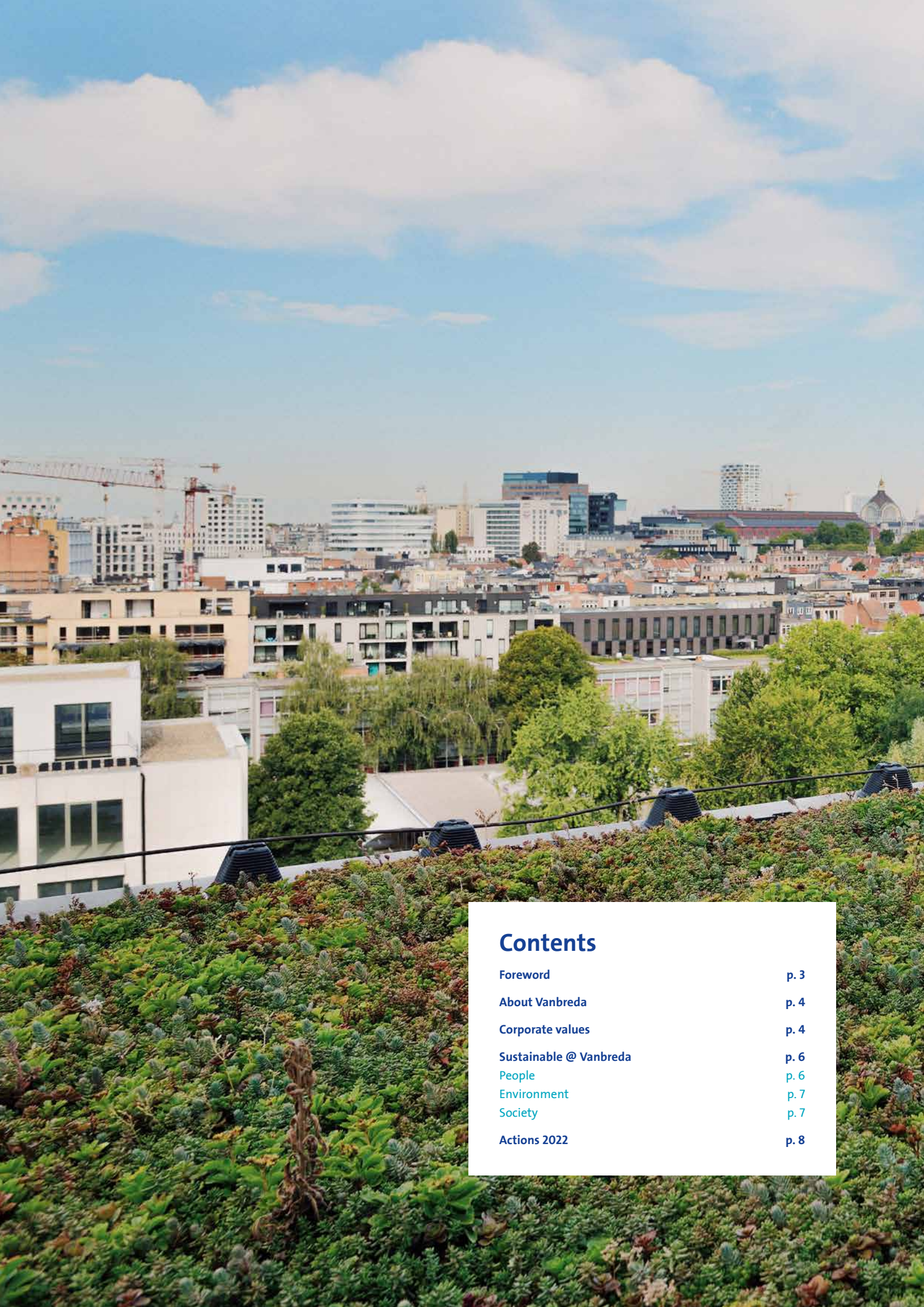




Investing in the future
SUSTAINABILITY REPORT 2022



Sustainability@Vanbreda
people - environment- society



Contents

Foreword	p. 3
About Vanbreda	p. 4
Corporate values	p. 4
Sustainable @ Vanbreda	p. 6
People	p. 6
Environment	p. 7
Society	p. 7
Actions 2022	p. 8

Foreword



Pedro Matthyssens

The world of insurance is built on solidarity and providence: the insured persons pay a premium, which is used to compensate those who suffer damage or to provide income in a period of financial distress. As an insurance broker, we are an important link in the value chain between companies and employees on the one hand, and insurers on the other. Our core activity therefore has an important social added value. Our sense of social responsibility extends beyond our core business. We want to have an even greater positive social impact.

For years now, we have been investing in Corporate Social Responsibility (CSR) with the pillars People, Environment and Society. The Sustainable Development Goals of the United Nations and the term ESG (Environment, Social, Governance) have structured these themes, allowing us to broaden and intensify our efforts.

In order to create more direction for these efforts, we started a process as a Sustainable Entrepreneur in 2022, together with Voka. We set to work with a very concrete and challenging list of actions. You can read about the impact of these efforts in this report.

We didn't stop there, of course; this is just a starting point in continuing to commit to a more sustainable world every year: as a partner, as an employer and as part of society. In a subsequent phase, we will also look for convergence around the so-called Purpose of our company, and we will supplement this with a Diversity and Inclusion Policy.

About Vanbreda

Company profile & product presentation

Active since

1937

Undertake with confidence

We have been providing tailor-made solutions to companies, public organisations, social institutions and the self-employed for more than 85 years.

Our employees are specialised in insurance, risk management and employee benefits. A thorough knowledge of the activities and risks of our clients and thorough technical know-how and service provision are the cornerstones of our success.

Turnover in 2022

€ 150,6 million



750

employees

Corporate values

Enterprising

We nurture a 'do it' culture. We don't wait: we are proactive, involved and take initiative. We are not characterised by words, but by deeds.

Goal oriented

We act with determination and always keep the added value in mind. We work on the right things in an efficient manner, and focus on both short- and long-term objectives.

25,000
business clients

>98%
Client retention



Client-driven

We are committed to our clients. We listen to their wishes and needs, and offer the best possible service. We aim for a loyal cooperation and act in a professional manner, with integrity and with respect.

Team-oriented

We are not solo players, but work together on solutions. We go for a win-win proposal and think along with others. In case of problems, we remain positive and offer help.

Sound

What we do, we do well. We are reliable and communicate openly and honestly, even when the news is not so good. We deliver quality and are open to changes.

Sustainable @ Vanbreda

The sustainability policy was drawn up in line with our corporate values. By investing in People, Environment and Society today, we believe that we thereby ensure each other's future. To provide an equal opportunity for every person, regardless of origin, social status, financial situation or education level, we make it a priority to support social organisations that contribute to a better future for every individual.

People

The physical well-being and mental health of our employees determine their drive, involvement and motivation, and thereby also our success. That's why we believe it is very important to focus on this in different ways.

Health and well-being

A **healthy and high-quality working environment** in which employees feel good is crucial. In addition to structural home working, sliding working hours and a flexible remuneration plan, we organise ergonomic analyses of the workplace, preventive medical examinations, annual flu vaccinations and sports activities under the Plan S banner. We also offer free soup and fruit every day.

Education and growth

We encourage our employees to get the best out of themselves by investing in training and mentoring. Through their personal development, we also grow as a company.

- **Careercompass @ Vanbreda** offers an overview of all the functions in our company. In this way, every employee can see the direction in which they want to grow: horizontally, vertically or diagonally.
- With **Vanbreda Academy**, our employees have access to a wide range of (digital) training courses;

from professional and insurance technical knowledge to stress management and mindfulness.

- In **performance and succession reviews**, performance, growth and training needs are closely monitored by both the manager and HR.

Events

A **collegial atmosphere and pleasant mutual relationships** are indispensable for the proper functioning of our organisation. We thereby encourage cooperation in several ways:

- We organise numerous **events** every year (including a surprise reception, a quiz, an information day, anniversary celebrations and a New Year's reception) to bring colleagues together in an informal atmosphere. With our annual family day, we also reach out to the relatives of our employees.
- Each department has a budget for the organisation of an annual **team activity**.

Business ethics

As an organisation, we put forward a number of **values and rules of conduct** that serve as the basis for every form of cooperation. The match with these values is essential for successful recruitment.

We also expect every employee to radiate our company values and to act in accordance with them throughout their further careers. In addition, we consider it self-evident that everyone should be respectful, polite and honest in their dealings. There are specific agreements regarding the treatment of confidential information, and we closely monitor that everyone's privacy is respected.

Diversity & inclusion

The belief that every person and every company is entitled to the best possible insurance solution is central to our mission. In order to be able to deliver on that promise in a rapidly changing world, we must constantly renew our operations and our organisation. We believe that attracting and retaining diversity in talent plays a crucial role in this. We offer equal opportunities to all current and potential employees, and encourage each of them to develop themselves, to contribute positively and to strengthen each other. We are continuously building an open corporate culture in which everyone feels respect, understanding, involvement and appreciation. This enables us to also assume our social responsibility as an organisation.

Environment

As a company, we are **aware of our impact on the environment and the climate**. That's why we critically screen all our activities and processes in order to relieve the environment as much as possible. We opt for a green company policy every day. For example, there is a green roof at the head office, and a green façade at the bicycle shed,

100% green electricity, optimal waste management, a green company fleet that only includes electric and plug-in hybrid cars, and we also put extensive efforts into car alternatives. The use of public transport is fully reimbursed to our employees, and, with a bicycle allowance, we also give an extra boost to colleagues who come to work by bike.

We also encourage suppliers to use ecologically responsible products as much as possible.

Society

In order to provide an equal opportunity for every person, regardless of origin, social status, financial situation or education level, we make it a priority to support **social organisations that contribute to a better future for every individual**. That's why we have a structural partnership with a number of social organisations.

Every year, as a company, we also organise voluntary work activities to which employees can sign up. And our employees set up campaigns themselves to raise money for a good cause.

Our 3 pillars



Actions 2022

Based on the UN's SDGs, Vanbreda Risk & Benefits has focused on:



We create awareness about the importance of **healthy food**.

Physical well-being is influenced by our diet. To continue to inspire our employees to opt for **healthy and varied food**, we organised a **session with Michaël Sels** (head dietitian UZA, TV chef on njam!). Due to the great success, it evolved into 3 sessions! 120 colleagues were given an explanation about healthy food and were able to taste some successful recipes.



With the JustBite taste test, our colleagues were able to become acquainted with **healthy snacks, both sweet and salty**. After the taste test, the best rated snacks were offered for sale.





We make our employees aware of traffic safety.

Our employees get to the office by car, bicycle or public transport. To increase safety on this route, we organised **two workshops**:



‘Distractions and fatigue in traffic’

from VIAS Academy

For our colleagues who travel more than 30,000 km per year by car. The feedback has been very positive.

Colleague H. J. testifies:

“The workshop was extremely interesting, and occasionally just the mirror we needed to improve our behaviour. Thank you for this.”



‘Electric cycling training’

from VAB Rijschool

The electric bicycle training was accessible to all employees.

Colleague J. D., who comes to the office by bicycle every day, found it instructive:

“It was certainly a useful explanation, with tips for additional safety.”





We have a policy in which the psychosocial well-being of our employees comes first.

In addition to the existing support that HR Business Partners offer, the training of managers and a company doctor, a **well-being survey was held in collaboration with Attentia**.

With this anonymous survey, we gain insight into the most important motivators and sources of stress at work. 78% of colleagues completed this survey. We will use the results of the survey in 2023.

The **training courses** on mental well-being in Vanbreda Academy were put **in the spotlight every month** via a message on the Intranet, to underline their importance and accessibility. 81 colleagues responded to this.

Following the 10-day of Mental Health, 130 colleagues and family members could **go and see the play 'Nervous women - too crazy' in De Roma for free**.



"It was the perfect relaxation after a tough week at work. Had a very nice evening."
S.G.



We take concrete actions to promote the physical health of our employees.

Just like mental well-being, the physical well-being of our employees is vital.

That's why we organise **sports lessons** that take place individually or in groups. We regularly change the offer, so that we can involve as many employees as possible.

By offering a challenge that we deliberately keep low threshold (for example, walking), we appeal to many colleagues. We shared walking routes near the head office, so that colleagues could follow these during their lunch break.

200
colleagues took part in sporting activities





Sports initiation classes were organised in the spring: golf, Padel (a racquet game) and yoga. These were very popular:

“Was very cool! Thanks for the initiative” - S.G.

“Very nice initiative and worth repeating” - D.H.



New initiation classes were organised in the autumn:

Kickboksen: **E.L.** - *“The kick boxing was really worth it! A great sweat and using muscles I didn’t know I had! 😊 But this was also a very nice way to be “out” for a while in the middle of the working day. The teacher was also very good in the sense that he gave a lot of encouragement.”*



Climbing/bouldering



Warmathon: **I.H.** - *“On fire together against deprivation. ☺ I took part in the warmathon in Mechelen tonight during The Warmest Week. I’m happy to brave the rain for such an important theme! Thanks to Vanbreda Risk & Benefits for sponsoring our participation.”*



Men, women, LGBTI are given equal opportunities in our organisation.

To promote diversity, inclusion and equality within Vanbreda, a major step was taken in 2022 and, after collaboration with two experts, the **internal All-in** programme was launched. The translation of this DE&I strategy to the organisation will start on the Info Day in March 2023.



We follow an active skills and talent policy

Careercompass @ Vanbreda offers an overview of all the positions in our company. On the basis of a detailed job description, it is possible to estimate which steps will still need to be taken in order to change jobs, e.g., additional training. The step-by-step plan was explained on the Intranet and in live sessions for all employees. Managers were also given a separate trajectory as they guide their team members on this path. Thanks to this approach, we are already seeing an increase in internal mobility.



We support local and/or international projects related to hunger and/or poverty reduction, or initiatives that give opportunities to people from target groups.



Structural collaboration with Boost for Talents and Debateville

In our partnership with Boost for Talents, we are inspired by the many talented, driven **young people from socio-economically vulnerable backgrounds**. Providing them with equal opportunities allows them to develop their potential and actively promote social mobility in our country. Our commitment to the organisation goes beyond financial support. Last year, for example, we also facilitated workshops at our office and the annual jury day for the new Antwerp candidates. Debateville focuses on the speaking skills of children and young people through debate workshops. We provide them with financial support.



Participation in Youca day

On October 20, we welcomed 2 young students as part of Youca Action day. They have shadowed and worked in a department of their preference. With the wages they earn on that school day, we support the activities of Rikolto, which focuses on **strengthening young people and sustainable food in Uganda, Burkina Faso and Ecuador**.



City Pirates

Through **football**, City Pirates aims to give all **Antwerp children and young people** opportunities and to teach skills with a focus on equality, respect and commitment, with a view to a stable and balanced future. Their vision is: "Football the engine, social engagement the fuel, diversity the power!" We supported them with a financial gift.



Order of Sint chocolate from non-profit organisation TWERK

We ordered a treat for Sinterklaas (St. Nicholas Day) for our employees from the non-profit organisation TWERK. This is a **customisation company** that operates with passionate **people with an autism spectrum disorder (ASD)**. And what's more, they use Fairtrade chocolate.



We raise awareness among our employees regarding the vulnerability and pollution of nature.

During Volunteer's Week we organised a clean up together with Give a Day. In the Hobokense Polder, 40 colleagues rolled up their sleeves to clean up the rubbish in this nature reserve. Afterwards, the empty stomachs were rewarded with goodies from a food truck.





We travel sustainably.

In collaboration with ‘Slim naar Antwerpen’ (SnA: Smart travelling to Antwerp), we organised the **Mobilotheek**. 30 colleagues chose an alternative means of transport to test on their home-work route for 1 month. Our employees opted for an electric bicycle, an electric scooter, a speed pedelec or a subscription for the Waterbus.



Colleague **J.T.** says: *“The electric bicycle is an excellent alternative to the car and the normal bicycle. I feel fresh and relaxed on the road ...*

In the cafeteria plan, employees can choose to lease a bicycle. From 2018 on, 51 colleagues have made use of this.

As an employer affiliated with ‘Slim naar Antwerpen’, we put our efforts into smart mobility in and around the city of Antwerp. In order to map out the effect of these efforts, ‘Slim naar Antwerpen’ conducts a survey among employees every two years. 200 employees completed the questionnaire.



We take actions to reduce energy consumption.

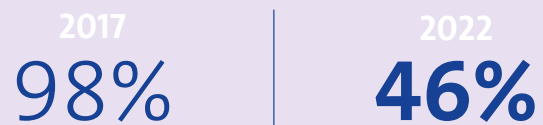
We use energy sparingly and are committed to the **maximum use of LED lighting in the office building**. After approval from all the tenants in the building, it was decided to adjust the lighting everywhere. The installation is scheduled for March 2023.



We are taking concrete actions to reduce the impact on the climate.

Our new **car policy** was launched in January 2022. As an employer, we resolutely opt for a future-proof green fleet; **only electric or plug-in hybrid cars** are ordered.

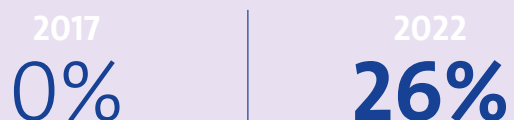
% of diesel cars in the car fleet



% of petrol cars in the fleet



% of electrical plug-in hybrid cars in the car fleet





We encourage our employees and suppliers to use **environmentally responsible products** wherever possible.

The offer in the cafeteria includes salads, sandwiches and fresh soup. The salads and sandwiches are packed in **recyclable material** and the soup is served in **porcelain** dishes.

Water jugs are used in the meeting rooms and **drinking water fountains** are available on our floors. If additional water is ordered, it is delivered in glass bottles.



We are working on a good dialogue with our employees and our environment

We are placing our sustainability efforts more on the map for internal and external parties by using a mix of our own and external communication channels.

Disseminating this policy contributes to the endorsement of Vanbreda as a **solidarity-based and socially conscious company, as well as a top employer in the employment market.**

LinkedIn



Intranet

Info

Duurzaam @ Vanbreda: YOUCAAction Day
Publicatiedatum: 13-10-2022

Vogende vrijdag, donderdag, 20 oktober is er de YoucaAction day. Dan organiseren 15.000 Vlaamse en Brusselse jongeren zich om een dag aan de slag te gaan bij een soort of een organisatie, een overheid of een particulier.

Bij Vanbreda verwelkomen we 2 leerlingen uit het hoger middelbaar onderwijs. Die een dag zullen meespelen op werken. Het loont dat ze op de schoorsteen versterken gaan naar projecten van geïntegreerde jongerenwerkende.

Meer informatie over Youca vind je hier: <https://youca.be/>

Deze actie maakt deel uit van het Duurzaam @ Vanbreda-beleid waarbij we inzetten op Milieu, Mensen en Maatschappij om als onderneming een wereldwijde verschil te maken.
 Meer informatie over het beleid vind je terug in dit beleidsbeleid.

17 duurzame doelstellingen

Info

Duurzaam @ Vanbreda: 10-daagse van de Geestelijke Gezondheid
Publicatiedatum: 30-9-2022

Van 1 oktober tot 10 oktober loopt de jaarlijkse 10-daagse van de Geestelijke Gezondheid. Met deze campagne willen verschillende Vlaamse organisaties het belang van geestelijke gezondheid in de kijker zetten. Dit jaar staat de 10-daagse van de Geestelijke Gezondheid in het teken van kracht. Van kracht betekent steunen, maar het betekent ook samenwerken. Samen met de organisaties die ons helpen om hun kracht te ontdekken, helpen we hen op om samen te werken op deze krachtige manier en om ze ook in te zetten om anderen te helpen.

In het kader van deze campagne, kan je als Vanbreda-medewerker gratis naar het theaterstuk "Ts Gek-Nerveuze vrouwen" gaan kijken in De Roma op 27 januari 2023.

Trek eropuit met collega's of je hiel team! Of je je liever met een partner of vriendin?

De plaatsen zijn beperkt dus reserveer snel je plek via info@vanbreda.be

Deze actie maakt deel uit van het Duurzaam @ Vanbreda-beleid waarbij we inzetten op Milieu, Mensen en Maatschappij om als onderneming een wereldwijde verschil te maken.
 Meer informatie over het beleid vind je terug in dit intranetbeleid.

3 DEZEMBER
 10 DAAGSE VAN DE GEESTELIJKE GEZONDHEID



We invest in a sustainable, safe and high performance ICT infrastructure.



We invest in a sustainable ICT infrastructure for our employees and clients, which includes subjecting our systems to an ethical hacker. Vanbreda Risk & Benefits has based its Information Security Management System on industry standards such as ISO27001, and is guided by an **'assume breach' mindset**. This is a security approach in which an organisation assumes that a security breach will occur. Rather than just focusing on preventing a breach, an organisation that has this mindset should also focus on detecting and responding to breaches once they occur. For that reason, Vanbreda organised a 'red team' test in April-May 2022 to test and improve its security measures.

A red team exercise is a simulation in which a group of outside experts, called a "red team", put themselves in the role of a cyber hacker and try to test an organisation's security or to exploit weaknesses in a system. By putting themselves in the role of a hacker, the red team can uncover

security weaknesses that may otherwise have gone undetected. The red team exercise has shown that the Vanbreda infrastructure and general security are at a sound level.

In order to cope with serious incidents and specialised cyber attacks, efforts are made to secure manual actions carried out by IT employees: a higher standard of security measures for system management, network management and database management. Access to the network requires very privileged rights.



