Interinsurance Exchange of the Automobile Club

2022 Climate Risk Disclosure Survey Response

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GOVERNANCE

From Honolulu, Hawai'i to Portland, Maine, We're Always With You

We serve more than 17 million members across 21 states.

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The Interinsurance Exchange of the Automobile Club (the Exchange), NAIC # 15598, is a California reciprocal insurer and part of the Auto Club Enterprises Insurance Group (ACEIG). The Exchange provides insurance products and services primarily to the members of the Automobile Club of Southern California (the Auto Club). The Auto Club and its affiliated motor clubs in other states serve more than 17 million members and comprise the largest motor club group associated with the American Automobile Association (AAA). ACSC provides various products and services to AAA members, including roadside assistance, insurance, and travel products and services. The Auto Club is the ultimate controlling entity of ACEIG. The responses included in this report incorporate activities of both the Exchange and the Auto Club, which may also be referred to as "the Company", "ACE", "we", or "us", unless otherwise indicated.

Climate change is occurring largely due to anthropogenic sources of greenhouse gas (GHG) emissions, including fossil fuel-based electricity production and the use of internal combustion engines. Climate change represents global concerns for all, from shifting weather patterns that threaten food production to rising sea levels that increase the risk of catastrophic flooding.

Enterprise Risk Management

Climate change poses significant risks to the Company and the communities we serve. The Company's Board of Directors oversees climate-related risks and opportunities through the Company's Enterprise Risk Management (ERM) process. ERM is a holistic approach to the management of risk. Unlike traditional risk management, which tends to focus heavily on hazard risk and silo-based management of risk, ERM is a strategic approach to risk at a company-wide level. ERM is overseen by the ERM Committee with support from the Enterprise Risk Management Department and the Compliance Department. The Committee's primary objective is to ensure that the daily operational risks of ACE are being appropriately managed.

The ERM Committee is comprised of several key executives throughout ACE, including the Chief Operating Officer, Executive Vice President of Operations, Senior Vice President and Chief Financial Officer, Senior Vice President of Insurance Operations, Senior Vice President and

GOVERNANCE

General Counsel, Senior Vice President of Member Services, and Senior Vice President and Chief Technology Officer.

The ERM Committee and management review the risks, including climate-related risks, facing the organization and individual business units in all markets on an ongoing basis. Annually, the ERM Committee prepares and presents its Significant Risk Assessment to the Finance Committee of the Company's Board of Directors. The Significant Risk Assessment summarizes the key areas from the annual significant risk analysis review conducted by the Enterprise Risk Management Department, including the identification of all major corporate risks facing the Company, and the actions the organization is currently taking to manage these risks.

There are several key elements to the ERM process including:

- Retention of highly qualified executive and management teams with high ethical standards to lead the organization.
- Maintenance of an effective, properly functioning internal control structure.
- A proactive enterprise risk management function providing oversight of the organization's risk identification, evaluation, and mitigation processes to ensure that they are timely, appropriate, and effective.
- Maintenance of a proactive internal audit function to evaluate the effectiveness of the organization's internal control system and risk mitigation measures.
- Maintenance of comprehensive corporate insurance and catastrophe reinsurance programs to protect the organization against several uncontrollable risks.
- Maintenance and testing of Business Continuity and Data Incident Response Plans (BCP) to mitigate unexpected events such as cyber-attacks, earthquakes, tornados, or pandemics.

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ACE Sustainability Strategy

In acknowledgment that climate change can have long-term impacts on our policyholders, members, and business operations, the Company maintains an internal working group focused on ensuring that sustainability efforts are monitored and tracked for forward progress. The working group is led by a Senior Vice President as the executive sponsor and includes multiple executive and senior-level managers. One of the objectives of the group is not only to review existing efforts but also to understand potential emerging risks and opportunities and adapt initiatives accordingly. The working group meets bi-monthly with an annual update to the Company's senior leadership team. The Company's Board of Directors is updated annually on the Company's sustainability efforts. This includes employee-focused efforts, community-focused efforts, and environmental efforts.

The following are our continuing sustainability principles, responsibilities, and focus areas. These are guiding us to sustain and grow the organization for the long term as we continue to improve lives, communities, and the environment.

ACE Sustainability Principles

1. **Goal** – For ACE to remain successful, our markets, and the people and communities in our markets, must also succeed. We are committed to doing our part to help achieve this outcome.
2. **Focus** – We concentrate efforts on issues directly related to our business, our operations, and our roles as a member service provider, and motorist & traffic safety advocate. We act in ways where we can contribute to and help achieve real, results-driven, positive impacts.
3. **Acknowledgement** – We do not have all the answers, but we continue learning and strive for ongoing improvement in these endeavors.

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ACE Sustainability Responsibilities

1. **Employees** – ACE helps our employees take care of themselves. (**Us**)
2. **Communities** – ACE supports and helps improve the communities where our members and employees live and work. (**We**)
3. **Environment** – ACE operates in an environmentally responsible manner and supports effective ways to sustain the environment. (**World**)

ACE Sustainability Focus Areas

The following are key focus areas, which fit within the above framework.

STRATEGY

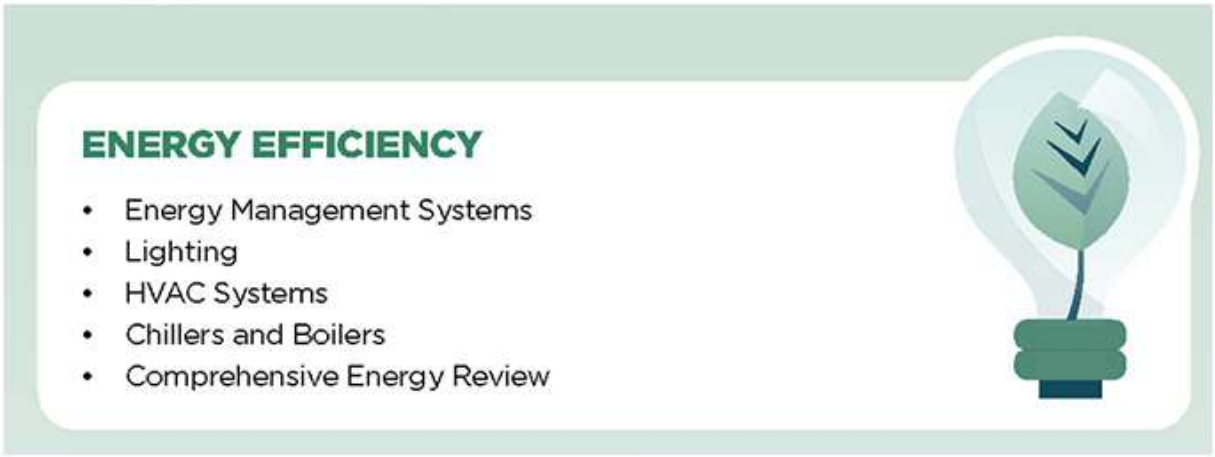
The Company engages in numerous internal business practices and external advocacy and education efforts to reduce negative impacts on the environment.

1. **Environmental Stewardship – Facilities and Energy Efficiency (World)**

   Current Initiatives

   - **Energy Efficiency:**

     We have completed more than 154 capital projects in the last six years to advance energy efficiency, including replacement and/or retrofitting of lighting, heating ventilation and air conditioning (HVAC) systems, boilers/chillers, windows, roofing, and automated Energy Management Systems (EMS).



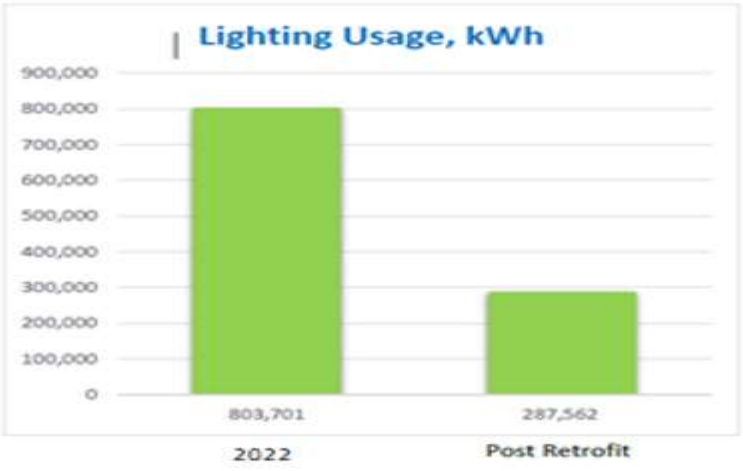
   - **Energy Management Systems (EMS)** – These systems are designed to achieve energy efficiency through process optimization by reporting on granular energy use by HVAC and lighting installations. EMS controls allow staff to control set points and durations. In 2022 we added 9 locations, bringing our total to 50 locations throughout ACE. EMS allows us to gather detailed real-time data for each piece of equipment and generate intelligent real-time guidance on finding and capturing the most compelling savings opportunities.

STRATEGY

- **Lighting** – LED lights are a more cost-effective, energy-efficient, and environmentally friendly solution than traditional incandescent, fluorescent, and halogen options. They use at least 75% less energy, last up to 25 times longer, and have fewer parts than other types of lights. These features deliver lower maintenance, repair costs, and recycling fees and decrease the amount of hazardous waste diverted to landfills.

  Los Angeles Headquarters (LAHQ) Lighting Retrofit – In 2022 we retrofitted the Los Angeles Headquarters (LAHQ) campus with LED lighting. The scope of this project entailed retrofitting and/or replacing roughly 5,184 existing light bulbs with LED bulbs. As a result, the facility will experience reduced energy consumption, increased light output, and light distribution.

Annual Lighting Usage Analysis



Annual Lighting Usage				
Measure	2022	Post Retrofit	Total Production	Savings (%)
kWh	803,701	287,562	516,139	64%

STRATEGY

Branch Office Lighting Retrofit - We installed LED ceiling lights at 30 sites across ACE between 2015 and 2022. The new lights are designed to run for 50,000 hours, reducing labor and material costs.

- **HVAC** – We have replaced or retrofitted HVAC equipment at more than 56 sites since 2015. The new HVAC systems reduce energy usage by 25% to 30% and research shows the return on investment is three to five years. Repair and maintenance costs and unplanned capital expenses have also been reduced due to the quality, efficiency, and extended life of the equipment. The replacement of this equipment often eliminates R-22 refrigerant which has been deemed detrimental to the ozone by the Environmental Protection Agency (EPA).

- **Chillers and Boilers** – Chiller and boiler systems use water instead of air to heat and cool a structure. A properly designed hydronic system is usually more efficient than a forced air system in large and mid-sized buildings.

  We installed new chillers and boilers at five sites between 2015 and 2022. The new equipment can reduce energy usage by 35% over older systems. Implementation of diagnostic and maintenance procedures allow ACE to maintain efficient boiler operation.

  Water Consumption: Due to the new California statewide emergency water conservation regulation that bans using potable water on decorative or non-functional grass at commercial, industrial, and institution properties that went into effect June 14, 2022, we have retrofitted and installed drip irrigation to irrigate 186 existing trees at the Costa Mesa Administrative Offices. This allowed us to preserve water while maintaining the health of our trees. In addition, we reviewed the performance and durations of our watering systems across the portfolio to ensure we are meeting or exceeding the regulations.

STRATEGY

- **Solar Power:**

Installation of solar energy systems has the potential to reduce energy bills, protect against rising energy costs, and reduce impact on the environment. Many cities are requiring solar arrays as a condition of approving any new construction. In 2022, we were granted approval for two solar projects at our Los Angeles Headquarters facility. In addition, we engaged a solar consultant to review other opportunities across our portfolio of owned properties.

- **Auto Club Enterprise Fleet Vehicles:**

Due to ongoing investment in technology that replaces the need for fleet vehicles, since 2020, we've achieved a net reduction of 83 vehicles bringing our current managed fleet count to 670. Hybrid vehicles, including the Ford Fusion, Escape, and C-Max, make up a large part of the existing non-roadside service Fleet, with a total of 537 vehicles, or 80%. We are also evaluating fleet lifecycle replacement opportunities and other factors in switching to all-electric vehicles (EVs). Additional considerations include:

- Charging infrastructure & requirements
- EV range
- Upfront and lifetime costs
- Maturity of the EV industry
- Business Unit specific needs (e.g., dual pedal capability for Driving School)

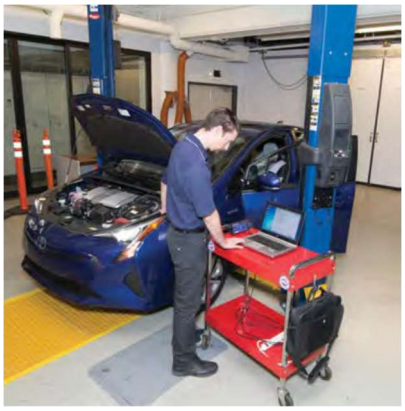
- **Electric Charging Stations:**

To encourage and serve EVs, we installed six dual-port, fixed EV charging stations. One of the charging stations is located at our headquarters in Los Angeles and another is at our Costa Mesa Branch Office. These stations are available for public use during business hours. Two charging stations are installed at our Administrative Offices in Costa Mesa for employee and limited fleet use only. The use of these electric charging stations is free, to encourage our employees to personally drive plugin hybrids or 100% electric vehicles to and from work.

In 2022, we updated the chargers at the Costa Mesa Administrative Offices to Charge Point chargers. The new chargers allow us to track usage and better manage employee demand.

2. Environmental Stewardship – Reduce, Reuse, Recycle (World)

- **Automotive Research Center (ARC):**



The Automotive Research Center (ARC), located at the Los Angeles Headquarters facility, is focused on carrying out ACE's overall automotive engineering strategy. The only facility of its kind in the AAA Federation, the ARC includes a temperature-controlled test cell with a four-wheel drive dynamometer and emissions and fuel economy test equipment. The purpose of the ARC is to evaluate automotive industry developments, products, vehicles, and trends. The ARC completes studies for internal purposes, in collaboration with AAA National's automotive engineering team on behalf of the Automotive Engineering Task Force, and for external clients.

STRATEGY

Recent projects included the evaluation of Level 2 Autonomous Vehicle Technology, and Automatic Emergency Braking (AEB) with AAA National. This AEB study focused on the effectiveness of certain AEB systems in realistic but more challenging scenarios for the vehicles to handle.

From a sustainability perspective, the ARC is committed to exploring technologies that help to improve the fuel economy of gasoline-powered vehicles, as well as looking at electric vehicles. The ARC continually completes research projects on topics such as fuel economy and emissions, fuel types (regular versus premium), electric vehicle (EV) range, and the effects of extreme hot and cold temperatures on EV range.

The ARC produces the annual AAA Car Guide, which includes reviews of over 70 vehicles including hybris, plug-in hybrids, and EVs. The guide also includes the latest info on automotive technologies, including fuel efficiency and EV charging capabilities and infrastructure. Since 2020, the ARC has evaluated various mobile EV charging solutions for possible use by our Emergency Roadside Service (ERS) provider network. After a successful evaluation of a level 3 EV charging solution, a team is working on developing a pilot.

AAA Car Guide can be found at www.aaa.com/carguide. The Car Guide is distributed throughout our 285 branches, Car Buying Service dealers, Approved Auto Repair facilities, and to the media. The Auto Club also partners with AAA National to make a digital version of the Guide available to all AAA members.

STRATEGY

- **Procurement Initiatives:**

The ACE procurement process is enhancing the sustainability program with its role in evaluating and negotiating with outside partners for goods and services across ACE. The direct impact on the ACE supply chain for various physical goods (e.g., maps, car batteries, and membership cards) and interactions with all business unit vendors can become a true competitive advantage for the organization and our sustainability efforts.

We continue to develop and monitor key performance indicators for existing business and future supplier evaluations to align with ACE's areas of focus. Existing projects with sustainable sourcing elements are tracked and reported on across ACE, including:

- Office Supplies – Procurement continues to evaluate and source green alternatives for everyday office supply needs through Office Depot and Amazon.
- Electronic/virtual Payments – Since implementing electronic payments in Q3 2020, Procurement has onboarded 1,439 vendors (approximately 27% of our vendor pool). Procurement continues to work with Disbursements to onboard new vendors and eliminate physical checks.

- **Recycling:**

Auto Club Enterprise has a well-established paper recycling program. Aside from general recycling, which occurs with our waste management service providers, we have centralized the management of the destruction of our vital data. In 2022, we recycled more than 3.7 million pounds of paper. This recycling effort resulted in more than:

- 32,000 trees saved
- 7.5 million kilowatt hours of energy saved
- 13.2 million gallons of water saved
- 5,600 cubic yards of shredded paper waste diverted from landfill

STRATEGY

- **Employee Water Bottle Dispensers:**

Bottle filling stations reduce the amount of waste being sent to landfills, are more hygienic, more energy efficient, and require less maintenance and repair than traditional water fountains.

Bottle filling stations have been installed at seventeen locations throughout Auto Club Enterprise, including the Costa Mesa Administrative Offices, Los Angeles Headquarters, and the Texas Regional Headquarters facilities. We have a policy of replacing drinking fountains with bottle filling stations whenever adjacent space is remodeled and when a unit is at the end of life or requires significant repair. The filling stations have tracked the diversion of 317,827 bottles in 2022.

- **Air Quality:**

In addition to path-breaking work by the Automotive Research Center and continuing efforts around employee commuting options, we also support policies and programs that address vehicle emissions and other air quality issues. On the public policy front, we support legislation that encourages the use of clean vehicles. In California, we successfully supported laws in recent years to increase EV charging stations and add highway signs directing motorists to charging stations.

We also support Clean Air Day across Auto Club Enterprise. Clean Air Day encourages employers and individuals to pledge to try new emissions reduction actions for at least one day. We provide sponsorship for the event and information in employee communications and Westways about the issue, including steps members and employees can take to make a difference, driving cost and fuel efficiency information, safe bicycling tips, and the AAA Car Guide.

STRATEGY

- **Zero Emission Vehicle Policy Summit and Car Show:**

We are positioning the organization to add more member value and contribute to public discourse on electric and other zero-emission vehicles. Part of this effort involves automotive research, by the Automotive Research Center (ARC), and member and public research about their desires and concerns regarding these vehicles, and various public policy efforts intended to promote them.

We brought these two themes together with a set of events held at the Historic Auto Club Building in Downtown Los Angeles on September 9, 2022 (https://vimeo.com/757976632). This included an invitation-only policy summit for 170 elected and appointed officials, transportation leaders, and industry experts; an ARC Open House; a special youth component, with students from nearby Los Angeles Trade Technical College; and an open-to-the-public clean vehicle car show throughout the day, with over 740 attending.

Officials that spoke at or attended the event included California State Senator Dave Min, the executive Director of the Southern California Association of Governments, and thought leaders from Southern California Edison, the California Air Resources Board, General Motors, and the Automotive Research Center.

STRATEGY

New Initiatives

- **Earth Day Tree Planting**

Continuing with our commitment to support environmental sustainability, Auto Club Enterprise again partnered with the Arbor Day Foundation in celebration of the 150th Anniversary of Arbor Day, April 29, 2022. Auto Club Enterprise planted 12,000 trees within the Texas, Alabama, and Louisiana communities. Over the course of 40 years, these trees will avoid and sequester an estimated 5,833 metric tons of CO2, avoid and remove an estimated 18 tons of air pollution, and avoid an estimated 2,105,155 gallons of water runoff.

- **Emergency Roadside Service Provider Vehicles**

In 2022, some of our independent emergency roadside service providers ordered electric Ford tow trucks to test in the market. With our service provider's assistance, we continue to research cost, driving range, charge time, and towing capacity with different equipment configurations.

- **ESG Investments**

Surplus protection and investment returns are key obligations we have to our policyholders. As a membership organization, ESG is an important factor we consider in investment decisions. For example, our investment in municipal bond portfolios demonstrates our commitment to the common good of society. Rather than utilize ESG portfolios that do not have a demonstrated long-term track record, we have utilized investment managers that have implemented ESG integration.

They consider financially material ESG factors as a part of overall risk assessment to generate enhanced risk-adjusted returns. A product of this assessment is the evaluation of the sustainability of business models, which can lead to future financial performance. Some of the key risks they are reviewing associated with ESG are transition risk, stranded assets, regulatory risk, and litigation risk.

- **Reduction of Business Travel**

The COVID-19 pandemic forced Auto Club Enterprise to suspend nearly 100% of business travel and accelerated the use of videoconferencing meetings using Microsoft Teams, WebEx, and Zoom software. As we return to a normal working environment, we continue to evaluate business travel and look for opportunities for reduced travel. The benefits of a permanent reduction in business travel include lowering expenses and reducing carbon emissions.

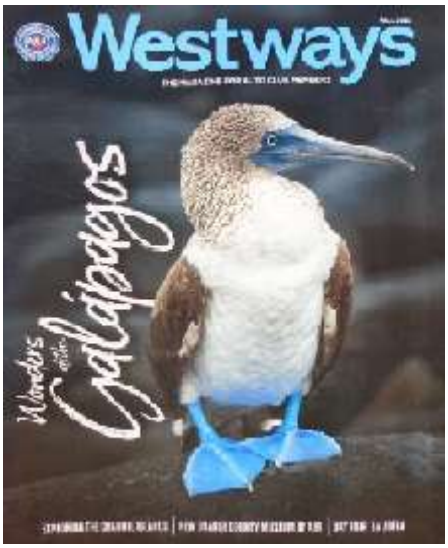
- **Westways Magazine**

Additionally, the Auto Club distributes Westways magazine to about half of all households in our Southern California service area. It includes regular articles on topics that are intended to increase our members' awareness of climate change, climate-related risk, ridesharing, fire preparedness, national parks (walking/hiking tours), and transportation. In 2022, the following articles provide some examples:

- Spring:
  - Go Blue and Green
  - Power Trip
  - Up in Smoke
  - Philippe and Ashland Cousteau
  - Car Reviews - Brawny Hybrids

STRATEGY

- Fall:
  - How can I travel more sustainably?
  - Enchanted Voyage
  - Our Galapagos
  - Drive Smart - All Charged Up
- Winter:
  - Smart Coverage – Unwavering Support
  - Delicate Balance



RISK MANAGEMENT

As discussed in the Governance section, the Company identifies, assesses, and manages risk, including climate-related risks, through its Enterprise Risk Management (ERM) process. In support of the ERM process, several teams in the organization are involved in the identification of risks facing the organization and individual business units in all markets. The Enterprise Risk Management Department, Office of the General Counsel, Compliance Department, and Internal Audit are central to the facilitation of risk identification, evaluation, cataloging, and compliance oversight. The identification process includes several components, including but not limited to, the annual significant risk analysis, contract review, individual or scenario-specific referrals, and review of trade publications. The ERM Committee oversees the ERM process and is responsible for the development and review of the Company's risk appetite and tolerances based upon the strategic objectives set by the Company's Board of Directors.

The Company's business units identify risks and elevate these risks to the appropriate decision-makers through their day-to-day operations. Strategic business risks are elevated at appropriate intervals through various reports to senior management and Board committees. Specific scenario risks and identified regulatory risks are reviewed with the Enterprise Risk Management Department, Compliance Department, and Office of the General Counsel for guidance.

The Enterprise Risk Management department serves as a facilitator of risk identification and evaluation. This department conducts significant risk interviews of all executives and other key leaders annually. The Significant Risk Analysis report is prepared based on information compiled in connection with these interviews. Risks are categorized by type within this report as follows: Brand and Reputational Risks, Catastrophe Risks, Liability Risks, Financial/Internal Control Risks, Regulatory Risks, and General Corporate Risks.

RISK MANAGEMENT

From a business risk and financial solvency perspective, the primary impact of climate change would be any potential increase in the frequency or intensity of thunderstorms, hailstorms, hurricanes, or brushfires. This exposure is primarily concentrated in our homeowners' insurance product. More severe or more frequent climate events would increase the number and cost of claims and have an impact on the financial health of the company. If the impact were large enough, it could affect our ability to write new policies or renew business in some catastrophe exposed areas. These impacts are considered in our underwriting guidelines and in the amount and terms of our reinsurance program, as well as in evaluating our risk management program.

The Underwriting department has implemented a variety of initiatives and policies designed to help control costs and reduce the environmental impact of our operations. These initiatives include the use of virtual inspection technology, the elimination of the inspection vehicle fleet, a move to a paperless work environment, and email and SMS communications with the insureds. Our catastrophe mitigation strategy includes disciplined underwriting guidelines to reduce exposure to catastrophic events, such as wildfires and hurricanes. The Underwriting focus is on risk selection, providing adequate coverage levels, and establishing accurate replacement costs for new and in-force homeowners insurance policies. We deployed a robust inspection strategy for new and renewal homeowner's policies and we use a virtual inspection tool to obtain vehicle and home inspections for new and renewal policies. The usage of advanced analytics and mapping solutions helps us identify areas with high-risk concentration and catastrophe exposure and drives our re-underwriting strategy.

The Exchange believes that one of the most effective ways to encourage risk reduction to our policyholders is to provide them with the real costs associated with their risk exposure through accurate pricing. Examples of this include rating by roof type, age of roof, home construction type, and the deductible selected. Once our policyholders understand the true cost differentials

associated with the choices that they make; they can then decide for themselves what steps to take to mitigate possible losses from future events. Our products are designed considering the potential for catastrophic events, including providing suitable coverage options to the policyholder.

The Exchange informs our policyholders of any issues found during inspections of homes. This helps the policyholder by informing them of ways that they can improve their home's resistance to losses, including those caused by climate change-influenced events. We inspect about half of all homes when they are first insured with us and re-inspect a portion of renewing policies each year as they come up for renewal. To further encourage the reduction of losses caused by climate-related events, the Exchange educates our members about homeowner losses through our member publications. In these publications, we provide tips and guides to reduce losses caused by brush fires and water or weather-related perils.

We use catastrophe modeling, including earthquake, hurricane, tornado/hail, and wildfire modeling extensively to quantify and manage our climate-related risk. Our Catastrophe modeling is completed on a semi-annual basis. Modeling is used to develop pricing segmentation, develop plans to optimize growth while minimizing catastrophe exposure, make reinsurance decisions, and monitor probable maximum loss and spread of risk levels. Catastrophe modeling estimates for individual perils are updated semi-annually and utilize the models of all the major catastrophe modeling vendors. The results of the modeling help us to determine if changes need to be made to our reinsurance coverage or to our underwriting criteria. The goal is to limit capital at risk so that a single large catastrophic loss (after applicable offsets for reinsurance proceeds, tax implications, reinsurance reinstatement premium, etc.) would reduce our surplus by no more than 10%. The loss would be equivalent to an event that would occur approximately once in 250 years.

The Exchange purchases reinsurance to ensure that we will continue to operate effectively and meet the needs of our policyholders following a climate-related event. Reinsurance needs are calculated by using data from outside catastrophe modeling firms. Included in the reinsurance program are many well-capitalized reinsurers, and we limit the amount of risk any one reinsurer

can assume. There is also a financial security review of the reinsurers, including their financial strength and exposure management.

METRICS AND TARGET

In 2020, we retained a sustainability consultant to help us identify our Scope 1, 2, and 3 emissions sources for 2019 (baseline year), build our greenhouse gas (GHG) emissions inventory, and calculate our carbon footprint. Our carbon footprint includes emissions of carbon dioxide (CO2), methane (CH4), and nitrous oxide (N2O), expressed as metric tons of carbon dioxide equivalents (MTCO2e). Auto Club Enterprise has identified the following activities to be included in our carbon footprint calculations:

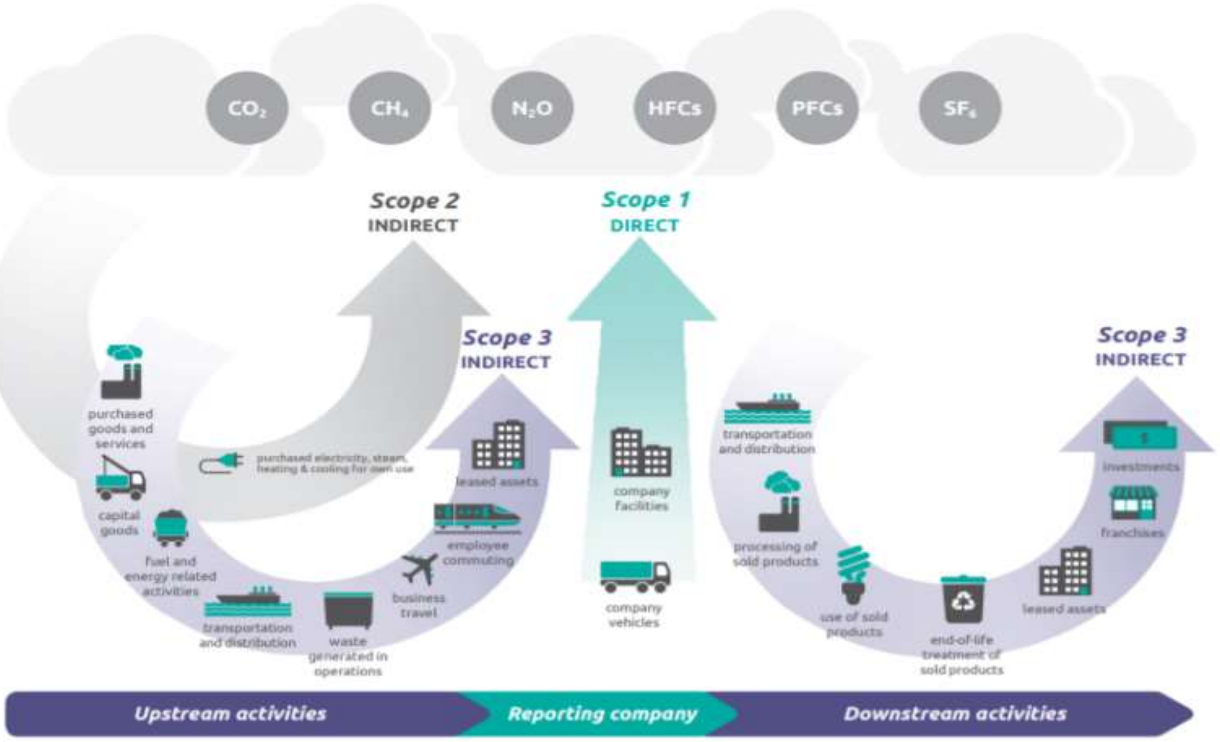
- Scope 1 (Direct Emissions): ACE-owned fleet vehicles, including both the Emergency Roadside Services fleet and our passenger vehicle fleet.
- Scope 2 (Indirect/Purchased Emissions): Purchased electricity and natural gas used for heating and operation of our owned and leased facilities.
- Scope 3 (Indirect Emissions from business activity): Paper consumption, contracted Emergency Roadside Services fleet, employee business travel, and employee commutes.

In 2022, our sustainability consultant calculated our 2020 and 2021 carbon footprint as compared to our baseline year. We improved our greenhouse gas emissions by 22% over our 2019 baseline year. Some of this improvement is attributable to more employees working from home, fewer people commuting to work, and overall reduced use of our AAA Emergency Roadside Service. We also made great strides in the reduction of paper usage through digital communication, efficiencies in our publications (fewer titles, fewer pages, and fewer issues), and internal use of copy paper.

METRICS AND TARGET

Our sustainability consultant evaluated the following categories and sources:

Scope	Emissions Category	Emission Source
1	Mobile source combustion	Vehicle fleet
	Stationary source combustion	Natural gas combustion
2	Purchased electricity	Electricity generation
	Purchased heating	Natural gas & oil combustion
3	ERS Contract Stations	ERS – tow vehicles
		ERS – light duty vehicles
	Purchased goods – paper	Pulp & paper production and transport
	Employee commute*	Transport – personal vehicles
	Business travel	Transport – personal vehicles
		Flights
		Hotel stays
		Transport – rental cars & rideshare



Conclusion

As outlined in this report, ACE conducts many sustainability efforts. These efforts are guided by ACE's sustainability principles, responsibilities, and focus areas, including helping ACE employees take care of themselves, supporting and helping to improve the communities where our members and employees live and work, and operating efficiently and in an environmentally responsible manner.