



EANS-Adhoc: UNIQA Insurance Group AG / Figures for the first half of 2013: UNIQA generates significant growth in earnings and premiums

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Mid Year Results

Figures for the first half of 2013:

UNIQA generates significant growth in earnings and premiums

- Premiums written increased by 7.4 per cent to 3,068.1 million euros
- Combined ratio improves from 100.7 per cent to 99.4 per cent despite flood damage
- Profit on ordinary activities growth of 84.5 per cent to 196.6 million euros
- Consolidated net profit up 162.7 per cent to 150.6 million euros

In the first half of 2013, the UNIQA Group (UNIQA) increased the profit on ordinary activities (EBT) by 84.5 per cent to 196.6 million euros (first half of 2012: 106.5 million euros) despite net costs of around 30 million euros as a result of flood damage. Consolidated net profit (after taxes and minority interests) increased by 162.7 per cent to 150.6 million euros (first half of 2012: 57.3 million euros).

Premiums written including the savings portion of unit- and index-linked life insurance increased by 7.4 per cent to 3,068.1 million euros (first half of 2012: 2,856.4 million euros). The Group cost ratio after reinsurance fell to 23.0 per cent (first half of 2012: 23.9 per cent). Despite the impact of the flood damage, the combined ratio in property and casualty insurance after reinsurance improved to 99.4 per cent (first half of 2012: 100.7 per cent). Adjusted for flood damage, the combined ratio amounted to around 97.0 per cent. The adjusted(1) return on equity (ROE) after taxes and minority interests amounted to 13.1 per cent (first half of 2012: 12.0 per cent).

Key data for the second quarter of 2013

Figures in EUR million

	1-6/2013	1-6/2012	Change in %
Premiums written including the savings portion from unit- and index-linked life insurance	3,068.1	2,856.4	+7.4
of which property and casualty insurance	1,411.6	1,352.5	+4.4
of which health insurance	472.1	456.8	+3.4
of which life insurance	1,184.4	1,047.1	+13.1
of which recurring premiums	858.9	773.7	+11.0
of which single premiums	325.5	273.4	+19.1
Premiums earned including the savings portion from unit- and index-linked life insurance	2,824.9	2,590.0	+9.1
Retained insurance benefits	2,008.9	1,897.3	+5.9
Operating expenses(2)	649.3	619.6	+4.8
Cost ratio (after reinsurance)	23.0%	23.9%	-
Combined ratio (after reinsurance)	99.4%	100.7%	-
Net investment income	408.9	403.4	+1.3
Operating profit	208.6	122.1	+70.8
Profit on ordinary activities	196.6	106.5	+84.5
Net profit/loss for the period	152.9	82.9	+84.4
Consolidated net profit	150.6	57.3	+162.7
Earnings per share (in Euro)	0.71	0.40	+75.0
Return on equity (ROE) after taxes and minority interests(3)	13.1%	12.0%	-
Investments(4)	26,276.3	26,307.6(5)	-0.1

Total equity including minority interests 1,960.0 2,017.6(5) -2.9

1) + 3) Calculation of ROE: consolidated net profit for the first half of the year plus consolidated net profit for the first half of the year adjusted for the gain on the disposal of the hotel group, all divided by average equity for the first half of the year

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

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

5) Figures as at 31 December 2012

Further inquiry note:

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