

Die Österreichische Hagelversicherung

The Austrian Hail Insurance



Our markets

Business Year 2025

Premium in million EUR	419.6
Insured area in million ha	4.78
Solvency Capital Ratio in %	363
Policyholders	73,192
Employees	203
Loss adjusters	580
Agents	5,998



Europe's most comprehensive product range

Risk management across all areas of agricultural production



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

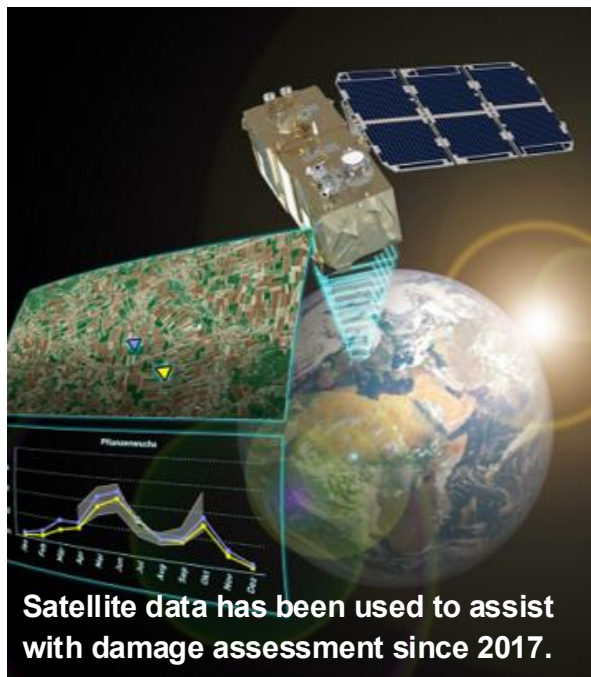


LIVESTOCK

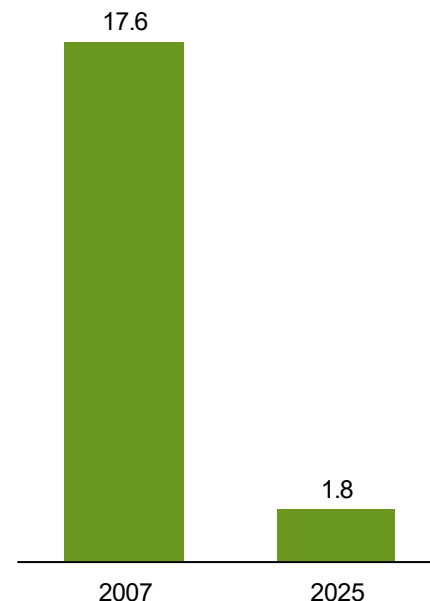
Death
Stillbirth
Animal epidemics
Infectious diseases
Unmarketable carcass
Ventilation failure
Horses: surgery and treatment costs

Fastest and most modern claims settlement in Europe

2025: 1.8-day settlement period for claims

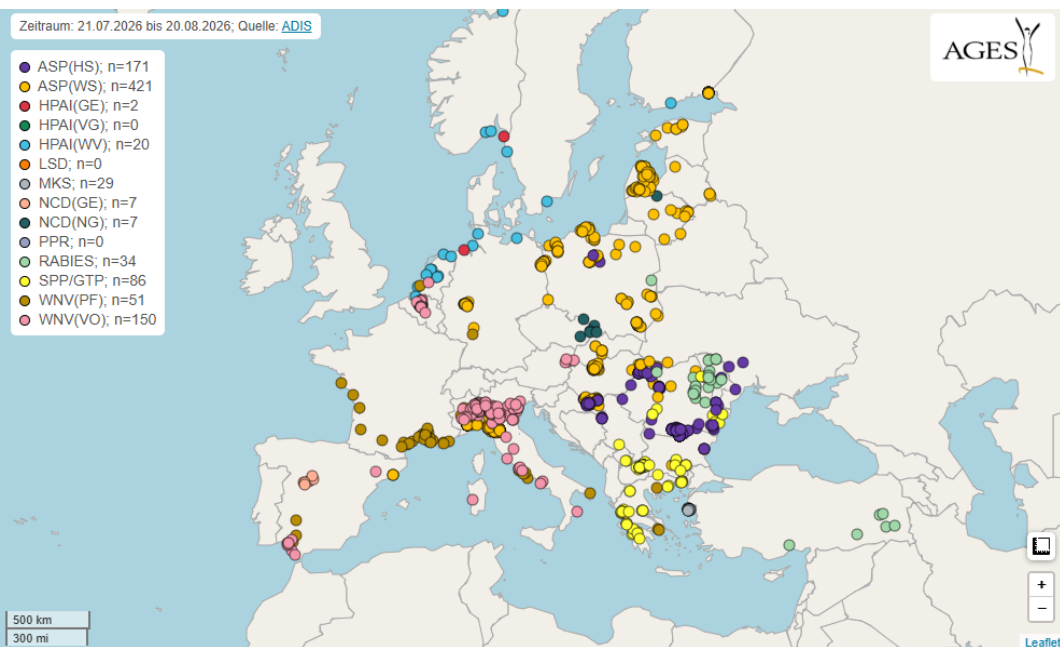


Settlement period in days



The risk of animal diseases is rising

Foot-and-mouth disease: Africa, Asia, Europe



ANIMAL DISEASES IN EUROPE

- Globalization and climate change keep animal diseases a constant threat
- Even with best care, losses in cattle herds are unavoidable
- Farms are facing risks 24/7, 365 days a year.

LIVESTOCK INSURANCE

- Year-round, tailored protection with minimal bureaucracy.
- Can be combined with insurance for arable land and/or permanent grassland (pastures).

Drought on grasslands

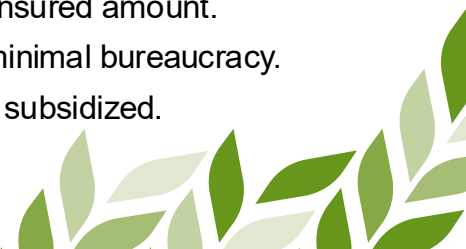


DROUGHT IN AUSTRIA 2026

- Weather extremes are becoming more frequent and severe due to climate change

DROUGHT INDEX PRODUCT

- Payouts are triggered by municipality-level rainfall data (index), not field inspections.
- Rainfall deficit is calculated automatically; compensation per hectare follows chosen insured amount.
- Fast, transparent payouts; minimal bureaucracy.
- Part of the premium may be subsidized.



Livestock Insurance



COVERAGE OPTIONS

- **Option 1:** Notifiable animal diseases as defined by the Animal Health Act and listed in the General Terms and Conditions.
- **Option 2:** Diseases plus acute poisoning, electrocution, and natural hazards.
- **Option 3:** Variant 2 plus other mass disease events; optional add-on for individual losses to breeding animals.



PPP across our markets 2026

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>
Crops	55%	50%	50%	70%	70%	50%	50%
Fruitgrowing	55%	65%	50%	70%	70%	50%	70%
Viticulture	55%	65%	50%	70%	70%	50%	70%
Grassland	55%	50%	50%	70%	70%	50%	0%
Horticulture (incl. greenhouses)	55%	65%	50%	70%	0%	50%	70%
Livestock (epidemics, diseases, accidents etc.)	55%	50%	50%	60%	0%	50%	0%



Thank you for your attention

Let's connect on **LinkedIn**



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