



UNIQA Group Investor Presentation

**RCB Institutional Investor Conference
Zürs, 11/12 April 2013**

Today's presenter



Andreas Brandstetter
CEO

Investor meetings



Hannes Bogner
CFO

Agenda

1. Business overview
2. Strategy programme UNIQA 2.0
3. Conclusion

Business overview

Strategy programme UNIQA 2.0

Conclusion

Appendix: Additional information

- UNIQA is one of the leading international insurance groups in Austria and across CEE
 - Second-largest insurer in home market Austria with a market share of 22.2%^(a)
 - Broad international presence including 19^(b) regional markets (excluding Austria)
- Active in all lines of insurance business (Property & Casualty, Health and Life insurance)
- Broad distribution network across a variety of channels
- Long-standing successful bancassurance partnership with Raiffeisen Banking Group
- Strong client access servicing 8.7m customers and 17.4m insurance policies (2012)
- Highly committed core shareholders
- Listed on the Vienna Stock Exchange with a current market cap of €2.3bn^(c)

(a) Based on GWP in 2011

(b) Excluding Mannheimer Group (German operations sold in June 2012)

(c) As of 4-Apr-13

Source: Company information

€m	2012	2011	▲%
Gross written premiums ^(a)	5,543	5,534	0.2%
(Recurring) gross written premiums ^(a)	5,010	4,933	1.5%
Investment result	792	202	292.2%
Earnings before tax (including one-offs)	205	(322) ^(b)	nm
Earnings before tax (excluding one-offs)	205	145 ^(b)	41.4%
Net profit ^(c)	130	(246)	nm
Combined ratio (net)	101.3%	104.9%	(3.6)ppts
RoS	3.9%	nm	nm
RoE	9.1%	nm	nm
Solvency ratio	214.9%	122.5%	92.4ppts

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

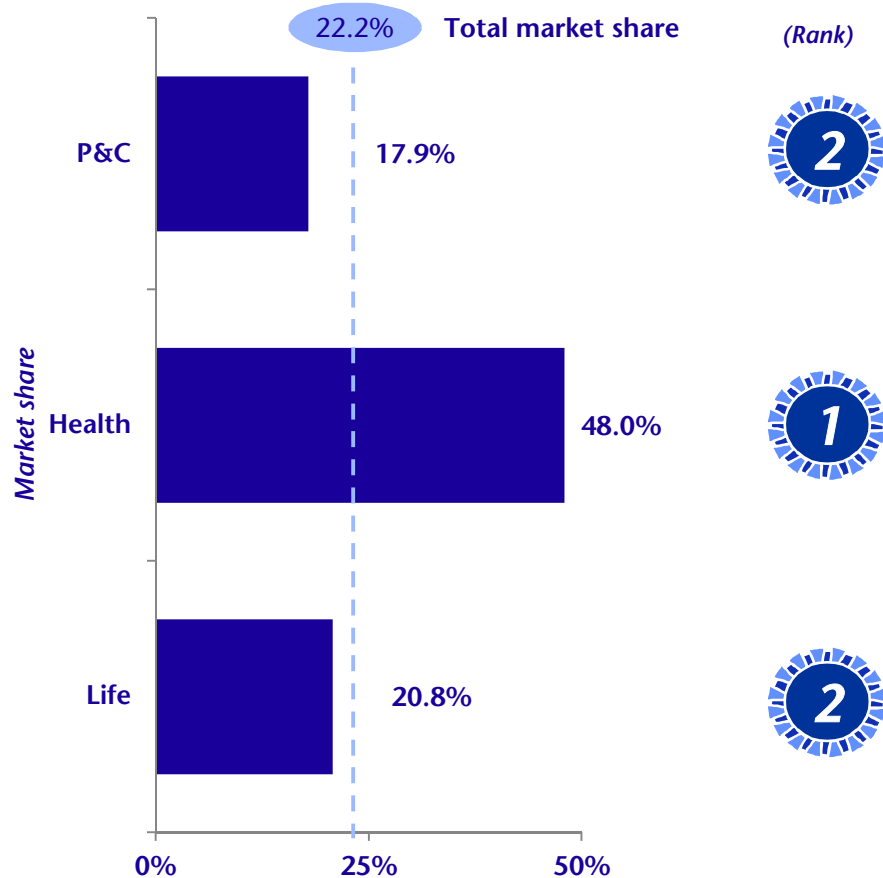
(b) Including Mannheimer Group: Earnings before tax would have been €(326)m (including one-offs) and €158m (excluding one-offs) respectively

(c) Including result from discontinued operations of €10.4m (Mannheimer Group)

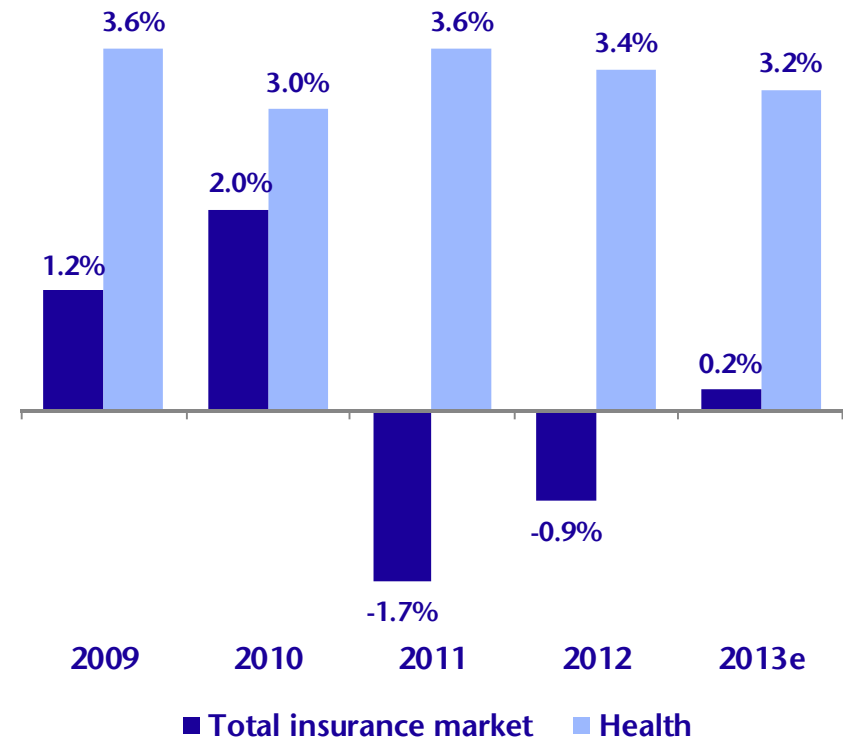
Note: Numbers excluding Mannheimer Group; FY 2011 numbers restated

Leading position in Austria with diversified portfolio

A leading insurer in Austria



GWP growth total market and health in Austria (a)



Source: Austrian Insurance Association (Annual Report 2011) – based on GWP

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

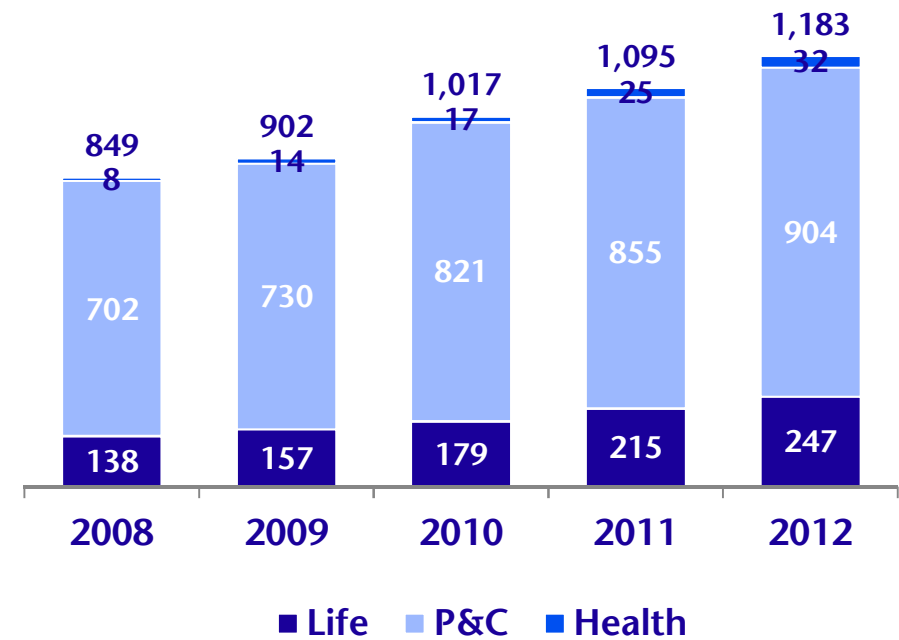
Source: Austrian Insurance Association (Forecast 2013/2014) – based on GWP

Wide footprint across CEE with strong growth record

Broad presence in CEE



UNIQA recurring premium volume in CEE (€m) ^(a)

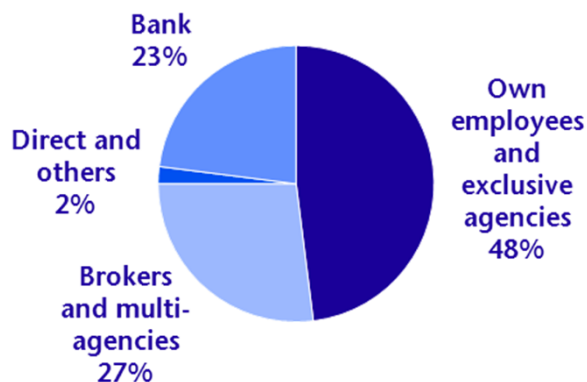


(a) GWP excluding single premiums

Source: Company information

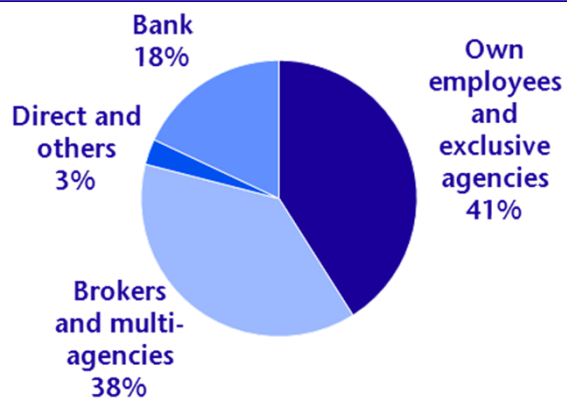
Note: In Russia and Slovenia, only bancassurance business

Austria GWP by distribution channel



Total Austria GWP 2012: €3,556m

CEE GWP by distribution channel



Total CEE GWP 2012: €1,296m

Source: Company information

Strong brands in Austria and CEE



- **Highest customer reach among all insurance companies in Austria (31% in 2011)^(a)**
- **UNIQA is the strongest Austrian insurance brand (with an aided brand awareness of around 93% in 2011)^(b)**
- **Winner of "Most Trusted Brand" Award 2012 in the category "insurance" – for the tenth time in a row^(c)**
- **UNIQA leading brand across CEE based on unified brandscape**
- **Bancassurance partner Raiffeisen Banking Group with the strongest banking brand in Austria and the strongest international banking brand in its 17 CEE markets**

(a) VMDS
 (b) Fessel-GfK
 (c) Reader's Digest

Business overview

Strategy programme UNIQA 2.0

Conclusion

Appendix: Additional information

Concentrate on core insurance business	<ul style="list-style-type: none">• Concentration on stable market Austria and growth region CEE• Diversified business mix across business lines
Increase number of clients	<ul style="list-style-type: none">• We aim to raise our number of customers to 15m by 2020• In 2012 we serviced 8.7m customers
Execute 4 priority programs	<ul style="list-style-type: none">• UNIQA Austria: increasing profitability• Raiffeisen insurance Austria: increasing productivity• UNIQA International: optimising CEE platform to capture long-term growth• Risk/return profile: optimisation against the background of Solvency II
Improve profit on ordinary activities	<ul style="list-style-type: none">• Goal to improve profit on ordinary activities by up to €400m by 2015 compared to 2010 (€142m)

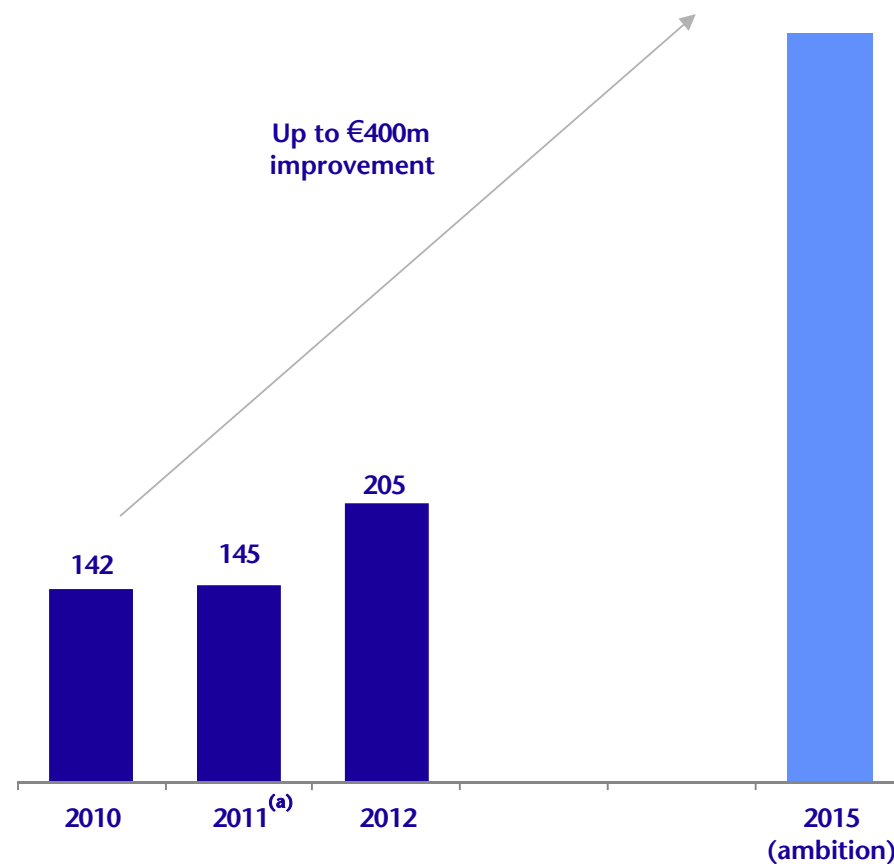
① Restructuring of Austrian business

② Increase productivity of bancassurance in Austria

③ Profitable growth in CEE

④ Optimising risk/return profile

Development of profit on ordinary activities (€m)

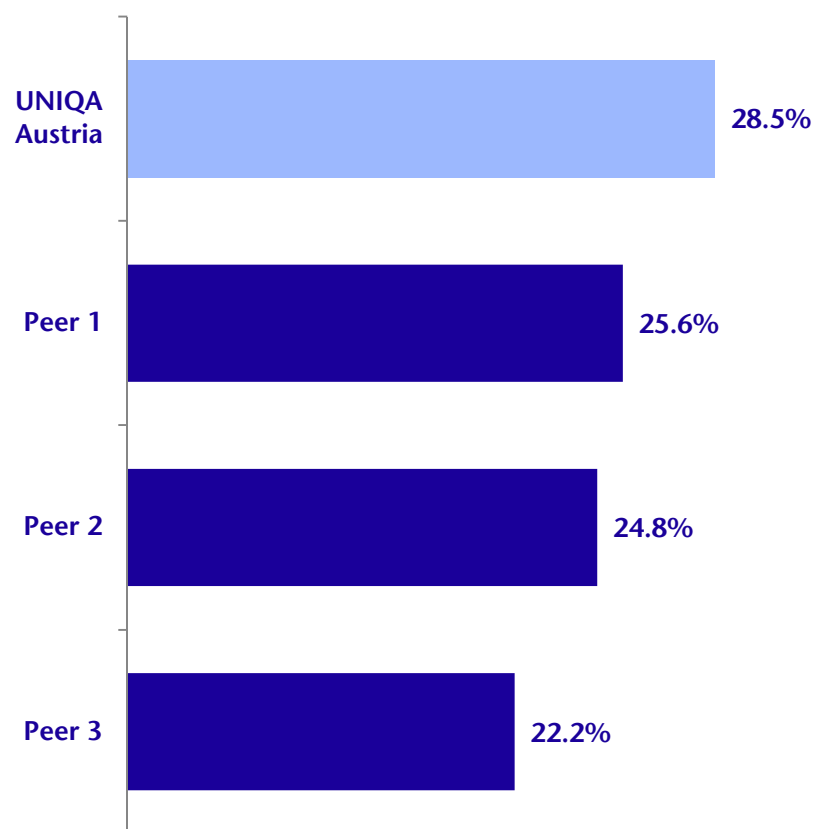


(a) Adjusted for one-offs (please refer to page 26); unadjusted EBT was a loss of €322m (excluding Mannheimer Group)

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

1 Restructuring of Austrian business to increase profitability

Net cost ratios in Austria (2011)



Key initiatives

Simplification of corporate structure	<ul style="list-style-type: none"> • Simplified corporate structure • Achievement of synergies and regulatory capital improvements
Optimisation of distribution network	<ul style="list-style-type: none"> • Reorganisation of the 9 regional offices • Realignment of distribution and processes • Expansion of number of high quality regional servicing centres from 300 to 400 by 2015 • Salesforce effectiveness programme
Reorganisation of back-office	<ul style="list-style-type: none"> • Centralisation of back-office functions to 5 locations from 11 • Standardisation and streamlining of processes • Target reduction of back-office headcount (central and de-central) by 600 by 2015 in the Group, predominantly in Austria • Partial shift of workforce towards high value-add areas (eg Risk, Corporate Business, ALM)
Improvement of underwriting result	<ul style="list-style-type: none"> • Reduction of exposure to unprofitable clients and brokers; restructuring of the fleet portfolio • Reorganisation of discount system to improve NBM • Optimisation of claims management

Note: P&C businesses only. UNIQA Austria (incl. Salzburger Landes-Versicherung AG and UNIQA Versicherungen AG), excl. €105m one-offs

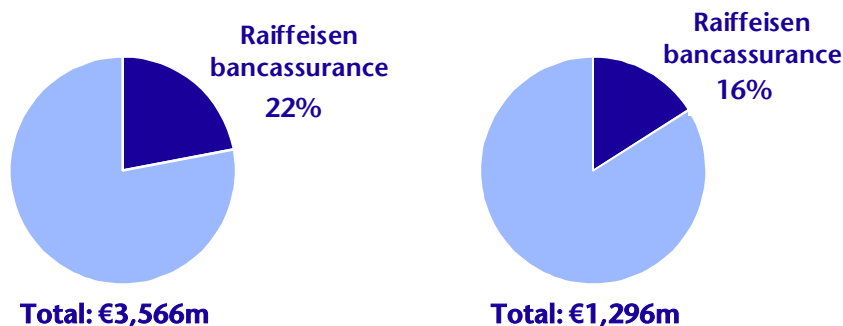
Source: Company analysis

2 Increase productivity of bancassurance in Austria

Raiffeisen at a glance

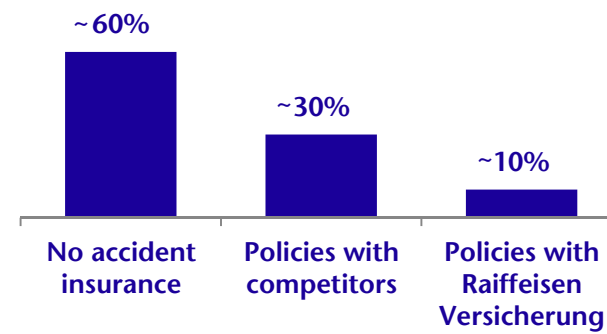
In Austria	In CEE
<ul style="list-style-type: none"> Distribution via local Raiffeisen Banks through Raiffeisen Versicherung Leading retail network with c. 2,200 outlets and c. 4m customers Top 3 position in Austria 	<ul style="list-style-type: none"> Distribution via Raiffeisen Bank International Preferred partnership > 3,100 branches with c. 14.1m customers Top 5 market position in 13 countries

Note: Figures as of FY 2012



Share of GWP (2012)

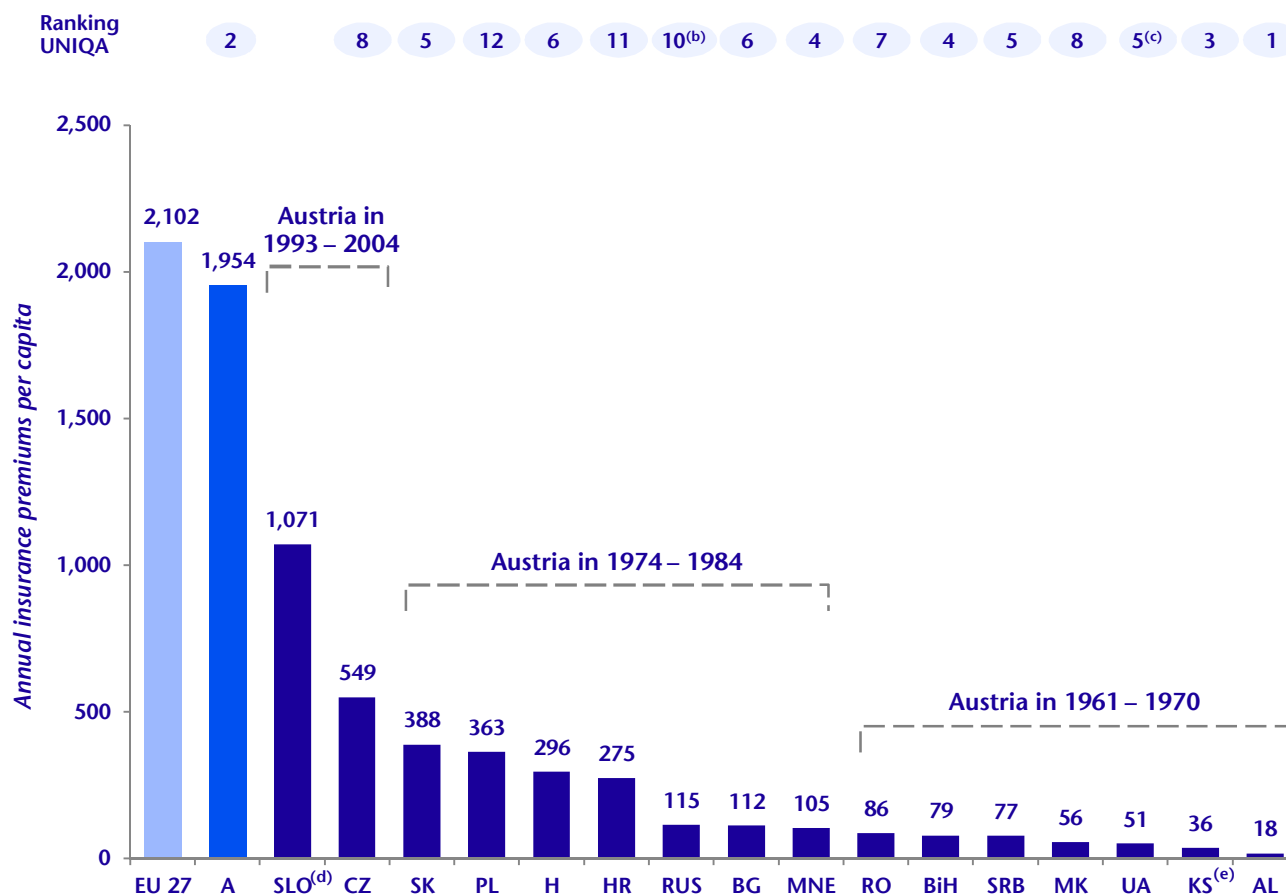
Significant upside potential in Austria

Tailored product range	<ul style="list-style-type: none"> Further simplification and transparency for "annex" products tailored to Raiffeisen customers Further integration of IT systems, bank sales process and claims handling 								
Product density	<p>Example: Accident insurance</p>  <table border="1"> <thead> <tr> <th>Category</th> <th>Percentage</th> </tr> </thead> <tbody> <tr> <td>No accident insurance</td> <td>~60%</td> </tr> <tr> <td>Policies with competitors</td> <td>~30%</td> </tr> <tr> <td>Policies with Raiffeisen Versicherung</td> <td>~10%</td> </tr> </tbody> </table>	Category	Percentage	No accident insurance	~60%	Policies with competitors	~30%	Policies with Raiffeisen Versicherung	~10%
Category	Percentage								
No accident insurance	~60%								
Policies with competitors	~30%								
Policies with Raiffeisen Versicherung	~10%								
Distribution power	<ul style="list-style-type: none"> "Best-in-class" Raiffeisen Banks (top 10%) reach productivity of approx. 23 insurance contracts per sales person per year (Raiffeisen sales person average of around 13.5 contracts) 								

Source: Raiffeisen Banking Group and UNIQA internal analysis

3 Growth potential in CEE markets

Insurance density^(a) (€)

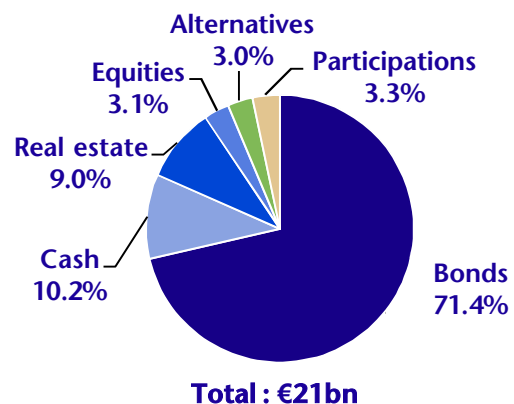


- Focus on the 16 CEE markets
- Increased investments in own distribution and bancassurance with RBI in CEE
- Implementation of transparent target operating model across CEE
- Roll-out of tied agency model
- Expansion of corporate business
- Consider selective acquisition opportunities
- Ambition for 2020: up to 50% of GWP and 30% – 40% profit before tax from CEE

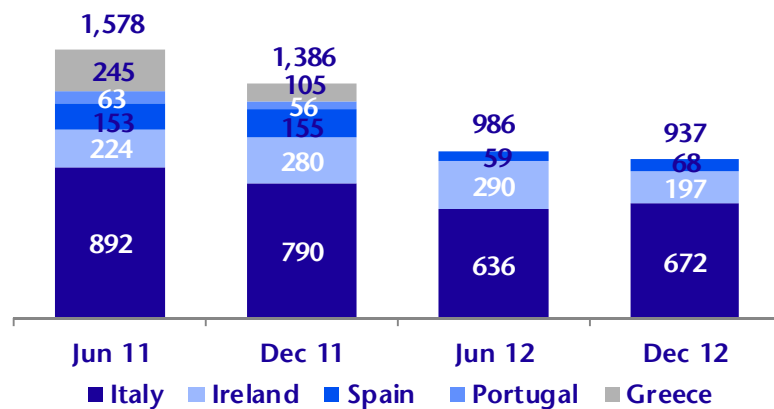
(a) Annual insurance premiums per capita
 (b) Life Ranking
 (c) 1-6/2012
 (d) No ranking as no operations in Slovenia; market is covered out of Austria
 (e) Data as per 2010
 Source: Sigma 03/2012, as per 2011; local insurance associations; internal analysis

4 Optimising the risk/return profile

Funds under own management (31 December 2012)



Development of exposure to PIIGS (€m)



Key initiatives

ALM	<ul style="list-style-type: none"> Set-up of ALM process for group and all local entities Implementation of internal risk/return evaluation of non-life portfolio
Solvency II	<ul style="list-style-type: none"> Optimisation of existing portfolio and new business Product/capital strategy
Optimisation of reinsurance	<ul style="list-style-type: none"> Central group re-insurance via UNIQA Re Increase of retention rate (subject to adequate pricing) Structuring and pricing of reinsurance for local entities under risk/capital perspective
Centralised asset management	<ul style="list-style-type: none"> Full front-to-back implementation rolled-out in key markets Envisaged roll-out in further countries
Best-in-class data management system	<ul style="list-style-type: none"> Implementation of a group-wide integrated data warehouse Comprehensive risk monitoring system available on group and local entity level

<p>Rights issue 2012</p>	<ul style="list-style-type: none"> • Strengthen balance sheet structure to capture short-term opportunities (buy-out of EBRD^(a) minorities, M&A) and finance organic growth <ul style="list-style-type: none"> – Rights issue of €500m successfully completed ✓
<p>Simplified corporate structure</p>	<ul style="list-style-type: none"> • Clear and less complex Group structure as basis for UNIQA 2.0 success <ul style="list-style-type: none"> – Sale of German Mannheimer Group completed^(b) ✓ – Buy-out of EBRD minorities in CEE completed ✓ – Contribution in kind of stake in UNIQA Personenversicherung AG and creation of a new single non-life and life insurance entity “UNIQA Austria” completed ✓ – Closing of sale of Hotel Group (AHI) completed in Q1 2013 ✓ – Sale of media investments completed, stake in private hospitals increased to 100% ✓
<p>UNIQA 2.0 priority programmes</p>	<ul style="list-style-type: none"> • Ongoing focus on cost optimisation and profitable growth as part of UNIQA 2.0 initiative <ul style="list-style-type: none"> – Reorganisation of regional structure in Austria on-going – Cooperation agreements with Raiffeisen Landesbanken defining new form of cooperation signed in Q3 12 on track – Optimisation of CEE platform to fully capture long-term growth trends – Optimise risk/return profile (exposure to Greece and Portugal already reduced to zero)
<p>“Re-IPO”</p>	<ul style="list-style-type: none"> • Strengthen balance sheet and create strategic flexibility for mid- to long-term growth and upcoming consolidation in core markets <ul style="list-style-type: none"> – Significant public offering envisaged on track – Leading to a substantial increase of the free float in UNIQA

(a) European Bank for Reconstruction and Development, transaction completed in June 2012

(b) Operations are derecognized as of 30 June 2012

Business overview

Strategic plan 'UNIQA 2.0'

Conclusion

Appendix: Additional information

- Stable and sound underlying core operating business despite challenging market environment
- Continuing positive growth trend in P&C and Health partly offsets planned cutback of single premium business in Austria and Poland
- In FY 2012 UNIQA achieved earnings before tax of €205.4m (exceeding 2010 EBT by 44.9%)
- Ongoing focus on cost optimisation and profitable growth as part of UNIQA 2.0 initiative
- Target of further improvement in 2013 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

- Leading position in Austria
- Strong upside from ongoing restructuring programme in Austria
- Wide footprint across CEE with strong profitable growth outlook
- Preferred bancassurance partnership with Raiffeisen Banking Group
- Powerful brands in Austria and CEE

Attractive combination of:

- Short-term restructuring play
- Mid-to long-term CEE growth story

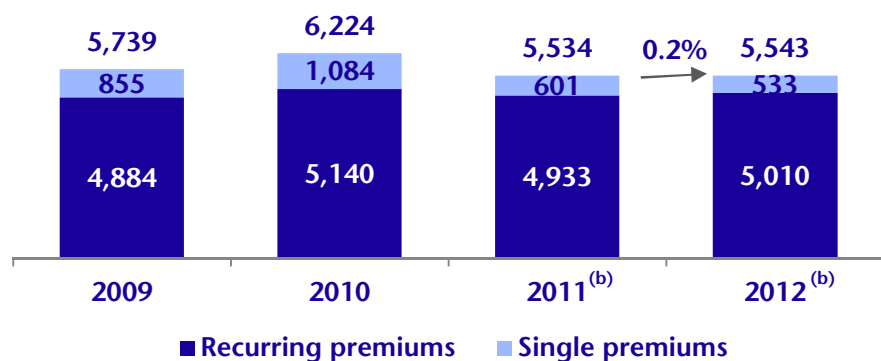
Business overview

Strategic plan 'UNIQA 2.0'

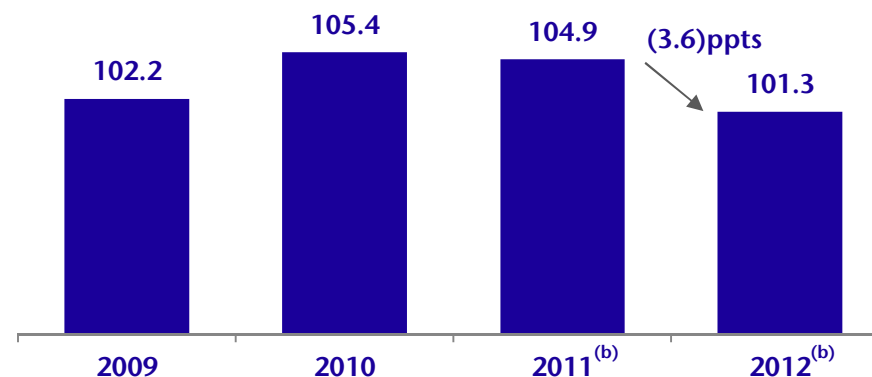
Conclusion

Appendix: Additional information

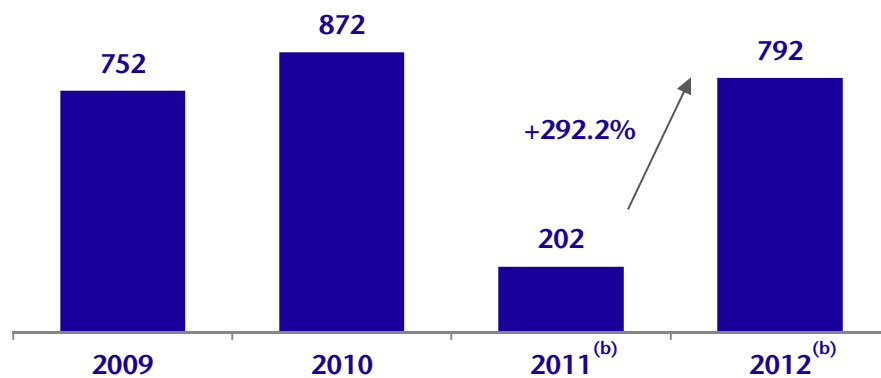
GWP^(a) (€m)



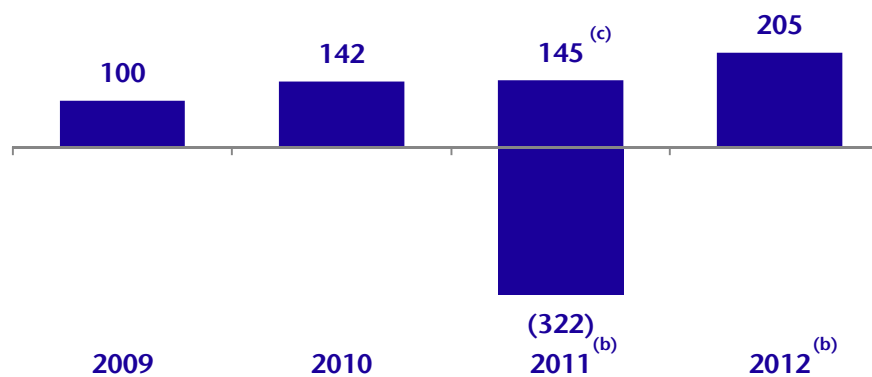
Combined ratio (net) (%)



Investment result (€m)



Earnings before tax (€m)

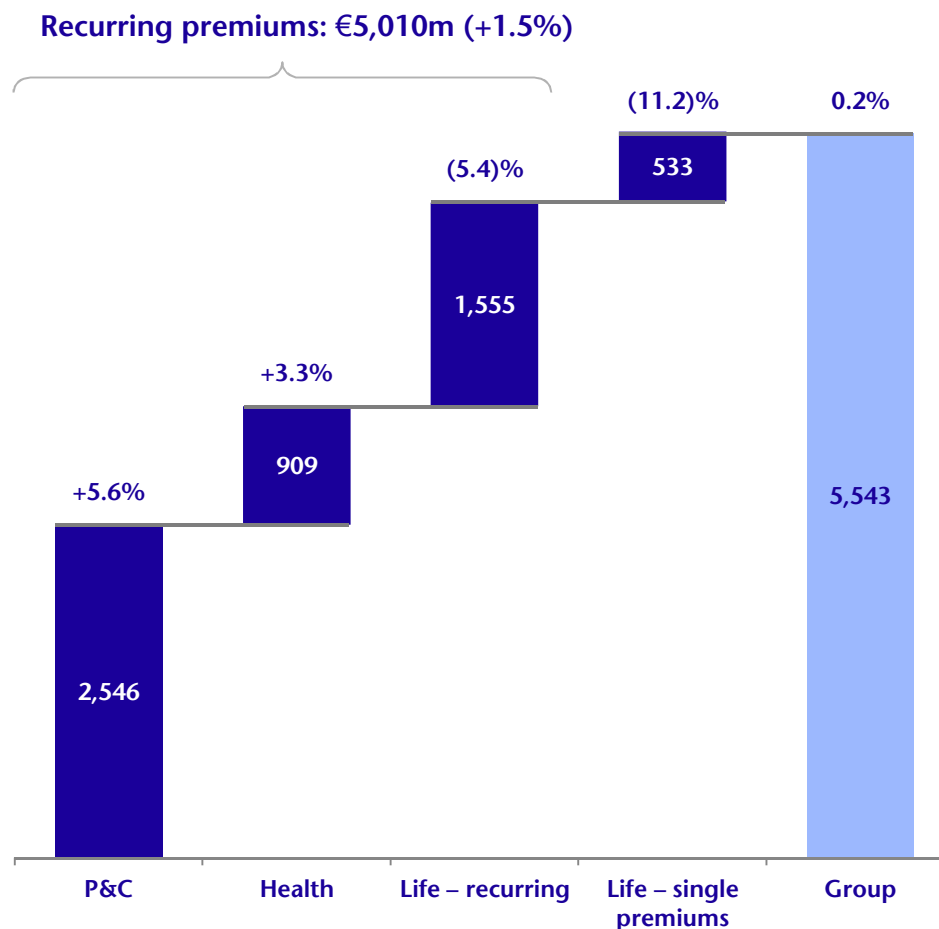


(a) Including savings portion of premiums from unit- and index-linked life insurance
 (b) Excluding Mannheimer Group (sold in June 2012)

(c) Adjusted for one-offs (refer to page 26)

- The premium volume written in property and casualty insurance grew by 5.6% to €2,546m
- The premium volume written in health insurance increased by 3.3% to €909m
- In life insurance, the premium volume written decreased by 7.0% to €2,088m
 - Recurring premiums decreased by 5.4% to €1,555m
 - Single premiums fell by 11.2% to €533m mainly impacted by the decrease in Austria and Poland. In Austria, single premium business was hit by adverse changes to the legal framework. In Poland, UNIQA is consciously reducing single premium business and is promoting more profitable business areas which also tie up less risk capital
 - 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

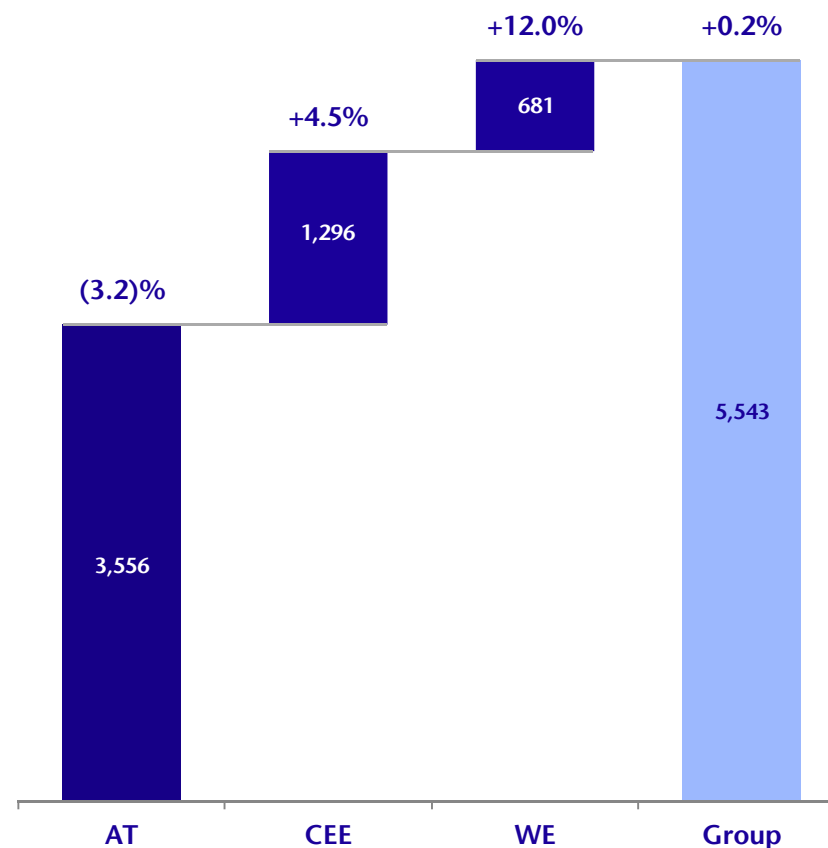
Premiums by business segment (2012 vs 2011) (€m)



Note: Premiums written incl. the savings portion of premiums from unit- and index-linked life insurance; excluding Mannheimer Group

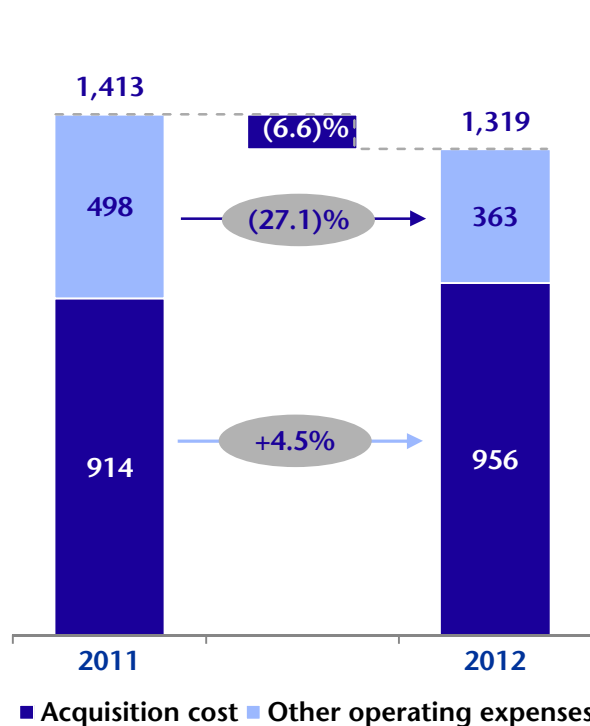
- In Austria, premiums written decreased by 3.2% to €3,566m due to lower single premiums in life insurance
 - Recurring premiums in Austria also declined by 2.0% to €3,474m
 - Single premiums declined by 34.2% to 92m due to the extension of the minimum term of tax advantageous life insurance policies implemented during 2011
- In Central and Eastern Europe, premiums written increased by 4.5% to €1,296m
 - Recurring premiums strongly increased by 8.0% to €1,183m
 - In contrast, single premiums declined significantly (especially in Poland) by 22.6% to €112m
- Premium volume in Western Europe (excluding Mannheimer Group) strongly rose by 12.0% to €681m
 - Recurring premiums increased strongly by 20.6% to €352m
 - Single premiums rose by 4.2% to €329m

Gross written premiums by region (2012 vs 2011) (€m)

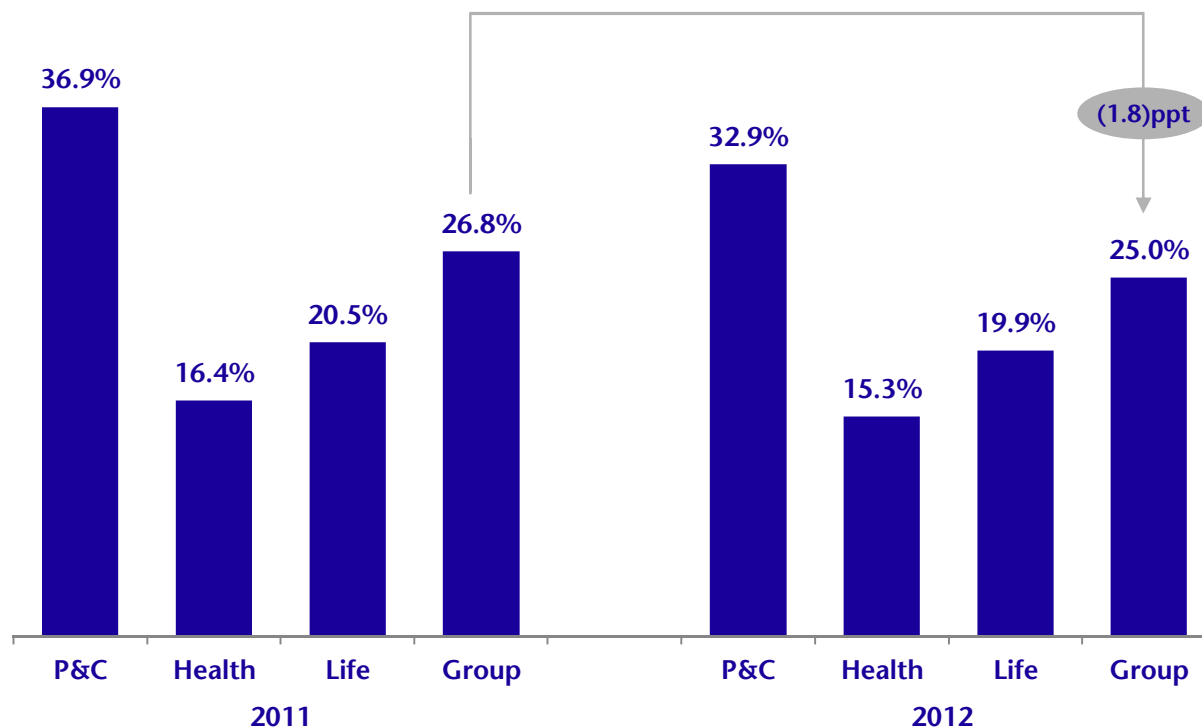


Note: Premiums written incl. the savings portion of premiums from unit- and index-linked life insurance; CEE = Central Eastern Europe, WE = Western Europe (excluding Mannheimer Group)

Operating expenses (net) (€m)



Cost ratio (net)



- Total operating expenses for the insurance business less reinsurance commissions received decreased by 6.6% to €1,319m
- Acquisition expenses increased by 4.5% to €956m
- Other operating expenses (administration costs) less reinsurance commissions received declined significantly by 27.1% to €363m
- The Group cost ratio decreased in 2012 to 25.0% (-1.8ppt)

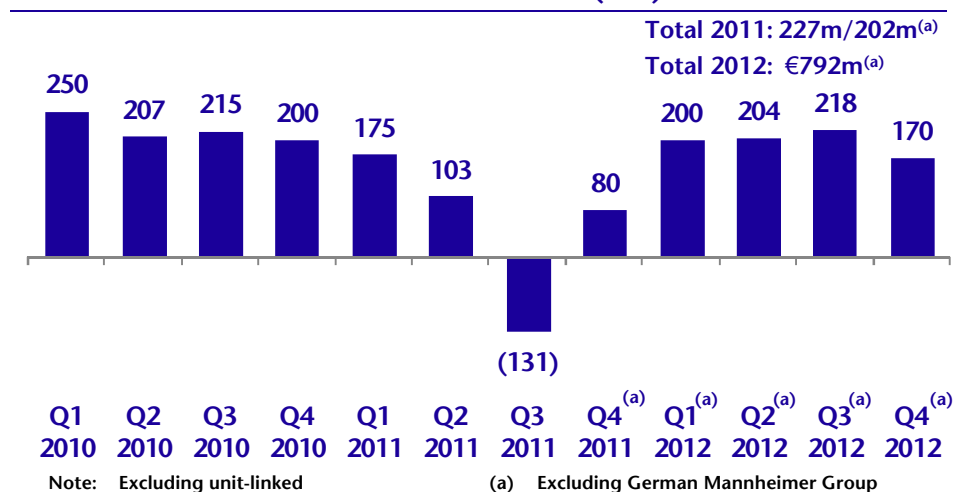
Note: Figures in charts are net of the effect of reinsurance commissions and profit shares from reinsurance business ceded amounting to €35.7m

- Net claims ratio rose slightly to 68.4% (+0.4ppt) due to an increase in major claims and some NatCat claims
- Operating expenses improved to 32.9% (-4.0ppt)
- Net combined ratio after reinsurance improved in 2012 from 104.9% to 101.3% (-3.6ppt)
- Gross combined ratio decreased correspondingly from 101.2% to 98.1% (-3.1ppt)

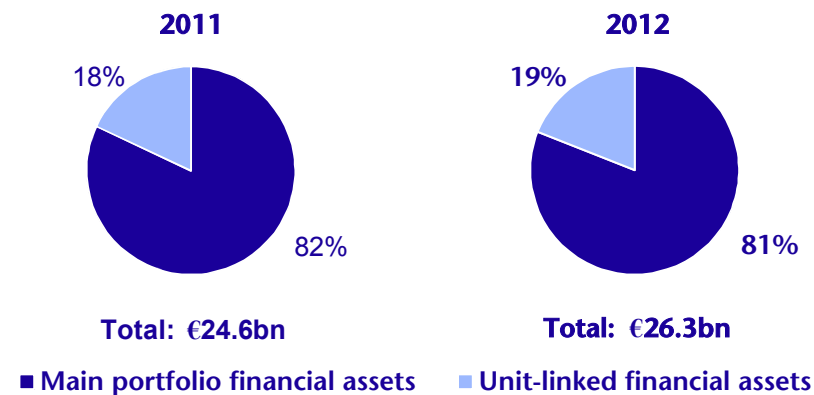


- The net investment income strongly increased to €792m due to good performance on capital markets in 2012 while 2011 figures were impacted by write-down on Greek bonds
- The investment portfolio of the UNIQA Group amounted to €26.3bn at 31 December 2012, an increase of 6.9% compared to 31 December 2011

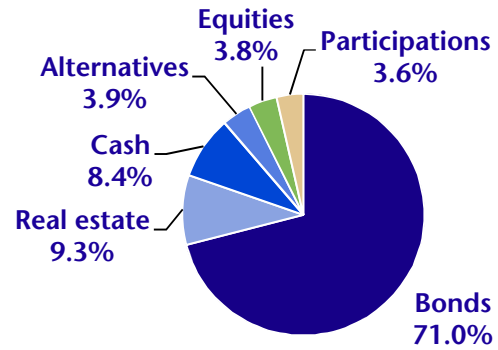
Investment income (€m)



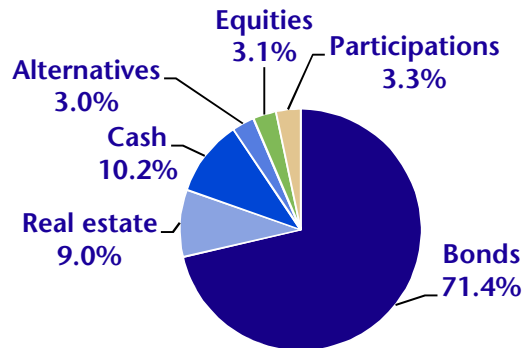
Investment breakdown



By product

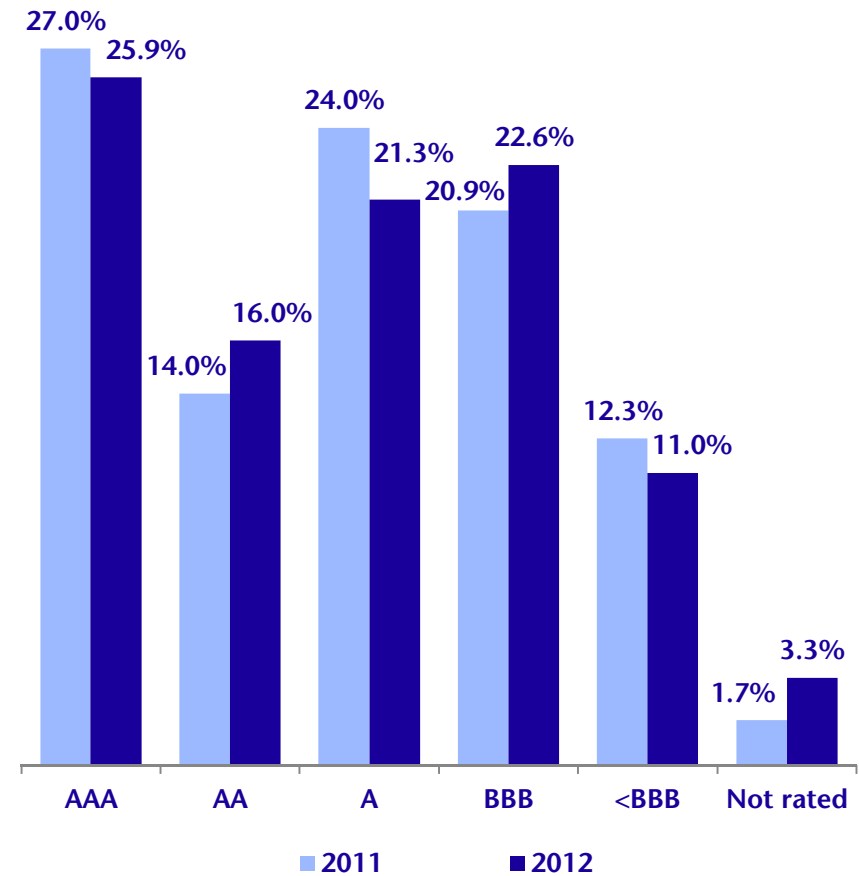


Total 2011: €20bn



Total 2012: €21bn

By rating



Note: Excluding unit-linked

€m	2012	2011	▲%
Premiums written (retained)	4,651	4,703	(1.1)%
Premiums earned (retained)	4,624	4,665	(0.9)%
Income from fees and commissions	36	29	22.1%
Net investment income	792	202	292.2%
Other income	47	77	(39.4)%
Total income	5,498	4,973	10.6%
Insurance benefits	(3,759)	(3,658)	2.8%
Operating expenses	(1,355)	(1,442)	(6.0)%
Other expenses	(123)	(139)	(11.6)%
Amortisation of goodwill	(25)	(24)	3.2%
Total expenses	(5,261)	(5,263)	(0.0)%
Operating profit	236	(290)	
Financing costs	(31)	(32)	(3.2)%
Profit on ordinary activities	205	(322)	nm
Profit on discontinued operations post tax	10	1	nm
Taxes	(45)	78	nm
Net profit	170	(244)	nm
of which consolidated profit	130	(246)	nm
of which minority interests	40	2	nm

€m	Assets		
	2012	2011	▲%
Tangible assets	307	384	(20.0)%
Land and buildings held as financial investments	1,691	1,567	7.9%
Intangible assets	1,414	1,500	(5.7)%
Shares in associated companies	530	530	(0.2)%
Investments	17,866	17,172	4.0%
Investments held on account and at risk of life insurance policyholders	5,067	4,396	15.3%
Share of reinsurance in technical provisions	606	684	(11.4)%
Share of reinsurance in technical provisions held on account and at risk of life insurance policyholders	409	406	0.8%
Receivables including receivables under insurance business	936	988	(5.2)%
Receivables from income tax	55	51	6.7%
Deferred tax assets	134	206	(35.2)%
Liquid funds	960	683	40.5%
Assets from discontinued operations	64	0	nm
Total assets	30,037	28,568	5.1%

€m	Liabilities		
	2012	2011	▲%
Total equity	2,018	1,096	84.2%
Subordinated liabilities	450	575	(21.7)%
Technical provisions	19,791	19,888	(0.5)%
Technical provisions for life insurance policies held on account and at risk of life insurance policyholders	4,983	4,318	15.4%
Financial liabilities	35	74	(52.6)%
Other provisions	916	788	16.2%
Payables and other liabilities	1,434	1,518	(5.5)%
Liabilities from income tax	29	19	49.1%
Deferred tax liabilities	371	292	27.1%
Liabilities from discontinued operations	11	0	nm
Total equity and liabilities	30,037	28,568	5.1%

€m	Premiums earned (retained)			Claims/ insurance benefits			Operating expenses			Profit on ordinary activities		
	2012	2011	▲%	2012	2011	▲%	2012	2011	▲%	2012	2011	▲%
Austria	2,868	3,039	(5.6)%	(2,557)	(2,438)	(4.9)%	(798)	(930)	(14.2)%	153	(266)	nm
WE	1,076	986	9.2%	(790)	(791)	(0.1)%	(320)	(254)	26.0%	49	3	nm
CE												
Poland	209	237	(12.0)%	(149)	(186)	(20.1)%	(91)	(85)	6.8%	5	2	205.4%
Hungary	61	66	(8.2)%	(19)	(27)	(27.6)%	(66)	(63)	4.2%	(3)	(6)	(56.2)%
Czech Republic	124	122	1.9%	(77)	(73)	5.3%	(70)	(66)	5.2%	5	5	(1.8)%
Slovakia	54	52	4.1%	(28)	(29)	(1.9)%	(36)	(34)	4.3%	9	8	23.0%
EE												
Ukraine	64	42	52.7%	(28)	(20)	41.8%	(40)	(28)	41.6%	(1)	(1)	(10.7)%
Romania	52	57	(8.1)%	(35)	(48)	(27.4)%	(40)	(36)	13.4%	(6)	(27)	(78.4)%
SEE												
Bulgaria	35	33	7.8%	(23)	(22)	2.9%	(23)	(21)	9.3%	(3)	(3)	(13.5)%
Serbia	30	29	3.8%	(18)	(19)	(2.3)%	(17)	(17)	(0.8)%	1	(3)	nm
Croatia	20	20	(2.4)%	(15)	(16)	(2.2)%	(12)	(13)	(9.2)%	1	(0)	nm
Bosnia	18	17	8.2%	(12)	(11)	15.0%	(8)	(8)	(0.8)%	1	0	119.7%
Albania	17	16	11.1%	(8)	(8)	(5.5)%	(9)	(8)	16.9%	2	1	91.0%
Kosovo	9	7	22.8%	(3)	(3)	(1.9)%	(5)	(4)	20.9%	1	0	716.2%
Macedonia	8	6	28.8%	(3)	(3)	(5.7)%	(6)	(4)	48.4%	(0)	0	nm
Montenegro	7	6	23.7%	(3)	(3)	25.1%	(5)	(4)	20.1%	(0)	(1)	(61.6)%
Russia	43	26	60.5%	(23)	(14)	63.5%	(21)	(16)	32.0%	1	(2)	nm
Others	–	–		–	–		(0)	(0)	nm	(0)	(0)	nm
Consolidation	(72)	(96)	(25.7)%	35	54	(34.6)%	211	149	40.9%	(10)	(31)	(68.6)%
Total	4,624	4,665	(0.9)%	3,759	3,658	2.8%	(1,355)	1,442	nm	205	(322)	nm

€m	Premiums earned (retained)			Claims/Insurance benefits			Operating expenses			Profit on ordinary activities		
	2012	2011	▲%	2012	2011	▲%	2012	2011	▲%	2012	2011	▲%
P&C	2,403	2,257	6.4%	(1,644)	(1,529)	7.5%	(798)	(844)	(5.4)%	(20)	(137)	(85.2)%
Health	903	874	3.4%	(757)	(738)	2.5%	(139)	(143)	(3.3)%	107	(17)	nm
Life	1,328	1,542	(13.9)%	(1,364)	(1,391)	(2.0)%	(421)	(457)	(8.0)%	119	(172)	nm
Consolidation	(10)	(8)	20.1%	7	1	571.5%	3	2	10.6%	(1)	4	nm
Total	4,624	4,665	(0.9)%	(3,759)	(3,658)	2.8%	(1,355)	(1,442)	(6.0)%	205	(322)	nm

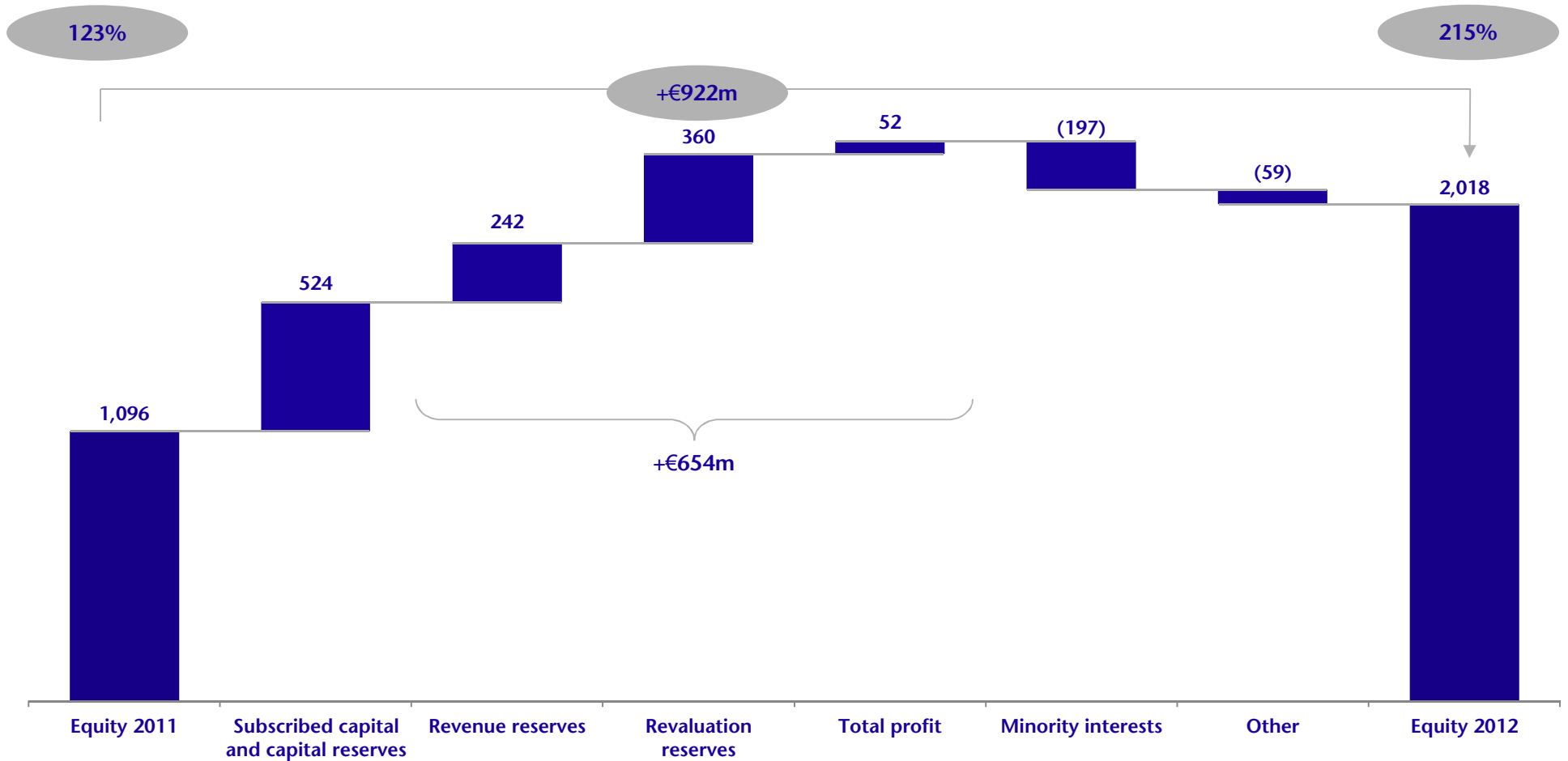
- Due to the participation of the private sector, UNIQA sold the majority of its holding in Greek debt instruments prior to the exchange opportunity and the rest in Q2 2012
- The Portuguese exposure was sold off at the beginning of Q2 2012
- Strong reduction in Italian government bonds

Issuer (€m)	Market value 31-Dec-2012	Acquisition costs 31-Dec-2012	Market value 31-Dec-2011	Acquisition costs 31-Dec-2011
Portugal	0	0	56	102
Italy	672	688	790	943
Ireland	197	193	280	346
Greece	0	0	105	478
Spain	68	80	155	174
Total	937	961	1,386	2,045

Note: Only sovereign bonds

Equity position (including minority interest)

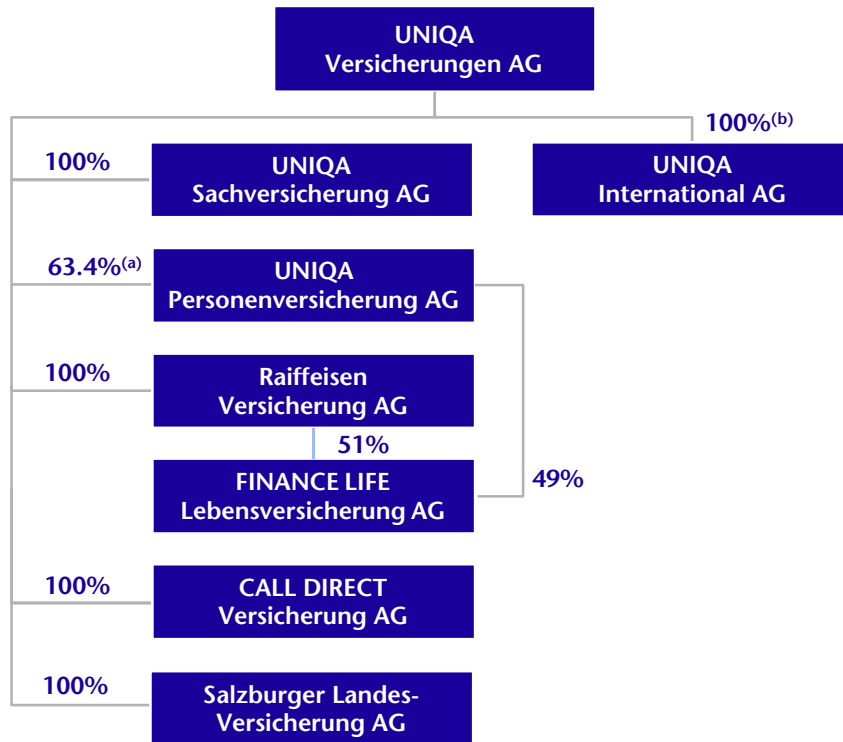
Solvency I ratio



Several one-time items affected the results in 2011

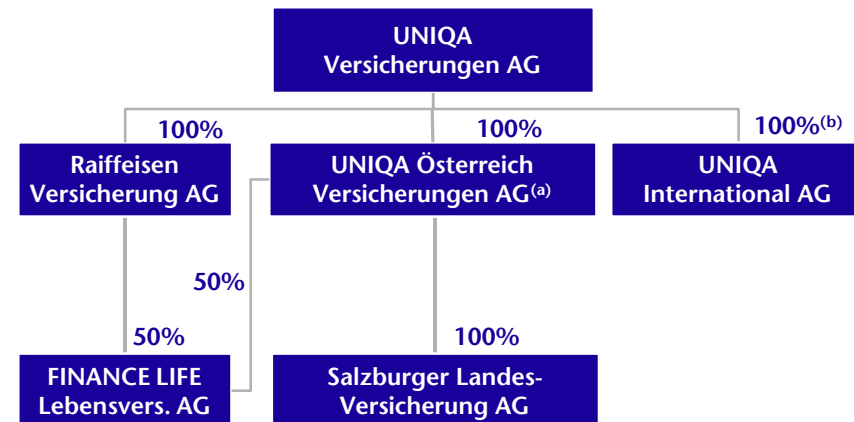
Restructuring costs: €(131)m	1	Personnel costs	€(75)m	➔	1	Provisions for employee benefits
	2	Pension scheme	€(30)m	➔	2	Expansion of pension scheme
	3	Other restructuring costs	€(26)m	➔	3	Other restructuring costs including consulting costs, IT and other employee costs
	4	Impairments	€(45)m	➔	4	Impairments on participations/holdings and real estate
	5	Write-down on Greek bonds	€(348)m	➔	5	Write-down on Greek government bonds
	6	Extraordinary income	€40m	➔	6	Positive effect from change in re-insurance strategy
		Total	€(484)m			
		Impact sale of Mannheimer Group	€17m	➔		Share of write-down on Greek government bonds in Mannheimer Group
		Total (excl Mannheimer)	€(467)m			

Structure before Autumn 2012



- (a) 36.6% Austria Privatstiftung and Collegialität Versicherung auf Gegenseitigkeit
 (b) 25% via Raiffeisen Versicherung AG

New structure (Autumn 2012)



- (a) Former UNIQA Personenversicherung AG, UNIQA Sachversicherung AG and CALL DIRECT Versicherung AG
 (b) 25% via Raiffeisen Versicherung AG

Risk management organisation and culture

- UNIQA-wide risk management governance including stable risk management processes
- Risk management information is part of every management and supervisory board meeting
- Employee awareness through special training and ongoing communication

Risk management tools

- ALM process for optimising the ALM mismatch risk
- Group-wide partial internal model for the risk/return management of the P&C portfolio
- Integration of the standard approach calculation with SimCorp
- Set-up of a group-wide data warehouse for Solvency II (for internal as well as external purposes)

Risk management measurements

- Proactive management of market and ALM risk
- Launch of profit testing guidelines for the life business
- Ongoing monitoring of possible market-based threats to protect the equity base



Andreas Brandstetter
CEO

- Appointed Chairman of the Management Board and CEO of the Company in 2011
- Before that, from 2010 until 2011, he was Deputy CEO and, from 2003 until 2010, Member of the Management Board, responsible for new markets, mergers and acquisitions and bancassurance
- From 2002 until 2003 he was a Deputy Member of the Management Board within the area of international markets and, from 2000 until 2002, he was company secretary
- Holds a master's degree in business and administration (MBA) from California State University, Hayward (CSUH/IMADEC) and master's and doctorate degrees in political science from the University of Vienna



Hannes Bogner
CFO

- Appointed Chief Financial Officer (CFO) of the Company in 1999. His responsibilities as a member of the Management Board comprise Group Finance and as from July 2011 also Group Asset Management
- Joined the Group in 1994. Before his appointment to the Management Board of UNIQA Versicherungen AG in 1999 he was a Deputy Member of the Management Board of Bundesländer Versicherung AG and Austria Collegialität Versicherung AG
- He is a certified accountant and previously worked as a tax adviser and senior manager with international audit firms including KPMG and PwC
- Graduated from Innsbruck University in 1983 with a master's degree in business administration, specializing in accounting, tax and controlling



Wolfgang Kindl
UNIQA International

- Member of the Company's Management Board since 2011
- Appointed Chairman of the Management Board and CEO of UNIQA International Versicherungs-Holding AG in 2011
- From 2005 until 2011, he was managing director of UNIQA International Versicherungs-Holding GmbH and UNIQA International Beteiligungs-Verwaltungs GmbH, CEO of Swiss based UNIQA Assurances SA (from 2000 until 2004), area manager for Western Europe at UNIQA International Versicherungs-Holding GmbH (from 1999 until 2000) and area manager for Western Europe at BARC Versicherungs-Holding AG (from 1997 until 1999). From 1996 to 1997, he started his career at Bundesländer-Versicherungen AG in the HQ Sales Department
- Attended a postgraduate programme in environmental management at the Danube University in Lower Austria and holds a master's degree of advanced studies (MAS). He is a graduate from the Vienna University of Business and Economics (Wirtschaftsuniversität Wien) and holds master's and doctorate degrees in social and economic sciences



Thomas Münkel
COO

- Appointed as Chief Operating Officer (COO) of the Company in January 2013. His main tasks are aligning the processes and the organisation across the Group to future requirements. He heads Group IT, the Group Project Office and establishes the Group OPEX-team
- From 2010 until 2012 he was Chief Governance Officer at Allianz SE responsible for the group-wide corporate governance. From 2005 until 2010 he was Chief Administrative Officer at Allianz SE and from 2001 until 2004 he was a member of the Management Board of Allianz Versicherungen AG Berlin. From 1993 until 2000 he was a member and later chairman of the Management Board of Allianz pojistovna a.s. in Prague and Allianz poistovna a.s. in Bratislava (until 1998)
- He attended Heidelberg University in Germany and holds a master degree in psychology and is an INSEAD Fontainebleau alumni



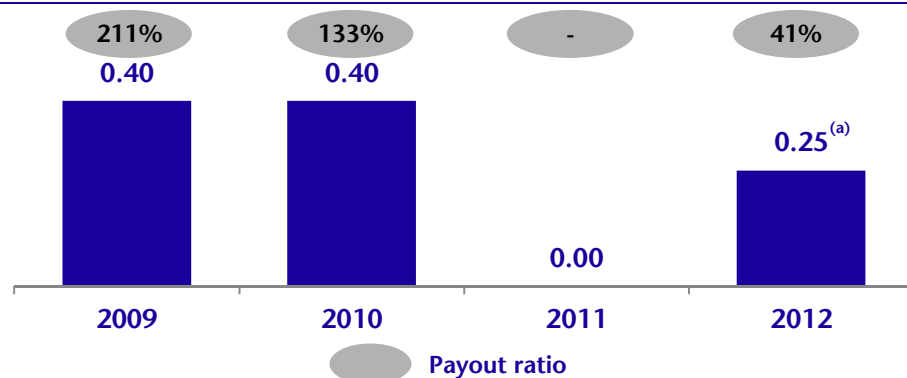
Kurt Svoboda
CRO

- Appointed Chief Risk Officer (CRO) of the Company in 2011
- His main responsibilities at the Company lie within the area of investments back-office, Group actuarial services, Group controlling and value based management (VBM) including compliance, risk management and asset management as well as reinsurance
- Before that, from 2003 until 2011, he was managing director of UNIQA Finanz Service GmbH. Before joining the UNIQA Group he was head of finance at AXA Austria/Hungary/ Liechtenstein. From 1996 until 2001 he was deputy head of accounting at Vienna Insurance Group and from 1992 until 1996 he worked for KPMG Austria GmbH
- Attended an international management course (IMEA) at the University of St. Gallen and holds a master's degree in business and administration from the University of Business and Economics Vienna (Wirtschaftsuniversität Wien)

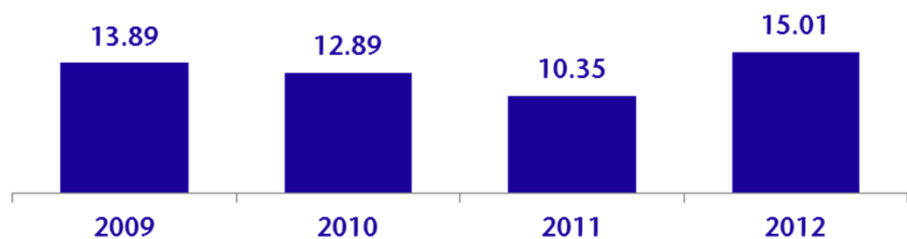
General information

- Listed since 1999 on the Vienna Stock Exchange
- 214.2m common shares
- ISIN: AT0000821103

Dividend per share (in €)



NAV per share (in €)



Contact details

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(a) Management board proposal; subject to shareholders approval
Source: Company information

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