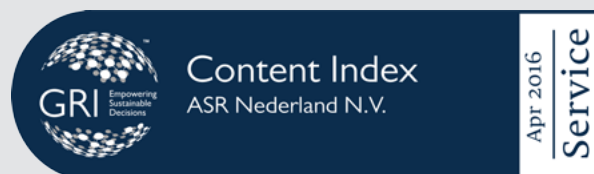


GRI G4 Content Index

2015



a.s.r.
de nederlandse
verzekering
maatschappij
voor alle
verzekeringen

α.s.r.

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GRI G4 Content Index

ASR Nederland N.V. follows the GRI G4 guidelines, 'in accordance' option Core.
As a result a.s.r. is required to report one indicator for the identified material aspects.

The G4 Content Index table shown below specifies where the reader can find GRI disclosures in the Annual Report.

General standard disclosures¹

General standard disclosures	Location of disclosure
Strategy and analysis	
G4-1	Chapter 1.3
G4-2	Chapter 1.5.4 Chapter 2.4
Organizational profile	
G4-3	ASR Nederland N.V.
G4-4	Chapter 1.5.3
G4-5	Page 297, Utrecht
G4-6	Chapter 1.2
G4-7	Chapter 4.4 Chapter 5.14.1
G4-8	Chapter 2.2.1
G4-9	Chapter 1.2 Chapter 2.2.1 Appendix D
G4-10	ASR Nederland N.V., which is based in the Netherlands only, does not have any foreign operations. Chapter 7.3 Appendix D
G4-11	95.6% are covered by a collective bargaining agreement. 4.4% are not covered by a collective bargaining agreement.
G4-12	Chapter 1.5.6 Chapter 7.5.2 Chapter 7.5.5

¹ Text in grey: Not reported due to Core of G4 guidelines

General standard disclosures	Location of disclosure
G4-13	Chapter 1.2.1 Chapter 1.3 Chapter 5.36
G4-14	Chapter 2.4 Chapter 5.3
G4-15	Chapter 7.4 Chapter 7.5 Chapter 7.6 Chapter 7.7
G4-16	Chapter 7.7 Page 288

Identified material aspects and boundaries

G4-17	Chapter 5.5.1
G4-18	Chapter 7.8
G4-19	Chapter 1.5.5 Chapter 7.8 Appendix F
G4-20	Chapter 7.8 Appendix F
G4-21	Chapter 7.8 Appendix F
G4-22	Chapter 5.2.1 Chapter 5.5.1 March 2016: The emission factors have been aligned to the most recent scientific insights. The carbon footprint for 2015 and the footprint for the previous years have been redefined based on recent insights.
G4-23	The stakeholder model was simplified in 2015, reducing the number of external groups from eight to five and the number of internal groups to one. For the purposes of the materiality analysis, participants were approached from the former classification of eight groups; response was received from all these groups. As a result, this simplification did not affect the final analysis. Chapter 5.2.1 Chapter 5.36 Chapter 7.8

Stakeholders engagement

G4-24	Chapter 7.1.3
G4-25	The selection of stakeholders was made by defining groups that have a direct or indirect stake in the organization.

General standard disclosures	Location of disclosure
G4-26	Appendix F
G4-27	Appendix F

Report profile

G4-28	1 January 2015 to 31 December 2015
G4-29	2 April 2015
G4-30	Annual
G4-31	Chapter 7.8 Page 297: Contact details
G4-32	Chapter 7.8
G4-33	<p>KPMG will audit the entire annual report to establish that it is compatible with the financial statements. They will specifically issue an independent auditor's report on the financial statements. KPMG will also perform specific checks of figures and reconciliations, and rule out any inconsistencies with the true and fair view of the financial statements. In addition, they will verify whether the report of the Executive Board complies with the relevant statutory provisions. See page 232.</p> <p>EY conducted a review with limited assurance regarding the KPI's on page 245. They conducted the assurance engagement in accordance with Dutch law, including the Dutch Standards on Auditing of which specifically the Dutch Standard 3000 'Assurance Engagements Other than Audits or Reviews of Historical Financial Information'. We refer to page 274 for the Independent assurance report on selected sustainability KPIs.</p> <p>Chapter 7.8</p> <p>The GRI G4 Content Index has not been audited.</p>

Governance

G4-34	Chapter 1.6 Chapter 4.3 asrnl.com / governance and organization
G4-35	Chapter 7.1
G4-36	Chapter 7.1.1
G4-37	Chapter 7.1.1
G4-38	a.s.r. has a two-tier structure rather than a unitary board structure. Chapter 4.3 Chapter 4.4
G4-39	Chapter 1.6 Chapter 4.3 Chapter 4.4

General standard disclosures	Location of disclosure
G4-40	Chapter 4.4 asrnl.com / Supervisory Board regulations (page 4) asrnl.com / Governance Statement (page 9)
G4-41	Chapter 4.3 Chapter 4.4 asrnl.com / Supervisory Board Regulations (page 8)
G4-42	Chapter 4.3 Chapter 4.4 asrnl.com / Supervisory Board Regulations (page 4)
G4-43	Chapter 4.3
G4-44	Chapter 4.3
G4-45	Chapter 4.1 Chapter 4.3 Chapter 7.1.1 asrnl.com / Dutch Code of Conduct for Insurers (page 5) asrnl.com / Governance Statement (page 4) asrnl.com / Executive Board Regulations (page 4)
G4-46	Chapter 2.1 Chapter 4.2 Chapter 5.3.2.2 asrnl.com / Governance Statement (page 4)
G4-47	Chapter 2.1 Chapter 4.3
G4-48	Chapter 7.1.1
G4-49	Chapter 4.1 asrnl.com / Supervisory Board Regulations (page 7)
G4-50	Chapter 2.4 Chapter 4.2
G4-51	Chapter 4.5 asrnl.com / Remuneration policy of May 2015 (page 6)
G4-52	Chapter 4.5 asrnl.com / Remuneration policy of May 2015 (page 8)
G4-53	asrnl.com / Remuneration policy of May 2015 (page 3)
G4-54	Median annual total compensation for all employees: € 51,993 Annual total compensation for highest-paid individual: € 533,000 Ratio = 533,000/51,993 = 10.25

General standard disclosures	Location of disclosure
G4-55	Percentage increase in median annual total compensation: 1.0201 Percentage increase in annual total compensation for highest-paid individual: 1.0201 Ratio: 1.01/1.01 = 1

Ethics and integrity

G4-56	<u>Chapter 7.3.2</u> Policy on incidents Incentives policy Customer Due Diligence Duty of care Anti-corruption Charter Policy for additional positions a.s.r. code of conduct Integrity statement Whistle-blowing procedure Rules governing price-sensitive information and private investment transactions (insider rules) The documents listed above have been posted on the a.s.r. Infonet (intranet).
G4-57	<u>Chapter 7.3.2</u> <u>Chapter 7.3.3</u>
G4-58	<u>Chapter 7.3.2</u> <u>Chapter 7.3.3</u>

Specific standard disclosures

DMA and Indicators	Location of disclosure	Omissions
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CATEGORY: ENVIRONMENTAL

Material aspect: Energy

G4-DMA	Chapter 1.5.1 Chapter 1.5.2 Chapter 1.5.4 Chapter 1.5.5 Chapter 7.1.1 Chapter 7.1.2 Chapter 7.5 Chapter 7.5.2 Appendix E and F Additional information: Chapter 7.1.3 Chapter 7.8													
G4-EN3	Chapter 7.5 Chapter 7.5.2 Appendix E													
G4-EN4	Chapter 7.5 Appendix E													
G4-EN5		<table border="1"> <thead> <tr> <th></th> <th>2015</th> <th>2014</th> </tr> </thead> <tbody> <tr> <td>Electricity (kWh)</td> <td>8,554,298</td> <td>10,391,564</td> </tr> <tr> <td>FTE</td> <td>3,375</td> <td>3,641</td> </tr> <tr> <td>Ratio</td> <td>2.534</td> <td>2.854</td> </tr> </tbody> </table>		2015	2014	Electricity (kWh)	8,554,298	10,391,564	FTE	3,375	3,641	Ratio	2.534	2.854
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G4-EN6	Chapter 7.5.2 Chapter 7.5.4													
G4-EN7	Chapter 7.5 Chapter 7.5.2 Appendix E													

Material aspect: Products and services

G4-DMA	Chapter 1.5.1 Chapter 1.5.2 Chapter 1.5.4 Chapter 1.5.5 Chapter 7.2.1 Appendix E and F Additional information: Chapter 7.1.3 Chapter 7.8	
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DMA and Indicators	Location of disclosure	Omissions
G4-EN27	Not	Not applicable: not relevant for a financial institution
G4-EN28	Not	Not applicable: not relevant for a financial institution

CATEGORY: SOCIAL

Sub-category: Labor Practices and Decent Work

Material aspect: Labour / management relations

G4-DMA	<p>Chapter 1.5.2 Chapter 1.5.5 Chapter 7.1.1 Chapter 7.3</p> <p>Additional information: Chapter 7.1.3 Chapter 7.8 Appendix D and E</p>	
G4-LA4	<p>The competent employee representation body (Works Council) is consulted prior to any restructuring. After this process, the restructuring is implemented. The staff implications are addressed in a Redundancy Plan that has been agreed with the trade unions. Redundant employees can opt to enrol in a six-month reintegration programme, after which their employment contract will be terminated.</p>	

Material aspect: Occupational health and safety

G4-DMA	<p>Chapter 1.5.2 Chapter 1.5.5 Chapter 7.1.1 Chapter 7.3</p> <p>Additional information: Chapter 7.1.3 Chapter 7.8 Appendix D and E</p>	
G4-LA5	<p>Since 2015, the Social Policy and Health & Safety Committee has had 13 members, four of whom are HR officers and one is a Business Support officer. The separate occupational health & safety committees were abolished in 2015.</p> <p>The Health & Safety Committee coordinates occupational health and safety matters for all offices (Utrecht, Amsterdam, Amersfoort and Enschede). There are two safety managers in Utrecht who regularly visit the other locations as well. As stipulated, there are a sufficient number of emergency service officers in all offices (7 in Amsterdam, 8 in Enschede, 10 in Amersfoort and 77 in Utrecht, i.e. 102 in total).</p>	
G4-LA6	<p>Appendix D</p>	

DMA and Indicators	Location of disclosure	Omissions
G4-LA7	a.s.r. offers an absenteeism course for managers and HR officers, a.s.r. has engaged Arboned, an occupational health and safety service, to assist with risk assessment and evaluation. In 2015, HR hired an absenteeism expert to advise and support the organization and management on absenteeism and occupational health and safety issues.	
G4-LA8	<p>These agreements are outlined in the <u>occupational health and safety catalogue for the insurance sector</u> (Dutch only).</p> <p>The obligations under the collective bargaining provisions for the insurance sector (<u>chapter 7.3.5</u>) form the parameters for the occupational health and safety policy.</p>	

Sub-Category: Human rights

Material aspect: Investment

G4-DMA	<p><u>Chapter 1.5.2</u> <u>Chapter 1.5.5</u> <u>Chapter 7.1.1</u> <u>Chapter 7.4</u> <u>Chapter 7.5</u></p> <p>Additional information: <u>Chapter 7.1.3</u> <u>Chapter 7.8</u> <u>Appendix F</u></p>	
G4-HR1	<p><u>Chapter 7.4</u> <u>Chapter 7.4.1</u> <u>Chapter 7.4.2</u> <u>Chapter 7.5.5</u></p>	
G4-HR2	No training is provided with regard to aspects of human rights.	

Material aspect: Child labour

G4-DMA	<p><u>Chapter 1.5.2</u> <u>Chapter 1.5.5</u> <u>Chapter 7.1.1</u> <u>Chapter 7.4</u> <u>Chapter 7.5</u></p> <p>Additional information: <u>Chapter 7.1.3</u> <u>Chapter 7.8</u> <u>Appendix F</u></p>	
G4-HR5	<p><u>Chapter 7.4.1</u> <u>Chapter 7.4.2</u> <u>Chapter 7.5.5</u></p>	

DMA and Indicators	Location of disclosure	Omissions
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Material aspect: Forced or compulsory labour

G4-DMA	Chapter 1.5.2 Chapter 1.5.5 Chapter 7.1.1 Chapter 7.4 Chapter 7.5 Additional information: Chapter 7.1.3 Chapter 7.8 Appendix F	
G4-HR6	Chapter 7.4.1 Chapter 7.4.2 Chapter 7.5.5	

Sub-Category: Society

Material aspect: Anti-corruption

G4-DMA	Chapter 1.5.1 Chapter 1.5.2 Chapter 1.5.4 Chapter 1.5.5 Chapter 7.3.3 Additional information: Chapter 7.1.3 Chapter 7.8	
G4-SO3	Chapter 7.3	
G4-SO4	a.s.r. has certified fraud coordinators who take continuing education courses every year.	
G4-SO5	Failure to observe these rules of conduct will be considered as a serious breach of the trust that the employer has in the employee, and will lead to disciplinary action. Compliance produces quarterly reports and ad-hoc reports that are discussed by the Executive Board and the Audit Committee.	

Material aspect: Anti-competitive behavior

G4-DMA	Chapter 1.5.1 Chapter 1.5.2 Chapter 1.5.4 Chapter 1.5.5 Additional information: Chapter 7.1.3 Chapter 7.8	
G4-SO7	No legal proceedings in 2015.	

DMA and Indicators	Location of disclosure	Omissions
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Material aspect: Compliance

G4-DMA	Chapter 1.5.2 Chapter 1.5.5 Chapter 7.1.1 Chapter 7.3 Additional information: Chapter 7.1.3 Chapter 7.8 Appendix F	
G4-SO8	No fines in 2015	

Sub-category: Product responsibility

Material aspect: Customer health and safety

G4-DMA	Chapter 1.5.2 Chapter 1.5.5 Chapter 7.1.1 Chapter 7.2 Additional information: Chapter 7.1.3 Chapter 7.8 Appendix F	
G4-PR1	Chapter 7.2	
G4-PR2	1 incident	

Material aspect: Product and service labelling

G4-DMA	Chapter 1.5.2 Chapter 1.5.5 Chapter 7.1.1 Chapter 7.2 Additional information: Chapter 7.1.3 Chapter 7.8 Appendix F	
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DMA and Indicators	Location of disclosure	Omissions	
G4-PR3	The following product and service information is required by the organization's procedures for product and service information and labeling.		
		Yes	No
	The sourcing of components of the product or service	x	
	Content, particularly with regard to substances that might produce an environmental or social impact	x	
	Safe use of the product or service	x	
	Disposal of the product and environmental/ social impacts	n/a	
	Other explain		x
	Besides testing for cost effectiveness, usefulness, safety and reliability, PARP also reviews whether information meets the relevant statutory requirements and self-imposed regulations (voluntary codes).		
G4-PR5	Chapter 7.2.1 Chapter 7.2.2 Chapter 7.2.3		
Material aspect: Customer privacy			
G4-DMA	Chapter 1.5.2 Chapter 1.5.5 Chapter 7.1.1 Chapter 7.2.4		
	Additional information: Chapter 7.1.3 Chapter 7.8 Appendix F		
G4-PR8	Chapter 7.2.5		
Material aspect: Compliance			
G4-DMA	Chapter 1.5.2 Chapter 1.5.5 Chapter 7.1.1 Chapter 7.3.2		
	Additional information: Chapter 7.1.3 Chapter 7.8 Appendix F		
G4-PR9	No fines in 2015		

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