



Sustainability Policy Statement 2025

Services

The sustainability policy of a.s.r. services is aimed at maintaining and, where possible, improving the sustainability performance of our business operations. Within Services, capacity has been made available to achieve the policy objectives in the area of sustainability. The principles of this policy are set out in this statement.

Our policy focuses on preventing and limiting environmental risks, within the limits of technically and economically feasible means. The sustainability objectives, as required by the reporting obligations, are monitored, and additional measures will be taken where necessary. When carrying out activities, a.s.r. will comply with the applicable environmental laws and regulations, whereby open and good contact with the government and relevant authorities is self-evident.

The MT of Services is aware of the social responsibilities and legal obligations with regard to sustainability. This includes the following reporting obligations:

- Corporate Sustainability Reporting Directive (CSRD)
- Energy Efficiency Directive (EED)
- Work-related Personal Mobility (WPM)

Corporate Sustainability Reporting Directive (CSRD)

Services will report the results of the sustainability policy pursued annually in the a.s.r. annual report, in accordance with the CSRD legislation. Services is responsible for collecting and processing Environmental data from the office locations Utrecht, Enschede, Heerlen, Leeuwarden (closing end of 2026).

In the CSRD legislation, IROs (Impact, Risks and Opportunities) must be identified to gain insight into the sustainability impact of an organization. This helps to identify material sustainability issues, manage risks and seize opportunities in the field of ESG. There are 2 IROs (Impact, Risks and Opportunities) material for Services:

1. Climate change mitigation

α.s.r. IRO E1 Climate Change Mitigation – (E1.3)					
Materiality +/-	Type of Impact	Term	IRO description	Scope	VC
Impact	Negative	Actual	Short, Medium and Long term	Facilities*	Own operations
			<p>Impact: a.s.r. has a negative impact on climate change mitigation through its own facilities as well as by financing, investing in and insuring parties and assets, which emit GHG.</p> <p>Cause: Our facilities emit direct GHG as well indirect GHG. Additionally, a.s.r. enables parties and assets in our value chain, which it finances, invests in and insures, to emit GHG.</p> <p>Consequence: GHG emissions lead to further global warming which has a negative impact on climate change mitigation.</p>	Asset Management, Real Estate, Mortgages, P&C and Health activities	Value Chain Up-stream/ Down-stream

* Facilities comprise Facility services, D&IT, Corins, TKP, Robidus, D&S holding

2. Waste

α.s.r. IRO E5 Resource outflows/waste – (E5.6)						
Materiality +/-		Type of Impact	Term	IRO description	Scope	VC
Impact	Negative	Actual	Short, Medium and Long term	<p>Impact: a.s.r.'s own facilities as well as its insurance activities have a negative impact on resource outflows/waste.</p> <p>Cause: a.s.r.'s own facilities entail various types of hardware. P&C's claims handling activities entail the disposal of parts/items, packaging and left over materials related to the repair of a damaged item or in case that a damaged item cannot be repaired, a financial compensation which enables the insured to replace the damaged item with a new item. Health's contractual agreements with health care providers entail the disposal of medical items, packaging and left over materials.</p> <p>Consequence: Disposable of parts/items, packaging and left over materials have a negative impact on outflows/waste.</p>	Facilities* P&C and Health activities	Own operations Value Chain Up-stream/Down-stream

* Facilities comprise Facility services, D&IT, Corins, TKP, Robidus, D&S holding

- To limit the impact on the environment, Services purchases green electricity for the above office locations and for the electricity consumption of the leased car fleet.
- Services stimulates hybrid working by using modern meeting technology and a limited number of flex workstations. The number of available workstations is based on an average office occupancy of two days per week per FTE. This approach contributes to a more efficient use of office space and is in line with the sustainability objectives of the organization. As a result, the Rotterdam location has already been closed and the closures of the locations in The Hague and Leeuwarden are planned.
- Services is responsible for purchasing carbon credits for the remaining scope 1 and scope 2 emissions of the above office locations.

Energy Efficiency Directive (EED)

- Services manages the energy consumption of the head office via an energy management system and by making adequate provisions. Annual audits will be carried out to check whether the system is functioning properly. Corrective measures will be taken if necessary.
- Services strives for continuous improvement of the energy performance and prevention of energy consumption. In this context, Services has submitted the Energy Efficiency Directive 2024-2027 (EED). Subsidiaries are responsible for their own reporting. Services will play a supporting role where possible.

Work-related Personal Mobility (WPM)

- HR in collaboration with Services are responsible for complying with the reporting obligation of the Dutch WPM Act. The primary objective of this Act is to encourage employers to contribute to the reduction of CO₂ emissions associated with commuting and business mobility of employees.

The above-mentioned principles of the sustainability policy of Services lead to the aim to achieve at least the following goals:

SBTi target a.s.r. offices

To reduce scope 1 and 2 CO₂ emissions for the office locations Utrecht, Rotterdam, Heerlen, Enschede, The Hague and Leeuwarden by at least 42% by 2030 compared to 2023, in line with the aim of limiting global warming to a maximum of 1.5 degrees according to the Paris Climate Agreement.

Paris Proof a.s.r. head office

To improve the operation of the electrical and mechanical installations of the head office in such a way that the energy consumption of the head office by 2030 at the latest – in line with the definition of the Dutch Green Building Council – for heating, cooling and ventilation will not exceed 50 kWh per square meter of GFA (Gross Floor Area). This is stricter than the 70 kWh per m² GO prescribed by the DGBC.

Other actions

Waste management

Services aims to improve waste management at the office locations together with hygiene partners. Previously taken actions are:

- Purchase of washable coffee cups
- Digitize archives
- Facilitate proper waste separation
- Limit plastic packaging via catering
- A system has been temporarily implemented with which the caterer registers how much and what type of food is thrown away daily. Based on this data, purchasing is coordinated more specifically.

In order to improve waste management, developments and possible areas for improvement will be discussed annually with the hygiene partner. In addition, a waste scan of residual waste will be carried out in 2025. Results will be discussed and actions will be implemented where possible. In addition, the waste flows are regularly evaluated in order to implement further improvements.

Drinking water consumption

Services is committed to minimizing drinking water consumption by carefully weighing up water consumption with every decision. In a future renovation, it will be investigated whether a rainwater collection system will be integrated. The aim of this initiative is to reduce water consumption by reusing collected rainwater for flushing toilets, irrigation of green areas and other non-potable applications. The Multi-Year Maintenance Plan (MJOP) is consistently applied to water-consuming equipment and sanitary facilities to ensure optimum condition and functionality. All employees involved share the responsibility to perform their tasks in an environmentally conscious manner and thus contribute to sustainable water use.

Services also contributes to non-legally required sustainability themes:

BREEAM In-Use for the head office

The head office is BREEAM In-Use certified, and will be recertified in 2025.

Science Based Targets initiative (SBTi)

a.s.r. has committed to the Science Based Targets initiative, and Services will also contribute to this and implement this in the CSRD reporting.

Anders Reizen

a.s.r. is affiliated with Anders Reizen, with the aim of reducing CO₂ emissions from business mobility by encouraging companies to consider alternatives, such as less flying, more use of public transport and cycling, and promoting working from home and virtual meetings. This initiative helps companies achieve their climate goals and contributes to a cleaner living environment.

The MT of Services will ensure that the above principles are respected in the execution of the business activities. Where possible and useful, it will promote the sustainability policy and stimulate its implementation. Where necessary, the policy will be adapted or additional measures will be taken to continuously improve environmental performance. These adaptations may also be prompted by technical, economic or legal considerations.

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On behalf of MT Services



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