



UNIQA Group Austria Highlights 1st to 3rd Quarter 2009

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**Conference Call
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Results still impacted by difficult economic conditions I



- Group premiums (according to IFRS) grew by +0.8% to 3,510 mill. €
- Written premiums (incl. savings portion) fell by 3.8% to 4,233 mill. €
- Written premiums in Eastern Europe decreased by 9.9% despite pleasing growth in the P&C business (+7.8%). Adjusted for negative currency effects in Eastern Europe premiums grew by 5.0%.
- In Austria life premiums increased by 1.2% to 1,140 mill. € (better than market forecast). Group life premiums sank by 12.7% to 1,621 mill. € due to the difficult economic conditions in Eastern Europe. However total recurring premiums earned only fell by 1.7%. In Eastern Europe they even grew by 26.2%.

Results still impacted by difficult economic conditions II



- Net combined ratio worsened to 102.7% due to an accumulation of major losses and, in particular, the storm events in the 3rd quarter. In total, the net impact of the storm events in the 3rd quarter amounted to roughly € 45 million.
- Profit before taxes amounted to 42 mill. € (-59.5%).
- Consolidated profit down to 21 mill. €
- Due to the ongoing uncertainties with regard to the further development of the capital markets and the real economy, a reliable forecast for the financial year 2009 is still not possible.

Premium growth

Group premiums according to IFRS (in mill. €)

3,510 +0.8%

Earned premiums Austria (in mill. €)

2,284 +2.9%

Earned premiums international (in mill. €)

1,226 -2.8%

Gross written premiums (in mill. €)

4,233 -3.8%

Adjusted for the negative currency effects in Eastern Europe (particularly in Poland, Ukraine, Hungary and Serbia), the total decrease was 0.6%.

Profit before tax down to 42 mill. €

Investments (in mill. €)

22,080

+1.2%

Net investment income (in mill. €)

564

+121.4%

Profit before taxes (in mill. €)

42

-59.5%

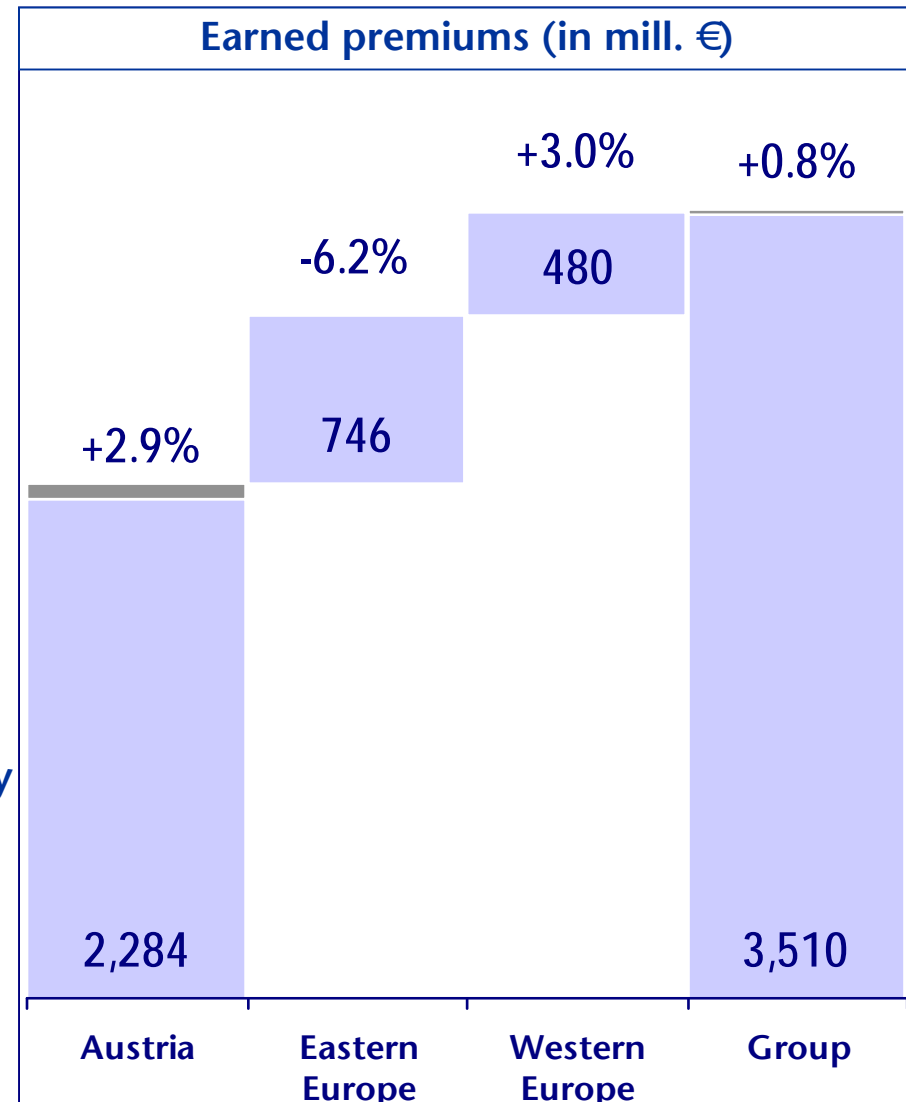
Consolidated profit (in mill. €)

21

-77.2%

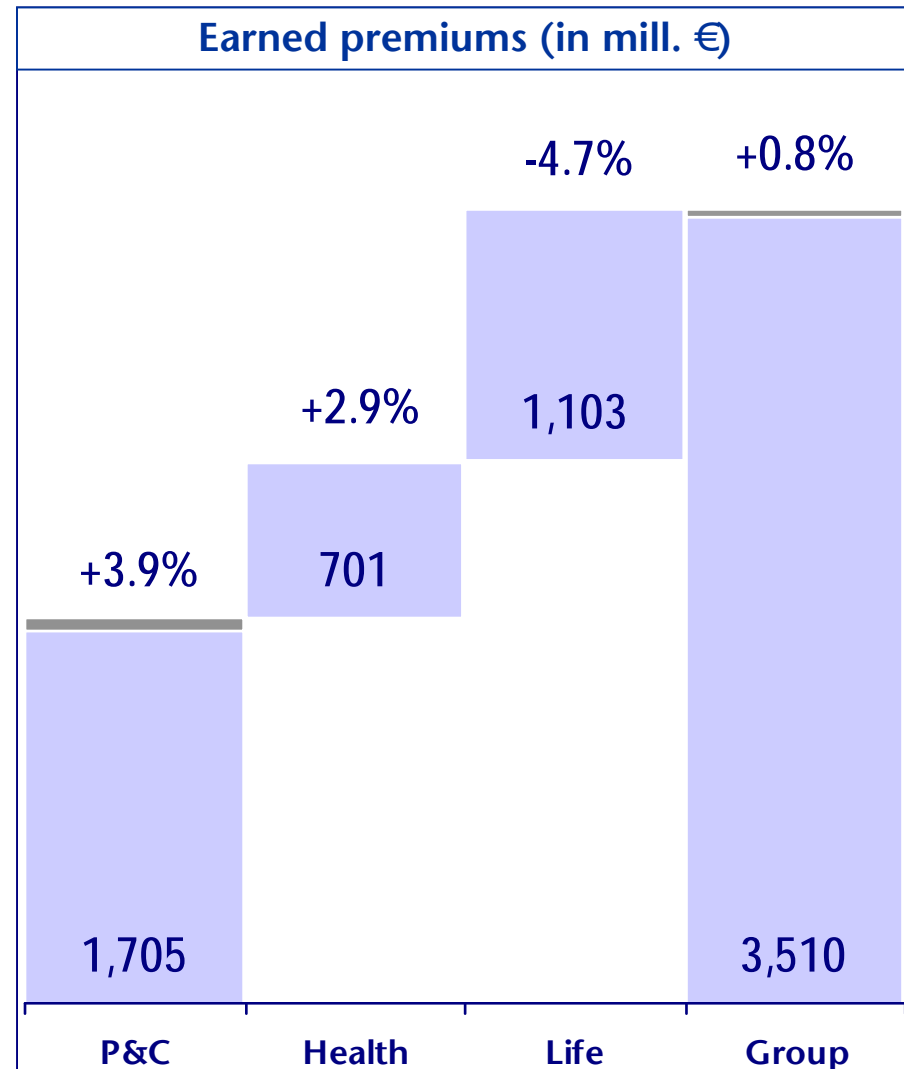
Group premiums according to IFRS grew by 0.8%

- Pleasing growth of earned Group premiums by 0.8% to 3,510 mill. €
- Growth in Austria was 2.9% and thus above the figure of the previous year (+2.7%).
- Due to the difficult economic conditions the premiums in Eastern and South Eastern Europe fell to 746 mill. € (-6.2%). Based in local currencies the growth in Eastern Europe was at 9.4%.
- Premium volume in Western Europe grew by 3.0% to 480 mill. €



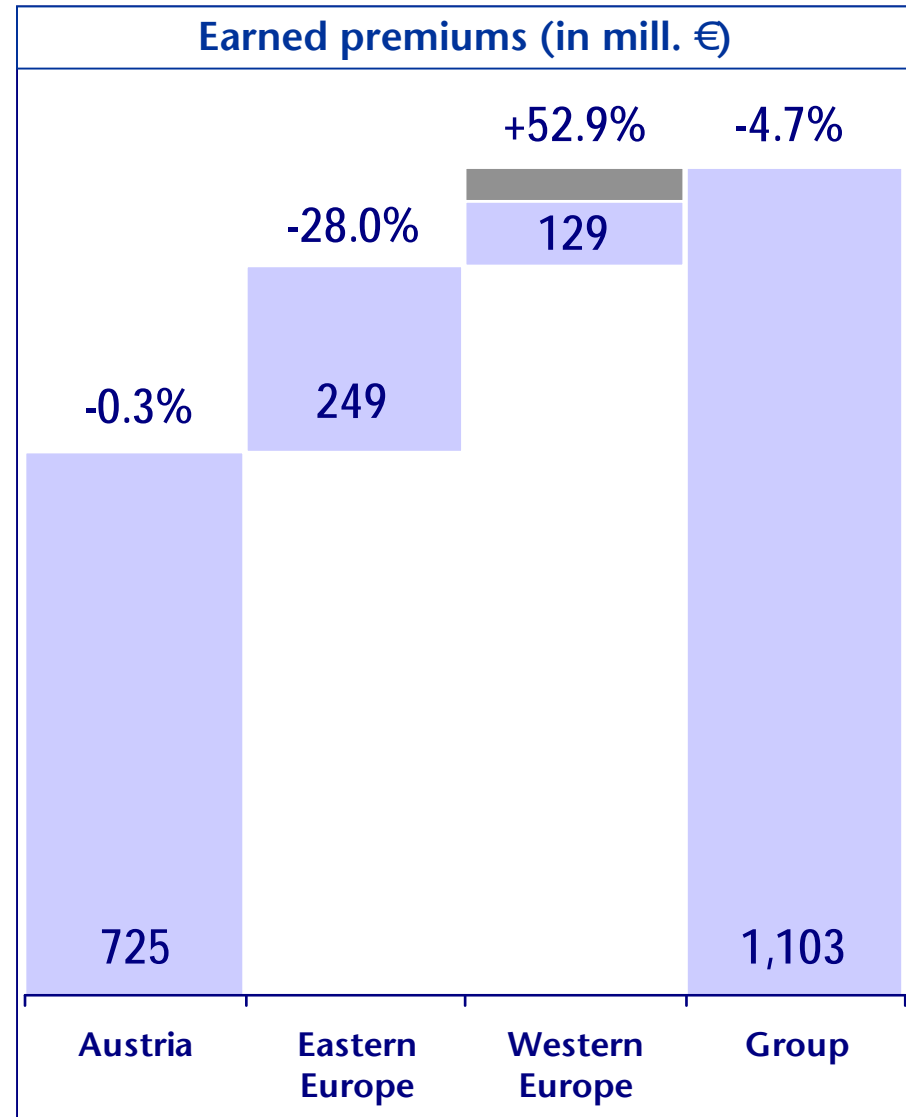
Good growth in P&C business

- Strong growth in P&C business by 3.9% to 1,705 mill. €
- Premiums in health insurance grew by a pleasing 2.9% to 701 mill. €. The figures for Switzerland have been corrected in the comparative figures for 2008.
- Life insurance premiums fell by 4.7% to 1,103 mill. €



Premium volume fell by 4.7%

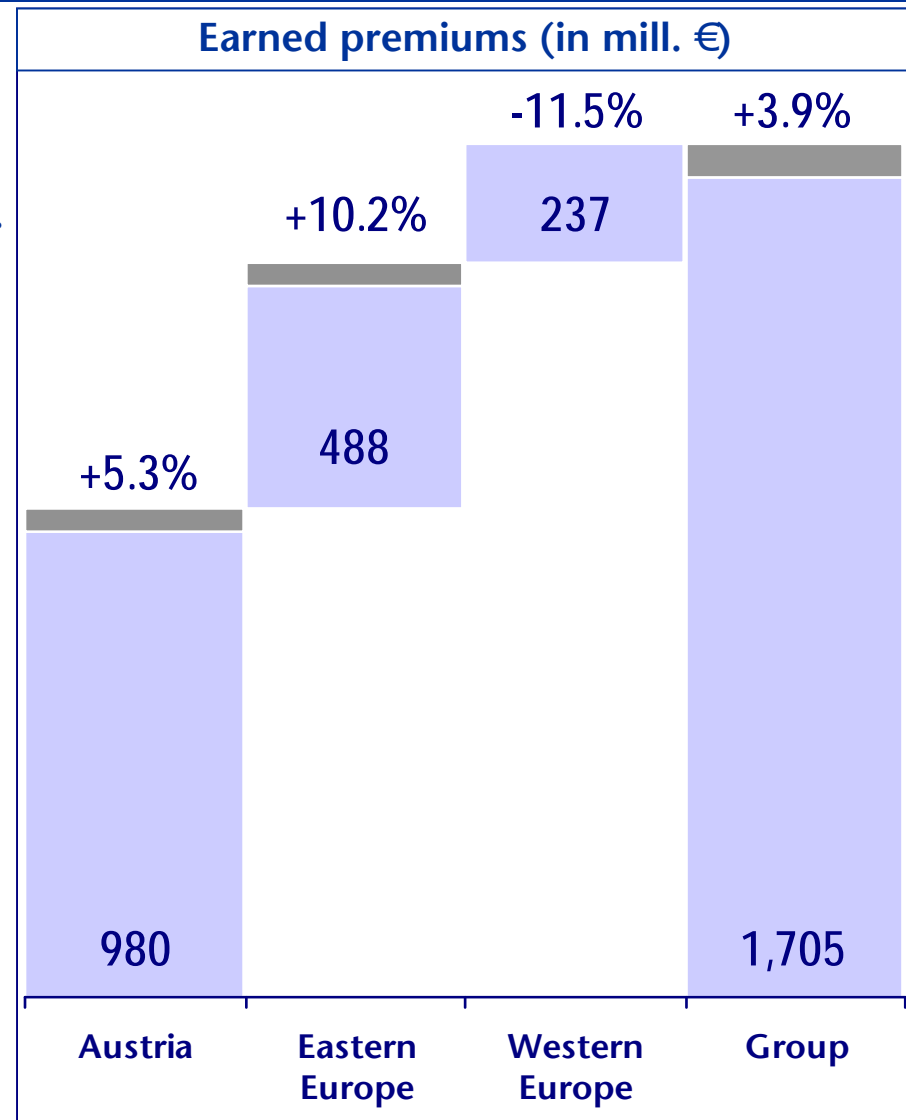
- Earned premiums remained stable in Austria at 725 mill. € despite the difficult economic conditions.
- Premiums in Eastern Europe fell by 28.0% to 249 mill. € due to weak single-premium business. Recurring premiums grew by 26.2%.
- In Western Europe the earned premiums grew by 52.9% to 129 mill. €.



Property and casualty insurance

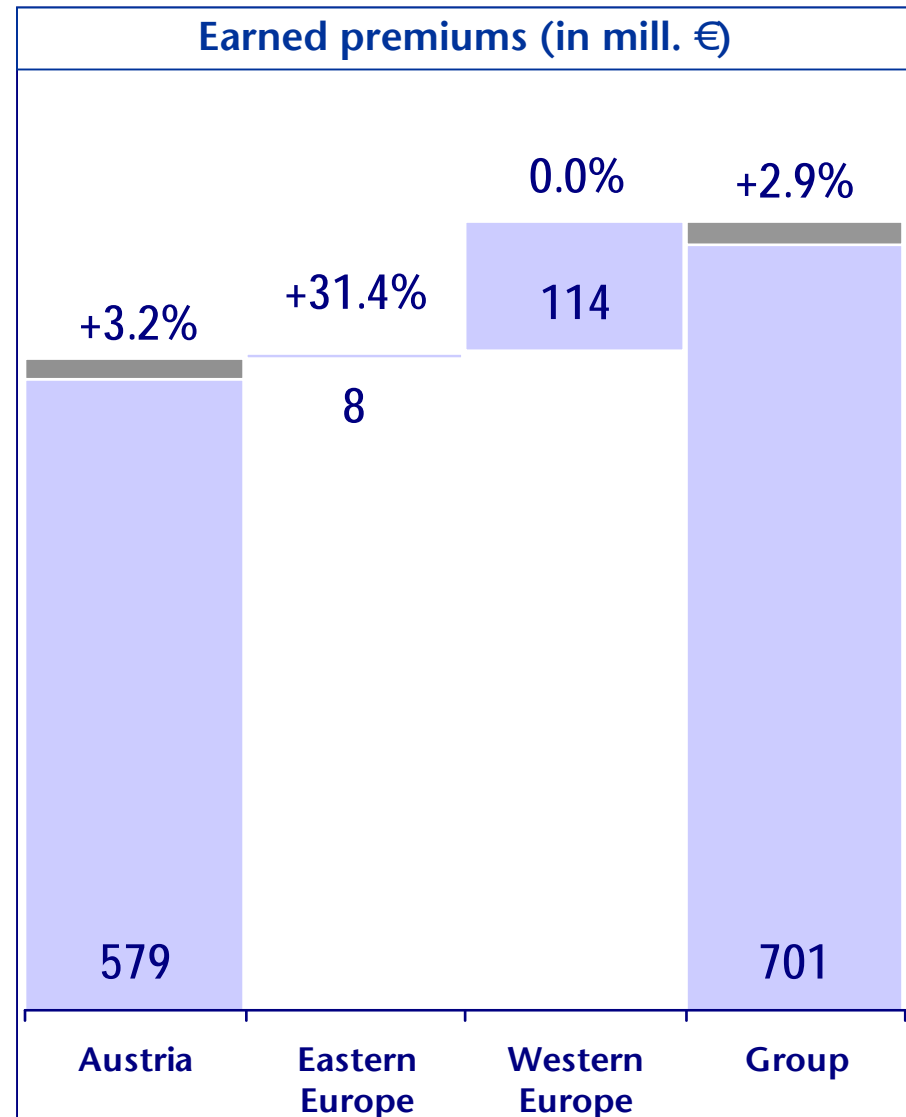
Significant premium growth of 5.9%

- Very pleasing premium development in Austria with a growth of 5.3% to 980 mill. €
- Continuing double-digit growth (+10.2% to 488 mill. €) based on euros in Eastern Europe despite difficult economic conditions. Adjusted for negative currency effects growth was approx. 26.3%.
- Expected reduction of 11.5% to 237 mill. € in Western Europe due to weaker development in Italy.



Market leadership in Austria confirmed

- Premiums increased by +3.2% to 579 mill. € in Austria.
- Premium remained stable in Western Europe at 114 mill €. The figures for Switzerland have been corrected in the comparative figures for 2008.
- Premiums in Eastern Europe grew by 31.4% to 5 mill. €



Key data on the capital increase

UNIQA is targeting approximately €150 million in revenue



- Issuer: UNIQA Versicherungen AG.
- Volume of issue: up to 11,312,217 new shares.
- Purchase ratio: 11 existing shares entitle the bearer to the subscription of 1 new share.
- Subscription rights trading: The subscription rights are not intended for trade.
- Subscription period: 27 November 2009 to presumably 11 December 2009. The company reserves the right to end the subscription ahead of time or extend it.
- Maximum purchase price: €18.00 per share.
- Value date: anticipated 16 December 2009.
- Dividend rights for new shares: from 1 January 2009.
- IPO: The new shares are expected to be listed for official trading on the Vienna Stock Exchange (Prime Market segment) from 16 December 2009.

Thank you for your attention!