

Fact Sheet Helvetia Holding

Industry	Insurance
Class of shares	Registered shares
Securities number	1227168
Symbol	HELN
Stock exchange listed	Swiss Exchange (SIX)
Nominal value	CHF 0.10
S&P Rating	"A-"rating with stable outlook

Important dates

16 April 2010	Ordinary Shareholders' Meeting in St.Gallen
2 September 2010	Publication of half-year financial results 2010
10 March 2011	Publication of financial results 2010
6 Mai 2011	Ordinary Shareholders' Meeting in St.Gallen

Executive Management

Stefan Loacker	CEO
Markus Gemperle	Strategy & Operations
Philipp Gmür	CEO Switzerland
Ralph-Thomas Honegger	CIO
Markus Isenrich	Human Resources & Services
Paul Norton	CFO
Wolfram Wrabetz	CEO Germany

Board of directors

Erich Walser	Chairman
Silvio Borner	Deputy Chairman
Hans-Jürg Bernet	Member
Paola Ghillani	Member
Christoph Lechner	Member
John Martin Manser	Member
Doris Russi Schurter	Member
Pierin Vincenz	Member
Urs Widmer	Member

	2009	2008	Change
Key share data Helvetia Holding AG			
Group profit for the period per share in CHF	36.8	26.9	37.0%
Consolidated equity per share in CHF	363.9	323.2	12.6%
Price of Helvetia registered shares at the reporting date in CHF	320.8	228.9	40.1%
Market capitalisation at the reporting date in CHF million	2775.4	1980.6	40.1%
Number of shares issued	8 652 875	8 652 875	

in CHF million

Business volume

Gross premiums life	3 676.5	3 061.1	20.1%
Deposits received life	408.6	85.0	380.7%
Gross premiums non-life	2 383.4	2 351.1	1.4%
Assumed reinsurance	242.5	215.1	12.7%
Business volume	6 711.0	5 712.3	17.5%

Key performance figures

Result life	102.0	-19.6	-
Result non-life	210.0	289.3	-27.4%
Result other business	8.5	-39.2	-
Group profit for the period after tax	320.5	230.5	39.1%
Profit from investments	1 239.2	72.0	1 620.3%

Key balance sheet figures

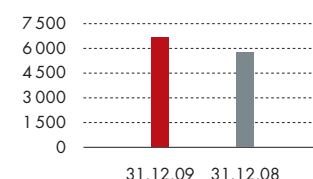
Consolidated equity	3 136.8	2 773.7	13.1%
Reserves for insurance and investment contracts (net)	27 480.3	25 754.4	6.7%
Investments	33 072.4	30 759.1	7.5%

Ratios

Return on equity	10.8%	8.2%
Reserve to premium ratio non-life	128.4%	125.2%
Combined ratio (gross)	89.5%	87.0%
Combined ratio (net)	91.8%	89.1%
Direct yield	3.2%	3.3%
Investment performance	4.8%	0.9%
Solvency margin	223%	208%

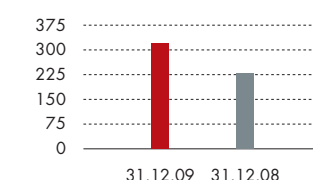
Business volume

in CHF million



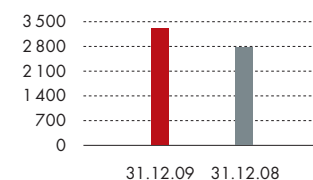
Profit

in CHF million



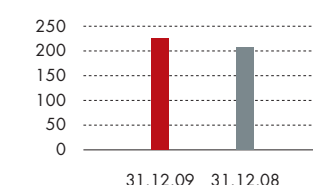
Equity

in CHF million



Solvency

in %



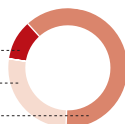
Gross premiums by geography and business line

		Gross premiums		Elimination		Total		Change in %	Change in % (FX-adjusted)
		2009	2008	2009	2008	2009	2008		
in CHF million									
Switzerland	non-life	629.1	627.0	-	-	629.1	627.0	0.3	0.3
Switzerland	life	2 703.5	2 425.6	-	-	2 703.5	2 425.6	11.5	11.5
Total Switzerland		3 332.6	3 052.6	-	-	3 332.6	3 052.6	9.2	9.2
Germany	non-life	612.4	625.8	-2.9	-	609.5	625.8	-2.6	2.0
Germany	life	247.1	248.6	-	-	247.1	248.6	-0.6	4.1
Total Germany		859.5	874.4	-2.9	-	856.6	874.4	-2.0	2.6
Italy	non-life	462.0	392.5	-	-	462.0	392.5	17.7	23.3
Italy	life	463.4	117.6	-	-	463.4	117.6	294.1	312.8
Total Italy		925.4	510.1	-	-	925.4	510.1	81.4	90.0
Spain	non-life	382.9	408.3	-	-	382.9	408.3	-6.2	-1.8
Spain	life	141.0	139.4	-	-	141.0	139.4	1.2	6.0
Total Spain		523.9	547.7	-	-	523.9	547.7	-4.3	0.2
Other countries	non-life	300.1	297.5	-0.2	-	299.9	297.5	0.8	5.6
Other countries	life	121.5	129.9	-	-	121.5	129.9	-6.5	-2.1
Reinsurance		442.6	406.6	-200.1	-191.5	242.5	215.1	12.7	12.7
Total other insurance business		864.2	834.0	-200.3	-191.5	663.9	642.5	3.3	6.4
Total gross premiums		6 505.6	5 818.8	-203.2	-191.5	6 302.4	5 627.3	12.0	14.3

Shareholder Groups per 31 December 2009

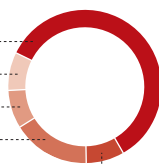
Shares of investor groups

Private persons	11.1%
Banks and insurance companies	27.9%
Other institutional investors	61.0%



Our major shareholders

Patria Genossenschaft	30.1%
Vontobel Group	4.0%
Raiffeisen Switzerland	4.0%
Munich Re Group	8.2%
Baloise Group	3.9%



Company profile

- Multi-line European insurance company with over 150 year history and core skills in risk management and life/pension products
- One of the top Swiss insurance companies, also active in Germany, Italy, Spain, France and Austria as well as in assumed reinsurance
- More than 2 million customers in Europe
- 4 500 employees, of which 2 200 in Switzerland
- "A-" Standard & Poor's rating with stable outlook
- Shareholder pool: 37.8% (with Patria Genossenschaft holding 29.8% and Raiffeisen and Vontobel each holding a 4.0% stake)

St. Gallen, 16 March 2010

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