

Corporate Social Responsibility- Charta

Baloise is committed to sustainable development and corporate social responsibility

Baloise is committed to driving sustainable development actively within its capabilities to ensure that our customers, employees, partners and investors, as well as Baloise itself, can contribute to an intact society, a world worth living in and a sustainable economic system, because these are the prerequisites for our long-term success. CSR is seen as part of Baloise's sustainability approach, directed to the resources society and environment in Baloise's value creation model.

Baloise's mission for sustainable development

Within a community of solidarity, it is our task to protect people and their livelihoods. Baloise is a reliable partner and an attractive investment, and offers its employees the opportunity to achieve extraordinary things together. As an insurance company, we are thus part of the sustainable development of a stable society and a healthy environment.

Achieving Baloise's mission for sustainable development

We can only achieve our mission in the community by sharing risks and costs, and by being forward-looking and innovative in the way we do business. This means that we weigh the positive and negative impacts of

our decisions and actions on the essential foundations for our business – society and the environment.

Balancing impacts – Baloise value creation

Sustainability and entrepreneurship are not mutually exclusive – with its business model, Baloise takes responsibility for current and future generations. For Baloise, integrating sustainability into its business activities means balancing the positive and negative effects of its actions on resources like employees, the environment and society, so that value is not created for certain individuals which causes losses to others in the process. Thanks to its value creation model, Baloise can balance the effects and impacts it has on all its six resources and remains true to its corporate values. This charter is to specify the activities of Baloise which contribute to its commitment to being a valued member of society.

Baloise's commitment: be a valued member of society

As a member of society, we are committed to social responsibility as a good corporate citizen. We offer protection, safety, security and support through things such as taxes, sponsorships, donations and corporate citizenship, in normal times and during times of crisis. We aim to increase the number of employees who contribute to society by doing voluntary work.

Contact

Sustainability & Regulatory Affairs

Baloise Group

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Baloise CSR

Projects and initiatives by Baloise that benefit society and the environment shall contribute to the sustainability commitments of Baloise and be in line with group-wide and local Baloise values: safety, simplicity, reliable and fair partnership, emphasising diversity and inclusion and sustainable business practices.

CSR focus areas of Baloise

Baloise favours local initiatives and institutions and those who urgently need support. Baloise focuses on the following areas in order to have the biggest possible positive impact on society and the environment:

Community support

Baloise provides financial support as well as volunteer work for organizations that benefit the common good and help people in need.

Environmental protection

Baloise supports organizations whose focus is on environmental and climate protection with financial resources as well as through volunteer work.

Supporting health

Baloise provides financial support for research in various health areas and organizations that work to improve the well-being of people with illnesses and to promote general health.

Education and research

For Baloise, education and research are a cornerstone of sustainable development. For this reason, it promotes various projects through financial contributions and the voluntary commitment of employees, which also includes the political education of young people.

Innovation and safety

In this area, Baloise supports organizations and initiatives whose mission is to develop innovative technologies, products and services. These innovations can relate to various categories, such as road safety or digitalization.

CSR exclusions of Baloise

Baloise reserves the right not to enter into CSR activities with institutions and organisations that operate in areas and industries that are contrary to Baloise's understanding of sustainability or maintain close relationships with these areas and industries. This refers primarily to areas and industries that are already excluded in other business areas, such as investments and underwriting, due to the consideration of environmental, social and governance (ESG) criteria.

Baloise does not make any donations to political parties in Belgium, Germany or Luxembourg. There is an exception in Switzerland. Switzerland is heavily reliant on a political system of volunteers, as there are

normally no professional politicians at city, state and country level. Also, there is no state funding for political parties. By providing financial support to political parties at federal and cantonal level, Baloise helps to strengthen the political system in Switzerland. The financial support does not impose any obligations on the political parties. The decisive factors for support are the pursuit of pro-business policies and the strength of parliamentary groups in the relevant parliaments.

Descriptions of Baloise's CSR activities

CSR activities are evaluated case by case in each strategic business unit of Baloise. The following descriptions outline the different CSR partnerships Baloise engages in:

CSR collaboration

- There is a common goal in favour of society and/or the environment
- Financial contributions by Baloise can be involved
- No return for Baloise is implicated other than communication purposes
- Donations in the form of money or goods and donations in kind are categorised as CSR collaborations

Donation in the form of money or goods

- Donations which have a nominal value

Donation in kind

- Donation of working hours (at least

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- partly) and/or manpower
- Sharing expertise, know-how and services as volunteer work
 - Volunteer work organised by Baloise: hands-on work in the area of an organisation (environmental, social, etc.)
 - Expenses, e.g. for travel of employees or catering, can be covered by Baloise, but no direct donation in the form of money.

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