



Environmental and climate protection at ERGO

ERGO

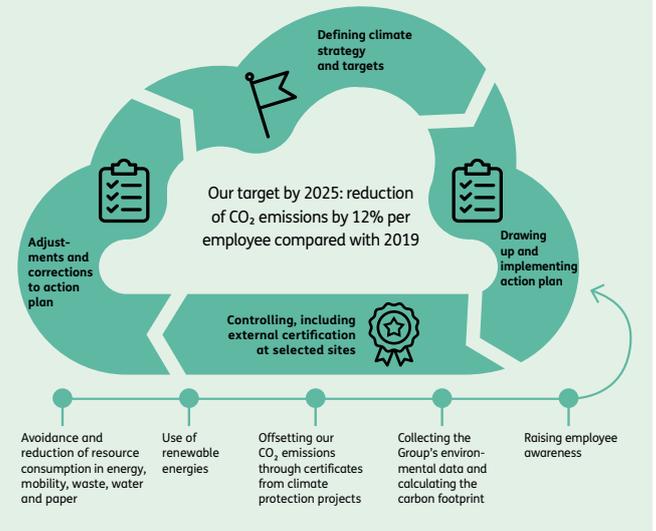
A Munich Re company

We have adopted targeted measures to promote environmental and climate protection within our company and in our business. We continually reduce the greenhouse gas emissions in our operations, work in a way that conserves energy and resources, and promote environmental awareness among our staff.

Our climate targets for our own operations

By 2025, we aim to reduce the CO₂ emissions from our business operations Group-wide by 12% per employee compared with 2019, for example by using less energy or reducing business travel. We also aim to use 100% green electricity throughout the Group by 2025. From 2030 at the latest, we aim to remove unavoidable carbon emissions from the atmosphere by financing reforestation or carbon storage projects.

Environmental management in our operations



Our group-wide environmental management

In order to be able to manage the greenhouse gas emissions from our business operations, we work with a uniform, Group-wide environmental management system. As part of that system, each year we evaluate how much greenhouse gas emissions are produced at the various locations through energy, paper and water consumption and business trips, or how much waste is generated. We report greenhouse gas emissions in carbon equivalents (CO₂e). Based on this, we take targeted measures to reduce CO₂ emissions and conserve resources, for example energy-efficient building services technology or the promotion of e-mobility. The increase in mobile working means that we can reduce office space and, as a result, also consumption and emissions.

Our major locations in Germany, Poland, Spain and the Baltic states are certified in accordance with international standards, such as German Industrial Standard DIN ISO 14001 and the Eco-Management and Audit Scheme (EMAS). Their environmental management systems are also subject to an annual review.

Net-zero emissions by 2030

We have offset unavoidable carbon emissions since 2015 by purchasing climate certificates. This means that we support climate protection projects that reduce carbon emissions. From 2030 at the latest, we aim to go one step further and remove the emissions caused by our business operations from the atmosphere – for example by financing reforestation or carbon storage projects.

