



Socio-Economic Report of the ERGO Hestia Group

2025

The term "ERGO Hestia Group" is not the same as the term "Group of Companies" or "Capital Group" within the meaning of the definitions contained in the applicable law. As the ERGO Hestia Group, we treat the Sopot Insurance Company ERGO Hestia SA (EHM) and the Sopot Life Insurance Company ERGO Hestia SA (EHŻ) together with its subsidiaries: Centrum Pomocy Osobom Poszkodowanym Sp. z o.o., Hestia Loss Control Sp. z o.o., Sopotkie Towarzystwo Doradcze Sp. z o.o. and foundations: Fundacja Artystyczna Podróż Hestii and ERGO Hestia Integralia Group Foundation.

Key Figures from the Report

Economy



PLN 3.8 billion

added value generated by ERGO Hestia in the Polish economy

14 thousand

jobs created and maintained in the Polish economy thanks to ERGO Hestia's activities

PLN 1.2 billion

total fiscal revenues generated in the Polish economy in connection with the company's operations

5.2 thousand

number of agencies, brokers, banks and other business partners cooperating with ERGO Hestia

4745

ERGO Hestia's activities have contributed to the creation and maintenance of so many jobs in the Pomeranian Voivodeship – both within its own employment and in the supply chain

Society



52%

employees employed in managerial positions in the organization are women

3,96%

of all employees of EHM and EHŻ are people with disabilities, while in the ERGO Hestia Group this indicator is 4,46%

15 years

ERGO Hestia is the main and titular Sponsor of ERGO ARENA

ISO 27001 and 27017

since 2023, ERGO Hestia has been certified for information security management

67%

the number of all employees employed in ERGO Hestia is equivalent to filling the Forest Opera in Sopot in 67%*

Environment



A decrease of 44%

CO2 emissions per employee in 2025 compared to 2019**

100%

of electricity purchased by the ERGO Hestia Group is fully covered by guarantees of origin from renewable energy sources

8 ha

peatlands covered by active nature conservation measures in the Słowiński National Park supported by ERGO Hestia

A decrease of 13%

emissions from business car trips reduced in 2025 compared to 2019

Top 5%

once again, the company won the EcoVadis Gold Medal, ranking among the top 5% of companies in the world in terms of sustainable development, and the CDP "B" Rating in the Climate category

* To learn more about the Forest Opera, [click here](#). Value of 67% calculated for a facility with connected sectors.

** The decrease in emissions per employee is due to emission reductions in 2025 compared to 2019, as well as an increase in the number of employees in 2025 compared to 2019. We share the Munich Re/ERGO Group's goal of reducing CO2 emissions per employee. This methodology takes into account Scope 1, Scope 2 (market-based) and Scope 3 (paper, water, waste and business travel). The Munich Re Group's consolidated annual report for 2025 can be [found here](#).

Contribution on the economy - added value generated

In the face of climate change, social inequalities and technological transformation, corporate responsibility is becoming crucial. ERGO Hestia, as one of the leaders in the insurance market, actively supports education, culture, health, ecology and social inclusion, building a safer and more sustainable future.

The report presents the company's impact on the environment – both on a national and Pomeranian scale – showing that ERGO Hestia's ESG strategy is a daily practice, not a declaration. The economic impact data in the report is based on the Leontief Model*.

As one of the market leaders, ERGO Hestia contributes to the development of the insurance sector in Poland, raising its standards and accessibility. Through cooperation with **over 4 thousand suppliers**, including a significant number from the Pomeranian Voivodeship, ERGO Hestia supports local businesses and strengthens the regional economy.

ERGO Hestia's activities also translate into the creation and maintenance of jobs both within the company and with business partners, intermediaries and suppliers. The salaries and commissions paid to insurance intermediaries increase household incomes, and thus affect consumption and the development of local communities. An important area is also revenues to the public finance sector – taxes paid by the Company and fiscal revenues generated as a result of its operations constitute real support for the state budget and local governments. All this creates a number of economic effects that affect the development of both the national and regional economy.

The Leontief Model, used to estimate the impact, was based on data on the company's expenses. This Model allows you to calculate the economic impact on GDP (value added) and employment, as well as the tax revenues generated by the company.

The expenditures declared by ERGO Hestia were treated as a demand impulse that increases economic activity in Poland, taking into account three separate effects (channels of influence):

direct impact – reflecting the impact of primary expenditure on the economic activity of the economy of the region and the country, **indirect impact** – reflecting the impact of increased economic activity in all subcontractors of the company, **induced impact** – illustrating additional demand in the economy resulting from household expenditure on wages received in the part corresponding to increased activity of enterprises in direct and indirect effects.

The **PLN 3.8 billion**** of generated added value consists of the company's direct impact estimated at **PLN 1.5 billion**, indirect impact of nearly **PLN 0.9 billion** and induced impact of **PLN 1.4 billion*****.

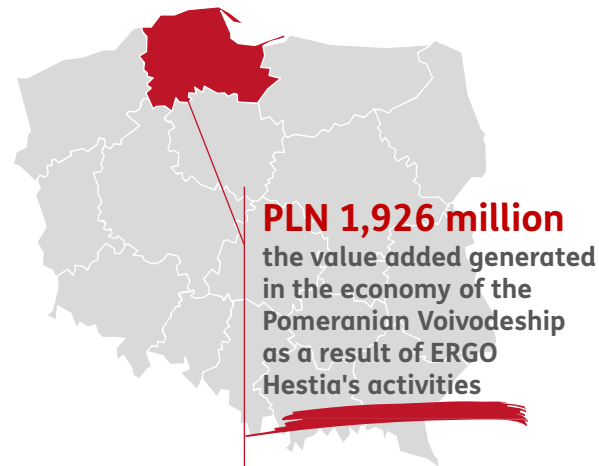
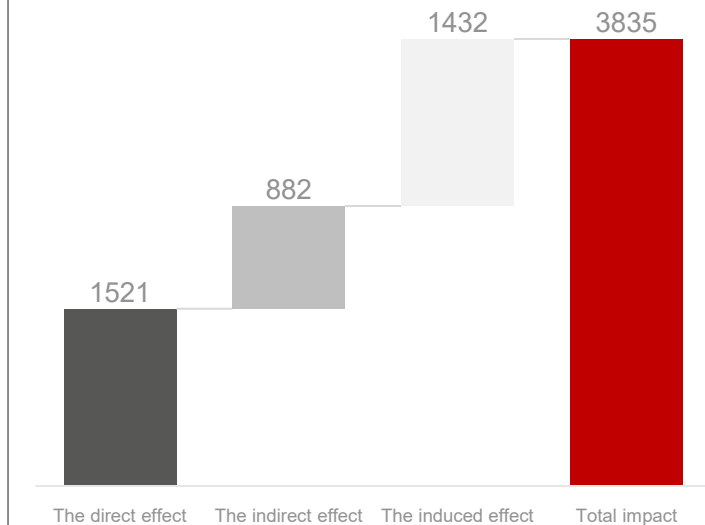


Chart 1. Added value generated by ERGO Hestia in the Polish economy (PLN million)



Source: TAILORS Group

* To see the methodology of the Leontief Model, [click here](#). The Model was calculated on the basis of the [Balance of Interbranch Flows](#) prepared by the Central Statistical Office, published in 2024 (data for 2020, frequency of issue every 5 years).

** Gross value added directly generated by ERGO Hestia Group is the sum of operating profit, depreciation and amortization and gross wages (including the full cost of the employer).

*** The scale of the effects induced in both gross value added and employment results from the service nature of the Group's operations, in which wages account for a significant part of costs, both in costs directly incurred by the Group and within the supply chain.

Contribution on the economy - added value generated

The number of jobs created and maintained in the Polish economy thanks to ERGO Hestia's activities is 14,232, of which 3,383 are direct employment in the ERGO Hestia Group, 3,581* jobs were created in cooperating companies (indirect impact), and 7,288 people found employment thanks to the induced effect, i.e. economic activity stimulated by the expenses of employees and partners. Among these 14,232 additional jobs, **4,745 were created in the Pomeranian Voivodeship**.

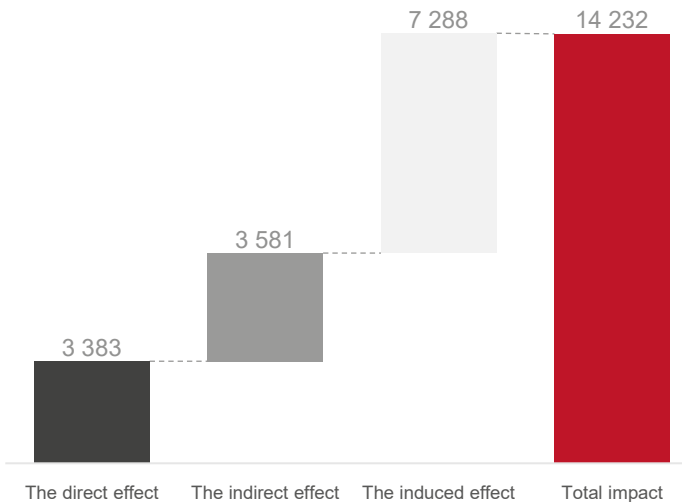
The area of analysis was also the tax revenues generated in the Polish economy as a result of ERGO Hestia's activities. In total, the total fiscal inflows related to the company's operations amounted to PLN 1,167 million, of which PLN 492 million was a direct impact, PLN 270 million was an indirect impact, and the induced income amounted to PLN 405 million.

In the Pomeranian Voivodeship alone, the total impact on the public finance sector generated by ERGO Hestia amounted to **PLN 611 million**.

The revenues of the public finance sector generated by the company's operations are comparable to the allocation of funds intended for non-repayable forms of support under the "NaszEauto" program, which amounts to **PLN 1,181 million** from the funds of the National Recovery and Resilience Plan***.

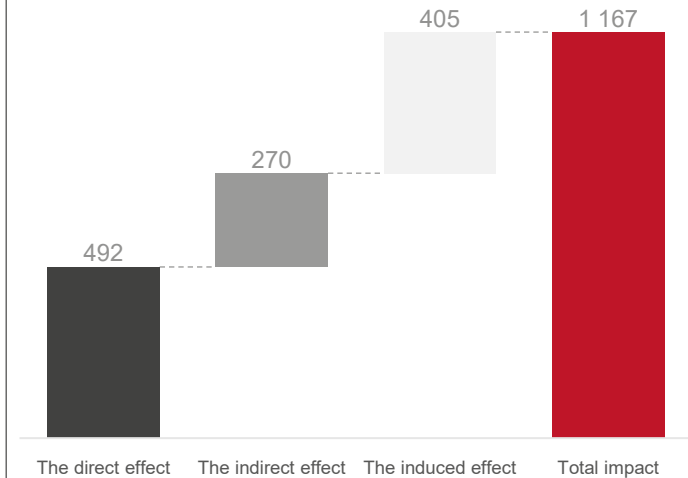
On the other hand, the value added generated by the company in 2025 (PLN 3.8 billion) is the equivalent of **41% of the budget expenditures of the Tri-City (Gdańsk, Gdynia and Sopot) planned for 2025 (PLN 9.2 billion)******.

Chart 2. Jobs created and maintained by ERGO Hestia in the Polish economy (persons)

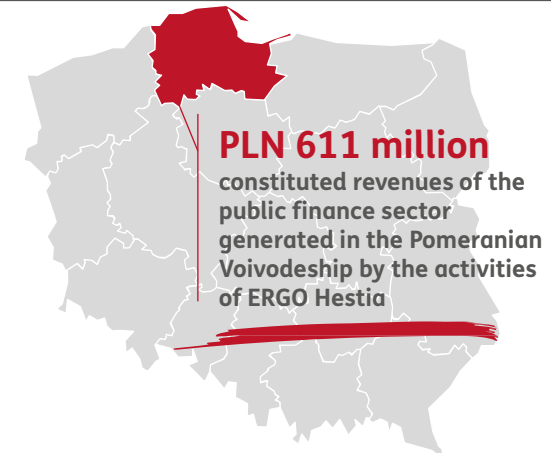


Source: TAILORS Group

Chart 3. Revenues to the public finance sector generated by ERGO Hestia (PLN million)



Source: TAILORS Group



* The direct effects on employment generated by the ERGO Hestia Group were approximated on the basis of the Group's data on full-time employment (FTE).

** <https://naszeauto.gov.pl/o-programie/#budzet>

*** More information about the program can be found [here](#).

**** BIP (2026): Sprawozdanie z wykonania budżetu Miasta Gdańska za 2025 rok; Sprawozdanie z wykonania budżetu Miasta Gdyni za 2025 rok; Zarządzenie nr 938/2026 Prezydenta miasta Sopotu w sprawie przedstawienia sprawozdania z wykonania budżetu miasta Sopotu za 2025 rok.

Contribution on the economy - financial, market and corporate governance indicators

For years, our activity has been providing real support to the development of the Polish economy, providing financial stability to both individual clients and enterprises. As one of the largest insurance companies in the country, we have a dual role: protecting the assets and lives of our customers, while at the same time participating in building the economic resilience of local communities, partners and companies in our value chain.

A strong market position is based on a consistent approach to the quality of services, responsible risk-taking and investment in relationships. As a result, we create sustainable economic value, strengthening not only our own results, but also positively influencing the financial market and neighboring industries – from brokerage services to repair services to specialized technology services. At the same time, we are developing an organizational culture based on transparency, ethical standards and responsible management. Taking care of the solid foundations of corporate governance allows the company to build long-term trust – both from customers, partners and public institutions.

The role of insurance brokers and suppliers in our operating model is fundamental. Cooperation is based on transparent rules and mutual trust, and the number of partners demonstrates a wide economic impact.

Key financial and market indicators

	2024	2025
Gross written premium	PLN 10.2 billion	PLN 10.5 billion
Sum of compensation and benefits paid on deductible	PLN 5.6 billion	PLN 5.6 billion
Taxes paid in Poland	PLN 315.3 million	PLN 286 million
Number of insured customers	3.8 million	3.8 million
Number of Reports to the Customer Ombudsman	256	366
Claims ratio*	3,41%	3,75%
Share of complaints to active policies**	0,47%	0,48%
Percentage of complaints and quality complaints resolved within 10 days	63,46%	60,47%
Number of claims and benefits handled	945 thousand	961 thousand
Number of cooperating natural persons performing agency activities (OFWCA)	61 101	67 633
Number of cooperating agencies, brokers, banks and other business partners	5 175	5 252

Key indicators for suppliers

	2024	2025
Number of suppliers cooperating with ERGO Hestia	3 950	4 335
Number of suppliers registered in Poland	3 806	4 181
Percentage of suppliers from the Pomeranian Voivodeship among suppliers from Poland	21%	21%
Percentage of new suppliers relative to all suppliers	17%	36%

Key Corporate Governance Indicators

	2024	2025
Number of trainings on the Anti-Fraud System	8	8
Indicator of trained employees in the field of the Anti-Fraud System	100%	99%
Total number and amounts of convictions or incidents for violations of anti-bribery laws	0	0
The total number of cases of discrimination, including harassment or other cases reported, and the amount of fines, penalties and damages for this	0	0
Number of serious incidents relating to own workforce concerning respect for human rights and amount of fines	0	0

* The ratio is defined as the ratio of incoming appeals to the number of claims settled.

** Complaint rate means the number of complaints in relation to the number of policies concluded.

Social contribution - ERGO Hestia as a workplace based on inclusivity and development

85%

employee
Engagement Rate
(84% in 2024)

96%

employees have completed
training in diversity, anti-
discrimination and harassment,
and business ethics (100% in
2024)

4,46%

the percentage of people with
disabilities in the entire ERGO
Hestia Group (3.89% in 2024)

52%

women in leadership
positions (52% in 2024)

33

average training hours per
employee (27.6h in 2024)

ERGO Hestia employed **3,383* employees** in 2025, with women accounting for 62% of all employees. **There were 367** people in management positions**, of which **52% were women**, which **demonstrates a strong representation of women at executive level**. The share of persons with disabilities among the employees employed in EHM and EHŽ was 3.96%. In 2025, the turnover rate was 7.41%, and the number of full-time employees was 97%.

Age structure:

- 17% of employees are under 30 years of age,
- 70% of employees are between 30 and 50 years old,
- 13% of employees are over 50 years old.

The structure of the length of service is***:

- 9 years in lower-level positions,
- 13 years in middle level positions,
- 16 years in management positions.

In 2025, ERGO Hestia established the **DEI Council** – a 10-person representation of employees from various areas in the organization, including field representations. The Council operates under the President of the Management Board, with whom it holds regular meetings, reporting on the activities carried out and accounting for the goals set in semi-annual cycles. The Council has implemented initiatives that involve employees in dialogue through, for example, surveys, on-call and regular meetings during which everyone can propose their own idea or need to be cared for. The council team has developed its own declaration, which is a signpost for all employees and has also been taken into account/established in the work regulations. The Council gives its opinion on documents relating to the provisions relating to the rights and obligations of employees and the rules of conduct. Thanks to the actions of its members on dress code, provisions have been introduced that guarantee freedom of dress regardless of gender, sexual orientation or gender identity.



Certificate confirming a high level of trust and commitment of employees



Best Employer Award for HR Practices



We are among the leading Polish companies recognized for diversity, equality and inclusivity (DEI)

* The number includes persons employed in the ERGO Hestia Group on the basis of the UoP, excluding members of the Management Board.

** The number of people in managerial positions does not include members of the Management Board.

*** Due to the reporting methodology applied by the ERGO Group, the values may differ from the ERGO Hestia Group figures by approximately 0.1%.

Social activities

ERGO Hestia consistently combines business development with real social contribution. In 2025, the company continued its long-term partnerships, which are the foundation of its social and cultural activities. This is the 15th year since ERGO Hestia has been the main sponsor of ERGO ARENA, one of the most important sports and entertainment facilities in Poland, and for 25 years it has been sponsoring the Sopot Sailing Club, whose competitors – thanks to many years of support – have won over 200 medals on the national and international arena.

The organization actively co-creates social, cultural and educational initiatives. In 2025, **more than PLN 6 million** was allocated for donations, including the Integralia Foundation and the Hestia Artistic Journey Foundation, as well as a wide range of donations for local, educational, cultural and health projects.

Employee volunteering remains one of the key elements of social engagement. In 2025, employees worked a total of 1,563 hours as part of employee volunteering, and over 900 people were involved in 20 initiatives. The activities including, in-kind and financial collections, support for hospices and projects related to the reuse of textiles (in the spirit of the Circular Economy).

The ERGO Hestia Group consistently builds a working environment based on safety, stability and care for the well-being of employees. In 2025, the average expenditure on an employee's health amounted to **PLN 1,492**, including, m.in, co-financing of dental care and benefits under the Marina Health program. As part of the Healthy Employee program, over **12 thousand medical visits took place**.

We are a partner of the Development Initiation Forum and the Development Initiation Fund — a cross-sectoral project that awards grants for joint activities. In 2025, the Forum donated **PLN 210,000 to five initiatives: for social economy entities, occupational therapy workshops, projects aimed at fathers and women, and emergency medical services**. Our role as a partner includes supporting the implementation of the program, funds are awarded and distributed by the program organizer.

In 2025, we initiated an ESG program addressed to Standard Points agents – **SocjoImpuls**, based on the implementation of projects and activities in the field of sustainable development and the collection of points, which are exchanged for cash transferred to local social organizations indicated by the agencies. In the pilot program, 402 ESG initiatives were implemented, evaluated in 3 areas (E, S, G). **A total of 44 agencies participated, and the result was the transfer of PLN 177.5 thousand for social and environmental purposes.**

15 years

ERGO Hestia is the main sponsor of ERGO ARENA

25 years

ERGO Hestia is the main sponsor of the Sopot Sailing Club

PLN 10.8 million

donated to donations and sponsorships
(5 million in 2024)

1 563

volunteer hours
(1,642 in 2024)

100

agents of our network of Standard Points took part in trainings on how to serve deaf people

1 492 zł

average expenditure on an employee's health
(PLN 1,414 in 2024)

12 073

visits under the Healthy Employee program
(7,650 in 2024)

Our organizations and foundations



CPOP is an ERGO Hestia company whose mission is to take a holistic view of the care of people injured in accidents: from medical and socio-professional diagnosis, through rehabilitation and treatment, to professional activation and return to life in society. The operating model is based on Individual Assistance Plans, tailored to the situation of the injured person. Each case includes a comprehensive support path – starting from medical assessment in the ICF methodology, through rehabilitation in centers in Poland, to psychological support and professional and social activation. An important complement to the Centre's activities is the Marina Health in Gdańsk, our own facility, specializing in prevention and rehabilitation. It is here that the victims can use the latest methods of diagnosis and therapy, including exoskeletons supporting neurological rehabilitation. During the ten years of CPOP's activity: **it has supported over 2000 people, over 700 injured people** have participated in comprehensive rehabilitation programs lasting many months, over 1200 socio-professional diagnoses and 1000 medical diagnoses have been carried out in cooperation with nearly 10 000 entities throughout Poland. **In addition, almost 3000 ERGO Hestia employees use the specialist services and tests offered at Marina Zdrowia every year.**



The Hestia Artistic Journey Foundation implements nationwide patronage of culture, supporting artists, literature and artistic projects addressing current social and environmental challenges. Organisation activities are addressed to various groups of recipients – from children and young people to professional artistic circles. One of the Foundation's key undertakings is the Hestia Artistic Journey National Grant Program, under which it supports exhibition projects and initiatives emphasizing global and social challenges implemented throughout Poland. The second edition of the program includes exhibitions held from April 2025 to June 2026 and provides support for seven art projects, with a total grant pool of PLN 500 thousand. Every year, the Hestia Literary Journey competition selects the most interesting Polish books from the fiction category, addressed to children and young people. In the fifth edition, 128 titles were submitted, and the main prize was won by the book Makabrama by Marcin Szczygielski. Every year, the competition distinguishes five nominated titles, and the winner receives a financial prize of PLN 50 thousand. "Hestia's Literary Journey" selects titles that have a chance to remain in the canon of children's and youth literature for a long time. The Foundation also co-creates the Fr. Józef Tischner Sign and Hestia Award, which has been awarded continuously since 2001. The award honours outstanding artists and social activists in two categories, i.e. for a book or a series of publications that are a continuation of Tischner's "thinking according to values", as well as for pastoral or social initiatives that are acting according to the values proclaimed by Fr. Józef Tischner. Thanks to multidimensional initiatives, the Hestia Artistic Journey Foundation consistently supports the development of culture in Poland.

For 21 years, the Integralia Foundation has been supporting the ERGO Hestia Group in creating an inclusive workplace in which diversity translates into real opportunities for professional development. Integralia combines social experience with business practice – it conducts recruitment processes, conducts trainings and cooperates with companies, helping them implement the principles of inclusive cooperation in their daily functioning. The effects of this long-term cooperation are also visible within the ERGO Hestia Group. **People with disabilities constitute 4.46% of the Group's employees, and 70% of them work in specialist or managerial positions.** At the same time, 100% of new employees of the ERGO Hestia Group undergo training in the principles of inclusive cooperation. The Integralia Foundation works for professional activation, supporting **1 573 people** and cooperating with a network of **405 companies**. During its activity, the Foundation has carried out **622 recruitment processes** and **trained 8 587 people** in the field of cooperation with people with disabilities. In 2025, 42 students with disabilities took part in the flagship "Efficient Internship" program, implemented with Polish employers. After completing the internship, more than half of the participants continued to work with the company. The activities of the Integralia Foundation respond to the challenges described in the report "A million unused talents", which shows how much professional potential of people with disabilities in Poland still remains untapped. **Over 1 million people** with disabilities of working age are actively looking for work – this is the largest talent reserve in the Polish economy.



Environmental contribution– climate as a strategic priority

The ESG strategy for 2022-2025, consistent with the Munich Re Group's "Ambition 2025" strategy, focused on reducing emissions from its own operations, developing products that support the transition to a low-carbon economy, and incorporating ESG considerations into investment policy in line with the Paris Agreement. Our goal was to reduce CO₂e emissions from our own operations **by 12% per employee by the end of 2025 compared to 2019. At the end of 2025, this target had been achieved, and the reduction per employee was as much as 44% (in accordance with the Munich Re Group methodology*)**. This decrease is due to the fact that total emissions decreased in 2025 compared to 2019, along with an increase in the number of employees employed in 2025 compared to 2019. One of the steps to reduce the level of CO₂e, emissions was the purchase of electricity from renewable sources confirmed by Guarantees of Origin. 100% of electricity comes from renewable energy sources. The effect of this purchase was taken into account in the calculation of the issue using the market-based method, in accordance with the applicable reporting standards, along with the scope used, the coefficients used and the assumptions made in the issue reports. The reduction in CO₂e, emissions was also influenced by the successive replacement of the fleet with hybrid vehicles and the 28% reduction in energy consumption achieved in 2025 (compared to 2019). Since 2021, we have maintained an environmental management system certified for compliance with the international standard ISO 14001:2015 and the EU eco-management system EMAS. Thus, as of the date of publication of this report, ERGO Hestia is the only company from the financial sector in Poland entered in the European EMAS Register. This entails the obligation of continuous improvement of the system, periodic audits and public reporting of environmental performance.

Biodiversity protection is an important area. In the reporting period, we were a partner of the Re:Generacja project, which protects the biodiversity of valuable ecosystems. As part of the cooperation, actions were carried out to reduce undesirable plant succession, aimed at improving the hydrological conditions of peatlands in the Słowiński National Park. Environmental effects are long-term and are not recognised as a direct reduction in CO₂e emissions on the organisation's balance sheet, but as a contribution to the protection of ecosystems with high carbon storage potential. **During the three years of cooperation, active protection measures covered 38 ha of habitats.**

Table 1: Greenhouse gas emissions from direct operating activities according to the scope covered by the Ambition 2025 strategy, emissions in tonnes of CO₂e: calculated according to the Munich Re Group methodology**

Emission range	2024	2025	Change 2019-2025
Scope 1 (direct)	1 914	1 860	-9%
Scope 2 - location-based	5 293	5 368	-19%
Scope 2 - market-based	834	688	-14%
Scope 3 (other intermediate)	537	460	-9%
Purchased goods and services (paper and water) and waste	325	226	-34%
Business travel (excluding car trips reported in Scope 1)	212	234	46%
Sum Scope 1-3 (location-based)	7 744	7 688	-18%
Sum Scope 1-3 (market-based)	3 284	3 008	-15%
Emissions per employee	0,97	0,84	-44%

Table 2: Greenhouse gas emissions according to the ESRS methodology, emissions in tonnes of CO₂e, based on ERGO Hestia's own calculations

Emission range	2024	2025	Change 2024-2025
Scope 1 (direct)	1 960	1 888	-4%
Scope 2 - location-based	4 912	4 871	-1%
Scope 2 - market-based	1 637	1 618	-1%
Scope 3 (other intermediate)	17 132	8 200	-52%
Category 1	3 197	4 437	38%
Category 5	1	3	200%
Category 6	328	234	-29%
Category 15***	16 606	5 377	-68%
Sum Scope 1-3 (location-based)	24 004	14 959	-38%
Sum Scope 1-3 (market-based)	20 729	11 707	-44%

* The Munich Re Group's carbon footprint calculation methodology takes into account energy, paper, water, waste, and business travel; . Click [here](#) to learn more about the Ambition 2025 strategy.

** Due to methodology revisions, the change is calculated for Scope 1 and 2 from 2019, and for Scope 3 from 2023.

*** To learn more about the methodology used to calculate Category 15 according to the Munich Re Group methodology, click [here](#). See page 106.

Environmental contribution – climate as a strategic priority

ERGO Hestia's initiatives for the transition to a low-carbon economy

Initiative 	Insurance of photovoltaic installations and their continuity of operation 	The "Restoration" clause in corporate insurance 	Financial guarantees for companies that operate in the waste management chain 	Repair instead of replacement – reducing your carbon footprint* 
Characteristics 	ERGO Hestia supports the development of renewable energy sources through comprehensive protection of photovoltaic installations and financial security in the event of interruptions in their operation. The insurance covers both the risks of physical damage to the installation and the effects of downtime in energy production, ensuring the operational and financial stability of RES investments.	The clause allows for the reconstruction of damaged property using technologies and materials conducive to the circular economy, even if their cost exceeds standard solutions. This innovative approach supports customers in making decisions after a claim, minimizing negative environmental impacts and promoting sustainability.	ERGO Hestia's financial guarantee for companies involved in waste management supports companies carrying out environmental tasks. This product is in line with ERGO Hestia's ESG strategy, supporting the development of the circular economy and minimizing the risk of environmental damage.	ERGO Hestia's insurance supports the repair of damaged elements instead of replacing them with new ones, which allows you to reduce the consumption of raw materials and the amount of waste generated. In 2025, as many as 80% of electronic devices were repaired, thanks to which about 105 thousand pieces of electronic waste were eliminated. At the same time, the production of new equipment was reduced, which would leave a trace in the form of the consumption of non-renewable raw material resources.
Initiative 	"Bicycle forever" 	EV Package – comprehensive support for electromobility 	"Internet of Things" – monitoring of the functioning of devices, protection against the risk of failure 	Environmental Liability Insurance 
Characteristics 	ERGO Hestia's initiative allows road traffic accident victims to choose a bicycle instead of a replacement car. The program promotes low-emission mobility and is available to individual and fleet customers. Participants receive a bicycle as their own, supporting the idea of reducing emissions and traffic jams in cities. In 2025, ERGO Hestia issued 380 vouchers for a bicycle.	EV Package is a dedicated offer of ERGO Hestia supporting the development of electromobility by protecting electric cars and charging infrastructure. The insurance takes into account the specificity of zero-emission technologies and reduces the barriers to the transition to low-emission transport. As part of Assistance, the principle of "electrician for electrician" is applied, providing a replacement vehicle with an electric drive. The scope also includes insurance for wallboxes, charging stations and cables, supporting the development of EV infrastructure.	ERGO Hestia's IoT-based prevention service enables round-the-clock monitoring of key devices in the company using wireless sensors. The system detects anomalies in parameters such as temperature, humidity, vibration or power failure, immediately informing the appropriate people about the threats. Thanks to this, it minimizes the risk of failures, financial losses and interruptions in business operations.	Environmental liability insurance offered by ERGO Hestia protects companies from the financial consequences of environmental damage, both as a result of emergencies and long-term activity. The policy covers the costs of restoring the environment to the state it was in before the damage, remedial actions and third-party claims, as well as protects against administrative liability, which is often omitted in classic policies.

* To learn more, [click here](#).

Summary and Organisational Stability

The ESG awards, certificates and ratings obtained by the ERGO Hestia Group are an independent, external confirmation of the effectiveness and maturity of the activities carried out as part of the ESG Strategy 2022-2025. These include international benchmark ratings, national industry rankings, as well as employee and system certificates, which together confirm the Group's comprehensive approach to environmental, social and governance management. ERGO Hestia has been awarded a B rating in the CDP Climate Change rating, confirming the organization's maturity in terms of climate impact management, risk identification and transparency of environmental data reporting. The climate rating is complemented by the highest A score in the CDP Supplier Engagement Rating, which confirms ERGO Hestia's responsible approach to supplier cooperation and emission management in the value chain (Scope 3). Another important distinction is the EcoVadis Gold Medal, placing ERGO Hestia among the 5% of the best-rated companies in the world. The EcoVadis rating covers four areas: environment, labor and human rights, ethics and sustainable supply chain. The high scores obtained confirm the comprehensive approach to ESG, which is reflected in m.in. in certified environmental management systems, a stable and inclusive employment model, a low adjusted wage gap and no confirmed corruption incidents. The activities of the ERGO Hestia Group have also been appreciated at the national level through 3rd place in the "ESG Ranking. Responsible Management", in which ERGO Hestia was the only insurer included in the list. This distinction confirms that sustainability is an integral element of the Group's management model and business and ESG strategy.

ERGO Hestia is a signatory of the UN Global Compact and an active partner of the Climate Positive and Business & Human Rights programs, reaffirming its commitment to responsible business and respect for human rights. The company is also a member of the SDGs partnership "Together for the Environment" and participates in the Climate Leadership program implemented in cooperation with UNEP/GRID-Warsaw. As part of it, ERGO Hestia has committed, among others, to reducing CO₂ emissions, implementing pro-environmental activities and running an educational program in its value chain. For many years, the company has been a partner of the Responsible Business Forum (FOB), with which it conducts a number of programs and initiatives related to sustainable development.



Creditworthiness rating AA- (IDR) and financial strength rating AA (IFS)



Ethics Certificate



Impact rating B for climate and A for "Supplier Engagement Assessment"



3rd place in ESG Responsible Management ranking



Certified in Responsible Sales



Best Property Insurer for Companies Award



ISO 27001 and 27017 certified for cybersecurity



Certificate of adaptation of buildings to the needs of people with disabilities



EcoVadis Gold Medal



EMAS and ISO 14001 certified for environmental management