

## Environmental policy of Munich Re Group

We also put a special focus on the protection of natural resources by means of our environmental management of the impact our activities have. We have therefore defined binding Group-wide environmental guidelines.

### Improving performance

We monitor and develop our environmental measures with the aim of continually improving environmental protection and our environmental performance in business operations.

### Avoiding and reducing emissions

We consistently avoid and reduce emissions wherever possible (from business travel, energy, water, paper and waste). We establish the highest technical standards wherever economically reasonable. We consider environmental principles while choosing materials, suppliers and service providers.

### Raising staff awareness

We consistently increase environmental awareness and the sense of responsibility of all staff members and motivate them to actively protect the environment.

### Communication to the stakeholder

We communicate openly and inform our stakeholders about our environmental activities and environmental performance on a regular basis. We raise awareness and share information on environmental issues where appropriate. Thus, we promote a general culture of environmental protection.

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