

ESG - ENVIRONMENTAL - SOCIAL - GOVERNANCE			Not Applicable	Impact	Risk	Managed/ Certified*
ENVIRONMENTAL						
Environmental – climate change	Carbon emissions	Carbon intensity of our operation and our efforts to manage climate-risks and opportunities		Low	Low	Yes
	Product carbon footprint	Carbon intensity of our products, and our ability to reduce the carbon footprint in our supply chains or in our products and services		Low	Low	Yes
	Climate change vulnerability	Physical risk that climate change may pose to insured assets or individuals	X			
Environmental – Natural Capital	Water stress	Water intensity of the operation - related risk or opportunity	X			
	Biodiversity and land use	Potential impact on biodiversity	X			
	Raw material sourcing	Environmental impact of raw materials used in our products and our efforts around supply chain traceability and certification.		Low	None	Yes
Environmental – Pollution and waste	Financing environmental impact	Ability to capitalize on opportunities related to green finance	X			
	Toxic emissions and waste	Potential environmental contamination and toxic emissions from our operation, and the strength of our environmental management system		None	Low	Yes
	Packaging materials and waste	Our production or reliance upon packaging materials and our potential exposure to waste management and packaging regulations and our efforts to reduce the environmental impact of packaging materials		Low	Low	Yes
	Electronic waste	Potential exposure to e-waste regulations and our efforts around product collection and recycling		Low	Low	Yes
Environmental - Opportunities	Opportunities in clean tech	Our clean tech innovation capacity, strategic development initiatives and revenue generated from clean technologies	X			
	Opportunities in green building	Resource consumption and carbon intensity of our properties, potential exposure to environmental building regulations and our efforts to improve our environmental performance of the properties		Low	None	Yes
	Opportunities in renewable energy	Our efforts to develop renewable power generation capacity and/ or enable renewable power development through green power offerings		Low	None	Yes