and products meet the sustainability standards and labels of the sector. For the products it is also required that the used raw materials can, as much as possible, return back into the technical or biological cycle of products/materials after the end of life of the product. The partners have a proven understanding of their direct and indirect impact on the environment and those of their suppliers and strive for continuous improvement.

Employment practices

The partners conform to the guidelines of the International Labour Organisation for their own operations and those of their suppliers. The partners give their employees equal rights and opportunities without discrimination related to race, sex, origin, social status, age, religion, political opinion, sexual orientation and health. They ensure safe working conditions, protect the physical integrity and health of workers and promote their personal development and training. They provide a remuneration to them so a reasonable standard of living is guaranteed. The partners do not use exploitation, forced trade, forced labor and child labor and help actively to reduce it.

Compliance, reporting and verification

The partners ensure that their employees and suppliers are familiar with the most current version of the above principles and obligations and comply thoroughly. To accomplish this they use (internal) control and management systems. They can be held accountable for this and, at the request of stakeholders, including Achmea, report on progress on these expectations.