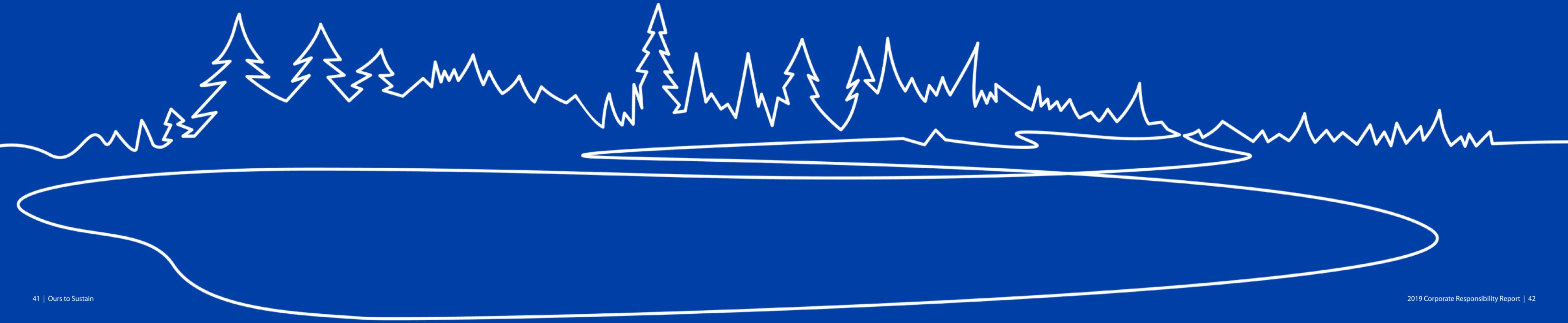


# SECTION SIX

## SUSTAINING OUR ENVIRONMENT



## AT THE FOREFRONT OF CLIMATE ACTION

It's clear that the climate is changing. With these changes, the world is beginning to experience broad environmental, social and economic impacts. We recognize this fact. We realize that changing climate and weather puts our customers and communities at risk.

To position American Family Insurance at the forefront, leading in environmental sustainability and climate action -- and to ensure we've prepared our enterprise for the impacts of changing environmental conditions -- we created a Sustainability and Climate Action Strategy in 2019.

The strategy serves as our climate action roadmap, measured by goals and targets that align to existing and new actionable initiatives.

### GOAL ONE: Mitigate carbon emissions and adopt strategies to achieve carbon neutrality.

At American Family, we believe it is our corporate responsibility to take on climate action now through direct mitigation strategies. Our goal is to achieve carbon neutrality by 2030 -- reducing and offsetting our corporate contributions to global climate change. We're committed to reducing greenhouse gas emissions, increasing on-site renewable energy production and renewable energy purchased, diverting waste from the landfill and increasing water conservation.

### GOAL TWO: Create, design & construct workplace environments that encourage employee health, well-being, productivity & resilience.

Workplace design matters. We intentionally design our offices and work spaces to enhance the well-being of our employees and to reflect our sustainability values. We're committed to sustainable land development, alternative and active transportation, and principles of LEED, WELL and FORTIFIED in the design and construction of owned and leased properties.

We believe access to healthy, local and sustainable food, as well as access to recreational opportunities, including connections with nature and fitness, increase employee health, productivity and personal resilience.

### GOAL THREE: Build upon climate conversations, partnerships and actions that enhance adaptive enterprise capacity to respond to climate risks and impacts.

The insurance industry is at the forefront of climate impact -- serving as one of the primary mechanisms of risk valuation, transfer and recovery. We are committed to leveraging our financial strength, resources and experience to catalyze climate conversations. Through internal and external partnerships, we will deconstruct systemic barriers and position the enterprise for success in the low-carbon economy. By establishing national partnerships, we are eager to align publicly with climate leaders around the world.



## MANAGING OUR DIVERSE LAND RESOURCES

At American Family, we recognize our connection to the environment. Our goal is stewardship of our land resources to benefit a sustainable future for our employees, communities and customers.

We use best practices in design, restoration and maintenance to manage our diverse land resources. Our Sustainable Land Management Program highlights four pillars of responsibility in this work, including ecosystem management, education and action, landscape design and management, and technology and innovation.

The program is a roadmap to improve the ecosystem health at all our properties, while educating and involving employees and our communities in new ways to approach landscape design and sustainability. In 2019, we provided landscape design and installation assistance at a local Madison middle school, assisted the University of Wisconsin in an urban wildlife study, and hosted a wildlife documentary film showing for the public in partnership with Madison Audubon.

## PURSuing OUR DREAM OF A ZERO WASTE FUTURE

American Family's dream of a zero-waste future has only strengthened over the last few years, and we remain committed to achieving zero waste by 2025.

In 2019, we acted on our commitment by eliminating plastic straws from Madison-area cafeterias. Our sustainability staff completed a waste audit of our National Headquarters operations, and we organized a Zero Waste Champions group with employees who advocate for sustainable practices. We also expanded waste collection metrics by location and waste stream, and completed an employee e-waste collection drive which prevented more than 13 tons of hazardous waste from entering the landfill.

Our Dream of a Zero Waste Future extends beyond corporate operations and includes large corporate events.

At the American Family Insurance PGA Championship, we have strived for a zero-waste event since 2016. In 2019, we achieved our goal by diverting 100% of the event's waste from the landfill. In addition to reducing our impact on the environment, we engaged with hundreds of tournament attendees and provided a fun opportunity for families and kids to learn more about sustainability in their community.