

Let's show up #ForEachOther

2023 Sustainability Manifesto



We're here for you. **ethias**

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Introduction

Hi, we are Ethias!

Nice to meet you. And thanks for reading us. Before you dive into our social commitments and join us in our mission to embrace sustainability #ForEachOther, we thought it best to introduce ourselves first. Not to worry, we promise to keep it short...ish. So here goes:

Ethias is – and has been for a century now – a **Belgian direct insurance company** that puts people first. Our core purpose is to serve society and bring people peace of mind through insurance and support activities. We offer much more than Life and Non-Life insurance products. We also provide services focused on risk prevention and management, assistance, healthcare, safety training and even conflict management workshops. Our network of experts is available 24/7 to our policyholders.

Way back when

Ethias was established in 1919 as a Mutual Association of Public Boards for insurance against fire, lightning and explosions. And that's where our story began. At the heart of society.





Today we are a family of 5,000!

5,000 unique individuals united by the values and philosophy of a group of 8:



Ethias Insurance, centralising all Life & Non-Life insurance activities



Consultancy services & risk-prevention solutions



Corporate pension plans



100% electric car lease solutions



Corporate venture capital for innovative start-ups relevant in the insurance ecosystem



100% digital (Co-)tenant and Family insurance policy



IT services & solutions



Travel, home & healthcare assistance services



[Back to overview](#)

Dedicated entirely to helping people

... through insurance products and risk prevention services.

>> In 2023, we won 3 DECAVI trophies for Tenant Insurance, Family Insurance and Work Accident Insurance (for the 5th time running!), recognising them as the best insurance products in the industry.

INDIVIDUALS & FAMILIES

Mobility Insurance



Family & Home Insurance



Health



Travel & Leisure Insurance



Academic Insurance



Insurance Investments & Saving Insurance



Risk Prevention Services for Mobility & Health



BUSINESSES & PUBLIC BODIES

Occupational accidents, hospitalisation, assistance



Mobility Insurance



Liability Insurance



Goods Insurance



Pension Plans & Group Insurance



Risk Prevention Services for Buildings, Employee health & Wellbeing, Corporate activities & Human Capital



With our **37** offices in Belgium, our **63** local inspectors and our on-line channels.



The Ethias way

Putting people first

We have said this before and we will say it again: whether it's our clients, colleagues or society, people always come first at Ethias. **Helping people is our *raison d'être*, the reason why we are here in the first place.**

Way back when, our company was established by a group of municipalities and provinces to protect their inhabitants against fire and other risks. And our sense of solidarity has never dwindled – on the contrary, it has never been stronger.

The "h" in Ethias

At Ethias, we are driven by the deep conviction that **our activities are first and foremost about people**. They are, and have been for over a century now, the heart and soul of everything we do, guiding us in every aspect of our business, from our corporate strategy to our daily interactions.

As a profoundly human business, we value every individual. That "h" in Ethias is not just a letter; it's who we are. As an employer, we are **dedicated to helping our people and partners thrive**. We are **agile and responsive**, ready to roll with the punches of society's ever-changing landscape.

Our mission goes beyond insurance alone. We are here to **make life a little easier**, spreading positivity and smiles and minimising risks along the way. We see technology as a tool for bringing people closer together, not replacing genuine face-to-face conversations.

Whatever happens, we are in this together, speaking the same language and sharing the same concerns and experiences. As a direct insurance group, we are here to protect you and help you achieve your goals, whether you are single, a couple, a family or a company. We continue to champion humanity, like we have always done.

Bring on the challenges of the next 100 years.
Together we can overcome them.

Philippe Lallemand
CEO Ethias



What drives us

Our CEO couldn't have said it any more clearly: **solidarity is what drives us**. Ethical and human values. We look beyond profit and place humanity at the heart of everything we do.

Our vision

- To be the insurer that makes a **positive impact on human lives, businesses and society as a whole** by prioritising people in everything we do.

Our values

- Our baseline says it all: **We are here for you**. The values that underpin our mission and vision and guide us in every day-to-day decision are: Humanity, Commitment, Customer Satisfaction and Enthusiasm.





#Humanity

Whatever happens, **we are here for you, for everyone.** Even in the most difficult situations, we stand by you and support you all the way.



#Commitment

Our commitment to **making ethical choices for you and society** is the common thread that links our past, present and future.



#CustomerSatisfaction

Your happiness and peace of mind are our top priority – hence our ongoing **focus on accessibility, efficiency and flexibility.**



#Enthusiasm

Energy, optimism and dynamism are what define us and inspire innovative projects.



Our Vision for Society

#ForEachOther

What do people do when things get tough? When faced with challenges they cannot solve on their own, like floods, inequality, pollution, food crises ...? They connect and work together for a common cause. Because we only win, when we all win together.

So, instead of proudly telling you what we have achieved in terms of sustainability last year, we are openly sharing our vision for society. Not our corporate vision, but 10 commitments from which everyone can benefit.

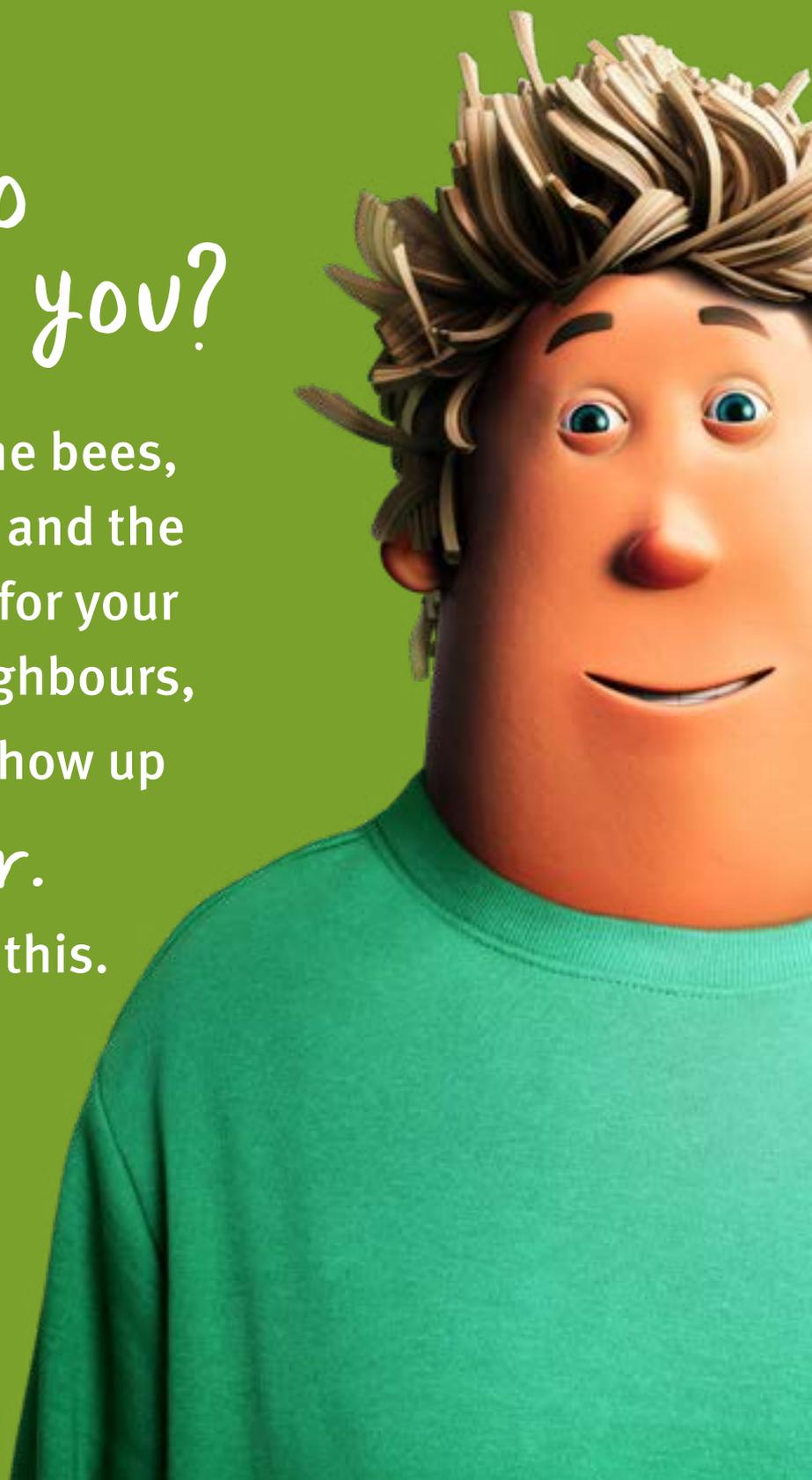
**This isn't a corporate manifest, it's a conversation starter.
A source of inspiration, a promise and call to action in one.**

Our call to action for you?

Let's show up for the bees,
the birds, the trees and the
fish. Let's show up for your
family, friends, neighbours,
you, me, us. Let's show up

#ForEachOther.

Together we've got this.



Commitment 1

Sustainable products & services

A sustainable society calls for a new economic model, one that's sustainable, resilient and inclusive. Our current economy is based on a linear, non-circular model: "produce/consume/dispose", which drains our natural resources, pollutes the planet, damages biodiversity and the climate, and undermines relationships and communities. Together we can turn this around by **collectively choosing sharing over owning, repairing over replacing, recycling over disposing and polluting, caring over ignoring or curing ... you get the drift.**

As an insurance company, we are by definition an **enabler for sustainable behaviour**. We offer products and services that help people make more sustainable choices, like green mobility insurance, bike insurance, care insurance and pension funds, just to name a few.

To this day, we offer **sustainable, people-oriented products and services**. Here's just a few examples for individuals and organisations.

Mobility

FOR INDIVIDUALS:

- **Bike & More**, an insurance policy promoting the safety of cyclists and users of airwheels, hoverboards, electric scooters, roller skates, and **all other soft mobility alternatives**.
- **Assist on Demand**, on-demand roadside assistance, available to everyone (even if you are not insured).
- **Liberty Rider**, an all-in motorbike insurance option through which our motorbike customers benefit from free assistance services. Liberty Rider is a mobile app designed to detect accidents and manage safe rides. If a motorbike customer falls with their bike, the app automatically sends out a warning signal to our partner, IMA Benelux, who will try to contact the client. If there's no response, IMA Benelux will immediately dispatch the emergency services to your location.
- In 2023 we renewed our partnership with Liberty Rider, ensuring the safety of our 40,000 motorbike customers on the road.
- We also offer a "less than 10,000 km" insurance, special rates for electric and hybrid vehicles, a unique Young Driver insurance, and a very affordable basic insurance option. Plus, our family insurance policy covers soft mobility for free!

FOR CORPORATE & PUBLIC ORGANISATIONS:

- In order to facilitate and promote electric company fleets and to make it easier to choose electric over fossil fuels, our insurance policy also covers **electric vehicles**.
- Our flexible and innovative **Mobility & More** insurance, protecting our customers' employees on their way to work and during business travels, whatever their mode of transport.
- **Ethias Lease**, a comprehensive and integrated leasing solution to help Belgian companies and local authorities transition to electric fleets.
- **UrbanData**, a data aggregation tool that helps municipalities and cities gain insight into the most frequent types of accidents and accident-prone areas. The tool collects data from various sources, identifying and analysing the different types of accidents that have occurred within a certain territory in a certain period of time.
- Our UrbanData tool has just won gold in the Quorus Reinvention Awards, a global competition rewarding innovative ideas to transform the insurance industry for the benefit of both insurers and their customers.

Health

FOR INDIVIDUALS:

- **Hospi Quality**, our quality and affordable hospitalisation insurance policy, ensures comfort in difficult times in a single room (with a Joker system) in case of hospitalisation for a serious illness.

FOR CORPORATE & PUBLIC ORGANISATIONS:

- **Occupational disease insurance**, providing extra-legal compensation to employees in the private sector and local and provincial governments suffering from a recognised occupational disease, like COVID.

Property

FOR INDIVIDUALS:

- **Property Insurance** (against fire), covering all green energy sources, from solar panels to electric-vehicle charging stations.
- **Home Services**, an online platform for small property repairs and maintenance.
- **Insurance discounts** for 67,000 tenants of over 30 social housing companies and large families in Wallonia.
- **Flora by Ethias**, the first fully digital (co-)tenant and Family insurance policy in Belgium.

FOR CORPORATE & PUBLIC ORGANISATIONS:

- **Property Insurance** (against fire and all risks), covering all green energy sources, from solar panels to electric-vehicle charging stations.
- Insurance against business interruptions in the event of a **disaster**, preventing bankruptcy by covering overhead costs and helping businesses resume their operations.
- **Cyber Protection Insurance**, helping public institutions secure their IT infrastructure and data.

And we don't stop there: our ambition is to integrate sustainability in everything we do. In fact, from 2023 onwards, **all new Life or Non-Life insurance products have to be sustainable by design**. How, you ask? They have to meet strict internal standards based on the EU Taxonomy for sustainable activities and of course, new and emerging sustainability regulations.

But what really sets us apart at Ethias, is our commitment to inclusivity. We go where other insurance companies don't, helping those who have trouble getting insurance, like young drivers or police. **We truly want to be here for everyone.**

[Find all our products and services](#)



Commitment 2 Prevention

Prevention is the cornerstone of sustainability. What's the best way to reduce gender discrimination, burn-outs, soil pollution, water contamination and carbon emissions? That's right, to prevent it at the source. Changing our habits through **information, education and communication and inspiring each other to do things differently together.**

While our insurance products are designed to minimise risks for people and the planet, our **services seek to prevent them entirely**, especially risks for people. We offer services in 3 categories:

Personal injury

- Training sessions, workshops, consulting and (free) online applications to **prevent** healthcare disparities, long-term injuries caused by motorcycle accidents, social isolation and loneliness, and all sorts of work-related **accidents and psychosocial hazards.**

Property damage

- Protecting people and properties from **fire risks and explosions.** From fire-safety trainings and fire-fighting courses to practical exercises around fire prevention and explosion control measures, fire risk assessments and evacuation plans and procedures, and even professional help with the installation of underground charging stations.

Emerging risks

- Protecting your organisation and colleagues from **climate risks, cyber risks, poor ventilation and bad ergonomics.** Just think of cybercrime sensitisation courses, flood safety courses, playground safety mapping software, cyber-attack trainings, ergonomics consulting, and much more.

[A detailed overview of our services](#)

» **In 2023, Ethias Services has grown considerably, not just doubling but tripling its turnover.**

"Investing in prevention means insuring the future. With our services, we want to help you keep everyone safe and healthy now, in order to avoid diseases and injuries tomorrow.

Together, we can learn to **avoid risks and minimize our impacts."**

#ForEachOther

— Yves Melot, Head of Ethias Services

Commitment 3

Nature & biodiversity regeneration

Biodiversity is life. We are all part of an interconnected ecosystem of animals, plants and microorganisms, where **damage to one part, like forests, affects another, like food**. That's why the variety of life on earth is essential to protect the living networks and systems that provide us with food, medicine, clothes and everything we depend on.

Beside our Net-Zero goal (also called Change Over Plan), we are also working on a **Nature Positive Strategy**. More than a strategy, it's an action plan to bring nature and biodiversity loss to a halt and recover our ecosystems. It means we won't stop at at zero emissions; we are going for true environmental sustainability.

Since 2022, we have been financially supporting Natuurpunt to purchase the land around the **Zwarte Beek valley** and turn it into a protected area. Why? To improve the quality of the soil along with its water absorption capacity and prevent flooding in the area, while capturing CO₂ naturally.

We have also launched our **Zero Plastic project** to measure our plastic footprint and take actions to reduce it to zero. In 2023, we managed to cut a total of 984 kg of plastic by cutting back on drinks in single-use plastic bottles.

And we house several **beehives** at our offices in Alleur and Hasselt to preserve the local biodiversity.



"As a nature-oriented municipality, we are very proud of 'our' Valley of the Zwarte Beek, one of the best-preserved and largest peatlands in Flanders. And although natural peatlands are known for their self-regulation, for their ability to hold large capacities of water and releasing it gradually – nature sometimes needs a helping hand. Because when peatlands dry up, they lose their function and decompose, releasing large amounts of stored carbon emissions. With the help of Ethias, we are actively working to restore our peat and

combat climate change." #ForEachOther

— Luc Wouters, Mayor of Lummen

Commitment 4

Net-Zero emissions



It's no secret that carbon dioxide and other greenhouse gases are the main drivers of global warming, causing climate change. The only way to slow global warming and keep our planet livable is **is to reach net zero emissions by 2050** or sooner, and **shift to clean, green, renewable sources of energy**.

At Ethias, we have developed a 4-step plan to **phase out fossil fuels (coal, oil and gas) in our own operations by 2030**:

1. **Reduce** our energy consumption
2. **Increase our energy efficiency**
3. **Shift away from fossil fuels** and switch to clean-energy solutions
4. **Remove remaining emissions** from the atmosphere through forest restoration and carbon capture and utilisation (a process that involves capturing CO₂ emissions from industrial processes and reusing them for the production of valuable products)



We started our transition with the launch of our so-called **“Change Over”** plan in 2020. The end goal is to systematically reduce our energy consumption, increase our energy efficiency, shift away from fossil fuels and remove the remaining emissions (steps 1 through 4 above) **by 2050**, officially reaching **net zero* emissions**. Meaning: the amount of carbon emissions we produce and the amount we remove from the atmosphere are in balance, which in its turn means we have zero impact on the climate.

* As in other sectors, companies and institutions must ensure that their operations, supply chains and, most importantly, their financial services achieve net zero emissions. This means that their financial services should not contribute to the build-up of GHGs in the atmosphere but ultimately result in zero net emissions across their portfolios.

In 2022, we joined the **Science Based Target Initiative** (SBTi for short), a global partnership between certification provider CPD, the United Nations Global Compact, the World Wide Fund for Nature and the World Resources Institute. Their goal? To help businesses set realistic and meaningful emission-reduction goals to limit global warming to 1.5°C “above pre-industrial levels”.

So, when we signed their commitment letter, we publicly committed to reaching our science-based climate targets.

To keep on track for our ultimate deadline, we have set **2 intermediate goals: to cut our carbon footprint by one third by 2025**, and to **achieve carbon-neutrality across our operations by 2050**. The last phase is to eliminate our indirect footprint as well, including carbon emissions from investments and procurement.

ETHIAS TRANSITION PLAN TOWARDS NET ZERO

2020	2022	2023	2024	by 2025	by 2030	by 2050
Starting Point We COMPENSATE <ul style="list-style-type: none"> • Launch of Change Over Plan • 100% of carbon emissions from our operations are compensated 	-5% CO₂ emissions Scope 1, 2 <ul style="list-style-type: none"> • Emissions cut by 30,85% since 2019 • In 22: closing on Mondays, lowering temperature of head offices, reduction of lighting = 144 tCO₂ saved • Signature of SBTi 	-10% CO₂ emissions Scope 1, 2 <ul style="list-style-type: none"> • Renovation of our Hasselt office with new geothermal heat pumps, earning us BREEAM Very Good Certification • 4-star "Tous Vélos-actifs" label 	<ul style="list-style-type: none"> • Submission of our Transition plan to SBTi 	-33% CO₂ emissions Scope 1, 2 (market-based) <ul style="list-style-type: none"> • No more fossil fuel in our head offices North & South 	Maximum reduction of our CO₂ emissions Scope 1, 2 (market-based)	NET-ZERO Company (Operations, Procurement, Investment)



» We received a 4-star “Tous vélo-actifs” label in 2023 for our efforts in promoting cycle commuting, including our bi-annual mobility fairs where employees can try out new forms of soft mobility, test a Provelo electric bike for two months, etc.

"Every living being thrives best when it's in sync with its surroundings. A truth that's long been ignored but has recently gained attention among people and companies. The companies of tomorrow are those who take care of people and the planet. With the climate crisis and biodiversity loss looming, it's time for all of us to roll up our sleeves. We very much get that at Ethias. Which is precisely why we've launched our Change Over Plan in 2020.

And every year, we're setting the bar higher for ourselves to increase our energy efficiency and achieve Net-Zero emissions by 2050."

#ForEachOther

— Benoit Piret, Head of R&D Human Resources



Commitment 5

Responsible investing

Responsible investing is crucial to shaping a sustainable future. Why? Because **money shapes the economy, and society with it**. So, when we invest in companies and organisations that mind people and the planet, we help them grow and promote sustainable business practices. And that right there is why sustainable investing is an important catalyst for positive change.

Beside insurance products and services, we also offer **sustainable investments** to private and professional customers. An overview.

Mundo

A branch-23 life insurance product that invests in funds of shares and/or bonds of companies that integrate environmental, social and/or ethical criteria into their long-term strategy. The assets of the Mundo fund are invested in the "Ethical" sub-fund of the Ethias Life Fund. In 2022, the product was awarded the "Towards Sustainability Label" of Febelfin (the federation of the Belgian financial sector), which has become one of the most recognised labels for sustainable financial products in Europe.

Looking to invest as an individual or family? Discover Ethias Boost Invest 23 Mundo



Ethias Global 21 Ethical

Ethical and solidary branch-21 fund for group insurances and pension insurance reserves. Designed for corporate customers and institutional investors. It carries the Ethibel Excellence label, a quality mark for investment funds that invest exclusively in shares and bonds from socially responsible companies with scores A (pioneer), B (best in class) or C (above sector average). What's more, we also invest 0.05% of the average capital invested in the fund at the end of the year in either Financité or Fairfin, depending on the client's choice. Both associations raise awareness for fair finance practices contributing to a sustainable, inclusive society. Our customers can also choose to invest all their returns in the association of their choice.

Business or organisation? Discover the Ethias Global 21 Ethical



Custom

We also offer custom solutions for professionals and organisations that are looking to invest in companies and activities that meet very strict ESG criteria, including fully decarbonised investment portfolios.

Let us know how far do you want to go

» In 2023 we launched "Cityforward", a new real-estate fund for the redevelopment of 21 unused buildings of the European Commission (covering a total of 300,000 m2 office space) into a sustainable urban district.

"We are very excited to invest in this groundbreaking project that's **turning Brussels' European quarter into a sustainable hub for the future**. We're big believers in the power of innovation and collaboration. The Cityforward fund and design team share our overall vision and values, with a focus on strong communities, the environment, circular practices, and eco-friendly mobility."

#ForEachOther

— Yann Fantoli, Sustainable Investment Specialist at Ethias

Commitment 6

Collective impact

This one is at the core of our Vision for Society. It's about working together and helping each other when the situation calls for it. No matter what, no questions asked. Simply **showing up in numbers for a common goal** to prevent disasters from happening, or to rise from the rubble afterwards.

It's the reason why a handful of employees started a "ReGeneration Movement" at Ethias, an internal community of now over 100 people motivated by sustainability and itching to take hands-on action. A handful of initiatives they were involved in:

- **Forest in One Day:** an annual tree-planting event. Our "ReGeneration Movement" helped plant 3,500 trees in Genk. [Plant your own forest in one day](#)
- **Partnership with Circuits Paysans:** a consumers' cooperative in Liège for local and/or fair-trade organic food and household products. Colleagues can place an order online and collect their fresh foods once a week at the office.
- **Be WaPP:** a spring cleaning action for a "Wallonie Plus Propre". Our team cleaned up 7 whole bags of residual waste and 6 bags of PMD waste in the heart of Angleur.
- **Plenty of sustainable team-building activities:** like [Climate Fresk](#) workshops (informative workshops about our changing climate), Walk for Nature with Natuurpunt, a societal team building with Time4Society, volunteering at Poverello House ...
- **Corporate Challenge "Green IT":** challenging everyone at Ethias to clean up their mail boxes and send less emails to reduce server footprint.
- **Clothing swaps**
- **Ma Petite Planète:** challenging 12 teams with 142 participants from across the Ethias Group (including NRB and IMA Benelux) to complete as many ecological challenges as possible in 3 weeks' time. The participants could choose from a wide range of challenges – some easy, others more difficult – on a variety of topics: food, waste, energy, biodiversity, solidarity...

THE RESULTS?



"Ma Petite Planète's ecological game was a great opportunity to push ourselves as a team and learn about all sorts of nature-related topics.

I'm very proud of the positive impact we've made together for the planet!"

#ForEachOther

— Violaine Moers, Corporate communication officer at Ethias

Commitment 7

Diversity & inclusion

“Diversity is a reality, inclusion is a choice”: a popular statement and oh-so true. **In a just and sustainable world, workplaces, youth movements, sports clubs and organisations are a reflection of the society we live in** – a mix of very diverse people and unique voices. How else can businesses and organisations truly know and understand what their public needs?

Precisely. That’s why at Ethias we work hard to foster a work environment where all differences are valued, respected and accepted without prejudice. We have adopted a **Diversity Charter** to demonstrate our commitment to gender equality and cultural, ethnic and social diversity in our company. We also have a **Social Ethics Code** that specifically prohibits any form of discrimination and explicitly acknowledges the principle of equal opportunities.

Our 4 key areas of focus to promote a culture of solidarity and inclusive leadership are:

- 1. Gender:** gender equality at all levels
- 2. Generational inclusion:** fostering collaboration between different generations
- 3. Disability inclusion:** giving everyone a chance to take control over their life
- 4. A culture of diversity, equity & inclusion:** a balanced representation of different backgrounds and languages at all levels of the organisation

We were among the early signatories of the **Wo.Men in Finance Charter**, a joint initiative of several financial organisations to promote gender diversity and share best practices in the sector.

In 2023, 51.13% of our colleagues were women, and 48.87% were men. There is a gender gap of 24% and 26% (in favour of men) in our management and top management respectively.

As for generational inclusion, we have been making an annual contribution of € 15,000 to **YouthStart** since 2018. YouthStart is, as its name suggests, a non-profit organisation that helps disadvantaged young people start their careers through an 8-day training and certification programme.



We are involved in several **mentoring programmes** to promote inclusivity inside and outside our organisation, allowing our employees to act as mentors for job seekers with immigrant backgrounds during their working hours. 2 of our employees also participate in Mentoring@work – an initiative to maximise employment opportunities for foreign job seekers in Limburg.



32 out of our 38 branches are accessible to **people with reduced mobility**: 25 offices are completely adapted and 7 are equipped with a ramp or elevator. But accessibility goes beyond infrastructure. Our employees greet everyone with the same big smile and open arms and offer a helping hand when and where needed.



>> We were awarded the Top Employer status for the 2nd year running in 2023, with a score of 87.82%. Go, team!

"We're more than just a company that embraces diversity; *inclusivity is woven into everything we do*, and it's here to stay. That's why we track key performance metrics to make sure women are represented at every level. We believe that people should be chosen based on their skills, not their gender, sexual orientation or nationality."

#ForEachOther

— Syl Arnols, Head of HR

Commitment 8

Giving back to society

In a society that's truly sustainable, **everyone should get the same opportunities to thrive and succeed in life.** Which is where community service comes in. Actions, big and small, to move the needle in the right direction. But also initiatives that go beyond one-time volunteering or donating, and address the root cause of social issues, like poverty, unemployment, racism and malnutrition.

At Ethias we are big believers in philanthropy. We support several organisations every year, most of which through our very own **"Ethias Impact Fund"**.

Ethias Impact Fund? That's right. The Ethias Impact Fund is a corporate fund hosted within the King Baudouin Foundation since 2022. The purpose of the fund is to create a "double impact" on society by not just donating money but also lending our time and expertise to help build skills and empower people to shape their own paths. We prioritise projects that align with our own activities and strategic focus, like initiatives that **address youth poverty** or promote **health** and **environmental protection**.



The Impact Fund mainly supports organisations through open calls for projects. In 2022 and 2023, we held **"Ethias Youth Solidarity Awards"**, donating a total of € 725,000 to 32 youth poverty eradication projects from Public Social Welfare Centres (PCSWs) across Belgium. Each of them stood out for successfully, sustainably and innovatively tackling challenges faced by children and young adults under 30.





We also held a **“Red Touch Challenge”** in collaboration with the Red Cross Youth, awarding 11 youth-empowerment projects focused on the topics of job insecurity, intergenerational issues, interculturality and mental health. The projects will be rolled out between February and June 2024 under the close guidance of the Red Cross Youth and with financial support of up to € 2,000.

And after the **earthquakes in Turkey, Syria and Morocco**, we organised a donation drive to support the Red Cross’ relief efforts in the affected regions.

Beside our Ethias Impact Fund, we also help fight child poverty through **The Pelicano Foundation**. Our employees can choose to donate through their cafeteria plan, and we also raise funds through our annual honey sale for employees (with honey from our own beehives!). The sum of both is used to cover the basic needs of Belgian children living in poverty, like meals, clothing, school supplies, doctor visits, and registration fees for sports clubs and youth movements.

Feeling inspired? Launch your own event or make a donation

Our most recent initiative? **“Char’Ethias Hours”**, volunteer hours for everyone at Ethias. In 2023, over 500 colleagues spent a total of 1,000 hours raising over € 43,454 for Viva For Life and De Warmste Week. (The Ethias management rounded it up to € 50,000.)



"The enthusiasm with which our proposals were met encourages us to redouble our efforts. We sincerely thank the members of the jury for understanding our intentions with this project, *to connect youth with migration and refugee backgrounds with other local young people* (scouts). This opportunity is both a recognition and a requirement to take action. Thank you for your trust!" **#ForEachOther**

— Winner of the Youth Solidarity Awards

Commitment 9

Stakeholder engagement

Having a sustainability strategy is one thing, implementing it another. Which is why we seek to engage **all our stakeholders** – our customers, subsidiaries, policyholders, employees... you – to inspire us, challenge us and partner up with us to protect everything we care so greatly about.

These stakeholder initiatives already proved successful in 2023:

- **Our first “dual materiality analysis”**, a strategic exercise to find out which sustainability topics matter most to our people, customers, partners..., so we can integrate them in our business strategy. As it turned out, they were already part of our strategy!
- **Sustainability training** for all our sales people and management.
- **“Climate Fresk” workshops** for everyone at Ethias, triggering questions about the changing climate and inspiring possible solutions with a fun and educational game. **Try it yourself**
- **Sustainability collabs** with our daughter companies and partnerships with several universities.



"After getting hit by the floods firsthand, I've really become passionate about the climate cause. Joining the Climate Fresk workshop has inspired me to spread awareness among my colleagues about the urgent climate situation. Thanks to Ethias, I'm now a *facilitator for this training workshop on the challenges of global warming*, and I couldn't be happier about it!"

#ForEachOther

— Marina Straetmans

Commitment 10

Expert networks

As an individual, business or organisation, we can't possibly have all the right answers and skills to build a sustainable society. But together, we do. If we really want to make this happen, we need to **tap into each other's knowledge and expertise** by actively listening to and generously sharing with each other. Which is exactly where expert networks come in.

At Ethias, we go beyond the mandatory rules and regulations that apply to our business, and use additional reference frameworks to set clear objectives, measure our progress, identify areas for improvement and make sure our actions meet the needs of today's and tomorrow's society.

We are constantly seeking to build our expertise through **local, national and international think tanks, working groups, forums and other networks** to reach our goals and create real impact. It is the one and only way we can achieve our vision for society. An overview.



Au revoir

The end beginning

This may be the end of our sustainability manifesto, but it is only the beginning of our vision for society. The start of 10 big commitments for a **safe, healthy, inclusive, diverse, and above all, humane society.**

Action points, if you will. Habits and principles that shape our behaviours and decisions at Ethias, every 366 days of the year (yes, three hundred sixty six, 2024 is a leap year). Like our ReGeneration Movement puts it: every day is an impact day.

If there's one thing we are sure of, it is this: we cannot do this alone – we need you on our team to really make this happen. So, that brings us to our question for you →



Care to show up with us, for you,
for them, for us, for all of us,
#ForEachOther?

Share your ideas and initiatives or lend a helping hand for a safe, healthy and inclusive society.

And for all you employees out there,
reach out to Violaine or Lucie.

 @ethiasbelgium

 @ethias

#ForEachOther



This is but a glimpse of our sustainability strategy. For a detailed description of our sustainability ambitions and the current impact of our activities on the economy, nature, and society, read our full 2023 report at www.ethias.be/sustainability

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