

Sustainable Development Goals	Strategic Themes	Operational Themes	Description	Activities	Indicators	Targets	Output	Category	Outcome / Impact on society
	Sustainable innovation		Using new technologies for simplifying customer processes and increasing self service	Chatbot, voice recognition, digital communication	# new technologies implemented	#6 annually (VIVAT as a whole)	6		Introduction of new technologies helped VIVAT and customer to interact in a more consistent and convenient way (e.g. chatbot, knowledge management), improve work efficiency (e.g. Rego, Robotics), prevent damage claims (Weather Station) and introduce customer-centric propositions (e.g. Vigi location based / on demand).
			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 PARR process waste calls	No AFM indications regarding communication KNVB criteria always assessment in PARR (100%)	100%		Products and communication that are customer oriented
	Language and convenience					Waste calls on total volume via better communication (= 25 % in 2018)	In 2018 both the methodology as the definition have changed to create more objective and reliable outcome. The initial target of 25% appeared to be not realistic due to the changed way of working (result would be > 50%). The target for 2018 is adjusted towards <40%.		Less customers that contact VIVAT resulting from communication sent by us
Proactive and preventive	Value proposition		Existing products in the market with fair claim levels for customers that help with financial lenability. 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 fooling	Responsible claim levels Relevancy prevention tips Valuable customer service	Claim ratio (< 60%) Positive reactions on messaging, e-mail prevention messaging (> 9) Throughput time (>95% within norm) Quality (>90%)	57,7% 4 82% 95%		Positive customer sentiment on service communication to customers (a.o. prevention) confirm relevance to the customer.
			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	3		Pilot started to inform customers proactively via SMS with the first Pension, redesign to Pension-communication, single sign-on Pension Portal, introduction Financial Vitality.
	Insight in to pension								
	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	Investment universe ACTIAM 100% in line with policies. Question: is the target for VIVAT to be also completely in line with this policy? At the moment yes for sure.	Investments ACTIAM and VIVAT 100% in line with Fundamental Investment Principles. Adjusted policy for government bonds approved.		No breach of own policy, and no investments in companies that have negative impact on Life on Land
		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	ESG Score of sustainable funds is in 2018 higher than the ESG Score of the BM (per 31 December)		Investments in companies that are attractive from both a financial as an ESG perspective.
		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	Selling up, conducting and monitoring engagements and bringing out votes during the (annual) shareholder meetings of companies that invested in.	% of number of shareholder meetings where we casted our vote # of milestones reached annually	Voting on 99% of the AUM 100 milestones annually	In 2018 votes were casted on 99% of the AUMs. 112 milestones have been achieved in 2018.		By voting on AUM a change in behaviour is encouraged for improved ESG policies. Also for Life on Land.
		Impact	By making our investments measurable (regarding sustainability impact), we can steer on positive impact based on our insights, with tangible targets	Conducting calculations of CO2-emissions and water footprint of certain investment funds.	CO2- and water footprints of investment funds	Report CO2- and water footprints of investment funds where possible	In 2018 the CO2 and water footprint were communicated via the different fund reports		Via reporting on CO2 and water footprints, VIVAT gives insight in the consumption of water and CO2 via investments.
Sustainable result	Solvency		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%	92%		A robust solvency position safeguards the interests of our policyholders to enable a carefree financial future
			A portfolio of customers that meet our integrity and responsibility criteria	Implement retention 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 Primary assessment new and within LC Secondary assessment ('chain') new and refinancing customers, listed companies and companies with a premium volume of € 150,000 or higher within LC	100% 100% 100% with contract start date on or after 01-01-2020	100% 100% n/a		Digitisation, lower costs and less paper Business relations that want to procure their Pension with VIVAT will be assessed on sustainability criteria (ESG points). The outcome will define whether or not a contract will be either made or prolonged. Via engagement with customers we will discuss the responsibility of each organisation, also in the supply chain.
	Acceptance policy for business clients								
	Good employment practices	Inclusion	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/woman ratio within VIVAT, SB, EB and senior management	Minimum of 40% man or woman within VIVAT, SB, EB and senior management	Ratio male-female VIVAT: 59% / 41%, Female EB % Board: 33,3%, Female SB % Board: 20,0%, Female members of sr management 25%		An organization that takes into account the differences of people (male-female) and makes sure that people can develop optimally and deployed in the organization. A policy that takes into account diversity hence contributes to optimal operations. A diverse personnel record ensures better alignment of our personnel with our customers. It also contributes to a broader customer base, a stronger reputation and higher productivity.
		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 % % utilization of personal development budget	< 4% absenteeism > 35% utilization of personal development budget	3,8% 14,2%		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.
	Climate-neutral business operations	Circular economy	The circular economy opposes the current system in which we continuously buy, use and throw away new products. The 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 (traced at once via automation) Network ready to reach circularity via recovery in kind or reworking of residuals Car recovery in kind	STP Claims 30% in 2019 Recovery in kind network associated Car > 90% recovery in kind	VIVAT P&C has started a One Claim project to automate and digitalise claims handling n/a, project is on going to start in 2019 Cars are repaired through our network of Schadegarant en Glasgarant. Only a slight number of the cars gets total loss		Positive customer sentiment on service and less direct operational costs Reduction in the production of consumer goods, thus a direct effect on extraction of materials from land and environment
		Energy measures	A policy for owned property and core investment properties to come to energy saving measures and/or energy generation	Making properties more sustainable by moving towards a minimum of C Energy Label. Looking for sustainable CO2-neutral alternatives for traditional energy sources. Awareness campaigns towards the rental parties of properties.	% CO2 reduction (for the purpose of comparing, all energy sources are 'grey'). In reality, our most sources are 'green' in 2018 compare to 2015)	25% CO2 saving (reference date 1 Jan 2015, and end date 2023)	5,9%		We manage our assets in the spirit of the Paris Climate Agreement and we use the carbon footprint of our investments as benchmarks. Low-carbon solutions that offer a positive contribution to the energy transition also offer investment opportunities.