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Think 18<sup>th</sup> General Assembly.



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Vienna, 29<sup>th</sup> May 2017

1. Presentation of the adopted non-consolidated financial statements and the consolidated financial statements of UNIQA Insurance Group AG for the year ending 31 December 2016, of the management report, the corporate governance report of the management board, and of the management board's proposal for the allocation of profits along with the supervisory board's report pursuant to Section 96 Stock Corporation Act (hereinafter "AktG") for the fiscal year 2016.
2. Resolution on the distribution of net profits shown in the Company's financial statements for the year ending 31 December 2016.
3. Resolution on the discharge of the members of the Company's management board and the supervisory board for the fiscal year 2016.
4. Resolution on daily allowances and remunerations to the members of the supervisory board.
5. Election of the auditor of the non-consolidated and consolidated financial statements for the fiscal year 2018.
6. Election of two members of the supervisory board.

1. Presentation of the adopted non-consolidated financial statements and the consolidated financial statements of UNIQA Insurance Group AG for the year ending 31 December 2016, of the management report and the consolidated management report, the corporate governance report of the Management Board, and of the Management Board's proposal for the allocation of profits along with the Supervisory Board's report pursuant to Section 96 Stock Corporation Act (hereinafter "AktG") for the fiscal year 2016.

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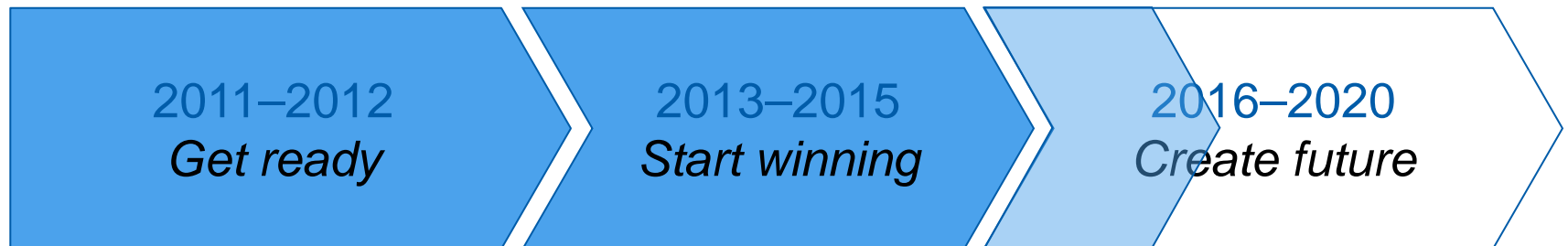
Think



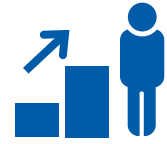
Vienna, 29<sup>th</sup> May 2017



# UNIQA 2.0 – Our long-term strategy program in 3 phases



## Our targets from July 2011 to 2020



**Customer growth**

**Focus on core business**

**4 key programs**

**Solid capital base**

**Attractive financials**

15 million



7.5 million

**Primary Insurer**

**2 Core Markets  
AT & CEE**

UNIQA AT  
**Profitability**

RV AT  
**Productivity**

UNIQA  
**International  
Growth & profit**

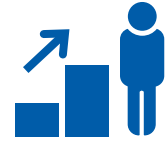
Risk/Return  
**Improve risk  
return profile**

**Strengthened  
capital base**

**Re-IPO**

**Simpler  
group  
structure**

**Improve  
EBT by up  
to €400M  
until 2015**



**Customer  
growth**

**Focus on core  
business**

**4 key  
programs**

**Solid capital  
base**

**Attractive  
financials**

10 million



7.5 million

De-  
Investment  
Mannheimer  
Hotels  
Casinos  
Media ...

Investment  
CEE  
Private  
Hospitals...

UNIQA AT  
Profitability ✓  
RV AT  
Productivity ✓  
UNIQA  
International  
Growth & Profit ✓  
Risk/Return  
Improve risk  
return profile ✓

**Solvency II/  
ECR**

12: 108%

13: 161%

14: 150%

15: 182%

**Dividend/  
EBT**

12: 25c/€204M

13: 35c/€305M

14: 42c/€378M

15: 47c/€423M

### Changing framework and increasing cost pressure



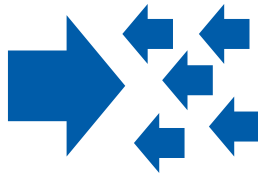
Low interest rates  
environment  
and volatile markets



Changing  
customer expectation



Rapidly increasing  
importance of  
Digitalisation



Macroeconomic  
headwind



Increasing pressure by  
regulatory systems



# Significant changes made

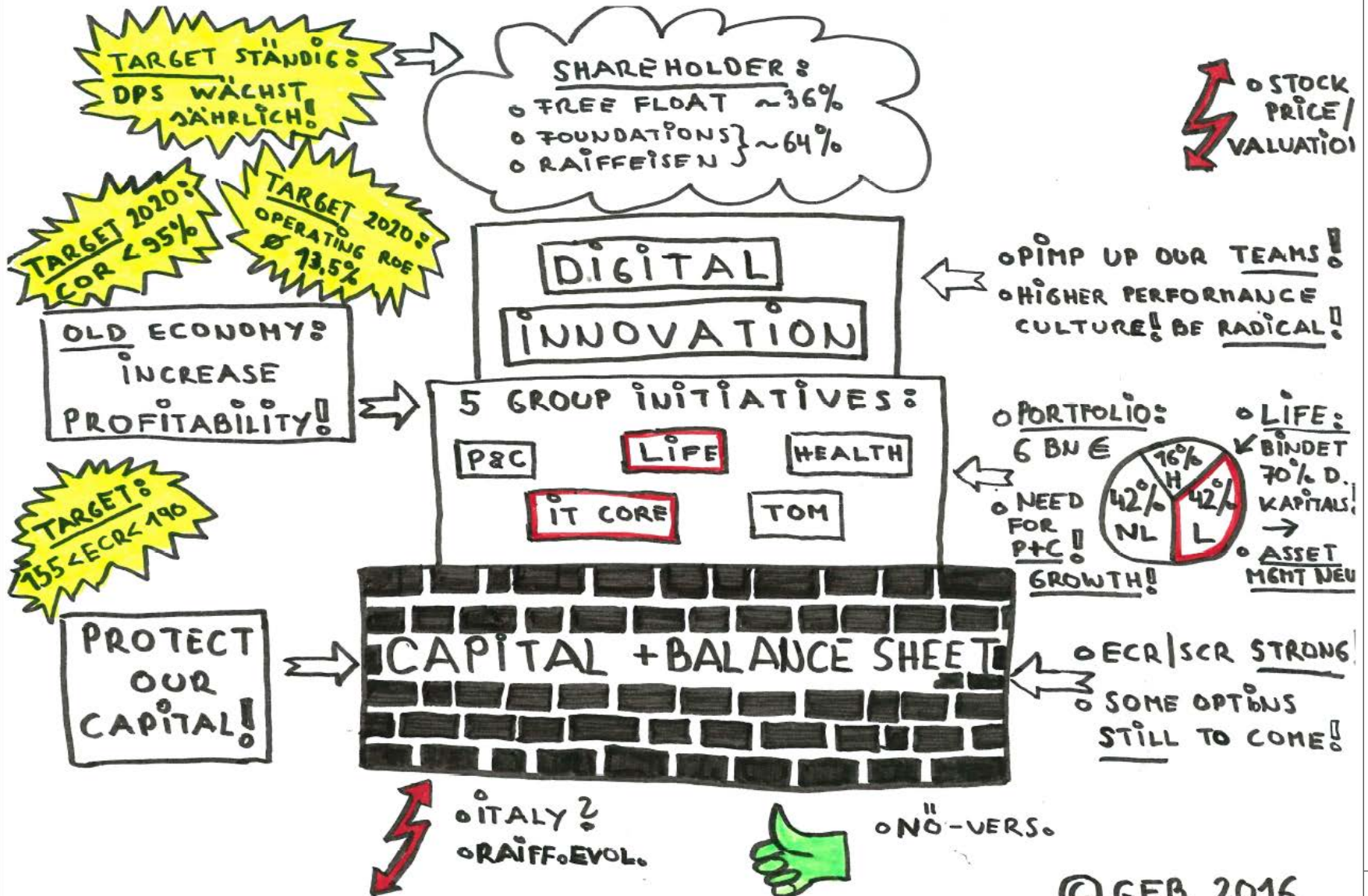
**Merger of the Austrian  
companies**

**Investment and  
Innovation**



**Lean and functional  
group structure**

**Disposal of Italian  
subsidiaries**



# First quarter result

IFRS Mio. Euro	1Q16	1Q17	▲IS/PY
Gross written premium <sup>(a)</sup>	1,439	1,512	5.1%
Net insurance technical result	31	40	3.6%
Net Investment income	108	76	-29.8%
Earnings before taxes	33	33	-0.8%
Consolidated net profit after minorities	33	29	-12.3%
Cost ratio (net)	26.0%	25.9%	-0.1ppts
Combined Ratio P/C (net)	96.2%	97.7%	1.5ppts
Investment yield	2.1%	1.5%	-60bps

- Solid growth of premiums expected
- Combined ratio to improve to 97.5% in FY17
- Economic capital ratio will stay above 190% (upper bound of target range)
- Earnings before tax will slightly increase compared to 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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safer, better,  
longer living.



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2. Resolution on the distribution of net profits shown in the Company's financial statements for the year ending 31 December 2016.

### **Resolutions Proposed by the Management Board and the Supervisory Board**

"Net profits for the 2016 financial year in the amount of EUR 252.949.829,25 shall be allocated as follows:

Distribution of a dividend of 49 cents for each share unit carrying dividend rights (309,000,000 share units issued as of 31 December 2016, less treasury shares held on the date the resolution is adopted) representing a proportionate value of EUR 1.00 each in respect of the share capital.

The residual amount shall be carried forward."

3. Resolution on the discharge of the members of the Company's Management Board and the Supervisory Board for the fiscal year 2015.



### **Resolutions Proposed by the Management Board and the Supervisory Board**

“The members of the Company's Management Board and the members of the Company's Supervisory Board (each in the fiscal year 2016) will be discharged for the fiscal year 2016 in separate votes.”

4. Resolution on daily allowances and remunerations to the members of the Supervisory Board.

### **Resolution Proposed by the Management Board and the Supervisory Board**

"The remunerations of the members of the Supervisory Board shall amount in total to EUR 470.000,00 for the fiscal year 2016. Allocation to the individual members of the Supervisory Board will be made by resolution of the Supervisory Board. The daily allowances of the members of the Supervisory Board shall amount to EUR 500.00 per meeting and participating member."

5. Election of the auditor of the non-consolidated and consolidated financial statements for the fiscal year 2018.

### **Resolutions Proposed by the Supervisory Board**

„PwC Wirtschaftsprüfung GmbH is elected as auditor for the non-consolidated and consolidated financial statements for the year ending 31 December 2018.“

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6. Election of two members of the Supervisory Board.

### **Resolutions Proposed by the Supervisory Board**

“The following persons are elected Members of the Supervisory Board in the following order:

Klemens Breuer

Burkhard Gantenbein

The proposed candidates are to be elected as of the end of the 18<sup>th</sup> Annual General Meeting for a term of office until the end of the Annual General Meeting held to formally adopt the resolution on discharge for the fiscal year 2018. The previous number of ten Members of the Supervisory Board elected by the Annual General Meeting of the Company is to remain the same, so that on the account of the termination of the Supervisory Board mandates of Mr. Johannes Peter Schuster and Mr. Ernst Burger, two new Members of the Supervisory Board are to be elected, in order to attain the number of ten Members of the Supervisory Board elected by the Annual General Meeting .”

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