

# UNIQA Insurance Group AG

## Attraktive Dividendenrendite im Niedrigzinsumfeld

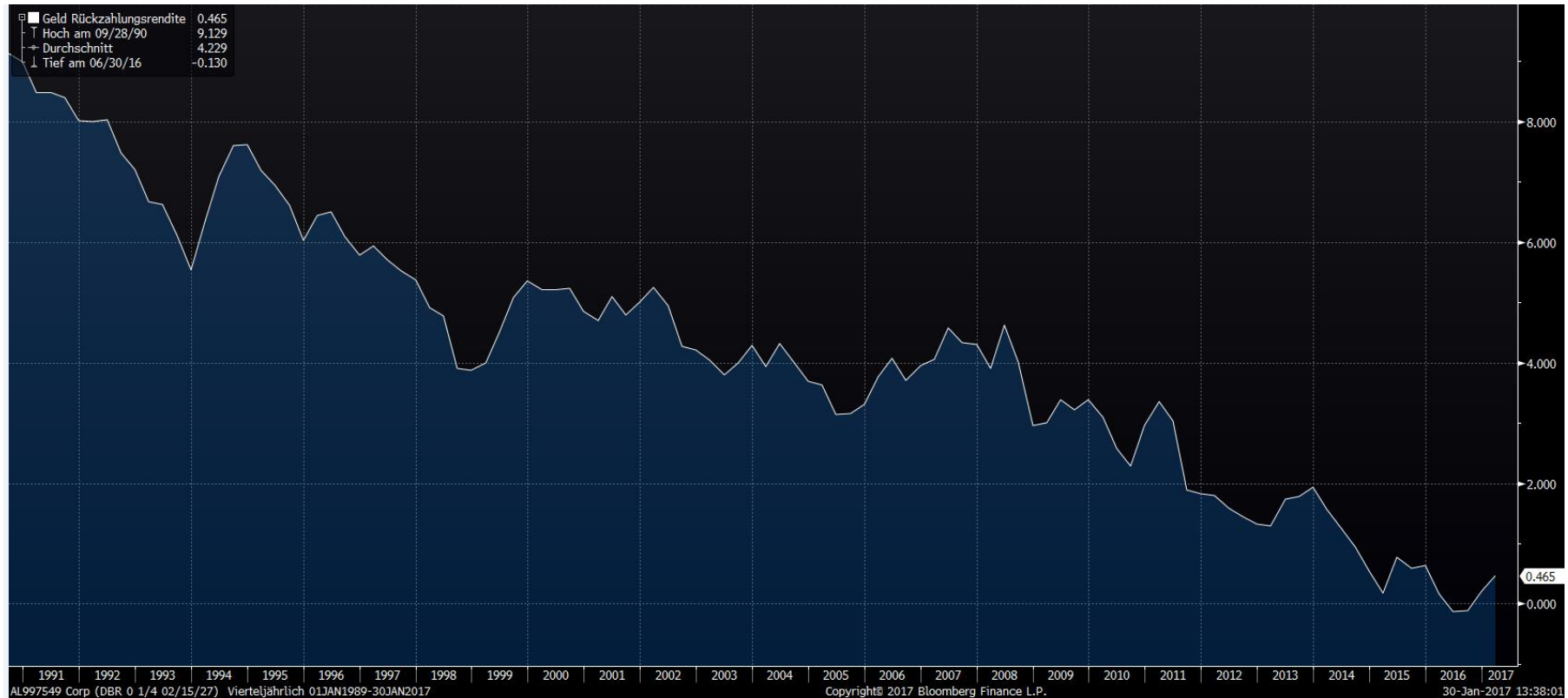
1 Februar 2017

Michael Oplustil, Head of Investor Relations

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- Kapitalmarkt
- UNIQA als Unternehmen
- UNIQA Aktie

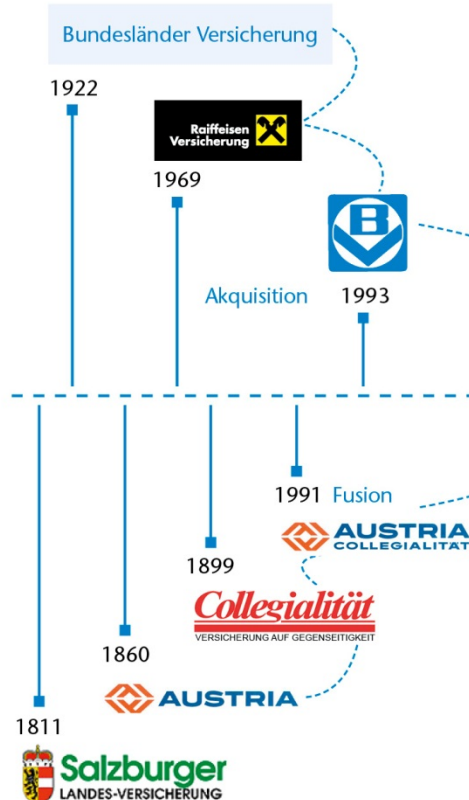
- Kapitalmarkt
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Rendite von deutschen Staatsanleihen mit 10 Jahren Laufzeit

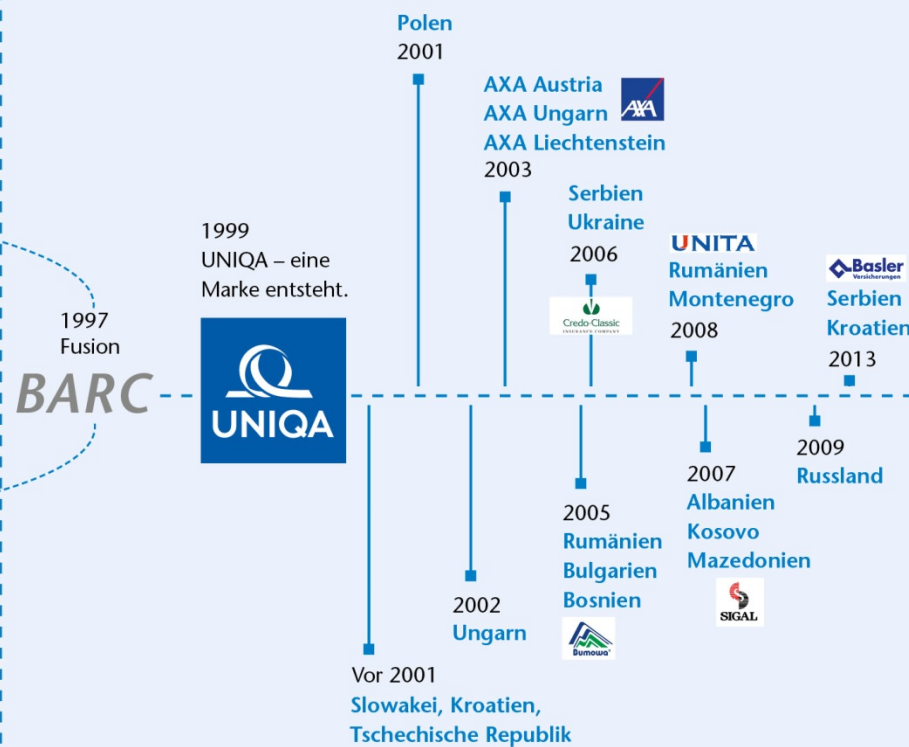
- Kapitalmarkt
- **UNIQA als Unternehmen**
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## Gründungszeit



1811 – 1996

## Erstkonsolidierung in Österreich und Expansion in CEE



1997 – 2012

## Entstehung einer integrierten Versicherungsgruppe

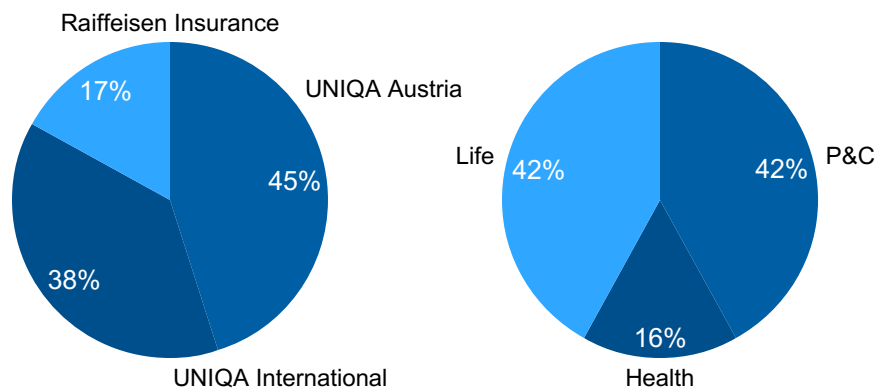


Ab 2013

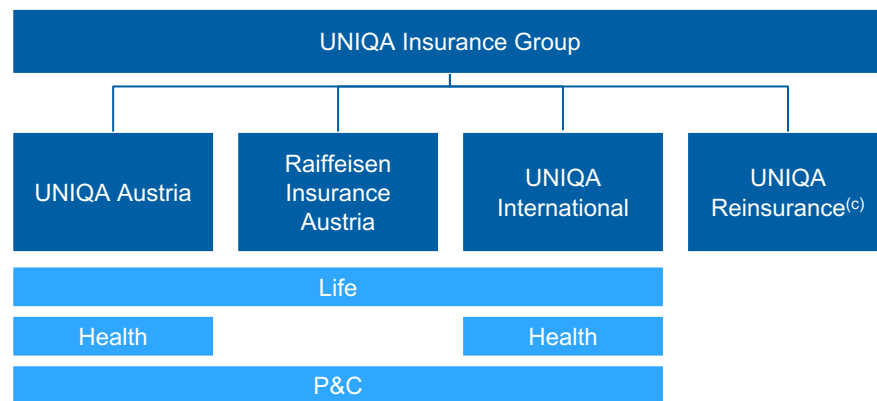
## Key financials EURm

	2012 <sup>(a)</sup>	2013	2014	2015
Gross written premiums <sup>(b)</sup>	5,543	5,886	6,064	6,325
Premiums earned (retained) <sup>(b)</sup>	5,274	5,641	5,839	6,102
Profit on ordinary activities (adjusted for one-off items) <sup>(a)</sup>	204	308	378	423
Consolidated net profit	127	285	290	331
Combined ratio (net) (P&C)	101.3%	99.8%	99.6%	97.8%
Return on Equity <sup>(e)</sup>	8.7%	11.9%	9.9%	10.6%

## Diversification by regions and products (GWP<sup>(b)(d)</sup> FY15)



## Organisational structure



## UNIQA's geographical footprint



(a) Excluding Mannheimer Group in 2011 and 2012 and one-off items in 2011, (b) Including savings portion of premiums from unit- and index-linked life insurance, (c) No active external business, (d) Excluding consolidation and UNIQA Reinsurance, (e) adjusted, annualized for 9M14

# Verändertes Umfeld erfordert Zukunftsstrategie

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RAIFFEISEN  
31%+ → <10%

FOUNDATIONS  
33% → 50%+

FREE FLOAT  
35% → 40%

STOCK  
PRICE /  
VALUATION

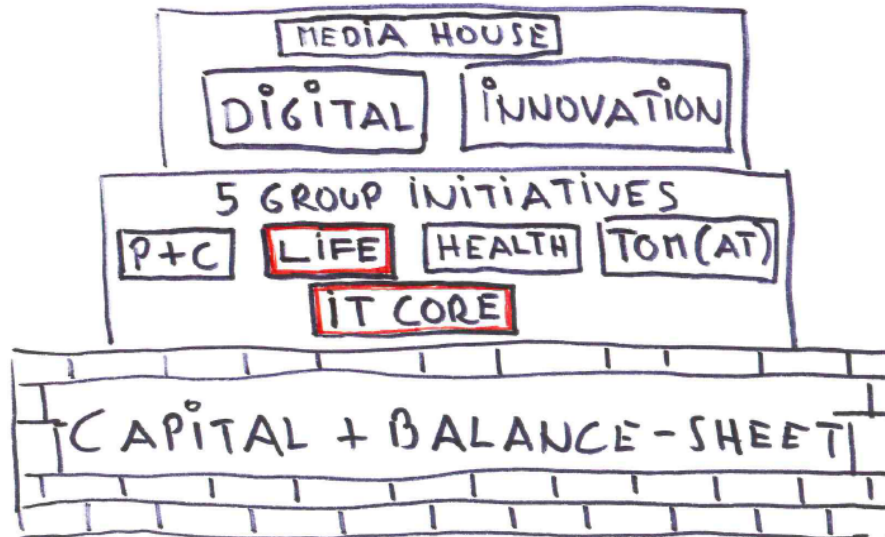
NEW ECONOMY

BUILD OUR  
FUTURE!

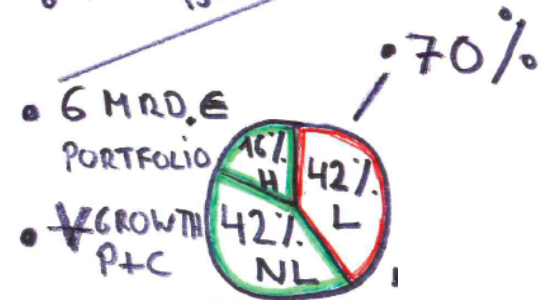
OLD ECONOMY

INCREASE  
PROFITABILITY NL

PROTECT  
OUR  
CAPITAL!



HIGHER PERFORMANCE CULTURE!  
BE RADICAL!



• ECR/SCR SUPER!



Concentration on core business!



• NÖVERS.



- Kapitalmarkt
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- **UNIQA Aktie**

Re-IPO im Oktober 2013

Streubesitz stieg auf 35,4%

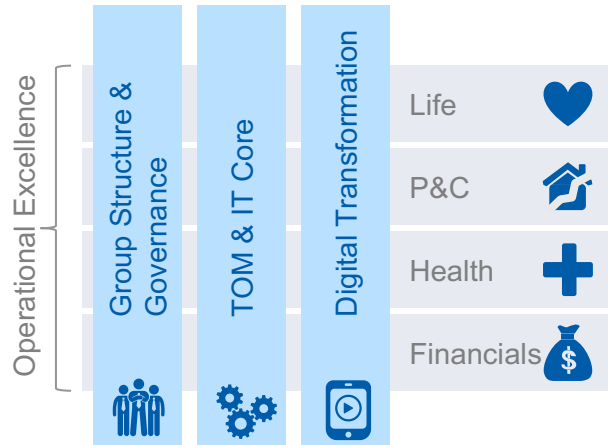
Bruttoerlös EUR 757 Mio.

94.752.100 neue Aktion zu je 8,00 Euro begeben

März 2014: Aufnahme in den Wiener Leitindex

# Wir nehmen die Herausforderung an

## Schlüsselinitiativen 2016–2020



## Operative KPIs

GWP 2%  
p.a.

NCR<sup>2</sup> <21%  
in 2020

COR <95%  
in 2020

ECR >170%  
from 2016

## Geplante finanzielle Ergebnisse

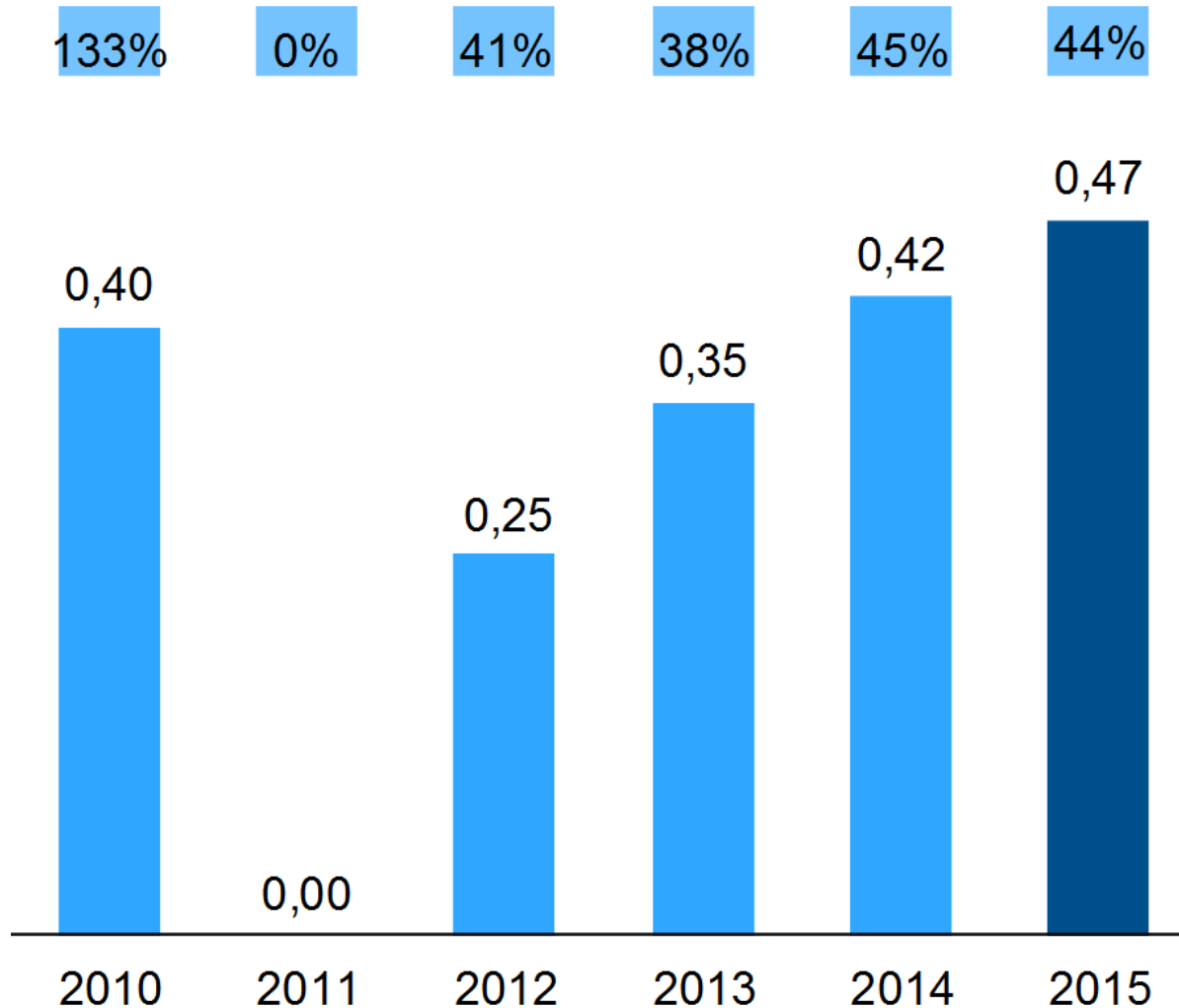
13.5%  
operativer ROE<sup>1</sup>  
Durschnitt in 2017–2020

“DPS steigt  
jedes Jahr”  
in 2016–2020

Reduktion der Netto-Kosten nach Investitionen und Verbesserung der Schaden-Kosten-Quote entscheidend!

# Graham: „Price is what you pay, value is what you get.“

Dividende pro Aktie / Pay out ratio



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