

UNIQA Group Austria Highlights 1st to 3rd Quarter 2010

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Conference Call

November 26, 2010

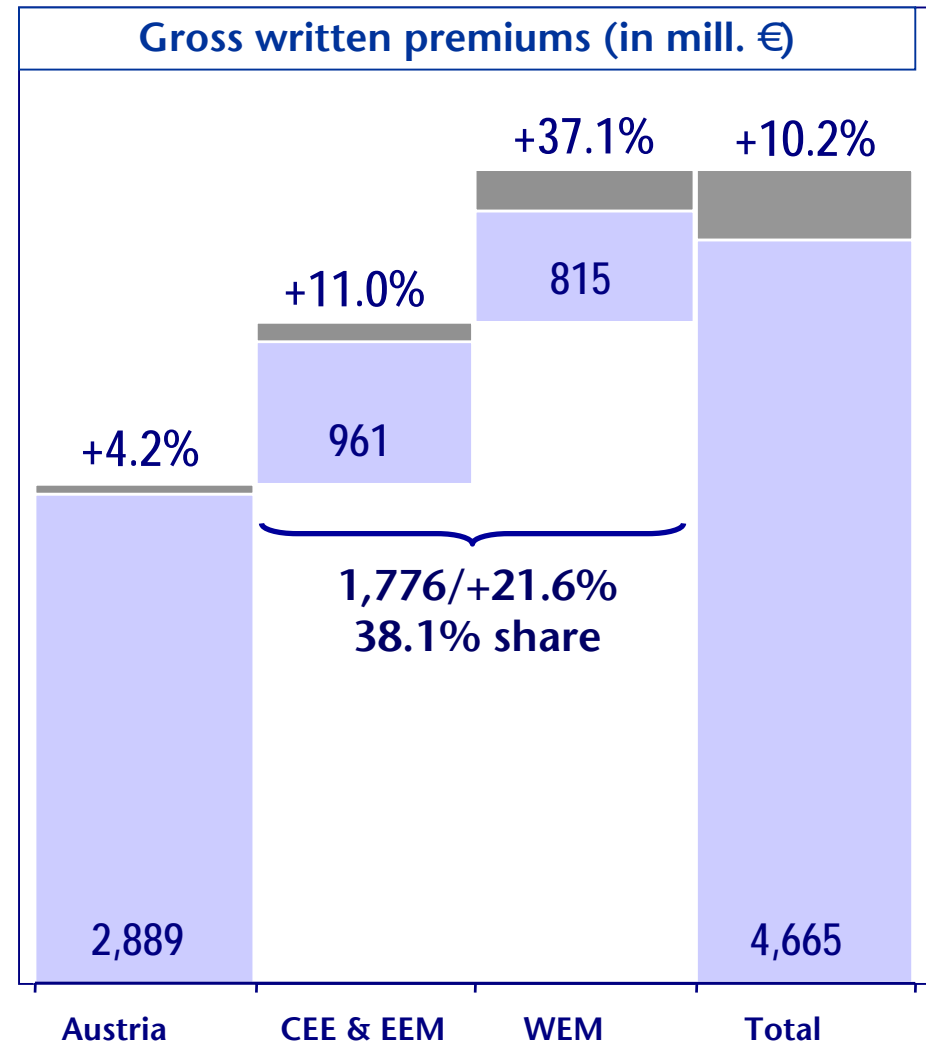
- **Very strong growth of written Group premiums by 10.2% to 4,665 mill. €**
- **Successful internationalisation and high diversification provides significant growth in all segments and regions**
- **Above-average increase of premiums in the international areas: +37.1% in Western Europe; +11.0% in Eastern and Southeastern Europe**
- **Life insurance continues to be the growth driver – due to the very successful cooperation in bancassurance the international life insurance premiums rose by 48.1%**

- Double-digit growth in Eastern and Southeastern Europe despite difficult economic conditions
- Booming life business in Italy increased total premiums in Western Europe by 37.1% to 815 mill. €
- Premium growth in Austria (+4.2%) clearly above market forecasts
- Benefit and loss ratio over all business lines declined from 77.2% to 76.6%
- P&C insurance claims increased by 12.2% to 1,319 mill. € due to natural disasters and an accumulation of major losses
- Cost ratio decreased to 22.5%
- Net investment income grew by 19.2% to 672 mill. €
- Assets under management above 24 bill. € for the first time
- Productivity continues to be at a high level

- Profit (before taxes) after three quarters 2010 increased
 - by 142.7% to 103 mill. €
 - based on sound technical results in health and life segments and increased investment income
 - despite an extraordinary claim situation in the P&C business and ongoing investments in service enhancements and distribution
- Extraordinary tax on the financial sector in Hungary reduced profit by 5 mill. €
- UNIQA expects an increase in the Group profit before taxes to around € 135 million for 2010 under the assumption that no negative surprises arise on the capital markets and in the area of insurance benefits.

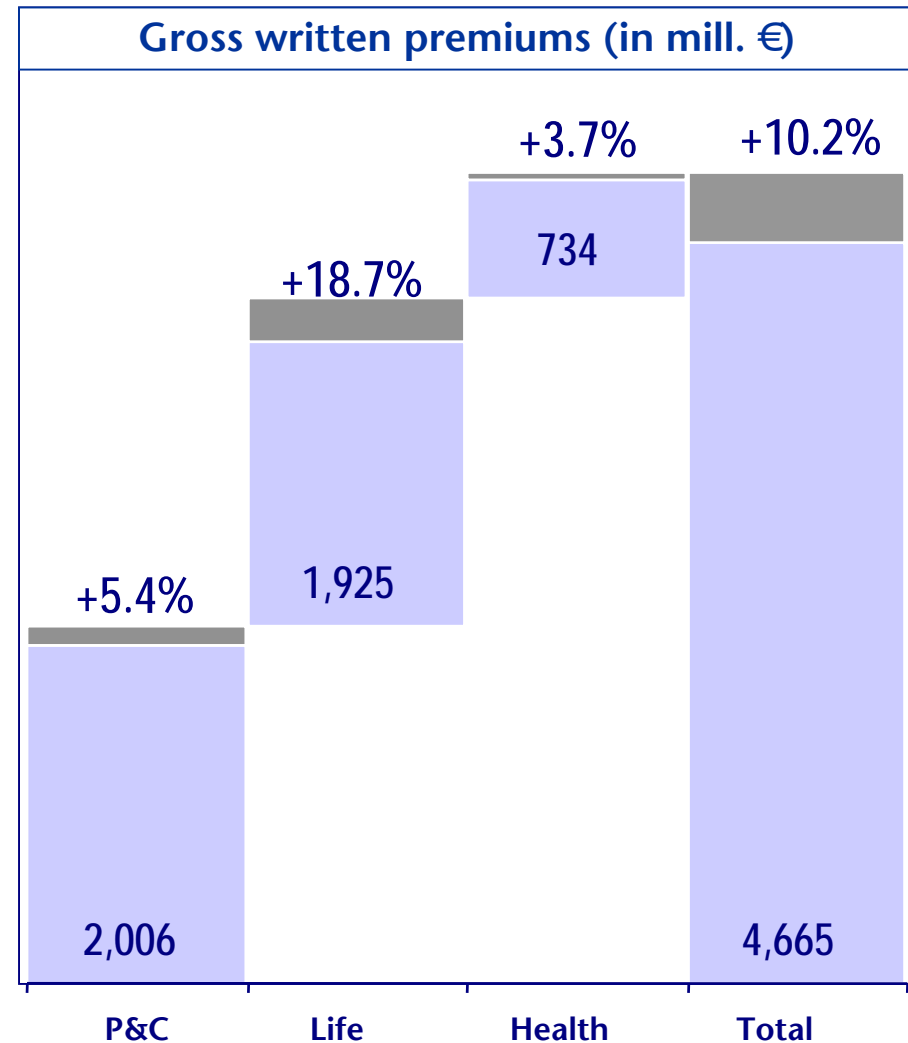
Premium growth of 10.2%

- Pleasing growth of Group premiums (incl. savings portion) by 10.2% to 4,665 mill. €
- Highest growth in Western Europe by 37.1% to 815 mill. €
- Double-digit growth of 11.0% in CEE & EEM despite difficult economic conditions
- Ongoing growth in Austria of 4.2% -> above market forecasts for 2010



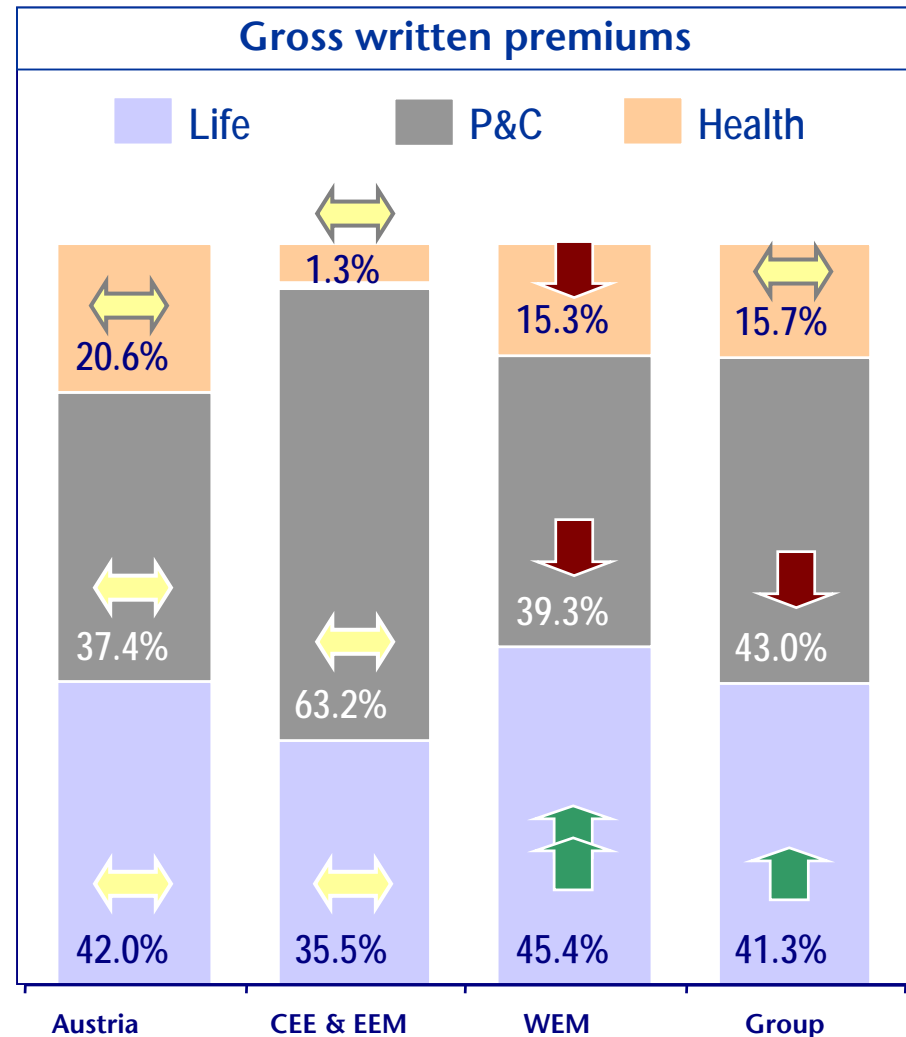
Overproportional growth in life insurance

- Growth in all segments
- Highest growth in life insurance – based on boom in Western Europe (mainly Italy) and above-average sales in Eastern Europe
- Pleasing growth of 5.4% in P&C business despite difficult economic situation



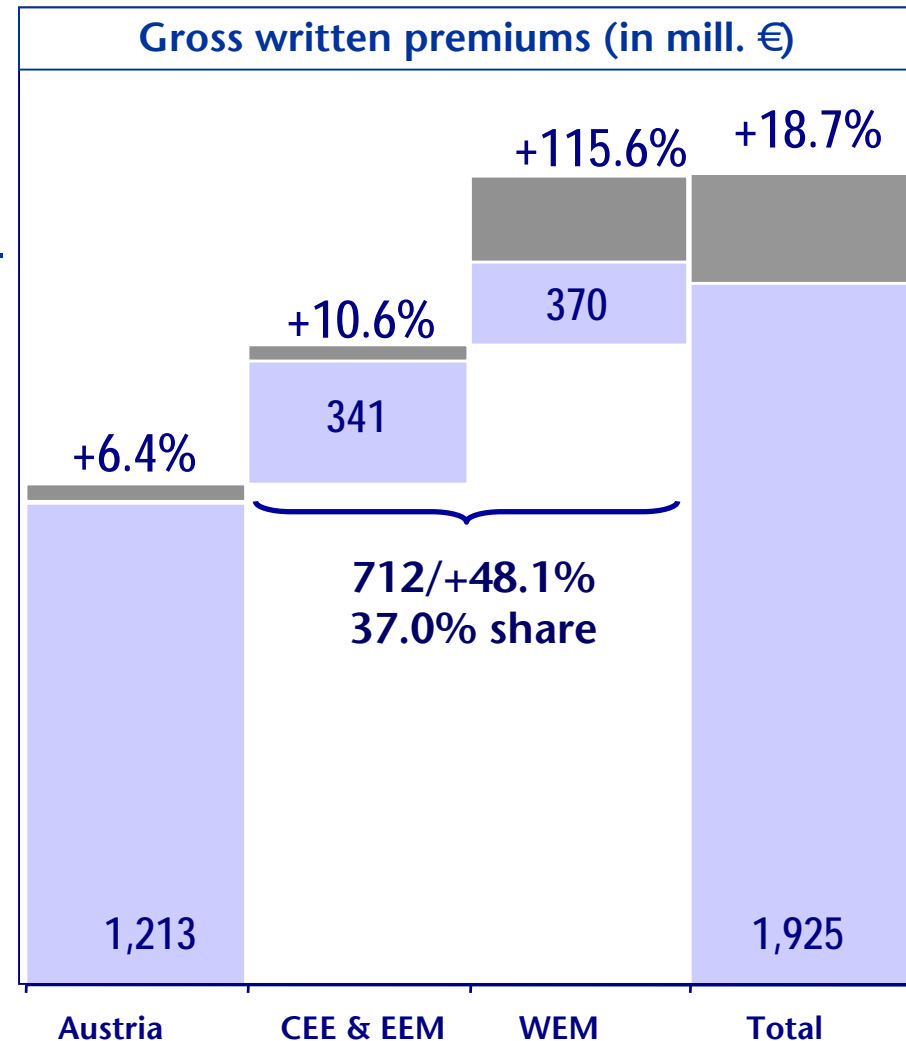
Stable premium split

- 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 increased share of life insurance – highest in Western Europe
- Highest share of health insurance in Austria with 20.6%
- Personal insurance dominates on Group level



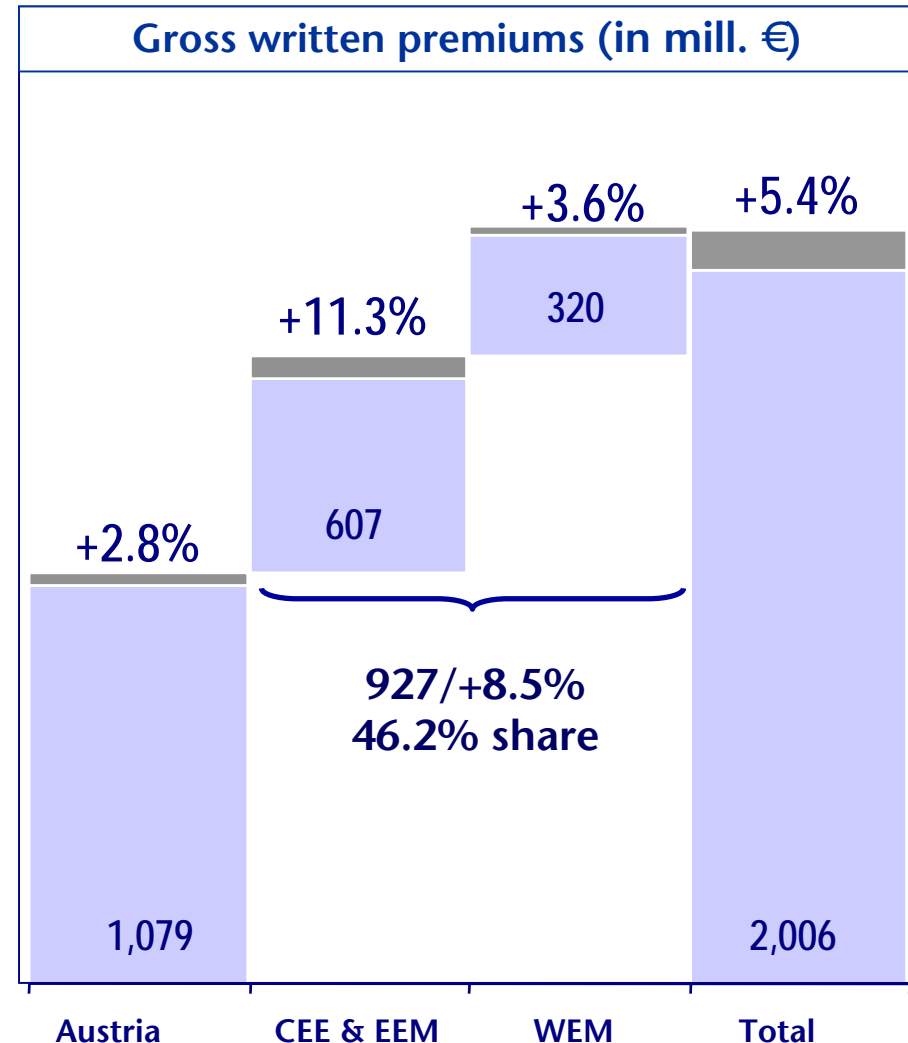
Premiums more than doubled in Western Europe

- Very pleasing Group wide premium growth of 18.7% - given the difficult 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)
- Also very good growth of 6.4% in Austria ; both in the area of single premiums and also in the area of recurring premiums



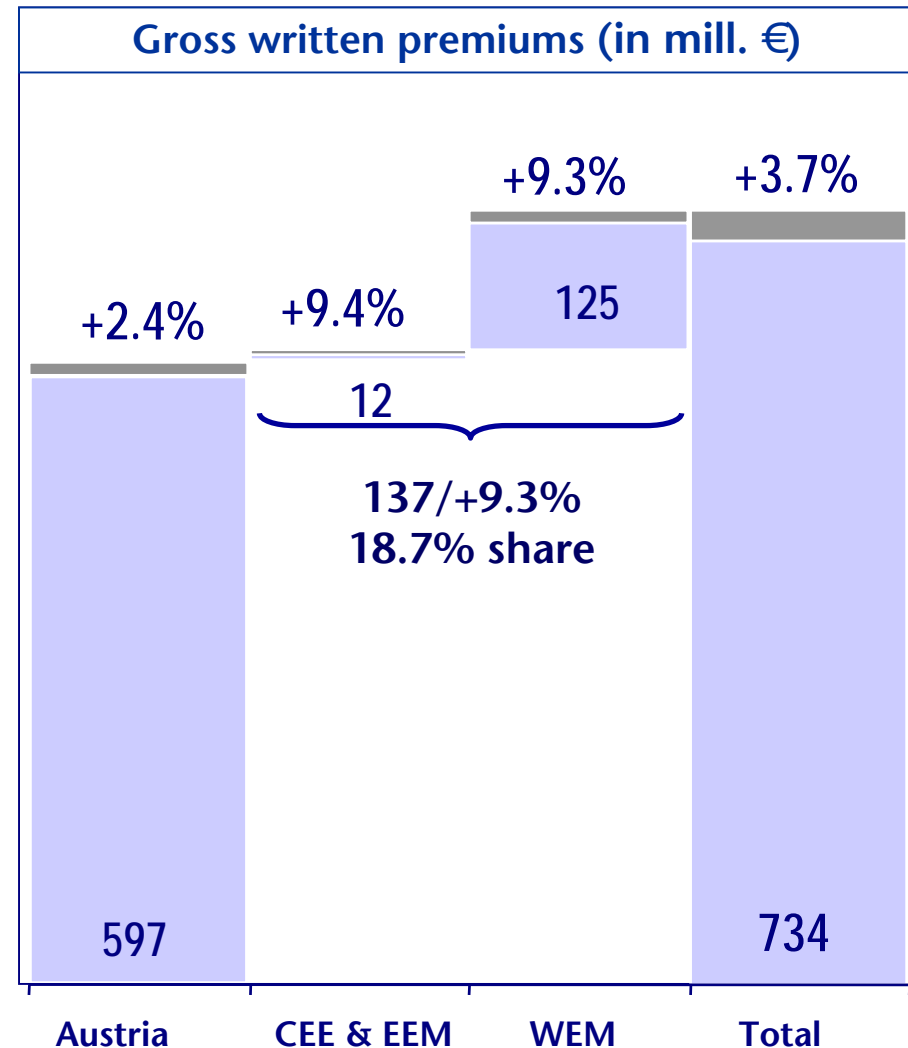
Significant premium growth of 5.4%

- Very pleasing premium growth in P&C business of +5.4%
- Continuing double-digit growth Eastern Europe despite difficult economic conditions
- Premiums in Western Europe also increased by 3.6%



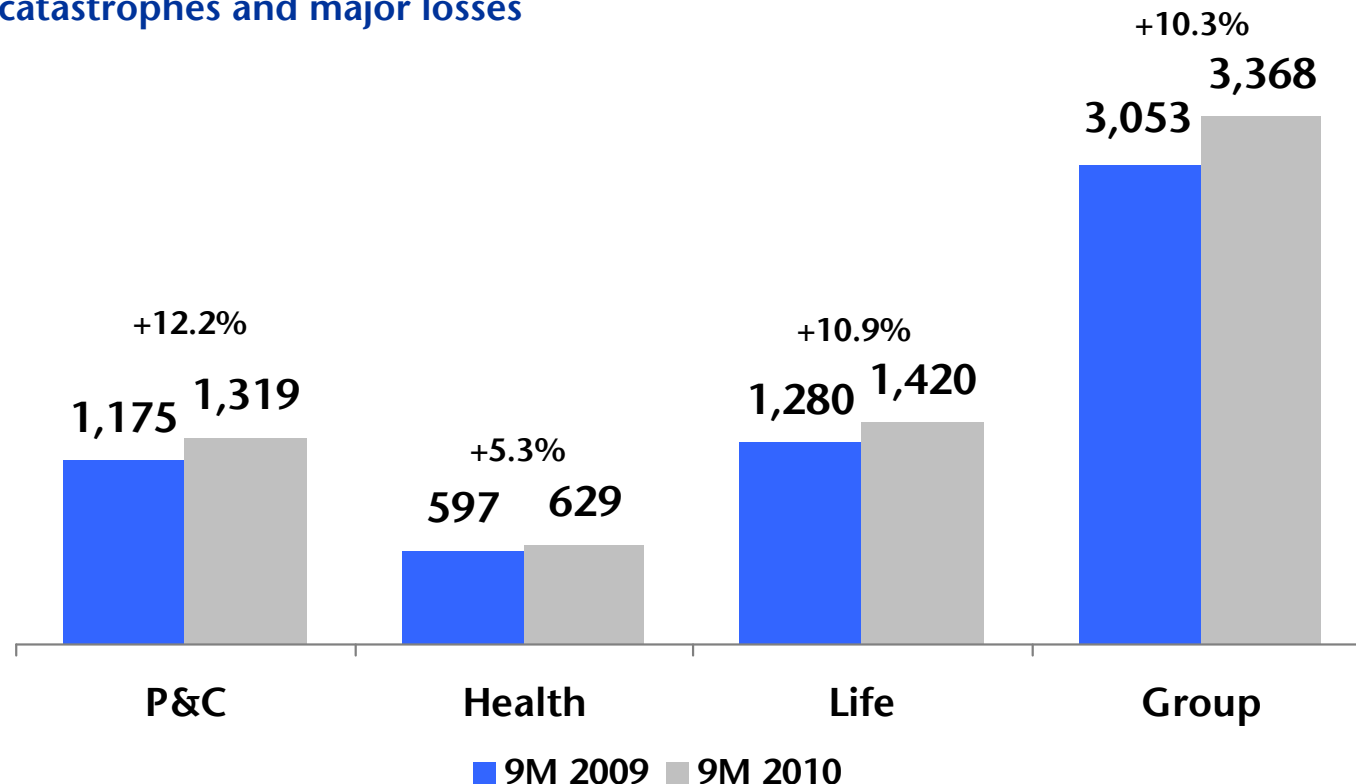
Market leadership in Austria strengthened

- Significant premium growth of 3.7% in health insurance business
- Market leadership in Austria clearly strengthened with premium plus of 2.4%
- Good growth of above 9% in Eastern and Western Europe
- Importance of private health insurance in Eastern Europe still relatively low (despite good growth rates)

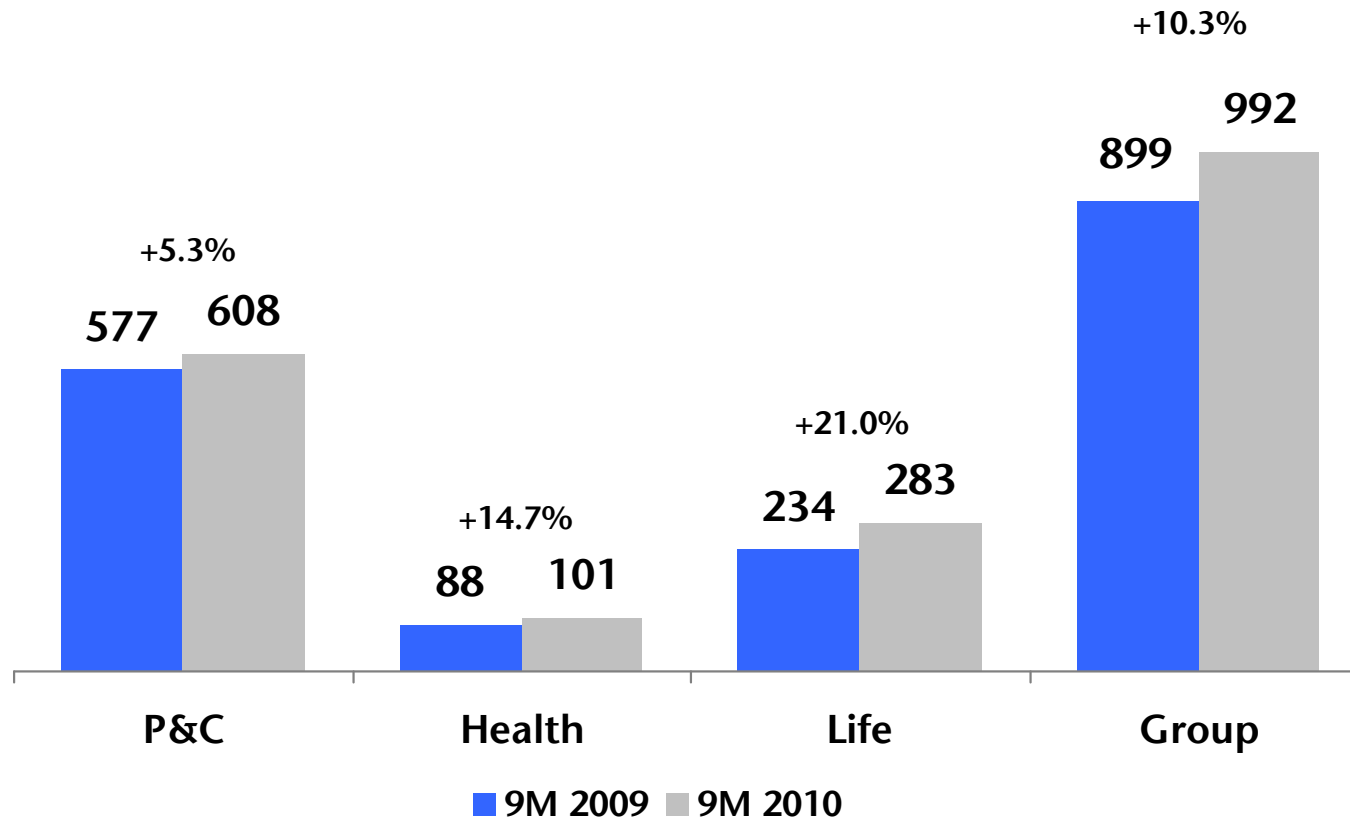


Development of insurance benefits

- Benefit and loss ratio over all business lines declined from 77.2% to 76.6%
- In life business the benefit and loss ratio decreased to 76.6% (1-9/2009: 82.7%)
- In the health segment the benefit and loss ratio was to 86.4% (1-9/2009: 85.1%)
- Loss ratio in the P&C business amounted to 72.6% (1-9/2009: 68.9%).
Combined ratio after reinsurance increased to 106.0% (1-9/2009: 102.7%)
due to natural catastrophes and major losses

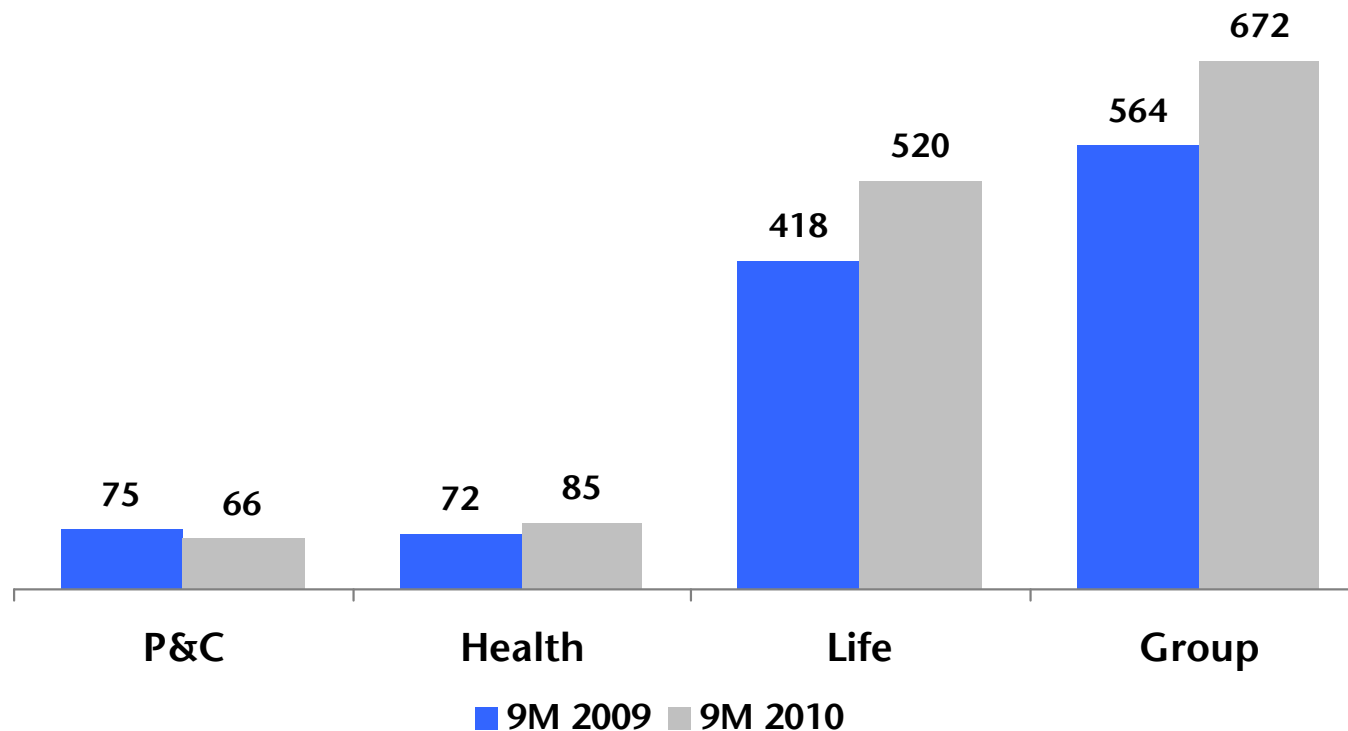


Group cost ratio decreased from 22.7% to 22.5% after three quarters of 2010.



Development of net investment income

Net investment income grew significantly in the first three quarters of 2010 by 19.2% to 672 mill. €



Thank you for your attention!