



# Ahead of Plan

UNIQA 3.0 Growing Impact



# 27<sup>th</sup> Ordinary Annual General Meeting of UNIQA Insurance Group AG

Tuesday, 9 June 2026

# Agenda

1. Presentation of the approved and officially adopted non-consolidated Financial Statements and the Consolidated Financial Statements of UNIQA Insurance Group AG for the year ended 31 December 2025, the Group Management Report including (consolidated) non-financial Statement, the Consolidated Corporate Governance Report of the Management Board, and the profit distribution proposal of the Management Board, as well as the report of the Supervisory Board pursuant to section 96 of the Stock Corporation Act for the 2025 financial year.
2. Resolution on the distribution of the net profit shown in the Company's Annual Financial Statements for the year ended 31 December 2025.
3. Resolution on the approval of the actions of the Members of the Management Board and the Supervisory Board of the Company for the 2025 financial year.
4. Election of the auditor of the non-consolidated and consolidated Financial Statements for the financial year 2027 and election of the auditor of the (consolidated) Sustainability Report for the financial year 2027.
5. Resolution on the Remuneration Report disclosing the remuneration of the Members of the Management Board and the Members of the Supervisory Board for the 2025 financial year.
6. Resolution on the daily allowances and the remuneration of the Members of the Supervisory Board.
7. Elections to the Supervisory Board.

# Agenda item 1

Presentation of the approved and officially adopted non-consolidated Financial Statements and the consolidated Financial Statements of UNIQA Insurance Group AG for the year ended 31 December 2025, the Group Management Report including (consolidated) non-financial Statement, the consolidated Corporate Governance Report of the Management Board, and the profit distribution proposal of the Management Board together with the report of the Supervisory Board financial year pursuant to section 96 of the Stock Corporation Act, each for the 2025 financial year.

A photograph of two hands clasped together in a supportive grip, set against a background of a cloudy sky. The hands are positioned centrally, with the fingers of one hand resting on the palm of the other. The person on the left is wearing a brown sweater, and the person on the right is wearing a green sweater.

# Report of the Chairman of the Executive Board on agenda item 1

Trump's Iran war may stymie climate gains with boost to big oil, experts say

FINANZIERUNGSLÜCKE BIS 2070

Demografie zwingt zum Umdenken

Aktuelle Wetterprognose

# Kräftige Gewitter nehmen direkt Kurs auf Österreich

## Stanford HAI Report: AI Adoption Surpasses PC and Internet, 2.7% Gap Between US and China

Kerosinmangel

### Flughafenverband warnt vor vielen Flugstreichungen

Flüge könnten dieses Jahr laut dem Verband teurer werden – oder gleich ganz ausfallen. Welche Destinationen könnten betroffen sein?

10.5.2026



AI

AI is spreading faster than electricity or the internet — but half the world can't join in, Microsoft report says

By Thibault Spirlet + Follow

# A.I. Could Make the Smartphone Passé. What Comes Next?

Middle East crisis live: Trump rejects Iran response to US peace proposal as Tehran warns of new attacks

Windfall profits could lock in Trump-era political wins for the industry and slow clean-energy transition

## Österreich im Pensions-Schock: Angst vor Altersarmut wächst

## Hitzeextreme verzehnfacht: Forscher der Uni Graz schlagen Alarm

NEWS

## EU's population to shrink this century, Eurostat projects

By 2100 there will be 53 million fewer Europeans than there are now, demographic trends suggest.

## Trump Is Racing to Redefine 'America First' in a Time of War

## Inequality causing 100,000 extra deaths a year from heat and cold in Europe

## Tornado in Wien Schwechat gesichtet





**Emerging Risks**  
**Secondary geopolitical impacts**



# Emerging Risks

## Cyber, Technology & AI



Emerging Risks

**Climate crisis & natural catastrophes**

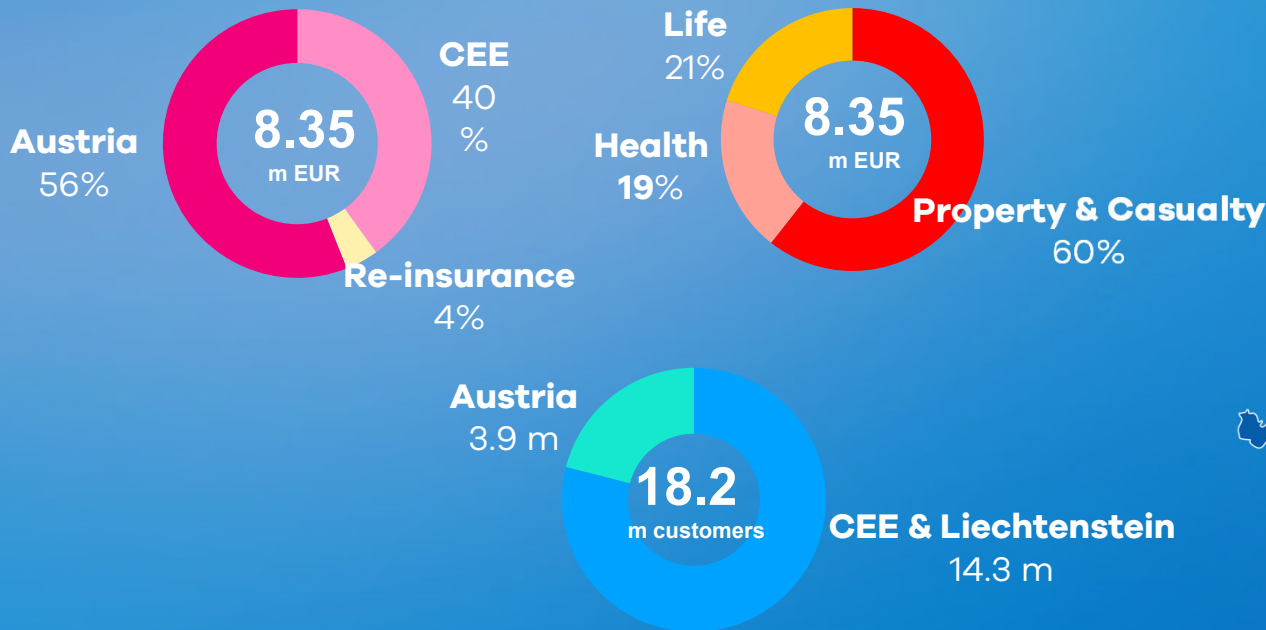


**Resilience**  
remains our foundation

# A broadly diversified business model

## GWP by region and products, customers <sup>(a)</sup> <sup>(b)</sup> <sup>(c)</sup>

## Local market position



Source: UNIQA Group Report 2025; local supervisory authorities and associations

(a) Excluding Albania, North Macedonia and Kosovo

(b) UNIQA's reinsurance business, which includes both in-house and third-party reinsurance services, has been based in Switzerland since 2003.

(c) As a center of excellence for cross-border risk underwriting within the EU and EFTA, UNIQA Liechtenstein provides embedded insurance solutions and underwrites cross-border risks for external MGAs.

- 1 Group results 2025
- 2 Our strategy program  
UNIQA 3.0 Growing Impact
- 3 The first quarter 2026

# Agenda

# Plus 8.2 percent premium growth

+10.0%

**5.0**  
**Billion EUR**  
Property & Casualty

+5.1%

**1.7**  
**Billion EUR**  
Life insurance

+6.3%

**1.6**  
**Billion EUR**  
Health insurance

# Excellent underwriting development

+8.2%

**8.4**  
**Billion EUR**

(2024: 7.7 Billion EUR)

**Gross written premium**

-0.6pp

**15.3**  
**Percent**

(2024: 15.9 Percent)

**Administration ratio**



**91.7**  
**Percent**

(2024: 93.1 Percent)

**Combined Ratio (net)**

# Strong balance sheet and capital position

+10.6%

**5,809**  
**m EUR**

(2024: 5,252 m EUR)

**CSM Life & Health**

+6.5%

**799**  
**m EUR**

(2024: 750 m EUR)

**Net investment income**

+16.9%

**516**  
**m EUR**

(2024: 442 m EUR)

**Earnings before taxes**

+11pp

**275**  
**Percent**

(2024: 264 Percent)

**Solvency ratio**

# Dividend proposal: **Plus 20 Percent**

Dividend proposal

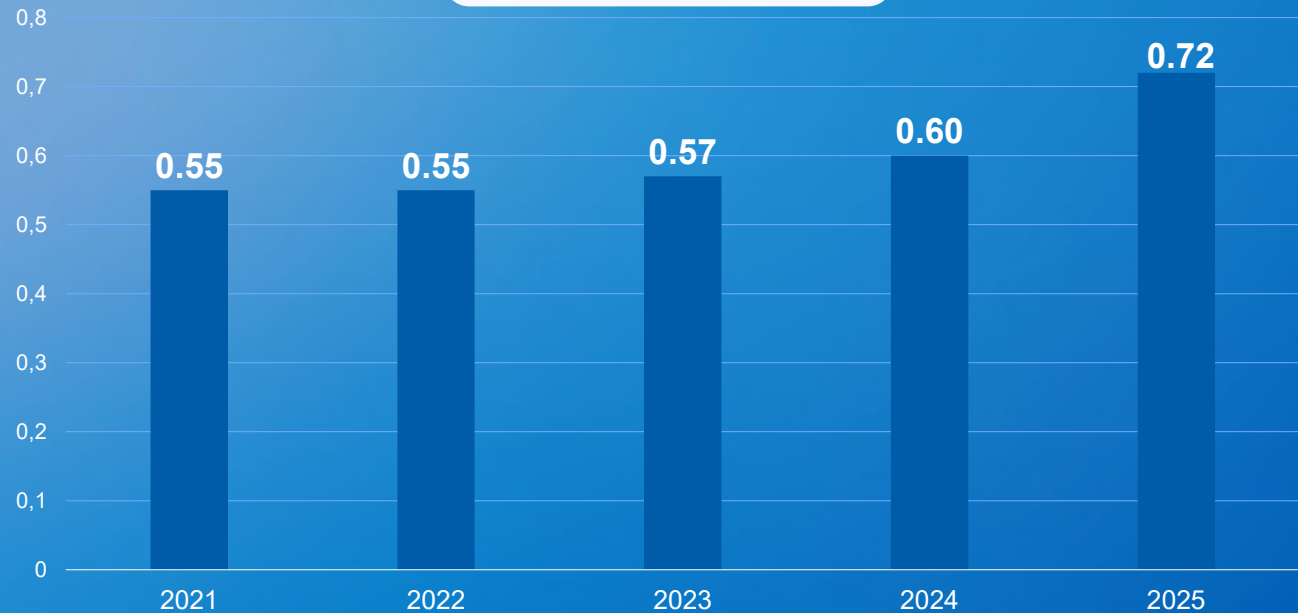
**0.72 EUR**

equivalent to a payout of

**221 m EUR**

(2024: 184 m EUR)

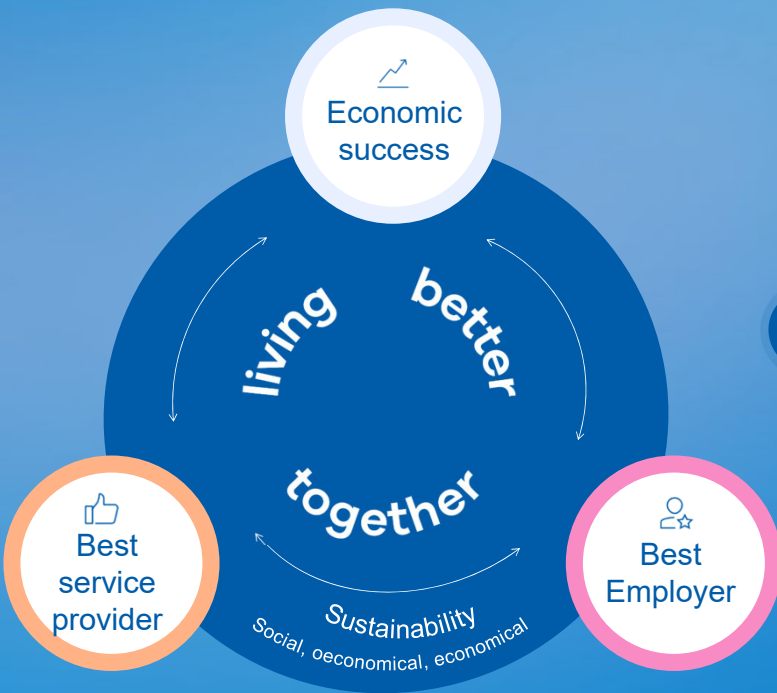
Dividend / share  
in EUR



- 1 Group results 2025
- 2 Our strategy program  
UNIQA 3.0 Growing Impact
- 3 The first quarter 2026

# Agenda

# Targets 2026 – 2028 increased



## UNIQA 3.0 Growing Impact

		Target Update (CMD 11/2025)	Actual 2025
Economic success	Growth	Premiums CAGR	~6% <b>8.2%</b>
	Profitability	Administration Ratio	<15% <b>15.3%</b>
		Combined Ratio (net)	<93% <b>91.7%</b>
		ROE	>13% <b>14.3%</b>
		CSM Sustainability Ratio	~90% <b>72.7%</b>
	EPS CAGR	>7% <b>22.2%</b>	
Capital	Solvency Ratio	180-230% <b>275%</b>	
	Ausschüttungsquote	50-60% <b>52%</b>	
Best service provider	Customer Satisfaction	4.5 ★★★★★	4.6 ★★★★★
Best employer	Employee Experience	4.5 ★★★★★	4.1 ★★★★★
	Employee Engagement	4.5 ★★★★★	4.1 ★★★★★

# Megatrends change the world



Digitalisation & AI



Demographic change



Economic power shift



Geopolitical tensions



Health



Climate Change

# Demographic change

# A change with broad implications



Low birth rates



Increasing life expectancy



Moderate migration



Labour market

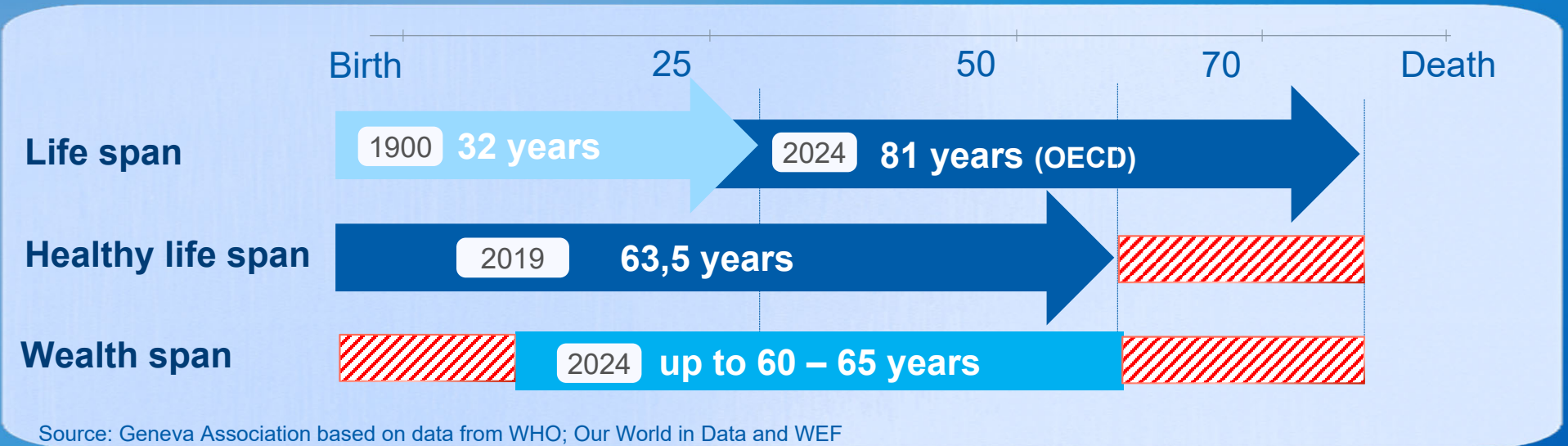


Health

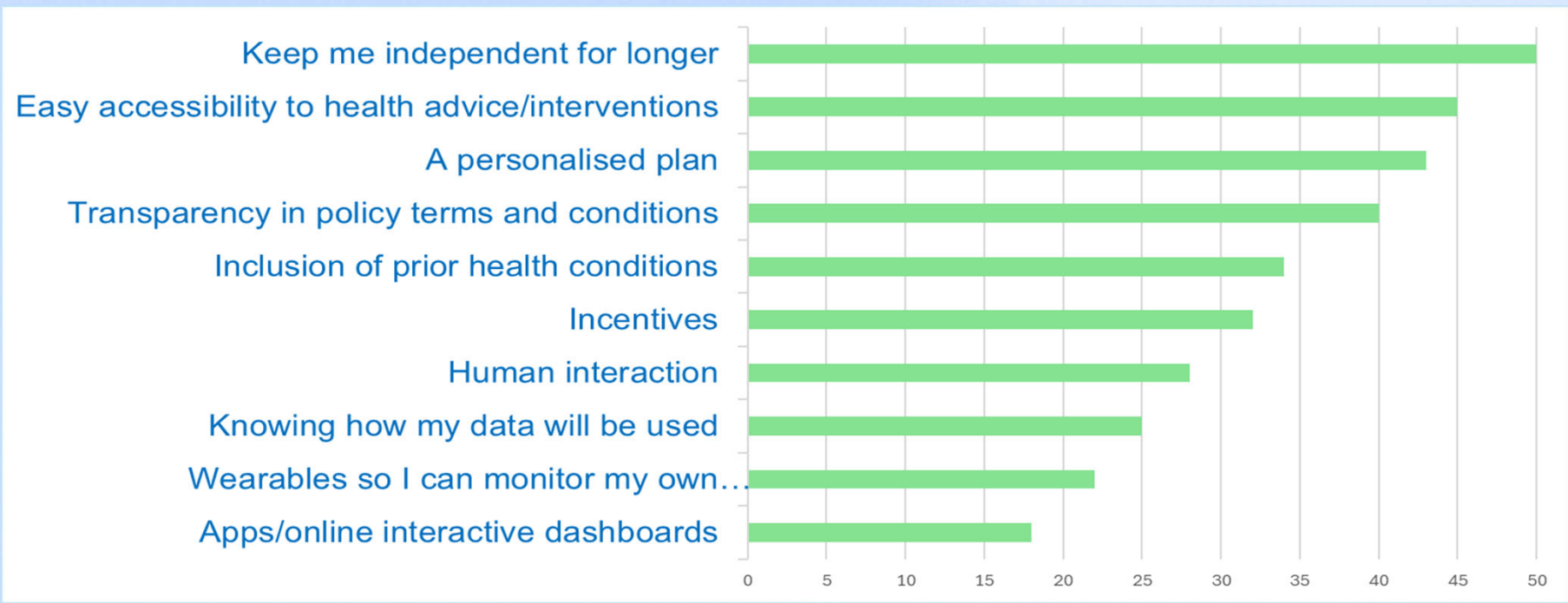


Pension system

# Misalignment of life, health and wealth spans



# Product features of the future



Source: Geneva Association

# Healthspan instead of Lifespan. Live longer and healthier.

Women spend around **20 years**, men around **16 years** in moderate to **poor health**.

## Prevention

- Only around **19 Percent** make use of a **preventive check-up**.
- One in **five** has **never** had one.
- **The reasons:** 71 Percent lack support, 54 lack time.

## Mental Health

- **Absenteeism** has increased by **63 Percent** in recent years.
- Mental illnesses cause around **15 billion euros in costs annually**
- Employees are **3 times more likely** to look for new jobs.

A young woman with brown hair tied back, wearing a blue short-sleeved top, is smiling and looking at an elderly woman. The elderly woman has short, curly grey hair and is wearing a blue patterned top. She is seated in a wheelchair. The young woman is holding a clear glass of water. The background is a bright, indoor setting with a window and some plants.

## Aging with dignity: 24 h care

- Over **500,000 people** in Austria currently need care or nursing care; by 2050, there will be around **750,000**.
- **20,000 caregivers** will be missing by **2030** and **70,000** by **2050**.

# WE INSPIRE PEOPLE, TO TAKE CARE OF THEIR HEALTH.

## Austria's deadliest sentence: "Maybe later"

6 out of 10 deaths in Austria are caused by cardiovascular diseases and cancer. Prevention can change lives. We help you take the first step.

## The most common cause for burnout: "Let's see"

70% are frequently stressed, mainly due to their work. This affects both physical and mental health – sometimes even leading to burnout. We help your organization to reduce stress sustainably.



Source: Gallup, State of the Global Workplace 4th Insights (2016)



Source: Mavie Health, Mavie Stress Study (2019)

## There is no Body B.

Gesund bleiben beginnt heute. Wir unterstützen dich dabei: [www.mavie.care](http://www.mavie.care)



Proprietor: Mavie Health GmbH, Neudorfstraße 4, 1020 Wien, FN 300599 g

# MAVIE'S VISION: TO MAKE HEALTHCARE **ACCESSIBLE**, **PERSONALISED**, AND **ORCHESTRATED**.



**Mental and Organisational Health**



**Preventive Physical Health**



**Primary Care**



**Care at Home**

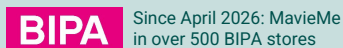


**Leading Corporate Health Provider in Austria and CEE**



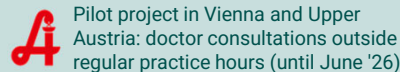
**1,000 business clients**

**At-home prevention offering available in retail for the first time**



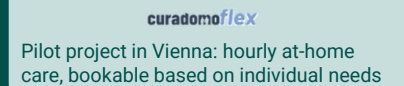
**21,000 Testkits sold**

**Telemedicine support for employees & insured, market leader in Poland**



**> 1 m consultations**


**Market leader for 24-hour care in Austria**




**> 400,000 days of care**

# AUSTRIAN WIDE INFRASTRUCTURE.







**#1 Private Clincis**  
Private clinic operator in Austria




**32.5%**  
Market share



**> 135,000**  
outpatients



**Technology**  
Robot-assisted surgery, AI in endoscopy and MRT imaging



**> 171 m**  
Investment in reconstructions

The background features a series of concentric, glowing blue circles that create a tunnel-like effect. The circles are composed of binary code (0s and 1s) and are set against a dark blue background. The overall aesthetic is high-tech and digital.

**One megatrend is currently reshaping many areas.**



Accelerated development and investment



from response (LLM) to execution (agents)



the quality of data and processes is critical to success

# Artificial Intelligence



AI: strategic and business-relevant



comprehensive regulatory challenges



high potential in knowledge-intensive sectors

- 1 Group results 2025
- 2 Our strategy program  
UNIQA 3.0 Growing Impact
- 3** The first quarter 2026

# Agenda

# Solid performance in the first quarter

Gross written premium

**2,795 m** (+14.4 percent)

(Q1/2025: 2,443)



Combined Ratio (net)

**91.0 Percent**

(Q1/2025: 88.2 percent)



Administration ratio

**14.4 Percent**

(Q1/2025: 15.4 percent)



Net Investment income

**151 m** (+38.3 percent)

(Q1/2025: 109)



Earnings before taxes

**160 m** (+5.9 percent)

(Q1/2025: 151)



Solvency ratio

**272 Percent**

(Q1/2025: 274 percent)



**Earnings forecast 2026 confirmed:**

**540-570** million  
EUR

Earnings before taxes



living better

together

Thank you for your trust!

# Report Kurt Svoboda

On treasury shares and  
UNIQA's commitment to the  
Corporate Governance Code

# Agenda item 2

Resolution on the distribution of the net profit shown in the Company's Annual Financial Statements for the year ended 31. December 2025.

# Resolution proposed by the Management Board and the Supervisory Board

The net profit for the 2025 financial year in the amount of EUR 223,926,594.53 shall be appropriated as follows: Distribution of a dividend of EUR 0.72 for each no-par-value share carrying dividend rights (309,000,000 no-par-value shares in circulation as of 31 December 2025, less treasury shares held directly by the Company on the day the resolution is adopted), each representing a pro-rata-value share of EUR 1.00 in the share capital. The residual amount shall be carried forward onto new account.

# Agenda item 3

Resolution on the approval of the actions of the Members of the Management Board and the Supervisory Board of the Company for the 2025 financial year.

# Resolution proposed by the Management Board and the Supervisory Board

The actions of the Members of the Management Board of the Company (in the 2025 financial year) shall be approved for the 2025 financial year.

# Resolution proposed by the Management Board and the Supervisory Board

The actions of the Members of the Supervisory Board of the Company (in the 2025 financial year) shall be approved for the 2025 financial year.

# Agenda item 4

Election of the auditor of the non-consolidated and consolidated Financial Statements for the 2027 financial year and election of the auditor of the Sustainability Report for the financial year 2027.

# Resolution proposed by the Supervisory Board

PwC Wirtschaftsprüfung GmbH shall be elected auditor of the non-consolidated and consolidated Financial Statements for the year ending 31 December 2027. PwC Wirtschaftsprüfung GmbH shall be elected auditor of the Sustainability Reports for the financial year 2026.

# Agenda item 5

Resolution on the Remuneration Report disclosing the remuneration of the Members of the Management Board and the Members of the Supervisory Board for the 2025 financial year.

# Resolution proposed by the Management Board and the Supervisory Board

The Remuneration Report disclosing the remuneration of the Members of the Management Board and the Supervisory Board for the 2025 financial year, as attached to this proposed resolution as Enclosure 1 (and are also available on the website of the Company entered in the Companies Register), shall be adopted.

# Agenda item 6

Resolution on the daily allowances and the remuneration of the Members of the Supervisory Board.

## Meetings of the Supervisory Board and its committees in 2025

- Supervisory Board: seven meetings
- Committee for Board Affairs: four meetings
- Working Committee: no meetings \*)
- Audit Committee: three meetings
- Investment Committee: four meetings
- IT Committee: four meetings
- Digital Transformation Committee: four meetings
- Human Resources Committee: four meetings

With the exception of three cases of excused absence, all Supervisory Board members attended every meeting in full during the 2025 financial year.

\*) In a change from previous years, starting in 2025, no remuneration will be paid for the working committee if no meeting has taken place.

# Resolution proposed by the Management Board and the Supervisory Board

The remuneration of the members of the Supervisory Board for the 2025 financial year shall amount to a total of EUR 1,120,000.00, the distribution among the individual Members of the Supervisory Board being subject to a resolution by the Supervisory Board. The daily allowances for members of the Supervisory Board shall be set at EUR 1,000.00 per meeting day of the Supervisory Board and per participating Member of the Supervisory Board.

# Agenda item 7

Elections to the Supervisory Board

# Resolution proposed by the Supervisory Board

The following persons shall be elected members of the Supervisory Board:

Mag. Bernhard Breunlich, born 5 March 1971

Mag. Michael Höllerer, born 14 January 1978

The election shall be effective as of the end of the 27th Annual General Meeting for a term of office until the end of the Annual General Meeting resolving on the approval of the actions of the Management Board and the Supervisory Board for the 2026 financial year. This is in accordance with the statutory age limitations. The current number of ten members of the Supervisory Board elected by the Annual General Meeting of the Company is to remain unchanged, that, due to the expiry of the terms of office of Dr. Markus Andréewitch and Dr. Johann Strobl, two members of the Supervisory Board are to be elected in order to restore the number of members elected by the Annual General Meeting to ten.



# Ahead of Plan

UNIQA 3.0 Growing Impact