



# ESG Business Card

UNIQA Insurance Group AG

April 2025

# Content & Overview

UNIQA is one of the **leading insurance companies** in its core markets of **Austria and Central & Eastern Europe**.

UNIQA products and services, offered through numerous sales channels, cover many insurance lines.

## Content

### UNIQA Group ESG Dashboard

- ① Sustainability & Climate Strategy
- ② ESG Governance
- ③ Investment Policy
- ④ Product Policy

### UNIQA Sustainability Strategy & Ambitions

- ⑤ Operational Management
- ⑥ Reporting
- ⑦ Stakeholder Management
- ⑧ People & Culture

This document is a summary of the (Consolidated) Non-Financial Report that can be found in the Group Management Report. It is prepared in accordance with the CSRD (Corporate Sustainability Reporting Disclosure) and the ESRS (European Sustainability Standards). The full report is published on the [Group Homepage](#).

# UNIQA Group ESG Dashboard

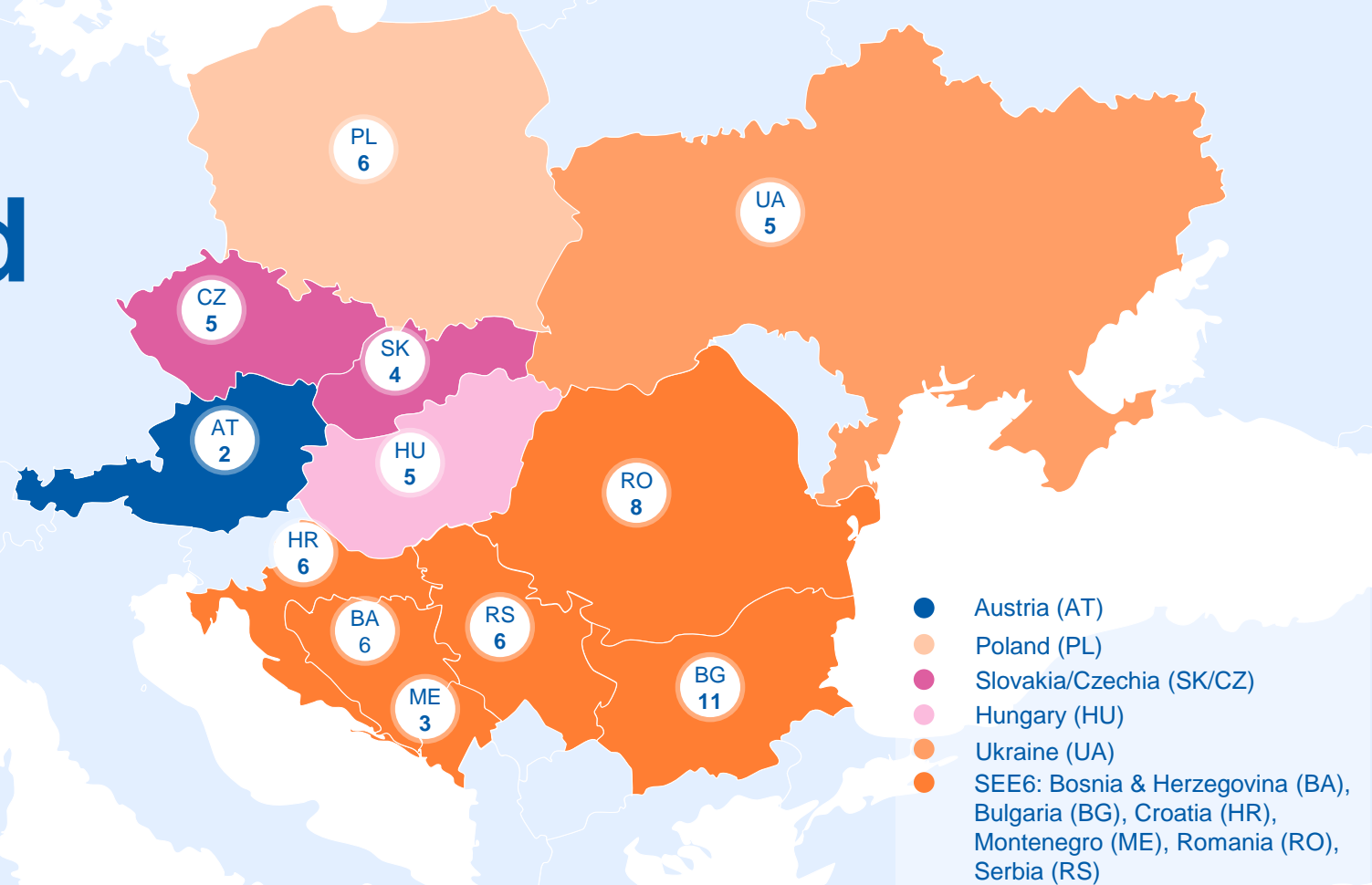
Growth region CEE in 11 countries



> 16,000  
employees



17.8 million  
customers in  
14 countries



The number shows the market position in the respective country.



# UNIQA Group ESG Dashboard

## KPIs & targets (2024)

		2024	Target			2024	Target
Investments	Carbon Emission Intensity of the investment portfolios (WACI)	44 tCO <sub>2</sub> e / m € revenue -55,6% <sup>1</sup>	40 tCO <sub>2</sub> e / m € revenue -60% <sup>1</sup> until 2030	Underwriting	Greenhouse gas emissions from the corporate business	AT: 48,692 tCO <sub>2</sub> e UI: 120,327 tCO <sub>2</sub> e	AT: -20% UI: -15% btw. 2022 and 2030 100% until 2040
	Sustainable Investments	2,4 bn. €	2 bn. € until 2025		Corporate customers with net-zero targets	48%	100% until 2040
Operational Management	Greenhouse gas emissions from owner-occupied properties and vehicles	21,265 -13.3% <sup>1</sup>	-42% bis 2030 <sup>2</sup>	People	Greenhouse gas emissions from the Retail motor portfolio	385,468 tCO <sub>2</sub> e	
	Elektrifikation of the UNIQA vehicle fleet	AT: 57% UI: 1%	AT: 100% until 2030 UI: 100% until 2040		Employees	16,394 female: 9,354 = 57.1% male: 7,040 = 42.9%	
					Gender Pay Gap (adjusted)	3.1%	3.2% until 2024
					EX-Index (employer experience)	4.0/5 stars	4.5/5 stars
		<sup>1,2</sup> compared to the base year 2021				<sup>3</sup> compared to the base year 2022	

### ESG Ratings

CDP	B
ISS-ESG	C-
MSCI	BBB
Sustainalytics	18.9
S&P Global	44
VÖNIX	B
Moody's	39

**Note:** The ratings do not always reflect the current ESG performance of UNIQA, as the rating agencies sometimes use the information available from the previous year..

# Commitments – memberships & important publications



# UNIQA Sustainability Strategy & Ambitions

# UNIQA 3.0 Growing Impact

## Our Vision

UNIQA is the promise for a better life. We will be the best service provider for safety, health and prevention in people's lives.

## Our Goal

We want to increase the effectiveness of all our projects and translate the high investments that we will continue to make in the coming years faster and better into customer satisfaction, growth and earnings.

## Our Ambition

We want to increase the impact of our projects and translate the high investments that we will continue to make in the coming years faster and better into customer satisfaction, growth and earnings.



## Our Guiding Principles

### Customer first

We are relentlessly focused on the need of our customers.

### Simplicity

We take action and learn from our mistakes.

### Ownership

We empower each other to take responsibility.

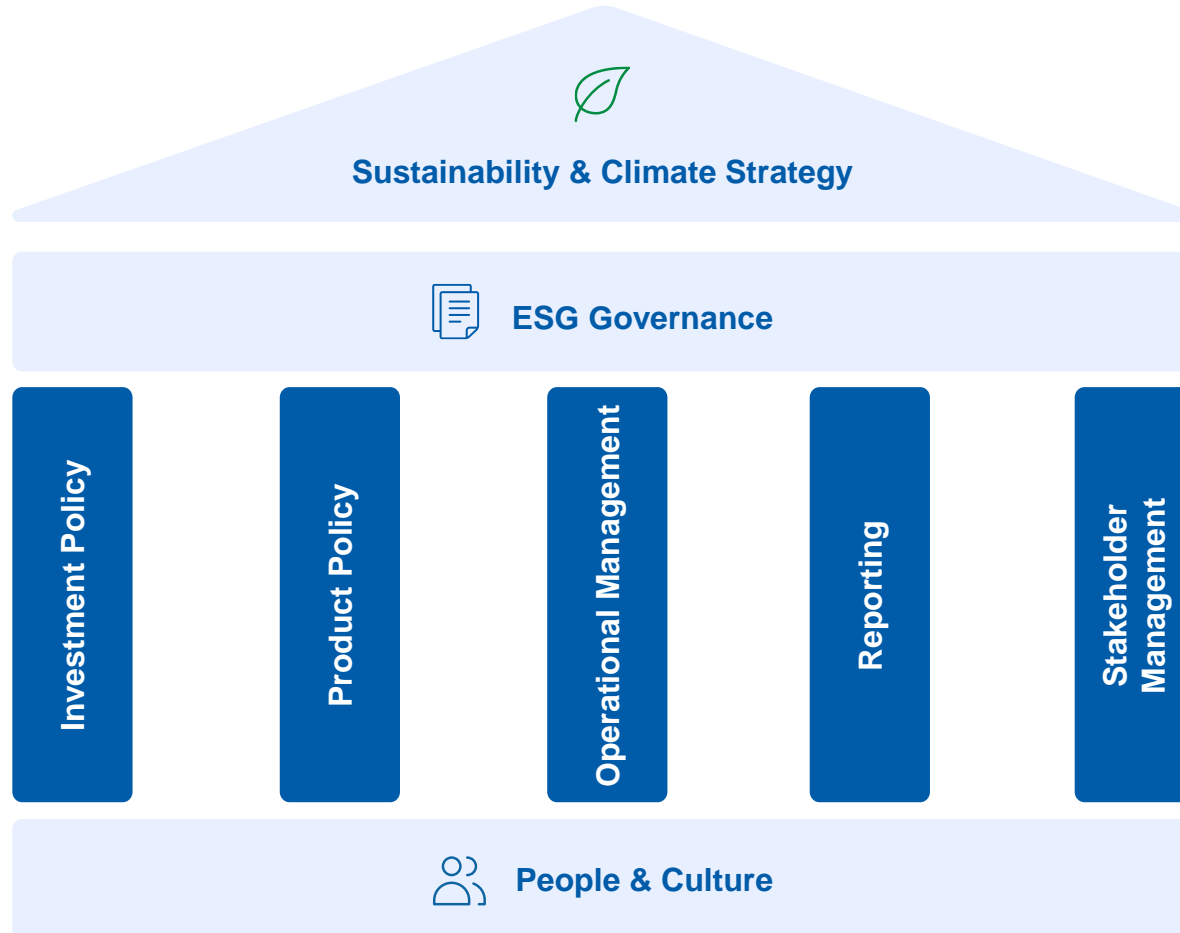
### Integrity

We keep our promises

### Community

We collaborate beyond conventional boundaries.

# UNIQA Sustainability Strategy

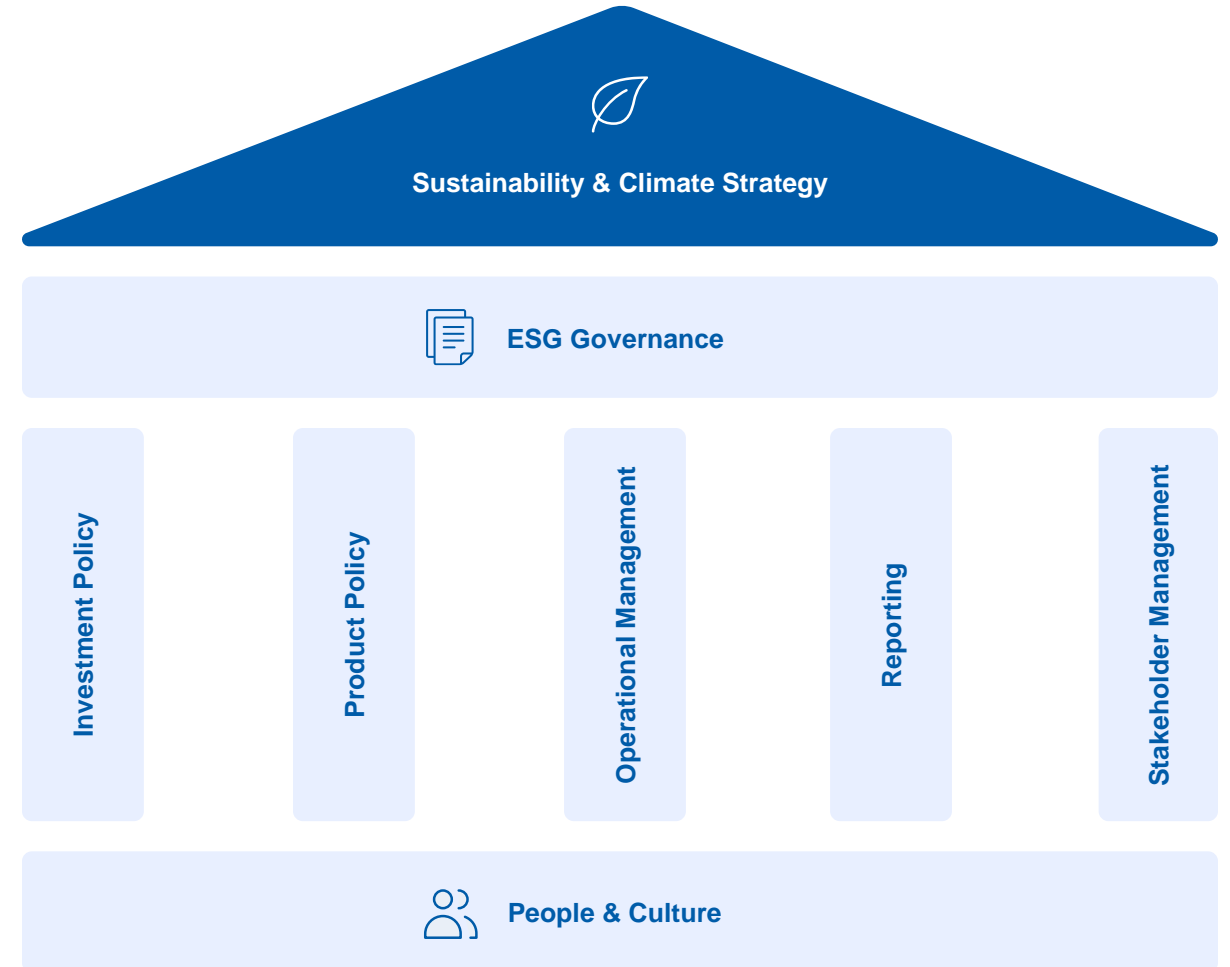


- 1 **Five pillars** build the UNIQA Sustainability Strategy
- 2 Strong **ESG Governance** paves the way for the five pillars
- 3 **Investment policy** based on ESG criteria
- 4 ESG-oriented **product policy** with sustainable added value
- 5 Exemplary sustainable **operational management**
- 6 Transparent **reporting** and continuous independent **ratings**
- 7 Committed **stakeholder management** for greater social and environmental responsibility
- 8 Building on **people & culture** as a foundation



## 01

# Sustainability & Climate Strategy



# Key objectives of the UNIQA Climate Strategy



- Pursuit of the **Paris 1.5°C climate target pathway** in investments, underwriting and operational management, considering the two EU environmental goals of *climate change mitigation* and *climate change adaptation*
- **Net-zero emissions** in the business model by 2040 in Austria (underwriting, own operations) and Group-wide by 2050 (investments, underwriting, own operations)
- Pursuit and realisation of concrete **science-based SBTi interim targets** for 2030
- **Maintaining sustainable investments** at EUR 2 billion until 2025

## Commitment to the Paris Agreement

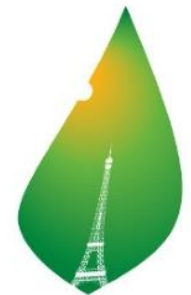
UNIQA has committed to developing and pursuing a climate pathway that is in line with the Paris goals and to achieving **net-zero emissions in Austria by 2040** (underwriting, own operations) and **Group-wide by 2050** (investments, underwriting, own operations).

### Driving forward our sustainability ambition in the UNIQA core business:

Investments

Underwriting (corporate customers & retail business)

Operational Management



**PARIS2015**  
UN CLIMATE CHANGE CONFERENCE  
COP21·CMP11

## Net-zero emissions

We define net-zero emissions as

as the reduction of operational GHG emissions (Scope 1, 2 and 3) to zero at best or to a residual level that is compatible with achieving net-zero emissions at global or sectoral level in corresponding scenarios or sector paths within the framework of the 1.5°C target.

### Good to know



as the neutralisation of all residual emissions by the net-zero target year and all GHG emissions subsequently released into the atmosphere.

# UNIQA on the journey to climate transition

## Climate transition plan aligned with CSRD/ESRS

The UNIQA Group is aware that the transition to a net-zero economy requires time, commitment and innovation.

Progress is therefore regularly reviewed, and plans and measures are further developed.

A holistic approach combines economic ambitions with a clear ecological and social commitment to the environment and society.

### UNIQA Transition Plan

'UNIQA on the journey to climate transition' is a first step towards a transition plan and describes the approach to a comprehensive climate transition. It is a dynamic plan that will evolve with the demands and challenges of the times.

The plan was developed in consultation with the respective divisions, approved by the Executive Board in October 2024 and published in December 2024.

It contributes to the UNIQA Group's holistic approach.

### Content

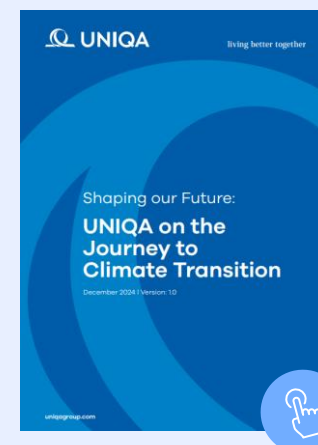
- Strategic plan for phasing out the use of fossil fuels with the definition of interim targets and measures in the following areas:

Investments

Underwriting

Own Operations

- ESG in the UNIQA Governance
- Dialog & engagement with our partners and stakeholders
- Outlook for the future with opportunities, chances & potentials as well as challenges



UNIQA Transition Plan

### Good to know



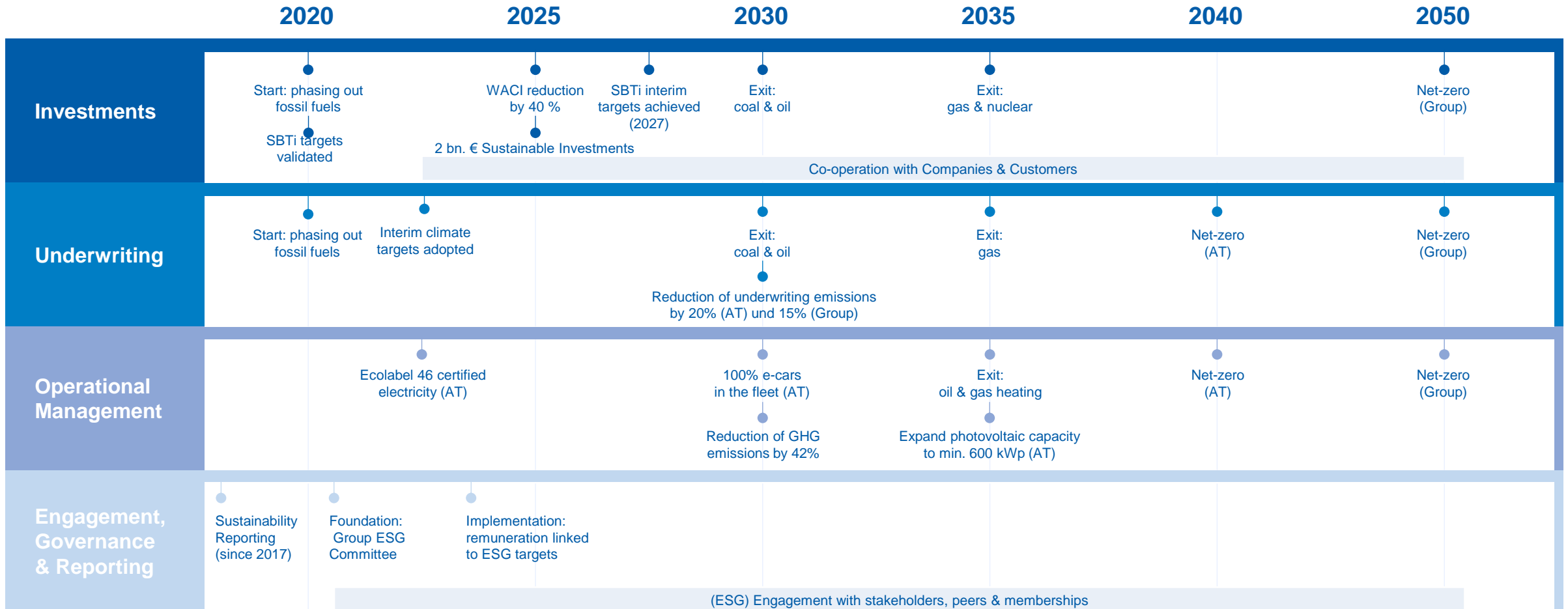
### ESRS / CSRD

The **ESRS** (European Sustainability Standards) are part of the **CSRD** (Corporate Sustainability Reporting Directive) and stipulate which sustainability information companies must disclose.

### Climate transition planning

- The ESRS E1 (Climate Change) requires companies to disclose their climate strategy, climate targets and **transition plans**.
- A climate transition plan describes how a company adapts its business strategy to the goal of net zero emissions by 2050.

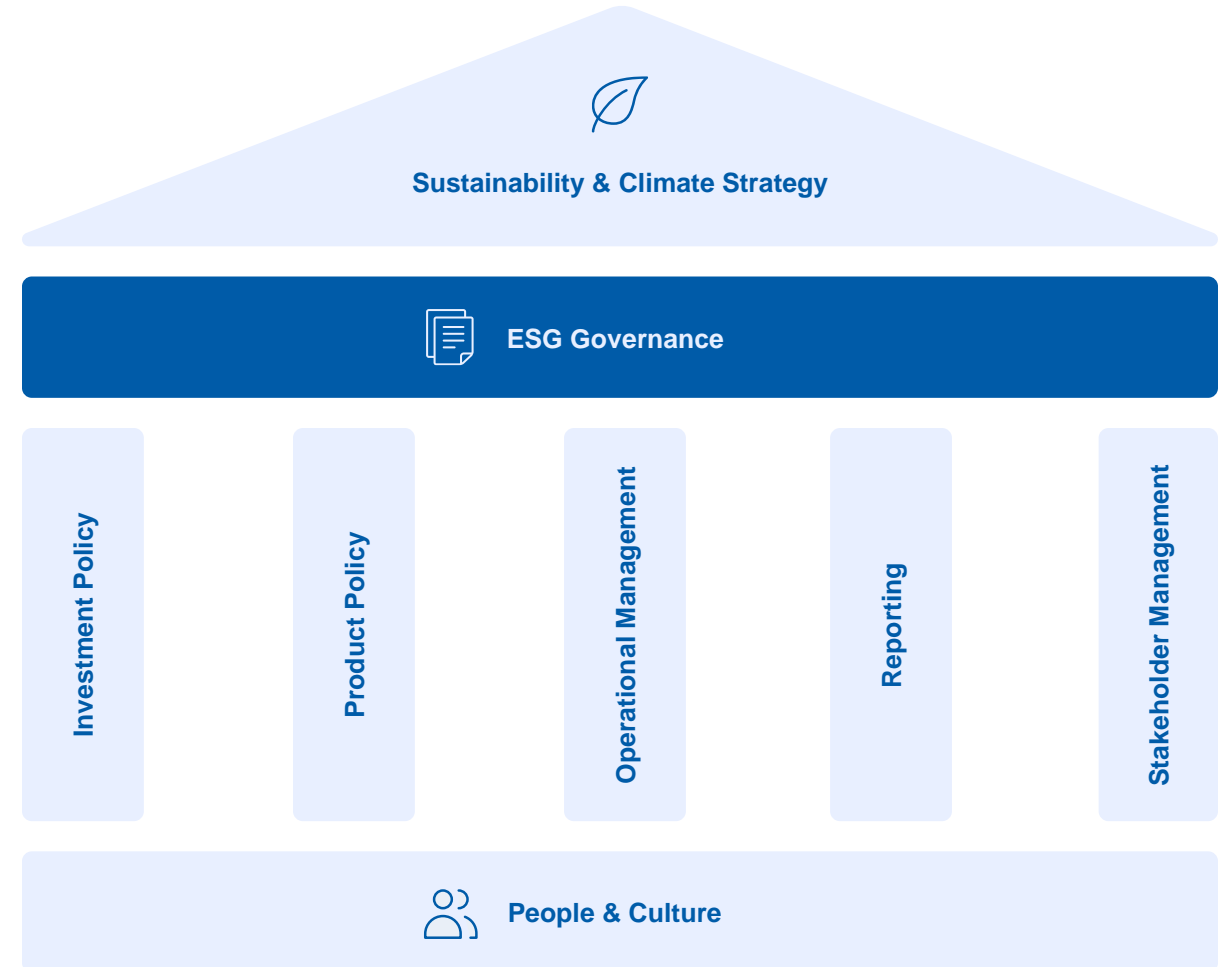
# UNIQA on the journey to climate transition





# 02

## ESG Governance



# ESG Governance & Integration

## ESG Integration

Strong corporate governance, clear responsibilities, sound stakeholder engagement, comprehensive reporting and assessments by renowned ratings contribute to the active implementation and application of various sustainability measures.



**Supervisory Board** | deals with sustainability reporting annually in the advisory body of the Audit Committee and decides there on the sustainability strategy to be pursued.

## Group ESG Committee

meets quarterly and drives ESG integration into the core business

**Members:** four members of the Management Board and heads of Corporate Business, Retail Business, Legal & Compliance, Group ESG Office



## Tasks

- Strategic definition and continuous development of group-wide ESG ambitions
- Continuous monitoring of stakeholder awareness of environmental and social impacts and setting priorities for stakeholder discourse
- Adoption of the materiality analysis and discussion of significant impacts, risks, and opportunities
- ESG targeting and KPI monitoring
- Monitoring of the group-wide climate strategy and environmental management

## Code of Conduct

The UNIQA Code of Conduct summarises all the values and rules we are committed to adhering to and defines the rules of conduct for various areas of our daily work. It governs our interactions with customers, business partners, authorities, and employees. The Code of Conduct is stricter than the law in many respects, and we deliberately go beyond what is required with additional, binding rules – because not everything that is legal is necessarily right. And we strictly adhere to these rules.

The UNIQA Code of Conduct is published on the Group's website:

[UNIQA Code of Conduct](#)



## ESG experts throughout the UNIQA Group

### Group ESG Office

- Support the ESG management team/committee and business units.
- Quarterly reporting to the Executive Board on the progress of the sustainability strategy, the status of ongoing projects, and the climate strategy to ensure effective monitoring and control.

### Investments

ESG experts and ESG teams are anchored within the UNIQA Asset Management

### Underwriting

ESG experts and ESG teams are anchored in the respective business areas (corporate business, retail business)

### Group functions and central departments

ESG experts are anchored with the departments Human Resources (People), Operations, Group Procurement, NatCat Competence Center, Risk Management, Compliance & Legal etc.

Regarding the **international business units**, **strategic ESG coordinators** were already integrated into the local organisational structure and governance in all countries of the UNIQA Group in 2023.

# ESG Governance & Integration

## ESG Remuneration

### ESG in the Remuneration Strategy\*

For the UNIQA Group Management Board and the Austrian core market managers:

- **Variable remuneration is linked to climate-relevant interim targets**, which links incentives to sustainability performance and underlines its importance.
- The objectives and the target figures set depend on the type of program (short-term or long-term variable compensation component) and the target group.
- The members of the Executive Board (group-wide) and the Austrian top management have the reduction of the WACI and the adjusted gender pay gap as the goal of their short-term incentive.

### WACI = weighted average carbon intensity

The greenhouse gas emissions of the individual company investments are estimated using this key figure.

Programme	Short-term variable remuneration (STI) – ESG-relevant functions	Short-term variable remuneration (STI)	Short-term variable remuneration (STI)	Long-term variable remuneration (LTI)
Target group	CEO, CFRO, member of the Management Board responsible for ESG	Members of the Management Board excl. CEO, CFRO and the member of the Management Board responsible for ESG	Other executives (members of the management boards of international insurance companies and executives with an STI agreement in Austria)	All Management Board members
Target	Reducing the weighted average carbon intensity (WACI) of the investment portfolio			
Share of annual target bonus	5%	5%	5%	20%
Share of individual target bonus	10%	0%	n/a	n/a
Target	Narrowing the adjusted gender pay gap			Increasing the share of companies in the Group's investment portfolio that have set science-based emission reduction targets (in accordance with SBTi criteria)
Share of annual target bonus	5%	5%	5%	20%
Share of individual target bonus	0%	0%	n/a	n/a
Target	Increasing customer satisfaction			
Share of annual target bonus	10%	10%	10%	
Share of individual target bonus	0%	10%	n/a	

The percentage of compensation awarded to Management Board members in 2024 that is linked to climate-related considerations is **18.0%**.

# Material impacts, risks and opportunities

## Double materiality analysis & resilience analysis

Based on the **double materiality analysis** conducted, the following disclosure requirements were identified as material:

**Environment: ESRS E1**  
(climate change)

**Social: ESRS S1** (own workforce), **ESRS S2** (workers in the value chain), **ESRS S4** (consumers & end-users)

**Governance: ESRS G1**  
(business conduct)

A detailed list of the material topics, sub-topics and sub-sub-topics can be found in the (consolidated) non-financial statement in the management report.

The **materiality assessment** was generally based on assessments by internal experts from the specialist departments and stakeholders and based on the following criteria:

- Scale
- Scope
- In the case of negative effects, the remediability factor is used.
- In the case of potential effects, the likelihood factor is used.



For each identified **positive or negative impact**, a **quantitative rating** is assigned based on the criteria mentioned.

A combined value of magnitude, extent, irreversibility (if applicable), and probability of occurrence (if applicable) is calculated to determine the significant impacts.

The analysis of each impact was conducted separately in up to three different time horizons (short, medium, and long term).

The **assessment of the materiality of risks and opportunities** based on the following criteria

- Magnitude
- Likelihood



The UNIQA Group analyses physical and transitory climate risks for its investment portfolio and corporate underwriting portfolio in various scenarios:

- Physical climate risks: e.g., floods, storms, and hail events
- Transitory climate risks: e.g., default risks of corporate bonds and equities due to sector-specific risks

### Resilience analysis & scenario analysis

The inclusion of climate change scenarios in risk management aims to assess and strengthen resilience to climate-related risks. UNIQA uses two scenarios to measure climate-related risks :

„Early Action“

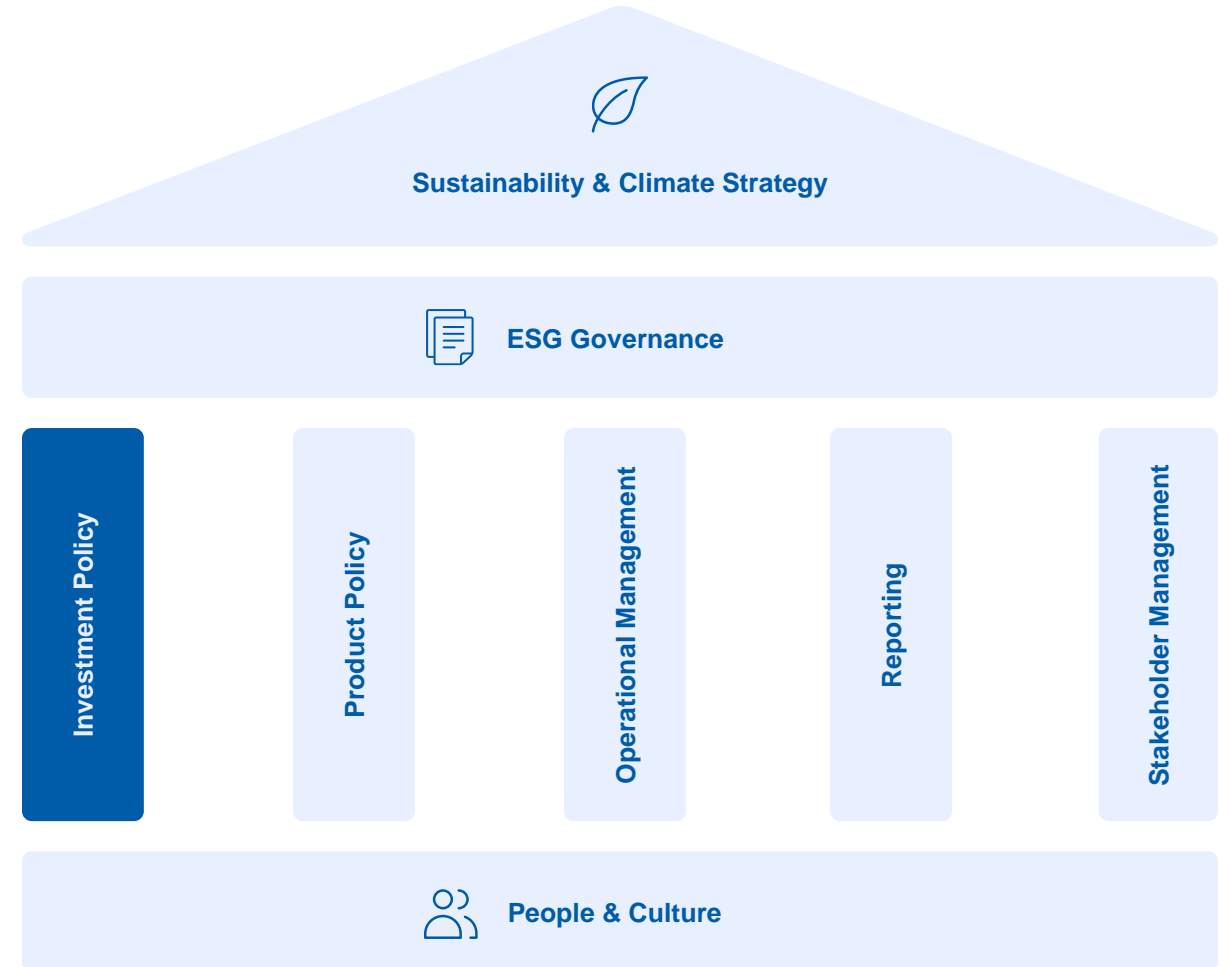
„No Additional Action“

These two scenarios were chosen because they represent the two most plausible and relevant extremes (high transition risks & low physical risks, low transition risks & high physical risks).



# 03

## Investment Policy



# Policies related to climate change mitigation and adaption

## Decarbonisation levers

A sustainable investment strategy that considers both sustainability risks and opportunities is economically successful in the long term and represents a positive complement to the classic investment objectives of return, security and liquidity.



### Decarbonisation strategy

Phasing out coal, oil, natural gas & nuclear energy



### Engagement Strategy

Proactive & reactive engagement



### Strategy for Sustainable Investments

Green, Social and Sustainability Bonds



### Monitoring processes

Responsible Investment Steering Committee

The climate targets of the investment portfolio are based on the Paris 1.5°C climate target pathway and were validated by the Science-based Targets Initiative (SBTi) 2023.



The requirements for our sustainable investment policy are anchored in the UNIQA Group Responsible Investment Guideline.



# Decarbonisation strategy for own investments

## Phasing out fossil fuels

### Oil



- From 2025 onwards, no new direct investments
  - in the expansion of projects from 2025 onwards
  - in oil producers or companies that produce heat from oil if they generate more than 30% of their revenue from oil
- Termination of existing direct investments in oil producers or enterprises that produce heat from oil by 2030, if the producers or companies in question generate more than 5% of their revenues from oil
- Exceptions are made granted for companies with SBTi certified targets in place

### Natural gas



- From 2026 onwards, no new direct investments
  - in the expansion of projects
  - in companies that generate more than 30% of their revenue from the natural gas sector
- Termination of existing direct investments in companies that generate more than 5% of their revenue from the coal business by 2035
- Exceptions have been granted for companies with SBTi certified targets in place and companies that conduct EU Taxonomy-aligned activities (revenue, CapEx, OpEx)

### Coal

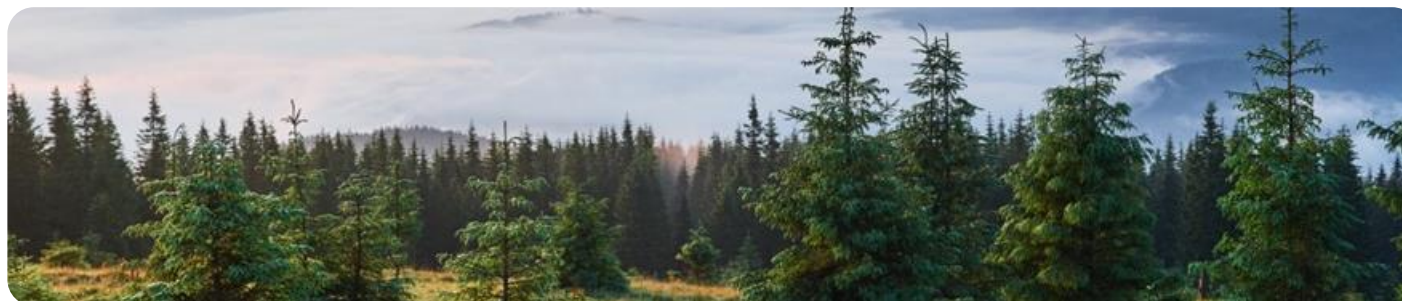


- Roll out of coal exclusion criteria since 2019.
- Since April 2022, no investments have been made in funds including companies that generate more than 10% of their revenue from thermal coal transactions.
- Since 2024, no direct investments have been made in thermal coal producers or energy suppliers that produce electricity from coal if they generate more than 5% of their revenue from coal.

### Nuclear energy



- No new direct investments in the expansion of nuclear infrastructure projects from 2025 onwards
- Termination of existing direct investments in companies that generate more than 5% of their revenue from nuclear energy by 2035
- Exceptions have been granted for companies with SBTi certified targets in place and companies that conduct EU Taxonomy-aligned activities (revenue, CapEx, OpEx)



# Engagement Strategy

## Investment Policy

### Engagement Strategy for sustainable investments

The engagement with the companies aims to improve the performance of the portfolio companies, particularly regarding their climate strategy, decarbonisation targets, and measures.

As part of this engagement, UNIQA focuses on the following areas to promote climate protection:

- Implementation of a governance framework that defines responsibilities and oversight for climate risks.
- Measures to reduce GHG emissions along the entire value chain in line with the Paris 1.5°C climate target pathway, as well as the setting of SBTi-validated targets, if not already set.
- Transparent disclosure of the resilience of the corporate strategy to various climate scenarios.

### Membership since November 2022: Climate Action 100+

Since 2022, UNIQA has pursued a reactive (collaborative) engagement as part of our membership in the investor initiative Climate Action 100+, which focuses its engagement on the 166 companies with the highest emissions worldwide and pursues three goals:

- Implementing strong corporate governance with board accountability and oversight of climate change risks.
- Implementing measures to reduce greenhouse gas emissions across the entire value chain (in line with the Paris Agreement target).
- Improving corporate disclosure in line with the Task Force on Climate-Related Financial Disclosures (TCFD) and the sector-specific Global Investor Coalition on Climate Change (GIC).



### Strategy for sustainable investments: Engagement Strategies

**Proactive engagement** = direct bilateral engagement with individual investee companies. Bilateral discussions are held with ESG managers at the respective companies to achieve progress on their specific targets.

**Reactive Engagement** = collaborative engagement that UNIQA pursues as part of its membership in the Climate Action 100+ (CA 100+) investor initiative. As part of the initiative, a group of international investors reach out to the world's 170 largest corporate greenhouse gas emitters to align their climate strategy and reporting with science-based climate targets



# Targets – Decarbonisation Strategy

## Science-Based Climate Targets (SBTi) & Carbon Emission Intensity (WACI)

### Science-based climate targets for the investment portfolio (financial year 2024)



Target definition	Unit	Base year (2021)	Target year (2027)	Target year (2030)
<b>Listed shares and corporate bonds</b>				
SBTi validated share of investment volume for this asset class	% of investments	23%	48%	-
<b>Project financing for electricity generation</b>				
Reducing financed emissions by 74.2 % per MWh	t CO <sub>2</sub> e/MWh	0.224	-	0.058
<b>Other long-term corporate loans</b>				
SBTi validated share of investment volume for this asset class	% of investments	3%	34%	-
<b>Corporate loans for electricity producers</b>				
Provision of corporate loans exclusively for the generation of renewable electricity by 2030	At present, corporate loans are available exclusively for the generation of renewable electricity. The target is to continue only financing corporate loans for renewable electricity generation.			



### Climate targets for the investment policy

The focus of the SBTi targets within the decarbonization strategy is on reducing emissions intensity, promoting renewable energies, and investing in SBTi-validated companies.

UNIQA has set interim targets in four investment asset classes that have been validated by the SBTi and are consistent with the 1.5°C climate target pathway.

The SBTi interim targets accounted for 23% of investments in the base year 2021. This portfolio share represents the activities required by the SBTi guidance. The remaining portion of investments consisted of 19% optional activities and 58% activities outside the scope of coverage\*.

### Weighted average carbon emission intensity (in t CO<sub>2</sub>e)

Weighted average carbon emission intensity (in t CO <sub>2</sub> e / € million revenue)	Base year (2021)	Financial year (2024)	Target year (2025)	Target year (2030)	Annual reduction in % from 2021 to 2030
Scope-1- and Scope-2-emissions	99	44	60	40	9.50%

The greenhouse gas emissions of individual company operations are calculated using the **weighted average carbon emission intensity (WACI)**.

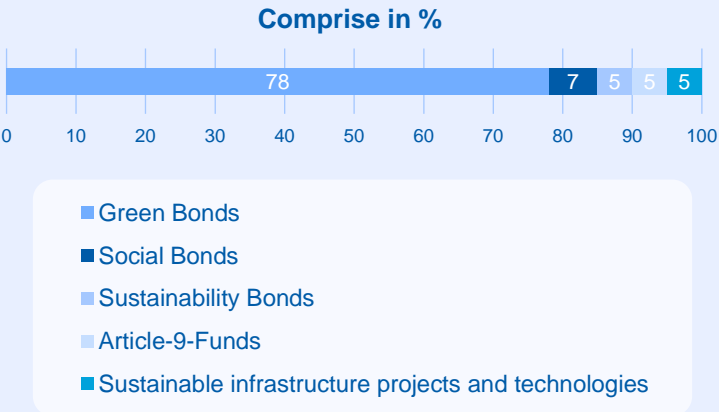


# Targets – Sustainable Investments

## Sustainable Investments & absolute financed emissions

### Sustainable Investments

- Through Sustainable Investments, UNIQA finances companies that contribute to emissions reduction or social projects.
- As part of its membership in the Net Zero Asset Owner Alliance, UNIQA has set a target volume of €2 billion in Sustainable Investments by 2025. This target was already exceeded in 2023 and further increased to **€2.4 billion** in 2024.
- The share of Sustainable Investments in the total portfolio will thus amount to **11%** in 2024.



Sustainable investments are analysed not according to their emissions but according to their transformation potential.

### Absolute financed emissions

#### Absolute financed emissions from investments in companies (Scope 3.15)

- These financed emissions include Scope 1, Scope 2, and Scope 3 emissions of the companies in which the investment is made.
- Coverage of financed emissions from investments is 82% (investments in listed companies, corporate bonds (excluding secured notes), and corporate loans). The invested volume is 5,929.3 million Euro.
- The absolute financed emissions are subject to the Group's net-zero target by 2050.

Scope 3, category 15: companies (absolute financed emissions) in t CO <sub>2</sub> e	Financial year (2024)
Scope 1 and Scope 2 financed emissions produced by companies	311,638
Scope 3 financed emissions produced by companies	4,209,134

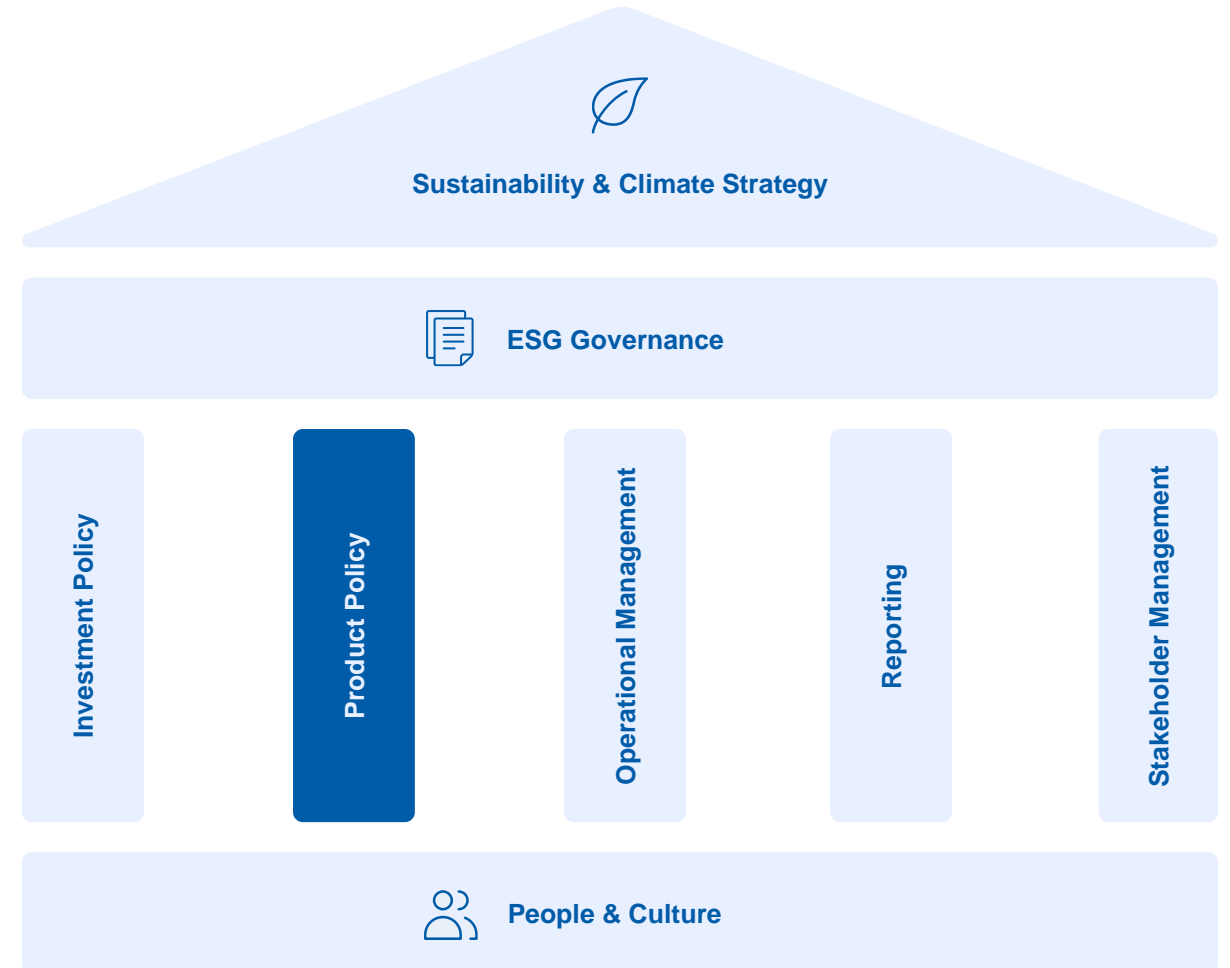
#### Absolute financed emissions from government bonds (Scope 3.15)

- The financed emissions from investments in government bonds cover the governments' Scope 1, Scope 2, and Scope 3 emissions.
- The data covers 99% of direct investments in government bonds. The emissions financed by UNIQA are calculated using the PCAF methodology: the value of the respective government bond divided by the inflation-adjusted gross domestic product multiplied by the sum of the government's Scope 1, Scope 2, and Scope 3 emissions.

Scope 3, category 15: government bonds (absolute financed emissions)	Financial year (2024)
Financed emissions from investment in government bonds	1,924,006 t CO <sub>2</sub> e
Invested volume	7.105,6 m€

# 04

## Product Policy



# Policies related to climate change mitigation and adaptation

## Underwriting – Corporate Business



### Strengthening customer resilience to climate-related risks

Supporting clients to build financial resilience and manage the impacts of climate change adaptation.

- Advice & prevention
- Improving competency & quality
- UNIQA Sustainable Business Solutions



### Decarbonisation strategy

Decarbonisation targets to achieve net-zero emissions

Expansion of the renewable energy business

Engagement strategy: Engagement with corporate clients with the highest emissions share in the portfolio (top 10 emitters)



### Development of new sustainability products and components

UNIQA is pushing the development of innovative sustainability products and components to respond to growing market demands and the increasing need for environmentally friendly solutions.

The requirements regarding sustainability in the insurance business with corporate customers are centrally regulated in the [UNIQA Sustainability Strategy in Corporate Business](#).





# Strengthening customer resilience to climate-related risks

## Underwriting – Corporate Business

This component includes an active role for UNIQA in supporting our customers to strengthen their **financial resilience** and manage the impacts of **climate change adaptation**.



### Advisory & prevention

UNIQA advises companies on how to strengthen their resilience to risks posed by climate change by providing first aid measures, offering policyholders consulting services to mitigate losses in the event of severe weather events. It also develops and offers preventive measures to mitigate climate risks.



### Improving competency & quality

In this area, the aim is to expand the customers' expertise in dealing with climate risks, improve the quality of standard risk resilience measures and offer comprehensive advice to meet the growing needs of companies regarding increasing climate risks.



### UNIQA Sustainable Business Solutions

The 2024 founded consulting company offers comprehensive risk and hazard analyses, and recommendations for climate change adaptation in Austria, Poland, Slovakia, and the Czech Republic. By collaborating with experts in climatology and meteorology and leveraging decades of experience in risk engineering, UNIQA Sustainable Business Solutions will provide commercial and industrial clients with detailed reports on their climate resilience.



# Decarbonisation Strategy

## Underwriting – Corporate Business

### Oil



- Since 2024, no new insurance contracts have been concluded with companies that generate more than 30% of their revenue from activities in the oil sector (production, processing, power generation)
- By 2030, all portfolio items with companies that generate more than 5% of their revenue from activities in the natural oil sector will expire

### Coal



- Since 2019, no new insurance contracts have been concluded with companies that generate more than 30% of their revenue from activities in the coal sector (production, processing, power generation)
- Since 2023, no new business has been entered into with companies that generate more than 5% of their revenue from activities in the coal sector
- By 2030, all portfolio items with companies that generate more than 5% of their revenue from activities in the coal sector will expire

### Natural gas



- From 2025 onwards, no new insurance contracts will be concluded with companies that generate more than 30% of their revenue from activities in the natural gas sector (production, processing, power generation)
- By 2035, all portfolio items with companies that generate more than 5% of their revenue from activities in the natural gas sector will expire
- In deviation from the gas phase-out stipulated in the decarbonisation strategy, in 2025 UNIQA will make a temporary exception for the territory of Ukraine and offer new insurance coverage for small-scale gas-fired power plants considering the ongoing war and the energy infrastructure that has been severely affected as a result

### Nuclear energy



UNIQA does not insure nuclear energy risks either directly or through reinsurance.

Companies that have made a public commitment to the decarbonisation of their core business in accordance with the Paris Agreement are exempt from the phase-out of fossil fuels.

# Decarbonisation Strategy

## Underwriting – Corporate Business

### Expansion of the renewable energy business

- **Decarbonising energy supplies** is crucial: this sector should be supported with insurance solutions.
- **Premium volume in the renewable energies segment**
  - Premiums from companies whose main economic activity is generating power from renewable energy sources (solar energy, wind, biomass, hydropower, geothermal energy)
  - Premiums for insured renewable energy installations owned by companies that primarily engage in other eco-nomic activities (photovoltaic installations, hydropower plants, biomass power plants)
- **2024:** the renewable energy segment achieved a **premium volume of €23.3 million**.

### Engagement with companies with the highest share of emissions in the portfolio

- Insurance-associated emissions show a widespread in CO<sub>2</sub> emissions, with large industrial companies accounting for a large share.
- **Detailed analysis of the top 10 emitters:** In each country in which UNIQA operates and where insurance-related emissions are calculated, the ten customers that contribute most to the portfolio's CO<sub>2</sub> emissions are analysed for the existence of a climate strategy and targets consistent with the Paris 1.5°C climate target pathway.
- The analysis supports UNIQA on its path to achieving its net-zero emissions target and improves the overview of how the specific customer structure is addressed in each market, particularly in high-emission sectors.
- **Results:**
  - 35 % of the companies have set net-zero targets
  - 44 % of the companies disclose specific information on their sustainability agenda, even though they have not explicitly committed to net-zero
  - 21 % of the companies do not publish sustainability information

### Sustainability Risk Assessment

The following sustainability risks are assessed:

E – Environmental matters	S – Social matters	G – Governance matters
Climate Change	Human Rights	Corruption and money laundering
Pollution	Controversial weapons	Poor corporate governance
Protected sites/species		Poor product and service quality
Non-sustainable practices		
Animal welfare and testing		

### Results from the sustainability risk assessment of customers with fossil-fuel related activities

Financial year (2024)	
<b>Number of enquiries involving ESG risk</b>	<b>120</b>
of which rejected	69
of which subject to conditions	21
of which approved	30



# Decarbonisation Strategy – KPIs & targets

## Underwriting – Corporate Business



**Gross premiums in the corporate customer non-life insurance business for companies that operate in the coal, crude oil or natural gas sectors** in € million

	2024
Coal	16.5
Oil	1.7
Natural gas	22.4
Share of premiums from coal companies in property and casualty insurance products	0.4%
Share of premiums from crude oil companies in property and casualty insurance products	0.0%
Share of premiums from natural gas companies in property and casualty insurance products	0.5%



**Share of customers with climate targets subject to mandatory reporting requirements under NFRD/CSRD**

	Customers with net-zero targets	Customers with SBTi targets	Target (2040)
Ratio between the number of insured companies subject to NFRD/CSRD reporting requirements with a target to limit global warming to 1.5°C for their core business and the total number of insured companies subject to NFRD/CSRD reporting requirements	48%	16%	100%
Ratio between the gross annual premiums of insured companies subject to NFRD/CSRD reporting requirements with a target to limit global warming to 1.5°C for their core business and the gross annual premiums of insured companies subject to NFRD/CSRD reporting requirements	54%	55%	100%

# Decarbonisation Strategy – KPIs & targets

## Underwriting – Corporate Business



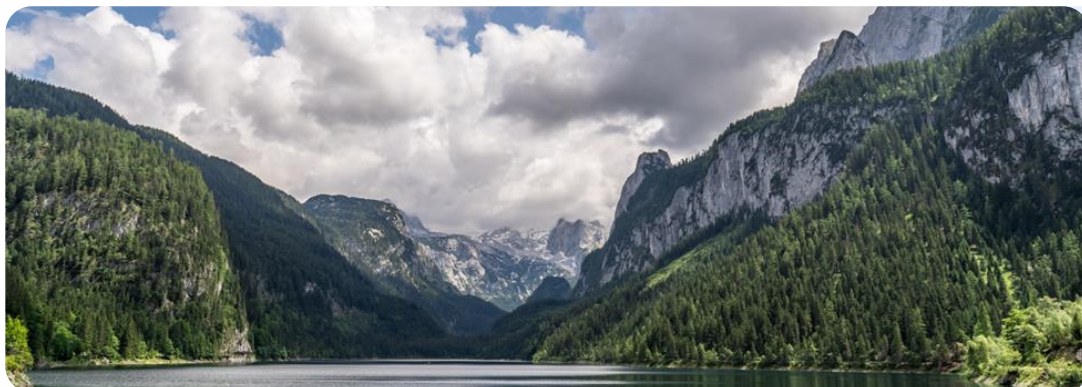
### Insurance-associated emissions

As a member of the Green Finance Alliance (GFA), UNIQA strives to report insurance-related greenhouse gas emissions and set targets to reduce emissions to net zero by 2040 in Austria and by 2050 across the Group.

In 2023, an analysis of the Austrian corporate customer portfolio was conducted for the first time using the PCAF methodology for measuring insurance-related emissions. In the 2024 financial year, a calculation of insurance-related emissions for the entire UNIQA Group followed.

### Targets for insurance-associated emissions (Scope 1 & 2)

	Austria	Other countries in which UNIQA operates
<b>Baseline value 2022 in t CO<sub>2</sub>e</b>	<b>34,336</b>	<b>58,087</b>
2025	-5%	-5%
2030	-20%	-15%
2035	-40%	-25%
2040	-60%	-40%
2045	-	-45%
2050	-	-50%



### Insurance-associated emissions

Gross GHG emissions in Scope 1, 2 and 3 categories and total GHG emissions

In 2024, **insurance-associated emissions from corporate banking totalled 176,136 t CO<sub>2</sub>e**.

- Austrian portfolio: 48,692 t CO<sub>2</sub>e  
(Scope 1 und 2 28,340 t CO<sub>2</sub>e, Scope 3 20,352 t CO<sub>2</sub>e).
- International portfolio: 127,444 t CO<sub>2</sub>e  
(Scope 1 und 2 84,805 t CO<sub>2</sub>e, Scope 3 42,639 t CO<sub>2</sub>e).





# Sustainability within the Retail Business

## Live & non-life insurance

UNIQA offers customers interested in sustainability **transparency in their purchasing decisions.**



### Strategic target

#### Supporting customers in reducing emissions

- Sustainable elements in retail products can help customers adapt to climate change while reducing their risk of climate-related impacts.
- UNIQA can provide incentives for decarbonisation and increased energy efficiency among its customers through appropriate products.
- This development is leading to significant insurance claims in the agriculture, motor, and household insurance sectors, among others.



### Gross GHG emissions of Scope 3

- Insurance-associated Scope 3 emissions from the private motor portfolio
- **Basis:** Calculation models and estimates according to the PCAF standard
- **2024:** Insurance-associated emissions from the motor portfolio: 393,405 t CO<sub>2</sub>e.
- **Measures and targets:** UNIQA aims to improve the accuracy and transparency of its motor portfolio calculations. A refinement of the data sources used for the kilometers driven in the respective countries is planned.



### Sustainability in the product development

With a group-wide **Product Development Process Policy**, UNIQA has set itself the goal of developing products and services with sustainability in mind and pursuing an ecologically and socially sustainable approach to value creation. The integration of sustainability aspects into product development is consistent with the group-wide sustainability strategy.



### Actions in Austria

- In 2024, new ESG components were brought to market through product innovations and revisions.
- Especially in property insurance:
  - “Renewable Energy Technology” component of property insurance now gives customers the ability to insure energy generation and recycling facilities
  - Utilisation systems (e.g., solar panels and heat pumps) are independent of other coverings.
  - A new tariff for motor vehicles has been introduced, which includes special services for electric vehicles and their batteries as well as a CO<sub>2</sub> tariff model
- Numerous training and further education courses
- Retail Strategy, Guideline, ESG Product Check



### Actions in international markets

Other companies in the UNIQA Group are also increasingly focusing on sustainability matters in their products. For example, a carbon pricing model for vehicles that offers advantages for vehicles that produce lower carbon emissions has been on the market in Czechia and Slovakia since 2023 and in Croatia since 2024.



# Social aspects related to our value chain

## Corporate customers, private customers & suppliers

UNIQA is committed to the **10 principles of the UN Global Compact**, which include respect for human rights. These principles are reflected in the observance of human rights towards corporate customers, private customers, and suppliers.



### Corporate Customers

The insurance coverage offered indirectly influences the business activities and working conditions of the employees of corporate customers.

The assessment of corporate customers during the acceptance review and ongoing evaluation is decisive.

#### Concepts

- The assessment of corporate customers regarding ESG risks in the underwriting process is ensured by the UNIQA Sustainability Strategy in Corporate Business and the ESG Underwriting Standard.
- Risk assessment regarding ESG issues is carried out for insurance offerings in property, liability, and marine insurance, as well as for the financial lines of the industrial customer segment.



### Private Customers (Retail Business)

The provision of insurance services, as a core business activity, can have consequences, particularly for policyholders. Insurance products offered are tailored as precisely as possible to customer needs.

#### Concepts

- Group Product Development Process Policy
- AT: ESG Retail Strategy including diversity & inclusion
- Various methods exist to incorporate customer opinions into decision-making and continuously measure their satisfaction:
  - Feedback opportunities
  - Surveys
  - Evaluation options (five-star ratings))
- Market research as part of the product development process
- Promoting comprehensive sustainability awareness among advisors



### Suppliers

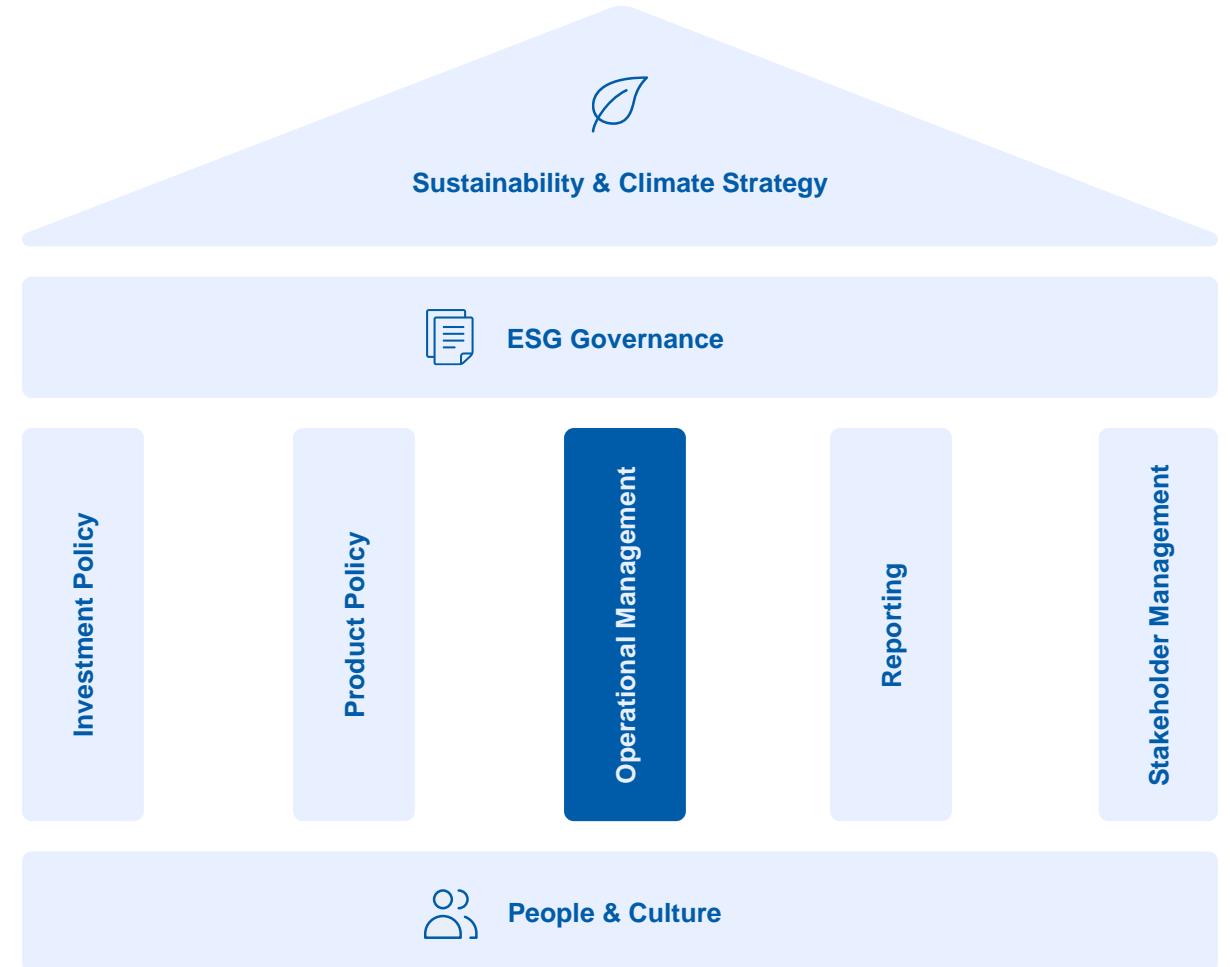
The supplier selection can indirectly influence the working conditions of workers. The selection and annual evaluation of suppliers is intended to prevent labor law violations starting in 2025. In the future, this issue will be addressed by the Corporate Sustainability Due Diligence Directive (CSDDD).

#### Concepts

- Group Procurement Policy as a framework for procurement processes
- Suppliers (from a defined order value) must complete a questionnaire on human trafficking, forced and child labor

# 05

## Operational Management



# Policies related to climate change mitigation and adaptation

## Decarbonisation levers

The UNIQA Sustainability & Climate Strategy also applies to the Operational Management, to owner-occupied properties, and to properties held as financial investments.

The UNIQA Group's own sustainability efforts are intended to inspire corporate and private customers, investors, employees and other stakeholders to act in an ecologically and socially responsible manner.

The UNIQA Group is setting a good example and consistently implementing its commitment to continuously reducing its own operations' CO<sub>2</sub> emissions.

The climate targets for the own operations are aligned with the 1.5°C Paris target pathway. The interim targets for 2030 have been successfully validated by the science-based targets initiative (SBTi).



### Decarbonisation of real estate/ vehicle fleet and increase in energy efficiency

**SBTi-validated target:** to reduce GHG emissions (Scope 1 and 2) from owner-occupied properties and the vehicle fleet by 42% by 2030 compared to 2021



### Electrification of the vehicle fleet

The goal is a **complete switch to electric vehicles** – in Austria by 2030 and across the Group by 2040.



### Use of renewable energies

**2024:** Ecolabel 46 certified electricity in Austria

Continuous **expansion of photovoltaic systems**

**Heating systems:** Conversion to renewable energies



### Management Systems

**2024:** The existing internal energy management was integrated into an environmental management system certified according to EMAS and ISO 14001 (at Austrian sales locations and MavieMed\* locations)



\* Name change from PremiQaMed to MavieMed in March 2025

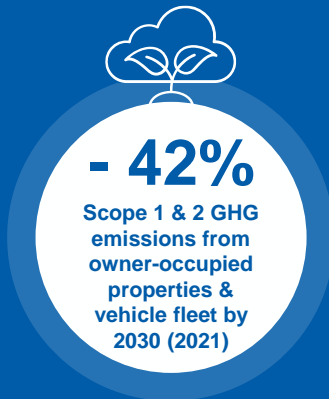
# Science-based targets

## Science-Based Target initiative (SBTi)



### Scope 1 & 2 CO<sub>2</sub> emission targets of the UNIQA Group

#### Scope 1 & 2 CO<sub>2</sub> emission targets of UNIQA



The UNIQA Group has set SBTi interim targets for its own operational management.

We commit to reducing our direct Scope 1 and indirect Scope 2 GHG emissions from owner-occupied properties and vehicle fleet by 42% by 2030 (2021).



**1**

**Scope 1** includes GHG emissions from heating energy (natural gas and heating oil), coolants and own vehicles (diesel and gasoline).



**2**

**Scope 2** includes GHG emissions from purchased district heating and electricity (market-based approach).

Up to and including 2024, the Scope 1 and Scope 2 GHG emissions decreased by 13.3% (compared to 2021).  
The 2021 baseline was retroactively changed to 14,510 t CO<sub>2</sub>e in 2024 and now includes all owner-occupied properties (owned and rented) and the vehicle fleet.

# KPIs & targets

## Operational Management



### Use of renewable energy: photovoltaics

In 2024, **photovoltaic systems with a capacity of 205 kWp** were installed in Austria. This results in an estimated reduction in Scope 2 greenhouse gas emissions (site-based) of 64 tCO<sub>2</sub>e per year.

**Target:** By 2035, 10% of the annual electricity consumption of the Austrian sales locations is to be covered by self-generated photovoltaic electricity.



### Energy consumption & energy mix

**Total energy consumption** of owner-occupied properties and investment properties amounted to **258,168 MWh** in 2024.

**54% of the energy consumed** in owner-occupied properties came **from renewable energy sources**.



### Scope-1- & Scope-2- emissions from owner-occupied properties and the vehicle fleet

Up to and including 2024, **Scope 1 and Scope 2 GHG emissions decreased by 13.3%** (2021).

**Target:** UNIQA commits to the science-based interim target of reducing Scope 1 and Scope 2 emissions from its own-occupied properties and vehicle fleet by 42% by 2030 compared to the base year 2021.

- 42%



### Heating

In 2024, an estimated 25 t of Scope 1 GHG emissions were saved: the **average heat consumption** of owner-occupied properties and investment properties amounts to **142 kWh/m<sup>2</sup>**, and the **specific electricity consumption** to **94 kWh/m<sup>2</sup>**.

**Target:** By 2035, all oil and gas heating systems at sales locations in Austria are to be replaced by ecological alternatives (heat pumps, district heating or biomass heating).



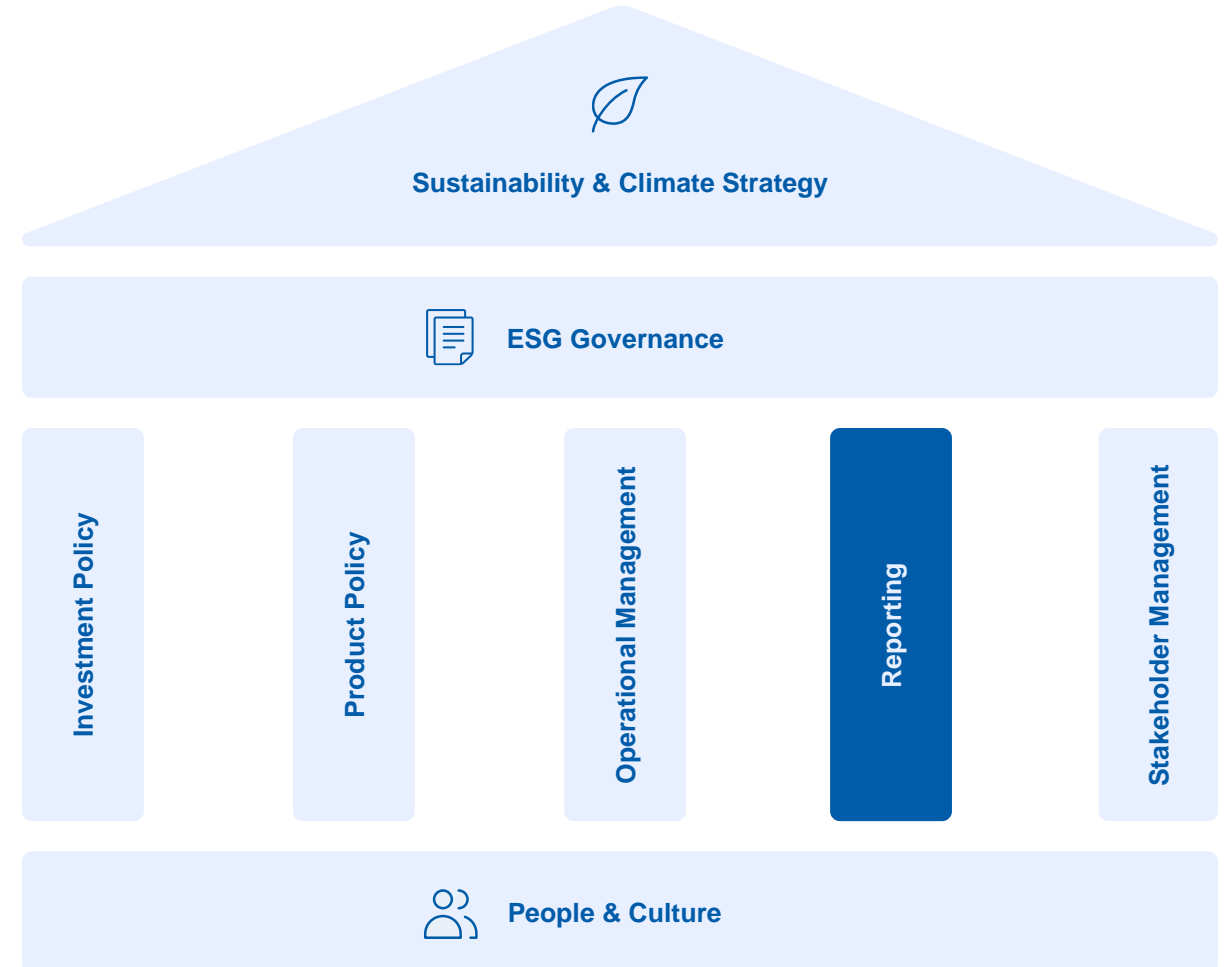
### Vehicle fleet

In 2024, the **share of electric vehicles** in Austria increased from 48% to **57%**, saving approximately 54 t of Scope 1 GHG emissions. According to manufacturer data, the average CO<sub>2</sub> emissions of the vehicle fleet in Austria in 2024 is 35 g CO<sub>2</sub>e/km.

**Target:** achieving a complete transition to electric vehicles (100%) by 2030 in Austria and by 2040 across the Group.

# 06

## Reporting





# International memberships & commitments

## UN Global Compact (UNGC)

UNIQA has been a member of the UN Global Compact since May 2020. The ten principles of the UN Global Compact provide guidance for action in our business and set the basis for our sustainability activities.



## Principles for Responsible Investment (PRI)

In November 2020 UNIQA signed on to the United Nations Principles for Responsible Investment (UN PRI), which aim to integrate ESG principles into investment decisions and management.



## Sustainable Development Goals (SDGs)

UNIQA supports the 2030 Agenda for Sustainable Development adopted by the United Nations in September 2015. The core elements of this initiative are the 17 SDGs with their 169 sub-goals. Four SDGs are particularly relevant for the UNIQA Group: Good Health and Well-being (SDG 3), Quality Education (SDG 4), Gender Equality (SDG 5) and Climate Action (SDG 13).



## Green Finance Alliance (GFA)

In April 2022 UNIQA joined the Austrian Green Finance Alliance (GFA), which is a Federal Austrian Engagement Program for financial institutions to lead the way for reaching the 1,5 Degree Paris-Climate Targets. It focuses on Investments, Underwriting and Own Operations and explicitly refers to exit strategies in coal, oil and gas as well as to certified environmental management systems. The UNIQA Group's membership in the GFA contributed to her active decarbonization and transition journey.



## Principles for Sustainable Insurance (PSI)

The UNIQA Group has been a signatory of the United Nations Environment Programme Finance Initiative (UNEP FI) Principles for Sustainable Insurance (PSI) since November 2020. The initiative serves a global framework to address ESG risks and opportunities and intends to better manage opportunities to provide quality and reliable risk protection.



# International memberships & commitments

## Science Based Targets initiative (SBTi)



In 2023 UNIQA joined the SBTi (Science Based Targets initiative) by signing the commitment letter and setting targets. The Science Based Targets initiative drives ambitious climate action in the private sector by enabling organizations to set science-based emissions reduction targets. In March 2023, UNIQA has submitted its targets to the SBTi and was successfully validated in Dec 2023.

## Climate Action 100+



In November 2022, UNIQA joined the Climate Action 100+ initiative, which focuses its commitment on the 166 highest-emitting companies worldwide that are critical to climate neutrality. In doing so, it strives to achieve three goals: Implementing strong corporate governance with board accountability and oversight of climate change risks, implementing measures to reduce greenhouse gas emissions throughout the value chain (in line with the Paris Agreement goal), and improving corporate disclosure in line with the Task Force on Climate-Related Financial Disclosures (TCFD) and the sector-specific Global Investor Coalition on Climate Change (GIC).

## Net-Zero Asset Owner Alliance (NZAOA)



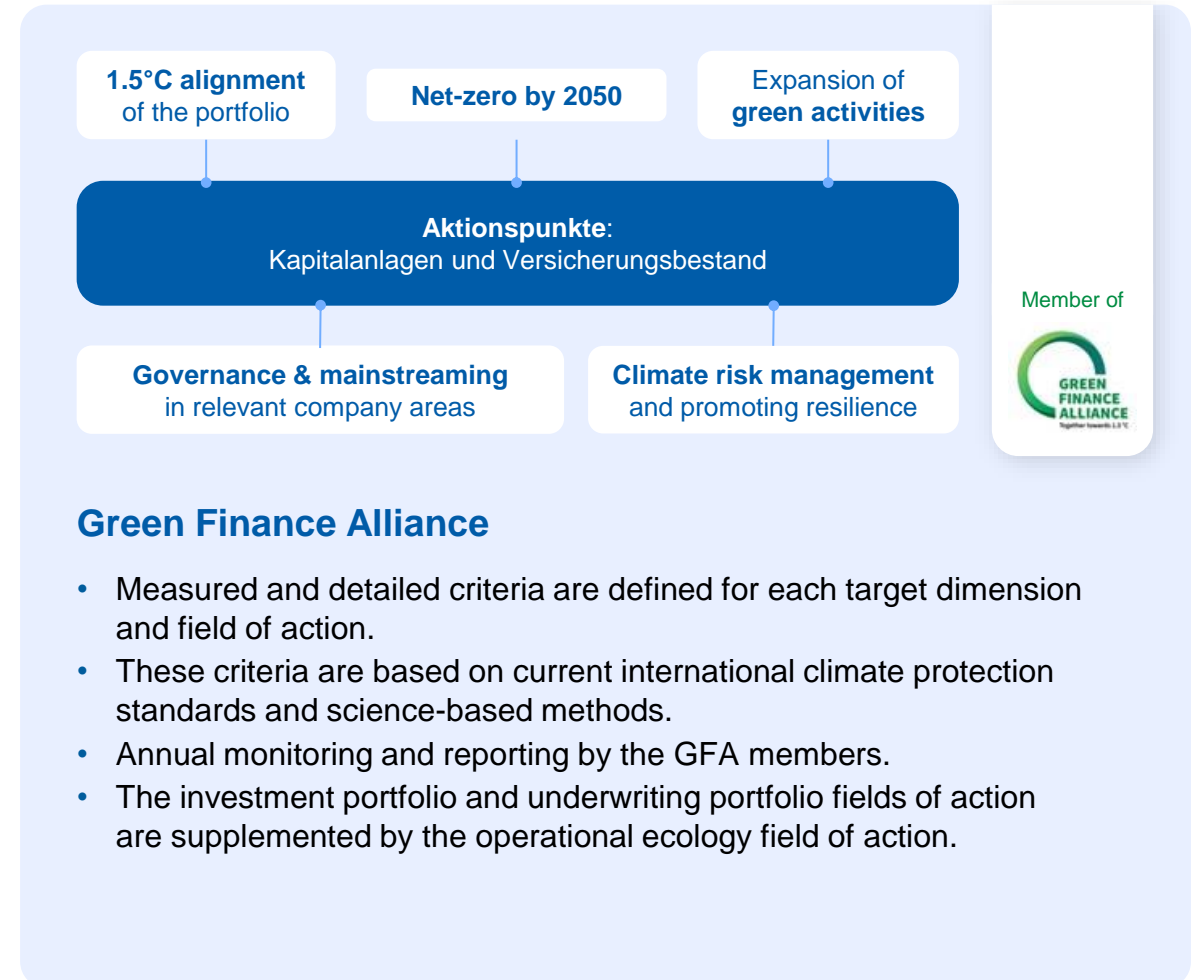
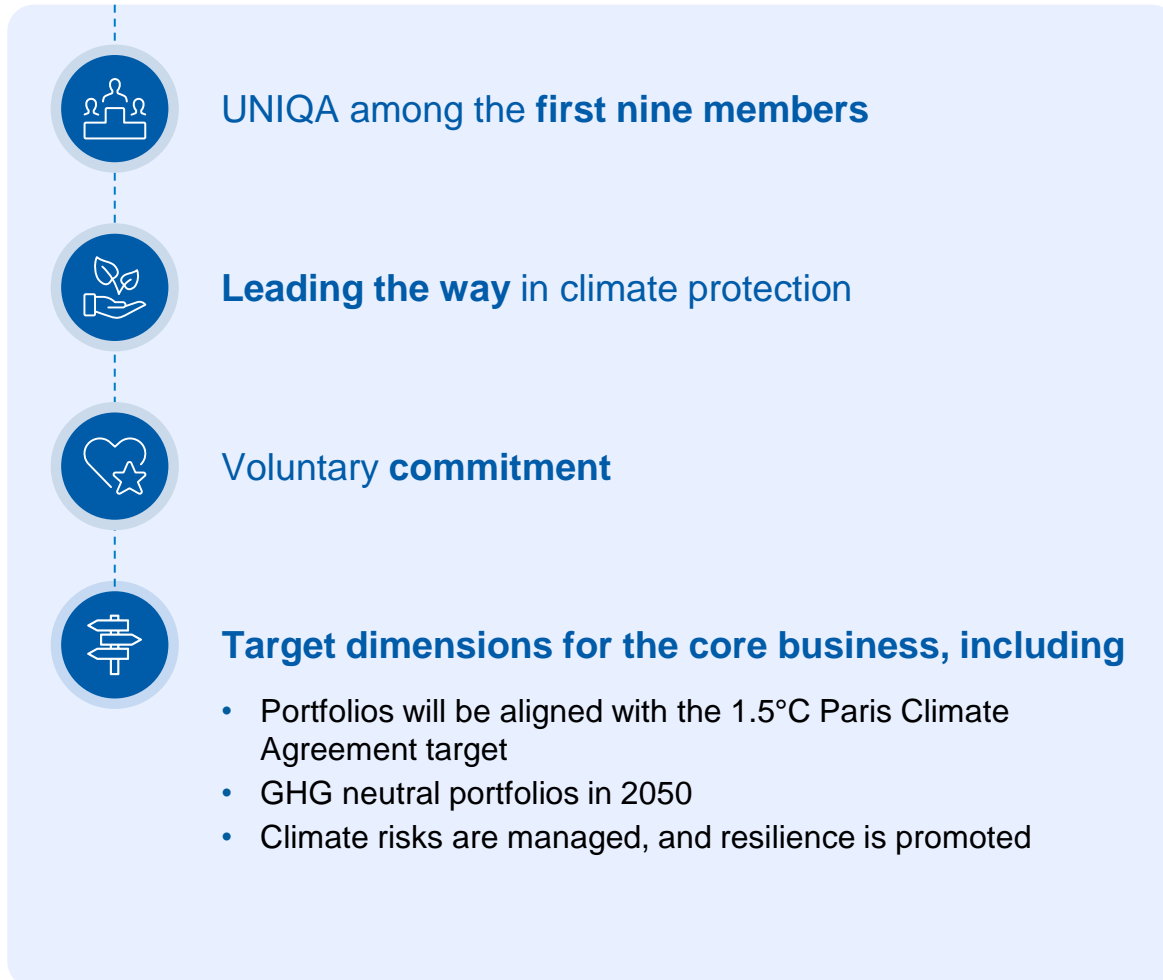
In October 2021, the UNIQA Group joined the United Nations Net-Zero Asset Owner Alliance (NZAOA). The Alliance is an international group of institutional investors who have committed to converting their investment portfolios to net-zero greenhouse gas emissions (GHGs) by 2050. The Net-Zero Asset Owner Alliance represents approximately USD 10 trillion in assets under management and promotes a collective approach among investors to align their portfolios with the goals of the Paris Agreement. In 2023, the UNIQA Group reported to the NZAOA for the first time and contributed to the annual progress report.

## Partnership for Carbon Accounting Financial (PCAF)



The UNIQA Group has been a signatory to the Partnership for Carbon Accounting Financials (PCAF) since June 2025 and is committed to measuring and disclosing the greenhouse gas emissions of financial products using standardised methods. The aim is to enable better emissions management through transparency and to contribute to the harmonisation of sustainability reporting in the financial sector.

# UNIQA as a member of the Green Finance Alliance



# Science-Based Targets initiative (SBTi)

## Scope 1, 2 & 3.15



The Science-based Targets Initiative (SBTi) is a cooperation between CDP, the United Nations Global Compact, the World Resource Institute (WRI) and the World Wide Fund for Nature (WWF).

The SBTi aims to advance ambitious climate policies by setting science-based climate targets.

### Targets

1

Commitment to **reduce absolute GHG emissions** from owner-occupied properties and the vehicle fleet in **Scope 1 and Scope 2 by 42%** by 2030 (compared to the base year 2021)

2

Commitment that by 2027, **48% of the listed equities and bonds portfolio** (measured by invested value) will be attributable to issuers that have set science-based targets

3

Commitment that by 2027, **34% of the corporate loan portfolio** (measured by invested value) will be allocated to companies that have set science-based targets

4

Commitment to **finance only renewable electricity generation** in the Corporate Loan Electricity Generation portfolio.

5

Commitment to **reducing GHG emissions from the Electricity Generation Project Finance portfolio** by **74.2% per MWh** by 2030 compared to a 2021 baseline.

# CSRD/ESRS Report

For the 2024 reporting year, the UNIQA Group is required to prepare comprehensive sustainability reporting aligned with the **Corporate Sustainability Reporting Directive** (CSRD) and the underlying **European Sustainability Reporting Standards** (ESRS). The sustainability report (Non-Financial Report) will therefore be integrated into the UNIQA Group Report.

## ESRS

12 sector-independent standards

- Two cross-cutting standards
- Ten topical standards (Environment, Social and Governance)

As part of the double materiality analysis, **the following topics were identified as material:**

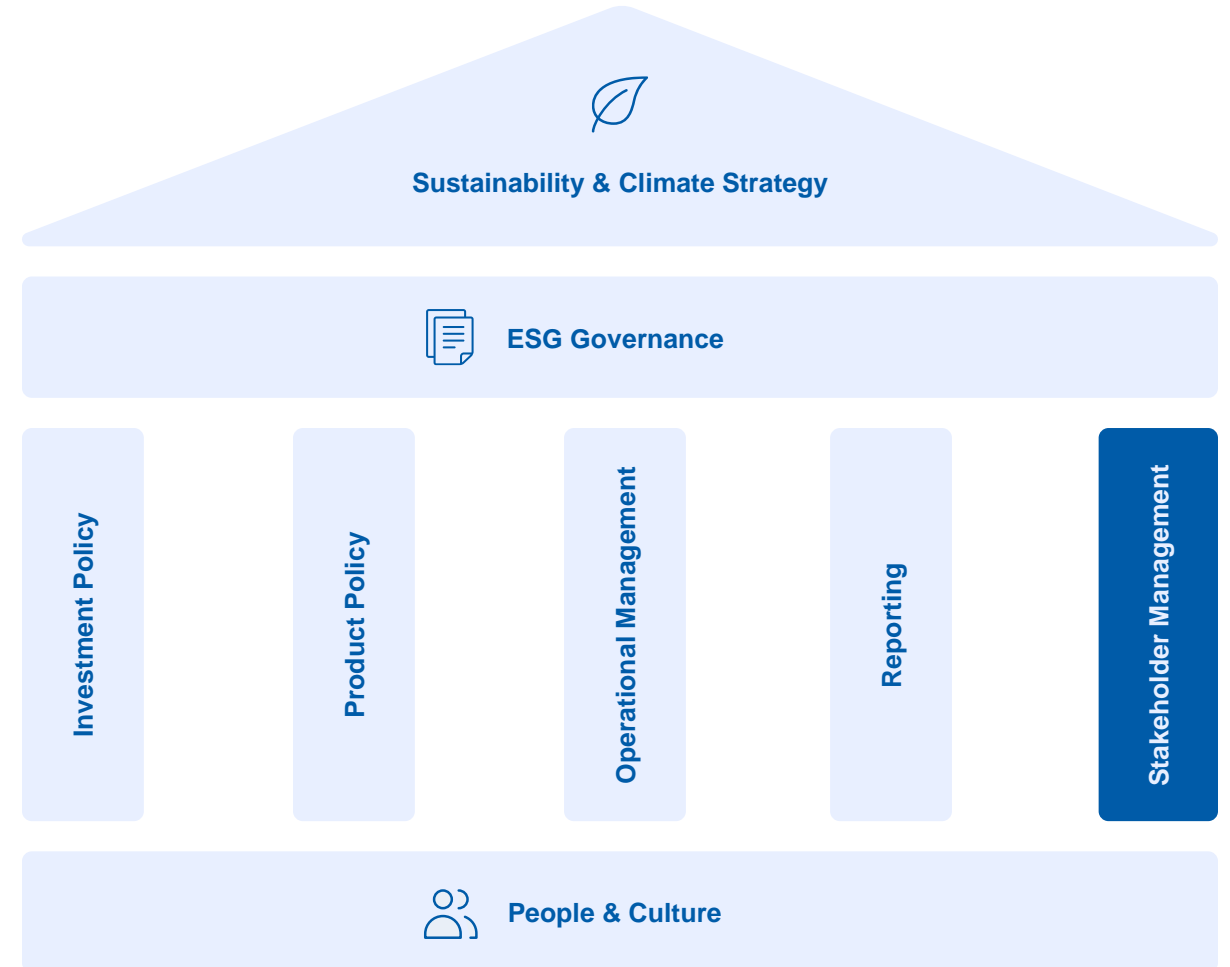
- ESRS 1 (General Requirements)
- ESRS 2 (General Disclosure)
- ESRS E1 (Environment: Climate Change)
- ESRS S1 (Social: Own Workforce),
- ESRS S2 (Social: Workers in the Value Chain),
- ESRS S4 (Social: Consumers & End-users),
- ESRS G1 (Governance: Business Conduct)

A detailed list of the material topics, sub-topics and sub-sub-topics can be found in the (Consolidated) Non-Financial Report in the UNIQA Group Report.

General	Environment	Social	Governance
ESRS 1 General Requirements	E1 Climate Change	S1 Own Workforce	G1 Business Conduct
ESRS 2 General Disclosures	E2 Pollution	S2 Workers in the Value Chain	
	E3 Water & Marine Resources	S3 Affected Communities	
	E4 Biodiversity & Eco Systems	S4 Consumers & End-users	
	E5 Resource use & Circular Economy		

# 07

## Stakeholder Management





# Sustainable value creation

The connection between  
sustainability and economy

## Stakeholder Engagement: achieving more together



Combining economic aspirations with a clear ecological and social commitment to the environment and society.








Ensuring a continuous dialogue and discourse with the various interest groups and stakeholders to respond appropriately to current and future challenges and opportunities.



Our stakeholder engagement focuses on four key stakeholder groups that have a significant impact on our business and/or are significantly impacted by our business.

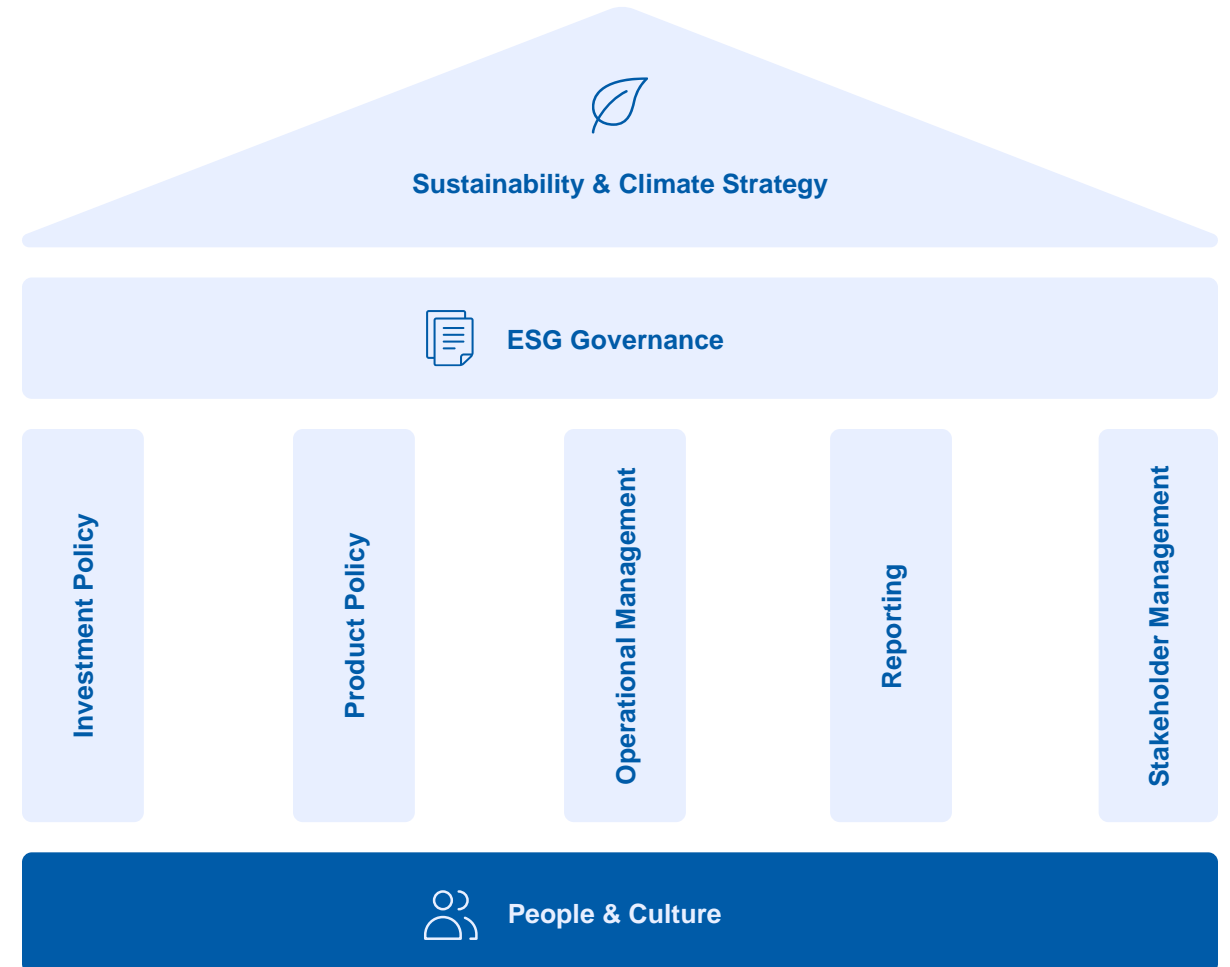
# Sustainable value creation

## The connection between sustainability and economy

	Important Stakeholder Groups	Dialogue & Engagement		Possible impacts
 <b>Employees</b>	<ul style="list-style-type: none"> <li>• Management Board</li> <li>• Management</li> <li>• Employees</li> <li>• Work Council</li> </ul>	<ul style="list-style-type: none"> <li>• Employee appraisals</li> <li>• Career fairs</li> <li>• Intranet &amp; emails</li> <li>• Career fairs</li> </ul>	<ul style="list-style-type: none"> <li>• Networks &amp; dialogues</li> <li>• Programs for voluntary activities</li> <li>• Surveys &amp; complaints procedures</li> </ul>	<ul style="list-style-type: none"> <li>• Updates to internal strategies/policies</li> <li>• Improvement and action plans</li> <li>• Management communications</li> <li>• Adaptation of key topics</li> </ul>
 <b>Customers</b>	<ul style="list-style-type: none"> <li>• Private customers</li> <li>• Corporate Customers</li> </ul>	<ul style="list-style-type: none"> <li>• Face-to-face and digital customer service</li> <li>• Feedback via social media channels</li> <li>• Customer satisfaction surveys</li> <li>• Customer &amp; market analyses</li> <li>• Complaints management</li> </ul>		<ul style="list-style-type: none"> <li>• Product/service improvement</li> <li>• Adjustment of marketing strategies</li> </ul>
 <b>Investors</b>	<ul style="list-style-type: none"> <li>• Small and private investors</li> <li>• Institutional investors</li> <li>• Core shareholders</li> </ul>	<ul style="list-style-type: none"> <li>• Personal and digital exchange of information</li> <li>• Annual General Meeting</li> <li>• Attendance at conferences</li> <li>• Ratings &amp; benchmarks</li> </ul>		<ul style="list-style-type: none"> <li>• Develop plans to improve ESG ratings</li> <li>• Adjusted internal and external communication on sustainability practices</li> </ul>
 <b>Public</b>	<ul style="list-style-type: none"> <li>• State, regulators, federal government, ministries</li> <li>• Industry associations</li> <li>• Interest groups</li> <li>• NGOs</li> <li>• Suppliers</li> <li>• Rating agencies</li> <li>• Media</li> </ul>	<ul style="list-style-type: none"> <li>• Press conferences and interviews</li> <li>• Dialogue formats</li> <li>• Memberships</li> </ul>	<ul style="list-style-type: none"> <li>• Online &amp; social media channels</li> <li>• Industry events</li> <li>• Supplier engagement</li> </ul>	<ul style="list-style-type: none"> <li>• Alignment of the business model and strategy</li> <li>• Value creation and risk mitigation through compliance</li> <li>• Adaptation of key topics</li> </ul>
 <b>Environment</b>	<ul style="list-style-type: none"> <li>• Nature</li> </ul>	<ul style="list-style-type: none"> <li>• Inclusion of studies and ratings in the materiality analysis</li> </ul>		<ul style="list-style-type: none"> <li>• Identification of IROs and derivation of scoring or exclusion criteria for placement or underwriting</li> </ul>

# 08

## People & Culture



# People Strategy

The People Strategy ensures that **employees are integrated into the business model** across the Group. A across all core markets promotes international collaboration, employee development, and mobility, thereby **strengthening loyalty to the company**.

## Our people strategy is based on five main pillars

 Employee Experience

 Diversity & Inclusion

 Data & Analytics

 Leadership & Learning

 Corporate Culture



## Our Guiding Principles

### Customer first

We are relentlessly focused on the need of our customers.

### Simplicity

We take action and learn from our mistakes.

### Ownership

We empower each other to take responsibility.

### Integrity

We keep our promises.

### Community

We collaborate beyond conventional boundaries.

# Concepts related to our employees

... to support the company strategy and to be seen as an attractive employer.



## Labour & Human Rights

A safe and discrimination-free working environment

[UNIQA Code of Conduct](#)



## Inclusion, diversity & equal opportunities

Equal Opportunities

Principle of equality and equal pay

[UNIQA Justice, Equality, Diversity & Inclusion Strategy](#)



## Training & Development

Performance & Talent Management

Leadership Programmes for a positive management culture



## Employee Engagement

Employee satisfaction

Dialogue with employees (employee surveys)

Dialogue with the Works Council

# Targets related to our employees



## Best employer for high-performing employees



Employee Satisfaction Index  
4.5 stars (out of 5)  
Engagement Index  
4.5 stars (out of 5)

- **Target: Rating 4.5 out of 5 stars until 2028**
- The target contains two KPIs
  - Employee Satisfaction Index
  - Engagement Index
- **Calculation:** Based on the eight stages of the employee journey: "I get hired," "I am onboarded," "I am working," "I am engaged," "I am learning," "I am achieving my goals," "I am changing my roles," and "I am rewarded". These stages are evaluated as part of the twice-yearly employee surveys.
- Up to and including 2024 the **EX (Employee Experience) Index** was measured (2023: 3.8 stars, 2024: 4.0 stars)



- **Starting in 2025**, the "I am engaged" stage will no longer be included in the overall score but will be reported as a separate metric: the Engagement Index with a target of 4.5 out of 5 stars. This will transform the EX into the Employee Satisfaction Index with a target of 4.5 out of 5 stars.



## Narrowing the adjusted gender pay gap

- The adjusted gender pay gap measures the average wage difference between men and women. It considers factors such as professional experience, qualifications, and position.
- **Adjusted Gender Pay Gap 2024:** 3.1% (reduction of 0.1%). The target for 2024 was thus achieved.

### Narrowing the adjusted gender pay gap

	Baseline value and base year	Target value
Time horizon: mid-term (2024)	4.0% in 2023	3.2%



# Justice, equity, diversity & inclusion

## Seven overarching targets of the UNIQA Group D&I Strategy

- 1 Equal pay for work of equal value
- 2 Promoting equal opportunity by increasing the percentage of women in managerial roles
- 3 Improving generation management
- 4 Promoting work-life balance
- 5 Leveraging the internationality and cultural diversity of the 17 countries in which UNIQA operates as a strength
- 6 Enhancing inclusion and support of persons with disabilities
- 7 Respecting the sexual orientation and identity of every individual

Oberste Führungsebene nach Geschlecht	Head count	%
Male	541	60.6
Female	352	39.4
Total	893	100.0

Narrowing the adjusted gender pay gap	Baseline value and base year	Target value
Time horizon: short-term (2024)	4.0% in 2023	3.2%

Employees by age	Head count	%
Employees < 30 years	2,647	16.15
Employees 30-50 years	9,740	59.41
Employees > 50 years	4,007	24.44

For more information:  
UNIQA Diversity & Inclusion Strategy



## Engagement of the UNIQA Group 2024

### Labour & Human Rights

- Safe and discrimination-free working environment as a priority
- Clear guidelines through a Code of Conduct and D&I strategy
- Whistleblowing platform for reporting violations
- Mandatory e-learning on equal treatment in Austria.

### Diversity & equal opportunities

- Promotion through training, structured talent management, and targeted succession planning
- Mentoring program (since 2021 in Austria)
- Reverse mentoring program (since 2021 in Austria and SEE countries, 2025: other countries)
- Flexible working models, such as job sharing and part-time management models
- Salary simulation tool to analyse adjustments and specifically reduce the gender pay gap

### Inclusion – people with disabilities

- Project „UNIQA Ability“: Job shadowing and internships (pilot phase: 2024 in Austria and Poland, medium-term: other countries)
- Publication of all job openings in Austria on myAbility (for one year)
- Awareness-raising measures
- Inclusive job postings
- Accessibility improvements

# Training & Development



Learning strategy is based on the **three pillars**:  
Offer, Enable and Optimism



**Comprehensive learning opportunities**  
to ensure all the necessary skills to achieve  
your goals



**Introduction of a learning management system**  
with customised learning paths & gamification

From 2025

## Engagement in the UNIQA Group 2024



### Mandatory training for all employees

- Code of Conduct as part of annual compliance training
- Data protection training every two years or upon new hire
- Annual cybersecurity training



### Management Training

- Leadership programs to promote a positive leadership culture and practical leadership skills
- Training on "Unconscious Mind, Inclusive Leadership"
- Trial of a university course on sustainability in the financial sector for managers in the retail sector

### Average number of training hours per employee by gender

	hours / employee
male	20.95
female	16.96
total	18.52

The average number of training hours is calculated by dividing the total number of training hours completed by the number of actively employed employees as of December 31, 2024. This includes both mandatory and voluntary training.

# Employee Engagement & Employee Satisfaction



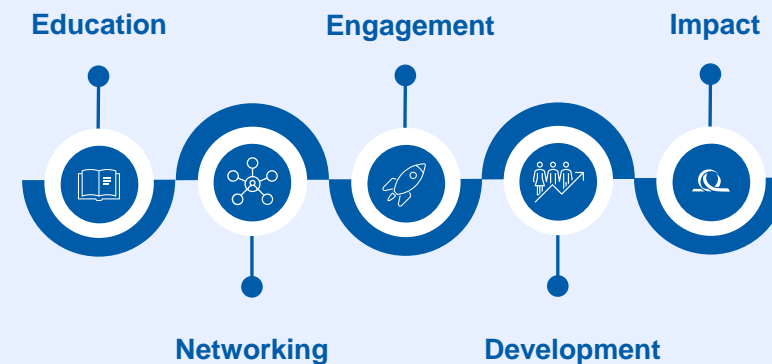
## How we promote our employee satisfaction

- ✓ Focus on **continuous communication** with employees
- ✓ Employee surveys based on the **eight stages of the employee journey**
- ✓ **Employee surveys:**
  - Since 2023: **short pulse checks twice a year**
  - A large, **comprehensive employee survey** is conducted every two years
  - 2024 more than **500 measures** were derived and implemented from these surveys
- ✓ **A variety of offers and activities** to promote cultural change
- ✓ According to local laws: Representation of employees by **works councils or trade unions** in all UNIQA Group companies



## Employee Engagement: UNIQA Sustainability Network

Through the **UNIQA Sustainability Network** in Austria, employees have the opportunity to actively engage, to further their education through workshops and webinars, to exchange ideas with like-minded people, to contribute their own ideas and thus to exert a direct influence on the company's sustainability ambitions.

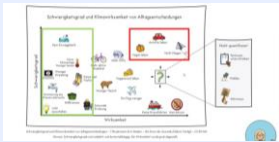


# UNIQA Sustainability Network Austria

## Activities 2024



### Webinars



Webinar Climate Psychology



Webinar Sustainable Nutrition



Expert Talk Sustainable Travel



Expert Talk Sustainability in everyday life

### Excursions



Corporate Mobility



Excursion Urban Gardening



Excursion Private Clinic Döbling



Passathon

### Workshops



Bike Repair Workshop



Speech: Zone 30



UNIQA Mobility Day



Culture Journey ESG

### Meet-Ups



Focus Group Mobility



SDG Flag Day



Sustainability Meet-Ups

### Social Engagement



Volunteering



UNIQA x  
Sindbad x WU Vienna

# Data Protection & Cybersecurity

The UNIQA Group, as an insurance company, processes a large volume of data as part of its business operations. Data protection and cybersecurity play a particularly important role in this context.

To ensure the protection of personal data – a fundamental right – processes and policies have been implemented that meet the needs of employees and customers.



## Data Protection

### Measures

- The handling of personal data is subject to a wide range of regulations:
  - EU General Data Protection Regulation (GDPR)
  - EU Artificial Intelligence Act (AI Act)
  - UN Global Compact
- Internal data protection management system
- Group-wide applicable data protection management policy
- Internal data protection management standard
- Internal data protection risk management

### Three-Lines-of-Defence-Principle

The management of each Group company is responsible for compliance with all data protection regulations and is supported in this by the operational data protection organisation. This organisation comprises the respective data protection officers and data protection coordinators.

### Compliance with data subject rights

- Establishment of an email address for inquiries regarding data subject rights in data protection
- Data protection-compliant electronic complaint management system
- Reporting of compliance or legal violations: via email, mail, personal contact with the Compliance Team, or the UNIQA Whistleblowing Platform



## Cybersecurity

**Ambition:** constantly minimising cyber risk and increasing cyber security

### Measures

- The UNIQA cybersecurity concept is aligned with legal and regulatory requirements:
  - EU General Data Protection Regulation (GDPR)
  - EU Digital Operational Resilience Act (DORA)
- Crisis management framework
- UNIQA Group Cybersecurity Strategy & Cybersecurity Action Plan
  - Proactive measures to prevent and protect against cyberattacks
  - Network security, automated threat detection, data backup and recovery plans
- Resilience Management System to strengthen resilience to cyber threats
- Business Continuity Management (BCM) to ensure the continuity of critical business processes





For questions regarding sustainability in the  
UNIQA Group feel free to contact us:  
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# Living better together

**Photos**  
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