

# GRI Content Index 2023

Simple because it matters.

**ERGO**

A Munich Re company

# GRI content index

Standard applied: GRI 1: Foundation 2021

ERGO Group has reported the information in this GRI Content Index for the period 1 January 2023 to 31 December 2023 with reference to the GRI Standards. The ERGO Sustainability Report and key sustainability figures can be found on our [website](#).

GRI Standard	Reference	Comments/omissions
<b>GRI 2   General Disclosures 2021</b>		
2-1   Organizational details	ERGO Sustainability Report 2023, pp. 3, 20	
2-3   Reporting period, frequency and contact point	ERGO Sustainability Report 2023, pp. 2, 20	
2-5   External assurance	ERGO Sustainability Report 2023, p. 2, Munich Re Annual Report 2023, p. 325	Selected, externally quality-assured environmental figures for Munich Re (Group) including ERGO can be found within the non-financial statement in the <a href="#">Munich Re Annual Report 2023</a> , p. 325.
2-6   Activities, value chain and other business relationships	ERGO Sustainability Report 2023, p. 3	There were no significant changes in the organisation and its supply chain during the year under review.
2-7   Employees	ERGO Sustainability Report 2023, pp. 3, 18 ERGO Key Sustainability Figures 2023, p. 4	
2-9   Governance structure and composition	ERGO Sustainability Report 2023, p. 5	<a href="#">Management ERGO Group</a>
2-23   Policy commitments	ERGO Sustainability Report 2023, pp. 4, 7-9, 12-14	
2-24   Embedding policy commitments	ERGO Sustainability Report 2023, pp. 4-5, 7-9	
2-29   Approach to stakeholder engagement	ERGO Sustainability Report 2023, p. 6	
2-30   Collective bargaining agreements	ERGO Key Sustainability Figures 2023, p. 4	

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<b>GRI 3   Material Topics 2021</b>		
3-1   Process to determine material topics	ERGO Sustainability Report 2023, p. 6	
3-2   List of material topics	ERGO Sustainability Report 2023, p. 6	
3-3   Management of material topics	ERGO Sustainability Report 2023, p. 4–19	
<b>GRI 201   Economic performance 2016</b>		
201-1   Direct economic value generated and distributed	ERGO Sustainability Report 2023, p. 16 ERGO Sustainability Figures 2023, p. 5	<ul style="list-style-type: none"> <li>↳ Our key financial figures</li> <li>↳ Munich Re Annual Report 2023</li> </ul>
201-2   Financial implications and other risks and opportunities due to climate change	ERGO Sustainability Report 2023, pp. 12–13, 15–16 ERGO Sustainability Figures 2023, p. 5	↳ Munich Re Sustainability Report 2023 (Climated related disclosure, p. 51)
<b>GRI 203   Indirect economic impact 2016</b>		
203-1   Infrastructure investment and services supported	ERGO Sustainability Report 2023, pp. 12–14, 16	
<b>GRI 205   Anti-corruption 2016</b>		
205-3   Confirmed incidents of corruption and action taken	ERGO Sustainability Report 2023, p. 8	
<b>GRI 302   Energy 2016</b>		
302-1   Energy consumption within the organisation	ERGO Key Sustainability Figures 2023, p. 2	
302-4   Reduction of energy consumption	ERGO Key Sustainability Figures 2023, p. 2	

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<b>GRI 305   Emissions 2016</b>		
305-1   Direct (Scope 1) GHG emissions	ERGO Sustainability Report 2023, p. 15 ERGO Key Sustainability Figures 2023, p. 2	
305-2   Energy indirect (Scope 2) GHG emissions	ERGO Sustainability Report 2023, p. 15 ERGO Key Sustainability Figures 2023, p. 2	
305-3   Other indirect (Scope 3) GHG emissions	ERGO Sustainability Report 2023, p. 15 ERGO Key Sustainability Figures 2023, p. 2	
305-5   Reduction of GHG emissions	ERGO Sustainability Report 2023, p. 15 ERGO Key Sustainability Figures 2023, p. 2	
<b>GRI 401   Employment 2016</b>		
401-1   New employee hires and employee turnover	ERGO Key Sustainability Figures 2023, p. 5.	
401-2   Benefits provided to full-time employees that are not provided to temporary or part-time employees	ERGO Sustainability Report 2023, p. 17 ERGO Key Sustainability Figures 2023, p. 4	
<b>GRI 404   Training and education 2016</b>		
404-1   Average hours of training per year per employee	ERGO Key Sustainability Figures 2023, p. 5	In principle, advanced training offers are open to all employees in the respective Group companies. A breakdown by gender and employee category is not relevant for our management and is therefore not recorded.
404-2   Programmes for upgrading employee skills and transition assistance programs	ERGO Sustainability Report 2023, p. 19 ERGO Key Sustainability Figures 2023, p. 4–5	
404-3   Percentage of employees receiving regular performance and career development reviews		Annual appraisal interviews on personal development form a key element of our human resources policy. Since participation is voluntary, we do not record participation rates.

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<b>GRI 405   Diversity and equal opportunity 2016</b>		
405-1   Diversity of governance bodies and employees	ERGO Sustainability Report 2023, p. 18 ERGO Key Sustainability Figures 2023, p. 5	
<b>GRI 406   Non-discrimination 2016</b>		
406-1   Incidents of discrimination and corrective actions taken		In 2023, no cases of discrimination were confirmed at ERGO.
<b>GRI 407   Freedom of Association and Collective Bargaining 2016</b>		
407-1   Operations and suppliers in which the right to freedom of association and collective bargaining may be at risk	ERGO Sustainability Report 2023, p. 9	To the best of our knowledge, no operating sites or suppliers were identified in 2023 at which the right to freedom of association and collective bargaining could be at risk.
<b>GRI 408   Child Labor 2016</b>		
408-1   Operations and suppliers at significant risk for incidents of child labor	ERGO Sustainability Report 2023, p. 9	To the best of our knowledge, in 2023 no operating sites or suppliers were identified as being at significant risk of incidents of child labour.
<b>GRI 409   Forced or Compulsory Labor 2016</b>		
409-1   Operations and suppliers at significant risk for incidents of forced or compulsory labor	ERGO Sustainability Report 2023, p. 9	To the best of our knowledge, in 2023 no operating sites or suppliers were identified as being at significant risk of incidents of forced or compulsory labour.
<b>GRI 417   Marketing and labelling 2016</b>		
417-1   Requirements for product and service information and labelling	ERGO Sustainability Report 2023, p. 11	
<b>GRI 418   Protection of customer data 2016</b>		
418-1   Substantiated complaints concerning breaches of customer privacy and losses of customer data	ERGO Sustainability Report 2023, p. 10	