

Commitments taken in 2021										Assessment			Reporting/Communication							
Commitments	Scope	Indicator	Targets	Lien avec les engagements communs										Action status	Definitive/partial results of action	Comments (3-15 lines max)	Communication	Support	Modes of verification	
				1	2	3	4	5	6	7	8	9	10							
Building internal expertise through an internal task-force on biodiversity launched in 2021 and training sessions for the internal task-force from 2022 onwards		- Number of Task-Force sessions held per year - % of TF members trained and number of sessions dedicated to training per year	4 per year 100% by 2025	1		1										In progress In 2022, SCOR organized 4 training sessions for all of its employees: - SCOR live session dedicated to biodiversity on LinkedIn - SCOR conference: Integrating nature into investment decisions - SCOR conference: Biodiversity, why does it matter? - Addressing deforestation issues: Application to SCOR investments	The objective was extended to raise awareness amongst all the employees of the Group. As a consequence, dedicated sessions have been replaced by internal conferences open to all employees.	Not communicated to this date	To be published in the 2022 Universal Registration Document (section 6.3.2 - Sustainable investment activities)	
Identifying and classifying risks for main business activities		Materiality analysis on risks	1 completed by 2025	1		1										In progress Biodiversity-related risks have been identified and classified for investment activities.		Communicated	2021 Sustainable Investment Report (p41-43)	
Identifying business opportunities		Materiality analysis on opportunities	1 completed by 2025	1		1										In progress Biodiversity-related opportunities have been identified for investment activities.		Not communicated to this date		
Assessing deforestation risks/impact in investments in companies (except financial sector)		% of assets exposed to deforestation risks at the end of 2022	100% by 2022	1		1	1	1								Completed SCOR studied 100% of the corporate bonds and equity sub-portfolio covered by Forest 500 and CDP.		Not communicated to this date	To be published in the 2022 Universal Registration Document (section 6.3.2 - Sustainable investment activities)	
Measuring the biodiversity footprint of the invested assets portfolio in companies (except financial sector)		Measure of the corporate biodiversity footprint at the end of 2022	50% by 2022	1		1	1	1								Completed At the end of 2022, SCOR measured the biodiversity footprint of 84% of the market value of the invested assets portfolio in companies (except financial sector).		Not communicated to this date	To be published in the 2022 Universal Registration Document (section 6.3.2 - Sustainable investment activities)	Audited
Assessing dependencies and impacts of invested assets to natural assets		Materiality analysis	1 completed by 2025	1		1	1	1								In progress SCOR performed in 2021 a preliminary analysis assessing the dependencies and impacts of invested assets to natural assets. SCOR is currently participating to a TNFD pilot led by the data provider Iceberg Data Lab that will also assess dependencies and impacts of invested assets to natural assets, allowing SCOR to refine its analysis.		Communicated	2021 Sustainable Investment Report (p41-43)	
Achieving carbon neutrality of invested assets portfolios by 2050 with interim targets set for 2025		Carbon intensity for corporate bonds/equity (baseline end 2019)	-27% by end 2024	1		1	1	1								In progress At the end of 2021, the decrease of the carbon intensity for corporate bonds/equity (baseline end 2019) was 37%. At the end of 2022, the decrease is 46% (baseline end 2019).	This target is not relevant on a 1 year time period. The trend is more important than the landing point at the end of one specific year.	Communicated	2021 Sustainable Investment Report. For year-end 2022, the information will be published in the 2022 Universal Registration Document (section 6.3.2 - Sustainable investment activities)	
Strengthening underwriting guidelines to screen for reinsurance treaties with more than 10% coal-related premium		Portion of total reinsurance treaties screened in 2022	100%, 2022	1		1	1	1								Completed In 2022, 100% of reinsurance treaties were screened		Not communicated to this date	To be published in the 2022 Universal Registration Document (section 6.3.1 - Insurance and reinsurance activities)	
Preserving the Arctic National Wildlife Refuge by not providing (re)insurance or investment support for oil and gas exploration or production projects in this area		Number of projects (re)insured and/or investment in the Arctic National Wildlife Refuge	None	1		1	1	1								Completed In 2022, no (re)insurance or investment support was provided for oil and gas exploration or production projects in the Arctic National Wildlife Refuge.		Communicated	To be published in the 2022 Universal Registration Document (section 6.3.1 - Insurance and reinsurance activities)	
Actively participating into key initiatives: Finance for Biodiversity, Task-Force on Nature-related Disclosure, Net Zero Asset Owner Alliance, Net Zero Insurance Alliance			None													In progress As a founding member of the Net Zero Insurance Alliance and a member of the Net-Zero Asset Owner Alliance, SCOR actively participates in working groups all year round. In 2022, SCOR has also participated in the work of the Finance for Biodiversity Foundation and is part of the Forum of the Task-force on Nature-related Financial Disclosures.		Communicated	2021 Sustainable Investment Report and in the 2021 Universal Registration Document	
Consulting stakeholders on their expectations on biodiversity issues in 2023		Number of stakeholders consulted	100% yearly		1											In progress Biodiversity was one of the topic discussed with all stakeholders who met during the roadshows ahead of the AGM. Stakeholders were also consulted during the 2022 sustainability risks/impacts analysis.		Not communicated to this date	To be published in the 2022 Universal Registration Document (section 6.1.3 - Sustainability Materiality Analysis)	
Engaging with companies to foster the change in their business model, in coordination with collective initiatives such as CDP Forest Champion (2021-2025)		Number of companies engaged through collaborative initiatives	10 by 2024		1											In progress In 2021 and 2022, SCOR engaged with 8 companies through collaborative initiatives.	Subjects tackled: biodiversity, deforestation, chemicals.	Not communicated to this date	To be published in the 2022 Universal Registration Document (section 6.3.2 - Sustainable investment activities)	
Raising clients' awareness through dialogue by 2025		Number of clients engaged	5 by 2025		1											In progress Not started yet.		Not communicated to this date		
Extending the environmental reporting process covered by an Environmental Management System (EMS)		% of the Group's employees falling within the scope of the reporting process covered by an EMS	55% by 2025													In progress At the end of 2022, 64% of the Group's employees falling within the scope of the environmental reporting process were covered by an environmental management system (60% in 2021).		Communicated	2021 Universal Registration Document (p323-324). 2022 Universal Registration Document (section 6.3.3 - The group's operations).	
Ensuring a more responsible corporate culture by 2025		% of renewable energies in electricity purchases	70% by 2025													In progress 63% in 2022 (vs. 67% in 2021).	The decrease is due to the extension of organizational boundaries of reporting in 2022, to cover now 100% of all offices worldwide, including small offices.	Communicated	2021 Universal Registration Document (p323-324). 2022 Universal Registration Document (section 6.3.3 - The group's operations).	
		Number of directly owned offices adopting a plastic-free policy	100% by 2025														In progress Currently mainly offices in Europe apply a zero plastic policy.		Communicated	2021 Universal Registration Document (p323-324). 2022 Universal Registration Document (section 6.3.3 - The group's operations).
Offsetting all residual GHG emissions from operations		% of Teq CO2 offset	100% yearly until 2025													Completed 100% of residual GHG emissions from operation have been offsetted in 2021 and 2022.		Communicated	2021 Universal Registration Document (p323-324). 2022 Universal Registration Document (section 6.3.3 - The group's operations).	
				9	3	9	6	10	0	4	3	4	1							