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AXA GROUP'S INDIVIDUAL COMMITMENTS IN *act4nature*

The AXA group supports the *act4nature* initiative by subscribing to its common commitments and making individual ones. The group recognises the critical role of biodiversity in maintaining a balance between human, environmental and climatic ecosystems; it also acknowledges that biodiversity should be preserved for its own sake, given the many negative externalities that result from its increasing degradation.

In building our individual commitments, we have reflected on the major elements of biodiversity, notably those pertaining to health, environment and climate, on which we are already strongly committed:

Biodiversity protects us through «regulatory services», including the protection of coastal areas through coastal morphology and reefs, capture of CO₂ emissions and regulation of water cycles by forests which reduce the risk of flooding.

Biodiversity is our primary source of food: our agriculture is based on the availability of fertile and nutrient-rich land threatened by increasing urbanisation; the quantity, quality and diversity of food allowed by natural pollinators contribute to a balanced diet and therefore to our health; lastly, fish resources are an important source of protein, and an essential one for 25% of the world's population.

Biodiversity is what keeps us healthy, in many respects: it is the first source of information on our health, through biomedical and genetic research; it is the raw material for more than half of our medicines, thanks to molecules derived from plants, animals and fungi; finally, it constitutes a natural barrier to the transmission of diseases, especially between animals and men.

In view of these elements, the AXA group engages in a strategic action plan on biodiversity by 2020, **which will focus on three types of commitments:**

1 Understanding our exposure to risks and opportunities related to biodiversity issues

- Conduct an analysis of our exposure to the different components of biodiversity through our various insurance and investment activities, in order to understand the risks and opportunities they present.

- Strengthen academic research on biodiversity funded by the AXA Research Fund. The group will increase its funding allocation to research on biodiversity, beyond the 30 projects already funded, among which the conservation of the tropical forests of Southeast Asia, the impact of climate change on pollination or the development of sustainable agriculture in China.

- Develop new biodiversity impact indicators for our internal operations as well as our insurance and investment activities.

- Initiate a reflection on the insurance of natural resources and on the prevention of further degradation of biodiversity.

2 Develop concrete actions for our insurance and investment activities on biodiversity:

- Initiate a shareholder engagement dialogue on plastic pollution in the oceans, which mainly consists in food packaging, proven to be dangerous for marine ecosystems. The AXA group plans to start a dialogue with the food and beverage industry and to partner with civil society to promote plastic waste collection and recycling.

- Strengthen our policies to protect fisheries resources, following our ratification of Oceana's Marine Statement against Illegal, Unreported and Unregulated (IUU) fishing, through a constructive dialogue with our customers.

- Through our marine cargo insurance activity, promote responsible management of ballast water in the context of the International Convention of the International Maritime Organisation (IMO) which prevents the harmful spread of aquatic organisms from one region to another.

- Refine our different investment exclusion policies, particularly with respect to investments:
 - in derivatives based on soft commodities;
 - in palm oil producers who do not respect responsible practices (notably on deforestation).

3 Engage our employees and internal practices in favour of biodiversity

- Strengthen our employee's commitment to preserving and restoring biodiversity, particularly through the activities planned by AXA Hearts in Action, AXA's employee volunteering program.
- Reduce our own plastic consumption across our AXA sites.
- Continue our efforts to preserve biodiversity through the responsible management of our 600 km² of green spaces.



Dr. Sophia Hansson, researcher in Geochemistry on water pollution, financed by the Axa Research Fund.