

## Marsh SAS's individual commitments to act4nature international

A leader in business risks and insurance brokerage, we created in 2001 the environmental risk practice, integrated into the world-wide network of our organization. While seeking to reduce our direct impacts on the environment, one of our major objectives is to support our customers in risk prevention and in the preservation of biodiversity. We are collaborating with AxaXL, AIG and ERM on the first two below commitments. We encourage considering risks of biodiversity loss and the rehabilitation of former industrial sites. Our biodiversity strategy currently includes the following commitments:

Commun commitment references	Goals	Individual commitments	Timing
1 - 2 - 3 - 9 - 10	Increase the prevention of industrial risks in favor of biodiversity. Measured by the number of clients applying the method and having implemented preventive measures.	Complete our environmental risk prevention audits / questionnaires with measurable criteria. French: <a href="https://www.marsh.com/fr/fr/services/environmental-risk.html">https://www.marsh.com/fr/fr/services/environmental-risk.html</a> English: <a href="https://www.marsh.com/us/industries/environmental.html">https://www.marsh.com/us/industries/environmental.html</a>  Cooperation with ERM to retain simple and relevant criteria, based as well on ERM's technical and strategic skills as Marsh's risk and claims experience. Annual publication of results from 2021.	2020-2025 To be carried out on 5% of our customer portfolio by the end of 2021, 15% by the end of 2023 and 25% by the end of 2025.
1 - 2 - 3 - 9 - 10	Encourage even wider and more detailed risk consideration with respect to biodiversity in clients' risk prevention and management plans. Measured by number of sites engaged per year. Start of the action on September 1, 2020.	Encourage client industrial sites to carry out initial Biodiversity diagnostics and integrate the results into their accident risk prevention and management plan.  In collaboration with the environmental risk practices of AXA XL and AIG, a reduction of the deductible for «environmental risk» policies of 25% will be offered to those sites of our joint clients, meeting the above criteria. The deductible is the amount that has to be paid by the insured in the event of claim. Typically, the deductible increases with the level of risk and can vary between some thousands and some hundred thousands of euros. This increase in risk participation by our insurers can represent amounts of up to € 50,000, encouraging to increase preventive initiatives.	2020-2025 To be carried out on 15 sites by the end of 2021, 50 sites by the end of 2023 and 150 sites by the end of 2025.
1 - 2 - 3 - 5 - 10	Reduce the artificialization of soil within real estate redevelopment of former industrial sites. Measured by m <sup>2</sup> of secured development.	Provide our clients with a specific insurance tool, optimized by Marsh, offering a 10 year term guaranty to facilitate the management of residual risk within the redevelopment of former industrial sites towards more sensitive use.  Reference base for the first half of 2020 is 40,000 m <sup>2</sup> of redeveloped industrial sites.	2020-2025 The objective will be to secure a total of 160,000 m <sup>2</sup> by the end of 2021, 380,000 m <sup>2</sup> by the end of 2023 and 600,000 m <sup>2</sup> by the end of 2025.
8	Encourage voluntary engagement of employees in favor of biodiversity and energy transition. Measured in number of hours.	Extend employee volunteering to actions for the environment and in particular within associations committed to biodiversity. French: <a href="https://www.marsh.com/fr/fr/about-us/corporate-social-responsibility.html">https://www.marsh.com/fr/fr/about-us/corporate-social-responsibility.html</a> English: <a href="https://www.marsh.com/us/about-marsh/social-responsibility.html">https://www.marsh.com/us/about-marsh/social-responsibility.html</a>  Allow each employee to volunteer half a day per year.	2020-2025