



# FOR A HEALTHIER AND MORE SUSTAINABLE WORLD!



2020 INTEGRATED CORPORATE REPORT  
EXECUTIVE SUMMARY

# WHO WE ARE

## DKV



DKV is a **PERSONAL INSURANCE** company specialising in **HEALTH**, committed to people and orientated to sustainable development



It is part of **ERGO**, one of the largest insurance groups in **EUROPE**, 100% owned by Munich Re AG, a leading company in reinsurance on an international level



DKV is noted for the innovation in its products and by the development of a **CUSTOMER-ORIENTED** business policy that guarantees solidity, security and the excellent quality of its services

## Purpose

### WE STRIVE FOR A HEALTHIER WORLD

## Vision

We want to be benchmark for those who want to care for their health and for that of loved ones throughout their lives

## Mission

We contribute to improving the health and well-being of people through excellent insurance and solutions in a responsible way

## Values



COURAGE



AUTHENTICITY



HONESTY



SIMPLICITY



WARMTH

### JAVIER VEGA DE SEOANE Chairman of DKV Seguros

"I think that at DKV we can be proud of the behaviour of our management team and of all the people who are part of our organisation. Our company has had an immediate reaction to the crisis and, as a company devoted to and concerned with health, we have had to adapt to meet the new needs of our stakeholders."



### JOSEP SANTACREU. CEO



"The pandemic cannot be an excuse to stop action in the face of the climate crisis. Just like we have achieved with the COVID-19 vaccine, large levels of global cooperation are required to provide a joint response to the climate emergency. In 2020 we launched a new strategy, Planeta Salud, with which we assumed challenging but necessary commitments to deal with the climate emergency and with which we hope to contribute to a healthier planet by 2030."

## Fundación

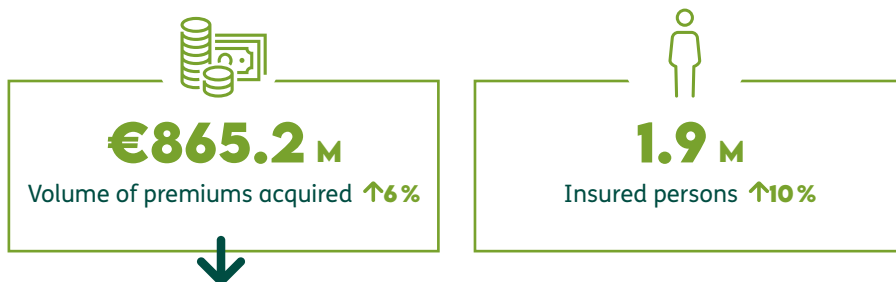
### INTEGRALIA DKV

Founded in 1999 by DKV Seguros to facilitate social and labour integration for people with disabilities. It currently employs almost 500 people in seven centres across Spain, and drives international cooperation programmes in other countries

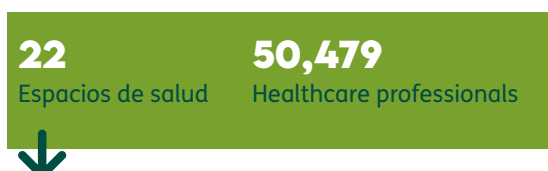
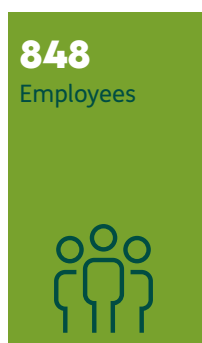
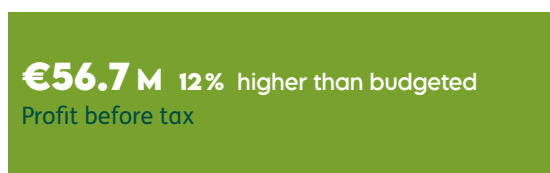
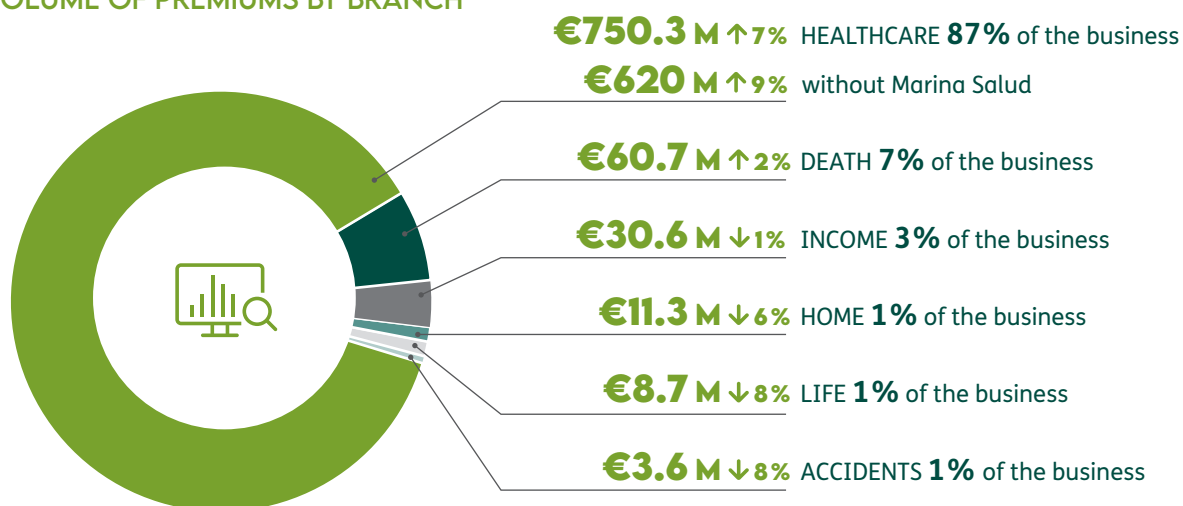


**FEWER BARRIERS, FURTHER INTEGRATION**

# DKV GROUP, EXPERTS IN HEALTH



## VOLUME OF PREMIUMS BY BRANCH



# CLOSE TO OUR STAKEHOLDERS DURING THE PANDEMIC

## CUSTOMERS



**115,000** calls to customers  
#NowIsTheTimeToHelp



**234** patients attended  
Psychological support for customers hospitalised with COVID-19.



**25,000** users  
Customer service via WhatsApp.



- Extension of psychological care and digital health services for all customers.
- Inclusion of outpatient pharmacological treatment for COVID-19.
- Reinforcement of medical lines, 24-hour doctor and medical consultations.



**+ €1.4 M**  
Total contribution in euros

## EMPLOYEES



**98%** of the workforce working remotely



Free and anonymous psychological care provided by Fundación Salud y Persona.



- Continuous internal communication and activities.
- Online training.
- Maintaining the job positions and work conditions.



**+ €0.7 M**  
Total contribution in euros

## SOCIETY



**13,750** consultations attended  
#DoctorsagainstCOVID  
**+ 800** Volunteer doctors / **5,363** hours



**563** elderly people attended  
#noelderlyalone  
**1,146** registered volunteers / **2,407** hours



**22,000** platform users  
#myemotionalhealth



**15,000** people in situation of vulnerability  
Solidarity menus for vulnerable families.



**510** people in situation of vulnerability  
Solidarity march to fight against COVID.  
**117** volunteers/**605** hours



**12,761** people in situation of vulnerability  
Donations to humanitarian emergency entities.

- Donations thanks to the DKV Medialia Movement.
- Donations: #DKVconCruzRojaCOVID.
- Delivery of hundreds of masks to the Miguel Servet hospital in Zaragoza.

**+ €0.3 M**  
Total contribution in euros

## HEALTHCARE PROFESSIONALS



**875** beneficiaries  
Support in teleconsultations.



**15,000** beneficiaries  
Financial aid for healthcare professionals.



UNESPA insurance policy for the protection of professionals.



**+ €16.4 M**  
Total contribution in euros

## MEDIATORS



- Actions aimed at helping agents and brokers to improve their digital presence
- Support to the call centre channel.
- Aid plan for entrepreneurs of the exclusive network, branches and agencies.

**+ 4,000** mediators benefited

## PROVIDERS



**10 days less**  
we shorten the payment term for invoices.



Personalised measures and guarantee of a high % of turnover in essential providers.



**+ 2,000** suppliers benefited

# CREATING SHARED VALUE

## VALUE FOR CUSTOMERS

**8.2**

Health recommendation

**96%**

Complaints resolved on time

**11 DAYS**



Average time for resolving claims and complaints

↓ **21%**

medical authorisations for tests

**50,479**

service points

**83%**

Average satisfaction Espacios de Salud DKV



**61%**

Number of women staff



**4**

Official qualifications from the new DKV University



**93%**

Permanent contracts



**12**

Years as Best Work Places



**€618,100**

Investment in training



B+ rating



**87**

Work-life balance initiatives

**89%**  
Satisfaction level



**93%**

Level of commitment of our employees

## VALUE FOR EMPLOYEES

## VALUE FOR THE NETWORK OF COLLABORATORS



**€40.4 M**

Commissions to mediators

**€394.8 M**

Payments to healthcare providers  
64% of health premiums

**79,221**

Hours of sales training

**1,864**

Mediators in the Medialia Movement CSR programme



**AVERAGE PAYMENT PERIOD**

**37.2 DAYS**

to service providers

**13.7 DAYS**

to doctors in electronic billing

## SOCIAL IMPACT

### Contributions by country

SPAIN

**99%**

**2,892 HOURS**

Employee volunteer work

**80,070**

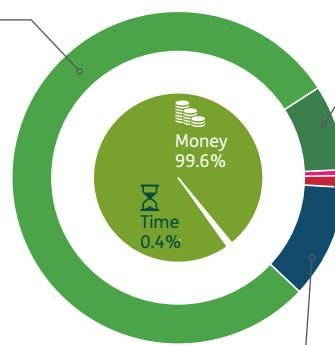
direct beneficiaries

### Contributions by area

**79% Health**



**11% Partnerships**



**€557,514**  
Total value

**Environment 8.3%**



**Reduced inequalities 0.6%**



**International cooperation 1.1%**



## ECONOMIC VALUE

**€14.3 M**

Tax contribution in Spain

**€778 M**

Investments in book value

**10.5 M**

Acts saved for the public health system

**€112.9 M**

Salaries and benefits to employees

**€2.4 M**

Purchases from special employment centres



# DIGITAL TRANSFORMATION

## LESS TRAVEL, MORE DIGITAL HEALTH FOR ALL!



Quiero cuidarme Más, the most comprehensive digital health platform, with over:



**263,000**

app  
**DOWNLOADS**



**125,000**

**CONSULTATIONS**  
attended



**48,000**

**ONLINE  
APPOINTMENTS**  
requested  
from the app



**7,600**

prescribed  
**ELECTRONIC  
PRESCRIPTIONS**



**11,100**

sessions  
with the  
**HEALTH COACH**



**2,400**

consultations with  
**DIGITAL  
MIDWIFE**



### CONSULTATION WITH SPECIALISTS IN:

General medicine · Dermatology · Psychology · Paediatrics  
Traumatology · Endocrinology and nutrition · Gynaecology · Psychiatry  
Ophthalmology · Nursing



### MORE DIGITAL FEATURES:



Health folder



Healthy lifestyle index



My diary



Take care of your mind



Card



Family management



Club Services



Second medical opinion



# INTEGRITY AND TRANSPARENCY WITH OUR CUSTOMERS.

104

Documents reviewed with criteria of clarity and transparency

45

Claims and complaints from the DGS

100 %

Of the employees took courses on good governance

We have had **ZERO:**

- Reported privacy gaps.
- Information leaks from customers.
- Cases managed due to ethical issues from employees.
- Cases managed due to ethical issues from customers.
- Information requirements from the Control Authority.

12,227

ARCO rights records

89 %  
Objection

2.9 %  
Access

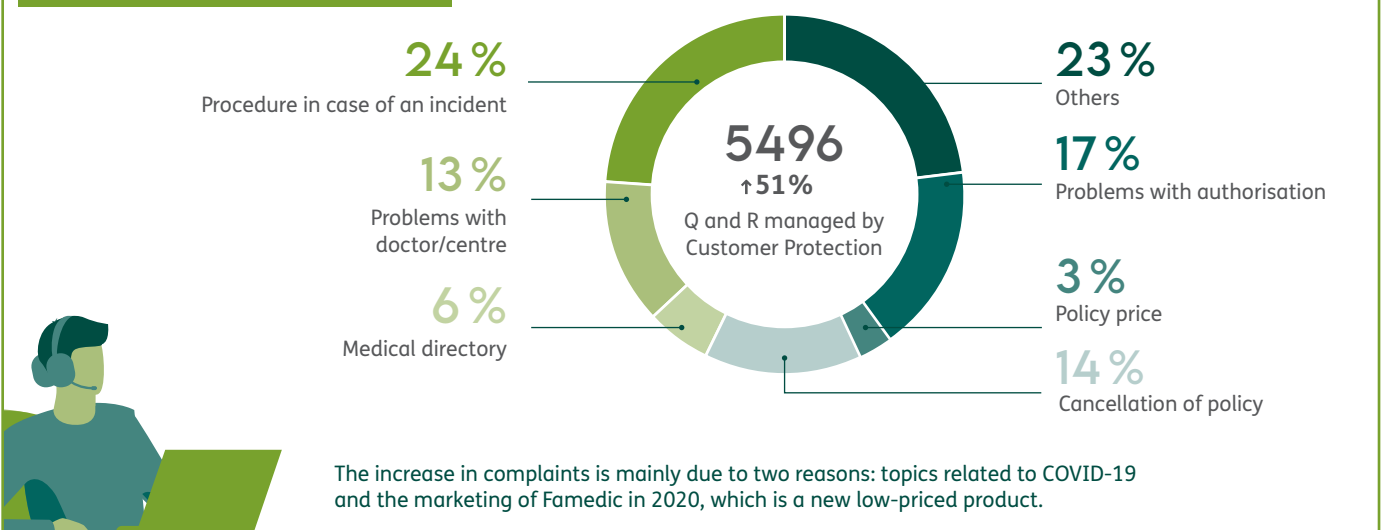
1.4 %  
Rectification

1.6 %  
Cancellation

5.1 %  
Others



## MAIN REASONS FOR Q AND R



## MAIN SPECIALISED CARE EVENTS



7,171

Customers with oncological treatments  
↓ 1 %



4.3 %

Rejected vs authorised medical tests  
↑2.3 %



↓ 21 %

medical authorisations required for tests

### COVID-19

1,599

Patients admitted

49,705

Tests performed

## WE TALK CLEARLY



We guarantee all customers with individual 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.



Pre-existing illnesses, 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 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.

# ENVIRONMENTAL MANAGEMENT




## MAIN MEASURES TO REDUCE ENERGY CONSUMPTION

-  **100 % of electricity obtained from green energy\***
-  High-efficiency lighting and LED technology
-  Heat recovery ventilation systems
-  High-efficiency HVAC
-  Mass removal of digital files
-  40% EKO sucursales

**228.88 MWh** ↓9%  
Natural gas consumption

**2,240.73 MWh** ↓14%  
Total electricity consumption


## 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

**0.05 kg** ↓38%  
Waste generated per employee/day





**DKV**

## MAIN MEASURES TO REDUCE WATER

Water saving devices in all centres 

**19.35 l** ↓37%  
Daily consumption per employee



## MAIN MEASURES TO REDUCE PAPER CONSUMPTION

- Digital editions of medical charts, CDs, internet, mobile phone, etc. 
- Collective printers, with obligation of duplex printing 
- Private electronic prescription and digital contracting 
- Remote signing via mobile phone for new insurance policies 

**0.57 t** ↓33%  
Total paper consumption per employee per day.

**69%**  
Reduction in tons of paper since 2004

## MAIN MEASURES TO REDUCE EMISSIONS IN TRAVEL

- Hybrid-vehicle fleet for salespersons 
- Giving priority to travelling by train instead of plane 

**4,190.23 km** ↓54%  
covered per employee



## INDIRECT CONTRIBUTION TO THE ENVIRONMENT

-  Building awareness among stakeholders
-  Ekoamigos Group: ambassadors of sustainability in DKV
-  80% of company's expense with approved suppliers

## ZERO EMISSIONS TARGET

**724.87 t CO<sub>2</sub> eq**  
Total CO<sub>2</sub> emissions ↓ 41%  
**90.65 %**  
Since 2004: reduction of CO<sub>2</sub> emissions



# HEALTH ACTIVISTS



## WE ARE FACING GREAT GLOBAL CHALLENGES...

### CLIMATE CHANGE AND POLLUTION

- 92 % of the world's population breathe polluted air at dangerous levels for their health
- 101 illnesses are associated with the effects generated by an unhealthy environment

### CHILDHOOD OBESITY

- Spain currently has one of the highest percentages of overweight and obese children in the world
- 31 % of girls and 35 % of boys are overweight or obese

## AND SOCIETY EXPECTS COMPANIES TO RESPOND...

- People's expectations towards companies and them demanding that the private sector offers solutions to the main challenges are growing
- People are increasingly aware of their power as consumers and demand a genuine commitment from companies towards society and the environment

### INCLUSION OF PEOPLE WITH DISABILITIES

- 35.3 % of people have not worked since the recognition of their disability
- 27.6 % of people who have sought employment have had to rule out job offers because they did not meet their health needs

### WOMEN'S WELL-BEING

- 95 % of women say that they spend less time taking care of themselves since they are mothers
- 3 out of 4 women feel stressed frequently: 52 % say that quite a few times and 24 % always

### OUR 4 ACTIVIST CAUSES:

We are health activists, like our stakeholders, which is why we work together on four key causes to build 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**.



Sources: Prescribing Nature Health and Environment Observatory; World Health Organization; Study on the situation of Childhood Obesity in Spain (DKV Instituto de la Vida Saludable, Rafael Casas Esteve & Santiago Felipe Gómez Santos); Malasmadres Club; Study on healthy habits of disabled people (DKV Instituto de la Vida Saludable).

# OUR 4 ACTIVIST CAUSES:

## LESS FUMES, MORE PEDALS



The environment is in danger. Therefore, we must monitor it very carefully, in order to analyse and seek solutions to the great threats.



## HEALTH AND THE ENVIRONMENT OBSERVATORY

"Prescribing nature," which strengthens scientific evidence on the relationship between exposure to green spaces and their effects on human health.

"Healthy and sustainable food," a publication that has 26 articles focusing on food written by experts.



## WHERE IS THE LIMIT: THE ENVIRONMENT AND CLIMATE CHANGE

Online talk on the environment and climate change to inform on the health, economic and environmental consequences of and solutions for the climate emergency.

**597** views

## SUSTAINABLE FORESTS



A DKV and EUROPARC España initiative aimed at identifying itineraries in protected natural areas throughout Spain to facilitate healthy activities in nature.

**100** routes in Wikiloc

## CONCERT FOR THE BIOCENOSE



Sponsorship of Eugenio Ampudia's concert at the Gran Teatre del Liceu in Barcelona, aimed at promoting respect for nature.

**2,292** plants donated to the health staff at Hospital Clínic in Barcelona

## SUNCINE



As part of the International Environmental Film Festival, we sponsored "El cine en tiempos de pandemia" (Film in times of a pandemic) to raise awareness on the respect for the environment.

**2,580** impacts on Suncine channels

## LEARNING AND SERVICE AWARDS

Sponsorship of the "health and the environment" category within the framework of the APS Learning and Service Awards.

## BLOG 360



More than 10 articles about environmental health published by ISGlobal researchers in blog 360.

## DKV ECOFUNERAL

DKV Ecofuneral is the first eco-friendly death insurance aimed at minimising the environmental impact. It reached 140 municipalities in 2020.

## FEWER BARRIERS, FURTHER INTEGRATION



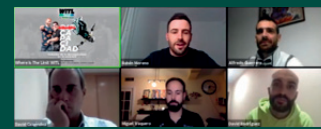
Having a disability does not mean being incapacitated. At DKV we fight for social and professional integration of all people through the DKV Integralia Foundation and other awareness actions.

## II MEETING ON THE FUTURE OF THE INSURANCE SECTOR REGARDING "HEALTH AND DISABILITY"



Event organised by DKV in collaboration with El Independiente to discuss the importance of employment in the integration and health of people with disabilities, with the participation of Javier Vega de Seoane and Josep Santacreu.

## WHERE IS THE LIMIT: INTEGRATION OF DISABILITY IN SOCIETY



Online talk on the inclusion of disability in society, with the aim of bringing down the barriers they encounter and promoting integration.

**496** attendees

**20** años

Fundación **INTEGRALIA DKV**

**4,448** people with disabilities have benefited from the Foundation's activity.



## LESS THINKING ABOUT EVERYTHING, MORE CARING FOR YOU



We are committed to promoting the importance of taking care of women's health and well-being to promote healthy habits and greater equality and co-responsibility in family care.

### #TIMETOTAKECAREOFYOURSELF

Together with the Malasmadres Club, a project to raise awareness about the care of mothers' health.



**750,000** followers of the Malasmadres Club surveyed

### TOP WOMEN TALKS

Talks in which women entrepreneurs and professionals discuss issues such as self-esteem, leadership, communication, motherhood, motivation and nutrition.

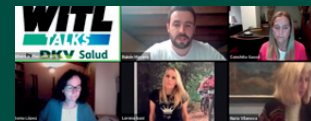
**906** participants

### SERVICES FOR CUSTOMERS



- **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.

### WHERE IS THE LIMIT: GENDER EQUALITY, THE ROLE OF WOMEN IN SOCIETY



Online talk on gender equality

**687** participants

## LESS JUNK FOOD, MORE FRUIT



At DKV we want to raise awareness in society to improve healthy habits from childhood, because we believe that you can learn how to eat healthy and well.

### NIKE CAMP



Nutrition talk at the Nike campus in San Cugat, where we offered training in healthy habits and diet.

**800** girls and boys registered

### WHERE IS THE LIMIT: DIET AND CHILDHOOD OBESITY

Online talk on diet and childhood obesity



**820** views

### ACTIONS WITH CUSTOMERS

Sponsorship of the "promotion of healthy habits and childhood obesity prevention" category within the framework of the APS Learning and Service Awards.

### QUIERO CUIDARME BLOG

Specialised in health and well-being content.



**2,464,776** users

**+ 8.5 M**

of people impacted promoting prevention against childhood obesity

### COLLABORATION WITH @CARLOSRIOSQ AND @LUCIAMIPEDIATRA

To promote healthy diet habits.



### ACTIONS WITH CUSTOMERS



- Plan for the Prevention of Childhood Obesity.
- Childhood Obesity Medical Line.
- Childhood obesity service pack.
- Health coach and nutritional medical line.

# PLANETA SALUD

**DKV**  
Salud y bienestar

## 2030 COMMITMENTS TO COMBAT CLIMATE CHANGE



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



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



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



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



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



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



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



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



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



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