

Sustainability at AG



Sustainability and long-term thinking

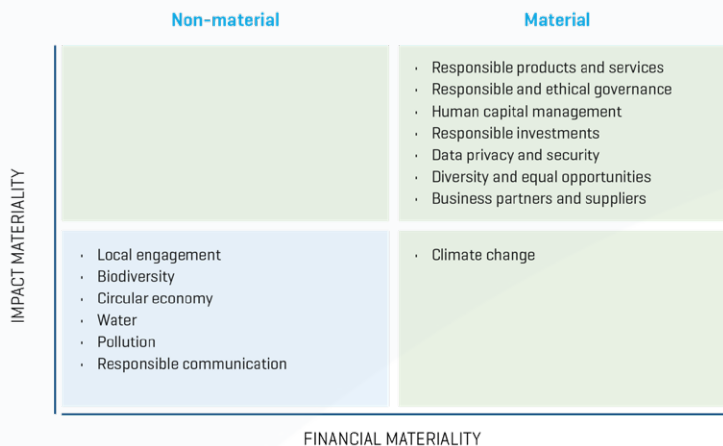
Protecting half of all households in Belgium is a responsibility we take seriously. But at AG, our ambition goes further than providing high-quality solutions. We also want to imagine, create and lead the journey to a better world for our customers, our people and our partners.

That's why sustainability and long-term thinking underpin the decisions we make. We **engage with our stakeholders** and anchor this mindset in our role as an insurer, employer, investor and socially responsible company. It's no coincidence that sustainability is one of the six pillars of our Elevate27 strategy.

Double materiality assessment

At AG, defining our sustainability priorities starts with a double materiality analysis. We look at our business from two complementary angles:

- **Impact materiality:** how AG impacts society and the environment
- **Financial materiality:** how climate and societal changes impact AG



This dual lens helps us identify the themes that matter most, anticipate risks, spot opportunities and turn our sustainability ambitions into concrete actions.

Fully aligned with the Corporate Sustainability Reporting Directive [CSRD] since 2023, our assessment is built on a rigorous process combining interviews, surveys and in-depth desk research with our most important stakeholders.

Our sustainability ambitions

For AG, sustainability means meeting today's needs without compromising those of future generations.

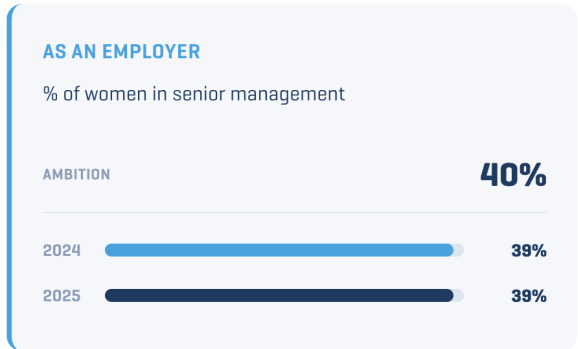
We strive to achieve **climate neutrality by 2050**, fully aligned with the European Green Deal. We monitor and reduce our CO₂ emissions, translate our ambitions into measurable targets and work closely with our partners to support their own transition towards a more sustainable future.

We treat **sustainability as a continuous journey**. Every day, we seek to amplify our positive impact and minimise our footprint. And we do this with a firm commitment to fairness and inclusion, ensuring that everyone can take part in the transition and no one is left behind. For us, a sustainable future is, by definition, an equitable one.

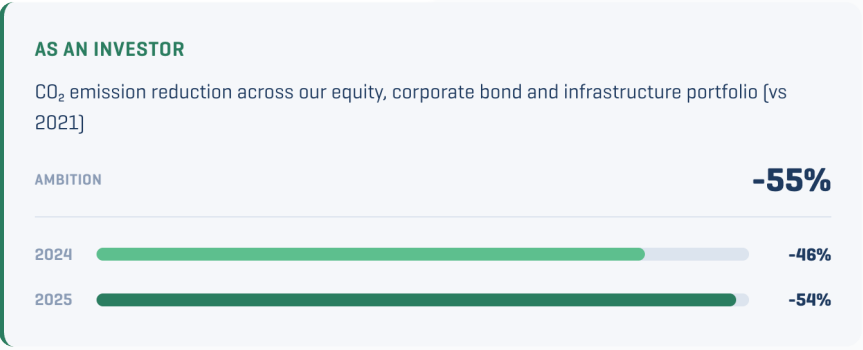
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Our sustainability ambitions

By 2027



By 2030



Our commitments, recognitions and ratings

In 2025, AG once again earned the **EcoVadis Platinum label**, a distinction reserved for the top 1% of companies worldwide that excel in sustainability.

We were equally proud to be recognised as a **Top Employer** for the 14th year in a row. This international label reflects the **strength of our HR practices** and our commitment to a positive employee experience. From reward and learning opportunities to our workplace environment and company culture, we invest in our people every single day.

But the clearest proof that our approach works comes from our own colleagues. Each year, the **Employee NPS** measures how enthusiastically they would recommend AG as a place to work – and in 2025, their feedback placed us yet again in the top quartile.



Sustainability governance

Our sustainability team coordinates all ESG initiatives across AG and supports every department in making a positive impact on society and the environment. From HR to IT to Investments, each department sets its own objectives, ensuring that sustainability is firmly embedded throughout our organisation.

We encourage knowledge-sharing, develop cross-department projects and track our progress through the **Sustainability Committee**, which reports directly to the Management Committee.

We also actively look for collaborations outside AG. By engaging with sector partners, universities and relevant networks, we exchange insights, co-create solutions and strengthen our collective impact.