



**Clear numbers,
clear words**

We aim for
openness and transparency –
in every quarter

■ Press Conference



Vienna Insurance Group
1st half year 2013

Vienna, August 29th 2013

Flood May/June 2013

Czech Republic and effects on the VIG



More than 9,000 reported losses



Amount of damages:
VIG CZ about EUR 100 mn gross



700 communities affected
19,000 people evacuated
34,000 people separated
from water supply
estimated total damage
up to EUR 800 mn



Flood May/June 2013

Austria and effects on the VIG



The map shows flood-affected areas in Austria with red dots indicating locations. The locations marked are Scharding, Weißkirchen, Krems, Goldwörth, Linz, Steyr, Ybbs, Melk, Kritzensdorf, Salzburg, Högmoos, and Wien. Surrounding the map are several photographs showing flood damage: a flooded field, a flooded street with a building, a flooded road with a fence, a flooded area with a person, a flooded residential area, a flooded town, a flooded railway track, a flooded street with a church, and a flooded river.

More than 8,000 reported losses

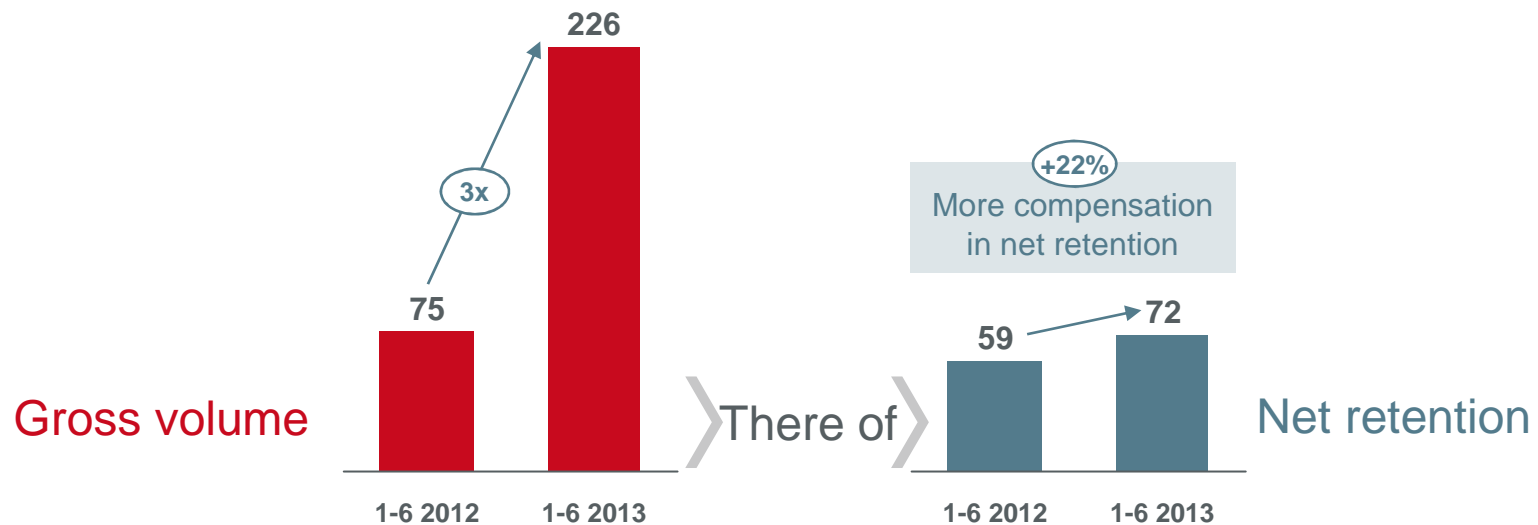
Wiener Städtische employees help out

Amount of damages: VIG AT about EUR 50 mn gross

Severe weather claims in total 1st half-year 2012/2013

In EUR mn

Compensation paid to customers triples compared to the 1st half of the previous year



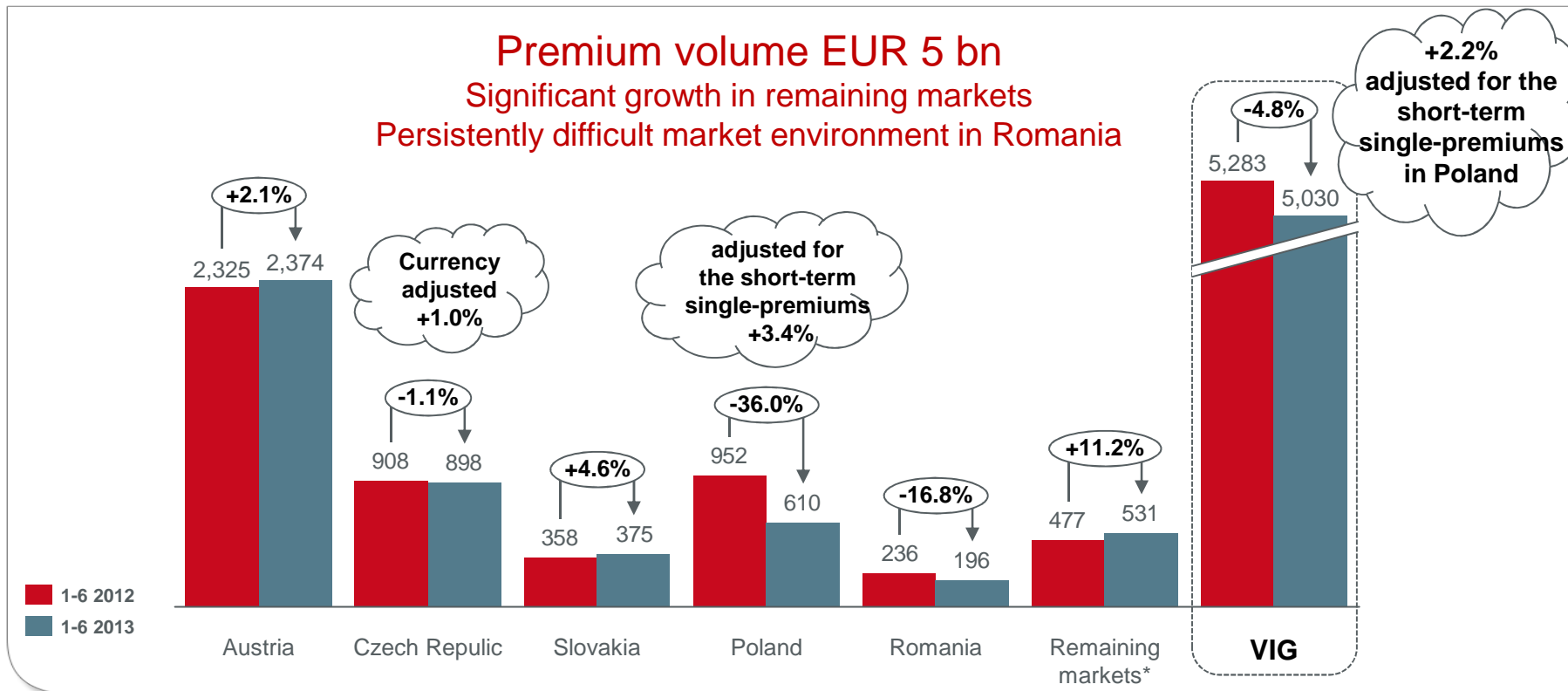


Development of 1st half-year 2013

-  Premium volume **exceeds EUR 5 bn**
-  Operating result before precautions **EUR 330,7 mn (+9.5%)**
 - goodwill impairment and precautions for Romania EUR 90 mn**
 - precautions for Italy EUR 35 mn**
-  Profit before taxes **EUR 205,7 mn (-31.9%)**
-  Pleasant development in Poland **(+46.6%)**
and the remaining markets **(+81.2%)**
-  CEE share of profit at **69.7%**

Premiums

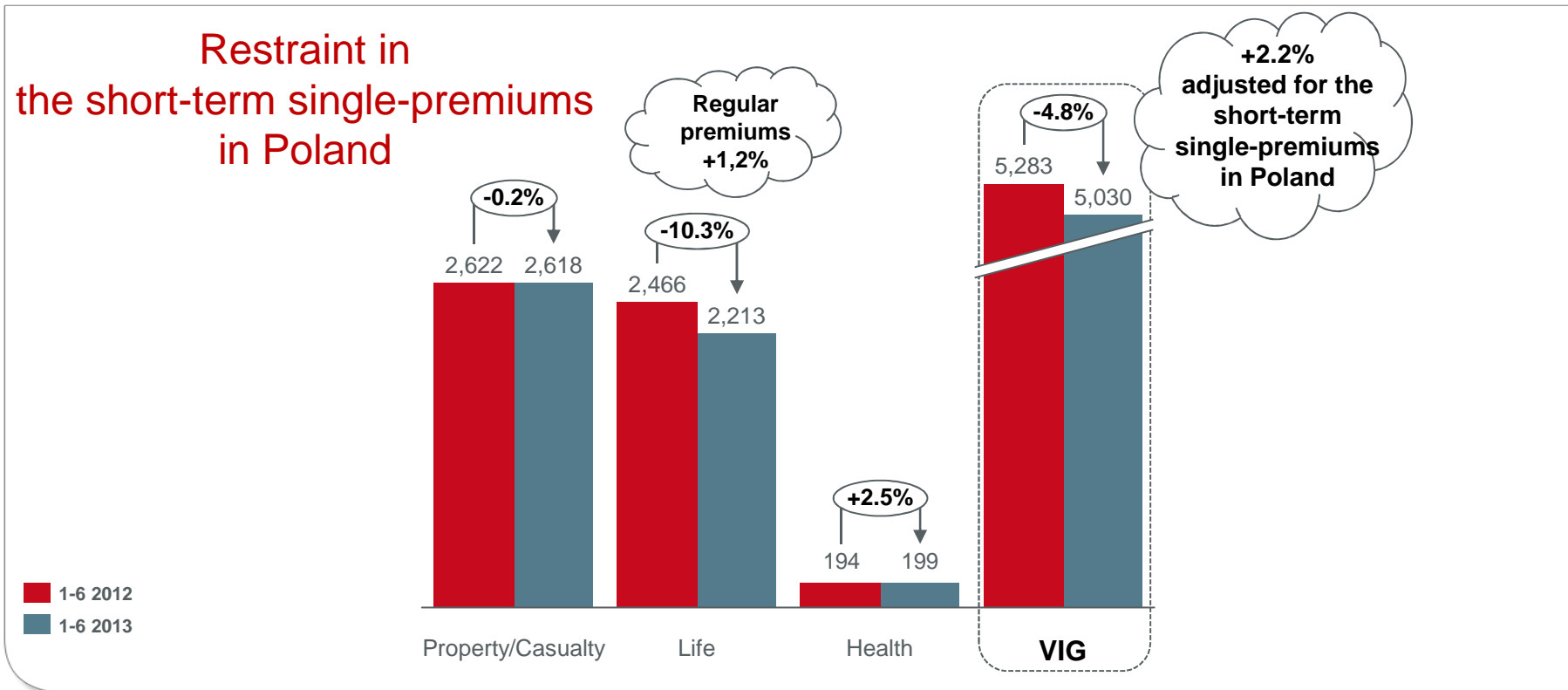
Gross written premiums by regions, IFRS, in EUR mn



* AL, BA, BG, DE, EE, FL, GE, HR, HU, LT, LV, MK, RS, TR, UA

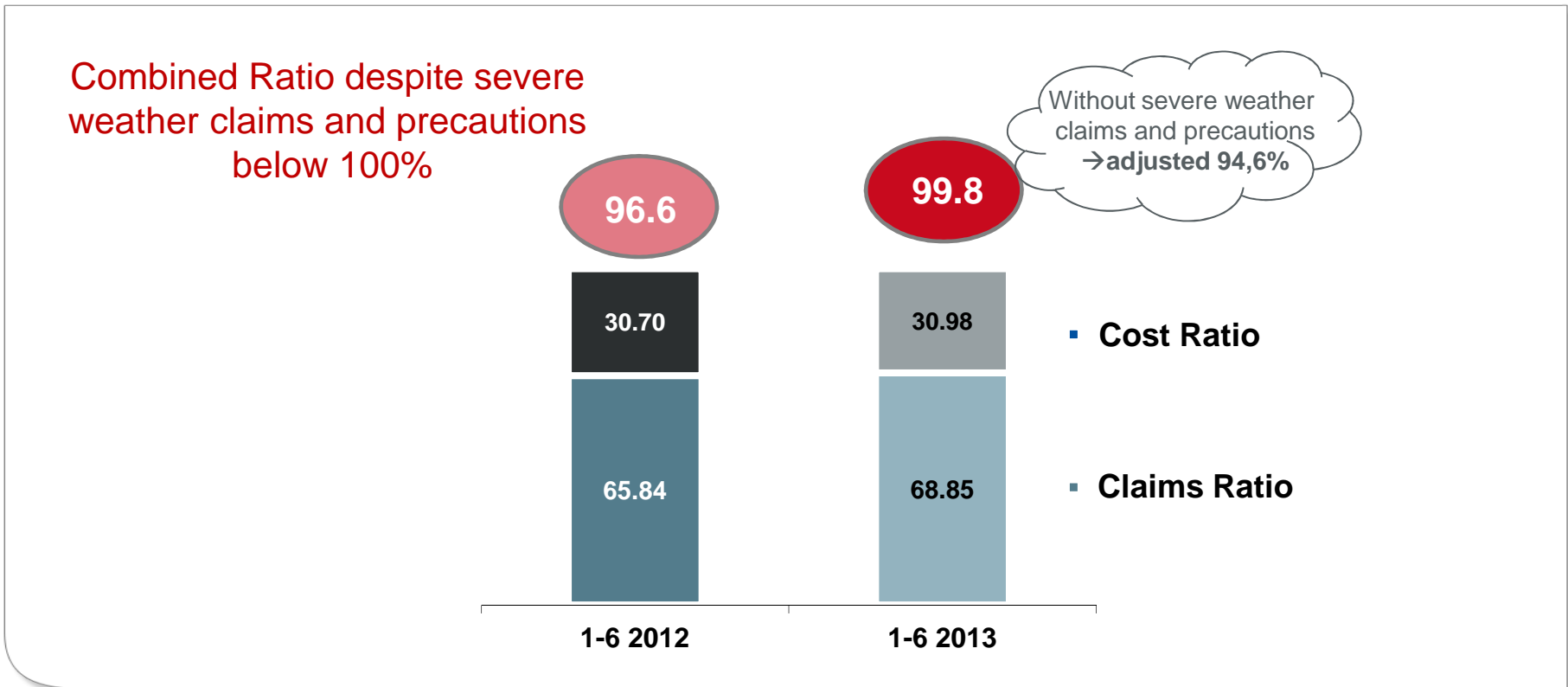
Premiums

Gross written premiums by lines of business, IFRS, in EUR mn



Combined Ratio

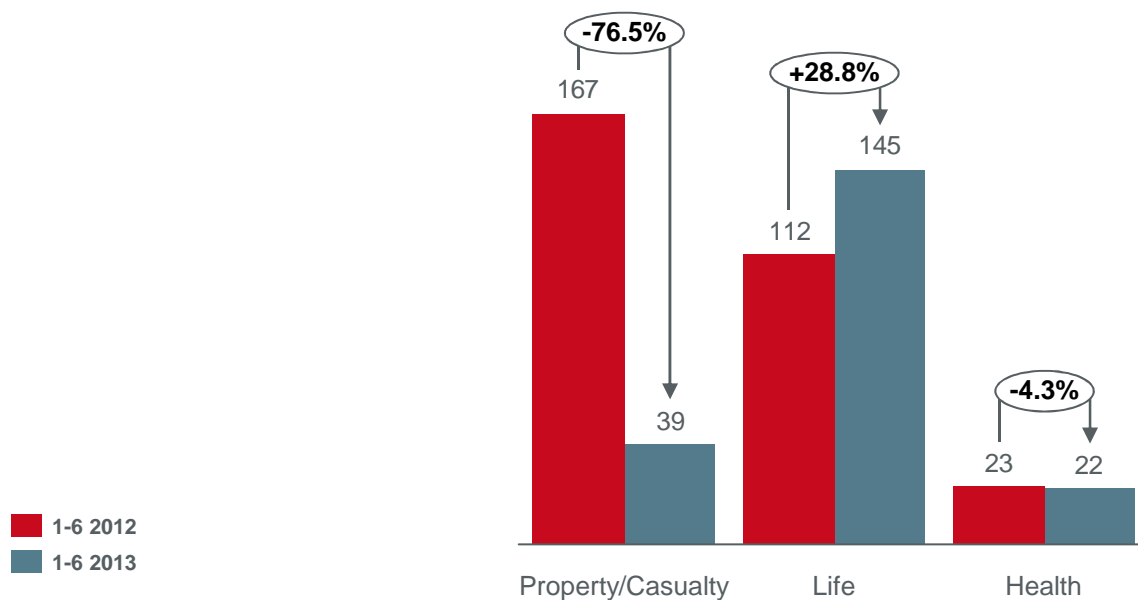
Net, in %



Profit before taxes (after measures)

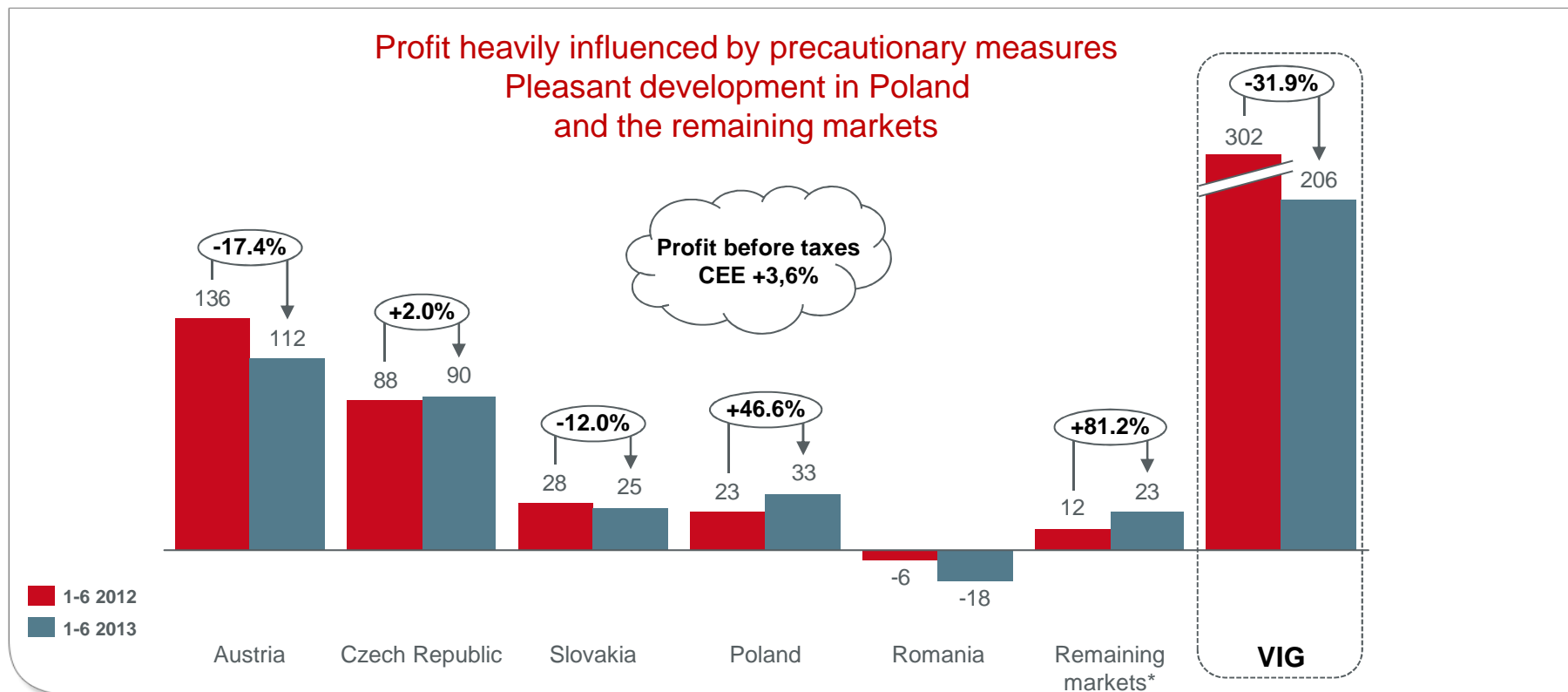
By lines of business, IFRS, in EUR mn

Property/Casualty results influenced by precautionary measures



Profit before taxes (after measures)

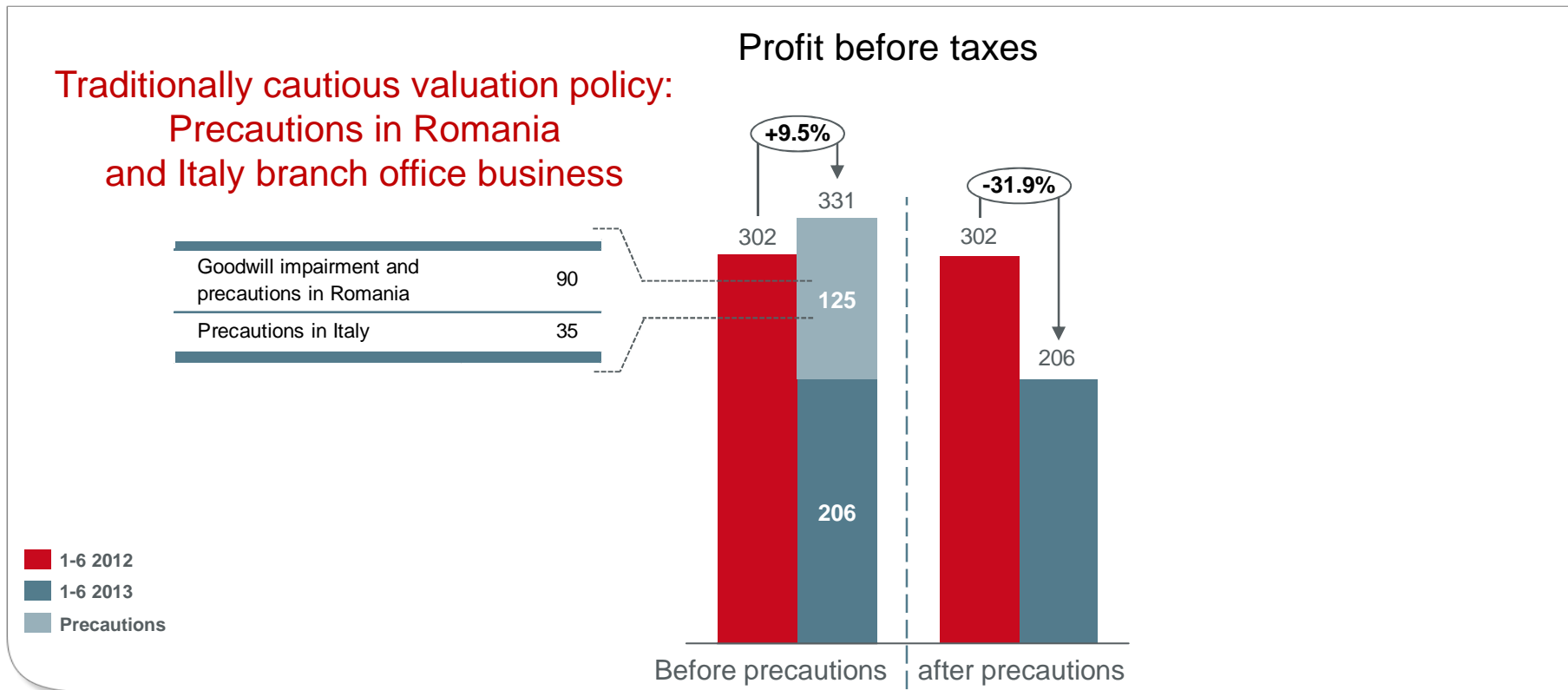
By regions, IFRS, in EUR mn



* AL, BA, BG, DE, EE, FL, GE, HR, HU, LT, LV, MK, RS, TR, UA

VIG Total

IFRS, in EUR mn



As well by the new rating criteria:

**Standard & Poor's
confirms**

**VIG
„A+“ with stable outlook**

Best rated company in the ATX

VIG – Kids Camp

Social and cultural commitments



Intercultural exchange from childhood on

500 children
of employees
from 24 countries



The motto:

„Paint, what you would like to become“



Two weeks of games and fun
at the City, Country und Mountain Camp
in Austria



These activities are supported to a large extent by the main shareholder of Wiener Städtische Versicherungsverein



Thank you for your attention!

Welcome to
the family of
VIENNA INSURANCE
GROUP AG
Wiener Versicherung
Gruppe



AUSTRIA WIENER STÄDTISCHE VIENNA INSURANCE GROUP Ionau VIENNA INSURANCE GROUP S-VERSICHERUNG VIENNA INSURANCE GROUP	CZECH REPUBLIC Kooperativa VIENNA INSURANCE GROUP ČPP VIENNA INSURANCE GROUP POJIŠŤOVNA ČESKÉ SPORITELNY VIENNA INSURANCE GROUP VIG Re	POLAND COMPENSA VIENNA INSURANCE GROUP InterRisk VIENNA INSURANCE GROUP BENEFIA VIENNA INSURANCE GROUP POLISA-ŻYCIE VIENNA INSURANCE GROUP	CROATIA WIENER OSIGURANJE VIENNA INSURANCE GROUP ERSTE OSIGURANJE VIENNA INSURANCE GROUP HUNGARY UNION BIZTOSÍTÓ VIENNA INSURANCE GROUP ERSTE BIZTOSÍTÓ VIENNA INSURANCE GROUP	ESTONIA COMPENSA VIENNA INSURANCE GROUP LATVIA COMPENSA VIENNA INSURANCE GROUP LITHUANIA COMPENSA VIENNA INSURANCE GROUP	GEORGIA GPIA VIENNA INSURANCE GROUP IRAO VIENNA INSURANCE GROUP ALBANIA SIGMA VIENNA INSURANCE GROUP interalbanian VIENNA INSURANCE GROUP INTERSIG VIENNA INSURANCE GROUP	MONTENEGRO Život WIENER STÄDTISCHE VIENNA INSURANCE GROUP BOSNIA HERZEGOVINA JAHORINA OSIGURANJE VIENNA INSURANCE GROUP GERMANY InterRisk VIENNA INSURANCE GROUP LIECHTENSTEIN VIENNA-LIFE VIENNA INSURANCE GROUP
ITALY BRANCH WIENER STÄDTISCHE VIENNA INSURANCE GROUP Ionau VIENNA INSURANCE GROUP SLOVENIA BRANCH WIENER STÄDTISCHE VIENNA INSURANCE GROUP	SLOVAKIA Kooperativa VIENNA INSURANCE GROUP KOMUNÁLNA poisťovňa VIENNA INSURANCE GROUP POISŤOVŇA SLOVENSKEJ ŠPORTOVE VIENNA INSURANCE GROUP	ROMANIA OMNIASIG VIENNA INSURANCE GROUP ASIROM VIENNA INSURANCE GROUP DE VIATA BCR ASIGURARI VIENNA INSURANCE GROUP BULGARIA BULSTRAD VIENNA INSURANCE GROUP Life BULSTRAD VIENNA INSURANCE GROUP	SERBIA WIENER STÄDTISCHE VIENNA INSURANCE GROUP UKRAINE КНЯЖА VIENNA INSURANCE GROUP ГЛОБУС VIENNA INSURANCE GROUP ЮПІТЕР VIENNA INSURANCE GROUP УКРАЇНСЬКА СТРАХОВА ГРУПА VIENNA INSURANCE GROUP	TURKEY RAYSIGORTA VIENNA INSURANCE GROUP BELARUS КУПАЛА VIENNA INSURANCE GROUP	MACEDONIA ОСИГУРУВАЊЕ МАКЕДОНИЈА VIENNA INSURANCE GROUP WINNER VIENNA INSURANCE GROUP Life WINNER VIENNA INSURANCE GROUP	