

EIOPA Environmental Statement

2024 Data

EIOPA(2025)0138158
Corporate Support Department
EIOPA REGULAR USE –
EIOPA-25/396
27 October 2025

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European Insurance and
Occupational Pensions Authority

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EMAS

**VERIFIED
ENVIRONMENTAL
MANAGEMENT
DE-125-00066**

FOREWORD FROM THE EXECUTIVE DIRECTOR

As the effects of climate change become more visible and immediate, taking responsibility for our environmental impact is more important than ever.

EIOPA, together with the wider supervisory community and the insurance and pensions sectors, plays a key role in supporting Europe's climate transition. This means integrating environmental considerations into both our core activities and daily operations, and thereby helping to strengthen economic resilience, protect consumers, and contribute to a greener economy.

Against this backdrop, I am pleased to present EIOPA's Environmental Statement for 2024. This report tracks progress since our 2019 baseline and reflects achievements made throughout the 2022–2024 EMAS reporting cycle. Most importantly, it confirms that environmental management is firmly embedded in how we work.

Since 2019, EIOPA has reduced its greenhouse gas emissions by more than 30%, even as our staff has grown by over 13%. Energy use per person remains well below target, and our electricity continues to come entirely from renewable sources under contractual guarantees. Our shift to digital processes is paying off: paper use has held steady at just three A4 sheets per employee per day for three consecutive years—down from 18 in 2019 and well below the benchmark of excellence for public administration.

While travel remains a necessary part of our work, it is now more focused and climate aware. In 2024, we carried out 300 official missions—down about 5% from the year before—and emissions from travel are more than 50% lower than in 2019. Virtual participation has become the default for most meetings and events, helping to limit in-person gatherings and reduce our overall environmental impact. When travel is required, we prioritise low-emission options, such as train journeys for shorter distances.

Beyond our own operations, EIOPA continues to support the European Commission's Sustainable Finance Agenda, helping the insurance and pensions sectors better identify and manage environmental and climate-related risks. We also remain active within the interinstitutional Greening Network and engage staff directly through the Green Team and environmental awareness programmes.

EIOPA's EMAS journey is one of continuous improvement. I am confident that, together with our staff and peers across the EU, we will build on the progress of recent years and continue to reduce our environmental footprint responsibly and transparently.

Fausto Parente

1. ABOUT THIS DOCUMENT

This environmental statement provides all relevant stakeholders and other interested parties with information concerning the environmental performance and activities of the European Insurance and Occupational Pensions Authority (EIOPA) from 01 January 2024 to 31 December 2024.

Historically, our environmental declarations were subject to a one-year delay due to the time required for the landlord to provide consumption data for the building's common areas, typically received a year subsequent to the close of each fiscal year.

We decided to streamline our reporting process by exclusively focusing on the data directly related to our agency's operations. To rectify the delay in our previous declarations and enhance transparency, we have opted to present a consolidated report for the years 2022 and 2023 in the last Environmental Statement. This enabled us to bring our reporting up to date and ensures consistency moving forward.

This statement provides a comprehensive breakdown of environmental indicators and improvements for 2024, allowing stakeholders to assess our environmental performance.

This document has been drafted in accordance with Eco-Management and Audit Scheme (EMAS) Regulation¹ in its last applicable version [(EU) 2017/1505² and (EU) 2018/2026³], considering as well the European Commission's sectoral reference document for public administration sector [Commission Decision (EU) 2019/61]⁴.

Annex I provides the validation of the EMAS verifier.

As per our environmental management system (EMS), EIOPA will publish its environmental statements on an annual basis on our website.

¹ Commission Regulation (EC) No 1221/2009; [EUR-Lex - 02009R1221-20190109 - EN - EUR-Lex \(europa.eu\)](#);

² Commission Regulation (EU) 2017/1505 [EUR-Lex - 32017R1505 - EN - EUR-Lex \(europa.eu\)](#)

³ Commission Regulation (EU) 2018/2026 [EUR-Lex - 32018R2026 - EN - EUR-Lex \(europa.eu\)](#)

⁴ Commission Decision (EU) 2019/61 <https://eur-lex.europa.eu/legal-content/GA/TXT/?uri=CELEX:32019D0061>

2. ACRONYMS

EIOPA – European Insurance and Occupational Pensions Authority

EMAS – Eco Management and Audit Scheme

EMS – Environmental Management System

LEED – Leadership in Energy and environmental Design

SH - Stakeholder

PESTEL – Political, Economic, Social, Technological, Environmental, Legal

SWOT – Strength, Weakness, Opportunity, Threats

GHG – Greenhouse Gas

ESG – Environmental Social Governance

ED – Executive Director

SPD – Single Programming Document

BoS – Board of Supervisors

CAAR – Consolidated Annual Activity Report

NCA – National Competent Authority

OPSG – Occupational Pensions Stakeholder Group

IRSG – Insurance and Reinsurance Stakeholder Group

ECB – European Central Bank

GPP – Green Public Procurement

PUE – Power Usage Efficiency

FM – Facility Management

HVAC – Heating ventilation and air conditioning

LED – Light emitting diode

FES – Frankfurter Entsorgungs- und Service GmbH

WEEE – Waste from electrical and electronical equipment

IFEU - Institut für Energie- und Umweltforschung

SO₂ – Sulphur Dioxides

NO_x – Nitrogen Oxides

PM – Particulate Matter

EUAN – European Agencies Network

GIME – Groupe Interinstitutionnelle de Management Environmental

DEFRA – Department of Food and Rural Affairs

3. ABOUT EIOPA

MISSION AND TASKS

The European Insurance and Occupational Pensions Authority (EIOPA) is a decentralised agency of the European Union (EU), based in Frankfurt am Main, Germany.

Its overarching mission is to contribute to the short-, medium- and long-term stability, sustainability and effectiveness of the financial system for the benefit of Europe's economy, businesses and citizens. EIOPA's main tasks are to enhance supervisory convergence, strengthen consumer protection and preserve financial stability.

Achieving these goals depends on close cooperation with national supervisory authorities, as well as regular consultation with stakeholders, notably consumer organisations and industry representatives. This ensures that the Authority's work meets the needs of the people that it serves.

The Authority's priorities for 2024 were:

1. Contribute to building up sustainable insurance and pensions, including by addressing protection gaps, for the benefit of EU citizens and businesses.
2. Support the supervisory community and industry to mitigate the risks and seize the opportunities of the digital transformation, including by further promoting data-driven culture.
3. Promote sound, efficient and consistent prudential and conduct supervision throughout Europe, particularly in view of increased cross-border business.
4. Deliver high-quality advice and other policy work taking into account changing and growing needs of society as well as the effects of new horizontal regulation.
5. Further enhance financial stability, with particular focus on the analysis of financial sector risks and vulnerabilities, and emerging threats.
6. Be a model EU supervisory authority setting global high standards of corporate governance, and fostering efficient cooperation within the EU and globally.

TEAMS AND LOCATION

The agency is occupying 5.5 floors (4 664m²) in the Westhafen Tower, located in Frankfurt am Main, Germany. The 2nd and 25th through to 28th floor are rented fully by EIOPA; on the 21st floor EIOPA occupies one half-floor.

The building owner holds a LEED (Leadership in Energy and Environmental Design) Gold certification for Operations and Maintenance since 2018 for the building, which has been renewed in November 2023.

In 2024 EIOPA maintained a workforce of 200⁵. The environmental management system applies equally to all EIOPA staff, as well as to any external persons working at the Authority, including interim staff, external consultants, and on-site service providers.

SCOPE OF EIOPA'S ENVIRONMENTAL MANAGEMENT SYSTEM (EMS)

EIOPA recognises its responsibility for making a positive contribution to sustainable development as a long-term goal and considering that the latest EIOPA Regulation⁶ states that the authority shall act in its field, "taking into account sustainable business models and the integration of environmental, social and governance related factors" [art. 1(3)], the scope of the (EMAS) registration at EIOPA covers all activities affecting directly or indirectly the environment.

⁵ As per Establishment Plan reported in the annual reports of the corresponding years [Annual reports - EIOPA](#)

⁶ [Consolidated text](#): Regulation (EU) No 1094/2010 of the European Parliament and of the Council of 24 November 2010 establishing a European Supervisory Authority (European Insurance and Occupational Pensions Authority),

4. DESCRIPTION OF THE ENVIRONMENTAL MANAGEMENT SYSTEM

ABOUT EMAS

The Eco-Management and Audit Scheme⁷ (EMAS), approved by the European Parliament and Council, is the European voluntary system designed for organisations wishing to evaluate, manage and continuously improve their environmental performance.

With developments in sustainable finance, it became obvious that EIOPA should take into consideration its responsibilities and ensure its own environmental impacts are managed appropriately. EIOPA holds an EMAS certification and aim at the continuous improvement of EIOPA's impacts – positive and negative.

CONTEXT AND PURPOSE OF EIOPA'S ENVIRONMENTAL MANGEMENT SYSTEM

EIOPA works with a wide range of stakeholders (SH):

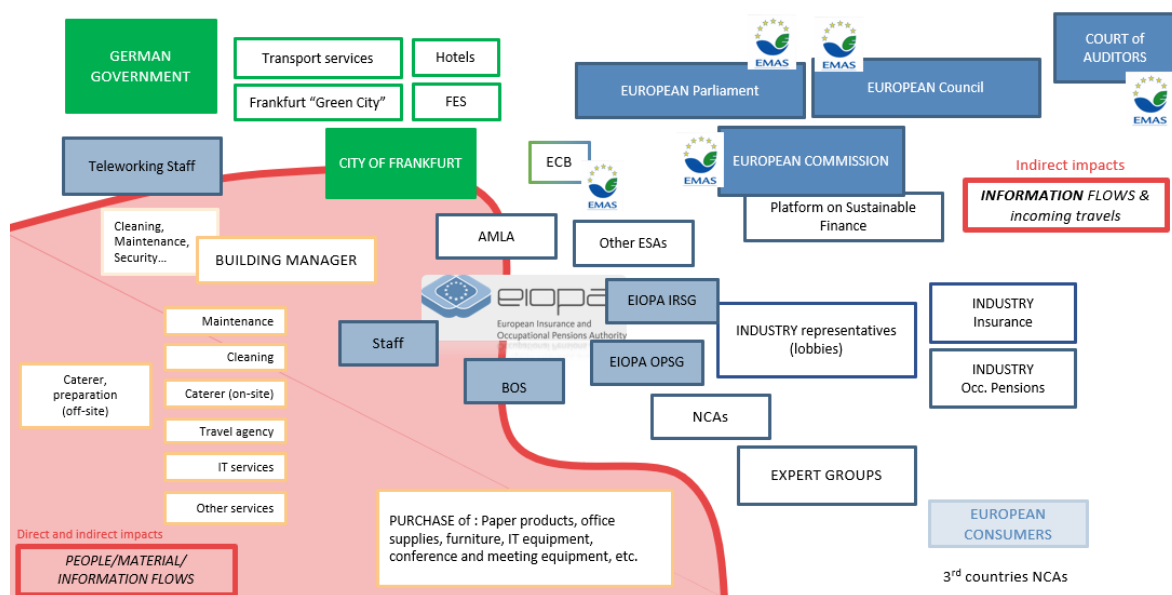


Figure 1. EMS stakeholders

⁷ [EMAS – Environment - European Commission \(europa.eu\)](https://europa.eu)

Out of these, 6 were identified as significant for our EMS in 2024:

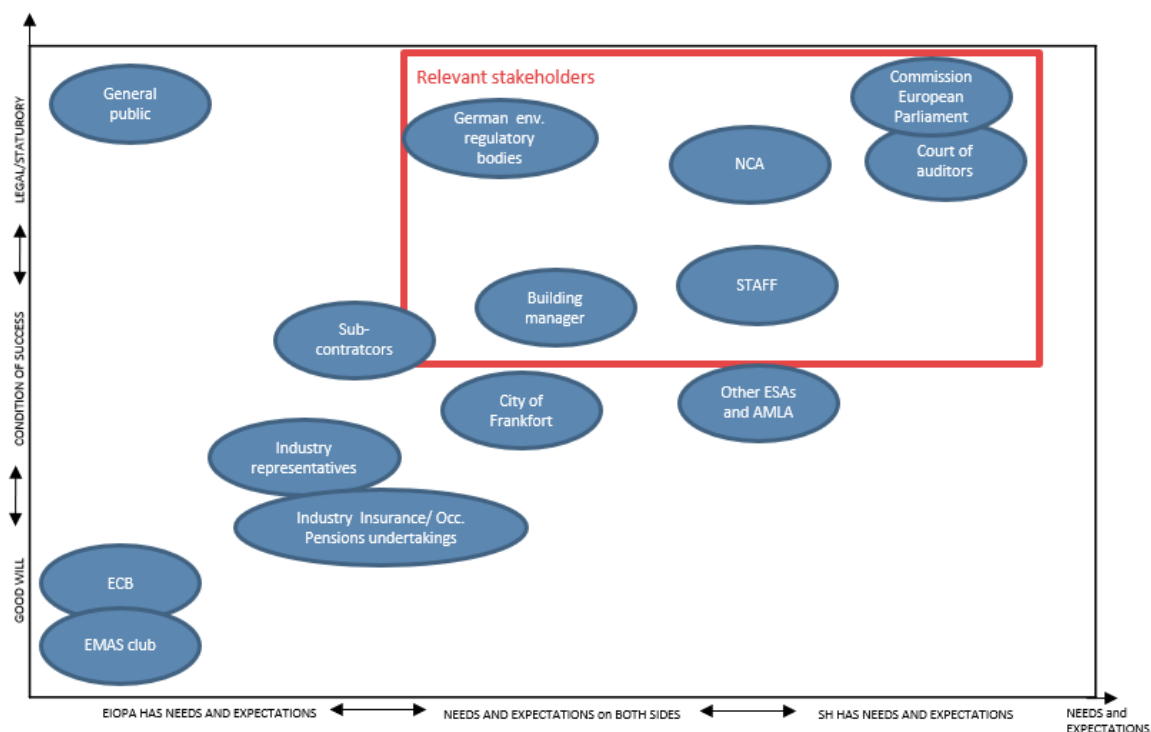


Figure 2. EMS relevant stakeholders

Following a PESTEL analysis (political, economic, social, technological, environmental, and legal) and a SWOT analysis (strengths, weaknesses, opportunities, and threats), which involved staff through interviews and a survey, the following risks and opportunities were identified:

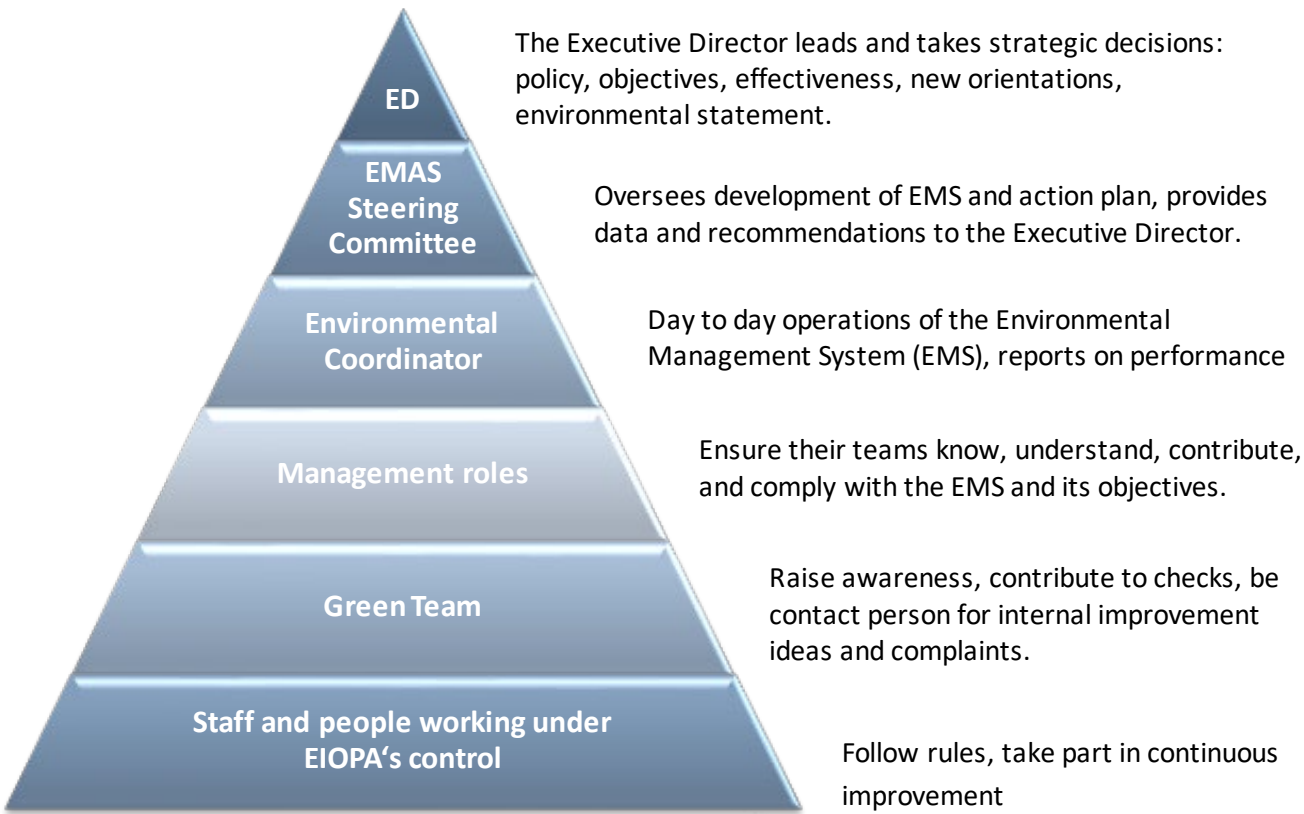
Table 1. Risks and Opportunities

Risks
Requests for some improvements on the office set up are difficult to achieve, since the environmental investment lays largely with the building owner, while the returns are mostly for the tenants.
Consumers (policyholders and beneficiaries) might fail to consider the long-term environmental effects on pensions and (life) insurance products.
Challenges to consider the impact of climate change on the general working environment. As extreme weather events will influence the consumption of energy used for heating and cooling.

Opportunities
Continued ambitions of the European Green Deal support efforts on emission reduction targets. With the change in reporting on emission of business travels, awareness among EIOPA staff will be raised on the CO2 consumption of travels.
The requirements for Sustainability Reporting in the industry are being considered by the EU Agencies as well to lead by example.
With the decision to have the seat of the new EU Agency for Anti-Money Laundering and Countering the Financing of Terrorism (AMLA) in Frankfurt new synergies can emerge.
EIOPA has been given mandates to provide advice and recommendations on sustainable finance.

GOVERNANCE OF THE ENVIRONMENTAL MANAGEMENT SYSTEM

One of our goals, from the beginning of the project, was to involve staff. We therefore started by asking all staff about their opinion on environmental management and building-up the following structure to ensure long-term contribution:



A responsibility matrix supports the understanding of accountability and responsibility for each EMAS requirement.

ENVIRONMENTAL POLICY

EIOPA's environmental policy shows the overall intentions in terms of environmental performance and objectives. Our EMAS engagement is reflected in our Single Programming Document (SPD), approved by the Board of Supervisors (BoS) and in our Consolidated Annual Activity Report (CAAR), which includes a section on EMAS/environmental management.



EIOPA REGULAR USE

EIOPA-24/780
01 October 2024
FINAL

EXECUTIVE DIRECTOR

Environmental Policy

At the European Insurance and Occupational Pensions Authority, long-term mindset is key to our everyday concern. Sustainability is about long-term thinking and should therefore be a vital part of our day-to-day operations, with a focus on environmental aspects.

EIOPA staff expressed through their participation in the environmental review, their expectations for an environmental management system (EMS) with measurable improvements.

On core business side, sustainable finance has become an everyday topic on our agendas, as we propose new ways to integrate sustainability in the operations of the industries in our remit. As an European Supervisory Authority, we form part of the institutions that lead by example, and it is within our responsibility to take steps to reduce our negative environmental impacts and maximise our positive impacts.

Continuing our efforts, we hereby:

- Affirm our commitment to obtaining and maintaining EMAS (Eco-Management and Audit Scheme) registration, taking responsibility for the continuous improvement of the environmental impact of all our activities;
- Ensure compliance with applicable local, national and European environmental regulation;
- Encourage to develop knowledge, find technical solutions and adjust our organisation, focusing on the following fields:
 - Improve performance on energy and water consumption and on waste management;
 - Monitor and manage a carbon budget, encouraging essential travel only and prioritizing low-emission travel options;
 - Green public procurement approach;
 - To provide the best advice and technical work regarding sustainable finance;
- Stress that our strong team spirit is used every day to improve our practices;
- Aim to set up key environmental indicators with concrete objectives to demonstrate the efficiency of our EMS.

Our public environmental statement will regularly and transparently reflect on those commitments and the results.

[signed]

METHODOLOGY

Aspects are elements of the activity that have or may have an impact on the environment. Identification of aspects was done initially through site visits, document analysis and interviews with staff. A review of the environmental aspects has been done through a staff survey in 2023 and the aspects have been agreed upon by the Top Management through the Management Review.

To evaluate the significance of an aspect it was decided to look at the immediate control EIOPA has for each product or service, as well as influences, even if only to a certain extent, EIOPA can have on indirect activities, products and services. Which then resulted in a limited number of aspects to be considered, more in general these are listed here.

SIGNIFICANT ENVIRONMENTAL ASPECTS

Table 2. Significant environmental aspects

Activity	Environmental aspect	Relevant stakeholders	Environmental impacts
Use of offices	Lights (use of electricity)	staff, building management, maintenance	(Non) Renewable natural resource consumption Other (noise, ...)
	Heating and air conditioning	staff, building management, maintenance	Water pollution (Non) Renewable natural resource consumption Other (noise, ...)
	Waste collection	staff, building management, maintenance	Water pollution (Non) Renewable natural resource consumption Other (noise, ...)
	Meetings and conferences (number of on-site meeting and meals offered to participants)	Training & event team	(Non) Renewable natural resource consumption Other (noise, ...)
Use of paper	Printing	staff	Water pollution Air pollution (Non) Renewable natural resource consumption Other (noise, ...)
Travels	Missions performed by staff members	staff	Air pollution Non-renewable natural resource consumption Other (noise, ...)
Use of sanitary facilities	Water usage for toilets and taps	staff, building management, maintenance	Water pollution Non-renewable natural resource consumption

CORE BUSINESS ASPECTS

Table 3. Core Business aspects

Activity	Environmental aspect	Relevant stakeholders
Core Business		
Policy	Ensuring the prudential frameworks for insurance and occupational pensions adequately reflects ESG risks and that these are appropriately integrated into insurers and pension fund risk management and governance processes.	European Commission, Council, Parliament, National Competent Authorities (NCAs), Occupational Pensions Stakeholder Group (OPSG), Insurance Reinsurance Stakeholder Group (IRSG)
	Promote solutions to address insurance protection gaps for natural catastrophes as well as raising awareness and knowledge on catastrophe risks through facilitating information on natural catastrophe models and access to data.	Industry, European Commission, Council, Parliament, NCAs, OPSG, IRSG
Consumer Protection	Providing advice to EU regulating bodies for level 2 measures regarding quality of design, sales and transparency of products, including sustainability.	European Commission, Council, Parliament, NCAs, OPSG, IRSG
	Monitoring the market, together with NCAs, to encourage early intervention in case of consumer risks: poorly designed products, misselling (ex. green-washing) and poor quality of disclosure on risks.	NCAs, OPSG, IRSG
Risks and Financial Stability	Develop stress-test and/or scenario analysis (together with partners) implemented by the industry under the supervision of NCAs, addressing NatCat and other ESG related risks.	NCAs, OPSG, IRSG, European Central Bank (ECB) and others, depending on scenari
	Analyse stress tests and scenario results at EU scale and draw conclusions/recommendations (included in financial stability report).	NCAs, European Commission
	Analyse transitions risks; in particular transitions risks associated with the greening of the economy and Paris's Agreement ⁸ .	NCAs, OPSG, IRSG Commission

⁸ [The Paris Agreement | UNFCCC](#)

5. ENVIRONMENTAL OBJECTIVES

Our baseline year will continue to be 2019, as this was the first year where all relevant information could be collected and the year with “normal” (pre-pandemic) business activity. Year-on-year it will serve as a reference to monitor our improvements.

The targets are set for a three-year period (2024-2026). For some objectives there are yearly targets set, for other indicators the objectives are set for the full three-year period.

The yearly targets are displayed in table 5 further below.

Table 4 Objectives 2024-2026

Activity	Objective	Goals	Measure
Overall CO2 footprint	Reduce total CO2 footprint	For 2024 , reduction of total CO2 footprint by 25% compared to the baseline year of 2019 For 2025 , reduction of total CO2 footprint by 30% compared to the baseline year of 2019 For 2026 , reduction of total CO2 footprint by 35% compared to the baseline year of 2019	kg CO2e/FTE
Use of offices	Improve the performance on energy consumption (heating, cooling, electricity)	By end- 2026 , reduce energy consumption per FTE (heating, cooling, electricity) by 10% compared to the baseline year of 2019	kWh/FTE
Use of offices	Improve the performance on waste management	By end- 2026 , reduce waste generation per FTE by at least 15% compared to the baseline year of 2019	kg/FTE
Use of offices	Minimise paper consumption	Each year, maintain the consumption of paper below the benchmark of excellence (consumption lower than 15 A4 sheets/full time equivalent employee/working day)	kg and pages/day/FTE
Use of offices	Reduce on-site meetings and events	Each year, maintain the total number of on-site meetings with external participants at 40% less than baseline year of 2019	Number of meetings
Travels	Reduce GHG emissions due to travel (missions)	For 2024 , reduction of total CO2 emissions related to missions by 40% compared to the baseline year of 2019 For 2025 , reduction of total CO2 emissions related to missions by 45% compared to the baseline year of 2019 For 2026 , reduction of total CO2 emissions related to missions by 50% compared to the baseline year of 2019	kgCO2eq/FTE

Table 5 Objectives with targets set for 2024

Activity	Objective	Measure	Target 2024 Baseline 2019	Target reached?
Overall CO2 footprint	Overall reduction of total CO2 footprint	kg CO2e/FTE	-25%	✓
Use of offices Paper consumption	Maintain the consumption of paper below the benchmark of excellence ⁹	Sheets/day/FTE	Below 15 A4 pages/day/FTE	✓
Use of offices Meetings & events	Maintain the total number of on-site meetings below the baseline year of 2019	Number of meetings	-40%	
Travels	Reduce GHG emissions (transport)	kgCO ₂ eq/FTE	-25%	✓
Green public procurement approach	Consider green procurement approach in all EIOPA's procurement procedures (apply green criteria wherever feasible)	%	100%	✓
Execute our integrity and independence values to provide the best advice and technical references regarding sustainable finance	Annual work programme on sustainable finance delivered		100%	✓

⁹ [JRC Publications Repository - Best Environmental Management Practice for the Public Administration Sector](#)

EIOPA has successfully advances towards its objectives, achieving a significant reduction in our overall CO2 footprint by 36%, meeting the targeted reduction.

Paper use has been maintained consistently below the benchmark of excellence by prioritizing digital workflows and strict print management systems. These measures have collectively supported a sustainable reduction in resource consumption and carbon emissions, aligned with our commitment to environmentally responsible practices.

In addition, emissions associated with business travel have been reduced significantly by over 50% through a strategic focus on virtual collaboration, prioritising low-carbon transportation options wherever travel remains necessary. While these numbers look to be promising we need to continue close monitoring of the business travels in the future.

These objectives will be revised in the Management Review annually and adjusted when necessary to the evolving context, our environmental performance, or new areas of focus.

6. PERFORMANCE

Prior to sharing our performance and actions, it is important to acknowledge the significant impact of the Covid-19 pandemic on our operations. During the years 2020 and 2021 a significant reduction especially around mission was noticed due to the travel restrictions during this time, these years are considered exceptional.

Following the three-year reporting requirements of EMAS, this report is focussing on the years 2022 to 2024 in comparison to the base year 2019.

Furthermore, the figures presented below should also be assessed against the background of the growing number of staff members working for EIOPA during the years:

Table 6. Staff evolution in FTEs¹⁰

Staff evolution	2019	2020	2021	2022	2023	2024
Full time equivalents (positions filled at 31/12)	166	175	193	197	191	188

¹⁰ As per Establishment Plan reported in the annual reports of the corresponding years [Annual reports - EIOPA](#)

6.1. ENERGY

HOW WE OPERATE AND OUR PERFORMANCE

As tenant in the Westhafen Tower, the energy consumption measured by EIOPA is the direct consumption on rented floors.

It is our ongoing commitment to provide consistent, coherent, and comparable data, we have therefore opted in 2023 to present reviewed data exclusively sourced from EIOPA's operations. This approach ensures that the environmental performance indicators reflect solely the activities and impact directly attributable to our agency, facilitating meaningful comparisons over time.

The energy consumption comes from three different sources:

- **Electricity:** Managed by EIOPA via a contract for each floor covering our needs for lighting, computers, video-conferencing equipment, cooling of our IT rooms, dishwashers, etc.
- **Heating:** Managed by the building manager and delivered by a Frankfurt heat network.
- **Cooling:** Managed by the building manager and produced by a central heating, ventilation, and air conditioning (HVAC) system for the entire building.

The respective share of each of the three sources and the total energy consumed are reflected in Figure 3

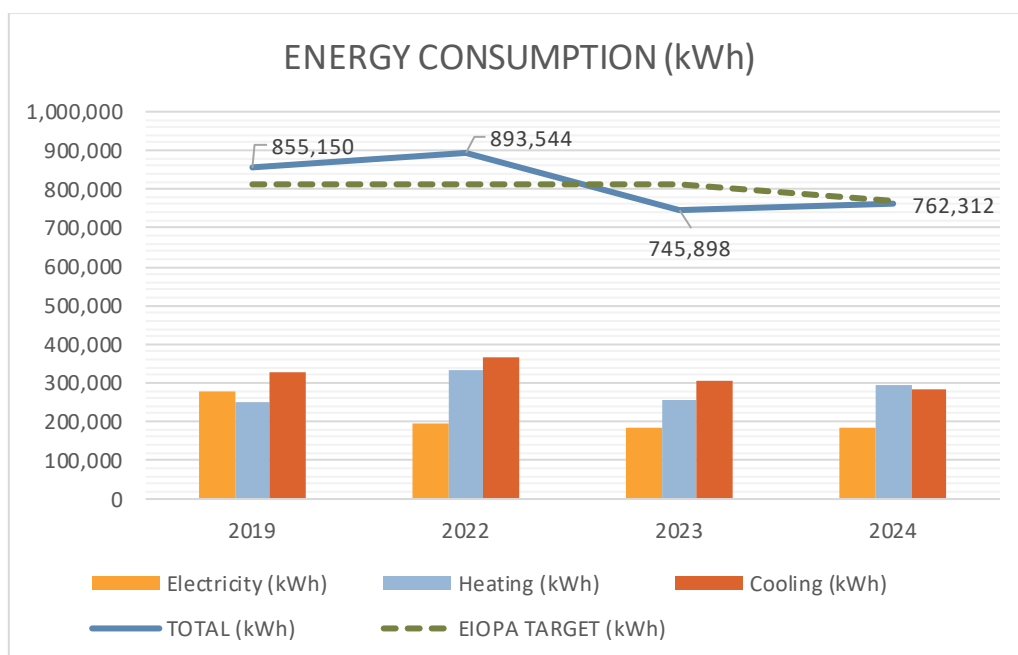


Figure 3. Total direct energy consumption

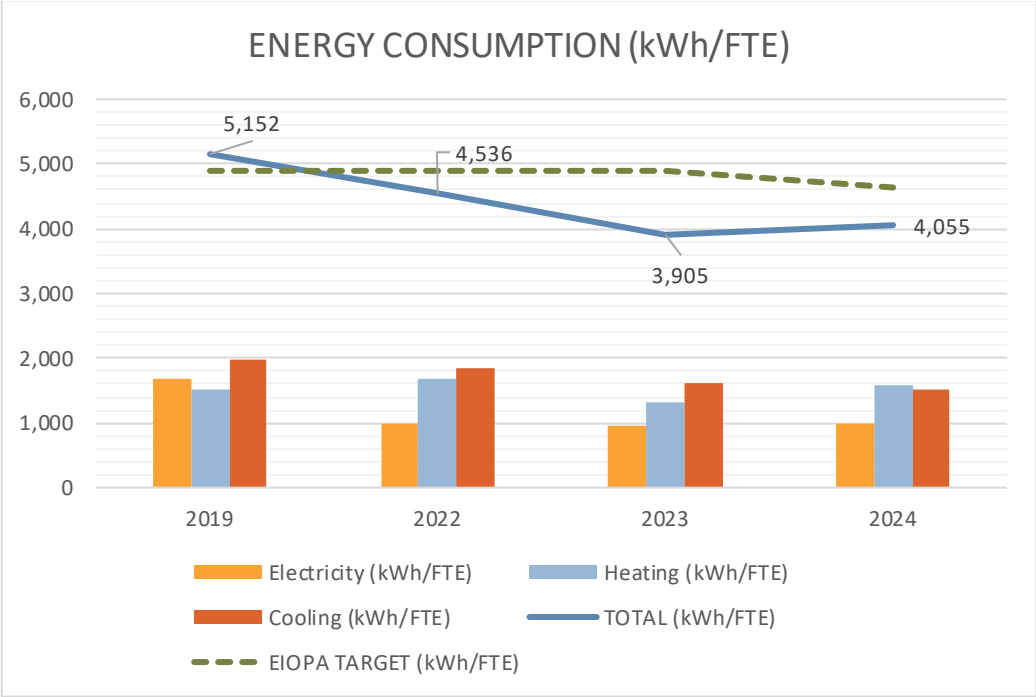


Figure 4. Total direct energy consumption per FTE

As both Figure 3 and Figure 4 reflect, the total energy consumption in 2024 was 762.312 kWh, which equals 4.055 kWh/FTE. While the overall consumption of energy is increasing, when looking at the numbers per FTE is visible that we are still below the targeted kWh/FTE.

Due to a clerical error in the calculation of the electricity consumption a correction has been made and the numbers reflected above are the corrected kWh/year. The differences do not represent a significant increase or decrease in the overall consumption. Furthermore, since EIOPA consumes **100% renewable energy** there are no Greenhouse Gas emissions associated with electricity.

OUR ACTIONS

In order to foster a more environmentally conscious and resource-efficient work environment, EIOPA has defined best practices for staff regarding computer usage, ventilation, and temperature management. The authority's workplace approach prioritises maximising natural light and effective heat/cold distribution. Continuous training sessions for facility management staff, conducted in conjunction with the building manager, aim to enhance understanding and utilisation of the HVAC system. Furthermore, automatic light shut-off mechanisms have been instituted to conserve energy during non-operational hours.

6.2. WATER

HOW WE OPERATE AND OUR PERFORMANCE

Our water consumption encompasses various purposes, including potable usage for drinking, coffee machines and sanitary needs (e.g., toilets, sinks), as well as for office cleaning and watering plants. The building's water treatment is overseen, and it's connected to the public sewer system for disposal. Our chemical usage is minimal, primarily limited to dish soap.

We excluded water consumption from our objectives, as it has remained consistently below the benchmark for several years and was therefore considered an achieved target. However, we will continue to monitor its evolution in order to track trends over time. The consumption per FTE will be compared to the benchmark of excellence¹¹.

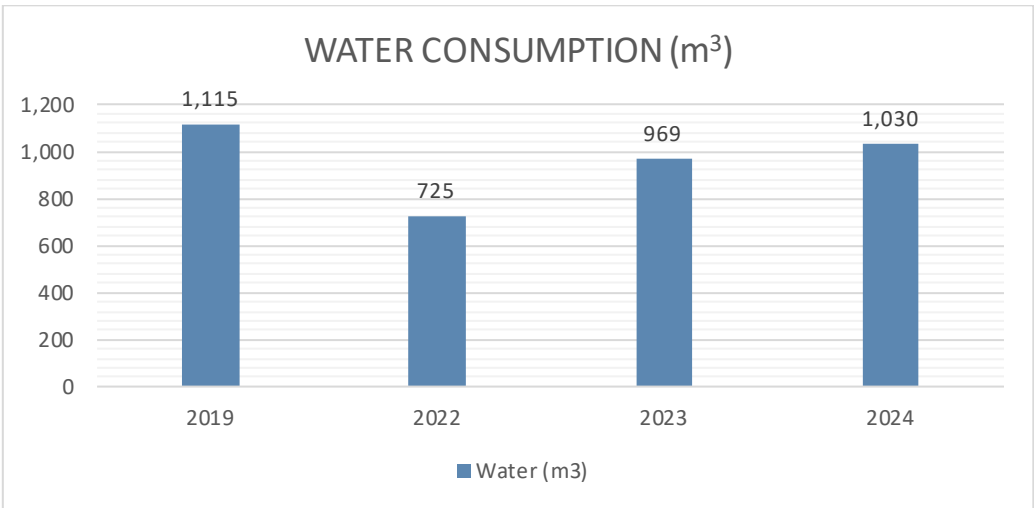


Figure 5. Total annual water use

As seen in Figure 5, our total water consumption has increased since 2022. Due to the shift from individual water bottles (not considered in reporting on water consumption) to water dispensers. Compared to 2019 the water usage has decreased.

¹¹ [JRC Publications Repository - Best Environmental Management Practice for the Public Administration Sector](#)

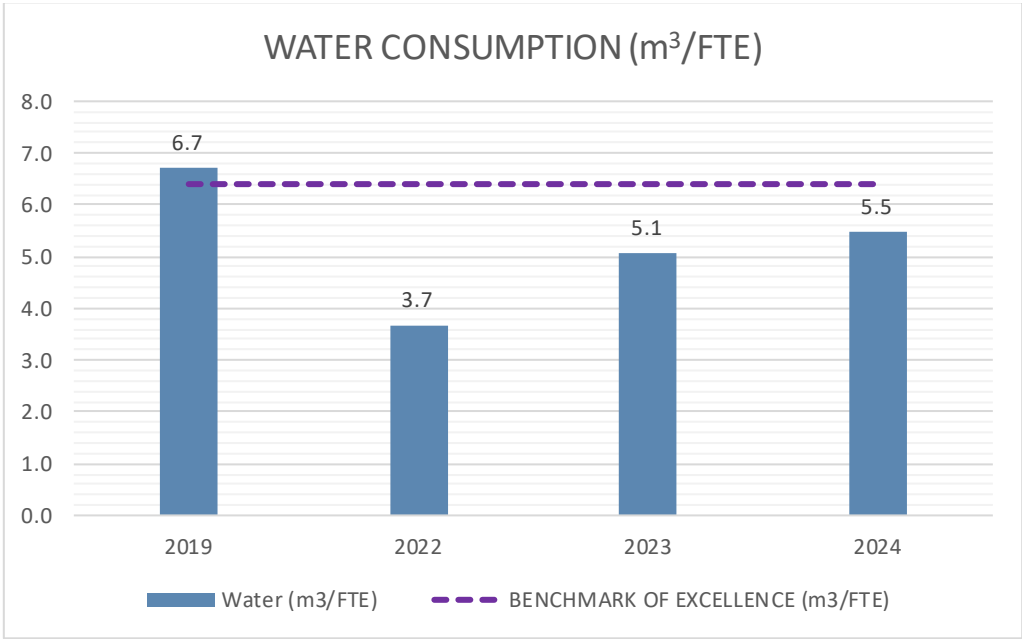


Figure 6. Total annual water use per FTE

OUR ACTIONS

In order to reduce water consumption, EIOPA, in coordination with the building management, has installed aerators/flow reducers on washbasins and sinks and is continuously raising awareness to notify of any water leakages and reduce the usage where possible.

Besides, as per the contractual requirements, EIOPA’s cleaning services provider is using ecological/ biodegradable cleaning supplies and products where possible. Ecolabel products are being used where available, however due to the supplier’s sourcing contracts and overall product availability, this is not the case for all supplies.

6.3. PAPER

HOW WE OPERATE AND OUR PERFORMANCE

In public administration, office paper is a key material. It is, therefore, important for our organisation to work efficiently while being eco-friendly.

The annual office paper consumption indicator provides insight into material use directly linked to our core operational processes. However, it is essential for our organisation to carry out its activities efficiently while minimising environmental impact.

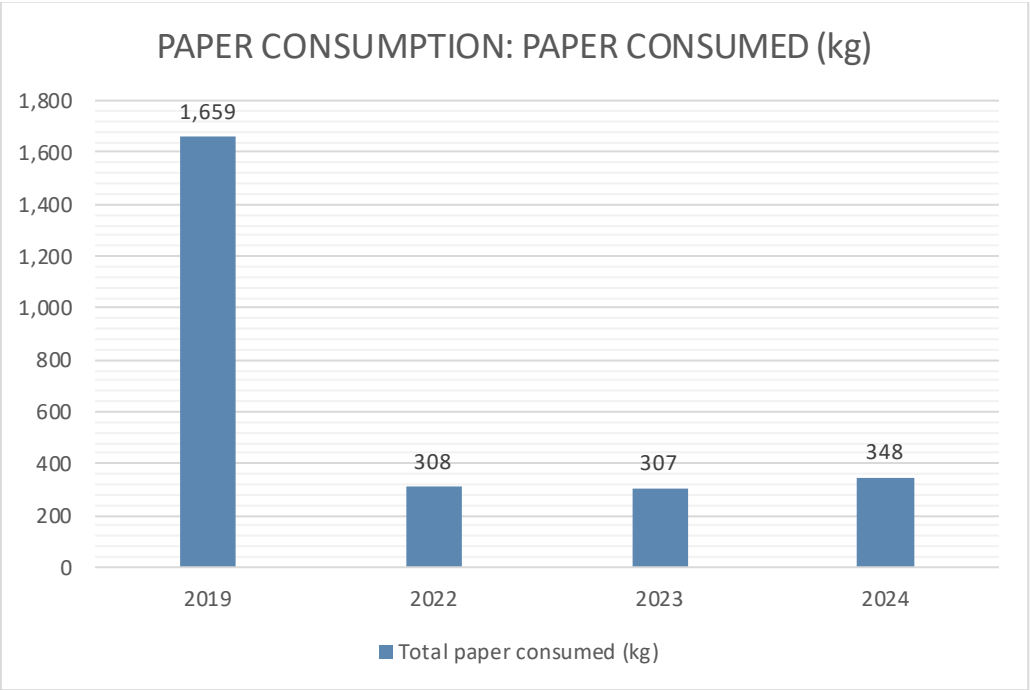


Figure 7. Total annual office paper consumption

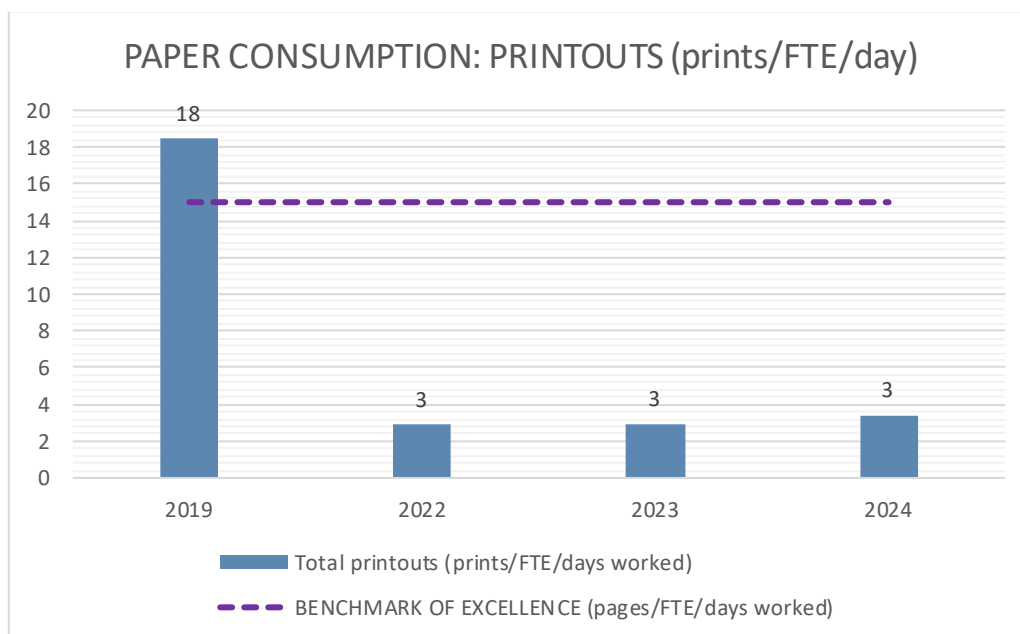


Figure 8. Daily office paper consumption per FTE

For this reason, EIOPA has been establishing paperless procedures since 2020 with the aim to become fully paperless at some point in the future. As shown in Figure 7, this has allowed the organisation to cut down its paper use by approx. 80 % since 2019. However, some operations still rely on hard copies which will need to be monitored in the future.

As outlined in Figure 8, the benchmark of excellence¹² for public administrations for office paper consumption is set at below 15 A4 sheets/full time equivalent employee/working day, while EIOPA uses only 3 A4 sheets/full time equivalent/day.

OUR ACTIONS

Most of the individual printers have been removed, and the implementation of badge-to-print processes has reduced the consumption drastically. E-workflows have been integrated into standard finance processes and in other departments, promoting digitalisation and reducing reliance on paper-based systems. On-site visitor registration processes have been entirely digitalised, avoiding the use of paper sign-in sheets. Default "standard" for EIOPA documents and default printing settings have been adjusted to decrease paper use. We will continue to closely monitor the use of printers to continue to remain below the benchmark of excellence.

¹² [JRC Publications Repository - Best Environmental Management Practice for the Public Administration Sector](#)

6.4. WASTE

HOW WE OPERATE AND OUR PERFORMANCE

Waste management at EIOPA follows a structured approach aimed at maximising recycling and minimising environmental impact:

- **Paper and Cardboard:** Our cleaning company collects paper and cardboard separately for recycling, promoting source segregation. This stream is then managed by the local waste service Frankfurter Entsorgungs- und Service GmbH (FES).
- **General Waste:** Non-recyclable waste is collected separately within the building and the managed by the local waste service FES who combines it to be incinerated for energy recovery.
- **Plastics and Packaging:** Since June 2023, plastic and packaging waste is collected and processed separately from general waste. The stream is also managed by FES.

For the streams handled by Frankfurter Entsorgungs- und Service GmbH (FES), detailed weight reporting is not currently feasible. As a result, this statement relies on estimations derived from the number of containers used and their average capacity to gauge the overall waste volume.

- **Confidential Paper:** Under a dedicated contract, confidential paper is collected for destruction and recycling, ensuring sensitive information is securely handled. Figure 9 depicts confidential paper under the Paper and cardboard stream.
- **Glass Waste:** As EIOPA does not generate glass waste, in case of exceptional need staff are encouraged to use designated glass bins conveniently located opposite the building, promoting responsible waste disposal practices.
- **Special Waste Handling:** Exceptional waste items such as toners, computers and other electrical or electronic equipment (WEEE) are stored until a specialised contract is established. This contract ensures proper data wiping (if applicable) and facilitates recycling and/or reuse of the equipment, promoting resource conservation and minimising electronic waste.

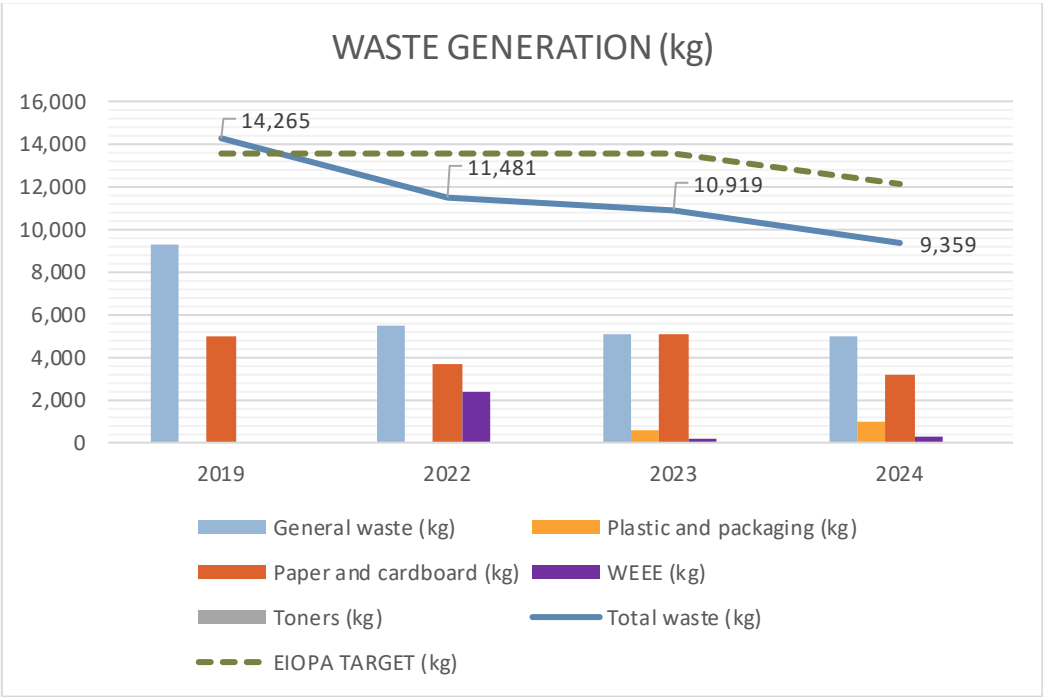


Figure 9. Total annual generation of waste

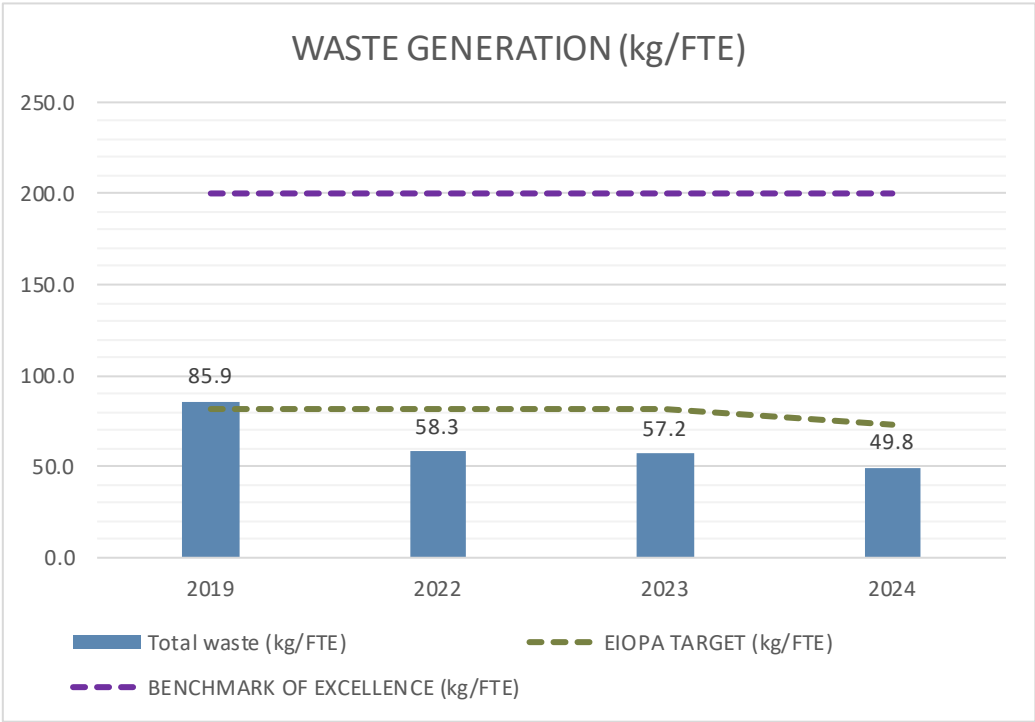


Figure 10. Total annual generation of waste per FTE

The benchmark of excellence in effect ¹³ states that total waste generation in office buildings should be lower than 200 kg/FTE/year. This demonstrates that the actions carried out by EIOPA elevate it to a higher standard, currently generating less than 50kg/FTE/year. Additionally, EIOPA has managed to reduce the total waste generated in 2024 by 33% compared to 2019, meeting the set triennial objectives.

OUR ACTIONS

To enhance our waste management system, we have adjusted the waste bins to align with the current separation options and installed non-confidential paper bins on all floors. Additionally, staff has been trained on best practices for waste disposal to ensure compliance and efficiency.

Water dispensers have been installed to replace the previous extensive recurring deliveries of bottled water. While these plastic bottles were reusable and fully recyclable, EIOPA was able to further reduce its waste impact by averting the use of plastic bottles entirely.

Furthermore, all capsule-based coffee machines have been decommissioned at end-of-life and replaced by coffee bean machines. The coffee beans supplied all stem from certified sustainable production (UTZ and/or FairTrade certified).

¹³ [JRC Publications Repository - Best Environmental Management Practice for the Public Administration Sector](#)

6.5. TRAVEL

HOW WE OPERATE AND OUR PERFORMANCE

Our missions

Travelling for business purposes is a necessity for EIOPA, but the organisation is also mindful of the environmental impact of such travel. In response, EIOPA has taken proactive measures to mitigate its footprint by minimising unnecessary travel and adhering to environmental guidelines. Despite these efforts, international travel remains indispensable and cannot always be replaced by virtual meetings. As shown in Figure 11, the number of yearly missions has decreased almost by half since 2019.

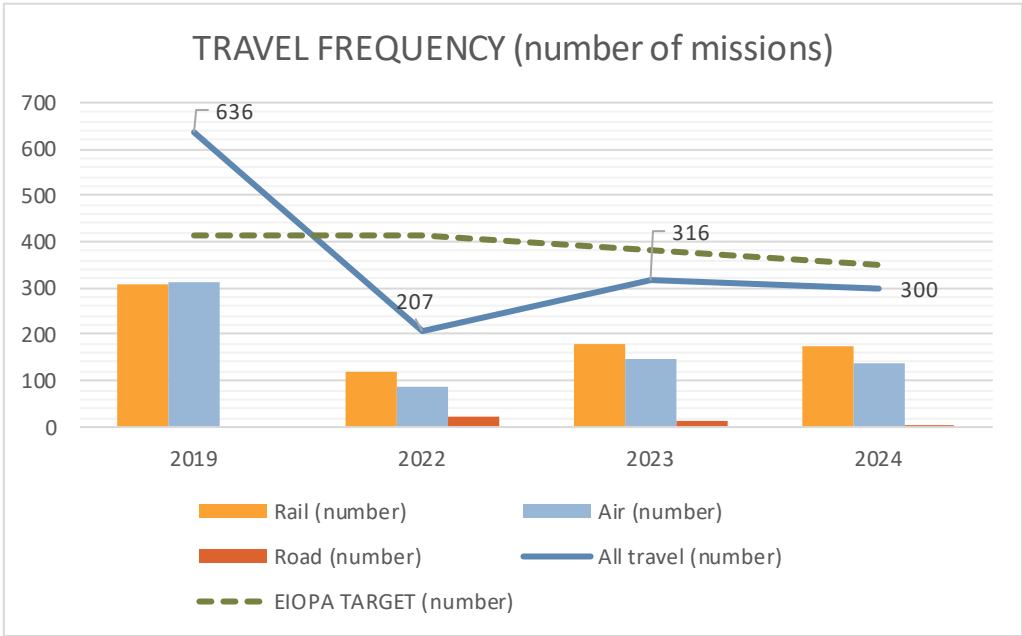


Figure 11. Number of yearly missions

After a visible reduction in the number of missions during the years 2020 and 2021 due to Covid travel restrictions, in 2022 the travels slowly started in a “new normal” setting. While the overall number of travels is still significantly lower compared to 2023. The “new normal” approach led to a widespread adoption of virtual meetings as the preferred option for conducting business. As a result, business travels are now limited to situations where virtual meetings are not feasible.

When going on business trips staff must follow internal travel protocols, which match the European Commission rules and ambitions of the EU Green Deal of carbon reduction. They need to get approval from the line manager before booking and for trips of 400km or less, they must take the train, which shows EIOPA's dedication to sustainability.

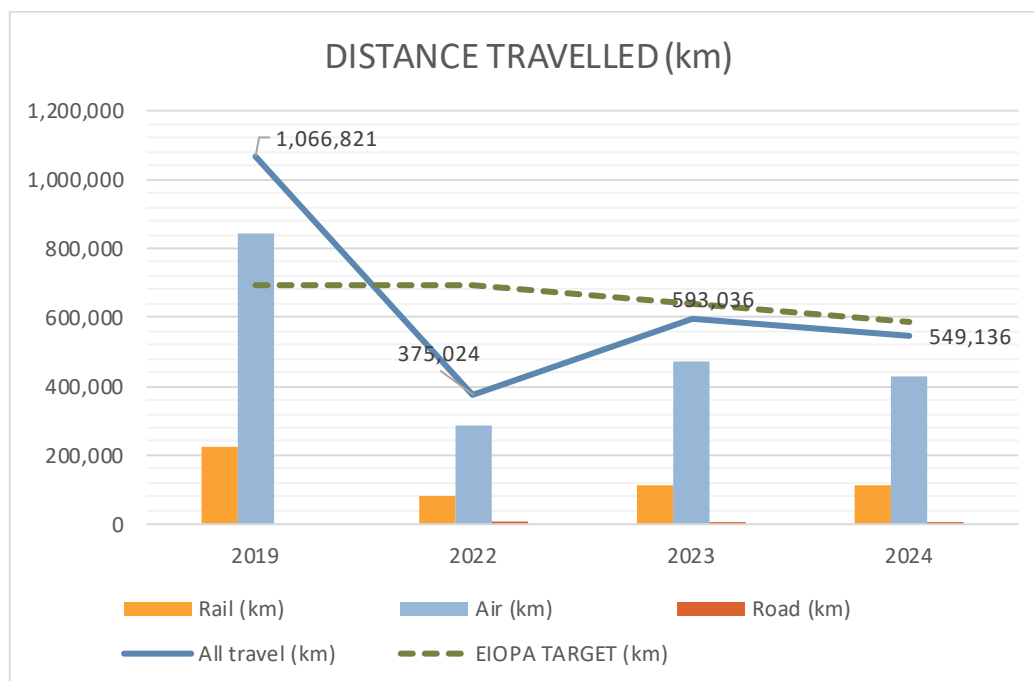


Figure 12. Distance travelled by modes of transport

Figure 12 presents a yearly comparison of kilometres travelled by different means of transport, highlighting the decrease in business missions compared to 2019.

Since 2022 associated Greenhouse gas (GHG) emissions are calculated based on the Mission Processing System (MiPS) application. The use of this software is highly extended in the European Commission and calculates directly the carbon footprint for each mission.

In order to have an accurate and comparable emission report, emissions have been recalculated based on MiPS factors.

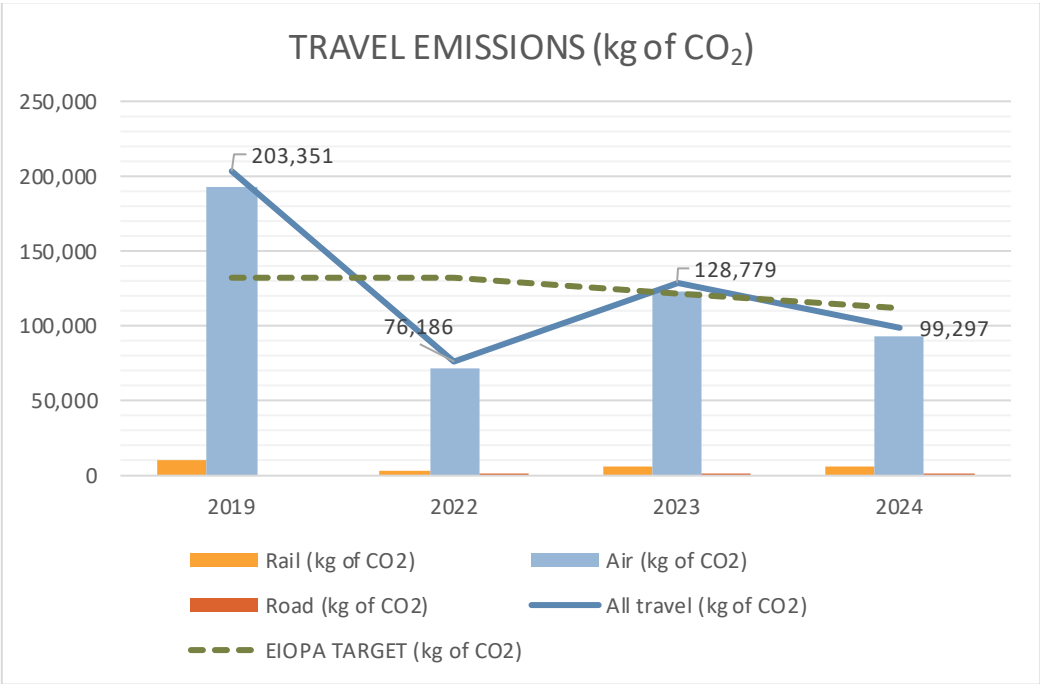


Figure 13. Travel GHG emissions (kg CO₂)

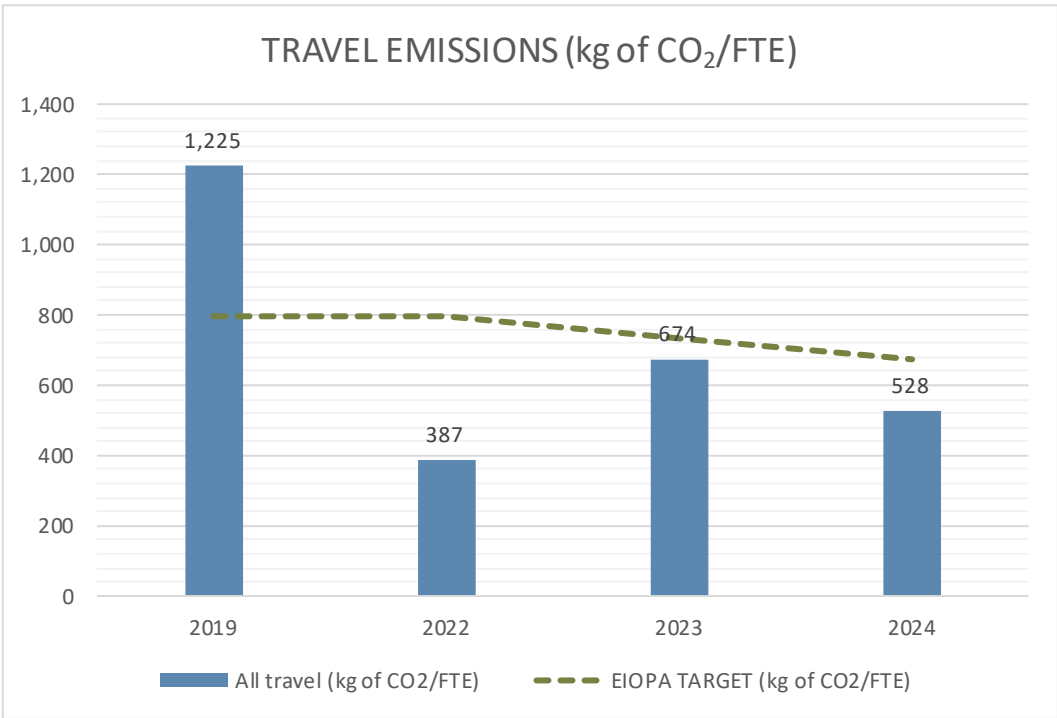


Figure 14. Travel GHG emissions (kg CO₂/FTE)

As observed in Figures 13 and 14, GHG emissions associated with travel have decreased in accordance with the reduction in number of missions. The actions implemented over the past few years have enabled EIOPA to achieve the targeted reduction in GHG emissions related to travel. Remarkably, the emissions per FTE have been reduced by over half when compared.

However, we noticed that international travels, while unavoidable make up a large proportion of the overall emissions. This trend needs to be closely monitored in the coming years.

Our visitors

Visits from various stakeholders are essential for business development, but their travel also indirectly impacts EIOPA's environmental footprint. Since we have no direct impact on the choice of travel means or if the business travel is combined with other meetings in or around Frankfurt, and, given that no reliable data can be collected, evaluated and analysed it has been decided that these emissions are not factored in.

OUR ACTIONS

Management has continued to support the shift to virtual participation for meetings, training sessions, and events. Regular meetings now systematically offer online participation options via EU survey registration forms. For all meeting bodies and groups organising on-site meetings at EIOPA's premises, individual reduction targets have been established, limiting the number of times each group is permitted to meet in person. These individual limits contribute to the overall target of reducing all on-site meetings by at least 40% compared to 2019.

6.6. CORE BUSINESS

HOW WE OPERATE AND OUR PERFORMANCE

EIOPA supports the European Commission's Sustainable Finance Agenda including the Renewed Sustainable Finance Strategy, in striving for greater protection against climate and environmental risks through insurance coverage and integrating sustainability risks in the prudential framework for insurers and occupational pensions.

OUR ACTIONS

In 2024 sustainable finance remained a strategic priority for EIOPA, reflecting its ongoing commitment to integrating sustainability risks into the risk management practices of (re)insurers and Institutions for Occupational Retirement Provision (IORPs). This aims to safeguard consumers, enhance financial stability, and actively contribute to the transition towards a more sustainable economy, ensuring that the sectors under EIOPA's supervision can continue performing their key societal roles in the long term. Additionally, EIOPA has also strengthened its commitment to incorporating the identification and management of sustainability risks into regular supervisory activities.

Concerning natural catastrophes and protection gaps, EIOPA continued its path to establish itself as a Centre of Excellence for catastrophe modelling and to address insurance protection gaps through knowledge sharing, data, and modelling expertise, namely through the establishment of a Catastrophe Data Hub and the update of the Dashboard on insurance protection gap, as well as the organisation of a public event to promote the modelling of wildfire risk. Building on the policy options presented in a 2023 joint ECB-EIOPA discussion paper which advocated a ladder approach to natural catastrophe insurance involving both the private and public sectors, EIOPA published together with the ECB a new paper focussing on the possible role of European solutions in reducing the impact of natural catastrophes stemming from climate change.

Focusing on the prudential and conduct frameworks for (re)insurers and occupational pension funds, EIOPA finalised its Report on the Prudential Treatment of Sustainability Risks in Solvency II and performed the (Re)Assessment of the Solvency II natural catastrophe capital charges. EIOPA also published a revised Staff Paper on the demand-side factors contributing to the low uptake of natural catastrophe insurance across Europe. EIOPA published its final report on greenwashing, providing comprehensive input to the European Commission's Call for Advice. In addition, EIOPA published, together with the other ESAs, an Opinion on the assessment of the Sustainable Finance Disclosure Regulation (SFDR).

From a financial stability perspective, EIOPA, in coordination with the other European Supervisory Authorities and the European Central Bank conducted a one-off “Fit-for-55” climate risk scenario analysis focusing on banks, investment funds, occupational pension funds and insurers. The exercise aimed at assessing the resilience of the EU financial sector to climate and macro shocks, while the Fit-for-55 package is being smoothly implemented in the EU.

6.7. PROCUREMENT

As a public body of the European Union, we are bound by EIOPAs Financial Regulation and the “vade-mecum on public procurement in the Commission” which sets out the rules for public procurement.

As a rather small public body, to cover our needs:

- we join framework contracts lead by other entities
- and conduct procedures for our specific needs; and potentially those of other organisations.

Our constant challenge, even if we are located in a very dynamic market in Frankfurt, is to find the right balance between our needs, our will to green our procurement and the risks of having no tenders or/and unsuccessful tenders.

For the contracts managed directly by EIOPA, the procurement department has been trained on green public procurement guidelines, and now all our procedures contain at least minimal requirements regarding environmental legal compliance. Furthermore, for all the managed contracts, we include green criteria when appropriate and when our market analysis shows no risk of failure.

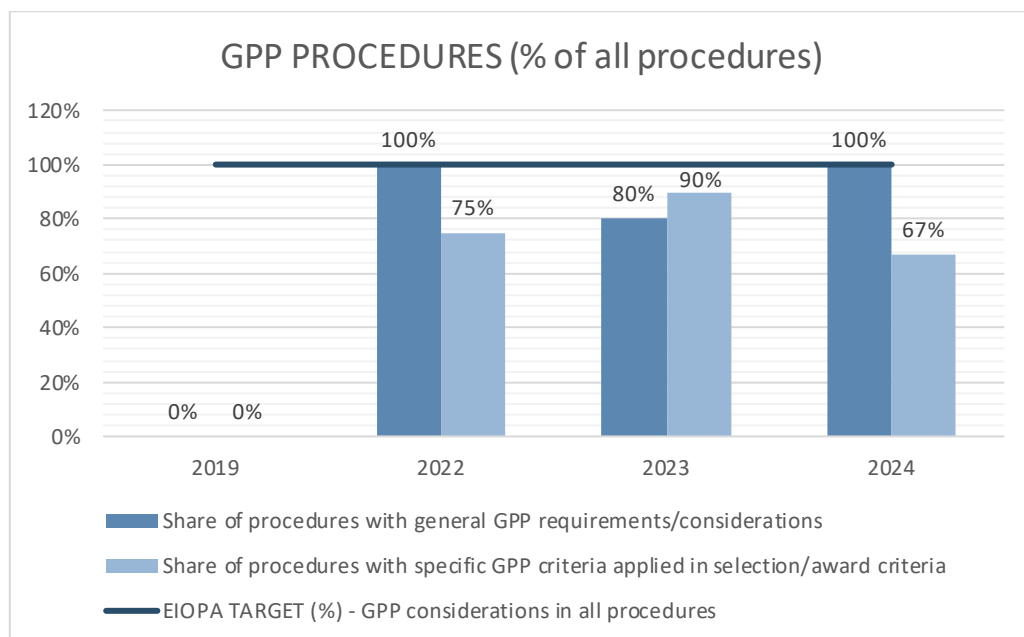


Figure 15 Percentage of GPP procedures in procurement.

EIOPA aims to include general green public procurement considerations/requirements in all (100%) of EIOPA-led procurement procedures and make use of specific green selection/award criteria in the tender evaluation whenever suitable. Yet, this is not feasible in all cases as certain types of supplies and services may not have an environmental component. In certain other cases, the introduction of green criteria is considered unreasonable or not useful due to a disproportionate negative impact on the likelihood of a successful procedure or expected costs.

In 2024, the share of procedures in which specific GPP criteria were applied in selection/award phase was slightly lower than in previous years. This is mainly due to the nature of the contracts carried out during the year, many of which did not include an environmental dimension that could be assessed.

OUR ACTIONS

EIOPA has joined the Green Public Procurement (GPP) Helpdesk, and our Procurement team received specialised training in GPP. We have also ensured that our e-Tendering process is updated to include checks by the authorising officer to verify the integration of green criteria. Furthermore, we have enhanced our internal orientation document for tenders exceeding the directive threshold, incorporating a dedicated section on green considerations

6.8. GREENHOUSE GAS (GHG) EMISSIONS

HOW WE OPERATE AND OUR PERFORMANCE

EIOPA does not have Scope 1 emissions: no direct combustion on site; no reported leaks for the refrigerating units operated directly or by the building, no refrigerants for EIOPA’s own cooling systems and no owned vehicles. All the electricity consumed by EIOPA at its facilities is 100 % from renewable sources by contract so the emissions reported consider scope 3.

The methodological assumptions are detailed in annex II.

EIOPA’s total greenhouse gas emissions in 2024 have been 205.7 tCO₂eq. This makes an average of 1 tCO₂eq/FTE.

As shown in Figure 16, EIOPA has managed to cut the carbon footprint by over 30 % during the last 5 years.

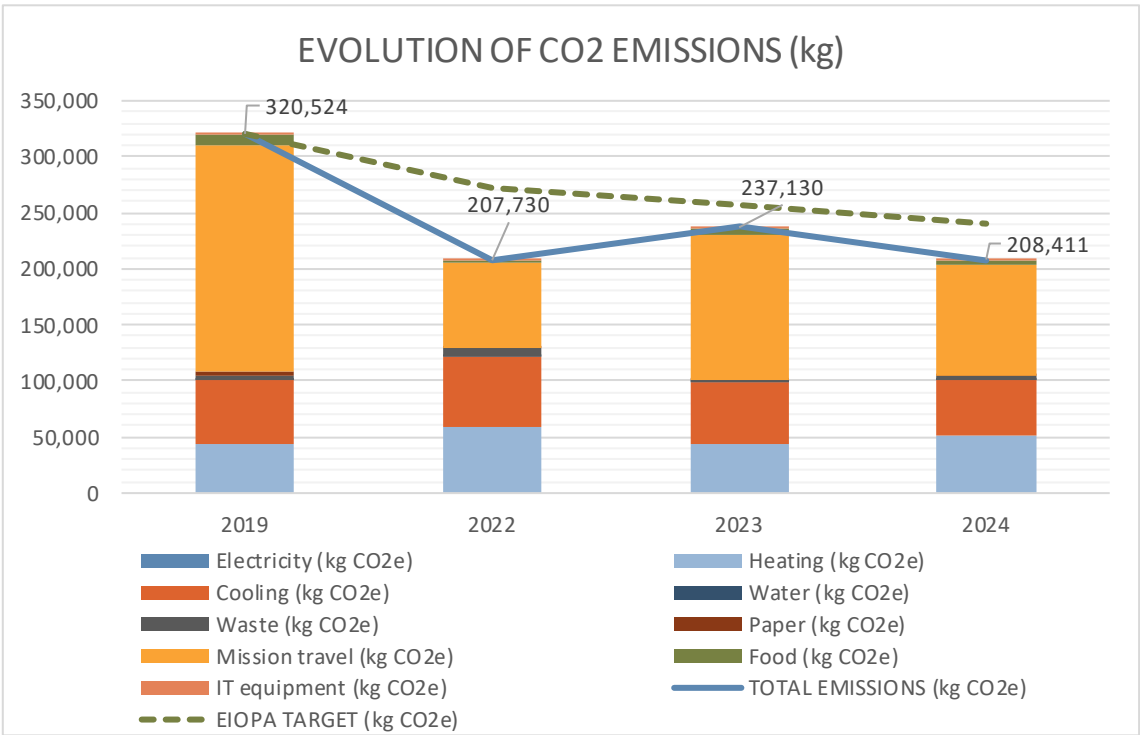


Figure 16 Evolution of GHG footprint per source

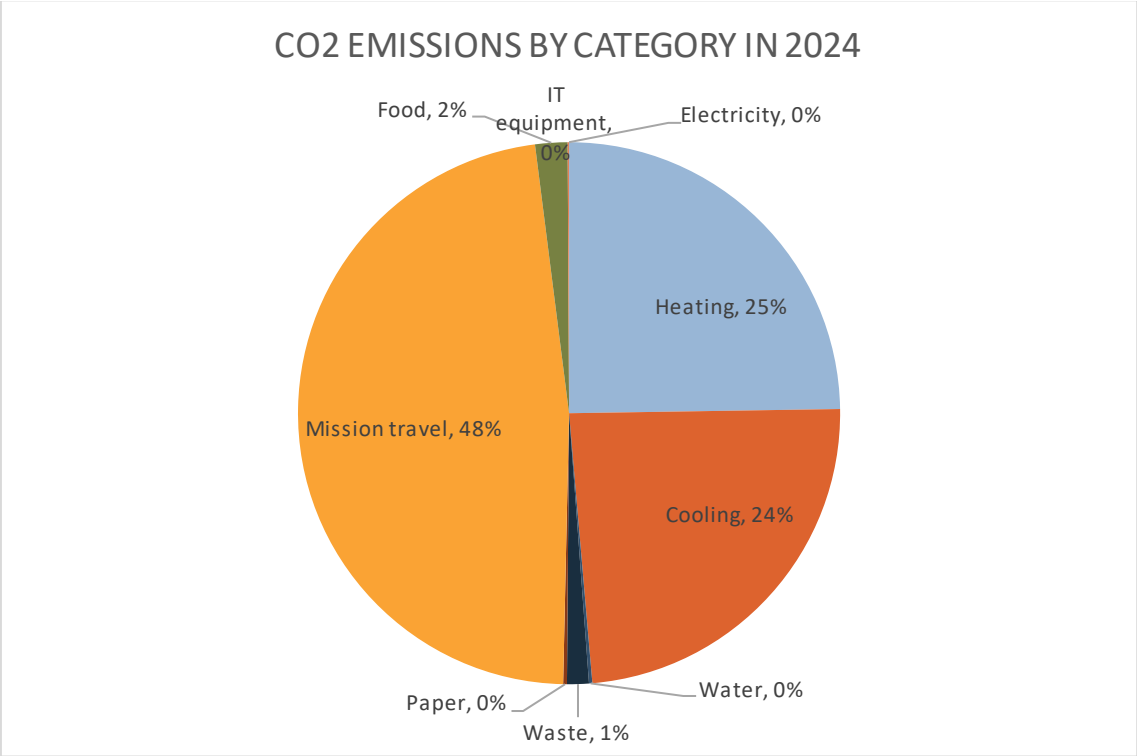


Figure 177 GHG footprint per source

Analysing the sources of CO2 emissions, Figure 17 illustrates that more than 95% of all emissions originate from the heating and cooling systems of EIOPA’s premises as well as from mission travel. Meanwhile, emissions from waste management and other consumption contribute less than 5 % to the total footprint of the agency.

OUR ACTIONS

Related actions are listed in the previous chapters when relevant.

6.9. OTHER

As tenant in the Westhafen Tower, EIOPA has no direct impact on the biodiversity.

As we have no combustion on site and no fleet, no direct emissions to the air are produced. Emissions due to business trips are reported via the Mission Processing System (MiPS) application of the European Commission. Since these travels are the source for other pollutants such as SO₂, NO_x and PM we consider that the reduction in business trips will also improve these emissions in the same proportion.

7. COMMUNICATION AND AWARENESS

EIOPA established a group of staff members that are acting as the EMAS ambassadors – the Green Team. They answer questions in relation to the EMS and EMAS, take on suggestions for improvement, complaints, and provide regular feedback to the Environmental Coordinator. The Green Team meets the EMAS Environmental Coordinator at least once a year or on an ad-hoc basis to ensure the ongoing development and implementation of the EMS.

All newcomers receive comprehensive information on EMAS during their induction sessions conducted by the Corporate Support Department. These sessions cover the fundamentals of the environmental management system, including the Environmental Policy, Best Practices, and addressing any questions or concerns. On a dedicated site in EIOPA's intranet staff members can read up this information again and provide their suggestions, ask questions, give comments, or submit complaints via a dedicated email green@eiopa.europa.eu. Whereas externals can contact EIOPA via email at info@eiopa.europa.eu to require about any type of information.

Further to above mentioned internal communication initiatives, EIOPA is a member in the interinstitutional Greening Network that forms part of the European Agencies Network (EUAN) and follows developments from the Groupe Interinstitutionnel de Management Environnemental (GIME) of the European Commission. EIOPA also participated in the 2024 Inter-institutional EMAS days with a joint session together with the European Banking Authority and the European Markets and Securities Authority on Sustainable finances: tools for mitigating climate-related risks¹⁴.

¹⁴ [Interinstitutional EMAS Days 2024: Four Days of eco-knowledge to dive in and savour! - European Commission](#)

8. LEGAL REQUIREMENTS

EIOPA meets the requirements of the EMAS regulations, relevant German national and municipal environmental legislation. All of which are summarised in an online legal register which is revised regularly to reflect changes to the legislation. Most of the obligations lie within the remits of the landlord and are being assessed in close cooperation. Should it be necessary to implement an action to correct or prevent a non-compliance, these will be included in the Action Plan and followed up by the Environmental Coordinator.

The overall legal compliance is assessed annual during the internal audit process. No deviations have been identified during the process.



ANNEX I

ENVIRONMENTAL VERIFIER'S DECLARATION ON VERIFICATION AND VALIDATION ACTIVITIES

ANNEX II METHODOLOGICAL ASSUMPTIONS FOR THE GHG FOOTPRINT

To address our GHG emissions, we collected data and used either:

- approved emission factors from Base Carbone¹⁵,
- database “Prozessorientierte Basisdaten für Umweltmanagementsysteme”,
- Carbon footprint for missions provided by Mission Processing System (MiPS),
- approved emission factors from [DEFRA](#)¹⁶,
- GHG emissions factors provided by our suppliers.

1. Energy

Origin of the data	Emission factors
<p>The consumption data are taken directly from the invoices provided by MAINOVA, the energy supplier.</p> <p>There has been a change in scope since the last Environmental declaration. In order to provide only accurate data directly related EIOPAs operations, the consumption data are now extracted from invoices and not from the landlord’s reports.</p>	<p>We contacted MAINOVA, the energy supplier, to have emissions factors:</p> <ul style="list-style-type: none">- Electricity – Ökostrom - is made 100% from renewables and amounts to 0 CO₂e. emissions, as per German conventions.- Heat and cold: 0,175 kg CO₂e./kWh <p>The latest public report of Global Reporting Initiative Indicators of Mainova does not specify the GHG emissions per type of energy supplied (only direct emission from fossil fuels – coal, natural gas, heating oil). We therefore keep the first emission factor that was provided to us.</p>

¹⁵ The Base Carbone® is a public database of emission factors, necessary for the realisation of a greenhouse gas (GHG) emissions assessment and more generally any carbon accounting exercise.

¹⁶ Set of metrics developed by the Department for Environment, Food & Rural Affairs (DEFRA) in the United Kingdom. These factors are used internationally to quantify greenhouse gas emissions associated with various activities.

2. Non energy

Origin of the data	Emission factors
<p>Based on refill of our refrigerant systems (fridges) and building's management information.</p> <p>They are none so far.</p>	<p>The emissions factors used are those established GWP100 from Base Carbone.</p>

3. Water

Origin of the data	Emission factors
<p>The consumption data are taken directly from the invoices provided by MAINOVA, the energy supplier.</p> <p>There has been a change in scope since the last Environmental declaration. In order to provide only accurate data directly related EIOPAs operations, the consumption data are now extracted from invoices and not from the landlord's reports.</p>	<p>We used the German ministry of the environment database "Prozessorientierte Basisdaten für Umweltmanagementsysteme"</p> <ul style="list-style-type: none"> - Water: 0,4020 kg CO₂e./m³

4. Paper

Origin of the data	Emission factors
<p>Internal follow-up based on purchases.</p> <p>There is no change in scope since the beginning of our EMAS implementation.</p>	<p>We used the German ministry of the environment database "Prozessorientierte Basisdaten für Umweltmanagementsysteme"</p> <ul style="list-style-type: none"> - Paper: 1,34 kg CO₂e./kg

5. Food & water

Origin of the data	Emission factors
<p>Internal follow-up based on purchases.</p> <p>There is no change in scope since the beginning of our EMAS implementation.</p>	<p>Water: We used the German ministry of the environment database "Prozessorientierte Basisdaten für Umweltmanagementsysteme"</p>

	<p>Food:</p> <p>We used the Bilan Carbone® V7 emission factor for average meal.</p> <ul style="list-style-type: none"> - Hot meal: 2,27 kg CO₂e./meal <p>For sandwiches, we used an aggregate Emission factor. Based on :</p> <ul style="list-style-type: none"> - 50% bread, emission factor from the German ministry of the environment database <i>Prozessorientierte Basisdaten für Umweltmanagementsysteme</i> - 25% meat, emission factor from the German ministry of the environment database <i>Prozessorientierte Basisdaten für Umweltmanagementsysteme</i> - 25% vegetables, from the French Base Carbone <p>Which results in:</p> <ul style="list-style-type: none"> - Cold meal: 1,2845 kg CO₂e./meal
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6. Mobility

Origin of the data	Emission factors
Greenhouse gas (GHG) emissions are calculated based on the Mission Processing System (MiPS) application that records all the business trips performed by EIOPA staff.	MiPS uses data from DEFRA

7. IT assets

Origin of the data	Emission factors
<p>The data is collected internally from the assets database.</p> <p>These assets are amortised in 4 years, and so are emissions.</p>	<p>We used the DEFRA for the material use (purchase of small electrical items.</p> <ul style="list-style-type: none"> - EEE: 5,6479 kg CO₂e./kg

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