

# Press release

Utrecht, the Netherlands, 26 March 2026

## **a.s.r. now incorporates nature alongside climate in underwriting and investing**

**Going forward, a.s.r. will consider not only climate, but also nature and biodiversity in its insurance and investment activities. These factors will play a role in decision-making on underwriting and investment. This is set out in the Climate and Nature Transition Plan published by a.s.r.**

In recent years, climate has secured a firm position in policy and risk management. Nature is now assuming a comparable role. a.s.r. observes that climate change and nature loss reinforce each other, and that both feed into risks for customers, portfolios and ultimately the insurability of activities.

Mariska van Donge, head of Sustainability at a.s.r., says: 'For an insurer, nature and biodiversity are not abstract concepts. They influence claims frequency, repair costs, long-term risks and the question of what remains insurable. That is why we are increasingly factoring nature into our choices, just as we do with climate. At the same time, we recognise that knowledge of nature-related risks is less advanced than that of climate-related risks. This is how we, step by step, work towards becoming an insurer that looks ahead and takes responsibility for the long term.'

In non-life insurance, a.s.r. will assess - both for new and existing policies - whether and how risks are insurable, taking nature and biodiversity-related risks into account. In addition, a.s.r. intends to develop an engagement programme for commercial clients and their advisers in sectors and regions with heightened biodiversity risks, such as areas near vulnerable natural environments. The programme aims to inform and inspire them to take action to mitigate biodiversity loss and to contribute to nature restoration.

In real estate, a.s.r. will incorporate nature more explicitly into location and portfolio decisions. This includes the use of improved data on soil and water, as well as concrete measures such as green lease arrangements and ecological improvements around buildings and agricultural land.

Within a.s.r. asset management, biodiversity is being integrated into investment assessments, through engagement, exclusions and targeted impact investments. Within health insurance, the focus on nature translates into practical choices, such as reducing waste and resource use and scaling up more sustainable alternatives.

The approach is documented in the Climate and Nature Transition Plan, published alongside the Annual Report on March 25, 2026. The plan describes how a.s.r. steers towards climate and nature. And in doing so, a.s.r. continues to build towards being an insurer that takes responsibility and looks ahead - for today and for the long term.

### **Media relations**

Alexander Kuipers  
Tel: +31 (0)6 23 41 77 56  
Email: a.kuipers@asr.nl

[www.asrnl.com](http://www.asrnl.com)

### **Investor relations**

Tel: +31 (0)30 – 257 8600  
Email: [ir@asr.nl](mailto:ir@asr.nl)

[www.asrnl.com](http://www.asrnl.com)

### **About a.s.r.**

ASR Nederland N.V. (a.s.r.) is the second-largest insurer in the Netherlands. a.s.r. helps its customers share risks and build up capital for the future. We do this with services and products that are good for today, tomorrow and always, in the fields of insurance, pensions and mortgages for consumers, businesses and

employers. a.s.r. is also active as an asset manager for third parties. a.s.r. is listed on Euronext Amsterdam and is included in the AEX Index. For more information, please visit [www.asrnl.com](http://www.asrnl.com)

**Disclaimer**

The terms of this disclaimer ('Disclaimer') apply to this press release of ASR Nederland N.V. and all ASR legal vehicles and businesses operating in the Netherlands ('ASR Nederland'). Please read this Disclaimer carefully.

ASR Nederland has taken all reasonable care in the reliability and accurateness of this press release. Nevertheless, it is possible that information contained in this message is incomplete or incorrect. The information in this press release may also be (partly) based on beliefs, assumptions and expectations of future performance, taking into account information that was available to ASR Nederland at the moment of drafting of this document ASR Nederland warns that the information could entail certain risks and uncertainties, as also referred to in the Risk Factors section in recent public disclosures made by ASR Nederland, so that the actual results of ASR Nederland could differ from the information in this document. ASR Nederland does not accept liability for any damages resulting from this press release in case the information in this press release is incorrect or incomplete.

If you don't want to receive any more messages from us, please click [here](#)