

UNIQA Group Austria Highlights 1st Half-Year 2009

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Conference Call

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1st half of 2009 was impacted by difficult economic conditions I



- Group premiums (according to IFRS) grew by +2.6%.
- Written premiums fell by 1.6% to 2,955 mill. €
- Written premiums in Eastern Europe decreased by 5.7% despite pleasing growth in the P&C business (+12.7%). Adjusted for negative currency effects in Eastern Europe premiums grew by 7.5%.
- In Austria life premiums increased by 3.8% to 805 mill. € (better than market forecast). Group life premiums sank by 7.2% to 1,136 mill. € due to the difficult economic conditions in Eastern Europe.

1st half of 2009 was impacted by difficult economic conditions II



- Gross combined ratio of 97.8%.
- Consolidated profit down to 32 mill. €
- Profit before taxes amounted to 35 mill. € (-67.9%).
- 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. €)

2,369 +2.6%

Earned premiums Austria (in mill. €)

1,540 +3.3%

Earned premiums international (in mill. €)

829 +1.3%

Gross written premiums (in mill. €)

2,955 -1.6%

Adjusted for the negative currency effects in Eastern Europe (particularly in Poland, Romania, Hungary and Serbia), the total growth was 1.0%.

Profit before tax down to 35 mill. €

Investments (in mill. €)

21,772 +0.1%

Net investment income (in mill. €)

334 +71.9%

Profit before taxes (in mill. €)

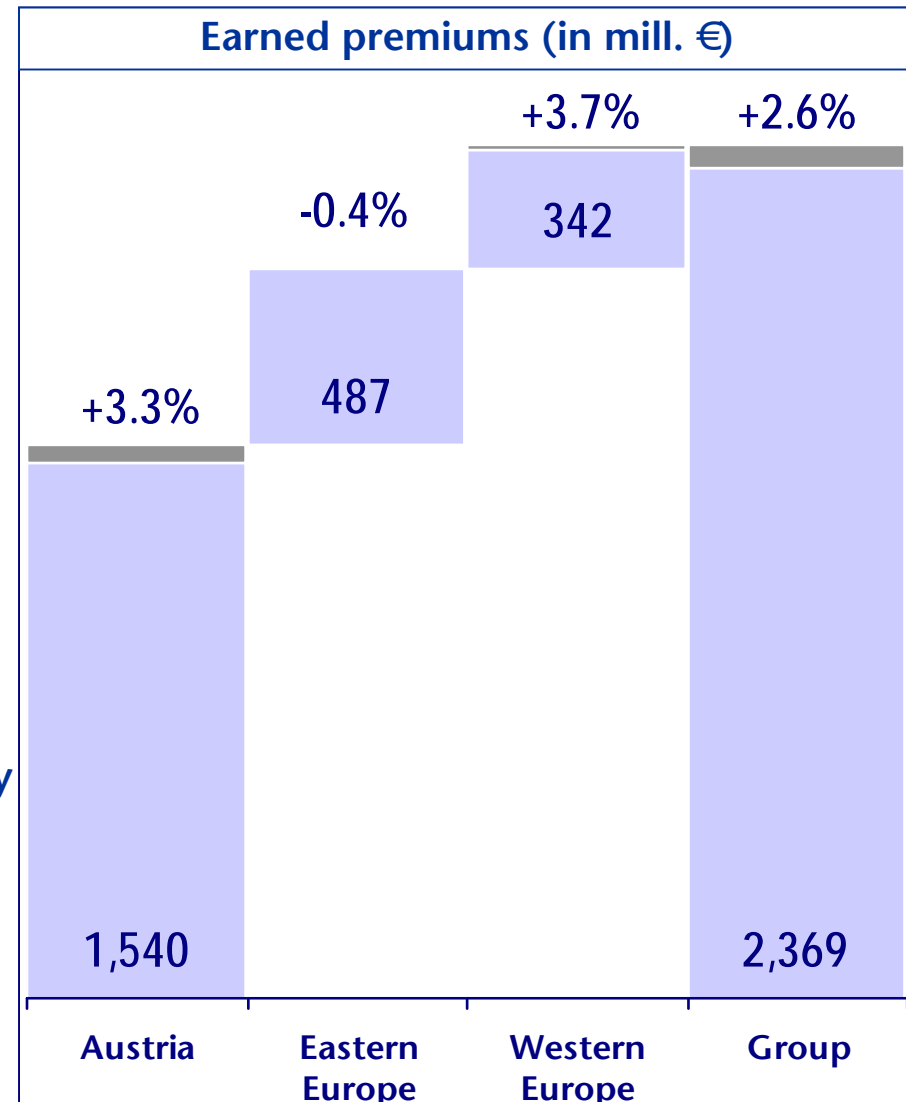
35 -67.9%

Consolidated profit (in mill. €)

32 -64.4%

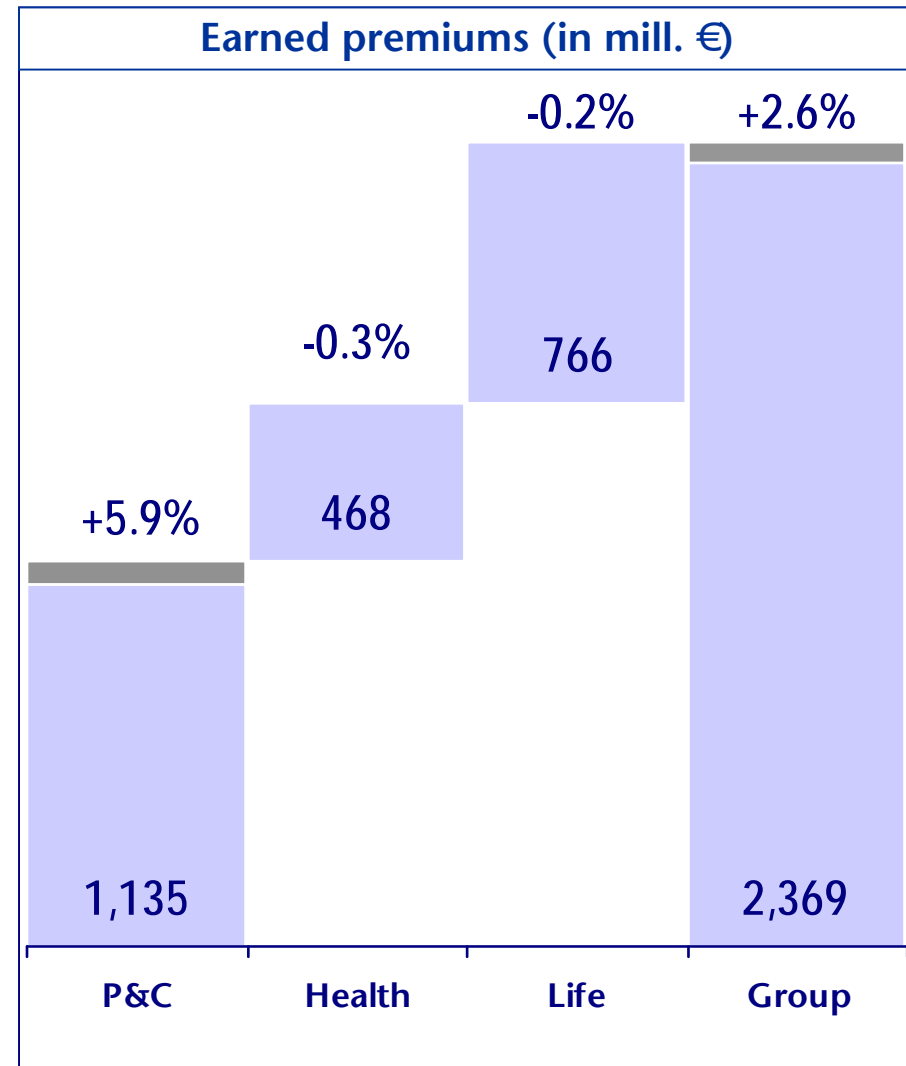
Group premiums according to IFRS grew by 2.6%

- Pleasing growth of earned Group premiums by 2.6% to 2,369 mill. €
- Growth in Austria was 3.3% and thus above the figure of the previous year (+2.3%).
- Due to the difficult economic conditions the premiums in Eastern and South Eastern Europe remained stable at 487 mill. € -0.4%. Based in local currencies the growth in Eastern Europe was at 6.1%.
- Premium volume in Western Europe grew by 3.7% to 342 mill. €. Without taking into consideration the health premium effect in Switzerland, premiums would have grown by 10.7%.



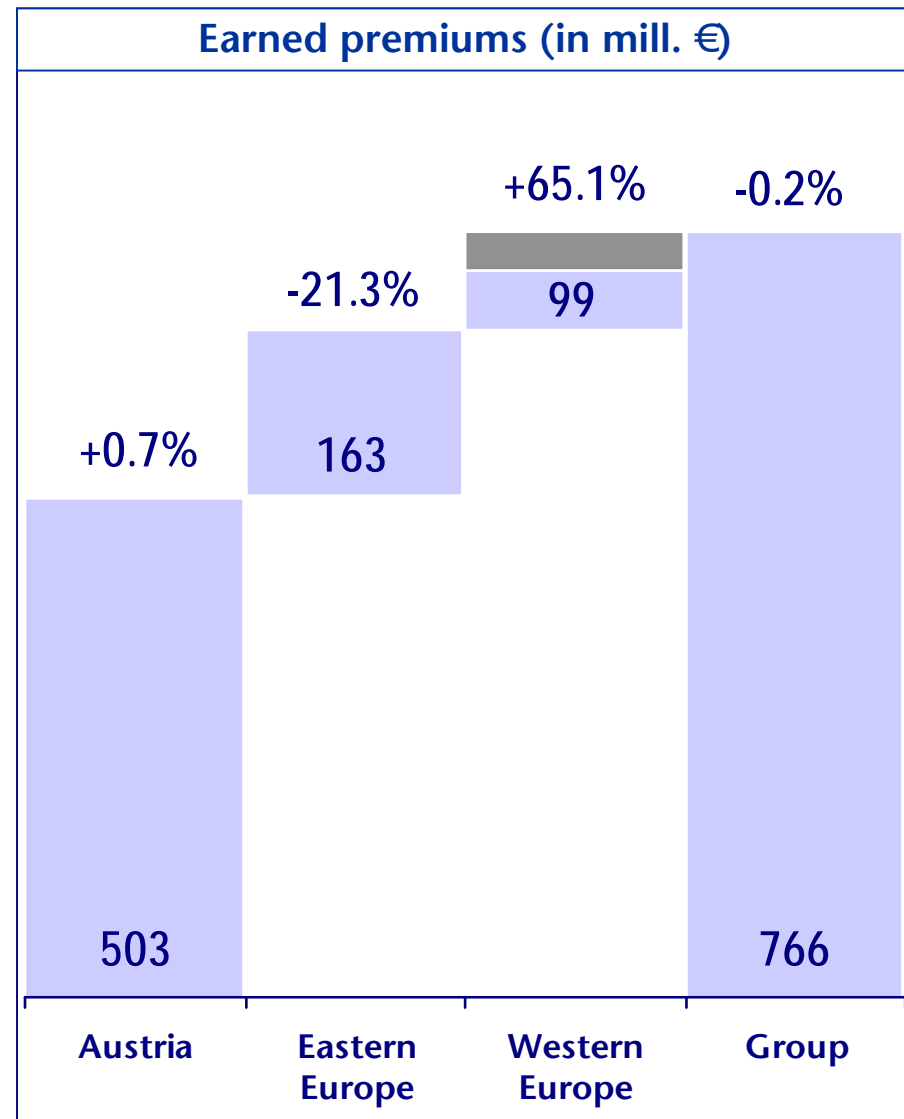
Good growth in P&C business

- Strong growth in P&C business by 5.9% to 1,135 mill. €
- Premiums in health insurance fell by 0.3% to 468 mill. € due to a new presentation of premiums in Switzerland. Without consideration of this effect, premiums would have grown by 4.2%.
- Life insurance premiums were relatively stable at 766 mill. € (-0.2%).



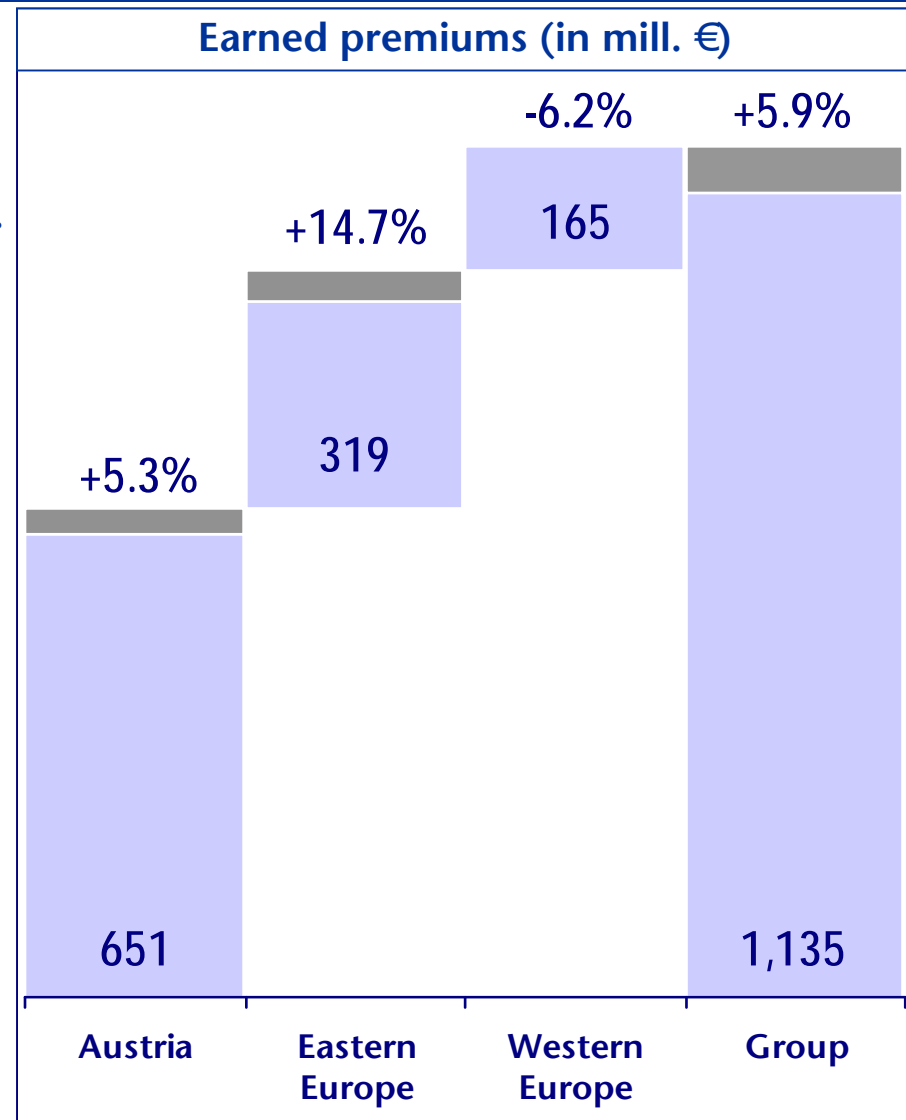
Premium volume fell slightly by 0.2%

- Pleasing increase of earned premiums by 0.7% to 503 mill. € in Austria given the difficult economic conditions.
- Growth in Eastern Europe was rather weak due to the current economic situation (-21.3% to 163 mill. €).
- In Western Europe the earned premiums grew by 65.1% to 99 mill. €.



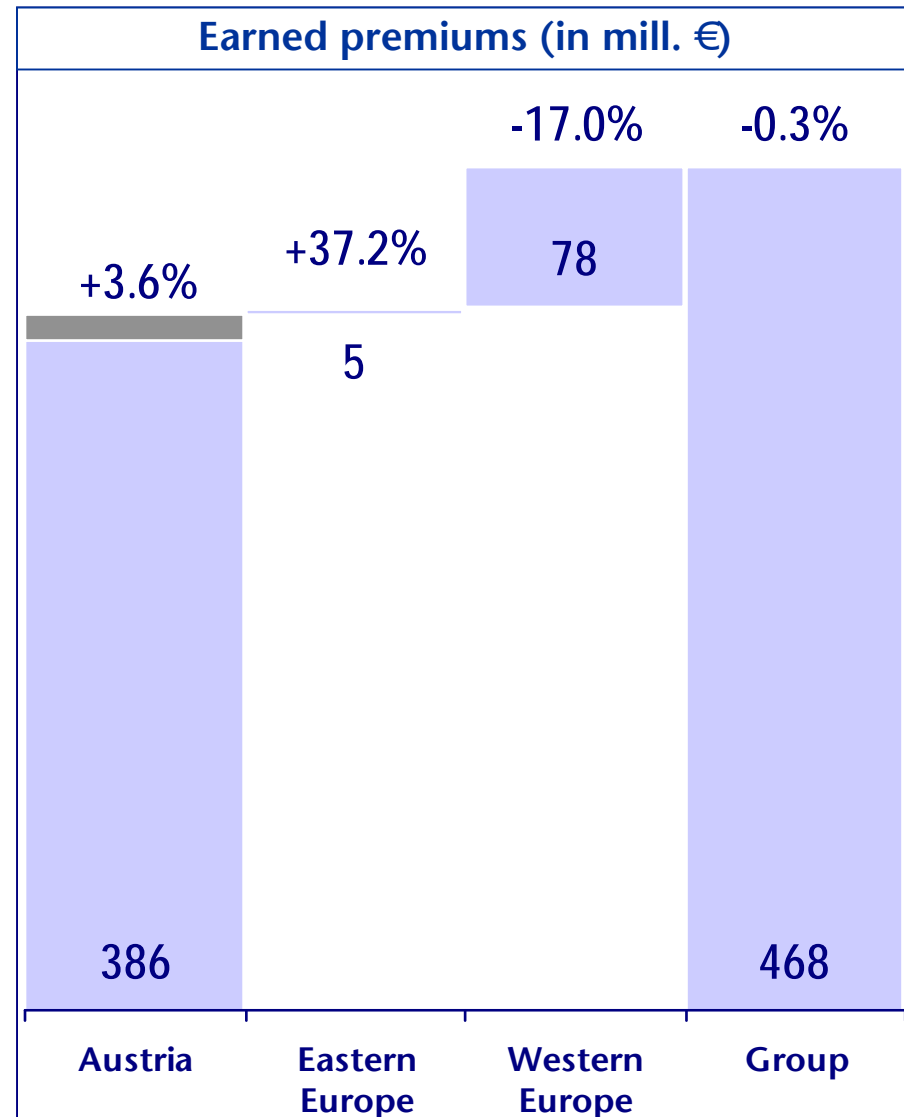
Significant premium growth of 5.9%

- Very pleasing premium development in Austria with a growth of 5.3% to 651 mill. €
- Continuing double-digit growth (+14.7% to 319 mill. €) based on euros in Eastern Europe despite difficult economic conditions. Adjusted for negative currency effects growth was approx. 17.5%.
- Expected reduction of 6.2% to 165 mill. € in Western Europe in line with the economic situation.



Market leadership in Austria confirmed

- Premium growth in Austria (+3.6%) still above market forecast 2009 of +3.2%.
- Premium decrease in Western Europe by 17.0% to 78 mill € due to a new presentation of health insurance premiums in Switzerland. Without this effect, premiums would have increased by 5.4%.
- Premiums in Eastern Europe grew by 37.2% to 5 mill. €



Thank you for your attention!