

Environmental Guidelines

Preamble

ERGO Group AG and the companies belonging to the Group acknowledge their responsibility for environmental and climate protection, resource conservation and the preservation of our ecosystems.

Taking responsibility

The sustained protection of environment and the climate is an important part of our corporate governance as an investment into the future. Our aim is to protect and preserve the natural basis of life of today's and future generations. We are actively taking measures to reduce the negative environmental and climate impacts of our business activities. We also support the adaptation to climate change with our products and services.

We align our goals and measures with our "Climate Ambition 2025" with the three pillars of investment, insurance and own emissions.

Of course, we comply with domestic and international environmental protection legislations as well as other binding obligations and self-commitments to environmental protection.

We stand by the principles of the United Nations Global Compact and we are committed to the Principles of Sustainable Insurance (PSI) and the Principles of Responsible Investments (PRI), as well as the goals of the Net-Zero Asset Owner Alliance (AOA).

We also take environmental and climate protection into account with our internal guidelines and regulations (e.g. Code of Conduct, procurement guidelines, company car guidelines).

Reviewing and improving on a regular basis

Our environmental management secures monitoring and development of our environmental measures with the aim of continually improving our environmental protection and environmental performance as well as preventing and reducing environmental damage.

Environmental impacts of our business operations are regularly monitored, documented and evaluated. To reduce them,

we use the best available techniques as far as economically feasible.

We strive steadily to reduce resource and energy consumption and minimise emissions and waste. The carbon footprint serves as a basis to quantify and improve our resource consumption.

When procuring products and services, we also consider environmental criteria as well as social aspects in accordance with the principles of the Global Compact. As far as economically feasible, we also take the life cycle of products into account.

We consider environmental and climate protection when developing our products and underwriting risks. In order to record the impact on the environment, we develop quantitative metrics where appropriate. With them, we want to increase transparency about the impact on the environment and identify potential for improving the environmental contribution.

Active promotion of environmental awareness

We promote environmental awareness and responsibility of all staff members and motivate them to active environmental protection and to a continuous improvement of the Group's environmental performance. To this end, we rely on transparency and information and support initiatives and measures by employees to protect the environment.

Communication as a key to understanding

We conceive communication as a dialogue in which we actively involve customers, employees, suppliers and other interested parties. We attach importance to reliable, transparent and clear information about our environmental activities and environmental performance. We particularly focus on internal and external communication media as well as on topic-related exchange.

Open dialogue is the basis for our environmental management system. It enables us to increase our environmental performance in a targeted manner.

ERGO Group AG
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