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# living

UNIQA Group  
2017 Sustainability Report

## Our future

Thirty-six-year-old Silvana Darda has been working at UNIQA for 13 years. She just recently became the mother of Emilia. She explained to us what sustainability means to her and how she would like to pass these values on to her child.

Sometimes when Emilia is asleep in my arms, I lean down and gently inhale, and then thoughts come up that probably go through every mother's mind: What will the world be like when my baby is 60 years old? When I am no longer there to protect her. When she might already have grandchildren of her own. I want the world where Emilia and her children will live to be beautiful. Green. I want Antarctica to still be there and for the world not to be filled with walls and paved over with concrete. Does that make me a dreamer? No. I am a positive person who knows that we are the ones who will shape the future and are responsible for what we leave behind. Mark Twain once said, "I am interested in the future, for that is where I expect to spend the rest of my life." What that means for me is living sustainably. I want us as human beings to learn from our mistakes; to start giving back if we have been fortunate; to respect the environment, the food that sustains us and our water. These principles are often ridiculed, dismissed as platitudes. But let's look at it another way: they only seem trite because they are rules that would be so simple to live by. Respect the environment. Respect our water. For me, mindfulness and sustainability are two sides of the same coin. Mutually dependent concepts. Mindful people do not go to war. We live in the country, grow our own vegetables, watch our water consumption. It's true what they say: everyone can contribute in some way to making things better. Our lives are not an avalanche where individual snowflakes are lost in the larger whole. All of that and respect for our earth are values that we want to pass on to our child. After all, our child is the most sustainable thing we have done in our lives so far ...

Silvana Darda, 36, has been working at UNIQA for 13 years and became the mother of a daughter in December.

Dear Readers,

*My colleagues on the board and I belong to a generation that, in its youth, was very critical of the political views held by our parents and grandparents: we were concerned with issues such as nuclear energy, equal education opportunities for all, the importance of protecting the environment – think: the occupation of the Hainburger Au wetlands – or how the majority of the political parties and population dealt with Austria's role before, during and after the Nazi regime – keyword: the Waldheim Affair. The stubbornness that we saw in the self-righteous establishment made us furious. We knew we were going to be totally different when we were adults.*



*But then we grew up and today WE are the establishment. Even worse: in the eyes of many Austrians, we as managers still belong to "those at the top". The great thing about that, however, is that three core shareholders with a long-term view have placed their trust in us and given us the opportunity to create something sustainable. Set an example. This means assuming responsibility as best we can for our nearly 10 million customers, for our business partners, for our investors, for the environment around us and for our employees. This last sentence, with the exception of the 10 million customers, is almost identical in every sustainability report in the world. That's why I was hesitant to write it. Also because we actually mean it, so we feel the pressure every day between these polarities: Do we really offer our customers fair, sustainable value for their money? Are we really transparent and clear enough? Or, truthfully, are we still happy about the fine print? Do we give preference to short-term quarterly results over a long-term sustainable increase in value? And as for ourselves: where are we prone to let greed and vanity consume the best intentions and our corporate culture?*

*Dear readers, the answer is painfully easy: as a father of three children I know that in all aspects of life – both personal and professional – we have a responsibility to those who come after us. To diligently care for what has been entrusted to us for this short time. And, if possible, to pass it on in better condition than it was given to us. Or else our grandchildren will also say that they want to be totally different when they grow up.*

Enjoy reading and best regards,

Andreas Brandstetter  
UNIQA Group CEO



### THE FUTURE STARTS NOW

See page 3 to learn what our stakeholders expect from UNIQA in terms of sustainability and how that aligns with our efforts as a company to share some of our success.



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# living

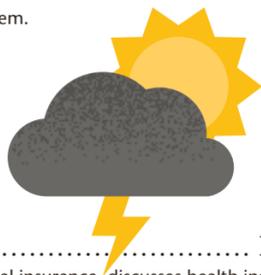
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# safer



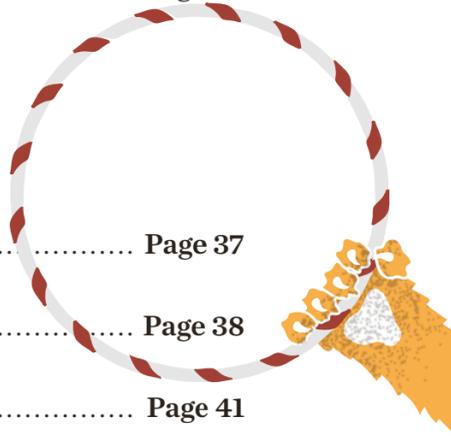
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## About this Report

In UNIQA Insurance Group AG's first Sustainability Report, we aim to present our corporate social responsibility (CSR) activities primarily with a view to the Group as a whole (in accordance with Section 267a of the Austrian Commercial Code), provide our stakeholders with insight into our business activities, and transparently set out where we stand on sustainable corporate governance and what we intend to work on in future. Since UNIQA Insurance Group AG does not directly operate the insurance business inside and outside of Austria, measures to address environmental, social and employee concerns along with human rights, corruption and bribery issues are pursued on a Group-wide basis and implemented in the operating companies of the Group. As a result, there is no other modified or limited concept otherwise pursued for purposes of the separate financial statements (in accordance with Section 243b of the Austrian Commercial Code). Our ambition is for the concept underlying our consolidated non-financial report to meet both statutory requirements.

The present Report was prepared according to the 2016 Global Reporting Initiative (GRI) standards in line with the Core option [GRI 102-54]. This applies to all content, data and figures in the Report as well as to identifying the issues vital for UNIQA. This ensures the transparency and comparability of the information provided. The GRI codes for the indicators presented are noted in the relevant sections and tables of key figures as well as shown clearly in the GRI Index on pages 58 to 61.

The present Report includes information and data relating to UNIQA Insurance Group AG (UNIQA Group). [GRI 102-51]

The reporting period for the published performance indicators and descriptions is the financial year, which covers the period from 1 January to 31 December 2017 [GRI 102-50]. In order to make the Report more timely, the goals and measures for 2018 are also presented, depending on the topic. In future, reporting will be annual. [GRI 102-52]

Environmental statistics for 2017 included the headquarters in selected countries. The overview of the Report's scope is presented in the table of key environmental figures. The mobility data is from the relevant headquarters, including the other sites in the country in question. Data was collected by headquarters, aggregated by the CSR officer in these countries and compiled by the UNIQA Group's CSR team. UNIQA intends to gradually add the missing countries to this Report. [GRI 102-45]

Based on the existing environmental data, we also report our Corporate Carbon Footprint (metric tonnes of CO<sub>2</sub> equivalents).

The data in the section about employees is presented based on the UNIQA Group's headcount. The overview of the Report's scope is shown in the table of key employee figures.

Compliance data was collected from 16 countries in which the UNIQA Group operates.

All sustainability topics and issues covered in this Report were developed in workshops involving the responsible departments – Asset Management, Investor Relations, Customers & Markets, Security & Data Management, Group Procurement, Human Resources, Legal Compliance, Group Actuarial & Risk Management, Health/Casualty Insurance Underwriting and Private/Commercial Underwriting. [GRI 102-46]

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

## Legal notice [GRI 102-53]

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## STAKEHOLDER ANALYSIS

We asked our stakeholders how they see the future. The answer is clear: the most important trends are health consciousness followed by changes in the world of work.

## Trends and developments

# The future starts now

An integral part of running a successful company is sharing some of that success with society as a whole. And when these projects are also sustainable, it makes even more sense to do so. In order to find out what UNIQA stakeholders care about most, UNIQA conducted a stakeholder survey and identified the most important trends worldwide. After that, the next step was to create a bridge between the survey and these trends.

## Megatrends – importance for the future from the point of view of UNIQA stakeholders [GRI 102-44]

- 676 Health consciousness
- 634 Changes in the world of work
- 452 Digitalisation/ connectivity and innovation
- 390 Sustainable use of resources
- 222 Demographic change
- 209 Climate change
- 60 Globalisation
- 48 Urbanisation

Number of mentions in the 2017 UNIQA stakeholder survey

## WHERE THE JOURNEY IS TAKING US

What issues will shape society in the next 20 to 30 years? How will the world develop and progress?

Here are some theories:

Immigration will continue to compensate for the low fertility rate in Europe in the coming years. In the long term, however, the population of Europe will age and decline in terms of numbers. More and more people want to live in cities. Conurbations are becoming larger and larger. The question of what that means for the environment and climate change is coming to the fore. Globalisation is continuing. Key questions relating to this phenomenon include how it might change patterns of affluence and how we should handle resources so that future generations can still experience the world as we do today. Added to these developments are the megatrends of innovation, digitalisation and connectivity and global networking and knowledge sharing as well as increased awareness of sustainable business.

## HEALTH CONSCIOUSNESS IS MOST IMPORTANT

The feedback from our stakeholders on the most important future trends underscores our mission statement “safer, better, longer living” – and therefore our focus on health, thriving in the working world and dealing with digitalisation and innovation throughout the different stages of life.

Breaking down the stakeholder analysis by individual groups, it is notable that customers identified providing health and life insurance as UNIQA's core competency and would like additional advice in the following areas:

- Financing for stages of life without employment, such as retirement
- Coverage of biometric risks (e.g. inability to work or serious illness)
- Preservation of health and improved illness prevention
- Savings plans for specific services in old age (nursing care, housekeeping, etc.)

On the other hand, we must continue to develop our service components to better align with the various stages of life in order to

- increase the quality of life of our customers with new technologies and services,
- to promote and leverage the exchange of information about experiences among our customers,
- to meaningfully support stages of life without employment and
- to offer better day-to-day support in old age.

Finally, our investment strategy will use impact-oriented investments to more effectively address stakeholder interests, on the one hand to promote new technologies and treatment methods in our core competences, and on the other hand to work with like-minded institutional investors to create broader social and environmental benefits along with suitable returns.

### LONG-TERM POSITIONING

For UNIQA as an insurance company, these results mean that we must fulfil the following roles so that our business model remains successful for the long term:

- Long-term companion to our customers throughout their lives, doing everything we can to “support our customers in safer, better and longer living”;
- Responsible service provider ensuring an impeccably high quality of service for customers when required (particularly in old age) instead of simply making payments and reimbursing expenses; we are open to state-of-the-art technologies (like block chain) and are ready to invest in these;
- Advisor to our customers monitoring their quality of life over the decades;
- Responsible corporate citizen contributing to the important issues facing our society and the environment (including through mission impact investing), promoting discourse and representing a clear point of view;
- “Employer of choice” broadly creating value, attracting employees as a provider of meaningful jobs, supporting employees and treating them fairly;
- Bold, sustainable investor coordinating investments with the company's own value chain in order to create a foundation for new and better services.

We have carefully and thoughtfully defined goals for all of these roles and aim to take action to systematically meet them over the coming years.

Our world

# At a glance

The UNIQA Group is one of the leading insurance groups in Central and Eastern Europe. Around 20,000 employees and exclusive sales partners serve our approximately 9.5 million customers.

We are one of the leading insurance groups in our two core markets: Austria and Central and Eastern Europe (CEE). Some 20,000 employees and exclusive sales partners serve around 9.5 million customers across 16 countries. Commanding a market share of around 22 per cent, we are the second-largest insurance company in Austria and are represented in 15 markets in high-growth CEE: Albania, Bosnia and Herzegovina, Bulgaria, Croatia, the Czech Republic, Hungary, Kosovo, Macedonia, Montenegro, Poland, Romania, Russia, Serbia, Slovakia and Ukraine. In addition, insurance companies in Switzerland and Liechtenstein are also part of the UNIQA Group.

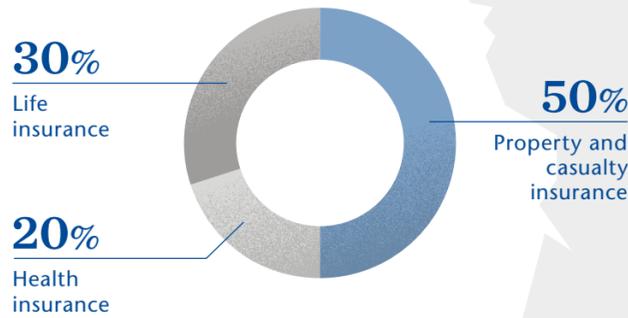
In 2016, we began a comprehensive programme of investment and innovation worth around €500 million in order to reorient our processes and products to our customers' changing needs and expectations in the context of digital transformation. UNIQA's CEO Andreas Brandstetter is confident that "Digitalisation is not a temporary fad; it will decide whether a company survives or fails in our industry." In 2017, we not only worked further on the UIP (UNIQA Insurance Platform) project to update our IT systems, but also

unveiled completely new technologies, such as the UNIQA ServiceBot, a chatbot that helps customers communicate with us on our website. An app enabling customers to settle health insurance bills using their smartphones is already being tested in a pilot project and is expected to be available to customers soon.

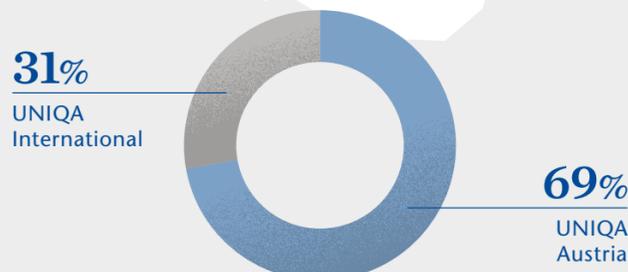
Most of our customers hold property and casualty insurance policies, which account for 50 per cent of premiums, followed by life insurance at 30 per cent and health insurance at 20 per cent (see figure). We are particularly proud to be the strongest insurance brand in Austria, to serve our customers with a countrywide sales network and to build on a successful sales partnership with Raiffeisen Banking Group. Whereas the insurance market in Austria is already mostly saturated, we clearly have growth potential in CEE. The region already accounts for around 60 per cent of our customers and nearly 30 per cent of our premiums. In Austria an average of nearly €2,000 is paid for insurance per person per year, while CEE residents pay only €200. The Czech Republic, where this figure is €477 per year, is the most developed in this regard.

[GRI 102-1, 102-2, 102-3, 102-4, 102-6, 102-7, 102-9, 102-10]

## Balanced portfolio ...



## ... in the core markets of Austria and CEE



Premium distribution

1811

Salzburger Landes-Versicherung  
Founding of Salzburger Landes-Versicherung

1991

Austria Collegialität  
The merger of Austria and Collegialität in fall 1991 forms the international Austria-Collegialität insurance group with subsidiary Collegialität Versicherung (Collegialität direct).

1997

BARC  
The merger of these prominent and tradition-rich groups of companies forms a corporation with an Austrian identity and of European calibre.

Merger

1993

Bundesländer-Versicherung  
In 1993, a closer relationship is forged with Raiffeisen Versicherung, at the time Austria's leading life insurance company, as a 99.5-per-cent-owned subsidiary. At the time of the BARC merger, publicly listed Bundesländer-Versicherung is one of the largest and financially strongest insurance companies in Austria.

**OPPORTUNITIES IN CEE**

The CEE region already accounts for 60 per cent of our customers and nearly 30 per cent of the Group's premiums. UNIQA's growth potential lies in this region.



The pin shows the market position in the relevant country.

<sup>1)</sup> Market shares in Russia relate solely to life insurance.



**myUNIQA**  
The customer portal provides information on insurance policies and helps in the event of a claim.

**1999**

**UNIQA is born**  
The logical next step is taken in 1999: A strong common identity and clearly identifiable positioning lay the foundation for the new, unified brand.

**2016**

UNIQA launches the largest investment project in company history with a €500 million investment in its IT infrastructure.

**2011**

**“UNIQA 2.0” strategy project**  
The ten-year growth strategy UNIQA 2.0, broken down into three phases, is presented and launched.



Facts and figures

# Who we are

Approximately 20,000 employees serve 3.6 million customers in Austria and 5.9 million customers in CEE every day. What this means in terms of numbers can be seen here.

**5.9**

million customers  
in CEE

**19.4**

million insurance  
policies

**3.6**

million customers  
in Austria

# UNIQA

**€3.6**

billion in claims and  
benefits paid

**€5.3**

billion in  
premiums written

**22%**

market share in  
Austria

Around

**20,000**

employees and exclusive  
sales partners

Active in

**16**

countries

**1.2**

million visitors to  
www.uniqa.at

**2.5**

million visitors to UNIQA websites in  
Central and Eastern Europe

**425,000**

customers registered  
with myUNIQA

# Group 2017

**€19.9**

billion in  
investments

**€0.51**

dividend per share<sup>1)</sup>

Around

**46%**

health insurance  
market share in  
Austria

**€242.2**

million in earnings  
before taxes



The Group Executive Board (from left to right) **Andreas Brandstetter** (CEO), **Kurt Svoboda** (CFO/CRO and CEO UNIQA Austria), **Alexander Bockelmann** (CDO), (sitting in front) **Wolfgang Kindl** (CEO UNIQA International), **Erik Leyers** (COO) and **Klaus Pekarek** (Bank Sales UNIQA Austria) [GRI 102-18]

## Foreword by the Management Board

# Our mission

### Dear Readers,

At first glance, we don't look like a diverse group. Six white men between 44 and 62 years old, either German or Austrian. Several with thinning hair. All rather grey. Not exactly representative of our colourful, rapidly changing world. We know that we still have some catching up to do in order to meet the demands of a European financial services provider competing globally in the 21<sup>st</sup> century.

Upon taking a second, closer look, we are a bit more diverse (except for our outfits): we are trained environmental scientists, lawyers, economists or political scientists. Together we have just about 100 years experience in the insurance industry, including a number of years at both global market leaders, and have worked at McKinsey and BCG. We have worked and studied in England and Switzerland, in Germany and Belgium, Luxembourg, Austria

and the United States. We've always participated in various sports, although nowadays it's hard to do without hurting ourselves in the process – without anyone else's help. We have ten children in total, seven of whom are daughters.

UNIQA is very important to us. More or less our mission in life. Because it is a privilege to be able to work with the property and money of long-term-oriented shareholders for the safety and security of almost ten million people in Europe. Because our business is by people for people. Because we want to invest the time and years that we have left in this world in something meaningful. "Growing and belonging" is what interests people according to motivational researchers. UNIQA is committed to offer exactly that:

We want our customers to enjoy safer, better and longer living. Which we ensure by inspiring confidence in UNIQA, actively shaping their future, providing them with straightforward service and delivering on our promises.

Four values drive all of our actions: we inspire, we shape the future, we deliver and we are straightforward. [GRI 102-16]

The penultimate sentence is our mission; the last one summarises our four corporate values. They are our credo, the guideline for our daily actions. But they are not worth the paper that they are printed on if we as a team of 20,000 employees do not really live by them. And we do not manage to live by them every day. Because sometimes we make mistakes, sometimes we are not careful, sometimes we are poorly organised, sometimes we are tired.

But we learn from that. We struggle to improve on a daily basis. And because we take our commitments seriously every day, we also try to live truly sustainably. We do not want to buy our way out of our responsibilities with inscrutable tables, padded statistics and questionable certificates. Rather, we want to fulfil the eternal raison d'être of good insurance: namely, to ensure sustainability in every respect.

Here are few key points:

- ① Our Code of Conduct outlines our corporate culture and governs our responsibility to our customers, business partners, shareholders and also our relationships with each other.
- ② We always want to be there for our customers and provide them with excellent service whenever they need us. That's why we address rapid technological change as well as civic, demographic and social shifts.
- ③ We are refining our investment strategy especially with regard to sustainably oriented investments and, in doing so, taking into account the goals of the "People, Planet & Profit" model. Investing in companies that directly generate economic or social benefits through their environmentally or socially responsible products is becoming more and more important for us.
- ④ In times of quickly changing customer expectations and rapid technological developments, we are deliberately investing in the long-term, sustainable transformation of our corporate group into an integrated service provider – even at the expense of short-term revenue. In 2016 we enacted a €500 million investment programme.
- ⑤ Our civic engagement focuses particularly on helping youth and people who are disadvantaged.

Dear Readers, our first sustainability report gives you an overview of our work in sustainability management. We hope you enjoy reading and thank you in advance for your suggestions or comments (andreas.brandstetter@uniqa.at)!

Sincerely,

Andreas Brandstetter, Kurt Svoboda  
Erik Leyers, Alexander Bockelmann,  
Wolfgang Kindl, Klaus Pekarek

# WE

enable our customers to enjoy life because we help them live safer, better and longer.

# INSPIRE

We are interested in people.

# SHAPE THE FUTURE

We continue to develop.

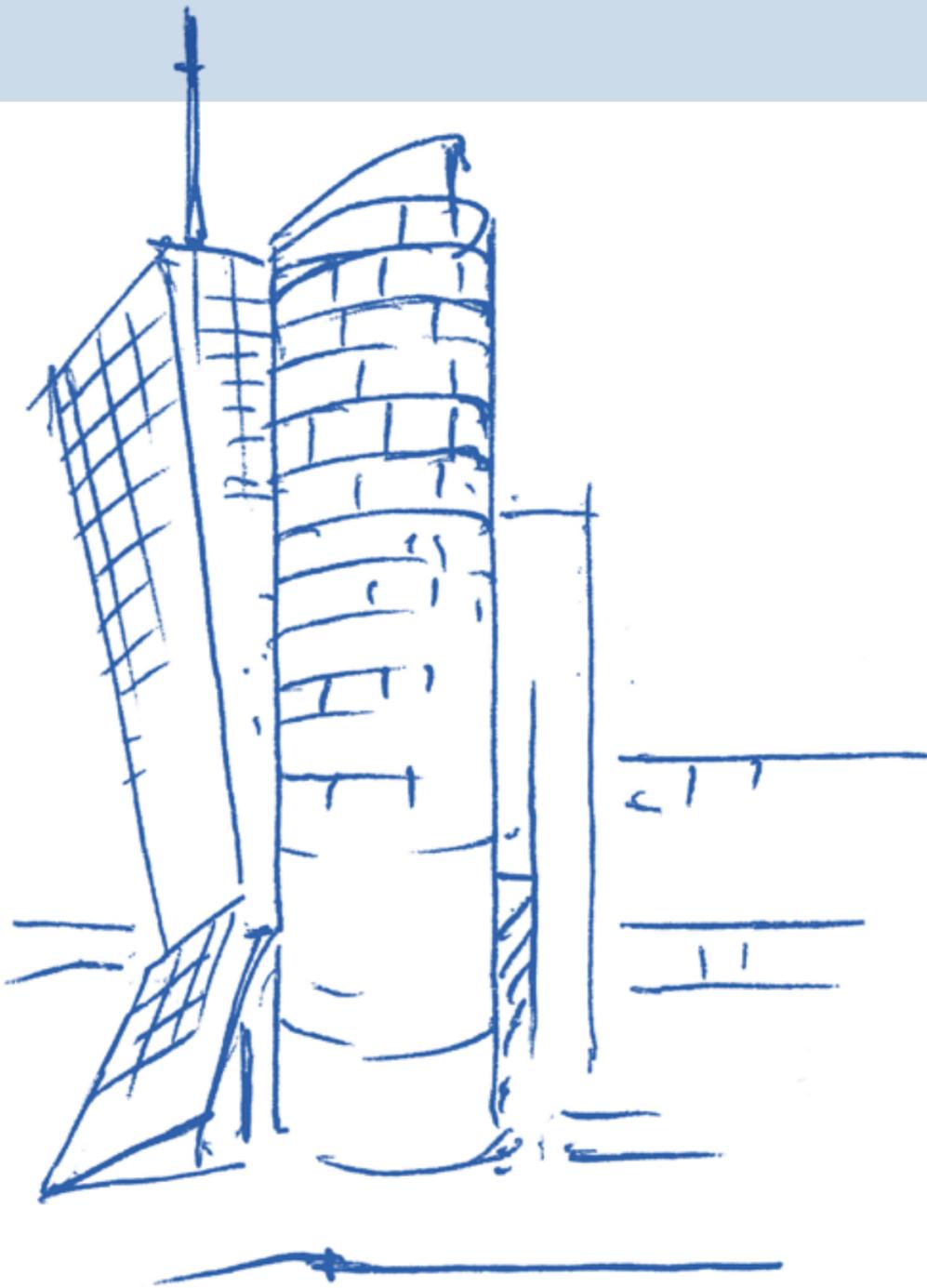
# ARE

# STRAIGHT-FORWARD

We are honest and direct.

# DELIVER

We want to win.



Ownership structure

# Strong foundation in Austria

Three Austrian core shareholders collectively hold slightly more than a 62 per cent share of the UNIQA Group. The remaining 37 per cent of our shares are in free float.

The UNIQA Group is a publicly listed company. Our owners are therefore defined by their shareholdings. Currently, approximately 37 per cent of our shares are in free float on the Vienna Stock Exchange and UNIQA is included in the benchmark ATX index as one of Austria's most important listed companies. In addition to positive business performance, annual dividends are one of the most crucial criteria for shareholders making investment decisions. UNIQA's dividend increases steadily. Our strong business performance last year enabled us to increase our dividend for the sixth consecutive time to €0.51 per share<sup>1)</sup>. On the whole, UNIQA did well in the 2017 financial year and held on to its market position.

For stock exchanges, 2017 was marked by an unusually steady incline in prices. Optimistic business forecasts and an interest rate environment that remains relaxed boosted market sentiment and ensured historic highs in many markets.

The Euro Stoxx 50 Index, for instance, managed to gain 6.5 per cent over the course of the year. Prices on the Vienna Stock Exchange significantly outperformed the European benchmark Euro Stoxx 50 in 2017. With growth of 30.6 per cent for the ATX, the Austrian leading share index ranked as one of the world's best share price barometers. In Eastern Europe the strong performance of the markets in Poland, Hungary and the Czech Republic was accompanied by side-

ways movement on the Russian stock market at a high level. All in all, the Eastern European CECE Index gained 28.7 per cent in 2017, a very healthy development.

### UNIQA OUTPERFORMS EUROPEAN INSURANCE INDUSTRY

Following the successful re-IPO in October 2013 and the resulting sharp increase in liquidity, UNIQA shares have also been listed on Austria's leading ATX index since 2014. The share price also increased significantly during 2017 in line with general market developments. UNIQA hit a low for the year of €7.09 on 24 February 2017. After that, UNIQA followed a steady upward trajectory, ultimately reaching its high for the year of €9.05 on 21 December 2017. Our shares ended the year just slightly below it, at €8.82.

All in all, UNIQA's share price rose by 22.5 per cent over the course of 2017, while the benchmark index for the European insurance industry, the EURO STOXX Insurance, increased by 13.4 per cent in the same period. Taking into account the dividend, UNIQA's shares posted a total shareholder return of 28.9 per cent in 2017.

### SHAREHOLDER STRUCTURE REMAINS STABLE

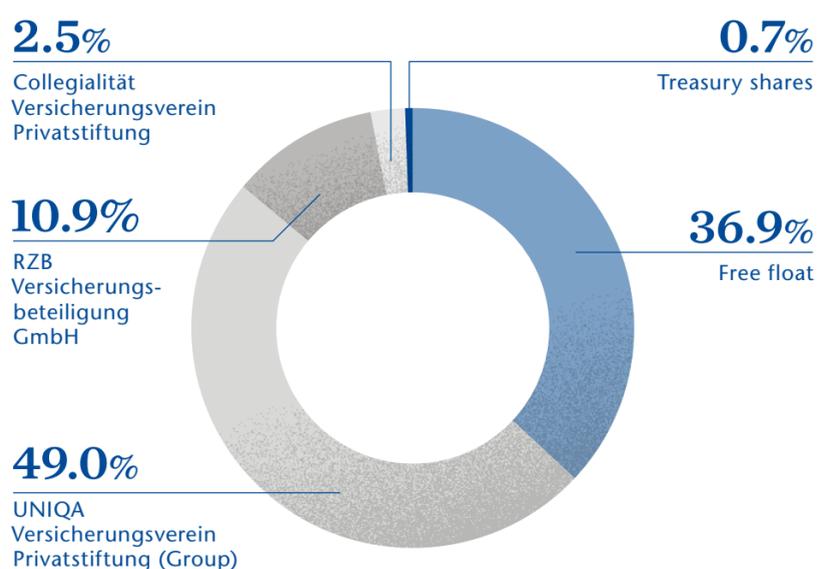
UNIQA's shareholder structure, which is dominated by four stable core shareholders, remained unchanged at the end of

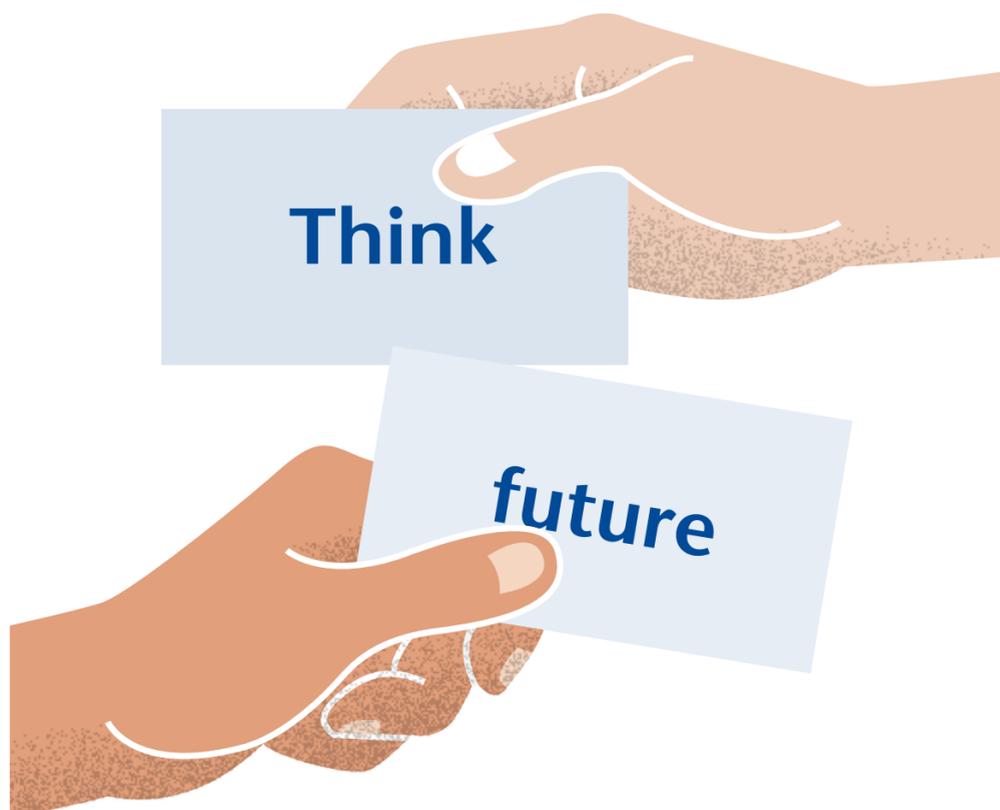
2017: The core shareholder UNIQA Versicherungsverein Privatstiftung (Group) holds a total of 49.0 per cent of UNIQA's shares. Of this total, 41.3 per cent is held by Austria Versicherungsverein Beteiligungs-Verwaltungs GmbH, while UNIQA Versicherungsverein Privatstiftung holds 7.7 per cent. Another core shareholder is Raiffeisen Banking Group, which holds a 10.9 per cent interest via RZB Versicherungsbeteiligung GmbH. Finally, the core shareholder Collegialität Versicherungsverein Privatstiftung holds 2.5 per cent of UNIQA's shares. The company's portfolio of treasury shares currently amounts to 0.7 per cent. The free float therefore totalled 36.9 per cent at the end of 2017, more than one-third of the total number of shares. They represented around €1 billion as at 31 December 2017.

Because of their pooled voting rights, the shareholdings of the three core shareholders are counted together. Reciprocal purchase option rights have also been agreed.

<sup>1)</sup> Proposal to the Annual General Meeting

### Shareholder structure [GRI 102-5]





*UNIQA STIFTUNG holds a 49 per cent interest in the UNIQA Group and is therefore the largest shareholder.*

## UNIQA Versicherungsverein Privatstiftung

The UNIQA Group, which is listed on the Vienna Stock Exchange, has roots that go all the way back to the year 1811. The company is therefore among the oldest insurance companies in Central and Eastern Europe. UNIQA Versicherungsverein Privatstiftung (UVPS) is the UNIQA Group's principal shareholder with a 49 per cent interest. The former Raiffeisen Zentralbank, Collegialität Versicherungsverein Privatstiftung and UVPS have been connected by a syndicate agreement since the late 1990s and therefore comprise UNIQA's core group of shareholders in Austria.

The foundation traces its roots back to Austria Versicherungsverein auf Gegenseitigkeit, whose insurance company, also called "Austria", merged with Collegialität Versicherung, Bundesländer Versicherung, Raiffeisen Versicherung and Salzburger Landes-Versicherung to form the UNIQA Group in the 1990s. Austria Versicherung (which has nothing to do with the eponymous football team) concentrated mainly on health insurance, which is still the most important and most profitable business segment for the UNIQA Group.

The **SUPERVISORY BOARD** of UNIQA STIFTUNG currently comprises Christian Kuhn, Georg Winckler, Ernst Burger, Johanna Rachinger, Karl Stoss, Walter Rothensteiner, Eduard Lechner and Burkhard Gantenbein. The honorary president is Herbert Schimetschek, who has been General Director of the UNIQA Group for many years.

UNIQA STIFTUNG's **MANAGEMENT BOARD** comprises Andreas Brandstetter (Chairman, also CEO of UNIQA Insurance Group AG), Peter Eichler (also CITO of UNIQA Österreich Versicherungen AG and UNIQA International AG, the two subholding companies of UNIQA Insurance Group AG) and Harald Weiser (Managing Director and General Counsel of UNIQA Insurance Group AG).

The **ADVISORY BOARD** of UNIQA STIFTUNG acts as a think tank focusing on the ecosystems of health, mobility and smart homes as well as digitalisation and innovation issues. Its members are high-level representatives from the health and social service, science and research, culture and education, business and finance, and media fields. The members of the Advisory Board advise the Management Board on projects the company would like to subsidise. However, formal approval of the projects is the responsibility of the Supervisory Board. In the last quarter of the year, the Management Board proposes the maximum budget to the Supervisory Board for the subsequent year. In 2018, €1 million is available currently.

## UNIQA STIFTUNG supports four social service projects

In 2018, UNIQA Versicherungsverein Privatstiftung will make available around €1 million for social service projects that will – directly or indirectly – primarily benefit the health of UNIQA Austria policyholders. The donation stems from UNIQA's conviction that every company is obligated to share some of its success with society as a whole. "We intentionally chose four very specific projects, that have a certain connection to our business. Bit by bit, we would like to increase our contribution over the coming years", says Andreas Brandstetter, Chairman of the UNIQA STIFTUNG. One project deals with technical solutions that make life easier for people with disabilities, while the second benefits society in general by equipping locations with defibrillators that had previously not had them. Another project arranges for more creative freedom and physical movement for our children at school, and the fourth invests in start-ups working in the field of health.



### UNIKATE

UNIKATE is a partnership between the Umbrella Organisation of the Austrian Disability Associations, TU Wien and UNIQA in which schoolchildren and university students can submit projects that make the lives of people with physical disabilities easier. In 2018, this partnership will be expanded with an increased financial contribution so that more projects can be carried out.



### INiTS

INiTS was founded in 2002 by the University of Vienna, TU Wien and Vienna Business Agency as a business incubator to promote start-ups. Health Hub Vienna, the new business incubator project by INiTS, was launched as a platform for networking companies to effect change in the healthcare system. UNIQA STIFTUNG plans to enter into a longer-term partnership with INiTS.



### Defibrillators for Austria

The defibrillator network in Austria, which today counts only about 4,000 pieces of equipment, will soon be expanded significantly. In future, the aim is to have defibrillators available in centrally located places in public spaces. The key is a partnership with the Red Cross, which is the main operator of the country's regional emergency response centres.



### Vital4Brain

Since 2011, Vital4Brain has been striving to encourage mental and physical fitness in our schoolchildren, providing schools with teaching materials that include 250 coordination exercises. Since then, 130,000 students have regularly used the exercises in class with the help of 12,000 teachers. The goal for 2018 is to increase Vital4Brain's visibility by adding more training sessions for teachers.

# UNIQA Group – Key stakeholders [GRI 102-40]



Your opinion is important to us

# What our stakeholders are saying

There are stakeholders who have great influence and those that appear at first glance to have minimal influence. But particularly the latter are often able to accomplish a great deal in their networks.

**What are stakeholders?**

Stakeholders are individuals or groups of individuals that

- ... fundamentally have a justified interest in the company.
- ... are affected by the company in some way.
- ... intend to influence the company.

UNIQA's stakeholders are our employees, partners, customers, investors, the public and people who have valid concerns regarding our company in connection with our direct or indirect business activities. They total 20,000 employees, 3.6 million customers in Austria, 5.9 million customers in CEE and numerous investors and partners. As a publicly listed group, UNIQA has contact with a number of other stakeholder groups with which reciprocal and regular relationships are maintained. They are all interested in seeing our company managed sustainably. This is why UNIQA also advocates for sustainability in various areas in recognition of the importance of this issue. To ensure that projects and initiatives get to the heart of the matter, it is important to identify what

concerns stakeholders have and to maintain a constructive dialogue with them. Engaging stakeholders is therefore a highlight of our sustainability strategy and is the key element of our sustainability management activities.

We use a number of different media to communicate with our stakeholders such as the Internet, our intranet, blogs, workshops and informational events, surveys, training and continuing education, interviews with journalists and active participation in forums and as a member of numerous initiatives. Another key tool is regular stakeholder surveys. For more information, see page 16. [\[GRI 102-43\]](#)

**WE ASKED OUR STAKEHOLDERS:**

What aspects of sustainability should UNIQA be involved in?



*“Measuring risk and managing claims optimally is good, but avoiding them in the first place is better! With predictive analytics, intelligent customer journeys and the use of telematics, we can warn customers and make every effort to help them prevent personal and financial losses.”*

**Harald Trautsch**  
Dolphin Technologies

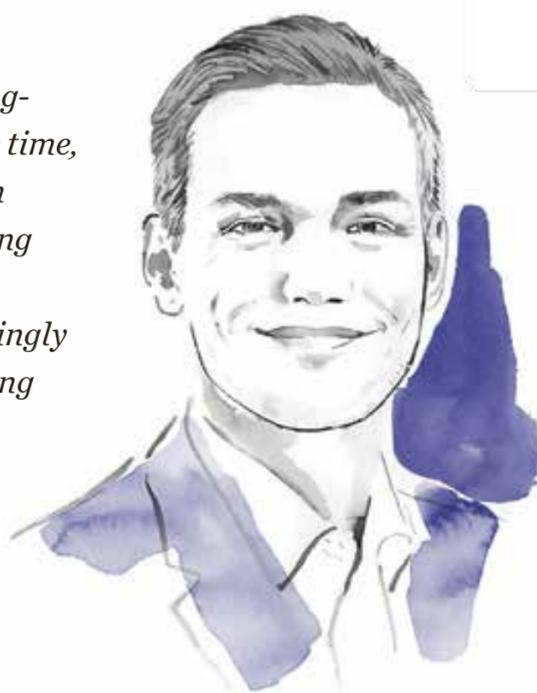


*“It is vital to pursue strategic goals in all areas of sustainability – business, environment, society – and include stakeholders as much as possible. In addition, global trends should also be identified and addressed. The greatest leverage companies have, though, is definitely their core business.”*

**Andrea Sihn-Weber**  
RBI Group Sustainability Management and  
Raiffeisen Sustainability Initiative

*“UNIQA and UBIMET have maintained a long-standing partnership since 2004. During this time, we have already sent out more than 77 million extreme weather warnings. With the increasing intensity and frequency of extreme weather events, storm warnings are becoming increasingly important in preventing damage and protecting people and their belongings for safer, better and longer living.”*

**Michael Fassnauer**  
UBIMET



*“I think that the topic of health continues to be a critical aspect of sustainability – and will be even more important in future. Encouraging people to be interested in a well-rounded, healthy life starting in childhood by providing personalised, customer-focused and innovative products and services for a healthy community. That would be my wish.”*

**Brigitte Wehninger**  
Customer and employee



*“The UNIQA Group cares for people – in terms of its business as well as its civic engagement. For years now, the Group has supported Caritas’ mobile hospice, thereby helping people at the end of their lives. In a society built on solidarity, this depends not only on individuals but also on those with responsibility in the political and business worlds.”*

**Klaus Schwertner**  
Caritas Vienna

*“Sustainability starts with a company’s core business. Above all, we are an insurance company and help people in emergency situations. The principle of insurance is the main purpose of our company. We do business sustainably when we preserve the financial foundation and reserves of the company, because we are committed to our customers now and for the long term.”*

**Günter Schmölz**  
Customer and employee



Materiality analysis

# What is important (to us)

Customers, employees, investors, partners and many more were consulted in 2017 to find out which sustainability issues at UNIQA were most important to them.

UNIQA's business activities involve many stakeholder groups and people with a wide variety of expectations. For this reason, determining the most relevant issues for an international group of companies like UNIQA is a core element of sustainability management and sustainability reporting.

In order to identify material sustainability topics, a total of 1,395 stakeholders were surveyed in May 2017 on their top sustainability priorities. The result largely aligns with the sustainability issues we focus on at UNIQA.

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 included in the materiality matrix (see below). At the top of the list for our stakeholders was "clear valuation of claims and benefits and fast assistance" along with "data handling and new technologies" and "employee health, safety and satisfaction".

## Here is our plan to identify the most important sustainability issues:

### Identifying the issues

The first step was to identify 23 relevant issues with a view to the entire insurance industry value chain and assign them to the following categories: product related, employee related, environment related or 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. All told, more than 7,500 stakeholders were contacted to ask them questions about the 23 identified issues. In order to obtain a balanced picture, input was requested from investors, sales partners, employees and NGOs as well as customers. A total of 1,395 stakehold-

ers participated in the survey. The material topics for UNIQA's 2017 Sustainability Report were determined from the wealth of answers.

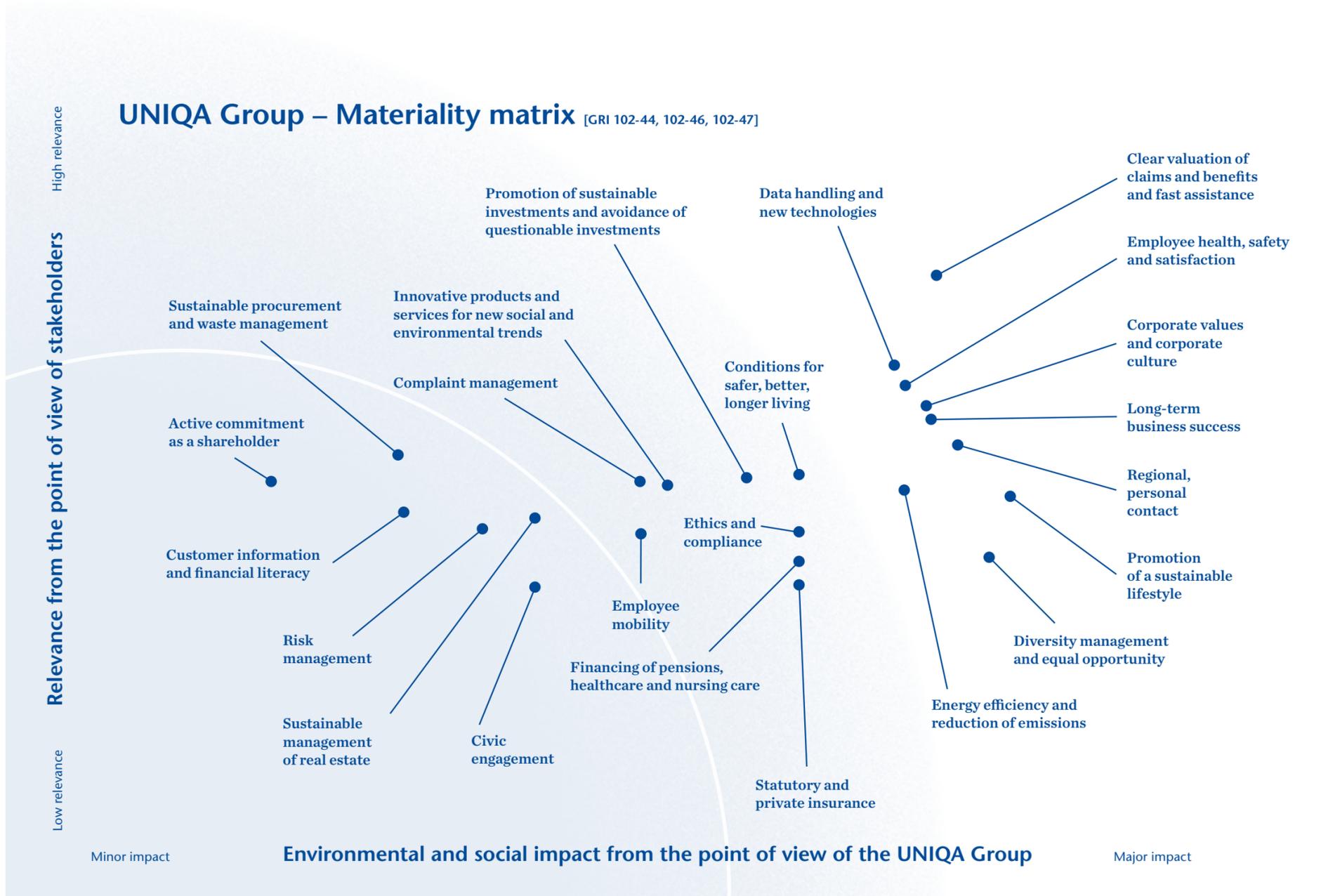
### Assessment

Two impact workshops were then held with the Group's various departments to evaluate the environmental and social impact of UNIQA's activities with respect to these issues.

### Prioritisation and materiality matrix

Management incorporated the results of the materiality workshops into the internal assessment of environmental and social impact. Finally, based on this impact assessment and the stakeholder survey, UNIQA developed the current materiality matrix.

UNIQA Group – Materiality matrix [GRI 102-44, 102-46, 102-47]

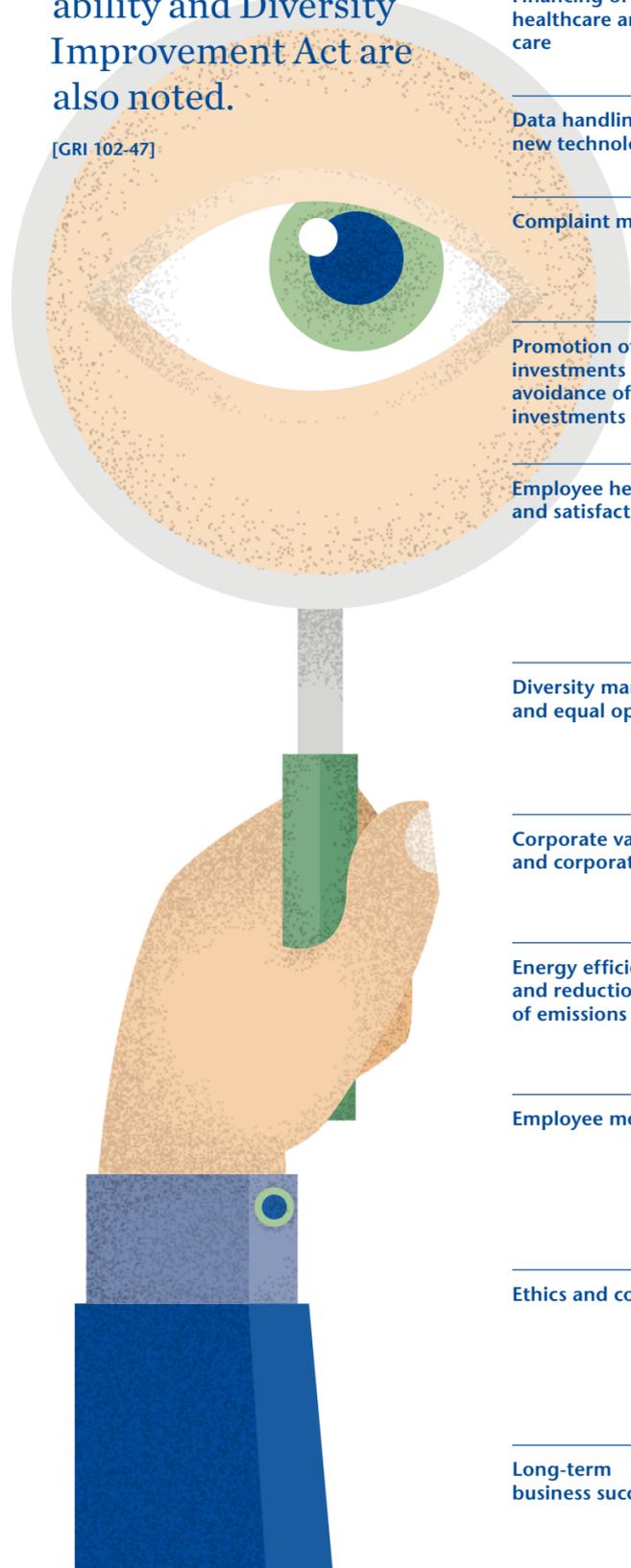


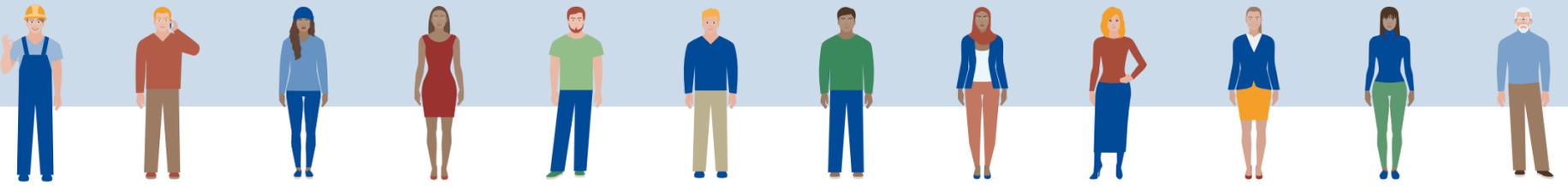
## Determining materiality – GRI/Austrian Sustainability and Diversity Improvement Act issues

For purposes of clarity, UNIQA's material topics are described in greater detail in the table below. Their conformity with the GRI Standards and relevance with regard to the Austrian Sustainability and Diversity Improvement Act are also noted.

[GRI 102-47]

Material topic	Description	GRI material topic Austrian Sustainability and Diversity Improvement Act relevance
Innovative products and services for new social and environmental trends	Social and environmental developments influence living conditions on many levels: longer life expectancy, transformation in the world of work, urbanisation and climate change are all factors that also change what is required of insurance companies. We therefore invest specifically in innovative products and services that cover these various needs.	No material topic in accordance with GRI Standards No specific Austrian Sustainability and Diversity Improvement Act relevance
Clear valuation of claims and benefits and fast assistance	We strive for transparency in our products and services and aim to provide fast assistance and clear, verifiable valuations in the event of claims.	Product and service labelling GRI 417-1, 417-2, 417-3 No specific Austrian Sustainability and Diversity Improvement Act relevance
Promotion of a sustainable lifestyle	Living a sustainable life is becoming increasingly important in society: a healthy lifestyle is essential to individual wellbeing. We support and promote living a sustainable lifestyle through various incentive systems.	No material topic in accordance with GRI Standards No specific Austrian Sustainability and Diversity Improvement Act relevance
Conditions for safer, better, longer living	Healthy nutrition, movement and exercise and a general focus on prevention are the key conditions for safer, better, longer living. We promote these habits through various programmes and in doing so, also aim to contribute to improved mental and physical quality of life (e.g. nutrition advice, medical advice, cooperation with schools).	No material topic in accordance with GRI Standards No specific Austrian Sustainability and Diversity Improvement Act relevance
Statutory and private insurance	With our services, we help our customers live safer, better and longer lives daily. Our products and services supplement state pension and healthcare benefits, although the financing is separate.	No material topic in accordance with GRI Standards No specific Austrian Sustainability and Diversity Improvement Act relevance
Financing of pensions, healthcare and nursing care	Thanks to rising life expectancies, people have more years to live in which support is required (financial support, ageing in place, regular appointments for advice and guidance).	No material topic in accordance with GRI Standards No specific Austrian Sustainability and Diversity Improvement Act relevance
Data handling and new technologies	When we deploy new technologies (telemetry, apps, online services, etc.), protecting personal data and preventing the misuse of data are paramount.	Protection of customer privacy No specific Austrian Sustainability and Diversity Improvement Act relevance
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 No specific Austrian Sustainability and Diversity Improvement Act relevance
Promotion of sustainable investments and avoidance of questionable investments	When we invest in other companies, we are increasingly making an effort to ensure that their business models are sustainable and that they are good stewards of resources. We strive to take into account issues such as environmental protection and human rights when we invest funds.	Management approach – Product responsibility No specific Austrian Sustainability and Diversity Improvement Act relevance
Employee health, safety and satisfaction	We help our employees stay healthy and fit, and endeavour to be an attractive employer. If employees are satisfied, customers are satisfied. That is why work-life balance is important to us. We offer our employees flexible time management, various working time models, performance-based compensation and numerous other benefits as well as comprehensive training and continuing education programmes at all levels of the company.	Occupational health and safety, Employment, Labor/management relations, Training and education GRI 401-1, 401-2, 402-1, 403-2, 404-2, 404-3, 405-1, 406-1 Austrian Sustainability and Diversity Improvement Act relevance (social issues)
Diversity management and equal opportunity	We greatly value the fact that all people have the same opportunities and chances at our company regardless of gender, culture, language, religion, age, etc.	Diversity and equal opportunity; Employment, Non-discrimination GRI 405-1 Austrian Sustainability and Diversity Improvement Act relevance (social issues)
Corporate values and corporate culture	We inspire, we shape the future, we are straightforward and we deliver the results we promised.	Ethics and integrity GRI 102-16 No specific Austrian Sustainability and Diversity Improvement Act relevance
Energy efficiency and reduction of emissions	We aspire to continually improve the energy efficiency of our properties. Some of our properties are certified green buildings. Energy suppliers using renewable energies receive preferential treatment in purchasing.	Energy, Emissions GRI 305-1, 305-2 Austrian Sustainability and Diversity Improvement Act relevance (environmental issues)
Employee mobility	Business travel is planned to be efficient. In addition, we use video conferencing rooms and other suitable infrastructure for meetings. We offer various incentives such as bicycle parking areas to encourage our employees to choose an environmentally friendly commute to work.	No material topic in accordance with GRI Standards GRI 305-1 Austrian Sustainability and Diversity Improvement Act relevance (environmental issues)
Ethics and compliance	It goes without saying that we comply with all statutory regulations. In each of our markets, local units ensure adherence to compliance guidelines and codes of conduct as well as preventing corruption.	Anti-corruption, Compliance, Anti-competitive behaviour GRI 307-1, 406-1, 415-1, 417-2, 417-3, 418-1, 419-1 Austrian Sustainability and Diversity Improvement Act relevance (compliance)
Long-term business success	Only if we are successful as a company long into the future can we be a solid employer, provide our customers with useful products and deliver attractive returns to our investors.	Economic output GRI 201-1 No specific Austrian Sustainability and Diversity Improvement Act relevance





Maximum customer satisfaction is critical for UNIQA. We want to provide what customers need and generate added value as well as be indispensable in their lives by providing daily support for safer, better and longer living.

### Excellent service quality

In accordance with our customers' priorities as defined in the materiality matrix, we consider the request for "clear valuation of claims and benefits and fast assistance" to be particularly important. In this context, we are continually working on improving our service quality and transparently and rapidly processing benefits. Innovative, sometimes digital, solutions help us in this effort as do systematic policies and actions on behalf of our customers. This requires knowing how satisfied our customers are with UNIQA's products and services and how our company is experienced at various points of contact. For this reason, we collect information about our customers' satisfaction with their personal advisers and our phone-based customer service after every contact, after every loss/claim and at defined intervals. We survey our business partners (brokers and general agents) once a year to find out how satisfied they are with the advising they receive. All of these surveys provide statistics on customer satisfaction and how willing customers are to recommend us, along with detailed information about our expertise and service quality.

### Main criterion: customer willingness to recommend UNIQA

From 2018 onward, the customer satisfaction surveys in Austria will be consolidated and harmonised. We are currently determining the relevant parameters and performance indicators for this purpose. The criterion we chose for measuring satisfaction is the degree to which customers are willing to recommend UNIQA as an insurer to others. This parameter is measured using what is known as the NPS methodology<sup>1)</sup>. As early as 2017, the statistics required were collected in all relevant studies. In addition to customer satisfaction with UNIQA as a whole, we focus in particular on claims and service. For claims, key figures are determined for the various business lines and sales channels, and for the category of service, we will continue to measure customers' satisfaction with their personal advisers, the regional ser-

vice centre and our phone service as well as other possible points of contact.

### Continual improvement

The initial surveys were quite encouraging: in terms of customer satisfaction, UNIQA takes first place in Austria's top four<sup>2)</sup>. In CEE, we also rank first or are hot on the heels of the top companies in most markets<sup>3)</sup>. Making sure we maintain our ranking – and improving it as best we can – requires us to always be where customers need us. We achieve this by implementing an integrated approach that comprises all

### New momentum from the recent Insurance Distribution Directive (IDD)

In early 2016, the European Parliament and the European Council adopted the Insurance Distribution Directive (IDD), which was required to be transposed into national law by 23 February 2018. This directive aims primarily to prevent conflicts of interest in sales, give greater weight to consumer interests and improve consumer protection. The measures required make advising more thorough and expand documentation requirements. At the same time, the IDD gives the insur-

lines and products as well as on issues such as social security. [GRI 404-2]

### Proven high-quality advising

All of these measures guarantee that our employees and partners have the necessary knowledge to advise our customers optimally. This also enables us to ensure that employees newly hired by the company – as required by the IDD – demonstrably have the necessary minimum expertise (three completed training modules, including e-learning modules) after eight weeks to independently advise customers. The proof is furnished as a certificate issued after a test is passed.

We rely on the aforementioned training tools for the ongoing advanced training of all employees in our sales force (a minimum of 15 hours per year are required) and will also use new teaching methods such as webinars in future. [GRI 404-2]

We will collect and document the necessary information using a dedicated training platform from 2018 onward.

### Comprehensive product information

On the product side, transparency as defined in the IDD plays an important role. Product information sheets are required to be concise, to the point and standardised, but at the same time they must fulfil the statutory requirements. They are required for each individual product. [GRI 417-1]

We are completely prepared to face all these challenges and absolutely convinced that they are meaningful. In addition, we can use compliance with the IDD requirements to create other synergies, further increase customer satisfaction and generate additional benefit for our advisers.

<sup>1)</sup> NPS methodology: a "net promoter score" (NPS) obtained in customer surveys directly measures the likelihood that customers will recommend a company, a product or a service to others. Indirectly, the net promoter score therefore measures customer satisfaction and customer loyalty.

<sup>2)</sup> Top four: UNIQA Österreich Versicherungen AG, Wiener Städtische Versicherung AG, Generali Versicherung AG, Allianz Versicherung Österreich; source: Recommender Survey, Telemark Marketing, January–March 2017

<sup>3)</sup> Source: puls Marktforschung, April 2017

If the customer is happy, everyone is happy!

# Focus on customers

More than 90 per cent of our customers would recommend their adviser to others. Why that is and what our advisers will have to do differently because of IDD.

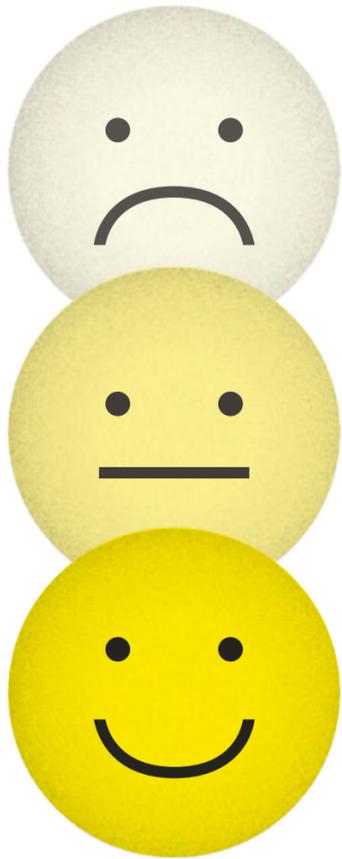
possible methods of contact from Internet queries to face-to-face meetings.

Regardless of whether customers buy a policy on the Internet or in person, they can always count on UNIQA for personal advice. After all, one-on-one contact and individualised advising are the heart of our sales activities. We have nine regional offices, more than 400 service centres across the regions and an adviser network consisting of 3,000 exclusive sales agents and over 4,000 independent brokers. Our customers are also very satisfied with the services provided by their advisers (according to a 2016 internal advising satisfaction study) – more than 90 per cent would recommend their adviser to others and 84 per cent – and rising – would return to their adviser if they needed a new insurance policy.

ance industry the opportunity to optimise sales processes and further boost customer satisfaction.

### Even more extensive adviser training

Analysing customer requests – coupled with stepped up disclosure requirements to customers – requires highly qualified advisers. An advanced catalogue of training activities for the sales force is therefore the order of the day. This is why the Directive stipulates mandatory continuing education for sales staff as well. At UNIQA, training has always been a top priority: in 2017 alone, we held nearly 500 on-site seminars with some 4,900 participants. These seminars provide product and technical information along with sales approaches and technical implementation. In addition to these on-site seminars, our employees and partners have access to e-learning modules on individual business



**Complaint management**

# Learning from our mistakes

Any company that wants to keep or attract customers must not only inspire them, but gain them as fans. This requires effective products and customer service.

Customers demand transparent processes in all areas of life. They want to obtain reliable insurance at a fair price quickly and easily. When the expected service is not provided, they seek out a better provider. The company has lost a customer. This is why it is so vital for us to impress both current and potential customers with our quality, products/services and customer service. A transparent culture of handling complaints is no longer “nice to have” these days; it is an absolute must. Our Code of Conduct (more information in the section on “Ethics and compliance”) helps us to motivate our employees to comply with rules and see our customers’ interests as paramount.

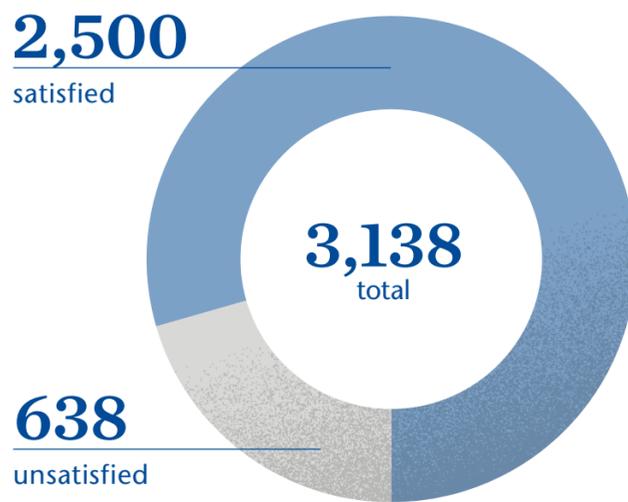
**ALWAYS AVAILABLE BY PHONE**

UNIQA’s customer service team in Austria is available around the clock. Regardless of whether customers have questions about policies or services or have a claim to report, our customer service staff addresses all issues promptly. Customers and non-customers alike are welcome to contact our customer service team by phone or mail, using a website form or by sending us a letter or fax.

UNIQA takes these concerns very seriously, especially when customers have complaints. We have therefore operated an active complaint processing system for years now ([www.uniqa.at/versicherung/cms/kontakt/Beschwerde.de.html](http://www.uniqa.at/versicherung/cms/kontakt/Beschwerde.de.html)). Concerns and complaints are either directly received, processed and resolved, or immediately forwarded to the responsible office. We are interested in all customer concerns, regardless of how minor, because as a rule, we consider customer feedback to hold enormous potential.

Complaints are processed electronically using what we call the AMA (issue management system). This system is used to

**The majority of customers are satisfied with the way we manage complaints.**



document and resolve the majority of all inquiries and complaints, thereby ensuring an effective and transparent approach for dealing with complaints that keeps data secure.

**OMBUDSPERSON’S OFFICE**

UNIQA has had a dedicated ombuds-person’s office since 1 August 2016. This office functions as an objective internal interface independent from business operations between our customers and all customer-facing departments at the company. The parties work together to resolve complaints objectively.

For years now, the Austrian Financial Market Authority (FMA) has been reviewing complaint processing at UNIQA based on the statutory provisions of the European Insurance and Occupational Pensions Authority’s (EIOPA) Guidelines on Com-

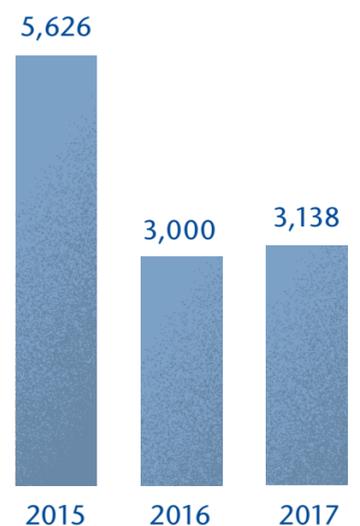
plaints Handling by Insurance Undertakings (BoS-12/069) and internal standards to ensure proper performance of this activity. For purposes of quality control, random samples from the complaints recorded in the AMA are also analysed.

**FACTS AND FIGURES**

In 2016 and 2017, the number of customer complaints declined again noticeably compared to previous years. Of our approximately 3.6 million customers in Austria, only 3,138 submitted complaints to UNIQA during the 2017 reporting period.

More than one-third of all complaints in 2017 dealt with the health insurance business line (delays in processing claims, termination), followed in equal proportions by household/motor vehicle/other insurance (termination and advising/application acceptance).

**Customer complaints down sharply**



**Customer satisfaction: how we learn from unsatisfied customers**

Unsatisfied customers provide a good mirror for our business operations, because they reflect where improvements are necessary or where alternative processes should be considered. Customer complaints are also an important tool for improving customer loyalty. This requires taking the right approach with unsatisfied customers. After all, customers who complain give us the opportunity to discover what they really want and what makes them tick.

If we succeed in exceeding our customers’ expectations by providing fair, appropriate solutions and personal service, unsatisfied consumers again become satisfied and remain loyal to our company. As a customer-friendly insurance company, UNIQA leverages these effects and benefits in the long term from active, positive complaint processing.

The results of the customer satisfaction research conducted in 2017 were published in the complaint report to the FMA. Out of the 3,138 total customer complaints, 2,500 customers said they were “satisfied” with the way the complaint was handled, while 638 were “unsatisfied”.

The complaint categories in our complaint system were set up according to the requirements of the Financial Market Authority Austria (FMA). According to these criteria, insurance companies are not required to separately report and evaluate data protection complaints. For this reason, UNIQA would not make available any information about complaints regarding data protection. [GRI 418-1]

## Our most valuable asset

# Focus on employees

What does a company need to do to ensure the wellbeing of its workforce? Here is a short excerpt of the wide variety of steps we take to ensure employee satisfaction.

## Women in management



UNIQA is an international company. For this reason alone, diversity is a key component of our success. This is why we regularly collect the following information:

- Gender breakdown (including management positions)
- Age breakdown
- Percentage of employees taking parental leave by gender
- Use of part-time/flexible working options by gender
- Average continuing education days per employee by gender

At 52 per cent, slightly more women than men (48 per cent) work in the UNIQA Group. However, the share of female Management Board members and executives is only just over 23 per cent. In order to increase this proportion, recruitment processes give preference to women if they have the same qualifications.

By participating in Vienna's Taking Daughters to Work Day, we are encouraging girls to take an interest in non-typically female professions. On this day, a visit to the Management Board offices in UNIQA Tower is a matter of course.

[GRI 405-1]

## Training and continuing education ahead of their time



E-learning is available at UNIQA for all employees. Since its introduction 15 years ago, more than 4,000 sales staff, advisers and administrative employees have taken advantage of this type of training. In 2018, all training is being conducted using the new training platform.

Very soon, material on the Insurance Distribution Directive (IDD) will be available on this training platform. In addition, all courses include information about how many IDD-relevant hours they include. At the click of a mouse, any executive in the external sales force can receive a report that indicates how many hours of IDD training which employees have already completed. Another click and they can see what is planned in the current year to reach the target. Going forward, the training platform will serve as a Group solution for implementing IDD in all major UNIQA International countries. [GRI 404-2]

## Leadership



Since 2016, UNIQA has also broken new ground in management training. All executives have the option of voluntarily adapting various modules of this programme to fit their own personal continuing education plans.

“Good leadership makes a difference” is the motto for the SHAPE programme for managers, which primarily aims to strengthen their leadership and strategic skills. A total of 74 participants attended these training sessions. The most frequently attended training session covered conflict management. Business coaching was another very popular offering. The “NEXT International” emerging talent programme in turn aims to reinforce the skills of our top international talent in staff leadership and management. The programme is structured so that participants can decide for themselves which modules have priority. These training sessions have been attended by 107 employees to date. The topic of motivation was by far the most requested module. In 2017, the “NEXT AT” programme was launched, offering the total of 259 executives in Austria training modules designed for their specific needs. Ten training sessions with 170 participants have run since September 2017. [GRI 404-2]

## Talent management



We have identified our future key employees and provide them attractive development opportunities. At UNIQA International, we conducted management reviews at the executive level and talent reviews to identify emerging talent in 2017. This included discussing in detail and documenting issues such as performance, potential, willingness to be seconded abroad and succession planning. Moreover, customised professional development plans were defined and their implementation planned. Among the benefits of the centralised management of this process is a common understanding of leadership for the entire Group.

In UNIQA's in-house development centres in Austria, participants are placed in various situations – such as role-playing exercises – and evaluated on how they perform. The aims here are also to identify potential and determine specific development measures. Each participant then has the opportunity to participate in a structured feedback meeting. In 2017, nine development centres were conducted with 40 participants. [GRI 404-2]

## UNIQA volunteer days



We want to help our customers live safer, better and longer lives. In this sense, civic engagement is also part of our corporate culture, and that applies to our employees as well. We therefore encourage our staff to engage in their communities and take action to help the disadvantaged. In Austria, our employees have had the opportunity for several years now to take a “volunteer day”, a day off of work to participate in a charitable cause. On special occasions, we increase this to two days. In 2017, a total of 383 employees in Austria took advantage of volunteer days, and 200 of them even invested two days working at the 2017 Special Olympics.

## Healthy and fit at work



We have always cared about not only employee satisfaction, but the health of our employees as well, and have launched a number of initiatives on this issue. For instance, occupational physicians and safety professionals serve all employees in their workplaces and provide ergonomics training. At our head office, for example, nearly 70 staff members trained as first responders in a one-day first-aid training course in fall 2017. Our offices are regularly inspected and refurbished, if required (painted, flooring updated, etc.) If larger problems are found, moving offices is possible as well. In general, we aim to provide high-quality workstations for all employees: office chairs, desks, mobile storage units and cabinets all meet uniform standards. We make sure hardware and software are always up to date.

In cooperation with the Institut für Vitalpsychologie, we have conducted an “evaluation of work-related psychological stress” in Austria since 2013. All staff in Austria fill out anonymous, externally evaluated questionnaires in which they assess factors such as versatility, integration, freedom to act, social support, and qualitative and quantitative overwork and work interruptions. The objective here is to identify possible weak points and stressors and subsequently introduce specific improvements as needed. This process focuses on the stressful conditions in an entire unit and not on the individual employees.

In 2017, we also questioned 800 employees on the topic of “psychological stress at work” and then in subsequent mini-workshops developed action items which are stored in a health and safety document that can be accessed by the health and safety officer. As part of its survey on psychological stress in the workplace the Allgemeine Unfallversicherungsanstalt (AUVA) awarded us a “Best Practice” seal.

In order to improve the health and wellbeing of our staff, we run a number of programmes and initiatives at various sites, sometimes in conjunction with the Works Council. In addition to the direct promotion of health, we emphasise prevention to our employees above all. UNIQA VitalCoaches provide fitness tips; experts give presentations on avoiding burnout.

**ATTRACTIVE EMPLOYER**

Of the UNIQA staff surveyed, 90 per cent call UNIQA an attractive employer and say they want to keep working for the company indefinitely.

**Extensive initiatives benefiting employees**

# Better internal communication thanks to NiQi and other platforms

The mark of a successful team is that every member knows their role and responsibilities as well as what skills and abilities are needed to achieve the team's goals. The job of human resources is to support all teams at UNIQA, provide relevant personal and professional development options, and lay the foundation for the success of the company by creating a constructive and positive working environment. Every country represented in the UNIQA Group has its own HR organisation that is fully integrated into the relevant country organisation.

**DIALOGUE AND TEAMWORK**

An open flow of information and a culture that encourages feedback are high priorities at UNIQA. We communicate using digital media (the NiQi intranet and other platforms) and greatly value personal dialogue between executives and employees,

for example in employee meetings, team discussions and annual structured performance evaluations that are conducted uniformly throughout the entire Group. In total, more than 7,400 performance evaluations were conducted in 2017.

[GRI 404-3]

**2017 EMPLOYEE SURVEY**

In September 2017 a new type of employee survey was carried out in Austria for the first time and will be established as a new standard for the UNIQA Group. It will be conducted in the same way in the major countries represented by UNIQA International in the national language of the respective country in 2018. The goal is to ask staff for their opinions and assessments so that specific actions can be taken to improve commitment, satisfaction and motivation.

The results from Austria were positive and, with a very substantial participation rate of nearly 72 per cent, produced an overall average score for all questions of 71 out of a maximum of 100 possible points. Several individual questions were asked about various topics such as the situation at work, workflows, leadership, professional development, focus on goals, the company's image and employee engagement. The survey succeeded in obtaining a very granular picture of the opinions, wishes and concerns of our staff. A very positive point is that nearly 90 per cent see UNIQA as an attractive employer and just as many expressed a strong loyalty to the company and intend to keep working for UNIQA for a long time to come. Motivation, loyalty, satisfaction and commitment are therefore in safe territory. On the flip side, there is significant room for improvement on issues such as the motivational effect

of the remuneration system, our IT systems, continuing education options and the feeling that employees are our most important capital.

A report with the results was prepared for every team with more than five members participating in the survey for a total of nearly 450 reports. All executives communicated the results directly to their teams, which together discussed the specific actions they could plan and implement in 2018 to improve their own units. As a result, action will be taken at all levels at UNIQA. In 2019, the employee survey will be repeated in the same way so that it is possible to objectively measure the changes.

## Key employee figures 2017<sup>1)</sup>

	INTERNATIONAL <sup>2)</sup>	AUSTRIA		AUSTRIA TOTAL	UNIQA TOTAL
		UNIQA HOLDING <sup>3)</sup>	UNIQA AUSTRIA <sup>4)</sup>		
<b>EMPLOYEES TOTAL [GRI 102-8]</b>	5,590	941	3,987	4,928	10,518
<b>EMPLOYEES BY GENDER [GRI 405-1]</b>					
Women	3,382	320	1,586	1,906	5,288
Men	2,208	621	2,401	3,022	5,230
<b>EMPLOYEES BACK OFFICE/SALES FORCE [GRI 405-1]</b>					
Back office	3,429	940	2,052	2,992	6,421
Sales force	2,161	1	1,935	1,936	4,097
<b>EMPLOYEES BACK OFFICE/SALES FORCE BY GENDER</b>					
Female back office staff (policy processing)	2,039	320	1,239	1,559	3,598
Female sales force staff	1,343	–	347	347	1,690
Male back office staff (policy processing)	1,390	620	813	1,433	2,823
Male sales force staff	818	1	1,588	1,589	2,407
<b>EMPLOYEES BY AGE [GRI 405-1]</b>					
Employees < 30 years old	796			559	1,355
Employees 30–50 years old	3,678			2,236	5,914
Employees > 50 years old	1,116			2,133	3,249
Percentage of employees < 30 years old	14.24%			11.34%	12.88%
Percentage of employees 30–50 years old	65.80%			45.37%	56.23%
Percentage of employees > 50 years old	19.96%			43.28%	30.89%

	INTERNATIONAL	AUSTRIA	UNIQA TOTAL
<b>MANAGEMENT POSITIONS BY GENDER [GRI 405-1]</b>			
Women	28%	0%	23%
Men	72%	100%	77%

	UNIQA TOTAL	NEW STAFF [GRI 401-1]	UNIQA TOTAL
<b>DEPARTING STAFF [GRI 401-1]</b>			
Women	957	Women	873
Men	782	Men	639
Total departing staff	1,739	Total new staff	1,512
Employee turnover rate, women	18.10%	Percentage of new staff, women	16.51%
Employee turnover rate, men	14.95%	Percentage of new staff, men	12.22%
Employee turnover rate, total	16.53%		

Employees joining the company (headcount from 1 January to 30 September; all employees hired; not including employees returning from parental leave before and after birth, military and civil service, sabbaticals, educational leave; not including leased employees)

	INTERNATIONAL	AUSTRIA	UNIQA TOTAL
<b>AVERAGE SICK DAYS [GRI 403-2]</b>			
Days/Employee			
Total	8.15	10.44	9.22
Women	10.48	12.02	11.04
Men	4.58	9.44	7.39

## Diversity management and equal opportunity

Diverse teams are a strength and an important element in the success of UNIQA as an international insurance group. We promote knowledge transfer and cooperation between the countries in which we do business. By participating in a mobility programme, our employees can work across borders and gain valuable international professional experience by taking on management or key functions or joining international project teams.

As a rule, management positions in countries served by UNIQA International are mostly filled by experienced local managers. Management Board members or managing directors of subsidiaries are selected by the Supervisory Board member responsible in conjunction with Group HR. For strategic reasons – particularly when carrying out important strategic projects – managers are deployed temporarily to the subsidiaries abroad.

In keeping with UNIQA's commitment to equal opportunity, we offer flexible work arrangements like flexible time models, which make daily life easier, particularly for our employees with families. For this same reason, we encourage telework options and have launched a mobile working pilot project to address changes in the world of work. [GRI 405-1]

<sup>1)</sup> The employee figures presented include data from the following countries: Austria, Czech Republic, Hungary, Montenegro, Poland, Romania, Russia, Serbia, Slovakia, Ukraine (UNIQA Life/ Non-Life); not included: Albania, Kosovo, Liechtenstein, Macedonia, Switzerland. The statistics are reported as at 30 September 2017.

<sup>2)</sup> Bosnia, Bulgaria, Croatia, Czech Republic, Hungary, Montenegro, Poland, Romania, Russia, Serbia, Slovakia, Ukraine (UNIQA Life/ Non-Life); not included: Albania, Kosovo, Liechtenstein, Macedonia, Switzerland

<sup>3)</sup> UNIQA Insurance Group AG, UNIQA Real Estate Management GmbH, UNIQA Capital Markets GmbH, UNIQA IT Services GmbH

<sup>4)</sup> UNIQA Österreich Versicherungen AG, Versicherungsmarkt-Servicegesellschaft m. b. H., Agentia Risiko- und Finanzierungsberatung Ges.m.b.H., Real Versicherungsvermittlung GmbH

## Ethics and compliance

# Clear rules of conduct for everyone

Playing by the rules is not just important in sport, but also in companies with several thousand employees.

Just because something is legal does not always mean that it is legitimate. UNIQA therefore undertakes not only to comply with all laws and other legal regulations relevant to the company, but also to have regard for fundamental values and ethical standards. Transparency and clean business practices along with appropriate business etiquette are the key points here. Towards that end, we ensure clarity through rules of conduct for all areas of our day-to-day work, and support all UNIQA Group employees in actually implementing these principles and rules as part of their everyday lives.

The Legal & Compliance Department is responsible for creating these internal regulations and for implementing the compliance programme throughout the entire Group. In addition to this central unit there is also a separate local compliance function present in each subsidiary in the UNIQA Group and in each country.

Our Code of Conduct is available here:

[http://www.uniqagroup.com/gruppe/versicherung/corporate-responsibility/compliance/code\\_of\\_conduct.html](http://www.uniqagroup.com/gruppe/versicherung/corporate-responsibility/compliance/code_of_conduct.html)

Think CLEAR  
rules for  
everyone.

Code of Conduct

Think  UNIQA

## Legal proceedings database and whistleblowing

UNIQA is currently working on implementation of a standardised database of legal proceedings for Austrian companies, which will list all proceedings in which UNIQA Insurance Group AG and UNIQA Österreich Versicherungen AG are involved. The database is expected to be available starting in 2018. In addition, a whistleblowing platform for reporting serious compliance violations is being developed.

### CODE OF CONDUCT

The Code of Conduct, which reflects our corporate culture and contains regulations on the most important compliance topics, applies to the Management Board, Supervisory Board and all UNIQA employees. For instance, the rules cover ethical and legally compliant business management, appropriate etiquette, processes for handling property and confidential information, conduct in line with competition law, conflicts of interest and communication.

The provisions in the Code of Conduct focus primarily on preventing corruption, particularly in connection with donations, sponsorships, gifts and invitations. There are special detailed regulations in place for specific compliance topics, such as prevention of money laundering, implementation of the Foreign Account Tax Compliance Act (FATCA) in Austria, Common Reporting Standards and Solvency II in the form of policies, standards and manuals along with concrete instructions on selected individual topics. [GRI 205-2]



### Ongoing training

Regular training is also organised on various compliance topics, with more than 250 employees taking part in 2017. These training sessions are also offered partly as on-site classroom training and partly in the form of e-learning, depending on the relevant trainees.

[GRI-205-2]

**THE EU GENERAL DATA PROTECTION REGULATION**

The EU General Data Protection Regulation comes into force in May 2018. This means that companies will need to be even more careful when handling sensitive data.



The EU General Data Protection Regulation and new technologies

# More transparent handling of customer data

Insurance companies process sensitive data that require special protection. The EU General Data Protection Regulation imposes even stricter requirements.

## The EU General Data Protection Regulation

gives greater rights to the parties affected in the digital age.



### Data to go

Customers can have data that they have provided to an organisation transferred to other service providers.



### More transparency

Customers must be able to find out what is happening with their data, and it is easier for them to uphold their rights.



### Protection of children

Parents must provide their consent for use of children's personal data for advertising or for creating user profiles.



### Right to erasure ("right to be forgotten")

Extension of the right of erasure, whereby all links, replicas or copies of personal data must be deleted upon request.

Customers whose data is being processed in companies will have the right to improved data protection in future. Insurance companies must also be able to provide information to customers regarding the systems in which their data is saved and how it is being used as a result of the EU General Data Protection Regulation, which must be applied throughout the EU as of 25 May 2018. "The Regulation is the European Union's response to digitalisation and to Big Data. The Regulation makes data use more transparent for all customers and also allows data to be 'forgotten' again, among other things – if you want your data to be erased from the system", notes UNIQA Chief Financial and Risk Officer Kurt Svoboda. Every customer who makes a request will receive information on the processing of their personal data once the Regulation comes into force. Every customer is also entitled to have their data deleted. "Of course, that is only possible if the customer relationship has been terminated and the data is no longer subject to the statutory retention period", says Svoboda.

## COSTS OF THE DATA PROTECTION REGULATION RUN INTO THE HUNDREDS OF MILLIONS OF EUROS FOR COMPANIES ACROSS EUROPE

"We project that implementation of the Regulation will cost companies across Europe hundreds of millions of euros", says Svoboda. With the rapid implementation of the regulation, UNIQA's IT department has an important additional issue to resolve. A total of 300 different systems at UNIQA are affected by the Regulation. Svoboda: "It's not just a case of figuring out where the data is saved at the touch of a button: we also need to be able to delete data without bringing the system or parts of it to a standstill."

Implementation is a top priority, as any companies that do not comply with the General Data Protection Regulation as of May 2018 face steep penalties. "Any breach may result in imposition of a fine of up to €20 million or up to 4 per cent of Group revenue", says Svoboda.

Our financial strategy

# Strict rules and active management of 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.

*“Risks are identified, documented and assessed. We record the top risks in the ‘heat map’ which we analyse internally and also report to the Supervisory Board each quarter.”*

**Kurt Svoboda**  
CFO/CRO UNIQA Group

A strong capital base through active risk management provides the basic foundation for our activities as an insurance company. At the same time, this also helps permanently strengthen our efforts to achieve the mission of “safer, better, longer living”. We therefore comply with the high security requirements placed on insurance companies. However, as part of our business activities we are required to assume risks on an ongoing basis in the interests of our customers and shareholders. “This means that crucial decisions are always reached with due consideration of their impact on the company’s risk situation”, says Kurt Svoboda, CFO/CRO of the UNIQA Group. Meeting our benefit commitments on a sustained and reliable basis is a high priority here, particularly in economically challenging times.



## RISK-BEARING CAPACITY AS A CRITERION AND THE MULTIPLE-CONTROL PRINCIPLE

UNIQA’s strategic objectives are directly linked to the company’s risk strategy in this regard. Two issues are particularly important here:

- We consciously assume risk solely in accordance with our risk-bearing capacity in order to achieve our long-term strategic objectives reliably.
- Our governance model is based on a transparent organisational structure. Svoboda: “In this respect, the responsibilities for risk assumption, risk monitoring and independent reviews are strictly divided in our company.”

## RISK MANAGEMENT PROCESS AND SUSTAINABILITY RISKS

UNIQA has 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 company’s organisational structure and workflows, but also define the framework for the specific risk management processes for each risk category.

**STRICT RULES – CALCULABLE RISK**

A strong capital base is the be-all and end-all of a smoothly running insurance company. Risks here need to be assessed and skilfully managed.

# Sustainable investment strategy

Investing capital is at the heart of the insurance business. Here too, the UNIQA Group as a major corporation is committed to high standards in all of its markets.

There has been a greater tendency over the last few years for many companies also to include sustainability criteria in their decision-making process on investments. A monetary investment is classified as sustainable if it also incorporates environmental, social and governance issues in addition to financial investment goals.

So far the UNIQA Group's investment policy has not explicitly taken into account the criteria included in the economic concept known as "ESG" (Environmental, Social & Governance). In the last few years, however, we have avoided investing in industries that typically feature in exclusion lists. This applies for instance to prohibited or taboo sectors, such as weapons, nuclear energy or the sex trade.

Severance funds, church-related institutions, pension funds and insurance companies have long since implemented sustainable investment processes in Austria. Larger investment fund companies often manage their own fund families based on sustainable criteria, and some have even

reorganised their entire range of funds along these lines. Overall, the assets invested according to ethical criteria are increasing significantly.

Our funds are settled and managed via external investment companies. [\[GRI 102-9\]](#)

**ESG-COMPLIANT INVESTMENT STRATEGY BEING DEVELOPED**

In recognition of our high level of responsibility, we have been working intensively since 2017 on the preparation of an ESG-compliant investment approach for our subsidiary UNIQA Capital Markets GmbH, which is responsible for our investments. After exploring the common methods and processes and examining potential advisers, the plan now is to develop the specific actions required. Aside from selecting a suitable adviser, further important steps now include analysing the status of the existing portfolio as a starting point, developing a specific investment concept based on sustainability, as well as implementing ongoing sustainability research and compliance checks.

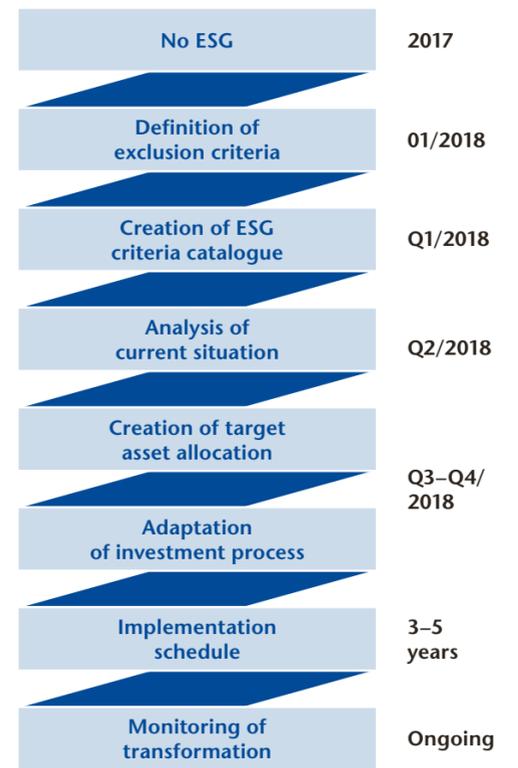
The principle underlying this process: the sustainable investment policy must be consistent with UNIQA's values, business strategy and positioning. [\[GRI 102-15\]](#)

**This project provides several benefits for UNIQA:**

- Greater appeal for investors with a sustainable investment approach and therefore improved access to a rapidly growing group of investors
- Obtaining a broader range of information in our own investment process through ongoing ESG analyses
- Customer acquisition by offering "ethical returns"
- Positive internal and external reporting on implementation of ESG criteria and ESG ratings

**UNIQA will screen its portfolio based on ESG criteria in 2018 and incorporate sustainability criteria into the investment process.**

**Planned project process**



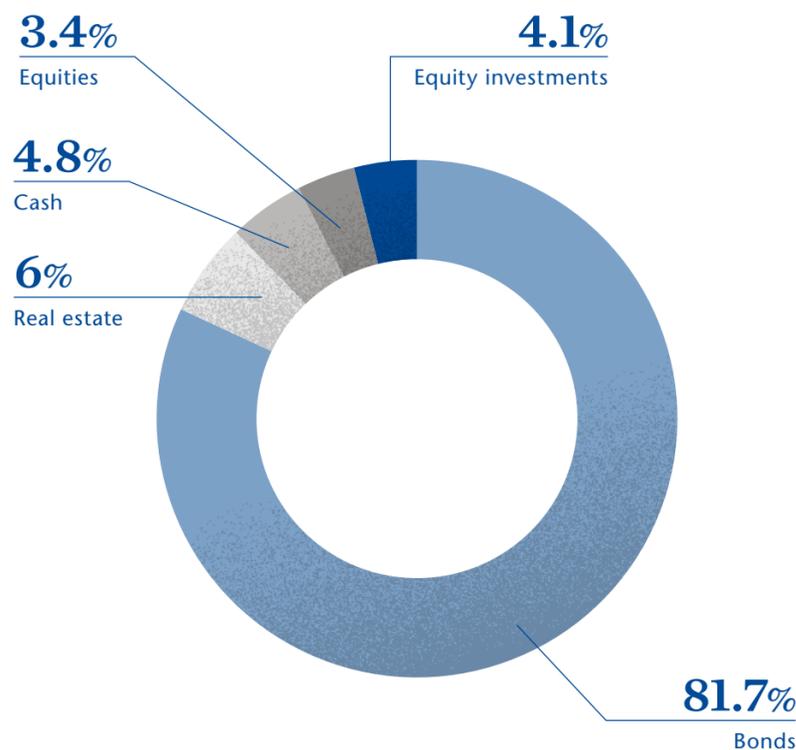
Risk identification is the key element and starting point for the risk management process. "The risks in the company are determined, documented and assessed for this purpose. The top risks are also recorded in the so-called 'heat map' and reported each quarter to the Management Board and Supervisory Board", says Svoboda. "Measures are also defined for each risk aimed at preventing or reducing any potential damages."

Risks are classified into four categories (A, B, C, D). The potential loss<sup>1)</sup> and the probability of occurrence are the criteria for deciding on the relevant classification. Sustainability risks are not currently classified as a separate risk category, but rather they are allocated among the existing categories<sup>2)</sup>.

So far we have identified potential sustainability risks in the following topics in our materiality analysis: "clear valuation of claims and fast assistance", "data handling and new technologies", "customer information and financial literacy", "complaint management", "avoidance of questionable investments", "employee satisfaction" as well as "ethics and compliance".

We plan to develop the risk identification process further in 2018 and also ascertain

**Investment by asset classes**



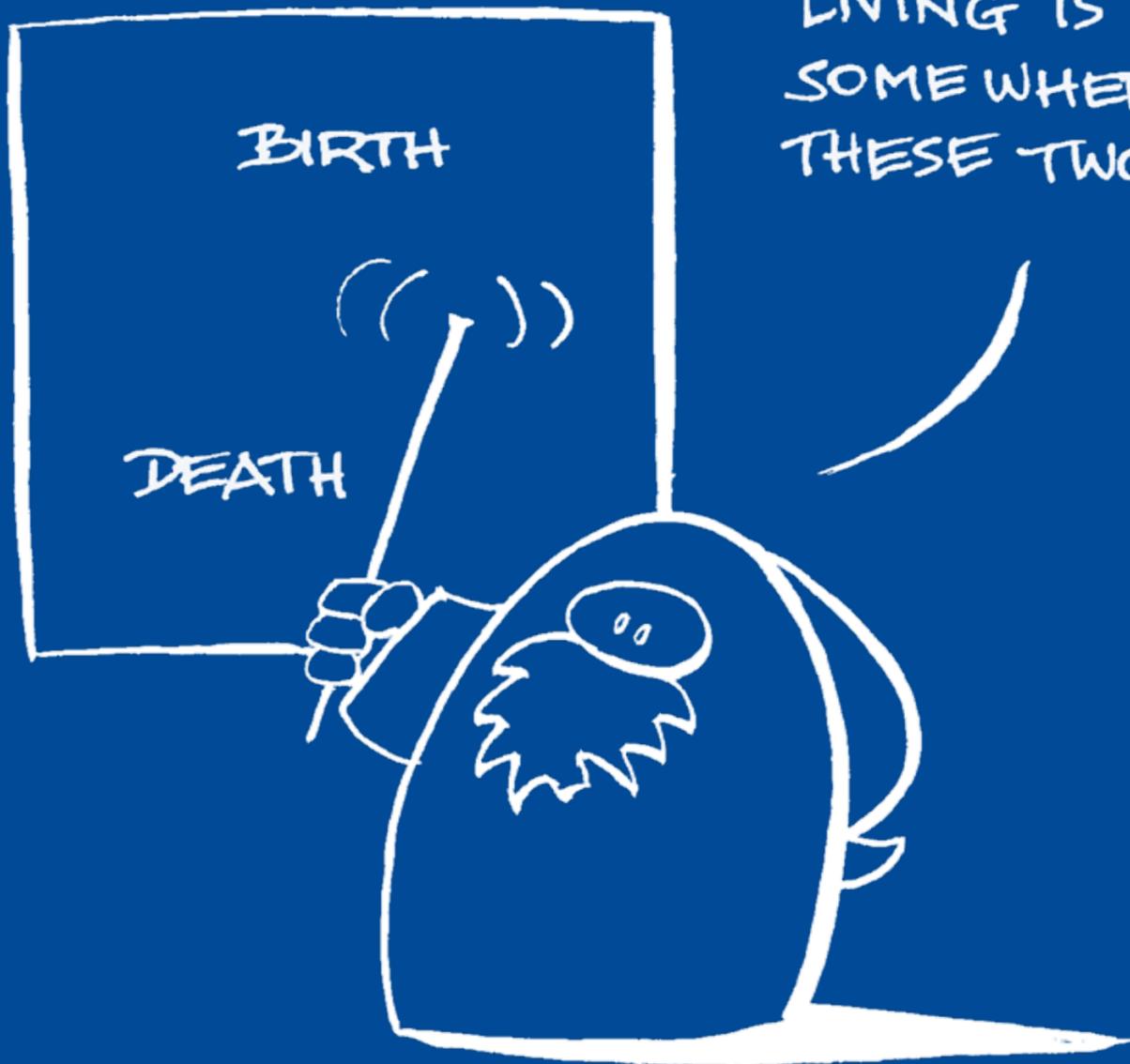
in future whether an identified risk is relevant from a sustainability point of view. According to the definition we use, this is the case if a risk exists in relation to environmental and/or social aspects of our sustainability topics.

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

<sup>1)</sup> Measured as a percentage of risk-bearing capacity (= own funds available)

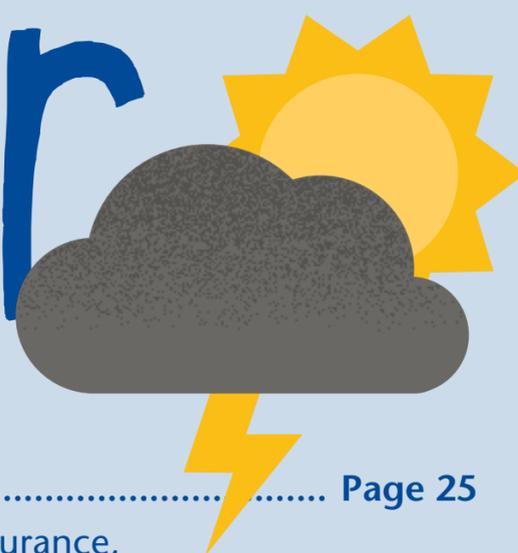
<sup>2)</sup> Actuarial risks, market risks, credit and default risks, liquidity risks, concentration risks, strategic risks, reputational risks, operational risks, contagion risks, new (emerging) risks

# Think living



LIVING IS PROBABLY  
SOMEWHERE BETWEEN  
THESE TWO POINTS...

# Safer



## **We support patient-driven healthcare** ..... Page 25

Peter Eichler, Management Board member responsible for personal insurance, discusses health insurance.

## **Private coverage reconsidered** ..... Page 28

Both types of life insurance put to the test and in a direct comparison.

## **The first motor vehicle insurance that can save lives** ..... Page 30

What SafeLine motor vehicle insurance can do and why it's worth signing up for.

## **Severe weather report for 2017** ..... Page 32

Austria's extreme weather in 2017, and why storm warnings are issued.

### Health insurance

# We support patient-driven healthcare

An interview with Peter Eichler, Management Board member responsible for personal insurance, about some new products and how he sees the future.

*A recent UNIQA study reveals that 70 per cent of Austrians feel healthy. So who needs private health insurance in the first place?*

Anyone who values self-determination in medicine. We offer a wide variety of different products in this area. These range from affordable policies that only guarantee the premium category at hospital following an accident, to fully comprehensive insurance which

provides an all-around service in any life situation. With the outpatient tariff, policyholders can also contact doctors who work in private practice for free, thereby reducing waiting times. The insurance company also assumes the costs of pharmacy bills, physiotherapy and the cost of treatments by alternative practitioners. Positive side-effect: anyone who relies on private medicine reduces the burden on the public system.



*“In addition to Vienna, Lower Austria and Burgenland, we will soon also be able to offer our Akut-Versorgt insurance product in Salzburg.”*

**Peter Eichler**  
Management Board member  
responsible for personal insurance

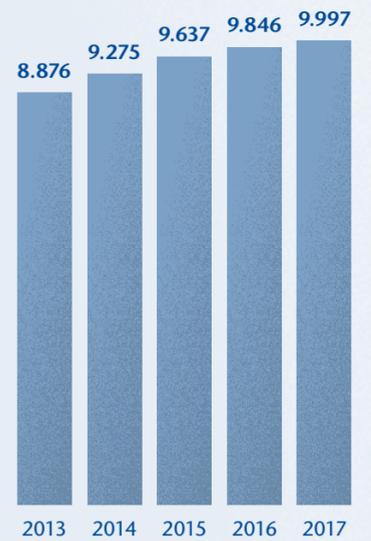


### Akut-Versorgt

UNIQA Austria has been offering the supplementary Akut-Versorgt acute health insurance product since early 2017. Up until now, the product was only available to customers from Vienna, Lower Austria and Burgenland. Now Akut-Versorgt is being extended to Salzburg. As of 1 March 2018, UNIQA Austria customers who have already taken out a private health insurance policy can also take out this supplementary insurance. Akut-Versorgt guarantees primary medical care for acute complaints. Anyone who subscribes to the service can receive medical assistance at night and on weekends at the Wehrle-Diakonissen Private Hospital in Salzburg without a wait. The module costs €5.86 per month.

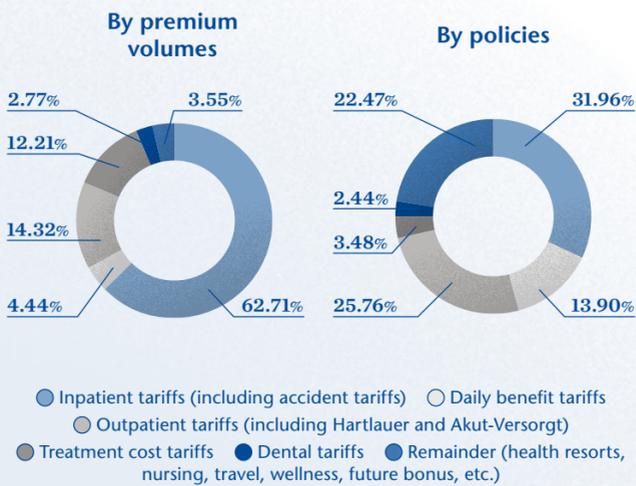
### Physician choice increasing in popularity

(Austria/as at: December in each case)



Source: Austrian Medical Association (Österreichische Ärztekammer)

### UNIQA health insurance



**You launched the new “Akut-Versorgt” acute care product in 2016. Why should private policyholders take out this additional cover if they are already receiving the best medical care as it is?**

Because people often need a doctor outside of normal consultation times. Policyholders with Akut-Versorgt are guaranteed outpatient treatment at Döbling Private Hospital. They are able to get advice from a doctor there quickly for illnesses or injuries that are not life-threatening. Initially, we are offering this product to customers in Vienna, Lower Austria and Burgenland. We want to expand the service to Salzburg in the next stage. We also hope to be able to create the necessary infrastructure in other federal states so that we can offer the product there, too.

**You have been responsible for health insurance at UNIQA International since mid-2016, in addition to Austria. How do the two core markets differ from each other?**

We have a very good infrastructure in Austria, with many public and private clinics, and income levels are significantly

higher there than in many Eastern European countries. Private health insurance is structured very differently in CEE. Some countries lack private clinics. In others the infrastructure is generally poor. And, of course, the low income levels in many CEE countries is the crucial reason why private health insurance does not yet have the status that it has in Austria.

**The thing that CEE and Austria do have in common are “Health Trucks” that can be used to go where people are to check their fitness and health levels. UNIQA Austria replaced the old Health Truck with two new mobile health screening units in 2017. What is the advantage of this?**

The advantages are obvious: the latest technical equipment, more space available up to 70 square metres and more individualized service for customers. There are now three different programmes on offer with the UNIQA Mobile HealthCheck: the UNIQA FitnessProfil, the Back Check and a Preventive Check. The mobile health screening units are mainly intended for lease by companies wishing to offer checks to their employees as part of their

*The low income levels in many CEE countries are the key reason private health insurance does not have the status that it has in Austria.*

efforts to promote occupational health. With their own power supply, air conditioning, daylight and floor heating they provide a pleasant and comfortable atmosphere for people who want to be tested. The new UNIQA Mobile HealthCheck also offers barrier-free access. There are up to 18 people on board: a professional team of doctors, UNIQA VitalCoaches and assistants carry out the checks and provide preventive healthcare and lifestyle advice.

**How often has the Health Truck already been used? How many health profiles have been created?**

About 60,000 people have had health checks since the Truck was introduced.

**Do healthier customers benefit from private health insurance?**

Yes, we offer a plan whereby customers who undergo a voluntary fitness test receive up to two months of premiums back. The plan is very popular since it also includes six VitalCoach units of one hour each.

**What is happening on the product development side? Are there any new products on the market?**

Yes, for example, we launched a new unit-linked life insurance product at the beginning of the year. We have adapted this insurance to the new regulatory environment. In the financial sector in particular, there is a flood of new regulations, e.g. related to transparency with respect to the customer. The key initiative here is the General Data Protection Regulation.

**THAT LITTLE SOMETHING "EXTRA"**

Aside from balancing out risk, many products also offer additional benefits because they make society healthier or safer.

**Social and environmental impact**

# Products and services that add value



*Taking social and environmental issues into account in product development is important to us.*

The issues of health, safety and sustainable development in society are closely linked to UNIQA's core business. This is why taking social and environmental aspects into account in our products is so important to us. The key here is to always keep society at large in mind and to motivate our customers with products that make the world a bit better. We view as sustainable those products and services that take into account and incorporate environmental and social issues to a significant degree.

Our private health insurance product with the "Sonderklasse Select PLUS Optimal" option provides one example of how remaining fit is worthwhile for everyone. Policyholders who take a fitness test are rewarded with annual savings of up to €200 on their premiums. The Safeline telematic usage-based motor vehicle insurance is another example where customers are able to save up to 50 per cent off their net annual premiums by not using their smartphone while driving. There is also the severe weather warning sent by UNIQA Austria with partner UBIMET to warn customers of severe weather events such as hail, storms or heavy rain.

In terms of environmental sustainability, this means saving resources, energy and CO<sub>2</sub>. For their part, products and services that generate value for society or promote

health and a sustainable lifestyle, along with measures aimed at prevention, address the social piece. This category includes our core business, and also very generally safeguards against the losses that would otherwise have an existential and social impact on many people. Another important issue is the incorpo-

ration and promotion of special regional features.

A large portion of UNIQA's product range, in particular health and casualty insurance, aligns with the internationally established sustainable business standards known as "ESG" (Environmental, Social & Govern-

nance). We particularly come out on top here with our services involving the "S" component (Social). Further information on this concept is available at: [www.nachhaltig-investieren.org/esg-environmental-and-social-governance.php](http://www.nachhaltig-investieren.org/esg-environmental-and-social-governance.php) (in German) [GRI 417-1]

**INNOVATION IN HEALTHCARE**

With respect to the trends and challenges in the area of private health insurance, the UNIQA Group will position itself more broadly in the healthcare market in line with its vision of "safer, better, longer living". The long-term objective is to remain the best health service provider in the Austrian healthcare market. UNIQA is already the market leader in Austria with a market share of around 46 per cent. Innovation will also play a key role here in addition to UNIQA's high quality aspirations.

As a general rule: UNIQA wants to motivate customers and non-customers to live healthier lives through its products, sponsorships and informational events. Customised prevention initiatives as well as sustainable structures for providing care in acute cases based on a strong network of doctors and on targeted, efficient and premium-quality treatment across the whole of Austria and around the clock serve this purpose.

## Social health insurance under scrutiny

We are getting older and older. This is of course good news – but what does this mean for the Austrian healthcare system? From the age of 40 our health costs rise. Until the age of 39 the costs of medical care amount to an average of €1,800 per year. Then costs double for people aged between 50 and 59, and are five times higher for people up to the age of 75. Once a person exceeds 90 years of age, an average of €27,000 per year has to be spent on their health.

This is not surprising of course. As we have already mentioned, we are getting older and older. In 2014, the share of the Austrian population aged 75 or older was 8.1 per cent. By 2020 the segment of people aged over 75 will rise to 9.4 per cent, and this figure will more than double to 16.6 per cent by 2060.

Demographic change will result in health expenditures rising to 11.2 per cent of economic output by 2030, and by a fur-

ther 3.2 percentage points to 13.4 per cent by 2060.

By 2060, life expectancy for women will rise by 6.5 years to 90.2 and for men by 7.9 years to 86.7. We will naturally also experience more years of good health. If additional years of good health are taken into account, health expenditure increases by 2.1 percentage points to 12.3 per cent of the gross domestic product by 2060.

However, spending on health will also account for a higher proportion of household expenditures with increases in per-capita income. Once this effect is taken into account, health spending will rise by 4 percentage points to 14.2 per cent of economic output by 2060.

Whichever way you look at it: depending on which effects are taken into account or combined, health spending will increase from 10.2 per cent currently to at least 12.3 per cent of total Austrian economic out-

put by 2060, with a potential rise as high as 4 percentage points. This would be €26.9 billion, at today's prices.

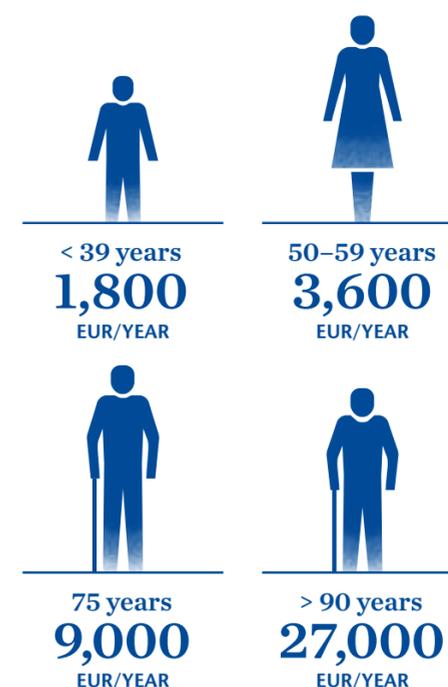
By the way, the public sector assumed around three-quarters of health costs in 2015. Less than 5 per cent of healthcare was attributable to private health insurance. Austrians also paid 18 per cent directly from their own pockets, while this number amounted to 15 per cent in Sweden, 12.5 per cent in Germany, and just 12 per cent in the Netherlands.

If the Austrian state is no longer able to absorb the additional health spending in future, then private spending of 25 per cent could rise to around 40 per cent of total health expenditure over the long term.

Source: Statistik Austria

**Health expenditure per capita**

Source: Statistik Austria

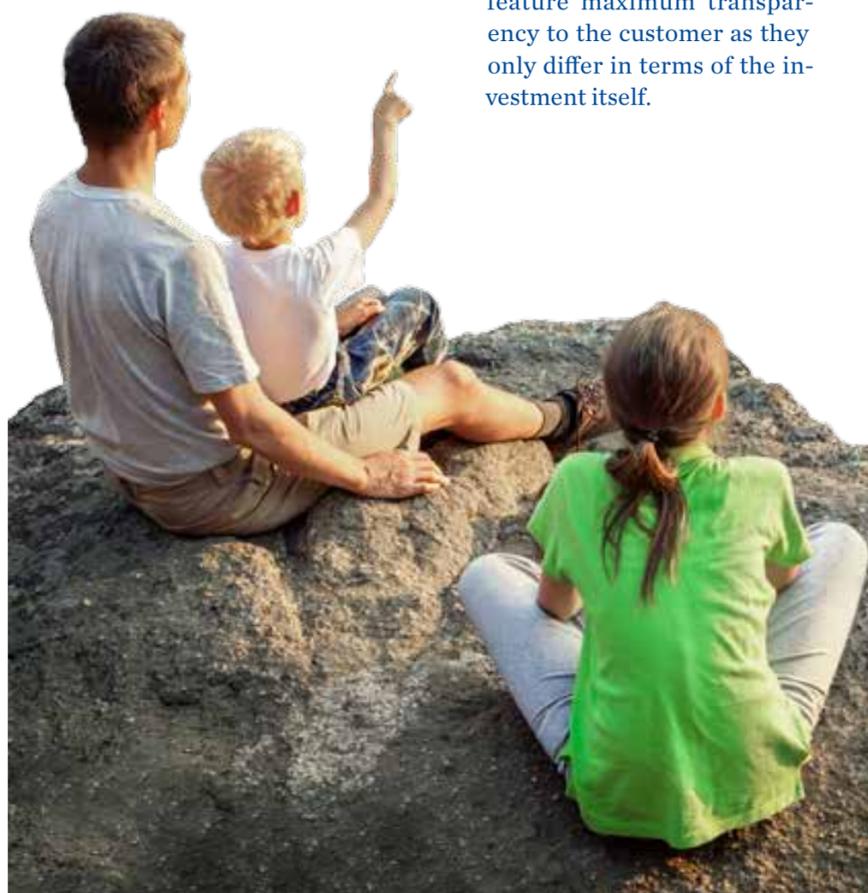


Life insurance

# Private coverage reconsidered

UNIQA Austria revolutionised classic life insurance as a first step in December 2014, with unit-linked insurance now set to follow. UNIQA Austria has fully repositioned both products, with the costs of acquisition reduced dramatically and the product made much more flexible as a whole. The benefits relate both to the new flexibility of the product – policyholders can make withdrawals and additional payments during the term with both types of insurance, without incurring additional costs – as well as to the costs for both products from top-heavy commission due upon acquiring the insurance before to ongoing commission over the term of the insurance now. Customers notice this particularly because a larger part of the premium now goes directly into the investment. The compound interest effect then does the rest and the customer can generate a better return in the long run. This effect arises through the fact that the 4 per cent insurance tax and the transaction costs are the only costs deducted from the premium paid, e.g. of €100. While the costs charged on the old insurance products were top heavy, the costs for UNIQA Austria life insurance products are now charged on an ongoing basis. With the new unit-linked insurance, the management fees are now deducted from the securities account, and there is also no surcharge imposed for payment of premiums in instalments. The new unit-linked life insurance offers two different investment models: either the customer decides on one of the four portfolios managed by UNIQA Capital Markets, or they select funds independently from the range of funds provided. Customers are not limited to funds from Raiffeisen KAG. They can also select funds from the other prominent financial institutions, such as Franklin Templeton, BlackRock, Fidelity, Invesco, Carmignac and iShares. Customers who need help with this can enlist our experts, who manage more than €20 billion for UNIQA and have more than a decade of experience to their credit. With the new product, UNIQA Austria plans to appeal to customers who are still young and are therefore better able to bear risk, and also to offer an alternative to customers wishing to include riskier investments in their portfolio which also potentially offer

higher returns. Both products feature maximum transparency to the customer as they only differ in terms of the investment itself.



Comparison:

## Classic versus unit-linked

While classic life insurance is aimed at an audience for whom security is the top priority, unit-linked life insurance provides the opportunity to obtain higher returns. The following comparison puts both products to the test and compares their different features.

### Classic life insurance

#### A safe haven: investing in the coverage fund

With classic life insurance, investments are made in a coverage fund (Deckungsstock), which includes investments in bonds and equities as well as real estate.

#### Interest

The interest depends on the return which is achieved in the coverage fund. It is generally in the low single-digit per cent range.

#### Costs

The costs are charged on an ongoing basis and adjust in line with interest levels. If the return increases, then the costs also rise, and if the return falls then the costs also decline. This is good for the customers and for the insurance company.

#### Risk

Risk is contained. In a worst-case scenario, the customer receives the capital back that they paid in. This is the equivalent of a zero per cent guarantee.

#### Guarantee

Guarantee of the net premium. Equivalent of a zero interest guarantee.

vs.

### Unit-linked life insurance

#### Managed approach or fund picking

The customer can choose between managed portfolios and individual funds. There are around 35 funds available from prominent investment companies.

#### Flexible returns

The return is dependent on the performance of the selected investment and on the customer's risk appetite. The better the selected funds perform, the higher the returns.

#### Running costs

The costs are distributed over the entire term of the contract and change depending on investment performance.

#### Risk

The risk depends on the investment selected. Customers bear the risk themselves. The lower the selected risk the lower the volatility of the investment.

#### Guarantee

No investment guarantee possible.



Think where  
are we  
heading?



Think



Property and casualty insurance

# The first motor vehicle insurance that can save lives

SafeLine telematic usage-based insurance is one UNIQA Austria product that clearly highlights the benefits of digitalisation. This motor vehicle insurance product scores points with three levels of safety and can save lives. [Read how here.](#)

SafeLine places a GPS device the size of a cigarette and an emergency button in the insured car. "This device can be used to ensure that assistance is provided to the location of the accident with pinpoint accuracy, while it also provides numerous additional features to the customer that go well beyond 'normal' insurance", says Andreas Kößl, Management Board member responsible for property insurance.



APP MAKES DRIVING SAFER

Safety remains at the heart of this innovative product that has been on the market since 2008. Kößl says: "We have continued to develop SafeLine. There is also an app available for customers who took out their contract from 2016 that gives a real sense of the possibilities that digitalisation brings." For instance, customers can use the app at any time to locate their car's position, view their automatic logbook and access the premium savings to date in real time. Customers who do not use their mobile phone while driving benefit from premium savings. This generally makes driving safer, since drivers being distracted by smartphones is the cause of almost 30 per cent of all accidents. "This is why we reward customers who don't use their mobile phone while driving with premium discounts of up to 50 per cent", says Kößl, adding: "Aside from all the safety benefits, the product motivates drivers to pay more attention while driving thanks to the savings provided. This contributes in general to improving our society bit by bit."

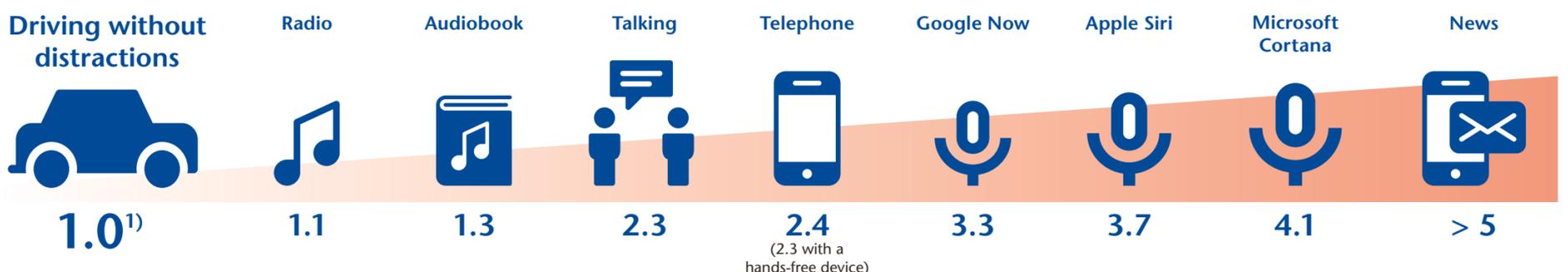
*"Our SafeLine telematic usage-based insurance in particular lives up to our company's guiding principle of 'safer, better, longer living'. It makes driving safer and helps to save lives and locate stolen cars. All of this enables our customers to really connect with our mission statement."*

**Andreas Kößl**  
Management Board member responsible for property insurance

Customers also collect bonus points for every kilometre that they travel without using their mobile phone. These can be redeemed for a range of perks via the app, including travel and automotive service vouchers, coffee or donations to the Light for the World charity.

The app also lets customers trigger an emergency alarm wherever they have their mobile phone available. This also guarantees that assistance will arrive with pinpoint accuracy for accidents during recreational activities, such as while cycling or hiking. The motoring organisation ÖAMTC's deployment centre acts as the partner for this, receiving the accident report and notifying the emergency personnel.

Distraction is the number one cause of accidents



<sup>1)</sup> This is the starting value for totally "normal" driving. Various distractions increase the risk of an accident to the likelihood stated.

**35,000 SATISFIED CUSTOMERS**

SafeLine is telematic usage-based motor vehicle insurance that automatically sends for assistance at the location of the accident and is thereby able to save lives.

## New SafeLine insurance for young drivers: no mobile phone use and reduction in night-time party rides

Especially for young drivers, the motor vehicle insurance premiums are usually no bargain. The greater risk of accidents among young people makes premiums more expensive and therefore also affects young drivers who are actually safe drivers. Kößl says: "We no longer want to classify all young drivers as a generally high insurance risk. Anyone who drives safely is rewarded for it with our new policy." Young customers therefore also receive a further bonus up to the age of 25: they get ten free kilometres per day if they leave their car at home nights from Friday to Saturday or from Saturday to Sunday. This is UNIQA's effort to tackle the problem of night-time "party rides". One in four victims killed in traffic accidents in Austria is under the age of 24, and drink-driving plays a major role in a quarter of all accidents in this age group. "This bonus is a straightforward offer", says Kößl. "We hope this will make it easier to choose public transport or other ride services and to raise awareness of the issue among our customers." A night journey involves use of the customer's own car between the hours of 10:00 pm and 6:00 am the next morning.

**SIGNIFICANT GROWTH POTENTIAL**

Around 35,000 customers with UNIQA Austria currently rely on SafeLine. Most of them live in Vienna (33.6 per cent), followed by Lower Austria (14.4 per cent) and Upper Austria (11.3 per cent). This currently equates to around 8 per cent of UNIQA's private customers with motor vehicle liability insurance policies. According to the 2016 European Motor Insurance Study carried out by Deloitte, the share of people in Europe using digitally enabled motor vehicle insurance products could rise to 17 per cent by 2020.

**FEWER ACCIDENTS – LESS DAMAGE – BETTER RESULTS**

UNIQA SafeLine customers generally experience fewer losses and a better claims process. Risk-aware drivers are more likely to choose telematic usage-based insurance. The consequences of accidents, in particular personal injury, can also be reduced as a result of the fast and precisely targeted assistance.

In terms of property insurance, which covers all product lines for private, corporate and industrial customers, motor vehicle liability insurance in general performed very well and was profitable in 2017. UNIQA Austria generated profit of around 15 per cent in this segment. Our performance in comprehensive motor vehicle insurance on the other hand is not quite as positive. Kößl says: "We are hovering around the zero mark in this line. This is because spare parts and repairs are more expensive these days than was the case just a few years ago, on account of a number of technical refinements." Motor vehicles account for around 5 per cent of the overall property insurance line.

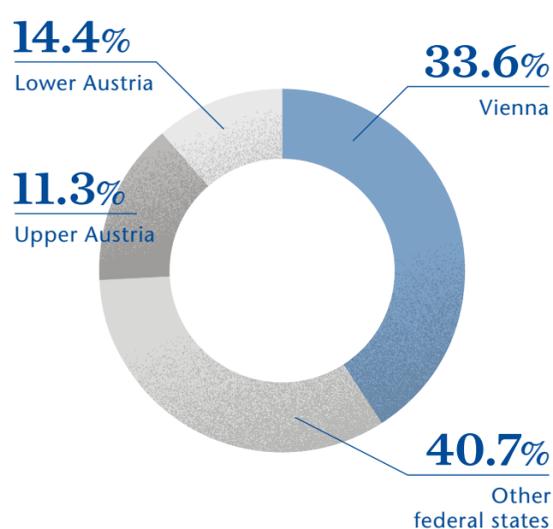
More and more, technology is also making its way into households and private homes. For UNIQA this unlocks the opportunity to take new digital smart home product solutions to market. Yet it also brings some challenges related to claims settlement, with the need for a response to rising repair costs and the increasing need for digital claims services.

**COMPREHENSIVE ONLINE SERVICES**

In addition to products that bring the benefits of digitalisation alive for customers, UNIQA Austria also continues to extend the range of online services. From 2018 onward customers will be able to calculate the cost of SafeLine and also take out policies online at [www.uniqa.at](http://www.uniqa.at). UNIQA Austria currently provides the option of signing up for a total of eleven products online, with online calculations of premiums also possible for three products.

**35,000 customers already trust SafeLine**

As at January 2018



**Harald Trautsch**

CEO Dolphin Technologies and member of the Advisory Board of UNIQA STIFTUNG

## These three measures improve our mobility

If you look at the bare-bones figures, we have major potential for improvement with respect to private transportation: the average vehicle is parked for 96 per cent of its lifetime. The roadways take up more than 10 per cent of built-up area in Vienna alone. Traffic accidents are the most common cause of death among young people aged 5 to 29. And more than 90 per cent of accidents are the result of human error, mainly through the use of mobile phones at the wheel (28 per cent) and excessive speed (22 per cent). What can we do to improve our mobility?

- ① We can reduce the number of vehicles without doing away with private transport by using alternative forms of travel, such as ride and car sharing, and by using public transport and more of our own muscle power to get around.
- ② Traffic flows are optimised through (semi-)autonomous driving and lower vehicle density. This reduces journey lengths and we gain valuable personal or productive time.
- ③ With better traffic flows, we can in turn reduce maximum speeds with higher average speeds, particularly in urban areas. Combined with improved driver assistance systems, we can thereby reduce both the number and the severity of traffic accidents.

There are numerous things that bring us closer to these objectives: we can inform customers and reward good driving. We can provide warnings about risks in advance and be on the scene immediately in the event of accidents. We can inform customers about the ideal form of transport for getting to a destination quickly, conveniently and comfortably. We can and we do!

**Track record: SafeLine 2008–2017**

**35,000**  
active SafeLine  
customers<sup>1)</sup>

**4 billion**  
kilometres  
travelled



**3,000**  
accidents



**200**  
thefts



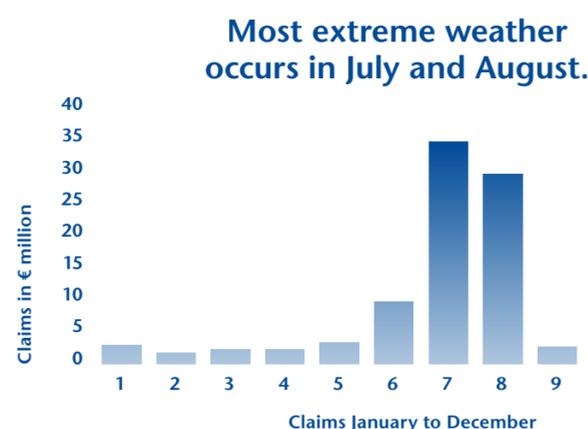
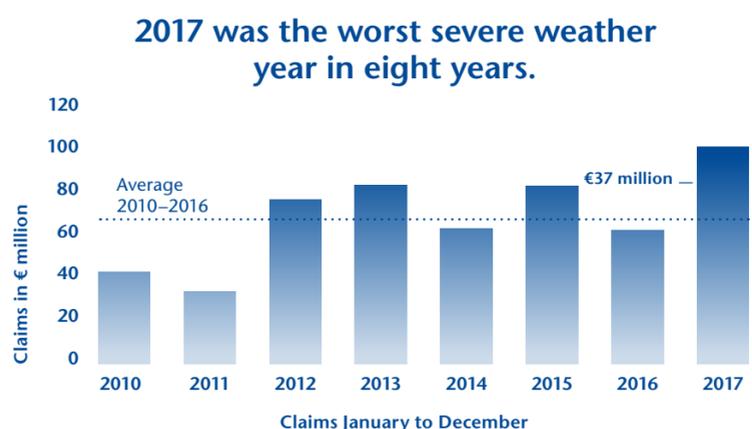
**4,000**  
emergencies

<sup>1)</sup> approx. 10 per cent of motor vehicle customers

Active loss prevention

# Severe weather report for 2017

UNIQA Austria has sent 77 million extreme weather warnings together with partner UBIMET since 2004. An internal analysis showed that 2017 was the worst year for severe weather since 2010. Hail caused the most damage by far.



With losses amounting to more than €100 million, 2017 was the worst year with regard to severe weather since 2010. The intensity of the extreme weather situations in 2017 can also be seen from the severe weather alerts that our partner UBIMET sends to UNIQA's regular customers in the event of bad weather. These were around 75 per cent higher than for the same period the previous year. Michael Fassnauer, CEO of UBIMET: "It is clear to us that severe weather events occurred much more frequently in 2017 than they did in the last five years." Kurt Svoboda, CEO UNIQA Austria, takes the same line: "In 2017, we helped customers repair damage due to weather conditions significantly more often than the year before." Bad weather caused €37 million more in damage in 2017 measured against the average for the last eight years (see chart). "It is not just our customers who feel this. We do, too, in our balance sheet when claims paid out are unusually high. I expect that we will also have to adjust to a higher level of benefits paid out as a result of extreme weather in future", says Svoboda. In terms of the different types of severe weather, hail caused the most damage by far to UNIQA Austria customers, followed by storm and flood damage. "The worst of the harm, by the way, was caused by the hail that damaged numerous cars and houses in Vienna, Lower Austria and Burgenland on 10 July 2017. The total losses on that day amounted to just under €18 million", according to Svoboda. Of the 12.27 million total alerts sent by UBIMET to UNIQA's regular customers in 2017, more than 70 per cent related to thunderstorms/lightning, more than 10 per cent to heavy rain, around 6 per cent each to heavy snowfall and storm/hail and nearly 5 per cent to freezing rain.

In a comparison of the federal states, people in Styria were the ones who most frequently felt they had to protect their property and possessions. UNIQA Austria measured the highest level of severe weather damage in July and August as well as in October (see chart). Svoboda: "The losses from severe weather in these months are, on average, ten times those in all the other months of the year." The greatest severe weather damage as compared with the other months was recorded in July 2017 at just under €35 million (see chart).

*Paying out more than €100 million, UNIQA helped Austrian customers more than ever before in 2017, a banner year for severe weather.*

A report from the World Economic Forum entitled "The Global Risk Report 2018" also confirms the results of this internal assessment. Experts regularly analyse the greatest risks to the global population in the Report. "Extreme weather events", i.e. events that are more severe and cause considerably more damage than normal weather events, have been ranked number one since 2017. "The study shows that we have to expect higher claims for severe weather on the balance sheet. Extreme weather will be much more common in future and occur with greater intensity", says Svoboda.

**2017 WAS AN EXTREME YEAR FOR SEVERE WEATHER**

2017 was the most extreme year for severe weather since 2010. UNIQA has sent 77 million severe weather alerts since 2004 together with our partner UBIMET.



## Significant reduction in losses thanks to UNIQA severe weather alerts

UNIQA's regular customers receive a "severe weather alert" ahead of any extreme weather. This service is provided based on a longstanding partnership between UNIQA Austria and UBIMET. UBIMET was founded as a start-up in 2004 and UNIQA Austria became a customer of the UBIMET severe weather alerts that same year. Insurance customers can receive alerts warning of heavy rain, heavy snowfall, thunderstorms/lightning, storms/hail or freezing rain related to their precise postal code via text message or e-mail.

**Total number of alerts  
By federal state**



*The greatest number of storms, and therefore also the most damage for customers, occurs in July and August.*

Svoboda: "Our internal customer survey revealed that the severe weather alerts help increase customer awareness of safety and strengthen customer loyalty." The UNIQA severe weather alerts are also a prime example of customer satisfaction: "99 per cent of those surveyed are satisfied with the service." UBIMET CEO Michael Fassnauer: "UNIQA and UBIMET together have sent more than 77 million alerts since 2004, thereby helping insurance customers to protect their property and possessions. High-precision alerts help to prevent or reduce damage. The weather demonstrably plays a major role in the insurance industry, and we are proud to be able to actively support UNIQA in this effort."

Think helping quickly  
means helping even more.

Extreme weather hotline  
0800 2045555



UNIQA has a free extreme weather hotline available for the fastest assistance possible if the need arises. Experts quickly provide information on all questions related to insurance losses suffered because of extreme weather. The Customer Service Team also provides information on which types of damage are covered and how to document it correctly.

100+ Terrifying Cybercrime and Cybersecurity Statistics & Trends ...

<https://www.comparitech.com/.../cybersecurity-cyber-crime-statist...>

15.02.2018 - In this guide, you'll find out about recent cybercrime statistics and facts, which highlight the dangers of and responses to this growing threat. We've sourced the most useful stats from 2017-2018, but where none are available, we're sharing earlier statistics that help to paint an overall ...

Protection against cyber criminality

The True Cost Of Cybercrime For Businesses - Forbes

<https://www.forbes.com/.../2017/.../the-true-cost-of-cyber...>  
13.07.2017 - The True Cost Of Cybercrime For Businesses ... It's estimated that cybercrime will cost approximately \$6 trillion per year on average through 2021. ... In 2017, one estimate places 85% of ...

# Digitalisation requires new insurance coverage

The Federal Criminal Police Office counts around 10,000 hacking attacks each year. UNIQA Austria now offers a product that customers can use to protect themselves.

Cyber criminality is a negative by-product of the increasing globalisation of digital data. Around 10,000 attacks by hackers are registered each year in Austria alone according to the Federal Criminal Police Office. These increasingly involve the theft of personal data, such as passwords, account numbers and credit card information, which are then used for illegitimate purposes. UNIQA Austria is now launching a private cyber insurance policy in addition to its existing cyber insurance for SMEs.

“We are focusing heavily on the issue of prevention so that things don't even get that far. We find sensitive data at various levels on the Internet, such as the surface web and dark net, before any damage is caused. Of course, the product also helps at minimum to mitigate the financial risks of cyber attacks”, says Andreas Kößl, member of the Management Board responsible for property insurance. A partnership agreement was signed with Affinion International GmbH to this end on September 18, 2017. Kößl says: “Digitalisation opens up new business opportunities for us and also provides more protection to our customers from risks that didn't even exist previously. In Affinion, we have found a partner able to locate sensitive data on the web before any harm occurs. The partnership means our product is unique in Europe.”

**PREMIUM AT €5 PER MONTH**

The new product, CyberPrivat, has been available since mid-October. The new insurance provides the option of having personal data, e.g. account data, monitored continuously on the Internet, if the customer so chooses. The customer is noti-

fied automatically via e-mail and/or text message if data is found, with support provided on the next steps, e.g. deletion of the data. The service is complemented by online shopping protection, with customers receiving up to €400 in compensation per purchase in the event they suffer a loss. A maximum of three cases may be reported per year with total losses not to exceed €1,000. The premium for CyberPrivat is a flat €5 per month. Sales of the new policy online at [www.uniqa.at](http://www.uniqa.at) started mid-December 2017.

*“In Affinion, we have found a partner able to locate sensitive data on the web before any harm occurs.”*

**Andreas Kößl**  
Management Board member responsible for property insurance

Cyber crime ranks among top three global risks in 2018, says WEF ...

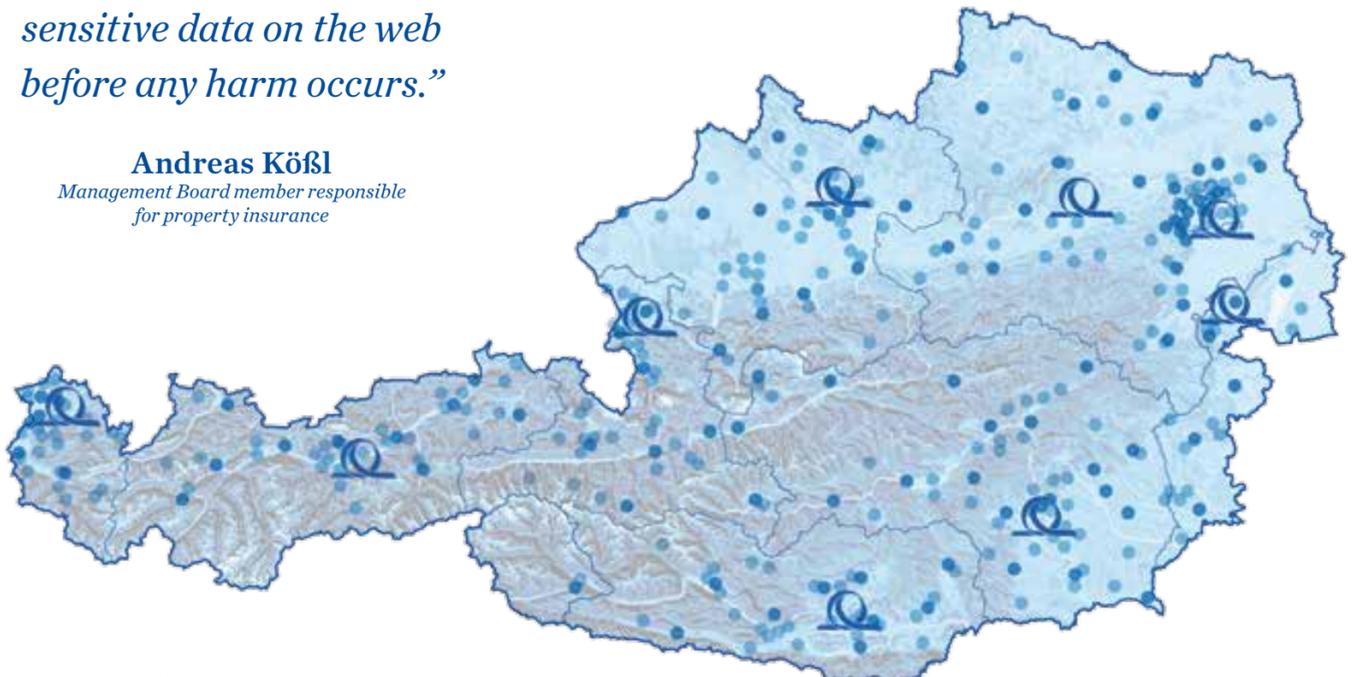
<https://teiss.co.uk/news/cyber-crime-top-global-risk-wef/>

17.01.2018 - In its Global Risks Report for 2018, the World Economic Forum cautioned people and businesses against complacency and urged them to prepare for sudden and dramatic disruptions caused by cyber crime.

We are there for our customers wherever they need us.

**Online insurance, personalised service**

UNIQA's strong focus on service and on proximity to customers is highlighted by our nine regional offices and more than 400 service centres.



9 regional offices  
> 400 regional service centres

● General agency locations  
● Regional service centres

## ONLINE ATTACKS

Increased digitalisation involves new risks. One of these is attacks by hackers.

## Hacker attacks, viruses, lost data – how to protect your company from hackers



### The biggest cyber risks for SMEs:

- Hacker attacks
- Mining of data and business secrets
- Privacy violations/damage to reputation
- Lost earnings from business interruptions
- Breaches of data protection
- Blackmail by hackers
- Data loss

Often several of these threats arise at the same time.

The WannaCry trojan infected more than 230,000 computers in 150 countries in just days in mid-May 2017, and also brought tens of thousands of companies to a temporary standstill. Cyber attacks such as these are not isolated cases these days. Small or medium-sized enterprises are often at particular risk due to their frequent lack of security measures. An outage of important IT services is more than just a nuisance: it can also become really expensive. According to a study by Kaspersky Lab (2015), the subsequent costs of a security failure for SMEs amount to €34,000 on average.

As a business owner, protect yourself from cyber attacks and minimise the sources of risk by managing your IT system responsibly and by having an IT security strategy created for your company. You can mitigate the residual financial risk of cyber attacks with cyber insurance.

# UNIQA cyber insurance

## BENEFITS

<b>Outside attacks</b> (hackers, viruses)	Technology	Cost of recovering/recreating system data/availability
	Interruption of operations	Lost earnings through unavailability
	Third-party liability	Justified claims e.g. from customers following theft of data
<b>Misuse of company name for fraudulent purposes</b>	Third-party liability	Cost of preventing damage to company image
<b>Third-party claims following data theft</b>	Third-party liability	Justified claims and prevention of unjustified claims, cost of preventing damage to company image

### Advantage over competitors:

IT forensics specialists are paid even if the damage is not covered

And, if despite every precaution, the worst does happen, you can rely on cyber insurance to absorb the consequences of any such attack, which cannot be underestimated.

Costs of restoring data, any loss of revenues, claims for compensation from customers, PR costs aimed at preventing damage to reputation – the financial consequences of a cyber attack are serious and can soon become an existential threat to SMEs.

As an optional component of our **business insurance**, UNIQA cyber insurance covers **the subsequent costs arising from cyber crime up to €100,000**.

Cyber insurance also covers the costs of IT forensics, i.e. for the IT experts who analyse the situation and safeguard the evidence.

## 2017, the year when cybercrime hit close to home | Europol

<https://www.europol.europa.eu/.../2017-year-when-cybercrime-hi...>  
27.09.2017 - Europol's 2017 Internet Organised Crime Threat Assessment (IOCTA) identifies the main cybercrime threats and provides key recommendations to address the challenges. Europol's Executive Director Rob Wainwright: "The global impact of huge cyber security events such as the WannaCry ..."

## Ten cyber security tips

### ① IT security starts with employees

Employees are generally unaware of cyber risks in small companies in particular. It is often a naive employee who opens the gateway to a virus or malware. Training your staff in IT system security and providing cyber security guidelines are therefore essential.

### ② Think before you click

Only download programmes and updates from trusted sources. Never open links or attachments in e-mails if you do not know the sender, particularly if these are .exe or .zip files. As well as being a popular way of transmitting viruses and trojans, spam e-mails are also used for phishing. This involves sending bogus e-mails and websites that look trustworthy, but which entice you into revealing passwords, bank details and other sensitive data.

### ③ Use secure passwords

Choose a unique secure password for each account (with numbers and letters in upper and lower case) and never reveal these to anyone. Default passwords for software and hardware should always be changed. Tip: special software programmes known as password managers can help you to maintain an overview by encrypting and managing your passwords.

### ④ Exercise caution when on a public WLAN

An important point for anyone who likes working on the go: never use the public WLAN in cafes, at airports or even in hotels for sensitive transactions such as e-banking. There is a risk that passwords can be intercepted when using unencrypted connections in particular.

### ⑤ Use encrypted connections

Check for "HTTPS" before the URL whenever you use Internet banking, electronic billing or even Facebook. This shows that communication between web servers and browsers on the web is encrypted and authenticated.

### ⑥ Update software regularly

Regularly complete the software updates recommended by the manufacturer, e.g. for your operating system, browser, utilities, etc. These updates include system enhancements, close any security gaps and rectify errors.

### ⑦ Install anti-virus programmes

Installing strong anti-virus software on all employee computers and mobile phones is another simple yet effective security measure. These virus programmes scan the devices for threats such as virus and spyware, which can then be blocked and removed.

### ⑧ Make backups

Create regular backups in order to prevent a complete loss of data and to enable restoration of deleted data in an emergency. Save important documents and files on an external data storage device for this purpose and always disconnect this from the operating system following the data backup.

### ⑨ Don't forget smartphones

Protecting your employees' smartphones against cyber attacks is also crucial. This is because viruses and trojans can very easily worm their way onto your system through e-mails, dubious apps or theft.

The following also applies in addition to the tips above: only download apps from official app stores and protect mobile phones with a password or, even better, with biometric security.

### ⑩ One simple measure is not enough

Hackers are constantly developing new and cunning techniques and programmes aimed at damaging other systems. None of these measures provides 100% protection against serious cyber attacks.

For instance, virus scanners can only detect malware that follows known patterns of behaviour, and employees are only human after all – at some point somebody is going to click more quickly than you would prefer. However, in combination, the measures stated above can reduce the risk substantially.

Additional IT security tips can be found in the Austrian Economic Chambers' IT Security Manual ...

→ [www.wko.at/site/it-safe/Sicherheitshandbuch.pdf](http://www.wko.at/site/it-safe/Sicherheitshandbuch.pdf) (in German)

**TIP!**

... and in the latest report on cyber security from the Federal Chancellery:

→ [www.archiv.bundeskanzleramt.at/DocView.axd?CobId=63191](http://www.archiv.bundeskanzleramt.at/DocView.axd?CobId=63191)

**TIP!**

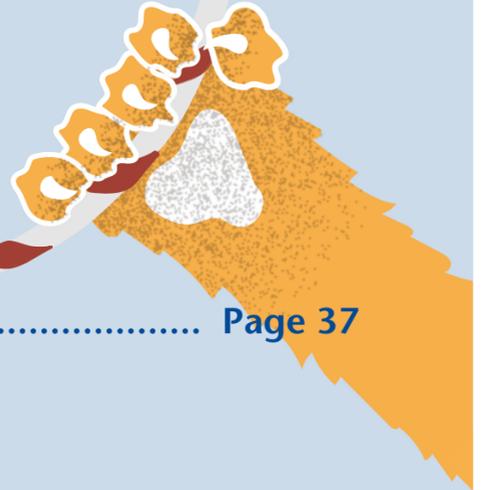
The costs of IT forensics are covered even in cases when the damage itself is not covered.

# Think Safer

...AND YOU'RE REALLY  
SURE THAT'S SAFE?



# better



## Better opportunities for five start-ups ..... Page 37

Impact Hub Vienna and UNIQA launch Mission 120 – Accelerate.

## Focus on online platforms ..... Page 38

Our colourful online world.

## New IT landscape ..... Page 41

The foundation for a comprehensive redesign of our business model.

## Social service projects ..... Page 42

Haus Damaris, Special Olympics and UNIQA Sozialtag (volunteer day).

### Better opportunities for five start-ups

# Investing in ideas

UNIQA launches the Mission 120 – Accelerate programme with Impact Hub Vienna. Five start-ups were selected in January 2018 to receive further support.



UNIQA actively engages in future trends and their impact on society. In light of increased life expectancy, older people are justifiably looking for innovative ideas, products and services for a safer, better and longer life (together) – including potentially to 120. Fundamental changes such as a rising average age, disruptive innovation in healthcare and the growing influence of a silver economy (driven by seniors) are developments that will have an impact on us in the coming decades. As an insurance company, UNIQA is conscious of its social responsibility and aims to use impact investing to help people find the right solutions.

UNIQA advocates for the inclusion of start-ups and new ventures in this process in or-

der to arrive at the broadest possible range of innovative solutions. UNIQA launches the Mission 120 – Accelerate programme with Impact Hub Vienna. The programme is aimed at identifying and promoting the best ideas of young business owners and start-ups at the prototype, proof-of-concept or running operations stages and developing solutions. “We want to identify, promote and support the best ideas by young entrepreneurs and start-ups”, says Kurt Svoboda, CFO/CRO of the UNIQA Group, who is also responsible for CSR at the company. “Being an insurer to us means focusing on future trends and their impact on society. The fact that we are becoming older and older is undoubtedly one of these trends. We therefore invest in innovative people who are think-

ing today about innovations in healthcare services and preventive health for people.”

Start-ups and young business owners who are working on these social challenges have been able to submit their innovative solutions to Impact Hub Vienna over the last few months. Five start-ups were selected in January 2018 and they are now taking part in the six-month Accelerator programme. The start-ups receive content-related support in further developing their concepts through this customised programme at Impact Hub Vienna. There are also mentors from UNIQA available to support them.

The following five start-ups were selected:

- ▶ **HDM 4.0: Health and disease management:** enabling the chronically ill to actively participate in life as long as possible
- ▶ **Mindcoa.ch:** virtual coach for older people based on a self-learning chatbot (artificial intelligence)
- ▶ **VivaBack:** mobile monitoring of back movement for new perspectives on the prevention and treatment of back pain
- ▶ **WGE!-Gemeinsam Wohnen:** platform for brokering shared accommodation for young and old
- ▶ **Walkassist:** intelligent shoe that identifies obstacles

Supplementary information on the selected start-ups is available at: [vienna.impacthub.net/program/mission-120](http://vienna.impacthub.net/program/mission-120) (in German)

Our colourful online world

# Digital all-around service

Nowhere do needs change faster than in the on-line world. Our objective here is to invest for our customers in digital technologies that we believe can make our service faster and more efficient. Conducting surveys of our customers and being alert to new market trends are the starting point. A digital team then applies these new trends to our customers' needs.



**Design Sprint**  
Over five days a specially convened team of experts developed ideas for the new website.

Many people ask us how we develop and implement new digital products. It's easy. The top experts from all areas of UNIQA are brought together as relevant with digital developers in working groups as part of what we call "Design Sprints" to scope out the task. These groups are then required to produce results on a weekly basis. A highly ambitious model with a high success rate.

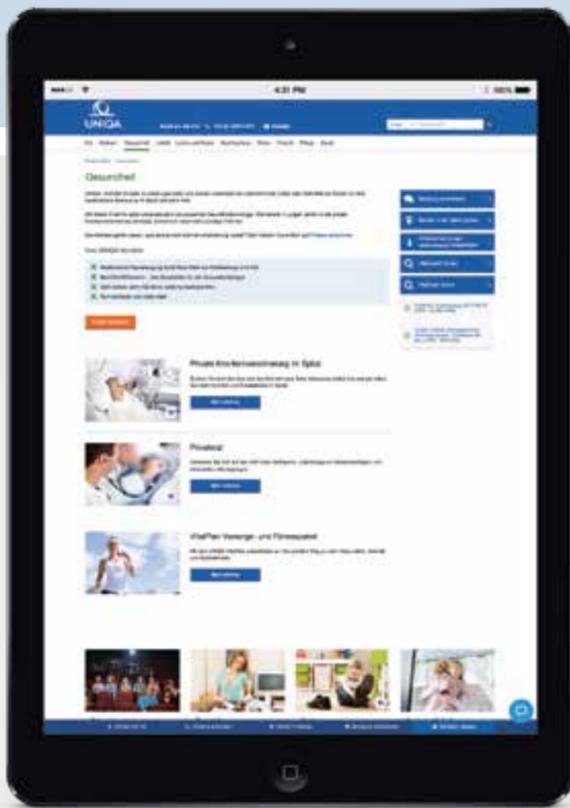
## Our online balcony

UNIQA's entire online world: all of our services, all new insurance tips – simply put, all of the information that our customers need is available at [www.uniqa.at](http://www.uniqa.at).

## Skiing and football

What really makes double Olympic skiing champion Matthias Mayer tick? What are Austrian skiing champions Benni Raich and Marlies Schild doing these days? And how do they both stay fit and healthy? Visit [ski4uniqa.at](http://ski4uniqa.at) to find out all the latest news from the world of skiing. The website [uniqaofbcup.at](http://uniqaofbcup.at) has everything you need to know about football in its most regional form along with the passion and dedication of fan culture.





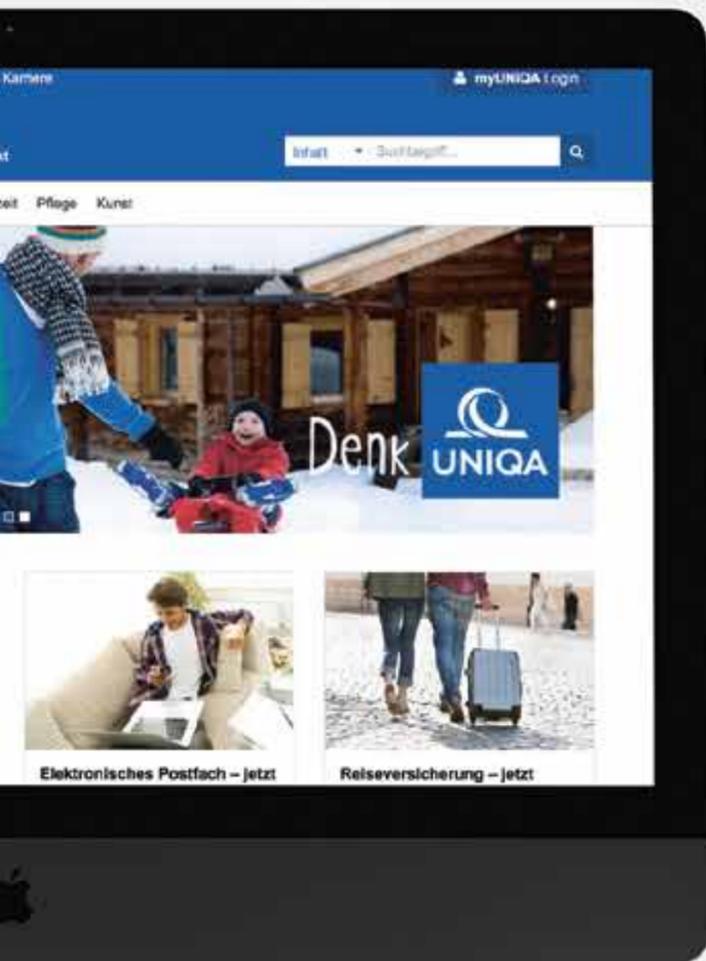
### Health platform

More than 100 VitalCoaches, hundreds of doctors throughout Austria and a whole host of health experts have been providing their knowledge and expertise to our customers for years. This knowledge is now being made available centrally as an online service.

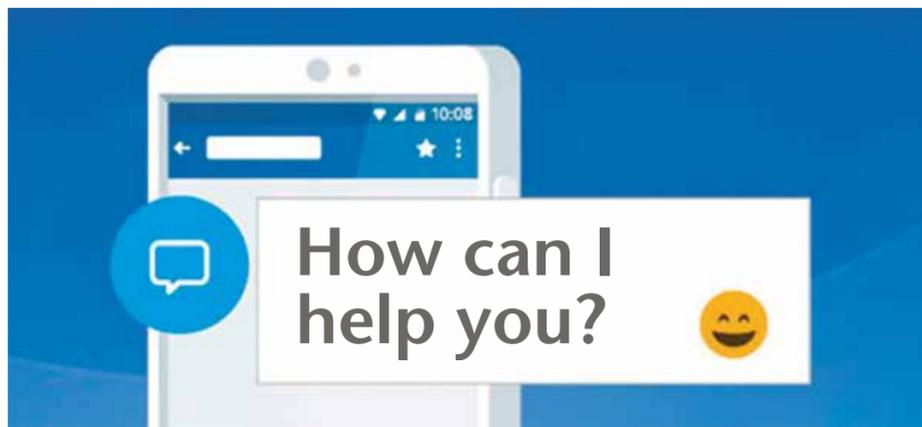
### myuniqa.at

Want to know whether your claim has already been processed? Do you want services from UNIQA's world of safer, better, longer living tailored to meet your needs? This is the reason we came up with myuniqa.at.

*Non-stop innovation – for even better and more effective service for our customers.*



safer, better, longer living



Digital dialogue

# Chatbot put to the test

Customers have been able to chat with the UNIQA ServiceBot since January 2018. The little robot answers simple questions and helps with claims.

The UNIQA ServiceBot has been online since January 2018. It is available at [www.uniqa.at](http://www.uniqa.at) and on UNIQA Austria's Facebook page. Maybe you don't yet know how a chatbot like this works? This was also the result of a survey carried out by the UNIQA Communications Team in January 2018 at Vienna's Schwedenplatz. "I don't know much about it, but I'm sure it's useful", is one example of the kind of response received. So far the UNIQA ServiceBot has been able to answer simple questions and assist with reporting claims. However, the little robot can only keep on learning if it is asked questions. This is why UNIQA invited all employees to test it, since who would be able to ask trickier questions than our employees themselves? Besides if we expect our customers to use the chatbot then we also need to be able to do it ourselves. According to Sabine Usaty-Seewald, member of the Management Board at UNIQA Austria responsible for Customers & Markets: "The chatbot will never be able to replace a real person. It is a tool that provides an additional service to a target group that has learned to glean information from the web quickly, and only reaches for the telephone for the more in-depth questions. I would like to invite all employees to try out the ServiceBot and give us their feedback. We are constantly learning, and the chatbot can, too." Alexander Bockelmann, Management Board member responsible for digitalisation, adds: "We decided to provide our customers with a chatbot because

we can use it to help them quickly and easily. The chatbot is specifically aimed at Internet-savvy target groups who enjoy trying out new technologies and innovations."

## What the UNIQA ServiceBot can do currently

### Claims reporting directly in the chatbot

- Glass breakage
- Vehicle small glass parts
- Vehicle glass panes
- Vehicle animal bites
- Fire
- Lightning
- Refrigerated goods
- Mains water
- Storm
- Burglary/theft/robbery

### Leads (Calculating premiums/detailed information on insurance)

- Health insurance – needs calculator
- Making advising appointments
- Cyber online (private) – phase 0

### General queries

- Static FAQs
- Adviser search/UNIQA on-site
- VitalCoach and VitalHotel search
- General contact/callback
- Tax office confirmations

### UNIQA BotLab/Ask a question myUNIQA

- Login
- "My policies" view

## UNIQA Insurance Platform

# Our digital foundations

UNIQA is laying the foundation for a comprehensive redesign of the business model with an entirely new IT platform. This is necessary for continuing to meet customer expectations in future.

The UNIQA Group is starting the transformation of its business with a far-reaching update of its IT landscape, transforming it into the UNIQA Insurance Platform (UIP). This will be the foundation for a comprehensive redesign of the UNIQA business model. The UIP creates the necessary conditions for better satisfying the expectations and wishes of customers, which will change even more rapidly and radically in an increasingly digital world, in future. The UIP will soon completely refresh UNIQA's IT landscape. Read about how it's going, what's needed, and why this IT system is required in order for UNIQA to remain attractive against the competition. Whenever an insurance policy is entered into today, hardly anyone thinks about the IT processes that run in real time in the background. A glance behind the scenes shows how complicated the network of various programmes truly is. "If a customer would like to know how much the premium is for a specific product, we have to take a lot of parameters into account, such as the customer's creditworthiness, age, or how many of our insurance policies they already hold. It's a complex, multi-layered process", explains Erik Leyers, Management Board member responsible for process management.



*"UIP is a new foundation that we can build onto with new solutions in order to provide even better service to our customers."*

**Sabine Usaty-Seewald**

*Member of the Management Board of UNIQA Austria Customers & Markets*



*"Our advisers will benefit from the UIP IT platform, as we will be better able to provide them with technical solutions."*

**Peter Humer**

*Management Board member responsible for sales UNIQA Austria*



*"Our UIP platform is setting new quality standards in terms of speed and transparency in the pricing and processing of customer data."*

**Erik Leyers**

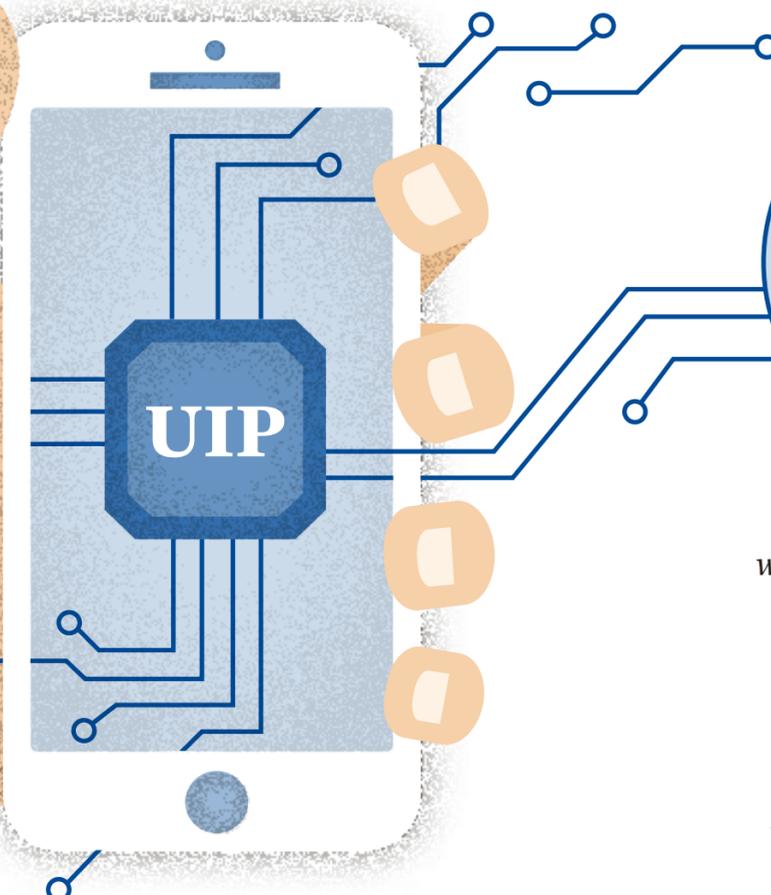
*Management Board member responsible for process management UNIQA Group*



*"UIP will provide us with a stable, state-of-the-art IT foundation on which we can build new digital customer solutions."*

**Alexander Bockelmann**

*Management Board member responsible for digitalisation UNIQA Austria and UNIQA International*



*“Sharing our success  
with society is  
our responsibility.”*

**Andreas Brandstetter**  
CEO UNIQA Group



## A new home away from home

Around 170 people have found a new home at Haus Damaris, a brick building located in Bachofengasse in Vienna’s 19<sup>th</sup> District.

“Giving a new home to people who have nothing and whose lives have been shattered was imperative on humanitarian grounds, and the UNIQA family leapt into action”, says Andreas Brandstetter of the broad-based support for the refugees living in Vienna’s Bachofengasse. UNIQA had made an offer to the City of Vienna in summer 2015 to provide accommodation to refugees in an office building in Vienna’s 19<sup>th</sup> District. Caritas, a charity organisation, began managing the building after that point. Haus Damaris was originally a temporary shelter where almost 300 people found refuge. In the meantime, UNIQA’s former office building has been converted into a permanent home for refugees. Andreas Brandstetter was given a tour of the conversion in the summer of 2017 by Klaus Schwertner, Secretary General of Caritas Vienna, and took the opportunity to see for himself how the new arrivals are doing in their home in Bachofengasse. During a further visit to Haus Damaris, Brandstetter pledged the funding required to build a play area in the garden. In addi-



*“Giving a new home to people who  
have nothing and whose lives  
have been shattered was imperative  
on humanitarian grounds.”*

tion to financial support from the company, a group of around 20 committed UNIQA colleagues led by Carmen Derler and Gerlinde Nepp have also set themselves the task of making a contribution on an interpersonal level. Since summer 2016, group activities – financed by this team itself – have been taking place at regular intervals. Last year, for example, the programme included a visit by women to Women’s Day at UNIQA Tower, a family excursion to the Schönbrunn Children’s Museum followed by an Easter picnic, city walks and visits to museums, the traditional summerfest at Haus Damaris and pre-Christmas baking. “We try to bring people out of their isolation with these activities and familiarise them with our culture and our way of life. We also think this will help them to find their way more quickly in their new life if they do get asylum”, says Gerlinde Nepp, who has been organising the programme from the start. And Carmen Derler sums it up: “Integration can only succeed if we get to know and understand each other’s cultures.”

## TWO DAYS FOR GOOD CAUSES

Two hundred employees used their volunteer days to cheer on and assist people with disabilities at the Special Olympics World Winter Games in 2017.

# UNIQA as the main sponsor of the Special Olympics World Winter Games 2017

UNIQA was the main sponsor of the Special Olympics World Winter Games 2017 held from 14 to 25 March 2017 in Graz, Schladming and Ramsau. Andreas Brandstetter: "The Special Olympics World Winter Games are a good fit for our brand positioning. Just like the swimmer with disabilities in UNIQA's advert from spring 2017, these people also show what can be achieved when you have a strong will and a positive approach to life. As this issue is so important we have also given our employees the option of using their volunteer day for the Special Olympics." Every UNIQA employee can claim one volunteer day per year which equates to an extra day of annual leave. The motto of the Special Olympics World Winter Games 2017 was "Heartbeat for the World". More than 2,700 athletes with intellectual disabilities from 107 nations took part in the world's largest sporting and humanitarian event in Graz, Schladming and in Ramsau. The Special Olympics World Winter Games 2017 featured nine different types of sport, including speed skating, figure skating (Graz Ice Hall), floor hockey, floor ball, stick shooting (Graz Convention Centre), Alpine skiing, snowboarding (Schladming-Rohrmoos), cross-country skiing and snowshoeing (Ramsau).



*Two hundred employees did their bit for a good cause and supported the athletes at the Special Olympics World Winter Games 2017.*



## About the Special Olympics

The Special Olympics (SO) are the world's largest sports movement for people with intellectual disabilities and were founded by Eunice Kennedy Shriver in America in 1968. More than 170 countries around the world now send representatives to the SO, with 4.5 million athletes making use of the training and competition facilities and activities. The Special Olympics Austria has existed in its current form since 1993. This was the first time that the world winter games were held outside of the United States. Arnold Schwarzenegger acted as patron and was also present for the 2017 Games.



## UNIQA volunteer day: when employees do good

"The UNIQA volunteer day is an expression of our company's social responsibility", says Andreas Brandstetter. "Everyone can accept this responsibility and gain experience that enriches them personally." Each employee has the opportunity to dedicate themselves to a good cause for one day a year. They receive an extra day of annual leave for this. And there are plenty of opportunities to help. These include painting walls in a hostel for the homeless, helping to organise a party in a retirement home or assisting refugees with their integration efforts in Austria, along with many other possibilities. An employee from the Burgenland regional office reports on her experiences: "Every employee should use the opportunity of taking a volunteer day", writes Sabine Praunseis, who practiced arithmetic, among other things, with clients in a workshop for the disabled. "I can't recommend it more highly." Colleagues can use her report on her

experiences and those of many other employees from previous years as motivation.



## A lesson with Andreas Brandstetter

"Do a job that you enjoy and are passionate about", was the advice given by Andreas Brandstetter to pupils at the Neue Mittelschule secondary school in Prinzgasse in Vienna's 22<sup>nd</sup> District, where he held a lesson for the pupils as part of the "Teach for Austria" initiative. With its fellowship programme, Teach for Austria helps children from socially disadvantaged or immigrant backgrounds. UNIQA has supported this initiative for years and Andreas Brandstetter also regularly takes part in it by teaching in Vienna's schools. For example at Prinzgasse in March 2017.

"We are always on the lookout for new and emerging talent, so please don't forget us", were his parting words after his visit to the school as he invited students to consider UNIQA as a potential employer in the years to come.







## CSR in UNIQA's Polish companies

Corporate social responsibility is an important factor both at UNIQA Austria and at UNIQA International. One project that is representative of all of our other activities is UNIQA Art Łódź in Poland. The project involves displaying art in public spaces.

Corporate social responsibility (CSR) is expressed at the UNIQA Group through various activities. The UNIQA companies in Poland also operate a number of initiatives based on this concept. The UNIQA Art Łódź project launched in 2016 is without doubt the one with the greatest reach. In collaboration with a local cultural institute we have changed some of the public spaces in Łódź and given the city's residents the unrestricted opportunity to enjoy street art. Why in Łódź? Because this city is associated with street art murals. UNIQA has also had an office here for 25 years. Where else should a project for art in public spaces aimed at city residents and pedestrians be implemented if not here? We are probably the only financial institution on the Polish market that supports street art and where funding for artistic activities is an integral part of the corporate strategy. The artists that we invited to take part in the project are leading street artists from all over the world.

### Diversity for the streets of Łódź: eleven works by nine artists

Thanks to UNIQA Art Łódź the city has been enriched with eleven extraordinary works of art created by a total of nine artists. Some of the works are temporary while others are on permanent display.

**Installations on advertising columns** – Lump (Poland) – temporary

**"Enjoy the silence" mural** – Etam Group (Mateusz Gapski & Przemek Blejzyk) and Robert Proch (Poland) – permanent

**"Hyperbolic" installation** – Crystal Wagner (USA) – temporary

**"The longest night of the year" relief** – Mona Tusz (Poland) – on permanent display on a wall at UNIQA's head office

**"Head of John the Baptist" sculpture** – Szymon Ryczek (Poland) – temporary

**"Unspecified Weight" sculpture** – Tomasz Górnicki & Chazme (Poland) – permanent

"The UNIQA Art Łódź project finished in August 2017", says Jarosław Matusiewicz, Chairman of the Management Board of UNIQA Polska. "We are delighted that we were able to work with the City of Łódź on this and had the opportunity to display a diverse range of extraordinary works of art to the city's residents."

For the Polish subsidiary CSR also means there will be a series of smaller-scale initiatives aimed at benefiting society. UNIQA employees and the company itself have been providing support to a children's home in the town of Skierniewice for several years. Collections take place for the children's summer holiday stays, we buy school supplies and materials, and fulfil the children's desires as found on their Christmas wish lists. Another project involves collecting plastic stoppers and bottle tops to support the Łódź children's hospice association. We are one of 300 institutions supporting this campaign. The association collected more than 30 tonnes of plastic stoppers and bottle tops in 2017, including in part thanks to UNIQA employees, and the proceeds from these were earmarked for birthday presents for 85 young patients and for a subsidy for a family picnic, along with equipment for the inpatient children's department.

## Employee survey with positive side effects

UNIQA decided to donate one euro for each completed questionnaire as motivation for employees to take part in the internal employee survey. There was a choice of two charitable organisations to receive the donation: START and Doctors Without Borders. Robert Linke, head of HR at the UNIQA Group, ultimately handed over a total of €3,600 to representatives of both organisations in the SkyBar at UNIQA Tower. START was represented by Katrin Triebswetter, project manager for START scholarships in Vienna, while Doctors Without Borders was represented by Dagmar Hengl, who is responsible for donor initiatives, and Marcus Bachmann, Advocacy & Humanitarian Affairs

START is an association that has been giving "start-up aid" to the most motivated pupils from immigrant families in the time before they graduate from school.  
[www.start-stipendium.at](http://www.start-stipendium.at)

DOCTORS WITHOUT BORDERS provides aid wherever human survival is at risk due to conflicts, epidemics, natural disasters or a lack of medical care. The organisation primarily provides medical assistance, but it also provides drinking water, emergency accommodation, food and other relief aid.  
<https://www.aerzte-ohne-grenzen.at/en/about-us>

Representative. The representatives accepted the donations.

At €2,100 somewhat more employees decided to make a donation to Doctors Without Borders. The START association received a cheque for €1,500.

## Film festival: a picture paints a thousand words



UNIQA operates in a total of 15 countries in CEE, yet we often know very little about the cultures in this region. UNIQA is sponsoring the LET'S CEE Film Festival in an attempt to change this.

The LET'S CEE Film Festival was held in Vienna for the fifth time in 2017, and the fourth time that UNIQA acted as sponsor. "Aside from Austria, Central and Eastern Europe is our home market. The decision to promote this film festival was therefore an obvious one, since culture brings people together, and the Festival provides a wonderful opportunity, particularly for us here in Austria, to learn more about our neighbours' culture", Wolfgang Kindl, CEO UNIQA International, explains the reasons for UNIQA's involvement.

A selection of the best current feature films, documentaries and short films from Central and Eastern Europe (CEE) as well as the Caucasus region and Turkey are shown at the Film Festival each year. In addition to sponsoring the Festival, UNIQA is also its insurer, as it is important that comprehensive insurance coverage is guaranteed, particularly for events of this size.



## Circus free for young artists



The Circus Camp in the northern region of Waldviertel came off smoothly twice a week in 2017. This was the fifth time that children of employees between 8 and 14 years of age were able to juggle, perform balancing tricks and shine at the closing gala for one whole week during the 2017 summer holidays. "Circus is a joy of life, and I am impressed by the skills that the children learned in just one week. These covered everything from unicycling to juggling to acrobatics", says CEO Andreas Brandstetter.

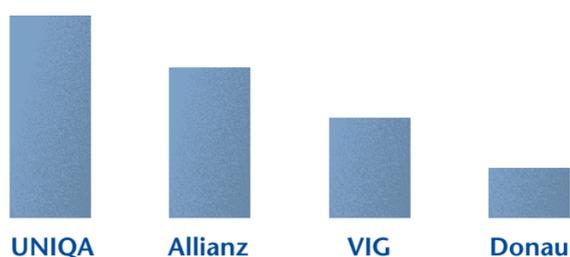
## Business Run 2017: nearly 360 UNIQA employees on the starting line



As in the previous year, Gabriel Hein (UNIQA Capital Markets), 27, was again the fastest UNIQA runner in the 2017 Wien Energie Business Run. He finished the 4.1 kilometre run in just 13.29 minutes and came in at 32<sup>th</sup> place overall. "I surprised myself with my time because I didn't really train as much as I did last year," he said. The top athlete's secret formula? Interval training and regular running. A total of 357 UNIQA runners apart from Gabriel Hein were also on the starting line – the highest number ever. Running Captain Kurt Svoboda (CFO/CRO of the UNIQA Group): "The atmosphere was once again superb, and I am delighted that we were able to inspire an increasing number of our UNIQA colleagues to take part in the race. This is 100 per cent in line with our corporate motto of "safer, better, longer living". My goal for 2018 is for us to beat the 400 mark – for more than 400 UNIQA employees to take part. We will be promoting the event even more vigorously over the coming year." Three members of the UNIQA Management Board took part in the race: Kurt Svoboda, Wolfgang Kindl and Erik Leyers.

### The fastest insurers

Comparison of the top insurance companies in Austria<sup>1)</sup>



<sup>1)</sup> By market share according to [www.asscompact.at/nachrichten/das-sind-die-versicherer-mit-den-hoehsten-marktanteilen](http://www.asscompact.at/nachrichten/das-sind-die-versicherer-mit-den-hoehsten-marktanteilen)

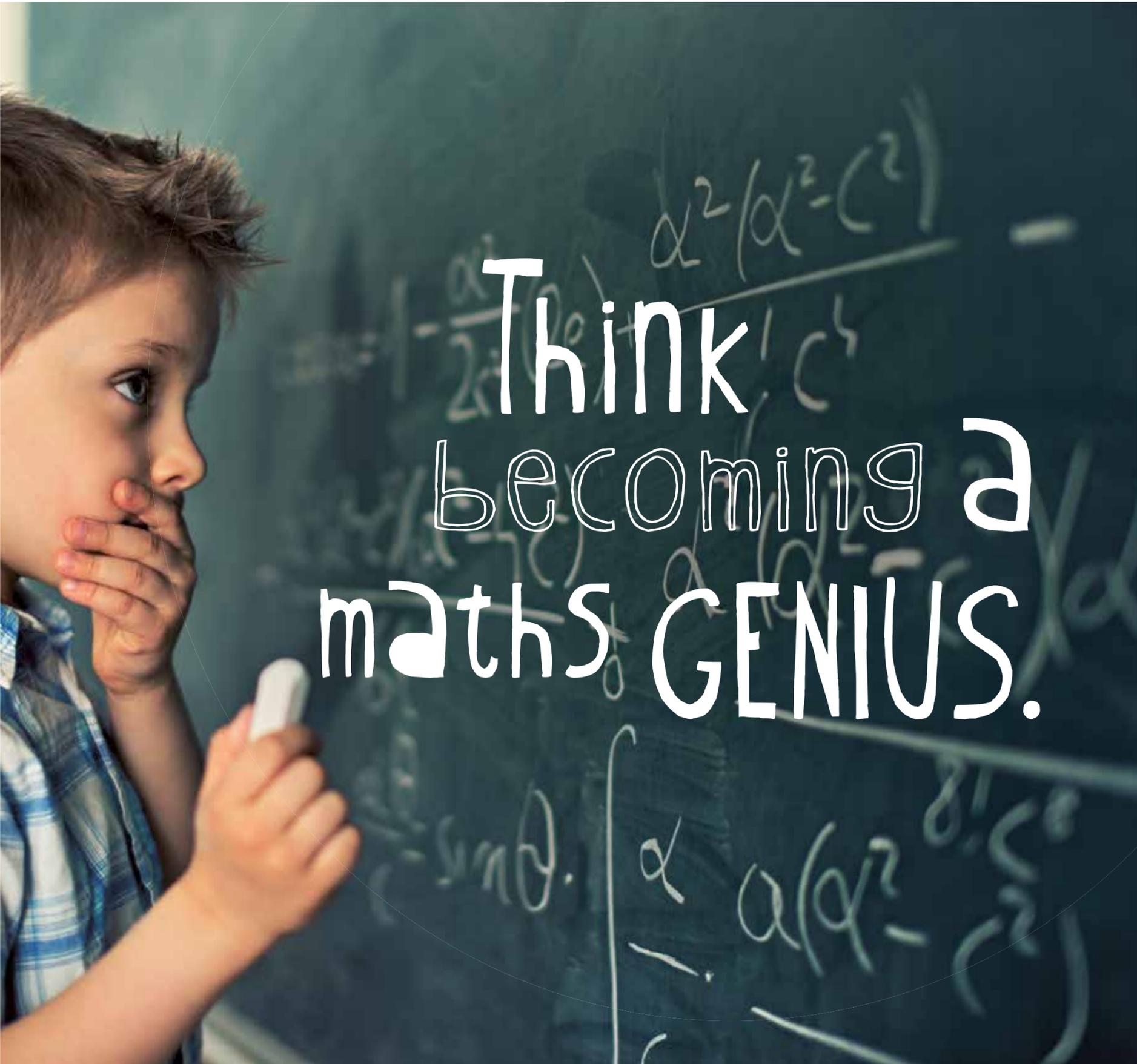


## Any exercise helps!

Employees from UNIQA and SPAR have used this motto to combine sport and civic engagement since the start of 2017. This is because for every kilometre run they collected donations on [moveeffect.com](http://moveeffect.com) for the children's charity RETTET DAS KIND (SAVE THE CHILDREN). Other types of sport were also converted into kilometres. The athletes had already reached the target of 50,000 kilometres exercised before the scheduled end date of May 31. "We wanted to use this campaign to motivate our employees to exercise more and to have a positive impact on their health consciousness. The donation provided an important incentive for many people to take up sport", says Brigitte Vesely, Managing Director of UNIQA Health Services. "We use our SPAR Health Coach app to support people with proper exercise, nutrition, mental fitness and to promote a healthy lifestyle. We were able to track our progress daily as we advanced towards the target donation", says Renate Fellner-Färber, head of SPAR Health Management. In total, the athletes exercised for 6,194 hours, covered 116,000 metres in altitude and burned 3.7 million calories between the start of the year and the end of May. The most popular types of sport were running, walking and cycling.

**€10,000 FOR CHILDREN IN CRISIS**

The children's charitable organisation RETTET DAS KIND Austria (Save the Children) has a varied remit. Its mission includes working with disabled children, caring for socially vulnerable children, arranging sponsorships and providing one-off assistance to families in need. "The generous donation from SPAR and UNIQA supports our regional organisations in the federal states", explains Walter Paulhart, Secretary General of RETTET DAS KIND Austria. In Vienna and Salzburg, for instance, the money donated is being invested in sport and exercise equipment for mobile therapeutic services and in children's residential groups.



# Think becoming a maths GENIUS.

Calculate your private health  
insurance costs online now

Would you like to know what private health insurance costs? You can now calculate your premiums easily and quickly online for the following products:

- Premium category in-patient care
- Private practices
- Daily benefits for hospital stays
- VitalPlan

Think



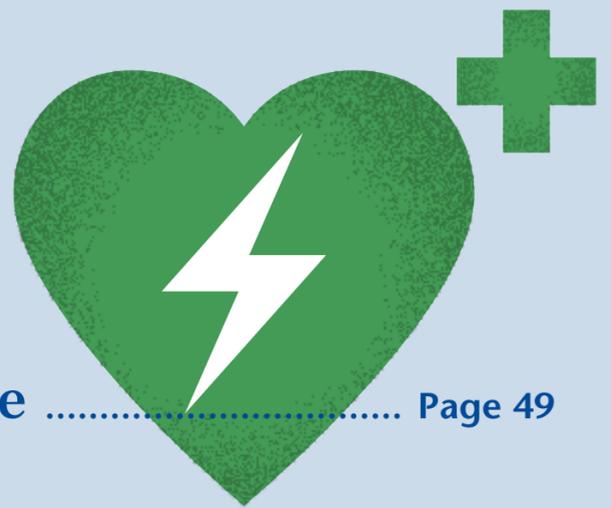
[www.uniqa.at](http://www.uniqa.at)

# Think better

'BETTER' IS THE  
NEW 'GOOD'!



# longer



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The trends that will shape society.

**Mobile health for everyone** ..... Page 50

Several hundred thousand health and fitness tests.

**UNIQA produces Olympic champions** ..... Page 52

From Matthias Mayer to school initiatives. We get Austria fit.

**Working green in UNIQA's offices** ..... Page 54

UNIQA head office and Styria's regional offices set new trends.

## A look into the future

# The world in 2030

What will our world look like in twelve years? Which trends will shape society?

What will our world look like in twelve years? How will insurance be sold? And how do insurance companies need to change if they are to avoid surprises in this new world? A team led by Andreas Rauter keeps track of these issues at UNIQA. It examines trends, trying to understand what makes young people tick, and what they want to be when they grow up. The members of the team sketch out a world view by taking a long-term view of 20 to 30 years. This is intended to form the basis for working out the opportunities and potential for value creation for an insurance company in a second step. A sustainable position is derived from this.

Trends that will characterise life in the distant future specifically in Europe include an ageing population, the impact of global warming on water shortages in Southern Europe (e.g. agriculture in Spain), increased migration to urban areas and continued globalisation. These developments are also subject to the megatrends of innovation/digitalisation/connectivity, global networking and knowledge sharing, and an increased awareness of sustainable economic activity.

### Scenario 1 – Global population

Women have become emancipated in many parts of the world, and many of them realise their full potential in their careers. This results in fewer children being born. Global population growth therefore increasingly slows down, with growth rates declining most heavily where they had previously been highest.

### Scenario 2 – Migration

People who fled to Europe before the war return to their home countries. Countries that initially faced major challenges with immigration now once again have to combat emigration back to countries of origin.

### Scenario 3 – Urbanisation

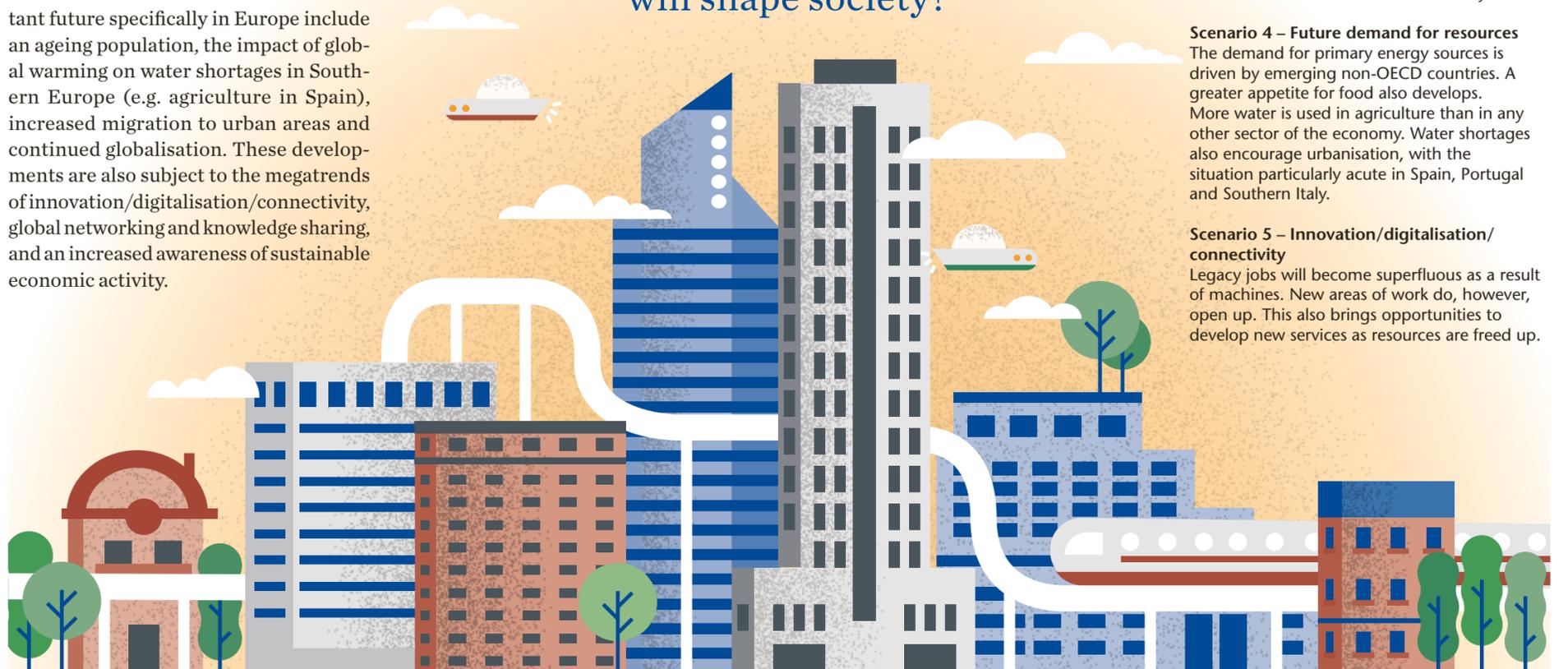
Cities continue to grow due to better general conditions. Currently there are just under 30 megacities (> 10 million inhabitants) and this number will increase to 40 to 45 by 2030.

### Scenario 4 – Future demand for resources

The demand for primary energy sources is driven by emerging non-OECD countries. A greater appetite for food also develops. More water is used in agriculture than in any other sector of the economy. Water shortages also encourage urbanisation, with the situation particularly acute in Spain, Portugal and Southern Italy.

### Scenario 5 – Innovation/digitalisation/connectivity

Legacy jobs will become superfluous as a result of machines. New areas of work do, however, open up. This also brings opportunities to develop new services as resources are freed up.





## UNIQA Mobile HealthCheck

# Health service for corporate customers

Mobile health and fitness tests right at your doorstep – an important contribution towards safer, better, longer living.

UNIQA customers and their employees can undergo a health and fitness check with UNIQA Mobile HealthCheck. “After a good ten years in service we retired the UNIQA VitalTruck and are now offering fitness tests and health check-ups in new mobile health screening units. A lorry brings the units directly to the relevant company”, says Peter Eichler, Management Board member responsible for personal insurance. The advantages of the new health trucks are obvious: the latest technical equipment, more space available (up to 70 square metres) and

*Around 60,000  
Fitness Profiles have  
been created in  
the UNIQA Fitness  
Truck since 2005*

a service better tailored to the individual customer. There are now three different programmes on offer with the UNIQA Mobile HealthCheck: FitnessProfil, the Back Check and a Preventive Check. According to Eichler, “Above all, the mobile health screening units can be leased by companies wishing to offer checks to their employees as part of their efforts to promote occupational health.” With their own power supply, air conditioning, daylight and floor heating they provide a pleasant and comfortable atmosphere for people who want to be tested.

The first VitalTruck – which tests people’s level of fitness – started touring the country in 2005 in order to promote awareness of health and fitness in Austrian companies and to support those companies’ promotion of healthful living.

Equipped for a complete Fitness Check, the VitalTruck was in use until autumn of last year. During this time, 60,000 Fitness Profiles were created in the VitalTruck with more than 150,000 kilometres travelled. The people tested received assistance in assessing and improving their training levels. Outside Austria, the VitalTruck also toured Albania, Montenegro, Serbia, Poland, Germany, Croatia, Italy, Bosnia and Hungary.

The new UNIQA Mobile HealthCheck also offers barrier-free access. There are up to 18 people on board: a professional team of doctors, UNIQA VitalCoaches and assistants carry out the checks and provide preventive healthcare and lifestyle advice.

## TWO NEW MOBILE HEALTH SCREENING UNITS FOR OCCUPATIONAL HEALTH

The Mobile HealthCheck is available to corporate customers that prioritise caring for their employees. More than 60,000 Fitness Profiles have been created since 2005.

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## Fitness powered by UNIQA

Thanks to the supplementary VitalPlan module, UNIQA offers all customers in Austria a health and wellness package available to anyone in addition to their existing health insurance product. Anyone booking the wellness package is entitled to fitness coaching from VitalCoaches, medical check-ups (VitalCheck) and a stay in a VitalHotel. “More than 60,000 health insurance customers have already signed up for the additional plan, which has been offered since 2004”, says Peter Eichler. The hotel voucher for two that can be claimed every two years is the most common service redeemed. There are around 200 VitalPlan Hotels available throughout Austria and in Italy. Anyone not wishing to choose the hotel stay can take advantage of a VitalCheck instead. UNIQA additionally assumes the costs of a total of six VitalCoach units per year. “These provide our customers with access to a fitness trainer for an hour of exercise. VitalPlan is aimed at preventive care in order to avoid acute conditions in the first place. We want to motivate our customers to remain fit and healthy”, says Eichler. Moreover, the premium for the supplementary VitalPlan package is just €13 per month. More information is available online at [www.uniqa.at](http://www.uniqa.at) → Privatkunden → Gesundheit → VitalPlan (in German)

### PROFESSIONAL TIPS ON NUTRITION, EXERCISE AND MENTAL FITNESS

“People who lead a healthier life and exercise more can live longer and have a more enjoyable life. We want to support our customers in doing just that”, says Peter Eichler. UNIQA promotes preventive healthcare with around 100 VitalCoaches who help UNIQA customers to remain fit and healthy. Customers who subscribe to the additional VitalPlan module (see above) or the premium category insurance under Familie Select PLUS are entitled to vouchers that can be redeemed for time with VitalCoaches. VitalCoaches cover three areas of health: nutrition, exercise and mental fitness. According to Eichler, “The VitalCoaches provide advice if our customers have questions about healthy eating or if they just need someone to help them stay focused on their exercise regimen.”



## Burgenland: UNIQA defibrillators save lives

Working with Burgenland’s state police regional headquarters, UNIQA outfitted a total of five police cars with lifesaving defibrillators in 2017. “If we save one person’s life with this initiative then the investment will have been worth it”, says regional director Alfred Vlcek.

*“By funding defibrillators for five police cars we are making Burgenland that much safer.”*

**Alfred Vlcek**  
UNIQA regional director

More than 12,000 Austrians die of a sudden heart attack each year. The faster they receive help, the greater the chance their lives will be saved. Automated defibrillators are important tools in the fight against sudden cardiac death. The shorter a first responder is able to keep the period without treatment before emergency services arrive, the better the victim’s chances of survival. The Burgenland police maintain an active presence in the community and are therefore often the first to arrive at the scene of an emergency.



## Overview of UNIQA Mobile HealthChecks

### Fitness Profile

The UNIQA Fitness Profile tests endurance, agility and coordination. It also measures body fat, blood pressure and body strength. Spinal column screening is another test station. Right after the tests, the customers discuss the results of the Fitness Profile with their UNIQA VitalCoach who gives them some tips on improving their lifestyle.

### Preventive Check

Customers can learn more about their health with a Preventive Check. Premium-quality testing methods (e.g. organ screening using ultrasound, vein checks, eye examinations, plus many more) and the latest testing equipment are used for this check. A doctor gives advice and recommendations to further clarify any findings.

### Back Check

The Back Check focuses on back health. It includes a check of posture, body strength and agility as well as the shape of the spinal column. In the individual advising session, the UNIQA VitalCoach demonstrates exercises aimed at strengthening and stretching the back and answers any questions.

*“Sponsorships are part of our public relations work and further our goals of drawing new customers’ attention to us and winning them over.”*

**Kurt Svoboda**  
CEO UNIQA Austria



## Sport, art and social issues

# Mayer wins gold

Matthias Mayer wins gold in the super-G at Pyeongchang, inheriting Hermann Maier’s crown. And Matthias has a UNIQA testimonial. UNIQA has been his sponsor since August 2014. Since that time he has skied with a blue helmet and also worn the company logo. Matthias had already become an Olympic champion in the downhill event in Sochi just before UNIQA decided to support him. This makes Matthias a double Olympic champion. “The last racing season 2016/17 was a true comeback for me. Winning the super-G in Kitzbühel and with it the ‘Goldene Gams’ (Golden Chamois) was my reward for all the hard physical and mental work, as well as a launch pad for what’s still to come”, says Mayer.



## Tina Hötendorfer: exhibition in UNIQA Tower



It was precisely ten years ago that Tina Hötendorfer from Rollin’Art last walked down the stairs. Then it happened: she broke her sixth cervical vertebra while snowboarding and has been paralysed ever since. Yet despite her difficult fate, she refused to give up and instead became an artist. In January 2018 the native from Tyrol was invited to UNIQA Tower to exhibit her work in a show called “Es sind die kleinen Dinge im Leben” (It’s the little things in life). Peter Eichler, Management Board member responsible for personal insurance, welcomed the invited guests. “I am delighted that we are able to see these pieces here today. They show what joy of life means, and the courage people show when they are fighting their way back to life.” Tina’s art can be admired at [www.rollinart.at](http://www.rollinart.at).

## UNIQA saves First Vienna



The long-established First Vienna FC 1894 football club is back on the field once again thanks to UNIQA. As the organisation restructuring the beleaguered Club, UNIQA sent Management Board member Kurt Svoboda to be part of the Club's Board. In return, the UNIQA logo now features on the chest of the players' uniforms for training and matches. "The restructuring plan convinced us. As the new main sponsor we also want to be represented on the Club's Board and actively use our right to have a say in decisions. We will be playing an active role in financial matters and also want to work together to drive future concepts aimed at promoting children's and youth football", says Kurt Svoboda.

Football is a discipline that has been part of UNIQA Austria's sponsorship concept for decades. "As Austria's biggest health insurer with a market share of 46 per cent, we want to focus on motivating people to take up sports, and a football team is the model of what it means to be part of a team", says Svoboda.

## Promoting youth with girls' football

Austrian women's football made history last year when our women's team came in third in the European Women's Championship. A sensation, when you consider that the men's football team was knocked out of the 2016 World Cup. "We identified the trend years ago and decided at that time to sponsor girls' football in schools", says Carl Gabriel, head of sponsorship at UNIQA Austria. UNIQA Austria has long championed healthcare for children and young people with its comprehensive preventive healthcare services.



After all, a healthy lifestyle must be encouraged from an early age. Active children and youth grow into motivated and active adults who help shape the future. We see targeted sponsorship and support for school activities for these target groups as an authentic and worthwhile strategy. We are actively involved in numerous Austrian school leagues, including the Handball School Cup in Feldkirchen, the School Beach Cup at Silbersee in Villach, the Girls' Football League in Villach, the Boys' School Championship (volleyball) in Feldkirchen and the Student Basketball League in Feldkirchen.

## ÖFB Cup: kick-off with UNIQA



UNIQA became the main sponsor and therefore also the namesake of the Austrian Cup (UNIQA ÖFB Cup) for five years starting in March 2017. "Summer means football and winter means skiing – those are Austria's favourite sports. Starting this year, UNIQA included the two most popular types of sport in Austria in its sponsorship portfolio through its increased presence in football and skiing", says Kurt Svoboda regarding the company's new commitments. UNIQA and the Austrian Football Association are focusing on determining new ways to reach out to new target groups in addition to existing fans. UNIQA owns and operates a UNIQA ÖFB Cup Facebook page, a UNIQA ÖFB Cup Instagram account and a UNIQA ÖFB Cup YouTube channel, which in turn links to a separate website at [www.uniqaoefbcup.at](http://www.uniqaoefbcup.at).

## Speech is golden

Austria is, Vienna is, and the finalists are in any case: multilingual and multicultural. The Wirtschaft für Integration (Economy for Integration) association launched the "Sag's Multi" speech competition specifically in order to promote this feeling of community. UNIQA Austria is the main sponsor of the speech competition. The competition where young people are required to switch between two languages in their speech took place for the ninth time in 2017.



It involved 53 languages including German in the 2017/18 academic year, along with a wide range of languages including Albanian, Arabic, Serbian, English, Pashto, Hebrew, Turkish, Urdu, Vietnamese and Visayan. A total of 592 pupils from the 7<sup>th</sup> grade up were nominated by their schools. Many of them came from im-

migrant families and they were from all federal states. Beginning on 20 February 2018, the finalists began three rounds of rhetorical debate.

The winners were honoured at Vienna City Hall on 12 March 2018. Kurt Svoboda: "I'm overwhelmed at how great and brave young people of today are."



## Vital4Brain: more exercise for schools

Vital4Brain is an exercise programme for schools, with 150 Vital4Brain exercises compiled in accordance with the latest exercise science and neurobiological considerations into Vital4Brain units aimed at significantly improving student learning and concentration. "I have seen how important exercise is every day during my career. For concentration. For performance. For success", says Kurt Svoboda impressed. UNIQA is sponsoring the project.

## Tips for schools and the whole family

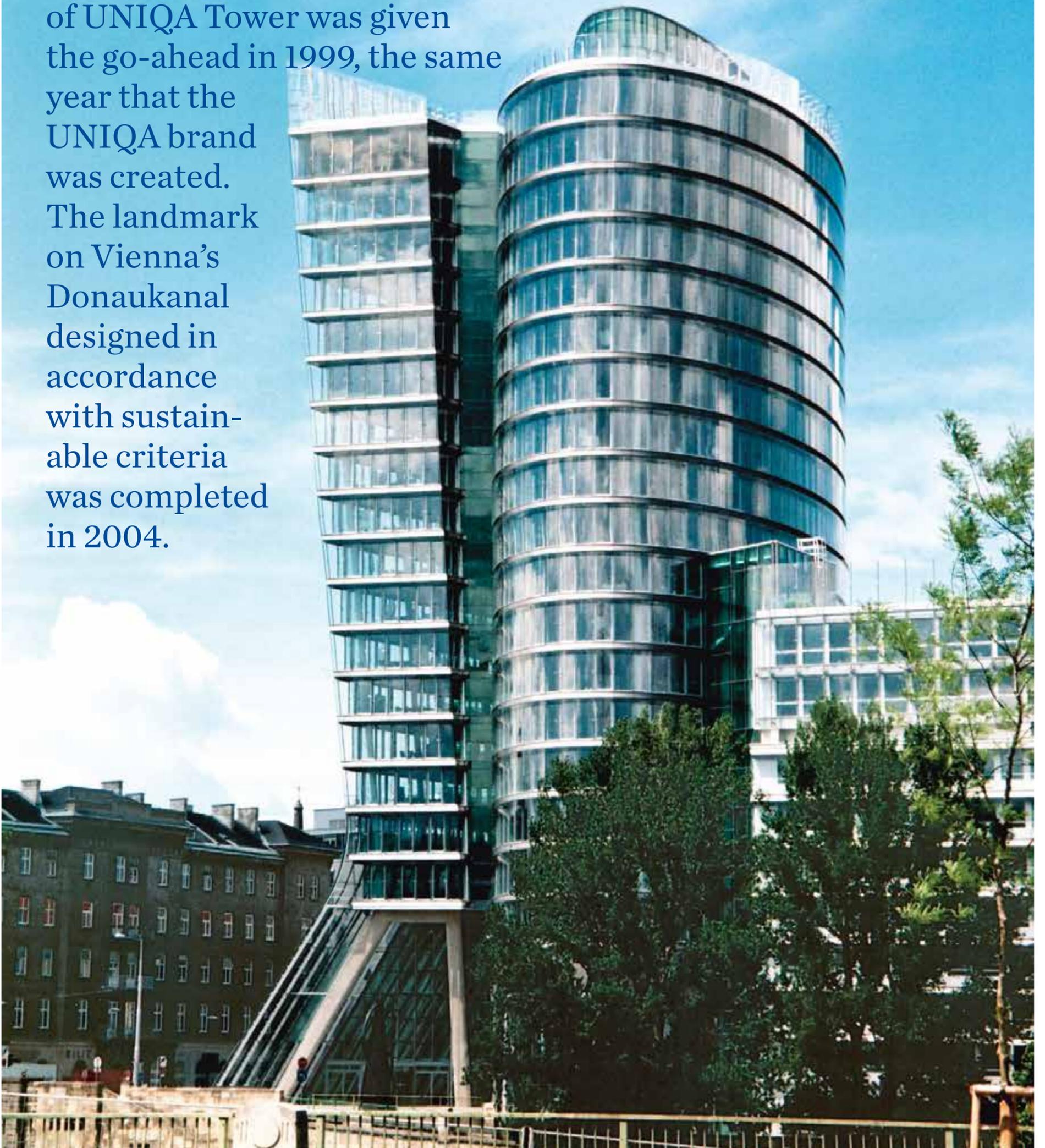


Teaching children from an early age the importance of a healthy lifestyle is a responsibility for all of us. We therefore advocate for the health of our children and young people. Our programme includes family and school projects that focus on exercise, nutrition, mental strength and media skills. For instance, Josef Floh (husband, father, award-winning chef) suggests recipes for the whole family. All activities and recipes can be followed at [www.uniqua-fitaufwachsen.at](http://www.uniqua-fitaufwachsen.at).

Protection of resources and emission reduction

# Green Tower

The planning and construction of UNIQA Tower was given the go-ahead in 1999, the same year that the UNIQA brand was created. The landmark on Vienna's Donaukanal designed in accordance with sustainable criteria was completed in 2004.

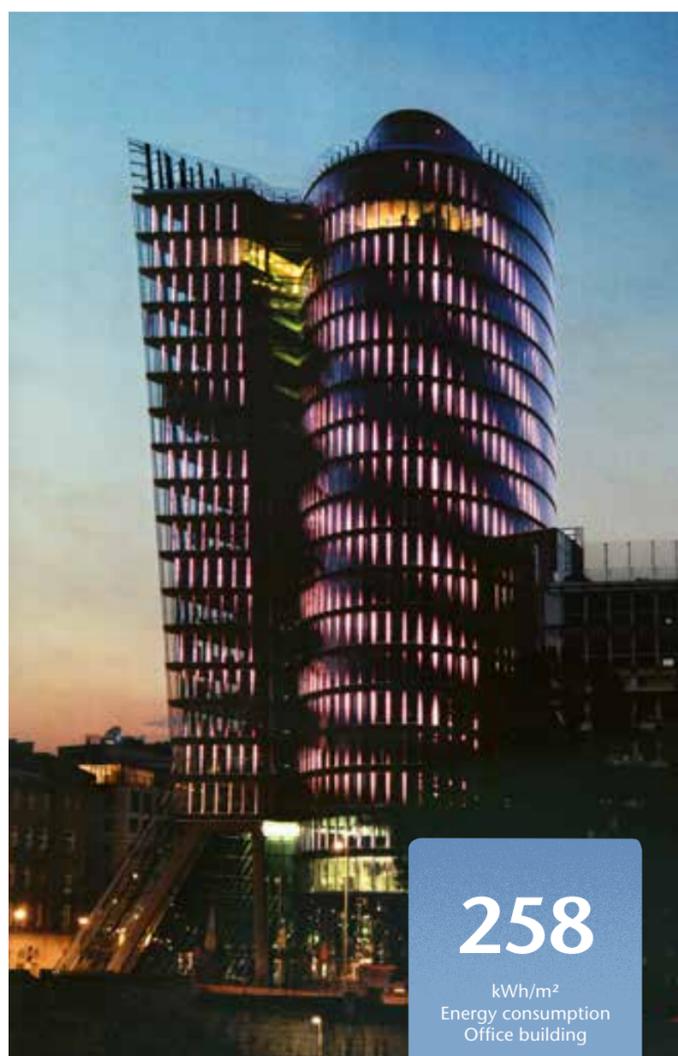


The federal states and Austria Collegialität decided to join forces in early 1997. The decision to build the new headquarters was made in 1999 at the same time that the UNIQA brand was created. It took four years before UNIQA Tower on Vienna's Donaukanal was completed, shining in all its glory for the first time in 2004. The Tower provides space for 1,100 employees and is 75 metres high. The complex (including ancillary buildings) obtains 100 per cent of its power from suppliers with Green Electricity certification. [GRI 302-1]

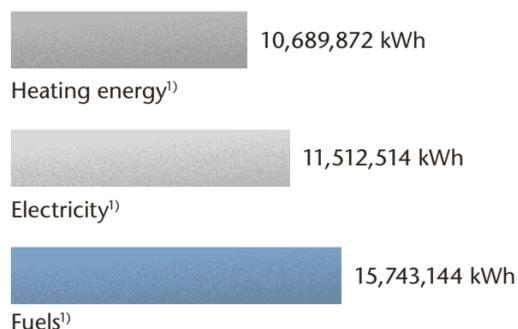
However, the Tower is not the only project that showcases our company's commitment to the environment. UNIQA is determined to increase energy efficiency, use more renewable energy, reduce CO<sub>2</sub> emissions, conserve resources and promote more environmentally friendly mobility with the aim of continuously reducing its carbon footprint. Responsibility for environmental matters lies directly with the COO and is divided into national and international units that work on implementing the various issues and measures across the entire Group. Numerous activities related to the environment and energy are already underway in Austria. Work is currently taking place to implement a data management system as the basis for continuously recording our international environmental indicators so that we can integrate all country headquarters into the process for recording environmental data over the next two years.

A standardized system is required in order to be able to present these sustainability initiatives and the progress made transparently and on a comparative basis. This is why we are currently introducing an energy monitoring system in Austria. This system is a platform for energy management, operating efficiency and sustainability. It includes, for example, automatic meter readings and transmission of meter data along with monitoring of the most important performance indicators (electricity, gas, district heating).

We select our suppliers carefully when procuring all types of office materials and company cars, as well as electricity and other forms of energy. Guaranteed compliance with our purchasing guidelines is the overriding priority here. [GRI 102-9]



#### Energy consumption [GRI 302-1]



**Total energy consumption:**  
37,945,530 kWh

<sup>1)</sup> Headquarters AUT, BIH, BGR, HRV, LTV, PL, ROU, CH, SRB, SVK, CZE, HUN

#### ACTIVELY COMBATING CLIMATE CHANGE

##### *ClimateLaunchpad*

New ideas are required to minimise the impact and challenges of climate change. This is why UNIQA supports the Austrian version of the European ClimateLaunchpad competition, which each year looks for the best ideas to combat climate change. The ClimateLaunchpad is a Climate Knowledge and Innovation Community programme, the largest climate innovation initiative in the EU. Students and young entrepreneurs in 30 European countries rack their brains each year to come up with innovative and environmentally friendly business ideas aimed at combating climate change. Austria was represented at this competition for the second time in 2017. UNIQA promotes this programme since there are numerous challenges in the insurance industry where climate change is having a huge impact on customers' everyday lives. Examples include increasing numbers of natural disasters, the impact of heat on health and water shortages. [GRI 102-12]

We are creating the first ever Corporate Carbon Footprint (CCF) for the UNIQA Group based on the environmental data available for the 2017 financial year. This first CCF quantifies the greenhouse gas (GHG) footprint for headquarters activities for the twelve countries in the Report 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. The first step is to present Scope 1 and Scope 2 emissions as part of our first CCF, with only the emissions from flights included for Scope 3 emissions. As such, the CCF provides an initial overview of the environmental pollution caused by our business and helps us to improve our energy and resource management. [GRI 305-1, 305-2] Detailed information is also available at: [www.ghgprotocol.org](http://www.ghgprotocol.org)

We will also underscore our responsibility for climate protection in 2018 with our membership in the Carbon Disclosure Project (CDP), through which more and more companies are publishing their environmental data and thereby contributing to transparency and raising awareness of the issue of climate protection. [GRI 102-13]

## Styria's regional office goes green

UNIQA Styria's regional office is taking the phrase "green instead of grey" literally and having the façade of the regional office building go green. This is because 75 per cent of all people will be living in towns and cities by 2050, according to forecasts. The closer together people live, the fewer green spaces there will be. The disadvantage: densely populated areas experience excessive warming. "In order to counteract this development, we decided to cover the façade of our regional office in greenery and therefore make a positive contribution to the fight against climate

change. We are the first company in Graz to take steps towards climate protection in a building that is almost 40 years old. We are also building a photovoltaic plant over an area measuring 300 square metres that will cover around half of the site's power needs. This way, we are not just contributing towards lower CO<sub>2</sub> emissions, but are also brightening up the urban landscape", says Johannes Rumpl, Regional Director in Styria. As a result, UNIQA is playing a pioneering role in Graz. Construction is due to be completed in the autumn of 2018.



*Good for the environment and eye-catching as well: the leafy façade of UNIQA in Graz.*

(3D illustration)



## Environmentally friendly travel

# First place in CO<sub>2</sub> consumption

Eleven of UNIQA's total 174 company cars are powered by electricity today. This also reduces the CO<sub>2</sub> emissions of the UNIQA fleet on an ongoing basis. At an average of 109 grams per kilometre, this is already well below the average for Austria as a whole.



UNIQA's corporate fleet includes a total of 174 company cars. New guidelines have been applied to the fleet since 2012 which precisely stipulate the permitted CO<sub>2</sub> emissions. The ambitious goal for fleet management is to reduce CO<sub>2</sub> emissions by more than 3 per cent each year.<sup>1)</sup> While the average CO<sub>2</sub> emissions per kilometre of a UNIQA company car in 2015 were still 119 grams, this value had fallen to 115 grams by 2016 (down 3.36 per cent). UNIQA once again came first in the Raiffeisen Climate Protection Initiative – a sustainability measurement initiative in which a total of 21 Raiffeisen member companies took part. An average value of 109 grams of CO<sub>2</sub> per kilometre was achieved for 2017 (down 5.21 per cent). Company cars trailing in the internal carbon dioxide rankings at around 209 grams of CO<sub>2</sub> consumption are already firmly on the list for replacement. [GRI 302-1]

Eleven of the 174 UNIQA company cars used in Austria are currently powered by electricity. Employees who do without a car altogether receive a subsidy when they buy tickets for public transport.

One ageing car was replaced with an electric vehicle in 2017, an important step towards e-mobility and city friendly transport for the Vienna office in particular.

There is also room at UNIQA for private initiatives: one example involves a UNIQA employee who bought an electric car two years ago and thereby gained a lot of theoretical knowledge and practical experience. He now offers test drives to employees at the head office, believing that aside from a lack of infrastructure, a lack of knowledge about electric cars is preventing their wider use. Colleagues experience the car on those routes that they use most frequently, and also get a sense of the infrastructure in this environment.

### E-BIKE CAMPAIGN

“Making traffic more environmentally friendly” – UNIQA Austria helps employees purchase quality e-bikes based on this slogan. A total of €12,000 was paid out to employees in 2017 to fund e-bikes. This funding was provided for the second time in 2017 to each regional office and to UNIQA Tower on a first come, first served basis.

And UNIQA Tower has also had a new bicycle storage area available since March 2017 with 80 bike parking spaces, ensuring that cyclists also have enough space available. This is double the size of the old area, features ten charging stations for e-bikes, and also has a toolbox for repairs required at short notice.

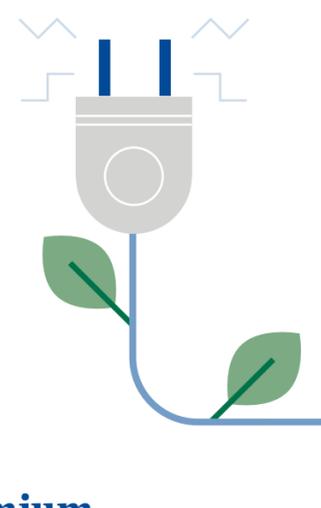
Five e-bikes and five e-scooters have also been available since 2017 for employee business use at the head office in Vienna.

<sup>1)</sup> CO<sub>2</sub> emissions measure how much carbon dioxide is released per litre of petrol burned. The rule of thumb: the less fuel a vehicle needs over 100 kilometres, the lower the carbon dioxide emissions.

<sup>2)</sup> The average CO<sub>2</sub> emissions for all new vehicles in Austria in 2015 was 123.7 grams per kilometre according to the Federal Ministry of Sustainability.

## E-bikes und uCarvers for employees

In addition to five e-bikes, employees can now also borrow five uCarvers (electric scooters). UNIQA is therefore making an important statement of support for environmentally-friendly mobility. The five e-scooters are located at the charging station in front of the main entrance to UNIQA Tower and can be borrowed via the reception desk. They are available between 7:00 am and 6:00 pm and employees wishing to borrow one must sign for them. A “first come, first served” principle applies to using the stylish little scooters.



## Premium discounts for electric cars and e-bikes

UNIQA has supported the trend towards e-mobility right from the start in order to reduce environmental pollution. This is why we reward environmentally aware customers who drive purely electric vehicles with a discount of 25 per cent on their automotive liability premiums.

## Key environmental figures 2017

The table shows UNIQA's sustainability projects by the numbers.

### TOTAL ENERGY CONSUMPTION<sup>1)</sup> [GRI 302-1]

In kWh	
Heating energy	10,689,872
Electricity	11,512,514
Mobility	15,743,144
<b>TOTAL ENERGY CONSUMPTION</b>	<b>37,945,530</b>

### ENERGY CONSUMPTION, OFFICE BUILDINGS<sup>1)</sup> [GRI 302-1]

Total area in m <sup>2</sup>	85,926
Energy consumption in kWh/m <sup>2</sup>	258

### MOBILITY – KILOMETRES TRAVELLED<sup>2)</sup> [GRI 302-1]

Kilometres travelled (diesel)	15,252,950
Kilometres travelled (petrol)	6,729,977
<b>TOTAL KILOMETRES TRAVELLED</b>	<b>21,982,927</b>

<sup>1)</sup> The figures given include the data for the headquarters in the following countries: Austria, Bosnia and Herzegovina, Bulgaria, Croatia, Czech Republic, Hungary, Liechtenstein, Poland, Romania, Serbia, Slovakia and Switzerland. The figures are reported as at 31 December 2017.

<sup>2)</sup> The following countries are included: Austria, Bosnia and Herzegovina, Bulgaria, Croatia, Czech Republic, Hungary, Liechtenstein, Poland, Romania, Serbia, Slovakia and Switzerland.

### UNIQA CORPORATE CARBON FOOTPRINT [GRI 305-1, 305-2]

UNIQA CO<sub>2</sub> emissions, figures in metric tonnes of CO<sub>2</sub> equivalents<sup>1)</sup>

Direct emissions (Scope 1)	Heating <sup>2)</sup>	138
	Vehicles	4,298
	Electricity <sup>3)</sup>	1,996
Energy, indirect emissions (Scope 2)	District heating	1,466
	Flights <sup>4)</sup>	406
Other indirect emissions (Scope 3)		
<b>TOTAL CO<sub>2</sub> EMISSIONS (in metric tonnes of CO<sub>2</sub> equivalents)</b>		<b>8,304</b>

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

<sup>2)</sup> Heating: not including Bulgaria and Croatia

<sup>3)</sup> Electricity: with the exception of Serbia, Hungary and Romania, this data was calculated using the market-based approach. The Scope 2 emissions of the location-based approach result in 3,281 metric tonnes of CO<sub>2</sub> equivalents.

<sup>4)</sup> Scope 3 flights: not including Liechtenstein

### PAPER CONSUMPTION<sup>1)</sup> [GRI 301-1]

In kg	
With ecolabel	173,630.87
Without ecolabel	65,583.50
<b>TOTAL</b>	<b>239,214.37</b>

### PAPER CONSUMPTION PER EMPLOYEE<sup>1)</sup> [GRI 301-1]

In kg	
With ecolabel	40.5
Without ecolabel	15.3
<b>TOTAL</b>	<b>55.8</b>

<sup>1)</sup> The figures given include the data for headquarters in the following countries: Austria, Bosnia and Herzegovina, Bulgaria, Croatia, Czech Republic, Hungary, Liechtenstein, Poland, Romania, Serbia, Slovakia and Switzerland. The figures are reported as at 31 December 2017.

# GRI Content Index

## “Core” option

General standard disclosure	Short description of disclosure	Note/Omission	Page in Report
<b>Organisational profile</b>			
102-1	Name of the organisation		4
102-2	Activities, brands, products and services		4
102-3	Location of headquarters		4
102-4	Location of operations		4
102-5	Ownership and legal form		10
102-6	Markets served		4
102-7	Scale of the organisation		4
102-8	Information on employees and other workers	Based on the data available, the breakdown into full-time/part-time or temporary/permanent employees and workers and the breakdown by regions will be completed by the Sustainability Report after next.	18, 19
102-9	Supply chain		4, 23, 55
102-10	Significant changes to the organisation and its supply chain		4
102-11	Precautionary principle or approach		23
102-12	External initiatives		55
102-13	Membership of associations		55
<b>Strategy</b>			
102-14	Statement from senior decision-maker		1
102-15	Key impacts, risks and opportunities		22, 23
<b>Ethics and integrity</b>			
102-16	Values, principles, standards and norms of behaviour	Link to the CoC: <a href="http://www.uniqagroup.com/gruppe/versicherung/corporate-responsibility/compliance/code_of_conduct.html">http://www.uniqagroup.com/gruppe/versicherung/corporate-responsibility/compliance/code_of_conduct.html</a>	9, 20
<b>Governance</b>			
102-18	Governance structure		8
<b>Stakeholder engagement</b>			
102-40	List of stakeholder groups		12
102-41	Collective bargaining agreements	Percentage of total employees covered by collective bargaining agreements: 100%	58
102-42	Identifying and selecting stakeholders	Analysis of stakeholders in the CSR Team in coordination with the Management Board	58
102-43	Approach to stakeholder engagement	Around 7,000 stakeholders were surveyed in total – see Stakeholder chart	14
102-44	Key topics and concerns raised	See Materiality matrix	3, 14

General standard disclosure	Short description of disclosure	Note/Omission	Page in Report
<b>Reporting practice</b>			
102-45	Entities included in the consolidated financial statements or in equivalent documents	See 2017 Annual Report	2
102-46	Defining report content and topic Boundaries	See Materiality matrix	2, 14
102-47	List of material topics	See Materiality matrix	14
102-48	Restatements of information	First CSR Report (Austrian Sustainability and Diversity Improvement Act/GRI)	59
102-49	Changes in reporting	First CSR Report (Austrian Sustainability and Diversity Improvement Act/GRI)	59
102-50	Reporting period	1 January to 31 December 2017 (the employee data is presented as at 30 September 2017)	2
102-51	Date of most recent report	First CSR Report (Austrian Sustainability and Diversity Improvement Act/GRI)	2
102-52	Reporting cycle	Annual reporting	2
102-53	Sustainability management contact	See legal notice	2
102-54	Claims of reporting in accordance with the GRI Standards	"Core" option	2
102-55	GRI Content Index		58–61
102-56	External assurance	Audited by Deloitte	63

## Category: ECONOMIC

Specific standard disclosure	Short description of disclosure	Note/Omission	Page in Report
<b>Economic performance</b>			
103-1 to 103-3	Management approach	See 2017 Annual Report	
201-1	Direct economic value generated and distributed	See 2017 Annual Report	
<b>Market presence</b>			
103-1 to 103-3	Management approach		18
202-2	Proportion of senior management hired from the local community	See 2017 Annual Report	
<b>Anti-corruption</b>			
103-1 to 103-3	Management approach		20
205-2	Communication and training about anti-corruption policies and procedures	Current qualitative description Based on the data available, GRI-compliant data collection will be established within the next two years.	20
205-3	Confirmed incidents of corruption and actions taken	Based on the data available, GRI-compliant data collection will be established within the next two years.	59
<b>Anti-competitive behaviour</b>			
206-1	Legal actions for anti-competitive behaviour, anti-trust and monopoly practices	0	

## Category: ENVIRONMENTAL

Specific standard disclosure	Short description of disclosure	Note/Omission	Page in Report
<b>Energy</b>			
103-1 to 103-3	Management approach		55
302-1	Energy consumption within the organisation	The proportion of renewable energies for 2017 amounts to 66%. No steam or cooling energy is used. Sources for the conversion factors: Environment Agency Austria and our own calculations based on ecoinvent	55, 56, 57
<b>Emissions</b>			
103-1 to 103-3	Management approach		55, 56
305-1	Direct (Scope 1) GHG emissions		57
305-2	Energy indirect (Scope 2) GHG emissions		57
<b>Materials</b>			
301-1	Materials used by weight or volume	Paper consumption is reported.	57
<b>Compliance</b>			
103-1 to 103-3	Management approach		20
307-1	Non-compliance with environmental laws and regulations	0	60

## Category: SOCIAL

<b>Employment</b>			
103-1 to 103-3	Management approach		18, 19
401-1	New employee hires and employee turnover	Based on the data available, the indicator is currently reported without reference to age groups and will be completed by the Sustainability Report after next.	19
<b>Labor/management relations</b>			
103-1 to 103-3	Management approach		18, 19
402-1	Minimum notice periods regarding operational changes	Under Austrian law, the Works Council must be notified without delay if any major restructuring measures implemented have an impact on the staff.	60
<b>Occupational health and safety</b>			
103-1 to 103-3	Management approach		18
403-2	Types of injury and rates of injury, occupational diseases, lost days, and absenteeism, and number of work-related fatalities	Based on the data available, the breakdown by regions and the information on injuries or occupational diseases will be completed by the Sustainability Report after next.	19
<b>Training and education</b>			
103-1 to 103-3	Management approach		18, 19
404-2	Programmes for upgrading employee skills and lifelong learning		16, 18, 19
404-3	Percentage of employees receiving regular performance and career development reviews	100%	19, 60

Specific standard disclosure	Short description of disclosure	Note/Omission	Page in Report
<b>Diversity and equal opportunity</b>			
103-1 to 103-3	Management approach		18, 19
405-1	Diversity of governance bodies and employees	Based on the data available, the information on management positions by age groups and on employees by gender in per cent will be completed by the Sustainability Report after next.	18, 19
<b>Non-discrimination</b>			
103-1 to 103-3	Management approach	See Corporate Governance Report	
406-1	Incidents of discrimination and corrective actions taken	Establishment of a whistleblowing platform Based on the data available, GRI-compliant data collection will be established within the next two years.	20
<b>Product and service labelling</b>			
103-1 to 103-3	Management approach		16, 27
417-1	Requirements for product and service information and labelling		16, 27
<b>Compliance</b>			
417-2	Incidents of non-compliance concerning product and service information and labelling	Two incidents Total amount < €5,000	61
417-3	Incidents of non-compliance concerning marketing communications	0	61
<b>Customer privacy</b>			
103-1 to 103-3	Management approach		21
418-1	Substantiated complaints concerning breaches of customer privacy and losses of customer data	For competition reasons, no data is published on this topic.	21, 61
<b>Compliance</b>			
103-1 to 103-3	Management approach		20
419-1	Non-compliance with laws and regulations in the social and economic area	Three incidents Total amount < €5,000	61
<b>Sector disclosures</b>			
103-1 to 103-3	Management approach		25–35
	Innovative products and services for new social and environmental trends		25–35
	Clear valuation of claims and benefits and fast assistance		25–35
	Promotion of a sustainable lifestyle		25–35
	Conditions for safer, better, longer living		25–35
	Statutory and private insurance		25–35
	Financing of pensions, healthcare and nursing care		25–35
<b>Questionable investments</b>			
103-1 to 103-3	Management approach		23

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UNIQA

To the Board of Management of  
UNIQA Insurance Group AG  
Untere Donaustraße 21  
1029 Vienna

**Courtesy translation of the Report on the independent assurance on specific non-financial performance indicators resp. topics and if the reporting requirements of section 243b (6) UGB in conjunction with section 243b (2-5) UGB and section 267a (6) UGB in conjunction with section 267a (2-5) UGB are met in the (consolidated) non-financial report 2017 of UNIQA Insurance Group AG\*)**

#### Introduction

We performed procedures to obtain limited assurance on the topics "materiality analyses and stakeholder dialogue" as well as on the non-financial performance indicators regarding employees, environment and complaint management in the (consolidated) non-financial report 2017 of UNIQA Insurance Group AG (hereafter: "Report") and if the reporting requirements of section 243b (6) UGB in conjunction with section 243b (2-5) UGB and section 267a (6) UGB in conjunction with section 267a (2-5) UGB are met.

#### Management's Responsibility

The preparation of the Report in accordance with the reporting principles as well as the selection of the scope of the engagement is the responsibility of UNIQA Insurance Group AG's management. The reporting principles include the Reporting Standards regarding reporting quality issued by the Global Sustainability Standards Board (GSSB) and the reporting requirements mentioned in section 243b (6) UGB in conjunction with section 243b (2-5) UGB and section 267a (6) UGB in conjunction with section 267a (2-5) UGB.

Gesellschaftssitz Wien, Handelsgericht Wien, FN 36059 d, DVR 0508951, WT-Code 800192, UID: ATU16060704  
Es gelten die Allgemeinen Auftragsbedingungen für Wirtschaftstreuhandberufe (www.deloitte.at).

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This responsibility includes the selection and application of appropriate methods for preparing the Report, making assumptions and estimates of individual non-financial disclosures that are plausible under the given circumstances. The responsibility of UNIQA Insurance Group AG's management includes further designing, implementing and maintaining internal controls, which have been determined as necessary for the preparation of the Report free from material misstatement, whether due to fraud or error.

#### Auditors' Responsibility

Our responsibility is to express a limited assurance opinion on the topics materiality analyses and stakeholder dialogue as well as on the non-financial performance indicators regarding employees, environment and complaint management included in the Report based on our review, and whether all the reporting requirements mentioned in section 243b (6) UGB in conjunction with section 243b (2-5) UGB and section 267a (6) UGB in conjunction with section 267a (2-5) UGB are met.

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

ISAE 3000 (Revised) requires us to plan and perform the engagement in a way that enables us to obtain limited assurance that nothing has come to our attention that causes us to believe that the topics materiality analyses and stakeholder dialogue as well as the non-financial performance indicators regarding employees, environment and complaint management stated in the Report have not, in any material aspect, been prepared in accordance with the reporting criteria of GRI Standards and that the reporting requirements of section 243b (6) UGB in conjunction with section 243b (2-5) UGB and section 267a (6) UGB in conjunction with section 267a (2-5) UGB are not met.

An independent assurance engagement with the purpose of expressing a conclusion with limited assurance ("limited assurance engagement") is substantially less in scope than an independent assurance engagement with the purpose of expressing a conclusion with reasonable assurance ("reasonable assurance engagement"), thus providing reduced assurance. The procedures selected depend on the auditor's judgement.

We have performed the following procedures within this limited assurance engagement:

- Interviews of the employees named by UNIQA Insurance Group AG regarding the sustainability strategy, the sustainability principles and the sustainability management
- Interviewing employees to assess the methods of data collection, data processing and internal controls
- Reconciliation of the non-financial disclosures regarding employees, environment and complaint management, shown in the Report with the calculation documents provided
- Furthermore, we conducted procedures with regard to whether the reporting requirements of section 243b (6) UGB in conjunction with section 243b (2-5) UGB and section 267a (6) UGB in conjunction with section 267a (2-5) UGB are met with the Report. The contents thereof were not audited.

#### Conclusion

Based on the procedures performed, nothing has come to our attention that causes us to believe that the topics materiality analyses and stakeholder dialogue as well as the non-financial performance indicators regarding employees, environment and complaint management stated in the Report have not, in all material aspects, been prepared in accordance with the reporting criteria of the Sustainability Reporting Standards issued by the Global Sustainability Standards Board (GSSB).

Furthermore, nothing has come to our attention that causes us to believe that the reporting requirements of section 243b (6) UGB in conjunction with section 243b (2-5) UGB and section 267a (6) UGB in conjunction with section 267a (2-5) UGB are not met with the consolidated non-financial report.

#### Additional notes

Without limiting the result of our independent assurance engagement, we would like to make the following recommendations for the further development of sustainability management and the sustainability reporting of the company:

- Further harmonization including the automation of group-wide reporting processes for non-financial information

- The non-financial performance indicators for the employees' section shown in the Report were calculated as of September 30, 2017 (disclosure see Report, table "Employee Facts 2017<sup>\*)</sup>"). In this regard, we recommend to set the reporting date by December 31 for the prospective reporting.

#### Restriction in use

Because this report is prepared solely for the Company, its contents may not be relied upon by any other third party. Claims by third parties cannot be derived from this.

#### Terms of engagement

The basis for this engagement are the "General Conditions of Contract for the Public Accounting Professions", as issued by the Chamber of Public Accountants and Tax Advisors in Austria as amended on February 21<sup>st</sup>, 2011 ("AAB 2011"). In accordance with chapter 8 AAB 2011, our liability shall be limited to intent and gross negligence. In cases of gross negligence, the maximum liability is limited to a maximum of five times the fee. This amount constitutes a total maximum liability cap, which may only be utilized once up to this maximum amount, even if there is more than one claimant or more than one claim has been asserted.

Vienna, April 3, 2018

**Deloitte Audit Wirtschaftsprüfungs GmbH**

Mag. Gerhard Marterbauer  
Certified Public Accountant

Mag. Christof Wolf  
Certified Public Accountant

\*3) The German wording of the signed Independent Assurance Report, which refers to the German Version of the Report, is the only binding one. The English translation is not binding and shall not be used for the interpretation of the English Version of the Report.

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