

EIOPA Environmental Statement

2022-2023 Data

EIOPA(2023)0086714
Corporate Support Department
EIOPA Regular Use
EIOPA-24/868
14 October 2024

Handling instructions for documents with security markings:

https://www.eiopa.europa.eu/sites/default/files/publications/other_documents/summary_eiopa_information.pdf



eiopa
European Insurance and
Occupational Pensions Authority

CONTENTS

1. Foreword from the executive director	5
2. About this document	6
3. Acronyms	7
4. About EIOPA	9
Mission and tasks	9
Teams and location	9
Scope of EIOPA's environmental management system (EMS)	10
5. Description of the environmental management system	11
About EMAS	11
Context and purpose of EIOPA's environmental management system	11
Governance of the environmental management system	13
Methodology	15
Significant environmental aspects	16
6. Environmental Objectives	18
7. Performance	20
7.1. Energy	20
How we operate and our performance	20
Our actions	22
7.2. Water	22
How we operate and our performance	22
Our actions	24
7.3. Paper	25
How we operate and our performance	25
Our actions	26
7.4. Waste	26
How we operate and our performance	26
Our actions	28
7.5. Travel	29
how we operate and our performance	29
Our actions	31
7.6. Core Business	32
How we operate and our performance	32

Our actions	32
7.7. Procurement	34
How we operate and our performance	34
Our actions	35
7.8. Greenhouse gas (GHG) emissions	36
How we operate and our performance	36
Our actions	37
7.9. Other	37
8. Communication and Awareness	38
9. Legal Requirements	39
Annex I	40
Environmental verifier's declaration on verification and validation activities	40
Annex II Methodological assumptions for the GHG footprint	41





EMAS

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

A handwritten signature in blue ink, located to the right of the EMAS text.

1. FOREWORD FROM THE EXECUTIVE DIRECTOR

At the European Insurance and Occupational Pensions Authority (EIOPA), our commitment to reducing our environmental impact and reporting on our performance remains steadfast. Thus, I am pleased to present EIOPA's environmental statement for 2023.

EIOPA, along with the insurance and occupational pensions sectors, has a role to play in the transition to a sustainable European economy. We integrate environmental considerations into our strategy, remaining conscious of our operational impact on the planet.

In 2022-2023, we continued to build on measures introduced during COVID-19, which effectively reduced our ecological footprint. By maintaining a hybrid working model, we benefited from essential in-person interactions while leveraging modern tools to stay productive, connected, and collaborative when working remotely. This approach has also reduced travel and lowered our office's energy consumption.

EIOPA's new office space arrangement, finalised in 2022, optimises the use of space and enhances energy efficiency. Paperless procedures have significantly reduced our paper consumption, while improved waste management practices ensure that our waste generation remains well below benchmark levels.

Travel remains essential for EIOPA to fulfil its mission, and we are committed to minimising its environmental impact. The shift towards virtual meetings has led to a reduction in greenhouse gas emissions by nearly half.

EIOPA also actively contributes to the European Commission's Sustainable Finance Agenda, striving for greater protection against climate and environmental risks. Our actions to integrate ESG risks into the prudential framework of insurers and pension funds, support supervision, and promote sustainability disclosures underscore our commitment to fostering a more sustainable financial landscape.

We are part of a growing community of EU institutions, bodies, and agencies dedicated to sustainability, and our participation in the EU Eco-Management and Audit Scheme (EMAS) reflects our core values of transparency and responsibility. The establishment of our Green Team, along with comprehensive training and awareness initiatives, ensures that our staff remains engaged and informed about our environmental management system.

As we move forward, I am confident that EIOPA will continue to enhance its environmental performance, making meaningful strides towards a greener future.

Fausto Parente

Executive Director

European Insurance and Occupational Pensions Authority

2. ABOUT THIS DOCUMENT

This environmental statement provides all relevant stakeholders and other interested parties with information concerning environmental performance and activities of the European Insurance and Occupational Pensions Authority (EIOPA) from 01 January 2022 to 31 December 2023.

The decision to include the years 2022 and 2023 stems from a strategic shift in our reporting methodology. 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.

Upon closer examination of our environmental indicators, it became apparent that the consumption data pertaining to the common areas of the building did not accurately represent EIOPA's share of consumption. Consequently, beginning in 2022, we made the decision to streamline our reporting process by exclusively focusing on the data directly related to our agency's operations.

In an effort 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. This decision enables 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 each of the reported years, allowing stakeholders to assess our environmental performance independently for both years.

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. It is available on EIOPA's website.

As per our environmental management system (EMS), EIOPA will publish 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>

3. 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 electronic 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

4. 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 strategic priorities for 2022 and 2023 were to:

- › Integrate sustainable finance considerations across all areas of work
- › Support the market and supervisory community through the digital transformation
- › Enhance the quality and effectiveness of supervision
- › Ensure technically sound prudential and conduct of business policy
- › Identify, monitor and report on risks to financial stability and promote preventative policies and mitigating actions
- › Ensure good governance, agile organisation, cost-effective resource management and a strong corporate culture.

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 2022 EIOPA maintained a workforce of 197 staff which slightly decreased to 191 in 2023⁵. This considers staff as well as on-site consultants and trainees. The environmental management system applies equally to all.



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

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.**

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),

5. 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 MANAGEMENT SYSTEM

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

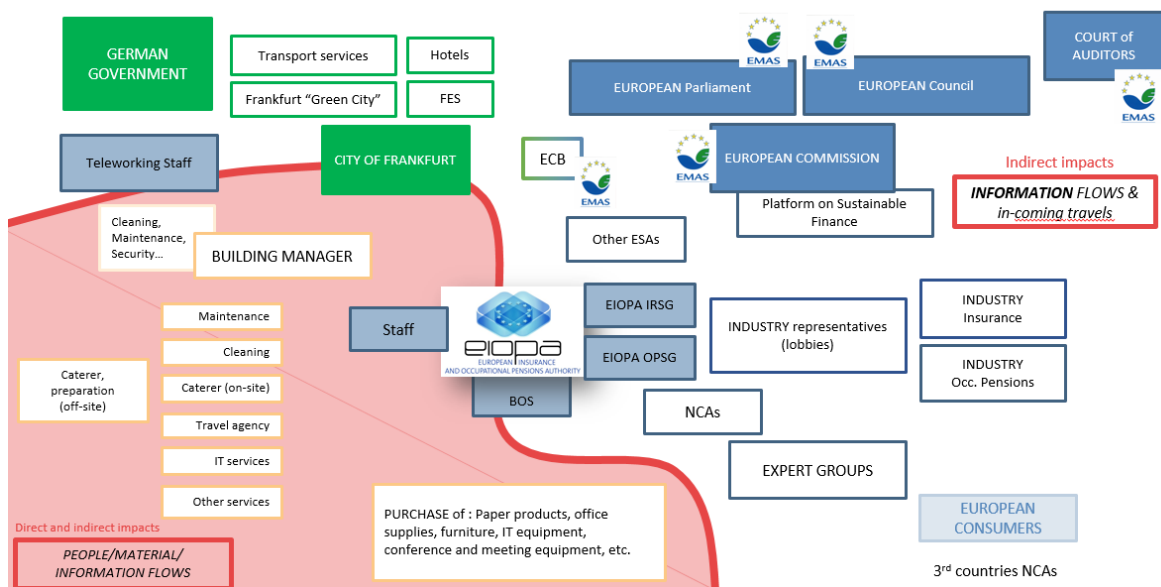


Figure 1. EMS stakeholders

⁷ EMAS – Environment - European Commission (europa.eu)

Out of these, 6 were identified as significant for our EMS in 2022 and 2023:

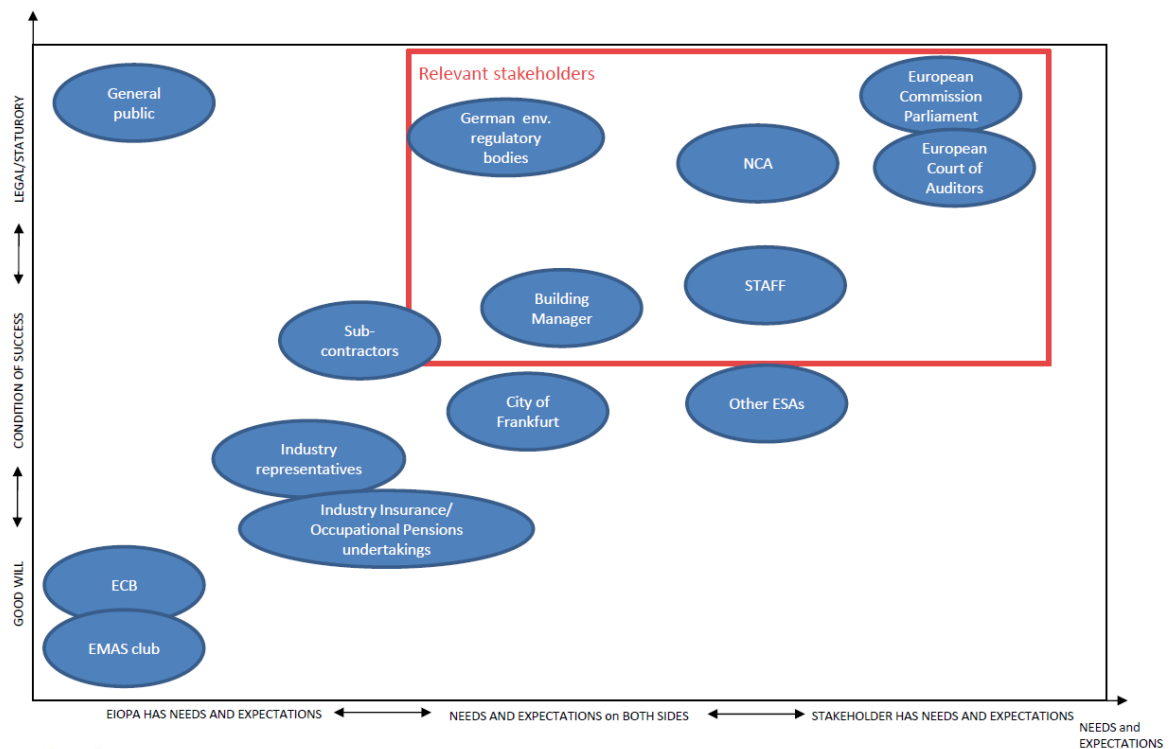


Figure 2. EMS relevant stakeholders

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:

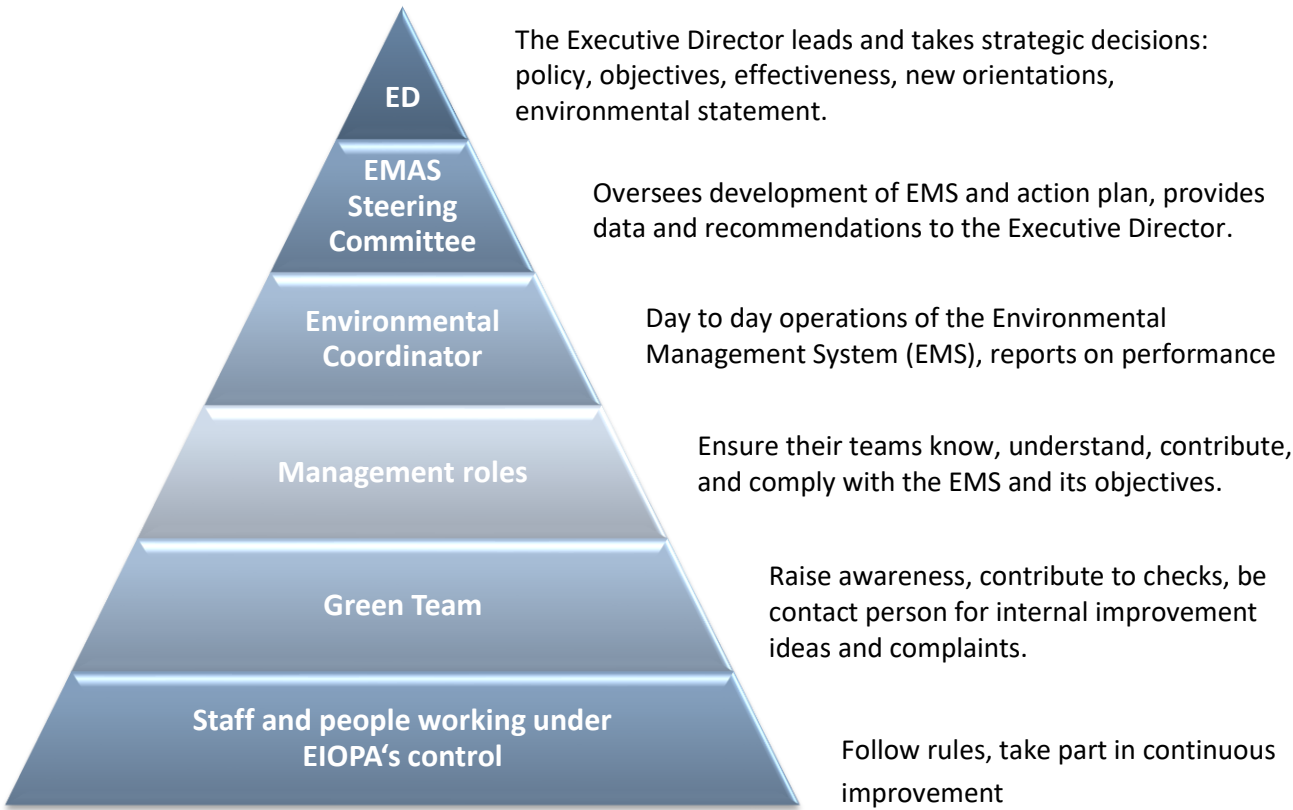
Table 1. Risks and Opportunities

Risks
Requests for improvements on the office set up are difficult to achieve, since the environmental investment lays 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
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. All staff with a significant role in the Environmental Management System have their own “Environmental Job Description”.

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]



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. Environmental Aspects and Impacts

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 we use sets of different criteria depending on whether the aspect is:

- a direct activity, product or service over which EIOPA has immediate control;
- an indirect activity, product or service over which EIOPA has no control, but can exert influence to some extent;
- normal or malfunctioning (abnormal, emergency).

For each aspect, each of the following criteria were rated:

- the nature of negative impacts, and whether the aspect has beneficial impacts;
- the frequency (normal)/probability (abnormal) of the environmental aspect;
- the level of control (direct) or influence (indirect) of the environmental aspect;
- the opinion of staff; from a survey done in EIOPA;
It was important to consider the opinion of staff as a parameter to ensure involvement in the EMS.
- the quantified impact evaluation based on benchmark from the Sectoral Reference Documents for Public administrations⁸ – when they exist.

As an initial evaluation method and to reflect EIOPA's engagement to prevent pollution, the criticality of aspects is calculated by the following formula:

$$\text{Criticality} = (\text{Frequency or Probability}) \times (\text{Control/Influence}) \times (\text{Opinion}) \times (\text{Quantity}) * 2 \text{ if positive impact}$$

The method will be adapted in future up-dates as opinion should align with reality if our awareness and communications actions are efficient.

⁸<https://eur-lex.europa.eu/legal-content/EN/TXT/HTML/?uri=CELEX:32019D0061>

SIGNIFICANT ENVIRONMENTAL ASPECTS

Table 2. Significant environmental aspects

Activity	Environmental aspect	Relevant stakeholders	Environmental impacts
Use of offices	Lights	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	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, ...)
Mobility	Staff commute to the office	staff	Water pollution 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
Use of Data Centres	Power Usage Effectiveness	provider	Water pollution Air pollution Soils pollution (Non) Renewable natural resource consumption Other (noise, ...)

Activity	Environmental aspect	Relevant stakeholders
Core Business		
Policy	Determining how ESG criteria can be integrated into insurers and pension fund processes (formal request to EIOPA and ESMA for technical advice on potential to several delegated acts with regard to the integration of sustainability risks and sustainability factors).	European Commission, Council, Parliament, National Competent Authorities (NCAs), Occupational Pensions Stakeholder Group (OPSG), Insurance Reinsurance Stakeholder Group (IRSG)
	Assessing impacts of proposed evolutions (formal request to EIOPA and ESMA for technical advice on potential to several delegated acts with regard to the integration of sustainability risks and sustainability factors).	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 scenarii (together with partners) implemented by the industry under the supervision of NCAs. NatCat and more and more ESG related risks.	NCAs, OPSG, IRSG, European Central Bank (ECB) and others, depending on scenarii
	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 ⁹ .	NCAs, OPSG, IRSG Commission

⁹ [The Paris Agreement | UNFCCC](#)

6. 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, and until at least 2024, it will serve as a reference to monitor our improvements.

Table 3. Compliance 2020-2023 objectives

Activity	Objective	Measure	Target 2023 Baseline 2019	Target reached?
Improve our performance on energy and water consumption and on waste management	Electricity consumption	kWh	-5%	✓
	Heat consumption	kWh	-5%	✗
	Cold consumption	kWh	-5%	✓
	Waste generation	kg	-5%	✓
Use of electronic solutions to minimise paper consumption and adjust travels to the necessary	Paper consumption	pages/day/FTE	-15%	✓
	Missions GHG emissions (transport)	total number of missions and corresponding kgCO ₂ eq.	-40%	✓
	Reduce the number of off-site meetings		-40%	✓
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%	✓

EIOPA has not achieved the 5% reduction on the energy consumption used for heating compared to the baseline year of 2019. The negative result in the indicator is due to it being collected in absolute terms rather than relative ones. Therefore, the increase in FTE compared to the reference year has notably influenced the rise in consumption. Nevertheless, while having an increase of around 30% in the FTE, energy consumption for heating has just increased less than 1%.

Is not feasible in all cases of procurement procedures to include environmental components as certain types of supplies and services may not have any. In certain other cases, the introduction of green criteria are considered unreasonable or not useful due to a disproportionate negative impact on the likelihood of a successful procedure or expected costs. EIOPA will nevertheless carefully consider green procurement approach in all EIOPA's procurement procedures, applying green criteria wherever feasible.

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

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.

7. PERFORMANCE

Prior to sharing our performance and actions, it is important to acknowledge the significant impact of the Covid-19 pandemic on our operations, notably evident in both 2020 and 2021. With widespread teleworking mandates and limited business travel resumption, these years are considered exceptional. Consequently, data from 2022 and 2023 may reflect an increase in resource consumption and carbon footprint. As such, it's prudent to assess our results against the benchmark of 2019, precluding the anomalies of 2020 and 2021.

As noted in section 2, the following reported data differs from that presented in previously publicised Environmental Statements given that the data collection and reporting methodology was adjusted to exclude emissions from common areas, over which EIOPA has no control.

Furthermore, the figures presented below should also be assessed against the background of the growing number of staff members working for EIOPA during the last 5 years:

Table 5. Staff evolution in FTEs¹⁰

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

7.1. 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.

We have conducted a thorough review of the data spanning from 2019 to 2021, which had been previously included in our statements and encompassed the energy consumption data from both our agency's operations and the common areas of the building.

However, in our ongoing commitment to provide consistent, coherent, and comparable data, we have now opted to present reviewed data exclusively sourced from EIOPA's operations. This approach ensures that the environmental performance indicators from 2019 to 2023 reflect solely the activities and impact directly attributable to our agency, facilitating meaningful comparisons over time.

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

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:

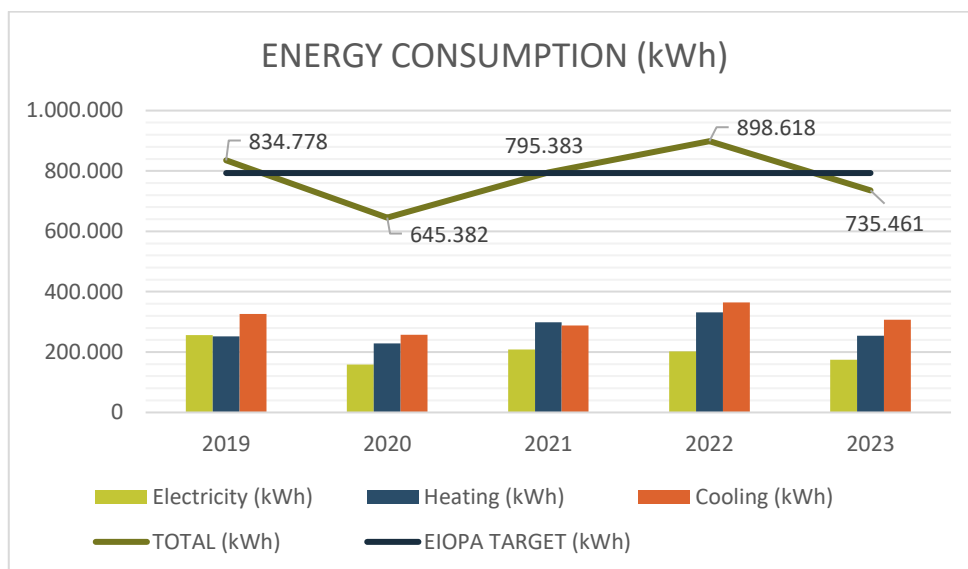


Figure 3. Total direct energy consumption

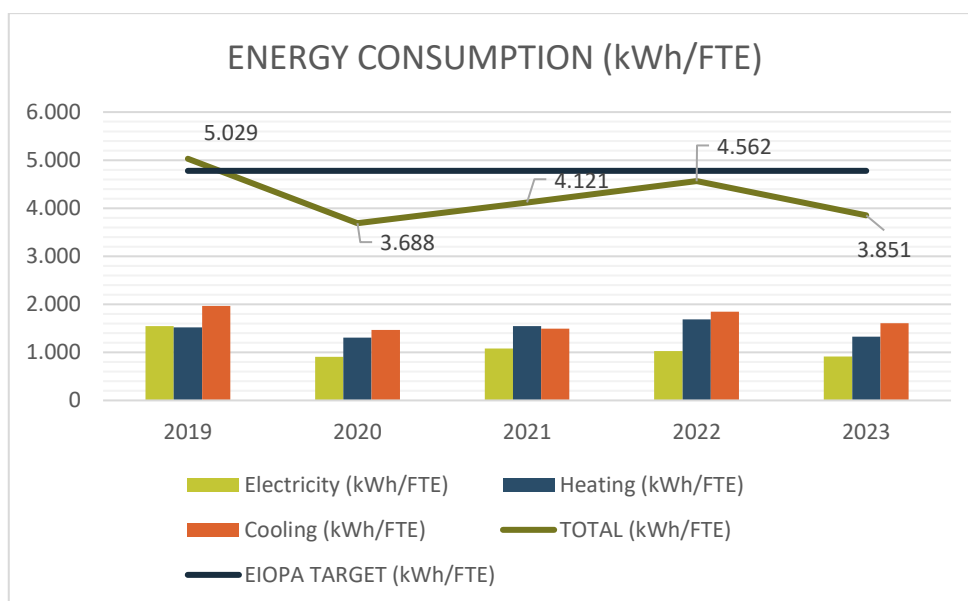


Figure 4. Total direct energy consumption per FTE

As both Figure 3 and Figure 4 reflect, the total energy consumption in 2022 was 898.618 kWh, which equals 4,562 kWh/FTE. This decreased to 735,461 kWh in 2023, which means 3,851 kWh/FTE. Additionally, it's important to highlight that EIOPA consumes **100% renewable energy** according to contractual agreements, further emphasising its commitment to sustainability

The rearrangement of our office-space, which started in 2020, and was finally concluded in 2022 allowed us to optimise rented space per head count. In 2019, EIOPA occupied 4,256 sqm of office space to accommodate 166 staff.

The new space arrangement can fit up to 222 staff members in a total area of 4,664 sqm, with 21 sqm for each staff member. Furthermore, the use of a desk-sharing system allows for staff, external staff, and temporary staff to work without requiring extra workspaces.

EIOPA is currently using two data centres with a provider in Germany. The electricity consumption of these data centres is not yet included in the overall carbon footprint due to the unavailability of historical qualitative data by the provider dating back to 2021. The PUE (Power Usage Effectiveness) of these two data centres was 1.26 and 1.34 in 2022 and 1.30 and 1.4 in 2023, which is considered to be effective.

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. In the context of the energy crisis 2022/2023, EIOPA also implemented temporary heating restrictions on individual floors between December 2022 and April 2023 to conserve energy. Limited saving were realised but also had a notable negative effect on staff members' workplace satisfaction.

7.2. 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. Additionally, our contract with the cleaning company stipulates the mandatory use of eco-labelled products whenever possible, aligning with our commitment to sustainability.

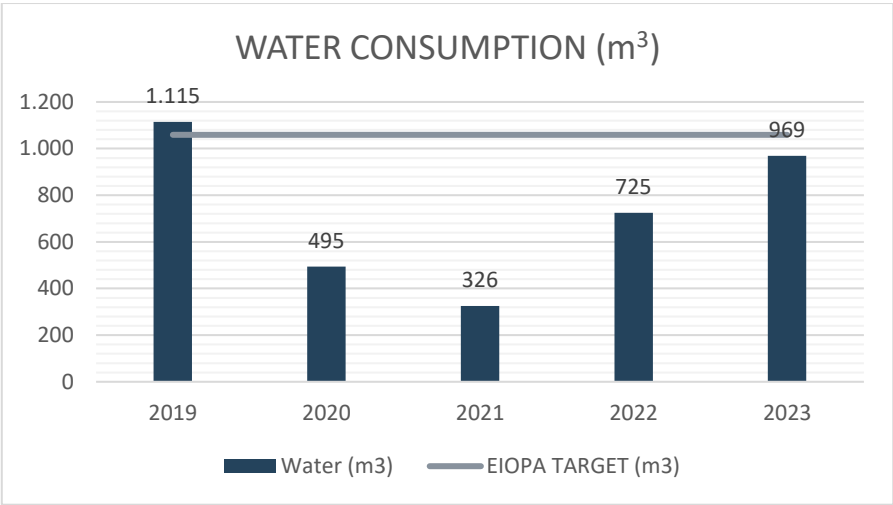


Figure 5. Total annual water use

As seen in Figure 5, our total water consumption has increased in 2022 and 2023. This increase can be attributed to the temporary closure of office spaces during 2020 and 2021, prompted by both Covid-19 and office renovations. Therefore, we're using 2019 as our reference year for comparison. Compared to 2019, water usage has actually decreased, falling below the defined target. However, there has been an increase from 2022 to 2023, possibly because there has been a shift from individual water bottles (not considered in reporting on water consumption) to water dispensers.

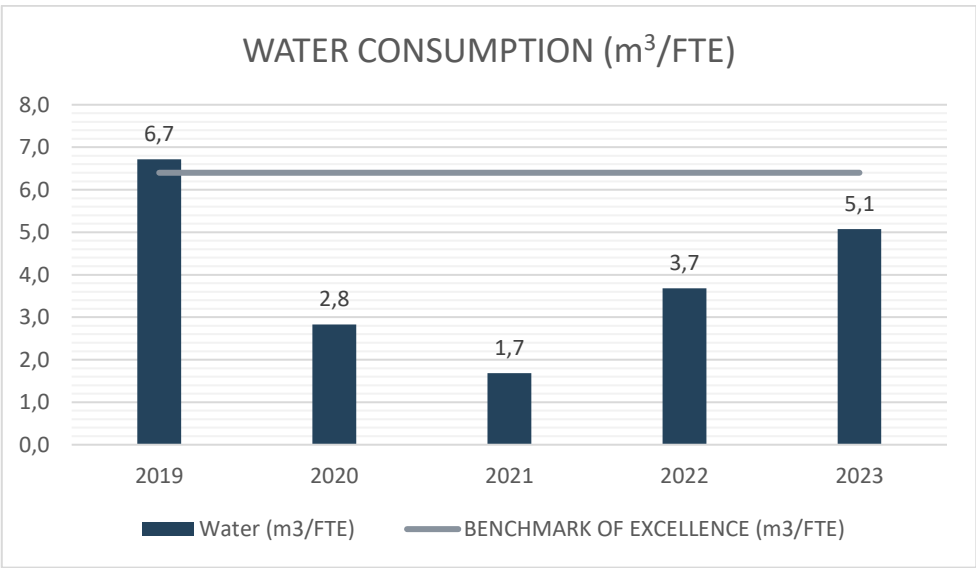


Figure 6. Total annual water use per FTE

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 has raised awareness to prevent water leakages and usage.

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.

7.3. Paper

HOW WE OPERATE AND OUR PERFORMANCE

In public administration, office paper is a key material. It is, therefore, important for these organisations to work efficiently while being eco-friendly. The total annual office paper consumption indicator reflects the use of material for core business development.

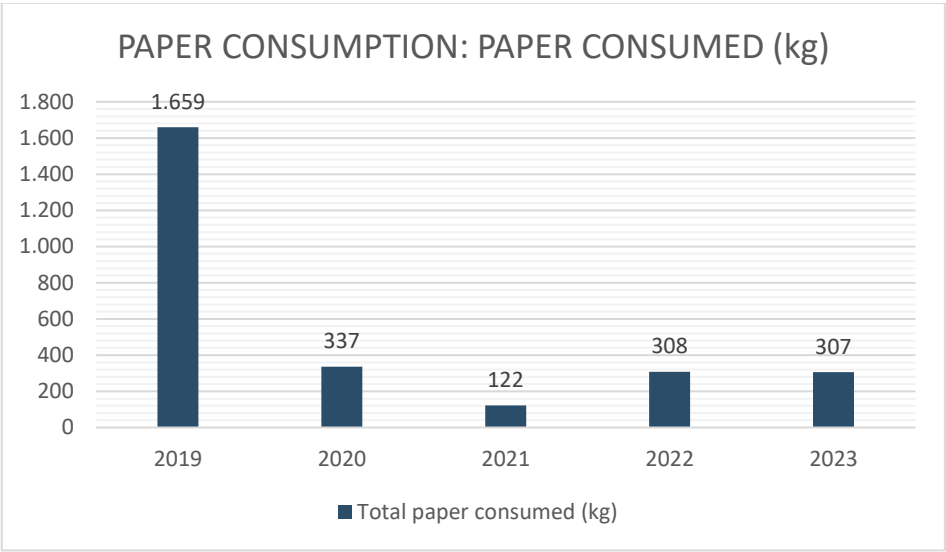


Figure 7. Total annual office paper consumption

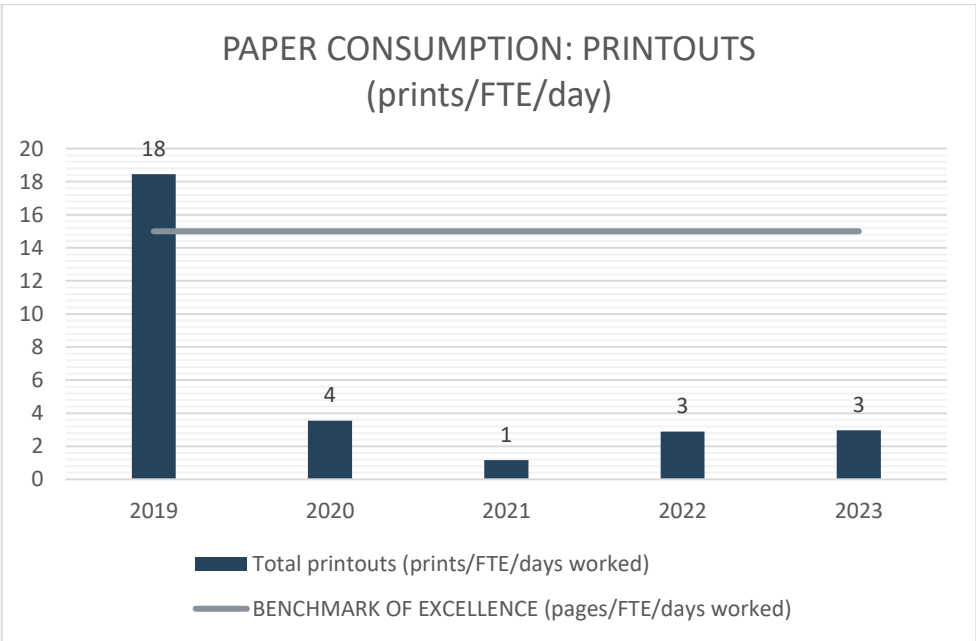


Figure 8. Daily office paper consumption per FTE

EIOPA has been establishing paperless procedures since 2020 with the aim to become fully paperless in the future. As shown in Figure 7, this has allowed the organisation to cut down its paper use by more than 80 % in the last 5 years. However, some operations still rely on hard copies which will need some creative solutions in the future.

As outlined in Figure 8, the benchmark of excellence¹¹ for public administrations for office paper consumption is set at 15 A4 sheets/full time equivalent employee/working day, while EIOPA uses only 3 A4 sheets/full time equivalent/day, which is five times less.

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.

7.4. 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.

¹¹ Canfora P., Antonopoulos I. S., Dri M., Gaudillat P., Schönberger H., Best Environmental Management Practice for the Public Administration Sector, JRC Science for Policy Report, EUR 29705 EN, Publications Office of the European Union, Luxembourg, 2019, ISBN 978-92-76-01442-3, doi:10.2760/952965, JRC116121.

- **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.

Corrigendum: Figures on waste generation presented in previous Environmental Statements were based on partially incorrect data reported by the building proprietor, omitting a portion of general waste processed under a separate waste code.

The data shown below is based on direct reporting from the local waste service FES and now correctly factors in all waste streams in their entirety.

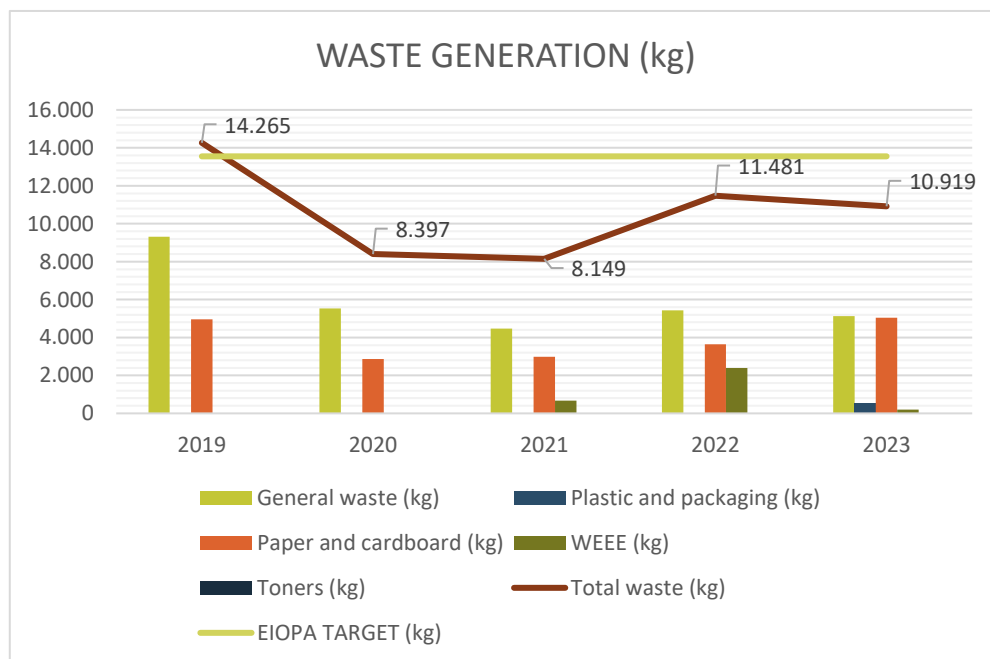


Figure 9. Total annual generation of waste

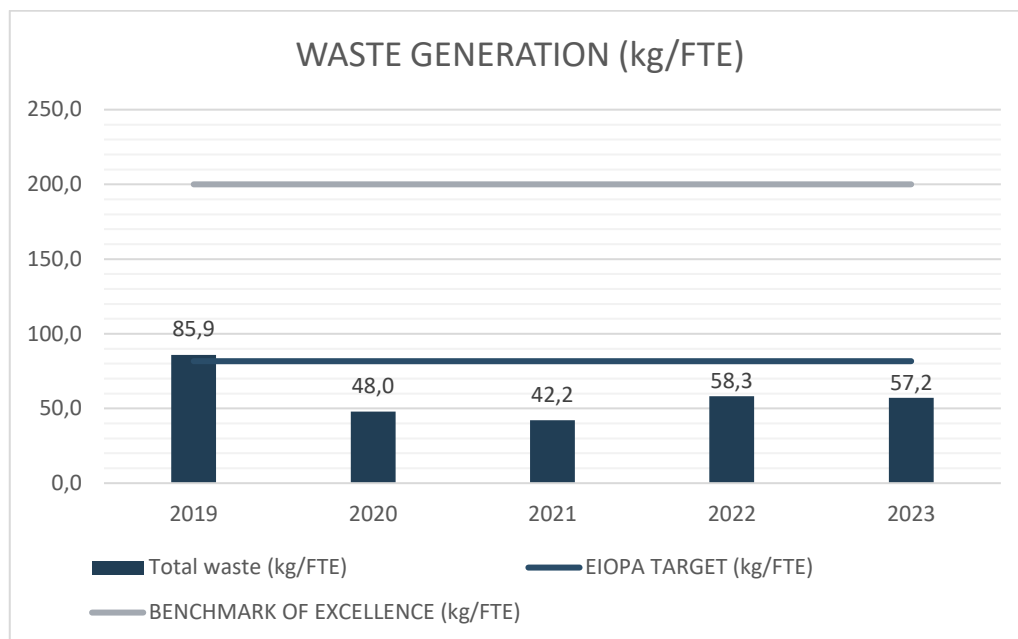


Figure 10. Total annual generation of waste per FTE

The benchmark of excellence in effect ¹² 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 60 kg/FTE/year. Additionally, EIOPA has managed to reduce the total waste generated in 2023 by 23% 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 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).

¹² Canfora P., Antonopoulos I. S., Dri M., Gaudillat P., Schönberger H., *Best Environmental Management Practice for the Public Administration Sector, JRC Science for Policy Report, EUR 29705 EN, Publications Office of the European Union, Luxembourg, 2019, ISBN 978-92-76-01442-3, doi:10.2760/952965, JRC116121.*

7.5. 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.

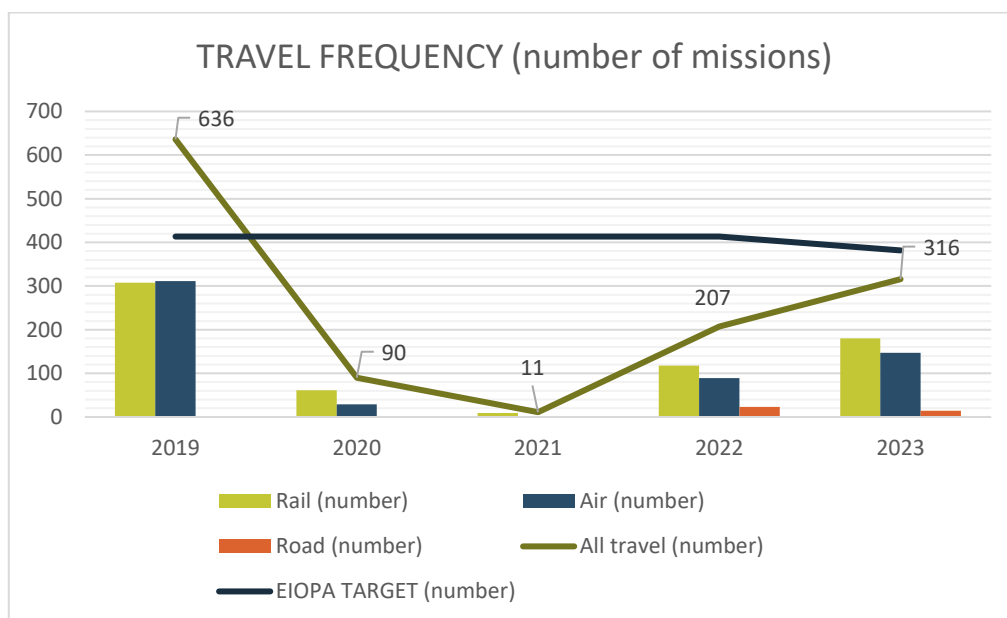


Figure 11. Number of yearly missions

Travels in 2020-2021 were highly influenced by the Covid-19 travel restrictions, which explains the low number of missions. In 2022 the travels slowly started in a “new normal” setting, hence the lower number compared to 2023. These restrictions also 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. 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.

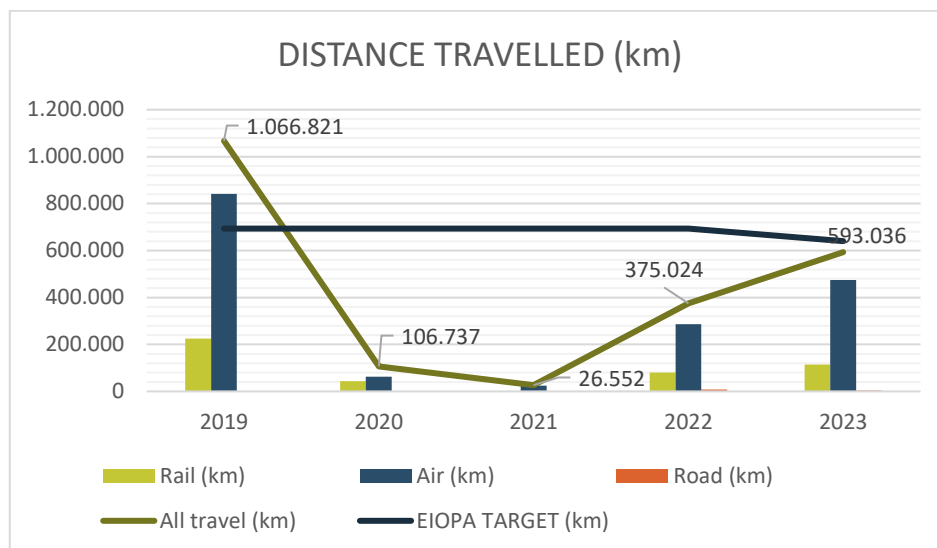


Figure 12. Distance travelled by modes of transport

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.

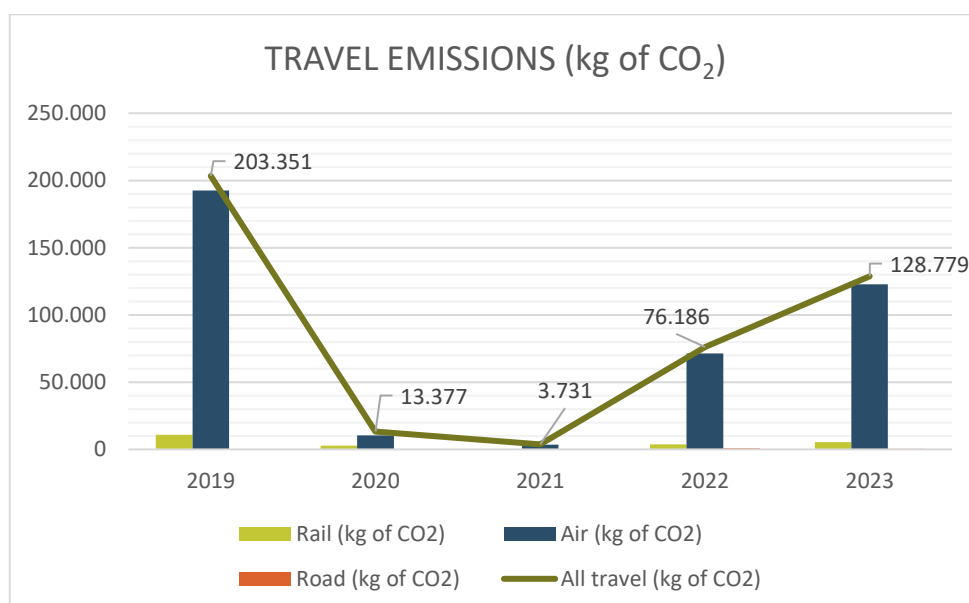


Figure 13. Travel GHG emissions (kg CO₂)

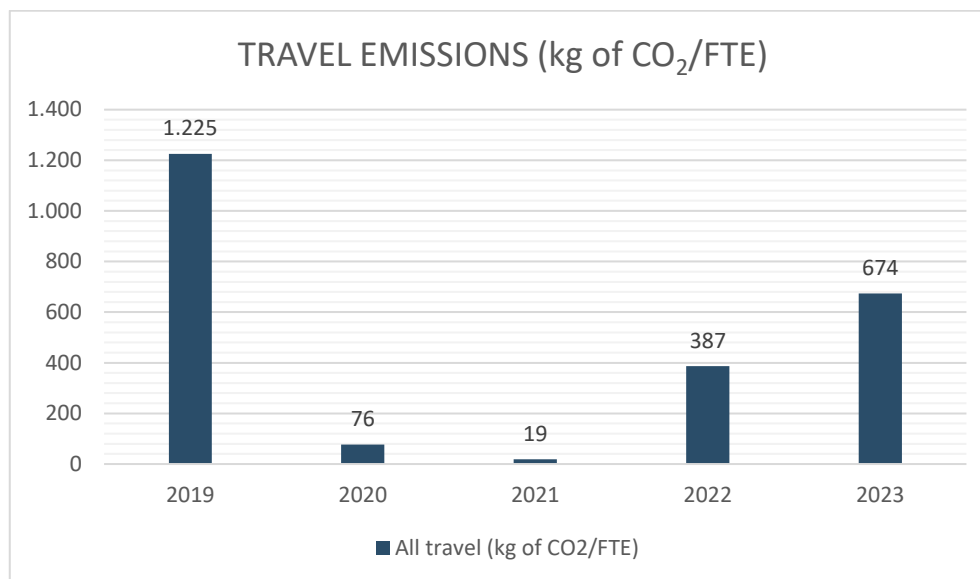


Figure 14. Travel GHG emissions (kg CO₂/FTE)

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

Our visitors

Visits from various stakeholders are essential for business development, but their travel also indirectly impacts EIOPA's environmental footprint. We therefore wanted to measure the effect of these visitors who are essential to fulfil our mission.

However since we have no direct impact on the choice of travel means or if the business travel is combined with other meetings in 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 been supporting and communicating 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 the EIOPA 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. Additionally, we communicate the CO₂ impact of business travel to both staff and stakeholders, and conduct a survey on commuting habits.

7.6. 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.

OUR ACTIONS

Selection of recent and ongoing actions on ESG in 2022 and 2023
EIOPA published a number of papers, reports and guidance on the integration of sustainability risks in the risk management of (re)insurers and occupational pension funds. EIOPA carried out its first IORP climate stress test to gain insights into the effects of environmental risks on the European occupational pension sector and developed a set of risk indicators for physical climate change risk for nonlife business
EIOPA integrated the emergence of new risks in its supervisory activities, namely it carried out greenwashing related monitoring activities and begun the work on the call for advice on greenwashing.
Through its work on sustainable finance, EIOPA aims to ensure that (re)insurers and occupational pension funds integrate sustainability risks in their risk management, to protect consumers and secure financial stability, while contributing to the transition to a more sustainable economy.
EIOPA published a discussion paper in May 2022 on European insurers' exposure to physical climate risks. The paper presents the first results of a large industry data collection exercise assessing potential implications for non-life business of physical climate risks (focused on property, content and business interruption, insurance against windstorm, wildfire, river flood and coastal flood risks)
EIOPA also developed a set of risk indicators for physical climate change risk for non-life business that were presented and discussed in the December Financial Stability Report.
In 2022, EIOPA carried out its first IORP climate stress test to gain insights into the effects of environmental risks on the European occupational pension sector.
To promote a science-based approach to protection gap management and policy making, EIOPA published its natural catastrophe dashboard showing the protection gap for 5 different perils (windstorm, wildfire, earthquake, inland and coastal flooding) in 30 countries

EIOPA continued its work with the other ESAs relating to the Sustainable Finance Disclosure Regulation (SFDR), which requires financial market participants to disclose their environmental, social, and governance (ESG) impacts and claims, therefore improving transparency in the market for sustainable investment. Together with EBA and ESMA, EIOPA published a report with draft Regulatory Technical Standards (RTS) on the review of PAI and financial product disclosures in the SFDR Delegated Regulation

In 2023, at the request of the European Commission, EIOPA released its Progress Report on Greenwashing, sharing insights from the insurance and pension standpoint, addressing its occurrence, impact, supervision challenges, and regulatory implications.

EIOPA also consulted on a Staff Paper exploring the reasons for the limited uptake of natural catastrophe (NatCat) insurance in Europe, where it examined 'demand-side' barriers that may hinder consumers from purchasing NatCat insurance and proposed possible consumer-tested solutions to overcome these barriers

All products can be found on our website, as well as future developments.



7.7. Procurement

HOW WE OPERATE AND OUR PERFORMANCE

As a public body of the European Union, we follow the EIOPA Financial Regulation and “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 at the moment all our procedures contain at least minimal requirements regarding environmental legal compliance. Furthermore, Also, for all the managed contracts, we include green criteria when appropriate and when our market analysis shows no risk of failure.

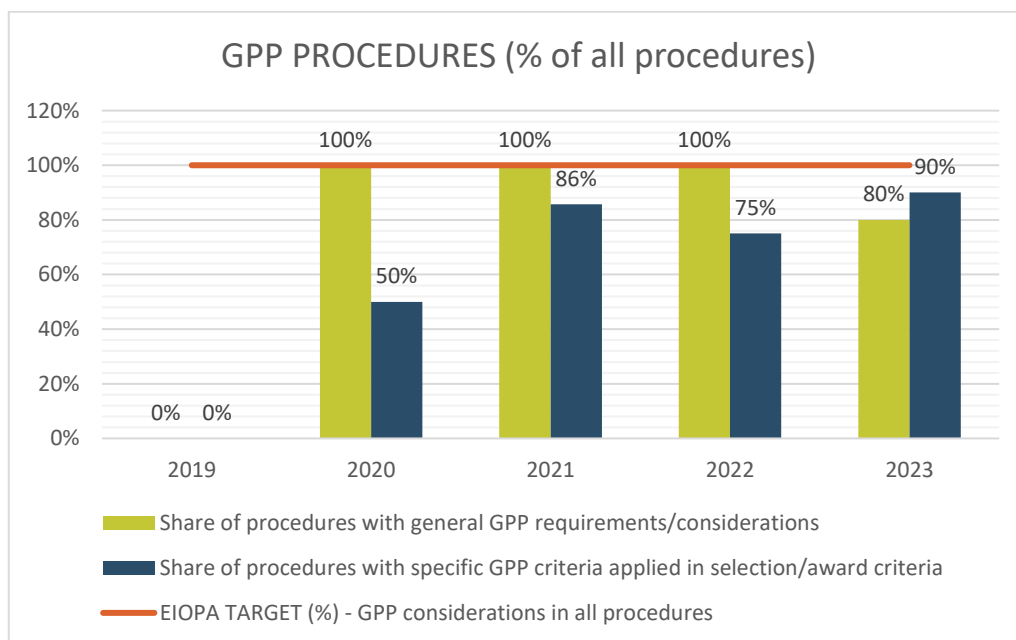


Figure 155. Percentage of GPP procedures in procurement.

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 are considered unreasonable or not useful due to a disproportionate negative impact on the likelihood of a successful procedure or expected costs.

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



7.8. 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 2022 and 2023 have been 207.7 tCO₂eq and 237.1 tCO₂eq. This makes an average of 1 tCO₂eq/FTE.

As shown in Figure 17, EIOPA has managed to cut the carbon footprint by over 25 % during the last 5 years.

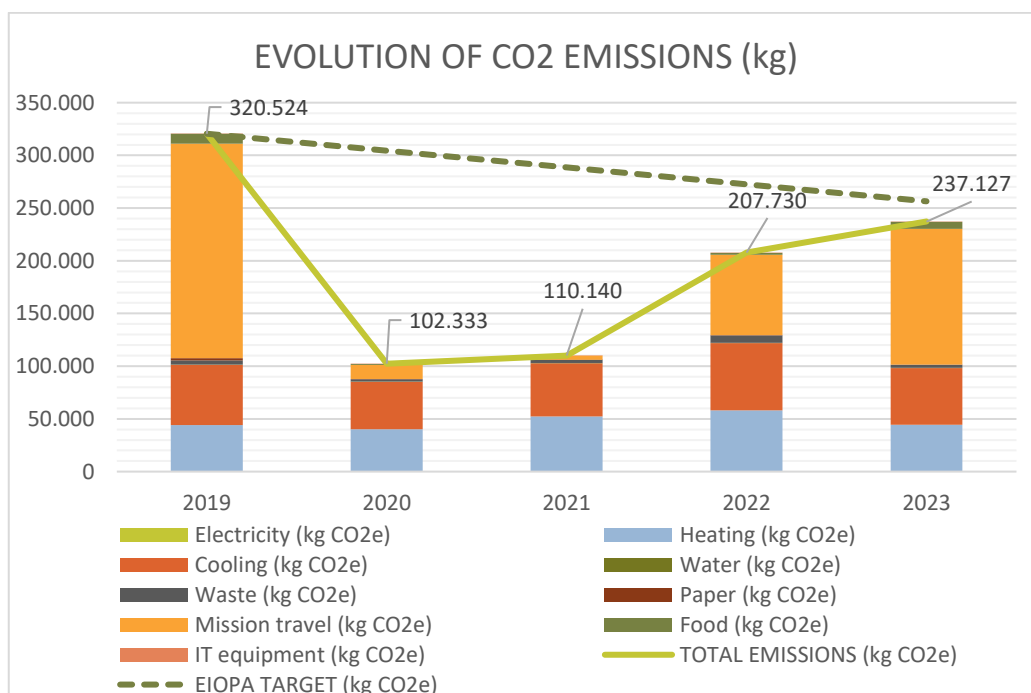


Figure 166. Evolution of GHG footprint per source

Analysing the sources of CO2 emissions, Figure 18 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.

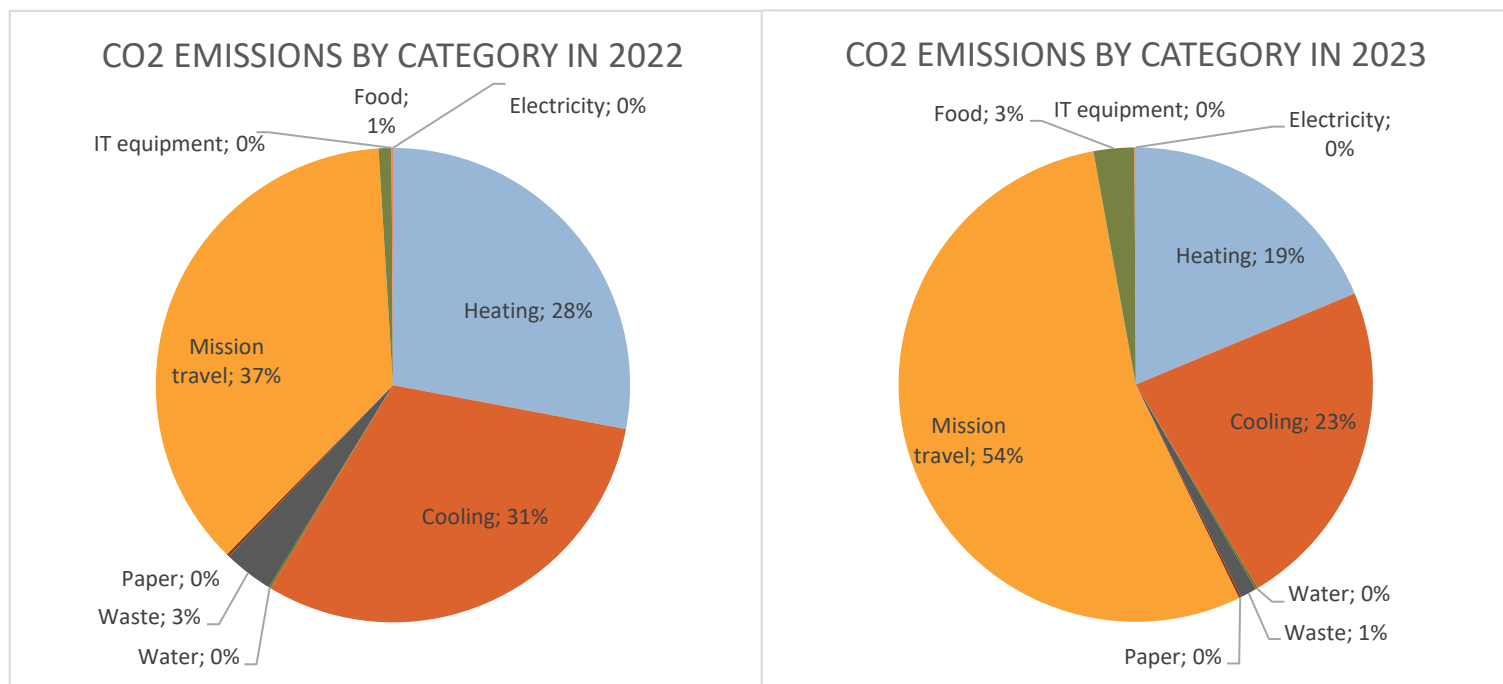


Figure 17. CO2e emissions by category

OUR ACTIONS

Related actions are listed in the previous chapters when relevant.

7.9. 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 travel agencies GHG reporting. Since these travels are the source for other pollutants such as SO2, NOX and PM we consider that the reduction in business trips will also improve these emissions in the same proportion.

8. COMMUNICATION AND AWARENESS

EIOPA established a group of staff members that are acting as the EMAS ambassadors – the Green Team. They are able to 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 twice a year to ensure the ongoing development and implementation of the EMS.

All newcomers receive comprehensive information on EMAS during their introduction 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 time 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 2023 Inter-institutional EMAS days¹³.



¹³ [Interinstitutional EMAS Days 2023: Main highlights - European Commission](#)

9. LEGAL REQUIREMENTS

EIOPA meets the requirements of the EMAS regulations, relevant German national and municipal environmental legislation. All of which are summarised in a 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

Dr. Rainer Feld

with EMAS environmental verifier registration number DE-V-0186 licensed for the scope NACE 66 and 84.1 on behalf of BSI Group Deutschland GmbH accredited under DE-V-0228 for the scope NACE 66 and 84.1

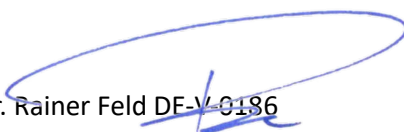
declares to have verified whether the site(s) or the whole organisation as indicated in the updated environmental statement of the organisation EIOPA with registration number DE-125-0066 meet all requirements of Regulation (EC) No 1221/2009 of the European Parliament and of the Council of 25 November 2009 on the voluntary participation by organisations in a Community eco-management and audit scheme (EMAS).

By signing this declaration, I declare that:

the verification and validation have been carried out in full compliance with the requirements of Regulation (EC) No 1221/2009, the outcome of the verification and validation confirms that there is no evidence of non-compliance with applicable legal requirements relating to the environment, the data and information of the environmental statement/the updated environmental statement (1) of the organisation/site (1) reflect a reliable, credible, and correct image of all the organisations/sites (1) activities, within the scope mentioned in the environmental statement.

This document is not equivalent to EMAS registration. EMAS registration can only be granted by a Competent Body under Regulation (EC) No 1221/2009. This document shall not be used as a stand-alone piece of public communication.

Done at Frankfurt on 01 November 2024.



Dr. Rainer Feld DE-V-0186
c/o BSI Group Deutschland GmbH,
Große Gallusstr. 16-18, 1st Floor,
60312 Frankfurt

ANNEX II METHODOLOGICAL ASSUMPTIONS FOR THE GHG FOOTPRINT

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

- approved emission factors from Base Carbone¹⁴,
- database “Prozessorientierte Basisdaten für Umweltmanagementsysteme”,
- Carbon footprint for missions provided by Mission Processing System (MiPS),
- approved emission factors from [DEFRA](#)¹⁵,
- 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>

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>

¹⁴ 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.

¹⁵ 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.

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

	<p>database <i>Prozessorientierte Basisdaten für Umweltmanagementsysteme</i>"</p> <ul style="list-style-type: none"> - 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
--	--

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 used 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



EIOPA

Westhafen Tower, Westhafenplatz 1

60327 Frankfurt – Germany

Tel. + 49 69-951119-20

info@eiopa.europa.eu

<https://www.eiopa.europa.eu>

