

# Strategy

## Growth and Earning Power

Even in an environment that has been significantly more challenging than in past years, the UNIQA Group continues to pursue its long-term expansion strategy. Our core goals are consistent internationalisation and sustained increases in returns. Once again, the implementation of this strategy met with success in 2009.

The overarching goals of the UNIQA Group remain the pillars of our strategic corporate development, despite the significantly harsher environment since the outbreak of the international financial and economic crisis. However, because of the uncertainty on the market, the Group has ceased publishing a medium-term forecast until further notice.

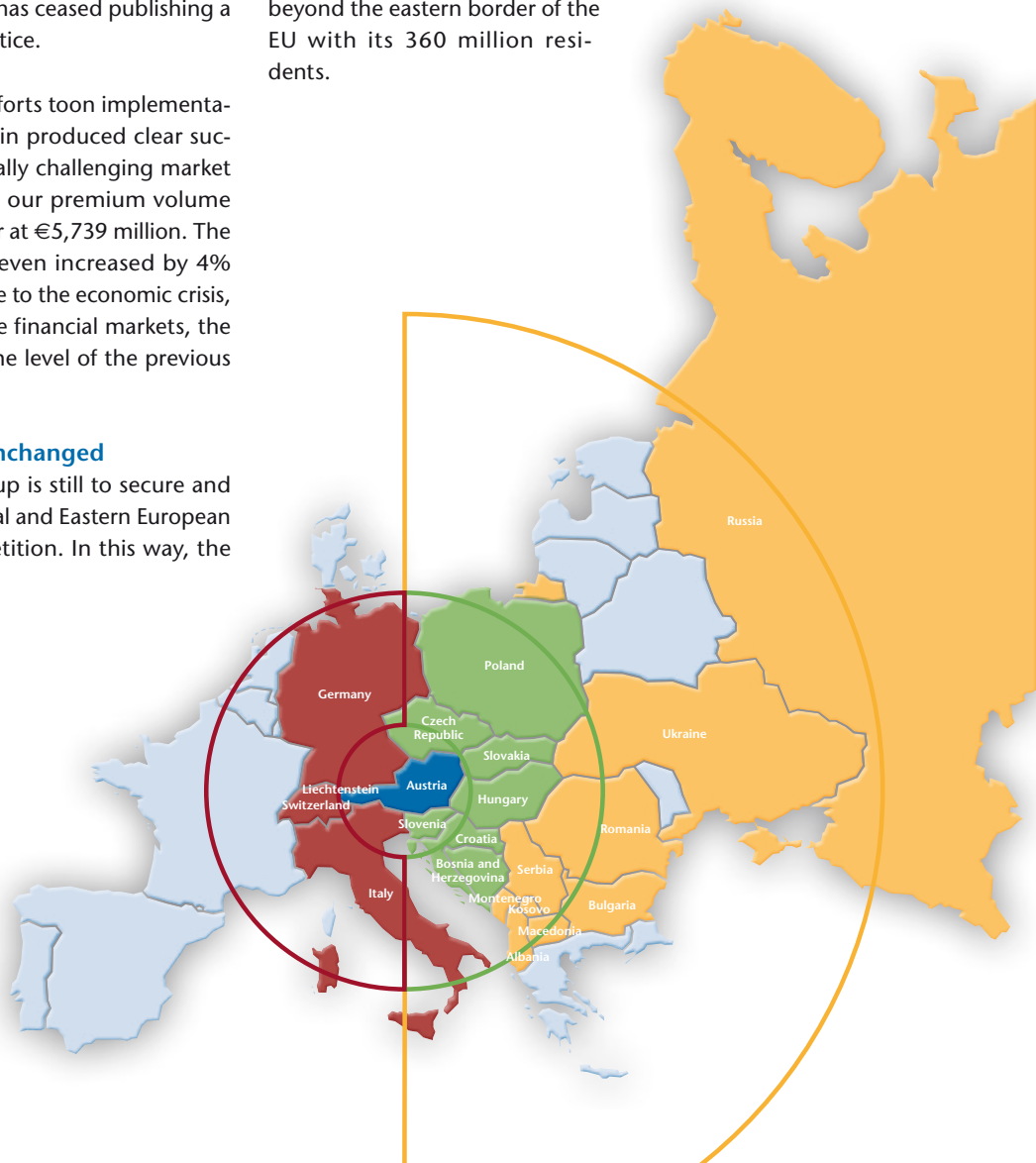
Regardless of this, the concentrated efforts to implement the growth strategy once again produced clear successes in 2009. Despite the exceptionally challenging market environment, it was possible to keep our premium volume roughly at the level of the previous year at €5,739 million. The premium volume in Eastern Europe even increased by 4% (adjusted for currency fluctuations). Due to the economic crisis, and in particular the turbulence on the financial markets, the profit before taxes was 8.7% below the level of the previous year.

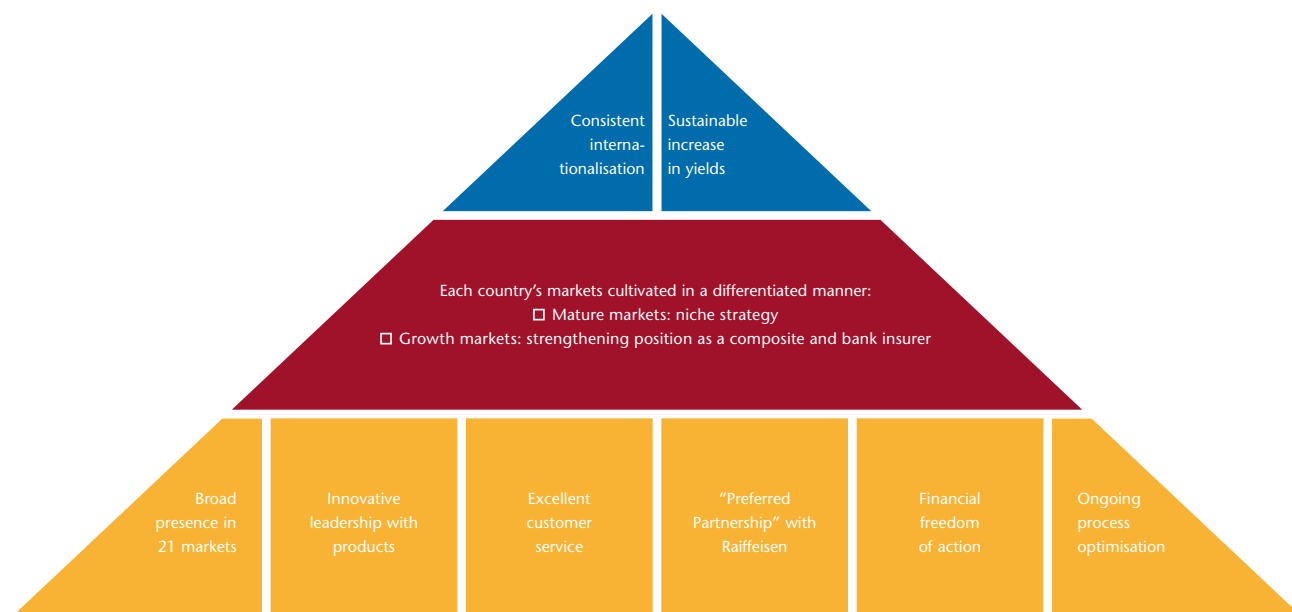
### ■ Overall expansion strategy unchanged

The strategic goal of the UNIQA Group is still to secure and expand its strong position in the Central and Eastern European markets even in times of hard competition. In this way, the

Group seeks to remain successful on the nearly saturated markets in Austria and Central Europe while at the same time actively taking advantage of the high potential in the exceptionally dynamic region up to and beyond the eastern border of the EU with its 360 million residents.

Strong presence in Central,  
Eastern and South Eastern Europe





UNIQA realises its goals based on specific core strategies. They are consistently supported by detailed operational action plans.

In view of the volatile market environment and the financial crisis, no medium-term forecasting of the results will be published until further notice. The UNIQA Group evaluates its internationalisation strategy based on the share of international premiums in the total volume, with a long-term target value of at least 50%. A significant portion of this should come from Eastern Europe. Concrete medium-term targets also exist for the respective, individual growth markets in Central, Eastern and South Eastern Europe of 5% to 7% in the non-life segments and 3% in life insurance.

#### ■ Broad coverage in Central, Eastern and South Eastern Europe

In the last ten years, UNIQA has established itself as a key player in Central, Eastern and South Eastern Europe. The numbers speak for themselves: with over 40 insurance companies in a total of 21 markets, a premium revenue of €5.7 billion and capital investments of over €22 billion, UNIQA holds an impressive position in this interesting and rapidly growing region. The radius of action in South Eastern Europe has been successfully expanded in recent years to include Albania, Macedonia and Kosovo. At the same time, the Group has also further strengthened its position in these dynamic markets by increasing its financial commitment in Bulgaria and the Ukraine.

The most recent highlight of the expansion was the founding of Raiffeisen Life in Moscow in 2009. The employees of this company work with ZAO Raiffeisenbank to offer life insurance policies specially developed for the Russian market. Based on its full integration within the UNIQA Group, the newly founded company profits equally from the product and sales experience out of Austria as well as in the Central and Eastern European subsidiaries. The premium potential is exceptionally high – currently an annual average of only €183 in insurance premiums are paid per person by the 142 million residents of Russia. In Austria, this value is €1,935.

The position of the UNIQA Group in Central Europe has been strengthened during the reporting period by extending and intensifying the cooperation with the Veneto Banca Group in Italy. In this regard, the Milan-based subsidiary, UNIQA Previdenza, acquired 90% of the share capital of UNIQA Life S.p.A. The new, exclusive rights to the insurance sales cooperation with Veneto Banca are also linked to this company.

#### ■ Differentiated internationalisation strategy

Due to the rising level of internationalisation, the share of premiums generated by the UNIQA Group from international business currently lies at 34.6%. The markets of Central, Eastern and South Eastern Europe contribute an increasingly large portion of the total Group premiums, currently at 20.1%. However, the exchange rates developed unfavourably for these regions in 2009. Roughly 14.5% of the Group premiums originated in the Western European markets in 2009. The increasingly pronounced diversification by regions, products and also sales channels has not only brought UNIQA a greater spread of risk, it also harbours additional potential for actually achieving the desired growth.

In the individual regions, the UNIQA Group pursues a distinct strategy that is tailored to the conditions and opportunities of the respective market. In **Austria**, UNIQA's goal is to secure its strong position through segment-specific, qualitative growth with high returns. In the **Western European markets**, which already exhibit high insurance densities, the Group operates in profitable niches and relies on exclusive offers in individual sales channels as well as bank and broker sales. In **Central, Eastern and South Eastern Europe**, UNIQA is striving to optimise its financial commitment as well as to secure an increase in its market share as a composite insurer.

## Echte Profis tragen Helm & Rückenschutz.

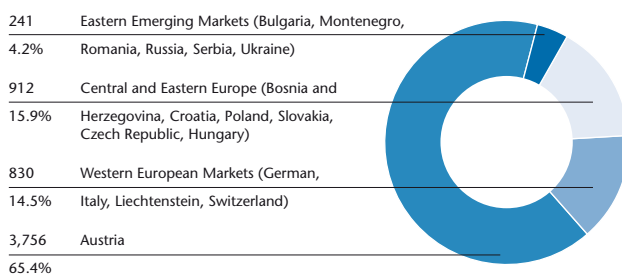
Die Versicherung einer neuen Generation



Professional athletes feel safe with insurance coverage from UNIQA.

### Premium volume 2009 by region

incl. the share of premiums saved from the unit-linked- and index-linked life insurance  
€ million



### ■ Dynamisation projects strengthening the expansion in CEE

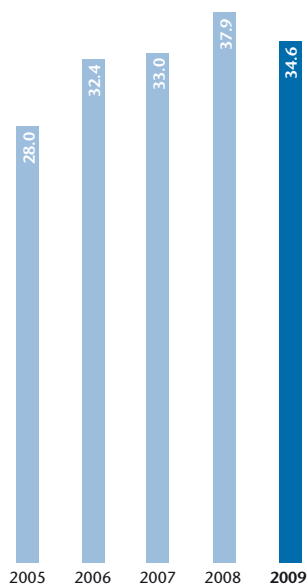
A series of dynamisation projects in sales supports the strengthening and targeted expansion of the business in the new markets. UNIQA's goal is to raise the respective market shares in the non-life sectors to 5% to 7% and in life insurance to 3%. The basis for this expanded market presence lies in a uniform, Group-wide brand and advertising concept, a shared sales policy and a coordinated approach to the areas of IT, human resources and leadership development.

### ■ Successful "Preferred Partnership" with Raiffeisen

One very important success factor for the penetration into the new insurance markets is the "Preferred Partnership" of the UNIQA Group with the Raiffeisen bank group with more than 15 million private customers. This cooperation now extends across 14 Eastern and South Eastern European countries that still lag significantly behind in both insurance and banking. Both partners profit from this cooperation, which also offers positive prospects for the future thanks to the expected above-average growth in the region. Since 2004, the first year of the cooperation, the jointly generated premium volume has risen to €270 million in the year 2009.

### Share of international business

%





“Thanks to clear strategic criteria and their consistent implementation, we have successfully transformed from an Austrian insurance company to an international player of European scale over the last ten years. And we intend to continue growing, particularly in Central and Eastern Europe. **10 years of UNIQA.**”

**Konstantin Klien**  
Chairman of the Management Board

#### ■ “Leading Innovation” as a success factor

The UNIQA Group will profit well during its future expansion from its strengths as a product pioneer and innovation leader. The goal of picking up on market trends from an early point and actively addressing topics of the future remains the driving concept of the company: in this way we seek to further confirm and enhance our reputation as a trendsetter.

UNIQA looks back on a long tradition of innovative product design that has secured it a clear competitive advantage on the market. Examples from recent years include the first kilometre-based automobile insurance with additional safety features and a highly innovative product for long-term old-age pension, which flexibly combines elements of classic and unit-linked life insurance, allowing it to be adapted at any time to the current needs of the customer. As market leader in health insurance, UNIQA sets new standards through a combination of extensive medical insurance protection with effective preventive measures and useful assistance services. Innovative services for special class customers and customised offerings for children and young people as well as expatriates round out the portfolio.

#### ■ Unique selling points and competence strengthen customer loyalty

The portfolio is rounded out by attractive services that bring clear added value for the customer, thereby strengthening loyalty to the company. Thanks to its high competence in developing products with extra features and a unique character, UNIQA is improving its brand image and supporting both the acquisition of new customers and targeted cross-selling in line with the complete customer strategy. Offers such as the UNIQA QualityPartnership, with almost 500,000 customers, the comprehensive customer portal, myUNIQA.at, and the very popular weather warnings via SMS and e-mail have been very well received.

#### ■ Employee development

The highly motivated, professional employees also make a critical contribution to the success of the UNIQA Group. Within the framework of custom-tailored employee development, a full range of skills are developed and improved according to plan through on-going continued education. The outstanding quality of our human capital at all levels is essential for successfully implementing the company strategy, which is why an ambitious human resources management programme is constantly maintained and improved. This also includes flexibility and mobility beyond national borders and our international manager academy for the next generation of leadership.

#### ■ Financial support from the EBRD

Through support from the European Bank for Reconstruction and Development (EBRD), UNIQA has significantly higher funds at its disposal for minority participations by the EBRD in UNIQA companies in Central and Eastern Europe. As early as 2007, the EBRD increased the scope of its financial cooperation with us from €70 million to €150 million.

#### ■ Programme for continuous process optimisation

During the course of the third UNIQA profit improvement programme 2007–2010, we have already achieved a significant improvement in profit on ordinary activities by 2009. UNIQA strives here on the basis of specific plans to noticeably reduce its claim and cost ratios still further, compressing structures, eliminating redundancies within the Group and cost-effectively outsourcing tasks to international Group companies.

# Customers & Markets

## Customers as Partners

Excellent service with added value and individual assistance – these elements stand alongside attractive products as the core pillars of UNIQA's customer philosophy. This philosophy strives to bring the topic of insurance closer to customers, thereby making it more attractive as a complete package. This also gives rise to interesting customer loyalty opportunities in line with our complete customer strategy.

### ■ The driving force: our customers

Additional benefits through the wide-ranging and generally free UNIQA advantage packages emotionalise the insurance product as a complete solution for the customer. This not only improves the loyalty of the individual customer to the company but also our brand image overall. In product development, UNIQA therefore relies on constantly creating new unique selling points through surprising and meaningful innovation. This supports both new customer acquisitions as well as targeted cross-selling among existing customers in line with the complete customer strategy.

### ■ The UNIQA QualityPartnership – the all-round tool in matters of customer care

In the area of private customers, the UNIQA QualityPartnership has established itself extremely well as a customer loyalty tool. The central elements of this tool consist of exclusive customer service and complete transparency regarding all insurance contracts and payment processes combined with an attractive portfolio of specific benefits and features. Membership in the UNIQA VitalClub, Austria's largest health programme, support and advice from an ExclusiveAdvisor or the option to take advantage of a "no-claims bonus" are just a few examples. Comprehensive information about all policies and transactions is available at the PartnerConto, the "financial command centre" for the entire customer relationship as well as at the customer portal myUNIQA.at.

### ■ Loss prevention through weather warnings

The UNIQA severe weather warning service has been very well received by the market as an additional service for loss prevention and celebrated its fifth year of existence in 2009. Overall, roughly 18.5 million warnings have been sent over the last five years to 300,000 persons as well as 1,200 communities in Austria. In 2009, roughly 5.1 million warnings were sent. For

example, 168,000 early warnings were issued during the extreme storm in Austria on 23 and 24 July.

Recently this service has also been introduced outside of Austria by our subsidiaries in Hungary, Poland, the Czech Republic and Romania. With severe weather warnings via SMS and/or e-mail, the regionally affected customers are informed of threatening heavy rains, floods or storms. In the case of storm warnings, UNIQA also works together with Raiffeisen Versicherung to set up a free telephone hotline to ensure rapid assistance in event of storm damage. Customers also receive expert advice in insurance questions.

### ■ The largest health programme in Austria – the UNIQA VitalClub

In times of rising stress levels and lack of activity, as a leading health insurer UNIQA started the largest health programme in Austria over 16 years ago – at the same time creating an effective customer loyalty instrument. Attractive offerings in the areas of activity, nutrition and mental fitness form the core of this initiative.

The UNIQA VitalCoaches are available to members of the VitalClub as holistic personal advisors for wellness, activity, good nutrition, mental fitness and general life environment. They act as competent contact persons and assist the customers in actively maintaining and promoting their health and vitality. Beyond this, a broad range of opportunities are also available, from attractive VitalSeminars to the free UNIQA VitalEdition, a series of publications with extensive information and tips on health topics.





Loss prevention through severe weather warnings via SMS and e-mail is now also available in Hungary, Poland, the Czech Republic and Romania.

#### ■ UNIQA HealthPortal – surfing keeps you healthy!

In line with UNIQA's corporate philosophy, the Web portal [www.meduniqa.at](http://www.meduniqa.at) sets new standards in content as well as with many interactive highlights: from podcasts with former ski racer Stephan Eberharder and actor Rudi Roubinek to the option of storing jogging routes and an integrated hospital compass and doctor search engine.

For companies as well, the VitalClub offers a total of 40 modules for promoting employee vitality and health at work. The most popular of these is the UNIQA VitalTrack, which operates under the motto of "The rolling fitness profile" to examine current personal fitness levels and provide corresponding, individual advice in matters of lifestyle and training. In 2009, for example, the VitalTrack examined the fitness of employees at the Vienna State Opera and the Burgtheater. In total, over 23,000 UNIQA FitnessProfiles have been created since this offer was introduced.

At the body.check exhibit at the Technisches Museum Wien running from 16 October 2009 to 14 April 2010, the UNIQA VitalClub offered an attractive programme with motivating and active talks by UNIQA VitalCoaches and VitalClub experts. In addition to interactive online tools, visitors could enjoy individual VitalCoaching and participate in activity units. The highlight was a day with head coach Stephan Eberharder with a vital programme for young and old on Austrian National Day 2009.

Another top-notch offering is the UNIQA ArtCercle, which provides customers with opportunities to enjoy previews or peek behind the scenes of exhibits for exclusive insights into the world of art. In 2009, roughly 1,000 visitors participated in eight events of the UNIQA ArtCercle.



The fabulously equipped UNIQA VitalTrack gives employees a thorough check-up.

#### ■ "My Sure Advantage" – Raiffeisen Versicherung's customer loyalty programme

"My Sure Advantage" is the customer loyalty programme of Raiffeisen Versicherung. It includes attractive premium discounts and special services such as a premium-free life insurance policy. The free severe weather warnings via SMS or e-mail offered by UNIQA were also introduced for advantage customers of Raiffeisen Versicherung in 2008. Via the customer portal, [mein.raiffeisen.at/ELBA](http://mein.raiffeisen.at/ELBA) internet, customers have the opportunity to obtain an overview of their existing contract data, take advantage of special offers such as discounted hotel vouchers or register for the free severe weather warning service. Every customer of Raiffeisen Versicherung can become an advantage customer by holding at least two contracts in any insurance lines and fulfilling certain additional criteria.

With the implementation of a new, technically supported advising tool and a new advising approach, Raiffeisen Versicherung added an additional focus to the programme in 2009. The Raiffeisen security check focuses its marketing activities on the issue of "security" as one of the central needs of our lives. Customers work through the process in stages to analyse their financial security in the four security fields of provisions, investments, mobility and living. Since the term "security" is subject to highly subjective interpretations, the insurance company's security check also serves as an indicator of customer attitudes toward this topic, which takes on great importance particularly against the background of the current financial and economic crisis. The security check is therefore an important instrument of customer loyalty and for cross-selling measures.

## The customer programmes of UNIQA at a glance



### ■ The UNIQA Companion – a reliable assistant in everyday life

Introduced as an international service package in 2007, the UNIQA Companion was conceived as a reliable assistant in daily life. The tool offers access to product-independent information on the topics of mobility, social issues, home, health and lifestyle. The Companion Hotline can be consulted at 70 select service points or by telephone around the clock, 365 days of the year, even in the customer's own native tongue. To meet its own standards of unique solution competence, long-term customer relationships and the highest possible quality, UNIQA has expanded its brand world and benefit profile with an important new element in the form of this new assistance programme. At the same time, the company further solidifies its position as a leader on the market and a pioneer in matters of customer care.

### ■ The UNIQA SuccessPartnership – the customer loyalty tool for commercial customers

In 2006, UNIQA introduced the SuccessPartnership for commercial customers, which was modelled on the QualityPartnership. This package of additional benefits directly addresses the needs and special requirements of businesses. Only three years after the introduction of this innovative combination, over 18,000 corporate customers, freelancers and farmers profit from insurance protection and a wide range of extra, needs-based services and assistance.

As with other customer programmes from UNIQA, the online platform myUNIQA.at offers an around-the clock, comprehensive overview of contracts, premiums, account debits, payment due dates or credits. The SuccessAccount is provided as an invoicing platform for commercial customers. In addition to the SuccessBonus, a premium reimbursement based on premium volume and loss level, the service offering for commercial customers includes the lawyers PLUSservice and the UNIQA

severe weather warnings as well as the agricultural weather service for farmers, the MedPLUS24service and membership in the UNIQA VitalClub.

### ■ Environmental Liability Act: insurance protection premium-free for a limited period

UNIQA consistently proves its high commitment to customer service in the area of business customers as well. For instance, UNIQA was the first insurer to react to the new federal Environmental Liability Act that went into force on 20 June 2009. Commercial customers who already held a liability insurance policy for property damage due to environmental damage were automatically provided with coverage for the new potential liability until 31 March 2010 for no additional premiums.

### ■ All-insecurity package for small and medium-sized enterprises

In cooperation with SECURITAS, UNIQA has offered small- and medium-sized enterprises the All-insecurity package for a low, flat monthly rate since May 2009. A security professional advises and supports the company in the areas of security and risk analysis in order to identify any weak points in the operational security. After performance of the security check, the company can take advantage of the package consisting of services and technology: the security solution is adapted precisely to the identified requirements and offers an economical combination of security staff services (night-time patrols) and effective security technology.

### ■ The UNIQA TopConto – central portal for all private insurance policies for customers of broker partners

Via the Austrian BrokerService, roughly 40,000 customers already enjoy the advantages of the UNIQA TopConto, their "financial command centre" for all insurance contracts with the UNIQA Group. In addition to membership in the UNIQA VitalClub as well as automatic receipt of the severe weather



“Targeted customer loyalty with that something extra: we are continuously developing new service packages with added value that offer our customers concrete advantages in their everyday lives. The central platform for this is the UNIQA QualityPartnership, which has been a significant impetus for the success of the last decade and has been confirmed for years with top ratings in customer satisfaction.  
**10 years of UNIQA.”**

**Andreas Brandstetter**  
Vice Chairman of the Management Board

warnings, all important information about contract data or payment processes is available here. The TopConto also offers financial advantages: only one booking per month, an attractive 5% multi-policy bonus and the elimination of partial payment fees are the most important advantages. Changes that affect premiums are regularly communicated to customers via myUNIQA.at or by mail.

#### ■ Sympathetic UNIQA

The fact that customer satisfaction is an essential goal for UNIQA is proven by more than just the company’s continuous product innovations and attractive service offerings. Renowned market research agencies carry out annual surveys on UNIQA’s image, in which the company regularly achieves top ratings in familiarity with the company and brand as well as in matters of customer satisfaction.

Austrian insurance customers have considered UNIQA to be the leading company in the areas of sympathy, innovation, service quality, company loyalty, brand loyalty and brand value for years. UNIQA likewise achieved the highest values across all insurance sectors in answer to the question of which provider customers would choose when taking out a new policy.

UNIQA was able to once again confirm its leading position in the area of customer satisfaction in 2009. UNIQA was again chosen as the top company among Austrian insurers by 56% of the population. The company received top marks for company loyalty (53%), above-average service quality (54%), sympathy (44%) and innovation (33%).

- **Recognition with the AssCompact Award:** UNIQA won this award in the life insurance category in 2009. Above all, the quality of information provided prior to conclusion of the contract was instrumental in obtaining this honour.
- **Recipient of the RECOMMENDER award:** As recognition of exceptional service and high brand loyalty, UNIQA was honoured with the RECOMMENDER award. This award acknowledges the willingness of customers to recommend a company or a product.
- **Participation in the GEWINN trade fair:** With a modern fair booth and a qualified team of experts, UNIQA again presented its high competence in all insurance and pension matters in autumn 2009 to roughly 14,500 visitors at the European trade fair for capital investment in the Vienna Congress Center.
- **Focus on nursing care provisions:** As a leader in innovation, UNIQA is well prepared for the growing interest in private nursing care provisions, a topic of increasing importance for 83% of the Austrian population, with our innovative nursing care offering “Care & Forward-thinking”.
- **VitalTour 2009:** As in previous years, the UNIQA VitalTour 2009 of the VitalClub is an extensive tour providing information, entertainment and action revolving around all aspects of health, fitness and future provisions. As part of the tour, customers had the opportunity to win an activity day with head coach Stephan Eberharter.



# Processes & Products

## Reacting Flexibly to Customer Needs

Continuous product development and custom-tailored service for its customers are key success factors for UNIQA. Modern information technology and innovative tools support both customers and advisors.

### ■ **Product innovation: state-of-the-art**

UNIQA is the leading Austrian insurer in all sectors – whether property, health, casualty or life insurance. UNIQA regularly develops and launches new, innovative products that address recent market trends and are therefore optimally adapted to the current customer needs.

### ■ **FlexSolution – individual and flexible insurance package**

The FlexSolution product, which was brought onto the market in 2008, was the first product in Austria to combine classic and unit-linked life insurance within a single contract, allowing it to be individually adapted to the customer's life situation. The weighting of the guarantee portion and the yield-oriented investment varies according to the investor's wishes. Through this unique flexibility, customers have the ability to redefine and adapt the policy to their specific personal needs and goals even during the term of the contract for every phase of their life.

Three basic insurance packages are available for beginners, security-conscious individuals and families. However, customers can also individually assemble their own personal insurance package. Supplemental components round out this personal package: premium exemption in event of occupational disability, occupational disability pension, life insurance, dread disease (insurance for severe illness), special class treatment after accidents or special class treatments after accidents and severe illnesses. In addition, the take-a-break option (interruption of premium payments) as well as an upgrade option for life insurance and dread disease are also available. This allows the investor to financially cover himself and his family with more than just basic insurance.

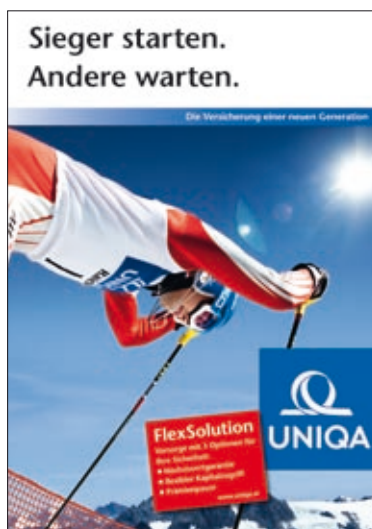
### **FlexSolution – advantages at a glance**

- Combining the advantages of two worlds – guaranteed benefits with higher earnings opportunities
- Flexible splitting of the premium between the guarantee portion and yield-oriented component
- Guarantee portion: option to choose between classic (minimum interest plus profit sharing) or more heavily yield-oriented investment
- Yield-oriented component: Option to choose from three expertly managed portfolios (stock portions from 20% to 100%) or over 150 individual funds of internationally renowned capital investment companies
- The opportunity to make changes to all choices at any time
- Individual term and withdrawal structuring

The product has been received very well thanks to its flexibility and the combination of two investment worlds. Since its introduction, an impressive 20,000 FlexSolution policies have been concluded. A similar product is also offered by our partner, Raiffeisen Versicherung, in the form of "My flexible life insurance". This product also flexibly and individually combines classic and unit-linked life insurance.

### ■ **FlexProtection – individual, guaranteed investment**

An interesting option for guaranteed investment for both yield-oriented and conservative investors exists in the form of the FlexProtection product with the versions "basic" and "85". Customers profit here from either a savings contribution guarantee or an 85%-of-peak-value guarantee. The contributions



Individually tailored to each phase of life: with the innovative FlexSolution, UNIQA is a leader in the area of life insurance.



SafeLine – the first insurance that can save lives.

of the customers are individually invested in a yield-oriented, actively managed umbrella stock fund and a conservative bonds fund in accordance with the contract term, the desired guarantee type and the capital market situation. For the first time, this policy incorporates daily calculation of the current weighted value for every single contract portfolio.

#### ■ Raiffeisen PersonalProtection – life and casualty insurance in one

Within the framework of personal provisions for the future, financial security in old-age stands clearly in the foreground. However, securing the present should not be allowed to fall entirely into the background. Unexpected events such as accidents or illnesses can tear down the foundations of financial security. To counteract the resulting problems, Raiffeisen Versicherung offers a combination of health and casualty insurance within the scope of Raiffeisen PersonalProtection. In the life insurance portion, the type of survival protection can be freely selected, and in the casualty insurance, customers can freely select the individual and casualty variants as well as casualty insurance for adolescents.

#### ■ UNIQA SafeLine – innovative automobile insurance with added value

In several hundred responses after accidents, emergencies, breakdowns and thefts, the innovative automobile insurance product SafeLine has helped customers in wide-ranging ways. This unique product combines numerous safety benefits with a rate that depends on the annual driving distance. The comprehensive safety system uses a GPS unit with crash sensor that is invisibly installed in the car. In event of a moderate to severe collision, this unit sends an alarm as well as the accident location to the dispatch centre (ÖAMTC). With an emergency button, which is positioned within the car as desired by the owner, the driver can also trigger the alarm independently, for instance in the case of a health emergency or breakdown. Once

the alarm signal is received, the dispatch centre can immediately contact the driver. If this is not possible, for instance due to unconsciousness, the dispatch centre immediately organises the necessary aid. In addition, the CarFinder can locate and secure the vehicle after a theft.

However, the product also offers important economic advantages: the premium size is based on the number of kilometres driven and the types of roads taken, meaning that both light and heavy drivers profit from this innovative package – light drivers receive a discount of up to 25% on their liability and comprehensive premium; heavy drivers, on the other hand, enjoy a safety discount on comprehensive and automotive casualty insurance. Customers can view the collected data at the customer portal myUNIQA.at, which also represents a

#### SafeLine – safety and premium savings

- GPS unit in the vehicle allows recording of the annual distance driven and increases safety in emergencies
- Premium is based on the kilometres driven and road types travelled
- As much as 25% premium savings
- Environmentally friendly as an incentive to reduce CO<sub>2</sub> emissions
- A crash sensor detects moderate to severe accidents and alerts the dispatch centre
- Emergency button for medical emergencies, breakdowns and other threatening situations – message goes to dispatch centre
- CarFinder feature facilitates recovery after theft
- All safety services also work outside of Austria

At home and happy – UNIQA's innovative package  
for insuring your home.



valuable information source on their annual driving distance and CO<sub>2</sub> footprint. With this product, UNIQA has established a clear competitive advantage in Europe. Over 15,000 customers have already chosen this attractive product.

#### ■ Numerous special offers for young and old

UNIQA also has other ways of offering special extras to various customer groups in the interests of traffic safety. For example, the UNIQA driving education package supports young people and new drivers: within the framework of this package, beginning drivers are reimbursed for the additional costs of the multi-phase education if they remain claim-free for three years. UNIQA also offers its regular customers the ÖAMTC driver safety training at discounted prices. In the area of two-wheel vehicles, riders receive a premium reimbursement of €35 after three years without accidents upon acquiring a new moped operating license. If a customer successfully completes one of the special braking technology driver safety training courses within the scope of the 2009 motorcycle offensive of the Federal Ministry for Transportation, Innovation and Technology, UNIQA helps with the cost of a new motorcycle registration by exempting the customer from premium payments for the first two months.

In environmental matters, UNIQA offers a comprehensive insurance programme for solar systems for electricity production (photovoltaics), utility water heating as well as room heating (solar thermal) in the form of LUMIT solar system insurance. This customisable and modular solution is focused on the customer's needs – for private or commercial operators as well as installers and plant providers.

Adapted in 2009, burial costs insurance guarantees financial support to those left behind and, if necessary, also transportation or repatriation of the deceased. UNIQA takes over the costs at up to six times the respective death benefit – up to a maxi-

mum of €30,000. The insurance protection is lifelong, starting on day one.

#### ■ UNIQA legal hotline

A special service in the area of consulting is offered within the framework of legal expenses insurance in the form of the UNIQA legal hotline, which customers can call on business days between 9:00 am and 8:00 pm for legal advice. A total of 28 top law offices were obtained as partners for this hotline to assist the UNIQA customers with their issues.

#### ■ Home & happiness – comprehensive insurance protection for renters and homeowners

Since 2009, UNIQA has offered custom-tailored insurance protection for renters and homeowners in a new format with many additional components. The new product includes three benefit packages for target groups with varying needs – from price-conscious (compact) to safety-conscious (optimal) or all

#### Home & happiness: well insured within your own four walls

- Three benefits packages – compact, optimal and premium
- Custom-tailored insurance protection through the option of expansion with additional modules
- Only from UNIQA: do-it-yourself coverage for damage caused to electricity, water or gas lines by homeowners
- New features also included within the base coverage
- Additional modules based on the customer's living situation



"The innovative strength and clear customer focus of the UNIQA Group have been decisive factors in the development of the European insurance market over the last ten years. New products such as FlexSolution and SafeLine were unique milestones in our industry.  
**10 years of UNIQA."**

**Karl Unger**  
Member of the Management Board

the way to customers with the highest quality demands (premium).

Significant coverage extensions in all three packages make this home insurance policy an extremely attractive product. For example, UNIQA's exclusive do-it-yourself coverage for damage caused by the homeowner to electricity, water or gas lines was included, the basic catastrophic coverage was increased and coverage was also added for implosion, scorching and smouldering damage. Renters and homeowners enjoy solid and comprehensive protection thanks to additional versatile features, such as expanded, worldwide private and sports liability insurance, insurance protection for moving as well as building and property liability insurance. Depending on the customer's living situation, the contract can be expanded with additional modules – on anything from swimming pools to computers, trips and transportation or even environmental and building shell protection.

#### ■ **Special class customers get the most for their hospital bills**

Various levels of coverage offer special class customers the best treatment and freedom from financial stress during hospital stays. With the MedUNIQA card introduced in 2008, over half a million customers now hold their "ticket" for a special class of treatment and are also eligible to receive extensive information on a wide range of health-related topics. The UNIQA medication compass and hospital compass are useful aids in all matters to do with medications, hospitals and their specialities as well as medical institutions. In addition, the MedUNIQA card can be expanded into a card for storing diagnoses for seamless documentation of a customer's personal health history. The card can even so be used as an emergency card by storing important information such as advance directives or family contact persons.

#### ■ **Private supreme – still on top**

In the area of private health insurance, the product Private Supreme is an ideal combination of excellent health insurance, effective preventive measures and useful assistance services. This policy covers the key areas of medical treatment, future provisions and fitness. The insured can make use of a biannual VitalCheck, which encompasses informative examinations at the highest medical level. A personal VitalCoach works with the insured on matters of fitness and creates an individual training plan based on a FitnessProfile. If a hospital stay becomes necessary, the customer enjoys all the advantages of a private patient. The decisions regarding medical treatment remain entirely within the hands of the insured. For example, UNIQA takes on the costs for out-patient medical treatment, special services and prescribed medications. Medical questions are answered around-the-clock by the team of physicians at UNIQA's Medical CallCenter. Even in event of traumatic experiences, such as developing cancer or the death of a family member, UNIQA stands by its customers and organises psychological care.

**Finanzamtsbestätigung**

Finanzamtsbestätigung für das Jahr 2007 PDF-Ansicht

Prämienvorschrift(en) für Ing. Max Muster Geburtsdatum 01.05.1971

Polizzennummer	Vertrag	Versicherungsbeginn	Versicherungsende	vorgeschriebene Prämien
30/12345678-1	LEBEN	01.01.2002		207,01
Zu diesem Vertrag wurden Prämienrückvergütungen gewährt, die gegen die vorgeschriebenen Prämien aufgerechnet wurden.				
30/87654321-1	LEBEN	01.01.1900		207,99
Gesamt:				415,00

STARTSEITE | IMPRESSUM | RECHTLICHE HINWEISE & ERKLÄRUNGEN

© 2005 BY UNIQA GROUP AUSTRIA

Customers can find all information on their contracts and transactions at myUNIQA.at, day or night.

### ■ First Care – private health insurance for young people

With First Care, UNIQA offers a private health insurance policy for children and young people with automatic adaptation to growing insurance needs as life progresses. Up to the age of twelve, UNIQA covers the full costs for an accompanying person in all Austrian hospitals and public hospitals in Europe. For ages twelve to 18, First Care covers special class treatment for the child in a two-bed room for accident-related hospital stays. Upon reaching adulthood, UNIQA covers all additional costs for special class treatment in the hospital after an accident as well as for many serious illnesses.

### ■ Nursing care insurance even at a young age

In the area of nursing care insurance, UNIQA now offers an inexpensive entry option at a young age – because the earlier the insurance is purchased, the less expensive the premium. This allows sufficiently high coverage for possible nursing needs in the future to be acquired for even relatively low payments. Naturally, UNIQA also offers older people the option of concluding policies for nursing care coverage.

### ■ UNIQA as specialist in art insurance – optimally insured collector pieces

UNIQA offers an attractive niche product in the form of art insurance – alongside Austrian museums, galleries and other cultural institutions, the collections of private persons are also increasingly being insured. In addition to insurance protection, UNIQA also offers consulting on the presentation of the collection pieces as well as support in preservation and restoration matters. In the event that a valuable piece is stolen, UNIQA is also on hand with advice and assistance. Founded in 2005, the UNIQA ArtCercle offers its customers exceptional glimpses into the world of the arts at regular events of interest to more than just art collectors.

### myUNIQA.at – central information and contact platform for customers

- ☐ All information on contracts, payments and contacts just a click away
- ☐ Mobile benefit information in event of a loss
- ☐ Customer-friendly design
- ☐ Intuitive usability

### ■ Focus on customer service

As a service provider, the central focus of the UNIQA Group is naturally on optimal and speedy customer service. State-of-the-art information technology and intuitive usability are the rule for all offers: from rapid and competent processing of inquiries and claims to the record speed of 48 hours for issuing policies and the most diverse and efficient information options available to customers. myUNIQA.at or the UNIQA medication compass are successful examples of this. As of 2010, UNIQA will also be one of the first insurance companies to execute all payment transactions in compliance with SEPA (Single Euro Payment Area) with the European debit order. It also helps that all incoming mail has been digitised and internally distributed electronically at UNIQA since May 2009.





Thanks to the development of an efficient online lawyer's tool, the communication between lawyers and insurance companies takes place more quickly.

### ■ myUNIQA.at – the 24/7 online service

The customer platform myUNIQA.at contains all important information on all contracts and transactions of a customer. Day and night, customers have access from home – for a glance at the contract overview and current payment plans or to contact their personal representative. The confirmations of premium payments required by the tax office are also available online via myUNIQA.at, and the portal is also the right place for submitting complaints and suggestions. UNIQA also regularly sends out newsletters with information on new products or campaigns via this platform. Over 130,000 customers already make use of this attractive and convenient offer.

One new service from UNIQA is mobile benefit information in case of a loss – assuming that the customer is registered at myUNIQA.at. In this case, the insured will be immediately informed by SMS or e-mail about the current processing status – for instance about the receipt of the loss form or transfer of the loss amount.

### ■ UNIQA initiates innovative lawyers' portal

UNIQA developed an attractive new online tool for lawyers in 2009. In cooperation with ARCHIVium and TOGETHER, UNIQA brought to life this new platform to ensure more efficient and legally secure communication between lawyers and insurance companies. The innovative system is being integrated into the lawyers' software "Electronic Legal Correspondence" (German: Elektronischer Rechtsverkehr – ERV) that was introduced in 2007 as a mandatory solution for communication between courts and lawyers or notaries. For customers, this innovation from UNIQA means accelerated claims processing with increased data security, for lawyers, it means simplified and efficient case processing and for the participating insurance companies, it means optimised processing and faster communication.

### ■ Efficient customer relationship management with U.CIS

As the basis for optimal customer loyalty, the UNIQA Customer-InformationSystem (U.CIS) was implemented already in 2006 to depict a full view of the data on every insurance customer. The system comprises multiple tools for appropriate customer support – the customer compass, evaluation tools for sales campaigns, direct policy issuing and a scheduling system are just a few examples.

The clearly organised customer profiles allow agents to immediately identify opportunities for customised and risk-appropriate premiums as well as the cross-selling potential of the individual customers. This lays a foundation for better service quality and active customer loyalty measures. This makes U.CIS a valuable instrument for sales and customer policy that secures critical advantages for the Group in working the market and for customers in terms of needs-based and high-quality support.

# Group & Profit

## Growth on a Solid Foundation

Thanks to the consistent implementation of its internationalisation strategy, UNIQA is already present today in 21 markets in Europe, including the countries of Central, Eastern and South Eastern Europe. This gives the Group a broad risk spread that strengthens both its position and its autonomy. At the same time, the premium growth resulting from the expansion in recent years forms a solid basis for the UNIQA Group's long-term earnings power.

Despite the exceptionally uneasy economic environment in 2009, UNIQA remained true to its strategy of actively working the markets of Central, Eastern and South Eastern Europe. The low insurance density and penetration of this region as compared to Austria offer considerable medium- and long-term potential for premium and profit growth – setting aside the current economic setbacks.

### ■ Continued push toward internationalisation

As one of the key market players in Central, Eastern and South Eastern Europe, the UNIQA Group now holds over 15 million contracts. 21 markets between the Adriatic and the Baltic, between Lake Constance and the Black Sea are served today by a total of roughly 22,000 employees of the UNIQA Group and its partners.

The countries in Central Eastern Europe (CEE) as well as the Eastern Emerging Markets (EEM) have made significant contributions to these impressive numbers for years. In 2009, these regions were responsible for 20.1% of the total premium volume of the UNIQA Group and 36.8% of the existing insurance contracts. Just five years ago, these values were at 10.1% and 24.9%, respectively.

With inclusion of the profitable insurance niches held in Germany, Switzerland, Liechtenstein and Italy, the share of international premiums within the entire Group exceeded 34.6% in 2009. Continuously increasing this value remains an important goal for UNIQA. The Austrian market remained a firm foundation for the Group with a rise in premium revenue by 4.9% to €3.8 billion and a share in Group premiums of 65.4%.

### Growth in Eastern and South Eastern Europe in 2009

- Significant premium increases in Slovakia, the Czech Republic, Poland, Serbia, Montenegro, Croatia and the Ukraine
- Market entrance into Russia through founding of the Raiffeisen Life insurance company in Moscow
- Takeover of a majority of the Albanian Sigal Group with presence in Kosovo and Macedonia
- Opening of new head offices in Budapest, Podgorica and Sarajevo
- Intensifying the cooperation with Veneto Banca in Italy

### ■ Sigal Group – majority takeover of the market leader in Albania

UNIQA was able to further strengthen its position in 2009 within South Eastern Europe by taking over a majority share of roughly 68.7% in the Albanian insurance company Sigal, a successful cooperation partner with UNIQA since 2007. The transaction was closed at the end of 2009 after all required approvals were granted.

Founded in 1999 as the first private insurance company in Albania, Sigal successfully established itself as the market leader with a most recently determined market share of 33%. In 2009 alone, the company increased its premium volume in Albania to €19 million, which corresponds to an increase in local currency by 30%. In addition to the home market of Albania, Sigal also works in the markets of Kosovo and Macedonia, where it last year earned premiums of €7 million and €6 million,



Since September 2009 the employees in Sarajevo have been working in a lovingly restored, historic student dormitory.

### The Sigal Group at a glance

- Founded in 1999
- Market leader in Albania with a market share of 33%
- Subsidiaries in Kosovo and Macedonia
- Premium volume in 2009: €32 million
- 300,000 customers
- 200 branch offices
- Roughly 370 agents
- Successful start to the integration with the UNIQA Group

respectively. Sigal serves over 300,000 customers and employs 320 regular staff.

Totalling roughly 7.5 million residents with below-average insurance density and penetration, Albania, Kosovo and Macedonia harbour interesting potential for the UNIQA Group. For example, private life insurance policies have only been offered in Kosovo since 2008.

#### ■ Successful market entry in Russia

The UNIQA Group also set foot in the Russian market in 2009 as part of its expansion strategy. The newly founded Raiffeisen Life insurance company now offers custom-tailored life insurance policies in this country that were developed in cooperation with ZAO Raiffeisenbank. Thanks to the well-established "Raiffeisen" brand, which is strongly associated with trust, the strategic partnership with this leading Austrian bank group has proven itself exceptionally well here. There are 37 employees operationally active in Russia, and the UNIQA products are sold in over 200 bank offices throughout Russia. The bank assurance

products have also been specially adapted to the country's needs and opportunities.

The newly founded company profits equally from the product and sales experience out of Austria as well as in the Central and Eastern European subsidiaries thanks to its full integration within the UNIQA Group. The premium potential is exceptionally high – currently an average of only €183 in insurance premiums are paid per person per annum by the 142 million residents of Russia. In Austria, this figure is €1,935.

#### ■ New headquarters for UNIQA Osiguranje in Sarajevo

On 24 September 2009, the Bosnian company UNIQA Osiguranje moved into its new home in the city of Sarajevo. The former student dormitory built in 1891 was renovated while keeping the original facade and outfitted according to modern office standards. The three floors with a total of 1,351 m<sup>2</sup> now offer space for 91 employees to work.

Founded in 1997, the Bosnian subsidiary of UNIQA now boasts four regional branches (Sarajevo, Tuzla, Bihać and Banja Luka), four service centres and 30 offices throughout Bosnia and Herzegovina. With a market share of 10%, the company primarily offers a number of life insurance variants and earned a premium volume in 2009 of over €16 million. This places the company in fifth place among the 15 insurance companies active in Bosnia and Herzegovina. In addition, UNIQA Osiguranje d.d. was recognised two years running with the titles Superbrand and Business Superbrand as a leading insurance brand in the country.



Bogdan Wenta, the trainer of the Polish men's handball team is one of the new faces of UNIQA's advertising campaigns. He can be seen, amongst others, in advertisements for the new UNIQA Bonus Club in Poland.

## Market review 2009

- Credo-Classic in the **Ukraine** celebrated the 15<sup>th</sup> anniversary of its founding on 10 February 2009. As part of the formal celebrations, the company received an award from the national insurance association for its major contributions to the development of the Ukrainian insurance industry. While the Ukrainian market shrunk by 25% in 2009, the business of the UNIQA Group grew by over 50% in the local currency.
- In **Switzerland**, UNIQA concluded an interesting contract with the United Nations. The package includes supplemental health insurance for 5,000 persons in the Geneva UN organisations with an annual premium volume of €4.5 million.
- In **Poland**, UNIQA was able to win over a well known face from the world of sports as an advertising spokesperson: Bogdan Wenta, trainer of the national men's handball team now personifies UNIQA in Poland. Among other products, Wenta advertises the new UNIQA Bonus Club – a customer loyalty tool unique to Poland that already has a membership of 16,500 customers. In implementation of Group standards, 42 Polish branches were branded in compliance with UNIQA rules in 2009 and another 18 branches in the UNIQA design were opened.
- The roadshow of the **Croatian** UNIQA osiguranje in Zagreb was also an opportunity to celebrate the tenth birthday of the UNIQA brand in the presence of the Croatian CEO, Saša Krbavac, as well as Austrian Board Members Konstantin Klien and Gottfried Wanitschek. 300 employees as well as the Croatian ad spokesperson Slaven Bilic took part in this event. Donations were also collected for children suffering from cancer.
- In **Serbia**, UNIQA osiguranje was recognised for the second time by the Serbian national bank as the most reliable insurance company in claim processing. The reliability in claim processing serves as the overall most important criterion in the evaluation of insurance companies.
- In October, the **Montenegrin** UNIQA osiguranje participated in the 12<sup>th</sup> Car Show in Budva. Alongside 35 exhibitors from Montenegro and Serbia, UNIQA presented its automobile insurance products with great success. The launch of the new health insurance product IMPULS also took place in Montenegro in 2009.
- The Group company in **Liechtenstein** was able to further expand and secure its good market position in the Swiss market as an art insurer. The 17-person team was also pleased by the move into an attractive new brick building of Raiffeisen Bank (Liechtenstein) AG.
- After the successes in Austria, the proven UNIQA severe weather warning service was also introduced in **Hungary** in 2009. The same is true of SafeLine, the insurance product that can save lives. The new UNIQA headquarters in Budapest was formally dedicated on 15 December 2009.
- Like the QualityPartnership in Austria, the UNIQA Group also successfully employs **innovative customer loyalty programmes and tools** in other countries, such as the UNIQA Bonus Club in Poland or the severe weather warning service in Hungary.





"A look back on the last ten years confirms our strategy of international expansion. Over 15 successful acquisitions in 21 markets, greatly increasing the number of customers and premium volume as well as a massive increase in profits – all despite the setbacks of the past two years. This in particular demonstrates that the ever-widening orientation of our Group represents a critical advantage. We will further expand our financial strength and earning power on this basis in the future.  
**10 years of UNIQA."**

**Hannes Bogner**  
Member of the Management Board

## ■ Two new brand insurance programmes in Germany

Mannheimer Krankenversicherung AG (MKV), known on the German market particularly for its highly flexible and feature-rich full insurance policies, launched two new product programmes in 2008 and 2009: MENTOR® UNFALL and HUMANIS® TAGEGELD. While MENTOR® UNFALL covers accidents as well as infections, femoral neck fractures and impaired consciousness in the second half of life, HUMANIS® TAGEGELD secures attractive, long-term additional income in the event of nursing care as of care level II. Both products were received very well by the market.

Purchased in 2004 by UNIQA Beteiligungs-Verwaltungs GmbH, the MKV company was sold back to Mannheimer AG Holding in April 2009 for a price of €23 million, thus re-integrating it into the Mannheimer Group. On 30 September 2009, the company's equity base as well as its competitive position were additionally secured with a capital increase of €7 million.

## ■ "Dolce Vita" with Veneto Banca

The position of the UNIQA Group in Southern Europe has been strengthened during the reporting period through the extension and intensification of the cooperation with the Veneto Banca Group in Italy. In this context the Milan-based subsidiary, UNIQA Previdenza, acquired 90% of the share capital of UNIQA Life S.p.A. The new, exclusive rights to Veneto Banca's sales cooperation with insurance companies are also linked to this company. The new subsidiary will focus on bank sales while UNIQA Previdenza will manage the business through traditional sales channels.

The Veneto Banca Group is organised as a cooperative and has further expanded its traditionally strong presence in Northern Italy during recent years. The company has also intensified its presence in Southern Italy as well as Eastern Europe, including Romania, Moldavia, Croatia and Albania. Overall, the Group has access to a network of roughly 415 branches and employs roughly 4,500 staff.

To date, the UNIQA Group has been represented in Italy by three companies covering the entire insurance spectrum. In addition to the life insurer UNIQA Previdenza in Milan, there are also the health insurer UNIQA Assicurazioni, also at home in Milan, and the property insurer UNIQA Protezione in Udine. The three companies employed 261 staff as of the end of the year and earned a premium volume in 2009 of €384 million. Roughly €247 million or over 64% came from the area of life insurance. The insurance policies are sold through free and exclusive agents, brokers and the branch offices of the Veneto Banca Group.





Alongside Konstantin Klien at the roadshow in Zagreb was Slaven Bilić, a national football player and UNIQA advertising icon in the Croatian market. The event was also an occasion to celebrate UNIQA's tenth anniversary.

#### ■ “Faces for UNIQA” united in Vienna

Since the introduction of the UNIQA brand in the year 1999, the Group has relied on partnerships with successful sports personalities to improve its recognition and image. This strategy was expanded to the new markets as part of the international expansion. UNIQA has now entered into advertising partnerships with locally known and well-liked athletes in almost every region in which the Group is active. In 2009, UNIQA invited eight of these personalities to Vienna to exchange ideas and participate in a media-focused presentation. In attendance were ski racers Stephan Eberharter, Benjamin Raich and Marlies Schild from Austria, Veronika Zuzulová from Slovakia and Ivet Lalova, world class sprinter from Bulgaria. Other participants at the highly regarded and well attended event included Krisztián Pars, hammer thrower from Hungary, Aleksandar Đorđević, basketball legend from Serbia, and Bogdan Wenta, trainer of the Polish national men's handball team.

#### ■ EBRD supports continuous internationalisation

The internationalisation of the UNIQA Group is actively promoted by the European Bank for Reconstruction and Development (EBRD), which expanded the framework agreement concerning the proven cooperation extending back to 1998 from €70 million to €150 million in November 2007. This provides a significantly expanded financial scope for acquiring minority investments by the EBRD in existing UNIQA subsidiaries in Central and Eastern Europe up until the end of 2017.



As in Austria, the UNIQA brand is represented in growth markets of Eastern and South Eastern Europe primarily through partnerships with high-performance athletes. One very successful example of this is the cooperation with the Slovakian ski racer Veronika Zuzulová.

#### ■ Ongoing process optimisation continued

To promote the sustained expansion of the Group by constantly increasing its earning power, UNIQA started what is already the Group's third profit improvement programme in the year 2007. The goal of the programme was and is to achieve a significant improvement in the profit on ordinary activities during the time period 2007–2010. As part of the comprehensive and specific measures, the claim and cost ratios should continue to be clearly reduced, structures should be compressed, redundancies within the Group eliminated and certain tasks cost-effectively outsourced to international Group companies. Due to the success of these optimisation measures, UNIQA continued implementation of this programme again in 2009, although the specific target values were adapted to reflect the current conditions.



National and international advertising partners from the world of sports met with the media in Vienna.

#### ■ Standard & Poor's again confirms A rating with stable outlook

The internationally recognised rating agency Standard & Poor's (S&P) renewed and confirmed the "A" rating for the UNIQA Group with a stable outlook in December 2009. The key rating factors and strengths of the Group once again impressed S&P, such as the significant competitive position as one of the market leaders in Austria and the impressive sales capacities. The successful bank assurance sales via the Raiffeisen banks were also emphasised, as was the organic growth in Central and Eastern Europe at above the market average.

The confirmation of the stable outlook was based on the expectation of a further improvement in the operational performance through the already successfully implemented and ongoing efficiency programme, leading S&P to expect a return to higher profits as of 2010. Additional reasons for the positive rating from S&P can be found in the continuously strong market position in Austria and the further growth potential in Central and Eastern Europe. In terms of developments in Eastern Europe, the rating agency attributed great importance to the "Preferred Partnership" with the Raiffeisen bank group.

# Staff & Partners

## Competent, Flexible and Committed

Motivated and committed employees and partners number among the key success factors for an insurance company like UNIQA. In order to guarantee first-class service to customers, the UNIQA Group relies on a broad range of education and training measures as well as comprehensive motivational initiatives. The result: a high level of professionalism, flexibility and mobility that has been decisive in establishing the Group as a leading player in Central and Eastern Europe.

### ■ GoAhead – focused promotion of mobility within the Group

Particularly in a growing international Group, one of the central tasks of human resources management is to ensure that the right employees are assigned to the right place at the right time. The GoAhead mobility programme of the UNIQA Group has made key contributions to accomplishing this goal. It enables temporary deployments of Austrian employees to international Group companies and, the other way round, brings foreign colleagues to Austria or other countries. In addition to the exchange of company-internal expertise, GoAhead serves to foster direct interpersonal networking, thereby strengthening a shared corporate culture. The programme is being constantly improved with new elements and made more efficient since it serves within the Group as both a recognition of achievements and a springboard to further career advancements. Introduced in the year 2003, GoAhead has been able to handle an impressive 467 participants from 17 countries in its seven years of existence. In the year 2009 alone, 147 employees took part in this initiative.

Over the course of the years, the programme was made more attractive in particular to employees with families. In 2005, the GoAhead Light module was introduced for short stays abroad. This was followed in 2006 by GoAhead Light Mentoring (international expertise partnerships). These two models provide stays abroad of only one to three months, while the “normal” foreign assignment ranges on average from twelve to 36 months. Roughly 73% of all participants in GoAhead have since opted for this shorter version.

### ■ Crossing borders – even during apprenticeship

International mobility at UNIQA starts already during apprenticeships. Since 2008, the Group combines the two-year training programme for young employees with a five-month internship at a UNIQA company abroad in the interests of further internationalisation. This is intended to promote mobility as well as to create a personal network. In 2009, six apprentices of the regional offices in Vienna and Upper Austria completed internships at Hungarian and Czech Group companies. In autumn of 2008, the programme was also expanded to include an apprenticeship in ExclusiveSales in order to offer the apprentices their first sales experiences in addition to specialised knowledge. Since it was introduced, 26 apprentices have taken part in this programme.

### ■ Maximum efficiency in personnel development and management

The merging of the operational human resources management and staff development of UNIQA into the service company UNIQA Human Resources-Service GmbH (UHRS) that took place in 2007 proved itself well during the reporting period. This step was taken in order to better coordinate the increasingly complex processes within a constantly growing Group in order to make them more efficient. Since its inception, UHRS has been centrally responsible for the organisation and execution of all processes in recruiting, training and education as well as human resources administration, guaranteeing the use of modern tools for employee training and management throughout the Group.



“UNIQA’s success rests on the shoulders of our extremely competent and committed staff and partners. Without their hard work and professional service, the expansion of the last ten years would have been inconceivable. Naturally, the comprehensive training and education opportunities and the positive working climate at UNIQA have also contributed, but our successful journey has been constantly driven by the many people working in and for the Group. Their commitment and knowledge also represent the foundation for our future.  
**10 years of UNIQA.”**

**Gottfried Wanitschek**  
Member of the Management Board

#### ■ Targeted fostering of high potential employees

One key focus in 2009 was the TalentManagement programme started in the previous year since UNIQA is striving to fill the majority of the many management positions of the rapidly growing Group from within its own ranks. For this purpose, talented individuals from Austria and the international companies put their management potential to the test within the framework of the DevelopmentCenter, a qualified monitoring process. The talented employees identified in this way receive individual development plans intended to transform the available potential into real skills and capabilities over the short or medium term. In Austria, 39 particularly talented employees took part in a DevelopmentCenter in 2009, 25 of whom qualified for their next management levels. In addition to further development of management talent, considerable value is also placed on promoting technical specialists. This satisfies the requirements for focused knowledge management in order to maintain qualified employees for UNIQA over the long term.

#### ■ Offers for in-house and field sales staff

The employee appraisals for in-house staff instituted throughout the Group in 2001 were also comprehensively continued in 2009. This instrument was implemented for salaried field sales staff last year for the second time and for the BrokerService for the first time with great success. The focus of the manager training for the salaried field sales staff in 2009 was placed on strengthening the function of the sales managers and their duties. The individual development plans introduced in 2007 for managers in new positions were continued in 2009.

#### ■ UNIQA Tyrol right out ahead

After the successful move to the newly furnished regional headquarters on the Bürgergarten grounds in Innsbruck, UNIQA Tyrol hired 45 new sales employees and 11 apprentices during the reporting period. In total, roughly 230 staff work in the new building, which also houses a ServiceCenter for customers that has been well received. About 250 customers and UNIQA partners are served there every day. With 550 regional employees and partners, UNIQA is an important employer in Tyrol.

#### ■ ExclusiveSales – the success story continues

In sales management, ExclusiveSales enjoys a special status in providing support to UNIQA customers. A series of informational and educational opportunities ensure that managers and employees in the field service and at the UNIQA GeneralAgencies are constantly kept up-to-date on the most recent developments, are supplied with professional expertise and maintain a high level of motivation. In implementation of the main strategic goals of the Group, the focus in the year 2009 lay on the area of “high-yield growth”. A particular emphasis was placed on the issues of “productivity”, “sales expansion” and “complete customers”.

Seminars on the various key topics were also offered again in 2009 within the framework of the Management Development Forum. The focus lay on targeted promotion and support of the respective seminar participants as well as resolving individual tasks with concrete practical examples.





Roughly 150 managers from the entire UNIQA family took part in the ManagerCircle in Bratislava in 2009. At this event, they were brought up to date on the current Group strategy and corporate plans by the Group Management Board.

#### ■ GeneralAgents always up-to-date

In order to ensure comprehensive information in agency sales regarding the development, strategy and products of UNIQA, the sixth UNIQA GeneralAgency Conference was held in Vienna in 2009. In total, more than 600 participants from Austria as well as interested representatives of GeneralAgencies in Slovakia, Bosnia, Poland and the Czech Republic learned first-hand about developments of recent months and the prospects for the future. At the same time, they shared extensive valuable details about product innovations and advertising options – eleven fair booths, topical forums and a podium discussion offered a broad platform for exchanging information.

Every year, the GeneralAgency Conference forms the high point of the initiatives for strengthening and expanding the GeneralAgency system of UNIQA, which was established in 1999 and has since proven itself across Europe. This Austrian system is becoming increasingly important to the entire Group. At the end of 2009, General and PartnerAgencies already existed at 284 locations within Austria.

The most important source of information and expertise for independent sales partners of UNIQA is the well organised GeneralAgencyAcademy. In addition to providing a basic education covering the most important UNIQA provision and risk solutions within the framework of the complete customer strategy, the academy also offers a wide range of in-depth seminars as a central education and training institution. These topics range from "Entrepreneurs & Executives" to "Product & Argumentation" and from "Sales & Professionals" to "Practices & Technology". The spectrum is rounded out by seminars specifically geared toward back office staff.



**Modern business world.** The UNIQA headquarters has been located at the Vienna UNIQA Tower for five years now. The building offers an ultra-modern work environment where the employees feel comfortable, making an important contribution to their motivation and productivity. In other locations as well, UNIQA strives wherever possible to achieve a contemporary design for its office spaces, such as at the Group's new locations in Prague, Budapest and Innsbruck.

#### ■ Special features for brokers

For brokers as well, UNIQA offers customised seminars for professional and personal development on a diverse and challenging spectrum of topics and issues. The UNIQA BrokerService, the largest partner to Austrian brokers, once again set the tone in 2009, and its offerings were well received within the industry.

One essential tool in the training of brokers is the Broker Academy, which was founded back in 1997 and has hosted events for more than 3,000 people, including 269 in the year 2009 alone. The wide range of topics extends from economics, finance and stock markets to personal fitness and mental training. The Broker Academy also offers regular events internationally, which have resonated well with brokers.

Brokers are electronically supported in their daily work by the UNIQA sales platform for brokers. Continuous expansions and optimisations of the system lay the foundation for effective work. For example, an online rate programme presents at a click the entire product portfolio of BrokerSelect, the exclusive product line for independent brokers. The generation of offers and submission of insurance applications can be performed quickly and easily with this system at the click of a mouse. In addition to electronic processing of commissions for business transactions, this system is also capable of electronically sending commission notes.

Special assistance services and service offerings, such as in connection with the TopPartnerCard, explicit service guarantees as well as an information system specially adapted to the individual needs of the brokers round out the offering for all independent brokers.

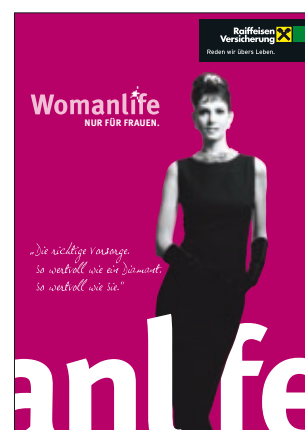




At the 2009 General Agency Conference in Vienna, over 600 participants came together at an informative event. In addition to topical forums and fair booths, networking was also on the agenda.



UNIQA offers efficient support for brokers with a separate online sales platform.



The "Womanlife" initiative addresses the importance of financial provisions for women.

### ■ Successful cooperation with banks promotes internationalisation

The "Preferred Partnership" between UNIQA and the Raiffeisen bank group in Central and Eastern Europe in existence since 2004 has proven itself well and is constantly being intensified further. In addition to this cooperation, which covers all insurance lines, another in-depth cooperation has existed since 2009 with the Veneto Banca Group in Italy, which is specialised in life insurance. Raiffeisen Versicherung functions here as a competence centre for the entire area of bank distribution within the UNIQA Group.

The partnership with Raiffeisen now extends to 14 markets and in addition to the sale of combined banking and insurance products is focused primarily on the successive introduction of capital-forming life insurance products in selected markets. The cooperation generates extensive synergies and advantages for both UNIQA and Raiffeisen.

Within the framework of an optimisation programme, Raiffeisen Versicherung established the prerequisites for an efficient and group-wide process management system during 2008 based on defined standards. The compliance with customer-oriented quality criteria as well as the achieved response and throughput times are constantly evaluated and analysed on the basis of key performance indices and improved through corresponding individual or general measures.

Since 2009, a cooperation has also existed in regard to UNIQA Leasing GmbH with Raiffeisen-Leasing GmbH, a 100% subsidiary of the Raiffeisen bank group. This group has been successfully active in Austria and abroad for 39 years, and its product range includes all types of automobile, movable property and real estate leasing as well as developer projects, green energy projects and extensive services. This cooperation generates more valuable synergies for UNIQA in the sales and product areas.

### ■ Klaus Pekarek is the new CEO of Raiffeisen Versicherung

Klaus Pekarek, born in 1956, joined the Management Board of Raiffeisen Versicherung on 1 July 2009, adding another member to the team surrounding Martin Sardelic. Born in Klagenfurt, this enthusiastic skier has a doctorate in law and began his career in 1981 at Raiffeisenlandesbank in Carinthia. He subsequently advanced to the management in 1988 and held the position of general director from 1993 to 2008. After his departure from Carinthia's Raiffeisenlandesbank, Pekarek worked as a consultant for RZB, among other employment. At Raiffeisen Versicherung, he shares responsibility for bank sales in Austria with Martin Sardelic.

### ■ Womanlife from Raiffeisen Versicherung, a provisions programme for women

The Womanlife programme initiated in 2003 by Raiffeisen Versicherung drew attention again in 2009 to the importance of financial provisions for women – a topic that has been rather neglected in the past. In addition to product advantages tailored specifically to women, the programme also includes workshops on sales advice, on supporting customer events and on sales campaigns for women as well as action plans for advisors at Raiffeisen banks, who are exclusively female in this context. The comprehensive offering for special women's provisions is currently the most extensive on the Austrian market. The "Circle Womanlife" was also brought to life at the end of 2005. This is an online platform that serves for sharing experiences and providing information to female advisors at Raiffeisen banks.

# Corporate Citizenship

## Full Awareness of Lasting Responsibility

As an insurance group of European scale, UNIQA is fully aware of its social responsibility. In order to make an appropriate contribution in this area, the Group places a particular focus on climate protection and sponsoring. UNIQA demonstrates its corporate culture of value orientation and broad-mindedness by supporting numerous projects in the areas of the environment, sports, arts and culture as well as in social issues.

### ■ Environmental protection initiatives

The [Raiffeisen Climate Protection Initiative](#) (RKI) called into being in 2007 with UNIQA as a founding member is conceived as a proactive answer to the environmental challenges of the future. The goals of RKI are to make a substantial contribution to climate protection, lay the groundwork for the greatest possible synergies between members of the RKI in the area of climate protection and raise public awareness of the topics of sustainability, climate protection, energy efficiency and renewable resources. Projects in the areas of “Energy and Transportation” and “Building and Renovating” as well as various campaigns serve these goals alongside active climate protection by the participating companies themselves. Recent activities included participation in the Fourth Raiffeisen Energy Conservation day in February 2010 and support for the “Car Fasting” campaign, which led to a reduction in the number of car trips and rethinking of people’s own mobility behaviour during Lent.

UNIQA has published the [UNIQA Climate Protection Manual](#) for its employees in order to communicate the objectives of the Raiffeisen Climate Protection Initiative as well as specific suggestions for reducing one’s climate impact. Many topics related to the environment are covered in this guide. For instance, it sheds light on the way buildings are constructed and used, on driving by car and daily office operations from an environmental perspective. The climate-related activities of UNIQA as well as all of its climate-friendly insurance products are also presented. Tips on reducing energy and resource consumption in the office and at home round out this comprehensive resource on climate protection.

UNIQA’s active commitment to climate protection was proven in February 2008 by the issuing of an EU [GreenBuilding](#) certificate for the UNIQA Tower. The tower recognised by the Austrian Energy Agency as an “energy-conscious new building” is the first new office building in Austria and one of the first

buildings in Europe to receive this certificate. Key factors for this recognition included the environmentally friendly heating and cooling system, which avoids significant CO<sub>2</sub> emissions through the use of geothermal heating and cooling measures as well as district heating and the significantly higher energy efficiency compared to typical glass structures. The UNIQA Tower also received the [Facility Award](#) from the Academy for Technical Building Furnishings in June 2008.

UNIQA evaluated [energy-saving measures](#) based on the guidelines of the Raiffeisen Climate Protection Initiative from economical and environmental perspectives for the hotel project being planned by Jean Nouvel on Vienna’s Praterstrasse. Numerous projects, such as energy pilings and heat pumps, systems for heat recovery from refrigeration, ventilation and climate systems as well as wastewater, solar collectors for hot water production, the use of well water for facade cooling and the installation of low-energy lighting systems are now being realised as part of this construction project.

### ■ Sponsoring in arts & culture, sports and social issues

In the year 2009 UNIQA continued implementation of its strategy for improving the Group’s level of recognition and positioning as a European quality brand with Austrian roots through a series of targeted sponsoring initiatives.

The [sponsoring highlight of the year](#) was insuring the trip of the panda bear Fu Long, born in the Vienna Zoo in Schönbrunn in 2007, to his future home in China. The cooperation between UNIQA and the Schönbrunn Zoo began even before that with an individual transport insurance policy for transporting both parents from their home to Vienna. UNIQA now also insured the transport of Fu Long by truck from the Schönbrunn Zoo to the Vienna-Schwechat Airport as well as the flight to China operated by China Air Cargo.



The Raiffeisen Climate Protection Day was held for the second time at the UNIQA Tower.



The little panda Fu Long is happy about his trip home to China. He was insured along the way by a custom transport insurance policy from UNIQA.



The illuminated manuscript on the life of Saint Wenceslas owned by UNIQA was presented on loan to the Austrian National Library as part of an exhibition from 26 November 2009 to 31 January 2010.



Around 1,000 art aficionados visited the eight exclusive events held by UNIQA ArtCercle in 2009.



UNIQA CEO Konstantin Klien and RZB Chairman Walter Rothensteiner present Caritas Director Michael Landau with a check for €70,000 for the "Mobile Caritas Hospice" initiative.

In the area of **cultural sponsoring**, UNIQA was once again one of the main sponsors of the Salzburg Festival and the Grafenegg Music Festival in 2009. Substantial support was also given to Seefestspiele Mörbisch and the Vienna State Opera House as well as the production of Verdi's "Rigoletto" at the Volksoper Vienna. Additional sponsoring contributions went to exhibitions at Austrian museums, including the Albertina, the Austrian Gallery Belvedere, the Kunsthistorisches Museum and the MUMOK. The highlight in 2009 of the UNIQA ArtCercle, a special programme for art-loving customers, was a preview two days before the opening of "The Age of Rembrandt" exhibition at the Albertina. The illuminated manuscript on the life and legend of Saint Wenceslas purchased several years ago by UNIQA was lent to the Austrian National Library for its exhibit "Wenceslas of Bohemia – Saint and Ruler". The UNIQA Group also sponsors various local artists and art initiatives in its international markets.

In the area of **sports**, UNIQA successfully continued its long-running partnership with the two skiing aces Benjamin Raich and Marlies Schild. The power pair of Austrian sports represents the ideal embodiment of the "new generation" for UNIQA, making them perfect advertising figures. The UNIQA initiative with the two athletes to promote the use of ski helmets and back protection was also continued in 2009.

A new partner was also obtained for Raiffeisen Versicherung in 2009 in the person of ex-skiing racer Matthias Lanzinger. Matthias Lanzinger will act not only as an advertising figure but will also be available at events as an ambassador for financial security. For example, as part of the Raiffeisen Security Check, he spoke about the importance of security within his own life and about the motivation to start his life over after his serious accident in March 2009.

Cooperation with renowned athletes in the Eastern and South Eastern European markets, such as with the Slovakian slalom

specialist Veronika Zuzulová, the trainer of the Croatian national football team Slaven Bilić, the Serbian basketball legend Aleksandar Đorđević, the Montenegrin water polo player Alaksandar Ivović and the Bulgarian world-class track and field athlete Ivet Lalova, also contributed to improving awareness of the successful UNIQA brand in this important region.

UNIQA is also sponsoring the national Special Olympic Games in summer 2010 in St. Pölten. Roughly 2,000 athletes will take part in this exceptional international event that is taking place within the framework of the global Special Olympics initiative. The Special Olympics were founded in 1968 by Eunice Kennedy Shriver and offer year-round training and competition opportunities in 26 different Olympic disciplines for more than 2.5 million children eight and older as well as adolescents and adults with mental disabilities from 180 nations around the world.

In the area of **social sponsoring**, in 2009 UNIQA once again donated a large amount together with Raiffeisen Zentralbank to the Mobile Caritas Hospice, making another important contribution to the care and treatment of people suffering from severe and incurable diseases within their familiar environments. The "Pink Ribbon" campaign was also supported again in 2009 as part of the fight against breast cancer and to raise awareness of prevention opportunities and the risks of the disease. Like many other buildings and sights throughout the world, the UNIQA Tower was once again blanketed in pink light on 1 October, World Breast Cancer Day. A breast cancer informational evening was also held at UNIQA Innsbruck on 8 October during the "Pink Ribbon" tour.

The UNIQA Group also supports various charitable initiatives in its international markets. The support for a special institute for children in Komanski Most in cooperation with the Montenegrin pop singer Sergej Četković, which was continued last year, is one example.

# UNIQA Shares

## UNIQA on the Capital Market

Within the continued turbulence on the capital markets, the UNIQA shares fell relatively far in value in 2009, contrary to the market trend. However, the interest of analysts and investors remained high.

### ■ International stock markets recover

At the start of the year 2009, the international stock markets were still heavily affected by the financial crisis. The stock prices fell worldwide, often reaching historic lows. Added to this were regular negative reports on the economic data as well as pessimistic predictions by economic research institutes. Nevertheless, the influence of the economic stimulus packages and government guarantees started by various countries in 2008 led to a slight market recovery toward the end of the first quarter. This then continued as the US banks published surprisingly strong figures for the first quarter of 2009. Another important contribution to the recovery came in the form of good economic data, particularly from the USA and China, and multiple reductions to the prime rates by the European Central Bank (ECB) also had a positive effect on the stock markets. The fact that the US Federal Reserve has kept its prime rate almost at 0% since the end of 2008 also had a similar impact.

Good mid-year results from US companies – including many banks – and the statement by the Chairman of the Federal Reserve that the American economy had probably survived the recession noticeably rejuvenated the stock markets in the third quarter. Economic data from many different nations that exceeded expectations also contributed to this development, and the announcement that the ECB would make additional liquidity available brought further positive support. Toward the end

of the year, the positive economic news spread, creating still more impulses.

To put it in numbers, the DJ EURO STOXX 50 that is representative of Europe grew by 16.9%, and the DAX also gained 19.8% in value. The European insurance stocks collected into the DJ EURO STOXX Insurance also exhibited a growth of 9.3%. In the Far East, the NIKKEI 225 exhibited a gain of 18.4%. Only in the USA were year-end losses to be seen. For instance, the DOW JONES INDUSTRIAL AVERAGE fell in value by 32.7% over the year 2009, the NASDAQ COMPOSITE declined by 13.1%.

### ■ Vienna Stock Exchange also recovers noticeably

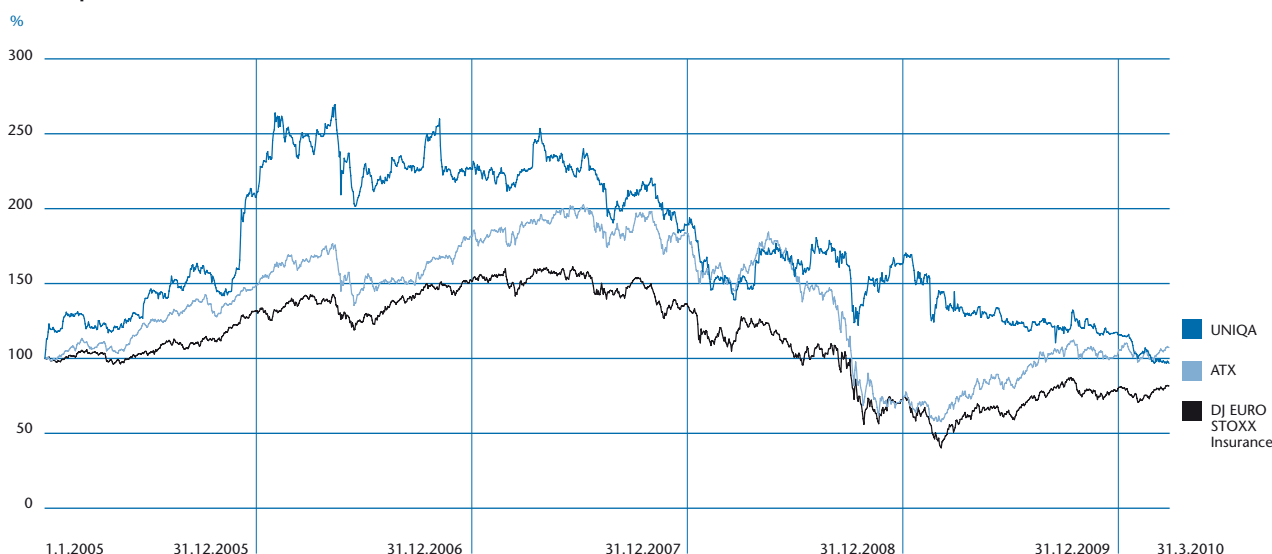
The Vienna Stock Exchange also gained significant ground in 2009. The leading index ATX (Austrian Traded Index) did fall back after a weak start to the year, reaching an annual low on 9 March of 1,455.95 points. This was followed, however, by a constant upward trend that reached an annual high of 2,752.39 points in mid-October – even with some volatility. After a slight consolidation, the ATX closed the year 2009 at 2,495.56 points, placing it 42.5% above the level at the end of the previous year. This places the index back at the level from the end of 2004. The market capitalisation of the Vienna Stock Exchange increased in an annual comparison by roughly €24 billion to €77 billion.

UNIQA key figures	2009 €	2008 €	2007 €	2006 €	2005 €
Stock market price of UNIQA shares as at 31 Dec.	12.97	18.06	20.95	25.09	23.40
High	18.86	21.46	28.10	29.86	23.65
Low	12.21	13.50	20.36	22.35	10.60
Average trading value/day (€ million)	0.5	1.0	3.4	4.7	3.1
Market capitalisation as at 31 Dec. (€ million)	1,855	2,378	2,509	3,005	2,803
Earnings per share	0.11	0.44	2.07	1.27	0.94
Dividend per share	0.40 <sup>1)</sup>	0.40	0.50	0.35	0.26

<sup>1)</sup> Proposal to the Annual General Meeting



## Development of UNIQA shares



### Information on UNIQA shares

Securities abbreviation	UQA
Reuters	UNIQ.VI
Bloomberg	UQA.AV
ISIN	AT0000821103
Market segment	Prime market of the Vienna Stock Exchange
Trade segment	Official trading
Indices	ATXPrime, WBI
Number of shares	142,985,217
Standard & Poor's rating	A, stable outlook

### UNIQA shares relatively weak

The UNIQA shares listed on the prime market of the Vienna Stock Exchange were not able to keep pace with this development during the reporting period and exhibited a continuous decline over practically the entire year. This was only interrupted in mid-October by a slight upward movement during which the price recovered slightly to reach €14.63. After starting the year €18.20, the price reached its annual low on 18 September at €12.21 and finished the year at €12.97, leaving it 28.2% below the value at the end of 2008.

### High interest from analysts

The transparent communication by UNIQA with analysts and investors across all information channels has resulted for years in increasing interest by the financial community. Once again in 2009, UNIQA was present at roadshows and investor conferences and took various meetings with investors. Multiple international investment banks and analyst teams continue to regularly monitor UNIQA and publish analyses of the Group.

Investment experts and analysts of the following companies are currently studying UNIQA shares:

- Erste Bank
  CA Cheuvreux
- UniCredit
  Société Générale
- Morgan Stanley

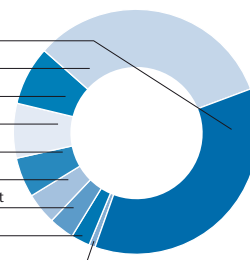
### Capital increase to strengthen the capital base

To strengthen its capital base in view of the continually high uncertainty surrounding global economic developments and the resulting volatility on the capital markets and to lay the groundwork for further strong organic growth, UNIQA Versicherungen AG executed a capital increase in December 2009 by the amount of roughly 8.6%. By partially utilising the capital approved at the Annual General Meeting, 11,312,217 new, no-par bearer unit shares with voting rights were issued, thereby raising the share capital to €142,985,217. The price per share was set at €13.26, the revenue from the capital increase therefore amounted to roughly €150 million.

### Shareholder structure of UNIQA Versicherungen AG

%

36.20%	Austria Versicherungsverein
	Beteiligungs-Verwaltung GmbH
32.82%	BL Syndikat Beteiligungs Gesellschaft m.b.H.
7.80%	Free float
7.15%	UQ Beteiligung GmbH
5.27%	RZB Versicherungsbeteiligung GmbH
4.37%	NÖ Landes-Beteiligungsholding GmbH
3.31%	Collegialität Versicherung auf Gegenseitigkeit
2.51%	Raiffeisen Centrobank AG
0.57%	Own shares





## Financial Calendar

□ 28 May 2010	1st Quarter Report 2010, Conference Call
□ 31 May 2010	Annual General Meeting
□ 14 June 2010	Ex-Dividend Day, Dividend Payment Day
□ 27 August 2010	Half-Year Financial Report 2010, Conference Call
□ 26 November 2010	1st to 3rd Quarter Report 2010, Conference Call

### ■ Shareholder structure slightly changed

The shareholder structure of the UNIQA Group changed slightly as a result of the capital increase. Austria Versicherungsverein Beteiligungs-Verwaltung GmbH now holds 36.20%, BL Syndikat Beteiligungs GmbH holds 32.82%, UQ Beteiligung Gesellschaft m.b.H. holds 7.15%, NÖ Landes-Beteiligungsholding GmbH holds 4.37%, Collegialität Versicherung auf Gegenseitigkeit holds 3.31%, RZB Versicherungsbeteiligung GmbH holds 5.27% and Raiffeisen Centrobank AG holds 2.51% of the share capital of the Group's holding company, UNIQA Versicherungen AG. Due to their voting commitment, the shares of Austria Versicherungsverein Beteiligungs-Verwaltung GmbH, BL Syndikat Beteiligungs Gesellschaft m.b.H. and Collegialität Versicherung auf Gegenseitigkeit are counted together. The portfolio of own shares fell to 0.57%, and the free float was also reduced slightly to 7.80%.

### ■ Investor relations – up-to-date information for the financial community

UNIQA keeps shareholders and the financial community as a whole consistently and comprehensively informed about the current company developments by utilising all modern communication channels. Annual, interim and quarterly reports as well as ad-hoc statements are published in German and English in printed form, by e-mail and online via the website [www.uniqagroup.com](http://www.uniqagroup.com). In addition, the investor relations team of UNIQA is always available for individual inquiries.