



**Transilvania Broker**<sup>®</sup>  
BROKER DE ASIGURARE

**COMPANY PRESENTATION**

**- OCTOBER 2020 -**



**OVER 13 YEARS OF EXPERIENCE IN INSURANCE**

[www.transilvaniabroker.ro](http://www.transilvaniabroker.ro)

## Company presentation

### About us

TRANSILVANIA BROKER DE ASIGURARE S.A. is the first Romanian insurance broker listed on the „Bucharest Stock Exchange” and one of the first insurance brokers in Romania, with over 13 years of experience in the field and national coverage and with a network of over 1.600 collaborators. With numerous awards for the activity carried out, we can proudly say that the results recommend us, being winners of multiple performance awards granted by speciality publications or by insurance companies, both at broker level and county level through our local franchises.

**No sanction whatsoever from ASF in over 10 years of activity.**

**With numerous awards for the activity carried out.**

**1<sup>st</sup> INSURANCE BROKER**  
listed on the Bucharest Stock Exchange

We have obtained the following results by the end of 2019

Collaborator network

**>1600**

Unique customers

**> 1 million**

Intermediated premiums

**393 mil. lei**

Market share

**5.46%**

Place

**4**



## Company presentation

### Company awards



**Transilvania Broker has received numerous awards for the activity carried out, from which we are mentioning the following:**

*31 county and regional awards during The Insurance Awards Gala 2019*

*30 county and regional awards during The Insurance Awards Gala 2018*

*29 county and regional awards during The Insurance Awards Gala 2017*

*“Insurer partnership award” - granted by XPRIMM during The Insurance Awards Gala 2016*

*“Sales network performance award” - granted by XPRIMM during The Insurance Awards Gala 2015*

*25 county and regional awards during The Insurance Awards Gala 2015*

*“Regional performance award” - granted by XPRIMM during The Insurance Awards Gala 2014*

*21 county and regional awards during The Insurance Awards Gala 2014*

*“Excellence award” - granted by Gothaer in 2013*

*18 county and regional awards during The Insurance Awards Gala 2013*



*Company management*



**Ion Cotiac**  
*Executive Director*



**Dan Niculae**  
*General Director*



## Offered services

### Insurance contracts

Negotiating terms and conditions of insurance, analysing market opportunities in terms of quality price ratio and choosing the best solution according to the customer's interests, as well as the management of insurance contracts throughout their period of validity and their adaptation to the dynamics of the clients business.

### Main types of insurance contracts:

- . Life insurance;
- . Health insurance;
- . Accident insurance;
- . Motor insurance;
- . Railway rolling stock insurance;
- . Aviation insurance;
- . Marine insurance;
- . Goods in transit insurance;
- . Property insurance;
- . Motor TPL insurance;
- . GTPL insurance;
- . Professional liability insurance;
- . Credit insurance;
- . Warranties insurance;
- . Financial loss insurance;
- . Machinery and electrical breakdown insurance;
- . CAR/EAR insurance;
- . Agricultural insurance.



## *Offered services*

# **Orientation on value-added services for customers.**

Some services being offered exclusively to Transilvania Broker customers.

### **Insurance consultancy**

Analysis of any existing insurance policies.  
Conception of an adequate insurance program.  
Providing information about the insurance market.

### **Risk analysis**

Identifying risks, analysing, evaluating and managing them, as well as offering recommendations to minimize or transfer risks.

### **Assistance in damages**

Assistance in settling damages and obtaining compensation.





**AUTO  
REPAIR**



**TOWING  
AND TRANSPORT**



**SPARE  
CAR**



*Car damage ?*

*No fuel ?*

*Wrong fuel ?*

*Technical failure?*

*Flat tire ?*

*Assistance ?*

*Towing ?*

ROAD ASSISTANCE

From just:

**49** lei/Year

Find out more details:

[www.transasist.ro](http://www.transasist.ro)



**COVERAGE  
ACROSS COUNTRY**



**ASSISTANCE  
24/24 7/7**




**FAST  
INTERVENTION**



For more details and news, visit our website: [www.transilvaniabroker.ro](http://www.transilvaniabroker.ro)






## DAMAGE ASSISTANCE

The Damage Assistance Service includes 12 Assistance Services that can be offered when you have a car damage, such as:

-  Preparing necessary documents
-  Preparing damage claim
-  Scheduling for damage assessment
-  Assistance in damage assessment
-  Choosing the desired auto service
-  Scheduling for auto repair
-  Repair monitoring
-  Final check of the vehicle
-  Cost recovery for damages
-  Payment making by the insuring company

## AUTO REPAIR

Auto repair service is covered 24/7 by the assistance company and provides assistance on site in emergency regime.

-  Technical failure (electrical and / or mechanical damages)
-  Wrong fuel
-  No fuel
-  Flat tier
-  Loss, malfunction or forgetting the keys or starting cards inside of the car.



### Damages Service

Damage assistance service available 24/7 by dialling:

**021 9765**



## TOWING AND TRANSPORT

The towing and transport service is ensured from the place where the insured event occurred to a service, a place of storage, the residence or the office of the client. The service is covered 24/7 by the assistance company and is provided in emergency regime.



Towing is ensured only with towing trucks



Towing is provided in conditions of maximum safety



Towing and transportation service has no kilometer limit



The service does not depend on the maximum mass of the car



Insured car passengers are transported free of charge within the range of available car seats

## SPARE CAR

We know how important your car is in your daily work and that's why we've created the "Spare car" service with 3 classes of cars of your choice, so you can continue your journey when your car has suffered an accident.

### 3 SPARE CAR CLASSES



#### CLASS I - EFFICIENCY

Ford Focus, Opel Astra, Skoda Rapid or similar



#### CLASS II - ELEGANCE

VW Jetta, Ford Mondeo, Opel Insignia, Skoda Superb or similar



#### CLASS III - SAFETY

VW Tiguan, Ford Kuga, Opel Antara, Toyota RAV4 or similar



### Damages Service

Damage assistance service available 24/7 by dialling:

**021 9765**

## Projects in progress

During the following period, we are looking to increase both our intermediated premiums volumes, implicitly our market share and to increase our profitability. In order to achieve these results, we will be addressing specifically to each customer segment in the insurance market.

### 1. The Retail Segment - its purpose is to cater to the needs of as many customers as possible by:

- increasing the number of collaborators and professionalisation through training
- motivating collaborators through personalised programs
- offering integrated services to our customers

### 2. The Corporate Segment

- We will continue developing the department by employing new personnel, both for sales and support
- We will establish regional departments, in the country's main cities, as support for the already existing network

### 3. The Online Shopping Department

- In a market where more and more Romanians choose to shop online and helped by the recent changes in legislation, we are currently developing our own e-commerce platform, focused on the main insurance policies on the market (Auto, Travel and Roadside Assistance) and built around accessibility and integrating traditional sales techniques.
- At the same time, the Customer department has been established to consolidate our relationship and to support our collaborators in order to improve service quality in the entire Transilvania Broker network.



## Social involvement

Besides the projects carried out, Transilvania Broker is also involved in two other projects:



### Sports club ACS TRANSILVANIA

Founded in 2014, the sports club is dedicated to selecting, preparing and educating children in an organised framework but also to launching as many children and juniors alike into performance football. At this moment there are seven groups of children, the club, offering them all the conditions required to carry out their activity : A - UEFA licensed coaches and trainers, full training, game and presentation equipment, artificial and grass covered pitches, taking part in national and international tournaments.

### INOCENTI Charity

The INOCENTI Charity deals with the recovery of children suffering from disabilities. Since 2012, Transilvania Broker is the main sponsor of the two large annual events organised by the Charity, “The Innocents’ Olympiad”, respectively “The Santa Klaus Gala for Children with Disabilities”.



Partners

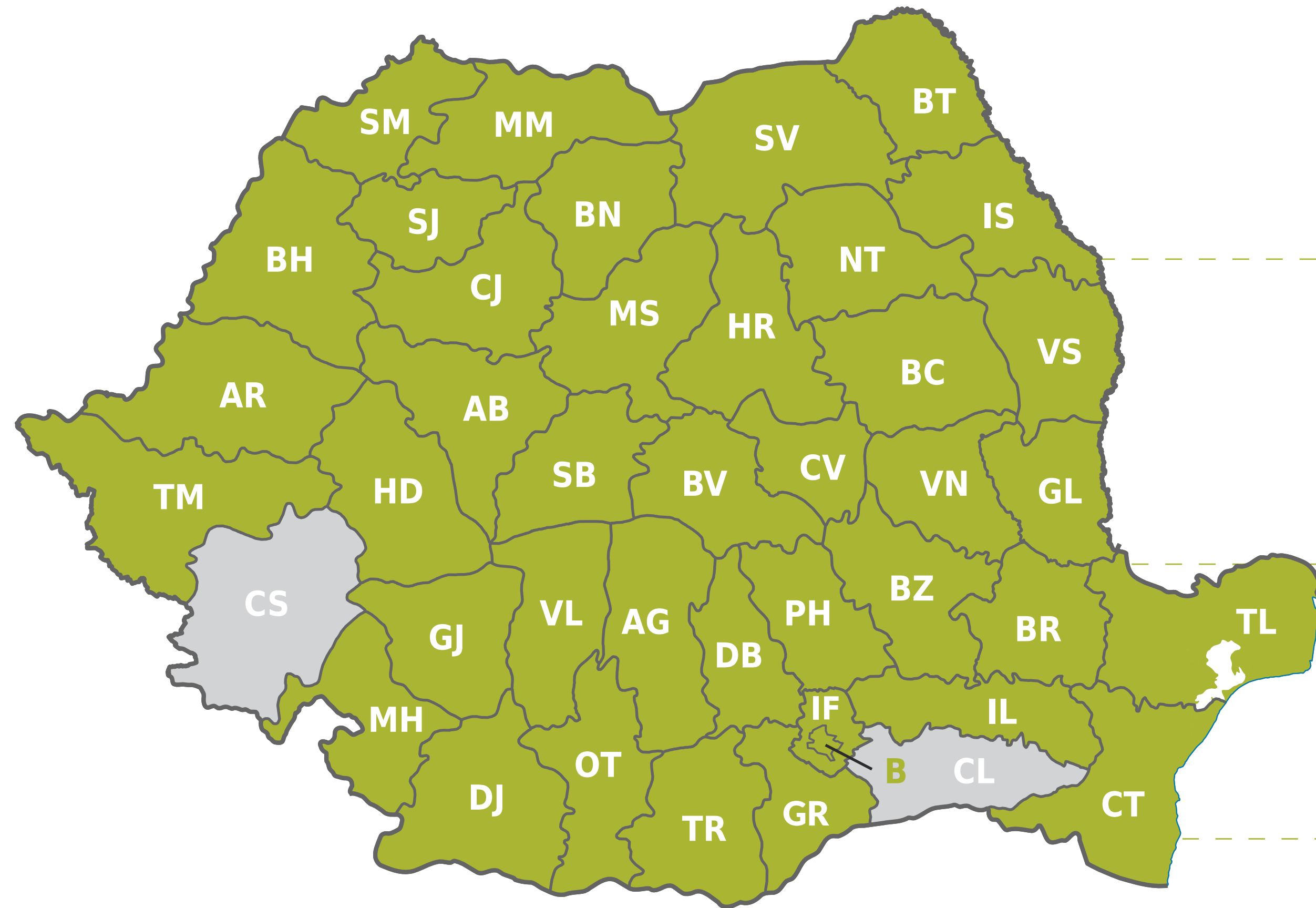
# 24 Insurance Companies

for whom we intermediate insurance contracts, such as:



## Operational development

We carry out our activity in  
**39 counties**



**> 300**  
Franchises

**> 250**  
Locations

**> 1600**  
Collaborators

## Customer portfolio development

We possess a portfolio of:

> **1 million**  
Clients

From which:



> **900 000**  
Individual Customers

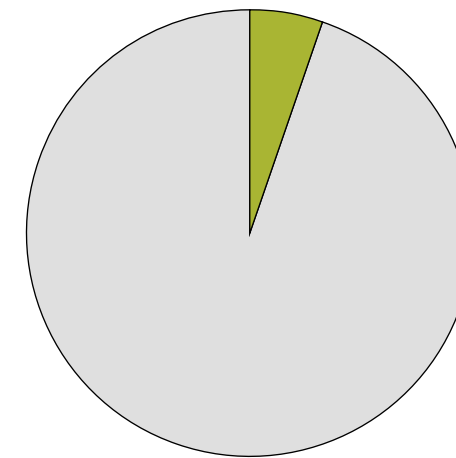
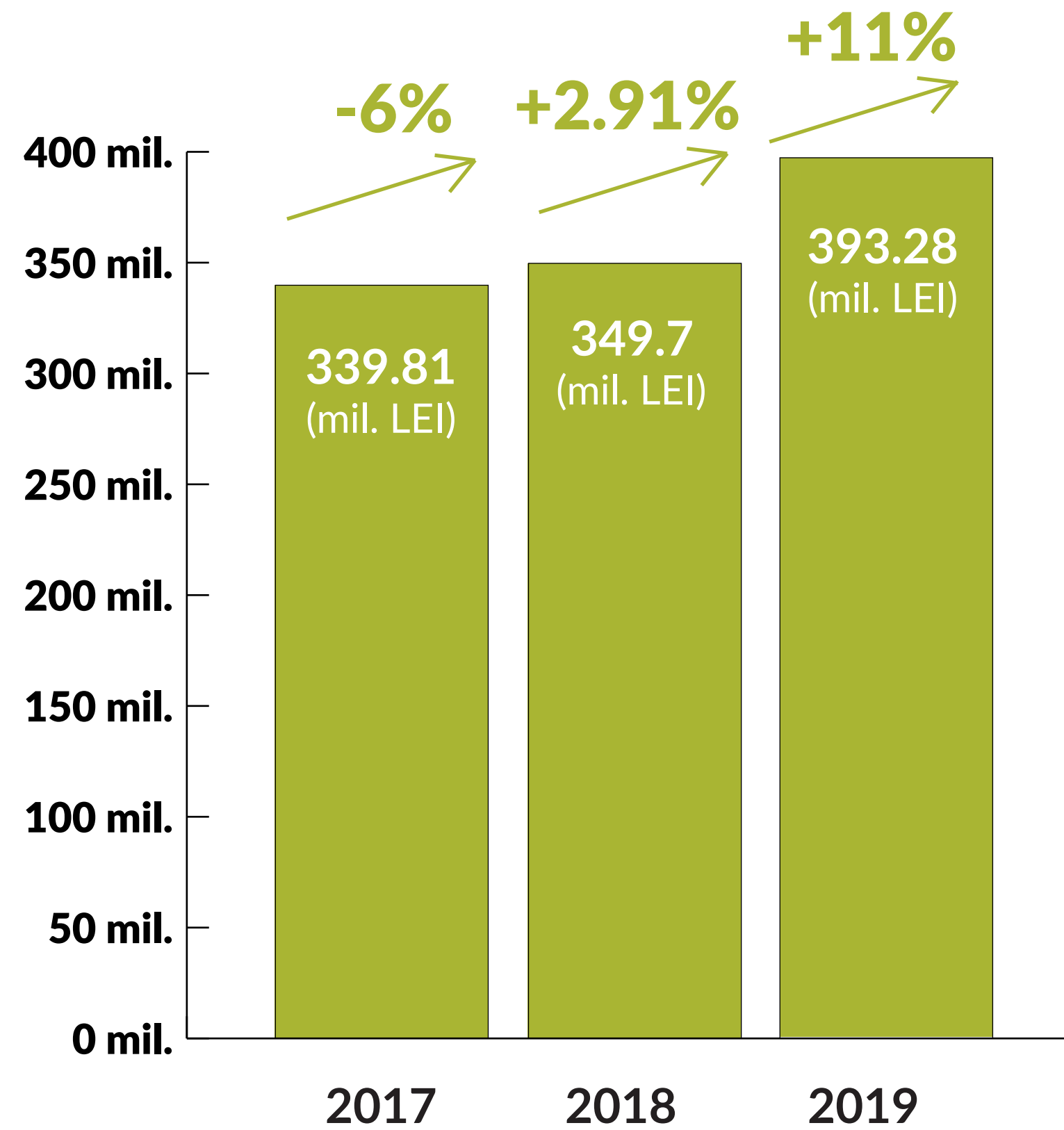


> **100 000**  
Corporate Customers

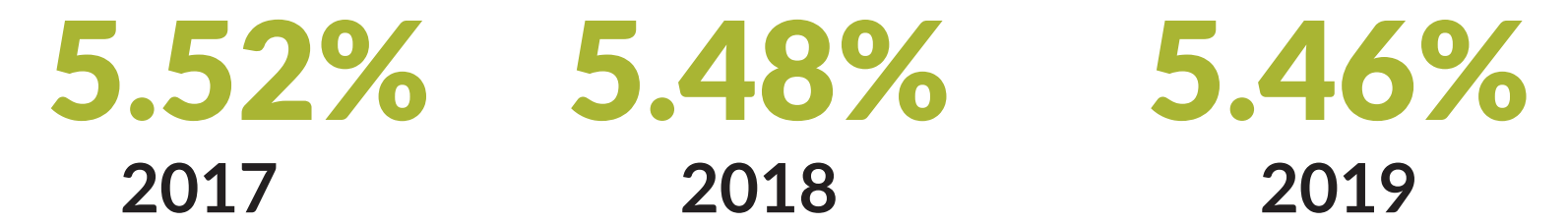


## Results 2016 - 2018

### Intermediated Premiums (mil. LEI)



### Market Share

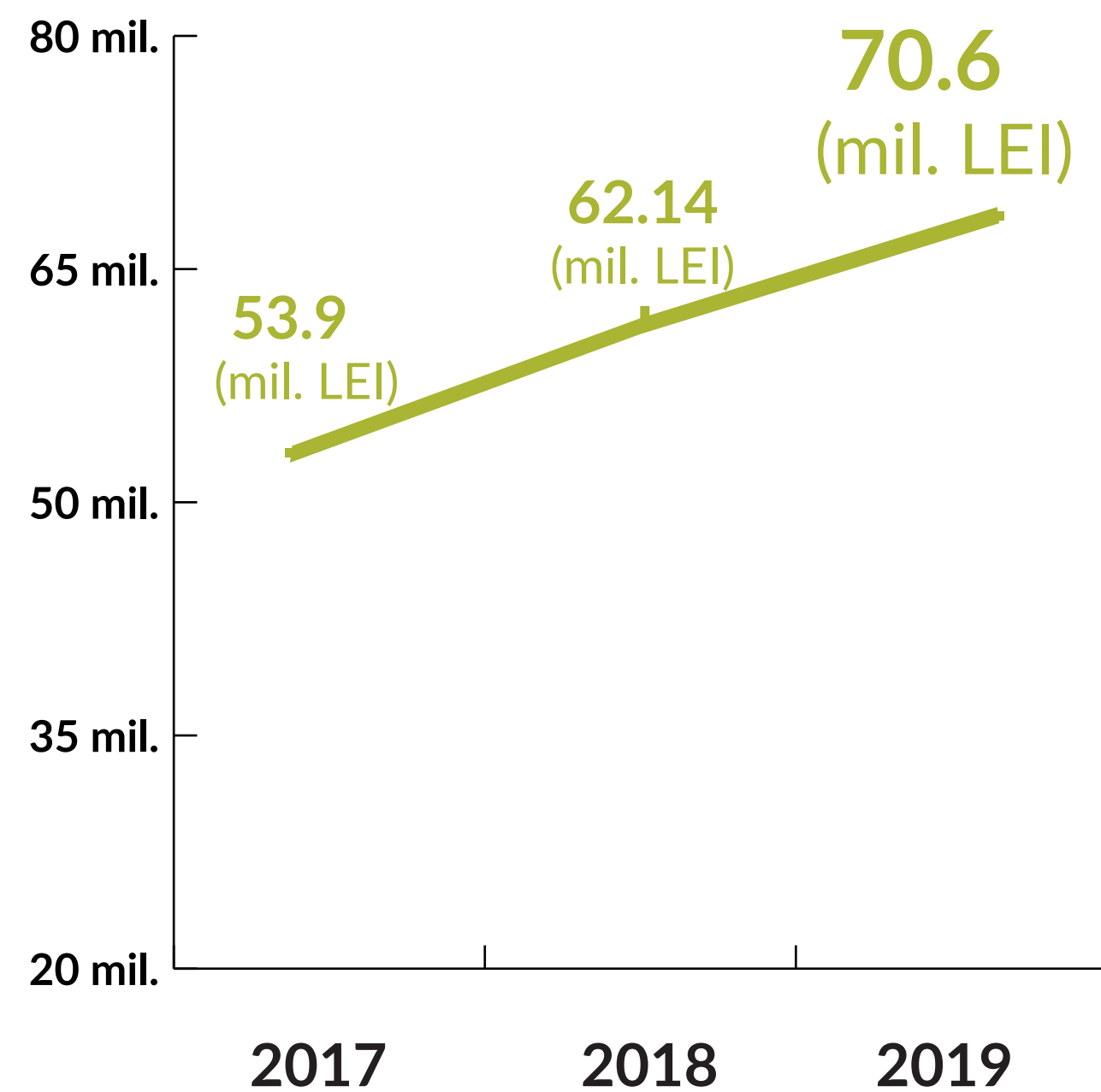


### Position in the top of brokers

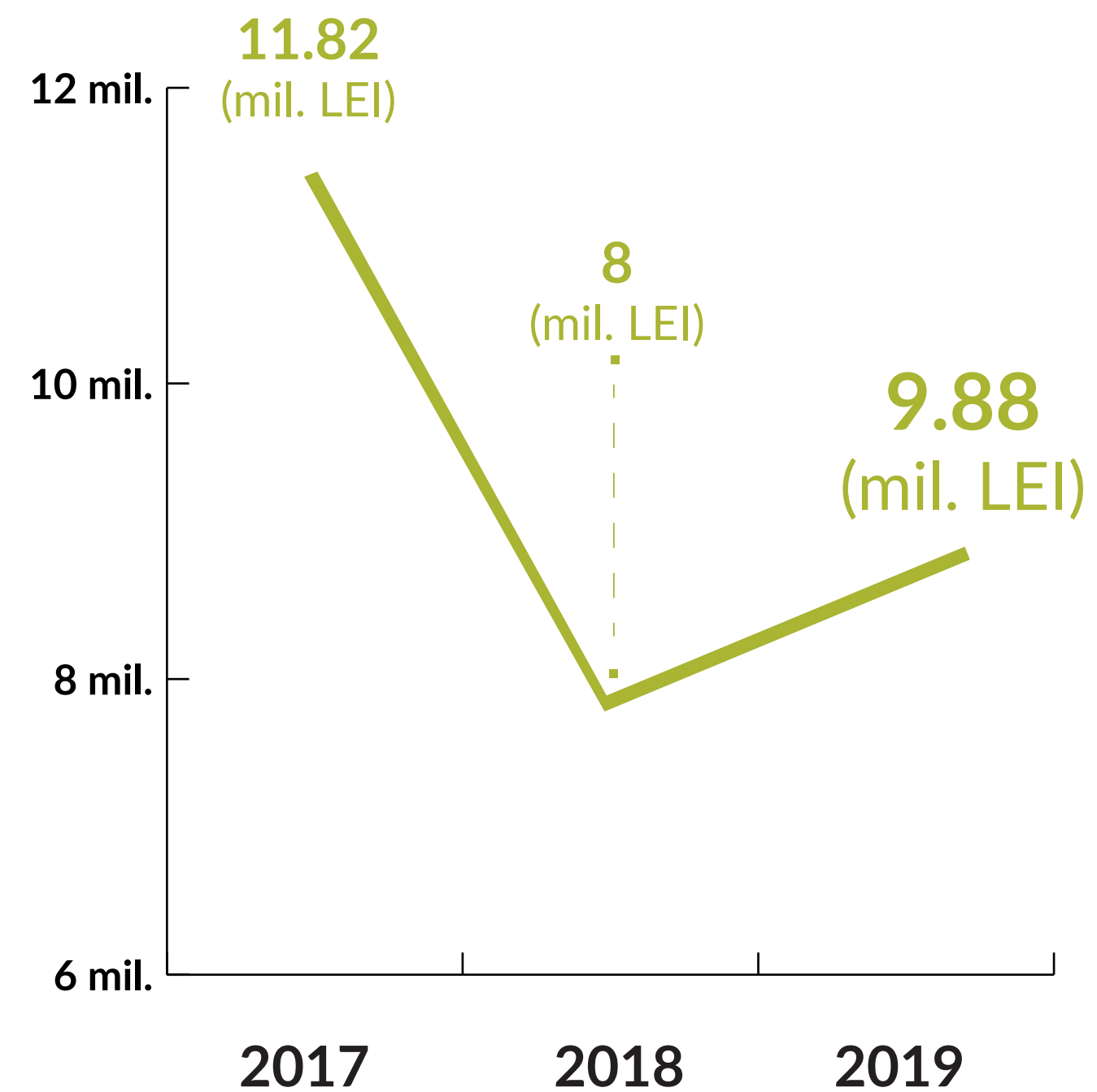


## Financial presentation

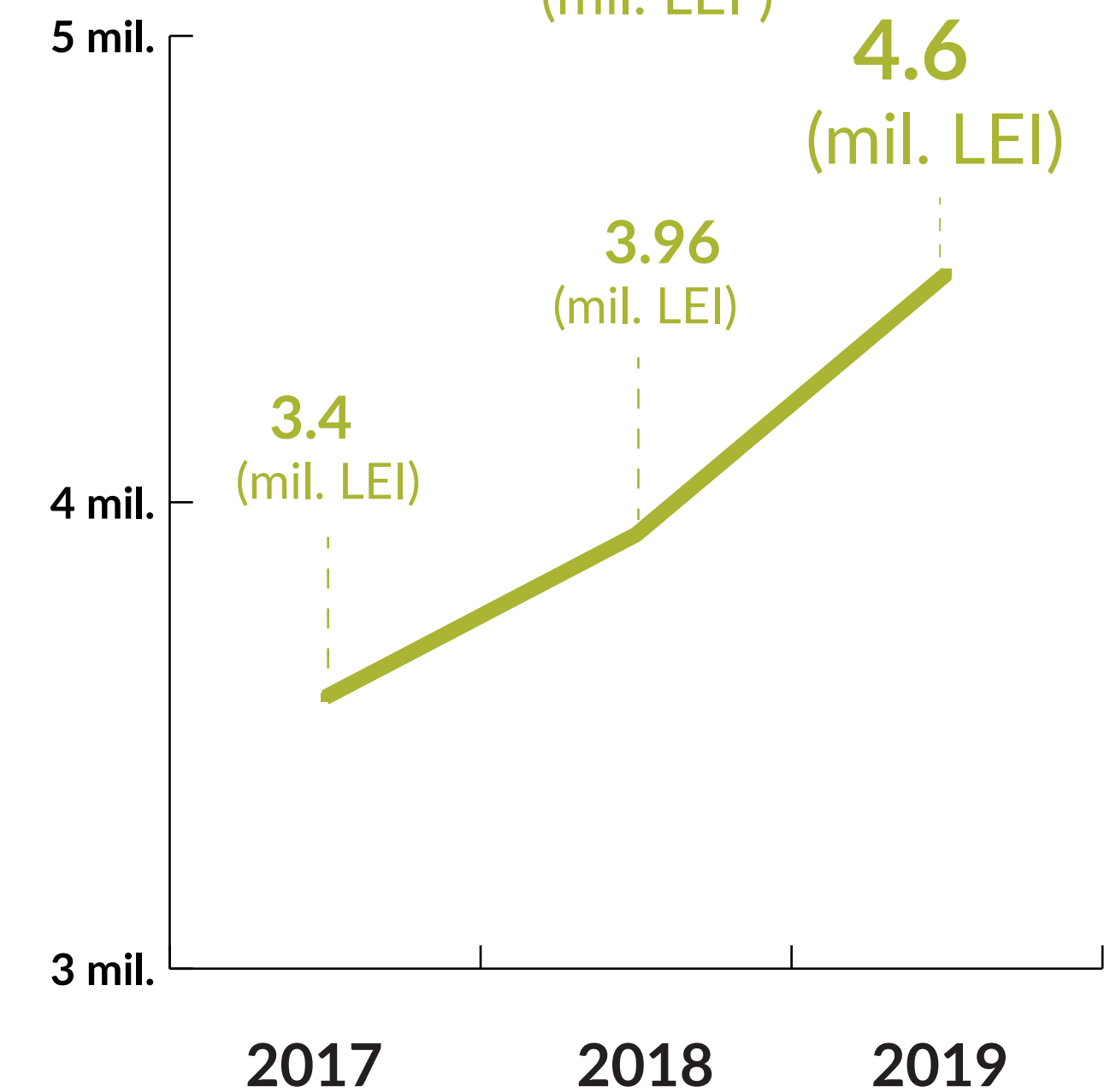
### REVENUE (mil. LEI)



### ASSETS (mil. LEI)



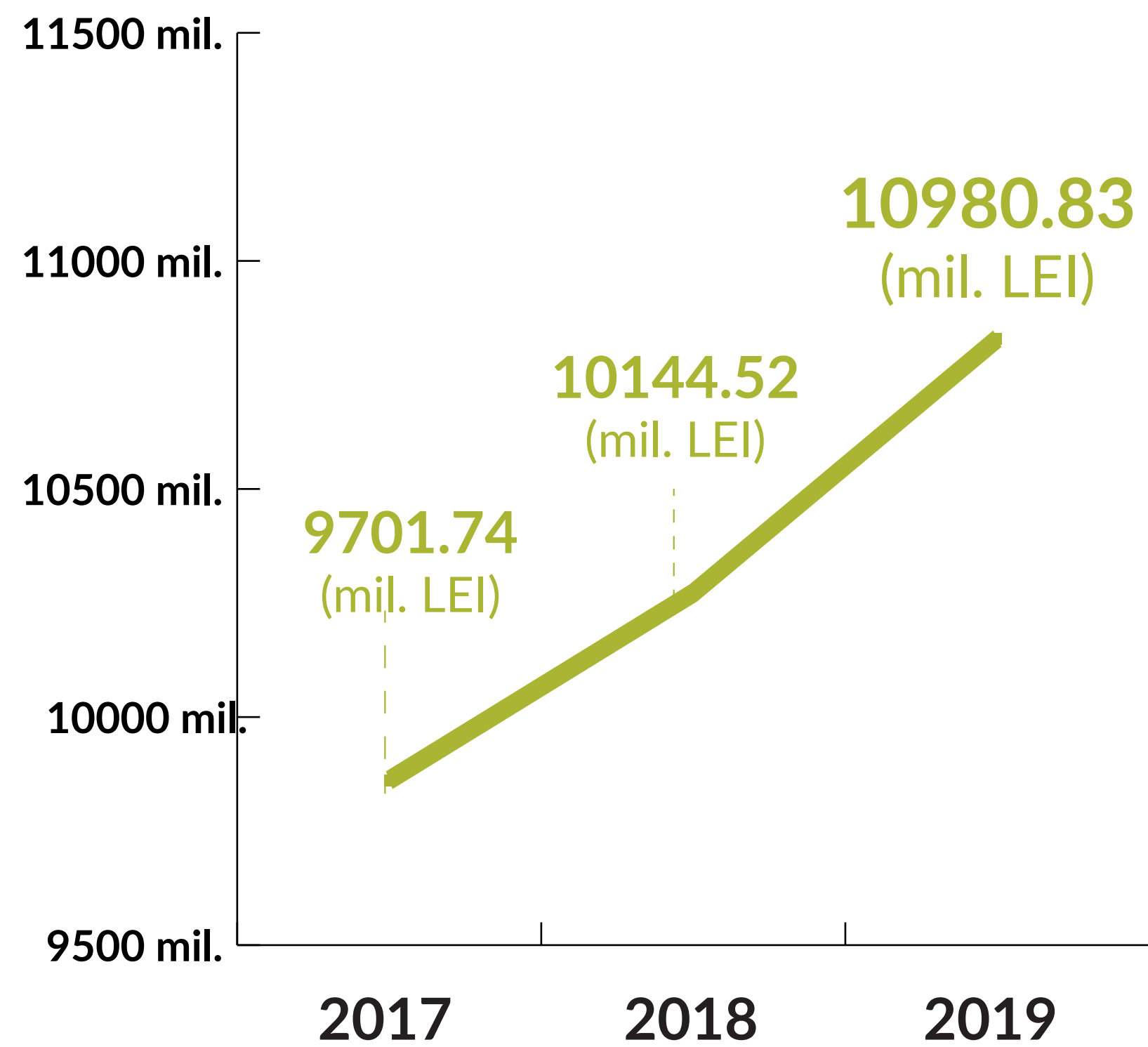
### PROFIT (mil. LEI)



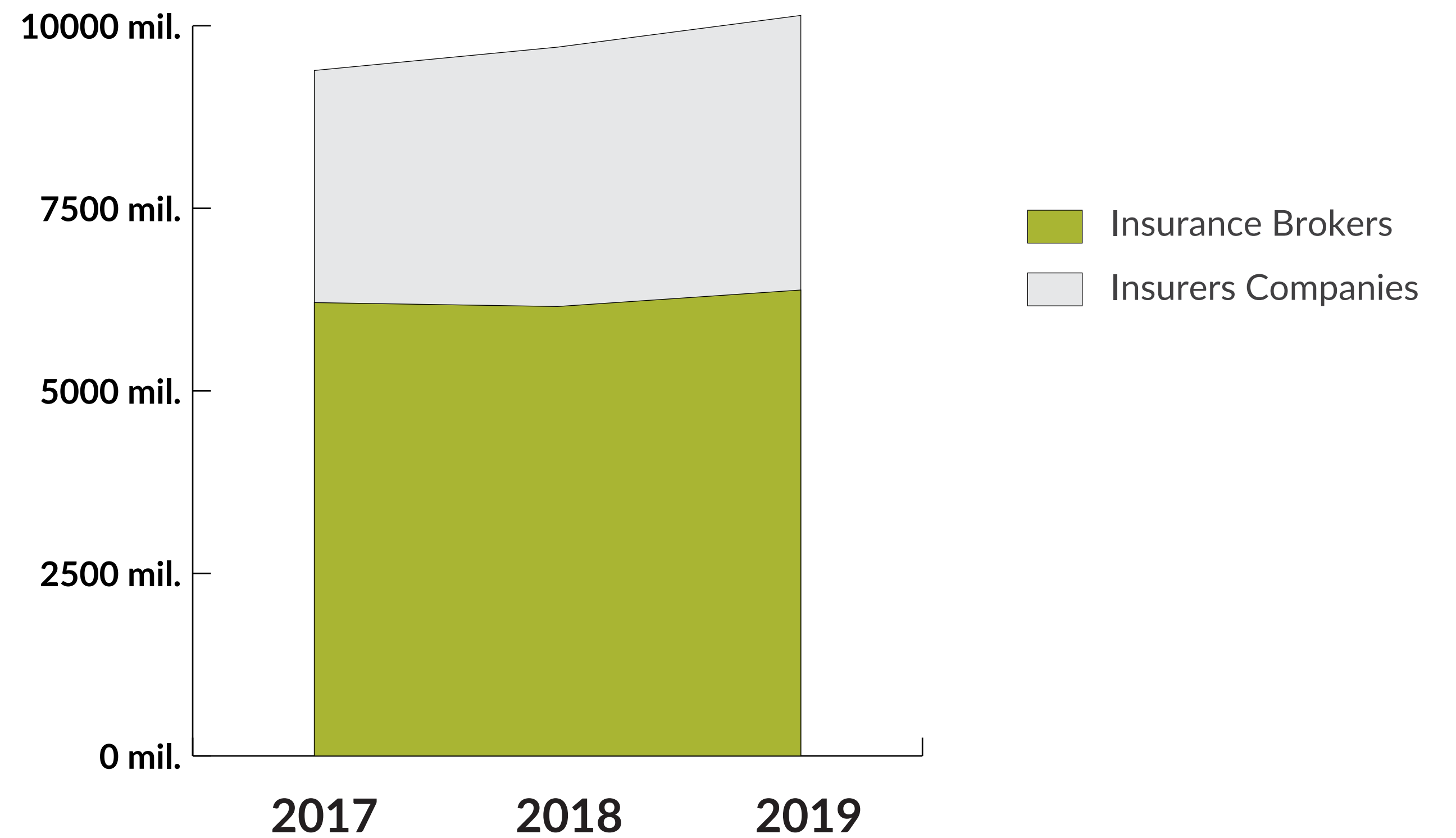


## Insurance Market

### MARKET VALUE (mil. LEI)

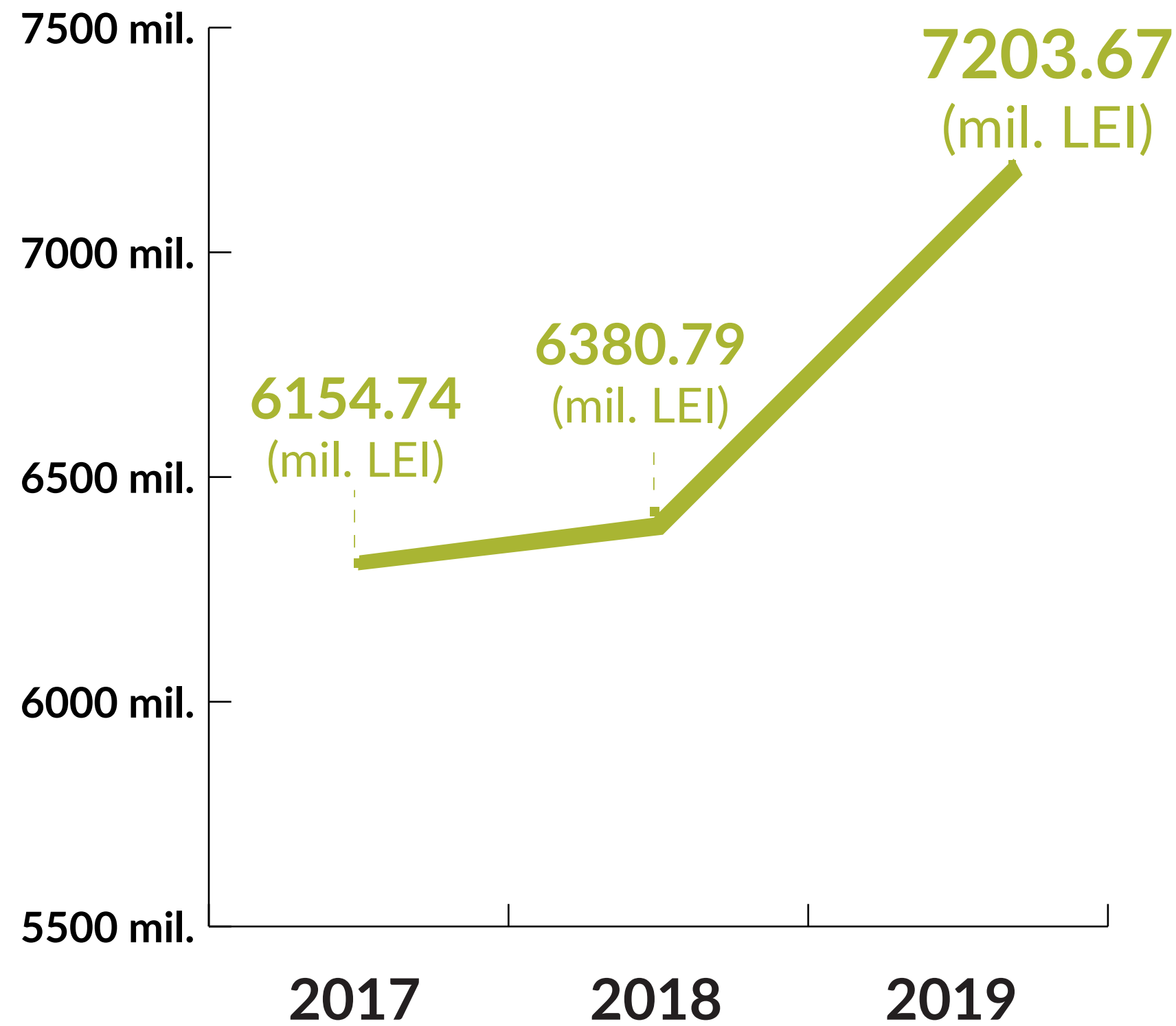


### INSURANCE COMPANIES VS. INSURANCE BROKERS (mil. LEI)

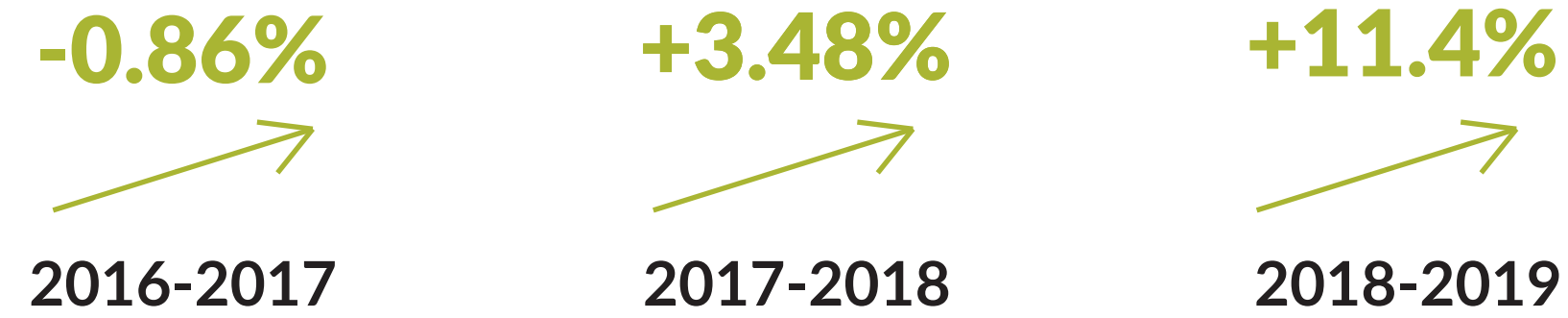


# Insurance Brokerage Market

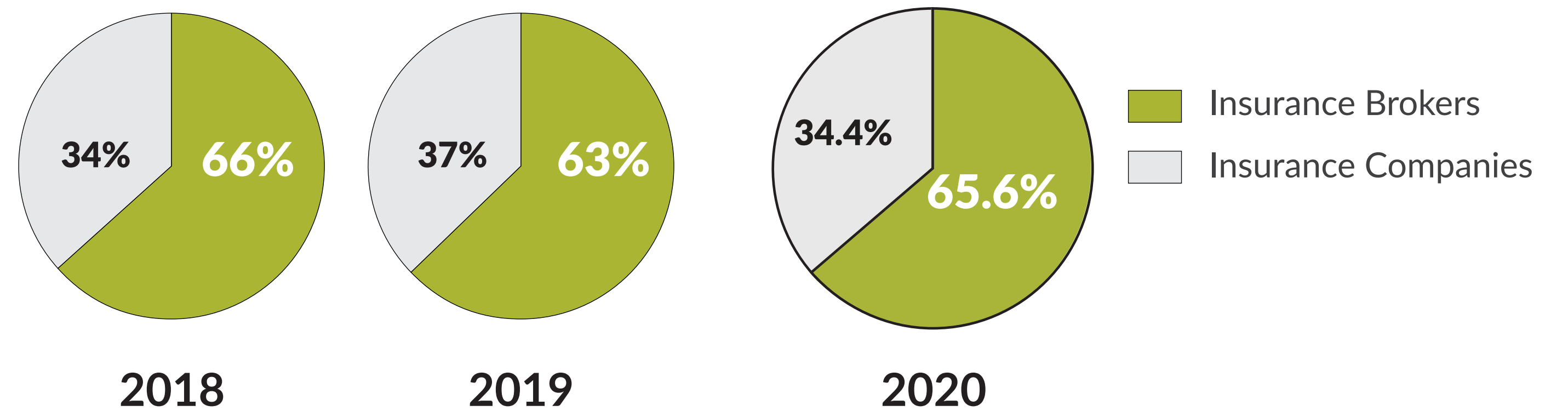
## INTERMEDIATED PREMIUMS (mil. LEI)



## Market growth rate



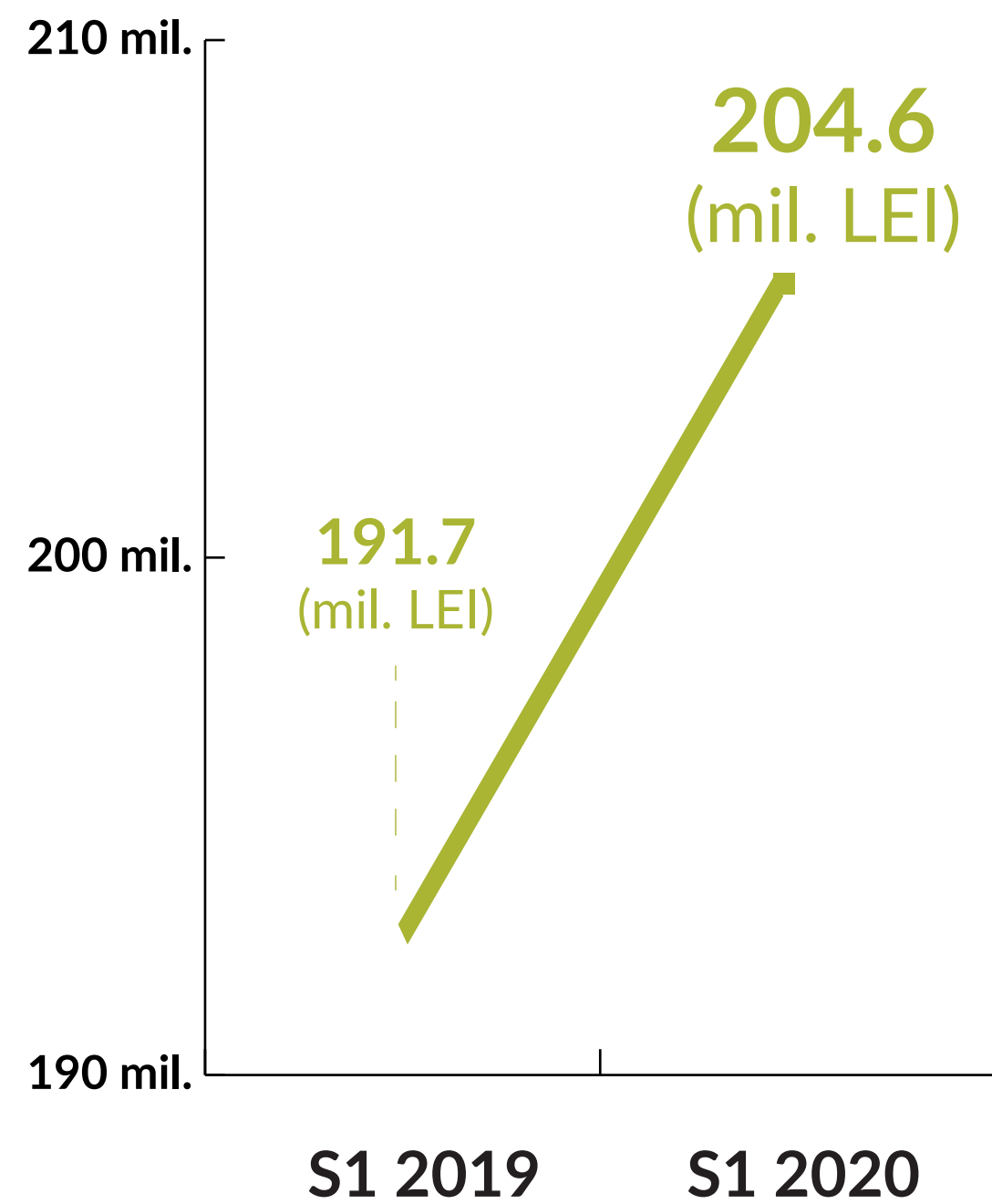
## Market Share (mil. LEI)



## Results S1 2019 - S1 2020

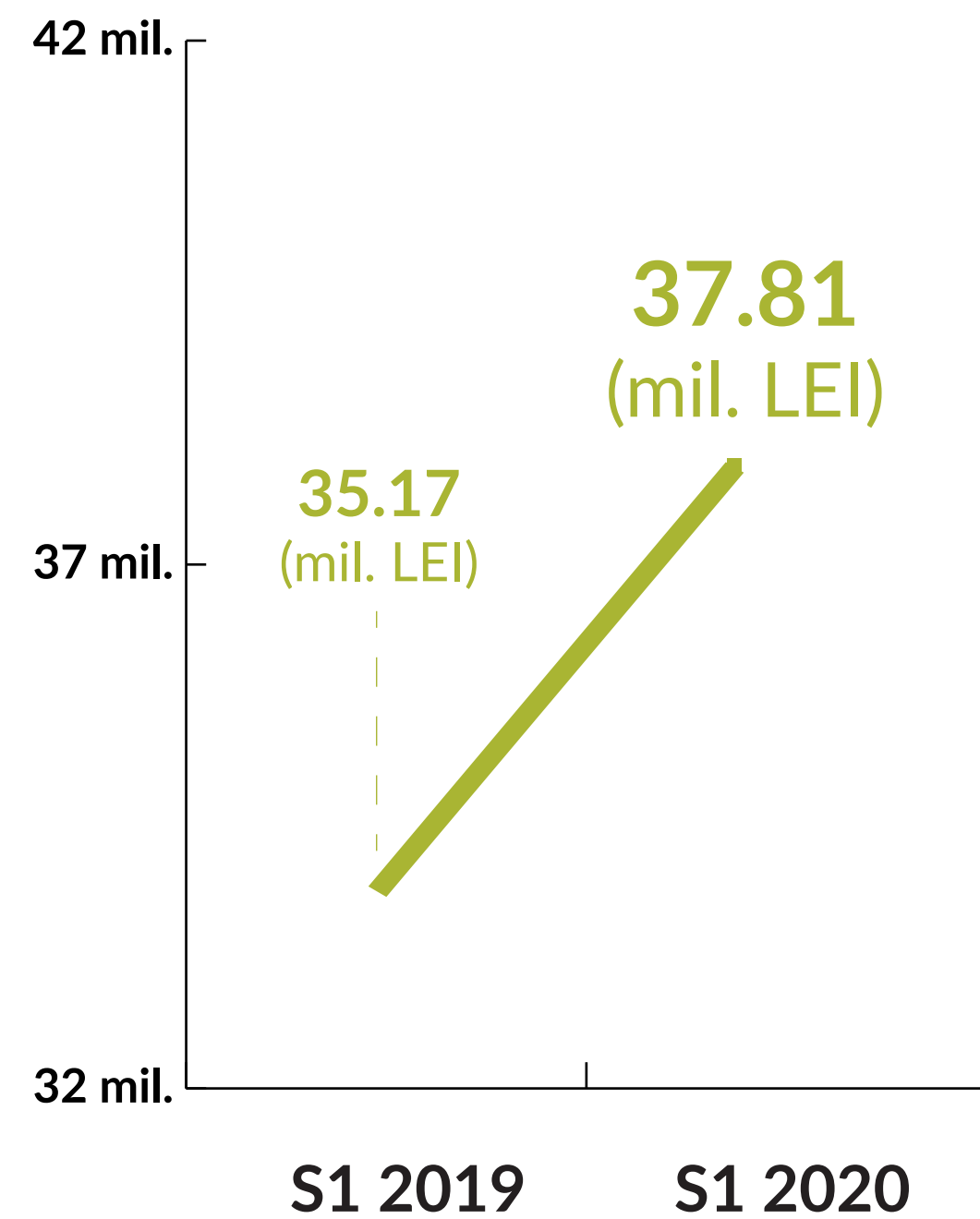
### PRIME INTERMEDIATE (mil. LEI)

**+6.7%**



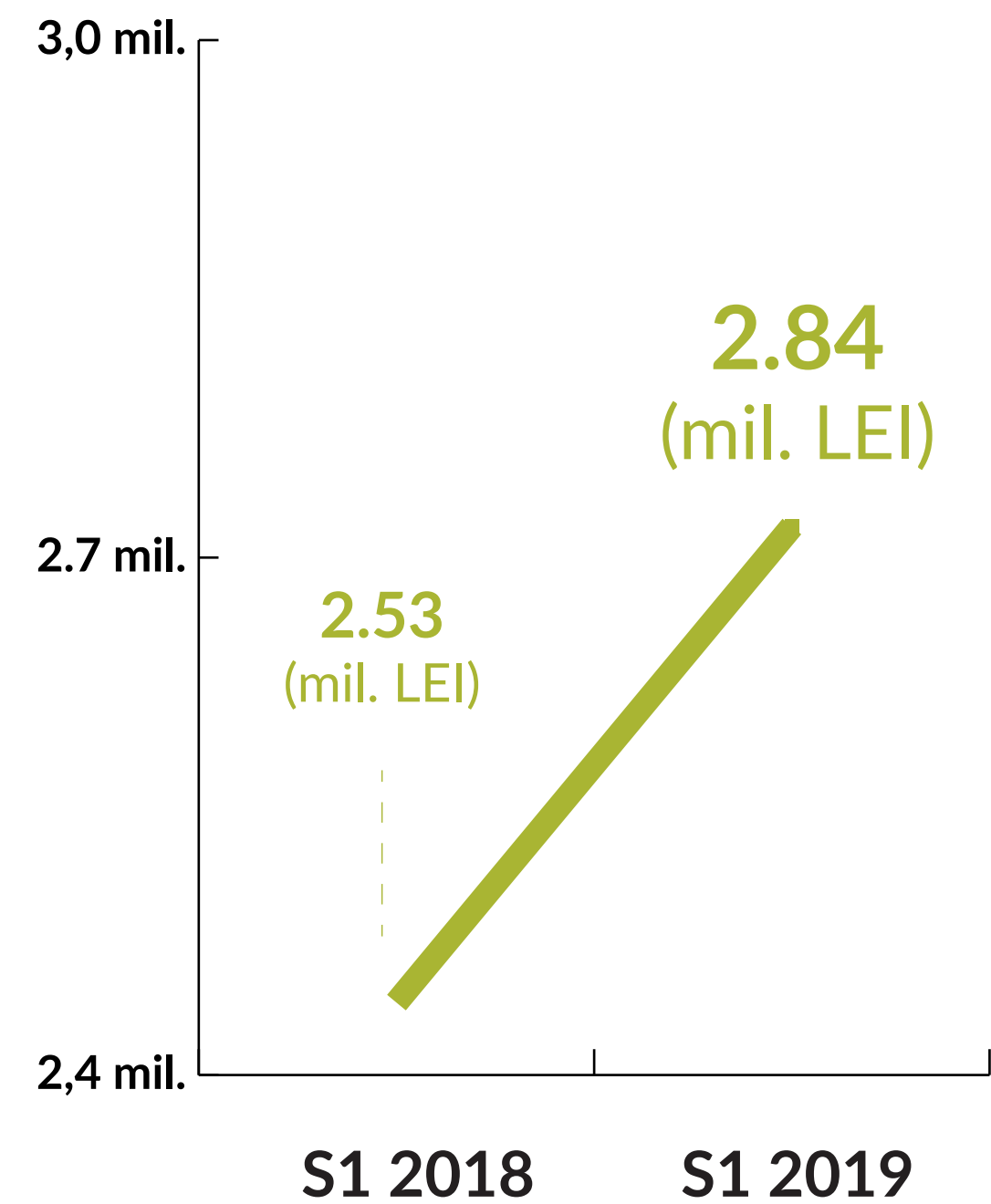
### VENIT (mil. LEI)

**+7.5%**



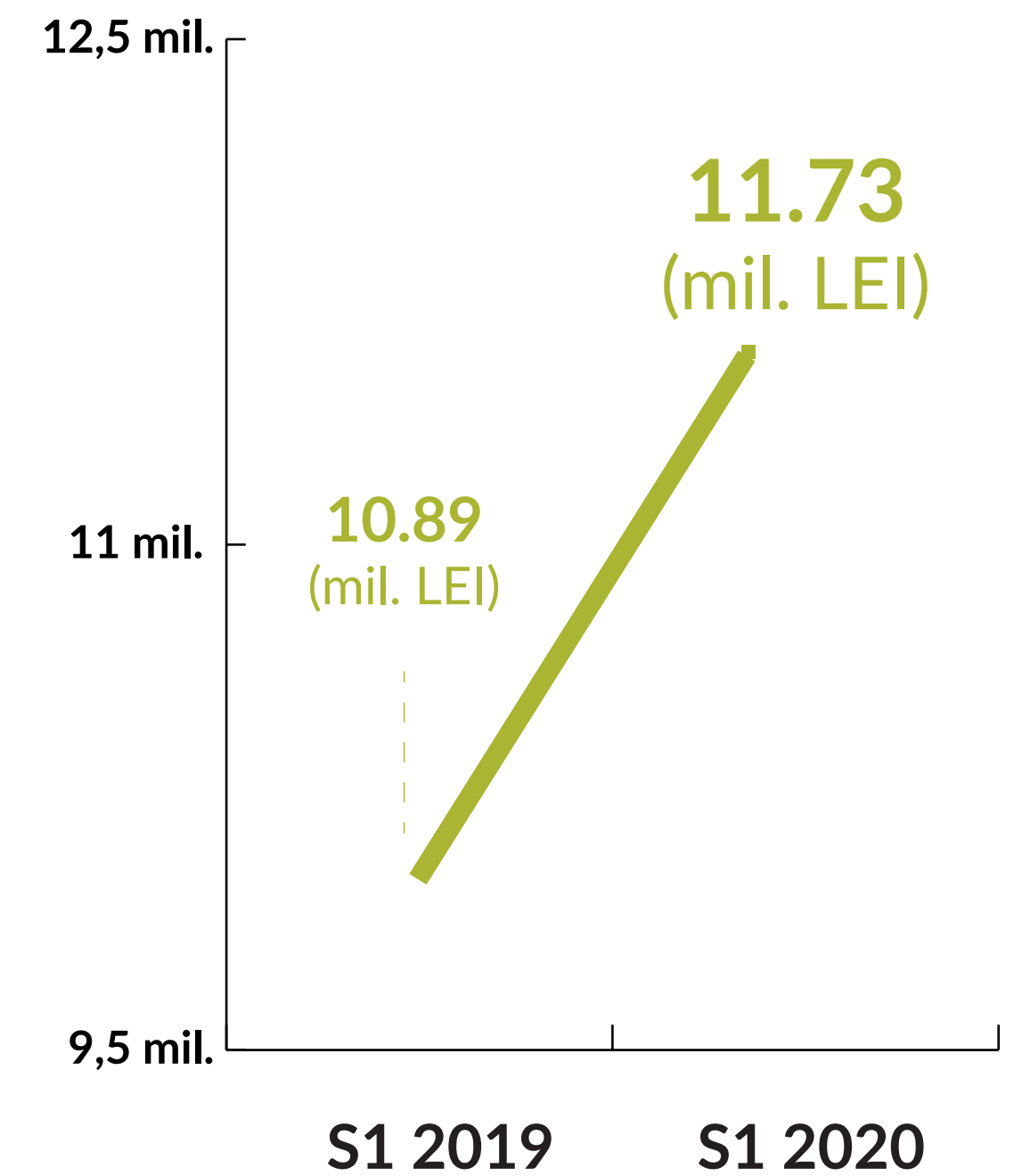
### PROFIT (mil. LEI)

**+12.2%**



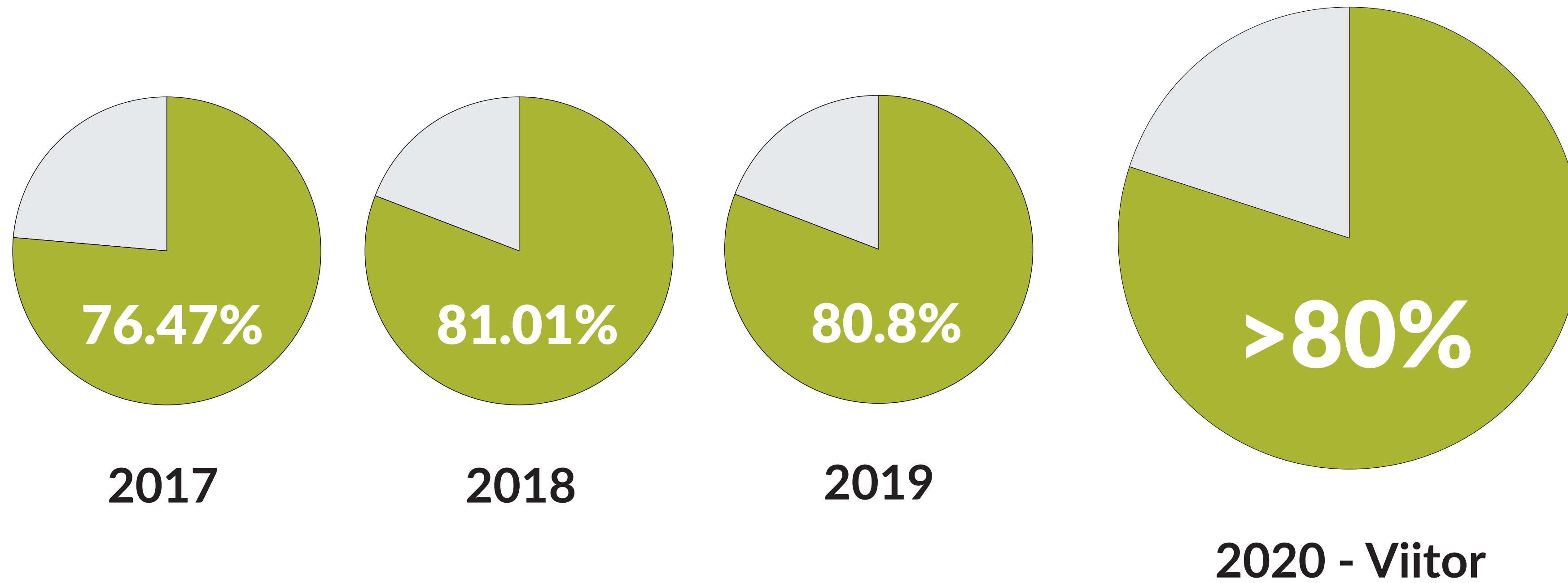
### ACTIVE (mil. LEI)

**+10.4%**



*Dividend policy*

■ Dividend allocation rate





**Transilvania Broker**<sup>®</sup>  
BROKER DE ASIGURARE

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