



## EANS-Adhoc: UNIQA Insurance Group AG / Earnings figures for the third quarter 2013: Earnings and premiums further increased

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other/9-month report

Earnings figures for the third quarter 2013:  
Earnings and premiums further increased

- Premiums written increased by 8.2 per cent to 4,447.3 million euros
- Combined ratio improves from 101.0 per cent to 98.8 per cent
- Profit on ordinary activities growth of 74.7 per cent to 266.3 million euros
- Consolidated net profit up 124.4 per cent to 209.7 million euros
- Anticipated profit from ordinary activities of around 300 million euros for 2013 as a whole - excluding one-off effects

In the first nine months of 2013, the UNIQA Group (UNIQA) increased its profit on ordinary activities (EBT) by 74.7 per cent to 266.3 million euros (1 - 9/2012: 152.4 million euros). This figure includes the profit from the sale of hotel holdings amounting to 51.6 million euros. Consolidated net profit (after taxes and minority interests) increased by 139.5 per cent to 223.8 million euros (1 - 9/2012: 93.5 million euros).

Premiums written including the savings portion of unit- and index-linked life insurance increased by 8.2 per cent to 4,447.3 million euros (1 - 9/2012: 4,112.1 million euros). The Group cost ratio after reinsurance fell to 23.1 per cent (1 - 9/2012: 24.8 per cent). The combined ratio in property and casualty insurance after reinsurance improved to 98.8 per cent (1 - 9/2012: 101.0 per cent). The adjusted return on equity (ROE) after taxes and minority interests amounted to 12.6 per cent (1 - 9/2012: 9.8 per cent).

Based on current assessments, UNIQA Group anticipates a profit from ordinary activities of around EUR 300 million for 2013 as a whole, not including non-recurring items such as the sale of the hotel holding. This assumes that there will be no significant setbacks on the capital markets in the remaining weeks of the year and that no extraordinary losses will occur as a result of natural disasters.

Key data for the third quarter of 2013

Figures in EUR million unless otherwise stated	1-9/2013	1-9/2012	Change in %
Premiums written including the savings portion from unit- and index-linked life insurance	4,447.3	4,112.1	+8.2
of which property and casualty insurance	2,007.7	1,947.3	+3.1
of which health insurance	705.3	680.1	+3.7
of which life insurance	1,734.2	1,484.7	+16.8
of which recurring premiums	1,241.2	1,139.2	+8.9
of which single			

premiums	493.1	344.7	+43.0
Premiums earned including the savings portion from unit- and index-linked life insurance	4,201.3	3,847.0	+9.2
Retained insurance benefits	-2,960.1	-2,839.1	+4.3
Operating expenses <sup>1)</sup>	-968.9	-953.4	+1.6
Cost ratio (after reinsurance)	23.1%	24.8%	-
Combined ratio (after reinsurance)	98.8%	101.0%	-
Net investment income	561.8	621.3	-9,6
Operating profit	287.6	175.9	+63.5
Profit on ordinary activities	266.3	152.4	+74.7
Net profit for the period	213.1	131.6	+61.9
Consolidated net profit	209.7	93.5	+124.4
Earnings per share	0,98	0,60	+64,5
Return on equity (ROE) after taxes and non-controlling interests (adjusted)	12.6%	9.8%	-
Investments <sup>(2)</sup>	26,883.2	26,307.6 <sup>(3)</sup>	+2.2
Total equity including non-controlling interests	1,990.1	2,017.6 <sup>(3)</sup>	-1.4

1) Incl. reinsurance commissions and profit shares from reinsurance business ceded.

2) Incl. owner-occupied land and buildings, investment property, shares in associates, unit- and index-linked life insurance investments and cash and cash equivalents.

3) Figures as at 31 December 2012

Clause regarding predictions about the future:

This notification contains statements which refer to the future development of the UNIQA Group. These statements present estimations which were reached upon the basis of all of the information available to us at the present time. If the assumptions on which they are based do not occur, the actual events may vary from the results currently expected. As a result, no guarantee can be provided for the information given.

Further inquiry note:

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