

Key Sustainability Figures 2022

Simple because it matters.

ERGO

A Munich Re company

Key environmental figures

GRI 302-1, 302-4, 305-1, 305-2, 305-3, 305-5

General information	Unit	2022	2021	2020	2019 (base year)
Total number of staff		25,693	24,974	26,436	26,727
Staff covered by the survey of environmental indicators	%	76.5	81.7	80.5	80.9
Staff working at a site with a certified environmental management system	%	63.5 ¹	58.95	55.9 ²	45.7

¹ In 2022, our sites in Estonia, Latvia and Lithuania were certified for the first time.

² In 2020, our site in Poland was certified for the first time.

CO ₂ e emissions	Unit	2022	2021	2020	2019 (base year)
Total CO₂e emissions	t	51,077	54,014	53,954	57,562
Direct CO ₂ e emissions from primary energy consumption – Scope 1 ¹	t	36,307	39,716	37,539	36,288
Indirect CO ₂ e emissions from procured energy – Scope 2 ²	t	10,021	11,283	13,053	13,812
Other indirect CO ₂ e emissions – Scope 3 ³	t	4,750	3,015	3,362 ⁴	7,462
CO₂e emissions per employee	t	1.988	2.163	2.041	2.154
Total CO₂e savings since 2019	%	11.27	6.16	6.27	–
CO₂e savings per employee since 2019	%	7.70	–0.42⁵	5.25	–

¹ Direct emissions from primary energy consumption (natural gas, heating oil, emergency diesel power, fuel for company cars).

² Indirect emissions from procured energy (purchase of electricity, district heating, and district cooling).

³ Other indirect emissions (business trips, consumption of paper and water, waste).

⁴ Pandemic-related decrease in 2020 due to high work-from-home rates.

⁵ 2021 per capita figure increased slightly by 0.42% due to the decreased total number of staff since 2019.

Energy consumption	Unit	2022	2021	2020	2019 (base year)
Total direct energy consumption (natural gas, natural gas for CHPs ¹ , fuel for emergency generators)	MWh	144,735	169,780	161,974	152,369
Natural gas	MWh	47,602	56,983	57,317	50,955
Natural gas for CHPs	MWh	96,411	112,153	104,009	100,940
Fuel for emergency generators	MWh	722	644	648	474
Total consumption indirect energy (purchased electricity, district heating, district cooling)	MWh	90,951	102,946	104,021	113,472
Purchased electricity	MWh	15,748	11,338	17,722	18,964
Procured green electricity	MWh	37,596	38,779	40,189	45,787
District cooling	MWh	3,446	3,824	3,847	4,343
District heating	MWh	34,161	49,005	42,263	44,379
Self-generated electricity (CHP)	MWh	29,537	33,939	31,167	30,422
Percentage of total electricity consumption from green electricity	%	70.5	77.4	69.4	70.7
Total CO₂e emissions from energy	t	39,380	45,709	45,898	44,700
CO₂e emissions from energy per employee	t	1.533	1.830	1.736	1.672

¹ Thermal power stations with combined heat and power technology.

Consumption of paper ¹	Unit	2022	2021	2020	2019 (base year)
Total consumption of paper	t	580	611²	422³	590
Paper consumption per employee	t	0.023	0.024	0.016	0.022
Share of recycled paper	%	4.2⁴	7.9⁴	21.3	53.9
Total CO₂e emissions from paper	t	685	721	498	697
CO₂e emissions from paper per employee	t	0.027	0.029	0.019	0.026

¹ Printer and copy paper.

² Increase due to higher documentation requirements for customers and distributors in Poland.

³ Pandemic-related decline in 2020 due to shift to working from home and the increasing digitalisation of processes.

⁴ Decrease due to high paper consumption by some international entities with a low share of recycled paper.

Water ¹	Unit	2022	2021	2020	2019 (base year)
Total water consumption	m³	311,298	303,866	344,122²	437,457
Water consumption per employee	m³	12.116	12.167	13.017	16.368
Total CO₂e emissions from water consumption	t	219	214	242	308
CO₂e emissions from water consumption per employee	t	0.009	0.009	0.009	0.012

¹ Our locations obtain water from the local (municipal) networks. Our wastewater is discharged sanitary water.

² Pandemic-related decrease in 2020 due to high work-from-home rates.

Waste	Unit	2022	2021	2020	2019 (base year)
Total waste	t	3,389	3,643	4,735¹	5,314
Waste by type and disposal method¹					
Recycled materials	t	1,863	2,046	2,525	2,793
Incinerated waste	t	601	894	1,107	933
Landfill waste	t	0	85	207	274
Special disposal of waste for reuse/recovery	t	3	7	14	4
Organic waste	t	392	202	512	888
Other waste	t	529	409	370	422
Waste per employee	t	0.132	0.146	0.179	0.199
Total CO₂e emissions from waste	t	1,606	1,380	1,606	1,680
CO₂e emissions from waste per employee	t	0.063	0.055	0.061	0.063

¹ Pandemic-related decrease in 2020 due to high work-from-home rates.

² The type of waste disposal greatly depends on the respective infrastructure for waste disposal and local regulations. Wherever possible, waste and recyclable materials are separated, recycled and disposed of by regional service suppliers.

Business travel	Unit	2022	2021	2020	2019 (base year)
Total business travel	km	67,676,093	43,734,729¹	46,314,328¹	102,969,152
Air travel	km	16,624,637	4,633,900	7,588,751	40,094,092
Automotive travel (company cars, hire vehicles)	km	42,197,792	35,536,669	34,909,236	48,167,780
Rail travel and long-distance bus travel ²	km	10,473,257 ³	3,564,161	3,816,341	14,707,280
Business travel per employee	km	2,634	1,751	1,752	3,853
Total CO₂e emissions for business travel	t	9,188	5,991	5,709	10,177
CO₂e emissions for business travel per employee	t	0.36	0.24	0.22	0.38

¹ Pandemic-related decline in 2020 and 2021.

² Long-distance rail travel with Deutsche Bahn and ÖBB climate-neutral due to green electricity procurement.

³ Increase in mileage due to recording of long-distance bus trips and shift from air to rail travel in Germany.

Notes on the environmental indicators:

An important part of our Group-wide environmental and climate protection strategy is the continuous reduction of our resource consumption and the resulting greenhouse gas emissions.

In our reporting on consumption and greenhouse gas emissions, we focus on the main direct impacts of our business operations on the environment and climate. These are the consumption of energy, paper and water, the amount of waste we produce, and the kilometres travelled on business trips. The resulting greenhouse gas emissions are measured and reported in CO₂ equivalents (CO₂e). All consumption data that was not available at the reporting date was estimated and extrapolated for the fully consolidated companies of the ERGO Group. The resulting CO₂ emissions are measured and selective quantitative figures are quality assured externally for the entire Munich Re Group including ERGO.

The consumption of resources per employee refers to in-house staff and salaried field staff. Self-employed sales agents are not included in the environmental indicators.

The latest conversion factors of the Greenhouse Gas Protocol (GHG) and the Association for Environmental Management and Sustainability in Financial Institutions (VfU) are used to calculate Group-wide CO₂ emissions. Where possible, individual conversion factors, e.g. for company cars, are used. A market-based approach is used to calculate Scope 2 emissions from electricity consumption, taking into account that in 2022 a share of 70.5% will come from renewable energy sources and will be calculated as emission-free. For the remaining electricity consumption, country-specific conversion factors from the GHG Protocol were used, derived from the average local electricity mix.

Sources of greenhouse gas emissions:

- Scope 1: direct emissions from primary energy consumption (natural gas, heating oil, emergency diesel generators, fuel for company cars)
- Scope 2: indirect emissions from procured energy (purchase of electricity, district heating, and district cooling)
- Scope 3: other indirect emissions (business trips, consumption of paper and water, waste)

Key employee figures

GRI 2-7, 2-30, 401-1, 401-2, 404-1, 404-2, 405-1

ERGO Group employees ¹	Unit	2022	2021	2020
Total employees		25,693	24,974²	26,436
Employees by region				
Germany	%	53.9	55.3	53.4
Total Germany		13,847	13,816	14,108
Rest of Europe	%	43.6	44.4	46.3
Other regions	%	2.5	0.3	0.3
Total international		11,846	11,158	12,328
Employees by function				
In-house staff		22,180	21,486	22,250
Salaried field staff		3,513	3,488	3,123
Self-employed field staff		13,020	12,347	11,497
Other (e.g. clinical staff)		- ²	- ²	1,063
Staff by gender				
Women	%	56.6	56.7	57.7
Men	%	43.4	43.3	42.3
Age structure				
Staff under 30	%	12.2	11.6	11.6
Staff between 30 and 50	%	51.5	53.1	55.0
Staff over 50	%	36.2	35.3	33.5
Average age	Years	45.3	45.2	44.5
Employees by contract type				
Full-time employees	%	77.1	76.4	79.7
Female	%	47.9	47.5	49.7
Male	%	52.1	52.5	50.3
Part-time employees	%	19.4	19.9	17.7
Female	%	85.9	86.2	87.4
Male	%	14.1	13.8	12.6
Dormant employment contracts	%	3.4	3.7	2.6
Female	%	88.1	89.2	89.3
Male	%	11.9	10.8	10.7

ERGO Group employees ¹	Unit	2022	2021	2020
Permanent employees	%	95.3	95.1	94.7
Staff with temporary contracts	%	4.7	4.9	5.3
Staff under collective bargaining agreements³	%	99.4	98.2	98.3
Sickness ratio	%	6.1	5.3	5.5
Sick leave days per employee		15	12	12
Length of service in years (Ø)		16.4	16.0	15.2
Number of nationalities⁴		82	78	-
Staff with disabilities	%	5.9	5.8	5.6
Staff with flexible working hours	%	83.6	85.1	82.6
Staff eligible for mobile working	%	91.7	88.7	87.4
Staff eligible for sabbatical/time off/ additional days off	%	66.8	64.2	60.4
Staff with access to medical care (e.g. company doctor, health insurance)	%	91.3	89.4	92.1
Staff with access to medical benefits (e.g. Covid-19 vaccination, check-ups and screening)⁵	%	83.7	75.4	84.4
Staff in company pension plans⁵	%	71.1	70.8	73.4
Employees with financial support for staff catering⁴	%	80.1	81.1	-
Employees in parental leave⁴		981	895	-
Duration of parental leave in months (Ø)⁴		5.7	5.8	-

¹ Unless otherwise stated, the values refer to in-house and salaried field staff of ERGO Group's fully consolidated entities.

² Some international ERGO companies were sold in 2021. This reduced the total number of staff.

³ The figure includes in-house and salaried field staff at the operational ERGO companies in Germany.

⁴ Reported since 2021.

⁵ Percentage of staff with corresponding contractual agreement.

Equal participation of men and women in managerial positions	Unit	2022	2021	2020
Women in managerial positions	%	39.6	38.4	37.6

Share of women by management level:				
First executive level (e.g. Head of Division)	%	34.9	35.2	30.6
Second executive level (e.g. Head of Department)	%	36.5	34.1	32.0
Third executive level (e.g. Team Lead)	%	41.0	39.4	40.5

Employee turnover	Unit	2022	2021	2020
Total newly hired employees		2,967	1,314	2,163
Female		583	753	1,276
Male		2,384	561	887
Fluctuation rate	%	10.1	7.6	9.8
Voluntary fluctuation (termination by employee)	%	5.5	4.4	3.2
Lay-offs (termination by company)	%	0.8	0.5	0.9
Open positions filled by internal candidates		3,968	2,167	3,134

Basic and advanced training at the ERGO Group	Unit	2022	2021	2020
Cost of advanced training per employee	€	755	673	445
Hours of advanced training per employee		21.6	17.0	28.6
Total training hours		554,192	425,224	711,007
Training hours (online) per employee		11.4	6.6	19.6
Total training hours (online)		293,980	163,733	485,939

Basic and advanced training at the ERGO Group in Germany	Unit	2022	2021	2020
Trainees (including agency trainees)		833	919	908
Ratio of trainees to working staff	%	5.1	5.5	5.2
Training hours of sales partners¹		205,044	216,086	174,100

¹ Advanced training hours for salaried and self-employed field staff. The figures include central advanced training programmes organised by ERGO as well as local training measures within the scope of the EU Insurance Distribution Directive and the "Good Advice" initiative of the German Insurance Association and its Code of Conduct for insurance sales.

Social commitment figures

GRI 201-1

Social commitment expenditure	Unit	2022	2021	2020
Total expenditure	€	3,044,464¹	2,435,286	2,550,693
Donations	€	1,284,183 ¹	787,818	1,267,294
Social sponsorships	€	681,219	570,991	528,569
CR memberships	€	110,848	101,731	81,951
Donations in kind/in-kind sponsorships	€	27,210	15,241	49,564
Political donations ²	€	93,000	93,000	93,000
ERGO foundations	€	848,004	866,505	530,315

Expenditure on social commitment according to challenge addressed

Projects that contribute to addressing one of the three global challenges: ³	€	1,010,313	932,086 ⁴	1,610,633 ⁴
1. Mitigating the effects of climate change				
2. Improving access to healthcare				
3. Need to heighten risk awareness				
Disaster relief	€	857,547 ¹	243,343 ⁵	1,393
Local projects and organisations	€	208,389	285,111	265,789

¹ Strong increase due to Ukraine relief aid.

² ERGO supports the political democratic process, and to this end it donates to the following parties: Bündnis 90/Die Grünen, CDU, CSU, FDP and SPD. They each receive the same donation amount, an annual total of €75,000 for each party. All donations are transferred to the parties' federal headquarters. In addition to the above donations, membership fees are paid to organisations closely affiliated with the parties. These may not exceed €25,000 per business year for ERGO.

³ Expenditure on social commitment according to challenge addressed includes donations, social sponsorships and CR memberships (without donations in kind/in-kind sponsorships).

⁴ Including Covid-19 relief aid.

⁵ Including relief aid following the flood disasters in Western Germany in July 2021.



The key financial figures can be found on our [website](#).