

■ Solid performance continued



9M 2010 results telephone conference

Vienna, 09 November 2010

Presenting Team and Topics

Presenting Team

- ▶ Martin Simhandl, CFO
- ▶ Peter Höfinger, Member of the Managing Board
- ▶ Roland Gröll, Head of Group Finance and Accounting
- ▶ Thomas Schmee, Head of Investor Relations

Topics

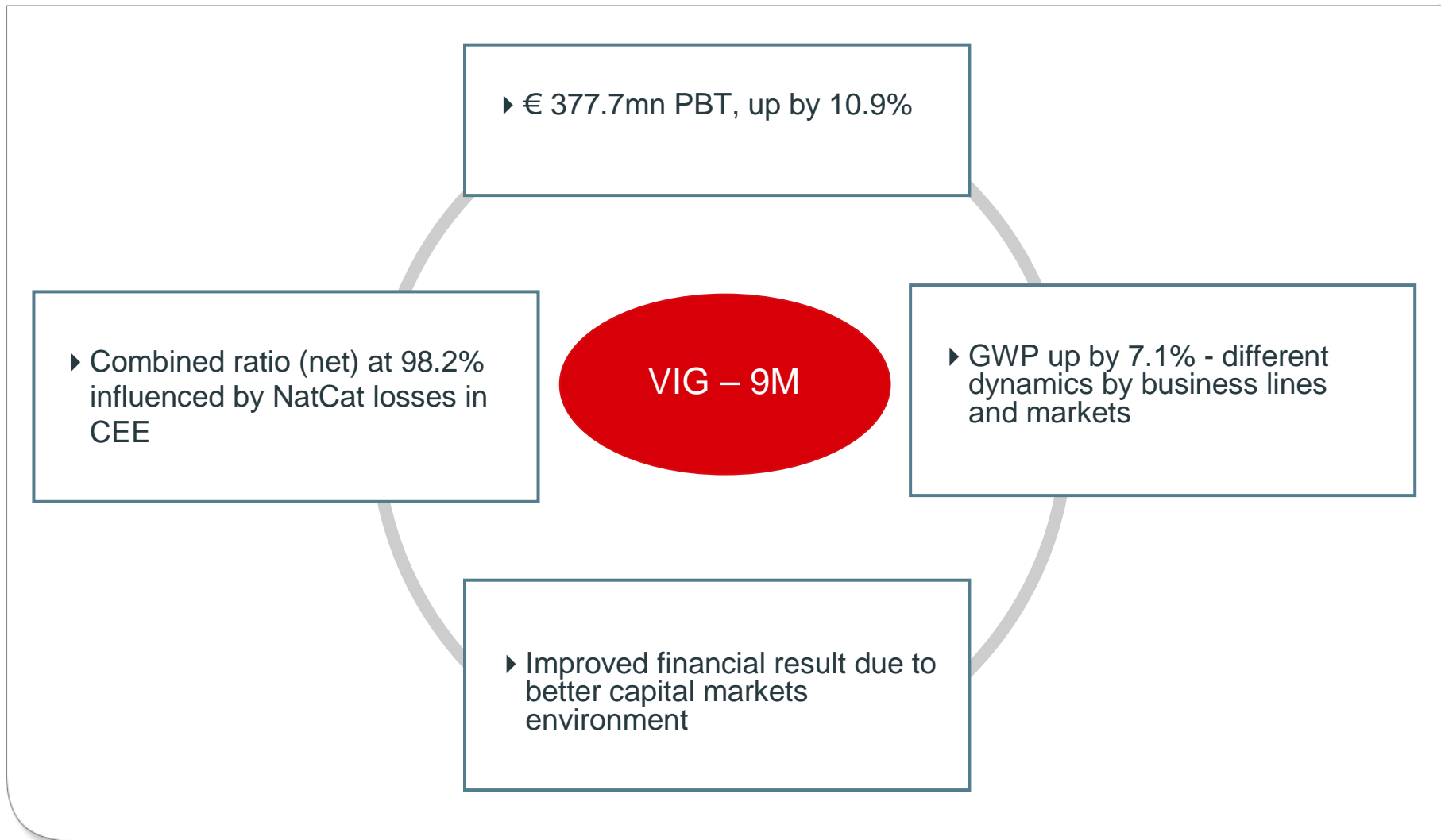
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- ▶ P&L and Balance Sheet p. 7
- ▶ Outlook p.17
- ▶ Appendix p.18

Highlights

Vienna Insurance Group – 9M 2010 results

9M 2010 Performance Drivers

Trend of 1st HY continued



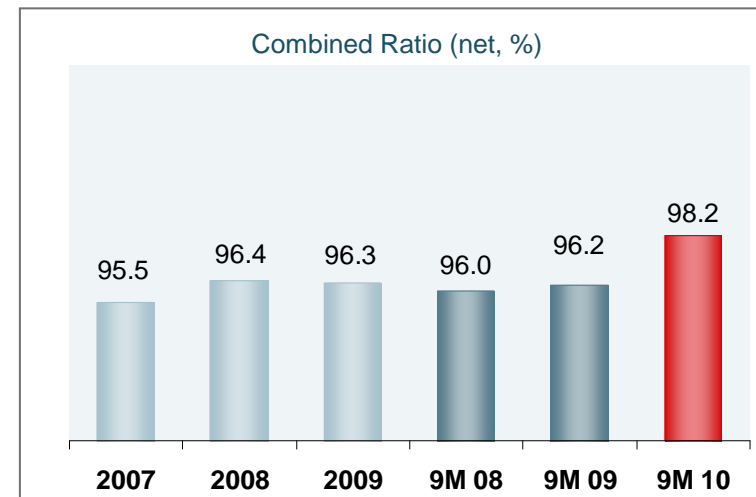
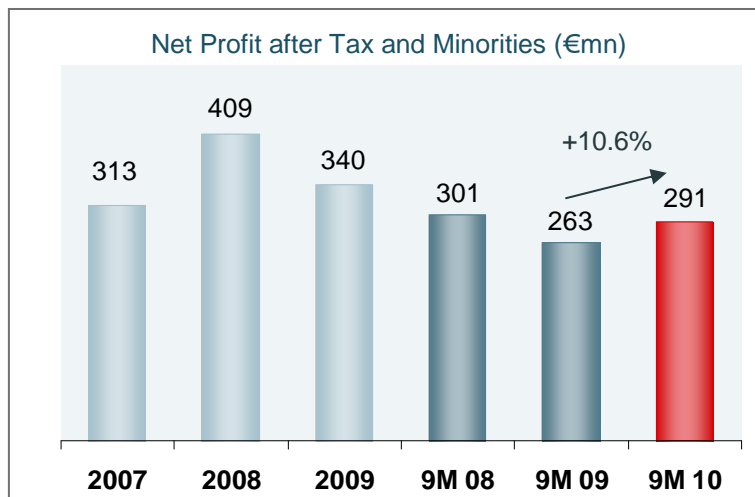
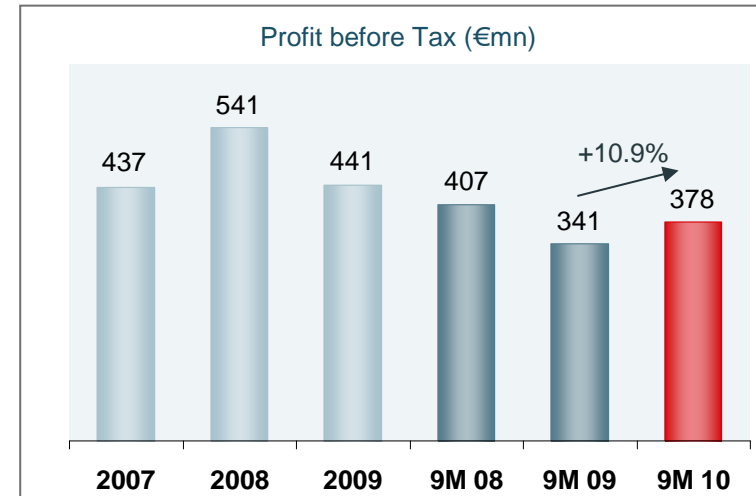
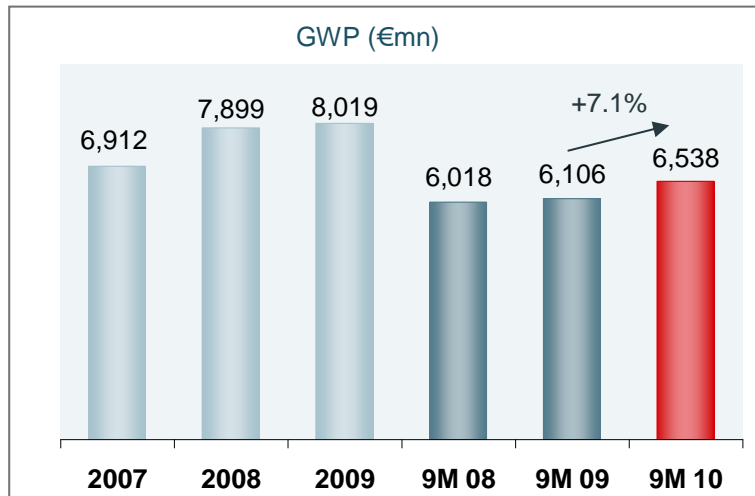
9M 2010 Financial Highlights (I)



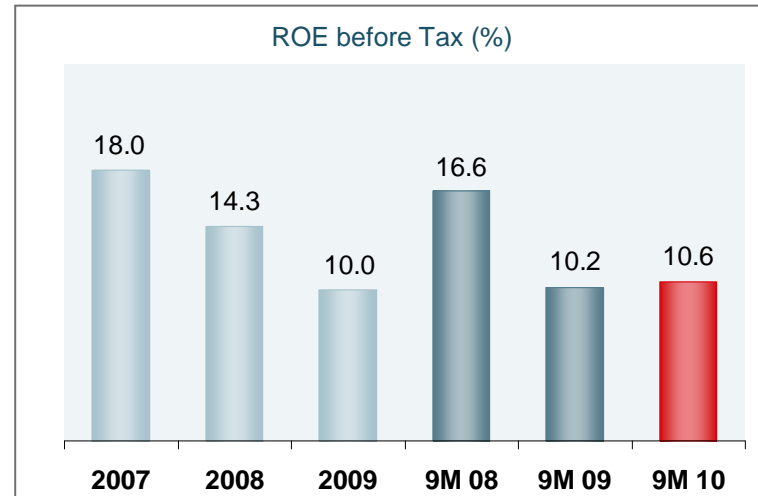
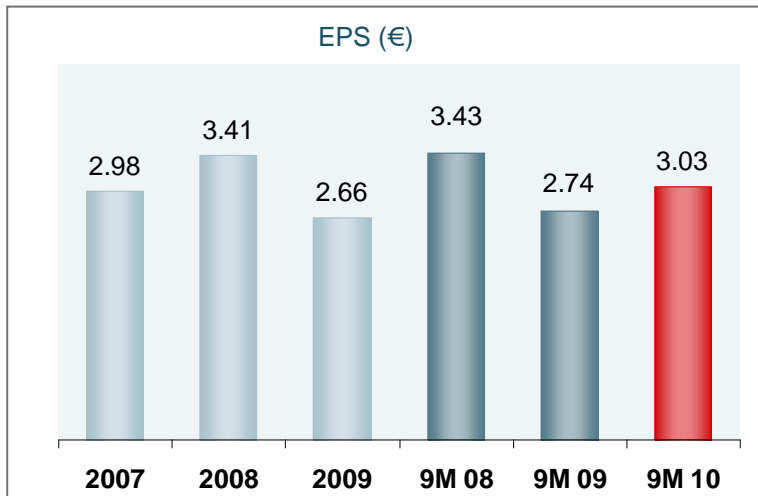
VIENNA INSURANCE GROUP

HIGHLIGHTS

PBT in line with forecast for full year 2010



9M 2010 Financial Highlights (II)



P&L and Balance Sheet Details

Vienna Insurance Group – 9M 2010 results

9M 2010 Income Statement



VIENNA INSURANCE GROUP

P&L AND BALANCE SHEET DETAILS

IFRS (€mn)

€mn	9M 2010	9M 2009	+/-%
1. Gross premiums written	6,538.3	6,106.0	7.1
2. Net earned premiums	5,919.4	5,374.3	10.1
3. Financial result	895.7	727.2	23.2
4. Other income	109.0	85.6	27.4
Total income	6,924.1	6,187.0	11.9
6. Expenses for claims and insurance benefits	-5,004.8	-4,414.0	13.4
7. Operating expenses	-1,311.3	-1,230.9	6.5
8. Other expenses	-230.2	-201.7	14.1
Total expenses	-6,546.3	-5,846.5	5.2
Profit before taxes	377.7	340.5	10.9
Taxes	-67.5	-59.6	13.2
Net profit before minorities (Profit for the period)	310.3	280.9	10.5
Minorities	-19.3	-17.8	8.4
Net profit after minorites	291.0	263.1	10.6

9M 2010 Balance Sheet



VIENNA INSURANCE GROUP

P&L AND BALANCE SHEET DETAILS

IFRS (€mn)

€mn	9M 2010	YE 2009	+/-%
Intangible assets	2,039	1,975	3.2
Investments	27,676	25,894	6.9
Unit- and index-linked investments	5,293	4,628	14.4
Reinsurers' share in underwriting provisions	1,339	1,117	19.9
Receivables	1,664	1,563	6.4
Tax receivables and advance payments out of income tax	93	111	-16.4
Deferred tax assets	110	122	-10.1
Other assets	364	376	-3.3
Cash and cash equivalents	421	485	-13.2
Total assets	38,999	36,272	7.5
Shareholders' equity	4,918	4,629	6.2
<i>thereof minorities</i>	307	289	6.0
Subordinated liabilities	546	545	0.1
Underwriting provisions	24,434	22,578	8.2
Unit- and index-linked technical provisions	5,115	4,376	16.9
Non-underwriting provisions	576	585	-1.5
Liabilities	2,947	3,052	-3.5
Tax liabilities out of income tax	76	112	-32.7
Deferred tax liabilities	169	160	5.8
Other liabilities	219	234	-6.6
Total liabilities and equity	38,999	36,272	7.5

9M 2010 P&L– Gross Written Premiums

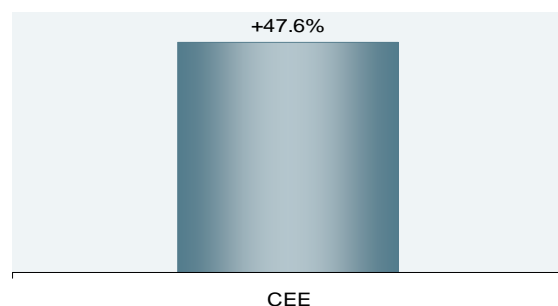
Growth with different dynamics by lines and markets (€mn)

€mn	GWP Non-life			GWP Life			Total		
	9M 2010	9M 2009	+/-%	9M 2010	9M 2009	+/-%	9M 2010	9M 2009	+/-%
Austria	1,524.4	1,536.4	-0.8	1,669.0	1,469.2	13.6	3,193.5	3,005.6	6.2
Czech Rep.	759.3	782.8	-3.0	530.8	415.7	27.7	1,290.1	1,198.5	7.6
Slovakia	232.1	256.2	-9.4	246.4	213.1	15.6	478.5	469.4	1.9
Poland	410.8	277.4	48.1	123.7	128.4	-3.6	534.5	405.7	31.7
Romania	326.5	396.2	-17.6	70.1	59.7	17.5	396.6	455.9	-13.0
Other CEE	290.7	282.1	3.0	143.2	136.7	4.7	433.9	418.8	3.6
Other	55.0	53.8	2.2	156.3	98.2	59.2	211.3	152.0	39.0
Total	3,598.8	3,585.0	0.4	2,939.6	2,521.0	16.6	6,538.3	6,106.0	7.1

- ▶ Austria: competitive motor market with lower volumes; life still benefiting from single premiums
- ▶ Czech Republic: trend to smaller cars and price competition in motor
- ▶ Slovakia: more selective underwriting in motor; strong single premium life business
- ▶ Poland: portfolio restructuring in Life completed
- ▶ Romania: lower motor volumes due to substantial rate increases and weak market

- ▶ Other CEE: competitive motor markets and low demand for new cars; growth from consolidation effects

s Versicherung Group life business (yoy)



- ▶ Premium growth of 65.2% in CZ; swing to traditional business
- ▶ In Romania, banking distribution increased by 36.7%
- ▶ Double-digit premium increase in all major markets; overall, plus 15.9% to reach EUR 1,064.5mn in s Versicherung Group

Note: First time consolidation of PZM and WienerRe as of 3M 2010, first time consolidation of UIG as of Q3 2010, full consolidation of Ray Sigorta as of Q3 2010, deconsolidation of Omniasig life as of YE 2009

9M 2010 – Expenses for Claims Incurred



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P&L AND BALANCE SHEET DETAILS

NatCat losses throughout 9M affect loss ratio

- ▶ Group loss ratio (net) up by 0.9% pts
- ▶ Austrian loss ratio saw slight decrease by 0.4% pts due to lower claims frequency
- ▶ Czech Republic recorded loss ratio up by 6.9% pts as a consequence of adverse weather conditions
- ▶ In Slovakia loss ratio down by 1.8% pts mainly due to more selective underwriting
- ▶ Poland: increasing loss ratio by 6.5% pts as a consequence of exceptional claims frequency and due to severe weather conditions
- ▶ Romania saw decrease of claims ratio by 9.8% pts reflecting increased motor tariffs, introduction of deductibles and FX development
- ▶ Other CEE: loss ratio up by 3.1% pts mainly from motor business

NatCat 9M: gross 180mn, net 70mn

%	Claims Ratio		
	9M 2010	9M 2009	+/- %-pts
Austria	67.6	68.1	-0.4
Czech Rep.	66.7	59.8	6.9
Slovakia	57.5	59.3	-1.8
Poland	69.9	63.4	6.5
Romania	68.0	77.8	-9.8
Other CEE	66.8	63.6	3.1
Other	58.3	59.6	-1.3
	66.8	65.9	0.9

€mn	P&C	
	9M 2010	9M 2009
Net Earned Premiums:	2,748.4	2,625.6
Expenses for Claims Incurred:	1,836.0	1,729.2
Ratio	66.8%	65.9%

9M 2010 – Operating Expenses



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P&L AND BALANCE SHEET DETAILS

Cost ratio up mainly due to commissions, acquisition costs and FX

- ▶ Group cost ratio (net) increasing by 1.0% pts
- ▶ Cost ratio in Austria slightly increasing by 1.0% pts due to acquisition costs; administration costs down by 0.5% pts
- ▶ Costs in the Czech Republic stable, lower reinsurance commissions (reduced quota share) balanced by effects from efficiency programme
- ▶ Cost ratio in Romania up by 8.7% pts driven by FX effects from EUR-denominated policies, basic cost ratio stable
- ▶ In Other CEE improved cost ratio by 3.1% pts, influenced by acquisitions costs and efficiency programme

%	Cost Ratio		
	9M 2010	9M 2009	+/- %-pts
Austria	29.2	28.3	1.0
Czech Rep.	28.4	28.1	0.3
Slovakia	34.2	35.0	-0.8
Poland	34.9	37.2	-2.3
Romania	34.1	25.4	8.7
Other CEE	38.7	41.8	-3.1
Other	23.6	32.5	-8.9
	31.4	30.4	1.0

€mn	P&C	
	9M 2010	9M 2009
Net Earned Premiums:	2,748.4	2,625.6
Operating Expenses: ¹	862.9	797.1
Ratio	31.4%	30.4%

¹: Including other underwriting result of €75.0mn for 9M2010 (9M 2009: € 69.0mn)

9M 2010 P&L Major Items – Financial Result



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P&L AND BALANCE SHEET DETAILS

Sound financial result driven by improved markets

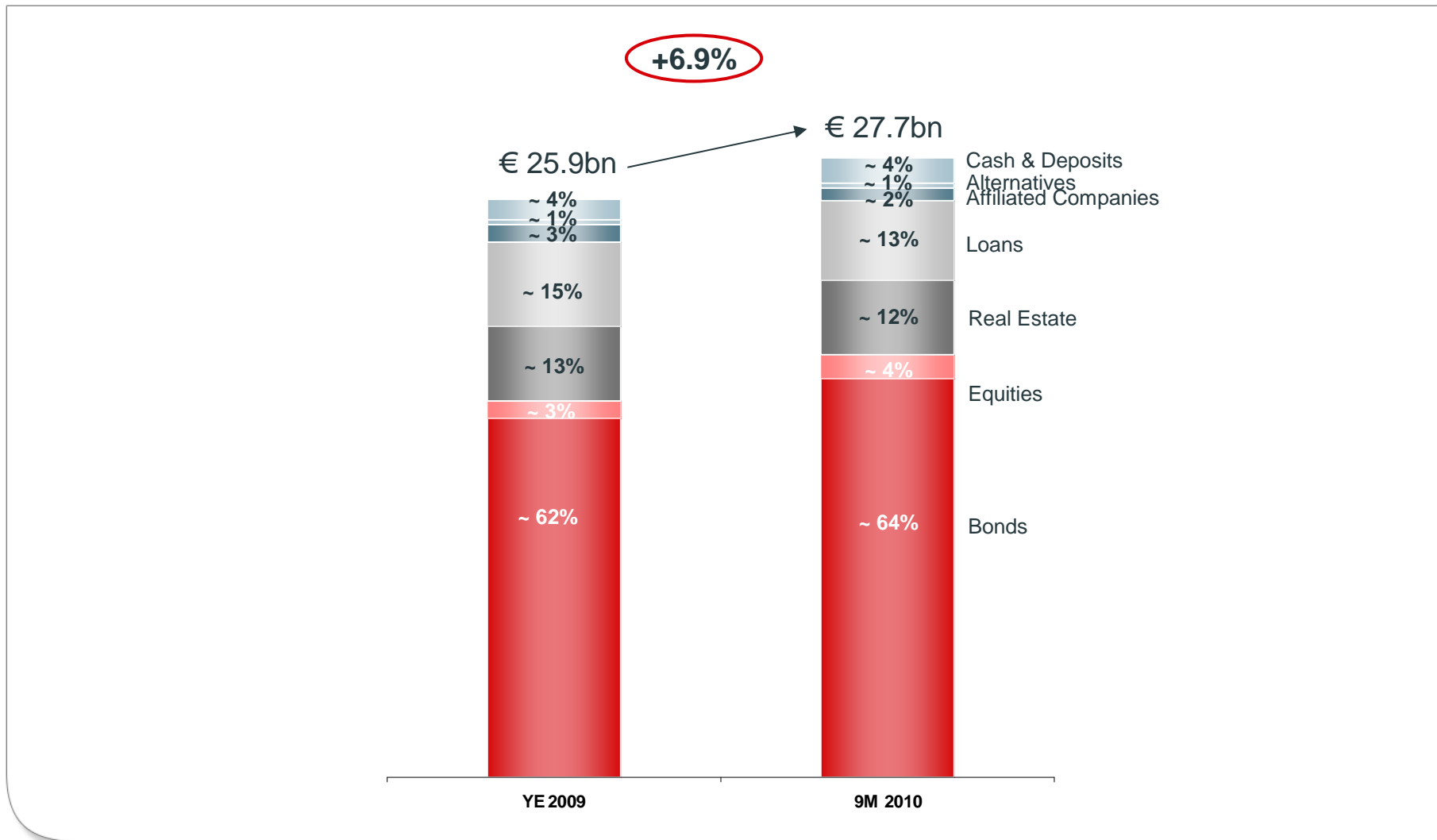
Income	P&C		Life		Health		Total	
	9M 2010	9M 2009	9M 2010	9M 2009	9M 2010	9M 2009	9M 2010	9M 2009
in € '000								
Current income	272,906	132,322	672,297	808,070	28,292	28,031	973,495	968,423
Income from appreciations	14,198	8,260	100,342	55,103	1,418	5,878	115,958	69,241
Income from the disposal of investments	59,704	136,542	93,982	138,940	3,867	16,117	157,553	291,599
Other income	3,123	1,276	21,161	10,899	0	7	24,284	12,182
Total Income	349,931	278,400	887,782	1,013,012	33,577	50,033	1,271,290	1,341,445

Expenses	P&C		Life		Health		Total	
	9M 2010	9M 2009	9M 2010	9M 2009	9M 2010	9M 2009	9M 2010	9M 2009
in € '000								
Depreciation of investments	56,934	13,919	30,784	87,044	1,123	3,183	88,841	104,146
Impairment of investments	50,711	37,254	19,489	114,339	966	4,741	71,166	156,334
Exchange rate changes	1,209	-4,182	-4,155	-1,430	14	-10	-2,932	-5,622
Losses from the disposal of investments	5,408	31,038	23,958	143,600	1,462	30,277	30,828	204,915
Interest expenses	39,273	22,154	34,012	64,455	4,244	5,089	77,529	91,698
Other expenses	54,396	10,962	52,631	49,630	3,130	2,177	110,157	62,769
Total Expenses	207,931	111,145	156,719	457,638	10,939	45,457	375,589	614,240

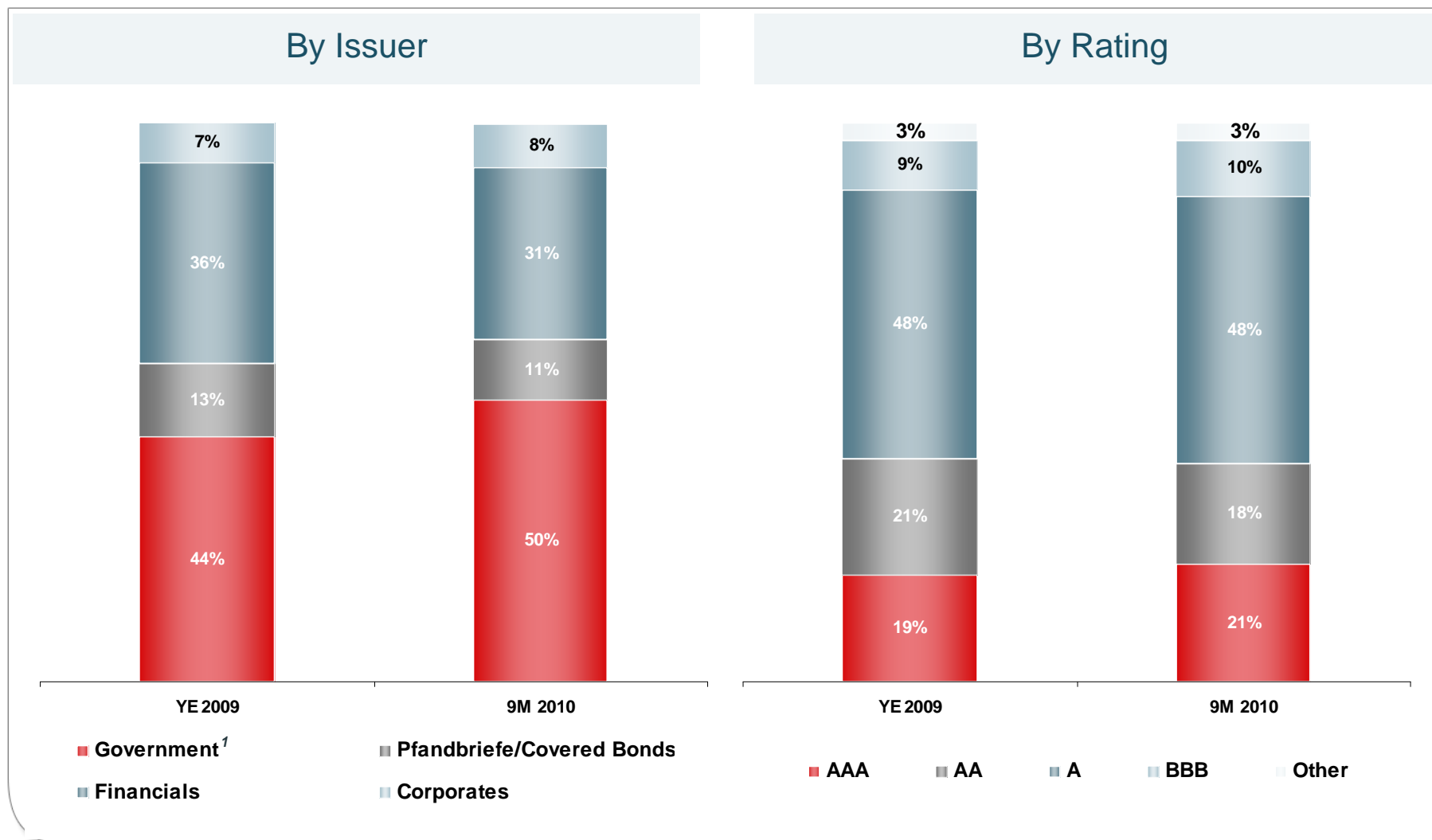
Total Financial Result	142,000	167,255	731,063	555,374	22,638	4,576	895,701	727,205
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9M 2010 Investment Split

VIG follows a consistent investment approach



Development of Bond Portfolio



1: Government and government guaranteed

9M 2010 Shareholders' Equity

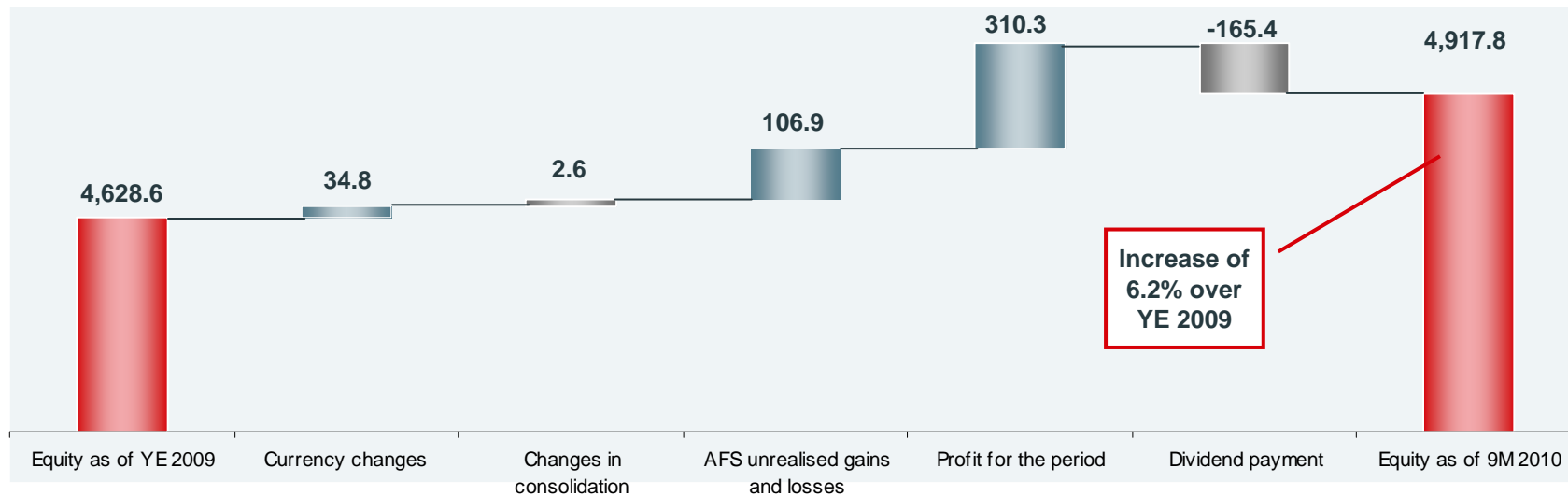


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P&L AND BALANCE SHEET DETAILS

Shareholders' equity supports strong capitalisation

Change in Group Shareholders' Equity (€mn)



Expectations based on current business trends

Non-life trends

- ▶ Motor business influenced by lower volumes (trend to smaller cars, sharply reduced leasing) and competitive environment
- ▶ Fairly stable corporate business and non-motor non-life products

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- ▶ Increased tendency to save
- ▶ Pick-up of single premium business
- ▶ Banking channel becomes more important distribution channel

Life trends

- ▶ Insurance is characterised by time lag between economic cycle and the industry's cycle
- ▶ **Non-life:** current subdued volume expected to continue
- ▶ **Life:** Propensity to save under uncertain environment

2010

- PBT to be raised by more than 10%
- Single-digit premium growth expected (in %)

2011

Positive results drive to be sustained in 2011:

- PBT to increase again by about 10%
- Single-digit premium growth expected (in %)

- ▶ Subject to overall economic and legal environment and benign Nat Cat trend

Appendix

Vienna Insurance Group – 9M 2010 results

9M 2010 P&L – Business Segments

Property & Casualty, IFRS (€mn)

APPENDIX

€mn	9M 2010	9M 2009	+/-%
1. Gross premiums written	3,353.0	3,343.3	0.3
2. Net earned premiums	2,748.4	2,625.6	4.7
3. Financial result	142.0	167.3	-15.1
4. Other income	30.7	53.6	-42.7
Total income	2,921.2	2,846.5	2.6
6. Expenses for claims and insurance benefits	-1,836.0	-1,729.2	6.2
7. Operating expenses	-788.0	-728.3	8.2
8. Other expenses	-117.3	-136.4	-14.0
Total expenses	-2,741.4	-2,593.9	5.7
Profit before taxes	179.8	252.6	-28.8

9M 2010 P&L – Business Segments

Life, IFRS (€mn)

APPENDIX

€mn	9M 2010	9M 2009	+/-%
1. Gross premiums written	2,939.6	2,521.0	16.6
2. Net earned premiums	2,928.4	2,509.1	16.7
3. Financial result	731.1	555.4	31.6
4. Other income	78.2	31.9	>100
Total income	3,737.7	3,096.3	20.7
6. Expenses for claims and insurance benefits	-2,968.1	-2,485.5	19.4
7. Operating expenses	-496.4	-472.1	5.1
8. Other expenses	-112.6	-64.6	74.4
Total expenses	-3,577.1	-3,022.1	18.4
Profit before taxes	160.6	74.2	>100

9M 2010 P&L – Business Segments

Health, IFRS (€mn)

APPENDIX

€mn	9M 2010	9M 2009	+/-%
1. Gross premiums written	245.8	241.7	1.7
2. Net earned premiums	242.6	239.6	1.2
3. Financial result	22.6	4.6	>100
4. Other income	0.0	0.1	-93.8
Total income	265.2	244.2	8.6
6. Expenses for claims and insurance benefits	-200.7	-199.3	0.7
7. Operating expenses	-26.9	-30.5	-11.7
8. Other expenses	-0.2	-0.7	-67.6
Total expenses	-227.8	-230.5	-1.1
Profit before taxes	37.3	13.8	>100

9M 2010 P&L – Split by Regions (I)

Regional segments, IFRS (€mn)

APPENDIX

€mn	Austria			Czech Republic		
	9M 2010	9M 2009	+/-%	9M 2010	9M 2009	+/-%
1. Gross premiums written	3,193.5	3,005.6	6.2	1,290.1	1,198.5	7.6
2. Net earned premiums	2,844.7	2,652.1	7.3	1,182.9	1,026.7	15.2
3. Financial result	640.4	543.7	17.8	94.0	54.1	73.8
4. Other income	16.3	8.5	91.9	11.7	18.9	-38.2
Total income	3,501.4	3,204.3	9.3	1,288.5	1,099.6	17.2
6. Expenses for claims/benefits	-2,801.9	-2,518.5	11.3	-830.7	-682.5	21.7
7. Operating expenses	-493.6	-469.4	5.2	-302.1	-258.1	17.1
8. Other expenses	-25.2	-32.2	-21.6	-51.9	-60.7	-14.4
Total expenses	-3,320.8	-3,020.1	10.0	-1,184.8	-1,001.3	18.3
Profit before taxes	180.6	184.2	-1.9	103.7	98.4	5.4
Combined Ratio	96.9%	96.3%		95.2%	88.0%	

9M 2010 P&L – Split by Regions (II)

Regional segments, IFRS (€mn)

€mn	Slovakia			Poland			Romania		
	9M 2010	9M 2009	+/-%	9M 2010	9M 2009	+/-%	9M 2010	9M 2009	+/-%
1. Gross premiums written	478.5	469.4	1.9	534.5	405.8	31.7	396.6	455.9	-13.0
2. Net earned premiums	436.1	411.8	5.9	489.4	368.7	32.7	372.6	414.6	-10.1
3. Financial result	35.3	28.2	25.4	40.5	24.9	62.6	32.3	33.5	-3.5
4. Other income	3.6	2.9	21.8	4.1	3.0	35.0	10.8	26.7	-59.4
Total income	475.0	442.9	7.2	534.0	396.6	34.6	415.7	474.8	-12.4
6. Expenses for claims/benefits	-348.5	-321.7	8.3	-318.0	-208.0	52.9	-261.6	-320.8	-18.4
7. Operating expenses	-64.9	-68.6	-5.3	-190.3	-159.1	19.6	-113.0	-128.3	-11.9
8. Other expenses	-32.5	-36.5	-10.9	-7.9	-10.0	-20.8	-15.2	-9.1	65.8
Total expenses	-446.0	-426.8	4.5	-516.2	-377.2	36.9	-389.8	-458.2	-14.9
Profit before taxes	29.0	16.1	80.6	17.8	19.5	-8.9	25.9	16.6	56.1
Combined Ratio	91.7%	94.3%		104.8%	100.6%		102.0%	103.2%	

9M 2010 P&L – Split by Regions (III)

Regional segments, IFRS (€mn)

€mn	Other CEE			Other			TOTAL		
	9M 2010	9M 2009	+/-%	9M 2010	9M 2009	+/-%	9M 2010	9M 2009	+/-%
1. Gross premiums written	433.9	418.8	3.6	211.3	152.0	39.0	6,538.3	6,106.0	7.1
2. Net earned premiums	387.2	350.4	10.5	206.5	149.9	37.7	5,919.4	5,374.3	10.1
3. Financial result	40.4	29.1	39.0	12.8	13.9	-7.7	895.7	727.2	23.2
4. Other income	5.4	6.3	-14.3	57.2	19.2	>100	109.0	85.6	27.4
Total income	433.0	385.8	12.2	276.5	183.0	51.1	6,924.1	6,187.0	11.9
6. Expenses for claims/benefits	-278.6	-247.8	12.4	-165.5	-114.7	44.3	-5,004.8	-4,414.0	13.4
7. Operating expenses	-127.2	-121.4	4.8	-20.2	-26.1	-22.8	-1,311.3	-1,230.9	6.5
8. Other expenses	-22.4	-21.3	5.3	-74.9	-31.8	>100	-230.2	-201.7	14.1
Total expenses	-428.2	-390.4	9.7	-260.6	-172.6	51.0	-6,546.3	-5,846.5	12.0
Profit before taxes	4.8	-4.7	na	15.9	10.5	52.4	377.7	340.5	10.9
Combined Ratio	105.4%	105.4%		81.8%	92.1%		98.2%	96.2%	

9M 2010 Results by Country



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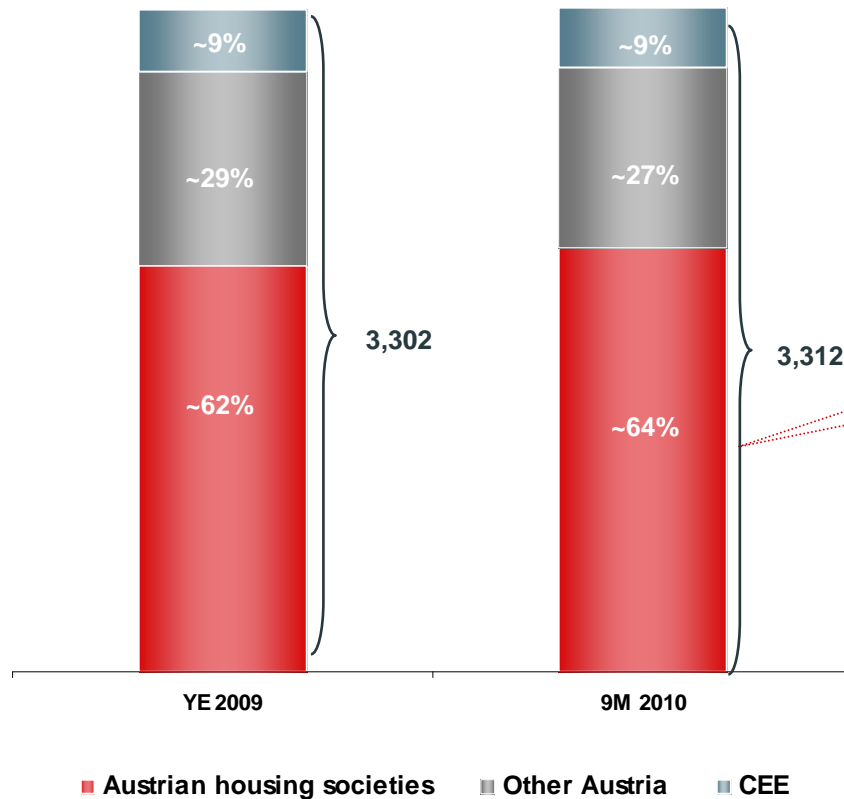
APPENDIX

IFRS (€mn)

€mn	GWP Non-Life		Life GWP		GWP Total		Profit before Taxes		Net Combined Ratio	
	9M 2010	9M 2009	9M 2010	9M 2009	9M 2010	9M 2009	9M 2010	9M 2009	9M 2010	9M 2009
Austria	1,524.4	1,536.4	1,669.0	1,469.2	3,193.5	3,005.6	180.6	184.2	96.9%	96.3%
Czech Rep.	759.3	782.8	530.8	415.7	1,290.1	1,198.5	103.7	98.4	95.2%	88.0%
Slovakia	232.1	256.2	246.4	213.1	478.5	469.4	29.0	16.1	91.7%	94.3%
Poland	410.8	277.4	123.7	128.4	534.5	405.7	17.8	19.5	104.8%	100.6%
Romania	326.5	396.2	70.1	59.7	396.6	455.9	25.9	16.6	102.0%	103.2%
Other CEE	290.7	282.1	143.2	136.7	433.9	418.8	4.8	-4.7	105.4%	105.4%
<i>Hungary</i>	36.6	44.7	61.3	56.6	97.9	101.3	4.4	4.0	93.2%	99.4%
<i>Croatia</i>	35.0	36.8	45.1	43.1	80.1	79.9	7.4	-9.0	100.9%	105.6%
<i>Serbia</i>	23.1	20.0	14.3	14.5	37.4	34.6	2.0	0.7	95.8%	103.9%
<i>Bulgaria</i>	93.0	100.4	8.9	9.2	101.9	109.6	-5.9	-0.1	110.4%	104.7%
<i>Ukraine</i>	25.9	15.3	1.0	0.7	26.8	16.0	-3.2	-3.5	123.0%	131.9%
<i>Turkey</i>	60.1	48.4	-	-	60.1	48.4	-2.9	-1.9	105.2%	109.2%
<i>Baltics</i>	-	-	12.6	12.6	12.6	12.6	0.9	2.3	-	-
<i>Albania</i>	12.6	12.8	-	-	12.6	12.8	1.8	2.7	88.8%	81.0%
<i>Macedonia</i>	4.3	3.6	-	-	4.3	3.6	0.3	0.1	93.9%	94.4%
Other	55.0	53.8	156.3	98.2	211.3	152.0	15.9	10.5	81.8%	92.1%
<i>Liechtenstein</i>	-	-	110.9	55.5	110.9	55.5	0.2	0.4	-	-
<i>Germany</i>	55.0	53.8	45.4	42.7	100.4	96.5	15.8	10.1	81.8%	92.1%
Total	3,598.8	3,585.0	2,939.6	2,521.0	6,538.3	6,106.0	377.7	340.5	98.2%	96.2%

Composition of Real Estate

Real Estate (€mn)



- ▶ More than 60% of real estate with regulated Austrian housing societies
- ▶ Entities are governed by a specific legal framework
- ▶ Rents are subsidised by government => low vacancies
- ▶ Residents are VIG insurance clients

- ▶ 91% of total portfolio invested in Austria, remaining 9% invested in CEE, mainly used by VIG (offices)
- ▶ Hidden reserves (market value over book value) of more than € 400mn

Change in Group Shareholders' Equity

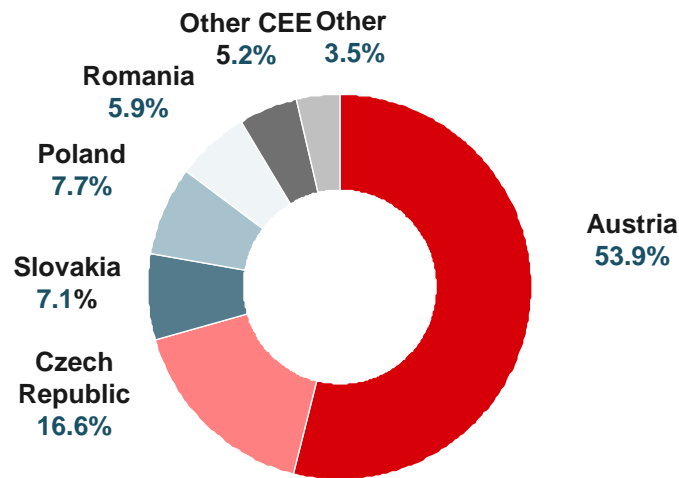
IFRS (€ '000)

	1.1. - 30.09.2010	1.1. - 30.09.2009
Equity as of 1 January	4,628,573	4,138,790
Exchange rate changes	34,760	20,720
Changes in scope of consolidation	2,632	-3,452
Capital increase	-	250,000
Unrealised gains and losses from financial instruments available for sale	106,893	170,567
Profit for the period	310,270	280,898
Dividend payment	-165,363	-174,624
Equity as of 30 September	4,917,765	4,682,899

Premium Portfolio

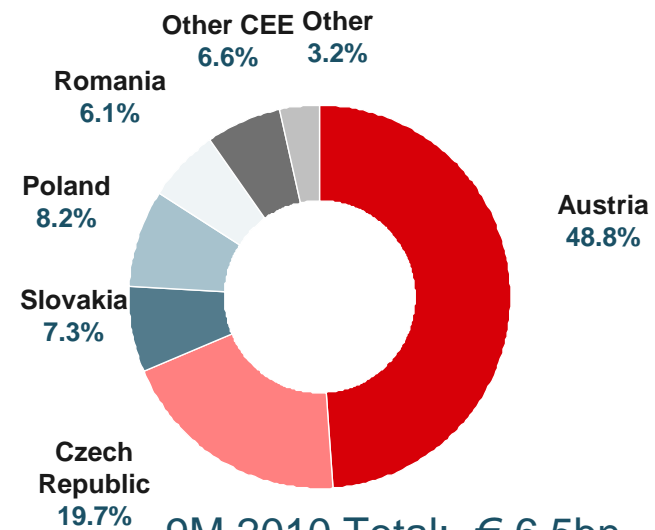
Basis of business origination substantially widened

GWP by Geography 9M 07



9M 2007 Total: € 5.1bn

GWP by Geography 9M 10



9M 2010 Total: € 6.5bn

- ▶ **VIG has gained a much wider geographical scope of premium origination within a relatively short period**
- ▶ **Non-life business (55%) still dominates portfolio (influenced by CEE, in Austria even split)**

Life Insurance Premium Split

IFRS (€mn)

Premiums written - direct business	9M 2010	9M 2009	+/- %
Regular premiums	1,636.2	1,588.3	3.0%
Single premiums	1,291.2	921.2	40.2%
Total premiums written - direct business	2,927.4	2,509.5	16.7%
thereof:			
Policies with profit participation	1,402.4	1,383.1	1.4%
Policies without profit participation	224.1	297.4	-24.7%
unit- and index-linked life insurance	1,300.9	829.0	56.9%
thereof:			
Individual insurance	2,754.3	2,369.7	16.2%
Group insurance	173.0	139.8	23.8%

Q3 2010 Income Statement



VIENNA INSURANCE GROUP

IFRS (€mn)

APPENDIX

€mn	Q3 2010	Q3 2009	+/-%
1. Gross premiums written	1,949.7	1,854.9	5.1
2. Net earned premiums	1,919.1	1,761.5	8.9
3. Financial result	249.1	255.6	-2.5
4. Other income	23.5	23.6	-0.2
Total income	2,191.8	2,040.7	7.4
6. Expenses for claims and insurance benefits	-1,588.3	-1,451.1	9.5
7. Operating expenses	-425.5	-407.2	4.5
8. Other expenses	-55.9	-72.1	-22.5
Total expenses	-2,069.6	-1,930.4	5.2
Profit before taxes	122.1	110.2	10.8
Taxes	-21.7	-19.4	11.7
Net profit before minorities (Profit for the period)	100.5	90.9	10.6
Minorities	-6.0	-7.6	-21.7
Net profit after minorites	94.5	83.2	13.5

9M 2010 Exchange Rates

National currency unit per EUR

9M 2010				9M 2009	
Country	Curr.	Balance Sheet EUR	P & L EUR	Balance Sheet EUR	P & L EUR
Bulgaria	EUR/BGN	1.9558	1.9558	1.9558	1.9558
Croatia	EUR/HRK	7.3058	7.2618	7.2580	7.3620
Estonia	EUR/EEK	15.6466	15.6466	15.6466	15.6466
Liechtenstein	EUR/CHF	1.3287	1.4002	1.5078	1.5104
Poland	EUR/PLN	3.9847	4.0043	4.2295	4.3797
Romania	EUR/RON	4.2718	4.1858	4.2180	4.2304
Serbia	EUR/CSD	106.1751	101.8154	93.0111	93.9285
Slovakia	EUR ¹	-	-	-	-
Czech Republic	EUR/CZK	24.6000	25.4541	25.1640	26.6093
Hungary	EUR/HUF	275.7480	275.3835	269.7017	283.5432
Turkey	EUR/TRY	1.9806	1.9989	2.1734	2.1496
Ukraine	EUR/UAH	10.7711	10.4276	11.6537	10.5576
Albania	EUR/ALL	138.4505	137.8360	130.1586	130.8883
Macedonia	EUR/MKD	61.6363	61.5256	61.1642	61.3053

¹: Introduction of Euro as of January 2009

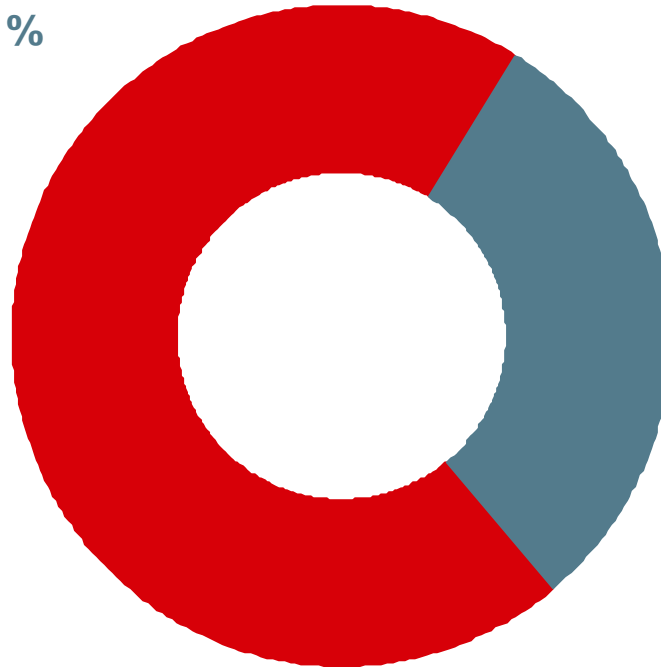
Shareholder Structure (I)

Total number of shares 128,000,000

APPENDIX

**Wiener Städtische
Wechselseitiger Versicherungsverein -
Vermögensverwaltung – Vienna Insurance Group**

~70 %



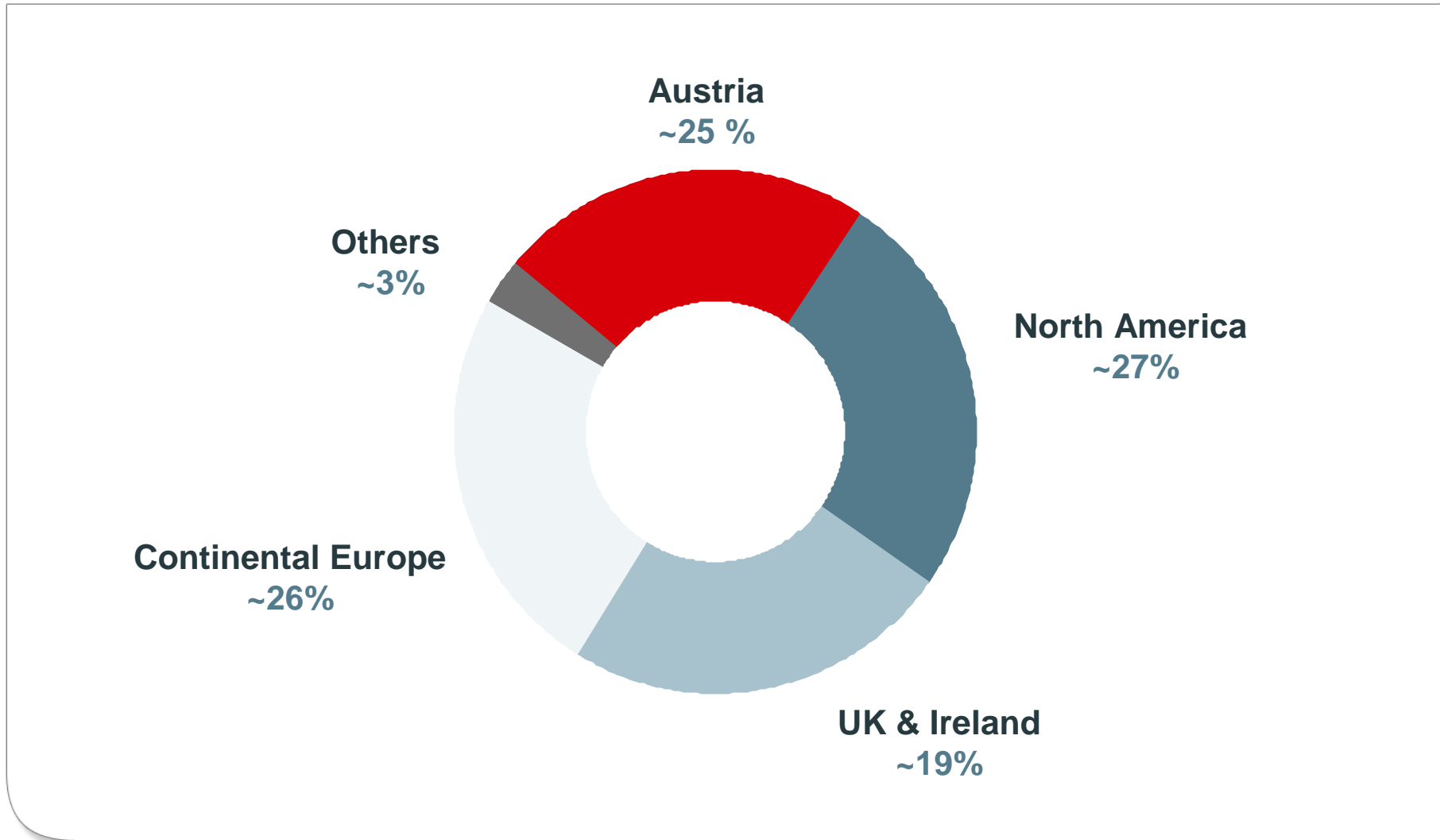
Free Float

~ 30 %

Shareholder Structure (II)

Free float split

APPENDIX



VIG Share & Contact Details



VIENNA INSURANCE GROUP

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Investor Relations

VIG Share

- ▶ Number of common shares
128mn
- ▶ ISIN
AT0000908504
- ▶ Listing
Vienna – since 17 Oct. 1994
Prague – since 5 Feb. 2008
- ▶ Ticker symbol
VIG
- ▶ Bloomberg
VIG AV / VIG CP
- ▶ Reuters
VIGR.VI / VIGR.PR

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