

Spot on.

19th General Assembly of
UNIQA Insurance Group
May, 28th 2018

- 1. Presentation of the approved non-consolidated financial statements and the consolidated financial statements of UNIQA Insurance Group AG for the year ending 31 December 2017, the Management Report, the Corporate Governance Report of the Management Board, and of the Management Board's proposal for the distribution of the net profit and the report of the Supervisory Board pursuant to Sect. 96 of the Stock Corporation Act for the fiscal year 2017.**
 - 2. Resolution on the distribution of the net profit reported in the financial statements of the Company for the year ending 31 December 2017.**
 - 3. Resolution on the approval of the acts of the members of the Management Board and the members of the Supervisory Board for the fiscal year 2017.**
 - 4. Resolution on the daily allowances and the remuneration for the members of the Supervisory Board.**
 - 5. Election of the auditor of the non-consolidated and consolidated financial statements for the fiscal year 2019.**
 - 6. Authorization to repurchase own shares and to use these shares even without subscription right of shareholders. *[Text abbreviated]***
 - 7. Election of two members of the Supervisory Board**
-



Agenda item 1

- 1. Presentation of the approved non-consolidated financial statements and the consolidated financial statements of UNIQA Insurance Group AG for the year ending 31 December 2017, the Management Report, the Corporate Governance Report of the Management Board, and of the Management Board's proposal for the distribution of the net profit and the report of the Supervisory Board pursuant to Sect. 96 of the Stock Corporation Act for the fiscal year 2017.**

Andreas Brandstetter

Spot on.

19th General Assembly of
UNIQA Insurance Group
May, 28th 2018



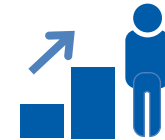
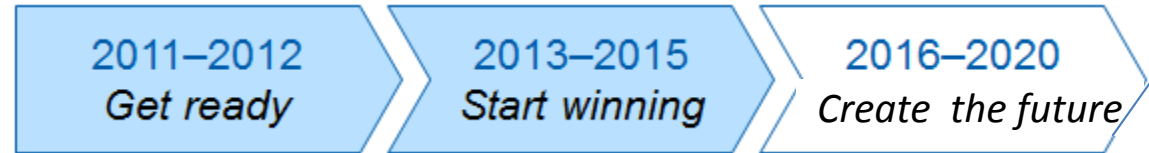
UNIQA 2.0 – Our long-term strategy program in 3 phases





UNIQA 2.0

Goals & results from 2011 to 2015



Customer growth	Focus on core business	4 key programs	Solid capital base	Attractive financials
-----------------	------------------------	----------------	--------------------	-----------------------

10 million



7.5 million

Divestment
Mannheimer
Hotels
Casinos
Media ...

Investment
CEE
Private
Hospitals...

UNIQA AT
Profitability

Raiffeisen AT
Productivity

UNIQA
International
Growth&Profit

Risk/Return
Improve risk
return profile

Solvency II/ ECR

12: 108%

13: 161%

14: 150%

15: 182%

16: 215%

17: 210%

Dividend/EBT

12: 25c/€204M

13: 35c/€305M

14: 42c/€378M

15: 47c/€423M

16: 49c/€226M

17: 51c/€242M



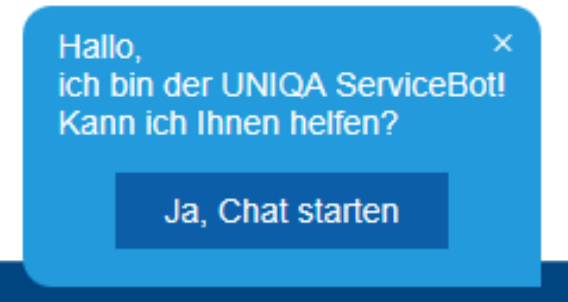
UNIQA 2.0 - end of phase 2 / Changing framework



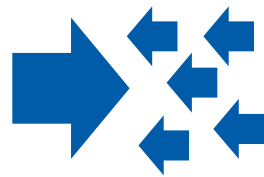
Low interest rate
environment
and volatile markets



Changing
customer expectations



Rapidly increasing
importance of
Digitalisation



Macroeconomic
headwind

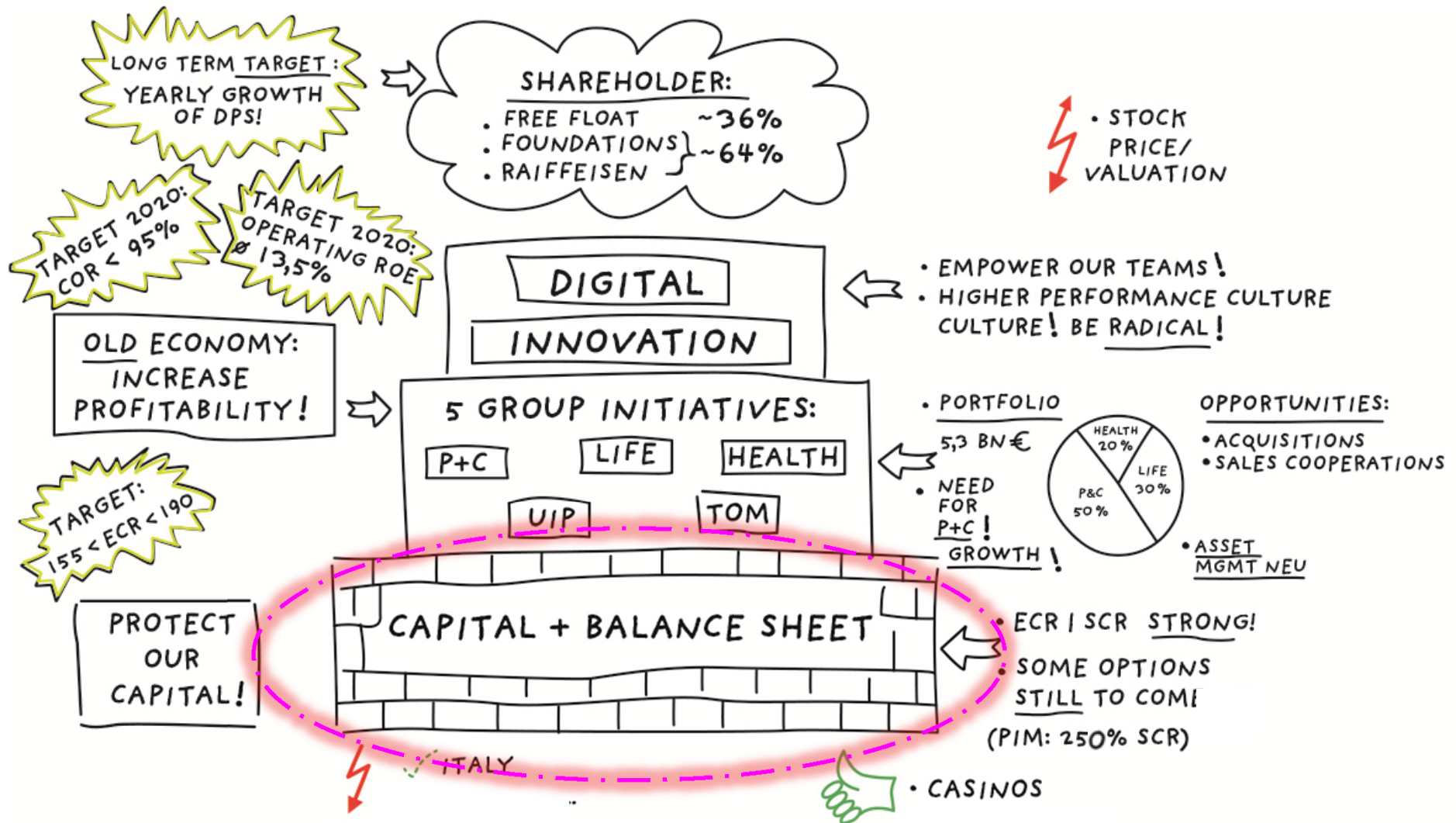


Increasing pressure from
regulatory systems



Decision for an Innovation program of
500 Mio. € in January 2016

Business Year 2017 at UNIQA House



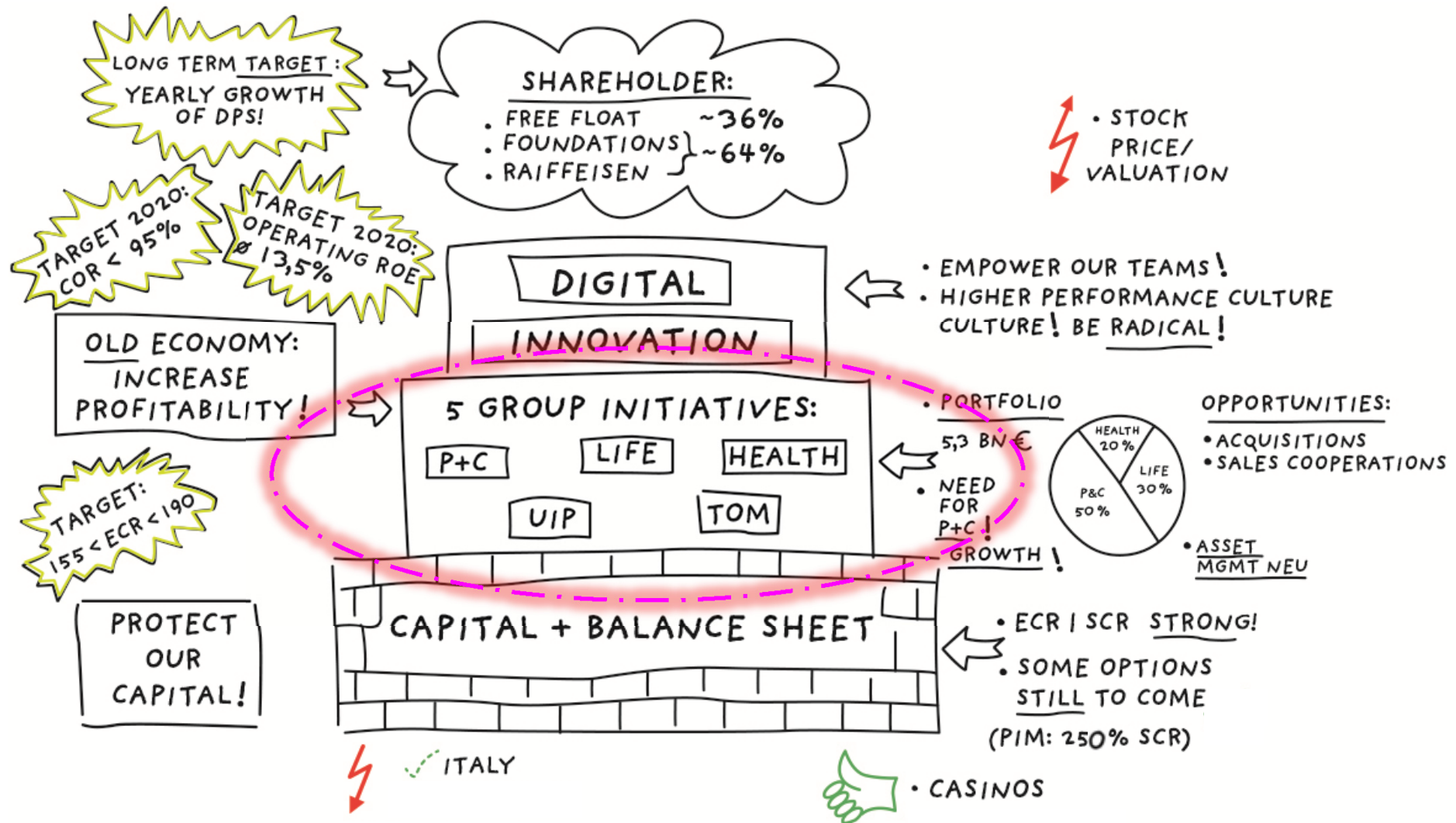


Result 2017

IFRS Euro mn	2016	2017	▲ Actual/2016
Gross written premium ^(a)	5,048	5,293	+4.9 %
Net insurance technical result	74	106	+43.8 %
Net Investment income	589	561	-4.7 %
Earnings before taxes	226	242	+7.4 %
Consolidated net profit after minorities	148	161	+9.0 %
Cost ratio (net)	26.6%	25.0%	-1.6 PP
Combined Ratio P/C (net)	98.1%	97.5%	-0.6 PP
Investment yield	2.9%	2.7%	-0.2 PP

(a) Including savings portion of premiums from unit- and index-linked life insurance

Business Year 2017 at UNIQA House



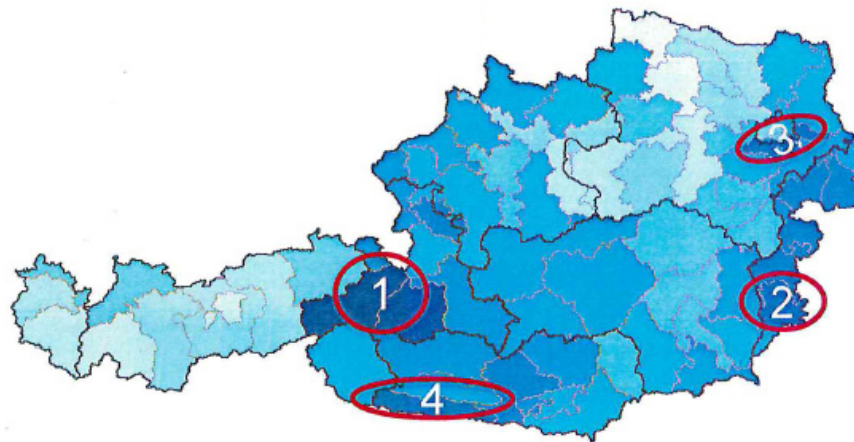


The 1st Floor of UNIQA House (1/3)

Development according to our Strategy



- Growth +4,8%
- Earnings before Tax +44,8%
- 13.4 mn Warnings in 2017 – SMS or Mail
- Damage payments (UNIQA Group): EUR 1,65 bn





The 1st floor of UNIQA House (2/3)

Development markedly lower than before the low interest rate environment



Life

- Growth +5,6%
- Earnings before Tax -32,0%
- Restructuring of capital intensive business
- Focus on „biometric“ products





The 1st floor of UNIQA House (3/3)

Development according to our Strategy

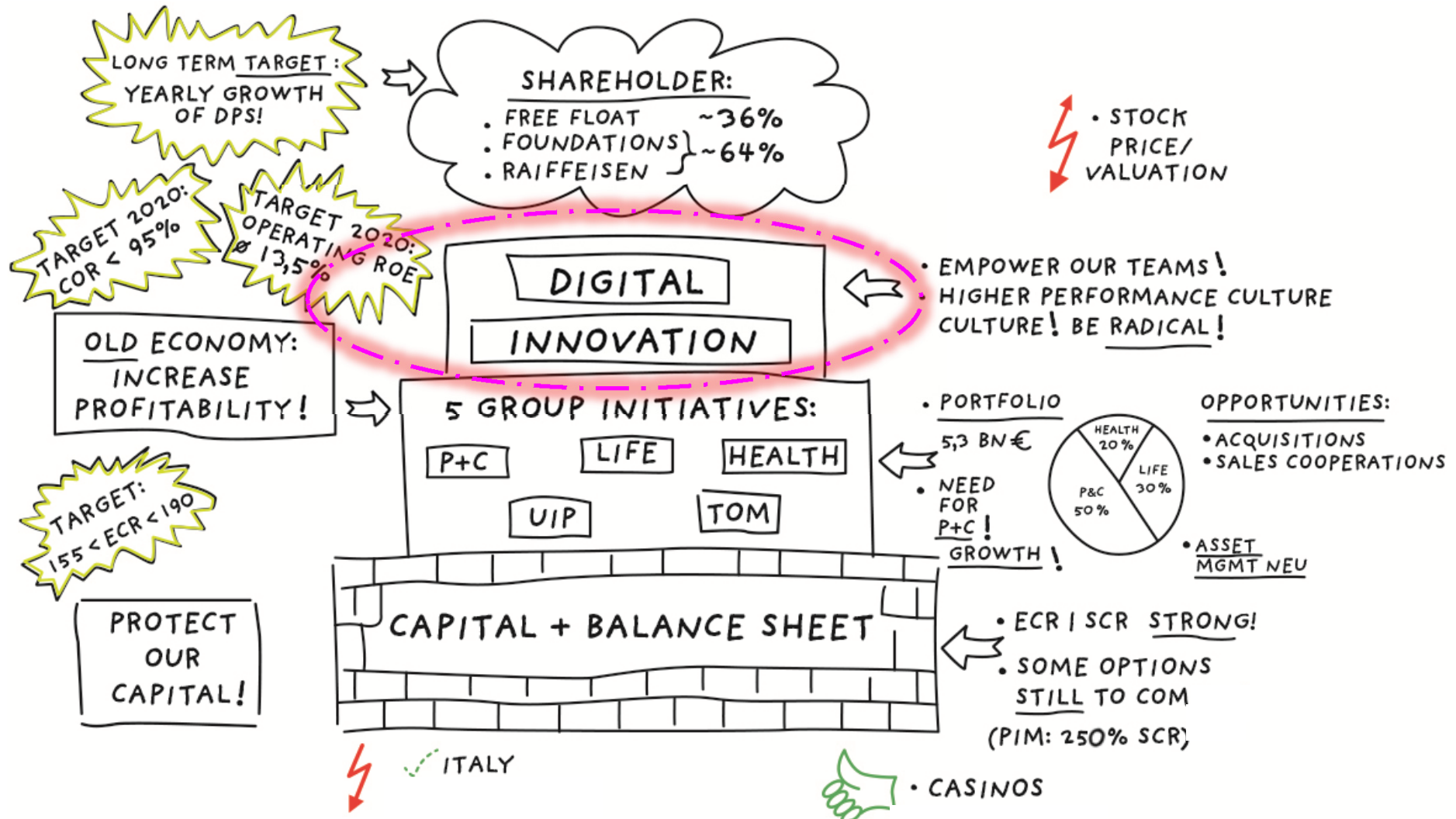


Health

- Growth +3,8%
- Earnings before Tax +14,2%
- UNIQA Vitaltruck – our health check: 600 days, 60.000 examined clients
- „Akut versorgt“ - Start in Vienna and Salzburg



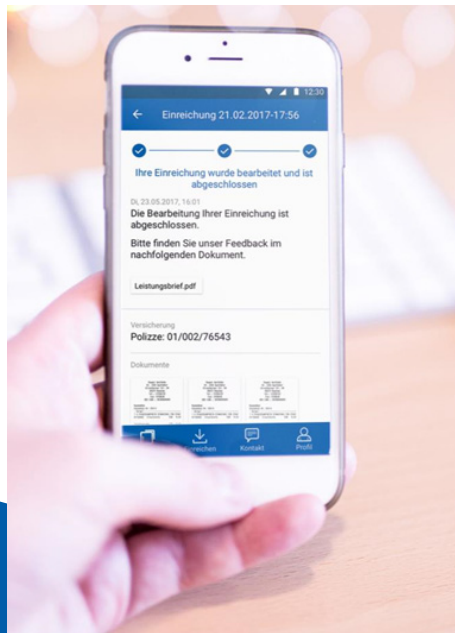
Business Year 2017 at UNIQA House





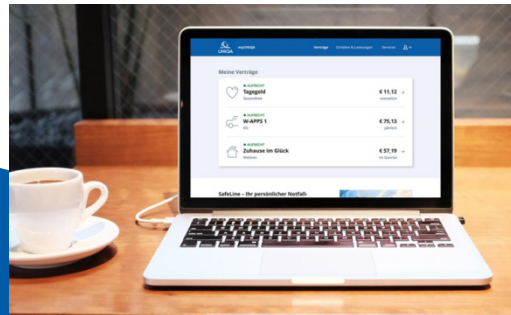
The digital UNIQA world

myUNIQA App Our pocket insurance



We are where people need us
Even on digital channels and
24/7 availability

myUNIQA Portal Everything under control

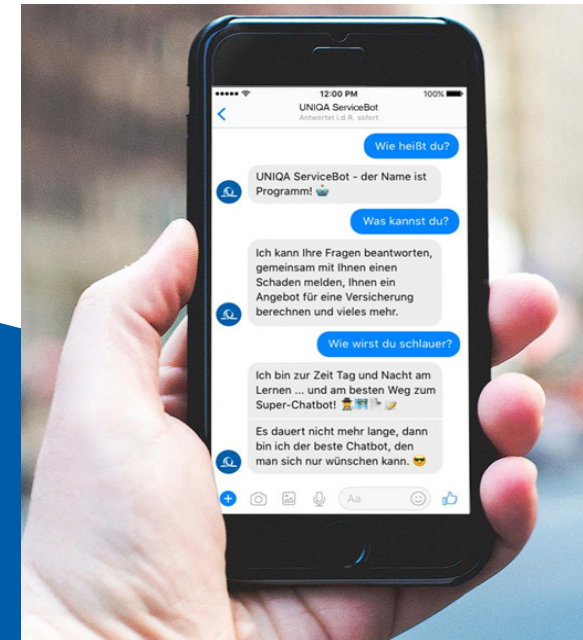


**Relevant service bundled
in one place**

On our new portal we offer relevant
service which we are constantly
expanding

- 130 new employees in Digitalisation, Innovation and new IT in Vienna
- 3 Competence centers for robotics, big data and machine learning

UNIQA Chatbot Your Digital Concierge



**Digital Communication:
efficient and personal**

We rely on the latest technology
and modern communication
channels

Start-up investments

6 Investments, 1 successful exit

Startup	Description	Entry	Location
	Sharing Economy 	Nov 2016	Austria
 		Feb 2017	Estonia, Austria
	KMU Financing & Insurance 	May 2017	Germany
	Saving Roboadvisor 	Jun 2017	Austria
	B2C Financing Payments 	Oct 2017	Czech Republic, Poland
	Versicheren, direkt am POS. 	Dec 2017	Austria



Cooperation with weXelerate

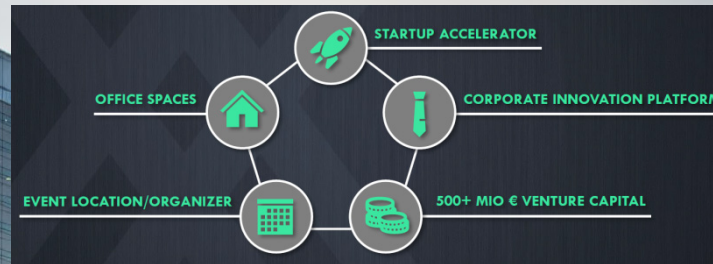
Largest innovation and start-up center in Central and Eastern Europe

16 corporate partners, Open Innovation

Accelerator program for start-ups focusing on CEE

UNIQA engagement:

- Owner of Design Tower
- Corporate partner
- UNIQA Innovation Lab



weXelerate



- 100 day program
- 55 start-up Batch I
- Batch II : 850+ applications from 55 countries





First Quarter Result 2018

IFRS Euro mn	1Q17	1Q18	▲Actual/2017
Gross written premium ^(a)	1,512	1,535	+1.6 %
Net insurance technical result	40	24	-40.2 %
Net Investment income	76	143	+89.3 %
Earnings before taxes	33	74	+122.9 %
Consolidated net profit after minorities	29	54	+86.9 %
Cost ratio (net)	25.9%	24.9 %	-1.0 PP
Combined Ratio P/C (net)	97.7%	97.4 %	-0.3 PP
Investment yield	1.5%	2.8%	+1.3 PP

(a) Including savings portion of premiums from unit- and index-linked life insurance



Outlook for 2018

- Solid growth in P&C and Health expected
- Further high investments in innovation & service
- Continuing high expense for regulatory requirements
- Earnings before tax will slightly increase
- Maintaining progressive dividend policy

The outlook assumes that there will not be any extraordinary negative developments and that major losses caused by natural disasters will remain within the average range in 2017

Think
safer, better,
longer living.



Thank you very much for your
interest and
your support!



Agenda item 2

- 2. Resolution on the distribution of the net profit reported in the financial statements of the Company for the year ending 31 December 2017.**

Resolutions Proposed by the Management Board and the Supervisory Board

„The net profit for the financial year 2017 in the amount of EUR 158,160,654.22 shall be allocated as follows:

Distribution of a dividend of 51 cents for each no-par-value share carrying dividend rights (309,000,000 no-par-value shares issued as of 31 December 2017, less treasury shares held directly on the date the resolution is adopted) representing a proportionate value of EUR 1.00 each in respect of the share capital.

The residual amount shall be carried forward to new account.“



Agenda item 3

- 3. Resolution on the approval of the acts of the members of the Management Board and the members of the Supervisory Board for the fiscal year 2017.**

Resolutions Proposed by the Management Board and the Supervisory Board

„The activities of the members of the Management Board and the members of the Supervisory Board of the company (in the fiscal year 2017) are approved for the fiscal year 2017 in separate votes.“



Agenda item 4

- 4. Resolution on the daily allowances and the remuneration for the members of the Supervisory Board.**

Resolutions Proposed by the Management Board and the Supervisory Board

„The remuneration of the members of the Supervisory Board shall amount in total to EUR 481,875.00 for the fiscal year 2017. Allocation to the individual members of the Supervisory Board is subject to a decision by the Supervisory Board. The daily allowances for the members of the Supervisory Board shall amount to EUR 500.00 per meeting and participating member.“



Agenda item 5

- 5. Election of the auditor of the non-consolidated and consolidated financial statements for the fiscal year 2019.**
-

Resolutions Proposed by the Supervisory Board

„PwC Wirtschaftsprüfung GmbH is elected auditor of the Non-consolidated and Consolidated Financial Statements for the year ending 31 December 2019.“

- 6. Authorization to repurchase own shares and to use these shares even without subscription right of shareholders. *[Text abbreviated]***

Resolutions Proposed by the Management Board and the Supervisory Board

„The Management Board shall be authorized to purchase own shares pursuant to Section 65 (1.8) and (1a) and (1b) of the Stock Corporation Act, subject to approval by the Supervisory Board, up to a maximum of 10% of the share capital, including other own shares already purchased and still held by the Company (which are to be counted toward the maximum number of own shares allowed pursuant to Section 65 (2) of the Stock Corporation Act), with the option of making repeated use of the 10% limit, on the stock exchange and over the counter, also excluding the shareholders' proportional tender option. The authorization can be exercised from 29 May 2018 up to and including 29 November 2020, i.e. over a period of 30 months, for the purchase of own shares at a minimum price of EUR 1.00 and a maximum price of EUR 15.00 per share. The authorization granted to purchase own shares also includes the purchase of shares of the Company by subsidiaries of the Company (Section 66 Stock Corporation Act).

The Company's own shares can be sold, subject to approval by the Supervisory Board, within a period of five years from the date of authorization other than on the stock exchange or by public offering, (i) for the purpose of setting up an employee participation

program, either including members of the Management Board and/or senior employees or exclusively for members of the Management Board and/or senior employees, or for a stock option plan for employees, either including members of the Management Board and/or senior employees or exclusively for members of the Management Board and/or senior employees of the Company and, if so decided, of affiliated companies, including, if applicable, through transfer to an employee participation foundation in the meaning of Section 4d (4) of the Income Tax Act, or (ii) as transaction currency for the acquisition of companies, establishments, parts of establishments or participating interests in one or several companies in Austria or abroad, or (iii) for an over-allotment option (greenshoe option) or (iv) for the rounding of fractional amounts.

The Management Board shall be authorized to withdraw own shares bought back with the approval of the Supervisory Board but without further authorization to be granted by the Annual General Meeting, and the Supervisory Board is authorized to adopt amendments to the Articles of Association required as a result of the withdrawal of shares.“



Agenda item 7

7. Election of two members of the Supervisory Board.

Resolutions Proposed by the Supervisory Board

„The following persons are elected Members of the Supervisory Board in the following order:

Marie-Valerie Brunner

Elgar Fleisch

The proposed candidates are to be elected as of the end of the 19th Annual General Meeting for a term of office until the end of the Annual General Meeting resolving on the approval of the activities of the Supervisory Board for the fiscal year 2018. The previous number of ten Members of the Supervisory Board elected by the Annual General Meeting of the Company is to remain unchanged, so that on the account of the termination of the Supervisory Board mandates of Mr. Klemens Breuer and Mr. Eduard Lechner two new Members of the Supervisory Board are to be elected in order to attain the number of ten Members of the Supervisory Board elected by the Annual General Meeting.“

Think
safer, better,
longer living.



Thank you very much for your
interest and
your support!