

UNIQA Group Austria 2006

Annual Press Conference, 25 April 2007

Retention Period

Thursday 26 April 2007

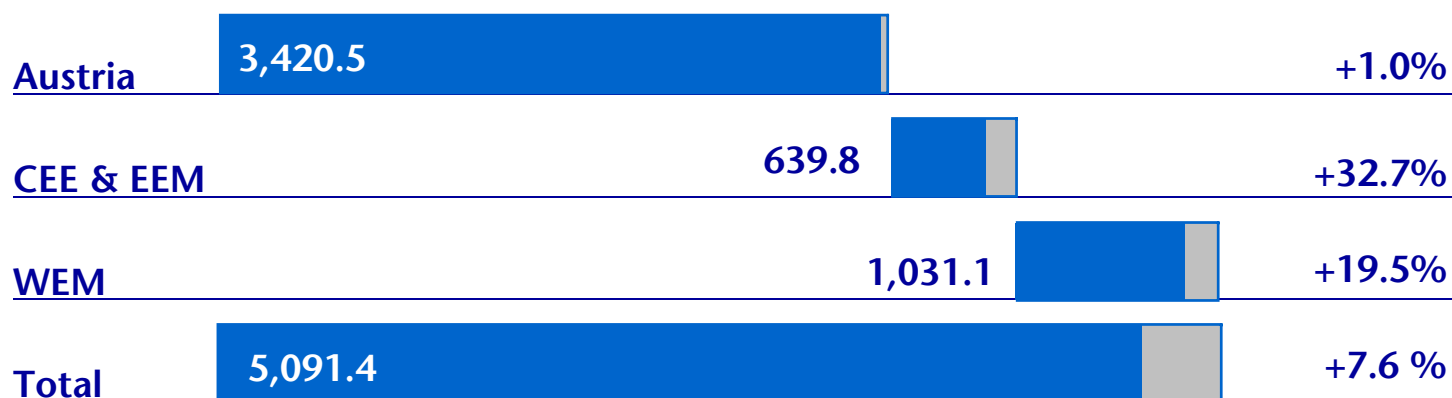
08:30 am

- Profit before taxes climbed by 25% to €238 mill.
- Annual net profit rose by 31.4% to €175.1 mill.
- Sales profitability rose from 4.8% to 5.8%
- Planned increase in dividend by 34% to €0.35 Euro

- Group premiums exceed €5 bill. for the first time - international share approx. 33%
- Reduced claims- and cost ratios improve operating result
- Largest asset manager amongst all Austrian insurers with €21.2 bill. assets under management
- New markets in South-Eastern Europe entered

GROUP PREMIUMS EXCEED €5 BILL. FOR THE FIRST TIME

Premiums (in mill. Euro)



CEE & EEM share of Group premiums:	12.6% (2005: 10.2%)
WEM share share of Group premiums :	20.3% (2005: 18.2%)

CEE & EEM = Central Eastern Europe & European Emerging Markets

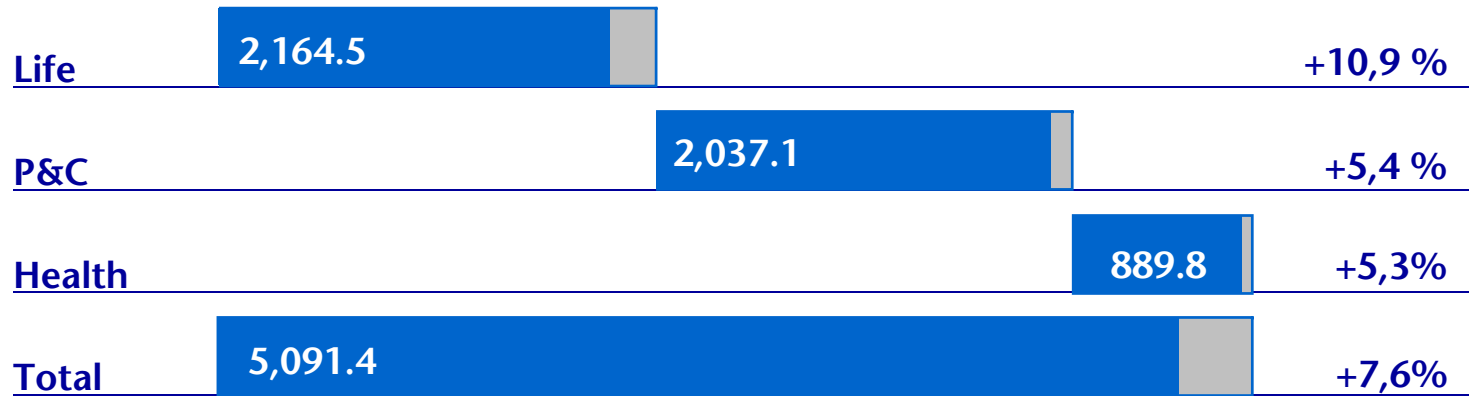
Poland, Czech Republic, Slovakia, Hungary, Croatia, Bosnia and Herzegovina, Ukraine, Bulgaria, Serbia,

WEM = Western European Markets

Germany, Switzerland, Liechtenstein, Italy

LIFE BUSINESS REMAINS THE GROWTH DRIVER

Premiums written (in mill. Euro)



TARGET MARKETS IN EAST AND WEST

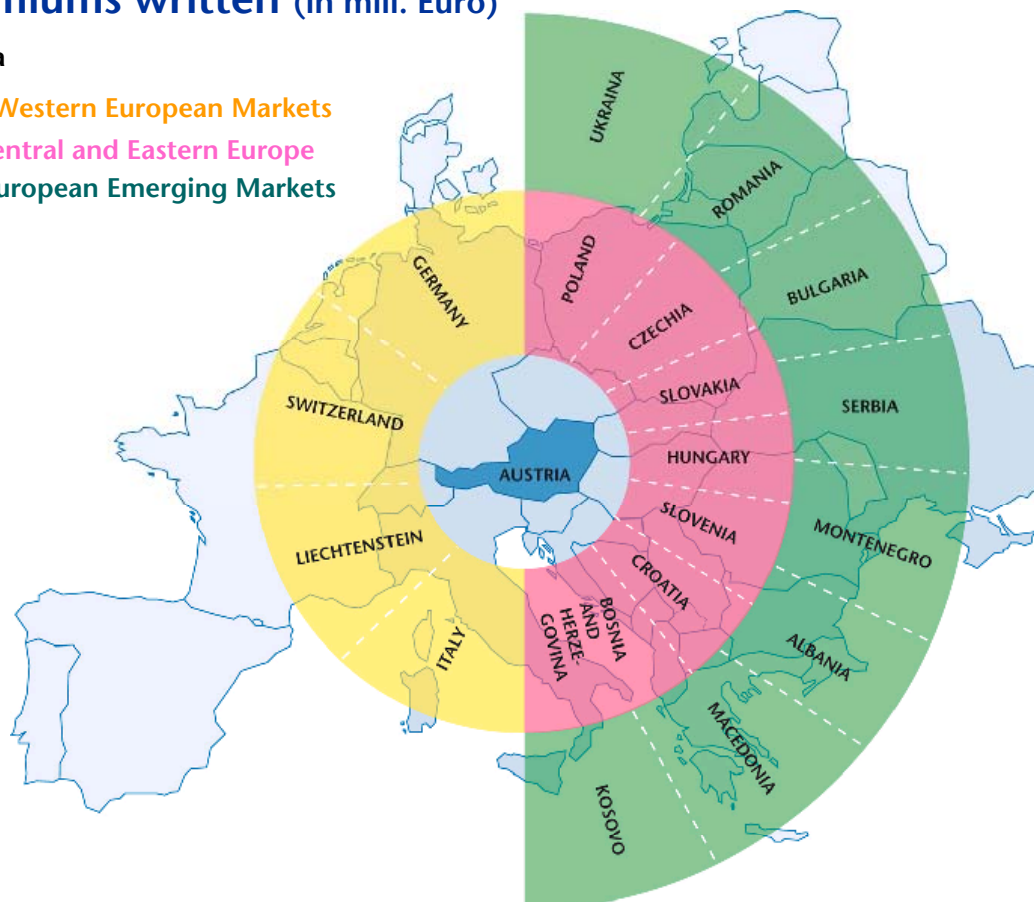
Premiums written (in mill. Euro)

Austria

WEM **Western European Markets**

CEE **Central and Eastern Europe**

EEM **European Emerging Markets**



Austria 3,420

Italy 579

Germany 395

Switzerland 41

Liechtenstein 15

WEM 1.031

Poland 198

Hungary 204

Czech Republic 111

Slovakia 57

Croatia 15

Bosnia 11

Bulgaria 42

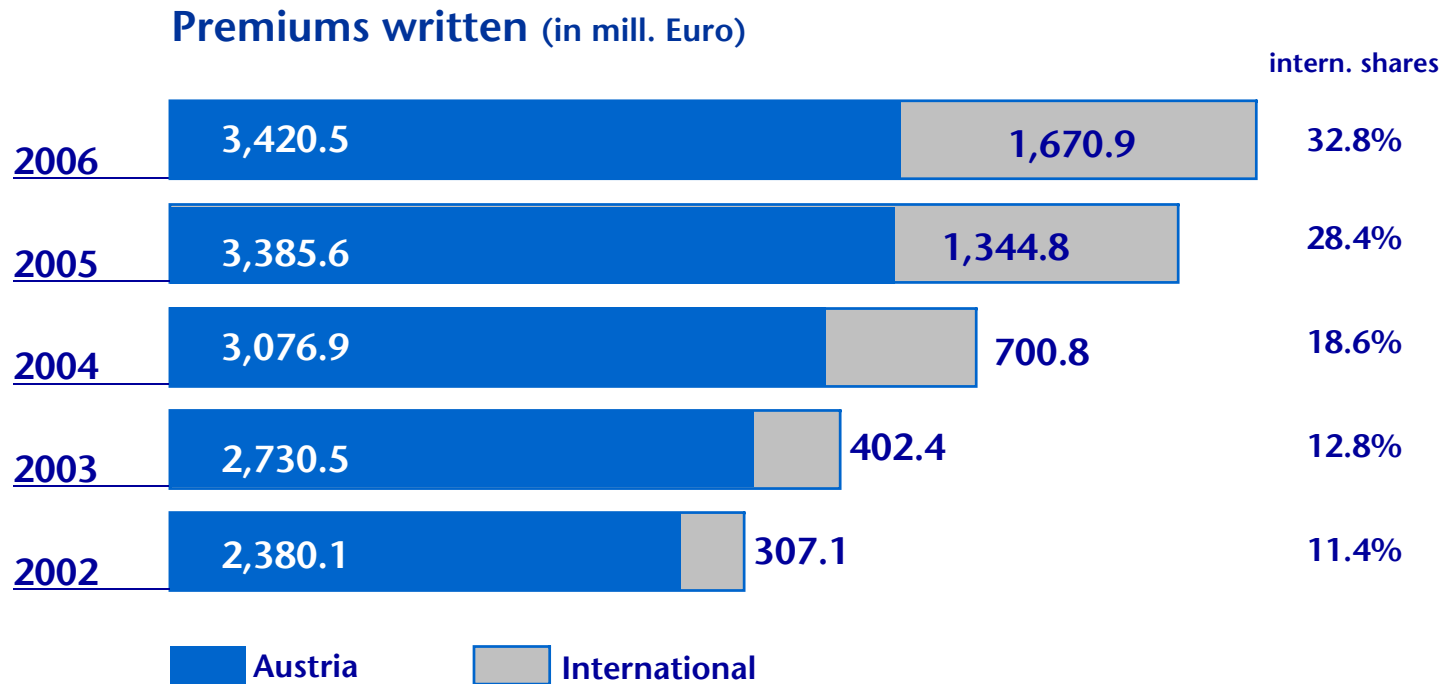
Serbia 3

CEE & EEM 640

Group 5,091

incl. savings portion from unit- and index-linked life insurance

INTERNATIONALISATION EXPANDED

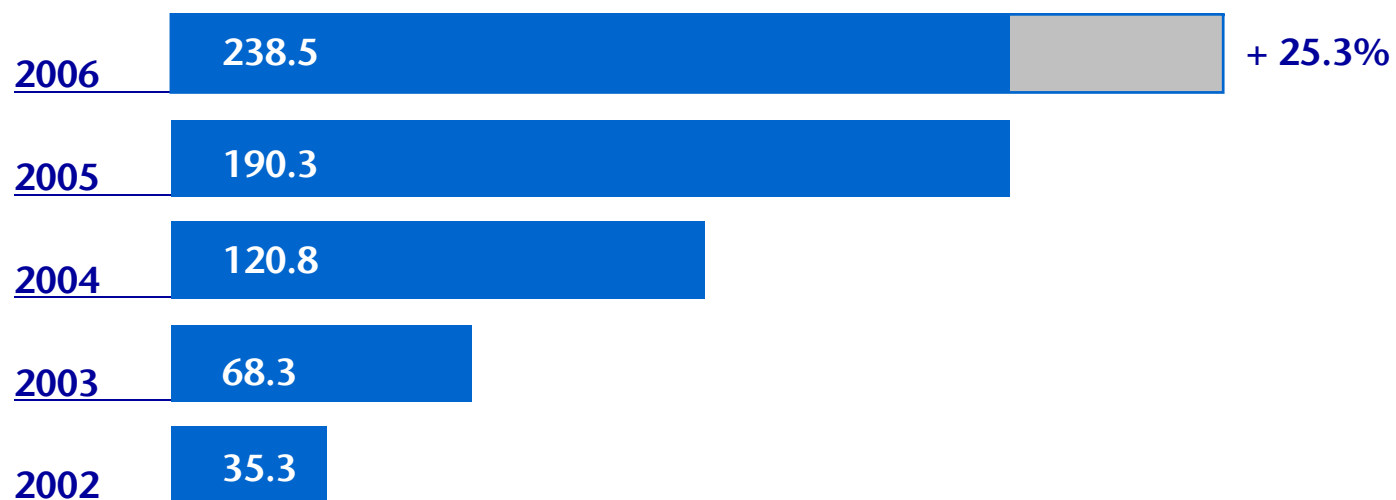


Increase Austria since 2002: €1,040 mill. / 44%

Increase International seit 2002: €1,364 mill. / 444%

PROFIT IMPROVEMENT PROGRAMME CONTINUED

Profit before taxes (in mill. Euro)

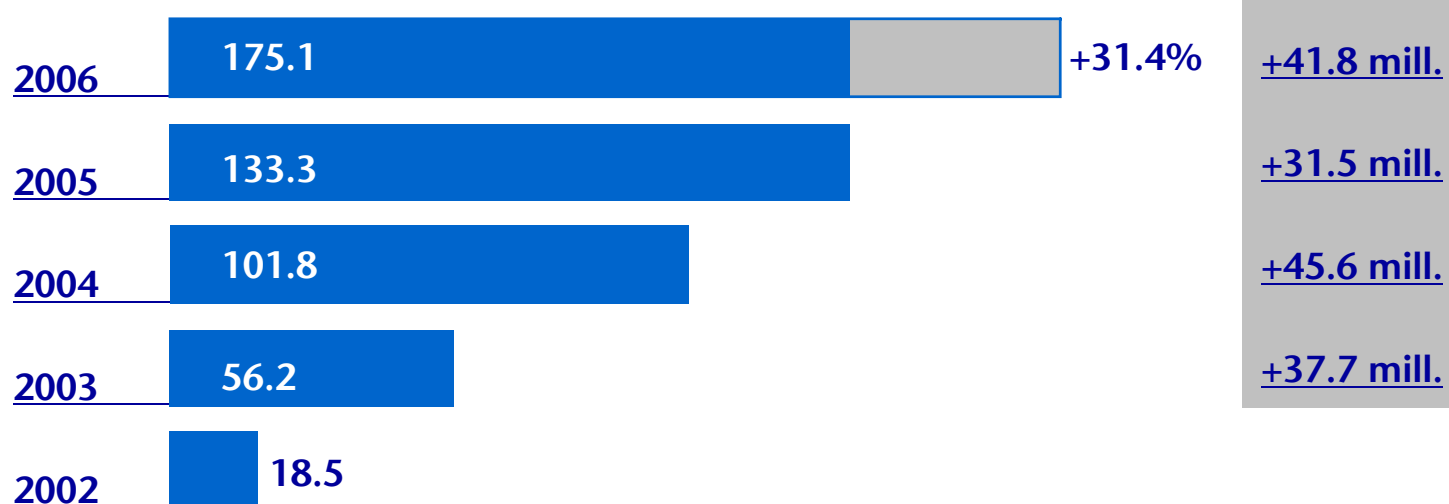


Increase since 2002: €203.2 mill. / 575.6%

International share of premiums: €64.5 mill. = 27%

NET PROFIT FOR THE YEAR INCREASED BY NEARLY €42 MILL.

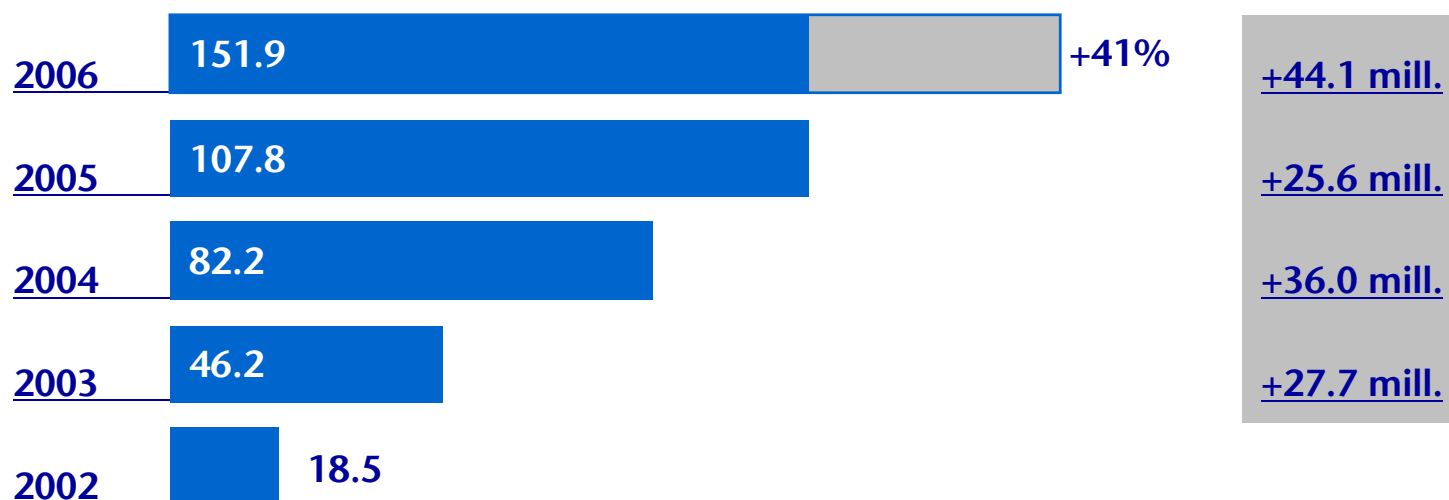
IFRS – Net profit for the year (in mill. Euro)



Increase since 2002: €156.6 mill. / 846%

PROFIT OCTUPLICATED SINCE 2002

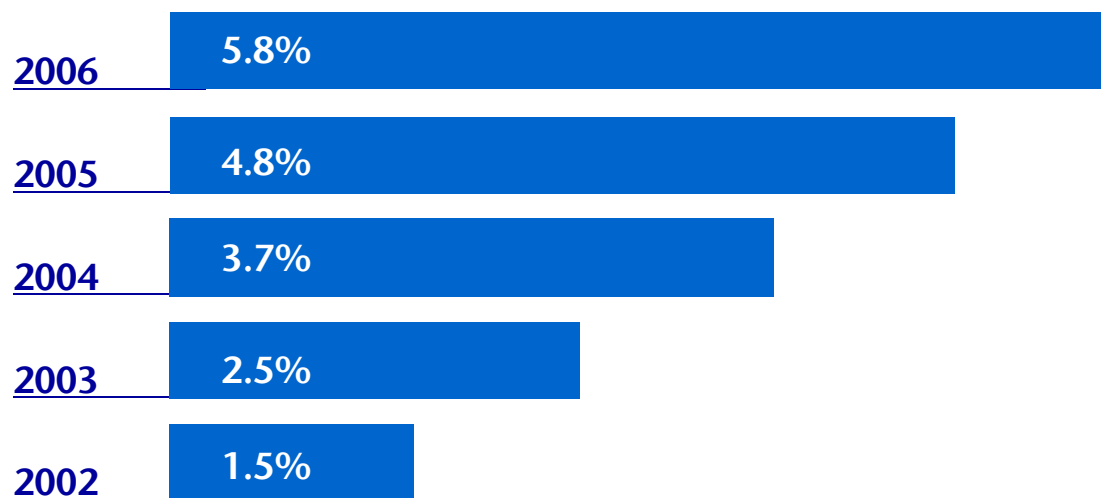
Consolidated net profit (in mill. Euro)



Increase since 2002: €133.4 mill. / 721%

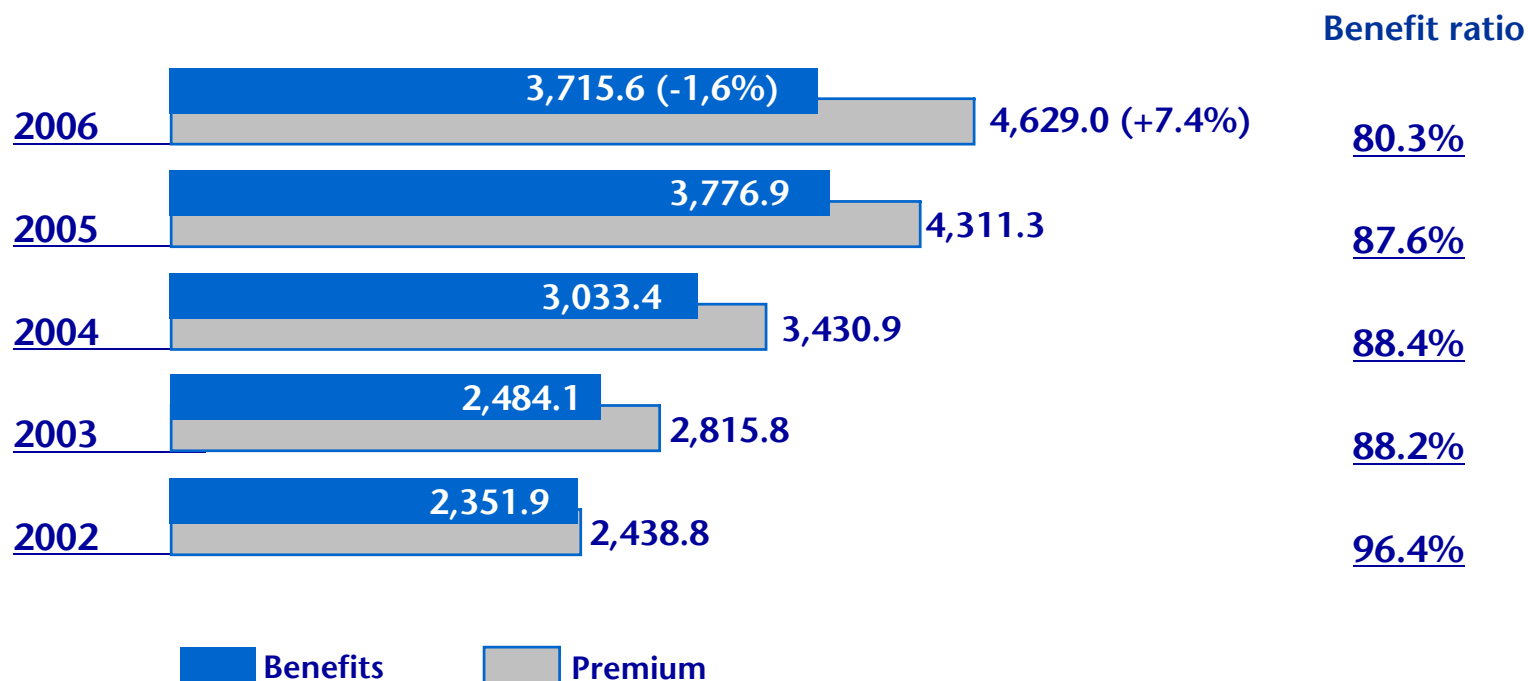
SALES PROFITABILITY ONCE MORE CLEARLY INCREASED

Sales profitability

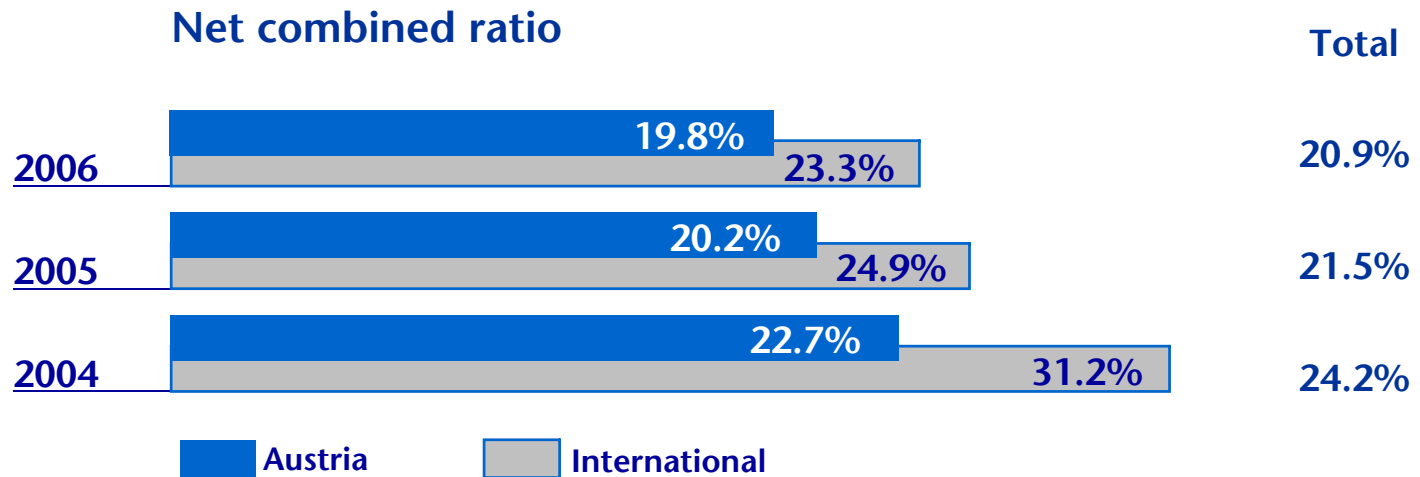


RELATION BENEFITS TO PREMIUMS IMPROVED

Premiums earned and benefits (in mill. Euro)



LOWER COMBINED RATIO AND INCREASED STAFF

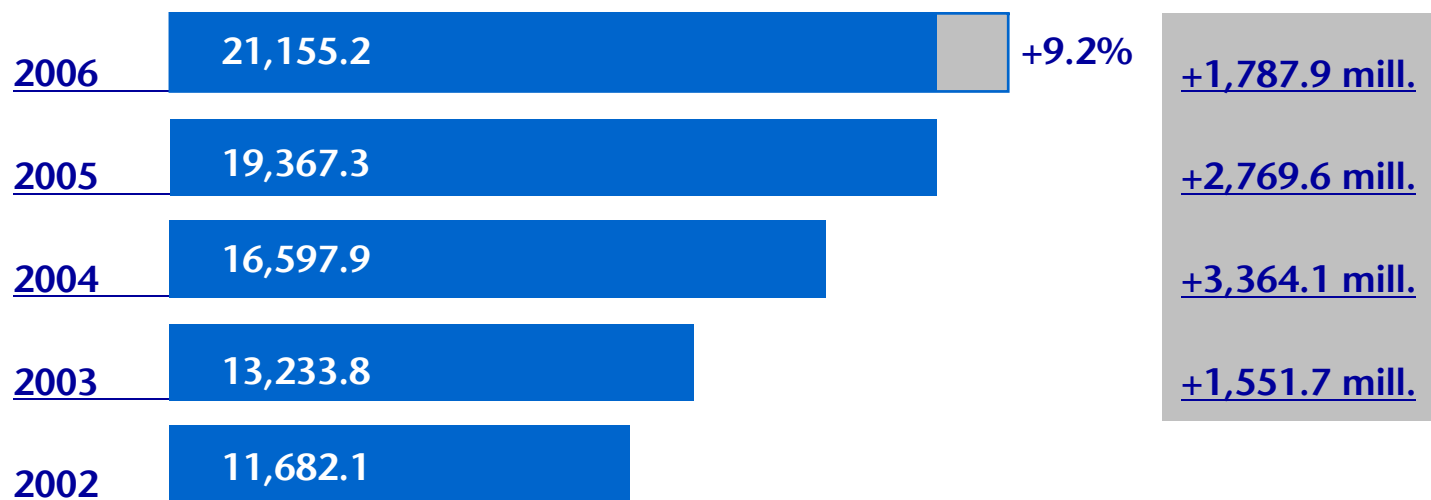


Employees Austria	6,282 (6,175)
Employees CEE & EEM:	3,477 (2,800)
Employees WEM:	989 (968)
Total:	10,748 (9,943)

About 25% of all employees working at UNIQA headquarters are directly or indirectly involved with the internationalisation of the UNIQA Group.

OVER 21 BILL. ASSETS UNDER MANAGEMENT

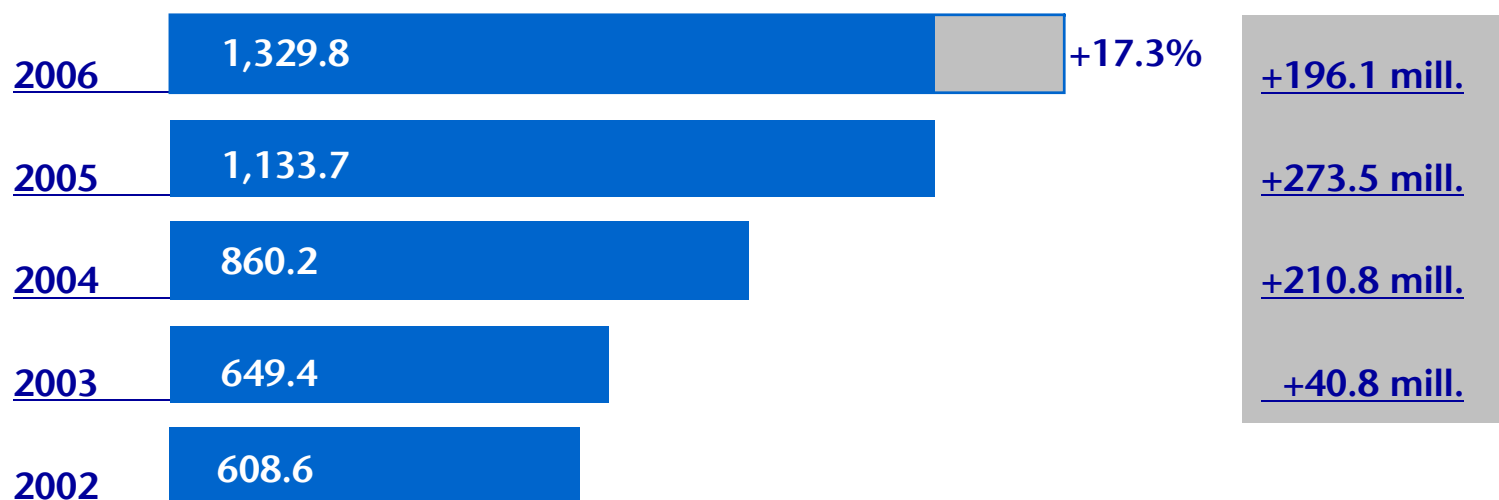
Investments (in mill. Euro)



Increase since 2002: €9,473 mill. / 81%

TOTAL EQUITY INCREASED BY €200 MILL.

Total equity (in mill. Euro)



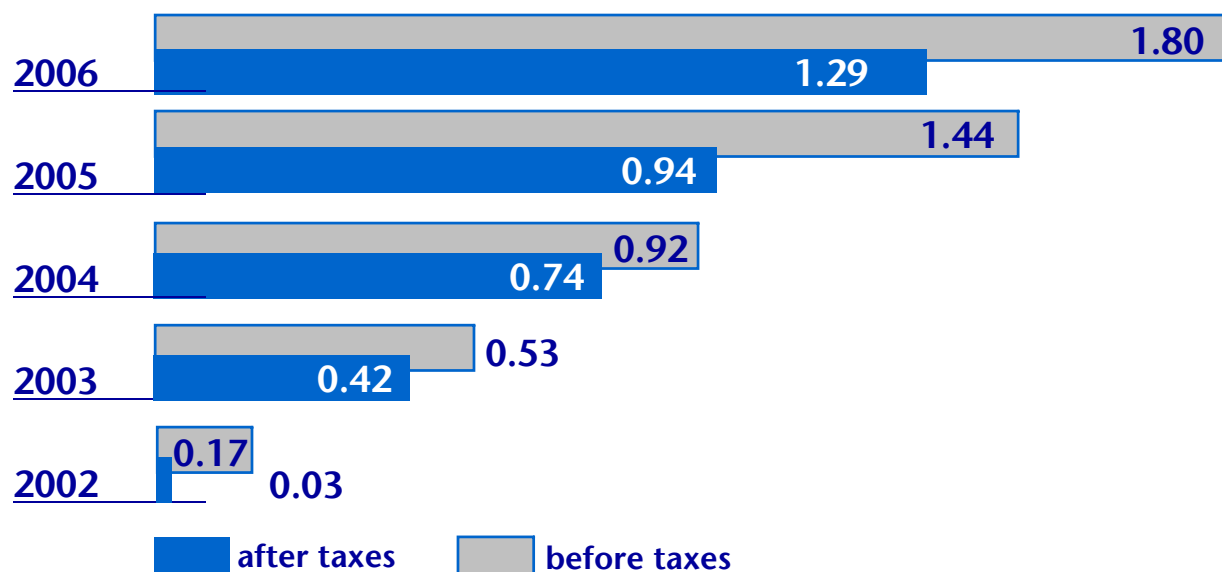
ROE INTERNATIONALLY ON THE TOP

IFRS - return on equity (gross)



EARNINGS PER SHARE INCREASED BY OVER 30%

Earnings per share (in Euro)



Increase after taxes since 2002: 4.200%

Increase before taxes since 2002: 959%

DIVIDEND WILL INCREASE BY 35%

Dividend (in Euro)

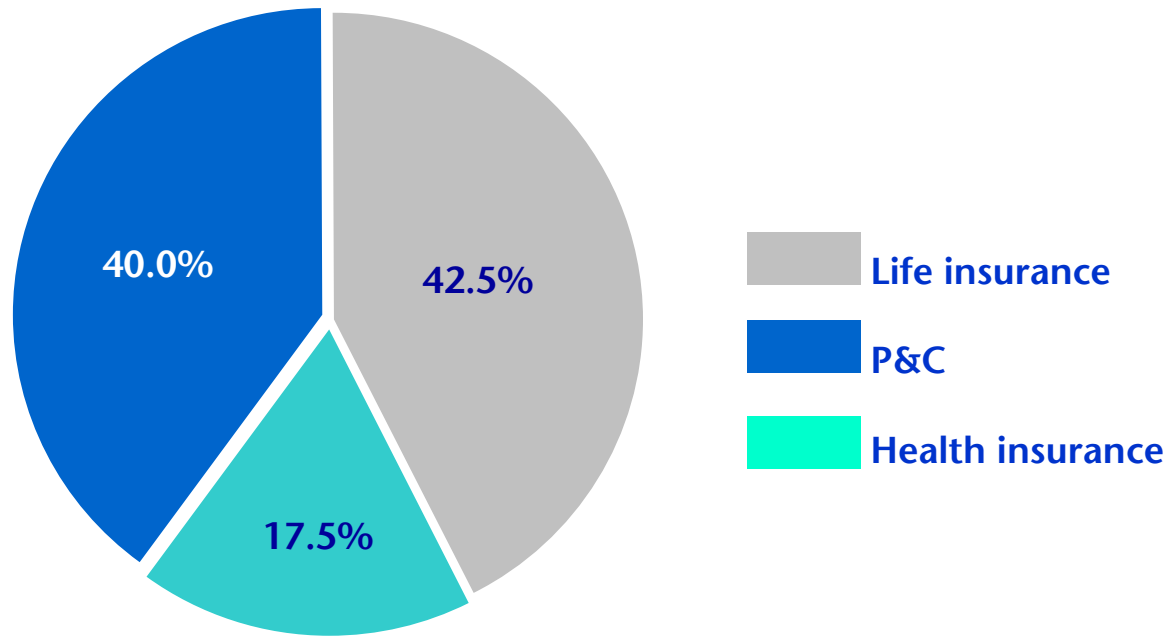


Increase since 2002: 119%

Payout ratio: 27.5%

LIFE INSURANCE LARGEST BUSINESS LINE

Premiums written



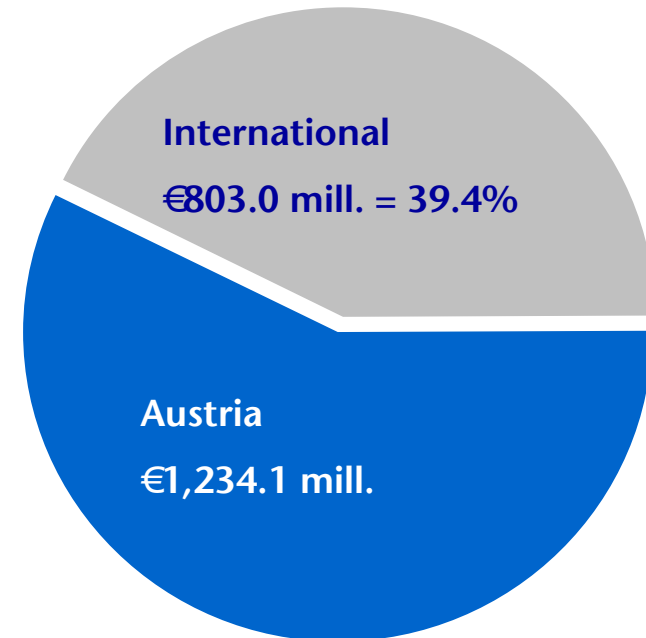
P&C: HIGH GROWTH RATES IN EASTERN EUROPE

Premiums written:

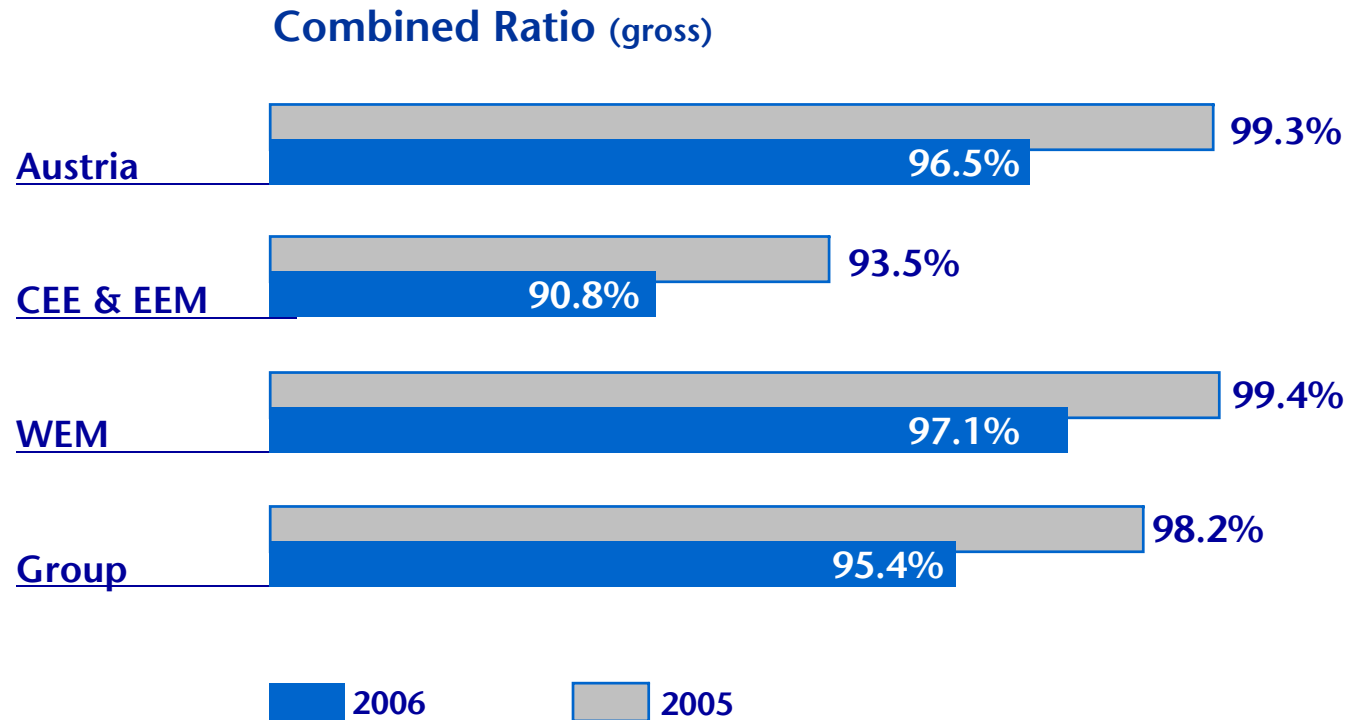
Austria	€1,234.1 mill. / +3.4%
CEE & EEM	€426.8 mill. / +18.0%
<u>WEM</u>	<u>€376.2 mill. / -0.6%</u>
Total	€2,037.1 mill. / +5.4%

Insurance benefits:

€1,130.1 mill. / +2.2%



COMBINED RATIO DECREASED IN ALL REGIONS



LIVE INSURANCE: 11% PREMIUM GROWTH

Premiums written:

Austria	€1,478.9 mill. / -1.3%
CEE & EEM	€210.1 mill. / +77.1%
<u>WEM</u>	<u>€475.5 mill. / +42.2%</u>
Total	€2,164.5 mill. / +10.9%

Insurance benefits:

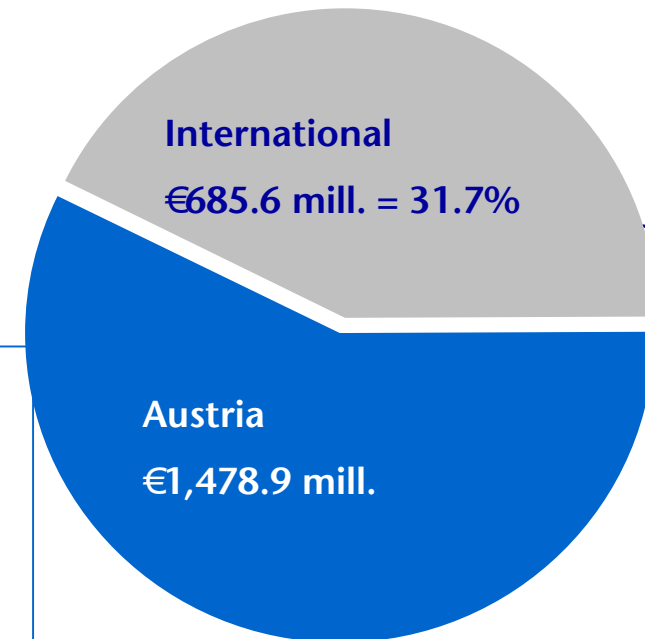
€1,779.8 mill. / +6.2%

Austria:

- High expirations + reduction of single premiums
- recurring premiums: + 4.1% auf €1,287.5 mill.
- Share of single premiums further decreased to 13% (2005: 17%)

WEM:

- Italian life business grew very strongly



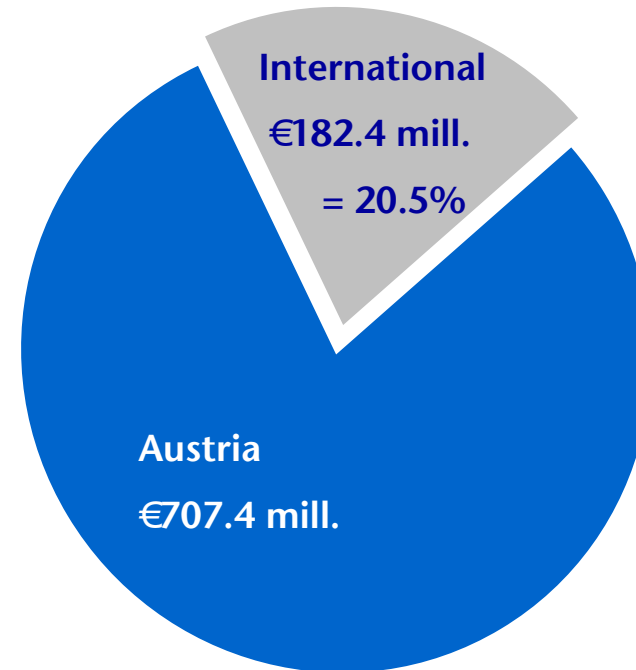
HEALTH INSURANCE: 5% PREMIUM GROWTH

Written premiums:

Austria	€707.4 mill. / +2.0%
CEE & EEM	€2.9 mill. / +56.8%
<u>WEM</u>	<u>€179.5 mill. / +19.9%</u>
Total	€889.8 mill. / +5.3%

Insurance benefits:

€805.8 mill. / +4,2%



Thank you!