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# Appendix



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The ten principles of the United Nations Global Compact

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## Appendix A

The ten principles of the United Nations Global Compact

Description	Section(s)
<b>Principle 1:</b> Businesses should support and respect the protection of internationally proclaimed human rights; and	Human Rights Due Diligence Report
<b>Principle 2:</b> Make sure that they are not complicit in human rights abuses.	
<b>Principle 3:</b> Businesses should uphold the freedom of association and the effective recognition of the right to collective bargaining;	
<b>Principle 4:</b> The elimination of all forms of forced and compulsory labour;	
<b>Principle 5:</b> The effective abolition of child labour; and	
<b>Principle 6:</b> The elimination of discrimination in respect of employment and occupation.	
<b>Principle 7:</b> Businesses should support a precautionary approach to environmental challenges;	Our support to Members and clients
<b>Principle 8:</b> Undertake initiatives to promote greater environmental responsibility; and	Enabling the green transition
<b>Principle 9:</b> Encourage the development and diffusion of environmentally friendly technologies.	Helping the wider industry
<b>Principle 10:</b> Businesses should work against corruption in all its forms, including extortion and bribery.	Governance

## Appendix B

UN Sustainable Ocean Principles

Description	Section(s)
<b>Principle 1:</b> Assess the short and long-term impact of their activities on ocean health and incorporate such impacts into their strategy and policies.	How we create value  Our support to Members and clients  Enabling the green transition  Helping the wider industry  Human Rights Due Diligence Report
<b>Principle 2:</b> Consider sustainable business opportunities that promote or contribute to restoring, protecting or maintaining ocean health and productivity and livelihoods dependent on the ocean	
<b>Principle 3:</b> Take action to prevent pollution affecting the ocean, reduce greenhouse gas emissions in their operations to prevent ocean warming and acidification, and work towards a circular economy.	
<b>Principle 4:</b> Plan and manage their use of and impact on marine resources and space in a manner that ensures long-term sustainability and take precautionary measures where their activities may impact vulnerable marine and coastal areas and the communities that are dependent upon them.	
<b>Principle 5:</b> Engage responsibly with relevant regulatory or enforcement bodies on ocean-related laws, regulations and other frameworks.	
<b>Principle 6:</b> Follow and support the development of standards and best practices that are recognized in the relevant sector or market contributing to a healthy and productive ocean and secure livelihoods.	
<b>Principle 7:</b> Respect human-, labour- and indigenous peoples' rights in the company's ocean related activities, including exercise appropriate due diligence in their supply-chain, consult and engage with relevant stakeholders and communities in a timely, transparent and inclusive manner, and address identified impacts.	
<b>Principle 8:</b> Where appropriate, share relevant scientific data to support research on and mapping of relevance to the ocean.	
<b>Principle 9:</b> Be transparent about their ocean-related activities, impacts and dependencies in line with relevant reporting frameworks.	



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→ Appendix C  
UN Global Compact Self-Assessment

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Principles for Sustainable Insurance

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## Appendix C

### UN Global Compact Self-Assessment

Description	Section(s)
The COP describes mainstreaming into corporate functions and business units	Introduction from the Chairman and CEO
The COP describes value chain implementation	Human Rights Due Diligence Report
The COP describes robust commitments, strategies or policies in the area of human rights	Our support to Members and clients
The COP describes effective management systems to integrate the human rights principles	Our support to the industry
The COP describes effective monitoring and evaluation mechanisms of human rights integration	Our people and organisation
The COP describes robust commitments, strategies or policies in the area of labour principles	Our investments
The COP describes effective monitoring and evaluation mechanisms of labour principles integration	Governance
The COP describes robust commitments, strategies or policies in the area of environmental stewardship	About this report
The COP describes effective management systems to integrate the environmental principles	
The COP describes effective monitoring and evaluation mechanisms for environmental stewardship	
The COP describes robust commitments, strategies or policies in the area of anti-corruption	
The COP describes effective management systems to integrate the anti-corruption principle	
The COP describes effective monitoring and evaluation mechanisms for the integration of anti-corruption	
The COP describes core business contributions to the UN Goals and issues	
The COP describes strategic social investments and philanthropy	
The COP describes advocacy and public policy engagement	
The COP describes partnerships and collective action	
The COP describes CEO commitment and leadership	
The COP describes Board adoption and oversight	
The COP describes stakeholder engagement	

## Appendix D

### Principles for Sustainable Insurance

Description	Section(s)
<b>Principle 1:</b> We will embed in our decision-making environmental, social and governance issues relevant to our insurance business.	How we create value Our people and organization
<b>Principle 2:</b> We will work together with our clients and business partners to raise awareness of environmental, social and governance issues, manage risk and develop solutions.	Our investment. Our support to Members and clients
<b>Principle 3:</b> We will work together with governments, regulators, and other key stakeholders to promote widespread action across society on environmental, social and governance issues.	Governance About this report
<b>Principle 4:</b> We will demonstrate accountability and transparency in regularly disclosing publicly our progress in implementing the Principles.	Human Rights Due Diligence Report The Integrated Report shows our transparency in implementing the Principles

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Membership of associations

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## Appendix E

### Membership of associations

Direct memberships (106 organisations)

Agdering	Indian Maritime Association	Norwegian Wind Cluster
American Chamber of Commerce in Norway	Institute of Chartered Shipbrokers	Nova Scotia Barristers' Society
Andros Maritime Association	ICC Commercial Crime Services (a division of ICC Norge)	Oil Petrochemical and Energy Risks Association (OPERA), Forum of Offshore
Arendal International School	ICC Norge (International Chamber of Commerce Norway)	Piraeus Marine Club
Association of Average Adjusters	Institute of Seatransport	Polyteknisk Forening
Barristers and Accountants AML/ATF Board	International Group of P&I Clubs	Poseidon Principles for Marine Insurance (PPMI)
Bergen Maritime Personnel Forum	IMLS (International Maritime Law Seminar) Singapore:	Propeller Club of New York & New Jersey
Bergen Chamber of Commerce	ITOPF (International Tanker Owners Pollution Federation)	ScanReach
Bergen Shipowners Association	IUA (International Underwriting Association of London)	Seaman's Church Institute (SCI)
BIMCO (The Baltic and International Maritime Council)	IUMI (International Union of Marine Insurance)	Shipowners Insurance Guarantee Co Ltd
BIMCO Documentary Committee	Klimapartnere	Shipping & Offshore Network
Canadian Maritime Law Association	LMAA	Singapore Business Federation
CEFOR (The Nordic Association of Marine Insurers)	Lillehammer Energy Claims Conference	Singapore Chamber of Maritime Arbitration (SCMA)
CFA Society Norway	LSLC (London Shipping Law Centre)	Singapore International Mediation Institute
CINS (Cargo Incident Notification System)	Mærsk Mc-Kinney Møller Center (Zero Carbon Shipping)	Singapore Maritime Foundation
CMA (Connecticut Maritime Association)	Marine Disaster Prevention Center	Singapore Mediation Centre (SMC)
Defence Industry Insurers Forum	Marine Insurance Claims Association (MICA)	Singapore-Norway Chamber of Commerce
Dialogforum County Governor of Aust-Agder and Vest-Agder	Maritime Anti-Corruption Network (MACN)	Singapore Reinsurers Association
Digital Norway	Maritime Association of the Port of NY/NJ	Singapore Shipping Association
DNV GL (Det Norske Veritas)	Maritime Bergen (Stiftelsen Maritimt Forum Bergensredere)	Sintef Ocean AS
Executives - Global Network Norge AS	Maritime Law Association of the United States	Society of International Gas Tanker and Terminal Operators
Executive Management Forum for the Mayor of Arendal	Maritime London	Society of Maritime Arbitrators of Bra
FENABER (Federação Nacional das Empresas de Resseguros)	Maritime London Officer Cadet Scholarship (MLOCS)	Sørlandet Rederiforening
Finansforbundet	Maritime Rescue Advisory Board / Meripelastustoimen neuvottelukunta	The Finnish Society of Naval Architects
Gender Inclusion Network for Insurance (GIN)	Maritime UK	The Japan Shipping Exchange Inc.
Global Centre for Maritime Decarbonisation (GCMD)	Markedsforum Aust Agder	Tokyo Maritime Arbitration Commission
Global Maritime Forum	MeriDiLogis	Sustainable Ship Recycling Initiative
Hellenic American Chamber of Commerce	Næringsforeningen i Kristiansandsregionen	UK Chamber of Shipping
HELMEPA - Hellenic Marine Environment Protection Association	National University of Singapore Centre for Maritime Law (NUS CML)	United Nations Environment Programme
Helsinki Bourse Club	Nautical Institute	United Nations Global Compact
Helsinki Region Chamber of Commerce	NBCC Brazil (Norwegian-Brazilian Chamber of Commerce)	University of Agder
HÖGSKOLAN PÅ ÅLAND / ÅLAND UNIVERSITY OF APPLIED SCIENCES	NBCC UK (Norwegian British Chamber of Commerce)	University of Southampton
Hong Kong Federation of Insurers	New York City Bar Association (NY Bar Admiralty Committee)	WISTA (Women's International Shipping & Trading Association)
Hong Kong Insurance Law Association (HILA)	Norwegian American Chamber of Commerce	World Maritime University
Hong Kong Maritime Law Association (HKMLA)	Norwegian Association for Quality and Risk Management (NFKR)	World Forum Offshore Wind
Hong Kong Shipowners Association	Norwegian Chamber of Commerce Hong Kong	Worshipful Company of Shipwrights
Honourable Company of Master Mariners	Norwegian Chamber of Commerce Japan (NCCJ)	YoungShip Helsinki
Hr Norge	Norwegian Forum for Autonomous Ships	YoungShip Oslo (See Youngship Helsinki)
IIA Norge (Institute of Internal Auditors Norway)	Norwegian Maritime Law Association's younger branch – Young CMI	

## Appendix F

### Data “Aktivitets- og redegjørelsesplikten”

All businesses in Norway are obliged to report on their work related to equality and discrimination. The below numbers are related to this regulatory requirement.

Norway: Parental leave 2023	Gender balance	Temp employees	Part time employees	Involuntary part time employees	Avr number of weeks parental week taken
Female	57%	68%	80%	0	21
Male	43%	32%	20%	0	11

Norway: Other factors 2023	Number of employees	Sick leave total	Sick leave (%) Short term	Sick leave (%) long term	Absence due to sick child or child minder (days)
Total	487	4.28%	1.50%	2.78%	642
Female	277	5.81%	2.01%	3.80%	512
Male	210	2.43%	0.90%	1.53%	130

Norway: Gender pay gap 2023	Number of employees	Gender gap: male/female (%)	Avr fixed salary (NOK)	Gender pay gap: Female salary/ Male salary (%)	Gender pay Gap: Actual average salary (NOK)
<b>SVP</b>					
<b>Total</b>	<b>6</b>				
Female	2	33.33%	2 945 000	74.80%	992 000
Male	4	66.67%	3 937 000	100%	
<b>VP&amp;MD</b>					
<b>Total</b>	<b>53</b>				
Female	16	30.19%	1 510 565	95.28%	74 907
Male	37	69.81%	1 585 472	100%	
<b>Team Lead*</b>					
<b>Total</b>	<b>26</b>				
Female	15	57.69%	927 463	84.11%	175 178
Male	11	42.31%	1 102 641	100%	
<b>Senior Professional</b>					
<b>Total</b>	<b>150</b>				
Female	67	44.67%	965 559	92.38%	79 680
Male	83	55.33%	1 045 239	100%	
<b>Professional</b>					
<b>Total</b>	<b>124</b>				
Female	76	61.29%	744 245	87.41%	107 151
Male	48	38.71%	851 396	100%	
<b>Support Professional</b>					
<b>Total</b>	<b>127</b>				
Female	101	79.53%	535 543	102%	
Male	26	20.47%	525 060	100%	10 483

\*Team lead consists of both Senior Managers and Team Leads

Employment contract	Female	Male	Total	Age group	Number of employees
Full time	365	293	658	<30	58
Part time	20	5	25	30-39	176
<b>America</b>					
Full time	12	8	20	40-49	199
Part time	0	0	0	50-59	169
<b>Asia</b>					
Full time	47	39	86	60->	78
Part time	0	1	1		
<b>Europe</b>					
Full time	45	40	85		
Part time	4	0	4		
<b>Norway</b>					
Full time	261	206	467		
Part time	16	4	20		

## Appendix G

### Material Topics

Topic	Description	Material topic	Section	Related SDG
Climate change - own impact	Reducing Gard's own impact on the environment, such as minimizing energy consumption for our offices and emissions from business travel.	Other topic	Our greenhouse gas emissions	SDG 13
Climate change - Members and clients' impact	As decarbonisation transforms maritime industries, shipowners will increasingly convert their operations to alternative fuels and propulsion systems. Gard can support the industry in this transition. Not only by providing the insurance covers needed for new fuels and technologies to succeed, but also by engaging directly with the research community and other stakeholders, including pushing for increased transparency about where we stand with regards to decarbonisation (PPMI).	Material topic	Enabling the green transition Governance	SDG 13 SDG 14
Transitional climate risk	Transitional risks include the consequences of a tightening of climate policies and regulations to shift the economy away from fossil fuels.	Material topic	Enabling the green transition Governance	SDG 13
Physical climate risk	Physical risks are linked to potential adverse impacts from climate change such as extreme weather, floods or droughts, and sea level rise.	Other topic	Governance	SDG 13 SDG 14
Pollution response through claims handling	The provision of competence, advice and other resources to manage pollution responses efficiently, fairly and responsibly. Moreover, it aims to support making the right decisions and priorities when pollution has happened. In doing this, Gard enables Members and clients to minimize pollution and their effects and minimizes the liability for our Members and clients.	Material topic	Our support to Members and clients	SDG 13 SDG 14
Prevent marine casualty and pollution	Actively monitor and subsequently create safety recommendations to prevent marine casualties and pollution. Casualties and pollutions are events that have resulted in the loss, presumed loss or abandonment of a ship, death of or serious injuries to persons, or material or environmental damage or biodiversity loss being caused by, or in connection with the operations of a ship or ships.	Material topic	Our support to Members and clients Helping the wider industry	SDG 14
Seafarer safety and wellbeing – value chain	The ambition to ensure good working conditions are provided throughout our value chain. Seafarer safety entails operational as well as process safety. Create and maintain a safe working environment and promote safe behavior by proactive accident prevention and risk assessments. Implementing necessary preventative measures before accidents and ill-health arise. Seafarer wellbeing is a holistic concept combining physical, mental, and social wellbeing.	Material topic	Seafarer safety and wellbeing Helping the wider industry	SDG 8
Affected communities	Any people or communities who are subject to actual or potential direct risks and/or adverse impacts related to Gard's products or services. This includes among others human rights of indigenous people and local communities.	Other topic	Our support to Members and clients	SDG 8 SDG 17
Working conditions - own workforce	Investing in engaged, empowered and competent employees. Working conditions that support the opportunity for professional development, a healthy work-life balance and a physical and psychological safe working environment to cater for equal treatment and opportunities for all (ED&I)	Material topic	Our people and organisation	SDG 8

## Appendix G

### Material Topics

Topic	Description	Material topic	Section	Related SDG
Know Your Supplier	<p>Strive for responsible business practices by taking relevant ESG considerations into account when assessing and following up our suppliers and business partners. This includes:</p> <ol style="list-style-type: none"> <li>Operational suppliers: Services to maintain the business, such as ICT support, on and off-site contractors and office services.</li> <li>Professional suppliers: Shipping/insurance industry-related services such as lawyers and marine investigators.</li> <li>Claims contractors appointed in relation to repairs and recycling: includes best efforts to work towards compliance with the Hong Kong Convention or EU Ship Recycling Regulation when involved in a Constructive Total Loss (CTL) and/or wreck-removal and taking climate and environmental impacts into account when choosing contractors and methodology for repairs, salvage and wreck removals.</li> </ol> <p>This also includes actively promoting our recommendations through dialogue with Members, clients, the insurance sector and other relevant stakeholders.</p>	Material topic	<p>Our people and organisation</p> <p>Knowing our suppliers</p>	<p>SDG 8</p> <p>SDG 16</p>
Know Your Client	<p>Proactively mapping clients to ensure compliance with all relevant sanctions, laws and regulations related to money laundering, terrorism financing, and other financial crime-related issues. Actively stimulating communication towards the appropriate institutions in case of suspicious transactions, fraudulent actions and/or similar related risks.</p>	Material topic	Governance	SDG 16
Financial crime and penalties	<p>Working in accordance with applicable laws and regulations and anticipating the increasing expectations from external stakeholders to tackle corruption, money laundering, terrorism financing and other related issues such as sanctions. Actively stimulating communication towards the appropriate institutions in case of suspicious transactions, fraudulent actions, sanctions and/or similar related risks.</p>	Other topic	Governance	SDG 16
Transparency	<p>Being open and honest about our organization and our way of working. Providing clear information to internal and external stakeholders about topics such our strategy going forward, general improvement plans, incidents, Gard's fiscal policy, tax payments and senior leadership remuneration while paying close attention to developments in society.</p>	Other topic	<p>Gard's value creation model</p> <p>Our support to Members and clients</p> <p>Our people and organisation</p> <p>Our investments</p> <p>Governance</p> <p>About this report</p> <p>Financial statements</p>	<p>SDG 16</p> <p>SDG 17</p>
Sustainability focused investing	<p>Further incorporation of environmental, social and governance (ESG) factors in Gard's investment strategy and policy. This involves safeguarding continuity in an ever-changing world with challenges such as climate risks, depleting natural resources and marine pollution.</p>	Other topic	Our investments	SDG 16
Positive Portfolio Development	<p>Positive portfolio development has a focus on building a resilient business. We integrate ESG factors in our risk selection, based on insights and deep maritime expertise.</p>	Material topic	Our support to Members and clients	SDG 13