

UNIQA Group Austria Highlights 1st Quarter 2009

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Conference Call

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Significant growth despite difficult economic conditions I



- Pleasing growth of recurring premiums (+4.1%)
- Expected reduction of single premium business (-14%)
- Gross written premiums (recurring and single premiums) grew by 1.4% to 1,655 mill. €
- Good growth of recurring premiums in all business lines
- Ongoing double-digit growth (+18.7%) of recurring premiums in South and South Eastern Europe (based in euros)

Significant growth despite difficult economic conditions II



- Combined ratio of 94.5%
- Consolidated profit doubled to 28 mill. €
- Profit before taxes amounted to 31 mill. € (-27.4%)
- Due to the continued high volatility and uncertainty with regard to the further development of the capital markets and the real economy, no reliable forecast for the financial year 2009 is currently possible

Premium growth



Recurring premiums written (in mill. €)

1,442

+4.1%



Single premiums (in mill. €)

213

-14.0%



Gross written premiums – recurring + single premiums (in mill. €)

1,655

+1.4%

Adjusted for the negative currency effects in Eastern Europe (particularly in Poland, Romania and Hungary) , the total growth was 3.6 %.

Consolidated profit doubled



Investments (in mill. €)

21,353

-1.4%%



Net investment income (in mill. €)

146

+86.2%



Profit before taxes (in mill. €)

31

-27.4%

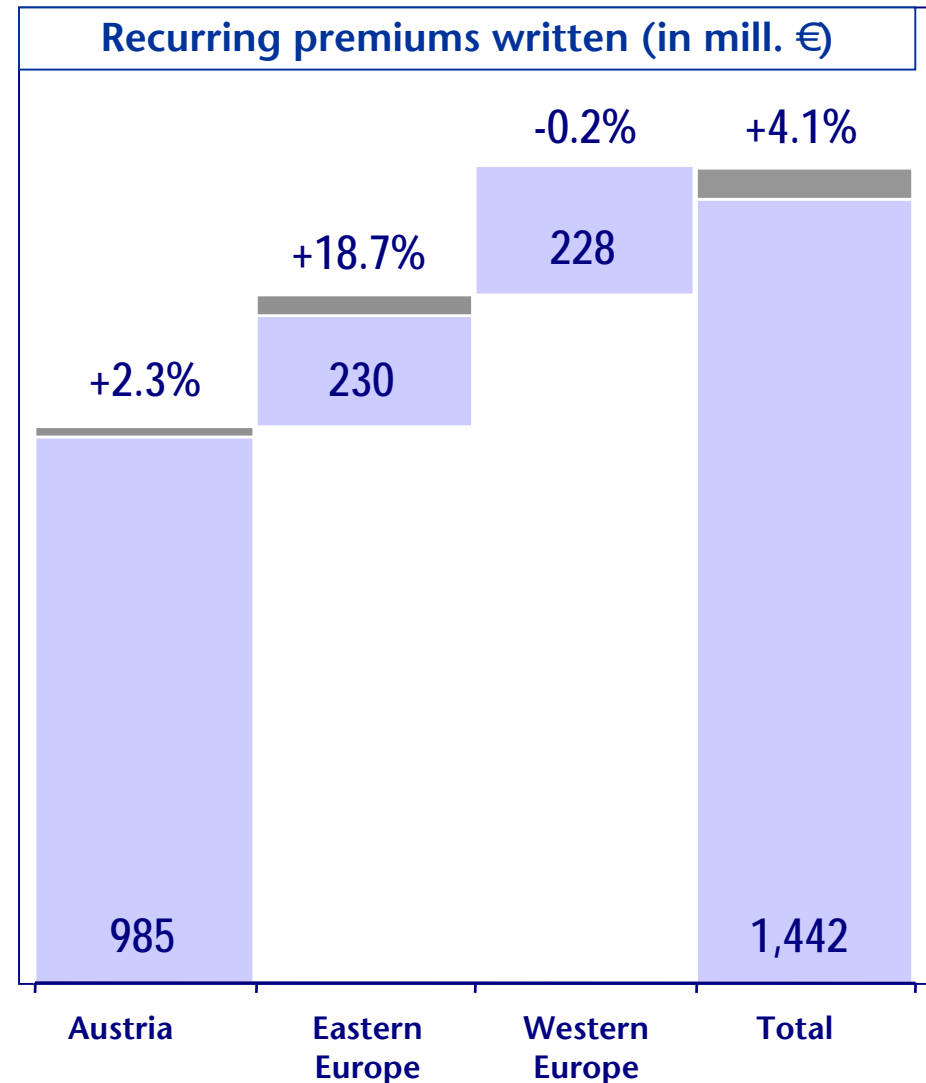
Consolidated profit (in mill. €)

28

+100.9%

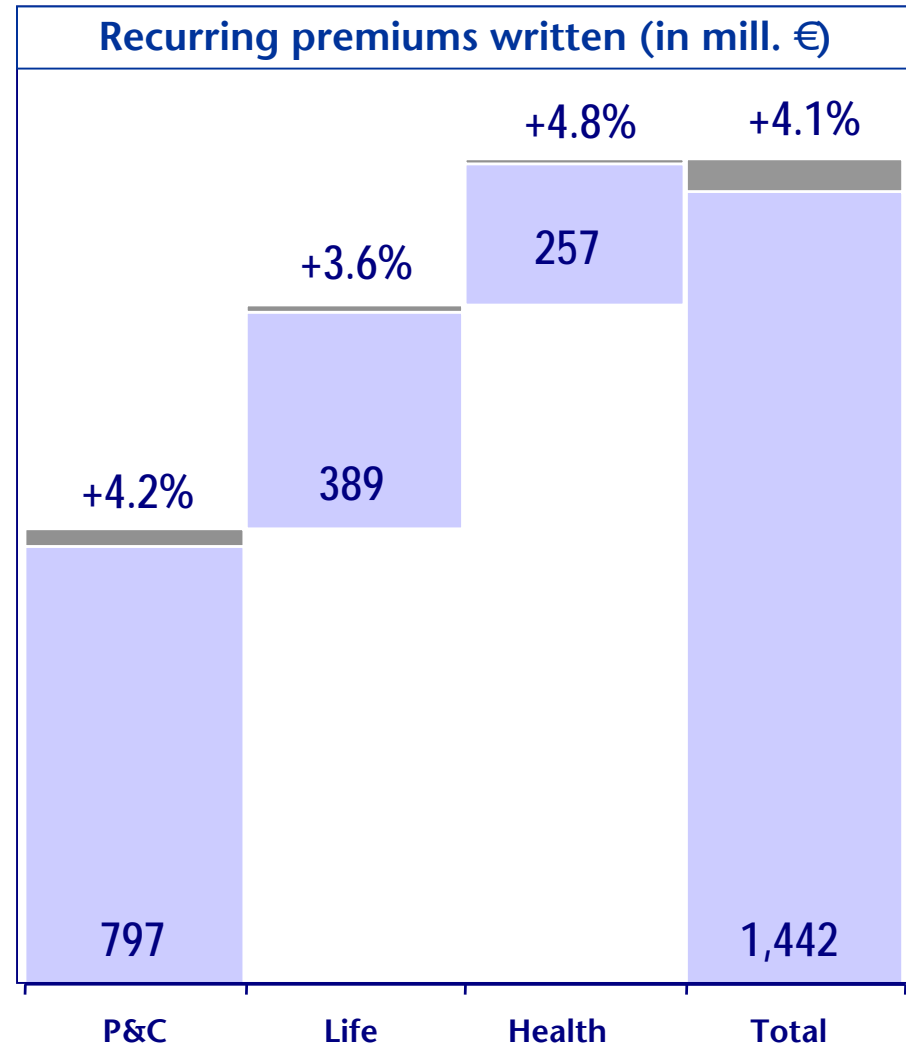
Recurring premiums grew by 4.1%

- Very pleasing growth of recurring Group premiums by 4.1% to 1,442 mill. €
- Growth in Austria was 2.3% and thus above the figure of the previous year (+1.4%)
- Eastern and South Eastern Europe was once again the growth driver with a premium increase of 18.7% to 230 mill. €
- Based in local currencies the growth in Eastern Europe was even at 30%
- Premium volume in Western Europe almost stable despite declining GDPs



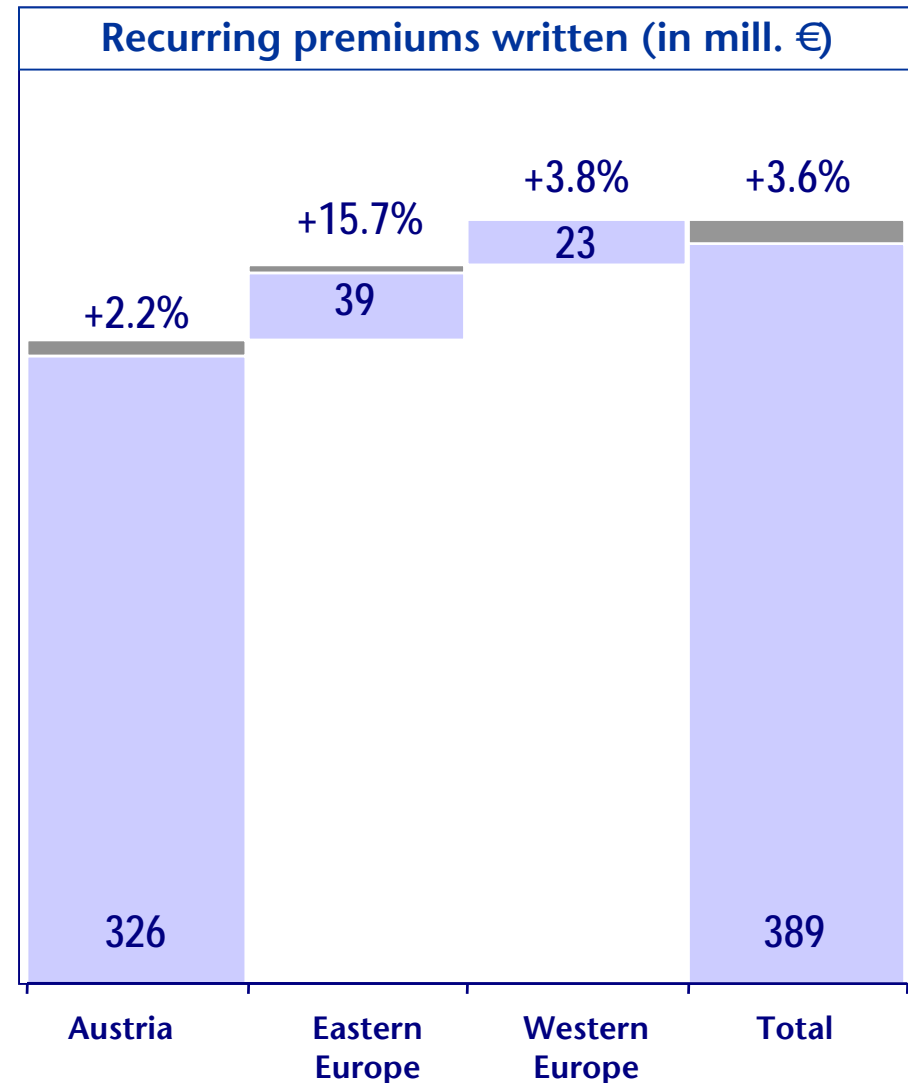
Recurring premiums grew in all business lines

- Balanced growth in all business lines
- Strongest growth in the health insurance segment



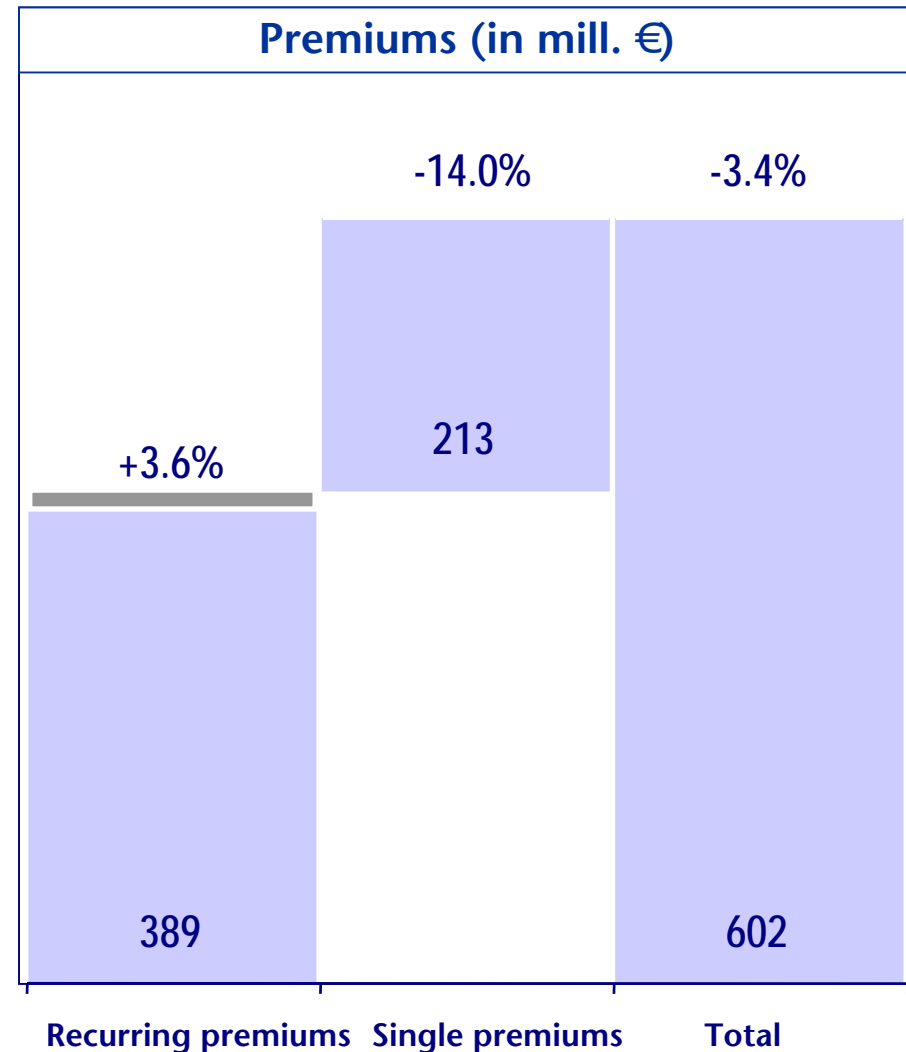
Recurring premiums increased significantly in Eastern Europe

- Very pleasing increase of recurring premiums (+3.6%) given the difficult economic conditions
- Growth in Eastern Europe slightly weaker but still in the double-digit range
- Shift from unit-linked business to traditional classic life insurance – particularly in Eastern Europe



Premium reduction due to difficult economic conditions

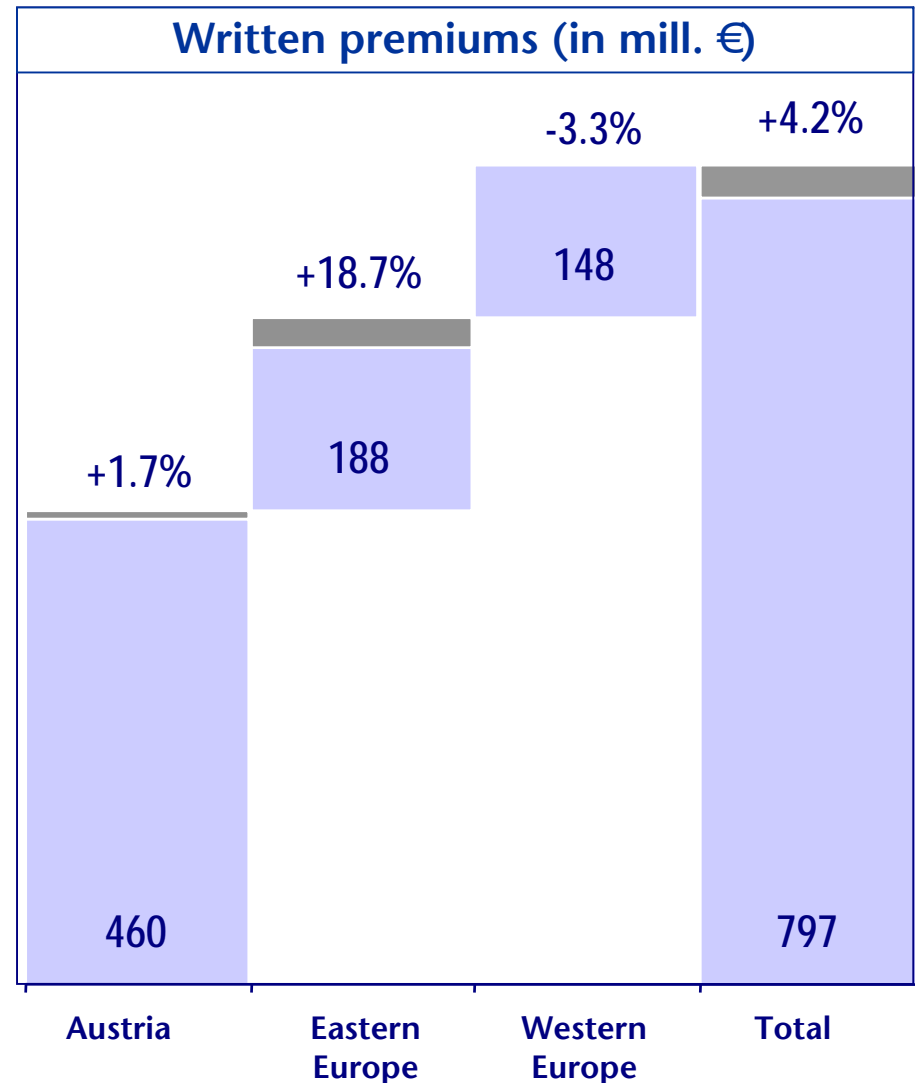
- Reduction of single premium business could not entirely be compensated by growth of recurring premiums
- Adjusted for currency effects in Eastern Europe : -0.6%
- Austria
 - Single premiums: -8.1%
 - Recurring premiums: +2.2%
 - Total: -0.3%
 - = better than market forecast for 2009 of -4.7% to -1.2%
- Eastern Europe
 - Single premiums: -27.9%
 - Recurring premiums: +15.7%
 - Total: -16.3%
 - (adjusted for currency effects: -2.4%)
- Western Europe
 - Single premiums: -0.4%
 - Recurring premiums: +3.8%
 - Total: +0.9%



Property and casualty insurance

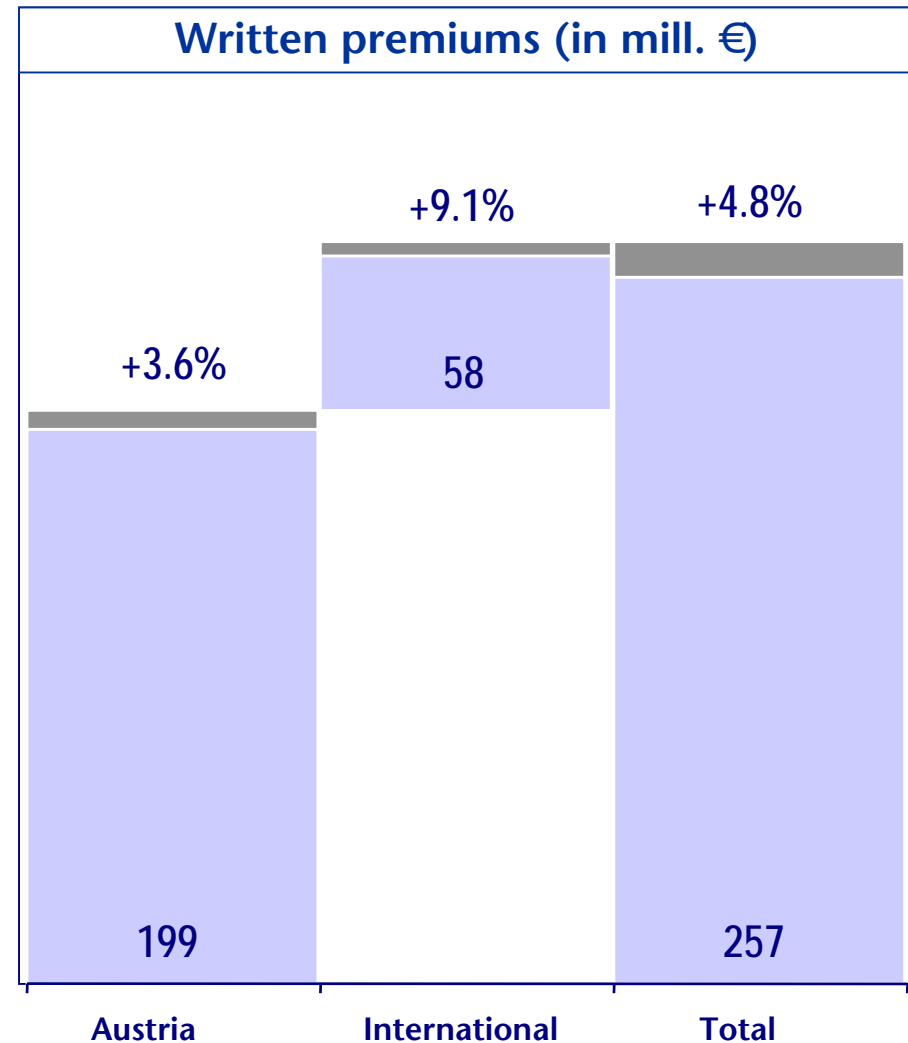
Significant premium growth of 4.2%

- Pleasing premium development in Austria and in line with the market forecast for 2009 of +0.1% to +2.1%
- Double-digit growth based on euros in Eastern Europe despite difficult economic conditions. Adjusted for negative currency effects growth was approx. 31%
- Reduction in Western Europe was expected and is in line with the economic development



Market leadership confirmed

- Premium growth in Austria (+3.6%) slightly above market forecast 2009 of +3.2%
- Very positive growth development in Western Europe: +6.9%
- Triple digit growth in Eastern Europe – although from a relatively low level – of more than 140%



Thank you for your attention!