Atradius
Dutch State Business

Export Credit Insurance Environmental and Social Policy

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1. Introduction

Atradius Dutch State Business (Atradius DSB) provides export credit insurance (ECI) and investment guarantees on behalf of the Dutch government. The Ministries of Finance and Foreign Affairs (the Dutch State) set the national policy framework, while Atradius DSB is responsible for implementation. Export credit insurance covers payment risks related to export transactions and political risks related to foreign investments by Dutch companies and their financiers where these risks cannot be insured in the commercial insurance market. This means large and/or higher-risk export transactions by Dutch companies can be made possible.

A key condition is that insured export transactions must not give rise to unacceptable environmental and social risks. To this end, an environmental and social due diligence review is carried out for all incoming applications in accordance with the environmental and social policy.

Unacceptable environmental and social risks are situations in which adverse impacts on people and the environment are so severe that they cannot be tolerated. Examples include life-threatening situations and irreversible damage to cultural heritage or natural assets. Whether a risk is considered unacceptable depends in part on the context and perception. International standards, such as the IFC Performance Standards, provide a framework for assessing whether a risk is acceptable. A project must first meet international standards before it can qualify for export credit insurance.

The following sections describe the environmental and social policy framework for export credit insurance, including responsibilities and division of tasks, the policy framework, the scope of the policy, transparency and additional policy documents. This is followed by Atradius DSB's approach to carrying out environmental and social due diligence.

2. Policy framework

Export credit insurance falls under the responsibility of the Minister of Finance, in consultation with the Minister for Foreign Trade and Development Cooperation. Together, they determine the policy frameworks within which Atradius DSB carries out the export credit insurance, including the associated environmental and social risk assessment process.

Responsible business conduct is an important condition for the Dutch State in the implementation of export credit insurance. Consequently, an environmental and social screening review is carried out for every application submitted to Atradius DSB. In this review, Atradius DSB applies various national and international guidelines, principles and standards, which are explained below.[1]

The guiding principle is that transactions involving unacceptable risks to people, animals or the environment cannot be insured. In addition, Atradius DSB excludes certain activities from export credit insurance in advance. These activities are set out in the exclusion list.[2] The exclusion list applicable at the time an application is assessed determines whether the transaction may be accepted.

[1] These guidelines are not set out in full here, but are referred to only by name. The details of the standards can be found in various Guidance Notes. Atradius DSB uses these Guidance Notes in its environmental and social due diligence review.
[2] The exclusion list can be found under Downloads on the Atradius DSB website: Environmental, Social and Compliance.

2.1 OECD Guidelines for Multinational Enterprises on Responsible Business Conduct

The Dutch State expects companies to apply the OECD Guidelines for Multinational Enterprises on Responsible Business Conduct.[3] These guidelines set out what is expected of companies across the full spectrum of responsible business conduct.

The topics addressed include employment and industrial relations, science and technology, the environment, disclosure, competition, corruption, financing and taxation. Atradius DSB also endorses the OECD Guidelines and applies them when conducting environmental and social due diligence.

Applicants for export credit insurance sign a best-efforts declaration on the application form regarding compliance with the OECD Guidelines. By signing, applicants declare that they will apply the Guidelines for Multinational Enterprises in their own business activities to the best of their ability. Atradius DSB conducts an assessment of the extent to which the applicant implements the OECD Guidelines in its business activities. This forms part of the reputation review conducted by Atradius DSB as part of its extended environmental and social due diligence process.

Atradius DSB actively engages with new applicants on what compliance with the OECD Guidelines entails. If stakeholders have questions about Atradius DSB's implementation or interpretation of the OECD Guidelines, or about compliance by the exporting party, they can contact Atradius DSB by submitting questions via the website.[4] Complaints about compliance with the OECD Guidelines may be submitted via the website.[4] Stakeholders may also contact the National Contact Point (NCP) for the OECD Guidelines.[5] Atradius DSB actively keeps track of complaints submitted to and handled by the NCP and takes these into account in its assessment and due diligence process.

2.2 OESO Common Approaches

In addition to the OECD Guidelines, which Atradius DSB and exporters are expected to implement, international frameworks also prescribe how Atradius DSB should conduct its environmental and social due diligence. The environmental and social due diligence process for export credit agencies is set out internationally in the OECD Common Approaches[6].

All OECD export credit agencies have committed to this framework for international environmental and social review of applications for export credit insurance and investment guarantees. Atradius DSB is actively involved in developing and updating the OECD Common Approaches, with a focus on raising international standards while maintaining a level playing field for Dutch companies. A single assessment framework for all export credit agencies helps ensure that level playing field internationally.

The Common Approaches specify when and how environmental and social due diligence must be carried out, which standards must be applied and what relevant environmental and social information is required to assess a project. This includes, for example, the classification of extended reviews and the information required for those reviews (see also section 3.2.2).

The Common Approaches apply to financed transactions with a repayment term of more than two years. Atradius DSB carries out a proportionate environmental and social due diligence review for every insurance application it receives; see also Section 3.



[3] OECD Guidelines
[4] This is possible via the website: Feedback and complaints
[5] For more information, see: OECD Guidelines
[6] The Common Approaches can be found

2.3 IFC Performance Standards and EHS Guidelines

The OECD Common Approaches also specify which substantive standards export credit agencies must follow when carrying out environmental and social due diligence. These include the IFC Performance Standards[7] (IFC PS) and the World Bank Group Environmental, Health, and Safety Guidelines[8] (EHS Guidelines).

IFC is part of the World Bank Group and provides finance to stimulate private-sector development in developing countries. The IFC Performance Standards are the standards IFC applies when assessing projects it is considering for financing. The IFC PS are also widely recognised and applied by the international financial sector.

The eight IFC Performance Standards are:

- Assessment and Management of Environmental and Social Risks and Impacts
- Labour and Working Conditions
- Resource Efficiency and Pollution Prevention
- Community Health, Safety, and Security
- Land Acquisition and Involuntary Resettlement
- Biodiversity Conservation and Sustainable Management of Living Natural Resources
- Indigenous Peoples
- Cultural Heritage

The EHS Guidelines provide further substantive guidance on the standards set out in the IFC Performance Standards. There is a general EHS Guideline, which includes standards for matters such as emissions, waste management, and occupational and community health and safety. In addition, there are sector-specific guidelines for areas including agriculture, the chemicals industry, infrastructure, and the oil and gas industry.

These general and sector-specific guidelines are technical reference documents containing generally accepted measures that the World Bank Group considers achievable at reasonable cost using existing technology.

Atradius DSB will review the applicable standards with the parties involved and discuss what information is required and how that information can be provided.

2.4 United Nations Guiding Principles on Business and Human Rights

The UN Guiding Principles on Business and Human Rights[9] (UNGPs) are a set of guidelines for states and businesses to prevent, address and remedy human rights violations arising from business activities.

The UNGPs are based on three pillars:

- the recognition of states' existing obligations to respect, protect and fulfil human rights and fundamental freedoms, known as the duty to protect;
- the role of business enterprises, which are required to comply with all applicable laws and to respect human rights, known as the responsibility to respect
- the need for rights and obligations to be matched to appropriate and effective remedies when breached, known as access to remedy

The Dutch State endorses the UNGPs and recognises the importance of promoting and protecting human rights, as reflected in the duty to protect. Through this environmental and social policy for export credit insurance, the Dutch State gives concrete expression to Guiding Principle 4[10].

The UNGPs were unanimously endorsed by the UN Human Rights Council in 2011. In the same year, they were integrated into the OECD Guidelines for Multinational Enterprises, which were updated in 2023, and in 2016 they were incorporated into the Common Approaches.

Under the UNGPs, Atradius DSB is expected to conduct due diligence. Atradius DSB must also use its leverage to prevent and mitigate risks as far as possible and must be able to account for its actions.

This means that Atradius DSB actively identifies and assesses human rights risks as part of its environmental and social due diligence, requires appropriate measures to prevent or mitigate adverse impacts, and engages in dialogue with the parties involved where possible.

2.5 Additional reference frameworks

There may be cases where an environmental or social aspect that is relevant to a project cannot be adequately assessed against the IFC PS, for example, animal welfare.

Atradius DSB has therefore developed a dedicated animal welfare policy statement, which describes how Atradius DSB assesses animal welfare aspects.

Further information is available in the animal welfare policy statement on the Atradius DSB website [11].

[7] The current IFC Performance Standards and the associated Guidance Notes can be found at: Performance Standards on Environmental and Social Sustainability | International Finance Corporation (IFC)
[8] The various EHS Guidelines can be found at: World Bank Group Environmental, Health, and Safety Guidelines
[9] The UNGPs can be found at:: Guiding Principles on Business and Human Rights
[10] Guiding Principle 4: States should take additional steps to protect against human rights abuses by business enterprises that are owned or controlled by the State, or that receive substantial support and services from State agencies such as export credit agencies and official investment insurance or guarantee agencies, including, where appropriate, by requiring human rights due diligence.
[11] The policy statements can be found under Downloads on the website: Environment, Social and Compliance

3. Environmental and social due diligence process

For every insurance application it receives, including applications that fall outside the scope of the Common Approaches, Atradius DSB carries out a proportionate environmental and social due diligence review.

The review considers the potential impacts of a project and addresses the risk of significant adverse impacts, with the aim of ensuring that the parties involved take measures to avoid or mitigate these impacts as far as possible [12].

Atradius DSB also analyses potential impacts further along the chain of business relationships and uses its leverage to engage with the exporter and its business relationships on their responsibility to address these impacts to the best of their ability.



3.1 Steps in the environmental and social due diligence process

Export credit insurance and liquidity products/equipment cover

Figure 1 shows the steps in the environmental and social due diligence process. These steps are then described individually in the text below.

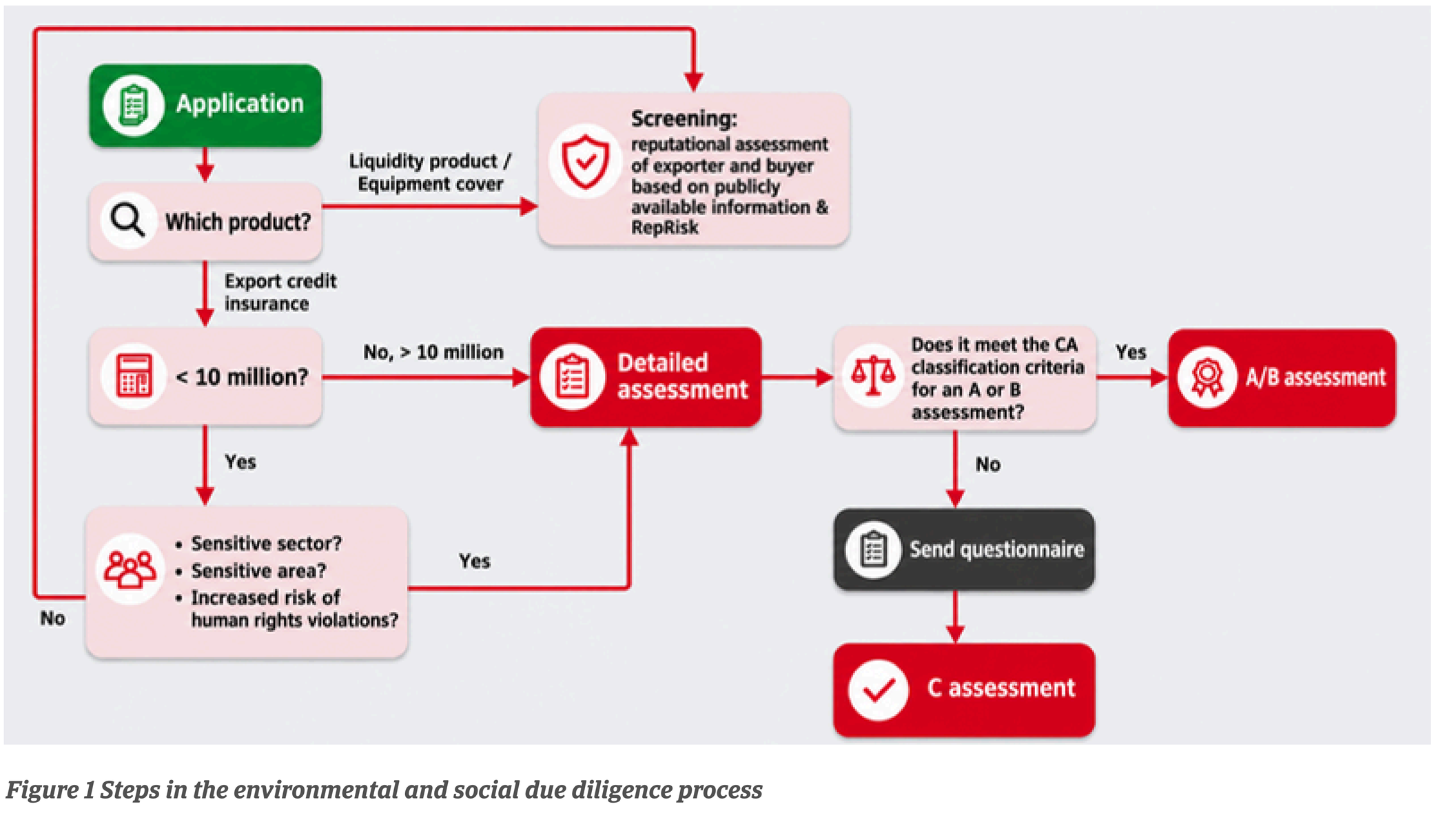


Figure 1 Steps in the environmental and social due diligence process

[12] This also explicitly takes into account the influence that the parties involved may exert in practice on the project to which the goods are being supplied.

3.1.1 Product classification

When an application is received, the E&S desk first determines which product the application relates to.

Screening review

For some insurance products, Atradius DSB is further removed from a specific transaction or physical project. This applies to liquidity products, insurance products in the tender phase and equipment cover. Because of the distance from the project to which the goods or services will be supplied, these products are subject to a screening review. In a screening review, the reputation risk of the exporter and the buyer is assessed using tools and publicly available information. If this screening review identifies significant reputation or other risks relating to the exporter or the buyer, Atradius DSB may still decide to carry out an extended environmental and social due diligence review.

Foreign Exchange Risk Insurance

For applications concerning Foreign Exchange Risk Insurance, Atradius DSB will only carry out an environmental and social screening of the Dutch exporter.

Ukraine Facility

Under the Ukraine Facility, Atradius DSB may process applications involving the supply of trading goods in addition to capital goods and/or services. In the case of trading goods, information on the location and end users is limited and a screening review is carried out for the Ukraine Facility.

For capital goods and/or services, the regular process applies.

For all other export credit insurance applications, the remaining steps in the process apply.

3.1.2 Screening criteria

If the application concerns a regular export credit insurance product, Atradius DSB first determines whether an extended review is required.

This is assessed against the following criteria:

- applications with a transaction amount of EUR 10 million or more;
- applications involving a delivery in or near a sensitive area;
- applications involving a delivery to a sensitive sector;
- applications involving a delivery where there is an increased risk of project-related human rights violations.

If one of the above criteria is met, Atradius DSB carries out an extended review. For further explanation of the extended review, see section 3.2. If none of the criteria is met, the application is subject to a screening review, as explained in section 3.1.1.

Sensitive areas

The project location may give rise to an extended environmental and social due diligence review if significant adverse impacts could potentially occur there. This includes projects located in or affecting:

- areas of high biodiversity or conservation value, such as national parks, rainforests, coral reefs and wetlands
- densely populated areas, such as locations where projects are likely to involve significant land acquisition and resettlement
- areas important to vulnerable groups, such as Indigenous Peoples
- border areas, conflict-affected areas and post-conflict areas
- areas of historical or archaeological significance, including sites listed as UNESCO World Heritage Sites.

Sensitive sectors

A delivery to a specific sector may also give rise to the identification of project- or transaction-related risks. Under national policy, a number of sectors are considered sensitive from an environmental and/or social perspective and will always trigger an extended environmental and social due diligence review. These include, but are not limited to, deliveries to, or work in:

- the dredging industry
- large-scale construction projects
- the chemicals industry
- large-scale agriculture and horticulture
- large-scale intensive livestock farming
- the textile industry
- mining
- nuclear projects
- transactions in the oil and gas sector that are not covered by the exclusion list.

Increased likelihood of human rights violations

Incoming applications are assessed to determine whether there is an increased likelihood of project-related human rights violations. This may be the case, for example, where people have to be involuntarily resettled for a project, where Indigenous Peoples may be adversely affected, or where there is a risk of child labour or forced labour within a project.

If Atradius DSB's screening identifies an increased risk of project-related human rights violations, Atradius DSB will carry out an extended review.

3.2 Extended review

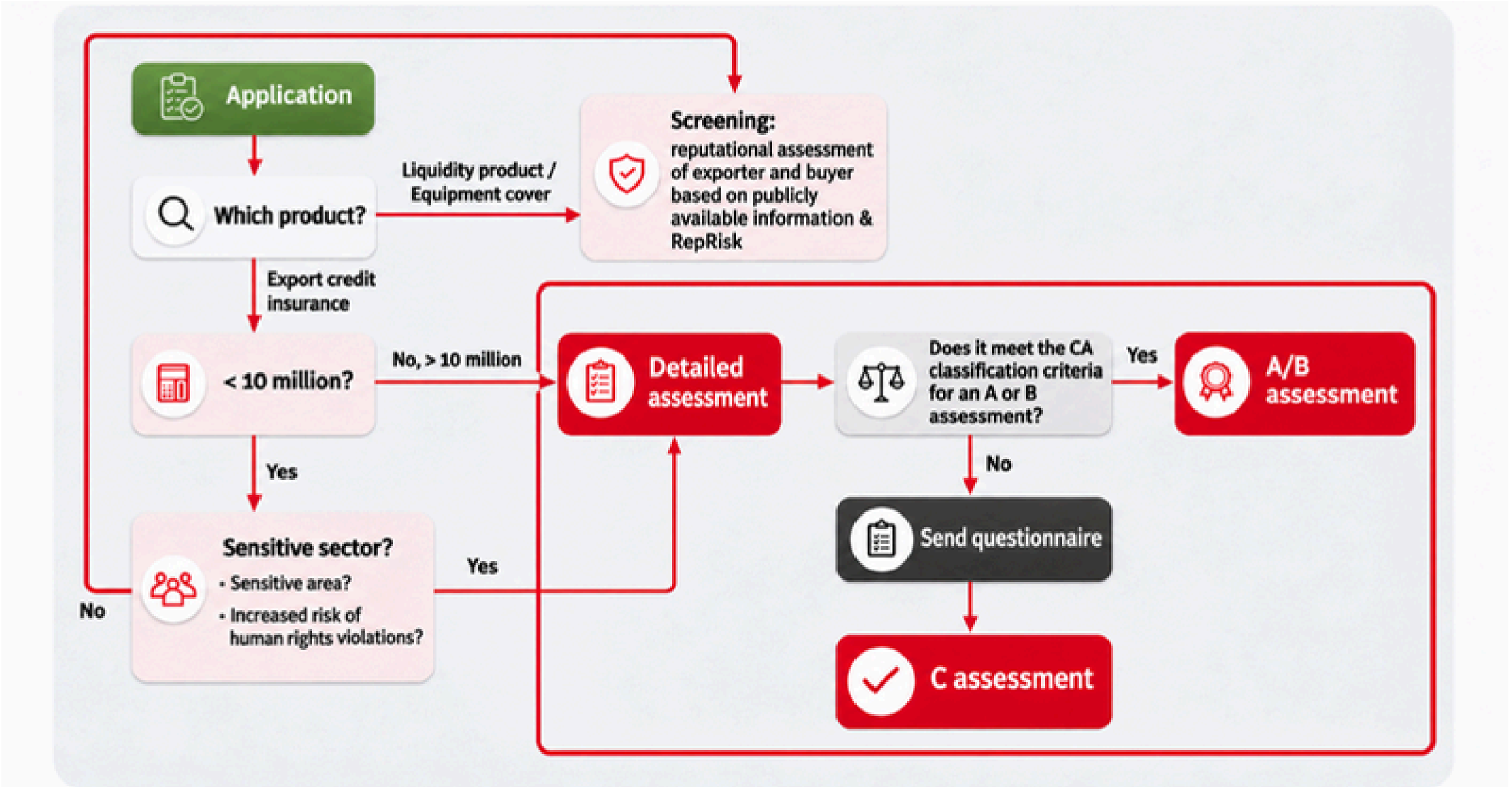


Figure 2: Steps in the environmental and social due diligence process

3.2.1 Project definition

When carrying out an extended review, the next step for Atradius DSB is to define the project. Clearly describing and delineating the project makes it possible to classify it in a risk category. This classification determines the scope of the subsequent environmental and social due diligence review. A transaction is often part of a larger project. The environmental and social due diligence review therefore covers the entire project.

Activities that are directly related to the project, such as an access road or energy supply, are also assessed. These activities may be directly related to the project because of their timing, location or function in relation to the project. In doing so, Atradius DSB follows the definition of 'associated facilities' used in the Common Approaches [13].

A project definition consists of three elements:

- **The transaction:** the actual delivery of goods or services, or the investment, for which the application has been submitted.
- **The project:** this is the project which the transaction is delivered to. The scope of the project must be defined for each application. The environmental and social due diligence review assesses the project as described in the project definition, not only the transaction.
- **The project environment/contextual factors**: all relevant aspects that are indirectly related to the project but fall outside the substantive assessment against international standards. The local social, political and economic context of a country or region may create risks for the parties involved or for the project. Examples include unrest, controversy or implementation delays, for instance because the project is located in a conflict-affected or post-conflict area. These factors are identified as they may be relevant to the transaction or project and to the potential impacts identified. Atradius DSB also assesses the extent to which it may still be able to exert influence through effective cooperation with the project owner or other parties with which the exporter has a demonstrable functional relationship.

3.2.2 Classification

Based on an analysis of project-related risks, Atradius DSB classifies the project of which the transaction forms part using a classification system.

This classification determines the scope of the additional environmental and social due diligence review of the project. Atradius DSB applies three internationally agreed categories: A, B and C [14].

[13] Associated facilities' are facilities that do not form part of the project, but that would not be constructed or expanded in the absence of the project and whose viability depends on the viability of the project. Such facilities may be financed, managed, constructed, operated or owned by the buyer and/or the project sponsor, or independently of the project.
[14] If an extended review is not required, a screening review is carried out, as explained in section 3.1.

A: A project is classified as Category A if it has the potential to cause significant adverse environmental and social impacts that extend beyond the project site. These impacts may be irreversible and are often diverse in nature. Annex I of the Common Approaches includes an illustrative list of Category A projects [15].

Where a project is classified as Category A, the applicant must provide an Environmental and Social Impact Assessment (ESIA) or comparable documentation.

The required content of the ESIA is set out in Annex II of the Common Approaches and covers all relevant IFC Performance Standards. Projects in this category are always monitored for environmental and social aspects.

For Category A projects, core project information is published beforehand and a summary of the review is published retrospectively. Finally, where possible, Atradius DSB will carry out one or more site visits as part of the review and/or monitoring process.

B: A project is classified as Category B if it has the potential to cause substantial adverse environmental and social impacts. The impacts are less adverse than those associated with Category A projects. They are largely confined to the project site, only some of the potential impacts are irreversible, and mitigation and/or compensation is more readily achievable.

In such cases, an ESIA should preferably be provided, or otherwise documentation with comparable content. For Category B projects, a summary of the review is published retrospectively. In certain cases, a Category B project may also be subject to a site visit or monitoring by Atradius DSB.

C: A project is classified as Category C if it has few or no adverse environmental and social impacts, or if it is not tied to a specific location. The information required consists of responses to standard environmental and social questions.

3.2.3 Environmental and social due diligence review by Atradius DSB

The extended environmental and social due diligence reviews carried out by Atradius DSB include all of the elements set out below.

Assessment of the Dutch exporter:

The assessment of the Dutch exporter analyses the exporter's working practices and its public reputation in environmental and social matters. This includes a review of the exporter's health, safety and environmental policies and management systems.

The assessment also includes an analysis of the company's supply chain for the transaction concerned.



Assessment of the foreign buyer

The assessment of the foreign buyer and/or other relevant parties, like the assessment of the Dutch exporter, examines how the company implements its environmental and social policies and how its management systems are designed to prevent or mitigate the adverse impacts of its activities as far as possible. Where relevant, the company's supply chain is also analysed.

Assessment of the project

First, the project is assessed against the relevant legislation and regulations of the country in which it is being carried out. As a minimum, the project must comply with those requirements. The project is also assessed against international standards.

Atradius DSB uses the IFC Performance Standards as the guiding framework for describing and assessing the potential environmental and social impacts of a project. See also the explanation of the IFC Performance Standards in the international policy framework in Section 2.

[15] The Common Approaches including Annex 1 can be found on the website: Environmental and social due diligenc : Environmental and social due diligence

The assessment is based on the principle of proportionality, determined by the severity, nature and scale of the anticipated environmental and social impacts. Greater attention is therefore given to the most significant potential impacts, and less attention to minor ones.

The standard procedure that companies are expected to follow, after risks have been identified is:

- preventing adverse effects (prevention, for example, changing a project location to protect nature);
- minimising adverse effects (mitigation, for example, using filters to reduce particulate emissions or adjusting a route so that less, or no, expropriation is required);
- compensating in advance for predicted adverse effects (compensation, for example, planting new woodland where an existing area of woodland has to make way for a project);
- providing remediation and/or compensation or other remedies for adverse effects that occur but were not foreseen (for example, compensation for damage to a fishing net during project works).

3.2.4 Environmental and social advice

Category A and B projects are submitted to the Dutch State. The Dutch State then decides whether or not to issue an insurance policy. For other environmental and social due diligence reviews, Atradius DSB may take the decision independently [16]. If the environmental and social due diligence review shows that the project does not meet international standards and/or that the buyer's reputation is not acceptable, Atradius DSB will examine whether the situation can be rectified. If it cannot be rectified, Atradius DSB will reject the application on environmental and/or social grounds. A lack of sufficient information may also lead to rejection. Atradius DSB informs the Dutch State of rejected applications.

Where the financial assessment has been completed, but the environmental and social due diligence review is not yet finalised, a promise of cover may be issued with the condition that the environmental and social assessment is concluded favourably.

3.2.5 Monitoring and management

After an insurance policy has been issued, Atradius DSB monitors all projects in the highest risk category, Category A [17]. For lower risk categories, Atradius DSB assesses on a case-by-case basis whether monitoring is required. The type of insurance involved, whether a transaction is financed or non-financed, and whether other parties are involved in the transaction or project partly determine the influence Atradius DSB can exercise over the project and the project owner, and therefore the scope and intensity of the monitoring.

For each insurance policy, the exporter and Atradius DSB agree on the monitoring arrangements and the resulting obligations for the insured party. Monitoring may take different forms.

For example, a project may be required to submit reports at fixed intervals, Atradius DSB may visit the project at different stages of construction and operation, and/or the assessment may be carried out with the support of an independent consultant. The monitoring arrangements are set out in the policy conditions. Where possible, monitoring is carried out in cooperation with other export credit agencies and the financiers involved.

If it becomes apparent after a policy has been issued, for example, through monitoring, that aspects of the project are developing differently from what was predicted or agreed, Atradius DSB will engage with the project owner and/or exporter, together with any other parties involved. If a party has deliberately provided incorrect information for the environmental and social due diligence review, or repeatedly fails to meet commitments made in the context of that review, the general condition applies that 'failure to disclose information or the provision of incorrect information will result in forfeiture of the right to payment'.

In addition, Atradius DSB may decide not to process or may refuse a subsequent insurance application from a particular exporter,bank, or relating to a particular buyer. In financed transactions, Atradius DSB generally has more leverage than in the case of non-financed transactions, because Atradius DSB remains involved through the insured bank.

3.2.6 DGGF

Dutch Good Growth Fund Track 3 (DGGF) is the part of the Dutch Good Growth Fund that focuses on promoting and financing development-relevant export transactions as a supplement to export credit insurance.

For DGGF transactions, Atradius DSB applies the same due diligence process as described in this document but with a different threshold. Under regular export credit insurance, an extended environmental and social due diligence review is carried out for applications exceeding EUR 10 million; for DGGF, the threshold is anything above EUR 1 million.

In addition, DGGF offers the possibility of Technical Assistance (TA). TA is intended to increase the development impact and reach of export transactions in low- and middle-income countries, or to mitigate the risk for Atradius DSB [18].



[16] The transaction may be submitted to the Dutch State for approval on other grounds.
[17] The monitoring policy has been in effect since 1 January 2022 and applies to insurance policies issued after that date.
[18] More information on Technical Assistance: Dutch Good Growth Fund | DGGF

4. Cooperation and communication

Atradius DSB communicates with relevant stakeholders before, during and after completion of the environmental and social due diligence review of a project. The Dutch exporter and/or financier is initially responsible for providing the information that forms the basis for the environmental and social due diligence review as this party benefits from the insurance policy issued. Atradius DSB verifies the information received as far as possible against other information sources, as listed below:

- the application form
- -responses to standard questionnaires or specific questionnaires
- information from the exporter and buyer from previous insured transactions, including track record information
- an independent consultant
- public sources, such as media articles, the internet and databases including Google Earth, Protected Planet, ReefBase and RepRisk
- publications by reputable institutions, such as the Business & Human Rights Resource Centre and Human Rights Watch
- country reports, for example human rights reports from the US State Department or reports from UN organisations such as the ILO
- information from embassies
- information obtained through site visits and stakeholder consultation, such as input from NGOs or local stakeholders, including substantiated comments received through prior publication for Category A projects.



Where other parties are involved in a project that is subject to an environmental and social due diligence review, Atradius DSB will always seek to cooperate. At national level, this may include cooperation with other organisations acting on behalf of the Dutch government, such as Invest International and FMO, or with commercial banks that finance projects.

At international level, Atradius DSB cooperates with other export credit agencies and financial institutions, such as the World Bank and regional development banks.

Cooperation with banks

If one or more banks are involved in financed transactions and a Category A or B review must be carried out for the transaction, the bank or coordinating bank is responsible for providing the correct information for the environmental and social due diligence review. What is expected of the bank is set out in the box below.

Atradius DSB expects the coordinating bank to assume overall responsibility for managing the E&S process and for communicating with all project parties involved.

The coordinating bank:

- ensures that all parties involved are familiar with the international environmental and social standards [19];
- manages communication between the ECAs, the banks involved and the project owner;
- establishes a realistic timeline based on all relevant interests and monitors progress against that timeline;
- manages the process for appointing an Independent Environmental and Social Consultant (IESC). Several IESC proposals should be evaluated, and the most suitable proposal should be selected jointly with the parties involved;
- organises and participates in a site visit for all banks and ECAs involved, together with the IESC, for Category A projects;
- for projects without an IESC, ensures that the bank's E&S team leads the management and coordination of the E&S due diligence process;
- prepares an Environmental and Social Action Plan (ESAP) in cooperation with the relevant parties and incorporates it into the loan documentation;
- takes a proactive role in ensuring that the project complies with its E&S obligations throughout the term of the loan. The bank leads the monitoring process and shares monitoring reports with the parties involved, including Atradius DSB;
- for projects without an IESC, ensures that the bank's E&S team carries out the E&S monitoring, monitors the timely implementation of the actions in the ESAP and informs Atradius DSB of any deviations and subsequent corrective actions.

[19] These are the OECD Common approaches, IFC Performance Standards and relevant World Bank EHS Guidelines.

4.1 Transparency

Atradius DSB is transparent about how applications are assessed. This transparency is provided through this policy, specific policy statements, the annual review and stakeholder meetings. Atradius DSB has its own feedback and complaints mechanism, which is available on its website.

In addition to ex-ante and ex-post publication of Category A projects, like other OECD member states, Atradius DSB reports Category A and B projects to the OECD using a standardised form. Each year, the OECD publishes an aggregated overview of the reported projects on its website.

The information that can and cannot be made public, as well as details on the publication of information, are explained in Atradius DSB's transparency policy.

Atradius DSB keeps stakeholders informed by publishing insurance applications under review and issued policies. While an application is being reviewed, local parties or NGOs may provide Atradius DSB with relevant information about a project.

Relevant information may also be submitted after a policy has been issued and Atradius DSB will follow up on it where still possible. Any information submitted must be substantiated.



Environmental and Social Policy
Atradius Dutch State Business
David Ricardostraat 1
P.O. Box 8982, 1006 JD Amsterdam
The Netherlands
Tel. +31 (0)20 553 2693

Amsterdam Chamber of Commerce
33226495
Registered as:
Atradius Dutch State Business NV
www.atradiusdutchstatebusiness.nl

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