



**UNIQA Insurance Group AG**  
**1H 2013 IFRS Results**  
**Strong net profit on improved underwriting**

**27 August 2013**  
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1. Highlights 1H 2013
2. Business performance
3. Investments
4. Conclusion and outlook

Appendix: Additional information

- GWP increased by 7.4% yoy to €3,068m<sup>(a)</sup> due to significant growth in Austria, CEE and Italy
- Combined ratio (P&C) improved to 99.4% (1H2012: 100.7%) despite net impact of flood of €30m or 2.5% in the COR
- Net cost ratio decreased to 23.0% (1H 2012: 23.9%)
- Investment result of €409m including gain on sale of Hotel Group of €51m(1H 2012: €403m)
- Solid profit on ordinary activities of €197m (+85% yoy)
- Full impact of program to reduce minority interests visible in 1H 2013: consolidated profit increased by 163% to €151m
- UNIQA issued €350m of tier 2 capital to optimize its capital structure in July

(a) Including savings portion of premiums from unit- and index-linked life insurance

€m	1H 2013	1H 2012	▲%
Gross premiums written <sup>(a)</sup>	3,068.1	2,856.4	7.4%
Premiums earned (retained) <sup>(a)</sup>	2,824.9	2,590.0	9.1%
APE (Life) gross	891.4	801.0	11.3%
Net investment income	408.9	403.4	1.3%
Insurance benefits	(2,008.9)	(1,897.3)	5.9%
Operating expenses	(730.9)	(710.8)	2.8%
Profit on ordinary activities	196.6	106.5	84.5%
<b>Consolidated profit after minorities</b>	<b>150.6</b>	<b>57.3</b>	<b>162.7%</b>
EPS	0.71	0.40	75.0%
Combined ratio P&C (net)	99.4%	100.7%	(1.3)ppt
Return on equity <sup>(b)</sup>	13.1%	12.0%	1.1ppt

(a) Including savings portion of premiums from unit- and index-linked life insurance

(b) RoE calculation for 1H 2013: consolidated net profit for the first half of the year 2013 plus consolidated net profit for the first half of the year 2013 adjusted for the gain on the disposal of the hotel group, all divided by average equity for the first half of the year 2013

## A clear long-term strategy

### Our target 2015 (embedded in UNIQA 2.0)

Focus on our business as primary insurer in our two core markets Austria and CEE

UNIQA Austria

Increase profitability through restructuring

Raiffeisen Insurance

Increase productivity

UNIQA International

Profitable growth in CEE

Risk and return profile

- Value-oriented management
- Strong and sustainable capital position
- Attractive dividend policy

PBT increase of up to ~€350m from 2012 to 2015

### Our long-term ambition

Leading primary insurer in Austria and CEE, with significantly improved efficiency and profitability

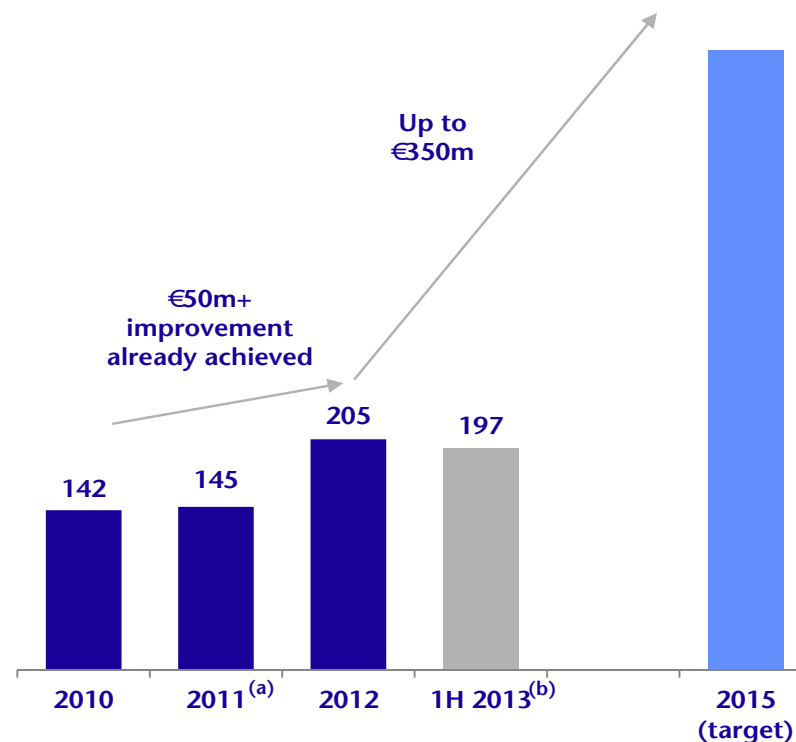
Double our number of clients from 7.5m in 2010 to 15m in 2020

# UNIQA 2.0: what have we achieved since mid-2011

Since the start of UNIQA 2.0 we have delivered on our promises

<b>Double number of clients</b>	<ul style="list-style-type: none"> <li>• We aim to raise our number of customers to 15m by 2020 (from 7.5m in 2010)</li> <li>• 9.0m customers per 1H 2013</li> </ul>
<b>Concentrate on core insurance business</b>	<ul style="list-style-type: none"> <li>• Concentration on stable market Austria and growth region CEE</li> <li>• Sale of non-core participations (Mannheimer Group, Media participations, Hotels)</li> </ul>
<b>Execute 4 priority programs</b>	<ul style="list-style-type: none"> <li>• UNIQA Austria: increasing profitability</li> <li>• Raiffeisen Insurance Austria: increasing productivity</li> <li>• UNIQA International: profitable growth in CEE</li> <li>• Risk and return profile: value oriented management</li> </ul>
<b>Strengthen equity base</b>	<ul style="list-style-type: none"> <li>• Simplified corporate structure without significant minorities</li> <li>• Preparation for possible Re-IPO</li> </ul>
<b>Improve profit on ordinary activities</b>	<ul style="list-style-type: none"> <li>• €197m in 1H 2013 compared to €107m in 1H 2012</li> </ul>

Development of profit on ordinary activities (€m)



(a) Adjusted for one-off items

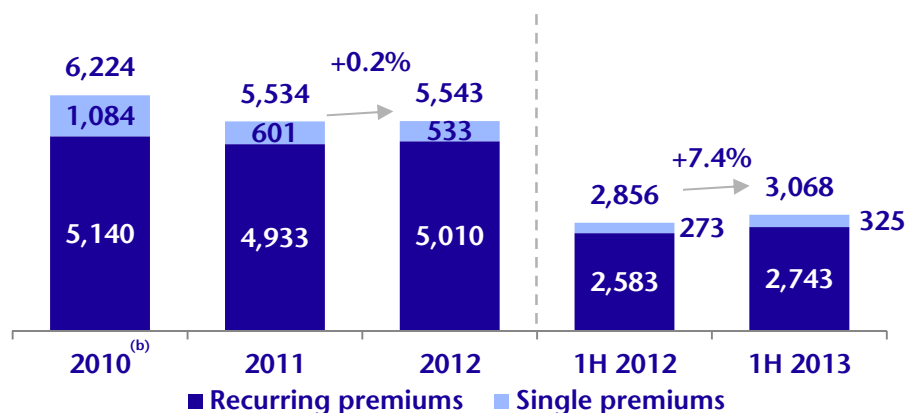
(b) Including gain on sale of Hotel Group (€51m)

Note: 2011 and 2012 figures excluding Mannheimer Group (sold in June 2012)

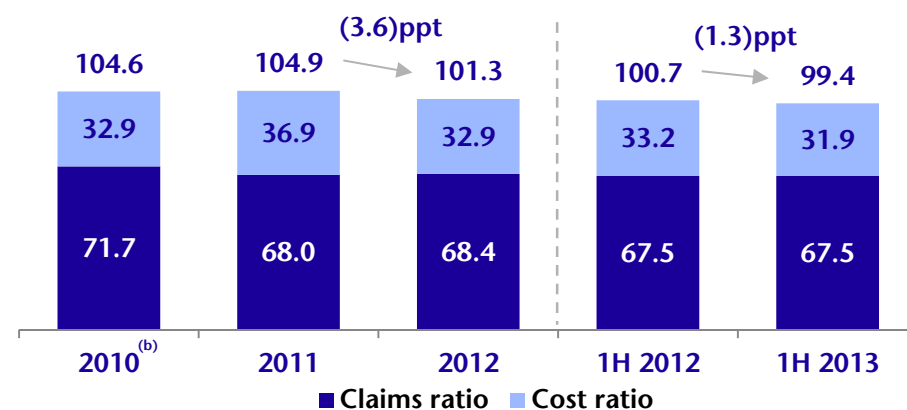
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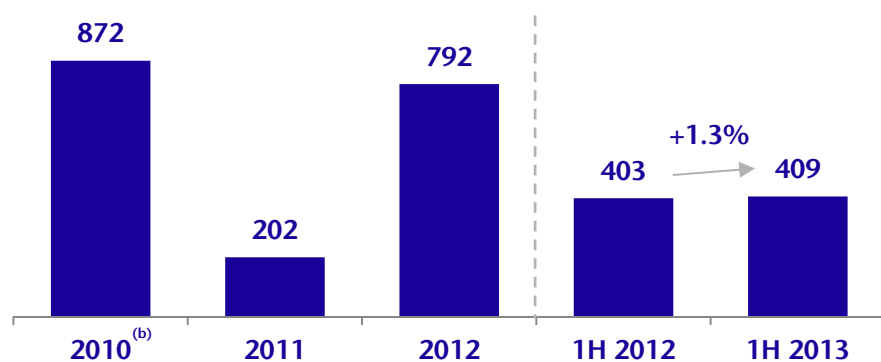
### GWP<sup>(a)</sup> (€m)



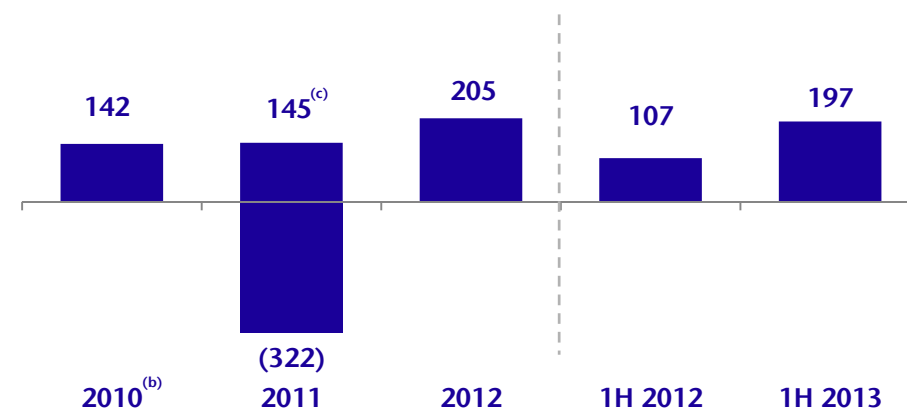
### Combined ratio (net) (%)



### Investment result (€m)



### Earnings before tax (€m)



(a) Including savings portion of premiums from unit- and index-linked life insurance

(b) Figures include Mannheimer Group (sold in June 2012)

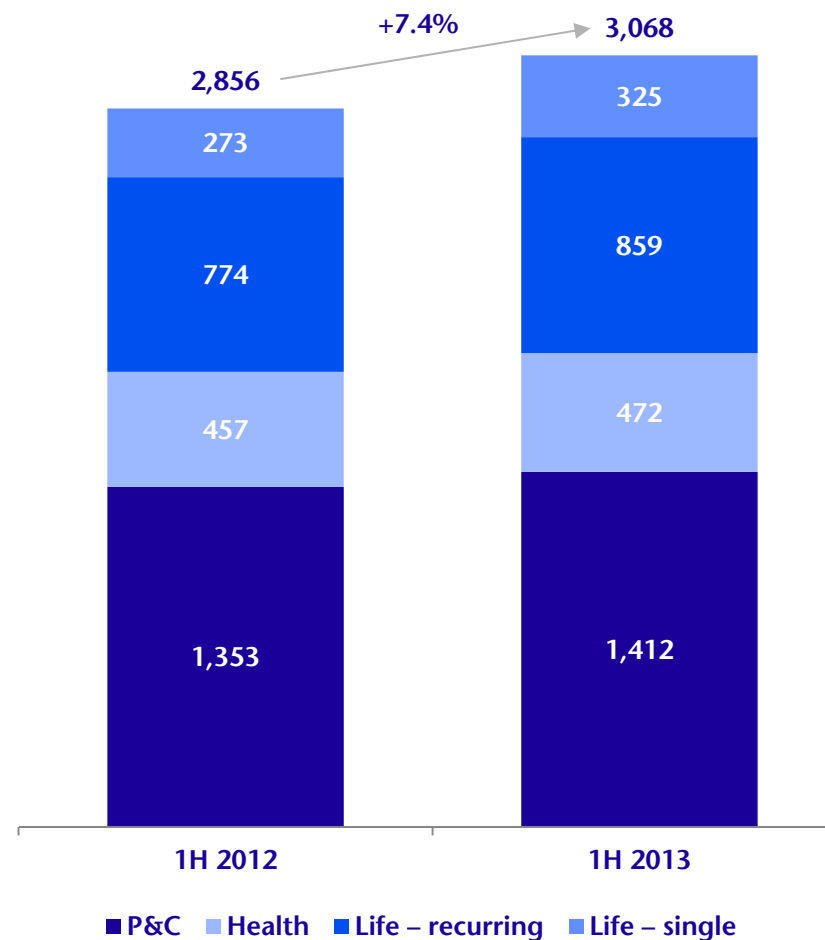
(c) Adjusted for one-offs



## Highlights 1H 2013

- The premium volume written in property and casualty insurance grew by 4.4% yoy driven by all major business lines
- The premium volume written in health insurance increased by 3.4% yoy in line with the long term trend
- In life insurance, the premium volume written increased by 13.1% yoy
  - Recurring premiums increased by 11.0% yoy
  - Single premiums increased by 19.1% yoy driven by strong production in Italy
  - Continued strategy to focus on life insurance products that are more profitable in the long term and are at the same time optimised from a risk and capital perspective

## Premiums by business line (€m)<sup>(a)</sup>



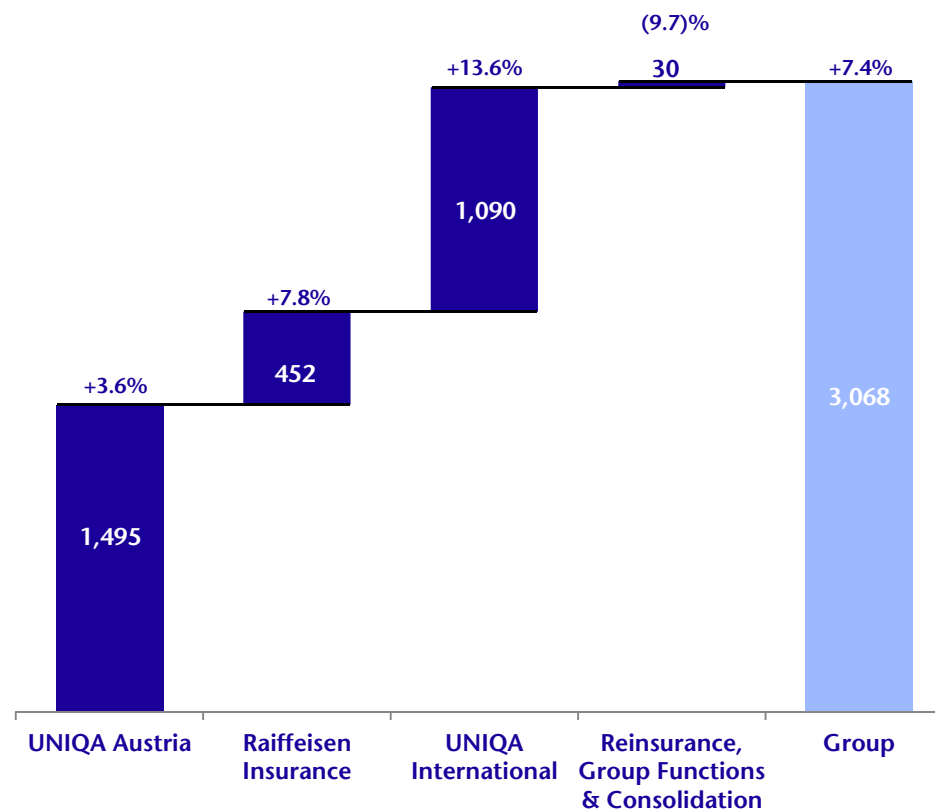
(a) Including savings portion of premiums from unit- and index-linked life insurance

# All three major operating segments contributed to top line growth

## Highlights 1H 2013

- Group premiums written increased by 7.4% yoy
- UNIQA Austria premiums written increased by 3.6% yoy
  - P&C premiums written increased to €743m by 3.6%
  - Health premiums written increased to €436m by 3.4%
  - Life premiums written increased to €317m by 3.8%
- Raiffeisen Insurance premiums written increased by 7.8% yoy
  - P&C premiums written increased to €74m by 8.5%
  - Life premiums written increased to €378m by 7.7%
- UNIQA International premiums written increased by 13.6% yoy
  - P&C premiums written increased to €571m by 5.5%
  - Health premiums written increased to €36m by 3.4%
  - Life premiums written increased to €483m by 25.9%

## 1H 2013 Premiums by operating segment (€m)<sup>(a)</sup>

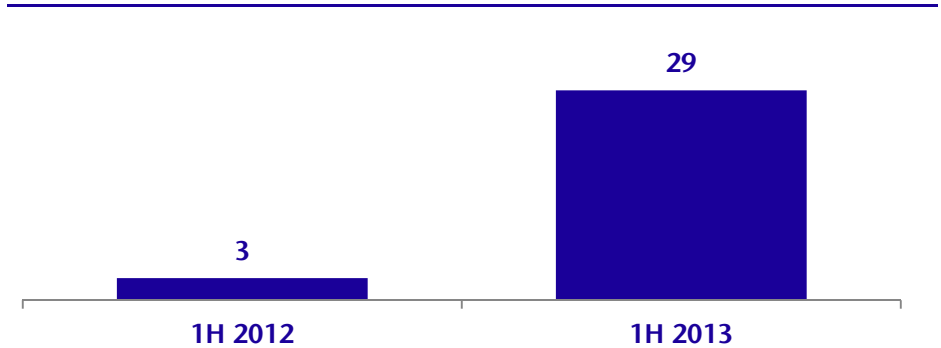


(a) Including savings portion of premiums from unit- and index-linked life insurance

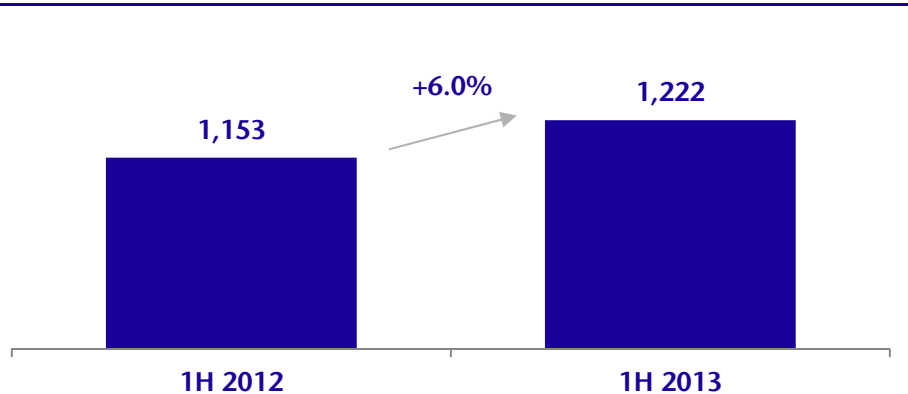
## Highlights 1H 2013

- Premiums earned increased in all three operating segments UNIQA Austria, Raiffeisen Insurance and UNIQA International and across all major business lines
- Despite net impact of €30m due to the flood the net combined ratio decreased mainly on strict cost control and improved underwriting discipline in 1H 2013
- As a result of improved combined ratio and solid investment result profit on ordinary activities increased

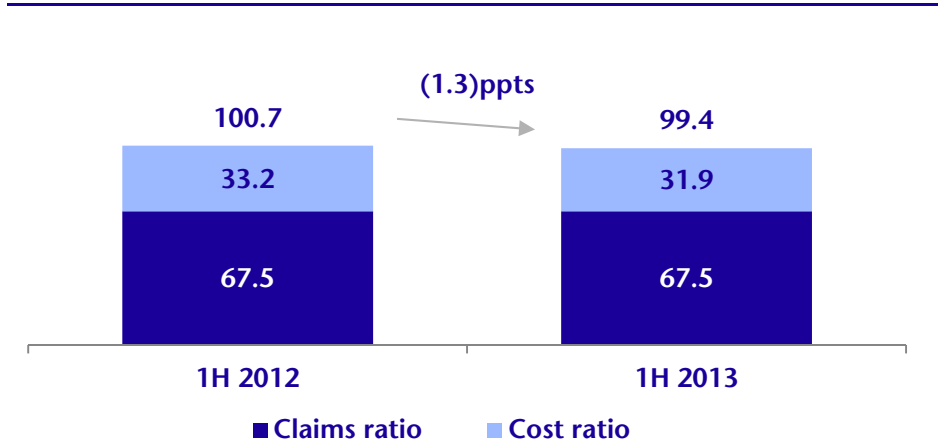
## Profit on ordinary activities (€m)



## Premiums earned (€m)



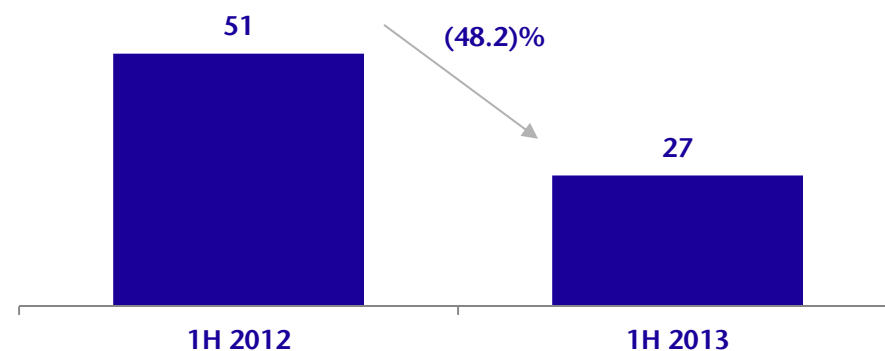
## Combined ratio (%)



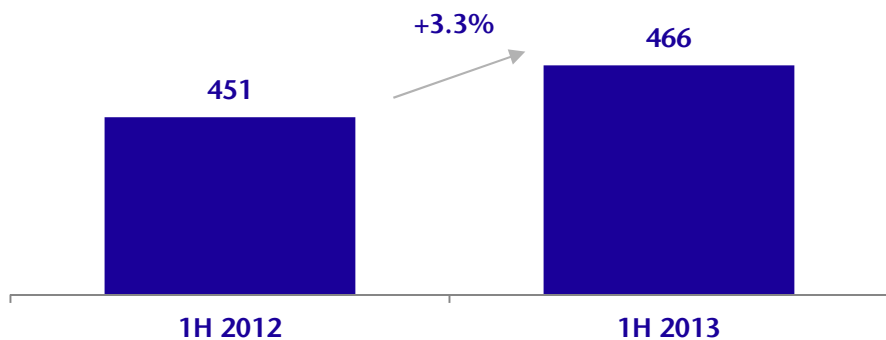
## Highlights 1H 2013

- All major product lines contributed to increase of premiums earned by 3.3% yoy
- Claims ratio slightly increased but stayed well in line with longer term trend at around 85%
- Investment result decreased compared to strong 1H 2012 driven by lower realized capital gains

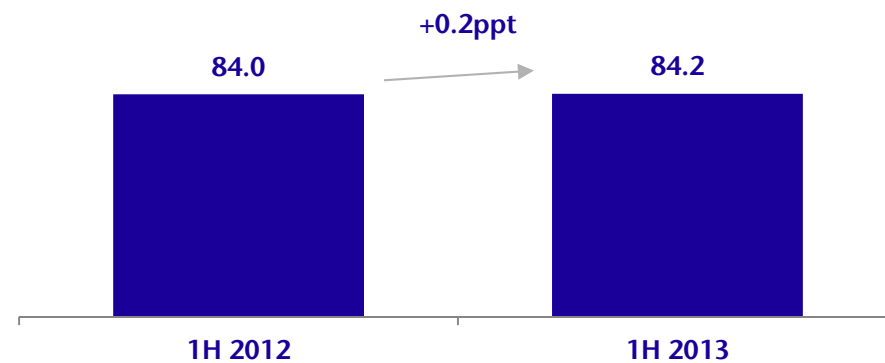
## Profit on ordinary activities (€m)



## Premiums earned (€m)



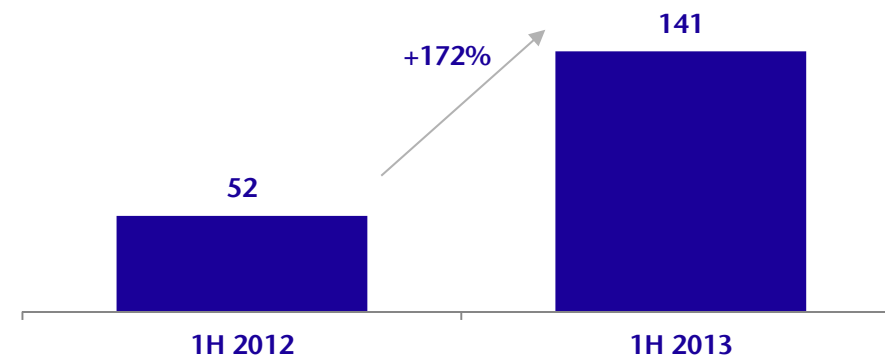
## Claims ratio (%)



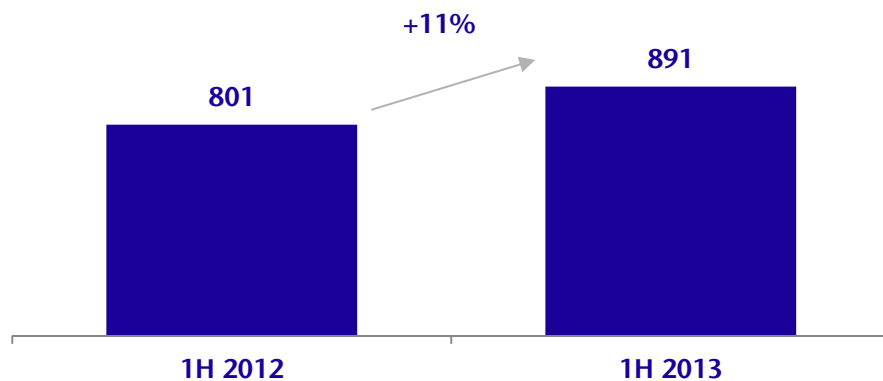
## Highlights 1H 2013

- Premiums earned increased by 19.7% yoy due to strong growth of Life business in AT, IT, PL, HU and RU; double digit growth also based on APE
- Cost ratio improved as a result of increased premiums earned and positive impact of lower DAC amortization
- Significantly improved underwriting result and increased investment result including sale of Hotel Group resulted in strong profit on ordinary activities

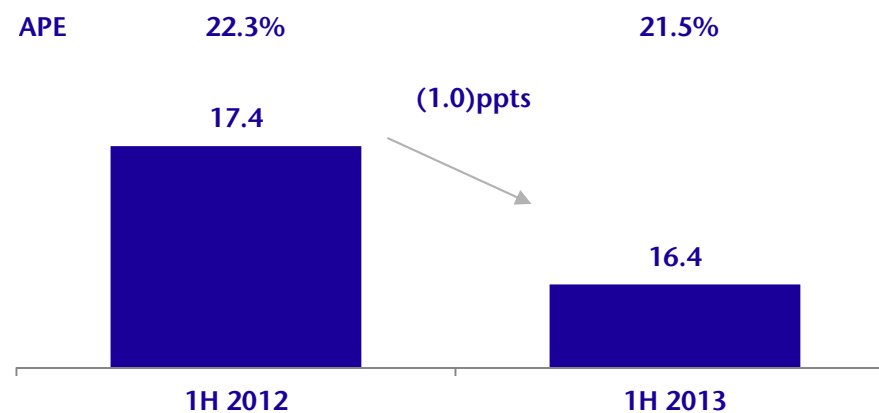
## Profit on ordinary activities (€m)



## APE<sup>(a)</sup> (€m)



## Cost ratio (%)<sup>(b)</sup>



(a) Including fund- and index-linked life insurance (net)

(b) Increase of estimated gross margin (EGM) and long term interest rates impacted amortization of deferred acquisition costs (DAC) and led to increased net benefits and decreased costs

€m	1H 2013	1H 2012	▲%
Gross premiums written	1,411.6	1,352.5	4.4%
Premiums earned (retained)	1,221.8	1,152.6	6.0%
Income from fees and commissions	8.2	7.1	14.1%
Net investment income	48.6	35.0	38.9%
Other income	15.2	18.7	(18.5)%
Insurance benefits (net)	(824.9)	(777.6)	6.1%
Operating expenses	(398.1)	(390.1)	2.0%
Other expenses	(32.2)	(32.6)	(1.0)%
Amortisation of goodwill	(1.3)	(1.3)	(0.2)%
<b>Operating profit</b>	<b>37.3</b>	<b>11.9</b>	<b>214.5%</b>
Financing costs	(8.8)	(8.8)	(0.2)%
<b>Profit on ordinary activities</b>	<b>28.5</b>	<b>3.1</b>	<b>nm</b>

€m	1H 2013	1H 2012	▲%
Gross premiums written	472.1	456.8	3.4%
Premiums earned (retained)	465.8	450.9	3.3%
Income from fees and commissions	0.3	0.0	nm
Net investment income	25.9	51.3	(49.6)%
Other income	3.6	4.4	(16.6)%
Insurance benefits (net)	(392.3)	(387.0)	1.4%
Operating expenses	(73.2)	(65.1)	12.4%
Other expenses	(3.3)	(2.8)	17.6%
Amortisation of goodwill	0.0	0.0	nm
<b>Operating profit</b>	<b>26.8</b>	<b>51.7</b>	<b>(48.1)%</b>
Financing costs	(0.2)	(0.2)	(24.5)%
<b>Profit on ordinary activities</b>	<b>26.7</b>	<b>51.5</b>	<b>(48.2)%</b>

€m	1H 2013	1H 2012	▲%
Gross premiums written	841.5	719.5	17.0%
Premiums earned (retained)	807.4	674.4	19.7%
Income from fees and commissions	6.3	14.0	(54.8)%
Net investment income	334.4	317.1	5.5%
Other income	10.9	4.7	130.1%
Insurance benefits (net)	(791.8)	(732.7)	8.1%
Operating expenses	(192.8)	(185.5)	4.0%
Other expenses	(27.8)	(28.8)	(3.8)%
Amortisation of goodwill	(2.2)	(4.6)	(51.8)%
<b>Operating profit</b>	<b>144.5</b>	<b>58.6</b>	<b>146.6%</b>
Financing costs	(3.1)	(6.6)	(53.2)%
<b>Profit on ordinary activities</b>	<b>141.4</b>	<b>52.0</b>	<b>172.0%</b>



### Highlights 1H 2013

UNIQA Austria includes UNIQA Österreich Versicherungen AG, Salzburger Landes-Versicherung AG and 50% of Finance Life Lebensversicherung AG

- Premiums earned increased mainly as a result of Health business growing in line with long term trend and solid growth in P&C
- Despite net impact of flood, the net combined ratio in P&C remained relatively stable at 91.7% (1H 2012: 91.2%)
- Operating and other expenses increased yoy due to partly liquidating a provision for severance payments in 1H 2012
- Profit on ordinary activities decreased mainly due to such higher costs, increased claims related to the flood, and a lower investment result in 1H 2013

### Segment P&L

€m	1H 2013	1H 2012	▲%
Gross premiums written <sup>(a)</sup>	1,495	1,443	3.6%
Gross premiums written <sup>(b)</sup>	1,390	1,341	3.7%
Premiums earned (retained)	997	947	5.3%
Income from fees and commissions	90	93	(3.0)%
Net investment income	165	177	(6.9)%
Other income	3	2	nm
Insurance benefits (net)	(844)	(814)	3.7%
Operating expenses	(290)	(270)	7.3%
Other expenses	(24)	(21)	16.4%
Amortisation of goodwill	(1)	(1)	nm
<b>Operating profit</b>	<b>97</b>	<b>114</b>	<b>(15.1)%</b>
Financing costs	(4)	(4)	nm
<b>Profit on ordinary activities</b>	<b>93</b>	<b>110</b>	<b>(15.6)%</b>

(a) Including savings portion of premiums from unit- and index-linked life insurance

(b) Excluding savings portion of premiums from unit- and index-linked life insurance

## Highlights 1H 2013

Raiffeisen Insurance includes Raiffeisen Versicherung AG and 50% of Finance Life Lebensversicherung AG

- Premiums earned increased as a result of strong unit-and index linked business and increased sales efforts of local Raiffeisen banks
- Especially in the P&C business Raiffeisen Insurance outperformed the Austrian market
- Increase of estimated gross margin (EGM) and long term interest rates impacted amortization of deferred acquisition costs (DAC) and led to increased net benefits and decreased costs
- Net combined ratio (P&C) increased to 94.0% (1H 2012: 90.1%)
- Net investment result decreased due to low interest rate environment and lower realized capital gains
- Profit on ordinary activities increased despite lower investment result on improved underwriting result

## Segment P&L

€m	1H 2013	1H 2012	▲%
Gross premiums written <sup>(a)</sup>	452	419	7.8%
Gross premiums written <sup>(b)</sup>	347	317	9.6%
Premiums earned (retained)	296	264	12.1%
Income from fees and commissions	12	17	(32.8)%
Net investment income	125	163	(23.6)%
Other income	1	1	nm
Insurance benefits (net)	(311)	(322)	(3.3)%
Operating expenses	(61)	(74)	(17.2)%
Other expenses	(10)	(9)	11.9%
Amortisation of goodwill	(0)	(0)	nm
<b>Operating profit</b>	<b>50</b>	<b>40</b>	<b>25.3%</b>
Financing costs	0	(4)	nm
<b>Profit on ordinary activities</b>	<b>50</b>	<b>36</b>	<b>37.5%</b>

(a) Including savings portion of premiums from unit- and index-linked life insurance

(b) Excluding savings portion of premiums from unit- and index-linked life insurance

## Highlights 1H 2013

UNIQA International includes UNIQA International AG, UNIQA International Beteiligungsverwaltung GmbH and operative direct insurance companies in 18 countries

- **Gross premiums written: Growth above market in CEE (CE +8,6%, SEE +12,5%, EE +32,2%, RUS +62,0%)**
- **Continued growth in Italian Life business**
- **Solid growth in all major business lines P&C, Health and Life**
- **Unchanged net combined ratio (P&C) of 103.4% including the flood in 1H 2013**
- **Loss/benefit ratio slightly increased due to NatCat events and a major claim in Czech Republic**
- **Positive economies of scale lead to a decrease of the cost ratio from 31.1% in H1 2012 to 28.5% in H1 2013**
- **Net investment income decreased against a strong 1H 2013 result especially in Italy**
- **Profit on ordinary activities increased by 51% yoy on improved underwriting result**

## Segment P&L

€m	1H 2013	1H 2012	▲%
Gross premiums written <sup>(a)</sup>	1,090	960	13.6%
Gross premiums written <sup>(b)</sup>	958	838	14.3%
Premiums earned (retained)	662	550	20.5%
Income from fees and commissions	72	69	3.7%
Net investment income	69	77	(11.1)%
Other income	12	12	0.6%
Insurance benefits (net)	(473)	(390)	21.2%
Operating expenses	(298)	(278)	7.3%
Other expenses	(29)	(27)	6.8%
Amortisation of goodwill	(2)	(5)	nm
<b>Operating profit</b>	<b>13</b>	<b>8</b>	<b>50.5%</b>
Financing costs	(0)	(0)	nm
<b>Profit on ordinary activities</b>	<b>12</b>	<b>8</b>	<b>50.9%</b>

(a) Including savings portion of premiums from unit- and index-linked life insurance

(b) Excluding savings portion of premiums from unit- and index-linked life insurance

## Highlights 1H 2013

Reinsurance includes the reinsurance operation UNIQA Re in Switzerland and the reinsurance result of UNIQA Insurance Group AG

- In 1H 2013 a net impact of €23m is recognized in the Reinsurance segment due to the flood
- Profit on ordinary activities improved due to a strengthened underwriting result in the direct insurance operating segments

## Segment P&L

€m	1H 2013	1H 2012	▲%
Gross premiums written	668	750	(10.9)%
Premiums earned (retained)	542	578	(6.2)%
Income from fees and commissions	8	9	nm
Net investment income	11	(0)	nm
Other income	5	4	nm
Insurance benefits (net)	(387)	(408)	(5.1)%
Operating expenses	(172)	(198)	(12.9)%
Other expenses	(10)	(12)	(19.0)%
Amortisation of goodwill	0	0	nm
<b>Operating profit</b>	<b>(3)</b>	<b>(27)</b>	<b>nm</b>
Financing costs	0	0	nm
<b>Profit on ordinary activities</b>	<b>(3)</b>	<b>(27)</b>	<b>nm</b>

## Highlights 1H 2013

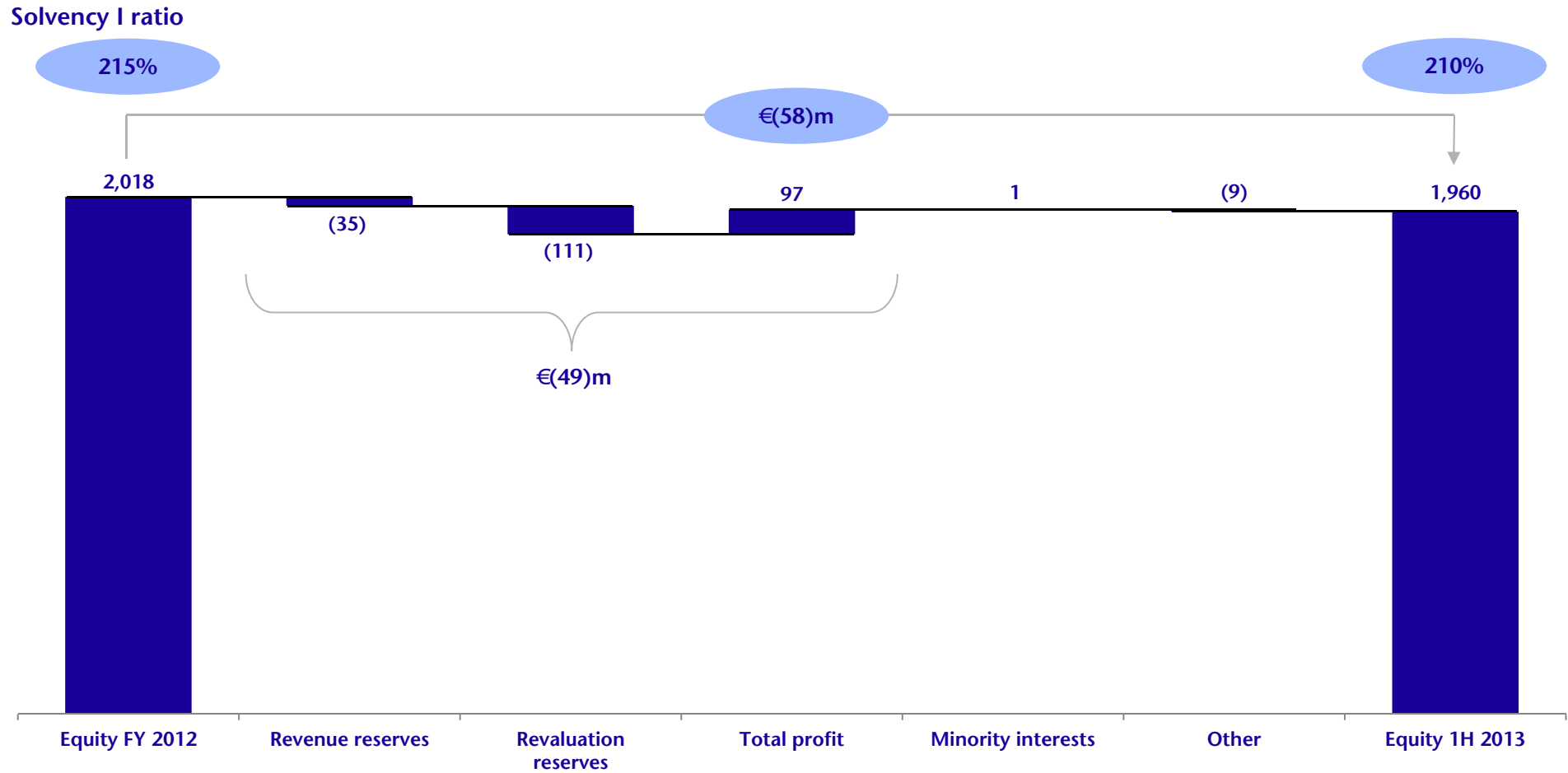
Group functions and Consolidation includes consolidation effects of intra-group reinsurance, the results of UNIQA Insurance Group AG (excluding reinsurance), all other holding and service companies and further consolidation effects

- Capital gain on sale of Hotel Group which led to a positive one-off of €51m

## Segment P&L

€m	1H 2013	1H 2012	▲%
Gross premiums written	(637)	(716)	(11.0)%
Premiums earned (retained)	(2)	(60)	nm
Income from fees and commissions	(167)	(167)	(0.1)%
Net investment income	39	(14)	nm
Other income	10	9	nm
Insurance benefits (net)	5	36	nm
Operating expenses	157	179	(12.1)%
Other expenses	9	4	nm
Amortisation of goodwill	0	(0)	nm
<b>Operating profit</b>	<b>52</b>	<b>(13)</b>	<b>nm</b>
Financing costs	(8)	(8)	nm
<b>Profit on ordinary activities</b>	<b>44</b>	<b>(21)</b>	<b>nm</b>

# Equity position (including minority interest)



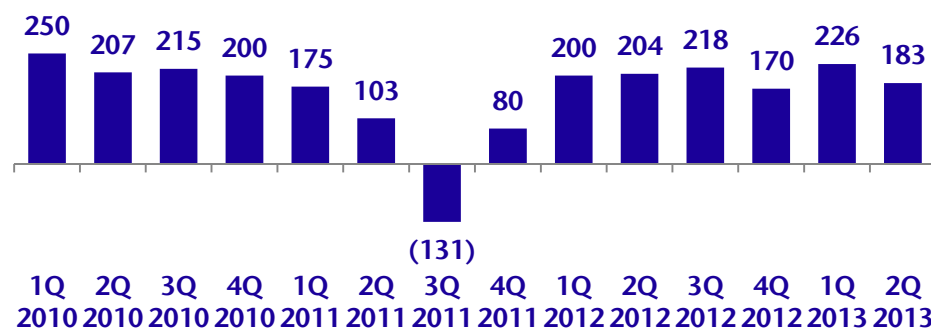
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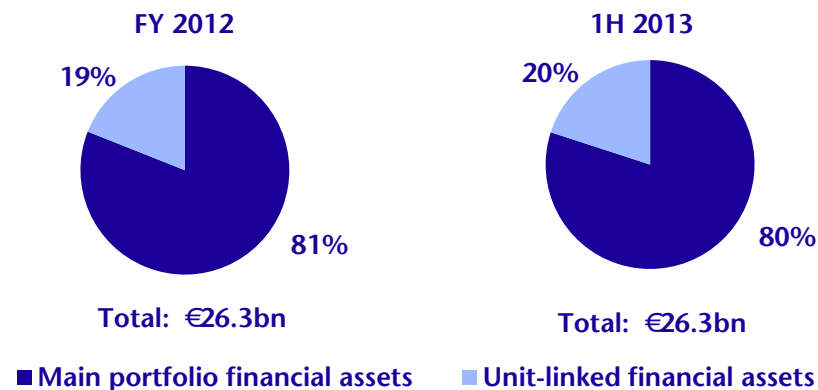
- The net investment income increased to €409m including gain on sale of Hotel Group (AHI) which led to a positive one-off of €51m
- The investment portfolio of the UNIQA Group was stable compared to 31 December 2012 and amounted to €26.3bn at 31 March 2013
- Continued de-risking:
  - Equities and alternatives decreased
  - High grade continued to increase as a percentage of total fixed income portfolio

## Investment income (€m)



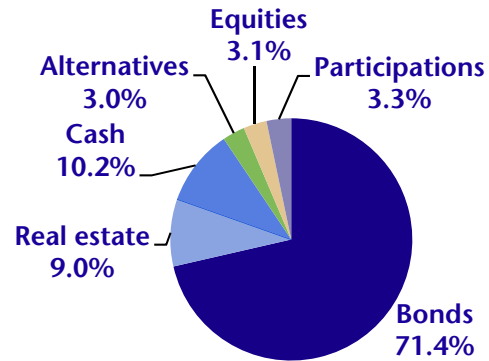
Note: Excluding unit-linked investment income  
 Quarterly figures in 3Q 2011 and prior quarters include Mannheimer Group (sold in June 2012)

## Investment breakdown

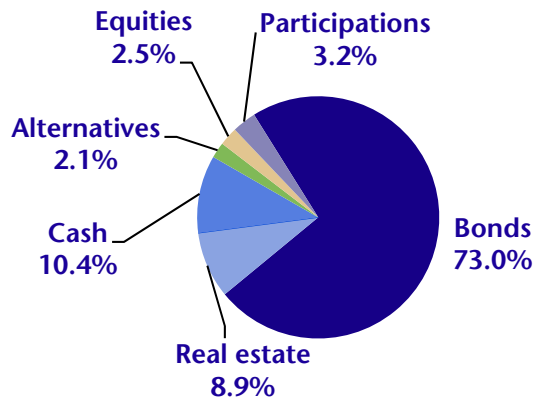




By product

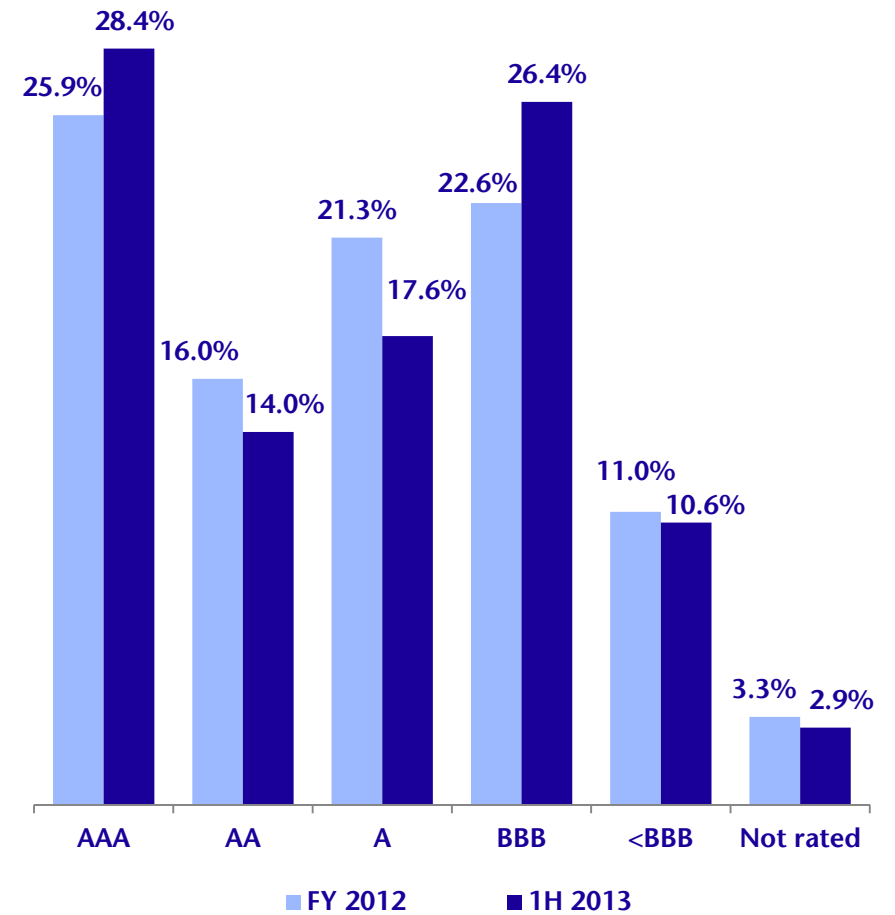


Total FY 2012: €21bn



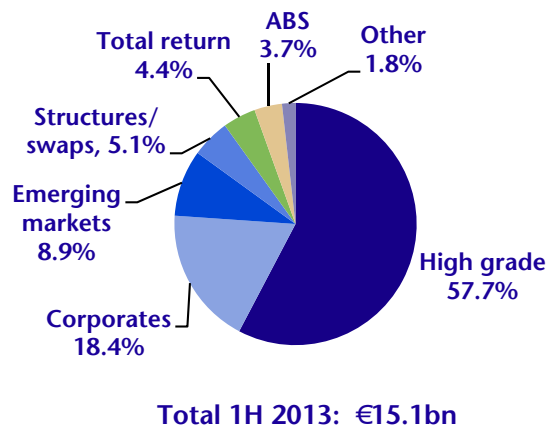
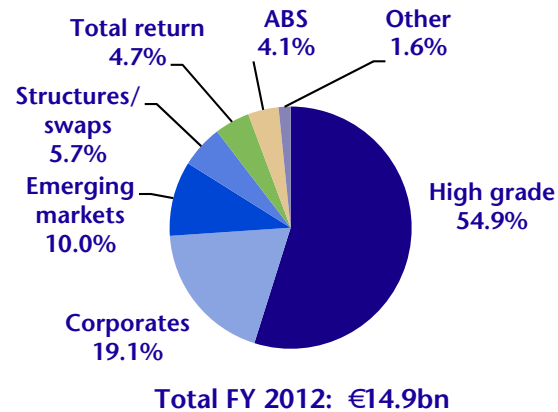
Total 1H 2013: €21bn

By rating

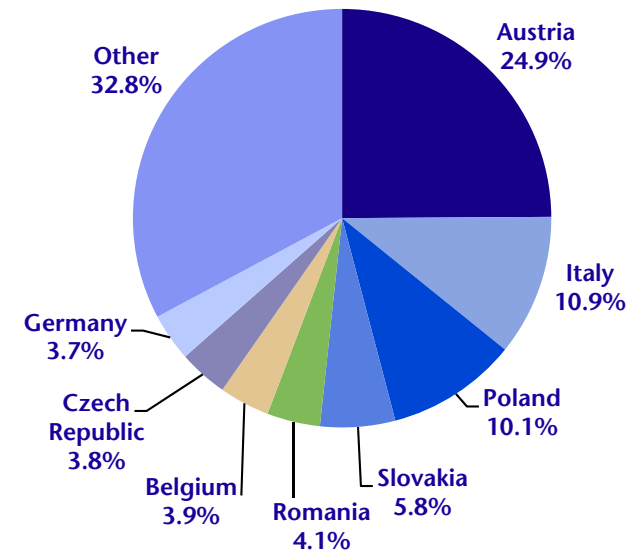


Note: Excluding unit-linked funds

## Overall composition



## Government bonds



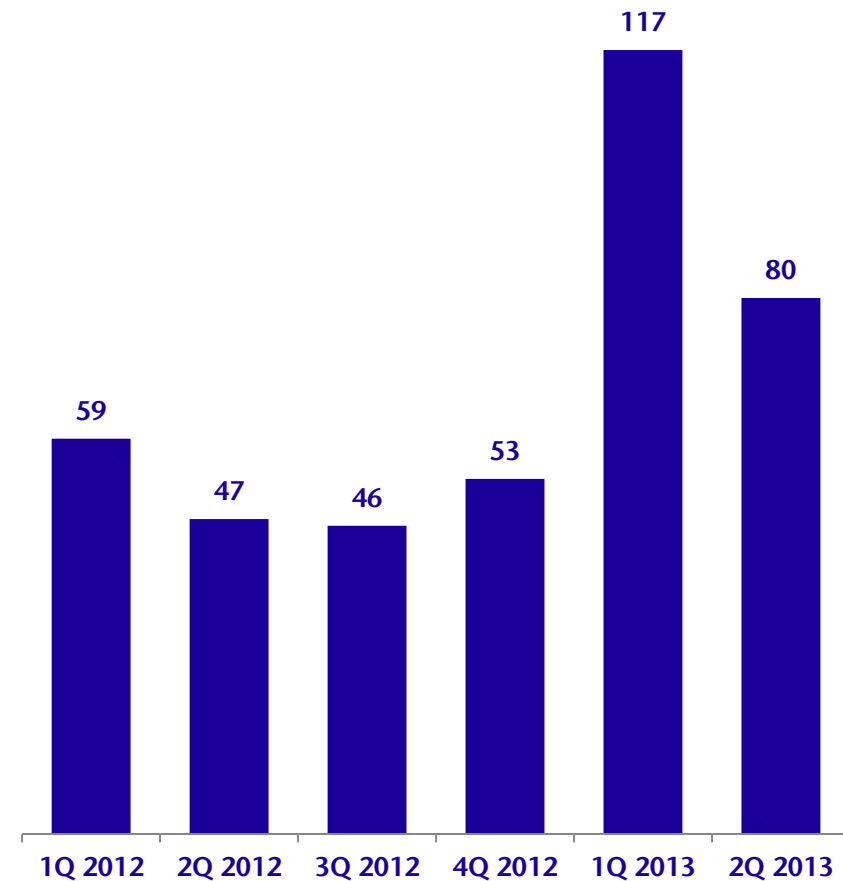
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## 1H 2013 summary

- UNIQA delivered profitable growth despite challenging market environment
- Combined ratio (P&C) improved to 99.4% despite flood
- Underwriting result improved across all business segments in 1H 2013
- Investment result including sale of Hotel Group slightly increased
- Low interest rate environment remains to be a challenge

## Quarterly development of EBT (€m)



- Somewhat improved economic outlook for the rest of 2013
- UNIQA 2.0 initiatives well on track
- Premium volume is targeted to grow ahead of market growth in our core markets.
- Focus on further improving cost efficiency and underwriting quality
- UNIQA right on track to improve profit on ordinary activities compared with 2012
  - This assumes that the capital market environment will be stable, that economic development will continue to improve and that losses caused by natural disasters will remain within a normal range

1. Highlights 1H 2013
2. Business performance
3. Investments
4. Conclusion and outlook

Appendix: Additional information

€m	1H 2013	1H 2012	▲%
Gross premiums written	2,725.2	2,528.8	7.8%
Premiums earned (retained)	2,495.0	2,277.9	9.5%
Income from fees and commissions	14.8	21.1	(29.9)%
Net investment income	408.9	403.4	1.3%
Other income	29.7	27.8	7.1%
<b>Total income</b>	<b>2,948.4</b>	<b>2,730.3</b>	<b>8.0%</b>
Insurance benefits	(2,008.9)	(1,897.3)	5.9%
Operating expenses	(664.1)	(640.7)	3.7%
Other expenses	(63.3)	(64.2)	(1.4)%
Amortisation of goodwill	(3.5)	(5.9)	(40.9)%
<b>Total expenses</b>	<b>(2,739.8)</b>	<b>(2,608.1)</b>	<b>5.0%</b>
<b>Operating profit</b>	<b>208.6</b>	<b>122.1</b>	<b>70.8%</b>
Financing costs	(12.0)	(15.6)	(23.0)%
<b>Profit on ordinary activities</b>	<b>196.6</b>	<b>106.5</b>	<b>84.5%</b>
Profit on discontinued operations post tax	0.0	(8.9)	nm
Taxes	(43.7)	(32.5)	34.3%
<b>Net profit</b>	<b>152.9</b>	<b>82.9</b>	<b>84.4%</b>
of which consolidated profit	150.6	57.3	162.7%
of which minority interests	2.3	25.5	(91.2)%

€m	Assets		
	1H 2013	FY 2012	▲%
Tangible assets	296.6	306.8	(3.3)%
Land and buildings held as financial investments	1,676.9	1,690.8	(0.8)%
Intangible assets	1,470.4	1,414.4	4.0%
Shares in associated companies	494.5	529.6	(6.6)%
Investments	17,673.9	17,866.2	(1.1)%
Investments held on account and at risk of life insurance policyholders	5,152.9	5,066.8	1.7%
Share of reinsurance in technical provisions	638.4	605.8	5.4%
Share of reinsurance in technical provisions held on account and at risk of life insurance policyholders	390.1	408.8	(4.6)%
Receivables including receivables under insurance business	995.7	936.2	6.4%
Receivables from income tax	57.3	54.6	5.1%
Deferred tax assets	126.6	133.5	(5.1)%
Liquid funds	1,087.2	960.1	13.2%
Assets from discontinued operations	0.0	63.7	nm
<b>Total assets</b>	<b>30,060.5</b>	<b>30,037.2</b>	<b>0.1%</b>

€m	Liabilities		
	1H 2013	FY 2012	▲%
Total equity	1,960.0	2,017.6	(2.9)%
Subordinated liabilities	450.0	450.0	0.0%
Technical provisions	19,899.1	19,790.9	0.5%
Technical provisions held on account and at risk of life insurance policyholders	5,061.1	4,983.0	1.6%
Financial liabilities	41.9	35.0	20.0%
Other provisions	857.2	915.6	(6.4)%
Payables and other liabilities	1,428.1	1,434.4	(0.4)%
%Liabilities from income tax	20.8	28.6	(27.2)%
Deferred tax liabilities	342.2	370.9	(7.7)%
Liabilities in disposal groups available for sale	0.0	11.2	nm
<b>Total equity and liabilities</b>	<b>30,060.5</b>	<b>30,037.2</b>	<b>0.1%</b>



## Detailed breakdown of UNIQA International results

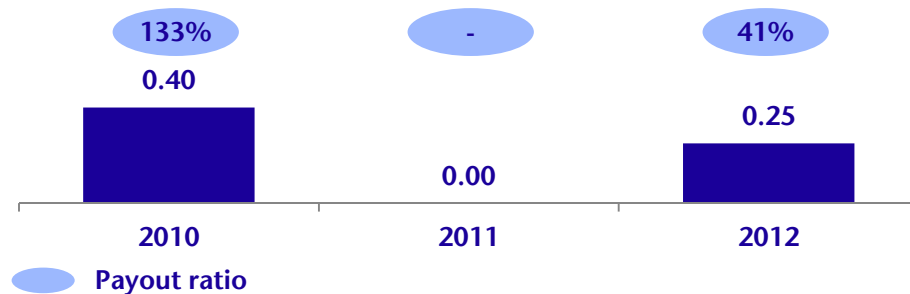
	Premiums earned (retained)		Net investment income		Insurance benefits		Operating expenses		Profit on ordinary activities	
	1H 2013	1H 2012	1H 2013	1H 2012	1H 2013	1H 2012	1H 2013	1H 2012	1H 2013	1H 2012
Administration	0.0	0.0	0.0	(0.2)	0.0	0.0	(13.1)	(14.2)	(14.3)	(14.7)
Western Europe (WE)	270.3	187.5	38.2	44.7	(252.2)	(169.0)	(50.0)	(49.6)	11.3	16.1
Central Europe (CE)	213.3	222.1	15.5	17.8	(120.5)	(140.9)	(130.3)	(126.9)	13.3	8.1
Eastern Europe (EE)	69.2	50.6	5.8	5.3	(37.1)	(28.1)	(49.1)	(36.8)	(4.7)	(2.7)
Southeastern Europe (SEE)	77.3	69.6	6.2	8.8	(45.1)	(40.6)	(43.4)	(41.2)	1.7	1.0
Russia (RU)	31.8	19.7	3.3	1.0	(17.8)	(11.3)	(12.1)	(9.1)	5.2	0.5
<b>Total UNIQA International</b>	<b>662.0</b>	<b>549.6</b>	<b>68.8</b>	<b>77.4</b>	<b>(472.7)</b>	<b>(389.9)</b>	<b>(298.1)</b>	<b>(277.8)</b>	<b>12.5</b>	<b>8.3</b>

Region		Conversion rates to €	
		30-Jun-13	31-Dec-12
Swiss franc	CHF	1.2338	1.2072
Czech koruna	CZK	25.9490	25.1510
Hungarian forint	HUF	294.8500	292.3000
Croatian kuna	HRK	7.4495	7.5575
Polish zloty	PLN	4.3376	4.0740
Bosnia-Herzegovina convertible mark	BAM	1.9558	1.9558
Romanian leu	RON	4.4603	4.4445
Bulgarian lev	BGN	1.9558	1.9558
Ukrania hryvnia	UAH	10.6112	10.6208
Serbian dinar	RSD	113.6030	112.3722
Russian ruble	RUB	42.8450	40.3295
Albanian lek	ALL	140.9600	140.1400
Macedonian denar	MKD	61.3395	62.2353

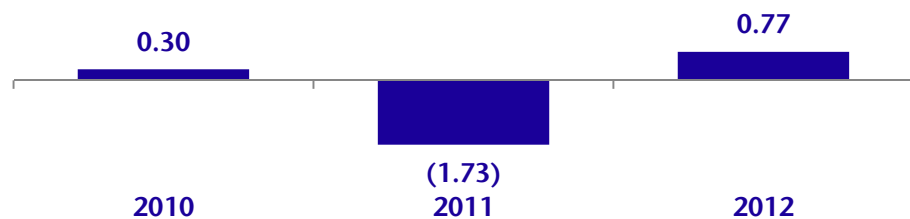
## General information

- Listed since 1999 on the Vienna Stock Exchange
- 213.4m common shares
- ISIN: AT0000821103

## Dividend per share (in €)



## Earnings per share (in €)



Source: Company information

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