

## We take responsibility

We insure people and companies for the future – long-term thinking and forward-looking action are an integral part of our business. Our operations are sustainable, we focus on the needs of our customers, and we contribute to environmental protection and the preservation of ecosystems. We create a good working environment for our employees and engage ourselves in helping others.

### Ambition 2025

We place a particular focus on climate protection. One of the goals of our “Ambition 2025” strategy programme is to consistently reduce our carbon emissions to net-zero by 2050 at the latest: not only in our own business operations, but also in the insurance solutions we provide and in the investments we make. Net-zero means that we will support offsetting measures that help remove emissions from the atmosphere. We also support international climate protection projects.



### Promoting climate protection, reducing emissions

In line with our strategy, we intend to further reduce our own consumption of energy and resources by 2025 through our established Group-wide environmental management system. Our business operations have been climate neutral since 2015, and we offset unavoidable carbon emissions by purchasing climate certificates.



### Responsible corporate governance

We manage our company responsibly and ensure that human and labour rights are respected at ERGO and by our business partners. Our binding Code of Conduct serves as the foundation for our employees' value-based actions. We are constantly working on the further digitalisation of our offers and processes for our customers.



### Manifold perspectives for employees

ERGO aims to provide the best possible support to all employees. We are committed to their health, work-life balance, further qualification and equal opportunities. By the end of 2025, 40% of all management positions and at least 25% of all Board positions are to be held by women. Our position on tolerance and diversity is laid down in our Code of Conduct, Diversity Policy and our commitment to the Diversity Charter.



### Sustainable products and investments

We take ESG criteria into account in the development of products and in our investments. We invest specifically in sustainable projects, such as solar power plants and wind farms. By gradually phasing out fossil fuels in our insurance business and reducing carbon emissions in our investment portfolio as part of our “Ambition 2025”, we want to make a contribution towards limiting global warming.



### Our commitment to society

We are committed to the environment and society, and we address global challenges that are closely linked to our core business: mitigating the effects of climate change, improving access to healthcare and raising risk awareness. We help people in crisis situations and promote social projects at our various office locations. Our employees lend a hand at charitable institutions.

