



2018 SUSTAINABILITY REPORT
UNIQA GROUP

SAFER BETTER LONGER LIVING

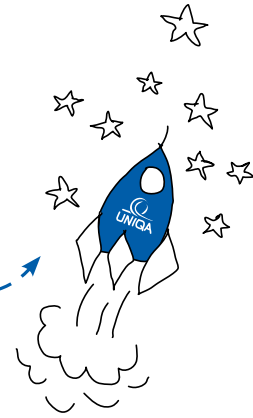
- LEARNING FROM START-UPS: WHERE INNOVATION GROWS | PAGE 4
- EVERYBODY OUT: NO MORE BUSINESS INVOLVING COAL | PAGE 26
- UNIQA STIFTUNG: PROFITING FOR HEALTH | PAGE 40

SAFER BETTER LONGER LIVING



UNIQA Group 2018 Sustainability Report

04 WE ARE A START-UP



Start-ups and corporations could not be more different in terms of their structures. But when they join forces, they are unbeatable.

LEARNING

- 4 LEARNING FROM START-UPS: WHERE INNOVATION GROWS
- 8 ON A JOURNEY OF DISCOVERY: SUSTAINABILITY IS A PROCESS
- 12 BLOWING THE WHISTLE: REPORTING SYSTEM FOR SERIOUS COMPLIANCE VIOLATIONS
- 13 COMMITMENT THROUGH FREEDOM: TRUST IS THE BASIS OF LEADERSHIP
- 14 FEEDBACK WELCOME: BETTER ASSESSMENTS BY SMARTPHONE

ACHIEVING

- 15 ATTRACTIVE NEW WORKING ENVIRONMENT: HIGH-TECH NEEDS HIGH-TOUCH
- 18 SAFER, BETTER, LONGER LIVING: FROM STRATEGY TO SERVICE
- 22 ACCIDENT PREVENTION: SAFE ON LAND AND IN THE AIR
- 24 INDUSTRIAL BUSINESS: COVERAGE FOR BUSINESSES AND PEOPLE
- 26 INVESTMENTS: COAL-FREE IN FUTURE

LIVING

- 28 LIVING LIGHTER: DIGITAL FEATURES IN DAY-TO-DAY LIFE
- 33 ONCE IN A LIFETIME: UNIQA ASSISTS IN BRUEGEL RESTORATION
- 35 SKIING: PEOPLE ARE MORE THAN MEDALS
- 37 UNIQA ÖFB CUP: PRIMARY SPONSOR HITS THE JACKPOT
- 38 LIVING IN HARMONY: AID FOR REFUGEES WITH STAYING POWER

PAYING IT FORWARD

- 40 UNIQA STIFTUNG: PROFITING FOR HEALTH
- 44 HELP NEEDED: UNIQA SUPPORTS EDUCATION AMBASSADORS
- 46 AWARD WINNING: THESE PRIZES ARE MOTIVATION FOR THE FUTURE
- 48 NEVER FORGET: TOWER OF NAMES RECALLS 1938
- 50 THE WORLD BELONGS TO CHILDREN: SPONSORED PROJECTS AND SHINING SIGNS



18

SAFER, BETTER, LONGER LIVING

ACHIEVING



Acute care, direct billing, prevention: UNIQA is going above and beyond conventional products with new health insurance services.

40

RETURNING PROFITS

PAYING IT FORWARD



A progressively larger share of the dividends distributed are being returned to public healthcare through UNIQA Stiftung.

SUPPLEMENT:
NONFINANCIAL REPORT 2018/UNIQA GROUP

FOREWORD



Dear Readers,

In Management Board meetings, our discussions are often emotional. On a personal level, they remain respectful, but the topics are always controversial. And that is as it should be. One of the hottest topics is our sustainability strategy. How can we refresh and modernise the deeply sustainable, agelessly beautiful philosophy underpinning our insurance business? How can we protect ourselves from the cheap selling of indulgences? Where does our responsibility start and where does it end?

Today, in spring 2019, we are unable to present you with any pat answers. But we underscore our promise to take responsibility daily for the future of our society. We do not want to capitulate to the complexity of a rapidly changing world and instead work passionately on the future of our planet. Knowing that our options are limited and knowing that we will make mistakes. But, above all, knowing that we can be a role model.

Or, as I wrote last year as the father of three children: "...that in all aspects of life we have a responsibility to those who come after us. To diligently care for what has been entrusted to us for this short time. And, if possible, to pass it on in better condition than it was given to us."

Enjoy reading this report!
Best regards,

A handwritten signature in white ink, appearing to read 'A. Brandstetter', set against the blue background.

Andreas Brandstetter
CEO UNIQA Group



LEARNING FROM START-UPS

Start-ups and corporations could not be more different in terms of their structures. But when they join forces, they are unbeatable when it comes to new ideas and solutions.

weXelerate:

Start-up hub spread over 9,000 square metres

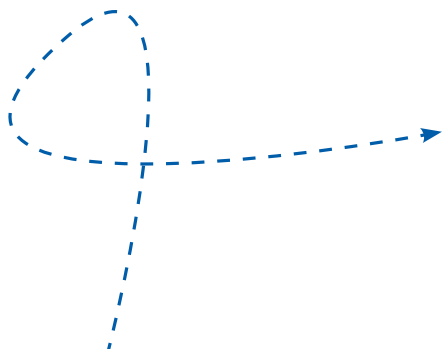
Even the greatest ideas often start small. With the right infrastructure and support far beyond just financial assistance, ideas can grow and blossom. Among those helping start-ups flourish is weXelerate, located in Vienna's Design Tower. Measuring 9,000 square metres, it is the largest innovation and start-up hub in Central Europe. UNIQA is an active part of this ecosystem as landlord and corporate partner to weXelerate, and investor in and partner to many other new start-ups:

"Established companies rarely produce ideas that result in true innovation, whereas OPEN.Innovation expands the view to include outside ideas, and therefore more often and more quickly finds new solutions", says Max Rumpf, Head of UNIQA OPEN.Innovation.

Creative solutions across industries

At the Design Tower, we meet up with Aurelio Jiménez from Spain-based start-up

Zapiens. Along with his team, he operates a knowledge management platform that will continually learn and improve thanks to artificial intelligence. In mid-January 2019, Zapiens won the jury prize for its idea at Pitch Night at weXelerate. What is immediately apparent at weXelerate: the effect is more open, hipper and more relaxed than normally expected for an office property. People who work here happily take a seat on the cosy sofas in the lobby or at one of the tables outside the



In the Impact Hub: Start-up VivaBack showcases back health. Robert Pilacek and Valentin Rosegger (VivaBack, standing), Filip Kisiel, Max Rumpf, Andreas Rauter, Gabriela Rusu (all from UNIQA, from left to right, sitting)



OPEN.Innovation: Franz Wirl (left) and Max Rumpf develop new ideas with start-ups

glass-enclosed spaces. UNIQA operates its own Innovation Lab here, which is available not only to start-ups but also to established companies, researchers and UNIQA employees, most of all as an inspiring meeting place. A key success factor is the interaction among people from a wide variety of sectors. After all, exciting ideas, projects and therefore often breakthrough innovations are frequently developed outside of industry silos. In addition, keynotes and seminars are also conducted

under the auspices of InHouse Innovation Empowerment in which UNIQA employees learn more about the topic of innovation.

Effective recipes for innovation

Accelerator programmes are like supply ships for innovation (see page 7). They bring start-ups, which often tackle futuristic pursuits, together with established companies like UNIQA. Traditional insurers in particular today face major challenges, because they are being assailed from all sides. The market is changing, consumers want very specific things from their customer experience and, not least, the use of new technologies and the resulting opportunities offered by insurtech do not exactly play to the strengths of established insurance companies.

Max Rumpf and Franz Wirl of UNIQA OPEN.Innovation know all of this and also have effective solutions to address these factors. "If the changing environment results in a gradual stream of new competitors on the market who all want a piece of the pie, there are only two options", says Max Rumpf: "You can watch them take it and freeze up from fright, or you can join them in developing new ideas."

Venture capital for new ideas

In addition to OPEN.Innovation, two other UNIQA divisions specifically deal with innovation and digital transformation: Digital Solutions and Venture Capital. Since it was founded, UNIQA's independent venture capital company has invested directly in start-ups with a focus on digital health, mobility, smart homes and fintech/insurtech. The company consolidates and expands on all previous activities in these areas. The aim is to conquer new markets by collaborating with outstanding entrepreneurs who need venture capital to make their ideas into reality.

To date, UNIQA Ventures has invested around €5.4 million in seven start-ups, including FINABRO, which specialises in asset management, along with Austrian insurtech firm bsurance, the neighbourhood platform FragNebenan and FinCompare, a German platform for financing solutions for SMEs.

UNIQA benefits from start-ups

"When you have a good idea, you can even beat the heavyweights", states Rumpf and names Amazon as an example. The corporation, today one of the global giants in online sales, began as a

start-up, as did Google and Apple. What makes these companies special are features such as agile teams for which working digitally in all areas is as ubiquitous as flexible working hours, shared desks and a great passion for working toward a common goal.

For successful start-ups, everything revolves around customers; they develop precisely the solutions their customers require. They work across functions and specialities, consider the customer journey and user experience to be far more than just popular buzzwords, make decisions particularly fast, have better opportunities for experimentation and also allow themselves to occasionally have an idea that fails. And they can rapidly prototype processes and products on the market. In a world experiencing an increasingly fast pace of change, corporations supporting good ideas by small start-ups from day one enables them to create new possibilities for their own customers thanks to new products and services.

An excellent example is Playbrush, an intelligent toothbrush for children networked with apps and games (see page 11). UNIQA's first start-up investment in Central and Eastern Europe was in the Czech fintech company Twisto, which utilises machine learning, among other things, in providing online financing opportunities.



This collaboration takes UNIQA deeper into processes and technologies that could shape the future. Conversely, the start-ups benefit not only financially but also from the accumulated knowledge of the experienced insurer.

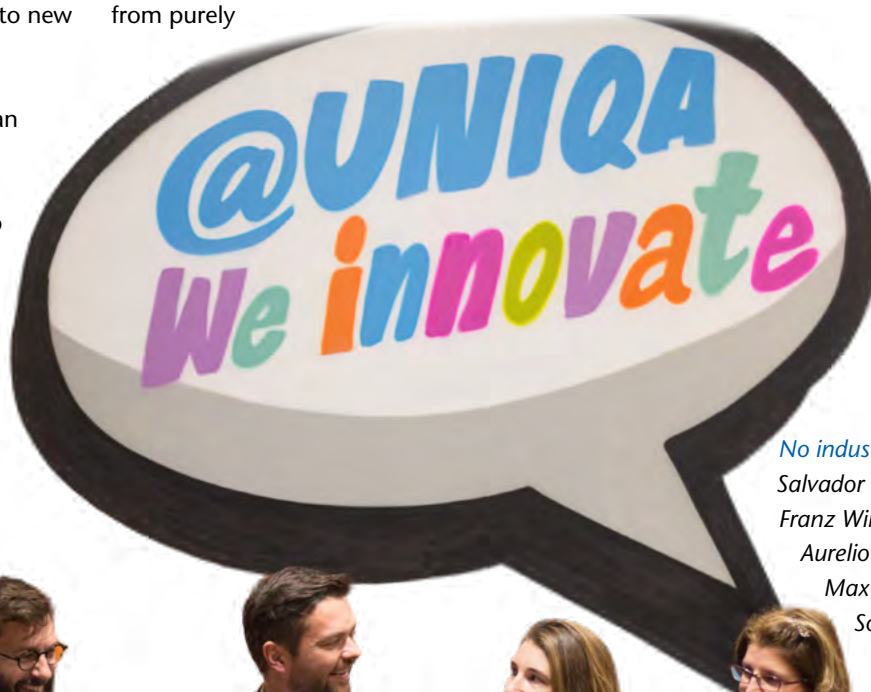
CHERRISK: Local innovation with international potential

In pursuing innovation, the strength of a large international corporation can be leveraged when working with local partners. CHERRISK is UNIQA Hungary's pilot project to transform insurers from purely

Cherries, please: CHERRISK allows our customers to collect goodies that benefit society

product sellers into around-the-clock service providers, which could completely shake up the traditional business. Cherrisk.com allows our customers to not only obtain insurance policies completely digitally through an automated system but also to settle all types of insurance claims. The site is set up like a game where players can collect cherries, a type of virtual currency by performing actions such as changing their winter tyres in a timely manner. This enables them to interact with the company daily and be rewarded for risk-aware behaviour.

The collected cherries are converted to donations to community projects, or customers can reduce their premiums. In the initial months alone, around one million cherries were earned. The feedback from the media in Hungary was so favourable that the HR department noted a positive image shift.



No industry silos:
Salvador Barros (Tap My Back,
Franz Wirl (UNIQA),
Aurelio Jiménez (Zapiens),
Max Rumpf (UNIQA),
Sonja Murcek and
Angelina Hoppe
(weXelerate)



EVERYTHING DIGITAL AT weXELERATE

Artificial intelligence, bots, Industry 4.0, mobility, energy, cybersecurity – at the start-up hub weXelerate, people work creatively on important issues concerning our digital future. Well over 2,000 start-ups apply each year to participate in weXelerate. Out of these, the 100 most promising are selected and receive support to advance the concepts they are working on. At weXelerate, start-ups can use the office infrastructure and network with each other. They receive access to mentors, investors, service partners and continuing education programmes and benefit from collaboration with partners such as UNIQA. UNIQA in turn enjoys the advantage of working only with the start-ups with the best ideas thanks to the stringent selection process. The high point of each accelerator class is weXelerate Pitch Night, where the best of the best are recognised with awards.

MISSION FUTURE

UNIQA works in conjunction with different initiatives to find new solutions for various stakeholders.



HEALTH AT HEALTH HUB VIENNA

Health Hub Vienna works on the question of how new ideas and concepts can improve people's lives. UNIQA Stiftung is a partner in the start-up centre through a collaboration with university incubator INiTS. In the accelerator programme, all kinds of health-related ideas and projects are developed for international growth. Eleven start-ups were selected in the second iteration of the programme in 2018, including Austria-based Symptoma, an intelligent search engine for diseases, and Betalin Therapeutics, a technology firm from Israel specialising in treating diabetes using an artificial pancreas.

SOCIETY AT IMPACT HUB VIENNA

The theme of Impact Hub Vienna is the society of the future. Selected start-ups receive support and coaching as well as access to the UNIQA mentoring programme. Last year, UNIQA and Impact Hub Vienna launched "Mission 120 – Accelerate Programm" (Mission 120 – Accelerator Programme) to leverage good ideas to help especially older people live a better and longer life. Rising life expectancy, changes in healthcare and the growing share of active older people will have a strong influence on society in the coming decades.

"WE WANT TO PROMOTE SOLIDARITY"

UNIQA Group CEO Andreas Brandstetter and CSR chief Andreas Rauter on the role model function of insurance companies, getting a good night's sleep and their own journey of discovery.

The insurance industry is an intrinsically sustainable business, since safer, better, longer living is a sustainable promise to customers. How does UNIQA fulfil it?

Andreas BRANDSTETTER: It all starts with curiosity. We observe the world around us, build models of how it could develop and anticipate possible solutions.

Andreas RAUTER: To do so, we also talk to our stakeholders, who are increasingly taking responsibility for sustainability.

BRANDSTETTER: Currently, for instance, we are looking into how and where people age, who represents their interests and takes care of them, and how they can avoid poverty in old age.

Andreas Brandstetter:

"Currently, for instance, we are looking into how and where people age"

Andreas Rauter: "Sustainability is also becoming increasingly important to our stakeholders"





The population is ageing, so is societal solidarity in jeopardy?

RAUTER: Europe is becoming older, more urban and more single. There will definitely be less family support in future and, besides the state, skilled support will be required to provide services through people's life stages.

BRANDSTETTER: Of course, we are observing the trends toward individualism and egocentrism. It's important that as insurers, we act as role models and promote the principle of solidarity. For example, health insurance pricing is based on the solidarity of the risk pool.

There are those subscribers who want to share more personal data in exchange for benefits. But that doesn't change the basic principle of solidarity.

You touch on the tensions between the interests of individuals and the community, but what about the conflicting priorities between responsibility to society and doing what's best for the business?

RAUTER: Our stakeholders are increasingly getting on board with doing business sustainably. Younger customers especially want prevention and conservation of resources. Investors demand

a positive risk-return ratio over the long term. Employees identify more strongly with a company focused on sustainability. The public needs expert partners to master major environmental and social challenges.

BRANDSTETTER: The tensions are there. Shareholders have the right to expect a return for the capital they provide. As insurers, we are used to managing various risks and thinking holistically. The lure and traps of greed are everywhere. Taking care in dealing with them is inherent in the insurance business.



In terms of wielding their influence, corporations fall somewhere between the power of politics and the powerlessness of the individual. What can they do?

BRANDSTETTER: A company is the sum total of all of its employees. If we maintain our sensitivity, remain agile and vigilant, then we are not powerless. As a corporate citizen, we enjoy the privilege of being able to shape issues. To quote Thomas Mann: “[...] show zeal for each day’s affairs of business, but only for such that makes for a peaceful night’s sleep.”

UNIQA will no longer enter into business involving coal. And then what?

RAUTER: We will not enter into any business whatsoever involving coal. When a country needs to develop new sources of energy, it is the job of the European community to provide support. A line must be drawn so that a change in thinking can begin.

BRANDSTETTER: As an insurer, we are used to keeping the long-term consequences of our decisions in focus. Our society is changing so fast, however, that we can’t always wait until we have 100% of the answers about a situation. For instance, we decided to divest from coal, although we know we’ll have to respond to other issues. What about plastics? Or meat consumption? We don’t have the answer yet. We are still on a journey of discovery ourselves.

Are bans the answer?

BRANDSTETTER: No, we aren’t upholding moral standards. We’re on an equal footing with our customers and the community. We want to help as many people as possible to live safer, better and longer lives, including through UNIQA Stiftung, our principal shareholder. Take the issue of sugar. We can’t and don’t want to tell our customers what they can’t do, so what we are doing is creating opportunities for them to be health conscious about what they eat and how they live. A progressively larger share of the dividends distributed

are being returned to public healthcare through UNIQA Stiftung. This expression of sustainability is a unique selling point.

Despite all of the voluntary actions – isn’t UNIQA forced to act because of increasingly expensive natural disasters?

RAUTER: We are observing a change in the frequency and magnitude of natural disasters. Major reinsurers are increasing premiums by double-digit percentages to keep the risks insurable. In this sense, we’re also feeling the squeeze.

BRANDSTETTER: As the President of Insurance Europe (the industry association for European insurance companies headquartered in Brussels), I am helping European insurers come to an agreement on a position on this issue. That’s not easy. From the global viewpoint, another factor is that the political and economic spheres in Asia, the United States and unfortunately also in parts of Europe currently have priorities other than sustainability.

The interviewer was Barbara Morawetz.

UNIQA has decided to divest from coal: But what comes next, Mr Brandstetter? “We don’t have the answer yet”





BRUSHING TEETH SAFELY AND PLAYFULLY

The start-up Playbrush markets an interactive children's toothbrush. Customers can receive dental insurance with accident coverage with their subscription. The technical side is settled by another start-up – bsurance.

such as a fall. The insurance covers 80 per cent of the treatment costs up to €1,000 (Playbrush with game subscription) or €2,000 (Playbrush with game and dental product or replacement brush head subscription).

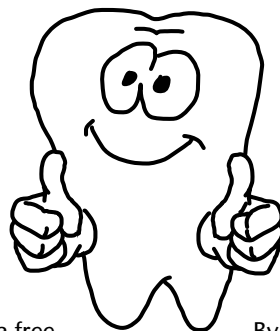
Whoever has or takes care of children knows the stressful discussions that happen when it's time to brush their teeth. The Playbrush start-up, which has one of its head offices in Vienna, had an idea about how to motivate children to voluntarily brush their teeth and do a good and thorough job: with an interactive toothbrush attachment that can be linked to game apps using a smart phone. The selection of games is vast, ranging from games to improve dexterity by painting on the display to dancing according to a pre-set choreography while brushing teeth.

Playfully protected

Customers can visit the website www.playbrush.com to purchase a Playbrush basic package or a Playbrush subscription.

A basic package includes four free game apps. Additional apps come with a game subscription or as part of a subscription including games and dental products or replacement brush heads. Parents can also receive regular brushing ratings.

Along with each game subscription or game and dental product or replacement brush head subscription, customers in Austria and Germany can also elect to receive a free UNIQA dental insurance policy with accident coverage over the term of the subscription. This allows them to not only be sure that their children are happily brushing their teeth, but also that they have insurance coverage for damage to their children's teeth caused by accidents



Innovative sales channels

Another Vienna start-up acts as an interface between Playbrush and UNIQA: the insurtech firm bsurance, in which UNIQA Ventures holds an equity interest and which participated in weXelerate Batch II, not only handles the technical side of settlement up to and including insurance claim payouts, but also takes care of the majority of customer inquiries.

By the end of 2018, Playbrush and bsurance had already acquired 1,400 new customers. This pilot study is enabling UNIQA to gain experience with B2B2C projects involving third-party products with additional services. The result is new products and services and the development of new sales channels.

BLOWING THE WHISTLE

The new UNIQA whistle-blower platform is the point of contact for serious compliance violations.



In March 2018, UNIQA created a new reporting system, the whistle-blower platform, for serious compliance violations. Individuals who have a reasonable suspicion that certain securities law or other serious compliance violations are occurring at UNIQA can report them anonymously online and under the protection of the Austrian Data Protection Authority. The Austrian Stock Exchange Act requires this type of tool for employees. UNIQA exceeds the statutory requirements and also makes the platform available to whistle-blowers outside the

company at <https://uniqagroup.whistleblownetwork.net>.

Anonymous tips also welcome

The only reports that should be made via the Web application are serious and criminally relevant compliance violations or tips relating to these, including suspicions of corruption, money laundering and other serious financial offences such as embezzlement, misappropriation of funds and fraud. Anyone who has a suspicion to report using the new platform can do

so without providing additional information or, if desired, set up an anonymous encrypted mailbox for possible correspondence. Communication is handled strictly confidentially and anonymously in all cases. Data is stored exclusively in an ISO-certified data centre.

Of the 14 incidents reported throughout the Group in 2018, only six actually involved concerns about serious compliance violations. All six were resolved without UNIQA having to involve the authorities or are in the process of being cleared up.

EMPLOYEE SURVEY: GOOD MARKS FOR MANAGERS

UNIQA employees traditionally give their direct supervisors good marks. After a very detailed survey in Austria in 2017 and around 1,000 measures derived from that survey, employees filling out a quick poll in 2018 indicated that their managers are good at communicating information and actively pursue improvements. "Obviously, UNIQA's managers are very committed to making progress", sums up Head of HR Robert Linke. "Above all in terms of communication and workflows both within teams as well as

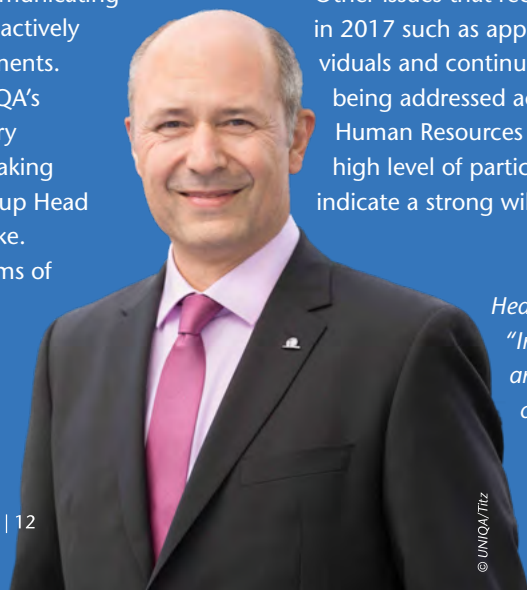
through interfaces, individual managers can accomplish a lot."

Strong will to make changes

Other issues that received some criticism in 2017 such as appreciation of individuals and continuing education are being addressed across departments by Human Resources (see page 13). The high level of participation in the surveys indicate a strong will to make changes

across all hierarchies: "In the quick poll in 2018, three-quarters of those receiving the survey participated, which was slightly more employees than in the major survey in 2017." However, this determination to get things accomplished does not play out equally everywhere. Linke: "We have also noticed that apparently not all employees across the company are engaged when we develop and follow up on improvement measures."

The employee survey conducted in UNIQA International countries in 2018 confirm the trends identified in Austria: participants want more individual promotion and incentives. At the same time, it underscored the high level of commitment and solid support from managers.



*Head of HR Robert Linke:
"In terms of communication and workflows, managers can accomplish a lot"*

COMMITMENT THROUGH FREEDOM

UNIQA learns from its employees and, in turn, gives them room to learn. Flexible assignments increase their commitment to the company.

Employees at UNIQA are not always required to work in the office. They can work from home or elsewhere for up to eight days per month. Since the end of 2018, a regulation to this end has been in effect in Austria, and mobile work has been gaining popularity in the UNIQA countries in Central and Eastern Europe as well. “We want to promote the development of a leadership style based on trust and performance, and further boost employee satisfaction”, explains Robert Linke, Head of Human Resources in the UNIQA Group.

Mobile work is based on qualities that employees most value in the company, according to a survey: the promotion of autonomy and good relationships with direct supervisors and colleagues. It also addresses demand by job applicants: “Many candidates no longer ask whether we permit mobile work when they are being recruited. They

expect it and just want to know how many days a month they can choose for themselves where they will work”, states Linke. In a market comparison, eight days a month is a very high degree of freedom.

Training using a Group-wide system

Whereas mobile work builds on the company’s strengths, the UNIQA training platform, which was also introduced internationally in 2018, addresses improved opportunities for continuing education and training requested internally.



The new training platform is the first system at UNIQA that has been rolled out Group-wide. “It allows us to strategically manage continuing education and training throughout the Group”, Head of HR Robert Linke says. In addition to Austria, the system has

already gone online in EU member states Bulgaria, Croatia, Poland, Romania, Slovakia and the Czech Republic. The other countries are currently preparing to introduce the system. Each country has its own content, which is sometimes visible in other countries as well.

An advantage of the training platform is its flexibility as well as its compliance with the Insurance Distribution Directive (IDD), which entered into force in 2018 and includes training requirements. Sales managers can independently set up local workshops in the system. Brokers will be able to access defined parts of the system in future as well. In Austria, content from the Austrian Institute for Professional Insurance Education (BÖV) has now been incorporated into the new training platform.

All approximately 6,000 employees in Austria completed the e-learning sessions on compliance required by the Austrian Stock Exchange Act through the training platform in 2018.



BETTER ASSESSMENTS BY SMARTPHONE

Along with the start-up holler.live, we show our customers that we welcome and listen to their opinions.



Rado Raykov, holler.live: A worthwhile approach for UNIQA customers

Thanks to a simple, effective tool, UNIQA is taking a new approach to obtain customer assessments even faster and more directly: in a pilot with the start-up holler.live, a digital rating platform, customers who phoned UNIQA received a link with a request to evaluate the process

via text message. According to Monika Zimmermann, responsible for Touchpoint and Customer Service Management at UNIQA, nearly 5,000 customers were surveyed in this way up to January 2019. In total, around 20 per cent accepted the request, “a very good result”, says a pleased Zimmermann. The partnership stemmed from collaboration with the start-up hub weXelerate; OPEN.Innovation networked holler.live and UNIQA.

Many of our customers rated us more highly on the phone than via an anonymous text message. This indicates that the new approach is very authentic. If a customer gives us a bad review, they can ask to be called back again. UNIQA gets the opportunity to stimulate their interest and address customer suggestions even better through dialogue.

QR code on letters on the way

The pilot was so successful that a one-year collaboration with holler.live will begin in early 2019. UNIQA is increasingly using active customer feedback to also further optimise business processes. For instance, letters to customers will feature a QR code with a question about whether customers found the letter appealing. In addition,

the tool will be used on the UNIQA website to collect customer opinions on new features and rapidly implement changes.

Insurance, a “sensitive area”

“Transparency is very important, particularly in terms of social responsibility. This allows companies to show that they truly care about the interests of their customers and the public – particularly in a sensitive area like insurance”, states Rado Raykov, CEO of holler.live: “We enable large organisations to show their customers in an open and worthwhile way that their opinions are welcome and will be heard.”



"HIGH-TECH NEEDS HIGH-TOUCH"

Work promotes health, says Bardia Monshi, who specialises in high performance psychology. In an increasingly diffuse working world, regenerative spaces are lost and illnesses are increasing. Corporate health management at UNIQA also employs experts like Monshi at the very important social level.

Bardia Monshi: Without balance, the system collapses

Mr Monshi, stress at work is increasing, what can corporate health management accomplish?

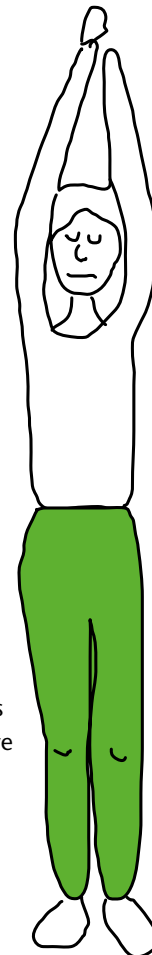
Especially in the last ten years, the awareness that companies can proactively exercise their duty of care, and that the needs of the company and those of its employees should be aligned has gained traction. Work itself promotes health, but work must also be able to develop its health-promoting qualities. Corporate health management can help with this.

This can occur at the psychosomatic level at which each of us learns to better interact with the self, at team level at which the goal is to summon up more resources from interpersonal interaction, and at organisational level. Social well-being is extremely relevant for health, and has

more influence on our health than exercise and nutrition. Feeling lonely is very detrimental to health.

Is corporate health management preventive or also regenerative?

Both, yes. First of all, the objective is to reinforce protective factors so that diseases do not develop in the first place. Secondly, it's important to correctly identify warning signs, when stress begins to make people sick. And third, we try to return ill people to health. Managers play a key role in this process, and the associated processes must be established in the company to this end.



What illnesses are you seeing more and more?

There is a sharp uptick in anxiety disorders as well as depression. The need to self-regulate – a complicated concept – is increasing steadily. For people today, many things are unclear: Who is managing whom, with whom am I working, when am I working, when can I take a break – no one was prepared for these challenges. We always say that high-tech needs high-touch. Employee loyalty is not assured digitally; a feeling of belonging is not created digitally. We therefore have to focus on infusing vitality into our working life and relationships. Furthermore, it's a fact that regenerative spaces are being lost. Health is always the product



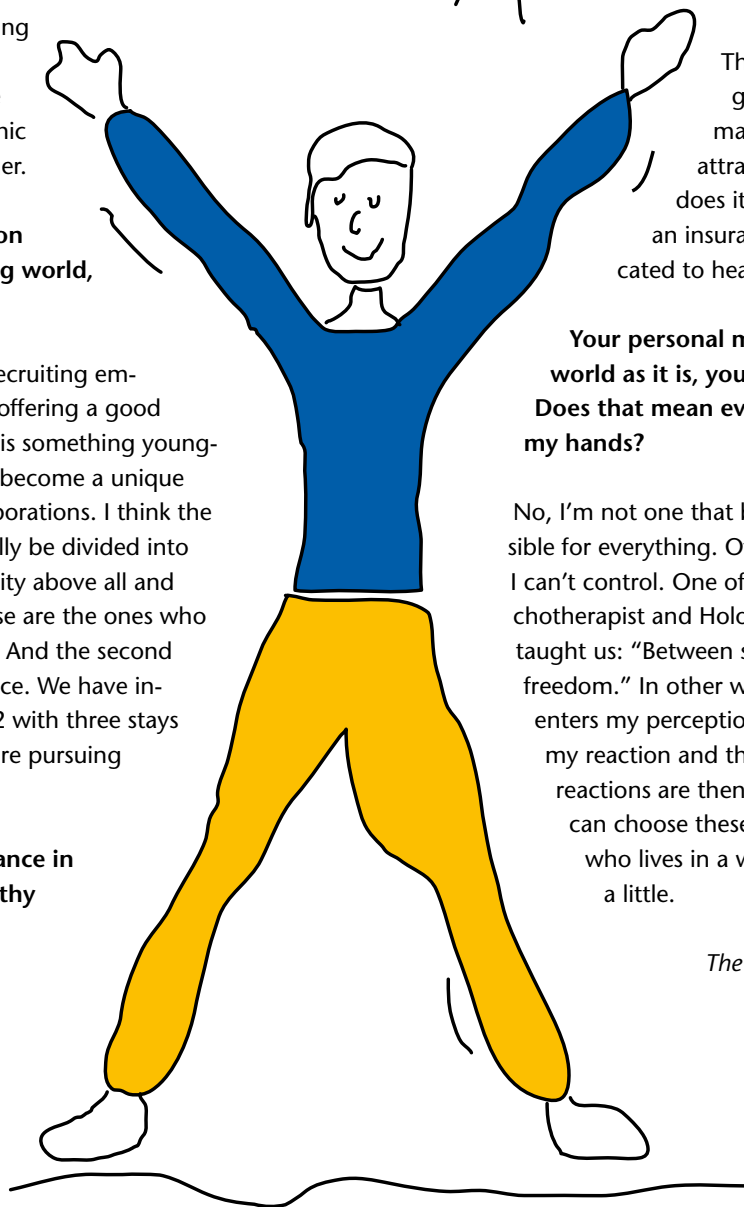
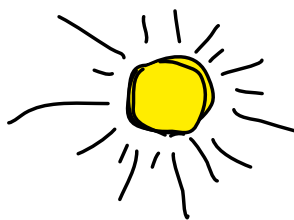
of successful interrelationships, and when there is no balance, the system collapses. This trend is only going to increase. What we are also dismayed to find is that people suffering from burnout and panic attacks are younger and younger.

How is the younger generation dealing with a diffuse working world, Mr Monshi?

Companies report that when recruiting employees they can stand out by offering a good work-life balance because that is something younger people demand. It has truly become a unique selling proposition among corporations. I think the younger generation can basically be divided into two groups. One values flexibility above all and can deal with uncertainty. Those are the ones who want to keep everything open. And the second group pursues peak performance. We have interns that come to us at age 22 with three stays abroad under their belts who are pursuing two degrees at once.

But demanding work-life balance in a job interview: Is that a healthy reaction?

In principle, yes. We might be irritated by that because we were used to first producing results and then asking for things. Today, though, bolder requests are made at the beginning to see whether the conditions will be suitable for motivating employees to perform. Each generation tries to do what the previous generation did better or differently. In this case, self-sacrifice in the name of the job is being questioned. I actually see this seeking of improvements and a new way of doing things as the responsibility of each successive generation.



What makes UNIQA a good partner in corporate health management?

The focus on health that isn't a given for all health insurers. UNIQA makes the issue of health more attractive with a focus on vitality and does it very credibly. To me, UNIQA is an insurance company that is truly dedicated to health.

Your personal motto is: "You don't see the world as it is, you see the world as you are." Does that mean everything is in my eyes and in my hands?

No, I'm not one that believes I am completely responsible for everything. Of course, there are circumstances I can't control. One of my teachers was the great psychotherapist and Holocaust survivor Viktor Frankl, who taught us: "Between stimulus and response there is ... freedom." In other words, I can't always choose what enters my perception of the world, but I can choose my reaction and the meaning I assign to it. These reactions are then an expression of my self, and I can choose these. A little like Pippi Longstocking, who lives in a world of her own making. At least a little.

The interviewer was Barbara Morawetz.

FACTS

Corporate health management

Through VitalBilanz, UNIQA offers corporate health management for companies of all sizes. More than 120 modules are available and some 100 VitalCoaches and strong partners ensure implementation of the initiatives. Investing in employee health also makes financial sense: the return on investment (ROI) measured using the ratio of costs to benefits can reach 1:3, as evidenced by studies.



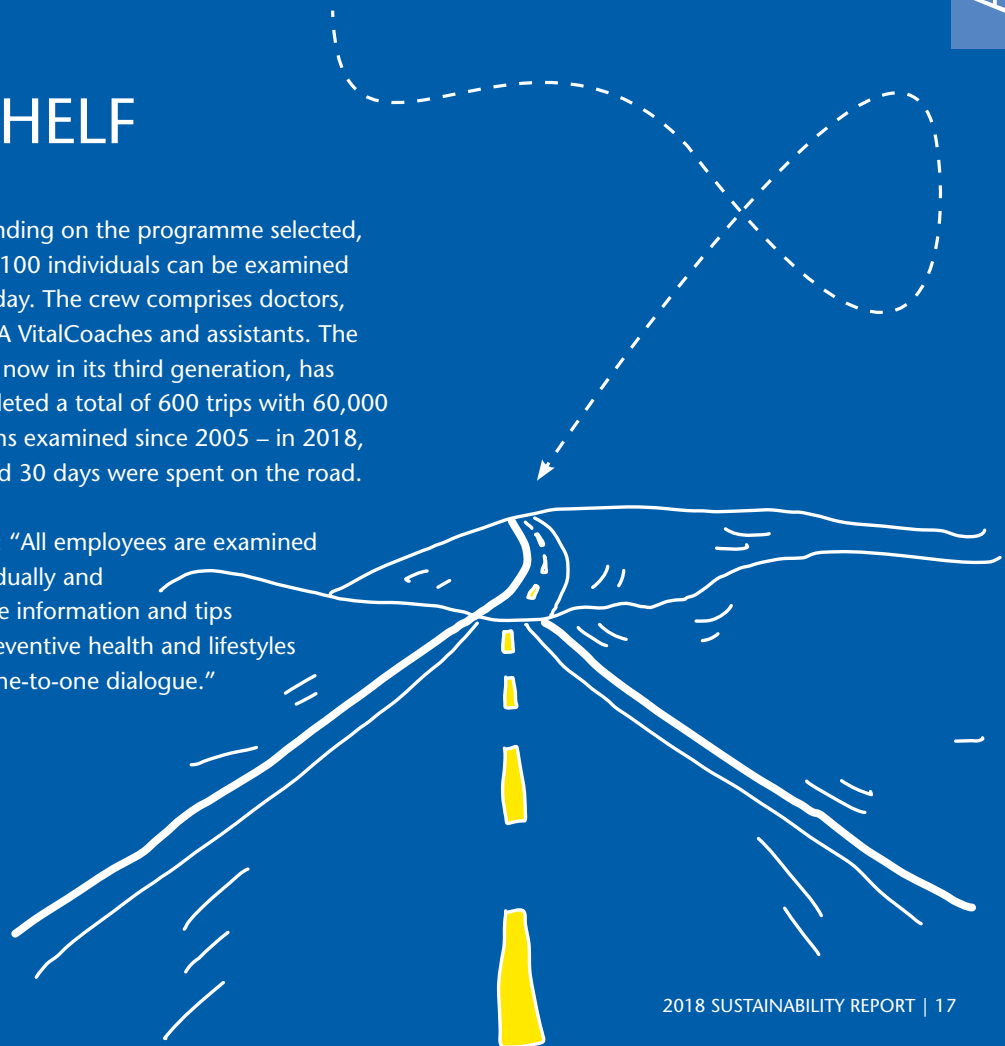
HEALTH OFF THE SHELF

“The well-being and health of our employees are top priorities for us”, writes REWE in a Facebook post. “A very special initiative” is the way UNIQA’s Mobile HealthCheck is described. The service “made visits to several REWE stops in September and October!”

The UNIQA Mobile HealthCheck provides preventive healthcare to employees directly at their workplace. In the units that a truck brings directly to the company, the employees’ health and fitness is checked in three different programmes. The truck is accessible and has electricity, air conditioning, natural light and underfloor heating in a space measuring 70 square metres.

Depending on the programme selected, up to 100 individuals can be examined each day. The crew comprises doctors, UNIQA VitalCoaches and assistants. The truck, now in its third generation, has completed a total of 600 trips with 60,000 persons examined since 2005 – in 2018, around 30 days were spent on the road.

REWE: “All employees are examined individually and receive information and tips on preventive health and lifestyles in a one-to-one dialogue.”



SAFER, BETTER, LONGER LIVING. FROM STRATEGY TO SERVICE

Acute care even on weekends and holidays, direct billing for private medical care, a health-related website and preventive care by start-ups are offers with which UNIQA exceeds the services provided by conventional health insurance companies.

In Vienna, Salzburg – and since 2019 in Graz, Klagenfurt and Lustenau (Vorarlberg) as well – our premium-level customers can visit certain hospitals or medical offices outside of regular office hours with the Akut-Versorgt (acute care product) module. Some 10,000 customers

have added the service to their policies since 2017, and 1,500 of them have used it: to treat contusions or sprains caused by accidents, or for acute conditions like fever or cardiovascular problems. “Three-quarters of the patients were treated on weekends or holidays”, reports Peter Eichler, Management Board member responsible for personal insurance at UNIQA Austria.

Time is money

Akut-Versorgt patients enjoy the enormous advantage of very minimal wait times for treatment. Another service ensures that our customers do not have to wait for their money. UNIQA is settling billing for services directly with the doctor of choice – initially with a test group of around 800 students from abroad who are not state-insured in Austria and are therefore fully covered by UNIQA. Christoph Brand, ENT specialist in Vienna, is one of the partner physicians. UNIQA values discussions

with patients and “there is no rush”, says Brand, looking back on his time as a statutory health insurance physician: “My record was 48 patients seen in one morning. It was fast and furious.”

Valuing time with patients also includes teleconsultations. Many doctors have concerns about advising patients they cannot see, Brand says. If they know the person and the course of their illness, though, consultations by phone can be “a great option for getting a solution fast and maybe sparing the patient an in-person visit. The physician knows what can be done by phone and what can’t.”

One organisational challenge for doctors is scheduling appointments. UNIQA promises customers who use the LARA partner network a waiting period of no more than seven business days for an appointment with a specialist and two for a visit to a general practitioner. Fees are reimbursed within the same period as well.

LARA partner physician Christoph Brand (ENT): UNIQA values time with patients





In 2019 the base of direct billing customers will be expanded, first to include around 10,000 "opt-out" customers who are members of certain profession groups (lawyers, architects, etc.), who can also freely choose their mandatory insurance and exclusively hold private insurance. "At the same time, we are expanding the LARA partner network of licensed physicians to include pharmacies, laboratories and x-ray facilities", according to Management Board member Eichler.

Health-related content consolidated

A service completely independent from policies at UNIQA is the medUNIQA health portal launched in 2018. Users can visit the site to access free high-quality health-related content created by fitness and nutrition experts and reviewed by medical professionals.

"As Austria's leading health insurance company pursuing a strategy of safer, better and longer living for our customers, we aim to advance and reinforce our positioning as a service provider with www.meduniqa.at", says Peter Eichler.

In addition to a wide range of articles, the website features 150 training videos filmed with UNIQA VitalCoaches and combined into workouts.



*Management Board member Peter Eichler:
"We are expanding our network of partner physicians"*

Start-ups included

Two partnerships with start-ups shined a spotlight on prevention in 2018: VivaBack, a company in Lower Austria, which also receives funding from the innovator network at Impact Hub Vienna with the participation of UNIQA, has developed a device for long-term spine measurement. And it first tested the device in a corporate environment with UNIQA VitalCoaches and employees in Vienna.

The business idea of the start-up myClubs in turn is to make exercise accessible to fitness enthusiasts who do not want to be tied to a single fitness studio. Thanks to partnerships with around 400 fitness providers throughout Austria currently, myClubs members can book classes through an app.

UNIQA employees tried the system for free on a test basis in 2018 and used up all of the classes offered – 1,300 units – before the deadline at the end of the year.

HEALTHY LIVING IS IN OUR DNA

Private health insurance customers can access the supplementary UNIQA VitalPlan module to obtain a lifestyle DNA analysis starting in 2019.

In cooperation with Sport Media Vertriebs AG, our customers can request a scientifically well-founded, personally customised diet and exercise programme. Markus Hengstschläger, Professor of Medical Genetics at MedUni Vienna, explains his view of the issue.



Markus Hengstschläger: General recommendations, but "differences in the details"

Professor Hengstschläger, tips on "safely" losing weight are ubiquitous. From the perspective of genetics, why do they work better for some people and not at all for others?

For one, it's important to say that specifically in terms of nutrition and losing weight, people definitely cannot be reduced to their genes. A healthy, balanced diet, exercise and a generally healthy lifestyle are and remain the most important factors as a rule. On the other hand, nutrigenomics (intersection of nutrition and genomics) is a branch of research that studies the extent to which the effects of diet or, more generally, the constituents of food are attributable to variability in gene expression in individual people. It's a field of research that is in its infancy today and aims to ultimately develop personalised nutritional recommendations.

What is a healthy diet – from the genetic perspective?

In terms of the intake of food, it has become clear now thanks to the field of nutrigenomics that people have varying abilities to "tolerate" various foods. On the one hand, what is generally speaking considered healthy or less healthy is

known more or less. However, we must also assume that at a detailed level there can be differences that depend on the individual genetic makeup of each person.

Will a test like the lifestyle DNA analysis become widespread in future?

I consider three factors to be important:

- 1) The connection between genes and nutrition is very complex and far from having been fully researched.
- 2) For some issues, an approach can make sense and be useful, for others it may not.
- 3) Explanations of these points should always be part of a programme like this.

And what should I do if I don't like the taste of the recommendations made in the lifestyle DNA analysis?

I see these recommendations as additional measures that can be helpful. The general approaches of a healthy diet and lifestyle are clearly the top priority. My mantra is that the point is not adding years to life, but giving life to the years. From the ethical point of view as well, every person – provided they are not harming anyone else – should be free to choose their own individual approach.

SAFER, BETTER SAVINGS

The new unit-linked life insurance is designed for investors who are seeking safety and want to optimise their tax liability.

Anyone who wants to maintain their standard of living in retirement must add private supplements to their state pension plan. "Our unit-linked life insurance is a new product on the market that helps our customers close the pending gap in their pensions", says Klaus Pekarek, Management Board member responsible for UNIQA's bank sales brand, Raiffeisen Insurance. Since mid-2018, customers have been able to sign up for "Meine Raiffeisen FondsPension" at about 2,000 Raiffeisen bank locations in Austria. Pekarek: "We aim to reach income-oriented investors seeking security and tax optimisation. Short-term thinking can lead to a certain level of risk when investing in securities. But statistics show that the longer an investment – for example in equities – is held, the lower the likelihood of losses. Moreover, securities may earn better returns over a longer period than many other types of investments." During the savings phase, our customers decide on an investment strategy. "Safety", "Income", "Growth" or "Active Equities" are the available choices, depending on their risk appetite.

New technological era

"Meine Raiffeisen FondsPension" is the first product in the Group on the UNIQA Insurance Platform (UIP). The new system enables alignment of products and processes and meeting customer expectations for optimal settlement. "Thanks to UIP we have entered a new technological age", according to Erik Leyers, COO UNIQA Group.



Klaus Pekarek, Management Board member and Director of Banking Sales: "Close the pension funding gap now"

"UIP will make administration better, faster and more efficient. This will benefit our customers and sales partners alike, and therefore the entire UNIQA Group."

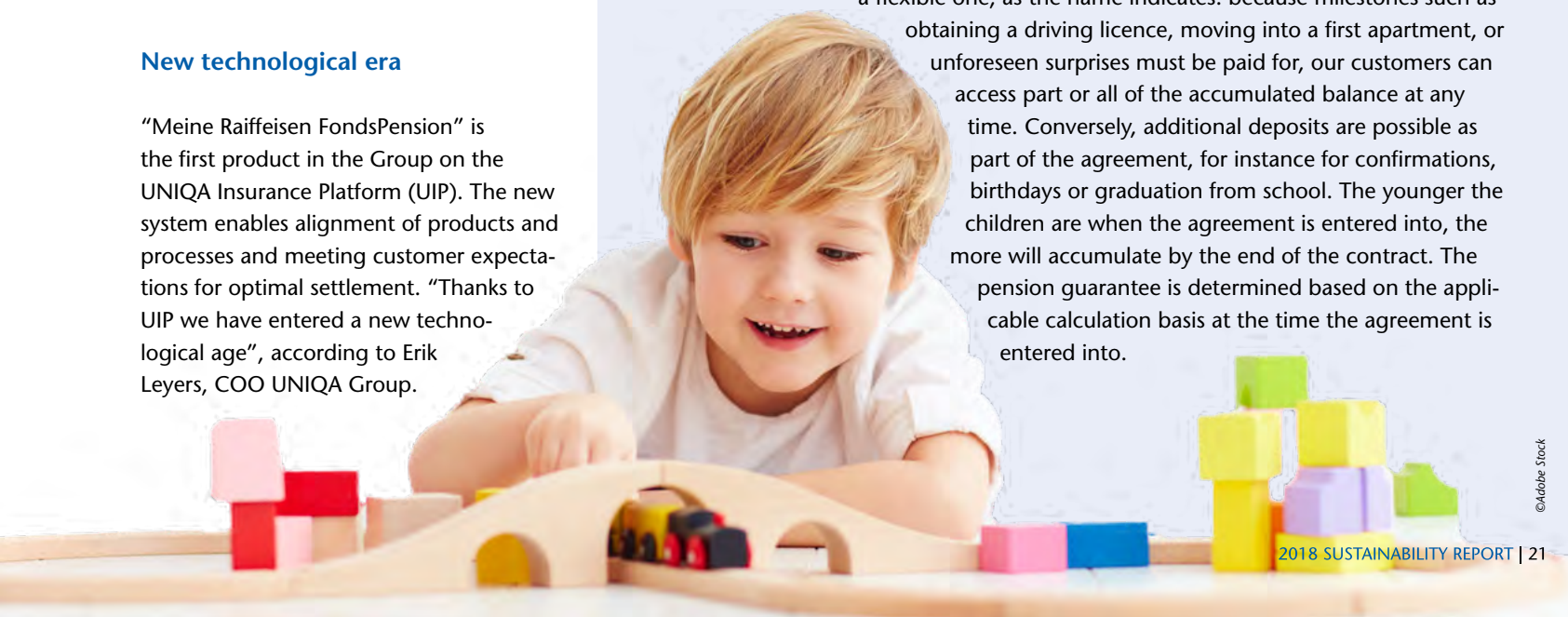


COO Erik Leyers: "A new technological age has begun here"

Following the unit-linked life insurance, property/accident products and conventional life insurance will gradually be moved to the new platform.

All aboard – train leaving the station!

The pension gap looms much faster than people may think in their younger years. "FlexSolution Kindervorsorge" is a product developed by UNIQA Austria in 2018 that is ideally suitable as a gift during the years when future pension recipients are still busy playing, young and carefree. Starting at €25 per month, grandma and grandpa can secure a pension or additional income for their progeny. The FlexSolution Kinder-vorsorge product is intended to lay the foundation for a life-long pension, but a flexible one, as the name indicates: because milestones such as obtaining a driving licence, moving into a first apartment, or unforeseen surprises must be paid for, our customers can access part or all of the accumulated balance at any time. Conversely, additional deposits are possible as part of the agreement, for instance for confirmations, birthdays or graduation from school. The younger the children are when the agreement is entered into, the more will accumulate by the end of the contract. The pension guarantee is determined based on the applicable calculation basis at the time the agreement is entered into.



SAFE ON LAND AND IN THE AIR

New technologies, new dangers, new safeguards: UNIQA raises awareness of the importance of not using mobile phones while driving and the responsible use of privately owned drones.

Drones are increasingly responsible for precarious situations in the sky. Disruptions in international air travel like in the UK in 2018 are not surprising to UNIQA: "We know that over 100,000 toy drones are flying around in Austria alone. These are flying objects weighing up to 250 grams with kinetic energy of 79 joules", says Andreas Kößl, Management Board member responsible for property insurance. This is in addition to drones that are heavier and therefore more dangerous. Kößl says: "Crashes can seriously injure people, not to mention collisions with airplanes and helicopters."

Drones covered

UNIQA household insurance automatically includes liability insurance for toy drones (79 joules of kinetic energy, weighing up to 250 grams) as well as models weighing up to five kilograms. Separate liability insurance is required for "real" drones, defined as unmanned Class 1 aircraft used for purposes such as taking photos or making film recordings. This liability coverage can be added as a supplement to UNIQA household insurance. All drones weighing over 250 grams require authorisation by the Austro Control aviation safety authority.

UNIQA protects more than 500,000 customers from a completely different, but also increasing, danger in the skies by issuing severe weather warnings. The alerts warning of heavy rain, heavy snowfall, hail and storms at their location are sent by text message or e-mail. In 2018 UNIQA sent 8.5 million location-specific warnings, mostly prior to storms.

Preventing misuse of data

Danger lurks in the ether which can explode less dramatically but with equal force to storms. At the end of 2017, UNIQA Austria launched the CyberPrivat product. For a flat monthly subscription



Sabine Usaty, Management Board member responsible for Customers & Markets: "We combine the appeal to refrain from using mobile phones while driving with discounted premiums"

price of five euros, online monitoring is provided which continually scans the Internet, including the Darknet, for misuse of data such as e-mails and bank data. "In addition, we offer protection for online purchases that are not delivered", explains Management Board member Andreas Kößl.

Cyber modules are also provided for corporate and industrial customers (see also pages 24–25). Their primary objective is

Andreas Kößl, Management Board member responsible for property insurance: "Drone crashes can seriously injure people"



to mitigate the long-term effects of cyber attacks such as business interruption and damage to companies' reputations.

Less mobile phone use, lower premiums

In recent years, mobile phone use while driving has become the number one reason for car accidents. UNIQA combines prevention with motivation and reduces the net annual vehicle liability insurance premium for customers who do not use their mobile phones while driving. The savings is up to 50 per cent in conjunction with SafeLine. In 2018 UNIQA supported a campaign by Austria's widest-coverage radio station, Ö3, against mobile phone use during driving dubbed "Ich bin kein Smartloch" ("I'm not a phone fool"). "Ö3 has already greatly raised awareness in Austria for the message that texting while driving should be avoided, and we build on this by offering discounted insurance premiums for our customers", explains Sabine Usaty, the Management Board member at UNIQA Austria responsible for Customers & Markets.

In addition to saving on premiums by refraining from using mobile phones, our customers can also collect points to earn goodies, that can be exchanged for travel or auto service vouchers as well as for safe driving training. Discounts are not the only positive aspect of UNIQA SafeLine. The automatic alarm via GPS identified the location of 3,700 accidents and 240 thefts from 2008 to 2018. When less serious incidents or health problems occur, customers can use the Emergency Button, which is available not just in their cars, but also on their mobile phones for use during recreational activities such as hiking, jogging and cycling. Sabine Usaty: "Triggering the alarm

enables emergency services to arrive at the accident scene more quickly."

Data transmission with SafeLine is transparent and documentable for customers, emphasises Andreas Kößl, the Management Board member responsible for property insurance. "Customers have become more critical, but also more security conscious, and value the advantages of receiving aid quickly in emergency situations. In 2018 more than 7,000 SafeLine contracts were signed, with the strongest month in June – immediately following the Ö3 campaign in May."

In June 2018, UNIQA's mobile phone abstinence calculator went online at www.uniqa.at. It calculates both a quote for the monthly vehicle liability insurance premium with SafeLine and the maximum savings for one year if the driver abstains completely from mobile phone use.

*Drones are dangerous toys:
UNIQA offers coverage for them in
various packages*

Prevention even without a policy

Abstaining from mobile phones, redux: in April 2018, UNIQA and telematics partner Dolphin Technologies founded the mobility platform goSmart.

The app motivates customers to drive safely and is designed to be the primary application for selecting, using and paying for various types of transportation. "For us insuring against risks means not only providing financial assistance to cover losses incurred", says UNIQA Management Board member Andreas Kößl. With the app, the goal is to avoid accidents in the first place. "This supports our mission of safer, better, longer living for our customers." As with the SafeLine motor vehicle rate, avoiding mobile phone use while driving is rewarded, but independently from any existing policies with UNIQA. And safe driving goes far beyond mobile phone use: in future, the app could offer a public transportation ticket when the weather report indicates that strong rainstorms are expected on the way to work.

"WE PROTECT THE ECONOMY AND THE PUBLIC."

UNIQA commercial insurance helps customers operate companies more safely, identify risks and minimise dangers. It also passes on safety-related innovations to these companies.

UNIQA as an insurer divests from coal power. Starting in 2019 the Group will no longer underwrite any new risks. Coal therefore joins the ranks of ethically dubious risks such as weapons production that UNIQA will not assume.



Kurt Svoboda: Farewell to coal-based industries

"Coal is undoubtedly the most climate-damaging fuel for electricity generation. We weight the risk associated with the coal business in the long term more heavily than short-term business interests", underscores Kurt Svoboda, CFO/CRO of the UNIQA Group and Chairman of the Management Board of UNIQA Austria. Nonetheless, the decision was preceded

by a period of reflection. What should be done if new power plants with relatively low levels of carbon dioxide emissions are not built, but old ones with high emissions are started up instead? Svoboda: "That is very clearly a problem. Removing coal-based industries from our value chain is the first step in stopping carbon dioxide pollution. Certainly, this will only succeed because of the efforts of our society as a whole, and is not something any country or any industry can shoulder by itself."

Consulting on safety standards

UNIQA's industrial division assists companies in all industries to upgrade to state-of-the-art technology. "Including with regard to environmental standards", says Olivera Böhm, Head of UNIQA Corporate Business. "We help when it comes to adhering to high safety standards and can offer advice on preventive measures." In UNIQA's industrial business, each risk is individual and each product is customised. Our in-house risk engineering service identifies possible dangers not only prior to arrangement of the contract, but again every few years. Böhm: "New sources of risks, for example, are self-driving cars on company property or electromagnetic fields. And everything made possible

by 3D printing. We are learning about completely new materials and therefore also the associated safety risks. With our knowledge of safety-related innovations, we help companies minimise risks."

New dangers of global warming

From 2019 UNIQA will no longer enter into any business relating to coal. The concern about climate change in industry and business cannot be reduced to issues relating to coal alone. New, global warming-related risks endanger humans and the environment alike. Olivera Böhm has a drastic example: "If I insure a factory in the Alpine region, I have to deal with permafrost and have to consider the fact that sometime the mountain is going to come down. In serious cases, we are the ones who protect the public and the economy."

Future risk of cyberattacks

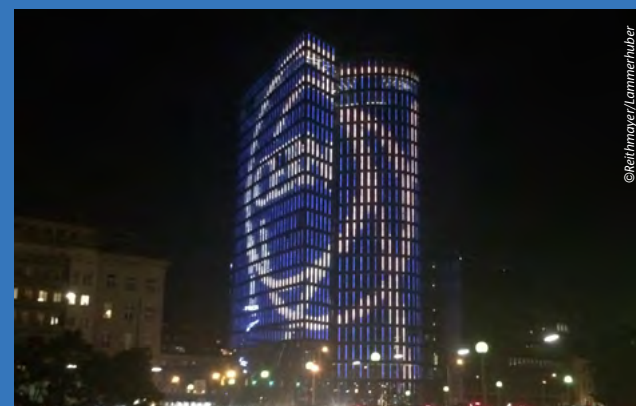
The growing risks for industrial and business customers include cybercriminality. Two-thirds of major Austrian companies have already been affected by cyberattacks and another 21 per cent cannot rule it out. In 2018 UNIQA Austria

UNIQA TOWER AS PARTICLE ACCELERATOR

"Because we take away various risks and bear them as a group, CERN researchers can concentrate completely on their research", said Olivera Böhm in her keynote at an event titled "Forschung? Was geht mich das an!" ("Research? What does that have to do with me?") on 8 September 2018 at the Natural History Museum in Vienna. The event by CERN, the European Organization for Nuclear Research, became the talk of the town thanks to UNIQA Tower. For five nights, the LED façade at UNIQA Headquarters demonstrated the interaction between particle acceleration, fusion and explosion. More than 40,000 pixels and 160,000 individual LEDs covering more than 7,000 square metres on the exterior of the building interpreted the focus and importance of CERN.

Insurance partner for 50 years

CERN brings people together from all over the world to work on large-scale projects, and organises conferences



CERN in Vienna: UNIQA Tower illuminated

and R&D visits to all member states. Partners such as UNIQA are essential to this effort. Through the Swiss subsidiary, UNIQA offers multinational corporations and organisations a broad range of international health insurance solutions. A total of around 30,000 individuals receive comprehensive insurance coverage from UNIQA in this way. Since 1971, UNIQA has been along for the ride for CERN's pioneering developments as its health insurer, most recently the world's most powerful particle accelerator, the Large Hadron Collider (LHC), which celebrated its tenth year in 2018. Böhm: "In this sense, we play a not insignificant role in these scientific developments."



©UNIQA/Sabine Klimpt

Olivera Böhm: "We advise companies on preventive measures"

introduced an insurance policy for industrial companies to protect against cyberattacks. The policy covers liability claims such as those arising from data protection violations or cyberattacks, losses stemming from business interruptions, and the recovery of all systems and data. Also covered are the costs associated with administrative proceedings in the case of data protection violations. The coverage can amount to up to €20 million. Crisis management, including advising by lawyers or public relations professionals, is also included in this coverage. The risk report on which the insurance policy is based also serves for customers as comprehensive documentation of the strengths and weaknesses of their own companies.

Olivera Böhm: "This combination of prevention and services is a package that goes far beyond purely insurance coverage."

"WE DON'T EVEN NEED TO MENTION COAL."

Responsible investments pay off in various ways: UNIQA was awarded a bronze sustainability certificate for investment strategies from the Austrian Society for Environment and Technology (ÖGUT).

Sustainable investing is actually a risk management tool", explains Franz Hagmann of UNIQA Capital Markets (UCM) Portfolio Management: "Not something extra we do to feel good, but an economic necessity." Bad governance leads to a bad end eventually as many recent examples show. The increase in natural disasters worldwide as a result of the climate crisis affects insurance



Franz Hagmann: Sustainability as an economic success factor

companies directly. Social and environmentally responsible investing therefore also leads to economic success in the long term and bolsters the classic investment goals of income, safety and liquidity. "Our reputation with our customers, employee loyalty, corruption-free structures: all of these are economic success factors for corporates, countries and investors", according to Hagmann.

Good ESG result

In 2018 the UNIQA Group analysed its investments according to internationally recognised ESG (Environment, Social, Governance) criteria for the first time. The result? A very high weighting toward the upper end of the five-part scale. "A good 40 per cent of our assets received the highest rating of three points", reports Franz Hagmann. "Another reason for this is that our portfolio is very much weighted toward safety, particularly in life insurance, and includes many government bonds. Sovereigns generally have good ESG ratings", he says. Based on our excellent results and in cooperation with management consultant Reinhard Friesenbichler, we developed a sustainability strategy as a guideline for investing in the second half of 2018.

From minimal to zero tolerance

UNIQA asset managers are aware of different sustainability and negative criteria for businesses, governments and other issuers. These sustainability criteria range from job security (in a company) to civil society (in public administration). Negative criteria involve issues such as products, services and market activities that are harmful to health or the environment, or are unethical, or human rights abuses. "Our negative criteria are intentionally not called exclusion criteria", Franz Hagmann explains. For instance, in the case of sovereigns, attention is paid to adherence to the relevant international

human rights treaties. At the same time, it is difficult to exclude the United States or Japan completely from investments: countries that still apply the death penalty. In simple terms, a sustainable portfolio must therefore keep the number of holdings with negative criteria as low as possible. What should be done if French government bonds promote nuclear energy, at least indirectly? For a company operating internationally, country limits must be observed. Hagmann: "I can't stipulate that my colleagues in Russia are not permitted to buy any Russian government bonds."

The issue is simpler with other negative criteria. "We don't even need to mention coal." Until recently, UNIQA had €5 million invested in coal. One bond was sold in 2018, the second matures in 2019. It is equally clear that "we do not finance anti-personnel mine production."

Dynamic process

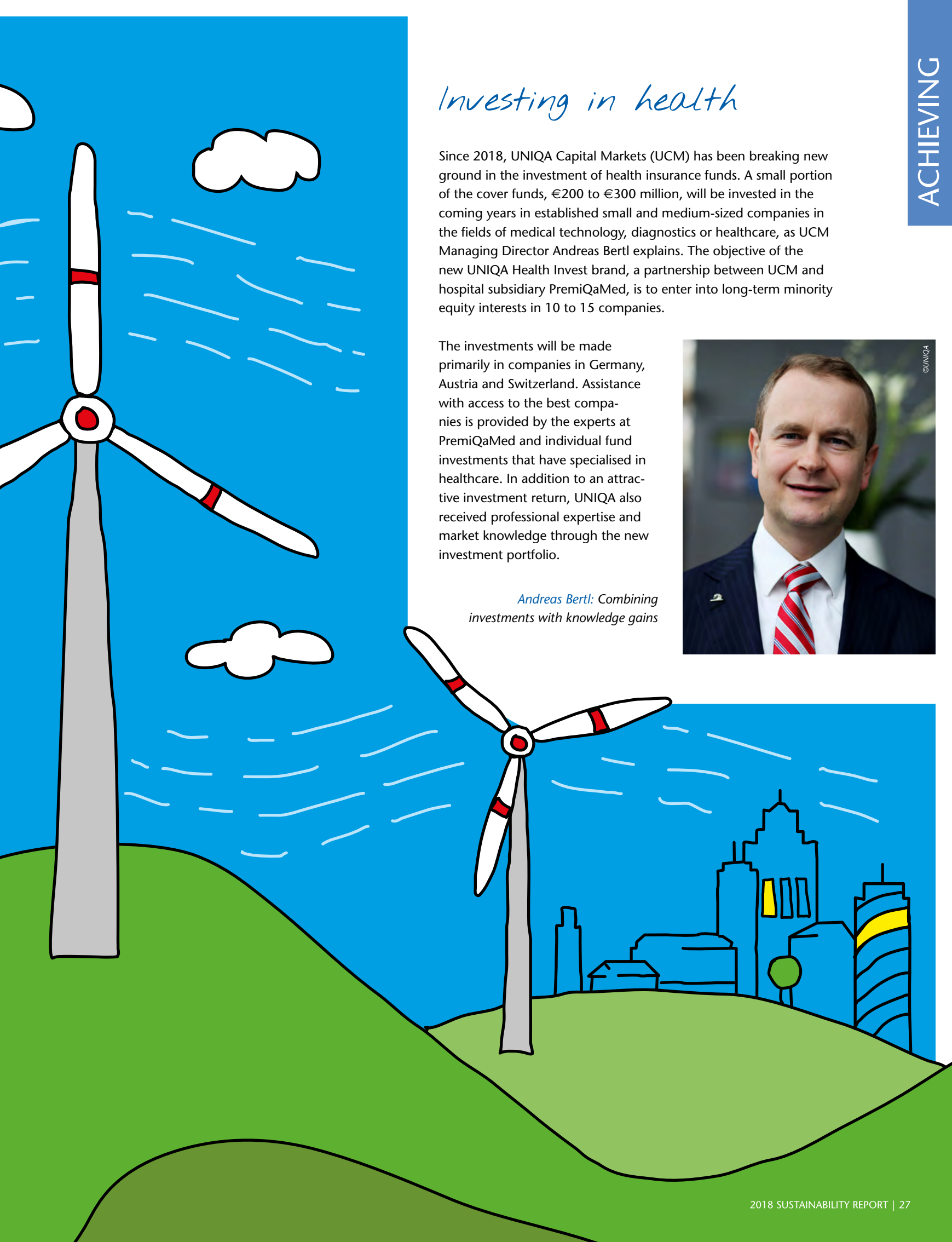
Sustainable asset management is a dynamic field, emphasises Hagmann, always subject to new findings, viewpoints and possibilities. "Our sustainability policy is therefore actually a sustainability process. It reflects our best possible effort to maximise the social and environmental quality of our investments according to the best of the company's knowledge and belief at the time."

Investing in health

Since 2018, UNIQA Capital Markets (UCM) has been breaking new ground in the investment of health insurance funds. A small portion of the cover funds, €200 to €300 million, will be invested in the coming years in established small and medium-sized companies in the fields of medical technology, diagnostics or healthcare, as UCM Managing Director Andreas Bertl explains. The objective of the new UNIQA Health Invest brand, a partnership between UCM and hospital subsidiary PremiQaMed, is to enter into long-term minority equity interests in 10 to 15 companies.

The investments will be made primarily in companies in Germany, Austria and Switzerland. Assistance with access to the best companies is provided by the experts at PremiQaMed and individual fund investments that have specialised in healthcare. In addition to an attractive investment return, UNIQA also received professional expertise and market knowledge through the new investment portfolio.

Andreas Bertl: Combining investments with knowledge gains



LIVING LIGHTER

Digital features make the day-to-day life of our customers easier and ensure that UNIQA is always accessible everywhere. New technologies also help improve energy management.

Through well-designed websites and applications, our customers can contact the company more easily, quickly and through various channels. The myUNIQA customer portal has been online with a new design optimised for mobile end user devices since summer 2018. Submitted claims and invoices are displayed for users in a timeline, and all policies are categorised under health, auto, household and life. “The new myUNIQA is gradually becoming one of the most important tools for communication with our customers”, says Sabine Usaty, the Management Board member responsible for Customers & Markets: “As a modern portal, it is the centerpiece for our service and product

landscape.” Around one-third of all myUNIQA users also registered for an electronic mailbox. Some 120,000 customers can therefore not only automatically organise their documents, but they are also helping use less paper, ink and stamps.

Snap a photo and done

In 2018 we launched the myUNIQA app, which enables invoices for doctors’ visits and prescriptions to be transmitted easily by photo using a smartphone. Since its launch in May, the myUNIQA app

has already been downloaded more than 30,000 times. It is used by over 2,000 customers every day. In December alone, the option of making submissions to private health insurance using the myUNIQA app for iOS or Android was used 12,000 times. Why UNIQA is particularly pleased: of the users who tried the app, most continued to regularly use it.

“The new myUNIQA app transposes our goal of being available to our customers always and everywhere into the mobile online world”, states Sabine Usaty. “Today, we can all obtain any information imaginable around the clock, buy anything, and now even review and manage our UNIQA insurance services regardless of the location or time. With the

myUNIQA app, we have entered the life of many people who use their smartphones daily.”

The chatbot knows the answer

A shining star in 2018 was the chatbot at unika.at. It provides answers to an increasing number of customer inquiries, displays contact data for advisors or VitalCoaches in the area and organises return phone calls. In recent months, the UNIQA ServiceBot regularly handled 5,500 inquiries per month. Currently, UNIQA is working on an optimised process for submitting claims and answering the related questions. Incidentally, the UNIQA ServiceBot was created with the help of a start-up.

Another start-up specialising in artificial intelligence is also partnering with UNIQA. Enerbrain has developed a solution that can improve the energy footprint of buildings through means including apps, self-learning algorithms, intelligent sensors and a cloud solution. That reduces emissions of carbon dioxide, brings more comfort to people living or working in the buildings, and reduces energy costs. For instance, if the weather report calls for sharply rising or falling temperatures, heating or cooling systems can be employed in an energy-efficient manner. Enerbrain is currently testing its invention at a UNIQA property in Vienna.

Getting our own house in order

The Group's head office and other UNIQA sites also hold the potential for energy savings. In Austria alone, UNIQA spends around €3 million per year on offices and infrastructure with 6,000 employees. In order to reduce consumption, an energy

MORE ONLINE BUSINESS IN 2018

More and more customers are using UNIQA Austria's online options. In 2018 more than €2 million in annual premiums was generated via <http://www.unika.at>. The online business is growing continuously. Ten per cent more policies were entered into online in 2018 than in the previous year. The most popular online products are travel and household insurance policies. Quotes for private health insurance are also often obtained online and then purchased from advisors.

In 2018 UNIQA International sold 118,129 policies through the websites.

The majority was accounted for by travel insurance (83 per cent), followed by auto (8 per cent) and household (5 per cent). The sales team was additionally provided with 77,788 leads for advisors.





Living façade: UNIQA's regional office in Graz becoming a vertical green space

around 2.3 cubic metres each will make the building into a vertical green space. Along with the new system of solar panels commissioned in November, the regional office in Graz generates around 20,000 kilowatt hours of green electricity annually, most of which is used by the office itself.

The environment: a determining factor

monitoring system was installed in 2017. UNIQA already directly implemented minor measures such as combining meters and changing rates in an initial step. Savings amounting to 30,000 kilowatt hours were achieved by adjusting the ventilation and air conditioning in UNIQA Tower according to usage periods. Among the most effective improvements implemented was upgrading the heat exchanger in UNIQA Tower. After reducing the

need for district heating in the company's head office, we use an average of 790,000 kilowatt hours less electricity per year. In addition, the façade lighting on UNIQA Tower is not an energy waster, despite some misconceptions. Very energy-efficient LED lights use less than 0.1 per cent of the total energy required by the Tower. The regional office in Graz is greening its 40-year-old building. Three troughs with trees and vegetation measuring

Group Purchasing gives preference to suppliers that use renewable energy. An energy tender was conducted for all sites in 2018 aimed solely at suppliers who offer green electricity exclusively. The energy footprint is also considered when purchasing office materials and company cars. Business trips are planned to be as efficient as possible, and meetings are also held by phone or video conference to reduce the number of flights.

DIGITAL SUPPORT FOR BETTER CUSTOMER SERVICE AND CROSS-SELLING

Raiffeisen customers will be able to enter into and manage insurance policies on mobile devices and online in future using the Mein ELBA financial portal. In 2016 a pilot project combined the classic advising model with digital concepts for the first time. Today, the initial ideas have become a reality and have been integrated into the new bank advising platform.

Customers can more easily understand content when it is presented in a playful, entertaining, emotional and interactive

way. Banking advisors benefit from no longer having to switch systems. Advising processes and cross-selling are becoming easier.

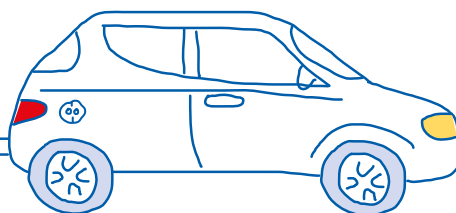
Big step toward a "financial home"

In addition, customers who use Mein ELBA will soon be able to give up paper. Once customers have given their consent, documents are stored clearly and securely, and kept up to date in the Raiffeisen financial

portal. Customers receive a transparent overview with details on every policy and additional helpful online functions. This expands online banking with the Raiffeisen Banking Group with the addition of a fully integrated insurance portal, a big step in the direction of a "financial home".

After positive feedback was received on the soft launch at the end of 2018, the new service became widely available in the first quarter of 2019.

ENVIRONMENTALLY FRIENDLY TRANSPORTATION MADE LIGHT



Sissy Schmuck of UNIQA Maklerservice prefers to travel to appointments in one of the company's electric cars. They are more climate friendly, particularly quiet and efficient.

driven and then put the car back in the garage, where it gets charged.

In 2018 the charging infrastructure at the Vienna office was expanded: in addition to the electric filling stations for the company's fleet of electric vehicles, six electric filling stations were set up for employees, UNIQA customers and other parkers. In order to further decrease carbon dioxide emissions, fleet management is switching out the now aging Renaults for more efficient models in early 2019.

Schmuck does not yet drive an electric car outside of work, but could well imagine doing so now that the kilometre range has increased and charging is becoming easier. For business travel, she also finds the electric bicycles and scooters useful – these can be borrowed at the reception desk in UNIQA Tower: "In the city, it's difficult to find parking spaces and electric cars are big, so this is a great option."

When Sissy Schmuck is on the road in the electric car, people notice it. Not just because the vehicle is bright blue and covered with our brand, but also because a very relaxed employee is sitting behind the wheel: "The car drives much better than others. It's light as a feather. It is quieter and more rhythmic, starts up slowly but quickly gets to 100", says Schmuck. "I don't hear any vehicle sounds, just music – I'm truly relaxed because of that."

Now up to 250 kilometers

The Hyundais – 18 for Austria as a whole – have a range of up to 250 kilometres when fully charged. A major advantage, Schmuck thinks: "Before I had to look very carefully how far I had to travel for an appointment, because charging the car mid-way is still pretty difficult. In the summer, when the car does not have to be heated, I could travel all the way to Baden. In future I will be able to get there and back twice."

Premium reductions with electric cars

UNIQA Austria provides environmentally friendly drivers up to 25 per cent off of their vehicle liability insurance premiums if they choose to drive an electric vehicle. In addition, the vehicle-related insurance tax and standard consumption tax (NoVa) are eliminated for electric vehicles – driving one pays off. For example, the savings for a vehicle with an 85-kilowatt motor can amount to more than 60 per cent.

Early adopter

When electric vehicles were first provided to employees in 2012, she immediately tried the model available, a Renault – and became a fan. Since then, she has used the electric car several times a week. She just has to reserve in time, pick up the keys and papers, log the kilometres

Electric is better: Sissy Schmuck can relax while driving



BREAK, TIME OFF, LIFE-TIME



The UNIQA Group's head office, where approximately 1,800 employees work, offers practical options for successfully combining career, family and leisure time.



In the morning, my five-year-old son often wishes me a lot of fun today with a nice boss", reports Christina von-Kopp-Ostrowski. On UNIQA Children's Days, kids are allowed to come to UNIQA Tower with their mother or father. "For me as a single mother, this is priceless", says Birgit Steiner. But this option does not just help when daycare centres and schools are closed, the children also learn something. "For children, it's hard to comprehend that behind the walls, advertisements and all that, there are also people who make up a company", states Gerhard Schnitzer.

too much, they can bring their little ones. During maternal or parental leave, UNIQA employees have a right to information and communication just like at other times. An update on the company and labour law issues are on the agenda. Salaried employees who have worked for the company for at least one year have also had the right to a one-month parental leave since 2017. "During this time, I truly experienced how the little guy attracted all of our attention, and how lovingly and thoughtfully his sisters took care of him from day one", gushes Markus Habermann.

Remaining holistically healthy

Employees without children can also take care of others. UNIQA Sozialtag (volunteer day) is an extra day off for all employees who wish to volunteer. And self-care is not sold short, either: the UNIQA "Freiraum" (Latitude) programme is a "wonderful opportunity to focus on health issues which are often neglected in this hectic world" (Romina Lotz). "In any case, exercise is beneficial and you feel better afterwards" (Susanne Grubmüller). Mobile massage is also part of the wellness programme at €25 for 25 minutes, which receives additional funding by the Works Council of the Group's head office.

Summer camp and parental leave meetings

Children of UNIQA employees from the age of eight up can spend an entire week at Circus Camp in Lower Austria during the summer. Each year, around 60 young acrobats take lessons from real circus professionals, sleep in the circus wagons and even perform in the ring at the closing ceremony for an audience including their proud parents. Young parents are only gone for a few hours when they attend UNIQA parental leave meetings. And if that's still



Combining errands

The mobile laundry service also offers cost-effective pricing. Employees can more or less drop off and pick up their clothes as they come and go. Just like the drugstore service: employees receive deliveries of their orders at the company and even save money. Travel time is also saved thanks to the Keep Balance counselling service. Psychotherapists and social workers can help employees directly on the phone when they are experiencing personal or professional challenges, or if things are just confusing.

INSURING ART MEANS PRESERVING ART

The Kunsthistorisches Museum (KHM) has painter Pieter Bruegel to thank for setting a new visitor record last year.



Bruegel exhibit: In the KHM restoration workshop, the pieces were inspected using technology and analysed scientifically

This enabled the conservators to discover, for instance, that there are almost unresearched drawings under the layers of paint

Sold out!" The big Bruegel exhibit with 30 paintings and 60 drawings and prints was sold out as the finale drew closer. From early October 2018 to mid-January 2019, the works of Pieter Bruegel the Elder, one of the most important Flemish painters of the 16th century, were on display in a once-in-a-lifetime special exhibition. It was hardly a surprise that one of the most extensive shows ever held at the KHM ended with a record number of visitors (408,000) and 20,000 catalogues sold.

ideal: with 12 of the only around 40 surviving paintings by the master, the KHM holds the world's largest Bruegel collection. However, the panels are among the most fragile works out of all of the museum's holdings. Whilst some works can no longer be transported, some loaned pieces from across the globe were sent on trips for the first time.

As a long-time major sponsor of the KHM and experienced art insurer, UNIQA always also supports partners and customers

to preserve and restore art and obtain new scientific findings. After all, insuring art goes far beyond transportation and exhibitions.

Art conservation as a mission

"For us, insurance means conservation", explains Petra Eibel, Head of UNIQA Fine Art Insurance: "This includes a responsibility to society to preserve priceless works of art for future generations."

Six years of research

At www.insidebruegel.net, art enthusiasts can obtain a detailed view of the works, even after the exhibition, that in real life is available only to very few people. In order to be able to precisely display the master's methods, the team employed a one-of-a-kind "photo robot" developed in conjunction with the Vienna University of Technology. It would be six whole years before the preparations for the Bruegel show were completed, even though the conditions in Vienna could hardly be more

FACTS

UNIQA Fine Art Insurance

Thanks to 30 years of experience, UNIQA Fine Art Insurance is the first point of contact for art collectors in Austria. Offices in Vienna, Cologne, Zurich and London and 22 employees underscore this amassed international expertise. Our clients include museums, galleries and auction houses as well as private individuals. In 2018 the company insured art worth a total of nearly €35 billion.



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ON THE SAME TEAM

Supporting the Handball Champions League is a successful long-term international project.

Ambitious: Austria's handball team is extremely successful with UNIQA

Hungary, a country where UNIQA does business, reached the finals with its women's team and also fielded the best players: Győr won the sold-out championship game on 13 May in Budapest against Vardar Skopje from another country in which UNIQA operates, North Macedonia. On the men's side, Vardar Skopje made it to the semi-finals, holding its own alongside the dominant French teams. In addition to Hungary and North Macedonia, a number of other UNIQA countries are major players in handball, and support and spur on the Group's sponsorship of the Champions League of the European Handball Federation (EHF) since 2005: Bosnia and Herzegovina, Croatia, Montenegro, Romania, Serbia, Slovakia, Poland and Ukraine.

And youth are becoming a force in European handball: in August 2018, the EHF M18 Championship, the international youth handball tournament for players born in 2000 or later, was held in Tulln in Lower Austria. Tournament sponsor UNIQA congratulates the champions: Austria.

Joining the top countries

Thanks to UNIQA's support, Austria's handball team has constantly improved its performance in recent years. Out of the last eleven major events (European and world championships), Austria's men

qualified seven times. They cashed in their 2019 World Championship ticket on 1 June 2018 with a 31:26 win against the Belarus team after a tie in Minsk. Adrian Röthig, UNIQA customer service representative in Linz Urfahr, was there.

Formerly an active handball player, he analysed the success factors that tipped the scales in favour of Austria in the second half: "We had a great defence and a fantastic goalie. And great combinations all the way to the wings."

Always a winner

Running races always attract plenty of enthusiastic participants in UNIQA's home countries. In 2018 the first stair race up the 22-storey-high UNIQA Tower took place at UNIQA Group headquarters in Vienna. Nearly 400 employees participated in the Business Run at Vienna's Prater park. UNIQA also participates in "Kärnten Läufer" ("Carinthia Runs"), a run on Großglockner Mountain, the Uni Run, and the Erzberg Run, just to name a few events.

In Bucharest, Romania's capital, the themes of UNIQA's Asigurari Bucharest 10k & Family Run were enthusiasm for exercise and families spending time together. The aim was to familiarize especially the younger generation with exercise from childhood on as a worthwhile leisure activity and way to achieve wellness, both physical and mental. Included in the event were a teen run, a family run, and a 10k. In 2018 a total of 5,000 participants gathered at the starting line.

Some of the races supported by UNIQA benefit third parties: The "Teribear" run in Prague, for example, is a charity race that lasts ten days. Each kilometre run helps children and families in need. UNIQA not only contributed financially in 2018 but also posted the best individual result: Actuary Jan Čížek alone racked up 725 kilometres.



©UNIQA

Charity race in Prague: Collecting kilometres for families in need

Marco Schwarz

TOP PERFORMER, RAY OF HOPE

another two years”, reports Carl Gabriel of UNIQA Sports Sponsoring: “And before Christmas, we also confirmed that we will stay by Christine’s side during her comeback. She was very pleased about that in the hospital.” The approach was the same when Marlies Schild was seriously injured in 2008. Schild had to take a break for more than a year back then. Then she again became a champion.

Vlhová new to the UNIQA family

Christine Scheyer along with Nadine Fest and Marco Schwarz are among the young Austrian hopefuls wearing a UNIQA helmet. In 2018 Schwarz played a major role in the silver medal win in the Olympic team competition. He is expected to make everyone sit up and take notice in 2019 – just like Petra Vlhová, the new face of UNIQA on the Slovak ski team. However, Vlhová had already been high up on the podium, including for the first time in the giant slalom in December 2018.

Rubbing elbows with the stars

The celebrations for the Austrian medal winners in Pyeongchang, Mayer and Schwarz, were the first highlights for a social media channel launched in January 2018. Ski4UNIQA tells the stories behind the successes, presents the people behind the medals, and everything, according to Gabriel, “that others are not reporting and can’t report because we’re the only ones so close to our brand ambassadors. Some of our videos with Marlies and Benni Raich as ORF experts behind the scenes have 100,000 page views”, states Carl Gabriel. Equally popular is the quiz



Petra Vlhová: A good move for UNIQA

show with “Professor Eberharter”. In a total of 27 episodes, ski legend Stephan Eberharter tests UNIQA’s ski family’s knowledge of skiing history. “It’s a bit like ‘Who wants to be a millionaire’ with skiing. We want people to have fun themselves answering the questions.”

The UNIQA athlete did not have to think very long when asked to send the injured Christine Scheyer best wishes for her recovery through Ski4UNIQA: “Never lose your passion for this sport, keep on fighting, so that we see you in the World Cup again next year” (Stephan Eberharter).

Matthias Mayer:
In high demand
thanks to a gold medal,
but still on the road
for UNIQA

People are more than medals. In the sport of skiing, UNIQA relies on long-standing, solid partnerships.

The enjoyment of skiing is responsible for his success, said Matthias Mayer at the “Talk in the Tower” event on 20 September to UNIQA employees and celebrities from Austria’s sports community. Six months after his most recent Olympic win, it’s easy for the resident of Carinthia to laugh. But it was tears for his teammate Christine Scheyer in December. The diagnosis of a cruciate ligament and meniscus tear after a fall in the super-G at Lake Louise brought about the end of her season, which had started out promising. “Despite his desirability to others, we extended the contract with Matthias for



TRADITION GIVEN NEW LIFE



UNIQA is helping Austria's oldest football club, First Vienna FC 1894, take a path to a financially and athletically solid future.

For us as Austria's largest health insurance company, health is at the heart of everything we do. Exercise is healthy, and that's why the football club is a good match for us." Kurt Svoboda, CFO/CRO of the UNIQA Group and Chairman of the Management Board of UNIQA Austria, explained why we sponsor team Vienna in the Kronen Zeitung newspaper in October 2018: "Vienna has a wonderful fan culture that exudes openness and understanding. Another connection is that we are the oldest insurer in Austria and Vienna is the oldest football club."

Building for the long term, not fast wins

After the automatic relegation to the second-tier Vienna Regional League, the club began to build itself back up: Other well-known sponsors, like SAP, were brought on board.

At its home stadium, Naturarena Hohe Warte, where 90,000 fans cheered on the legendary "Wonder Team" of the 1930s, the grandstand's roof was remodeled. Vienna's women's team took a step up to the second-tier National League in 2018. The traditional "Derby of Love" against Wiener Sport-Club generated good ticket sales and a good mood.

For UNIQA CEO Kurt Svoboda, the Vice President of First Vienna FC 1894, getting back on top in the sport means, "Being number three in Vienna and making it up to the Regional League as quickly as possible." While doing so, it is important for Vienna to develop "broadly and sustainably". "And Vienna is doing just that with a women's team, the special needs team, and especially by focusing on youth. We don't want to make it to the top with players hired for short periods, just to have to fight relegation again. We develop our own talent, train them, want to achieve success with them, slowly but surely move up and grow together. Success achieved quickly is never sustainable."

Kurt Svoboda: Moving up to the Regional League with Vienna and growing sustainably

VIENNA SPECIAL NEEDS TEAM NUMBER ONE IN FOOTBALL

The Vienna special needs football team won an international football tournament in November 2018. At the Spielerpass Cup in St. Pölten, the Rapid, Austria, Chelsea and Turin teams were among those competing. Ambition and constant training are the success factors named by Vienna coach Gerhard Entrich: "We're a tight-knit family, with some of the men and women playing for us for ten years now." The team also has die-hard fans. At the Spielerpass Cup, the fan club was named best in the tournament as well as the team itself.

The special needs team, which was founded in the year 2000 as "Team Wien von Jugend am Werk", has been practising under the Vienna brand since March 2018. Trainer Entrich does not think much of the contrasts people draw between what he does and supposedly "normal" competitive sports. The team wants to win like any other team. The



Coach Gerhard Entrich (right) and Andreas Moraw: "A tight-knit family"

players are happy about victories – their joy is maybe a little greater and in particular a little more heartfelt than that of other teams: "Why should a special needs team practice on some forgotten back field?" Entrich has a larger goal beyond winning tournaments: "It would be great if we could build a special needs championship in Austria."



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HITTING THE JACKPOT

In its first year, the UNIQA ÖFB Cup has already gained considerable reach and attractiveness thanks to a new name sponsor. The football association is pleased to have new ways to market a traditional organisation.



ÖFB President Leo Windtner spoke several times at events in 2018 about a committed primary sponsor “like we have never had before”. In fact, increasing advertising value immediately following a change of sponsors is unusual. An example: the second half of the first UNIQA ÖFB Cup Final on 9 May 2018 was watched by an average of 645,000 TV viewers, the highest number in many years.

Top-notch communication value

“Our football sponsorships support the most popular sport in Austria after skiing and generate excellent communication

value”, explains Kurt Svoboda, CFO/CRO of the UNIQA Group and Chairman of the Management Board of UNIQA Austria.

New channels for new target groups

UNIQA and the Austrian Football Association are focusing on determining novel ways to reach out to new target groups in addition to existing fans. UNIQA’s social media channels on Facebook, Instagram and YouTube, and combined at www.uniqaoefbcup.at, gave the 2017/18 Cup a total reach of four million and 500,000 interactions. Self-created content, like “Local Heroes” or “Kim Talks” address the strongly regional nature of the Cup. It perfectly supplements the UNIQA strategy of providing on-site insurance with the help of 400 branches in Austria.

ORF’s concentration on the Cup – after awarding National League rights to the private broadcaster Sky – also gives the

event broader exposure. In 2018 ORF broadcast four full-length matches in the first round of the Cup for the first time. From the quarter finals onward, all of the matches can be viewed live.

UNIQA kids make the finals

UNIQA employees did not just watch the game live, but were on site to see the highlights of the 2018 Cup. Twenty-five children of employees were able to run into the stadium with the players and referees for the final match. Five employees (and their guests) attended the draw for the first round of the second season of the UNIQA ÖFB Cup in July 2018: “It’s amazing that sponsoring sports enables us to experience something like this”, says Christian Blümel of UNIQA’s IT subsidiary, whose son already attended the Cup finale: “A friend of mine said that in his company, only management would have been able to go.”



ARRIVING WITH THE INTENTION TO STAY

Integration in daily life: Refugee children learn about the country's culture thanks to trips like here to Haus des Meeres aquarium

When urgent need becomes a permanent reality, it is hard to find helpers. UNIQA's support for the Caritas refugee centre Damaris has staying power.

UNIQA's employees are very important to the people here", says Centre Director Philippa Wotke: "So many courageous, brave, determined, hopeful men and women live here who, despite everything,

start every day with a smile and don't give up." Give up? Years after the major wave of refugees and the public euphoria it brought, UNIQA employees continue to lend support to asylum seekers. They teach them about Austrian culture, give German lessons, find them

internships, celebrate holidays together. In summer 2015, UNIQA made available a vacant office building in the 19th district in Vienna as emergency housing for refugees. Over time, the building was renovated to become a lively permanent home for 150 men, women and children.

From help to self-help

Take the example of Mobin. After fleeing his home country of Afghanistan after a tragic personal loss, Mobin was quickly able to enter business school thanks to his impressive German skills. In summer 2018, he finished a traineeship in finance at UNIQA. In the meantime, he was

A place to live: Haus Damaris was converted from an office building to permanent housing for 150 men, women and children



granted asylum and found an apartment. "We want to help the people who live at Haus Damaris to stand on their own two feet and make integrating into their new homeland easier", states Hans Jursza, health insurance employee.

Collectively celebrating holidays and learning about different customs and everyday habits are important activities in this regard. The annual summer festival with the residents of the centre and UNIQA employees has already become a tradition. Hosted by the centre itself, it features football and volleyball tournaments organised by UNIQA employees. In future, First Vienna FC 1894 may even enable a professional training session (see also page 36).

Familiarising residents with Austrian culture

Santa Claus also visits Haus Damaris, bringing small packages of food for all of the adults, which were put together



An exchange of traditions: Each year, UNIQA employees wrap Christmas gifts for the residents

by UNIQA employees in the weeks before. UNIQA employees accompany the Damaris children to Haus des Meeres aquarium, to circus summer camp and to Christmas cookie baking at UNIQA Tower. While these activities provide welcome change, they also familiarise the residents with Austrian culture. It is particularly encouraging for asylum seekers, who are not permitted to work, when they can put

their skills and abilities to use, for instance in renovating the cafeteria in the centre. In 2018 trained interior designers and carpenters were able to again provide a useful service for the first time in years and turn the space into a gem. "UNIQA's support means a great deal to our residents", emphasises Philippa Wotke. "It's that there is someone out there who is thinking about us."

THE OLYMPIC SPIRIT

Kayvan Kohanfekar specialises in the flying 200m cycling sprint. He is a trained auto mechanic and asylum seeker living at Bachofengasse 8. However, Kayvan has rarely seen the refugee centre made available by UNIQA in 2015 and operated by Caritas since then in the light of day. Most of the time, he is riding in lonely circles in the empty Ferry-Dusika Stadium. Getting a picture of him while he is doing so is not easy. Kayvan was always faster, always ahead on the way to his ultimate goal: representing Austria in the Olympics.

Winning for Austria

The native of Iran (re-)gained access to cycling – and above all the cycling venue – thanks to Radclub (Cycling Club) Pottendorf, after his 45-day escape to Austria and the subsequent efforts to reorient himself. Kayvan developed a love

for cycling as a child and won countless medals in his home country.

Whether and when he will be able to win one for Austria, he doesn't know. But his conviction is rock-solid, his motivation unshakeable and his preparation first-rate. At the last Austrian championships, he measured up to the athletes he would like to call teammates. And managed the flying 200m (a sprint race characterised by a flying start) in 11.04 seconds. With a ten-year-old racing bike. That is great motivation.

Next chance in 2020.

When Kayvan rides along the Donaukanal and past UNIQA Tower, that's downtime. Real training is hard and includes a diet and taping his shoes to his feet (with UNIQA's support, he now has new ones)



as well as constantly riding circles around the track. Sprinting through the empty stadium as if it were full of cheering fans. Olympics, here we come – maybe.

The next opportunity for Kayvan is in 2020 at the Olympic Games in Tokyo. He has been waiting for his asylum process to be completed in Austria for three years now. No, he is not waiting. He is riding in circles.

PROFITING FOR HEALTH

As the primary shareholder in the UNIQA Group, UNIQA Stiftung is investing more and more dividend income into public health. An extra project was added to the four focal points at the end of 2018 – out of necessity.

Leukaemia. Three people in Austria receive this diagnosis every day. In fall 2018, it was the baby who is the face of UNIQA's advertisements, "Max". "The news that the child actor in our advertisements was sick with leukaemia hit us very hard", says Peter Eichler, UNIQA Stiftung Management Board member. "We did three things right away: first, we halted the advertising campaign that was running and made the ad times already booked available to the Red Cross. This was because, secondly, we wanted to reach as many people as possible who could be donors to help all children with leukaemia in Austria. And third, UNIQA Stiftung made a donation that was sufficient to cover typing for 10,000 potential donors", in other words, evaluating their suitability to be donors in the laboratory.



Stem cell donors sought

In Austria alone, around 200 patients with malignant blood diseases rely on third-party stem cells each year. For two out of ten, no suitable donor can be found. Immediately after Max's illness became known, the Red Cross created an advertising spot and a website with registration form. Since then, potential donors ages 18 to 45 have been able to go online to register and receive cotton swabs for cheek swabs by mail. If the laboratory analysis shows a match with a patient, the individual is contacted by the Red Cross.

"I got goosebumps"

UNIQA employees were the first to receive the cotton swabs. "I am proud of our company", many of them posted in the company's forums. "A very moving initiative", employee Brigitte Wehninger called UNIQA's support for the Red Cross: "I got goosebumps." Ilse Gürsch adds: "I hope that many people are helped." In total,

12,000 people had registered as potential donors by the end of 2018, more than 10,000 test sets for cheek swabs had been sent out and 3,200 samples had been sent back to the Red Cross for analysis. Whether a donor can be found for Max is not yet known in early 2019.

Cardiac safety network expanded

Another form of emergency assistance, also provided in conjunction with the Red Cross, was made possible by UNIQA Stiftung in 2018: the purchase of 49 defibrillators for Austria as a whole. If a person suffering cardiac arrest receives help in the form of a defibrillator and cardiac compression, the victim has a 75 per cent chance of survival. On the occasion of World Heart Day, 29 September 2018, the first three defibrillators were installed in Tyrol, Salzburg and Burgenland. By the end of the year, the goal is 34 throughout Austria. The rest have already been delivered. The defibrillators are freely accessible in public spaces around the clock, seven

days a week. Twenty-four-hour telemetric monitoring and technical updates are secured. By expanding the nationwide cardiac safety network, UNIQA Austria is underscoring our mission as an insurer to be available locally, everywhere and at any time for residents of all nine federal states.

Speed is key

"Thank you to UNIQA Stiftung for enabling us to have a stronger presence, particularly in remote areas, through this project", states Alfred Vlcek, Regional Director in Burgenland. Most of the defibrillators are located in front of UNIQA offices and separate posts were installed for some. "Regional reporting on the post-mounted defibrillator in St. Georgen received positive feedback from long-standing customers and therefore helped us to permanently strengthen our relationships



Post-mounted defibrillator in Burgenland: one of 49 locations for better cardiac safety

with customers", according to Vlcek. Only people trained in cardiac compression can actually jump in and help in the case of an emergency and try to beat the clock. This is why training is offered to UNIQA employees in all locations where defibrillators are installed so that your on-site insurer can also be your on-site emergency responder.



©UNIQA/Keinrath

*Peter Eichler:
"Making safer, better,
longer living possible
for many people with
UNIQA Stiftung"*

UNIQA Stiftung facts and figures

UNIQA Versicherungsverein Privatstiftung (UNIQA Stiftung) is the principal owner of the UNIQA Group, holding around 49 per cent of the Group's shares. Its purpose is direct and indirect support for UNIQA policyholders in Austria. This includes funding healthcare and social welfare activities, including research and technology, as well as providing modest support to organisations that work for charitable and social causes, including their members. UNIQA Stiftung finances health-related projects with social or policy relevance in Austria with part of its dividend income. This anchors in the general public the UNIQA mission of enabling safer, better and longer living for many people.



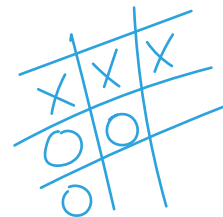
©UNIQA/Strunk

*Focus in 2018:
Defibrillator network
expanded throughout
Austria*

In 2018 UNIQA Stiftung supported four key projects: promoting health and health education for children and youth with SIMPLY STRONG, advancing research and technology in healthcare through cooperation with INITS, supporting people with disabilities in Austria through UNIKATE, and expanding the defibrillator network in Austria.



*Really cool: SIMPLY STRONG
improves receptiveness
and concentration*



PROMOTING EXERCISE IN CHILDHOOD

The year 2018 brought another UNIQA Stiftung project: SIMPLY STRONG. "Awareness of exercise and sports begins in childhood", emphasises Peter Eichler, UNIQA Stiftung Management Board member. "Since 2012 we have therefore supported Vital4Brain, the most successful exercise programme in Austria's schools." Vital4Brain uses coordination exercises to improve concentration and receptiveness to learning – across the country in more than 5,000 schools. SIMPLY STRONG

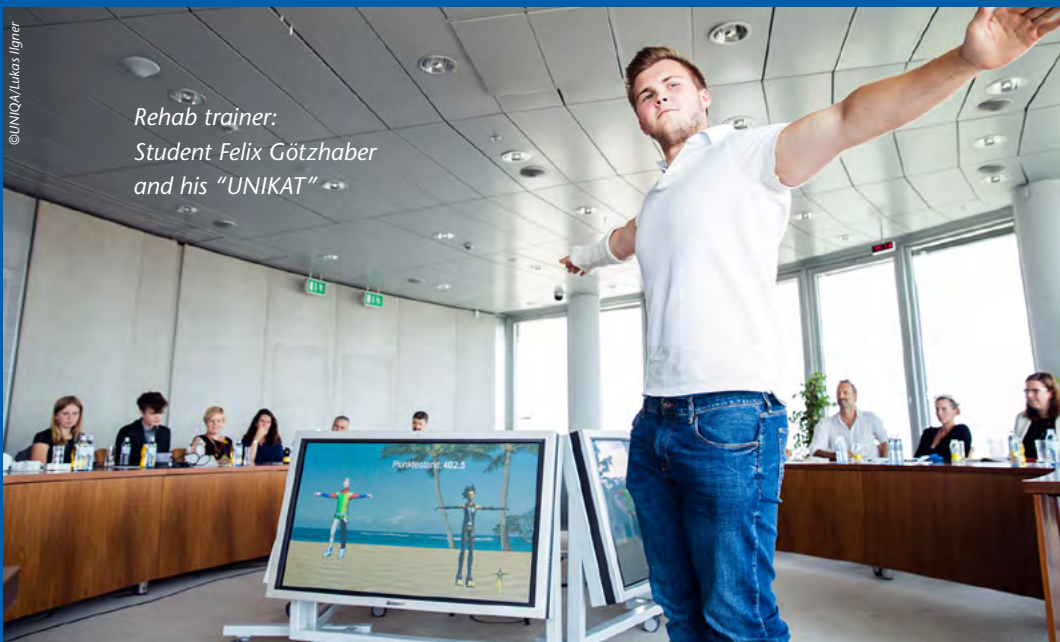
expands this programme by adding two supplementary modules: Vital4Heart and Vital4Body.

Free instructions

Vital4Heart counteracts school stress with helpful relaxation and mindfulness exercises. At the same time, the exercises improve the brain's ability to absorb information. In future, Vital4Body in turn is

designed to include conditioning exercises that improve strength, flexibility and endurance. Eichler: "UNIQA Stiftung enables these exercise programmes to be provided to students, teachers and parents free of charge."

With more than 430 online videos that can be accessed directly at <https://www.simplystrong.at/>, parents can do the exercises at home with their children.



Rehab trainer:
Student Felix Götzhaber
and his "UNIKAT"

TECHNOLOGY IN SERVICE OF PEOPLE

UNIKATE

Through "UNIKATE", UNIQA Stiftung funds aids that make life easier for people with disabilities. The idea competition run by UNIQA, the Umbrella Organisation of the Austrian Disability Associations and Vienna University of Technology has been

held annually since 2011. The winners in 2018 developed aids for daily life to help visually impaired persons and people who have to relearn basic skills due to illness. Niklas Brandacher and Marlene Feuchtinger from HTL Braunau (Braunau

Polytechnic) created an ultrasound sensor that measures the distance to a possible obstacle. The electronics are installed in a type of "flashlight" and convert the distance measurements obtained into a vibrating signal that uses levels of intensity to enable people with visual impairments to "feel" the distance to an obstacle.



Motivation, even for the youngest children

After Easter, a chick named UGOTCHI motivated 53,523 primary school children

in 3,031 classes throughout Austria to follow a healthier lifestyle. For one month, SIMPLY STRONG and SPORTUNION provided the children with materials like their own UGOTCHI workbooks, where

diet, exercise and sleep habits were written down in an age-appropriate way and where the kids could collect points, for instance, for walking certain distances or eating a healthy apple.

Information was also provided to parents on topics such as exercise, diet and digital media. In 2019 the initiative, which promoted a more mindful lifestyle to around 15 per cent of all primary school students in Austria last year, was continued.



*Stronger for life:
Awareness of exercise begins
in childhood*



Johannes Strelka-Petz of Vienna University of Technology invented “Oskar”, a one-handed Braille keyboard, which takes the refreshable Braille display for PCs one step further. The keyboard is useful to people on the go, because it can be used with one hand without setting it down on a surface.

Felix Götzhaber and Marco Kobald of HTL Klagenfurt (Klagenfurt Polytechnic) came up with the idea for a “Memory-active Rehab Trainer”. A computer program helps to accelerate recovery after a stroke or traumatic brain injury. The trainer not only motivates patients to complete the exercises, but also to do them correctly.

Supporting the life sciences

The UNIQA-supported Health Hub Vienna accelerator programme (see also page 7) run by the Vienna university incubator

INiTS also promotes health with new technologies. The internationally operating start-up centre with a focus on life sciences helps companies enter markets faster.

Software developed by UK-based ThinkSono took the health start-up scene by storm in 2018: ThinkSono clinched the win as early as DemoDay during the first stage at Health Hub Vienna in June. In autumn, the start-up then received an award at the Health.Pioneers conference.

ThinkSono developed software for portable ultrasound devices that diagnoses deep-vein thrombosis – the most common avoidable cause of death in hospitals and among pregnant women. Previously, this vascular disorder could only be diagnosed with major effort and expense.



AMBASSADOR FOR EDUCATIONAL EQUITY

Children are the future, and UNIQA is aware of its social responsibility in this regard as well. For this reason, the company supports initiatives that aim to give the youngest of us a head start on a good life.

Teach for Austria, an organisation founded in 2011, is dedicated to the issue of educational equity, because success in education should not be primarily dependent on income, status or parental education level. Among other things Teach for Austria trains young people with an academic background, but who have not studied to become teachers, to be “fellows” in eleven weeks – five weeks at an online campus and six weeks at a summer academy. As part of the programme, the fellows work for a two-year period at secondary schools and polytechnic schools at which high percentages of students are from low-income families and those with minimal education.

Preventing students from dropping out

“The future of our society is decided in the classroom. And that’s precisely where our fellows step in and take responsibility”, explains Teach for Austria Managing Director Gebhard Ottacher. “They support children who are at high risk of dropping out of school due to their socioeconomic background.” Whether fellows remain at their schools afterward or not, they are always one thing: education ambassadors.

Back in 2014, UNIQA CEO Andreas Brandstetter spent an afternoon in discussion with the Teach For Austria fellows. He talked to them about implementing strategies, learning from failure and the famous gut feeling. Since then, he has been a guest fellow at Teach for Austria week

each year. Managers from the political and business worlds prepare content for lessons with fellows that would otherwise not be presented in class.

Summer academy at UNIQA

When Teach for Austria was seeking a location for its summer academy last year, UNIQA stepped up and offered the Group’s head office for the last week of the training programme for 54 non-traditional entrants to the teaching profession.

At the beginning, a little sensitivity and awareness was required from both sides, Ottacher remembers, “since an insurance company and a bunch of motivated teachers-to-be are not necessarily two groups that interact every day.” However, the week was a huge success for both sides. Fellows and trainers reported that they were always treated with respect by employees. “And another highlight for the fellows was the food at the cafeteria, which gave them strength for the intense final week of training”, says Gebhard Ottacher with a wink.



*Young teachers at UNIQA:
The Teach For Austria fellows are
trained to support children from
families with little education*

© Maria Risch

WHERE THE SPORTING SPIRIT LIVES

People who get sufficient exercise from childhood on are more focused and motivated. In addition to various initiatives involving exercise and a healthy diet, UNIQA has sponsored Austrian school leagues for many years.

The school league finals are met with great anticipation year after year, with the most important games even broadcast on ORF. Around 20,000 young athletes take part in volleyball, basketball, handball and football competitions. Girls and boys compete in separate tournaments.

Girls' football long a booming sport in schools

One highlight is the UNIQA girls' football league, which was founded ten years ago, long before the hype triggered by the 2017 European Championship. Most recently, 217 teams participated. In recent years, Bundesrealgymnasium (secondary school) Polgarstraße has been the best

football team. In 2018 the girls brought home the trophy to Vienna for the third consecutive time. The game was viewed, among others, by Austrian Football Association's women's coach Dominik Thalhammer.

In the finals of the UNIQA Boys' Volleyball School Championship, the guys from Georg-von-Peuerbach-Gymnasium (high school) in Linz was named the first winning team in the 2017/2018 school year. Many spectators will long remember the national finals for reasons including the fact that the games in Tamsweg were very well organised and the atmosphere was considered to be phenomenal. Some 150 teams from around 100 schools participate in the UNIQA School



Girls' football: 217 teams competing

Championships each year. Fürstenfeld was host to the UNIQA Basketball School Cup national championships in 2018. On the girls' side, the BG/BRG (high school) Oberschützen (Burgenland) was victorious; for the boys it was the BG/BRG (high school) Klosterneuburg (Lower Austria). And in the 38th UNIQA Handball School Cup national championships, the female students from SRG (sports school) Maria Enzersdorf (Lower Austria) won the title. On the boys' side, the top team was NMS (secondary school) Ferlach (Carinthia).

Discovering favourite sports at the Sports Trend Festival

Ever heard of slacklining, floorball or longboarding? At the UNIQA Sports Trend Festival with SPORTUNION last summer, approximately 6,200 young people in every federal state were inspired by some pretty unusual sports. Various stations were available where children and youth could try out every possible trend, including ballroom dancing, acrobatics and rugby. In Klagenfurt, Olympic medalist Matthias Mayer even came by.

Testing trends: 6,200 young people tried out various sports



FAR BEYOND JUST PRODUCTS

UNIQA companies and employees received various awards in 2018 with which our customers and industry experts confirm: the path we are taking from product supplier to service provider is the right one.

BEST PROPERTY INSURANCE IN THE CZECH REPUBLIC

Financial newspaper Hospodářské noviny named UNIQA property insurance to be the best in the land in 2018. The award was based on websites, price lists, annual reports, mystery tests and selected performance indicators. "Our growth in the property insurance segment was very dynamic over the last three years, and the profit we generated was among the highest on the entire market", according to CEO Martin Žáček. In the Czech Republic, 84 per cent of UNIQA premiums stem from property insurance.

CEO Martin Žáček (far right) accepting the prize



UNIT-LINKED LIFE INSURANCE TOPS IN HUNGARY

Research institute MoneyMoon has ranked the best funds in Hungary in September 2018. The analysis included 900 fund products in twelve categories managed by ten insurers. UNIQA ranked first in six categories. UNIQA Hungary manages approximately €300 million in unit-linked life insurance. The portfolio of 20 funds currently ranges from equities, government bonds and corporate bonds to real estate and precious metals.

Imre Kiss, Thomas Dockal, Andor Daróczi, Wolf Gerlach, Erich Frimmel (from left to right)



UNIQA AUSTRIA HAS THE BEST ADVISORS

UNIQA Austria field sales employees are the best advisors, as confirmed by the special Recommender 2018 award presented for the first time. UNIQA Austria advisors received top marks in answer to the question, "How likely is it that you would recommend your advisor to a friend or coworker?" Sales Director Peter Humer: "The award underscores that we provide the best quality advising – one of our most important assets – and our customers recognise that." The Recommender Award is presented by the Financial Marketing Association of Austria (FMVÖ).

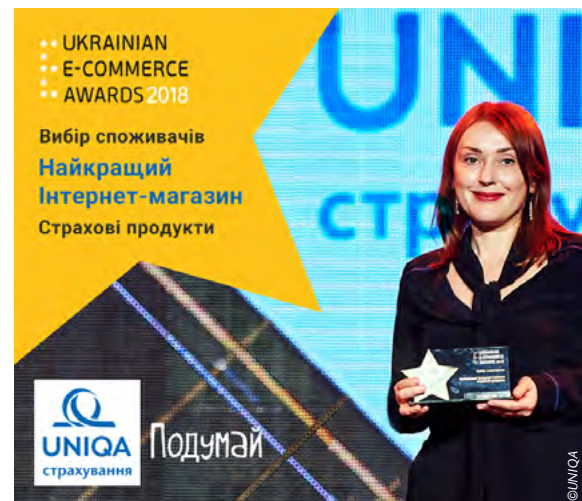
Herbert Kaiser, ExklusivVertrieb, with Sales Director Peter Humer



UKRAINE LANDS E-COMMERCE AWARD

UNIQA Ukraine has the best website in the country in the insurance products category. This is the opinion of customers as well as the panel of judges for the E-Commerce Awards 2018. "The world is online and our industry is no exception", states CEO Olena Uljee: "We are pleased to

receive this award, which confirms that we are on the right track with the introduction of the UNIQA online strategy." The criteria for the E-Commerce Awards included the user friendliness of the site, the reliability of the offerings and communication with users.



Olena Uljee, CEO UNIQA Ukraine



GROUP SERVICE CENTRE THE BEST AT STAFF RECRUITMENT

The UNIQA Group Service Centre in Nitra, Slovakia, has the best staff selection process. At the Recruit Rank Awards held by the Profesia job portal, companies are rated by applicants themselves. The ones ranked highly are particularly attractive to job seekers. It is the "speed and precision

in communication with potential candidates" that puts UNIQA ahead of the competition, says Jana Kosdiová, Head of HR in Nitra. The period from the initial e-mail contact to the decision takes no more than seven days. Kosdiová: "Above all, we value sending an answer to every candidate who responds to our current ad within 24 hours after an interview, regardless of whether they meet our criteria or not." This results in applicants thanking the company even for a rejection and still viewing UNIQA positively, even if they do not get the job.

Reinhard Böck, Lucia Fintová, Katarína Kratochvilová, Jana Kosdiová, Tibor Zalabai (from left to right)



UNIQA IS THE NUMBER ONE BRAND

UNIQA is not just the best known, but also the most trusted brand in Austria. This was again confirmed by surveys conducted by the firm marketmind on behalf of UNIQA, Generali, Wiener Städtische and Allianz in 2018. With a spontaneous familiarity rating of 74.1 per cent of those surveyed, UNIQA beat the competition handily. In trustworthiness, UNIQA is slightly ahead.

The magazine Top Gewinn attested to UNIQA having the best reputation in

the insurance industry in 2018. In the combined bank and insurance group, UNIQA ranked in the top three in terms of reputation.

"UNIQA is a comparatively new insurance brand, although our roots stretch back 200 years. It is remarkable that we beat out the traditional companies in our industry again and again", says Gabriela Rusu, Group Marketing & Communication: "A strong brand and the associated image also help us as an employer in attracting talented employees."

A LUMINOUS REMINDER OF A DARK TIME

Tower of names:

Remembrance of 68 murdered neighbours



On the occasion of the 80th anniversary of the Night of Broken Glass, UNIQA Tower became the “tower of names” for the first time in November 2018. Year after year, this will remind the public of this escalation of violence against Jewish citizens.

For six nights, 68 names of Holocaust victims were displayed in luminous letters on the LED façade of UNIQA’s head office. An approximate total of 125,000 people saw the unusual installation based on statistics collected through a road traffic count.

Many neighbours, media representatives and employees were captivated by the

larger-than-life memorial. Thanks to a coincidence, Holocaust survivors who were visiting Vienna at the time by government invitation were close-by when the Tower became a “tower of names” at precisely 7:38 pm on 6 November.

Gerhard Baumgartner, Scientific Director of the Documentation Centre of Austrian Resistance (DÖW), explains what the project means to him.

How did the “tower of names” idea come about?

I have always been a huge fan of the Tower façade, and in the course of preparing for our Memento project, I had the idea that we could also display the names of Holocaust victims there. So, I turned to UNIQA, and I was pretty surprised at how well the idea was immediately received. Unfortunately, it would have been too technically complex to feed in the names of all Austrian Holocaust victims. Incidentally, I calculated that it would

have then taken an entire two days to display all the names one second at a time. For this reason, we decided to show the names of 68 individuals who lived in the area where today’s UNIQA headquarters is located prior to their deportation.

What is Memento exactly?

Among other things, the foundation for the tower of names. Austria is one of only a few countries to have a nearly complete victim database. Naturally, a great deal of work and money went into this, and the next step was to put this information on the Internet so that it is available to everyone. That is what happened with www.memento.wien, a project begun in 2015. The tower of names made this more visible. Remembrance to me also means making things visible – which had never before been done in this way. Something like Memento doesn’t exist in Europe as a whole, either. We are far ahead in this regard.

What reactions have people had to the tower of names?

We have received many, many positive reactions, particularly in the days after the news programme “Zeit im Bild” reported extensively on the project. These came from a wide variety of people as well as the Jewish community. I sometimes also sat in the Urania café to experience for myself how people reacted to the installation. Many of them were also aware of it there and were discussing it.

How important is it for companies to contribute to making statements like this?



Gerhard Baumgartner, Documentation Centre of Austrian Resistance (DÖW):
“Many very positive reactions”

To what extent do the present and the future also play a role in remembrance?

A culture of remembering and commemorating only makes sense if it is connected to the current situation. Of course, staging history always has something to do with the present. Remembrance should also be seen as a legacy and a clear mission for subsequent generations.

The interviewer was Sabine Karrer.

COFFEE OR SLEEPING PILLS?

Albania’s capital Tirana became UNIQA’s idea capital in June 2018. Employees in all countries presented suggestions for safer, better, longer living.

How about – UNIQA pure!, a basic package for online customers? Or a “digital container” for the entire purchasing process? A total of nine prototypes, concepts that have taken concrete form in each country of origin, went beyond the limits at the UNIQA International Forum. The other seven: Mobile Customer Self-service (customers can change policies, etc. themselves), Digital Claims Experience 60 Seconds (a chatbot that takes customers through the most common claims in 60 seconds), Robotics (automated completion of certain workflows), GoSmart (rewards for not using mobile phones while driving, see page 23), Situative Insurance (for example, travel insurance close to



borders), Big Data (flexible premium pricing depending on customer behaviour) and SME (standard processes for standard risks in small and medium-sized companies).

The forum was devoted to new business ideas “that have the potential to advance the company in terms of growth, profitability and customer focus. I am impressed by the commitment, knowledge and spirit in the entire UNIQA Group”, states Wolfgang Kindl, Chairman of the Management Board of UNIQA International.

Harald can’t sleep

In keeping with the theme “Think great ideas light the way”, there was room in Tirana for proposals not yet completely developed. Ukraine was the source of an idea to connect UNIQA products with other consumer goods – specifically coffee – and therefore profit mutually across sectors.



The proposal for an audio policy came from Croatia. In 2018 work continued on the concepts behind the ideas. One workshop focused on how our customers can improve their safety with a cup of coffee. Another concentrated on the possible target group for the audio policy. Motivation, needs and qualities were combined to form a fictitious customer: Harald. How will Harald find out that he has the option to listen to the details of the policy? What does he like about it? And might Harald use the audio policy to fall asleep more easily at night?



Management Board member Wolfgang Kindl:
Impressed by the spirit of the UNIQA Group

Our sustainability achievements around the world will be judged by our future generations. The goal of safer, better, longer living starts and ends with children.

Kid power: UNIQA Serbia turned over its executive suite to children on Universal Children's Day (20 November 2018). In their meeting, the 20 young executives decided to turn the headquarters blue like the UNICEF flag, answering the call of the global children's organisation to #GoBlue. UNIQA employees joined the initiative by dressing in blue. The mini-managers also came to the conclusion that children would not need more rights – if only the existing ones were upheld. What, for example? Equal access to education, safety and the chance for all children to fulfil their true potential. UNIQA Serbia emphasised the right to freedom of thought by donating a mural by artist Andrej Josifovski to a local primary school.

On 11 October, UNIQA Tower in Vienna was awash in pink, not blue, on the occasion of the International Day of the



THE WORLD BELONGS TO CHILDREN



Girl. Every year, this signature colour on important buildings throughout Austria symbolises the effort to end discrimination against girls around the globe.

Playing, baking, donating for children

Children whose rights and opportunities are limited in various ways also receive concrete assistance from UNIQA. In 2016, UNIQA Croatia created the "Radost Zivota" ("Joy of Life") platform. Initiatives and institutions that focus on improving quality of life, especially of young people, can apply for grants on the platform. UNIQA has a panel of judges choose the

*International Day of the Girl:
UNIQA Tower in signature pink*



best ideas and then provides financial assistance. In Hungary, it is a tradition for UNIQA to make donations to various organisations at Christmastime. Employees provide input on the recipients of some of the donations. UNIQA has been able to bring partners on board to help raise money, such as "Tankcsapda", Hungary's most popular rock band. Children with physical, developmental or multiple disabilities benefit from a variety of activities,



©UNIQA Serbia

Moving and making a difference

The “Jeder Schritt zählt” (“Every Step Counts”) initiative aims to get people moving. UNIQA and the grocery chain SPAR encouraged people to walk for a good cause in Austria in the first half of 2018. Participants used an app to count all of the steps they took, whether hiking, running, speed-walking or going for casual walks. The steps were credited to a collective account with the goal of accumulating 100 million steps to trigger a donation of €10,000 to SOS-Kinderdorf. In fact, around 187 million steps were accumulated, nearly twice as many as the stated goal. Karl Mallmann is one person to thank for this. “I’m always participating in some type of charitable project”, explains the customer service representative in St. Pölten, who also actively collected schoolbags for Romanian children. Thomas Brininger, who works in marketing in the Vienna regional office, had another incentive to participate: “I was also interested in finding out how many steps I take in a day. Making a goal measurable makes you pay attention to it, and that creates motivation.”

Experiencing art and culture

UNIQA promotes the joy of movement and equal opportunity for children in schools (see pages 44 and 45). But art and culture are also part of a better life. UNIQA sponsors the annual play for children at the Komödienspiele

Porcia festival in Spittal/Drau, Carinthia. In 2018 the play was about the animated character Grisu, a little dragon who does not want to scare people but instead to help them by working as a firefighter. Also part of this collaboration is a drawing contest at the city’s primary schools. The theatre company awards prizes to the best drawings on the theme of the play, and children can attend a free performance as well.

UNIQA has supported the children’s and youth programme at Salzburger Festspiele for many years. In 2018 the performance was “The Magic Flute”. Based on the work of Wolfgang Amadeus Mozart and Emanuel Schikaneder, Tomo Sugao and Aki Schmitt created a new production of the opera for children six years old and up. According to Peter Humer, Sales Director at UNIQA Austria and Regional Director in Salzburg, “For many children, this is their first experience with the wide world of classical music. And UNIQA is a partner in giving them a little piece of this joy in life.” Helga Rabl-Stadler, President of Salzburger Festspiele, adds, “Thanks to UNIQA, Salzburger Festspiele was able to expand our children’s and youth programme. Providing children and youth with the opportunity to experience art and culture is particularly important, especially in these times.”

UNIQA goes blue: Mini-managers take over the executive suite in Serbia on Universal Children’s Day

including through CHERRISK (see page 6). Employees can also produce and sell their own baked goods to support this good cause.

UNIQA employees in Austria have enabled children in Romania to attend school. They donated schoolbags to the “Wege aus dem Ghetto” (“Paths Out of Poverty”) project by H. Stepic CEE Charity, which works with Caritas in the Satu Mare and Baia Mare regions to support four after-school care centres for Roma children.

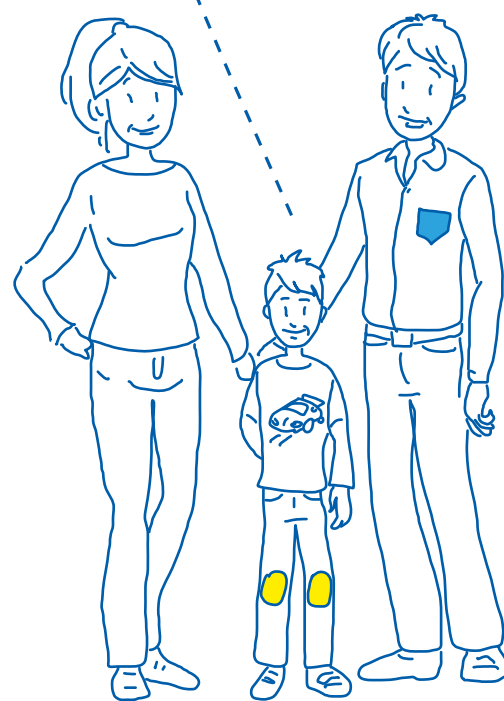
Urgently needed school supplies are provided along with help studying and doing homework.

Comedy for kids: Culture is also part of safer, better, longer living



©Micha Beyermann

SAFER BETTER LONGER LIVING



Imprint

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For reasons of better readability, any reference to gendered terms should be understood to refer to both genders.



SAFER BETTER LONGER LIVING

Non-Financial Report 2018 / UNIQA Group

Foreword by the Management Board

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

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

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

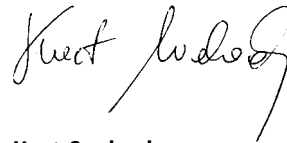
With this change in our product range, we are pursuing the goal of holistic company management aligned with the Sustainable Development Goals (SDG) of the United Nations – in addition to our commitment to environmental, social and governance (ESG) criteria. We have enshrined SDG 3 (Good health and well-being)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

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

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



Andreas Brandstetter



Kurt Svoboda



Erik Leyers

01	Foreword by the Management Board
03	Contents
04	About this report
05	UNIQA at a glance
06	Sustainability risks
07	Essential topics and expectations of our stakeholders
08	Materiality matrix 2018
10	Reconciliation table between GRIs and SDGs
13	Customers, market, products
13	Customer and market
14	Health insurance
14	Life insurance
14	Property and casualty insurance
15	Complaint management
16	Environment and ecology
16	Energy efficiency and reduction of emissions
17	Promotion of sustainable investments and avoidance of questionable investments
19	Environmental KPIs
20	Employee concerns/employees
20	Satisfied and well-trained employees
23	Employee KPIs
27	Human rights, corruption and compliance
27	Compliance as an overriding principle
27	Compliance
28	Data handling and new technologies
29	Social topics – responsibility towards society
29	Commitment to health and education
30	GRI Content Index
35	Deloitte Independent Assurance Report
39	Imprint

About this report

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Risk management

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

Management approach

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

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

[GRI 102-15]

Actions and results in 2018

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

- As part of an internal study, cyber risk was identified as an ever increasing central risk with progressive digitalisation.

We took out cyber insurance in 2018 to counter this and are also pushing forward intensively with implementation of a modern Group-wide security concept.

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

Priorities and challenges for 2019

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

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

[GRI 205-2]

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

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

Materiality matrix 2018

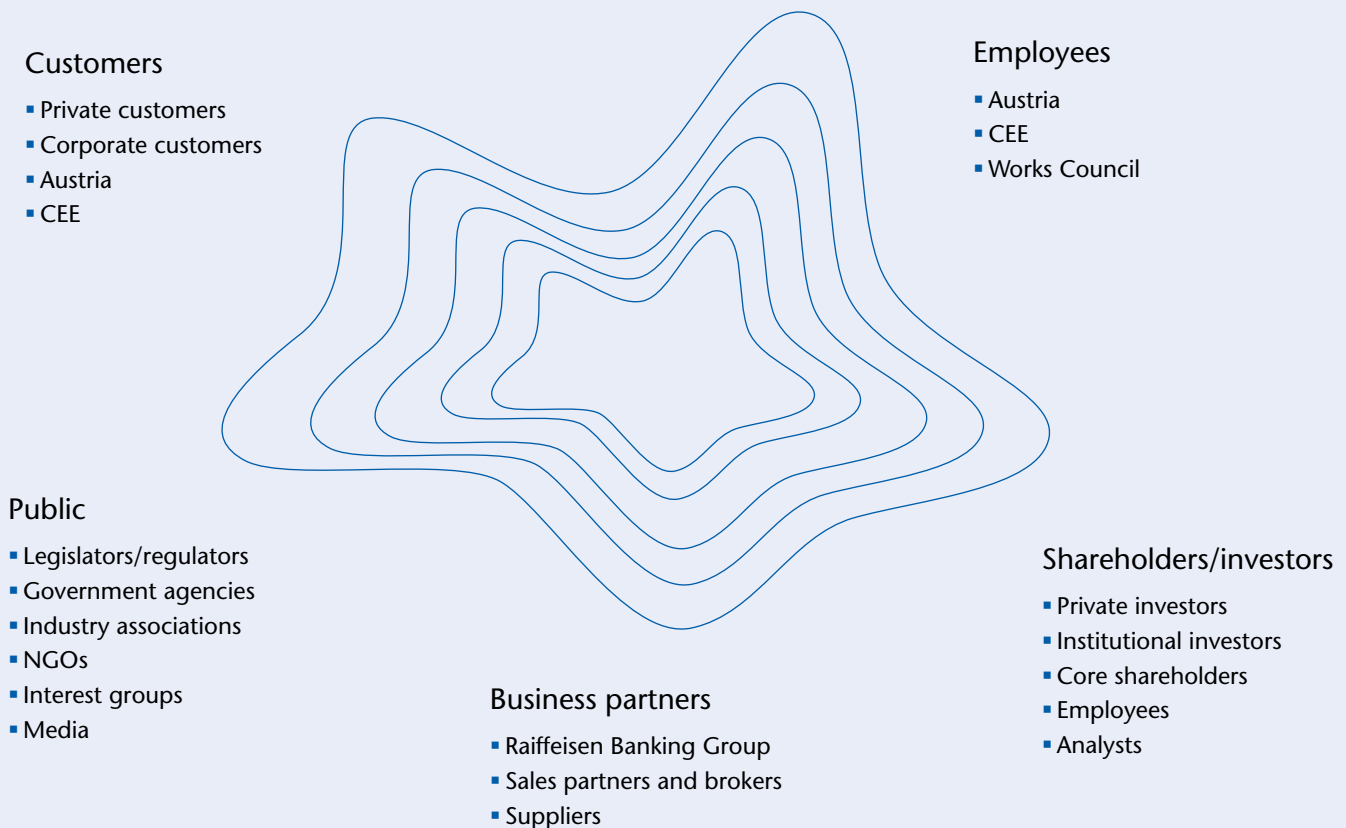
Our stakeholders' concerns

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

UNIQA Group – Key stakeholders

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

[GRI 102-40]



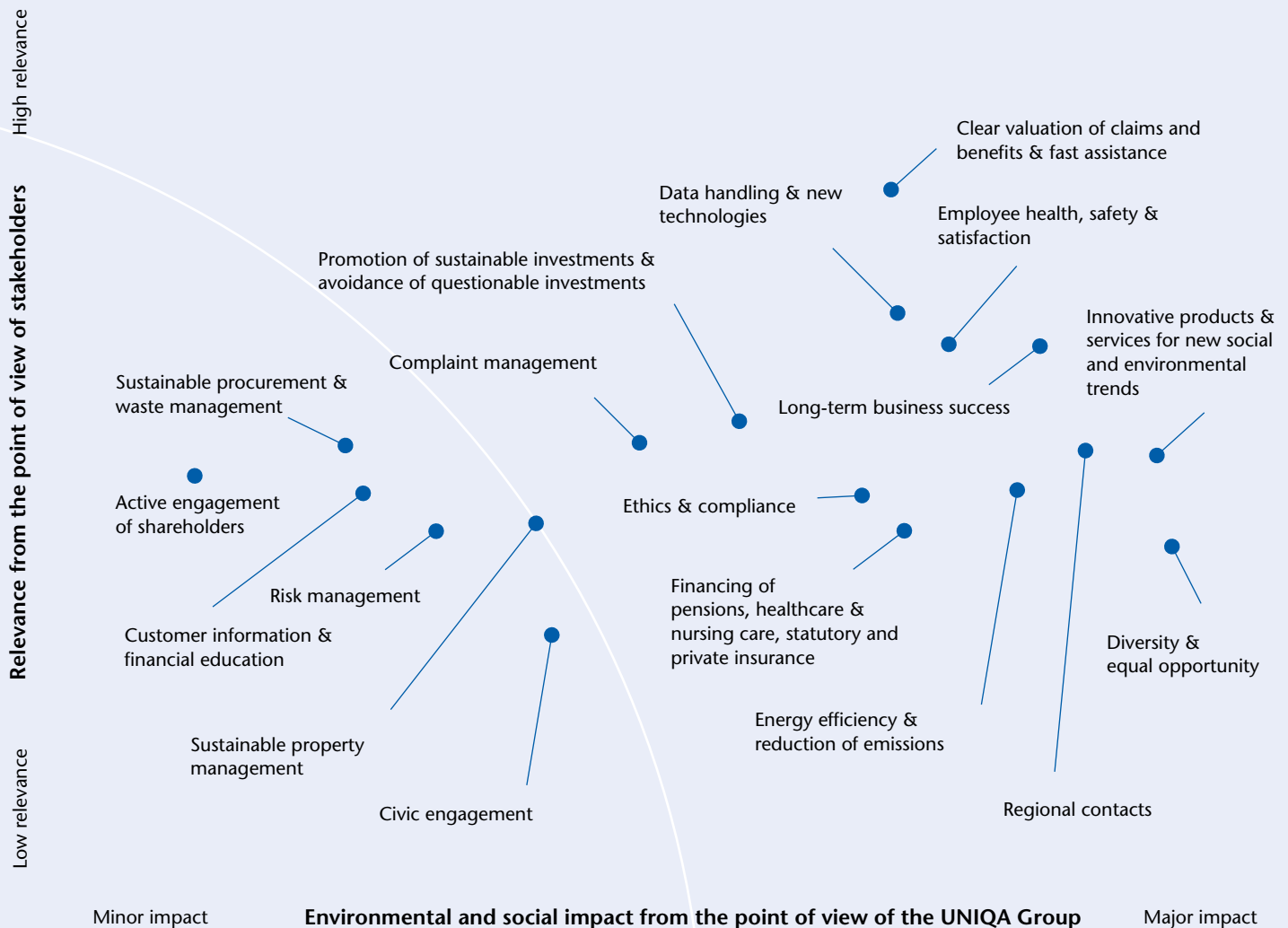
Material topics and expectations of our stakeholders

UNIQA Group – Materiality matrix

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

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

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



Selection and evaluation of topics

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

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

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

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

Reconciliation table between GRIs and SDGs

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

Reconciliation table between GRIs and SDGs

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

Reconciliation table between GRIs and SDGs

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

Customer and market

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

Management approach

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

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

Actions and results in 2018

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

Customer Centricity Index

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

Product development

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

Health insurance

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

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

Actions and results in 2018

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

Medical care

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

Prevention, nutrition and exercise

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

Start-up initiatives

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

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

Life insurance

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

Actions and results in 2018

Life insurance saw the following activities and developments in 2018:

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

Property and casualty insurance

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

Actions and results in 2018

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

Road safety

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

Preventive measures in the event of natural phenomena

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

Innovative new products

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

Future trends

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

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

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

Complaint management

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

Management approach

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

Actions and results in 2018

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

[GRI 418-1]

Energy efficiency and reduction of emissions

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

Management approach

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

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

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

Actions and results in 2018

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

Energy monitoring system

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

Further measures aimed at CO₂ reduction

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

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

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

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

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

Promotion of sustainable investments and avoidance of questionable investments

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

Management approach

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

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

Actions and results in 2018

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

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

The objective for 2019: an ESG-compliant investment process

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

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

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

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

Environmental KPIs

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

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

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

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

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

Mobility – kilometres travelled [GRI 302-1]

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

Paper consumption¹⁾ [GRI 301-1] in kg

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

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

With ecolabel	35
Without ecolabel	13
Total	48

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

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

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

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

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

³⁾ Scope 3 flights: not including Liechtenstein or Ukraine

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

Satisfied and well-trained employees

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

Management approach

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

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

Actions and results in 2018

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

Employee satisfaction

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

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

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

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

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

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

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

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

Leadership and management

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

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

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

Talent Management [GRI 404-3]

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

Occupational health and safety [GRI 403-2]

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

Compatibility of family life and career

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

Employee concerns/employees

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

Employees by gender [GRI 405-1]

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

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

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

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

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

Employees by age [GRI 405-1]

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

Employees by employment relationship [GRI 102-8]

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

Employee concerns/employees

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

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

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

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

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

Employee concerns/employees

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

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

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

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

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

³⁾ UNIQA Insurance Group AG

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

Employee concerns/employees

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

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

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

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

Average sick days [GRI 403-2] Days/Employee	UNIQA total
Back office	8.55
Sales force	5.25
Total	8.53

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

Compliance as an overriding principle

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

Compliance

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

Management approach

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

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

Actions and results in 2018

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

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

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

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

Data handling and new technologies

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

Management approach

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

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

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

Actions and results in 2018

Data processing involved the following activities and developments in 2018:

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

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

Priorities and challenges for 2019

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

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

Commitment to health and education

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

Management approach

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

Actions and results in 2018

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

GRI Content Index

Code	Short description of disclosure	Notes and omissions	Page in NFI Report
GRI 102: GENERAL DISCLOSURES 2016			
Organisational profile			
GRI 102-1	Name of the organisation		5, 40
GRI 102-2	Activities, brands, products and services		5
GRI 102-3	Location of headquarters		5, 40
GRI 102-4	Location of operations		5
GRI 102-5	Ownership and legal form		5, 40
GRI 102-6	Markets served		5
GRI 102-7	Scale of the organisation		5
GRI 102-8	Information on employees and other workers		23, 24
GRI 102-9	Supply chain		16
GRI 102-10	Significant changes to the organisation and its supply chain		5
GRI 102-11	Precautionary principle or approach		6
GRI 102-12	External initiatives	respACT, Raiffeisen Sustainability Initiative (RSI), Sustainable Development Goals (SDG)	16
GRI 102-13	Membership of associations	Austrian Insurance Association, Raiffeisen Association, etc.	31
Strategy			
GRI 102-14	Statement from senior decision-maker		1
GRI 102-15	Key impacts, risks, and opportunities		6, 28
Ethics and integrity			
GRI 102-16	Values, principles, standards, and norms of behaviour	http://www.uniqagroup.com/gruppe/versicherung/corporate-responsibility/compliance/code_of_conduct.html	1, 12, 27
Governance			
GRI 102-18	Governance structure		5
Stakeholder engagement			
GRI 102-40	List of stakeholder groups		7
GRI 102-41	Collective bargaining agreements	Percentage of total employees covered by collective bargaining agreements: 100%	31

GRI Content Index

Code	Short description of disclosure	Notes and omissions	Page in NFI Report
GRI 102-42	Identifying and selecting stakeholders	Analysis of stakeholders in the CSR Team in coordination with the Management Board	32
GRI 102-43	Approach to stakeholder engagement	Around 7,500 stakeholders were surveyed in total – see Stakeholder chart	8
GRI 102-44	Key topics and concerns raised		8
Reporting practice			
GRI 102-45	Entities included in the consolidated financial statements	See 2018 Annual Report	4
GRI 102-46	Defining report content and topic Boundaries	See Materiality matrix	8
GRI 102-47	List of material topics	See Materiality matrix	8
GRI 102-48	Restatements of information	None	32
GRI 102-49	Changes in reporting	See About this report: Addition of further countries; consolidation of key topics	9
GRI 102-50	Reporting period	1 January to 31 December 2018	4
GRI 102-51	Date of most recent report	12 April 2018 Second CSR Report (Austrian Sustainability and Diversity Improvement Act/GRI)	4
GRI 102-52	Reporting cycle	Annual reporting	4
GRI 102-53	Contact point for questions regarding the report	See Publishing information	40
GRI 102-54	Claims of reporting in accordance with the GRI Standards	In accordance with GRI standards: Core option	4
GRI 102-55	GRI Content Index		31–35
GRI 102-56	External assurance	Audited by Deloitte	36–39
GRI 200: ECONOMIC			
GRI 201: Economic performance 2016			
GRI 103-1 to 103-3	Management approach	See 2018 Annual Report	–
GRI 201-1	Direct economic value generated and distributed	See 2018 Annual Report	5, 12
GRI 202: Market presence 2016			
GRI 103-1 to 103-3	Management approach	See 2018 Annual Report	–
GRI 202-2	Proportion of senior management hired from the local community	See 2018 Annual Report	5, 12
GRI 205: Anti-corruption 2016			
GRI 103-1 to 103-3	Management approach		27

GRI Content Index

Code	Short description of disclosure	Notes and omissions	Page in NFI Report
GRI 205-2	Communication and training about anti-corruption policies and procedures		12, 28
GRI 205-3	Confirmed incidents of corruption and actions taken	0	12, 28, 33
GRI 206: Anti-competitive behaviour 2016			
GRI 103-1 to 103-3	Management approach		27
GRI 206-1	Legal actions for anti-competitive behaviour, anti-trust and monopoly practices	A case from 2017 was disclosed in 2018 (Kosovo).	12, 33
GRI 300: ENVIRONMENTAL			
GRI 301: Materials 2016			
GRI 103-1 to 103-3	Management approach		16
GRI 301-1	Materials used by weight or volume	Paper consumption is reported.	11, 19
GRI 302: Energy 2016			
GRI 103-1 to 103-3	Management approach		16
GRI 302-1	Energy consumption within the organisation	Source for the conversion factors: Environment Agency Austria	11, 19
GRI 305: Emissions 2016			
GRI 103-1 to 103-3	Management approach		16
GRI 305-1	Direct (Scope 1) GHG emissions	Source for the conversion factors: data is provided by the company upon request.	11, 17, 19
GRI 305-2	Energy indirect (Scope 2) GHG emissions	Source for the conversion factors: data is provided by the company upon request.	11, 17, 19
GRI 305-3	Energy indirect (Scope 3) GHG emissions	Source for the conversion factors: data is provided by the company upon request.	11, 17, 19
GRI 307: Environmental compliance 2016			
GRI 103-1 to 103-3	Management approach		16
GRI 307-1	Non-compliance with environmental laws and regulations	0	12, 33
GRI 400: SOCIAL			
GRI 401: Employment 2016			
GRI 103-1 to 103-3	Management approach		20
GRI 401-1	New employee hires and employee turnover		11, 26

GRI Content Index

Code	Short description of disclosure	Notes and omissions	Page in NFI Report
GRI 402: Labour/management relations 2016			
GRI 103-1 to 103-3	Management approach		20
GRI 402-1	Minimum notice periods regarding operational changes	Under Austrian law, the Works Council must be notified without delay if any major restructuring measures implemented have an impact on the staff.	11, 34
GRI 403: Occupational health and safety 2016			
GRI 103-1 to 103-3	Management approach		20
GRI 403-2	Types of injury and rates of injury, occupational diseases, lost days, and absenteeism, and number of work-related fatalities	Not presented by gender but by back office and field sales; average sick days per employee: 8.5 days	11, 26
GRI 404: Training and education 2016			
GRI 103-1 to 103-3	Management approach		20
GRI 404-1	Average hours of training per year per employee	Presentation of average number of training and continuing education hours per employee: 15.5 hours	11, 34
GRI 404-2	Programmes for upgrading employee skills and transition assistance programmes		11, 21
GRI 404-3	Percentage of employees receiving regular performance and career development reviews	100%	11, 21, 34
GRI 405: Diversity and equal opportunity 2016			
GRI 103-1 to 103-3	Management approach		20
GRI 405-1	Diversity of governance bodies and employees		11, 20, 23–25
GRI 406: Non-discrimination 2016			
GRI 103-1 to 103-3	Management approach		27
GRI 406-1	Incidents of discrimination and corrective actions taken	0	12, 27–28, 34
GRI 417: Marketing and labelling 2016			
GRI 103-1 to 103-3	Management approach		27
GRI 417-1	Requirements for product and service information and labelling		10, 13

GRI Content Index

Code	Short description of disclosure	Notes and omissions	Page in NFI Report
GRI 417-2	Incidents of non-compliance concerning product and service information and labelling	0	10, 12, 34
GRI 417-3	Incidents of non-compliance concerning marketing communications	0	10, 12, 34
GRI 418: Customer privacy 2016			
GRI 103-1 to 103-3	Management approach		28
GRI 418-1	Substantiated complaints concerning breaches of customer privacy and losses of customer data	For competition reasons, no data is published on this topic.	10, 12, 15, 35
GRI 419: Socioeconomic compliance 2016			
GRI 103-1 to 103-3	Management approach		27
GRI 419-1	Non-compliance with laws and regulations in the social and economic area	0	12, 35
CUSTOMER-SPECIFIC TOPICS			
GRI 103-1 to 103-3	Management approach		13
	Innovative products and services for new social and environmental trends		13–15
	Clear valuation of claims and benefits and fast assistance		13–15
	Financing of pensions, healthcare and nursing care, and statutory and private insurance		13–15
	Regional contacts		13–15
QUESTIONABLE INVESTMENTS			
GRI 103-1 to 103-3	Management approach		17
	Promotion of sustainable investments and avoidance of questionable investments		17–18



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To the Board of
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Courtesy Translation of the Independent Assurance on Non-Financial Reporting

Introduction

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

Responsibility of the management

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

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

Responsibility of the auditor

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

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

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

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

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

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

All audit procedures were performed in Vienna.

Summarized Conclusion

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

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

Engagement approach

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

Vienna, 19 March 2019

Deloitte Audit Wirtschaftsprüfungs GmbH

*¹) The German text of the signed statement, which refers to the German version of the report, is the only binding one. The English translation is not binding and shall not be used for the interpretation of the English version of the report.

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

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