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Vienna Insurance Group confirms exceptional result for 2025 and publishes Group Annual Report

On 28 April 2026, Vienna Insurance Group (VIG) confirms the preliminary figures announced on 12 March 2026 and publishes its 2025 Group Annual Report online.

Significant growth and high profitability

Strong growth was achieved in 2025, driven both by gross written premiums in the amount of EUR 16.3 billion (+7.1%) and a result before taxes of EUR 1.16 billion (+31.7%). The insurance service revenue also increased to a record high of EUR 13.2 billion (+8.7%). At 90.1% the net combined ratio was 3.3 percentage points better than in the previous year. The solvency ratio of 296% confirms the Group's very strong capitalisation. Hartwig Löger, CEO and Chairman of the Managing Board of VIG: *"The exceptional result is due to the growth and profitability across all countries and illustrates the impressive resilience of our Group. Based on this, we are proposing a dividend increase to EUR 1.73 per share and we aim to achieve profit before taxes for 2026 within a range of between EUR 1.25 and EUR 1.3 billion."*

Continuing expansion

The year 2025 was also marked by significant expansion steps. Hartwig Löger: *"The Group has achieved consistent success and created strong growth momentum, most notably with the planned takeover of Nürnberger."* The acquisition of NÜRNBERGER Beteiligungs-AG is the largest transaction in the company's history and is set to bring further diversification and underpin the Group's long-term strategy for profitable growth in CEE. Furthermore, in 2025 the life insurance company Vienna Life was established in Albania, and a decision was made to establish a property insurance company in Montenegro. VIG has become the market leader in Moldova with the acquisition of Moldasig and its existing company Donaris. In the Polish market, VIG has acquired a stake in Phinance, one of the largest financial brokers in Poland, via the local company Vienna Life. In Ukraine, VIG will further consolidate its growth and strong position through the planned investment by World Bank subsidiary International Finance Corporation (IFC) in the two Ukrainian companies USG and Kniazha.

The following reports are available on the website: <https://group.vig/en/>:

- 2025 Group Annual Report including sustainability statement
- 2025 VIG Holding Annual Financial Statements
- VIG Holding Solvency and Financial Condition Report (German only)
- VIG Engagement Report 2025

The interactive 2025 online report including the CEO video is available at: <https://www.annual-report.vig/2025>

Vienna Insurance Group (VIG) is the leading insurance group in the entire Central and Eastern European (CEE) region. More than 50 insurance companies and pension funds in 30 countries form a Group with a long-standing tradition, strong brands and close customer relations. Around 30,000 employees in VIG take care of the day-to-day needs of around 33 million customers. VIG shares have been listed on the Vienna Stock Exchange since 1994, on the Prague Stock Exchange since 2008 and on the Budapest Stock Exchange since 2022. VIG Group has an A+ rating with a positive outlook from the internationally recognised rating agency Standard & Poor's. VIG cooperates closely with Erste Group, the largest retail bank in Central and Eastern Europe.

Disclaimer

This press release contains forward-looking statements that concern future developments in Vienna Insurance Group (VIG). These statements are based on current assumptions and forecasts made by the management. Changes in general economic developments, future market conditions, capital markets and other circumstances could result in actual events or results differing significantly from these forward-looking statements. VIENNA INSURANCE GROUP AG Wiener Versicherung Gruppe assumes no obligation to update these forward-looking statements or modify them based on future events or developments.

If you have any questions, please contact:

VIENNA INSURANCE GROUP AG Wiener Versicherung Gruppe

Wolfgang Haas, MSc
Schottenring 30, 1010 Vienna, Austria
Phone: +43 50 390-21029
mailto: wolfgang.haas@vig.com

All press releases are available for download: <http://www.group.vig>

Images of Hartwig Löger are available for download in the media library: <https://group.vig/en/vig-inside/press-center/media-library/#Loeger>