

Sustainable Development Goals – our contribution



No Poverty
Our business model

SDG 1 (No poverty: end poverty in all its forms everywhere)

We protect private individuals and companies against financial risks and contribute to stable retirement provision. With our products and services, we help to minimise the risk of getting into financial difficulties in the event of a major claim or in old age or, in the case of retirement provision, of having to make do with insufficient financial resources in the long term.

→ Connection to **customers and society as a resource**



Good Health
Work environment & securing our customers

SDG 3 (Good health and well-being: ensure healthy lives and promote well-being for all at all ages)

We offer our employees a healthy working environment and flexible working models and offer support in the event of illness as well as preventive measures. By insuring our customers in the event of illness, we enable them to lead a self-determined life in all situations.

→ Connection to **employees, customers and society as a resource**



Quality Education
For employees & society (CSR)

SDG 4 (Quality education: ensure inclusive and equitable quality education and promote lifelong learning opportunities for all)

We support our employees in maintaining their employability through various development opportunities. This includes ongoing internal and external training programmes for employees of all ages, the training of apprentices and interns as well as career entry opportunities for university graduates. Through various commitments in

the area of corporate social responsibility, we support institutions that help young people in particular to access more education and knowledge, especially in the political sphere.

→ Connection to **society and employees as a resource**



Renewable Energy
Part of our climate protection activities

SDG 7 (Affordable and clean energy: ensure access to affordable, reliable, sustainable and modern energy for all)

We choose renewable energy for power generation at all locations where we can choose the electricity mix ourselves. We also offer insurance products and services for the production of renewable energy and promote innovation in the field of renewable energy and other areas through financial support from the Swiss Climate Foundation. With the three green bonds we have issued, we finance green properties that use renewable energy or produce their own energy, for example.

→ Connection to **the environment as a resource**



Good Jobs & Economic Growth
Enable development within & outside Baloise

SDG 8 (Decent work and economic growth: promote sustained, inclusive and sustainable economic growth, full and productive employment and decent work for all)

Through our business activities as an insurance and pension company, we make our daily contribution to the protection and functioning of companies, economies, communities and individuals with products and services that combine the areas of insurance, banking and asset management. This enables us to contribute to the economic and social stability of the countries in which we operate. We offer our customers long-term security by hedging risks, which enables them to develop professionally and personally and prosper. We offer our employees a supportive working environment with fair remuneration in line with the market.

→ Connection to **employees, customers, partners, investors and society as a resource**



Innovation & Infrastructure
Promote sustainable real estate & innovation

SDG 9 (Industry, innovation and infrastructure: build resilient infrastructure, promote inclusive and sustainable industrialisation, and foster innovation)

As one of the largest property owners in Switzerland, we invest in the renewal of infrastructure and the development of innovative real estate projects. With the three green bonds we have issued, we finance green properties that contribute to sustainable infrastructure. We also promote innovation within and outside our value chain through services in the area of mobility and through financial support from the Swiss Climate Foundation.

→ Connection to **the environment, society, partners and investors as a resource**



Gender Equality
Within Baloise & as a role model

SDG 10 (Reduced inequalities: reduce inequality within and among countries)

We at Baloise are convinced that we benefit from and promote cultural, gender and age diversity. Aspects such as fair remuneration in line with the market play an important role here. We also offer various training and integration jobs.

→ Connection to **employees and society as a resource**



Sustainable Consumption & Production
Need-satisfying products with sustainable advantages

SDG 12 (Responsible consumption and production: ensure sustainable consumption and production patterns)

We focus on the careful use of resources and the reduction of CO₂ emissions as part of our property management and in our own operations. We provide an account of our progress in this area through our annual reporting. In addition to this, we also use Group-wide targets to ensure that we continue to reduce our emissions in the long term and thus support the efforts of Switzerland and the European Union (EU) to achieve the net zero target by 2050 and observe the Paris Climate Agreement. When selecting suppliers and service providers, we work

with local suppliers wherever possible and prefer to source products and services from companies with a certified environmental management system. Our insurance products and services also support sustainable consumption by our customers, for example by repairing damage to motor vehicles instead of completely replacing parts and offering insurance solutions for sharing platforms.

→ Connection to **the environment, customers, partners, investors and society as a resource**



Climate Protection
Direct (logistics) & indirect impact (Assets)

SDG 13 (Climate action: take urgent action to combat climate change and its impacts)

By reducing CO₂ emissions and with our Group-wide targets in this area, we make an active contribution to climate protection. In addition to reducing greenhouse gas emissions in our own operations and property management, where we have a direct influence, we consistently integrate environmental aspects into asset management and our underwriting guidelines, which means we have an indirect impact on climate protection. In our reporting, we highlight aspects such as the opportunities and risks associated with climate change.

→ Connection to **the environment as a resource**



Partnerships
Basic principle of our activities

SDG 17 (Partnerships for the goals: strengthen the means of implementation and revitalise the Global Partnership for Sustainable Development)

Working in partnership to achieve the goals is a fundamental principle for us. This ranges from cooperation with partners for products and services to collaboration with suppliers and external organisations such as the Swiss Climate Foundation and the United Nations Environment Programme Finance Initiative.

→ Connection to **society and partners as a resource**

Contact

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