



ANNUAL REPORT 2024





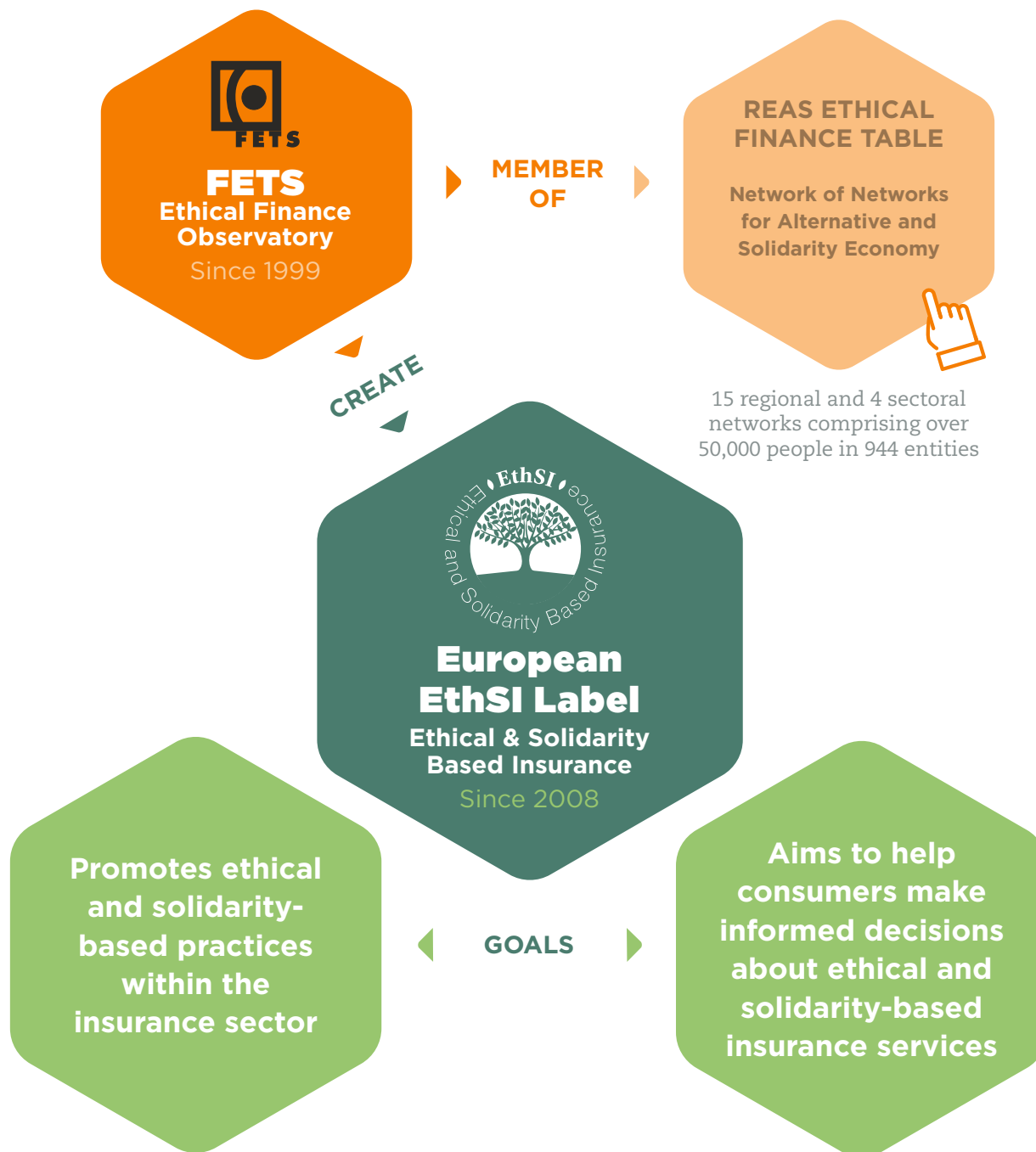
**ETHICAL INSURANCE RECOVERS
QUALITATIVE PRACTICES OF MUTUAL
RISK SHARING AND RESPONSIBLE
SOCIAL AND ECOLOGICAL
MANAGEMENT OF THE FINANCIAL
RESOURCES IT HANDLES.**

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The Ethical Finance System operates also in the insurance sector to minimize and/or prevent the social and ecological dysfunctions that exist in our society, supporting projects that progressively address the structural causes behind these problems. Through these practices, the insurance area within the Ethical Finance System contributes to the advancement of the United Nations' 2030 Sustainable Development Goals (SDGs), particularly: eradicating poverty (SDG 1), reducing social inequality (SDGs 3, 4, 5, and 10), transforming production and consumption models, and ending the ecological crisis (SDGs 6, 7, 9, 11, 12, 13, 14, and 15). It also supports the creation of localized communities in both rural and urban environments, which is especially relevant in driving the essential ecosocial transition.

Ethical and solidarity-based insurance goes beyond quantitative offers to cover day-to-day risks—both personal and collective. It prioritizes values-based mutual support and responsible use of financial resources.

This EthSI report reviews the work done throughout 2024 to promote and expand this European certification, which endorses social and environmental good practices in the insurance sector and tracks its evolution.



Scope of Influence

Source:

Report [Forética 2024: Competitiveness and Impact, the Future of Sustainability](#)



84,2%

of citizens consider responsible corporate behavior toward society and the environment to be important or a priority.

14,9%

of citizens would buy a product only because it is the cheapest.

Source:

Report [“The most relevant companies in the social economy”](#) 2023-2024



10%

OF GDP IN
REVENUE

2.505.607

WORKERS

46.644

COMPANIES

22.742.937

ASSOCIATED
INDIVIDUALS



Relevant facts

II INTERNATIONAL FORUM ON ETHICAL INSURANCE

NOVEMBER 7, 2024



PANEL ON THE INCLUSION OF ETHICAL
VALUES IN THE INSURANCE SECTOR
LED BY INTERNATIONAL AND LOCAL
NETWORKS IN THE FIELD



PANEL ON ETHICALLY-ORIENTED
INVESTMENTS IN THE INSURANCE
SECTOR



PANEL ON THE CHALLENGES IN
CREATING ETHICAL INSURANCE
PRODUCTS INCLUDES EXAMPLES
OF GOOD PRACTICES AT BOTH
INTERNATIONAL AND LOCAL
LEVELS



Registered insurers and mutual societies

30% 

of executives in
registered insurance
companies are women

2.033M 

in investments that apply
(or are in the process of applying)
ethical screening criteria

1/6 
Salary ratio

100% 
of registered entities use
100% renewable energy

2.080 

employees work in ethical
insurance entities



3,99M

million policies managed
by ethical insurers

1.299M 

in premiums
managed,
representing

1,7%
of total premium
volume in Spain

Key Figures on Ethical Insurance

SOME OF THE MOST RELEVANT
FIGURES REGARDING THE
IMPACTS AND CHARACTERISTICS
OF ENTITIES CERTIFIED BY THE
ETHSI LABEL, AS FEATURED IN
THE LATEST ETHICAL FINANCE
BAROMETER.

16 
registered
insurance
products

Registered insurance brokerages

1/3 
Salary
ratio

44%

of women
in leadership
positions

19,8M
intermediated
insurance premiums

Registered Entities 2024



ARÇ

Insurance broker committed to comprehensive insurance management for individuals, companies, and organizations, integrating the values of mutualism, equity, and transparency into its product offerings.



ASEGURADOS SOLIDARIOS

Insurance broker specialized in associations, NGOs, social enterprises, and volunteers. Our commitment is to help you find the policy that best suits your needs and provide the best post-sale service.



ARAMÚTUA SEGUROS CATALANES

An insurance broker committed to people, the country, and the common good. We advise and manage insurance services always seeking the best solution for you.



CASABLANCAS

An insurance broker dedicated to the cultural sector since 1980. While also offering general insurance, it specializes in policies for musical instruments, visual arts, and performing arts, aiming to support and benefit this vital sector of society.



LACORRESPONSABLE

Cooperative consultancy founded in 2024 in Zaragoza, offering comprehensive insurance and financial mediation services to organizations and individuals committed to social responsibility and sustainability.



MUSSAP

Catalan mutual insurance company with over 90 years of history. Deeply rooted in the territory, it offers a wide range of insurance products for individuals and companies, with a close and personalized approach.

Registered Entities 2024

mutuacat

MUTUACAT

A non-profit health mutual that reinvests all profits into improving services for members and supporting solidarity projects in Catalonia.



MUTUA LEVANTE

Insurance entity founded in 1933. Throughout its history, its goal has been to provide services that meet the needs of its members.



PREVISORA GENERAL

A mutual company working to be an alternative to traditional insurance, placing people at the center of services with the aim of building a more caring and supportive society.



REALE SEGUROS

A leading insurance company in the Spanish market since 1898. It is part of the Reale Group, whose parent company, Reale Mutua Assicurazioni, is the largest mutual insurance company in Italy, with nearly two centuries of history.



LAGUN ARO

SEGUROS LAGUN ARO

Insurance company belonging to the Laboral Kutxa Group and part of the Mondragón Group. It offers and manages services for individuals, companies, and institutions based on values of proximity, transparency, and commitment.



SERYES

SERYES

An insurance broker born from a group of worker cooperatives to serve social economy organizations, with the aim of bringing ethical and transparent management to the insurance market.

Registered Entities 2024



SOCIAL PARTNERS

Insurance broker specialized in social organizations. Social Partners was created with the vision of becoming a social brokerage, reclaiming the core values of human relationships as a basis for differentiation.



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