

Sustainable Development Goals	Strategic themes	Operational themes	Description	Activities	Indicators	Targets	Output	Outcome / impact on society	Business Unit / Staffs	Name of evidence	Source name (system)	Bewijs Added proof (yes / no)	
12 RESPONSIBLE CONSUMPTION AND PRODUCTION	Suitable and simple	Sustainable innovation	Using new technologies for simplifying customer processes and increasing self service	Chatbot, voice recognition, digital communication	# new technologies implemented	#5 annually (VIVAT as a whole)	6	Speech to text, Pega NBA, Interactive video, IDIN (log in from 5 days to 2 min), PEGA Customer Proces optimisation, P&C pilot NETATMO prevention (weather station warning messages)	CCO / Customer Centricity	Customer Centricity Highlights 2019		Yes	
		Language and convenience	Use simple and understandable language and develop tools to make customer choices easier	Controlling the use of understandable language in products and customer communications	# AFM indications regarding communication; KNVB criteria anchored in P&RP process; 'waste' calls	No AFM indications regarding communication	0	Products and communication that are customer oriented	Customer Office	Customer Centricity dashboard (Innuisheet product KPI (1).xlsx)	Excel	Yes	
							100%	VIVAT Schade puts the interests of the customer first in the product development and review process (P&RP). The KNVB criteria are always demonstrably assessed in the P&RP. Vivat Schade checks product expressions and customer communication in the P&RP for the simplest possible use of language ("VIVAT language"). Partly as a result of this, the total number of calls, including waste calls, decreased by 28% in 2019	CCO / Customer Centricity	Customer CentricityDashboard		Yes	
							58%	The objectives regarding avoidable customer contact were not achieved in 2019. In order to get a better grip on this in 2020, efforts were made to improve the underlying contact reasons and to objectify registrations through the use of Speech Analytics. This application converts the conversations between VCC and customers (or DFs) into plain text and thus provides insight into the underlying contact reasons of customers and offers room for optimization of internal processes and outgoing communication.	CCO / Customer Centricity	Customer CentricityDashboard		Yes	
Proactive and preventive	Value proposition	Existing products in the market with fair claim levels for customers that help with financial tenability. Extend these propositions with valuable customer service including automatic processes and prevention services.	STP claims and mutations, exploring new propositions including commercial product extensions, offering of prevention tips and tooling	Responsible claim levels	Claim ratio (2018: 60% and 2019: 60%)	?	P&C is responsible						
						4,4	Positive reactions on messaging, e-mail prevention messaging (> 0)						
						79%	Throughput time (>75% within norm)						
	94%	Quality (>90%)											
Insight in to pension	Give customer insight in future income and offer tools to take actions if needed	Customer Journey Income for the Future	# tools and messaging to support customer beyond ZL pension	#3 new tools/messaging annually	4	Renewed customer portal, serveral pro-active service mailings	LC	bewijzen pensioeninzicht.docx	Word	Yes			
13 CLIMATE ACTION	Responsible investment policy	Exclusion principles	All entities invested in, will be screened based on investment principles. The assessment criteria for these topics are included in the Fundamental Investment Principles. These relate to human rights, labour rights, corruption, environment, weapons, customer- and product integrity and animal welfare	Final decisions on investment principles are made by the ACTIAM ESG committee. This committee, chaired by the CEO of ACTIAM, assesses minimally 4 times a year whether the investments comply with the Fundamental Investment Principles and decides whether an entity will be in- or excluded from investment universe. Besides the ESG committee will decide whether new or updated policies will be approved.	Screening investment universe New policy documents	The implementation of the policy in the investment universe for VIVAT is 100%	Yes, 100%. Partly on the basis of the tightened sustainability policy approved on 1 October 2019, 112 new companies were excluded in 2019. In total, the total number of companies excluded at the end of 2019 amounted to 282.	About half of the newly excluded companies violate the fundamental investment principles with regard to the environment, human rights, labor rights, controversial weapons and customer and product integrity. In the opinion of ACTIAM, the other half of the exclusions were not sufficiently adaptive with a view to necessary sustainable ones transitions to meet the ambitions set for 2030 in the use of fossil fuels, water and land.	ACTIAM	Lists of exclusions countries and companies	<a href="https://www.actiam.com/48d800/siteassets/4_verantwoord/documenten/nl_yb_uitsluitingen_atstasobligaties.pdf">https://www.actiam.com/48d800/siteassets/4_verantwoord/documenten/nl_yb_uitsluitingen_atstasobligaties.pdf</a> <a href="https://www.actiam.com/48d31e/siteassets/4_verantwoord/documenten/nl_yb_uitsluitingen_be_drijven.pdf">https://www.actiam.com/48d31e/siteassets/4_verantwoord/documenten/nl_yb_uitsluitingen_be_drijven.pdf</a>	Yes	
		ESG data integration	Consistently including sustainability information into the investment process. By combining sustainability information with financial information there will be invested in companies that are interesting from both a financial as an ESG perspective.	Calculating and assigning a sustainability score to all listed companies and countries: the ESG-score.	ESG-score of portfolios and benchmarks	The ESG scores of sustainable funds need to be higher than the ESG score of the benchmark	98% still calculate (further explain that one is equal to the benchmark)	ACTIAM will have the ESG score methodology of countries in 2019 further refined by not only assessing countries on how they deal with human rights, political freedom, good governance and controversial weapons, but also assessing countries for scarcity risks due to countries' exposure to natural resources and the expected population growth	BSM & ACTIAM	VIVAT Sustainability Performance	PowerBI	Yes	
		Active shareholding	Via active shareholding behavioural change is encouraged. This is done through engagements and by using the right to vote as shareholder. In conducting the engagements a distinction is made between: - Responsive engagement: as reaction on controversies or violations of our Fundamental Investment Principles. When the engagement is not successful, the next step is exclusion - Proactive engagement: to address opportunities for improvement and potential risks - Collective engagement: address companies together with other investors to increase its impact	Setting up, conducting and monitoring engagements and bringing out votes during the (annual) shareholder meetings of companies that is invested in.	% of number of shareholder meetings where we casted our vote # of milestones reached annually	% of number of shareholder meetings where we casted our vote # of milestones reached annually	A vote was taken at 96% of all shareholders' meetings in 2019. 73 milestones.	In 2019, ACTIAM voted at 4,663 shareholder meetings (96% of the total).	BSM & ACTIAM	Aantal mijlpalen_2019.xlsx	Excel	Yes	
		Impact	By making our investments measurable (regarding sustainability/impact), we can steer on positive impact based on our insights, with tangible targets	Performing calculations for CO2 emissions and water footprint of investment funds.	CO2 footprint of investment funds	CO2 footprint of investment funds. The objective is 30% less CO2 in 2030 compared to 2010	1. Reduction of -36% achieved in 2019 compared to 2010 2. The remaining allocation is 2014543 tonnes of CO2 in 2019	ACTIAM measures the CO2 and water footprint of investment portfolios. ACTIAM uses a method that is in line with the Partnership to measure the CO2 footprint Carbon Accounting Financials (PCAF). The calculation of the water footprint follows the same method as that of the CO2 footprint but is currently limited to companies only.	BSM & ACTIAM	VIVAT Sustainability Performance	PowerBI	Yes	
	Water footprint of investment funds				Water footprint of investment funds (% less consumption compared to benchmarks as well as total number of m3 water scarce areas) The objective is to use water in scarce areas in 2030 to be water neutral.	1. Reduction of 49% achieved in 2019 compared to 2015. 2. 9.4% less compared to benchmarks in 2019 3. Total water in investment funds in scarce areas 601,663 m3 of water		BSM & ACTIAM	Carbon-water-targets.xlsx	Excel	Yes		
	Climate Impact	Scenarios financial impact business operations	The recommendations from the Task Force on Climate-related Financial Disclosures (TCFD) will be taken into account.	Climate-related Financial Disclosures (TCFD) will be taken into account and in the coming year(s) we will try to include climate related risks in our risk approach.	New subject for 2020. Key performance indicator will follow.								
		Circular economy	The circular economy opposes the current system in which we continuously buy, use and throw away new products. This throw-away and replace culture has a detrimental impact on the earth. The circular model is based on the assumption that products of today are the resources of the future: after usage products can be taken apart and its materials reused. For Life Insurance this means working on recuperation in kind.	Continuous steering or guarantor for car insurances - which means that cars are recovered via existing recovery networks. For other Life Products Life Insurance works to develop STP claims with additional recovery services in kind. The STP platform is conditionally in successfully offering these services and its launch is planned in 2019.	% STP claims (treated at once via automation)	STP Claims 30% in 2019	n/a	Has been implemented with the Level SNS portfolio and has been paused for the remainder pending the intended transition to NN.	P&C is responsible				
Network ready to reach circularity via recovery in kind or reworking of residuals					Recovery in kind network associated	n/a	Current focus on damage prevention through initiatives such as Reaal Bedrijfswach (safe enterprise with regard to fire, burglary, etc.) and slurp bags action (tool to limit water damage).						
Car recovery in kind	Car > 90% recovery in kind	Cars are repaired through our network of Schadegarant en Glasgarant. Only a slight number of the cars gets total loss	Digitisation, lower costs and less paper										
Internal CO2 management	A policy on own use premises and internal business operations to achieve CO2-saving measures	Continue the sustainability of buildings. Searching for sustainable CO2-neutral alternatives for internal business operations and mobility. Awareness campaigns for employees of VIVAT and other users	% CO2 reduction	In line with the thoughts of the 2030 climate agreement to achieve a reduction of 50% CO2 emissions compared to VIVAT's reference year 2015 (Result is reduce in 2019)	40%	Major improvements were made net through improvements and reductions in building management, technical improvements and mobility adjustments. The energy supply of VIVAT has no CO2 emissions due to the long existence of sustainable and most green form of purchasing energy needs.	CSR VIVAT	CO2 Jaarverslag interne bedrijfsvoering (2019-11-26 Dataset VIVAT 2019.xlsx)	Excel	Yes			
8 DECENT WORK AND ECONOMIC GROWTH	Sustainable result	Financial strength	Insights in risks and solvency The solvency shows to what extent VIVAT is capable of meeting all commitments	1. Optimising our investment portfolio. 2. Active balance management to mitigate risks related to solvency. 3. The effects of climate change can influence the operations and solvency of VIVAT, that is why we will include and work out SDG 13 - that calls for urgent climate action to mitigate climate change impacts - in our strategic targets for 2019.	Solvency II for VIVAT	Minimum of 140%	171%	A robust solvency position safeguards the interests of our policyholders to enable a carefree financial future	Finance	Annual Report VIVAT 2019		Yes	
		Acceptance policy for business clients	A portfolio of customers that meet our integrity and responsibility criteria	Implement renewed policies within the business lines for the selection of both new and existing customers	% of assessment of our portfolio against the criteria set within P&C	100%	100%	-	P&C is responsible				
					Primary assessment new and refinancing customers within LC	100%	Pilot on going. MT LC is currently evaluating the results and the dilemmas in terms of type of companies and funds	LC					
	Secondary assessment ('chain') new and refinancing customers, listed companies and companies with a premium volume of € 150.000 or higher within LC	100% with contract start date on or after 01-01-2020											
Good employment practices	Inclusion and diversity	Within our company we want to create an inclusive and safe work place. This means that: 1. VIVAT aims for an inclusive company with equal opportunities for everyone 2. Within VIVAT there is no room for undesired manners like discrimination, power abuse or sexual harassment	Extend policies in the field of gender equality: 1. zero tolerance towards gender discrimination 2. promote gender equality at the top 3. pay system that treats men and women equally for similar positions and experience 4. working committee inclusivity VIVAT with a.o. attention for VIVAT's signed covenant SDG LGBTI	Men/women ratio within VIVAT, SB, EB and senior management	Minimum of 40% man or women within VIVAT, SB, EB and senior management	EB 33,3% SB 20% Sr management 20% Other 40,5%	The target of achieving 40% has been achieved for VIVAT as a whole, but permanent and intensive attention is needed to achieve a strengthening of women at all levels. To this end, the new policy of a minimum proportion of women during the selection for a position is of great importance.	HR	Annual Report VIVAT 2019	Profit	To big. Available with HR		
	Sustainable employability	In a sustainable way get or develop the opportunity to enhance function and/or knowledge expansion of employees retaining health and wellbeing	Develop policies for sustainable employability of our employees with special attention for development, vitality and employability	Absenteeism %	< 4% absenteeism	3,30%	Sustainable employability means that employees continuously over their entire career are provided with the opportunities to stay employable while maintaining good health and wellbeing. Sustainable employable employees are healthier and have lower absenteeism. Being a good employer means to keep eye on the employability of employees, which means that employees will remain employable both internally as externally in an ever changing society.	HR	management cockpit	Profit	To big. Available with HR		
% utilisation of personal development budget	> 35% utilisation of personal development budget							HR	Annual Report VIVAT 2019	HR analytics	To big. Available with HR		