



Virtual Annual General Meeting 2020

**The broadcast of the
UNIQA Annual General Meeting
will start in a few minutes.**



Virtual Annual General Meeting 2020

**Please send your questions
by e-mail to**

fragen.uniqa@hauptversammlung.at



Virtual Annual General Meeting 2020

Please direct your motions, cast votes and challenge a resolution to your authorized shareholder representatives to the following email addresses:

knap.uniqa@hauptversammlung.at

nauer.uniqa@hauptversammlung.at

oberhammer.uniqa@hauptversammlung.at

wilfling.uniqa@hauptversammlung.at

Rising to the challenge.

21st General Assembly of
UNIQA Insurance Group AG
May 25th 2020

1. Presentation of the approved Non-consolidated Annual Financial Statements and the Consolidated Annual Financial Statements of UNIQA Insurance Group AG for the year ended 31 December 2019, the Management Report and the Group Management Report, the consolidated Corporate Governance Report of the Management Board, the joint profit distribution proposal of the Supervisory Board and the Management Board, and the report of the Supervisory Board pursuant to Section 96 of the Stock Corporation Act (including the Supervisory Board's proposal for the distribution of the net profit) for the fiscal year 2019.
2. Resolution on the distribution of the net profit reported in the financial statements of the Company for the year ended 31 December 2019.
3. Resolution on the approval of the acts of the members of the Management Board and the members of the Supervisory Board for the fiscal year 2019.
4. Resolution on the daily allowances and the remuneration for the members of the Supervisory Board.
5. Resolution on the remuneration policy of the Group.
6. Election of the statutory auditor of the non-consolidated and consolidated financial statements for the fiscal year 2021.
7. Authorization to repurchase own shares and to use these shares even without subscription right of shareholders.
[Text abbreviated]
8. Resolution on the amendment to the Articles of Association of the Company in Art. 6 (1) regarding the membership of the Management Board, which is to comprise two or more members, but not more than ten members.
9. Election of a member of the Supervisory Board.

Item 1 of the 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 2019, the Management Report and the Group Management Report, the Consolidated Corporate Governance Report of the Management Board, the joint profit distribution proposal of the Supervisory Board and the Management Report, and the Report of the Supervisory Board report pursuant to Section 96 of the Stock Corporation Act (including the profit distribution proposal of the Supervisory Board) for the fiscal year 2019.**

Rising to the challenge.

21st General Assembly of
UNIQA Insurance Group AG
May 25th 2020

Think health
is OUR greatest
WEALTH.

Stay home,
stay safe.



Think





UNIQA 2.0 our strategy program / 2011 - 2020



Customer growth

15 million



7.5 million



Focus on core business

Primary insurer

**2 Core markets
AT & CEE**



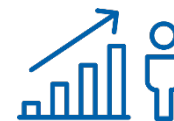
**4
Key programs**

UNIQA AT
Profitability
RV AT
Productivity
UNIQA International
Growth & Profit
Risk/Return
Improve risk
Return profil



**Solid
Capital**

2012: 95%
2013: 155%
2014: 153%
2015: 194%
2016: 202%
2017: 250%
2018: 248%
2019: 221%



**Attractive
financials**

25c / €204m
35c / €308m
42c / €378m
47c / €398m
49c / €226m
51c / €265m
53c / €295m
18c / €296m

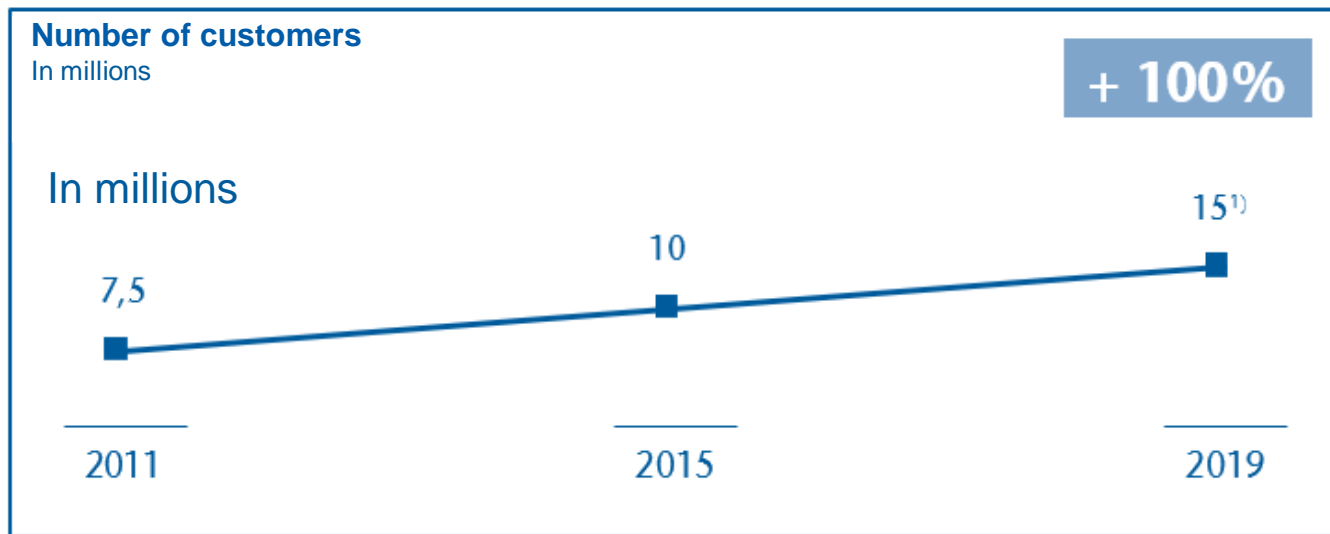
UNIQA 2.0 our strategy program / 2011 - 2020

Objective



**Customer
growth**

Achievement



¹⁾ including AXA companies



UNIQA 2.0 our strategy program / 2011 - 2020

Objective



**Focus on core
business**

Achievement

	Divestment	Investment
Regional	Our Primary insurance in Germany and Italy	Acquisitions in Croatia and Serbia. Due to AXA-transaction as well in Poland, the Czech Republic and Slovakia
Business	Hotels, media groups	Hospitals

UNIQA 2.0 our strategy program / 2011 - 2020

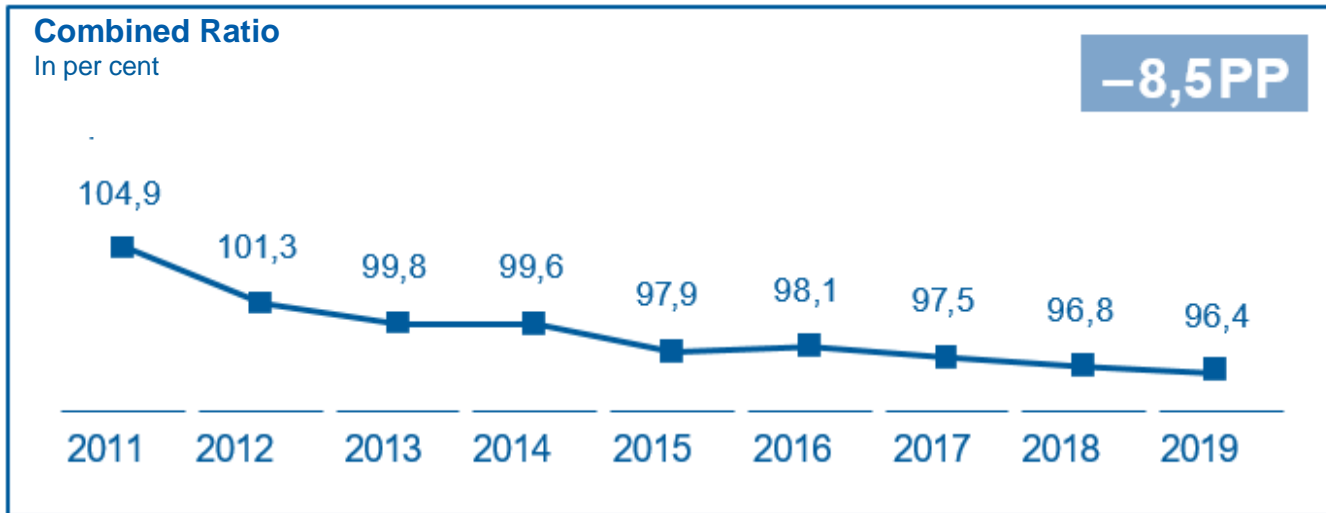
Objective

Achievement



4

Key programs



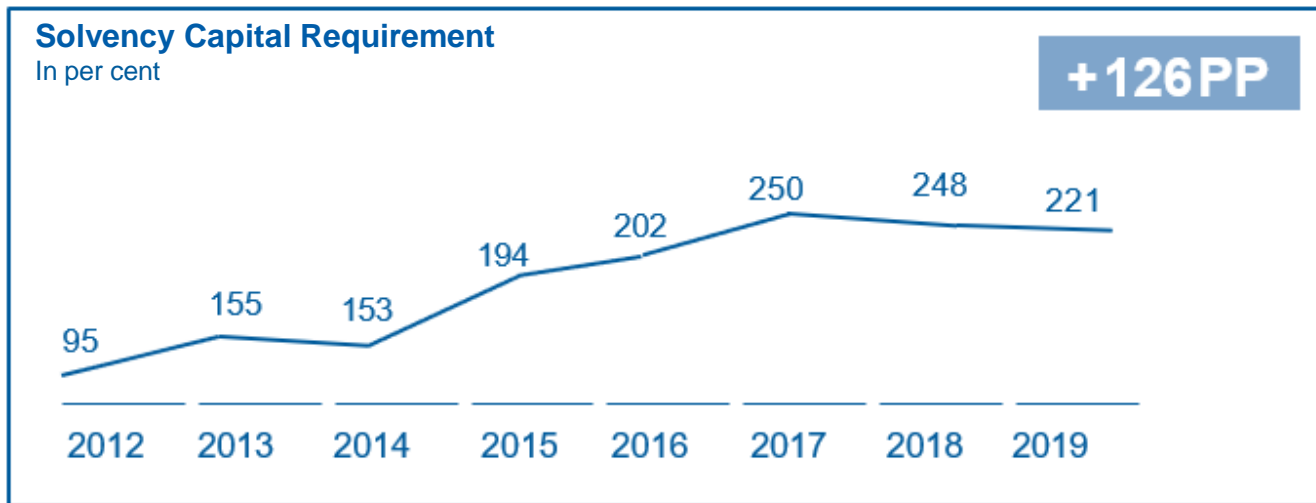
UNIQA 2.0 our strategy program / 2011 - 2020

Objective



**Solid
Capital**

Achievement



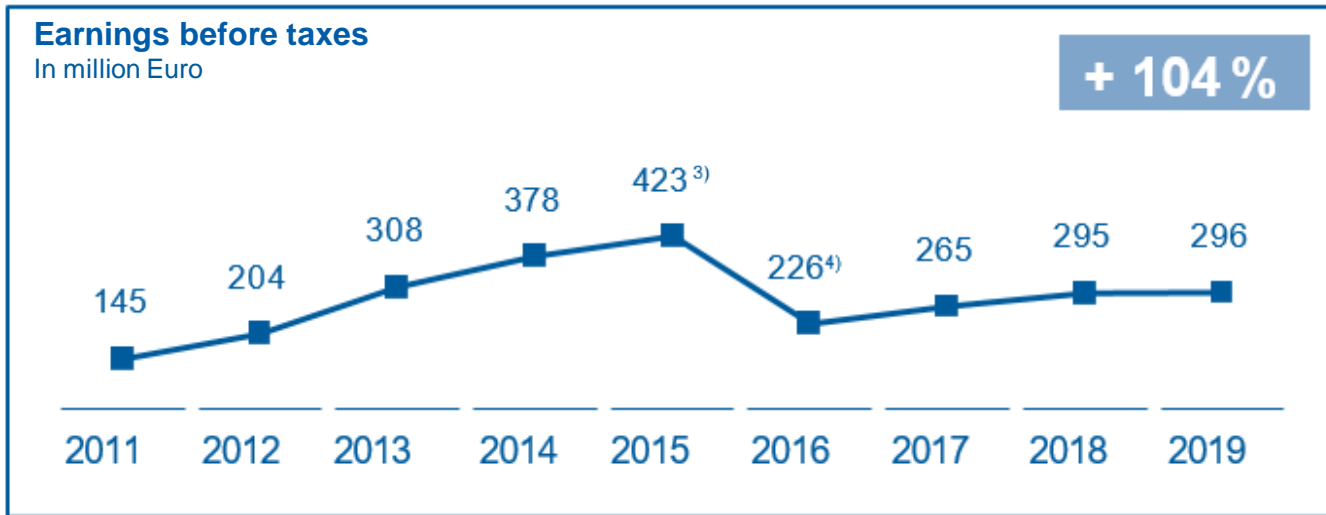
UNIQA 2.0 our strategy program / 2011 - 2020

Objective

Achievement



**Attractive
financials**



³⁾ Including Italian contributions

⁴⁾ Excluding Italian contributions

UNIQA 2.0 our strategy program / 2011 - 2020

Objective

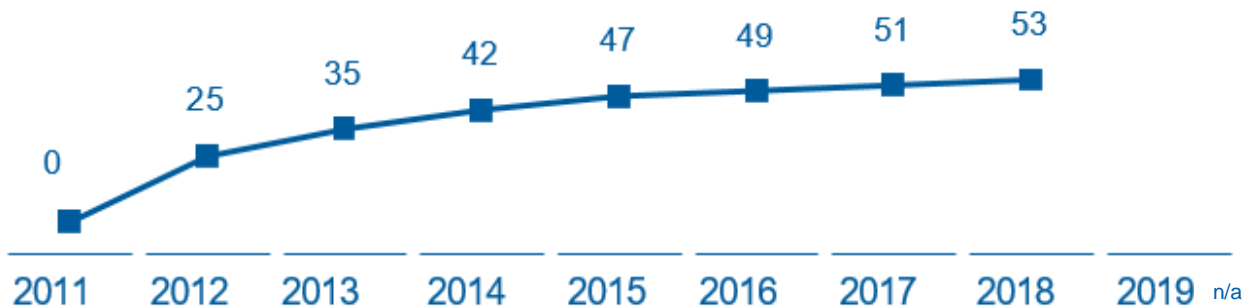
Achievement



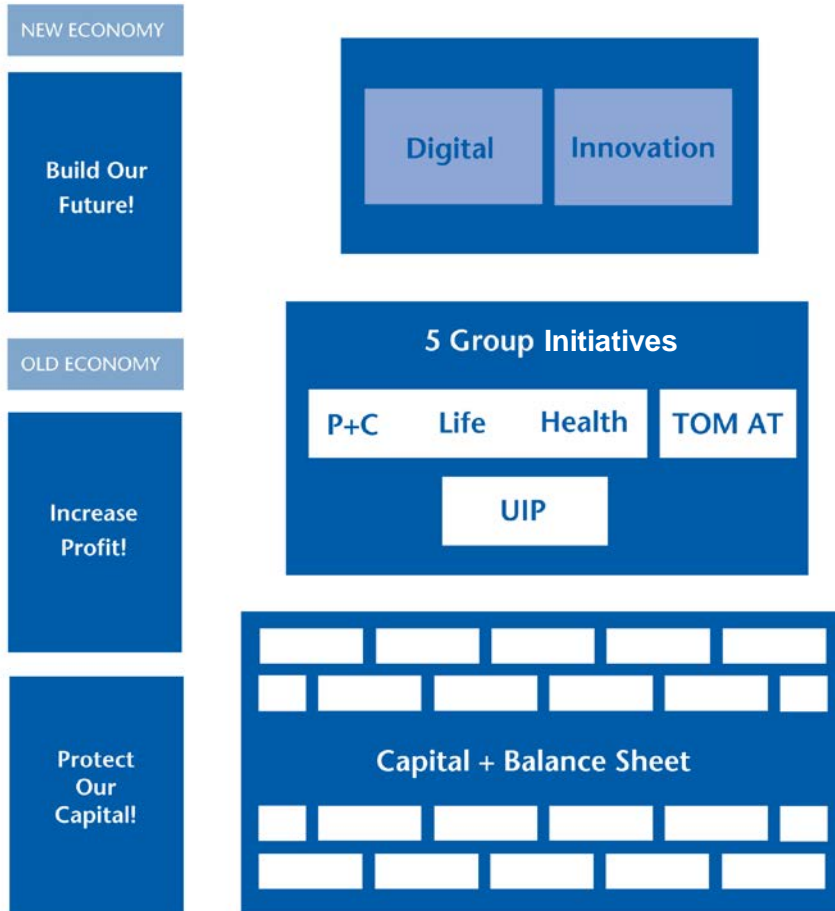
**Attractive
financials**

Dividend per Share

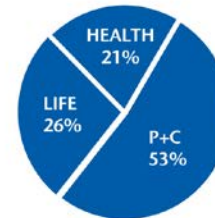
In Euro cent



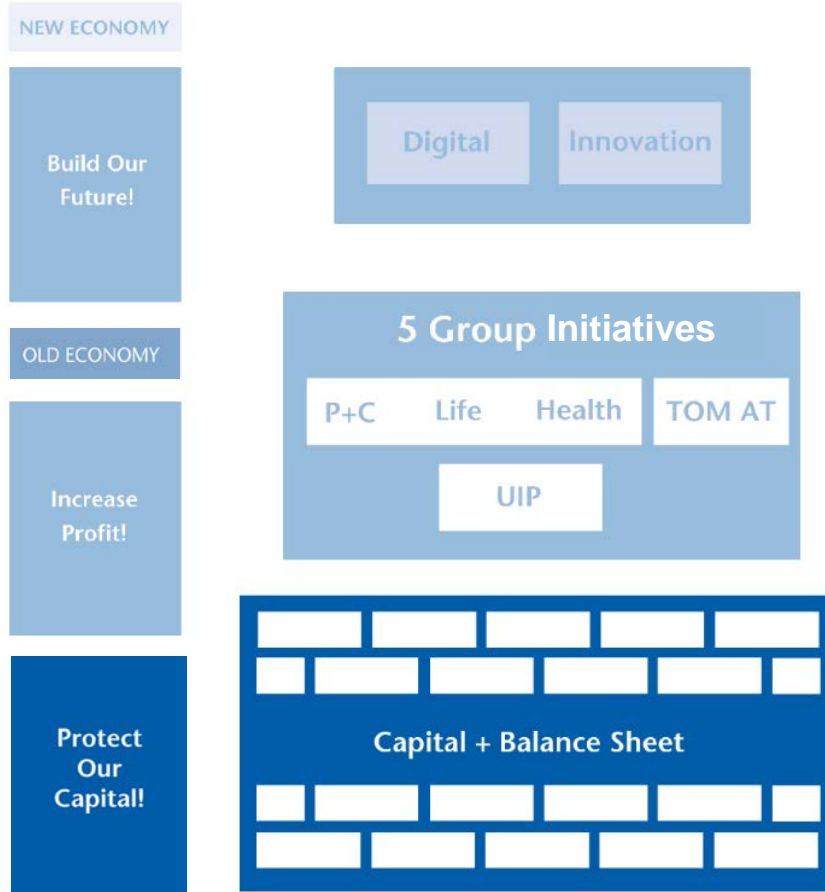
Business Year 2019



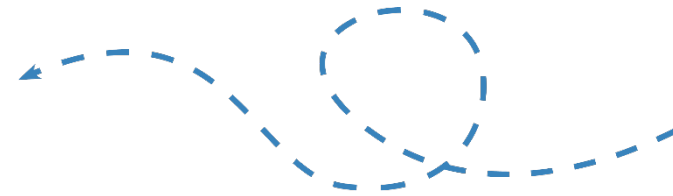
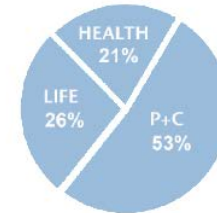
Portfolio:
5,4 Mrd. Euro



Business Year 2019 – a solid foundation



Portfolio:
5,4 Mrd. Euro



Our foundation at a glance (1/2)



Gross written premium

5,373 m Euro
+1.2%
(2018: 5,309 m Euro)



Earnings before taxes

296 m Euro
+19.5%
(2018: 247 m Euro*)



Combined Ratio

96.4%
-0.4 PP
(2018: 96.8%)

* 2018: excl. one-off effect from the sale of Casinos Austria shares 47.4 million Euro

Our foundation at a glance (2/2)



Solvency Capital Requirement

221%
-27PP
(2018: 248%)



Technical result

100 m Euro
-25.2%
(2018: 133 m Euro)



Cost ratio

27.2%
+1.3 PP
(2018: 25.9%)

Business Year 2019 – improved core business

NEW ECONOMY

Build Our Future!

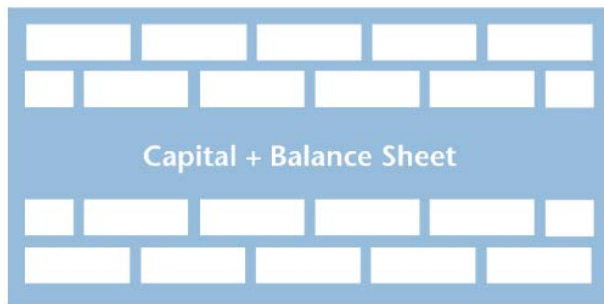


OLD ECONOMY

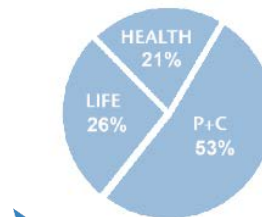
Increase Profit!



Protect Our Capital!



Portfolio
5,4 Mrd. Euro



Our development in the core business 2019



Property- & Casualty insurance

- Growth +2,6%
- Result +116 m Euro
- Good claims development despite natural catastrophes



Life insurance

- Growth -3,7%
- Result +85 m Euro
- New business margin +4,3%



Health insurance

- Growth +4,1%
- Result +95 m Euro
- 46% market share in AT

Business Year 2019 – our innovations

NEW ECONOMY

Build Our Future!

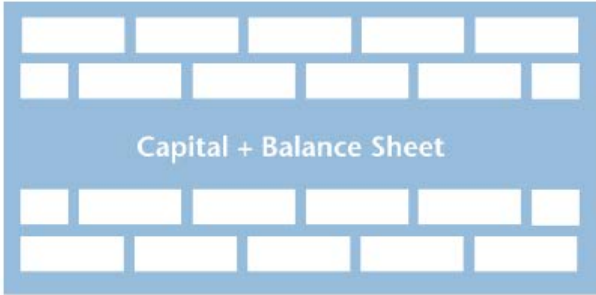


OLD ECONOMY

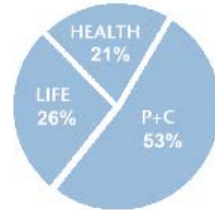
Increase Profit!



Protect Our Capital!



Portfolio:
5,4 Mrd. Euro





Innovation & Start-ups



UNIQA Ventures

- Return-oriented investment in 22 Insur- and FinTechs
- Capital invested 23 m Euro
- Market value 29 m Euro



CHERRISK

- Household, travel and accident insurance
- 757,000 Euro Premium
- 40,000 new contracts



myUNIQA

- Online contract overview
- 351,000 registrations
- 41% of all refunds in health insurance

for your pension in an environmentally friendly way



Coal Exit

- No new insurance business with coal industry
- No investment in coal industry
- Alternative investment in solar and wind farms



Sustainable Investment

- Supplementary in unit-linked life insurance
- Availability of sustainable pension provision
- Start spring 2020

Sustainability



E-Mobility

- +28% e-cars in motor vehicle liability insurance
- 25% discount on motor vehicle liability premium
- 4,500 E-cars in stock



Challenges and Chances 2020

1. Impact of Covid-19
2. The first quarter 2020
3. Acquisition of the AXA-companies in CEE
4. Strategy program UNIQA 3.0



Challenges and Chances 2020

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Impact of Covid-19





Challenges and Chances 2020

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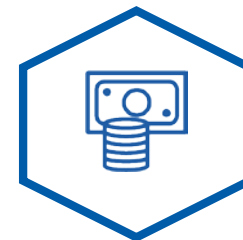
Gross written premium

1,578 m Euro
+3.2%
(Q1 2019: 1,530 m Euro)



Earnings before taxes

-14 m Euro
-133%
(Q1 2019: 42 m Euro)



Cost ratio

97.8%
+1.5PP
(Q1 2019: 96.3%)



Challenges and Chances 2020

1. Impact of Covid-19
2. The first quarter 2020
3. Acquisition of the AXA-companies in CEE
4. Strategy program UNIQA 3.0

Acquisition of the AXA-companies in CEE

- 800 million Euro additional premium in Poland, the Czech Republic and in Slovakia
- 5 million new customers
- Additional EBT potential of 80 million Euro





Challenges and Chances 2020

1. Impact of Covid-19
2. The first quarter 2020
3. Acquisition of the AXA-companies in CEE
4. **Strategy program UNIQA 3.0**



Strategy program UNIQA 3.0

The lessons learned from the Covid-19 crisis confirm our strategy:

1. Further strengthening our attractiveness as an employer
2. Accelerate digitalization
3. Continue rapid expansion of health services
4. Significantly reduce costs of operations

Think
safer, better,
longer living.



Item 2 of the Agenda

- 2. Resolution on the distribution of the net profit shown on the Company's Annual Financial Statements for the year ended 31 December 2019.**

Item 2 of the Agenda

Resolutions Proposed by the Management Board and the Supervisory Board

“The net profit for the financial year 2019 in the amount of EUR 168,233,424.34 shall be allocated as follows:

Distribution of a dividend of EUR 0.18 for each no-par-value share carrying dividend rights (309,000,000 no-par-value shares in circulation as of 31 December 2019, less treasury shares held directly by the Company on the day the resolution is adopted), representing a share of EUR 1.00 each in the share capital.

The residual amount shall be carried forward to new account.”

Item 3 of the Agenda

- 3. Resolution on the approval of the actions of the members of the Management Board and the Supervisory Board of the Company for the fiscal year 2019.**

Item 3 of the Agenda

Resolutions Proposed by the Management Board and the Supervisory Board

“The actions of the members of the Management Board and the members of the Supervisory Board of the company (in the fiscal year 2019) are approved for the fiscal year 2019 in separate votes.”



Item 4 of the Agenda

- 4. Resolution on daily allowances and remuneration for the members of the Supervisory Board.**

Item 4 of the Agenda

Resolutions Proposed by the Management Board and the Supervisory Board

“The remuneration of the members of the Supervisory Board shall amount in total to EUR 745,000.00 for the fiscal year 2019. The distribution among the individual members of the Supervisory Board is subject to a decision by the Supervisory Board. The daily allowances for the members of the Supervisory Board shall amount to EUR 500.00 per meeting and participating member of the Supervisory Board.”



Item 5 of the Agenda

5. Resolution on the Remuneration Policy.

Item 5 of the Agenda

Resolution Proposed by the Supervisory Board

“The Remuneration Policy for the members of the Management Board and the members of the Supervisory Board, established by the Supervisory Board and annexed to this proposed resolution as Enclosure ./1 (and accessible on the website of the company as registered in the Companies Register), is approved.”



Item 6 of the Agenda

- 6. Election of the auditor of the Non-consolidated and Consolidated Financial Statements for the fiscal year 2021.**

Item 6 of the Agenda

Resolution Proposed by the Supervisory Board

“PwC Wirtschaftsprüfung GmbH shall be elected auditor of the Von-consolidated and Consolidated Financial Statements for the year ending 31 December 2021.”

Item 7 of the Agenda

- 7. Authorization to repurchase own shares and to use these shares even without subscription right of shareholders.**

[Text abbreviated]

Resolutions Proposed by the Management Board and the Supervisory Board

“The Management Board shall be authorized to purchase own shares pursuant to Section 65 (1.8), (1a) and (1b) of the Stock Corporation Act, subject to approval by the Supervisory Board, up to a maximum of 10% of the share capital, including other own shares already purchased and still held by the Company (which are to be counted toward the maximum number of own shares pursuant to Section 65 (2) of the Stock Corporation Act), with the option of making repeated use of the 10% limit, on the stock exchange and over the counter, and of excluding the shareholders’ right to tender proportional payment. The authorization can be exercised from 30 November 2020 up to and including 30 May 2023, i.e. for 30 months, for the purchase of own shares in accordance with this authorization for a minimum consideration of EUR 1.00 and a maximum consideration of EUR 15.00 per share. The authorization to purchase own shares includes the purchase of shares of the Company by subsidiaries of the Company (Section 66 of the Stock Corporation Act).”



Item 7 of the Agenda

The Company's own shares can be sold, subject to approval by the Supervisory Board, within five years of the day on which the authorization was granted, other than on the stock exchange or by public offering, namely (i) for the purpose of implementing an employee participation program either including members of the Management Board and/or senior executives or exclusively for members of the Management Board and/or senior executives of the Company and, where appropriate, of affiliated companies, including, if applicable, through the transfer of shares to an employee participation foundation in the meaning of Section 4d (4) of the Income Tax Act, or (ii) as transaction currency for the acquisition of businesses, establishments, parts of establishments or shares in one or several companies in Austria or abroad, or (iii) for an over-allotment option (greenshoe), or (iv) for the adjustment of fractional amounts.

The Management Board shall be authorized, without further resolution by the Annual General Meeting and subject to approval by the Supervisory Board, to cancel own shares purchased by the Company, and the Supervisory Board shall be authorized to resolve on any amendments to the Articles of Association required as a result of shares being cancelled.“

Item 8 of the Agenda

- 8. Resolution on the amendment to the Articles of Association of the Company in Art. 6 (1) regarding the membership of the Management Board, which is to comprise two or more members, but not more than ten members.**

Item 8 of the Agenda

Resolutions Proposed by the Management Board and the Supervisory Board

“The Articles of Association of the Company shall be amended in Art.6 para.1 (minimum and maximum number of Management Board members) to read as follows:

The Management Board comprises two or more, but not more than ten members appointed by the Supervisory Board. Not more than 50% of the members can be appointed by the Supervisory Board as deputy members of the Management Board.”



Item 9 of the Agenda

9. Election of one member of the Supervisory Board.

Resolutions Proposed by the Supervisory Board

“Mr. Johann Strobl shall be elected member of the Supervisory Board.

The election shall be effective as of the end of the 21st 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 Supervisory Board for the fiscal year 2022. As the current number of ten members of the Supervisory Board elected by the Annual General Meeting of the Company is to remain unchanged, the termination of the Supervisory Board mandate held by Mr. Erwin Hameseder requires that a new member be elected to the Supervisory Board in order to again attain the number of ten members elected by the Annual General Meeting.”



Virtual Annual General Meeting 2020

General debate



Virtual Annual General Meeting 2020

**Thank you very much
for your participation!**