**Strategy by Function**

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| **ESG Highlight** | **Underwriting** | **Investments** | **Claims** | **HR** | **Procurement / Supply Chain** | **Product Development** | **Governance & Reporting** |
| Net-zero leadership, science-based targets, and impact investing | Integrates climate risk assessment and exclusion criteria into underwriting; aligns with 1.5°C targets | Science-based targets for emissions in portfolio; impact investing | Promotes green claims (e.g., repairs with sustainable materials) | ESG training for staff; diversity and inclusion targets | Sustainable sourcing; supplier engagement on ESG | Develops resilience-focused and green insurance solutions | Board-level oversight; TCFD/SASB/WEF-aligned disclosure; clear KPIs for ESG |
| Robust exclusions and active stewardship for transition | Excludes coal, tobacco, controversial weapons; supports clients' transition plans | ESG integration in all investment decisions; sector exclusions; transition financing | Green claims management; supports clients in climate adaptation | DEI initiatives; ESG-linked remuneration | Supplier code of conduct; EcoVadis ratings | Inclusive and green insurance products (e.g., green building coverage) | Group-level ESG committee; regular reporting on progress and targets |
| Strict exclusions, local impact, and innovation | Applies strict exclusion list (e.g., child labour, coal, tobacco); ESG risk screening | Invests in local impact and innovation; net-zero targets; 10% of AUM in impact | Encourages sustainable claims practices | Health, well-being, and human rights focus in HR policies | 100% circular procurement target by 2030 | Products supporting health, well-being, and biodiversity | Transparent ESG reporting; aligns with SDGs and GRI |
| Ambitious net-zero and circularity targets, supply chain sustainability | Climate risk integration; net-zero and circularity targets in underwriting | Impact investments; carbon-neutral portfolio by 2030 | Sustainable claims (paperless, green repairs); offsets emissions | Employee carbon footprint reduction; 100% electric fleet by 2028 | EcoVadis supplier ratings; sustainable procurement | Insurance products for climate adaptation and resilience | Executive Board responsible for ESG; regular sustainability reporting |
| Interim net-zero targets and product innovation | ESG screening and exclusions in underwriting; supports clients' transition | Net-zero GHG in investments by 2050; interim targets for mortgages and portfolios | Sustainable claims management; energy-efficient repairs | Fossil-free fleet transition; staff ESG engagement | Sustainable procurement; supplier ESG assessments | Sustainable pension and living solutions; climate-focused products | ESG Steering Committee; regular progress updates; stakeholder engagement |