



Caring for today, building for tomorrow



Sustainability Report
AXA Spain 2025

CEO's Welcome Letter

Olga Sánchez

CEO of AXA Spain

I am very pleased to share with you AXA Spain's 2025 Sustainability Report, presented under the motto "Caring for today, building for tomorrow". This document highlights our ongoing commitment to sustainability, a key cornerstone of our strategy and our mission to work towards society's development, safeguarding everything that matters.



Throughout 2025, we achieved significant milestones that underscore our success in the varying roles we played as an investor, an insurer, a corporate entity and a stakeholder in society.

As an investor, we continued to reduce CO₂ emissions from our own assets, achieving a 74 per cent reduction compared to 2019. Furthermore, we increased funding destined for environmental and social initiatives by 147 million euros, strengthening our contribution to projects that positively impact both society and the planet.

In our role as an insurer, we increased our energy transition premiums by 46 per cent to 75 million euros, thereby reflecting our clients' trust in solutions to promote sustainability. Furthermore, 8 out of 10 insurance claims were handled using green measures, such as video appraisals or repairs rather than parts replacements. On the social side, the big news of the year was undoubtedly the long-term distribution agreement with Correos, which will allow us to provide greater insurance coverage to people living in rural areas thanks to Correos's extensive network.

As a corporate entity, we are celebrating our brand's 40th anniversary, a milestone that inspires us to continue innovating and generating business value. Furthermore, we received various recognition awards as one of the best employers, reinforcing our commitment to inclusion and diversity.

By 2025, our CO₂ emissions had fallen by 64.5 per cent compared to 2019, partly due to our relocation to our new headquarters in Barcelona, which brought our two previous work centres together in a single building designed as a sustainability landmark. Furthermore, by the end of the year, 79 per cent of our staff had already completed their training on climate change adaptation, a programme promoted globally by the Group.

As stakeholders in society, we are particularly proud that 79 per cent of our workforce took part in the volunteering programme, contributing more than 26,000 hours of voluntary service in collaboration with our employees' families and our agents. Furthermore, thanks to AXA Foundation's work, we helped to improve society's safety through initiatives such as 'Ponle Freno' and 'Constantes y Vitales', whose road safety and health prevention advice reached more than 30 million people.

These milestones highlight the collective effort of the entire AXA Spain team. The forward-looking actions we are taking today will enable us to build a more protected, more resilient and more sustainable future for us all. Every step we take in this regard helps protect both today's and future generations, ensuring that our commitment to sustainability serves as the foundation for building a better future.

I hope you enjoy reading the report.

Key indicators

AXA Group

Revenue

 € **116** Bn

Clients

 **92** M

Net profit

 € **9,797** M

Equity

 € **47.2** Bn

Employees

 **119,477**

Solvency ratio

 **224** %

AXA Spain

Revenue

 € **3.5** Bn

Clients

 **3.35** M

Net profit

 € **232** M

Insurance policies

 **5.9** M

Employees

 **2,467**

Information and sales offices

 Over **9,000**

Societal impact

AXA Spain

Investor

Carbon footprint
of own investments



-74%
compared to 2019

Green and transitional
investments



€ **116** M

Social
investments



€ **31** M

Insurer

Transition premiums



€ **75** M

Financially
vulnerable clients



502 K

Car parts repairs
instead of replacements



372 K

NPS for Motor, Home, Life
and Health insurance lines



1st PLACE

Corporate

Operational
carbon footprint



-64.5%
compared with 2019

Women in
managerial positions



44%

Climate
adaptation training



79%

Social actor

Community investment
through the AXA Foundation



Over € **4** million

Employee volunteering



79.4%

Awards and recognition

Throughout 2025, AXA was recognised for its contribution and commitment to health, global wellbeing and employee safety in the workplace.

2025 Awards

- Intrama's Top Diversity Company in 2025. A certificate awarded to the TOP 50 companies with best practices in diversity and inclusion in Spain.
- Actualidad Económica's Top 25 LGBTI Leading Companies, in collaboration with the newspaper El Mundo, in recognition of the creation of safe and inclusive working environments.
- 2nd Prize in the LGBTI+ Diversity category at the Intrama Awards for its holistic LGBTI+ plan.
- 'Más Talento Senior' Distinction, promoted by EJE&CON, the Máshumano Foundation and the efr (Family Responsible Company) initiative.
- AXA has been awarded the 'Equality in the Workplace' Distinction by the Ministry of Equality.
- In 2025, for the ninth consecutive year, AXA was once again recognised as one of the best companies to work for in Spain by Top Employers, one of the most widely recognised certifications worldwide.
- Best Company for All Talent 25, a certification awarded by Equipos & Talento, which recognises companies committed to the integration, management and development of all types of talent.
- DCH Salario Emocional Award, co-organised with HR Talents by DCH, and sponsored by Salario Emocional, Betterfly Spain and Noaway.
- Top Wellbeing Company certification, ranking amongst the Top 40 companies in Spain with best practices in corporate health and wellbeing, awarded by Intrama.
- 2025 Healthy Company Award in the Global category, for the "AXA Healthy You" programme, awarded by MEES (*Mi Empresa es Saludable*).
- European Sport & Health Company Recognition, awarded by ACES Europe and DCH – International Organisation of Human Capital Executives.
- UVE Award from the LQDVI Foundation to the AXA Foundation for its social impact.





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