VIENNA INSURANCE GROUP

BTA SUSTAINABILITY STRATEGY

2026 – 2030

OUR SUSTAINABILITY COMMITMENT

VIENNA INSURANCE GROUP

At BTA, sustainability is not a standalone initiative — it is an integral part of how we do business.

It supports the delivery of **BOLD 2030** through risk management, employee development and long-term value creation.

Our purpose is to give people a sense of security so they can pursue their goals and enjoy life with confidence. Sustainability extends this purpose by helping create long-term value for customers, partners and future generations.

PREPARE FOR THE BEST

VIENNA INSURANCE GROUP

Means helping people, businesses and communities become more resilient to future challenges by making responsible decisions today.

BTA Strategy BOLD 2030
Business direction

BTA Sustainability Strategy 2030
Turning priorities into practical impact

ESG priorities - VIG Sustainability Programme - Selected UN SDGs
Sustainability alignment

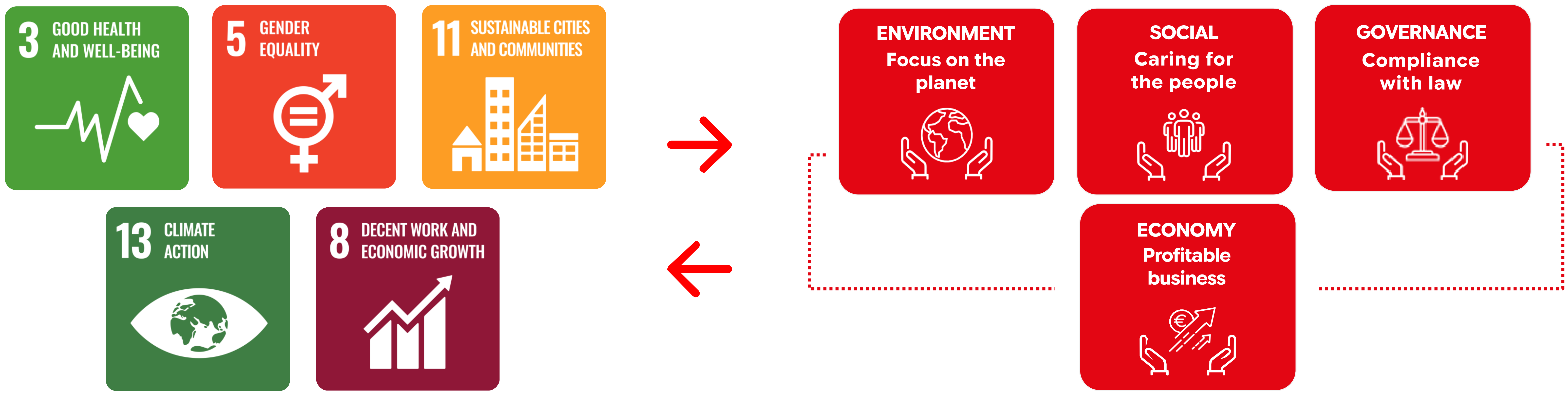
BTA SUSTAINABILITY STRATEGY 2030

bta
VIENNA INSURANCE GROUP

The Strategy focuses on 5 UN Sustainable Development Goals (SDGs) where BTA can make a practical contribution, aligning them with ESG dimensions and the VIG Sustainability Programme.

5 sustainable development goals

ESG dimensions



ESG DIMENSIONS IN BTA SUSTAINABILITY STRATEGY

VIENNA INSURANCE GROUP

SOCIAL

Customers
We provide clear and reliable insurance solutions that help customers understand risks, take preventive action and pursue their goals with confidence.

Employees
We create a work environment where employees can grow, develop and reach their potential, while strengthening well-being, diversity and engagement.

Society
We contribute to safer, more resilient and more sustainable communities across the Baltics through targeted projects and initiatives with clear added value.

GOVERNANCE
We uphold principles of integrity, transparency and responsible business conduct, ensuring compliance with legal and ethical standards.

ENVIRONMENT
We manage our business responsibly and systematically reduce its environmental impact by integrating environmental considerations into daily operations, asset management and underwriting.

ECONOMY
We operate a financially resilient and profitable business model that creates sustainable long-term value.

5 GLOBAL SUSTAINABLE DEVELOPMENT GOALS AND TARGETS WHERE BTA CAN CONTRIBUTE THE MOST

bta
VIENNA INSURANCE GROUP

GOOD HEALTH AND WELL-BEING

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

Target: 3.8. 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

Make cities and human settlements inclusive, safe, resilient and sustainable.

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

GENDER EQUALITY

Achieve gender equality and empower all women and girls.

Target: 5.5. 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

Take urgent action to combat climate change and its impacts.

Target: 13.3. Improve education, awareness-raising and human and institutional capacity on climate change mitigation, adaptation, impact reduction and early warning.

DECENT WORK AND ECONOMIC GROWTH

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

Target: 8.2. Achieve higher levels of economic productivity through diversification, technological upgrading and innovation, including through a focus on high-value added and labour-intensive sectors.

**Source: United Nations Department of Economic and Social Affairs (UN DESA), Sustainable Development Goals*

GOOD HEALTH AND WELL-BEING

SDG 3

BTA 2030 AMBITION

Support the health and well-being of customers, employees and society by providing accessible health insurance solutions and promoting healthier, more active lifestyles and mental well-being.

ESG alignment: Social – customers, employees, society

Direction	Target	Activities	Process owner
Accessible and digital health insurance for customers	By 2030, provide a more accessible and digital health insurance experience, with 90% of claims processed automatically, 15% of health insurance customers using eMed, an integrated digital health ecosystem available to customers, and health insurance offered to individual customers.	Build on existing digital solutions, including the mobile app, digital health card, digital claims submission, eMed and Laura, our chatbot for health coverage questions; further develop claims automation and self-service; connect relevant health information and services into one seamless customer journey.	Underwriting Departments; Insurance Claims Departments
Employee well-being	Deliver at least 5 well-being activities annually, collectively covering all five well-being dimensions (emotional, social, physical, competence development and recognition), and ensure at least 70% employee participation.	Maintain employee health and accident insurance; provide activities across 5 well-being dimensions – emotional (stress management & mental health), social (team building), physical (healthy lifestyle, movement & sports), competence development (learning & growth) and recognition (regular positive feedback); use «Great Place to Work» (GPTW) survay and other employee feedback to shape future activities.	Baltic HR and L&D Management Department
Health and active living in society	Deliver at least 25 health, well-being or active-lifestyle activities annually in the Baltics, in cooperation with at least 3 strategic partners.	Continue and further develop «Kusties, kusties, lai var labi justies» (active lifestyle campaign, LV) and other active-lifestyle and mental health initiatives; cooperate with partners that promote accessible active living.	Baltic Marketing & Communication Department

VIENNA INSURANCE GROUP

GENDER EQUALITY

SDG 5

BTA 2030 AMBITION

Enable equal opportunities for development, participation and career growth, regardless of gender, age or other individual differences.

ESG alignment: Social – employees, society

Direction	Target	Activities	Process owner
Equal opportunities and non-discrimination	Achieve and maintain at least 90% positive employee perception of equal treatment and non-discrimination in GPTW survey.	Analyse GPTW results and implement improvement actions where needed; promote equal opportunities, workforce diversity and intergenerational inclusion through internal and external activities, such as «Amžizmas» and «Amžizmo barometras» (anti-ageism initiatives, LT); monitor diversity indicators, such as representation across age groups, and discrimination risks.	Baltic HR and L&D Management Department
Manager awareness of equal treatment	Ensure that 100% of managers receive information on, or participate in an activity covering, equal treatment, non-discrimination, respectful communication and available reporting channels at least once every two years.	Cover these topics in manager trainings and development activities, including support for new managers; maintain the Diversity Policy; review discrimination risks and provide employee-structure reporting to VIG.	

VIENNA INSURANCE GROUP

DECENT WORK AND ECONOMIC GROWTH

SDG 8

BTA 2030 AMBITION

Build an engaging, productive and continuously learning organization where employees can develop, grow and reach their potential.

ESG alignment: Social – employees

Direction	Target	Activities	Process owner
Learning and development (L&D)	Ensure annual L&D activities across all three strategic directions, with at least 90% of employees participating in at least one development activity per year and at least 1 000 cumulative learning hours per strategic direction annually.	Develop «Coursy», «Masterplan» and other digital learning platforms; make learning accessible to employees regardless of location; plan and deliver development activities across the 3 L&D strategic directions — High Impact Leadership & Culture, Future Ready Talent, and Customer & Business Value.	
Employee experience	Maintain at least 85% employee participation and a «Trust Index» score above 80% in every GPTW survey cycle.	Monitor employee experience through GPTW survey; implement action plans based on employee feedback; strengthen manager communication and employee involvement; promote well-being, recognition and collaboration initiatives.	Baltic HR and L&D Management Department
Employee retention	By 2030, maintain annual employee turnover at or below 20%.	Regularly analyse turnover drivers and employee experience; use insights from exit interviews, GPTW and other employee data to plan improvements; prioritise teams or role groups with elevated turnover risk.	

SUSTAINABLE CITIES AND COMMUNITIES

SDG 11

BTA 2030 AMBITION

Promote safer and more resilient communities across the Baltics by strengthening risk literacy, customer risk awareness and employee engagement in socially meaningful activities.

ESG alignment: Social – customers, society

Direction	Target	Activities	Process owner
Customer risk awareness and prevention	Deliver at least 4 risk-prevention communications annually to existing customers, based on BTA claims insights, customer questions and seasonal risk trends.	Provide practical risk-prevention guidance to existing customers, primarily through e-mail marketing and the BTA app, covering relevant insurance risks and preventive actions.	Baltic Marketing & Communication Department; Insurance Claims Departments
Risk literacy in society	Deliver at least 2 public risk-literacy initiatives annually, covering safety, responsible behaviour and everyday risk management.	Continue «Velopatruļa» (Bicycle Patrol, LV) and other educational initiatives; assess participation in sector or association initiatives; engage with universities and student communities through guest lectures, educational visits and expert involvement to build practical understanding of insurance and risk management; provide relevant public communication through PR and social media.	Baltic Marketing & Communication Department; Baltic HR and L&D Management Department
Employee contribution to society	Ensure at least 70% annual employee participation in «Social Active Day» activities.	Maintain one paid volunteering day annually; enable employees and departments to participate in socially meaningful initiatives of their choice; organise company-led public-benefit and social-impact activities throughout the year.	Baltic HR and L&D Management Department

CLIMATE ACTION

SDG 13

BTA 2030 AMBITION

Reduce BTA's operational environmental footprint and integrate climate and environmental considerations across operations, underwriting and investment decisions.*

ESG alignment: Environment, Governance

Direction	Target	Activities	Process owner
Fleet and sustainable energy use	By 2030, at least 85% of the fleet consists of hybrid or zero-emission vehicles, and the share of renewable electricity reaches at least 50%.	Gradually renew the fleet with lower-emission vehicles; assess EV charging options; maintain bicycle and scooter parking at the central office; conduct annual energy audits and implement priority improvements.	Baltic Administrative & Environmental Management Department
Environmental management and awareness	Maintain ISO 14001 certification throughout the strategy period.	Maintain the Quality and Environmental Policy; address improvement opportunities identified through audits; promote waste sorting and resource efficiency; support environmental initiatives across the Baltics, including WWF «Green Office» certification (LV), «Rohetiiger» (EE) and tree planting in the BTA forest (LV).	
Sustainability information in procurement	By 2030, sustainability-related information is requested from suppliers and partners in at least 90% of procurement processes.	Include concise questions on partner certifications, policies and practical sustainability activities; the information received may be used as additional context in the overall assessment.	
Paperless operations and reduced paper use	By 2030, reduce A4 office paper purchases across the Baltics by at least 15% compared with the 2025 baseline.	Maintain paperless practices in Central offices and build on existing digital solutions, including digital contracts, e-signatures, electronic document flows, DriveX and self-service; continue reducing paper-intensive processes and introduce further digital alternatives where feasible.	Baltic Administrative & Environmental Management Department; Baltic IT Department

bta
VIENNA INSURANCE GROUP

CLIMATE ACTION

SDG 13

Direction	Target	Activities	Process owner
Energy-efficient property underwriting	By 2030, integrate documented building energy-efficiency criteria into underwriting and pricing for 100% of relevant new and renewed commercial property policies with available energy-performance data, and annually review the portfolio, including the share of higher-efficiency properties.	Collect and use building energy-performance certificate/class data in underwriting for relevant new and existing commercial policies; introduce differentiated pricing or favourable coverage conditions for more energy-efficient properties (e.g. A-class office buildings); review pricing models in line with market and regulatory developments.	Underwriting Departments
Renewable energy and e-mobility insurance solutions	By 2028, introduce or enhance at least two insurance products for renewable-energy and e-mobility assets, including relevant incentives, and track the share of related policies in the portfolio.	Develop or enhance insurance solutions for renewable-energy and e-mobility assets (e.g. solar panels, wind generators, e-bikes, e-scooters, electric vehicles and plug-in hybrids); introduce or refine relevant incentives; simplify risk-assessment criteria to speed up policy issuance; promote products through agent, broker and direct sales channels.	
Sustainable investment and asset management	By 2030, reduce CO_2 emissions from the corporate investment portfolio by 30% against the 2023 baseline. For new real estate investments, prioritise properties with A+ energy efficiency and BREEAM Excellent or equivalent certification.	Follow VIG's corporate portfolio decarbonisation approach; monitor portfolio CO_2 emissions; integrate sustainability criteria into the overall risk, return and compliance assessment for real estate investments.	Investment Office

** BTA follows VIG climate targets and provides CO_2 emissions data for VIG Group accounting and progress tracking.*

bta

VIENNA INSURANCE GROUP

PREPARE FOR THE BEST