



Munich Re Group

Health, safety and wellbeing statement

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Statement of intent

This is the Health, Safety and Wellbeing Statement of Munich Re Group.

The purpose of our Health, Safety and Wellbeing Statement is to state our vision, describe examples of our wellbeing governance, including controls, certifications and verification procedures, define our four pillars of wellbeing and to list best-practice measures and initiatives for each of our four pillars of wellbeing at the Munich Re Group.

Version from 1 December 2022

Version	Date of publication	Responsible party
1.0	18 April 2023	Dr. Joachim Wenning, Chair of the Board of Management of Munich Re

Our vision

The Munich Re Group is committed to providing, maintaining, and continuously improving our employees' mental wellbeing, physical wellbeing, social connectedness and working environment, while striving to meet all necessary legal requirements.

The Munich Re Group strives to create a safe, healthy and positive working environment for our employees across the globe. Furthermore, we believe that a working environment that incorporates and actively fosters all aspects of wellbeing leads to a stronger sense of belonging to the organisation and a higher level of employee engagement. Our understanding of wellbeing therefore includes, but is not limited to, topics of occupational health and safety. The Munich Re Group prioritises four pillars of wellbeing: mental wellbeing, physical wellbeing, social connectedness, and the working environment.

It is our firm belief that strong performance within all four pillars is essential for our success as a Group.

Governance

As of the date of publication, this Statement is directed towards the Company's entire operations and all employees of the global workforce.¹ The Munich Re Group strives to meet the legal requirements for health and safety in the workplace. Additionally, all entities contribute to the implementation, maintenance, and continuous improvement of the activities attributed to our four pillars of wellbeing.

The Group's entities govern health, safety and wellbeing topics in alignment with their general governance structures, also allowing individual entities to optimally comply with the varying local legal requirements in place.

The following list demonstrates examples of best governance practices in place at the Munich Re Group (non-exhaustive)

- **ERGO Group AG in Germany and other ERGO entities:** Several safety engineers oversee the health and safety activities for over 12,000 employees.
- **DKV Spain** has formed a "Healthy Company" Committee to define the direction of an occupational health strategy.
- **Reinsurance Canada/North America and ERGO UK** have a Health and Safety Committee and **DKV Belgium** has a Prevention Committee in place as the highest governance body of the respective entity or region. In addition, **DKV Belgium's** health and safety is governed by a prevention advisor. **ERV Europæiske Denmark and Sweden** established the Working Environment Group to govern health and safety.
- **ERGO Group AG in Germany, ERGO Greece, ERGO Hestia Poland, Reinsurance USA** offer safety consultations for those looking to discuss issues regarding safety.

Our due diligence: Controls, verifications and certifications

Controls and verifications

A broad spectrum of auditing and reviewing functions across many entities and regions control the function of health, safety and wellbeing. The following list demonstrates examples of best practices in place at the Munich Re Group (non-exhaustive):

- **Reinsurance Asia Pacific/Middle East Africa, Canada/North America, Latin America/Spain, DKV Spain, ERV Europæiske Denmark and Sweden, ERGO Estonia and ERGO Latvia** have introduced regular assessments of home and office workplaces.
- **ERGO Group AG in Germany and Reinsurance Germany:** various authorities and social accident insurers (*Verwaltungsberufsgenossenschaft, Bezirksregierung, Gewerbeaufsicht, etc.*) conduct occasional external audits.
- At **ERGO Greece** and **Reinsurance Latin America/North America**, external experts perform audits and give recommendations for occupational health and safety in compliance with applicable regulatory frameworks.
- At **ERV Europæiske Denmark** and **Sweden**, health and safety topics are continuously monitored through surveys and meetings, as well as by external auditors who perform entity-wide checks.

Certifications

As of the date of publication, the following list demonstrates identified certifications across entities of the Munich Re Group (non-exhaustive):

¹ Contract workers of the Munich Re Group and individuals under the Company's supervision should refer to the Supplier Code of Conduct for health, safety, and wellbeing guidance.

- Thirteen **reinsurance** offices in the **USA** have earned the “WELL Health-Safety Rating” seal signifying an acknowledgement of the importance the company attaches to creating and maintaining a healthy working environment for all employees.²
- **DKV Spain** has been ISO45001-certified for the past ten years and is Healthy Organisation Management System (SIGOS)-rated and -certified.
- **D.A.S. Rechtsschutz AG Austria** has obtained the Seal of Approval for Workplace Health Promotion by the Austrian Public Health Insurance (*Österreichische Gesundheitskasse*) and the Fund for a Healthy Austria since 2015. The certification is updated every three years.
- **ERGO Estonia, ERGO Latvia and ERGO Technology and Services** have implemented proprietary occupational health and safety trainings that offer a pass/fail testing upon completion.

Our priorities: Four pillars of wellbeing

In order to fulfil our health, safety and wellbeing commitments, the Munich Re Group sets out four pillars of wellbeing, which are used to structure, communicate and further develop the activities across the entities and regions of the Group:

1. Mental wellbeing
2. Physical wellbeing
3. Social connectedness
4. Working environment

It is our firm belief as an employer that strong performance within all four pillars is essential for our success as an organisation. Different measures under these four pillars can be found across entities and regions of the Group, in order to be able to take local specifics into account.

1. Mental wellbeing

Definition

Mental wellbeing encompasses emotional, psychological, and social aspects. It influences our feelings, thoughts and actions. In a professional setting, mental wellbeing is an important factor for collaborating with others, making decisions and handling stress.³ Providing employees with easy access to prevention mechanisms, empowering and enabling them to recover if confronted with mental-health challenges, and preparing employees for difficult times with resilience trainings are examples of measures which contribute to the pillar of mental wellbeing.

² The WELL Health-Safety Rating is an evidence-based, third-party verified rating for all new and existing building and space types, focusing on operational policies, maintenance protocols, stakeholder engagement and emergency plans to address the current post-COVID-19 environment and plan into the future. The award is administered by the International WELL Building Institute (IWBI).

³ Based on the definition of Mental Health by the U.S. Department of Health and Human Services: What Is Mental Health? | MentalHealth.gov

Best practices

Measures to support the mental wellbeing of employees include various mental wellbeing programmes; support for mental health through consultations, trainings and advice; social support for parents; measures to ensure equal opportunities; digital disconnection policies⁴ to foster the mental wellbeing of employees in the new hybrid working models; and measures to ensure an inclusive corporate culture. The following list demonstrates best practices in place at the Munich Re Group (non-exhaustive):

- **Most entities across the Munich Re Group** offer professional advice or therapeutic support from a mental health professional to their employees, with some entities such as **Reinsurance Germany** and **DKV Spain** extending the offer to the employees’ relatives.
- Webinars on stress management with a focus on aspects such as wellbeing and the work-life balance are available **across several entities of the Munich Re Group**, including a campaign called “Mental Health Matters” organised in **Reinsurance Germany** in autumn 2022.
- **Most entities across the Munich Re Group** offer support for parents through childcare contributions, such as providing financial aid for childcare, childbirth financial aid (e.g. **DKV Spain**), or a flexible dollars policy that allows employees to spend benefit points on childcare (e.g. **Reinsurance Canada/North America**).

Best-practice highlight: ERGO, MEAG and Reinsurance in Germany support mental wellbeing through counselling; social support for all employees is emphasised through partnerships with pme Familienservice GmbH (ERGO, MEAG) and Fürstenberg Institut GmbH (Reinsurance Germany). Both organisations offer a wide range of support services for employees in all life situations, including but not limited to assistance for working people in crises, home and elder care services, support with organising and financing care services, and support in obtaining childcare services.

2. Physical wellbeing

Definition

Physical wellbeing is not just reflective of our physical health. It’s a holistic and lifelong pursuit that can help us to reduce levels of stress and improve our quality of life. Measures that allow employees to lead a physically healthy lifestyle, such as providing access to tools such as exercise programmes, lifestyle coaching, or health and nutrition information contribute to the pillar of physical wellbeing.

⁴ Digital disconnection policies: internal commitments to encourage employees not to be connected to any digital devices for professional reasons outside of working hours.

Best practices

Measures to improve employees' physical wellbeing include medical services for employees' physical health; sports and physical wellbeing programmes; health and safety trainings for physical health; employee nutrition; and support for employees on sick leave. The following list demonstrates best practices in place at the Munich Re Group (non-exhaustive):

- Company medical doctors and medical services are available across **most locations of the Munich Re Group** to ensure the physical wellbeing of our employees.
- Healthy nutrition is seen as a key aspect of physical wellbeing at the Munich Re Group, which is why **many entities** offer their employees healthy nutrition options at their canteens. Some **reinsurance** and **ERGO** entities additionally offer fruit regularly (daily, weekly or monthly) and supply nutrition information.
- Sports teams, associations and competitions are in place across **many entities of the Munich Re Group** to not only strengthen team spirit but also to support the physical wellbeing of employees.

Best-practice highlight: Advanced medical screenings are offered at various **reinsurance** locations, such as detailed preventive medical examinations for employees every two years in **Reinsurance Germany**, mammography screenings and weight maintenance programmes in the **USA and Canada/ North America**, and skin wellness checks in the **UK. DKV Spain** has launched various projects and initiatives.

3. Social connectedness

Definition

Social connectedness is important for our emotional wellbeing as it creates valuable opportunities to establish relationships with others and form a sense of belonging to a community. Measures that are aimed at creating bonds between colleagues, nurturing strong relationships, enabling synergies through community building, and creating a workplace with a sense of belonging, all contribute to the pillar of social connectedness.

Best practices

Measures to improve social connectedness among employees include company social events and programmes; networking events; consultations and trainings to create a culture of social connectedness; and team sporting activities. Special attention is paid to office spaces as enablers of social connectedness. The following list demonstrates best practices in place at the Munich Re Group (non-exhaustive):

- Munich Re Group employees are encouraged to engage through Employee Resource Groups (ERGs). Many of these groups are available at several entities. For example, there are four ERGs supporting employees at **ERGO** (Women's Network, Fathers Network, Pride Network, Inclusion Network). Hundreds of employees are engaged within ERGO's networks. Furthermore, there are ten employee resource groups

in **Reinsurance USA** supporting employees and communities (e.g. Pride Network, Women's Network, MOSAIC, Working Parents, Veterans, and more).

- Across the **Munich Re Group**, social connectedness is ensured by a wide range of social events and volunteering activities such as volunteer days, fundraising events and tree-planting events. These events encourage employees to connect not only with each other but also with their communities. Further social initiatives are also available to employees, including after-work events, open-office days, holiday events and themed parties.

Best-practice highlight: All three business units offer a hybrid-work approach combining advantages of remote and on-site work. The goal of these approaches is to redefine the workplace by extending the term to remote and hybrid set-ups, as well as making office spaces flexible and convenient to all employees based on the new demands of time. **Reinsurance** entities have benefited from the global initiative "Together@Work". A similar initiative, "New Ways of Working", has been introduced by **ERGO**. At **MEAG** the approach is called "New Work".

4. Working environment

Definition

The working-environment pillar encompasses all elements that allow us to work in a productive way – including when, where and how we work. Measures that allow the direct application of health, safety and wellbeing practices through good communication, providing inspiring and ergonomic working spaces, and supporting remote and hybrid setups, while striving to meet the minimum health and safety legal requirements, all contribute to the working-environment pillar.

Best practices

Measures to improve the working environment include mandatory and voluntary training sessions and programmes on occupational health and safety; consultation and support for ensuring health and safety at the workplace; and crisis and risk management practices for health and safety, and measures to ensure ergonomic workspaces. The following list demonstrates best practices in place at the Munich Re Group (non-exhaustive):

- While striving to become an equal opportunity employer, **many entities of the Munich Re Group** provide accessibility advice from a specialist to ensure that the working environment is accessible and safe for employees with disabilities.
- Ergonomic office spaces with adequate furniture and equipment are available to employees across **many locations of the Munich Re Group**.
- Regular emergency-process training sessions on evacuation procedures, fire hazards and emergency response plans are available to employees **across several entities of the Munich Re Group**.

Best-practice highlight: The COVID-19 pandemic has introduced new challenges to the working environment and set-up, including how to provide the necessary health, safety and wellbeing training sessions to employees. To address this challenge and make health and safety accessible, **most entities of the Munich Re Group** have started to offer extensive e-learning opportunities for occupational health and safety training, including mental and physical aid training modules, webinars and training sessions on health.

Our responsibilities

This statement is to be reviewed regularly by our Occupational Health, Safety and Wellbeing experts. Each reviewed version, responsible party, and date of publication of the following versions are to be registered in the table of the statement of intent. The responsible party has the right to approve the statement.

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