



UNIQA Group 1Q 2013 IFRS Results

Solid operating profit on robust growth

**17 May 2013
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1. Highlights 1-3 2013
2. Business performance
3. Investments
4. Conclusion and outlook

Appendix: Additional information

- GWP increased by 9.8% yoy to €1,664m^(a) due to significant growth across all markets
- Net premiums earned went up by 12.8% yoy to €1,444m^(a)
- Combined ratio (P&C) improved to 98.3% from 99.4% in 1-3 2012
- Improved underwriting result on strong top line growth and stable costs
- Investment result of €226m driven by gain on sale of Hotel Group which led to a positive one-off of €49m
- Solid profit on ordinary activities of €117m (+97% yoy)
- Investment assets increased to €26.7bn
- Solvency I stable at 214% despite robust growth of business volume

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

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: increase profitability• Raiffeisen Insurance: improve productivity• UNIQA International: capture long-term growth in CEE• 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

**Increase
profitability of
UNIQA Austria**

- Restructuring of P&C business in force
 - Decrease exposure to unprofitable clients and brokers
- Centralisation of back-office functions (ZSCs)
- Reorganisation of regional offices

2

**Improve
productivity
of Raiffeisen
Insurance**

- Focus on simplification and transparency for “annex” products tailored to Raiffeisen customers
- Further integration of IT systems, bank sales process and claims handling
- Increased sales efforts by Raiffeisen banks as a result of new cooperation agreements with Raiffeisen Landesbanken

3

UNIQA
International:
profitable
growth
in CEE

- Continued focus on profitable organic growth in CEE
 - Intensify bancassurance with Raiffeisen Bank International
 - Expansion of international corporate business
 - Implementation of Target Operating Model as planned

4

Optimising
risk/return
profile

- Successfully started to dispose of hedge fund portfolio
- Process regarding sale of private equity investments in progress
- Significantly decreased interest rate sensitivity as a result of ALM efforts
- Strict profit testing procedure for Life products implemented

€m	1Q 2013	1Q 2012	▲%
Gross premiums written ^(a)	1,664.0	1,514.8	9.8%
Premiums earned (retained) ^(a)	1,443.9	1,280.6	12.8%
APE (Life) gross	460.5	418.0	10.2%
Net investment income	226.0	199.8	13.1%
Insurance benefits	(1,047.3)	(948.5)	10.4%
Operating expenses	(321.5)	(320.6)	0.3%
Profit on ordinary activities	116.8	59.3	97.0%
Profit on ordinary activities (adjusted for one-offs) ^(b)	67.7	59.3	14.2%
Consolidated profit	76.0	30.4	149.8%
Combined ratio P&C (net)	98.3%	99.4%	(1.1) ppt
Return on equity (adjusted) ^(c)	11.1%	12.7%	(1.6) ppt

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

(b) Gain on sale of Hotel Group

(c) RoE calculated as consolidated profit for 1Q 2013, plus three times 1Q 2013 consolidated profit adjusted for one-off effect, all divided by average shareholders' equity

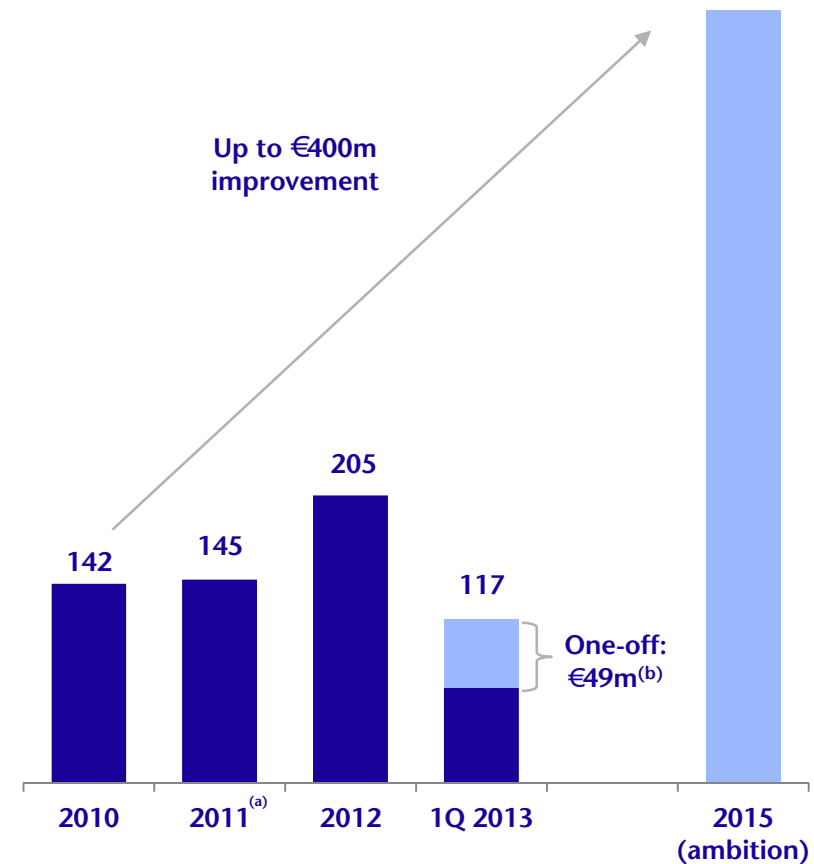
1 Restructuring of Austrian business

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; unadjusted EBT was a loss of €322m (excluding Mannheimer Group)

(b) Gain on sale of Hotel Group

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

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Economic development in core markets

- Euro area GDP contracted for 5th consecutive quarter
- Political gridlock in Italy and bailout of Cyprus created temporary headwinds
- Austria continued to outperform euro area on most economic indicators
 - Real GDP growth of 0.5% expected for 2013
 - Lowest unemployment rate in the euro area
- CEE could not decouple from Eurozone, but sentiment indicators (ESI) for the region improved lately
 - Real GDP growth in Poland and Slovakia slowed visibly in 1Q13
 - Hungary carried on with unorthodox politics; GDP is forecasted to shrink by 0.5% in 2013
 - Romanian government implemented another package of consolidation measures
 - Russia is expected to avoid a recession, although GDP growth slowed in 1Q13

Real GDP development

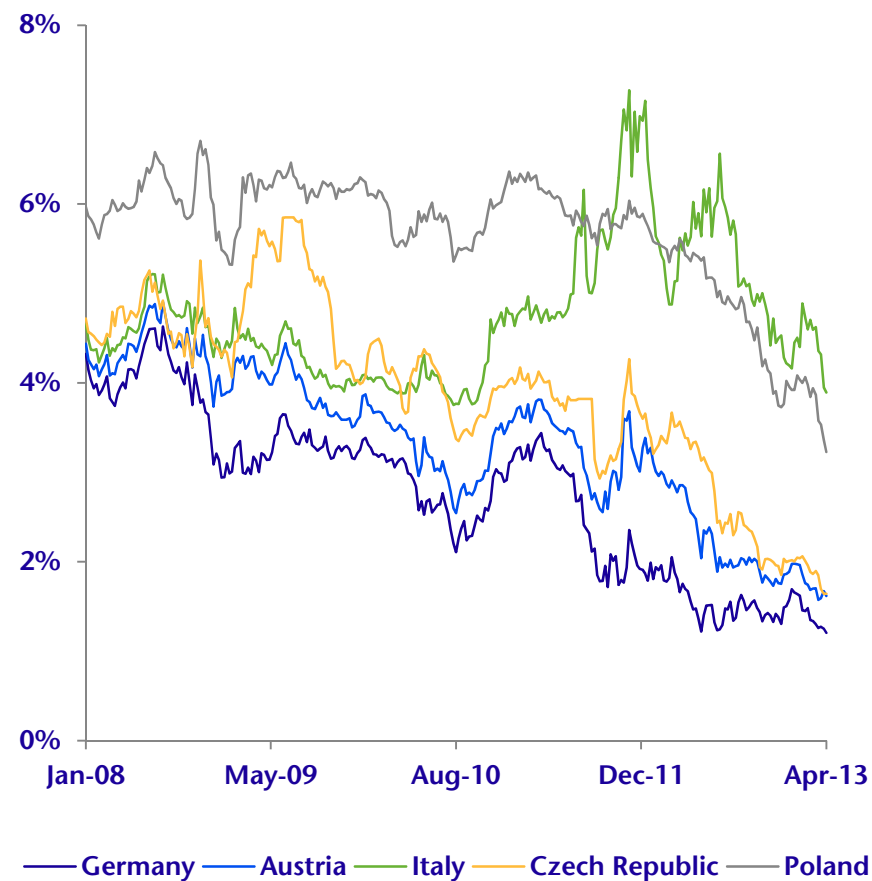
Country	Real GDP 2012	Real GDP 2013e	Real GDP 2014f	Public debt % of GDP '13e	CPI 2013e	CPI 2014f
Albania	2.0	2.0	3.5	62.6%	2.5	3.0
Austria	0.8	0.5	1.5	75.6%	1.9	2.0
BiH	(1.3)	0.5	2.0	42.1%	2.0	2.1
Bulgaria	0.8	0.5	2.5	17.8%	3.1	3.4
Croatia	(2.0)	(0.5)	1.0	58.1%	3.2	3.0
Czech Rep	(1.2)	(0.2)	1.8	47.9%	1.9	2.0
Hungary	(1.7)	(0.5)	1.5	78.9%	2.8	3.4
Italy	(2.4)	(1.3)	0.7	130.4%	2.1	1.8
Poland	2.0	1.2	2.5	56.1%	1.6	2.2
Romania	0.3	1.5	3.0	38.2%	4.9	3.5
Russia	3.4	3.0	3.0	11.0%	6.2	5.8
Serbia	(1.7)	1.0	2.0	61.2%	13.0	9.0
Slovakia	2.0	0.9	2.5	54.9%	2.2	2.5
Switzerland	1.0	0.9	1.3	34.4%	0.0	0.8
Ukraine	0.2	1.0	3.0	38.0%	1.8	7.5
Eurozone	(0.5)	(0.1)	1.5	95.1%	1.7	1.8
CEE	2.1	2.0	2.7	29.4%	4.9	4.9

Source: Raiffeisen Research, Bank of Italy, UBS, SNB,

Industry development in core markets

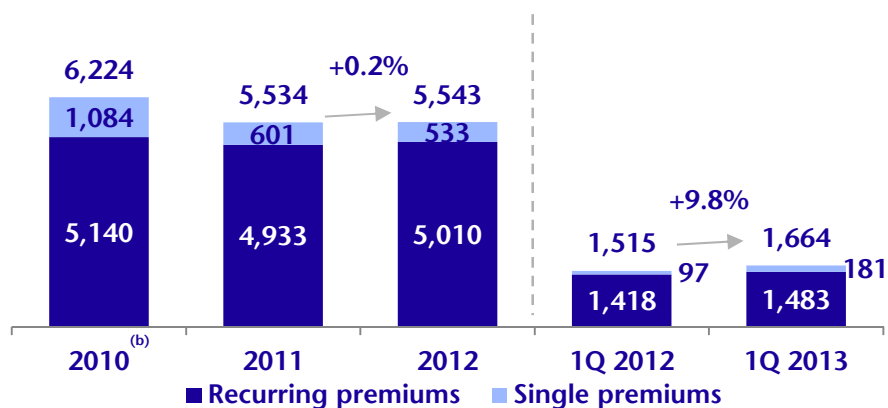
- Low yield environment
 - 10y Bund reached another new all-time low
 - ECB cut interest rate to 0.5% in April; Central Banks in CEE kept on accommodative monetary stance
 - Industry plans to launch life products without fixed interest
- Solvency II:
 - Level 3 paper on phasing-in published by EIOPA
 - Long term guarantee assessments finished
- Weakness in new cars market weighing on Motor segment across Europe
- Polish insurance market slowed visibly in 1Q13
- New intermediation legislation passed first reading in Czech parliament
- Possible consolidation of insurance industry in Ukraine

Low-yield environment (10-yr government bond yields)

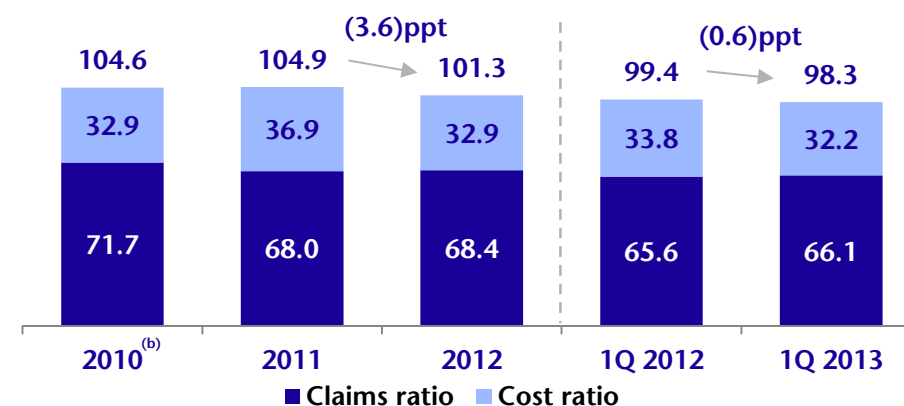


Source: Datastream

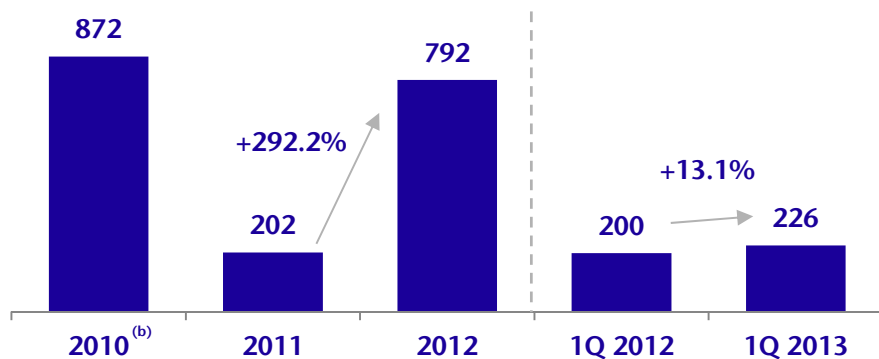
GWP^(a) (€m)



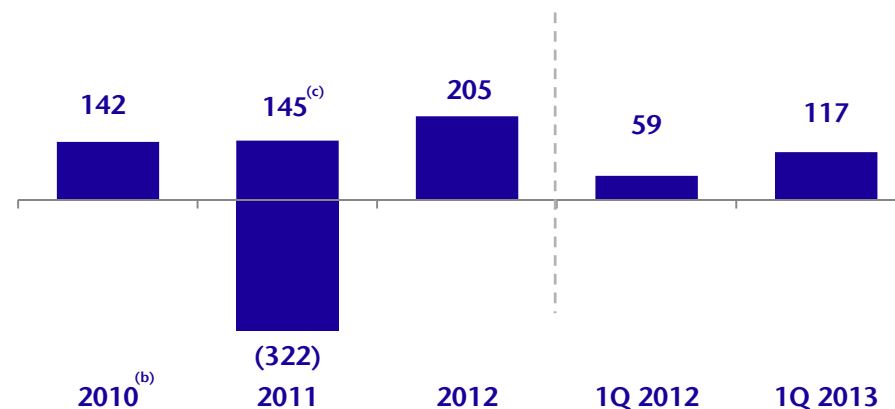
Combined ratio (net) (%)



Investment result (€m)



Profit on ordinary activities (€m)



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

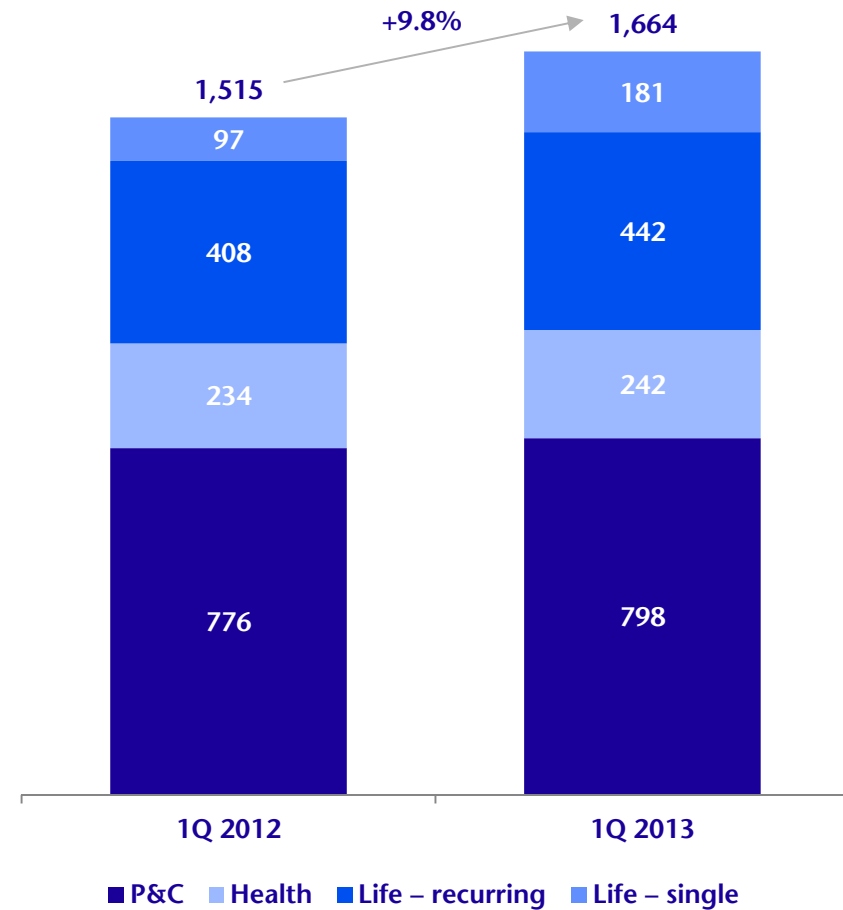
(b) Figures include Mannheimer Group (sold in June 2012)

(c) Adjusted for one-offs

Highlights 1-3 2013

- The premium volume written in property and casualty insurance grew by 2.96% yoy driven by all major business lines except MTPL
- The premium volume written in health insurance increased by 3.5% yoy in line with long term trend
- In life insurance, the premium volume written increased by 23.5% yoy
 - Recurring premiums increased by 8.3% yoy
 - Single premiums nearly doubled against weak 1Q12 owing to strong production in Italy and Austria
 - 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

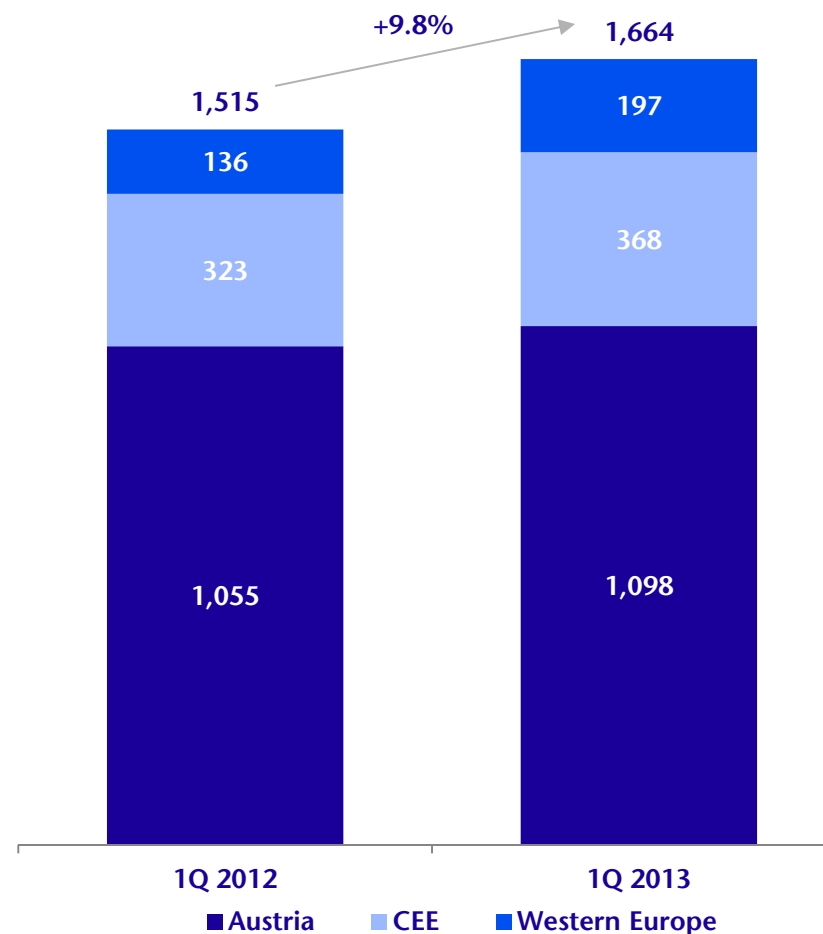
Quarterly premiums by business line (€m)



Highlights 1-3 2013

- In Austria premiums written increased by 4.1% yoy on significant improvement in Life and solid growth in Health
 - Share of unit- and index-linked business continued to increase
 - Steady growth of Health continued
- In Central and Eastern Europe premiums written went up by 13.9%
 - Solid development in Czech republic and Slovakia
 - Strong growth in Romania and Ukraine (+36% yoy)
 - Double digit growth across South Eastern Europe with the exception of Montenegro
 - Single-premium business in Poland declined
- Premium volume in Western Europe rose strongly by 44.7% yoy
 - In Italy Life business, especially single-premium business, bounced back from very low levels in 1-3 2012

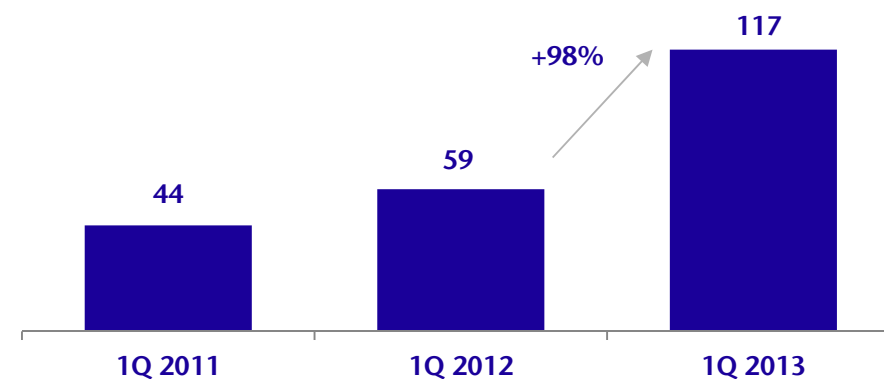
Quarterly premiums by region (€m)



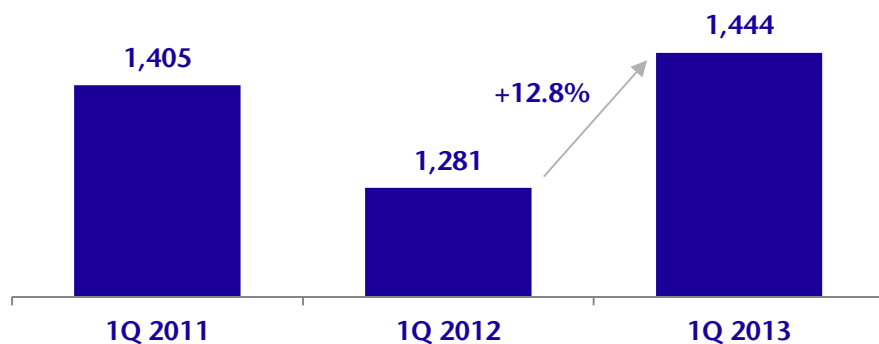
Highlights 1-3 2013

- Net premiums earned went up by 12.8% yoy
- 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
- Improved underwriting result and one-off gain on disposal of Hotel Group led to higher profit on ordinary activities

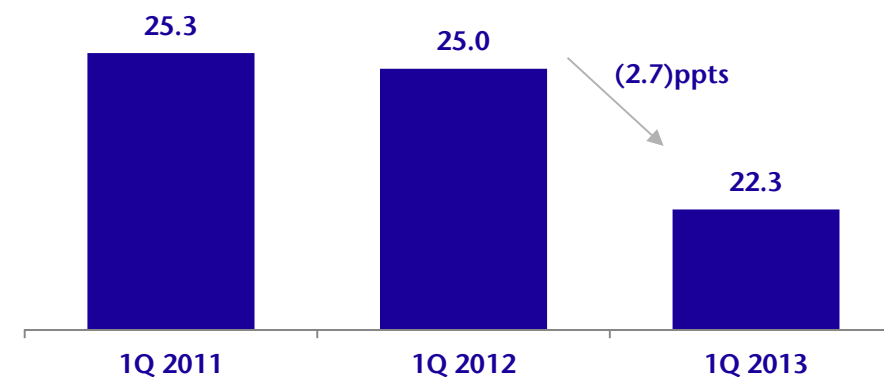
Profit on ordinary activities



Premiums earned^(a) (€m)



Cost ratio (net) (%)

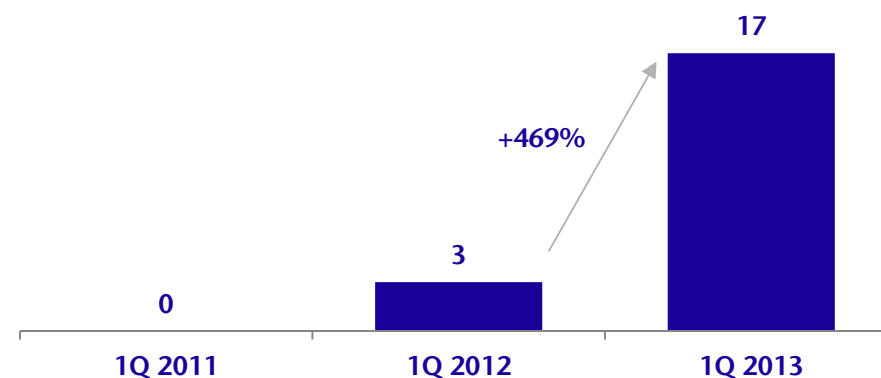


(a) Including fund- and index-linked life insurance

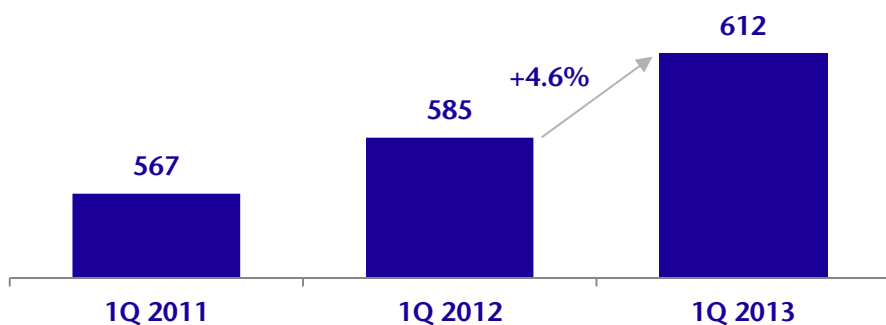
Highlights 1-3 2013

- Premiums earned increased across all major business lines with the exception of MTPL (down 2.5% yoy)
- Claims ratio increased slightly to 66.1% in 1-3 2013 from 65.6% in 1-3 2012 mainly driven by major claim in CZ, extraordinary hard winter in HU and negative market developments in RO
- Despite top line growth costs well under control
- As a result of improved combined ratio and solid investment result profit on ordinary activities increased

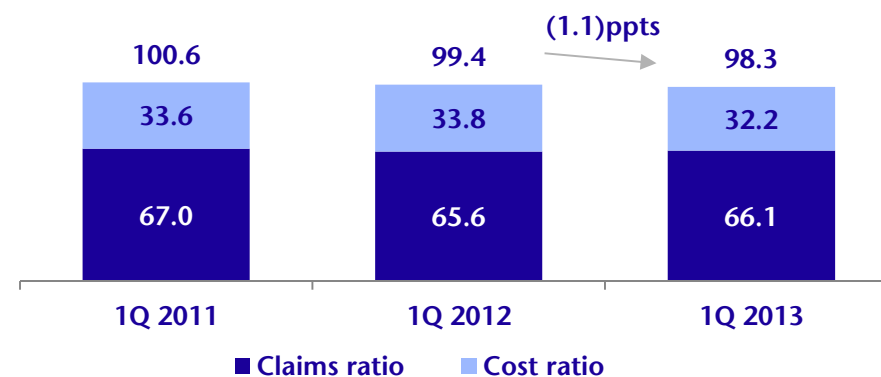
Profit on ordinary activities (€m)



Premiums earned (€m)



Combined ratio (net) (%)

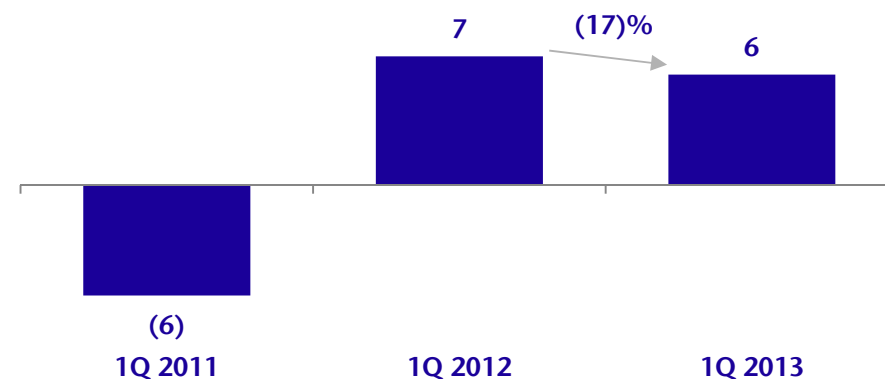


Health: Seasonal increase of benefits in first quarter

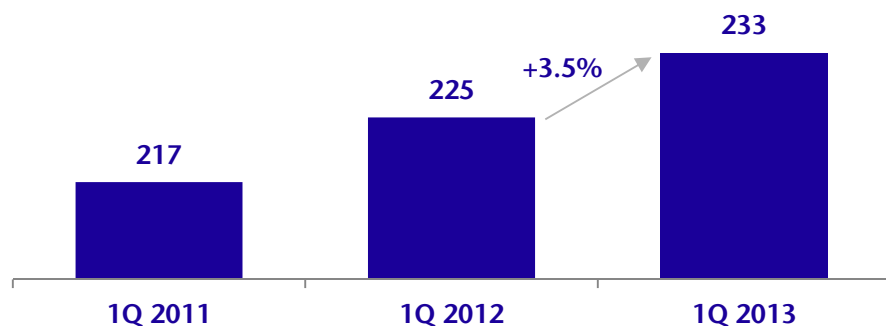
Highlights 1-3 2013

- All major product lines contributed to increase of premiums earned by 3.5% yoy
- Seasonal top of insurance benefits in first quarter based on settlement with hospitals
- Operating expenses increased on additional Holding costs allocated to Health segment
- Investment result slightly declined in 1-3 2013

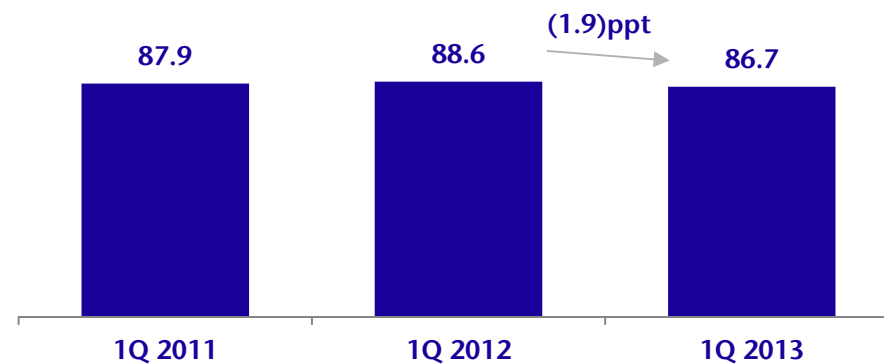
Profit on ordinary activities (€m)



Premiums earned (€m)



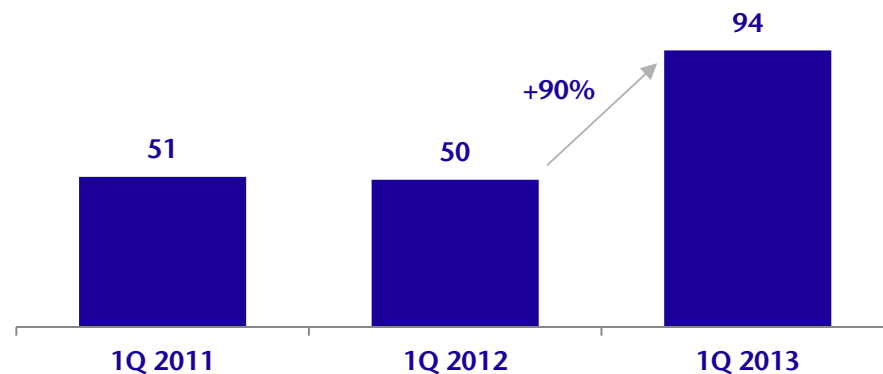
Claims ratio (net) (%)



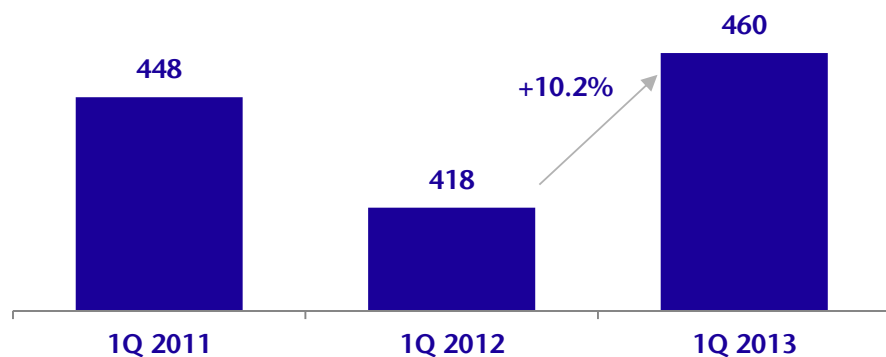
Highlights 1-3 2013

- Premiums written increased by 23.5% yoy due to strong growth of Life business in AT and IT
- Double digit growth also based on APE
- Cost ratio improved as a result of increased premiums earned, strict cost management and positive impact of lower DAC amortization
- Profit on ordinary activities increased also as a result of gain on sale of Hotel Group

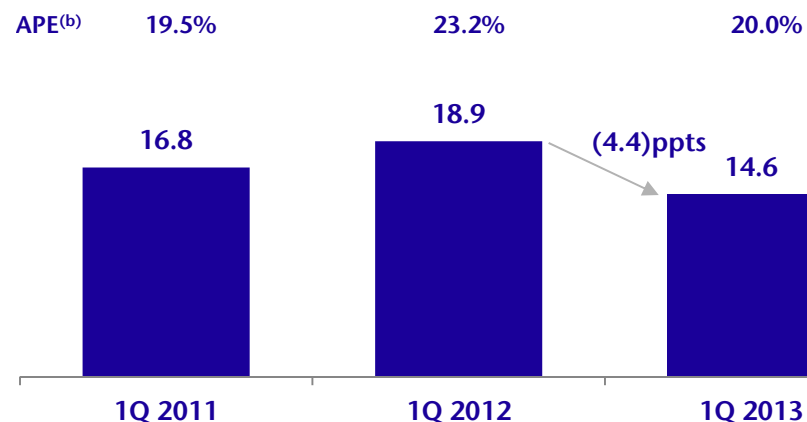
Profit on ordinary activities (€m)



APE^(a) (€m)



Cost ratio (net) (%)



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

(b) Cost ratio based on APE

€m	1Q 2013	1Q 2012	▲%
Gross premiums written	805.0	779.0	3.3%
Premiums earned (retained)	617.7	589.0	4.9%
Income from fees and commissions	5.6	2.4	133.3%
Net investment income	19.9	7.3	172.6%
Other income	7.9	8.6	(8.1)%
Insurance benefits (net)	(404.8)	(385.3)	5.1%
Operating expenses	(207.7)	(204.1)	1.8%
Other expenses	(18.1)	(16.8)	7.7%
Amortisation of goodwill	(0.6)	(0.7)	(14.3)%
Operating profit	19.8	0.4	nm
Financing costs	(4.3)	(4.4)	(2.3)%
Profit/loss on ordinary activities	15.5	(4.0)	nm

€m	1Q 2013	1Q 2012	▲%
Gross premiums written	242.5	234.2	3.5%
Premiums earned (retained)	232.8	224.9	3.5%
Income from fees and commissions	0.2	0.0	nm
Net investment income	12.4	14.8	(16.2)%
Other income	1.8	2.3	(21.7)%
Insurance benefits (net)	(201.8)	(199.2)	1.3%
Operating expenses	(37.5)	(33.8)	10.9%
Other expenses	(1.5)	(1.4)	7.1%
Amortisation of goodwill	0.0	0.0	nm
Operating profit	6.4	7.5	(14.7)%
Financing costs	(0.1)	(0.1)	0.0%
Profit on ordinary activities	6.3	7.4	(14.9)%

€m	1Q 2013	1Q 2012	▲%
Gross premiums written	460.3	370.7	24.2%
Premiums earned (retained)	441.9	345.0	28.1%
Income from fees and commissions	3.3	8.2	(59.8)%
Net investment income	194.0	178.3	8.8%
Other income	5.8	2.3	152.2%
Insurance benefits (net)	(440.5)	(365.5)	20.5%
Operating expenses	(90.6)	(97.3)	(6.9)%
Other expenses	(14.1)	(13.1)	7.6%
Amortisation of goodwill	(1.2)	(2.4)	(50.0)%
Operating profit	98.6	55.5	77.7%
Financing costs	(1.5)	(3.3)	(54.5)%
Profit on ordinary activities	97.1	52.1	86.4%

Highlights 1-3 2013

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

- Premiums earned increased mainly as a result of strong quarterly development in Life
- Broad based growth in P&C with the exception of MTPL
- Health business grew in line with long term trend above Consumer Price Index
- Loss/benefit ratio slightly lower partly due to decrease in natural catastrophes
- Seasonal increase of benefits in Health less pronounced than in 1-3 2012
- Operating and other expensed increased yoy due to partly liquidating a provision for severance payments in 1-3 2012
- Profit on ordinary activities decreased on lower investment result and increased profit participation

Segment P&L

€m	1Q 2013	1Q 2012	▲%
Gross premiums written	783.9	767.2	2.2%
Premiums earned (retained)	498.3	473.1	5.3%
Income from fees and commissions	48.0	48.9	(1.8)%
Net investment income	84.2	94.4	(10.8)%
Other income	1.7	1.5	13.3%
Insurance benefits (net)	(430.3)	(411.1)	4.7%
Operating expenses	(147.3)	(145.6)	1.2%
Other expenses	(10.4)	(10.5)	(1.0)%
Amortisation of goodwill	(0.5)	(0.5)	0.0%
Operating profit	43.7	50.3	(13.1)%
Financing costs	(2.0)	(2.1)	(4.8)%
Profit on ordinary activities	41.6	48.2	(13.7)%

Highlights 1-3 2013

Raiffeisen Insurance comprises Raiffeisen Versicherung AG and 50 percent of Finance Life Lebensversicherung AG

- Premiums earned went up especially in the P&C business as a result of increased sales efforts by local Raiffeisen banks
- 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
- Profit on ordinary activities increased despite lower investment result

Segment P&L

€m	1Q 2013	1Q 2012	▲%
Gross premiums written	183.2	168.8	8.5%
Premiums earned (retained)	156.3	140.7	11.1%
Income from fees and commissions	5.9	9.6	(38.5)%
Net investment income	78.2	94.4	(17.2)%
Other income	0.9	0.3	200.0%
Insurance benefits (net)	(171.3)	(165.2)	3.7%
Operating expenses	(30.1)	(42.9)	(29.8)%
Other expenses	(3.9)	(4.1)	(4.9)%
Amortisation of goodwill	(0.1)	0.0	nm
Operating profit	35.8	32.8	9.1%
Financing costs	(0.0)	(1.8)	nm
Profit on ordinary activities	35.8	31.0	15.5%

Highlights 1-3 2013

UNIQA International comprises UNIQA International Versicherungs-Holding AG, UNIQA International Beteiligungsverwaltung GmbH and primary insurance companies in 18 countries

- Premiums earned increased in all markets and across all major business lines P&C, Health and Life
- Strong growth in Romania and Ukraine (+36% yoy) led to market share gains in those two markets
- Premiums earned stable in Poland due to strategic decision to reduce single-premium business
- In Italy Life business, especially single-premium business, bounced back from very low levels in 1-3 2012
- Net cost ratio decreased from 32.5% to 26.5%
- Net claims ratio increased to 78.1% (+1.6% yoy) mainly driven by a major claim in CZ, extraordinary hard winter in HU and negative market developments in RO
- Profit on ordinary activities decreased yoy as a result of increased insurance benefits and decreased investment result

Segment P&L

€m	1Q 2013	1Q 2012	▲%
Gross premiums written	510.8	419.9	21.6%
Premiums earned (retained)	351.2	262.8	33.6%
Income from fees and commissions	35.9	35.1	2.3%
Net investment income	31.0	39.8	(22.1)%
Other income	6.0	5.6	7.1%
Insurance benefits (net)	(262.2)	(191.3)	37.1%
Operating expenses	(143.1)	(133.4)	7.3%
Other expenses	(15.8)	(11.7)	35.0%
Amortisation of goodwill	(1.3)	(2.6)	(50.0)%
Operating profit	1.7	4.3	(60.5)%
Financing costs	0.0	0.0	nm
Profit on ordinary activities	1.7	4.3	(60.5)%

Highlights 1-3 2013

Reinsurance comprises the reinsurance operation UNIQA Re in Switzerland and the reinsurance result of UNIQA Versicherungen AG

- Major claims decreased in 1-3 2013 compared to 1-3 2012
- Net premiums earned decreased by 7.6% yoy
- Due to the improved underwriting result in the primary insurance operating segments profit on ordinary activities amounted to €9.6m

Segment P&L

€m	1Q 2013	1Q 2012	▲%
Gross premiums written	381.9	448.9	(14.9)%
Premiums earned (retained)	286.7	310.4	(7.6)%
Income from fees and commissions	4.4	5.1	(13.7)%
Net investment income	4.6	(2.3)	nm
Other income	3.4	3.4	0.0%
Insurance benefits (net)	(187.2)	(210.7)	(11.2)%
Operating expenses	(98.6)	(110.3)	(10.6)%
Other expenses	(3.8)	(6.7)	(43.3)%
Amortisation of goodwill	0.0	0.0	nm
Operating profit/loss	9.6	(2.1)	nm
Financing costs	0.0	0.0	nm
Profit/loss on ordinary activities	9.6	(2.1)	nm

Highlights 1-3 2013

Group functions and Consolidation includes the results of UNIQA Versicherungen AG (excluding reinsurance), all other holding and service companies and consolidation effects

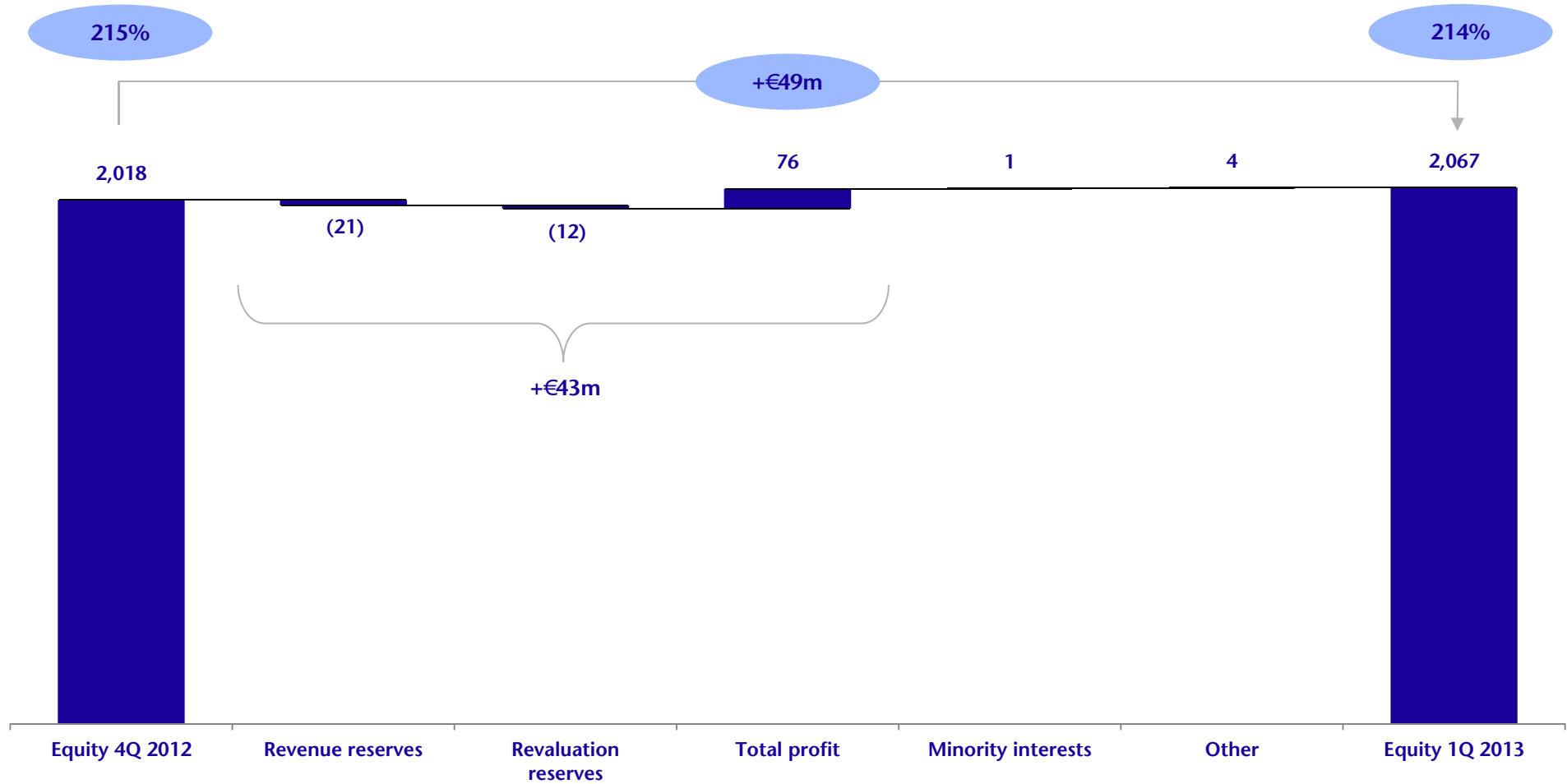
- Capital gain on sale of Hotel Group which led to a positive one-off of €49m

Segment P&L

€m	1Q 2013	1Q 2012	▲%
Gross premiums written	(359.7)	(424.4)	(15.2)%
Premiums earned (retained)	(6.0)	(32.1)	(81.3)%
Income from fees and commissions	(86.3)	(86.7)	(0.5)%
Net investment income	28.1	(26.5)	nm
Other income	3.2	5.3	(39.6)%
Insurance benefits (net)	3.8	20.7	(81.6)%
Operating expenses	89.7	99.6	(9.9)%
Other expenses	(0.5)	1.6	nm
Amortisation of goodwill	0.0	0.0	nm
Operating profit/loss	32.0	(18.1)	nm
Financing costs	(3.9)	(3.9)	0.0%
Profit/loss on ordinary activities	28.1	(22.0)	nm

Equity position (including minority interests)

Solvency I ratio



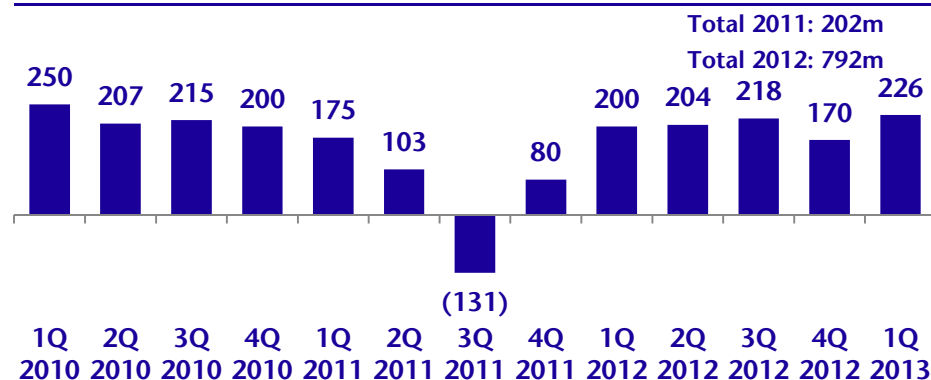
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Highlights 1-3 2013

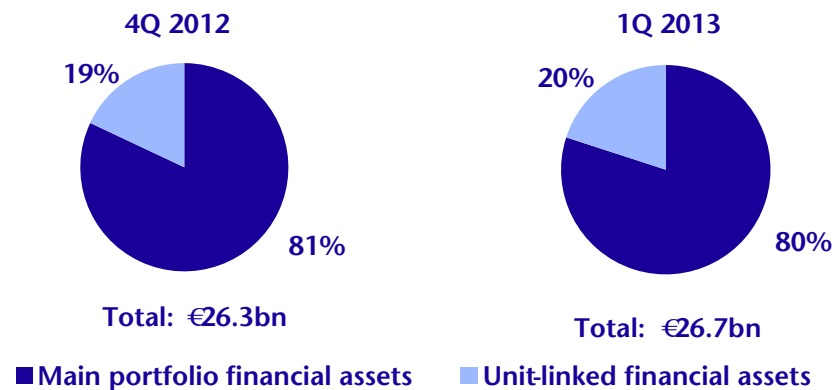
- The net investment income increased to €226m driven by gain on sale of Hotel Group (AHI) which led to a positive one-off of €49m
- Adjusted for this one-off gain investment result was slightly below 1Q12 result
- The investment portfolio of the UNIQA Group amounted to €26.7bn at 31 March 2013, an increase of 1.3% compared to 31 December 2012
- Downgrade of Italy resulted in rating migration

Investment income (€m)

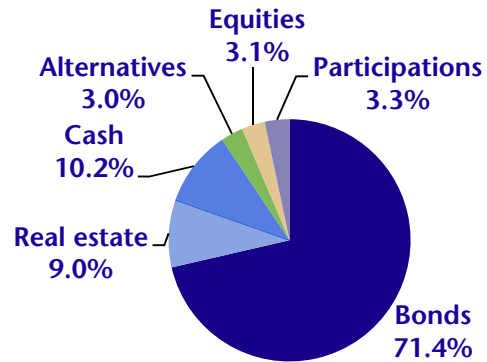


Note: Excluding unit-linked investment income
Quarterly figures in 3Q 2011 and prior quarters include Mannheimer Group (sold in June 2012)

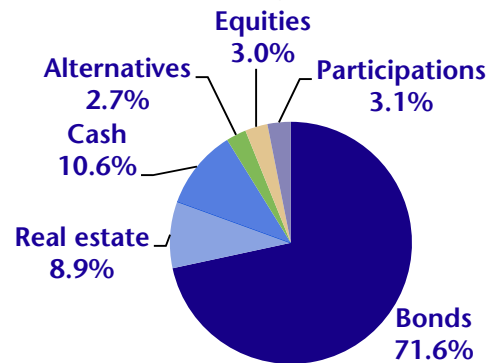
Investment breakdown



By product

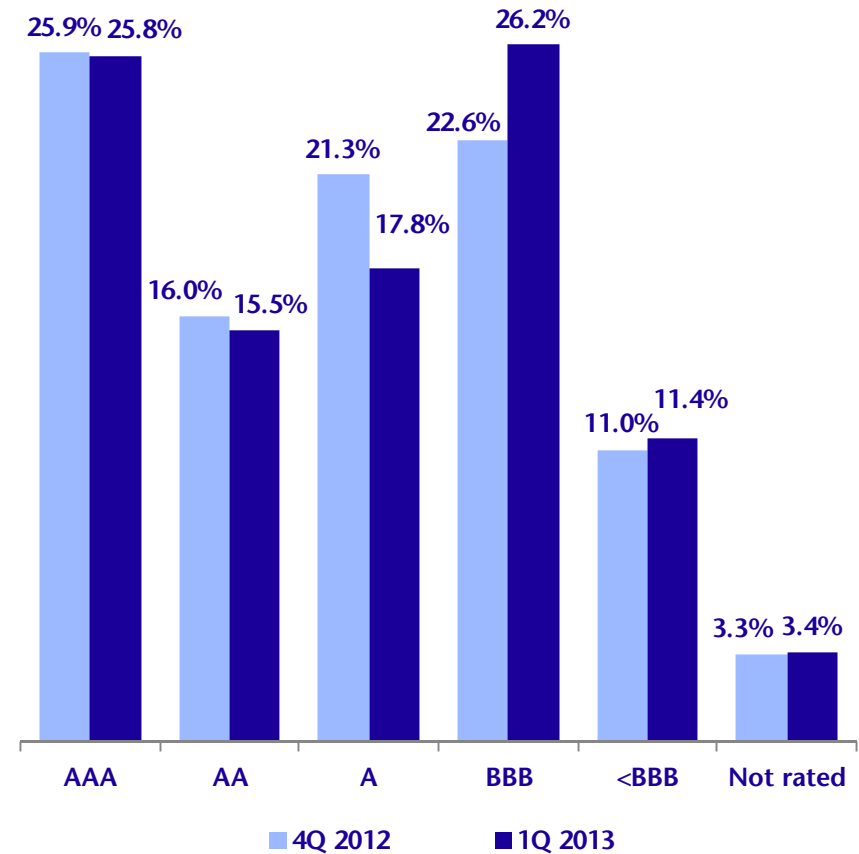


Total 4Q 2012: €1bn



Total 1Q 2013: €1bn

By rating



Note: Excluding unit-linked funds

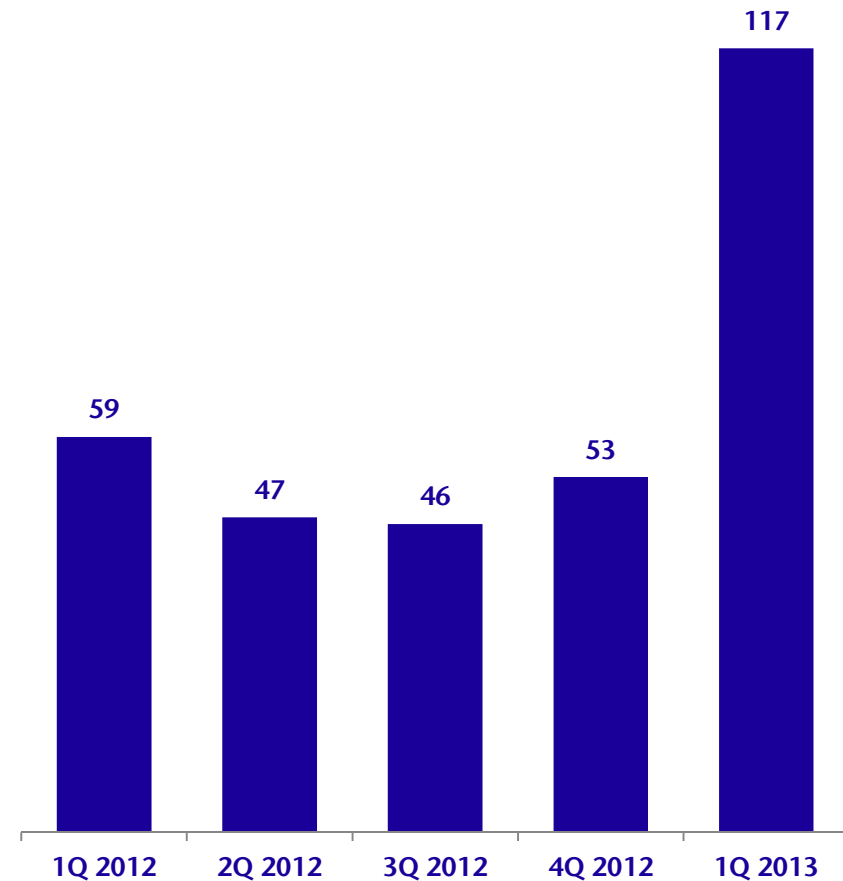
1. Highlights 1-3 2013
2. Business performance
3. Investments
4. Conclusion and outlook

Appendix: Additional information

1-3 2013 summary

- UNIQA delivered profitable growth despite challenging market environment
- Especially single premium business rebounded compared to first quarter of 2012
- Underwriting result improved on strict cost management, decreased benefit/loss ratios and lower natural catastrophe losses
- Combined ratio (P&C) improved to 98.3%
- Sale of Hotel Group led to a capital gain of €49m in 1-3 2013
- Investment result adjusted for sale of Hotel Group below strong 1-3 2012 result but in line with long-term trend

Quarterly development of EBT (€m)



- Low yield environment and muted 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 1-3 2013
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Appendix: Additional information

€m	1Q 2013	1Q 2012	▲%
Gross premiums written	1,500.1	1,380.3	8.7%
Premiums earned (retained)	1,286.5	1,154.9	11.4%
Income from fees and commissions	7.9	12.0	(34.2)%
Net investment income	226.0	199.8	13.1%
Other income	15.3	16.0	(4.4)%
Total income	1,535.7	1,382.7	11.1%
Insurance benefits	(1,047.3)	(948.5)	10.4%
Operating expenses	(329.4)	(332.6)	(1.0)%
Other expenses	(34.4)	(31.4)	9.6%
Amortisation of goodwill	(1.9)	(3.1)	(38.7)%
Total expenses	1,413.0	1,315.6	7.4%
Operating profit	122.8	67.1	83.0%
Financing costs	5.9	7.8	(24.4)%
Profit on ordinary activities	116.8	59.3	97.0%
Profit on discontinued operations post tax	(0.0)	(3.4)	nm
Taxes	(39.3)	(15.5)	153.5%
Net profit	77.5	40.4	91.8%
of which consolidated profit	76.0	30.4	150.0%
of which minority interests	1.5	10.0	(85.0)%

€m	Assets		
	1Q 2013	4Q 2012	▲%
Tangible assets	300.5	306.8	(2.1)%
Land and buildings held as financial investments	1,680.5	1,690.8	(0.6)%
Intangible assets	1,453.2	1,414.4	2.7%
Shares in associated companies	501.4	529.6	(5.3)%
Investments	17,877.6	17,866.2	(0.1)%
Investments held on account and at risk of life insurance policyholders	5,222.2	5,066.8	3.1%
Share of reinsurance in technical provisions	611.9	605.8	1.0%
Share of reinsurance in technical provisions held on account and at risk of life insurance policyholders	389.9	408.8	(4.6)%
Receivables including receivables under insurance business	1,052.1	936.2	12.4%
Receivables from income tax	55.1	54.6	(0.9)%
Deferred tax assets	126.2	133.5	(5.5)%
Liquid funds	1,186.2	960.1	23.5%
Assets from discontinued operations	1.9	63.7	(97.0)%
Total assets	30,458.9	30,037.2	1.4%

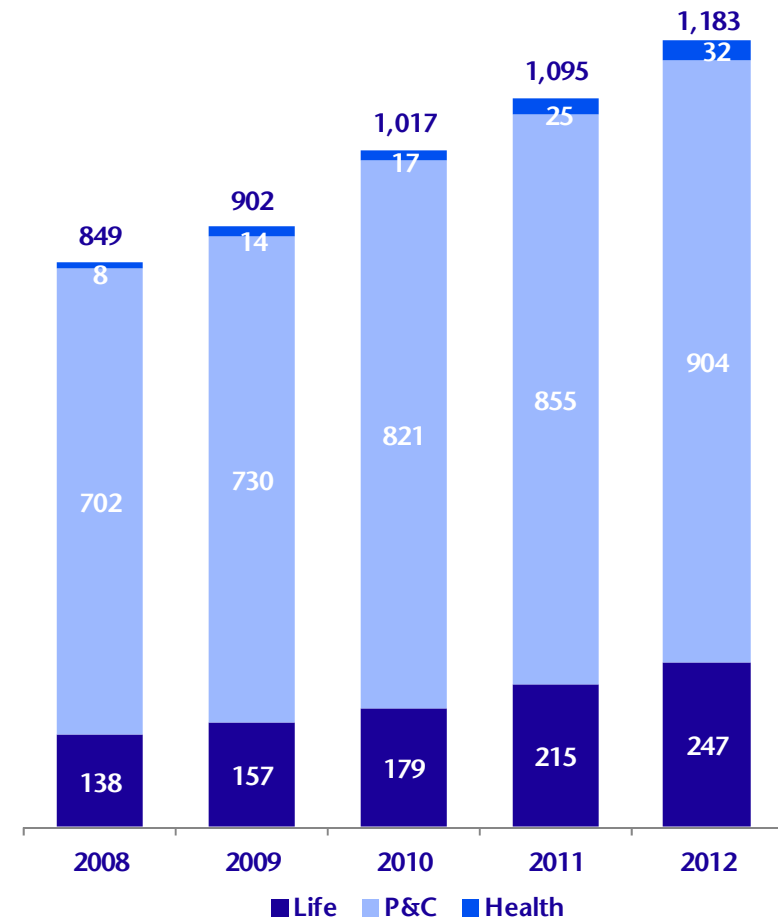
€m	Liabilities		
	1Q 2013	4Q 2012	▲%
Total equity	2,066.8	2,017.6	2.4%
Subordinated liabilities	450.0	450.0	0.0%
Technical provisions	20,031.5	19,790.9	1.2%
Technical provisions held on account and at risk of life insurance policyholders	5,141.2	4,983.0	3.2%
Financial liabilities	45.6	35.0	30.3%
Other provisions	863.4	915.6	(5.7)%
Payables and other liabilities	1,443.9	1,434.4	(0.7)%
%Liabilities from income tax	48.6	28.6	69.9%
Deferred tax liabilities	367.9	370.9	(0.8)%
Liabilities in disposal groups available for sale	0.0	11.2	nm
Total equity and liabilities	30,458.9	30,037.2	1.4%

Broad presence in CEE



Note: In Russia and Slovenia, only bancassurance business

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



(a) GWP excluding single premiums

Source: Company information

Detailed breakdown of UNIQA International results

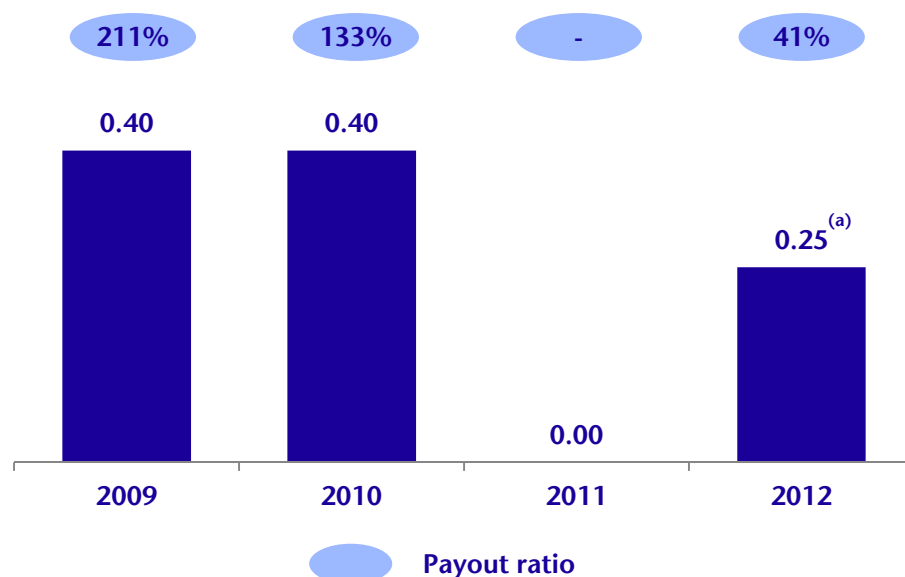
	Premiums earned (retained)		Net investment income		Insurance benefits		Operating expenses		Profit on ordinary activities	
	1-3 2013	1-3 2012	1-3 2013	1-3 2012	1-3 2013	1-3 2012	1-3 2013	1-3 2012	1-3 2013	1-3 2012
Administration	0.0	0.0	0.0	(0.3)	0.0	0.0	(6.5)	(6.3)	(7.3)	(6.6)
Western Europe (WE)	159.1	90.8	17.8	22.6	(150.1)	(85.4)	(23.9)	(23.9)	5.0	5.9
Central Europe (CE)	106.7	105.3	6.1	10.1	(61.5)	(64.6)	(65.0)	(61.5)	3.5	7.7
Eastern Europe (EE)	33.0	24.4	2.9	2.7	(19.3)	(15.4)	(22.5)	(17.9)	(3.1)	(2.6)
Southeastern Europe (SEE)	38.4	34.7	3.1	4.8	(24.1)	(22.3)	(20.4)	(20.1)	0.6	(0.7)
Russia (RU)	14.0	7.6	1.0	(0.1)	(7.2)	(3.6)	(4.8)	(3.8)	2.9	0.6
Total UNIQA International	351.2	262.8	31.0	39.8	(262.2)	(191.3)	(143.1)	(133.4)	1.7	4.3

Region		Conversion rates to €	
		31-Mar-13	31-Dec-12
Swiss franc	CHF	1.2195	1.2072
Czech koruna	CZK	25.7400	25.1510
Hungarian forint	HUF	304.4200	292.3000
Croatian kuna	HRK	7.5940	7.5575
Polish zloty	PLN	4.1804	4.0740
Bosnia-Herzegovina convertible mark	BAM	1.9558	1.9558
Romanian leu	RON	4.4193	4.4445
Bulgarian lev	BGN	1.9558	1.9558
Ukrania hryvnia	UAH	10.4250	10.6208
Serbian dinar	RSD	111.5444	112.3722
Russian ruble	RUB	39.7617	40.3295
Albanian lek	ALL	139.9000	140.1400
Macedonian denar	MKD	61.4384	62.2353

General information

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

Dividend per share (in €)



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

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