

- Established in 1824
- A leader in the Austrian insurance business with a market share of 17%
- Ranked first in the group life and pension market with a share of 35%
- Became a joint-stock company in 1992 and went public in October 1994
- Rated “A+” outlook “stable” by Standard & Poor’s
- Total premium income in 2006 exceeded EUR 2.4 billion
- 9 provincial offices and over 170 regional offices with a total staff of 3,743 (2006)
- Wiener Städtische Versicherung AG Vienna Insurance Group is Austria’s largest insurance group in Central and Eastern Europe, belonging to the Vienna Insurance Group, which is active in over 20 European countries
- Member of the Swiss Life Network since 1975

Special Advantages

- Local dividends are guaranteed for insurance of retirement pensions
- Dividends are used to increase the insured pensions or the reserves
- Offers an exclusive advantage of no waiting period for distribution of the first local dividend rather than the obligatory year for employees’ pension insurance fund
- Provides flexible solutions rather than set tariffs for benefit packages
- For pension plan reinsurance a longer than normal interval is permitted between the invoice and the due date
- Pension plan reinsurance is based on tariffs with single and/or annual premiums
- As of next year, the awarded interest on retirement capital is 4.5%, and on retirement pension it amounts to 4.5% or 5%
- Loans to policyholders are offered at 6.75%
- Separate Accounts, Separate Separate Accounts and Administrative Services Only plans are offered by associated companies

Coverages and Products

Types of Benefit:

- ★ Old Age Pension / Lump Sum
- ★ Disability Pension / Lump Sum
- ★ Group Life and Survivors’ Pension
- ★ Endowment
- ★ Accidental Death & Dismemberment
- ★ Medical

Financial Products:

- ✗ Pooled Investment Funds
- ✗ Company-Specific Portfolios
- ✗ Actuarial Services

-
- ★ Coverage available and poolable
 - ✗ Product available