



CARE

Another Year of Sustainable Development
2016



Management Board

Piotr Maria Śliwicki, President of the Management Board
Małgorzata Makulska, Vice President of the Management Board
Grzegorz Szatkowski, Vice President of the Management Board
Adam Roman, Member of the Management Board

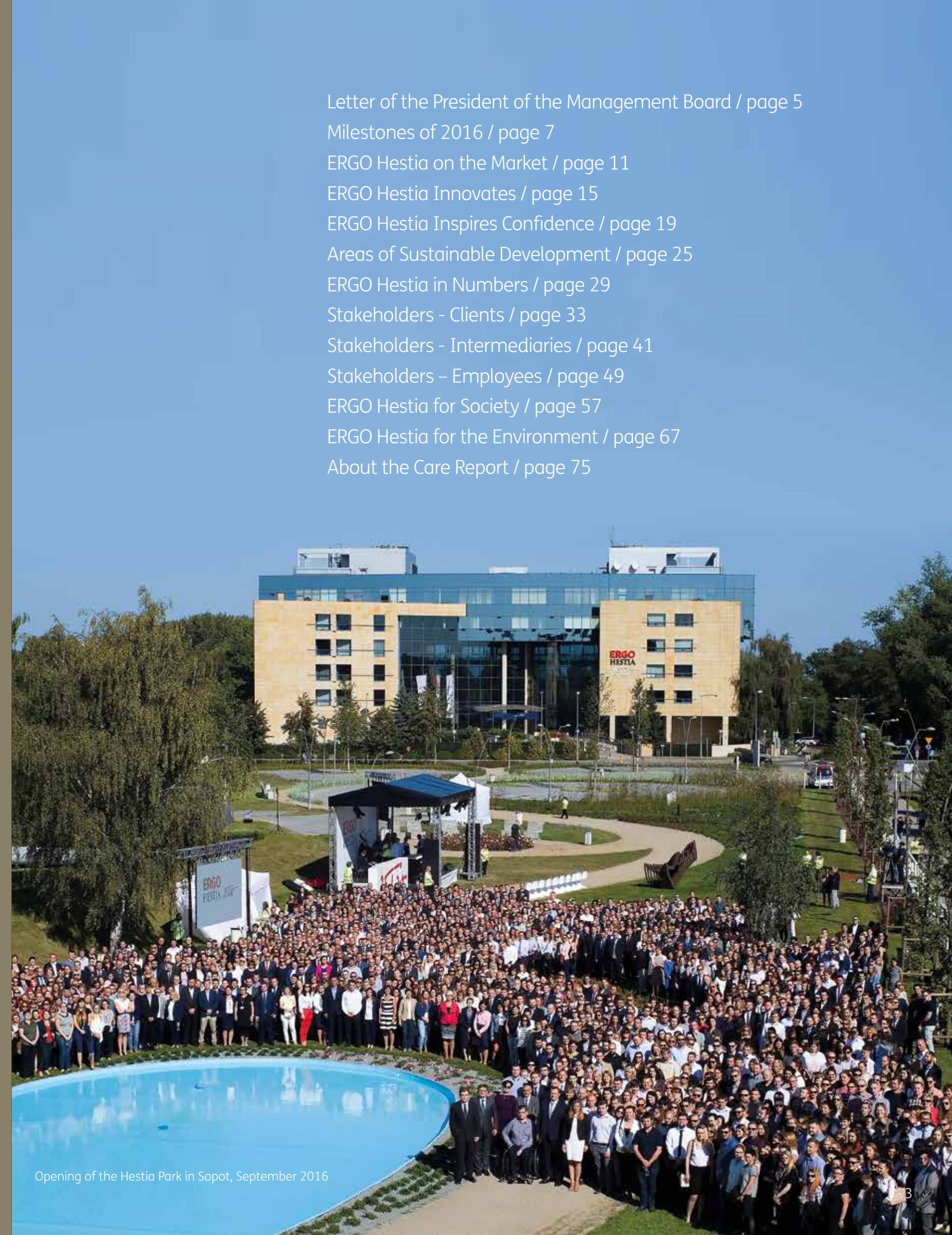
Supervisory Board

Thomas Schöllkopf, Chairman of the Supervisory Board
Thomas Schirmer, Deputy Chairman of the Supervisory Board
Jürgen Schmitz, Member of the Supervisory Board

To read the Care 2016 Report online, scan the QR code or visit www.ergohestia.pl/zrownowazony-rozwoj/raport-troska-2016



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Opening of the Hestia Park in Sopot, September 2016



Honeybee (Apis) – genus of the family Apidae

All species of the Apis genus live in colonies. They produce beeswax to build combs with caps on both sides, where they raise larvae and store honey. Adult bees and larvae obtain nutrition from nectar, honeydew, and pollen. Honeybees live in large colonies comprised of 20 to 80 thousand bees, depending on the species.

The average flight range of a bee is 3 kilometres, and the maximum range is 10 kilometres or more. To collect pollen for 1 kilogramme of honey, bees must visit 4 million flowers. A bee visits 50 – 100 flowers during a single flight. A bee flaps its wings 190 – 200 times per second, i.e., 11,400 times per minute.

Foraging bees collect flower pollen, add enzymes, and bring pollen to the beehive. Hive bees add amino acids, organic acids, and enzymes, which split multi-sugars into simple sugars, and take the nectar to caps in order to concentrate it. As honey thickens, bees add more organic compounds and move it to higher located caps. Thick mature honey is sealed in caps with a thin layer of beeswax.

Honeybees have produced honey in this way for 150 million years. They are the only insect to produce nutrition that is consumed by humans.

Today, when technology increasingly impacts nature, the behaviour of bees can be the most sensitive indicator of environmental pollution.



Piotr M. Śliwicki, President of ERGO Hestia Group

Division lines deepen. Traditional value systems crumble. On the centenary of the October Revolution, new barriers rise and unknown leaders emerge. New generations take over, new social classes communicate over new communication channels. New forms of capital develop. As we look for immutable values in an attempt to rebalance the undermined legacy of our predecessors, we need to hark back to fundamental, time-tried patterns. From the perspective of a responsible, mature financial corporation, one that we have been building for nearly three decades in Sopot, sustainable development is a compass which sets the direction.

This Report, presented on an annual basis to our clients, business partners, and employees, comes as an attempt to take stock of ERGO Hestia's commitment including both our market activity and social mission. According to the UN recommendations, the Report summarises our initiatives taken in 2016 to make the world a better place for the future generations and to ensure access to sustained natural, social, and business resources.

Different from last year's publication, this Report offers a new perspective on ERGO Hestia's projects aiming to foster conditions of sustainable development. It is no coincidence that the 16th edition of the Hestia Artistic Journey competition, a part of our strategic commitment which brings together business, art, and the general public, was entitled "Change Your Perspective." The change is evident in the Report, as well, as it introduces our stakeholders and brings stories of individuals and institutions, heroes and beneficiaries, including the Personal Injury Rehabilitation and Support Centre, the Integralia Foundation, the Hestia Volunteer Centre. For the first time, one of our initiatives – the Hestia Honeybee Project – provides the leitmotif of the Report. This approach follows the UN concept of sustainable development understood as both taking action and measuring its impact on the quality of life.

This Report, drafted in a world driven by innovation and change, has several main themes. One is embodied by the Hestia Sculpture Park in Sopot, which has been established among other things for purely aesthetic reasons. Another theme explores traditions and simple solutions, for instance as we actively encourage our employees to commute using environmental means of transport. ERGO Hestia strives to set the course of sustainable development in many other ways, as well. Taking care of public space is a precondition for the implementation of our Group's Strategy of The Highest Standard of Protection.



Piotr M. Śliwicki
President of ERGO Hestia Group

Milestones of 2016



Milestones of 2016

January

Solvency II Directive takes effect on 1 January 2016



February



Sign language interpreting service MIGAM is launched



ERGO Hestia's apiary has 60 thousand honeybees

July



25th anniversary of ERGO Hestia Group

August



ERGO Hestia is awarded as one of the Most Attractive Employers



ERGO Hestia opens the 50th Standardized point of sale



Poland's first motor insurance product available on smartphones is offered by a bank



ERGO Hestia Polish Surfing Challenge opens

September



Hestia Park opens



ECO HESTIA SPA competition winners are announced for the first time



Integralia Foundation is once again named a Super Icebreaker

October



ERGO Hestia joins the Ethics Coalition Programme co-ordinated by UN Global Compact Poland



ERGO Hestia designs are awarded in the Agape Corporate Newsletter Competition



ERGO Hestia receives the 2016 Environmental Fleet of the Year Award



Honey is produced for the first time in the Hestia apiary

November



First edition of the NOW by Artistic Journey competition and photography exhibition on Instagram



ERGO Hestia Group's Ethics Programme in the UN Global Compact "Business and Human Rights" Report

December



ERGO Hestia signs the Diversity Charter



ERGO Hestia is the first insurer to adopt the Minimum Standard of the Ethical Programme



"CARE. 25 years of Sustainable Development in ERGO Hestia Group" Report is published



Remodelled website www.ergohestia.pl launches



ERGO Hestia receives the Golden Bumper Award for the 4th consecutive time



Hestia Artistic Journey exhibition "Empty" opens in Kalisz

March



Exhibition of Hestia Artistic Journey competition winners "Through the Prism. Part 3" opens in Wrocław

ERGO Hestia replaces 180 company cars for mobile claims handlers with hybrid vehicles

The platform for people with disabilities www.doradza.my launches

April



President of ERGO Hestia Group - Piotr M. Śliwicki receives a special award on the 25th anniversary of the Polish insurance industry at the 7th Insurance Forum



ERGO Hestia boasts the lowest complaint ratio for the 7th time according to the Financial Ombudsman's report



16th edition of the Tischner Days and the Father Józef Tischner Znak and Hestia Award



The Young Insurance Academy opens

May



Jubilee 15th edition of the Hestia Artistic Journey competition with a record-high number of entrants



The ERGO Hestia 2015 Annual Report "Dialogue" is published

June



iHestia - New World of Insurance launches



New products: ERGO Sport and Moja Firma are first offered




ERGO Hestia receives the Fair Play Award for the 9th time at the Broker Congress



The Hestia Artistic Journey "Faces" exhibition opens in Sopot

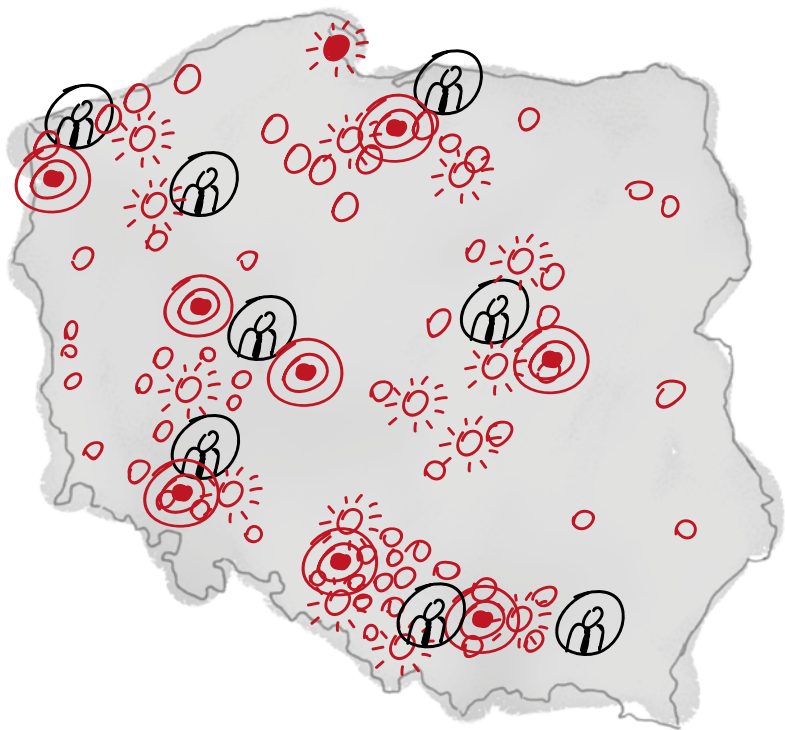
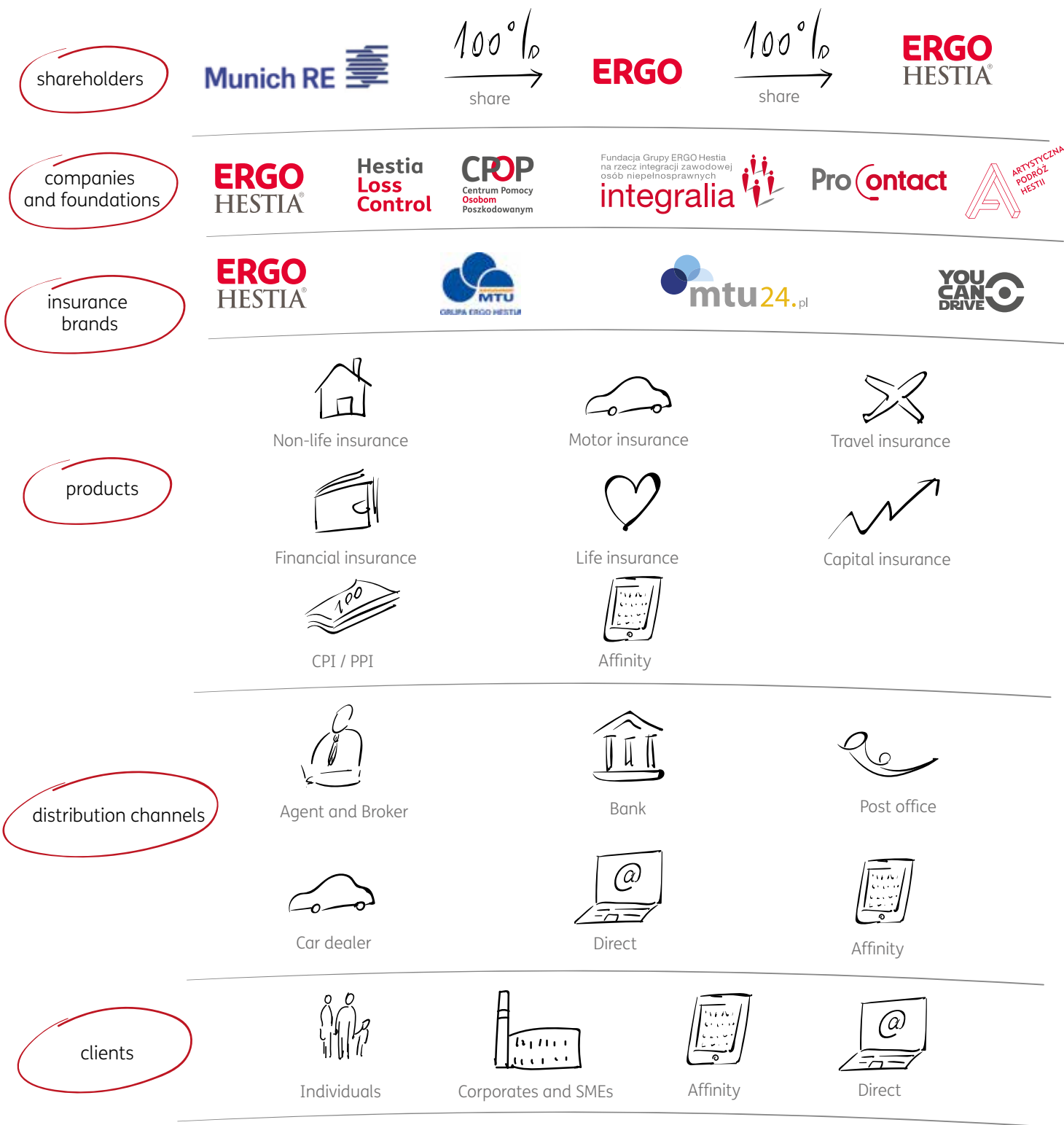




ERGO Hestia on the Market

ERGO Hestia is one of the biggest insurers in Poland and one of the most innovative financial institutions in business for 26 years. In 2016, we continued to implement new technologies and initiatives in anticipation of customers’ needs in the fast-changing world. Guided by this approach, ERGO Hestia Group sets new market standards.

Specialised companies of the Group offer insurance for individuals, including life and non-life insurance, as well as insurance for the industry and SMEs. The four brands which ensure the optimum selection of non-life insurance include: ERGO Hestia, MTU, mtu24.pl, and You Can Drive.



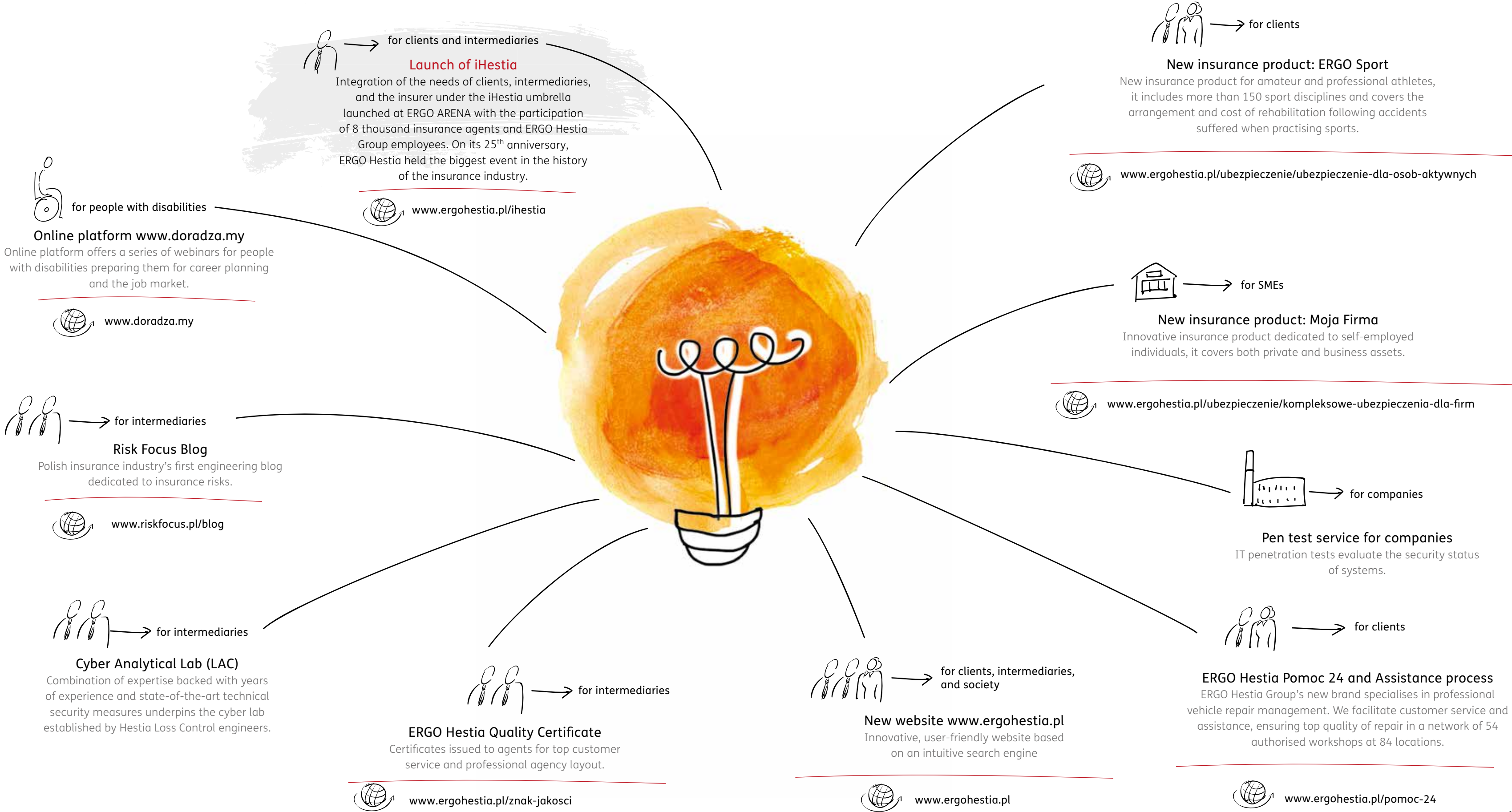
Our network of Branches, Standardized points of sale and other Points of sale, where advisors offer our insurance products, spans all of Poland. We are always close to individual customers and corporate clients. We understand trust as a commitment to take responsibility and provide care.



ERGO Hestia Innovates

ERGO Hestia Apiary, Gdańsk, ul. Jelitkowska (roof of the Marina II building)

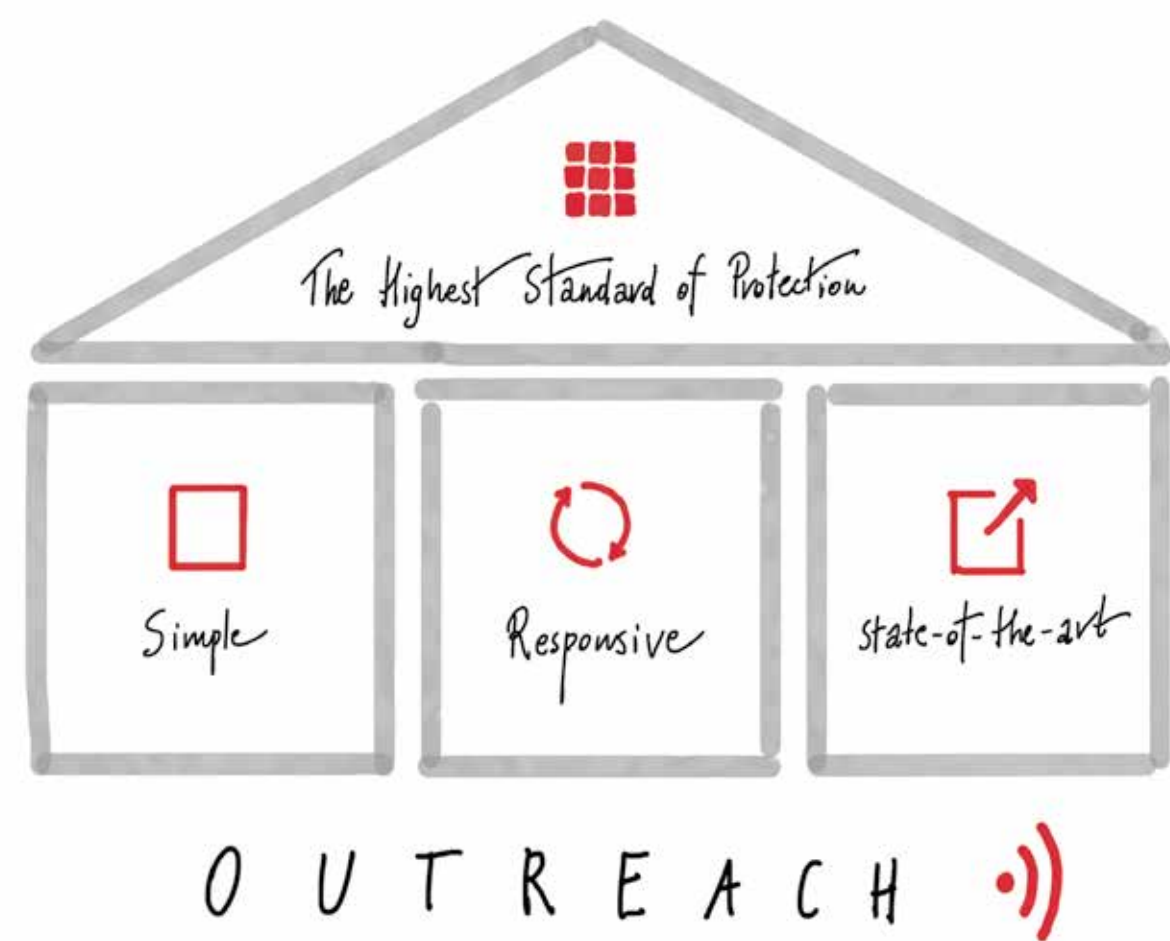
New technologies, new media, new needs, new challenges: ERGO Hestia helps customers live and grow in a dynamic reality. In 2016, we launched the revolutionary system iHestia and developed a range of innovations to facilitate the use of our products by clients, support intermediaries, and foster social responsibility.



ERGO Hestia Inspires Confidence



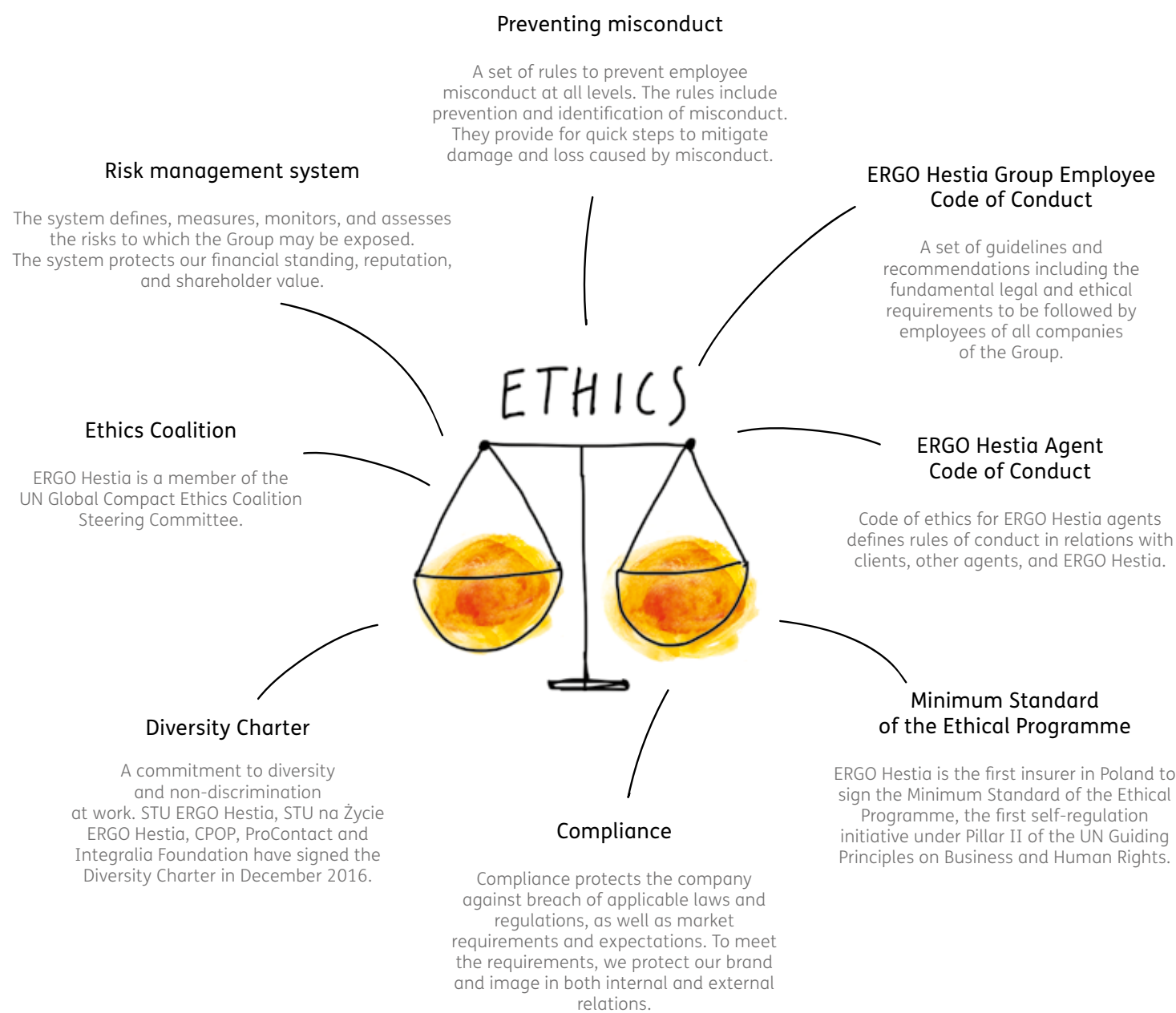
ERGO Hestia is the biggest non-life insurer in Poland established from scratch in the market economy. We set standards in the insurance industry and we aspire to set the course of its development. We have developed The Highest Standard of Protection based on precise identification of clients’ needs, smart selection of the insurance cover, and handling of claims depending to the preferences of the beneficiary. We make sure that our approach is simple and understandable as we respond to changes in today’s world and deploy state-of-the-art solutions and technologies.



Membership

ERGO Hestia actively contributes to economic and social developments in Poland. Group companies and foundations participate in the following organisations and initiatives: Polish Chamber of Insurance (PIU), Gdańsk Business Club, International Network of Insurance, Polish Business Roundtable, Polish-German Chamber of Industry and Commerce, Employers of Poland, Union of Car Dealers, Lewiatan Confederation, Steering Committee of the UN Global Compact Ethics Coalition, Labour Market NGO Network, CEE Partner of Hartford Steam Boiler.

ERGO Hestia follows a code of business ethics. The mission of the Group is to provide The Highest Standard of Protection and a sense of security for clients. ERGO Hestia always follows the principles of prudence and caution, striving to anticipate any potential adverse impact, take adequate measures, and follow top standards.



Supply chain

We co-operate with quality, reliable and flexible suppliers of goods and services. The selection process is transparent and based on tenders in accordance with the Procurement Planning and Tendering Instruction. We work with more than 2,500 suppliers across Poland. We follow our outsourcing rules, as confirmed in a written agreement with the contractor. We outsource claims handling, asset management, debt collection of premiums and recourse payments, insurance risk assessment.

Customers’ trust is the foundation of insurance and ERGO Hestia’s key asset. For the past 26 years, we have worked every day to win confidence and help clients as a trustworthy partner they can rely on even in the most difficult circumstances. ERGO Hestia’s commitment has been acknowledged by market experts as the Group once again won a number of industry awards in 2016.



Special award for ERGO Hestia Group President on the 25th anniversary of the Polish insurance industry

Driving market development and implementing innovations which become the industry benchmark: the Board of the 7th Insurance Forum unanimously awarded President Piotr Maria Śliwicki and all ERGO Hestia employees for their commitment.

Warsaw, April 2016



Super Icebreaker title awarded to Integralia Foundation

The Integralia Foundation, which has for 12 years helped people with disabilities and their employers to overcome barriers, has been awarded for its unique social commitment promoting activity of people with disabilities.



Golden Bumper Award

ERGO Hestia was awarded for the fourth time in a ranking of the best insurers nominated by car workshops providing repair service to claims beneficiaries.



ERGO Hestia: A Leader of Trust

ERGO Hestia had the lowest complaint ratio among the top five insurers in Poland for the 7th time according to the Financial Ombudsman’s report. Clients rated Polish insurers for the quality of claims handling, customer service, value for money, advisory, simplicity, and transparency.



CESSIO 2016 Award

ERGO Hestia complies with the highest standards of tendering in the sale of debt portfolios, as acknowledged at the 7th Debt Management Congress. The company was awarded in the leading ranking of the Conference of Financial Companies in Poland and KPMG.

Fair Play

ERGO Hestia named the best corporate insurer by insurance brokers

ERGO Hestia was named the most trustworthy insurer for the 9th time at the 2016 Broker Congress. The Fair Play Award stands for top quality of relations between the insurer and brokers.



Environmental Fleet of the Year 2016

Motor journalists and industry experts acknowledged ERGO Hestia’s efforts to steadily increase its hybrid vehicle fleet. The 200 environment-friendly cars of Hestia claims handlers travel millions of kilometres.



ERGO Hestia designs awarded in the Agape Corporate Newsletter Competition

“Astonishing concepts, intriguing execution.” ERGO Hestia was awarded for the best and most original graphic and multimedia designs introducing the company: the ERGO Hestia Group 2015 Annual Report designed by an artist, the image campaign #mistrzowska ochrona, as well as ERGO Hestia With Passion: a series of videos about passions of the Group’s employees.



ERGO Hestia: Most Attractive Employer 2016

ERGO Hestia was once again named a top 100 employer in a ranking of Polish students and a first-choice employer for students of law and mathematics.

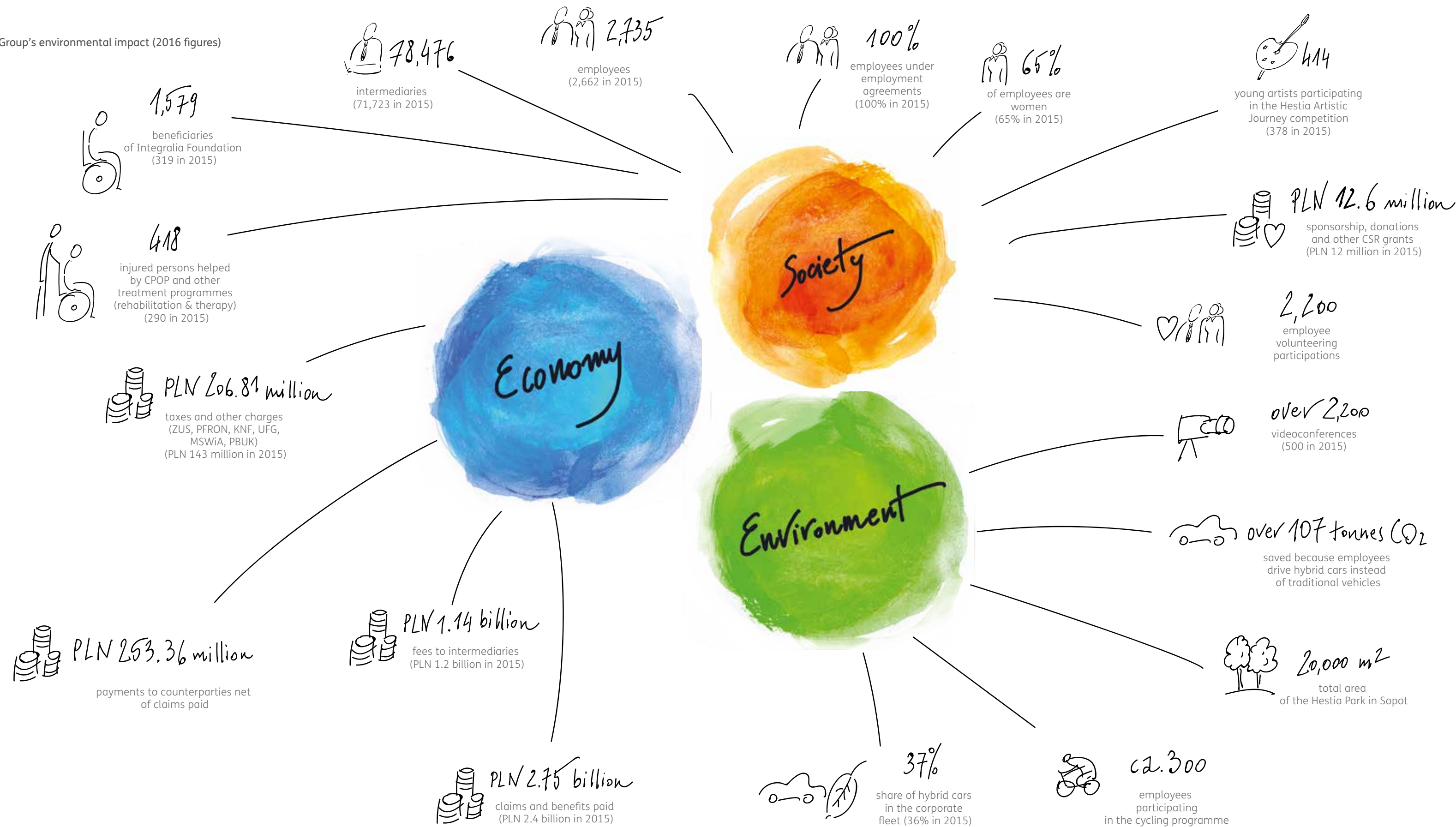
Areas of Sustainable Development



Areas of Sustainable Development

ERGO Hestia believes that social and environmental commitment is as important as financial goals and targets. The Responsible Business Forum (Polish: Forum Odpowiedzialnego Biznesu, FOB) report “Responsible Business in Poland. Good Practices 2016” features 20 good practices of ERGO Hestia, the highest number in the insurance industry.

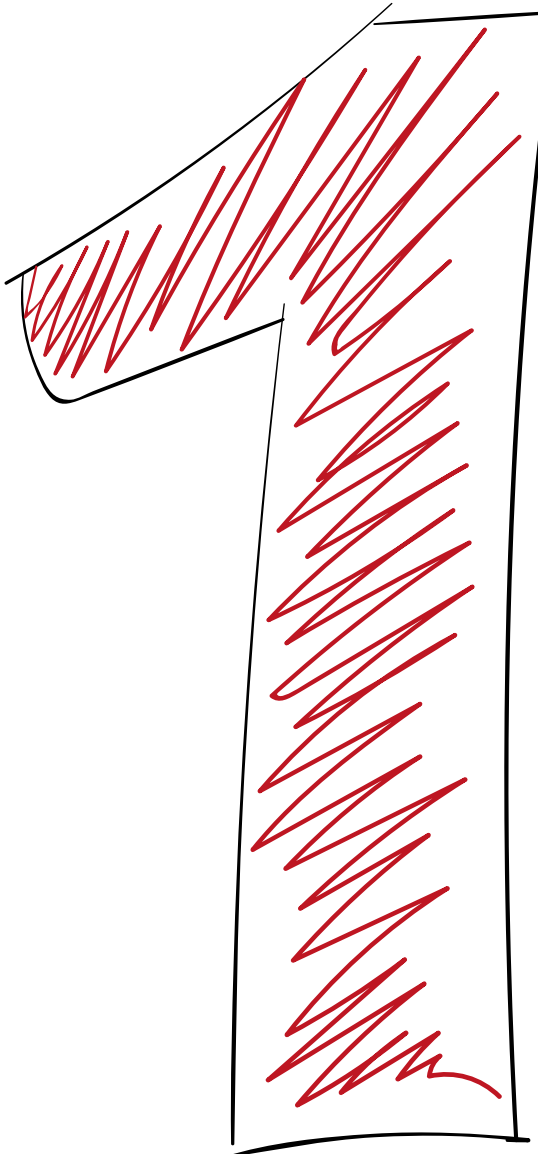
ERGO Hestia Group’s environmental impact (2016 figures)





ERGO Hestia in Numbers

One. Number one. This is ERGO Hestia’s position in the customer satisfaction ranking of insurers by quality of claims handling. One. One minute. This is how frequently we issue claims payment decisions, 24/7. In 2016, we processed more than 680 thousand claims. 3.3 million clients trust ERGO Hestia, including individuals, SMEs, and corporations. We insure more than 200 thousand companies across Poland.

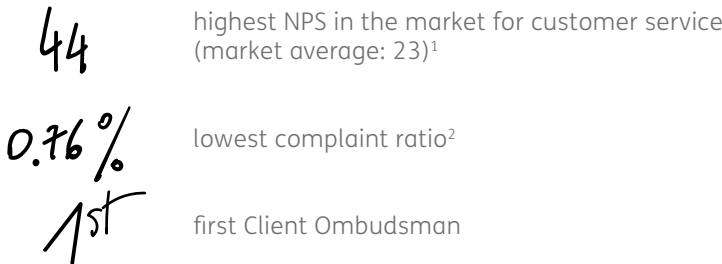


#1 FOR COMPANIES

We insure



#1 IN CUSTOMER SERVICE



¹ Ipsos survey, 2016 (client)

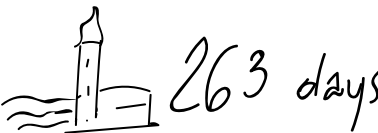
² Lowest complaint ratio of the top 5 insurers with the largest market shares in Branch II, based on monitoring of complaints filed with the Financial Ombudsman in 1 January – 10 October 2016 (www.rf.gov.pl)



representing ca. **23%** of the working population of Sopot

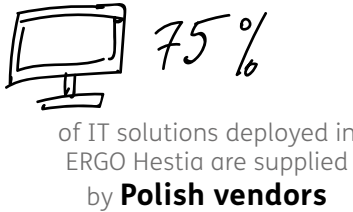


equal to ca. **11%** of estimated Gross Domestic Product of the Pomeranian Region in 2015 (GDP according to Central Statistical Office report by region)



in the year - this is the period the City of Sopot would stay in business if ERGO Hestia Group insurance companies were the only taxpayers in town and all taxes and other fees went to the City

direct payments of ERGO Hestia Group insurance companies to the public sector stood at **PLN 197.22 million** in 2016 expenditures of the City of Sopot stood at **PLN 272.83 million** in 2016 according to the City of Sopot 2016 budget implementation report



Other financials

Non-life insurer

PLN 1,234.78 million

PLN 1,407.87 million

131%

Life insurer

PLN 162.64 million

PLN 224.55 million

258%

SCR (Solvency Capital Requirement)

own funds

SCR ratio





Stakeholders / Clients

The scale of business and the strong market position do not need to alienate the company and its clients. ERGO Hestia understands the needs of individuals who insure homes and cars, as well as the needs of companies whose insurance policies run in the millions. Every customer counts. We treat all of our customers with respect and transparency on a case-by-case basis.

Value generated for clients

44
the market's highest

NPS of ERGO Hestia in claims handling, almost double the market average* (market average 23)

0.76
the market's lowest

the market's lowest complaint ratio equal to the share of complaints to market share (according to the Financial Ombudsman's 2016 report) (0.68 in 2015)

PLN 2.75 billion

claims and benefits paid (PLN 2.4 billion in 2015)

922,232

calls handled in 2016 by the ERGO Hestia Group call centre (857,929 in 2015)

89%

First Call Resolution (75% in 2015)

3,148

cases handled by the Client Ombudsman (1,858 in 2015)

96%

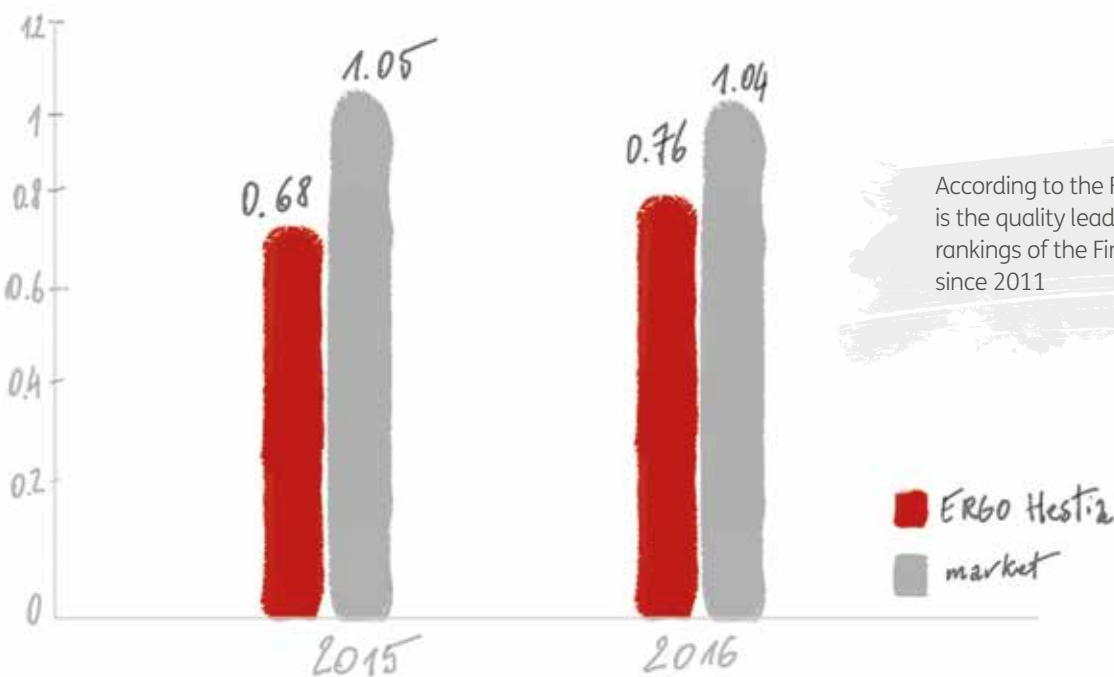
complaints processed on time (within 30 days) (98% in 2015)

10 days

(median) processing time of the Client Ombudsman (4 days in 2015)

*2016 survey of 798 clients focused on relations with ERGO Hestia including agent service, claims handling, customer service, general referral of the insurer

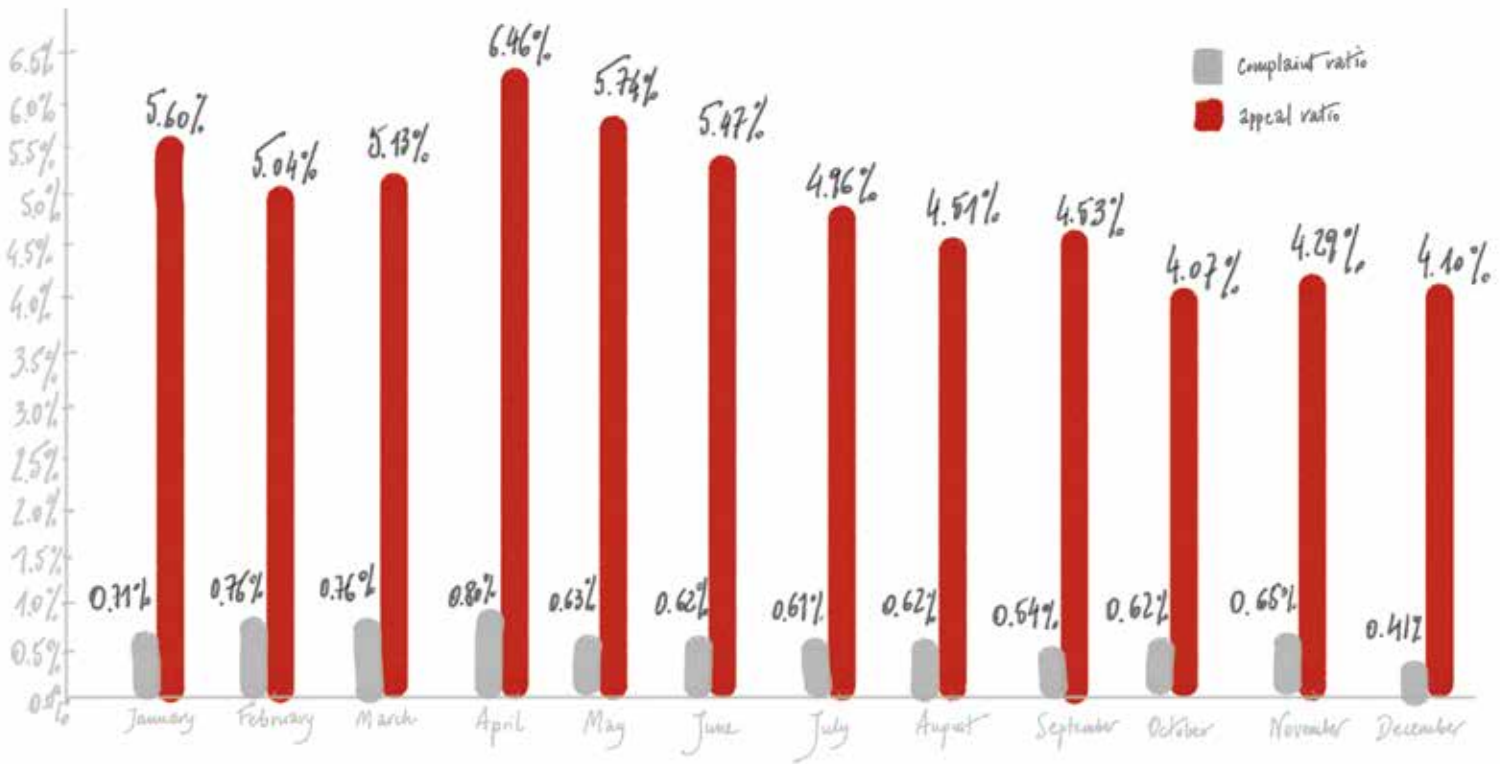
Complaint ratio according to the Financial Ombudsman's report



According to the Financial Ombudsman, ERGO Hestia is the quality leader. ERGO Hestia was # 1 in 4 out of 5 rankings of the Financial Ombudsman's reports since 2011

ERGO Hestia reports the best customer satisfaction rate in claims handling. According to the Financial Ombudsman's 2016 report, ERGO Hestia has the lowest complain rate to market share. This is the result of our everyday efforts to improve the quality of our service. ERGO Hestia is the first insurer in Poland to have a Client Ombudsman, who helps to resolve atypical problems.

ERGO Hestia complaint and appeal ratio, 2016

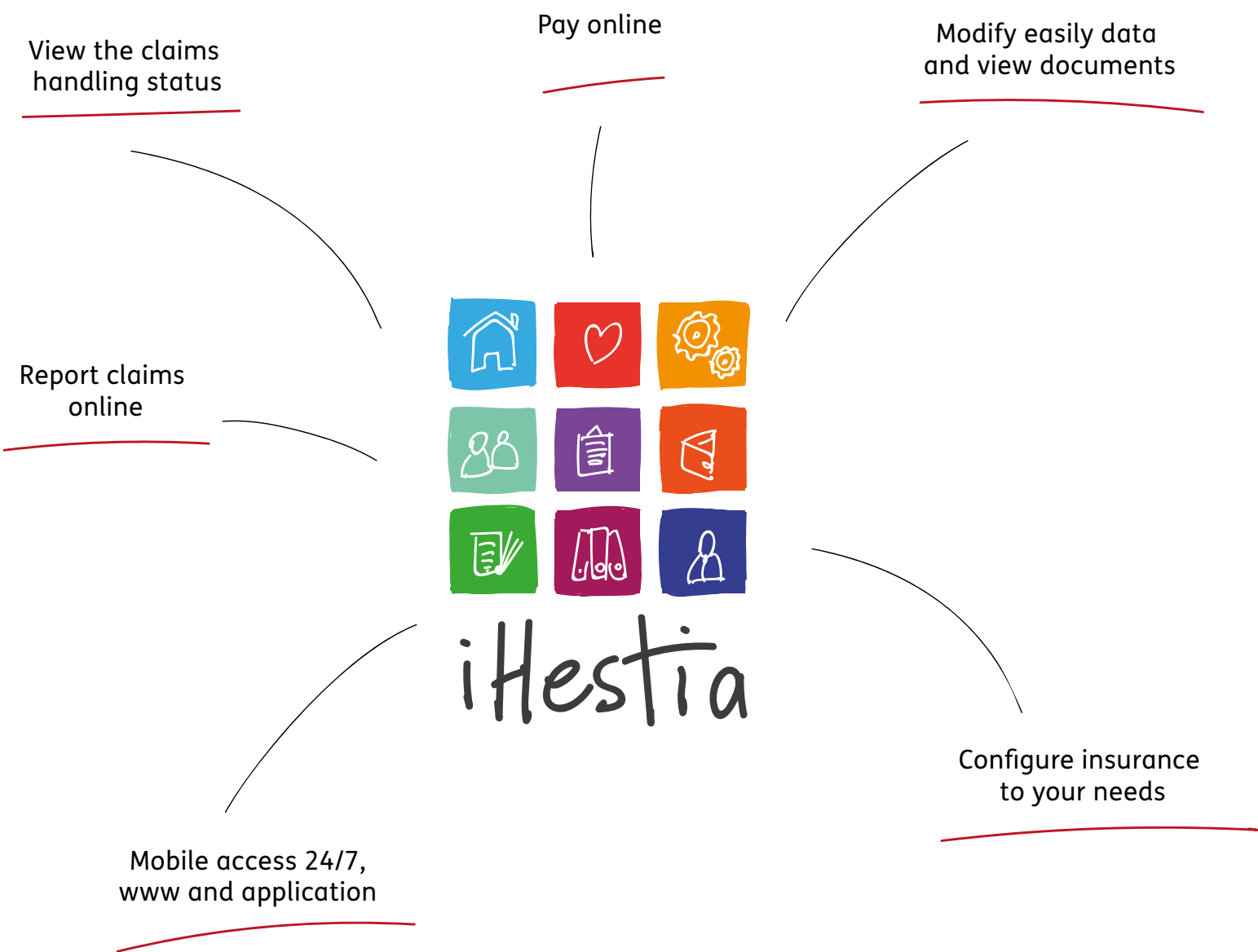


Complaint ratio
The complaint ratio decreased by 0.3 pps. in 2016 (from 0.71% to 0.41%). The ratio of complaints to sales decreased in 2016. The trend suggests that customers increasingly appreciate the quality of ERGO Hestia's service.

Appeal ratio
The appeal ratio decreased by 1.5 pps. in 2016 from 5.6% in January to 4.1% in December. The appeal ratio decreased steadily after April from 6.46% in April to 4.1% in December. The decrease of the ratio suggests that fewer customers have objections about claims handlers' decisions.



The year 2016 was a watershed. After years of efforts and preparations, we launched iHestia: New World of Insurance. It is more than an innovative IT tool supporting customer service. It brings a revolutionary change in the relations between the insurer, the intermediary, and the client. Simple, easy to use, open to change, trusting of partners: it is iHestia.



Piotr Szczęsny
Partner, SPS Handel S.A., Melvit S.A., Zakłady Mięsne Pekpol Ostrołęka S.A.

We have worked with ERGO Hestia since 1995. It seems like forever so if you ask me why we choose the insurer, the question is moot. Hestia is a given: it is a part of our business. Why? We have always worked with a single agent who is the face to Hestia for us. Her name is Danuta Sikorska. We have built so much trust over those years that any change would be unthinkable.

I am always 100 percent confident that every transaction will be fair, quick, and efficient. Our companies have faced many issues over the years; yet, all issues have always been resolved. We've had a close relationship with the insurer and we are never left on our own. Quick communication, quick decisions. We know that we can rely on Hestia in all matters of insurance and focus on our core business instead. Just like that. It's all about trust.

The one thing ERGO Hestia could improve is to have a single bank account number for each client. We now use a number of insurance products across the companies of the group and we need to use many account numbers. For the sake of simplification, let's change that!



Wiesław Sacharski
ERGO Hestia's individual customer who also insures his microbusiness as a toy and stationery wholesaler

For sure, one can get used to an insurer, it becomes a routine. But the routine would not have been possible without two key elements of business practice: good price and trust. The two must always come together, and I believe that they do when you work with ERGO Hestia. A good price wouldn't be enough if I was unhappy with our relationship.

Over the many years that we've used ERGO Hestia's insurance service, we haven't experienced a major problem other than an occasional fender bender. Each incident was resolved quickly, sparing us the headache, which is absolutely great.

ERGO Hestia is a strong brand and a high-profile insurer. Some corporate lessors or banks require insurance from a designated provider. Hestia is always on their list; how could it be otherwise? In my opinion, it is a market leader thanks to its stability and strength.

An accident happens. A claim is paid. Is that it? No. There is so much more than that. You may require comprehensive assistance; rehabilitation; re-entry into the job market; support in relations with healthcare providers. Since 2009, ERGO Hestia and the Personal Injury Rehabilitation and Support Centre (Polish: Centrum Pomocy Osobom Poszkodowanym, CPOP) have helped the victims of most serious car accidents regain their fitness and integrate with the community.



200

injured persons under the care of CPOP

90

licensed rehabilitation centres (60 in 2015)

45

individual assistance programmes of medical, social and vocational rehabilitation

600

hours of rehabilitation (on average) per injured person

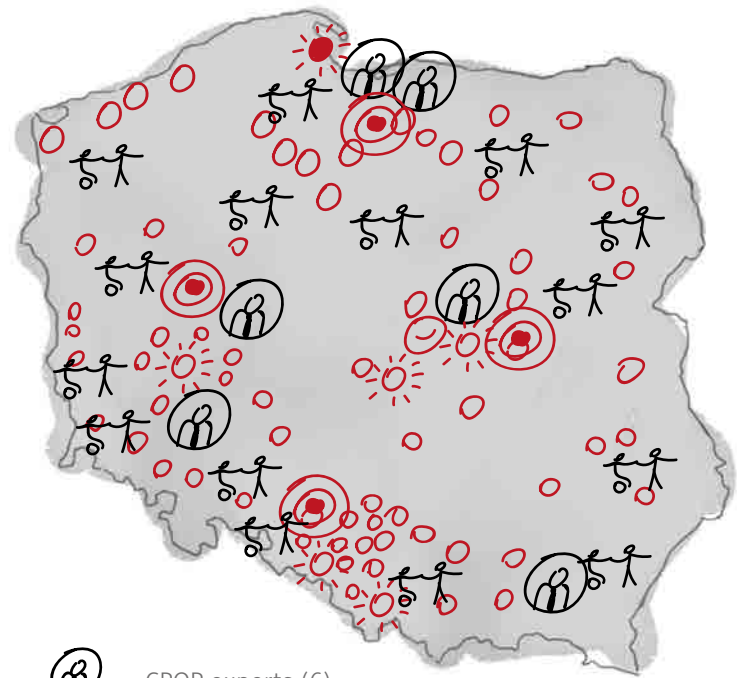


Maria Dzirkuk
Beneficiary of the Personal Injury Rehabilitation and Support Centre (CPOP)

I had an accident in February 2015. I was three months away from graduating high school. We crashed into a truck. I was in shock so at first I didn't notice that I couldn't feel my legs... My spinal cord was damaged. I was in a coma for a week, confined to bed for another two months before my rehabilitation began. ERGO Hestia and the Personal Injury Rehabilitation and Support Centre offered me a comprehensive programme. I was given braces and then an exoskeleton.

The breakthrough came when I wiggled my toe. That was really something. But don't think that once a single toe moves, everything else will follow easily. It doesn't. It's key to keep up the effort, never stop trying until you become fit again, no matter how long it takes. When the doctors told me that I could be fit again, it was my incentive. And CPOP is helping me all along.

I have graduated college. Yes, during the programme.



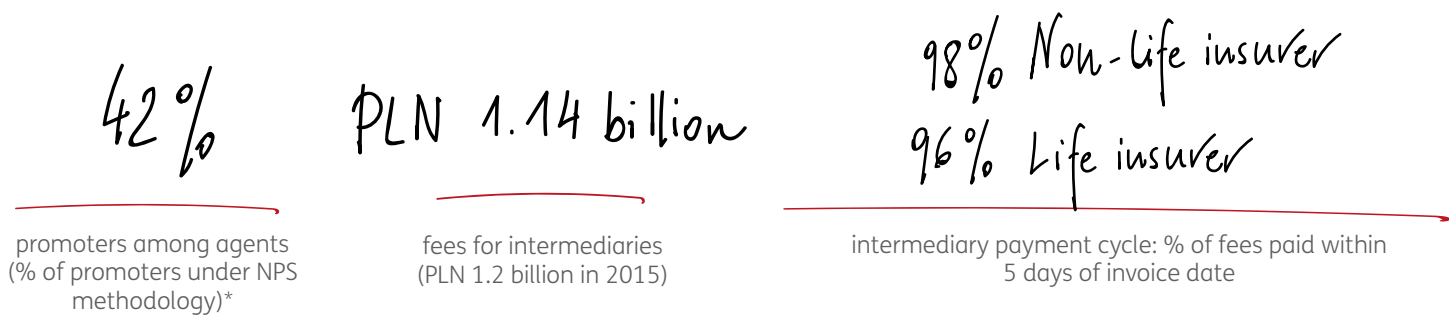
- CPOP experts (6)
- Rehasport Clinic – core rehabilitation centres (4)
- Rehasport Clinic – licensed rehabilitation centres (90)
- NeuroSana – neurological rehabilitation centre – Gdańsk
- NeuroSana – physiotherapists
- Integralia Foundation – career advisors (16)
- Factory of Health
- medical centres (10 thousand)



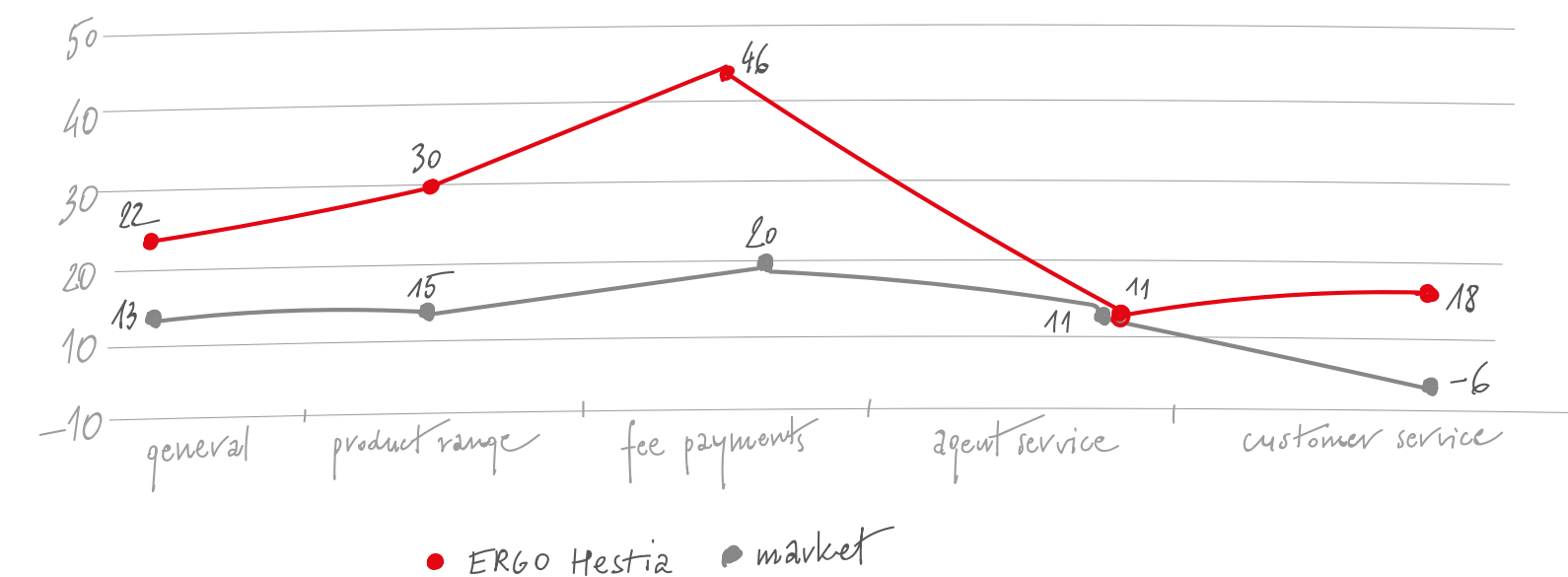


Our close relations with clients would not be possible without the extensive network of intermediaries. They represent ERGO Hestia, the company they can trust because it inspires confidence and provides an attractive product range. We support them with state-of-the-art IT solutions, help them develop their skills, offer expertise and draw on the expertise of our intermediaries as we engage in a dialogue as partners. Together, we can identify and anticipate the needs of clients.

Value generated for intermediaries



Agent propensity to recommend the insurer



*2016 survey of 601 agents focused on relations with ERGO Hestia including agent service, customer service, product range, general referral of the insurer

5,288 agencies and other insurance partners of ERGO Hestia Group (5,187 in 2015)

78,476 individuals acting as agents cooperating with the ERGO Hestia Group (71,723 in 2015)

545,909 calls handled in 2016 – agent call centre (425,562 calls in 2015)

89% First Call Resolution



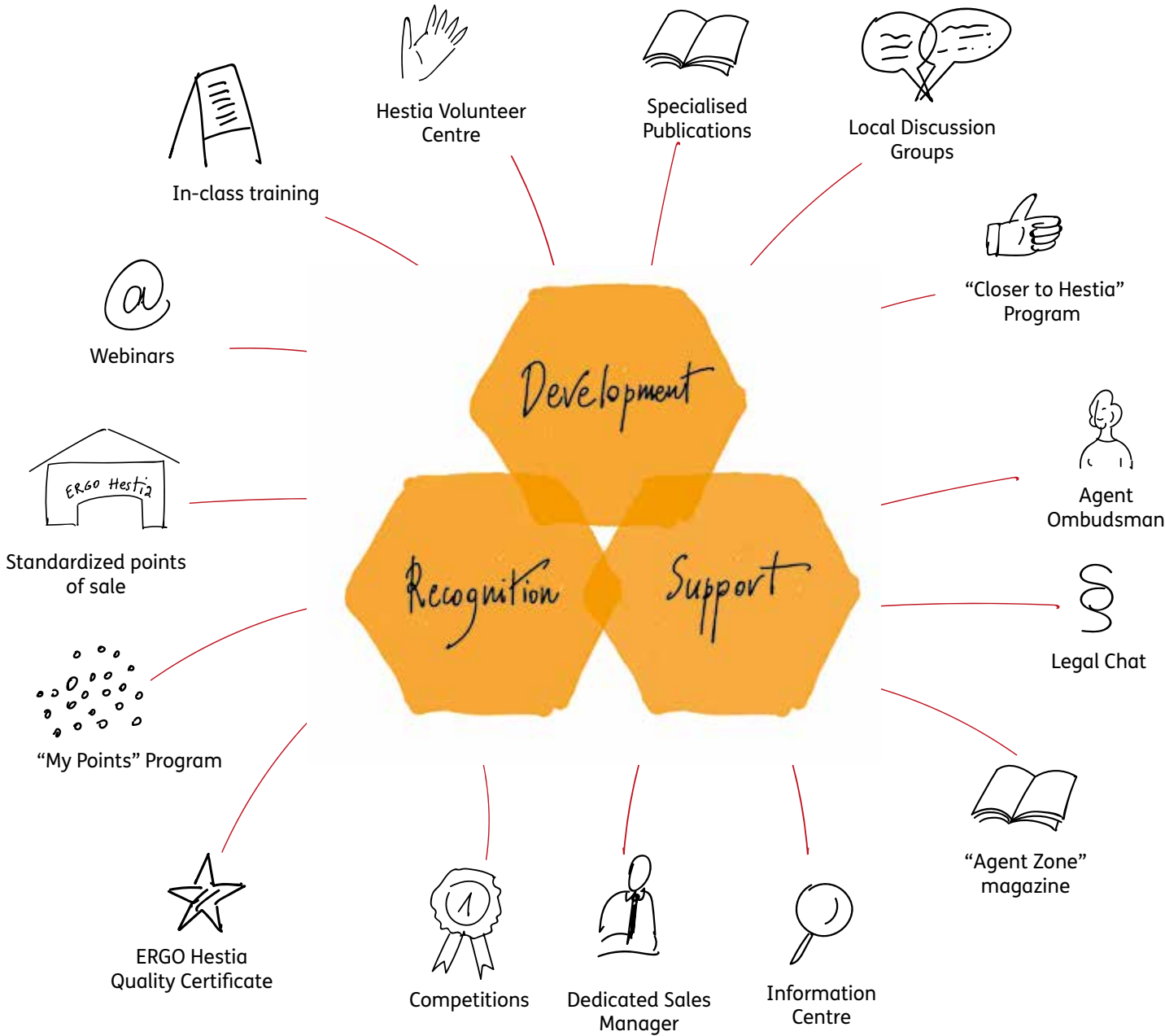
Danuta Sikorska
Agent, Ubezpieczenia Sikorscy, Ostrołęka

I have worked with ERGO Hestia for two decades. I feel that I am their partner, not a customer. Partnership hinges on confidence and transparency. 85 percent of my written premiums come from the corporate portfolio: it is complex, negotiated insurance approved by the head office. We have always seen eye to eye. I appreciate how open they are about other viewpoints.

Trust is the name of the game. Once the ERGO Hestia head office gives me a go-ahead for an insurance deal, I know that no other agent or intermediary can get better terms for the client. Mutual loyalty and integrity are key in our business. You cannot beat that.



Friendly Partnership is the key channel of promotion of ERGO Hestia’s Highest Standard of Protection. We are open to the needs of intermediaries and always strive to work closely with them whenever they need us. Intermediaries can always rely on our support. ERGO Hestia develops incentive schemes and training programmes for intermediaries. We know that our partners on the front line have a clear understanding of clients and their expectations, which is why we trust our intermediaries and never abuse their trust. We want them to be motivated not only by business targets but also by the relationship between the insurer, the intermediary, and the client, and by the social commitment of ERGO Hestia.



Paweł Kmieć
Agency Pallada Ubezpieczenia, Szczecin

ERGO Hestia has quickly created a strong brand which is attractive to clients due to its credibility. Intermediaries are “internal clients” of the insurer. We recommend insurers to our customers whenever we know that the insurer is trustworthy, reliable and transparent. This makes our job easier. It’s really that simple.

ERGO Hestia is unique thanks to its quality, precision, and care for detail in any process. In my opinion, its key success factors are the ability to listen to and anticipate clients’ needs. Every one of us has goals of our own but when you focus on them, you may ignore changes in people’s behaviour, lifestyle, work patterns. ERGO Hestia listens to intermediaries and clients, and it engages them in a genuine dialogue. That dialogue is its competitive advantage.



Piotr Kropidłowski
Agency Kropidłowski Ubezpieczenia, Bochnia

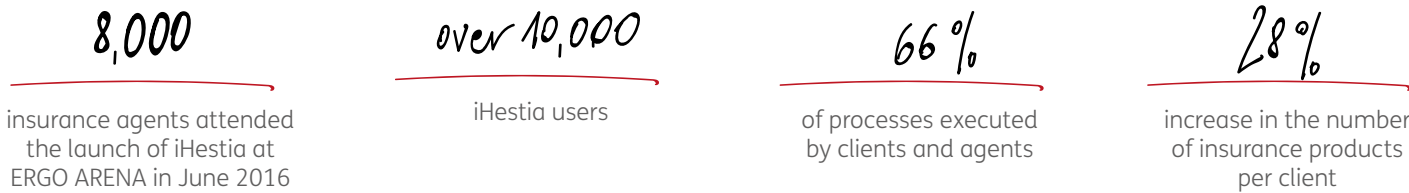
What I believe is key is the full understanding of mutual needs of agents and clients. A friendly partnership between the insurer and an agent implies a commitment of both parties to try and jointly resolve even the most difficult challenges in a responsible way.

We have once faced a very tough case: a customer was stung by a sea wasp, a deadly venomous jellyfish. He had to travel back from the Philippines to Poland, get hospitalised, book a hotel and a return flight. The insurer was most helpful and arranged everything right away. In another case, an agent had a family situation but ERGO Hestia provided all necessary custom assistance. We have lots of stories to tell. We should strive to improve our relations based on close communications, superior products, a strong philosophy of sales, top quality of Points of sale, improving professional skills, working for the good of the community, trying to understand our lives and the world through art. This is what makes ERGO Hestia so special.

The new Insurance Distribution Act (under the IDD) requires a good preparation of agents and all parties to insurance distribution, including close co-operation. ERGO Hestia is a leader of that process. Agents know that they are partners of the insurer.

The key terms of our relations with intermediaries are governed by the agent agreement. Our relations with intermediaries respect mutual interests. We always follow the rules of good conduct and exercise utmost care.

Innovation is part and parcel of development. This became apparent in 2016 with the launch of iHestia: New World of Insurance. It is much more than a mobile sales system. iHestia puts the insurance intermediary at the heart of all operations. It is a modern platform of dialogue between agents, clients, and the insurer. The intermediary becomes responsible for 80% of sales and post-sale processes. iHestia is a continuous process. Over a period of six months, the company trained and implemented the system for more than 10 thousand intermediaries in close to 3 thousand agencies.



Stakeholders / Employees



ERGO Hestia Group has nearly 3 thousand employees. Close to one half of all managers are women. ERGO Hestia promotes diversity, supports professional development, ensures that employees have individual promotion opportunities and share common goals. Training programmes and participation in social projects create a sense of community.

Value generated for employees



	Women	Men
Number of employees	1,784	951
% of employees with full employment agreements	100%	100%
% of women and men managers	45%	55%
% of women and men on the boards of companies/foundations	42%	58%
Employees with work contracts for an undetermined period	1,604	819
Employees with work contracts for a determined period	180	132
Employees in full-time employment	1,664	896
Employees in part-time employment	120	55
Employees in the Pomeranian Region	1,501	704
Employees outside the Pomeranian Region	284	246
Average age of employees	36 years	
Youngest and oldest employee	19 years & 68 years	
% of employees under 30 years	25%	
% of employees over 50 years	6%	

*Employee survey conducted by Aon Hewitt in 2016.
ERGO Hestia Group has no collective bargaining agreements.



Mateusz Czarnecki
Employee, Sales Department, the youngest participant of The Hestia Talent Development Academy (HART)

We are no “human resources.” We are people. I started from scratch in the call centre at the age of 20. It turns out that people can cooperate and help one another even at this very basic level. Everyone is trying hard to do their best but this is no rat race: it’s teamwork so everyone can grow and get opportunities.

Managers reward those who try hard. The key incentive is trust. You trust someone who treats you like a partner. Partnership is a commitment and a motivation to try even harder. This is how the career track develops.

The Hestia Talent Development Academy provides opportunities and education, as I discovered from day one. Once you enter the HART programme, you can introduce your project or idea to the management. This is both a challenge and an opportunity.




Mariusz Mścichowski
Employee, Actuarial Department, started at the Integralia Foundation

I don’t think of myself as a person with disabilities. I think I owe this to Integralia. I know and like what ERGO Hestia is doing, not only by fostering job opportunities for people with disabilities but by actually hiring them.

The Integralia Foundation, which I joined before I moved on to the Financial Department and later the Actuarial Department, is a great vehicle for people with disabilities. It is natural for some of us to transfer from Integralia to the organisation. I am just one example, and not a very good one because, as I said, I don’t really think of myself as a person with disabilities.

And I can repeat once more: I have developed my self-confidence owing to Integralia.

Employees are the biggest asset of ERGO Hestia Group. When they come to work, we want them to feel at home. Healthcare, kindergarten, flexible work hours, a canteen and a coffee shop on the premises, facilitated and preferential access to insurance products and loans: as an employer, ERGO Hestia gives employees maximum comfort, both in their daily jobs and by ensuring a work-life balance.




ERGO Hestia after hours (project launched in 2012)

- over 12 meetings
- over 14 guest speakers: artists, athletes, writers, musicians, travellers
- over 1,000 participants




Healthy Employee (project launched in 2015)

- access to over 1,748 diagnostic and laboratory tests
- access to physicians of 35 specialisations
- 6,467 consultations for employees
- 90.7 NPS (employee satisfaction and promoter score of medical services measured in 2016)




Kindergarten (project launched in 2014)

- 70 children of employees
- 900 m² of specially designed education and recreation space
- 700 m² of fenced playground adapted for children with disabilities



Cycling programme (project launched in 2014)

- ca. 300 programme participants
- over 32,600 free meals




Student internships (project launched in 2013)

- 31 interns in 2016
- 33% of interns have been hired



Employee canteen and coffee shop

- diverse menu
- dietitian consultations
- vegetarian options




Hestia Talent Development Academy (project launched in 2001)

- 15 editions of the programme
- 26 participants of the 15th edition
- over 300 participants of all editions
- 70% of graduates have been promoted



ERGO Hestia Cup (project launched in 2016)

- 3 sport disciplines: football, volleyball, sailing
- over 100 participants



SMART Talent Academy (project launched in 2011)

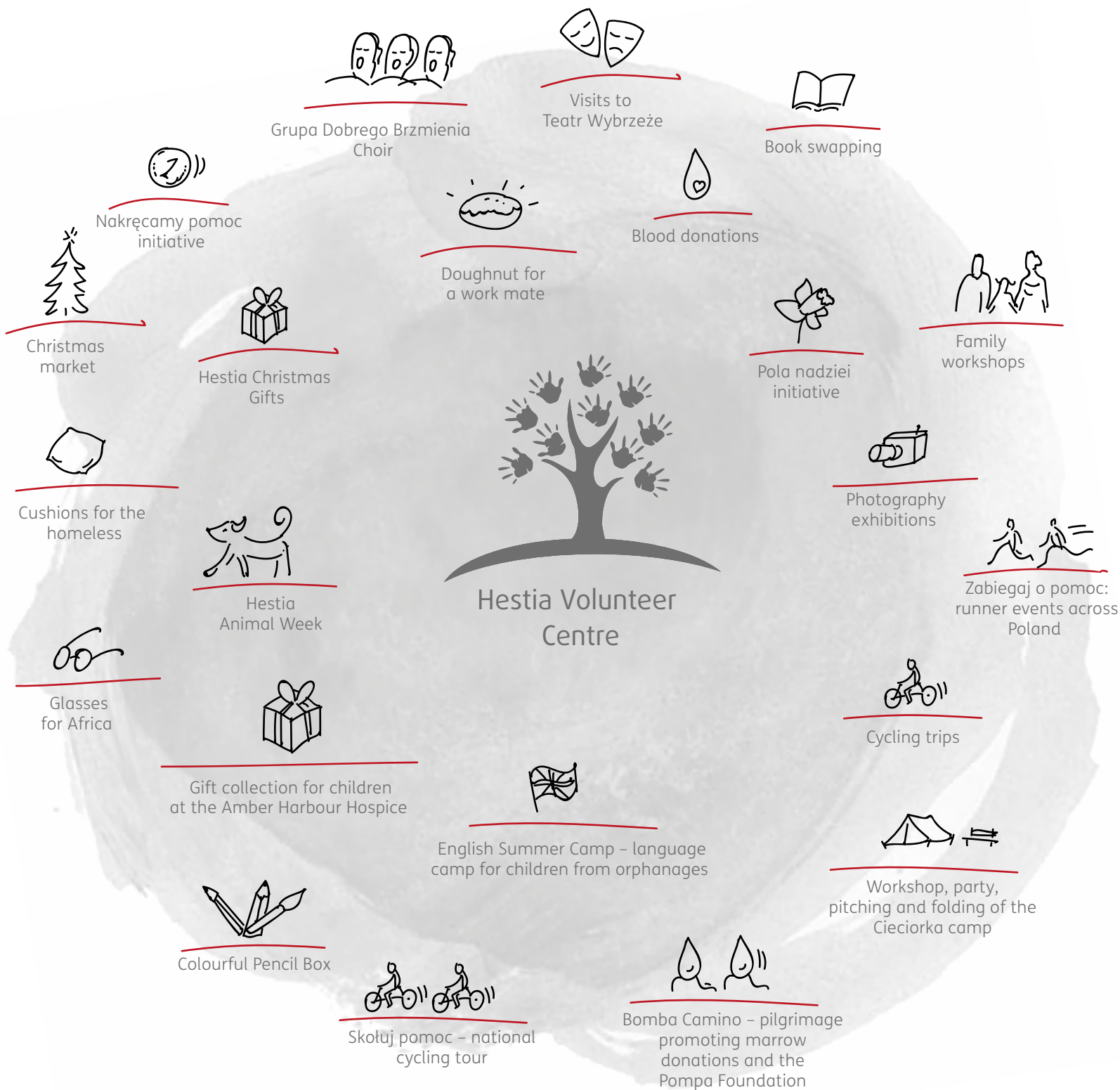
- 5 editions of the programme
- 10 participants of the 6th edition
- over 50 participants of all editions
- 81% of graduates have been promoted



Meetings with artists, writers, musicians and actors; sport competitions; cycling programme; special prices for events at ERGO ARENA; family picnic; employee volunteer initiatives: ERGO Hestia wants to be much more than a work place. It is part of our corporate culture to make sure that employees can achieve a work-life balance and avoid daily routine.



United we stand: ERGO Hestia employees want to volunteer. They can suggest projects and ideas to the Hestia Volunteer Centre (HCW), which is the volunteering co-ordinator. Helping people in need; donating blood; choir singing: hundreds of initiatives every year prove that humanity in action is part of ERGO Hestia’s DNA.



Hestia Volunteer Centre
(project launched in 2013)



Magdalena Dębowska
Employee, ERGO Hestia Corporate Business Insurance Department, Member of the Board of the Cieciorcka Camp Association - beneficiary of the Hestia Volunteer Centre (HCW)

No-one needs to be convinced of the importance of volunteering. HCW is happy to support everyone who feels the call and shares the good energy. I think this is what really matters.

I sit on the Board of the Cieciorcka Association, a beneficiary of the Hestia Volunteer Centre. We organise camps for children with disabilities. I work with both ERGO Hestia and HCW so I can experience such initiatives on both ends. Volunteering makes employees proud to be part of a company which is more than a modern corporation: it is a community sharing the ambition to participate in spontaneous volunteering projects. Hestia employees as volunteers get to know one another after work. People of different personalities, different professions, different backgrounds and different positions have the opportunity to come together and work hand in hand outside the office. This gives a new meaning to the corporate world.

The assistance which emerges from ideas proposed by employees is invaluable. If you realise that someone is in need, you can talk to HCW co-ordinators. The original beneficiaries were people in the organisation but our reach has expanded and volunteering campaigns are now in full swing.



SUSTAINABLE DEVELOPMENT GOALS



ERGO Hestia for Society



An accident. A misfortune. Assistance. Insurance. Treatment. Disability. What's next? How to go back to work, full activity, a satisfying life? Since 2004, the ERGO Hestia Group Integralia Foundation supports people with congenital and acquired disabilities to join the job market. The Foundation helps people with disabilities to unlock their potential and gain self-confidence. Integralia creates friendly jobs within the Group and helps other companies to do the same.



168
people with disabilities
assisted by the Foundation

15
people with disabilities
joined the job market

1,371
participants of Change Your
Perspective workshops

24
partner employers



Katarzyna Lamparska
Former employee of the Integralia Foundation,
volunteer, beneficiary of the Hestia Volunteer
Centre

Don't talk to a person in a wheelchair from behind their back. When you shake their hand, be careful not to touch the control panel of their electric wheelchair, as some people do. These are some of the tips I share during training for able-bodied people who want to know how to approach people with disabilities.

It is a combination of theory and practice, general knowledge and psychology. And it is part of what Integralia does. When I left Integralia and retired due to my disability, they told me, "Get well and come back as a volunteer. We have lots of projects for you. There's plenty of work for you to do. No bumming around!" It was crucial for me that they extended a helping hand. Now I get out of home and come to the head office of ERGO Hestia and the Foundation, where I am both an active contributor and a beneficiary. I hope that all people with disabilities feel equally needed and get the same treatment. I do my best at the Foundation to make this happen.



SUSTAINABLE DEVELOPMENT GOALS



In today’s motley world of pop culture filled with sensational media reports, real talent may be difficult to spot. The Hestia Artistic Journey (APH) Foundation helps by promoting young Polish artists who are students of fine arts. Launched in 2002, the Foundation awards artists with exhibitions and international residence programmes in New York and Valencia.



20
competition winners

28
partner academies

414
young artists enrolled
in the competition

13
exhibitions open to the
public



Hanna Dyrzcz
Winner of the Special Award of ERGO Hestia
Group President in the 15th edition of the
Hestia Artistic Journey (APH) competition

“Let Them See You,” is a motto of the Hestia Artistic Journey competition; it is both a promise and a condition. For an artist, being seen is key. If they see you, they will know you. In the APH competition, “they” are crucial, too. They are curators, critics, artists both established and young, business people, as well as people who are not part of the art world. In other words, it is a broad range of potential audience members. The competition introduces works of art to such a broad audience at a high-profile institution: the Museum of Modern Art in Warsaw. It is the first such opportunity for many students.

Both the awards and the participation in the competition provide a huge incentive. I believe that hard work and tenacity are necessary at the outset of the artistic adventure. ERGO Hestia is a patron of competition winners; this may sound very formal but, in fact, it stands for closeness and a lot of opportunities.



SUSTAINABLE DEVELOPMENT GOALS



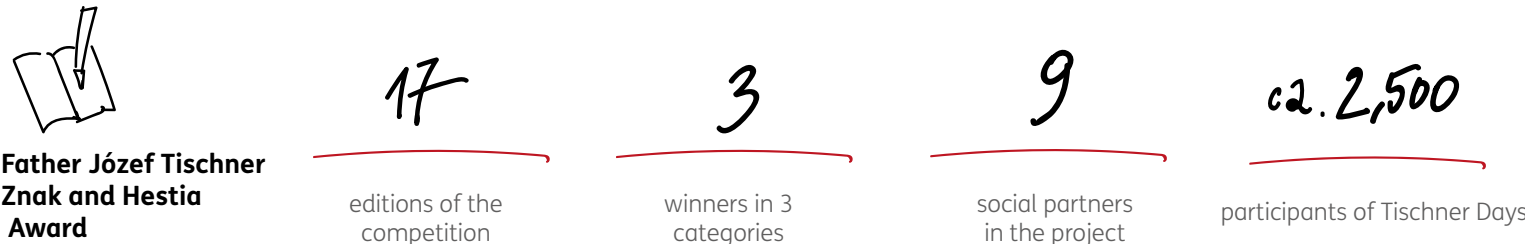
Equal opportunities; prevention of social exclusion; equality of the sexes; environmental protection and conservation of natural resources; support for innovation: these are important goals of corporate social responsibility. Social commitment, which is part of the 17 UN Sustainable Development Goals, is the foundation of ERGO Hestia’s activity.



To raise the awareness of Poles about insurance, which still lags behind the Western European standards, ERGO Hestia has launched a series of workshops for junior high school students. The Young Insurance Academy introduces students to the basics of insurance products and services, the responsibilities of the insurer, as well as the rules of first aid for victims of traffic accidents.

SUSTAINABLE DEVELOPMENT GOALS

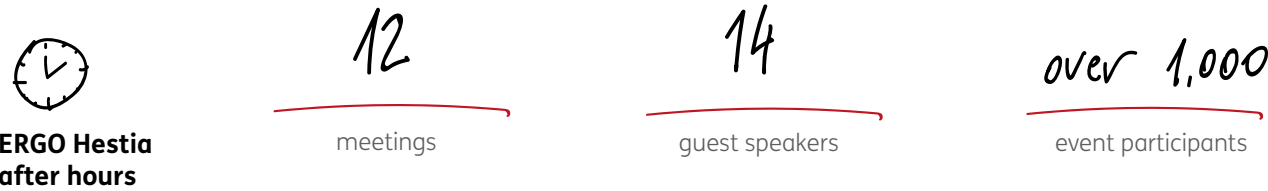
www.ergohestia.pl/zrownowazony-rozwoj/ruszyla-mala-akademia-ubezpieczen-ergo-hestii



Presented to leading intellectuals, essayists, and social activists since 2001, the Award promotes a mind-set and behaviour combining intellectual integrity, courage, and sensitivity to others: the values fostered by the patron of the award Father Józef Tischner.

SUSTAINABLE DEVELOPMENT GOALS

www.nagrodatischnera.pl



ERGO Hestia after hours is a series of monthly events held at ERGO Hestia’s headquarters in Sopot. For years, we have invited guest speakers from the world of culture, arts, theatre, sports, politics, and business to meet with Group employees.

SUSTAINABLE DEVELOPMENT GOALS

www.ergohestia.pl/zrownowazony-rozwoj/hestia-po-godzinach



ERGO Hestia is open to all clients.

Overcoming barriers and helping clients every day is more than a slogan. We work with Migam to offer service in sign language. Deaf clients who wish to buy insurance or report a claim are supported by a sign language interpreter who assists them in a videochat with ERGO Hestia consultants. The interpreter is available on all business days. All the clients need to do is go online and click the sign language assistant option on our website.

SUSTAINABLE DEVELOPMENT GOALS



<http://bit.ly/2lFYaIF>



Iwona Cichosz
Ambassador of the Deaf Community in Poland, the face of ERGO Hestia’s image campaign “We understand each other without words”, employee of Migam

What is key is good understanding, an open mind, familiarity with the nature of our everyday problems, empathy, the ability to put yourself in the shoes of a deaf person, being unafraid and willing to talk to them: this is what helps to integrate deaf people.

We cannot overcome the widespread stereotypes about deaf people just on our own. Any support for the change is invaluable. We want to be treated like normal people and not someone with a disability. ERGO Hestia’s sign language interpreter service is a big gesture for us. I have been a fan of ERGO Hestia’s initiatives for years as the company continuously supports people with hearing impairments and aspires to improve the quality of service for them. It’s great that ERGO Hestia is a partner of the film “Signs”, in which I make an appearance. I think the film can help us to change the world together.

Support for cultural, social, and sport events is ERGO Hestia’s daily bread. In addition to the art patronage programme (Hestia Artistic Journey), we sponsor and partner with the Father Józef Tischner Znak and Hestia Award, which promotes social leaders who foster humanist values. We support athletes, including young athletes, who train at the ERGO Hestia Sopot Sailing Club (Polish: SKŻ ERGO Hestia Sopot). We are the main sponsor of ERGO ARENA, which hosts high-profile sport and entertainment events that have already brought together an audience of 2 million.



ERGO ARENA

110

events

485,935

audience members



ERGO ARENA is a leading location on the cultural and sport map of the Tricity and Poland. The arena welcomes the local community, as well as visitors from Poland and beyond. It promotes physical activity and a healthy lifestyle.



ERGO Hestia Sopot
Sailing Club

20

medals won by Club
members in contests in
Poland and beyond

8

contests and races
organised by the Club

8

participants of Olympic
Games

510

graduates of Club
programmes

ERGO Hestia Group is the main sponsor of the ERGO Hestia Sopot Sailing Club since 2000. The collaboration has helped to train a number of winners of sailing contests in Poland, Europe, and the world, as well as award-winning Olympic Games athletes. ERGO Hestia actively supports events organised by the Club and assists its members. With hangars for more than 400 sailing boats, changing rooms, showers, a gym, a hotel, a restaurant, conference rooms, offices and infrastructure, the Club serves the local community and visitors in Sopot.



ERGO Hestia for the Environment



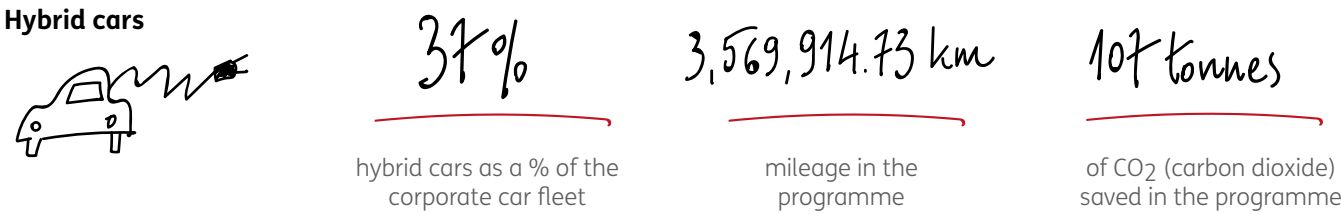
If you want to change the world, start with yourself. According to the time-old adage, ERGO Hestia supports environmental protection by changing itself and its immediate environment. We promote cycling and carpooling among commuting employees. We support videoconferences and the paperless office. We continue to expand our fleet of hybrid cars.



All figures for the ERGO Hestia Group headquarters (Sopot and Gdańsk).



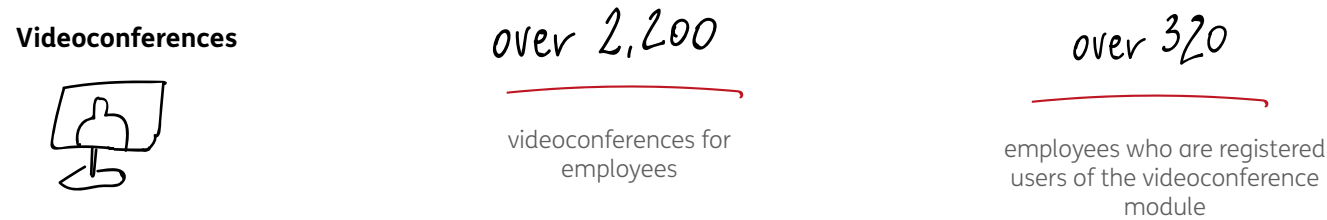
The Carpooling Programme for our employees helps to save car park spots and to reduce air pollution. Programme participants get car park spots provided that they carpool with other employees.



In 2016, ERGO Hestia equipped all its mobile claims handlers with hybrid vehicles, the Toyota Auris Hybrid, to further reduce air pollution.

SUSTAINABLE DEVELOPMENT GOALS

www.ergohestia.pl/aktualnosci_ergo_hestia/hybrydowa-flota-w-ergo-hestii



We deploy advanced technologies in everyday work. Instead of travelling to many office meetings, our employees use videoconferencing.

SUSTAINABLE DEVELOPMENT GOALS



Participants of the cycling programme who commute to work on a bike get a free meal.

SUSTAINABLE DEVELOPMENT GOALS

www.media.ergohestia.pl/pr/287650/ergo-hestia-dla-srodowiska-i-rowerzystow-zrownowazony-rozwoj

Dozens of thousands of plants, a spring pageant of flowers, thousands of square meters of lawns, hundreds of smiling faces every day of locals, tourists, and business visitors in Sopot. The Hestia Park extends from the ERGO Hestia headquarters to ERGO ARENA. Open to the public with a unique layout and an open-air sculpture gallery, the park is ERGO Hestia’s recent contribution to sustainable development and environmental protection.



Hestia Park

20,000 m²

area of the Hestia Park

150

deciduous and coniferous trees

95,000

bushes, perennials, grasses, and flower plants

7,500 m²

of lawns

The Hestia Park has been established in partnership with the City of Sopot on the 25th anniversary of ERGO Hestia. We care for the environment. This is why we have created a park on the border between the cities of Sopot and Gdańsk. Open to the public, it welcomes locals and visitors.



SUSTAINABLE DEVELOPMENT GOALS



www.media.ergohestia.pl/pr/327420/park-hestii-oficjalnie-otwarty



Kamil Wyszkowski
UN Global Compact Poland General Director

Business plays a key role in today’s world in the context of sustainable development goals. We at the UN have seen it for long. The breakthrough came in 2000 with the United Nations Global Compact (UNGC). It integrates business in dialogue with the UN to look for solutions to the problems of our world. The reason is simple: businesses, especially international corporations, can make decisions quicker than any state. Businesses have bigger budgets, better adaptive capacity, and more flexibility. And businesses are the key player impacting our planet and the quality of life. We believe in talking to businesses in order to work out a good compromise. We mustn’t ignore businesses, which are a key partner in solving global problems.

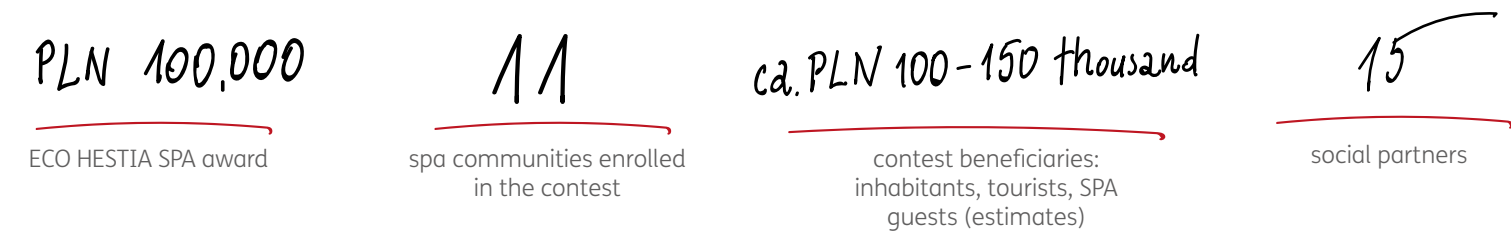
Business on its own is neither good nor evil. It is a space where change can happen, for better or for worse. The UN and the Sustainable Development Goals aspire to include possibly many sectors, SMEs, and global corporations in sustainable development initiatives.

ERGO Hestia is serious about its commitment to the UN Global Compact. We work together in the Standards of Ethics Programme in Poland to introduce quality standards and develop ambitious projects, such as the guidelines for whistle-blower laws. I second ERGO Hestia’s commitment as a sponsor of the arts and its initiatives in the Shadow Economy Prevention Programme in Poland undertaken in communication with the Global Compact.

Sopot, the home city of ERGO Hestia’s headquarters, is a spa. The notion “spa” is an asset, as well as a commitment to ensure care and protection. In partnership with the Association of Polish Spa Communities, ERGO Hestia organises an annual contest for environmental initiatives of Polish spas: ECO HESTIA SPA. We offer an award of PLN 100 thousand for continued environmental initiatives of the winner community.



ECO HESTIA SPA 



iHestia

ERGO Hestia deploys state-of-the-art solutions to mitigate environmental impact. iHestia helps to minimise the consumption of paper and fuel and reduce CO2 emissions because insurance offers and policies are no longer delivered to clients and intermediaries in a hard copy.



www.ergohestia.pl/ihestia

Honeybees



Honeybees pollinate plants and help them grow. Honeybees foster the environment while being extremely sensitive to adverse environmental impact. Honeybees have recently been dying out. ERGO Hestia wants to help honeybees. We have opened an apiary on the roof of one of our office buildings. Although our honeybees are exposed to strong winds from the sea, they are doing very well. They pollinate plants in the Hestia Park and the nearby gardens, and they produce excellent honey.



SUSTAINABLE DEVELOPMENT GOALS



<http://bit.ly/2lHp4jj>



Józef Kaczmarek
Mayor of Uniejów, the winner of the first edition of the national contest ECO HESTIA SPA organised by ERGO Hestia Group and the Association of Polish Spa Communities

Local governments should foster and promote environment-friendly behaviour of the local community and visitors. This is particularly important in spa communities, where we have to protect the natural environment at any cost. Nature offers a great potential and represents a major commitment. With the award from ERGO Hestia Group, we can work with other communities for the sake of sustainable development.

Our long-time environmental initiatives under the motto “Uniejów Thermal Spa: Friends of Nature” have been acknowledged by the competition panel thanks to our commitment, determination, and creativity in support of comprehensive and rational use of invaluable natural resources combined with dynamic economic and social development. These goals can go hand in hand!

The real hot springs of Uniejów reside in the energy of our community. The Uniejów of tomorrow is all about using local assets through diverse investments and ensuring an integrated and well-promoted tourist offer so that our town, like other spas, can become a strong, popular brand recognised in Poland and beyond.

SUSTAINABLE DEVELOPMENT GOALS



www.media.ergohestia.pl/pr/295857/eko-hestia-spa-nagroda-dla-najlepszych-inicjatyw-proekologicznychw-polskich-uzdrowiskach

About the Care Report





The Care Report has been developed in a dialogue with the stakeholders: clients, intermediaries, and employees. According to the definition, a stakeholder is an entity which impacts us and which we impact in our business. Based on the definition, ERGO Hestia has selected stakeholder groups with the biggest mutual impact.

This Report has been drafted in line with the G4 guidelines of the Global Reporting Initiative (GRI). The international reporting guidelines ensure access to and comparability of data in CSR (sustainable development) reports and provide stakeholders with information necessary to make informed decisions. The Report has been drafted by our Sustainable Development Section. We have held focus interviews with selected stakeholder groups (employees, insurance agents, insurance brokers, journalists). They were asked for opinions on co-operation with ERGO Hestia, the Care 2015 Report, and the data contained therein. We have met with the government of the City of Sopot and several selected business partners. We also offer on-going training to employees and managers where we discuss sustainable development, present the report and its key sustainable development content. Training participants provide their opinions on the activity of ERGO Hestia and voice their expectations and ideas. ERGO Hestia strives to address all expectations of the stakeholders, many of which are presented in this Report 2016. The key issues raised by the stakeholders are presented in the sections focused on specific stakeholder groups.

The Report was prepared in several steps. The first step was to define the list of aspects directly and indirectly related to sustainable development. Next, we assigned them to the relevant GRI G4 indicators and, where those were not applicable, we expanded the scope of aspects. Following a review of the indicators in terms of their applicability and relevance to the organisation, we decided to present the key required GRI G4 profile indicators, as well as other indicators not covered by the guidelines. All aspects were identified as material when defining the scope of the Report. We did not identify limitations of the Report with respect to material aspects within and outside the organisation. We did not identify material changes of the scope and aspect boundaries compared to previous periods covered by the Report. There were no material changes compared to the previous Report published on 6 December 2016.

ERGO Hestia Group plans to publish social responsibility reports on an annual basis.

ERGO Hestia Group projects implementing Sustainable Development Goals



The Report follows the GRI (Global Reporting Initiative) standards of corporate social responsibility. All areas of ERGO Hestia group’s activity presented in the Report are identified as material to its business activity and impact on the social, business, and natural environment. The Report includes the role of the stakeholders and integrates their comments on some of the contents of the Report.

Strategy and Analysis		
G4-1	Provide a statement from the most senior decision-maker of the organisation about the relevance of sustainability to the organization and the organization's strategy for addressing sustainability	page 5
Organizational Profile		
G4-3	Report the name of the organization	page 12
G4-4	Report the primary brands, products and services	page 12, 13
G4-5	Report the location of the organization's headquarters	page 13
G4-6	Report the names of countries where the organization operates	page 12, 13
G4-7	Report the nature of ownership and legal form	page 12
G4-8	Report the markets served	page 12, 13
G4-9	Report the scale of the organization	page 13, 26, 30, 31
G4-10	Report the total number of employees by employment contract and gender	page 50
G4-11	Report the percentage of total employees covered by collective bargaining agreements	page 50
G4-12	Describe the organization's supply chain	page 21, 44
G4-13	Report any significant changes during the reporting period	page 79
G4-14	Report the precautionary approach	page 21
G4-15	List externally developed initiatives to which the organization subscribes	page 21
G4-16	List memberships of associations	page 60
Identified material aspects and boundaries		
G4-17	List all entities included in the organization's consolidated financial statements or equivalent documents	page 12, 79
G4-18	Explain the process for defining the report content and the aspect boundaries	page 76
G4-19	List all the material aspects identified in the process for defining report content	page 76
G4-20	For each material aspect, report the aspect boundary within the organization	page 76

G4-21	For each material aspect, report the aspect boundary outside the organization	page 76
G4-22	Report the effect of any restatements of information provided in previous reports, and the reasons for such restatements	page 76
G4-23	Report significant changes from previous reporting periods in the scope and aspect boundaries	page 76

Stakeholder engagement		
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G4-25	Report the basis for identification and selection of stakeholders with whom to engage	page 76
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G4-27	Report key topics and concerns that have been raised through stakeholder engagement	page 76

Report profile		
G4-28	Reporting period	page 79
G4-29	Date of most recent previous report	page 76
G4-30	Reporting cycle	page 76
G4-31	Provide the contact point for questions regarding the report or its contents	page 79
G4-32	Report the 'in accordance' option the organization has chosen	page 78
G4-33	Report external assurance for the report	page 79

Governance		
G4-34	Report the governance structure of the organization	front flap

Ethics and Integrity		
G4-56	Describe the organization's values, principles, standards and norms of behaviour such as codes of conduct and codes of ethics	page 20-21

There were no material changes to the size, structure, ownership, and supply chain of the Group. The Report includes data of companies and foundations of ERGO Hestia Group: Sopockie Towarzystwo Ubezpieczeń ERGO Hestia SA, Sopockie Towarzystwo Ubezpieczeń na Życie ERGO Hestia SA, Centrum Pomocy Osobom Poszkodowanym Sp. z o.o., Fundacja Grupy Ergo Hestia na rzecz integracji zawodowej osób niepełnosprawnych Integralia, Hestia Loss Control Sp. z o.o., ProContact Sp. z o.o., Fundacja Artystyczna Podróż Hestii. All data in the Report are for the period from 1 January to 31 December 2016 as defined in GRI G4 indicators or internal indicators. The Report has not been subject to external assurance.

Contact person for questions regarding the Report:
Mario Everardo Zamarripa González
Director responsible for Sustainable Development in ERGO Hestia Group
Email: mario.zamarripa@ergohestia.pl
ERGO Hestia Group, ul. Hestii 1, 81-731 Sopot, Poland

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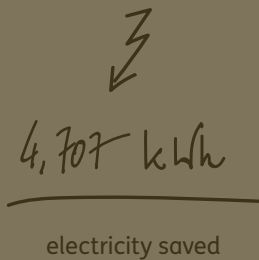
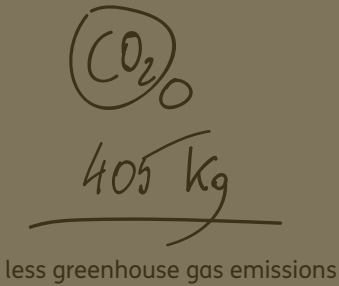
Written by the Sustainable Development Section and the Communications Department
Designed and typeset by Magda Beneda
Photos by Aleksandra Borowiec, Matej Frank, Aga Mróz, Piotr Litwic, Allan Willmann, ERGO Hestia Group

ERGO Hestia Group
81-731 Sopot, ul. Hestii 1
Poland

www.ergohestia.pl

Our Report is printed on environmentally friendly paper SH Recycling 350 g/m² (cover) and Cocoon Offset 160 g/m² (content pages).

Eco-friendly paper helps to reduce our environmental impact:



Source: carbon footprint estimated by Labelia Conseil under the Bilan Carbon® methodology. Based on a comparison of paper from recycling and paper from wood pulp according to most recent BREF European wood pulp paper parameters. Data based on the manufacturer’s technical references, subject to change.

SURVEY

We want to improve our reports year after year in order to best address the expectations of our stakeholders. Please take a moment to complete a survey on our Care 2016 Report. To access the survey, scan the QR code or visit www.ergohestia.pl/zrownowazony-rozwoj/ankieta

