

# UNIQA Group Austria Highlights 1st Quarter 2010

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**Conference Call**

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## Positive growth despite difficult economic environment

- **Very positive growth of IFRS premiums by 8.0% (Q1 2009: 6.4%) to 1,593 mill. €**
- **Significant premium growth of 17.8% in the international operations – based on Western Europe (+31.0%)**
- **Significant premium growth in all regions and business lines**
- **Life insurance was the growth driver with an increase of 14.7%**
- **Continued double-digit growth in P&C insurance (+10.4%) and health insurance (+32.1%) in Eastern and South-Eastern Europe**
- **Profit before taxes increased by 39% to 43 mill. €**

## Premium growth

Gross written premiums – excl. savings portion (in mill. €)

1,593

+8.0%

Savings portion (in mill. €)

155

-7.6%

Gross written premiums – incl. savings portion (in mill. €)

1,748

+6.4%

## Group profit before taxes reaches 43 mill. €

### Investments (in mill. €)

23,690 +10.9%



### Net investment income (in mill. €)

250 +70.6%



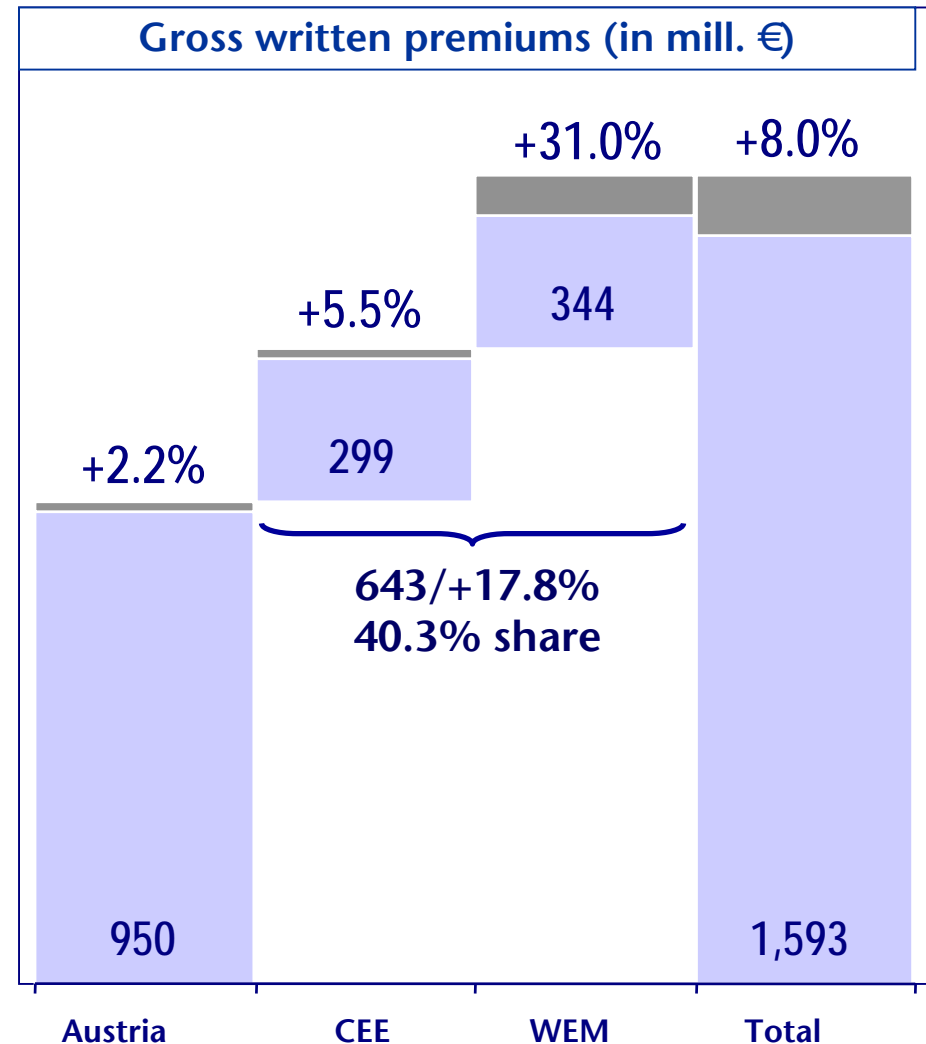
### Profit before taxes (in mill. €)

43 +38.7%



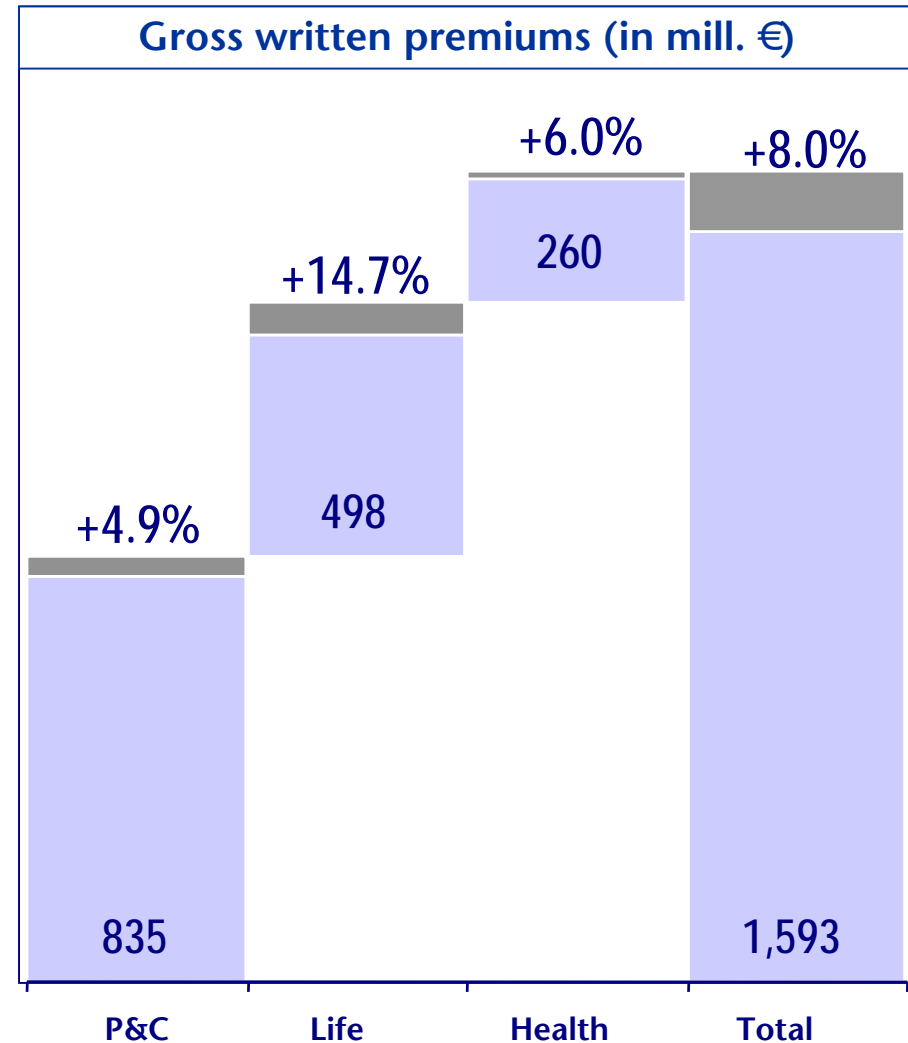
## Premium growth of 8.0%

- Pleasing growth of Group premiums (excl. savings portion) by 8.0% auf 1,593 mill. €
- Strongest growth in Western Europe with +31.0% to 344 mill. €
- Positive development in Eastern Europe despite difficult economic conditions
- Premium growth in Austria continues (above market forecast for 2010)



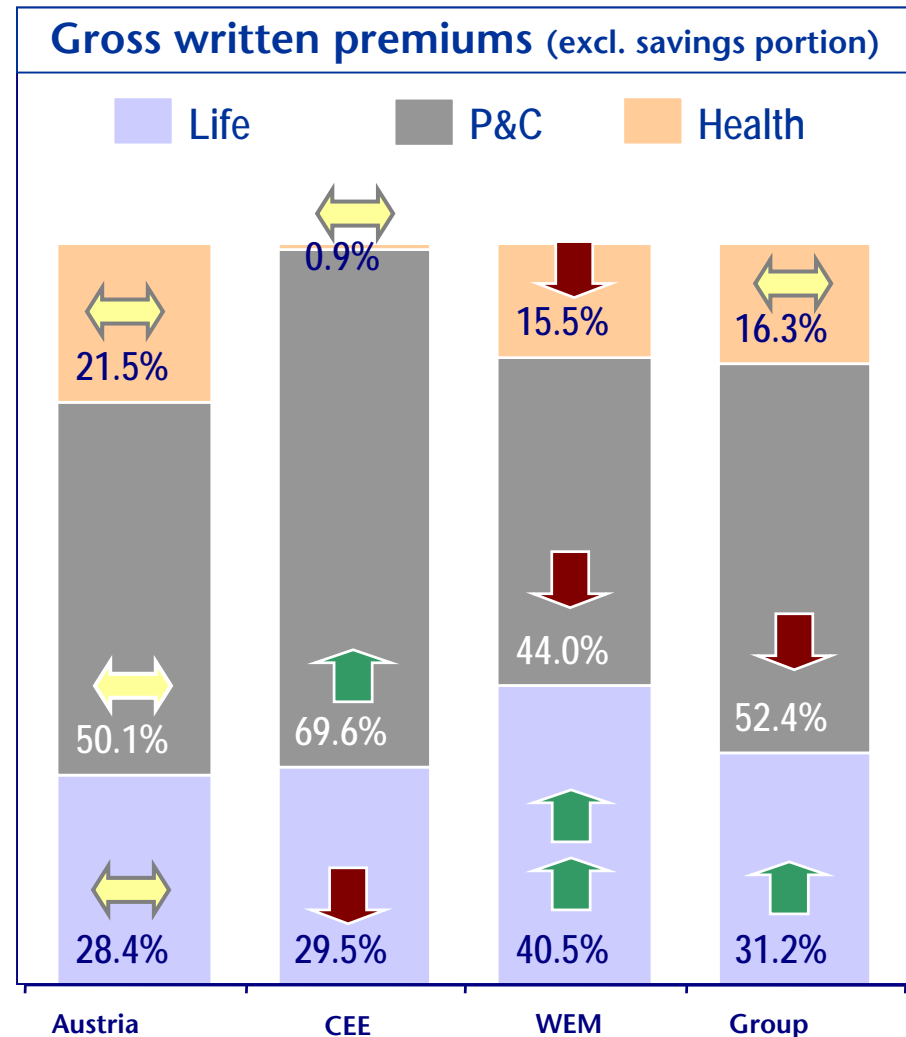
## Growth in all business segments

- Growth in all business segments
- Strongest growth in the life insurance segment due to very high growth in Western Europe (especially Italy)



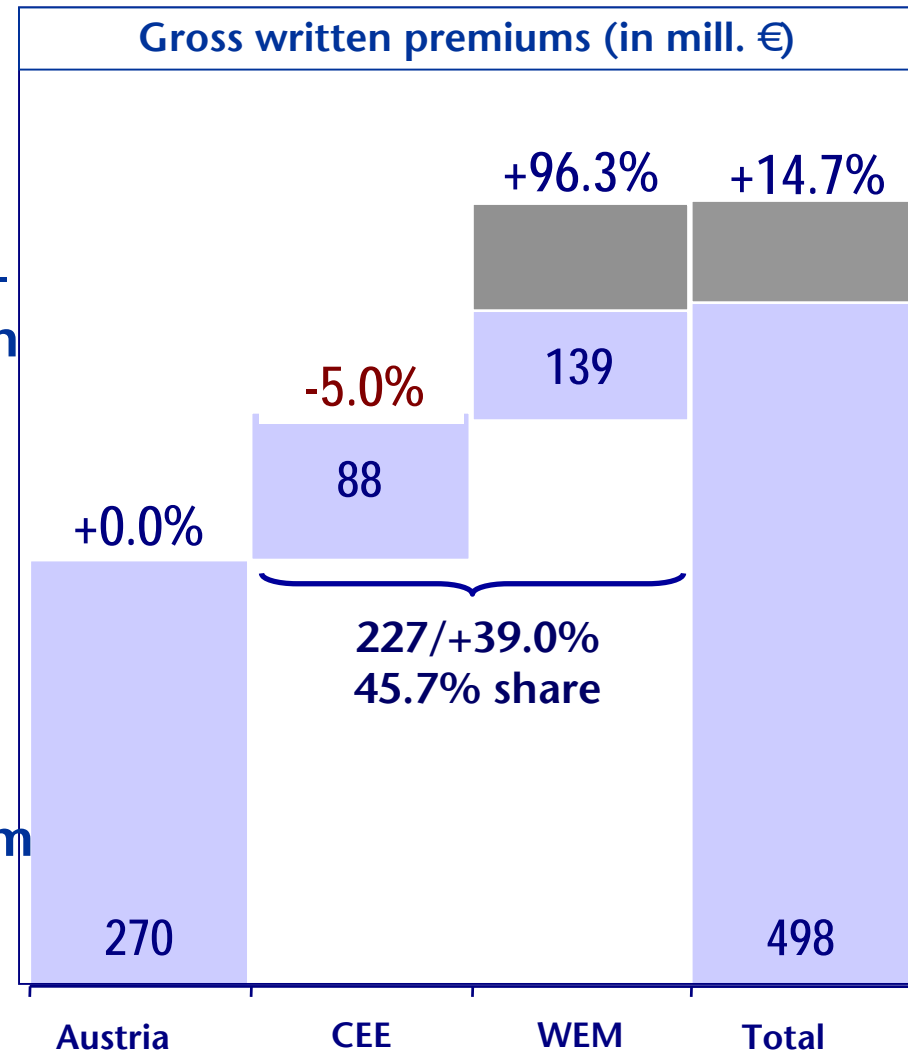
## P&C insurance dominates in all regions

- The P&C segment dominates in Eastern Europe with a share of nearly 70%
- Highest share of life insurance in Western Europe
- Highest share of health insurance in Austria with 21.5%. Strongest growth was recorded in Eastern Europe



## Premiums nearly doubled in Western Europe

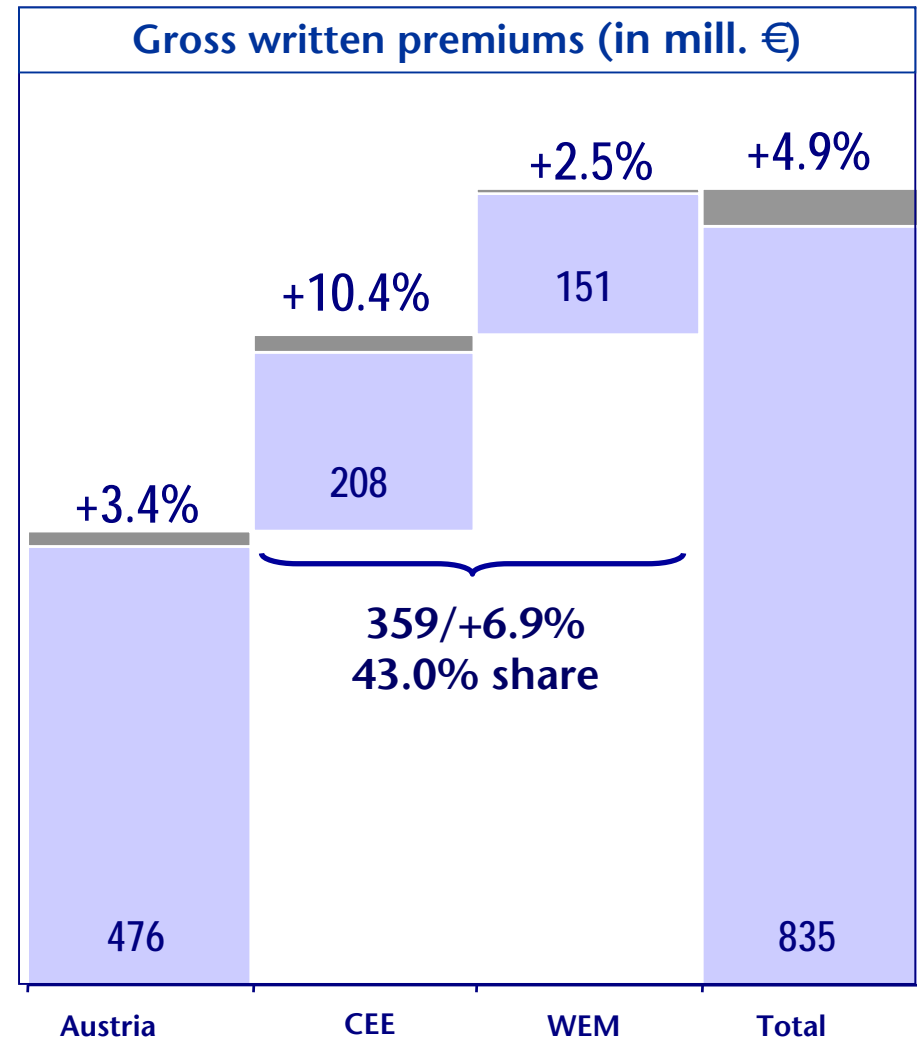
- Pleasing premium growth of 14.7% in face of economic conditions
- Strong growth in Western Europe – based on the successful cooperation with Veneto Banca group in Italy
- Decrease in Eastern Europe due to cautious savings behaviour (growth of premiums incl. savings portion: +2.9%)
- Stagnation in Austria only due to deferred tranches of single-premium business





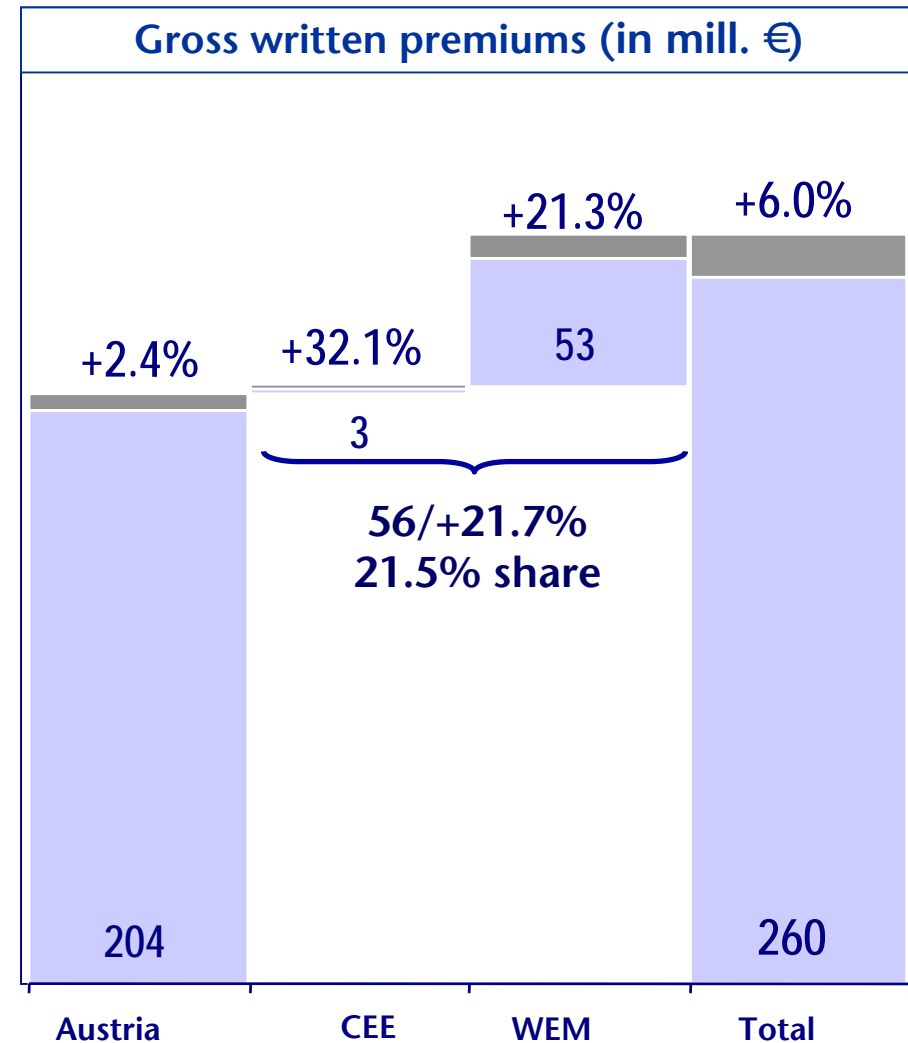
## Significant premium growth of 4.9%

- Very positive premium growth of 4.9% in P&C insurance business
- Continued double digit growth in Eastern Europe despite negative economic environment



## Market leadership in Austria strengthened

- Good premium growth of 6.0%
- Market leadership in Austria strengthened due to premium plus of 2.4%
- Very strong growth in Eastern Europe of 32%



**Thank you for your attention!**