



Animal insurance in Austria with private public partnership

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01

The Company – The Austrian Hail Insurance



Österreichische Hagelversicherung VVaG

Founded in 1946 as a specialist insurer for the agricultural industry



Mutual insurance association

Advantages of this corporate legal form



- All profits are used exclusively for the benefit of the members (= customers).

- No dividends to outside shareholders.

- Customers are part of the democratic corporate structure. For every 3,000 policyholders, there is one member in the assembly of delegates.

A photograph of a vast agricultural landscape at sunset. The foreground is filled with golden wheat, and the background features a dense row of green corn plants under a bright, low sun that creates a lens flare effect. The sky is a mix of orange and blue.

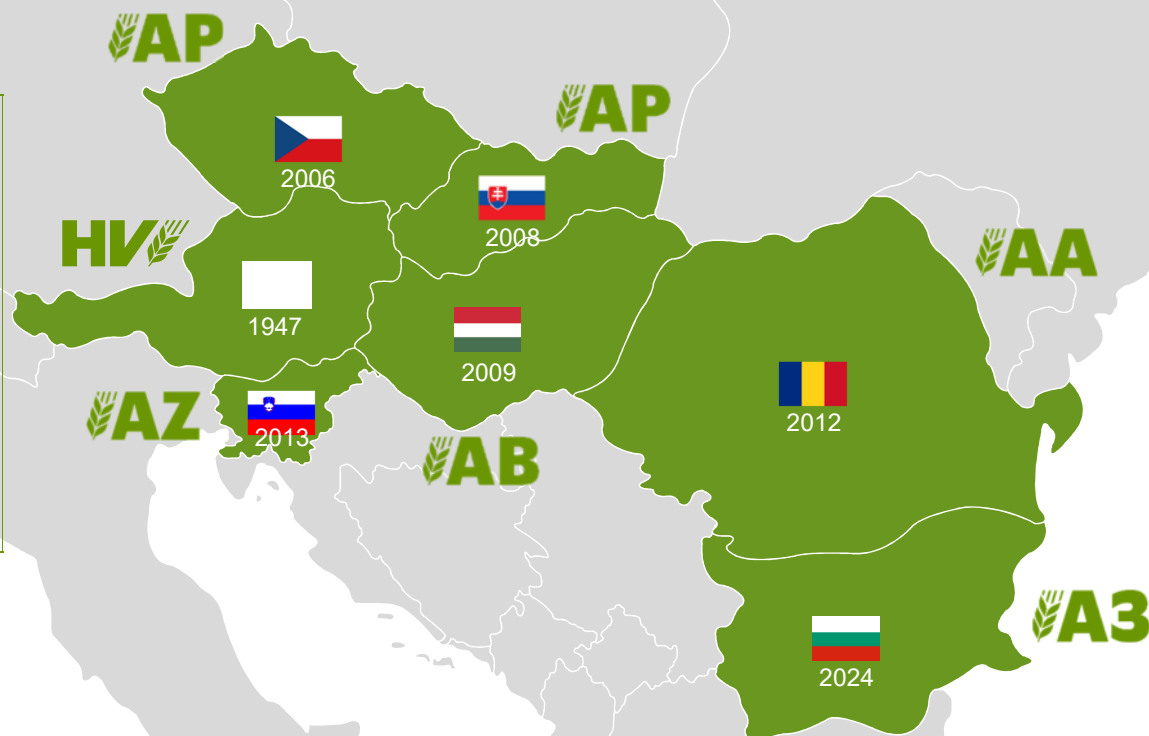
VISION

We are Europe's best specialist agricultural insurer for our customers today and tomorrow.

Our markets

Business Year 2024

Premium in million EUR	365,1
Insured area in million ha	4,5
Solvency Capital Ratio in %	311
Policyholders	67.152
Employees	199
Experts	553
Agents	5.998



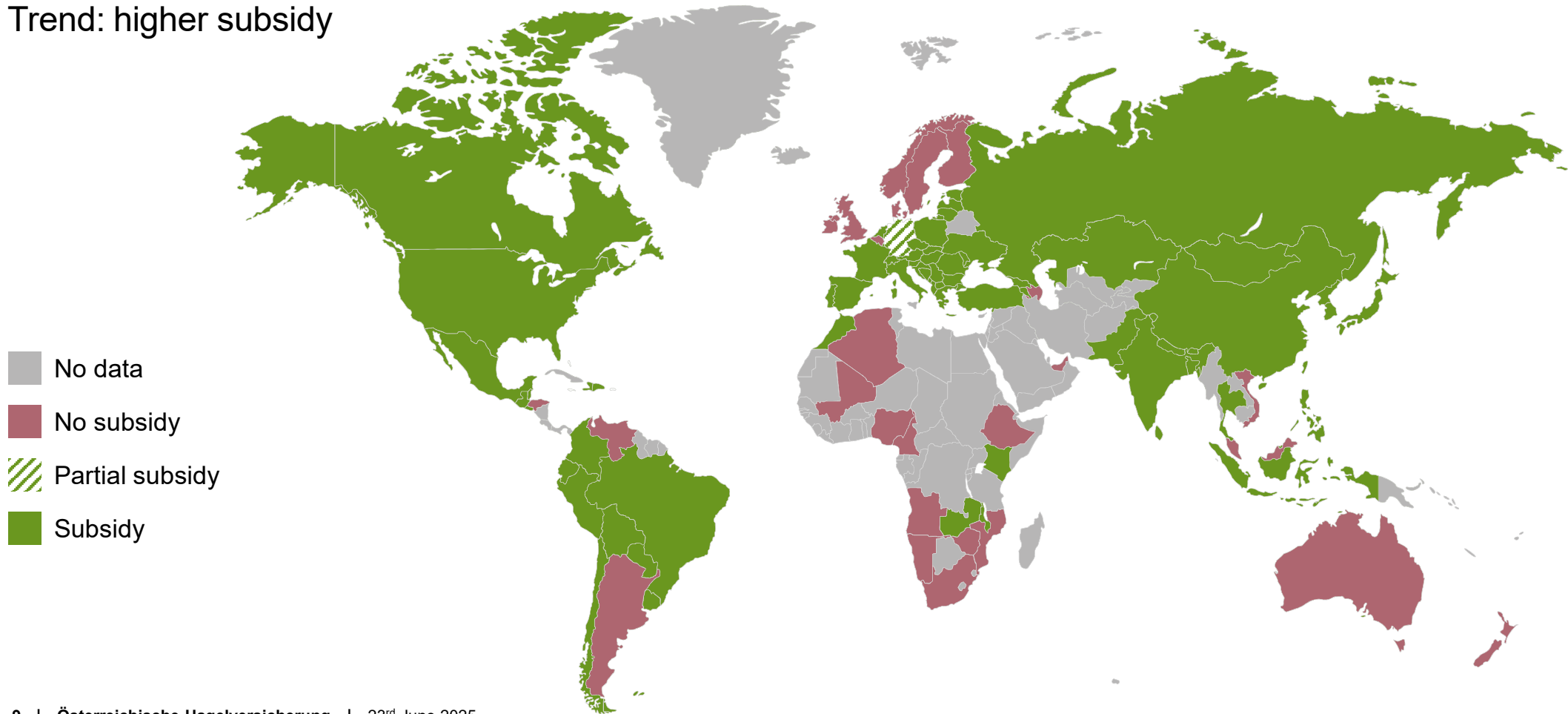
02



Private Public Partnership in Austria

Worldwide subsidies for crop/livestock insurance

Trend: higher subsidy



PPP across our markets 2024

Up to 70% premium subsidy

		<u>AT</u>	<u>CZ</u>	<u>SK</u>	<u>SI</u>	<u>HU</u>	<u>RO</u>	<u>BG</u>
Max. premium subsidy in % of premium	Crops	55%	50%	50%	60%	70%	70%	50%
	Fruitgrowing	55%	65%	50%	60%	70%	70%	70%
	Viticulture	55%	65%	50%	60%	70%	70%	70%
	Grassland	55%	50%	50%	60%	70%	70%	0%
	Horticulture (incl. greenhouses)	55%	65%	50%	60%	0%	70%	70%
	Livestock (epidemics, diseases, accidents etc.)	55%	50%	50%	60%	0%	70%	0%

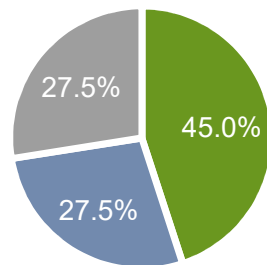
Private-Public-Partnership in Austria in detail

Extensive cooperation between the public sector, agriculture and Austrian Hail Insurance

Hail Insurance Subsidies Act

(HVFG - Hagelversicherungs-förderungsgesetz)

- **Premium subsidy: 55%** (27.5% federal and 27.5% state)
- **No ad hoc payments** for subsidized risks (KatFG - Catastrophe Fund Act)



■ farmer ■ state ■ federal

Processing premium subsidies

- **Settlement by the insurer:** policyholder receives policy reduced by subsidy share

Data exchange

- **AMA area and livestock data** for contract preparation and loss adjustment
- **98%** of farmers have agreed to data exchange

Farmers' insurance premiums are subsidized for the following risks:

Agricultural crops

- Hail
- Frost
- Drought
- Storm
- Heavy or persistent rainfall

Livestock

- Animal diseases/illnesses
- Other infectious diseases

Why is a PPP model for agriculture needed?

Objective: Stable agricultural sector for food security



Collaboration - Interfaces for handling

Cattle insurance - from application till compensation



AMA Cattle database

- **Interface** for querying the cattle **population**
- **Interface** for querying **dead** animals

The Austrian Hail Insurance

- **Premium** calculation with average stock
- (Semi-) **automated** claims settlement of death claims

Rinderzucht Austria - Cattle Breeders Austria

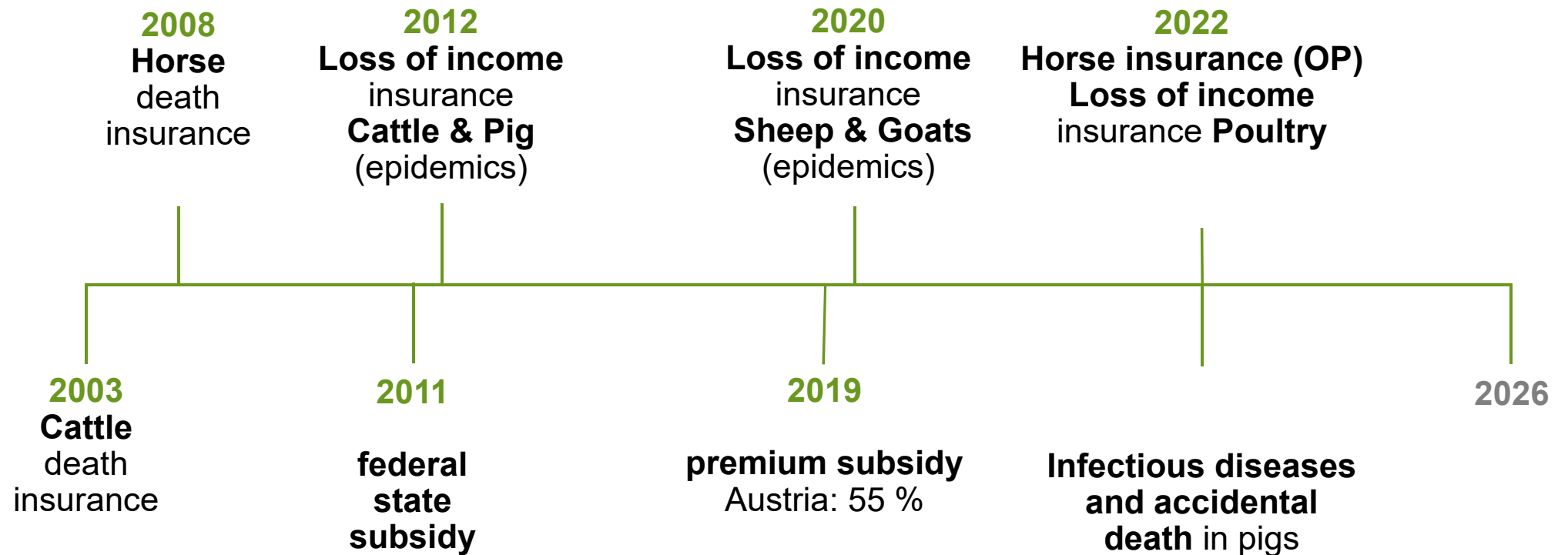
- **Interface** for querying the number of breeding and elite breeding animals
- **Interface** for querying dead breeding/elite breeding animals

03

**23 years of
animal insurance**

23 years of animal insurance

Milestones in Austria



04

Portfolio 2025



Europe's most comprehensive product range

More than a hail insurer and the largest animal insurer in Austria



CROPS

Hail

Frost
Drought
Storm
Flooding
Feeding damage
Drifting
Soil capping
Sprouting
Snow pressure



FRUIT GROWING

Hail

Frost
Drought
Storm
Snow pressure
Flooding



VITICULTURE

Hail

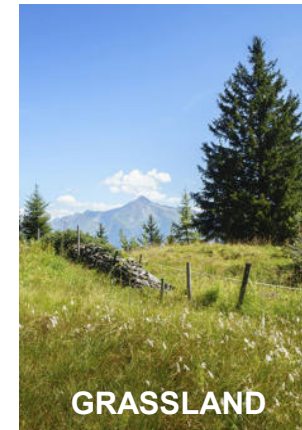
Frost
Drought
Storm



HORTICULTURE

Hail

Frost
Storm
Flooding
Heavy rain
Spoilage
Quarantine
Snow pressure



GRASSLAND

Hail

Drought
Flooding
Hail/Storm film



LIVESTOCK

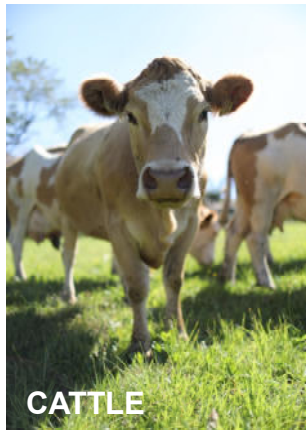
Death
Stillbirth
Unmarketable carcasses

Animal epidemics
Infectious diseases

Horses:
Breeding unfitness
Uselessness
surgery and treatment costs

Animal insurance - product range

Largest animal insurer in Austria



CATTLE

Animal epidemics

Death by accident
Death by disease
Stillbirth
Unmarketable carcasses



PIGS

Animal epidemics

Death by accident
(incl. ventilation outage)

Infectious diseases



SHEEP

Animal epidemics



GOATS

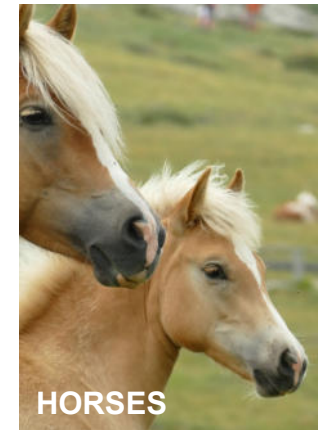
Animal epidemics



POULTRY

Animal epidemics

Infectious diseases
Salmonellosis



HORSES

Life insurance

Death by accident
Death by disease
Stillbirth
Breeding unfitness
Uselessness

Surgery cost insurance
Treatment costs

05



**Cattle, Pigs, Sheep & Goats,
Poultry**

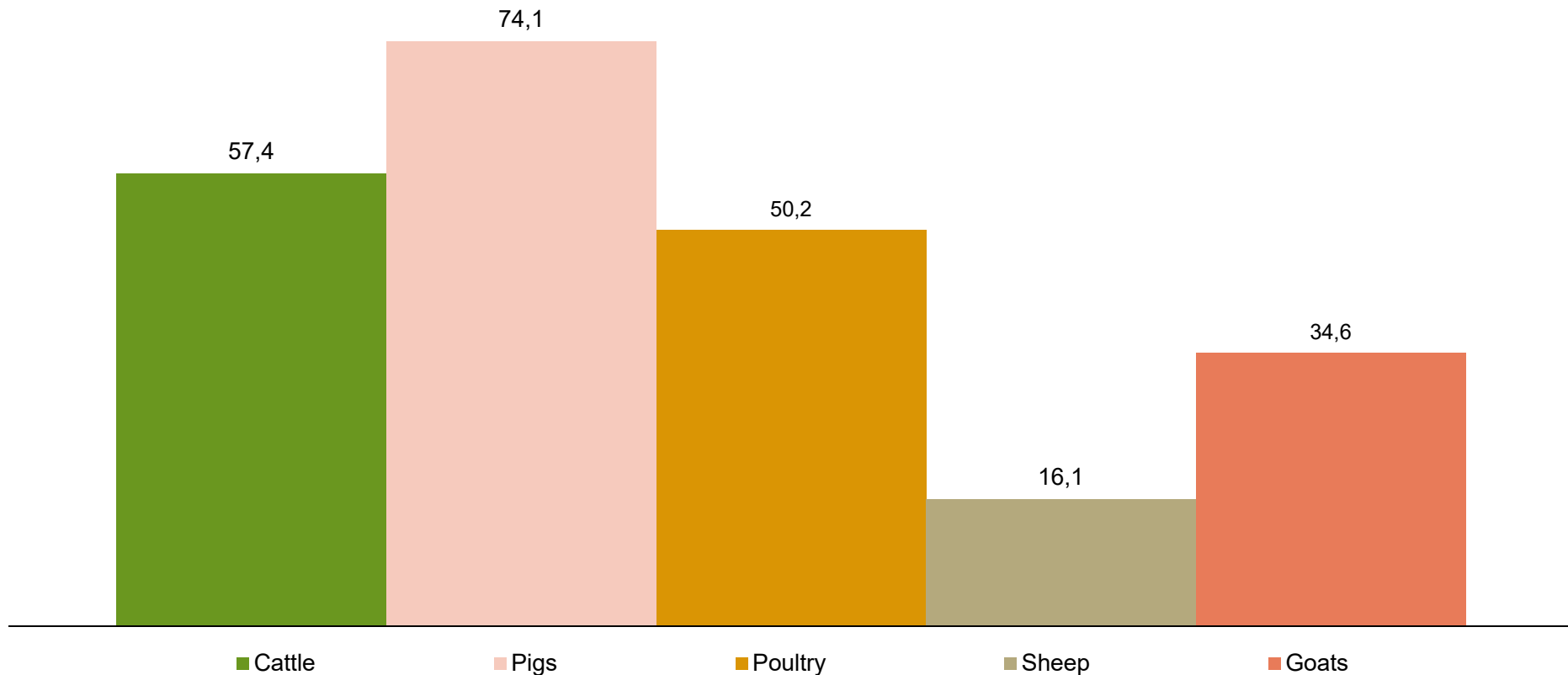
Animal species & insured risks in Austria

Cattle, pigs, sheep, goats, poultry

	Cattle (incl. ♂+♀-Breeding)	Pigs	Sheep & Goats	Poultry
Agrar Rind (package)	Death <ul style="list-style-type: none"> Death, emergency killing, unusability of the carcass (disease, accident) Stillbirth (optional) 	Death by accident (optional) <ul style="list-style-type: none"> ventilation outage Slatted floor breakage Slurry gases Transport accidents 		Infectious diseases: <ul style="list-style-type: none"> Salmonellosis Avian infectious laryngotracheitis Egg Drop Syndrome, Erysipelas Clinically manifested diseases caused by viruses
	Breeding cattle and bulls (optional) Wagyu & elite breeding animals (optional) Notifiable diseases & epidemics: <ul style="list-style-type: none"> with culling without culling (Protection & surveillance zone) 	Infectious diseases (opt.) <ul style="list-style-type: none"> Bacteria Viruses Fungus 		
Loss of income	Notifiable diseases & epidemics: <ul style="list-style-type: none"> with culling without culling 	Epidemics: <ul style="list-style-type: none"> with culling without culling 	Epidemics: <ul style="list-style-type: none"> with culling without culling 	Epidemics: <ul style="list-style-type: none"> with culling without culling Retroactive damage

Market share in Austria

2025 – Share of The Austrian Hail Insurance in the total animal population





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📷 hallovernunft

📷 hagelversicherung



**We secure
what you live off.**