



SAVA
OSIGURANJE

Sava osiguranje, d.d.
Podružnica Hrvatska

R. Frangeša Mihanovića 9
10110 Zagreb, Hrvatska
Tel. +385 (0)1 66 66 300
Fax +385 (0)1 66 66 298

MBS: 081032510
OIB: 45237012600

Statement of Zavarovalnica Sava d.d. on principal adverse impacts of its investment decisions on sustainability factors

The Financial Sector Sustainability Disclosure Regulation (EU) 2019/2088 (SFDR) requires financial institutions, in addition to publicly disclosing their sustainability management policies and how they integrate sustainability risks into their investment decision-making process, to disclose the Company's stance on the main adverse impacts of its investment decisions on sustainability factors (PAI statement).

In connection with the SFDR, Zavarovalnica Sava d.d. confirms that it is aware of its responsibility when making investment decisions and therefore takes into account their main adverse impacts on sustainability factors in accordance with Article 4 of the SFDR, which is in force from 10 March 2021. Principal adverse impacts are defined as principal adverse impacts of investment decisions on sustainability factors, including, but not limited to, environmental, social and employee-related matters, respect for human rights, and anti-corruption and anti-bribery matters.

In 2022, Zavarovalnica Sava d.d. started to establish reporting for 18 adverse impact indicators as defined in the technical standards of Annex 1 of the SFDR of Delegated Regulation (EU) (2022/1288) and will disclose them by 30 June 2023 at the latest. A qualitative description of the indicators and the approach followed by Zavarovalnica Sava d.d. in its investment process is available at the following link [Statement of main adverse impacts](#).