



## **UNIQA Insurance Group AG – at a glance**

The UNIQA Group is one of the leading insurance groups in its core markets in Austria and Central and Eastern Europe. UNIQA has around 40 companies in 18 countries and serves about 10,1 million customers. With UNIQA and Raiffeisen Versicherung, the Group has the two strongest insurance brands in Austria and is well positioned in the CEE markets.

The history of UNIQA dates back more than 200 years to the establishment of Salzburger Landesversicherung AG in 1811. Since then, business has developed into a Europe-wide insurance provider. The first steps towards becoming an insurer outside of Austria were made in 1991.

UNIQA Österreich Versicherungen AG is the largest insurance company in the Austrian market with a market share of more than 21 per cent. Around 37 percent of the customers come from the home market and more than two thirds of the premiums are generated in Austria. We are the undisputed market leader in health insurance in Austria, with a 47 per cent market share.

UNIQA operates in 15 markets in the CEE growth region: Albania, Bosnia and Herzegovina, Bulgaria, Croatia, Czechia, Hungary, Kosovo, Northern Macedonia, Montenegro, Poland, Romania, Russia, Serbia, Slovakia and Ukraine. The UNIQA Group also includes insurance companies in Switzerland and Liechtenstein. Already 63 per cent of the customers and more than 28 percent of the premiums arise out of the international business of the UNIQA Group.

Through the partnership with the Raiffeisen banks in Austria and the CEE region, UNIQA also have access to a dense sales network in our core markets, which gives us an edge over the competition.

### **Start to digital age – From a provider of insurance products to an integrated service provider**

We believe that the insurance industry is about to face some of the biggest shifts in its history. Digitalization is leading to fundamental changes in customer expectations and behavior. We believe that we must meet these challenges and we must embrace them as big opportunities. We transform our core business from a provider of insurance products to an integrated service provider that picks up their customers where they stand in their individual “environment of needs”.

In order to set off the paradigm shift required for this surge of innovation, in 2016 we have launched the largest renewal program in our history. In the following ten years we are investing a total of about €500m in our future. These investments are mostly earmarked for the “re-design” of our business model, for the creation of competence in terms of personnel and the necessary IT systems.