

GROUP GUIDELINES IN THE ENVIRONMENTAL FIELD

Reale Group has embraced a way of doing purpose-oriented business through the acquisition by the parent company Reale Mutua of the qualification of Benefit Company that has led to the introduction in the Bylaws of the company of six Purposes of Common Benefit. Environmental protection and active commitment to the implementation of initiatives with a positive environmental impact are one of the fundamental pillars of the Group's purpose.

This sensitivity towards the environment is testified by the adoption of the ISO 14001:2015 Certification that the Group has achieved since 2012, becoming the first insurance company to obtain this certification. More recently, the Group has renewed its commitment to sustainability, environmental and social, through its adherence to the Principles for Sustainable Insurance.

The Group's concrete commitment to generating positive environmental impacts is directed towards all its stakeholders: the environment itself, insured members, customers, suppliers, and all those directly or indirectly involved in the Group's activities.

The **Environmental guidelines** translate the Group's strategic commitments into concrete actions for the benefit of the environment. The Group's Environmental Management System guarantees the fulfilment and management of these commitments in full compliance with applicable legislation, dictating guidelines for the continuous improvement of the Group's environmental performance.

In continuity with the Group's strategic objectives, through the Reale Group Environmental Management System, it is committed to:

- **preventing** pollution directly or indirectly attributable to its activities by adopting the best available technologies;
- **optimise** the use of natural resources in the conduct of its activities through a systematic focus on energy efficiency and the mitigation and compensation of CO2 emissions;
- **engaging** in impact measurement through the definition and monitoring over time of specific environmental indicators with a view to continuous improvement of environmental performance;
- **complying** with its environmental compliance obligations;
- **developing new insurance, banking and financial products** capable of encouraging the adoption of eco-sustainable behaviour by its Members/Insured - Customers;
- **influencing** the adoption of sustainable environmental behaviours by its Members/Policyholders - Customers and/or suppliers encouraging the adoption of environmental management systems and encouraging relationships with certified companies;
- **adopting** internal policies and procedures to regulate and encourage sustainable investment;
- **actively contributing** to the commitment of the insurance industry to the environment by bringing environmental issues to international work tables;

- **implementing** the directives of the Sustainability Committee to strengthen the Group's sustainability activities;
- **planning and implementing** environmental training measures dedicated to the specific aspects that these issues have for the individual functions of companies;
- **raising awareness** and **communicate internally** so that all those working in the Group understand their environmental responsibilities and the importance of their contribution to efficient resource management and waste reduction;
- **communicating externally** and supporting through sponsorship campaigns bodies that work in favour of the generation of positive environmental impacts;
- **consolidating** the Group's support, through Reale Foundation, towards Associations or Bodies working in favour of nature conservation, information and environmental education.

The **Environmental Guidelines** are kept as documented information and made available to internal and external Group stakeholders.

Torino, 10th July 2023

Chairman of the Sustainability Committee
Carlo Pavesio

