

DKV in figures

The value of what we do

DKV



2025

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 groups, part of Munich Re AG, a global leader in reinsurance.

45,897

people work for the 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*



1,746,330

People insured



€ 945.05 million

Premiums



90%

Healthcare premiums



21

Espacios de Salud DKV



+ 51,000

healthcare professionals and 1,000 centres

*The data presented in this document refer to 2025. 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

Customer satisfaction



95%

of customers rate DKV/ERGO as good, very good or excellent* (includes health, life and funeral insurance)

99%

rate Espacios de Salud DKV as good, very good or excellent*.

*Score >8/10

1,746,330
customers



9,127
complaints and claims

5 New and enhanced products

16 New and improved health coverages

Quiero cuidarme Más App



688,389

Telemedicine sessions



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

80%

of the workforce is committed to DKV*

82%

proud to work for the company*

99%

permanent contracts

15 years

average tenure

+80

benefits

874 people

37%
men



63%
women

22 hours

Non-commercial training per employee



DKV Seguros holds the Top Employer european certification, recognising organisations with high standards in people management

Diversity, equality and inclusion

Women on the Board

67%

Women on the board of directors

34%

Department directors

44%

Middle managers



2.5%

people with disabilities

92% say their working hours allow them to balance work and personal life*.

94% feel treated with respect regardless of their identity*.

79% have a favourable opinion of diversity, equality and inclusion*.

- ✓ 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.

*According to an internal staff survey.

— PARTNERS

We grow with those who trust us

General suppliers



84%

Of expenditure on local suppliers



€ 3.3 million

purchases from special employment centres



Brokers and agents

933

Participants in the DKV Medialia Programme to promote sustainability

Healthcare professionals



€ 517 million

payments to healthcare professionals

which represent

63%
of healthcare
premiums

Satisfaction

8,8 /10

Customer satisfaction with the contracting process



— RESPONSIBLE MANAGEMENT

Transparency and action

MERCO

Corporate Reputation Monitor



5

Position in the
insurance sector
ranking



59

Position in Merco ESG
Responsibility



65

Position
in Merco Talent



66

Position among the
100 most reputable
companies in Spain

Members of the UN Global Compact Spain since 2002



ISO 14001
DKV Tower.
Environmental risk
management



Healthy
Organisation



SGE 21
Ethical, sustainable
and responsible
management system



LEED, GOLD
DKV Tower. Sustainable
construction

ISO 21542

DKV Tower.
Accessible building



Social Responsibility
Aragón
Integration of
responsibility in company
management



— PLANET

Environmental management



100%

of electricity billed
in Spain comes from
renewable energy
sources



21.371

new funeral
insurance
policies including
environmental
aspects within the
service**

Main measures for reducing...*



Water consumption

Water-saving devices



Energy consumption

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



Travel emissions

Priority for train travel
over air travel



Papel

Digital editions of provider directories
E-prescriptions and digital contracting
Changes in paper purchasing policy
(recycled + FSC and TCF)
Digital signature for new contracts



Waste

Use of recycled and **recyclable** toner cartridges
Elimination of **single-use plastics**
Elimination of battery-powered devices or
replacement with **rechargeable** ones

*Apply to most DKV centres.

** It refers to funeral insurance policies that incorporate environmental features in certain elements of the funeral service, such as certified, recycled, or naturally biodegradable materials. These features may vary depending on the service contracted and the availability of the funeral service provider.

— SOCIETY

Together we create a healthier future for people

Our activity



296,501

People insured
through reduced-
price solutions



1,346

New insured
persons aged
over 70



€ 15.8 million

Taxes paid in Spain

€ 287.9 million*

Salaries and other payments to partners

Donations, social support and collaborative contributions

25

Third-sector
organisations supported

545

Volunteer hours
(during and outside
working hours)

105,250 €

Spendings for donations
and collaborations with
3rd sector organisations



Contribution
to the SDGs

66%



26%



8%



*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 was created in 2000 with the mission of promoting the social and labour inclusion of people with physical, sensory and organic disabilities, prioritising those with severe disabilities and people with difficulties entering the labour market.

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



573
People on staff

99%
With disabilities



+70
Clients

35%
men



65%
women



**Primary customer
contact centre
of DKV**



— PURPOSE

DKV's purpose-driven initiatives 2026-2030

The following actions actively contribute to GRUPO DKV's guiding purpose: "Working together to create a healthier future for people".⁰

1

Health promotion and prevention



- Every year, we run at least two prevention campaigns aimed at DKV's health clients.¹
- We contribute to the prevention and promotion of mental health through an annual initiative for customers and staff.²

2

Simplicity and the development of a responsible service offering



- Each year, we avoid the need for customers to process certain authorisations, representing at least 30% of those managed by healthcare centres.
- We do not object to the renewal of individual health insurance policies for customers who have been with us for more than three years, provided that the conditions set out in the contract are met.³

3

Inclusion and staff wellbeing



- We provide our staff with annual training on inclusive language.⁴
- We take steps to ensure that over 80% of staff agree that the company supports the health and safety of its employees (annual survey).⁵
- We apply the DKV criteria for healthy offices to our new offices.⁶

4

Responsible Management



- Continue to purchase 100% of the electricity in Spain from renewable energy sources.⁷

0. These initiatives are currently underway and are expected to continue at least until 2030, coinciding with the period covered by the current DKV strategic plan, the scope is 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. 1. For example, smoking prevention and the colorectal cancer prevention programme. 2. Customers: 'Look after your mind' on the 'Quiero Cuidarme más' app; staff: Holistika. 3. Provided that the policy is duly signed and the policyholder accepts both the annual premium adjustments in accordance with established technical criteria and any amendments to the applicable general terms and conditions. However, DKV reserves the right to refuse the renewal in the event of a breach of the policyholder's obligations or in the event of inaccuracy, fraud or negligence in the answers provided when completing the insurance application questionnaire. The DKV Famedic, DKV Dentsalud, DKV Sanify and DKV Selección schemes do not include this commitment. 4. Training on 'Inclusive language'. 5. For example: work-life balance measures and others audited under the AENOR SIGOS Healthy Organisation certification. 6. When selecting suppliers or materials, we take into account and have an external auditor verify the adoption of measures such as functional greenery and materials certified for air quality; materials with low VOC (volatile organic compound) emissions in accordance with the Green Seal GC-03 standard; cardiac-protection zones (defibrillator) and stroke prevention (staff trained in stroke detection); lighting levels exceeding those required by Royal Decree 486/1997 and UNE-EN 12464-1:2022; external certification of the implementation of these measures and SIGOS Healthy Organisation (AENOR). In addition, local furniture suppliers (based in Spain) and the availability of purified water via osmosis or advanced filtration systems. 7. This applies to electricity for buildings reported under scope 2 (purchased electricity, not self-generated); continue to procure purchased electricity from renewable energy sources – either directly from suppliers or by purchasing corresponding renewable energy attributes (EACs) for DKV Spain.