



PZU Group's
Environmental Policy



The PZU Groupⁱ operates in an environmentally sustainable manner. We recognize the threats that arise from irresponsible use of natural resources and understand the need for energy and climate transition in Poland. Therefore, we work to minimize the negative impact on the environment and climate in accordance with the principles of sustainable development. In this way, we also respond to the expectations of the market and stakeholders.

The PZU Group Environmental Policy sets the direction for the PZU Group to effectively manage its environmental impact. We implement the following principles:

Principles in the PZU Group:

- 1) environmental and climate change aspects are integrated into the business strategy and ESG strategy;
- 2) environmental and climate issues are integrated into our key decision-making and management processes;
- 3) we manage environmental resources in a sustainable and rational manner;
- 4) we assess risks and strive to mitigate possible negative impacts of our activities on the environment;
- 5) we monitor environmental indicators and regularly publish the results;
- 6) we promote pro-environmental attitudes that counteract climate change.

Reducing environmental impact

- 1) we care for the environment in accordance with the "Green PZU" standard for the PZU Group;
- 2) we comply with the law and international environmental standards;
- 3) we take environmental and climate aspects into account when selecting the locations where we conduct our business activities;
- 4) we implement energy-saving technologies and innovative technical solutions;
- 5) we use cars powered by alternative drives and gradually change our vehicle fleet to reduce environmental pollution;
- 6) we implement solutions that reduce greenhouse gas emissions resulting from our operations, in particular by purchasing energy from renewable sources;
- 7) we reduce the consumption of water, electricity and heat in our offices and branches;
- 8) we reduce the consumption of office supplies, including paper and toners;
- 9) we segregate, recycle or, if possible, reuse our office waste;
- 10) we encourage our business partners to be actively involved in the energy-climate transition and consider environmentally friendly solutions when selecting suppliers;
- 11) we support the development of a low-carbon economy through our products, investments and dialogue with clients;
- 12) we conduct education and information campaigns to raise environmental awareness among our employees and suppliers.

We feel that we are responsible for the environment around us, and the environmental policy adopted by the PZU SA Management Board is applied in the PZU Group.

The process in the PZU Group is overseen by the PZU SA Management Board Environmental Protection Plenipotentiary.

ⁱ The PZU Group understood as PZU SA and its subsidiaries according to the list available at: www.pzu.pl/en/grupa-pzu/zrownowazony-rozwoj