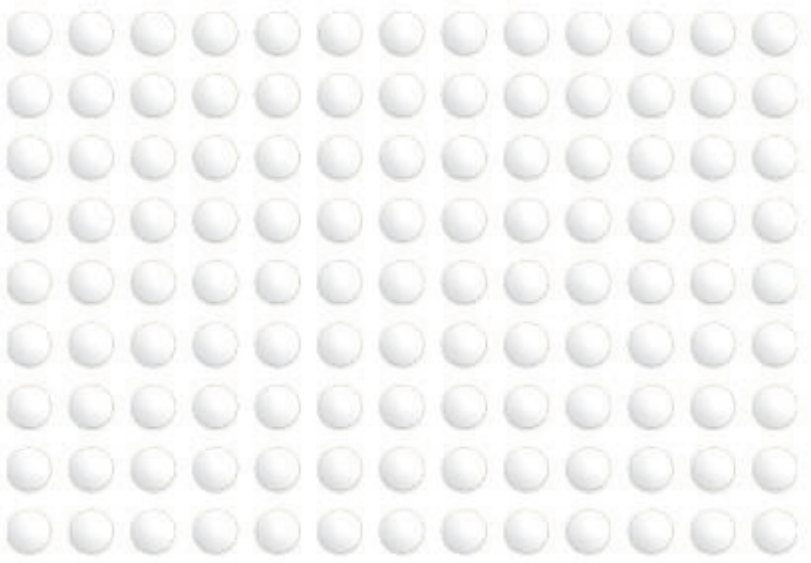
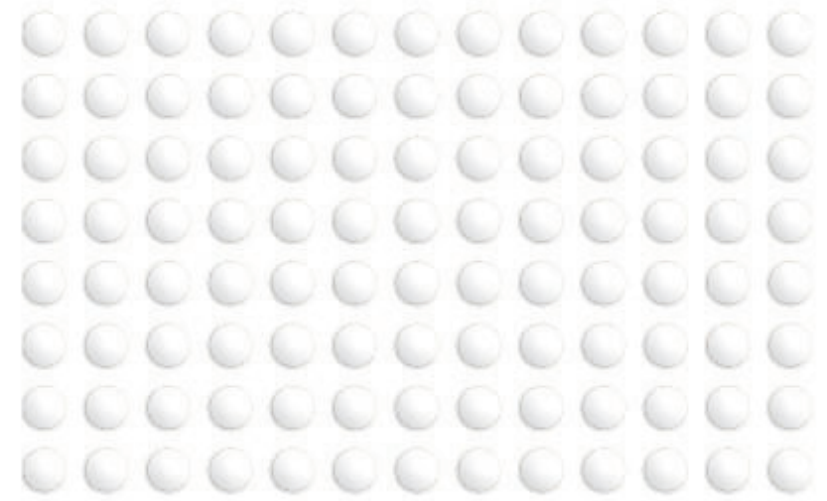
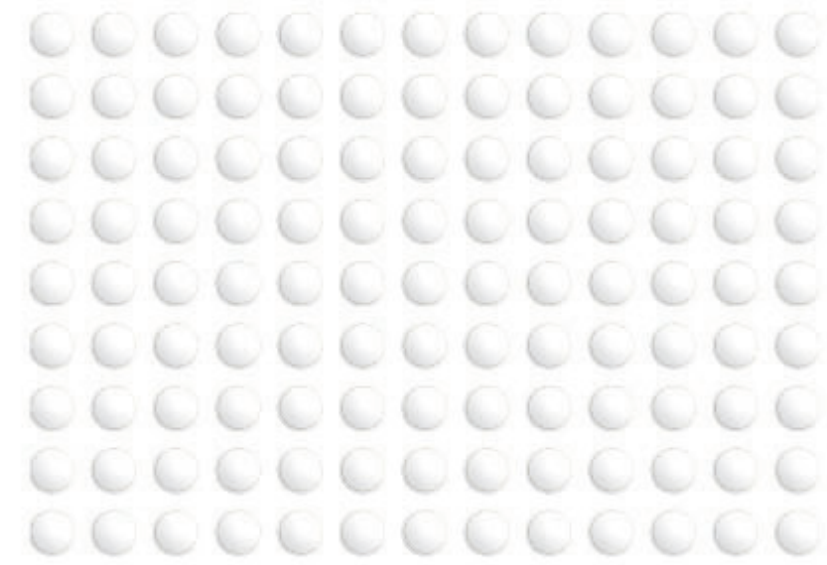


2001 Annual report





www.kpas.sk



CONTENTS :

Introduction by the Chairman of the Supervisory Board	2
Report of the Chairman of the Board of Directors	4
Facts about the Company	6
Introduction and macroeconomic indicators	7
Situation report and highlights of the fiscal year	8
Vision of the future	12
Organization structure	14
Survey of selected indicators of insurance activity	16
Balance sheet	17
Profit and loss account	18
Report of the Supervisory Board	20
Independent auditor's report	21
Contact Addresses	22
Logos of WIENER SADTISCHE companies	24

The year 2001 was memorable for Komunálna poisťovňa, a. s. for a number of reasons:

- The structure of owners was changed when KOOOPERATIVA poisťovňa, a. s., entered capital to Komunálna poisťovňa, a. s., and consequently increased its stock capital
- By this strategic move Komunálna poisťovňa, a. s., became part of Wiener Stadtische Group, a strong financial and insurance group
- Komunálna poisťovňa, a. s., gained license for Motor third party liability insurance, and in the process of implementing this type of insurance managed to assert itself in a fierce competition of insurance companies and achieve positive results
- Komunálna poisťovňa, a. s., achieved good results also on other fields and our business activities on the market showed a rising tendency

In our future activities, Komunálna poisťovňa, a. s., will focus on achieving synergic effect of two brands on the market with KOOOPERATIVA poisťovňa, a. s., in a number of activities. Establishing unified system of claims handling in motor insurance is a significant

contribution for our clients. Cooperation will be developed in business, marketing and advertising activities as well as personnel policy. Increased attention will be paid to satisfy clients' requirements and to enhance quality of services provided.

Due to changes in capital structure, Komunálna poisťovňa, a. s., acquired opportunities for progressive development. New opportunities appeared because of the strength of insurance group Wiener Stadtische, the majority owner of KOOOPERATIVA poisťovňa, a. s., which belongs to major financial groups in Central and Eastern Europe. Thereby, Komunálna poisťovňa, a. s., acquired a strong and trustworthy partner, which is an assumption for further improvement of our performance in the competitive environment of Slovak insurance market.

Dear friends,

In conclusion, let me express my gratitude to our clients for their loyalty, to our management and other employees for the work they did for our company in the last fiscal year.

JUDr. Jozef Csaky
Chairman of the Supervisory Board



Each calendar year brings us many important things, a lot of resolutions, wishes but also a lot of reflection over the last year. The year 2001 was a dynamic year, a year of significant changes for Komunálna poisťovňa, a. s.

Between the months of April and June a shareholder structure of Komunálna poisťovňa, a. s., changed. The major shareholder with a 95 % stake in Komunálna poisťovňa, a. s., became KOOPERATIVA poisťovňa, a. s., Bratislava. By this move Komunálna poisťovňa, a. s., became part of multinational concern of Wiener Stadtische based in Vienna. Wiener Stadtische is the company with 177 years of experience in insurance business. It has brought wealth of experience to Komunálna poisťovňa, a. s., what is shown in its solvency and stability.

Demonopolisation of Motor third party liability insurance in 2001 is considered to be historic event of the Slovak insurance market. Komunálna poisťovňa, a. s., as one of the eight insurance companies on the Slovak market, gained the MTPL license from Financial Market Authority on October 16, 2001. We acquired 27 000 new clients by means of the sale of Motor third party liability Insurance, i.e. fifth position out of eight companies. Thereby, foundations for subsequent cross-selling in other types of insurance were laid. Komunálna poisťovňa, a. s., reached Gross written premium in the amount of SKK 306 mil. as at December 31, 2001, which means a 16 % increase compare to 2000.

Komunálna poisťovňa, a. s., also reached Gross written premium in non-life insurance in the amount of SKK 209 mil. and SKK 97 mil. in life insurance. Our insurance company offers attractive products in the area of children insurance and in personal life insurance. The company created total technical reserves in amount of SKK 244 mil. These reserves are designed to cover future obligations to our clients. Interannual increase exceeded 40 %. Our company reached gross profit of SKK 28.8 mil. We reported profit of SKK 23 mil. after tax for the year 2001. Income Tax was amounted to SKK 6.8 mil. Komunálna poisťovňa, a. s., exceeded the net profit of 2000 by index 2.8 %. After analyzing the loss experience we can say that the claims handling and claims settlement is dominant because by the end of the year we handled the claims no older than two months. At the same time our company created conditions for further improvements in the area of losses. The improvement started to be implemented at the end of 2000 by founding a new company,

Slovexperta, s. r. o., which is to serve both insurance companies on the Slovak insurance market, i.e. KOOPERATIVA poisťovňa, a. s., and Komunálna poisťovňa, a. s. The experience of risk management in our company will be transferred to both companies in order to make claim handling more effective and improve flexibility claim settlement.

Strategy of Komunálna poisťovňa, a. s., for 2002 and 2003 is included in the following points:

- To increase share of premium written on the Slovak market to 4 % with a subsequent ranking among the ten best insurance companies in Slovakia
- To achieve 15 % ROE (return on equity)
- To use opportunity of synergic effects within the Wiener Stadtische Group with the objective of decreasing costs of Komunálna poisťovňa, a. s.,
- To relay experience of risk management and claim handling management to the auxiliary company, Slovexperta, s. r. o., with the objective to make claim handling more efficient
- To increase cooperation with Prvá komunálna banka, a. s., in selling unit-linked products and, at the same time, participate in project-funding of self-governed units of the Slovak Republic sponsored by Prvá komunálna banka, a. s.

Ing. Pavol Butkovský
Chairman of the Board
of Directors

facts about the company

Corporate name: Komunálna poisťovňa, a. s.
Address: Horná 25, 974 01 Banská Bystrica
Date of establishment: January 1, 1994
Legal form: Joint-stock company
Company ID number: 315 955 45
Registered capital: SKK 280 000 000
Shareholders: 95.14 % KOOPERATIVA poisťovňa, a. s.
 Bratislava, Štefanovičova 4

4.68 % Prva komunálna banka, a. s.
 Hodžova 11, Žilina

0.11 % Municipality of Banská Bystrica

0.07 % Municipality of Brezno

Object of business: Insurance industry
 in the Slovak Republic



Objectives of 2001

Reality as of
 December 31, 2001

Increase in Profit by 50% compared to 2000	273 %
Increase in Gross written premium by 27 % compared to 2000	116 %
Increase in life Gross written premium by 50 % compared to 2000	133 %
Double increase in Gross written premium in bank insurance - "Personal life insurance"	196 %
Decrease of loss ratio from the planned 29 % to 25 %	23.86 %



SITUATION REPORT AND HIGHLIGHTS OF THE FISCAL YEAR

During the last year, amongst accomplishing all the difficult tasks related to the change of structure of owners and the preparation of Motor third party liability insurance, Komunálna poisťovňa, a. s., worked on the Slovak insurance market with the increased effort. This period was characterized by growing competition among insurance companies with regard to demonopolization of Motor third party liability insurance.

Maximal attention was paid in the area of business activity according to raised amount of increasing and decreasing property of long-term clients from municipal sector especially.

We have managed to attract new clients and the number of policies written reached 13 000 in classic life and non-life products with the premium written of SKK 73 million. A contribution of 27 000 new policies of Motor third party liability insurance for 2002 was significant as well.

Share of portfolio and new policies in total of policies



Share of portfolio and new in total premium written



Share of life and non-life insurance in total of policies

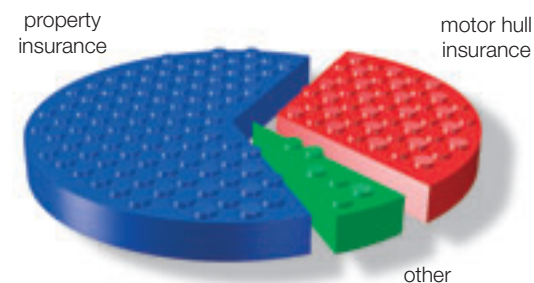


Share of life and non-life insurance in total premium written

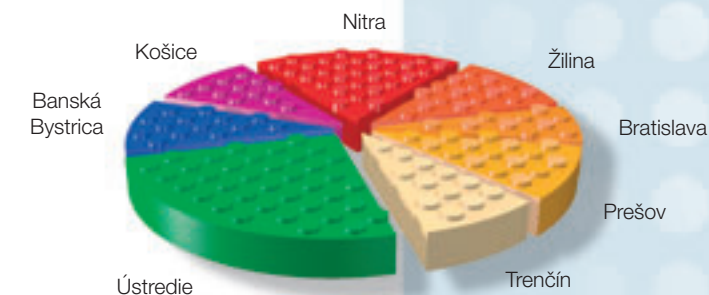


In business activities our staff was meticulous in appreciation of risk, its appropriateness and acceptability with respect to real capability of the company and capacity of reinsurance contracts. We succeeded to share the risk proportionally into individual products and territories.

Share of individual types of non-life insurance in the total of premium written



Share of territories in total premium written (territorial distribution of risk)



Information technologies in the area of hardware and software were improving and modernizing simultaneously with the increasing number of clients and policies. Although this process took significant investment, organization structure became more effective.

Information technologies

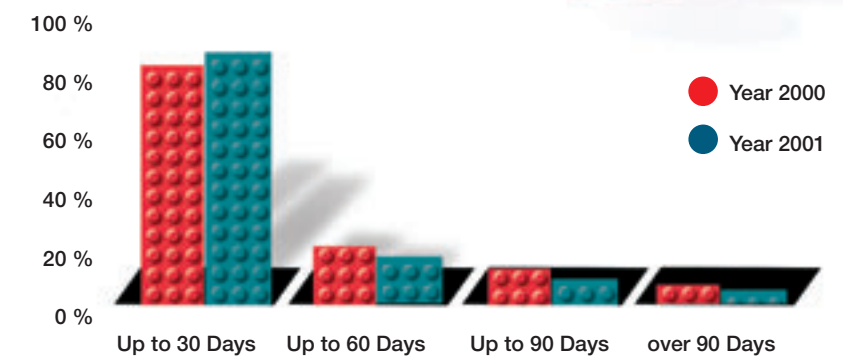
In 2001, we successfully tested and introduced the technology for digitizing contracts – optical character recognition – from handwritten drafts. We have also introduced a system of computer archiving of Motor third party liability insurance contracts. We implemented application for this type of insurance. Output reports from application were created in collaboration with reporting to Financial Market Authority and Financial Group. A system of replication and exchange of data for Slovak Bureau was created. Representative offices involved in new activities purchased new hardware, especially new servers which reinforced network.

The improvement of the information technologies also provided substantial acceleration and efficiency of the process of claims handling. This step was considered to be the one of the most important objectives of the year and it was achieved without extra costs of employment.



development of employment

Percentual share of claims by to the length of settlement



	1997	Growth index	1998	Growth index	1999	Growth index	2000	Growth index	2001	Growth index
Total number of employees (physical)	198	2.44	233	1.18	232	0.99	215	0.93	232	1.08
Of which sales activities	101	2.53	127	1.26	121	0.95	100	0.83	118	1.18
Share of sale employees in total of employees	51.0		54.5		52.2		46.5		50.9	

The employment in Komunálna poisťovňa is developed in relation to the development of society, growing selection of insurance products and insurance activities with the emphasis on increasing the proportion of sales service staff. The greatest stress was put upon education in the area of care of employees.

The external business network consists of 263 sales representatives.

VISION OF THE FUTURE

Komunálna poisťovňa, a. s., recorded significant changes in the business year 2001. New goals arose out of these changes for next period.

The program of our company for 2002 and following years is aimed for:

- Development of life insurance products
- Sale of individual life insurance with attractive supplementary insurance
- Scale of insurance products of Komunálna poisťovňa, a. s., with the advantageous combination of bank products through sale network of Prvá komunálna banka, a. s.

Activities focussed to municipal sector still remain the supporting pillar of the portfolio of Komunálna poisťovňa, a. s. in life as well as in non-life business. During this time we intensively react to the changes in competences of self – governed bodies. We were directed by their still growing authority and responsibility to create new products covering special risks.

One of the tasks of Komunálna poisťovňa, a. s., is to inform new clients, acquired by means of Motor third party liability insurance, about wide scale of products offered by our company.

Increased capacity of reinsurance treaty allows us to cover the risks in more extensive range. Thus, new possibilities in business were created and this fact has an impact in future structure of the portfolio as well.



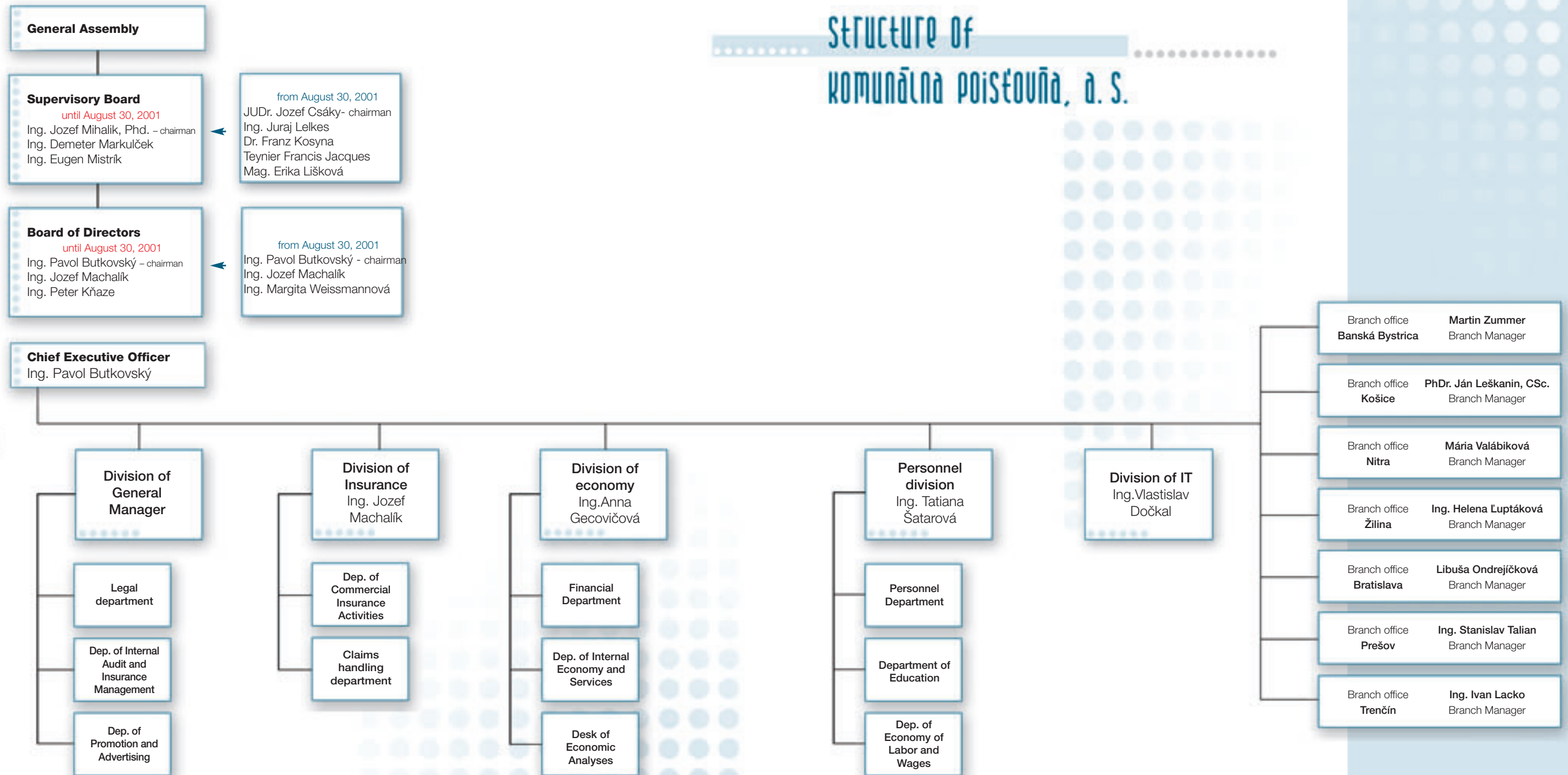
As the main objectives of the future are considered:

- To reach the position among ten most successful insurance companies on the Slovak insurance market
- To raise of the Company's share on the market
- To increase the insurance consciousness of Slovak inhabitants on the field of life insurance
- To approach clients through superior and complex service

The on-coming priority in trade policy of Komunálna poisťovňa, a. s., is : quality appreciation of the risk, effective share of the risk and quick claim settlement. A considerable step is expected in the area of claim settlement in 2002. Improved quality, shorten period of settlement, professionalism and impartiality is supposed to be brought in. Objectives set by Komunálna poisťovňa, a. s., are high and exacting. However, these aims are real and able to be fulfilled thanks to capability of management and adaptability of employees.



STRUCTURE OF KOMUNÁLNA POISŤOVŇA, a. s.



SURVEY OF SELECTED INDICATORS

OF INSURANCE ACTIVITY

Indicator (in thousands of SKK)	Year 2000	Year 2001
Number of employees (calculated)	215	231
Number of branches	7	7
Number of representations	43	43
Registered capital	136 000	280 000
Assets total	496 216	747 705
Premium written	264 548	306 463
Claims paid	62 284	72 617
Outstanding losses	679	387
Number of reported losses	3 080	3 319
Number of claims settled during the year	3 372	3 261
Settlement rate	89.70 %	87.99 %
Insurance company reserves	173 520	244 504
Number of policies written	28 860	36 193
Total revenues	454 575	456 648
Total costs	446 150	433 626
Balance sheet profit	8 425	23 022



balance sheet Of KOMPUNÁLNA POISŤOVŇA, a. s. BANSKÁ BYSTRICA



BALANCE SHEET ITEMS	Year 2000	Year 2001
ASSETS (in thousand SKK),		
Intangible assests	775	3 617
Financial investments	302 678	498 749
including: buildings and lands	122 301	119 034
Investments in third-party companies and other long-term receivables	11 670	1 600
of which: Investments in equities and deposits	10 070	0
other investments and deposits	1 600	1 600
other financial investments	168 707	378 115
of which: short-term	168 707	378 115
Receivables	88 140	70 362
of which: short-term	88 140	70 362
Other assets	26 420	23 427
including: tangible assets	14 702	16 475
property acquisitions	4 741	1 138
stocks	16	504
cash and other financial assets	6 961	5 310
Prepayments and accrued income	78 203	151 550
TOTAL ASSETS	496 216	747 705
LIABILITIES (in thousand SKK),		
Capital and reserves	139 733	284 055
Insurance company reserves	173 520	244 504
Obligations	169 097	189 625
of which: short-term	169 097	189 625
Accruals and deferrals	3 384	6 438
Accumulated profit from previous years	2 057	61
Profit of the current period	8 425	23 022
TOTAL LIABILITIES	496 216	747 705

PROFIT AND LOSS ACCOUNT OF KOMUNÁĽNA POISTOVŇA, a. s.

ITEM	Year 2000	Year 2001
I. NON-LIFE INSURANCE TECHNICAL ACCOUNT (in thousands SKK)		
Gross written premium	102 677	126 249
Allocated investment return transferred from the non-technical account	0	1 227
Other technical income (net)	3 563	10 536
Claims incurred (net)	15 533	33 145
Change in other technical reserves (net)	-262	0
Bonuses and rebates	6 017	3 720
Operating expenses net	52 829	45 789
Other technical expenses	5 142	3 555
Result of the non-life insurance technical account	26 981	51 803

ITEM	Year 2000	Year 2001
II. LIFE INSURANCE TECHNICAL ACCOUNT (in thousands SKK)		
Gross written premium	53 047	84 466
Investment income	2 062	5 755
Other technical income (net)	249	921
Claims incurred (net)	12 280	23 610
Change in other technical reserves (net)	27 504	49 288
Operating expenses net	14 736	15 468
Investment expenses	0	823
Other technical expenses	494	948
Result of the life insurance technical account	344	1 005
III. NON-TECHNICAL ACCOUNT (in thousands SKK)		
Result of the non-life insurance technical account	26 981	51 803
Result of the life insurance technical account	344	1 005
Investment income	120 992	21 786
Investment expenses	110 148	11 790
Allocated investment return transferred to the life insurance technical account	0	-1 227
Other income	8 826	9 860
Other expenses	28 696	39 451
Other taxes and fees	0	2 163
Income tax on ordinary activities	4748	5 648
Result of the ordinary activities after tax	13 551	24 175
Extraordinary income	288	888
Extraordinary expenses	4 187	2 041
Extraordinary result	-3 899	-1 153
Other taxes and fees	1 227	0
Result for the financial year	8 425	23 022

The Supervisory Board received from the Board of Directors

- Annual balance sheet as at December 31, 2001, including enclosure
- Report of business activities and the state of property as at December 31, 2001
- The proposal of dividing the profit of the fiscal year of 2001

The Board studied materials in details and analyzed each carefully.

As a result of this review the Supervisory Board adopted a resolution in which it approved the balance sheet as at December 31, 2001 submitted by the Board of Directors including the enclosure. The report of business activities and the state of property as at December 31, 2001 was approved as well. It also expressed its approval of the proposal concerning the division of profit of the fiscal year 2001 submitted by the Board of Directors.

The Supervisory Board further informs that opportunity to supervise activities of the Board of Directors as a whole or through its chairman in part was used. This purpose was served by repeated consultations with individual members of the Supervisory Board who – using ledgers and financial documentation – offered exhausting information concerning the company's conduct of business.

In 2001 the 1st general assembly was held, 3rd special general assembly 4th session of the Supervisory Board.

Further the Supervisory Board informed the General Assembly that the annual Balance sheet as at December 31, 2001 was verified by auditors, BDR, s.r.o., Banská Bystrica. The Supervisory Board received the audit report which was studied and discussed and that the audit makes no ground for objections. The Supervisory Board declares that the audit report needs no comments.

Further the Board of Trustees informs that according to Para 18, Section 3), Letter g) of the Company code the General Assembly of share-holders is authorized to decide about bonuses for the members of the Board of Directors. The Supervisory Board of the company was assigned by the August 30, 2001 General Assembly to decide about the bonuses of the members of the Board of Directors in the relevant fiscal year. All the bonuses for the members of the Board of Directors in the fiscal year of 2001 were decided by the committee for the Board of Directors' affairs appointed by the Supervisory Board.

Further, the Supervisory Board informs that according to Para 18, Section 3), Letter m) of the Company Code it is within the province of the General Assembly to grant approvals for underwriting according to Para 196, of the Business Code. To secure the practical procedure, the Supervisory Board was authorized by the General Assembly of August 30, 2001 to grant approval for underwriting according to Para 196, of the Business Code. The Supervisory Board granted no permission for underwriting according to Para 196, of the Business Code in 2001.

Bratislava, April 2002

JUDr. Jozef Csáky
Chairman of the Supervisory Board



REPORT OF INDEPENDENT AUDITOR for shareholders and management of the joint stock company

Komunálna poisťovňa, a.s. with registered office in Banská Bystrica

We have executed the audit of enclosed financial statement of the joint stock company Komunálna poisťovňa, a.s. with registered office in Banská Bystrica, IČO (registration number of company): 31595545 as of December 31, 2001.

The management of the company is responsible for bookkeeping and compiling of financial statement in accordance with current legislation. Our responsibility is to express our professional opinion with regard to the financial statement based on results of audit.

We have executed the audit in accordance with Slovak Audit Standards. We have planned and executed the audit in such a way we might be convinced that the financial statement does not include any significant incorrectness.

The audit includes the evaluation of auditing principles that were used for compiling of financial statement and the evaluation of significant estimates that were done by the company's management as well as the overall evaluation of financial statement. Furthermore, the audit includes the verification of evidences based on choices that support the amount of financial statement. The company documented, based on detailed stock-taking, the all items of balance sheet. The auditing team is convinced that the audit provided an objective base for our opinion.

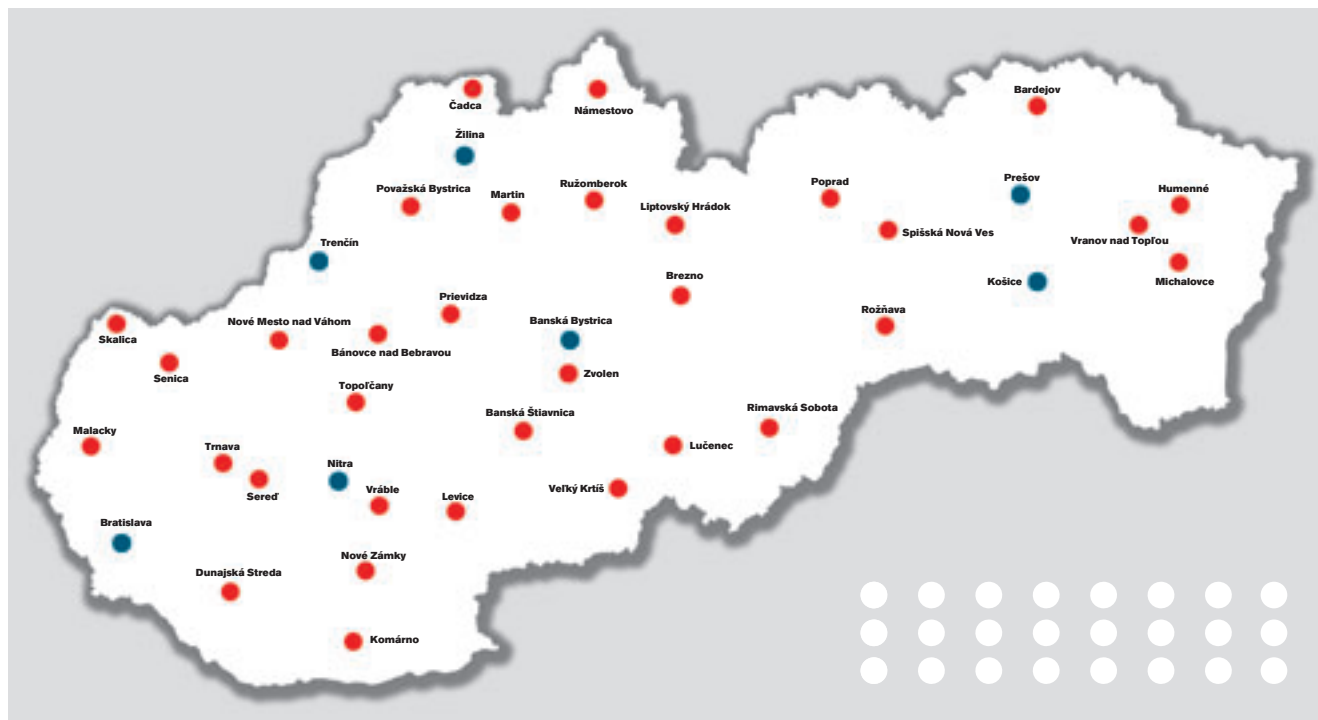
In our opinion, the financial statement of Komunálna poisťovňa, a.s. with registered office in Banská Bystrica, compiled as of 31.12.2001, expresses in all significant relations, an true and real situation with regard to assets, liabilities, financial situation of the company as well as about the results of the company's economy for the relevant year. The financial statement is compiled in accordance with Act No. 563/1991 Coll. on bookkeeping and in accordance with special regulations issued by the Slovak Ministry of Finance.

Banská Bystrica, March 18, 2002



Ing. Viera Babjaková
Responsible auditor
Decree SKAU No. 167

BDR, spol. s r.o. Banská Bystrica
licence SKAU No. 000006
Business register of District court
Banská Bystrica, Division : Sro,
Rider No. : 98/S



Branches: **Banská Bystrica**, Horná 25, 974 01, tel.: 048/ 4153 954, fax: 048/ 4126317 • **Košice**, Hlavná 7, 040 01, tel.: 055/ 62 27 928, 62 27 936, fax: 055/ 62 27 928 • **Žilina**, J. Milca 6, 010 01, tel.: 041/ 56 24 133, 56 25 610, 56 25 376, 56 25 377, fax: 041/ 56 24 133, 56 25 610 • **Bratislava**, Šafárikovo nám. 3, 811 02, tel.: 02/ 5293 1116, 5292 5996, fax: 02/ 5292 1621 • **Prešov**, Hlavná 117, 080 01, tel.: 051/ 77 21 393, 77 21 620, fax: 051/ 77 21 393 • **Trenčín**, Mierové nám. 3, 911 01, tel.: 032/ 74 31 165, 74 42 022, 74 42 013, fax: 032/ 74 42 022 • **Nitra**, Farská 7, 949 01, tel.: 037/651 58 80-2, fax: 037/ 651 58 80 – 2

Sale representatives: **Banská Bystrica**, Horná 25, 974 01, tel.: 048/ 4153 954, fax: 048/ 4126 317 • **Brezno**, B. Němcovej 15, 977 01, tel.: 048/ 6111 117, fax: 048/ 6115 222 – PKB • **Zvolen**, Kozačeka 2182/11, 960 00, tel.: 045/ 5323 097, fax: 045/ 53 23 097 • **Banská Štiavnica**, Kammerhofská 8, 969 00, tel.: 045/ 6921 550, fax: 045/ 6921 975 – PKB • **Lučenec**, Karmanova 18, 984 01, tel.: 047/ 4333 655, fax: 047/ 4324 254 – PKB • **Rimavská Sobota**, Daxnerova 2, 979 01, tel.: 047/ 5631 418 • **Veľký Krtíš**, Komenského 3, 990 01, tel.: 047/ 4831 670 • **Košice**, Hlavná 7, 040 01, tel.: 055/ 62 27 928, 62 27 936, fax: 055/ 62 27 928 • **Michalovce**, Nám. Osloboditeľov 62, 071 01, tel.: 056/ 64 26216, fax: 056/64 26216 • **Spišská Nová Ves**, Štefánikovo nám. 10, 052 01, tel.: 053/ 44 28 735, fax: 053/ 442 3123 – PKB • **Rožňava**, Nám. Baníkov 11, 048 01, tel.: 058/ 73 31 412 • **Nitra**, Farská 7, 949 01, tel.: 037/ 651 58 80-2, fax: 037/ 651 58 80 – 2 • **Topoľčany**, Obchodná ul. 324, 955 01, tel.: 038/ 532 04 46 • **Sereď**, Školská 1, 926 00, tel.: 031/ 78 96 352 • **Levice**, Pionierska 1, 934 01, tel.: 036/ 63 13 765, 63 16 765, fax: 036/ 631 44 04 – PKB • **Vráble**, Hlavná 4/1221, 952 01, tel.: 037/ 7833 740, fax: 037/ 7833 900 – PKB • **Komárno**, Dunajské nábrežie 2, 945 01, tel.: 035/ 7715 40, 7715 41, fax: 035/ 773 14 90 – PKB • **Dunajská Streda**, Vámberyho nám. 4920, 929 16, tel.: 031/ 55 16 614 • **Nové Zámky**, Hlavné nám. 7, 940 52, tel.: 035/ 640 11 92 • **Žilina**, J. Milca 6, 010 01, tel.: 041/ 56 24 133, 56 25 610, 56 25 376, 56 25 377, fax: 041/ 56 24 133, 56 25 610 • **Čadca**, Nám. Slobody 30, 022 01, tel.: 041/ 43 27 600 • **Ružomberok**, Dončova 19, 034 01, tel.: 044/ 43 25 479, fax: 044/ 43 25 478 • **Martin**, Osloboditeľov 56, 036 31, tel.: 043/ 4239300 • **Liptovský Hrádok**, SNP 137, 033 01, tel.: 044/ 52 23 133, fax: 044/ 52 21 640, 044/ 5621199 • **Námestovo**, Hviezdoslavovo nám. 204/4, 029 01, tel.: 043/ 55 23 025, fax: 043/ 55 23 313 • **Bratislava**, Šafárikovo nám. 3, 811 02, tel.: 02/ 52 93 1116, 52 92 5996, fax: 02/ 52 92 1621 • **Malacky**, Záhorácka 54, 901 01, tel.: 034/ 77 25 500 • **Trnava**, Hlavná 22, 917 01, tel.: 033/ 5512 823-4, fax: 033/ 55 12 827 • **Senica**, Štefánikova 1408/56, 905 01, tel.: 034/ 651 04 93, 651 04 95, fax: 034/ 51 04 93 • **Skalica**, Kráľovská 8, 909 01, tel.: 034/ 66 46 927, fax: 0341/ 64 43 62 - PKB • **Prešov**, Hlavná 117, 080 01, tel.: 051/ 77 21 393, 77 21 620, fax: 051/ 77 21 393 • **Bardejov**, Radničné námestie č. 36, 085 01, tel.: 054/ 47 28 469 • **Poprad**, Námestie Sv. Egídia 83, 058 01, tel.: 052/ 77 23 628 • **Humenné**, Ul. 26 novembra, 066 01, tel.: 057/ 77 56 198 • **Vranov nad Topľou**, Námestie slobody 98, 093 01, tel.: 057/ 423 728 • **Trenčín**, Mierové nám. 3, 911 01, tel.: 032/ 74 31 165, 74 42 013, 74 42 022, fax: 032/ 74 42 022 • **Považská Bystrica**, Nám. A. Hlinku 36/9, 017 01, tel.: 042/ 432 78 19 • **Bánovce nad Bebravou**, Hollého 46, 957 01, tel.: 038/ 760 59 66 • **Prievidza**, Dlhá 5, 971 01 tel.: 046/ 5430181 • **Nové Mesto nad Váhom**, Nám. slobody 1/1, 915 01, tel.: 032/ 7710415 •

Logos of WIENERSTAEDTISCHE companies



AUSTRIA



www.wienerstaedtische.at



www.ca-versicherung.at



www.donauversicherung.at



www.montanversicherung.at



www.union.at



www.wuestenrot.at

CROATIA



www.kvarner-wiener-osig.com

CZECH REPUBLIC



www.koop.cz

GERMANY



www.interrisk.de

HUNGARY



www.unionbiztosito.hu

ITALY



wiener@wieneritalia.com

LIECHTENSTEIN



vienna.life@supra.net

POLAND



www.heros.com.pl



www.viennalife.pl



www.compensa.pl



www.compensazycie.com.pl

ROMANIA



www.unita.ro

SLOVAK REPUBLIC



www.koop.sk



www.kpas.sk