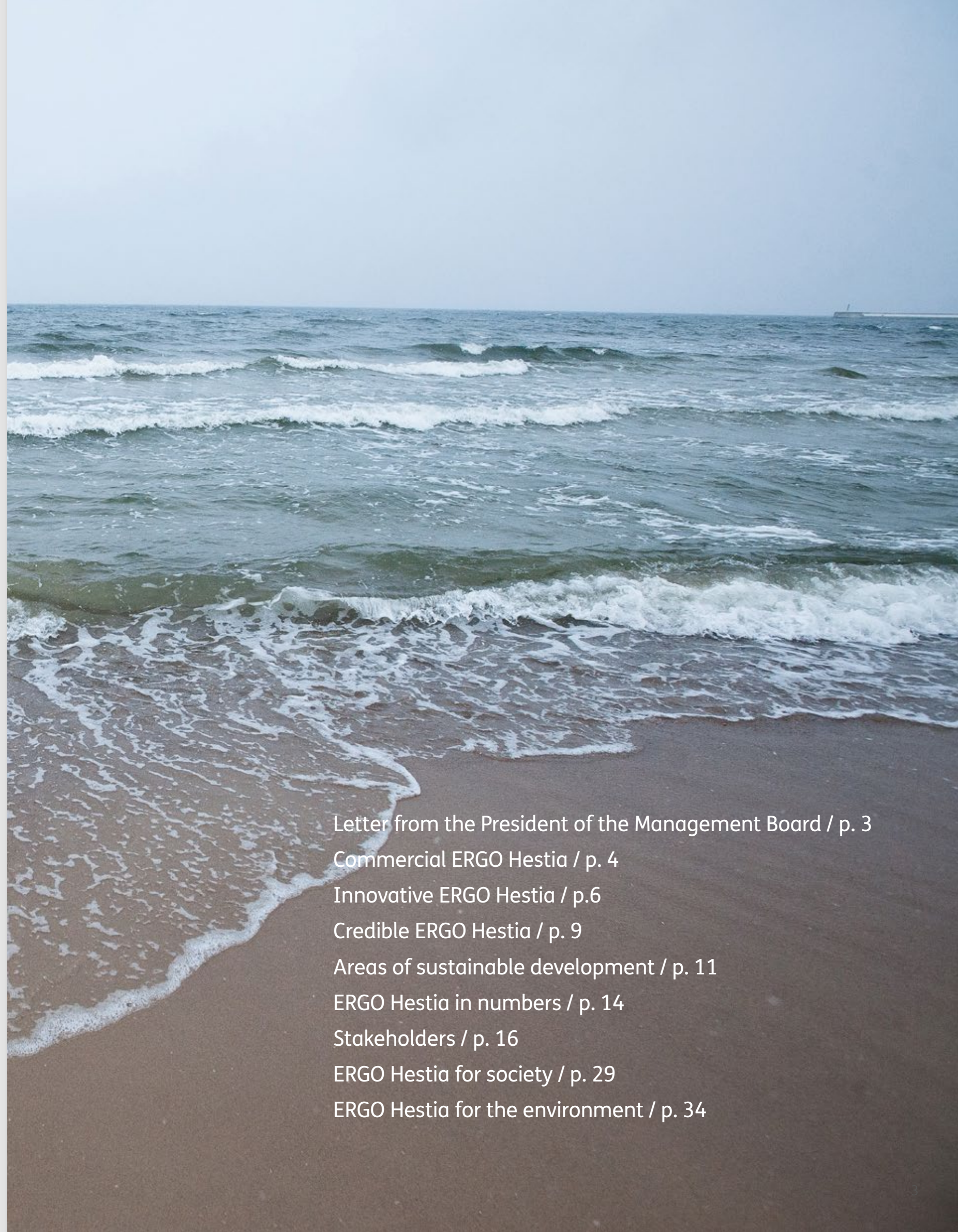




CARE

25 years of sustainable development



Letter from the President of the Management Board / p. 3

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From the very beginning, we have been building ERGO Hestia in line with the values which, years later, were announced by the United Nations as the foundation of a sustainable development policy. Business, ecology, society — our responsibility in these three areas leads to a strategic goal — The Highest Standard of Protection. We create it based on simplicity and modernity of all processes, products and services offered by ERGO Hestia.

On a business level, we offer the Highest Standard of Protection by means of a dialogue and open partnership with employees, customers and insurance intermediaries. The hard data presented in a friendly way in this report is an evidence of our attitude. We have collected all numbers and values in one place, in order to describe ERGO Hestia's contribution to the development of Polish enterprises, creating a more innovative economy, improving social security and strengthening the labour market. Undoubtedly, we are the leader of innovation in the entire insurance industry as the solutions implemented by Hestia are a step ahead of the market and set its standards.

At ERGO Hestia we are aware of the changes happening around us, and our care about harmonious development, compatible with the environment, is reflected in all our actions. Let examples speak for themselves. This report presents a list of initiatives which we have undertaken, focusing our concern on improving the quality of life, both locally and at the national level. Our flagship projects in the area of ecology are the Hestia Park created in Sopot, the support programme for cyclists, and the company fleet of hybrid cars, one of the largest of its kind in Poland. Going beyond the timeframe of this report, I also wish to mention that we want to take the idea of the park as an open urban space a step further with another project, i.e. the Hestia apiary, which we had in mind when planning the distribution of trees and shrubs in the park.

The rule book for sustainable development is concluded with our social responsibilities. This is natural because business is done among people and by people. After 25 years, we can say that the numbers are impressive. ERGO Hestia has almost 3 thousand employees, more than 70 thousand agents and insurance intermediaries, and millions of customers. In this area, we achieve The Highest Standard of Protection through care and dialogue. These are not parallel lines. In many projects, they intersect and join. For example, this is the case of the Personal Injury Rehabilitation and Support Centre (Polish: Centrum Pomocy Osobom Poszkodowanym, CPOP), the only Polish insurance organisation which offers comprehensive assistance and care for casualties to injureds of the most serious accidents. The Integralia Foundation helps people with disabilities become professionally active and return to the labour market. We also believe that it is worth using beauty to influence people. For 16 years, we have been a generous patron of the arts, inviting young artists to actively participate in the Artistic Journey of Hestia (Polish: Artystyczna Podróż Hestii).

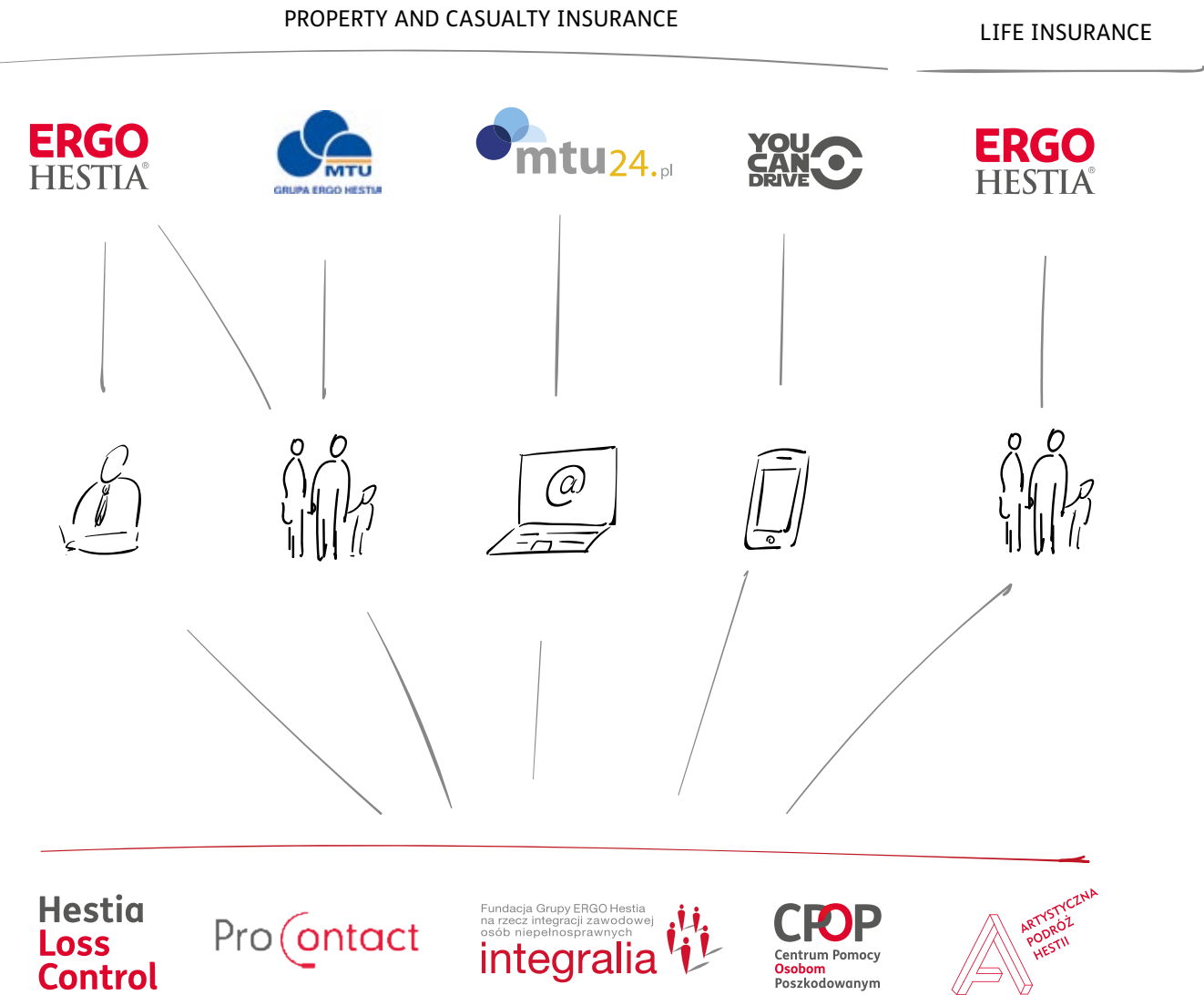
One of the crucial responsibilities of ERGO Hestia is staying loyal to the principles of sustainable development. Aware of our achievements, we present this report, to give a clear signal to our employees, partners and customers to continue the mission — to ensure that the Highest Protection Standard is achieved in all areas of our activity.



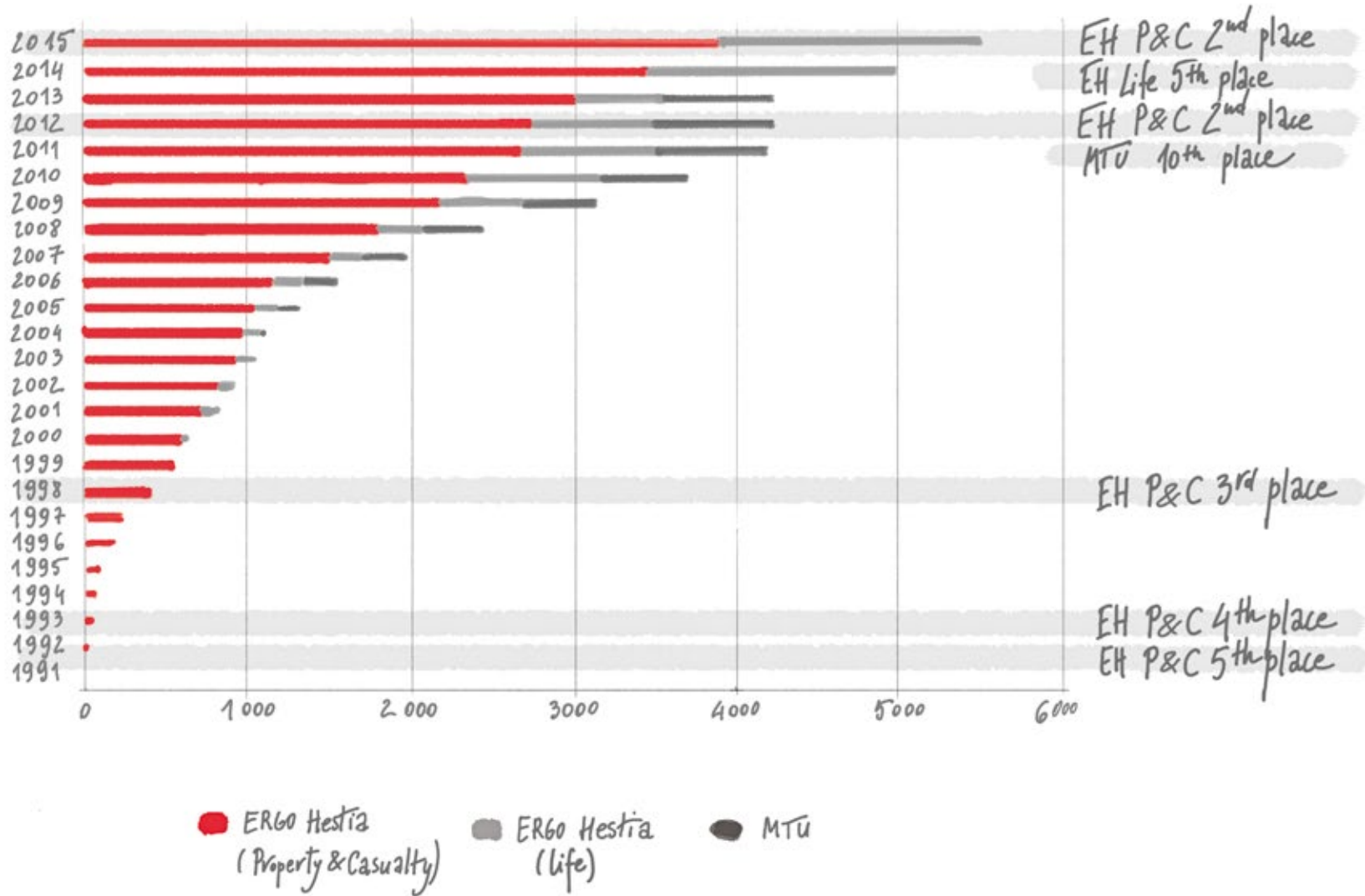
Piotr M. Śliwicki  
President of the ERGO Hestia Group

# Commercial ERGO Hestia

ERGO Hestia is second best on the market of property and casualty insurers in Poland. It holds the fifth place among insurers offering life insurance policies. The insurance activities of the ERGO Hestia Group are highly efficient thanks to specialist support companies, such as the Hestia Loss Control engineering company or ProContact. In Poland, ERGO Hestia is one of the few companies having two different foundations conducting pro-social activities: The Integralia Foundation for the professional integration of people with disabilities, and the Artistic Journey of Hestia Foundation (Polish: Fundacja Artystyczna Podróż Hestii).



Gross premiums written collected by the ERGO Hestia Group (PLN million)



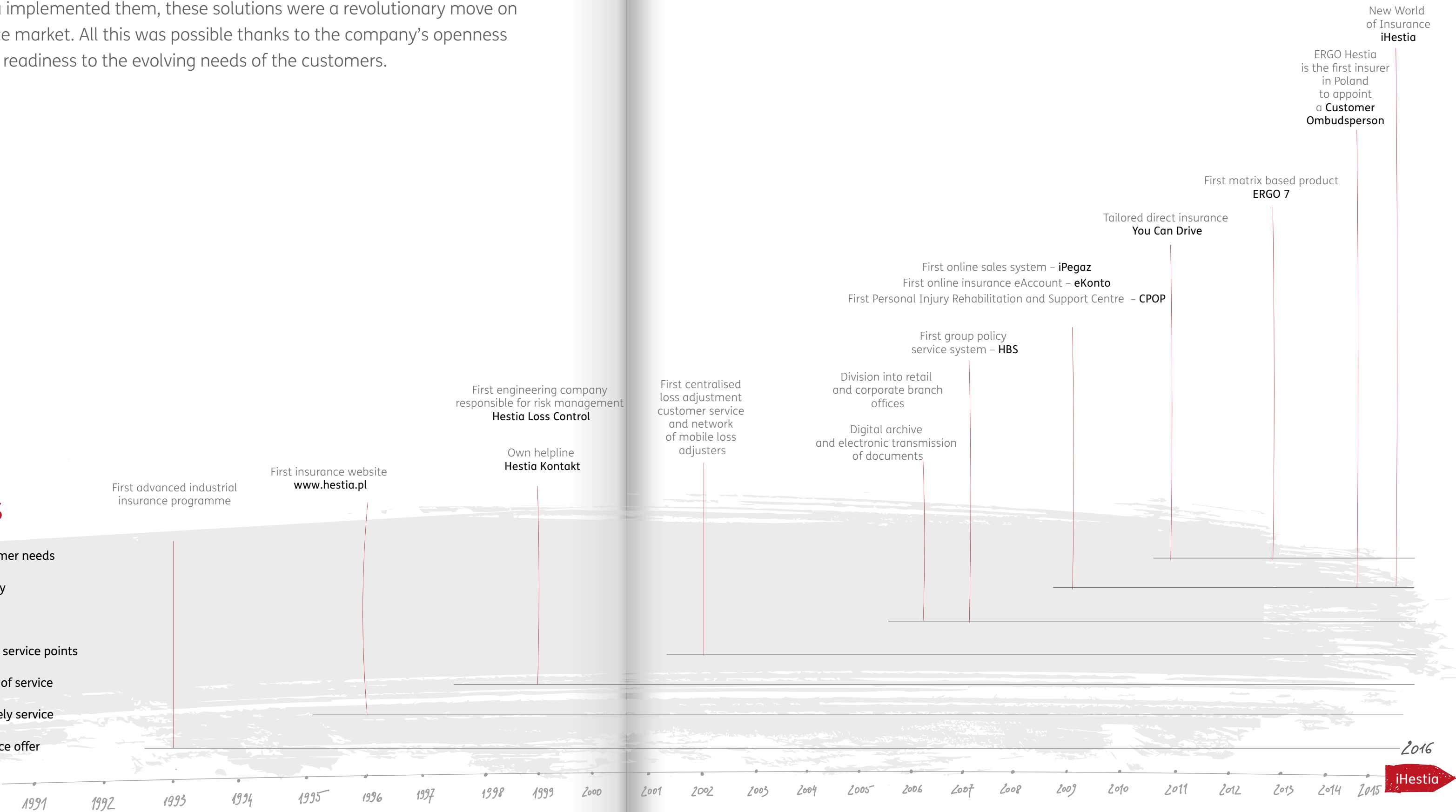


# Innovative ERGO Hestia

A website, a helpline, a centralised customer service for loss adjustment, a network of mobile loss adjusters — these and many other solutions are the obvious reality of modern business. However, they were not a market standard at the very beginning. When ERGO Hestia implemented them, these solutions were a revolutionary move on the Polish insurance market. All this was possible thanks to the company’s openness to changes and its readiness to the evolving needs of the customers.

TRENDS

- Focus on customer needs
- Wide availability
- Digitisation
- Comprehensive service points
- Highest quality of service
- Online and timely service
- Unique insurance offer





# Credible ERGO Hestia





The trust of customers and business partners is crucial to success in the demanding financial services sector. ERGO Hestia is also well regarded by experts, who appreciate the quality of its insurance and management style.

The group has been recognised annually by professionals and students as one of most desired employers.



The Economic Award from the President of the Republic of Poland for the best and most innovative financial institution in Poland (2002)



The Special 25th anniversary award for development of the insurance sector in Poland, given to the President of the ERGO Hestia Group Piotr M. Śliwicki by the Insurance Forum Advisory Board (2016)



The "Teraz Polska" Emblem for the Hestia 7 package (2000)



The "Teraz Polska" Emblem for the unique claim adjustment system developed by the ERGO Hestia Group (2005)



The best IT project of 2005 — a distinction for the [www.hestia.pl](http://www.hestia.pl) website, awarded in a competition to recognise IT projects in electronic banking and e-finance (2005)



"The Golden Umbrella of the Decade" awarded to STU ERGO Hestia as the best property and casualty insurance company by the "Home & Market" economic monthly



The "Fair Play" prize for the highest standard of protection and partnership-based approach to customers, awarded for the 11th time by the Association of Polish Insurance and Reinsurance Brokers



The Best Employers in Poland — a distinction for STU ERGO Hestia in the "large company" category, in the prestigious Aon Hewitt ranking (2009)

# Areas of sustainable development



# Areas of sustainable development

Like any business enterprise, ERGO Hestia pursues its economic goals. However, these are not the only results of its activity. The Group intentionally combines its core business with its responsibilities towards society and the environment. In each of these three areas, it has a positive and measurable impact on the environment, which is evidenced by data for 2015.

Economic, social and environmental impact of the ERGO Hestia Group (data for 2015)



# ERGO Hestia in numbers



Every tenth person employed in the insurance industry in Poland is an ERGO Hestia employee. Every 13 seconds a policy is issued for a new ERGO Hestia customer. The total value of compensation and benefits paid by ERGO Hestia in 2015 is more than three times the cost of construction of the Pomeranian Metropolitan Railway, the largest infrastructure investment project carried out by the Pomeranian Voivodeship local government authority. These and other key numbers show the scale of ERGO Hestia’s business and its market position after 25 years of operation.

NUMBER ONE FOR COMPANIES

We insure:

- 90% of the most profitable companies in Poland
- 87% of construction companies listed on the Warsaw Stock Exchange
- 70% of corporate fleets in Poland

\*Data for 2015

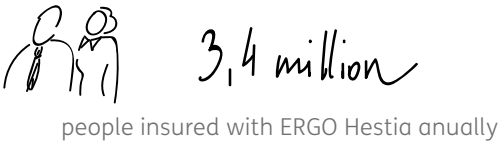
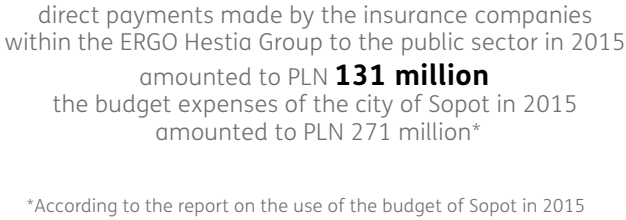
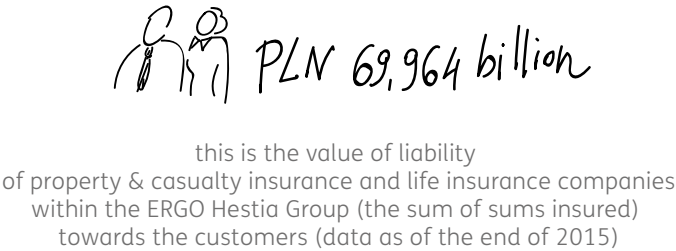
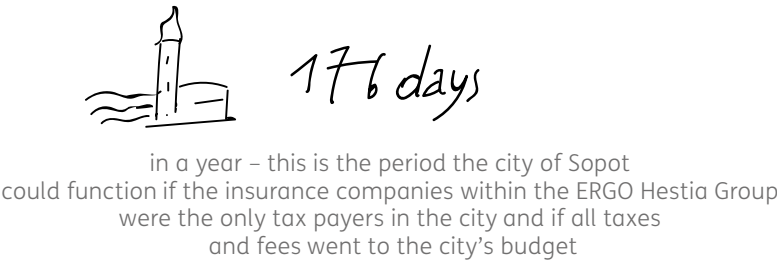
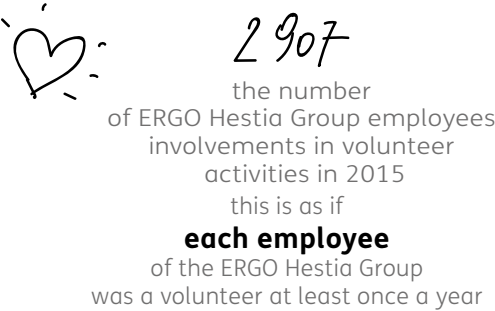
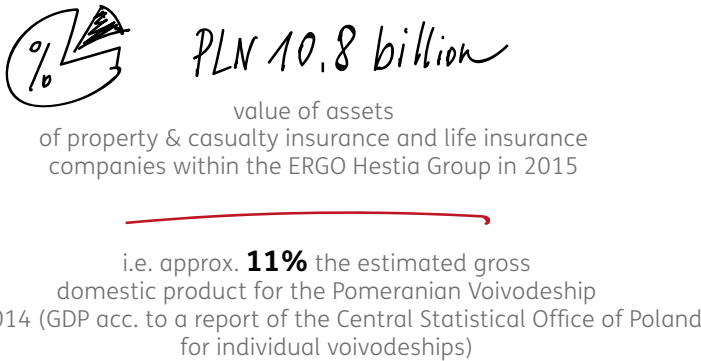
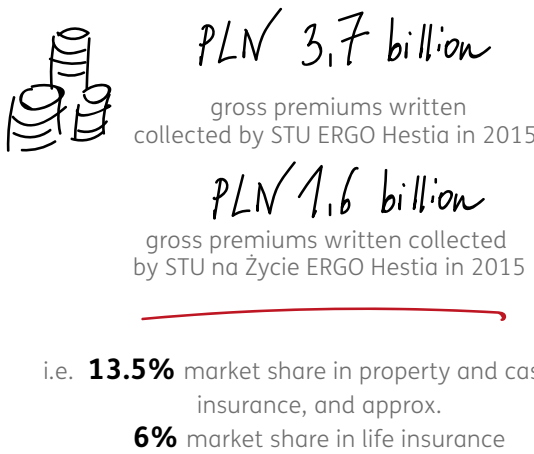
9. times ERGO Hestia has been named by the Association of Polish Insurance and Reinsurance Brokers as the best corporate insurer in the area of property and casualty insurance

\*Data for 2016

NUMBER ONE IN CUSTOMER SERVICE

- the highest NPS in the market for customer and agent's service<sup>1</sup>
- the lowest complaint rate<sup>2</sup>
- the first Customer Ombudsperson on the Polish insurance market

<sup>1</sup> IPSOS study, 2015 (customer); PBS study, 2015 (agent)  
<sup>2</sup> The lowest complaint rate among the five insurance companies with the largest market shares in the Branch II. The summary was prepared based on the rate of complaints reported by the Financial Ombudsperson in the period from 1 January to 10 October 2015 (www.rf.gov.pl)



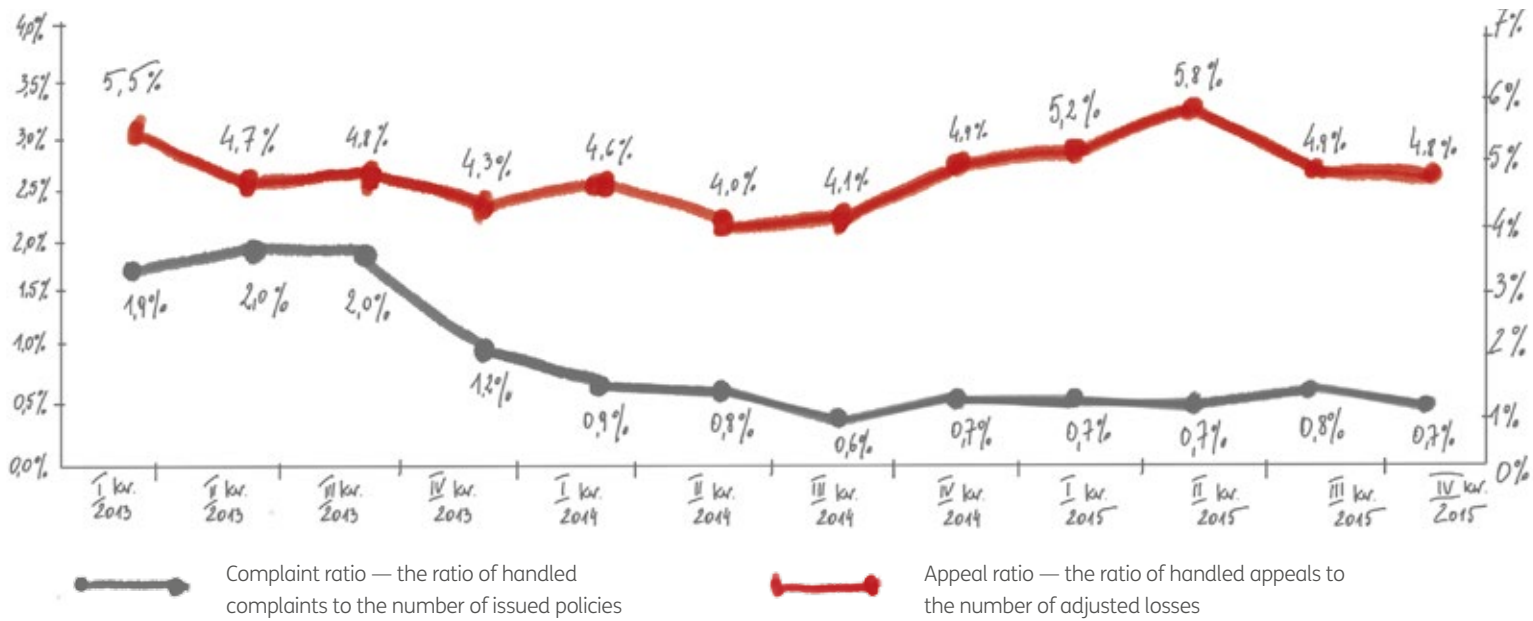
# Stakeholders





The data published by the Financial Spokesman show that ERGO Hestia is the number one provider with regard to the quality of service. ERGO Hestia customers complain the least, in proportion to the company’s market share, as compared with the customers of other leading insurance companies. ERGO Hestia was the first insurer in Poland to appoint a Customer Spokesman. The Spokesman handles unusual problems, provides a quick response to all issues, and treats them all individually. Since 2008, ERGO Hestia has published quarterly reports on the quality of service. On the basis of these reports, the company has already implemented more than 700 internal remedial programmes.

Complaint and appeal ratio for ERGO Hestia in 2013–2015



In the presented period, the complaint ratio decreased almost three times, whereas the appeal ratio was maintained at a similar level. The current trend shows that growing numbers of customers appreciate the high quality of services provided by ERGO Hestia.

The customers of the ERGO Hestia Group recommend its claim adjustment service almost twice as often\* as the customers of other insurance companies.

	ERGO HESTIA	MARKET
NPS (Net Promotor Score)	44	24

\*Research conducted in 2015 with the participation of 2,847 customers (ERGO Hestia – 2,000, market – 847), in areas of cooperation with the ERGO Hestia Group such as agent consultancy, claim adjustment, service and general recommendation of the insurance company

0,68

the ratio of complaints to the market share (on the basis of a report by the Financial Spokesman for 2015)

75%

of issues resolved during the first contact with the customer (First Call Resolution)

98%

of complaints handled in a timely manner (30 days)

4 days

the time in which the Customer Spokesman handles a case (median)

44

the NPS result for ERGO Hestia in the area of claim adjustment is almost twice as high as the average market result\*

1 million

calls handled annually by ProContact (the ERGO Hestia Group’s Service Centre)

2925

cases resolved from June 2015 to April 2016 by the Customer Spokesman

\*Data for 2015 (IPSOS)



AGNIESZKA ZYCH  
Quality Management Department

We constantly improve the quality of our services, often learning from the customers. Thanks to the dissatisfaction management system, in which we collect and analyse complaints from our customers, we have already implemented more than 700 remedial programmes. The high level of satisfaction of ERGO Hestia’s customers is also reflected in the low complaint ratios presented in the reports published by the Financial Spokesman.

We do not see complaints as a problem to be swept under the carpet, but rather as a strong stimulus to act fast. An analysis of customers’ suggestions and needs prompted us to appoint the ERGO Hestia Customer Spokesman. Today, this function is associated with innovation and openness, allowing for personal communication in difficult and unusual matters. Customers are won over by an individual approach, attention paid to them, and the company’s commitment to helping them search for solutions which accommodate the needs of both parties.

The complaint ratio is based on the data taken from the Financial Spokesman



According to the data presented by the Financial Spokesman, ERGO Hestia is a quality leader. In 3 out of 5 ratings summing up the Spokesman’s reports since 2011, ERGO Hestia came first, while other insurance companies cannot boast such an achievement.

Years ago, ERGO Hestia introduced the market to the first package insurance in Poland, including the Hestia 7 package, which was awarded the “Teraz Polska” Emblem in 2000. The aim of subsequent solutions was to improve the adjustment of better tailor insurance products to the customers’ needs and to simplify all policy handling procedures. Such goals were achieved by the first on the market insurance eAccount (eKonto) and the ERGO 7 insurance concept. In 2016, ERGO Hestia has opened the New World of Insurance: iHestia is a matrix-based arrangement of products, with innovative insurance coverage and service paths.

ERGO 7 Insurance



The first matrix product in Polish insurance

- Allows for budgeting, i.e. a flexible adjustment of the offer to the financial capabilities of the customer
- Facilitates consultancy thanks to the transparent structure of the offer and the sales path
- Owing to wide insurance coverage, it is appropriate even for the most discerning customers
- Rewards customers who insure more
- Offers 8,191 possible insurance risk combinations



Friendly communication – a new quality of dialogue with the customer and with the agent

Every person who calls the ERGO Hestia helpline hears the well-known voice of Jerzy Stuhr. The messages communicated by this outstanding actor and director are clear and simple. ERGO Hestia has also modified the wording of the General Terms and Conditions for the most popular products for individual customers, as well as the wording of letters addressed to such customers. Now, the texts are shorter and more transparent. The documents contain clear graphics and a larger font. All of this in order to make contact with ERGO Hestia friendlier.

Friendly Communication Project



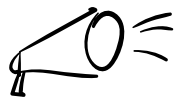
starter package for the customer and for the agent

- General Insurance Terms and Conditions
- agency contract
- powers of attorney



mass letters

- service-related
- claim-related



verbal communication

- helpline
- employees who contact the customer and the agent directly

54%

of insured persons declare that they do not read the General Terms and Conditions or only browse through them\*

80%

of individual customers receive the new General Terms and Conditions

1 400

letter and document templates modified by ERGO Hestia

360 000

letters and messages prepared according to the new templates and delivered to the customers each month

\*Acc. to the results of the 6th Polish Assistance Survey 2015 ordered by Europ Assistance Polska



It is possible to help those who suffered the most serious injuries in accidents in a better way than just by paying out compensation or a disability. With this in mind, in 2009 ERGO Hestia established a specialist unit – the Personal Injury Rehabilitation and Support Centre (Polish: Centrum Pomocy Osobom Poszkodowanym, CPOP). The Centre provides comprehensive care to people who have suffered the most serious injuries, and supports them in their recovery and return to an active social and professional life. Currently, CPOP operates as a separate company, also for other insurers. Under individual assistance schemes, the injured persons undergo intensive rehabilitation and treatment in leading medical centres. In the long term, they regain their independence.

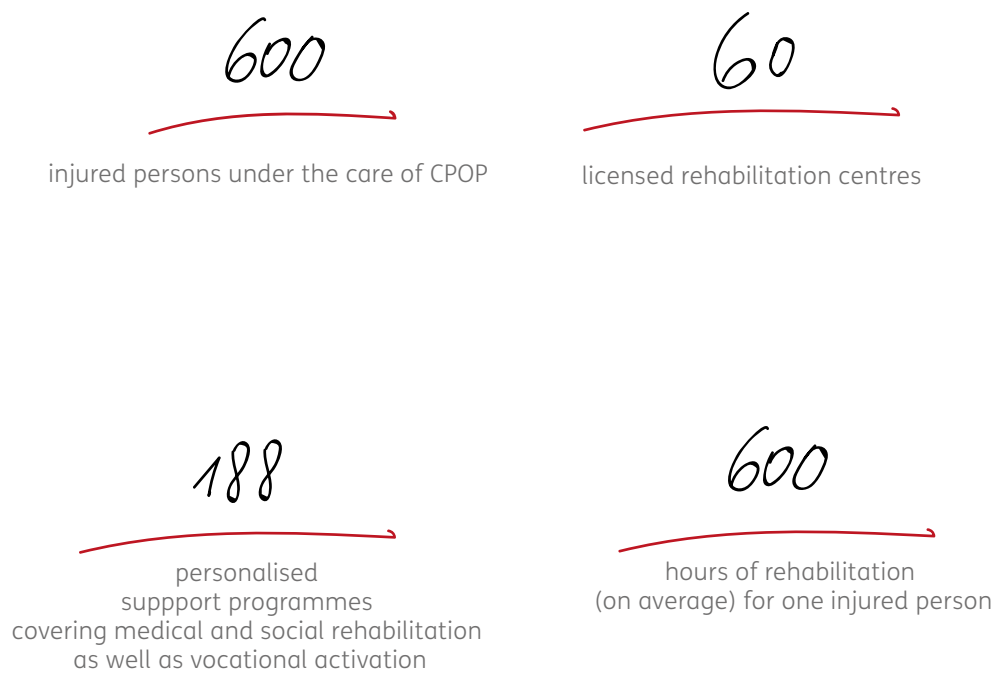
In 6 years, more than 100 people have successfully completed their rehabilitation programme with CPOP. Several dozen more are on their way to recovery. To support neurological rehabilitation of those under the care of CPOP, ERGO Hestia was the first insurer in Poland to purchase an exoskeleton, an innovative device to be used in the rehabilitation of patients with paresis of lower limbs.



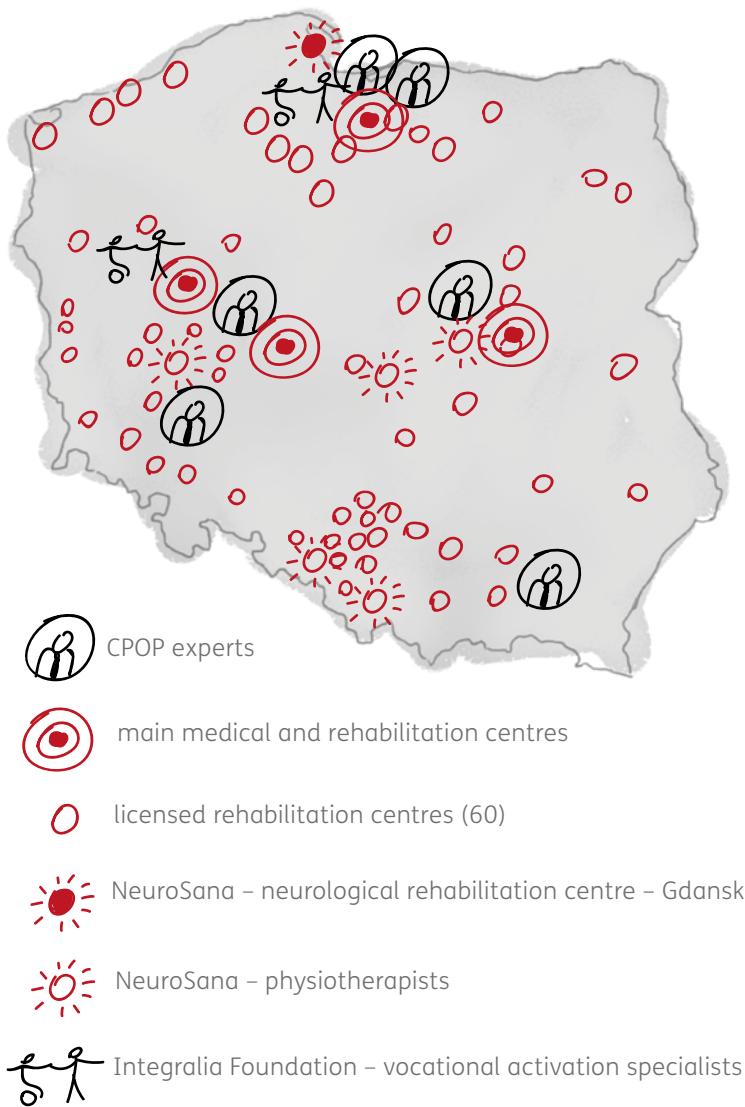
BARBARA STACHOWICZ  
Personal Injury Rehabilitation and Support Centre (CPOP)

For years, personal injury was a subject neglected and marginalised in Poland. This seems even more surprising, as it is connected with real human drama resulting from serious road accidents, which, unfortunately, are still common on Polish roads. Our aim is to enable the injured persons to return to their active lives and work. In order to do this, we must act as fast as possible, and start an intensive rehabilitation before the injured persons becomes permanently disabled both– physically and mentally. We want to get them out of that state and help them to recover as much as possible. We want them to stand – sometimes literally – on their feet, to be active and fulfilled.

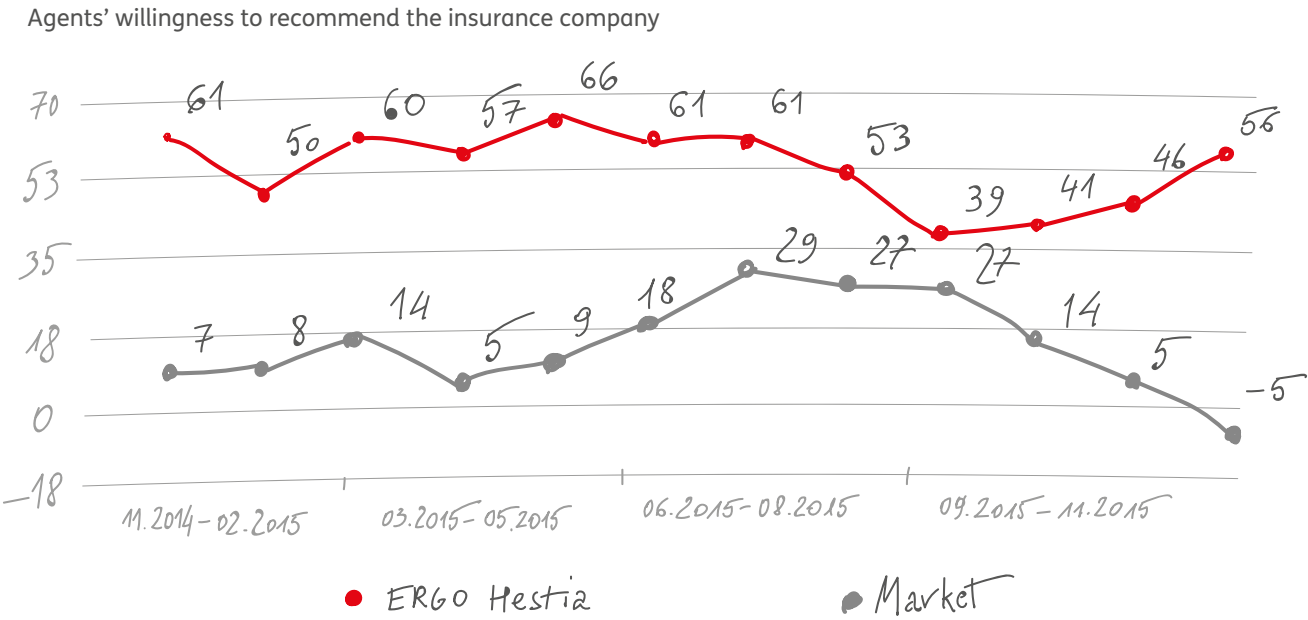
As we are the first and so far the only company in Poland which offers such comprehensive services in assisting casualties, we get inspired by solutions that have proved successful abroad, for example in Germany or the UK. We cooperate with the best, renowned medical centres in Poland. Experienced, empathetic and committed support programmes for the injureds, are also our strength. In this way, we are able to efficiently manage time, emotions, and costs. We act quickly, in the first months after an accident. We support the injured, helping them take control of the situation and actively participate powinno być: take active role/ part in rehabilitation. We put care to ensure that medical procedures are implemented timely at the appropriate time and in the proper order, which relates to the speed of recovery and allows to optimise costs.



\*Data for years 2009–2015



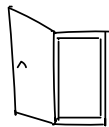
The ERGO Hestia insurance distribution network is based on agency and multi-agency structures, as well as brokers and banks. A large number of intermediaries cooperating with our Group run successful family firms. They get a long term bond with the brand, and act as its ambassadors in relations with customers. The quality of intermediary services, monitored and improved on a regular basis, is ensured by innovative IT solutions on one hand, and managers' competence and the style of network management on the other.



\*Results of the NPS survey targeted at Agents carried out by iKomunikator

Friendly Partnership – cooperation with agents in three strategic areas

Under the Friendly Partnership programme, ERGO Hestia bonds its relations with the insurance agents based on dialogue. In order to be the first choice partner for intermediaries, the company is constantly improving all elements which influence the quality of cooperation. It consistently emphasises the advantages of the ERGO Hestia brand. These activities are accompanied by three key principles:



**Accessibility**  
we are open to the needs of our intermediaries. Using modern technologies and solutions, we are always close, wherever the intermediary needs us to be.



**Attractiveness**  
taking into consideration the needs of intermediaries, we ensure that the intermediary has development opportunities and competitive remuneration, and we appreciate efforts put into business development.



**Reliability**  
we are trustworthy in the actions we carry out together with intermediaries.

We are our agents' partners

we cooperate, we are equals, and we respect each other

We create a positive experience

through our professional image, conduct and competence

We educate

we provide knowledge and tools, efficiently support independence, and never act in the place of agents

We handle reported issues and problems

we clarify and explain - we never give anyone a cold shoulder

We believe in the principle of simplicity

we do not make things more complicated, we do not multiply formalities

We educate ourselves

we keep improving our competences and broaden our knowledge



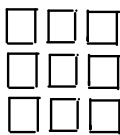
MAŁGORZATA SZTABIŃSKA  
Sales Department

The agents have been, are, and will be our key partners in business. This is the nature of insurance: it deals with sensitive issues – the feeling of safety and financial stability of entire families and business undertakings – that is why customers need advice from professional consultants. We believe that insurance advisory at the highest quality means being close to the customer, anticipating their needs, and building a lasting relationship based on trust.

This is the attitude we promote among our agents; we support it and facilitate the work of the intermediaries. In fact, this rule holds true for both parties. We are open to suggestions from our intermediaries, as they are most familiar with the local market. They listen to their customers, and have a thorough understanding of how their insurance needs change. Therefore, when developing new projects, products or models for customer service, we consult the agents. We value their opinions and experience.



From the very beginning, ERGO Hestia has been distinctively known as a supporter of an innovative approach to customer service, process design, and development of internal systems and insurance products. Modernity is their common feature denominator. This is also characteristic of the activities of the agents and partners of the Sopot-based Group, regularly provide them with solutions to make their daily work easier and allow them to engage in authentic dialogue with customers.



**iHestia – simplicity** new environment — a 360-degree “business solution”



**iHestia – trust** 90% of back office processes handled by a partner or an agent



**iHestia – mobility** the system is designed to be used on mobile devices



**iHestia – business solutions** the system is designed according to the “business-driven IT” methodology

9000  
test cases

38000  
cases of reviewing  
compliance of results with  
reference values

1500  
screens

60  
business projects

ca 2000 000  
length of the code line

280  
involved developers

1144  
days of the project

100 000  
hours worked



ŁUKASZ KOSICKI  
iHestia team

The New World of Insurance, iHestia, is a prove and evidence of the greatest confidence in the agents, and of respect for their work. This is much more than an IT system that supports sales. It is more than an agent’s digital office. It is not only about a “switch-over” to a new system, but a complete change of the way of thinking of the agents’ work.

Our team spent several years on creating iHestia. We have restructured 48 out of 56 different business processes. Previously, many of them were handled by the central office, and now this can be done by the agent – quickly and online. All thanks to simple and clear decision paths. As a result, the agent, the customer, and the company – all the tips of the indissoluble triangle – will gain access to the same clear information on the same screen. Only in this way, through dialogue, are we able to provide new opportunities to the intermediaries, and empower them more than ever.

ERGO Hestia, as an employer, relies on trustworthiness and personal development. The employees have employment contracts, and each person signing a contract for an indefinite period of time first meets with the Management Board to discuss their role in the company, the challenges and mutual expectations. We have a long tradition of providing self-tailored training programmes, such as the Hestia Talent Development Academy, ongoing for 15 years now. Around 70% of those who graduated from the Academy have been promoted within the ERGO Hestia Group, and currently they constitute the majority of the managerial staff. Internal certification training allows employees to gain new knowledge and increase their independence and scope of responsibility.

Training and development in 2015

	STU ERGO Hestia SA indicator	Market average/median
Training percentage/Trainee percentage	73.04%	60.51% 65.27%
Number of training hours per FTE*	27.82	18.58 18.70
Number of hours of internal training per FTE	17.19	8.01 5.30
Number of training days per employee	3.42	2.30 2.31
Training cost per FTE	1705	1944 2244
Percentage of training costs in salaries	1.31%	1.78% 1.91%

Saratoga HC Benchmarking research of 2015

\*FTE: full-time equivalent

2662

employees

70%

of employees are women

44%

of the managerial staff  
are women

100%

of employees have  
employment contracts

88%

of employees are happy or  
quite happy with their job\*

\*Employee survey conducted by Aon Hewitt in 2016



The Hestia Talent Development Academy (since 2001)

- 15 releases of the programme so far
- more than 300 participants
- 70% of graduates have been promoted

SMART

SMART — Talent Academy (since 2011)

- 5 releases of the programme so far
- 48 participants
- 81% of graduates have been promoted



MAŁGORZATA GWOZDZ  
Human Resources Department

Undoubtedly, ERGO Hestia stands out among other large companies thanks to the atmosphere of cooperation.

People who work here are thoughtful towards each other, and not just focused on their own goals and competition. The team is very welcoming to newcomers.

The more experienced employees are glad to help the starters learn about the company and their duties. This attitude is highly valued. During recruitment we pay attention not only to competences or professional experience of the candidates, but primarily to their personality traits. A Hestian is someone who does not give up, who does not choose the easiest way, who always strives for high quality. At ERGO Hestia, we create our own solutions in every area, including employee development, training and stimulating inspirational programmes.

ERGO Hestia is a reliable employer who gives its people a sense of stability and offers numerous opportunities for development. At the same time, the employer is very demanding. Practically any employee, also including an intern or a trainee, may present their ideas, if they prepare them well and according to proper cooperation standards.



Life-work balance is important at ERGO Hestia. As the organisation develops and grows, it has an increasing number of solutions to help people align their work duties and family needs. The company encourages the employees to choose a healthy lifestyle and inspires them to develop their passions.



ERGO Hestia after hours (project carried out since 2012)

- more than 50 meetings
- more than 60 guests: representatives of the world of culture, sports, writers, musicians, travellers
- more than 2,500 participants



Healthy Employee (project carried out since 2015)

- access to more than 400 diagnostic and laboratory tests
- access to physicians specialising in 35 areas
- 91.71 – NPS (an assessment of employee satisfaction and willingness to recommend medical services, conducted in 2015)



Kindergarten (project carried out since 2014)

- 72 employees' children
- 900 m2 of specially designed space for education and recreation
- 700 m2 of fenced-off playground, adapted to the needs of children with disabilities



Company canteen and coffee shop

- varied menu
- dietician's supervision
- vegetarian meals offered
- relaxing atmosphere
- a place for discussions and business meetings outside the office

Under the Healthy Employee programme, our own medical outpatient clinic was created, where the employees of ERGO Hestia can access specialist medical care. In response to the needs of people who commute by bike, in 2015 more than 23,000 free meals were provided to them at the company canteen.

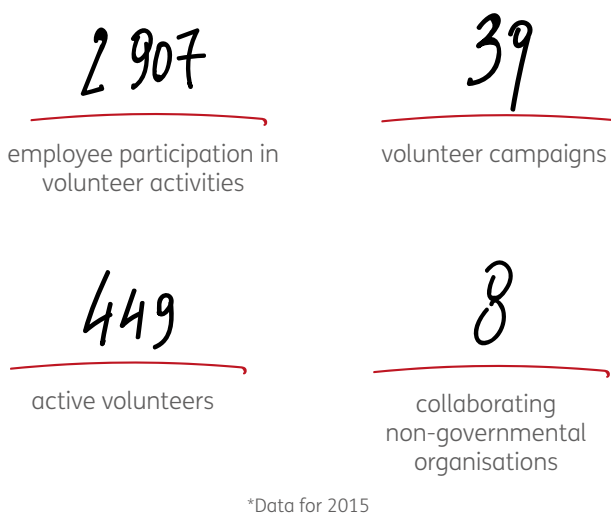


Joining in an amateur choir, cooking workshops for children, charity bike trips, or summer holidays for children from poor or neglected families – at ERGO Hestia, it is possible to become involved and help others in many ways. The Hestia Volunteer Centre has been developing since 2013. It strengthens and supports the activity of the employees who work for the community, support foundations or societies. It coordinates mutual assistance for employees in difficult circumstances, for example, due to a family member’s illness. It also supports the activities of the ERGO Hestia Group’s Integralia Foundation for the professional integration of people with disabilities, as well as the Artistic Journey of Hestia Foundation.

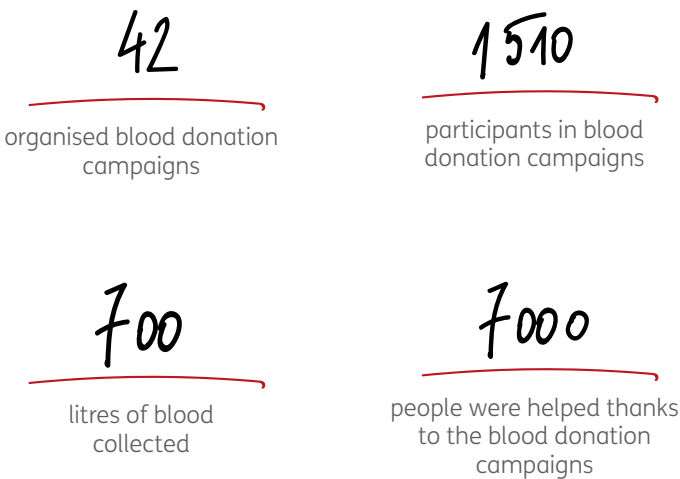


The Hestia Volunteer Centre (project carried out since 2013)

- Selected campaigns:
- A Doughnut for a colleague
  - Ask for help
  - Holiday package
  - Get help
  - Family art workshops
  - Spin for Drum up help
  - Patronage over the “Cieciorka” Camp Organisation Society



Blood donation campaign (project carried out since 2005)



BEATA OLSZEWSKA  
The Hestia Volunteer Centre

We had our first experience with volunteer work more than a decade ago, when the Integralia Foundation was established. We employed first some people with disabilities, and over time, we made friends, started to understand them better and learn a lot from them.

Later, it all came from the people. More and more often we would hear that someone got involved in providing support to hospices, or in volunteer blood donation campaigns. So, we tried to collect all of these initiatives in one place, to expand them even more. Today it is clear that such involvement not only gives something good to others but also makes the volunteers selfsatisfied with their lives and proud of their workplace.

For many people who normally hold less prominent positions at work, volunteering is a kind of laboratory. They can test their own creativity, the leadership strength, and establish valuable relations with people with whom they might otherwise have never got in touch with. They share the values that ERGO Hestia believes in – a company which cares about something more than just economic profits.





# ERGO Hestia for society



The Integralia Foundation was established in 2004, to support people with disabilities in their professional self-fulfilment. This very special mission is fulfilled by an exceptional way, helping to co-create friendly jobs within the ERGO Hestia Group and in other companies and institutions. Thanks to the specialist support, ambitious people with disabilities have more courage to enter the competitive labour market. They learn to build and use their potential, skills and advantages, instead of focusing on limitations. The Foundation is also a space for cooperation among diverse groups — such as employers, higher education institutions and schools — in order to promote open and friendly attitudes towards people with disabilities.



Anna Krause



Magdalena Kokot



Wojciech Wala



Natalia Kalocińska

600  
people with disabilities,  
who have made use of the  
Foundation's support

263  
professionally active  
disabled people

68%  
of people employed after  
completion of EU professional  
mobilisation programmes (the  
percentage is 3 times as high  
as on the market one)

190  
cooperating employers

25  
completed programmes  
and projects

PLN 3,6 million  
obtained from EU funds  
and subsidies

\*Data for the years 2004-2015



MONIKA TRUSZKOWSKA-BEDNAREK  
The ERGO Hestia Group Integralia  
Foundation for the professional  
integration of people with disabilities

The most important element of the Foundation's activity is the fact that it changes the way people with disabilities think of themselves. We create an environment in which their activity and self-fulfilment start. We give them space for their passions and talents. Many of them have learned to see and make use of their capabilities.

They realised that limits them may become their advantage, if circumstances are favourable, a limitation can become an advantage. Thanks to the Foundation's activity, people with disabilities usually adapt very well to their professional environment, and have an extremely positive effect on the team they work with. They inspire others.

What is interesting, some say that if it had not been for their disability and the derived and stubbornness, they might not have achieved what they did. They feel stronger. They open up.

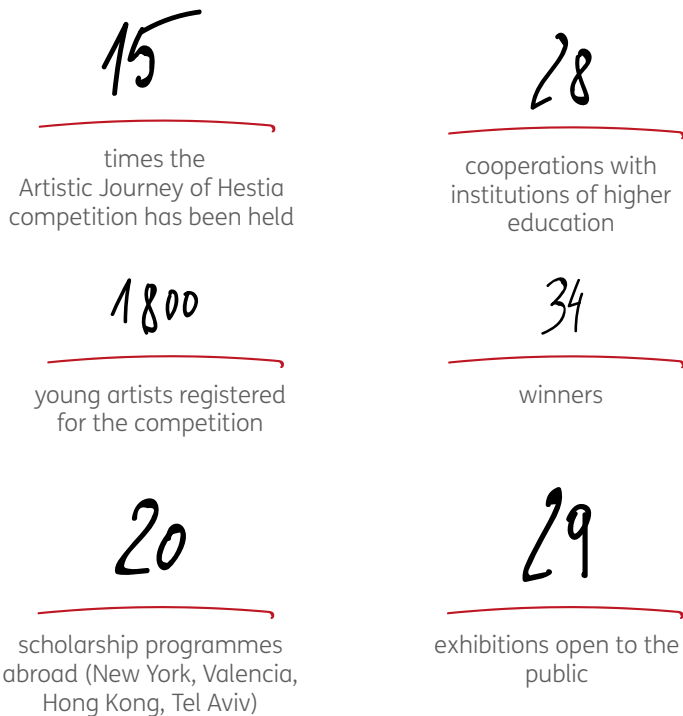
They are willing to cooperate and take advantage of opportunities. And all this doesn't happen in an enclosed, specially prepared environment, but in our common workspace.

Łukasz Kałęka





The Artistic Journey of Hestia Foundation promotes young Polish artists. It pursues this goal primarily by organising a series of nationwide competitions for students of art schools, held since 2002. The winners are rewarded with art scholarships abroad. The Foundation organises also individual and collective exhibitions of works by young creators of visual art. It promotes their art both in Poland and abroad. In addition, through art meetings and workshops the Foundation supports the creative development of employees and people working with the ERGO Hestia Group.



\*Data for the years 2002–2015



MAGDALENA KĄKOLEWSKA  
Artistic Journey of Hestia Foundation

ERGO Hestia's project stands out among more than a dozen other contests for students and graduates of art faculties in Poland, as our priority is to educate artists who are still in their studying process and have not graduated yet. For the participants, the Artistic Journey of Hestia is an exclusive moment when their works are evaluated by external jury from outside their school. It is time for them to show themselves and their art to a wider audience. It confronts young talents with the professional art critis and audience, who gets this unique opprotunity to have a glimpse at what is happening these days, here and now, at Polish art schools and where the aspiring artisits head towards.

The most promising artists are rewarded with art trips to New York, Valencia, and other art centres. Historically, it refers to educational trips the young artists (and not only artists) were sent in the past in order to learn the world and art. Even though we live in a global and instant informations exchange, still nothing supercedes the personal experience. Travelling never stops broadring the minds. It inspires, challenge and teach. It provokes, change, show the new insight at the known and unravel the unknown.



ERGO Hestia has inspired and supported many valuable social and cultural events. Since 2001, the company has been involved in a very prestigious project — the Rev. Józef Tischner Award granted by Znak Publishin Company and Hestia — an award that promotes artists and social activists who have followed Rev. Józef Tischner’s philosophy.

The Group engage not only in art events, it also promotes fair-play sport competition. Since 2010, it has been a titular/honorary/nominal sponsor for the ERGO Arena entertainment hall, a venue for the largest sports and entertainment event in Pomeranian region. It also supports young people with sport talents, who are the regular trainees of the ERGO Hestia Sopot Sailing Club.

16

times the Znak and Hestia Rev. Józef Tischner Award has been granted

50

winners of the Znak and Hestia Rev. Józef Tischner Award

\*Data for the years 2001–2015



You are connected with called Migam language interpreter

Deaf people, who wish to buy an insurance policy, report a loss, or make changes in their policy, may use the sign language interpreting service wherever they are, via the ERGO Hestia website or the Migam mobile application.



In order to develop the insurance awareness of the Polish people — still weaker than in Western Europe — ERGO Hestia has started a series of workshops for junior high school students. At the Young Insurance Academy, the students learn about the basic principles of drafting an insurance offer and the responsibilities of the insurer and are taught how to provide help to victims of traffic accidents.



604

events organised at ERGO Arena since 2010

2.1 million

spectators

15 000

seats

\*Data for the years 2010-2015



ERGO Hestia Sopot Sailing Club (Polish: SKŻ ERGO Hestia Sopot, SKŻ)

5

SKŻ trainees who represented Poland at the Olympic Games

15

medals (on average) won in different competitions, in Poland and abroad, annually

8

races of the SKŻ trainees/contestants at the Olympic Games

6

competitions/regattas organised by the SKŻ annually

500

SKŻ members

\*Data for the years 1992–2015



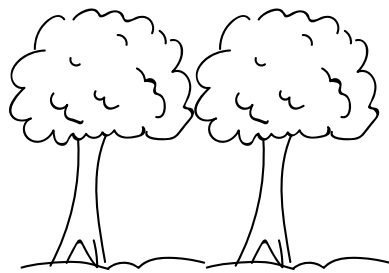


# ERGO Hestia for the environment



Nowadays, commuting to work is not only a logistic but also an ecological challenge. People who are aware of dangers to the environment know that the pollution emitted by their own cars every day matters. The employees of ERGO Hestia can limit the CO<sub>2</sub> emissions in many ways. For this purpose — and to stay fit — many of them commute by bike. Others choose to carpool. The company’s fleet is based on ecological hybrid cars.

Everyday, instead of actually attending personally to numerous business meetings, the employees of ERGO Hestia communicate via conference calls.



Environmental liability insurance

Accordng to Act on preventing environmental damage and its redress, entities using the environment are obliged to take preventive measures in the case of an imminent threat of environmental damage, and to implement redress measures if it occurs.

In order to safeguard against liability for environmental damage, ERGO Hestia has created a new type of insurance. Environmental liability insurance, provided under specific terms, complies with the highest European standards.

ERGO Hestia is one of the few (3) companies to offer such product.

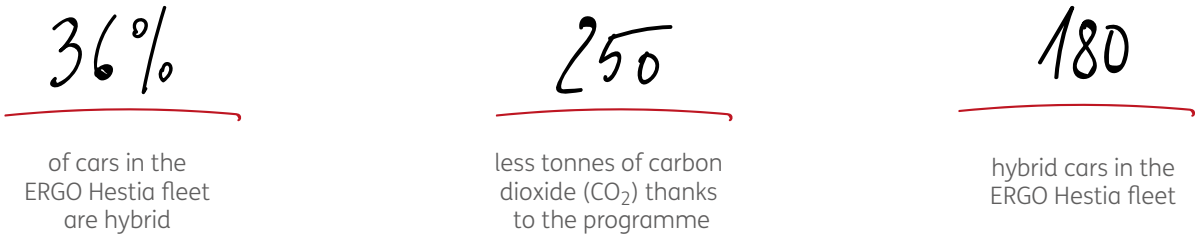
Carpooling



The employees of the Sopot central office of ERGO Hestia may use several dozen parking spaces (outside and in the garage hall) if they carpool and travel in their cars with at least one more passenger, another ERGO Hestia employee.

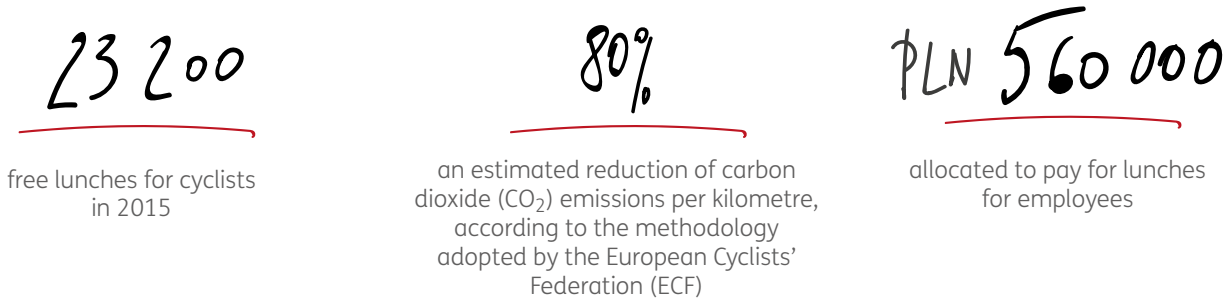
\*Data for 2015

Hybrid cars



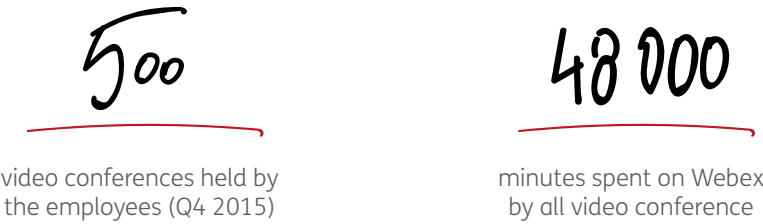
\*Data for 2016

Programme for cyclists



\*Data for 2015

Video conference



\*Data for 2015



Since 2016, ERGO Hestia has been the founder of the EKO HESTIA SPA award. It is granted to promote and popularise the most effective and innovative activities and investments that have a positive impact on the environment, carried out by members of the Polish Resorts Association. The award, granted annually, is PLN 100,000. The municipality which receives this amount may allocate it to further pro-environmental actions within its region. ERGO Hestia in Sopot creates a friendly public space with its almost 2-hectare Hestia Park.



PLN 100 000

awards in the EKO HESTIA SPA competition

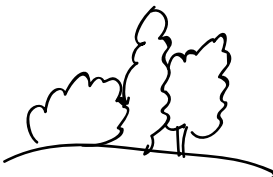
11

health resort municipalities registered for the competition in 2016

100 000

competition beneficiaries – citizens, tourists and patients (estimated numbers)

\*Data for 2016



Park Hestii

21 000 m<sup>2</sup>

of surface area

43

leaf and needle trees and conifers

17 600

leaf shrubs and pines

7 500 m<sup>2</sup>

of lawn

\*Data for 2016



WOJCIECH FUŁEK  
Communications Department

Our background is our commitment! The close vicinity of ERGO Hestia and Sopot, a health resort city, is our inspiration and a responsibility. Therefore, it was obvious to come up with an idea of the EKO HESTIA SPA award to promote the most competent, innovative, resourceful and eco-friendly health resort municipalities in Poland. We hope to inspire other companies as well.

We care about our closest surroundings. For this reason, we are in progress of creation the Hestia Park on the border of Sopot and Gdansk. The park has some exotic tree species. It will feature an open-air sculpture gallery. We hope that this new, friendly space will be a vibrant, trendy venue for meetings and walks, both for the citizens of the Tri-City and for tourists. This is yet another project carried out together with the councils of both cities, an example of successful cooperation for the benefit of the entire region.





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