

Van Ameyde Norway

Report on Corporate Social Responsibility for 2021

Statement from Heidi Mohaugen

Regional Managing Director Scandinavia

Van Ameyde was strongly affected by the Covid-19 pandemic in 2021. Our traditional cross-border motor claim business was significantly reduced. As a consequence of the reduced activity in the society in general, other business was also affected. These challenges have motivated us to increase the flexibility in our services and organisation.

We have also continued our focus on corporate social responsibility. We support the 10 principles of the UN Global Compact on human rights, labour, environment and anti-corruption. We are committed to make these principles a part of our strategy as well as our day-to-day business. Ethic governance and anti-corruption is a given as a supplier to the insurance industry and has been at the core of Van Ameyde for years.

We have selected four SDGs which are close to our core business and strategy. Our goal is to reduce our environmental footprint and be CO2 neutral in scope 1-3 by 2025. Furthermore, we shall ensure social good and holistic development. We have ongoing projects on HR and culture, which include important aspects as employee well-being, anti-discrimination and being an inclusive employer.



This is our **Communication on Progress** in implementing the Ten Principles of the **United Nations Global Compact** and supporting broader UN goals.

We welcome feedback on its contents.

Introducing Van Ameyde

Van Ameyde Group

Founded in 1945, Van Ameyde is the initiator of professional services to the global insurance and risk management market. A true pioneer!

Fast forward to 2020;

- to a portfolio of over 1,000 corporate clients in the global insurance and risk management market.
- to 750,000 claims and incidents handled each year.
- to 46 offices in 30 countries and 35+ affiliated companies.

From the outset, our strength has lain in our ability to adapt to each client story and treat it as our own. That's why our mission is '*securing your story*'. Whatever it takes to secure our Clients' success!

Operations in Norway

The Norwegian branch was established in 2003 and has developed from mainly handling cross-border motor claims to covering all insurance products.

From 2020 Van Ameyde took an active standpoint concerning our role in the society and implemented sustainability in our business strategy. Van Ameydes core business model is to offer solutions to our clients' problems. We expand this approach to sustainability as well; committed to be a part of the solution. Being a consultancy company for the insurance market, the company has little impact on the environment. However, many small improvements locally makes a significant impact globally.



2021 – High-lights in a year impacted by Covid-19

2021 was a year highly impacted by the Covid-19 pandemic. However, the year was also used to reflect on our chosen SDG and to evaluate whether these are still applicable. In order to help us decide, we did an SDG analysis and decided to keep the SDG also for 2022. We chose to keep the Sustainable cities and communities despite a weak link between the SDG and our business.

People: Throughout 2021 the challenges caused by Covid-19 affected our business, people and results. Due to lower demand for our services, our employees had less billable tasks which again impacted our results. Our employees are our most valuable asset, and we quickly decided to invest the extra time in training and development with focus to keep all employees.

Planet: Due to Covid-19, business travels have been limited, and our CO2 emission is thus low. The key after the pandemic is to keep it as low as possible. To extend our goals, we participate in UN Global Compacts SDG Ambition Accelerator with focus on reducing our CO2 emissions.

Overall, 2021 was a year in which we further developed our commitment to be a responsible company – by prioritizing people, continue our journey on CO2 neutrality and keep up the group focus on governance - within and outside our own organisation



Sustainability embedded in core business

UN Global Compact

- Van Ameyde is a participant in UN Global Compact. We are committed to the 10 principles for responsible business

Company strategy

- Sustainability is included in our business strategy
- Van Ameyde has decided to use the EcoVadis platform to audit our Corporate Social Responsibility
- Improvements organized via platform

CO2 Neutral

- Van Ameyde has committed to be CO2 neutral within 2025
- Participant in the SDG Ambition accelerator with benchmark science-based emissions reduction in line with a 1.5°C pathway

Ethics & Human Rights

- Van Ameyde is focused on combating discrimination, corruption and bribery via internal policies and supplier code of conduct
- Van Ameyde has policies securing data storage and handling according to GDPR

Pillar 1

Reduce the environmental footprint of our operations

Environment

Van Ameyde has limited environmental impact. Waste is limited to paper and household waste. Our main focus is thus on CO2 emissions. The overall goal is to be CO2 neutral by end of 2025. In order to achieve this, actions to reduce and control emissions will be implemented from 2020 to 2024. From 2025 onwards the emissions which cannot be cut will be compensated. This approach is chosen to force the organisation to reduce the emissions as far as possible – to do our part in reaching the 1.5°C pathway.

The chosen SDGs are *11 Sustainable Cities and Communities* and *13 Climate Action*. Van Ameyde is a small office business with limited environmental impact. We have no scope 1 emission, and only electricity and heating of the office as scope 2 emissions. Scope 2 emissions increased significantly in 2021 and is subject to further investigations. Scope 3 emissions including employee commute will remain our main focus area.

Actions:

Roadmap to be CO2 neutral scope 1-3 within 2025

Waste policy

Energy efficiency – including sensors on lights

Commute friendly location, including bike parking

How to measure:

Measure CO2 Emission over time

Measure energy usage over time

Measure % renewable of total energy consumption

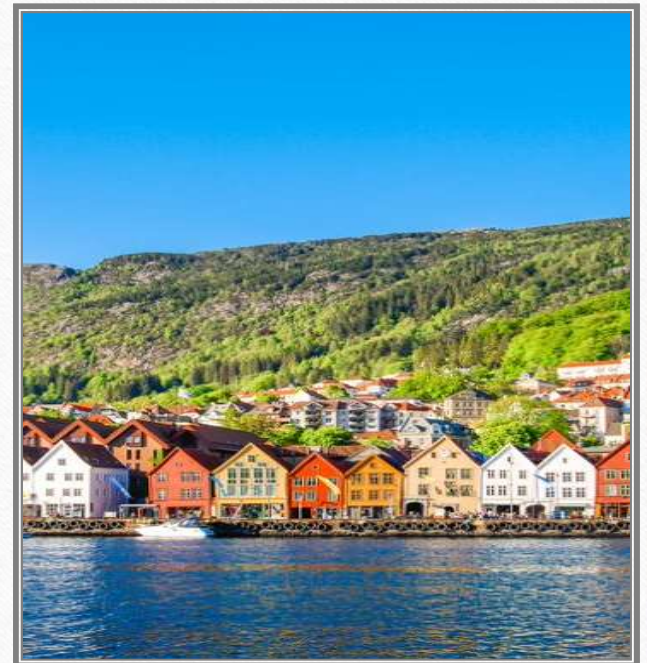
Measure waste (when possible)

Measure how employees commute to the office

11 SUSTAINABLE CITIES AND COMMUNITIES



13 CLIMATE ACTION

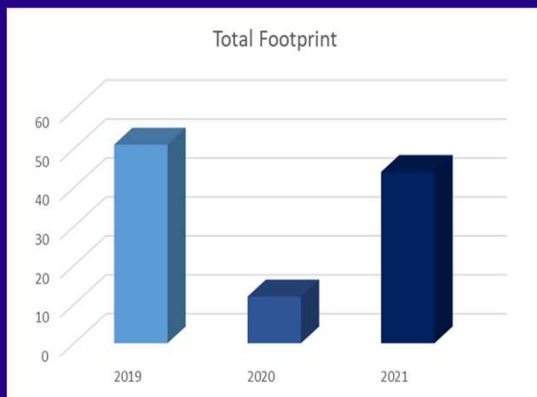


Achievements 2021:

Focus on improving metrics in scope 3. Move to new office in 2020 have impact on Scope 2; energy metrics as electricity is calculated by landlord based upon exclusive area. Landlord does not buy guaranteed renewable energy.

CO2 Emissions

Graph total footprint on CO2 emissions 2019-21



Waste

Waste collection is communal for the building. No exact measurements on waste, but we have based calculations on the norm for our business and estimations:

Security shredding: included in CO2 emissions

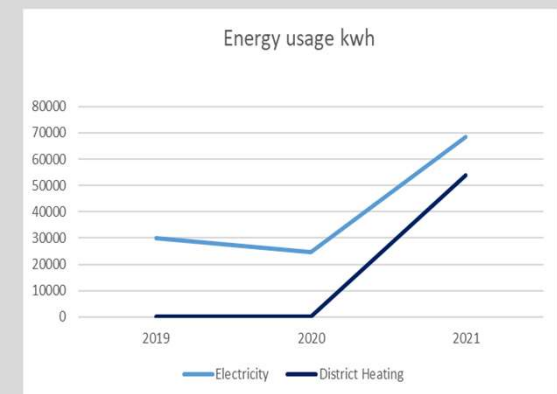
No decommissioning of furniture or IT equipment in 2021

Household waste: mainly paper towels. Few employees in the office in 2021, and use of building restaurant or own lunchbox has reduced food waste

Energy Consumption

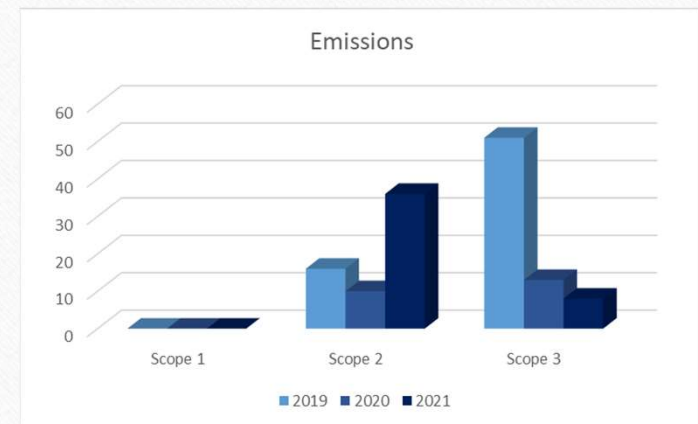
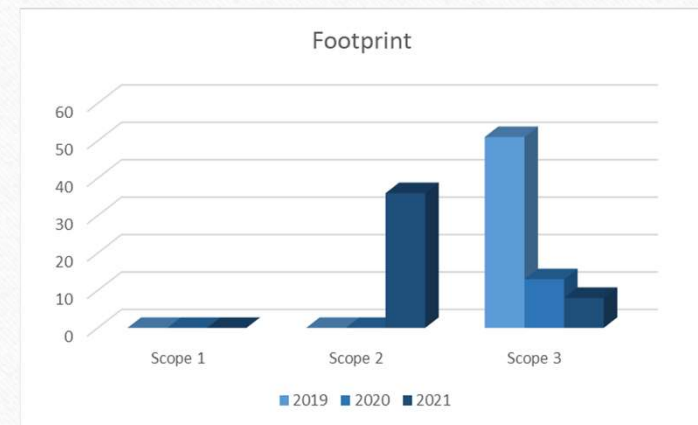
Electricity: actuals 2019 + 2020, estimations by landlord for 2021

District Heating: No information for 2019 + 2020, estimations by landlord for 2021



CO2 Emissions

- Target: to be CO2 neutral in Scope 1, 2 and 3 by 2025. Van Ameyde have no Scope 1 emissions.
 - Analyse emissions
 - Identify possible reduction areas
 - Reduce emissions where possible
 - Implement systems to calculate emissions throughout the year
 - Compensate reductions not possible to cut
- Scope 2 emissions increase to be analysed further. The landlord allocate energy usage to the tenants. Estimated electricity has increased compared with actual use in 2019 and 2020 despite new and smaller office from December 2020. The new office was expected to be more energy efficient due smaller office space and more modern building with sensor-controlled lights.



Scope 3: Waste

455 kg

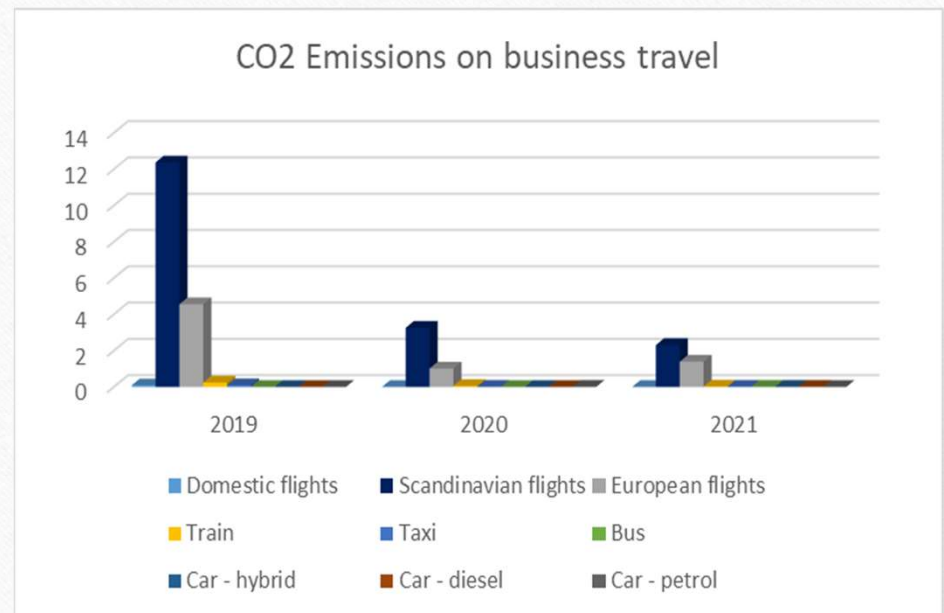
Total waste in 2021

	Norm Kg/pp/y	Estimated VANO pp	Documented VANO	Total Waste
Paper	55	28	140 kg	280
Cardboard	10	10		50
Food	15	5		25
Plastic	5	5		25
Miscellaneous	15	15		75
IT equipment		0	0	0

- Waste is organized by landlord, security shredding organized by us.
- The norm for our business type is 100 kg waste/per person in office
- Estimate 50% paper is shredded
- Estimate low food waste due to restaurant and packed lunches. This has reduced waste from previous years
- Estimate 5 FTEs in the office per day average in 2021 due to Covid-19 restrictions. Waste calculated on average FTEs in the office.
- No chemicals or toxic waste

Scope 3: Business travel

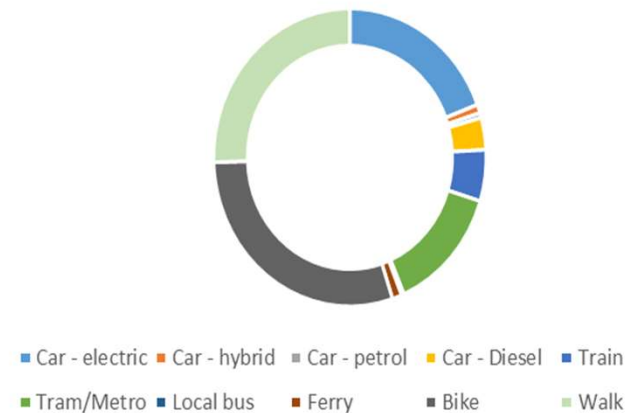
- Significant reduction in emission due to business travel since 2019 partly due to Covid-19.
- Main goal is reduction based on 2019 emissions.
- New travel policy:
 - Can the meeting be held virtually instead of physically?
- Environmentally friendly travel where possible.



Scope 3: Employee commute

- Location and facilities to promote environmentally friendly commute:
 - Central location close to the centre of Oslo
 - Close to train/metro/bus
 - Secure parking for bikes
 - Showers
 - Parking for two cars available – both with possibility to charge electric vehicles

Number of times employees have used different means of transportation (car average 15km)



Targets for 2022:

CO2 Emissions

Improve calculation process.

Introduce periodic CO2 emission reports.

Collect Scope 3 information from employees more frequent.

Stabilize travel.

Sustainable office products.

Waste

Estimate waste more accurately.

Improve recycling to aim for close to zero non-recycled waste.

Energy Consumption

Analyse cause of high energy estimations by landlord.

Initiate actions to report correct consumption/reduce consumption.

Continue to measure and monitor progress.

Pillar 2

Ensure social good and holistic development

Human and Labour rights

The main focus is to offer our employees a safe and suitable work environment. There is zero tolerance for harassment, abuse and threats. A whistle-blower policy is in place and known to all employees. The focus on the SDGs *8 Decent work and Economic Growth* and *10 Reduced Inequalities* is thus based on equal opportunities and wages.

The Van Ameyde Group has Human as one of three core values. This reflect that our employees are our main asset and is a reminder that in a technology driven and innovative environment, the human aspect is of high importance.

Actions:

Integrated the group policies in our Employee handbooks
Implemented Scandinavian Human & Labour rights standard
Implemented Supplier Code of Conduct with requirement towards our suppliers.
4-6 eyes principles in recruitment
Accessible office with facilities adapted for people with reduced mobility
Adjustable work tables

How to measure:

Workforce by gender
Salary by gender
Management levels by gender
Employment by contract type
Average hours worked per week
New employees in reporting year by gender and age group
All employees by gender and age group
% of all employees who received career development review

8 DECENT WORK AND
ECONOMIC GROWTH



10 REDUCED
INEQUALITIES



Achievements 2021:

Scandinavian Labour and Human Right Standard

During 2021 Van Ameyde Scandinavia created and implemented a new Labour and Human Right Standard which is the fundament for our recruitment policy and employee handbook as well as the procurement procedure.

Employees during the Covid-19

Central and local Covid-19 restrictions impacted 2021 significantly. For months, our employees were instructed to partly or only work from home. The main focus has been to offer viable solutions for the employees and maintaining the service levels agreed with clients.

Focus has been health and safety – to reduce risk of infection balanced with the mental and physical challenges imposed by working from home.

Workplace after Covid-19

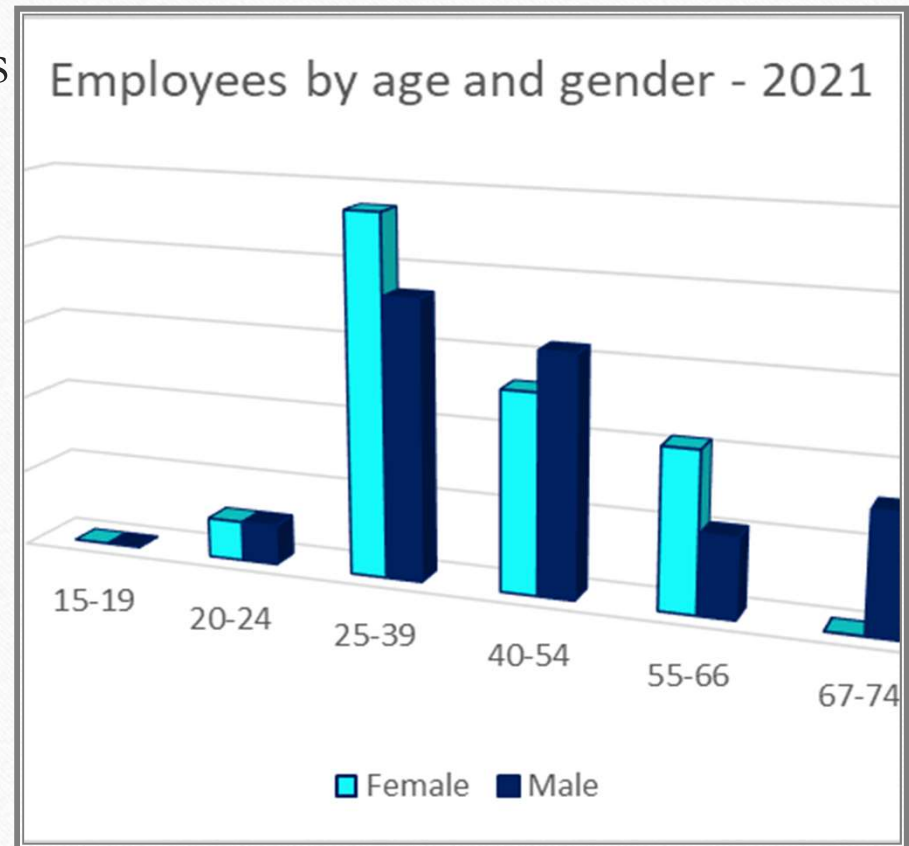
The pandemic situation has opened for a more flexible working life. The new challenge is the work–life balance.

In 2021 the process of mapping the new post-Covid working life started. All team managers in Scandinavia are involved. A hybrid between working from home and the office is likely to be the outcome.

Metrics on Labour and Human Rights

Diversity and non-discrimination are important. In the recruitment process a minimum of three managers are involved to ensure a fair and objective assessment of candidates. However, we do not ask for or register information on i.e., ethnicity, religion or sexual orientation from our employees, and are therefore not able to present results based on these metrics.

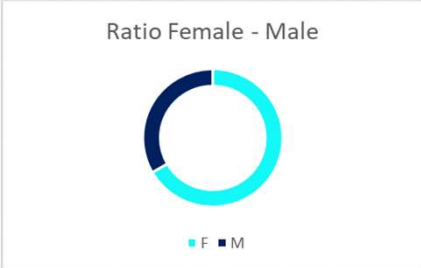
We register age and gender in our HR systems. Van Ameyde has chosen to use these as metrics for Equality. Gender is defined as the employee's juridical gender.



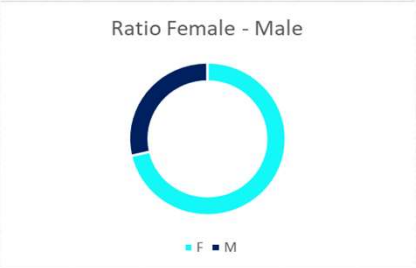
Non-discrimination: Performance on SDG 8-10

Ratio and salaries in the organisation – by gender and position

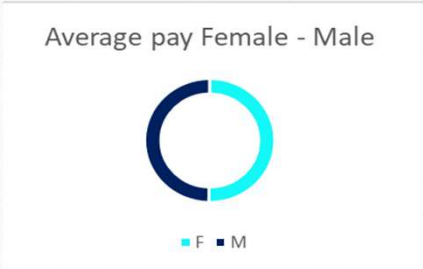
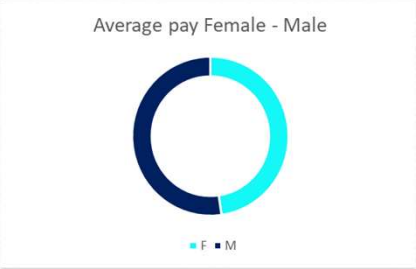
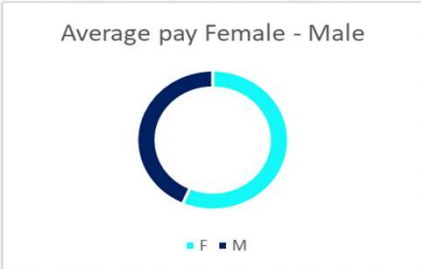
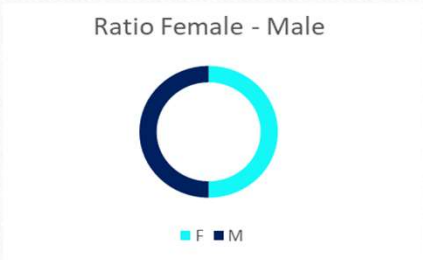
Top Management



Team Management



Company total

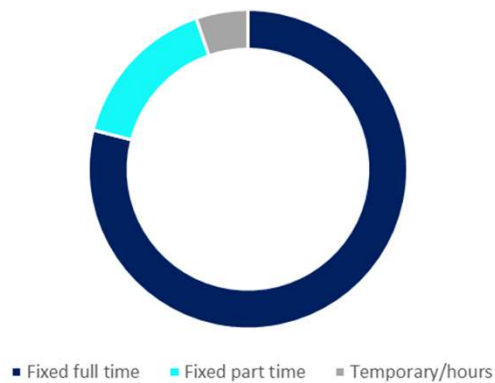


Employment type and career reviews

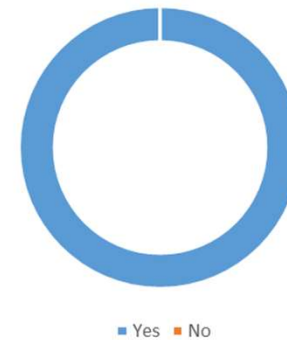
Majority of employment contracts are fixed term. Hourly based contracts are offered to students and pensioners working mainly during the holidays. With few exceptions, full time contracts are offered, but part time is possible for employees upon request.

All employees should receive career reviews according to our Year-Plans

Employees by contract type



Share of all employees who received career review i 2021



Labour rights

Van Ameyde recognise the freedom of association. Due to the size of the company, and the diversity in educational background and thus employee organisations, there is no collective bargaining within the company.

Van Ameyde has chosen to follow the bargaining results between Finans Norge and Finansforbundet as the two major actors in the insurance industry.

Due to the Covid-19 impact, salaries were temporarily frozen to avoid temporary or permanent redundancy. All salaries were adjusted Q4 2021 according to the wage settlements of 2020 and 2021.



Targets for 2022:

Decent work

Projects on HR and culture

Reintroduce employee survey

Focus on employee well-being in the office

Social and team-building activities

Focus on inequality

Measure experience on equality among employees on a diversity of factors.

Update contracts

New legislation on remote work from July 2021. Employee contracts to be updated accordingly.

Pillar 3

Responsible business and governance practices

Chapter 3: Governance

Ethics and Anti-Corruption have been a focus areas for the Van Ameyde Group for years. As a supplier to insurance companies, we have to earn their trust and demonstrate actions.

Actions:

Zero tolerance for corruption, discrimination and modern slavery

The central Code of Conduct and Whistle-blower polices have been supplemented by a local Human & Labour rights Standard.

Trainings on central polices.

Quarterly Risk book on regional level

How to measure:

Trainings are logged.

All employees have access to all policies at all times – including whistle-blower policy. Due to the anonymity principle for whistle-blowers, Van Ameyde have decided not to log any complaints or concerns received. There are thus no metrics. Any complaints or concerns which require actions, will be included in the regional quarterly risk book. No actions logged for VA Scandinavia in 2021.



Compliance

The fundament of our governance principles are our values. The values are expressed through the framework of the company: the policies. The most important policies as well as the means of securing compliance are listed below.

Fraud Prevention Policy Internal/external training. Fraud indicators are built into our claims handling system. Compliance is monitored by external/internal audits	Whistle-blower Policy Internal training and information.	TCF Policy Internal training. Compliance to Treating Customers Fairly policy monitored by the dedicated internal Audit program.	Code of Conduct Compliance monitored by the dedicated internal Audit program.	AML Policy External and internal training. All relevant sanction lists are included in claims system. Compliance monitored by our dedicated internal audit program.
IT Fair Use Policy Daily automatic reminder when an employee logs on to her/his computer. Compliance is monitored by internal audit program.	Sustainability Policy Internal training and information.	Clean Desk Policy Internal training and information.	Data Protection Procedures manual Internal training. Compliance monitored by the dedicated internal Audit program.	Human & Labour Right Standard Internal training and information.

Pillar 4

Driving high standard for sustainable procurement

Chapter 4: Sustainable Procurement

Information on the value chain is key to limit the negative impact on both planet and people. As a service supplier with focus on digital claim handling, the number and size of suppliers are limited, with housing as the biggest.

Improvements in 2021:

Implemented Procurement Guidelines in order to ensure that the effect on people and planet are also included in the evaluation and choice of suppliers.

Implemented an improved Supplier Code of Conduct

Original target for 2021: All suppliers have signed the supplier code of conduct. Target was revised as a consequence of feedback after our EcoVadis audit. New target was improving the supplier code of conduct and implement a procurement policy.



Target 2022

- All new suppliers to sign Van Ameydes Supplier code of conduct
- Evaluation of existing contracts and potential risks
- Request signature on Van Ameyde Supplier Code of Conduct

Ratio Suppliers which have signed Van Ameydes Supplier Code of Conduct



Going Forward

Closing remarks

Going forward beyond 2022

- CO2 Neutrality in scope 1, 2 and 3
- Improved emission calculations
- Regular employee surveys
- Hybrid workplace

