

Marsh SAS’s individual commitments to act4nature International

INDIVIDUAL COMMITMENTS						REPORT ON THE IMPLEMENTATION OF COMMITMENTS		
Link Common Commitments	Commitment	Scope	Indicators	Measurable target <a href="#">SMART</a>	Deadline	Status	Explanations of the status	Verification method
1	<b>Strengthen the scope of environmental risk prevention audits with respect to biodiversity exposure</b> to better take into account new risk factors in addition to the traditional distance of a site from a protected area. Marsh is committed to creating partnerships with the world of research, insurance and prevention	N/A	Publication of research results	N/A	2020	Closed	Specific biodiversity study mainly integrated for infrastructure projects - no publication	Internal audit
3	<b>Incorporate biodiversity, where applicable, into our property damage, fire and explosion audits</b> , as they are more frequent than other audits To achieve this, we will create synergies between our MRC ( <i>Marsh Risk Consulting</i> ) and the Environmental Practice. The traditional objective of these audits is the prevention and minimisation of material claims, but the aspect of damage to third parties is also often integrated. Taking biodiversity risks into account will open a new dimension for these audits	N/A	Number of audits carried out incorporating a biodiversity risk Total number of audits per year	N/A	2020	In progress	Collaboration with the <i>Risk Consulting department</i> has been well developed, but systematic integration into damage insurance audits has not been achieved This integration is mainly carried out for infrastructure projects	Internal audit
4	<b>Set up a system for monitoring biodiversity losses with respect to development risk</b> This stems from the fact that scientific knowledge is rapidly evolving. It cannot be ruled out that even if certain releases are permitted because no negative impact on biodiversity is assumed at present, they can ultimately generate a loss of biodiversity Marsh is developing specific coverage elements with our insurance partners to cover these development risks, not related to an accident and generally excluded by the markets	N/A	Number of alert loss cases sent to our customers per year	N/A	Permanent	In progress	Disaster monitoring has been systematized and integrated into all benchmark presentations for Marsh clients. Around 20 claims are monitored each year for their specific characteristics and relevance to certain clients. Coverage of new risks takes on new significance during CSRD analyses and the identification of risks and dependencies	Internal audit
8	<b>Qualify experts for biodiversity claims so that they are even more recognised</b> by the profession and our customers	N/A	Number of qualified experts per year	N/A	Permanent	In progress	The number of newly qualified experts was not identified as a relevant criterion	Internal audit
1 2 3 9 10	<b>Increase the prevention of industrial risks in favor of biodiversity</b> 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/services/environnemental-risk.html">https://www.marsh.com/fr/services/environnemental-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	N/A	Number of clients applying the method and having implemented preventive measures	5% of our customer portfolio by the end of 2021	2021	On hold	It became apparent that this approach required a too high budget and therefore could not be implemented	Internal audit
				15% of our customer portfolio by the end of 2023	2023	On hold	It became apparent that this approach required a too high budget and therefore could not be implemented	Internal audit
1 2 3 9 10	<b>Encourage even wider and more detailed risk consideration with respect to biodiversity in clients’ risk prevention and management plans</b> Measured by the 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 “ <i>environmental risk</i> ” 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	N/A	Number of sites committed per year	15 sites by the end of 2021	2021	In progress	Although this action was commonly launched, achievements remain limited It appears that the additional budget required to implement the biodiversity audit is a barrier for many companies. However, it is possible that the way companies organize themselves to respond to the CSRD will increase their interest in this commitment	Internal audit
				50 sites by the end of 2023	2023	In progress	Although this action has been widely launched, achievements remain limited It appears that the additional budget required to implement the biodiversity audit is a barrier for many companies. However, it is possible that the organization of companies to respond to the CSRD will strengthen their interest in this commitment	Internal audit
1 2 3 5 10	<b>Reduce the artificialization of soil within real estate redevelopment of former industrial sites</b> Measured by m² 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 m² of redeveloped industrial sites	N/A	m² of secured soil	160,000 m² secured by the end of 2021	2021	In progress	The area preserved in 2021 through the reuse of already developed land was 520,000 m², which is three times higher than the target An additional criterion has been identified: the land reuse rate, which has increased to 60% The data comes from participating companies, insurers, and Marsh	Internal audit
				380,000 m² secured by the end of 2023	2023	In progress	The area reused was 720,000 m² in 2022 and 244,000 m² in 2023. This decrease in 2023 corresponds to a significant decline in real estate activity in France Similarly, reuse rates were 78% and 64% for 2022 and 2023, respectively	Internal audit

✓ The reports cover all commitments due by the end of 2024, including those that had already reached their deadline but were not closed in previous reports.