



Transilvania Broker[®]
BROKER DE ASIGURARE

COMPANY PRESENTATION

- SEPTEMBER 2019 -

OVER 10 YEARS OF EXPERIENCE IN INSURANCE

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 3 insurance brokers in Romania, with over 10 years of experience in the field and national coverage and with a network of over 1.800 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.

1st INSURANCE BROKER
listed on the Bucharest Stock Exchange

We have obtained the following results by the end of 2018

Collaborator network

>1800

Unique customers

> 1 million

Intermediated premiums

350 mil. lei

Market share

5.48%

Place

3

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

SERVICE OFFERED
EXCLUSIVELY
to Transilvania Broker
CUSTOMERS

Find out more details:

www.transasist.ro



COVERAGE
ACROSS COUNTRY



24/7 ASSISTANCE
24/24 7/7



FAST
INTERVENTION

Car damage ?

No fuel ?

Wrong fuel ?

Technical failure?

Flat tire ?

Assistance ?

Towing ?




ROAD ASSISTANCE

From just:

49 lei/Year






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.



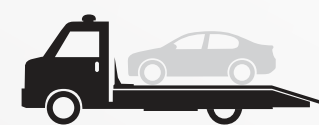
Damages Service

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

Corporate department

The Corporate Department aims to manage the requirements for customization of company-specific policies by creating offers tailored to their needs. This department also supports our collaborators and helps balance the portfolio of policies we manage through the effort to tilt the balance to policies that are not part of the automotive sphere.

Claims department

The Claims Department is designed to provide the customers we manage with complete services which are not limited to consultancy and policy closing, but to naturally continue to providing support in resolving eventual damages which they can suffer. In this regard we possess a call center, a professional team and a computer platform that manages these aspects.

Life & Health department

The Life Department which is dedicated to life and health insurance policies, given that the development and growth potential in this segment is the greatest of all insurance segments.

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 four 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

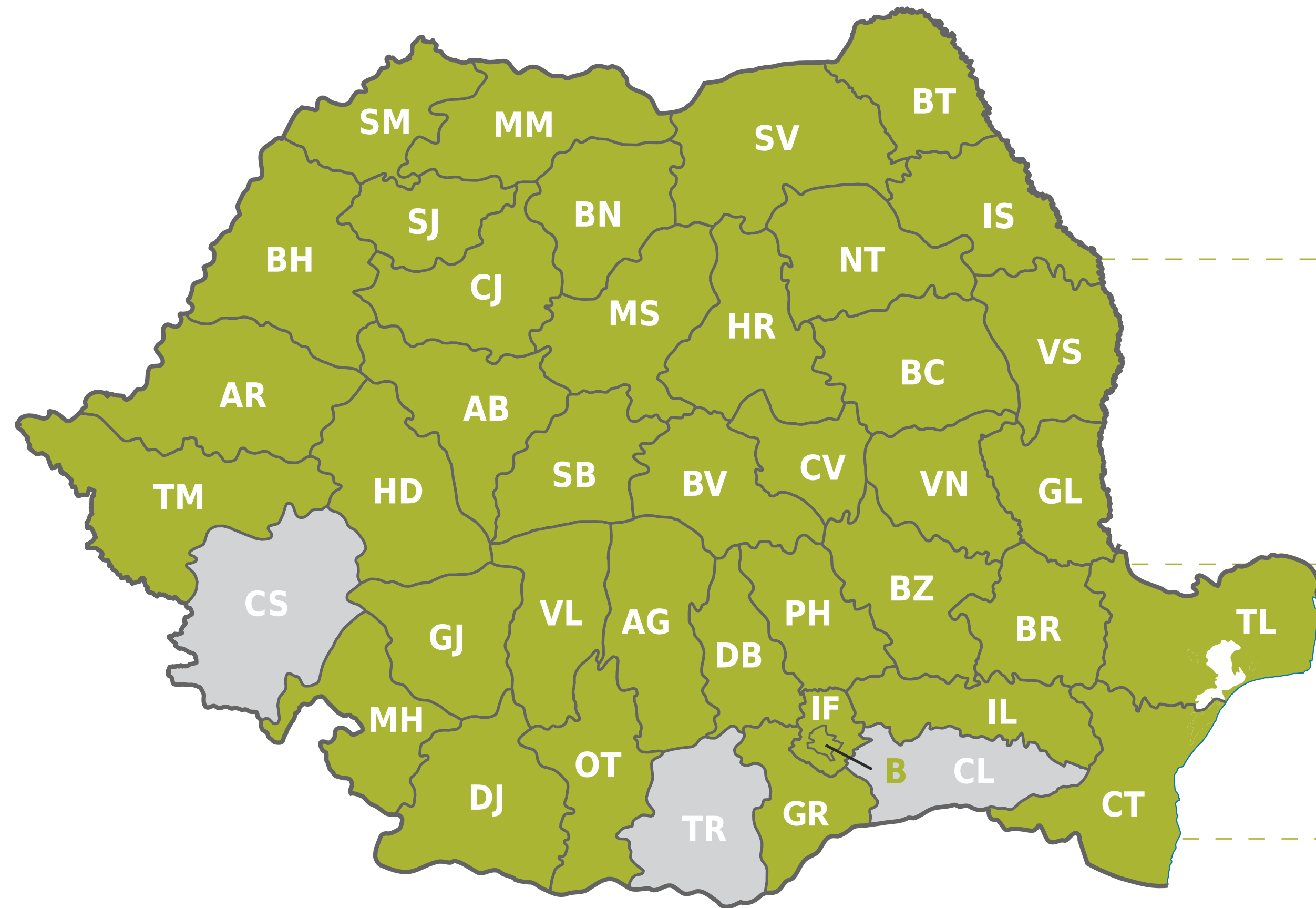
26 Insurance Companies

for whom we intermediate insurance contracts, such as:



Operational development

We carry out our activity in
38 counties



> **300**
Franchises

> **1800**
Collaborators

> **100**
Repairing units

Customer portfolio development

We possess a portfolio of:

> **1 million**
Clients

From which:



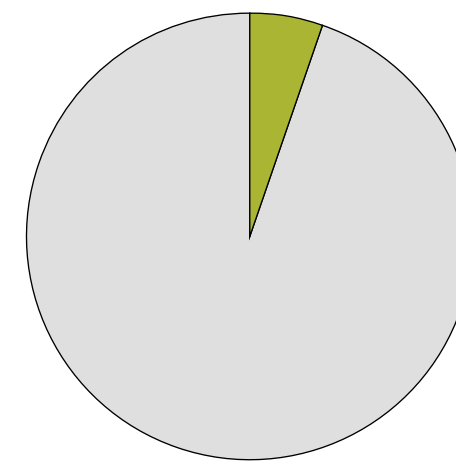
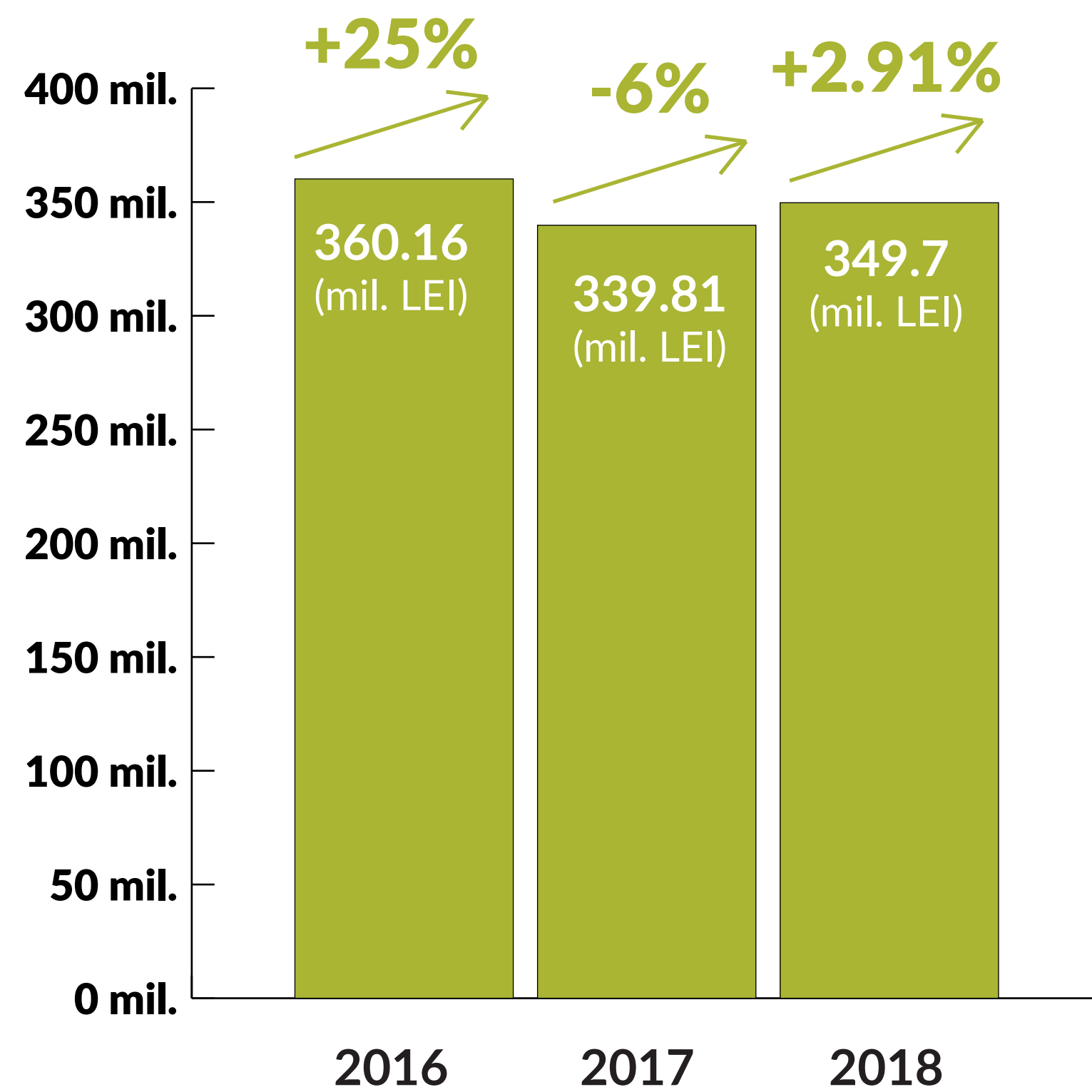
> **900 000**
Individual Customers



> **100 000**
Corporate Customers

Results 2016 - 2018

Intermediated Premiums (mil. LEI)



Market share

5.8%
2016

5.52%
2017

5.48%
2018

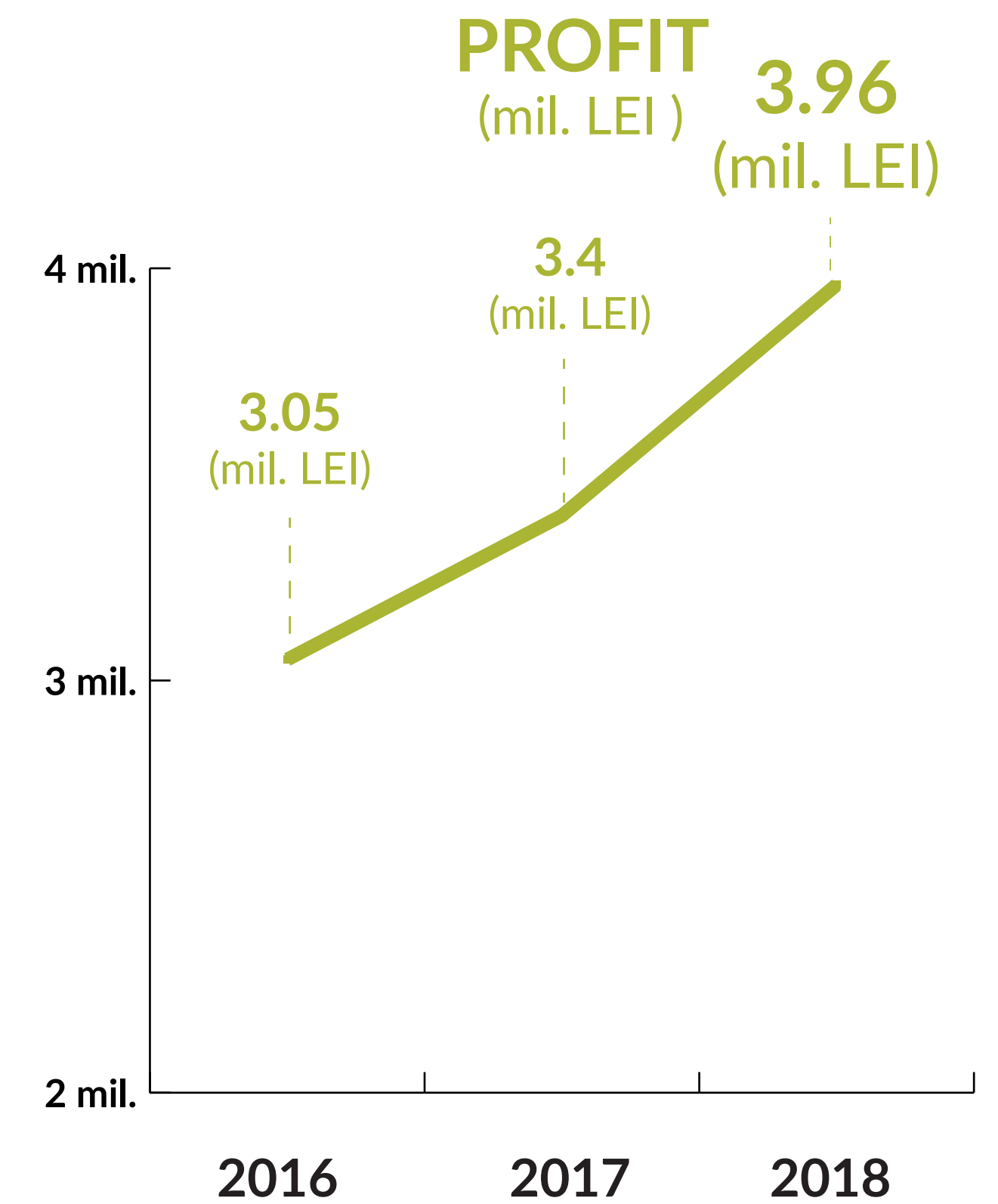
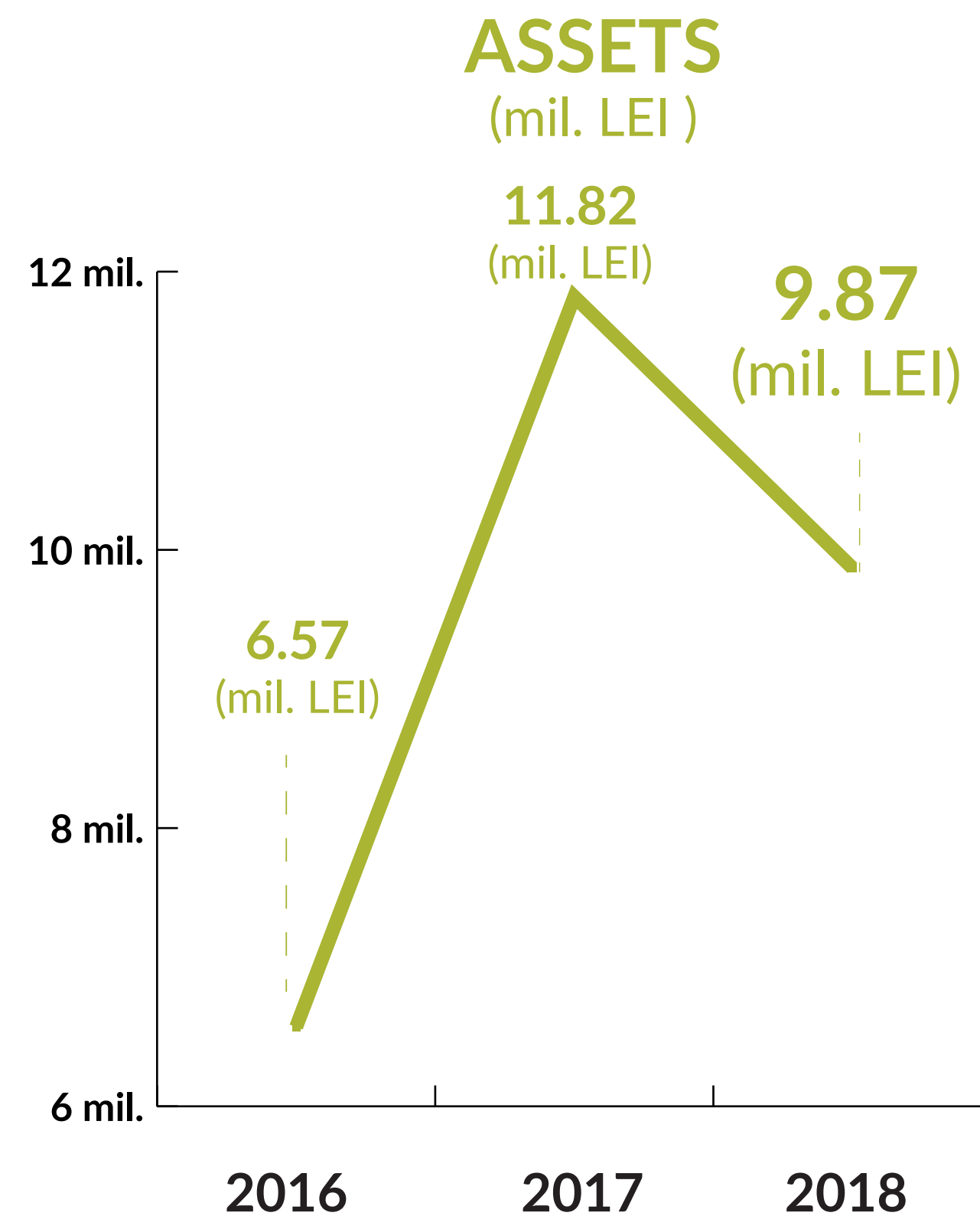
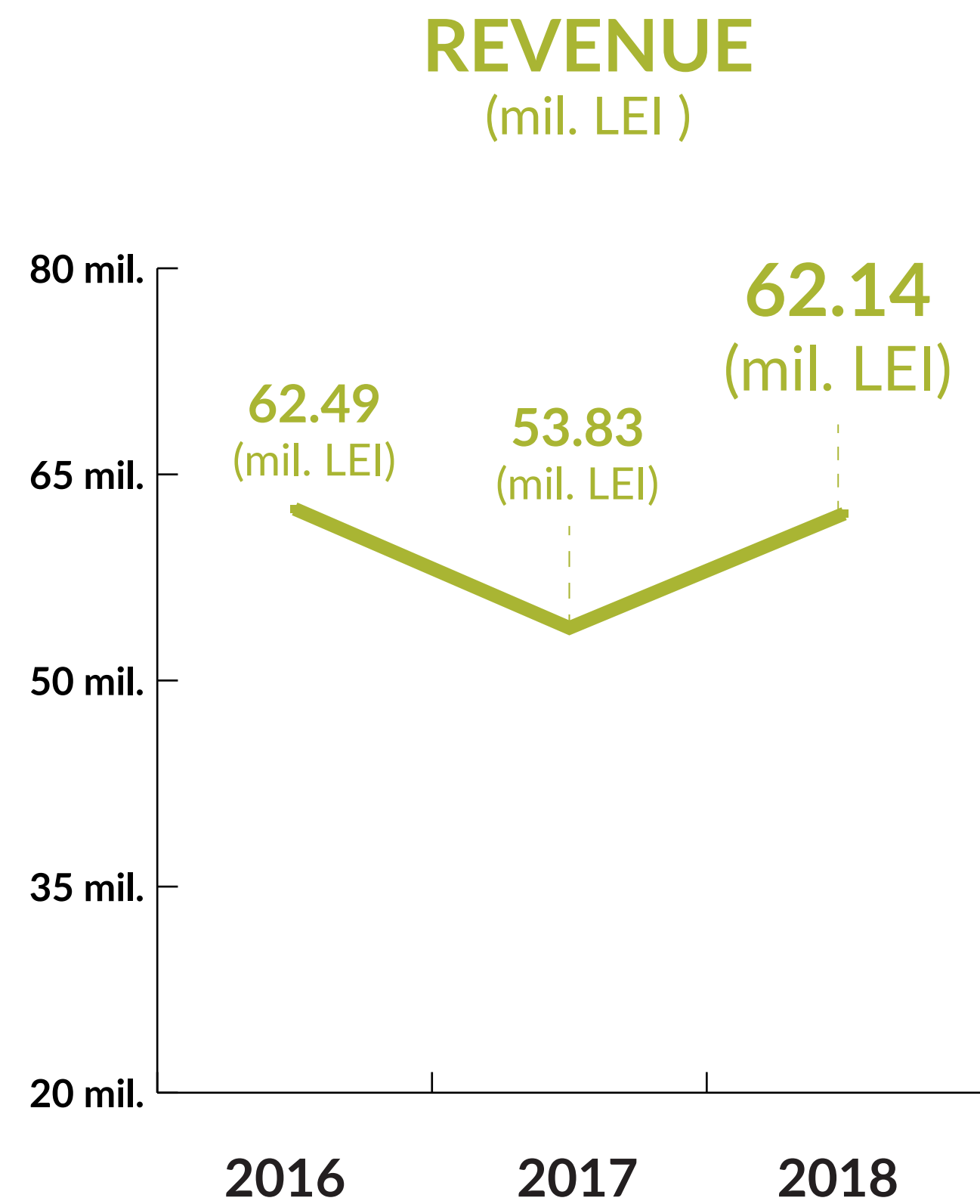
Position in brokers ranking

3
2016

3
2017

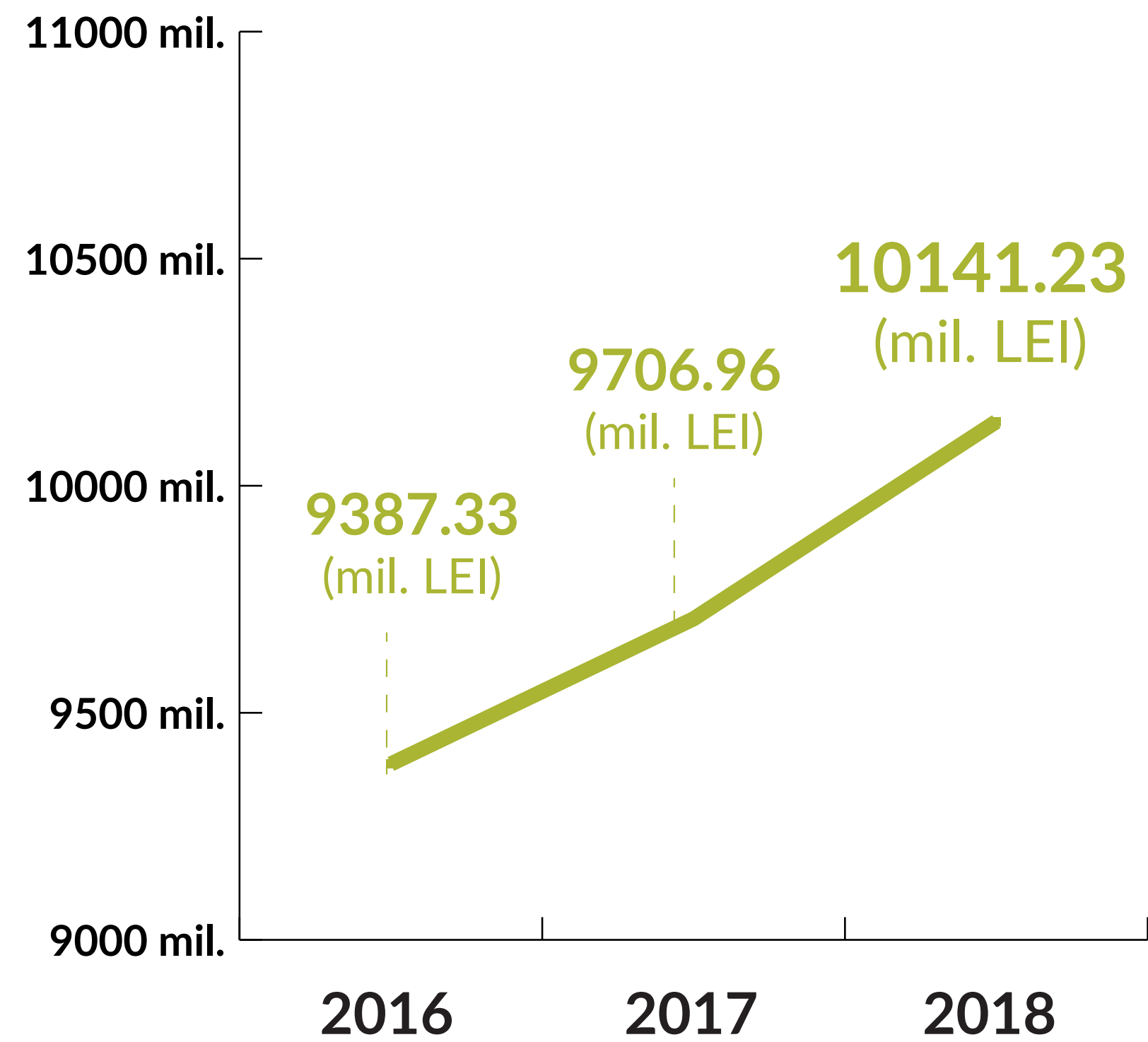
3
2018

Financial presentation

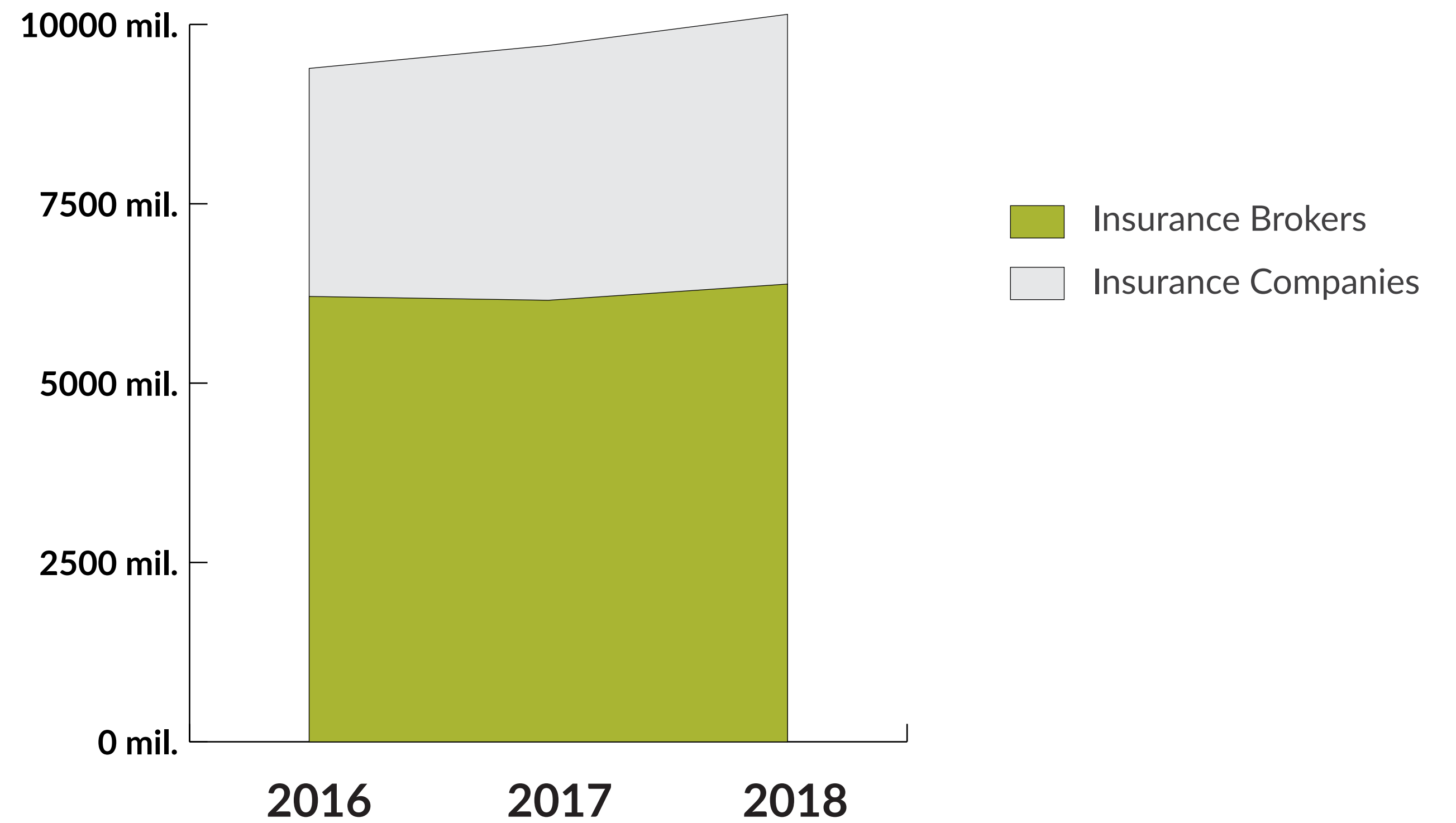


Insurance Market

MARKET VALUE (mil. LEI)

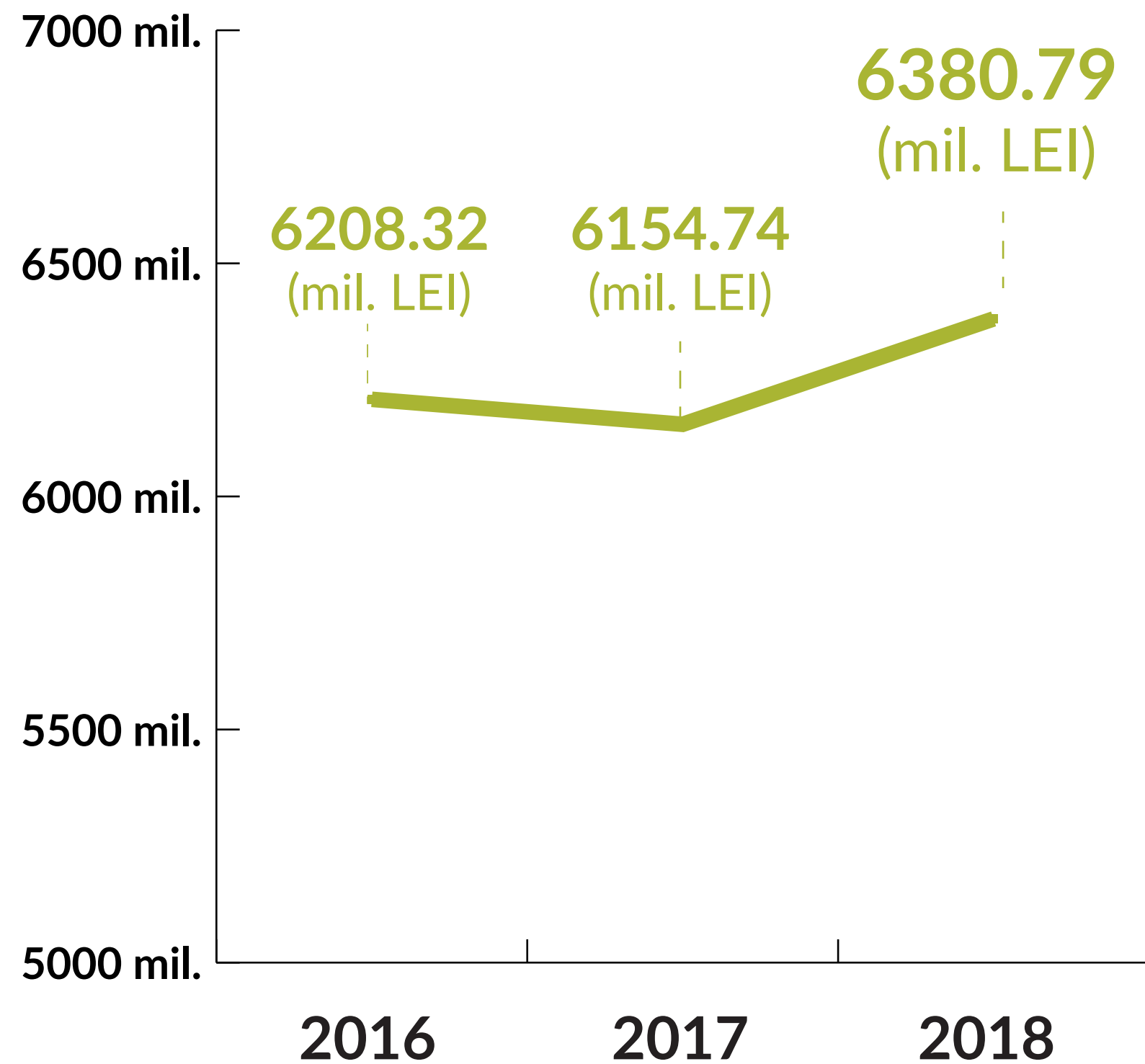


INSURANCE COMPANIES VS. INSURANCE BROKERS (mil. LEI)



Insurance Brokerage Market

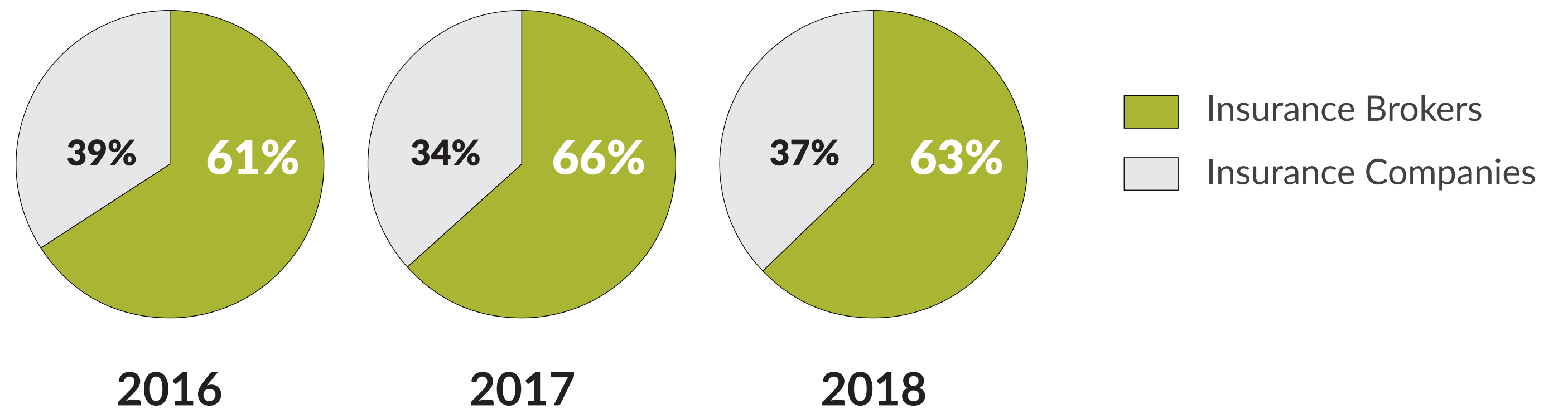
INTERMEDIATED PREMIUMS (mil. LEI)



Market growth rate



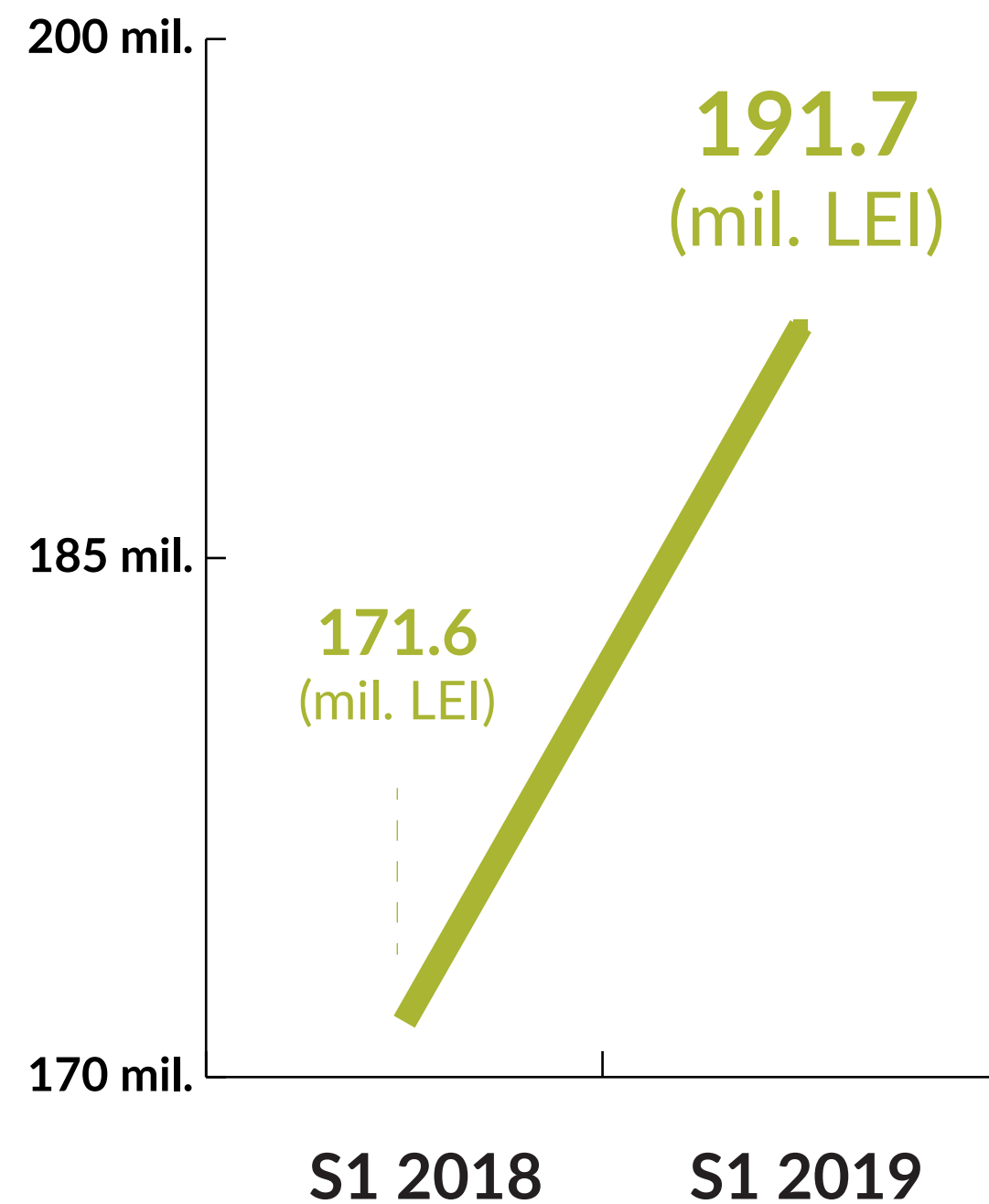
Market share (mil. LEI)



Results S1 2018 - S1 2019

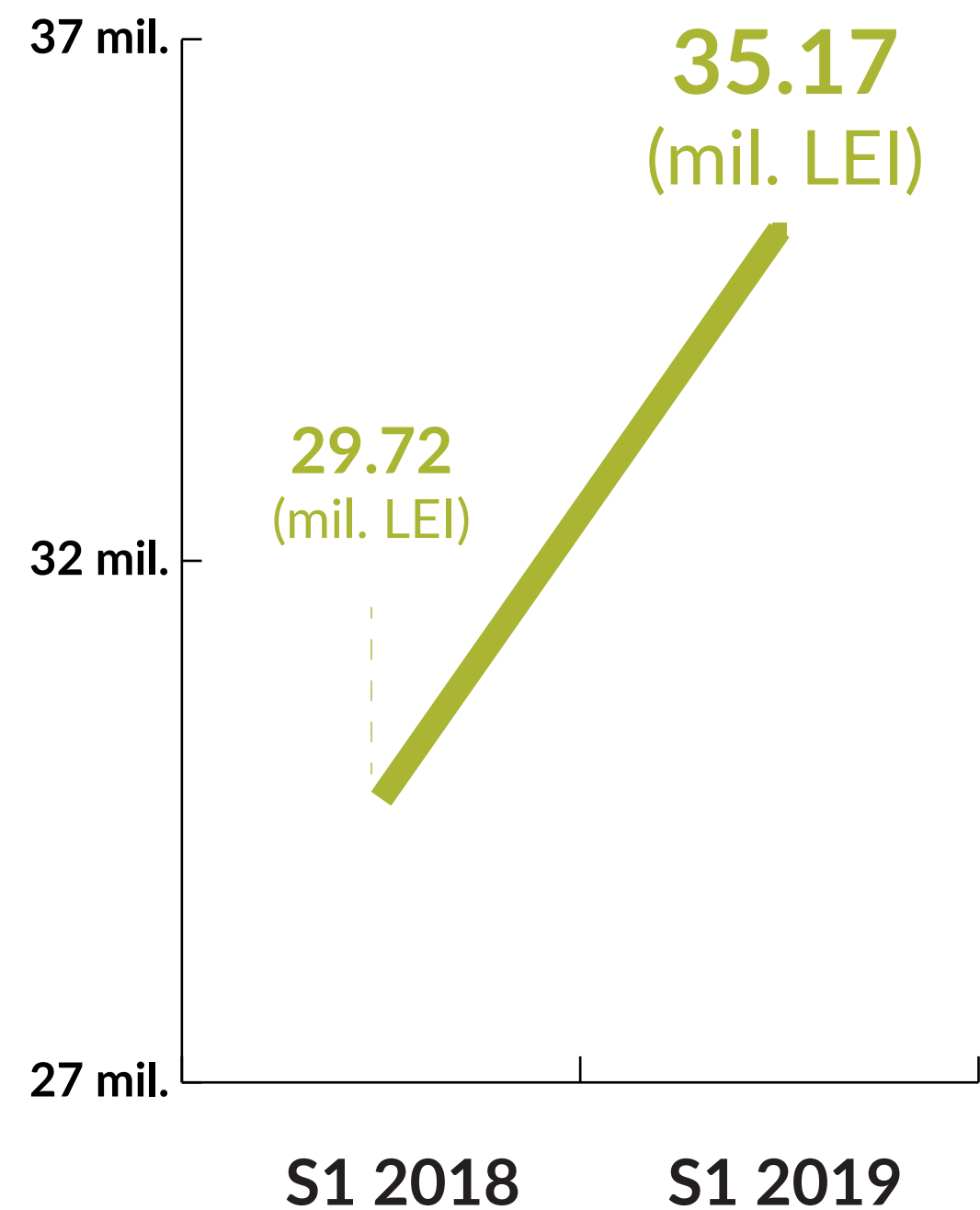
INTERMEDIATED PREMIUMS (mil. LEI)

+11.7%



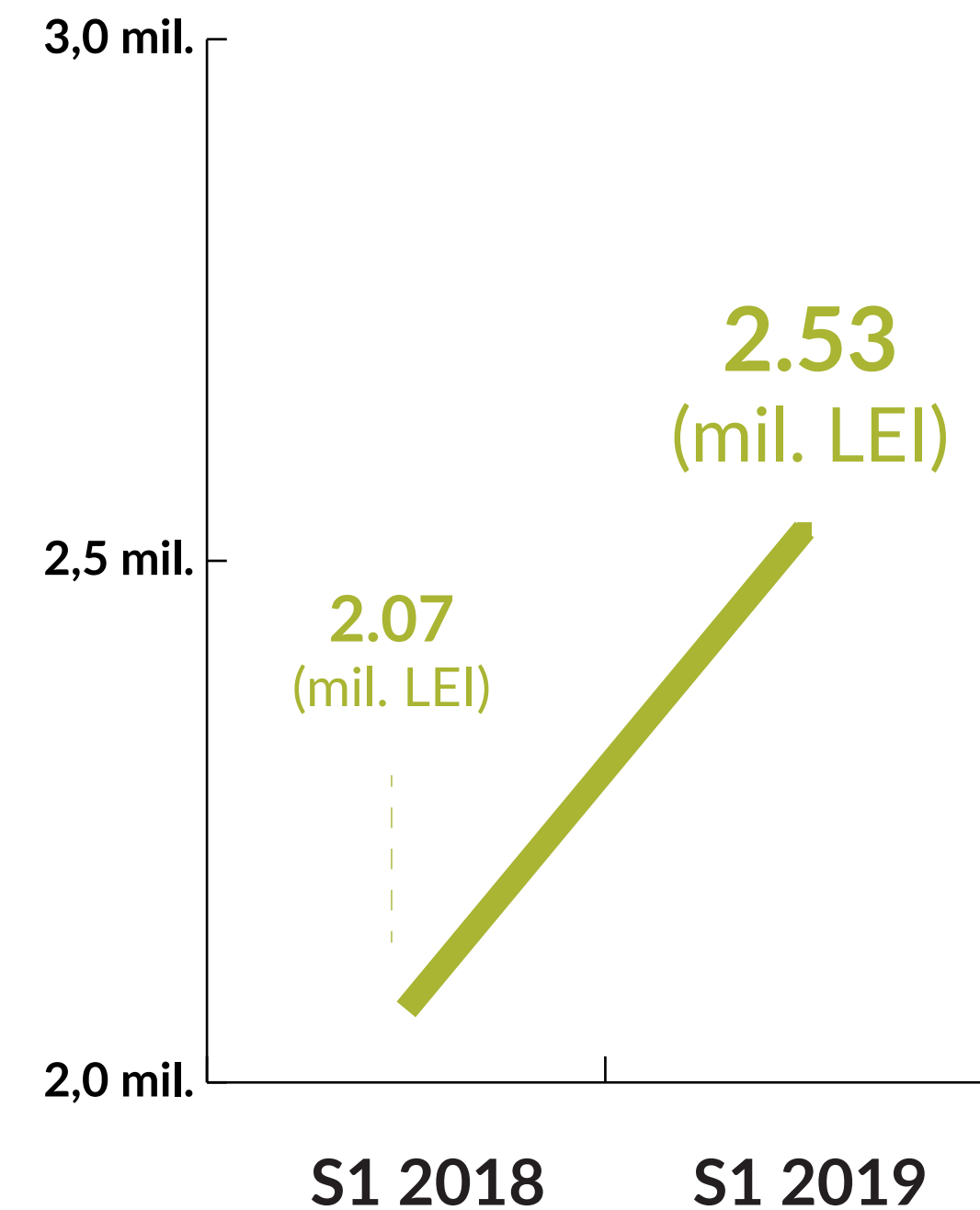
REVENUE (mil. LEI)

+18.3%



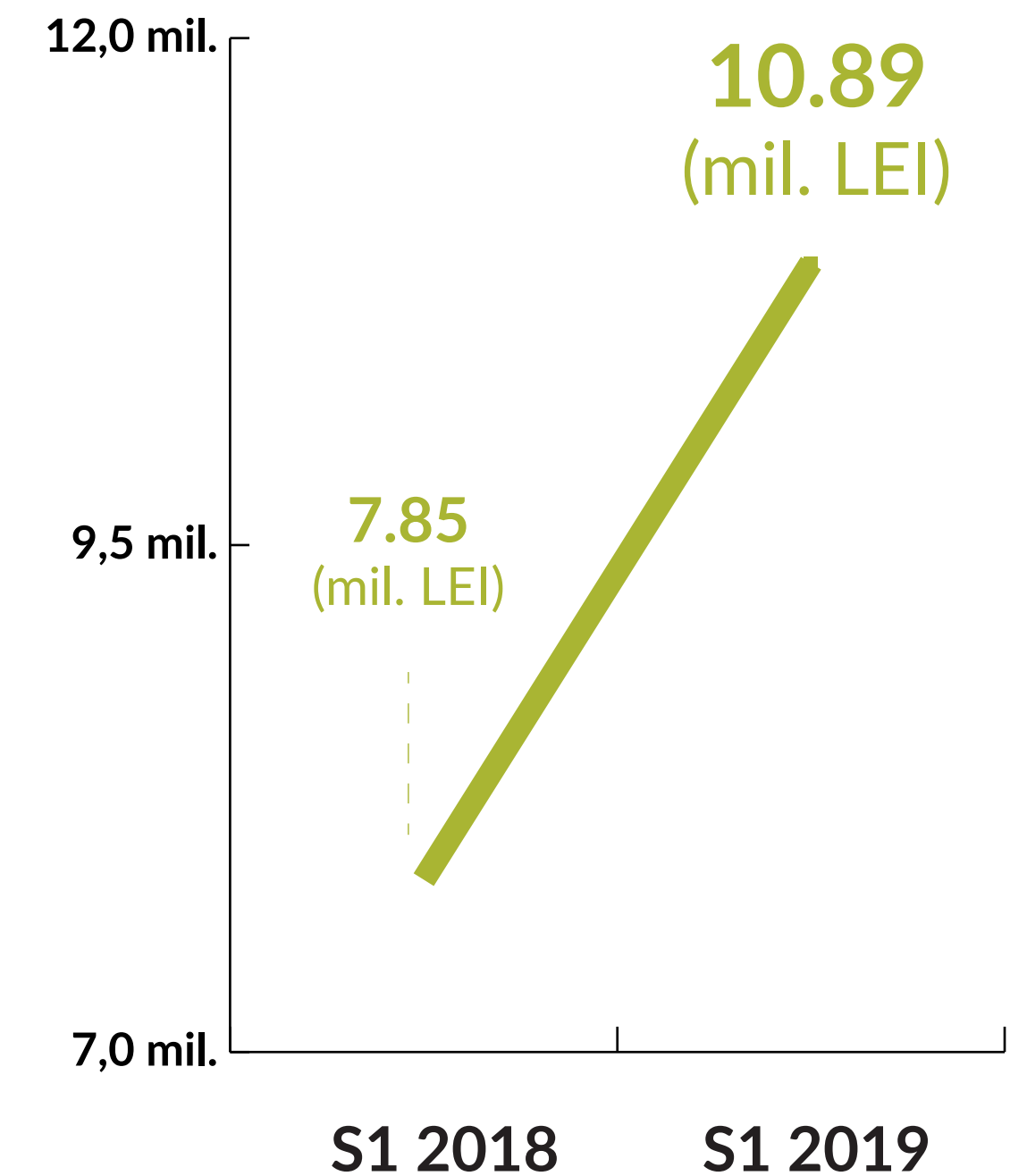
PROFIT (mil. LEI)

+22.2%



ASSETS (mil. LEI)

+38.73%



Plan and prospects for the upcoming years

Transilvania Broker managed year after year to have an excellent track record in the brokerage market, with increases both in terms of volumes, in the qualitative plan, but also in terms of market share, due to bold managerial decisions and highly applied projects that have proved to be a real gain. The increases will be at the level of two digits, due to some measures as follows:

Qualitative:

- we are aiming to strengthen the network by increasing the number of specialized courses offered to sales people
- retention of sales force through designing motivational programs, which has already been in progress for a while
- attracting different niche specialists, by creating complex training and developing programs in the corporate area
- developing the claims department, which will bring additional comfort and satisfaction to Transilvania Broker's customers, which is already in progress, as well as through the growth and development of the corporate department which will be able to offer optimal insurance solutions based on a right and efficient analysis of this segment customers' needs

Volume:

The growth will be partly natural, due to market growth, of medium premiums, but there will also be growth caused by the qualitative measures previously described, as well as due to the recruiting process.

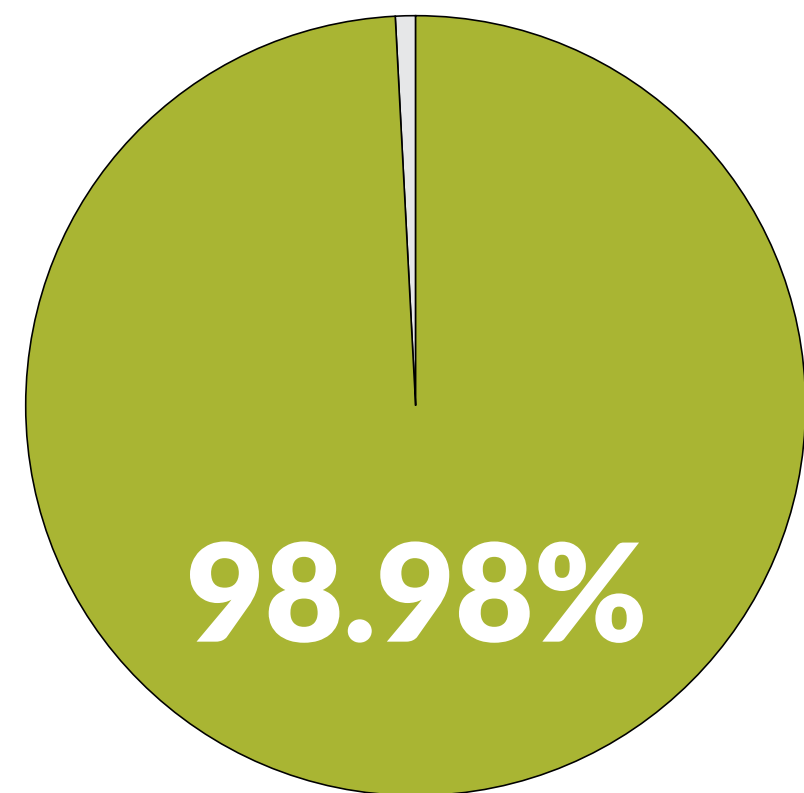
Market share:

We estimate that over a 2-3 year period we will exceed a 10% share on the basis of what has been described above, as well as consolidating and evolving the market from a legislative point of view.

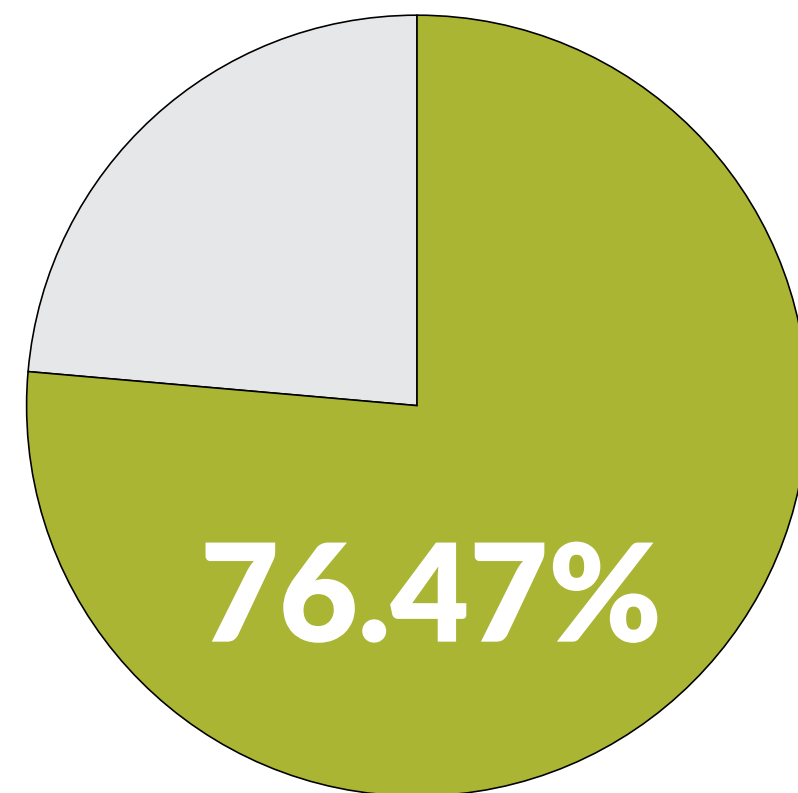
In conclusion, we can say that we are expecting at least a doubling of the turnover within 3-5 years time, with an even higher growth of profit margin.

Dividend policy

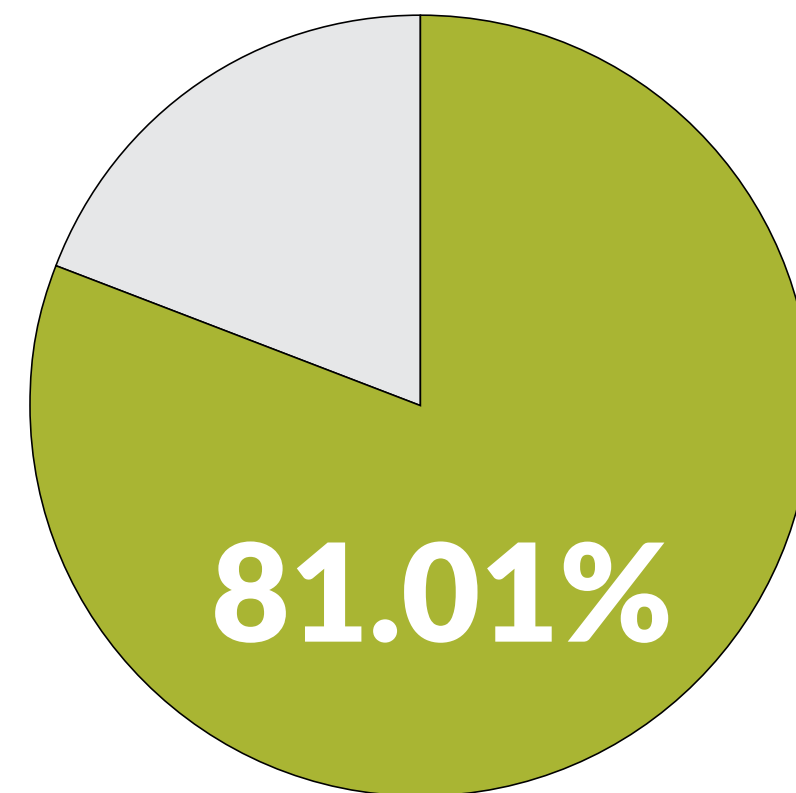
■ Dividend allocation rate



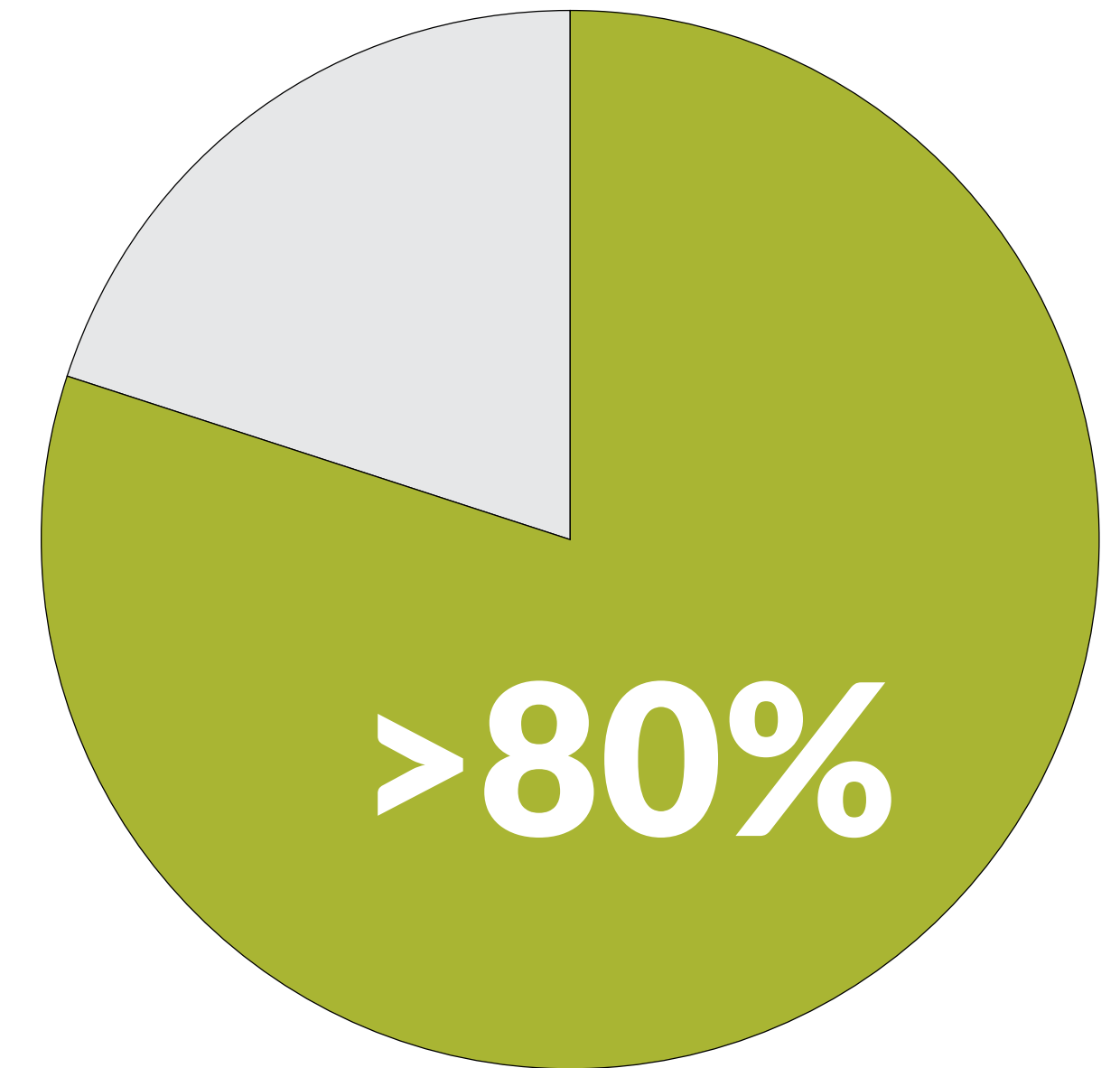
2016



2017



2018



2019 - Future



Transilvania Broker[®]
BROKER DE ASIGURARE

Address *Calea Moldovei, Nr.13, Bistrița, Bistrița-Năsăud*

Phone *+40 263 235 900*

Fax *+40 263 235 910*

Email *office@transilvaniabroker.ro*



OVER 10 YEARS OF EXPERIENCE IN INSURANCE

www.transilvaniabroker.ro