



Transilvania Broker[®]
BROKER DE ASIGURARE

COMPANY PRESENTATION

June 2021

Over 14 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 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 14 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 2020

Collaborator network

>1600

Uniuqe Customers

> 1 million

Intermediated premiums

425 mil. lei

Market share

5.36%

Place

4

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.



Transilvania Broker[®]
BROKER DE ASIGURARE

Take out RCA insurance

QUICK AND SIMPLE



“It saves you from wasting time on getting to an office”



Transilvania Broker[®]
BROKER DE ASIGURARE

For more details and news, visit our website: www.transilvaniabroker.ro

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NEW

Take out Online insurance

QUICK AND SIMPLE

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

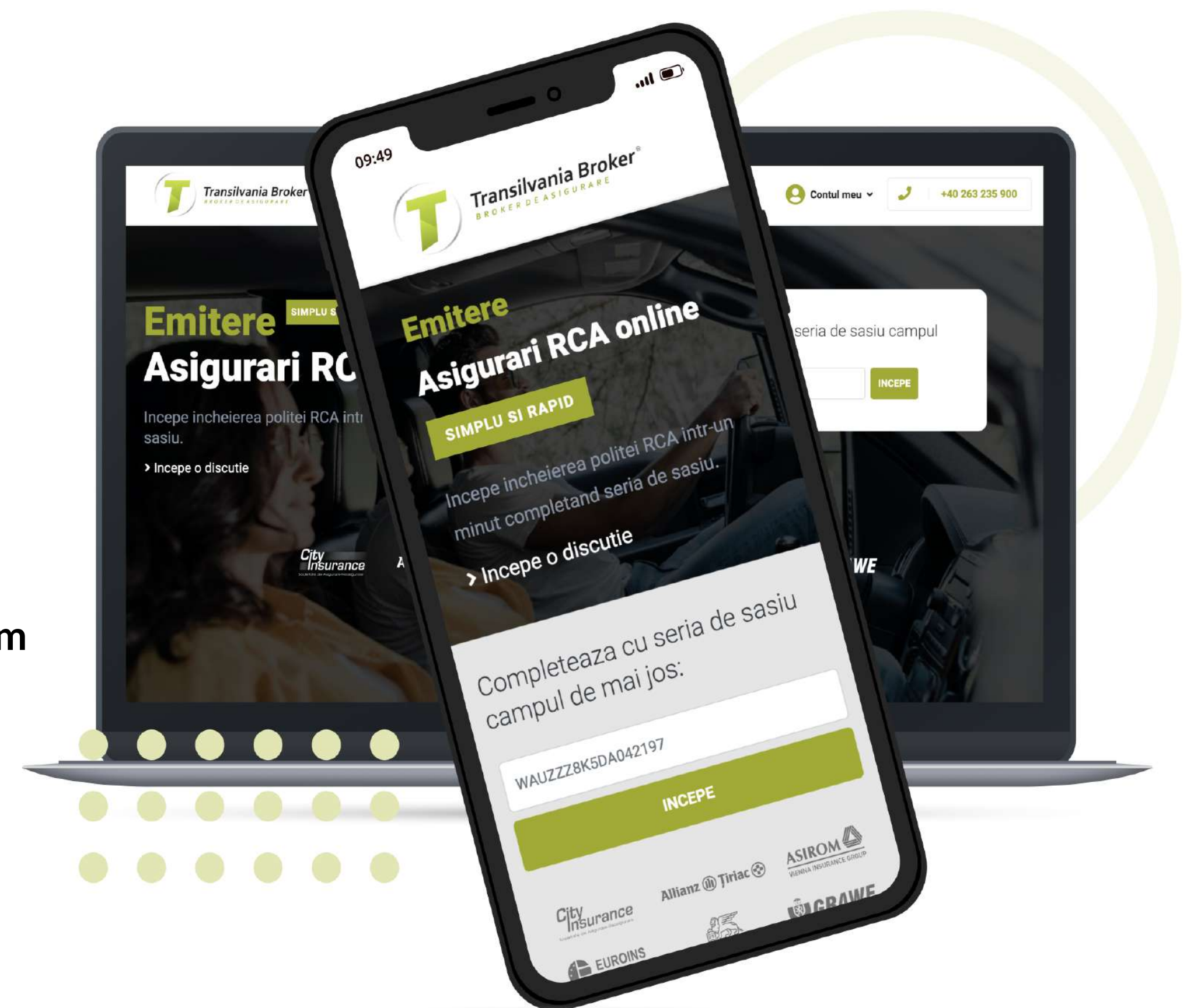


If the data is correct, you will receive offers from all our partners and all you need to do is to click on their offers to proceed to the next step.

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

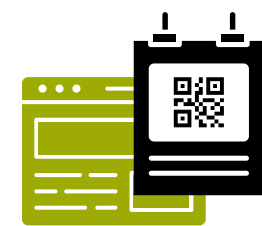
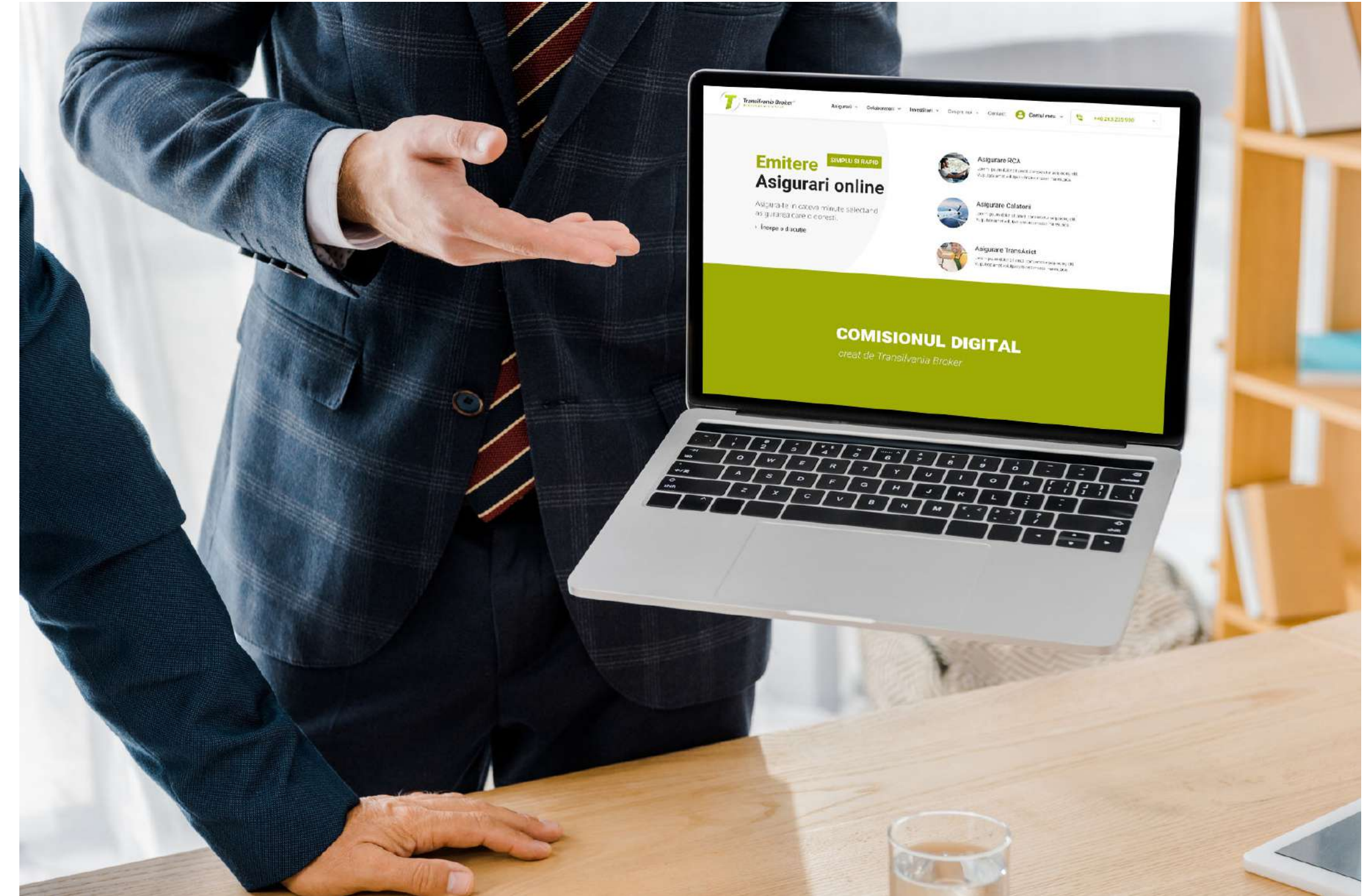
REVOLUTIONARY BENEFIT

THE DIGITAL COMMISSION

Created by Transilvania Broker

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

You will benefit from the **same comission** as classical sales, even if the customers takes out 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 acces 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.

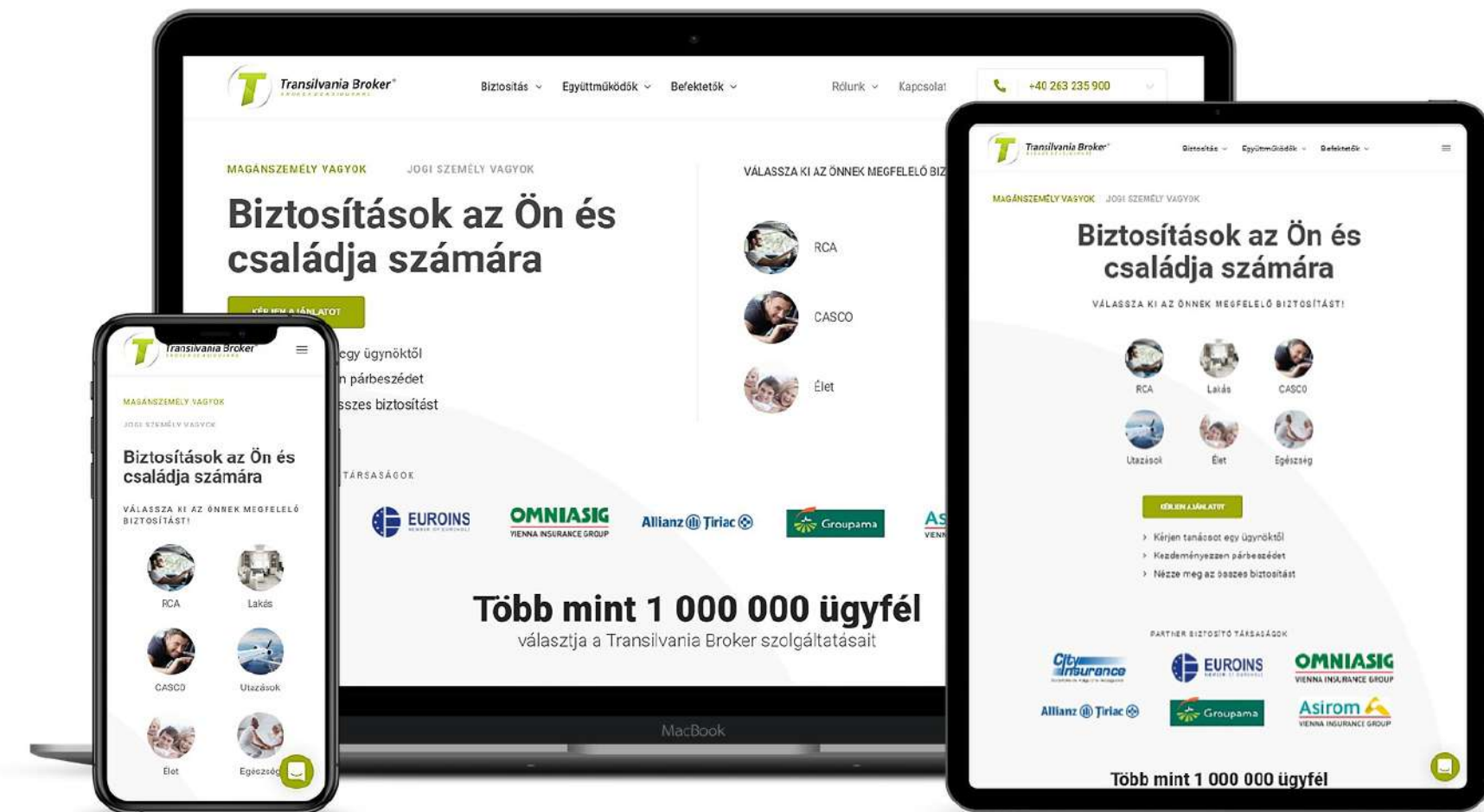


4. YOU receive the comission for the insurance

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

INSURANCE IN YOUR LANGUAGE

BIZTOSÍTÁS MAGYAR NYELVEN



From now on you benefit from dedicated consultancy in Hungarian to find the right insurance for your needs! Mostantól kezdve magyar nyelvű tanácsadásban van részed, hogy az igényeidnek megfelelő biztosításod legyen.

Over 50 dedicated insurance assistants in all Transylvania!

Több mint 50 elkötelezett biztosítási asszisztens Erdélyben!



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

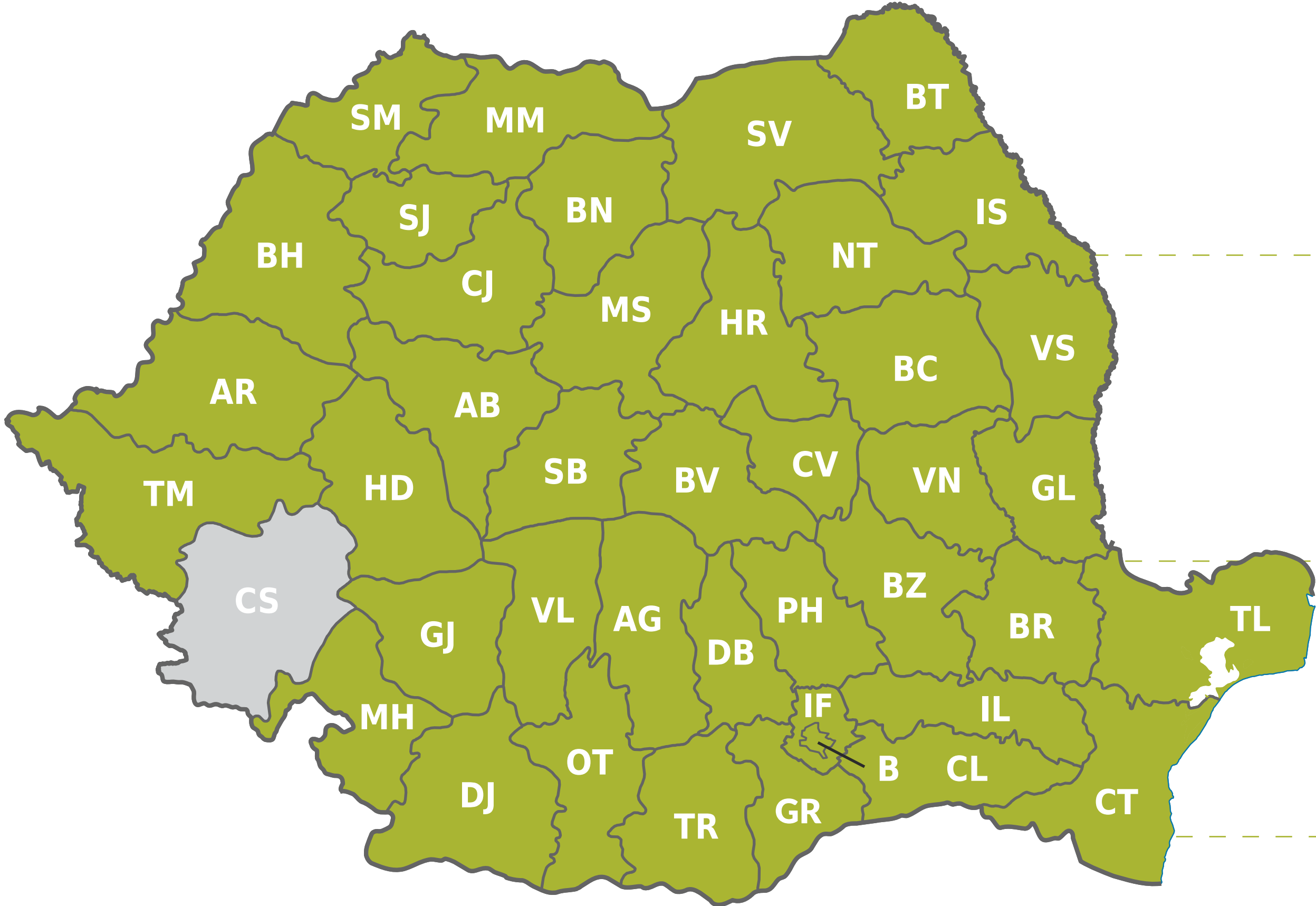
24 Insurance Companies

for whom we intermediate insurance contracts, such as:



Operational Development

We carry out our activity in
40 counties



> 300
Franchises

> 250
Locations

> 1600
Collaborators

Customer portfolio development

We possess a portfolio of:

> **1 million**
Clients

From which:



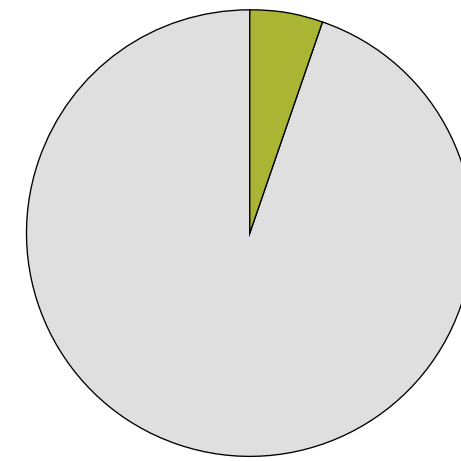
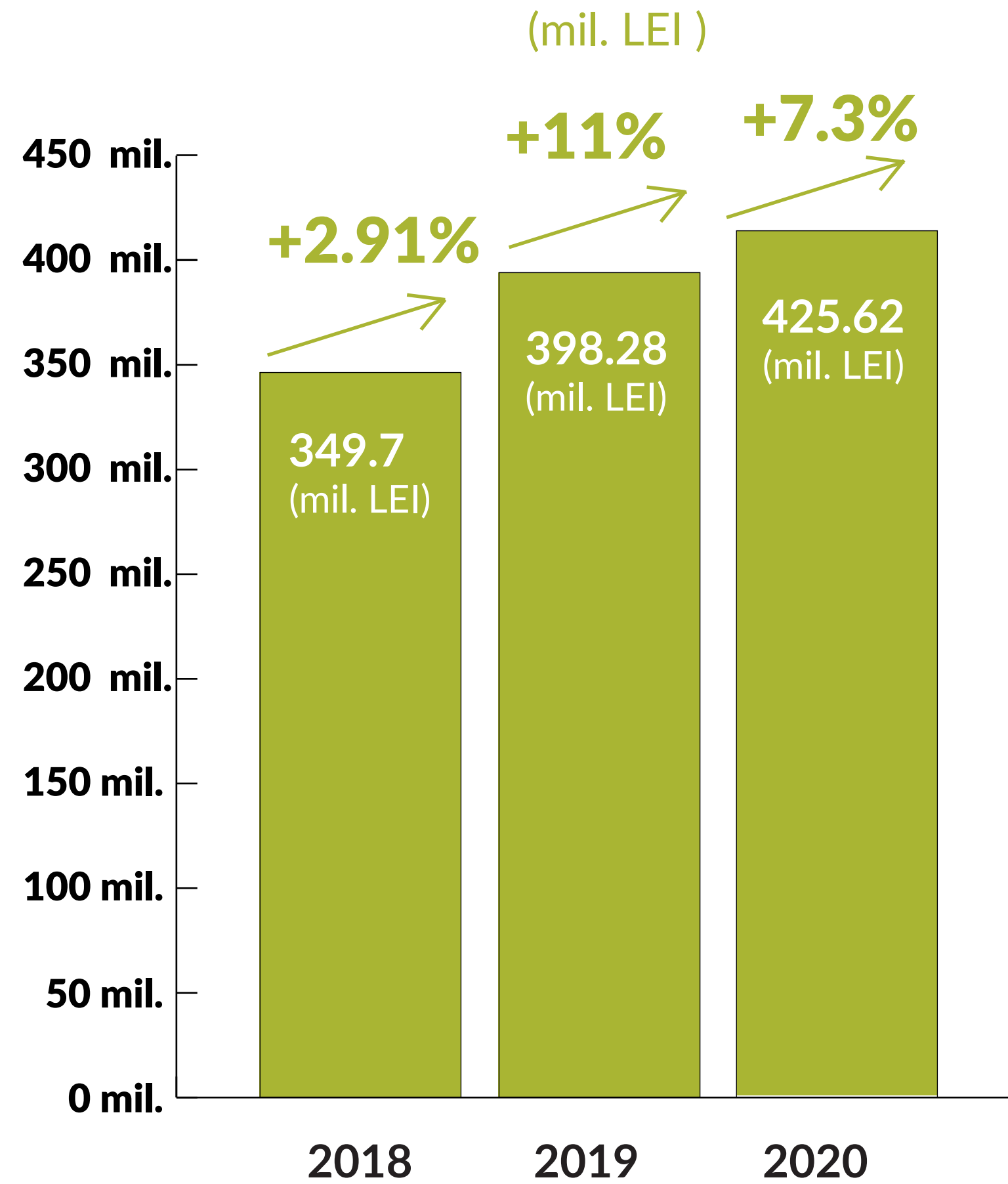
> **900 000**
Individual Customers



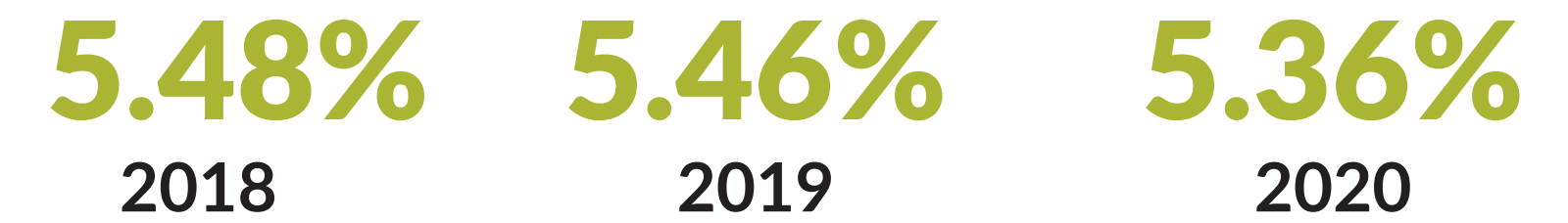
> **100 000**
Corporate Clients

Results 2018 - 2020

Intermediated Premiums



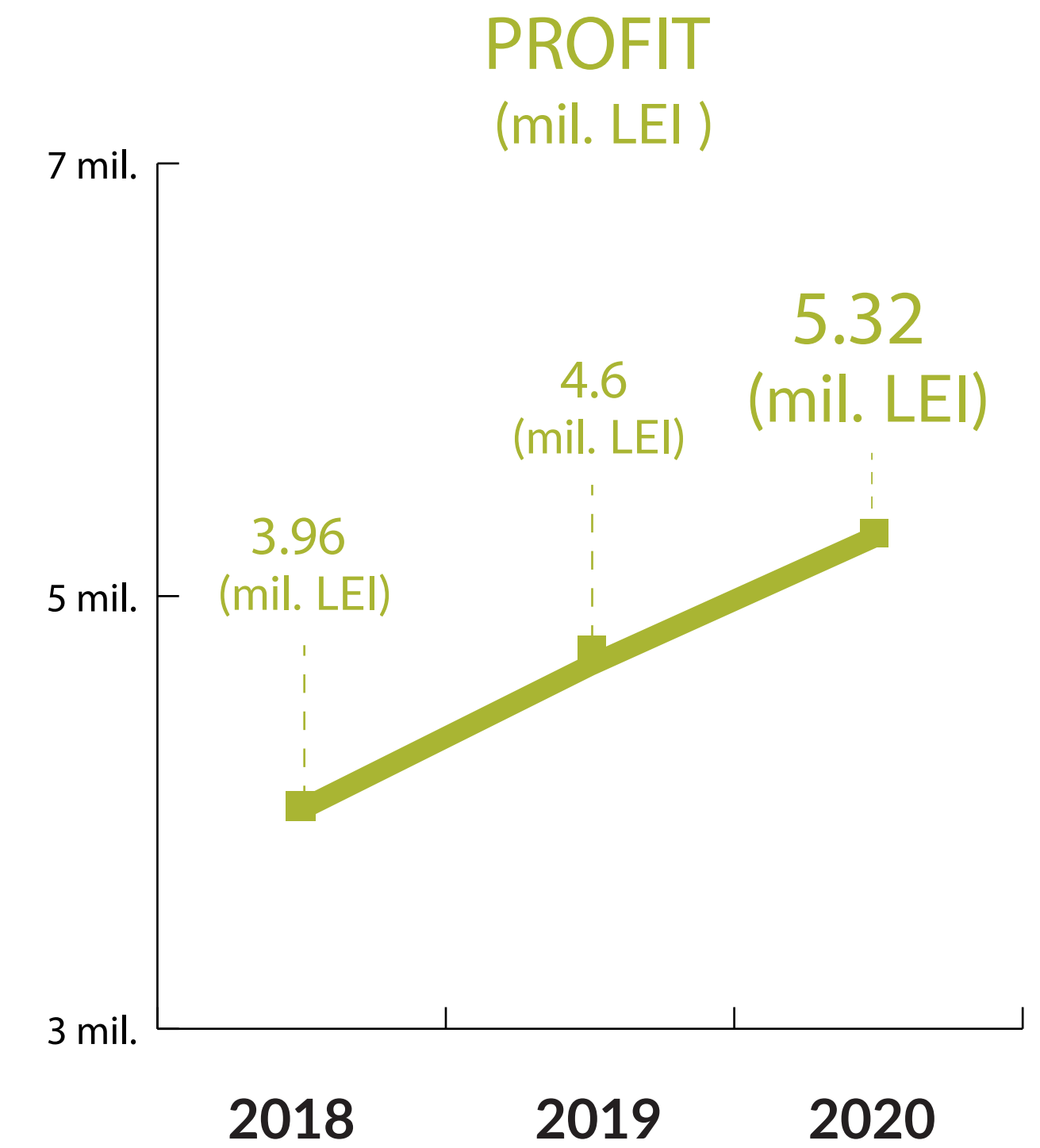
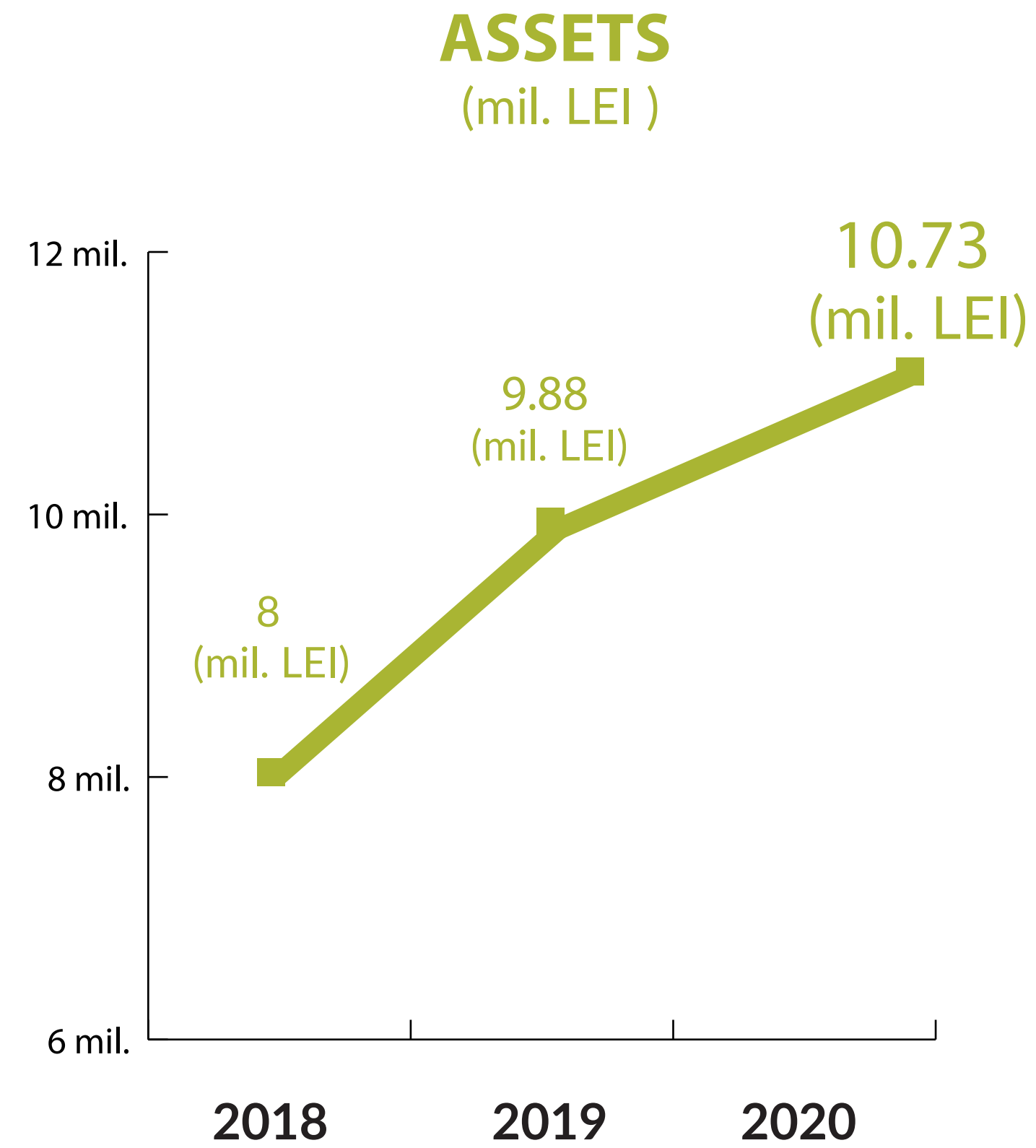
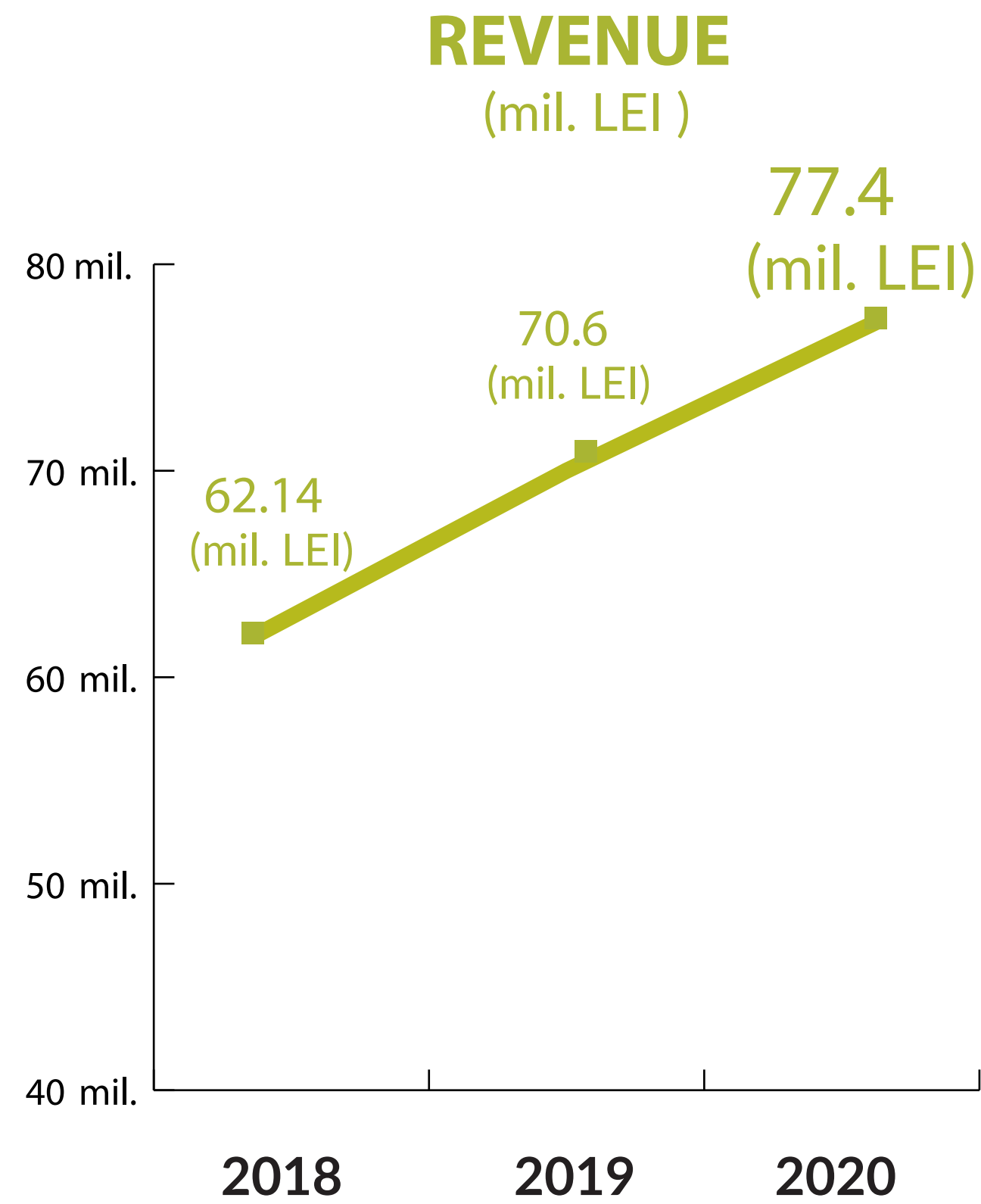
Market Share



Position in the top of brokers

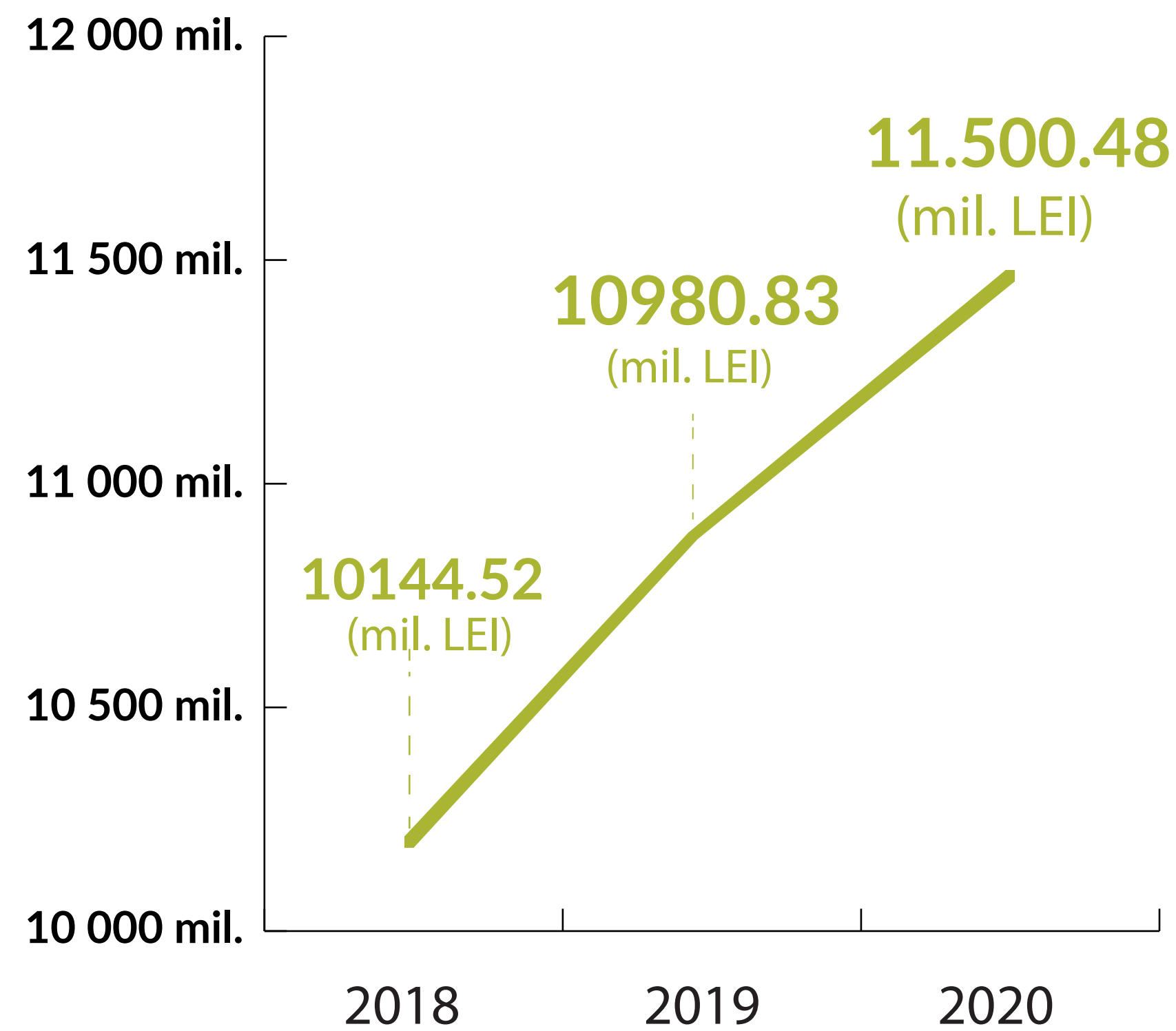


Financial presentation

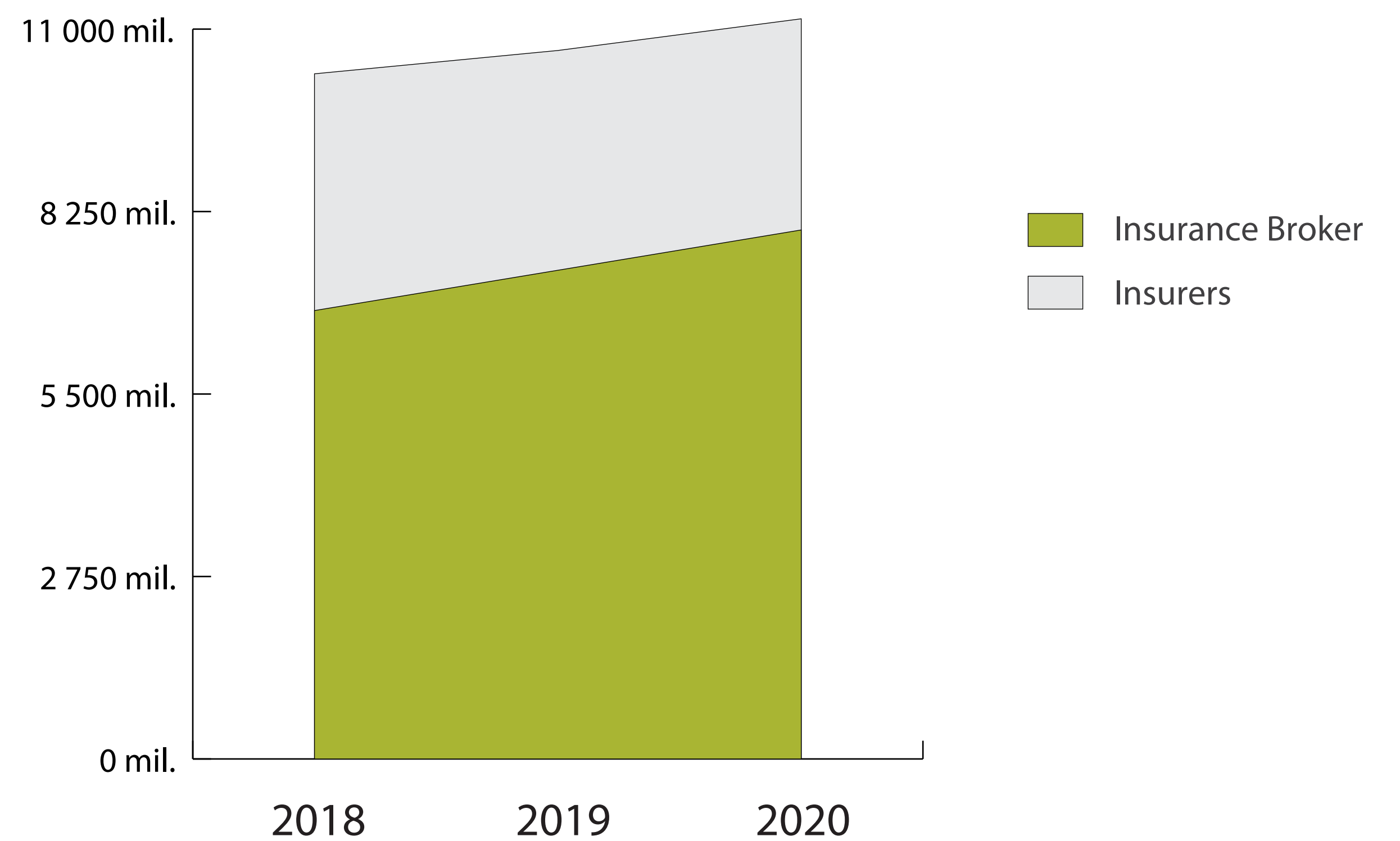


Insurance Market

VALUE OF MARKET (mil. LEI)



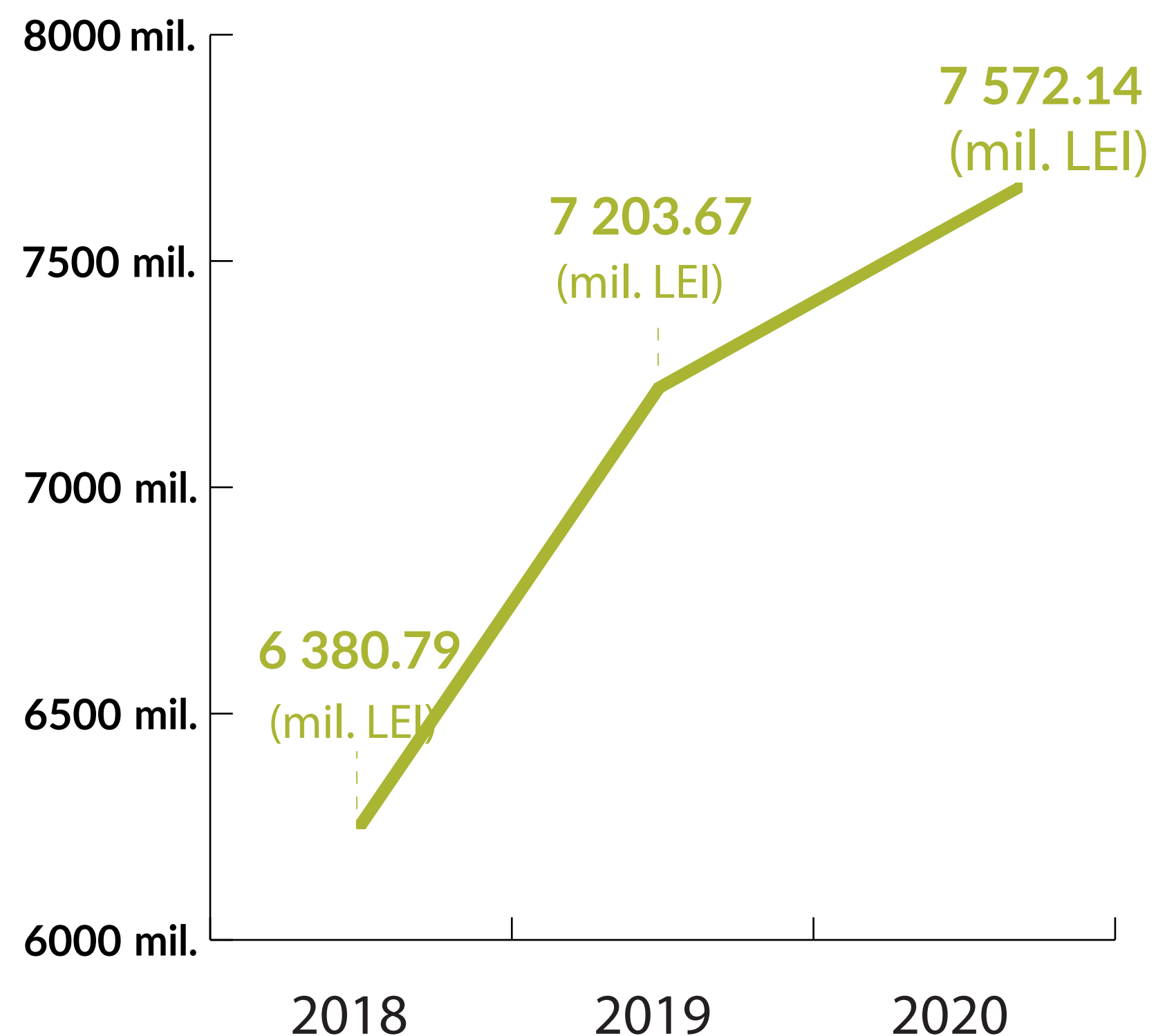
INSURERS VS. INSURANCE BROKERS (mil. LEI)



Insurance Brokerage Market

INTERMEDIATED PREMIUMS

(mil. LEI)



Market growth rate

+3.46%



2017-2018

+11.4%



2018-2019

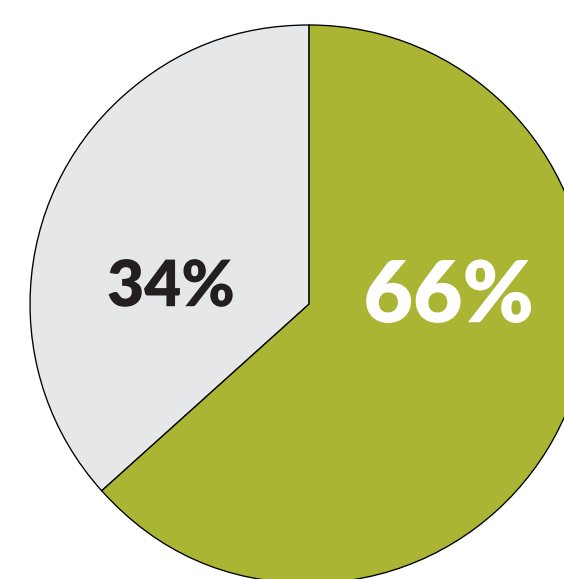
+9.1%



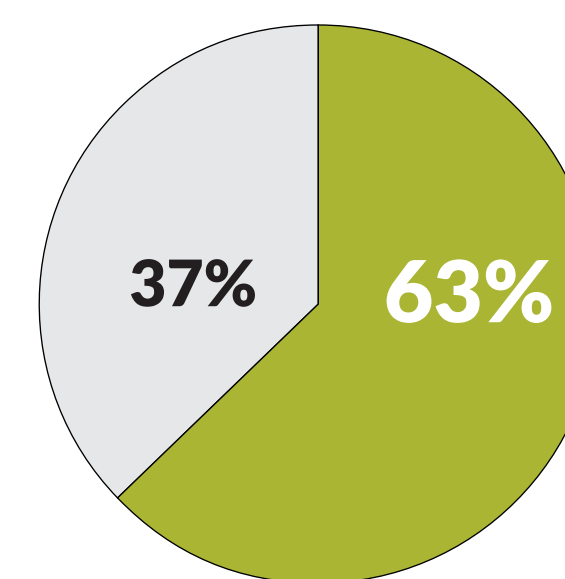
2019-2020

Market Share

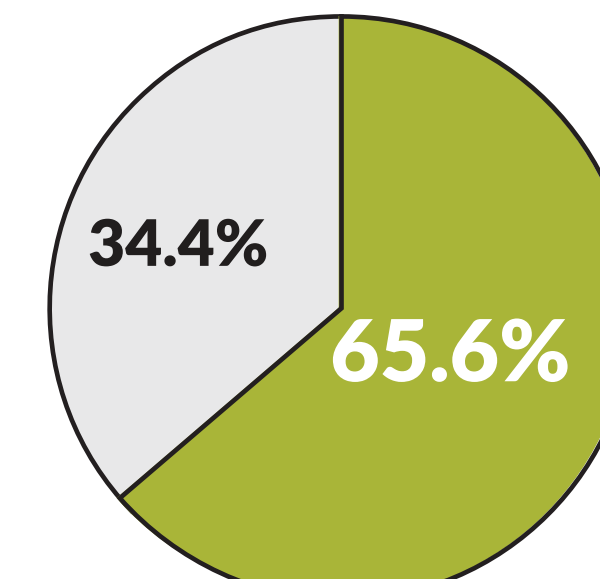
(mil. LEI)



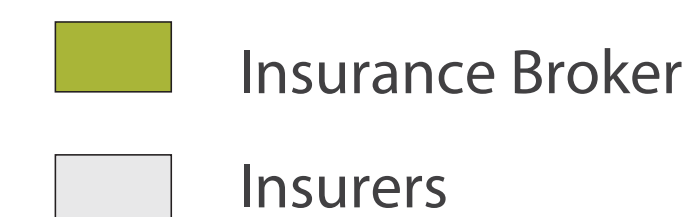
2018



2019

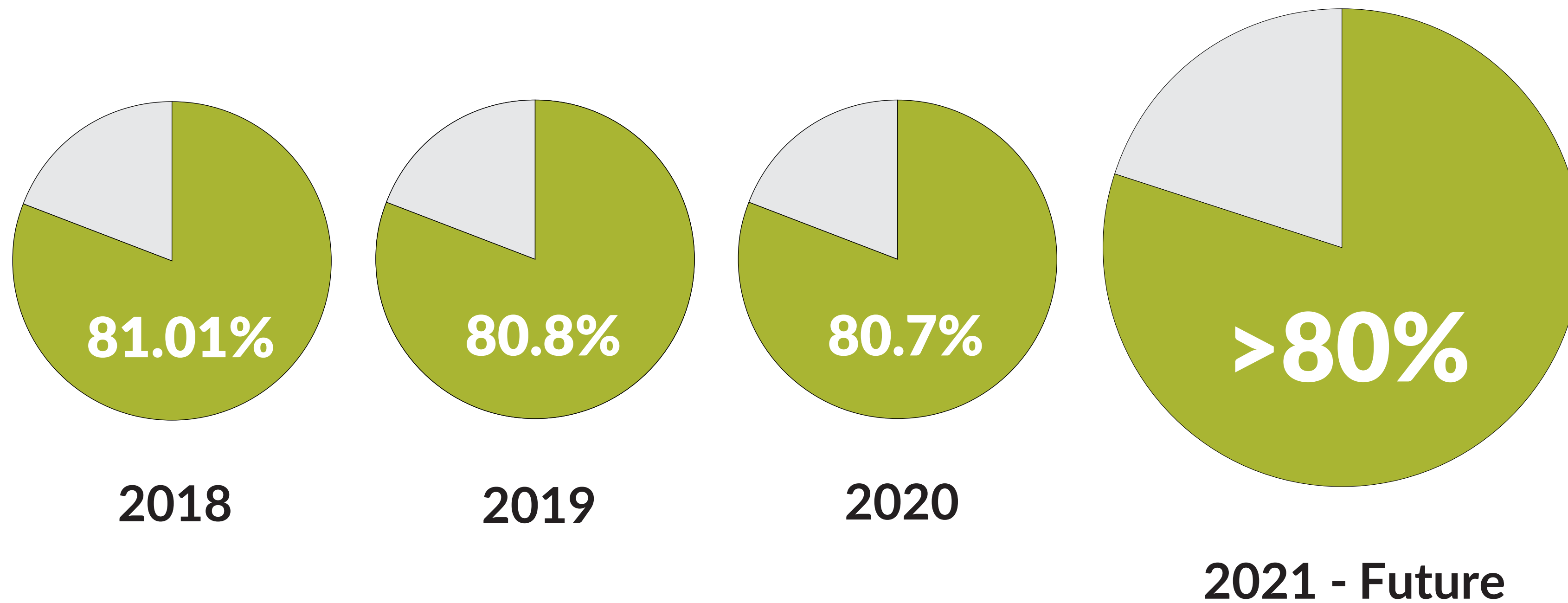


2020



Dividend policy

■ Dividend allocation rate





Transilvania Broker[®]
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OVER 14 YEARS OF EXPERIENCE IN INSURANCE

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