

UNIQA Insurance Group AG

3M26 Results

May 29th, 2026

Andreas Brandstetter, CEO

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Andreas Brandstetter

Chief Executive
Officer



Kurt Svoboda

Chief Financial & Risk
Officer

1**Group Results**

- 3M26 Results
- Outlook

2**Appendix**

- Segments
- Balance Sheet
- Investment Portfolio
- Shareholder Information

Agenda

1.1

Group Results

3M26 Results

Strong start to 2026 with resilient 3M26 performance

Growth

EUR 2 795m GWP
+14% GWP growth vs. 3M25

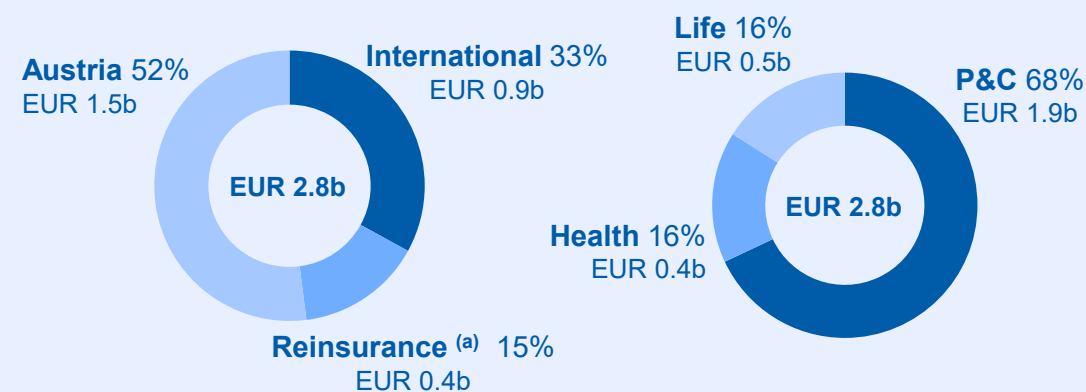
Profitability

16.6% ROE (vs. 16.1% in 3M25)
91.0% net combined ratio (vs. 88.2% in 3M25)
14.4% admin cost ratio (vs. 15.4% in 3M25)
80.3% CSM L&H sustainability ratio (vs. 75.0% in 3M25)
EUR 0.42 EPS (vs. EUR 0.39 in 3M25)

Capital

272% solvency ratio (vs. 275% in FY25)
18.9% RoRC (vs. 16.9% in FY25)
72 cent dividend proposal to AGM (vs. 60c in FY24)

GWP diversification



EUR 160m
 Earnings
 Before Taxes
 (+6% vs. 3M25)



EUR 128m
 Consolidated
 Profit
 (+8% vs. 3M25)

Group P&L: Strong growth & core profitability across key markets drive earnings upside

EURm	3M25	3M26	%
Gross Written Premium	2 443	2 795	14.4%
P&L HIGHLIGHTS			
Insurance Revenue	1 751	1 882	7.4%
of that, CSM release	87	92	6.3%
Technical Result (Net)	200	210	5.3%
Financial Result	21	29	37.5%
of that, net investment income	109	151	38.3%
Non-directly attributable costs	74	70	-5.5%
Earnings before taxes	151	160	5.9%
Income Taxes	33	33	1.4%
Profit from discount. operations (after taxes)	0	0	n/a
Profit after taxes and minorities	119	128	7.5%
KPIs			
CSM sustainability ratio	75.0%	80.3%	5.3pp
Admin cost ratio	15.4%	14.4%	-1.0pp
P&C net combined ratio	88.2%	91.0%	2.8pp
∅ New investment yield ^(a)	4.8%	4.7%	-0.1pp
∅ Average investment yield ^(a)	2.9%	3.3%	0.4pp

Growth profile well balanced: International with +6% (P&C and Life) and **Austria** stable with +4% (P&C and Health). **UNIQA Re** significant growth driver with its external reinsurance (especially strong effect in Q1)

Excellent Life & Health performance offsets decrease in P&C (modest softening after a very strong 3M25)

Financial result contribution improved driven by higher NII; lower (un)realized losses vs. 3M25 and positive expected credit loss development

Robust top line, core business profitability & financial result reflecting EBT growth

Effective tax rate of 21% (22% in 3M25)

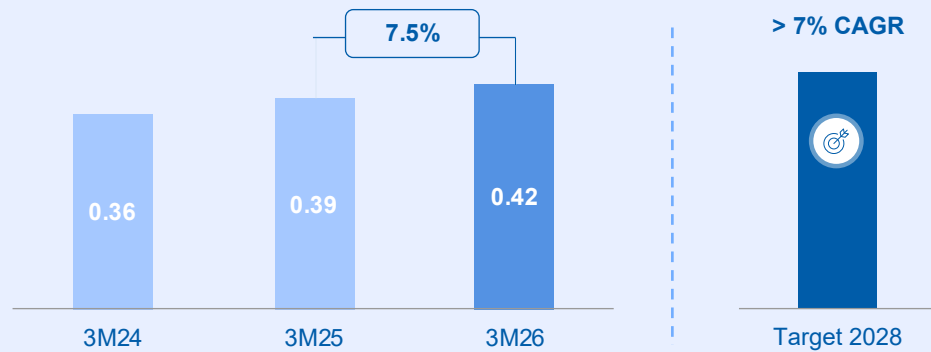
CSM release coming from **Austria Health & Life**; **Austria Health** continues to be a main **CSM New business** driver
Operative CSM SR excluding economic variance at **78.2%**

Stable **large claims**, positive **run-off result** & absence of **Nat Cat** partially offsetting increased **basic claims** (post excellent 3M25)

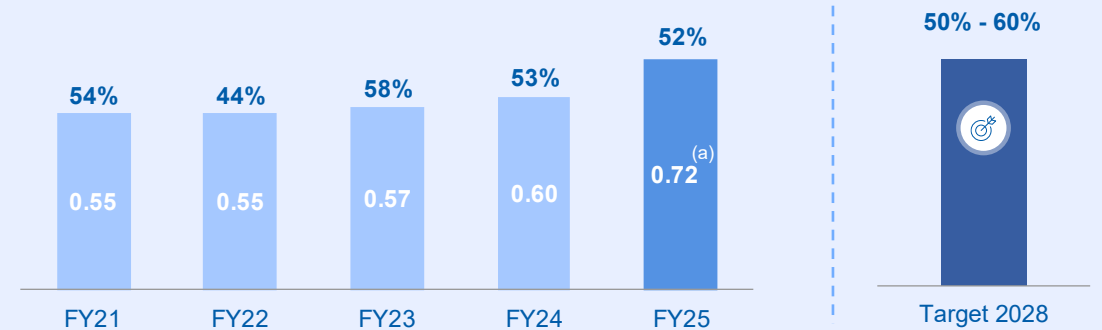
New investment yield remains high; **Austrian** portfolio at 3.7% and **International** portfolio at 6.0%, with a total re-investment volume of EUR 0.5b

Key Financial Indicators

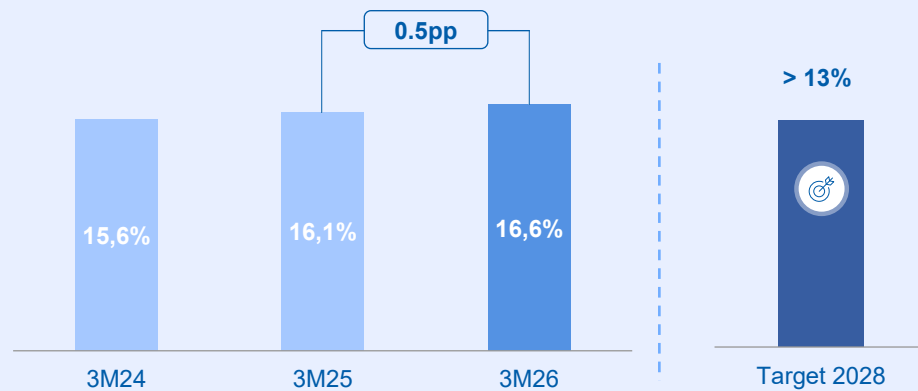
Earnings per Share (EUR)



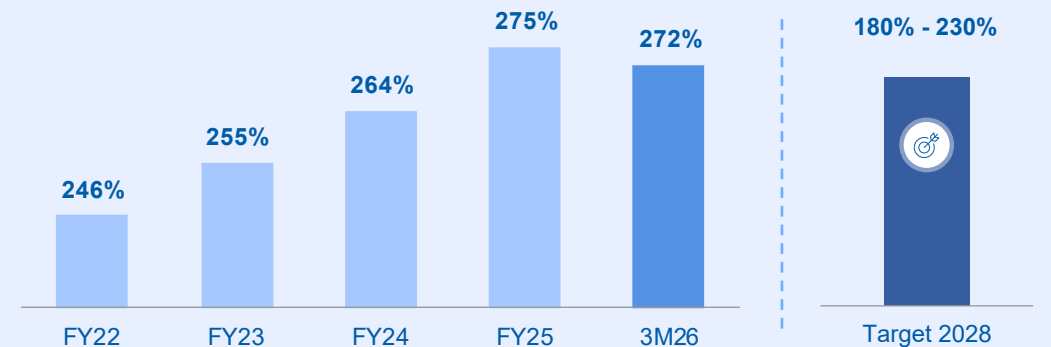
Dividend per Share (EUR) / Payout Ratio (%)



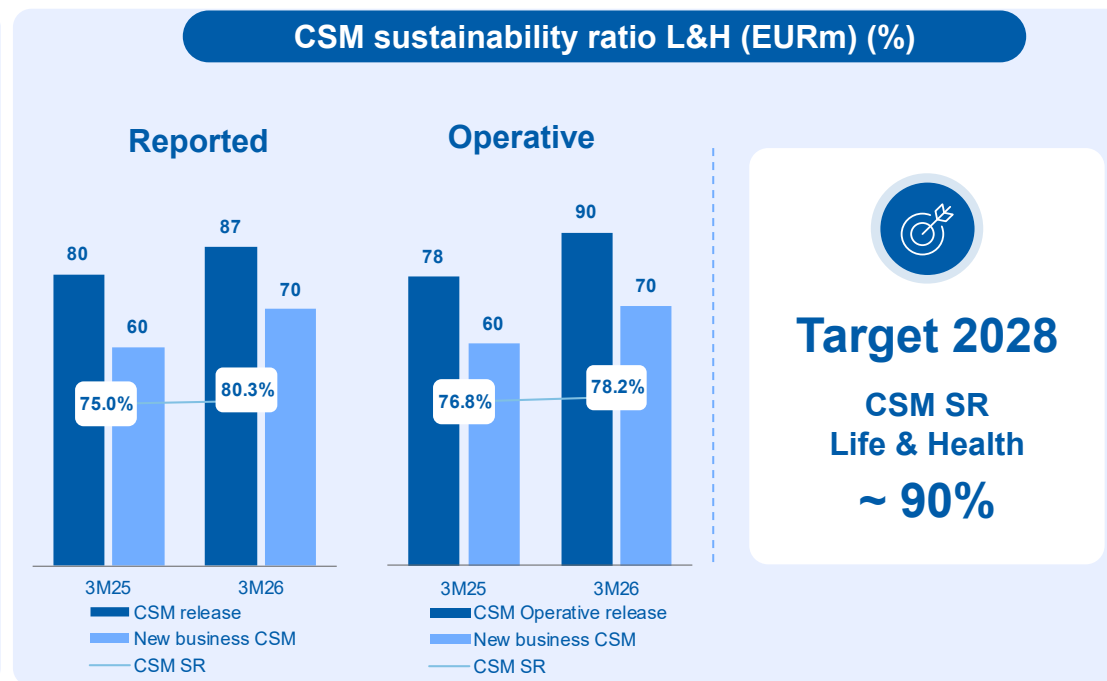
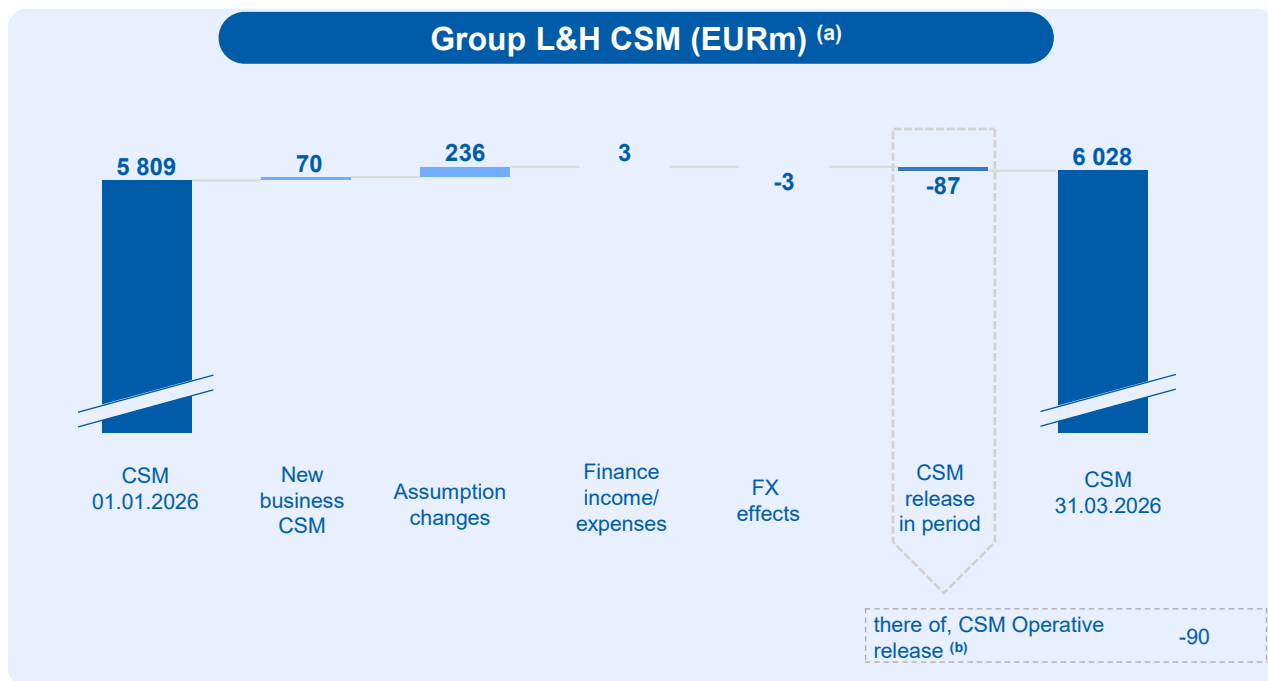
Return on Equity (%)



Regulatory Capital Position (%)

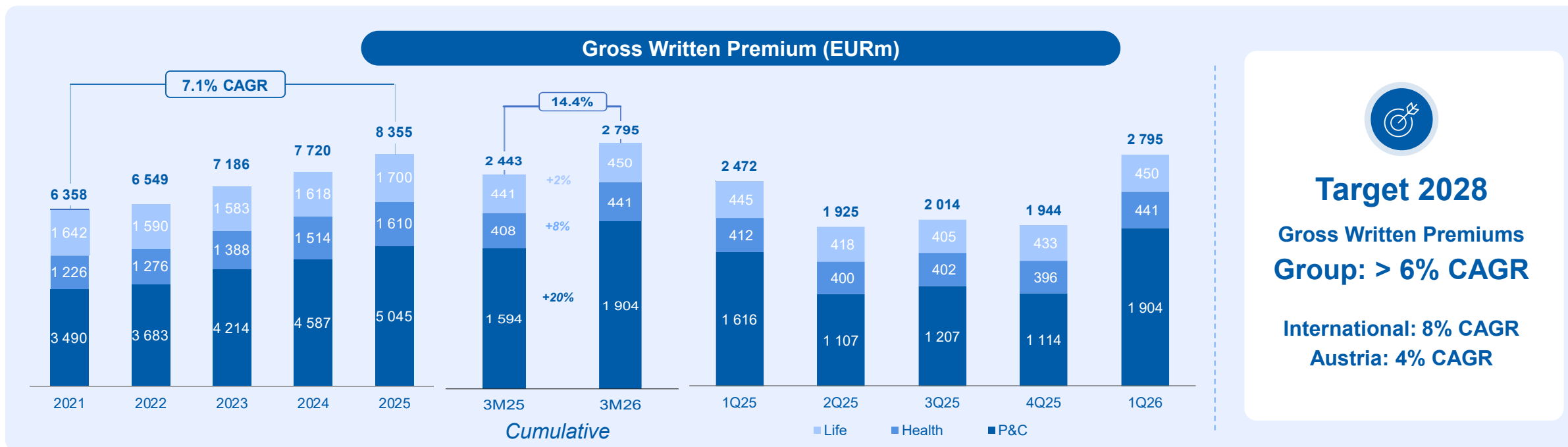


Group L&H CSM: Health continues to drive CSM growth



- **Group L&H CSM at EUR 6.0b**, predominantly coming from Austria Health (EUR 4.1b)
- Increase of **4% in Group L&H CSM** driven by assumption changes of EUR 236m, mainly caused by interest rate environment changes
- Austria **Health** continues to be a main driver of NBV in the Group; CSM release coming from Austria Life & Health

Top Line: P&C main growth driver, followed by Health & Life



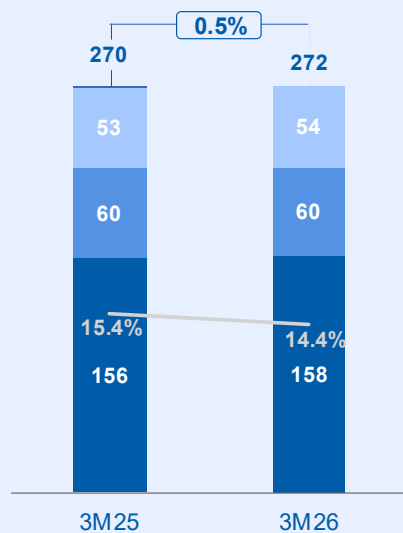
- **P&C business:** +20% yoy; **International** growing by +5% (all key markets up driven by CE); **Austria** with stable +5%; **UNIQA Re** is gaining importance as a key growth driver (from a very low base), fueled by strong external reinsurance growth and a particularly strong Q1 (as most contracts incept in January)
- **Health business:** growth driven by **Austria** with +8% coming from both new business & indexation
- **Life business :** growth of +2%, supported by strong performance in International markets (PL and CZ&SK main drivers)

Admin Cost Ratio in line with expectations



Admin Cost Ratio (%), Costs (EURm)

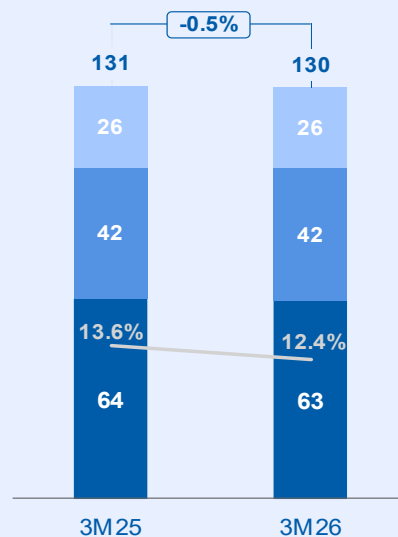
Group



Target 2028

Admin
Cost Ratio
< 15%

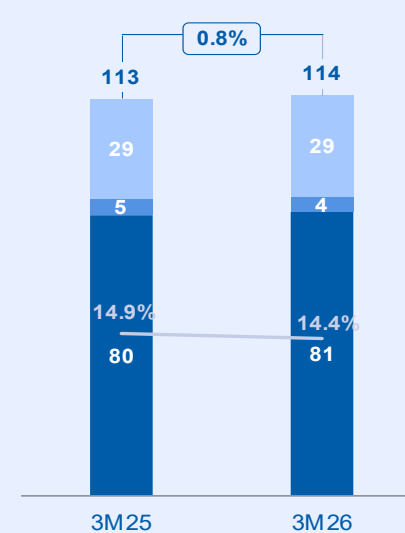
UNIQA Austria



Target 2028

Admin
Cost Ratio
~ 13%

UNIQA International



Target 2028

Admin
Cost Ratio
~ 14%

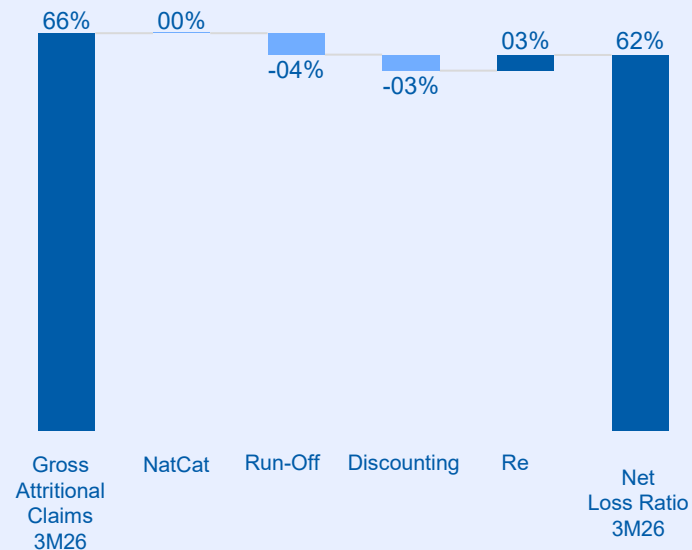
- **Admin cost ratio** improving, following strong insurance revenue growth in 3M26
- **Absolute admin costs** stable across both core markets: in line with baseline expectations for the first quarter

P&C: Strong fundamentals; normalization after elevated 3M25

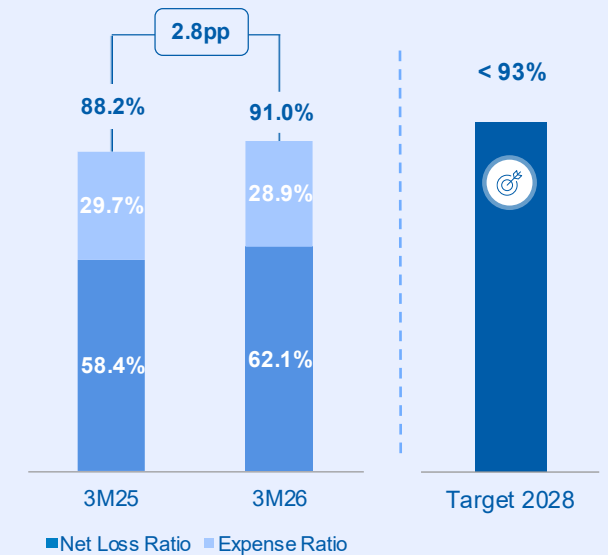
Profitability, EURm

EURm	3M25	3M26	▲%
Insurance Revenue	1 178	1 239	5.2%
Insurance service expenses	-1 015	-1 096	7.9%
Technical result from reinsurance	- 23	- 32	40.0%
Technical result (Net)	139	111	-20.1%
Financial Result	14	12	-15.7%
Non-directly attributable expenses	- 39	- 38	-3.6%
Earnings before taxes	108	71	-34.0%
P&C Combined Ratio (Net)	88.2%	91.0%	2.8pp

Loss Ratio decomposition, in %



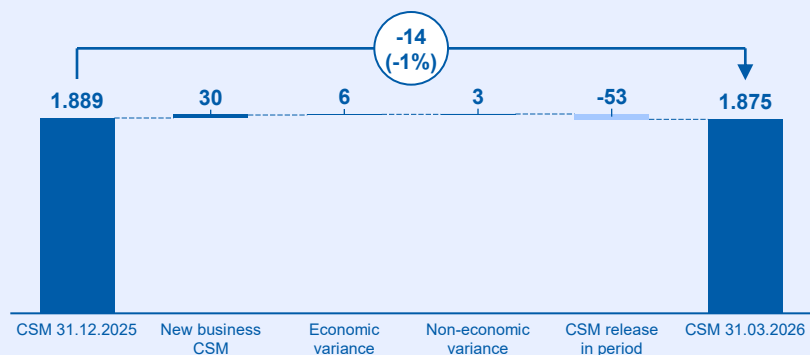
CoR Net, in %



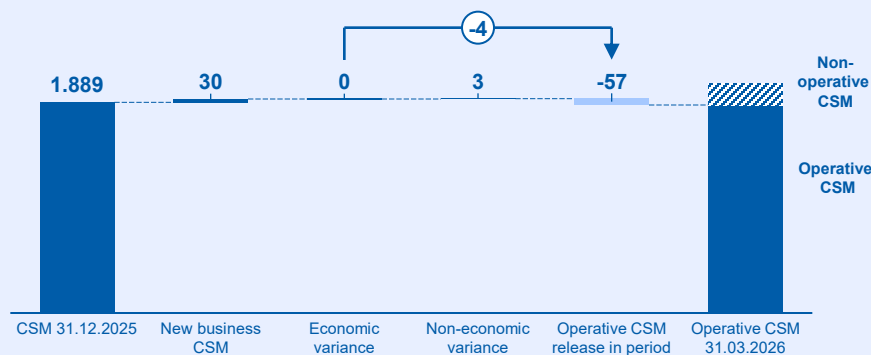
- P&C Net CoR at **91.0%** (88.2% in 3M25)
 - Net run-off gains of EUR +67m and no Nat Cat mitigate higher basic claims (post excellent 3M25 development)
 - Stable development of large claims yoy: total of EUR 71m in 3M26 (EUR 73m in 3M25)
- Financial result impacted by adverse market movements in 1Q26
- EBT driven by normalization in technical result post strong 3M25 and market movements impact on financial income

Life: In force maturities exceeding new business

CSM development, EURm



CSM Operative development, EURm (a)



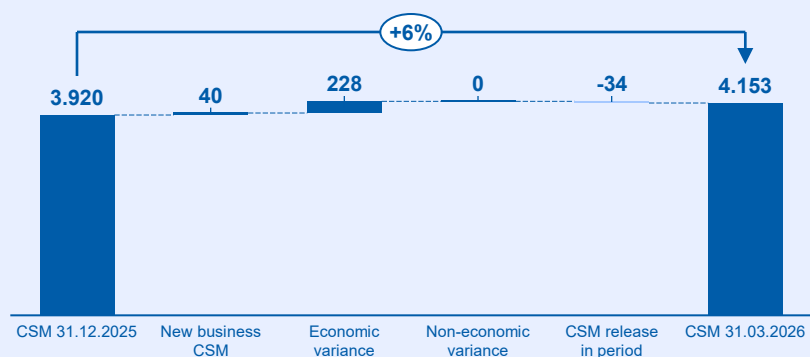
Technical profitability, EURm

EURm	3M25	3M26	▲ %
Insurance Revenue	206	228	10.7%
of that, CSM release	53	53	-0.6%
Insurance service expenses	-160	-168	5.1%
Technical result from reinsurance	1	-1	n/a
Technical result (Net)	47	59	25.3%

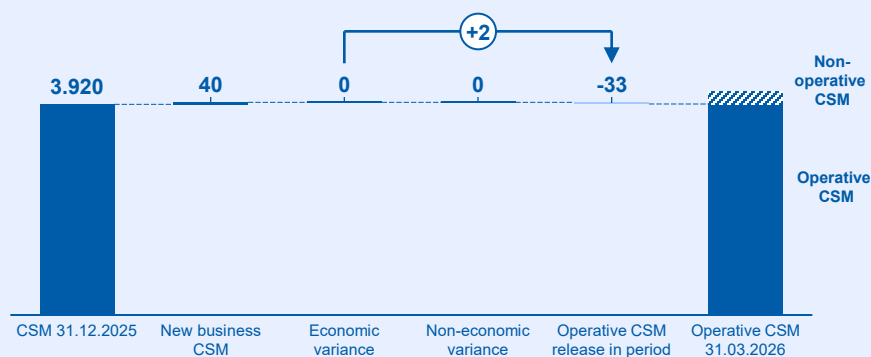
- Decrease of CSM (-1%) in 3M26 mainly due to lower new business contribution
- New business CSM coming primarily from CZ&SK (EUR 11m), PL (EUR 7m) and AT (EUR 6m)
- CSM Sustainability ratio at 57.0% and Operative Sustainability ratio^(a) at 52.8% in 3M26
- CSM decrease driven by lower new business in Czechia, offset by lower CSM Release in Austria with negligible impact of economic environment in 3M26
- YTD Development of EIOPA Risk Free Rate:
Duration 10Y +15bps
Duration 20Y -1bps

Health: Strong NBV growth & continued earnings momentum

CSM development, EURm



CSM Operative development, EURm (a)



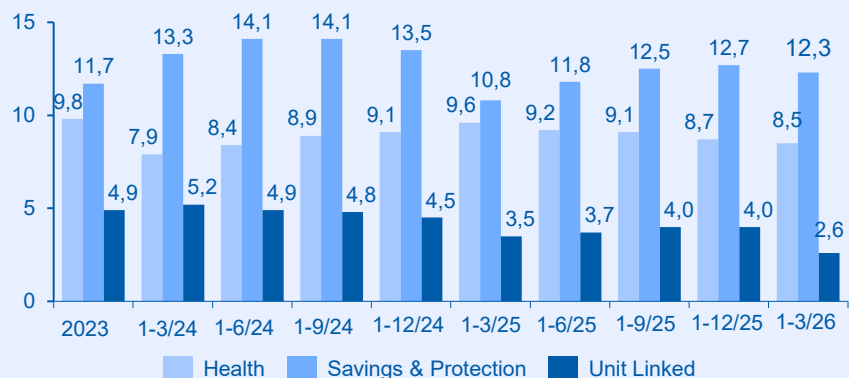
Technical profitability, EURm

EURm	3M25	3M26	▲ %
Insurance Revenue	368	415	12.7%
of that, CSM release	26	34	30.1%
Insurance service expenses	- 354	- 373	5.6%
Technical result from reinsurance	- 1	- 1	12.2%
Technical result (Net)	13	40	201.7%

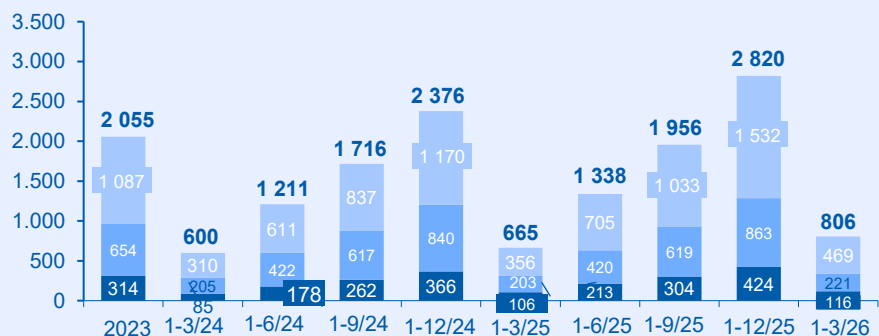
- CSM growth +5.9% driven by economic environment and strong contribution of new business
- Technical result following the strong growth in 3M26
- New Business Margin stable at 8.5% in line with interest rate environment change and lower share of profit-sharing products
- Economic variance of EUR 228m reflects the impact of change in economic assumptions on the liabilities (EUR 191m), as well as capital market gains in investment results (EUR 37m)
- CSM sustainability ratio increased to 116.1% compared to FY25, due to higher New business CSM. Operative Sustainability ratio^(a) at 122.7% in 3M26

Deep Dive: New Business Value in the Group

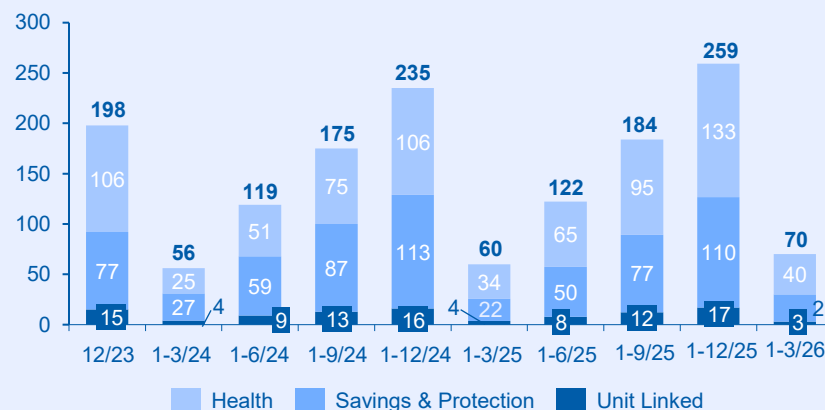
Contractual Service New Business Margin (%) (a)



Present Value of Expected Premiums, EURm (a)



Contractual Service New Business Value, EURm (a)



- CS-NBM for UNIQA Group at 8.7% at 3M26 vs. 9.2% at FY25 (9.0 at 3M25) stable.
- CS-NBV increased to EUR 70m (EUR 60m in 3M25)
- Main contributor remains AT with 66% of the CS-NBV (driven by Health business), followed by CZ/SK with 16%, PL with 9% and SEE with 8%

Core markets: Consistent underlying strength across the board

UNIQA Austria KPIs

	3M25	3M26	Δ yoy	Target 2028
GWP, EURm	1 382	1 439	4.2%	~4% CAGR
P&H Combined Ratio Gross	90.9%	89.8%	-1.1pp	<91%
Loss ratio	61.4%	60.5%	-0.9pp	
Cost ratio	29.5%	29.2%	-0.2pp	
L&H CSM Sustainability Ratio	80.7%	86.2%	5.5pp	>85%
Admin Cost Ratio	13.6%	12.4%	-1.2pp	~13%
Earnings before Taxes	50	71	42.5%	

UNIQA International KPIs

	3M25	3M26	Δ yoy	Target 2028
GWP, EURm	873	927	6.2%	~8% CAGR
P&C Combined Ratio Gross	81.0%	87.6%	6.6pp	<86%
Loss ratio	49.8%	55.6%	5.8pp	
Cost ratio	31.2%	32.0%	0.8pp	
Life CSM Sustainability Ratio	66.8%	71.1%	4.3pp	~100%
Admin Cost Ratio	14.9%	14.4%	-0.5pp	~14%
Earnings before Taxes	66	71	7.7%	

Austria

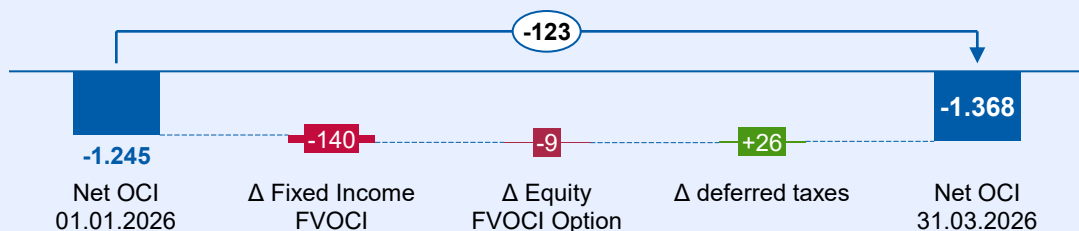
- Growth driven by P&C & Health
- P&C Gross CoR benefits from positive run-off, no Nat Cat and lower large claims (vs. 50m fronting impact in 1Q25)
- Main contributor of Group CS-NBV (Health business)

International

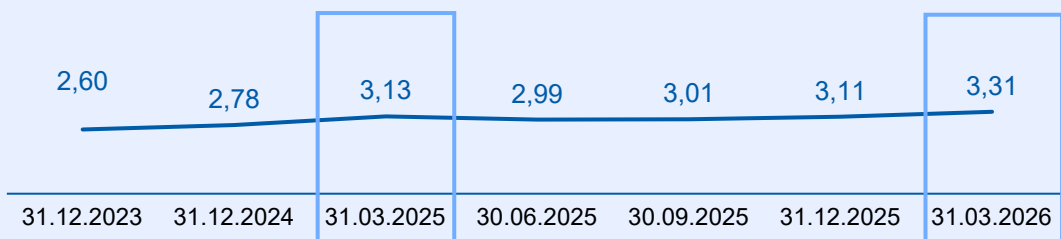
- Above-market growth driven by performance in mature CE markets despite softer market conditions vs. 3M25
- P&C Gross CoR at 87.6% with resilient underlying performance supported by positive run-off & benign weather-related claims; result impacted by one off large claims in Poland in 3M26

Detailed Investment Portfolio: OCI reduction, ECL positive

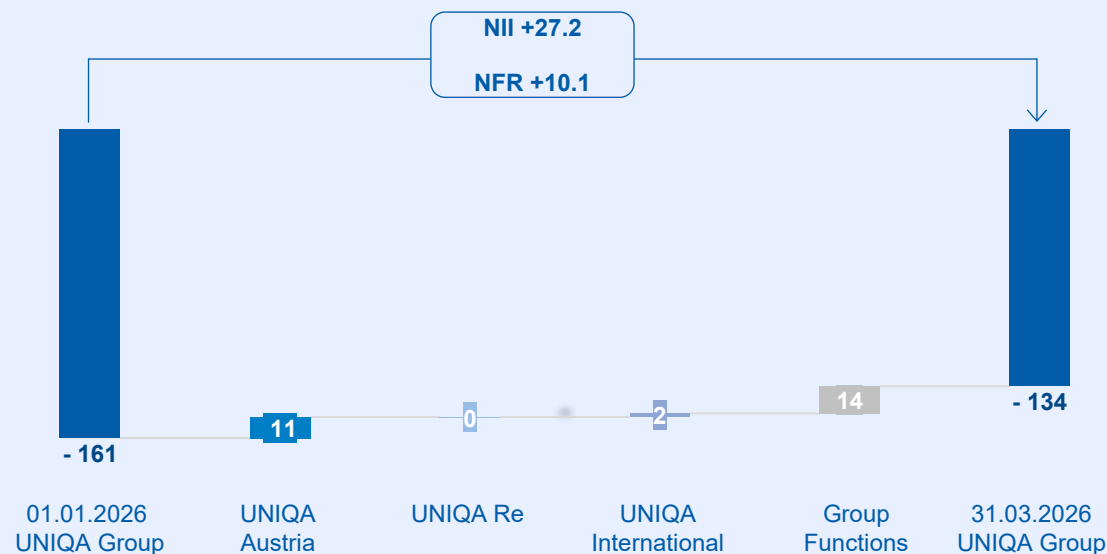
Other Comprehensive Income from Investments, EURm



Yield on a 10Y AT Government Bond, %



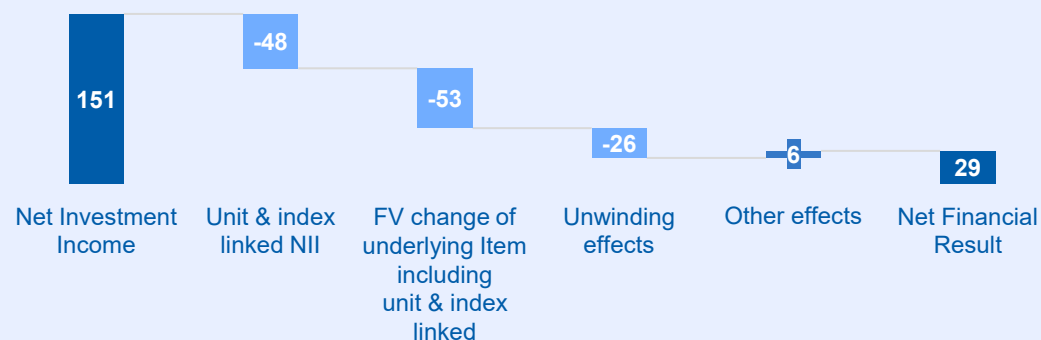
Expected Credit Loss Development, EURm



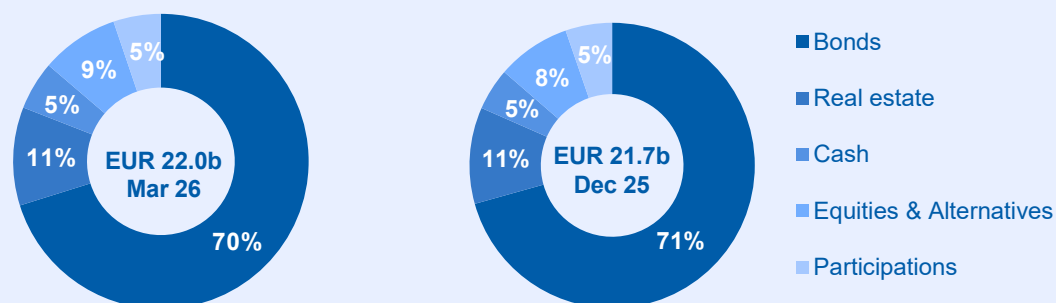
- Net OCI decreased by EUR 123m to EUR -1.368m in 3M26 mainly due to fixed income portfolio valuation effects driven by interest rates movements
- Expected credit loss decreased by EUR 27m to EUR 134m, mostly due to bond revaluations

Investment Activity

Net financial result (NFR) decomposition, EURm



Investment allocation by asset class (a)



The net financial result improved by 37% to EUR 29m, compared to EUR 21m in 3M25

- Net investment income +38% at EUR 151m (EUR 109m in 3M25) driven by lower (un)realized losses in fixed income portfolio and positive ECL effects
 - Ordinary income of EUR 161m in 3M26 (EUR 168m in 3M25)
 - Reinvestment yield of 4.7% (4.8% in 3M25) attributed to reinvestment volume of EUR 0.5bn in 3M26 (EUR 0.8b in 3M25)
 - Positive ECL of EUR 21m in 3M26 (EUR -1m in 3M25), mainly driven by the upward fixed income instruments revaluation
 - Realized and unrealized losses of EUR -9m in 3M26 (EUR -38m in 3M25)
- Financial result from insurance and reinsurance contracts EUR -73m (EUR -54m in 3M25)

1.2

Group Results
Outlook 2026

Outlook and guidance

Clear Path to Value Creation

Outlook for 2026

Continuing to demonstrate the benefits of UNIQA's resilience and diversification



Targeted **EBT range of EUR 540m-EUR 570m**, reflecting sustained operational excellence and market growth



Dividend FY25: EUR 0.72 DPS (subject to AGM approval)

Dividend Policy: 50-60% dividend payout ratio with progressive DPS

2028 targets reconfirmed

Growth

> 6% Premium CAGR

Profitability

> 7% EPS CAGR
>13% ROE
<93% Combined ratio (net)
<15% Admin cost ratio
~90% CSM SR

Capital

180 - 230% Solvency ratio
50 - 60% Payout ratio
Progressive dividend

Save the Date

Capital Markets Update in London on
25th November 2026

2.1

**Appendix
Segments**

Group P&L

EURm	3M25	3M26	Δ yoy
TECHNICAL RESULT (NET)	199.6	210.3	5%
Insurance revenue	1 751.2	1 881.6	7%
Insurance service expenses	-1 528.5	-1 636.9	7%
Technical result from reinsurance	- 23.0	- 34.4	49%
FINANCIAL RESULT	21.1	29.0	37%
Net investment income	108.8	150.5	38%
Income from investments	313.2	322.6	3%
Expenses from investments	- 185.8	- 157.5	-15%
Financial assets accounted for using the equity method	- 18.5	- 14.5	-22%
Unit-linked and index-linked life insurance net investment income	- 32.9	- 48.1	46%
Income from unit-linked and index-linked life insurance investments	52.1	27.6	-47%
Expenses from unit-linked and index-linked life insurance investments	- 85.1	- 75.7	-11%
Financial result from insurance contracts	- 55.9	- 76.8	37%
Financial result from reinsurance contracts	1.1	3.4	219%
NON-TECHNICAL RESULT	- 51.7	- 63.5	23%
Other income	115.8	123.5	7%
Other expenses	- 167.5	- 187.1	12%
OPERATING PROFIT (LOSS)	169.1	175.8	4%
Amortisation of VBI and impairment of goodwill	- 6.1	- 5.7	-7%
Finance cost	- 11.9	- 10.2	-14%
EARNINGS BEFORE TAXES	151.1	160.0	6%

Group Operating Segments

EURm	P&C			Health			Life		
	P&C			Health			Life		
	3M25	3M26	Δ yoy	3M25	3M26	Δ yoy	3M25	3M26	Δ yoy
TECHNICAL RESULT (NET)	139.5	111.5	-20%	13.3	40.0	202%	46.9	58.7	25%
Insurance revenue	1 177.5	1 239.2	5%	368.0	414.8	13%	205.6	227.6	11%
Insurance service expenses	-1 015.2	-1 095.7	8%	- 353.6	- 373.4	6%	- 159.7	- 167.8	5%
Technical result from reinsurance	- 22.9	- 32.0	40%	- 1.2	- 1.3	12%	1.0	- 1.0	n/a
FINANCIAL RESULT	14.3	12.1	-16%	- 2.7	3.6	n/a	9.5	13.4	40%
Net investment income	44.2	29.4	-33%	14.0	47.6	240%	50.6	73.5	45%
Income from investments	120.6	101.2	-16%	93.1	103.6	11%	99.4	117.8	18%
Expenses from investments	- 77.9	- 75.5	-3%	- 71.4	- 50.1	-30%	- 36.5	- 32.0	-12%
Financial assets accounted for using the equity method	1.5	3.7	142%	- 7.7	- 5.9	-24%	- 12.3	- 12.3	0%
Unit-linked and index-linked life insurance net investment income	0.0	0.0	n/a	0.0	0.0	n/a	- 32.9	- 48.1	46%
Income from unit-linked and index-linked life insurance investments	0.0	0.0	n/a	0.0	0.0	n/a	52.1	27.6	-47%
Expenses from unit-linked and index-linked life insurance investments	0.0	0.0	n/a	0.0	0.0	n/a	- 85.1	- 75.7	-11%
Financial result from insurance contracts	- 31.0	- 20.7	-33%	- 16.7	- 44.1	164%	- 8.2	- 12.0	46%
Financial result from reinsurance contracts	1.1	3.3	203%	0.0	0.1	n/a	0.0	0.0	206%
NON-TECHNICAL RESULT	- 32.1	- 39.3	23%	- 8.7	- 18.1	108%	- 11.0	- 6.1	-44%
Other income	20.8	20.6	-1%	64.1	68.2	6%	30.8	34.8	13%
Other expenses	- 52.9	- 59.9	13%	- 72.8	- 86.3	19%	- 41.8	- 40.9	-2%
OPERATING PROFIT (LOSS)	121.7	84.2	-31%	1.9	25.6	1237%	45.4	66.0	45%
Amortisation of VBI and impairment of goodwill	- 2.0	- 3.0	51%	0.0	0.0	n/a	- 4.1	- 2.6	-35%
Finance cost	- 11.8	- 10.0	-15%	0.0	0.0	209%	- 0.1	- 0.1	26%
EARNINGS BEFORE TAXES	108.0	71.2	-34%	1.9	25.6	1240%	41.3	63.2	53%

UNIQA Austria Income Statement

EURm	3M25	3M26	Δ yoy
TECHNICAL RESULT (NET)	66.8	86.5	29%
Insurance revenue	964.5	1 051.6	9%
Insurance service expenses	- 876.0	- 921.3	5%
Technical result from reinsurance	- 21.7	- 43.8	102%
FINANCIAL RESULT	6.4	11.2	75%
Net investment income	72.3	113.7	57%
Income from investments	128.1	170.9	33%
Expenses from investments	- 55.8	- 57.2	2%
Financial assets accounted for using the equity method	0.0	0.0	n/a
Unit-linked and index-linked life insurance net investment income	- 27.9	- 37.1	33%
Income from unit-linked and index-linked life insurance investments	13.3	5.7	-57%
Expenses from unit-linked and index-linked life insurance investments	- 41.2	- 42.7	4%
Financial result from insurance contracts	- 42.4	- 69.7	64%
Financial result from reinsurance contracts	4.4	4.3	-3%
NON-TECHNICAL RESULT	- 17.1	- 22.0	28%
Other income	4.8	4.1	-15%
Other expenses	- 22.0	- 26.1	19%
OPERATING PROFIT (LOSS)	56.1	75.7	35%
Amortisation of VBI and impairment of goodwill	0.0	0.0	n/a
Finance cost	- 6.0	- 4.2	-29%
EARNINGS BEFORE TAXES	50.2	71.5	43%

UNIQA Austria Operating Segments

EURm	P&C			Health			Life		
	3M25	3M26	Δ yoy	3M25	3M26	Δ yoy	3M25	3M26	Δ yoy
TECHNICAL RESULT (NET)	30.3	17.9	-41%	10.9	36.0	231%	25.7	32.5	27%
Insurance revenue	575.0	603.2	5%	332.9	380.2	14%	56.6	68.2	20%
Insurance service expenses	- 522.4	- 541.4	4%	- 321.6	- 343.5	7%	- 31.9	- 36.4	14%
Technical result from reinsurance	- 22.3	- 43.8	96%	- 0.3	- 0.6	97%	0.9	0.6	-28%
FINANCIAL RESULT	3.3	- 1.4	n/a	- 0.8	5.1	n/a	3.9	7.5	90%
Net investment income	7.3	3.5	-52%	18.4	42.9	133%	46.6	67.3	45%
Income from investments	22.1	20.3	-8%	47.4	70.6	49%	58.6	79.9	36%
Expenses from investments	- 14.8	- 16.8	14%	- 29.1	- 27.8	-4%	- 12.0	- 12.6	5%
Financial assets accounted for using the equity method	0.0	0.0	n/a	0.0	0.0	n/a	0.0	0.0	n/a
Unit-linked and index-linked life insurance net investment income	0.0	0.0	n/a	0.0	0.0	n/a	- 27.9	- 37.1	33%
Income from unit-linked and index-linked life insurance investments	0.0	0.0	n/a	0.0	0.0	n/a	13.3	5.7	-57%
Expenses from unit-linked and index-linked life insurance investments	0.0	0.0	n/a	0.0	0.0	n/a	- 41.2	- 42.7	4%
Financial result from insurance contracts	- 8.4	- 9.1	8%	- 19.2	- 37.9	97%	- 14.7	- 22.8	55%
Financial result from reinsurance contracts	4.4	4.2	-5%	0.0	0.1	1090%	0.0	0.0	-8%
NON-TECHNICAL RESULT	- 9.4	- 8.0	-14%	- 0.3	- 8.2	3140%	- 7.5	- 5.7	-24%
Other income	1.9	3.1	61%	2.4	0.5	-79%	0.5	0.5	2%
Other expenses	- 11.3	- 11.1	-1%	- 2.7	- 8.8	225%	- 8.0	- 6.2	-23%
OPERATING PROFIT (LOSS)	24.2	8.6	-65%	9.8	32.9	235%	22.1	34.3	55%
Amortisation of VBI and impairment of goodwill	0.0	0.0	n/a	0.0	0.0	n/a	0.0	0.0	n/a
Finance cost	- 3.9	- 2.2	-45%	0.0	0.0	-15%	- 2.1	- 2.1	0%
EARNINGS BEFORE TAXES	20.3	6.4	-69%	9.8	32.9	235%	20.0	32.2	61%

UNIQA International Income Statement

EURm	3M25	3M26	Δ yoy
TECHNICAL RESULT (NET)	79.9	86.1	8%
Insurance revenue	759.1	789.7	4%
Insurance service expenses	- 623.0	- 680.5	9%
Technical result from reinsurance	- 56.2	- 23.1	-59%
FINANCIAL RESULT	13.6	19.7	45%
Net investment income	25.7	33.3	29%
Income from investments	55.9	53.9	-3%
Expenses from investments	- 30.1	- 20.7	-31%
Financial assets accounted for using the equity method	0.0	0.0	n/a
Unit-linked and index-linked life insurance net investment income	- 5.0	- 11.0	120%
Income from unit-linked and index-linked life insurance investments	38.8	21.9	-44%
Expenses from unit-linked and index-linked life insurance investments	- 43.9	- 32.9	-25%
Financial result from insurance contracts	- 14.0	- 9.4	-33%
Financial result from reinsurance contracts	6.9	6.8	-1%
NON-TECHNICAL RESULT	- 19.5	- 26.9	38%
Other income	41.1	43.8	7%
Other expenses	- 60.6	- 70.7	17%
OPERATING PROFIT (LOSS)	73.9	78.9	7%
Amortisation of VBI and impairment of goodwill	- 6.1	- 5.7	-7%
Finance cost	- 2.0	- 2.2	14%
EARNINGS BEFORE TAXES	65.9	71.0	8%

UNIQA International Operating Segments

EURm	P&C			Health			Life		
	3M25	3M26	Δ yoy	3M25	3M26	Δ yoy	3M25	3M26	Δ yoy
TECHNICAL RESULT (NET)	53.3	52.8	-1%	2.8	4.5	61%	23.8	28.8	21%
Insurance revenue	575.0	595.7	4%	35.2	34.6	-2%	148.9	159.4	7%
Insurance service expenses	- 465.7	- 521.7	12%	- 32.0	- 29.9	-6%	- 125.3	- 128.8	3%
Technical result from reinsurance	- 56.0	- 21.2	-62%	- 0.5	- 0.2	-56%	0.2	- 1.7	n/a
FINANCIAL RESULT	6.7	13.1	95%	- 0.2	0.0	-77%	7.0	6.6	-6%
Net investment income	15.3	23.1	51%	0.1	0.1	19%	10.3	10.1	-2%
Income from investments	37.6	36.2	-4%	0.1	0.1	-2%	18.1	17.6	-3%
Expenses from investments	- 22.3	- 13.1	-41%	- 0.1	0.0	-28%	- 7.7	- 7.5	-3%
Financial assets accounted for using the equity method	0.0	0.0	n/a	0.0	0.0	n/a	0.0	0.0	n/a
Unit-linked and index-linked life insurance net investment income	0.0	0.0	n/a	0.0	0.0	n/a	- 5.0	- 11.0	120%
Income from unit-linked and index-linked life insurance investments	0.0	0.0	n/a	0.0	0.0	n/a	38.8	21.9	-44%
Expenses from unit-linked and index-linked life insurance investments	0.0	0.0	n/a	0.0	0.0	n/a	- 43.9	- 32.9	-25%
Financial result from insurance contracts	- 15.5	- 16.8	9%	- 0.2	- 0.1	-38%	1.7	7.5	342%
Financial result from reinsurance contracts	6.9	6.8	-1%	0.0	0.0	n/a	0.0	0.0	34%
NON-TECHNICAL RESULT	- 18.0	- 26.8	49%	- 1.1	- 1.1	-4%	- 0.4	1.1	n/a
Other income	10.6	10.3	-3%	1.4	1.2	-14%	29.0	32.3	11%
Other expenses	- 28.6	- 37.1	30%	- 2.6	- 2.3	-10%	- 29.4	- 31.3	6%
OPERATING PROFIT (LOSS)	42.1	39.1	-7%	1.4	3.3	132%	30.4	36.5	20%
Amortisation of VBI and impairment of goodwill	- 2.0	- 3.0	51%	0.0	0.0	n/a	- 4.1	- 2.6	-35%
Finance cost	- 1.8	- 2.1	15%	0.0	0.0	81%	- 0.1	- 0.1	7%
EARNINGS BEFORE TAXES	38.2	34.0	-11%	1.4	3.3	132%	26.3	33.7	28%

UNIQA International Country Details

EURm	Gross Written Premiums			Insurance Technical Result (Net)			P&C Combined Ratio (Gross)			Earnings Before Taxes		
	3M25	3M26	Δ yoy	3M25	3M26	Δ yoy	3M25	3M26	Δ yoy	3M25	3M26	Δ yoy
Poland	381.4	399.1	5%	28.8	31.1	8%	87.6%	97.5%	9.9pp	26.4	29.0	10%
Czech Republic & Slovakia	239.8	255.5	7%	19.9	26.5	33%	81.6%	83.6%	2pp	23.3	28.8	24%
SEE6 ^(a)	123.1	136.9	11%	15.2	13.0	-14%	72.0%	71.5%	-0.6pp	12.3	9.0	-27%
Hungary	92.3	95.1	3%	8.0	13.2	64%	73.8%	76.2%	2.3pp	2.2	7.4	237%
Ukraine	29.5	30.9	5%	0.9	1.5	69%	76.6%	84.1%	7.4pp	2.4	4.2	79%
Liechtenstein	6.6	9.4	41%	0.4	0.9	130%	52.0%	110.1%	58.1pp	0.3	0.8	143%
Other	0.0	0.0	N/A	0.0	0.0	N/A	0.0%	0.0%	0pp	-0.3	-0.2	-43%
UI Administration	0.0	0.0	N/A	0.0	0.0	N/A	0.0%	0.0%	0pp	-7.0	-8.1	16%
Consolidation	0.0	0.0	N/A	-0.4	0.0	-89%	0.0%	0.0%	0pp	-0.3	-0.1	-78%
UNIQA International	872.7	926.9	6%	79.9	86.1	8%	81.0%	87.6%	6.6pp	65.9	71.0	8%

Other Segments

EURm	Consolidation			Reinsurance			Group Functions		
	3M25	3M26	Δ yoy	3M25	3M26	Δ yoy	3M25	3M26	Δ yoy
TECHNICAL RESULT (NET)	3.6	0.8	-77%	49.2	36.9	-25%	0.0	0.0	n/a
Insurance revenue	- 325.1	- 331.7	2%	352.6	371.9	5%	0.0	0.0	n/a
Insurance service expenses	239.4	262.0	9%	- 269.0	- 297.1	10%	0.0	0.0	n/a
Technical result from reinsurance	89.3	70.5	-21%	- 34.3	- 38.0	11%	0.0	0.0	n/a
FINANCIAL RESULT	- 9.2	- 50.6	451%	5.4	- 0.3	n/a	4.9	49.1	902%
Net investment income	- 16.4	- 47.4	188%	22.4	1.8	-92%	4.9	49.1	902%
Income from investments	- 33.4	- 52.4	57%	29.3	24.7	-16%	133.3	125.5	-6%
Expenses from investments	35.5	19.6	-45%	- 6.9	- 22.9	231%	- 128.4	- 76.4	-41%
Financial assets accounted for using the equity method	- 18.5	- 14.5	-22%	0.0	0.0	n/a	0.0	0.0	n/a
Unit-linked and index-linked life insurance net investment income	0.0	0.0	n/a	0.0	0.0	n/a	0.0	0.0	n/a
Income from unit-linked and index-linked life insurance investments	0.0	0.0	n/a	0.0	0.0	n/a	0.0	0.0	n/a
Expenses from unit-linked and index-linked life insurance investments	0.0	0.0	n/a	0.0	0.0	n/a	0.0	0.0	n/a
Financial result from insurance contracts	16.7	5.6	-66%	- 16.1	- 3.3	-80%	0.0	0.0	n/a
Financial result from reinsurance contracts	- 9.4	- 8.9	-6%	- 0.8	1.2	n/a	0.0	0.0	n/a
NON-TECHNICAL RESULT	2.1	1.2	-41%	- 4.8	0.4	n/a	- 12.4	- 16.3	32%
Other income	- 3.1	- 7.7	153%	0.0	1.0	2977%	72.9	82.4	13%
Other expenses	5.1	9.0	74%	- 4.8	- 0.6	-89%	- 85.3	- 98.7	16%
OPERATING PROFIT (LOSS)	- 3.4	- 48.5	1311%	49.9	37.0	-26%	- 7.5	32.8	n/a
Amortisation of VBI and impairment of goodwill	0.0	0.0	n/a	0.0	0.0	n/a	0.0	0.0	n/a
Finance cost	13.8	12.8	-8%	- 1.4	- 1.4	0%	- 16.3	- 15.0	-8%
EARNINGS BEFORE TAXES	10.4	- 35.8	n/a	48.5	35.5	-27%	- 23.8	17.8	n/a

2.2

**Appendix
Balance Sheet**

Group Balance Sheet

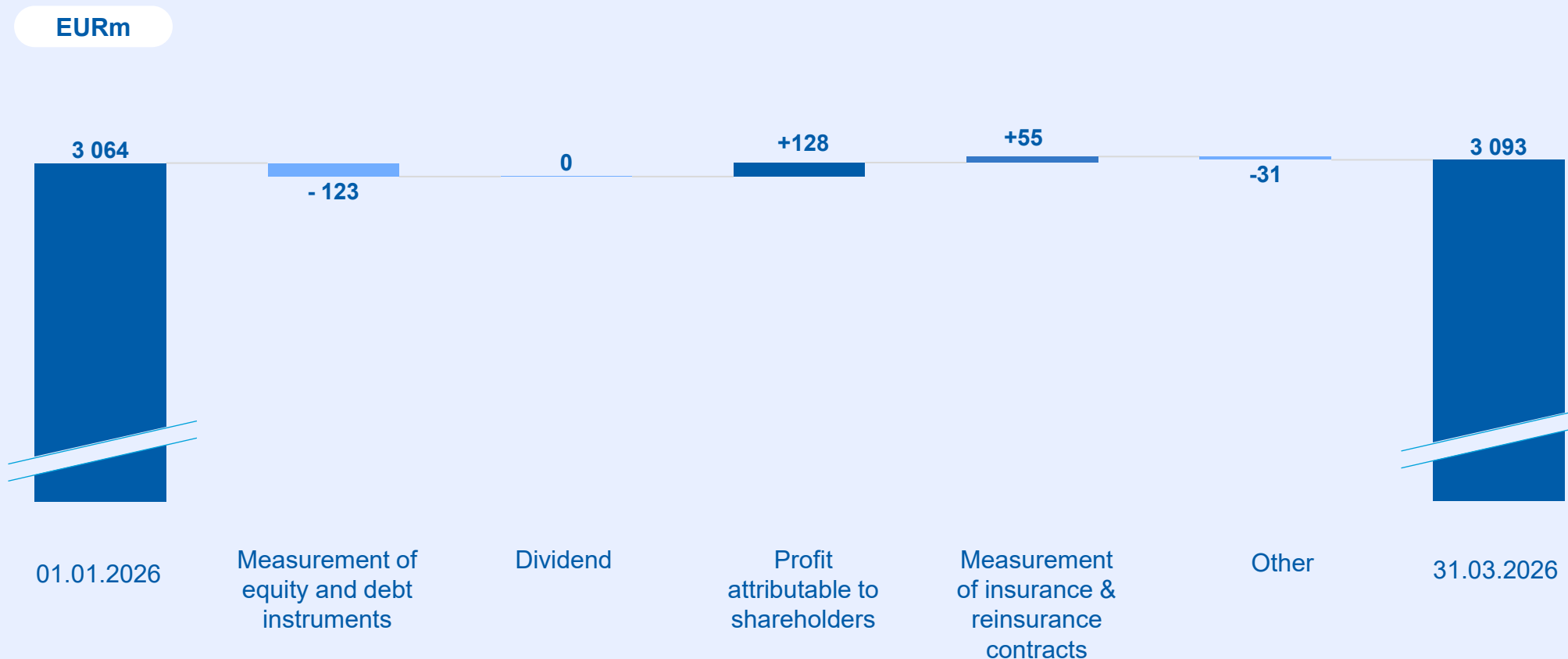
Assets

EURm	FY25	3M26	Δ yoy
Property, plant and equipment	405	405	0%
Intangible assets	1 152	1 147	0%
Investments	21 064	21 239	1%
Investment property	2 374	2 367	0%
Financial assets accounted for using the equity method	944	930	-2%
Other investments	17 745	17 942	1%
Unit-linked and index-linked life insurance investments	4 530	4 356	-4%
Assets from insurance contracts	107	123	15%
Assets from reinsurance contracts	516	511	-1%
Receivables and other assets	480	505	5%
Deferred tax assets	135	133	-1%
Cash	660	717	9%
Assets in disposal groups held for sale	0	0	n/a
TOTAL ASSETS	29 048	29 135	0%

Equity and Liabilities

EURm	FY25	3M26	Δ yoy
EQUITY	3 165	3 191	1%
Portion attributable to shareholders of UNIQA Insurance Group AG	3 064	3 093	1%
Subscribed capital and capital reserves	1 790	1 790	0%
Treasury shares	- 17	- 17	0%
Accumulated results	1 290	1 319	2%
Non-controlling interests	101	99	-2%
LIABILITIES	25 883	25 944	0%
Subordinated liabilities	707	715	1%
Liabilities from insurance contracts	22 897	22 766	-1%
Liabilities from reinsurance contracts	10	6	-40%
Financial liabilities	690	772	12%
Other provisions	500	520	4%
Liabilities and other items classified as liabilities	992	1 085	9%
Deferred tax liabilities	88	82	-7%
Liabilities in disposal groups held for sale	0	0	n/a
TOTAL EQUITY AND LIABILITIES	29 048	29 135	0%

Shareholder Equity (excluding minority interest)



2.3

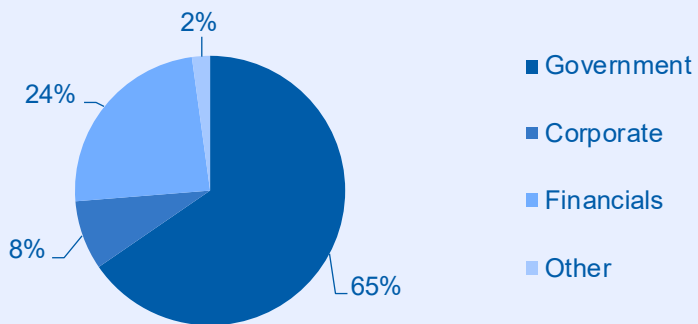
Appendix

Investment Portfolio

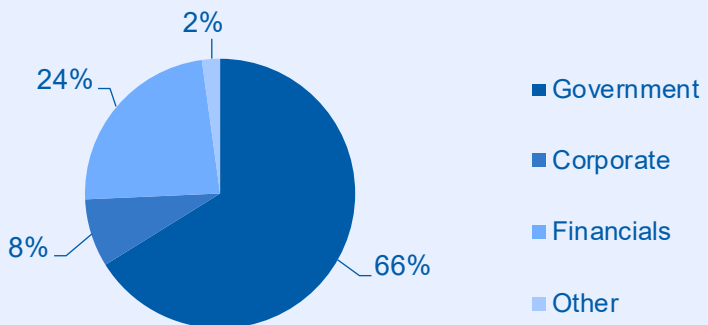
Fixed Income Portfolio

Overall composition

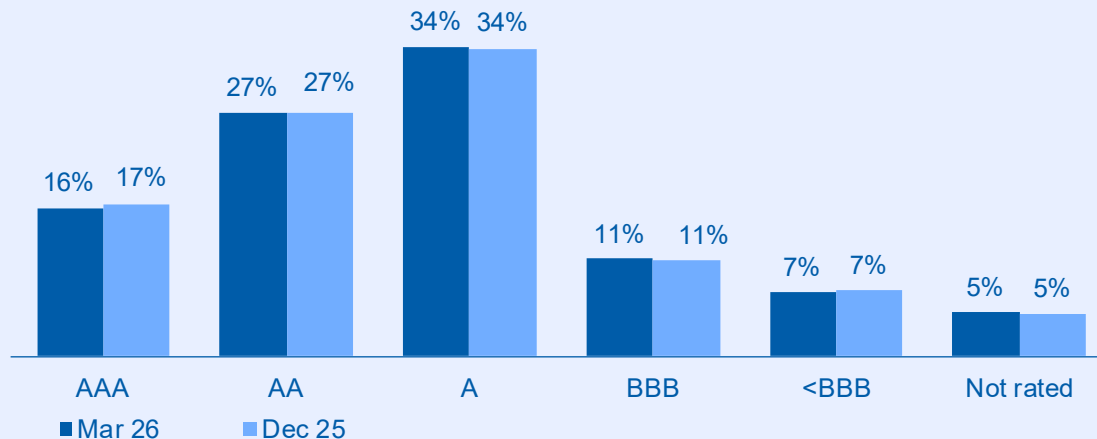
Dec 25
EUR 13.5b



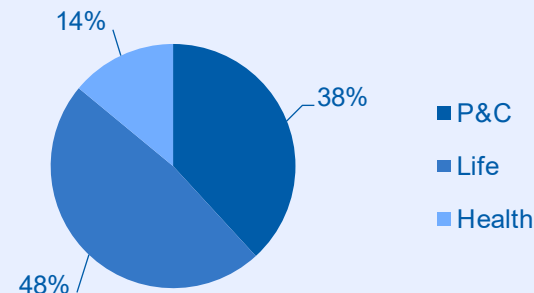
Mar 26
EUR 13.4b



Rating distribution (a)

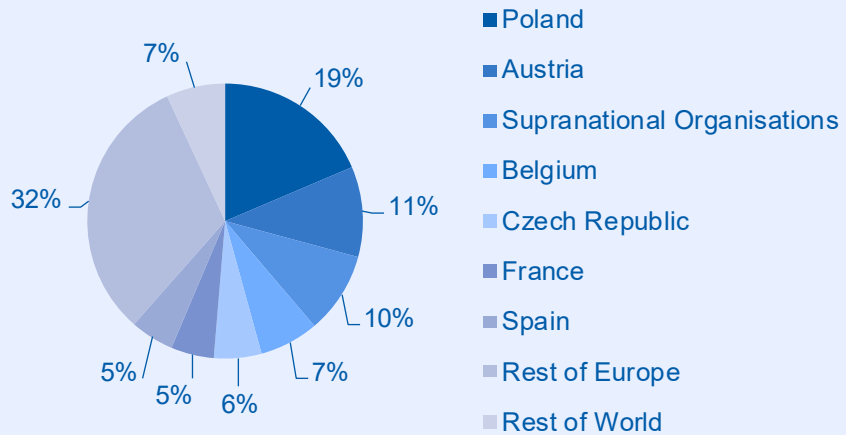


By Segment

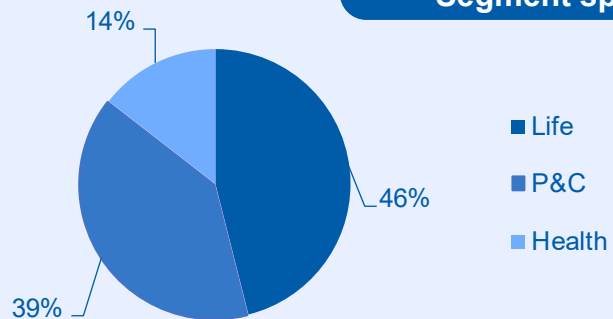


Fixed Income Portfolio | Government EUR 8.9b

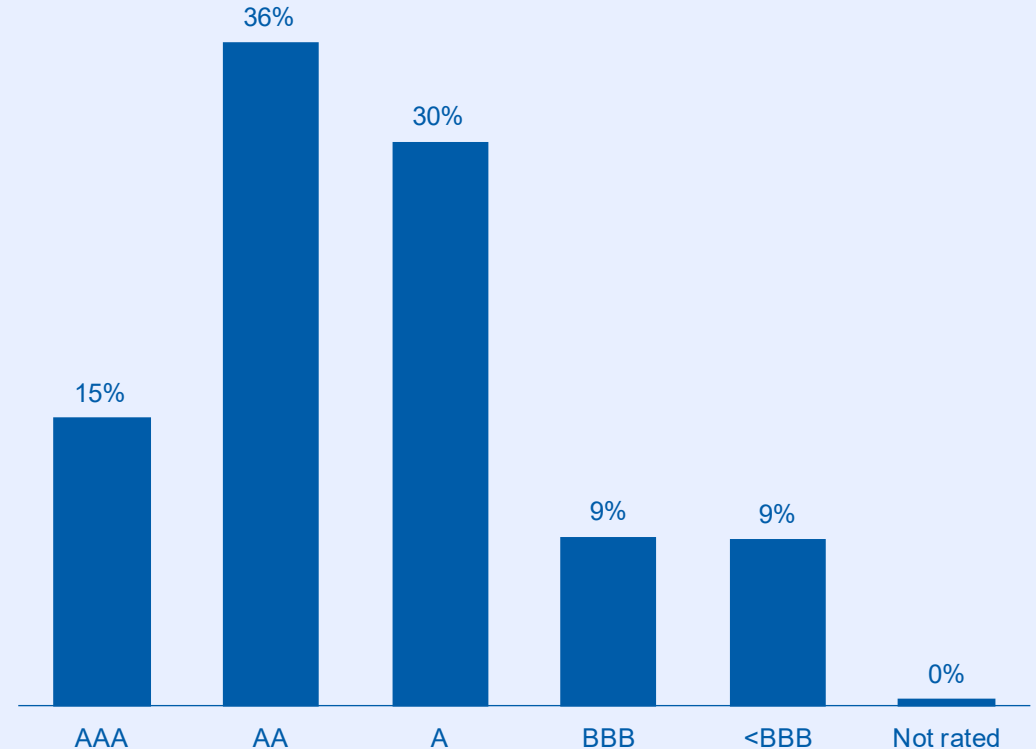
Geographical split



Segment split

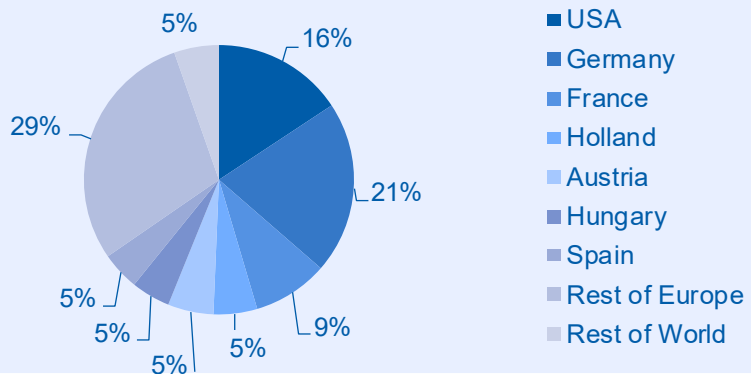


Rating distribution (a)

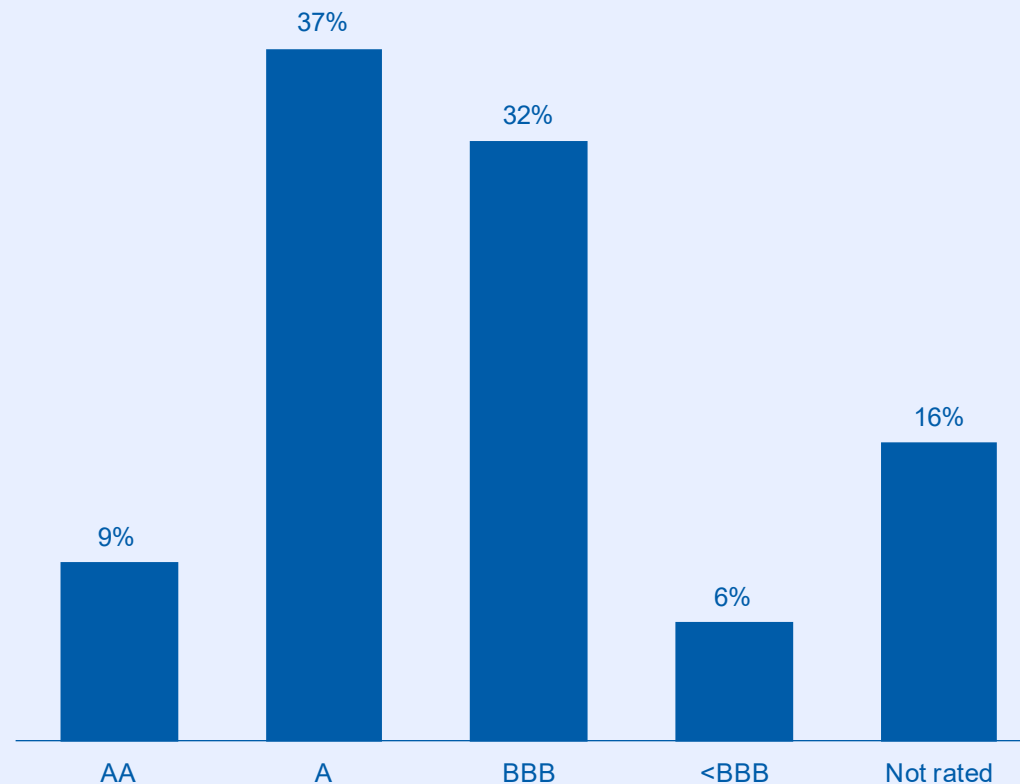


Fixed Income Portfolio | Corporates EUR 1.1b

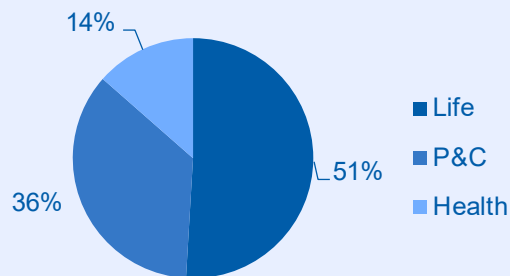
Geographical split



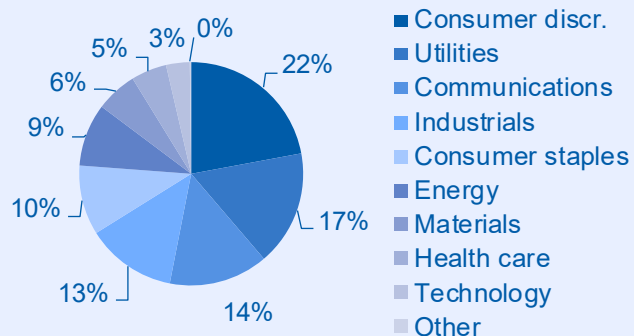
Rating distribution (a)



Segment split

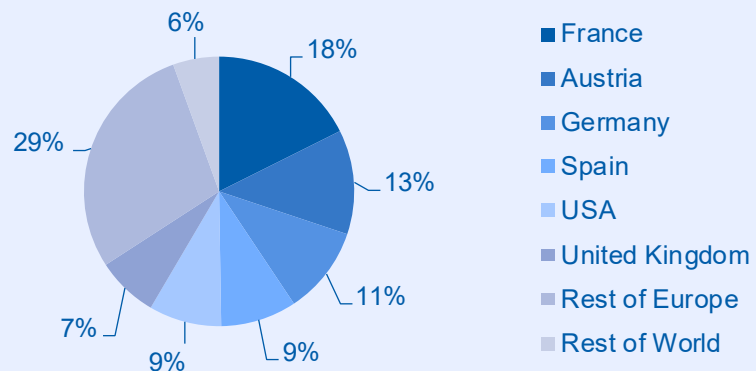


Sector split

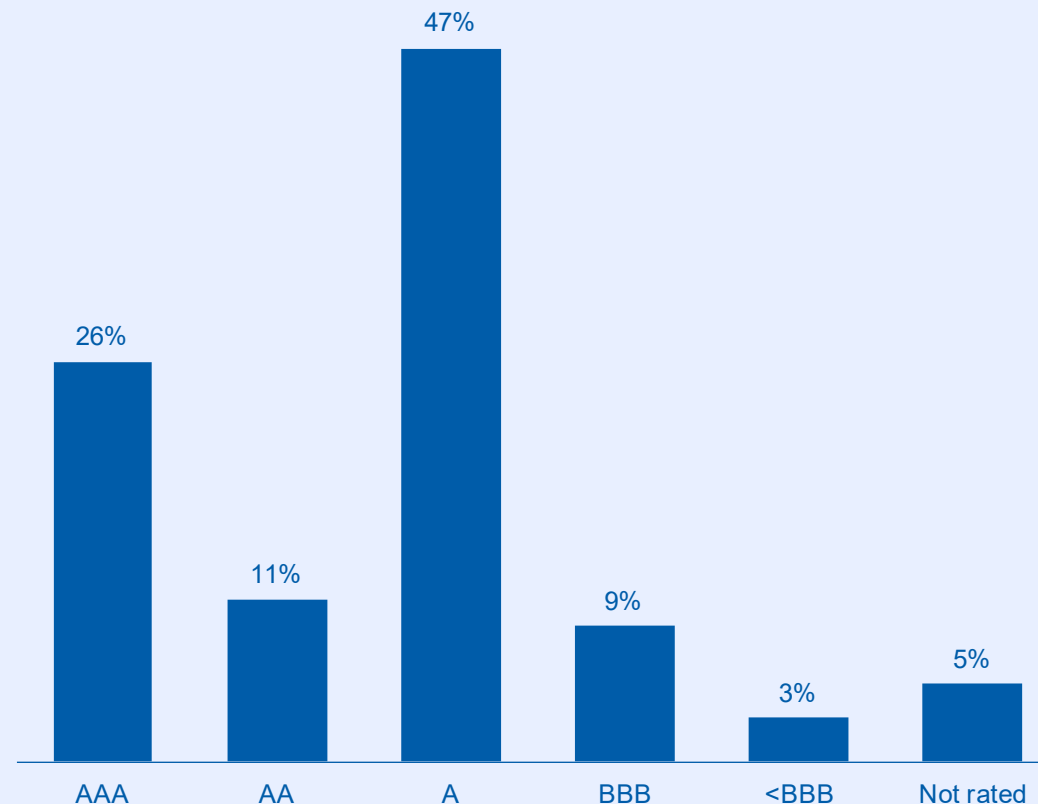


Fixed Income Portfolio | Financials EUR 3.2b

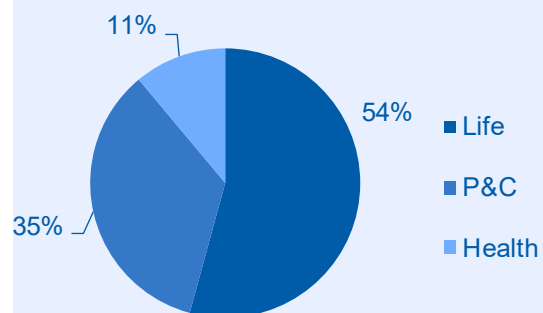
Geographical split



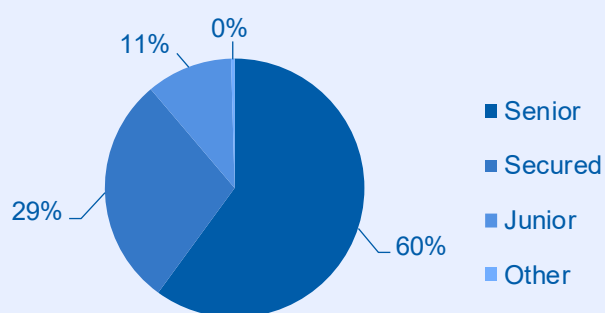
Rating distribution (a)



Segment split

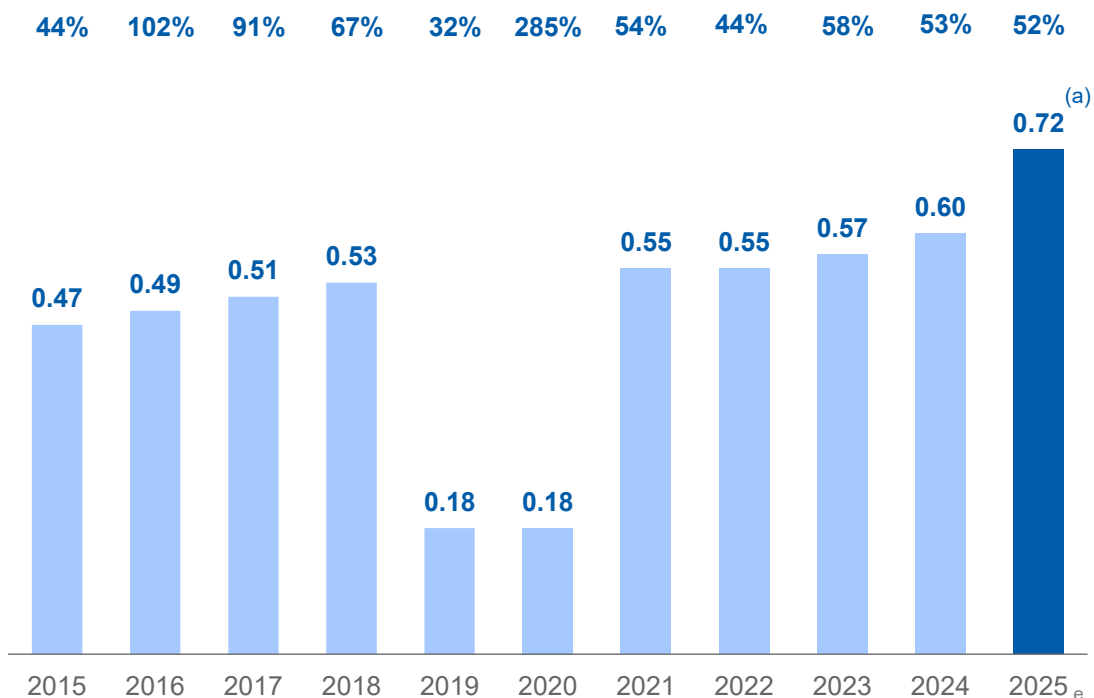


Instrument type



Shareholder Information and Contacts

Dividend per share (EUR) / Payout 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



Investor Relations

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