



25th Annual General Meeting UNIQA Insurance Group AG

living better together

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 ending 31 December 2023, the management report, the corporate governance report of the Management Board, the separate consolidated non-financial report of the Management Board, and the Management Board's proposal for the distribution of profit, as well as the report of the Supervisory Board pursuant to Section 96 of the Stock Corporation Act for the 2023 business year.
2. Resolution on the distribution of the net profit shown in the Company's financial statements for the year ending 31 December 2023.
3. Resolution on the approval of the actions of the members of the Management Board and the Supervisory Board of the Company for the 2023 business year.
4. Election of the auditor of the non-consolidated and consolidated financial statements for the business year 2025 and (anticipatory) election of the auditor of the sustainability reports for the business years 2024 and 2025
5. Resolution on the remuneration report disclosing the remuneration of the Management Board and the Supervisory Board for the 2023 business year.
6. Resolution on the Remuneration Policy.
7. Resolution on the daily allowances and the remuneration of the members of the Supervisory Board.
8. Resolution on the authorization of the Management Board, up to and including 30 June 2029:
 - (a) to increase the share capital with the approval of the Supervisory Board by a maximum of EUR 80,000,000 through the issue of up to 80,000,000 no-par value bearer shares or registered shares with voting rights against cash contributions or contributions in kind once or in several parts,

Agenda

- (b) subject to approval by the Supervisory Board, to exclude, if appropriate, the shareholders' subscription rights, provided the share capital is increased
 - (b.a) 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 or a stock option plan for employees, 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 within the meaning of section 4d (4) of the Income Tax Act, or
 - (b.b.) against contributions in kind, in particular of businesses, establishments, parts of establishments or shares in one or several companies in Austria or abroad, or
 - (b.c.) for an over-allotment option (greenshoe), or
 - (b.d.) for the adjustment of fractional amounts, and
 - (c) to determine, with the approval of the Supervisory Board, the type of shares to be newly issued (bearer shares or registered shares), the issue price, and the other terms and conditions of the issue (authorized capital);
- and resolution on the amendment to the Articles of Association of the Company in Art.4 para.3 in accordance with the resolution on authorized capital.

9. Election of a member of the Supervisory Board.

Item 1 of the Agenda

Presentation of the approved and officially adopted non-consolidated financial statements and the consolidated financial statements of UNIQA Insurance Group AG for the year ending 31 December 2023, the management report, the corporate governance report of the Management Board, the separate consolidated non-financial report of the Management Board, and the Management Board's proposal for the distribution of profit, as well as the report of the Supervisory Board pursuant to Section 96 of the Stock Corporation Act for the 2023 business year

Report of the Chairman of the Executive Board on agenda item 1



A man in a teal t-shirt and dark shorts is climbing a dark grey rock wall with colorful handholds. The background is a bright blue sky with a few clouds. The image is framed by a large, semi-transparent blue circle.

What challenges us?

What challenges us?

A man in a light blue t-shirt and shorts is climbing a dark rock wall. He is wearing a climbing harness and shoes. The background is a clear blue sky.

... in Europe:

- **Global competitiveness**
- **Performance - then prosperity**
- **Security**

... in the industry:

- **Climate**
- **Pensions**
- **Health**

Natural catastrophes 2023

UNIQA

Weather-related claims:

- **153 million Euro in Austria**
- **33 million Euro in CEE**

Third highest value of the last 20 years

Global Figures¹

Total losses 250 billion US-Dollars, only 95 billion US-Dollars insured

No mega-disasters, **many regional storms**

Extremely high temperatures favored weather disasters

Demographic & social change



Life expectancy

1970

~70

2021

~81



Childhood, school, retirement

25

43



Working life

45

38

1970

2021

Challenge healthcare system

We are getting older and older



Proportion of 65+ year olds:

19.5 percent in 2022, 26.6 percent in 2040



200,000 additional nursing and care staff needed by 2050



Austria among OECD-leaders in **healthcare expenditure:**
about **50 billion Euros in 2023**



Expensive repair medicine instead of **prevention: only 2 percent**



**Our range of movement
is increasing!**



Auf dem Weg zur Klimatransition

Auf unserem Weg zur Klimatransition möchten wir einen umfassenden Überblick über unsere bisherigen Fortschritte geben. In den nachfolgenden Abschnitten führen wir die relevanten Entwicklungen in den Kernbereichsberichten zusammen.

Corporate Underwriting
Die nachstehende Tabelle bietet während detaillierter Informationen in jedem Bereich zu finden sind.

	Veranlagung	Corporate Underwriting	Eigene Betriebsführung
Nachhaltigkeits- & Klimastrategie	✓	✓	✓
Engagement-Strategie	✓	✓	✓
Phase-out fossiler Energien	✓	✓	✓
Ziele gem. 1,5 °C	✓	✓	✓
Aktionspläne	✓	✓	✓
Integration & Steuerung	✓	✓	✓

Unsere Klimastrategie

Die Klimastrategie ist das Herz unserer Nachhaltigkeitsstrategie. Um die Klimaziele zu erreichen, ist es notwendig, die Emissionen zu reduzieren. Wir sind verpflichtet, unsere Emissionen zu reduzieren und die Klimaziele zu erreichen. Wir sind verpflichtet, unsere Emissionen zu reduzieren und die Klimaziele zu erreichen. Wir sind verpflichtet, unsere Emissionen zu reduzieren und die Klimaziele zu erreichen.

gemeinsam besser leber

The financial year 2023



Continued strong business performance^(a)

Gross written Premium



7,186 m EUR

+10%

Insurance Revenue



5,994 m EUR

+12%

P&C Brutto CoR



89.4%

-2.3 pp

New Investment Yield



4.7%

+0.4 pp

Investment income



589 m EUR

+227%

Earnings before taxes



426 m EUR

+57%

Profit after taxes



303 m EUR

+18%

Dividend

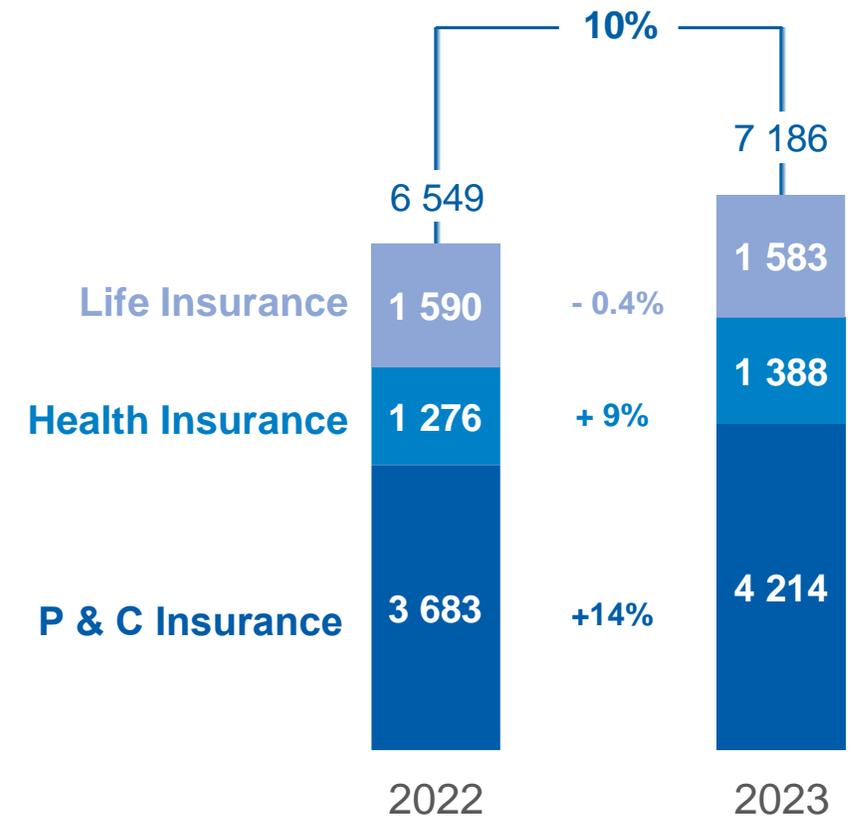


57 Cent

+4%

P&C and Health drive growth

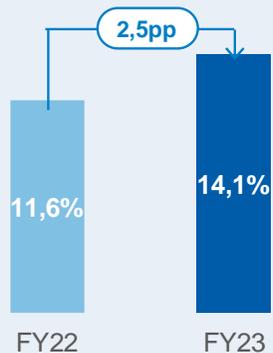
Gross written premium^(a), m EUR



(a) Premiums written in 2022 and 2023 excluding Raiffeisen Life (Russia)

Key financial indicators

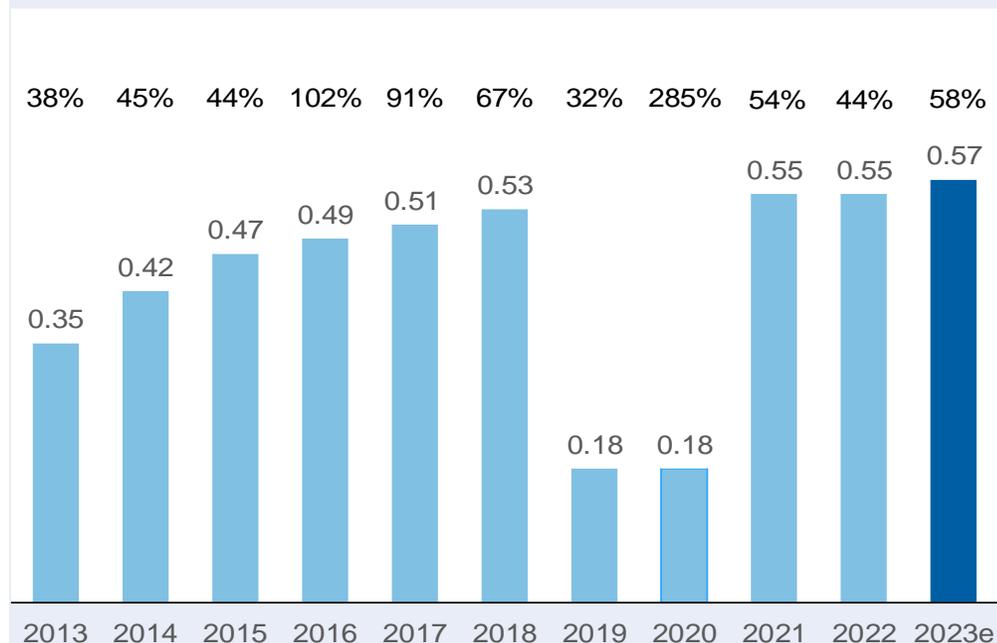
ROE (%)



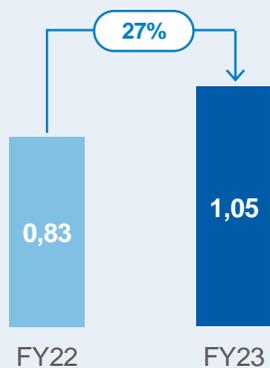
RoRAC (%) ^(a)



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



Earnings Per Share (EUR)



Regulatory Capital Position (%) ^(a)



Dividend Return

7.9%
(2022: 7.3%)

(a) Including Raiffeisen Life (Russia)

Austria: strong regional presence

☆
2nd Place

👤👤👤
3.7 m Customers

⭐ 4.6
Customer Satisfaction

📈
+5.0% Growth

€
€ 3.7 Premium



- 2,400 sales staff in exclusive sales
- > 300 general agency locations
- > 1,000 broker partners
- 300 car dealership partners



Future Consultants

- 108 apprentices in sales: sales force succession secure
- New General Agency locations in Upper & Lower Austria, Carinthia, Styria and Burgenland

Innovative products

- New retail products: Household/ legal protection/ liability & accident
- Automated processing at 97%



New business models

- Corporate Service: Risk and ESG advisory services
- Ecosystem Home: Craftsman platform





1.4 m Customers



4,200 Bank Consultants

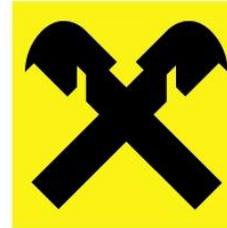


Cooperation contract



€ 724 m Premium

Raiffeisen Versicherung



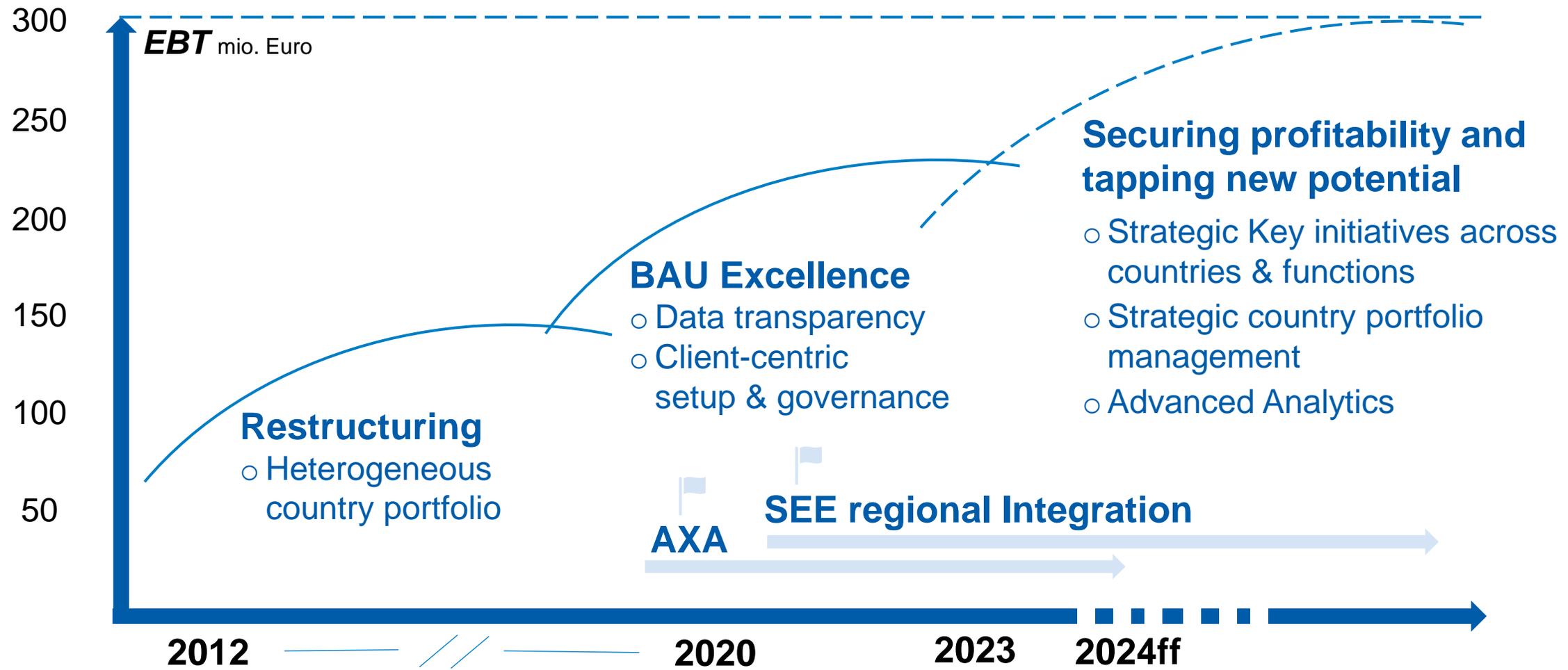
Eine Marke von UNIQA
Österreich Versicherungen AG

Focus areas

- Promotion of our omnichannel solution
- Health insurance in every Raiffeisen Bank (advice, conclusion, support)
- Insurance checks in person and online
- Digital signature: use at 50%

CEE: insurance with the highest margin

- ☆ **Top 5 in CEE**
- 👤 **14.6 m Customers**
(1.4 m Pensionfund customers)
- 💬 **4.6 Customer Satisfaction**
- 📈 **+13.8% Growth**
- € **€ 230 m EBT**



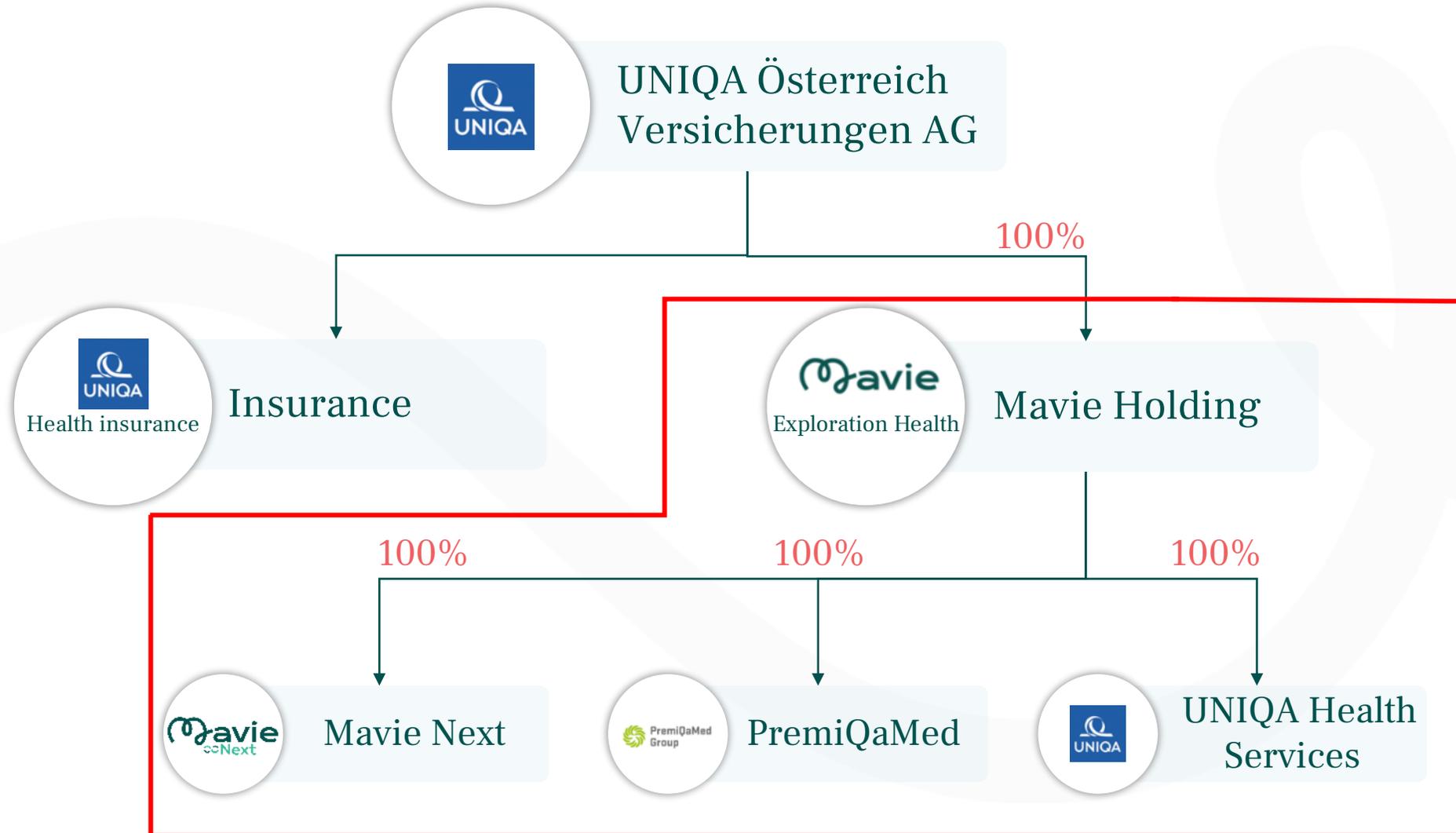


avie

My Health. More Life.

STRUCTURE

Goal: Health topics (outside of insurance) under one roof



MAVIE SUPPORTS PEOPLE ON THEIR WAY TO BETTER HEALTH AND WELLBEING

1 Mavie
me



Health prevention simply and conveniently from your home

2 Mavie
xWork



Healthy employees for healthy companies

3 cura
domo
BEFREIUNG
ZU HAUSE



Ageing with self-determination and dignity

4 Medical Excellence Austria PremiQaMed Group



Leading operator of private healthcare facilities

5 Telemedi



Telemedicine as part of the health journey with Mavie

MAVIE SUPPORTS PEOPLE ON THEIR WAY TO BETTER HEALTH AND WELLBEING

1



Health prevention simply and conveniently from your home

2



Healthy employees for healthy companies

3



Ageing with self-determination and dignity

4



Leading operator of private healthcare facilities

5

Telemedicine as part of the health journey with Mavie



BLOOD AND MICROBIOME TESTS FROM THE COMFORT OF YOUR OWN HOME

Health check with detailed findings

Explained in **simple language** and with **recommendations for action** from doctors

Tests all relevant parameters (up to 40 parameters for blood, more than 1,500 bacteria for microbiome)



MAVIE SUPPORTS PEOPLE ON THEIR WAY TO BETTER HEALTH AND WELLBEING

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Health prevention simply and conveniently from your home

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Healthy employees for healthy companies

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4



Leading operator of private healthcare facilities

5

Telemedicine as part of the health journey with Mavie



Mavie Work is the market leader for corporate healthcare solutions in Austria and supports more than 170 companies and their over 140,000 employees on their way to better physical and mental health.

www.work.mavie.care

HOLISTIC OFFERINGS FOR IMPROVED EMPLOYEE WELL-BEING



Mental Health

Employee Assistance Program
& digital portal



Diagnostic

Preventive medical check-ups
directly in the company



Physical Health

„Motivation to Move“
Health programs

MAVIE SUPPORTS PEOPLE ON THEIR WAY TO BETTER HEALTH AND WELLBEING

1 Mavie



Health prevention simply and conveniently from your home

2 Mavie
xWork



Healthy employees for healthy companies

3 cura domo
BE TREFFUNG ZU HAUSE



Ageing with self-determination and dignity

4 Medical Excellence Austria PremiQaMed Group



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Telemedicine as part of the health journey with Mavie



www.curadomo.at



Together with Cura Domo, we develop innovative solutions for individualized care models & care at home.

- ✓ Biggest owner-managed agency for 24-hour care in Austria
- ✓ Long-term and short-term care models
- ✓ 24 hours / 7 days a week availability
- ✓ Fast arrangement of caregivers
- ✓ Personal support from our regional managers in each region

MAVIE SUPPORTS PEOPLE ON THEIR WAY TO BETTER HEALTH AND WELLBEING

1 



Health prevention simply and conveniently from your home

2 



Healthy employees for healthy companies

3 



Ageing with self-determination and dignity

4   PremiQaMed Group



Leading operator of private healthcare facilities

5  Telemedi

Telemedicine as part of the health journey with Mavie



PRIVATE CLINICS

245 MIO. EUROS INVESTED IN CLINICAL EXCELLENCE

- ✓ **180 million Euros** in the joint new construction of the private clinics **Confraternität** and **Goldenes Kreuz**
- ✓ **65 million Euros** in the ongoing expansion and modernization of **Privatklinik Döbling**

LEADING OPERATOR OF PRIVATE HEALTHCARE FACILITIES

- ✓ **51,000 inpatients**
- ✓ **4,150 babies** (every eighth baby in Vienna)



MAVIE SUPPORTS PEOPLE ON THEIR WAY TO BETTER HEALTH AND WELLBEING

1 



Health prevention simply and conveniently from your home

2 



Healthy employees for healthy companies

3 



Ageing with self-determination and dignity

4 



Leading operator of private healthcare facilities

5  Telemedi

Telemedicine as part of the health journey with Mavie



Telemedicine is an important component of future medical care. Majority stake in Polish company Teledi acquired. Roll out in CEE and Austria planned.

- ✓ More than 300,000 patients trust in Teledi
- ✓ Around half a million medical enquiries per year
- ✓ Innovative platform for digital healthcare as a useful addition to traditional medical care

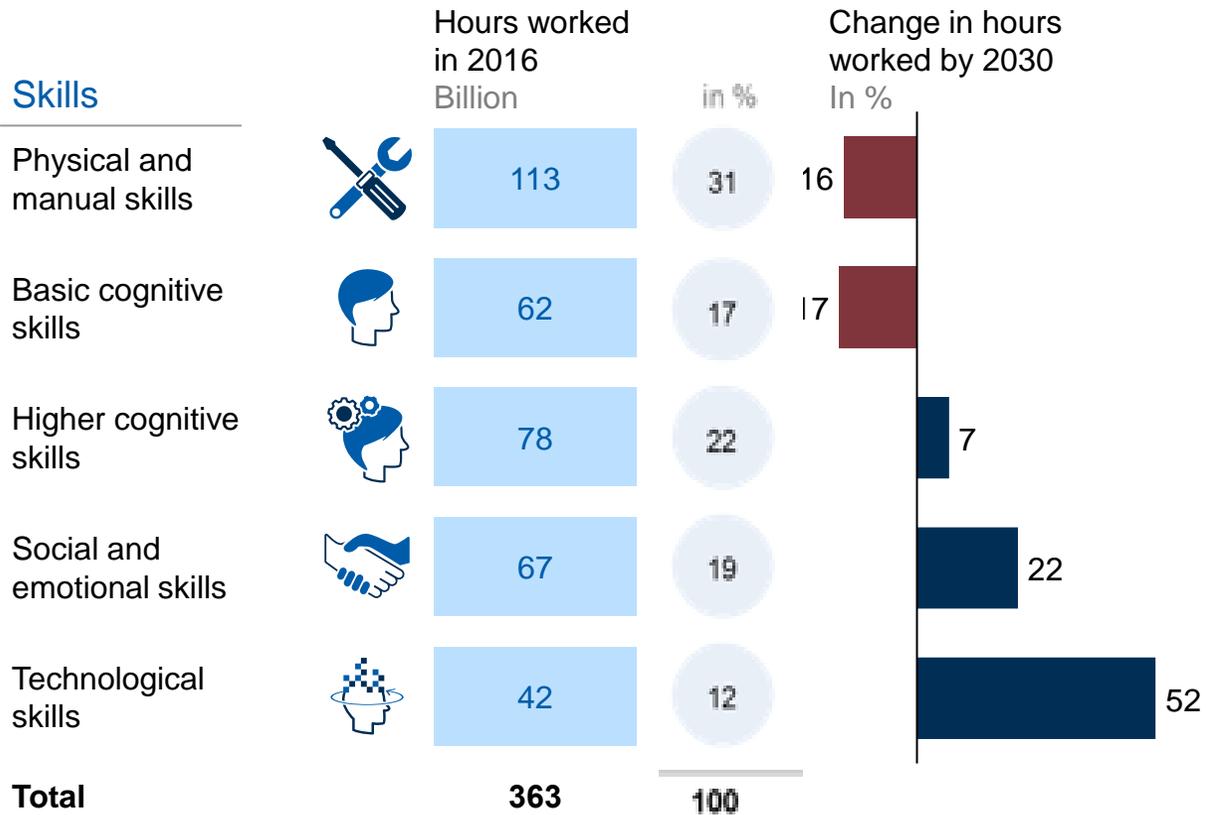
A man with a beard, wearing a white shirt, is carrying a young girl on his shoulders. They are in a field of tall grass. In the background, there are several wind turbines. The man is pointing towards the left. The girl is wearing a striped shirt and blue shoes with white polka dots. The overall scene is bright and sunny.

What keeps us busy?

Digital change as a central challenge...

Development of work in Western Europe, all industries

Skills



UNIQA Employees: stable Headcount situation

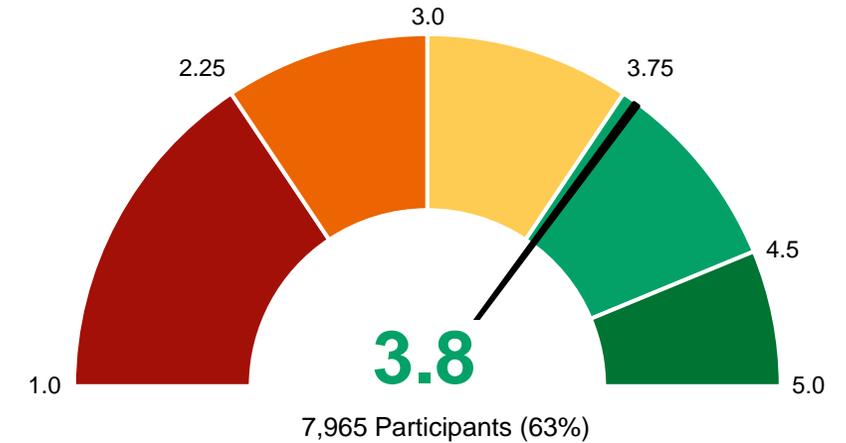
14,629 Employees
(+0.8% to 2022)

42 years \emptyset age
(identical to 2022)

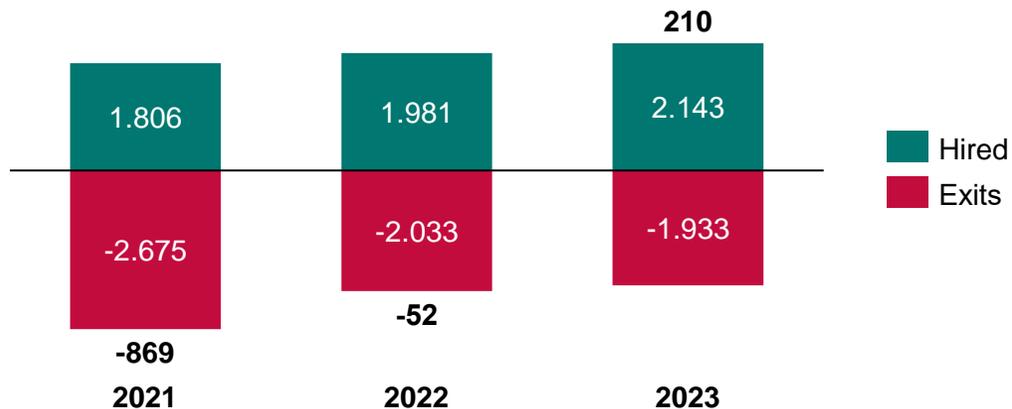
Employee satisfaction Score
UNIQA EX Index, Pulse Check 12'23

9.3% Employee turnover

41.2% female Leaders
(+0.2% to 2022)



Increase and decrease of Headcount



Recruiting Funnel (Austria)

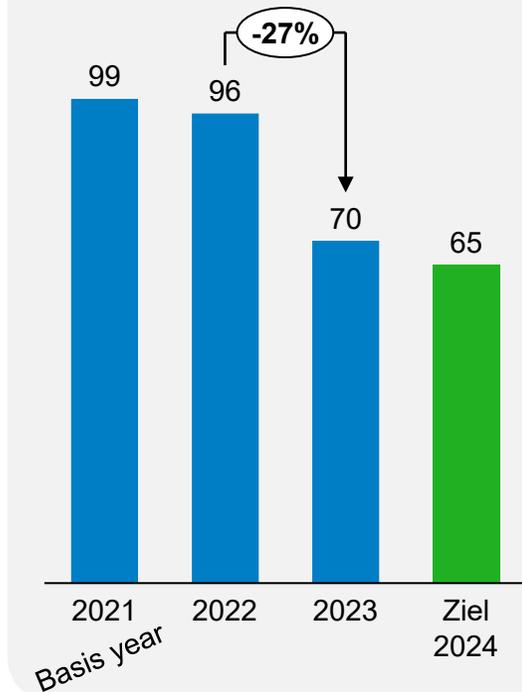
Annual Report 2023



Our ecological footprint is improving

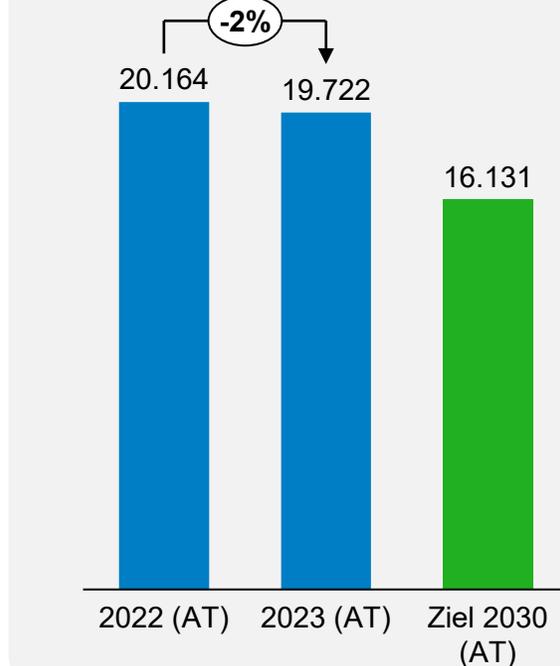
Investments

Emission intensity of investments (WACI)
(t CO₂e/€ m revenue)



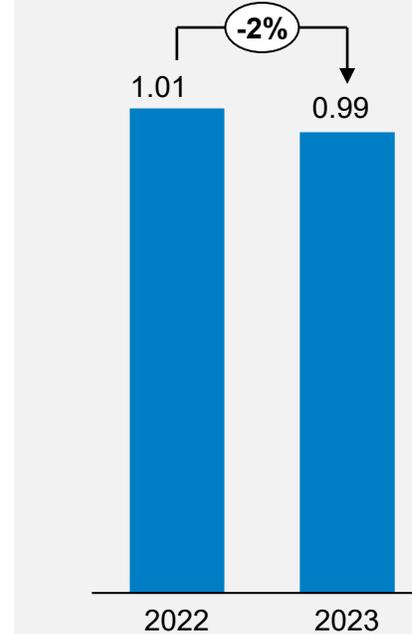
Underwriting

Insurance-related emissions Austria
(t CO₂e)

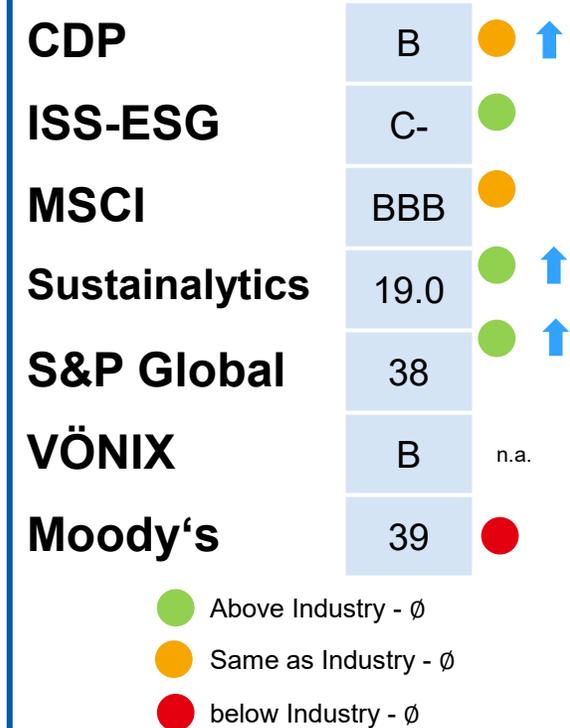


Operations

Emissions per employee
(t CO₂e)



ESG-Ratings



Note: Ratings are partly based on previous year's data and therefore only reflect the current ESG performance to a limited extent.

The first quarter 2024



Strong growth, more profit!

Gross written premium

2,184 m EUR

(Q1/2023: +10.9%)

Gross Combined Ratio

86.7 %

(-2%p)

Insurance Revenue

140 m EUR

(+8.5%)

Solvency Capital Ratio

264 %

Earnings before taxes

145 m EUR

(+16.8%)

Outlook



Thank you for your trust!

living better together

Item 2 of the Agenda

Resolution on the distribution of the net profit shown in the Company's financial statements for the year ending 31 December 2023

Resolution proposed by the Management Board and the Supervisory Board

„The net profit for the 2023 financial year in the amount of EUR 176,789,324.96 shall be appropriated as follows:

Distribution of a dividend of EUR 0.57 for each no-par-value share carrying dividend rights (309,000,000 no-par-value shares in circulation as of 31 December 2023, less treasury shares held directly by the Company on the day the resolution is adopted), each representing a pro-rata share of EUR 1.00 in the share capital.

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

Item 3 of the Agenda

Resolution on the approval of the actions of the members of the Management Board and the Supervisory Board of the Company for the 2023 business year

Resolution proposed by the Management Board and the Supervisory Board

„The actions of the members of the Management Board of the Company (in the 2023 business year) shall be approved for the 2023 business year.”

Resolution proposed by the Management Board and the Supervisory Board

„The actions of the members of the Supervisory Board of the Company (in the 2023 business year) shall be approved for the 2023 business year.“

Item 4 of the Agenda

Election of the auditor of the non-consolidated and consolidated financial statements for the business year 2025 and (anticipatory) election of the auditor of the sustainability reports for the business years 2024 and 2025

Resolution proposed by the Supervisory Board

„PwC Wirtschaftsprüfung GmbH shall be elected auditor of the non-consolidated and consolidated financial statements for the year ending 31 December 2025. PwC Wirtschaftsprüfung GmbH shall (by anticipation) be elected auditor of the sustainability reports for the business years 2024 and 2025.“

Item 5 of the Agenda

Resolution on the remuneration report disclosing the remuneration of the Management Board and the Supervisory Board for the 2023 business year

Resolution proposed by the Management Board and the Supervisory Board

„The Remuneration Report disclosing the remuneration of the Management Board and the Supervisory Board for the 2023 business year, as attached to this proposed resolution as Enclosure 1 (and available on the website of the Company entered in the Companies Register), shall be adopted.”

Item 6 of the Agenda

Resolution on the Remuneration Policy

Resolution proposed by the Supervisory Board

„The amended Remuneration Policy for the members of the Management Board and the members of the Supervisory Board, submitted to the Annual General Meeting attached to this proposed resolution as Enclosure 2 (and available on the website of the Company entered in the Companies Register), shall be adopted.“

Item 7 of the Agenda

Resolution on the daily allowances and the remuneration of the members of the Supervisory Board

Resolution proposed by the Management Board and the Supervisory Board

„The remuneration of the members of the Supervisory Board for the 2023 business year shall amount to a total of EUR 1,180,000.00, the distribution among the individual members of the Supervisory Board being subject to a resolution by the Supervisory Board. The daily allowances for members of the Supervisory Board shall be set at EUR 1,000.00 per meeting day of the Supervisory Board and per participating member of the Supervisory Board.“

Item 8 of the Agenda

Resolution on the authorization of the Management Board, up to and including 30 June 2029:

- (a) to increase the share capital with the approval of the Supervisory Board by a maximum of EUR 80,000,000 through the issue of up to 80,000,000 no-par value bearer shares or registered shares with voting rights against cash contributions or contributions in kind once or in several parts,**
- (b) subject to approval by the Supervisory Board, to exclude, if appropriate, the shareholders' subscription rights, provided the share capital is increased**
 - (b.a.) 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 or a stock option plan for employees, 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 within the meaning of section 4d (4) of the Income Tax Act, or**

Item 8 of the Agenda

- (b.b.) against contributions in kind, in particular of businesses, establishments, parts of establishments or shares in one or several companies in Austria or abroad, or**
 - (b.c.) for an over-allotment option (greenshoe), or**
 - (b.d.) for the adjustment of fractional amounts, and**
 - (c) to determine, with the approval of the Supervisory Board, the type of shares to be newly issued (bearer shares or registered shares), the issue price, and the other terms and conditions of the issue (authorized capital),**
- and resolution on the amendment to the Articles of Association of the Company in Art.4 para.3 in accordance with the resolution on authorized capital.**

Resolution proposed by the Management Board and the Supervisory Board

„The Management Board shall be authorized, up to and including 30 June 2029,

- (a) to increase the share capital with the approval of the Supervisory Board by a maximum of EUR 80,000,000 through the issue of up to 80,000,000 no-par value bearer shares or registered shares with voting rights against cash contributions or contributions in kind once or in several parts,
- (b) subject to approval by the Supervisory Board, to exclude, if appropriate, the shareholders' subscription rights, provided the share capital is increased
 - (b.a.) 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 or a stock option plan for employees, 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 within the meaning of section 4d (4) of the Income Tax Act, or

- (b.b.) against contributions in kind, in particular of businesses, establishments, parts of establishments or shares in one or several companies in Austria or abroad, or
- (b.c.) for an over-allotment option (greenshoe), or
- (b.d.) for the adjustment of fractional amounts, and
- (c) to determine, with the approval of the Supervisory Board, the type of shares to be newly issued (bearer shares or registered shares), the issue price, and the other terms and conditions of the issue (authorized capital),

and to resolve on the amendment to the Articles of Association of the Company in Art.4 para.3 in accordance with the resolution on authorized capital, so that the provision is as follows:

- (3) The Management Board shall be authorized, up to and including 30 June 2029,
 - (a) to increase the share capital with the approval of the Supervisory Board by a maximum of EUR 80,000,000 through the issue of up to 80,000,000 no-par value bearer shares or registered shares with voting rights against cash contributions or contributions in kind once or in several parts,
 - (b) subject to approval by the Supervisory Board, to exclude, if appropriate, the shareholders' subscription rights, provided the share capital is increased

- (b.a.) 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 or a stock option plan for employees, 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 within the meaning of section 4d (4) of the Income Tax Act, or
- (b.b.) against contributions in kind, in particular of businesses, establishments, parts of establishments or shares in one or several companies in Austria or abroad, or
- (b.c.) for an over-allotment option (greenshoe), or
- (b.d.) for the adjustment of fractional amounts, and
- (c) to determine, with the approval of the Supervisory Board, the type of shares to be newly issued (bearer shares or registered shares), the issue price, and the other terms and conditions of the issue (authorized capital).

The Supervisory Board is authorized to resolve on the amendment to the Articles of Association of the Company resulting from issue of shares from authorized capital.“

Item 9 of the Agenda

Election of a member of the Supervisory Board

Resolution proposed by the Supervisory Board

„Prof. Dr. Dr.h.c. Monika Henzinger, born on 22 April 1966, shall be elected member of the Supervisory Board.

The election shall be effective as of the end of the 25th 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 Management Board and the Supervisory Board for the 2026 business year. As the current number of ten members of the Supervisory Board elected by the Annual General Meeting of the Company is to remain unchanged, it follows from the expiry of Dr. Christian Kuhn’s Supervisory Board mandate that a member has to be newly elected to the Supervisory Board in order to again reach the number of ten members elected by the Annual General Meeting.“

General debate



Voting



Thank you for your trust!

living better together