

# BTA Sustainability Strategy

2023-2025

Key to the  
future



**BTA Sustainability Strategy** contribution to the **5 UN Sustainable Development** Goals and Targets based on **ESG dimensions** ensure the sustainable orientation of BTA business activities

## 5 Global Development Goals\*



## ESG dimensions



\* According to VIG Sustainability strategy

# ESG dimensions as BTA Sustainability Strategy priorities



## **SOCIAL**

- **Customers**  
provides the best possible insurance coverage, using innovative and digital services and products that also offer added value from social and environmental perspective, ensuring customer data protection.
- **Employees**  
motivation and commitment are important for the long-term success of a company, provide a good life balance and options for health promotion, encouraging diversity and well-being.
- **Society**  
supports selected projects and promotes social and cultural initiatives which add value.



## **GOVERNANCE**

BTA observes all legal and ethical standards related to customers, partners, employees, the general public and the environment.



## **ENVIRONMENTAL**

BTA promotes social awareness of increasing environmental risks, implements initiatives for greater environmental protection in its own business operations, asset management and underwriting.



## **ECONOMIC**

BTA executes on a profitable business model, which creates sustained and sustainable values.

# 5 Global Development Goals and Targets\* to which BTA can make the greatest contribution



## GOOD HEALTH AND WELL-BEING

**Goals:** Ensure healthy lives and promote well-being for all at all ages.

**Target:** Achieve universal health coverage, including financial risk protection, access to quality essential health-care services and access to safe, effective, quality and affordable essential medicines and vaccines for all.



## SUSTAINABLE CITIES AND COMMUNITIES

**Goals:** Make cities and human settlements inclusive, safe, resilient and sustainable.

**Target:**

- By 2030, ensure access for all to adequate, safe and affordable housing and basic services and upgrade slums.
- By 2030, enhance inclusive and sustainable urbanization and capacity for participatory, integrated and sustainable human settlement planning and management in all countries.



## GENDER EQUALITY

**Goals:** Achieve gender equality and empower all women and girls.

**Target:** Ensure women's full and effective participation and equal opportunities for leadership at all levels of decision-making in political, economic and public life.



## CLIMATE ACTION

**Goal:** Take urgent action to combat climate change and its impacts.

**Target:** Improve education, awareness-raising and human and institutional capacity on climate change mitigation, adaptation, impact reduction and early warning.



## DECENT WORK AND ECONOMIC GROWTH

**Goal:** Promote sustained, inclusive and sustainable economic growth, full and productive employment and decent work for all.

**Target:** Achieve higher levels of economic productivity through diversification, technological upgrading and innovation, including through a focus on high-value added and labour-intensive sectors.

\* Sustainable Development Goals (SDG) and Targets of the United Nations Department of Economic and Social Affairs (UNDESA).  
Resource from: <https://sdgs.un.org/>



# Good health and well-being

## BTA Contribution



### **SOCIAL**

- **Customers**

- Offering services and service culture that provide qualitative medical services to customers.
- BTA aim is to provide qualitative medical services through cooperation with medical institutions (Health insurance partners) and modern platforms such as eMed.
- BTA health and personal accident products are flexible and adjustable according to everyone's need.
- BTA also promotes well-being with other insurance products (bike, sport programmes in health insurance, hate alert etc.).
- Offering innovative services: Xdrive solutions; mobile application etc.

- **Society**

- Velomaster project supports local cities and ensures a healthy lifestyle.
- No stress («Be stress» in Lithuanian) supports society and helps to reduce stress.

- **Employees**

- BTA offers Health insurance.
- Promotes an active lifestyle (no stress, steps etc.).
- Well-being in office culture (new Office Concept).



# Gender equality

## BTA Contribution



### SOCIAL

- **Employees**

- BTA has a diversity strategy, which includes measures to raise awareness of equal opportunity, inclusion and diversity.
- BTA appreciates the contribution of each individual and the different approach to the company's development.
- BTA Baltic diversity strategy provides a possibility for everyone to receive equal opportunities to develop, build a career, share opinions, gain international experience, respecting the balance of work and leisure time of each employee, gender, age, sexual orientation, cultural differences.
- Each of us is so different, but united by the same values that make us stronger.
- HR regular KPI reporting.
- BTA has digital learning platforms such as Coursy and Masterplan, which promote learning culture.





# Sustainable cities and communities

## BTA Contribution



### ENVIRONMENTAL

- **Asset management**

- Incorporating ESG factors for new investments.
- Due diligence for investments with a focus on sustainability and ESG.
- Newly constructed buildings require BREEAM certification with a quality rating of "very good" or "excellent" and an A+ energy efficiency range.
- Promoting a green lifestyle in our real estate portfolio—by building bicycle spaces, electric car charging stations, planting trees in yards, etc.
- Improving the energy efficiency of the existing real estate portfolio by conducting an energy audit.
- Investments in companies that prioritize environmental sustainability and social responsibility, specifically through the use of green bonds and green initiatives.
- Investments in forests and tree planting to lead the way towards a carbon-neutral portfolio.



# Climate action

## BTA Contribution



### ENVIRONMENTAL

#### • Operations

- Tree planting and forestry management in BTA Forests have positive impact on climate change: absorb emissions, promote biodiversity, limit global temperature increases.
- Obtained Green Office certificate that ensures to follow environmental programme targets, like waste sorting, discontinuing of plastic bottle usage, energy efficiency etc.
- Obtained ISO 14001 Environmental management systems certificate that provides assurance that the management systematically takes measures to control the organization's environmental impact, attention to significant environmental aspects like electricity, heating and fuel.
- Following Paperless concept in all BTA offices, electronic document circulation is a mandatory requirement.
- Participating in environmental projects: Just do this in Lithuania; Green Tiger in Estonia.
- Renewing BTA Car fleet to hybrid cars with a lower emission level.
- Green procurement included in procurement procedure.
- Providing bicycle and scooter parking spaces in the Head office to promote more environmentally-friendly transportation.
- Implemented «Quality and environmental policy» where BTA undertakes full responsibility for the company's impact on the environment, as well as the company undertakes to take care of nature conservation and reduction and prevention of pollution.





# Climate action

## BTA Contribution



### ENVIRONMENTAL

#### • Underwriting

- VIG «Underwriting Climate change Strategy» is strictly followed in BTA insurance services: no coal mining, coal plants in insurance risk portfolio.
- Providing a digital health insurance card in a mobile application that has a positive impact on the environment: not polluting the environment with plastic cards, no paper needed in claims handling process.
- Providing e-Med, e-Med Travel, DriveX solutions and developing online products that has a positive impact on the climate changes: there is no need to spend resources on a face-to-face visits, those are replaced by an online environment.
- Offering insurance to environmentally-friendly products like: solar panels, bicycles, windturbines, forests, cogeneration stations.
- Full integration of sustainability factors in insurance product oversight and governance (POG)



# Decent work and economic growth

## BTA Contribution



### **SOCIAL**

- **Society**

- Making decent job opportunities available not only in big cities but also in regions.
- Creating a work environment and culture that meets the needs of all people.
- Making sure that ways of working are diverse enough so that employees can be hired from all regions.
- Making sure that we constantly improve our training systems in order to be able to hire from non-finance areas.
- Making sure that the team is diverse and our internal rules, ethics and environment in general support onboarding and convenient working for all genders, all ages, people with different sexual orientation and physical capabilities.
- Supporting local communities by creating social responsibility projects like Social Active Day, BTA Velomaster and «Be Stresso» (No Stress).

# BTA Ambitions 2023 - 2025

## ENVIRONMENTAL

Paying attention to the planet



- Reduce total **emissions footprint** in own operations by **55%** until 2030 in line with EU's climate goal
- Plant **30 000 new trees** until 2025
- Invest in real estate properties: **A+ energy** ratings and **BREEAM Excellent** certification

net-zero emissions by 2050



## SOCIAL

Taking care of people



- At least **2 500** employees spend at least one day for **social responsibility activities** until 2025
- Each employee reached at least **6 development goals** until 2025
- To offer employees at least **900** different **training events** until 2025

## GOVERNANCE

Respecting the law



- Adapt the complex, ever-expanding and ambiguous EU sustainable finance regulation in **all BTA internal policies** balancing public expectations, BTA sustainability and financial goals until 2025

**Responsibility** **made** **simple**

**bta**

VIENNA INSURANCE GROUP