



# **Executive Summary**

The CoreLogic team is dedicated to helping people build better lives. To demonstrate this commitment, it has built an Environmental, Social and Governance (ESG) program to contribute to the sustainability of the environment, further social justice and continue to operate effectively and ethically.

### CoreLogic's ESG program is multi-pronged and canvasses::

- **1. Environmental Sustainability** which drives to reduce its own environmental impact and assisting others to work more sustainability through 3 key programs:
  - a. Identify and reduce our carbon footprint in our facilities and practices
  - b. Implement energy efficient protocols in our office spaces
  - **c.** Continue to support our customers through our range of climate risk products and services

## 2. Social responsibility which focuses on

- a. building a diverse and inclusive environment that ensures all employees are valued and can bring their whole selves to work
- b. reducing the risk of modern slavery on its supply chains
- **c.** continue to support its social partnerships with *Habitat for Humanity* and *Ronald McDonald House* which help and support vulnerable people in the community;

## 3. Strong Governance frameworks which drive to

- a. Manage and mitigate risk in the way CoreLogic safeguards the confidentiality, integrity and availability of the data and information it collects, stores and maintains
- b. ensure that data accessed by CoreLogic or licensed to customers is handled and used in accordance with its contractual and legal obligations as well as in accordance with its policies, mission and brand values; and
- c. Manage the relationships with vendors in all 4 stages of the vendor process

This ESG policy reflects the efforts of CoreLogic staff and other key stakeholders who are committed to building a more sustainable future while helping people find, buy and protect the homes they love.



# Environmental sustainability (E)

At CoreLogic, we understand that our homes can be foundations for support, safety and growth. We acknowledge that society's home, planet earth, is being impacted by humanity's actions and believe that everyone has a responsibility to act to ensure the earth and its environment is habitable for people, fauna and flora into the future.

It is recognized that sustainability is not solely related to climate. We are dedicated to the development of processes and systems which create healthy, natural and man-made environments and which allow for a continuing prosperous, healthy and equal society.

CoreLogic has a Sustainability Working Group comprising employees from different areas of the company. The group's actions are informed by the United Nation's 17 Sustainable Development Goals and focus on how CoreLogic may contribute in this space from three perspectives:

- how CoreLogic may help and work with its customers;
- how CoreLogic can assist its employees to work more sustainably; and
- ▶ how CoreLogic can improve sustainability itself and within its operations.



### PROGRAM 1

# **Our Products**

# (UN Goal 11: Sustainable Cities and Communities)

CoreLogic currently has a portfolio of solutions which are designed to help its customers, whether they be lenders, insurers or from the government, to formulate climate strategy and manage climate change risk through the examination of the risk and impact of climate change on real property.

Recognising that energy efficiency can impact upon and deliver a number of environment benefits, the Sustainability Working Group is working to create a new tool to help homeowners (including CoreLogic employees) to understand their energy consumption, called the Home Energy Consumption Scorecard.

Working in partnership with other third party suppliers, the Energy Efficiency Ratings solution is scheduled for 'Horizon 1' release in 2023.

### **PROGRAM 2**

# Reducing CoreLogic's Carbon Footprint

(UN Goal 13: Climate Action)

It is well accepted science that carbon emissions must be urgently reduced to stop global warming so that the earth can continue to be a habitable home.

CoreLogic has a significant facilities footprint with seven offices throughout Australia and New Zealand. The Sustainability Working Group has embarked on a project to measure CoreLogic's carbon footprint in each of these offices. Armed with this data, CoreLogic will be in a position to create informed, measurable and achievable goals which will help CoreLogic to reduce its carbon emissions.

The Sustainability Working Group is measuring its carbon emissions using a platform called Carbon View (created by an Australian company, Simble), which captures each office's operations and helps to determine the particular parts of the business where CoreLogic can take appropriate action. The analysis helps the business to formulate positive actions that may be taken across a number of categories such as utilities, services, catering and food choices, IT equipment, webhosting, and travel.

Using the data collected, CoreLogic will be in a position to set a strong emissions reduction target in line with Australia's overall need to reduce its emissions in order to limit global warming to below 2 degrees Celsius.

Identifying our carbon footprint is currently underway and is expected to be completed by Q2 2023.



### **PROGRAM 3**

# Renewable Energies and Energy Awareness

(UN Goal 7: Affordable and Clean Energy)

The use of renewable energies and the clean, inexhaustible power they provide is an important factor towards the reduction of global warming.

Keeping in mind CoreLogic's goal of always putting the customer first, the Sustainability Working Group has established an 'energy awareness' pilot program with two of its customer real estate agencies, Upstate Real Estate (Northern Beaches) and McConnell Bourn. With the assistance of Conexie, CoreLogic is assisting these agencies to measure their respective energy consumption across their offices by providing energy meters with the view that it will encourage responsible use of energy, and then encourage the agencies to move towards implementing renewable energy sources.

This pilot has yielded positive results. Upstate Real Estate (Northern Beaches) has elected to install solar panels, and McConnell Bourn are providing energy meters to a number of its rental clients to encourage responsible use of energy.

In November, we will be rolling these energy meters out in our larger offices such as Sydney, Adelaide and Brisbane to identify and reduce our energy consumption.

# Sustainability Relationships

Recognizing that Environmental Sustainability is an ever-evolving landscape, CoreLogic believes that collaboration is critical to making progress on the challenges society faces to implement long term change. Further, CoreLogic recognizes the value of collaborating with experts, and is working to establish solid relationships with a number of experienced groups, businesses and initiatives including the Sustainable Business Council of New Zealand. CoreLogic is proud to be a member of the Sustainable Business Council (SBC). The SBC works with executives and sustainability professionals to maximize its members' positive impact in sustainability.



# Social responsibility (S)

At CoreLogic, we believe that building a diverse and inclusive culture is critical to thriving in the workplace, in the marketplace, and in the community.

We continue to build an inclusive environment that ensures all employees are valued and can bring their whole selves to work, all perspectives are respected, and opportunities are equally accessible. CoreLogic celebrates people from different backgrounds and recognizes the extensive research which proves the positive effects of having a culturally diverse workplace.

As a way of displaying CoreLogic's commitment to these values, a number of Inclusion and Belonging Working Groups have been established that focus on raising awareness through education and social events, professional development and giving back to the community.

The Working Groups include

- PRIDE,
- ► Reconciliation Action Plan/Culture
- Wellbeing
- Gender Equity

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### **PRIDE**

The CoreLogic PRIDE Working Group promotes a respectful, inclusive and diverse environment in the workplace by promoting education and advocacy for the LGBTQ+ community and allies. The PRIDE Committee focuses on professional development, community, employee experience and driving business results.

Each month PRIDE Working Group provides updates and available resources for all employees as well as information on internal and external events. In 2022, the Working Group focused on Pride Month (June) which celebrates the diversity of lesbian, gay, bisexual, transgender and intersex community, Wear It Purple Day (26 August 2022) which strives to foster support, safe, empowering and inclusive environments for rainbow young people and is providing education about pronouns. CoreLogic is also a major sponsor for Queers in Property, an independent network connecting LGBTQ+ people in the property and construction industry for visibility, empowerment and professional support.



# Wellbeing

CoreLogic's employees are its greatest asset. The Wellbeing Working Group is dedicated to ensuring CoreLogic's employees feel safe and supported throughout their time at CoreLogic. Its focus is to create a space where employees feel they are able to access the support they need through the provision of appropriate internal and external resources, as well as focusing on being visible allies by creating events to raise visibility and understanding.

The Wellbeing Working Group acknowledges that wellbeing includes the physical self, but also focuses on mental health. CoreLogic has ensured that it has trained and certified Mental Health First Aiders across its offices, as well as those certified in physical first aid. It's 2022 focus is on Mental Health, supporting victims of domestic violence and people with invisible illness or disability.

To continue to support its employees that may be facing hardship or require support, CoreLogic offers a CoreLogic Employee Assistance Plan, which is provided through Assure and provides professional help in a range of areas, free of charge.

CoreLogic runs other Wellbeing events and initiatives each year which encourage employee fitness and wellbeing, and works alongside CoreLogic's Workplace Health and Safety Committees which enacts each country's Workplace Health and Safety Policy.





### Reconciliation Action Plan Team

CoreLogic acknowledges the traditional custodians of country throughout Australia and their connection to land, sea and community, and its employees pay respect to Elders past, present and emerging. In 2022, the Reconciliation Action Plan Team was established with its first main initiative being the creation CoreLogic Australia's first Reconciliation Plan.

The Reconciliation Team is also focusing on continued awareness and education within the CoreLogic community and encourages staff to take part in National Reconciliation Week – challenging individuals, families, communities, organisations and government to tackle the unfinished business of reconciliation. 2022 marks an important milestone 'Mabo Day' – 20 years since the decision was made by the High Court of Australia to recognize indigenous Australians' land interests.



# **Gender Equity**

Gender equity is a fundamental human right. Every person deserves the same rewards, resources and opportunities regardless of their gender. CoreLogic acknowledges that while Australia has made significant progress toward gender equity in recent times, a gender gap within the Australian workforce still exists.

The Gender Equity Working Group is working to CoreLogic's strengths – collecting and analysing data – to shine a light on gender equality within the company locally so it may create informed actions to champion gender equality.

The Gender Equity Working Group also supports the production of the CoreLogic Women and Property Report.

Diversity and Inclusion are critical to winning in the workplace, market place and the communities in which we operate. Women represent 48% of our global workforce. In 2020 40% of global hires/appointments into executive level roles have been women. Our three largest businesses are run by women.

CoreLogic uses feedback from annual surveys and periodic "pulse" surveys to help enhance culture and the work environment.



# Prevention of Modern Slavery

**Ronald McDonald House** – CoreLogic has a proud relationship with Ronald McDonald House and provides volunteer staff to assist in the cooking of meals to help to provide a homely and inviting place for parents, guardians, carers and siblings to stay while a related child is undergoing hospital treatment.

**Habitat for Humanity** – CoreLogic are a proud supporter of Habitat for Humanity, an organisation that shares our vision for enabling financial security and independence by increasing access to housing. Working in partnership with families, Habitat for Humanity and their 4,000+ volunteers have provided safe homes to thousands in need all over the world



# Strong governance and oversight (G)

CoreLogic has a strong and rigorous oversight program which helps the business to make responsible and informed decisions and policies. This includes the following frameworks.

# Information Security - ISO 27001 Certification

Throughout the Australian and New Zealand business, CoreLogic has implemented the Information Security Management System - ISO 27001 requirements and achieved independent certification. It is also committed to maintaining this framework into the future.

ISO 27001 provides a framework to protect three aspects of information:

- ▶ Confidentiality: only the authorized persons have the right to access information.
- ▶ Integrity: only the authorized persons can change the information.
- Availability: the information must be accessible to authorized persons whenever it is needed.



# Data Governance Council (DGC)

CoreLogic maintains a Data Governance Council whose role is to ensure that data accessed by CoreLogic or licensed to customers is handled and used in accordance with its contractual and legal obligations as well as in accordance with its policies, mission and brand values. The Data Governance Council comprises a multi-disciplinary team of senior decision makers that assess the permitted use cases of or movement of the data received by CoreLogic in order to ensure it is handled legally and ethically.

# Vendor Governance Council (VGC)

The purpose of CoreLogic's Vendor Management framework is to ensure CoreLogic's business objectives for which a vendor is engaged is achieved, and the return on investment is impacted positively.

The framework is designed to manage vendors throughout the vendor lifecycle: including selection, on boarding, contracting, performance management, risk management and off boarding. This enables CoreLogic to identify and manage risk and strategically, efficiently & securely engage and disengage with vendors.

Vendor Governance Council provides direction and supports business leaders in making decisions related to engaging or disengaging vendors for CoreLogic services.

The Vendor Governance Council is chaired by the Leadership Including Legal, Finance, Technology, Risk & the Architecture Review Board.

The vendor risk management framework enables CoreLogic to proactively assess and mitigate risks that could arise in any of the four stages of the vendor management lifecycle.



