

# DKV in figures

The value of what we do



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

934 people

36%  
men



64%  
women



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-

\*According to an internal staff survey.

— 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 Medialia  
Programme to  
promote sustainability



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

Healthcare professionals



€ 692<sup>↓</sup> 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

DKV Tower Accessible building



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

## DKV

DKV TOWER / ZARAGOZA



#### Water consumption

Water-saving devices in  
most centres



#### Travel emissions

Priority given to train  
travel over air travel



\*Base year 2019. Scope 2 marked-based. Scope 3 includes paper, water, waste and business travel.

## — SOCIETY

# Together we act for a healthier humanity

## Our activity

10

Startups  
supported



214,922

People insured  
through solutions at  
reduced prices

1,437

New people  
insured by over  
70 years



€ 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

35%  
men



65%  
women



## 9,691

Beneficiaries worldwide since  
the Foundation was  
established



## +70

Clients

