

Klimaatdag

Samen voor fossielvrij

2 mei 2024 | Heusden-Zolder

vvsg

**heusden
zolder**



Vlaanderen
is energie en klimaat



sessie C24

Klimaatneutraal: het moet, het kan

Johan Klaps, Ethias, Head of Direct Network Flanders

vvsq

heusden
zolder



Ethias' Sustainability Strategy

KLIMAATDAG VVSG

2024/05/02



We're here for you. **ethias**

ETHIAS GROUP

GROUP LEGAL STRUCTURE



Ethias, centralising all Life & Non-Life insurance activities



Provide a full range of services beyond insurance, including prevention, risk management and pensions



Unique multi-employer pension fund in Belgium that offers the best solutions for financing pensions



Tool for investing in start-ups working in insurtech and ecosystems with added societal value close to insurance



The only full-electric multi-brand leasing service on the market for private companies and local public bodies in Belgium



100% digital insurance



Provider of ICT solutions and services with a European vocation



Development and services related to Car, Home and Health Care assistance

Ethias

WHO ARE WE ?

3 HEADQUARTERS

LIEGE / HASSELT / EUPEN

**1.180.257
B2C CLIENTS**

OVERALL SATISFACTION
RATE OF 92%*

**43.283
B2B CLIENTS**

OVERALL SATISFACTION
RATE OF 93%**

38 REGIONAL OFFICES



**63
LOCAL
INSPECTORS**

**HAS BEEN AROUND FOR
MORE THAN
100 YEARS**

1.946 EMPLOYEES

(51% WOMEN)

3^E INSURER

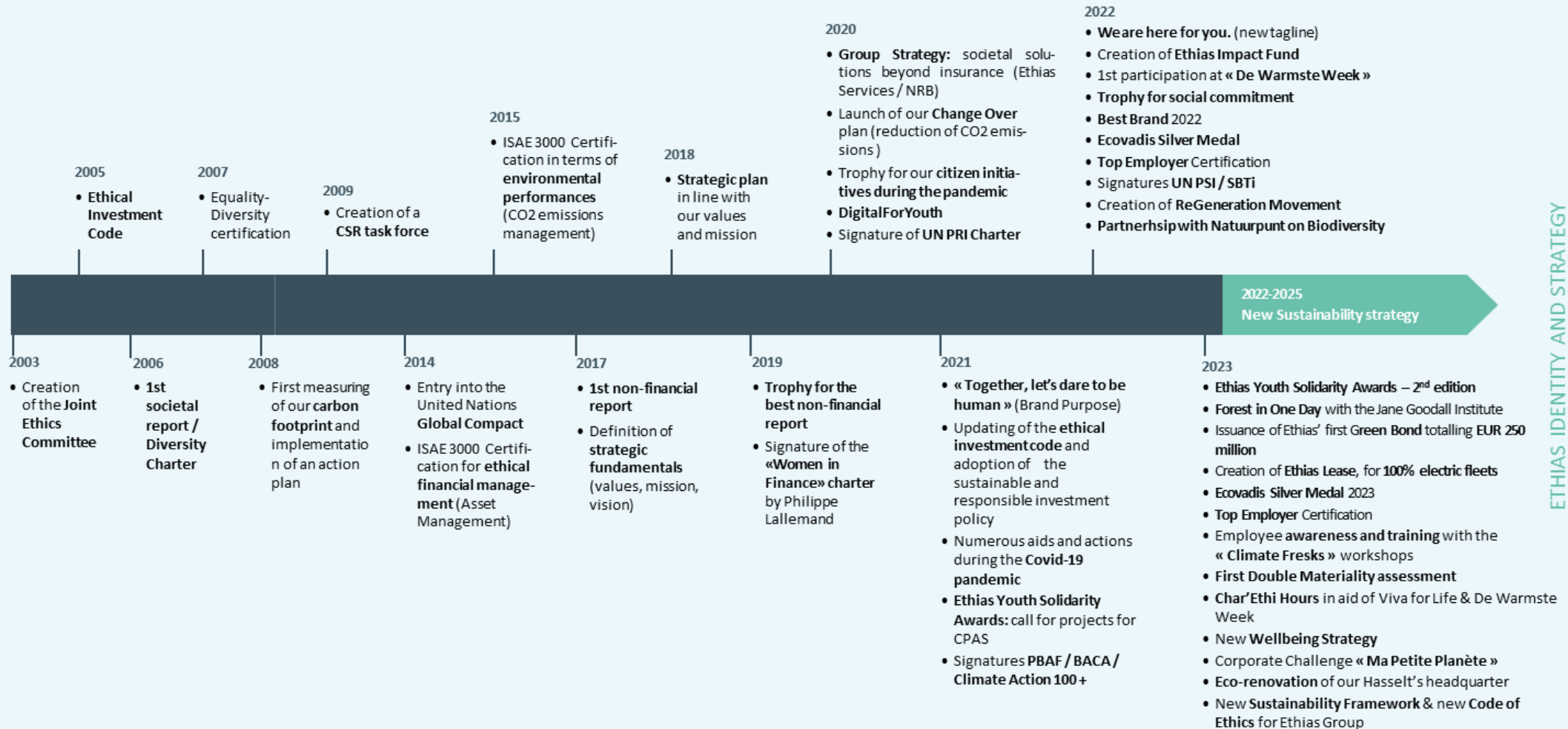
LIFE AND NON-LIFE
ON THE BELGIAN MARKET

**FINANCIAL
STRENGTH**

A
(OUTLOOK STABLE)
FITCH RATING (MAY 2023)

ETHIAS – RESPONSIBLE INSURER

HISTORY OF SUSTAINABILITY AT ETHIAS

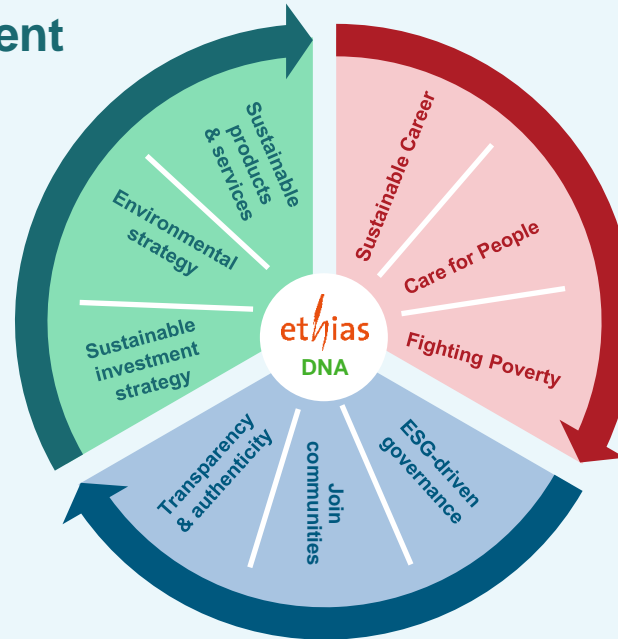


ESG STRATEGY

Environment



An ambitious Environmental Transition Plan towards Net Zero and Nature Positive



Social



Ethias will continue to act as role model in social responsibility

Governance



A strong governance in line with an impeccable reputation

OUR 10 ESSENTIALS

1

To transform and develop **sustainable and innovative products and services**

2

To focus on **prevention** to meet the challenges of sustainability

3

To act on **climate** and to aim for **Net-Zero**

4

To protect **environment** and to regenerate **ecosystems** and **biodiversity**

5

To strengthen its **responsible investment** approach

6

To create **impact in society** through Ethias Impact Fund

7

To welcome everyone in all their **diversity and uniqueness**

8

To bring sustainability to life within the company by means of the **#ReGeneration Movement**

9

To **involve stakeholders** in implementing the sustainability strategy

10

To promote sustainability by joining **networks and communities of experts**

ETHIAS' TRANSITION PLAN

TOWARDS NET-ZERO 2050

ETHIAS TRANSITION PLAN TOWARDS NET ZERO



Main achievements 2023



Environmental footprint



Towards decarbonisation

Footprint of our own activities : 10 751 tons of direct CO₂ emissions in 2023.

Biodiversity



Restore biodiversity and prevent natural disasters.

Sustainability commitments



Regeneration Movement



Already over **100 colleagues** involved in this internal sustainability movement.

Ethias Youth Solidarity Awards



275 000 € to help PCSW fighting youth poverty.

Top Employer*



Organization & Change : **100%**
Employer attractiveness : **98%**
Employee listening & wellbeing : **93%**

Ethias Impact Fund



Ethias' Corporate Fund housed at the King Baudouin Foundation.

Belgian economy

€ 4.9 billion

invested in the Belgian economy.

Partnerships



BIODIVERSITY



Zwarte Beek, Limburg

Ethias is active in partnerships with associations protecting ecosystems and which can contribute to slowing climate change if their protection and extension are maintained.



For instance, the Zwarte Beek valley is one of the last peat areas in Flanders, currently under great pressure due to climate change. Natuurpunt aims to strengthen the nature reserve in the coming years by focusing on water management. This will allow water to infiltrate and be buffered, peat to replenish and biodiversity to be stimulated. Natuurpunt is able to achieve this project thanks to the funding of Ethias and subsidies from the Flemish government.

ETHIAS LEASE

Launch september '23



Ethias Lease* will help you switch to an electric fleet.

Fleets are undergoing a major transformation. How come? New tax rules for company vehicles are coming into force on July 1, 2023! The new reality is that company cars will be electric.

Ethias Lease* will develop a comprehensive solution that will address all the issues companies and users encounter during this transition.

* Subject to the approval of the European Commission.



Madaster introduction

Create sustainable value by taking full material
responsibility



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driven by vision

facilitate circular economy

IS A CLOSED SYSTEM



OUR RESOURCES
ARE LIMITED EDITIONS



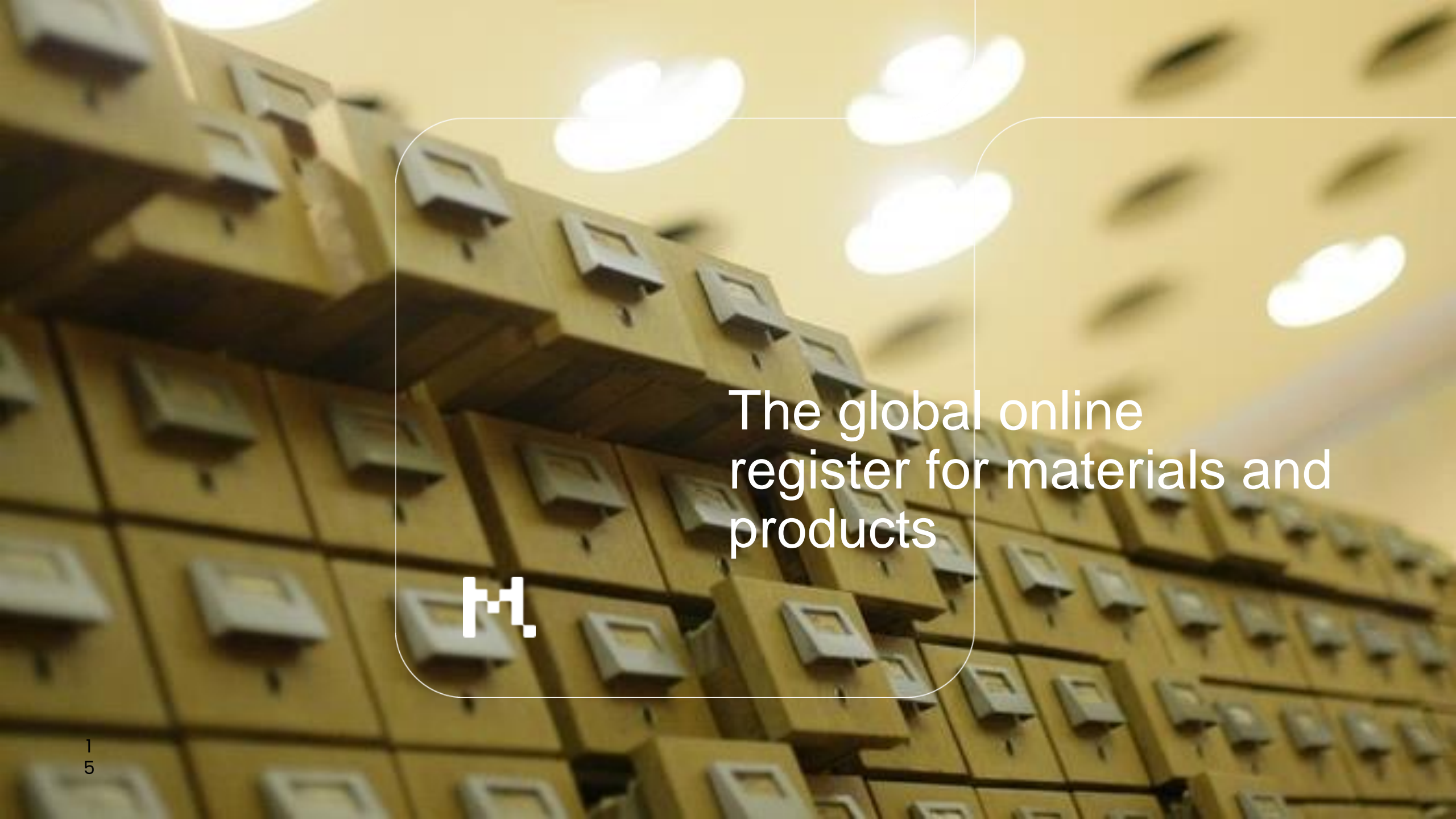
WASTE
IS MATERIAL WITHOUT IDENTITY



ELIMINATE WASTE
GIVE MATERIALS AN IDENTITY



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The global online
register for materials and
products



“What’s in it for the user?”

To make things simple, it is always one of these three aspects

1 Environmental

Problem:

The **climate crisis, resource crisis and energy crisis** require the construction sector to evolve towards a circular and decarbonisation approach.

Solution:

By offering data insight tools and shared data Madaster enables design, renovation and repurposing **decisions towards set environmental and climate targets**.

Benefits:

- Material reuse between 30% and 90%
- Save 60% of embodied carbon by retaining existing structures.
- Reduced carbon associated with buildings by 38%.

2 Compliancy

The lack of data necessary to analyse, steer and evidence causes a **non-compliance risk with current and future regulation and certification standards**.

Madaster is an integral solution and trustworthy data source enabling asset owners and the construction service providers to **steer and evidence towards current & future national and international ESG / SDG driven regulations and certification standards (BREEAM etc)**.

- 83% of asset owners expect growing demand for sustainable buildings from tenants
- 54% indicated will be changing their portfolio strategy towards ESG / SDG

3 Financial

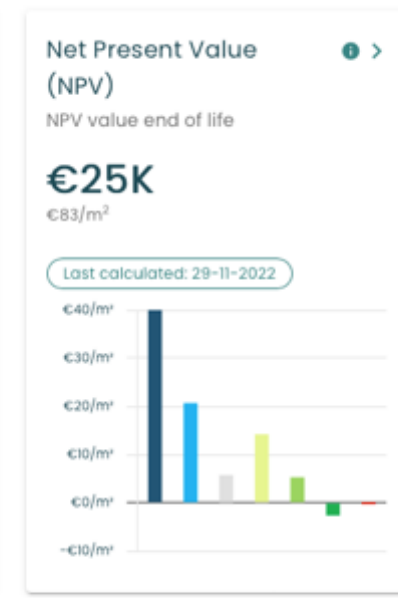
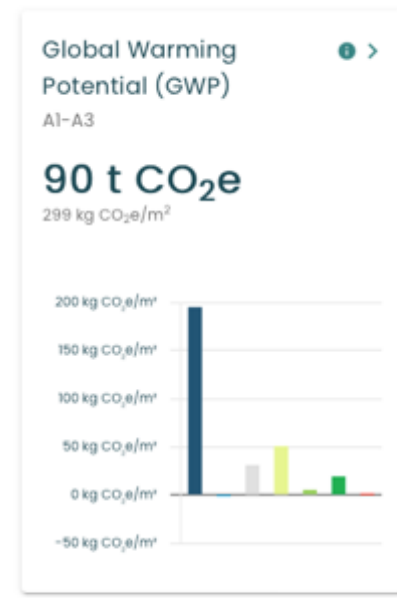
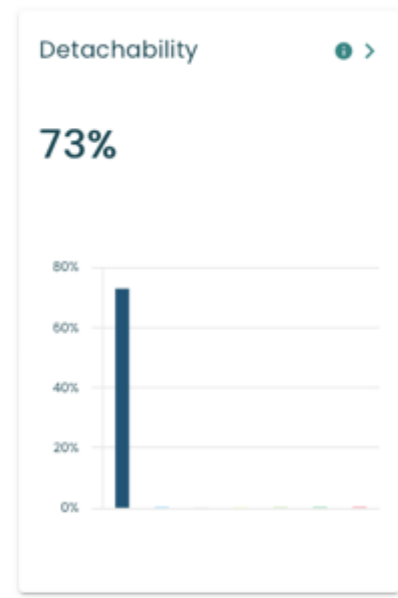
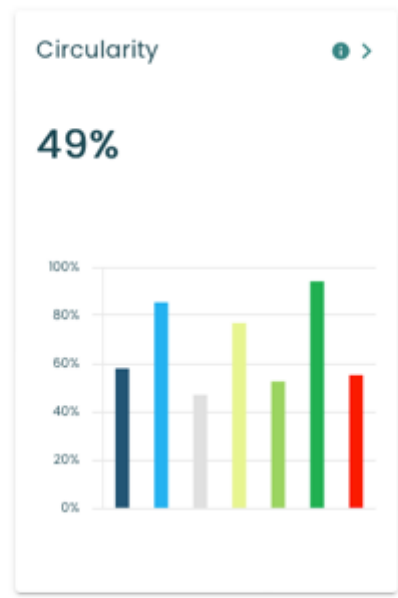
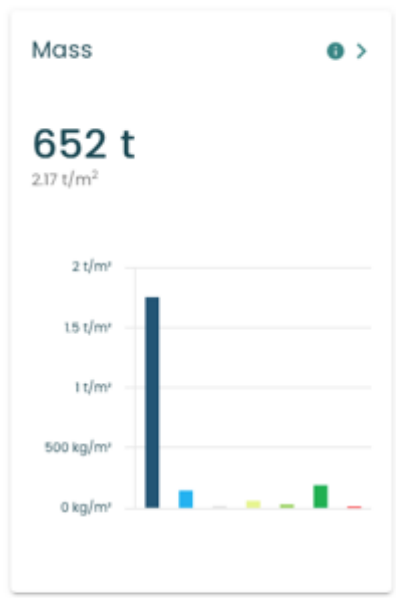
The construction sector needs adaptation of decarbonisation and circularity standards to retain **access to capital**, to prevent **stranded assets** and to mitigate **cost increase**.

Madaster facilitates ESG friendly and future compliant assets leading **to value increase and lower cost of ownership**.

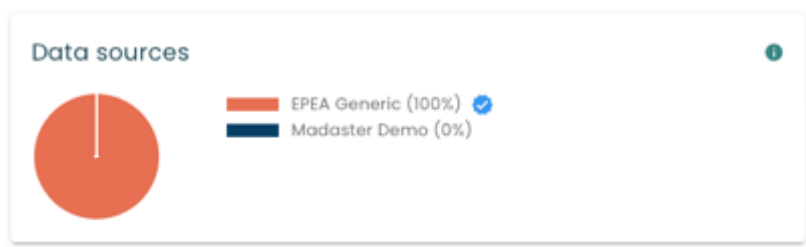
- Investors are paying 8 – 18% value premiums for ESG friendly assets.
- Building materials have 20% residual value at the end of the lifecycle.
- Green rentals generate higher occupancy rates of ~18% and premiums on rental of 2% to 8%



Adjust your benchmark 🗑️



■ Structure
 ■ Skin
 ■ Services
 ■ Space plan
 ■ Stuff
 ■ Surroundings
 ■ Unknown

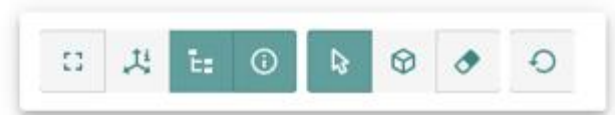


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Explorer display mode

Storeys

- 220729 DM2 - Constructie.ifc
 - ▶ Begane grond
 - ▶ Fundering
- 220729 DM2 - Bouwkundig.ifc
 - ▶ 1e verdieping
 - ▶ Begane grond
 - ▶ Fundering
- 220729 DM2 - Interieur.ifc
 - ▶ Begane grond
- 220729 DM2 - Installaties.ifc
 - ▶ 1e verdieping
 - ▶ Begane grond
 - ▶ Fundering



Bitumen

ID:	1Jnc9R_ljGepp3kyXRwbp
Class:	IfcRoof
Type:	-
Name:	
Materials:	Bitumenfolie
Volume:	3.92 m³
Area:	561.68 m²
Height:	0.007 m
Width:	0 m
Length:	0 m
Building phase:	New materials
Shearing Layer:	Skin
GTIN:	-
Product code:	-
Building number:	
Excluded:	
Product / material:	Bituminous sheeting <input checked="" type="checkbox"/>

ArchiCADProperties




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Material Passport

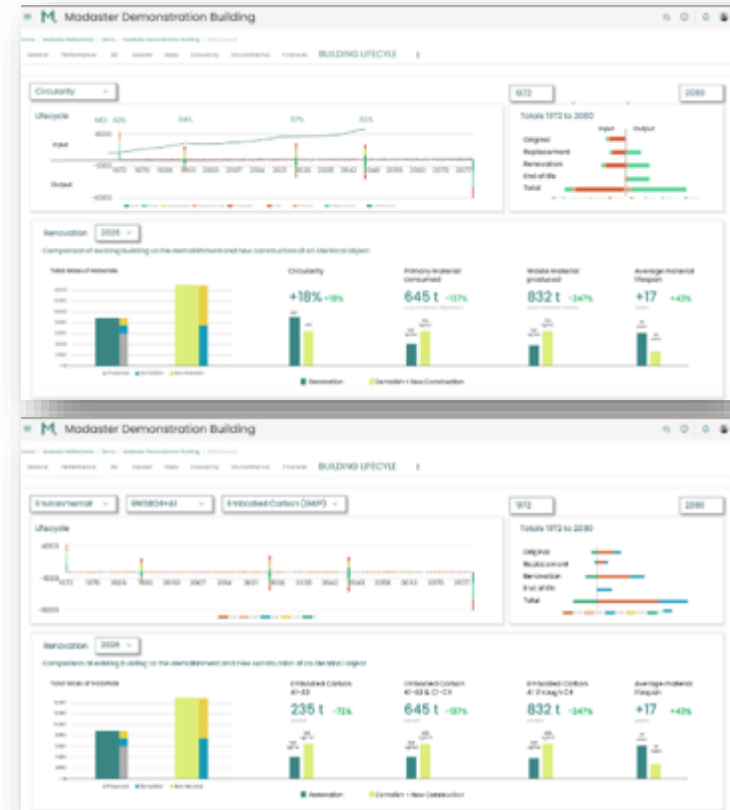


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Renovation

 challenge - solution

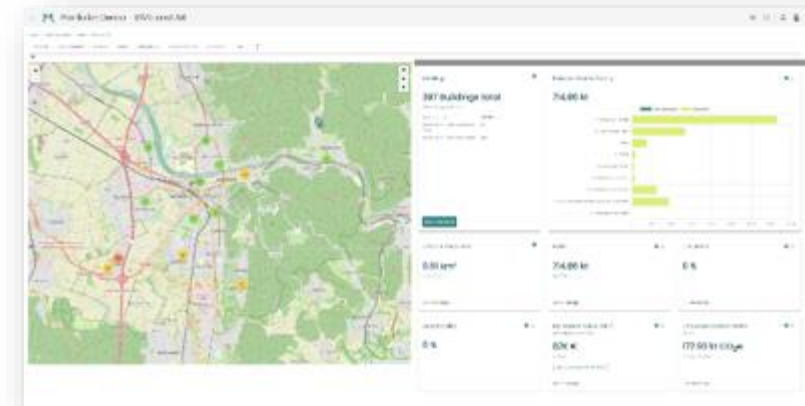
-  the market does not have an easy way to understand the benefits of renovation
-  professionals want to understand the metrics of renovating a building when compared with demolishing and rebuilding a new building
- Madaster's building lifecycle tab clearly displays the benefits of a renovation
- users can visualize the renovations advantages in terms of mass, circularity, environmental impact, and financial value



Portfolio reporting

☑ developed - ☑ in development - ☑ scoped

- ☑ enables large asset owners to report cross-portfolio and cross-country
- ☑ can be based on both registrations and predictions
- ☑ combines insights into materials, WLC, circularity and financial residual value to meet ESG/EU Taxonomy reporting guidelines



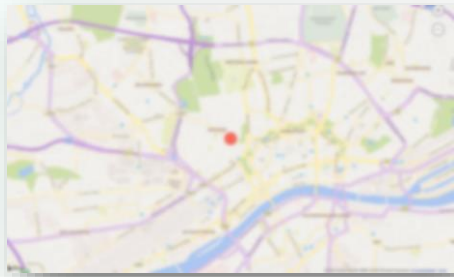
INPUT

URBAN MINING SCREENER

OUTPUT

Building-Portfolio - pro Asset

1. location



2. Surface and size

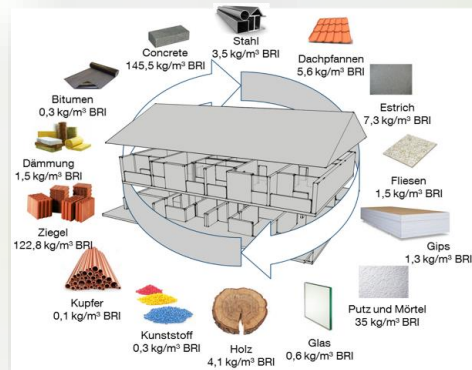


3. Type of building and year of construction



Methodology

Building mass calculation based on a generic database

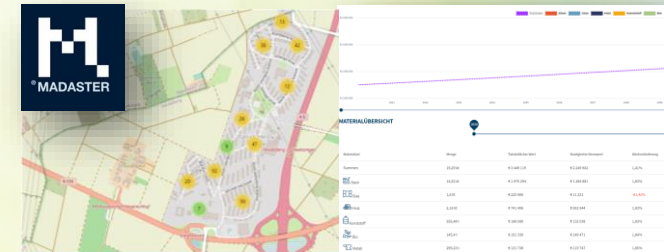


Embodied Carbon

1. Calculation
2. CO₂ quantities divided by life cycle phases



Material Registry (Cadastre) / Urban Mining Potential / Data



Mining in the city: Heidelberg becomes Europe's first recyclable municipality

"Circular City Heidelberg" pilot project presented at the Greentech Festival in Berlin

Out of sight, out of mind - this is probably the best way to describe how we deal with waste. And this also applies to the biggest source of waste at the moment: the demolition of buildings. Around half of the waste generated in Germany is construction and demolition waste, only a small proportion of which is recycled, and usually in a lower quality form. As a result, materials such as concrete, steel, wood or plastic usually end up in landfill or as filler material in road construction during renovation or demolition work, even though they are urgently needed for new construction projects and are expensive. Heidelberg now wants to change this and is the first city in Europe to use the urban mining principle with the pilot project "Circular City - Building Materials Register for the City of Heidelberg". The local company HeidelbergCement AG, one of the world's largest construction materials companies, is supporting the project. The city is also being supported by the materials platform Madaster, with the concept being developed by the environmental consulting institute EPEA, a subsidiary of the consulting



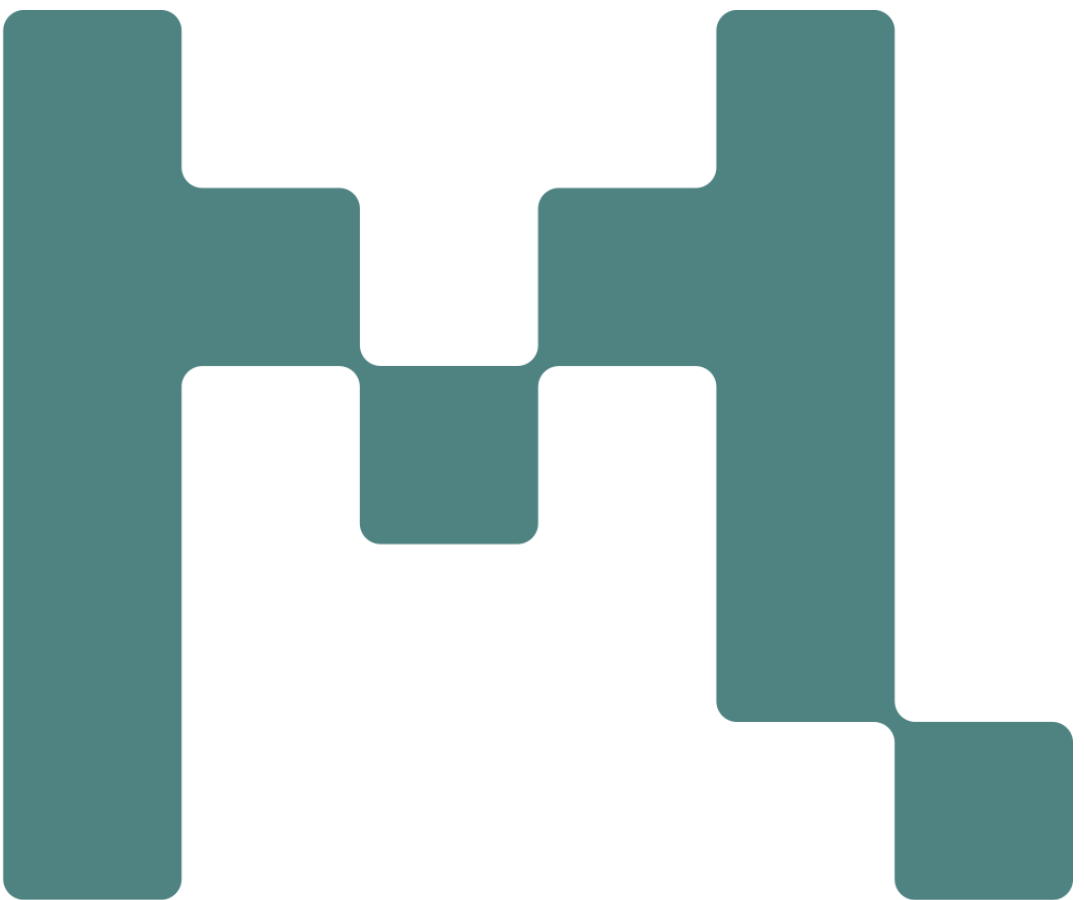
Panel "Urban Sustainability: Green Design, Planning & Infrastructure" at the Greentech-Festival in Berlin with (from left to right): Steffen Szeidl, Managing Director Drees&Sommer, Patrick Bergmann, Madaster

Der erste Schritt zur Bauwende

Die Gemeinde Hebertshausen hat als erste Kommune in Deutschland die Baumaterialien der kommunalen Liegenschaften digital erfasst.

ALLE HERBRUIKBARE BOUWMATERIALEN IN OOSTENDE WILLEN WE INVENTARISEREN

De materialenpaspoorten kunnen we wel al maken dankzij Madaster, het Nederlands kadaster voor materialen en paspoorten. Aan de hand van de bouwdatum van een pand weten we welke materialen er vermoedelijk aanwezig zijn. Eens het pand aan renovatie of sloop toe is, kunnen de hoeveelheden van elk materiaal dan worden aangevuld.



madaster

because material matters

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Thanks





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 **Belfius**

proximus

