



Our basis: values and vision

ERGO

A Munich Re company

Acting responsibly and creating added value for our company and society – these are the guiding principles on which our corporate governance is based, and which we consistently implement with our sustainability strategy.

We help to reduce risks and protect people in their individual life plans and needs in the long term. For us, acting with foresight and for the long term is therefore fundamental – and the basis for creating value sustainably. We also meet the voluntary commitments we have entered into with our parent company, Munich Re.

Our goals

Our sustainable corporate development goals have been enshrined Group-wide in our “Ambition 2025” strategy programme. In the next few years, we will be placing a special focus on climate protection. Step by step, we aim to reduce greenhouse gas emissions associated with our own operations, our insurance business and our investments to net-zero by 2050 at the latest.

Our values

Our corporate governance is guided by clear ethical values. Our work is based on respectful interaction and a shared system of values. A binding Code of Conduct applies to all our employees.

We have integrated sustainable aspects (so-called ESG aspects¹) in our core business. To protect human rights and meet our due diligence obligations, we implement appropriate measures, particularly among our employees and in procurement.

¹ ESG stands for environmental, social, governance.

Voluntary commitments

We are expressly committed to international guidelines and principles such as:

- International Bill of Human Rights
- UN Global Compact (UNGC)
- Principles for Sustainable Insurance (PSI)
- Principles for Responsible Investment (PRI)
- Net-Zero Asset Owner Alliance (NZAOA) targets

WE SUPPORT



Signatory of:



PSI
Principles
for Sustainable
Insurance

Acting in compliance with the rules

Compliance is a fundamental part of good governance – and for ERGO this means acting in accordance with the statutory and supervisory requirements, as well as with internal company regulations and principles.

We have created clear structures in our compliance management system. We have established binding guidelines and drawn up general codes of conduct, such as for dealing with conflicts of interest, antitrust law requirements and money laundering prevention. Data protection has high priority at ERGO. To provide the best possible protection for our customers’ data, a special Data Protection Guideline defines responsible bodies and processes.



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