

4. GUIDELINES AND STRATEGIC ACTIONS (continued)

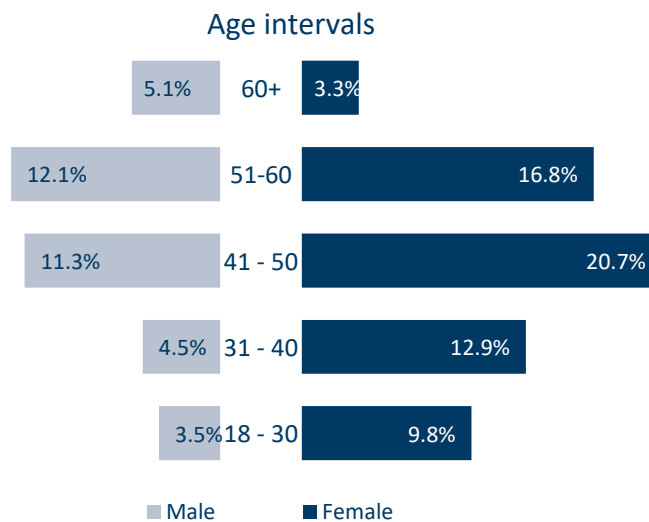
Company launched the campaign "For a forest in your neighborhood", investing in funds for greening the urban areas of Serbian cities. In the past two cycles, in cooperation with local communities, almost a thousand trees were planted in fifteen cities in Serbia, where special attention was paid to the locations that suffered the most damage during the storms of the summer of 2023. In this context, the Company participates in events and projects that promote the use of electric vehicles, the circular economy and care for the preservation of the environment.

10. GENDER EQUALITY

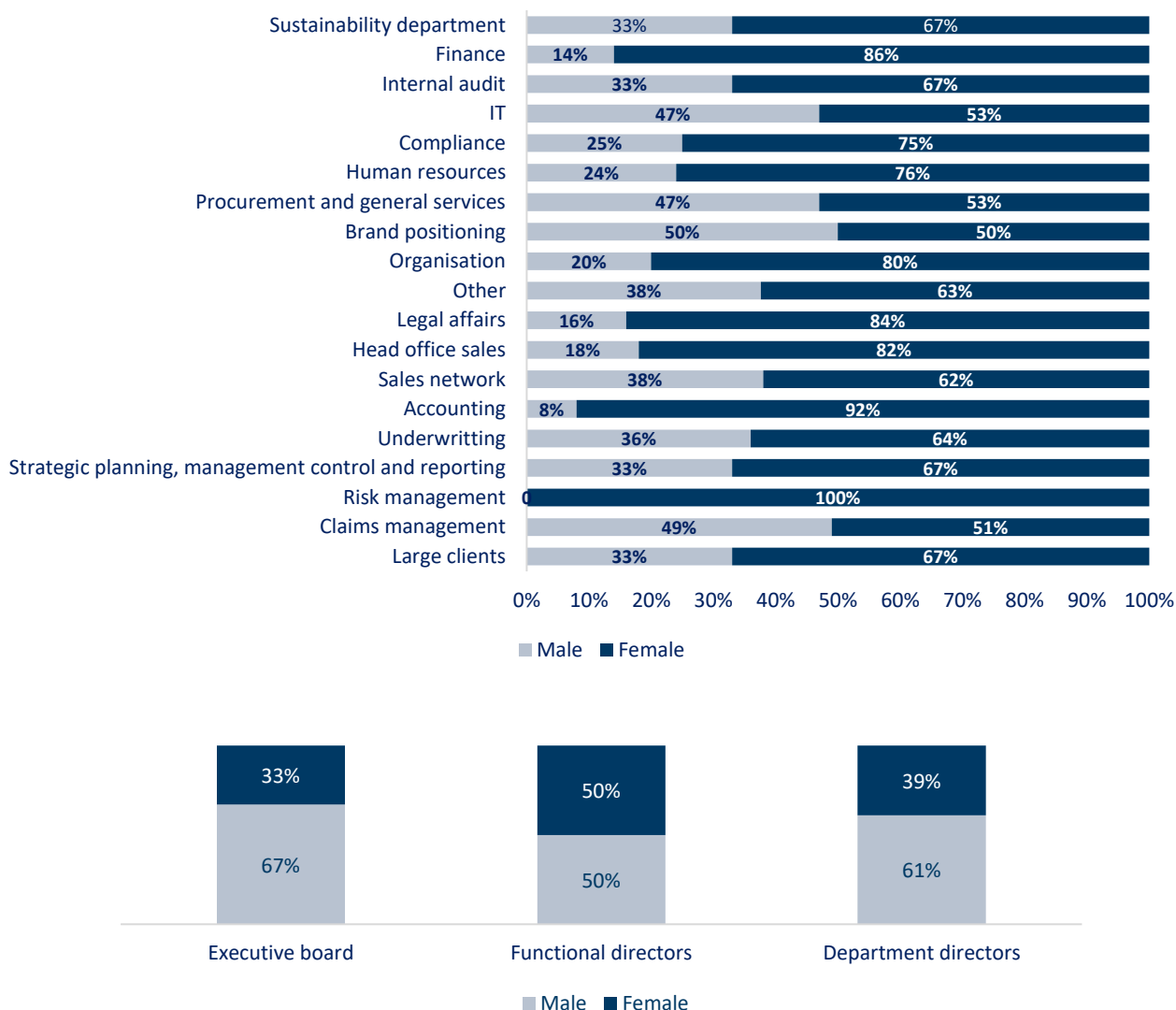
Evaluation of gender equality within the employer's purview

The Company has designed processes, procedures and instructions in such a way as to ensure impartiality and objectivity in relation to employees. There were no objections, complaints and lawsuits in terms of anti-discriminatory regulations, which is a confirmation of the Company's commitment to the principle of equal access and prevention of cases of discrimination, especially gender. The company is particularly committed to the application of these principles in the areas of employment and selection of job candidates, professional development and training of employees and advancement at work.

The structure of the Employer's employees as at **31.12.2023**, including gender and age:



4. GUIDELINES AND STRATEGIC ACTIONS (continued)



Note: Percentages may not total 100% due to rounding.

In the segment of its operational plan for 2024, related to ensuring and promoting gender equality, the Employer provided for special measures in line with the Law (Plan). The employee structure shown in the charts above indicates an equal representation of both genders in various functions, as well as in various positions and executive job positions, also considering the impact of the ongoing initiatives. In 2023, the company initiated a procedure before the NBS to obtain approval for the appointment of a member of the executive board. Upon approval and appointment, a balanced representation on the executive board would be achieved.

Furthermore, certain functions within the system are also characterized by unequal gender representation, caused by the reasons enumerated in the segment related to the special measure pertaining to Recruitment and candidate selection and at the level of the republic it was identified as a consequence of gender stereotypes in the choice of occupation.

4. GUIDELINES AND STRATEGIC ACTIONS (continued)

In the process of working and conducting insurance activities, and adopting decisions, acts and procedures, the Employer undertook all of the necessary measures with the aim of excluding the possibility of gender-based discrimination. Harmonizing, eliminating, and mitigating unequal gender representation within the Employer's employees was previously carried out gradually, and will remain the focus of the company if and when unequal gender representation is observed. To that end, the Employer has drawn up a list of special measures for 2024, shown in the following table. The Human resources department will be in charge of checking the implementation of these measures, to be carried out by monitoring statistical data on employees, and submitting the required reports to the relevant state authorities and bodies of the Employer.

Special measures

No.	Special measure	Reasons for determining	Goals		Method of implementation
1	Professional development and training	Gender representation in training proportional to employee structure	Promoting equal opportunities	continuously	Planning, connecting, monitoring
2	Employment and selection of candidates	Current employee structure	Promoting equal opportunities	continuously	Gender sensitive advertising and promoting of the work at employer; implementation
3	Maternity and parenting support	Family-based commitments; Health	Professional and private life balance	continuously	Providing conditions for returning to work; Approval of flexible working hours
4	Gender sensitive language	The need to harmonize acts in which grammatical gender is used	Promoting equal opportunities; Removing of gender stereotypes	continuously	Gender sensitive acts formulation
5	HR statistics	Needs to improve and detailed data monitoring	Conducting special measures control; State analysis; Gender responsible budgeting	continuously	Statistical data of employees, sorted and showed by gender and age structure

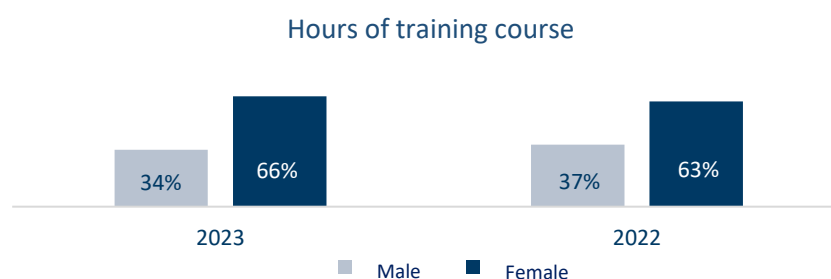
This report contains an overview of the results of implementing special measures according to indicators with initial and target values. The employer implements said measures continually, and regularly monitors the effects thereof, on a monthly and on an annual level

Professional development and training

This measure aims to ensure equal accessibility of all forms of professional development to employees, regardless of gender. By applying regular procedures and instructions, the Company has ensured an equal representation of both genders in the area of professional development and training within all of the functional domains of the system. This measure aims to promote equal opportunities, a target which has been achieved in the previous year by implementing the above measure according to plans.

4. GUIDELINES AND STRATEGIC ACTIONS (continued)

The various forms of professional development of employees have been planned in a gender responsible manner, whereas employees have been informed of various trainings, seminars, and other forms of development without gender discrimination and without the effect of stereotypical gender roles. All employees were given an equal opportunity to pursue professional development, irrespective of their personal traits. Invitations to attend training sessions were submitted to employees based on how relevant the contents of a particular form of development were to the job carried out by a particular employee. Over the course of the year, the competent employees in the Human resources department monitored the structure of participants in training sessions and courses, in order to ensure a stable and equal participation of employees during the entire year, whereon they submitted regular reports to the management.



Number of employees in attendance at training sessions

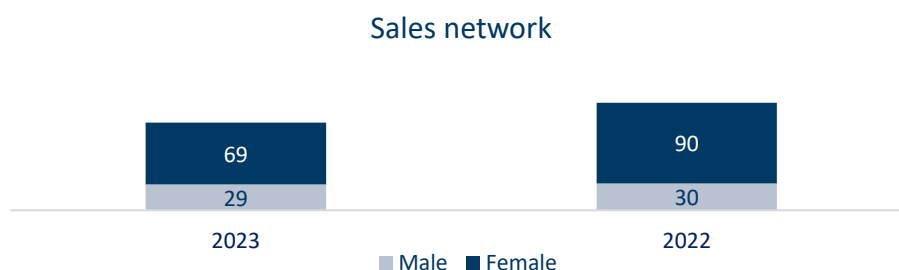
Number of employees in attendance at training	31.12.2023	Share % 2023	Growth rate % 2023/2022	31.12.2022	Share % 2022
Male	500	39.3	4.4	479	37.1
Female	771	60.7	-5.0	812	62.9
Total	1,271	100.0	-1.5	1,291	100.0

Recruitment and candidate selection

This measure is aimed at ensuring equal treatment for both genders in planning, carrying out, and controlling the recruitment and candidate selection process. The planning and budgeting process related to onboarding new employees before the beginning of a year implies the allocation of funds solely in line with the principles of economic justification and the needs of organizing activities, without gender discrimination. Ads for filling vacancies use the gender-neutral term "person". Selection of candidates for a given job is based solely on the criteria of expertise, as well as on the analysis of the profile of a given person in terms of the requirements and workplace conditions. The resulting gender structure of newly-employed persons depends primarily on the structure of the applicants. In 2023, a total of 1,610 candidates applied for positions within the Company, of which 801 (49.75%) female, and 809 (50.25%) male. The selection is then narrowed down to whether the candidates have met the requirements specified in the ad and whether they have successfully completed all the rounds of testing and selection. In the course of 2023, a total of 173 persons were employed, of which 54 were male, and 119 were female. In that sense, gender roles appear to be present in terms of particular occupations and functions; namely, a larger number of female candidates applied for positions in accounting, legal affairs, finances, and human resources. In the above context, the Employer strove to

4. GUIDELINES AND STRATEGIC ACTIONS (continued)

ensure an equal gender representation within all functions of the system by placing gender-neutral ads and conducting gender-neutral candidate selection. The chart shows the gender structure of newly-employed persons in 2023.



Central functions - number of new employees

	2023		2022	
	Male	Female	Male	Female
Compliance	0	1	0	1
Finance	0	2	1	4
Internal audit	0	0	0	1
IT	9	3	2	3
Human resources	0	6	2	3
Procurement and general services	1	1	1	1
Organisation	0	0	1	1
Other	0	0	1	0
Brand positioning	0	1	0	0
Legal affairs	0	0	0	1
Head office sales	0	0	0	6
Accounting	0	7	0	1
Underwriting	10	18	4	11
Strategic planning, management control and reporting	0	0	0	1
Risk management	0	0	0	2
Claims management	5	9	6	9
Large clients	0	1	0	2
Sustainability department	0	1	0	0
Total	25	50	18	47

Support for new mothers and parenthood

This measure implies equal treatment of employees before and after pregnancy, maternity leave, childcare leave, and special childcare leave. In these cases, employees employed for a definite period of time are afforded the return to carrying out duties until the completion of the leave. Our company adheres solely to criteria of expertise, efficiency, and the work organization requirements in engaging persons.

Parenting support is clearly demonstrated by the fact that we enable parents of children under the age of 7 to work flexible hours. This ensures a balance between their private and professional life, as parents of children in this important stage of child-rearing are enabled to start their working hours earlier, and consequently to finish them earlier. The employer guarantees this right regardless of gender, thereby promoting equal roles in child-rearing.

4. GUIDELINES AND STRATEGIC ACTIONS (continued)

Number of employees on maternity leave

Maternity leave started in 2023	Returned to work after maternity leave	Terminated employment after maternity leave	Employees on maternity leave on December 31, 2023	Employees on maternity leave on December 31, 2022
29	15*	1**	36	23

*the rest are still on leave

**1 mutual termination at the request of the employee

Gender-sensitive language

The use of gender-sensitive language in various acts serves to eliminate grammatical gender indicative of gender roles. Employment contracts for all employees contain gender-sensitive terms. We are continually dedicated to this topic and demonstrate our dedication whenever the need arises to change and amend general acts, as well as to modify models and forms of individual acts.

HR statistics

This measure implies keeping records and drawing up reports in the domain of labour, as well as in the domain of gender equality, in a manner which enables continual insight into changes to the structure of data based on employee gender. In the course of 2023, HR statistics regularly reported to the Company management in a timely manner and drew up records related to ensuring gender equality.

Conclusion

Over the previous year, the employer fully harmonized its practices with by-laws adopted on the basis of the Law on Gender Equality. The employer assesses the state of gender equality as very good because the regular records and the annual report show a balanced representation of the genders in the largest number of areas. The gender difference in average earnings is within the framework of balanced representation provided for by law (at the end of 2023, the ratio is 43% versus 57%). Through gender-responsive budgeting in 2023, the employer adopted the budget for 2024 in the sphere of human resources by applying the principles of meritocracy and equal treatment and objective assessment of contribution to work, knowledge and responsibility. Women participate in raises with a higher percentage (69%) than in the total number of employees (63%) and with a 0.7% higher average raise compared to men. The presence of gender stereotypes in occupations will be the subject of new special measures in the planning document adopted by the Society in 2024. Regular and vigilant statistics of human resources is a useful tool for identifying needs for the promotion of gender equality and a trigger for timely reaction and intervention by the Society.

BUDGET 2024: Potential budget revision is needed due to global geopolitical and macroeconomic environment

In accordance with the abovementioned challenging global geopolitical and macroeconomic environment, as well as requirements of the parent Group to which the Company belongs, a revision of planned figures will be performed if necessary.

4. SMERNICE I STRATEŠKE AKTIVNOSTI (nastavak)

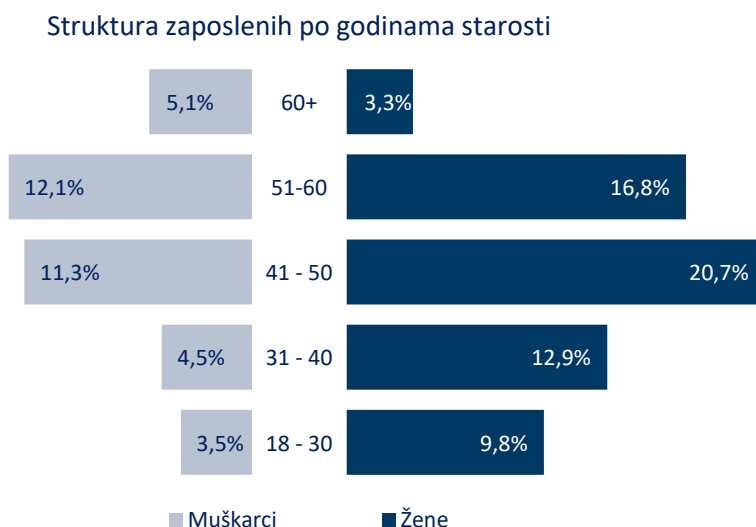
u saradnji sa lokalnim zajednicama gotovo hiljadu stabala u petnaest gradova u Srbiji, pri čemu se posebno vodilo računa o lokacijama koje su pretrpele najveću štetu u toku nevremena iz leta 2023. godine. U ovom kontekstu, Društvo učestvuje u događajima i projektima koji promovišu korišćenje električnih vozila, cirkularnu ekonomiju i brigu za očuvanje životne sredine.

10. RODNA RAVNOPRAVNOST

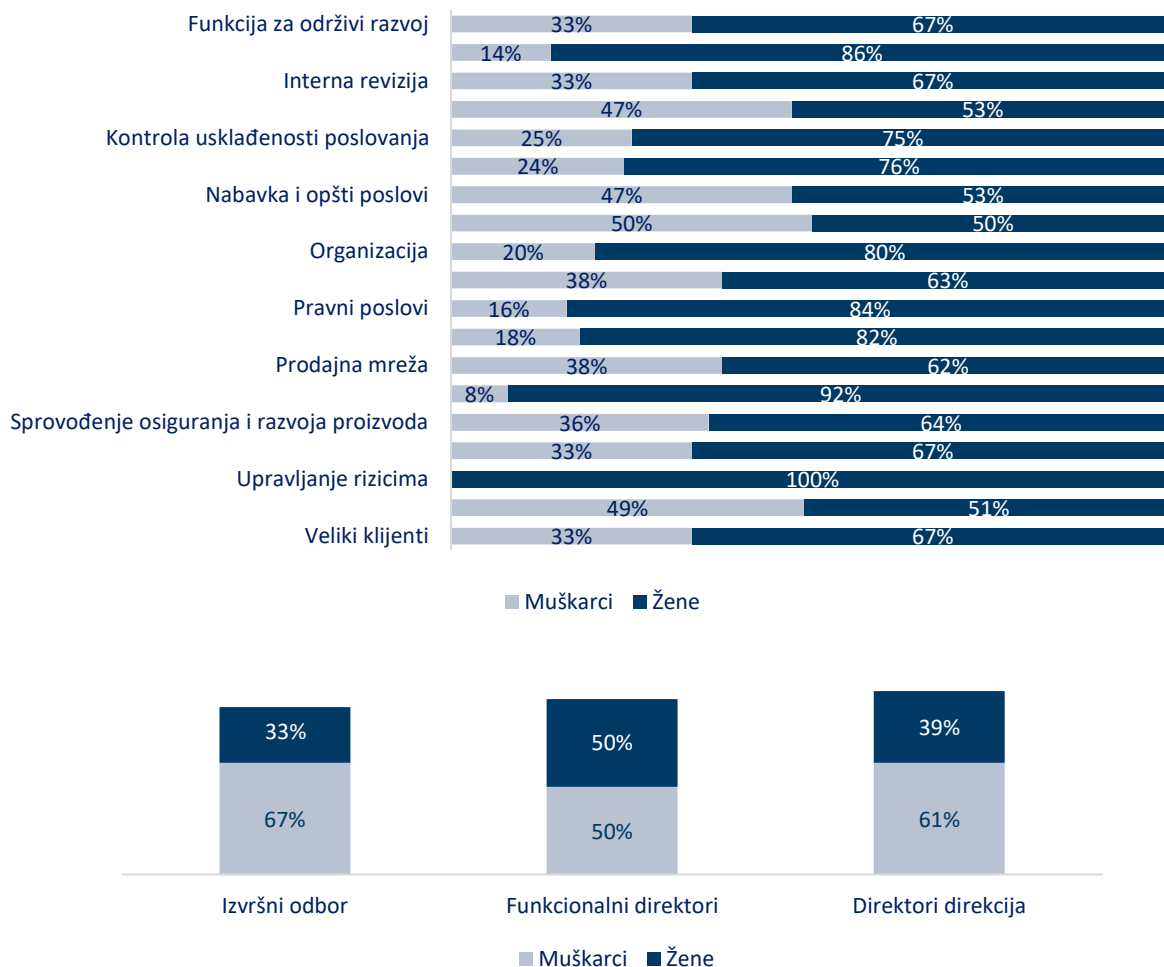
Ocena stanja rodne ravnopravnosti u oblasti za koju je poslodavac odgovoran

Društvo je procese, procedure i uputstva dizajniralo na način da se obezbedi nepristrasnost i objektivnost u odnosu prema zaposlenima. Prigovora, pritužbi i tužbi u smislu antidiskriminatornih propisa nije bilo, što je potvrda privrženosti Društva principu jednakog pristupa i prevenciji slučaja diskriminacije, naročito rodne. Društvo se naročito posvetilo primeni ovih principa u oblastima zapošljavanja i izbora kandidata za posao, stručnog usavršavanja i osposobljavanja zaposlenih i napredovanja na poslu.

Struktura zaposlenih kod Poslodavca na dan **31.12.2023.** uključujući pol i godine starosti:



4. SMERNICE I STRATEŠKE AKTIVNOSTI (nastavak)



Napomena: Usled zaokruživanja ukupan zbir procenata može da ne iznosi 100%.

Poslodavac je u okviru plana poslovanja za 2024. godinu, u posebnom delu koji se odnosi na ostvarivanje i unapređenje rodne ravnopravnosti, predvideo posebne mere u skladu sa Zakonom (Plan). Struktura zaposlenih predstavljena u grafikonima iznad ukazuje na uravnoteženu zastupljenost oba pola kako u različitim funkcijama, tako i na položajima i izvršilačkim radnim mestima. Društvo je u 2023. godini pred NBS pokrenulo postupak dobijanja saglasnosti za imenovanje članice izvršnog odbora. Po dobijanju saglasnosti i imenovanju, postigla bi se uravnotežena zastupljenost u izvršnom odboru.

Pored toga, neuravnotežena zastupljenost postoji u određenim funkcijama sistema, što je uzrokovano razlozima navedenim u delu koji se odnosi na posebnu meru Zapošljavanja i izbora kandidata, a na nivou republike je identifikovano kao posledica rodnih stereotipa u izboru zanimanja.

4. SMERNICE I STRATEŠKE AKTIVNOSTI (nastavak)

Poslodavac je u procesu rada i obavljanja delatnosti osiguranja i pri donošenju odluka, akata i procedura preduzeo sve potrebne mere kojima je isključio mogućnost rodne diskriminacije. Prilagođavanje odnosno otklanjanje kao i ublažavanje neravnomerne zastupljenosti polova zaposlenih kod Poslodavca, do sada je sprovedeno postupno, što će i dalje biti usmerenost Društva ako/gde se ukaže neuravnotežena zastupljenost. U tu svrhu, Poslodavac je sačinio spisak posebnih mera za 2024. godinu koje su predstavljene u tabeli ispod. Kontrolu primene ovih mera obavlja Direkcija za ljudske resurse kroz praćenje statističkih podataka o zaposlenima, te o tome dostavlja potrebne izveštaje nadležnim državnim organima i telima Društva.

Posebne mere

Br.	Posebna mera	Razlozi za određivanje	Ciljevi		Način sprovođenja
1.	Stručno usavršavanje i osposobljavanje	Zastupljenost polova u obukama srazmerno odnosu u strukturi zaposlenih	Promovisanje jednakih mogućnosti	kontinuirano	Planiranje, povezivanje, praćenje
2.	Zapošljavanje i izbor kandidata	Trenutna struktura zaposlenih	Promovisanje jednakih mogućnosti	kontinuirano	Rodno senzitivno oglašavanje i promovisanje rada kod poslodavaca; primena
3.	Podrška porodiljama i roditeljstvu	Obaveze pri zasnivanju porodice; Zdravlje	Balans profesionalnog i privatnog života	kontinuirano	Obezbeđivanje uslova za povratak na posao; Odobranje fleksibilnog radnog vremena
4.	Rodno senzitivni jezik	Potreba za usaglašavanjem akata u kojima se koristi gramatički rod	Promovisanje jednakih mogućnosti; Uklanjanje rodni stereotipa	kontinuirano	Rodno senzitivno formulisanje akata
5.	HR statistika	Potreba za unapređenjem i detaljnijim praćenjem podataka	Kontrola sprovođenja posebnih mera; Analiza stanja; Rodno odgovorno budžetiranje	kontinuirano	Statistički podaci o zaposlenima razvrstani i iskazani po polu i starosnoj dobi

U ovom izveštaju su prezentovani rezultati sprovođenja posebnih mera prema indikatorima sa početnom i ciljnom vrednošću. Ove mere se kod poslodavca sprovode kontinuirano, a njihovi efekti prate redovno, na mesečnom i godišnjem nivou.

Stručno usavršavanje i osposobljavanje

Ova mera se sastoji u obezbeđivanju jednake dostupnosti zaposlenima svih oblika profesionalnog razvoja, bez obzira na pol. Društvo je uz primenu redovnih procedura i uputstava održalo i u oblasti usavršavanja i osposobljavanja ravnomernu zastupljenost zaposlenih oba pola u okviru svih funkcionalnih oblasti sistema. Cilj ove mere, promovisanje jednakih mogućnosti, je ostvaren i u prethodnoj godini primenom planiranih načina sprovođenja mere.

4. SMERNICE I STRATEŠKE AKTIVNOSTI (nastavak)

Oblici profesionalnog razvoja zaposlenih su planirani na rodno odgovoran način, a zaposleni su o obukama, treninzima, seminarima i drugim usavršavanjima obaveštavani bez rodne diskriminacije, bez uticaja stereotipnih rodnih uloga. Svima je pružena jednaka mogućnost za profesionalni razvoj, bez obzira na lične karakteristike. Pozivi za obuke su dostavljani zaposlenima po principu relevantnosti sadržaja konkretnog oblika usavršavanja za posao koji zaposleni obavljaju. Tokom cele godine, zaduženi u Direkciji za ljudske resurse su pratili strukturu polaznika obuka i kurseva, kako bi osigurali uravnoteženu zastupljenost polova, i o tome redovno izveštavali menadžment.

Udeo u fondu časova obuka



Broj zaposlenih na obukama

Broj zaposlenih na obuci	31.12.2023	Učešće % 2023	Rast % 2023/2022	31.12.2022	Učešće % 2022
Muško	500	39,3	4,4	479	37,1
Žensko	771	60,7	-5,0	812	62,9
Ukupno	1.271	100,0	-1,5	1.291	100,0

Zapošljavanje i izbor kandidata

Ova mera se sastoji u obezbeđivanju jednakog tretmana oba pola u planiranju, sprovođenju i kontroli procesa zapošljavanja i izbora kandidata za posao. Planiranje odnosno proces budžetiranja prijema novih zaposlenih pre početka godine podrazumeva alokaciju sredstava isključivo po principima ekonomske opravdanosti i potreba organizacije posla, bez rodne diskriminacije. U oglašavanju, za popunjavanje upražnjenih pozicija koristi se rodno neutralan pojam „osoba“. Izbor kandidata za posao se vrši isključivo primenom kriterijuma stručnosti, kao i analizom profila osobe u kontekstu potreba i uslova radne sredine. Ostvarena polna struktura novozaposlenih zavisi pre svega od strukture prijavljenih kandidata. U 2023. godini, za poslove u Društvu prijavilo se ukupno 1.610 kandidata, od čega 801 (49.75%) ženskog pola, a 809 (50.25%) muškog pola. Potom se izbor sužava u zavisnosti od toga da li su ispunili uslove oglasa i uspešno prošli sve krugove testiranja i selekcije. U toku 2023. godine, ukupno je zaposleno 173 lica, od čega 54 muškog pola, a 119 ženskog pola. U tom smislu primetno je prisustvo rodnih uloga kod pojedinih zanimanja i funkcija, i to većeg broja kandidata ženskog pola za funkcije računovodstva, pravnih poslova, finansija i ljudskih resursa. U takvom kontekstu, Poslodavac je težio da rodno neutralnim oglašavanjem i objektivnom selekcijom kandidata obezbedi uravnoteženu zastupljenost polova u svim funkcijama sistema. Na grafikonu je predstavljena polna struktura novozaposlenih u 2023. godini.

4. SMERNICE I STRATEŠKE AKTIVNOSTI (nastavak)

Prodajna mreža - prijem



Centralne funkcije – broj novozaposlenih

	2023		2022	
	Muškarci	Žene	Muškarci	Žene
Kontrola usklađenosti poslovanja	0	1	0	1
Finansije	0	2	1	4
Interna revizija	0	0	0	1
IT	9	3	2	3
Ljudski resursi	0	6	2	3
Nabavka i opšti poslovi	1	1	1	1
Organizacija	0	0	1	1
Ostalo	0	0	1	0
Pozicioniranje brenda	0	1	0	0
Pravni poslovi	0	0	0	1
Prodaja centrala	0	0	0	6
Računovodstvo	0	7	0	1
Sprovođenje osiguranja i razvoj proizvoda	10	18	4	11
Strateško planiranje, menadžment kontrolu i izveštavanje	0	0	0	1
Upravljanje rizicima	0	0	0	2
Upravljanje štetama	5	9	6	9
Veliki klijenti	0	1	0	2
Održivi razvoj	0	1	0	0
Ukupno	25	50	18	47

Podrška porodiljama i roditeljstvu

Primena ove mere podrazumeva jednak tretman zaposlenih tokom i nakon trudnoće, porodiljskog odsustva, odsustva radi nege deteta i posebne nege deteta. U ovim slučajevima, kod zaposlenih na određeno vreme, poslodavac je obezbedio povratak na poslove po okončanju odsustva sa rada. U radnom angažmanu lica, naše Društvo se vodi isključivo kriterijumima stručnosti, efikasnosti i potreba organizacije rada.

Podrška roditeljstvu se ogleda u odobravanju fleksibilnog ranog vremena zaposlenima sa decom mlađom od 7 godina. Na ovaj način se ostvaruje balans privatnog i poslovnog života jer se roditeljima u važnoj fazi podizanja i vaspitavanja dece omogućava da ranije započnu i samim tim završe radno vreme. Poslodavac ovo pravo garantuje nezavisno od pola i time se promovisu jednake uloge u podizanju dece.

4. SMERNICE I STRATEŠKE AKTIVNOSTI (nastavak)

Broj zaposlenih na porodiljskom odsustvu

Započeto porodiljsko odsustvo u toku 2023. godine	Vraćeno na rad po okončanom porodiljskom odsustvu	Prestao radni odnos po okončanju porodiljskog odsustva	Zaposlenih na porodiljskom odsustvu na dan 31.12.2023	Zaposlenih na porodiljskom odsustvu na dan 31.12.2022
29	15*	1**	36	23

*preostale su i dalje na odsustvu

**1 sporazumni prestanak na zahtev zaposlene

Rodno senzitivni jezik

Primenom rodno senzitivnog jezika u aktima, uklanja se reziduum gramatičkog roda koji ukazuje na rodne uloge. Ugovori o radu svih zaposlenih sadrže rodno senzitivne izraze. Posvećenost ovoj temi je kontinuirana i sprovodi se istovremeno kada se ukažu potrebe za izmene i dopune opštih akata, odnosno pri izmeni modela i obrazaca pojedinačnih akata.

Statistika ljudskih resursa

Ova mera podrazumeva vođenje evidencija i sačinjavanje izveštaja u oblasti rada, kao i u oblasti rodne ravnopravnosti, na način koji omogućava stalni uvid u promene strukture podataka po osnovu pola zaposlenih. Statistika ljudskih resursa je tokom 2023. godine redovno i blagovremeno izveštavala menadžment Društva i izrađivala evidencije o ostvarivanju rodne ravnopravnosti.

Kratka ocena

Poslodavac je i prethodne godine bio posvećen planiranju i primeni posebnih mera i unapređenju rodne ravnopravnosti. Poslodavac ocenjuje stanje rodne ravnopravnosti kao vrlo dobro jer iz redovne evidencije i godišnjeg izveštaja proizlazi uravnotežena zastupljenost polova u najvećem broju oblasti. Rodna razlika u prosečnim primanjima je u okvirima zakonom predviđene uravnotežene zastupljenosti (na kraju 2023. je odnos 43% naspram 57%). Poslodavac je rodno odgovornim budžetiranjem u 2023. primenom principa meritokratije i jednakog tretmana i objektivne ocene doprinosa na radu, znanja i odgovornosti, usvojio budžet za 2024. godinu u sferi ljudskih resursa. Žene u povišicama učestvuju sa većim procentom (69%) nego u ukupnom broju zaposlenih (63%) i sa 0,7% većom prosečnom povišicom u odnosu na muškarce. Prisustvo rodnih stereotipa u zanimanjima biće predmet novih posebnih mera u planskom dokumentu koje u 2024. usvoji Društvo. Redovna i budna statistika ljudskih resursa je korisno sredstvo identifikacije potreba za unapređenjem rodne ravnopravnosti i okidač pravovremene reakcije i intervencije Društva.

PLAN 2024: Potreba za revizijom plana usled globalne geopolitičke i makroekonomske situacije

U skladu sa gore navedenim izazovnim globalnim geopolitičkim i makroekonomskim okruženjem, kao i zahtevima matične Grupe kojoj Društvo pripada, po potrebi će se izvršiti revizija planiranih cifara.