



Mission Statement
GRAWE-Group



„In the harmony of people lies the strength to do good. It's the duty of all of us to contribute our share to this.”

Archduke Johann, 1846.

Archduke Johann realised that people had to unite to be strong and established Grazer Wechselseitige in 1828 as a mutual insurance company to protect against fire damage.

After nearly 200 years of activity, the founder's original idea of mutual responsibility is as relevant today as ever: the only way to establish economic security is by taking the right precautions in good time.



Factors for success

As an independent Austrian group of companies since 1828, we continue to build on our factors for success:

- 🌱 Insurance and financial services on a sound economic basis in Austria, Central Europe, the European single market and as a reinsurer throughout the world
- 🌱 Security through autonomy and independence
- 🌱 Activities focused on private customers, farmers, SMEs and the self-employed
- 🌱 Premiums commensurate with risk, customer-oriented care and rapid rendering of service.
- 🌱 Mutual respect, openness and trust as well as social security
- 🌱 Strength through competition



1

Development – market sector

We are an independent Austrian group of companies with subsidiaries in Central Europe. Under the freedom to provide services, we work within the European single market and act as a reinsurer throughout the world.

We offer insurance and financial services on a sound economic basis. Following on from the original founding idea, the range of services in our entire organisation has been developed according to individual, contemporary requirements.



2

Goal

Our goal is security through autonomy and independence. Our commercial success is a basis on which we are able to benefit the national economy.



3

Customers – partners – organisation

Our primary area of competence is to provide our customers with the highest levels of service. We offer our services to all sections of the population and industry, in particular to private customers, farmers, SMEs and the self-employed.

For us, good customer relations depend on our ability to offer competent, professional advice and render a rapid service. We ensure that we work pro-actively with our customers through a network of company staff, cooperation with brokers and other sales partners.

Our organisational structure is based on customer and commercial requirements. It ensures our ability to offer customer-oriented guidance and care.



4

Products and services

We develop products that meet the specific requirements of our customers and set insurance premiums commensurate with the risk involved. Subsidiaries of the GRAWE Group offer professional services in the fields of finance and real estate. Our commercial independence requires that we adopt a profit-based approach to our calculations.



5

Corporate ethos

Our day-to-day dealings with each other are based on respect, openness and trust. Our consensual style of management is actively experienced through

- frank and personal talks in which recognition and criticism are exchanged
- inclusion in decision-making processes
- joint setting of targets with delegation of duties and responsibilities
- performance-based pay
- in-house and off-site education and training opportunities for all members of staff
- equal opportunities for women and men

Members of staff play a vital role on achieving Group success through their knowledge, dedication and entrepreneurial actions. The GRAWE Group offers social security to staff contributing to corporate success.



6

Corporate environment

The GRAWE Group plays a significant role in the economic life of Central Europe. It acts independently of political parties and churches.

Its cooperation with public sector institutions is in accordance with its economic and social standing. It acts as a promoter of road safety, the fire services, social institutions, culture and sport. It actively supports challenge through competition and is open to different forms of cooperation.