



Additional information

**Capital Markets Day
December 11, 2024
London**

UNIQA

Our Journey to Date



UNIQA Group Then and Now

Founding years

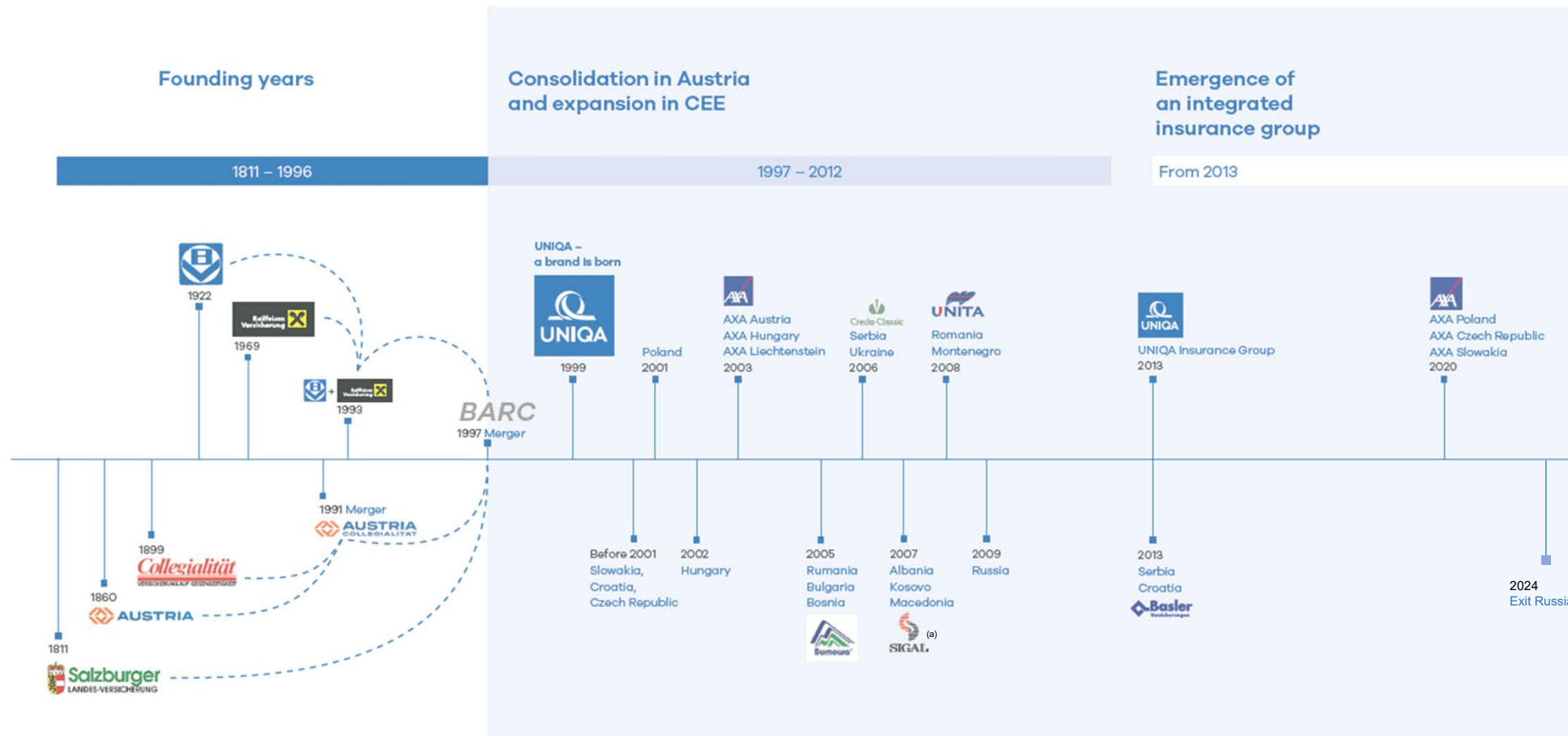
1811 – 1996

Consolidation in Austria and expansion in CEE

1997 – 2012

Emergence of an integrated insurance group

From 2013



(a) Announced sale of UNIQA in Albania, North Macedonia & Kosovo – closing expected in 2025

UNIQA Today



UNIQA Group is one of the **leading insurance groups** in its core markets of **Austria and Central and Eastern Europe**.



UNIQA's **market share in Austria is over 21%**. With over **3.7m customers**, it is the second largest insurance group in the country.

UNIQA is **number 5 in CEE** with 7% market share and serves **15m customers** ^(a).



UNIQA is active in 17 ^(b) European countries: Bosnia and Herzegovina, Bulgaria, Croatia, Liechtenstein, Montenegro, Austria, Poland, Romania, Switzerland, Serbia, Slovakia, the Czech Republic, Ukraine, Hungary, Albania, Kosovo & North Macedonia.



In 2020, UNIQA **acquired three AXA companies (in Poland, the Czech Republic, Slovakia)**.

The largest acquisition in the company's history propelled UNIQA to number **5 in CEE**

Our Identity & Brand

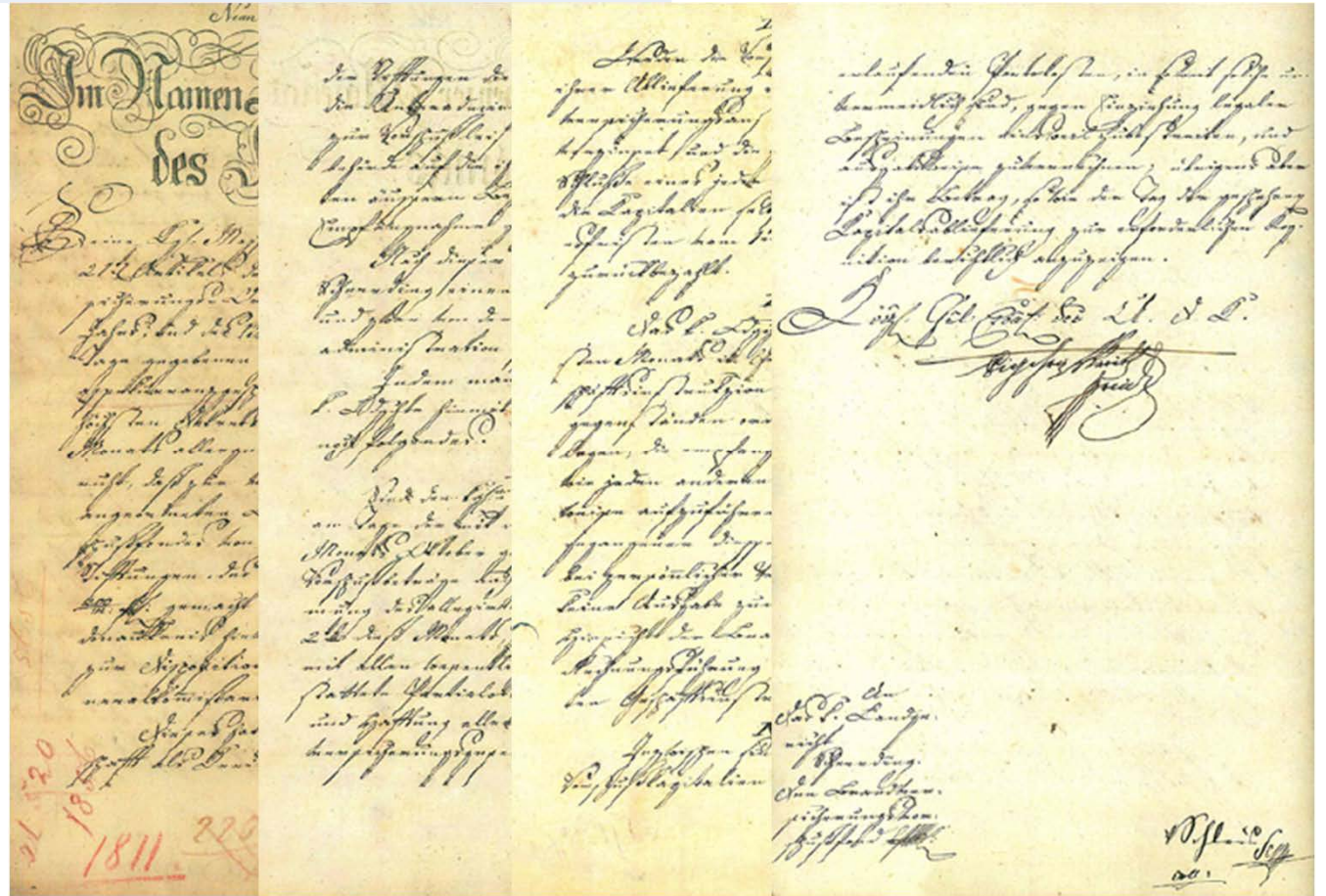




Our roots go back a long way: people have been trusting us and insuring themselves with us since 1811. Our mission has remained unchanged ever since:

Risks that individuals cannot bear alone are spread across the shoulders of the community.

UNIQA is the custodian of this risk community. The core of what we do is use this collective power to protect the individual.



Our Guiding Principles

Our Guiding Principles **form the basis of our corporate culture** and guide us in our daily activities. By following them, we ensure that everyone works in the same direction and contributes to the success of the company.

Customer first

We are **relentlessly focused** on the needs of our customers.

Simplicity

We **take action** and learn from our mistakes.

Ownership

We **empower** each other to take responsibility.

Integrity

We **keep** our promises.

Community

We **collaborate** beyond conventional boundaries.

We will be the **best service provider for safety, health and prevention** in people's lives.

UNIQA - ONE brand & ONE brand promise across all markets



Living better together

Our vision

UNIQA is the promise for a better life. We will be the best service provider for safety, health and prevention in people's lives.

Our identity









Our roots go back a long way: people have put their trust in us and insured themselves with us since 1811. Our mission has remained unchanged ever since: Risks that the individual cannot bear alone are spread across the shoulders of the community. UNIQA is the custodian of this risk community and the core of what we do is use this collective power to protect the individual.



Customer & Markets Insight



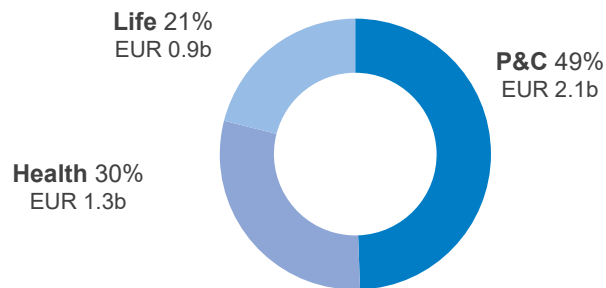
Our Two Core Markets at a Glance 2023 (1/2)

	Austria 	International 
 Customers	3.7m	15m (b)
 Customer Satisfaction	4.6 out of 5	4.6 out of 5
 GWP (EURb)	4.3b	2.8b
 GWP Growth	5%	14%
 EBT (EURm)	289m (a)	230m
 Employees (FTE)	6.010	8.732

(a) Austria EBT includes dividends from international companies (b) including pension fund customers

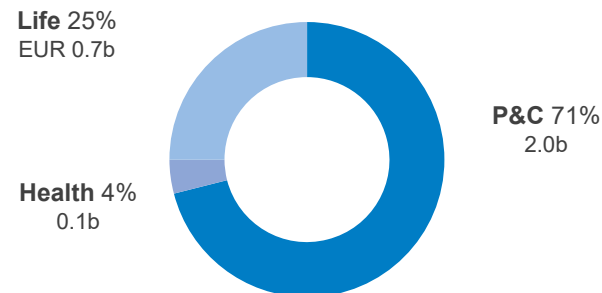
Our Two Core Markets at a Glance 2023 (2/2)

Diversified business mix Austria (a) (b)



- Strong brand & strong regional positioning
- Active in Austria for more than 200 years
- Positive long-term growth trend for health services and benefitting 44% market share in health insurance
- Diversification of sales channels, products & customers

Strong prevalence of P&C business in International (a) (b)

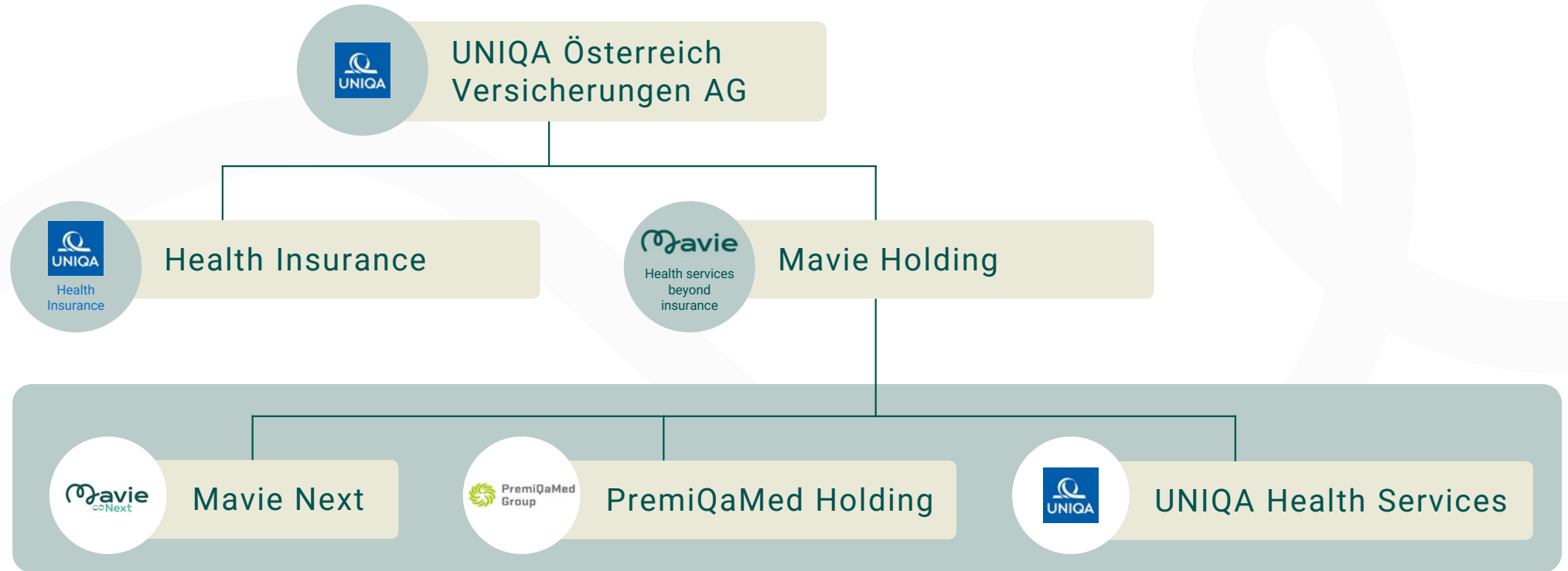


- One brand strategy throughout CEE
- Strong track record of 25 years in the region
- Top 5 player in CEE & consistently improving share and growing market
- Customer centricity through organizational set-up and governance

(a) Including the savings portion of premiums from unit- and index-linked life insurance policies (b) Excluding consolidation and UNIQA Re

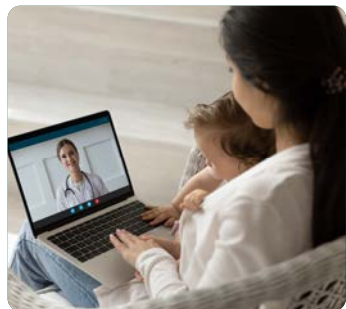
MAVIE HOLDING

Goal: Health services (beyond insurance) strategically under one umbrella



FIRST IMPACT FOR A HEALTHIER SOCIETY DELIVERED

1



Telemedicine as part of the health journey with Mavie

Achieving more than **1.5 million** consultations since 2021

www.next.mavie.care

2



Healthy employees for healthy companies

Providing support to **150k** employees with +34k „one to one“ consultations since 2022

www.mavie.care

3



Healthcare made simple and convenient from home

Exceeding **7.6k** blood tests, with >**1.6k** recommendations for further medical checks

www.mavie.me

4



Age independently and with dignity

1.13 million days of care delivered since 2021 across Austria

www.curadomo.at

5



Leading operator of private healthcare facilities

Caring for more than **51 000** inpatients and over **130 000** outpatients per year

www.premiqamed.at



Telemedi

Telemedicine is an important component of future medical care. Majority stake in Polish company Telemedi acquired. Roll out in CEE and Austria planned.

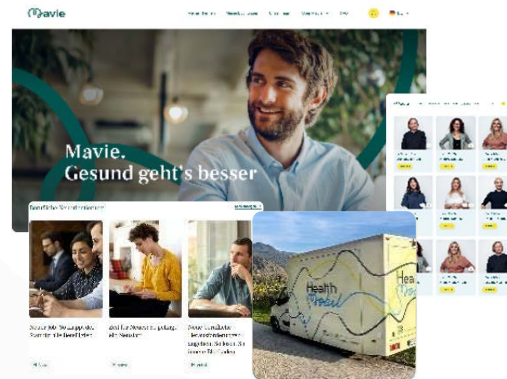
- ✔ More than 300,000 patients trust Telemedi
- ✔ Around half a million medical enquiries per year
- ✔ Innovative platform for digital healthcare as a useful addition to traditional medical care



Mavie Work



Mavie Work is the market leader for corporate healthcare solutions in Austria. It supports more than 170 companies and their over 140,000 employees on their way to better physical and mental health.





Davie
me



BLOOD AND MICROBIOME TESTS FROM THE COMFORT OF YOUR OWN HOME

Health check with detailed findings

Explained in **simple language** and with **recommendations for action** from doctors

Tests all relevant parameters (up to 40 parameters for blood, more than 1,500 bacteria for microbiome)



Davie



Together with Cura Domo, we develop innovative solutions for individualized care models & care at home.

- ✓ Biggest owner-managed agency for 24-hour care in Austria
- ✓ Long-term and short-term care models
- ✓ 24 hours / 7 days a week availability
- ✓ Fast arrangement of caregivers
- ✓ Personal support from our regional managers in each region



PRIVATE CLINICS

EUR 245M INVESTMENTS IN CLINICAL EXCELLENCE

- ✓ **EUR 180m** in the joint new construction of the private clinics **Confraternität** and **Goldenes Kreuz**
- ✓ **EUR 65m** in the ongoing expansion and modernization of **Privatklinik Döbling**

LEADING OPERATOR OF PRIVATE HEALTHCARE FACILITIES

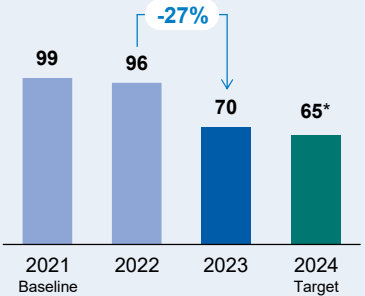
- ✓ **51,000 inpatients per year**
- ✓ **4,150 births per year** (every eighth baby in Vienna)

UNIQA ESG Business Card

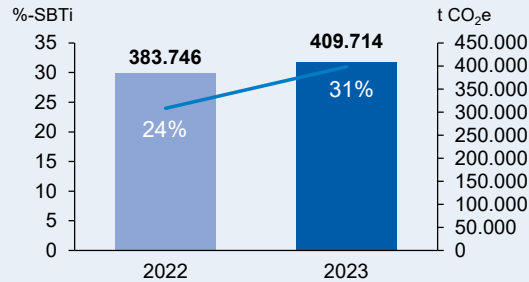


Group ESG Dashboard

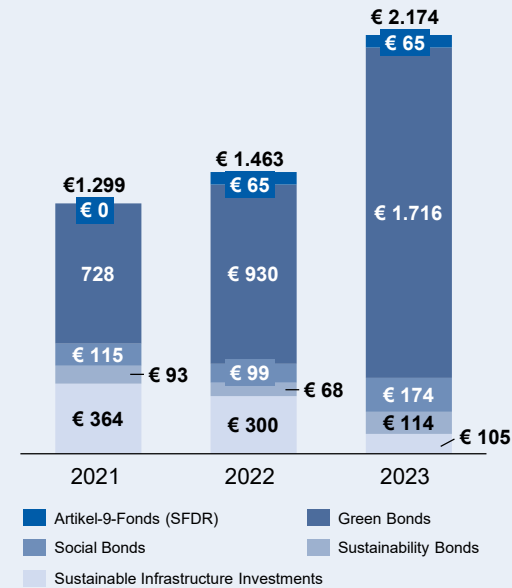
Weighted Average Carbon Emission Intensity (WACI) (t CO₂e / m€)



Financed Emissions (t CO₂e) & Share of Financed Emissions with SBTi (%)



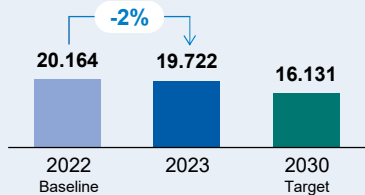
Sustainable Investments (Mio. €)



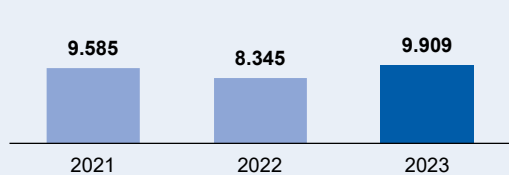
ESG-Ratings

CDP	B
ISS-ESG	C-
MSCI	BBB
Sustainalytics	18.9
S&P Global	43
VÖNIX	B
Moody's	39

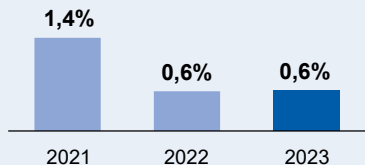
Insurance Associated Emissions (t CO₂e, AT Portfolio)



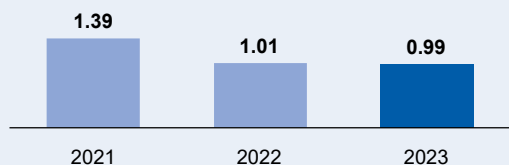
Scope 1 & 2 CO₂ emissions (t CO₂e, market based)



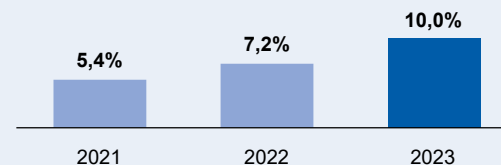
Adjusted Gender Pay Gap (% , AT, Innendienst)



Scope 1 & 2 CO₂ emissions per employee (t CO₂e / employee, market based)



Sustainable Investments (% of the total portfolio value)



Note: Ratings not always reflect the current ESG-performance of UNIQA as raters partly use past year's available information.

* Target for WACI was adapted from 84 to 65 in Q2/2024.

UNIQA's Active Role in Decarbonization

Integration into governance and organization

3 pillars of the climate transition

	Investment	Corporate underwriting	Own operational management
Sustainability and climate strategy	✓	✓	✓
Engagement strategy	✓	✓	✓
Phase-out fossil fuel energy sources	✓	✓	✓
Targets based on 1.5°C	✓ Interim targets for 2024/27/30 	✓ Interim targets for 2025/30/35	✓ Interim targets for 2030
	✓ Net-zero emissions 2050 Group-wide	✓ Net-zero emissions 2040 AT 2050 CEE	✓ Net-zero emissions 2040 AT 2050 CEE
Action plans	Development of SBTi-compliant action plans	Alignment with best practice and existing frameworks	Development of SBTi-compliant action plans
Integration and management	✓ KPIs for planning and variable remuneration	✓ KPIs for planning	✓ KPIs for planning and variable remuneration

Interim targets on our way to net-zero emissions 2040 (AT: Underwriting, Operations) & 2050 (Group-wide: Investments, Underwriting, Operations)

Investments: We have aligned with **SBTi** framework, setting 2030 **targets across four asset classes:** power generation, long-term loans, listed equities, and corporate bonds.

Our target: to achieve our SBTs by 2027 and 2030; in addition, we aim to reduce our weighted average carbon intensity (WACI) by 34 % by 2024* and to expand our sustainable investments to € 2 billion by 2025.

Underwriting: In 2023 we set **reduction targets** for our **corporate underwriting portfolio's insurance-related emissions**, which were calculated in accordance with the PCAF-Standard.

Our target: to reduce underwriting emissions by 20% in Austria and by 15% in the CEE region by 2030 (base year 2022)

Own Operations: We have set and validated **SBTi-targets**

Our target: to reduce our direct Scope 1 and indirect Scope 2 GHG emissions by 42% by 2030 compared (base year 2021)

Phase-out plan for coal, oil and gas in investments and underwriting:

- **Coal phase-out 2019:** commitment not to insure new clients/projects related to coal (already implemented) and phase-out by 2030
- **Phase-out of all investments related to the oil, gas and nuclear energy sectors** between 2023 and 2035
- **Phase-out of oil and gas insurance and all new fossil or nuclear projects** between 2023 and 2035

For detailed information on our phase-out plans see [Investment Policy](#) and [Product Policy](#).

* Target for WACI was adapted from 84 to 65 in Q2/2024.

Performance of our Investment Portfolio

Sustainable Investments

Sustainable Investments

- UNIQA Group's sustainable investments increased by 67 % to €2.17 billion from 2021 to 2023. The company was able to exceed the set target of €2 billion for 2025 a year earlier.
- UNIQA's sustainable investments were composed as follows at the end of 2023:
 - **79 %** green bonds (2022: 64 %)
 - **8 %** social bonds (2022: 7 %)
 - **5 %** sustainability bonds (2022: 5 %)
 - **3 %** Article 9 funds under the EU Disclosure Regulation (SFDR) (2022: 4 %)
 - **5 %** sustainable infrastructure projects and technologies, including renewable energies such as wind energy and social projects such as supporting childcare facilities (2022: 20 %).

Sustainable Investments

Sustainable Investments as a percentage of the total portfolio value

2021

5.4 %

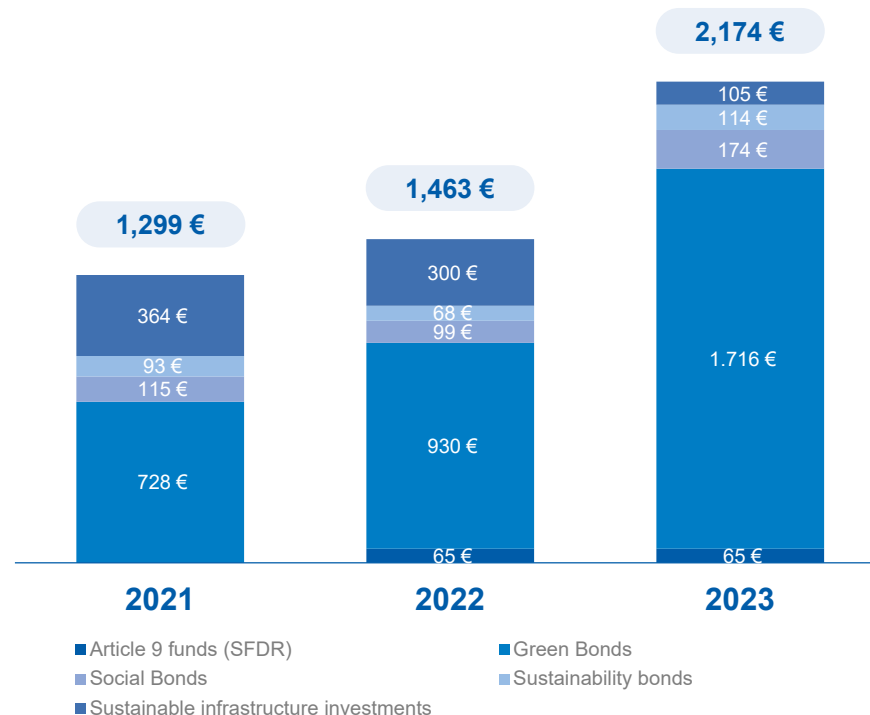
2022

7.2 %

2023

10.0 %

Sustainable Investments in Mio. €



Decarbonisation Strategy

Fossil Phase-Out

Oil



- Orderly withdrawal from oil by 2030
- From 2025:
 - no new direct investments in oil projects to expand oil infrastructure
 - no new direct investments in companies with more than 30 % of revenue coming from the oil sector
- Divestment of direct investments in companies with more than 5 % of revenue coming from the oil business or petroleum sector by 2030

Natural Gas



- Orderly withdrawal from natural gas by 2035
- From 2026:
 - no new direct investments in the expansion of natural gas infrastructure projects
 - no new direct investments in companies with more than 30 % of revenue coming from the natural gas sector
- Divestment of direct investments in companies with more than 5% of revenue coming from the natural gas business by 2035
- If a company has SBTi-certified targets, carries out EU taxonomy-aligned activities or publicly commits to the Paris Agreement, an exception can be made for our limits.

Coal

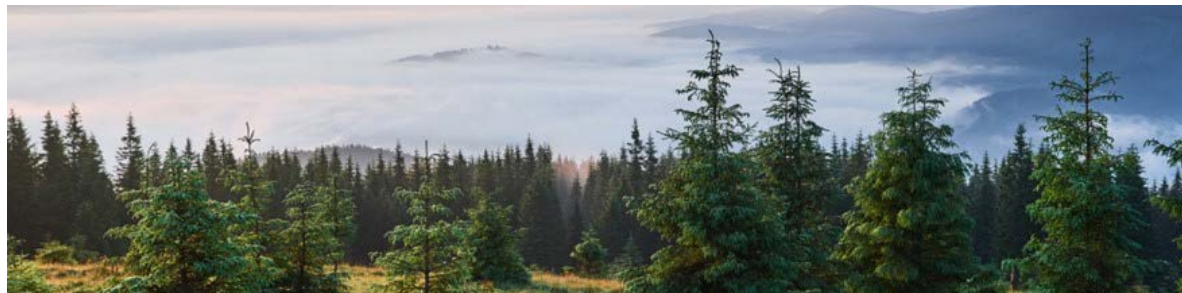


- Implementation of coal exclusion criteria since 2019; applies to all UNIQA Group assets for our own account
- From 2024, no new direct investments in companies with more than 5 % of revenue coming from coal business
- By 2030, phase-out of existing direct investments with more than 5 % of revenue coming from the coal business
- New investment products will only be offered coal- and therefore carbon-free

Nuclear Energy



- From 2025, no new direct investments in nuclear projects for the expansion of nuclear infrastructure projects
- Divestment of investments in companies with more than 5 % of revenue coming from nuclear energy by 2035
- If a company has SBTi-certified targets, carries out EU taxonomy-aligned activities or publicly commits to the Paris Agreement, an exception can be made to our limits.



Science Based Targets (SBTi)

for our Investment Portfolio



Climate targets for investments

Required activities accounted for 23 % of total investments by AuM according to SBTi guidance, while optional activities accounted for 19 % and out-of-scope activities accounted for 58 %.

Asset Class	Target definition	Unit	2021 (Base year)	2027 (Target year)	2030 (Target year)
Project financing for power generation	Reduction of our electricity generation project finance portfolios GHG emissions by 74.2 per cent per MWh by 2030 from a 2021 base year	t CO ₂ e/MWh	0.224	-	0.058
Other long-term debt	34 % of our other long-term corporate loan portfolio by invested value sets SBTi validated targets by 2027 from a 2021 base year	% of AuM	3 %	34 %	-
Listed equity and corporate bonds	48 % of our listed equity and corporate bond portfolio by invested value sets SBTi validated targets by 2027 from a 2021 base year	% of AuM	23 %	48 %	-
Corporate loans for power-generating companies	Provision of corporate loans exclusively for renewable electricity generation by 2030	We currently have corporate loans exclusively for renewable electricity generation. The aim is to continue to finance only corporate loans for renewable electricity generation.			

Corporate Carbon Footprint (CCF)

For our own operations

The corporate carbon footprint quantifies the GHG emissions from our international headquarters and Austrian regional offices, and it includes company-specific and other relevant emissions, measured in CO₂ equivalents.

Corporate carbon footprint (own operations)			2021	2022 (old calculations)	2022 (new calculations)	2023
Scope 1 – Direct emissions	t CO ₂ e	Heating	323	302	282	441
	t CO ₂ e	Vehicles	4,208	3,599	4,387	4,410
	t CO ₂ e	Refrigrants	n.a.	n.a.	n.a.	197
Scope 2 – Indirect emissions (market based)	t CO ₂ e	Electricity	2,958	2,125	2,324	2,474
	t CO ₂ e	District heating	2,016	1,813	976	1,682
Scope 3 – Other indirect emissions	t CO ₂ e	Flights	52	253	344	641
Total CO₂ emissions (market based)	t CO₂e		9,585	8,124	8,345	9,909
Total CO₂ emissions (market based) per employee	t CO₂e/ employee		1.39	1.00	1.01	0.99

**9,909 t
CO₂e
(2023)**

Corporate carbon footprint in 2023
(excluding investments and underwriting):
9,909 t CO₂e

The absolute market-based Scope 1 and 2 emissions rose by 19 % to 9,909 t CO₂ in 2023 compared with the previous year (2022), while **GHG emissions per employee fell by around 3 %**.

Operations Management in Austria

The sustainability management concerning our **own operations** is based on our **commitment to the Paris climate targets**.*

five pillars

Purchase of **100 % eco-label 46 certified green electricity** from 2024

Increasing **energy efficiency in buildings by at least 33 %** by 2040 (baseline 2019)

Expansion of **photovoltaic output to at least 600 kWp** by 2035

Phase out of all oil and gas heating systems by 2035 at the latest

Switch to **100 % electric cars** in the vehicle fleet by 2030

With these measures, we aim to **reduce greenhouse gas emissions** from our sales buildings in Austria **by around 71 %** by 2040

* operationalized with an initial milestone and action plan for all sales locations in Austria in 2022

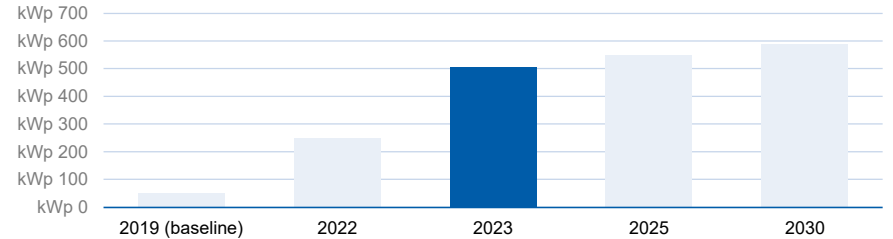
580 MWh Energy savings of approx. **580 MWh** at Austrian sales locations (2023)

40 Installation of **e-charging stations at 40 locations** in Austria (2023)

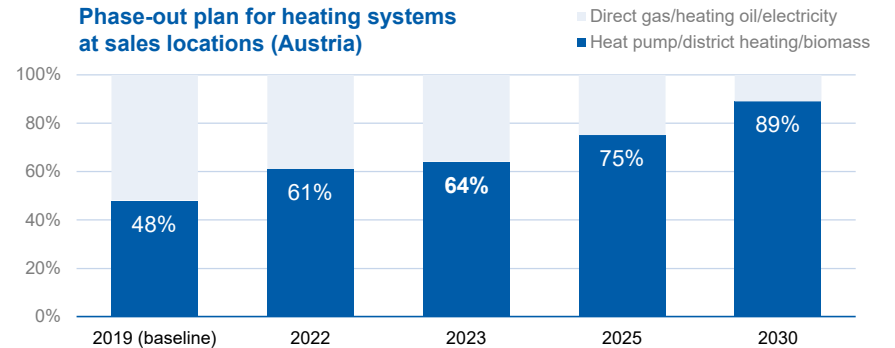
EMAS certification of Austrian sales locations (2024)

ISO 14001 certification of Austrian sales locations (2024)

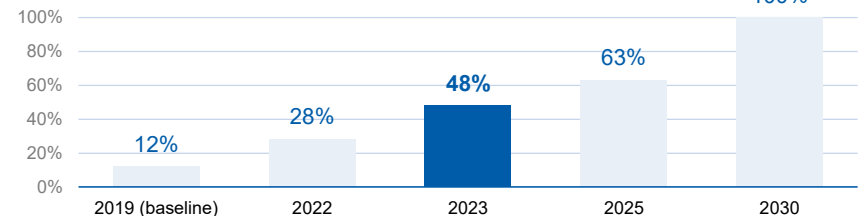
Planned PV output at sales locations (Austria)



Phase-out plan for heating systems at sales locations (Austria)



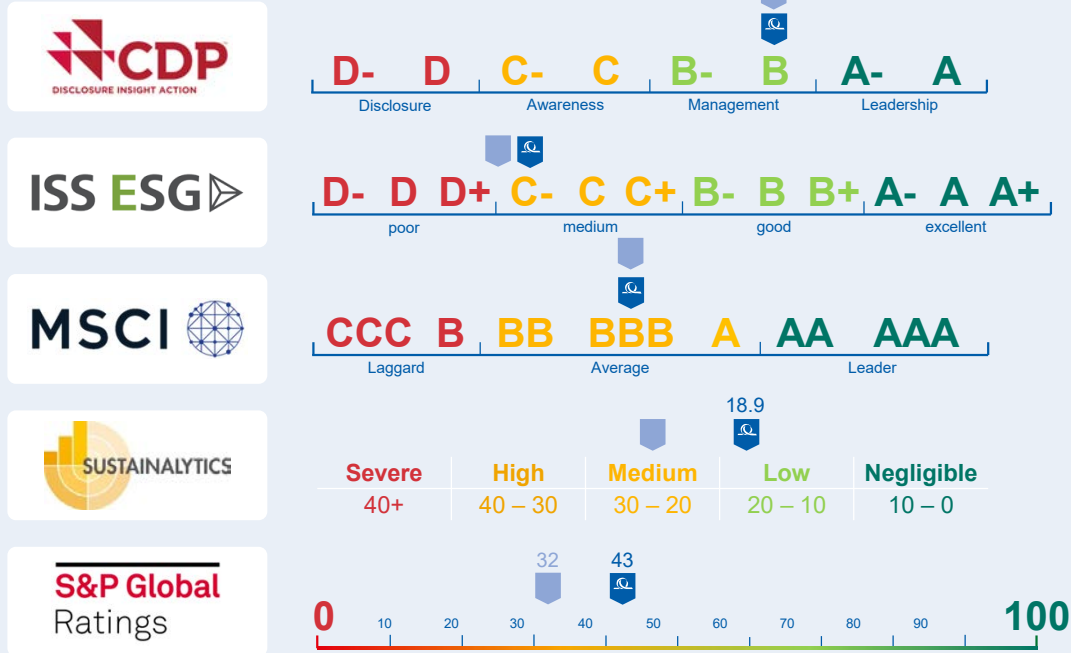
Proportion of electric vehicles in the UNIQA fleet (Austria)



UNIQA's Sustainability Performance

in Key ESG-Ratings

ESG Ratings – Status 10/2024 & Industry average



Key Results

- +57%** improvement in **S&P Global** ratings score (compared to 2019)
- Low Risk** status achieved according to the **SUSTAINALYTICS** rating
- Scoring Improvements** in both the **CDP** and **MSCI** rating indexes

Note: Ratings not always reflect the current ESG-performance of UNIQA as raters partly use past year's available information.

People & Culture




Our People Strategy is based on five pillars

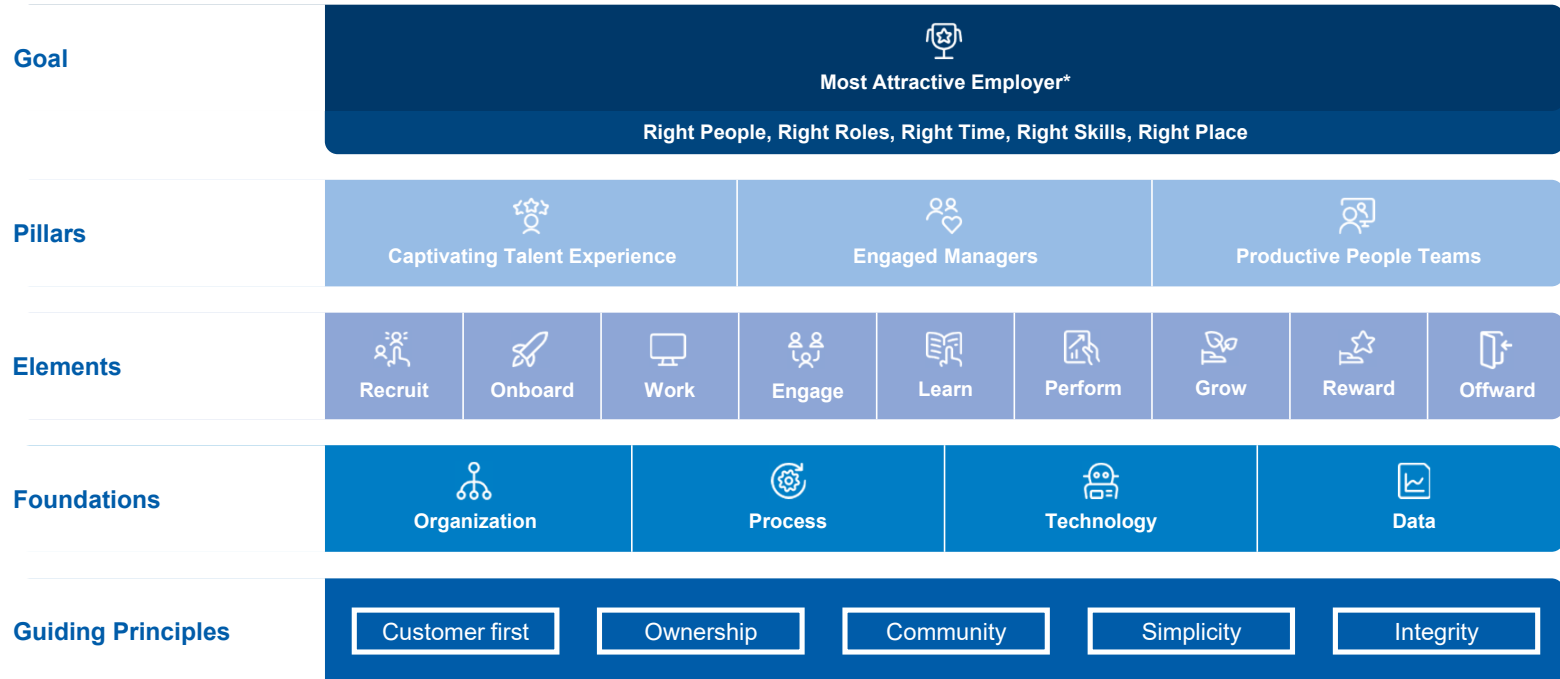
 Employee Experience

 Diversity & Inclusion

 Data & Analytics

 Leadership & Learning

 Culture



* UNIQA Group defines this target as achieving 4.5 stars on a 5-star scale in the internal employee survey at the end of 2025

Justice, Equity, Diversity & Inclusion: KPIs

Gender Diversity

Women in management positions*	2022	2023
Women in the entire workforce**	57.8 %	57.9 %
Percentage of women among managers**	43.0 %	43.6 %
Women on the management boards of local companies	27.1 %	26.3 %
Percentage of women on the Management Board	0.0 %	11.1 %
Percentage of women on the Supervisory Board	33.3 %	33.3 %

* Key figures as at the reporting date 31 December

** Total workforce is defined as all persons with a valid employment relationship (excluding holiday interns and temporary staff)

*** A manager is defined as a person who manages at least one employee. Board members (Board members/ B-0) are not included, but levels B-1 to B-n are.

Gender Pay Gap

Gender pay gap	2021 (base year)	2022	2023
Adjusted gender pay gap*	1.4 %	0.6 %	0.6 %

* Figures only available for back office in Austria, as at the reporting date 31 December.

Age Diversity

as at the reporting date 31 December	... amongst employees		... in management*		... of Management Board members in local companies	
	2022	2023	2022	2023	2022	2023
< 30 years old	14.9 %	15.4 %	2.2 %	1.4 %	0.0 %	0.0 %
30 – 50 years	57.8 %	58.5 %	67.9 %	68.9 %	66.1 %	70.2 %
> 50 years old	27.2 %	26.1 %	29.9 %	29.7 %	33.9 %	29.8 %

* A manager is defined as a person who manages at least one employee. Board members (Board members/ B-0) are not included, but levels B-1 to B-n are.



Our Employees

	Holding		Austria		International		Total	
Number of employees (HC)*	2022	2023	2022	2023	2022	2023	2022	2023
Total	707	752	5,887	6,010	8,702	8,732	15,296	15,494
male	392	409	2,825	2,870	3,249	3,250	6,466	6,529
female	315	343	3,062	3,140	5,453	5,482	8,830	8,965
back office	707	752	4,331	4,440	6,375	6,452	11,413	11,644
sales force	0	0	1,556	1,570	2,327	2,280	3,883	3,850
with a permanent employment contract	682	702	5,835	5,855	7,813	7,864	14,330	14,421
with a temporary employment contract	25	50	52	155	889	868	966	1,073
with a full-time job	569	596	4,168	4,315	8,158	8,139	12,895	13,050
with a part-time job	138	156	1,719	1,695	544	593	2,401	2,444
Percentage of new hires	17.5 %	26.8 %	17.0 %	16.3 %	15.4 %	16.5 %	16.1 %	16.9 %
Fluctuation rate	13.0 %	21.2 %	16.2 %	13.1 %	16.9 %	16.5 %	16.5 %	15.4 %



* The reporting date for the total number of employees, employees by gender, employees back office/sales force, employees by employment relationship and employees by full-time/part-time employment is 31 December 2022 resp. 2023. The statistics for the rate of new hires and the turnover rate relate to the entire reporting year 2022 resp. 2023.

