UNIQA

Company Profile: Update: May 2010

UNIQA

Group Austria

The Insurance of a New Generation

Founding of UNIQA in 1999

- Merger of Bundesländer-Versicherung and Austria-Collegialität, two major Austrian insurance companies
- Introduction of the brand name UNIQA

Development of a new brand

- creating a brand platform
- development of a vision, core objectives and values
- name finding based on carefully done market research
- consistent image

result:

Success through individuality

The success of a strategy depends on ist being individually tailored to fit the situation. This applies both to the product solutions that UNIQA develops for its customers throughout Europe as well as to the strategic orientation of the company itself. Our business strategy is a response to the diverse market conditions and accommodates the regional differences of the various locations. However, all our different strategies have a common goal: to increase the profitability of our group, strengthen our market position and develop new markets.

UNIQA: corporate values

The five values of UNIQA are well implemented principles. Based on them UNIQA creates new solutions without diminishing the significance of The Old and Trusted:

- Quality
- Respect
- Decency
- Unity
- Flexibility

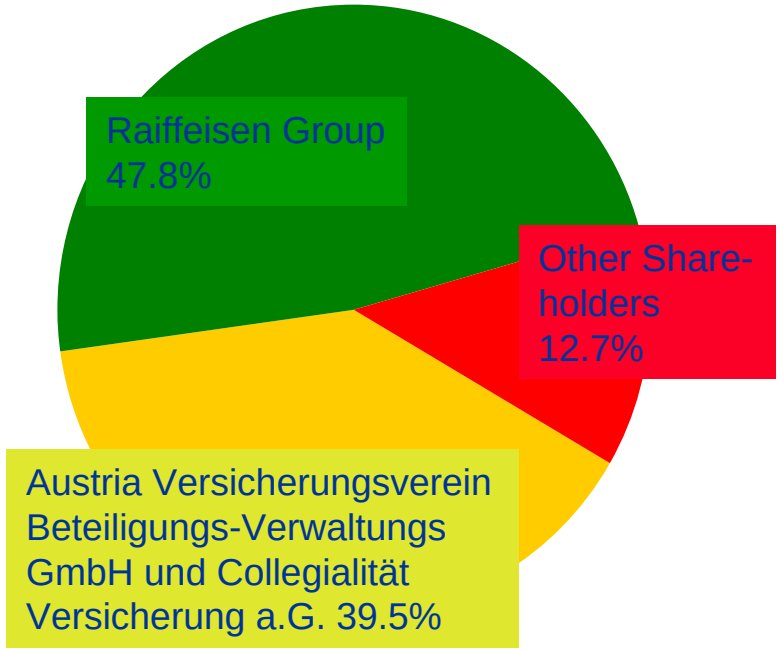
Corporate philosophy

- UNIQA is unique. UNIQA creates added economic value which works in the interest of its customers and shareholders.
- UNIQA provides high-quality products and services. This is the background for confidence and loyalty.

- For UNIQA is this the best basis for quality market leadership in Austria and Central and Eastern Europe.

UNIQA Shareholder Structure

Two core shareholders assure stability continuity and a long-term strategy.

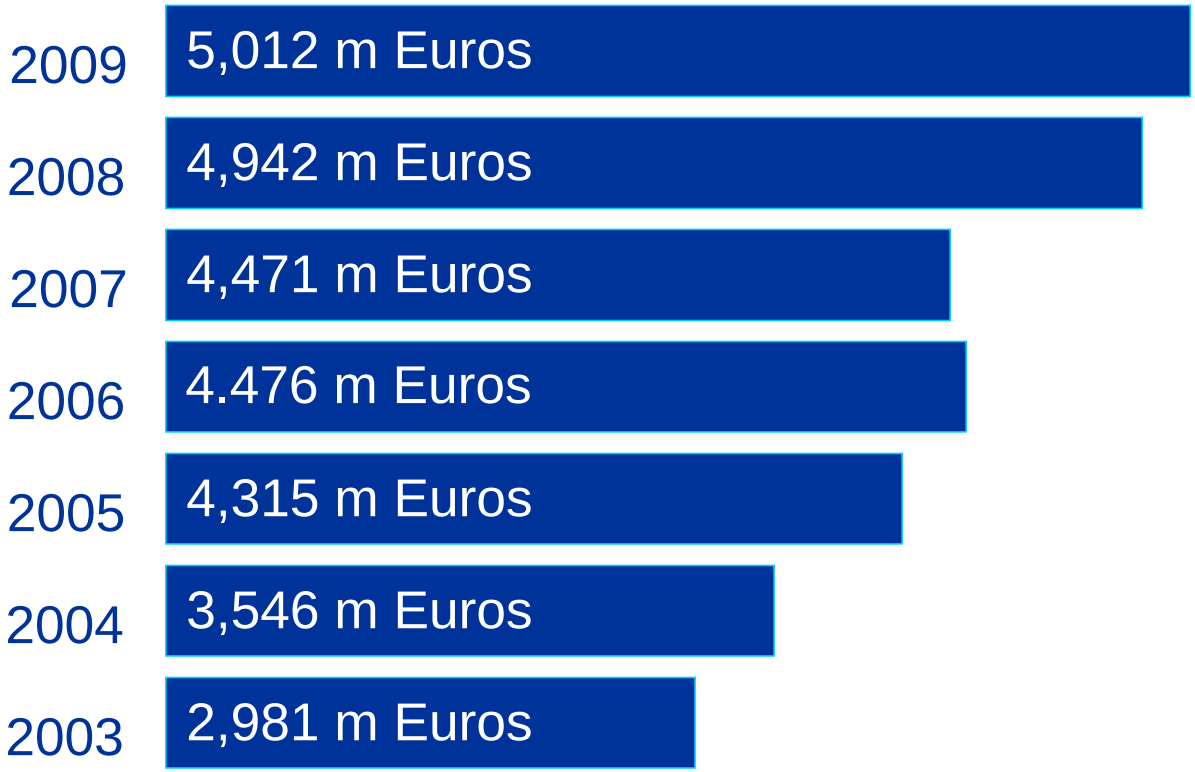


Total Equity (31.12.2009):
1,565 m Euros
Investments (31.12.2009):
22.6 bn Euros

UNIQA Shares listed in the prime market on the Vienna Stock Exchange.

Figures from Group Report 2009

Premiums written excl. saving portions since 2003 (Domestic and foreign)



Figures from Group Report 2009

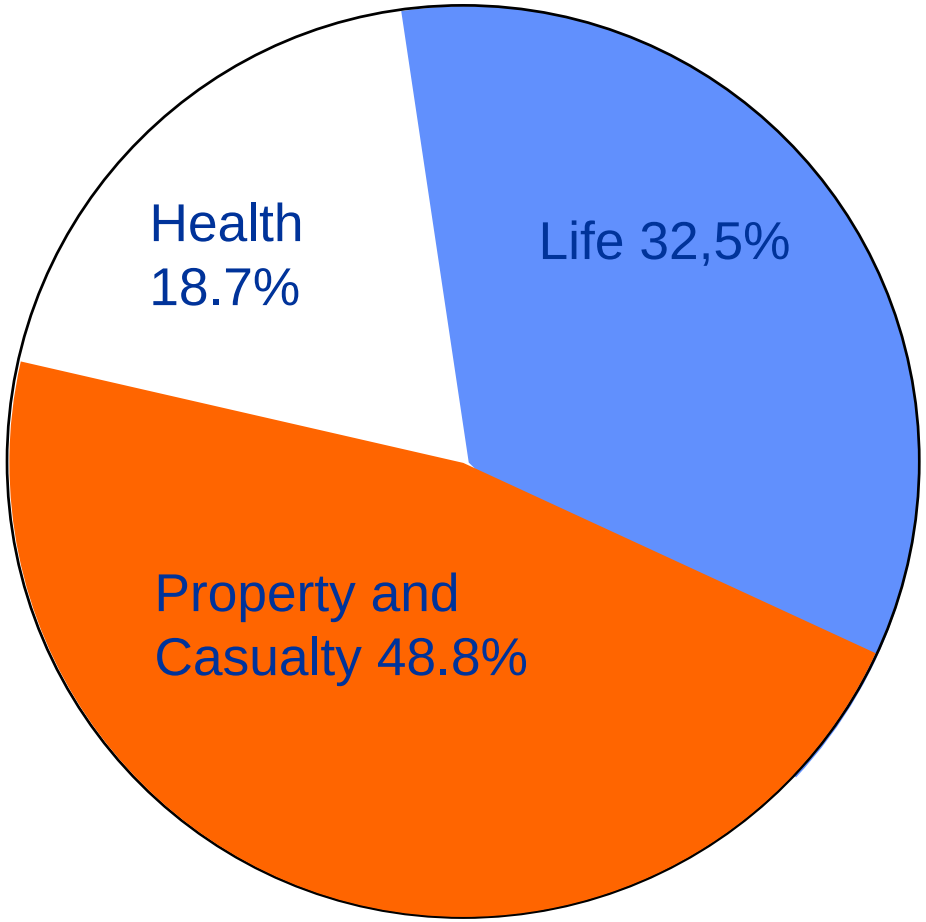
Segment division

Premiums written excl. saving portions 2009 (Domestic and foreign)

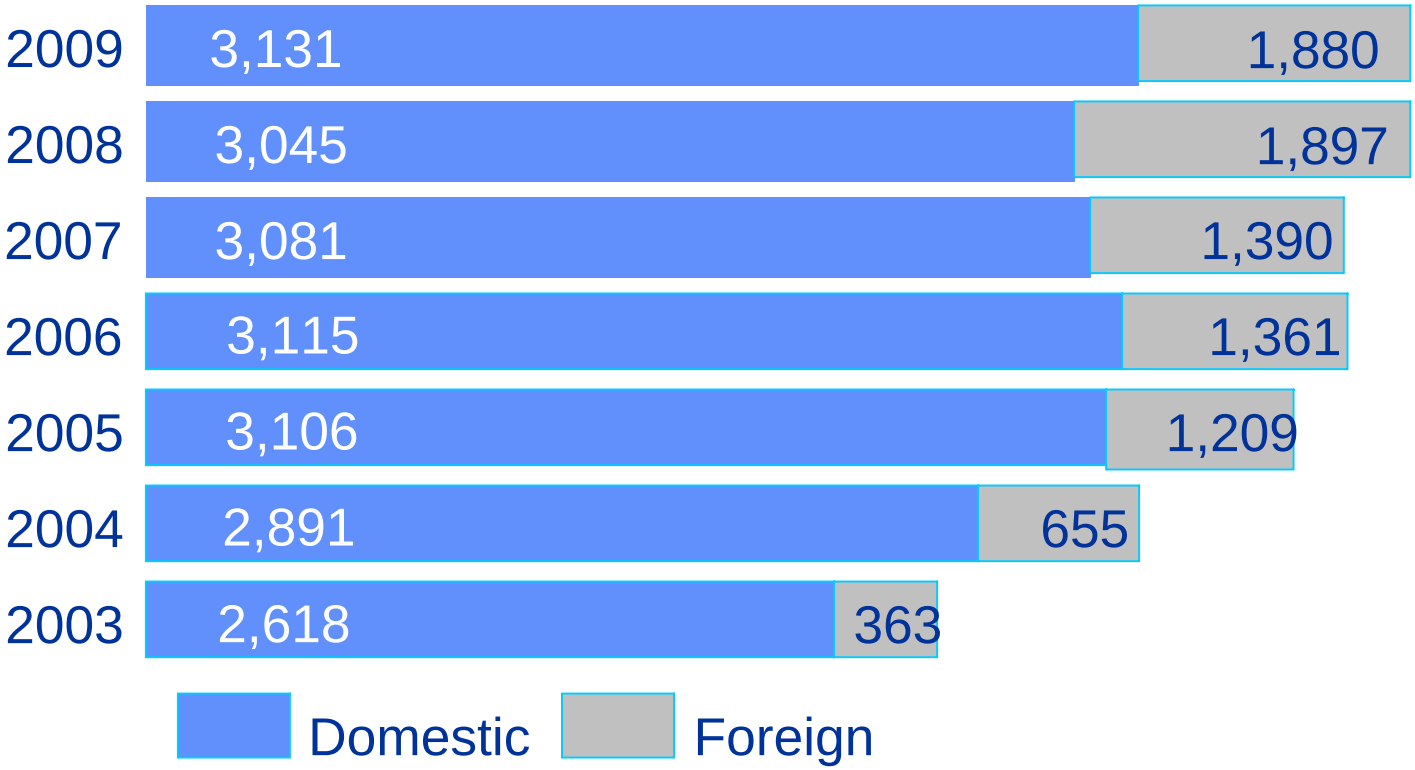
<u>Property & Casualty:</u>
2,446 m Euros (+ 2.7%)

<u>Life: 1,628 m Euros</u>
(- 1.5%)

<u>Health: 937 m Euros</u>
(+ 3,3%)



Premiums written excl. saving portions in domestic and foreign (in m Euros)



Figures from Group Report 2009

Chart 10

UNIQA Group Highlights / I

2009:

- Premiums written excl. the saving portion over 5 billion Euros – the share of premiums generated abroad adds up over 37%
- Earnings (before taxes): 82 m Euros
- Investments of 22,6 bn Euros

UNIQA Group Highlights / 2

- Financial strength confirmed again by Standard & Poor‘s „A“-Rating.
- Presence in 21 European insurance markets.
- Niche strategy in Western Europe (I, D, FL, CH).
- Composite insurer in Eastern and South Eastern Europe – growing through dynamic sampling projects.
- Market entry Russia.

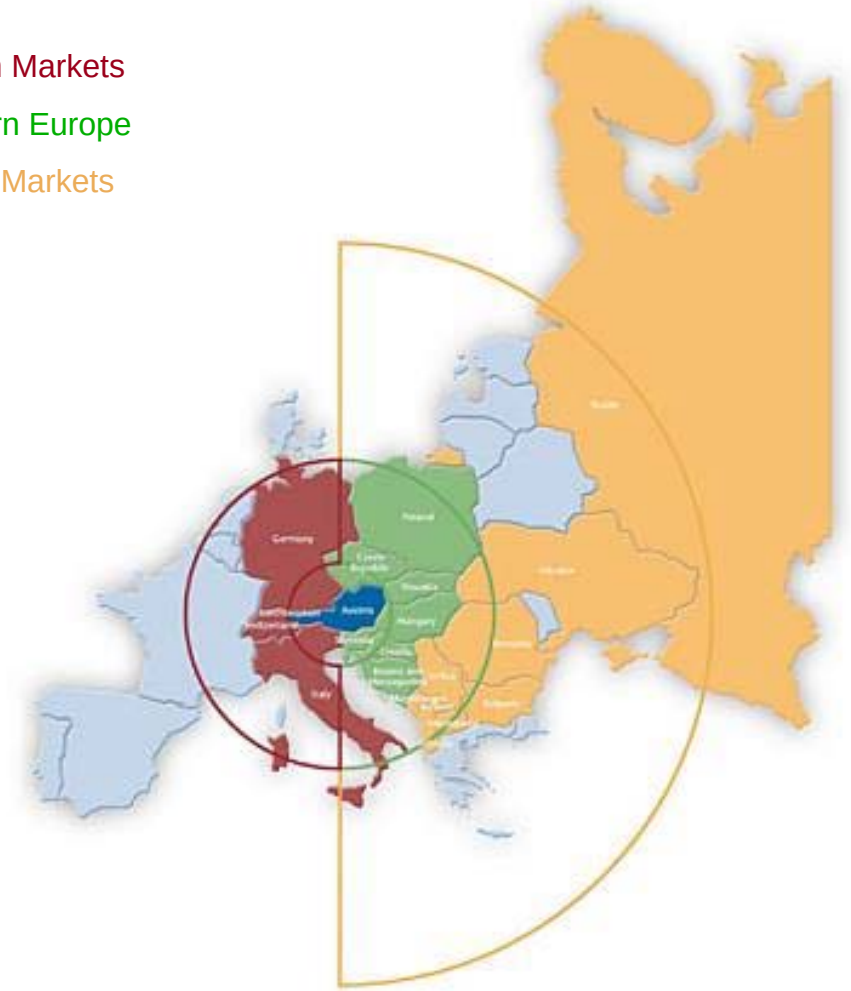
UNIQA in Europe / I

Austria

Western European Markets

Central and Eastern Europe

Eastern Emerging Markets



1 Group

40 Insurance companies

21 target markets

about 22,000 employees and agents

about 7.4 mill. customers

15.3 mill. insurance contracts

UNIQA in Europe

- UNIQA is one of the leading insurance companies in the CEE.
- Compact sales and service networkers in 21 markets across Europe.
- Well balanced portfolio – activies in Eastern and Western Europe.
- „Preferred Partnership“ with Raiffeisen to benefit from the strong presence of the Raiffeisen Bank-Network in the CEE.
- About 22.000 employees and agents are serving about 7.4 million customers with more than 15.3 mill. contracts.
- EBRD is a business partner of UNIQA in Eastern Europe.

Austria

- UNIQA
- Raiffeisen Versicherung (Bank insurance)
- FINANCE LIFE (Mutual fund-linked life insurance)
- CALL DIRECT (Direct sale)
- Salzburger Landes-Versicherung (regional insurer)

- securing a market leadership
- qualitative growth
- change from a product oriented to a customer oriented viewpoint
- strengthening of the organisational structure to optimize international synergies

Western Europe Markets / WBM

- Germany: Mannheimer Gruppe
- Italy: UNIQA Assicurazioni (Milan)
  UNIQA Protezione (Udine)
  UNIQA Previdenza (Milan)
- Switzerland: UNIQA Assurances (Geneva)
  UNIQA Re (Zürich)
- Liechtenstein: UNIQA Versicherung (Vaduz)
  UNIQA Lebensversicherung AG (Vaduz)

- Regional niche strategy
- Focus on clearly defined product and customer segments

Central and Eastern Europe / CEE

- Poland (UNIQA)
- Czech Republic (UNIQA)
- Slovakia (UNIQA)
- Hungary (UNIQA)
- Slovenia (UNIQA)
- Croatia (UNIQA)
- Bosnia and Herzegovina (UNIQA)

- Using the possibilities of strongly growing markets
- Strengthening the market position with a focus on life insurance
- Preferred Partner-ship with Raiffeisen

Eastern Emerging Markets / EBM

- Ukraine (UNIQA)
- Romania (UNIQA)
- Bulgaria (UNIQA)
- Serbia (UNIQA
- Montenegro (UNIQA)
- Albania (SIGAL)
- Macedonia (UNIQA)
- Kosovo (SIGAL)
- Russia (Raiffeisen Life LLC)

- Preferred Partner-ship with Raiffeisen
- Partnership with EBRD

Shareholdings

- Insurance companies
- Pension fund
- Hotels
- Private hospitals
- Health Services
- Media
- Assistance companies
- Building industry
- Banks
- ...

Shareholdings

Austria Hotels Liegenschafts-besitz AG 99.5%	Valida Holding AG 40.1%	UNIQA Praterstraße Projekterrich-tungs GmbH 100%	VBV-Betriebliche-Altersvorsorge AG 5.9%	SK Versicherung AG 25%	Nieder-österreichische Versicherung AG 13.2%
Medial Beteiligungs-GmbH 29.6%%	Medicur Holding GmbH 25%	PremiaMed Management GmbH 75%	PKB-Privatkliniken Beteiligungs-GmbH 75%	call us Assistance International GmbH 61%	Raiffeisen evolution project development GmbH 20%
STRABAG SE 21.9%	LEIPNIK LUN-DEN-BURGER INVEST Betei-ligungs AG 10%	Oester-reichische Nationalbank 2.7%	Wiener Börse AG 6%		

UNIQA Brand / I

Again Europe‘s largest brand and consumer survey 2010, done by Reader‘s Digest, identifies UNIQA as Austria‘s most trusted insurance brand.

Since the start of the survey UNIQA leads this ranking.

UNIQA Brand / 2

- National sponsoring of sports and culture.
- Internationale sponsoring projects to make use of synergies.
- Sponsoring supports brand values such as uniqueness, dynamic, team spirit, quality and innovation.
- UNIQA is the main sponsor of the famous Salzburg Festival and of the Olympic Skiing Champion Benni Raich.
- Further development of the brand UNIQA through a new campaign „UNIQA. The Insurance of a New Generation“.

for example: Salzburg Festival

for example: Benni Raich

UNIQA – The Insurance of a New Generation

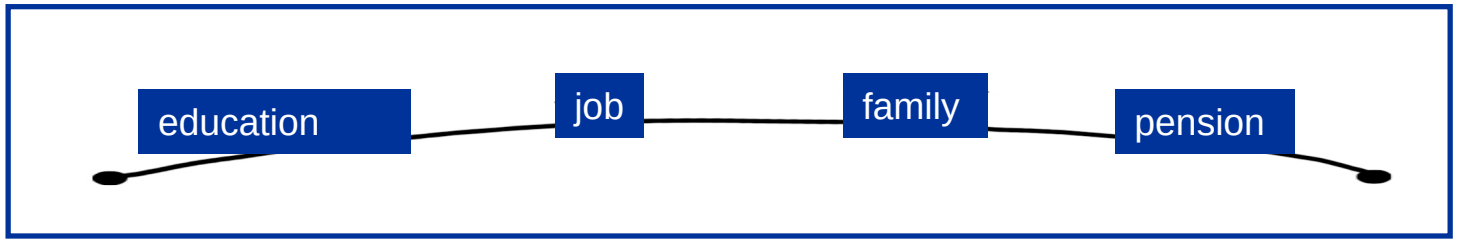
- The philosophy

UNIQA was looking for a new central advertising idea which

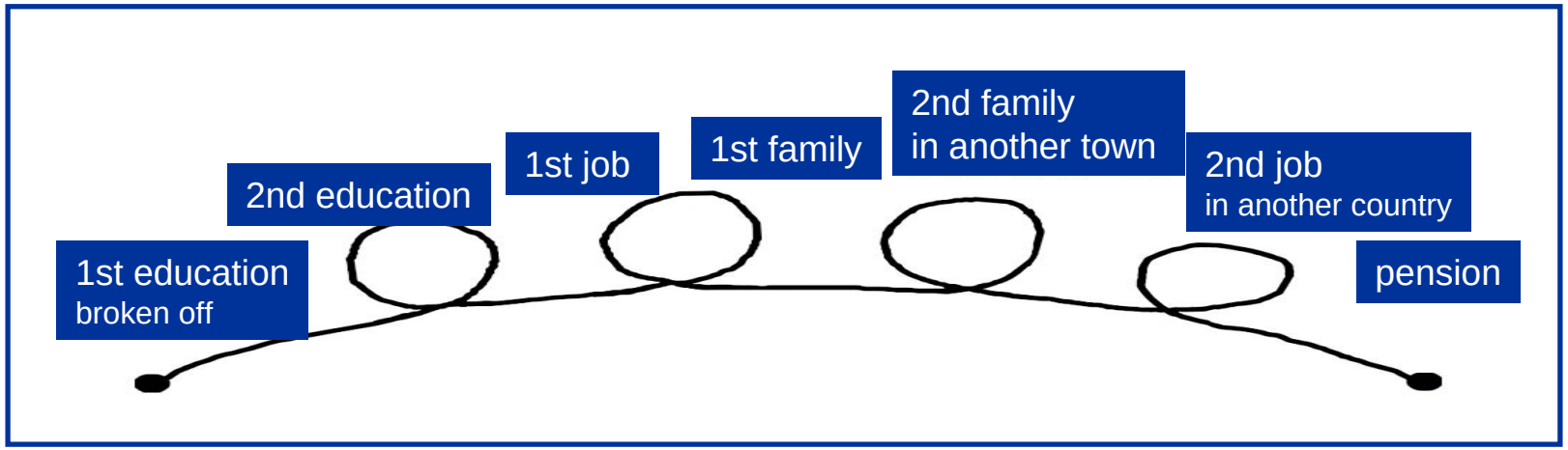
- can be used in all markets,
- is relevant for all target groups,
- can be executed in all media,
- can include testimonials and
- is based on the current brand positioning of UNIQA
  - strong
  - future-oriented
  - dynamic, innovative
  - flexible
  - more human/emotional, individual

UNIQA Advertising campaign /2

In the past: Life is a long, smooth river.



Today: Life ist a roller coaster.



UNIQA Advertising campaign / 3

- Our world and our life can no longer be planned exactly.
- Constant change has become part of our life.
- Some people develop existential fears and fear of the future.
- Many people accept new challenges and opportunities energetically.
- Globalisation needs mobility, transparency or flexibility.
- Intelligent sectors and companies therefore adjust their products & services to the new environment
  ... and change their (brand) statements, (brand) claims and (brand) attitudes.

UNIQA Advertising campaign / 4

- **They need a different kind of Insurance Company**

The insurance of

a new generation.

„The insurance of a New Generation“ means:

A new generation of insurance companies

- acting as partners
- fast
- flexible
- fair
- innovative
- trustful

A new generation of customers

- responsible
- active (2 to 99 years old)
- self-confident
- future-oriented

UNIQA Advertising campaign / 6
TV / Spring 2010

UNIQA Advertising campaign / 7
Sujet / Spring 2010

Contact

UNIQA Versicherungen AG

Untere Donaustraße 21
A-1029 Vienna

Phone: +43 1 21175-0
Fax: +43 1 2143336

info@uniqa.at

www.uniqagroup.com