

Key Sustainability Figures 2023

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	2023	2022	2021	2019 (base year)
Total number of staff	number	26,178	25,693	24,974	26,727
Staff covered by the survey of environmental indicators	%	87.4 ¹	76.5	81.7	80.9
Staff working at a site with a certified environmental management system	%	72.1 ²	64.2 ³	58.9	45.7
¹ Additional entities were included in environmental reporting. ² In 2023, our site in Nuremberg, Germany was certified for the first time. ³ In 2022, our sites in Estonia, Latvia and Lithuania were certified for the first time.					
GHG emissions	Unit	2023	2022	2021	2019 (base year)
Total GHG emissions	t CO₂e	39,307¹	51,077	54,014	57,562
Direct GHG emissions from primary energy consumption – Scope 1 ²	t CO ₂ e	25,951	36,307	39,716	36,288
Indirect GHG emissions from procured energy – Scope 2 ³	t CO ₂ e	7,985	10,021	11,283	13,812
Other indirect GHG emissions – Scope 3 ⁴	t CO ₂ e	5,371	4,750	3,015	7,462
GHG emissions per employee	t CO₂e	1.502	1.988	2.163	2.154
Total GHG savings since 2019	%	31.71	11.27	6.16	–
GHG savings per employee since 2019 (kg CO₂)	%	30.28	7.70	–0.42	–

¹ Reduction in GHG emissions due to energy-saving measures and a reduction in office spaces.

² Direct emissions from primary energy consumption (natural gas, heating oil, emergency diesel power, fuel for company cars).

³ Indirect emissions from procured energy (purchase of electricity, district heating, and district cooling).

⁴ Other indirect emissions (business trips, consumption of paper and water, waste).

Energy consumption	Unit	2023	2022	2021	2019 (base year)
Total direct energy consumption (natural gas, natural gas for CHPs ¹ , fuel for emergency generators)	MWh	102,486	144,735	169,780	152,369
Natural gas	MWh	22,560	47,602	56,983	50,955
Natural gas for CHPs	MWh	79,402	96,411	112,153	100,940
Fuel for emergency generators	MWh	524	722	644	474
Total consumption indirect energy (purchased electricity, district heating, district cooling)	MWh	80,993	90,951	102,946	113,472
Purchased electricity	MWh	10,211	15,748	11,338	18,964
Procured green electricity	MWh	38,920	37,596	38,779	45,787
District cooling	MWh	2,565	3,446	3,824	4,343
District heating	MWh	29,297	34,161	49,005	44,379
Self-generated electricity (CHP)	MWh	25,793	29,537	33,939	30,422
Percentage of total electricity consumption from green electricity	%	79.2	70.5	77.4	70.7
Total GHG emissions from energy	t CO₂e	28,775	39,380	45,709	44,700
GHG emissions from energy per employee	t CO₂e	1.099	1.533	1.830	1.672

¹ Thermal power stations with combined heat and power technology.

Consumption of paper ¹	Unit	2023	2022	2021	2019 (base year)
Total consumption of paper	t	518	580	611	590
Paper consumption per employee	t	0.02	0.023	0.024	0.022
Share of recycled paper²	%	8.7	5.5³	9.4³	53.9
Total GHG emissions from paper	t CO₂e	611	685	721	697
GHG emissions from paper per employee	t CO₂e	0.023	0.027	0.029	0.026

¹ Printer and copy paper.

² Decrease in Group-wide share compared to 2019 due to high paper consumption by some international entities with a low share of recycled paper.

³ Deviation from the values reported for 2022 and 2021 due to data corrections.

Water ¹	Unit	2023	2022	2021	2019 (base year)
Total water consumption	m³	276,452	311,298	303,866	437,457
Water consumption per employee	m³	10.560	12.116	12.167	16.368
Total GHG emissions from water consumption	t CO₂e	194	219	214	308
GHG emissions from water consumption per employee	t CO₂e	0.007	0.009	0.009	0.012

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

Waste	Unit	2023	2022	2021	2019 (base year)
Total waste	t	3,060	3,389	3,643	5,314
Waste by type and disposal method¹					
Recycled materials	t	1,599	1,863	2,046	2,793
Incinerated waste	t	512	601	894	933
Landfill waste	t	0	0	85	274
Special disposal of waste for reuse/recovery	t	7	3	7	4
Organic waste	t	432	392	257 ²	888
Other waste	t	510	529	353 ²	422
Waste per employee	t	0.117	0.132	0.146	0.199
Total GHG emissions from waste	t CO₂e	1,517	1,606	1,380	1,680
GHG emissions from waste per employee	t CO₂e	0.058	0.063	0.055	0.063

¹ 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.

² Deviation from the values reported for 2021 due to data corrections.

Business travel	Unit	2023	2022	2021	2019 (base year)
Total business travel	km	78,692,830	67,676,093	43,734,729	102,969,152
Air travel	km	23,789,989	16,624,637	4,633,900	40,094,092
Automotive travel (company cars, hire vehicles)	km	41,285,696	42,197,792	35,536,669	48,167,780
Rail travel and long distance bus travel ¹	km	13,617,145 ²	8,853,662 ^{2,3}	3,564,161	14,707,280
Business travel per employee	km	3,006	2,634	1,751	3,853
Total GHG emissions for business travel	t CO₂e	8,210	9,188	5,991	10,177
GHG emissions for business travel per employee	t CO₂e	0.31	0.36	0.24	0.38

¹ Long distance rail travel with Deutsche Bahn and Austrian railways (ÖBB) is based on green electricity and does not generate GHG emissions.

² Increase in mileage due to recording of long-distance bus trips and shift from air to rail travel in Germany.

³ Deviation from the values reported for 2022 due to data corrections.

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 (GHG) emissions.

In our reporting on consumption and GHG 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 GHG emissions are measured and reported in CO₂ equivalents (CO₂e). All consumption data that was not available at the reporting date was estimated. We extrapolate the measured consumption data to the number of employees of the fully consolidated companies of the ERGO Group at the end of the respective reporting year. 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 quantitative figures are quality assured externally as part of Munich Re's non-financial reporting.

Internationally recognised conversion factors such as the Greenhouse Gas Protocol (GHG), the Association for Environmental Management and Sustainability in Financial Institutions (VfU) and the International Energy Agency (IEA) are used to calculate Group-wide GHG 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 2023 a share of 79.2 per cent stemmed from renewable energy sources and was be calculated as emission-free. For the remaining electricity consumption, country-specific conversion factors from IEA 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	2023	2022	2021
Total employees	number	26,178	25,693	24,974
Employees by region				
Germany	%	52.8	53.9	55.3
Total Germany	number	13,828	13,847	13,816
Rest of Europe	%	43.3	43.6	44.4
Other regions	%	3.9	2.5	0.3
Total International	number	12,350	11,846	11,158
Employees by function				
In-house staff	number	23,253	22,180	21,486
Salaried field staff	number	2,925	3,513	3,488
Self-employed field staff	number	12,483	13,020	12,347
Staff by gender				
Women	%	57.0	56.6	56.7
Men	%	43.0	43.4	43.3
Age structure				
Staff under 30	%	12.7	12.2	11.6
Staff between 30 and 50	%	50.5	51.5	53.1
Staff over 50	%	36.8	36.2	35.3
Average age	Y	45.4	45.3	45.2
Employees by contract type				
Full-time employees	%	77.9	77.1	76.4
Female	%	48.9	47.9	47.5
Male	%	51.1	52.1	52.5
Part-time employees	%	19.1	19.4	19.9
Female	%	84.8	85.9	86.2
Male	%	15.2	14.1	13.8
Dormant employment contracts	%	3.0	3.4	3.7
Female	%	88.8	88.1	89.2
Male	%	11.2	11.9	10.8

ERGO Group employees ¹	Unit	2023	2022	2021
Permanent employees	%	95.4	95.3	95.1
Staff with temporary contracts	%	4.6	4.7	4.9
Staff under collective bargaining agreements²	%	99.8	99.4	98.2
Sickness ratio	%	5.9	6.1	5.3
Sick leave days per employee	∅	14.6	15	12
Length of service in years	∅	15.7	16.4	16
Number of nationalities	number	89	82	78
Staff with disabilities	%	5.8	5.9	5.8
Staff with flexible working hours	%	84.2	83.6	85.1
Staff eligible for mobile working	%	92.2	91.7	88.7
Staff eligible for sabbatical/time off/ additional days off	%	64.0	66.8	64.2
Staff with access to medical care (e.g. company doctor, health insurance)	%	93.3	91.3	89.4
Staff with access to medical benefits (e.g. vaccination, check-ups and screening)	%	83.7	83.7	75.4
Staff in company pension plans³	%	71.6	71.1	70.8
Employees with financial support for staff catering	%	80.3	80.1	81.1
Employees in parental leave	number	903	981	895
Duration of parental leave in months	∅	6.0	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 The figure includes in-house and salaried field staff at the operational ERGO companies in Germany.

³ Percentage of staff with corresponding contractual agreement.

Equal participation of men and women in managerial positions	Unit	2023	2022	2021
Women in managerial positions	%	41.1	39.6	38.4

Share of women by management level:

1. Executive level (e.g. Head of division)	%	35.1	34.9	35.2
2. Executive level (e.g. Head of department)	%	37.4	36.5	34.1
3. Executive level (e.g. Team lead)	%	43.4	41.0	39.4

Employee turnover	Unit	2023	2022	2021
Total newly hired employees	number	2,603	2,967	1,314
Female	number	1,548	583	753
Male	number	1,054	2,384	561
Fluctuation rate	%	9.4	10.1	7.6
Voluntary fluctuation (termination by employee)	%	4.4	5.5	4.4
Lay-offs (termination by company)	%	0.7	0.8	0.5
Open positions filled by internal candidates	number	3,736	3,968	2,167

Basic and advanced training at the ERGO Group	Unit	2023	2022	2021
Cost of advanced training per employee	€	741	755	673
Hours of advanced training per employee	hrs	26.4	21.6	17.0
Total training hours	hrs	691,564	554,192	425,224
Training hours (online) per employee	hrs	6.6	11.4	6.6
Total training hours (online)	hrs	172,579	293,980	163,733

Basic and advanced training at the ERGO Group in Germany	Unit	2023	2022	2021
Trainees (including agency trainees)	number	770	833	919
Ratio of trainees to working staff	%	4.7	5.1	5.5
Training hours of sales partners¹	hrs	209,183	205,044	216,086

¹ Advanced training hours for 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, 201-2

Social commitment expenditure	Unit	2023	2022	2021
Total expenditure	€	2,863,199	3,044,464¹	2,435,286
Donations	€	720,533	1,284,183 ¹	787,818
Social sponsorships	€	737,285	681,219	570,991
CR memberships	€	81,815	110,848	101,731
Donations in kind/in-kind sponsorships	€	11,613	27,210	15,241
Political donations ²	€	93,000	93,000	93,000
ERGO foundations	€	1,218,954	848,004	866,505

Expenditure on social commitment according to challenges addressed

Projects that contribute to addressing one of the three global challenges: ³	€	1,035,752	1,010,313	932,086 ⁴
1. Mitigating the effects of climate change, 2. Improving access to healthcare 3. Need to heighten risk awareness				
Disaster relief	€	165,847	857,547 ¹	243,343 ⁵
Local projects and organisations	€	338,034	208,389	285,111

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: Bündnis90/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 challenges addressed includes donations, social sponsorships and CR memberships (without donations in kind/sponsorships in kind).

⁴ Including Corona 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](#).