



UNIQA International

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8. GROW EAST CONGRESS - 4.4.2017

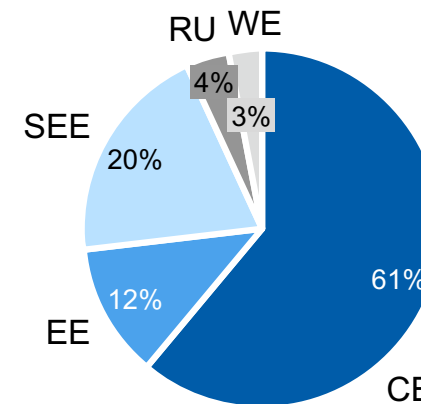
UNIQA International at a glance



Company structure



Gross Written Premium



6 Mio. clients

Key Performance Indicators

	2011	2012
Gross Written Premium (in EURm)	1.260	1.400
Operative result before goodwill and financing costs (in EURm)	-46	36
P&C Combined Ratio	107%	99%

Health

68% P&C



Continuously improving our position in CEE



Geographical footprint

Key milestones

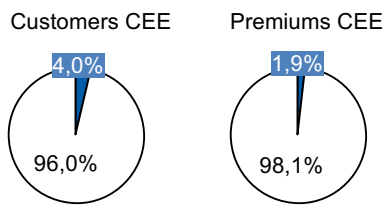
Premium Customers(b)

Before 2001



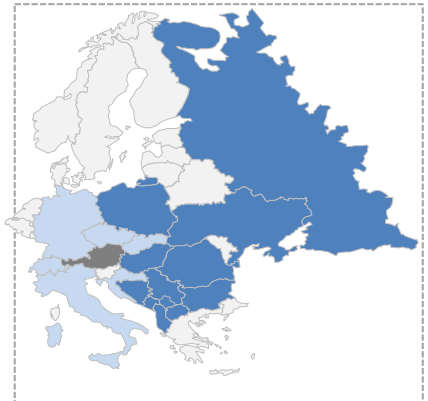
- Activities in Czech Republic, Slovakia and Croatia
- Initiation of further steps of expansion

EUR 49 m



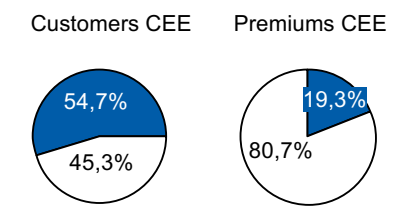
- M&A
- BA
- one Brand

Situation 2010



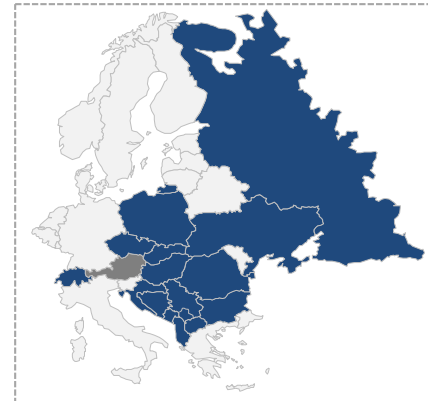
- Active in 15 CEE markets
- Staggered approach becoming main shareholder / no platform-acquisitions
- Going for TOP 10 (position #7)

EUR 1,080m^(a)



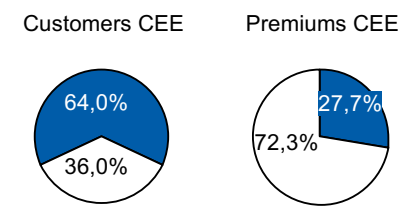
- „bolt-on“ acquisitions
- Corporate Business
- BA & A
- TOM
- SFE
- PfM

Situation 2016¹

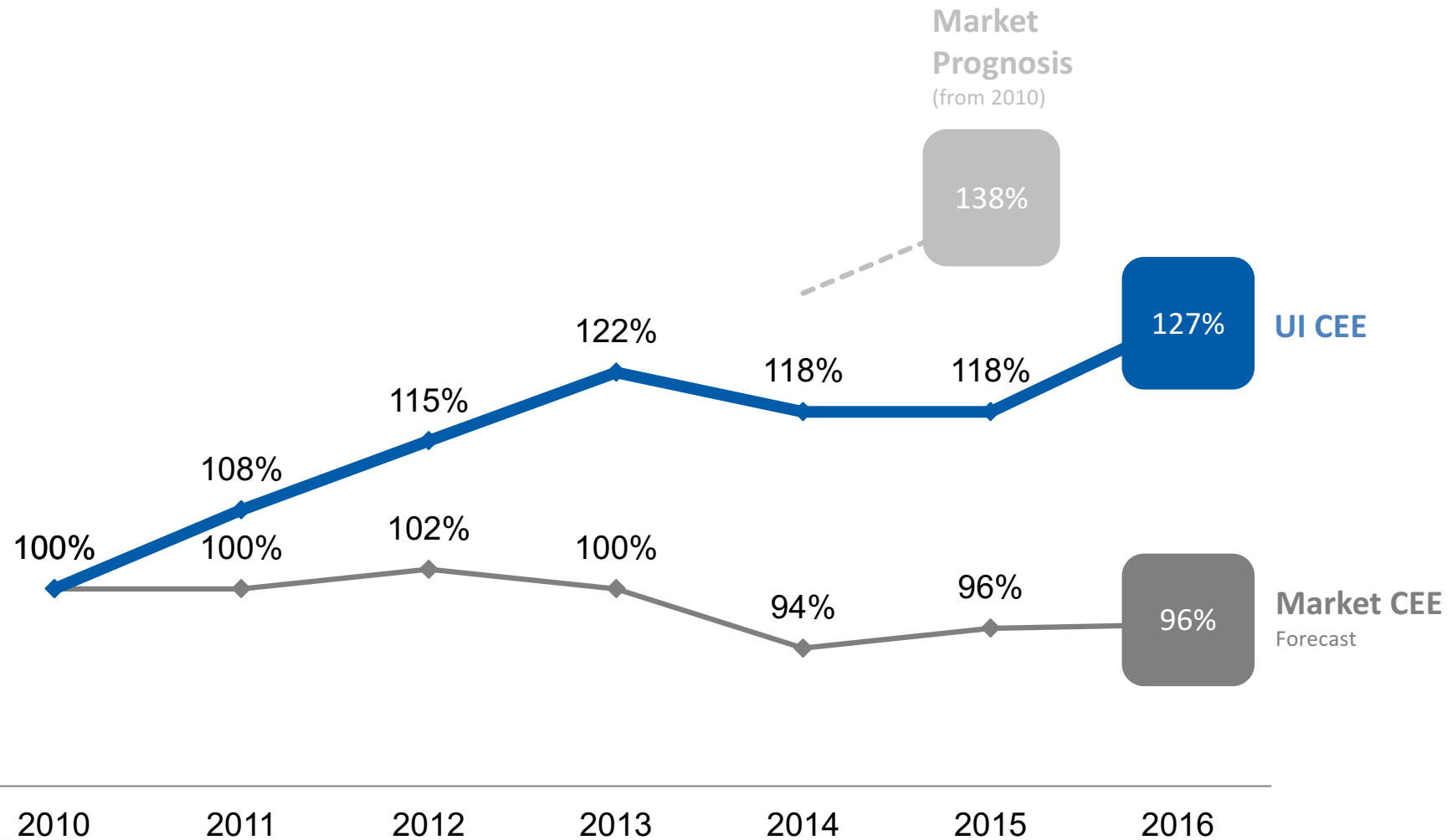


- UNIQA builds on a successful bancassurance cooperation with RBI
- UNIQA has a standardized business model

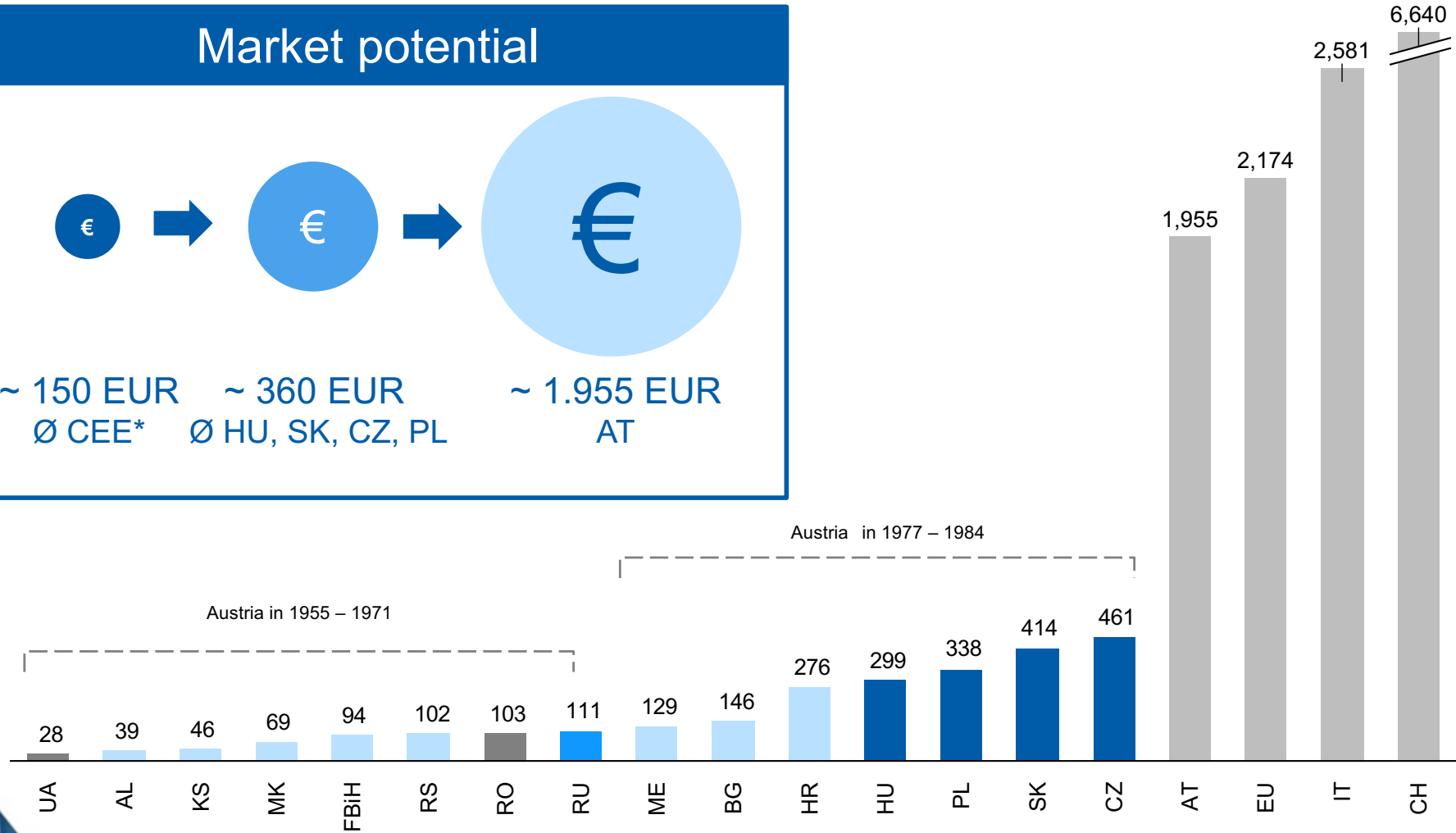
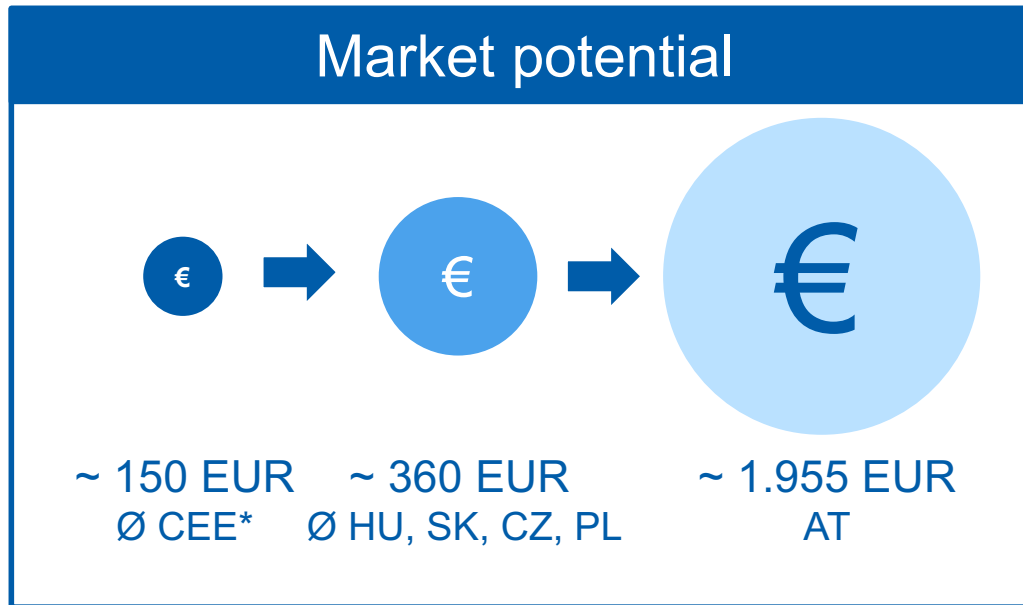
EUR 1,400 m^(a)



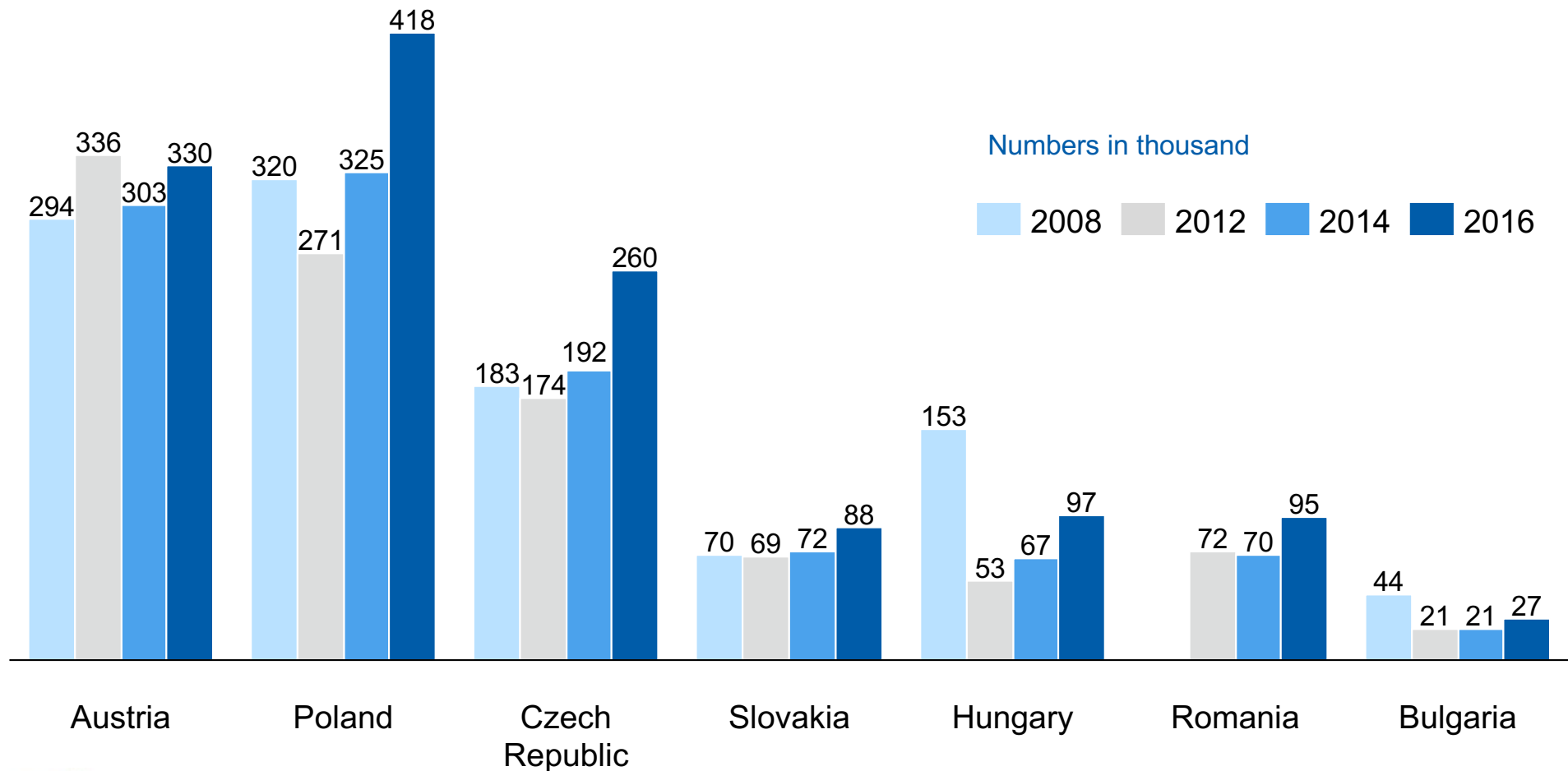
Regaining momentum



Premium per capita - High potential in CEE



New Passenger Cars in CEE recovery since 2008



Why do we invest in CEE?



Customers



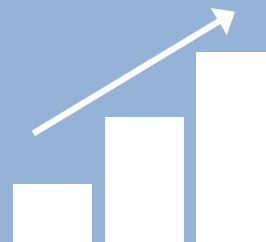
~160 million people

Region



well-known culture

Growth



non-saturated
markets

Partnerships



strong partners in
the region



THANK YOU!



Wolfgang Kindl
CEO UNIQA International AG



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