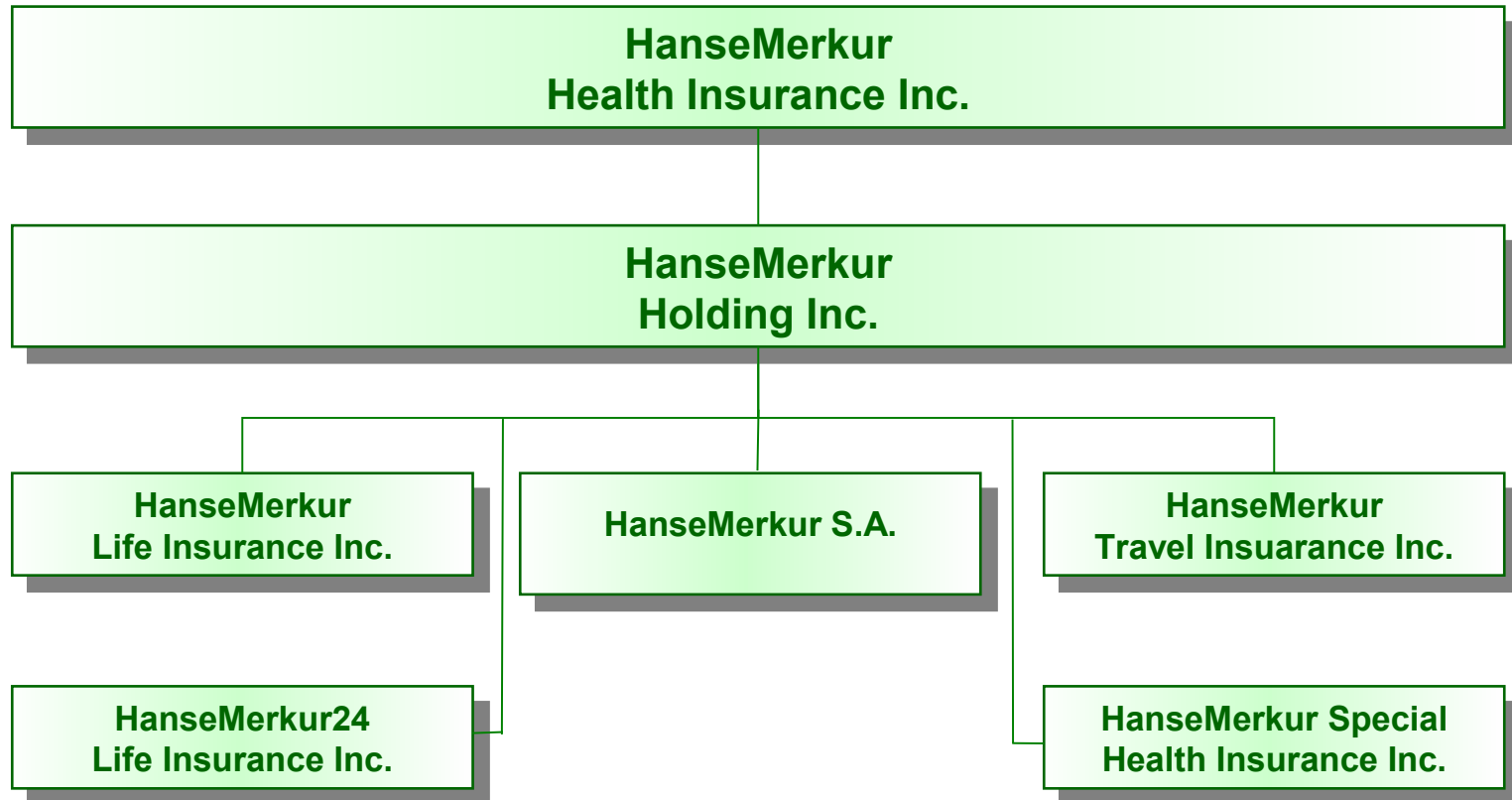


Independent – reliable – firm



HanseMercur Krankenversicherung aG – A Mutual Insurance Group



- Members are insurant and insurers in one person
- Members participate direct and indirect in any kind of gain
- Independent from shareholder concerns
- Security, Countability and dependability for our customers

Our Strength Is Our Independence!

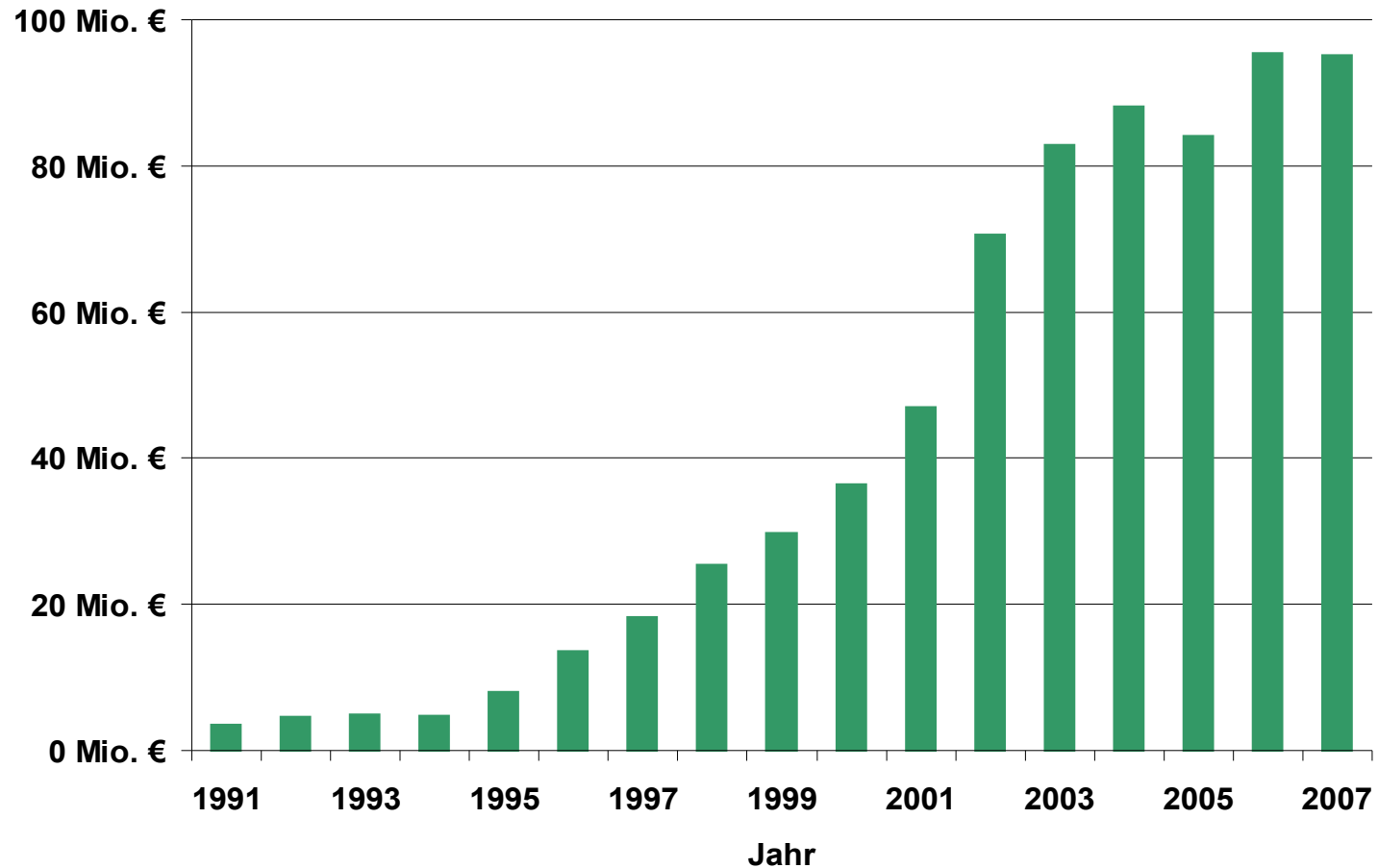


HanseMerkur at a Glance

- Founded in 1875 in Hamburg
- Second oldest health insurance and third largest travel insurance in Germany
- The HanseMerkur Holding AG is owned by the HanseMerkur Mutual Health Insurance - completely independent
- Other parts of the group are: HanseMerkur Life Insurance AG, HM Travel Insurance AG and HM P&C Insurance AG
- Around 10 million clients and premium revenues amounting to EUR 771 millions (RMB 8.400 Mio.) in 2006
- 1.477 employees and self-employed agents in-house and as field operators
- At 14,8% in 2006 the growth rate is well above market average
- Capital asset portfolio of more than EUR 3 billion (RMB 32,7 billion)



Development Of Premium Income HMR

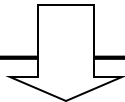


Business Segments

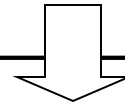
Tourism	Business
---------	----------

69 % of Premium Income	31 % of Premium Income
------------------------	------------------------

Air Travel (General) Coach Tours (HMR Marketleader) Sea Voyage (HMR Marketleader) Airlines (Air Berlin) Domestic Tourism (Co-Operation with domestic Organisations) Educational Journey Internet Portals	Expatriates Language Students Seasonal Workers Au Pairs Foreign Guests Health Insurances on Yearly Base Credit Cards
--	--



„Trip - Cancellation“
Insurances



„International
Travel and Health“
Insurances

Important Co-Operations



Unternehmen Leben

