

Sustainable Ambitions

ICMIF Resilience & Sustainability Summit

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univé

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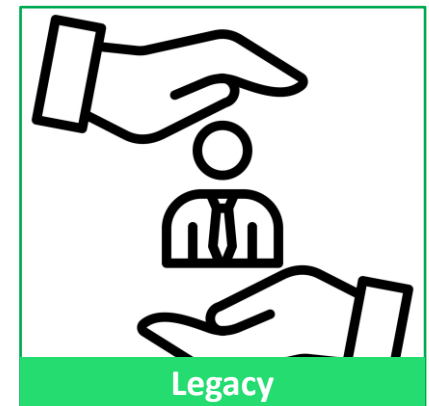
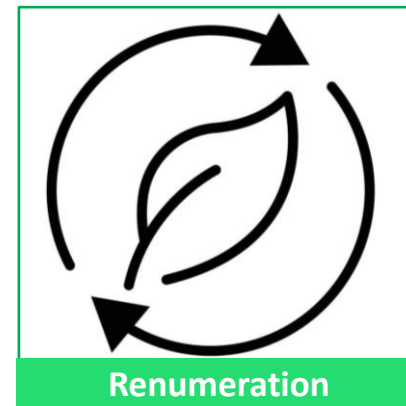
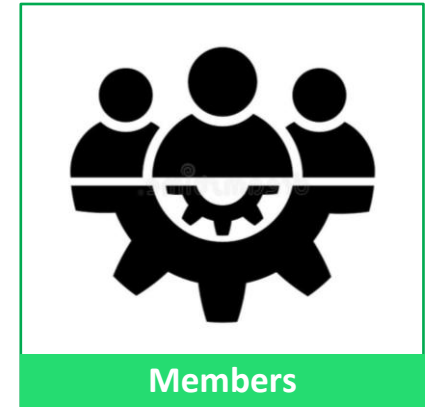
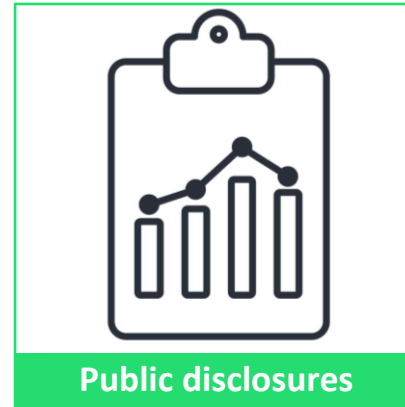
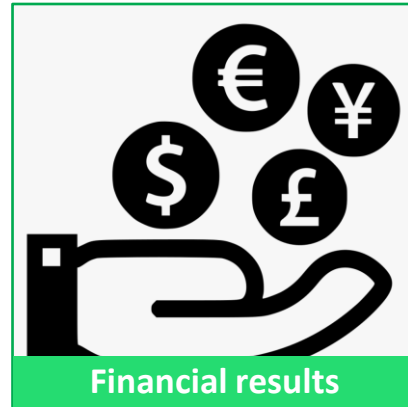
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Going forward



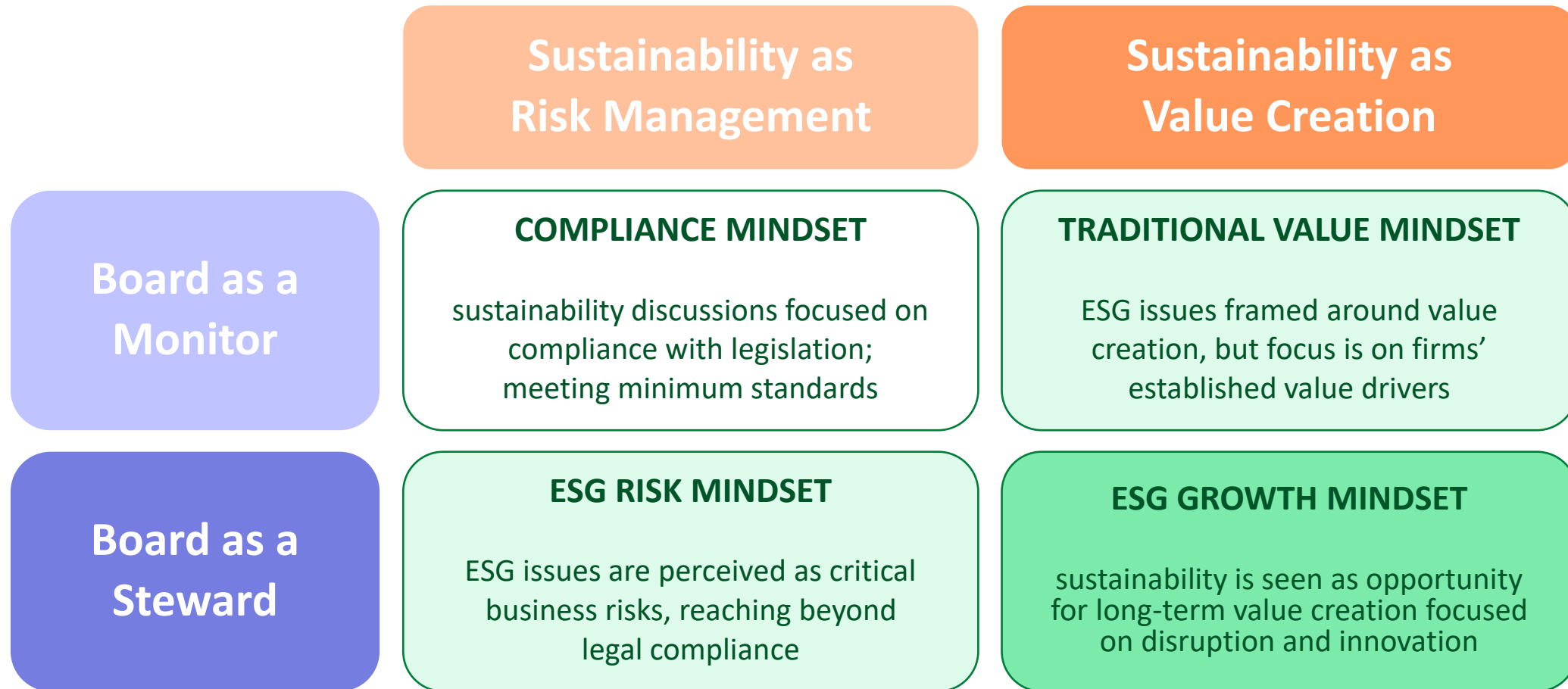
Sustainability in the Boardroom – Individual mindset

What are the (personal) drivers of the board members to act on sustainability?



Sustainability in the Boardroom – Collective mindset

There are four board mindsets related to sustainability



Sustainable development and ambitions Univé Formula

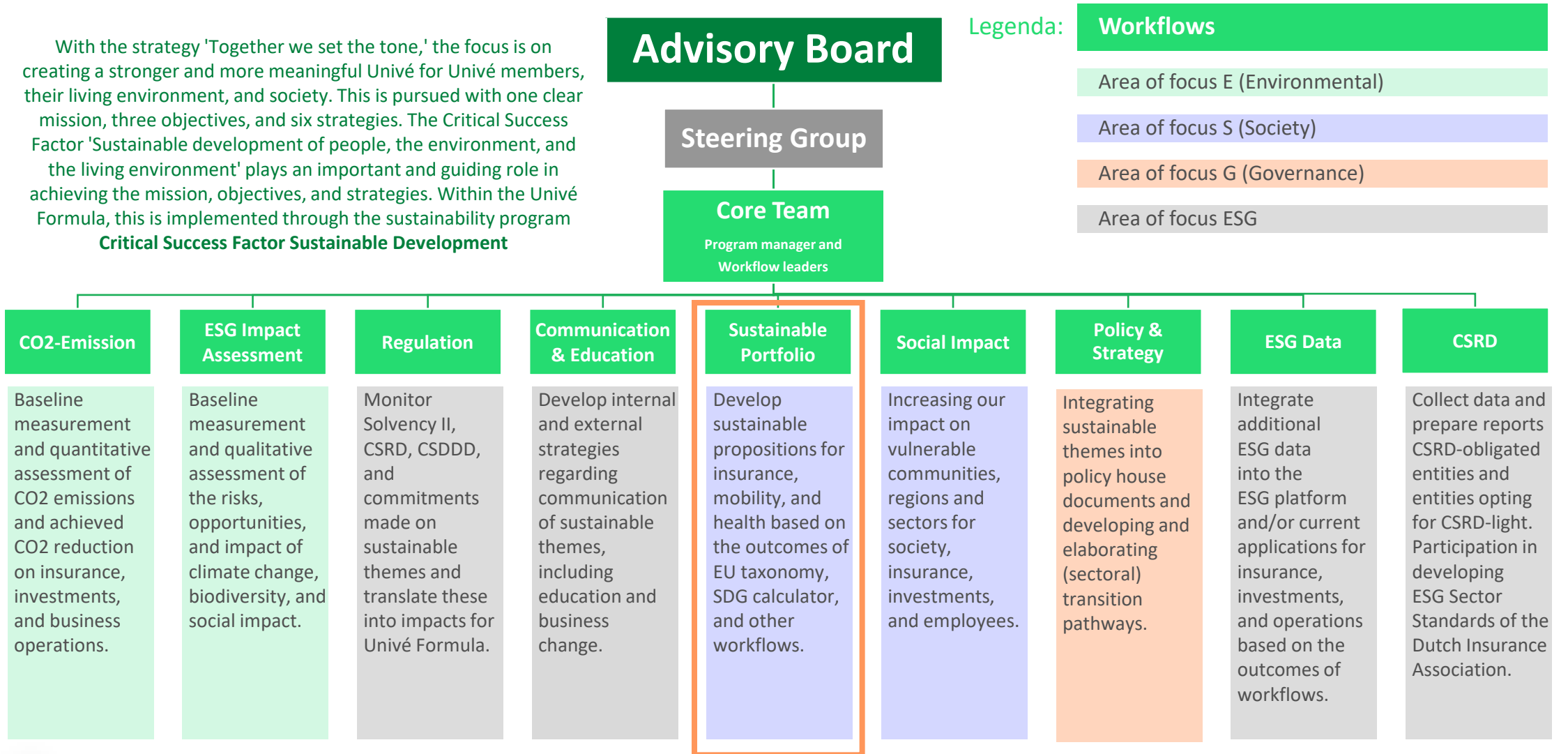
An ambition calendar will help to focus and accelerate on the most important topics based on DMA

Items DMA	Horizon	Underwriting	Investments	Own operations	Indicators
Climate mitigation	2050	CO2-Neutral	Net Zero CO2	CO2-Neutral	Percentage CO2-reduction CO2-intensity
Climate adaptation	2050	2026-Q1	2026-Q1	2026-Q1	Value at risk Composition climate labels
Biodiversity	2050	2026-Q4	2026-Q4	2026-Q4	Value at risk Composition biodiversity labels
Social impact	2030	To be defined	To be defined	To be defined	To be defined
EU-Taxonomy	2050	2025-Q3	Not applicable	Not applicable	Number of green products Percentage written premium



Governance Critical Success Factor Sustainable Development

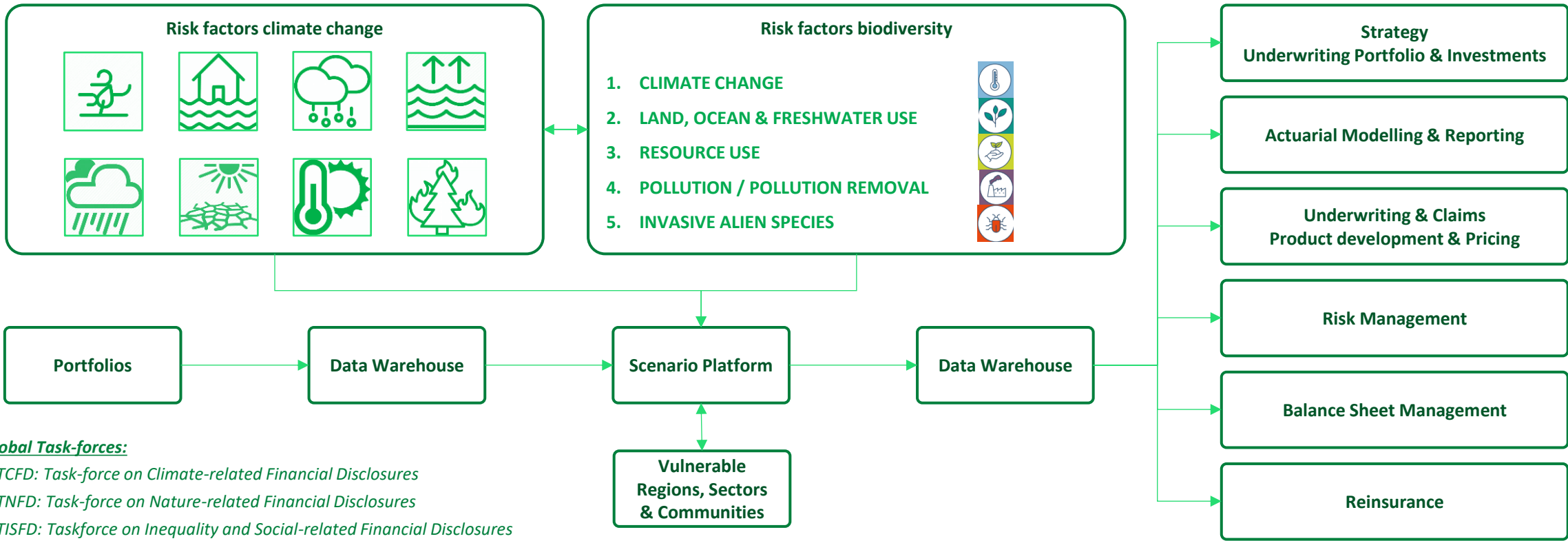
With the strategy 'Together we set the tone,' the focus is on creating a stronger and more meaningful Univé for Univé members, their living environment, and society. This is pursued with one clear mission, three objectives, and six strategies. The Critical Success Factor 'Sustainable development of people, the environment, and the living environment' plays an important and guiding role in achieving the mission, objectives, and strategies. Within the Univé Formula, this is implemented through the sustainability program **Critical Success Factor Sustainable Development**



ESG Impact Assessment

Climate Change, Biodiversity and Social Impact are highly correlated

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



Global Task-forces:

- TCFD: Task-force on Climate-related Financial Disclosures
- TNFD: Task-force on Nature-related Financial Disclosures
- TISFD: Taskforce on Inequality and Social-related Financial Disclosures



ESG Impact Assessment - Climate Risk Assessment

Create baseline qualitative vulnerability based on multidimensional approach

Event	Total Portfolio	Portfolio Region A	Portfolio Region B	Portfolio Sector A	Portfolio Sector B	Portfolio Community A	Portfolio Community B
Windstorm	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
Storm Surge	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
Hail	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
Drought	High Medium Low	High Medium Low	High Medium Low	High Medium Low	High Medium Low	High Medium Low	High Medium Low
Wildfire	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

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.

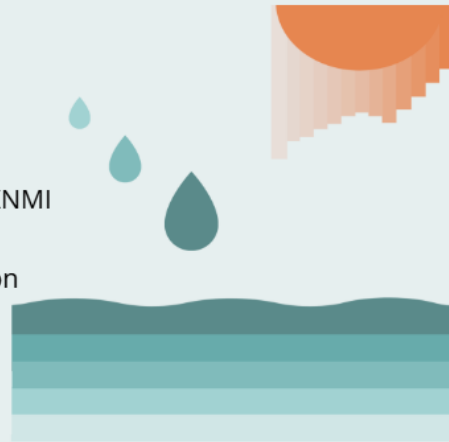
[Go to the narratives](#)



Climate Scenarios

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

[Go to the scenarios](#)



Dashboard

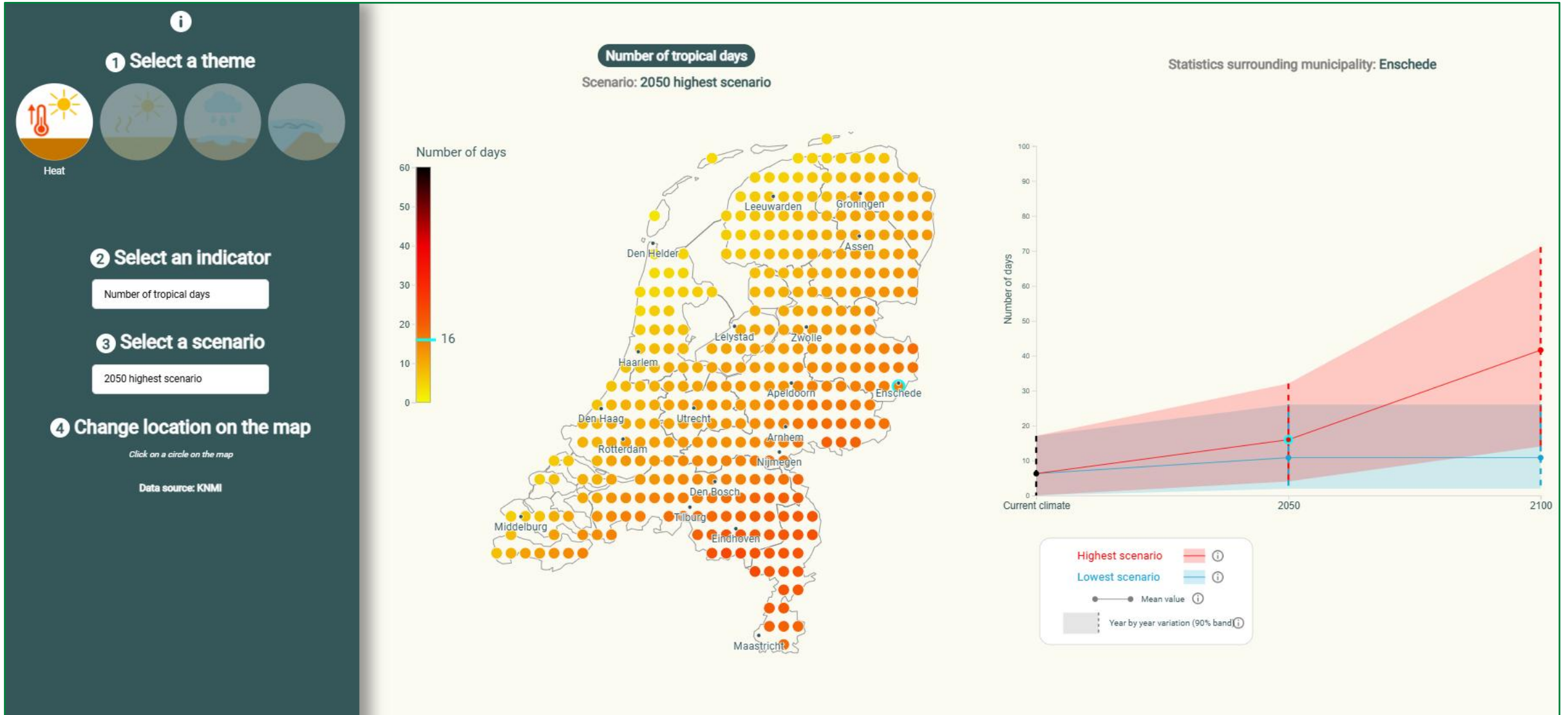
The neighbourhood dashboard provides neighbourhood-level information and helps you compare neighbourhoods.

[Go to the dashboard](#)



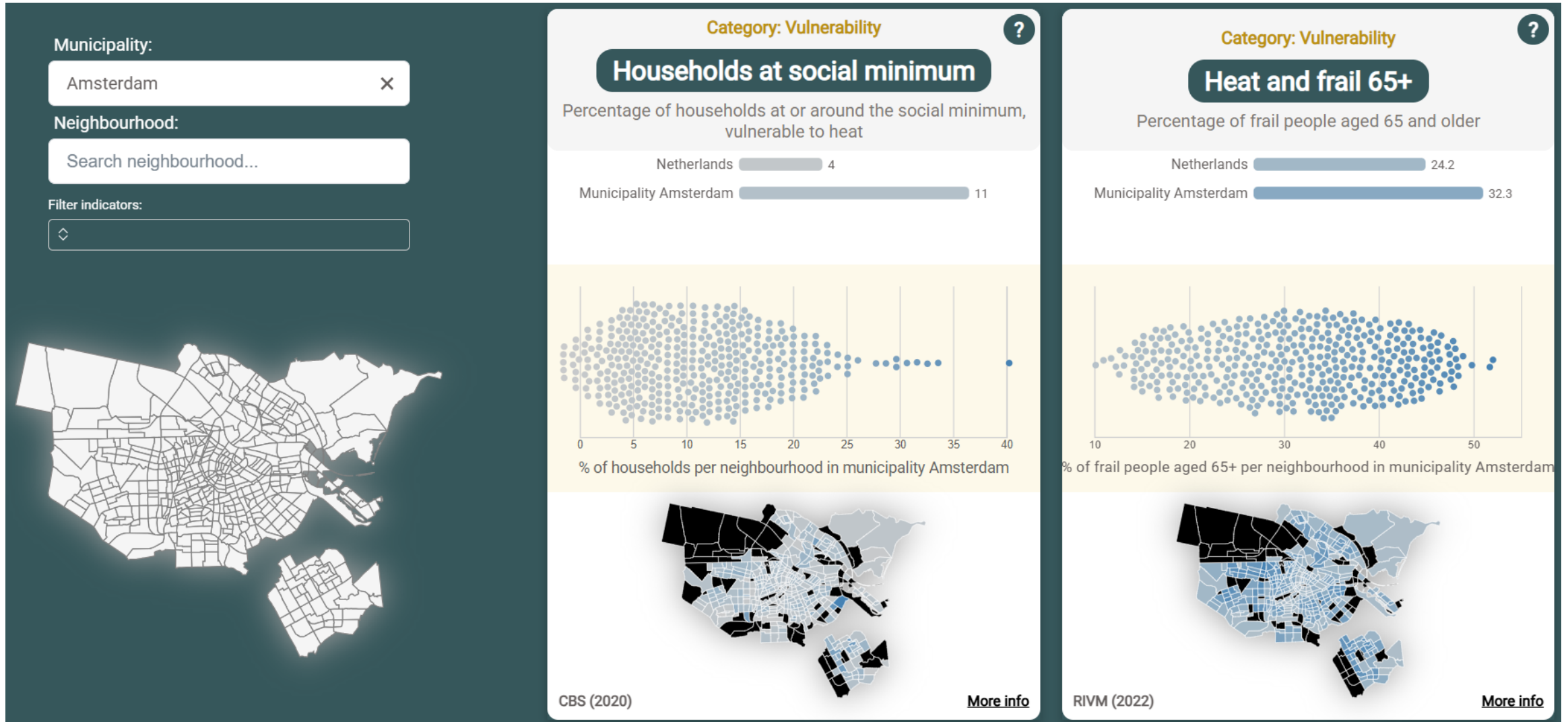
Climate Adaptation Services – Climate Scenarios

Dutch climate scenarios are available for Heat, Drought, Waterlogging and Sea level rise!



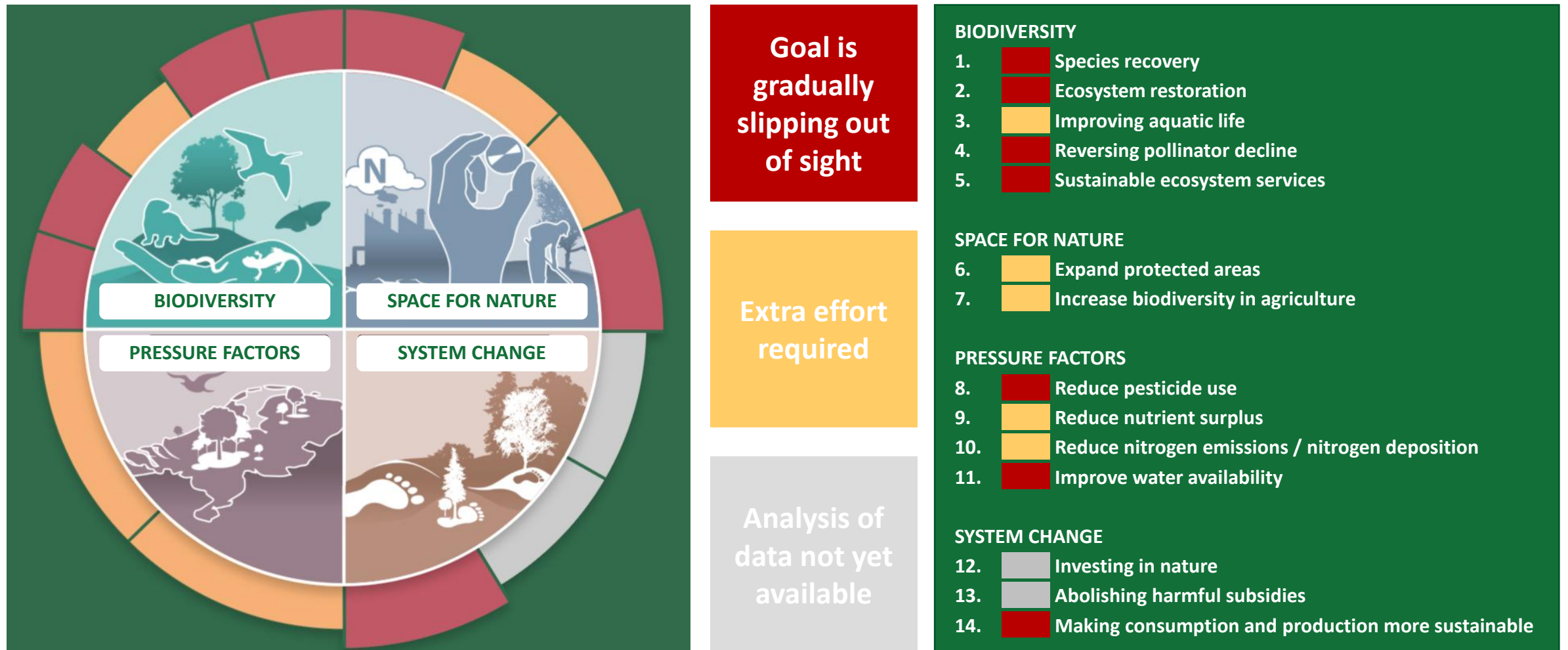
Climate Adaptation Services – Neighbourhood Dashboard

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



Transition risks Biodiversity in The Netherlands

The National Dashboard Biodiversity collects key data about biodiversity and 14 Dutch related 2030-goals



Going forward ...

How to align with the policyholders and other stakeholders?

- 1 Assess technical criteria EU-Taxonomy across insurance products
- 2 Assess impact climate change and biodiversity through multidimensional approach
- 3 Prioritize most relevant insurance products and vulnerable regions, sectors and communities
- 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 through the center. The leaf surface is covered in fine, intricate vein patterns. Small, clear water droplets are scattered across the leaf's surface, particularly on the left side. The leaves show a gradient of green, from vibrant green on the left to a more yellowish-green on the right. The word "Questions?" is overlaid in the center in a large, white, sans-serif font.

Questions?