UNIQA Group at a glance

Consolidated key figures In € million	2024	2023	Change
Premiums written ¹⁾	7,839.7	7,185.7	+9.1%
of which property and casualty insurance	4,678.3	4,214.3	+11.0%
of which health insurance	1,526.5	1,388.1	+10.0%
of which life insurance	1,634.9	1,583.3	+3.3%
Premiums written UNIQA Austria ¹⁾	4,488.3	4,290.0	+4.6%
Premiums written UNIQA International ¹⁾	3,174.6	2,787.9	+13.9%
Insurance revenue	6,557.2	5,994.1	+9.4%
of which property and casualty insurance	4,421.8	4,006.3	+10.4%
of which health insurance	1,355.8	1,234.7	+9.8%
of which life insurance	779.6	753.1	+3.5%
Insurance service expenses	-5,900.4	-5,291.0	+11.5%
of which property and casualty insurance	-4,029.8	-3,580.8	+12.5%
of which health insurance	-1,255.2	-1,110.3	+13.1%
of which life insurance	-615.4	-600.0	+2.6%
Technical result from reinsurance	-96.3	-140.9	-31.7%
Technical result	560.5	562.2	-0.3%
of which property and casualty insurance	306.2	287.5	+6.5%
of which health insurance	99.8	122.0	-18.2%
of which life insurance	154.5	152.8	+1.1%
Administrative expense ratio	15.9%	15.7%	-
Combined ratio (net after reinsurance)	93.1%	92.8%	-
Financial result	210.2	150.2	+39.9%
of which net investment income	749.7	588.8	+27.3%
Non-technical result	-254.5	-206.4	+23.3%
Operating profit/(loss)	516.2	506.1	+2.0%
Earnings before taxes	441.9	426.4	+3.6%
Profit/(loss) for the period from continuing operations	348.2	323.1	+7.8%
Profit/(loss) for the period from discontinued operations (after tax)	2.3	-19.3	-
Profit/(loss) for the period	350.5	303.8	+15.4%
Consolidated profit/loss	347.6	302.7	+14.9%
Return on equity	12.4%	13.2%	-
Investments	20,725.5	20,431.9	+1.4%
Shareholders' equity	2,889.7	2,710.2	+6.6%
Equity, including non-controlling interests	2,941.4	2,730.1	+7.7%
Total assets	28,532.1	28,151.0	+1.4%

¹⁾ Including the savings portions from unit-linked and index-linked life insurance (figures in accordance with local accounting standards)