

## UNIQA Group at a glance

Consolidated key figures In € million	2025	2024	Change
Premiums written <sup>1)</sup>	<b>8,354.7</b>	7,719.9	+8.2%
• of which property and casualty insurance	<b>5,044.7</b>	4,587.0	+10.0%
• of which health insurance	<b>1,609.5</b>	1,514.5	+6.3%
• of which life insurance	<b>1,700.4</b>	1,618.4	+5.1%
Premiums written UNIQA Austria <sup>1)</sup>	<b>4,702.9</b>	4,488.3	+4.8%
Premiums written UNIQA International <sup>1)</sup>	<b>3,353.8</b>	3,054.8	+9.8%
Insurance revenue	<b>7,115.5</b>	6,557.2	+8.5%
• of which property and casualty insurance	<b>4,774.6</b>	4,421.8	+8.0%
• of which health insurance	<b>1,449.8</b>	1,355.8	+6.9%
• of which life insurance	<b>891.1</b>	779.6	+14.3%
Insurance service expenses	<b>-6,280.6</b>	-5,900.4	+6.4%
• of which property and casualty insurance	<b>-4,257.6</b>	-4,029.8	+5.7%
• of which health insurance	<b>-1,333.9</b>	-1,255.2	+6.3%
• of which life insurance	<b>-689.0</b>	-615.4	+12.0%
Technical result from reinsurance	<b>-124.2</b>	-96.3	+29.0%
Technical result	<b>710.8</b>	560.5	+26.8%
• of which property and casualty insurance	<b>396.3</b>	306.2	+29.4%
• of which health insurance	<b>114.8</b>	99.8	+15.1%
• of which life insurance	<b>199.7</b>	154.5	+29.2%
Administrative expense ratio	<b>15.3%</b>	15.9%	-
Combined ratio (net after reinsurance)	<b>91.7%</b>	93.1%	-
Financial result	<b>209.4</b>	210.2	-0.4%
• of which net investment income	<b>798.8</b>	749.7	+6.5%
Non-technical result	<b>-325.9</b>	-254.5	+28.1%
Operating profit/(loss)	<b>594.2</b>	516.2	+15.1%
Earnings before taxes	<b>516.4</b>	441.9	+16.9%
Profit/(loss) for the period from continuing operations	<b>423.3</b>	348.2	+21.6%
Profit/(loss) for the period from discontinued operations (after tax)	<b>0.0</b>	2.3	-
Profit/(loss) for the period	<b>423.3</b>	350.5	+20.8%
Consolidated profit/loss	<b>424.8</b>	347.6	+22.2%
Return on equity	<b>14.3%</b>	12.4%	-
Investments	<b>21,063.6</b>	20,725.5	+1.6%
Shareholders' equity	<b>3,063.8</b>	2,889.7	+6.0%
Equity, including non-controlling interests	<b>3,164.8</b>	2,941.4	+7.6%
Total assets	<b>29,047.9</b>	28,532.1	+1.8%
Average number of employees (FTE)	<b>14,959</b>	15,131	-1.1%

<sup>1)</sup> Including savings portions from unit-linked and index-linked life insurance (figures according to local accounting standards)