



26th Annual General Meeting UNIQA Insurance Group AG

Monday, June 2nd 2025

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 2024, 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 2024 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 2024.
3. Resolution on the approval of the actions the Members of the Management Board and the Supervisory Board of the Company for the 2024 financial year.
4. Election of the auditor of the non-consolidated and consolidated Financial Statements for the 2026 financial year and (anticipatory) election of the auditor of the Sustainability Report for the financial year 2026.
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 2024 financial year..
6. Resolution on the daily allowances and the remuneration of the Members of the Supervisory Board.
7. Resolution on the renewal of the authorisation of the Management Board, with the approval of the Supervisory Board, to acquire treasury shares in accordance with section 65 (1.8), (1a) and (1b) of the Stock Corporation Act, whereby the company - together with other treasury shares which the company has already acquired and still holds (and which are

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limited to the maximum number of treasury shares specified in accordance with section 65 (2) of the Stock Corporation Act), which the company has already acquired and still holds (and which are to be counted towards the maximum number of treasury shares specified in accordance with section 65 (2) of the Stock Corporation Act) - may acquire treasury shares up to a maximum of 10% of the share capital, even if the 10% limit is repeatedly utilised, both via the stock exchange and off-market, also excluding shareholders' pro rata tender rights, whereby the authorisation is valid from 7 December 2025 up to and including 6 June 2028, thus for 30 months, and treasury shares may be acquired in accordance with this authorisation at an equivalent value of at least EUR 1.00 and no more than EUR 15.00 per share. The authorisation to acquire treasury shares also includes the acquisition of shares in the company by subsidiaries of the company (section 66 of the Stock Corporation Act).

The company's treasury shares may, with the approval of the Supervisory Board, be sold within five years of the authorisation being granted in a manner other than via the stock exchange or by public offer, namely (i) for the purpose of implementing an employee share ownership programme, including for Members of the Management Board and/or senior executives or exclusively for Members of the Management Board and/or senior executives or a share option plan for employees, including for Members of the Management Board and/or senior executives or exclusively for Members of the Management Board and/or senior executives, in each case of the company and, if applicable, of affiliated companies, including, where applicable, by transfer to an employee shareholding foundation within the meaning of section 4d (4) of the Income Tax Act, or (ii) as consideration for the acquisition of companies, businesses, parts of businesses or shares in one or more companies in Austria or abroad or (iii) to fulfil an over-allotment option (greenshoe) or (iv) to settle fractional amounts.

The Management Board is authorised, with the approval of the Supervisory Board, to withdraw treasury shares acquired by the company without further consultation of the Annual General Meeting, and the Supervisory Board is authorised to adopt amendments to the Articles of Association resulting from the withdrawal of shares.

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 2024, 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 2024 financial year.



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

Im Namen Seiner Majestät
des Königs.

Our history dates back a long time.
Since 1811 people have trusted us.

Who we are today



No 2 in Austria
Top 5 in CEE



17.8 m
customers



160 m
inhabitants



Robust GDP-
growth CEE

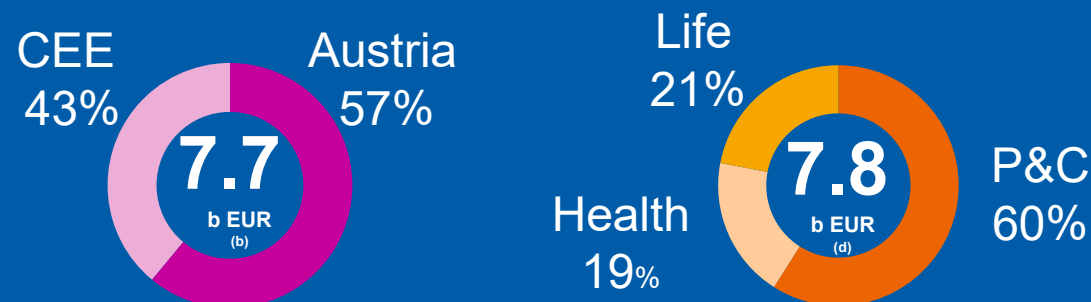


P&C and Health
driving growth

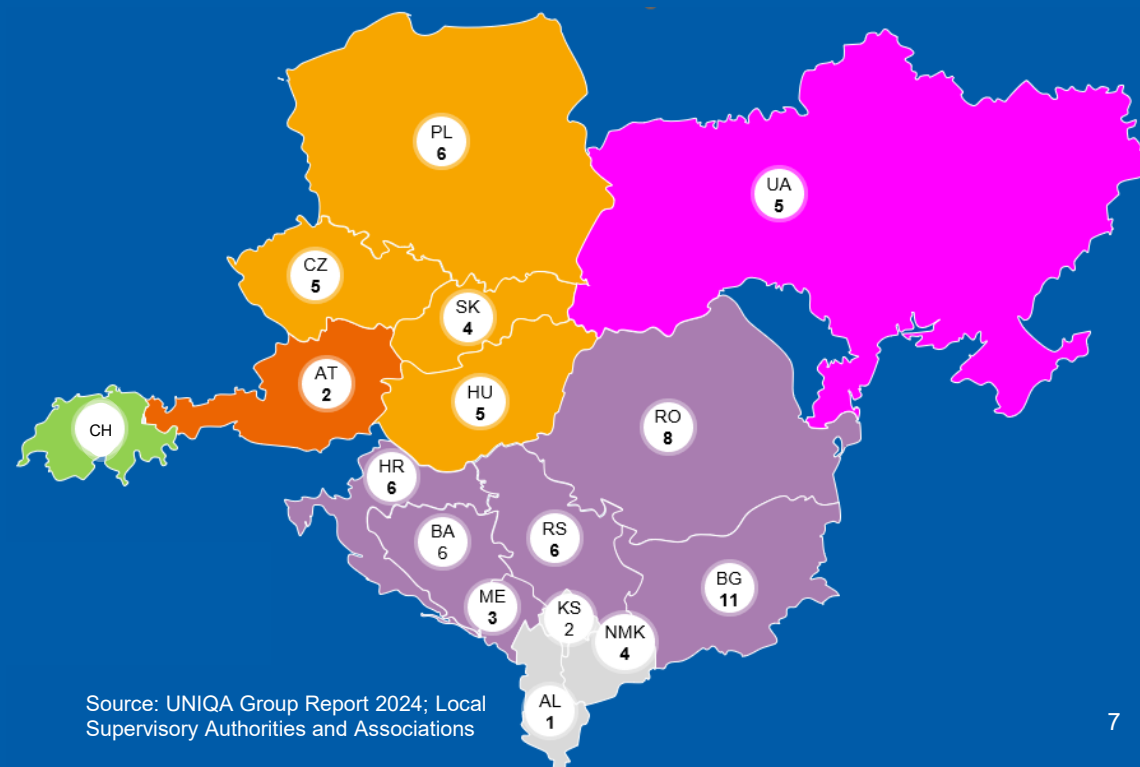


Raiffeisen as
strategic partner

GWP by region and products (a) (b) (c)



Local Market Position



(a) Including the savings portion of premiums from unit- and index-linked life insurance policies (b) Excluding consolidation and UNIQA reinsurance (c) FY 2024 (d) Including EUR 107 Mio. from UNIQA Re allocated to P&C

Source: UNIQA Group Report 2024; Local Supervisory Authorities and Associations

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Group results 2024

2

What challenges us

3

Our Strategy program UNIQA 3.0 - Growing Impact

4

The first quarter 2025

Agenda

2024: Another impressive set of results

Gross written
Premium¹

7,840
m EUR

(2023: 7,186 m)

Combined Ratio
net

93.1%

(2023: 92.8%)

Earnings
before taxes

442
m EUR

(2023: 426 m)

Solvency Ratio

264%

(2023: 255%)

9 Percent Increase in Premium Growth

Property &
Casualty

4.68

b EUR

(+11.0%)

Health
Insurance

1.53

b EUR

(+10.0%)

Life
Insurance

1.64

b EUR

(+3.3%)

Positive Performance

Assets under
Management

20.7
b EUR

(2023: 20.4 bn)

Investment
income

749.7
m EUR

(2023: 588.8 m)

Return on Equity¹

12.4%

(2023: 13.2%)

Dividend²

0.60
EUR per share

(2023: 0.57 EUR)

Consistent Improvement

Earnings Per Share:
1.13 EUR (2023: 0.99 EUR)

Proposed dividend:
0.60 EUR (2023: 0.57 EUR)

Earnings
profile:



Combined
Ratio net

101.3% 99.8% 99.6% 97.9% 98.1% 97.5% 96.8% 96.4% 97.8% 93.7% 92.9% 92.8% 93.1%

ØPayout ratio
2012-2023:
55%

Dividend
per share



¹Proposal to GA

Austria: Impressive Annual Results

21%
Market share

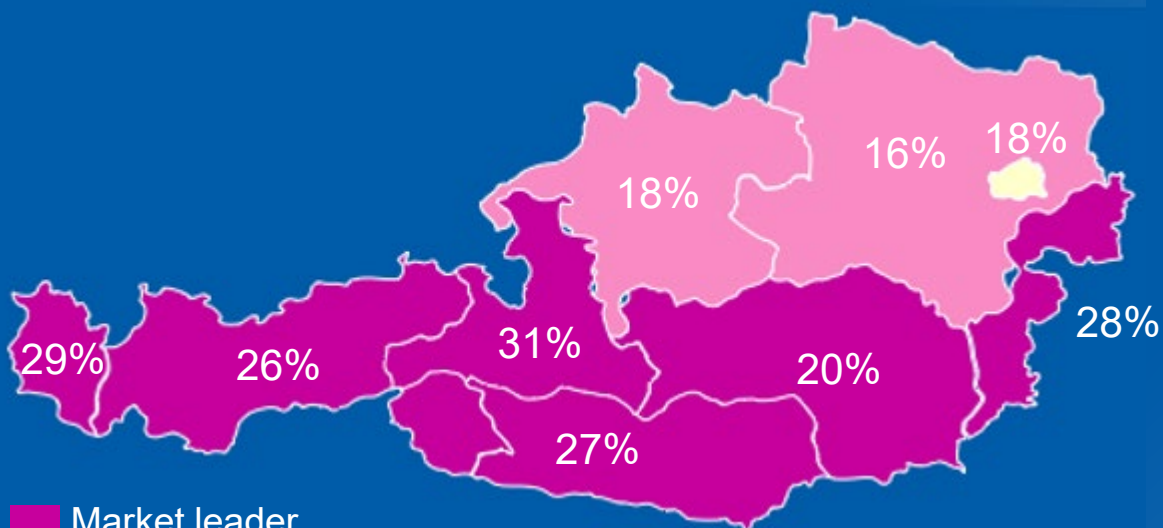
3.7 m
customers

★★★★★
4.6 customer
satisfaction

€ 4.5 b Premium
4.4% Growth

€ 313 m EGT

Regional presence is enhanced by robust products & innovative digital solutions



■ Market leader
■ Second place
■ Third place



2022

2023

Household/own home



Health services for employees



Online
Conclusion of contract
uniqua.at



RUDI
Digital mediation of service providers in everyday living¹⁾

¹⁾ Commercial pilot in test market Vienna

Strategic Partnership with Raiffeisen

€ 744.1 m Premium
+ 0.3% growth

0.9 m
customers

93.8%
Combined Ratio net

271 banks
8,000 consultants

- Health and life insurance at every Raiffeisen Bank
- Insurance check available in person or online
- Digital signature: utilisation ratio is at 50%



CEE: Our second main pillar

Top 5 in CEE

14.1 m
customers

4.6 customer
satisfaction

€ 3.3 b Premium
13.9% Growth

€ 214 m
EGT

EBT m Euro

300

250

200

100

Growing Impact

Consistent improvement

Scaling through reorganization and M&A

Premium/control unit in m €

125

200

400

~600

2019

2020

2023

2025

AXA CZ/SK
„branch“ in SK

Regional Transformation

SEE6 (HR, RS, BiH, ME, BG, RO)

RU: Exit

AL, KS, NMD: Exit in Q2 2025

Focussed control units

2019

13



2025

5



UNIQA with significant above-market growth

Ongoing market convergence

2014

Ø 195 EUR
CEE

€

▶

€

2023

Ø 290 EUR
CEE

CAGR

4.5 %

Ø 2,007 EUR
AT

€

▶

€

Ø 2,228 EUR
AT

1.2 %

Growing Customerbasis (in m)

6

2014

14.1

2023

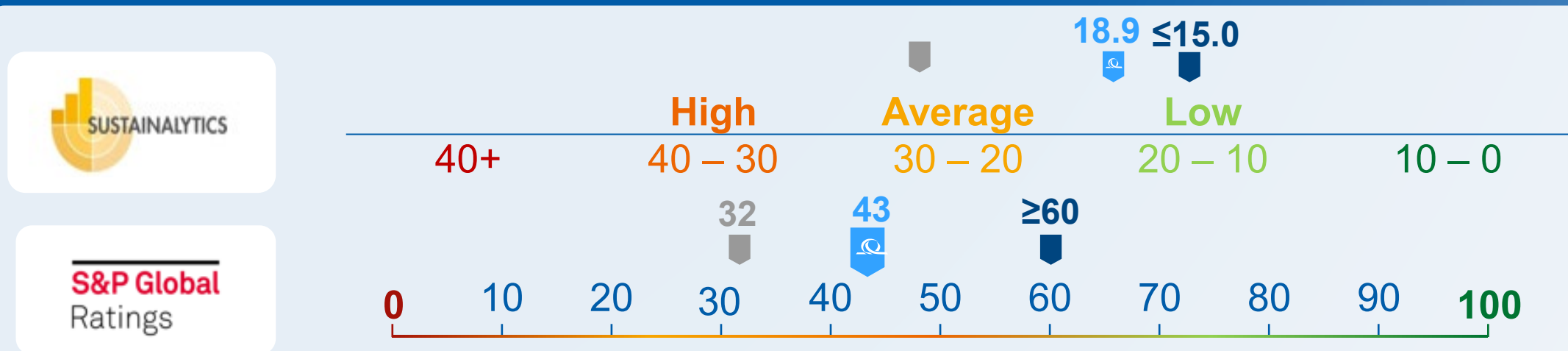
20

2028

ESG is our concern

-  The goal is **net-zero emissions** by 2040 in **Austria** (underwriting, operations) and **by 2050** for the **entire Group** (investments, underwriting, operations)
-  **Phase-out plan** for **coal, oil and gas** by **2030/35** (investment and underwriting)
-  Clear measures for the **interim targets** approved by the **SBTI** by **2030**

We are above the industry average in key ESG ratings:



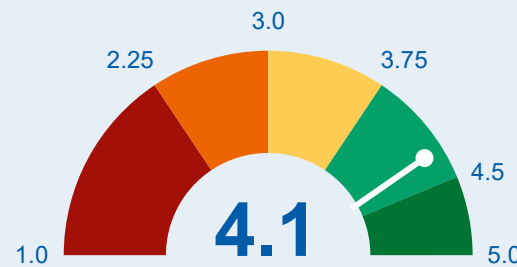
People & Culture

13,839 Employees
(+272 to 2023)

42 Years ø age
(equals 2023)

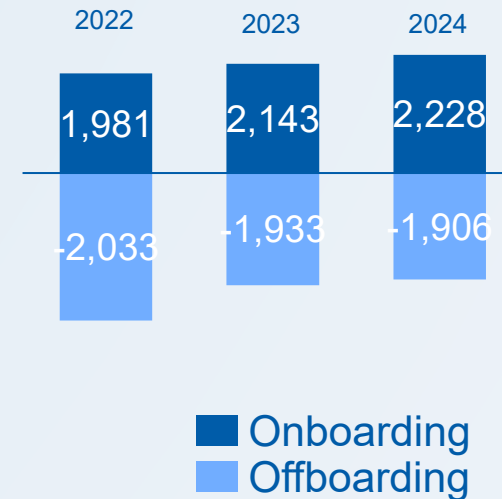
40.9% Female leaders
(-0.2%p to 2023)

Employee satisfaction
UNIQA EX Index 05'25



10,869
Participants
(86%)

Increase and decrease of Headcount





ravie

Gesund geht's besser.

MAVIE: A HOLISTIC HEALTH PROVIDER



**Healthy employees
for healthy companies**



**Health prevention
from your home**



**Ageing with self-
determination & dignity**

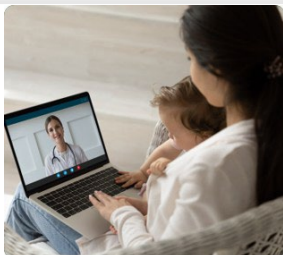


1

since 31.3.



**Leading operator of
private healthcare units**



Telemedicine as part of the health journey with Mavie

2

The leading operator of private healthcare facilities with inpatient, day-clinic and outpatient services as well as rehabilitation services.



Extension of Private Hospital Döbling

- Invest: **65 m Euro**
- Modern operating theaters
- 17,700 inpatients per year
- 1,000 births



New build of Confraternität & Goldenes Kreuz

- Invest: **180 m Euro**
- Start 2026 - End 2028
- Single room share 80%
- 120 Beds



New: Private Hospital Wörgl

- Trauma surgery, sports traumatology, orthopaedic surgery
- Small team of doctors (30)
- 29 Beds

- ✓ **6 private hospitals and other healthcare facilities**
- ✓ **Over 51,500 inpatients and over 130,000 outpatients per annum**
- ✓ **97.5% patient satisfaction and 97.2% recommendation rate**



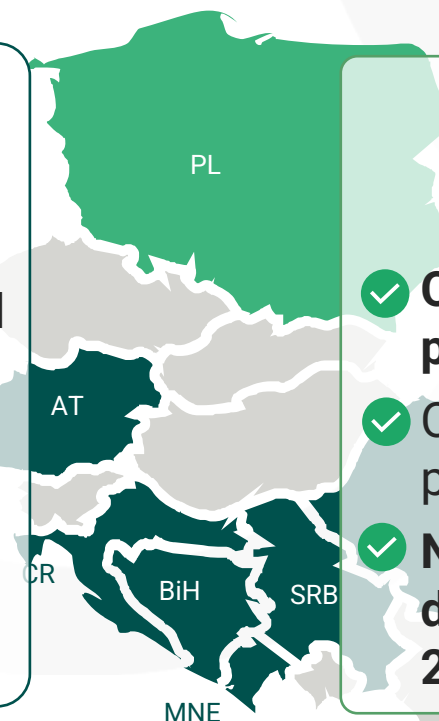
Telemedicine as an important component of future medical care in Europe

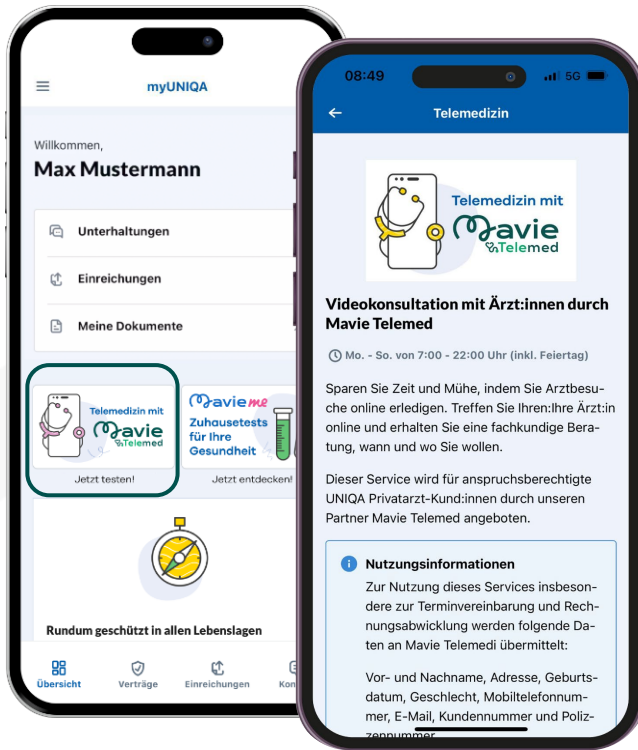


- ✓ **Launch** in Austria and SEE completed
- ✓ Available for **500,000 UNIQA customers**
- ✓ Integration to **all Mavie Products**

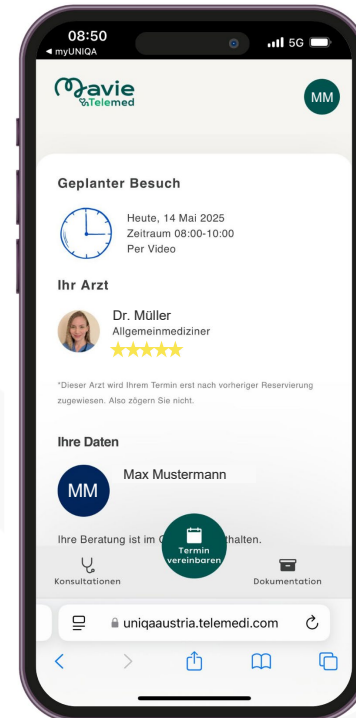


- ✓ **Over 500,000 patients**
- ✓ **Over 70,000 inquiries per month**
- ✓ **Network of over 500 doctors and over 2,100 hospitals**

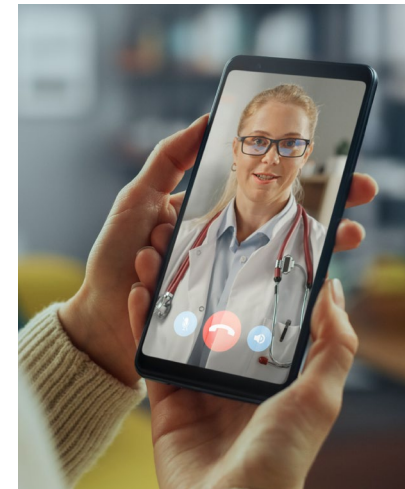




Integrated into myUNIQA.
Everything at a glance.



Medical advice
Mon-Sun 7:00-22:00
throughout Austria



Conducting consultations
from home without waiting
room, Callback **within 4**
hours.



UNIQA covers the costs
directly this year. No
manual submission of
invoices necessary.

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Group results 2024

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What challenges us

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Our Strategy program UNIQA 3.0 - Growing Impact

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The first quarter 2025

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Five Risks or Five Opportunities?



Economic growth



**AI, Data &
Purchasing
behaviour**



Climate change



**Fragile health-
care systems**



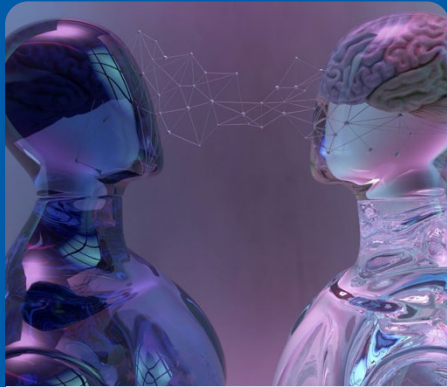
Ageing society

Opportunities!



Regional Diversification

Exceeding GDP growth until '28^(a):
GDP Austria: 1%,
GDP CEE: 2.4%



Automated Processes

95% Straight-Through-Processing
for the customer^(b)



Carbon neutrality by 2040

ESG-orientated
product and
investment policy



Ready-to-use health solutions

High-quality &
innovative solutions



Health ecosystem

Leading products
for the care of older
people

Storms and natural disasters

UNIQA: Storm damage

- 387 m Euro, twice as much as 2023 (186 m Euro)
- Storm „Boris“ 222 m Euro (net 85 m Euro)

Austria: Damage from natural disasters

- Over 1.6 b damages in the entire insurance industry


Global: Damage from natural disasters

- 320 b Dollar worldwide
- Thereof 140 b Dollar only insured



The hard facts

- In **2024** we experienced the **hottest year** on record globally and in Austria
- **Europa is warming** at twice the rate of the rest of the world
- **Austria ranks fourth** worldwide in terms of **storm damage** relative to its GDP
- **EU**: only **one quarter** of all losses from climate-related disasters are **insured**



If no action is taken, the **EU's GDP** could **decrease** by approximately **7 percent** by the end of the century

What actions we take?



NatCat Competence Center

- Focus: **Climate change**
- Analysis of **complexity & development** of natural disasters
- Strategy development



Underwriting

- Understanding & recognising **sensitive core regions**
- Effects on pricing and acceptance policy
- **Increased resilience** of the UNIQA Group



UNIQA Re

- Central hub with over **1.6 billion Euro** in premiums
- **Dynamic premium development** for external customers since **2023**

UNIQA Climate transition program

	2020	2025	2030	2035	2040	2050
Investments	SBTi targets validated	WACI-Reduction by 15%	Exit: Coal & Oil	Exit: Gas & Nuclear		Net-Zero (Group)
	Start: Exit fossil fuels	2 b € Sustainable Investments	SBTi intermediate goals (2027)	Cooperation with Enterprises & Customers		Net-Zero (Group)
Underwriting	Start: Exit fossil fuels		Exit: Coal & Oil	Exit: Gas	Net-Zero (AT)	Net-Zero (Group)
		Definition climate goals	Emissions reduced by 20% (AT) and by 15% (Group)			
Operations		Eco-label 46 certified eco-electricity (AT)	100% E-Fleet (AT)	Exit: Gas & Oil heating	Net-Zero (AT)	Net-Zero (Group)
			Emissions reduced by 42%	Expanding photovoltaic capacity to min 600 kWp		
Engagement, Governance & Reporting	Sustainability report (since 2017)	Remuneration linked to ESG targets				
		Foundation Group ESG Committee	(ESG) Engagemenwith stakeholders, peers & memberships			

UNIQA Sustainable Business Solutions



Founded 2024



Pooled risk expertise



Customised sustainability solutions



360-degree perspective



Active in Austria, Poland, Czech Republic & Slovakia

1 Group results 2024

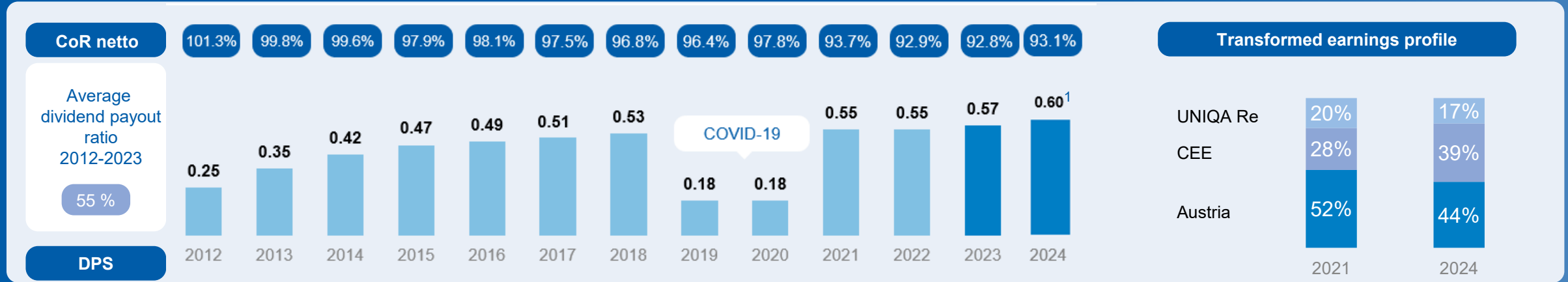
2 What challenges us

3 **Our Strategy program
UNIQA 3.0 - Growing Impact**

4 The first quarter 2025

Agenda

Our initial situation



7.5 m
customers



2011 – 2020 | UNIQA 2.0 | Building a Stable Foundation

- Stabilised capital base
- Grew International country portfolio
- Doubled number of customers

15.5 m
customers



2021 – 2024 | UNIQA 3.0 | Seeding the Future

- IT transformation drives profitable growth
- Consolidated intern. country portfolio
- Acquisition of AXA CEE

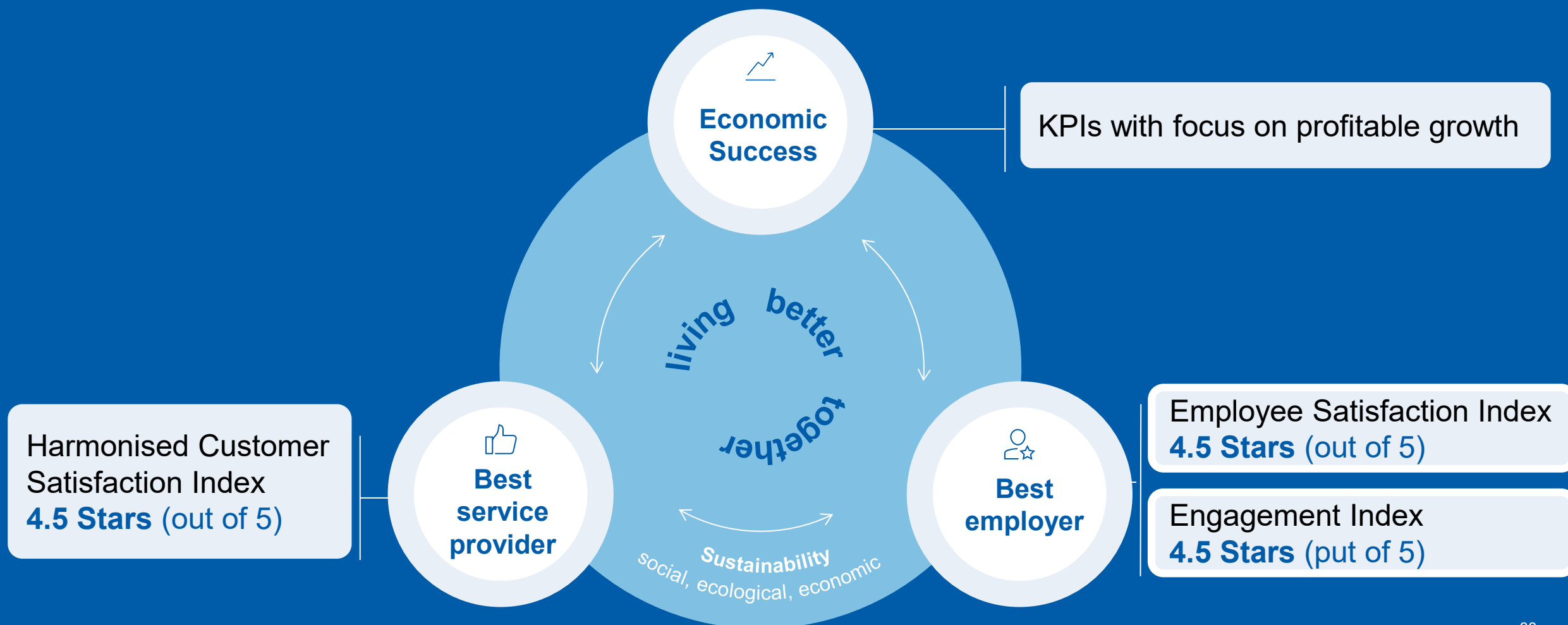
17.8 m
customers



2025 – 2028 | UNIQA 3.0 | Growing Impact

- Increased operational excellence
- Driving growth
- Improving profitability

Our strategic pillars



Our Targets until 2028

Growth

~5% premium CAGR^(a)

Profitability

<94% Combined Ratio (net)

>12% Stable and sustainable ROE

>6% EPS CAGR^(a)

Capital

180-230% Solvency Ratio

50-60% Payout Ratio



Progressive dividend



Austria: Stability & efficiency



CEE: Profitable growth



Potential of Mavie



Robust capital position



Diversified revenue

1**Group results 2024****2****What challenges us****3****Our Strategy program UNIQA 3.0 - Growing Impact****4****The first quarter 2025**

Agenda

Excellent start, positive outlook

Gross written
premium¹

2,472
m EUR

(Q1/2024: +13.2%)

Combined
Ratio (net)

88.2%

(Q1/2024: 91.7%)

Earnings before
taxes

151
m EUR

(Q1/2024: +4.1%)

Solvency
Capital Ratio

~274%



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



living
better
together

**Report Kurt Svoboda
on treasury shares
and**

UNIQA's commitment to the Corporate Governance Code

Item 2

Resolution on the distribution of the net profit shown in the Company's Annual Financial Statements for the year ended 31 December 2024.

Resolution proposed by the Management Board and the Supervisory Board

„The net profit for the 2024 financial year in the amount of EUR 188,144,477.23 shall be appropriated as follows:

Distribution of a dividend of EUR 0.60 for each no-par-value share carrying dividend rights (309,000,000 no-par-value shares in circulation as of 31 December 2024, 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.“

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 2024 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 2024 financial year) shall be approved for the 2024 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 2024 financial year) shall be approved for the 2024 financial year.“

Item 4

Election of the auditor of the non-consolidated and consolidated Financial Statements for the 2026 financial year and (anticipatory) election of the auditor of the Sustainability Report for the financial year 2026.

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 2026. PwC Wirtschaftsprüfung GmbH shall (precautionary) be elected auditor of the Sustainability Reports for the financial year 2026.“

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 2024 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 2024 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.“

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 2024

- 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, the Supervisory Board members or committee members attended all meetings.

Resolution proposed by the Management Board and the Supervisory Board

„The remuneration of the Members of the Supervisory Board for the 2024 financial year shall amount to a total of EUR 1,212,500.00, 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.“

Item 7

Resolution on the renewal of the authorisation of the Management Board, with the approval of the Supervisory Board, to acquire treasury shares in accordance with section 65 (1) (8), (1a) and (1b) of the Stock Corporation Act, whereby the Company - together with other treasury shares which the Company has already acquired and still holds (and which are limited to the maximum number of treasury shares specified in accordance with section 65 (2) of the Stock Corporation Act), which the Company has already acquired and still holds (and which are to be counted towards the maximum number of treasury shares specified in accordance with section 65 (2) of the Stock Corporation Act) - may acquire treasury shares up to a maximum of 10% of the share capital, even if the 10% limit is repeatedly utilised, both via the stock exchange and off-market, also excluding shareholders' pro rata tender rights, whereby the authorisation is valid from 7 December 2025 up to and including 6 June 2028, thus for 30 months, and treasury shares may be acquired in accordance with this authorisation at an equivalent value of at least EUR 1.00 and no more than EUR 15.00 per share. The authorisation to acquire treasury shares also includes the acquisition of shares in the Company by subsidiaries of the Company (section 66 of the Stock Corporation Act).

The Company's treasury shares may, with the approval of the Supervisory Board, be sold within five years of the authorisation being granted in a manner other than via the stock exchange or by public offer

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namely (i) for the purpose of implementing an employee share ownership programme, including for Members of the Management Board and/or senior executives or exclusively for Members of the Management Board and/or senior executives or a share option plan for employees, including for Members of the Management Board and/or senior executives or exclusively for Members of the Management Board and/or senior executives, in each case of the Company and, if applicable, of affiliated companies, including, where applicable, by transfer to an employee shareholding foundation within the meaning of section 4d (4) of the Income Tax Act, or (ii) as consideration for the acquisition of companies, businesses, parts of businesses or shares in one or more companies in Austria or abroad or (iii) to fulfil an over-allotment option (greenshoe) or (iv) to settle fractional amounts.

The Management Board is authorised, with the approval of the Supervisory Board, to withdraw treasury shares acquired by the Company without further consultation of the Annual General Meeting, and the Supervisory Board is authorised to adopt amendments to the Articles of Association resulting from the withdrawal of shares.

Resolution proposed by the Management Board and the Supervisory Board

„The Management Board shall be authorized, with the approval of the Supervisory Board, to acquire treasury shares in accordance with section 65 (1.8), (1a) and (1b) of the Stock Corporation Act, whereby the Company - together with other treasury shares which the Company has already acquired and still holds (and which are to be counted towards the maximum number of treasury shares specified in accordance with section 65 (2) of the Stock Corporation Act) - may acquire treasury shares up to a maximum of 10% of the share capital, even if the 10% limit is repeatedly utilised, both via the stock exchange and off-market, also excluding shareholders' pro rata tender rights, whereby the authorisation is valid from and including 7 December 2025 to and including 6 December 2025 up to and including 6 June 2028, thus for 30 months, and treasury shares may be acquired in accordance with this authorisation at an equivalent value of at least EUR 1.00 and no more than EUR 15.00 per share. The authorisation to acquire treasury shares also includes the acquisition of shares in the Company by subsidiaries of the Company (section 66 of the Stock Corporation Act).

The Company's treasury shares may, with the approval of the Supervisory Board, be sold within five years of the authorisation being granted in ways other than via the stock exchange or by public offer, namely (i)

Resolution proposed by the Management Board and the Supervisory Board

for the purpose of implementing an employee share ownership programme including for members of the Management Board and/or senior executives or exclusively for Members of the Management Board and/or senior executives or a share option plan for employees including members of the Management Board and/or senior executives or exclusively for members of the Management Board and/or senior executives, in each case of the Company and, if applicable, of its affiliated companies, including, where applicable, by transfer to an employee share ownership foundation within the meaning of section 4d (4) of the Income Tax Act, or (ii) as consideration for the acquisition of companies, businesses, parts of businesses or shares in one or more companies in Germany or abroad or (iii) to service an over-allotment option (greenshoe) or (iv) to equalise fractional amounts.

The Management Board is authorised, with the approval of the Supervisory Board, to redeem treasury shares acquired by the Company without further referral to the Annual General Meeting, and the Supervisory Board is authorised to adopt amendments to the Articles of Association resulting from the redemption of shares.”



General debate



Voting

Voting

Agenda Item 2

Voting

Agenda Item 3

Voting

Agenda Item 4

Voting

Agenda Item 5

Voting

Agenda Item 6

Voting

Agenda Item 7



living
better
together

UNIQA 3.0

Growing Impact