



2025 Sustainable Development Report

Protecting the
world around us





Table of Contents

Introduction	3	2025 Success Stories	11
Our Sustainability Ambition and Commitments	4	Climate Commitment	12
Our Sustainability Posture	5	Caring for Our Community	14
Our Strategic Pillars	6	Being There for Our Employees	16
Sustainable Governance, Roles, and Responsibilities	7	Climate-related Risks and Opportunities	17
Governance Structure	8	Climate Risks	19
Roles and Responsibilities	9	Opportunities	20
Three Lines of Defence Model	10		

Protecting the world around us

UV Insurance is proud to present its first-ever sustainable development report. This publication marks an important milestone in our mutual insurance company's journey, as it demonstrates our commitment to act responsibly, coherently, and sustainably for the benefit of our members, our employees, our partners, and the communities we are privileged to serve.

For more than 135 years, UV Insurance has remained true to its core values of caring, commitment, and excellence. These values have guided our decisions throughout the years and continue to shape our identity. At a time when environmental, social, and governance (ESG) issues are increasingly important, we feel it is natural and necessary to formalize our commitment to sustainable development and to place it clearly at the centre of our strategic thinking. This first report is therefore a starting point, providing an honest picture of our current practices and laying the foundation for a structured, scalable, and meaningful approach.

The past year has been dedicated to better understanding our impacts, raising awareness among our partners about the growing challenges posed by ESG challenges, identifying our ESG priorities, and aligning our teams around shared objectives. This work has led us to take a clear-eyed look at how we do things; strengthen our governance practices; foster a healthy, inclusive, and engaging workplace; and take concrete action to reduce our environmental footprint. As a mutual life and health insurance company, we are deeply aware of our responsibility to contribute to the financial security, prevention, and well-being of individuals and families, both today and for generations to come.

Transparency remains at the heart of our efforts. This first report reflects our desire to provide a rigorous and honest account of both our progress and the challenges that remain. We know that sustainable development is a long-term commitment that requires consistency, humility, and collaboration. It is in this spirit that we will continue to actively engage our stakeholders in order to continually improve our practices and to measure our progress in an increasingly systematic way.

I would like to sincerely thank the colleagues who contributed to the development of this report, as well as all employees, the members of our Board of Directors, and our partners who exemplify our values of sustainability every day. Together, we are taking concrete action to build an even more resilient and responsible organization.

I invite you to read through the following pages as an expression of our sincere commitment, knowing that behind every agenda item and action is a profound conviction to make a difference.

Because protecting people also means taking care of the world in which they live!



Christian Mercier, OMM, MSM, CD, MDS
Chief Executive Officer



Our Sustainability Ambition and Commitments



Our Sustainability Posture

In 2025, we finalized our 2025–2030 Sustainable Development Strategy, which reflects the needs and concerns of all our stakeholders and a deep commitment to a more just, resilient, and respectful world. This is part of our mutualist DNA, which has been built on the values of caring, responsibility, and sustainability for 135 years. It reflects our desire to take concrete, consistent, and ambitious action to address the major challenges of our time.

Our sustainability ambition

Increase our operational resilience while empowering the communities we serve to address socioeconomic challenges and the impact of climate change on their overall health.

With social, environmental, and economic challenges reshaping today's world, UV Insurance affirms its ambition to act responsibly, both as a mutual company and as an insurer and investor. By integrating ESG criteria into our governance, insurance operations, and investment strategies, we aim to strengthen our resilience, take into account the interests of our members, and actively contribute to a more sustainable economy and a more just society.



a responsible
mutual company



a responsible
insurer



a responsible
investor

Our contribution to the United Nations Sustainable Development Goals



Recognized frameworks that guide our actions

- ▶ AMF Climate Risk Management Guidelines
- ▶ GHG Protocol
- ▶ Partnership for Carbon Accounting Financials (PCAF)
- ▶ Principles for Responsible Investment (PRI)
- ▶ Global Reporting Initiative (GRI)

Our Strategic Pillars

Our Sustainable Development Strategy is built on a solid foundation:

a rigorous materiality assessment, an assertive stance, and a clear vision for sustainability. Building on this structural foundation, we are implementing a coherent and committed approach designed to generate a positive and lasting impact, both for our organization and for all our stakeholders. This approach is embedded across our mutual company in each sector and activity, to ensure a holistic transformation aligned with our values and our purpose.

Our Ambition

Increase our operational resilience while empowering the communities we serve to address socioeconomic challenges and the impact of climate change on their overall health.

Pillar 1

Organizational culture and community and environmental action

This pillar aims to nurture a strong and integrated organizational culture focused on sustainable development by strengthening existing ESG initiatives and internal values as a means to inform, engage, and support employees and stakeholders. Its objectives include promoting our mutualist identity; fostering equity, diversity and inclusion; acting in a socially responsible manner; and promoting healthy working conditions and well-being.

Topics covered

- ▶ Health, safety, and well-being
- ▶ Resilience of communities served
- ▶ Education on the mutual model, financial literacy, and sustainability
- ▶ Corporate social responsibility
- ▶ Diversity, equity, and inclusion
- ▶ Talent retention and growth
- ▶ Human rights

Pillar 2

Integrated risk management and compliance

This pillar aims to proactively manage climate, ESG, and compliance risks by integrating more robust governance and strategic initiatives to reduce physical, transitional, and financial impacts while identifying opportunities linked to sustainable development.

Topics covered

- ▶ Integrated risk management
- ▶ Corporate governance
- ▶ Eco-efficiency

Pillar 3

Finance and investment

This pillar aims to align financial strategies with sustainability objectives. It emphasizes the importance of incorporating climate analysis and decarbonization considerations into investment decisions to reduce the environmental impact of investments and increase our economic and climate resilience.

Topic covered

- ▶ Responsible investment

Pillar 4

Products, services, and client experience

This pillar addresses our role in developing responsible products and services that integrate environmental and social considerations to help clients manage risk, while supporting financial inclusion and education on ESG issues.

Topics covered

- ▶ Client experience
- ▶ Data protection, privacy, and cyber threats
- ▶ ESG integration into insurance products
- ▶ ESG investment products
- ▶ Circular economy

Sustainable Governance, Roles, and Responsibilities



Governance Structure

With the support and direction of our highly motivated board of directors and management team, we proactively integrate environmental, social, and governance issues into our strategic planning process and our monitoring and reporting.

Since sustainability is dealt with across all sectors and functions at UV Insurance, each VP integrates ESG factors within their teams and operations.



Roles and Responsibilities

Board member and management roles and responsibilities are detailed in the ESG Governance Framework and can be summarized as follows:

Board of Directors and Senior Management

The Board of Directors and senior management are ultimately responsible for ensuring that the financial institution complies with legal, regulatory, normative, and prudential requirements. In carrying out their roles, they take into account the nature, size, and risk profile of UV Insurance and the complexity of its activities.

The Board of Directors plays a key role in promoting a strong sustainable development strategy, ensuring that UV Insurance acts responsibly while creating long-term value for all of its stakeholders. It also ensures that sustainable development priorities are taken into account when executive compensation is reviewed under the incentive plan, which recognizes executive contribution to the attainment of annual business plan objectives.

Ethics Committee

Among its duties, the Ethics and Governance Committee is responsible for establishing a governance framework for the Sustainable Development Strategy and seeing to compliance. It must ensure that the strategy is aligned with the purpose, ambition, and values of UV Insurance, and integrated into the overall strategic plan of the company and its financial objectives. It works with the Investment Committee and the Audit and Risk Management Committee to promote a cross-functional approach and ensure consistency in the implementation of the sustainability strategy and the integration of climate risks.

Investment Committee

Due to the nature of UV Insurance’s activities, the Investment Committee plays an essential role in implementing the Sustainable Development Strategy. It is responsible for managing climate-related risks and opportunities in the investment process with a view to creating long-term value for members.

Audit and Risk Management Committee

The Audit and Risk Management Committee seeks to create a robust governance framework for managing ESG risks and opportunities. It ensures that climate risk initiatives are aligned with financial objectives to foster a coherent and sustainable long-term strategy.

Vice Presidency, Public Affairs and Chief Sustainability Officer

The Vice Presidency is responsible for developing and implementing the UV Insurance Sustainable Development Strategy. They ensure the strategy complies with management guidelines, oversee performance evaluation, provide training and raise awareness among teams, coordinate communication with stakeholders, monitor regulatory developments, and report quarterly on progress to the committees and the Board of Directors.

Vice Presidency, Actuarial and Finance

The Vice Presidency, Actuarial and Finance ensures that climate considerations and sustainability issues are integrated into their internal processes, programs, directives, and policies, including:

- ▶ Integrated risk management program
- ▶ Stress-testing program
- ▶ Capital management program
- ▶ Investment management program
- ▶ Liquidity risk management program
- ▶ Sound business practices program
- ▶ Product design and pricing directive
- ▶ Responsible investment policy

They also play an important role in implementing the Climate Risk Management Guidelines of the Autorité des marchés financiers, which UV Insurance is required to follow. Working proactively, the Vice Presidency, Actuarial and Finance plays an important role in ensuring that sustainability values are integrated into financial and actuarial decisions and that regulatory requirements are met.

Climate competence

The Board of Directors ensures it has the necessary competencies to see to sustainable development strategies. A competency matrix is used to define the ideal composition of the Board of Directors, taking into account current and future needs with respect to oversight and succession planning. Each year, directors conduct a self-assessment of their expertise based on this matrix, including sustainable development knowledge. Training is also offered to the Board of Directors to allow them to build skills throughout the year. In 2025, one of the Board member training activities dealt with climate change risks and opportunities.



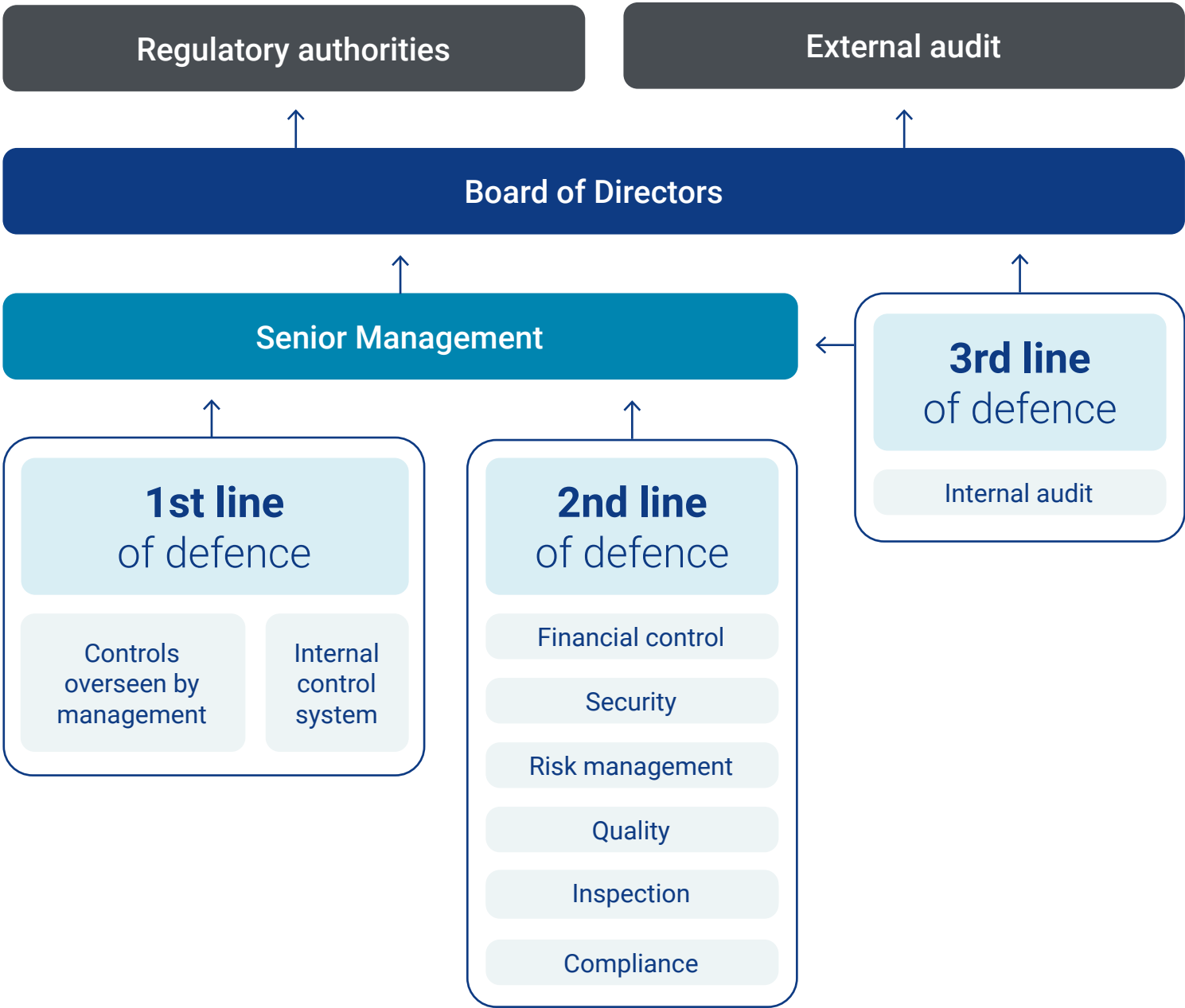
Three Lines of Defence Model

The three lines of defence governance model plays a key role in enabling the organization to achieve its objectives. Roles and responsibilities are clearly defined and communicated to all stakeholders so that everyone understands precisely what they contribute to governance, risk management, and control. This provides clarity and synergy and strengthens the complementary nature of the actions of all concerned.

The following table illustrates the links between the organizational structure, lines of defence, and governance bodies at UV Insurance.



UV Insurance Organizational Structure



2025 Success Stories



Climate Commitment

As a mutual insurance company, we take our responsibility for climate issues seriously and are taking concrete steps to understand and reduce our environmental impact. Our approach is part of a broader vision of sustainable development and directly contributes to the United Nations Sustainable Development Goals (SDGs), particularly the goal of combating climate change.

Taking stock of our greenhouse gas emissions

In 2025, we completed our first-ever inventory of Scope 1 and 2 greenhouse gas emissions, laying the foundation for our climate action plan. This pivotal step now allows us to better understand the extent of our carbon footprint. Armed with this assessment, we are committed to setting realistic reduction targets, aligned with our Sustainable Development Strategy and our desire to have a concrete and measurable impact.

Report on greenhouse gas (GHG) emissions in 2025 Scope 1 and 2*

Scope of application	Source of emissions	T CO2 EQ 2025
Scope 1 Direct emissions	Combustion and fugitive emissions	36
Scope 2 Indirect emissions	Electricity	2

* Scope 1 and 2 are direct GHG emissions related to operations and indirect emissions related to energy purchases. The report presented above is based on and complies with the GHG Protocol calculation method. Scope 2 emissions were calculated using the location-based method. The data has not been verified by an external auditor.

Direct emission sources (Scope 1) are related to fuel consumption in buildings over which UV Insurance has operational control, as well as anticipated refrigerant leaks. UV Insurance does not own a fleet of vehicles.

Scope 3 emissions were not recorded for fiscal year 2025.

The data presented have been rounded to the nearest whole number.



Supporting carbon offsetting by our partner in international cooperation

UV Insurance is proud to contribute to the carbon neutral certification of Socodevi, a joint venture in international development. Through its “Tree of Inter-cooperation,” in which we participate as a network member, Socodevi offsets its CO2 emissions while supporting the development of forestry cooperatives in developing countries.

Eco-friendly initiatives by our Green Committee

As a result of our Green Committee’s initiatives, this year we received the “Responsible Parking” certification from the Regional Environmental Councils (RECs). This certification recognizes parking that is designed and managed according to sustainable practices, including greening, reducing heat islands, improving stormwater management, and integrating infrastructure that promotes sustainable mobility, such as bicycle racks, carpooling, and charging stations for electric vehicles.

Other achievements of our Green Committee in 2025 include:

- ▶ Parking spaces reserved near entrance for carpooling employees
- ▶ Adjustment of landscaping maintenance practices to promote urban biodiversity and celebrate nature
- ▶ Educational sessions on eco-friendly practices at home and at work
- ▶ Improvements to office composting systems
- ▶ Waste reduction in break rooms
- ▶ Switch to eco-friendly cleaning and hygiene products
- ▶ Participation in the Dandelion Challenge

Investment approach

We recognize the importance of value creation in our investment strategies to ensure sustainable and responsible financial performance. Our approach as part of our 2025–2030 Sustainable Development Strategy aims to progressively support the transition to a low-carbon global economy while promoting development models.

In 2025, we adopted our first Responsible Investment Policy, which is based on the following four pillars:

- ▶ Decarbonization of investments
- ▶ Integration of climate change risks and opportunities into investment strategies
- ▶ Making a positive contribution to the overall health and resilience of UV Insurance and its stakeholders
- ▶ Protecting the planet for future generations.

As part of our 2025–2030 Sustainable Development Strategy, we aim to help reduce global carbon emissions by investing responsibly in the years ahead. We are working with financial partners who specialize in ESG factors and provide us with structured guidance based on recognized standards, including the Principles for Responsible Investment (PRI).

Caring for Our Community

For over 135 years, UV Insurance has actively contributed to the well-being of the people and communities it serves. As a mutual insurance company deeply rooted in Quebec, we believe that community engagement, and social responsibility must be key parts of every decision we make. Under our mutualist model, we are committed to acting for and with our members by providing support for the places where they live, work, and grow.

A sustainable contribution to the development of our communities

We believe that a mutual company or cooperative can also be as prosperous as the communities it serves. That's why UV Insurance supports initiatives that promote community enrichment, social inclusion, and improved living conditions. Our commitment is aimed at creating lasting benefits

through partnerships with organizations working in health and wellness, education, and social inclusion that make our communities stronger and better places.

A culture of mutual support cultivated by our teams

Caring is an integral part of our corporate culture. Our employees and partners are encouraged to get involved in community initiatives, whether through volunteering, fundraising, or participating in local events. This collective engagement strengthens our impact and reflects our purpose: **to change lives, together.**



Socodevi delivers lasting impacts that transcend borders

Our commitment to caring does not stop at our borders. Through our partnership with Socodevi, UV Insurance contributes to the sustainable development of communities around the world. Socodevi is recognized for its expertise in international cooperation and in strengthening of mutualist organizations. It shares our values of outreach, equity, and empowerment. Together, we support projects that improve the lives of thousands of families, particularly by improving access to essential services, building local capacity, and encouraging collective entrepreneurship. This partnership puts our mutualist mission into action on an international scale and helps build more resilient, inclusive, and prosperous societies.



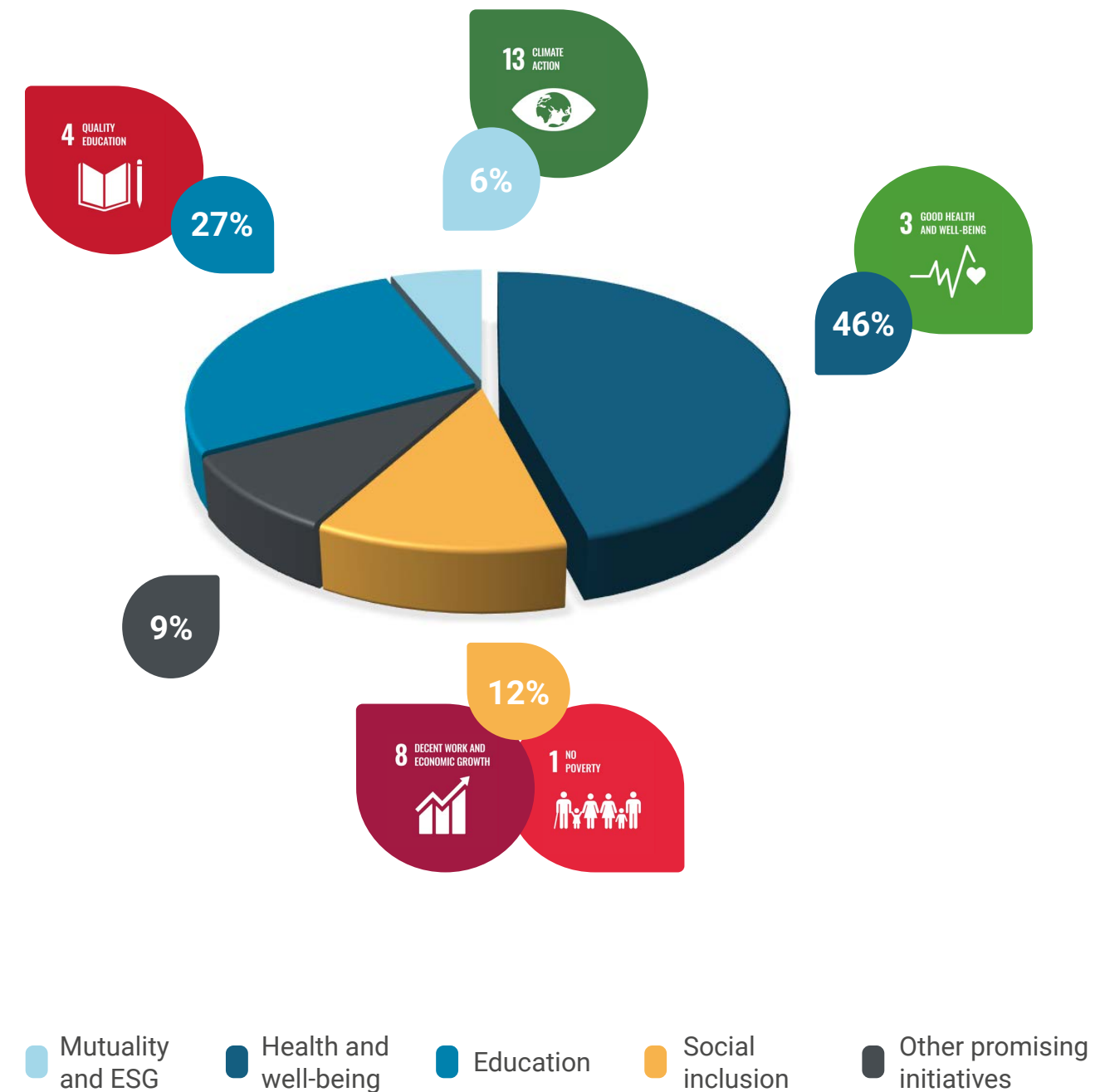
More than \$1 Million

Donated to the Community in 2025!



Caring for our community is not a one-time initiative

It is the very essence of UV Insurance. We remain true to our mutualist identity and will continue to invest in the people, organizations, and projects that help build a fairer, healthier, and more sustainable future for everyone.



Being There for Our Employees

At UV Insurance, it goes without saying that everyone should feel respected and heard and should have equal opportunity to grow and succeed, regardless of their differences. By cultivating an open and inclusive environment, we are creating teams that are more engaged, more creative, and better prepared to meet the challenges of today and tomorrow.

Diversity at UV Insurance



Some of our DEI initiatives in 2025

Voluntary self-identification survey

To gain a better understanding of the diverse makeup of our mutual insurance company, we conducted an initial self-identification survey, which the majority of our employees completed on a voluntary and anonymous basis.

The results have deepened our understanding of one another and helped us to develop initiatives better suited to who we are. Many of these initiatives were carried out under the leadership of our DEI Committee, which plays a critical role in promoting an inclusive, respectful workplace that is aligned with our mutualist values.

Women of ambition and The A Effect

For several years now, we have partnered with The A Effect to offer our female talent an environment conducive to professional growth, where they can confidently thrive in their roles and maximize their potential.

In 2025, about 10 women took part in the programs and joined the in-house group Les ambitieuses, which aims to provide participants with an enriching outlet for sharing and discussion.

Inclusive writing guide

This new guide for internal use is designed to promote respectful and representative communication and contribute to an inclusive work environment.

Dyslexia-friendly font

We have implemented a dyslexia-friendly font to improve readability across our various IT tools. This has improved information accessibility for our employees.

Training on incivility and harassment

Training sessions were held to equip our managers with the tools to prevent and manage incidents of incivility and harassment in the workplace. Workshops were also held with their teams. These discussions created new awareness of how some behaviours are too easily trivialized and established a shared understanding of civility.

Celebrating together

- International Day Against Homophobia, Biphobia and Transphobia
- National Day for Truth and Reconciliation

Climate-related Risks and Opportunities



Climate Risk Management

Integration of climate change risks

UV Insurance has implemented a Climate Change Risk and Opportunity Management Program along with other initiatives. This program is designed to inform decision-making on climate risks and opportunities based on reliable empirical data and sound analysis. Our goal is to develop strategies that help protect policyholders and maintain the financial strength of UV Insurance while supporting a transition to a more resilient and climate-friendly economy.

Identification and assessment of climate risks

To address climate challenges and move toward a greener economy, we identify, analyze, and monitor risks, whether physical or related to the energy transition. These actions are part of our Integrated Risk Management Program. These issues are also integrated into our Business Continuity Program to ensure we can continue operating even during extreme weather events.

We are also developing policies and guidelines that take climate risks into account and align with our risk tolerance level, ensuring rigorous and consistent management.

The horizons identified align with our financial and strategic planning:

Short term: 0-4 years | Medium term: 4-10 years | Long term: 10 years and +

For climate risk assessment as for all other risks, UV Insurance uses the following methodology:

- 1. Risk identification
- 2. Risk mapping and assessment based on our risk appetite and risk tolerance
- 3. Monitoring risks and implementing mitigation measures
- 4. Reporting to decision makers

Through this process, UV Insurance is able to develop a rigorous approach to climate risk management, enabling it to:

Identify and characterize climate risks relevant to its business model, distinguishing between physical risks (such as extreme weather events and environmental degradation) and transition risks (related to regulatory, technological, market, and behavioural changes).

Analyze and assess these risks using data-driven approaches, including empirical analyses and credible climate scenarios. This assessment takes into account the potential impacts across all of UV Insurance’s business lines.

Prioritize climate risks based on their likelihood of occurrence and potential impact, and integrate the results into the organization’s Risk Management Program.

Implement monitoring and control mechanisms, including internal indicators, tolerance thresholds, and accountability processes to ensure regular reporting to senior management and the Board of Directors.

An in-depth analysis on the next page identifies the sectors likely to be affected by climate risk scenarios, both physical and related to the transition to a low-carbon economy.

Analysis of a climate scenario

UV Insurance believes that the most significant impacts of climate change and the company’s main risks in this regard are more likely to materialize over the long term, beyond the immediate scope of its current strategic planning. Nevertheless, conducting a climate scenario exercise remains an important tool for raising awareness of the potential materiality of these risks, strengthening strategic resilience, and informing investment decisions today.

To this end, UV Insurance used the climate scenario analysis tool developed by Investor Shareholder Services (ISS) to assess the potential impact of climate-change-related transition risks and physical risks on its investment portfolio over a long-term horizon. The analysis focused on main asset classes using Value at Risk (VaR) indicators, a recognized approach for assessing losses that a portfolio could incur in adverse scenarios.

The results were internally analyzed and led to an assessment of the organization’s financial absorption capacity with respect to these emerging risks. Based on our assumptions and the scenarios analyzed, the estimated impacts remain consistent with the company’s risk appetite and tolerance, as defined by its governance and risk management frameworks.

This exercise is a foundational first step in integrating climate risks into the ORSA* framework and will serve as a basis for the gradual refinement of analyses as methodologies, available data, and market practices continue to evolve.

* The Own Risk and Solvency Assessment (ORSA) is an internal and forward-looking process through which an insurer continuously assesses all of its significant risks and the adequacy of its capital in order to ensure its short-, medium-, and long-term solvency.

Climate Risks

Risk	Description	Sector(s) affected				Horizon	Risk mitigation
		Invest-ments	Individual Insurance	Group Insurance	Continuity		
Physical							
Increased frequency and severity of extreme weather events	Climate change is leading to an increase in the frequency and intensity of extreme weather events, which can heighten risks to public health and safety. This trend could affect mortality, morbidity, and financial protection behaviours, thereby changing the needs of our policyholders and the performance of our life insurance products.	●	●	●	●	Medium and long term	Integration of climate scenarios into pricing, underwriting, and investment management to anticipate financial and operational impacts.
Increased mortality and morbidity	Climate change and its impacts on the environment can lead to an increase in health problems and higher mortality rates in some populations. This trend could influence financial protection behaviours, change the needs of our policyholders, and affect the performance of our life insurance products.		●	●	●	Medium and long term	Adaptation of products, actuarial assumptions, and prevention programs to reflect changing health profiles related to climate change.
Transition							
Depreciation of assets and lower return on investments	Climate change and the resulting economic transitions may reduce the value of some assets and limit portfolio returns. This could influence our ability to generate stable investment income, which is essential to maintaining our financial strength.	●				Short and medium term	Structured collaboration with internal and external asset managers and the investment committee to maintain portfolio resilience and performance.
Regulatory and legal	Evolving regulatory frameworks related to sustainable development require organizations to adapt quickly to new compliance requirements and obligations. Inadequate interpretation or late adaptation could result in legal risks, additional costs, and impacts on our operations and market positioning.	●	●	●	●	Short term	Integrating sustainability issues into existing regulatory monitoring makes it possible to anticipate regulatory changes and reduce the legal and compliance risks associated with delayed or inadequate adaptation.
Reputation	Public perception of sustainability commitments and practices can change rapidly. Actions that are perceived as insufficient or inconsistent could erode stakeholder trust, influence their decisions, and ultimately damage our reputation.	●	●		●	Short and medium term	Implementation of a clear sustainable development strategy supported by measurable commitments and transparent communication with stakeholders.
Third parties	Transitioning to more sustainable practices requires close collaboration with a variety of external partners, including suppliers, asset managers, and service providers. Poor performance or lack of alignment on their part could compromise our own sustainability commitments and result in operational, financial, or reputational risks to our organization.	●	●	●	●	Short and medium term	Gradual integration of ESG criteria in the selection, evaluation, and monitoring of partners and suppliers.
Changes in market demand	As consumer and investor expectations for sustainability evolve, market preferences can change rapidly. These changes could influence the performance of some of our investments, as well as how relevant and attractive our products are, which could in turn have an impact on our activities and our positioning.	●	●	●	●	Medium and long term	Analysis and gradual evolution of our product and service offerings to meet the growing sustainability expectations of customers and investors.
Emerging technologies	Technological innovation is becoming a key competitive driver in a context where expectations for sustainable development are growing rapidly. Insufficient capacity to integrate or leverage these new technologies could limit our agility, reduce our operational efficiency, and weaken our position relative to more innovative players.	●			●	Medium term	Strengthening collaboration between Business Development, IT, and Risk Management teams to ensure coordinated oversight of emerging technologies and provide for their progressive integration when they support operational efficiency and sustainability objectives.

Physical risk: direct impacts of climate change on assets, operations, and people.

Transition risk: risks associated with the shift to a low-carbon economy.

Opportunities

Building on our analysis of the risks associated with climate change, we have also looked at the opportunities that could emerge from this evolving context. These opportunities are aligned with our Sustainable Development Strategy and are intended to serve as strategic levers to support innovation, improve operational performance, and strengthen long-term resilience. The table below outlines UV Insurance’s key climate-related opportunities and their potential for value creation.



Sector	Opportunity	Strategy	Horizon
Pillar 1: Organizational culture and community & environmental action			
Internal & external community and partnerships	Stakeholder awareness and education	Implement support programs to help our stakeholders better understand climate risks and their impacts on health. Provide prevention advice and resources to encourage behaviours that promote resilience (e.g., adapting to heat waves, nutrition and hydration during droughts).	Short term
	Incorporate sustainability into the selection criteria for projects supported through the philanthropic program	Support organizations and initiatives that have a measurable impact on community resilience in the face of social and environmental challenges.	Short term
Pillar 2: Integrated risk management and compliance			
Internal & external community	Promote sustainable modes of transportation	Implement incentives to encourage the use of sustainable modes of transportation among employees and partners to reduce our environmental footprint and raise awareness among stakeholders.	Short term
Pillar 3: Finance and investment			
Investments	Optimize investments	Gradually shift investments toward low-carbon assets and prioritize investments in renewable energy without compromising returns.	Medium term
Pillar 4: Products, services, and client experience			
Insurance	Integrate ESG considerations into product design	Adapt our product design methods and test product concepts aligned with ESG issues (e.g., cybersecurity, mental health, climate prevention).	Medium term
Operations	Establish a responsible value chain	Assess our current impact, set goals, select responsible suppliers, and optimize our processes to reduce negative impacts and enhance sustainable performance.	Short and medium term



Changing lives, together!

UV INSURANCE

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