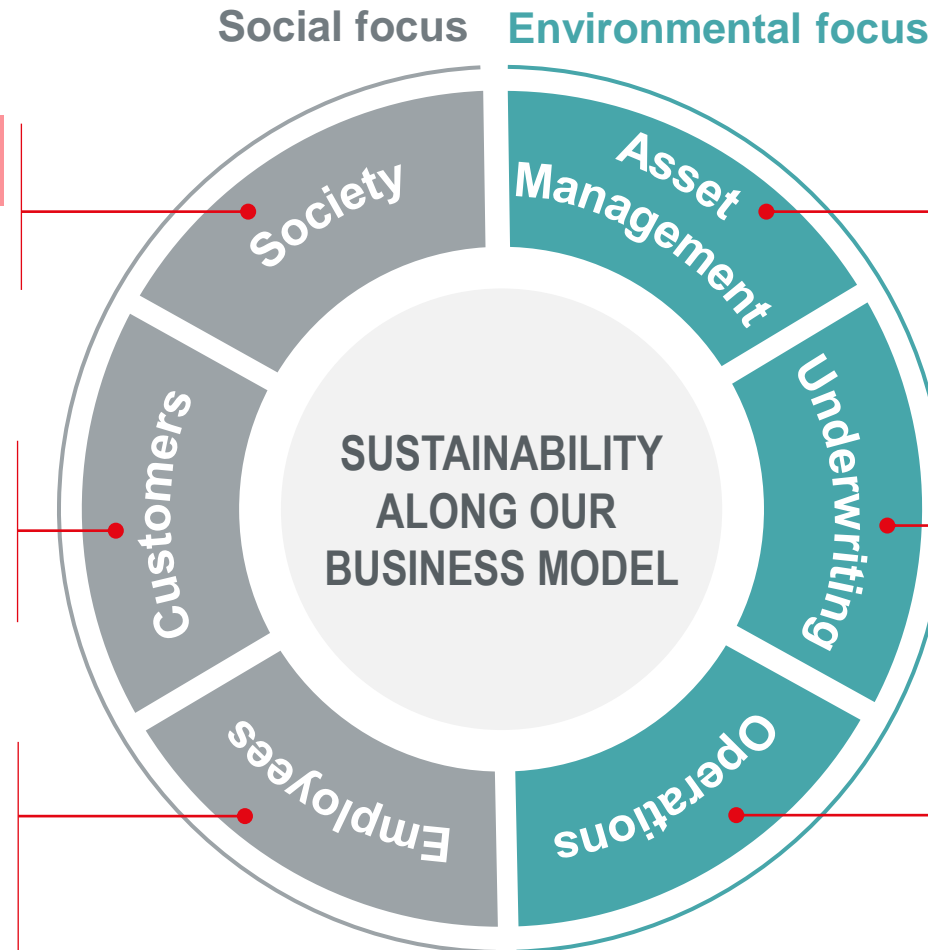


VIG 25 SUSTAINABILITY PROGRAMME

As part of the sustainability programme, increasing risk competence was defined as a key focus of the social sustainability goals

Objectives

- Promote risk literacy
- Grow corporate volunteering
- Focus on customer satisfaction
- Close the protection gap
- Attractive employer with equal opportunities for all
- Employee centricity



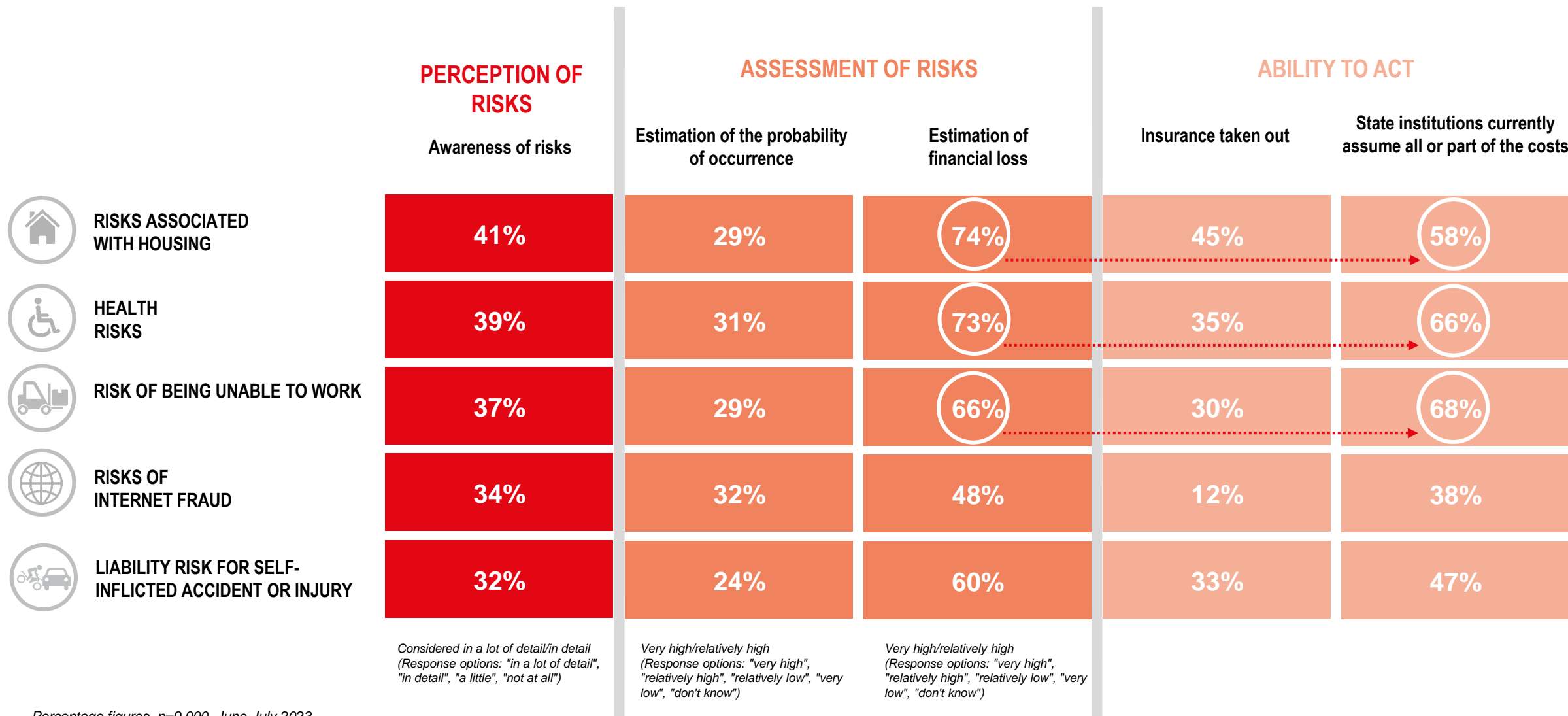
Objectives

- Reduce emissions of investment portfolio to net zero by 2050
- Reduce emissions of corporate and retail underwriting portfolios to net zero by 2050
- Grow share of sustainable products
- Climate neutral operation of our offices by 2030, net zero by 2050

RISK LITERACY — TOTAL (ALL COUNTRIES)



Risk literacy among the population is weak in the countries examined by the study. Risk perception is minimal, people largely rely on the state for mitigation of loss or damage.

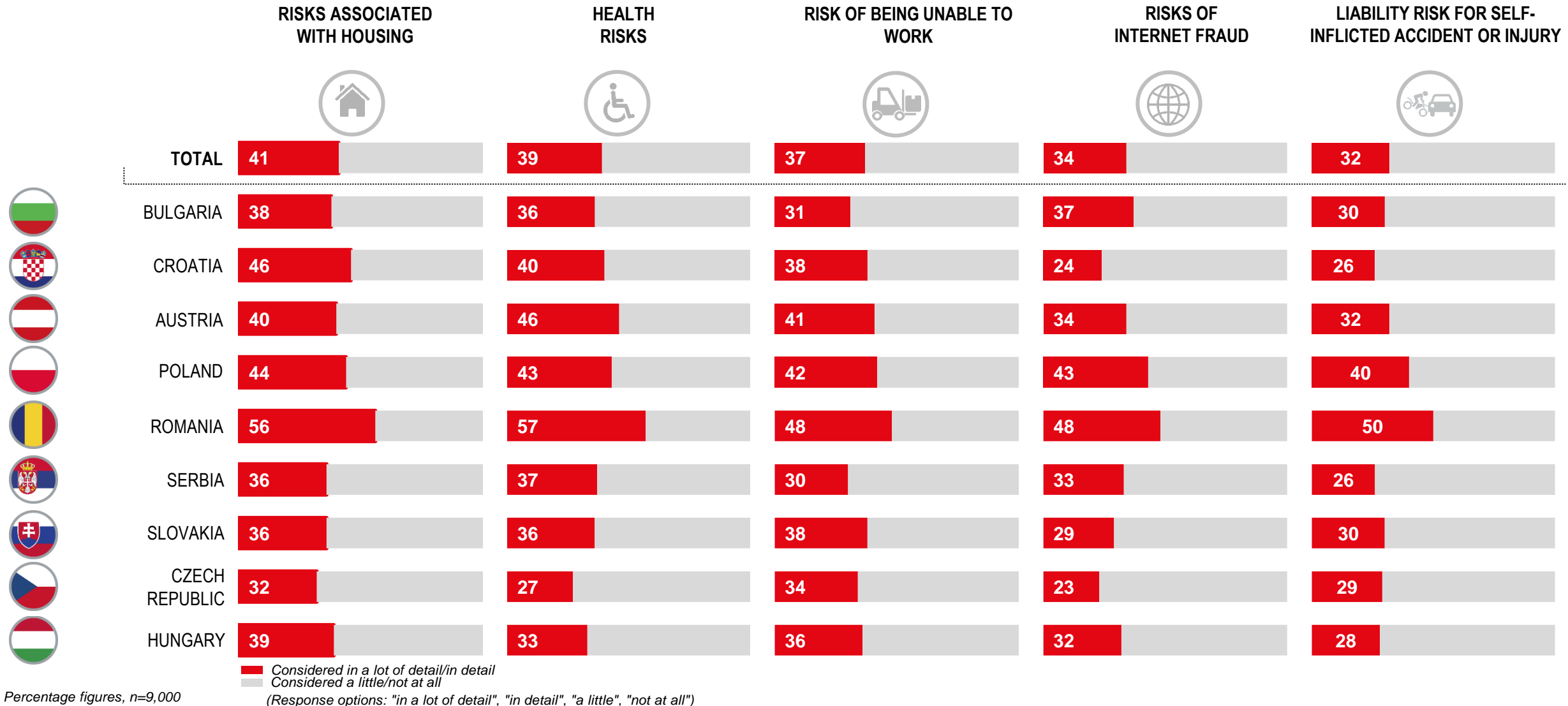


Percentage figures, n=9,000, June-July 2023

AWARENESS OF RISKS BY COUNTRY



Awareness of the risks examined could be improved in all countries.



Percentage figures, n=9,000

MANAGING RISKS — A BEHAVIOURAL TYPOLOGY



Highly anxious

12%

Dominant behaviour:
Avoidance or overreaction



The highly anxious are characterised by strong **fears and inner unrest** and therefore **avoid stressful situations**.

They **avoid** stressful situations, places and thoughts. When under considerable stress, they can act **impulsively or inappropriately**.

Their management strategies are **generally not particularly effective**.

The highly anxious are mostly female and can be found in **all age groups and educational groups** (they usually have an intermediate school certificate).

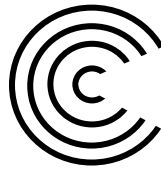
Their **risk appetite** is relatively **limited**. Their risk awareness is **higher** than that of the population on average.

They are **not particularly well versed** in dealing with **financial issues**.

Uncertain

28%

Dominant behaviour:
Control



The uncertain are characterised by **high levels of anxiety and nervousness** and are **compulsive** in respect of **difficult emotions**.

When **managing risks**, they rely on **monitoring** and try to gain **control** through information and actions.

Their management strategies are only **selectively effective**.

They tend to be **female rather than male** by a small margin, relatively **young** (up to 39) and mostly have an **intermediate to high level** of school education.

They are **cautious** when managing risks and tend to have a **high level of risk awareness**.

They have **limited knowledge** of **financial matters**.

Repressor

33%

Dominant behaviour:
Consistent suppression



Thanks to their ability to **suppress** stressful **emotions**, avoiders rarely experience fear or worry. They are convinced that they **have their lives under control**.

They **consistently avoid stressful** situations and issues.

Their management strategies can be **effective in the short term**, but in the long term they generally lead to problems.

They tend to be **male, aged between 40 and 65** and with an **intermediate to high level of school education**.

They are reasonably **willing to take risks** and have a rather **low level of risk awareness**.

Their knowledge of **financial matters** is **above average**.

Rational

27%

Dominant behaviour:
Active problem solving



As a rule, the rational are **calm and unconcerned** and they believe that **their own actions can influence** their lives.

In stressful situations, they **actively seek solutions to problems**.

Their management strategies are generally **effective**.

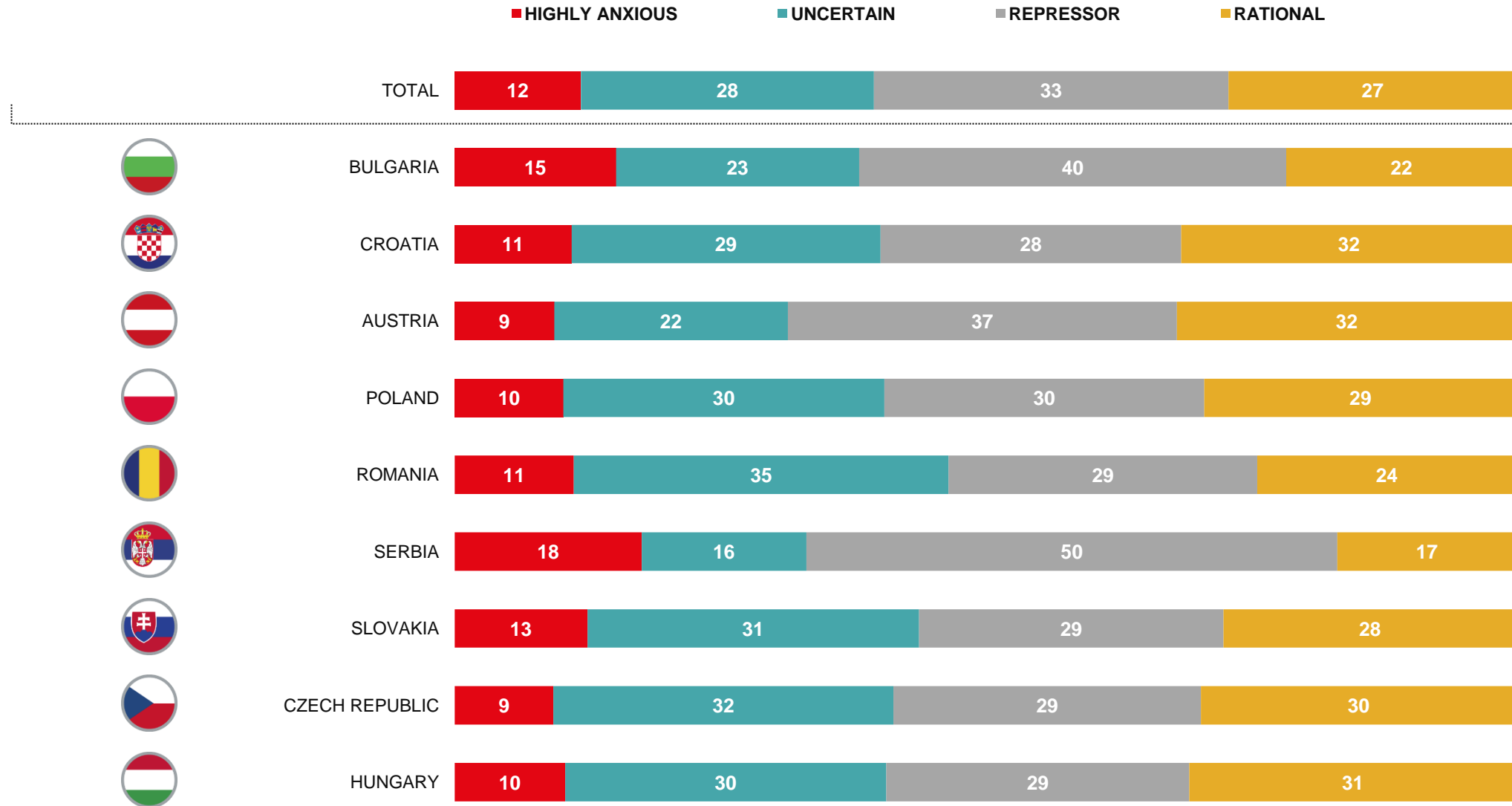
They can be found in **all age groups** and usually have an **intermediate to high level of school education**. This type is **predominantly male**.

They are **relatively willing to take risks** and demonstrate a **low level of risk awareness**.

They also have **solid knowledge** of **financial matters**.

MANAGING RISKS — A BEHAVIOURAL TYPOLOGY

COUNTRY COMPARISON



Percentage figures, n=9,000