



## Environmental Policy

### Background

RSA recognises that activities in general insurance have an impact on the environment. We believe that our performance as a leading insurer will be measured not only by our profitability as a business but also by our impact on the environment. External stakeholder expectations in this area are increasing.

Meeting these expectations and our regulatory and legal obligations will require us to set reduction targets and report on our environmental progress, implement actions that reduce our impacts, engage and involve our staff and report on our environmental activities. Adequate resources need to be in place in each country to do this.

As a major insurer of commercial, industrial and individual risks, we have the opportunity to use advanced underwriting and risk management techniques to help our clients minimize the risk incidents, which adversely impact the environment. We seek to provide advice to customers and promote resilience to environmental issues such as extreme weather events. We also have a responsibility to work with our suppliers to minimise the environmental impact of our supply chain.

### Scope

This Policy applies to all RSA operations, including wholly or majority owned subsidiaries and associated companies where RSA has management control.

### Statement of Principles

RSA will strive to:

- Continually improve environmental performance in our operations and prevent pollution of land, air and water through effective management.  
Our efforts will be monitored, measured, externally verified and published externally in the Annual Report & Accounts, Corporate Responsibility (CR) report and on the corporate website.
- Comply with all applicable legal requirements and other requirements to which we subscribe (e.g. ClimateWise, UNEP FI PSI) which relate to our environmental impacts.
- Ensure that new premises and major refurbishments should incorporate best practice environmental standards of construction and design e.g. BREEAM, LEED or equivalent.
- Engage and communicate with relevant stakeholders. We will seek to work with peers and business partners and participate in public policy debates to further improve our environmental performance.
- Work with suppliers to improve the social and environmental impact of our purchases across the lifecycle of products and services. RSA expects material suppliers to work towards minimizing their environmental impacts and be able to demonstrate progress against targets.
- Take into account environmental issues when developing products and services and engaging with our customers.

Progress against this statement for all operating countries will be reported and reviewed annually or as required by the Group Executive Committee and the Board.

Signed:

A handwritten signature in black ink, appearing to read 'Stephen Hester', written in a cursive style.

Stephen Hester  
Group Chief Executive  
Date: 27 June 2016

*This policy will be reviewed annually, or more frequently in light of significant legislative or organisational changes.*