



**TOGETHER,
WE TAKE ACTION FOR A
HEALTHIER
HUMANKIND**

**2022
INTEGRATED
CORPORATE
REPORT**

EXECUTIVE SUMMARY



If we look back, 2022 has been a year of progress in the various actions that will help us fulfil in 2025 the company's ESG sustainability commitments, which are part of the 2025 Imagina strategic plan. However, last year will be undoubtedly remembered for the company's commitment to gender equality by agreeing on a new DKV Equality Plan, which is geared around female leadership, reducing the gender pay gap, and becoming a benchmark for our work-life balance plans and help to the relatives of DKV people.

Javier Vega de Seoane
Chairman of DKV Seguros

AT A GLANCE



DKV is a personal insurance company specialising in health, committed to people and oriented to sustainable development.



We are part of ERGO, one of the largest insurance groups in Europe, 100% owned by Munich Re AG, the global leader in reinsurance.

Munich Re:
41,389 employees / €3.4bn profit

FUNDACIÓN INTEGRALIA DKV

Founded in 2000 by DKV Seguros to facilitate social and labour integration for people with disabilities. Provides contact center services to DKV, has seven centres in Spain and launches international cooperation programmes in other countries.



HEALTHCARE

€760M (↑ 12%)
86% of the business

BURIAL

€66M (↑ 4%)
8% of the business

INCOME PROTECTION

€29M (↓ 2%)
3% of the business

HOME

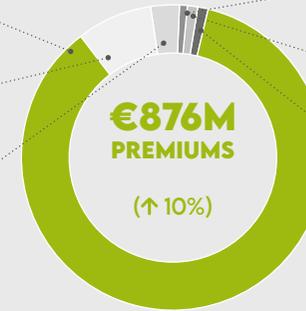
€10M (↓ 3%)
1% of the business

LIFE

€8M (↓ 4%)
1% of the business

ACCIDENTS

€3M (↓ 3%)
1% of the business



€43M NET PROFIT
(↑ 5% with respect to the plan)



€13.7M TAX CONTRIBUTION
in Spain

MARKET SHARE

HEALTHCARE

7.4% (↑0.2 pp)
(healthcare, income protection and reimbursement)

BURIAL

2.5% (↑ 0.1 pp)



1,962,144 INSURED
(↑ 5%)

41

Branches

21

Espacios de Salud



50,897
Service Points



4
New products



22
Improvements in existing products

EMPLOYEES



922
EMPLOYEES
(↑ 4%)



98%
Permanent contracts



16 years
Average seniority in workforce



+ 90
Work-life balance measures



340
have signed the telework policy



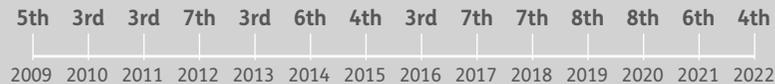
34
hours of training per employee

14

consecutive years

Great Place To Work®

Best Workplaces



61%
women in workforce



Women in managerial positions

17% Steering Committee

31% department managers

50% middle management and technicians



616 People with disabilities in Fundación Integralia DKV

20 People with disabilities in DKV staff

COLLABORATORS



COLLABORATORS

HEALTHCARE PROFESSIONALS

€551M

PAYMENTS to healthcare professionals



72% OF HEALTHCARE PREMIUMS



AVERAGE PAYMENT PERIOD

15 days

in electronic billing

GENERAL SERVICE PROVIDERS

1,467

GENERAL SERVICE PROVIDERS



96% LOCAL EXPENSES



AVERAGE PAYMENT PERIOD

29 days

AGENTS AND BROKERS

4,067

AGENTS AND BROKERS



8/10

SATISFACTION with the contracting process



2025 ESG SUSTAINABILITY STRATEGY

Our purpose: **TOGETHER, WE TAKE ACTION FOR A HEALTHIER HUMANKIND**

DKV's vision of sustainability is an integral part of our purpose, which focuses on 3 ESG pillars:

- **Environmental:** Create value for the planet
- **Social:** Create value and progress for people
- **Governance:** Create value by improving governance

The 2025 ESG commitments include 16 objectives that are worked on by six transversal work teams in the company.

| ESG | 2025 Commitments | ESG objectives | SDG |
|---|--|---|---|
| ENVIRONMENTAL | Commitment to climate change and planetary health | Develop for customers two innovative solutions (products/services/apps) against climate change and for environmental health. |  |
| | | Plant 430,000 trees to mitigate the climate emergency, following DKV's principles for forest restoration. | |
| | | Achieve every year a carbon offset of at least 10% above the operational footprint. | |
| SOCIAL | Commitment to prevention and innovation in the impact on health | Launch at least 2 innovation solutions within the offering to promote prevention or access to health for vulnerable groups. |  |
| | | Support, with at least 10 hours of mentoring, for 30 start-ups engaged in the social and/or environmental impact on health. | |
| | Commitment to an inclusive offer | Ensure that ESG aspects are considered in all new launches. |  |
| | | Have all new digital assets comply with DKV's inclusive design principles. | |
| | | Guarantee total accessibility in digital assets. | |
| | | Guarantee all individual customers that the insurance will not be subject to a price increase due to the medical expense incurred. | |
| Guarantee a life-long insurance policy for all individual customers who have held a policy for three years. | | | |
| GOVERNANCE | Commitment to diversity in talent | Have a minimum of 30% women in the Steering Committee. |  |
| | | Have a minimum of 40% women in managerial positions. | |
| | | Have a minimum of 3% disabled employees. | |
| | Commitment to honest sales and promote sustainable products and commercial processes | Develop a new "honest sales" indicator and incorporate it into the commercial activity, in such a way that it has an effect on the commercial strategy. |  |
| | | Double the sales of sustainable products achieved in 2021, promoting their marketing every year. | |
| | Commitment to sustainable procurement | Have 90% (turnover) of service providers comply with DKV's sustainability principles. |  |

PROGRESS:

34%
of the 2025 Plan achieved

54
actions implemented

ENVIRONMENTAL MANAGEMENT

DKV

MAIN MEASURES TO REDUCE ENERGY CONSUMPTION



100% of electricity obtained from green energy*



High-efficiency HVAC



High efficiency lighting and LED technology



Mass removal of digital files



Heat recovery ventilation systems



63%
EKOsales
(↑ 23 pp)

0.21 Mwh
Natural gas consumption per employee
(↓ 28%)

2.28 Mwh
Total electricity consumption per employee
(↓ 2%)

MAIN MEASURES FOR WASTE REDUCTION



Changing to printers with non-hazardous waste

Eliminating single-use plastics

Eliminating appliances that work on batteries or replacing them with rechargeable versions

6.9 litres
Volume of biomedical waste
(↓ 38%)



MAIN MEASURES TO REDUCE WATER CONSUMPTION



Water saving devices in all centres



5.04 litres
Consumption of bottled water per employee
(↓ 66%)

20 litres
Daily consumption per employee
(↑ 18%)**

MAIN MEASURES TO REDUCE PAPER CONSUMPTION



Digital editions of the medical charts



Collective printers, with obligation of duplex printing



Electronic prescription and digital contracting



Changes in the paper purchasing policy (recycled + FSC and TFC)



Digital signature for new contracts



75%
Reduction in paper consumption since 2004

0.3 kg
Paper consumption per employee per day
(↓ 36%)

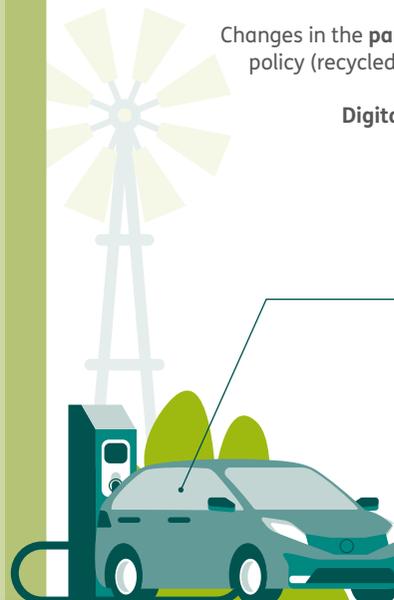
MAIN MEASURES TO REDUCE EMISSIONS IN TRAVEL



Giving priority to travelling by train instead of plane



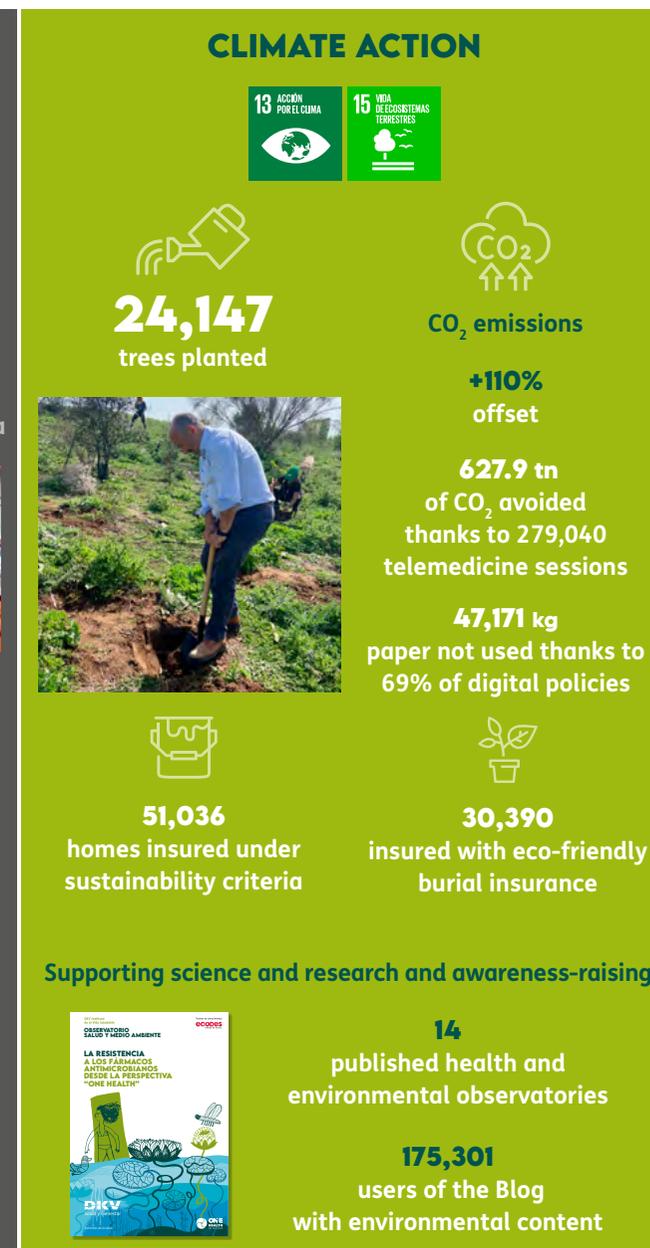
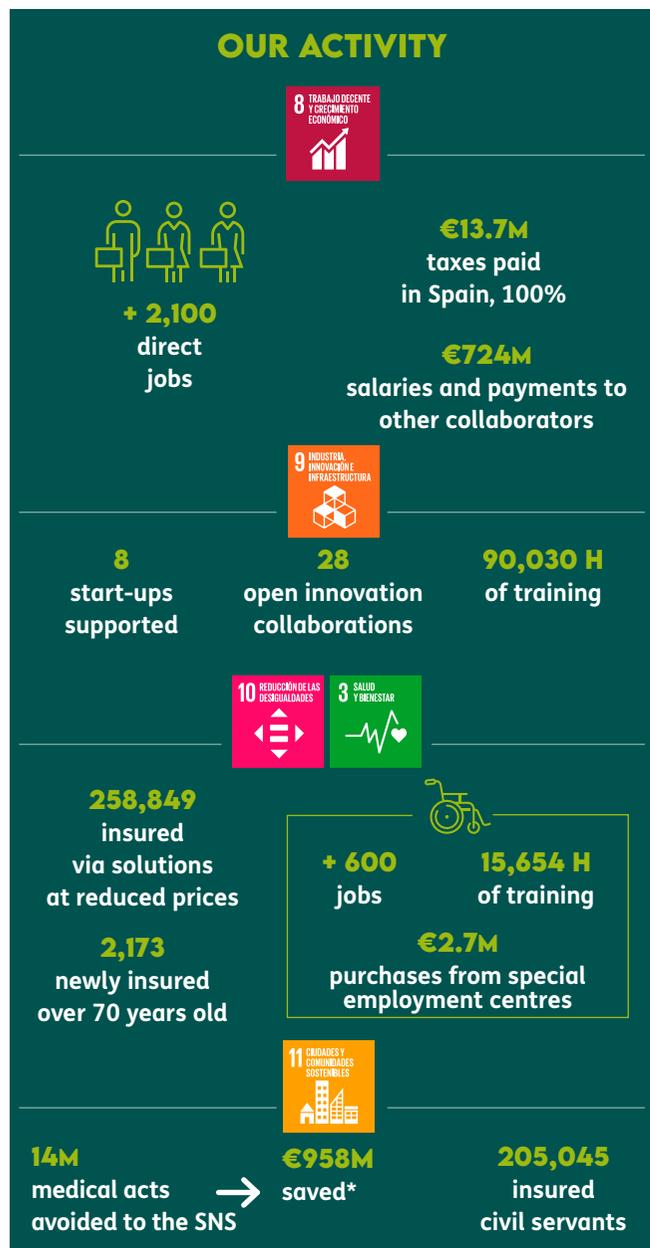
Fleet of hybrid, plug-in hybrid and low emissions vehicles



*Excludes the Andorra branch.

** In 2020 and 2021 consumption considerably declined due to the lockdown. Compared to 2019, in 2022 consumption dropped by 34%.

CONTRIBUTION TO SOCIETY



*Estimated according to the average per capita health expenditure. IDIS Report "Private Healthcare, Adding Value".

**Calculated according to the London Benchmarking Group (LBG) methodology.

M = million H = hours SNS = Public Health System

DIGITAL TRANSFORMATION FOR HEALTH

INNOVATIVE PLATFORMS FOR HEALTHCARE

At DKV, we have developed a **unique digital health ecosystem** with innovative applications that provide users with personalised and digital access to multiple tools and services that help better understand their health status, prevent diseases and promote self-care.

Our main goal is to contribute to the healthcare system's continuity and sustainability, improving the health of the population and focusing on the user.



+ 620,000
downloads from the
Quiero cuidarme Más
telemedicine platform



DKV PERSONAL DOCTOR

We have been the first to launch a comprehensive insurance policy that combines personalised digital care and cover in person.

The insured can choose a doctor from among those offered by DKV, who will be in charge of their health, creating a bond based on trust and a close relationship.

The insured will be provided a contact in the administration to carry out procedures such as requesting authorisations or arranging appointments.



NEW ACTIVA APP DKV

With the new app, we make it easier for customers to access everything our insurance has to offer. Now, they can independently carry out all procedures, arrange consultations and use the insurance in the most convenient way and from wherever they want with a single application. Taking care of oneself with the Activa DKV app has never been easier.



DIGITISATION OF DISTRIBUTION AND CONTRACTING CHANNELS



93%
Documents digitally
signed



77%
Digital
Welcome Packs



417,000
Users registered
in digital assets



154,385
Conversations held
on WhatsApp

INTEGRITY AND TRANSPARENCY DATA



635 Information requirements of the Tax Agency, Social Security, Police and the Courts

62 Complaints and claims from the Directorate General of Health

→ **65%** Resolved in favour of the company

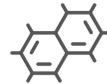


88% employees took courses on good governance
2 cases managed due to ethical issues from employees
0 cases managed due to ethical issues from customers
0 cases of corruption detected



100% employees took courses on data security
0 reported privacy gaps
0 information leaks from customers
5 information requirements from the Control Authority
5,746 ARCO rights records
85% opposition **5%** access **4%** suspension **5%** rectification

Main specialised care events



8,285 Patients with oncological treatments (↑ 7%)



3.2% Rejected medical tests (↓ 0.5 pp)



91% Tests that do not require authorisation

Integrity in the offer



We guarantee all customers with individual healthcare contracts that **we will not apply individual price increases** in their policies no matter how much they use them.



Extension of **contracting ages** of all our individual health insurance up to **75 years of age**, and we offer DKV Selección, a healthcare product with no contracting age limit.



We are the first insurance company that **insures** customers with **pre-existing illnesses** by paying an additional premium.

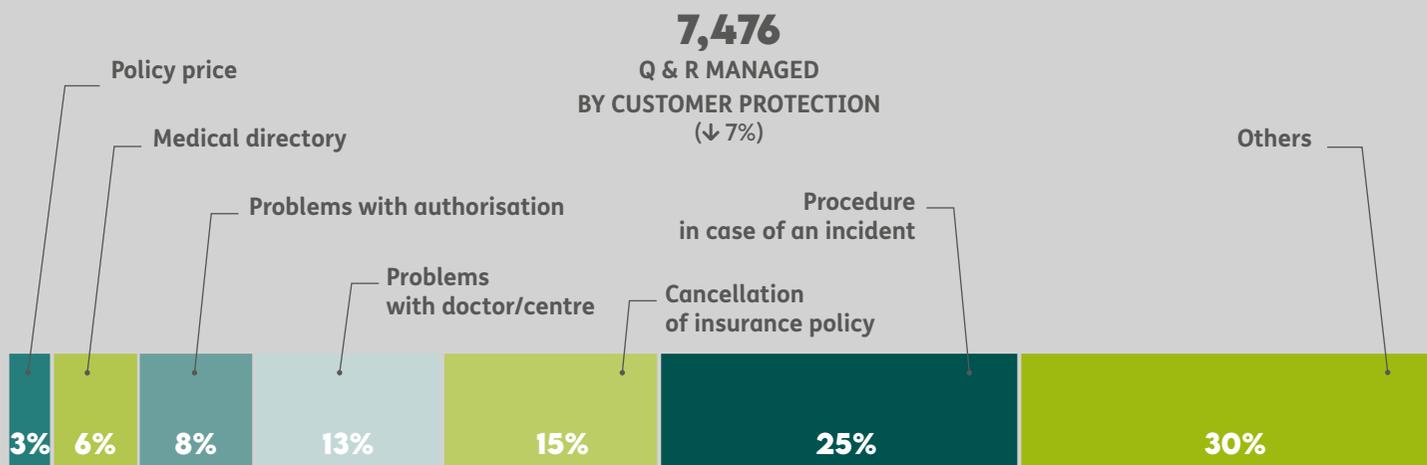


Lifelong policy clause, we guarantee non-termination of the contract in individual health policies with more than three years of life.



Responsible communication, we set a **period of three months** between commercial communications in our sales campaigns.

Main reasons for complaints and claims



CERTIFICATIONS

ENVIRONMENT



Energy management system. ISO 50001



Environmental management system. ISO 14001



Eco-Management and Audit Scheme EMAS



Calculation policy emissions. PAS2050



Excellence in interior fit outs. LEED



Commitment to reduce emissions #PorElClima



Offsetting of emissions. ZeroCO₂



Carbon footprint register Spanish Ministry for the Ecological Transition and Demographic Challenge



Initiative that promotes innovative and ambitious approaches to reducing CO₂ emissions

TRANSPARENCY, GOOD GOVERNANCE AND RESPONSIBLE MANAGEMENT



Reporting in accordance with *GRI Standards* and reviewed with the *Content Index Advanced* service



Ethical and Socially Responsible Management System SGE21

LENGUAJE CLARO

Plain language protocol aligned with SGE21 principles



Aragón Seal of Social Responsibility

PEOPLE MANAGEMENT



Family-Friendly Company (B+) EFR

ISO 21542

Accessible buildings. ISO 21542



Diversity management Másfamilia Foundation



Healthy company AENOR Conform

QUALITY



Exemplary management Aragón Empresa Gold Seal



Customer excellence ISO 9001:2015**



UNE 179001:2011 Quality in dental centres and services



ISO 41001; Healthier, safer and more sustainable work environment

* Espacios de salud DKV.
** Integralia Contact Center, management of benefits and suppliers, DKV Servicios and Espacios salud DKV.

OUR ACTIVIST CAUSES

We are health activists. We believe that a healthier world is possible, and we are committed to achieving it together, with the active involvement of all our stakeholders.

We particularly work on four key causes that contribute to building a healthier and fairer world: **taking care of the environment, inclusion of disabled people, healthy diet and fighting against childhood obesity, and women's well-being.**



LESS JUNK FOOD, MORE FRUIT



We work towards raising awareness in society to improve healthy habits from childhood, because we believe that you can learn how to eat healthy.



MANIFESTO "FOR A RESPONSIBLE CONSUMPTION OF SALT"

We presented a manifesto with the aim of disseminating the risks for human health of an abusive consumption of salt, especially through ultra-processed foods.



FEWER BARRIERS, FURTHER INTEGRATION



Having a disability does not mean being incapacitated. We fight for social and professional integration through Fundación Integralia DKV and other awareness actions.

DIGITAL DIVERSITY HUB IN HUELVA

We are holding the first Digital Diversity Hub Sessions in Huelva, where we will analyse proposals and offer solutions to the employability and training of disabled people within the ICT sector. This initiative is led by Fundación Integralia DKV and Atlantic Copper.

10 students participated in the digital skills training programme



16 YEARS OF FUNDACIÓN INTEGRALIA DKV IN MADRID

In the last 16 years, the Foundation in Madrid has collaborated with companies and institutions such as Metrovacesa, the Government's 060 service, Mercer and the Ministry of Universities. In addition, 300 disabled people have been trained, of which 110 have joined the Foundation and 54 are working in collaborating companies.





THE ENVIRONMENT, AT THE HEART OF DKV



If the planet is not healthy, we won't be either. We promote actions that support different environmental causes, because there is no health in a sick planet and our duty is to take care of it.



LESS THINKING ABOUT EVERYTHING, MORE CARING FOR YOU



We encourage taking care of health and well-being in women to promote healthy habits and greater equality and co-responsibility in family care.

OBSERVATORY CLIMATE CHANGE AND HEALTH

New ECODES and DKV Observatory on "Antimicrobial resistance from a 'One Health' approach". This study warns about antimicrobial resistance, a cause that the WHO had declared as one of the top 10 global public health threats facing humanity.

CITY HEALTH INDEX

Second edition of this DKV and Idensity study that analyses the health status of 53 Spanish cities and their population. The study includes in 2022 new developments, such as a gender perspective, an analysis on the degree of digitisation in health-related procedures and the existence of health research institutes.

LESS GIVING UP, MORE MUSIC

New edit of "Canciones para los que no quieren escuchar" (Songs for those who don't want to listen), together with Rozalén and the Malasmadres Club, to promote the importance of self-care and feeling well oneself in order to feel well with others. In addition to the song "Yo No Renuncio" (I don't give up), we also produced a mini-documentary with Rozalén and Laura Baena.

TOUR "TIME TO TAKE CARE OF YOURSELF"

In 2022, we organised a tour of Málaga, Madrid, Valencia and Barcelona with Malasmadres, which also featured Rozalén. All these meetings have been designed to contribute to reflecting on and debating about work-life balance and joint responsibility.



360 BLOG

108 articles published on our blog about the environment.

175,301 users

ENVIRONMENTALLY FRIENDLY PRODUCTS

EcoHogar, the first ecological home insurance policy, and Ecofuneral, the first eco-friendly burial insurance.

"YO ME CUIDO" (I TAKE CARE OF MYSELF) PSYCHOLOGICAL HELPLINE

The Yo No Renuncio Association launched a new toll-free psychological helpline for women facing different mental health problems.

The service is offered through DKV Club de Salud y Bienestar.

296 calls received

SERVICES FOR WOMEN

Women's medical line: 24/7 telephone number for gynaecological consultations.

Pregnancy medical line: Telephone for consultations related to pregnancy. Available every day of the year.

PLANETA SALUD

CLIMATE CHANGE STRATEGY 2030



Being the **first climate-positive** insurer in the country.



Developing innovative products, solutions and services against **climate change and for environmental health.**



Fighting against misinformation and fake news on science, health and climate change.



Compensating all the emissions generated by the company since its inception (1932).



Planting at least **1 million trees** by 2030.



Including the climate impact and **environmental scope in the calculation of risk** in our health insurance.



Calculating and helping reduce **emissions** generated by our **stakeholders**.
Being the first company to complete Scope 3 (by 2023).



Promoting entrepreneurs and start-ups that work on **environmental health solutions.**



Setting environmental and **climate targets** for all DKV managers.



Supporting science in disseminating research on the **impact of climate change** on health.