

List of abbreviations

Abbreviation	Full company name
Alpenländische Heimstätte GmbH	Alpenländische Heimstätte, gemeinnützige Wohnungsbau- und Siedlungsgesellschaft m.b.H., Innsbruck
Asirom	Asigurarea Românească - ASIROM Vienna Insurance Group S.A., Bucharest
ATBIH	ATBIH N.V., Amsterdam
AXA Life (Romania) ¹	AXA Life Insurance S.A., Bucharest
AXA Non-Life (Serbia) ¹	AXA Nezivotno Osiguranje akcionarsko drustvo za osiguranje, Belgrade
AXA Life (Serbia) ¹	AXA Životno Osiguranje akcionarsko drustvo za osiguranje, Belgrade
Baltikums	"Baltikums Vienna Insurance Group" AAS, Riga
BCR Life	BCR Asigurări de Viață Vienna Insurance Group S.A., Bucharest
BTA Baltic	BTA Baltic Insurance Company AAS, Riga
Bulstrad Life	BULSTRAD LIFE VIENNA INSURANCE GROUP JOINT STOCK COMPANY, Sofia
Bulstrad Non-Life	INSURANCE JOINT-STOCK COMPANY "BULSTRAD VIENNA INSURANCE GROUP", Sofia
Compensa Life (Lithuania) ¹	Compensa Life Vienna Insurance Group SE, Vilnius
Compensa Life (Poland) ¹	Compensa Towarzystwo Ubezpieczeń Na Życie S.A. Vienna Insurance Group, Warsaw
Compensa Non-Life (Estonia) ¹	Compensa Non-Life, Compensa Vienna Insurance Group, UADB, Tallinn
Compensa Non-Life (Lithuania) ¹	Compensa Towarzystwo Ubezpieczeń S.A. Vienna Insurance Group, Vilnius
Compensa Non-Life (Poland) ¹	Compensa Towarzystwo Ubezpieczeń S.A. Vienna Insurance Group, Warsaw
ČPP	Česká podnikatelská pojišťovna, a.s., Vienna Insurance Group, Prague
Donaris	Compania de Asigurări "DONARIS VIENNA INSURANCE GROUP" Societate pe Acțiuni, Chisinau
Donau Versicherung	DONAU Versicherung AG Vienna Insurance Group, Vienna
Doverie	Pension Insurance Company Doverie AD, Sofia
Erste Biztosító	ERSTE Vienna Insurance Group Biztosító Zrt., Budapest
Erste Group	Erste Group Bank AG
Erste Heimstätte GmbH	Erste gemeinnützige Wohnungsgesellschaft Heimstätte Gesellschaft m.b.H., Vienna
Erste Osiguranje	Erste Osiguranje Vienna Insurance Group d.d., Zagreb
Erste Pensionsfonds, Zagreb	ERSTE d.o.o. - mandatory and voluntary pension fund management company, Zagreb
Gemeinnützige Industrie-Wohnungsaktiengesellschaft	Gemeinnützige Industrie-Wohnungsaktiengesellschaft, Leonding
Gemeinnützige Mürz-Ybbs Siedlungsanlagen-GmbH	Gemeinnützige Mürz-Ybbs Siedlungsanlagen-GmbH, Kapfenberg
Globus	CAL ICAL "Globus", Kiev
GPIH	Joint Stock Company Insurance Company GPI Holding, Tiflis
GPIH B.V.	GPIH B.V., Amsterdam
IM31 Floridsdorf am Spitz	IM31 Floridsdorf am Spitz GmbH, Salzburg
InterRisk	InterRisk Towarzystwo Ubezpieczeń S.A. Vienna Insurance Group, Warsaw
InterRisk Life	InterRisk Lebensversicherungs-AG Vienna Insurance Group, Wiesbaden
InterRisk Non-Life	InterRisk Versicherungs-AG Vienna Insurance Group, Wiesbaden
Intersig	INTERSIG VIENNA INSURANCE GROUP Sh.A., Tirana
IRAO	International Insurance Company "IRAO" LTD, Tbilisi
Jupiter	Private Joint-Stock Company "JUPITER LIFE INSURANCE VIENNA INSURANCE GROUP", Kiev
Kniazha	PRIVATE JOINT-STOCK COMPANY "UKRAINIAN INSURANCE COMPANY "KNAZHA VIENNA INSURANCE GROUP", Kiev
Kniazha Life	PRIVATE JOINT-STOCK COMPANY "INSURANCE COMPANY "KNAZHA LIFE VIENNA INSURANCE GROUP", Kiev
Komunálna	KOMUNÁLNA poisťovňa, a.s. Vienna Insurance Group, Bratislava
Kooperativa (Slovakia) ¹	KOOPERATIVA poisťovňa, a.s. Vienna Insurance Group, Bratislava
Kooperativa (Czech Republic) ¹	Kooperativa pojišťovna, a.s., Vienna Insurance Group, Prague
Health	Health insurance
Life	Life insurance
Makedolija Osiguruvanje	Joint Stock Company for Insurance and Reinsurance Makedonija Skopje - Vienna Insurance Group, Skopje
Neue Heimat Holding	Neue Heimat Oberösterreich Holding GmbH, Vienna
Neue Heimat Oberösterreich GmbH	NEUE HEIMAT Oberösterreich Gemeinnützige Wohnungs-und SiedlungsgesmbH, Linz
Neuland GmbH	Neuland gemeinnützige Wohnbau-Gesellschaft m.b.H., Vienna
Nova	Insurance Company Nova Ins EAD, Sofia
Omniasig	OMNIASIG VIENNA INSURANCE GROUP S.A., Bucharest
OePR	Austrian Financial Reporting Enforcement Panel (AFREP)
Palais Hansen	Palais Hansen Immobilienentwicklung GmbH, Vienna
PČS	Pojišťovna České spořitelny, a.s., Vienna Insurance Group, Pardubice

Abbreviation	Full company name
Polisa	"POLISA-ŻYCIE" Towarzystwo Ubezpieczeń S.A. Vienna Insurance Group, Warsaw
Progress	PROGRESS Beteiligungsges.m.b.H., Vienna
PSLSP	Poistovňa Slovenskej sporiteľne, a.s. Vienna Insurance Group, Bratislava
Ray Sigorta	Ray Sigorta A.Ş., Istanbul
Sanatorium Astoria	Sanatorium Astoria, a.s., Karlsbad
s Versicherung	Sparkassen Versicherung AG Vienna Insurance Group, Vienna
Property/Casualty	Property and Casualty insurance
Schwarzatal GmbH	"Schwarzatal" Gemeinnützige Wohnungs- und Siedlungsanlagen-GmbH, Vienna
Sigma	Sigma Interbanian Vienna Insurance Group Sh.a, Tirana
S IMMO AG	Sparkassen Immobilien AG
Skandia Poland	Skandia Życie Towarzystwo Ubezpieczeń S.A., Warsaw
Sozialbau AG	SOZIALBAU gemeinnützige Wohnungsaktiengesellschaft, Vienna
TECH GATE	TECH GATE VIENNA Wissenschafts- und Technologiepark GmbH, Vienna
UIG	Private Joint-Stock Company "Insurance company" Ukrainian insurance group", Kiev
UIG Consulting	Limited Liability Company "UIG Consulting", Kiev
Union Biztosító	UNION Vienna Insurance Group Biztosító Zrt., Budapest
Urbanbau GmbH	Urbanbau Gemeinnützige Bau-, Wohnungs- und Stadterneuerungsgesellschaft m.b.H., Vienna
Vienna Insurance Group bzw. VIG ²	VIENNA INSURANCE GROUP AG Wiener Versicherung Gruppe, Vienna
VIG Holding ³	VIENNA INSURANCE GROUP AG Wiener Versicherung Gruppe, Vienna
VIG Fund	VIG FUND, a.s., Prague (Consolidated Financial Statements)
Vienna-Life (Liechtenstein) ¹	Vienna-Life Lebensversicherung AG Vienna Insurance Group, BERN
Vienna Life (Poland) ¹	Vienna Life Towarzystwo Ubezpieczeń na Życie S.A. Vienna Insurance Group, Warsaw
Vienna Life (Hungary) ¹	Vienna Life Vienna Insurance Group Biztosító Zártkörűen Működő Részvénytársaság, Budapest
VIG Re	VIG RE zajišťovna, a.s., Prague
Vienna International Underwriters bzw. VIU	Vienna International Underwriters GmbH, Vienna
VIG Services Ukraine	VIG Services Ukraine, LLC, Kiev
Wiener Städtische	WIENER STÄDTISCHE VERSICHERUNG AG Vienna Insurance Group, Vienna
Wiener Städtische Osiguranje (Montenegro) ¹	Akcionarsko društvo za životno osiguranje Wiener Städtische Podgorica a.d., Podgorica
Wiener Städtische Osiguranje (Serbia) ¹	WIENER STÄDTISCHE OSIGURANJE akcionarsko društvo za osiguranje, Belgrade
Wiener Städtische Versicherungsverein	Wiener Städtische Wechselseitiger Versicherungsverein - Vermögensverwaltung - Vienna Insurance Group, Vienna
Wiener Osiguranje (Croatia) ¹	Wiener osiguranje Vienna Insurance Group dioničko društvo za osiguranje, Zagreb
Winner Life	Joint Stock Insurance Company WINNER LIFE - Vienna Insurance Group, Skopje
Winner Non-Life	Joint Stock Insurance Company WINNER-Vienna Insurance Group, Skopje
WOFIN GmbH	WOFIN Wohnungsfinanzierungs GmbH, Vienna
WWG Beteiligungen GmbH	WWG Beteiligungen GmbH, Vienna

¹ Country names in parentheses are added if there is more than one company with the same abbreviated name and it is not clear from the context which one is intended. The context is assumed to be clear, for example, if there is used in the description of activities taking place within a country.

² Used when referring to VIG Group.

³ Used when referring to the individual company.

Administrative expenses

Administrative expenses for retained insurance business are broken down into acquisition expenses and other administrative expenses, less reinsurance commissions and profit commissions for reinsurance cessions. Expenses for claims investigation, loss prevention and claims processing (claims handling expenses) or for making insurance payments (settlement costs) are shown in the expenses for insurance benefits item.

Affiliated companies

The parent company and its subsidiaries are considered to be affiliated companies if the parent company is able to exert control over the business policies of the subsidiary. Examples of this are where the parent company can affect variable returns from the subsidiary, a controlling agreement exists or it is possible to appoint the majority of the members of the Managing Board or other executive bodies of the subsidiary.

ALM (Asset and Liability Management)

ALM refers to taking both assets and liabilities into account when implementing strategic decisions in order to achieve optimal company results and is therefore needed for determining and managing the risk capital required, matching assets and liabilities (duration, cash flow and income matching) and optimising investments and reinsurance.

Cash flow

A key figure used in the analysis of shares and companies. It represents the inflow and outflow of liquid assets during a specific accounting period. Cash flow is essentially calculated by adding together the profit for the year, depreciation, changes in long-term provisions and income taxes.

Cash flow statement

A presentation of the changes in cash and cash equivalents during a financial year, broken down into the three areas of

ordinary activities, investing activities and financing activities. The aim is to provide information on the financial strength of the company.

Ceded reinsurance premiums

Share of the premiums to which the reinsurer is entitled in return for reinsuring certain risks.

CEE (Central and Eastern Europe)

The Vienna Insurance Group defines the “CEE” region as all the growth markets in Central and Eastern Europe in which the Group operates. This includes Albania, Belarus, Bosnia-Herzegovina, Bulgaria, Croatia, the Czech Republic, Estonia, Georgia, Hungary, Latvia, Lithuania, Macedonia, Moldova, Montenegro, Poland, Romania, Serbia, Slovakia, Slovenia, Turkey and Ukraine. Note that differences may exist between this definition and the definition of CEE used by other companies, financial institutions (e.g. IMF, OECD, WIFO, IHS), etc.

Claims incurred but not reported

Losses that are reported in the current financial year but occurred in the previous year. Each year as of the balance sheet date, a reserve (= incurred but not reported reserve, IBNR) is formed for losses that relate to the financial statement year but are not reported until the following year.

Combined ratio (net)

When the total of all items in the income statement that contribute to the profit before taxes, except for income from capital assets, other non-underwriting income and expenses and the value of gross earned premiums itself, is divided by gross earned premiums, the result is called the combined ratio. If this ratio is less than 100%, the company is earning a profit from the underwriting portion of the business. This ratio is only calculated for property

and casualty insurance. Since the reinsurers' share is taken into account in the calculation, the result is a net combined ratio.

Consolidation

The financial statements of the parent company and those of the subsidiaries are combined when the consolidated financial statements are prepared by the parent company. During this process, intragroup equity interests, interim results, receivables and payables and income and expenses are eliminated.

Deposits on assumed and ceded reinsurance business

A claim by the reinsuring company against the ceding company for deposits that it retains. When business is assumed, the reinsurer's share of premiums and claims are retained as security by the ceding insurance company. The deposits on ceded reinsurance item is analogous.

Derivative financial instruments (derivatives)

Financial contracts whose value depends on the price of an underlying asset. Derivatives can be classified systematically according to the nature of the underlying asset (interest rates, share prices, currency rates or commodity prices). Options, futures, forwards and swaps are important examples of derivative financial instruments.

Direct business

Insurance business where an immediate legal relationship exists between the insurer and policyholder.

Earnings per share (basic/diluted)

The ratio of consolidated annual profit (less interest on hybrid capital) divided by the average number of shares outstanding. The diluted earnings per share include convertible securities that have been exercised, or are still available for exercise, in the calculation of the number of shares and net

income. The convertible securities consist of convertible bonds and stock options.

Enterprise Risk Management (ERM)

Risk and opportunity management. The responsibilities of ERM are identification, assessment, analysis and control of opportunities and risks.

Erste Group

An abbreviated version of the company name of Erste Group Bank AG.

Equity method

Shares in associated companies are recognised using this method. As a rule, the value recognised corresponds to the Group's proportional share of the equity in these companies. In the case of shares in companies that prepare their own consolidated financial statements, the consolidated equity is recognised instead. For current valuation, the value recognised is adjusted using a proportional share of changes to equity, with the shares in net income being allocated to consolidated net income and disbursed profit distributions deducted.

Expenses for claims and insurance benefits

These are comprised of the payments for insurance claims, payments for claims investigation, claims settlement and claims prevention, and from the change in the associated reserves.

Fair value

Value for security calculated using a theoretical pricing model that takes into account factors on which the price depends.

Financial instruments available for sale

Available for sale securities include securities that were not acquired with the intention of being held-to-maturity,

or for short-term trading purposes. They are recognised at market value as of the balance sheet date.

Financial result

Income and expenses for investments and interest. This includes, for example, income from securities, loans, real estate and participations, as well as bank interest and expenses incurred in the financial area, such as depreciation of owned real estate, write-downs of securities to listed market prices, bank fees, etc.

Gross domestic product (GDP)

A measure of a country's economic production. All goods and services produced or provided within a country (by citizens or foreigners) during a specified period, valued at current prices (market prices) or constant prices (prices in a certain base year). By using a constant price level in the calculations, price increases can be eliminated so that the figures presented over time are independent of inflation. GDP at constant prices is also known as real Gross domestic product.

Gross/net

In insurance terminology, "gross/net" means before or after reinsurance has been deducted ("net" is also used to mean "for own account" or "retention"). In connection with income from participations, the term "net" is used when related expenses have already been deducted from income (e.g. write-offs and losses from disposals). Therefore, (net) income from participations equals the profit or loss from these interests.

IAS

International Accounting Standards

IFRS

International Financial Reporting Standards. Since 2002, the designation IFRS has stood for the overall framework of all standards adopted by the International Accounting Standards Board. Previously adopted standards continue to be referred to as International Accounting Standards (IAS).

Income from investments and interest income

Income from investments and other interest income is comprised of income from participations (of which affiliated companies), income from land and buildings, income from other investments, income from write-ups, gains from the disposal of investments, and other income from investments and interest income.

Indirect business

Insurance business where the company acts as a reinsurer.

Insurance density

Annual per capita insurance premiums, used as an indicator for the state of development of a country's insurance sector.

Insurance payments (net)

Expenses (after deducting reinsurance) for insurance claims.

Insurance supervisory authority

The Austrian insurance supervisory authority is a part of the Austrian Financial Market Authority (FMA) that was established as an independent authority in April 2002. Its supervision extends to private-sector insurance companies with registered offices in Austria.

KPMG

KPMG Austria AG Wirtschaftsprüfungs- und Steuerberatungsgesellschaft changed its legal form from a stock corporation (Aktiengesellschaft) to a limited liability company (GmbH). As a result, when the change was registered in the commercial register on 22 August 2014, the name of the company changed from KPMG Austria AG Wirtschaftsprüfungs- und Steuerberatungsgesellschaft to KPMG Austria GmbH Wirtschaftsprüfungs- und Steuerberatungsgesellschaft.

Loss reserve

A reserve for losses that have already been incurred but have not yet been settled. Claims and claims settlement expenses can be divided into two categories: reserves for reported but not yet settled claims ("RBNS"), and reserves for claims that have been incurred but have not yet been reported, or the correct amount has not been reported ("IBNR", "IBNER").

Market capitalisation

Stock exchange value or market capitalisation means the value of a stock corporation calculated by multiplying the current stock exchange price by the total number of shares issued.

Market value

The value of an asset on the balance sheet that can be realised by selling it in the market to a third party.

Mathematical reserve

A reserve calculated according to mathematical principles for future insurance payments in the life and health insurance balance sheet units. In the health insurance balance sheet unit, this is also referred to as an ageing reserve.

Net earned premiums

The portion of premiums written that is allocated to the current financial year.

Non-life

Non-life insurance includes the property and casualty insurance and health insurance segments.

Options

Derivative financial instruments which entitle, but do not obligate the buyer to purchase (call option) or sell (put option) an underlying asset at a future point in time for a specified price. In contrast, the seller of the option is obligated to deliver or purchase the asset and receives a premium for providing the option.

Organic growth

Organic growth means the growth of a company resulting from the company's own financial strength. Such growth is therefore not the result of purchasing other companies.

Personal insurance

Comprised of life, health and casualty insurance.

Present value

Current value of a cash amount to be received in the future, calculated by discounting with a known discount rate.

Profit participation

See premium refund (profit-dependent).

Premium

Agreed fee paid in exchange for assumption of risk by an insurance company.

Premium refund (profit-dependent)

The policyholder's profit participation in the profit of the insurance class in question (mandatory for traditional life insurance).

Premium refund (profit-independent)

Contractually accorded refund of premiums to the policyholder.

Premiums written

Direct business premiums written are comprised of set premiums, not including premium or fire service taxes, plus policyholder collateral payments, reduced by premiums cancelled during the financial year. In indirect business, the premiums written correspond to the premiums that the ceding insurer has indicated for offset. In co-insurance business, the premiums written by each co-insurer correspond to the share of premiums allotted to it.

Price-earnings ratio

A financial ratio for evaluating shares. The price-earnings ratio (P/E ratio) shows the price of the share in relation to the earnings per share in a comparative period or future period. If the comparative period is defined as one year, the price-earnings ratio is the end-of-year price divided by the earnings per share for the year.

Provision for unearned premiums

The portion of premiums written that were specified for the period following the balance sheet date and are therefore not included in the income for the financial year. These premiums are used to cover obligations arising after the balance sheet date.

Return on equity (RoE)

Result before taxes divided by average shareholders' equity (less revaluation reserve), calculated using values at the beginning and end of the year.

Retained earnings

Retained earnings are the profits generated by the company that have not been distributed as dividends.

Rating

A rating is an evaluation of the creditworthiness of a debtor (countries, companies and so on) often carried out by a specialised rating agency. The evaluation is expressed as a kind of grading. It is very similar to a school grading system. The rating systems of the agencies use different grading steps and their own symbols.

Reinsurance

Reinsurance is when an insurance company insures a portion of its risk with another insurance company.

Securities held to maturity

Held-to-maturity securities comprise debt securities that are intended to be held to maturity and can be held to maturity. They are measured at cost on the date of initial recognition and are subsequently measured at amortised cost. A write-down is recognised in profit or loss in the case of permanent impairment.

Segment reporting

Presentation of the consolidated financial statements using segments defined in accordance with IFRS 8. For VIG, these are countries.

Single-premium

A special type of premium payment used for life insurance. A (high) amount is paid as a single-premium at the start of the policy.

Unit-linked and index-linked life insurance

Insurance policies where the investment is made at the pol-

icyholder's risk. The investments in this area are valued at fair value, with the underwriting reserves shown at the value of the investments.

Solvency II

Solvency II is a fundamental reform of insurance supervisory law in Europe, particularly solvency regulations relating to the capital adequacy of insurance companies. Solvency II is intended to create methods for the risk-based management of the total solvency of insurance companies. The current static system for determining capital adequacy is replaced by a risk-based system, which goes beyond the current capital adequacy provisions of the Insurance Supervision Act to also take into account, in particular, qualitative factors (e.g. internal risk management).

Standard & Poor's

Standard & Poor's is an internationally recognised rating agency. It analyses and evaluates companies, countries and bonds, among other things. It uses its own rating scale, which ranges from AAA for the highest category to CC for the lowest when rating the financial strength of insurance companies. The ratings can be modified by adding a plus or minus sign.

Stress test

Stress tests are a special form of scenario analysis. The objective is to arrive at a quantitative assessment of the potential losses incurred by portfolios in the event of extreme market fluctuations.

UGB

Austrian Commercial Code as of 1 January 2007 (Unternehmensgesetzbuch; Handelsgesetzbuch (HGB) until 31 December 2006).

Underwriter

Underwriters are responsible for evaluating risks in the insurance industry, and have the authority to underwrite risks. An underwriter estimates the probability and size of a loss as precisely as possible, calculates insurance premiums and establishes policy terms.

Underwriting provisions

These consist of the provision for claims not yet settled, mathematical reserve, unearned premiums, provisions for profit-dependent and profit-independent premium refunds, the equalisation provision and other underwriting provisions.

VAG

The Austrian Insurance Supervision Act (Versicherungsaufsichtsgesetz) includes provisions governing the organization and supervision of insurance companies.

Value-at-risk (VaR)

Value-at-risk is a procedure used to calculate potential losses arising from price changes affecting the trading position. This loss potential is expressed using a specific confidence limit (e.g. 98%), and is calculated based on market-related price changes.

Vienna Insurance Group (VIG)

When Vienna Insurance Group (VIG) is mentioned, generally the Group as a whole is meant. If a statement refers only to the activities of the Group holding company, the word "Holding" is added at the end of the name.

Volatility

Fluctuations in security prices, currency rates and interest rates.

Addresses of Group companies

Country	Postal address	Phone	E-mail/Web address
ALBANIA			
Sigma Interbanian	AL-Tirana Rruga: Komuna e Parisit Pall. Lura, P.O.B. 1714	+355 (0) 42 258 254	kontakt@sivig.al www.sivig.al
Intersig	AL-Tirana Rr. Ismail Qemali, Samos Tower/kati II,	+355 4 22 70 576	info@intersig.al www.intersig.al
Kosovo			
Sigma Interbanian Kosovo (branch)	KOS-10000 Prishtinë, Ko- sovo Qyteza Pejton Rr. P. Vasa p.n.	+381 38 246 301	info@sigma-ks.net www.sigma-ks.net
BOSNIA-HERZEGOVINA			
Wiener	BiH-78000 Banja Luka ul. Kninska 1a	+387 (0) 51 931 100	direkcija@wiener.ba www.wiener.ba
BULGARIA			
Bulstrad Non-life	BG-1000 Sofia Positano Square 5	+359 (0) 2 985 66 10	public@bulstrad.bg www.bulstrad.bg
Bulstrad Life	BG-1301 Sofia Sveta Sofia Street 6	+359 (0) 2 401 4000	bullife@bulstradlife.bg www.bulstradlife.bg
GERMANY			
InterRisk (Life and Non-life)	D-65203 Wiesbaden Carl-Bosch-Straße 5	+49 (0) 611 27 87-0	info@interrisk.de www.interrisk.de
ESTONIA			
BTA Baltic (branch)	EE-11415 Tallinn Lõõtsa 2B	+372 5 68 68 668 +372 68 68 068	info@bta-kindlustus.ee www.bta-kindlustus.ee
Compensa Life	EE-10152 Tallinn Narva mnt. 63/2	+372 610 3000	info@compensalife.ee www.compensalife.ee
Compensa Non-life (branch)	EE-10152 Tallinn Narva mnt. 63/2	+372 675 6756	info@compensa.ee www.compensa.ee
GEORGIA			
GPIH	GE-0171 Tiflis Kostava Str. 67	+995 (0) 32 2505 111	info@gpih.ge www.gpih.ge
IRAO	GE-0160 Tbilisi Bochorishvili Str. 88/15	+995 (0) 32 2949 949	office@irao.ge www.irao.ge
CROATIA			
Wiener Osiguranje	HR-10000 Zagreb Slovenska ulica 24	+385 (0) 1 371 86 00	kontakt@wiener.hr www.wiener.hr
Erste Osiguranje	HR-10000 Zagreb Slovenska ulica 24	+385 (0) 72 37 2700	kontakt@erste-osiguranje.hr www.erste-osiguranje.hr

Country	Postal address	Phone	E-mail/Web address
LATVIA			
Baltikums	LV-1007 Riga Udens iela 12-115	+371 8000 20 01	baltikums@baltikums.lv www.baltikums.lv
BTA Baltic	LV-1010, Riga, K. Valdemara iela 63	+371 6702 5100 +371 26 12 12 12	bta@bta.lv www.bta.lv
Compensa Life (branch)	LV-1004 Riga Vienibas gatve 87h	+371 6760 6939	info@compensalife.lv www.compensalife.lv
Compensa Non-life (branch)	LV-1004 Riga Vienibas gatve 87h	+371 67558888	info@compensa.lv www.compensa.lv
LIECHTENSTEIN			
Vienna-Life	LI-9487 Benden Industriestraße 2	+423 235 06 60	office@vienna-life.li www.vienna-life.li
LITHUANIA			
Baltikums (branch)	LT-1108 Vilnius A.Gostauto g. 8-125	+370 520 31550	baltikums@baltikums.lt www.baltikums.lt
BTA Baltic (branch)	LT-05132 Vilnius Virsuliskiu skg. 34	+370 5 2600 600	bta@bta.lt www.bta.lt
Compensa Non-Life	LT-06115 Vilnius Ukmergės g. 280	+370 5 249 1911	info@compensa.lt www.compensa.lt
Compensa Life (branch)	LT-06115 Vilnius Ukmergės g. 280	+370 5 250 40 00	info@compensalife.lt www.compensalife.lt
MACEDONIA			
Winner Non-life	MK-1000 Skopje Boris Trjkovski 62	+389 (0) 232 316 31	winner@winner.mk www.winner.mk
Winner Life	MK-1000 Skopje 11 Oktomvri Str. 25	+389 (0) 2 3114 333	life@winnerlife.mk www.winnerlife.mk
Makedoija Osiguruvanje	MK-1000 Skopje 11 Oktomvri Str. 25	+389 (0) 2 3115 188	info@insumak.mk www.insumak.mk
MOLDOVA			
Donaris	MD-2068 Chisinau Moscova Boulevard, No. 15/7	+373 22 265 700	office@donaris.md www.donaris.md
MONTENEGRO			
Wiener Städtische Osiguranje	ME-81000 Podgorica Rimski trg 47	+382 (20) 205 150	office@wiener.co.me www.wiener.me
AUSTRIA			
Vienna Insurance Group	A-1010 Vienna Schottenring 30	+43 (0) 50 390 22000	info@vig.com www.vig.com

Country	Postal address	Phone	E-mail/Web address
Wiener Städtische	A-1010 Vienna Schottenring 30	+43 (0) 50 350 20000	kundenservice@staedtische.at www.wienerstaedtische.at
Donau Versicherung	A-1010 Vienna Schottenring 15	+43 (0) 50 330 70000	donau@donauversicherung.at www.donauversicherung.at
s Versicherung	A-1010 Vienna Wipplingerstraße 36-38	+43 (0) 50100 75400	sag@s-versicherung.at www.s-versicherung.at
Italy			
Wiener Städtische (branch)	I-00147 Rome Via Cristoforo Colombo 112	+39 (0) 6 510 70 11	wiener@wieneritalia.com www.wieneritalia.com
Donau Versicherung (branch)	I-20139 Milan Via Bernardo Quaranta 45	+39 (0) 2 897569 1	info@donauassicurazioni.it www.donauassicurazioni.it
Slovenia			
Wiener Städtische (branch)	SI-1000 Ljubljana Masarykova 14	+386 (0) 1 300 17 00	info@wienerstaedtische.si www.wienerstaedtische.si
POLAND			
Compensa (Life and Non-life)	PL-02-342 Warsaw Aleje Jerozolimskie 162	+48 22 501 6100	centrala@compensa.pl www.compensa.pl
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Address · Notes · Information

NOTICE

This annual report includes forward-looking statements based on current assumptions and estimates that were made by the management of VIENNA INSURANCE GROUP AG Wiener Versicherung Gruppe to the best of its knowledge. Disclosures using the words “expected”, “target” or similar formulations are an indication of such forward-looking statements. Forecasts related to the future development of the Company are estimates made on the basis of information available as of the date this report went to press. Actual results may differ from the forecasts if the assumptions underlying the forecast prove to be wrong or if unexpectedly high risks occur.

Calculation differences may arise when rounded amounts and percentages are summed automatically.

The annual report was prepared with great care to ensure that all information was complete and accurate. The possibility of rounding, type-setting or printing errors, however, cannot be ruled out completely.

Our goal was to make the annual report quick and easy to read. For this reason we have not used phrasing such as “he/she”, “his/her”, etc. It should be understood that the text always refers to women and men equally without discrimination.

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WEBSITE – ONLINE REPORT

The annual report is available in German and English on our Internet website (www.vig.com) under Investor Relations and can also be downloaded in both languages as a PDF file.

Service tip

Online annual report

The Vienna Insurance Group website provides an online version of the annual report that is optimised for both the Internet and mobile devices. All sections may be downloaded in PDF form. You can also download the most important tables as Excel files. Other features such as links within the report and a comparison with the previous year create transparency and take you directly to the information being sought. The online version of the report also allows you to perform a full-text search quickly and easily. The search results are presented on an overview page, sorted by relevance. The term being searched for is highlighted in colour on this page and on the page in the report.

In case of doubt, the German version is authoritative.

Editorial deadline: 19 April 2017