

UNIQA Group 2001

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UNIQA Versicherungen AG

A -1021 Vienna, Untere Donaustrasse 25



- premium growth by 5.6% despite adverse market conditions

premium growth by 5.6%

gross written premium

2,644.6 million Euro (+ 5.6%)

premium share

- domestic 91.7%
- international 8.3%

gross earned premium

2,435.4 million Euro (+ 4.9%)

- premium growth by 5.6% despite adverse market conditions
- benefits and claims increase by 3.1%

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benefits and claims

2,529.3 million Euro (+ 3.1%)

- premium growth by 5.6% despite adverse market conditions
- benefits and claims increase by 3.1%
- domestic cost ratio decline

domestic cost ratio decline

domestic cost (excl. commission)

381.4 million Euro (- 3.9%)

international cost ratio higher due to investment into new markets (Poland)

- premium growth by 5.6% despite adverse market conditions
- benefits and claims increase by 3.1%
- domestic cost ratio decline
- assets under management and current financial income increase

assets under management & current financial income increase

assets under management

11,188.0 million Euro (+ 7.4%)

current financial income

665.6 million Euro (+ 11.4%)

- premium growth by 5.6% despite adverse market conditions
- benefits and claims increase by 3.1%
- domestic cost ratio decline
- assets under management and current financial income increase
- ordinary income (IAS) improvement by 8.2% to 45.3 million Euro

ordinary income (IAS) significant improvement

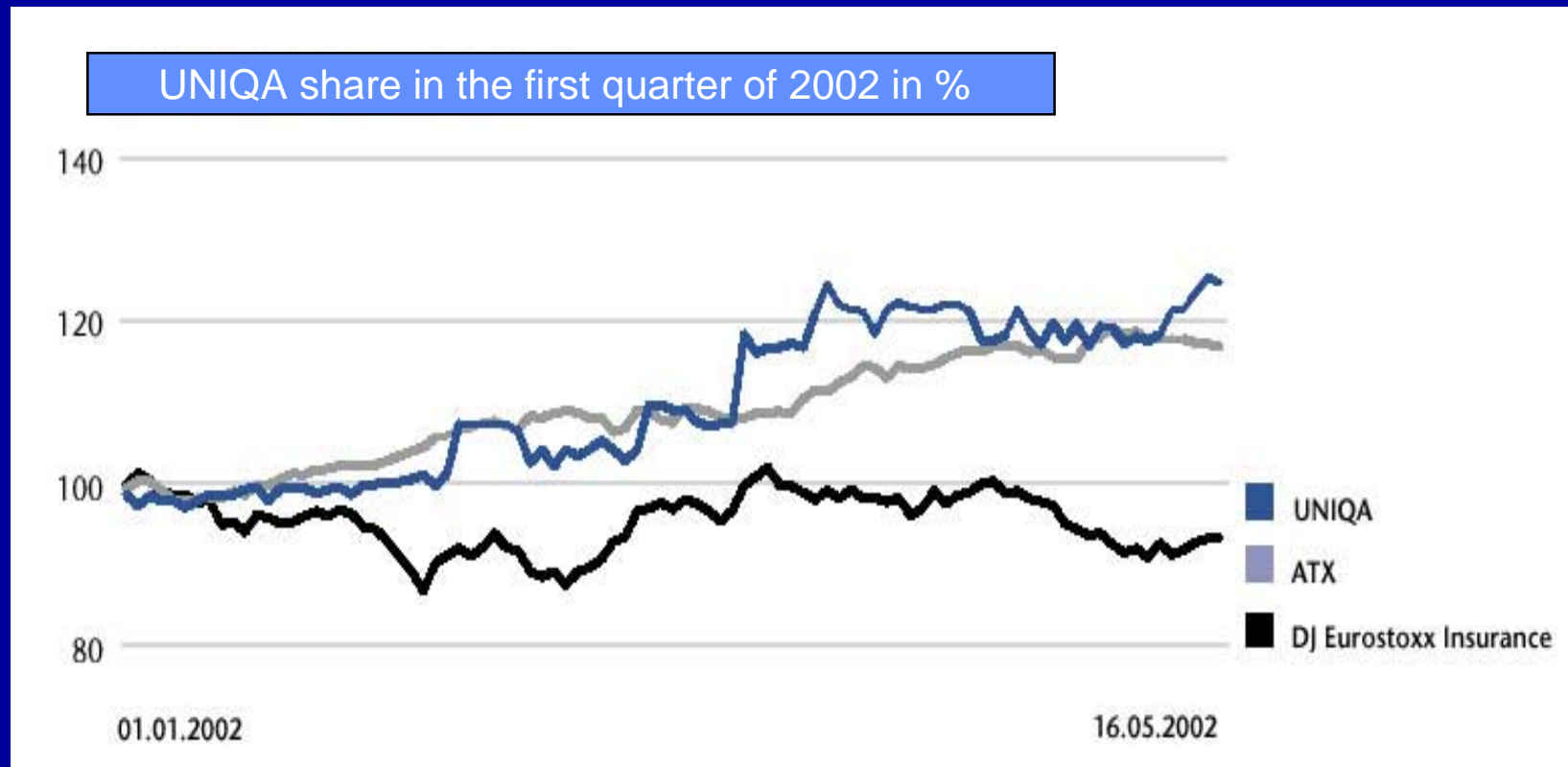
ordinary income (IAS)

45.3 million Euro (+ 8.2%)

dividend per share unchanged

- premium growth by 5.6% despite adverse market conditions
- benefits and claims increase by 3.1%
- domestic cost ratio decline
- assets under management and current financial income increase
- ordinary income (IAS) improvement by 8.2% to 45.3 million Euro
- encouraging development in the UNIQA share price

encouraging development in UNIQA share price



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- encouraging development in UNIQA share price
- **positive trend in individual insurance lines**



UNIQA Group 2001 - Business Lines

life - significant growth

earned premium

1,093.6 million Euro (+ 5.1%)

recurring premium

+ 14.0%

benefits paid

1,433.8 million Euro (+ 5.5%)

domestic market share

19.69%

(based on provisional figures)

health – consolidated market leadership

earned premium

662.7 million Euro (+ 4,6%)

benefits paid

600.7 million Euro (+ 2,8%)

domestic market share

49.86%

(according to provisional figures)

property and casualty – improvement in claims ratio

gross earned premium

678.5 million Euro (+ 5.0%)

claims paid

495.2 million Euro (+ 2.9%)

domestic market share

13.03%

(according to provisional figures)

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- benefits and claims increase by 3.1%
- domestic cost ratio decline
- assets under management and current financial income increase
- ordinary income (IAS) improvement by 8.2% to 45.3 million Euro
- encouraging development in UNIQA share price
- positive trend in individual insurance lines
- First Quarter 2002: premium growth, domestic cost reduction

premium growth, further domestic cost reduction

recurring premium volume in direct business

681.2 million Euro (+ 15.8%)

benefits and claims paid

444.5 million Euro (+ 0.5%)

domestic cost

140.8 million Euro (- 4.0%)

- premium growth by 5.6% despite adverse market conditions
- benefits and claims increase by 3.1%
- domestic cost ratio decline
- assets under management and current financial income increase
- ordinary income (IAS) improvement by 8.2% to 45.3 million Euro
- encouraging development in UNIQA share price
- positive trend in individual insurance lines
- First Quarter 2002: premium growth, domestic cost reduction
- advanced internationalisation



Thank you for your attention!