

# DKV in figures

The value of what we do

DKV



An **ERGO** Insurance  
Group company

## — OUR PURPOSE

# Together we create a healthier future for people



**DKV** is a personal insurance company specialising in health. Our products promote well-being and contribute to a healthier future.



We belong to **ERGO**, one of Europe's leading insurance group, part of Munich Re AG, a global leader in reinsurance.

## Over 40,000

people work for Munich Re group worldwide.



We innovate to make every experience with DKV easier, safer and more useful. We design meaningful, high-quality products, taking care of what really matters: your wellbeing.

> [Further information in the Munich Re Group Annual Report](#)

## Our figures speak for themselves\*



## 1,978,843

People insured



## € 1,021.93 million

Premiums



## 88%

Healthcare premiums



## 22

DKV Health Spaces



## 40

DKV Branches



## Over 47,000

Professionals and centres included in our medical directory

\*The data presented in this document refer to 2024. The scope corresponds to: DKV Seguros y Reaseguros, S.A.E., Unión Médica La Fuencisla, S.A., ERGO Vida Seguros y Reaseguros, S.A., ERGO Generales Seguros y Reaseguros, S.A., DKV Servicios.

## — OFFER

# We innovate to make things easier for everyone

**20**

Launches of new products or improvements to existing ones



**94%**

Satisfaction of healthcare customers

**98%**

Of the customers surveyed rate DKV Health Spaces as "very good" or "excellent" (score >8/10)

**1,978,843**

customers



**7,921**

complaints and claims

## Quiero cuidarme Más

One of the most downloaded digital health apps on the market.



**+1,000,000**

of downloads

## ING

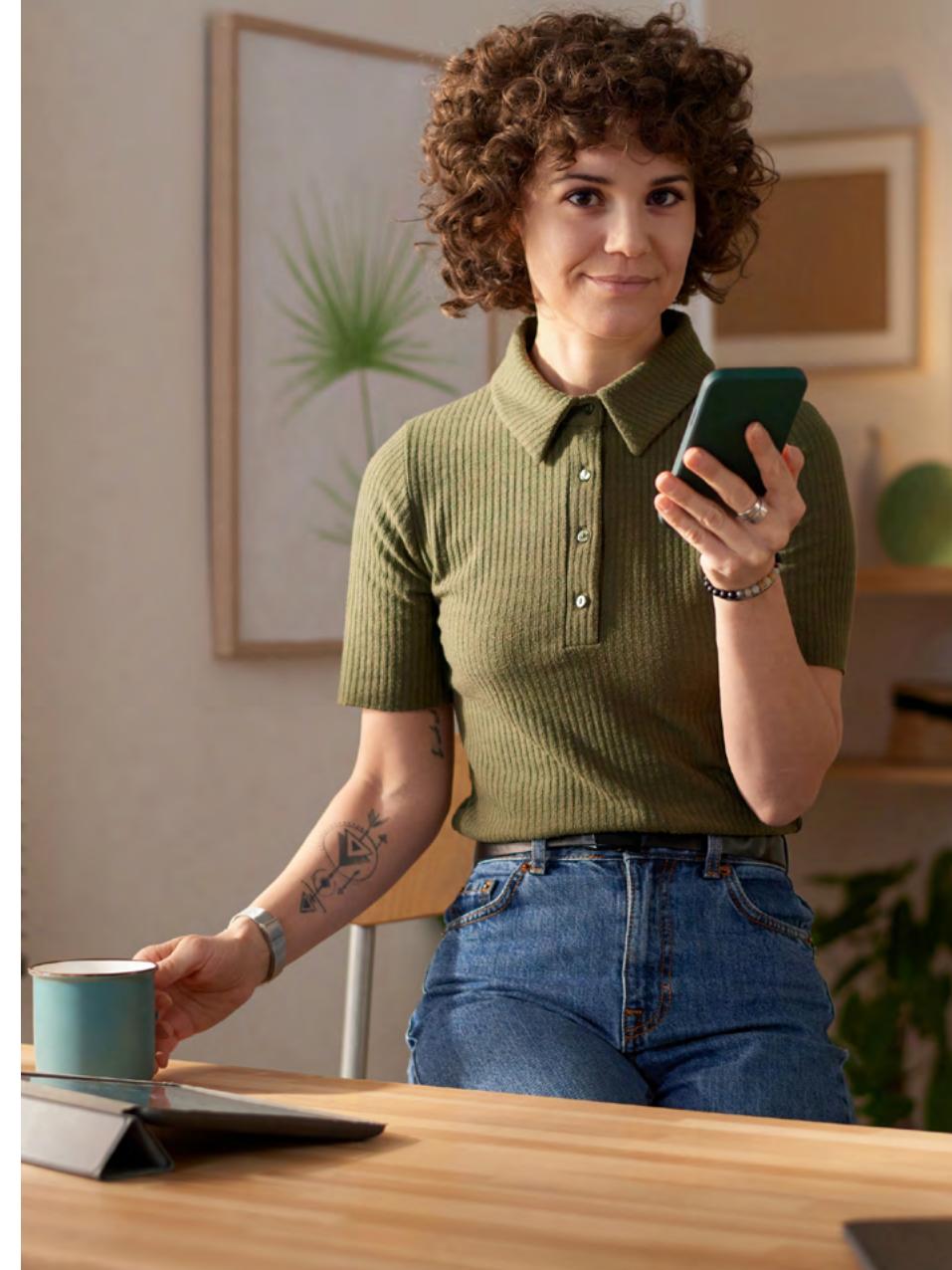


ING chooses DKV to enter the health insurance market. The new insurance is 100% digital and offers personalised coverage.



## Lifetime policy

We do not cancel policies after 3 years of coverage (main individual health products).



— EMPLOYEES

# We take care of those who make DKV possible

**83%**

of the workforce is committed to DKV\*

**87%**

are proud to work for the company\*

**99%**

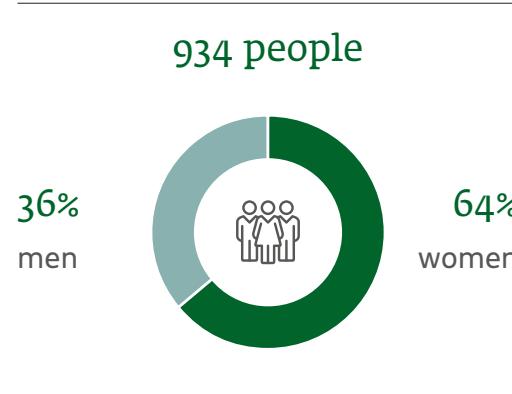
of permanent contracts

**15** years

average length of service of the workforce

**+80**

benefits for staff



In 2024, DKV reached 6th place in the ranking of companies with over 500 employees most highly rated as best places to work



**2.5%**  
people with disabilities

## Diversity, equality and inclusion

### Women in management positions

**50%**

Women on the board of directors

**33%**

Department heads

**39%**

Middle managers

**84%** Have a favourable opinion of diversity, equality and inclusion\*.

**94%** Feel treated with respect regardless of their identity\*.

- ✓ Signatories to the Principles of Conduct for Companies of the UN in support of LGBTI people.
- ✓ Membership of the Business Network for LGBTI Diversity and Inclusion.
- ✓ Membership of the UN Global Compact's Target Gender Equality
- ✓ Participation in INESE's #RedEWI.
- ✓ EJE&CON Code of Good Practice for Talent Management and Improving Business Competitiveness.
- ✓ Adherence to the 'Code of Principles for Generational Diversity' promoted by the Generation and Talent Observatory-

— PARTNERS

# We grow with those who trust us

## General suppliers



90%

Of expenditure on local suppliers



€ 4 million

Purchases from special employment centres



## Brokers and agents

8.6 /10

Satisfaction with  
the recruitment  
process

858

Participants in  
the DKV Medalia  
Programme to  
promote sustainability



**FECOR Green Broker Award  
in the category "Company that  
most helps brokers to  
be sustainable"**

## Healthcare professionals



€ 692  million

Payments to healthcare  
professionals

77% of healthcare premiums

— RESPONSIBLE MANAGEMENT

# Transparency, sustainability and action

## MERCO



4

Position in the  
insurance sector  
ranking



28

Position of 100  
in Merco  
ESG responsibility



59

Ranked 100th in  
Merco Talent



63

Ranked among the  
100 most reputable  
companies in Spain

## Members of the UN Global Compact Spain since 2002



ISO 14001  
Environmental risk  
management



LEED, GOLD  
DKV Tower Sustainable  
construction



Healthy  
Organisation

ISO 21542



SGE 21  
Ethical, sustainable  
and responsible  
management  
system



Social Responsibility in  
Aragon Inclusion of  
responsibility in  
company management



## — PLANET

# Climate action



## 100%

of the electricity  
billed in Spain comes  
from renewable  
energy sources

We share the Munich  
Re Group's goal of  
reducing GHG  
emissions per  
employee by 12%  
by 2025\*



## 551

new funeral policies  
with reduced  
environmental impact

Main measures for  
reducing...



### Energy consumption

- High-efficiency air conditioning
- High-efficiency lighting and LED technology
- Massive elimination of digital files
- Ventilation systems with heat recovery



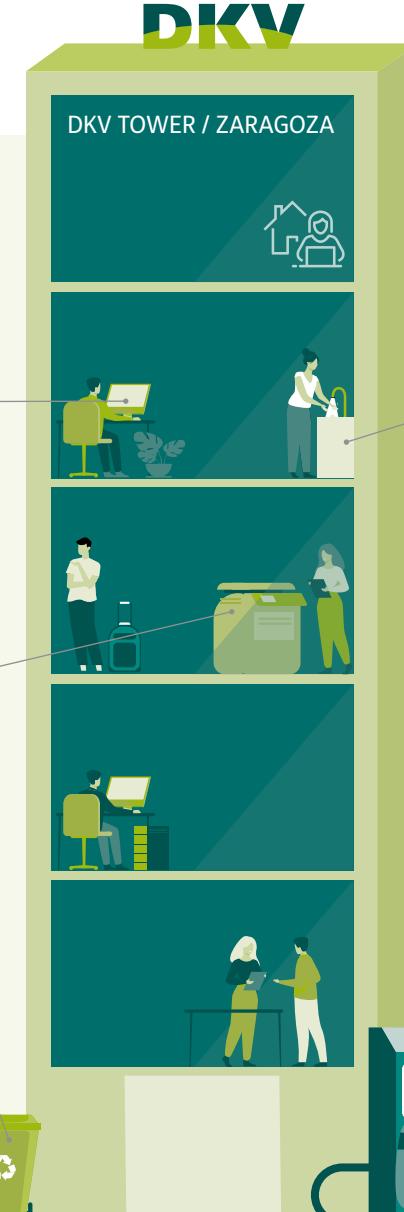
### Paper

- Digital editions of medical records
- Electronic prescriptions and digital contracting
- Changes in paper purchasing policy (recycled + FSC and TFC)
- Digital signature for new contracts



### Waste

- Printers with non-hazardous waste
- Elimination of single-use plastics
- Elimination of battery-powered devices or replacement with rechargeable ones



### Water consumption

Water-saving devices in  
most centres



### Travel emissions

Priority given to train  
travel over air travel

## — SOCIETY

# Together we act for a healthier humanity

## Our activity

**10**

Startups supported



**214,922**

People insured through solutions at reduced prices



**€ 4.6 million**

Taxes paid in Spain

**€ 220.8 million\***

Salaries and other payments to partners

## Donations, social support and collaborative contributions

**€ 8,765**

Contributions via matchfunding from our stakeholders

**1,204**

hours of volunteering during and outside working hours

**219.695 €** donated



## Contribution to SDGs

82.7%



9.5%



4.1%



3.5%



0.2%



\*Includes staff salaries, commissions to brokers and payments to service providers and general insurance.

## — SOCIETY

# DKV Integralia Foundation

Fundación  
**INTEGRALIA DKV**

The DKV Integralia Foundation celebrates its 25th anniversary with the mission of promoting the social and labour inclusion of people with physical, sensory and organic disabilities, with priority given to those with severe disabilities and people with difficulties entering the labour market.

The Foundation promotes training and employment pathways to improve and boost employability through the creation of jobs in contact centre services, BPO, digital business and consulting for inclusion, both at DKV and at more than 70 other companies and institutions.



596  
People on staff

99%  
With disabilities



9,691

Beneficiaries worldwide since  
the Foundation was  
established



+70  
Clients