



2019 SUSTAINABILITY REPORT  
UNIQA GROUP

# SOURCE FOR A GOOD LIFE

- REFRESHED: MIX OF GENERATIONS INSPIRES YOUNG AND OLD | 12
- CLEAN: UNIQA AND ENVIRONMENTALISTS IMPROVE THE CLIMATE | 16
- CLEAR: EXERCISE FREES THE MIND | 42



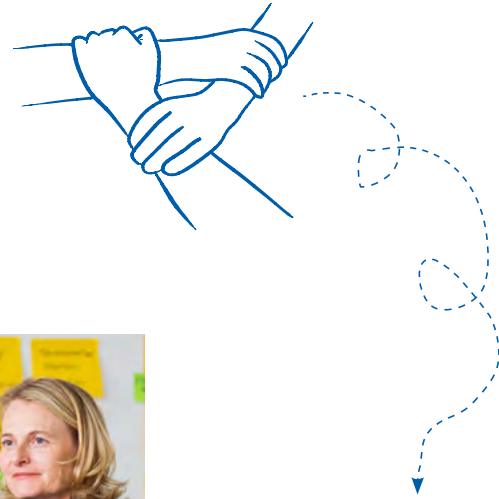
# CONTENTS

## 4 CHANGE OF PERSPECTIVE

LEARNING



We're using new working methods to gather customer feedback early-on and give our employees greater creative scope. "It all starts with empathy," says Barbara Liebich-Steiner, Digital Strategy & Solutions.



### LEARNING

- 04 **CUSTOMER FOCUS:** NEW WORKING METHODS, NEW MINDSETS, NEW PERSPECTIVES
- 10 **DIVERSITY:** WOMEN'S NETWORKS STRENGTHEN OUR DIVERSITY
- 12 **GENERATIONAL MIX:** HOW EXPERIENCE AND FLEXIBILITY GO TOGETHER
- 14 **TIME FOR FOUNDERS:** DOING BUSINESS WITH START-UPS

### ACHIEVING

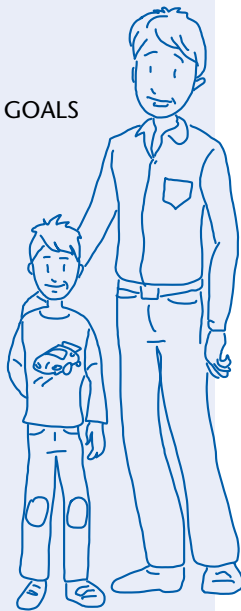
- 16 **CONVERSATIONAL CLIMATE:** UNIQA, ENVIRONMENTALISTS AND COMMON GOALS
- 24 **SETTING A GREEN EXAMPLE:** HOT ON THE TRAIL OF POWER GUZZLERS
- 26 **A FAREWELL TO HARD COPY:** SAVING PAPER WITH MOBILE DEVICES
- 28 **PROVISION:** NEW SERVICES FOR SAFER, BETTER, LONGER LIVING

### LIVING

- 30 **CARPE DIEM:** TIME FOR A GOOD LIFE
- 36 **PENSIONS:** COSTS EXPLODE, WOMEN LOSE OUT
- 38 **ART EXPERIENCE:** RIGHT IN THE MIDDLE, NOT JUST LOOKING ON
- 40 **SCHOOL SPORTS:** TRENDS AND TEAM SPIRIT AS MOTIVATORS

### PAYING IT FORWARD

- 42 **EXERCISE PROGRAMME:** HOW SIMPLY STRONG IS IMPROVING TEACHING
- 48 **START-UP SOFTWARE:** "SYMPTOMA" MAKES IT EASIER FOR DOCTORS TO MAKE A DIAGNOSIS
- 50 **SOCIAL BIRTH:** SUPPORT AT THE START OF LIFE
- 54 **UNIKATE:** TECHNICAL DEVELOPMENTS FOR AND BY PEOPLE WITH DISABILITIES



## 30 SOURCE FOR A GOOD LIFE

LIVING



"I love it," readers say of carpe diem. The new media project from Red Bull Media House, created in partnership with UNIQA, offers suggestions, but not instructions, for greater quality of life.

## 50 HEALTHY FROM AN EARLY AGE

PAYING IT FORWARD



Help for socially disadvantaged mothers, exercise at school, saving cancer patients and heart patients: the foundation UNIQA Stiftung is investing in public health.

SUPPLEMENT:  
2019 NON-FINANCIAL REPORT/UNIQA GROUP

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## EDITORIAL

Dear Readers,

The Green Deal of the European Union, presented by Ursula von der Leyen, is designed to make Europe climate-neutral by the year 2050. In order to fund the Green Deal, von der Leyen is relying on investment of €1 trillion.

With assets under management amounting to €10 trillion, the European insurance sector is the continent's single largest institutional investor. Practically no other industry is quite as involved with sustainability as insurance, by virtue of its DNA. Now, 2020 is presenting us with a unique opportunity, within the scope of the long-running dialogue with European institutions about reworking our pan-European regulatory framework, Solvency II, to lay successful groundwork for the Green Deal at the same time.

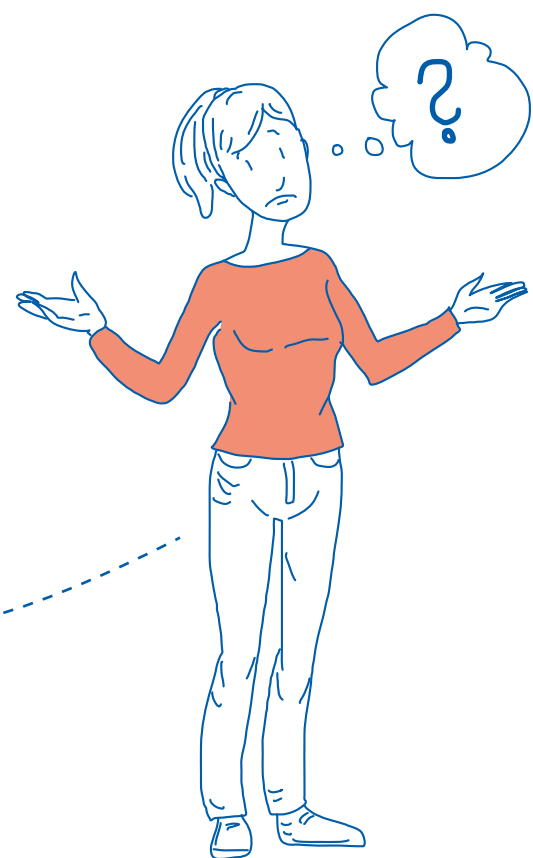
How will that work, do you think? It's quite simple: the really key issue at the heart of the Green Deal is the direction in which Europe's investments are to be taken in future. If we can succeed in using risk capital relief to ensure a relevant proportion of the funds of European insurance companies is directed towards financial securities that genuinely deserve to be described as "sustainable", and are not simply indulging in short-term greenwashing, then the Green Deal will work. And it will do so, moreover, without adversely affecting Europe's global competitiveness.

Enjoy reading this report! Best regards,

*Andreas Brandstetter*

Andreas Brandstetter  
CEO UNIQA Group





# LEARNING

WE VIEW OURSELVES THROUGH THE EYES OF OUR CUSTOMERS AND ADOPT THEIR PERSPECTIVE



*Agile working: meaningful for customers and employees, say Barbara Liebhich-Steiner and Karl Mayrhofer*

“IT ALL STARTS WITH EMPATHY”



New ways of working are creating customer focus. Barbara Liebhich-Steiner, Head of Digital Strategy & Solutions, and Agile Coach Karl Mayrhofer talk about changes of perspective, mindsets and the differentiating factor of being human.





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*Fine motive:*  
“We can support our customers”



## MENTAL IS NORMAL

In the New Way of Working, one of the innovation teams is concerned with mental health. Although there is a real need for information and strategies for handling stress, the subject remains highly taboo, in Austria, at least. England has already begun working to change that by introducing the school subject of “Mindfulness”, while in Germany statutory health insurers are now accepting the costs of digital teletherapy. But “mental is normal”, says the team leader responsible, Patrick Magnée, and actively addressing your own mental situation should be as natural as going to the gym.

Initial market tests are showing there is huge interest in the issue. The goal is to sensitise people, and to provide them with strategies for action. As Magnée puts it: “People don’t usually know what the source of their stress is, or what they can do to combat it. We want to change that.” In order to offer those people a path to mental health that’s both straightforward and effective, the innovation team designs, evaluates and tests differing approaches and solutions in both the digital and traditional environment. ■

**Everyone wants to get closer to the customer. But is it harder for an insurance company to do so than one in another industry?**

**Barbara LIEBICH-STEINER:** Yes and no. Insurance isn’t a self-explanatory product; at the same time, it is a highly traditional one. Like the majority of established industries, we’re most skilled at our own business. We’re very good at working with numbers. We’re less well-versed, however, at viewing the world from another perspective, that of our customers. That worked perfectly well as long as conditions were stable. Recently, though, the world around us has been in such a state of upheaval that even we are being forced to reinvent ourselves. But we have a fine motive for this customer proximity and change of perspective: our customers are still going to be facing risks in life, and we can accompany them,

support them in doing so and make provisions, especially for things that aren’t so easy to fix – health-related issues, for example.

**How do agile working methods help getting closer to the customer? What does the one have to do with the other?**

**Karl MAYRHOFER:** We’re still hanging on to the mindset and methods of the industrial era. Even in a knowledge-based economy, we want to achieve greater optimisation of process steps, without keeping an eye on the overall benefit to the customer. In future, in a world which is becoming more dynamic, more complex and more unstable all the time, every single one of us at the company is going to need greater understanding for customers. Solutions will need to be developed in short feedback loops, as close to

the customer as possible. Employees with end-to-end responsibility are always closer to customers and their needs. With our New Way of Working, which is still in its pilot stages at the moment, we’re moving from optimised, transaction-based behaviour towards creative, evolutionary and sustainable learning behaviour. Employees can play a part, develop and grow together – even through setbacks – and accomplish something with added value for customers, which they genuinely need. To do this, they gather feedback from those customers as early as possible, and by doing so become not just more efficient, but also more effective overall – more useful, in other words. That’s meaningful.

**Are there examples of this?**

**MAYRHOFER:** Learning from others is meaningful, but there’s no single blueprint here. We learn from individual elements

of others, from banks, IT companies, start-ups and streaming services. We try out what works for us, and what doesn’t.

**LIEBICH-STEINER:** Countries like the USA, where start-up culture is far more deeply rooted than in Europe, are certainly a model for the optimism needed to start new things, change something, and even tolerate mistakes.

**What characterises UNIQA’s own New Way of Working?**

**LIEBICH-STEINER:** Taking personal responsibility in small teams and working in sprints are two elements there’s just no getting around. You can talk about whether those sprints should last two, three or four weeks, but as such, they, along with their reviews, are then a basic prerequisite

for putting the focus on results and deliveries in small steps, which can then immediately be tested. One thing that has turned out to be an absolute must for us is cross-functionality. A small multidisciplinary team formed from the most diverse possible divisions, and allowed to cooperate intensely in one place in a totally dedicated way, produces far sounder results. Apart from that, the team, the networking and the common mindset has a value in its own right, above and beyond the sprints themselves. Blending hierarchies has also proven to be very valuable. There will always be cases when managers act according to old habits, especially early on, but the team regulates that itself.



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*Role models:* “We try out what works, and what doesn’t”



## PRESERVING OUR PLANET AND LEADING A HEALTHY, MINDFUL LIFE – THOSE ARE THE KEY THEMES



**MAYRHOFER:** The principle of participation is also important. We're all particularly motivated and capable when we're allowed to get involved in something which is important to us of our own accord. Another factor is that we work out evolutionary and continually changing issues according to a rhythm. To do this, we formulate possible responses and hypotheses, and produce concrete, measurable results by testing and experimenting. This helps us find the best solutions with the maximum customer value, step by step.

**LIEBICH-STEINER:** The rationale's being revamped by social development. Preserving our planet and leading a healthy, mindful life – those are the key themes.

Fairness, including the mutual trust we've already mentioned, is very important. We want to get the message across, both to the outside world and inside the company, that we support these ideas. It all starts with empathy. We put ourselves in the customer's situation.

**Customers are no longer necessarily policyholders.**

**LIEBICH-STEINER:** They're partners. We will always be in a dialogue with people wanting to share risks. This doesn't have to be based on an insurance contract. A customer could be a consumer, a participant or a provider of an ecosystem in which an exchange of services takes place – something health-related, for example. Such things need to be approached one step at a time.

**You address hierarchies. So the New Way of Working is influencing far more than just work processes.**

**MAYRHOFER:** What's emerging is a totally changed view of leadership. Management is moving in the direction of "Servant Leadership" and coaching. I give employees the freedom to be creative. Despite this, as a manager I still have to provide orientation as to where the journey is leading, and create a framework within which self-organised and self-determined working becomes possible.

**LIEBICH-STEINER:** I place a great deal more trust in my employees. Just as I do my customers, by the way. There are numerous studies showing that the more transparently I act towards my customers, the more fairly they'll deal with me as a contractual partner.

**Even in the New Way of Working, the old fundamental premise for insurance companies, of accepting responsibility for society, continues to apply. Is this rationale being revamped together with the new view of customers and employees?**

*Feedback welcome:  
Sonja Bobrowska  
is gathering  
customer reactions*



It's possible community thinking is the most important thing.

**Ultimately, then, we want to create a new mindset. What will be the most important thing for that to succeed?**

**LIEBICH-STEINER:** The people, the employees. The baby boomers will be retiring soon, and employees today have a different attitude to work. We have to offer qualified young people something that goes above and beyond what's normal. This could be something like our self-image, our value system, or our mission of taking on responsibility for society. If we're going to take the New Way of Working seriously, it's going to mean transforming a social system in an evolutionary, sustainable way. It's not about change in the traditional sense, when I just change the instructions but keep on doing the same thing, but about guiding employees to change their behaviour themselves,

and act autonomously. That will motivate them.

**MAYRHOFER:** Digitalisation is always a duality consisting of using innovative new technologies on the one hand, and opening up the vast creative potential of people at the company on the other, to create concrete customer benefit as efficiently and effectively as possible. In principle, access to technologies is open to all. For companies, the greater distinguishing factor will be the extent to which they can sustainably establish new and innovative working methods.

*Interview conducted  
by Barbara Morawetz.*

*Transformation:  
"Employees change their  
behaviour themselves"*



## PRIVATE LIABILITY INSURANCE? NO IDEA WHAT THAT IS ...

As an insurance company, we're experts in risks and avoiding them. To do that, we offer highly specific products; and a whole world of specialist terms. Things that are just another part of everyday life for us often appear incomprehensible and complicated to our customers. Since 2019, therefore, Digital Strategy & Solutions has placed customers centre-stage in the development of new products and services. The result has been new events such as the "Voice of the Customer Evening" (VoCE), when UNIQA employees radically adopt the perspectives of our target audiences.

At VoCE, they test their solutions with genuine interested parties, depending on the development status and feedback requirement. Using click dummies and



prototypes, they send the test subjects on a virtual customer journey. The impressions gained on these journeys are then used, in turn, to develop the new solutions.

As well as the VoCE, which is held on a quarterly basis, there are monthly usability tests – known as "POPs" (People

*In the user test:  
taking the right tracks,  
abandoning the wrong  
ones*

Observation Parties). These tests often throw up questions the team hadn't been anticipating: "Private liability insurance? What does that mean?" And: "Is that the policy number or the date?"

One customer in the POP feedback format is uncertain at first glance. But that first glance counts – even in the digital insurance portal. Repeated feedback loops with (potential) customers ensure we take the right track, and quickly recognise the wrong track as being just that. Everything for the customers, in other words – and nothing without them.



# FEMALE MATTERS

Women's networks aim to generate new forms of leadership, and encourage women to show greater determination.

Transformation in business and society needs the creativity and passion of women, say the Female Founders, a network for (prospective) female managers. UNIQA employees also underwent a support programme in 2019. "Lead F" conveys skills in the field of digital leadership, provides a forum for top female managers to exchange opinions, and pairs participants with international start-ups. The aim of the programme is for participants to transfer the new skills they learn, and networks created, to their own companies.

## Changing the ways we work

At the weXelerate start-up hub supported by UNIQA, the Female Founders radiated motivation on International Women's Day. Health, finance, art, research, digitalisation and politics are all said to be areas where women should be playing a greater role in shaping the world. In September, UNIQA Ventures helped organise Wienerin magazine's Female Founders Day – complete with panels, workshops and a live pitch. UNIQA has been partnering the Business Riots women's platform since 2019. The platform lets female employees visit events free of charge and develop a greater understanding for the topics involved, both professionally and personally. Business Riots wants to break up traditional forms of work and living environments – from the perspective of women.

## Bravery campaign for women employees

UNIQA is promoting gender equality at the company with its own Diversity Forum. Greater diversity is not exclusively a battle of the sexes. In 2019, however, the company focused mainly on formats designed to sensitise women to the opportunities open to them. What should you do about the pension gap resulting from the years spent bringing up children? Make provisions yourself. How should you advance your own career? Be brave, don't let yourself be intimidated by male phoneys and stand your ground. ■

## FROM DROPPING OUT TO STARTING ANEW

UNIQA employees as mentors for pupils from problem schools: that's the concept and aim of a collaboration with the social business Sindbad. In the

programme, young people at risk of dropping out of their education are appointed a personal companion with their feet firmly on the ground – and in a secure job. In the course of a year, the young people are able to develop security and confidence in their own abilities, while the mentors benefit in their own personal development and expand their practical management and social leadership skills.

"I did an apprenticeship myself, after graduating from

school," says mentor Denise Schreiber from UNIQA Customer Service in Vienna. "That means I can cover both routes to getting an education."

Schreiber would like to get her mentee a position as an apprentice as well; the two of them write applications together, and practice interview techniques. It's also important to the 27-year-old that her mentee should show genuine commitment. Because the prerequisite for a successful career is for both sides to demonstrate reliability. ■

*Career steps: the Sindbad mentoring programme helps young people who have dropped out of education*

## PEOPLE WITH ABILITY

A philosopher by training, Gregor Demblin has been paralysed since a swimming accident. At the beginning of 2019, he spoke at UNIQA about turning points in life – and what one can make out of them. His management consultancy, myAbility, aims to bring people with disabilities into the workplace – but as much more than mere recipients of charity. After all, the ability to assert oneself is a vital qualification, which people with disabilities bring to the job market. This inclusion is accompanied by productivity increases and the opening-up of new customer

groups, while also meeting the companies' social and legal responsibilities. UNIQA is currently looking at opportunities for cooperating further with myAbility.

### UNIQA Tower: forum for diversity

The UNIQA Tower has been the venue for the myAbility Lounge since 2018. Guests from business, society and politics speak there about their own career paths and how the issue of disability has touched them personally.

On the Day of Persons with Disabilities, on 3 December 2019, UNIQA made its headquarters available for an exhibition. The association RollOn Austria brought pictures by Phil Hubbe into the UNIQA Tower. The German cartoonist – who suffers from multiple sclerosis himself – approaches the subject of disability with humour. Laughter is allowed, he says, if it helps people with and without disabilities deal with one another in a more relaxed way. ■



Longer working lives and new age distributions mean that creating cohesion between the generations is crucial for success nowadays. UNIQA employees and their thoughts on knowledge transfer and dealing openly with one another.

### WHAT SORT OF PROBLEMS CAN ARISE BETWEEN THE GENERATIONS?

**Ingrid:** Personally I've always enjoyed working with younger colleagues. But if there's a lack of mutual understanding or readiness to accept change, it becomes a problem. It doesn't help when older people provoke younger employees with remarks like "We've been doing it like that for the past 30 years".

**Gregor:** There can always be difficulties between the generations, in my opinion. But if older employees pass their experience on to young staff more, then I think the generations can support one another better. I've noticed how successful experienced employees think "the young ones" should work as hard to achieve their success as they once had to themselves.

**Artur:** How you deal with one another can cause problems, as can sharing responsibilities. There are differences in attitudes to work and leisure time, and objectives for the future can also differ.

**Michelle:** Older employees might struggle with technical developments. There can also be communication problems. With their life experience, older employees may have a different attitude to certain things.

### WHAT MAKES UNIQA ATTRACTIVE TO NEW EMPLOYEES?

**Ingrid:** The company has a good image compared to others in the industry and a modern brand presence, using sports as an advertising vehicle. There's also its market position in health insurance, the international character, with the numerous possible applications, and the path we have chosen from product supplier to service provider with a strong customer orientation. That's a driving force behind new, committed members of staff.

**Gregor:** The size of the Group and opportunities for promotion this brings with it. As well as this, there's the in-house training and the way personal development is encouraged.

**Artur:** UNIQA is attractive thanks to its good name and the outstanding reputation of a renowned global brand. The carefully trained, reliable and friendly employees, good working conditions and pay, and a promising and secure professional future.

**Michelle:** UNIQA takes good care of its apprentices. There are always new challenges, so it never gets boring. The company is a secure employer, and the training and working environment are good.

### WHAT DOES SAFER, BETTER, LONGER LIVING MEAN FOR YOU PERSONALLY?

**Ingrid:** Leading a sustainable, healthy life, and knowing what I can take on in my leisure time bearing the risk in mind. Achieving greater personal stability with your work-life balance. UNIQA should be offering people even better support in doing this.

**Gregor:** A stable environment is part of a better, longer life. A state which guarantees the different people in a country can live together, based on the political situation, and offers the population good vocational training. Primary healthcare is an important cornerstone for a longer life.

**Artur:** Safer, better, longer living is what practically everyone is striving to achieve, what they're working for, struggling towards and at the very least dreaming of.

**Michelle:** It's not really possible to live 100 per cent safely, in my opinion, but being fully insured is certainly a good start. For me, living better means I have time for leisure activities after work as well, and can simply enjoy a range of different life experiences. Some decisions you should take early to ensure a longer life – looking after your health, for example.

**Ingrid Schilcher**  
60, recently retired, Vienna

**Michelle Pröll,**  
16, Apprentice, Tyrol

**Gregor Diewald,**  
22, Customer Adviser, Vienna

**Artur Balli,**  
60, Branch Director,  
Korça, Albania

## A GOOD MIX OF THE GENERATIONS

### OLDER EMPLOYEES ARE EXPERIENCED, YOUNGER STAFF ARE FLEXIBLE. IS THAT REALLY TRUE?

**Ingrid:** Not always. It's still entirely possible to be flexible when you're older. And it's what helps you stay young mentally if you only let yourself. You can't just rest on your laurels with experience alone. Flexibility, coupled with experience, fosters cooperation between the generations.

**Gregor:** That's true. The daily work routine simply got faster, so you often have to react more flexibly. It's completely natural for older employees to be more experienced. Experience comes with age.

**Artur:** That's very true.

**Michelle:** It's true in part; older employees can also be flexible, in my opinion.

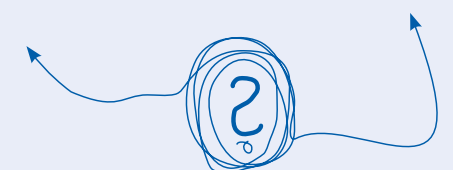
### HOW CAN THEY LEARN FROM ONE ANOTHER?

**Ingrid:** Older people communicate expertise and pass on experience, while younger staff know new ways of working and have the courage to leave gaps. Agile working lets you try things out, only to abandon them all over again sometimes. What would be ideal would be to preserve the ways of working that are successful, while combining these with new approaches. Older colleagues who work with a passion can provide positive role models for this job satisfaction and commitment.

**Gregor:** There are lots of things we young employees can learn from older staff: keeping your cool at work, for example, discipline, and how to consistently achieve a goal. One old saying I've often heard from experienced employees is: "Giving up's for smokers." Employees who have been in the same profession and pursued the same activity for many years can definitely learn openness towards new projects and a positive attitude to change from young staff.

**Artur:** Younger employees can learn from more experienced colleagues how to handle responsibility, improve their relationships with customers and solve difficult cases. Then there's knowledge about products, and efficient market strategies. Older employees can learn lots from younger people within the company about the expectations of millennials, and the benefits the latest communications technologies can offer.

**Michelle:** Older employees have many years' work experience, of course, and huge product knowledge, which they can impart very well to young staff. Young people are often better acquainted with technology, and can show older employees how to handle the computer.





# START-UPS GIVE US BACKBONE

The sensor technology from VivaBack measures the movements of the spine, including individual examples of how to avoid problems. UNIQA is using the technology to coach participants in how to keep their back healthy.

According to a Medical Council study published in 2018, conditions of the locomotor system in Austria are responsible for costs of around €2.1 billion a year through sick leave alone. As Austria's largest health insurer, therefore, it is only appropriate that UNIQA should rely strongly on preventative measures aimed at achieving a healthy spine.

## Better measurement

Now the Austrians Valentin Rosegger and Robert Pilacek have developed new technology, VivaBack, which makes it possible

to measure the movements of the spine and back over the course of a whole day. The data gained in this way serve as the basis for appropriate coaching formats.

"Sitting wrongly can sometimes be the greatest problem for our spine," says UNIQA VitalCoach Bernhard Url, who took part in the workshops with eight other UNIQA VitalCoaches, and became familiar with the system. "For the first time, VivaBack lets us show customers these postural and movement patterns, and illustrate to them in graphic form exactly where the problems are to be found."

Challenging back problems: UNIQA VitalCoaches Bernhard Url (left) and Stefan Simon (right) want to use VivaBack to break up unhealthy movement patterns

Question of posture: data serve as the basis for coaching formats



## VivaBack in use

UNIQA VitalCoach Stefan A. Simon is already using VivaBack with his customers. For many years now, he has been working with a variety of measurement tools in an effort to judge issues involving the spine, posture, mobility, strength and coordination. "VivaBack has given me a great new way of presenting the everyday posture of my customers graphically," he says.

"That includes how we unconsciously sit, or even stand, in the workplace, with all the evasive patterns, compensation movements and patterns that involves."

Simon unrolled two major company projects with VivaBack just last autumn. Of all the features the software offers, he singles out its simplicity of use for particular praise: "The employees hardly even noticed the sensors were attached to their backs in everyday life. By the end of the day, though, they were impressed, and at the same time amazed, by just how precise the measurement and evaluation were." A follow-up workshop quickly showed where participants needed to use compensation movements or exercises. Using VivaBack, Simon was able to add the final building block to his back tests.

## Preventing complaints

The fact that VivaBack has now been incorporated into the company health management of UNIQA makes the founders proud. "For us, that's a hugely important step towards prevention," Valentin Rosegger says. "UNIQA services already in existence, such as coaching sessions and workshops, can be personalised using the VivaBack technology, and produce an even greater impact as a result."

## FOUNDERS TICK DIFFERENTLY

In 2019, UNIQA Ventures and Speedinvest Heroes presented the first Austrian psychometric entrepreneurship study with partners. The findings showed significant differences between start-up founders and other leaders when it came to their personality characteristics, motivators, professional interests and ways of thinking. According to the study, founders are more active, more open and more emotional, and tend to find autonomy, flexibility and meaningfulness motivating.

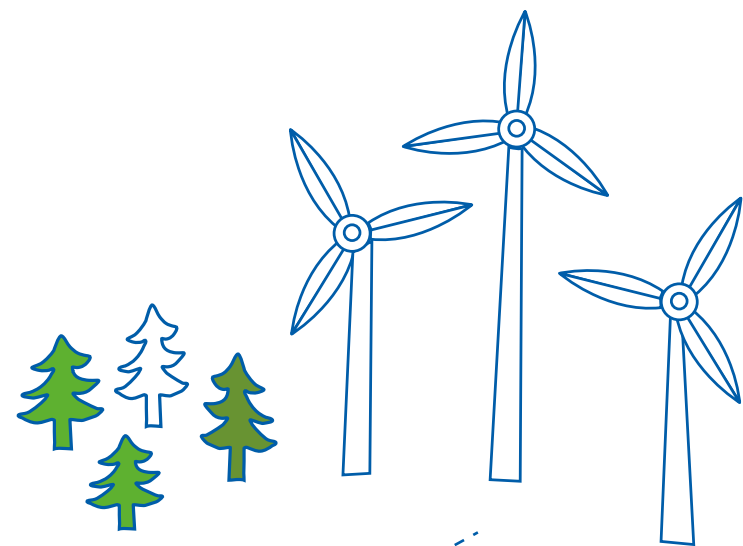
The "Startup Anatomy" study also showed that the ability to cooperate is particularly important in the first year. In contrast, clear leadership and positive persistence are needed in the second and third years. Teams which perform particularly strongly develop when leaders and enablers switched their roles within the team more often. UNIQA Ventures has invested in around 20 start-ups since 2016, and based on its findings, will be able to offer founders even more focused support on their journey.

## EASIER LIVING WITH DIGITAL TOOLS

The innovation hub weXelerate is showing how digital technologies can make life easier. In 2019, the start-up Naboto (Not Another Booking Tool) was one of the companies to take part in the accelerator programme in Vienna. The intelligent waiting list and appointment booking tool optimises diaries automatically, is continuously learning, and takes into consideration high levels of uncertainty through to seasonal factors, and doctors' personal needs such as more revenue or leisure time. Appointments booked offline are also incorporated into the smart optimisation.

The software entered its development stage in 2019, when it was tested in pilot projects and optimised further. If the reality check proceeds successfully, UNIQA intends to offer its partners the software in the long term.





# ACHIEVING

OUR CLAIM: TO BE A ROLE MODEL,  
ACHIEVE A CRITICAL MASS, AND TAKE  
ACTION, NOT JUST TALK HOT AIR



It took just a minute and a half to agree with UNIQA on the need to phase out coal, says Alexander Egit of Greenpeace. Some talks, such as those on financial investments and the insurance portfolio, will take longer, and are ongoing.

**“YOU’RE PEOPLE  
WE CAN REALLY TALK TO”**





*Natural disasters: we will only ever be truly happy if the Earth is truly healthy, says Andreas Brandstetter*

We will always seek to engage in dialogue first,” says Alexander Egit, Greenpeace Executive Director for Central and Eastern Europe, at a round table discussion between business, environmentalists and environmental consultants at the UNIQA Tower. If his organisation relied on actionism alone, Egit says, “we would be marginalised, and before long nobody at all would be talking to us”. UNIQA has been in dialogue with environmental groups such as Greenpeace for around a year and a half now. “Help, fear ... Because yes, we do also insure cars with internal combustion engines,” says UNIQA CEO Andreas Brandstetter, describing his knee-jerk reaction to the initial contact. It became apparent, however, that that fear had quickly subsided. “We’re on a journey together here,” he says. In 2019, as the President of Insurance Europe – despite profound scepticism amongst colleagues in the insurance industry – Brandstetter invited the Greenpeace climate expert Adam Pawloff to the annual conference of the European Insurance Association in Bucharest. “No problem, you can invite him.” The feedback, he says,

was sensational. “Because every CEO is affected by virtue of being human. If the planet is broken, then you no longer have an economy.”

### Taking stock

Because everything is irrelevant without life, Alexander Egit emphasises, business and ecology are not on a level either. “There’s a clear hierarchy there, and ecology has primacy.” The group was entering into a constructive dialogue with the companies, he says, and on a level playing-field. “But we are different organisations. Greenpeace doesn’t take any money. There’s no customer-contractor relationship. We’re not going to be used as a smokescreen for greenwashing.” Just the use of the term “risk” reveals the hierarchy: where we once talked about “investor risks” or “risk of damage”, these days it’s about risk to the planet as a whole, which is time-limited. Just ten years ago, practically nobody was aware of the situation having this existential dimension to it. Despite the primacy of the environment,

it is also clear that solutions designed to protect the environment do need to be economically viable too.

### Levers and the leverage effect

It doesn’t work, it’s all pointless anyway. What can little Europe ever achieve if China and the USA aren’t on board too? All just excuses, given short shrift by Pawloff. Firstly, he says, China is the world market leader in solar energy and e-mobility, while the coal industry in the USA, contrary to their ambitions, really is dead. Secondly, viewed historically, Europe has often designed highly successful models. “Austria played a pioneering role in saying ‘no thanks’ to nuclear power.” And to this day, there are examples of this in individual industries, such as the night trains of ÖBB and the voestalpine initiative to use CO<sub>2</sub>-neutral processes to produce its steel in future. “Why doesn’t UNIQA become the first CO<sub>2</sub>-neutral insurance company in ten years?” Particularly since the examples would always have the potential to have a wide-ranging effect: “If nine per cent of

financial investments were to shift from fossil fuels to renewables, it would create a tipping point for the system as a whole,” says Alexander Egit, quoting studies. “We have to reach that tipping point.” And that means with the support of large numbers of the population.

Again, it holds true: if just 3.5 per cent of people could be won over to the cause, it would change everything. “We’re relying on pressure from below, from the majority of the population,” Adam Pawloff says. “The willingness of politicians and businesspeople to act is lagging behind.”

### Vested interests

To do this, the insurance sector in particular would need to have an interest in the transformation. Recently, global natural disasters have cost some 190 billion US dollars on average – every single year. “We will only ever be truly happy if the Earth is truly healthy,” as Andreas Brandstetter puts it. UNIQA CSR Head Andreas Rauter goes on: “It’s going to be cheaper for us to act now than foot the bill later.” Adam

Pawloff of Greenpeace talks about how between half and one per cent of global economic output would need to be spent now – compared to between 10 and 30 per cent if the issue is left for future generations. Klara Kaminski of the Environment Agency Austria says that according to one study, Austria has not yet factored in some €8.8 billion in economic losses in addition to climate-related migration and health costs. Because of this, Andreas Rauter wants “more green investments and a clearer underwriting policy.”

### Insurance portfolio

The decision to get out of business using coal may have been reached quickly, but it was just the beginning. If the 1.5-degree target of the Paris Agreement is to be met, Adam Pawloff says, there must be no further expansion in the use of oil or gas. And that means now. “Since the agreement was signed,” he says, “the financial industry, first and foremost the banks, has invested 1.9 billion dollars in the expansion of fossil fuels.”

*Climate change: Andreas Rauter, Andreas Brandstetter, Klara Kaminski, Alexander Egit and Adam Pawloff want to “act now”.*





Another matter altogether: road traffic. Pawloff: "All that traffic, as we see it out there today, cannot be allowed to continue in ten years' time." In this sense, of course, the insurance of combustion engines is on trial (without fear). For Pawloff, discounts on premiums for e-cars, such as those offered by UNIQA, are "a first small step".

And Executive Director Alexander Egit says he thought making all company cars at UNIQA electric was undoubtedly a good thing. The most effective lever for an insurance company to pull, however, was investments.

**Where do you put your money?**

Austria had to focus strongly on moving towards green finance, Klara Kaminski of the Environment Agency Austria says, because it was going to feel the effects of climate change particularly hard.

"We're a land-locked country, and continental landmasses are heating up more quickly than the oceans." People shouldn't be frightened of the transformation, however. The projects to deal with it are in place. Assuming the

political will exists, it will be possible to finance concrete, long-term plans immediately in sectors such as infrastructure. "There are sufficient numbers of financiers."

UNIQA's investments are currently two per cent green. "There's clearly room for expansion there," says Andreas Brandstetter. In the long term, he wants to structure all the company's assets so they are sustainable. Yes, he says, the models and projects are there, but "we shouldn't be punished for them". What helps? Exemption from capital gains tax on green investments is one example. Or a system of incentives designed to ensure "that as an insurance company, I don't have to retain so much capital for green investments". There was also "a lot of junk" on the market, he says, and it was important to ask:

"How are we supposed to protect ourselves from a 'green dotcom bubble'?" "We've got some seriously flawed solutions at European level, in the energy sector and in biofuels, which are having negative consequences for land usage and biodiversity," Greenpeace Executive Director Egit confirmed. "We need to protect ourselves from false solutions."

**Of taste in apples and personal preference**

Small solutions are often not much to get excited about, of course, but that doesn't make them false. Alexander Egit wouldn't condemn his UNIQA counterpart for wanting the (Styrian) apple from the buffet, he says, if the apple had come from New Zealand. Because when it comes to the core issues, it really is about your core business. The apple was still just a question of personal preference. A question every one of us has to ask ourselves. Andreas Brandstetter: "UNIQA has 20,000 employees, and every one of them has a private life. That has a powerful multiplier effect." The transformation, Greenpeace says, will be bottom up, including from employees such as UNIQA. "People want to be proud of the company they work for. If they can't do that any longer, then they will exert pressure." Questions of personal preference as questions of division? Not if talks like this continue. ■

Adam Pawloff, Alexander Egit, Klara Kaminski: warning against "greenwashing"



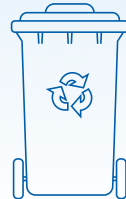


# TAKING ACTION, NOT TALKING HOT AIR

## USING ENERGY EFFICIENTLY

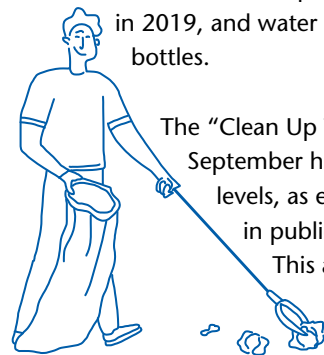
In Croatia, UNIQA has become the first insurance company to join the ZelEn project of the national energy company Hrvatska elektroprivreda (HEP). As a result, UNIQA is now receiving its power from renewable sources, and indirectly supporting investment in renewable energy sources and energy efficiency for the needs of socially vulnerable users of public sector services, such as kindergartens, schools, dorms, and similar institutions.

For UNIQA Croatia, conserving resources is also about strict waste management: standardised waste separation containers are now used throughout the company.



## MODEL CLEANING TEAM

Waste separation and avoidance are part of everyday life in Poland too. The company said goodbye to plastic bottles in 2019, and water is now provided exclusively in glass bottles.



The “Clean Up The World” weekend held at the end of September had a positive impact on a number of different levels, as employees from UNIQA Poland collected waste in public spaces with the help of family and friends. This allowed the company to combine cleanliness and personal motivation, while acting as a role model for the community.

## SWITCHING OVER HAS TO BE WORTHWHILE

In Austria, UNIQA gives new customers their first two months of home-owner insurance free of charge if they use solar panels and photovoltaic systems, heat pumps or domestic ventilation. Customers who opt for an e-car, meanwhile, get a discount of 25 per cent on their motor vehicle liability premium.

In Ukraine, UNIQA is the first insurance company to be offering its own products for e-cars: ECO-CASCO includes special premiums and a variety of specific policies covering such potential problems as damage to the battery or charging cable. The package also includes a breakdown service.

Green processes, products and services are an international responsibility. These examples from the UNIQA world have one thing in common: they start local, then spread out to become global.

## THE SKY'S THE LIMIT FOR TREES

In Ukraine, UNIQA has been one of the driving forces behind the “Green Office” project for years now. The goal and concern of the project are to preserve the forests and contain the negative consequences of industry on the environment. To achieve this, companies are collecting waste paper at their offices and increasing the amount of recycled paper they use when printing.

Every spring, participants in the project get together in Kiev's parks and green spaces to plant trees, as they do at Kiev Zoo.

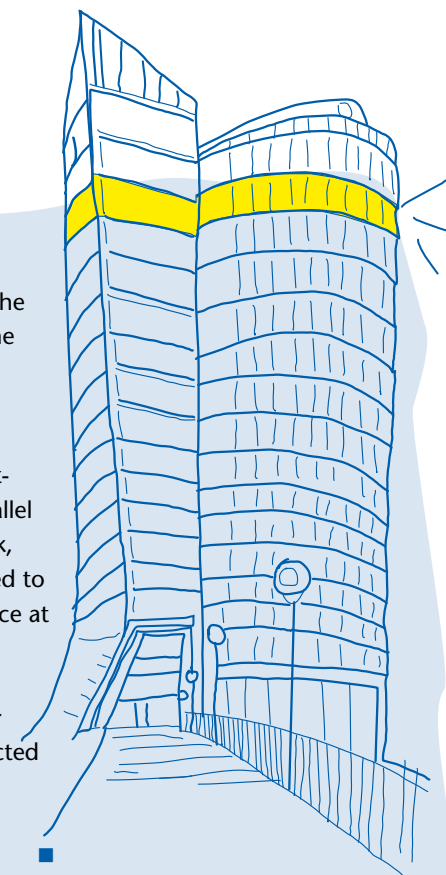
## LIGHTHOUSE FOR THE ENVIRONMENT

UNIQA has pinned the principles of environmental protection to its banner, of course – and in autumn 2019, it even wrote them on the side of its corporate headquarters.

“Denk handeln statt heiße Luft” – “Think taking action, not talking hot air” – was the message sent out to the public around the UNIQA Tower at dusk every evening for several weeks.

The appeal flanked the Earth and a count-down beginning at five to twelve. In parallel with this, social media channels Facebook, Instagram, Twitter and LinkedIn were used to highlight the responsible measures in place at UNIQA.

The UNIQA Tower is a true lighthouse for environmental protection: when constructed back in 2008, it became Austria's first newly-built office building to receive the EU's “Green Building” award.







## AT THE CUTTING EDGE

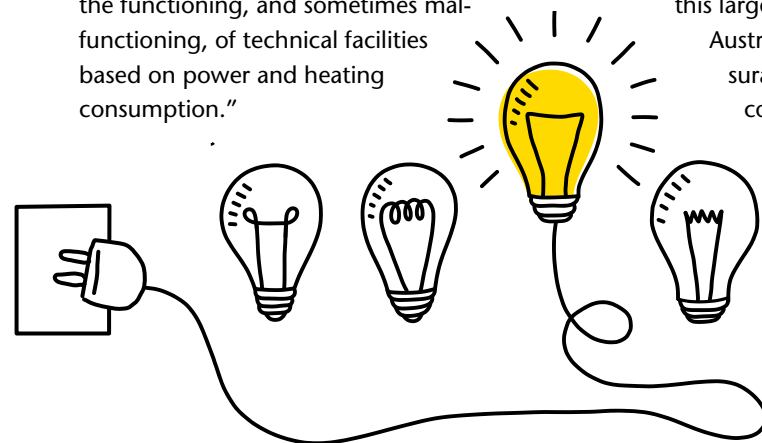
*Under the magnifying glass: swings in energy consumption can often be avoided*

Inexplicable swings in his consumption diagrams immediately make energy manager Stephan Neuberger suspicious. Somewhere at one of UNIQA's Austrian locations, an appliance is running without benefit or for no reason. But which is it?

Ventilation at the weekend, lighting all night long: No unnecessary consumption escapes the eagle eye of the new energy monitoring system. Stephan Neuberger from the Internal Services department analyses the red, yellow and green swings of the evaluation software: "In the energy sector, in a similar way to an ECG, you can reach conclusions about the functioning, and sometimes malfunctioning, of technical facilities based on power and heating consumption."

Ideally, Neuberger's diagrams should be completely dark, at night, at least – because it's only then that no machinery should be functioning unnecessarily outside usage times, using outdated technology, or simply because it is defective.

The connection of around 100 locations to an energy monitoring system this large is unique anywhere in Austria, and not just in the insurance sector. Neuberger continues: "We've been doing real pioneering work with the system since the beginning of 2018." External auditors from the company e7 Energie Markt Analyse confirmed this in 2019.



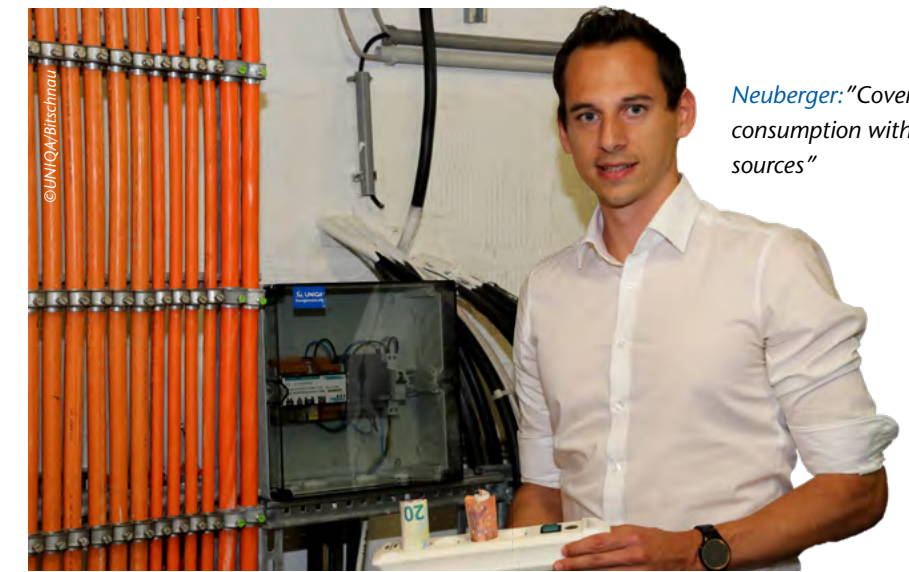
### Hot on the trail of power guzzlers

Wörgl in Tyrol is one example: the Regional ServiceCenter (RSC) there is now saving 14,000 kilowatt hours of power – every year – or the equivalent of 62 per cent of total consumption. Logically enough, a ventilation system only runs during office hours, and the external lighting is switched off between 11.00 pm and five in the morning. Sometimes, a more lo-fi version of the external lighting also works with old technology. At Korneuburg in Lower Austria, power consumption has fallen dramatically since the old lighting fixtures were replaced by LEDs. "With that measure alone, we lowered the electrical output demand during switch-on time from 3.5 to 1.5 kilowatts," Stephan Neuberger emphasises. For the location as a whole, that adds up to a 14 per cent energy saving.

At the RSC in Mödling, Lower Austria, the high base load at night was also striking, but the cause was something different: a gate air curtain which was supposed to be reducing the amount of warm air that escaped in winter was actually running 24 hours a day, simply because the system of regulation wasn't working properly. Mödling is now saving 37 per cent on its power compared to before.

### Pioneers of retrofitting

In 2019, the company received an award for the heat recovery measures it introduced in 2018: the Environment Ministry singled out UNIQA – as one of just 25 companies in Austria – for the energy efficiency it achieved in its klimaaktiv programme. Retrofitting a larger heat exchanger, changed cable routing and improved regulation had combined to reduce the district heating consumption of



*Neuberger: "Covering energy consumption with renewable sources"*

the UNIQA Tower by around 800,000 kilowatt hours a year. That's the equivalent of the annual heating requirement of 40 average households. As Head of Department Jürgen Schneider put it at the award ceremony, the prizewinning companies were "demonstrating that measures to improve energy efficiency could be economically meaningful, while at the same time making an important contribution to

protecting the climate and environment". And as UNIQA Energy Manager Stephan Neuberger says: "If we are going to overcome the climate crisis, it is crucial that we reduce our energy consumption drastically, so it can be completely covered using domestic renewable energy sources – even though these are limited. UNIQA wants to play an active role in working to achieve this."

## WE SET THE PACE



*New electric cars: lower emissions, greater range*

A brand new company fleet of electric cars caused a stir in spring 2019. No fewer than 18 Hyundai IONIQ electric cars travelled along Vienna's Ringstraße and Gürtel thoroughfares in two convoys. They subsequently travelled to their destinations at UNIQA's nine regional offices.

The stylish fleet means employees will enjoy a new generation of driving comfort: their range of 250 kilometres means it will now be possible to make even longer trips without any problems. The introduction of the 18 new electric vehicles means UNIQA can now stop using not just its nine old electric cars but also nine conventional vehicles with internal combustion engines. As a result, the carbon dioxide emissions of the UNIQA company fleet will fall, on average, from 106 to 100 grams per kilometre. As well as this, the electric cars will only be recharged with 100 per cent eco-power at UNIQA locations.



# FINISH YOUR PAPERWORK!

Signing claims quickly and easily on the mobile phone has helped us save tonnes of paper since March 2019.

The new electronic signature on the smartphone has something for everyone. Customers can sign claims wherever it works best for them. Advisors no longer have to scan in printouts. UNIQA needs less paper, and everyone saves time.

"It's quick and uncomplicated," says Christian Purtscher, quoting his customers. The advisor from the Feldkirch district of Vorarlberg is happy to hand over several offers at once, so the interested parties can reach a decision in peace and quiet. And now he can save himself and his customers the need for a follow-up appointment as well. Other UNIQA employees refer to "one of the most useful projects in recent years," which "really does make life easier". One 76-year-old customer appeared "impressed by everything you can do". The new service is problem-free

and easy-to-use, and the amount of paper saved a huge relief, according to other customers.

## Almost two tonnes of paper saved

Since we first introduced smart-phone-based electronic signatures, 25,227 customers have used the service. That adds up to an impressive 379,835 pages saved, the equivalent of a hefty 1.9 tonnes of paper. These figures will rise if customers can use mobile signing for other products – a major wish on the part of UNIQA advisors. The service is currently available for vehicle insurance applications, unit-linked life insurance, homeowner and household insurance, and accident and legal expense insurance. There are certain restrictions to the service: if a man wants

to insure his girlfriend's life, for example, her handwritten signature is required.

Customers can also sign electronically directly in front of their advisor, of course. Laptops featuring touchscreens have been saving impressive amounts of paper for some years now, of course. Between the start of 2015 and the end of 2019, almost ten million pages did not have to be printed any more, a saving of 48 tonnes of paper. ■



*Farewell, printout: mobile devices help customers and employees save paper*

## INSURANCE IS JUST SIMPLE

Flexible, unattached and online: that's our young customers between the ages of 18 and 30 – generally speaking. Since October 2019, UNIQA has been offering the first insurance product specifically tailored to meet the needs of those young people, household insurance for a flat-rate charge of €5.60 a month. Chilli is just right for a room in a flatshare or that first small flat of your own – the contents of the flat are insured up to a value of €20,000, which is always sufficient to



cover basic furnishings. A global private liability insurance up to €1 million (even for children up to the age of 30) is included. The product is particularly relevant

for the urbane young customers of today: Chilli can be terminated from month to month.

## Flat-rate and flexible

Chilli household insurance can be the perfect solution for young adults, students and singles just starting out in life. It's also just right for a small temporary home after a separation or – in a testament to the product's flexibility – later on in life, in a retirement home. ■

## LESS PREMIUM, MORE SAFETY

If you're getting a car for passing your university entrance exams, then best make sure it's a safe one: with the UNIQA SafeLine safety service, young drivers aged between 17 and 23 are not only protected in the event of an emergency, but can also save themselves the service charge of over €390 for the first three years. The GPS device, which adds a number of different safety functions to the car, and the emergency button on the smartphone combine prevention with assistance in the event of an emergency. If drivers are involved in an accident, break down or suffer health problems, all they need do is press the SafeLine emergency button in the car or in the SafeLine app. The CrashSensor reacts automatically if the car suffers a severe impact, ensuring help arrives quicker.

## Get off the phone!

In a further effort to prevent an emergency situation happening, UNIQA rewards young drivers who do without their mobile phones while at the wheel. Anyone putting the phone to one side while driving the car with SafeLine can save up to 50 per cent of their annual net premium on their vehicle liability insurance. This service continues to apply even when the driver is no longer a novice driver, and has been developed to address the fact that using mobile phones at the wheel continues to be one of the most frequent causes of road accidents. ■



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## CALM AFTER THE STORM

The severe weather warning we offer by SMS or e-mail advises customers well in advance when storms, torrential rain, snow or hail are forecast to pass over their home. Thanks to the service, millions of people have been able to prevent damage over the past 15 years before a storm has arrived. And since May 2019, users of the service have been receiving the message a second time: as part of a pilot project, UNIQA and the UBIMET weather service are now asking: "Everything OK?" – a completely new perspective and paradigm shift in damage management – after a severe weather event has hit. Rather than just waiting for customers to report damage, we are now preemptively addressing them and asking whether something has happened. If this is indeed the case, they can then access the reporting form with a single click. ■





## DOCTOR ON CALL

“Telemedicine is the future,” says Roland Berger. According to the Director of the Department for Paediatrics at St. Josef Hospital in Vienna, “you can save between 25 and 33 per cent of all outpatient visits to the children’s section with telemedicine”. The benefits for all involved are plain to see: doctors can treat numerous patients from wherever they are, and are not bound to a particular location. Patients no longer have to sit for long periods of time in a waiting room, and can gather information from home instead.

For those with Akut-Versorgt (acute care) insurance, telemedicine is currently a new additional benefit. With the service as a component of a special class or outpatient private health insurance, customers can be sure of receiving primary health care in a private clinic, at night, or even at the weekend and on public holidays.

Previously available in Vienna and Salzburg, Akut-Versorgt has been offered to customers in Graz, Klagenfurt and Lustenau (Vorarlberg) since 2019. The service saves its users waiting times in public outpatient departments. Now, telemedicine also saves these customers the journey to the doctor itself. ■

## MY NUTRITION, MY DECISION

The new Lifestyle DNA analysis provides information about patients’ individual disposition when it comes to nutrition.

How do I design my diet to be genuinely healthy? How well can I detox, and which foods will really work for me personally? Since February 2019, customers with the Lifestyle DNA analysis in the UNIQA VitalPlan, or in tariffs with VitalCheck, have been able to find out their own personal disposition towards nutrition, and create a healthier lifestyle for themselves by doing so. They send a saliva sample to UNIQA partner Novogenia, a laboratory in Salzburg. The assessment then tells them how they can lose weight most efficiently, explains the director of the laboratory, Daniel Wallerstorfer. “Is sport the best strategy, or should we be concentrating our efforts elsewhere?” Just as some people find it more effective to eat fewer calories, and others less so. “We examine your genes to see how well different strategies are going to work for you.”

### Discussing the result personally

Once you’ve got the assessment from the laboratory in your hands, you can consult a UNIQA VitalCoach with your questions. You can also have an additional blood test. The object of the gene test is not to see which diseases you are more susceptible to.

### Billions of possibilities

The Lifestyle DNA analysis is amongst the most wide-ranging of its kind. Over 30 genes are investigated, providing several billion possible results. Daniel Wallerstorfer adds: “Every person is unique, and most across-the-board recommendations have an annoying tendency not to work for anyone in the end.” ■



©UNIQA/Stefan Gessl

## PREVENTION IS BETTER THAN CURE

The Mobile HealthCheck, the UNIQA Check-up or mobile Health Truck on wheels, takes preventive health to companies and their staff.

On 51 days out on the road in 2019, some 3,000 employees underwent tests in one of the three modules, the RückenCheck (a back check), the VorsorgeCheck (a preventive check) and the FitnessProfil.

### Detecting diseases early

The VorsorgeCheck, which is requested particularly often, features high-quality test methods and uses cutting-edge diagnostic devices. That can be absolutely crucial – sometimes even a matter of life and death: in 2019, the team of doctors and assistants discovered a wide variety of abnormal organ lesions, right through to cancerous diseases. If the people affected had relied on cure rather than prevention, they would only have learnt of their diseases then, significantly later. ■

## FIRST SERVICE WITHOUT A POLICY

The new Wunschfit-Box is a milestone on our journey from traditional product provider to service provider. Whether they’re a UNIQA customer or not, anyone can now purchase the package with personal coaching – for themselves, or even for others. For €120, you get a two-hour preliminary discussion with a UNIQA VitalCoach, and motivation aplenty in the shape of postcards and posters. The package lasts four weeks. As well as this, there’s a box filled with a running belt, a Thera-Band and the first motivation boost.



©Max Luczynski

### Realistic goals

Working together with the VitalCoaches, the consumers set goals that are actually achievable. That means cutting out the pressure to perform, and within the time available. Because you can also be bending your knees to strengthen your thighs while you’re cleaning your teeth. ■

## INSURING ACCIDENTS, PREVENTING ACCIDENTS

Prevention is more than just health and pension insurance. Since September 2019, it has also been part of our new accident tariff. Anyone who would rather stay healthy than get that way can now extend their insurance cover to include the provision package, and choose to attend either VitalCoach units, a FitnessProfil, driving safety training or a first aid course once a year. The last two of these can also be credited to your driving licence.

There are around 800,000 accidents a year in Austria, with three-quarters of these taking place in the household or during leisure activities. Only private accident insurance can cushion the financial consequences of this. ■



# Source for a good Life

In carpe diem magazine, UNIQA and the Red Bull Media House have created an inspiring life companion for health-conscious customers.





# h

Haikal Saadaoui, Customer Advisor in Vienna, likes to pick up the newspapers when he wants to highlight a particular subject for his customers. The danger of having an accident, for example. It's not a pleasant thought. A distinctly worrying one, in fact. Bad news. So that's why Saadaoui has been particularly happy to reach for carpe diem lately. The magazine from the Red Bull Media House is full of good news. Awash with suggestions for a good life, without pressure, but not couched in "told-you-so" terms. Saadaoui then asks his customers a question. It goes like this: "Do you want to be happy?" Maybe even as happy – and long-lived – as the people in the Blue Zone of Sardinia presented in the first issue of carpe diem? But what does it take to be that happy? And how can UNIQA help?

## Cross-media project

carpe diem inspires its readers to lead a good life. Its key themes are nutrition, exercise, relaxation and awareness, all

presented in a strikingly well-balanced mix on the magazine market. The first issue was published in June 2019. Since then, carpe diem has come out in print, and more recently online, every two months. UNIQA is involved in the media project at two different levels. Its first role is with issues and experts in the health and welfare sector – primarily in the digital articles, which are also produced specially for the [uniqua.at](https://www.uniqua.at) website and social media channels under the new magazine brand. Secondly, the 148-page magazine goes out regularly to customers and employees. carpe diem is available from newsagents for €5.40.

## Suggestions, not instructions

"The claim of the new media brand from the house of Red Bull, that it's 'Time for a good life', and our mission of 'Safer, better, longer living', are such a perfect fit that it seemed only logical for us to enter into this cooperation," says CEO Andreas Brandstetter. "In carpe diem, we offer our customers input on how to lead a health-conscious way of life." Input, you note, not instructions. As publisher Andreas Kornhofer puts it: "carpe diem is like a close friend. Both the magazine and the online portal dispense with that moralistic tone. They invite readers to try new things out, and encourage them to let useful things become good habits. The inspiration offered by carpe diem is designed to be easy to integrate into our everyday life – but is only ever based on the very latest scientific findings. It's precise-

After reading just two or three issues, readers describe the new magazine as a "life companion". "THIS was the first magazine I ever really read from cover to cover." "Hugely inspiring." "I love it."

ly this balance that defines the unique character of carpe diem in the media market."

## Safer, better, longer living

This is not just a UNIQA product folder. It is high-quality reading, focusing on the subject matter of a top health insurer. A shop window to rummage about in and taste when it suits. Or a field for dreaming. Customer-centred: the living environment of people comes first. Only then do we suggest a possible solution. Customer Advisor Haikal Saadaoui likes to dream together with his customers. Everyone wants to maintain their standard of living, and that includes as they get older. Nobody wants to miss out on anything. carpe diem is packed with opportunities for identifying with this safer, better, longer living.

After reading just two or three issues, readers describe the new magazine as a "life companion". "THIS was the first magazine I ever really read from cover to cover." "Hugely inspiring." "I love it." "We want to increase the level of satisfaction of our customers," says Andreas Brandstetter, getting to the crux of the matter. "With carpe diem, we succeed in doing just that. It makes us a more relevant presence in the lives of our customers. So they don't just think of us when something unpleasant has happened to them." Good news, in other words, rather than just bad.



SABINE PRAUNSEIS,  
UNIQA EMPLOYEE IN  
BURGENLAND AND  
CARITAS VOLUNTEER

## NOT BEING UNDER PRESSURE TO PERFORM

For me, "Time for a good life" means working with people with special needs at the Caritas disabled workshop in Wimpassing. It feels like a very good time, because you're not under pressure to perform. Pressure gets you nowhere with the people here. If they no longer want to read, for example, then their concentration goes and there's just no point continuing. Being here lets me recharge my batteries, come from my everyday routine and relax, whilst taking a bit of responsibility for others at the same time. And the warmth you get back is incredible.

For me, a good life means having a roof over my head, and being able to buy food and clothing without being forced to wonder how and when I'll have enough money to pay for them. It's about knowing I'm healthy, having work, and – most importantly, I think – having family and friends who will be there for me when times are hard. Time's a question of pacing yourself. I'm very careful not to schedule too much into a week, because I need time to comfortably read a book or just get a bit of peace and quiet as well – nature's very important to me in doing this. Sure, even I try to pack too much in sometimes. But when I start complaining that I've got no time, then it's a sign I need to rethink how much I'm trying to get done.

I like carpe diem because the magazine is so positive, and packed with great suggestions for how to lead an enjoyable, healthy life. And staying healthy and leading a good life, even in old age, are exactly the same priorities as UNIQA's.

PHOTOS: Adobe Stock, UNIQA/Filipitsch





**MICHAEL JANOSCHEK, UNIQA EMPLOYEE IN VIENNA AND SONG LEADER**

#### SINGING TO COUNTER STRESS

Singing has always given me pleasure. My wife wasn't a fan at all, however. Then a friend took her to a healing singing session, and she was so enchanted that we went together the next time. Now we offer healing singing ourselves, usually at rehabilitation facilities, but also at UNIQA. People arrive stressed out from work, and after an hour and a half they're happy and relaxed.

Singing improves your heart rate variability, the heart's ability to adjust its output to the situation. Singing deepens the breathing. Above all, though, singing creates a feeling of community, a totally new intimacy. It helps you open up to yourself, and to other people.

You can use it to break down your inhibitions. In the past, singing used to be something we did every day. Thanks to the pressure to perform, however, the pleasure has been lost. People get embarrassed. But I've never yet met anyone who's driven me away by singing. On our courses, we sing songs with simple melodies and texts and without note sheets, so the freedom isn't lost. We usually incorporate small meditations, and there's always movement as well. That creates pleasure and lightness.

The thing I appreciate about carpe diem is the quality of its content. The cooperation is great for UNIQA, because we lend our authority on the issue of provision to the project.



**DANIEL RUNGE, UNIQA VITALCOACH IN TYROL AND BIKEFITTING EXPERT**

#### TOTALLY ABSORBED

I used to be a professional triathlon contestant, and bikefitting was my thing long before it became the latest thing. When I'm working together with customers to modify their bikes, I'm just totally absorbed. At that moment, I just can't think about doing anything else. That means converting the bike works perfectly too. Sometimes it gives you goosebumps, you're completely focused, but in a way that doesn't feel stressful.

For me, a good life is about being able to keep my feet firmly on the ground when it comes to my health, job and family. As a father of young children, I know that's not easy. You can make it easier by going out for half an hour in the evening, maybe, recharging your batteries, if you can build on something.

carpe diem gets all the topics across that a VitalCoach will use as well. That helps create better understanding. I like reading old-school print; really touching something lets me engage with it, and I prefer having pages to flick through to just scrolling down something digital. That's how to create time for a good life.

PHOTOS: Adobe Stock | Itezzstock, Privat



**UNIQA employees can now get lunch recipes from carpe diem: Apple and Celery Soup, prepared by DO & CO in the Platinum Lounge at the UNIQA Tower**

*Clever people eat soup. Soup is philosophy – and can comfortably be cooked in advance.*

#### Basic Apple and Celery Soup

Deacidification makes you happy

#### INGREDIENTS

for 4–8 portions

50 g onions

20 g butter

2 apples (approx. 300 g)

1/2 tsp fresh ginger

100 g celery

500 ml vegetable stock

500 ml milk

Sea salt, white pepper

50 ml cream

125 ml white wine

1 handful lemon balm

#### PREPARATION

Finely chop the onions and sweat in the butter. Peel the apples (save a few slices for decoration), ginger and celery, dice and add. Top up with the stock and milk, and cook for about 10 minutes until tender. Purée with a pinch of salt, pepper, cream, wine and a piece of the balm. Serve garnished with the balm and apple slices.

**Suggestion:** 2 tbsp curry powder for an alternative.

You can also use apple juice instead of stock.

PHOTOS: Eisenhut & Mayer  
FOOD STYLING: Alexander Rieder  
SET STYLING: Sabina Dzinic



# PENSIONS DYNAMITE



Is the Austrian pensions system prepared for the coming demographic challenges? No – but keep it to yourself! We made the mistake of mentioning it in 2019, and got our fingers burnt by the “Senior Citizens’ Stinging Nettle”. And we’ll happily grasp that nettle again if it means greater intergenerational justice.

If pointing out facts means being awarded sarcastic prizes, then we’re happy to do so, and look forward to receiving more of the same.” This was what one of our employees posted on the intranet when UNIQA recently received the Senior Citizens’ Stinging Nettle, a negative award for supposedly unrealistic clichés relating to older people in the media. Our apparently inflammatory claims, which were made in a video, were based on verifiable data.

UNIQA economists extrapolated the development of pension costs in a variety of scenarios. In the worst of these, their forecast reached the following conclusion: if the de facto average pensionable age remains 60, then the cost to the Austrian national budget will explode from around €20 billion at present to €168.4 billion in 2060. From 2025 onwards, the number of people of working age relative to pensioners could already have fallen below two, and by 2060 it will be only slightly above one.

## Harm to society

The Österreichischer Seniorenrat and Österreichischer Journalisten Club, two associations representing the interests of older people in Austria and journalists respectively, decided to ignore the facts and counter this burning issue with sarcasm. Consequently, we received the Stinging Nettle in a ceremony held at the Austrian Parliament. If it means telling the truth, however, that’s one nettle we’re happy

to grasp. Society as a whole will feel this painful trend: if more and more of the state’s resources are taken up by pensions, then the money will be missing from other budgets – for families, education and the future.

## Provision as a women’s issue

Women are also going to start missing that money. By the time many of them notice, moreover, it will already be too late. Issues such as choice of profession, career paths, role models, parental leave time and

family care period invested, the retirement benefits enjoyed by men and women differ by several hundred euros – based on people with comparable jobs. The logical conclusion of all this is that women need to take responsibility for provision themselves in good time. Models such as voluntary pension splitting for parents can provide some support, while private coverage is recommended the sooner the better. ■

part-time working all lead straight to the gender-pay gap, which in turn moves directly to the gender-pension gap, the consequences of income inequality between men and women for pensions. Here are some more figures on that, also taken from a UNIQA video: at €1,038 a month, the average Austrian woman receives a pension €539 smaller than her male counterpart (€1,577). Depending on the



## PROVISIONS WITH ENVIRONMENTAL SEAL

At UNIQA, making provisions responsibly also has a social and ecological dimension. The Austrian Society for the Environment and Technology (Österreichische Gesellschaft für Umwelt und Technik, or ÖGUT) describes our capital investment guideline, presented in 2019, as “a good basis for orienting the portfolio in an appropriately sustainable manner”. As the only ÖGUT-certified insurance company, we pledge to customers of traditional life insurance that we will also sound out our assets according to ethical standards. Negative criteria could include the arms trade, nuclear power or human rights violations.

## New: sustainability fund

In recent years, our customers have been provided with concrete alternative investment opportunities in unit-linked life insurance. Depending on the sales channel, we offer funds from Raiffeisen Capital Management, Kepler Fonds and Amundi Asset Management. The funds manage external certification marks such as the Austrian Ecolabel, or invest in securities rated according to their level of sustainability. Amundi, for example, cooperates with CDP, a globally networked NGO and pioneer in the field of CO<sub>2</sub>-transparency. ■



# ENJOYMENT OF THE ARTS FOR YOUNG AND OLD

As a partner to the children's and youth programme of the Salzburg Festival, UNIQA has been making an important contribution to youth development since 2013. In 2019, it was the turn of Marius Felix Lange's opera "The Singing of the Magic Island" to inspire its young audience. The children laughed, trembled and cheered with heroine Angelika as she set out on her adventure in search of singer Mirza.



## LET'S GO TO THE MUSEUM!

Last year, around 500 UNIQA employees had the opportunity to take a look around four federal museums at once – the Belvedere, the Albertina, mumok and the Kunsthistorisches Museum – free of charge. The newly-introduced UNIQA Days in museums replaced the employee tours whose popularity meant they always filled up very quickly. In order to participate, those interested merely had to register, after which they – and one accompanying person each – could get in at a discounted rate.

The greatest rush of visitors proved to be to the Kunsthistorisches Museum, where art by Caravaggio and Bernini, amongst other key works of Roman early Baroque, were being shown together in Vienna for the first time.

## The opera business – as seen through a child's eyes

For the first time, the children and young people were not merely given the chance to experience children's opera as part of the school project days, but also to take a detailed look behind the scenes and ask any questions they may have.

Forty pupils from Volksschule Moosdorf primary school enjoyed an "excursion to the magic island" themselves, getting better acquainted with jobs at the opera while there. They were immediately given the chance to put what they had

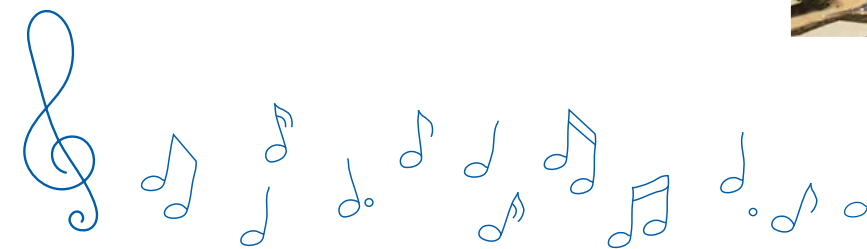


learnt into practice during a treasure hunt through the theatre.

Fifty pupils from HLW Neumarkt business school also experienced a special highlight. Taking their example from children's opera, they spent the school project days learning how to sell their ideas properly before presenting them convincingly.

*Opera for children: at the Salzburg Festival, schoolchildren were given the chance to experience how things work backstage as well*

It's never too late (or early) to inspire people through the arts and culture. UNIQA has been supporting campaigns for young talents for many years now.



## WE FOUND A CHOIR

Employees have had the chance to revive old talents and discover completely new ones since 2019, in the new UNIQA choir.

Making music as part of a group isn't just fun; it produces an unshakeable sense of community as well. Now, with this in mind, the first UNIQA choir has been brought into being, at the initiative of Risk Management together with Human Resources. "It was just beautiful," says UNIQA employee Ursula Gessl, raving about the first rehearsals, which were held at UNIQA Headquarters in December.

Around two dozen men and women from departments across the company, some with experience of choral singing and some completely new to it, had come to rehearse songs from a wide variety of different genres, conducted by professional musician Johannes Mertl. Even a retired UNIQA employee joined in the singing. "Mr Mertl accompanied us on his keyboard and was very pleased with

our performance," explains Gessl who was particularly impressed with the choir's interpretation of the classic "Let it shine".

### First performance in the works

"Not only is it a truly beautiful song, it is also a great motto for us!" Rehearsals take place twice a month, and the very first public performance is in the works.

## WE LIVE WORK-LIFE BALANCE

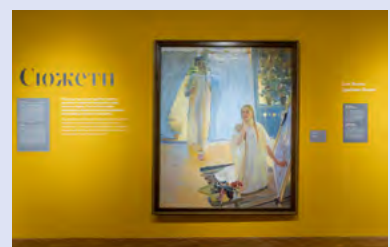
In Poland, UNIQA is using a wide range of initiatives designed to enable employees to balance their career, family and leisure time more effectively. With the Fitqbe platform, for example, UNIQA Poland is helping employees to lead a healthy lifestyle, making it easier for different locations to cooperate.

Employees were given two hours' extra time for their families around the Day of the Family on 15 May. And when a major teachers' strike caused a collapse in childcare services in Poland for three weeks in April, 20 children between seven and eleven years of age were temporarily looked after in a conference room in Łódź.

## WE SUPPORT YOUNG MUSICIANS

In Ukraine, UNIQA partnered the international competition for young musicians in Kiev for the eighth time in a row in 2019, with participants coming from Ukraine, other European countries, Canada, China and the USA.

UNIQA is also a partner to the "Angel" art project. This major exhibition was held in Lviv from August to October 2019, and consisted of works of art focussing on the theme of "Angels", with more than 400 exhibits from over 30 museums and private collections.







# TEAM SPORTS AT SCHOOL

Young players and crowds both catch football fever in UNIQA school leagues.

As a long-standing sponsor of Austrian school leagues, UNIQA was happy to see over 11,000 boys and girls in the competitions in total in 2019. Austrian broadcaster ORF reported on all the national finals in its “Schule bewegt” magazine programme. In the UNIQA School Championships Boys, Bundesgymnasium/Bundesrealgymnasium

Polgarstraße secondary school was the winner. In the 39th Federal Championships of the UNIQA Handball School Cup, meanwhile, Bundesgymnasium/Bundesoberstufenrealgymnasium Dornbirn Schoren secondary school won the title in the girls’ competition, while Bundesrealgymnasium Krems Ringstraße school won the boys’ title. Graz International Bilingual School won the UNIQA Basketball School Cup for the girls, while Bundesgymnasium/Bundesrealgymnasium Klosterneuburg came out on top for the boys.

No fewer than 3,195 schoolgirls played in the increasingly popular UNIQA Girls’ Football League alone. A total of 226 teams – nine more than in 2018 – battled to get to the final, in which Sportmittelschule Wiener Neustadt secondary school won the championship for the first time.

**Think sometimes you win, sometimes you learn**

Not everyone could be a winner, of course. Even setbacks should be viewed as learning experiences, however, as Sylvia Pobatschnig, UNIQA Marketing Styria, emphasises: “Sometimes you win, sometimes you learn”. Strictly speaking, said Erwin Gruber of Sports Sponsoring, there are no losers in the school competitions, “If we succeed in motivating children to get more exercise in pursuit of a healthy lifestyle, then we’ve all won.”

*Girls’ sport: Graz International Bilingual School won the girls’ basketball championships in 2019*

## HEALTH THAT’S FUN

Never heard of “Airtrack” or “Longboarding”? Don’t worry – you’re in good company! Neither had many of the 6,500 school pupils who took part in the third UNIQA Trend Sports Festival this summer. Working together with SPORTUNION, the young people were given the opportunity to try out a vast array of cool sports at something like 180 locations across Austria.

**Trendy sports, real role models**

Nothing makes you feel like getting some exercise more than finding the right sport – but you’ve got to find it first! And because that also requires real role models, many pupils even got the chance to meet their sporting idols in person, in the shape of downhill ski racer Christine Scheyer and Olympic gold medallist Matthias Mayer.



*Team sports: employees with Olympic spirit*

## HUNGARY AT THE SPECIAL OLYMPICS

UNIQA Hungary supported the Special Olympics World Games in Abu Dhabi and Dubai by providing comprehensive insurance cover for the 62-person Hungarian team. The athletes eventually won 69 medals – with no fewer than 32 of those gold – in 14 different sporting disciplines.

Employees also took part in the running programme of the Hungarian Special Olympics Team. The aim was to compete in groups, with each member of the group running 2,019 kilometres in the course of the year.

## A CHICKEN AS MOTIVATOR

UGOTCHI is already encouraging our very youngest children to move and relax more.



*UGOTCHI: chicken mascot aimed at youngsters*

The chicken UGOTCHI is enormously popular as a mascot amongst primary school children in Austria. The programme of the same name combines movement with healthy nutrition, can easily be integrated into both school routines and leisure time, and even creates a role for parents as well. Using their UGOTCHI points book, pupils can earn points for visiting a sports club for an hour, getting enough

sleep, and for doing some exercise or eating a healthy meal during break. The more active the children are, the better the result for the class as a whole, encouraging teamwork. SPORTUNION and the school society SIMPLY STRONG continued to expand the UGOTCHI programme – also including Vital4Heart exercises – in partnership with UNIQA Stiftung in 2019. The focus was on relaxation and attentiveness (see pages 42 ff.).

**One out of six primary school children on board**

In 2019, 1,091 classes from schools the length and breadth of Austria took part in the programme free of charge. That means one out of six primary school children in Austria was already making his or her lifestyle more health-conscious last year - with the help of UGOTCHI.

## RUNNING FOR YOUR LIFE

UNIQA encourages a healthy, active lifestyle at locations across Europe. In Romania, employees and their families took part in the UNIQA Asigurari Bucharest 10K & Family Run, with 7,000 runners. And because exercise doesn’t just help the person moving themselves, but others as well, UNIQA Poland organised a run in Łódź for children with disabilities. UNIQA’s own team also took part in the run.

In Ukraine, UNIQA supported the six events of the Ukraine Running League in 2019, as its official insurance partner. All adult long-distance runners automatically received accident insurance together with their starter’s package.



*Trendy: find your favourite sport*



# SIMPLY STRONG MAKES TEACHING BETTER

With its three exercise programmes, Vital4Brain, Vital4Heart and Vital4Body, the school society SIMPLY STRONG is giving fresh impetus and eagerness to learn to Austria's classrooms. UNIQA Stiftung is making it possible for SIMPLY STRONG to be available to pupils, parents and teachers free of charge.

Exercise break:  
Ursula Eichler, Lena, Matteo  
and Chiara are given fresh  
impetus



## PAYING IT FORWARD

FIRST AND FOREMOST, WE WANT OUR  
HEALTH PRODUCTS TO REACH YOUNG  
PEOPLE. THE TECHNOLOGY OF  
TOMORROW IS HELPING US DO JUST THAT







*Everyday school life: attentive for hours on end without exercise? It doesn't work, says Lena Pake*

Three to six minutes of exercise break, and pupils can listen again, understand and concentrate. For society founder Werner Schwarz, the developer of the Vital4Heart programme Ursula Eichler and the teacher Sigrid Landl from the Bundesgymnasium Zehnergasse school in Wiener Neustadt, the everyday school routine would be unthinkable without SIMPLY STRONG nowadays.

An Austria-wide educational offensive, online material and motivated pupils such as Chiara, Matteo and Lena are broadly disseminating the exercises, the effectiveness of which is scientifically proven.

**The current extra tuition barometer of the Chamber of Labour says one child in every three in Austria needs those additional classes. This figure has never been so high. Why is this?**

**Werner Schwarz:** Pupils nowadays are no longer capable of listening for long periods of time. They're no longer engaged, can't concentrate, and can't remember things. At the same time, the parents often make it too easy for themselves by relying on extra tuition. They should really be more involved with their children. But even teachers are reflecting on their own performance too little: was I able to get

my content across in this lesson? Did I teach effectively?

**Lena Pake:** It's true about listening, but staying attentive in class for seven hours without a sports lesson is impossible.

**Matteo Landl:** You cannot do anything after the fourth lesson without any exercise.

**That's why SIMPLY STRONG is designed to take exercise into the classroom. Why use the word "simply"?**

**Werner Schwarz:** Because you can do the exercises really simply. There's no need for a gym or sports equipment, and you can do it without any inhibitions.

**Sigrid Landl:** Many pupils don't want to get changed, for example. SIMPLY STRONG is simple to do. You can incorporate it into anything, even language teaching. All it takes is an exercise break three to six minutes long, and after that pupils can listen better again, understand better. Even as a teacher you're given fresh impetus again.

**So do you intersperse the teaching with these exercise breaks when the pupils lose their focus?**

**Sigrid Landl:** Ideally, you do so a moment before their concentration is lost.

**Ursula Eichler:** It depends on their age as well. Primary school children have even lower attention spans. The younger the children are, the more often they need a short break.

**Werner Schwarz:** They all need the exercise breaks, but it's true, it does need to be done according to a rhythm that's right for their age. If I'm just about to look at a difficult chapter in maths, functions, for example, then I say to my pupils: I'm going to need your undivided attention for this, so we're going to do some exercise now.

*All simple: SIMPLY STRONG doesn't need a gym or equipment*



**One of the three partial programmes of SIMPLY STRONG is called Vital4Heart and is all about regeneration. Why is relaxation always too short, and what actually is relaxation?**

**Ursula Eichler:** In the Vital4Heart programme, we view relaxation as the anti-thesis to stress. Recent studies have shown that one in two children is suffering from

stress. Even small children are under time pressure. The children bring that to school with them.

**Sigrid Landl:** Speaking as a mother, I have to say it's the social pressure, which is difficult to avoid. Children should be attending a music course, doing gymnastics or swimming. They have a programme, just like a manager.





Werner Schwarz: "SIMPLY STRONG provides me with a variety of methods"

©UNIQA/Rautenstrauch

which exercise is right for each individual child. By repeating this particular exercise, the pupils can get in touch with their emotions in a more and more attentive way.

If we're really going to achieve a lot with SIMPLY STRONG, the programme needs to be launched as widely as possible. Since 2019, there's been a new educational programme, the SIMPLY STRONG Academy, which lets teachers across Austria get to know the exercises and start using them. What motivates teachers to participate in the programme?

**Werner Schwarz:** If a teacher wants his teaching to really work in the classroom, then he's got to keep training. SIMPLY STRONG provides me with a variety of methods I can use to optimise my teaching.

**Sigrid Landl:** We all know, for example, that there's normally no point in trying to teach in the lesson immediately following a test. But SIMPLY STRONG gives me a way of motivating my pupils again.

**Matteo Landl:** The exercises in Vital4Brain are always made up of three parts: activation, coordination and relaxation.

Matteo and Lena, you two are peer coaches; that means you go through classes and do the exercises with your fellow pupils. What's that like?

**Matteo Landl:** Standing up in front of a class is a new experience for us.

**Lena Pake:** Your presence and self-confidence improve as a result. You no longer need to think about all the excitement and build-up before a presentation.

**Werner Schwarz:** When pupils are acting as teachers too, and older children are learning from younger ones, the feeling of togetherness at the school benefits. This change of roles strengthens the level of respect and mutual appreciation.

**Sigrid Landl:** One effect of this togetherness is that everyone knows everyone else at our school, even though we've got 1,200 pupils.

We talked briefly about the parents earlier, who are key to all this. SIMPLY STRONG also launched a new website in 2019, featuring 450 online exercises. Are you reaching parents with it?

**Werner Schwarz:** The website's a wonderful way of helping teachers get suggestions and guidance, and giving parents further information about the idea and exercises. Although we make the initial contact with parents

via the children in the vast majority of cases, we create the bond with them through the website and our monthly newsletter.

**Ursula Eichler:** During a Vital4Heart exercise, I say to the pupils: "Take this exercise home with you. Look to see whether Mum realises how you're doing, for example. Or whether Dad realises how well Mum's doing."

**Lena Pake:** For many people, including myself, it's Grandma and Grandpa who are interested in the exercises. They're the ones together with us in the afternoons, and who want to know what we've been doing at school.

Interview conducted by Barbara Morawetz.



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©Mike Vogl/UNIQA

The Hallein model: safe school with its own defibrillator

## LIFESAVERS FOR SCHOOLS

When it comes to cardiac arrest, seconds are absolutely crucial. The UNIQA Stiftung foundation and UNIQA Österreich began expanding their provision of defibrillators in public spaces in 2018, and in 2019, more of these lifesavers were deployed in schools. Using funds provided by UNIQA, the Red Cross Youth also makes sure both teachers and pupils know how to use the medical devices in an emergency. We ensure such key functions as telemetric 24-hour monitoring, maintenance and technical updates.



### We learn for life

The total of 44 defibrillators placed in schools and school centres mean the Austria-wide heart safety network is now more closely-knit than ever. The presence of the devices also confronts young people with the issues of health, first aid and responsibility. When asked, just 40 per cent of Austrians said they would want to give help saving a life if required to do so, as the fear of making a mistake outweighs the sense of duty. This is also why the slogan of the campaign is: "Denk Mut zum Leben retten. Denk UNIQA." (Think courage to save a life. Think UNIQA.) Energetic young people trained in the use of the devices prove we're not learning for school; this is about life.

## UNIQA STIFTUNG



The UNIQA Versicherungsverein Privatstiftung foundation (UNIQA Stiftung) holds a share of around 49 per cent of UNIQA Insurance Group AG. Its primary purpose is to support the policyholders of UNIQA Österreich Versicherungen AG. Together with the UNIQA Group, it contributes to safer, better, longer living in the health ecosystem.

**Werner Schwarz:** And school, learning, it's all competitive sport. It's stressful, and tires you out. There's pressure to succeed everywhere.

**SIMPLY STRONG works without the need for that pressure to succeed. How does that work?**

**Sigrid Landl:** It's not judged.

**Ursula Eichler:** Everyone just concentrates on themselves. You're not constantly comparing yourself with others and marking yourself up or down based on how you're doing.

**Werner Schwarz:** If I think not so much about Vital4Heart as the other two partial

programmes, Vital4Brain and Vital4Body, then everyone gets it wrong from time to time, of course. At Vital4Brain, we like to put it like this: we laugh about ourselves, but never about the others. And Vital4Body essentially means: "Live and love the exertion, it's your hard work!" **Ursula Eichler:** At Vital4Heart, by contrast, it's all about anchors and rituals, which can be in much too short supply in everyday life. In the course of a phase lasting eight or nine weeks, it becomes clear

**Sigrid Landl:**

"SIMPLY STRONG gives me a way of motivating my pupils again"



# WELCOME TO THE FUTURE!

“Symptoma”, a kind of Google for doctors, is a highly promising solution, especially for complicated diagnoses. Last year, a thrilling collaboration was developed by the Health Hub Vienna.

New ideas and concepts can improve people’s lives sustainably – if they are discovered and developed, that is. At the Health Hub Vienna, which has counted UNIQA amongst its partners since first being founded, countless start-ups have been paired with ground-breaking and out-of-the-box ideas, making all involved ready for international growth. In many cases, it’s not long before the solutions that emerge become an irreplaceable part of our everyday lives.

## Specialist tool for doctors

“Symptoma”, a kind of electronic search engine designed to help doctors produce diagnoses, could become another one of those solutions. The UNIQA hospital subsidiary PremiQaMed, which operates healthcare facilities, was made aware of the Austrian-developed Symptoma through the Health Hub Vienna. The software’s creators, Jama Nateqi and Thomas Lutz, had already

invested 13 years of work in development of the tool – which has received multiple awards from organisations as the European Commission.

PremiQaMed provided Health Hub Vienna with mentors, and immediately saw just how great the potential of Symptoma could be. “Above all, we were hugely impressed by the fact that the search engine could help not just doctors, but patients too,” says Martin Fuchs, Chief Operating Officer at PremiQaMed.

*Doris Kraushofer: measuring pilot operation now*



*Martin Fuchs: the future has long since arrived*



*Christian Kainz: Symptoma provides support in finding diagnoses*



*Fast and precise: Symptoma promises to reduce time spent by doctors and patients*

## Faster, better diagnoses

Diagnoses from doctors cannot, and should not, be replaced using Artificial Intelligence, of course. The tool can, however, make a crucial contribution to ensuring diagnoses are made more quickly, and in a more targeted way. Due to the increasingly wide-ranging findings and data available nowadays, it should theoretically be simpler to make precise diagnoses, even of rarer conditions. At the same time, however, it is becoming harder and harder for doctors to have such vast amounts of information to hand all the time.

## Pilot with Döbling Private Hospital

The PremiQaMed Group conducted a pilot operation with Symptoma lasting several months at its Döbling Private Hospital. Christian Kainz, the Hospital’s Medical Director, explains how this worked: “While patients were sitting in the waiting room, they would input their complaints using an iPad. They could do this independently, supported by a chatbot, or together with a caregiver/nurse. Symptoma then matched these individual details with countless databases, thereby supporting the doctors in making a diagnosis.”

“The reason we initially used the specialist tool in acute care during this pilot operation was that patients with very different problems need to be examined there, and the right diagnosis found quickly,” Kainz

explains. “Finding the right diagnosis fast is the basis for providing the best care.”

## Exploiting the benchmark of tomorrow

Kainz was extremely impressed by Symptoma after the trial, and is convinced physicians should be making full use of all the new opportunities available to them to offer the best-possible diagnosis. He adds a note of caution, however: “Although that all sounds very simple in theory, the devil is in the detail, as so often. In concrete terms, it’s about the human factor. When you deploy new technology, everyone involved has to change the work processes they’re used to, and that’s not working as smoothly as it should just yet.” Doris Kraushofer, Process and Project Manager at PremiQaMed, points out that this is, of course, a process with a vast amount of other work going on behind the scenes. In a next step, the success of the pilot operation is to be measured with the help of studies.

If the numbers add up, Symptoma could be offered to other clinics in future. The cooperation between Health Hub Vienna, UNIQA, the Symptoma search engine, PremiQaMed Group and Döbling Private Hospital has already begun to bear fruit, however. “We’re simply moving with the times, and offering functions that will become the norm sooner or later,” says COO Martin Fuchs. Because the future has long since arrived! ■



# A GOOD START TO LIFE

As a religious hospital with charitable status, St. Josef Hospital in Vienna also cares for pregnant women without health insurance. The UNIQA Stiftung foundation has been partnering these “social births” since 2019.



Support from the cradle: St. Josef hospital has many years’ experience of caring for uninsured pregnant women

**S**ocially disadvantaged pregnant women are exposed to greater medical risks than would otherwise be the case, and St. Josef Hospital in Vienna invests a huge amount of staff time and effort in providing these women with intensive support. “That all costs a great deal of money, for which we get no funding from the public purse,” explains Andreas Brandstetter, Director of the Department of Gynaecology and Obstetrics.

## Safe births in a safe environment

For this reason, St. Josef’s, which belongs to the Vinzenz group of Roman Catholic hospitals, sought a cooperation partner for its social births – and in 2019, it found one, in the shape of UNIQA Stiftung. Together, the two organisations set targets and criteria to ensure a good start to life.

The hospital’s many years’ experience of caring for uninsured pregnant women were incorporated into the integrated care

process, with all professions at the facility playing a role. The cooperation with social organisations such as neunerhaus, aktion leben and the St. Elisabeth-Stiftung religious foundation, which helped develop the criteria for measuring social need, was also of key importance for the programme to succeed.

As a result, 38 social births were carried out in 2019, 27 of which were spontaneous deliveries and eleven were Caesarean sections. Seven new-born babies required cost-intensive care in the children’s department, while the costs for the neonatal care of one uninsured baby boy were also taken on.



Gynaecologist Brandstetter: “No public funding”

# BEATING LEUKAEMIA

The Red Cross and UNIQA Stiftung are rejuvenating and expanding the pool of potential stem cell donors.



Gerry Foitik: data quality has improved

**F**or many leukaemia patients, a stem cell donation is their only chance of recovery. At just one in 500,000, unfortunately, the likelihood of finding a match is infinitesimally small. With the help of UNIQA Stiftung, the Red Cross is expanding its donor database. Over 40,000 people have registered with the database since the end of 2018. It’s not just about quantity, however; the quality of donations has also improved. More than 50 per cent of potential donors are under 30, and have high-resolution typing. Federal Rescue Commander Gerry Foitik explains: “This means a great deal more genetic factors have been surveyed than used to be the case,” generally including additional

characteristics “which are important in a transplantation”.

## Donating now simpler

Due to the low probability of achieving a match, typing people aged over 45 is no longer meaningful. Donations themselves are possible up to the age of 55. Anyone who is registered and donates blood to the Red Cross once a year can ensure their data, and therefore donor suitability, remain up-to-date. Donating has become much easier nowadays, Gerry Foitik says: “90 per cent of people can donate stem cells in a similar way to donating blood.”



# MOBILE CHILDREN’S HOSPICE SAFELY ON THE ROAD

For critically-ill children and young people, their parents and siblings, Vienna’s mobile children’s hospice and palliative team (MOMO) is a key source of support – even after their loved ones have passed away. MOMO was founded in 2013 by the charity organisations Caritas and CS Caritas Socialis, and mobile paediatric nursing facility MOKI-Wien.

The majority of the services offered by MOMO depend on donations. In 2019, UNIQA took on the premium payments for the vehicle liability and comprehensive insurance of a vehicle.

Its on-board medical devices are also insured free of charge against theft, robbery or burglary, up to the value of €10,000.



MOMO: support for children and their relatives





## YOU ARE THE FUTURE!

*Close to nature:* Croatian school pupils get out in the open air with UNIQA

The social commitment of UNIQA is particularly important for generations to come.

The project “I am the future” from the NGO “On the way up” is an example of corporate social responsibility which brings together the dedication to children and environmental concerns. It became part of the platform “Better Education, Better Croatia” run by the Croatian news portal 24sata. “I am the

future” consists of workshops conducted in nature and is intended for school children to get exercise in the natural environment, and to use cutting-edge technologies when doing so. So far, more than 300 children, including UNIQA employees children, participated. As well as this, UNIQA Croatia organises the unique online CSR programme “Joy of life”, which opens up better perspectives to children and young people every year. UNIQA employees in Poland brought happiness to the orphanage in Skierniewice. In auctions, the employees organised

money to pay for holidays, for school equipment, and to fulfil the children’s Christmas wishes.

### Help for children with Down syndrome

In Ukraine, too, there were Christmas gifts for disadvantaged children once again last year. This time round, 25 families affected by Down syndrome received benefits aimed, amongst other things, at development support.



## PINK AND BEARD FOR A SERIOUS CAUSE

In Montenegro, the month of October was dominated by breast cancer prevention. The highlight of the “pink month” was UNIQA getting together with partners to invite women to a day of talks and physical fitness revolving around women’s issues. In November, meanwhile, the focus shifted to men’s health. In this way, UNIQA Montenegro joined the global “Movember” campaign, raising awareness of often-taboo illnesses such as prostate and testicular cancer with a dedicated project.

© Teach For Austria



## EDUCATION IS THERE FOR EVERYONE

Because it’s so important that educational success shouldn’t depend upon income, social status or one’s parents, the “Teach For Austria” organisation campaigns for educational justice. Teach For Austria trains young people with an academic background, but without teacher training as “Fellows”, before employing them on a time-limited basis in classes with a particularly high number of students from disadvantaged families.

**“Do the things you feel passionate about!”**

UNIQA CEO Andreas Brandstetter has supported the educational initiative since 2015, and has been its official ambassador since 2019. Last year too, as Guest Fellow of the annual Teach For Austria week, he designed a school lesson at the polytechnic school Wien West. Brandstetter encouraged the young people to strike out on their own. “Do the things you feel passionate about, the things that move your heart, and you’ll do those things well.”

*Education ambassador:*  
Andreas Brandstetter  
at Teach For Austria



## YOUNG SPORTS AMBASSADORS IN HUNGARY

Young people are more likely to adopt a healthy, athletic lifestyle when encouraged to do so by role models of their own age, which is why, since 2013, UNIQA Hungary has been supporting “sports ambassadors” aged between 7 and 18 through the Sports Ambassador programme. The talented young people are given a wide range of different support services, including purchasing sports equipment and the travel insurance needed to participate in international competitions.



© UNIQA/Bitschnau

Collaboration between UNIQA and Caritas refugee home Damaris enters its fifth year.

## JUMP-START FOR REFUGEES



For 150 women, men and children, the Damaris refugee home in Vienna is an important station on the way to an independent life. In the former office block made available by UNIQA, committed UNIQA employees encourage the residents, help them learn German and support them as they search for internships, as well as providing welcome distraction with excursions.

### Continuing willingness to help

Since first arriving, many of the families have been granted asylum or moved elsewhere. This has changed the relationship between families and individuals. One thing that has not changed, however, is the willingness to help, say UNIQA employees Gerlinde Nepp and Carmen Derler, both of whom have been closely connected to the home since it first opened. The volunteers continue to be hugely important supports in an emergency, and are often the first people residents share happy moments with. Focal points in 2019 included the UNIQA employees once again organising the traditional summer festival, and wrapping Christmas parcels. There were also campaigns surrounding the Women’s Day on 8 March.



## SAVING LIVES HAS TO BE LEARNT

An innovative new water rescue programme from UNIQA Hungary combined exercise and safety last summer. Lifesavers operated regularly at Lake Balaton, playfully introducing those interested to the serious issue. Around 2,000 children and adults took part in the free events, learning exactly what they should do in the event of an emergency.



# TECHNOLOGY ALL CAN PARTICIPATE IN

With its UNIKATE competition, UNIQA Stiftung funds unique technical developments – UNIKATE, or one-offs – for people whose lives would otherwise be impeded by their impairments. Christian, for example.

I've got four electrodes on my arms and legs that accept minimal muscle activity as electricity," says Christian Bernscherer, explaining how his personal PC controller works. The UNIKAT enables him to communicate with the outside world, even if his motor neurone condition deteriorates further. Christian already can't move either his arms or legs. "The signals from the electrodes are collected by a controller, then transferred to the computer. Once there, they're picked up by the waiting software, which converts them into mouse operations (move, click)."



*Everyday life with motor neurone disease: Johanna Plankensteiner and Christian Bernscherer have developed a PC controller that uses muscle activity alone*

## Development as a team

An IT specialist himself, Bernscherer developed the solution together with Johanna Plankensteiner, a student from the Vienna University of Applied Sciences. The fact that impaired people have such a say in, and play the maximum possible role in developing "their" UNIKAT is one of the hallmarks of the ideas competition, which is organised annually by Vienna Technical University, the Austrian Disability Council and UNIQA Stiftung. Only genuinely useful ideas make it to the prototype stage, when they are awarded €2,000 in prize money and the costs of materials. Some of

the solutions, such as the "Einhand Oskar" Braille keyboard, go into production. The concept behind UNIKATE remains true to its name, however: one-off developments by students created together with the person in need of the respective original.

## Professional perspectives

Christian Bernscherer "emphasised all the tricks of his trade as a programmer and IT specialist, and often helped us find our way past what we had presumed to

be insurmountable problems," Johanna Plankensteiner explained. Originally "only" planned as her Master's thesis, the project also opened Johanna up to new perspectives personally: "Since I've been working together with Christian, I've come to recognise the real value of the little things in life. He's shown me so much gratitude, and despite his situation, radiates an incredible amount of positive energy!" For Christian Bernscherer, it has been "an experience of the great ideas young people develop, and the creativity they show in realising those ideas."

## Source for a good life



## Imprint

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In order to improve legibility, where the male grammatical form alone has been selected in this report, it should be taken to refer to women and men equally.





# SAFER BETTER LONGER LIVING

2019 Non-Financial Report  
UNIQA Insurance Group AG



At the beginning of a new decade, society as a whole faces challenges, especially due to climate change, that we consider a serious threat. We must master these challenges. We justifiably owe future generations a debt of responsibility to do more than we have to date. In 2019 we issued a Statement of Decarbonization, thereby excluding carbon-based industries from our business model for both investments and underwriting and assist our existing customers who are on the way to phasing out fossil fuels. We put our financial investments through a sustainability rating process and since then have been working to steadily improve our average rating. At €400 million in green infrastructure investments and green bonds, we have already consistently switched 2 per cent of our investments to climate-friendly products and will increase this volume further. Furthermore, we participate in the annual rating by the Austrian Society for Environment and Technology (ÖGUT) and aim to again be successfully certified by this organisation. In the first half of 2020, we will launch green, fund-based life insurance products on the market and will expand existing environmental incentives for property insurance. That is not only in the interests of our customers, but also increasingly expected by our other stakeholders.

In 2020 we will develop a detailed sustainability strategy that will be incorporated into the core business as part of our overall strategy in order to more clearly integrate non-financial elements into our long-term strategy. The continual optimisation of our carbon footprint is a key starting point for setting a good example and also convincing our employees and customers to work hand in hand with us in the fight against climate change. We are additionally working on a development plan for our capital investments in order to further expand our volume of sustainable investments step by step. Moreover, we want to address the changing needs of our society by offering sustainable products that include even more pronounced service components. To this end, we want to work more closely with NGOs and regional authorities to serve society even more effectively by consolidating our capabilities. We see this as a (fundamental) basis for operating successfully and sustainably and plan to enshrine this approach further into our corporate culture. [\[GRI 102-16\]](#)

In developing a long-term sustainability strategy, we want to deeply embed the creation of environmental and social value into our concept of holistic corporate governance and align our shared values with this approach. In this context, we intend to advocate for ecological literacy and commit to dialogue with all stakeholders about required actions. Supplementing our commitment to the concept of ESG (environment, social, governance) principles and certain United Nations Sustainable Development Goals (SDG 3 – Good health and well-being, SDG 4 – Quality education, SDG 13 – Climate action), we additionally aim to comply with other frameworks to underpin our commitment to these values with specific, transparent performance reports.

The threats to our environmental living conditions have also sensitised us in managing risk so that we take particular care to address sustainability risks in our operational value creation processes.

We want to increasingly create measurable value in non-financial aspects and therefore also gain trust, which we consider an indispensable foundation for our ambitious economic goals. This is the only way for us to remain true to our guiding principle and mission of “safer, better, longer living”. [\[GRI 102-14\]](#)



<b>1</b>	<b>Foreword by the Management Board</b>
<b>4</b>	<b>About this report</b>
<b>5</b>	<b>UNIQA at a glance</b>
<b>6</b>	<b>Sustainable governance</b>
6	Material topics and expectations of our stakeholders
9	Reconciliation table
11	Sustainability risks
13	Human rights, corruption and compliance
15	Data protection
16	Investments
<b>17</b>	<b>Customers</b>
17	Customers and market
18	Complaint management
20	Innovative products and services
20	Health insurance
21	Life insurance
21	Property and casualty insurance
<b>23</b>	<b>Employees</b>
23	Employee health, safety and satisfaction
24	Diversity and equal opportunity
24	Training and education
27	Employee KPIs
<b>31</b>	<b>Society</b>
31	Commitment to health and education
<b>33</b>	<b>Environment and ecology</b>
33	Energy efficiency and reduction of emissions
36	Environment and ecology KPIs
<b>37</b>	<b>GRI Content Index</b>
<b>42</b>	<b>Independent Assurance Report</b>
<b>46</b>	<b>Imprint</b>



In UNIQA Insurance Group AG's third Non-Financial Report (NFI Report), we would like to present the economic, environmental and social impact of our business activities this year and our corporate social responsibility (CSR) activities, primarily with a view to the Group as a whole. The aim is to provide our stakeholders with an insight into our core business activities, and transparently set out where we stand on sustainable corporate governance and what we intend to work on and improve 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, no other modified or restricted concept is being pursued in any other way. The present report therefore constitutes the combined non-financial report of UNIQA Insurance Group AG in accordance with Sections 243b and 267a of the Austrian Commercial Code.

This report has been prepared in accordance with the GRI Standards: Core option, as were the reports in previous years. Last year's report was published on 10 April 2019. [\[GRI 102-51, 102-54\]](#) 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 37 to 41. This report contains information and data on UNIQA Insurance Group AG (UNIQA Group) with reference to the entire Group. The reporting period for the published performance indicators and descriptions is the financial year, which covers the period from 1 January to 31 December 2019. [\[GRI 102-50\]](#)

In order to render the report more current, the goals and measures for 2019 along with the priorities and challenges for 2020 are also presented, depending on the topic. Reporting takes place annually. [\[GRI 102-52\]](#)

For the calculation of the key environmental indicators for 2019 – except mobility – kilometres travelled and fleet – 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 stems from our insurance companies in the respective countries. Data was collected by the individual insurance companies in various countries, aggregated by the respective CSR officer and compiled by the responsible individual nominated by the UNIQA Group. UNIQA intends to gradually add the missing countries to this report, expand the scope of companies consolidated and improve data quality. [\[GRI 102-45, 102-49\]](#)

We also report our corporate carbon footprint in the current report based on the existing environmental data (metric tonnes of CO<sub>2</sub> equivalents).

The data in the section about employees is presented based on the UNIQA Group's workforce. 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.

The data on complaint management was collected for the Austrian location.

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

The UNIQA Group is one of the leading insurance groups in its two core markets of Austria and Central and Eastern Europe (CEE). Some 19,200 employees and exclusive sales partners serve more than 10.4 million customers across 16 countries. Commanding a market share of around 21.4 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 53 per cent of premiums, followed by life insurance at 26 per cent and health insurance at 21 per cent. We are particularly proud to be the best known insurance brand in Austria, to serve our customers with a nationwide 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 €1,960 is paid for insurance per person per year, while CEE residents only pay around €216. The Czech Republic is the most developed in this regard at €508 per year. All further information on the business activities of the UNIQA Group can be found in the 2019 Annual Report. [\[GRI 102-1, 102-2, 102-3, 102-4, 102-5, 102-6, 102-7, 102-10, 102-18, 201-1, 202-2\]](#)



Sustainable governance

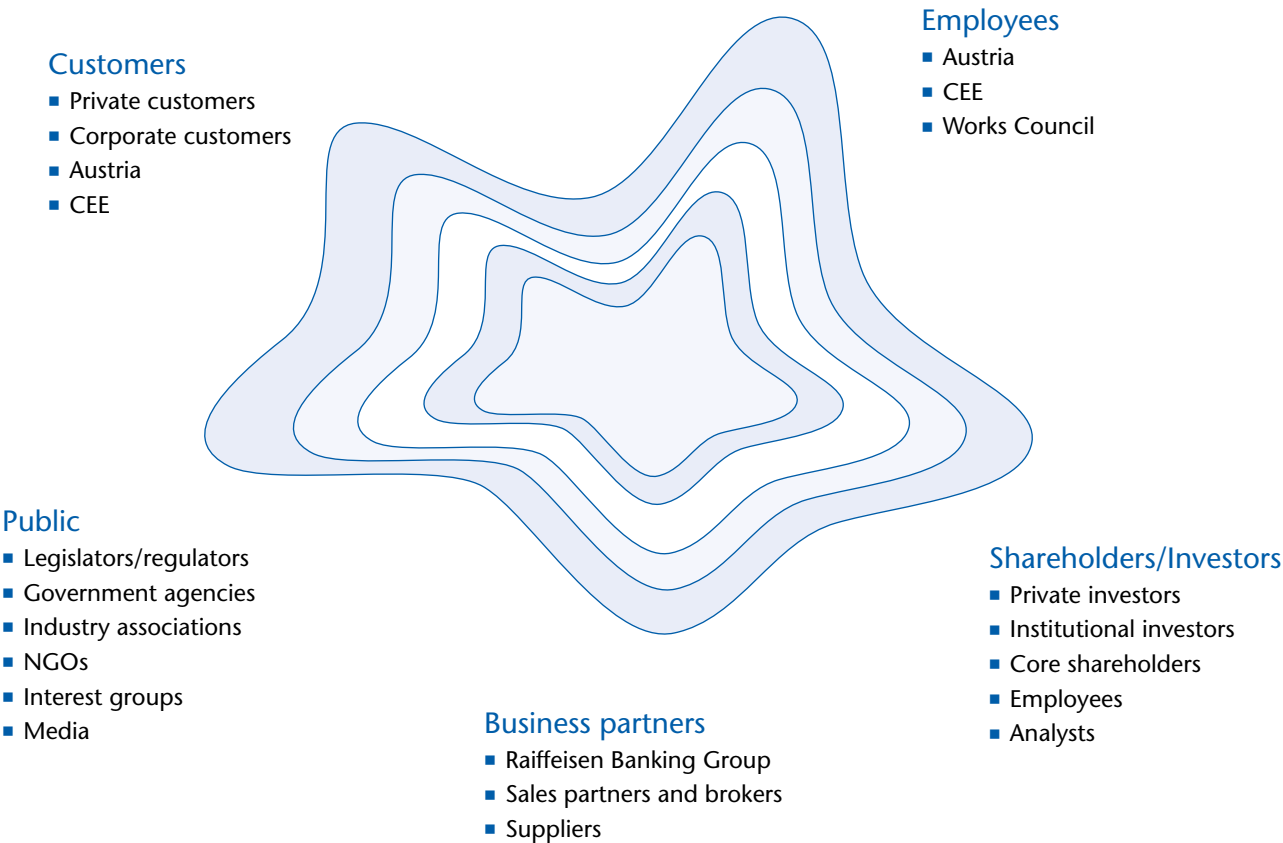
Material topics and expectations of our stakeholders

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'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 19,200 employees and exclusive sales partners, more than 10.4 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.

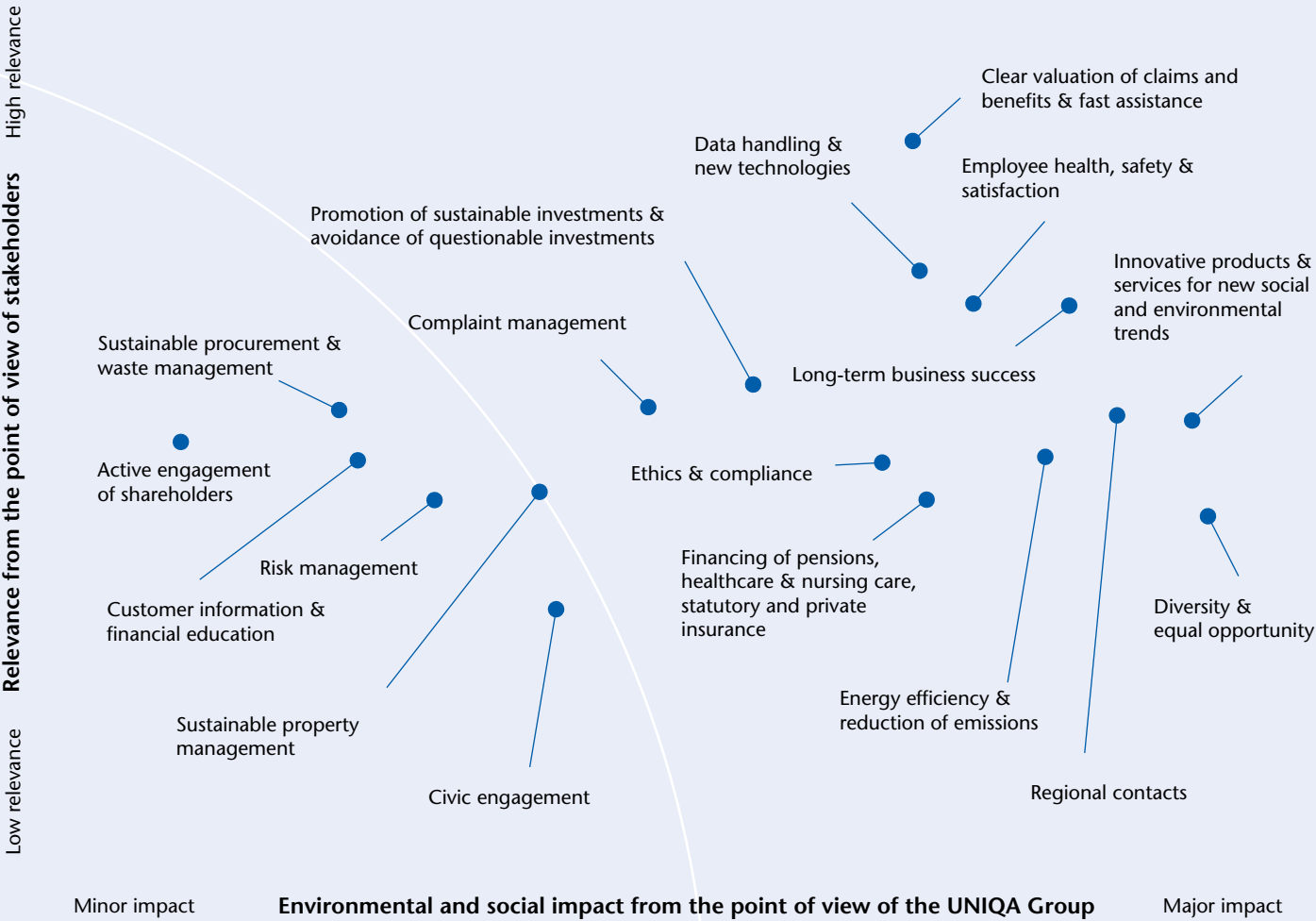
[GRI 102-40]



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 (with 1,395 responses) 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 identified 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 (with 1,395 responses) 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 9 to 10. We will conduct a new stakeholder survey in the coming years 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).

In January 2020 UNIQA also decided to support the Ten Principles of the UN Global Compact and will integrate these principles into the corporate strategy, corporate culture and day-to-day business.

Reconciliation table

Material topics	Description	GRI topic Sustainable Development Goals (SDG) Section reference
Innovative products and services for new social and environmental trends	We therefore invest specifically in innovative products and services that stem from social and environmental developments. We use various incentive systems to promote and support a sustainable lifestyle and quality of life. In doing so, we focus on prevention as the foundation for a better and longer life.	No material topic in accordance with GRI Standards  SDG 3  Innovative products and services
Clear valuation of claims and benefits and fast assistance	We strive for transparency in our services and aim to provide fast assistance and clear, verifiable valuations in the event of claims.	Product and service labelling  <a href="#">GRI 417-2</a>  SDG 3  Innovative products and services
Financing of pensions, healthcare and nursing care, statutory and private insurance	Thanks to rising life expectancies, people have more years to live in which support is required. Our products and services supplement state pension and healthcare benefits, although the financing is separate.	No material topic in accordance with GRI Standards  SDG 3  Innovative products and services
Data handling and new technologies	When we deploy new technologies, protecting personal data and preventing the misuse of data are paramount.	Protection of customer privacy  <a href="#">GRI 418-1</a>  Data protection
Complaint management	We take customer complaints seriously and strive to resolve them quickly. Our complaint management system also helps us rapidly identify potential for improvement.	No material topic in accordance with GRI Standards  Customer and market
Promotion of sustainable investments and avoidance of questionable investments	When investing our money and acquiring interests in companies, we consider sustainable business models as well as environmental protection and human rights.	No material topic in accordance with GRI Standards  Investments



Material topics	Description	GRI topic Sustainable Development Goals (SDG) Section reference
Employee health, safety and satisfaction	As an attractive employer, we help our employees remain healthy and offer options for maintaining an appropriate work-life balance. We offer our employees flexible time management, various working time models, performance-based compensation and comprehensive training and further education programmes. Active and open communication, the exchange of ideas and suggestions, and a continual stream of information on the company's performance are vital components of our corporate culture.	Occupational health and safety,  Employment, Labour/management relations,  Training and education  <a href="#">GRI 401-1, 402-1, 403-2, 404-1, 404-2, 404-3, 405-1</a>  Employee health, safety and satisfaction
Diversity 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.	Diversity and equal opportunity  <a href="#">GRI 405-1</a>  Diversity and equal opportunity
Energy efficiency and reduction of emissions	Energy efficiency in all areas of the company is important to us. We use renewable energy, plan business trips efficiently and use telephone and video conferencing.	Energy efficiency and reduction of emissions  <a href="#">GRI 301-1, 302-1, 305-1, 305-2, 305-3</a>  SDG 13  Energy efficiency and reduction of emissions
Ethics and compliance	It goes without saying that we comply with all statutory regulations, compliance rules and codes of conduct, and avoid corruption in each and every market in which we operate.	Anti-corruption, Anti-competitive behaviour  <a href="#">GRI 102-16, 205-3, 206-1, 307-1, 406-1, 417-2, 418-1, 419-1</a>  Human rights, corruption and compliance
Long-term business success	Only if we are successful as a company long into the future can we be a secure employer, provide our customers with useful products and deliver attractive returns to our investors.	Economic performance  <a href="#">GRI 201-1</a>  UNIQA at a glance
Regional contacts	In addition to automated solutions, regional contacts ensure personal care and support.	No material topic in accordance with GRI Standards  Customer and market

Sustainability risks

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**  
A strong risk and sustainability culture is essential for UNIQA to ensure our business remains successful and profitable for the long term. This is why 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. The Guidelines also define measures 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 to the existing categories.<sup>1)</sup>

Additional information is available in the Risk Report in the (Notes to the) Consolidated Financial Statements. [\[GRI 102-11, 102-15\]](#)

The Task Force on Climate-related Financial Disclosures (TCFD) recommends that companies analyse climate-related risks and opportunities as part of their risk management efforts and include these analyses in their external reporting. As an insurance company, UNIQA faces challenges in the context of climate risks particularly as a result of increasing weather extremes, which raise the claims rate and amplify default risks. UNIQA is actively dealing with this issue and taking regulatory developments especially into account.

Our business relationships and services can give rise to risks that could negatively affect non-financial matters governed

<sup>1)</sup> Actuarial risks, market risks, credit and default risks, liquidity risks, concentration risks, strategic risks, reputational risks, operational risks, contagion risks, emerging risks

by the Austrian Sustainability and Diversity Improvement Act. These possible risks relate to:

- investments,
- writing business in the industrial and commercial segments,
- writing business in the private customer segment and
- our procurement processes.

In terms of **investments**, risks can arise from the financing of undesirable business practices of other companies, which could have an adverse effect with regard to the issues mentioned under certain circumstances. In order to avoid this risk, we focus on assessing and monitoring the most important parts of the portfolio for purposes of sustainability ratings.

In our **industrial and commercial business**, we evaluate and assume industry risks in compliance with the UNIQA Corporate Business Standards. Risk assessments are used to analyse customers in a structured risk evaluation process. Along with our customers, we identify potential for improvement and risk minimisation. Customers are given sufficient time to implement measures to improve or minimise these risks. These measures are the basis for the future transfer of risks in an insurance solution. In addition to complying with applicable law, we pay particular attention to avoiding money laundering and corruption as well as to environmental protection, working conditions and human rights.

In the **private customer business**, we consider the risks discussed here to be more or less insignificant. However, we offer various options (e.g. premium discounts for electric cars) to provide incentives for the positive impact on our non-financial issues. In addition, in the first half of 2020 we will expand our fund choices in unit-linked life insurance to include sustainable investment funds. We also address any possible risks by applying guidelines for product approval and our internal compliance guidelines.

Risks relating to the relevant issues can arise in **procurement processes** in the course of doing business with other companies and suppliers. Our Purchasing department conducts screenings and sustainability assessments to avoid these risks.



### Actions and results in 2019

- UNIQA launched an awareness-raising campaign entitled “UNIQA Protection” in 2019. This covered the areas of security management, data protection and compliance and served chiefly to increase awareness of these issues in the company. The focus was on security (of UNIQA, employees, customers and partners), protecting data, and the right way to implement compliance and insurance guidelines. This content was conveyed in a compelling manner using e-learning modules as well as an in-house contest.
- In 2018 and 2019, we rolled out the concept of an employee survey in the first international companies (Poland, the Czech Republic, Slovakia, Romania, Bosnia and Herzegovina, Ukraine). The results of these surveys were also used to minimise risks associated with employees and derive appropriate improvement measures. We are working on an ongoing basis to implement these. The focus is on internal communication, education, training and individual development activities, career paths as well as improving IT solutions.

### Priorities and challenges for 2020

- We continually monitor current regulatory developments relating to sustainability. In 2019 the European Insurance and Occupational Pensions Authority (EIOPA) published a position paper on sustainable finance. According to EIOPA, this topic will be incorporated into Solvency II in the near future. This EU directive also includes risk management requirements that we intend to implement accordingly.
- We determine and assign the risks in our company to pre-defined risk categories once per year. Expansion of these to include the “Sustainability risks” category is an important objective in this regard. 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 currently applicable corporate strategy UNIQA 2.0 will expire in 2020 and we are already working hard on defining our new strategic guidelines. Key elements will be continuation of our strong focus on customers, a high degree of efficiency and rapid provision of the relevant innovations. In the course of revising our corporate strategy, we will also have to rethink and adapt our risk strategy to adequately reflect the newly set parameters.

## Human rights, corruption and compliance

The proper and respectful treatment of people is one of the core elements of our corporate culture. In this sense, setting an example with human rights 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. Building on this commitment we set internal standards in our Code of Conduct for ethics that go beyond those of the applicable laws. [\[GRI 102-16\]](#)

Compliance with all relevant statutory regulations, internal company guidelines and ethical principles is essential for us as a company that acts responsibly. The 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 top-quality products and services, the companies of the UNIQA Group also strive for the highest standards for employee conduct, both inside and outside the company. The Code of Conduct provides a clear framework for this, expressing our corporate philosophy and containing regulations on the most important compliance topics. The principles and regulations it contains 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), Common Reporting Standard 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. This central unit is supported by a separate local compliance function present in each subsidiary in the UNIQA Group and in each country.

Our Code of Conduct is available at:  
[https://www.uniqagroup.com/gruppe/versicherung/corporate-responsibility/compliance/code\\_of\\_conduct.html](https://www.uniqagroup.com/gruppe/versicherung/corporate-responsibility/compliance/code_of_conduct.html)

A key element of our compliance organisation is the annual compliance officer meetings. In 2019 these concentrated on identifying beneficial owners, FATCA, outsourcing, whistleblowing, the product development process, the compliance risk analysis and dealing with customers on individual country and international sanction lists. These topics also reflect the operational focal points of UNIQA's compliance management in the past year.

### Actions and results in 2019

- **Policy management system:** All company regulations are clearly structured. They are compiled in a hierarchy and now available to all employees through the UNIQA intranet.
- **Whistleblowing system:** The 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 submitted. The new whistleblowing system has proven effective in practice and, because it allows for reports from outside the company, it exceeds the legal requirements.
- **Issuer compliance:** In the first quarter of 2019, we rolled out the “Issuer Compliance” e-learning module, which must be completed by all employees in Austria. Moreover, regular in-person training for various groups of employees and members of the Management Board and Supervisory Board ensure that all individuals potentially affected have the same level of current knowledge about the issue. Our policy for preventing market abuse was updated in 2019 and revised in line with the new legal situation and practical circumstances in the company. The compliance officer reports to the Management Board once per quarter on the most important issuer compliance matters and also produces an extensive annual report.



- **Group screening solution:** In 2019 we began implementing new software to monitor sanctions to avoid doing business with customers who are on individual country or international sanction lists. The software reviews our customer base periodically and as needed against the relevant sanction lists. In addition, the new system, which has been used in Austria since late 2019, identifies politically exposed persons.
- **Compliance in the internal control system (ICS):** We stepped up identification and assessment of compliance risks in the operating environment in 2019 with ICS 2.0 – a key component of our early risk identification efforts. Complete coverage of compliance risks in the ICS constitutes an appropriate control for these risks. This also allows us to better structure and manage measures to counter compliance violations.
- **UNIQA Insurance Platform (UIP):** The Compliance team is actively assisting with implementation of the new UNIQA Insurance Platform core insurance system, which replaces the existing insurance systems. When the project began, our comprehensive compliance requirements were incorporated into the UIP processes to meet regulatory requirements.
- **Common Reporting Standard (CRS):** CRS is an international agreement aimed at fighting cross-border tax evasion. In Austria the CRS was transposed into national law by the Austrian Common Reporting Standard Act. In compliance with the resulting legal requirements, UNIQA Austria reported 15,966 customers with tax domiciles outside of Austria to the Austrian fiscal authorities in 2019. This required a significant amount of coordination between several business units.
- **Foreign Account Tax Compliance Act (FATCA):** FATCA is a treaty between the Republic of Austria and the United States intended to guarantee compliance with tax obligations by US persons with accounts abroad. UNIQA Austria also complies fully with this treaty to prevent tax avoidance and in 2019 reported 347 persons with US tax liability to the United States Internal Revenue Service.

#### Priorities and challenges for 2020

- **Compliance officer:** The addition of compliance officers in the branch offices, non-insurance companies and regional offices is intended to further guarantee fulfilment of compliance requirements in future. The objectives are raising awareness of compliance issues in the local organisational units and supporting the compliance function in implementing measures in operations, such as in the administration of perks.
- **Group screening solution:** Starting in 2020 the insurance companies abroad will be gradually integrated into the new system for monitoring sanctions and politically exposed persons rolled out in Austria at the end of 2019.
- **Compliance as a component of the Governance, Risk and Compliance (GRC) tool:** The GRC tool is used by the UNIQA Group as a centralised database combining the four disciplines of compliance, data protection, risk management and IT security, thereby reinforcing an integrated approach to documenting risks. This software will also be introduced at the international branch offices in 2020.
- **5. EU Anti-Money Laundering Directive:** The EU's 5th Anti-Money Laundering Directive (to be transposed into national law in January 2020) defines new areas of focus, which give rise to more stringent auditing and documentation requirements among others.
- **Perquisite database:** A database containing all company-defined perquisites was set up for transparency and anti-corruption purposes. This database was updated and made more user friendly in 2020.

## Data protection

As an insurance company UNIQA processes large quantities of sensitive data which are subject to high privacy requirements. We defined structured processes and clear priorities at an early stage to counter the resulting risks to data privacy 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 information 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 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 give advice and, if necessary, 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 2019

- We participated in the further development of the Austrian industry standard for data protection (ÖBS) as part of the Austrian Insurance Association (VVO).
- Communication channels with customers and partners were refined based on the "Secure Communication 2.0" pilot project.

- The "Erasure Policy 2.0" was launched to ensure better and more precise definition of retention periods.
- The process for providing information was further developed and improved using Robotic Process Automation (RPA).

#### Priorities and challenges for 2020

- Alignment within the insurance industry will be improved further upon completion of VVO's Austrian industry standard for data protection (ÖBS). (Resolution is planned for mid-2020.)
- The "Secure Communication 2.0" policy will be introduced gradually and in line with the VVO rollout plan to enable secure email communications with insurance companies, partners and customers.
- By implementing the "Erasure Policy 2.0" we intend to further optimise implementation of various retention periods.
- The new test data management standard at UNIQA will in future govern the use of data in the course of testing and therefore associated data protection requirements.



## Investments

Meeting the targets of the Paris 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

In the UNIQA Group, investing capital, which is at the heart of the insurance business, is structured for the long term and for the mutual benefit of both the company and for society as a whole. We consider ourselves obligated to ensure responsible and sustainable management of our investments to fulfil this mission.

This is why we specifically take social and ecological criteria into account in our investment decisions and consistently develop our own investment strategy along these lines. Our sustainability guidelines reflect our effort to maximise the social and environmental quality of our investments and investment processes. The goal of investing is to structure the entire portfolio to be sustainable, which we accomplish with few exceptions by applying exclusions (e.g. coal). In doing so, we bring to life the “People, Planet & Profit” model. 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 factors do not replace the well-established tools of classic securities management, but rather supplement them in a beneficial manner.

Of course, traditional investment goals such as return, security and liquidity are key for our sustained business success and contribute substantially to mitigating risk.

### Actions and results in 2019

- In the initial months of 2019, we worked with a third-party consultant to revise and update our investment policy, which enshrines the Environment, Social, Governance (ESG) criteria relevant for our investments.

Since UNIQA elected to phase out fossil fuels, we no longer invest in companies that extract, process or market coal or use significant amounts of coal to generate energy. The ESG rating, which is updated quarterly by our consultant, applies to all other issuers.

- A dedicated workshop was held for our portfolio managers in 2019 to improve the rating process. The results were subsequently implemented in our investment processes. The goal of investment decisions is now to improve the average ESG rating, or at least maintain it at the same level.
- In addition, we not only had our process but also our portfolio rating certified by the Austrian Society for Environment and Technology (ÖGUT). The gratifying result: In early October 2019, we were the first insurance company in Austria to receive an ÖGUT bronze certificate.

### Priorities and challenges for 2020

- The ESG rating data supplied quarterly is entered in our databases during the year. This makes monitoring the average ESG rating easier.
- It goes without saying that we will implement the directives or regulations that enter into force in the EU or in our individual markets in 2020.
- In the first quarter of 2020, ÖGUT will again review our Bronze status.

## Customers

### 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 – 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. This is why we collect information about and evaluate the needs of our customers as part of our customer and market strategy. We conduct quantitative and qualitative surveys (market research or voice of the customer (VoC), test minimum viable products (MVPs) and use this data to work with our customers to develop products and services in the respective target segments.

In this context, 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. We work hard on improving clarity and transparency in all of our communication channels. Training on effective wording helps our employees to communicate technically correctly but nonetheless in a customer-friendly and understandable manner. An important source of information is the UNIQA website where existing and potential customers can transparently and easily find all the information they need on our products and services.

The new Customers & Markets department set up in early 2018 enables us to align UNIQA’s strategic product and service development more precisely with customer needs. Its job is to ensure that we pursue our chosen path consistently and with a focus on objectives.

### Actions and results in 2019

#### Customer Centricity Index

- The new Customer Centricity Index (CCI) developed in 2019 is a method for making our key customer-facing areas (Products, Sales, Claims/Benefits, Customer Service and Brand) sustainably more customer-focused.
- We work across functions and departments in the interests of our customers, analyse the results once a month and implement the corresponding measures.
- In analysing the KPIs, we also review their viability in practice and their relevance for encouraging customer willingness to recommend us to others. In this regard, it is critical that the data collected monthly also be suitable for deriving measures for improvement.

#### 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.
- Following successful testing of two optional modules in the relevant customer target segments, we have been offering them as a new supplement to our casualty policy in 2019. These product modules reflect our philosophy of “safer, better, longer living”, which we include in all of our considerations. One module is designed to help people become healthy, while the other is intended to support customers in remaining healthy. Both modules have been on the market since September 2019 and have received positive feedback from our customers.



### Priorities and challenges for 2020

- In 2020 we intend to focus on further optimising the channels we use to communicate with our customers. Our customer portal and the UNIQA app are becoming more and more important in this regard. The portal enables paperless communication and also allows us to actively provide valuable information directly as long as we have received the proper consent. This information ranges from the UNIQA extreme weather service to tips on the topics of health, travel, house and garden, and mobility. A chatbot can be used to quickly and easily answer our customers' frequently asked questions anytime.
- An especially important way we can build relationships with customers is when we have their permission to communicate with them electronically. This is the idea behind all of our "Next Best Action" initiatives, which focus on when it is best to provide customers information actively, but automatically, using the customer portal or send them a push message through the app. If there is interest, customers can then immediately click and reach an/their advisor.
- At the centre of our customer relationship management project is implementing 360-degree communication with customers. This involves advisors receiving relevant information about their customers directly on-screen to allow them to contact customers according to their needs and as required.
- The grouping of our customers into various target segments is another challenge we intend to master in 2020. This segmentation aims to ensure that we can send customers who receive our newsletter information relevant to their target group.
- Our market research activities are chiefly focused on transparently making the insights we gain available to all units of the company. Optimising the surveys – or in the best case automating them – is therefore another important project we will undertake in 2020.

- We are continually working on further expanding our online activities and optimising the process for obtaining insurance as well as permanently improving the UNIQA website. This serves as a source of information for our customers on the one hand, and as a customer service page where customers can report their claims online, on the other hand. For this reason, we are concentrating on implementing a clear and simple design for the claims reporting process in all information (website) and communication (app and portal) channels.

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

Customers want to be able to completely rely on insurance in various situations. UNIQA stands by their side in these life situations – with suitable insurance coverage, prompt payment of insurance benefits and customer-oriented service. All of these elements must be noticeable and effective for our customers in their daily lives. UNIQA is aware of this responsibility and therefore always views suggestions and criticism as an opportunity and mandate for improvement.

It is important particularly in the case of complaints to respond in a friendly manner and provide expert advice about the specific issue and beyond. In conflict situations, we therefore actively advise and support our customers and maintain personal contact. After all, we consider it essential not only to fulfil the expectations customers have for us, but indeed to exceed these in the interest of increasing customer satisfaction and loyalty.

### Management approach

As of January 2019, we consolidated our in-house ombudsman's office in Austria with the Touchpoint and Case Management Team. This greatly improves our management of customer issues and complaints in organisational terms and enables even more professional processing. All complaints received by UNIQA in Austria are processed and resolved in strict compliance with the EIOPA Directive, which is a foundational element of our complaint process. Specially trained employees ensure a faster and even more competent reaction to complaints and customer issues.

They are able to quickly, easily and independently find solutions for customers. To this end, they contribute not only their extensive knowledge but also consciously convey a positive joie de vivre – a key element of our corporate philosophy. By documenting and resolving complaints electronically, we also guarantee data security and a transparent process. We comply with data protection rules while regularly evaluating and analysing criticism and suggestions from our customers. This process helps us identify possible causes and errors and avoid them in the future. We report annually to the Austrian Financial Market Authority on complaints we have received.

### Actions and results in 2019

The number of customer complaints in Austria fell once again in 2019 as compared with previous years. Of our approximately 3.6 million customers in Austria, only 2,373<sup>1)</sup> complaints were submitted to UNIQA during the 2019 reporting period (2018: 3,107). [\[GRI 418-1\]](#)

<sup>1)</sup> This decrease in 2019 is due to quality improvements, refinement of segment definitions, and the addition of supplementary selection criteria in the online channels.



## Innovative products and services

UNIQA increasingly offers products and services that are enhanced with environmental, ethical and social elements. Our materiality analysis also indicated that customers are focusing on innovative products and services. By offering personal advice, we aim to provide customers precisely the products and services they require for their individual life circumstances. We consider this to be part of our social responsibility. We monitor megatrends and takes these into account in product development in order to sustainably expand and adapt our products and services.

### 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 have been the market leader here for many years now with a market share of around 46 per cent.

In addition to our well-known standards for high quality, innovation in health insurance plays a key role. As a general rule: UNIQA aims to motivate existing and potential customers to live a healthier life with products, sponsorships and information campaigns. For this purpose, customised prevention initiatives as well as sustainable structures for providing acute care are already 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 2019

##### Medical care

- By establishing and continually expanding the LARA healthcare service provider network (LARA is the German acronym for Labs, Doctors, X-rays and Pharmacies), we are putting the conditions in place to implement tele-medicine applications for UNIQA customers. The digital transformation of healthcare (e.g. video consultations between doctors and patients) provide important opportunities for receiving medical care especially in rural areas, not least in view of the increasing lack of doctors.

- We rolled out the Akut-Versorgt (acute care insurance product) additional module for the UNIQA premium category insurance to other federal states. From 2019 onward, this product became available in Styria at Graz Ragnitz Private Hospital, in Carinthia at Maria Hilf Private Hospital in Klagenfurt and in Vorarlberg at the Lustenau Health Centre.

##### Prevention, nutrition and exercise

- By the end of 2019, occupational health management activities included around 50 trips throughout Austria by the UNIQA Health Truck, which travelled to companies for whom the health of their employees is of key importance. Mobile health checks right on company premises were conducted and identified numerous employee health problems at an early stage right in the truck. The appropriate follow-up consultations were then recommended.
- UNIQA customers have been able to take advantage of a lifestyle DNA analysis, a scientifically based genetic test, since early 2019. This individual genetic test indicates which foods promote health and performance, how to optimally build endurance and strength, and how successful the body is at ridding itself of heavy metals and other harmful substances.

##### Start-up initiatives

- We tested a device for long-term back monitoring together with VivaBack, a start-up that developed from the Impact Hub (sponsored by UNIQA).
- The VivaBack pilot project will be integrated into a standard offering for corporate customers.
- Numerous pilot projects focusing on prevention have been developed by UNIQA employees and start-ups (e.g. health app by SidekickHealth or Abios stress and vital diagnostics).

## Life insurance

In recent years, UNIQA Austria has completely repositioned both classic 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 2019

- Our life insurance products provide a high degree of flexibility by offering free withdrawals and additional payments during the entire term as well as lower costs through ongoing commission payments instead of “top-heavy” commissions when the policy is obtained.
- Focus on unit-linked life insurance:
  - Customer-oriented positioning of insurance solutions as retirement savings
  - High degree of variability on account of various investment models
  - Insurance coverage to meet the customer’s needs

#### Priorities and challenges for 2020

- We develop and update our range of life insurance products in consideration of continuing low interest rates.
- When advising customers, we highlight what we can do to ensure a good long-term standard of living by providing the best possible product for each individual in view of the general economic and legal environment.
- We are increasingly setting our sights on sustainable investment options.
- In the first half of 2020 we will expand our fund choices in unit-linked life insurance to include sustainable investment funds.

## 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 potential negative impact on society and the environment. We identify our customers’ needs and support them as comprehensively as possible with the right products and services.

#### Actions and results in 2019

##### Safety and sustainability on the road

- UNIQA SafeLine and the SafeLine app continue to be very successful:
  - Accident prevention and rapid assistance
  - Premium savings on motor vehicle liability insurance of up to 50 per cent if mobile phone not used while driving.
- 25 per cent discount on automotive third-party liability premium for electric vehicles

##### Preventive measures in the event of natural phenomena

- The international weather service UBIMET provides reliable weather information and prompt warnings.

##### Insurance solutions for cyber risks

- UNIQA Cyber private coverage provides constant online monitoring of the internet and darknet in order to prevent misuse of e-mail and banking information.
- An additional module in business insurance relates to cyber security matters, e.g. assumption of costs for rapid deployment of an IT or PR company to keep losses incurred to a minimum.

##### Innovative products

- Relaunch of Chilli household insurance We have created a flexible, month-to-month product especially for students and seniors. This addresses the general trend in insurance solutions toward reacting flexibly to the changing needs of our customers.



### Priorities and challenges for 2020

- The aftermath of a hacker attack can quickly begin to threaten a company's very existence. We are therefore challenged to expertly meet the sharply growing demand for cyber security-based insurance solutions. This is because the business interruption continues beyond the "physical" paralysis of the customer's business, 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".

## Employees

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

### Management approach

We have our own HR department in each of our markets which is 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 concentrates on priority areas for the entire Group such as Solvency-II-compliant remuneration systems for managers and employees, talent management processes and a uniform feedback culture as part of standardised employee appraisals. We rely on uniform standards and processes 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 highly prioritise one-to-one dialogue between managers and employees, e.g. in employee meetings, team meetings and uniform annual structured employee appraisal meetings held across the entire Group. In 2019 alone, we conducted a total of 5,691 employee appraisals. [\[GRI 404-3\]](#)

## Employee health, safety and satisfaction

### Employee satisfaction

- In 2019 we again conducted the comprehensive UNIQA Group employee survey in Austria and at the offices of UNIQA IT Services GmbH (UITs) abroad. The results underscore what we learned in previous years, but also

provided new insights into issues such as differences between generations, career opportunities for women and how our culture tolerates errors. All of the results improved in 2019 compared to the previous year, and the participation rate rose from 75.6 per cent in 2018 to 79 per cent.

- UNIQA also continued to roll out the survey to international markets in the year under review: Following completion of the employee survey in Poland, the Czech Republic, Slovakia, Romania and Bosnia and Herzegovina in 2018, it was conducted in Ukraine for the first time in 2019. We were pleased at the high participation rate as well as the very positive results of these surveys.

### 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 also improving our employees' health and well-being, sometimes in partnership with the Works Council.
- These include advising and care by occupational physicians and safety professionals who regularly conduct workplace inspections and ergonomics training as well as training on topics such as preventing fires, evacuating buildings and the correct actions to take in case of fire.
- The continual revision and expansion of occupational health and safety documents and regular training of safety officers are integral components of our activities as are 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, headquarters employees also receive motivational classes free of charge from UNIQA VitalCoaches, including Pilates, kickboxing and Krav Maga self-defence. Massages subsidised by the Works Council are also on offer three days of the week.



### Work-life balance

- 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. In 2019, 52 girls and boys took up this offer.

## Diversity and equal opportunity

[GRI 405-1]

- 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. We additionally encourage telework opportunities and in 2018 began offering a mobile working option in Austria to address the new world of work at UNIQA.
- At 55.1 per cent (2018: 53 per cent), there are more women working in the UNIQA Group than men (44.9 per cent). The year-on-year increase was the result of expansion of the scope of reporting to include the PremiQaMed Group, where women make up a very large proportion of the workforce. In terms of Management Board members at all insurance companies, the percentage of women across the Group is 28.8 per cent.
- In 2019 UNIQA again launched several initiatives to promote diversity, such as awareness workshops on the topic of promoting women in management with all Management Board members in Austria and initial pilot awareness workshops on generation management with selected managers and teams. The new "Get ready" event format is a platform UNIQA employees can use to discuss the future world of equal opportunity. In 2019

the focus was on "Pension gaps: demand and reality" and "Women and careers at UNIQA". All told, more than 130 employees participated in these events.

- Our new diversity focus in 2019 was on people with disabilities: UNIQA headquarters hosted the interdisciplinary myAbility Lounge event and additionally participated in myAbility awareness training to raise awareness of disabilities in the company, as well as in the Zero-Project health dialogue. This dialogue aimed to familiarise participants with innovative practical examples in Austria and abroad along with their success factors and to learn how training and hiring people with disabilities can be beneficial for everyone (companies, employees and society).
- We are working on developing a comprehensive diversity concept expected to be approved in the first half of 2020.
- As part of the Sindbad project, we assist pupils at the Neue Mittelschule secondary school successfully begin training or apprenticeships. This project provides support to young people in an innovative one-to-one mentoring programme in which personal mentors from UNIQA headquarters help them obtain further training.

## Training and education [GRI 404-2]

- Learning while working is part of everyday life at UNIQA. E-learning is available to all employees in field sales and the back office in all of our markets, including via smartphone since 2018. More than 4,000 employees have used this form of learning since it was introduced in 2002. In addition, we continually work on adapting and further developing our in-house range of training and education opportunities.
- In early June 2019, we made 67 online training programmes by GoodHabitx on topics including customer orientation, time management and teamwork etc. available to all back office staff in Austria.

- It goes without saying that the Insurance Distribution Directive (IDD) is also being implemented on the new UNIQA training platform. The rollout has already been completed in all UNIQA International markets with the exception of Hungary, Montenegro, and Bosnia and Herzegovina.

### Talent management

- 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 June 2019 a group of 80 managers completed a one-week training programme at the renowned Harvard Business School in Boston. Participants in the programme gained insight into the criteria for success and pitfalls in corporate transformations using case studies and interactive lectures. Development-oriented assessments, development plans, coaching sessions and peer-group meetings rounded out the programme. These activities particularly aimed to familiarise participants with modern, agile working methods in order to also define a new way of working for UNIQA.
- In 2019 UNIQA carried out international management reviews for the management level reporting to the Management Board in order to identify talented employees and set out individually tailored development plans. The central management and uniform design of this process ensures that we create a common understanding of the desired leadership skills at the same time.
- Moreover, UNIQA headquarters operated four development centres with 15 participants in 2019. The objective of this initiative 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.

### Leadership and management

- For many years now, UNIQA has also been breaking new ground in managerial training with a flexible programme. This is a voluntary programme based on individual responsibility and flexibility with modules that can be selected freely and combined.
- In 2019 we were pleased that the modular NEXT AT programme aimed at all managers in Austria again enjoyed strong participation. Between September 2017 and June 2019 there were 42 training sessions with a total of 547 attendees, with the average number of bookings per manager standing at 2.4 training sessions.
- UNIQA managers always have a clear mission in mind: "Just like in a family, we are dedicated to our customers so that they can enjoy life-long security and plan their lives with confidence". In this context, it is essential for them to be as familiar as possible with UNIQA's core business – the insurance business. Since mid-2019 all new managers in Austria therefore spend time in sales at a regional office when beginning their careers. This training step lasts 2.5 days.
- Selected managers were able to participate in a pilot project in early summer 2019 with a view to a potential new programme for managers – as well as in two new workshops: "Safer, longer, better living" and "Agile management skills".
- In spring 2019 a selected group of managers also took part in the "Health leadership" workshop.

### Back office onboarding at UNIQA

- We changed the name of our onboarding event to FIT4UNIQA in early 2019 due to its new location – the Vienna start-up hub weXelerate.
- At FIT4UNIQA we concentrate on three topics: networking with other employees, information about the UNIQA universe and getting to know various interesting people, including our CEO Andreas Brandstetter. Around 250 back office employees from across Austria participated in FIT4UNIQA 2019.



- The Employee & Learning Journey on the UNIQA training platform is also new. This feature is used to independently book necessary training and seminars.

Employee KPIs

Employee KPIs <sup>1) 5)</sup>	International		UNIQA Holding		UNIQA Austria		Austria total		UNIQA total	
	2019 <sup>2)</sup>	2018 <sup>6)</sup>	2019 <sup>3)</sup>	2018 <sup>7)</sup>	2019 <sup>4)</sup>	2018 <sup>8)</sup>	2019	2018	2019	2018
Employees total [GRI 102-8]	6,915	6,827	680	671	6,275	4,370	6,955	5,041	13,870	11,868
Employees by gender [GRI 405-1]										
Women	4,298	4,275	264	259	3,087	1,702	3,351	1,961	7,649	6,236
Men	2,617	2,552	416	412	3,188	2,668	3,604	3,080	6,221	5,632
Employees back office/sales force [GRI 405-1]										
Back office	4,466	4,388	679	667	4,298	2,453	4,977	3,120	9,443	7,508
Sales force	2,449	2,439	1	4	1,977	1,917	1,978	1,921	4,427	4,360
Employees back office/sales force by gender [GRI 405-1]										
Female back office staff (policy processing)	2,792	2,770	264	259	2,721	1,366	2,985	1,625	5,777	4,395
Female sales force staff	1,506	1,505	0	0	366	336	366	336	1,872	1,841
Male back office staff (policy processing)	1,674	1,618	415	408	1,577	1,087	1,992	1,495	3,666	3,113
Male sales force staff	943	934	1	4	1,611	1,581	1,612	1,585	2,555	2,519
Employees by age [GRI 405-1]										
Employees < 30 years old	1,032	1,057	74	78	1,034	655	1,108	733	2,140	1,790
Employees 30–50 years old	4,545	4,495	354	353	3,033	2,089	3,387	2,442	7,932	6,937
Employees > 50 years old	1,338	1,275	252	240	2,208	1,626	2,460	1,866	3,798	3,141
Percentage of employees < 30 years old	14.9%	15.5%	10.9%	11.6%	16.5%	15.0%	15.9%	14.5%	15.4%	15.1%
Percentage of employees 30–50 years old	65.7%	65.8%	52.1%	52.6%	48.3%	47.8%	48.7%	48.4%	57.2%	58.5%
Percentage of employees > 50 years old	19.3%	18.7%	37.1%	35.8%	35.2%	37.2%	35.4%	37.0%	27.4%	26.5%
Employees by employment relationship [GRI 102-8]										
Female employees with a permanent employment contract	3,820	3,827	234	247	2,915	1,670	3,149	1,917	6,969	5,744
Male employees with a permanent employment contract	2,297	2,243	383	397	3,031	2,630	3,414	3,027	5,711	5,270
Total number of employees with a permanent employment contract	6,117	6,070	617	644	5,946	4,300	6,563	4,944	12,680	11,014
Female employees with a temporary employment contract	478	449	30	12	172	32	202	44	680	493
Male employees with a temporary employment contract	320	308	33	15	157	38	190	53	510	361
Total number of employees with a temporary employment contract	798	757	63	27	329	70	392	97	1,190	854



EMPLOYEES

Employee KPIs <sup>1)5)</sup>	International		UNIQA Holding		UNIQA Austria		Austria total		UNIQA total	
	2019 <sup>2)</sup>	2018 <sup>6)</sup>	2019 <sup>3)</sup>	2018 <sup>7)</sup>	2019 <sup>4)</sup>	2018 <sup>8)</sup>	2019	2018	2019	2018

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

Female employees with a full-time job	4,047	4,084	185	182	1,713	1,090	1,898	1,272	5,945	5,356
Male employees with a full-time job	2,530	2,472	387	389	2,979	2,588	3,366	2,977	5,896	5,449
Total number of employees with a full-time job	6,577	6,556	572	571	4,692	3,678	5,264	4,249	11,841	10,805
Female employees with a part-time job	251	193	79	77	1,374	612	1,453	689	1,704	882
Male employees with a part-time job	87	78	29	23	209	80	238	103	325	181
Total number of employees with a part-time job	338	271	108	100	1,583	692	1,691	792	2,029	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	0	0	0	0	0
Male members of the Management Board <30 years old	0	0	0	0	0	0	0	0	0	0
Female members of the Management Board 30–50 years old	10	9	0	0	0	1	0	1	10	10
Male members of the Management Board 30–50 years old	19	20	2	3	1	1	3	4	22	24
Female members of the Management Board >50 years old	6	3	0	0	1	0	1	0	7	3
Male members of the Management Board >50 years old	13	11	4	3	3	3	7	6	20	17
Percentage of female members of the Management Board <30 years old	0.0%	0.0%	0.0%	0.0%	0.0%	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%	0.0%	0.0%	0.0%	0.0%	0.0%
Percentage of female members of the Management Board 30–50 years old	20.8%	20.9%	0.0%	0.0%	0.0%	20.0%	0.0%	9.1%	16.9%	18.5%
Percentage of male members of the Management Board 30–50 years old	39.6%	46.5%	33.3%	50.0%	20.0%	20.0%	27.3%	36.4%	37.3%	44.4%
Percentage of female members of the Management Board >50 years old	12.5%	7.0%	0.0%	0.0%	20.0%	0.0%	9.1%	0.0%	11.9%	5.6%
Percentage of male members of the Management Board >50 years old	27.1%	25.6%	66.7%	50.0%	60.0%	60.0%	63.6%	54.5%	33.9%	31.5%

EMPLOYEES

Employee KPIs <sup>1)5)</sup>	International		UNIQA Holding		UNIQA Austria		Austria total		UNIQA total	
	2019 <sup>2)</sup>	2018 <sup>6)</sup>	2019 <sup>3)</sup>	2018 <sup>7)</sup>	2019 <sup>4)</sup>	2018 <sup>8)</sup>	2019	2018	2019	2018

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

Female members of management <30 years old	13	13	0	0	3	1	3	1	16	14
Male members of management <30 years old	7	3	0	1	5	3	5	4	12	7
Female members of management 30–50 years old	236	242	11	11	73	32	84	43	320	285
Male members of management 30–50 years old	252	258	41	45	158	137	199	182	451	440
Female members of management >50 years old	64	64	4	5	71	23	75	28	139	92
Male members of management >50 years old	79	65	28	27	144	104	172	131	251	196
Percentage of female members of management <30 years old	2.0%	2.0%	0.0%	0.0%	0.7%	0.3%	0.6%	0.3%	1.3%	1.4%
Percentage of male members of management <30 years old	1.1%	0.5%	0.0%	1.1%	1.1%	1.0%	0.9%	1.0%	1.0%	0.7%
Percentage of female members of management 30–50 years old	36.3%	37.5%	13.1%	12.4%	16.1%	10.7%	15.6%	11.1%	26.9%	27.6%
Percentage of male members of management 30–50 years old	38.7%	40.0%	48.8%	50.6%	34.8%	45.7%	37.0%	46.8%	37.9%	42.6%
Percentage of female members of management >50 years old	9.8%	9.9%	4.8%	5.6%	15.6%	7.7%	13.9%	7.2%	11.7%	8.9%
Percentage of male members of management >50 years old	12.1%	10.1%	33.3%	30.3%	31.7%	34.7%	32.0%	33.7%	21.1%	19.0%

<sup>1)</sup> 2019: The employee headcounts presented include data from the following countries: Albania, Austria, Bosnia and Herzegovina, Bulgaria, Croatia, the Czech Republic, Hungary, Kosovo, Liechtenstein, Montenegro, North Macedonia, Poland, Romania, Russia, Serbia, Slovakia, Switzerland and Ukraine. The statistics are reported as at 31 December 2019.

<sup>2)</sup> Albania, Bosnia and Herzegovina, Bulgaria, Croatia, the Czech Republic, Hungary, Kosovo, Liechtenstein, Montenegro, North Macedonia, Poland, Romania, Russia, Serbia, Slovakia, Switzerland, Ukraine

<sup>3)</sup> UNIQA Insurance Group AG

<sup>4)</sup> 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, PremiQaMed Gruppe (Holding GmbH, Management Service GmbH, Privatkliniken GmbH, Ambulatorien GmbH)

<sup>5)</sup> 2018: 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.

<sup>6)</sup> 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

<sup>7)</sup> UNIQA Insurance Group AG

<sup>8)</sup> 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



Departing staff <sup>9)</sup> [GRI 401-1]	UNIQA total	
	2019	2018
Women <30 years old	350	315
Women 30–50 years old	690	565
Women >50 years old	239	140
Men <30 years old	208	222
Men 30–50 years old	377	402
Men >50 years old	179	151
Employee turnover rate, women	9.2%	8.6%
Employee turnover rate, men	5.5%	6.5%
Total employee turnover rate	14.7%	15.1%

<sup>9)</sup> 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).

Average sick days [GRI 403-2] Days/Employee	UNIQA total	
	2019	2018
Back office	10.02	9.23
Sales force	7.33	7.33
Total	9.16	8.53

New staff <sup>10)</sup> [GRI 401-1]	UNIQA total	
	2019	2018
Women <30 years old	547	505
Women 30–50 years old	754	595
Women >50 years old	91	49
Men <30 years old	387	359
Men 30–50 years old	450	356
Men >50 years old	80	66
Percentage of new staff, women	10.0%	9.7%
Percentage of new staff, men	6.6%	6.6%
Total new staff	16.6%	16.3%

<sup>10)</sup> 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).

Society

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 concentrate on health in general, including encouraging exercise, healthy eating and mental strength as well as media skills and integration specifically. 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 2019

- In 2019 UNIQA Privatstiftung again provided around €2.5 million for social projects that benefit the health of policyholders of UNIQA Austria as well as the general public either directly or indirectly. We showcase four projects below that are closely linked with UNIQA’s business activities, particularly in the area of health (insurance).
  - SIMPLY STRONG is an exercise initiative that aims to improve children’s ability to concentrate and relax by teaching them short exercises for taking a break from studying. To this end, the SIMPLY STRONG e. V. education association trains teachers and peer coaches at schools throughout Austria who then build the programme into the school day. This initiative was supplemented in 2019 with a partnership with the UGOTCHI health programme, which motivated more than 1,000 schools across Austria to incorporate more movement into their activities.

- UNIQA Privatstiftung has supported the UNIKATE initiative in cooperation with the umbrella organisation of the Austrian Disability Associations and TU Wien since 2011. This initiative brings together schoolchildren and university students in inclusive project teams along with people with disabilities to develop technical solutions for everyday use. In the reporting year, months of close cooperation by four student teams resulted in prototypes for a voice synthesiser, a flexible smart home solution, a voice-controlled chess device and a PC control system for an ALS patient.
- UNIQA Privatstiftung’s defibrillator project also continued in 2019, this time with a focus on schools: A total of 44 schools and school centres in eight Austrian states were equipped with defibrillators. In the course of the 2019/20 school year, 264 training sessions on this topic are being held in cooperation with the Austrian Red Cross Youth. These will familiarise the youth with the subject and remove barriers to action.
- UNIQA Privatstiftung also supported Health Hub Vienna, a platform for promoting healthcare-related start-ups. Organised by Universitäres Gründerservice Wien GmbH (INiTS) and supported by several partners from the healthcare ecosystem, two batches of international start-ups go through the accelerator programme each year. In 2019 a total of 21 start-ups were selected for furthers development of their ideas. The concepts ranged from a cloud-driven management platform for improving efficiency in physicians’ surgeries to a 3D-printing technology for artificial knee joints.
- UNIQA has participated for several years now in the KURIER Aid Austria (KAA) initiative, whose educational facilities 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. 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. Two educational facilities in Bruck an der Leitha and Mödling were added to the programme, which is free for students, in 2018.



- The UNIQA ÖFB Cup, which has been sponsored by our company since the 2017/18 season, has a very strong regional connection particularly in the initial rounds thanks to the amateur clubs that take part. The Cup has also become increasingly significant throughout Austria thanks to centralised marketing and more frequent live games broadcast on ORF. In 2019 the prior year's successful player escort programme for children was expanded. As a new sponsor of Austria's national football team, we secured the right to nominate children to be player escorts and also exercised this right at five home games. This provides further momentum to our mission of showcasing exercise and sport in public as a health insurer.
- We also sponsor a series of further sporting initiatives and events in addition to this national competition. Important examples include sponsorship of various Austrian school leagues and of the First Vienna Football Club, as well as extensive support for handball and skiing.
- After Baby Max, who appeared in our campaign in 2018, fell ill with leukaemia, we halted the campaign and made available the remaining broadcast time to the Austrian Red Cross for the purpose of a stem cell donation appeal. In addition, we paid the costs for the first 10,000 stem cell analyses resulting from this initiative. Due to the great success of the campaign, we provided an additional 5,000 stem cell analyses in 2019.
- In 2019 UNIQA Hungary supported the Special Olympics Hungary, which were held in Abu Dhabi and Dubai. The entire Special Olympics Hungary team was provided with comprehensive insurance as part of the partnership with UNIQA Hungary.
- UNIQA Romania sponsors two large social organisations – Concordia România and Touched România – on an ongoing basis. Both organisations advocate for needy young people and families and helps them integrate into society.

## Environment and ecology

### Energy efficiency and reduction of emissions

Climate change is long since a reality – and therefore challenges companies like the UNIQA Group to fulfil its responsibilities as a major corporation. UNIQA is determined to increase energy efficiency, use more renewable energy, reduce carbon emissions, systematically conserve resources and promote 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 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 entire Group. Numerous activities related to the environment and energy are already underway in Austria. For instance UNIQA selects suppliers carefully when procuring all types of office materials and company cars, as well as electricity and other forms of energy. We generally give preference to suppliers that use renewable energy.

[GRI 102-9]

As a member of the Raiffeisen Sustainability Initiative (RSI) we also attempt to advance sustainability-related topics and to ensure that we help raise awareness. 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 UN's Paris Climate Conference in 2015, the United Nations Sustainable Development Goals are also a priority.

[GRI 102-12]

#### Actions and results in 2019

##### 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.

- In 2019 – the first full operating period for the energy monitoring system – we were already able to record numerous improvements and savings:
  - we evaluated the energy data at 96 sites (service centres, regional offices, UNIQA Tower) in all nine federal states, allowing more transparent access to over 600 energy meters.
  - Insights from the energy monitoring system were used to considerably improve the operation of heating and cooling systems, ventilation and lighting systems across Austria. In total, we have already saved, extrapolated on an annual basis, approximately 381,830 kWh of electricity, 150,000 kWh of district heating and 11,000 kWh of gas at 13 of our sites. This corresponds to a reduction in green house gas emissions of around 130 metric tonnes of CO<sub>2</sub> equivalent. At UNIQA Tower alone we were able to cut our annual electricity consumption by some 180,000 kWh by continually monitoring and adjusting ventilation systems.
  - To date we have implemented nearly 300 organisational improvement measures at 28 UNIQA sites. We now monitor and document the success of these measures on an ongoing basis using the energy monitoring system. The assessment of these savings using actual measurements ensures a high degree of transparency.
  - We took the next logical step in 2019 by expanding the energy monitoring system. For instance, district heating meters at the regional offices in Carinthia and Styria and eight electric meters at the Aspernbrückengasse location in Vienna were integrated into the system.

##### Further measures aimed at CO<sub>2</sub> reduction

- **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 have allowed us to increase the useful



heat potential of the geothermal plant significantly since 2018. The positive result was a decrease in the annual demand for district heating for UNIQA Tower by another approximately 800,000 kWh and an emissions reduction of 160 metric tonnes of CO<sub>2</sub> equivalent per year. This measure received an award from Federal Ministry for Sustainability and Tourism (now the Federal Ministry of Agriculture, Regions and Tourism) in 2019.

- **Replacement of oil heating units:** at our site in Klagenfurt we replaced an oil-fired boiler with an efficient and environmentally friendly 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 metric tonnes of CO<sub>2</sub> equivalent per year as compared with the retired oil-fired boiler.
- **Turning off screens:** a software update in 2019 enabled us to automatically turn off the screens on approximately 5,900 laptops and PCs throughout Austria one minute after sign-off, i.e. when the machines are in locked mode. This saves around 80,000 kWh of electricity and some 20 metric tonnes of CO<sub>2</sub> equivalent per year.
- **100 per cent green energy:** since the energy tender carried out in 2018, we only accept bids for all UNIQA sites for 100 per cent green energy.
- **Mobility:** The ambitious objective of UNIQA's vehicle fleet management is to reduce the CO<sub>2</sub> emissions from the entire fleet of company cars – currently comprising 169 vehicles – by around 3 per cent per year. While an average value of 106.9 grams of CO<sub>2</sub> per kilometre was achieved in 2018, this amounted to 98.89 grams per kilometre in 2019. In the coming years, we intend to push this figure down to 90 grams by increasingly using hybrid and purely electric vehicles. Since spring 2019, for example, new Hyundai IONIQ electric vehicles assigned to the nine regional offices have been travelling Austria's roads and are a popular choice. These vehicles have allowed us to take an important step toward the future and innovation. In parallel, we aim to gradually install charging stations at various UNIQA sites in the coming years to contribute to building the charging infrastructure.

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

■ **Corporate Carbon Footprint:** we are creating the third ever Corporate Carbon Footprint (CCF) for the UNIQA Group based on the environmental data available for the 2019 financial year. This CCF quantifies the greenhouse gas (GHG) footprint for headquarters activities for the 15 countries that are included in the report with regard to environmental matters, and records the company-related and relevant greenhouse gas emissions in CO<sub>2</sub> equivalents. All emissions that a company causes directly or indirectly are factored into the CCF. In 2019 all of the countries in which the Group operates were incorporated in Scope 3 and the data for train trips included along with flights taken by employees. We are pleased to report that the quality of the data was again improved as compared with the previous year. In total, emissions in 2019 therefore increased by 1.1 per cent year-on-year to 8,071 metric tonnes of CO<sub>2</sub> equivalent. If the system parameters are set as in the previous year, emissions total 7,850 metric tonnes of CO<sub>2</sub> equivalent, which represents a slight reduction in emissions by 1.7 per cent. [\[GRI 305-1, 305-2, 305-3\]](#)

■ **Resource-conserving lighting:** Since mid-2019 we have been changing the conventional lightbulbs and fluorescent tubes at all UNIQA sites and replacing them with LED lighting. This process is scheduled to be completed by 2021. All lighting at our sites in Burgenland, Carinthia and Vorarlberg has been switched, along with the lighting at some offices in Vienna and Lower Austria. This has already resulted in savings of more than 88 metric tonnes of CO<sub>2</sub> equivalent per year. All told, this retrofitting project will cut emissions by 183 metric tonnes of CO<sub>2</sub> equivalent each year.

■ **External audit:** the external audit stipulated by the 2015 Austrian Energy Efficiency Act will be completed on time with the help of the auditing firm and submitted to the federal government's energy monitoring office. We will assess and implement the findings and energy optimisation potential obtained from the audit in the current financial year.

#### Priorities and challenges for 2020

- We continue to replace conventional with LED lighting at UNIQA sites.
- In the area of mobility, we are working on lowering carbon emissions to 90 g per kilometre by increasingly using hybrid and electric vehicles.
- We plan to install charging stations at several locations.
- An additional area of focus will be on organisational improvement measures derived from the energy monitoring system.
- We will also optimise the free cooling system in UNIQA Tower to reduce the amount of electricity we use for cooling.
- At some UNIQA sites, we plan to install photovoltaic systems.
- The elevator lighting in the UNIQA Tower is expected to be switched to LED lighting.



Environment and ecology KPIs

	2019	2018
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Total energy consumption [GRI 302-1]  
in kWh

Heating energy	9,813,723 <sup>1)</sup>	10,633,057 <sup>3)</sup>
Electricity	12,906,004 <sup>1)</sup>	12,874,884 <sup>3)</sup>
Mobility	18,880,517 <sup>1)</sup>	16,165,085 <sup>3)</sup>
Total energy consumption	41,600,244 <sup>1)</sup>	39,673,025 <sup>3)</sup>

Energy consumption, office buildings [GRI 302-1]

Total area in m²	91,417 <sup>1)</sup>	89,097 <sup>3)</sup>
Energy consumption in kWh/m²	249 <sup>1)</sup>	264 <sup>3)</sup>

Mobility – kilometres travelled [GRI 302-1]

Kilometres travelled (diesel)	14,226,303	13,654,732
Kilometres travelled (petrol)	9,425,317	5,948,466
Kilometres travelled (electric)	246,856	115,479
Total kilometres travelled	23,898,476	19,718,677

Fleet [GRI 302-1]  
in g/km (average)

CO <sub>2</sub> emitted by the fleet	98.9	106.9
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Paper consumption [GRI 301-1]  
in kg

With ecolabel	162,396 <sup>1)</sup>	191,575 <sup>3)</sup>
Without ecolabel	52,008 <sup>1)</sup>	72,149 <sup>3)</sup>
Total	214,404 <sup>1)</sup>	263,724 <sup>3)</sup>

Paper consumption per employee [GRI 301-1]  
in kg

With ecolabel	32 <sup>1)</sup>	35 <sup>3)</sup>
Without ecolabel	10 <sup>1)</sup>	13 <sup>3)</sup>
Total	42 <sup>1)</sup>	48 <sup>3)</sup>

UNIQA Corporate Carbon Footprint [GRI 305-1, 305-2, 305-3]  
UNIQA CO<sub>2</sub>emissions, figures in metric tonnes of CO<sub>2</sub>eq

Direct emissions (Scope 1)	Heating	62 <sup>1)</sup>	64 <sup>3)</sup>
	Vehicles	4,072 <sup>1)</sup>	3,707 <sup>3)</sup>
Indirect emissions – Energy (Scope 2)	Electricity	1,819 <sup>1) 2)</sup>	2,184 <sup>3) 4)</sup>
	District heating	1,495 <sup>1)</sup>	1,655 <sup>3)</sup>
Indirect emissions – Other (Scope 3)	Flights	558 <sup>1)</sup>	374 <sup>5)</sup>
	Train trips	64 <sup>1)</sup>	
Total CO <sub>2</sub> emissions		8,071 <sup>1)</sup>	7,984 <sup>3)</sup>

<sup>1)</sup> Data (with the exception of mobility and fleet) only relates to the figures for head-quarters in the following countries: Albania, Austria, Bosnia and Herzegovina, Bulgaria, Croatia, the Czech Republic, Hungary, Liechtenstein, Montenegro, Poland, Romania, Russia, Serbia, Slovakia, Ukraine.

<sup>2)</sup> Electricity: This data was calculated using the market-based approach, with the exception of Poland and Ukraine. The Scope 2 emissions for electricity calculated using the location-based approach equal 4,005 metric tonnes of CO<sub>2</sub>eq.

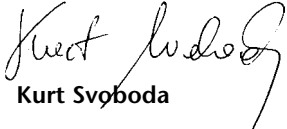
<sup>3)</sup> Data (with the exception of mobility and fleet) only relates to the figures for head-quarters in the following countries: Albania, Austria, Bosnia and Herzegovina, Bulgaria, Croatia, the Czech Republic, Hungary, Liechtenstein, Montenegro, Poland, Romania, Serbia, Slovakia, and Ukraine; Russia is not included.

<sup>4)</sup> Electricity: This data was calculated using the market-based approach, with the exception of Albania, Poland, Serbia and Ukraine. The Scope 2 emissions for electricity calculated using the location-based approach equal 4,360 metric tonnes of CO<sub>2</sub>eq.

<sup>5)</sup> Scope 3 flights: Albania, Austria, Bosnia and Herzegovina, Bulgaria, Croatia, the Czech Republic, Hungary, Montenegro, Poland, Romania, Serbia and Slovakia .

Vienna, 20 March 2020

  
Andreas Brandstetter

  
Kurt Svoboda

  
Erik Leyers

Code	Short description of disclosure	Notes and omissions	Page in NFI Report
GRI 102: GENERAL DISCLOSURES 2016			
Organisational profile			
GRI 102-1	Name of the organisation		5, 46
GRI 102-2	Activities, brands, products and services		5
GRI 102-3	Location of headquarters		5, 46
GRI 102-4	Location of operations		5
GRI 102-5	Ownership and legal form		5, 46
GRI 102-6	Markets served		5
GRI 102-7	Scale of the organisation	See 2019 Annual Report, pp. 1, 11, 18–25, 83	5
GRI 102-8	Information on employees and other workers	d) and e) do not apply	27, 28
GRI 102-9	Supply chain		33
GRI 102-10	Significant changes to the organisation and its supply chain		5
GRI 102-11	Precautionary principle or approach		11
GRI 102-12	External initiatives	respACT, Raiffeisen Sustainability Initiative (RSI), Sustainable Development Goals (SDG)	33
GRI 102-13	Membership of associations	Austrian Insurance Association, Raiffeisen Association, etc.	37
Strategy			
GRI 102-14	Statement from senior decision-makers		1
GRI 102-15	Key impacts, risks, and opportunities		11, 15
Ethics and integrity			
GRI 102-16	Values, principles, standards, and norms of behaviour	<a href="https://www.uniqagroup.com/gruppe/versicherung/corporate-responsibility/compliance/code_of_conduct.html">https://www.uniqagroup.com/gruppe/versicherung/corporate-responsibility/compliance/code_of_conduct.html</a>	1, 10, 13
Governance			
GRI 102-18	Governance structure	See 2019 Annual Report, pp. 42–53	5
Stakeholder engagement			
GRI 102-40	List of stakeholder groups		6
GRI 102-41	Collective bargaining agreements	Percentage of employees in Austria covered by collective bargaining agreements: 100% Collective bargaining agreements also cover the majority of employees in other countries in Europe.	37



GRI CONTENT INDEX

Code	Short description of disclosure	Notes and omissions	Page in NFI Report
<b>GRI 102: GENERAL DISCLOSURES 2016</b>			
<b>GRI 102-42</b>	Identifying and selecting stakeholders	Analysis of stakeholders in the CSR Team in coordination with the Management Board	38
<b>GRI 102-43</b>	Approach to stakeholder engagement	Around 7,500 stakeholders were surveyed in total – see stakeholder chart	7
<b>GRI 102-44</b>	Key topics and concerns raised		7
<b>Reporting practice</b>			
<b>GRI 102-45</b>	Entities included in the consolidated financial statements	See 2019 Annual Report, pp. 147–149	4
<b>GRI 102-46</b>	Defining report content and topic boundaries	See Materiality matrix	7
<b>GRI 102-47</b>	List of material topics	See Materiality matrix	7
<b>GRI 102-48</b>	Restatements of information	none	38
<b>GRI 102-49</b>	Changes in reporting	See About this report: Addition of further countries	4, 8, 38
<b>GRI 102-50</b>	Reporting period	1 January to 31 December 2019	4
<b>GRI 102-51</b>	Date of most recent report	10 April 2019 Second Non-Financial Report (Austrian Sustainability and Diversity Improvement Act/GRI)	4
<b>GRI 102-52</b>	Reporting cycle	Annual reporting	4
<b>GRI 102-53</b>	Contact point for questions regarding the report	See Imprint	46
<b>GRI 102-54</b>	Claims of reporting in accordance with the GRI Standards	In accordance with GRI Standards: Core option	4
<b>GRI 102-55</b>	GRI Content Index		37–41
<b>GRI 102-56</b>	External assurance	Audited by PwC	42–44
<b>GRI 200: ECONOMIC</b>			
<b>GRI 201: Economic performance 2016</b>			
<b>GRI 103-1 to 103-3</b>	Management approach	See 2019 Annual Report	
<b>GRI 201-1</b>	Direct economic value generated and distributed	See 2019 Annual Report, pp. 83–87, 138	5, 10
<b>GRI 205: Anti-corruption 2016</b>			
<b>GRI 103-1 to 103-3</b>	Management approach		
<b>GRI 205-3</b>	Confirmed incidents of corruption and actions taken	1 incident  In the interest of focused reporting, the decision was taken to only report the most relevant indicator for GRI 205.	10, 38

GRI CONTENT INDEX

Code	Short description of disclosure	Notes and omissions	Page in NFI Report
<b>GRI 206: Anti-competitive behaviour 2016</b>			
<b>GRI 103-1 to 103-3</b>	Management approach		13
<b>GRI 206-1</b>	Legal actions for anti-competitive behaviour, anti-trust and monopoly practices	1 action	10, 39
<b>GRI 300: ENVIRONMENTAL</b>			
<b>GRI 301: Materials 2016</b>			
<b>GRI 103-1 to 103-3</b>	Management approach		33
<b>GRI 301-1</b>	Materials used by weight or volume	Paper consumption is reported.	10, 36
<b>GRI 302: Energy 2016</b>			
<b>GRI 103-1 to 103-3</b>	Management approach		33
<b>GRI 302-1</b>	Energy consumption within the organisation	Source for the conversion factors: Environment Agency Austria	10, 36
<b>GRI 305: Emissions 2016</b>			
<b>GRI 103-1 to 103-3</b>	Management approach		33
<b>GRI 305-1</b>	Direct (Scope 1) GHG emissions	Source for the conversion factors – Ecoinvent, Environment Agency Austria (GEMIS), International Energy Agency: Data is provided by the company upon request.	10, 34, 36
<b>GRI 305-2</b>	Energy indirect (Scope 2) GHG emissions	Source for the conversion factors – Ecoinvent, Environment Agency Austria (GEMIS), International Energy Agency: Data is provided by the company upon request.	10, 34, 36
<b>GRI 305-3</b>	Energy indirect (Scope 3) GHG emissions	Source for the conversion factors – Ecoinvent, Environment Agency Austria (GEMIS), International Energy Agency: Data is provided by the company upon request.	10, 34, 36
<b>GRI 307: Environmental compliance 2016</b>			
<b>GRI 103-1 to 103-3</b>	Management approach		33
<b>GRI 307-1</b>	Non-compliance with environmental laws and regulations	0 incidents	10, 39
<b>GRI 400: SOCIAL</b>			
<b>GRI 401: Employment 2016</b>			
<b>GRI 103-1 to 103-3</b>	Management approach		23
<b>GRI 401-1</b>	New employee hires and employee turnover		10, 30



GRI CONTENT INDEX

Code	Short description of disclosure	Notes and omissions	Page in NFI Report
<b>GRI 402: Labour/management relations 2016</b>			
<b>GRI 103-1 to 103-3</b>	Management approach		23
<b>GRI 402-1</b>	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. In the subsidiaries, there are also employee representation bodies with similar rights.	10, 40
<b>GRI 403: Occupational health and safety 2016</b>			
<b>GRI 103-1 to 103-3</b>	Management approach		23
<b>GRI 403-2</b>	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: 9.2 days  Number of work-related fatalities: 0 fatalities	10, 23, 30, 40
<b>GRI 404: Training and education 2016</b>			
<b>GRI 103-1 to 103-3</b>	Management approach		23
<b>GRI 404-1</b>	Average hours of training per year per employee	Not presented by gender but by average hours of training per employee: 22.8 hours	10, 40
<b>GRI 404-2</b>	Programmes for upgrading employee skills and transition assistance programs		10, 24
<b>GRI 404-3</b>	Percentage of employees receiving regular performance and career development reviews	100 %	10, 23, 40
<b>GRI 405: Diversity and equal opportunity 2016</b>			
<b>GRI 103-1 to 103-3</b>	Management approach		23
<b>GRI 405-1</b>	Diversity of governance bodies and employees		10, 24, 27–30
<b>GRI 406: Non-discrimination 2016</b>			
<b>GRI 103-1 to 103-3</b>	Management approach		13
<b>GRI 406-1</b>	Incidents of discrimination and corrective actions taken	6 incidents	10, 13, 14, 40
<b>GRI 417: Marketing and labelling 2016</b>			
<b>GRI 103-1 to 103-3</b>	Management approach		13
<b>GRI 417-2</b>	Incidents of non-compliance concerning product and service information and labelling	6 incidents  In the interest of focused reporting, the decision was taken to only report the most relevant indicator for GRI 417.	9, 10, 40

GRI CONTENT INDEX

Code	Short description of disclosure	Notes and omissions	Page in NFI Report
<b>GRI 418: Customer privacy 2016</b>			
<b>GRI 103-1 to 103-3</b>	Management approach		15
<b>GRI 418-1</b>	Substantiated complaints concerning breaches of customer privacy and losses of customer data	For competition reasons, no data is published on this topic.	9, 10, 19, 41
<b>GRI 419: Socioeconomic compliance 2016</b>			
<b>GRI 103-1 to 103-3</b>	Management approach		13
<b>GRI 419-1</b>	Non-compliance with laws and regulations in the social and economic area	9 incidents	10, 41
<b>CUSTOMER-SPECIFIC TOPICS</b>			
<b>GRI 103-1 to 103-3</b>	Management approach		17
	Innovative products and services for new social and environmental trends		17–22
	Clear valuation of claims and benefits and fast assistance		17–22
	Financing of pensions, healthcare and nursing care, and statutory and private insurance		17–22
	Regional contacts		17–22
<b>QUESTIONABLE INVESTMENTS</b>			
<b>GRI 103-1 to 103-3</b>	Management approach		16
	Promotion of sustainable investments and avoidance of questionable investments		16



We draw attention to the fact that the English translation of this report is presented for the convenience of the reader only and that the German wording is the only legally binding version.

**INDEPENDENT LIMITED ASSURANCE REPORT ON THE COMBINED NON-FINANCIAL REPORT 2019**  
(TRANSLATION)

We have performed a limited assurance engagement of the combined Non-financial Report 2019 of UNIQA Insurance Group AG, Vienna, and its subsidiaries (the “Group”) for the year ended 31 December 2019.

**Management’s responsibility**

The Management is responsible for the preparation of the combined Non-financial Report 2019 in accordance with the requirements of Sections 243b and 267a UGB as well as the GRI Standards: Core option. This responsibility includes the design, implementation and maintenance of internal control relevant to the preparation of the combined Non-financial Report 2019 that is free from material misstatement, whether due to fraud or error.

**Auditor’s Responsibility**

Our responsibility is to express a limited assurance conclusion based on our procedures performed and evidence obtained.

We performed our engagement in accordance with the professional standards applicable in Austria with regard to KFS/PG 13 “Other assurance engagements”, KFS/PE28 “Selected issues in connection with the assurance of non-financial statements and non-financial reports pursuant to Sections 243b and 267a UGB as well as sustainability reports” and the International Standards on Assurance Engagements (ISAE) 3000 (Revised) “Assurance engagements other than audits or reviews of historical financial information”. These standards require that we comply with our ethical requirements, including rules on independence, and that we plan and perform our procedures by considering the principle of materiality to be able to express a limited assurance conclusion based on the assurance obtained. As provided under Section 275 (2) UGB (liability provision regarding the audit of financial statements of small and medium-sized companies), our responsibility and liability towards the Company and any third parties arising from the assurance engagement are limited to a total of EUR 2 million.

The procedures performed in a limited assurance engagement vary in nature and timing from, and are less in extent than for, a reasonable assurance engagement; consequently, the level of assurance obtained in a limited assurance engagement is substantially lower than the assurance that would have been obtained had a reasonable assurance engagement been performed.

The selection of the procedures lies in the sole discretion of the auditor and comprised the following:

- Critical assessment of the Group’s analysis of materiality considering the concerns of external stakeholders by interviewing the responsible employees and inspecting relevant documents
- Obtaining an overview of the policies pursued by the Group, including due diligence processes implemented as well as the processes used to ensure an accurate presentation in the non-financial report by interviewing the Company’s management and inspecting internal guidelines, procedural instructions and management systems in connection with non-financial matters/disclosures
- Obtaining an understanding of reporting processes by interviewing the relevant employees and inspecting selected documentations
- Evaluating the reported disclosures by performing analytical procedures regarding non-financial performance indicators, interviewing relevant employees and inspecting selected documentations
- Examining the non-financial report regarding its completeness in accordance with the requirements of Sections 243b and 267a UGB as well as the GRI Standards: Core option
- Performing additional procedures on site if required as a consequence of the risk assessment and the results of analytical procedures
- Evaluating the overall presentation of the disclosures and non-financial information

The following is not part of our engagement:

- Examining the processes and internal controls particularly regarding their design, implementation and effectiveness
- Performing procedures at individual locations as well as measurements or individual evaluations to check the reliability and accuracy of data received
- Examining the prior-year figures, forward-looking information or data from external surveys
- Checking the correct transfer of data and references from the (consolidated) financial statements to the non-financial report; and
- Examining the information and disclosures on the website or further references on the internet

Neither an audit nor a review of financial statements is objective of our engagement. Furthermore, the disclosure and solution of criminal acts, as e.g. embezzlement or other kinds of fraud, and wrongful doings, nor the assessment of the effectiveness and profitability of the management are objectives of our engagement.



**Conclusion**

Based on the procedures performed and evidence obtained, nothing has come to our attention that causes us to believe that the combined Non-financial Report 2019 is not prepared, in all material aspects, in accordance with the requirements of Sections 243b and 267a UGB as well as the GRI Standards: Core option.

Vienna, 20 March 2020

PwC Wirtschaftsprüfung GmbH

Werner Stockreiter  
Austrian Certified Public Accountant



**Imprint** [\[GRI 102-1, 102-3, 102-5, 102-53\]](#)

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