

now more
than ever

living better
together

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**living better
together**

1.1 Foreword by the CEO

Since 24 February 2022, it has become evident to us that commitments to human rights and to climate action are interdependent and not in competition with each other. Helping those in need and standing up for them is also based on the assumption that people can make their own sovereign decisions free from fossil-fuel dependencies. We will rapidly scale up renewable forms of energy where possible and take care to adapt our service relations at a governmental, corporate and private level to tackle human rights and environmental issues in a respectful way.

Principles that UNIQA pursues with deep conviction in keeping with established standards and science-based frameworks. The firm objectives we have laid down ensure that we observe human rights in investments and in our underwriting policy in a binding way. We are also committed to the consistent implementation of the plans for action in our climate policy in line with the 1.5 degrees Celsius target set under the Paris Agreement. Thanks to our commitment and dedication, we will remain true to our strategic motto of "Living better together". "We" are made up of more than 15,000 employees whose commitment drives us forward. On behalf of the Management Board, I would like to thank them from the bottom of my heart for their efforts in 2022.



No sooner does the pandemic appear to be over and the fight against climate change embarked upon than our social stability is threatened once more by war in the east. While people are fighting for their freedom in Ukraine against Russian aggressors, Europe needs to provide aid and prevent a global crisis at the same time. The real economy has to deal with volatile energy prices, while global value chains are proving to be fragile. With this in mind, we have maintained our business in Ukraine, brought employees seeking protection over the border and drastically reduced our engagement in Russia.

However, in addition to the Russian war of aggression, there are many other countries and regions where serious breaches of human rights occur, and where Europe needs to take clear action. Solidarity at a collective European level has grown and our system of values has been strengthened as a result. At a company level as well, we find that our customers, employees, investors and the public expect us to act in a consistent way when dealing with human rights and environmental concerns. This is why we have significantly enhanced our targets and stepped up our engagement in the core of our business model with regard to investments, assuming insurance risks and our operational management as well. We want to work together with our employees to create additional benefits as well as to

establish this obligation to be part of our corporate culture. We have committed in investments in particular to integrate a human rights index in our investment decisions, add additional fossil fuel exclusion criteria and define objectives in the medium to long term for our climate target trajectory in line with the 1.5 degrees Celsius target set under the Paris Agreement. We are implementing the ideas we derive accordingly in our underwriting policy and in the design of our Group-wide environmental management system.

We are confident that these crises can be overcome. We believe in the future rebuilding of Ukraine as a sustainable model region with technology at the core, along with the successful implementation of European environmental and climate targets that will set an example to other continents, not merely in terms of sustainable economic activity, but also in terms of innovative social transformation. Please read on to find out more about how UNIQA wants to contribute right now to "Living better together" in a sustainable way, the actions we have already taken and the things we want to stand up for even more strongly.

Yours, **Andreas Brandstetter**
CEO UNIQA Insurance Group AG

1.2 About this report

In this Sustainability Report for UNIQA Insurance Group AG, we would like to present the economic, environmental and social impact of our business activities during the year under review, 2022, as well as provide insight into the direction of travel for our holistic business approach. The aim of this report is to provide our stakeholders with transparency on where we stand on sustainable corporate governance, what we intend to work on and what we want to improve in the future.

This Sustainability Report was prepared in accordance with the GRI (Global Reporting Initiative) Standards. A summarised (consolidated) non-financial report was also prepared in accordance with the Austrian Sustainability and Diversity Improvement Act (NaDiVeG) (Directive 2014/95/EU) and is published as such in the 2022 Group Report. Last year's report was published on 8 April 2022. This ensures the transparency and comparability of the information provided. The GRI codes for the indicators presented are noted in the relevant report sections and tables of key figures, as well as shown clearly in the GRI content index on pages 104 to 109. The present report includes information and data relating to UNIQA Insurance Group AG (UNIQA Group). The reporting period for the published performance indicators and descriptions is the financial year, which covers the period from 1 January to 31 December 2022. Reporting takes place annually.

For the calculation of the key environmental indicators for 2022 (except mobility – kilometres travelled and fleet), figures for selected countries' headquarters were included. The precise scope of the report is outlined in the table of key environmental indicators. UNIQA intends to gradually add the missing companies to this report, expand the scope of companies consolidated and improve data quality. We also report our corporate carbon footprint in the current report based on the existing environmental data (t CO₂eq). The data in the section about employees is presented based on the UNIQA Group's workforce as of 31 December 2022. The precise scope of the report is outlined in the table of key employee indicators. Compliance data was collected from 18 countries in which UNIQA Group operates. The data on complaint management was collected for the Austrian location. The tables cover a period of three years for UNIQA Insurance Group AG.

1.3 UNIQA at a glance

The UNIQA Group is one of the leading insurance companies in its core markets of Austria and Central and Eastern Europe (CEE). Around 21,000 employees and exclusive sales partners serve more than 16 million customers across 18 countries. UNIQA is the second largest insurance group in Austria with a market share of around 21 per cent. In the CEE growth region, UNIQA is present in 15 markets: Albania, Bosnia and Herzegovina, Bulgaria, Croatia, the Czech Republic, Hungary, Kosovo, Montenegro, North Macedonia, Poland, Romania, Russia, Serbia, Slovakia and Ukraine. In addition, insurance companies in Switzerland and Liechtenstein are also part of the UNIQA Group.

- Central Europe (CE)
- Eastern Europe (EE)
- South-Eastern Europe (SEE) Russia

The pin shows the market position in the relevant country.
¹The market position in Russia relates solely to life insurance.

Most of our customers that we support hold property and casualty insurance policies, which account for 55 per cent of premiums, followed by health insurance at 26 per cent and life insurance at 19 per cent. We are particularly proud to be the best known insurance brand in Austria, to serve our customers with a nationwide sales network and to build on a successful sales partnership with Raiffeisen Banking Group.

The insurance market in Austria is already mostly saturated, whereas in CEE we clearly have growth potential. In Austria an average of around €2,000 is paid for insurance per person per year, while CEE residents only pay €221. The Czech Republic is the most developed in this regard at €532 per year. All further information on the business activities of UNIQA Group can be found in the 2022 Group Report.

16.1 million
Customers

3.7 million
Customers in Austria

7.5 million
Customers in CE

4.9 million
Customers in EE, SEE and Russia

1.4 Emerging risks: keeping an eye on future challenges at all times

The insurance industry operates in a constantly changing risk landscape with all kinds of new risks, known as emerging risks. Analysing and assessing these risks is a key prerequisite for UNIQA to ensure its business operates successfully in the long term.

Emerging risks are defined as newly developed or fundamentally changing risks that are difficult to quantify at the time they occur owing to the mostly poor data situation. To make matters worse, emerging risks can no longer be mitigated, or only mitigated to a limited extent, using typical risk management

approaches. Each year, the UNIQA Group Risk Management Team analyses the emerging risks for UNIQA Group. The second stage involves UNIQA's experts assessing these risks in terms of their potential extent and time horizon.

The top 3 emerging risks for UNIQA Group in 2022

1. Cyber risks: Cyber risks were assessed to be the most important emerging risk for UNIQA for the fifth year in a row. Cyber risks involve the risk of a cyber attack combined with huge losses of company data and/or identity fraud. The industry has seen a general increase in cybersecurity attacks in 2020, 2021 and 2022, both in terms of vectors and numbers as well as their impact. As expected, the coronavirus pandemic and the Ukraine crisis have also had an impact on the threat landscape in the field of cybersecurity. One of the most sustained developments arising from the coronavirus pandemic has been the permanent conversion to a hybrid office model. As a result, cybersecurity threats in conjunction with the pandemic and exploitation of this "new normal" are becoming mainstream. This trend has increased the scope for attacks, which is why there has been an increase in the number of cyberattacks on organisations and companies via home working roles.

2. Extreme weather events and natural disasters: This category includes earthquakes, storms and extreme temperatures, which arise from the climate crisis and entail unexpectedly high losses, business interruptions and loss of assets. The main reasons for giving this risk a higher classification were the increased number of storms during the year under review, as well as the fact that unexpected weather-related events are driving reinsurance premiums up. We mitigate the risk caused by extreme weather events and natural disasters by constantly reviewing our calculation model, underwriting guidelines and reinsurance policy. We also have our own team of experts in place, who are explicitly responsible for dealing with this particular topic.

3. Geopolitics: Geopolitical conflicts and terrorism: Alongside the war in Ukraine, the Korean Peninsula, the South China Sea and Taiwan and the Middle East are some of the other potential areas of geopolitical tension. Potential consequences here include political instability and violent social unrest, particularly where there are instances of high food and energy prices, water scarcity, high unemployment, income inequality and deteriorating public services, for example. They also impact financial markets and result in insured losses arising from business interruptions and ownership rules, particularly in high value concentration areas. UNIQA's experts are responsible for monitoring and reporting on this particular risk category on a regular basis. In doing so, they can influence the strategic asset allocation, new business and products.

1.5 Sustainability risks: a key element in our risk management

A strong capital base builds the foundation of any insurance company. Ensuring that this is preserved over the long term means considering all types of risk. This is why sustainability at UNIQA goes hand-in-hand with the detailed assessment and active management of risks.

Clear and sustainable risk management

The core business of UNIQA is to relieve the burden of risks for our customers, reduce them by bundling them together and, in doing so, generate profit for the company. To ensure we remain focused on minimising risk, UNIQA has established its own Management Board function at a Group level, featuring a Group Chief Risk Officer (CRO), who is also the Group Chief Financial Officer (CFO). The role of CRO is also embedded in the Management Board in the various Group companies, whereby risk-based decision-making is ensured in all of the relevant bodies.

Sustainability was defined as a key issue in UNIQA's latest Group strategy (UNIQA 3.0). Defining a clear governance structure is therefore of huge importance to us. Continuous dialogue with the various departments is essential to ensuring consistent implementation of sustainability risks throughout the entire UNIQA Group in line with UNIQA's company-wide sustainability strategy. The UNIQA Group Risk Management team actively follows the various developments in sustainability regulations, analysing their impact on the risk management process. Back in 2021, regular contact was successfully established between the relevant departments by means of a detailed gap analysis.

The risk strategy is validated on a regular basis and also discussed in the Risk Committee with the Management Board's input. UNIQA's risk management system is aligned with the risk management policy in which we have embedded the definition of sustainability risk. We do not define sustainability risk as a separate risk type, but rather as a general risk classification that influences the existing risk categories to which UNIQA is exposed. Should this risk occur, it could have an actual or potential material adverse impact on the value of UNIQA's assets, liabilities, financial position or reputation.

UNIQA's risk management system already takes into account potential short, medium and long-term impacts, measured parameters and objectives in terms of sustainability in the individual elements of the risk management process.

1. Risk identification: UNIQA's risk catalogue is expanded to include sustainability risks and potential ESG causes. This ensures sustainability risks are explicitly taken into account going forward. We implement this within the framework of our internal control system (ICS). The work we do here is subject to an annual Group-wide review.

2. Risk assessment: Our current focus is on climate scenarios when assessing sustainability risks. Both favourable (i.e. RCP 4.5) as well as unfavourable (i.e. RCP 8.5) scenarios and their impact on the company's balance sheet are taken into account here.

3. Risk monitoring using a limit system: To classify and assess securities and other assets according to ESG criteria, UNIQA Group monitors the ESG-related investment profile of the individual corporate companies. The objective here is to continuously improve the Group's ESG profile and, in doing so, reduce the transitory risk. The data are also used to review compliance with the various measures UNIQA Group has committed to implementing (e.g. phasing out coal).

4. Risk controlling: For each significant residual risk that has been identified, a mitigation plan or strategy describing the forthcoming response to that risk (including sustainability risks or risks with a sustainability-related cause) must be defined.

5. Risk reporting: Sustainability risks are integrated into UNIQA's most important internal and external reports.

2022 – Further development of the assessment process

The implementation of sustainability risks in UNIQA's risk management processes was extremely important over the past 12 months. The identification and assessment of sustainability risks was paramount here. One of the main topics we dealt with in 2022 was measuring long-term climate scenarios, which was also down to their high emerging risk classification. The assessment process was further developed based on experiences gained the previous year. Quantitative and qualitative approaches were differentiated based on the magnitude and complexity of risk profiles among Group subsidiaries. Both physical risks (NatCat risk, physical risk exposure of issuers)

as well as transitory risks (climate-related assets) were analysed in UNIQA Group's portfolio. The integration of limits across the company allows us to monitor our sustainability risks for our investments. We have managed to close another gap by incorporating the subject of sustainability in the outsourcing risk management process.

2023 – Setting the right priorities

With the activities it has undertaken in recent years, UNIQA has created a solid basis for managing sustainability risks. As we see an increase in regulatory requirements, we will continue to optimise our efforts to identify and manage sustainability risks. The main objectives for 2023 are the continued monitoring and implementation of regulatory requirements and the further development of our risk management activities based on the insights, results and assessments obtained in 2022.



Our top 5 focal points for 2023

- Identifying sustainability risks and potential causes at an early stage in the operational risk cycle (internal control system and risk identification) by challenging different departments and business units and enhancing awareness of ESG risks across the entire UNIQA Group.
- Further monitoring of provisions and best practices in the market.
- Further development of concept for climate scenarios for those areas that have not yet been quantitatively assessed.
- Implementation of pending amendments to the Solvency II Review regarding ESG within our reporting framework.
- Expansion and further development of our limit system by incorporating environmental indicators and various social indicators for corporate and sovereign risks.

1.6 NatCat Competence Center

The NatCat Competence Center (NCCC), founded in 2013, is the Group-wide advisory centre for natural disasters and is responsible for integrating climate-related matters into our core business.

The NCCC is focused on providing the entire Group with the tools, analysis and expertise to support risk management, develop insurance solutions that help our customers prepare for climate change and support the transition to a low-carbon, net-zero emissions economy. The NCCC analyses best practices in the insurance sector with regard to climate risks and provisions and carefully follows scientific research on climate-related aspects.

Scientific and analytical methods are used to assess physical risks in order to integrate climate scenarios into our weather-based stochastic risk models, which we use to analyse the risks underwritten by the Group. Since 2016, historic individual losses have also been incorporated into our weather-based models. This allows us to assess risks as accurately as possible. As we are constantly striving to improve our weather-based models, we re-evaluate them and update them

accordingly after each event. They therefore implicitly take into account all of the latest changes to the climate and are able to quantify any long-term risk impact.

In 2023, transitory risks will also be included in the assessment. We do this by creating carbon footprints from our underwritten portfolios for insurance risks with natural disaster cover. The emission profiles will support the company's decarbonisation strategy and enable greater understanding of the trajectories and the measures implemented.

The NCCC's activities also include comprehensive reporting, active membership of the Green Finance Alliance, briefings to senior management, the transfer of knowledge across the Group (such as the three-day "UNIQA NatCat Seminar" held each year), attendance at conferences and continuous knowledge building activity by attending expert courses.



1.7 Highlights 2022

Strong together –

New memberships in leading sustainability initiatives

UNIQA has been a member of the "Green Finance Alliance" (GFA) since April 2022. This is an initiative implemented by the Ministry for Climate Action for forward-thinking financial companies. Members of the Green Finance Alliance play a leading role in protecting the climate and demonstrate how protecting the climate and sustainable management are compatible. Their specific ambitions include, among others, clear exclusion criteria and phased exit strategies for investments and insurance business related to coal, oil and gas-based value chains.

Energy monitoring that pays off

In March 2022, UNIQA was honoured by the Ministry of Climate Action and Energy for the improved energy efficiency measures it has taken. Since energy monitoring commenced back in 2018, we have managed to save approx. 2.5 million kWh of final energy and prevent more than 500 tonnes of greenhouse gases. This saved an equivalent amount of energy to that required for the annual electricity consumption of around 400 households and heating for around 70 households.

Climate Action 100+

In November 2022, UNIQA became a member of the Climate Action 100+ initiative. This initiative focuses its efforts on the world's 166 highest-emitting companies that are critical to achieving climate neutrality. The aim here is to achieve three targets, namely implementing a strong governance framework which clearly articulates the Management Board's accountability and oversight of climate change risk, taking action to reduce greenhouse gas emissions across the value chain, consistent with the Paris Agreement's goal, and providing enhanced corporate disclosure in line with the final recommendations of the "Task Force on Climate-Related Financial Disclosures" (TCFD) and sector-specific "Global Investor Coalition on Climate Change" (GIC).



#startyourbetter –

Our employees form the backbone of the UNIQA community

In 2022, we developed our own employer positioning programme and communicated this far and wide throughout Austria via appropriate media channels using the title #startyourbetter. Our aim here is to demonstrate that we are much more diverse and varied in terms of job diversity as well as within our workforce than we are noted for.

Catalogue of training and education activities in 2022:

- 360 webinars
- 1,485 in-person training courses
- 5 online "Lunch and Learn" events
- 291 attendees to Lunch and Learn
- 13 onboarding training sessions
- 303 onboarding attendees
- 7 group language courses
- 68 personal language training sessions

HR projects for 2022:

Implementation of Group standards in recruiting/onboarding

Best practice processes developed across the Group standardise the application and onboarding process. This allows us to target the best applicants, convince them to join us and integrate them into our company quickly and successfully.

Implementation of Group-wide HR Policy

With our newly implemented comprehensive HR Group Policy, we can ensure all UNIQA companies apply the same standards and best practices and that employees can enjoy our positive employee experience equally, wherever they are based.

Introducing a Group-wide HR survey tool

We want to continue our targeted improvement in the future too. Alongside our newly designed customer survey, we are increasingly collecting feedback from our employees as part of the "Voice of Employee (VoE)" survey. This information then helps up to create new HR measures.





Our cultural programme is gaining recognition

At a ceremony held in London, UNIQA's cultural programme won the top prize in two categories (Best Large Organisation for Business Culture and Business Culture Team Award). At the HR Award ceremony in Vienna, it came 2nd in the "Strategy, Leadership and Staff Development" category.

A new world of work in UNIQA Tower

Our world of work has changed. What remains the same, however, is our ability to collaborate either virtually or in person. In order to meet all of our working needs, a pilot floor at UNIQA Tower was converted into a zonal concept. This provides more space for people to exchange ideas and collaborate and ensures normal workspaces are clearly separated from focused workspaces. Sustainability was at the heart of this renovation work. Existing equipment was converted and elements of the existing office furniture were reused as optimised recycled products. A new waste concept was introduced, technology was updated and heat and energy-saving LED lighting was installed, for example.

We are passionate about inclusion, equality and equal pay

A community the size of ours at UNIQA lives and breathes from diversity. Our commitment to diversity and inclusion was brought to life in 2022 during numerous events that were held. The following events were enjoyed by more than 600 people:

- Information events on LGBTQIA+ and on the subject of "What is disability?"
- Fashion show and art awards ceremony for people with disabilities
- Event for different generations and several events hosted by the women's network

Our aim by 2023 is to increase the proportion of women in senior positions at our Austrian site, in back office positions in general and, more specifically, in management functions by 5 percentage points so as to achieve improved gender diversity at all management levels. We are focused in this regard on implementing measures such as mentoring, childcare support, work from home opportunities and extra measures to enhance flexible working hours. The adjusted gender pay gap in Austria and back office will be reduced to significantly below 1 per cent by the end of 2023.

Peace is the supreme good in our society

As a community that promotes mutual appreciation, care and health, UNIQA has been committed to supporting the people who are suffering ever since Russia invaded Ukraine. We have tried to help those in need the best way we can by providing several tonnes of medical supplies and financial support via fundraising campaigns together with our partners Caritas Austria and the Austrian Red Cross. We made sure that colleagues at UNIQA UA and their families who had fled the conflict were able to source and rent accommodation, found them jobs and childcare places, offered them psychological support and much more. Our Group-wide crisis team is responsible for coordinating these activities, reporting internally on the latest developments. Our "Buddy" programmes enable UNIQA colleagues to support Ukrainian refugee workers in their respective host country by providing accommodation, supplying essential aid goods and assisting with any administrative matters in the host country.



1.8 Facts and figures

Three huge challenges in future

- 1. Cyber risks:**
The coronavirus pandemic and the war in Ukraine have increased the threat of cyber risks, hybrid working models have increased the scope for attacks, and the number of cyberattacks on organisations and companies is increasing too.
- 2. Extreme weather events and natural disasters:**
The increase in unexpected extreme weather events is driving reinsurance premiums up.
- 3. Geopolitics:**
Geopolitical tensions result in political instability and violent political unrest, which impact financial markets and trigger insured losses arising from business interruptions and ownership rules.

Our climate strategy objectives

- Pursuit of climate target trajectory in line with the 1.5 degrees Celsius target set under the Paris Agreement in investments and underwriting, and operational ecology in compliance with EU "Climate Change Mitigation" and "Climate Change Adaption" environmental targets
- Pursuit of and compliance with science-based interim targets for 2025, 2030 and 2035 based on climate target trajectory in line with the 1.5 degrees Celsius target set under the Paris Agreement
- Climate neutrality by 2040 in Austria, and by 2050 throughout the entire Group
- Increase in green investments to more than €2 billion by 2025
- Observance of measures to prevent any negative impact on other EU environmental targets
- Compliance with minimum social standards

Our claim:
Climate neutrality by 2040 in Austria, and by 2050 throughout the entire Group

Clearly defined CO₂ reduction targets in our operational management

- Installation of photovoltaic systems
- Greening of heating/cooling systems
- Optimisation of energy monitoring
- Conversion to LEDs throughout the company
- Greening of the vehicle fleet

4 KPIs used to measure our success:

- ESG Performance Score
- Carbon Risk Rating
- GHG Corporate Emission Intensity
- GHG Sovereign Emission Intensity

7%

Highest percentage increase in Carbon Risk Rating

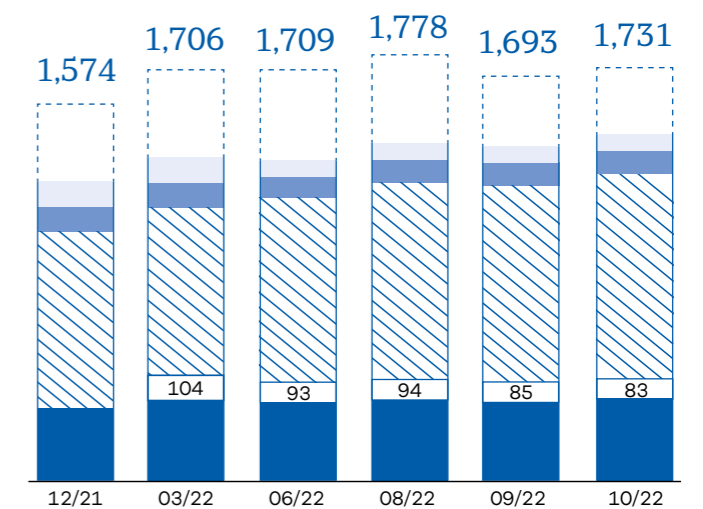
300

million worth of financing for sustainable infrastructure projects and renewable energy technologies, such as wind and solar energy and waste-to-energy processing.

Sustainable investments – our commitment for the future

By the end of September 2022, sustainable investments had already been increased to €1.7 billion. We plan to increase our sustainable investments to €2 billion by the end of 2024.

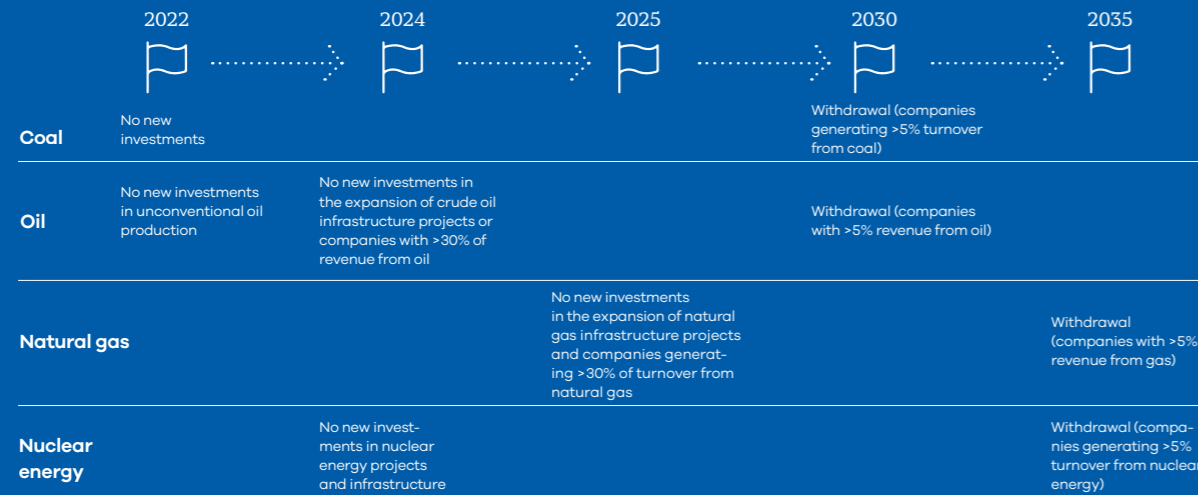
Sustainable investments (UNIQA Group; in € million)



- ☐ Sustainable infrastructure investments
- ☐ Sustainable bonds
- ☐ Social bonds
- ☐ Green bonds
- ☐ Light green funds (SFDR 8)
- ☐ Dark green funds (SFDR 9)



Decarbonisation of investments – phasing out with a clear schedule



7.1

million – number of location-based severe weather warnings sent by SMS in 2022, enabling rapid protection measures to be taken in the event of natural disasters

Reducing our own CO₂ footprint – measures taken in all of our Austrian sales locations

- From 2024: exclusive purchase of **Eco-label Guideline UZ 46 green electricity**
- By 2040: increase in energy efficiency of buildings by at least **33 per cent** compared to 2019
- Increase in photovoltaic capacity to at least **600 kWp** by 2035 (2022: 280 kWp)
- **Phasing out** of all oil and gas heating by no later than 2035
- Conversion to **100 per cent** electric cars in our fleet by no later than 2030

71%

decrease in greenhouse gas emissions from our commercial buildings by 2040

Savings achieved by the energy monitoring system:

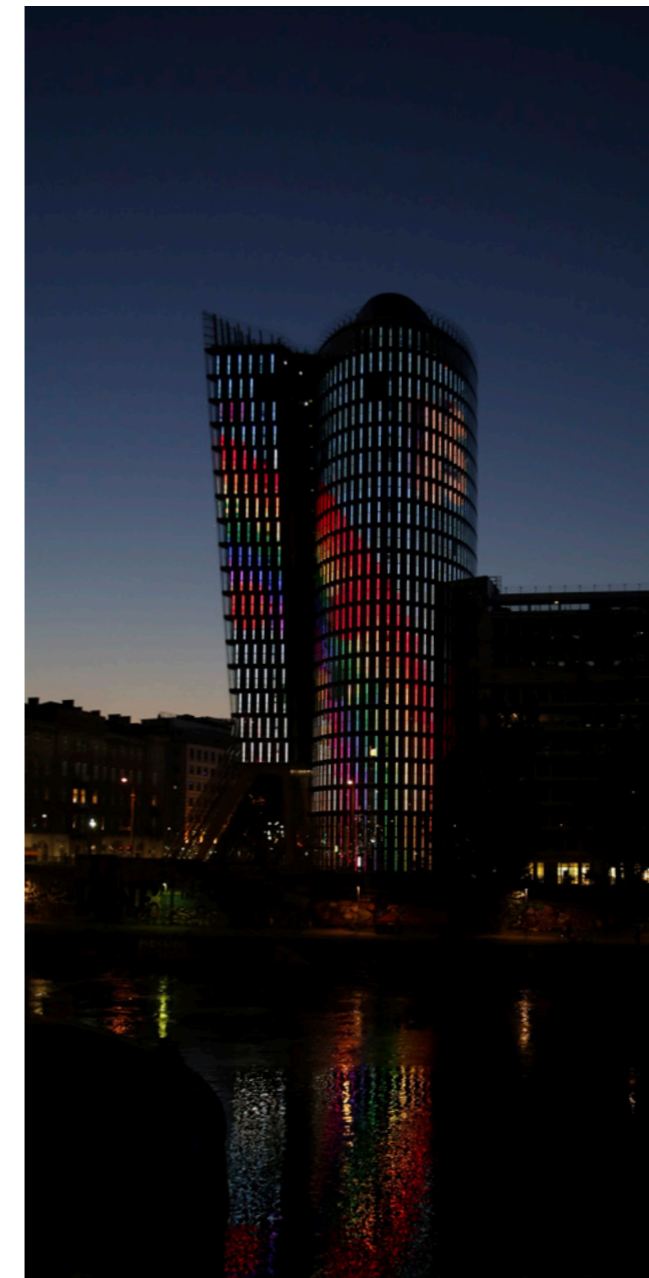
- 317,000 kWh of electricity
- 97,000 kWh district heating
- 20,000 kWh gas

= **Reduction in greenhouse gas emissions** of around **88 metric tonnes** of CO₂ equivalent

Sustainability rating	Our sustainability performance 2022
ISS ESG	C–
CDP	B–
MSCI ESG	BBB

95-69-40

While the average CO₂ emissions for the company's fleet amounted to 95 g CO₂ per kilometre back in 2020, we managed to reduce this figure to just 69 g in 2022. We want to reduce this figure to just 40 g by 2024.



230

kWp total output generated by 17 new photovoltaic systems (2021 and 2022)

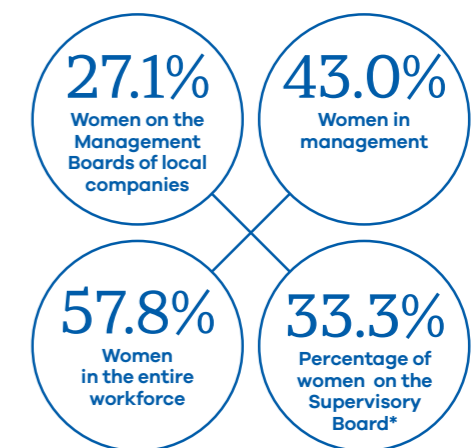
112

organisational energy monitoring measures implemented and documented

0.6%

The unaccounted gender pay gap in Austria is significantly less than 1 per cent

We are committed to diversity



* Including two representatives of the Works Council

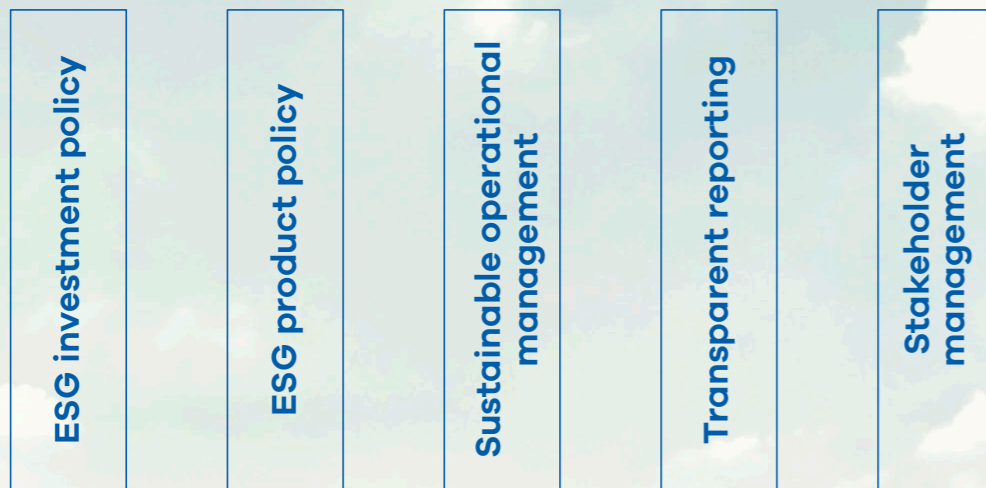


**The UNIQA
sustainability
strategy and
ESG integration**

2.1 UNIQA sustainability strategy

Our sustainability strategy pursues a holistic approach and ties our economic ambitions to a clear environmental and social obligation to the environment and society, which we take seriously. We have therefore enhanced our sustainability strategy and aligned our targets and measures with established international and national frameworks to an even greater extent. We not only report on progress annually, but also on an ongoing basis on our website.

Sustainability



People and culture

Our sustainability strategy is based on five key pillars:

1. Investment policy based on ESG criteria
 The assessment of environmental and social impacts on our assets on an ongoing basis (“outside-in”) as well as the assessment of the ecological and social impact of our investments (“inside-out”) are incorporated into the structure and management of our portfolio. The latter point also includes indirect CO₂ emissions. To do this, we rely on transparent, standardised data sources as well as appropriate databases. Our target systems, based on scientific data, are aligned with the rules issued by recognised NGOs, therefore making them an effective tool for reducing carbon emissions in accordance with the Paris Agreement. Our membership in renowned networks, such as the UNEP Finance Initiative (Principles for Responsible Investments, PRI), the Net Zero Asset Owner Alliance (NZAOA) or the Climate Action 100+ initiative, support our commitment to greater sustainability in investments.

2. A product policy aligned with ESG criteria and featuring sustainable additional benefits
 As the largest provider of insurance services, we are on hand to support our customers on their way to a better life, but we also keep the value creation processes of our company in mind at all times too. Risk prevention and mitigation are key areas in which environmental and social impacts increasingly need to be incorporated into the advising approach, meaning therefore that our insurance products need to be significantly adapted. In addition to our existing portfolio, we therefore also offer additional environmentally friendly investment opportunities, including in particular more sustainable products (unit-linked insurance products) and even pure “green” products. One of our other targets is to gradually expand our range of health and property insurance products that satisfy environmental and social criteria so as to promote a sustainable lifestyle and sustainable corporate governance on a broad basis. To do this, we rely on complementary product modules (such as e-mobility or low-emission household/operational management) as well as improving the quality of advice we offer regarding resource efficiency and reducing emissions.

5. Committed stakeholder management ensuring greater social and environmental responsibility
 Part of our management approach involves maintaining continuous dialogue with all of our stakeholders and their representatives. We therefore stand by our positions, even in cases where we disagree.

The key partners in our stakeholder dialogue are as follows:

- customers and their interest groups
- public representatives (government ministries, municipalities, regulators, NGOs, etc.)
- employees
- investors

3. Exemplary sustainable business management
 Our sustainability efforts aim to inspire our customers to act in a more environmentally friendly and socially responsible way overall. When we undertake our activities and deal with our suppliers, we ensure that we apply international certification and standards, including in particular the six EU environmental targets set out in the Taxonomy Regulation. We want to set a good example, particularly with regard to climate targets, and implement our commitment to continuously reducing the carbon footprint of our own operational management in a consistent way.

To achieve this, we pursue specific CO₂ reduction targets in five areas of our operational management:

- Installation of photovoltaic systems
- Greening of heating/cooling systems
- Optimisation of energy monitoring
- Conversion to LEDs throughout the company
- Greening of the vehicle fleet

4. Transparent reporting and ongoing independent ratings
 In future, we will provide comprehensive information regarding our targets and the progress achieved in reaching them in a timely and transparent way. We will also do this in a way that goes beyond statutory disclosure requirements. Alongside our existing reporting processes, this is also based on guidelines that arise from our membership in ESG networks and our support for various initiatives. As well as having high levels of transparency in our reporting, we are also actively seeking dialogue with ESG rating agencies and endeavour to continuously improve our ESG rating by way of additional reporting processes. External auditing processes provide us with additional valuable insights, allowing us to specifically optimise our reporting and also optimise our sustainability efforts in general.

Our climate strategy – the key element of sustainability

The specific climate strategy in place is at the heart of our sustainability strategy. Indeed, protecting our environment by reducing CO₂ emissions requires clear and efficient measures to be put quickly into operation. As an insurer, we are committed to assuming clear responsibility both for our direct as well as indirect emissions, i.e. those emissions that are caused in the real-world economy by our financing, investments and property insurance. The agreement to limit global warming to a maximum of 1.5 degrees Celsius, reached at the UN Climate Change Conference in Paris in 2015, is our unequivocal goal. We took our first major step in this direction in early 2019, when we approved UNIQA's decarbonisation policy. Alongside the decision to phase out coal in our investments and underwriting, this policy also included the creation and implementation of a comprehensive sustainability strategy, which entered into force at the end of 2020. This was also linked in 2021 to our accession to the Net-Zero Asset Owner Alliance, which was accompanied by reaffirming the 1.5 degrees Celsius target set under the Paris Agreement, as well as our commitment to climate neutrality, which we aim to achieve in Austria by 2040,

and in CEE by 2050. Our memberships are rounded off by our accession to the Green Finance Alliance in April 2022 and the accompanying obligations we have entered into.

Key objectives

- Pursuit of climate target trajectory in line with the 1.5 degrees Celsius target set under the Paris Agreement in investments and underwriting, and operational ecology in compliance with both EU "Climate Change Mitigation" and "Climate Change Adaption" environmental targets
- Climate neutrality within our business model by 2040 in Austria, and by 2050 throughout the entire Group
- Pursuit of and compliance with science-based interim targets for 2025, 2030 and 2035 based on climate target trajectory in line with the 1.5 degrees Celsius target set under the Paris Agreement
- Increase in green investments to more than €2 billion by 2025
- Observance of measures to prevent any negative impact on other EU environmental targets

	Climate neutral by 2040* in investments	Sustainable products and advice	Exemplary operational management
Common goals	Compliance with the Paris Agreement climate target of 1.5 degrees Celsius		
Selected specific measures	Participation in the Net-Zero Asset Owner Alliance Integration of ESG data into the investment process	Expansion of products in pension and property insurance Developing sustainability as an area of advisory expertise	Energy monitoring and "Photovoltaic Offensive" Greening of the vehicle fleet
Overarching measures	<ul style="list-style-type: none"> • Creation of a UNIQA CO₂ climate target trajectory with defined intermediate targets • Development of an Oil and Gas Policy and continuing to phase out coal • Consideration of the climate strategy in the Group's management and remuneration policy 		

* Climate neutral in Austria by 2040, internationally by 2050

2.2 ESG Integration

Sustainability measures only become transformative in nature if they are implemented in a transparent and comprehensible way. We fulfil this requirement at UNIQA thanks to our strong governance, clear responsibilities, well-founded stakeholder engagement and comprehensive reporting and ratings from renowned agencies.

Involvement of the Supervisory Board

The Supervisory Board deals with sustainability reporting each year in the advisory body of the Audit Committee. Here it decides on the sustainability strategy to be pursued. The Group Executive Board reports to the Supervisory Board on a quarterly basis, looking at progress with regard to environmental and social targets. The ESG Committee is embedded in the governance of the UNIQA Insurance Group and is responsible for advising the Group Executive Board. The Supervisory Board undertakes training sessions every year in order to improve collective knowledge, skills and experience as regards sustainable development. The Annual General Meeting decides on the assessment of the Supervisory Board's performance when granting the annual discharge.

Sustainability management

The Sustainability, Ethics and Public Affairs department (SEPA) is responsible for the UNIQA Group's sustainability agendas and reports to the Head of HR, Brand and Sustainability, who also acts as the Chair of the ESG Committee. SEPA supports all operational units in integrating and pursuing the sustainability strategy within the business processes. Among other things, the team is also responsible for sustainability governance, sustainability reporting, rating enquiries and monitoring regulatory changes.

The Group ESG Committee as the central committee

The Group ESG Committee, set up in 2021, is the central body for sustainability matters at a Management Board level. It comprises members of the Management Board of UNIQA Insurance Group AG and the heads of the Corporate Business, Sustainability and Ethics and Public Affairs departments, meets every quarter and is responsible for driving forward ESG integration within our core business.

Its most important functions include the following:

- Strategic definition and continuous further development of our Group-wide ESG ambitions
- Continuous monitoring of stakeholder awareness on environmental and social impacts
- Management of ESG approach at Group level and approval of annual ESG working plan
- Definition and prioritising of ESG topics for the Group
- ESG targeting and KPI monitoring
- Regular informing of UNIQA's Management Board regarding ESG topics and activities
- Setting of topics to focus on in stakeholder discourse
- Supervision of Group-wide climate strategy and environmental management

Voluntary independent audit of the Sustainability Report

We have commissioned PwC Wirtschaftsprüfung GmbH to compile the voluntary audit of the Sustainability Report in accordance with GRI Standards requirements for the 2022 financial year. This report on the audit is attached to the Sustainability Report as an annex.







2.3 Stakeholder engagement: achieving more together

In order to be able to respond appropriately to current and future challenges and opportunities, it is essential we involve our various interest groups and stakeholders and ensure we actively collaborate with them. We need to understand what our stakeholders need in order to be able to develop products and services that will have a distinctly positive impact on our customers' lives, whilst also contributing to resolving social issues. In order to continuously improve our sustainability strategy, sustainability activities and sustainability reporting, we interact regularly with our stakeholders using all kinds of

different formats. In addition to making direct contact with them, we also use stakeholder surveys in the context of materiality analyses and customer surveys.

Our stakeholder engagement involves focusing on four key stakeholder groups, who have a material impact on our business and/or are materially impacted by our business. They are customers, employees, investors and the public.

	Key stakeholder groups	Dialogue through
	Employees Management Board Management Colleagues Works Council	Employee appraisals Intranet and emails Networks and dialogues Career fairs Programmes for voluntary activities
	Customers Private customers Corporate customers	Face-to-face and digital customer service Feedback via social media channels Customer satisfaction surveys Customer and market analyses Complaint management
	Investors Small and private investors Institutional investors Core shareholders	Personal and digital exchange of information Annual General Meeting Attendance at conferences Ratings and benchmarks
	Public Legislators, regulators, federal government and ministries Industry associations Interest groups NGOs Media Rating agencies Suppliers	Press conferences and interviews Dialogue formats Memberships Online and social media channels Industry events

2.4 Our materiality matrix

Identifying the key topics and needs of our stakeholders is a key task for an international group like us. We use our materiality matrix to ensure we can address in full all of the risks, opportunities and options that our stakeholders consider to be the most important.

In order to compile our materiality matrix, we followed a clearly defined process:



The last materiality assessment was conducted in 2021. No material changes were made in 2022, taking into account the latest megatrends and sustainability risks.

We consolidated our stakeholder groups into four groups, namely employees, customers, investors and the public, and contacted a total of 313,081 representatives to ask for their views on the identified topics by means of a quantitative materiality survey.

An impact assessment involving various departments within the Group was conducted in order to prioritise the key topics identified. The results obtained here were then assessed by the management. The UNIQA materiality matrix was then derived from the link between the stakeholder survey and the impact assessment. More detailed information about the process can be found in our 2021 Sustainability Report.



The top 5 topics with the greatest impact on the environment and society as well as the risks and opportunities for UNIQA are as follows:

- Health and satisfaction of employees
- Diversity and equal opportunity
- Data security and processing
- Training and education
- Engagement for the environment

Reconciliation table

Material topics	Section reference	Information and topics covered by GRI Standards	SDG	UNGC principles
Health and satisfaction of employees	4. Sustainability in our UNIQA community	GRI 401 Employment GRI 402 Labour/management relations GRI 403 Occupational health and safety GRI 404 Training and education GRI 405 Diversity and equal opportunity		3-6
Engagement for the environment	2. The UNIQA sustainability strategy and ESG integration 3. Sustainability in UNIQA's core business 6. Key figures and performance	GRI 301 Materials GRI 302 Energy GRI 303 Water GRI 305 Emissions		7-9
Engagement for climate change	2. The UNIQA sustainability strategy and ESG integration 3. Sustainability in UNIQA's core business 6. Key figures and performance	GRI 301 Materials GRI 302 Energy GRI 303 Water GRI 305 Emissions		7-9
Advice on and prevention of natural disasters	3. Sustainability in UNIQA's core business	GRI 417 Marketing and labelling		7-9
Digital service and customer focus	3. Sustainability in UNIQA's core business			
Training and education of employees	4. Sustainability in our UNIQA community	GRI 404 Training and education		3-6
Cyber risk	5. Sustainability in UNIQA's governance			
Diversity and equal opportunity	4. Sustainability in our UNIQA community	GRI 405 Diversity and equal opportunity GRI 406 Non-discrimination		3-6
Sustainable investment	3. Sustainability in UNIQA's core business			7-9
Sustainable products	3. Sustainability in UNIQA's core business			7-9
Data security and processing	5. Sustainability in UNIQA's governance	GRI 418 Customer privacy		
Environmental and social risk management	1. Introduction 3. Sustainability in UNIQA's core business			
Ethics and compliance	5. Sustainability in UNIQA's governance	GRI 205 Anti-corruption GRI 206 Anti-competitive behaviour		10
Human rights	5. Sustainability in UNIQA's governance			1-2

Memberships

We are convinced that environmental, social and governance issues can only be safeguarded by working together. This requires information to be exchanged across sectors and companies. We believe the exchange of knowledge, improved transparency, jointly developed solutions and best practice principles are essential, which is why we are a signatory to and member of several global sustainability initiatives. This action has been approved by our second highest decision-making body, the Group Executive Board. Our memberships underscore our commitment to acting responsibly and go far beyond the statutory requirements in place. We have made public commitments on our website for many of our memberships.

Green Finance Alliance

UNIQA has been a member of the "Green Finance Alliance" (GFA) since April 2022. This is an initiative implemented by the Ministry for Climate Action for forward-thinking financial companies. Members of the Green Finance Alliance play a leading role in protecting the climate and demonstrate how protecting the climate and sustainable management are compatible. Their specific ambitions include, among others, clear exclusion criteria and phased exit strategies for investments and insurance business related to coal, oil and gas-based value chains.



UN Global Compact

UNIQA has been a member of the UN Global Compact (UNGC) since 2020, promising to ensure consistent compliance with its ten principles. These principles have additionally been incorporated into the Group-wide Code of Conduct, which reflects our corporate culture and governs our responsibilities to our customers, business partners and employees. The core areas covered by the UNGC are human rights, labour, environment and anti-corruption. We also publish a comprehensive progress report on our website each year.



Sustainable Development Goals

UNIQA also supports the Agenda 2030 for sustainable development adopted by the United Nations in September 2015. At the core of this initiative are the 17 Sustainable Development Goals (SDGs) (<https://sdgs.un.org/>), which are subdivided into 169 targets. The reconciliation table includes references to the SDGs of particular importance to both the Group as a whole and to the core business activities of UNIQA Insurance Group AG. These are dealt with in priority order. Four SDGs are particularly relevant for UNIQA: SDG 3 (Good health and well-being), SDG 4 (Quality education), SDG 5 (Gender equality) and SDG 13 (Climate action).



UN Principles for Responsible Investment

UNIQA also signed up to the United Nations Principles for Responsible Investment (UN PRI) in 2020. The aim of these principles is to integrate ESG principles into investment decisions and management. Thanks to our own guidelines for responsible investments, we were able to take sustainability factors into greater account with regard to investment. It has also proven to be the case that sustainable investments enjoy reduced fluctuations in value. Our prudent financial principles of action have also allowed us to successfully mitigate the impact of the sustained low interest rate environment.



Climate Action 100+

In November 2022, UNIQA became a member of the Climate Action 100+ initiative. This initiative focuses its efforts on the world's 166 highest-emitting companies that are critical to achieving climate neutrality. The aim here is to achieve three targets, namely implementing a strong governance framework which clearly articulates the Management Board's accountability and oversight of climate change risk, taking action to reduce greenhouse gas emissions across the value chain, consistent with the Paris Agreement's goal, and providing enhanced corporate disclosure in line with the final recommendations of the "Task Force on Climate-Related Financial Disclosures" (TCFD) and sector-specific "Global Investor Coalition on Climate Change" (GIC). This engagement is a key requirement for UNIQA's membership of the "Net-Zero Asset Owner Alliance" (NZAOA) and the "Green Finance Alliance" (GFA). Our accession to the Climate Action 100+ initiative will supplement UNIQA and NZAOA's engagement in investments, providing the Group with an insight into the approach required for our future bilateral engagements.



Net-Zero Asset Owner Alliance

UNIQA acceded to the United Nations' Net-Zero Asset Owner Alliance (AOA) in October 2021. This alliance is an international group of institutional investors who have committed to transitioning their investment portfolios to net-zero GHG emissions by 2050. The Net-Zero Asset Owner Alliance represents managed assets totalling approximately US \$10 billion and supports a joint approach by investors in aligning their portfolios to the targets set out in the Paris Agreement.



UN Principles for Sustainable Insurance

UNIQA has been one of the signatories to the Principles for Sustainable Insurance (PSI) of the United Nations Environment Programme Finance Initiative (UNEP FI) since 2020. This initiative is used as a global framework for the insurance industry in order to address environmental, social and governance risks and opportunities.



Sustainability ratings

In addition to complying with our extensive reporting obligations, we make targeted use of external sustainability ratings to promote transparency and build trust among all our stakeholders, namely our customers, employees and investors. Every year, these ratings results are incorporated into the plans for our sustainability measures and are key points of reference on our journey towards UNIQA enjoying an emission-free and sustainable future (see p 24).

Non-financial report

In terms of reporting, UNIQA Group follows both mandatory as well as voluntary standards arising in particular from these memberships. In accordance with the Austrian implementation of the EU Non-Financial Reporting Directive (Directive 2014/95/EU), we publish relevant non-financial information in the separate summarised non-financial report, which is published as part of the Group report. The listed concepts, due diligence processes, targets and measures contained in the (consolidated) non-financial report are in line with the contents of the sustainability report. The (consolidated) non-financial report was approved by the Supervisory Board of UNIQA Insurance Group AG and audited with limited assurance by PricewaterhouseCoopers GmbH Wirtschaftsprüfungsgesellschaft (PwC). More detailed information can be found in the 2022 (consolidated) non-financial report of UNIQA Insurance Group AG.

UNIQA is a member of the Green Finance Alliance

2.5 The course is set for climate neutrality

We are wholly convinced that the climate crisis can only be tackled by working together. As a result, we need to combine our efforts in meaningful partnerships and memberships both domestically and internationally in order to achieve climate neutrality in Austria by 2040, and at an EU level by 2050. We were one of nine founding members of the Green Finance Alliance in April 2022, an initiative of the Federal Ministry for Climate Action, Environment, Energy, Mobility, Innovation and Technology (BMK) to promote a greener financial market.

Facts regarding the Green Finance Alliance

As one of the world's first government initiatives, the Green Finance Alliance looks at fulfilling specific criteria to ensure a greener financial market. Members have voluntarily committed to gradually making their portfolios climate-neutral, both in terms of investments as well as risk coverage (underwriting activities), thus aligning themselves with the 1.5 degrees Celsius target set under the Paris Agreement. The list of criteria includes targets for phasing out fossil fuels, expanding green business activities and compiling transparent annual climate reports. The Ministry for Climate Action, the Environment Agency Austria and the Advisory Board consisting of independent climate experts are on hand to support members and evaluate their progress each year. This form of collaboration between the government and finance is a promising new development internationally.

From an organisational perspective, the GFA is based within the Ministry for Climate Action in Department VI/3 (Green Finance and Sustainable Economic Development). The BMK is responsible for the strategic management of the Green Finance Alliance and appointing personnel to the steering committee created for this purpose. The coordination unit (Environment Agency Austria) is responsible for the operational implementation, coordination and supervision of the Helpdesk. Domestic and international experts in green finance are invited to become members of the Advisory Board, which is on hand to provide support in the further development of content, science-based and methodology matters.



- Measures and detailed criteria are defined for each target dimension and action area.
- These criteria are based on the latest international standards and science-based methods.
- The GFA members carry out annual monitoring and reporting.
- The "Investment and credit portfolio" and "Underwriting portfolio" action areas are supplemented with operational ecology.

Graphic adapted based on the Green Finance Alliance handbook 2.0, 2022

The Green Finance Alliance as a strong partner of UNIQA on the way to achieving climate neutrality

As a company trading internationally, we must consider all kinds of measures with regard to the "green transformation". These measures include providing greater advisory expertise and a wider range of products to support our customers' lives and businesses with even better solutions in terms of mobility, building utilisation, energy matters and nutrition. The Green Finance Alliance allows us to work together with other forward-thinking financial companies and the Ministry for Climate Action to take effective measures in sustainable economic management.

Global warming and its associated consequences play a crucial role within the insurance industry in its attempts to meet the Paris climate targets: in 2021, our expenditure on major claims or losses caused by natural disasters tripled to more than €300 million. At a global level, losses caused by natural disasters amounted to approximately €250 billion (€50 billion more than the 10-year average). As an institutional investor and property and casualty insurer, we are committed to doing all we can to take effective action against global warming. This requires particular cooperation with the authorities at a local, regional and national level, from zoning to building regulations,

emission specifications and Private Public Partnerships (PPPs) on renewable energy, right through to financing this transition and adjusting insurance cover.

The consistent positioning of the Green Finance Alliance is a major asset, and measures to meet the Paris climate targets are embedded and accompanied based on scientific research. The underlying list of criteria can be flexibly adapted in line with our needs. Larger assets are indeed combined in other international climate alliances, but it takes significantly longer to find a common denominator.

Outlook: projects and initiatives within the Green Finance Alliance

It is our objective to become climate-neutral in Austria by 2040, as well as across the Group by 2050. Our stakeholders also expect to see a clear reduction in CO₂ emissions in our business model. We are addressing this in a consistent way in our operational management, in investments as well as in our corporate business by using science-based methods. After we phased out coal in 2019, our aim is to complete an orderly phasing out of oil (by 2030) and gas (by 2035) in investments and in the industrial business, introduce a certified environmental management system (by 2025) and take proactive measures together with our customers to pursue a more sustainable form of economic development.

Although the Green Finance Alliance is an Austrian initiative, it affects the entire UNIQA Group, where the focus at an individual country level can differ greatly. The most pressing challenges involve the rapid and consistent alignment of the investment portfolio with the climate target trajectory in line with the target set under the Paris Agreement, subject to achieving the required interim targets for 2025 and 2030. The need to take action to reduce "financed emissions" is already of relevance in the CEE region, particularly owing to the required phasing out of fossil fuels, such as coal, crude oil and gas. In underwriting, the legacy portfolio in the CEE region and associated requirement for insurance cover for fossil fuel value chains ("insured emissions") requires transformation. This will also require persuasive efforts on our part. The establishment of broader data sources enabling risk to be priced in a more target-driven manner is also of importance.

Green Finance Alliance: our milestones

Annually

Publication of adapted climate strategy and engagement strategy
Disclosure of greenhouse gas emissions and progress on targets

2022



Publication of an adapted climate- and engagement-strategy

From 2023



2025



EMAS certification for an implemented company environmental management system for Austria

Coal and oil phase-out achieved



2030

2035



Natural gas phase-out achieved

Investment and underwriting portfolios must be geared towards the 1.5-degree target



2040

2050



Portfolios are greenhouse gas-neutral

Green Finance Alliance target dimensions

		Orientation of the portfolio towards the 1.5-degree target set by the Paris Agreement	Greenhouse gas-neutral portfolio by 2050. Continuous reduction in greenhouse gas emissions attributable to the portfolios	Significant expansion of green activities in core business, create a positive impact, mobilisation of capital for climate targets	Manage climate risks and boost resilience	Climate governance and mainstreaming in all relevant parts of the company					
Measures for core business	General measures	1. All action areas	1.1 Climate strategy: introduction of a publicly available overall climate strategy	■	■	■	■	■	■	■	■
			1.2 Climate report: publication of an annual climate report	■	■	■	■	■	■	■	■
			1.3 Engagement strategy: implementation of a publicly available climate-related engagement strategy	■	■	■	■	■	■	■	■
			1.4 Engagement report: annual report on all essential climate-related activities	■	■	■	■	■	■	■	■
			1.5 Coal phase-out	■	■	■	■	■	■	■	■
			1.6 Oil phase-out	■	■	■	■	■	■	■	■
			1.7 Natural gas phase-out	■	■	■	■	■	■	■	■
	Action-specific measures	2. Investment/credit portfolio	2.1 The analysable investment/credit portfolio ensures a continuous reduction in greenhouse gas emissions to the point where the 1.5°C target is met	■	■	■	■	■	■	■	
			2.2 Annual recording and publication of the greenhouse gas footprint of the analysable investment/credit portfolio	■	■	■	■	■	■	■	■
		3. Underwriting portfolio	3.1 The underwriting portfolio ensures a continuous reduction in greenhouse gas emissions to the point where the 1.5°C target is met	■	■	■	■	■	■	■	■
	3.2 (Annual recording and publication of the greenhouse gas footprint of the underwriting portfolio)*		■	■	■	■	■	■	■	■	
	4. Other	4.1 (Targets based on EU regulations)*		■	■	■	■	■	■	■	

* no criteria available yet ■ Investment/credit portfolio ■ Underwriting portfolio

Graphic adapted based on the Green Finance Alliance handbook 2.0, 2022

“ The financial sector is a key lever for climate action, a green economic recovery and a sustainable economy facilitated by public and private sector collaboration. The Green Finance Alliance will transform into a benchmark for responsible climate action. Our membership gives us the opportunity to be one of our industry’s real pioneers here. ”

René Knapp, Member of the Management Board, Human Resources, Brand and Sustainability



1. Introduction
2. The UNIQA sustainability strategy and ESG integration
3. Sustainability in UNIQA's core business
4. Sustainability in our UNIQA community
5. Sustainability in UNIQA's governance

Sustainability in UNIQA's core business

Our actions as an insurance company have an impact on the climate, and we want to make it as positive as possible. We focus here on sustainable investments on the one hand, as we could either cause negative impacts with our investments, (e.g. by promoting emission-intensive projects), or we can advance the fight against climate change by promoting climate-friendly technologies and companies. On the other hand, we could provide risk cover that enables an emissions-intensive operation to continue – or we can transform it into a low-emissions business model. The same principles apply on a smaller scale to our own operations, which we are making as sustainable as possible to reduce negative impacts that could ultimately rebound on our business through reputational damage and climate change impacts. The insurance industry can play a role in combating climate change – and we are setting a positive example.

3.1 Sustainability in investing

As insurers we are conscious of the responsibility to scrutinise our own investment activities against ever higher sustainability criteria. In the past year we have extended our ESG focus significantly, for example by defining the first stage of a climate pathway for the UNIQA Group, with the aim of reducing the CO₂e emissions of our own investments to zero by 2050.

Detailed analysis for sustainable investments

Our overall aim is to continually improve the ESG quality of our assets. Integration of sustainability data from our specialised data provider ISS ESG (Institutional Shareholder Services) enables us to conduct in-depth analyses of our investments in terms of their sustainability. These are based on fundamental research and the holistic approach taken by ISS ESG. The key focus for 2022 was on climate data such as CO₂e emissions for companies represented in our bonds and equities portfolios, as well on countries whose government bonds we hold.

The indicator we use to evaluate CO₂e emissions is "Carbon Emission Intensity". This measures emissions against "production" and depicts emissions per unit of revenue for companies and emissions per gross domestic product for countries. Our aim is continual improvement of these key performance indicators. In 2022 we managed to reduce the Carbon Emission Intensity for the entire investment activities of the UNIQA Group by approximately 3 per cent compared to the previous year. This reduction was achieved across both our investments in companies and in government bonds.

For corporate bonds and equities we are aiming to reach our overall goal of decreasing the Carbon Emissions Intensity by 15 per cent by the end of 2024, compared to 2021. We have set this target as part of our membership of the Net-Zero Asset Owner Alliance.

Another key indicator is the "Carbon Risk Rating", which provides an overall assessment of a company or a country with regard to all climate-related factors. Here, too, during the course of 2022

we achieved an improvement in the overall investment activities of the UNIQA Group: this indicator shows a 7 per cent improvement compared to the previous year's assessment. This improvement in our Carbon Risk Rating is principally due to the fact that the companies in our investment portfolio have improved their own management of climate risks.

Development of our climate target pathway

In line with the requirements of the Net-Zero Asset Owner Alliance (NZAOA) and the Green Finance Alliance (GFA), in the year 2022 we developed a climate target pathway to ensure we achieve climate neutrality by 2050. The focus was on individual issuers, using year-end figures for 2021 as the base year. Future greenhouse gas emissions of individual company holdings were estimated using the weighted average Carbon Emission Intensity figures.

The first important milestone for both the NZAOA and the GFA is, in accordance with estimations by the Intergovernmental Panel on Climate Change (IPCC), a 15 per cent reduction in greenhouse gas emissions by the end of 2024, compared to the end of 2021. To achieve this target, we are focusing on new investments that have high overall ESG ratings and their own climate targets. We also intend to increase our investments in companies that have pledged commitment to the Paris climate target of 1.5 degrees celsius, and to increase the proportion of these investments year-on-year.

As a founding member of the Austrian Green Finance Alliance we have also made a voluntary commitment to gradually making our portfolio activities climate-neutral. The proportion of company tar-

Weighted average Carbon Emission Intensity (t CO₂e/€ million revenue)

Base year 2021	99
2022	96
Target 2024	84

gets that are SBTi compliant is measured by the weighting towards investments in companies which have themselves pledged commitment to the Science Based Targets. We have set ourselves the target by 2040 of holding exclusively issuers that comply with the Science Based Targets and that are themselves aiming to be climate-neutral by 2050. In pursuit of this long-term goal, we defined an interim goal for 2023. We would like to increase our proportion of SBT-compliant issuers (owned emissions) from 18 per cent (in the base year of 2021) to a target level of 30 per cent. To this end we are applying our new investment guidelines and monitoring the relevant KPIs.

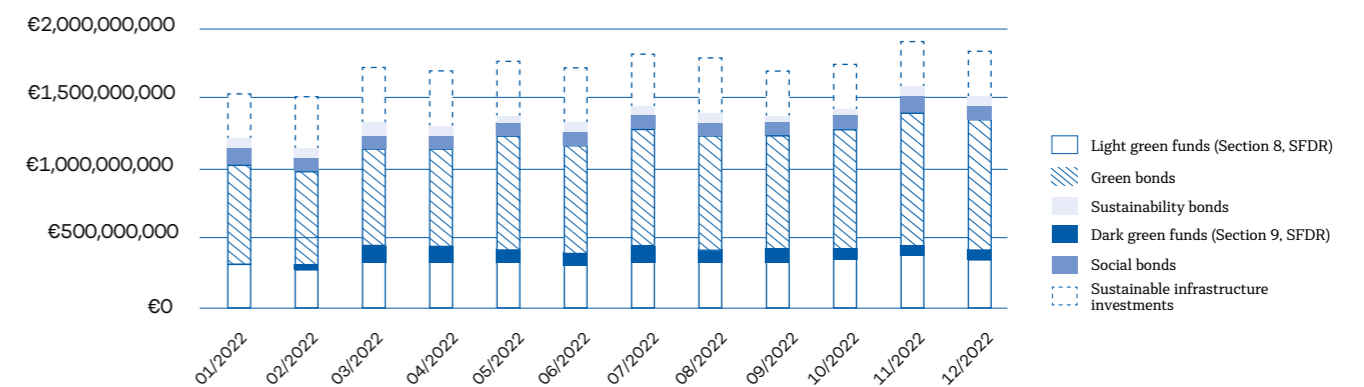
ESG-oriented investments

The UNIQA Insurance Group categorises ESG-oriented investments according to the EU Disclosure Regulation (SFDR) and Delegated Regulation (EU) 2021/1257. As of the end of September 2022 we have already built up the volume of ESG-oriented investments to €1.7 billion. Our original target of €1 billion in ESG-oriented investments by 2025 has therefore already been significantly exceeded by this year. The major portion of our

ESG-oriented investments consists of green bonds, 69 per cent of which were issued as corporate bonds and 31 per cent as government bonds. For social bonds, in contrast, the proportions are 34 per cent from corporate and 66 per cent from government issuers. A hybrid version, sustainability bonds, generally finance both environmental and social projects, and these were principally issued by governments, at 79 per cent. In order to structure the maximum possible cover with ESG-oriented investments, we focus on funds in compliance with Articles 8 and 9 of the EU Disclosure Regulation (SFDR).

UNIQA finances sustainable infrastructure projects and technologies including renewable energies such as wind and solar energy, and waste-to-energy processing, with a volume of approximately €300 million. We plan to further expand our ESG-oriented investments in the coming years, aiming for holdings of €2 billion by the end of 2024. This is also one of the requirements of the Net-Zero Asset Owner Alliance.

Structure of sustainable investments in 2022



UNIQA decarbonisation – Strategy for fossil fuels after excluding coal

As a member of the Green Finance Alliance we have made fundamental adjustments to the requirements with regard to fossil fuels and embedded these in a policy. The following core adjustments have been introduced:

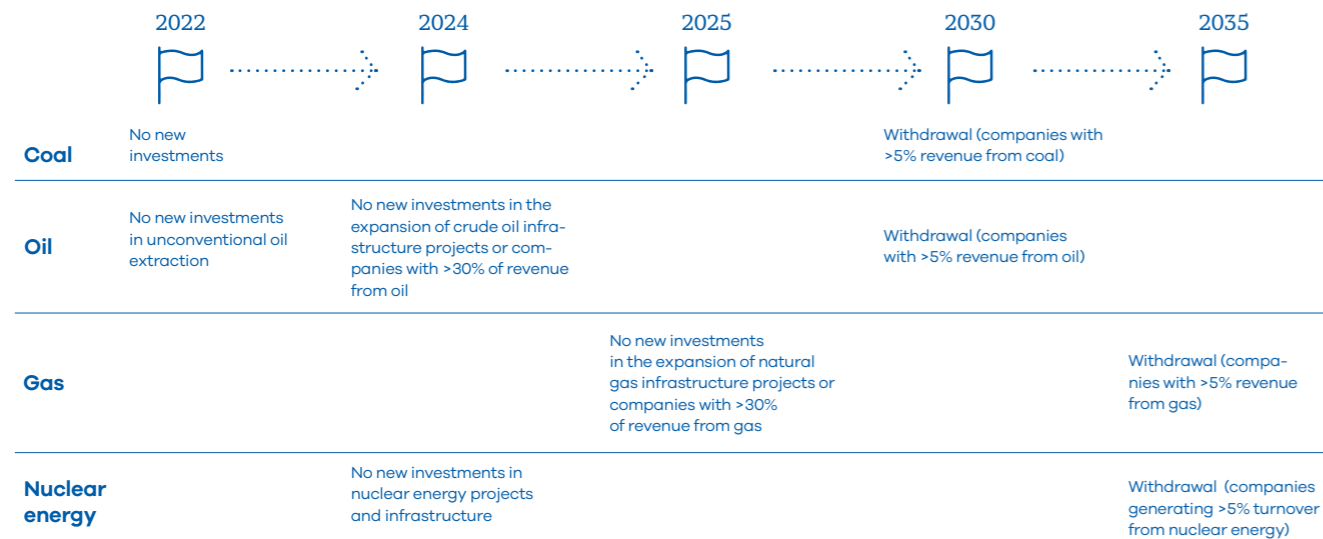
Coal: Following our decision to phase out coal at the beginning of 2019, in 2022 we tightened the threshold level and excluded from our own investments any issuers for whom coal activities constitute more than 10 per cent (previously 30 per cent) of their revenue. By the end of 2030 this revenue limit of 10 per cent will be reduced to 5 per cent. While integration of the AXA subsidiaries in Poland, the Czech Republic and Slovakia acquired in 2020 did include some exposure to coal, during the course of 2022 this was completely eliminated from our own investments. In our client portfolios, pensions and savings products as well as unit-linked life insurance we are not able to exclude all coal-related investments, due to some contractual factors. Any new products offered, however, are coal-free.

Oil: As a member of the Green Finance Alliance and with due regard to the EU Taxonomy we are planning an orderly withdrawal from oil by 2030. This means that by the end of 2024 no new investments will be made in conventional crude oil projects which aim to expand oil infrastructure, nor any new investments

in companies that earn more than 30 per cent of their revenue in the oil sector. Oil companies that earn more than 5 per cent of their revenue from oil will be sold by the end of 2030.

Gas: As a member of the Green Finance Alliance and with due regard to the EU Taxonomy we are also planning an orderly withdrawal from natural gas by 2035. This means that by the end of 2025 no new investments will be made in natural gas projects which aim to expand gas infrastructure, nor any new investments in companies that earn more than 30 per cent of their revenue from the gas sector. Gas companies that earn more than 5 per cent of their revenue from gas will be sold by the end of 2035. With regard to natural gas, possible exceptions from the SBTi, the EU Taxonomy or the Paris Agreement will be taken into account.

Nuclear energy: As a member of the Green Finance Alliance and with due regard to the EU Taxonomy we are also withdrawing by 2035 from companies that are involved in nuclear energy. By the end of 2024 no new investments will be made in nuclear projects that aim to further the expansion of nuclear infrastructure. Nuclear energy companies that earn more than 5 per cent of their revenue from nuclear energy will be sold by the end of 2035.



Principal adverse impacts

With reference to the EU Disclosure Regulation (SFDR) we monitor the diverse criteria for the negative impact of individual issuers on the environment and society – described as “principal adverse impacts” – and will be reporting on these indicators for the first time in mid-2023 for our investment activities. One focus area is the annual reduction of CO₂e emissions. Similarly we monitor social issues such as non-compliance with the principles of the UN Global Compact or the Organization for Economic Cooperation and Development (OECD) guidelines for multinational companies. We will not make any new investments in companies that violate these principles. Furthermore we will not finance any companies involved in the manufacture or sales of anti-personnel landmines, cluster ammunition or chemical and biological weapons. In future we will also refuse to finance countries that do not have tax cooperation arrangements with the EU and will not invest in their government bonds.

Human rights issues in investment

As a signatory to the UN Global Compact (UNGC) we take a very serious view of gross violations of human rights or non-compliance with the principles of the Organization for Economic Cooperation and Development (OECD) by companies in which we invest. As part of our duty of care we have established a negative test criterion and will not make any investments in such companies. For companies in our existing portfolio that commit any gross violation of human rights, as a member of a collective group of investors we plan active engagement with ISS ESG to motivate these companies to take appropriate corrective measures.

Joint commitment

UNIQA has also been a member of the Climate Action 100+ Initiative, the world’s largest investor initiative on climate change, since the end of 2022. This makes UNIQA part of a group of over 700 global investors.

Joining Climate Action 100+ in addition to our membership of the Net-Zero Asset Owner Alliance and the Green Finance Alliance is a key component of our sustainability strategy, with the aim of contributing actively to convincing issuers of the need for climate neutrality.

“ In 2022 we successfully implemented numerous recommendations for our sustainability goals as a consequence of the memberships we have entered into. The work towards a knowledge-based CO₂ reduction pathway is making good progress too, and will be presented for external validation in the 2023 financial year. ”

Andreas Bertl, Head of Asset Management



3.2 Sustainability in insurance activities in the Corporate Business and Affinity segment

A cut in CO₂ emissions that meets the Paris climate targets can only be achieved if everyone joins forces. With this in mind, we also want to motivate our corporate clients to work towards reducing CO₂ levels together with us. Significant volumes of harmful emissions can be avoided, especially amongst our energy-intensive industrial customers.

UNIQA Corporate Business (UCB) was established to meet the requirements of UNIQA's corporate clients; it is divided into a national and an international team. Responsibility at Management Board level is also split two ways. The Corporate Business Decision Board serves as the highest-level decision-making body on all matters relating to the corporate business. Management Board teams for Corporate and Affinity have been set up in all of UNIQA International's markets to enable customers' needs to be addressed in a targeted way. These teams are responsible for the business segments Retail and Large Enterprises. Our customers are also being provided with innovative affinity solutions.

UNIQA Corporate Business is in the process of adapting its business model to align with ESG criteria. This includes focusing our activities in underwriting, risk engineering and damage/loss towards holistic long-term strategies. This increased focus on sustainability in our core business is also reflected in the forthcoming integration of an ESG rating into our insurance

business. This integration is described in the underwriting standards. It is based on SDG principles, provides for monitoring measures and involves comprehensive ESG evaluation of each customer and portfolio.

An important control tool of UNIQA Corporate Business is the Corporate Business Navigator (CBN). This serves as a data platform for logging all information and workflows relating to the corporate business for large companies within the UNIQA Group. The platform can be used to conduct sales activities, underwriting, risk profiles and claims and reinsurance processes across the Group and to calculate premiums and risks. From a detailed survey of our sales partners including system-specific assignment through to risk documentation and assessment and a customised range of services, the CBN is available and compulsory in all UNIQA countries. As a central knowledge database, the CBN is also an essential tool for assessing and encouraging our customers' efforts to live sustainably.

The UNIQA Corporate Business ESG Strategy was completed in 2022 and is now ready for implementation. It is based on four phases:

- **Phase 1:** Formulate definitions of purpose and goals
- **Phase 2:** Develop UCB strategy for underwriting, risk engineering and ESG claims
- **Phase 3:** Develop performance indicators, implementation and monitoring for managers: the Inspiring Coach Compass
- **Phase 4:** Communicate and publish information within the UNIQA Group

In **Phase 1**, an international Sustainability Community was set up at the end of 2021, which discusses key aspects of sustainability, taxonomy requirements (acute climatic changes and the management of them), human rights, ESG criteria, the effect of neglecting ESG issues, and best practices, with a view to establishing a shared understanding of ESG.

In **Phase 2**, over the course of 2022, we defined five areas of implementation, so as to give a concrete form to the ESG targets, and mapped these against a time frame. Implementation plans for all the action areas identified (development of underwriting standards, risk engineering and claims standards) were formulated in a proposal document.

The focus in **Phase 3** is on the development of key indicators for the ESG and CO₂ portfolio, as well as the implementation and monitoring of these. The necessary data is supplied by Swiss Re as tool provider. The customer data held in CBN are captured and evaluated in accordance with the Principles for Sustainable Insurance (PSI). The results are grouped into ESG dimensions and broken down into individual risk criteria.

In addition to ESG assessments, the CBN also automatically calculates CO₂ emissions (Scope 1, Scope 2 and Scope 3) for our subscribed portfolios according to the PCAF standard. The purpose of this phased process is to implement a holistic approach to risk assessment and to establish an ESG assessment system that allows our customers' current position to be examined and appropriate CO₂ transition measures to be determined, in order to gradually reduce the CO₂ emissions of our customers. In this way we plan to factor our customers' sustainability objectives into our insurance cover. This will enable significant volumes of harmful emissions to be avoided, especially amongst our energy-intensive industrial customers. In 2022 the ESG assessments and CO₂ portfolio analyses were completed for UNIQA Austria, and the Group-wide rollout follows in 2023. In Phase 3, after the official start of the ESG assessment, communication of the ESG

strategy and the culture and mindset campaign, a clear climate strategy plan will be developed for the next three years, and KPIs formulated; implementation and monitoring will also be devised, including the CEE rollout of the UNIQA ESG strategy.

Phase 4 is operational implementation of the strategy, which includes detailed specification of the ESG portfolio, and corresponding fine-tuning of clearly defined responsibilities and time frames from the climate strategy. Operational implementation of the strategy is to be monitored throughout by the Sustainability Committee. This emphasises the organisation's commitment to implementation of the strategy and ensures its successful completion through scheduled reviews and by monitoring specific activities and outcomes in line with the defined levels of ambition/KPIs.

Decarbonisation – a forward-looking strategy

In 2018, UNIQA became the first insurance group in Austria to begin a gradual divestment of its coal-based business and embrace a forward-looking strategy with the UNIQA decarbonisation policy. Since 2019, we have declined to engage in any new customer business with companies for which coal makes up over 30 per cent of their activities. From the start of 2023 this coal proportion for new business is reduced to 5 per cent. If certain criteria are met, UNIQA will also help existing customers looking to exit the coal business to transform their business model by 2025 at the latest. They are required to develop and implement a credible transformation plan and align themselves with set sustainability criteria.

In 2022 the premium share for coal in energy production in our existing portfolio decreased to 1.7 per cent. This reduction stems from our overall decision to forgo new business in this area and the changes which are already evident as a result of decarbonisation measures undertaken by our customers. In 2022 we also took additional precautions to intensify our approach to decarbonisation. At the beginning of 2023 our UNIQA Corporate Business Standards were adjusted and expanded to include guidelines for expediting our withdrawal from crude oil and natural gas.

Our approach to the protection of human rights

ESG assessments carried out from 1 January 2023 onwards will include reports on criteria relating to human rights. In advance of this a risk heat-map was compiled and nominated for all types of business insured with UNIQA, where in the event of any suspicion, compliance with human rights must be reviewed. This review will be carried out and assessed locally in subsidiary companies, and then forwarded to head office for a second review check. This means that as part of the drafting process we are able to properly identify sensitive industries, so that any necessary measures can be put in place following thorough examination. The criteria and guidelines on human rights are based on definitions that have been agreed throughout the group and were implemented in the UNIQA Corporate Business Standard.

3.3 Sustainability in insurance activities in the **Retail** segment

In UNIQA's core business activities the focus is firmly on the needs of customers and sustainability is an integral component of our core business. This means sustainability factors can be even more robustly integrated into the advisory approach and product development process for all lines of insurance. The demand for sustainable insurance products creates new market opportunities for UNIQA and an opportunity to contribute to the sustainable development of the sector and society with our business activities. At the same time, the speed of the transformation is creating the risk of missing market opportunities or violating legal regulations, which could lead to additional reputational damage.

Sustainability in product development

Every product development follows a structured, transparent process. In our policy for product development sustainability is an integral part of the product philosophy for all lines of insurance. Building on this, in 2022 we developed an internal check mechanism that ensures each product development is examined and assessed from an ESG perspective. This ensures that ESG-related issues such as the extent of taxonomy-eligible

premium shares or possible KPIs for external ESG ratings are visible right from the start of a product development process. Using market research methods we survey the sustainability preferences of our strategic customer target groups; the findings are incorporated into our product development process and this ensures we have a customer-centred approach with regard to ESG issues.

Sustainability in our advisory approach

A growing number of customers are interested in sustainable insurance solutions – a customer preference that will play an increasingly important role in the purchase of insurance products in the future.

In the field of endowment life insurance, since August 2022 the Insurance Distribution Directive (IDD) now requires insurers to ask customers not only about their financial objectives, but also their non-financial aims with regard to their sustainability preferences. This generates new topics for discussion in personal consultations: we prepare our sales colleagues specifically for this with targeted further education and training on sustainability topics. Our customers' sustainability preferences are digitally recorded as a structured part of our advisory processes, so that the optimal products can be proposed.

We are also systematically developing our customer portal, myUNIQA: our customers now receive their insurance documents in digital form only, in their mailbox. We no longer send out documents in paper form, and our customers can calculate the resulting CO₂ savings using a specially developed online tool. We are continuing to digitise the most frequently used services, such as submission of private medical bills and we are also developing new digital services, such as a data protection compliant electronic messenger function, where customers can chat with advisors and exchange documents. Our advantage club, myUNIQA plus, which offers numerous benefits such as location-specific storm warnings, is integrated into the customer portal, and in 2022 some 250,000 customers were registered.

Integration of sustainability in Retail Austria's core business

The requirements for sustainability are wide-ranging. A specially established team within the Product and Market department, reporting to the Head of Retail Austria, ensures we adopt an end-to-end approach. We use ESG expertise and cross-functional working groups for selected topic areas. The aim, guided by this core group, is to enable line-specific activities in our organisation to integrate the necessary ESG topics into their core activity. Our ESG team in Retail Austria ensures that product development and the advisory approach evolve in alignment with each other.

A future challenge for us will be the speedy operational implementation of the ever-increasing regulatory requirements and

the transfer of expertise combined with "sustainable" products. This means we need education and development programmes for our advisers, and suitable product solutions that are reliably sustainable and do not stray into "greenwashing". Our product managers need in-depth knowledge in all business lines, especially in endowment life insurance, which will be the focus for training and product development in 2023. In our digital advice services – extending beyond the endowment life insurance area – we will integrate structured enquiries about our customers' sustainability preferences. This will ensure we offer the right kind of advice in our sales activities.

International markets and banking sales

CHERRISK, an insurtech startup that is part of the UNIQA group, operates in Hungary and Germany, offering its customers comprehensive insurance cover in the areas of travel, accident and household contents, and motivates people to lead a more active lifestyle. For example, customers can collect "Cherries", by making journeys on foot or by bike. These Cherries can then be exchanged for vouchers or other "goodies". App users also have the option to support charity organisations in cooperation with CHERRISK, by donating accumulated Cherries to an organisation of their choice. These Cherries are then converted into a corresponding sum of money which is donated to the organisation. So far with the help of 50,000 users, 48 different charitable institutions have been supported.

Across the Group, our paper consumption for 2022, which has again decreased in comparison to the previous year, confirms that we are saving more and more CO₂. In the bancassurance segment too, our partner banks have formulated a digital transformation agenda in light of the onward march of digitalisation. This will enable further CO₂ savings to be made throughout the entire value-creation chain by reducing travel and cutting postage and transport.

Sustainability in the product portfolio

As a relevant insurer in Europe, we have a particular responsibility towards our environment and society. For this reason, we do not only focus on our customers' needs but are also firmly committed to doing our bit for a healthier, more sustainable and more human world. Developing our products and services further in the interests of sustainability is an effective lever in this regard.

Life insurance from UNIQA

UNIQA's life insurance also adapts to its customers' needs. As well as ensuring maximum flexibility in terms of how policies are structured, it also guarantees transparent, easy-to-understand cost models. At the beginning of 2022 we reorganised UNIQA portfolios I – IV. These now entail only sub-funds that take account of both environmental and social factors and invest in companies with good corporate governance or sustainable investment objectives and a track record of working towards the United Nations Sustainable Development Goals (SDGs). Anyone who saves with a unit-linked life insurance policy from UNIQA can make an active choice to have more sustainability in their own portfolio, by selecting appropriate funds, and thus support the sustainability efforts of the whole UNIQA community.

Providing our customers with the best possible advice is a key priority for UNIQA. This advisory service also takes the current economic and legal framework into account at all times. The latest changes in interest rates and the increasingly pertinent sustainability aspects are factored into individual investment recommendations. UNIQA is legally required to disclose the environmentally and socially sustainable aspects of its insurance products in full. As well as overhauling our investment portfolio, we have also added to the information we give customers before they sign their contract and made our investment decision-making processes even more transparent. This means that it is now even clearer how sustainability risks in investing can impact the return on the financial products being offered. Relevant information on taking sustainability risks into account is available on the UNIQA website at all times.

This information allows customer needs to be met in a precisely targeted way and even more consideration to be given to individual preferences. Customers thus not only gain full transparency over their insurance products but also get better quality advice on sustainable pension products.

Health insurance from UNIQA

We embrace a holistic understanding of health and want to motivate our customers to live healthier lives through innovative products and services. This is because our focus is on preventing illnesses, not on treating them once they become severe. This can be done through efficient awareness-raising campaigns and personalised prevention initiatives as well as reliable provision structures for urgent cases.

Setting up medical centres

With the establishment of the LARA partner network we are now working with more regional medical practices. One successful beacon project is the Medical Center Rheintal (MCR) in Vorarlberg, which opened in November 2022. This medical specialist centre, which includes an in-house laboratory, as well as X-ray facilities and a range of treatment options, is run in partnership with UNIQA, and has access to a large network of doctors. Patients are referred there as necessary and can get an appointment quickly. UNIQA customers such as cross-border commuters and opt-out customers (e.g. freelancers) who do not have social insurance, also benefit from direct billing arrangements between the MCR and UNIQA. This option of direct billing is unique in Austria.

Inspiring projects for our customers

Back in early April 2021 UNIQA was the first private health insurance company to offer a post-Covid check to some 570,000 policyholders throughout Austria who were suffering with after-effects of a Covid-19 infection. In November 2021 this service was expanded to include digital physiotherapy in collaboration with the startup enlivo. Here physiotherapists provided three months' support for our customers, with the help of an app, for the after-effects of Covid-19. The post-Covid check remained available until the end of 2022. To ensure we can continue to offer our customers innovative services, we are constantly launching new projects – such as our telemedicine consultation with paediatricians, in collaboration with TytoCare and the group medical practice NEST in Vienna.

Quality-assured VitalCoach network

The workplace health management service was transferred at the end of 2021 to our subsidiary Mavie Work GmbH. The set-up and development of health insurance-related services, such as VitalCoach programmes, are still managed by UNIQA Health Services as before. UNIQA VitalCoaches inspire customers in various insurance modules all over Austria to maintain a healthy lifestyle. To safeguard the quality and sustainability of the VitalCoach network, which is unique in Austria, new training programmes are held regularly for existing coaches. New coaches, who undergo a demanding interview process, are also appointed on an ongoing basis.

Property and casualty insurance from UNIQA

An insurer is nothing without the community and the people who put their trust in it. This is why UNIQA's property and casualty insurance services also help to make a tangible improvement to our customers' lives – even before they find themselves having to make an urgent claim.

Climate change makes it necessary to safeguard against the impact of weather events such as hail, storms and other extreme weather. This requires preventive measures and insurance solutions that can support our customers as they adapt to climate change. Prevention is also an effective tool. In 2022 alone, around 7.9 million location-based storm warnings were sent by SMS and email to UNIQA customers, enabling them to take prompt safety precautions.

We also focus on important future-oriented topics such as the circular economy or alternative energies. In keeping with the principle of "repairing instead of replacing" we offer products that cover repair costs for household appliances or home technology, in the event of damage. Alternative energies, especially solar energy, are becoming increasingly important, so our insurance for solar installations covers their technological components. Together with UNIQA Leasing GmbH we have launched a green tech finance product which enables our customers to finance and also insure not only solar and photovoltaic installations, but also heat pumps, pellet stoves and more. In this way we are supporting our customers in their efforts to shape a world that's fit for the future.

In casualty insurance, senior citizens can now get add-on care services as well as other personal assistance benefits. Additional insurance options are also being developed for younger generations, to address the needs of children and young people more effectively, for instance. Our plans include things like co-insurance for adventure sports, or exemptions from premium payments during military or community service.

Motor vehicle insurance from UNIQA

In order to meet the Paris climate targets, the traffic on Austria's streets must become lower in emissions. Besides using more public transport, one vital key to this is harnessing new technologies for private transport – a shift which we are keen to encourage with our motor vehicle liability insurance. Customers who opt for an electric vehicle get special conditions on their motor vehicle liability premium and benefit from comprehensive insurance that covers repair costs for damage to the electric vehicle caused indirectly by lightning while charging. If the portable charging equipment or cable is stolen while charging, the cost of replacement will be covered. An additional module is available for comprehensive insurance which also covers damage caused by malfunctioning driver assistance systems. The UNIQA assistance package includes towing of the electric vehicle if the drive battery is empty or defective. A major benefit for drivers of electric cars is their exemption from the engine-related insurance tax.

“ It is important to act now: Improved housing conditions, economical and environmentally friendly mobility and sustainable pension provision are becoming increasingly important to our customers. We are therefore focusing on developing and expanding our advisory expertise with regard to ESG-relevant options in our products and the ecological and social consequences. On-site advice and responding to the individual needs of our customers remain our key to a more sustainable, better life. **”**

Peter Humer, Management Board,
Customers and Markets Austria

Complaint management

We take our customers' concerns to heart and any complaints we receive act as a compass to show us the right way forward. Our committed employees listen to what customers are saying, tailor insurance products to meet diverse needs and address requests, problems and complaints quickly, with the aim of finding a solution.

We value feedback and know that we can learn a great deal from our customers, so we are always open to hearing any complaints. We deal with our customers as equals, address the issue with understanding and resolve situations or complaints with care. We use what we learn from these interactions to

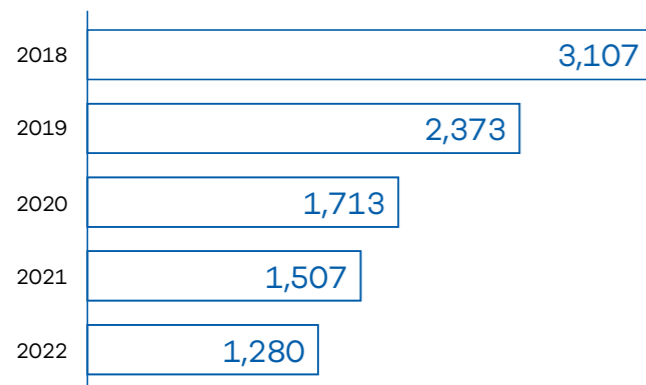
improve our internal processes and optimise our products. This positive attitude strengthens trust and is always the basis for all our complaints handling processes.

2022: even closer to our customers

In 2022 the Touchpoint and Case Management team and Ombuds-person's office launched a new, modern complaints handling system which will bring us even closer to our customers. Each complaint and its resolution will be visible within a certain radius around our customers for all relevant employee groups, as defined in a permissions scheme. This makes it easy to identify customers' level of satisfaction with UNIQA and to respond even more quickly to their expectations.

Across the whole year we saw the number of complaints fall, resulting in an overall reduction by 15 per cent. Of our 3.7 million or so customers in Austria, only 1,280 lodged a complaint in 2022.

Number of complaints in Austria



3.4 Disclosures according to the EU Taxonomy Regulation

At the time of writing this report, there are different interpretations of the application of the Taxonomy Regulation and how the Delegated Regulations should be applied. Our quantitative and qualitative disclosures are therefore determined in line with a "best effort approach" and take into account what we currently know. Our sustainability strategy is not yet focussed on explicit taxonomy criteria, but instead follows the ESG-related rules in conjunction with the goals we are pursuing as a member of various organisations (NZAOA, GFA, UNEP FI PRI/PSI, UNGC). Our overall strategy involves pursuing the climate targets set under the Paris Agreement. Our aim therefore is to record both the indirect emissions of the assets in our investment as well as the indirect emissions of the insured risks through our management approach and engagement, as well as reduce these emissions going forward according to interim targets yet to be laid down. We are working on the assumption that this will also increase the share of taxonomy-eligible activities in future.

Capital investments and taxonomy-eligible activities

Delegated Regulation 2021/2178 specifies that insurance companies must make disclosures with regard to their capital investments. The taxonomy classification of these investments is carried out with the support of the external data provider ISS ESG. ISS ESG's methodology includes both data reported by companies and data modelled by ISS ESG itself through its research team. Companies are only now reporting their own taxonomy data, and in some cases the information has not yet been included in ISS ESG. Where this applies, we have chosen a conservative approach and the modelled data are not incorporated into our calculations. The weighting of the investments was calculated on the basis of revenue and CAPEX. In order to provide technical support to ensuring compliance with the Regulation, ISS ESG has developed a comprehensive solution aligned with the EU Taxonomy. The tool goes beyond a binary assessment in assessing the compliance of corporate issuers with EU Taxonomy criteria. The data used by ISS ESG consist largely of data reported by companies, but also some data generated by modelling in accordance with EU criteria.

During the 2022 financial year, a share of 4.60 per cent (based on revenue) of taxonomy-eligible sustainable activities was determined in our investments, and a share of 16.43 per cent (based on revenue) of investments that were not taxonomy-eligible. The published assessment criteria for the first two climate targets set under the EU Taxonomy Regulation were used to calculate this. Investments planned on the basis of issued sustainable bonds (use of proceeds) are not included. All government bonds and bonds from supranational issuers were removed from the calculation in accordance with the Delegated Acts to the EU Taxonomy Regulation. The share of exposure to central governments, central banks and supranational issuers amounts to 34.83 per cent with regard to all investments. The share of derivatives amounts to 0.15 per cent with regard to all investments. The percentage of exposure of total investments to entities not obliged to disclose non-financial information in accordance with Article 19a or Article 29a of Directive 2013/34/EU amounts to 15.80 per cent.

Taxonomy key figures – Investment	Total portfolio 2022	Total portfolio 2021
Taxonomy eligibility – total portfolio	As a percentage of total investments excluding risk exposure to central governments, central banks and supranational issuers	
Total taxonomy-eligible exposures based on revenues	4.60%	4.20%
Total exposures not taxonomy-eligible, based on revenues	16.43%	44.87%
Total taxonomy-eligible exposures, based on CAPEX	5.09%	n/a*
Total exposure not taxonomy eligible, based on CAPEX	16.01%	n/a*

* Data not collected in reporting year 2021

Breakdown of total investments by investment class	As a percentage of the total investment	
Central governments, central banks, supranational issuers	34.83%	47.09%
Derivatives	0.15%	1.95%

Breakdown of total investments by NFRD classification	As a percentage of the total investment	
Share of exposure to undertakings to entities subject to an obligation to disclose non-financial information in accordance with Article 19a or Article 29a of Directive 2013/34/EU	15.80%	26.95%

Premiums in non-life insurance and taxonomy-eligible activities

Insurance companies are obliged under the Taxonomy to publish the ratio of their non-life insurance business. For this purpose certain segments of non-life insurance have been defined by the European legislators which are regarded as ecologically sustainable in terms of the environmental target climate change adaptation.

In the non-life insurance segment – limited to the eight Solvency II lines of business eligible for the Taxonomy – detailed research was conducted into approximately 40 non-life insurance lines, with regard to all premium elements on the basis of the premiums written before reinsurance. The content of insured benefits and scope of cover were examined by underwriting specialists with regard to their adaptation to the effects of climate change. As a result of different cover being issued in places, the private customer business and industrial/commercial business were analysed separately and classified in relation to the insurance activity's taxonomy eligibility. The premium shares of the non-life insurance lines subject to analysis were subsequently combined into the categories as defined in the Delegated Regulations, and the share of

taxonomy-eligible economic activities in relation to the total non-life insurance premiums written (before reinsurance) was then determined. The extent to which individual contracts include protection against climate-related hazards (e.g. floods or hailstorms) depends on individual demand and the requirements of the client's typical situation or particular risk exposure and may differ between contracts. However, as part of our advisory approach, we strive to fill insurance gaps as much as possible. During the 2022 financial year, a share of 48.10 per cent (previous year: 41.79 per cent) of taxonomy-eligible economic activities, which can be allocated to the environmental target of adapting to climate change, was derived from our non-life insurance premiums written (before reinsurance; based on gross premiums written). This relates primarily to insurance cover for natural catastrophes that are also linked to climate change. Accordingly, therefore, 51.90 per cent (previous year: 58.21 per cent) of non-life insurance premiums written (before reinsurance) can be allocated to non-taxonomy-eligible economic activities.

Taxonomy eligibility when underwriting based on gross premiums written	2022	2021
Non-life insurance and reinsurance, taxonomy-eligible	48.10%	41.79%
Non-life insurance and reinsurance, not taxonomy-eligible	51.90%	58.21%
Non-life insurance, taxonomy-eligible	55.63%	54.71%
Non-life insurance, not taxonomy-eligible	44.37%	45.29%
Reinsurance, taxonomy-eligible	43.41%	42.26%
Reinsurance, not taxonomy-eligible	56.59%	57.74%

3.5 Sustainability in our own operational management

A clean and self-sustaining environment is the foundation of functioning economies and societies. As UNIQA, we have the opportunity to contribute to this and to advance the topic and reduce our negative impact both through our business activities and in our own operations. Environmental management in our own operations is a key aspect of our sustainability strategy and the introduction of a certified environmental management system is one of our most important strategic ambitions. The aim is to constantly reduce our environmental footprint, so that we are CO₂-neutral in Austria by 2040 and in the CEE region by 2050.

Improve energy efficiency and reduce emissions

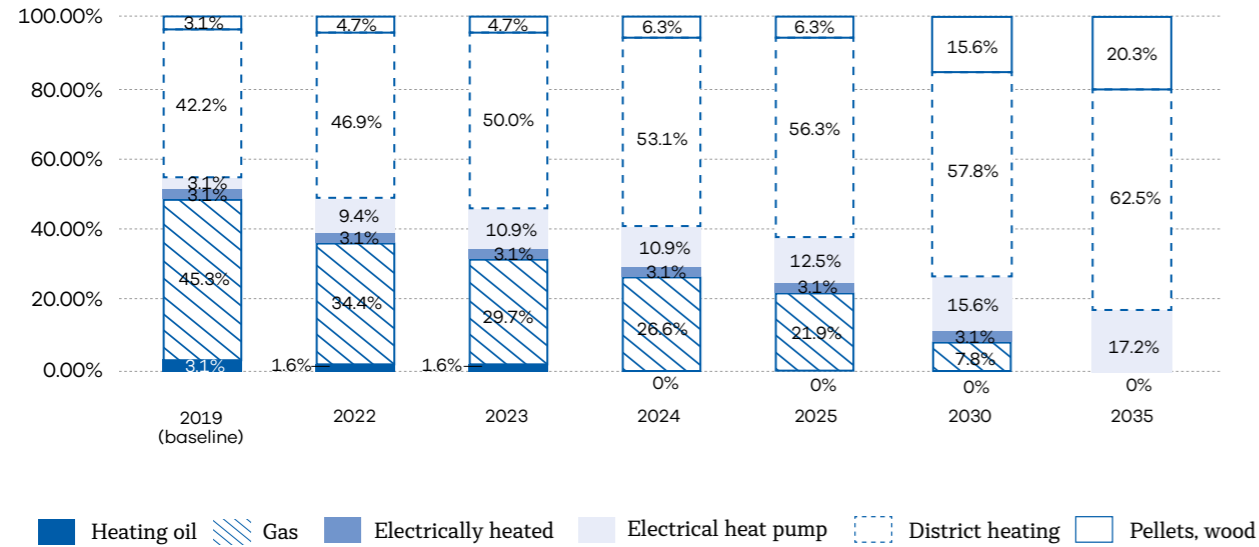
The measures we are taking to reduce our CO₂ emissions are based firstly on the use of international certifications and standards in our dealings with suppliers – from office supplies through to fleet vehicles – and secondly on optimisation of our internal environmental management systems. We are increasing our use of renewable energy and reducing CO₂ emissions by systematically conserving resources and encouraging the use of climate-friendly mobility options. Within our own company management structures, environmental matters are overseen by the Chief Operating Officer and are managed by Group Procurement. The initial focus is on Austria, our largest core market. To support the existing energy monitoring system we plan to introduce an EMAS-certified environmental management system by 2025 at the latest, and have already made substantial preparations for this, as well as building up specialist expertise, with the aim of being recognised as an EMAS company by the end of 2024.

Our internal environmental management strategy is underpinned by our commitment to the Paris climate targets, which we have implemented with an initial programme of operational milestones and measures in 2022 for all sales locations in Austria. This plan includes the following key pillars:

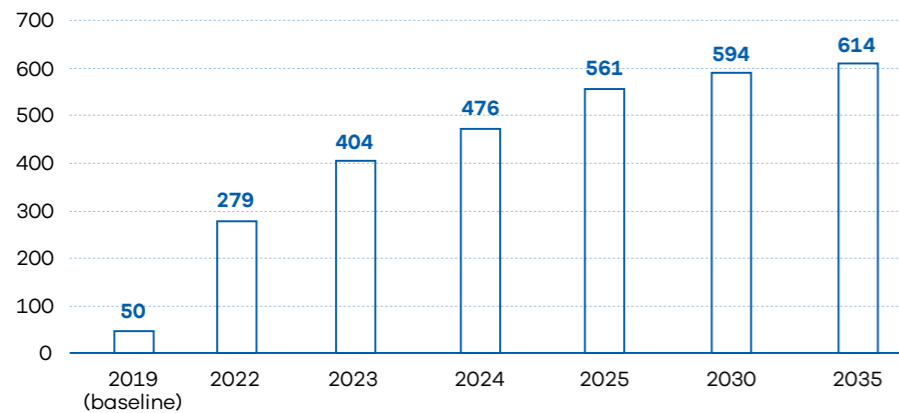
- Use exclusively ecolabel 46 certified green energy from 2024 onwards
- Increase energy efficiency in our buildings by at least 33 per cent compared to 2019 by 2040
- Expand photovoltaic capacity to at least 600 kWp by 2035 (capacity in 2022: 280 kWp)
- Phase out all oil and gas heating by 2035 at the latest
- Transition to 100 per cent electric vehicles in the company fleet by 2030 at the latest

With these measures we hope to reduce the greenhouse gas emissions of our sales offices by approximately 71 per cent by 2040. Since we will continue to rely on district heating, which at present always includes an element of fossil fuel, 100 per cent reduction is currently not feasible. As the district heating networks become greener, it will also be possible to make ongoing improvements to our climate performance. Our membership of the Raiffeisen Sustainability Initiative (RNI) provides an ideal basis for dialogue and constructive collaboration to push ahead with sustainability issues and to contribute to awareness raising. The United Nations Sustainable Development Goals provide additional orientation points for our environmental management policies.

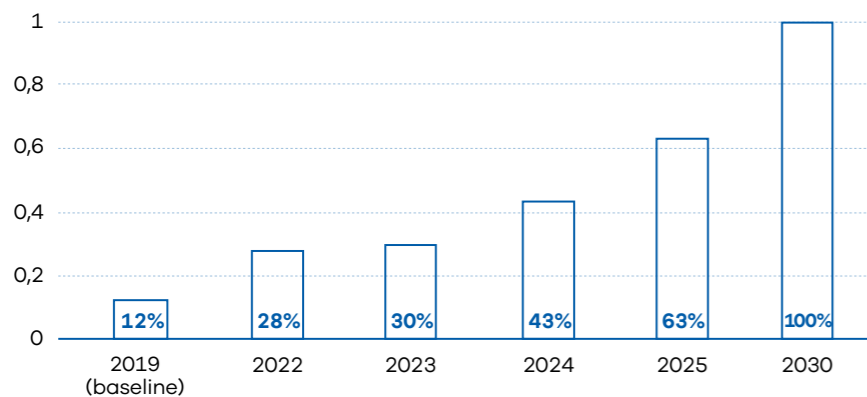
Phase-out plan for heating systems



Plan for photovoltaic capacity at sales locations in Austria [kWp]



Plan for proportion of electric vehicles in UNIQA Austria's company fleet



UNIQA's energy monitoring – a model for success

To enable transparent reporting and comparison of the progress made by our sustainability initiatives, we introduced an energy monitoring system in Austria in 2018 which includes automated meter readings and data transmission, as well as monitoring of the key performance indicators for electricity, gas and district heating. In 2022 – the fourth full year of operation – the system was used extensively to analyse environmental data across all nine federal states of Austria, accessing approximately 600 energy meters in some 70 locations (including service centres, regional offices and the UNIQA Tower). This enabled us to make substantial improvements in the operation of heating and cooling systems, ventilation and lighting throughout our Austrian offices, and to identify incorrect settings promptly.

A total of 112 organisational measures were implemented and documented this year. Even just remembering to switch off heating systems in the summer was shown to conserve around 5,000 kWh in district heating and gas. Similarly, optimising the settings for cooling systems at seven branch offices saved around 46,000 kWh of electricity and 9 metric tonnes of CO₂ equivalents. Key measures were also implemented in our regional offices: consumption of district heating in the Carinthia office was reduced by approximately 41,000 kWh or 20 per cent, by using more finely-tuned needs-based settings for the heating system (including optimising lower night-time temperatures). Furthermore in the Tyrol regional office, an incorrectly adjusted server cooling system was quickly spotted, allowing an increase in electricity consumption of an estimated 22,000 kWh to be avoided.



Savings achieved by the energy monitoring system:

- 317,000 kWh electricity
 - 97,000 kWh district heating
 - 20,000 kWh gas
- = a reduction in greenhouse gas emissions of around 88 tonnes of CO₂ equivalent

At the UNIQA head office we were also able to identify a series of incorrect settings in technical systems promptly, thus avoiding excess consumption of around 190,000 kWh in electricity and around 30,000 kWh in district heating. In March 2022 UNIQA received an award from the Federal Ministry for Climate Action (Klimaschutzministerium) for the measures taken to improve energy efficiency using energy monitoring. Since the energy monitoring system came into operation in 2018, we have saved approximately 2.5 million kWh of end-user consumption of energy and avoided over 500 metric tonnes of greenhouse gas emissions. This saved an equivalent amount of energy to that required for the annual electricity consumption of around 400 households and heating for around 70 households.

UNIQA's Photovoltaics Offensive

In the middle of 2020 we launched the UNIQA Photovoltaics Offensive, with the aim of significantly accelerating the expansion of photovoltaic systems in Austria. In 2022 a further five sales locations were equipped with solar power systems of 5 to 12 kWp (total increase in capacity: approx. 45 kWp). Together with the systems installed in 2021, a total of 17 new photovoltaic systems with an overall capacity of around 230 kWp have come into operation within two years. The ambitious target of the Offensive, to add 20 systems and 250 kWp by the end of 2022 was not quite met, due to delays in construction and installation. However, the Photovoltaics Offensive was just the starting signal for a comprehensive expansion of renewable energies. As outlined in our new strategy, by 2040 we will more than double the overall capacity of solar power on our roofs again, from the current level of around 280 kWp to over 600 kWp, and cover at least 10 per cent of our total electricity consumption for the year with energy produced by own systems. For 2023 alone there is already an additional capacity of 150 kWp in the pipeline. Procurement of the equipment will continue to deliberately prioritise regional value creation. For instance, the inverter systems used will be exclusively Austrian produced. For the modules too, only top-quality European products are being used. In our CEE markets we will also accelerate the expansion of photovoltaic systems and will draft a long-term strategy for this. In addition to generating our own power, UNIQA is also fully committed to renewable energy: as far as external energy suppliers are concerned, since 2018 we have only accepted bids for all UNIQA sites in Austria that use 100 per cent green energy. From 2024 onwards, our membership of the Green Finance Alliance will be reflected in further tightening of these rules: we will only purchase green electricity that is certified with the Austrian ecolabel 46, which sets the strictest requirements for green electricity.

New sustainable travel policy

Our new travel policy allows for the most resource-efficient form of mobility and includes climate-related aspects of business travel amongst the fundamental principles. Both in the choice of transport mode and the rules for reimbursement, the objectives include avoidance and reduction of emissions. We always evaluate whether physical attendance is necessary and use public transport, prefer trains and reimburse the cost of trips made using personal season tickets.

We save CO₂ wherever we can

In addition to producing renewable energy and monitoring energy consumption in detail there are many other areas where we were able to reduce our CO₂ emissions in 2022. One beacon project, for example, was the optimisation of cooling systems in the UNIQA Tower: at the end of 2022, two frequency converters were fitted to the Tower's two most powerful chillers, resulting in substantial improvements to the efficiency of the cooling system. Current forecasts anticipate an annual reduction in energy consumption of around 110,000 kWh, with a saving of around 24 metric tonnes of CO₂ equivalents – approximately comparable to the annual electricity consumption of 30 households. In addition we have converted five fossil fuel heating systems – including our last but one oil system – to renewable systems such as biofuel-based district heating, air source heat pumps or pellet heating, saving 40 metric tonnes of CO₂ equivalents per year. In 2023 more of the remaining fossil fuel heating systems will be converted to renewable energy systems. By 2035 at the latest all our gas and oil heating will be replaced with green alternatives, as specified in our phase-out plan. In autumn 2022, to show solidarity with the whole country and the general public in view of the difficult energy supply situation, we put together a winter package for energy saving. We reduced the switch-on times of our illuminated advertising (the displays on the facades of the UNIQA Tower were switched off completely except for special occasions), deactivated steam humidifiers in ventilation systems and reduced room temperatures as far as possible in less frequented parts of our buildings.

Also in the UNIQA Tower, a refurbishment project introducing a new workplace concept included greater emphasis on energy efficiency, and existing fluorescent tubes were replaced with LED lighting. At the same time the lighting controls were changed to a more needs-based system and customised to each office workspace according to the presence of users and the amount of daylight. In the pilot floor the system is designed to reduce standby consumption outside office hours by integrating timer switches. Over the next few years one floor after another will be overhauled, which will also produce savings in electricity consumption.

E-mobility at UNIQA

The ambitious objective of UNIQA's vehicle fleet management is to reduce the carbon emissions from the fleet of company cars in Austria – currently comprising 148 vehicles – by around 40 g per kilometre by the end of 2024. While in 2020 the average was 95 g, in 2022 we were able to reduce this to 69 g. The company fleet now includes 41 electric vehicles and 33 hybrids. We are not buying any more diesel vehicles, and from 2023 onwards we plan to purchase only pure electric vehicles. Expansion of the EV charging infrastructure at our

company sites is well under way, and we have now installed charge points at 39 sales offices. A total of 81 Wallbox charging stations have been installed, with 133 charge points, offering a total load capacity of around 1,900 kW. For 2023 we plan to install EV charging stations at all new sites, and to increase the charging infrastructure at our regional offices, so that we can also give employees the opportunity to charge their vehicles at the workplace. In Austria in 2023 we will provide mobile EV charging units for use at home, and reimburse employees for the cost of the electricity. However, we are also encouraging the use of other forms of e-mobility: we provide e-scooters and e-bikes for staff at our head office and several other sites which are available for short business-related trips.

Corporate carbon footprint

Using the energy consumption figures and environmental data available for the 2022 financial year, we have once again calculated UNIQA's corporate carbon footprint (CCF). This quantifies the greenhouse gases produced by activities in our head offices and Austrian regional offices and includes company-specific and other relevant emissions, measured in CO₂ equivalents. The figures cover the main locations in 17 UNIQA countries and, for the first time, the 2022 report also includes figures for the nine regional offices in Austria. The CCF reflects all emissions directly produced within the company (Scope 1) as well as indirect emissions resulting from bought-in electricity and heating (Scope 2). Additional indirect emissions caused by business travel (by plane and train) are also included (Scope 3.6). After sharp reductions in greenhouse gas emissions were recorded in 2020, the first year of the coronavirus pandemic, these emissions then rose by 34.7 per cent in 2021, due to increasing mobility, and fell again in 2022, by 15.2 per cent. Greenhouse gas emissions caused by fuel consumption in company vehicles, which in the current year and two previous years made up the largest part of our carbon footprint, consistently over 40 per cent, decreased over the financial year by around 14.5 per cent. Likewise over the course of the financial year the emissions from heating and electricity consumption fell (-9.6 per cent and -28.1 per cent respectively). Emissions from flights and train travel, in contrast, rose by 259.5 per cent.

Introduction of an EMAS-compliant environmental management system

Building on our sustainability strategy, the measures we have already introduced and not least our membership of the Green Finance Alliance, UNIQA will introduce an EMAS-compliant environmental management system in Austria by the end of 2024. EMAS – the Eco Management and Audit Scheme – is an EU regulation for voluntary improvement of a company's

environmental performance. It includes examination and evaluation of key areas such as energy efficiency, emissions, efficient use of materials, waste generated, water consumption and biodiversity, as well as the upstream and downstream processes. Based on this analysis, an environmental programme is drawn up that includes specific targets which must be aligned with our environmental policy. Since environmental protection is an integral part of our corporate culture, transparency as well as both internal and external communications play a fundamental role. Regular internal and external audits ensure that our environmental management system is effective and that all environmentally relevant legal requirements are satisfied. In this way we aim to set a good example and continue to gradually reduce the environmental footprint of the company's own operations.

Sustainable procurement

Our procurement processes are designed to achieve the best cost-benefit ratio for our activities, products and services. In addition we need to ensure that all goods and services are sourced in a way that satisfies UNIQA's Business and Compliance requirements and our sustainability standards. Our procurement processes are established in the Group Procurement Policy, which expresses our commitment to high social and environmental values in the way the company is run. Integrity of suppliers and a strict ban on corruption and bribery are an important part of these values. The conceptualisation and implementation of a Supplier Integrity Screening process is designed to ensure that UNIQA only deals with suppliers that can demonstrate a high standard of integrity. This process is the responsibility of the procurement team and in the case of outsourcing, the Outsourcing Managers must be involved.

As a minimum, the following points must be assessed and properly documented:

- The country and the potential contracting party (if not identical to the company) in which the suppliers are registered
- Information clarifying whether or not the company is listed on a public stock exchange
- Confirmation that the suppliers have implemented an anti-corruption policy or other anti-corruption standard as part of our overall anti-corruption programme

The suppliers must be committed to social and environmental responsibility. This must be seen as an over-arching requirement for all procurement guidelines for Group companies. With respect to social issues, all our suppliers are obliged to respect human rights and to ensure that they are not involved in violations of human rights nor any infringement of social and labour laws. Suppliers are also expected to maintain effective environmental policies such that they avoid pollution, use natural resources carefully, support environmental protection and uphold local environmental laws and regulations.

The background features a solid blue color with several overlapping circles of varying shades of blue. A thin vertical white line runs down the center of the image. The text is positioned in the upper right quadrant, within a dark blue circle.

**Sustainability
in our UNIQA
community**

4.1 Our employees

Our employees form the backbone of the UNIQA community. They accompany and inspire our customers in their daily lives and are committed to realising our vision of a better life. Group Human Resources (Group HR) looks after our employees and supports all HR teams in the UNIQA Group with attractive opportunities for continuing personal and professional development. This fosters a constructive and positive working environment and ensures our company's lasting success.

Each of our markets has a dedicated HR department, which is either embedded in the relevant country organisation or, in larger countries, placed at Management Board level. The strategic management of Group-wide HR activities is handled by Group HR at the Vienna headquarters. The focus here is on priority areas for the entire Group such as Solvency-II-compliant remuneration systems for managers, standards and policies including the new Group HR Policy, talent management and management development processes, and a uniform feedback culture underpinned by standardised performance appraisals and employee surveys.

Our topmost priorities include sharing information openly, working as a team, and giving honest feedback. We use digital media to communicate with employees via our intranet NiQi and other platforms. At the same time, we regard one-to-one dialogue between managers and staff as the most important element and make use of formats such as employee events, team meetings and annual performance appraisals for this purpose.

Strategic priorities in HR

A number of new HR initiatives were launched in 2022 as part of our UNIQA 3.0 strategy, both across the Group and focused on our core market of Austria. The main priorities in this regard were efforts to optimise the employee experience as well as comprehensive structural and corporate culture projects that are designed to make UNIQA the most attractive employer by the end of 2024.

Winning the attractiveness race through employee experience

In all our markets, it is no longer employers but employees who now dictate the labour market. Fewer people are applying for vacancies, and it has become easier for professionals to switch industries. Most workers who have resigned from their job over the last few years do not return to the sector that they left. This increased level of mobility presents both opportunities and risks for UNIQA.

Besides revolutionising working life, digitalisation, hybrid working models and new kinds of job profile have also brought about major changes to the requirements placed on employees. Different skills, often new and almost always digital ones, are increasingly being called for. We have made changes and improvements in many areas in our bid to become the best employer in the industry by 2024.

Taking its inspiration from the concept of the customer experience, or customer journey, the employee experience encompasses everything that staff do, see or hear at a company. HR is developing strategies and processes for making the employee experience as positive as possible and thus helping to motivate staff and retain their loyalty.

By managing the employee experience in a targeted way, we make sure that staff have a positive time at the company – from the moment they apply to the moment they leave. All the experiences that our staff have while at UNIQA can be illustrated along the employee journey that we have defined for the UNIQA Group.

We use the SAP survey tool Qualtrics, which was custom-made for us in 2022, in order to evaluate employees' experiences at every stage of their journey. Our objectives are:

- To retain existing employees
- To increase the number of applicants and new hires
- To improve staff satisfaction
- To secure a positive external rating as an employer



Introducing Group-wide standards in recruitment/onboarding

Best practices developed across the board are standardising the application and onboarding process, allowing us to reach out to the best applicants, secure their services and integrate them swiftly and successfully into the company.

Introducing a Group-wide HR policy

With the comprehensive HR Group Policy that we have newly implemented, we are ensuring that the same standards and best practices are applied in all UNIQA companies and that employees have exactly the same opportunity to enjoy our positive employee experience at all our offices.

Introducing a Group-wide HR survey tool

We want to continue our targeted improvement in the future too. Mirroring the redesigned customer survey, therefore, we will be seeking more feedback from our staff as part of the "Voice of Employee" (VoE) survey and using the results to devise new HR measures.

My UNIQA journey



Employee engagement

In order to be able to compete for the best talent, we need to be aware of what our employees want and need, respond swiftly to structural changes in the world of work, and communicate effectively both internally and externally. Targeted employer branding helps us position UNIQA on the job market as an innovative, forward-looking employer that is successful on the international stage.

These days, companies have to offer employees an attractive work-life balance and a lot of flexibility in how they structure their working day while also allowing them to engage in meaningful work and grow as people. Continuous communication with our employees is important to us. Tools such as staff surveys and pulse checks help us to identify and understand our employees' needs in order to formulate specific steps from our findings that will increase their satisfaction, engagement and identification with UNIQA as their employer.

Our employer branding activities for external target groups include partnerships with universities, appearances at careers and job fairs, and posting relevant content on various social media and careers platforms on a continuous basis. We also defined our individual position as an employer in 2022, which we communicated to a wide audience and with extensive media coverage in a comprehensive, Austria-wide campaign using the hashtag #startyourbetter. We want to show that we are much more diverse and variegated than we are held to be in terms of the jobs that we offer and the people who work with us.

With 150 million views, this campaign marks a genuine milestone in employer branding. We will step up our efforts in this area in 2023 and focus even more on reaching out to our target groups. Our main aim here will be to inspire talented (women) professionals with a technical or IT background to take up a career at UNIQA.

The results of numerous analyses, external surveys and internal focus groups confirm that UNIQA is seen as being focused on the future and ready for change – attributes that are rarely associated with us as an insurance group. Our staff is experiencing appreciation, positivity and respect in dealing and working with one another. We also score well on flexibility and well-being, which recent studies suggest are the two most important factors in what makes for an attractive employer (studies: LinkedIn, Talent Trends 2022.)

“ *Choosing UNIQA means choosing a better life. #startyourbetter is a motivational rallying call directed at applicants and UNIQA colleagues alike: UNIQA is the place where everyone can start their own individual “better” and actively shape it.* ”

René Knapp, Member of the Management Board, Human Resources, Brand and Sustainability

Cultural transformation: achieving UNIQA's target culture through guiding principles

We want to foster a working environment that allows our employees to develop into inspiring coaches and thus make a tangible improvement in our customers' lives. The cultural transformation programme for the whole Group that this requires is being orchestrated by the UNIQA Culture Office, which is determining the strategy for the Group-wide cultural shift and developing cultural initiatives in line with the UNIQA 3.0 programme for the future and the target culture.

From strategy to implementation

Our new strategy – UNIQA 3.0 – provided the starting point for our company-wide culture programme, which has resulted in some noticeably positive changes. We carried out a cultural survey across the company to take stock of the current situation and determine what we want the future to look like. We then trained up 30 members of our staff as cultural trainers, who ran culture hack workshops and motivated their colleagues to experiment and try out new things. In so doing, we sparked a company-wide movement and wrote success stories that we shared with the whole of our 15,000-strong workforce. The UNIQA culture, which draws on values, norms and attitudes shared by our staff and on ethical standards that the company is committed to upholding, dictates how we respond to internal and external challenges. It shapes our internal processes and procedures just as much as the relationships we have with our stakeholders.

Our guiding principles

Customer first

We **are firmly oriented towards** the needs of our customers.

Simplicity

We **act**, and learn from mistakes.

Responsibility

We **encourage** each other to take responsibility.

Integrity

We **keep** our promises.

Community

We **cooperate** beyond the usual boundaries.



Our cultural transformation is under way

We have instigated a number of projects to engineer our cultural transformation, focusing particularly on experiments and culture hacks. The experiments in this context are individual solutions being proposed for individual everyday challenges, while culture hacks are methods that have been generally proved to work for specific challenges. Our cultural transformation is built on our employees. Over **200 colleagues** are experimenting with new approaches, and more than **700 other colleagues** are getting actively involved in culture workshops. Initial results show that the cultural shift is already palpable; we have picked the right ways to go about our cultural transformation.

External recognition for our culture programme

UNIQA's culture programme won awards in two categories (Best Large Organisation for Business Culture and Business Culture Team Award) in London and came second in the "Strategy, Leadership and HR Development" category at the HR Award ceremony in Vienna.

2023 – we can get even better

Responsible corporate governance is the key to lasting success. We will press on with our culture initiatives in 2023 and supplement individual experiments with organisation-wide ones. New experiences forge new beliefs, and new beliefs pave the way for new attitudes. Building on this strategic approach, we are planning more journeys for 2023, including for leadership teams as an opportunity for their continuing personal and cultural development. We will also be embedding the most important elements of our culture in our HR processes and other change processes so that they support our target culture. We will analyse the impact of our initiatives in order to develop our culture further in an efficient manner in line with our guiding principles.

4.2 Diversity and inclusion at UNIQA

“Diversity is being invited to the party.
Inclusion is being asked to dance.”

Verna Myers

A community the size of ours at UNIQA lives and breathes from diversity. We respect and value one another regardless of gender, age, background, physical ability, sexual orientation, religion, ideology or other differences.

We firmly believe that the full benefit of diversity can only be unleashed in an inclusive environment. If inclusion – consisting of policies, practices, ways of behaving and attitudes – is actively embraced, a diverse organisation will be able to harness its full potential. Without putting this inclusion to practice, there is a risk of business decisions being made on the basis of one-sided perspectives and associated risks not being recognised in time. At UNIQA, the Diversity and Inclusion Officer is responsible for establishing the necessary underlying

conditions, ensuring that objectives are met and corresponding measures put in place, and supporting and implementing the enforcement of policies and processes. She reports to the Member of the Management Board for HR, Brand and Communication and to the Diversity and Inclusion Committee (DICO), which manages, coordinates and develops relevant D&I issues and is thus a key driver for fostering diversity and inclusion across the UNIQA Group.

Inclusion at UNIQA can be both seen and experienced

This commitment to diversity and inclusion could be **experienced** at numerous events in 2022, and more than 600 people took up the offer to do just that:

- Fact-finding events on LGBTQIA+ and on the question “What does it mean to have a disability?”
- Fashion show and art prize awards ceremony organised by people with disabilities
- Multigenerational event and multiple events organised by the women’s network

As a sign of how we actively embrace our responsibility to society, UNIQA supports the “MINTality Stiftung” foundation, which aims to inspire girls to enter a technical or scientific profession. We also celebrated International Women’s Day and

Pride Month, while initiatives to mark the European Day of Inclusion and the International Day of Persons with Disabilities are a clear sign of our stance. In the same vein, we have joined PrideBiz, an association that supports the inclusion of sexual diversity in business.

Our engagement could be clearly **seen** when we lit up the UNIQA Tower in appropriate colours:

- Rainbow for June
- “Orange the World” as a clear statement to protest violence against women
- #PurpleLightUp for an economy accessible to all

In the second half of the year, we made a conscious decision to leave the tower largely unlit.

Initiatives and priorities

As well as targets that can be specifically measured, the strategy that the Management Board signed off in March 2022 also contains a number of initiatives and two priority areas:

Compensation fairness – equal pay for work of equal value:

The adjusted gender pay gap for back-office staff in Austria will be reduced to well below 1 per cent by the end of 2023.

We worked quickly to agree and take action to meet this target, and our success became clear as early as the latest gender pay gap analysis in mid-2022: the gender pay gap that cannot be reasonably explained had narrowed to 0.6 per cent (based on comparable employee grading categories). The target has thus already been met. It will now be a question of maintaining this result and shrinking the gender pay gap even further, for which a control loop made up of detailed analyses and tangible measures was established and implemented in 2022. Irrespective of the employee gradings, the deviation in the average salary at the Austria location in the back office for women is 22.76 per cent (women 77.24 per cent of men 100 per cent).

In our second home market, CEE, we are focusing on our major national companies in Poland, the Czech Republic and Slovakia, where we will likewise be introducing regular, standardised equal pay analyses and measures by 2023.

More women in management positions:

By 2023, we want to increase the percentage of women in senior roles in Austria, both in the back office in general and in management positions in particular, by 5 percentage points in order to achieve greater gender diversity at all management levels. We have so far managed a 1.5 percentage point rise on average. To improve the conditions underlying our efforts, we are focusing on initiatives such as mentoring, childcare support, working from home and even more flexible working hours.

The UNIQA inclusion index

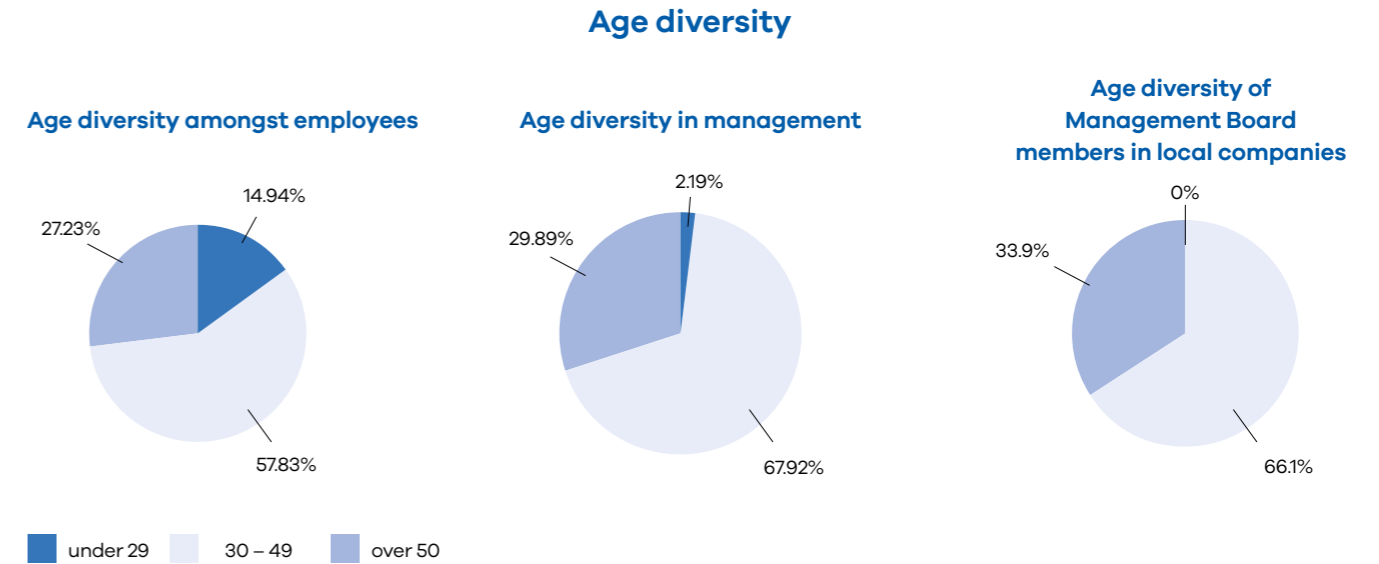
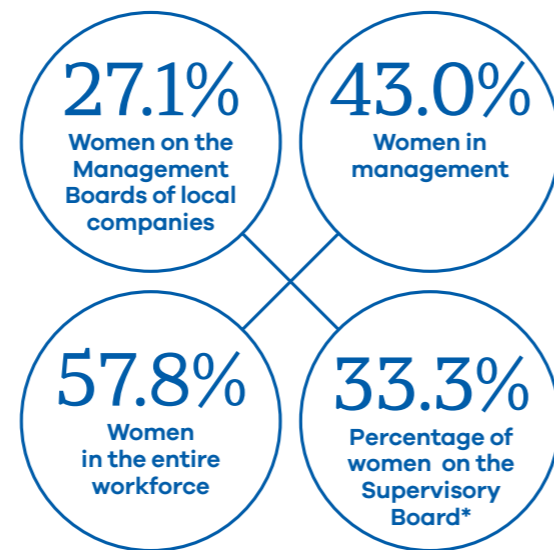
Being able to measure targets and trends is a key success factor. With this in mind, we have created an inclusion index that measures and indicates how well UNIQA is doing in creating a working environment in which all the various people at the company can experience respect, equal opportunities, fairness and a sense of belonging. By 2023, we are targeting a further 2 percentage point improvement to the 2021 figure, which was already very high at 73.

Percentage of women at UNIQA

The percentage of women in the UNIQA Group's total workforce increased slightly once again as at the end of 2022 to 57.8 per cent (2021: 57.3 per cent). This high percentage is mainly driven by the international insurance companies (62.7 per cent).

The percentage of women on the Group's management boards amounts to 27.1 per cent, which is lower than in 2021 (2021: 28.1 per cent).

Of a total of 507 managers in Austria, 167 are women, which corresponds to a share of just under 33 per cent – the same as in the previous year. Women currently make up 47.4 per cent of managers at the UNIQA Group's international companies. The percentage of women in management across the UNIQA Group thus stands at 43.0 per cent, a fall on the previous year (2021: 43.7 per cent).



A consistent approach results in lasting change

Our initiatives are geared towards making diversity and inclusion an integral and permanent part of our company. The recruitment policies in Austria have been adopted in day-to-day operations and rolled out to our core markets in the Czech Republic, Slovakia and Poland. The mentoring programme has been launched in Poland and has become part of everyday working life in Austria. No fewer than 60 per cent of our mentees are female, thus supporting our efforts to have more women in senior roles. Allegations of discrimination are handled in accordance with a clearly communicated standard process. An e-learning module on equality law will help to consolidate the topic in 2023.

The inclusion of people with disabilities is a cause that is particularly dear to our hearts. For the first time, we were able to offer several students with disabilities a job shadowing placement as part of the myAbility Talent Programme. Our renovated floor at headquarters was audited for accessibility, and the findings from this audit are helping us to offer job opportunities that are even more inclusive.

With regard to the issue of a multigenerational workforce, the results of an internal study were presented and used to devise measures. An in-depth analysis of the customer journey from an LGBTQIA+ perspective will form the basis for tangible improvements in this area.

Diversity and inclusion form part of our sustainable future

We will continue to pursue our targets rigorously in 2023, expand them to cover our target markets and carry out a qualitative survey on diversity and inclusion. Ever-greater transparency and awareness-raising amongst managers will play a key role in these efforts, which will focus on re-indexing the Women's Career Index and holding management discussions on various D&I aspects based on detailed analyses and new dashboards.

Promoting an inclusive working environment free from discrimination will remain a key priority. More flexibility is to be injected into the underlying framework in order to facilitate a healthier work-life balance while also meeting the changed expectations of Generations Y and Z. D&I will be embedded even more firmly in our HR workflows and our newly defined onboarding processes, while training in equality law is intended to give staff better protection against discrimination and harassment. Work to finalise the corresponding Group-wide policy will round off the activities.

4.3 Training and continuing education at UNIQA: interactive learning – any time, anywhere

We want to make UNIQA a place for continuing personal development and meaningful engagement in order to be perceived as an attractive employer. As a service-oriented company, high-quality employees are our most important resource to set us apart from our competitors. The extensive training and continuing education that we offer, which benefits all employees, makes learning while working part of their everyday life at UNIQA.

Based on the positive feedback that we have received from our new training and continuing education courses, which we ramped up in response to Covid-19, we will continue to focus on “new learning” in the coming years. Our online platform allows extensive use to be made of digital formats such as webinars and e-learning, which makes our training and continuing education content available to all our employees across Austria in the same quality – regardless of when or where they access it. The options available for recording content are helping to improve knowledge transfer within the UNIQA community. Our compulsory webinar entitled “Schritt für Schritt UNIQA Fit” (“Getting fit at UNIQA, step by step”) puts new colleagues in touch with one another and gives them a good overview of the UNIQA Group and everything that it offers – from continuing education to healthcare. Our online offering is rounded out with the versatile online training courses provided by GoodHabitz.

In addition, German and English language courses were once again run in partnership with the Kern CEF language school in 2022. Employees could choose between standard classes (four to six people), small-group classes (two or three people) and one-to-one tuition. The courses were offered both online and in person in consultation with the participants and tutors, a degree of flexibility that encouraged more people to take part. Our field sales staff can also make use of these first-class training opportunities. We purchased a number of new licences in 2022 and now have 5,000 in total. We also offered in-person training sessions once again in 2022. The support available for external training and continuing education, apprenticeships and university courses is to be regulated in a new company policy.



Training and continuing education provided in 2022:

- 360 webinars
- 1,485 in-person training sessions
- 5 online Lunch and Learn events
- 291 attendees at Lunch and Learn
- 13 onboarding training courses
- 303 participants in onboarding training
- 7 Group-based language courses
- 68 one-to-one language lessons

Leadership at UNIQA

Strengthening community through an “inspiring coach” culture

In order to secure the company’s success for the long term, we have set ourselves some ambitious goals with our UNIQA 3.0 programme for the future. We want to foster an “inspiring coach” culture that strengthens collaboration, motivates employees to take personal responsibility and increases our efficiency. We would like to make UNIQA a place for personal development, growth and meaningful engagement. We firmly believe that we are taking the right steps in this direction with the tangible initiatives that we have put in place.

The ultimate goal: UNIQA’s mission statement for managers 3.0

Back in 2021, we started work on a UNIQA mission statement for managers that would serve as a guide, inspiration and a signpost for everyone in this role. The content emerged from an extensive Group-wide process and applies our guiding principles to the work that managers do.

Developing #leader_ship further: new services

We launched a new management development programme across the entire UNIQA Group in autumn 2022 that is our targeted response to the requirements set by our UNIQA 3.0 programme for the future. We want to train our managers to become “inspiring coach leaders” and are focusing on practical skills and management competencies such as new leadership, agility, communication and teamwork. All of these attributes have become more important in our new world of work and will support our managers in the day-to-day work that they do in that role. Alongside webinars, in-person training and one-to-one coaching, new formats are also being offered, such as: the “E-Companion”, a newsletter all about new leadership; “Leadership Exchange”, a face-to-face format that fosters cooperation between teams, and “Experimentation Journeys”, which invite managers to experiment.



“Climate change, digitalisation, inflation and new ways of working – the world around us is changing rapidly. We managers also need to reinvent ourselves and be more courageous than we have been in the past in order to turn this change into a valuable opportunity for ourselves, our company and our customers. It is up to us to make UNIQA’s future what we want it to be! We are quite deliberately investing in the development of our staff and managers so that we can actively shape this transformation.”

René Knapp, Member of the Management Board, Human Resources, Brand and Sustainability

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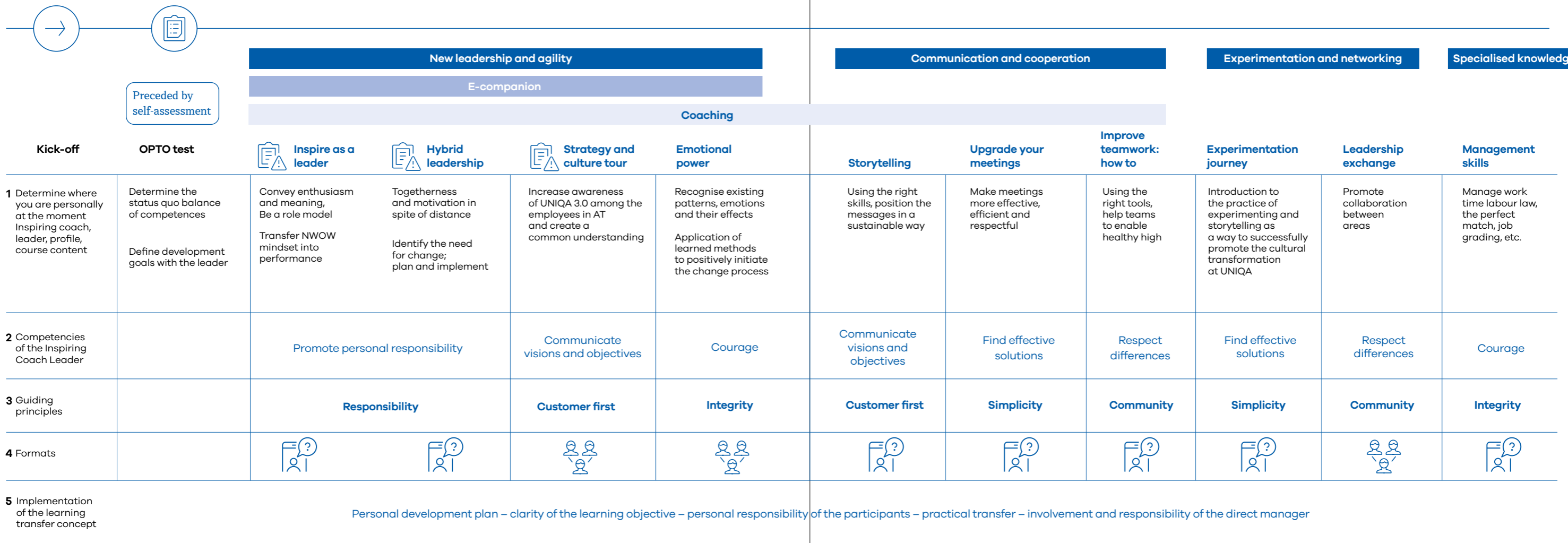
Every manager is required to complete three compulsory modules within three years in order to acquire a detailed knowledge of UNIQA's strategy and target culture and be able to explain them to other people. The focus here is on fostering a sense of personal responsibility, camaraderie and motivation within their team despite the physical distance between its members in order to promote successful collaboration in a hybrid environment in the best possible way.

A voluntary preliminary self-assessment known as "OPTO" invites managers to compare their personal skills against the UNIQA mission statement for managers to inform a more targeted choice of what services to make use of. A further eight optional modules can be taken depending on a manager's individual needs and challenges. One-to-one coaching for particular challenges is another integral part of the inspiring coach leader journey.

Inspiring Coach #leadership journey

A journey to becoming an Inspiring Coach Leader

Holistic learning journey: leaders 2022 – 2025



Mandatory Attendance Webinar

4.4 Employee satisfaction lays the foundations for continuing development

We want to make UNIQA a place for development, personal growth and satisfaction in order to create an outstanding working experience for our staff. This covers everything from strengthening people's sense of personal responsibility and giving them a greater say in when and where they work via our flexible working models through to optimising the layout of their offices.

Work-life balance

A healthier work-life balance is a major contributor to equal opportunities and a key aspect of the structural evolution of our corporate culture. Our partnership with the "Unternehmen für Familien" ("Companies for families") initiative shows how important a family-friendly future is to us. The issue of juggling work and family life has become particularly prominent as a result of many people's varied experiences of working more from home during the coronavirus pandemic. Flexible working takes various forms, and we have learnt that hybrid teams help us build a more resilient company. As part of our projects devoted to the new way of working, therefore, we have introduced a company-wide agreement in Austria that lays out a standard set of rules for the now-expanded scope of home working. Under this agreement, therefore, UNIQA offers three options with varying levels of working from home. Staff can also come to an individual agreement with their manager about switching from full- to part-time or vice versa so that all the possible needs our employees might have can be met. All the usual services for staff with children, such as supervised children's days and summer camps, parental leave meetings and Taking Daughters to Work Day resumed following a two-year hiatus due to Covid-19.

The new world of work: renovating the pilot floor in the UNIQA Tower

Ever since we made the switch to virtual collaboration due to the pandemic – if not before – we have clearly noticed that our world of work is changing. Teamwork will be partly virtual, partly in-person in the future. In the workplace itself, the focus is on face-to-face dialogue, and the office is becoming a place to meet. We address these changed conditions and needs in a targeted way with the redesign of the pilot floor in the UNIQA Tower.

The planning process took account of the ideas suggested by the project teams, which have a diverse makeup, as well as the results of a survey on the working-from-home packages. In order to meet everyone's needs at work, the pilot floor is based on a zoning concept that provides more space for discussion and collaboration and separates standard workstations

clearly from focused workspace. Sustainability is an important part of the redesign. Existing equipment was converted and elements of the existing office furniture were reused as optimised recycled products. A new waste strategy has been introduced, the technology has been brought up to date, and warm, energy-saving LED lighting has been installed, for instance. We are therefore responding to the challenges that hybrid meetings in particular pose in our day-to-day work.

Acting on staff feedback in a targeted way

The most recent UNIQA staff survey was carried out in 2021. It used 52 structured questions to gauge employees' views on several issues: the working situation, workflows, leadership and management culture, focus on objectives and targets, professional development, corporate image and overall satisfaction. Work began in 2022 on implementing the 459 measures that were devised based on the findings, with efforts made to reduce workload, optimise the quality of meetings and improve collaboration between teams. Suggestions regarding pay systems and continuing professional development are also being acted upon. In addition, the mood amongst back-office and field sales staff was recorded in regular "pulse check" surveys in 2022 and incorporated into the improvement measures on an ongoing basis. These pulse checks are to become a permanent standard feature across the Group and will continue to be run quarterly in 2023. Overall satisfaction amongst employees in Austria currently stands at 3.9 stars out of a possible 5.

The UNIQA Works Council

Our Works Council plays a key role in the satisfaction of our employees. Its work covers the four "Social", Economic, "Health" and "Cultural" areas. All activities in these areas have a profound impact on the satisfaction of our employees and, as a result, on UNIQA's success. Besides medical check-ups, vaccinations, special wellness events relating to fitness and work-life balance, the services offered jointly also include support for better mental health. Given that social contact is extremely important at a time when restrictions are in force, works trips and other organised meetings play a key role in strengthening our UNIQA community and promoting unity among our colleagues. The UNIQA Works Council also plays a key role in compiling new benefits or improving existing benefits, such as participation in the company's success, the pension fund system, Group health insurance or the "living better together" programme.

"Living better together" – the platform

The "Living better together" platform was set up back in 2020. It gives our employees in Austria a space in which they can talk to colleagues and access useful tips and helpful information on a wide range of topics. The aim is to bring employees together, help to identify and solve problems and enable staff to inject a bit more lightness into their stressful day-to-day lives – particularly in these days of hybrid working, with fewer people coming into the office.

Content can be chosen from the following three areas:

1. **Dialogue and community:** things that touch our hearts; fostering dialogue and a sense of community through virtual or live coffee breaks, chats on specific topics, Advent and Christmas initiatives
2. **Things worth knowing:** a wide range of information to do with healthcare, medicine and prevention, suggestions for the daily routine with the kids
3. **Handy hints:** tips and ideas that liven up people's daily routine offline – from getting a delivery from the pharmacist through to all-round workouts

Mavie – counselling and coaching focused on finding a solution

Mavie offers a range of free and anonymous counselling services to all UNIQA employees and their families throughout Austria:

- Guidance and clarity
- Help with identifying tangible solutions
- For prevention, continuing personal development and emergencies
- An "outsider's view" from a counsellor

Both personal (challenges in your relationship and with bringing up children, various important decisions, illness or

bereavement) and professional issues (coping with stress, challenges in your team, changes in your working environment) can be discussed with the coaches (psychologists and social counsellors).

We also offer our staff a wide range of networking opportunities, talks and healthcare formats that improve internal dialogue and prevent health issues, including the Mystery Break, the "Gesunde Viertelstunde" ("healthy quarter-hour"), workplace inspections, UNIQA Spotlight and the UNIQA choir.

4.5 Occupational health and safety

Guaranteeing the health and safety of our employees is essential in everything we do, as a healthy workforce brings greater motivation and productivity, as well as continuity and reliability in customer contact. At the same time, neglecting this topic would have negative consequences for the quality of our services, the individual well-being of our employees and the company's reputation as an employer. To ensure health and safety measures are implemented across the board, we align ourselves primarily with the Austrian Health and Safety at Work Act (ASchG), the Austrian Workplace Regulations (AStV) and the Austrian Screen Working Regulations (BS-V). Safety professionals, who report directly to management, are responsible for ensuring that these provisions are enforced and complied with. In addition, safety officers help keep employees safe. Both the safety professionals as well as the safety officers are responsible for all employees and temporary employees of UNIQA in Austria.

First responder training was provided this year to optimise our emergency preparedness and ensure we have enough first responders available. A re-evaluation of psychological stresses in the workplace was also carried out across Austria in 2022, involving the occupational psychology and occupational health teams, the safety professionals and the Works Council. The methodology chosen combined an online survey with qualitative interviews conducted by occupational physicians. All employees are also included in our occupational health activities in the PremiQaMed clinics. External service providers who work at PremiQaMed locations receive instructions on safety and are contractually bound to comply with these. In addition, PremiQaMed employees continually verify that external service providers are compliant with occupational health guidelines. Furthermore, the sick leave days of our employees are recorded and reported (see Annex).

In identifying work-related hazards and risks, we strictly follow the statutory guidelines. Every office with over ten employees is checked at least once a year, and all those with fewer than ten employees are checked at least every two years. Annual department-specific inspections are carried out in the PremiQaMed clinics involving the safety professional, the competent occupational physicians and the safety officers together with other staff with responsibility for the location in question.

Follow-up evaluations are also conducted after every work-related accident that is required to be reported to the safety professional or occupational health service. These evaluations are logged in an accident report. If any hazards are identified, the safety professionals devise measures to be taken and help the cooperative leadership groups at the PremiQaMed clinics to implement them. In addition to the statutory regulations, PremiQaMed follows regulation documents determined by Quality Management that cover identifying and eliminating hazards.

The efficacy of the measures implemented is subsequently evaluated by the safety professional on an ongoing basis, and they are modified as necessary. Apart from regular inspections by the safety professional and/or occupational physicians, annual meetings of the Occupational Safety Committees are held to exchange information with the participation of the safety professional, safety officers, first responders, Works Council and occupational physician as well as the cooperative leadership group at PremiQaMed. All employees can also report work-related hazards to the safety officers or safety professional or turn to the Works Council, which then contacts the safety professional if necessary. UNIQA and PremiQaMed instead explicitly trust their employees and rely on their active participation to report all hazards and possible risks to the safety officers or the safety professional to keep potential dangers to employees and patients to a minimum.



Our mission is to shape healthcare together. This is why we run various programmes and initiatives to improve the health and well-being of our staff; sometimes in partnership with the Works Council. These include advice and support from occupational physicians and safety professionals.

Alongside regular inspections, training is also offered and delivered on ergonomics in the workplace, preventing fires, evacuating buildings and the correct actions to take in the event of a fire. Any employees who are interested can even be trained as fire protection officers, first responders or safety officers.

Revising and expanding occupational health and safety documents on a continuous basis, providing regular training to safety officers, ensuring premium-quality workstations for all

employees and providing additional aids (telephone headsets, document holders, footrests, etc.) also form an integral part of our occupational health and safety activities. The occupational physicians also organise annual vaccination drives. All staff are required to complete regular training on occupational health and safety as well as data protection. Additional information on the topics of occupational health and safety is available to all employees in Consense, the electronic document control system.



4.6 Social activities and sponsorship

We firmly believe that every successful company has a duty to give some of its success back to society. As Austria's largest health insurer, we focus our social engagement on health and education as well as on assisting young and disadvantaged people.

We distilled our worldview down into the most important risks and requirements for our activities. Our initiatives focus on the overarching theme of health, which for us includes promoting exercise, healthy eating and good mental health along with media literacy and integration. Aside from encouraging children and young people, UNIQA also sets various priorities through support for initiatives in the general interest. Promoting the arts and sports are important focal points here in all of our markets. Our commitment ranges from long-term sponsorship to support for individual projects with which we can identify based on our corporate values.

At the same time, we are contributing to the implementation of two of the United Nations Sustainable Development Goals (SDGs), to which we are committed (SDG 3: Good health and well-being, SDG 4: Quality education).

2022 saw the company-wide rollout of the new implementation policies, which are designed to ensure that our sponsorship arrangements are ESG-compliant and uphold the "do no significant harm" (DNSH) principle. This requires every sponsorship agreement to meet at least one of the ESG criteria without violating any of the others. Corresponding clauses in our contracts guarantee that we only work with partners who have made the same commitment to sustainability. As a signatory of the "Code

for Transparent Communication" between NGOs and companies, we have also disclosed our partnerships with NGOs – and thus any related sponsorship arrangements and donations – on our website since 2020.

Commitment to health and education

The UNIQA Insurance Group's sponsorship projects in 2022

UNIQA/UNION Trend Sports Festival:

The longstanding partnership with UNION Österreich was continued in 2022. Around 5,000 schoolchildren from over 50 schools across the country were given the chance for a day to discover some new and fun trend sports, try them out for themselves and be inspired to do more sport and exercise in general.

KURIER Aid Austria educational facilities:

UNIQA has participated for several years now in the KURIER Aid Austria (KAA) initiative, whose educational facilities help children and young people from disadvantaged socioeconomic backgrounds to learn independently and of their own volition.

Mobile Caritas hospice:

A lack of hospice infrastructure means that terminally ill people often spend their final days alone in hospital. The day hospice and mobile Caritas hospice play an invaluable part in the fight against this “dehumanised” way of dying and help out wherever patients happen to be – in their own home, in hospital or in a care home. UNIQA has supported the mobile Caritas hospice since 2004.

Austrian Mountain Rescue Service:

The pandemic has made even more of us choose the hills and mountains for our walks, excursions or exercise, a trend that aligns perfectly with UNIQA’s commitment to people’s health. This is why, since 2020, UNIQA has been a principal sponsor supporting the Austrian Mountain Rescue Service and its 13,000 volunteers, who provide assistance and ensure safety whenever people get into difficulty in the mountains.

Joint projects in 2022 with the UNIQA Stiftung

In 2022, the UNIQA Stiftung financed numerous charitable and health projects and UNIQA supported the implementation and organisation with more than 200 volunteers. These funds that were made available were invested in the same projects as in the previous year, which are closely linked to health – an important issue for us – and enhance the continuity of an existing link with UNIQA:

1. Initiatives for young people:

The programmes that form part of the SIMPLY STRONG exercise initiative improve the ability of children and young people to concentrate and relax through targeted exercise sessions. The organisation was able to expand its range of exercise programmes for schools in 2022 with various initiatives (educational and fact-finding event, the “UGOTCHI – Punkten mit Klasse” scheme in partnership with SPORTUNION, an end-of-school concert).

2. Initiatives for people with disabilities:

As well as embracing diversity within our company, we also lend specific support to projects for people with disabilities. UNIQA Privatstiftung has been supporting the Austrian Disability Council and Vienna University of Technology for the past ten years through the UNIKATE initiative, where students work in inclusive project teams to devise innovative solutions for people with disabilities. Six projects won awards in September 2022, including a wheelchair that can climb stairs and a camera- and audio-based table tennis game for visually impaired people. Use cases applicable to any company were

“ *The mobile Caritas hospice makes an immense contribution to maintaining the independence of terminally ill people and their family in what is an extremely difficult phase of their lives. It allows them to access the support, nursing care and social care that they need. We are delighted to have been able to help this vital service for almost two decades now.* ”

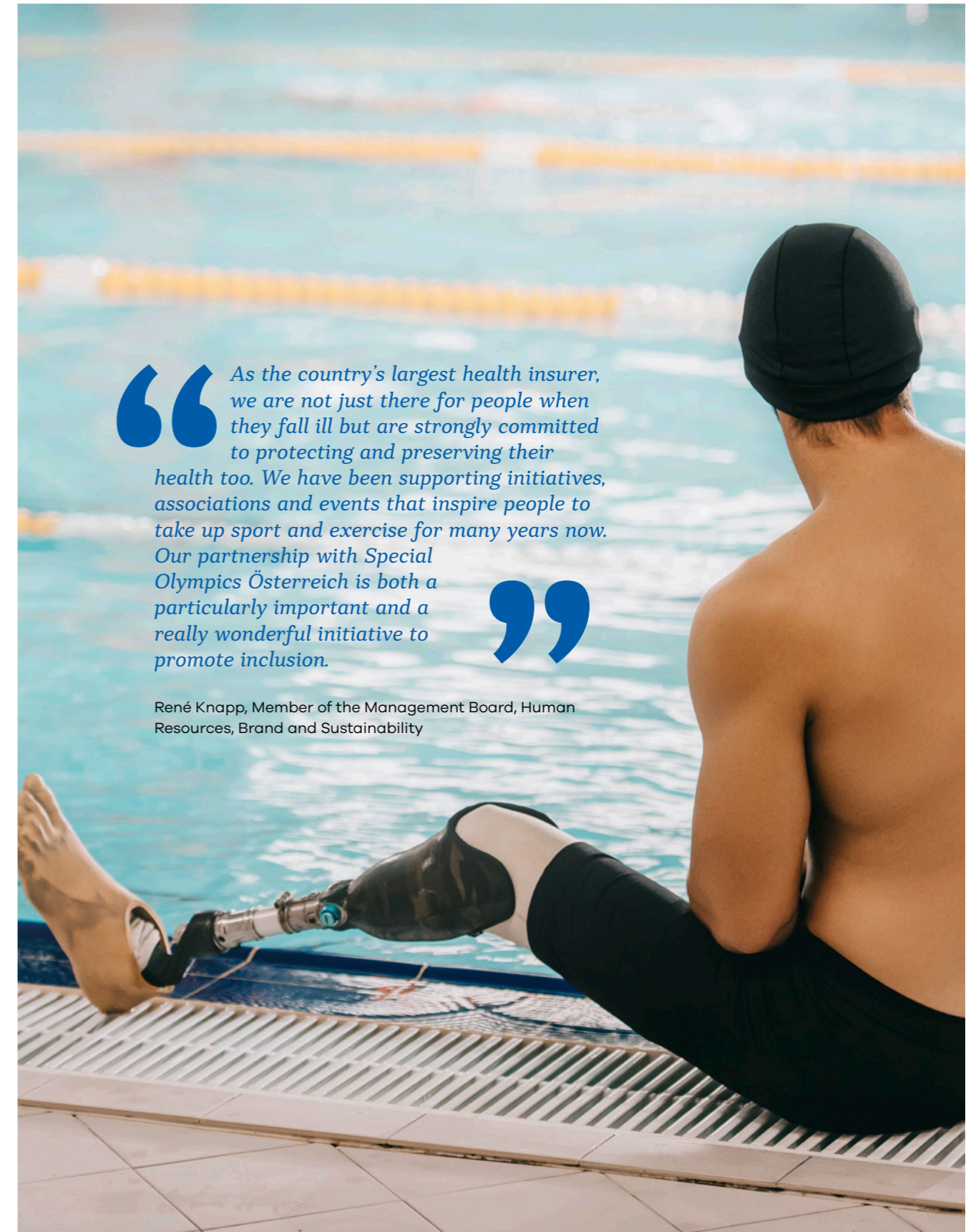
René Knapp, Member of the Management Board, Human Resources, Brand and Sustainability

discussed at the Health Hub Vienna in 2022, which was organised by INiTS (Universitäres Gründerservice Wien GmbH). The aim in the future will be to assess challenges such as how to use data-powered solutions to make a lasting improvement to patients’ quality of life.

However, one particular highlight was the partnership with Special Olympics Österreich (SOÖ), which has been in place since 2021. SOÖ is an organisation that arranges training, sporting and other events, competitions and support for individuals with intellectual disabilities. Around 1,800 athletes took part in the SOÖ Summer Games in the Oberwart area in June 2022, supported by 600 carers. No fewer than 213 UNIQA volunteers helped out at the event, thus demonstrating inclusion in action. UNIQA was also involved in the Austria-wide Panther Cup in football and the Inclusion Days as well as intensifying its cooperation through numerous partnerships maintained by the regional offices in their respective regions.

3. Other health and social initiatives:

As a health insurer, we are constantly committed to preventing illnesses and accidents. The successful stem cell donation initiative for leukaemia patients continued in 2022, with UNIQA Privatstiftung funding a further 5,000 stem cell analyses. Through the concerted efforts of donors, the initiative has collected a total of 73 donations since it began. UNIQA Privatstiftung also supports the St. Josef Hospital in Vienna, which assists socially disadvantaged women during pregnancy and childbirth, via the “Soziale Geburt” (“A Caring Birth”) project.



“ *As the country’s largest health insurer, we are not just there for people when they fall ill but are strongly committed to protecting and preserving their health too. We have been supporting initiatives, associations and events that inspire people to take up sport and exercise for many years now. Our partnership with Special Olympics Österreich is both a particularly important and a really wonderful initiative to promote inclusion.* ”

René Knapp, Member of the Management Board, Human Resources, Brand and Sustainability

4.7 Ukraine crisis management

Peace is one of the most precious commodities in our society. Since the start of the war between Russia and Ukraine, UNIQA has worked hard to support those in need as a community promoting mutual appreciation, care and health. Numerous aid initiatives were launched, both for those affected in Ukraine itself and for the people who had fled the country.

News of the invasion caused great shock and upset in the UNIQA community when it broke in early 2022. Since then, we have been presented with countless images of suffering and destruction that are as dramatic as they are incomprehensible. As a European insurer, we have had deep roots in Ukraine for many years. Our 850 or so Ukrainian colleagues, their families and over 1.3 million customers have thus been directly affected by the war.

UNIQA is helping the people of Ukraine with numerous aid measures within the crisis-hit region, at the borders and in

neighbouring countries. This includes providing several tonnes of medical supplies and financial support via fundraising campaigns together with our partners Caritas Austria and the Austrian Red Cross. We made sure that colleagues at UNIQA UA and their families who had fled the conflict were able to source and rent accommodation, found them jobs and childcare places, offered them psychological support and much more. A crisis team was organised centrally to take all the necessary action quickly and without any red tape so that the people affected could get the help that they needed without delay.

Setting up a Group-wide crisis team

UNIQA has established a Group-wide crisis team to coordinate our activities efficiently and prepare ourselves for all possible scenarios. The team, which is made up of members of the Management Board, staff from head office and colleagues from the various UNIQA country offices, was responsible for coordinating the aid measures. Constant dialogue with the colleagues on the ground is particularly important. Thanks to their unstinting hard work and dedication, we are able to provide help where it is most urgently needed.

The crisis team also served as the newsroom for UNIQA internally – a vital role. Developments on the ground, the situation facing our Ukrainian colleagues and the work being done by the helpers in Ukraine and in the other countries were communicated transparently to the whole Group in weekly updates. A call to collect donations and participation in various aid activities also raised a considerable amount of money and assembled a large team of volunteers.

The buddy programme by and for UNIQA employees

Buddy programmes were launched in many UNIQA countries, particularly those that border Ukraine. Ukrainian staff who have fled their homeland are paired up with a UNIQA colleague in their host country. These volunteer “buddies” have helped 124 colleagues and their families to find accommodation, get hold of the most important things that they need and sort out all the necessary paperwork in their host country. Overall, the buddy programme has matched 400 Ukrainians with UNIQA volunteers in Poland, Slovakia, the Czech Republic, Hungary, Romania and Austria, while 122 buddies helped families to register themselves, look for a job and put their children’s name down for a school. The range of services provided for Ukrainian colleagues was also expanded on an ongoing basis: numerous language courses were run, legal experts gave advice in Ukrainian, and counselling centres for physical and mental health were set up. The personal relationship that the refugees developed with their buddies was a valuable source of support. Many of them organised trips out and little events to provide a distraction and some variety and restore a bit of joy to the lives of their Ukrainian colleagues and their families.

UNIQA Helping Hands

We launched the “UNIQA Helping Hands” fundraising campaign in partnership with Caritas Austria and the Austrian Red Cross. UNIQA topped up the donations with a further €1 million. The final sum was put to efficient, targeted use via our partners and went towards helping the people in Ukraine who needed it most. Helping Hands initiatives were also implemented in other UNIQA countries and have already raised €5 million in financial, medical and material support.

People who are not actually experiencing the trauma of war themselves often find it virtually impossible to imagine the situation facing the refugees and how they are processing it. This is why UNIQA launched the Helping Hands social media campaign, which gave the people fleeing the conflict as well as those helping them the opportunity to tell their very moving stories. These can be found on the social media channels of the respective country.

Keeping UNIQA Ukraine running

Immediately after the Russian invasion, precautions were taken to protect UNIQA UA’s data and maintain operations for its 1.5 million customers, including a comprehensive range of customer services, help with customer enquiries and claims handling. Customers were also offered medical and psychological support regardless of the terms of their contract. Business and customer data was backed up by head office and the entire Ukrainian data centre was moved to Vienna, allowing IT operations to continue.



Bernd Hähnle, Procurement Manager of UNIQA Insurance Group, and Elena Uljee, CEO of UNIQA Ukraine

The background consists of several overlapping circles in various shades of blue. A thin vertical white line runs down the center of the image. The text is positioned on the right side, within a large dark blue circle.

**Sustainability
in UNIQA's
governance**

5.1 Compliance and combatting corruption and bribery

At UNIQA we regard compliance with all relevant statutory regulations, internal Group policies and ethical principles to be an essential part of responsible business practice. A key factor underlying this principle is our awareness that the insurance industry is fundamentally based on trust. Compliance risks such as corruption and bribery have potential economic and legal consequences. The mere suspicion of corruption and bribery can lead to reputational damage and a loss of trust on the part of business partners and customers. Therefore, responsible behaviour is the basis of our actions.

Consequently, in addition to top-quality products and services, UNIQA also strives for the highest standards for employee conduct. Our Code of Conduct sets internal standards for ethical behaviour that go beyond those of the applicable laws, and which are equally binding in all areas of the company. The Legal and Compliance department is responsible for creating all these regulations and for implementing the compliance programme throughout the entire Group. This central unit is supported by a separate local compliance function within every insurance company of the UNIQA Group.

Managing the compliance function at UNIQA

Ensuring a good level of training in the local compliance functions is key to meeting the requirements of an effective compliance management system. The annual compliance conference supports this aim as well as offering an opportunity for networking and sharing experiences. The focus was on issues

including a regulatory update on preventing money laundering, the presentation of the new Group FATCA Policy, requirements and issues relating to compliance training for the Supervisory Board and handling conflicts of interest as well as best practices for compliance assessments of business partners and implementing sustainability topics at UNIQA. Other management responsibilities of the Group compliance function include verifying that internal and external guidelines are being followed at every insurance company in the UNIQA Group. In addition, six remote company visits were conducted in order to audit whether compliance, anti-money-laundering or FATCA requirements were being fulfilled. 2022 also saw the rollout of the updated Compliance Policy and Compliance Standard. The changes agreed by the UNIQA Group Executive Board were communicated to all companies in the UNIQA Group and compliance with these was made obligatory.

UNIQA focuses on awareness in compliance

The "Compliance in the Regions" initiative continued in 2022. The Compliance Forum ensures that compliance officers from Austria's federal states engage in dialogue with one another and with the compliance function. A compulsory module on compliance and anti-money-laundering was also incorporated into the basic training given to field sales staff, while sales managers have access to three videos produced in house that feature Q&A sessions on compliance, anti-money-laundering and economic sanctions. Managers at B-1 level were given information on conflicts of interest and an insight into changes to anti-money-laundering regulations as part of the "Lunch and Learn Special" series. Since late 2022, it has also been compulsory for all back-office and field sales staff in Austria to complete the e-learning module on compliance, which is mainly about gifts, whistleblowing, conflicts of interest and preventing money laundering.

In 2022 we also introduced regular virtual training sessions for new employees on the topic of issuer compliance. The issue of economic sanctions gained new significance in 2022 as a result of the war in Ukraine. UNIQA has a system (the "Group screening solution") in place to ensure that the entire Group-wide customer base is checked against the lists of sanctioned individuals at regular intervals and as events dictate. Since violations of some sanction regimes attract very high penalties, the Group screening solution and the expertise gained are both important measures for limiting financial risk in this area.

Despite the initiatives and measures taken in the area of compliance, UNIQA recorded 101 cases of non-compliance with laws and regulations in the reporting year 2022, of which 91 cases in Poland resulted in monetary penalties of €19,572 (2021: €58,113). However, all individual penalties were of minor importance due to their amount. No non-monetary sanctions were imposed.

UNIQA applies international agreements and standards

The Common Reporting Standard is an international agreement aimed at fighting cross-border tax evasion that was transposed into Austrian law by way of the Common Reporting Standard Act (GMSG). In compliance with the resulting statutory obligations, in 2022 UNIQA Austria reported 17,717 accounts to the Austrian fiscal authorities which are held by customers with tax domiciles outside Austria.

We also implement the requirements of the Foreign Account Tax Compliance Act (FATCA) in full. FATCA is a treaty between the Republic of Austria and the United States intended to guarantee compliance with tax obligations by US persons who hold accounts abroad. In 2022 UNIQA reported 517 accounts held by customers with US tax liability to the United States Internal Revenue Service.

Continuing what we have begun

In 2023 UNIQA Austria will continue to strengthen awareness of compliance and anti-corruption measures in our sales teams. Members of the compliance team will meet regularly with the compliance officers from the regional offices, while the first ever Austrian UNIQA Compliance Conference will also be held. With the issue of sustainability growing increasingly important, we will make it a more prominent element of our Code of Conduct.

UNIQA has had a Group-wide system in place for reporting compliance violations for many years. Now that the EU Whistleblowing Directive has been transposed into Austrian law, we will be reviewing our existing processes for dealing with tip-offs and protecting whistleblowers, update them if necessary and then roll them out across the Group in a standardised way.

5.2 Our approach to upholding human rights

The proper and respectful treatment of people is a key element of our image and fundamental to our corporate culture. Our human rights policy enshrines our firm commitment to key issues of human rights and ensures that they can be protected and upheld. A violation of human rights through our business activities or through projects or customers insured by us would have a serious impact on the individuals in question and would result in reputational damage and legal consequences for UNIQA.

Our accession to the UN Global Compact in November 2020 means we are committed to observing the United Nations' Universal Declaration of Human Rights throughout the entire UNIQA Group. The ten principles that it contains have been incorporated into our Group-wide UNIQA Code of Conduct, and we report on our progress every year.

In our role as an insurer, we seek to protect and promote human rights across the Group, in our investments, in our dealings with customers and throughout our supply chain. Back in the 2021 financial year, we began drawing up a template for a human rights policy together with members of the Raiffeisen Sustainability Initiative (RNI). This work continued in 2022, and we implemented dedicated policies and standards in each of the abovementioned areas in order to minimise human rights risks and make the most of opportunities.

How the individual policies and standards have been designed is explained separately in Chapter 4. Sustainability in the UNIQA community and Chapter 3. Sustainability in UNIQA's core business.



5.3 Higher standards and improved processes in data protection

As an insurance company, UNIQA processes large quantities of data. Our customers and employees trust us to protect their data in the best possible way, so data protection is the top priority in all of UNIQA's processes. By establishing structured processes and clear priorities, we mitigate potential risks to data privacy and are continually updating our efforts in this area. In addition, a secure data protection concept creates trust in us as a business partner and can be a positive selling point.

Since the implementation of the EU General Data Protection Regulation in 2018, UNIQA has been required to meet extensive information obligations when collecting data. In addition to fulfilling a series of data protection requirements, we also have to be able to provide customers with information at any time regarding the systems in which their data is saved and how this data is used.

Industry standards are the way to the gold standard

To enable the new data protection regulations to be optimally integrated into day-to-day business operations, we are actively involved in the preparation of and consultation on a draft version of the Austrian industry standard for data protection (ÖBS) for the Austrian Insurance Association (VVO). The Austrian industry standard defines sector-specific rules of conduct which are intended to act as guidelines for good data protection practice in the insurance industry. The draft is currently being reviewed by the Austrian Data Protection Authority and once it has been officially approved it will be implemented as promptly as possible at UNIQA.

Progress in data protection management and governance

From a risk management perspective, data protection risks fall under the risk categories of compliance, reputation and operation. Implementing a new Data Protection Management System (DPMS) allows us to deal with these risks in a structured manner and set targeted priorities. When implementing

new processes for data processing, we give advice and, if necessary, carry out a data protection impact analysis according to risk management criteria in order to ensure that any new technologies are used sustainably and in compliance with the data protection regulations. This takes technical, legal and process-related factors into consideration. Based on this analysis we decide whether and how we will incorporate any new processing activity. The focus is on operational aspects of data protection and on process improvements as well as cross-sector support through the implementation of new data protection governance procedures by cross-functional teams. This teamwork across different functions allows risk management and information security – both key elements of data protection – to be managed more efficiently and advice to be provided as part of project handling.

Reporting

Data protection is not just embedded at an operational level at UNIQA. The Group also has three bodies that are responsible for reporting to and liaising with its stakeholders at regular intervals. The "Meeting of Experts", the first-line body, identifies and deals with overarching data protection issues, while the committee known as "OpSteerCo" manages and reports on efforts to tackle these issues following their identification. "DPCO", a Management Board committee, sets objectives, directs the overall strategy and provides second-line reporting on data protection matters. Structuring the data protection bodies in this way allows UNIQA to place the requirements of data protection law squarely in its first line of defence and to incorporate the second line directly in a corresponding manner.

5.4 Risk-based cybersecurity

The onward march of digitalisation has continued in 2022, bringing a number of changes with it. As one of the leading insurance companies in Europe, we have already digitalised our business processes extensively. This high level of digitalisation makes it essential that we have comprehensive measures in place to minimise cyber risks and to guarantee cybersecurity.

Cyber risks are generally understood to mean the risk of financial losses, legal consequences, disruptions or reputational damage for an organisation resulting from failure of their information technology systems, and the loss of confidentiality and integrity of the data in these systems. Overall, these risks range from data theft, malware and encryption of IT systems to the malicious disruption of these systems' functions. UNIQA has adopted a risk-based approach to taking cybersecurity measures. The first step of this process involves identifying UNIQA's assets in its business processes and categorising them in terms of criticality. A specific list of security requirements is then drawn up based on the asset profile and its degree of criticality and in line with UNIQA's security governance. These critical systems were identified in 2021 and had their specific security requirements reviewed in 2022. Any gaps identified in the control set are to be passed on to the business owner in 2022 and then closed based on the risk involved. Cyber risk is also the most important emerging risk for UNIQA. Details can be found in Chapters 1.4 and 1.8.

Guarding against operational risks in the best possible way: the UNIQA resilience programme

Operational risks are very unlikely to occur but can potentially be highly damaging; UNIQA counters these with a detailed resilience management system. This system is made up of three sub-systems – security incident management, business continuity management and crisis management – and is geared towards making UNIQA resilient in the face of so-called organisational shocks. This includes an organisational plan for crisis management structures and crisis communications as well as comprehensive plans and process solutions designed to secure the functionality of business critical processes and resources. UNIQA's resilience programme was rolled out in 2022 in order to identify business-critical processes in a standardised way and take preventive and reactive measures to minimise impact. Work in 2023 will focus on consolidating the programme and continuing to develop it in house.

5.5 Public affairs: the bridge to the world

At a time when European society faces numerous challenges and problems, UNIQA sees it as its responsibility as a corporate citizen to be part of the solution. Therefore we are involved in open and constructive dialogue with numerous public stakeholders, working together to create the legal frameworks for the future.

The role of public affairs at UNIQA consists of identifying the most important societal trends and emerging political and regulatory initiatives of relevance to UNIQA, to develop positions on these and to communicate these to the outside world. Public affairs is part of the Sustainability Ethics and Public Affairs department.

UNIQA is helping to reshape the way the finance and insurance system is being (re-)regulated

Since January 2016, Solvency II has successfully addressed the decades-old challenge of modernising the regulation of insurance in the European Union (EU) with regard to solvency requirements, governance, risk management and disclosure obligations. UNIQA supports the ambition of the European Commission to use the review of the Solvency II Directive currently being finalised for this purpose and to mobilise private capital. The latter is intended to encourage investment in the post-Covid recovery of the European economy, the Action Plan for Sustainable Finance and the European Green Deal. To achieve this political objective, we believe that numerous improvements still need to be made to the revised set of regulations, which are set to become mandatory in 2025.

UNIQA supports sustainable finance and implements relevant measures

The growing threat to the global climate deserves attention from UNIQA, because the risks resulting from climate change have direct consequences for our customers and therefore also for our core business as an insurer. The insurance industry can play a key role in the transition to a sustainable economy by providing coverage for both indirect and direct effects

of climate risks and also through targeted sustainable investment activities. Insurers cannot operate in isolation from the real economy, however, which is why UNIQA is supporting the efforts of the European Commission to mobilise private capital for investment in a climate-neutral Europe through the Action Plan for Sustainable Finance and the European Green Deal. Nevertheless, the legislative projects under way for this purpose, such as the Disclosure Regulation, the Taxonomy Regulation and the Corporate Sustainability Due Diligence Directive (CSDDD), do present challenges for insurers, due to their complexity and the short deadline for implementation. Here our public affairs team supports the affected departments by clarifying unresolved legal questions on the implementation of the various new regulatory requirements.

Responsible digitalisation

The digital economy is developing rapidly all over the world and brings great opportunities – but also great challenges. Individual national authorities have worked with the European Commission to develop a digital agenda to advance growth and innovation by implementing a strategy for the digital single market. The emergence of fintechs in particular has resulted in a broader range of online financial services, including digital insurance services ("insurtechs"). UNIQA is aware that the digital transformation is not a purely technical development, but also an industrial and social revolution which is being driven forward by the whole of society and which also affects the whole of it. This development offers enormous opportunities for the insurance industry but also requires national and European lawmakers to take responsibility for ensuring a level playing field between major internet companies and other business operators.

The background consists of several overlapping circles in various shades of blue. A thin vertical white line runs down the center of the image. The text is positioned in the right half of the image, within a dark blue circle.

Key figures and performance

6.1 Key figures employees 2022^{1,2}

	UNIQA total		UNIQA Holding ⁴		UNIQA Austria		Austria total		International ⁵		AL	BA	BG	HR	CZ	HU	XK	LI	ME	MK	PL	RO	RU	RS	SK	CH	UA	
	2022	2021	2022	2021	2022 ⁶	2021 ⁶	2022	2021	2022	2021	2022	2022	2022	2022	2022	2022	2022	2022	2022	2022	2022	2022	2022	2022	2022	2022	2022	
Employees total (HC)	15,296	15,410	707	694	5,887	5,838	6,594	6,532	8,702	8,878	338	222	278	533	935	425	138	9	106	148	2,066	608	97	565	1,294	44	896	
Employees by gender	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021																		
Female	8,830	8,837	315	298	3,062	2,978	3,377	3,276	5,453	5,561	182	134	199	347	536	244	73	3	70	79	1,260	384	63	363	894	28	594	
Male	6,466	6,573	392	396	2,825	2,860	3,217	3,256	3,249	3,317	156	88	79	186	399	181	65	6	36	69	806	224	34	202	400	16	302	
Employees back office/sales force	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021																		
Back office	11,413	11,396	707	693	4,331	4,248	5,038	4,941	6,375	6,455	175	76	197	222	852	419	85	9	59	69	1,662	306	88	318	1,232	44	562	
Sales force	3,883	4,014	0	1	1,556	1,590	1,556	1,591	2,327	2,423	163	146	81	311	83	6	53	0	47	79	404	302	9	247	62	0	334	
Employees back office/sales force by gender	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021																		
Female back office staff (policy processing)	7,059	7,019	315	298	2,728	2,658	3,043	2,956	4,016	4,063	100	53	135	159	491	242	48	3	32	38	999	183	55	216	852	28	382	
Female sales force staff	1,771	1,818	0	0	334	320	334	320	1,437	1,498	82	81	64	188	45	2	25	0	38	41	261	201	8	147	42	0	212	
Male back office staff (policy processing)	4,345	4,377	392	395	1,603	1,590	1,995	1,985	2,359	2,392	75	23	62	63	361	177	37	6	27	31	663	123	33	102	380	16	180	
Male sales force staff	2,112	2,196	0	1	1,222	1,270	1,222	1,271	890	925	81	65	17	123	38	4	28	0	9	38	143	101	1	100	20	0	122	
Employees by age	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021																		
Employees < 30 years old	2,285	2,425	84	71	962	973	1,046	1,044	1,239	1,381	58	45	20	42	117	45	24	0	4	19	341	75	19	53	143	2	232	
Employees 30 – 50 years old	8,846	9,174	371	386	2,742	2,793	3,113	3,179	5,733	5,995	203	127	167	281	611	294	96	6	75	104	1,506	352	75	349	946	23	518	
Employees > 50 years old	4,165	3,811	252	237	2,183	2,072	2,435	2,309	1,730	1,502	77	50	91	210	207	86	18	3	27	25	219	181	3	163	205	19	146	
Percentage of employees < 30 years old	14.9%	15.7%	11.9%	10.2%	16.3%	16.7%	15.9%	16.0%	14.2%	15.6%	17.2%	20.3%	7.2%	7.9%	12.5%	10.6%	17.4%	0.0%	3.8%	12.8%	16.5%	12.3%	19.6%	9.4%	11.1%	4.6%	25.9%	
Percentage of employees 30 – 50 years old	57.8%	59.5%	52.5%	55.6%	46.6%	47.8%	47.2%	48.7%	65.9%	67.5%	60.1%	57.2%	60.1%	52.7%	65.4%	69.2%	69.6%	66.7%	70.8%	70.3%	72.9%	57.9%	77.3%	61.8%	73.1%	52.3%	57.8%	
Percentage of employees > 50 years old	27.2%	24.7%	35.6%	34.1%	37.1%	35.5%	36.9%	35.3%	19.9%	16.9%	22.8%	22.5%	32.7%	39.4%	22.1%	20.2%	13.0%	33.3%	25.5%	16.9%	10.6%	29.8%	3.1%	28.9%	15.8%	43.2%	16.3%	
Employees by employment relationship	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021																		
Female employees with a permanent employment contract	8,233	8,093	295	261	3,024	2,821	3,319	3,082	4,914	5,011	181	117	187	323	457	243	10	3	60	37	1,106	355	59	328	841	26	581	
Male employees with a permanent employment contract	6,097	5,995	387	353	2,811	2,671	3,198	3,024	2,899	2,971	153	85	78	167	342	177	21	4	28	41	719	207	31	182	351	16	297	
Total number of employees with a permanent employment contract	14,330	14,088	682	614	5,835	5,492	6,517	6,106	7,813	7,982	334	202	265	490	799	420	31	7	88	78	1,825	562	90	510	1,192	42	878	
Female employees with a temporary employment contract	597	730	20	37	38	157	58	194	539	536	1	17	12	24	79	1	63	0	10	42	154	29	4	35	53	2	13	
Male employees with a temporary employment contract	369	592	5	43	14	189	19	232	350	360	3	3	1	19	57	4	44	2	8	28	87	17	3	20	49	0	5	
Total number of employees with a temporary employment contract	966	1,322	25	80	52	346	77	426	889	896	4	20	13	43	136	5	107	2	18	70	241	46	7	55	102	2	18	
Employees by full-time/part-time employment	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021																		
Female employees with a full-time job	6,916	7,083	218	216	1,627	1,630	1,845	1,846	5,071	5,237	175	132	197	341	501	224	69	1	66	78	1,238	380	61	358	816	11	423	
Male employees with a full-time job	5,979	6,221	351	365	2,541	2,624	2,892	2,989	3,087	3,232	152	88	79	180	378	180	61	3	35	62	794	221	34	200	384	15	221	
Total number of employees with a full-time job	12,895	13,304	569	581	4,168	4,254	4,737	4,835	8,158	8,469	327	220	276	521	879	404	130	4	101	140	2,032	601	95	558	1,200	26	644	
Female employees with a part-time job	1,914	1,753	97	82	1,435	1,348	1,532	1,430	382	323	7	2	2	6	35	20	4	2	4	1	22	4	2	5	78	17	171	
Male employees with a part-time job	487	353	41	31	284	236	325	267	162	86	4	0	0	6	21	1	4	2	1	7	12	3	0	7	16	1	81	
Total number of employees with a part-time job	2,401	2,106	138	113	1,719	1,584	1,857	1,697	544	409	11	2	2	12	56	21	8	4	5	8	34	7	2	12	94	18	252	
Management board members by age and gender	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021																		
Female members of management < 30 years old	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Male members of management < 30 years old	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Female members of management 30 – 50 years old	10	10	0	0	0	0	0	0	10	10	0	1	2	0	0	1	0	0	0	0	1	2	0	0	0	1	2	
Male members of management 30 – 50 years old	29	26	2	3	3	0	5	3	24	23	0	0	1	0	3	2	0	1	1	0	4	4	2	4	1	0	1	
Female members of management > 50 years old	6	6	0	0	0	0	0	0	6	6	0	1	0	2	1	0	0	0	0	0	0	0	0	0	1	1	0	
Male members of management > 50 years old	14	15	7	6	0	0	7	6	7	9	2	0	0	1	0	1	0	1	0	0	0	0	0	0	1	0	1	
Total members of management	59	57	9	9	3	0	12	9	47	48	2	2	3	3	4	4	0	2	1	0	5	6	2	4	3	2	4	
Percentage of female members of management < 30 years old	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Percentage of male members of management < 30 years old	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Percentage of female members of management 30 – 50 years old	16.9%	17.5%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	21.3%	20.8%	0.0%	50.0%	66.7%	0.0%	0.0%	25.0%	0.0%	0.0%	0.0%	0.0%	20.0%	33.3%	0.0%	0.0%	0.0%	50.0%	50.0%	
Percentage of male members of management 30 – 50 years old	49.2%	45.6%	22.2%	33.3%	100.0%	0.0%	41.7%	33.3%	51.1%	47.9%	0.0%	0.0%	33.3%	0.0%	75.0%	50.0%	0.0%	50.0%	100.0%	0.0%	80.0%	66.7%	100.0%	100.0%	33.3%	0.0%	25.0%	
Percentage of female members of management > 50 years old	10.2%	10.5%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	12.8%	12.5%	0.0%	50.0%	0.0%	66.7%	25.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	33.3%	50.0%	0.0%	
Percentage of male members of management > 50 years old	23.7%	26.3%	77.8%	66.7%	0.0%	0.0%	58.3%	66.7%	14.9%	18.8%	100.0%</																	

	UNIQA total		UNIQA Holding ¹		UNIQA Austria		Austria total		International ¹		AL	BA	BG	HR	CZ	HU	XK	LI	ME	MK	PL	RO	RU	RS	SK	CH	UA
	2022	2021	2022	2021	2022 ²	2021 ²	2022	2021	2022	2021	2022	2022	2022	2022	2022	2022	2022	2022	2022	2022	2022	2022	2022	2022	2022	2022	2022
Management positions by age and gender																											
Female members of the Management Board < 30 years old	18	25	0	0	1	6	1	6	17	19	0	0	0	1	3	0	0	0	0	0	4	0	0	0	1	2	6
Male members of the Management Board < 30 years old	18	21	0	0	1	1	1	1	17	20	0	0	0	0	4	0	0	0	0	2	2	0	1	0	3	0	5
Female members of the Management Board 30 – 50 years old	506	475	15	16	77	74	92	90	414	385	15	15	32	17	33	26	7	0	10	10	99	37	8	26	40	3	36
Male members of the Management Board 30 – 50 years old	612	593	35	36	152	153	187	189	425	404	20	10	14	10	70	24	14	0	8	12	101	32	8	22	45	3	32
Female members of the Management Board > 50 years old	183	149	6	5	68	64	74	69	109	80	7	0	16	6	17	4	0	0	5	0	13	15	0	8	10	0	8
Male members of the Management Board > 50 years old	309	222	23	20	129	119	152	139	157	83	14	6	13	11	30	11	4	0	2	3	13	16	0	11	15	0	8
Total number of members of the Management Board	1,646	1,485	79	77	428	417	507	494	1,139	991	56	31	75	45	157	65	25	0	25	27	232	100	17	67	114	8	95
Percentage of female members of the Management Board < 30 years old	11%	17%	0.0%	0.0%	0.2%	1.4%	0.2%	1.2%	1.5%	1.9%	0.0%	0.0%	0.0%	2.2%	1.9%	0.0%	0.0%	0.0%	0.0%	0.0%	1.7%	0.0%	0.0%	0.0%	0.9%	25.0%	6.3%
Percentage of male members of the Management Board < 30 years old	11%	14%	0.0%	0.0%	0.2%	0.2%	0.2%	0.2%	1.5%	2.0%	0.0%	0.0%	0.0%	2.6%	0.0%	0.0%	0.0%	0.0%	7.4%	0.9%	0.0%	5.88%	0.0%	2.6%	0.0%	5.3%	
Percentage of female members of the Management Board 30 – 50 years old	30.7%	32.0%	19.0%	20.8%	18.0%	17.7%	18.1%	18.2%	36.3%	38.8%	26.8%	48.4%	42.7%	37.8%	21.0%	40.0%	28.0%	0.0%	40.0%	37.0%	42.7%	37.0%	47.06%	38.8%	35.1%	37.5%	37.9%
Percentage of male members of the Management Board 30 – 50 years old	37.2%	39.9%	44.3%	46.8%	35.5%	36.7%	36.9%	38.3%	37.3%	40.8%	35.7%	32.3%	18.7%	22.2%	44.6%	36.9%	56.0%	0.0%	32.0%	44.4%	43.5%	32.0%	47.06%	32.8%	39.5%	37.5%	33.7%
Percentage of female members of the Management Board > 50 years old	11.1%	10.0%	7.6%	6.5%	15.9%	15.3%	14.6%	14.0%	9.6%	8.1%	12.5%	0.0%	21.3%	13.3%	10.8%	6.2%	0.0%	0.0%	20.0%	0.0%	5.6%	15.0%	0.0%	11.9%	8.8%	0.0%	8.4%
Percentage of male members of the Management Board > 50 years old	18.8%	14.9%	29.1%	26.0%	30.1%	28.5%	30.0%	28.1%	13.8%	8.4%	25.0%	19.4%	17.3%	24.4%	19.1%	16.9%	16.0%	0.0%	8.0%	11.1%	5.6%	16.0%	0.0%	16.4%	13.2%	0.0%	8.4%
Total percentage of female members of the Management Board	43.0%	43.7%	26.6%	27.3%	34.1%	34.5%	32.9%	33.4%	47.4%	48.8%	39.3%	48.4%	64.0%	53.3%	33.8%	46.2%	28.0%	0.0%	60.0%	37.0%	50.0%	52.0%	47.06%	50.8%	44.7%	62.5%	52.6%
Total percentage of male members of the Management Board	57.0%	56.3%	73.4%	72.7%	65.9%	65.5%	67.1%	66.6%	52.6%	51.2%	60.7%	51.6%	36.0%	46.7%	66.2%	53.9%	72.0%	0.0%	40.0%	63.0%	50.0%	48.0%	52.94%	49.3%	55.3%	37.5%	47.4%
Turnover⁷ [GRI 401-1]																											
Women < 30 years old	436	483	15	25	168	184	183	209	253	274	6	7	4	9	18	12	3	0	3	3	69	23	1	10	7	0	78
Women 30 – 50 years old	838	881	18	18	246	293	264	311	574	570	4	11	28	20	54	30	3	1	9	8	141	58	12	47	68	3	77
Women > 50 years old	281	405	13	10	140	223	153	233	128	172	0	0	8	4	20	3	1	0	0	3	17	20	1	24	10	5	12
Men < 30 years old	273	348	14	16	121	163	135	179	138	169	5	4	2	6	10	4	2	0	2	3	43	7	6	7	11	0	26
Men 30 – 50 years old	471	651	18	31	152	257	170	288	301	363	8	8	8	6	34	20	5	2	3	1	97	25	11	27	30	1	15
Men > 50 years old	222	384	12	25	122	236	134	261	88	123	3	0	2	9	9	5	0	0	0	1	14	12	0	22	6	1	4
Employee turnover rate, women	17.6%	11.5%	15.1%	7.6%	18.2%	12.0%	18.0%	11.5%	17.4%	11.4%	5.6%	13.1%	20.2%	9.4%	17.2%	18.6%	9.6%	25.0%	16.2%	17.3%	17.9%	25.5%	21.9%	21.5%	9.8%	29.6%	27.3%
Employee turnover rate, men	14.9%	9.0%	11.3%	10.4%	14.0%	11.2%	13.7%	11.1%	16.0%	7.4%	10.4%	13.3%	14.5%	11.1%	13.3%	16.4%	10.8%	28.6%	13.2%	7.2%	18.7%	19.3%	45.9%	25.3%	12.1%	12.5%	14.8%
Total employee turnover rate	16.5%	20.5%	13.0%	18.0%	16.2%	23.2%	15.9%	22.7%	16.9%	18.8%	7.9%	13.2%	18.5%	10.0%	15.6%	17.7%	10.1%	27.3%	15.2%	12.7%	18.2%	23.2%	30.7%	22.9%	10.5%	23.3%	23.1%
New hires⁸ [GRI 401-1]																											
Women < 30 years old	606	550	44	13	232	205	276	218	330	332	16	13	6	14	28	23	9	0	0	2	90	21	3	16	29	0	60
Women 30 – 50 years old	814	679	27	27	309	219	336	246	478	433	8	8	24	16	48	32	8	0	4	6	106	29	8	31	97	3	50
Women > 50 years old	137	74	4	1	78	34	82	35	55	39	1	0	3	2	7	3	0	0	0	0	5	6	0	10	10	1	7
Men < 30 years old	391	352	19	7	177	148	196	155	195	197	7	3	2	5	11	8	4	0	1	4	64	14	4	10	31	1	26
Men 30 – 50 years old	425	429	24	37	168	130	192	167	233	262	11	7	2	7	27	22	5	1	0	6	50	19	3	15	46	1	11
Men > 50 years old	94	60	3	1	30	25	33	26	61	34	4	0	0	4	10	6	2	1	0	0	5	6	0	9	12	1	1
Percentage of new hires, women	17.6%	8.5%	24.7%	5.9%	20.4%	7.8%	20.8%	7.6%	15.7%	9.1%	14.1%	15.3%	16.7%	9.1%	15.5%	24.0%	23.3%	0.0%	5.4%	9.9%	15.9%	14.1%	17.2%	15.2%	15.6%	14.8%	19.1%
Percentage of new hires, men	14.0%	5.5%	11.8%	6.5%	13.3%	5.2%	13.1%	5.3%	14.9%	5.6%	14.3%	11.1%	4.8%	8.5%	12.1%	20.3%	16.9%	28.6%	2.6%	14.5%	14.5%	17.1%	18.9%	15.4%	22.9%	18.8%	12.5%
Percentage of new hires, total	16.1%	13.9%	17.5%	12.4%	17.0%	13.0%	17.0%	13.0%	15.4%	14.6%	14.2%	13.7%	13.2%	8.9%	14.1%	22.4%	20.3%	18.2%	4.5%	12.0%	15.3%	15.2%	17.8%	15.2%	17.9%	16.3%	16.9%
Average sick days⁹ [GRI 403-9]																											
Days/Employee																											
Back office	9.8	8.3	6.4	4.0	11.3	9.8	10.6	9.0	9.2	7.7	3.0	3.3	5.0	20.5	4.6	4.1	2.1	0.7	3.9	11.6	18.6	4.8	4.1	12.6	5.1	7.3	3.7
Sales force	10.3	7.5	0.0	0.0	12.5	8.5	12.5	8.5	8.8	6.9	1.9	4.3	4.7	12.1	8.1	1.7	1.7	0.0	5.4	3.7	14.0	5.0	6.4	23.3	5.3	0.0	2.2
Total average sick days per employee	9.9	8.1	6.4	4.0	11.6	9.4	11.1	8.9	9.1	7.5	2.4	4.0	4.9	15.6	4.9	4.0	1.9	0.7	4.6	7.4	17.7	4.9	4.3	17.3	5.1	7.3	3.2
Training and education [GRI 404-1]																											
Hours/Employee																											
Women	173,367	145,701	6,952	3,163	95,138	32,137	102,090	35,300	71,277	110,401	161	3,821	4,336	6,784	4,437	7,311	3,500	84	1,101	200	0	14,768	919	6,871	6,268	266	10,450
Men	53,394	124,648	126	3,774	4,978	54,000	5,104	57,774	48,290	66,874	164	2,734	1,235	4,057	4,344	5,495	5,100	10	497	210	0	7,767	436	5,109	4,409	106	6,617
Total	226,761	270,349	7,078	6,937	100,116	86,137	107,194	93,074	119,567	177,275	325	6,555	5,571	10,841	8,781	12,806	8,600	94	1,598	410	0	22,535	1,355	11,980	10,677	372	17,067
Average amount of training and education per employee	14.8	17.5	10.2	10.0	17.1	14.8	16.4	14.2	13.6	20.0	0.98	28.88	19.83	20.08	9.42	30.56	62.32	8.55	14.27	2.73	0	36.11	13.42	20.07	8.48	8.65	18.63

¹ The employee key figures presented include data from the following countries: Albania, Austria, Bosnia and Herzegovina, Bulgaria, Croatia, the Czech Republic, Hungary, Kosovo, Liechtenstein, Montenegro, North Macedonia, Poland, Romania, Russia, Serbia, Slovakia, Switzerland and Ukraine. The statistics are reported as at 31 December 2022. ² The employee key figures presented include data from the following countries: Albania, Austria, Bosnia and Herzegovina, Bulgaria, Croatia

6.2 Key environmental figures 2022

Total energy consumption [GRI 302-1]		2022	2021	2020
Heating energy	kWh	10,513,782 ¹	10,455,683 ¹	7,576,304 ¹
Electricity	kWh	12,721,708 ¹	12,370,589 ¹	12,299,236 ¹
Mobility	kWh	20,056,943 ¹	14,856,274 ¹	11,830,954 ¹
Total energy consumption		43,292,433¹	37,682,547¹	31,706,493¹

Energy consumption, office buildings [GRI 302-1]		2022	2021	2020
Total area in m ²	m ²	120,779 ¹	98,683 ¹	106,642 ¹
Energy consumption in office buildings	kWh/m ²	192 ¹	231 ¹	175 ¹
Energy consumption in office buildings per employee	kWh/employee	1,618 ¹	2,635 ¹	1,778 ¹

Mobility – kilometres travelled [GRI 302-1]		2022	2021	2020
Kilometres travelled (diesel)	km	10,308,882	8,872,485	9,393,897
Kilometres travelled (petrol)	km	11,848,388	12,469,715	6,680,594
Kilometres travelled (hybrid)	km	4,731,616	n/a	n/a
Kilometres travelled (electric)	km	237,614	469,209	408,505
Total kilometres travelled	km	27,126,500	21,811,409	16,482,996

Paper consumption [GRI 301-1]		2022	2021	2020
With ecolabel	kg	82,664 ¹	83,443 ¹	109,692 ¹
Without ecolabel	kg	30,861 ¹	37,259 ¹	150,016 ¹
Total	kg	113,525¹	120,703¹	259,708¹

Paper consumption per employee [GRI 301-1]		2022	2021	2020
With ecolabel	kg/employee	11	12 ¹	16 ¹
Without ecolabel	kg/employee	11 ¹	5 ¹	22 ¹
Paper consumption per employee	kg/employee	14¹	18¹	38¹

Water withdrawal [GRI 303-3]		2022	2021	2020
Water withdrawal total	m ³	46,334 ¹		
Water withdrawal per employee	m ³ /employee	6 ¹		

UNIQA corporate carbon footprint [GRI 305-1, 305-2, 305-3, 305-4, 305-5]		2022	2021	2020
Scope 1 – Direct emissions	t CO ₂ e Heating	302 ¹	323 ¹	202 ¹
	t CO ₂ e Vehicles	3,599 ¹	4,208 ¹	2,911 ¹
Scope 2 – Indirect emissions	t CO ₂ e Electricity	2,125 ^{1,2}	2,958 ^{1,4}	3,020 ^{1,4}
	t CO ₂ e District heating	1,813 ¹	2,016 ¹	891 ¹
Scope 3 – Other indirect emissions	t CO ₂ e Flights	253 ¹	52 ¹	68 ¹
	t CO ₂ e Train trips	32 ¹	28 ¹	23 ¹
Total CO₂ emissions	t CO₂e	8,124¹	9,585¹	7,116¹
Total CO₂ emissions per employee	t CO₂e/employee	1.00¹	1.39¹	n/a
Reduction in total CO₂ emissions per employee compared to the previous year⁵	%	39.1%¹	n/a	n/a

¹ Data (with the exception of mobility) only relates to the figures for headquarters in the following countries: Albania, Austria, Bosnia and Herzegovina, Bulgaria, Croatia, the Czech Republic, Hungary, Liechtenstein, Montenegro, Poland, Romania, Russia, Serbia, Slovakia, Switzerland, Ukraine. The scope for Austria was also extended by an additional nine sites (regional offices). Switzerland was also included in the reporting for 2022.

² Electricity: this data was calculated using the market-based approach, with the exception of Serbia and Ukraine. The Scope 2 emissions for electricity calculated using the location-based approach for 2022 equal 3,856 metric tonnes of CO₂eq. Emission factor sources: ecoinvent 3.8, International Energy Agency 2022, Environment Agency Austria 2022, AIB 2022

³ Data (with the exception of mobility) only relates to the figures for headquarters in the following countries: Albania, Austria, Bosnia and Herzegovina, Bulgaria, Croatia, the Czech Republic, Hungary, Liechtenstein, Montenegro, Poland, Romania, Russia, Serbia, Slovakia, Ukraine. For the 2021 financial year, the former AXA companies have been fully integrated into the countries.

⁴ Electricity: this data was calculated using the market-based approach, with the exception of Serbia and Ukraine. The Scope 2 emissions for electricity calculated using the location-based approach for 2021 equal 3,856 metric tonnes of CO₂eq. Emission factor sources: ecoinvent 3.8, International Energy Agency 2021, Environment Agency Austria 2021, AIB 2021

⁵ Data (with the exception of mobility) only relates to the figures for headquarters in the following countries: Albania, Austria, AXA Czech Republic, AXA Poland, AXA Slovakia, Bosnia and Herzegovina, Bulgaria, Croatia, the Czech Republic, Hungary, Liechtenstein, Montenegro, Poland, Romania, Russia, Serbia, Slovakia and Ukraine. The addition of the former AXA companies distorts the comparability of consumption figures.

⁶ Electricity: this data was calculated using the market-based approach, with the exception of Poland and Ukraine. The Scope 2 emissions for electricity calculated using the location-based approach for 2020 equal 3,798 metric tonnes of CO₂eq. Emission factor sources: ecoinvent 3.6, International Energy Agency 2020, Environment Agency Austria 2020, AIB 2020

⁷ With regard to the information for 2021 as well, a more accurate source for the composition of country specific energy sources for district heating was applied. This meant the emission factor for 2021 was adapted. Total emissions therefore changed from 8,678 tCO₂e to 9,585 tCO₂e.

⁸ Only Scope 1 and 2 emissions are considered when calculating CO₂ intensity.

UNIQA Corporate Carbon Footprint - Country comparison 2022

			Group total	Austria	Albania	Bosnia and Herzegovina	Bulgaria	Croatia	Liechtenstein	Montenegro	Poland
Scope 1 – Direct emissions	t CO ₂ e Heating		302	73	0	34	0	0	0	0	0
	t CO ₂ e Vehicles		3,599	335	324	98	68	81	14	33	604
Scope 2 – Indirect emissions	t CO ₂ e Electricity		2,125	0	0	168	153	60	0	35	503
	t CO ₂ e District heating		1,813	525	11	0	0	0	2	0	725
Scope 3 – Other indirect emissions	t CO ₂ e Flights		253	130	1	2	13	2	2	0	48
	t CO ₂ e Train trips		32	17	0	0	0	0	0	0	10
Total CO₂ emissions	t CO₂e		8,124	1,080	336	302	234	143	18	69	1,889
Total CO₂ emissions per employee⁸	t CO₂e/employee		1.00	0.31	0.85	2.63	1.06	0.52	1.83	1.14	1.51

UNIQA Corporate Carbon Footprint - Country comparison 2022

			Romania	Russia	Switzerland	Serbia	Slovakia	Czech Republic	Ukraine	Hungary
Scope 1 – Direct emissions	t CO ₂ e Heating		153	0	4	0	33	0	4	0
	t CO ₂ e Vehicles		363	0	3	125	392	774	118	268
Scope 2 – Indirect emissions	t CO ₂ e Electricity		131	85	0	421	14	353	28	175
	t CO ₂ e District heating		0	59	0	112	0	234	0	145
Scope 3 – Other indirect emissions	t CO ₂ e Flights		23	16	1	1	11	2	0	0
	t CO ₂ e Train trips		0	0	0	0	5	0	0	1
Total CO₂ emissions	t CO₂e		669	160	8	660	455	1,363	150	588
Total CO₂ emissions per employee⁸	t CO₂e/employee		2.08	1.45	0.32	2.78	1.09	1.69	0.49	1.41

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GRI content index

Statement of use	UNIQA Insurance Group AG has reported in accordance with the GRI Standards for the period 1 January 2022 to 31 December 2022
GRI 1 used	GRI 1: Foundation 2021
Applicable GRI Sector Standard(s)	N/A: no sector standard for insurance companies available

GRI Standards 2021	Short description of disclosure	Page reference	Omissions			Comments
			Omitted requirements	Reason	Declaration	
GRI 2: General disclosures 2021						
GRI 2: General disclosures 2021	2-1 Organisational profile	P. 9, 10, 11				
	2-2 Entities included in the organisation's sustainability reporting	P. 9				See Chapter 37 of the Group Report: Consolidation principles
	2-3 Reporting period, frequency and contact point	P. 9, 114				Reporting period: 1 January to 31 December 2022.
	2-4 Restatements of information	P. 100				
	2-5 External assurance	P. 112 – 113				
	2-6 Activities, value chain and other business relationships	P. 10 – 11				
	2-7 Employees	P. 64 – 65, 96 – 97				
	2-8 Workers who are not employees		2-8	Information not available/incomplete	The required information cannot be reported owing to system-based restrictions.	
	2-9 Governance structure and composition	P. 6, 31	2-9-c-vi; 2-9-c-viii	Information not available/incomplete	The required information is not considered in terms of the composition of the Supervisory Board.	See 2022 Group Report, pp. 48
	2-10 Nomination and selection of the highest governance body					See 2022 Group Report, pp. 48
	2-11 Chair of the highest governance body					See 2022 Group Report, pp. 48
	2-12 Role of the highest governance body in overseeing the management of impacts	P. 31				
	2-13 Delegation of responsibility for managing impacts	P. 31				
	2-14 Role of the highest governance body in sustainability reporting	P. 31				
	2-15 Conflicts of interest		2-15	Information not available/incomplete	The required information cannot be reported owing to system-based restrictions.	
	2-16 Communication of critical concerns		2-16	Information not available/incomplete	The required information cannot be reported owing to system-based restrictions.	
	2-17 Collective knowledge of the highest governance body	P. 31				

GRI-Standard 2021	Short description of disclosure	Page reference	Omissions			Comments
			Omitted requirements	Reason	Declaration	
GRI 2: General disclosures 2021	2-18 Evaluation of the performance of the highest governance body	P. 31				
	2-19 Remuneration policies		2-19	Information not available/incomplete	The information will be published together with the 2022 Remuneration Report	See 2021 and 2022 Remuneration Report
	2-20 Process to determine remuneration		2-20	Information not available/incomplete	The information will be published together with the 2022 Remuneration Report on 4 May 2023.	See 2021 and 2022 Remuneration Report
	2-21 Annual total compensation ratio		2-21	Information not available/incomplete	The calculation according to the median content is not yet available for the year under review.	The annual compensation ratio of the CEO to that of an average employee is 46:1 (increase of 44% compared to the previous year).
	2-22 Statement on sustainable development strategy	P. 6 – 7, 28 – 31				
	2-23 Policy commitments	P. 6 – 7, 34 – 39, 90				
	2-24 Embedding policy commitments	S. 28 – 31				
	2-25 Processes to remediate negative impacts	P. 14 – 15, 34 – 39, 42 – 45, 52 – 54	2-25 b)	Information not available/incomplete	Communication with stakeholders will be enhanced in future as part of the climate neutrality strategy.	
	2-26 Mechanisms for seeking advice and raising concerns	P. 32, 54				
	2-27 Compliance with laws and regulations	P. 89				
	2-28 Membership associations	P. 18, 34 – 35				
	2-29 Approach to stakeholder engagement	P. 32 – 33, 54				
	2-30 Collective bargaining agreements					100 per cent of employees in Austria covered by collective bargaining agreements. At the present time, this data is not yet reviewed in other European countries.

GRI 3: Material Topics 2021

GRI 3: Material Topics 2021	3-1 Process to determine material topics	P. 33				
	3-2 List of material topics	P. 34				

Ethics and compliance

GRI 3: Material Topics 2021	3-3 Management approach details	P. 86 – 87				
GRI 205: Anti-corruption	205-1 Operations assessed for risks related to corruption	P. 10 – 11	205-1	Information not available/incomplete	The required information cannot be reported owing to system-based restrictions.	
	205-2 Communication and training about anti-corruption policies and procedures	P. 88 – 89	205-2	Information not available/incomplete	The required information cannot be reported owing to system-based restrictions.	
	205-3 Confirmed incidents of corruption and actions taken					0 incidents
GRI 3: Material Topics	3-3 Management approach details	P. 88 – 89				
GRI 206: Anti-competitive behaviour	206-1 Legal actions for anti-competitive behaviour, anti-trust, and monopoly practices					a.) 1 action b.) First instance completed; UNIQA appealed

GRI Standards 2021	Short description of disclosure	Page reference	Omissions		Comments
			Omitted requirements	Reason	
Engagement for the environment and climate change					
GRI 3: Material Topics	3-3 Management approach details	P. 59			
GRI 301: Materials	301-1 Materials used by weight and volume	P. 100			Paper consumption is reported.
	301-2 Recycled input materials used		301-2	Information not available/incomplete	The required information cannot be reported owing to system-based restrictions.
	301-3 Recycled products and packaging materials		301-3	Not applicable	Due to the nature of our insurance business, this GRI indicator does not play a key role.
GRI 3: Material Topics	3-3 Management approach details	P. 57-61			
GRI 302: Energy	302-1 Energy consumption inside the organisation	P. 100			
	302-2 Energy consumption outside the organisation		302-2	Not applicable	Due to the nature of our insurance business, this GRI indicator does not play a key role.
	302-3 Energy intensity	P. 100			
	302-4 Reduction of energy consumption	P. 59-60			
	302-5 Reductions in energy requirements of products and services		302-5	Information not available/incomplete	Due to the nature of our insurance business, this GRI indicator does not play a key role.
GRI 3: Material Topics	3-3 Management approach details	P. 61			
GRI 303: Water	303-1 Interactions with water as a shared resource	P. 61	303-1	Information not available/incomplete	Due to the nature of our insurance business, this GRI indicator does not play a key role.
	303-2 Management of water discharge-related impacts		303-2	Information not available/incomplete	Due to the nature of our insurance business, this GRI indicator does not play a key role.
	303-3 Water withdrawal	P. 100	303-3 a), b), c)	Information not available/incomplete	a) Information only available for Austria
	303-4 Water discharge		303-4	Information not available/incomplete	Due to the nature of our insurance business, this GRI indicator does not play a key role.
	303-5 Water consumption		305-5	Information not available/incomplete	Due to the nature of our insurance business, this GRI indicator does not play a key role.
RI 3: Material Topics	3-3 Management approach details	P. 57-61			

GRI Standards 2021	Short description of disclosure	Page reference	Omissions			Comments
			Omitted requirements	Reason	Declaration	
GRI 305: Emissions	305-1 Direct (Scope 1) GHG emissions	P. 61, 100	305-3 c)	Information not available/incomplete	Only one site is operated using fuels of biogenic origin. It has not yet been possible to record this site as regards biogenic emissions.	Emission factor sources: ecoinvent 3.9, International Energy Agency 2021, Environment Agency Austria 2022, AIB: data is provided by the company upon request. GWP rates in accordance with IPCC. Consolidation approach: financial control. Base year was set to 2021 in accordance with our SBTi targets and NZAOA membership.
	305-2 Energy indirect (Scope 2) GHG emissions	P. 61, 100				Emission factor sources: ecoinvent 3.9, International Energy Agency 2021, Environment Agency Austria 2022, AIB: data is provided by the company upon request. GWP rates in accordance with IPCC. Consolidation approach: financial control. Base year was set to 2021 in accordance with our SBTi targets and NZAOA membership.
	305-3 Other indirect (Scope 3) GHG emissions	P. 61, 100	305-3 c)	Information not available/incomplete	We do not currently have any available data on indirect biogenic emissions.	Emission factor sources: ecoinvent 3.9, International Energy Agency 2021, Environment Agency Austria 2022, AIB: data is provided by the company upon request. GWP rates in accordance with IPCC. Consolidation approach: financial control. Base year was set to 2021 in accordance with our SBTi targets and NZAOA membership.
	305-4 GHG emissions intensity	P. 61, 100				
	305-5 Reduction of GHG emissions	P. 59 – 60				
	305-6 Emissions of ozone-depleting substances (ODS)		305-6	Information not available/incomplete	Due to the nature of our insurance business, this GRI indicator does not play a key role.	
	305-7 Nitrogen oxides (NOX), sulphur oxides (SOX), and other significant air emissions		305-7	Information not available/incomplete	Due to the nature of our insurance business, this GRI indicator does not play a key role.	

Health and satisfaction of employees

GRI 3: Material Topics	3-3 Management approach details	P. 76 – 79				
GRI 401: Employment	401-1 New employee hires and employee turnover	P. 98 – 99				
	401-2 Benefits provided to full-time employees that are not provided to temporary or part-time employees		401-2 a)	Information not available/incomplete	No detailed surveys have yet to be carried out in this regard in the CEE region, but these surveys will be conducted for key sites in 2023.	A non-discrimination approach is applied in Austria with regard to benefits. Key sites, in addition to Austria, are located in the CEE region where the insurance business is operated.
	401-3 Parental leave		401-3	Information not available/incomplete	The required information cannot be reported owing to system-based restrictions.	
GRI 3: Material Topics	3-3 Management approach details	P. 76 – 77				
GRI 402: Labour/management relations	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. In the subsidiaries, there are also employee representation bodies with similar rights.
GRI 3: Material Topics	3-3 Management approach details	P. 79 – 80				

GRI Standards 2021	Short description of disclosure	Page reference	Omissions			Comments
			Omitted requirements	Reason	Declaration	
GRI 403: Occupational health and safety	403-1 Occupational health and safety management system	P. 79 – 80				a. i.) At PremiQaMed compliance with the Radiation Protection Act is also relevant. a. ii.) Occupational safety management systems such as OHSAS. 18001 or ISO 45001 are not currently used at UNIQA sites in Austria including PremiQaMed. c.) A folder regarding occupational safety is being developed for employees of third-party companies who perform work at UNIQA.
	403-2 Hazard identification, risk assessment and incident investigation	P. 79 – 80				Safety professionals/Health and Safety at Work Act (ASchG)
	403-3 Occupational health services	P. 78 – 80				According to the Health and Safety at Work Act (ASchG)
	403-4 Worker participation, consultation and communication on occupational health and safety	P. 79 – 80				Regular communication and walk-throughs.
	403-5 Worker training on occupational health and safety	P. 79 – 80				
	403-6 Promotion of worker health	P. 79 – 80				
	403-7 Prevention and mitigation of occupational health and safety impacts directly linked by business relationships	P. 79 – 80				
	403-8 Workers covered by an occupational health and safety management system					* a. i. and a. ii., b., c.) At UNIQA and PremiQaMed sites in Austria, 6,594 individuals on the premises (43.1 per cent) are subject to the applicable occupational health and safety guidelines; 8,702 individuals at UNIQA International (56.9 per cent) are subject to other occupational health and safety guidelines or none at all a. iii.) 0 per cent, no audited occupational safety management systems*
GRI 3: Material Topics	403-9 Work-related injuries	P. 98 – 99	403-9	Information not available/incomplete		Due to the nature of our insurance business, this GRI indicator does not play a key role.
	403-10 Work-related ill health	P. 78 – 79	403-10	Information not available/incomplete		Due to the nature of our insurance business, this GRI indicator does not play a key role.
GRI 3: Material Topics	3-3 Management approach details	P. 72 – 75				
GRI 404: Training and education	404-1 Average hours of training per year and per employee	P. 98 – 99	404-1	Information not available/incomplete		Not presented by employee category, but by gender. It is not currently possible to collect data by employee category due to system-based restrictions.
	404-2 Programmes for upgrading employee skills and transition assistance programmes	P. 72 – 73	404-2 b)	Information not available/incomplete		There are no dedicated transition assistance programmes.
	404-3 Percentage of employees receiving regular performance and professional development reviews					100%

GRI Standards 2021	Short description of disclosure	Page reference	Omissions			Comments
			Omitted requirements	Reason	Declaration	
GRI 3: Material Topics	3-3 Management approach details	P. 69 – 71				
GRI 405: Diversity and equal opportunity	405-1 Diversity of governance bodies and employees	P. 71, 96 – 99				
	405-2 Ratio of basic salary and remuneration of women to men	P. 70		a) Breakdown by employee category and site	Information not available/incomplete	The corresponding databases are not yet available and are currently in construction.
GRI 3: Material Topics	3-3 Management approach details	P. 69 – 71				
GRI 406: Non-discrimination	406-1 Incidents of discrimination and corrective actions taken					0 incidents

Advice and prevention for natural disasters

GRI 3: Material Topics	3-3 Management approach details	P. 17, 47 – 49				
GRI 417: Marketing and labelling	417-1 Requirements for product and service information and labelling		417-1	Information not available/incomplete		The required information cannot be reported owing to system-based restrictions.
	417-2 Incidents of non-compliance concerning product and service information and labeling					a.) 1 incident i.) Incidents of regulations that resulted in a fine or sanction: 0 incidents ii.) Violations of regulations that resulted in a warning: 1 incident iii.) Violations of voluntary rules of conduct: 0 incidents
	417-3 Incidents of non-compliance concerning marketing communications		417-3	Information not available/incomplete		The required information cannot be reported owing to system-based restrictions.

Sustainable products

GRI 3: Material Topics	3-3 Management approach details	P. 52 – 53				
GRI 418: Customer privacy	418-1 Substantiated complaints concerning breaches of customer privacy and losses of customer data	P. 91	418-1	Information not available/incomplete		For competition reasons, no data is published on this topic.

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**Independent
assurance
report**

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

Independent Limited Assurance Report on the Sustainability Report

(Translation)

We performed a limited assurance engagement of the sustainability report in accordance with the requirements of the GRI Standards 2021 (hereinafter the "sustainability report") of UNIQA Insurance Group AG, Vienna, and its subsidiaries (the "Group"), Vienna, for the financial year 2022.

Conclusion

Based on the procedures performed and evidence obtained, nothing has come to our attention that causes us to believe that the Group's sustainability report is not prepared, in all material aspects, in accordance with the requirements of the GRI Standards 2021.

Responsibility of Management and the Supervisory Board

Management is responsible for the preparation of the sustainability report in accordance with the requirements of the GRI Standards 2021.

Management's responsibility includes the selection and application of appropriate methods to prepare the sustainability reporting (in particular the selection of key issues) as well as making assumptions and estimates related to individual sustainability disclosures which are reasonable in the circumstances, and for such internal control as management determines is necessary to enable the preparation of a sustainability report that is free from material misstatement, whether due to fraud or error.

Auditor's Responsibility

Our responsibility is to express a limited assurance conclusion based on our procedures performed and evidence obtained as to whether anything has come to our attention that causes us to believe that the Group's sustainability report is not prepared, in all material aspects, in accordance with the requirements of the GRI Standards 2021.

We performed our engagement in accordance with the professional standards applicable in Austria with regard to KFS/PG 13 "Other assurance engagements", KFS/PE 28 "Selected issues in connection with the assurance of non-financial statements and non-financial reports pursuant to sections 243b UGB and 267a UGB as well as sustainability reports" and the International Standards on Assurance Engagements (ISAE) 3000 (Revised) "Assurance engagements other than audits or reviews of historical financial information". These standards require that we comply with our ethical requirements, including rules on independence, and that we plan and perform our procedures by considering the principle of materiality to be able to express a limited assurance conclusion based on the assurance obtained.

Our report is issued based on the engagement agreed upon with you and is governed by the General Conditions of Contract (AAB) 2018, issued by the Austrian Chamber of Tax Advisers and Auditors (<https://www.ksw.or.at/desktopdefault.aspx/tabid-209/>), which also apply towards third parties. As provided under section 275 para. 2 UGB (liability provision regarding the audit of financial statements of small and medium-sized companies), our responsibility and liability towards the Group and any third parties arising from the assurance engagement are limited to a total of EUR 2 million.

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

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

- Critical assessment of the Company's analysis of materiality considering the concerns of external stakeholders
- Analysis of risks regarding the essential non-financial matters / disclosures
- Updating the overview of the policies pursued by the Company, including due diligence processes implemented as well as the processes used to ensure an accurate presentation in the report
- Updating the understanding of reporting processes by interviewing the relevant employees and inspecting selected documentations
- Evaluating the reported disclosures by performing analytical procedures regarding non-financial performance indicators, interviewing relevant employees and inspecting selected documentations
- Examining the sustainability report regarding its completeness in accordance with the requirements of the GRI Standards
- Evaluating the overall presentation of the disclosures and non-financial information

The following is not part of our engagement:

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

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

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