



## ARGUMENTS FOR THE INCOME AND EXPENDITURE BUDGET FOR 2025

### 1. Revenue

The revenue estimate for the year 2025 was made taking into account the previous year's achievements, the company's potential, as well as the current situation of the Insurance market in our country.

During 2024 Transilvania Insurance Broker brokered premiums amounting to RON 1,028 million, with an average commission of 10.5%, resulting in a turnover of approximately RON 107 million.

We predict, for 2025, an increase in the volume of premiums collected by about 10%, up to 1,131 million lei, as well as a maintenance of the average commission around 10.5%, so that the turnover will be around 118 million lei.

### 2. Expenditure

The total expenses will be around 115 million lei, up by about 10% compared to the previous year, with the most important increases being in the chapters "brokerage assistant commissions" and "personnel expenses",

### 3. Profit

This will result in a gross profit for the year 2025 of about 3.3 million lei, which means, after tax, a net profit of about 2.8 million lei, up about 10% compared to the previous year

**President of the Board of Directors**  
**Niculae Dan**