



SAFER BETTER LONGER LIVING

Non-Financial Report 2018 / UNIQA Group

Foreword by the Management Board

We gained many insights in 2018 as to how we can be yet more consistent in organising our processes in non-financial matters, particularly related to climate change. It is up to us to provide the momentum and also achieve an impact, particularly when it comes to arranging our capital investments as well as our insurance portfolio. In addition to our social commitment where we focus in particular on the areas of health and education, we have made commitments regarding new climate targets that we plan to intensify further over the next few years following successful implementation of the initial steps. This is because continuous change to our ecological and social circumstances always harbours new hazards and risks. This affects all UNIQA stakeholders who also make it clear to us that corresponding changes to our strategic direction are desired or even required.

We have recognised the considerable opportunities available for an insurance company to get involved on a sustainable basis, e.g. by limiting or reducing the products that it offers and/or its investments in industries that cause harm to the environment (such as the coal-based energy industry). This is why our climate strategy combines the principles of responsible investment and of responsible product development and the commitment to doing business while conserving resources with a streamlined carbon footprint. We see this as a basis for operating on a successful and sustainable basis and plan to enshrine this approach further into our corporate culture. [\[GRI 102-16\]](#)

We intended to substantially reduce our investments in coal-based industries and to fully eliminate them by the beginning of 2019 – a goal we had already achieved at the time of the creation of this report. In parallel with this, we have also begun building up investments in sustainable forms of energy, such as solar and wind power. In order to emphasize this new direction, we are also the first insurance company aiming to achieve the EU Ecolabel and certification in accordance with the Responsible Investment Standard (RIS) of the Austrian Society for Environment and Technology (ÖGUT). This represents a voluntary undertaking on our part to ensure that all of our investments are sustainable. We have also decided not to enter into any new insurance business with coal-based companies, and also plan to exit our existing contracts in this area.

With this change in our product range, we are pursuing the goal of holistic company management aligned with the Sustainable Development Goals (SDG) of the United Nations – in addition to our commitment to environmental, social and governance (ESG) criteria. We have enshrined SDG 3 (Good health and well-being) and SDG 13 (Climate action) in particular into our objectives and actions. This is because we currently see threats to our environmental living conditions as the greatest risk, as they are the least reversible ones. We are therefore also consistently implementing a wide range of measures at UNIQA aimed at curbing climate change – both in Austria as well as at our international subsidiaries.

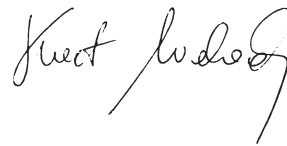
This is the only way for us to remain true to our guiding principle and mission of “safer, better, longer living”.

[\[GRI 102-14\]](#)

Andreas Brandstetter



Kurt Svoboda



Erik Leyers



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About this report

In UNIQA Insurance Group AG's second Non-Financial Report (NFI Report), we aim to present our corporate social responsibility (CSR) activities primarily with a view to the Group as a whole (in accordance with Section 267a of the Austrian Commercial Code), provide our stakeholders with an insight into our business activities, and transparently set out where we stand on sustainable corporate governance and what we intend to work on in future. Since UNIQA Insurance Group AG does not directly operate the insurance business either domestically or abroad, measures to address environmental, social and employee concerns along with human rights, corruption and bribery issues are conceived on a Group level and then implemented in the operating Group companies. Accordingly, as regards the separate financial statements (Section 243b of the Austrian Commercial Code), no other modified or restricted concept is being pursued in any other way. In our opinion, the ambition behind our consolidated non-financial report is in line with both statutory requirements.

This report has been prepared in accordance with the GRI standards: Core option, as was the 2017 Report published on 12 April 2018. [\[GRI 102-51, 102-54\]](#) This applies to all content, data and figures in the report as well as to identifying the issues vital for UNIQA. This ensures the transparency and comparability of the information provided. The GRI codes for the indicators presented are noted in the relevant sections and tables of key figures as well as shown clearly in the GRI Index on pages 31 to 35. This report contains information and data on UNIQA Insurance Group AG (UNIQA Group) with reference to the entire Group (not including PremiQaMed Group).

The reporting period for the published performance indicators and descriptions is the financial year, which covers the period from 1 January until 31 December 2018.

[\[GRI 102-50\]](#)

In order to make the report more timely, the goals and measures for 2019 are also presented, depending on the topic. Reporting takes place annually. [\[GRI 102-52\]](#)

For the calculation of the key environmental indicators for 2018, figures for selected countries' headquarters were included. The precise scope of the report is outlined in the table of key environmental indicators. The mobility data is

from the relevant headquarters, including the other sites in the country in question. Data was collected by headquarters, aggregated by the CSR officer in these countries and compiled by the UNIQA Group's CSR team. UNIQA intends to gradually add the missing countries to this report. [\[GRI 102-45\]](#)

We also report our Corporate Carbon Footprint in the current report based on the existing environmental data (metric tonnes of CO₂ equivalents).

The data in the section about employees is presented based on the UNIQA Group's headcount. The precise scope of the report is outlined in the table of key employee indicators.

Compliance data was collected from 18 countries in which the UNIQA Group operates.

In order to ensure improved readability, this report uses gender-neutral terms. All designations referring to individuals apply to both genders equally.

UNIQA at a glance

The UNIQA Group is one of the leading insurance groups in its two core markets of Austria and Central and Eastern Europe (CEE). Some 19,000 employees and exclusive sales partners serve more than 10.1 million customers across 16 countries. Commanding a market share of around 22 per cent, we are the second-largest insurance company in Austria and we are represented in a further 15 markets in high-growth CEE: Albania, Bosnia and Herzegovina, Bulgaria, Croatia, the Czech Republic, Hungary, Kosovo, Montenegro, North Macedonia, Poland, Romania, Russia, Serbia, Slovakia and Ukraine.

Most of our customers that we support hold property and casualty insurance policies, which account for 52 per cent of premiums, followed by life insurance at 27 per cent and health insurance at 21 per cent. We are particularly proud to be the strongest insurance brand in Austria, to serve our customers with a countrywide sales network and to build on a successful sales partnership with Raiffeisen Banking Group.

The insurance market in Austria is already mostly saturated, whereas in CEE we clearly have growth potential. The region already accounts for more than 60 per cent of our customers and just under 30 per cent of our premiums. In Austria an average of nearly €1,895 is paid for insurance per person per year, while CEE residents only pay around €210. The Czech Republic is the most developed in this regard at €480 per year. All further information on the business activities of the UNIQA Group can be found in the 2018 Annual Report. [[GRI 102-1](#), [102-2](#), [102-3](#), [102-4](#), [102-5](#), [102-6](#), [102-7](#), [102-10](#), [102-18](#), [201-1](#), [202-2](#)]

Sustainability risks

Risk management

A strong capital base is the foundation of any insurance company. Risks can only be entered into if they are calculable in order to ensure that the capital base is preserved over the long term. UNIQA relies on strict regulations and active risk management in order to ensure this.

Management approach

At UNIQA we have implemented a Group-wide standardised risk management process aimed at identifying, measuring, aggregating and managing risks that are relevant to the company. It is based on UNIQA's Risk Management Guidelines, which not only set out the minimum requirements for the organisational structure and workflows of the company's risk management process, but also define the framework for the specific processes for each risk category. Measures are also defined for each risk aimed at preventing or reducing any potential damage.

Sustainability risks are not currently classified as a separate risk category at UNIQA, but rather they are allocated among the existing categories¹⁾. For this purpose we have examined whether material risks arise with respect to the concerns of the Austrian Sustainability and Diversity Improvement Act (NaDiVeG) based on our business activities or in connection with our business relationships, products or services. In our opinion, no highly probable risks with serious potential consequences exist at present. Nevertheless, we have identified potential sustainability risks in the following topics in our materiality analysis: "Data handling and new technologies", "Customer information and financial education", "Complaints management", "Avoiding questionable investments", "Employee satisfaction" as well as "Ethics and compliance". We see further relevant risks related to the topics of "Statutory and private insurance", "Financing of pensions", "Healthcare and nursing care", "Long-term business success" and "Regional contacts".

[GRI 102-15]

Actions and results in 2018

The following activities and developments influenced the area of risk management in 2018:

- As part of an internal study, cyber risk was identified as an ever increasing central risk with progressive digitalisation. We took out cyber insurance in 2018 to counter this and are also pushing forward intensively with implementation

of a modern Group-wide security concept.

- The Insurance Distribution Directive (IDD) and the General Data Protection Regulation (GDPR) came into force in 2018. Since it is important to us to present customer information transparently and our services comprehensibly, we had already implemented a number of regulations in the IDD before it came into force. The security of our customers' personal data and protection from misuse are also our top priority.

Priorities and challenges for 2019

We are focusing on the following further developments in the 2019 financial year:

- The risks in our company are ascertained and assigned to pre-defined risk categories once per year. Expansion of these to include the "Sustainability risks" category is an important objective. The issue of whether an identified risk is also relevant from the point of view of sustainability should become a fixed component in interviews and reporting within the risk management process.
- The concept of the employee surveys is also being implemented in the international companies for the first time in 2019. We will also be deriving and implementing corresponding improvement measures from the results in order to minimise any potential risks in the employee area.
- Our employees will be required to complete comprehensive e-learning training sessions in 2019 on the topics of "Compliance", "Money laundering" and "Security". This effectively covers the topic of "Ethics and compliance" and ensures that the corresponding risks are minimised. [GRI 205-2]

The risk reporting associated with non-financial reporting is included in the Risk Report in the Notes to the Consolidated Financial Statements. [GRI 102-11, 102-15]

¹⁾ Actuarial risks, market risks, credit and default risks, liquidity risks, concentration risks, strategic risks, reputational risks, operational risks, contagion risks, new (emerging) risks

Materiality matrix 2018

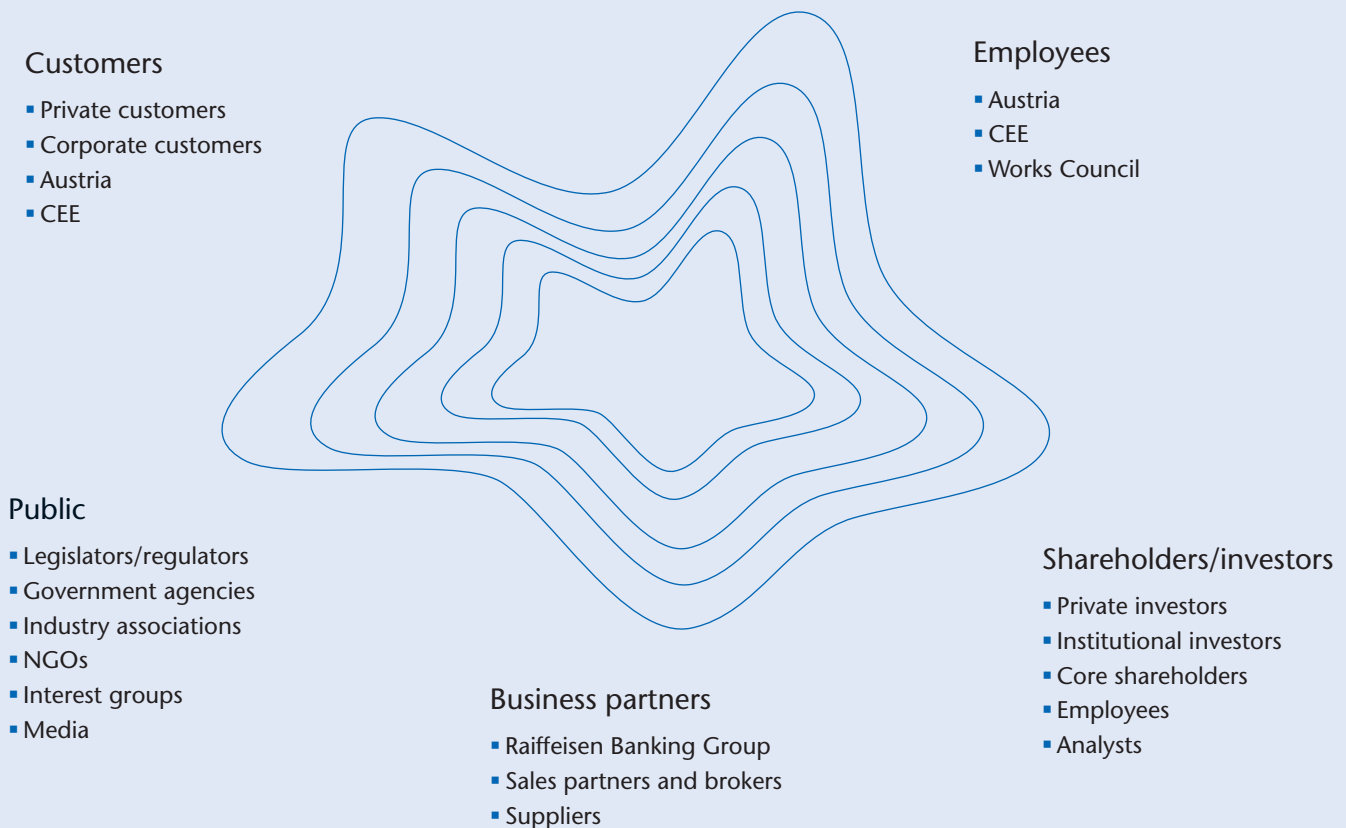
Our stakeholders' concerns

UNIQA's business activities involve many stakeholder groups and people with a wide variety of expectations. Determining the most relevant topics for these groups of people is a key element in sustainability management and non-financial reporting for an international Group such as UNIQA.

UNIQA Group – Key stakeholders

UNIQA's stakeholders primarily include our employees, partners, customers, the public and people who have valid concerns regarding our company in connection with our direct and indirect business activities. As a listed corporation, we are also actively in contact with investors, analysts and other players in the capital market. Expressed in figures, this involves some 19,000 employees and exclusive sales partners, more than 10.1 million customers, as well as numerous partners, investors and other (groups of) people with a close relationship with UNIQA. They have all shown an interest in seeing our company managed sustainably.

[GRI 102-40]



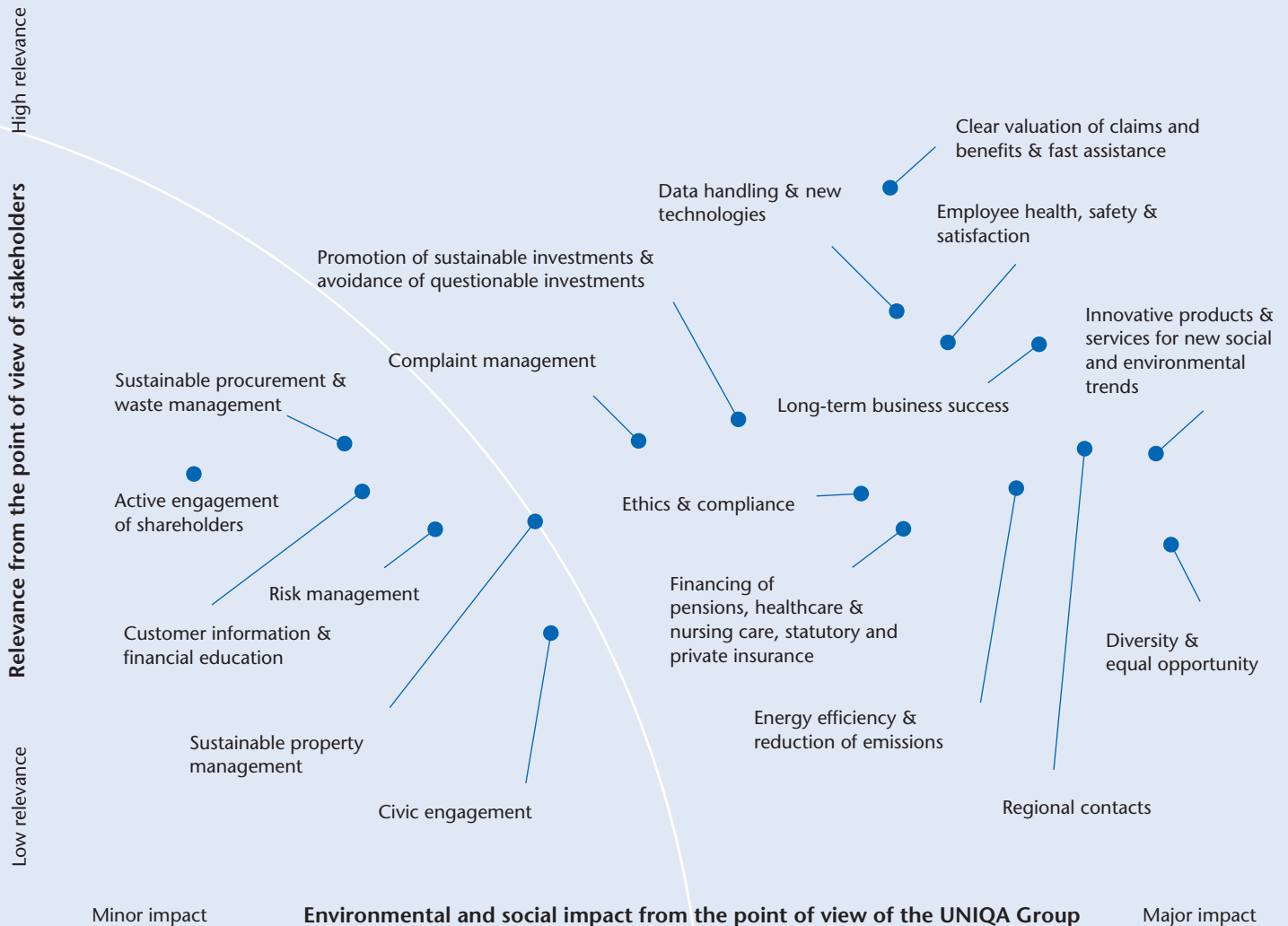
Material topics and expectations of our stakeholders

UNIQA Group – Materiality matrix

This is one of the many reasons why UNIQA is also committed to sustainability in a wide range of areas in keeping with the importance of this topic. In order to ensure that projects and initiatives actually meet objectives, it is important to identify our stakeholders' concerns and to maintain a constructive dialogue with them. Their active involvement is therefore one focal point in our sustainability strategy and is the key element of our sustainability management activities. We use numerous lines and media for communication to maintain dialogue with our stakeholders, such as the internet, intranet, blogs, workshops, informational events, surveys, training sessions and media contacts. We also actively take part in numerous forums and initiatives. Another key tool is regular stakeholder surveys. [GRI 102-43]

In order to identify material sustainability topics, we surveyed a total of 7,500 stakeholders in 2017 on their top sustainability priorities. The result largely aligns with the topics we focus on in our own sustainability initiatives. When identifying these relevant topics, we followed the GRI principles and incorporated the views of our internal and external stakeholders in determining our strategic action items with respect to sustainability.

The most important issues for our stakeholders are outlined in the materiality matrix. At the top of the list for our stakeholders was "Clear valuation of claims and benefits and fast assistance", followed closely by "Data handling and new technologies" and "Employee health, safety and satisfaction". [GRI 102-44, 102-46, 102-47]



Selection and evaluation of topics

We proceeded to identify the most important topics from a sustainability perspective in four stages in 2017:

- **Identification of the topics:** The first step was to identify 23 relevant topics with a view to the entire insurance industry value chain and assign them to the following categories: “product related”, “employee related”, “environment related” and “social responsibility and compliance”.
- **Review:** In parallel, an online survey aimed at internal and external stakeholders was launched to record their viewpoint on the most important sustainability issues for UNIQA. In all more than 7,500 stakeholders were contacted and surveyed about the 23 topics identified. Aside from customers, input was also requested from investors, sales partners, employees, NGOs and the Management Board and Supervisory Board in order to obtain a balanced picture.
- **Assessment:** We then assessed the ecological and social impact of our activities with respect to these topics as well as the impact on the company resulting from these topics as part of two impact workshops with the various specialist departments in the Group.
- **Prioritisation and materiality matrix:** The results from these materiality workshops were used by management in the subsequent assessment of the ecological and social impact. UNIQA’s latest materiality matrix was then produced as a result of the stakeholder survey and impact assessment.

We revised the matrix to some extent in 2018 and consolidated some of the similar topics in the process in order to achieve a more compact and clearer layout. The details of the relevant allocation can be seen in the reconciliation table on pages 10 to 12. We will be launching a new stakeholder survey in 2019 in order to update the assessment of our sustainability topics. [GRI 102-49]

The Sustainable Development Goals (SDG) of the United Nations (<https://sustainabledevelopment.un.org>) are ultimately relevant for UNIQA in three areas: SDG 3 (Good health and well-being), SDG 4 (Quality education) and SDG 13 (Climate action).

Reconciliation table between GRIs and SDGs

Key topics	Description	GRI topic Sustainable Development Goals (SDG)
<p>Innovative products and services for new social and environmental trends</p> <p>The topics of “Promoting a sustainable lifestyle” and “Basic principles for safer, better, longer living” were assigned to this category.</p>	<p>Social and ecological developments impact living circumstances on multiple levels: higher life expectancy, transformation in the world of work, urbanisation and climate change are all factors that also change what is required of insurance companies. We therefore invest specifically in innovative products and services that cover these various needs.</p> <p>We support and promote living a sustainable lifestyle through various incentive systems. Healthy nutrition, movement and exercise and a general focus on prevention are the key conditions for safer, better, longer living. We promote these habits through various programmes and in doing so, also aim to contribute to improved mental and physical quality of life.</p>	<p>No material topic in accordance with GRI Standards</p> <p>SDG 3</p>
<p>Clear valuation of claims and benefits and fast assistance</p>	<p>We strive for transparency in our products and services and aim to provide fast assistance and clear, verifiable valuations in the event of claims.</p>	<p>Product and service labelling</p> <p>GRI 417-1, 417-2, 417-3</p> <p>SDG 3</p>
<p>Financing of pensions healthcare and nursing care, statutory and private insurance</p> <p>These two topics were consolidated.</p>	<p>Thanks to rising life expectancies, people have more years to live in which support is required (financial support, ageing in place, regular appointments for advice and guidance).</p> <p>Our products and services supplement state pension and healthcare benefits, although the financing is separate in each case.</p>	<p>No material topic in accordance with GRI Standards</p> <p>SDG 3</p>
<p>Data handling and new technologies</p>	<p>When we deploy new technologies (telemetry, apps, online services, etc.), protecting personal data and preventing the misuse of data are paramount.</p>	<p>Protection of customer privacy</p> <p>GRI 418-1</p>
<p>Complaint management</p>	<p>We take customer complaints seriously and strive to resolve them quickly. Our structured complaint management system also helps us rapidly identify potential for improvement.</p>	<p>No material topic in accordance with GRI Standards</p>

Reconciliation table between GRIs and SDGs

Key topics	Description	GRI topic Sustainable Development Goals (SDG)
Promotion of sustainable investments and avoidance of questionable investments	When we invest in other companies, we increasingly make an effort to ensure that their business models are sustainable and that they are good stewards of resources. We particularly strive to take into account issues such as environmental protection and human rights when we invest our funds.	Management approach Product responsibility
Employee health, safety and satisfaction	<p>We help our employees stay healthy and fit, and endeavour to be an attractive employer. Satisfied employees are a prerequisite for satisfied customers and therefore for UNIQA's economic success. A work and family life balance is also an important prerequisite for satisfied and productive employees. This is why we offer flexible time management to our employees along with a variety of work models for different life stages.</p> <p>Encouraging talent as well as comprehensive training and continuing education programmes help our employees to maximise their skills. Active and open communication is also a matter of course in our corporate culture. We encourage our employees to exchange ideas and suggestions and keep them constantly updated on the company's development. UNIQA is also committed to performance-related pay and fair pay progression, along with additional company benefits and numerous other perks.</p>	<p>Occupational health and safety, Employment, Labour/management relations, Training and education</p> <p>GRI 401-1, 401-2, 402-1, 403-2, 404-2, 404-3, 405-1</p>
Diversity management and equal opportunity	We greatly value the fact that all people have the same opportunities and chances at our company regardless of gender, culture, language, religion, age, etc.	<p>Diversity and equal opportunity</p> <p>GRI 405-1</p> <p>Employment</p> <p>Non-discrimination</p>
Energy efficiency and reduction of emissions The topic of "Mobility of employees" was treated here.	<p>We aspire to continually improve the energy efficiency of our properties. Some of our properties are even certified green buildings. Energy suppliers using renewable energies receive preferential treatment in purchasing.</p> <p>Business travel is planned to be efficient. We also use telephone and video conferencing, etc. for meetings. We offer various incentives such as bicycle parking areas to encourage our employees to choose an environmentally friendly commute to work.</p>	<p>Energy, Emissions</p> <p>GRI 301-1, 302-1, 305-1, 305-2, 305-3</p> <p>SDG 13</p>

Reconciliation table between GRIs and SDGs

Key topics	Description	GRI topic Sustainable Development Goals (SDG)
<p>Ethics and compliance The topic "Corporate values and corporate culture" is covered here.</p>	<p>It goes without saying that we comply with all statutory regulations. In each of our markets, local units are responsible for adherence to compliance guidelines and codes of conduct as well as for preventing corruption.</p>	<p>Anti-corruption GRI 205-2, 205-3, 206-1</p> <p>Compliance</p> <p>Anti-competitive behaviour GRI 307-1, 406-1, 417-2, 417-3, 418-1, 419-1</p> <p>Ethics and integrity GRI 102-16</p>
<p>Long-term business success</p>	<p>Only if we are successful as a company long into the future can we be a solid employer, provide our customers with useful products and deliver attractive returns to our investors.</p>	<p>Economic performance GRI 201-1</p>
<p>Regional contacts</p>	<p>There are trends towards centralised and automated solutions in many areas of business. By contrast, regional contacts ensure personal care and support.</p>	<p>Market presence GRI 202-2</p>

Customer and market

An insurance company must provide security: Our customers expect safeguards against risks that could potentially result in losses in the future. We therefore support them in preventing damage and loss – of course with easy customer-friendly communication, short communication channels and rapid processing when there is a claim. This requires us to think and act from the customer's point of view at all times.

Management approach

The insurance business is a service. We therefore constantly strive to enshrine the service to and for the customer even further within our organisation and our processes. We also aspire to identify customer needs and market trends as they emerge, and to develop products and services in concert with our customers that speak directly to them and to their lives. One of the main aims of our customer and market strategy is therefore to know our customers' needs as early, precisely and comprehensively as possible. On the product side, transparency as defined in the IDD (Insurance Distribution Directive) plays an important role. Product information sheets must be concise, to the point and standardised and at the same time fulfil the statutory requirements. They are required for each individual product. [GRI 417-1]

We set up the new Customers & Market department in early 2018 in order to align our strategic product and service development more precisely towards our customers. Its job is to ensure that we pursue our chosen path consistently and with a focus on objectives.

Actions and results in 2018

The Customers & Market department was behind a whole range of activities and developments in 2018:

Customer Centricity Index

- The new Customer Centricity Index depicts the most crucial applicable objectives and KPIs at UNIQA and helps up to develop actions that enable us to anchor the topic of customer focus in the company on an even more sustainable basis.
- As a reference point we used a survey at the start of 2018 to ask more than 4,000 customers and non-customers about the greatest weaknesses as well as the strengths of UNIQA and its competitors. This identified five essential drivers for customer satisfaction and willingness to recommend our company to other people: "Claims", "Sales", "Brand", "Service" and "Product". Of these five drivers, the positive experience with claims had the greatest influence on willingness to recommend.
- Topic-specific KPIs were then ascertained for each driver with objectives defined for 2019 and a catalogue of actions also prepared, the implementation of which began in early 2019. We then calculate the Customer Centricity Index using the KPIs aggregated in accordance with their weighting for the individual drivers.
- The index has been calculated once each month since its introduction and the actions still required are determined with the relevant stakeholders.

Product development

- We ascertain the potential added value to our customers using a direct customer survey before developing each new product. This is based on quantitative telephone or online interviews and/or questionnaires, qualitative one-on-one discussions, user tests and eye tracking methods.
- Our customer-centric design process for further development of our applications is based on three stages:
 - Identifying and understanding customer needs
 - Generating ideas and creating solutions as prototypes
 - Testing with current users
- We currently have the following pilot projects in the pipeline:
 - Development of a fast and simple tool for customer feedback via smartphone
 - Optimisation of Google searches for our locations in the federal states
 - Transformation of unica.at – new communication and user-appropriate stories for our customers
 - Expansion of modern communication channels such as apps, the customer portal and chatbots

Health insurance

With respect to the trends and challenges in the area of private health insurance, the UNIQA Group is positioning itself more broadly in the healthcare market in line with its vision of “safer, better, longer living”. Our long-term objective is to remain the best health service provider on the Austrian market. We are already the market leader here in Austria with a market share of around 46 per cent.

In addition to our standards for high quality, innovation in health insurance plays a key role. As a general rule: UNIQA wants to motivate customers and non-customers to live healthier lives through its products, sponsorships and informational events. For this purpose, customised prevention initiatives as well as sustainable structures for providing acute care are in place, along with a tight network of doctors and targeted, efficient and timely premium-quality treatment across the whole of Austria and around the clock.

Actions and results in 2018

A wealth of activities and developments shaped the field of health insurance in 2018:

Medical care

- Creation of a UNIQA partner physician network for foreign students studying in Austria
- Establishment of the Austrian outpatient network LARA (LARA is the German acronym for Labs, Doctors, X-rays and Pharmacies)
- Akut-Versorgt (acute care insurance product) additional module for the UNIQA premium category insurance

Prevention, nutrition and exercise

- UNIQA Mobile HealthCheck for health status and fitness level checks
- New health website www.meduniqa.at provides diverse health-related content made by UNIQA

Start-up initiatives

- Additional employee benefits through test cooperation between UNIQA HealthService and the network start-up myClubs

- Testing of a device for long-term back monitoring together with VivaBack, a start-up that developed from the Impact Hub (sponsored by UNIQA)

Life insurance

In recent years, UNIQA Austria has completely repositioned both classic life insurance and unit-linked life insurance, drastically reduced acquisition costs and made products much more flexible overall. While classic life insurance is aimed at people for whom security is the top priority, unit-linked life insurance provides the opportunity to obtain higher returns.

Actions and results in 2018

Life insurance saw the following activities and developments in 2018:

- Our life insurance products provide a high degree of flexibility by offering free withdrawals and additional payments during the term as well as lower costs through ongoing payments instead of “top-heavy” commissions.
- New unit-linked insurance (introduced into Raiffeisen banking sales):
 - Customer-focused positioning of the insurance solution together with direct investment at the point of sale
 - High degree of variability through two different investment models
 - Insurance coverage to meet the customer’s needs

Property and casualty insurance

Sustainable and innovative further development of our products and services is also our priority in property insurance. Timely identification of new social and ecological trends is just as important as avoiding any possible negative impact on society and the environment. The objective is to identify our customers’ needs and support them as comprehensively as possible with the right products and services.

Actions and results in 2018

A whole range of activities and developments made an impact on property and casualty insurance in 2018:

Road safety

- SafeLine telematic motor vehicle insurance and the SafeLine app continue to be very successful:
 - Accident prevention and rapid assistance
 - Premium savings of up to 50 per cent if mobile phone not used while driving
 - Option of online calculation for SafeLine since June 2018
 - 25 per cent discount on automotive third-party liability premium when purchasing an electric vehicle

Preventive measures in the event of natural phenomena

- Reliable weather information and prompt warnings from the international weather service UBIMET

Innovative new products

- New coverage with “Zuhause PLUS24service”, e.g. preparation of an energy certificate, professional pest control and mould removal
- UNIQA Cyber private coverage provides constant online monitoring of the internet and darknet in order to prevent misuse of e-mail and banking information
- Additional module in business insurance related to cyber security matters, e.g. assumption of costs for rapid deployment of an IT or PR company to minimise any damage

Future trends

We continue to expect a significant increase in demand for insurance solutions in the cyber area, as any interruption of business operations, for instance, in the aftermath of a hacker attack can quickly begin to threaten a company's very existence. This is because the business interruption continues beyond the company's “physical” paralysation, lasting until it has been confirmed beyond all doubt that the danger (e.g. from malware) has been completely eliminated and that there is no chance third parties could still become “infected”.

There is a significant trend in many business sectors towards centralised, automated and inferior solutions. By contrast, regional contacts ensure personal care and

support. This is because providing a service to customers for us means supporting them precisely when they need it, or collecting them from wherever they are on the road. We are always there for our customers: wherever they are looking for us, and whenever they need us – at one of our 400 or so service centres, through customer advisers, on our website or customer portal, via the app, from our telephone-based UNIQA customer service department, at the medical Competence Centre or in our central Service Centre.

Complaint management

At UNIQA we always see complaints or suggestions as an opportunity. This is because critical feedback is an opportunity for us to learn and keep on improving. However, we also see complaint management as an important tool in ensuring customer loyalty that goes beyond meeting the statutory regulations and our own standards. Our overriding objective of course is to provide an expert response at all times to any questions that arise and to ensure that a satisfactory solution is found quickly.

Management approach

In order to comply with the EIOPA Directive, UNIQA Österreich Versicherungen AG appointed an internal ombudsman on 1 August 2016 as an objective role independent of everyday operations. This role was merged with the Touchpoint and Case Management Team in the Customers & Market Management Board function, effective 1 January 2019. This is where our customers' cases and complaints are managed and/or processed from an organisational point of view. Resolving and documenting complaints is fully supported in our IT systems. This ensures data security and transparency in the process for handling complaints. Complaints are recorded in categories that are determined in accordance with the stipulations from the Financial Market Authority. UNIQA is obliged to comply with the statutory EIOPA regulations and reports on this to the Financial Market Authority.

Actions and results in 2018

The number of customer complaints fell once again in 2018 as compared with previous years. Of our 3.6 million customers in Austria in the 2018 reporting period, only 3,107 customers (2017: 3,138) submitted a complaint.

[GRI 418-1]

Energy efficiency and reduction of emissions

The UNIQA Group is determined to increase energy efficiency, use more renewable energy, reduce CO₂ emissions, conserve resources and promote more environmentally friendly mobility with the aim of continuously reducing its carbon footprint. This way we are not least meeting Sustainable Development Goal 13 (Climate action), one of the United Nations Sustainable Development Goals (SDGs) to which we are generally committed.

Management approach

The UNIQA team responsible for environmental matters reports directly to the COO and is split into a national and an international division. These work across all departments to implement a wide range of topics and actions for the Group.

Numerous activities related to the environment and energy are already underway in Austria. For instance we select our suppliers carefully when procuring all types of office materials and company cars, as well as electricity and other forms of energy. We therefore give preference to energy providers that rely on renewables, while naturally still complying with our purchasing guidelines. [\[GRI 102-9\]](#)

As a member of the Raiffeisen Sustainability Initiative (RSI) we attempt at all times to advance sustainability-related topics and to ensure that awareness is raised accordingly. The objective here is to advance the climate policy and climate strategy developed by the Environment Agency Austria and the RSI by implementing corresponding measures. In addition to the two-degree temperature target set out at the Paris Climate Conference, the requirements under the Austrian Sustainability and Diversity Improvement Act (NaDiVeG) and the United Nations Sustainable Development Goals also play a crucial role in this regard. [\[GRI 102-12\]](#)

Actions and results in 2018

This area has been characterised by a number of activities and developments in 2018:

Energy monitoring system

- In order to facilitate presentation of our sustainability initiatives and the progress made on account of them transparently and on a comparative basis, we introduced an energy monitoring system in Austria in 2017 and used it through mid-2018. As a platform for energy management, operating efficiency and sustainability, the system e.g. comprises automated meter readings and transmission of meter data, as well as monitoring of the most important performance indicators for electricity, gas and district heating.
- The energy monitoring system led to numerous improvements and savings in the first year alone:
 - Evaluation of the energy data at 96 sites (Service Centre, regional offices, UNIQA Tower) in all nine federal states, allowing more transparent access to more than 600 energy meters
 - 30,000 kWh of power saved by adjusting operations for the ventilation and air-conditioning system in the Vienna regional office (Nussdorferstrasse 66) and in the Vienna regional Service Centre (Brunnerstrasse 81A)
 - Garage lighting adjusted to usage times instead of continuous lighting; the monitoring system also made a valuable contribution here towards raising awareness internally.
 - Improving management of and reducing the power consumed in the air-conditioning system through load profile analyses
 - Improvements in the heating system thanks to analyses of consumption, e.g. upgrades for timer switches and more efficient lowering or insulation of heating manifolds

Further measures aimed at CO₂ reduction

- **Photovoltaic plant in Graz:** The new photovoltaic plant went into service at the Graz regional office in November 2018. With installed capacity of approximately 20 kWp, it produces around 20,000 kWh of green power each year, with more than 90 per cent of this consumed in the regional office itself. This reduces operating costs on a sustainable basis.
- **Geothermal optimisation at UNIQA Tower:** The upgrades to a larger heat exchanger and changes to the distributor for low temperature and to the waste heat recovery

circuit allowed us to increase the useful heat potential of the geothermal plant significantly from January 2018. This has sustainably reduced the need for district heating at UNIQA Tower and relieved the strain on the environment. The district heating savings projected for one year amount to around 790,000 kWh. This could prevent emissions of 160 metric tonnes of CO₂ equivalents each year.

- **Replacement of oil heating units:** At our site in Klagenfurt we replaced an oil-fired boiler with an efficient and ecological groundwater heat pump that achieves a much higher degree of efficiency than conventional air-to-water heat pumps. The system put into operation in early 2019 enables savings of around 17 tonnes of CO₂ equivalents per year as compared with the retired oil-fired boiler.
- **100 per cent green energy:** The energy tender carried out in 2018 for all UNIQA sites only accepted bids for 100 per cent green energy.
- **Mobility:** The ambitious objective of UNIQA's vehicle fleet management is to reduce the CO₂ emissions from the entire fleet of company cars – currently comprising 169 vehicles – by around 3 per cent per year. While an average value of 109.0 grams of CO₂ per kilometre was achieved in 2017, this amounted to 106.9 grams of CO₂ per kilometre in 2018. We will be reducing the CO₂ emissions of vehicles powered by fossil fuels over the next few years in order to reduce the fleet's carbon footprint even further. We are seeking to achieve an overall impact for the fleet of 6 grams less per kilometre, which would reduce CO₂ emissions to 100.9 grams of CO₂ per kilometre. The plan is also to replace the nine existing diesel vehicles with electric cars. We also plan to replace the ten existing electric cars that are now on average around six years old with vehicles featuring the latest electric technology. We invested once again in the charging infrastructure in 2018: since the electric charging stations in the underground parking lot at UNIQA Tower were always required for the company's own electric cars, six additional electric charging stations were constructed in the reporting period and are now available to employees, visitors or private parkers.

- **E-bikes:** Five e-bikes and five e-scooters are available for employee business use at the head office in Vienna.

We are creating the second ever Corporate Carbon Footprint (CCF) for the UNIQA Group based on the environmental data available for the 2018 financial year. This CCF quantifies the greenhouse gas (GHG) footprint for headquarters activities for the 14 countries that are included in the report with regard to environmental matters, and records the company-related and relevant greenhouse gas emissions in CO₂ equivalents. All emissions that a company causes directly or indirectly are factored into the CCF. The first step is to present Scope 1 and Scope 2 emissions as part of our CCF, with only the emissions from flights included for Scope 3 emissions. As such, the CCF provides an initial overview of the environmental pollution caused by our business and helps us to improve our energy and resource management even further. The quality of the data was improved significantly as compared with the previous year. A lower Corporate Carbon Footprint was produced in arithmetical terms in 2018 as a result. [\[GRI 305-1, 305-2, 305-3\]](#)

Promotion of sustainable investments and avoidance of questionable investments

Meeting the targets of the Paris Climate Agreement – including a reduction in greenhouse gas emissions by 40 per cent by 2030 – requires additional investments of around €180 billion per year. The finance sector plays a key role in this, as it could potentially make large sums of private capital available for sustainable investments.

Management approach

Investing capital is at the heart of the insurance business. And here, too, the UNIQA Group, as a major player in all its markets, is committed to high standards as well as to the responsible management of its investments. We are convinced that sustainable capital investment will also be economically successful over the long term, dovetails positively with the classic investment goals of achieving earnings, security and liquidity, and moreover makes a crucial contribution towards avoiding risk.

This is why we take social and ecological criteria into account in our investment decisions, consistently develop our own investment strategy along these lines and consider the aspirations of the “People, Planet, Profit” model in this process. Investing in companies that directly generate economic or social benefits through their environmentally or socially responsible products is increasingly important for us. Reputation among customers, loyalty of employees and structures free from corruption are factors for economic success for companies and countries as well as their investors. Sustainability criteria do not replace the well-established tools of classic portfolio management, but rather supplement them in a beneficial manner.

Actions and results in 2018

In 2017, we started on a path towards implementation of a sustainable investment process and in 2018, we continued along that path. We analysed UNIQA Austria’s financial investments after we had selected an external consultant for sustainable investments in January. These investments were rated in accordance with the following five-part scale based on internationally recognised ESG (Environmental, Social, Governance) criteria: “Qualified”, “Medium Profile”, “Low Profile”, “Excluded” and “No Rating”. Although we had not explicitly taken sustainable criteria into account in our investment process up to that point, the result was disproportionately positive with a very high weighting at the top end of the scale.

In the second half of 2018 we then grappled intensively with the specific criteria and sustainable investment targets that will form the basis for the UNIQA Group’s sustainable investment process in future.

The objective for 2019: an ESG-compliant investment process

Tangible implementation of the defined ESG investment process will start in 2019 following approval of the ESG concept (UNIQA Directive on Responsible Investments) in December 2018 by the Management Board of the UNIQA Group.

The challenges, level of knowledge, points of view and options are also changing constantly in sustainable asset management. Our investment-related sustainability process is not therefore intended to be a static one, but

instead reflects the best possible efforts currently underway to achieve social and environmental quality for UNIQA’s capital investments and investment processes. Ongoing updates and additions are therefore imperative.

This new direction is also being acknowledged externally. Based on the UNIQA Directive on Responsible Investments, we are the first Austrian insurance company to be awarded the Bronze Ecolabel in accordance with the Responsible Investment Standard (RIS) from the Austrian Society for Environment and Technology (ÖGUT) in the first quarter of 2019.

Environmental KPIs

The figures given include the data for the headquarters in the following countries: Austria, Bosnia and Herzegovina, Bulgaria, Croatia, the Czech Republic, Hungary, Liechtenstein, Poland, Romania, Serbia, Slovakia and Switzerland.

Total energy consumption¹⁾ [GRI 302-1] in kWh

Heating energy	10,633,057
Electricity	12,874,884
Mobility	16,165,085
Total energy consumption	39,673,025

Energy consumption, office buildings¹⁾ [GRI 302-1]

Total area in m ²	89,097
Energy consumption in kWh/m ²	264

Mobility – kilometres travelled [GRI 302-1]

Kilometres travelled (diesel)	13,654,732
Kilometres travelled (petrol)	5,948,466
Kilometres travelled (electric)	115,479
Total kilometres travelled	19,718,677

Paper consumption¹⁾ [GRI 301-1] in kg

With ecolabel	191,575
Without ecolabel	72,149
Total	263,724

Paper consumption per employee¹⁾ [GRI 301-1] in kg

With ecolabel	35
Without ecolabel	13
Total	48

The statistics are reported as at 31 December 2018 (not including Switzerland; including Albania, Kosovo, Montenegro, North Macedonia, Ukraine). The main energy consumed involves electricity and heat, no steam or cooling energy is used. The amount of renewable energy as a proportion of total energy consumed is 39.2 per cent (and even as much as 65 per cent in the case of electricity).

UNIQA Corporate Carbon Footprint¹⁾ [GRI 305-1, 305-2, 305-3] UNIQA CO₂ emissions, in metric tonnes of CO₂eq

Direct emissions (Scope 1)	Heating	64
	Vehicles	3,707
Indirect emissions – Energy (Scope 2)	Electricity	2,184 ²⁾
	District heating	1,655
Indirect emissions – Other (Scope 3)	Flights	374 ³⁾
Total CO₂ emissions (in metric tonnes of CO₂eq)		7,984

¹⁾ Data (with the exception of mobility) only relates to the figures for headquarters in the following countries: Albania, Austria, Bosnia and Herzegovina, Bulgaria, Croatia, the Czech Republic, Hungary, Liechtenstein, Montenegro, Poland, Romania, Serbia, Slovakia, and Ukraine.

²⁾ Electricity: With the exception of Albania, Poland, Serbia and Ukraine, this data was calculated using the market-based approach. The Scope 2 emissions for electricity calculated using the location-based approach equal 4,360 metric tonnes of CO₂ equivalents.

³⁾ Scope 3 flights: not including Liechtenstein or Ukraine

The reference figures for 2017 are available at the following link:

<http://www.uniqagroup.com/gruppe/versicherung/investor-relations/publikationen/berichte/2017.de.html>

Satisfied and well-trained employees

The job of Human Resources (HR) is to support all teams within the UNIQA Group, provide attractive personal and professional development options, and thereby lay the foundation for the success of the company by creating a constructive and positive working environment.

Management approach

We have our own HR organisation in each of our markets and this is fully integrated into the relevant country organisation. The considerable differences in employment laws in the individual countries mean that there are many different processes and structures in place within the UNIQA Group's HR organisation. The strategic management of Group-wide HR activities is handled by Group HR at the Vienna headquarters. Group HR clearly concentrates on a few priority areas such as Solvency-II-compliant remuneration systems for executives, talent management processes and uniform employee appraisals. The Group intends to ensure that the same standards and processes apply throughout the entire UNIQA Group in these areas in particular, despite the differing legal frameworks.

An open flow of information, teamwork and a culture that encourages honest feedback are high priorities at UNIQA. We use digital media to communicate via our intranet NIQI and other platforms, and also prioritise one-to-one dialogue between managers and employees, e.g. in employee meetings, team meetings and the uniform annual structured employee appraisal meetings held across the entire Group. A total of 6,050 employee appraisals were held in 2018 alone.

Actions and results in 2018

HR was involved in a whole range of activities and developments in 2018:

Employee satisfaction

- We carried out a new type of employee survey for the first time in September 2017 and now plan to establish it as the new standard within the UNIQA Group. As part of this survey, employees are invited to express their opinions and judgements so that concrete steps may be taken towards improving commitment, satisfaction and motivation. In response to the results, UNIQA managers

in Austria defined more than 1,000 specific improvement measures in 2018, with work now ongoing to implement them. The focus is on internal communication, cooperation and collaboration, the quality of meetings, red-tape-free decision-making, employee appraisals, education, training and individual development activities, career paths as well as appreciation and constructive feedback.

- We carried out a brief review in Austria in September 2018 of successful implementation of these measures. At 75.6 per cent the participation rate was well above the figure for the previous year (2017: 71.8 per cent). A comprehensive employee survey is now pending once again for 2019.
- Large-scale employee surveys also took place in 2018 in Poland, the Czech Republic, Slovakia (including the Group Service Centre), Romania, as well as Bosnia and Herzegovina. A further survey is also planned in 2019 in Ukraine.

Diversity management, equal opportunity and opportunities for women, and leadership [GRI 405-1]

- The diversity of our team is one of our strengths and an important building block in our success. Therefore, we not only promote the transfer of knowledge and cooperation between the countries in which we operate, but also the international mobility of our employees within the Group.
- In keeping with UNIQA's commitment to equal opportunity, we offer flexible work arrangements like flexitime models, which make daily life easier, particularly for our employees with family responsibilities. For this same reason we encourage telework options and also introduced mobile working in 2018 in view of the changes in the working world.
- At 53 per cent, there are more women working in the UNIQA Group than men (47 per cent). In terms of members of the Management Board and managing directors, the proportion of women across the Group is just over 24 per cent.
- We are also civically engaged: By taking part in Vienna's Taking Daughters to Work Day we try each year to encourage girls to choose challenging careers and roles, as we did once again in 26 April 2018.

Employee concerns/employees

A comprehensive diversity concept is currently being developed at UNIQA. After mapping out the priority areas in 2018, the concept is to be adopted in the first half of 2019.

Training and education [GRI 404-2, 205-2]

- Learning while working is part of everyday life at UNIQA. E-learning is available to all employees in field sales and the back office, including via smartphone since 2018. More than 4,000 employees have used this form of learning since it was introduced 17 years ago.
- All of our training including a wide-ranging programme of topics has been consolidated in the new UNIQA learning platform since 2018, from the broadly-varied training catalogue and an overview of the training courses completed through to booking options.
- The Insurance Distribution Directive (IDD) is also being implemented with the help of the new training platform: Each course shows how many hours of IDD-related lessons it contains, allowing both employees and managers to have full clarity as to whether the required 15 hours of IDD-related training have already been completed. The plan is for this modern learning platform to now be implemented in all major countries by UNIQA International as a Group-wide solution.

Leadership and management

- UNIQA has also been breaking new ground in managerial training with a flexible programme since 2016. This is a voluntary programme based on individual responsibility and flexibility with modules that can be selected freely and combined.
- “Good leadership makes a difference” is the motto for the SHAPE programme for managers, which primarily aims to strengthen their leadership and strategic skills. It is targeted at top managers in Austria as well as all Board members of the subsidiaries of UNIQA International. Between January 2017 and December 2018, 18 of these training courses were held with a total of 126 attendees, with nine courses in German and nine in English. Modules such as conflict management and business coaching were particularly well received.
- The NEXT International talent programme aims to boost the skills of our top international talent in the areas of

employee leadership and management and also includes modules that can be arranged freely. NEXT International also involved 18 training sessions between January 2017 and December 2018, and was well attended by a total of 107 participants.

- We launched the NEXT AT programme in 2017 for all Austrian executives, and with a modular structure just like the other programmes, it also saw strong levels of participation: Between September 2017 and December 2018 there were 33 training sessions with a total of 513 attendees, with the average number of bookings per manager standing at 2.9 training sessions. The “Motivation” module was selected most frequently by this target group.
- We held the “Healthy management” workshop as a pilot project in the spring of 2018 and would like to offer this to a wider group of managers in 2019.

Talent Management [GRI 404-3]

- We know who our key workers for the future are and let them know how much we appreciate them by encouraging their development as part of our strategic HR policy.
- In 2018 for instance, we carried out International Management Reviews for the management level at UNIQA in order to identify high-potential employees and set out individual customised development plans. The central management and uniform design of this process ensure that we create a common understanding of the desired leadership skills.
- Three development centres also took place in 2018 for UNIQA Austria with 14 participants, as well as two development centres for UNIQA International with 40 participants. The objective of these initiatives is to ascertain potential using certain company and division-specific criteria, and to set out tangible development measures aimed at preparing participants for current and future requirements in the UNIQA Group as effectively as possible.
- We deploy talented employees in Group-wide projects and thereby support their development on the job. At the same time, we staff success-critical projects with promising employees and encourage links beyond country borders.

Occupational health and safety [GRI 403-2]

- As part of our mission to support our people with safer, better, longer living, we offer various programmes and initiatives aimed at improving our employees' health and wellbeing, sometimes in partnership with the Works Council.
- This includes advice and care from occupational physicians and experts in safety, as well as ensuring premium quality workstations for all employees and providing additional auxiliary resources, such as telephone headsets, document holders, footrests, etc.
- Our employees in Vienna also have the telephone mental health advice service KEEP Balance at their disposal. As part of our efforts to promote occupational health, employees also receive motivational classes free of charge from UNIQA Vital Coaches, including Pilates, kickboxing and Krav Maga self defence. Massages subsidised by the Works Council are also on offer three days of the week.

Compatibility of family life and career

- As already stated we are making everyday life easier for employees with family responsibilities in particular through flexible working arrangements, flexitime models and the option of teleworking.
- In order to maintain contact with our colleagues while they are taking time off from work, we organise parental leave meetings where employment law and company-related information is provided along with options for networking.
- At the UNIQA Children's Days the children are looked after by educational experts with plenty of creativity, fun and activity.
- The UNIQA Circus Camp in Drosendorf in the Waldviertel (Lower Austria) offers two weeks of holiday each year at significantly reduced prices for employees' children. Around 60 girls and boys took up this offer in 2018.

Employee concerns/employees

Employee KPIs ¹⁾	International ²⁾	UNIQA Holding ³⁾	UNIQA Austria ⁴⁾	Austria total	UNIQA total
Employees total [GRI 102-8]	6,827	671	4,370	5,041	11,868

Employees by gender [GRI 405-1]

Women	4,275	259	1,702	1,961	6,236
Men	2,552	412	2,668	3,080	5,632

Employees back office/sales force [GRI 405-1]

Back office	4,388	667	2,453	3,120	7,508
Sales force	2,439	4	1,917	1,921	4,360

Employees back office/sales force by gender [GRI 405-1]

Female back office staff (policy processing)	2,770	259	1,366	1,625	4,395
Female sales force staff	1,505	0	336	336	1,841
Male back office staff (policy processing)	1,618	408	1,087	1,495	3,113
Male sales force staff	934	4	1,581	1,585	2,519

Employees by age [GRI 405-1]

Employees < 30 years old	1,057	78	655	733	1,790
Employees 30–50 years old	4,495	353	2,089	2,442	6,937
Employees > 50 years old	1,275	240	1,626	1,866	3,141
Percentage of employees < 30 years old	15.48%	11.62%	14.99%	14.54%	15.08%
Percentage of employees 30–50 years old	65.84%	52.61%	47.80%	48.44%	58.45%
Percentage of employees > 50 years old	18.68%	35.77%	37.2%	37.02%	26.47%

Employees by employment relationship [GRI 102-8]

Female employees with a permanent employment contract	3,827	247	1,670	1,917	5,744
Male employees with a permanent employment contract	2,243	397	2,630	3,027	5,270
Total number of employees with a permanent employment contract	6,070	644	4,300	4,944	11,014
Female employees with a temporary employment contract	449	12	32	44	493

Employee concerns/employees

Employee KPIs ¹⁾	International ²⁾	UNIQA Holding ³⁾	UNIQA Austria ⁴⁾	Austria total	UNIQA total
Male employees with a temporary employment contract	308	15	38	53	361
Total number of employees with a temporary employment contract	757	27	70	97	854

Employees by full-time/part time employment [GRI 102-8]

Female employees with a full-time job	4,084	182	1,090	1,272	5,356
Male employees with a full-time job	2,472	389	2,588	2,977	5,449
Total number of employees with a full-time job	6,556	571	3,678	4,249	10,805
Female employees with a part-time job	193	77	612	689	882
Male employees with a part-time job	78	23	80	103	181
Total number of employees with a part-time job	271	100	692	792	1,063

Management positions by age and gender [GRI 405-1]

Female members of the Management Board <30 years old	0	0	0	0	0
Male members of the Management Board <30 years old	0	0	0	0	0
Female members of the Management Board 30–50 years old	9	0	1	1	10
Male members of the Management Board 30–50 years old	20	3	1	4	24
Female members of the Management Board >50 years old	3	0	0	0	3
Male members of the Management Board >50 years old	11	3	3	6	17
Percentage of female members of the Management Board <30 years old	0.0%	0.0%	0.0%	0.0%	0.0%
Percentage of male members of the Management Board <30 years old	0.0%	0.0%	0.0%	0.0%	0.0%
Percentage of female members of the Management Board 30–50 years old	20.9%	0.0%	20.0%	9.1%	18.5%

Employee concerns/employees

Employee KPIs ¹⁾	International ²⁾	UNIQA Holding ³⁾	UNIQA Austria ⁴⁾	Austria total	UNIQA total
Percentage of male members of the Management Board 30–50 years old	46.5%	50.0%	20.0%	36.4%	44.4%
Percentage of female members of the Management Board >50 years old	7.0%	0.0%	0.0%	0.0%	5.6%
Percentage of male members of the Management Board >50 years old	25.6%	50.0%	60.0%	54.5%	31.5%

Management positions (not including members of the Management Board) by age and gender [GRI 405-1]

Female members of management <30 years old	13	0	1	1	14
Male members of management <30 years old	3	1	3	4	7
Female members of management 30–50 years old	242	11	32	43	285
Male members of management 30–50 years old	258	45	137	182	440
Female members of management >50 years old	64	5	23	28	92
Male members of management >50 years old	65	27	104	131	196
Percentage of female members of management <30 years old	2.0%	0.0%	0.3%	0.3%	1.4%
Percentage of male members of management <30 years old	0.5%	1.1%	1.0%	1.0%	0.7%
Percentage of female members of management 30–50 years old	37.5%	12.4%	10.7%	11.1%	27.6%
Percentage of male members of management 30–50 years old	40.0%	50.6%	45.7%	46.8%	42.6%
Percentage of female members of management >50 years old	9.9%	5.6%	7.7%	7.2%	8.9%
Percentage of male members of management >50 years old	10.1%	30.3%	34.7%	33.7%	19.0%

¹⁾ The employee headcounts presented include data from the following countries: Albania, Austria, Bosnia and Herzegovina, Bulgaria, Croatia, the Czech Republic, Hungary, Kosovo, Montenegro, North Macedonia, Poland, Romania, Russia, Serbia, Slovakia and Ukraine; they do not include: Liechtenstein, Switzerland. The statistics are reported as at 31 December 2018.

²⁾ Albania, Bosnia and Herzegovina, Bulgaria, Croatia, the Czech Republic, Hungary, Kosovo, Montenegro, North Macedonia, Poland, Romania, Russia, Serbia, Slovakia and Ukraine; they do not include: Liechtenstein, Switzerland

³⁾ UNIQA Insurance Group AG

⁴⁾ UNIQA Österreich Versicherungen AG, Versicherungsmarkt-Servicegesellschaft m.b.H., Agentia Risiko- und Finanzierungsberatung Ges.m.b.H., Real Versicherungsvermittlung GmbH, UNIQA Real Estate Management GmbH, UNIQA Capital Markets GmbH, UNIQA IT Services GmbH, UNIQA HealthService GmbH

Employee concerns/employees

Departing staff ⁵⁾ [GRI 401-1]	UNIQA total
Women <30 years old	315
Women 30–50 years old	565
Women >50 years old	140
Men < 30 years old	222
Men 30-50 years old	402
Men > 50 years old	151
Percentage of departing staff, women	8.59%
Percentage of departing staff, men	6.53%
Total departing staff	15.12%

⁵⁾ Departing staff (headcounts; from 1 January to 31 December; all employees who left the company, NOT including: employees on parental leave before and after birth, military and civil service, sabbaticals, educational leave; not including leased employees)

New staff ⁶⁾ [GRI 401-1]	UNIQA total
Women <30 years old	505
Women 30–50 years old	595
Women >50 years old	49
Men < 30 years old	359
Men 30-50 years old	356
Men > 50 years old	66
Percentage of new staff, women	9.68%
Percentage of new staff, men	6.58%
Total new staff	16.26%

⁶⁾ Employees joining the company (headcounts; from 1 January to 31 December; all employees who joined the company, NOT including: employees on parental leave before and after birth, military and civil service, sabbaticals, educational leave; not including leased employees)

Average sick days [GRI 403-2] Days/Employee

	UNIQA total
Back office	8.55
Sales force	5.25
Total	8.53

The reference figures for 2017 are available at the following link:
<http://www.uniqagroup.com/gruppe/versicherung/investor-relations/publikationen/berichte/2017.de.html>

Compliance as an overriding principle

Setting an example with human rights is important to us in the interests of our corporate culture where proper and appreciative treatment of people is a central focus. Respect for human dignity is a fundamental benchmark for us, particularly when it comes to employees. We commit to not discriminating against anyone based on ethnic background, skin colour, religion, gender, sexual orientation or other characteristics. In addition to our Code of Conduct we also observe and respect the principles of the Charter of the United Nations and of the European Convention for the Protection of Human Rights and Fundamental Freedoms as basic guiding principles throughout the entire Group. [GRI 102-16]

Compliance

Compliance with all relevant statutory regulations, internal company guidelines and ethical principles is essential for us as a company that acts responsibly. Our insurance business in particular is also based on trust. Legitimate and lawful action therefore not only has a decisive impact on the reputation of the entire UNIQA Group, it is also a fundamental requirement for our long-term success.

Management approach

In addition to striving to achieve premium quality with respect to products and services, the companies in the UNIQA Group also look to meet the highest standards for employee conduct, both inside and outside the company. The Code of Conduct provides a clear framework for this, reflecting our corporate culture and containing regulations on the most important compliance topics. Its principles and regulations apply to all areas of our daily work and are binding on the Management Board, Supervisory Board and all employees at UNIQA. There are special regulations in place for specific compliance topics, such as prevention of money laundering, implementation of the Foreign Account Tax Compliance Act (FATCA) in Austria, Common Reporting Standards and Solvency II in the form of specific policies, standards and manuals along with concrete instructions on selected individual topics. The Legal & Compliance Department is responsible for creating these internal regulations and for implementing the compliance programme throughout the entire Group. In addition to this central unit there is also a separate local compliance

function present in each subsidiary in the UNIQA Group and in each country. Our Code of Conduct is available at: www.uniqagroup.com/gruppe/versicherung/corporate-responsibility/compliance/code_of_conduct.html.de.html

Actions and results in 2018

UNIQA has developed and implemented the following tools in order to ensure adherence to the existing compliance regulations as comprehensively as possible throughout the entire Group:

- **Policy management system:** In order to ensure legally compliant and ethical activity on the part of all employees, UNIQA is creating internal regulations that relate in particular to the topics of compliance, risk management, internal controls, internal audits, outsourcing and UNIQA's strategies. We have defined the structure and process for this in the Group Governance Policy and also drawn up a Group-wide policy management system for these internal regulations.
- **Whistleblowing system:** Our whistleblowing system newly established in 2018 provides employees, customers, business partners and other stakeholders with the opportunity to report any serious compliance breaches and thereby contribute to exposing these. Anonymous reports can of course be provided.
- **Perquisite database:** Users can report donations, sponsorships, gifts and invitations to Compliance in the perquisite database. This tool allows us to meet the requirement of ensuring we are transparent about all perks received.
- **Litigation database:** The objective of the litigation database implemented by UNIQA Austria in 2018 is to record and ensure transparency regarding all major litigation that affects UNIQA.
- **Ongoing training** We also attach great importance to effective compliance training for employees, executives and members of the Supervisory Board. In addition to on-site classroom training, Compliance rolled out courses such as mandatory e-learning units on "Money Laundering Prevention" and "The Code of Conduct" in 2018 which are mandatory for all employees at UNIQA Austria. All employees in the back office and in field sales, as well as additional employees of UNIQA IT Services GmbH and the general agencies – amounting to a total of 7,333 people – have now taken part in the "Money Laundering Prevention" module, while the "Compliance" module is still ongoing.

The number of training hours on the topics of “Strategy” and “Measures to Combat Corruption” amounted to 2.39 hours per employee in 2018. The “Issuer Compliance” module followed in the first quarter of 2019.

[GRI 205-2, 205-3, 406-1]

Data handling and new technologies

As an insurance company UNIQA processes large quantities of sensitive data which are subject to high privacy requirements. However, we laid the foundation at an early stage to counter risks to data privacy with structured processes and clear priorities, and are also continually updating our efforts in this area.

Management approach

Following implementation of the EU General Data Protection Regulation in 2018 UNIQA is required to meet extensive data protection obligations when collecting data. In addition to a series of data protection requirements, we also have to be capable of providing information to customers at all times regarding the systems in which their data is saved and how this data is used.

UNIQA is exposed to three data protection risk categories when handling the new technologies from a risk management perspective: compliance, reputational and data protection risks. Implementing a Data Protection Management System (DPMS) allows us to deal with these risks in a structured manner and set targeted priorities.

When implementing new processes for data processing we carry out a data protection impact analysis according to risk management criteria in order to ensure that any new technologies are used sustainably and in compliance with the data protection regulations. This evaluates both technical as well as legal and process-related factors. Based on this analysis we decide whether and how we will incorporate any new processing activity. [GRI 102-15]

Actions and results in 2018

Data processing involved the following activities and developments in 2018:

- Comprehensive investment in UNIQA's IT systems in 2018 in order to implement new data protection requirements.

- As part of the effort to implement the new, comprehensive “UNIQA Insurance Platform” (UIP) IT system, we incorporated data protection into the requirements process at an early stage in order to ensure “privacy by design” as a principle for action.
- New data protection processes have been implemented with data protection coordinators appointed in all major departments.
- In order to build our knowledge and skills in the area of data protection, we developed and implemented a mandatory e-learning module, an internal awareness campaign and guidelines for employees on distributing information.
- A structured process was implemented for handling data protection incidents.
- More than 1,000 requests for information have been answered on time since 25 May 2018 using Robotics Process Automation (RPA).
- The myUNIQA customer portal gives customers the option of transmitting documents relevant for benefit settlement purposes to UNIQA conveniently and via a secure communication channel.

Priorities and challenges for 2019

We are focusing on the following further developments in the 2019 financial year:

- Introduction of a Code of Conduct in the Austrian Insurance Association (VVO) in the aim of improving coordination further within the insurance industry.
- We are also planning to further develop communication channels with customers and partners based on the “Secure Communication 2.0” concept.
- There are plans in turn to adhere to different retention periods based on the “Erasure Policy 2.0”.
- Lastly the provision of information related to data subjects' rights will be updated and optimised through further development of Robotics Process Automation (RPA).

Commitment to health and education

We believe that every successful company has a duty to give some of its success back to society. As Austria's largest health insurer, our commitment to society is particularly strong in the areas of health and education, and is above all focused here on assisting young and disadvantaged people. At the same time, we are contributing to the implementation of two of the United Nations Sustainable Development Goals (SDGs), to which we are committed (SDG 3: Good health and well-being, SDG 4: Quality education).

Management approach

Our social initiatives are focused on encouraging exercise, healthy eating, mental strength, media skills and integration. Aside from encouraging children and young people, UNIQA also sets various priorities through support for initiatives in the general interest. Promoting the arts and sports are important focal points here in all markets. Our commitment ranges from long-term sponsorship to support for individual projects with which we can identify based on our corporate values.

Actions and results in 2018

- UNIQA Privatstiftung provided around €1 million in 2018 for social projects that benefit the health of policyholders of UNIQA Austria as well as the general public either directly or indirectly. We have selected the following three specific projects as examples that are related to our core business.
 - UNIQA Privatstiftung provided €500,000 last year in an effort to make defibrillators available as widely as possible throughout Austria. In partnership with the Red Cross as the main sponsor of the state emergency call centres, this enabled a further 49 defibrillators to be installed, primarily at UNIQA sites (head office, regional offices and regional service centres) with operation of these funded for the next five years.
 - UNIKATE is a partnership between the Umbrella Organisation of the Austrian Disability Associations, TU Wien and UNIQA in which schoolchildren and university students can submit projects that make the lives of people with physical disabilities easier.
- INiTS was founded by the University of Vienna, TU Wien and Vienna Business Agency as a business incubator to promote start-ups that deal with health issues. Health Hub Vienna, the new business incubator project by INiTS, was launched recently as a platform for networking companies to effect further improvements in the healthcare system. UNIQA Privatstiftung is seeking to enter into a longer-term partnership with INiTS.
- The educational facilities supported by UNIQA Austria are designed for children and young people from disadvantaged socioeconomic backgrounds. The young people are recruited from mainstream schools and specifically include young people with educational needs in German. At these educational facilities, they are each assisted with their studies by two educators from the Red Cross along with volunteers. The key objective of the initiative is to familiarise the pupils with independent and self-directed learning and thereby to facilitate access to education for them. The service which is free to pupils is already provided in seven facilities (15th district of Vienna, Neunkirchen am Steinfeld (Lower Austria), Herzogenburg (Lower Austria), Gänserndorf (Lower Austria), Tulln (Lower Austria), Kufstein (Tyrol), Wörgl (Tyrol)).
- The UNIQA ÖFB Cup, which has been sponsored by our company throughout Austria since 2017/2018, has a very strong regional connection in the initial rounds in particular thanks to the amateur clubs that take part. The Cup has also seen very positive developments as a result of the centralised marketing and live games shown on TV. This provides further momentum to our mission of showcasing exercise and sport in public as a health insurer. We were able to offer a very special experience to 25 children of UNIQA employees in connection with this in 2018: during the UNIQA ÖFB Cup final, they were able to escort the players and team of referees onto the field in sold-out Wörthersee Stadium (Carinthia) in front of nearly 30,000 spectators before watching the match live from front-row seats.
- We also sponsor a series of further sporting events in addition to this national competition. Important examples include sponsorship of numerous Austrian school leagues and of the First Vienna Football Club, as well as extensive support for handball and skiing.

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Code	Short description of disclosure	Notes and omissions	Page in NFI Report
GRI 102: GENERAL DISCLOSURES 2016			
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GRI 102-1	Name of the organisation		5, 40
GRI 102-2	Activities, brands, products and services		5
GRI 102-3	Location of headquarters		5, 40
GRI 102-4	Location of operations		5
GRI 102-5	Ownership and legal form		5, 40
GRI 102-6	Markets served		5
GRI 102-7	Scale of the organisation		5
GRI 102-8	Information on employees and other workers		23, 24
GRI 102-9	Supply chain		16
GRI 102-10	Significant changes to the organisation and its supply chain		5
GRI 102-11	Precautionary principle or approach		6
GRI 102-12	External initiatives	respACT, Raiffeisen Sustainability Initiative (RSI) Sustainable Development Goals (SDG)	16
GRI 102-13	Membership of associations	Austrian Insurance Association, Raiffeisen Association, etc.	31
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GRI 102-14	Statement from senior decision-maker		1
GRI 102-15	Key impacts, risks, and opportunities		6, 28
Ethics and integrity			
GRI 102-16	Values, principles, standards, and norms of behaviour	www.uniqagroup.com/gruppe/versicherung/corporate-responsibility/compliance/code_of_conduct.html.de.html	1, 12, 27
Governance			
GRI 102-18	Governance structure		5
Stakeholder engagement			
GRI 102-40	List of stakeholder groups		7
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Code	Short description of disclosure	Notes and omissions	Page in NFI Report
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GRI 102-43	Approach to stakeholder engagement	Around 7,500 stakeholders were surveyed in total – see Stakeholder chart	8
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GRI 102-46	Defining report content and topic Boundaries	See Materiality matrix	8
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GRI 102-51	Date of most recent report	12 April 2018 Second CSR Report (Austrian Sustainability and Diversity Improvement Act/GRI)	4
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GRI 201-1	Direct economic value generated and distributed	See 2018 Annual Report	5, 12
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GRI 103-1 to 103-3	Management approach	See 2018 Annual Report	–
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GRI 205-3	Confirmed incidents of corruption and actions taken	0	12, 28, 33
GRI 206: Anti-competitive behaviour 2016			
GRI 103-1 to 103-3	Management approach		27
GRI 206-1	Legal actions for anti-competitive behaviour, anti-trust and monopoly practices	A case from 2017 was disclosed in 2018 (Kosovo)	12, 33
GRI 300: ENVIRONMENTAL			
GRI 301: Materials 2016			
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GRI 301-1	Materials used by weight or volume	Paper consumption is reported.	11, 19
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GRI 302-1	Energy consumption within the organisation	Source for the conversion factors: Environment Agency Austria	11, 19
GRI 305: Emissions 2016			
GRI 103-1 to 103-3	Management approach		16
GRI 305-1	Direct (Scope 1) GHG emissions	Source for the conversion factors: Data is provided by the company upon request.	11, 17, 19
GRI 305-2	Energy indirect (Scope 2) GHG emissions	Source for the conversion factors: Data is provided by the company upon request.	11, 17, 19
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GRI 307-1	Non-compliance with environmental laws and regulations	0	12, 33
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GRI 401-1	New employee hires and employee turnover		11, 26

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GRI 402-1	Minimum notice periods regarding operational changes	Under Austrian law, the Works Council must be notified without delay if any major restructuring measures implemented have an impact on the staff.	11, 34
GRI 403: Occupational health and safety 2016			
GRI 103-1 to 103-3	Management approach		20
GRI 403-2	Types of injury and rates of injury, occupational diseases, lost days, and absenteeism, and number of work-related fatalities	Not presented by gender but by back office and field sales; average sick days per employee: 8.5 days	11, 26
GRI 404: Training and education 2016			
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GRI 404-1	Average hours of training per year per employee	Presentation of average number of training and continuing education hours per employee: 15.5 hours	11, 34
GRI 404-2	Programmes for upgrading employee skills and transition assistance programs		11, 21
GRI 404-3	Percentage of employees receiving regular performance and career development reviews	100%	11, 21, 34
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GRI 417-3	Incidents of non-compliance concerning marketing communications	0	10, 12, 34
GRI 418: Customer privacy 2016			
GRI 103-1 to 103-3	Management approach		28
GRI 418-1	Substantiated complaints concerning breaches of customer privacy and losses of customer data	For competition reasons, no data is published on this topic.	10, 12, 15, 35
GRI 419: Socioeconomic compliance 2016			
GRI 103-1 to 103-3	Management approach		27
GRI 419-1	Non-compliance with laws and regulations in the social and economic area	0	12, 35
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Courtesy Translation of the Independent Assurance on Non-Financial Reporting

Introduction

We performed procedures to obtain limited assurance, if the (consolidated) non-financial report was prepared in accordance with the reporting principles. The reporting principles include the Sustainability Reporting Standards (GRI Standards: Core option) issued by the Global Sustainability Standards Board (GSSB) and the reporting requirements of §§ 243b and 267a UGB (Austrian Commercial Code).

Responsibility of the management

The preparation of the report in accordance with the reporting principles as well as the selection of the scope of the engagement are the responsibility of the management of UNIQA Insurance Group AG. The reporting principles include the Sustainability Reporting Standards (GRI Standards: Core option) issued by the Global Sustainability Standards Board (GSSB) and the reporting requirements mentioned in §§ 243b and 267a UGB.

Gesellschaftssitz Wien, Handelsgericht Wien, FN 36059 d, DVR 0508951, WT-Code 800192, UID: ATU16060704
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This responsibility includes the selection and application of appropriate methods for preparing the report, making assumptions and estimates of individual non-financial disclosures that are plausible under the given circumstances. The responsibility of the management includes further designing, implementing and maintaining internal controls, which have been determined as necessary by management for the preparation of the (consolidated) non-financial report free from material – intended or unintended – misrepresentations.

Responsibility of the auditor

Our responsibility is to express a limited assurance opinion on the (consolidated) non-financial report based on our review, whether all the reporting requirements mentioned in the Sustainability Reporting Standards (GRI Standards: Core option) issued by the Global Sustainability Standards Board (GSSB) and §§ 243b and 267a UGB are met.

We conducted our engagement in accordance with the International Standard on Assurance Engagements ISAE 3000 (Revised), "Assurance Engagements Other Than Audits or Reviews of Historical Financial Information" issued by the International Auditing and Assurance Standards Board (IAASB) in order to obtain limited assurance on the subject matters.

ISAE 3000 (Revised) requires us to plan and perform the engagement in a way that enables us to obtain limited assurance that nothing has come to our attention that causes us to believe that the (consolidated) non-financial report has not, in any material aspect, been prepared in accordance with the reporting criteria of GRI Standards: Core option and §§ 243b and 267a UGB.

In a limited assurance engagement, the evidence-gathering procedures are more limited than in a reasonable assurance engagement and therefore, less assurance can be obtained. The choice of audit procedures lies in the due discretion of the auditor.

As part of our audit, we have performed, inter alia, the following audit procedures and other activities as far as they are relevant to the limited assurance engagement:

- Interview of the employees named by UNIQA Insurance Group AG regarding the sustainability strategy, the sustainability principles and the sustainability management
- Interviewing employees to assess the methods of data collection, data processing and internal controls
- Matching the non-financial disclosures shown in the report, with the calculation documents provided
- Furthermore, we conducted procedures with regard to whether the reporting requirements of §§ 243b and 267a UGB are met with the report. The contents thereof were not audited.

All audit procedures were performed in Vienna.

Summarized Conclusion

Based on our work, nothing has come to our attention that causes us to believe that the (consolidated) non-financial report has not, in any material aspects, been prepared in accordance with the reporting criteria of the Sustainability Reporting Standards (GRI Standards: Core option) issued by the Global Sustainability Board (GSSB).

Furthermore, nothing has come to our attention that causes us to believe that the reporting requirements of §§ 243b and 267a UGB within the reporting boundaries defined by UNIQA Insurance Group AG are not met with the (consolidated) non-financial report.

Engagement approach

The basis for this engagement are the “General Conditions of Contract for the Public Accounting Professions”, as issued by the Chamber of Tax Advisers and Auditors in Austria on April 18, 2018 (“AAB 2018”). In accordance with chapter 8 AAB 2018, our liability shall be limited to intent and gross negligence. In cases of gross negligence, the maximum liability is limited to a maximum of five times the fee. This amount constitutes a total maximum liability cap, which may only be utilized once up to this maximum amount, even if there is more than one claimant or more than one claim has been asserted.

Vienna, 19 March 2019

Deloitte Audit Wirtschaftsprüfungs GmbH

*³) The German text of the signed statement, which refers to the German version of the report, is the only binding one. The English translation is not binding and shall not be used for the interpretation of the English version of the report.

Imprint [GRI 102-1, 102-3, 102-5, 102-53]

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