UNIQA

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Responsible Artificial Intelligence (RAI)

Statement on Responsible AI

At UNIQA, artificial intelligence is used responsibly and only within applicable legal, regulatory and ethical standards. AI is only applied with a clear business focus and where its use is appropriate. UNIQA commits to ensuring that the use of AI remains compliant, transparent and accountable throughout the lifecycle of each AI use case.

The following represents a summary of the internal UNIQA Group “AI Excellence Standard” on the use of AI:

Legal Compliance

Not Using Prohibited AI Practices

AI systems with risk classification “unacceptable risk” according to the EU AI Act (Regulation (EU) 2024/1689) are not allowed to be put into production in any of the UNIQA markets (EU as well as non-EU countries).

Our governance processes are designed to identify prohibited AI practices and to prevent their use within UNIQA. This includes the assessment of AI use cases against the AI Act risk classification, including prohibited practices such as manipulative or exploitative uses, social scoring, and certain prohibited biometric uses.

Respecting Data Privacy

AI use cases have to comply with relevant internal data protection requirements and privacy & data governance standards.

It is required that data used for AI is of sufficient quality and fit for the specific use case. Training data must originate from lawful sources and must not infringe third-party intellectual property rights.

Human Oversight

Defining Boundaries for What AI Can and Cannot Do

UNIQA uses AI with a clear business focus and only where its use is deemed appropriate. AI use cases are assessed in a structured way to determine whether they qualify as AI under the AI Act, what risk classification applies, what role UNIQA has in relation to the system, and which controls and obligations must be fulfilled.

Establishing Accountability for AI Outcomes

UNIQA established a clear governance (decision and escalation) framework for AI use cases and models used on local business unit and Group level.

Each AI use case has a designated AI Use Case Owner who is responsible for the AI use case, ensuring business value, and ensuring full compliance with relevant internal standards and controls. AI use cases are subject to assessment, documentation, risk evaluation, issue management and periodic review.

Keeping Humans “in the loop”

At UNIQA, we recognise human agency and oversight as a core AI compliance area. For high-risk AI systems, human oversight must be ensured.

Depending on the use case, this may include human-in-the-loop mechanisms, where a human reviews and approves every AI output before execution, or human-on-the-loop mechanisms, where a human monitors system performance and intervenes when necessary.

Responsible AI

Ensuring Transparency and Explainability

AI use cases have to comply with applicable transparency obligations where individuals interact with an AI system or are exposed to AI-generated output.

Avoiding Bias

AI use cases must be checked for being non-discriminatory and fair in accordance with enforced regulations.

AI models have to be back-tested and re-trained periodically if necessary to reflect real world changes.

Training of employees

UNIQA actively manages the AI transformation and builds AI competence among all employees by offering appropriate learning content in order to enable everybody to self-dependently and safely use the available AI tools.

Protecting Cybersecurity

At UNIQA, AI use cases are required to comply with internal Security Policies which set out requirements regarding technical robustness and safety.

Managerial Oversight

The UNIQA Group “AI Excellence Standard” has been endorsed by the UNIQA Change and IT Committee headed by the Management Board member responsible for Operations, Data & IT.

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