

Corporate  
Social  
Responsibility  
and Sustainability  
Report

2019



**Kooperativa**

VIENNA INSURANCE GROUP

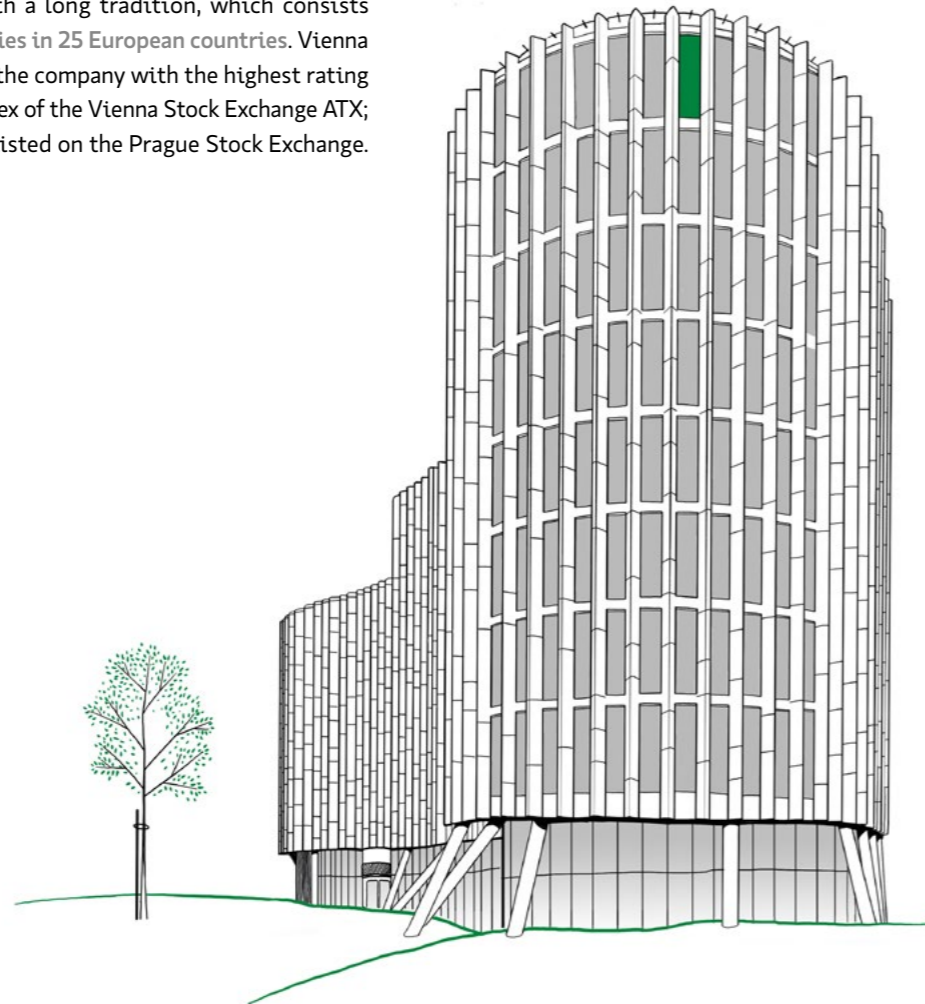
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## A few words about us

We are a universal insurance company that has been offering a full range of services and all standard types of insurance for citizens, small businesses and large companies since 1991.

We have a stable background in the **Vienna Insurance Group**, a group with a long tradition, which consists of about **50 companies in 25 European countries**. Vienna Insurance Group is the company with the highest rating within the main index of the Vienna Stock Exchange ATX; the shares are also listed on the Prague Stock Exchange.



We are a Czech company with more than **4,000** employees.

We serve **2.5 million** clients.

## Introduction by Martin Diviš

I am very pleased that together in 2019 we continued on a journey that we could characterize as building a company that cares. Not only about the environmental impact, but also much more intensely about the impact it leaves in our surroundings, in our society. How it helps, how it inspires others and sets an example. I am convinced that insurance companies are destined to perceive these topics very strongly, and Kooperativa manages to fulfil and prove it. After all, our business principle is nothing less than helping clients in need and getting things right after something unexpected happens that causes damage and difficulties.

What I am particularly pleased about is the fact that we are succeeding in inspiring more and more of our own colleagues for these ideas. For example, as part of our volunteer day, more than a thousand of us joined the help for 81 non-profit organizations and we worked more than eight thousand hours. I will not list everything we did last year; you will find it completely in this summary report. But I would like to emphasize how much I appreciate the fact that more and more of us are involved in activities that improve the world around us and make life more pleasant for those in need. It is not a matter of course, it costs time, money and effort, but we make it clear that the principles of social responsibility have been adopted not only by Kooperativa as a company, but especially by the people who work in it. And thank you all very much for that. I am sure that with this team, which is not only highly professional, but is also interested in what is happening around us, our insurance company certainly does not have to worry about its future.



We want to be a company that is interested not only in the environmental impact, but also in the impact it leaves in its surroundings, in our society.

We must never forget that the world around us is our world. And for us to live well in it – we all have to take care of it. In the end, we do it for ourselves and for our children.

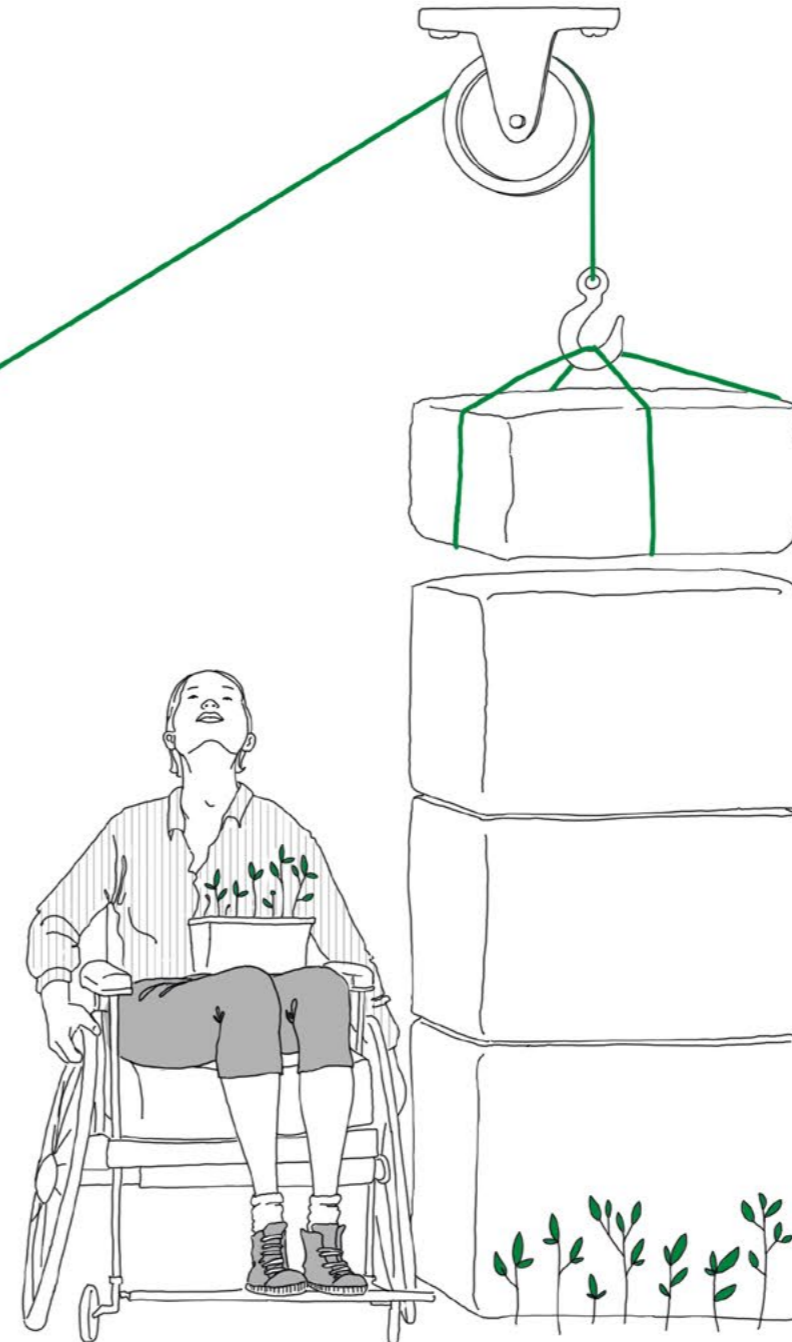
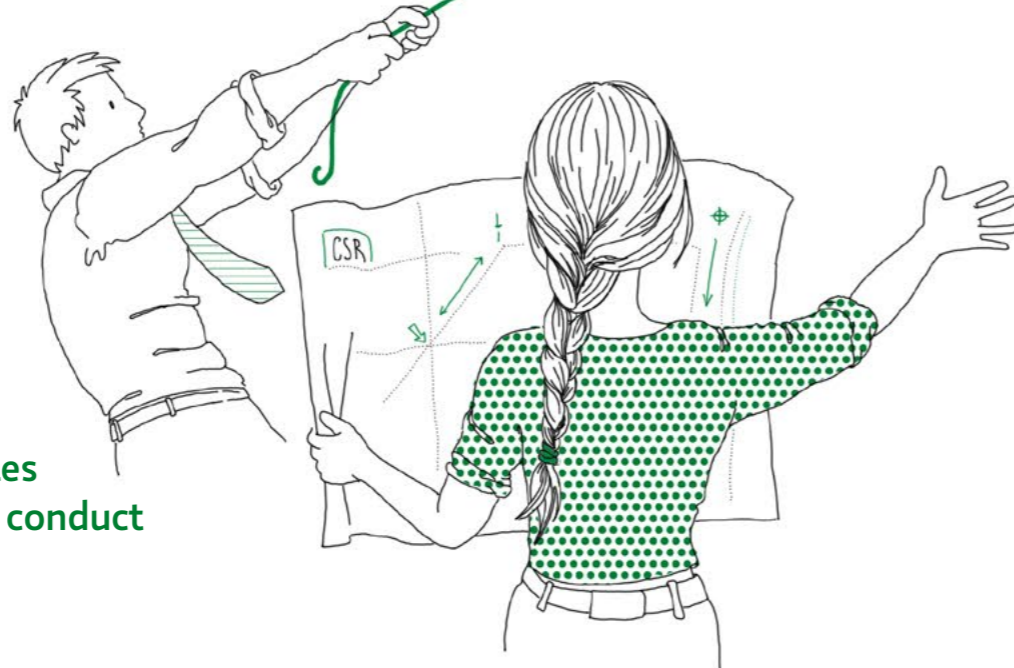
A handwritten signature in black ink, appearing to read 'Martin Diviš'.

Ing. Martin Diviš, MBA  
Chairman of the Board of Directors

# Strategy of social responsibility and sustainable business in the insurance company Kooperativa

The very principles of insurance are based on solidarity with others, responsibility, help in difficult life situations and trust. This is the social impact of our business activities. We respect the principles of equal access, ethical conduct and transparency, both in relation to our clients and to thousands of our employees. We have been developing CSR principles systematically since 2008, when we started activities in the field of corporate volunteering.

**In everything we do, we respect the principles of equal access, ethical conduct and transparency.**



## The main pillars of our CSR strategy

### Damage prevention and preventive action

→ Prevention is our key principle in business and in terms of social impact

### Responsible and sustainable business

→ We do business fairly and integrate responsibility across the company and into the entire supply chain

→ Customers and their needs motivate us to take a responsible approach

→ We respect diversity, create an inspiring and flexible work environment and support the involvement of our employees

### We support social solutions and equalization of opportunities

→ One of the main tasks of the Kooperativa Foundation is to support disadvantaged groups and communities in the regions where we operate

### Reducing the ecological footprint

→ Protection of nature and reduction of negative impacts are directly related to our activities – every year we eliminate the consequences of many natural events and disasters

## UN Sustainable Development Goals

Like the entire VIG Group, we are based on the Sustainable Development Goals (SDGs) adopted at the UN Summit in September 2015, as well as on the Principles of Sustainable Development in the Insurance Industry.

### SUSTAINABLE DEVELOPMENT GOALS



## Cooperation with others



### Business for Society

Business for Society (Byznys pro společnost) is the largest platform for responsible business in the Czech Republic. We have been a member of the alliance since 2010, and at the same time we support the pan-European challenge A New Deal for Europe: Towards a sustainable future in the world. It emphasizes sustainability and responsibility as key characteristics of the new business model of companies and, together with the CSR Europe platform, is backed by hundreds of European companies that are committed to contributing to the new shape of Europe. One that will be a leader in innovation and new forms of cross-sectoral cooperation, with respect for the principles of diversity and sustainable entrepreneurship.



### Diversity Charter

The creation of the Diversity Charter was initiated in 2010 by the European Commission. Together with other signatories, we signed as a display of our respect for diversity. At the same time, we are committed to creating an environment that is supportive of all individuals, regardless of gender, race, skin colour, nationality, ethnic origin, health, age, sexual orientation, religion or worldview.

## Code of Ethics

People are the basic driving force of our company and also the centre of our activity. We respect ethical rules to maintain a healthy balance between the inner and outer world of our company. For this purpose, a set of rules of ethical conduct of our company was created.

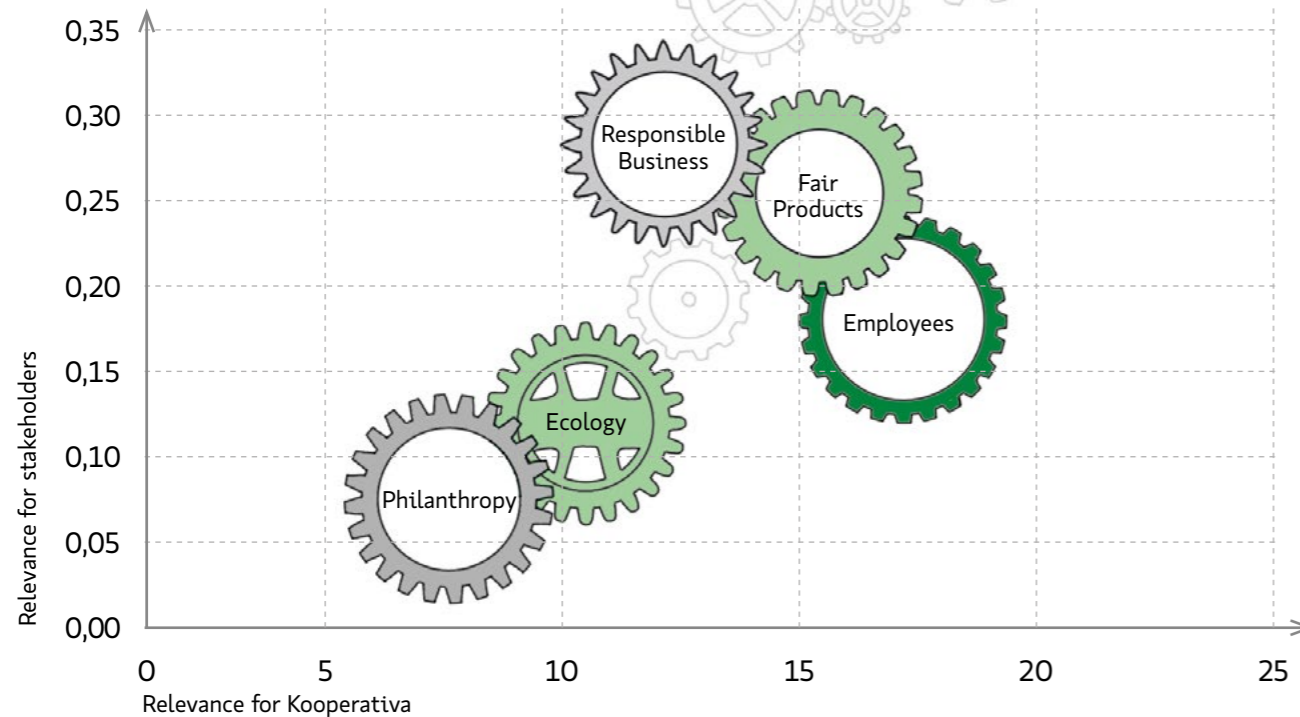
1. We comply with legal regulations and internal standards, respect ethical rules and respect basic company values; we demand the same from our insurance intermediaries and business partners.
2. We always deal professionally with clients and business partners and we communicate fairly.
3. In business activities, we respect the right to competition.
4. We protect confidential information, personal information and data.
5. We prevent conflicts of interest in any form.
6. We do not support or tolerate corruption, bribery, fraud or any other form of crime.
7. We do not support or tolerate violations of competition rules, discrimination or harassment in any form.
8. We comply with the rules for the prevention of money laundering and terrorist financing and respect the announced international sanctions.
9. We provide timely, reliable and accurate information to shareholders, public authorities, state administration, and the public.
10. We protect social values and the environment.

# Stakeholders

## – Partners for dialogue

A successful company must be open to dialogue with stakeholders, which in our case also has an impact on decision-making and setting up company processes. Through corporate culture, we project three basic elements into it – mastery (I want to be better), autonomy (I am not afraid to decide) and integrity (I keep my promises). In 2019, we deepened this dialogue by processing a comprehensive analysis that allowed us to better understand the views, opinions and attitudes of our stakeholders – from employees, through clients to associations and the media.

Key CSR areas of Kooperativa  
(significance matrix)



## Significance matrix

In this analysis we take into account:

- to whom we have legal obligations
- who may be positively or negatively affected by our decisions or activities in the company's value chain
- who would be disadvantaged if excluded from participation
- who is likely to raise concerns about the company's decisions and activities

We used a quantitative research method, targeted at key internal and external stakeholders. The questionnaire was based on the five main CSR areas of Kooperativa and a question on how the actors perceive the company and what their expectations are towards its activities. All stakeholders were asked to rate the areas according to their level of importance to themselves and the company.

The survey provided a good example of what, according to the key stakeholders, Kooperativa should focus on in the future as part of its CSR strategy. The results were used to create a matrix of key CSR areas.

Three areas gained the greatest importance:

- Responsible Business
- Fair Products and Transparent Communication with Customers
- Employees

The areas of Ecology and Philanthropy (through the Kooperativa Foundation) proved to be less relevant.

The first three areas should be those to which the company gives the highest priority in its CSR strategy and subsequent reporting. Responsible and ethical business, as well as fair products and transparent communication with customers, very often appeared in the comments of employees – it is the foundation that the entire business is based on. As far as ecology is concerned, our impact on the environment is significantly lower than in other sectors. Nevertheless, we want to focus more on it in the future, given the negative effects of natural disasters on the claims history of the insurance company. In the area of philanthropy, we want to focus only on those projects that are closely related to the company's activities and provide a real impact.

## Informal meeting with the CEO

In 2019, Martin Diviš visited 9 regions, personally talked with more than 400 colleagues and answered thousands of questions, both business-related and private. At the end of the year, we expanded this format to a meeting with other members of the Board of Directors with employees called “Coffee with our Boardee”.

## Panel discussion on social responsibility in Czech business

At the University of Economics in Prague, we presented our view of business and social responsibility in the field of insurance. A discussion with almost 90 students confirmed our belief that focusing on the future generation of our clients and employees is key to our long-term sustainability.

## Breakfast with actuaries

Together with colleagues from the Actuarial Mathematics Department and the Risk Management Department, we invited students from the Faculty of Mathematics and Physics, Charles University, to the Karlín headquarters. We talked to them about the job description of risk managers or actuaries and we hope that they left us with a better idea of their career direction.

## Dialogue on social responsibility

A meeting of those who are not indifferent to society and the environment in which we live took place in Liberec. With the participation of President of the Liberec Region Martin Půta, General Director of Kooperativa Martin Diviš, Director of the Platform Business for Society Pavlína Kalousová and almost fifty other guests, traffic safety, flood prevention measures and housing for the elderly were discussed.

## Inno Days

The Innovation and Digitization Department is preparing a series of Inno Days conferences acquainting Kooperativa employees with interesting projects and innovations in the world of startups and young companies. After the inaugural November conference, the series will continue in 2020.

**Stakeholder dialogues are the basis of our CSR strategy.**

## Ideator 2.0

We have significantly simplified the internal approval process for the implementation of changes and innovations proposed by employees within the IDEATOR (Nápadník) 2.0 platform. Since its launch, an average of 13 ideas have been received per month, and one in ten was about the environment or social responsibility.

## VIG CSR Meeting

For the first time, the meeting took place in Prague instead of in Vienna.

During the morning lecture, a handicapped physiotherapist came and practiced exercises with all the participants so that they could stretch after the morning session. Handicapped masseurs and physiotherapists from Tecum have been our partners for years and help us take care of the health and, above all, the healthy backs of our employees. The Chairman of the Expert Board of the VIZE O Platform presented our flagship project in the field of traffic safety. Refreshments were provided throughout the day by an already proven supplier operating a sheltered workplace for people with disabilities – Café MARTIN.

### Workshop participants could try other activities that we deal with:

- drunk goggles, as a prevention of alcohol-related traffic accidents
- a demonstration of the client's work with an assistance dog, whose training we support
- within the project We assist, participants were able to look under the cover of the work of assistants



### Ideator 2.0

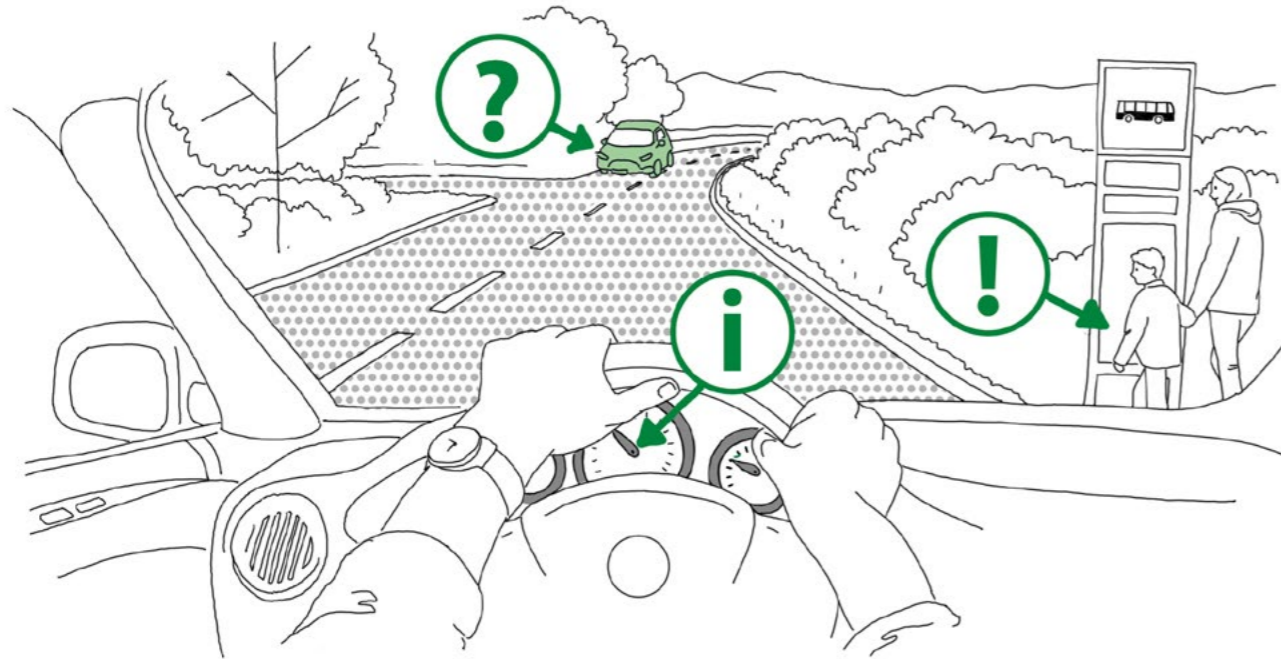


We decided to present the **4** main pillars of CSR to colleagues from **50** sister companies from all VIG countries.

# Traffic safety

## – we want to prevent accidents

Our long-term goal is not just paying compensations for damages, but we want to make sure that no damages occur. Therefore, we place great emphasis on prevention and education in the field of traffic safety. We focus on both our own employees and the general public. In the last 20 years, 8,963 people have died on the roads in the Czech Republic. We want to change this sad statistics.



**We do not just want to take care about compensation, we want to make sure that none occur. We emphasize prevention and education.**

## We are leading by example at the racetrack

Safe driving courses “We are leading by example”, held at the at the Sosnová racing polygon, were this time focused on Kooperativa’s employees who drive the most kilometers by company cars. We also offer a full-day safe driving course to all employees and their families under very advantageous conditions.

## MOJE VIZE NULA (MY VISION ZERO): Students for safer roads

University students with a transportation focus were asked to create their own projects on how to improve the safety situation on Czech roads. The project involved 16 faculties of colleges and universities across the country and 2 higher vocational schools. As part of the competition, Kooperativa employees from the Road Safety Team organized 8 lectures directly in the auditoriums of colleges and universities. 5 of the total 119 entries entered the finals. In the end, the best project was a project entitled “Traffic Safety and Responsible Behaviour Across the Education System of the Czech Republic” by a student from the University of Pardubice.

## Senior without accidents

Kooperativa is a partner, draws the attention of seniors to the dangers they should avoid in the form of in-teractive lectures. The lectures focus mainly on the speed of reaction, the effects of drugs on driving, the reminder of new rules, but also on the promotion of new assistance systems, which can be very helpful to seniors in cars.

## Driving with it

Free courses for seniors over the age of 65, during which they would refresh the basics of first aid, driving theory on one of the eight polygons, but above all they would practice in driving and coping with criti-cal situations. In 2019, 9003 seniors completed these courses.

## CSR tour across regions

An autumn roadshow with a social responsibility stand, where we introduced Kooperativa employees to what steps their company is taking within CSR. Participants could also try special “alcoholic” goggles or a handbike ride. For each kilometer that the participants of the roadshow covered, we donate CZK 240 to charity.



In total,  
colleagues rode  
an incredible  
**CZK 407,472**  
for a good cause.



## Events organized within the VISION 0 Platform

The VISION 0 Platform, initiated and membered by Kooperativa, is a group of entities that support the idea that any number of deaths or serious injuries on the roads is unacceptable and should be zero.

### Lipno for children

Hundreds of visitors passed through our stand at the Lipno for children event. The children could take a fun educational quiz about traffic signs, and their parents tried out goggles that simulate alcohol consumption.

### IRS Days Prague

In cooperation with 3M, we prepared a special stand for the Days of the Integrated Rescue System, where children and parents could make their own reflective badge or iron-on item for clothing. At the same time, they could try it out in a dark room and learn how reflective elements work from 3M experts who are directly involved in the production of reflective materials.

### European Mobility Week

As part of European Mobility Week, the VIZE 0 Platform has joined a preventive campaign against pedestrian deaths at crossings. For each of the twenty-five pedestrians who died in Prague in 2018, one figurant was disguised as a victim of a traffic accident to warn of the consequences of drivers' inattention.

### International Day for the Victims of Traffic Accidents

In November, to commemorate the International Day of Road Accident Victims, we prepared together with the Czech Association of Road Accident Victims, an ABC publication of victims and survivors of victims who perished in this way.

## Conference on “Education of novice drivers in the conditions of the Czech Republic and Europe”

The most important event organized in 2019 by the VIZE 0 Platform took place on 22 October in the premises of the Kooperativa Headquarters. The adoption of new, well-proven methods leading to the reduction of serious traffic accidents for novice drivers was discussed. There was a consensus among the discussants that the system of preparation and implementation of driving tests for new drivers in the Czech Republic is hopelessly outdated and the way to modernize it needs to be opened. In comparison with, for example, the Austrian accident statistics, it is clear how much we lack the institute of a driving license issued for a probational period.

### Educational campaign with Czech Radio

At the end of 2019, a safety campaign targeting the most serious road problems took place under the auspices of the VIZE 0 Platform and with the support of Czech Radio. The spots concerned not wearing seat belts (30 % of deaths in a car), drinking before driving (every tenth death on the road was caused by a driver under the influence of alcohol) or keeping a safe distance and inattention while driving (inattention caused 20 % of accidents).

During 2019, the platform published **17** press releases and over **600** media releases.

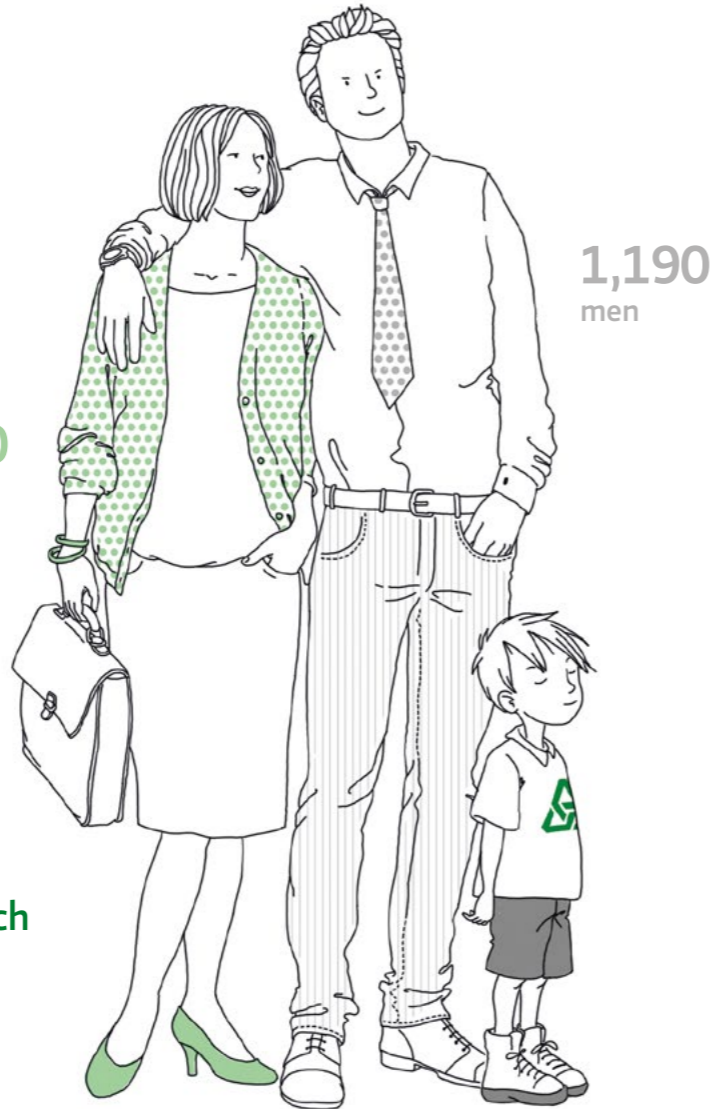


# Employees

– a key part of every company

We believe that if we want to be a top company, we must take care of the well-being of the people who work for the company. We think about employees in three key areas – diversity, flexibility and health and care. We do our utmost for equal opportunities and we have an equally fair approach to everyone who works for us. We also support their development and education. The third, absolutely crucial area for us is the health and care of our employees.

2,860  
women



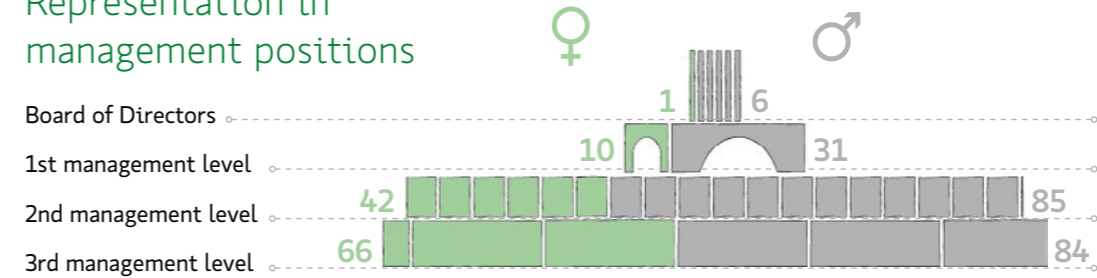
1,190  
men

We do our utmost for equal opportunities, we have an equally fair approach to everyone who works for us, and we care about their development and health.

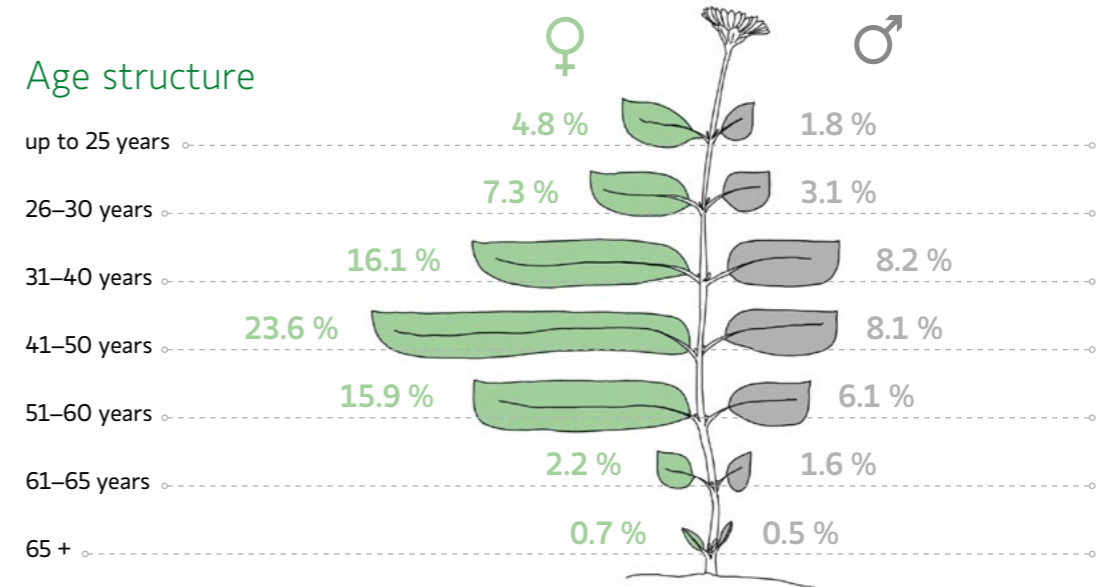
# Diversity

Among our employees, women of working age predominate. They are more frequent than men in the positions, most represented in Kooperativa, of client and insurance advisers. On the other hand, men significantly predominate in the highest management positions.

## Representation in management positions



## Age structure

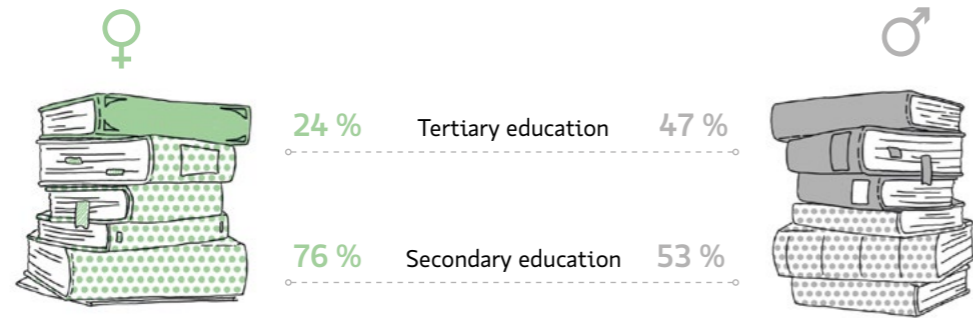


We are a signatory of the European Diversity Charter and we adhere to its principles.

We also employ **157** pensioners, of which **107** are women and **50** are men.

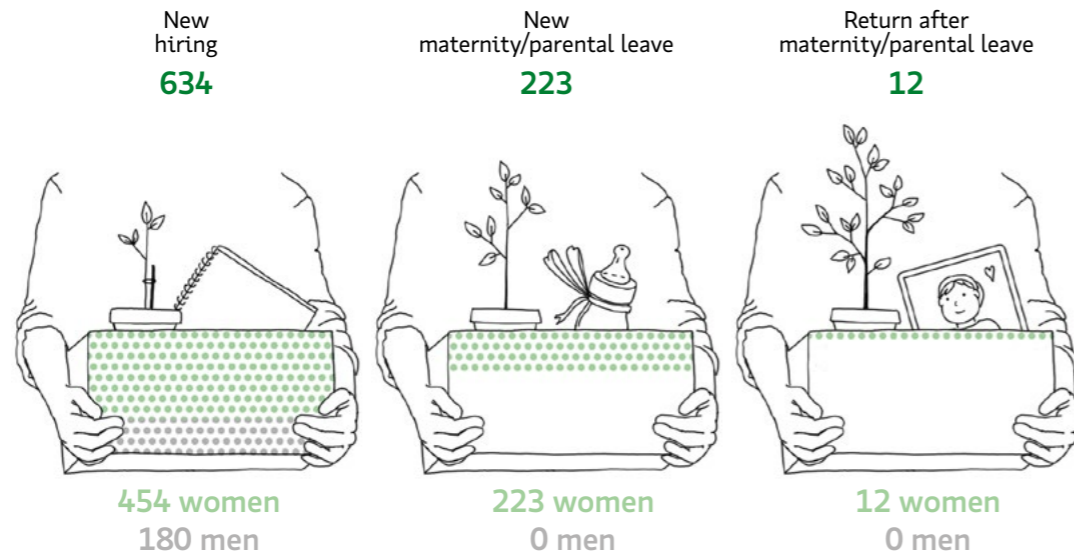
## Education

The structure of our employees' education is related to the nature of the work performed – no higher education is required for female-dominated client and insurance advisers, but knowledge of a different nature is expected, eg. under the Insurance Distribution Directive (IDD) all employees must be certified by the Czech National Bank.



## Employee turnover

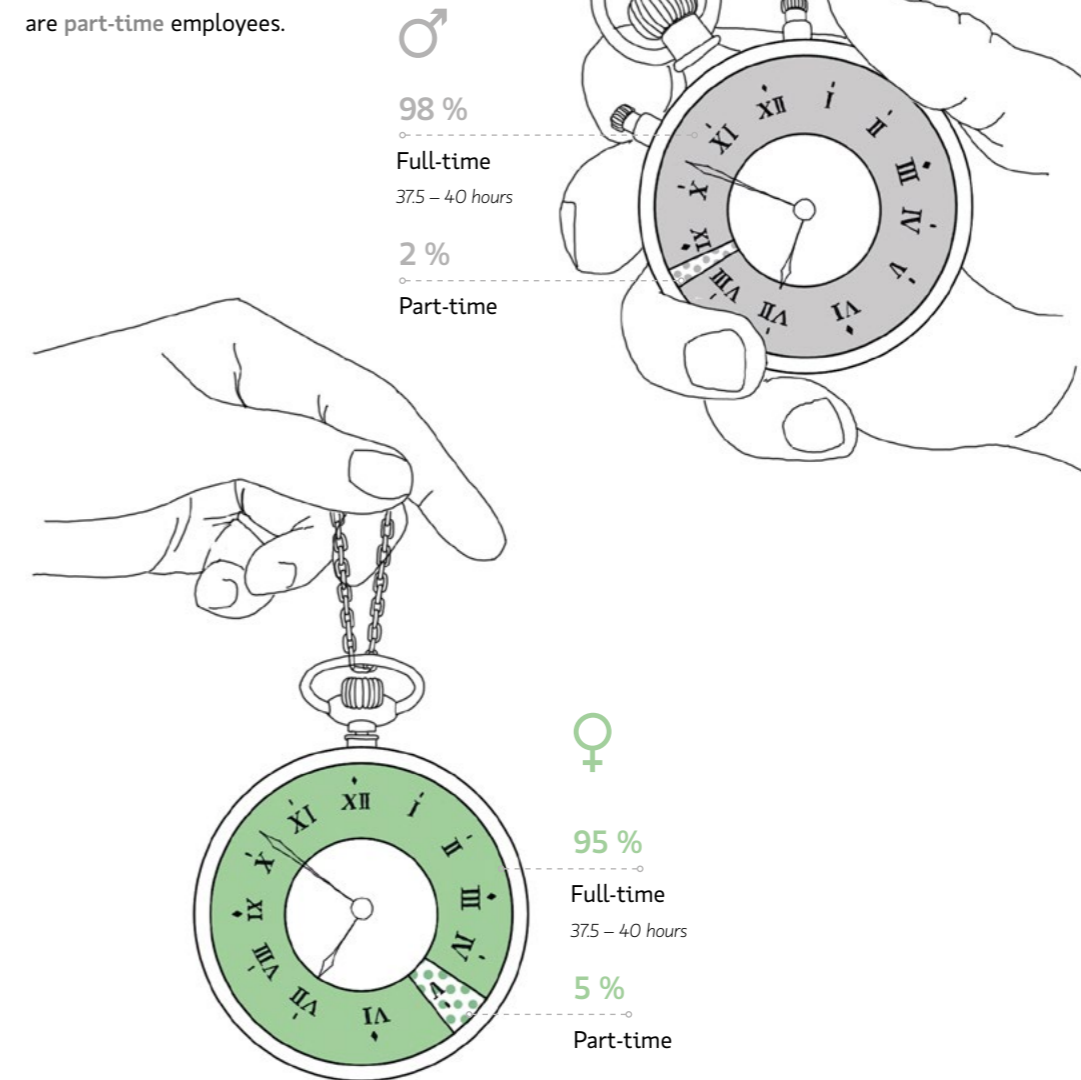
**306** of our employees are currently on maternity or parental leave: **305** of them are women and **1** man.



## Types of employment

**96 %** employees work full-time.

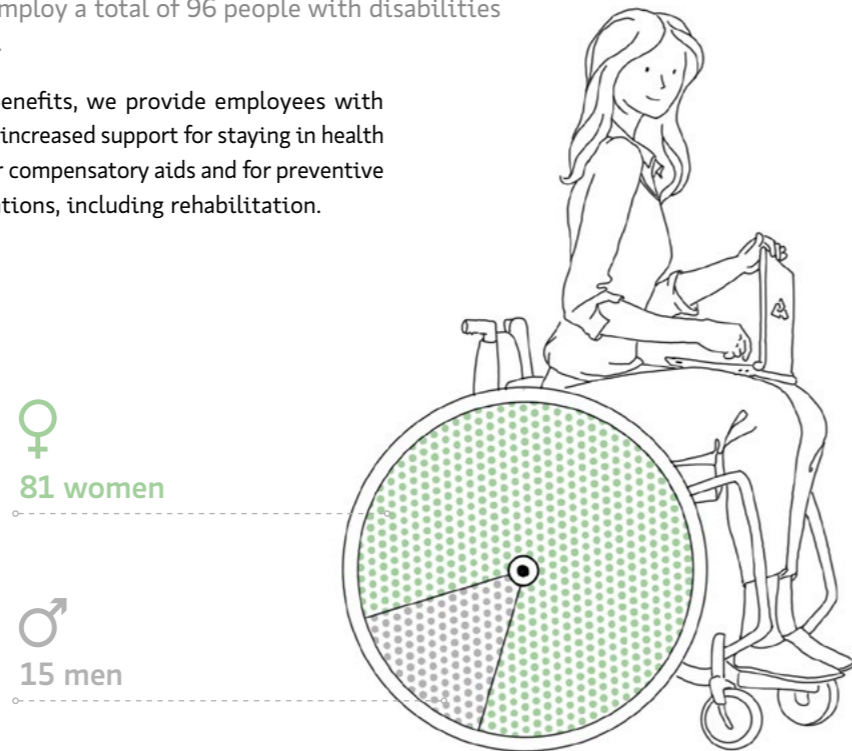
The rest, i.e. **4 %**, are part-time employees.



## Employment of people with disabilities

We currently employ a total of 96 people with disabilities in Kooperativa.

As part of the benefits, we provide employees with disabilities with increased support for staying in health care facilities, for compensatory aids and for preventive medical examinations, including rehabilitation.



## Club of women managers

It sponsors activities in the field of education and networking of female employees working in managerial positions.

It seeks to support their development and to achieve a more balanced representation of both genders at all levels of management. The club was founded in 2011 by Hana Macháčová, who is still its patron. In 2019, two meetings took place, the last of which was held in November in Vienna.

## Flexibility and education

Proper work-life balance of our employees is important to us.

That is why we offer employees the opportunity to

- use 3 days of paid leave per year (so-called free days)  
Total of 11,446 days were used in Kooperativa in 2019, which represents 2.8 days per employee.
- work in a home-office mode  
Total of 13,407 days were used in this way, with approximately 3.3 home office days per employee per year.
- use one day a year as a "Day for a Better Life" (so-called charity day)  
On that day, they volunteer for a non-profit organization of their choice.



Day for a better life

**1,030**  
employees

**8,240**  
hours worked

**127** events

**81** NGOs supported  
by volunteers  
in cooperation with  
the Kooperativa  
Foundation

In 2019, we recorded **188** visits to the Baby office.



On average, one employee of Kooperativa had almost **7** days of training.

## Baby office

For colleagues with small children, we offer the opportunity to use the baby office at the Prague headquarters and at the claim settlement office in Liberec. Employees can work here in peace, while their children play in the children's corner equipped with toys, a game console or an interactive educational wall.



## Brain & Breakfast

The regular monthly Brain & Breakfast in Kooperativa has been running since the summer of 2019 and brings inspiring online lectures and discussions with interesting personalities from areas such as education and personal development, science and technology and business. In this way, our employees broaden their horizons in fields that they might not otherwise reach.

## The world around us and Personalities at VIG CR

Another event developing Kooperativa's employees are seminars with experts from various fields, The World Around Us and Personalities at VIG ČR. In 2019, discussions took place here, for example, about the benefits of saunas, travel around Nepal, the Domáci anděl Endowment Fund and many other topics.

## Employees' education and training

We are aware of how crucial the education of our employees is for their further development as well as for the development of the entire insurance company.

In 2019, our employees spent a total of 11,627.5 days at internal trainings organized by the Department of Education and Trade and another 15,473.5 days at external training lessons, external coaching, language and e-learning courses and programs organized by the VIG Group. We spent an average of CZK 4,624 on the external training of one employee.

## Trainee program

It is intended for university graduates and will guide newcomers through many trainings, teambuildings and internships in individual departments within one year.

The training takes place under the supervision of a mentor in the areas of etiquette, presentation skills and teamwork, and on individual sections according to the local agenda of the given department. The advantage of the program is the friendly relations that arise between its participants and thus facilitate cooperation across departments.



In 2019, the Trainee on Boat event took place, which was attended by **68** current and former graduates of the program.

Since 2007, when the program officially began, **211** newcomers have passed through it in Kooperativa, while **118** of them are still working for us.

## Care of employees

### Benefit Plus Portal

Since January 2019, a new portal has been launched, in which employees will find a wide range of external and internal benefits in the field of sports, culture, health, education and recreation. In addition to the standard external benefits offered, some of the internal benefits are also included health care, massages, life insurance, supplementary pension insurance or a retraining course.



### Paperless HR Project

The extensive Paperless Personnel project includes several applications that have been developed for electronic communication between employees and the Personnel Department. The most important applications include Daňovka and eSpis.

Daňovka is an interactive electronic application that, since 2018, has enabled employees to apply monthly tax rebates and request an annual tax settlement. We are constantly trying to improve the application so that its completion is as easy as possible for its users.

In June 2019, the eSPIS system was launched, which replaced the paper file of the employee, which was held by each employee in the Personnel Department. This electronic folder stores all employment and payroll documents of employees, including historical documents. In the application, it is possible to sign documents electronically, which simplifies the work of both employees and the Personnel Department.

For the year 2020, we are preparing the possibility of inserting the Pension Insurance Record Sheets into the eSpis and their electronic signing.

Another part of Paperless Human Resources will be the electronic system eNeschopenka, which will be launched in 2020 to replace paper documents concerning incapacity for work of employees due to illness.

### Assistance from the social fund

For employees who have found themselves in a difficult life situation, we offer an interest-free social loan of CZK 20,000 or CZK 50,000 to overcome financial problems. They may also draw non-refundable social assistance in the amount of CZK 15,000 or CZK 30,000.

## Employee health

We realize that a large part of our employees spend a lot of time in the office at the desk.

- That's why we try to keep them moving regularly and we organize morning yoga lessons at the headquarters every two weeks. In the future, we would like to expand them to the regions.
- The Healthy Back event also continued using overballs, which enable stretching, strengthening and balance exercises directly in the office. This useful training aid was received by all employees as early as 2018 as part of the We Care for Ourselves campaign.
- Physiotherapists from the Tecum organization came to visit us at the headquarters and in the regions, under whose supervision we tried simple tricks on how to relieve stressed backs.
- There were regional workshops focusing on stress management techniques, the female and male element in communication or difficult life situations.



## Overview of further benefits

Massage  
**2,496** attendees

Dental hygiene  
**667** attendees

Dermatological examination  
**26** attendees

Flu vaccination  
**132** attendees

Eye examinations  
**80** attendees

# Ecology

– we minimize our impact on the environment

Protecting the environment and reducing the impact of climate change are absolutely essential for us as an insurance company, which settled 26,645 insurance events caused by the natural elements in 2019. We think sustainably and ecologically, we try to take into account the impact on the environment in all areas of our activity, even though we know that it is a long-distance run. In 2019, we took a number of important steps on this path.

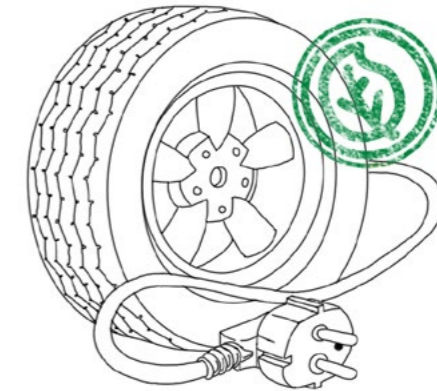


**We think sustainably and ecologically, we try to take into account the impact on the environment in all areas of our activity.**

## Vehicle fleet

In 2019, we expanded our fleet of sustainable vehicles by five hybrid Toyota Corolla and Toyota RAV cars

We continue to follow the latest trends and evaluate their ground-breaking development in 2019 to find the best solution for the future.



We have **13** hybrid cars, **3** electric cars and **4** e-bikes.

## IT technology

We are gradually changing PCs to more economical laptops. When buying them, we take into account types that have lower electricity consumption and are easier to recycle or completely recyclable after they reach the end of their service life.

We are trying to find another use for discarded but still functional technology.

We reached further savings in electricity by switching off the screen savers, and at the same time we automatically switch off screens in the meeting rooms when they are not in use.



In 2019, we donated **58** computers and **50** LCD screens to schools and the Cape Verde Foundation.

## Additional operational savings

- Bulbs are being continuously replaced by more economical LED lighting in all company buildings. For example, in the Modřice complex, 109 previously exchanged sources saved 4,360 W.
- We support maximum recycling – bins for waste sorting in kitchens were no longer enough at the headquarters, so we embarked on a pilot project of large-volume containers for sorted waste.
- 24,631 kg of paper and 321 kg of plastic were ecologically shredded and recycled in the area of Modřice, where the registry office is located.
- The criterion of sustainability and ecology in our country also plays an important role in the selection of suppliers. In 2019, we used it, for example, in a tender for a new supplier of gastronomic services to the headquarters.
- Based on the analysis of the carbon footprint measurement outputs, we launched a new project related to the energy management of buildings. It will help us significantly reduce CO<sub>2</sub> production in our buildings.

## Administration

- We have prepared an electronic wallet for clients – YourPass, in which they can store, for example, a travel insurance card, and an electronic business card is available for employees. In 2020, we want to introduce preferential use of electronic business cards for all employees.
- Our internal monthly Smaragd magazine has been published in electronic form since January 2019. This saves paper and, thanks to easy distribution, also reduces the carbon footprint.



Thanks to the Daňovka and eSPIS applications, we reduced the number of paper transactions by almost **90 %**.



## Use of flood maps

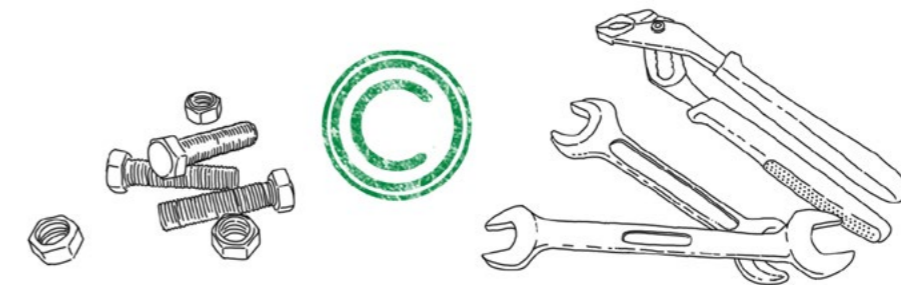
When negotiating the risk of floods or inundation, Kooperativa has worked, among other things, with the Geographic Information System **Aquarius** – flood maps of the Czech Insurance Association since 2005.

Flood maps contain information on areas at risk of river flooding or in-undation due to heavy torrential rains. Those interested in insuring this risk will therefore find out what is the probability that their property will be affected by a flood or inundation. A high level of impact does not always mean that there is no insurability of the flood or inundation, but often a legitimate warning of the need to build anti-flood measures.



## We see the future in the model of circular economy

Our program for sustainable disposal, aimed at changing the current practice in car repair shops, should help reduce the waste produced. So far, the repair shops solve most of the defects by exchange for a new part, which generates a huge amount of waste. In addition, this approach may not always be the best for the client. Repairing original parts is often more convenient and safer for them than replacing it with a new but non-original part.





## Carbon footprint measurement

Our key priorities in the field of ecology include measuring CO<sub>2</sub> emissions and reducing the environmental burden. First of all, we want to reduce emissions, then we want to compensate the environmental burden with offset activities.

Our carbon footprint in 2019 increased by almost half compared to the previous year (18,175.1 tons of CO<sub>2</sub> compared to 9,798.8 tons). This increase was mainly due to two factors: the merger with Pojišťovna České spořitelny and the change in the emission factor for electricity (in 2019 the value was 0.529 t CO<sub>2</sub>e / MWh, while in 2018 only 0.416 t CO<sub>2</sub>e / MWh). The emission factor is a constant that converts consumption units into greenhouse gas emissions.

### How to reduce emissions

We will focus mainly on the three components that have the greatest impact on CO<sub>2</sub> production:

- electricity
- heat
- fuel

When negotiating with an electricity supplier, we will prefer the purchase of “green electricity”, and we will use the principles of low-carbon mobility to save fuel. This means motivating employees to try, where possible, to replace travel by company and private cars by public transport or online meetings and conference calls.

**Thanks to the measurement of the carbon footprint, we can first reduce emissions and then compensate for the environmental burden by offset activities.**

## Our carbon footprint in 2019: 18,175.1 t CO<sub>2</sub>e

Measuring range

**Scope 1** ----- **13.1 %**  
**2,384 t CO<sub>2</sub>e**

Direct emissions to air from activities that fall under our company.

*E.g. emissions from fossil fuel boilers, emissions from the operation of our own cars, refrigerant leaks from air conditioning or emissions from industrial processes and waste disposed of within the company.*

**Scope 2** ----- **51.5 %**  
**9,357 t CO<sub>2</sub>e**

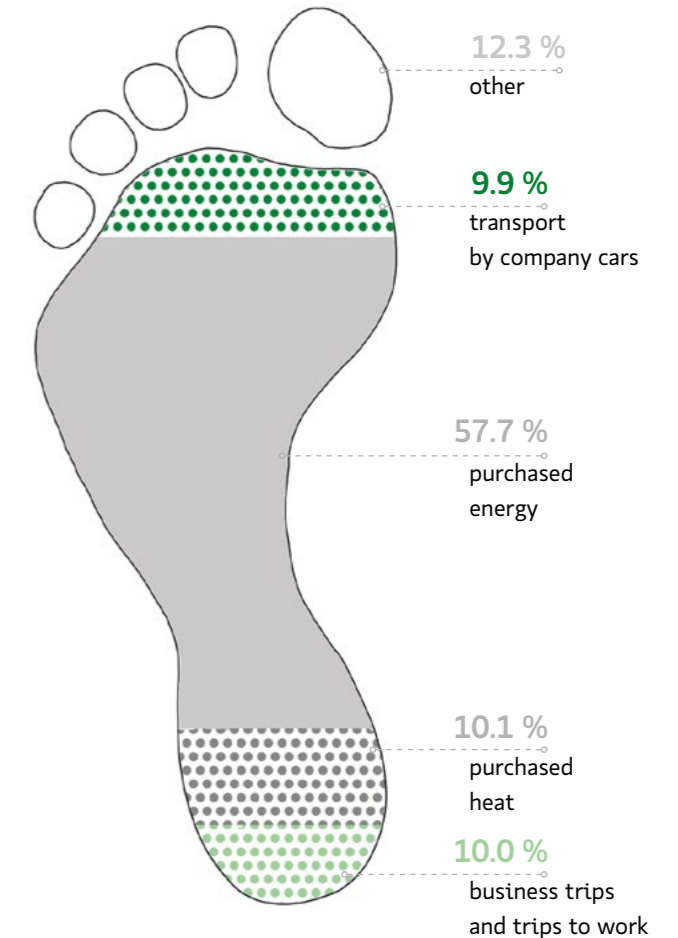
Indirect emissions from purchased energy that do not occur directly in our company, but are the result of our activities.

*E.g. purchase of electricity, district heating or steam.*

**Scope 3** ----- **35.4 %**  
**6,434 t CO<sub>2</sub>e**

Other indirect emissions that result from our activities but are not classified as Scope 2.

*E.g. purchase of materials and services, business trips and trips of employees to work, landfilling or recycling, etc.*



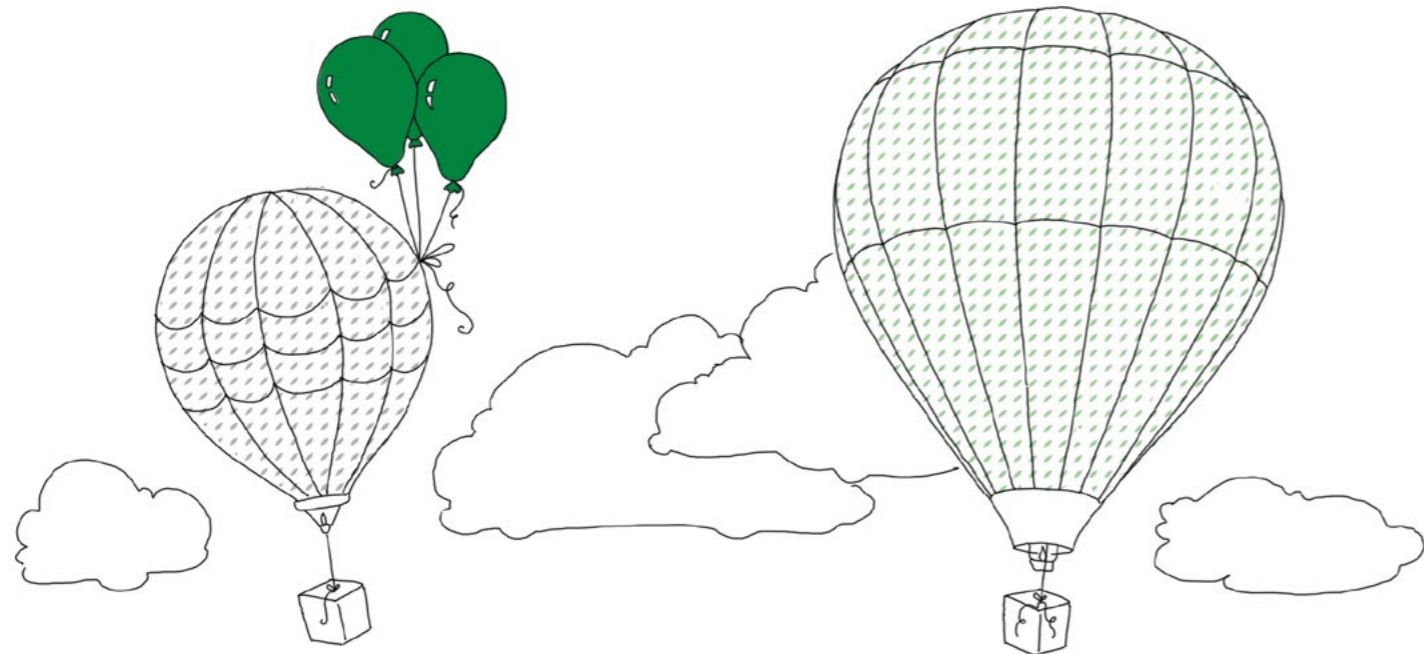
The calculation of the carbon footprint measurement is performed in accordance with the international GHG Protocol standard and includes all emission sources from Scope 1 and Scope 2 and selected items after Scope 3.

# Kooperativa Foundation



NADACE

Through the foundation, we help balance the chances of people with health impairment or socially disadvantaged and look for ways to prevent such cases. Whether they are single parents, seniors or people with disabilities, we always try to help in the long run and meaningfully. We are also successful thanks to our partners from the non-profit sector (eg. Centrum Paraple, Asistence, Pomocné tlapky and other organizations). Kooperativa's employees also play an important role in this regard, actively participating in volunteer days in Prague and the regions and organizing charity breakfasts and collections, while the Foundation doubles the amount collected.



We help balance the chances of people with health impairment or socially disadvantaged and we look for ways to prevent these cases.

## We balance the chances of people with disabilities

### As the general partner of the Paraple Center

In 2019, we supported a total of 7 thematic exercise programs, in which over seventy clients of the Paraple Center devoted themselves to skiing, cycling, diving, water skiing and other sports. The fact that they can perform similar activities even after a spinal cord injury gives them self-confidence and moves them further towards greater independence.

### As the main partner of Asistence, o. p. s.

Thanks to the help of the Foundation, the number of assistants increased by 4,000 hours, we expanded the team to include assistant training from two to four lecturers, and we made four educational videos introducing the public to the lives of people with disabilities. We have included 80 clients in everyday life – we have helped them find work, live and spend their free time.



## Other partnerships

Černí koně  
(Black Horses)

Pomocné tlapky  
(Helping Paws)

Hamzova léčebna  
(Hamza Medical Centre)

Nadace  
Jedličkova ústavu  
(Jedlička Institute  
Foundation)

Atletika bez bariér  
(Barrier-free Athletics)

The “Come and assist, it makes sense” campaign brought 189 new assistants.



## We support parents

### Project “Single Parents at Work”

In cooperation with the Business for Society alliance, we have supported a total of 86 single mothers in the localities of Brno and Ústí nad Labem. We provided assistance through Asociace občanských poraden (Association of Civic Counselling Centres) and Diecézní charita v Brně (Diocesan Charity in Brno). In autumn, a research mapping the needs of single parents was conducted, we prepared a manual for employers and organized a conference on the premises of Kooperativa to initiate a discussion and raise interest in employing single parents.



### Kooperativa Gallery

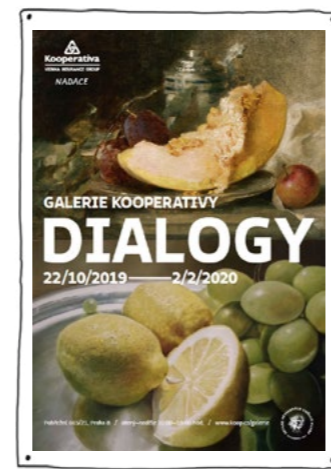
Our gallery is located on the third floor of the Kooperativa headquarters in Pobřežní Street in Prague. In accordance with our mission, we make Kooperativa's art collections accessible via regular exhibitions free of charge to the wide public. We offer commented tours to schools and organizations helping people with disabilities.



HUNDRED PAINTINGS 1918–2018



GENERATION



DIALOGUES

The Single Parents project won a gold award in the TOP Responsible Company competition – a company helping the community.



In 2019, we organized 3 exhibitions, which were visited free of charge by a total of 14,627 visitors.

## Activities of our employees

Our employees in Prague as well as in all regions take active part in volunteering days and organize charity breakfasts and collections.

### A tree for a better life

15 Christmas trees throughout the country

359 fulfilled wishes for non-profit organizations and those in need



the total value of donations reached  
**CZK 369,929**

### Material and financial collections

5 material collections took place

financial collections brought in  
**CZK 369,929**



The Fund gives a helping hand to employees or those that are close to them and have found themselves in a difficult situation. It has distributed **CZK 364,727.**



Tree for a better life

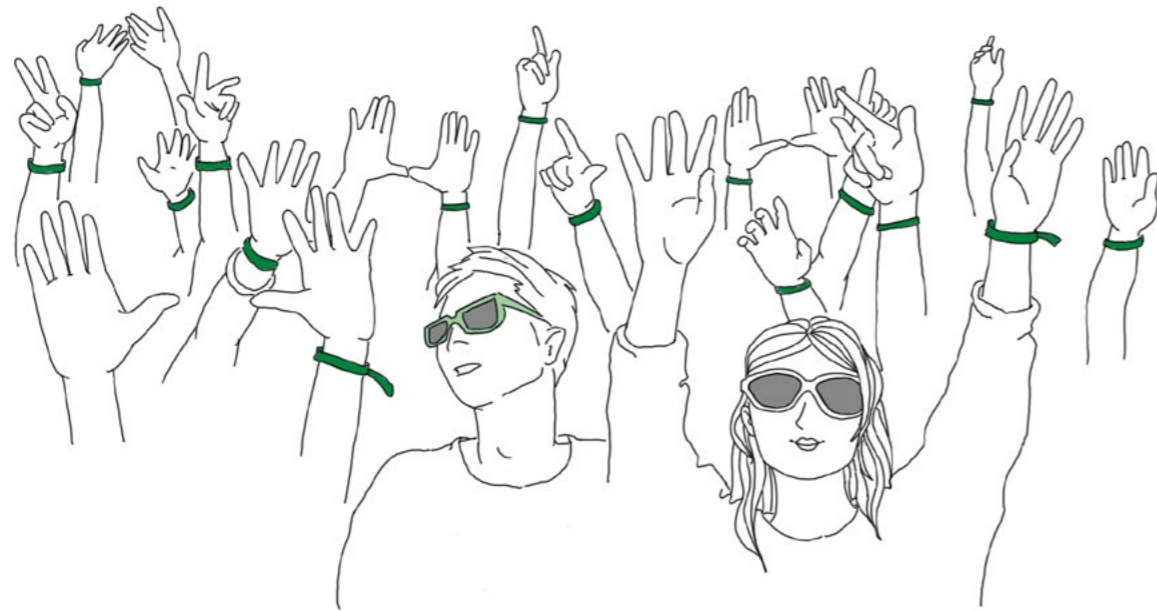


Fund for a better life



# Sponsorship and internal events

We strive for a sustainable and responsible approach to all areas of our operations. This also applies to sponsorship and internal activities, from which we select those with a significant impact on CSR. At some events which include catering, we use the so-called residual approach, which means that we prepare snacks from fresh ingredients right in front of the guest. In addition, we hire local catering and suppliers to save carbon footprint in transportation and support the local community. We also emphasize the reduction of the carbon footprint in all sports facilities that we sponsor (eg. Špindlerův Mlýn or the Lipno ski resort).



**Even in case of our sponsoring and internal activities, we strive to promote a sustainable and responsible approach.**

## Our activities

### Tire depth gauge and charity wine in Krumlov

As a surprise, we have prepared a small gift for the visitors of the International Music Festival in Český Krumlov, of which we are a partner every year. They received a tire tread depth gauge from us so that they could verify that they were not driving on used tires. Guests of the festival could also have contributed a hundred crowns to the Alzheimer's Foundation by purchasing a bottle of wine. We then used this method of supporting the fund at other events as well.

### Shading and recyclable cups at the fair in Pardubice

For another event, which we have been sponsoring for years, the Aviation Fair in Pardubice, this year we brought easily recyclable bamboo cups to reduce the amount of waste generated. As a protection against the sun, we installed shading in the open area of the airport.



### Disposable cups at summer festival

We also focused on the reduction of plastic cups in another sponsoring activity, the Hradý CZ summer cultural festival. This time, drinks were sold in returnable back-up cups with our brand, of which we released 30,000 pieces. To our surprise, the cup with the message FEST ŽÍZEŇ (the fab thirst) was liked so much that more than half of it did not return to us.

### No fouls in the basketball league

As the general partner of the highest basketball league – the Kooperativa NBL – we have actively participated in the charity project No Foul. Within it, each team chooses one home match in January, in which they credit the account of the recipients for each inaccurate shot, foul and technical error. In addition, Kooperativa helps throughout the charity period by Kooperativa Faktor.

Kooperativa Faktor:

**CZK 500**  
per smash

**CZK 1,000**  
per alley-oop

## The farewell tradition contributed to a car and dogs

When Hana Macháčová, a longtime member of the Board of Directors, said goodbye during her farewell party, she asked the guests to contribute to a good cause instead of gifts. This idea has already become a tradition in Kooperativa, and this time we contributed to a car for ten-year-old paralyzed Lucie. The second project, to which guests contributed, was the Voříšek dog shelter.



**CZK 160,000**  
to a car for Lucie

**CZK 305,000**  
for the Voříšek  
dog shelter

## Each step – a crown for a good cause

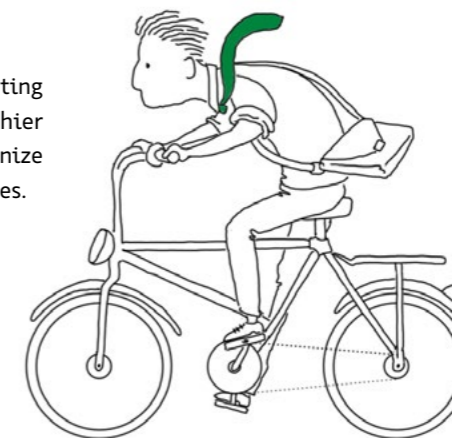
For the second year in a row, employees have the opportunity to run 201 steps at Headquarters, stretch, measure their strength and contribute to a good cause. For each runner, we contributed CZK 201 to Dětská dopravní nadace (Children's Transport Foundation). Colleagues from the regions could have then joined in by a poem relating to the topic of children and transport, for each of which we again sent CZK 201 to the account of the Foundation.



**CZK 25,929**  
for the Children's  
Transport Foundation

## We ride a bike to work

For the third year in a row, we have been supporting the To Work on a Bike event. To promote healthier and greener modes of transport to work, we organize an internal company competition for our employees.



## Have breakfast and help with us

In 2019, five charitable breakfasts were organized across the whole country. Each department may prepare breakfast for their colleagues in exchange for a voluntary contribution. The collected amount of money is then doubled by the Kooperativa Foundation.

**CZK 63,324**  
for siblings  
with autism

**CZK 10,500**  
for the Effeta  
day care centre

**CZK 21,700**  
for the  
Tibet shelter

**CZK 26,050**  
for a colleague  
in a difficult  
life situation

**CZK 37,500**  
for the Alzheimer  
Endowment Fund



In 2019,  
a total of  
**138** colleagues  
joined the May  
challenge, grouped  
into **39** teams.

To support  
various  
projects  
or colleagues,  
we collected  
**CZK 159,074**  
during charity  
breakfasts.



verš201

# CSR activities in the regions

A total of eight of our agencies operate in regions throughout the Czech Republic. They know exactly the needs of the region and know what help local communities need the most. This year we will look at the activities of the North Moravia Agency.



The director of the North Moravia Agency, Daniel Pražan, selects its most interesting CSR activities in the region.



## It doesn't end with insurance for us

In the Moravian-Silesian and Olomouc regions, we operate not only in the business but also in the social and charitable areas. We greatly appreciate everyone involved, whether it is our employees, suppliers, external partners or our clients.

We want to be a business company that proves every day with its help that we are not indifferent to the lives of our clients or employees. We perceive it as important to help each other and to help others who have found themselves in a difficult life situation.

It does not end with insurance for us, we try to financially and non-financially support charitable and beneficial activities in the region, organize educational and sports events and make the world around us a little nicer. We are happy that in difficult times, people can come together and help each other.

Thank you all,

A handwritten signature in black ink, appearing to read 'Daniel Pražan'.

Ing. Daniel Pražan, MBA  
Director of the North Moravia Agency

## North Moravia Agency – selected activities

### Charity day Fort XIII

We organized our own Charity Day at the Fort XIII fortress in Olomouc, where we helped with landscaping around the fortress, painting the fence and other minor work. All participants rushed to work with full effort, so in the end we still had time to organize military-style teambuilding on site. It was attended by 200 guests from among those who contributed to the excellent business result of the North Moravia agency – business partners, external partners, collaborators from the General Directorate and others.

### Teambuilding at the Sosnová racetrack

To strengthen our relationships with colleagues, improve our driving skills and support Kooperativa's VISION 0 project, we went to the Sosnová racetrack. Who thought s/he would just get in the car and drive a few miles, was probably quite surprised. Almost 100 employees tried out, for example, driving in the legendary Praga V3S truck, aquaplaning, rally driving, driving skills or driving on a racing circuit. In addition to the social dimension, the event was also useful in helping us realize our driving reserves and drive more safely in the future.



### Aleš Kylar Memorial

Unfortunately, the year 2019 was also marked by bad news. After a short illness, a long-time colleague and friend, regional director Aleš Kylar, left us. We were looking for a way to help Aleš's family in a difficult situation and we decided to organize a new annual mini-soccer tournament as the Aleš Kylar Memorial. The event enjoyed unprecedented interest. Not only our employees took part, but also external partners, colleagues from the South Moravia Agency and teams from the General Directorate. A total of half a million crowns came to support Aleš Kylar's children from the entry fee paid by the employees and the Fund for a Better Life run by the Kooperativa Foundation..

### Games of the Hrabyně Rehabilitation Institute

As every year, in August 2019 we contributed a sponsorship gift in the amount of CZK 20,000 to the annual games of the Rehabilitation Institute in Hrabyně. In addition to almost two hundred handicapped competitors from the Moravian-Silesian Region, sponsors and local employees also took part in the event. Athletes competed in thirteen disciplines, aimed at comparing the sports performances of all participants. The individual disciplines were focused on driving mechanical and electric wheelchairs, as well as many other activities.

### Vitamin package

Just as we try to help the people around us in the most difficult moments, we also think of our employees. In autumn 2019, we decided to distribute preventive packages that contained a number of vitamins and immune-boosting agents. A total of 500 packages were distributed.

### Signal dogs

We financially supported dogs that are trained to recognize tumours in the earliest stages. The training of these dogs is very financially demanding, which meant the only thing for us – we want to help. The amount raised was doubled by the Kooperativa Foundation.

We decided to organize a new annual mini-soccer tournament as **the Aleš Kylar Memorial.**

**CZK 44,540** went to support the training.

# About the report

The Report on Corporate Social Responsibility and Sustainability of the insurance company Kooperativa is based on a detailed analysis of internal and external processes, activities and monitoring with an overlap into the topics of sustainability and social responsibility. Monitoring and evaluation of monitored data map key sustainability indicators for the needs of internal audit and the reporting of this Report. They identify space for further development, specific measures and their implementation.

Selected activities and data are reported in accordance with our priorities of responsible and sustainable business:

- prevention and responsible business,
- diversity and flexibility in relation to employees,
- ecology and environmental responsibility,
- philanthropy

The second separate Report on Corporate Social Responsibility and Sustainability of Kooperativa presents the company's approach to socially responsible and sustainable business through both economically relevant aspects and a number of non-business activities that reflect the needs of society across the Czech Republic. We are able to identify them through regular dialogue with our key partners: clients, employees, investors, regulators, suppliers, public administration and the non-profit sector. In terms of content, this Report is linked to the Company's Annual Report for 2019, which it supplements with selected data of a non-financial nature in order to fulfil the obligation pursuant to Directive 2014/95 /EU of the European Parliament and of the Council on non-financial reporting.

This Report was inspired by the globally recognized international GRI (Global Reporting Initiative) methodology and prepared according to GRI Standards in the scope of "Core" and was not verified by an external auditor. The data provided in the report relate to the period from 1 January to 31 December 2019.

We are constantly developing and fostering activities in the area of social responsibility and sustainable development, so we welcome any feedback regarding the Corporate Social Responsibility and Sustainability Report and other social responsibility or sustainability activities to the e-mail address: [odpovednafirma@koop.cz](mailto:odpovednafirma@koop.cz).

**The Kooperativa's Corporate Social Responsibility and Sustainability Report presents the company's approach to socially responsible and sustainable business.**

# Content index

Indicator	Topic	Information	Detailed data /where reported
<b>COMPANY PROFILE</b>			
	Name of the organization	See Annual Report pp. 32	
	Company activities, brands, products and services	See Annual Report pp. 12	
	Registered office address of the company HQ	See Annual Report pp. 32	
	Location of operations	See Annual Report pp. 70	
	Ownership and legal form	See Annual Report pp. 32	
	Served markets	See Annual Report pp. 12	
	Scope of the company	See Annual Report pp. 71	
<b>Managerial approach</b>	Explanation of the topic and its delimitation	→ See pp. 4	
<b>Supply Chain</b>	Significant changes in the organizational structure or in the supply chain	See Annual Report pp. 33	
	Application of the precautionary principle	See Annual Report pp. 32	
<b>Values and visions</b>	Statement of the Company's top representative	→ See pp. 3	
	Values, principles, standards, norms of behaviour	See Code of Ethics online	
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	List of important topics	→ See pp. 5	
	New information given compared to the previous year	→ See pp. 9	
	Reporting period	→ See pp. 44	
	Date of issue of the last report	30. 06. 2019	
	Contact point for questions regarding the Report	→ See pp. 44	



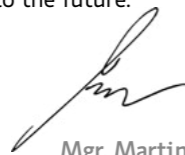
Indicator	Topic	Information	Detailed data /where reported
<b>ECONOMIC CRITERIA</b>			
	Direct generated and distributed economic value	See Annual Report pp. 9	
	Significant indirect economic impacts, including scope	See Annual Report pp. 9	
	Protection of competition	See Code of Ethics online	
<b>Corporate Governance</b>	The main ethical rules and values of the Company	See Code of Ethics online	
	Communication and training on anti-corruption policies and processes	See Code of Ethics online	100 % of employees
	Number and nature of confirmed corruption incidents and measures taken in response to corruption cases		0 incidents
	Method of resolving complaints	See Code of Ethics online	
	Total number of legal interventions in cases of anticompetitive behaviour and monopoly practices	See Code of Ethics online	0 incidents
<b>ENVIRONMENTAL CRITERIA</b>			
	Direct greenhouse gas emissions (Scope 1)	→ See pp. 30	2,384 t CO <sub>2</sub> e
	Indirect greenhouse gas emissions – energy (Scope 2)	→ See pp. 30	9,357 t CO <sub>2</sub> e
	Indirect greenhouse gas emissions – other (Scope 3)	→ See pp. 30	6,434 t CO <sub>2</sub> e
	Intensity of greenhouse gas emissions	→ See pp. 30	
	Reducing greenhouse gas emissions	→ See pp. 30	
	Types of waste and methods of its disposal	→ See pp. 28	

Indicator	Topic	Information	Detailed data /where reported
<b>SOCIAL CRITERIA</b>			
<b>Employees</b>	Total number of new employees	→ See pp. 16	634
	Maternity and parental leave	→ See pp. 18	305 women, 1 man
	Average number of training hours per year per employee	→ See pp. 22	7
	Proportion of employees completing mandatory training	→ See pp. 22	100 %
<b>Diversity</b>	Diversity at the level of managing authorities and distribution of employees according to diversity indicators	See Annual Report pp. 32	85 % men at the board level, 75 % men at the B-1 level
	Reasoned complaints about breaches of customer privacy and loss of customer data	See Code of Ethics online	0
<b>Complaint handling</b>	Significant fines and non-monetary sanctions for non-compliance with socio-economic laws and regulations	See Annual Report pp. 43	0
	Supplier / investment screening (CAPEX) and respect for human rights	See Code of Ethics online	
<b>Human rights</b>	Child and forced labour	See Code of Ethics online	0
	Managing the impact of activities on local communities	→ See pp. 29	
<b>Community</b>	Long-term partnerships and new social projects	→ See pp. 32	
	Volunteering	→ See pp. 21	1,030 employees 8,240 hours
<b>Health</b>	Activities supporting healthy lifestyle	→ See pp. 25	

**LINKS**→ [Annual report 2019](#)→ [Code of Ethics online](#)→ [Cooperation](#)

## Closing remarks by Martin Laur

Let's ask ourselves a simple question: How to actually ensure the company's long-term sustainable success. How to ensure success that does not merely benefit from society, but on the contrary improves and supports it. And the answer is actually surprisingly simple: When we focus on the frugality, quality and development of our own business and the development of our people. It is certainly good if we help the needy within the framework of charity and philanthropy. But no less important, if not more, is to really "live" these thoughts, especially where we can help each other the most. In our products and services, in how we offer and sell them, and in how we settle claims and prevent damage, and in the way that those who work with us think. In other words, to have products and services that promote a healthy lifestyle, thrift and damage prevention, fair trade, dispose of in an environmentally friendly and reusable manner, and have a team that thinks about these things in everything it does. I think that Kooperativa has been changing in this aspect and gradually adapting its business model. In 2019, we developed and started many of these activities, and the modern world shows that this is the way to go. Let's go even further, because the world rather shows that this is the only possible way into the future.



Mgr. Martin Laur  
Director of the Legal and Compliance Department  
& CSR Manager



When we focus on the frugality, quality and development of our own business and people, we will have a success that not only benefits from society, but on the contrary improves and supports it.

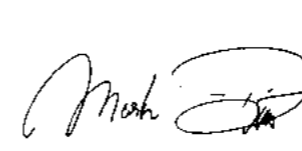
## Kooperativa's Declaration

Kooperativa is a fair, strong and valuable company.

However, we want to be more than just that.

We want our contribution and everything we do to be respectful, helpful, friendly and empathic to our surroundings and to the people.

We want to help. We will engage for a better life because we believe it matters and life could be better.



Ing. Martin Diviš, MBA  
Chairman of  
the Board of Directors



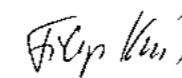
JUDr. Hana Macháčová  
Member of  
the Board of Directors



Mag. Gerhard Lahner  
Member of  
the Board of Directors



Jiří Sýkora  
Member of  
the Board of Directors



Mgr. Filip Král  
Member of  
the Board of Directors



Ing. Jaroslav Kulhánek  
Member of  
the Board of Directors



Ing. Tomáš Vaníček, MBA  
Member of  
the Board of Directors

as at 31 December 2019

Design:

**Maturus, o. p. s.**

*We employ creative people with disabilities*

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