

UNIQA Group Austria Highlights 1st Half-Year 2010

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Conference Call

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- **Very strong growth of written Group premiums by 9.2% to 3,226 mill. €**
- **Successful internationalisation and high diversification provides significant growth in all segments and regions**
- **Above-average increase of premiums in the international areas (Eastern and Southeastern Europe as well as Western Europe) fuel growth of the UNIQA Group – double-digit growth in 13 European markets**
- **Life insurance as growth driver – due to very successful cooperation in bancassurance international life insurance premiums rose by 51%**

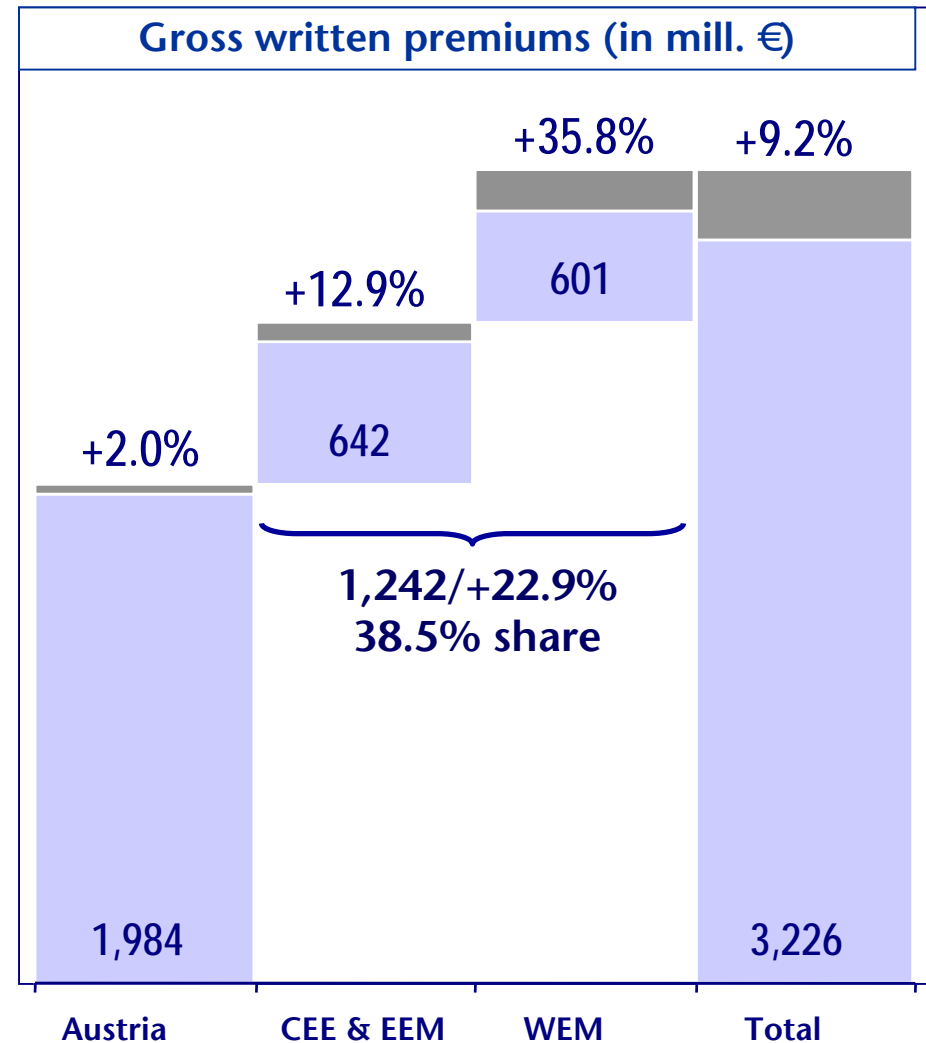
- **Double-digit growth in Eastern and Southeastern Europe despite difficult economic conditions**
- **Life business in Italy drove total premium growth in Western Europe to almost 36%**
- **Premium growth in Austria clearly above market forecasts**
- **Insurance benefits increased by 12.1% to 2,348 mill. € due to natural disasters and an accumulation of major losses**
- **Productivity continues to be at a high level**
- **Cost ratio stable at 22.6%**
- **Net investment income grew by 36.7%**
- **Assets under management reached 23.7 bill. € (+9.0%)**

- **Half-year profit (before taxes) doubled**
 - **by 100.3% to 71 mill. €**
 - **based on a sound technical results and increased investment income**
 - **despite higher insurance benefits for our customers and ongoing investments in service enhancements and distribution**

- **UNIQA expects an increase in the Group profit before taxes to around € 120 million (+45%) for 2010 under the assumption that no negative surprises arise on the capital markets and in the area of insurance benefits. At present the forecast seems to be well secured.**

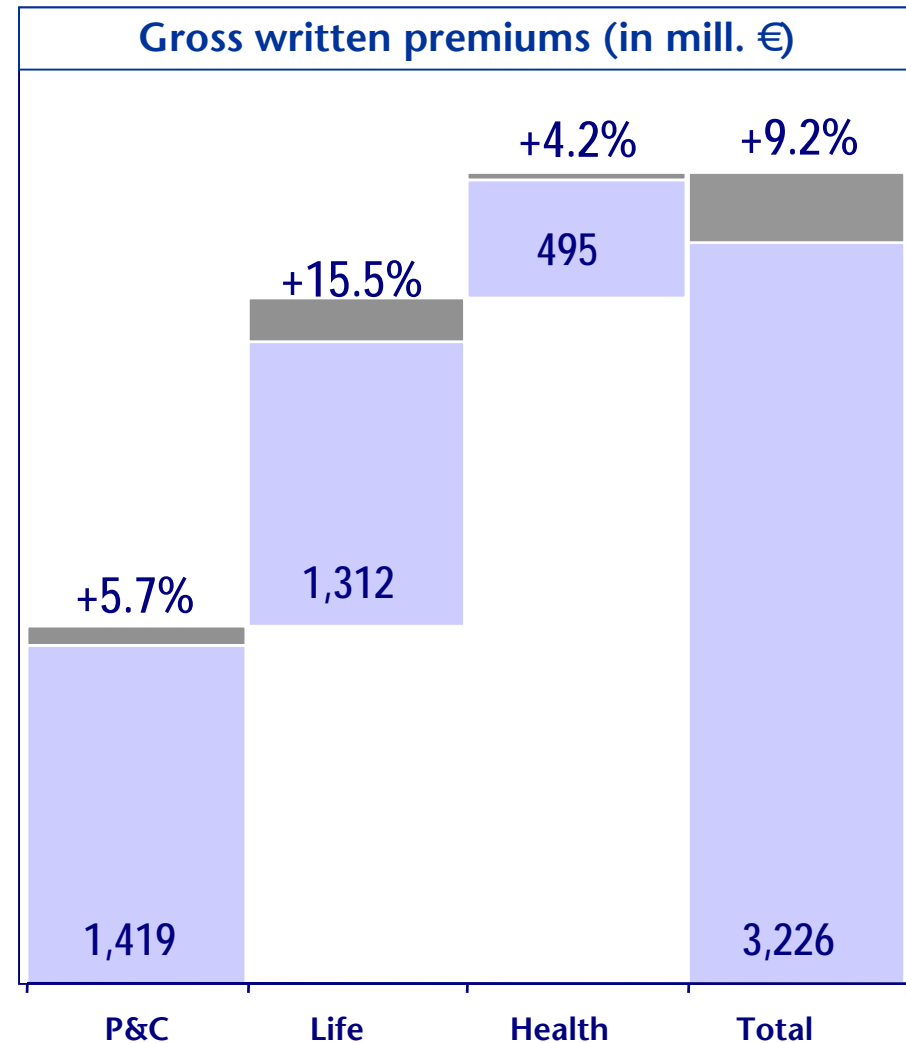
Premium growth of 9.2%

- Pleasing growth of Group premiums (incl. savings portion) by 9.2% to 3,226 mill. €
- Highest growth in Western Europe by 35.8% to 601 mill. €
- Double-digit growth in CEE & EEM despite difficult economic conditions
- Ongoing growth in Austria (above market forecasts 2010)



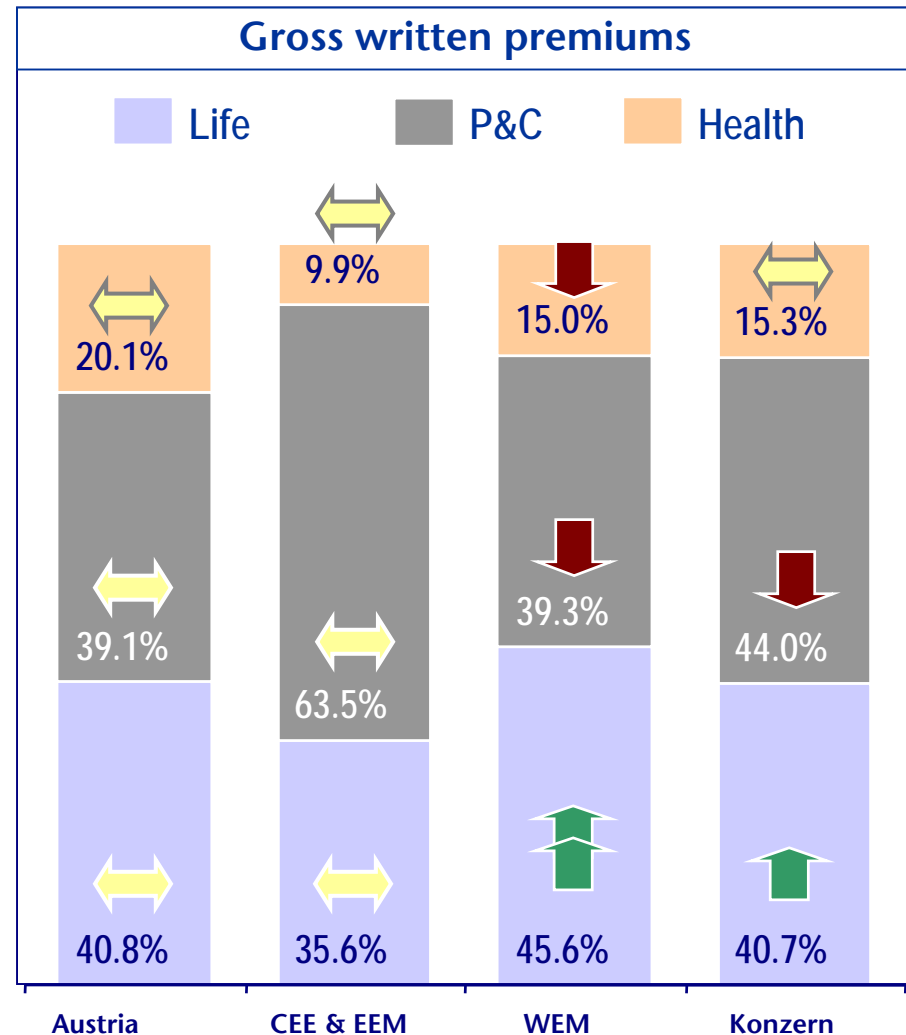
Overproportional growth in life insurance

- Growth in all segments
- Highest growth in life insurance – based on strong demand in Western Europe (in particular Italy) and above-average sales in Eastern Europe
- Pleasing growth of 5.7% in P&C business despite difficult economic situation



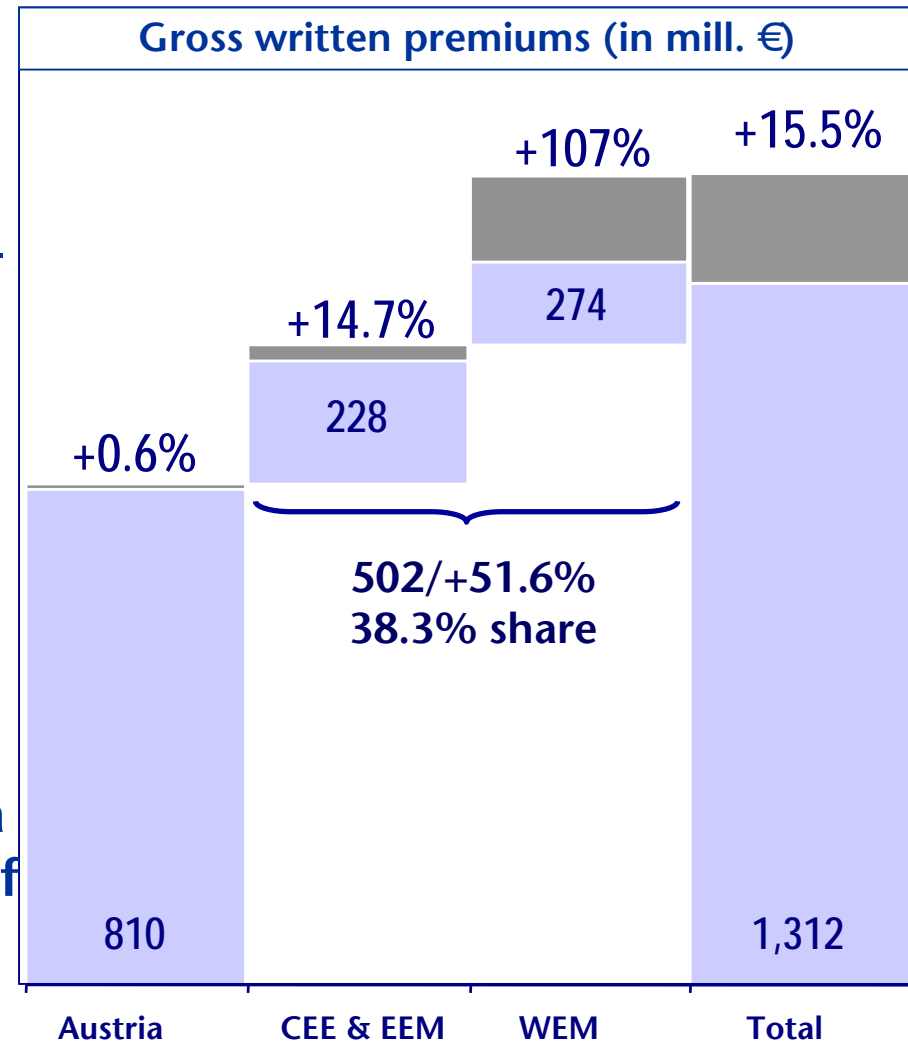
Stable premium split

- P&C business dominates in Eastern Europe with a share of roughly two thirds of the premiums (inline with development status of the region)
- Significantly increases share of life insurance – highest in Western Europe
- Highest share of health insurance in Austria with 20%
- Personal insurance dominates on Group level



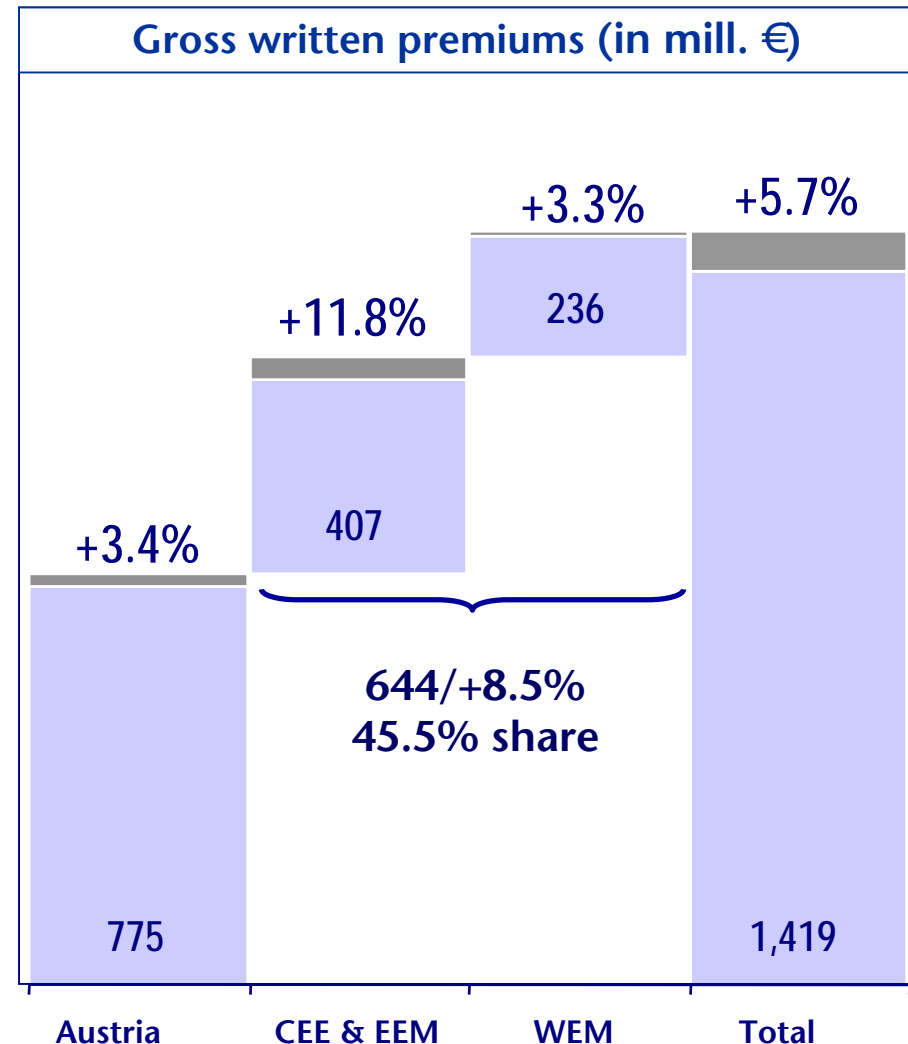
Premiums doubled in Western Europe

- Very pleasing premium growth of 15.5% - given the market conditions
- Strong growth in Western Europe – mainly driven by the successful cooperation with the Veneto Banca in Italy
- Double-digit growth in Eastern Europe due to successful cooperation with Raiffeisen (Preferred Partnership)
- Relatively modest growth in Austria due to the withdrawal in the area of single premiums; recurring premiums grew by 4.7%



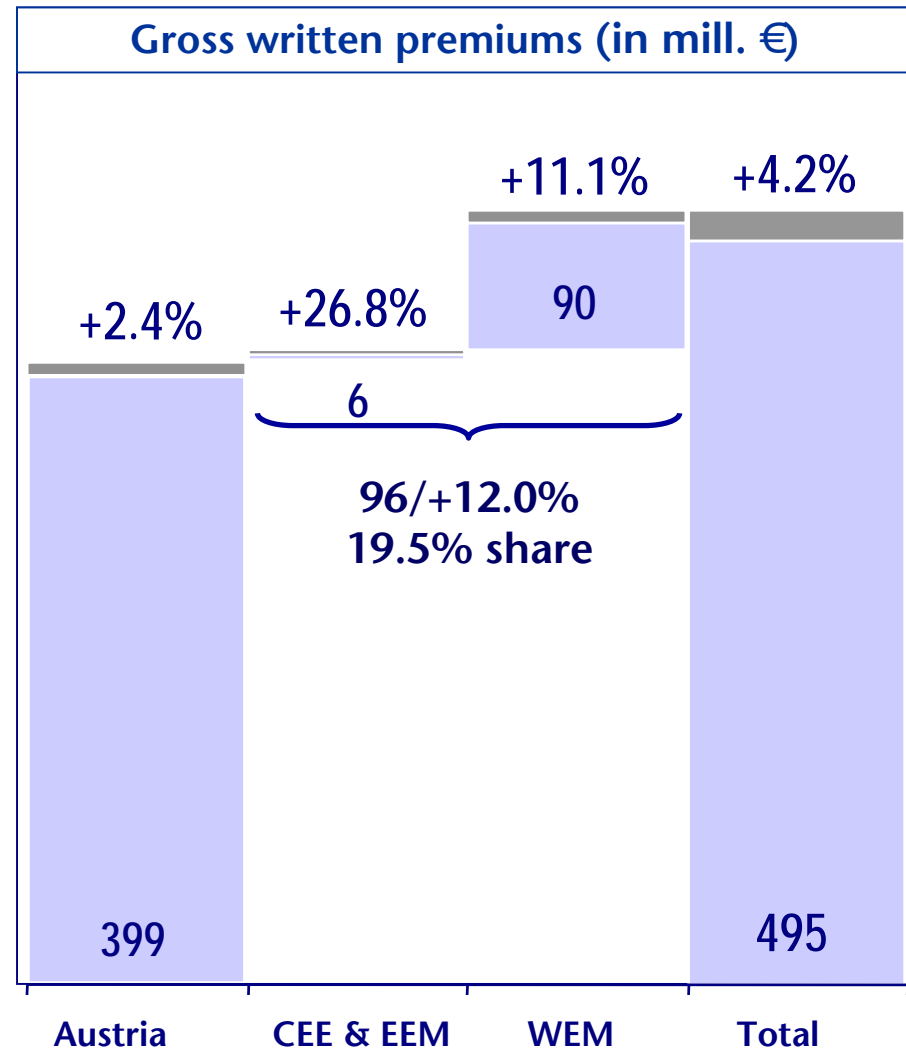
Significant premium growth of 5.7%

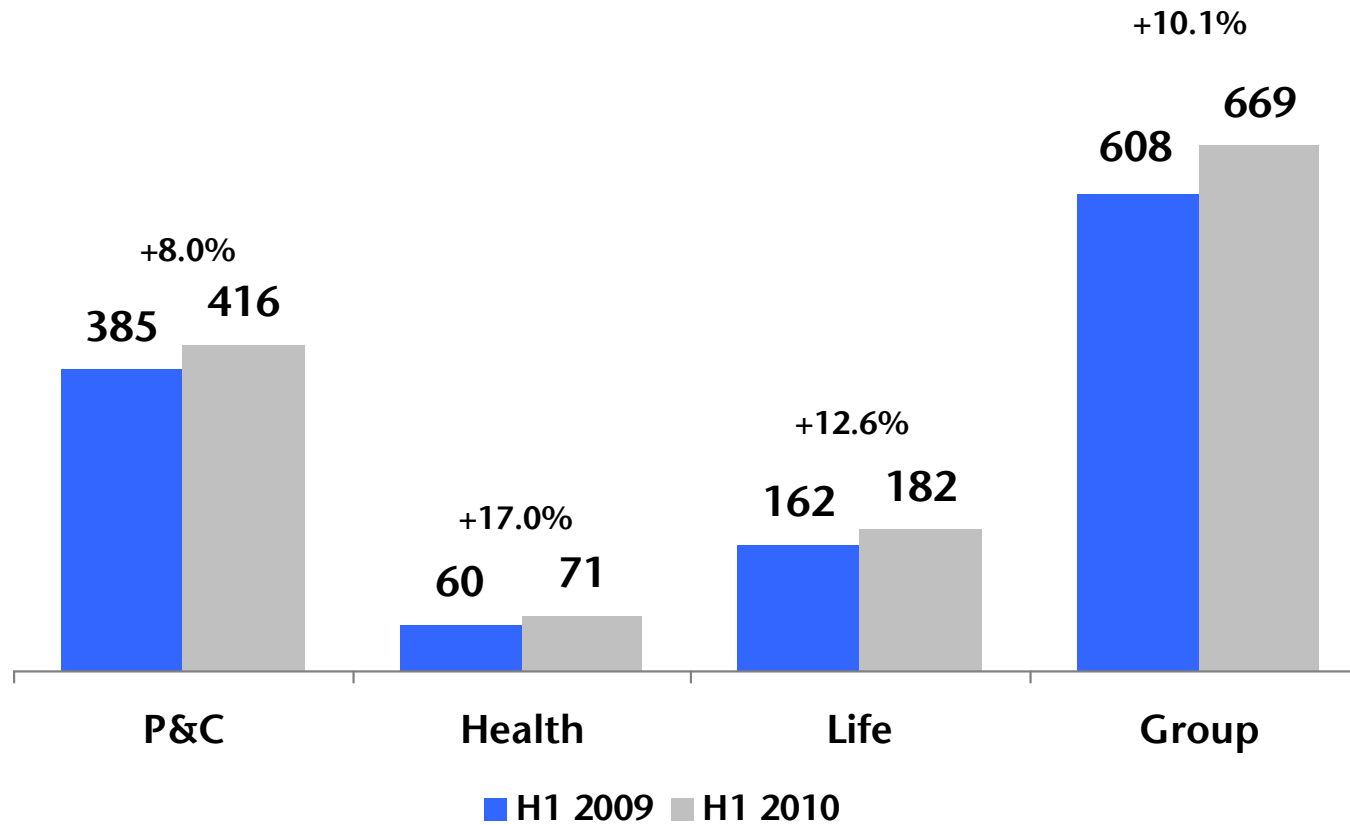
- Very pleasing premium growth in P&C business of +5.7%
- Continuing double-digit growth Eastern Europe despite difficult economic conditions
- Successful premium increases in the motor business – in Austria and Eastern Europe – due to product innovations and client-specific calculation models



Market leadership in Austria strengthened

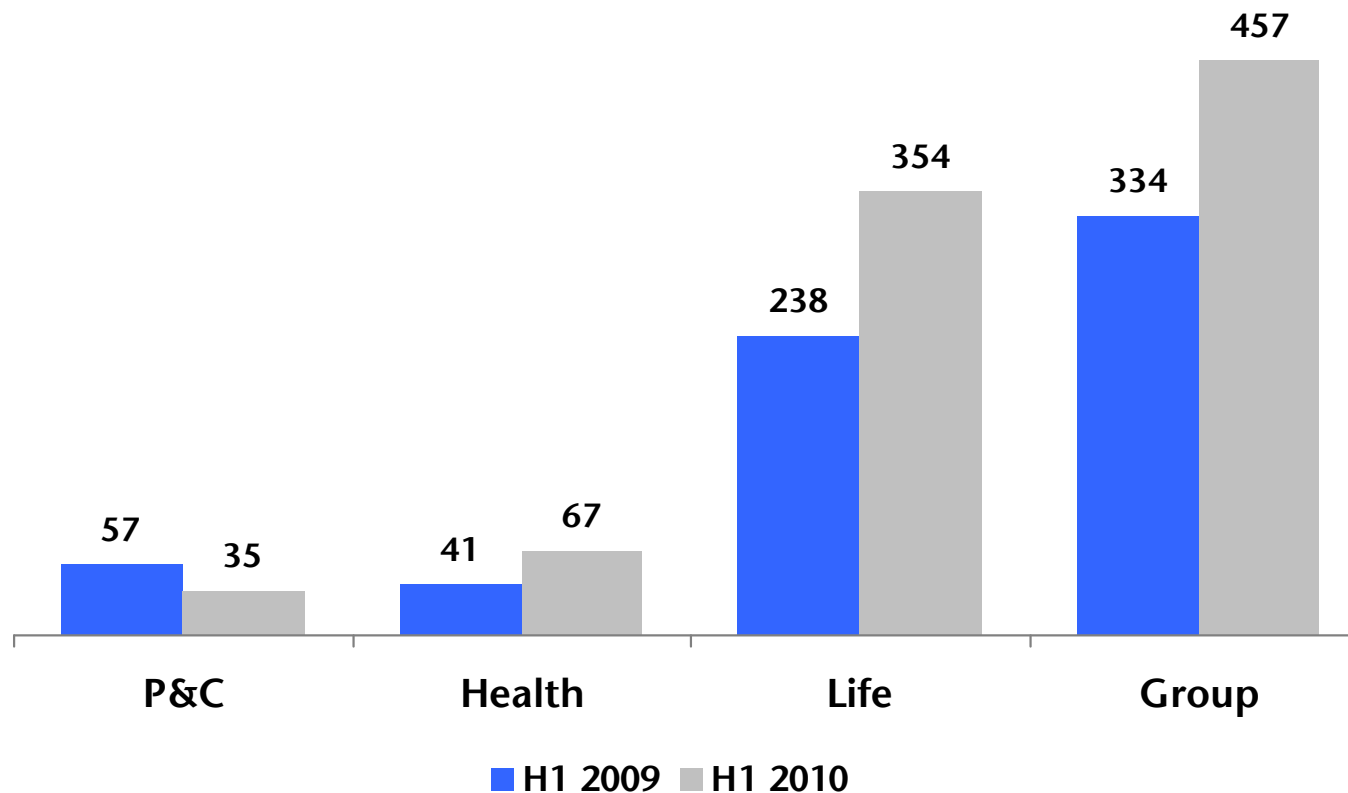
- Significant premium growth of 4.2% in health insurance business
- Market leadership in Austria clearly strengthened with premium plus of 2.4%
- Double-digit growth in Eastern and Western Europe
- Importance of private health insurance in Eastern Europe still relatively low (despite good growth rates)





Development of net investment income

Net investment income grew significantly in the 1st half of 2010 by 36.7% to 457 mill. €



Thank you for your attention!