



UNIQA Insurance Group AG FY16 Results

FY16 results in line with guidance

9 March 2016

Andreas Brandstetter, CEO

Kurt Svoboda, CFO/CRO

Group Strategy &
Results

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Appendix:
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Business Performance Operating Segments

Asset Management

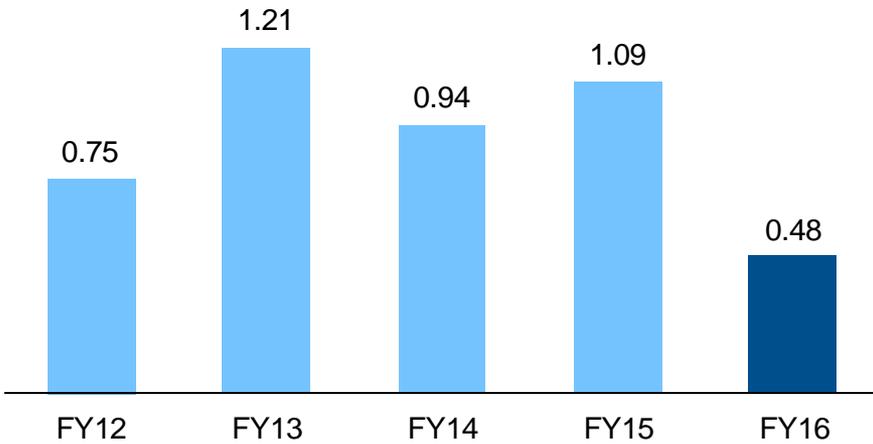
Shareholder Information

- On 2 December 2016 UNIQA decided to sell its Italian operations (segment UNIQA International)
- The sales price is EUR 295m (gross)
- Closing – subject to approval by the authorities - is expected for the first half of 2017
- According to IFRS 5.33 UNIQA presents the transaction result ^(a) incl. all transaction related costs, guarantees written and the operating result of the discontinued operation in a single amount as result from discounted operations

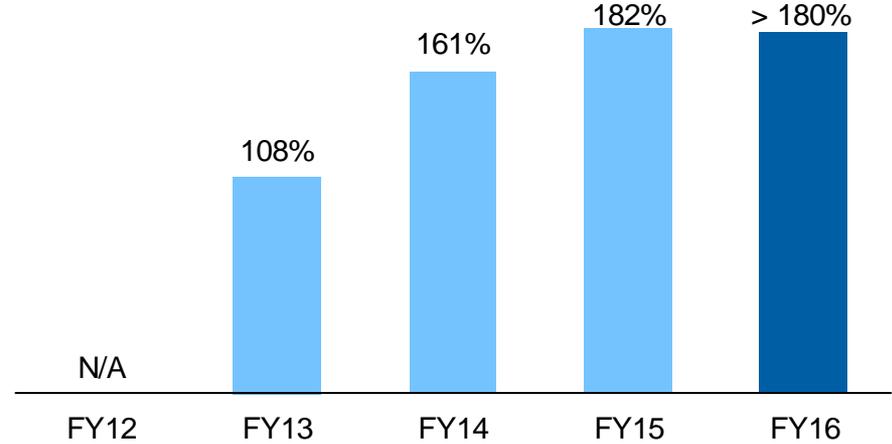
Sales price	EUR 295m
Transaction result as of YE16 ^(a)	~ EUR -80m
Operating result from Italian operations	EUR 17.5m
Other result from discontinued operations	EUR 7.5m
Result from discontinued operations	EUR -53.1m

- Gross written premiums^(a) decreased by 3.1% due to reduction of single premium business in Austria
- Net combined ratio worsened slightly to 98.1% (97.9% FY15) driven by investments and large losses; 97.1% excluding investments
- Net cost ratio increased to 26.6% (23.7% FY15)
- Net investment result down by 19.5% to EUR 588.9m reflecting positive non recurring items in FY15 and low interest rate environment
- Earnings before taxes decreased in line with guidance to EUR 225.5m
- Consolidated profit of EUR 148.1m exceeding expectation driven by lower tax rate

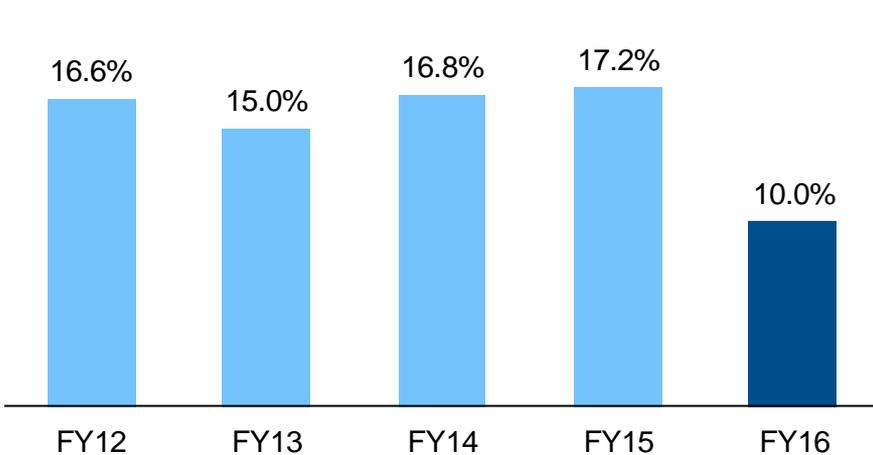
Earnings per share (EUR)



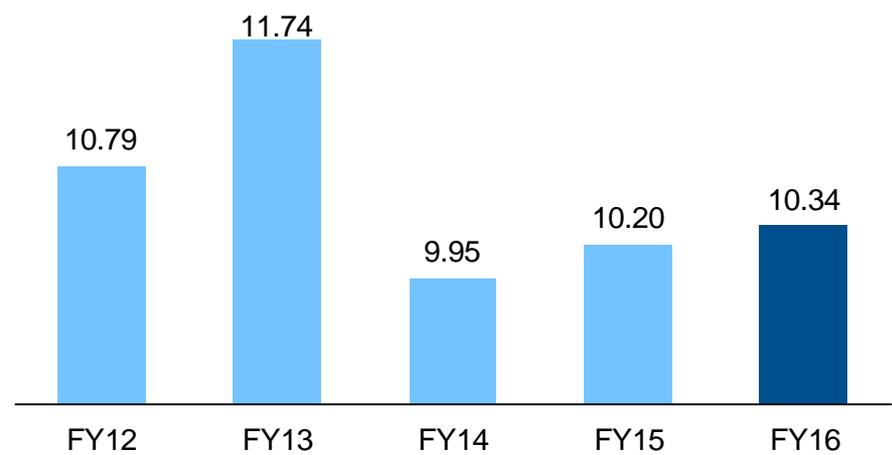
Economic Capital Ratio



Operating Return on Equity (%)



Book value per share (EUR)



EURm	FY15	FY16	▲%	
Gross premiums written ^(a)	5,211.0	5,048.2	-3.1%	Reduction of single premium business in Austria
Premiums earned (retained)	4,651.1	4,443.0	-4.5%	Reduced harvesting, lower interest rates and positive FX effects in FY15
Net investment income	732.0	588.9	-19.5%	Mainly driven by decrease of single premium business
Insurance benefits	-3,671.3	-3,385.6	-7.8%	
Operating expenses (net)	-1,190.4	-1,286.4	8.1%	Underlying cost base slightly down; investments in FY16 of EUR 54.5m and positive effects from IAS19 in FY15
thereof admin costs	-346.3	-417.0	20.4%	
Insurance technical result	185.9	73.9	-60.2%	Decrease due to lower contribution from Life & Health
Earnings before tax	397.8	225.5	-43.3%	
Income taxes	-80.2	-22.8	-71.6%	
Profit (loss) from discontinued operations	23.1	-53.1	N/A	
Consolidated profit	337.2	148.1	-56.1%	Goodwill impairment Croatia
Cost ratio group (net)	23.7%	26.6%	2.9pp	Tax rate below run-rate
Combined ratio P&C (net)	97.9%	98.1%	0.2pp	Sale of Italian subsidiaries
Investment yield ^(b)	3.6%	2.9%	-0.7pp	

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

(b) Definition investment yield: annualized investment result divided by average total investments excluding self-used land and buildings.

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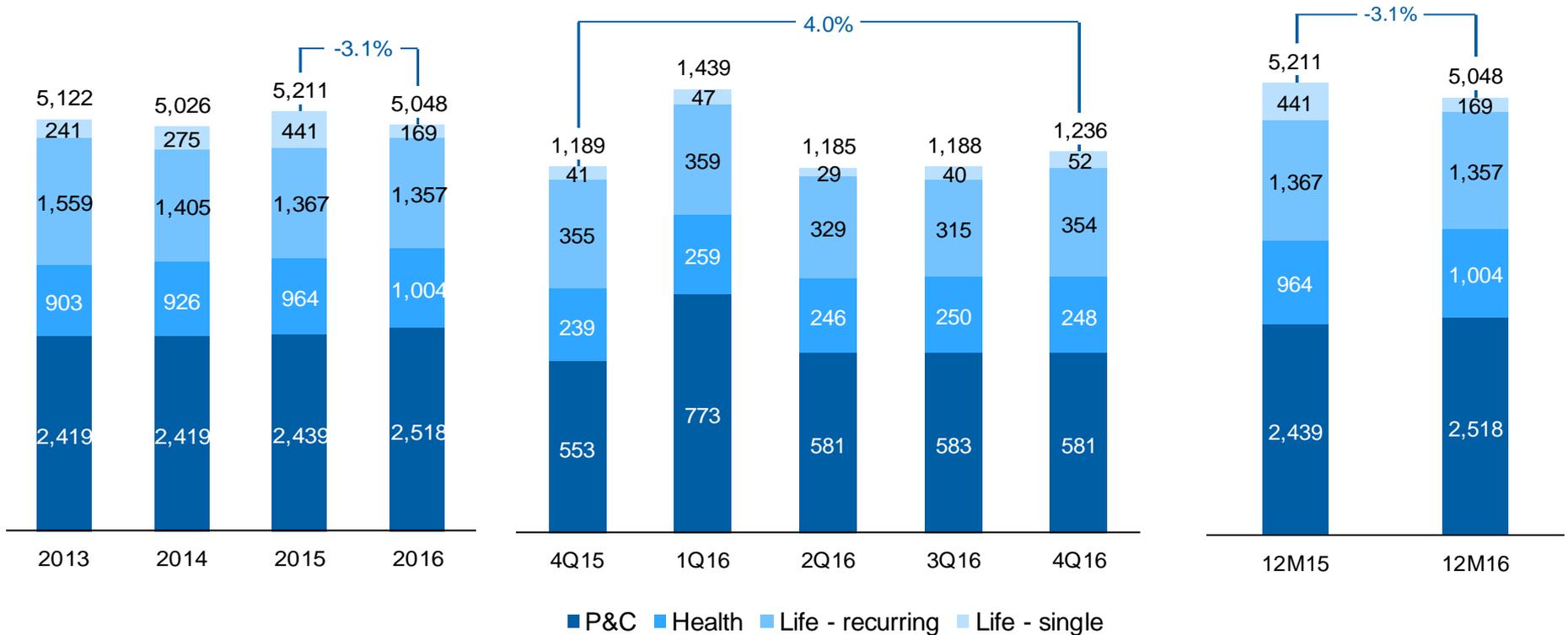
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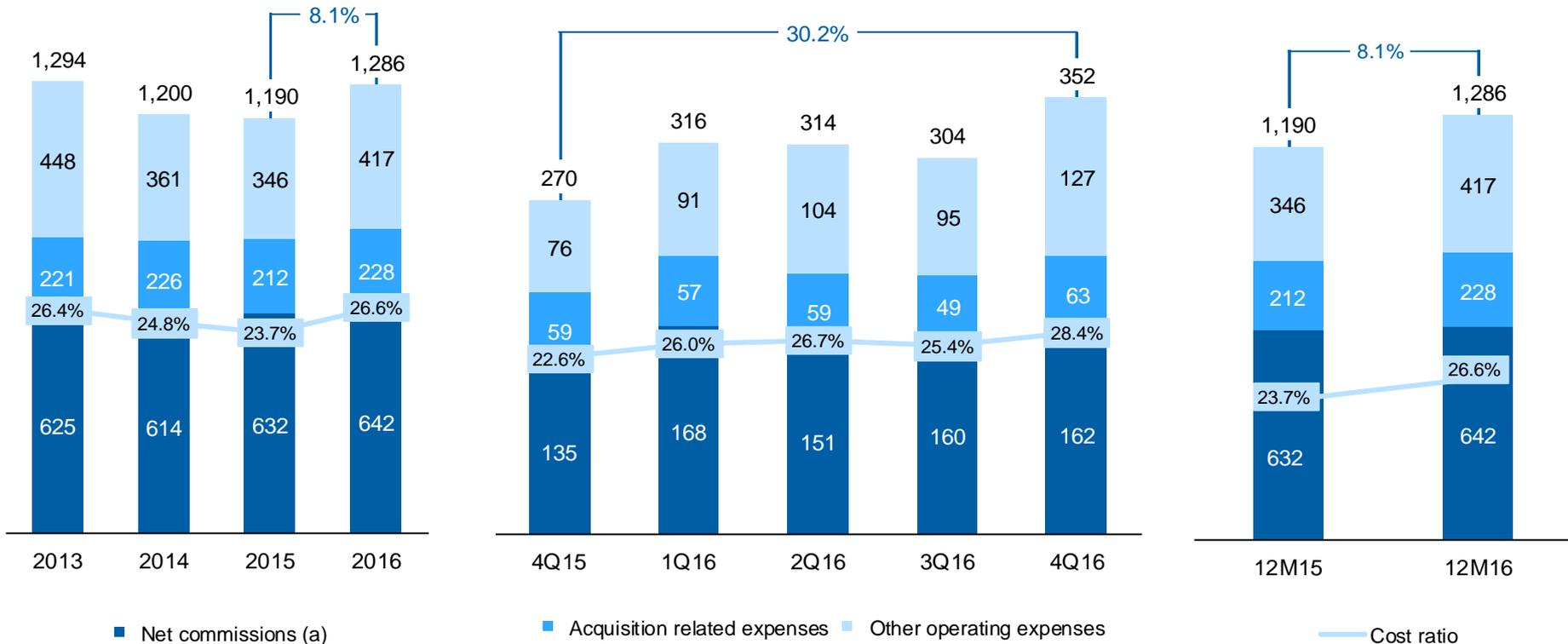
Gross written premium^(a) per business line EURm



- Life: Significant reduction of single premium business in AT drove decrease of top line y-o-y; remaining part of life-single comes mainly from CEE and in smaller extent from Austria; Life recurring premiums slightly decreased in Austria
- Solid growth of P&C business (+3.2%) driven by both core markets AT (+1.8%) and CEE (+6.3%)
- Health business continued solid growth (+4.1%) in line with longer term trend
- Overall recurring business increased 2.3% y-o-y

Cost ratio up to 26.6% due to reduced single premium business and capital expenditure

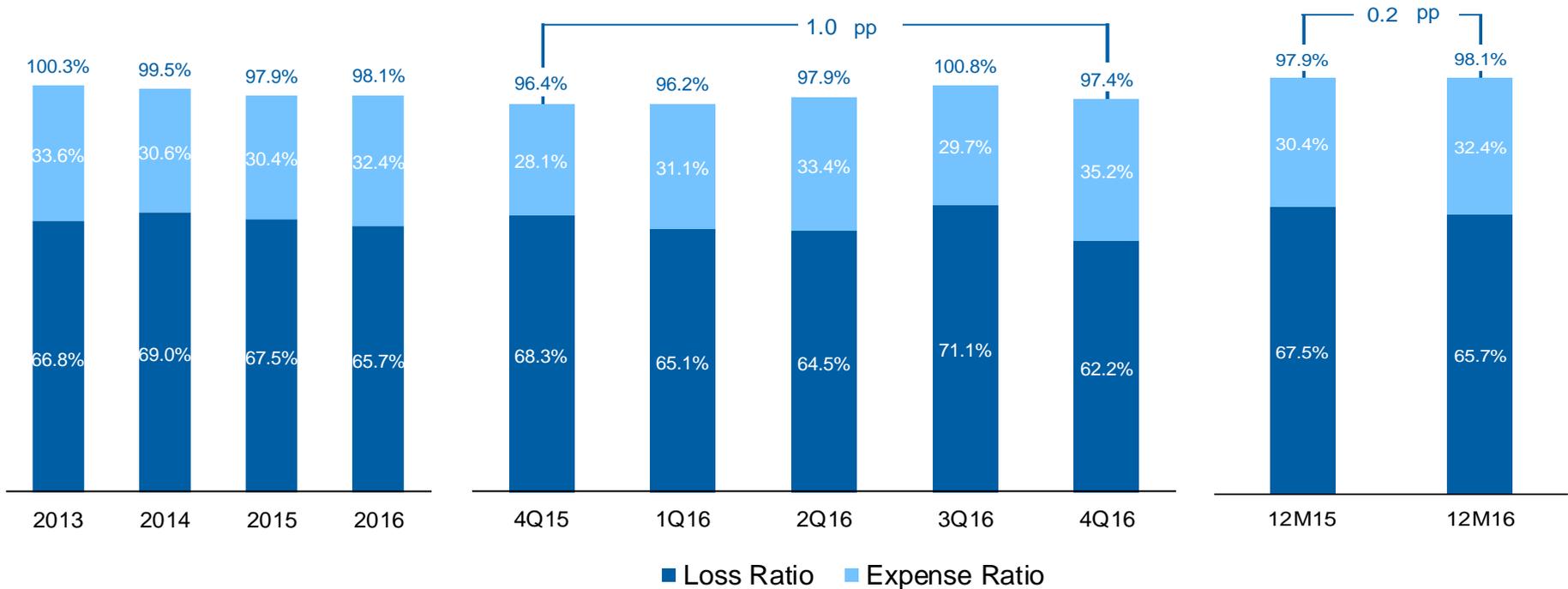
Cost ratio (net) (%), Costs (EURm)



- Admin expenses increased 20.4% y-o-y due to first investments of EUR 54.5m and due to IAS 19 positive effect in FY15
- Net commissions increased mainly driven by sales promotion in Austria aiming to boost capital light traditional life products and health business in Austria; Net commissions ratio expected to normalize in 2017
- Cost ratio excluding investments at 25.5% in FY16

P&C: In FY16 COR increased to 98.1% driven by capital expenditure

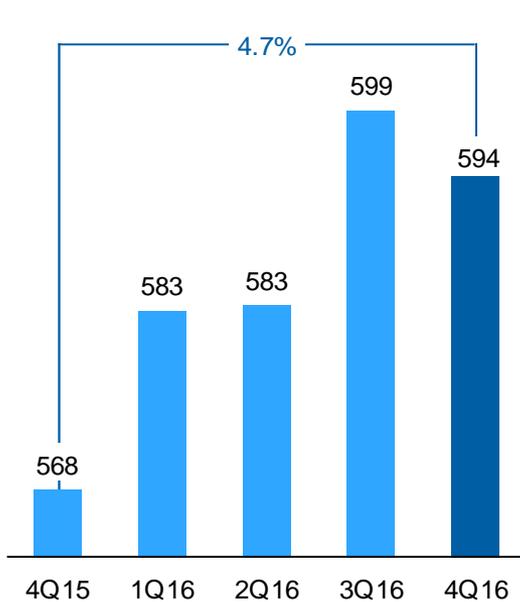
Combined ratio (net) (%)



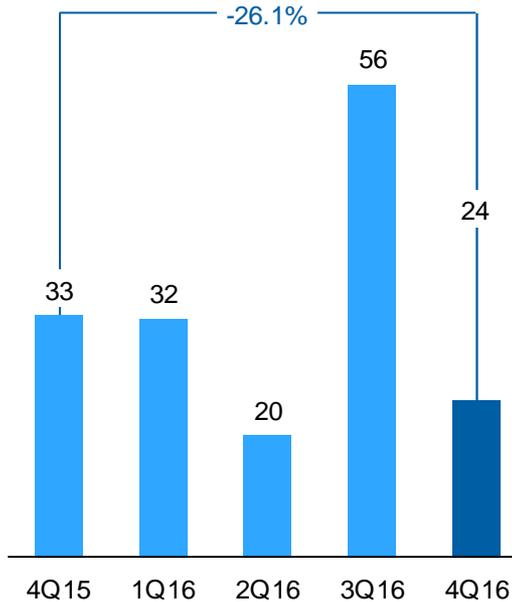
- In 4Q16 loss ratio better than run rate as a result of reduced level of large claims and NatCat
- Higher expense ratio reflecting first investments in FY16 (EUR 22.6m in P&C segment)
- In 3Q16 loss ratio under pressure due to large losses in Slovakia and Poland and NatCat event in Austria
- Excluding capital expenditure COR 97.1% in FY16

P&C: EBT contribution of EUR 57.9m in FY16

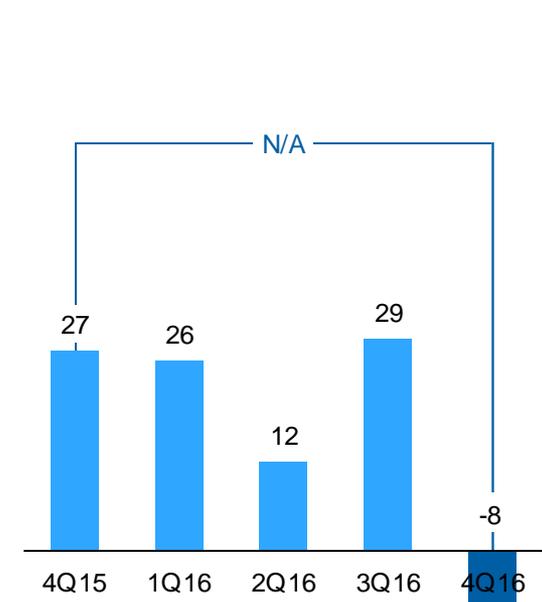
Net premiums earned EURm



Investment result EURm



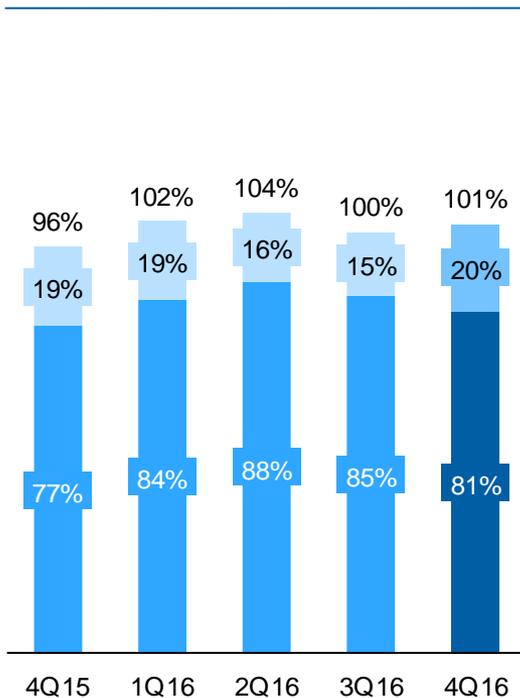
Earnings before taxes EURm



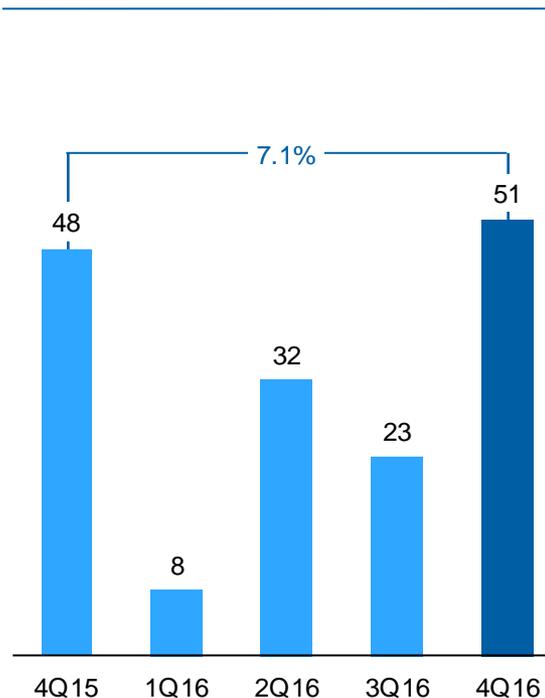
- Growth driven by motor business in AT and in CEE (CZ, RO and PL)
- In 3Q16 gain on sale of stake in Niederösterreichische Versicherung in the amount of EUR 37.2m improved investment result;
- Goodwill impairment Croatia in the amount of EUR 16.6m in 4Q16
- Underwriting result decreased by EUR 41m mainly due to higher costs in FY16
- Financing costs up y-o-y due to issuance of EUR 500m tier 2 bond in mid 2015; EUR 250m private placement called at year end 2016

Health: FY16 EBT contribution of EUR 96.1m in line with expectations

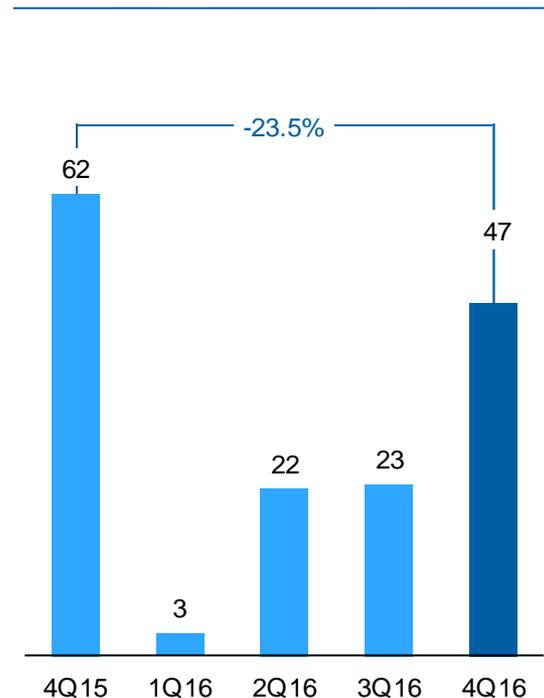
Cost – benefit ratio (%)



Investment result EURm



Earnings before taxes EURm

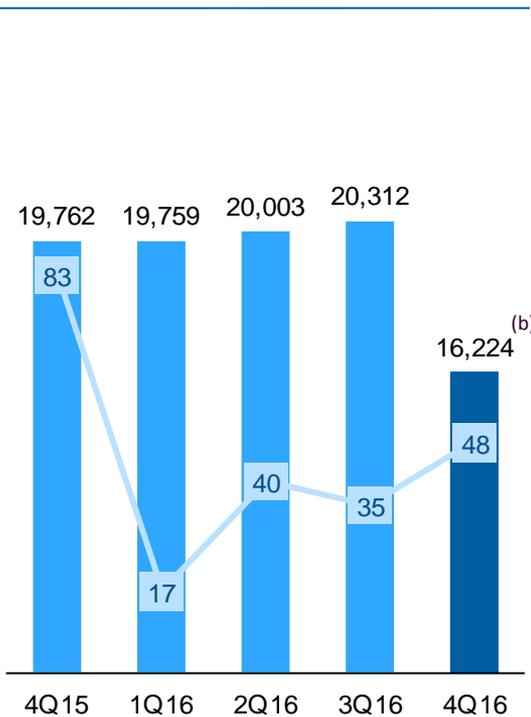


■ Benefit Ratio ■ Cost Ratio

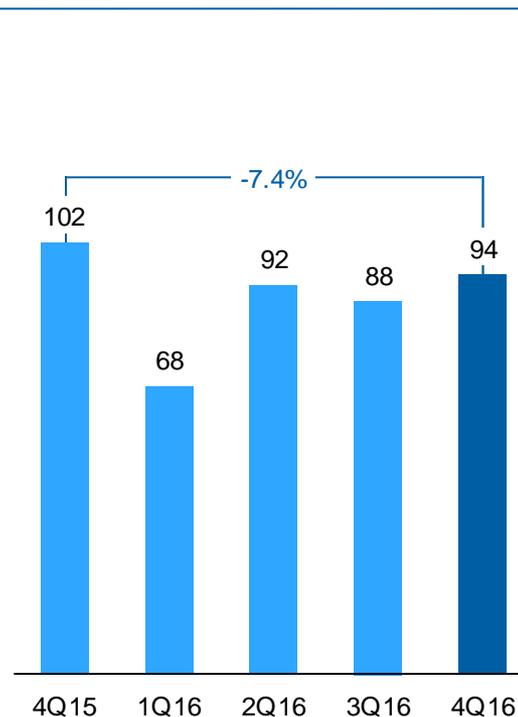
- Long term growth trend continued; GWP up 4.1% y-o-y
- Benefits up due to increased allocation to profit participation in FY16
- Investments of EUR 14.5m increasing cost ratio
- Net investment result decreased reflecting lower realized and unrealized gains in FY16
- In FY16 EBT down against very strong result in FY15 due to decreased investment result and lower technical result

Life: Solid EBT contribution of EUR 71.6m in low interest rate environment

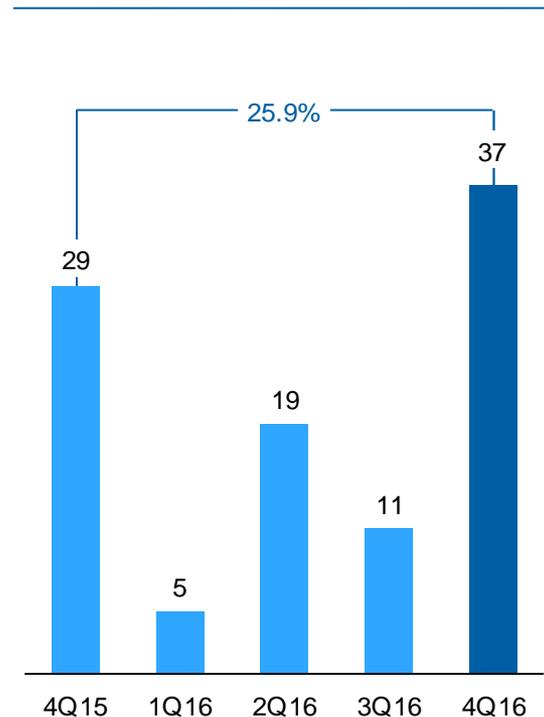
Reserve (net) EURbn



Investment result EURm



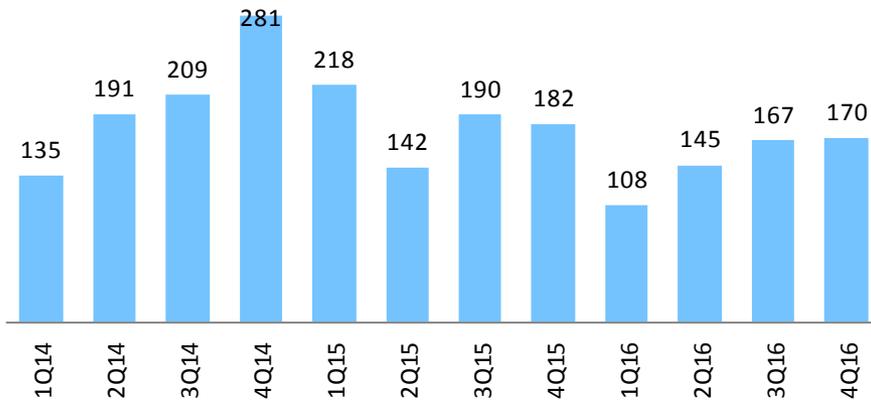
Earnings before taxes EURm



— Margin on Reserves (a)

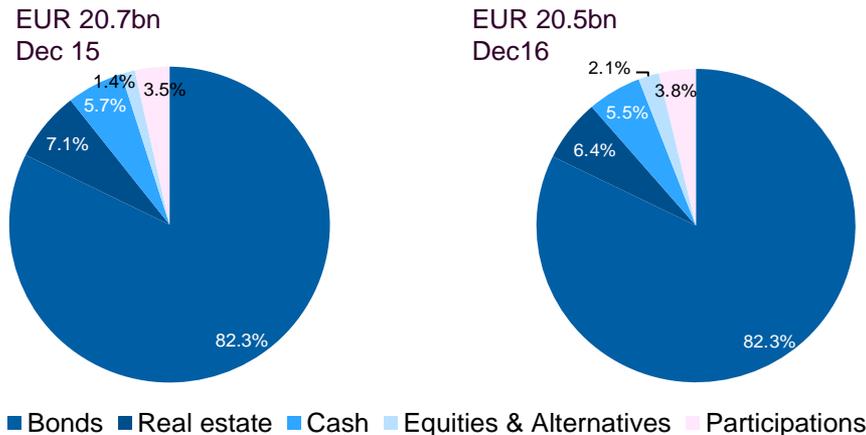
- Commissions increased in Austria due to sales promotion aiming to boost sales of new capital light life product
- Increased cost ratio due to first investments of EUR 17.4m in FY16
- Low interest rate environment and reduced harvesting put pressure on investment result in FY16

Investment income EUR



Note: Excluding unit-linked investment income
Quarterly figures excluding Italy

Investment allocation by asset class^(a)



- Current income of EUR 537.1m in FY16
- Realized and unrealized profits and losses of EUR 51.8m in FY16
 - Thereof sale of stake in Niederösterreichische Versicherung EUR 37.2m in 3Q16
 - Thereof FX gains of EUR 10.8m in FY16 vs. EUR 44.7m in FY15
- Positive effect from participation in STRABAG in the amount of EUR 30.9m in FY16 (EUR 23.7m in FY15)
- Total assets (excluding unit-and index linked) slightly down reflecting decreasing traditional life back book in Austria
- Real estate at amortized costs in IFRS balance sheet; Market value according to external appraisals significantly above book value

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Business outlook FY17

- Premiums forecasted slightly growing:
 - P&C growth above 2%
 - Health in line with long term trend around 3%
 - Life: Recurring premium business forecasted slightly down
- Combined ratio to improve to 97.5% in FY17
- Capital expenditures roughly on same level as in FY16
- Economic capital ratio projected in upper part of target range from 155% to 190%
- Earnings before tax will slightly increase compared to FY16
- DPS of 49c will be proposed to AGM for FY16
- In line with progressive dividend policy DPS shall increase in 2017

The outlook assumes that there will not be any extraordinary negative developments and that major losses caused by natural disasters will remain within the average range in 2017

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Highlights

- Gross premiums written decrease of -6.5% y-o-y is a result of stop of sale of single premium business products. Motor business, property retail business and Health and new traditional life business sale continued to grow
- Insurance claims and benefits: decreased 9.8% also due to strong drop of single premium business. Net combined ratio 93.7%
- Net operating expenses increased compared to lower base in FY15 influenced by IAS 19 positive effect. Decrease of net commissions due to increase of tariff rates and health commissions promotion in autumn 2015 and in 1Q16
- Net investment income decreased due to increased volatility of financial markets (especially FX effects) and lower realized and unrealized profits and losses in FY16
- Earnings before tax decreased 41.9% y-o-y due to lower insurance technical result and investment income

EURm	FY15	FY16	Δ yoy
Gross premiums written ^(a)	3,883.5	3,631.5	-6.5%
Reinsurers' share	-690.0	-689.3	-0.1%
Change due to premiums earned	1.4	-0.7	N/A
Net Premiums Earned ^(a)	3,194.9	2,941.4	-7.9%
Savings portion included in premiums	-254.1	-225.7	-11.2%
Premiums Earned	2,940.8	2,715.8	-7.7%
Net Insurance Claims and Benefits	-2,542.1	-2,292.1	-9.8%
Expenditure for claims	-3,142.8	-2,761.4	-12.1%
Change in actuarial reserves	688.5	542.5	-21.2%
Policyholder participation	-87.8	-73.2	-16.6%
Net Operating Expenses	-537.5	-589.2	9.6%
Net Commissions	-213.3	-209.8	-1.7%
Acquisition related expenses	-171.3	-187.5	9.4%
Other operating expenses	-152.8	-192.0	25.7%
Allocated investment income	403.1	306.8	-23.9%
other technical result	-32.0	-23.4	-26.9%
INSURANCE TECHNICAL RESULT	232.4	117.9	-49.3%
Net Investment Income	597.9	460.1	-23.1%
Allocated investment income	-403.1	-306.8	-23.9%
other non-technical result	-4.8	-14.6	>100%
OPERATING RESULT	422.4	256.5	-39.3%
Amortisation of goodwill	-1.5	-3.5	>100%
Financing costs	-21.2	-20.8	-1.7%
EARNINGS BEFORE TAX	399.7	232.2	-41.9%

Financial Highlights

- Gross premium written increased mainly supported by motor business 'growth and due to growth in property retail business. Corporate business decreased according to plan
- Claims and benefits affected by higher major claims
- Operating expenses increased due to positive IAS 19 effects in FY15 (other operating expenses)
- Net investment income decreased slightly due to increased volatility of financial markets (especially FX effects) and lower realized and unrealized profits and losses in FY16
- Earnings before tax worsened 29.3% reflecting lower investment income

EURm	FY15	FY16	Δ yoy
Gross premiums written	1,540.8	1,568.6	1.8%
Reinsurers' share	-630.5	-627.4	-0.5%
Change due to premiums earned	-0.1	-0.3	331.4%
Net Premiums Earned	910.1	940.9	3.4%
Savings portion included in premiums	0.0	0.0	N/A
Premiums Earned	910.1	940.9	3.4%
Net Insurance Claims and Benefits	-633.4	-648.0	2.3%
Expenditure for claims	-612.7	-629.3	2.7%
Change in actuarial reserves	0.3	0.1	-66.4%
Policyholder participation	-21.0	-18.8	-10.5%
Net Operating Expenses	-212.2	-233.9	10.3%
Net Commissions	-57.1	-48.9	-14.3%
Acquisition related expenses	-82.2	-89.4	8.8%
Other operating expenses	-72.9	-95.6	31.1%
Allocated investment income	0.0	0.0	N/A
other technical result	-8.9	-4.2	-53.0%
INSURANCE TECHNICAL RESULT	55.7	54.8	-1.6%
Net Investment Income	49.2	27.6	-43.9%
Allocated investment income	0.0	0.0	N/A
other non-technical result	-4.9	-11.8	138.4%
OPERATING RESULT	100.0	70.6	-29.3%
Amortisation of goodwill	0.0	0.0	N/A
Financing costs	0.0	0.0	N/A
EARNINGS BEFORE TAX	100.0	70.6	-29.3%

Financial Highlights

- Gross premiums written continued growth trend due to premium adjustments and a successful cooperation with business partner Hartlauer.
- Insurance claims and benefits increased higher than premiums due to an increase of expenditures for claims and the increase of policyholder participation
- Rise of operating expenses is a result of increase of commissions (higher tariff rates) and other acquisition costs
- Net investment income decreased due to increased volatility of financial markets (especially FX effects) and lower realized and unrealized profits and losses in FY16
- Reflecting lower investment income and worsened insurance technical result earnings before tax decreased 44.2% y-o-y to EUR 104.6m

EURm	FY15	FY16	Δ yoy
Gross premiums written(a)	921.6	956.3	3.8%
Reinsurers' share	-0.4	-0.6	42%
Change due to premiums earned	0.7	-0.4	N/A
Net Premiums Earned(a)	921.9	955.3	3.6%
Savings portion included in premiums	0.0	0.0	N/A
Premiums Earned	921.9	955.3	3.6%
Net Insurance Claims and Benefits	-762.9	-821.8	7.7%
Expenditure for claims	-631.6	-653.6	3.5%
Change in actuarial reserves	-121.0	-124.2	2.7%
Policyholder participation	-10.3	-44.0	326.8%
Net Operating Expenses	-121.8	-143.1	17.5%
Net Commissions	-32.2	-37.3	16.0%
Acquisition related expenses	-39.3	-52.0	32.4%
Other operating expenses	-50.3	-53.8	7.0%
Allocated investment income	73.8	77.7	5.3%
other technical result	-1.8	-0.1	-93.8%
INSURANCE TECHNICAL RESULT	109.3	68.0	-37.8%
Net Investment Income	151.8	116.1	-23.5%
Allocated investment income	-73.8	-77.7	5.3%
other non-technical result	0.2	-1.8	N/A
OPERATING RESULT	187.5	104.6	-44.2%
Amortisation of goodwill	0.0	0.0	N/A
Financing costs	0.0	0.0	N/A
EARNINGS BEFORE TAX	187.5	104.6	-44.2%

Financial Highlights

- Decline in top line driven decrease of reduced single premium business volume
- Insurance claims and benefits considerably decrease due to reduced volume of single premium business. Strong impact on profit-sharing through general interest rate reduction
- Net operating expenses decreased driven by lower top line
- Net investment income decreased due to increased volatility of financial markets (especially FX effects) and lower realized and unrealized profits and losses in FY16
- Earnings before tax declined 49.2% y-o-y as a consequence of lower net investment income and insurance technical result

EURm	FY15	FY16	Δ yoy
Gross premiums written(a)	1,421.2	1,106.5	-22.1%
Reinsurers' share	-59.1	-61.4	3.8%
Change due to premiums earned	0.8	0.0	-95.3%
Net Premiums Earned(a)	1,362.8	1,045.2	-23.3%
Savings portion included in premiums	-254.1	-225.7	-11.2%
Premiums Earned	1,108.7	819.5	-26.1%
Net Insurance Claims and Benefits	-1,145.8	-822.3	-28.2%
Expenditure for claims	-1,898.5	-1,478.5	-22.1%
Change in actuarial reserves	809.2	666.6	-17.6%
Policyholder participation	-56.5	-10.4	-81.5%
Net Operating Expenses	-203.6	-212.2	4.2%
Net Commissions	-124.1	-123.5	-0.5%
Acquisition related expenses	-49.9	-46.0	-7.7%
Other operating expenses	-29.6	-42.6	43.9%
Allocated investment income	329.3	229.2	-30.4%
other technical result	-21.3	-19.1	-10.2%
INSURANCE TECHNICAL RESULT	67.4	-5.0	N/A
Net Investment Income	396.9	316.4	-20.3%
Allocated investment income	-329.3	-229.2	-30.4%
other non-technical result	0.0	-1.0	N/A
OPERATING RESULT	135.0	81.3	-39.8%
Amortisation of goodwill	-1.5	-3.5	125.0%
Financing costs	-21.2	-20.8	-1.7%
EARNINGS BEFORE TAX	112.3	57.0	-49.2%

Financial Highlights

- Premium increase compared to FY15 of 7.5 % or EUR 97m, driven by Motor premium plus of EUR 58.8m (Poland EUR +25.3m; Romania EUR +22.5m; CZ EUR +11.0m) and Life single EUR +19.3m (Poland EUR +40.9m, Hungary EUR -8,7m, Croatia EUR -13.5m).
- Premium growth CEE of 7.2% (FX adjusted 9.0%) mainly influenced by the strong increase in motor business + 13.5% and despite negative FX headwinds
- Insurance Claims and Benefits: on previous year level due to reduction in Life business
- Other operating expenses increased compared to previous year due to higher intercompany charges from group functions and investments
- Net investment income strongly reduced compared to previous year due to FX revaluation in Russia
- EBT lower than previous year due to lower investment income, lower insurance technical result and goodwill impairment in Croatia

EURm	FY15	FY16	Δ yoy
Gross premiums written(a)	1,302.8	1,399.9	7.5%
Reinsurers' share	-386.1	-424.0	9.8%
Change due to premiums earned	-3.4	-12.9	>100%
Net Premiums Earned(a)	913.2	963.0	5.5%
Savings portion included in premiums	-111.8	-159.1	42.3%
Premiums Earned	801.4	803.9	0.3%
Net Insurance Claims and Benefits	-485.8	-484.9	-0.2%
Expenditure for claims	-432.4	-482.2	11.5%
Change in actuarial reserves	-45.3	11.0	N/A
Policyholder participation	-8.1	-13.8	70.9%
Net Operating Expenses	-333.8	-336.2	0.7%
Net Commissions	-132.3	-126.2	-4.6%
Acquisition related expenses	-38.8	-37.9	-2.4%
Other operating expenses	-162.7	-172.1	5.8%
Allocated investment income	28.4	26.5	-6.8%
other technical result	-14.3	-17.1	-19.9%
INSURANCE TECHNICAL RESULT	-4.1	-7.8	-92.7%
Net Investment Income	97.3	63.5	-34.7%
Allocated investment income	-28.4	-26.5	6.8%
other non-technical result	-16.6	6.9	N/A
OPERATING RESULT	48.1	36.1	-24.9%
Amortisation of goodwill	-16.6	-22.4	34.4%
Financing costs	-0.2	-0.7	>100%
PROFIT ON ORDINARY ACTIVITIES	31.3	13.1	-58.3%

Financial Highlights

- Gross premiums written increased compared to FY15 despite negative FY effects driven by higher income in Motor business
- Gross written premiums in SEE decreased driven by reduction of motor business in Serbia and Bulgaria
- Net insurance claims and benefits increased due to higher claims expenses
- Net operating expenses increased as a result of higher other operating expenses (increase caused by higher intracompany charges and investments)
- Technical result decreased compared to prior year due to higher claims expenses (e.g. in Poland)
- Negative EBT is mainly result of risk policy goodwill impairment in Croatia in amount of EUR 16.6m in 4Q16 and partly due to lower insurance technical result

EURm	FY15	FY16	Δ yoy
Gross premiums written	883.6	942.3	6.6%
Reinsurers' share	-377.5	-413.8	9.6%
Change due to premiums earned	-3.2	-11.2	>100%
Net Premiums Earned	503.0	517.3	2.9%
Savings portion included in premiums	0.0	0.0	N/A
Premiums Earned	503.0	517.3	2.9%
Net Insurance Claims and Benefits	-296.4	-308.8	4.2%
Expenditure for claims	-293.9	-305.5	4.0%
Change in actuarial reserves	0.4	0.4	-14.8%
Policyholder participation	-3.0	-3.7	24.0%
Net Operating Expenses	-202.6	-204.4	0.9%
Net Commissions	-64.3	-58.3	-9.3%
Acquisition related expenses	-29.7	-28.9	-2.7%
Other operating expenses	-108.7	-117.2	7.9%
Allocated investment income	0.0	0.0	N/A
other technical result	-16.7	-19.1	-14.1%
INSURANCE TECHNICAL RESULT	-12.8	-14.9	-16.6%
Net Investment Income	44.4	32.9	-25.8%
Allocated investment income	0.0	0.0	N/A
other non-technical result	-4.4	-3.7	15.6%
OPERATING RESULT	27.2	14.3	-47.4%
Amortisation of goodwill	-16.0	-19.5	-81.7%
Financing costs	-0.2	-0.7	>100%
EARNINGS BEFORE TAX	11.1	-5.9	-153.6%

Financial Highlights

- Gross premium written: increased +9.8 % highest growth rates in Serbia, Croatia, Russia and Czech Republic
- Operating expenses: Commissions are in line with premium development, while other operating expenses decrease due to lower cost allocation
- Insurance technical result: significantly improved based on better cost and claim situation in all markets (especially Switzerland, Hungary and Ukraine)
- EBT improved due to improved technical result

EURm	FY15	FY16	Δ yoy
Gross premiums written(a)	43.4	47.7	9.8%
Reinsurers' share	-0.8	-1.9	>100%
Change due to premiums earned	-0.1	-1.8	>100%
Net Premiums Earned(a)	42.5	44.0	3.4%
Savings portion included in premiums	0.0	0.0	N/A
Premiums Earned	42.5	44.0	3.4%
Net Insurance Claims and Benefits	-29.6	-29.3	-0.9%
Expenditure for claims	-27.9	-28.0	0.4%
Change in actuarial reserves	-1.3	-1.3	0.4%
Policyholder participation	-0.4	0.0	-95.5%
Net Operating Expenses	-20.0	-19.8	-1.1%
Net Commissions	-7.4	-7.8	6.1%
Acquisition related expenses	-1.2	-0.9	-19.7%
Other operating expenses	-11.4	-11.0	-3.8%
Allocated investment income	0.0	0.0	N/A
other technical result	1.0	1.4	46.0%
INSURANCE TECHNICAL RESULT	-6.1	-3.7	-39.3%
Net Investment Income	0.2	0.5	96.5%
Allocated investment income	0.0	0.0	N/A
other non-technical result	0.3	0.1	-83.9%
OPERATING RESULT	-5.5	-3.1	-42.8%
Amortisation of goodwill	0.0	0.0	N/A
Financing costs	0.0	0.0	N/A
EARNINGS BEFORE TAX	-5.5	-3.1	-42.8%

Financial Highlights

- Gross premiums written: Increased by 9.1%
 - due to increase in Life traditional of EUR 7.5% and life single premium business of EUR 21.4%
 - Poland: main growth driver unit- and index linked Life insurance (Life single EUR +41m),
 - SEE: decrease in premium because of risk policy, especially due to strong decrease of life single premium in Croatia (EUR -13m)
- Commissions decrease; mainly due to decrease of commissions in SEE and based on the different new business mix
- Investment income: reduction vs. previous year mainly due to lower FX gains in Russia and Ukraine
- Earnings before tax decreased mainly due to worsened insurance technical result

EURm	FY15	FY16	Δ yoy
Gross premiums written(a)	375.7	409.9	9.1%
Reinsurers' share	-7.9	-8.4	6.1%
Change due to premiums earned	-0.2	0.2	N/A
Net Premiums Earned(a)	367.7	401.6	9.2%
Savings portion included in premiums	-111.8	-159.1	42.3%
Premiums Earned	255.9	242.6	-5.2%
Net Insurance Claims and Benefits	-159.8	-146.8	-8.1%
Expenditure for claims	-110.7	-148.7	34.3%
Change in actuarial reserves	-44.4	11.9	N/A
Policyholder participation	-4.7	-10.0	>100%
Net Operating Expenses	-111.2	-112.0	0.7%
Net Commissions	-60.6	-60.0	-1.0%
Acquisition related expenses	-8.0	-8.1	1.3%
Other operating expenses	-42.6	-43.9	3.0%
Allocated investment income	28.4	26.5	-6.8%
other technical result	1.5	0.5	-64.4%
INSURANCE TECHNICAL RESULT	14.8	10.8	-27.0%
Net Investment Income	52.6	30.1	-42.8%
Allocated investment income	-28.4	-26.5	-6.8%
other non-technical result	-12.6	10.5	N/A
OPERATING RESULT	26.4	25.0	-5.5%
Amortisation of goodwill	-0.7	-2.8	>100%
Financing costs	0.0	0.0	N/A
EARNINGS BEFORE TAX	25.7	22.1	-14.1%

UNIQA International – country deep dive

in EURm	GWP ^(a) Non-life		GWP ^(a) Health		GWP ^(a) Life		GWP ^(a) Total		
	FY16	% to PY	FY16	% to PY	FY16	% to PY	FY16	% to PY	FX adjusted
Switzerland	0.0	-8%	11.3	10%	0.0		11.3	10%	11%
Liechtenstein	25.2	22%	0.0		0.0		25.2	22%	22%
Western Europe (WE)	25.2	22%	11.3	10%	0.0		36.5	18%	21%
Czech Republic	175.5	9%	8.9	15%	43.2	-1%	227.7	7%	6%
Hungary	101.6	5%	3.8	-2%	82.2	-7%	187.6	-1%	0%
Poland	254.8	6%	0.1	-93%	75.4	123%	330.3	20%	25%
Slovakia	87.5	6%	0.4	32%	32.1	8%	120.0	7%	7%
Central Europe (CE)	619.4	7%	13.3	2%	232.9	19%	865.6	10%	11%
Romania	106.2	30%	0.3	70%	10.6	5%	117.0	27%	29%
Ukraine	31.4	-9%	6.3	-2%	9.9	-7%	47.6	-8%	6%
Eastern Europe (EE)	137.6	18%	6.6	0%	20.5	-1%	164.6	14%	21%
Albania	27.4	11%	2.0	-9%	4.3	-12%	33.6	6%	4%
Bosnia-Herzegovina	13.3	13%	0.0		16.5	7%	29.9	10%	10%
Bulgaria	27.8	-10%	0.0		29.7	14%	57.6	1%	0%
Croatia	39.4	5%	5.0	40%	30.8	-33%	75.1	-14%	-14%
Montenegro	9.6	-1%	0.8	23%	1.8	-6%	12.3	-1%	-1%
Macedonia	11.0	2%	0.3	15%	1.2	22%	12.5	4%	4%
Serbia	23.4	-25%	4.4	31%	14.9	-1%	42.6	-14%	-12%
Kosovo	8.1	-14%	2.4	-22%	0.8	-16%	11.3	-16%	-16%
Southeastern E. (SEE)	160.1	-4%	14.8	14%	100.0	-10%	274.9	-5%	-6%
Russia	0.0		1.8	265%	56.4	16%	58.2	19%	27%
Russia (RU)	0.0		1.8	265%	56.4	16%	58.2	19%	27%
UI Administration	0.0		0.0		0.0		0.0		
UNIQA International	942.3	7%	47.7	10%	409.9	9%	1,399.9	7%	9%

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

UNIQA International – country deep dive

in EURm	Premiums earned ^(a)		Net investment income		Combined ratio P&C		Cost ratio		Earnings before taxes	
	FY16	FY15	FY16	FY15	FY16	FY15	FY16	FY15	FY16	FY15
Switzerland	11.2	10.2	0.2	0.2			35.3%	33.9%	1.5	1.1
Liechtenstein	1.3	2.5	0.2	1.3	138.6%	15.0%	-8.2%	-29.8%	-0.5	3.3
Western Europe (WE)	12.5	12.8	0.4	1.5	138.0%	14.9%	30.8%	21.3%	0.9	4.4
Czech Republic	153.0	144.2	7.3	6.5	94.7%	94.8%	33.6%	31.6%	12.5	12.6
Hungary	130.7	134.0	3.9	4.2	89.4%	88.8%	26.6%	29.9%	0.2	-0.7
Poland	203.0	169.5	14.3	21.1	106.1%	104.2%	27.9%	34.0%	6.0	15.8
Slovakia	83.9	80.0	3.9	3.8	96.0%	97.6%	36.9%	36.1%	6.1	5.6
Central Europe (CE)	570.7	527.7	29.4	35.6	98.6%	98.3%	30.4%	32.6%	24.8	33.3
Romania	62.5	51.4	2.7	3.4	96.7%	95.2%	34.0%	44.7%	-5.7	-2.4
Ukraine	38.6	40.7	8.8	14.7	101.7%	95.4%	63.8%	70.4%	7.8	-2.4
Eastern Europe (EE)	101.0	92.1	11.6	18.2	98.2%	95.3%	45.4%	56.0%	2.1	-4.8
Albania	27.6	25.3	0.7	0.2	65.9%	84.0%	43.1%	46.8%	4.8	2.6
Bosnia-Herzegovina	25.8	23.6	2.4	2.5	96.9%	102.7%	32.9%	34.2%	1.1	1.1
Bulgaria	43.5	40.7	1.4	1.1	115.4%	108.0%	31.1%	42.0%	0.8	0.5
Croatia	53.9	66.9	15.1	17.0	103.2%	107.1%	40.4%	32.6%	-10.8	5.5
Montenegro	10.0	10.1	0.7	0.6	99.5%	112.9%	47.1%	47.7%	0.0	-0.6
Macedonia	11.0	10.1	0.4	0.4	99.0%	99.5%	48.6%	47.5%	0.7	0.7
Serbia	40.2	42.0	4.8	4.3	88.8%	94.5%	38.8%	41.5%	1.5	-0.1
Kosovo	10.8	13.4	0.2	0.0	111.1%	80.4%	43.9%	39.4%	-1.8	0.4
Southeastern E. (SEE)	222.8	232.1	25.7	26.3	94.2%	97.9%	38.6%	39.3%	-3.6	10.1
Russia	56.0	48.5	-3.2	15.3			17.8%	19.5%	5.8	6.7
Russia (RU)	56.0	48.5	-3.2	15.3	37.1%		17.8%	19.5%	5.8	6.7
UI Administration	0.0	0.0	-0.3	0.4					-17.0	-19.9
UNIQA International	963.0	913.2	63.5	97.3	99.2%	99.2%	34.9%	38.1%	13.1	29.8

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

Financial Highlights

- Comprises the reinsurance activities of UNIQA Insurance Group AG in Vienna and the central reinsurance hub UNIQA Re in Zurich
- Net insurance claims and benefits decreased more than premiums earned leading to improved technical result
- Positive EBT contribution from reinsurance segment in FY16

EURm	FY15	FY16	Δ yoy
Gross premiums written(a)	1,112.0	1,130.8	1.7%
Reinsurers' share	-98.1	-94.5	-3.7%
Change due to premiums earned	0.5	-13.6	N/A
Net Premiums Earned(a)	1,014.4	1,022.7	0.8%
Savings portion included in premiums	0.0	0.0	N/A
Premiums Earned	1,014.4	1,022.7	0.8%
Net Insurance Claims and Benefits	-719.9	-694.7	-3.5%
Expenditure for claims	-713.9	-684.9	-4.1%
Change in actuarial reserves	4.4	0.3	-92.7%
Policyholder participation	-10.5	-10.2	-2.6%
Net Operating Expenses	-315.6	-330.5	4.7%
Net Commissions	-309.9	-324.4	4.7%
Acquisition related expenses	0.0	0.0	N/A
Other operating expenses	-5.8	-6.1	5.8%
Allocated investment income	0.0	0.0	N/A
other technical result	-8.4	-8.7	3.0%
INSURANCE TECHNICAL RESULT	-29.6	-11.2	-62.1%
Net Investment Income	27.7	29.9	8.2%
Allocated investment income	0.0	0.0	N/A
other non-technical result	0.0	-0.5	N/A
OPERATING RESULT	-2.0	18.2	N/A
Amortisation of goodwill	0.0	0.0	N/A
Financing costs	0.0	-0.1	N/A
EARNINGS BEFORE TAX	-2.0	18.1	N/A

Financial Highlights

- Comprises Expenses of UIG Headquarter
- Net operating expenses increased driven by investments in FY16
- Financing costs increased as a result of the successful placement of tier 2 subordinated bonds in the amount of EUR 500m in July 2015

EURm	FY15	FY16	Δ yoy
Gross premiums written(a)	0.0	0.0	N/A
Reinsurers' share	0.0	0.0	N/A
Change due to premiums earned	0.0	0.0	N/A
Net Premiums Earned(a)	0.0	0.0	N/A
Savings portion included in premiums	0.0	0.0	N/A
Premiums Earned	0.0	0.0	N/A
Net Insurance Claims and Benefits	10.6	7.7	-27.1%
Expenditure for claims	10.6	7.7	-27.1%
Change in actuarial reserves	0.0	0.0	N/A
Policyholder participation	0.0	0.0	N/A
Net Operating Expenses	-27.9	-49.6	77.9%
Net Commissions	0.0	0.0	N/A
Acquisition related expenses	-2.3	-2.3	-0.5%
Other operating expenses	-25.6	-47.4	84.9%
Allocated investment income	0.0	0.0	N/A
other technical result	7.1	5.8	-17.3%
INSURANCE TECHNICAL RESULT	-10.3	-36.1	>100%
Net Investment Income	210.4	152.8	-27.4%
Allocated investment income	0.0	0.0	N/A
other non-technical result	5.2	1.9	-63.1%
OPERATING RESULT	205.3	118.6	-42.2%
Amortisation of goodwill	0.0	0.0	N/A
Financing costs	-50.3	-67.5	34.2%
EARNINGS BEFORE TAX	155.0	51.1	-67.0%

Financial Highlights

- Consolidation of intercompany effects

EURm	FY15	FY16	Δ yoy
Gross premiums written(a)	-1,087.3	-1,113.9	2.5%
Reinsurers' share	984.5	1,015.5	3.1%
Change due to premiums earned	-2.7	-1.0	-62.1%
Net Premiums Earned(a)	-105.4	-99.4	-5.7%
Savings portion included in premiums	0.0	0.0	N/A
Premiums Earned	-105.4	-99.4	-5.7%
Net Insurance Claims and Benefits	65.9	78.5	19.2%
Expenditure for claims	73.6	78.8	7.0%
Change in actuarial reserves	0.4	0.5	10.0%
Policyholder participation	-8.2	-0.8	-90.7%
Net Operating Expenses	24.4	19.2	-21.5%
Net Commissions	23.7	18.6	-21.7%
Acquisition related expenses	0.0	0.0	N/A
Other operating expenses	0.7	0.6	-14.5%
Allocated investment income	0.2	0.0	N/A
other technical result	12.4	12.9	4.1%
INSURANCE TECHNICAL RESULT	-2.6	11.1	N/A
Net Investment Income	-201.2	-117.4	-41.6%
Allocated investment income	-0.2	0.0	N/A
other non-technical result	-3.7	-4.2	16.1%
OPERATING RESULT	-207.7	-110.5	-46.8%
Amortisation of goodwill	0.0	0.0	-50.0%
Financing costs	21.3	21.6	1.1%
EARNINGS BEFORE TAX	-186.3	-89.0	-52.2%

Assets

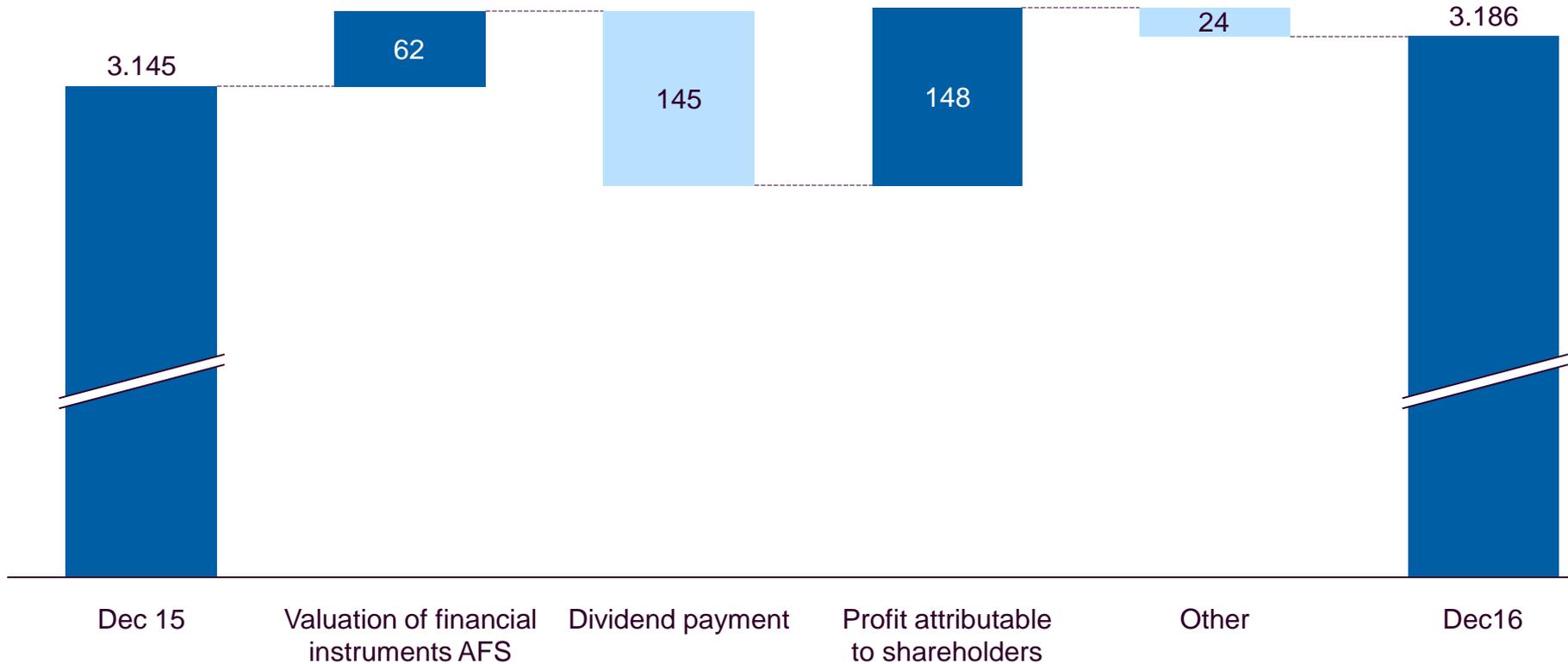
EURm	Dec16	Dec15	
A. Tangible assets	304.2	293.0	3.8%
B. Land and buildings held as financial investments	1,310.9	1,392.6	-5.9%
C. Intangible assets	1,492.4	1,703.1	-12.4%
D. Shares in associated companies	521.3	514.2	1.4%
E. Investments	18,153.5	21,392.5	-15.1%
F. Investments held on account and at risk of life insurance policyholders	4,879.9	5,226.7	-6.6%
G. Share of reinsurance in technical provisions	324.4	549.0	-40.9%
H. Share of reinsurance in technical provisions held on account and at risk of life insurance policyholders	318.6	315.6	0.9%
I. Receivables, including receivables under insurance business	638.7	911.5	-29.9%
J. Receivables from income tax	65.9	87.3	-24.5%
K. Deferred tax assets	5.6	13.1	-57.4%
L. Liquid funds	549.9	890.1	-38.2%
M. Assets in disposal groups available for sale	5,073.7	9.3	N/A
Total assets	33,639.1	33,297.9	1.0%

Liabilities

EURm	Dec16	Dec15	
A. Total equity	3,212.8	3,166.4	1.5%
I. Shareholder equity	3,186.3	3,144.5	1.3%
B. Subordinated liabilities	846.0	1,095.7	-22.8%
C. Technical provisions	17,609.2	21,328.1	-17.4%
D. Technical provisions held on account and at risk of life insurance policyholders	4,846.6	5,175.4	-6.4%
E. Financial liabilities	45.5	33.6	35.6%
F. Other provisions	798.7	796.4	0.3%
G. Payables and other liabilities	1,042.2	1,271.6	-18.0%
H. Liabilities from income tax	79.1	96.0	-17.6%
I. Deferred tax liabilities	296.7	334.7	-11.4%
J. Liabilities in disposal groups available for sale	4,862.3	-	0.0%
Total equity and liabilities	33,639.1	33,297.9	1.0%

Shareholders' equity (excluding minority interest)

EURm



Shareholders' equity increased ytd:

- Revaluation reserves increased mainly due to lower interest rates ytd
- Contribution from net profit

EURm	4Q15	1Q16	2Q16	3Q16	4Q16	FY15	FY16	Δ yoy
Gross premiums written(a)	1,188.6	1,439.2	1,185.4	1,187.7	1,235.9	5,211.0	5,048.2	-3.1%
Reinsurers' share	-45.8	-57.9	-43.0	-40.5	-51.0	-189.8	-192.3	1.3%
Change due to premiums earned	49.9	-162.9	35.8	46.9	52.0	-4.2	-28.2	563.8%
Net Premiums Earned(a)	1,192.7	1,218.4	1,178.2	1,194.2	1,236.9	5,017.0	4,827.7	-3.8%
Savings portion included in premiums	-97.4	-78.5	-88.5	-91.4	-126.3	-365.9	-384.7	5.1%
Premiums Earned	1,095.3	1,139.9	1,089.7	1,102.8	1,110.6	4,651.1	4,443.0	-4.5%
Net Insurance Claims and Benefits	-867.4	-865.6	-842.8	-876.7	-800.4	-3,671.3	-3,385.6	-7.8%
Expenditure for claims	-1,082.9	-1,019.5	-1,050.3	-860.7	-911.5	-4,205.0	-3,841.9	-8.6%
Change in actuarial reserves	248.8	166.2	238.3	24.2	125.5	648.1	554.3	-14.5%
Policyholder participation	-33.3	-12.4	-30.8	-40.3	-14.5	-114.4	-98.0	-14.4%
Net Operating Expenses	-270.1	-316.4	-314.4	-303.8	-351.9	-1,190.4	-1,286.4	8.1%
Net Commissions	-135.2	-167.8	-151.0	-160.5	-162.4	-631.7	-641.7	1.6%
Acquisition related expenses	-58.9	-57.4	-59.2	-48.5	-62.5	-212.4	-227.6	7.1%
Other operating expenses	-76.0	-91.1	-104.2	-94.7	-126.9	-346.3	-417.0	20.4%
Allocated investment income	85.3	83.4	87.4	95.4	67.1	431.7	333.3	-22.8%
other technical result	13.3	-10.6	-5.0	-5.6	-9.3	-35.3	-30.5	-13.5%
INSURANCE TECHNICAL RESULT	56.3	30.7	14.9	12.2	16.1	185.9	73.9	-60.3%
Net Investment Income	182.1	107.9	144.6	167.0	169.5	732.0	588.9	-19.5%
Allocated investment income	-85.3	-83.4	-87.4	-95.4	-67.1	-431.7	-333.3	-22.8%
other non-technical result	-3.2	-3.0	1.5	-2.8	-6.2	-19.9	-10.6	-46.8%
OPERATING RESULT	149.9	52.1	73.6	80.9	112.2	466.2	318.8	-31.6%
Amortisation of goodwill	-14.6	-1.6	-3.6	-1.4	-19.3	-18.2	-25.8	42.1%
Financing costs	-17.0	-16.9	-16.6	-17.0	-16.9	-50.2	-67.5	34.3%
EARNINGS BEFORE TAX	118.4	33.6	53.4	62.6	76.0	397.8	225.5	-43.3%

Group Income Statement – Full View

In EUR tsd	1-12/2016	1-12/2015 adjusted
Premiums earned (net)	4,442,970	4,651,128
Technical interest income	333,334	431,740
Other insurance income	23,837	30,429
Insurance benefits	-3,385,566	-3,671,307
Operating expenses	-1,286,394	-1,190,435
Expenses for the acquisition of insurance	-890,674	-863,291
Other operating expenses	-417,031	-346,254
Reinsurance commission and share of profit from reinsurance ceded	21,311	19,110
Other technical expenses	-54,321	-65,682
Technical result	73,861	185,872
Net investment income and income from investment property	588,892	731,983
Other income	42,569	35,818
Reclassification of technical interest income	-333,334	-431,740
Other expenses	-53,145	-55,691
Operating profit/(loss)	318,842	466,242
Amortisation of goodwill and impairment losses	-25,832	-18,181
Finance costs	-67,477	-50,243
Earnings before taxes	225,533	397,818
Income taxes	-22,810	-80,283
Profit/(loss) for the year from continuing operations	202,723	317,535
Profit/(loss) from discontinued operations (after tax)	-53,105	23,147
Profit/(loss) for the year	149,618	340,682
of which attributable to shareholders of UNIQA Insurance Group AG	148,063	337,160
of which attributable to non-controlling interests	1,554	3,521

Financial Highlights

- Gross Premiums Written moderate growth driven by motor business in AT and CEE region
- Net insurance claims increased as a result of large losses in 3Q16
- Net Operating Expenses increased by 9.5% compared to FY15 due to increased acquisition related expenses and other operating expenses (including investments of EUR 22.6m);
- Net Investment Income increase is mainly result of disposal of the shares of NÖV insurance company (EUR 37m)
- Due to higher financing cost in FY16, (result of EUR 500m bond issue) and reduced technical result EBT decreased 18.9% to EUR 57.9m

EURm	FY15	FY16	Δ yoy
Gross premiums written(a)	2,439.2	2,518.4	3.2%
Reinsurers' share	-132.4	-133.0	0.5%
Change due to premiums earned	-5.5	-26.4	>100%
Net Premiums Earned(a)	2,301.3	2,359.1	2.5%
Savings portion included in premiums	0.0	0.0	N/A
Premiums Earned	2,301.3	2,359.1	2.5%
Net Insurance Claims and Benefits	-1,553.7	-1,550.6	-0.2%
Expenditure for claims	-1,520.2	-1,519.1	-0.1%
Change in actuarial reserves	1.0	0.8	-14.8%
Policyholder participation	-34.5	-32.4	-6.1%
Net Operating Expenses	-699.6	-763.2	9.1%
Net Commissions	-403.8	-408.9	1.3%
Acquisition related expenses	-114.4	-120.7	5.5%
Other operating expenses	-181.4	-233.5	28.7%
Allocated investment income	0.0	0.0	N/A
other technical result	-16.4	-15.3	-6.5%
INSURANCE TECHNICAL RESULT	31.6	30.0	-5.1%
Net Investment Income	117.2	132.6	13.1%
Allocated investment income	0.0	0.0	N/A
other non-technical result	-11.4	-17.8	56.1%
OPERATING RESULT	137.4	144.8	5.4%
Amortisation of goodwill	-16.0	-19.5	22.3%
Financing costs	-50.1	-67.4	34.5%
EARNINGS BEFORE TAX	71.4	57.9	-18.9%

Financial Highlights

- Gross Premiums Written increased by 4.1%
 - UNIQA International: +9.8%
 - UNIQA Austria: +3.8%
- Net insurance benefits increased 7.9% ytd due to higher expenditures for claims and allocation to policyholder participation
- Net operating expenses increased 14.2% as a result of increase of commissions, acquisition related expenses and other operating expenses (including investments of EUR 14.5m)
- Net investment income decreased due to increased volatility of financial markets (especially FX effects) and lower realized and unrealized profits and losses in FY16
- Earnings before tax decreased mostly due to lower net investment income and lower technical result reflected in higher costs and benefits

EURm	FY15	FY16	Δ yoy
Gross premiums written ^(a)	964.4	1,003.7	4.1%
Reinsurers' share	-1.1	-1.3	14%
Change due to premiums earned	0.6	-2.0	N/A
Net Premiums Earned ^(a)	963.9	1,000.4	3.8%
Savings portion included in premiums	0.0	0.0	N/A
Premiums Earned	963.9	1,000.4	3.8%
Net Insurance Claims and Benefits	-781.7	-843.6	7.9%
Expenditure for claims	-648.8	-674.0	3.9%
Change in actuarial reserves	-122.2	-125.5	2.7%
Policyholder participation	-10.7	-44.0	>100%
Net Operating Expenses	-153.7	-175.5	14.2%
Net Commissions	-39.6	-45.8	15.7%
Acquisition related expenses	-40.4	-52.9	30.9%
Other operating expenses	-73.7	-76.8	4.2%
Allocated investment income	73.8	77.7	5.3%
other technical result	-1.1	1.2	N/A
INSURANCE TECHNICAL RESULT	101.2	60.1	-40.6%
Net Investment Income	140.1	114.9	-18.0%
Allocated investment income	-73.8	-77.7	5.3%
other non-technical result	3.9	-1.2	N/A
OPERATING RESULT	171.4	96.2	-43.9%
Amortisation of goodwill	0.0	0.0	N/A
Financing costs	-0.2	-0.1	-30.2%
EARNINGS BEFORE TAX	171.3	96.1	-43.9%

Financial Highlights

- Gross Premium Written decreased 15.6% driven by reduction of single premium business in Austria
- Net Insurance Benefits decreased followed by decreased single premium business volume
- Net Operating Expenses below previous year's level; lower commissions and acquisition related expenses; other operating expenses increased (+13.7%) mainly driven by investments of EUR 11.6m
- Net investment income decreased 28.0% due to lack of harvesting and FX headwinds
- EBT significantly reduced y-o-y mainly due to reduced single premiums and lower net investment income

EURm	FY15	FY16	Δ yoy
Gross premiums written(a)	1,807.5	1,526.1	-15.6%
Reinsurers' share	-56.3	-58.0	3.1%
Change due to premiums earned	0.7	0.2	-70.2%
Net Premiums Earned(a)	1,751.9	1,468.3	-16.2%
Savings portion included in premiums	-365.9	-384.7	5.1%
Premiums Earned	1,386.0	1,083.6	-21.8%
Net Insurance Claims and Benefits	-1,335.9	-991.4	-25.8%
Expenditure for claims	-2,036.0	-1,648.8	-19.0%
Change in actuarial reserves	769.4	679.0	-11.8%
Policyholder participation	-69.3	-21.6	-68.9%
Net Operating Expenses	-337.1	-347.7	3.1%
Net Commissions	-188.4	-187.1	-0.7%
Acquisition related expenses	-57.6	-54.0	-6.3%
Other operating expenses	-91.2	-106.7	17.1%
Allocated investment income	358.0	255.7	-28.6%
other technical result	-17.8	-16.3	-8.1%
INSURANCE TECHNICAL RESULT	53.1	-16.2	N/A
Net Investment Income	474.7	341.4	-28%
Allocated investment income	-358.0	-255.7	-29%
other non-technical result	-12.4	8.4	N/A
OPERATING RESULT	157.4	77.9	-50.5%
Amortisation of goodwill	-2.2	-6.3	>100%
Financing costs	0.0	0.0	N/A
EARNINGS BEFORE TAX	155.2	71.6	-53.9%

Group Strategy &
Results

Highlights

Group Results

Outlook

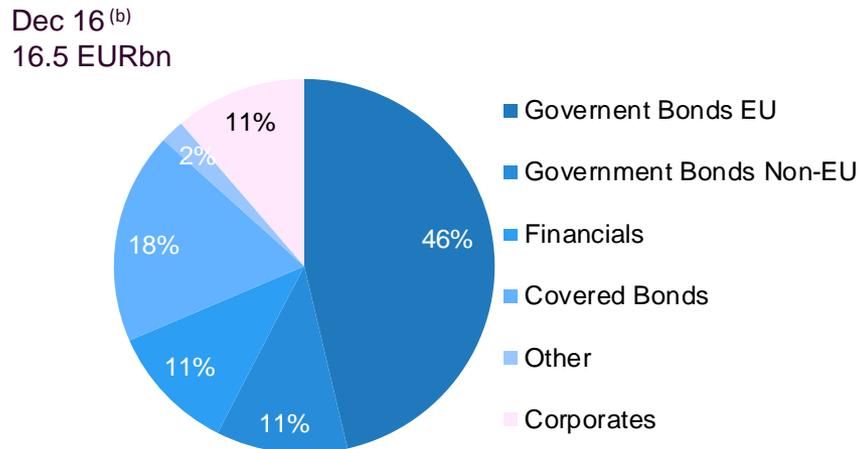
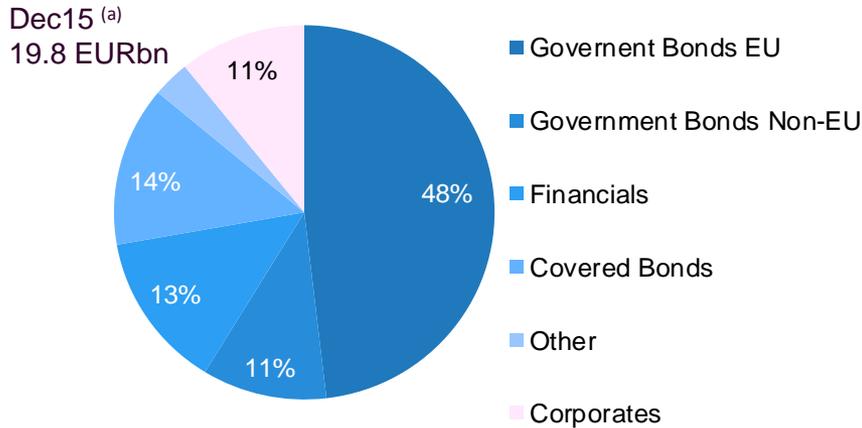
Appendix:
Additional
Information

Business Performance Operating Segments

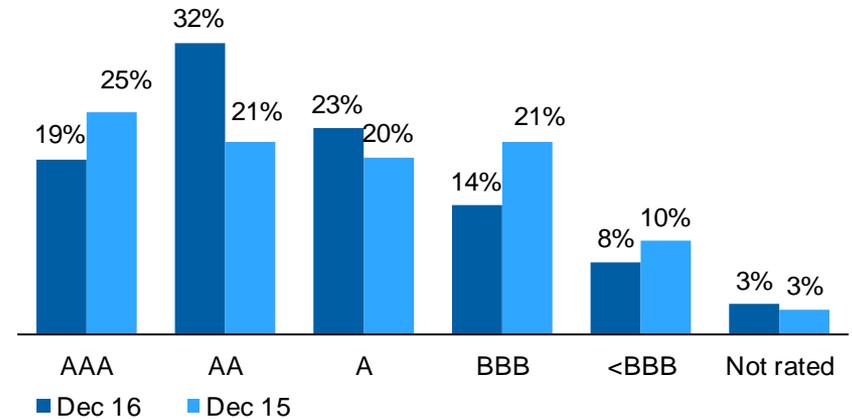
Asset Management

Shareholder Information

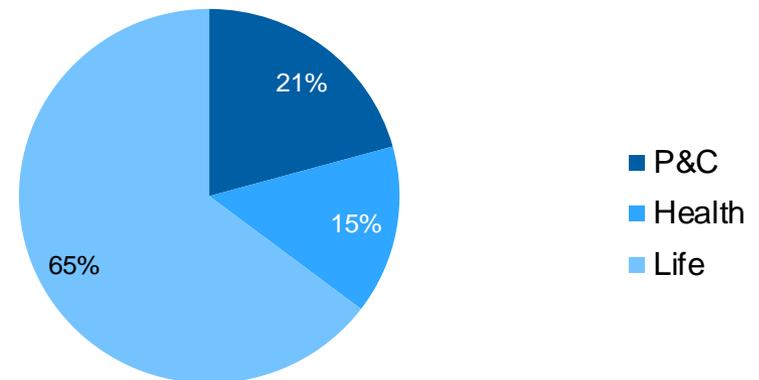
Overall composition



Rating distribution^(b)



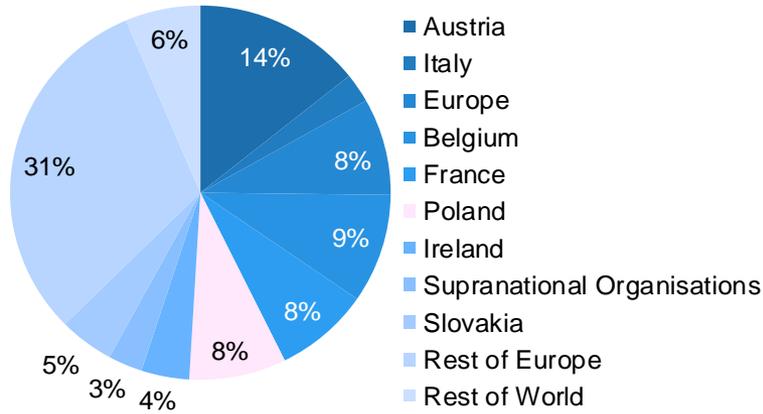
By segment ^(b)



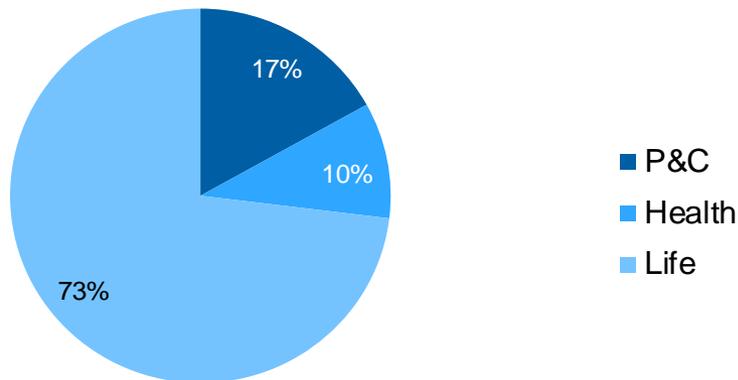
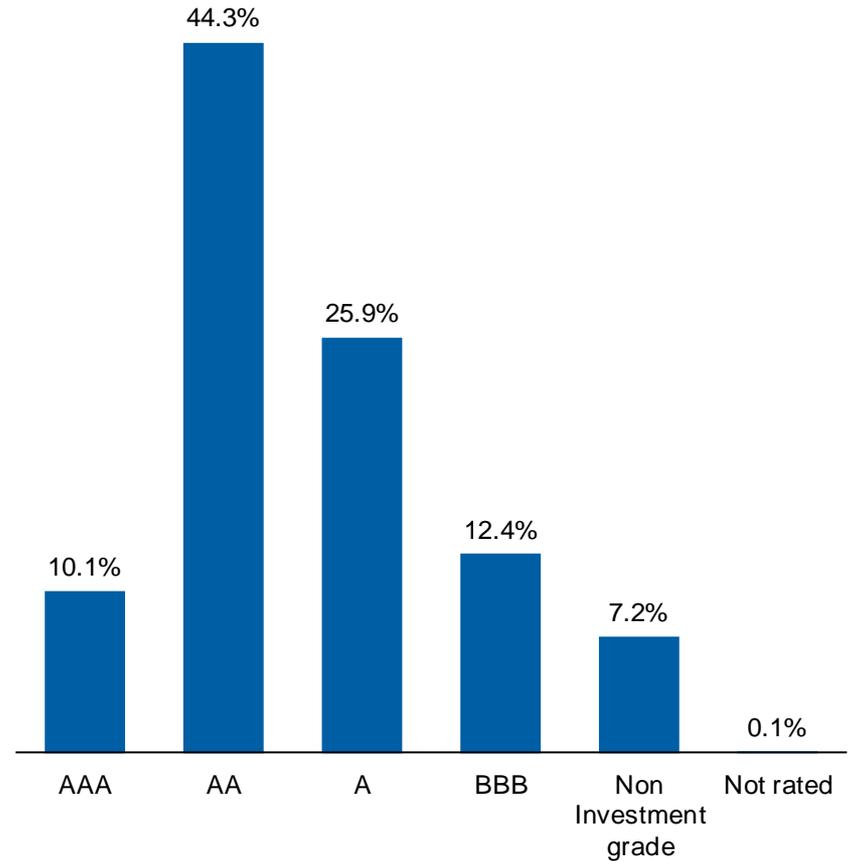
Fixed income portfolio

Government and government related

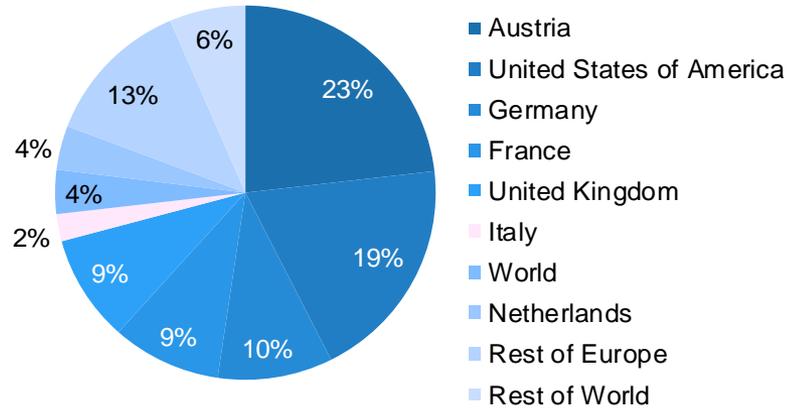
Overall composition 9.5 EURbn^(a)



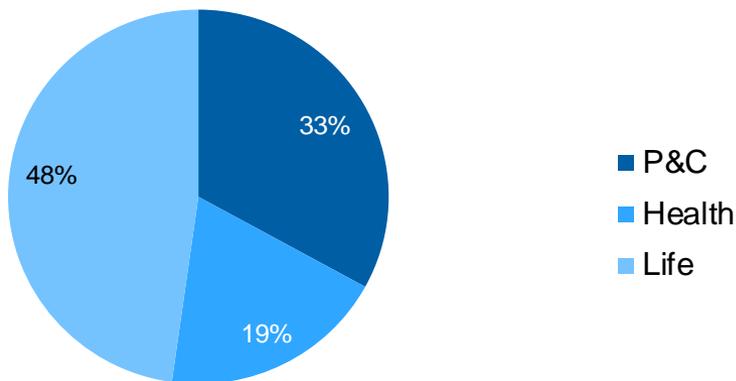
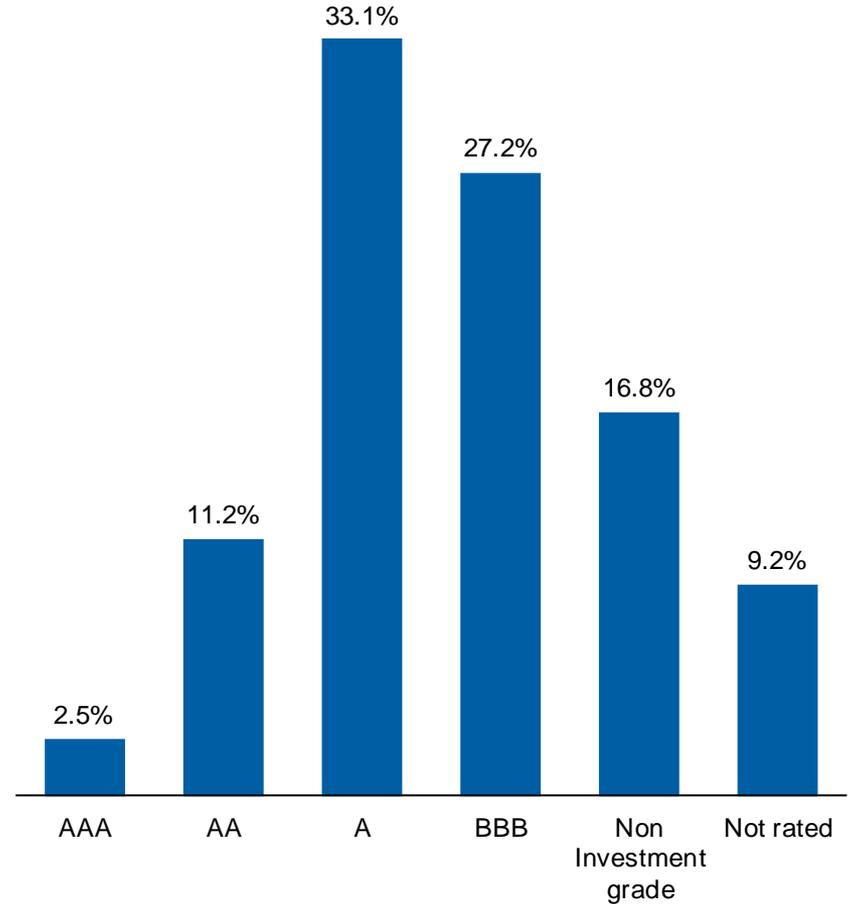
Rating distribution^(a)



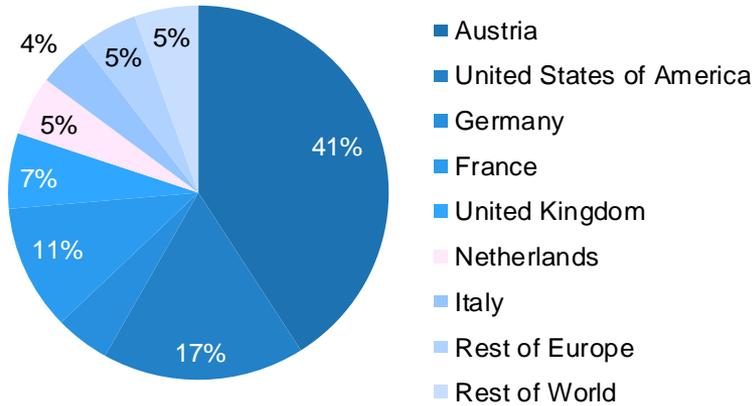
Overall composition 3.7 EURbn^(a)



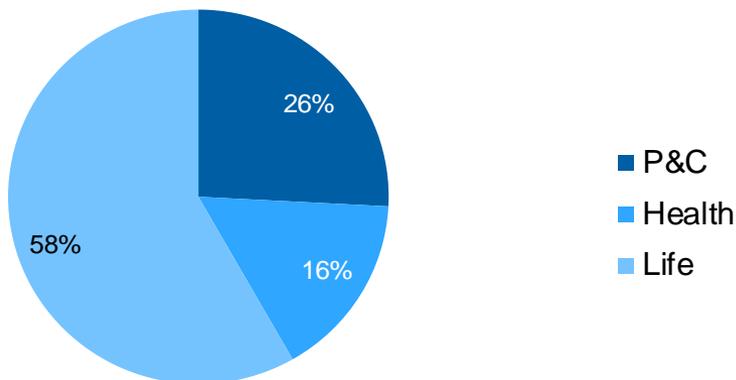
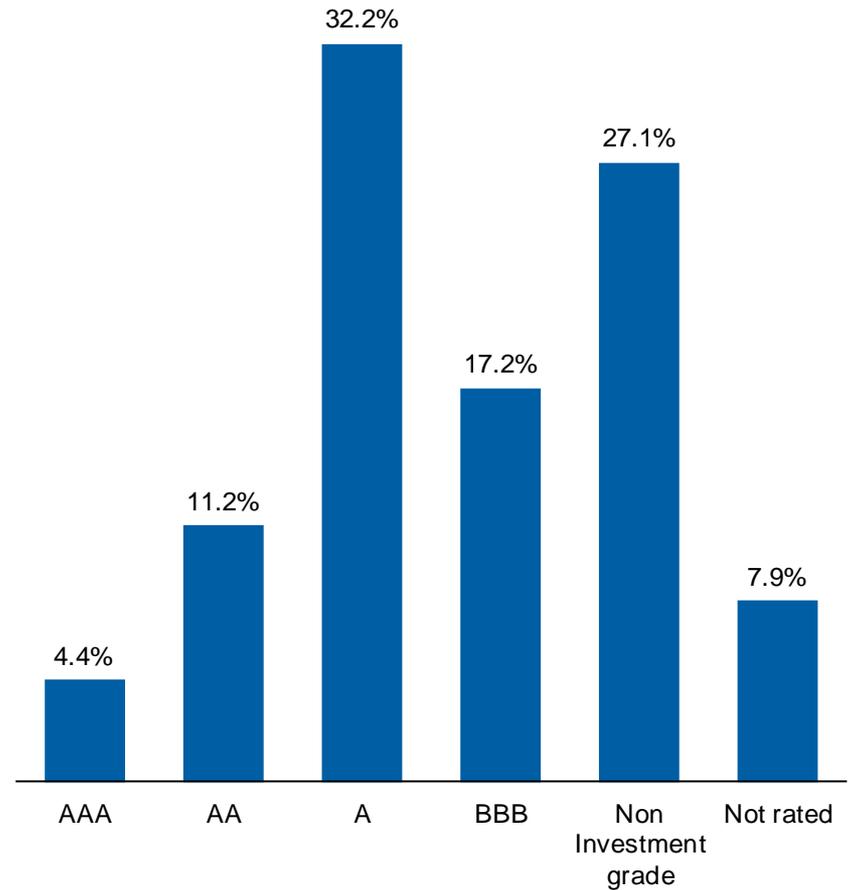
Rating distribution^(a)



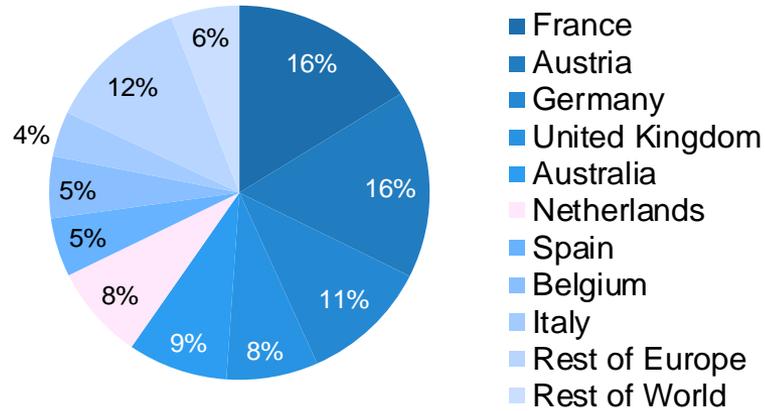
Overall composition 1.8 EURbn^(a)



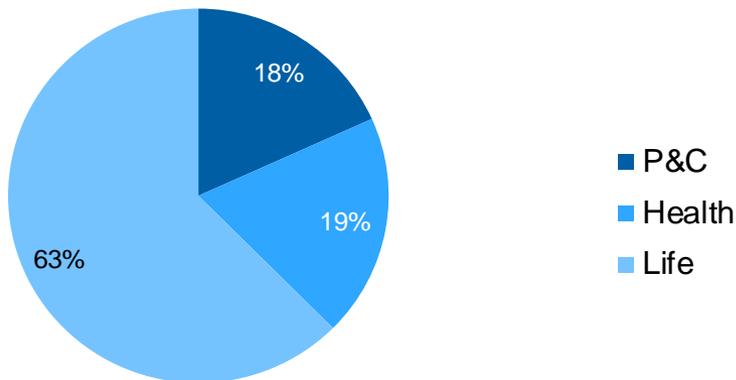
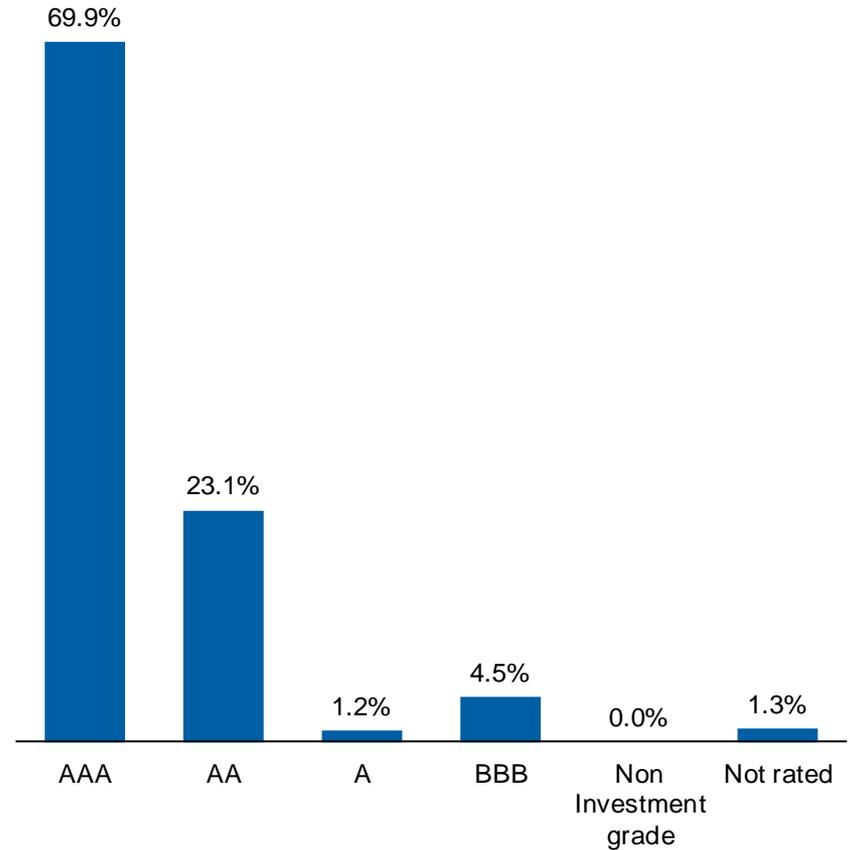
Rating distribution^(a)



Overall composition 3.0 EURbn^(a)



Rating distribution^(a)



Foreign currency		12M15	12M16	Dec15	Dec 16
Czech koruna	CZK	27.023	27.021	27.023	27.021
Swiss franc	CHF	1.084	1.074	1.084	1.074
Hungarian forint	HUF	315.980	309.830	315.980	309.830
Croatian kuna	HRK	7.638	7.560	7.638	7.560
Polish zloty	PLN	4.264	4.410	4.264	4.410
Romanian Leu	RON	4.524	4.539	4.524	4.539
Bosnia-Herzegovina convertible mark	BAM	1.956	1.956	1.956	1.956
Bulgarian lev	BGN	1.956	1.956	1.956	1.956
Ukraine hryvnia	UAH	26.122	28.513	26.122	28.513
Serbian dinar	RSD	121.584	123.460	121.584	123.460
Albanian lek	ALL	136.910	134.970	136.910	134.970
Russian ruble	RUB	80.674	64.300	80.674	64.300
Macedonian denar	MKD	61.387	61.553	61.387	61.553

Group Strategy & Results

Highlights

Group Results

Outlook

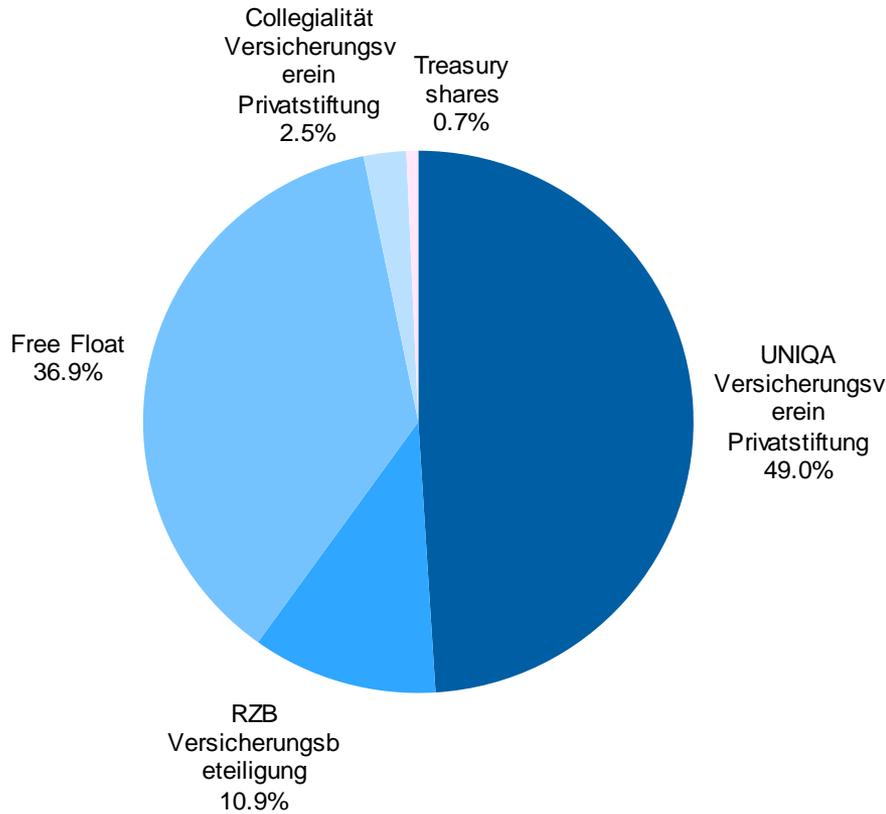
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Business Performance Operating Segments

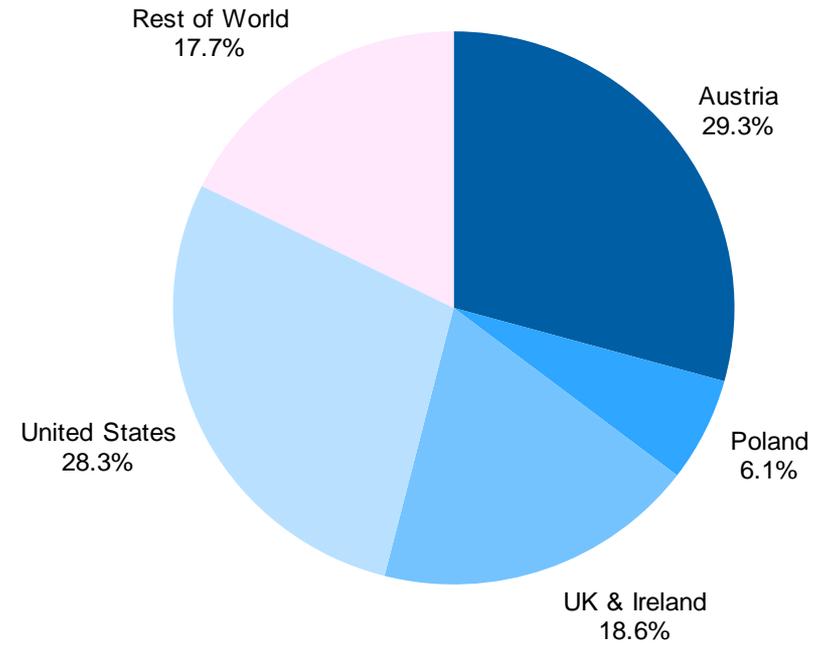
Asset Management

Shareholder Information

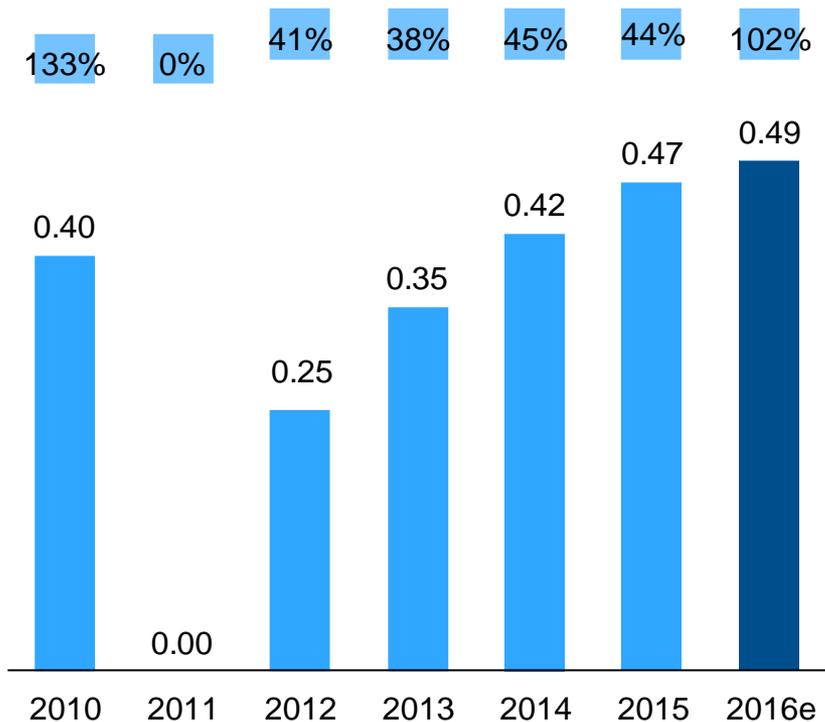
Current shareholder structure



Free float geographic distribution



Dividend per share / Pay out ratio



General information

UNIQA Insurance Group AG

Listed on the Vienna Stock Exchange since 1999

309m common shares

ISIN: AT0000821103

- Bloomberg: UQA AV
- Reuters: UNIQ.VI
- Vienna Stock Exchange: UQA

Contact details

Investor Relations

Michael Oplustil, Stefan Glinz, Tiana Majstorovic

Untere Donaustrasse 21, 1029 Vienna

Phone.: (+43) 1 21175-3773

E-mail: investor.relations@uniqa.at

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