



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

# COMPANY PRESENTATION

June 2022

*15 years of experience in insurance*



## 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 15 years of experience in the field and national coverage and with a network of over 1.700 collaborators. Being the choice of over one million romanian customers and the financial partner of over 100 thousand small, medium and large enterprises, we can proudly say that the results recommend us.

No sanction whatsoever from ASF in over 15 years of activity.

With numerous awards for our activity.

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

We have obtained the following results by the end of 2021

Assistant network

**>1700**

Unique customers

**> 1 milion**

Intermediated premiums

**596 mil. lei**

Market share

**6.22%**

Place

**5**

## Company Management



**Ion Cotiac**  
*Executive Director*



**Gabriel Login**  
*General Director*

*Administration Council*



**Dan Niculae**  
*President of AC*



**Gabriel Login**  
*General Director*



**Gabriel Ţuică**  
*Non-executive Member*



**Erik Barna**  
*Non-executive Member*



**Tasia Deneş**  
*Independent Member*

## 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.



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QUICK AND SIMPLE

# TRAVEL IN ONE MINUTE

*"It saves you from the worries of traveling"*



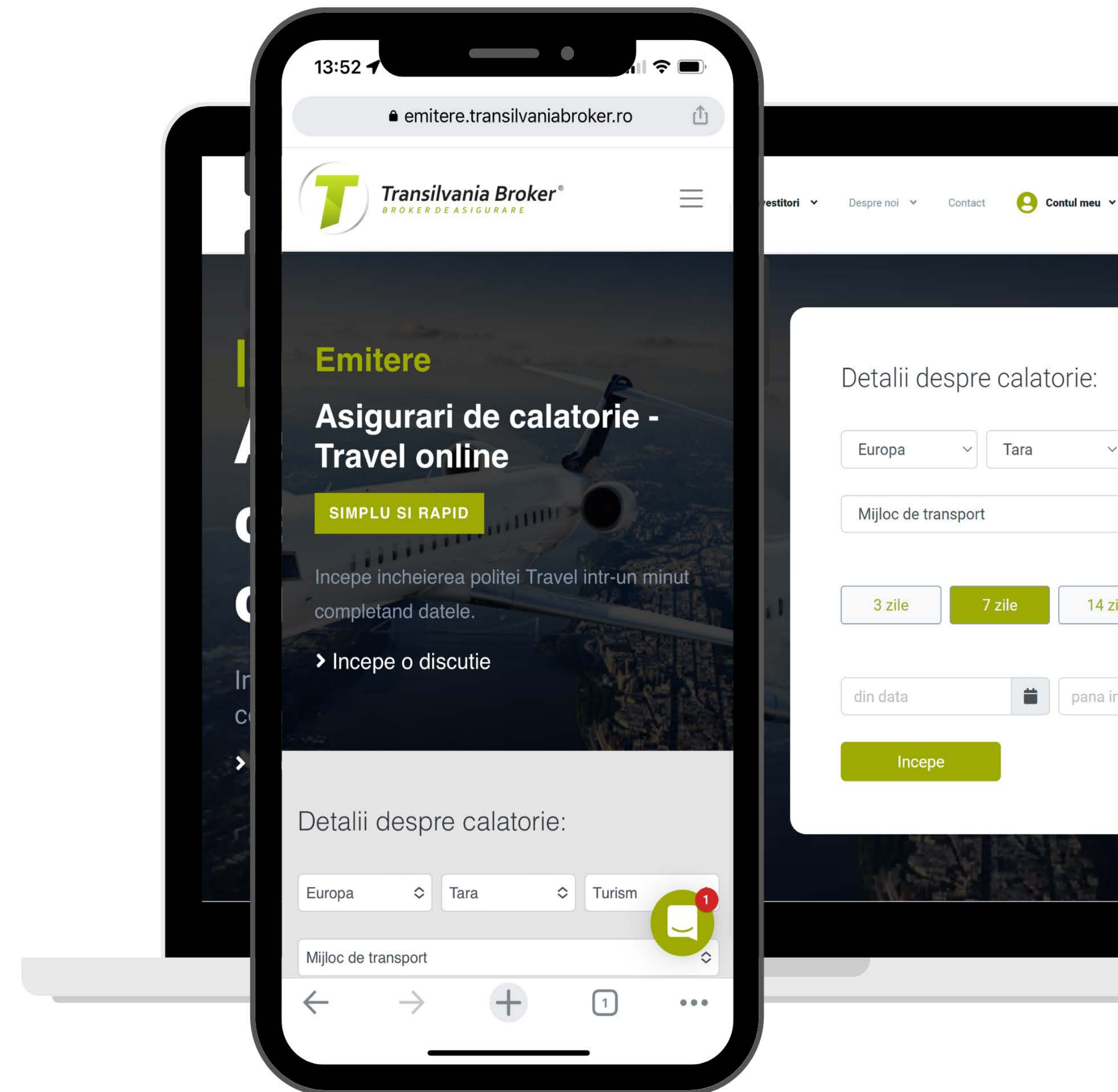
NEW

# Take out **QUICK AND SIMPLE** Online insurance

## Travel in one minute

The medical traveling insurance which gives you the safety you need!

- ✓ Fill in the essential details
- ✓ Receive quotes from our insurance partners
- ✓ Add the remaining required data
- ✓ Pay by card and enjoy your trip!







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# Take out RCA insurance

QUICK AND SIMPLE

*"It saves you from wasting time on getting to an office"*



# Take out **QUICK AND SIMPLE** Online insurance

## Issue an RCA policy in 4 simple steps!

### Choose an insurance policy



Choose the insurance that you wish to take out and you prepare the data together with the necessary documents to add them in the next step.

### Add the necessary data



Upload the documents to automatically complete your data or complete them manually in the form dedicated to the chosen type of insurance.

### Select the right offer

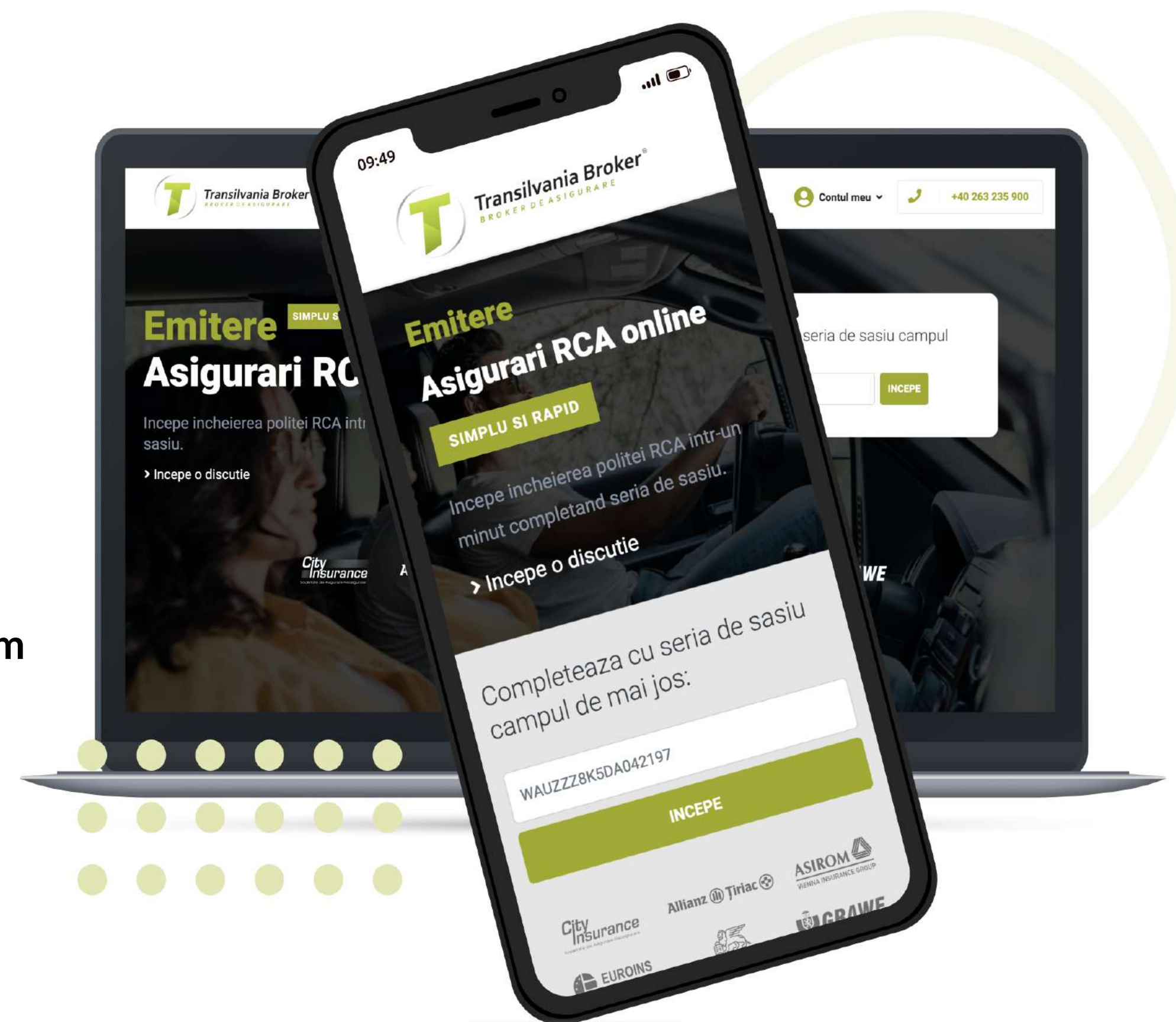


If the data is correct, you will receive offers from all our partners and all you need to do is to click on their offers to proceed to the next step.

### Pay and you receive your insurance policy



The last remaining step is to pay for the insurance policy after which you can download it to ensure you have it on hand when necessary.



*From any device*

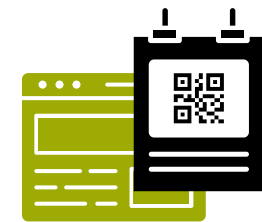
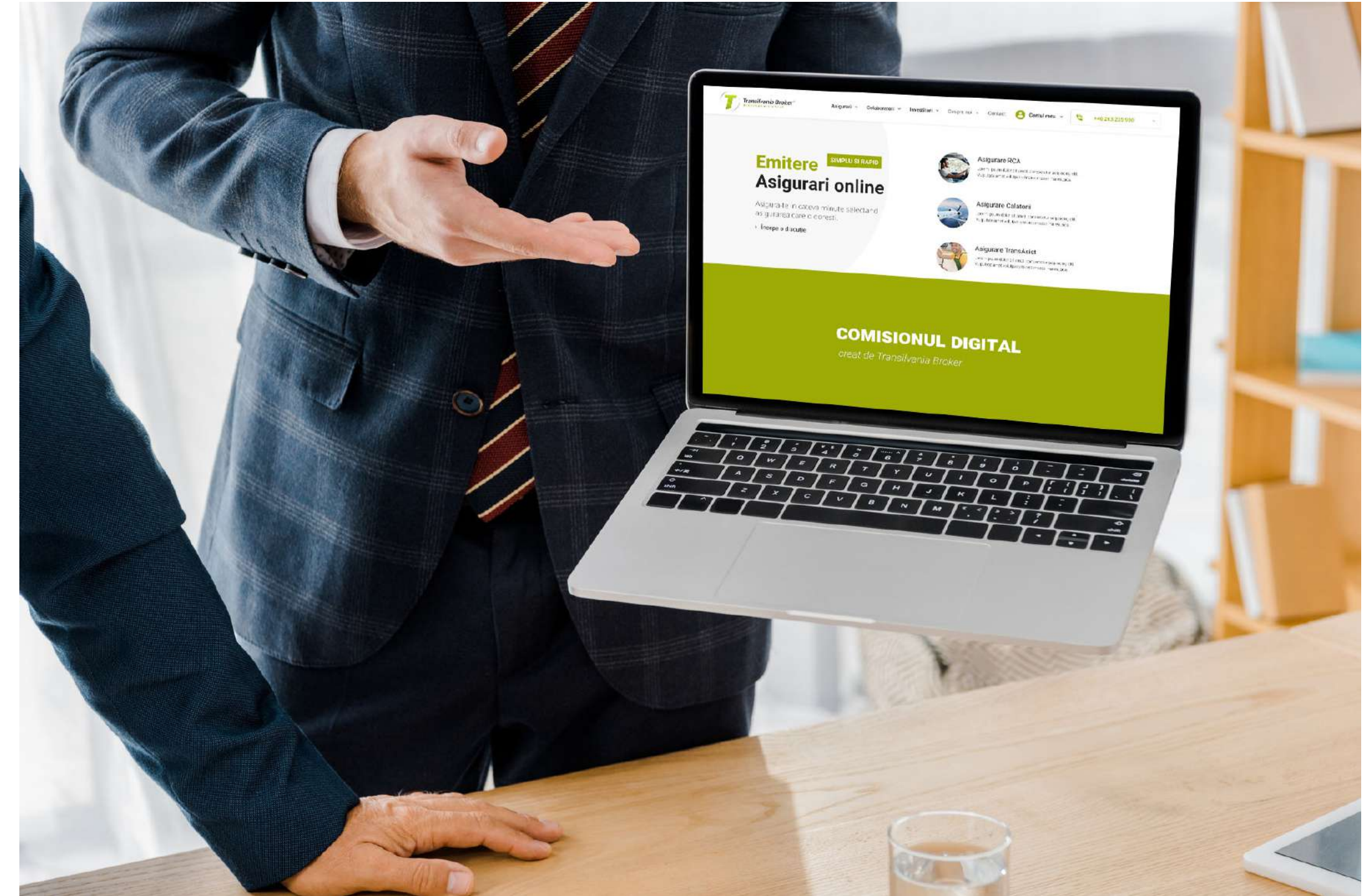
REVOLUTIONARY BENEFIT

# THE DIGITAL COMMISSION

Created by Transilvania Broker

Discover a new method to attract customers online and extend **your portfolio outside the zone you are working in**

You will benefit from the **same commission** as classical sales, even if the customer buys his policy by himself, offering you **more time to do what you want!**



## 1. Generate your own materials

Using your unique code, as a Transilvania Broker assistant, you will be able to generate various personalised materials which will take users to the online insurance platform.



## 2. Share and promote them online and offline

You will be able to share the materials generated using your unique code to your customers or to potential targets, both online and offline.



## 3. Customers will access them and take out a policy

Using the materials distributed by you, the customers will be able to access the online insurance platform and take out an insurance policy.



## 4. YOU receive the commission for the insurance

You will collect the commission for each policy that is issued and paid by the customers who accessed the materials with your unique code.

## 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

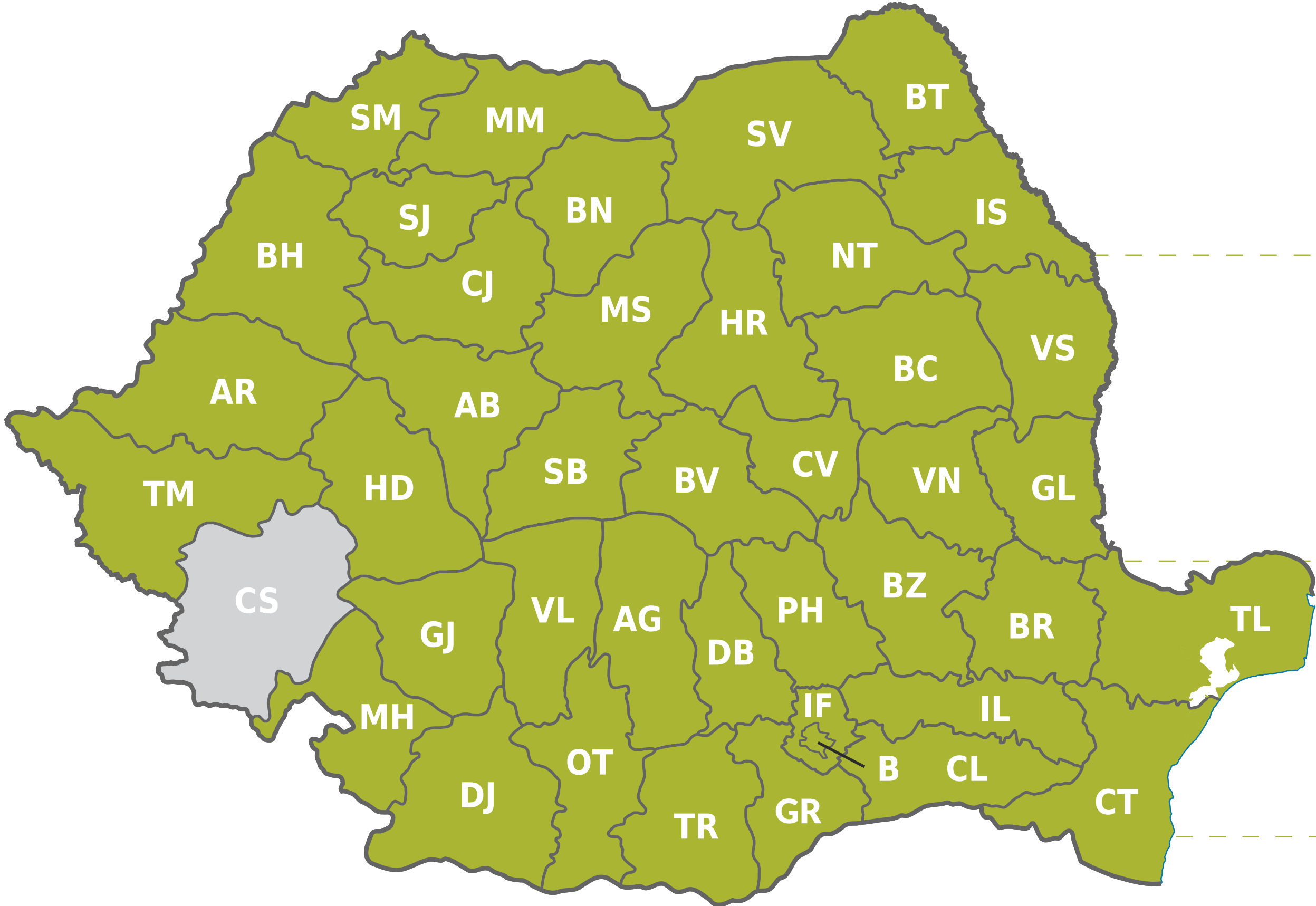
# 24 Insurance Companies

for whom we intermediate insurance contracts, such as:



Operational Development

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



> **150**  
Franchises

> **200**  
Locations

> **1600**  
Collaborators

## Customer portfolio development

We possess a portfolio of:

> **1 million**  
Clients

From which:



> **1 million**  
Individual Customers



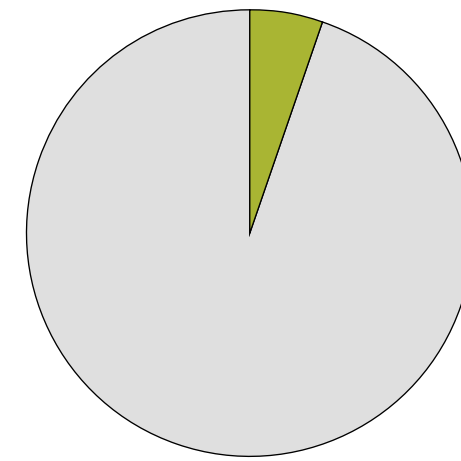
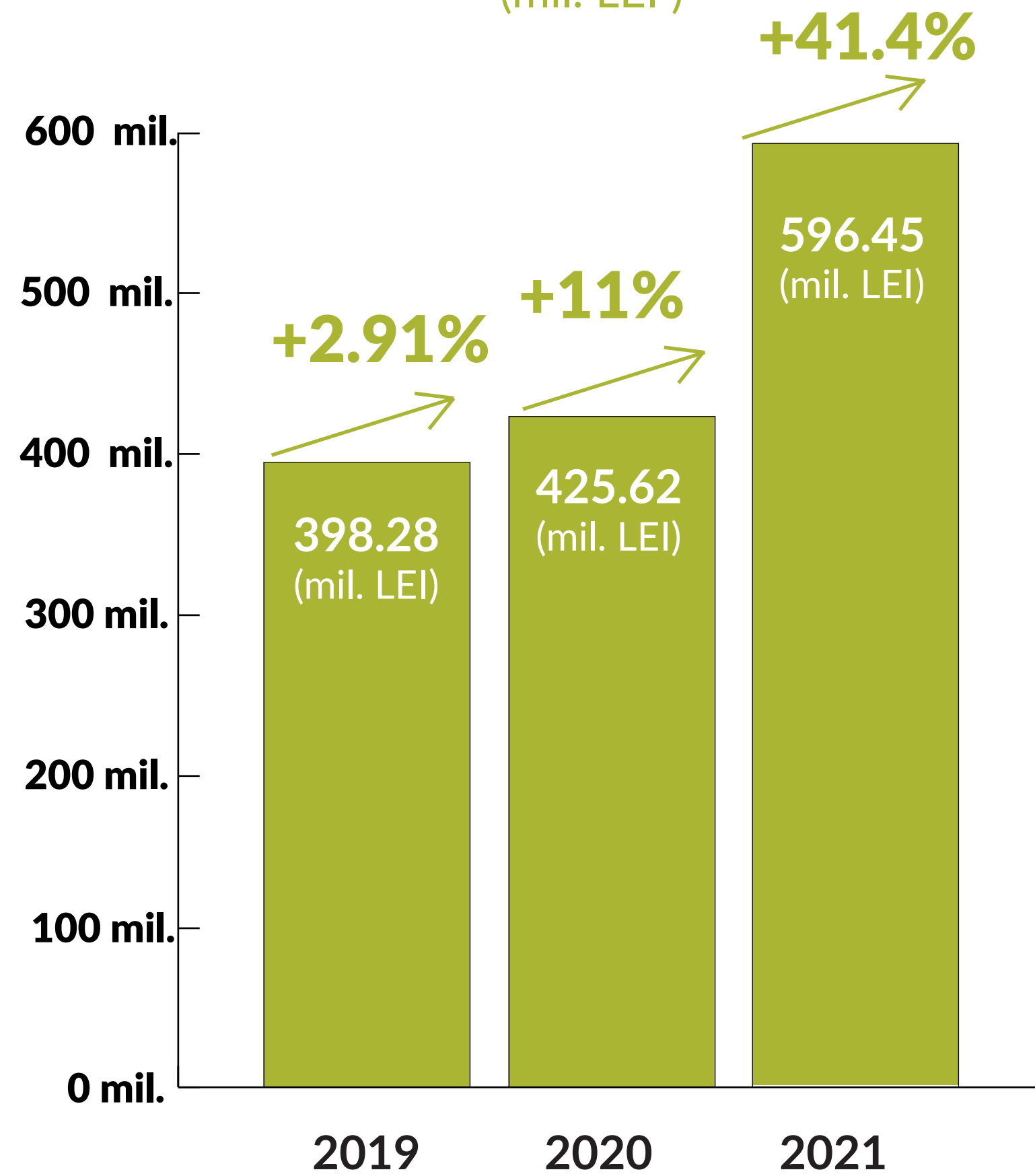
> **100 000**  
Corporate Clients



## Results 2019 - 2021

### Intermediated premiums

(mil. LEI)



### Market share

**5.46%**  
2019

**5.36%**  
2020

**6.22%**  
2021

### Position in broker top

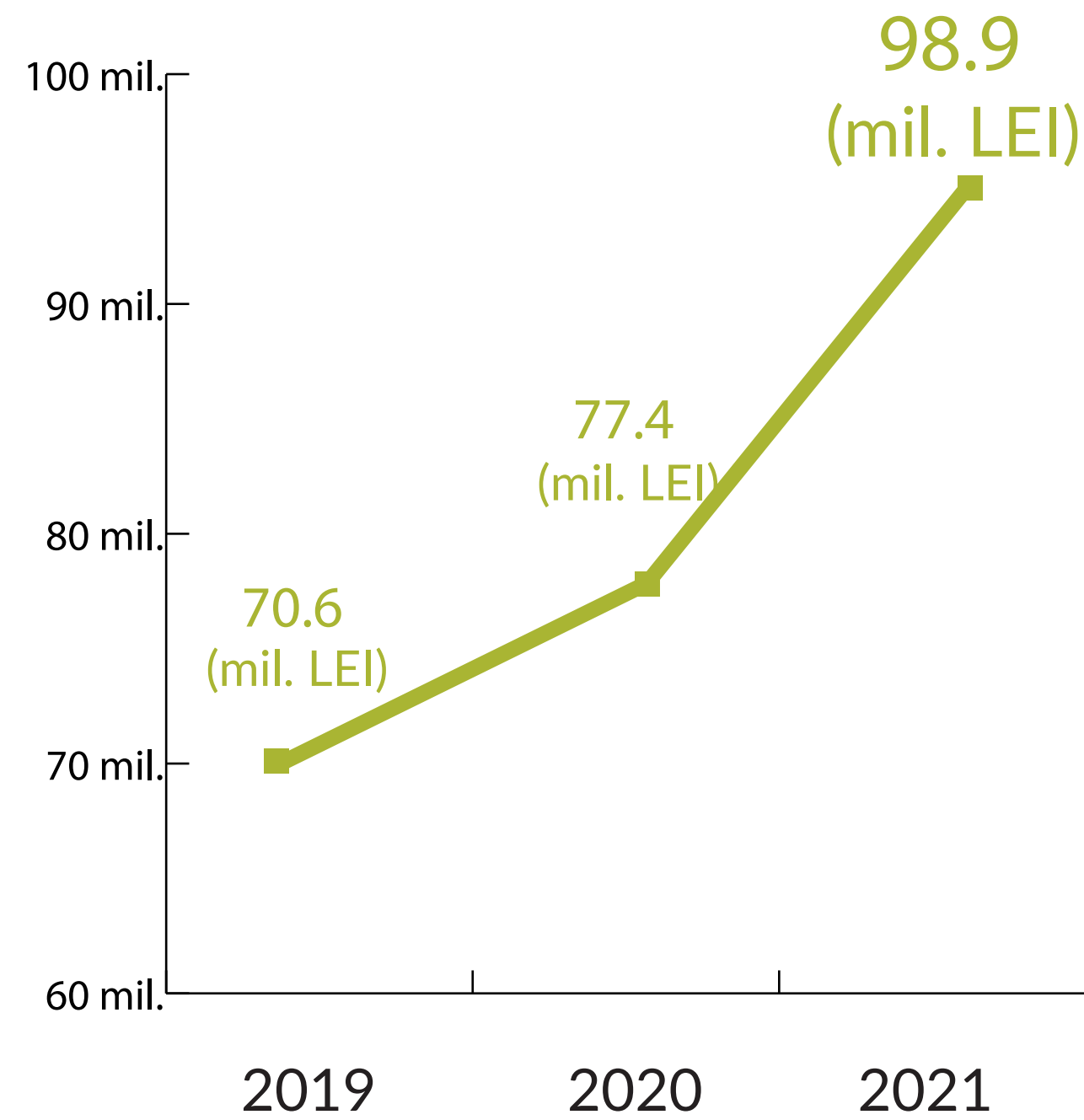
**4**  
2019

**4**  
2020

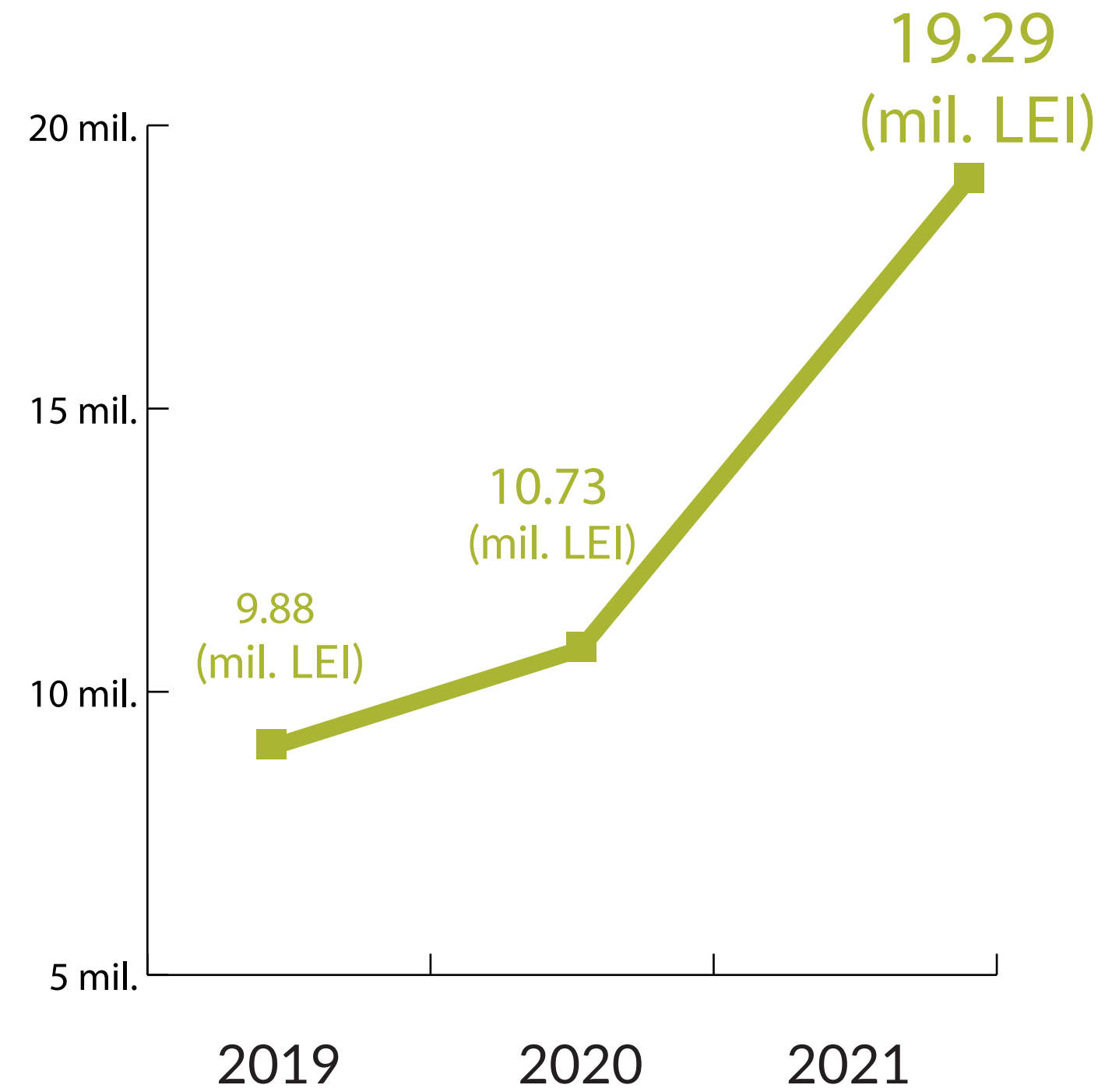
**5**  
2021

## Financial Presentation

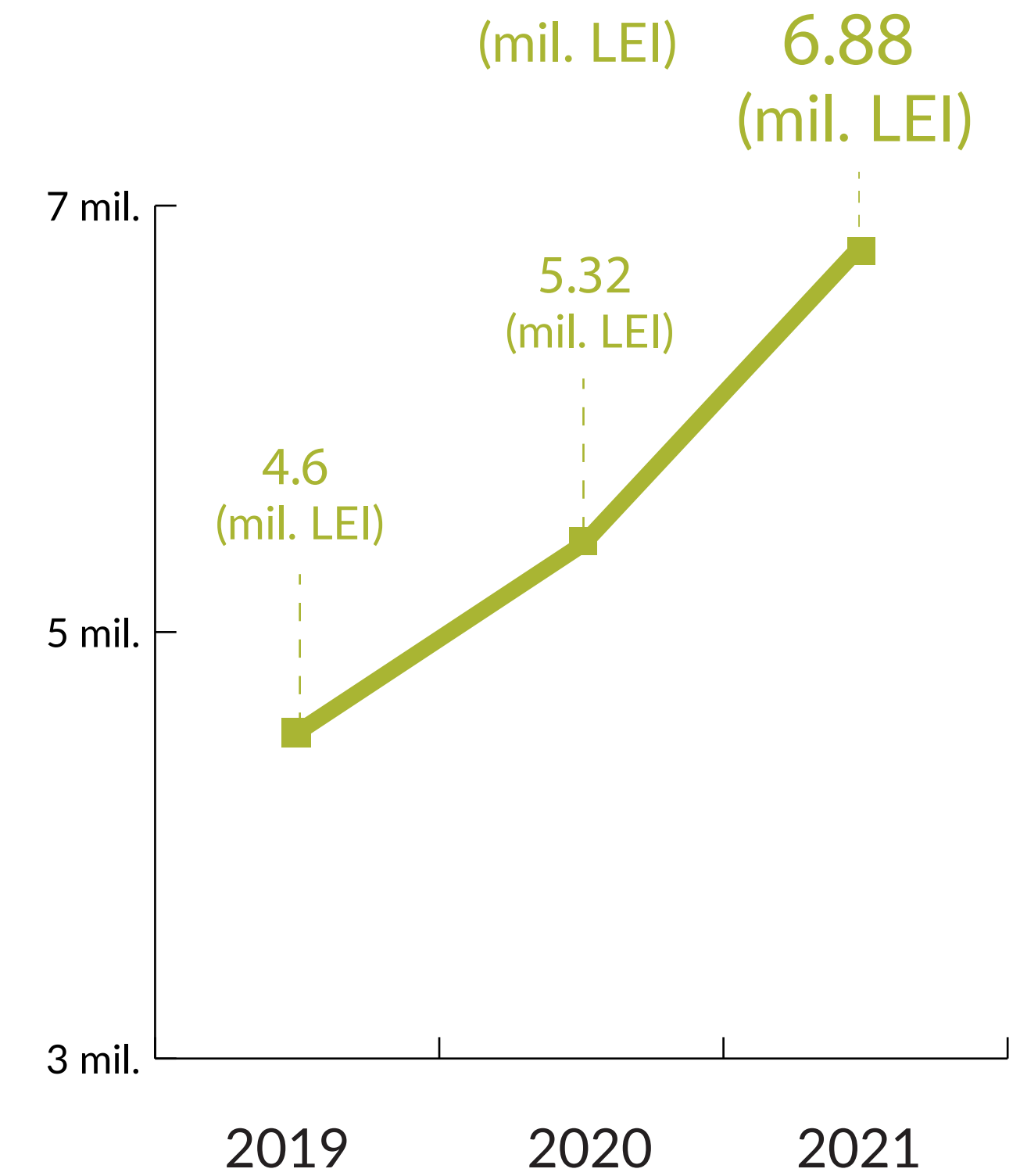
### INCOME (mil. LEI)



### ASSETS (mil. LEI)

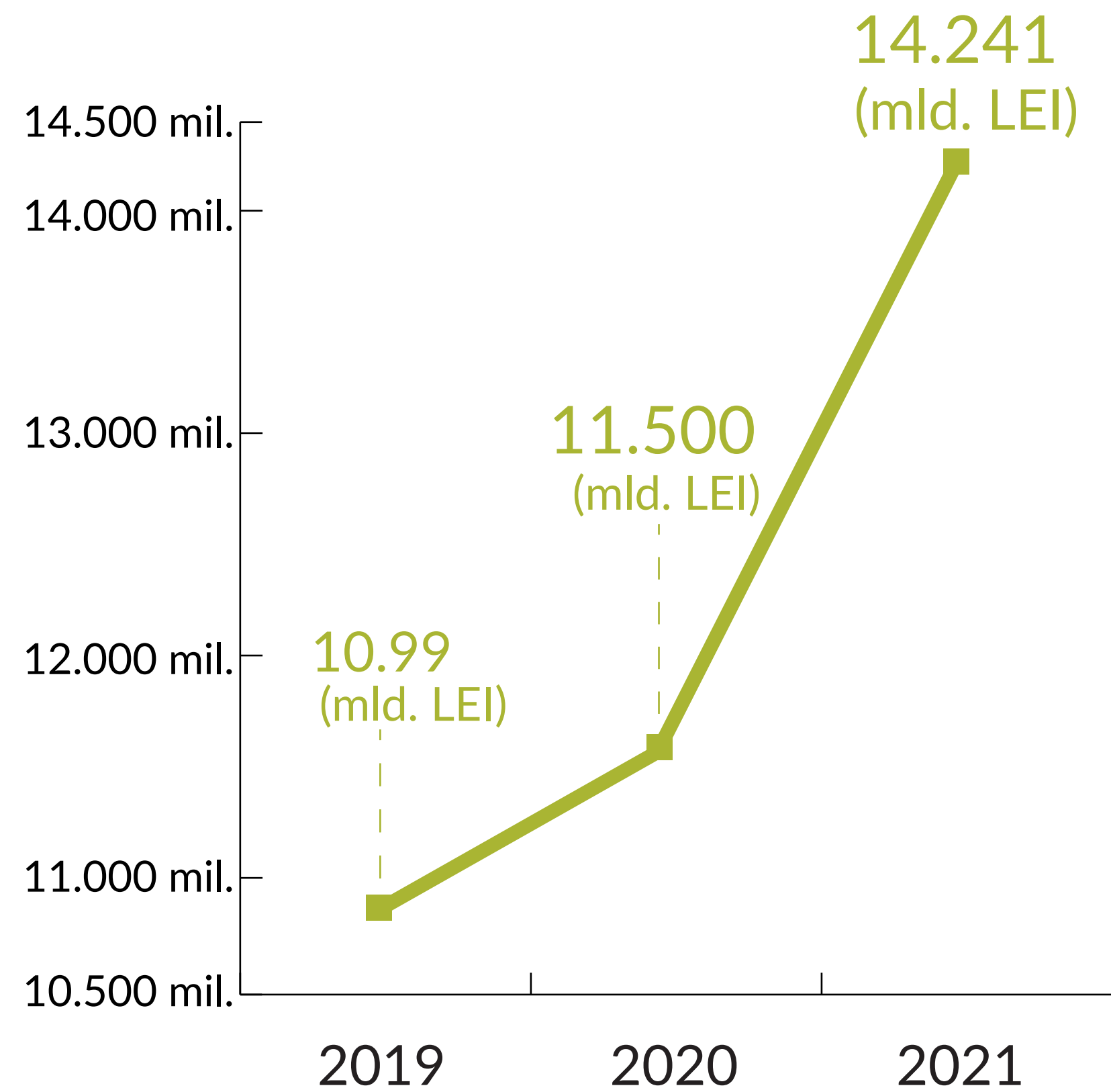


### PROFIT (mil. LEI)

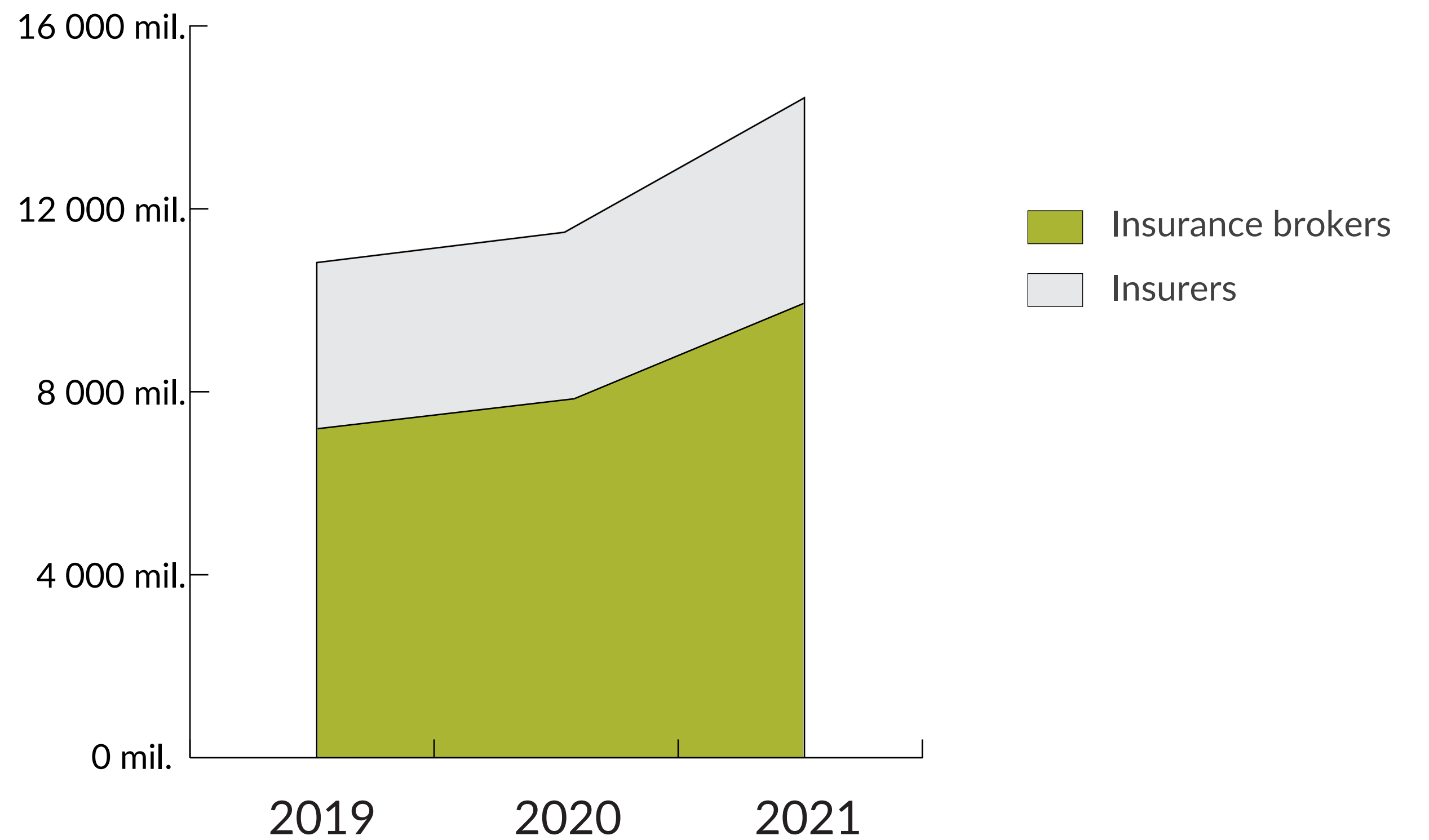


## The insurance market

### VALUE OF MARKET (mil. LEI)

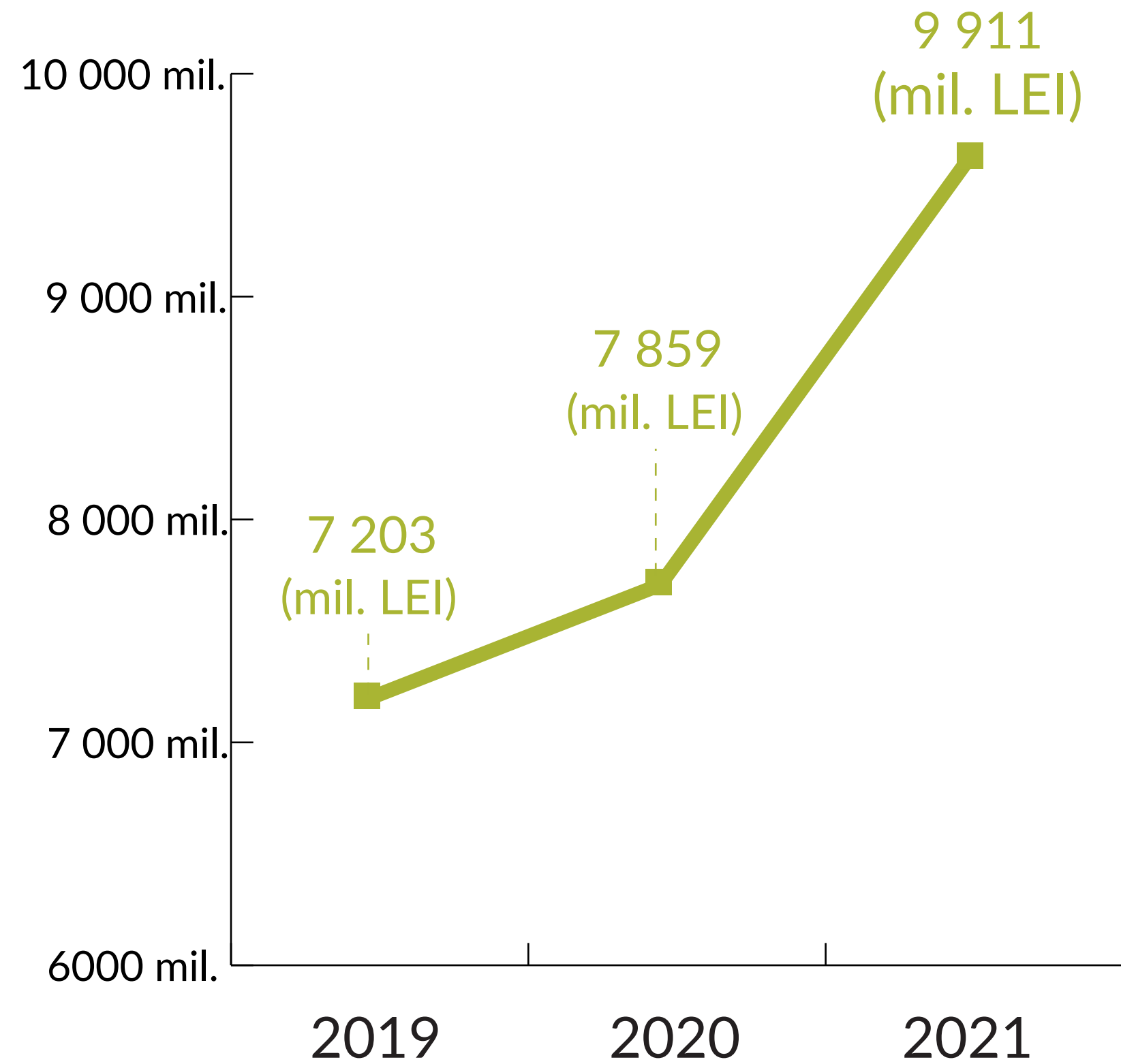


### INSURERES VS. INSURANCE BROKERS (mil. LEI)

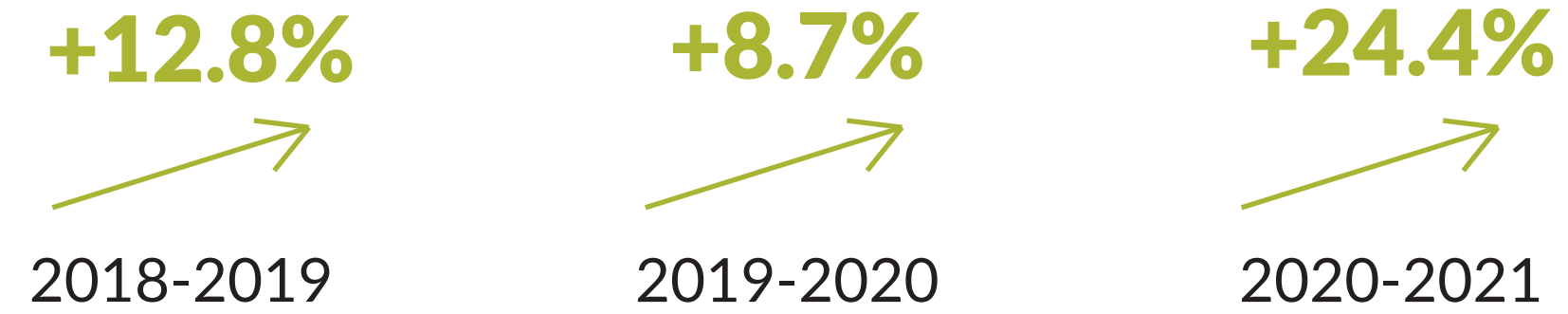


## The insurance Brokerage Market

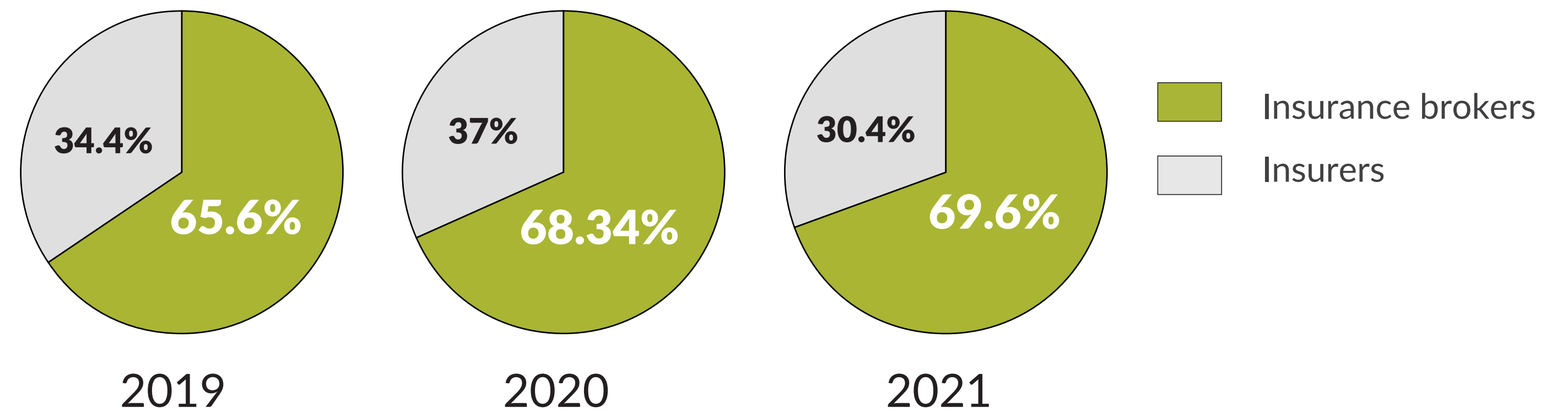
### INTEMREDIATED PREMIUMS ( mil. LEI )



### Brokerage market growth rate

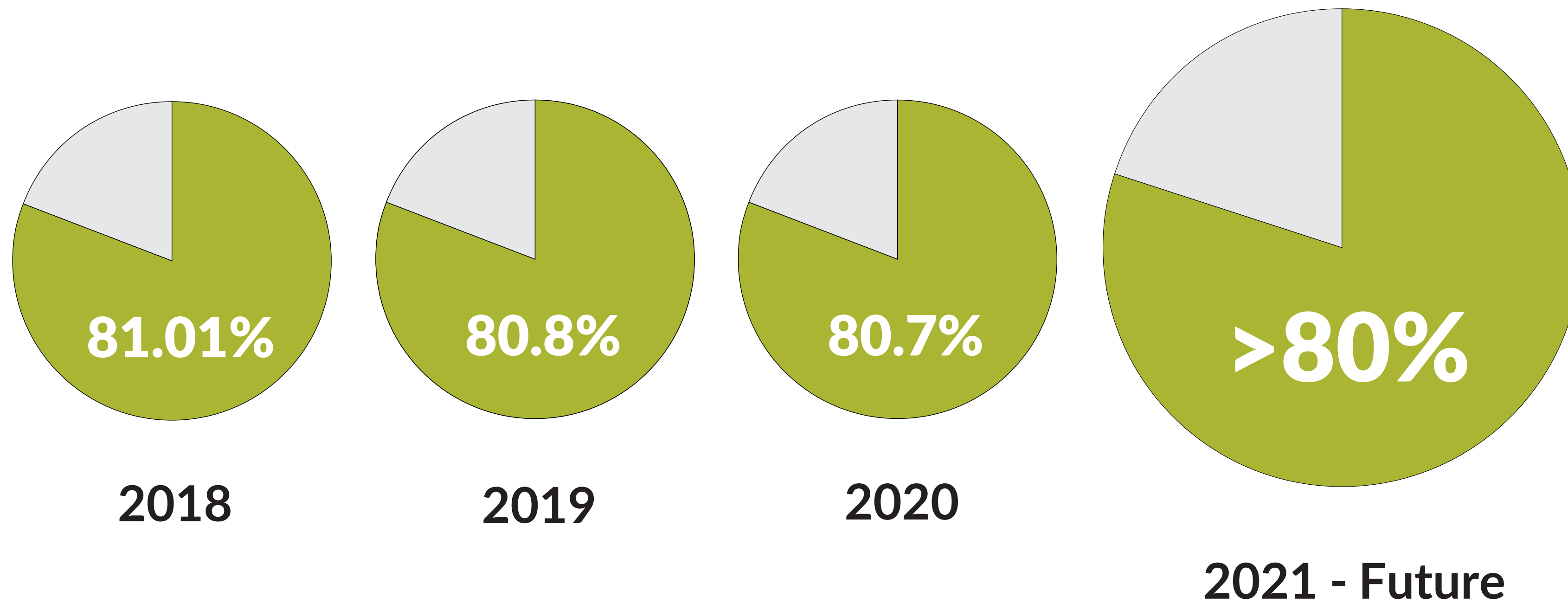


### Market share (mil. LEI)



## Dividend policy

■ Dividend allocation rate





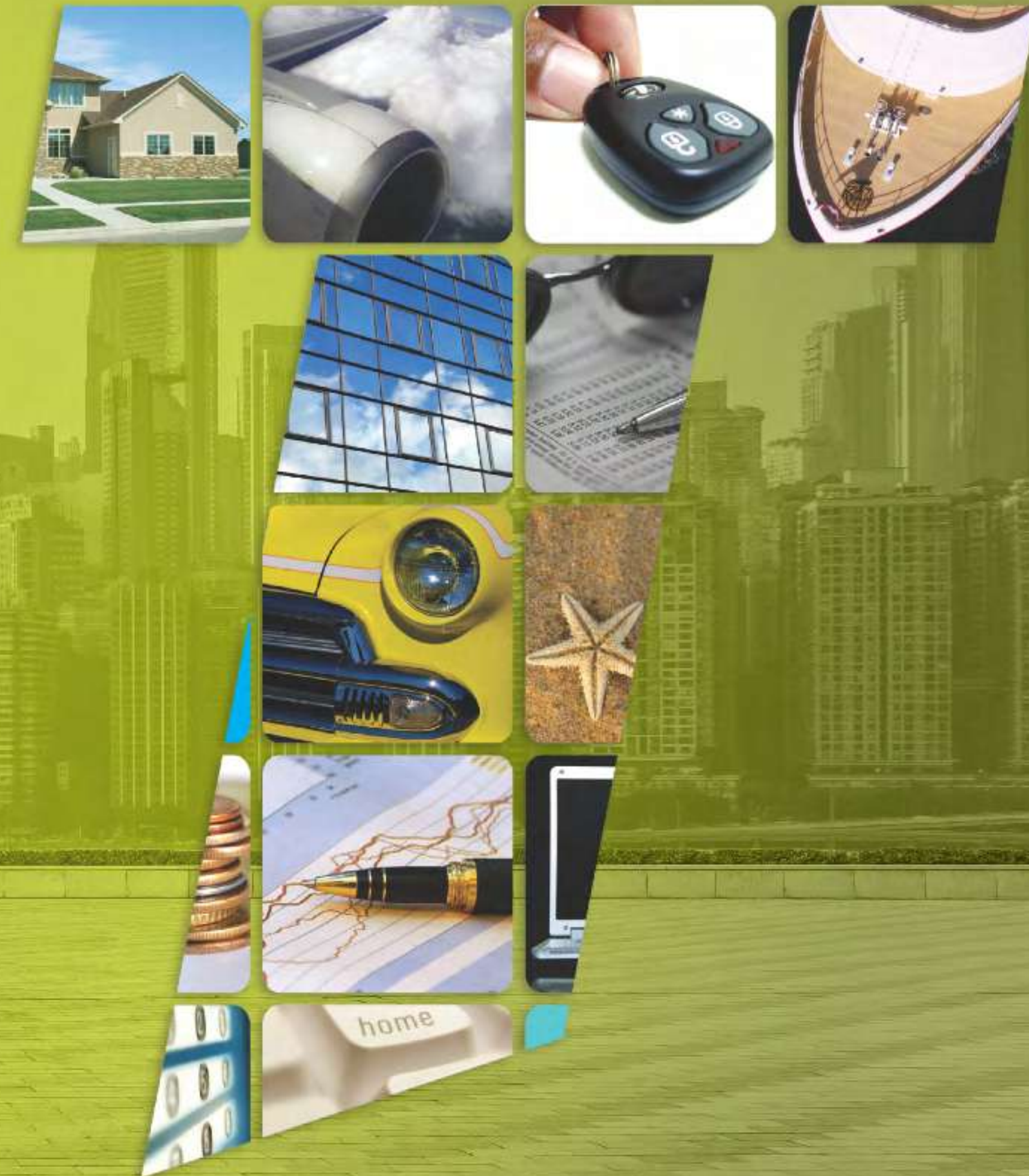
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**15 YEARS OF EXPERIENCE IN INSURANCE**

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