

Sustainable Ambitions

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Introduction Sustainability

Most frequently quoted definition is from the Brundtland Report (1987).

“Sustainable development is development that meets the needs of the present without compromising the ability of future generations to meet their own needs”

OUTSIDE-IN

The ESG acronym emerged around 2004 in the finance sector to describe the environmental, social and corporate governance issues (or factors) that financiers and investors are considering in the context of corporate behaviour that are likely to impact a company’s ability to preserve or create value over the long-term.

INSIDE-OUT

Sustainability has become a corporate umbrella term for responsible and ethical business practices, and contribution towards development that supports environmental stewardship, societal benefit and economic prosperity.

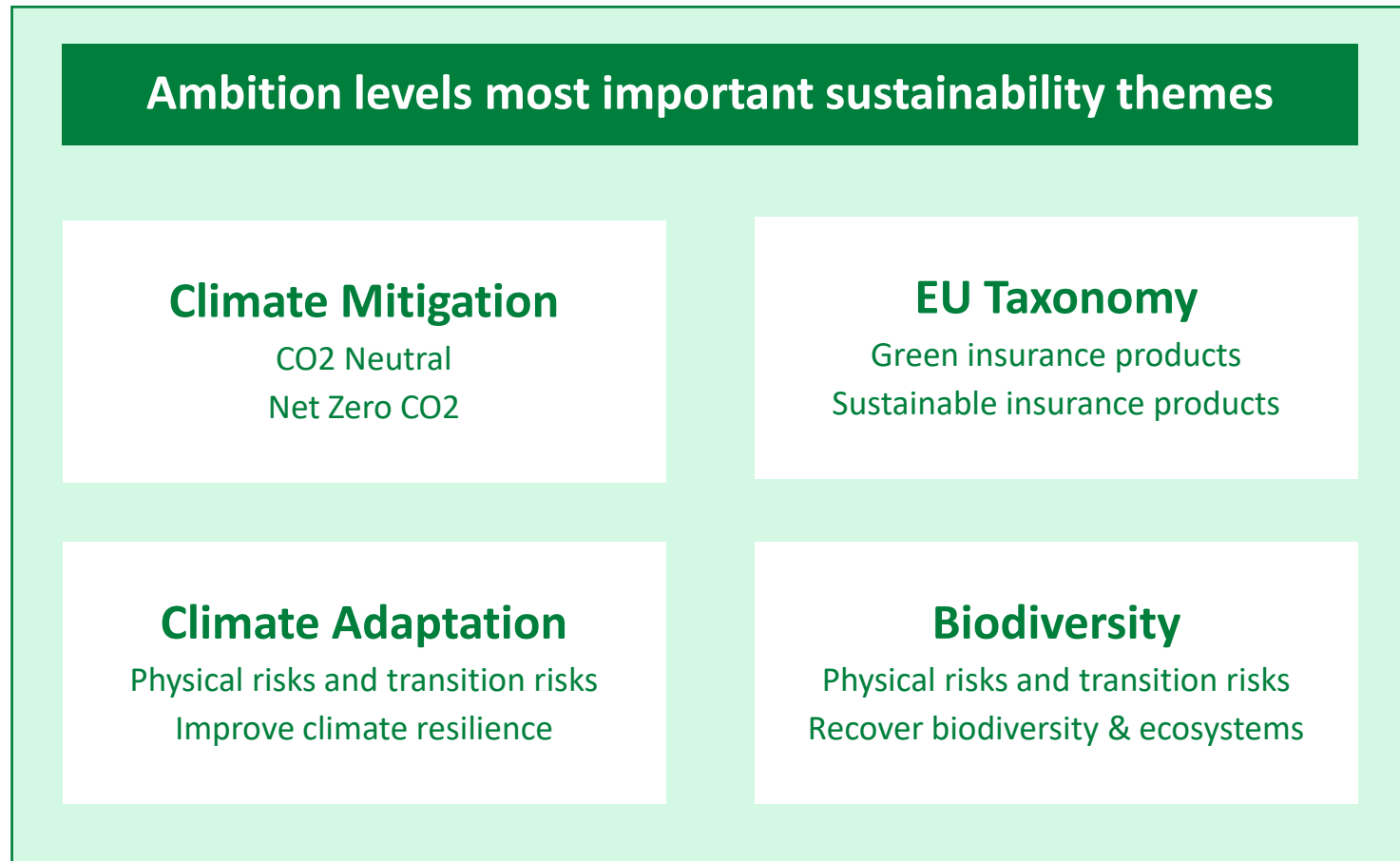
New regulation will encourage sustainable transition

What is the impact of CSRD and Solvency II 2020 on the sustainability profile of Univé?



Sustainable development and ambitions

How concrete is the ambition level of Univé at the most important sustainability themes?



Impact materiality Univé:
3 sustainable development goals



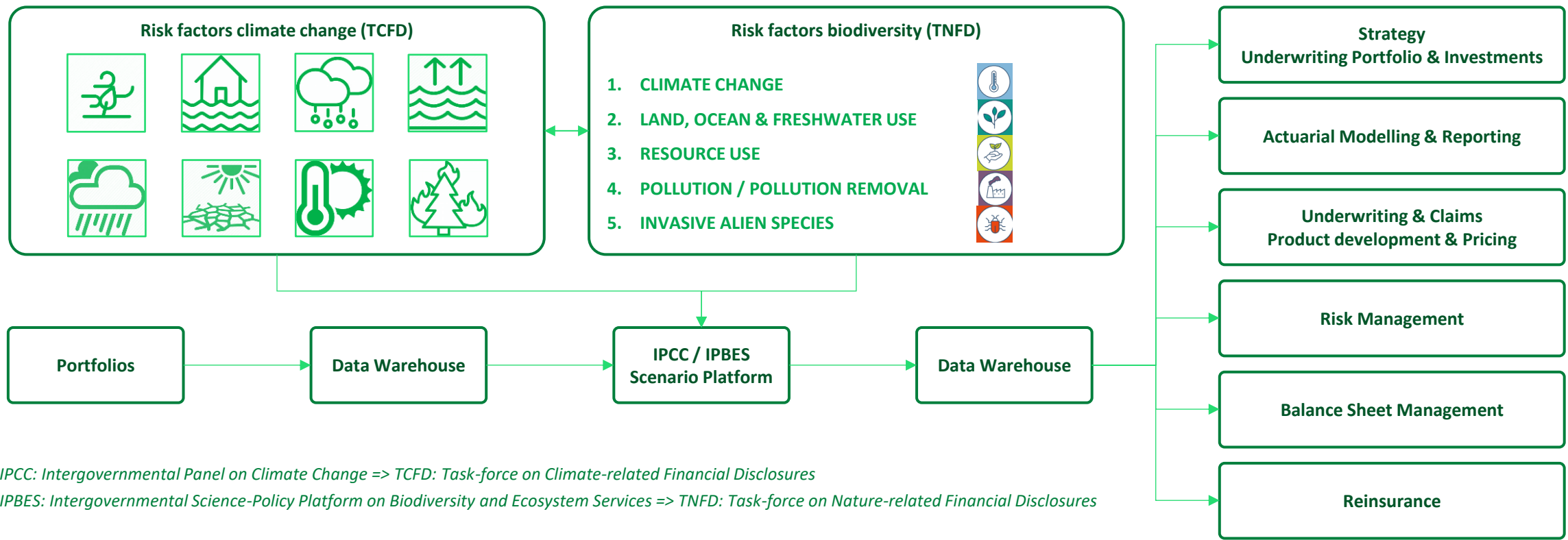
How can Univé
contribute to the (selected) SDGs
and which indicators show the impact?

Social Impact?

ESG Impact Assessment - Concept

Climate Change (TCFD) => Biodiversity (TNFD) => Social Impact (TISFD)

Example: acute and chronic physical risk factors climate change and biodiversity



• IPCC: Intergovernmental Panel on Climate Change => TCFD: Task-force on Climate-related Financial Disclosures

• IPBES: Intergovernmental Science-Policy Platform on Biodiversity and Ecosystem Services => TNFD: Task-force on Nature-related Financial Disclosures



ESG Impact Assessment - Climate Risk Assessment

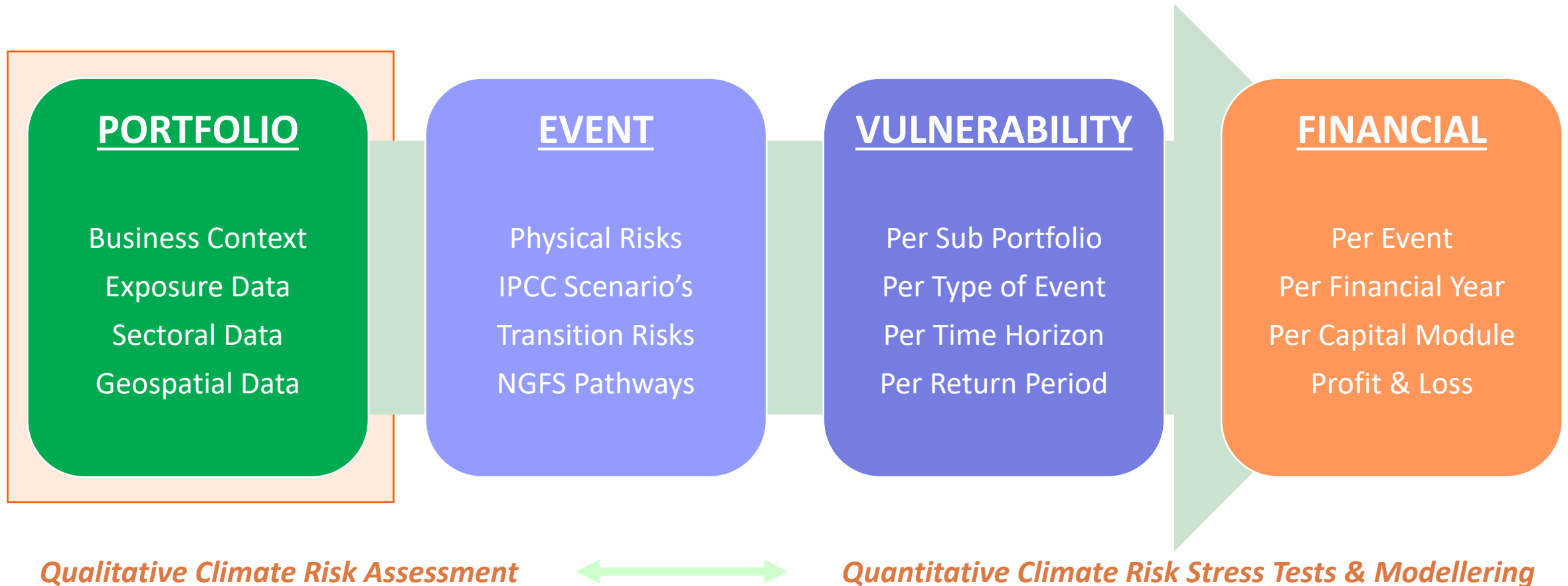
Creates baseline qualitative vulnerability per climate related event and per legal entity

Climate Related Events	Univé Formula	Univé Non-life	Univé Re	Univé Dichtbij	Univé Het Groene Hart	Univé Oost	Univé Noord Holland	Univé Noord Nederland	Univé Samen	Univé Stad & Land	Univé Zuid Nederland
Windstorm	High Medium Low	High Medium Low	High Medium Low	High Medium Low	High Medium Low	High Medium Low	High Medium Low	High Medium Low	High Medium Low	High Medium Low	High Medium Low
River Flood	High Medium Low	High Medium Low	High Medium Low	High Medium Low	High Medium Low	High Medium Low	High Medium Low	High Medium Low	High Medium Low	High Medium Low	High Medium Low
Storm Surge	High Medium Low	High Medium Low	High Medium Low	High Medium Low	High Medium Low	High Medium Low	High Medium Low	High Medium Low	High Medium Low	High Medium Low	High Medium Low
Precipitation	High Medium Low	High Medium Low	High Medium Low	High Medium Low	High Medium Low	High Medium Low	High Medium Low	High Medium Low	High Medium Low	High Medium Low	High Medium Low
Hail	High Medium Low	High Medium Low	High Medium Low	High Medium Low	High Medium Low	High Medium Low	High Medium Low	High Medium Low	High Medium Low	High Medium Low	High Medium Low
Heat	High Medium Low	High Medium Low	High Medium Low	High Medium Low	High Medium Low	High Medium Low	High Medium Low	High Medium Low	High Medium Low	High Medium Low	High Medium Low
Drought	High Medium Low	High Medium Low	High Medium Low	High Medium Low	High Medium Low	High Medium Low	High Medium Low	High Medium Low	High Medium Low	High Medium Low	High Medium Low
Wild Fire	High Medium Low	High Medium Low	High Medium Low	High Medium Low	High Medium Low	High Medium Low	High Medium Low	High Medium Low	High Medium Low	High Medium Low	High Medium Low
Climate Vulnerability	High Medium Low	High Medium Low	High Medium Low	High Medium Low	High Medium Low	High Medium Low	High Medium Low	High Medium Low	High Medium Low	High Medium Low	High Medium Low



ESG Impact Assessment – Climate Risk Assessment Next Steps

The process from qualification to quantification is in line with the approach of catastrophe modelling



Climate Adaptation Services – Climate Impact Atlas

Climate Impact Atlas provides relevant climate change related data through open-source platform!

Viewer

The map viewer contains all the maps for the Netherlands with a brief explanation.

[Go to the viewer](#)



Map Narratives

The map narratives provide more information and explain how to use the most important maps.

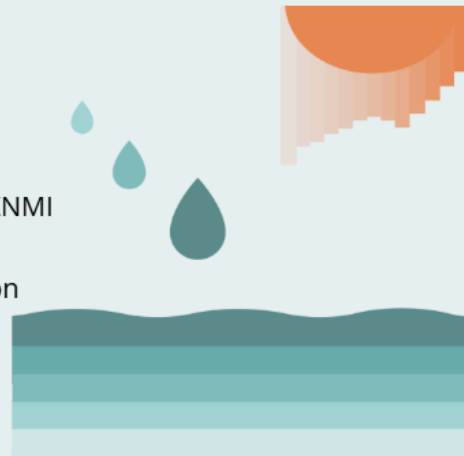
[Go to the narratives](#)



Climate Scenarios

The climate scenarios provide information on KNMI climate scenarios for temperature, precipitation and sea level rise.

[Go to the scenarios](#)



Dashboard

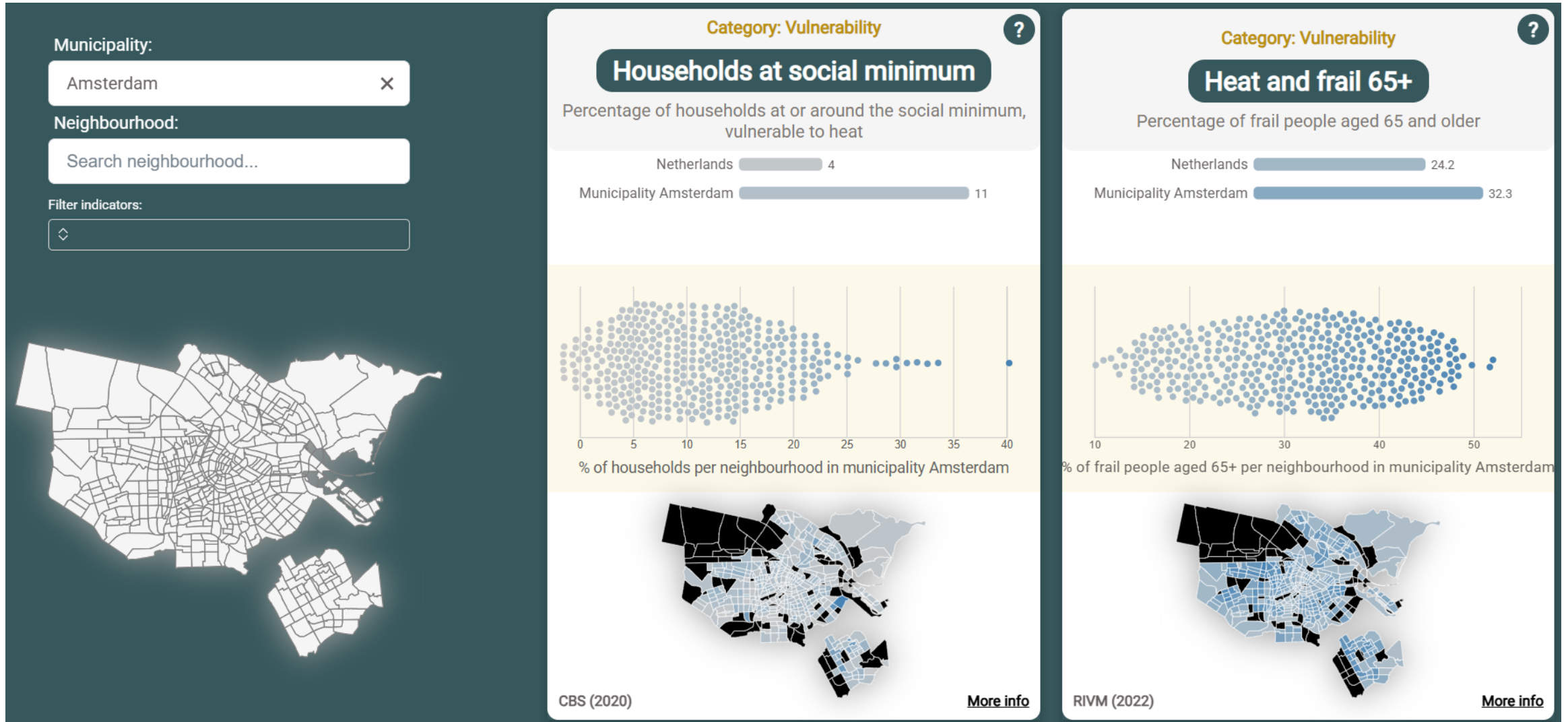
The neighbourhood dashboard provides neighbourhood-level information and helps you compare neighbourhoods.

[Go to the dashboard](#)



Climate Adaptation Services – Neighbourhood Dashboard

Climate change related risks can be connected to vulnerable communities to become more supportive!



Climate Adaptation Services – Dutch Climate Risk Portal

Dutch Climate Risk Portal quantifies climate risks and shows added value of intensive collaboration!

Climate Adaptation Services (CAS) is developing the portal together with the coalition NLAAA for a climate resilient delta. For the climate data and climate hazard information provided on the portal, CAS is working closely with various content experts from the Dutch climate field. Additionally, the portal is being further developed in collaboration with the Climate Adaptation [Working Group on Climate Adaptation](#) of the Sustainable Finance Platform of De Nederlandsche Bank (DNB). This working group includes representatives from banks, investors, pension funds, insurers, various ministries, and the Delta Commissioner's Office.

Will be launched in September 2025!



Climate adaptation programs in the Netherlands

National programs

Delta Plan on Delta Programme for Spatial Adaptation (DPRA) Adaptation

The [Delta Programme for Spatial Adaptation](#) (DPRA) is intended to reduce waterlogging, drought, heat stress, and flood impacts. The ultimate goal is for the Netherlands to be climate proof and water resilient by 2050.

National Climate Adaptation Strategy (NAS)

The [National Climate Adaptation Strategy](#) (NAS) sets the course for climate-proofing the Netherlands. The first version of the NAS was published in 2016 (NAS'16), and the new Strategy will be published in 2026 (NAS'26).



Climate Adaptation Platform Netherlands <https://klimaatadaptatienederland.nl/en>

The knowledge portal is the primary source of information about climate adaptation

Home

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Knowledge dossiers

Tools

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Library

Policy and programmes

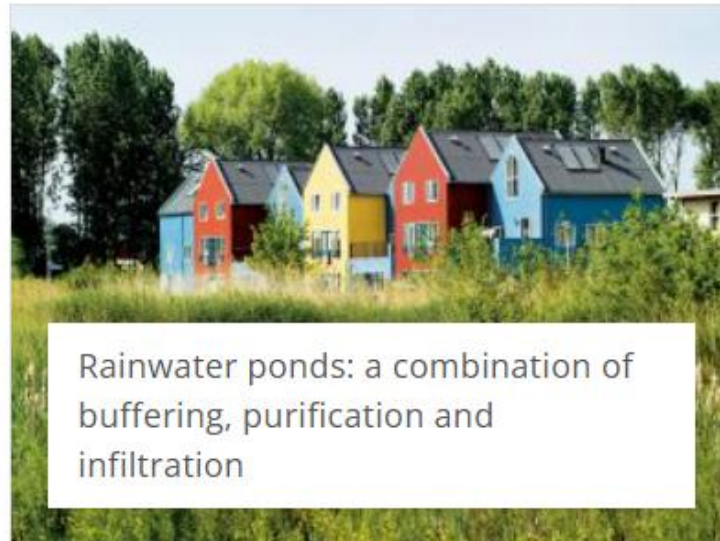
Highlighted

- LIFE-IP Climate Adaptation: aims to speed up the implementation of climate adaptation measures in the Netherlands.



Univé

Top 6 climate prevention measures through climate adaptation



Going forward ...

How to align with the policyholders and other stakeholders?

- 1 Assess technical criteria EU-Taxonomy across insurance products
- 2 Assess impact climate mitigation and climate adaptation through multidimensional approach
- 3 Prioritize most relevant insurance products, regions, sectors and (vulnerable) target groups
- 4 Investigate possible adjustments to existing policy conditions and pricing components
- 5 Create incentives to encourage prevention measures taken by policyholders and stakeholders
- 6 Develop new sustainable business cases through collaboration and partnerships

A close-up photograph of several green leaves. The central vein of a large leaf is prominent, running vertically. The leaf surface is covered with numerous small, clear water droplets. The leaves show a gradient of green, with some appearing more vibrant and others slightly more yellowish or brownish, suggesting different stages of growth or environmental conditions.

Questions?