

Key figures

Consolidated key figures in € million	2022	2021	Change
Premiums			
Premiums written	6,270.2	6,033.4	+ 3.9%
Savings portions of unit- and index-linked life insurance (before reinsurance)	335.0	324.6	+ 3.2%
Premiums written including the savings portions of unit- and index-linked life insurance	6,605.2	6,358.0	+ 3.9%
of which property and casualty insurance	3,686.0	3,489.5	+ 5.6%
of which health insurance	1,277.3	1,226.5	+ 4.1%
of which life insurance	1,641.9	1,642.0	- 0.0%
of which recurring premiums	1,476.5	1,491.9	- 1.0%
of which single premiums	165.4	150.2	+ 10.2%
Premiums written including the savings portions of unit- and index-linked life insurance	6,605.2	6,358.0	+ 3.9%
of which UNIQA Austria	4,086.4	3,916.6	+ 4.3%
of which UNIQA International	2,506.6	2,423.3	+ 3.4%
of which reinsurance	1,461.3	1,469.5	- 0.6%
of which consolidation	- 1,449.0	- 1,451.4	- 0.2%
Premiums earned (net)	5,949.2	5,697.6	+ 4.4%
of which property and casualty insurance	3,408.9	3,203.9	+ 6.4%
of which health insurance	1,269.5	1,213.3	+ 4.6%
of which life insurance	1,270.8	1,280.4	- 0.8%
Savings portions of unit- and index-linked life insurance (after reinsurance)	335.0	324.6	+ 3.2%
Premiums earned including the savings portions of unit- and index-linked life insurance	6,284.2	6,022.2	+ 4.4 %
Insurance benefits			
Insurance benefits including expenditure for deferred profit participation and premium refunds	- 4,095.8	- 4,104.2	- 0.2%
of which property and casualty insurance	- 2,083.3	- 1,965.1	+ 6.0%
of which health insurance	- 1,082.2	- 997.7	+ 8.5%
of which life insurance ¹⁾	- 930.4	- 1,141.4	- 18.5%
Costs			
Operating expenses (net) less reinsurance commissions and share of profit from reinsurance ceded²⁾	- 1,711.7	- 1,648.5	+ 3.8%
of which property and casualty insurance	- 1,083.5	- 1,037.8	+ 4.4%
of which health insurance	- 208.8	- 206.6	+ 1.0%
of which life insurance	- 419.5	- 404.1	+ 3.8%

Cost ratio (net after reinsurance)	27.2%	27.4%	-
Combined ratio (net after reinsurance)	92.9%	93.7%	-
Net investment income	405.7	648.0	- 37.4%
Earnings before taxes	421.7	382.3	+ 10.3%
Net profit/loss	389.3	317.9	+ 22.5%
Consolidated profit/loss	383.0	314.7	+ 21.7%
Operating return on equity	14.4%	9.3%	-
Investments	18,425.6	21,785.0	- 15.4%
Shareholders' equity	2,034.0	3,303.6	- 38.4%
Equity, including non-controlling interests	2,052.4	3,323.3	- 38.2%
Technical provisions (net) ²⁾	22,011.0	23,610.9	- 6.8%
Total assets	28,196.2	31,547.8	- 10.6%
Number of insurance contracts	23,840,598	26,008,281	- 8.3%
Average number of employees (FTE)	14,515	14,849	- 2.2%

1 Including expenditure for (deferred) profit participation

2 Including technical provisions from unit-linked and index-linked life insurance