



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

# SUSTAINABILITY REPORT 2021

**Prepared by**

Investor Relations Department  
Marketing Service

May 2022

Transilvania Insurance Broker S.A.  
2nd edition

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# Looking ahead

More than 15 years ago, Transilvania Broker started its activity in Bistrita, as a family business, in a small office, with a small team and a handful of assistants in several counties of the country. Starting out in a small town and in a market with hundreds of competitors, where attracting and retaining collaborators was a challenge, we set out, from the beginning, to respect a set of principles that can be summed up in three words: seriousness, transparency and innovation. Time has passed and the work has paid off, with harmonious development leading us to the top of the insurance brokers in Romania, as well as to the select company of companies listed on the Bucharest Stock Exchange. We have reached a network of over 1700 assistants and over one million clients, while preserving our values and respecting our principles.

As we grow, we are conscious of having an increasing impact on the people involved in our business and the communities in which we operate. Employees, brokerage assistants, clients and their families, company shareholders, all have invested in us in one way or another, so we have a duty to give back to the community some of what we earn. And last but not least, as a player in the financial protection market, we have an obligation to educate as many Romanians as possible about the risks we are exposed to and to look for the best solutions to reduce the uncertainties we face every day.

As we have grown, so has our impact on the environment. Even if we like to think that we are not a big polluter and consumer of resources, we still have a long way to go to become neutral or to make a positive contribution to the environment. However, we have aimed from the very beginning for the simplest and cleanest possible development, with the digitisation of processes being an ongoing concern for departments within the company. Thus, in addition to streamlining the company's operations, we have significantly reduced the number of machine trips, the amount of paper, toner, and other high-impact finished resources, as well as the electricity consumption in Transilvania Broker's main offices.

We are proud of our progress on all fronts, but these are certainly just the first steps towards sustainability. In the coming years we will increase our level of commitment to become a truly sustainable company.

# Our vision

## Statement from Gabriel Login - General Manager Transilvania Broker



Gabriel Login - Director General

The past year, marked by the health crisis that affected us all, was also a turbulent year for the Romanian insurance market. We had to adapt quickly to the new conditions in order to stay close to our customers, investors and business partners and for the end of the financial year to confirm our progress.

As the only insurance broker in Romania listed on the Bucharest Stock Exchange, we are aware of the expectations of our shareholders and clients. We contribute to the growth of this industry by providing quality services to more than 1 million customers, and we have, at the same time, more than 1,000 shareholders in the company. We support the development of more than 1,500 employees, brokerage assistants, because we believe that entrepreneurship is the engine of Romania's economy.

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**"We support the development of our more than 1,500 employees, brokerage assistants, because we believe that entrepreneurship is the engine of Romania's economy. "**

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At the same time, we try to be as involved as possible in the community in which we operate, both through innovation, automation and digitalization projects, as well as projects dedicated to the development of the younger generation, all with a view to a better and safer future.

We thank all those who have contributed to our story and promise them a successful and balanced future.

# Plan 2021+

Last year, we set ourselves 6 main points for sustainable development. In 2021 we have made progress on 5 of the 6 points:



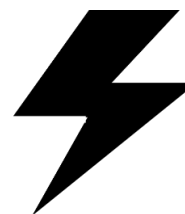
## 1 Selective waste collection in all Transilvania Broker de Asigurare franchises:

10%



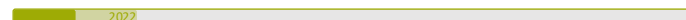
This year we introduced selective collection in the company's offices in Bistrita, Bucharest and Cluj-Napoca.

In 2022 we plan to extend selective collection to the main locations of Transilvania Broker franchises and in the long term we plan to develop a bonus program for environmental protection policies.



## 3 Reducing electricity consumption:

10%



In 2021, we managed to reduce electricity consumption at the headquarters in Bistrita and the office in Cluj-Napoca by 2.2% and 32% respectively, as well as the volume of electricity consumed per employee by 7.68%.

In 2022, we want to further reduce consumption by continuing with digitisation projects and discouraging the use of large consumers (e.g. printers) where not absolutely necessary.

## 2 Reducing paper consumption:

20%



In 2021 we have significantly reduced paper consumption through two major digitisation projects: the billing module and the online issuing platform. According to internal statistics, around 60 paper tops were saved in the company's main offices alone through the two projects.

We plan to further reduce paper consumption this year through new digitalisation projects and selling more types of insurance

## 4 Protection and regeneration of the natural

0%

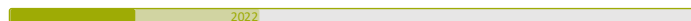


Unfortunately, due to pandemic restrictions and spring weather conditions, we did not organise or participate in afforestation this year.

We plan to organise an annual afforestation action together with the relevant state authorities and volunteers from 2022.

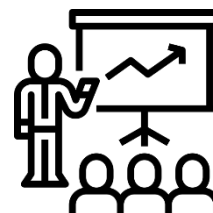
### 5 Promoting financial education:

20%



In 2021 we started a series of informative communications on various financial topics such as financial protection from everyday risks, investment opportunities through various types of insurance, financial education for children, as well as procedures for compensation in case of various types of damage.

Also this year, we started the development of the Transilvania Broker Academy, a platform that will be launched in the first semester of 2022, initially dedicated to the network of collaborators, but which we plan to expand over time to the general public by attracting other partners in the financial sector with whom we will publish courses and e-books.



### 6 Trainings and network training:

30%



In the previous year we started the development of the Transilvania Academy, which will be launched before the end of the first semester of this year. The platform will include a wide variety of courses on various topics, from internal procedures and insurance products to sales methods, business management, marketing and personal development.

We also started a series of courses in 2021 together with the Corporate Department and the Life and Health Insurance Service, through which our network of assistants can expand their insurance portfolio beyond compulsory and motor policies.



# Years of work are beginning to pay off

In 2014, we decided to make a positive contribution to the community that has supported our development by founding the Transylvania Sports Association in Bistrita. Together with a team made up of some of the best football coaches in the county, we set out to offer children the chance to develop through sport, without any fee being charged for their participation.

In these 7 eventful years, ACS Transilvania has grown to become the biggest club in the region and one of the most promising in the country. With **more than 200 children and juniors**, divided into **10 age groups**, starting from U19 juniors to children born in 2016-2017, with **6 professional coaches**, **3 of them with A-UEFA license**, the club can already boast very good results.

We are also aware of the importance of their development outside the field of sport, so we are doing our utmost to ensure that the motto under which the club operates, "**Education through Sport**", is not just a slogan but a reality.

We are proud of the boys and wish them every success in their football careers. As for the future, we are confident that through their hard work and dedication, they will make it to the top.



# Reporting GRI standards

## General information:

### A. Organizational Profile

#### 102-1 Name:

Transilvania Insurance Broker S.A.

#### 102-2 Activities, brands, services:

"Activities of insurance assistants and brokers; negotiation on behalf of natural or legal persons, policyholders or potential policyholders, conclusion of insurance contracts and assistance before and during the term of the contracts or in connection with claims settlement, as appropriate (code 6622); "Insurance risk and loss assessment activities (code 6621)".

#### 102-3: Central location:

Calea Moldovei, Nr. 13, Bistrita, Bistrita-Nasaud, Romania.

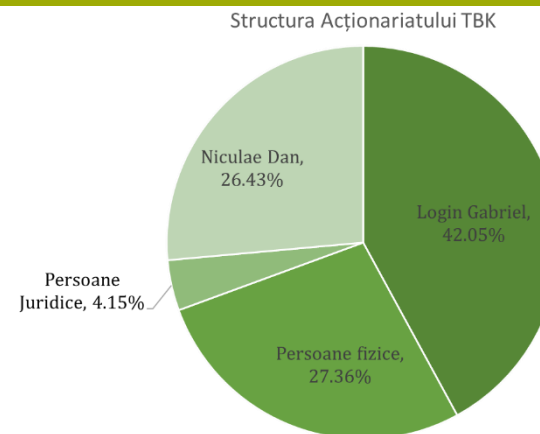
#### 102-4: Location of operations:

Transilvania Broker de Asigurare S.A. operates in 40 counties throughout the country, with a network of over 1700 collaborators belonging to more than 300 franchises.



#### 102-5: Holders and legal forms:

Transilvania Broker de Asigurare S.A. is the first insurance broker in Romania listed on the Bucharest Stock Exchange, since November 2017. Thus, at present, the company's ownership is divided between 2 main shareholders (68.48%) and investors on the Stock Exchange (31.52%).



#### 102-6: Markets served:

Thanks to its extensive network of assistants, Transilvania Broker de Asigurare S.A. serves all geographical regions and major cities of Romania. In terms of economic sectors, the company's insurance activity involves a wide range of clients in areas such as transport, construction, the medical sector, the industrial sector and state institutions. Thus, we serve both individuals and legal entities in the public and private sectors.

#### 102-7: Scale (breadth) of the organisation:

With a business model based on insurance brokerage franchises supported by an in-house back-office team, efficiency has always been a priority. Thus, a network of approximately 1700 assistants belonging to more than 300 franchises is supported by 42 Transilvania Broker de Asigurare S.A. employees. In terms of revenues from the intermediation activity, the last financial report published on 28.04.2022 shows revenues of RON 593 million, up 41.4% compared to 2021.

#### 102-8: Employee information:

Transilvania Broker has a total of 42 employees on permanent contracts, of which 42 full-time and 1 part-time. In terms of gender, 32 employees are female and 10 male. In terms of regional breakdown, a majority of 26 employees work in the company's reference county, Bistrița-Năsăud, 6 employees work in Bucharest, 7 employees in Cluj county, 2 in Argeș county and 1 employee in Sibiu county.

#### 102-11: The precautionary principle (addressing risks):

As a relatively low-risk market, the company's preventive principle is limited to reducing the risk of leakage of customers' personal data. Thus, the management of all such data is based on the customer's agreement and the transfer from franchises to company departments is done using clear data encryption procedures.

#### 102-13: Involvement in advocacy associations:

Transilvania Broker de Asigurare S.A. is the main partner of Transilvania Bistrița Sports Club, whose mission is to support and promote football talent in Bistrița-Năsăud county. Thus, with our help, several dozens of children can follow their dream and perform without any participation fee.

## **B. Strategies**

#### 102-14: Statement from the company's main decision maker:

Page 2.

#### 102-16: Values, principles, standards and norms of behaviour:

Transilvania Broker maintains the same values since its foundation: transparency, professionalism and orientation towards clients' needs. In order to maintain a high level of quality, we have maintained a high standard of rigour when recruiting franchises since the first franchise joined us. The organisational structure with few hierarchical steps allows us a good level of control over all brokerage assistants while maintaining a level of independence through a top-down approach. This allows our franchises to easily adapt to local markets with a low risk of legal and company values violations.

#### 102-18: Governing Structure:

The company's corporate bodies are structured as follows: the General Meeting of Shareholders, which is the highest decision-making body of the company, the Board of Directors consisting of 5 directors and the Executive Management.

#### 102-40: List of interested parties:

Stakeholders Transilvania Broker de Asigurare S.A. includes all persons involved in the insurance intermediation process, namely: clients, assistants, employees and insurance partners. In addition to these parties directly involved in the company's activity, there are a large number of stakeholders who have an indirect contact with Transilvania Broker de Asigurare: first degree relatives of the insured, especially in case of claims such as death or serious bodily injury of the insured. Lastly, in the case of MTPL insurance, the persons injured by the insured represent a direct stakeholder, since in the case of damage, they interact directly with our company's claims agent.

#### 102-42: How we identify and select stakeholders:

Because the field of insurance intermediation is non-invasive, identifying stakeholders is an easy process. Both clients and assistants are registered in the company's database and the small number of employees makes the Transilvania Broker team fit together like a family. As for the other stakeholders mentioned in the previous paragraph, they are linked to the insured clients, who are the link between them and the company in most cases.

#### 102-43: How we relate to stakeholders:

First of all, Transilvania Broker deals with both clients and policyholders through brokerage assistants belonging to the franchises we work with. The relationship between the franchises and the head office employees is conducted through multiple channels: by phone, by email, through the insurance conclusion and management platform and through the notification system within it. The relationship is also constantly monitored through the organisation of award events, team building and zonal meetings.

#### 102-44: Key topics and issues:

Transilvania Broker has always strictly followed the feedback of clients, assistants and employees to improve the company's processes and practices. Thus, the key issues raised by customers were: improving the quality of our services; those raised by assistants related to communication and working procedures between the company and franchises, and employees gave us feedback on improving working procedures within their departments. The franchise-based system allows us a high level of transparency and ease of recording feedback from all parties involved.

## C. Reporting Practices

### 102-45: Entities included in consolidated financial statements:

Not being part of a group of companies, Transilvania Broker de Asigurare S.A. is the only entity included in the consolidated financial statements.

### 102-46: Explanation of the process of defining the content of the report and its boundaries; explanation of the implementation of the reporting principles defining the content:

The principles used to determine the content and quality of this report have been applied throughout the reporting process. In order to identify material sustainability topics to be included in the report, an online conference was held between the company's management and the Legal, Finance & Accounting, Customer & Digital Transformation, Marketing departments, as well as a number of Transilvania Broker affiliated franchise managers.

### 102-47: Selected topics to be described in the report:

#### Economic Topics:

- Economic performance
- Indirect economic impacts
- Anti-corruption

#### Social Impact Topics:

- Training and Education
- Data Protection

#### 102-48: Information taken from previous reports:

Since the company's values, policies and approaches have remained largely unchanged since the previous report, most of the information in this report has been taken from the previous version of the report. Any information different from previous reports is referred to in clause 102-49.

#### 102-49: Changes in reporting from previous versions:

The following clauses:

102-5: Holders and legal forms

102-6: Markets served:

102-7: Scale (breadth) of the organisation

102-8: Employee information

203-1: Investment in infrastructure and supported services

203-2: Significant indirect economic impacts

404-1: Average training hours/year

#### 102-50: Reporting period:

This report covers the period from 01.01.2021 until the time of publication.

#### 102-51: Date of most recent report:

This is the second sustainability report Transilvania Broker, published on 06.05.2022

#### 102-52: Reporting cycle:

Non-financial (sustainability) reports are produced annually.



102-53: Contact point for clarification of requests related to the report:

Marketing Service - Andrei Login

- email: [marketing@transilvianibroker.ro](mailto:marketing@transilvianibroker.ro)
- phone: +40 728 271 208.

102-54: Claim that the report has been prepared in accordance with GRI standards:

This sustainability report has been prepared in accordance with the GRI Standards: Core Option.

102-55: GRI Content Index:

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102-3: Central location:	Pg. 6
102-4: Location of operations:	Pg. 6
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## Economic Performance:

### 103-1/2/3: Managerial Approach:

Transilvania Broker is the first insurance broker in Romania to be listed on the stock exchange, thus our economic policy is oriented towards constant profit growth, through long-term investments in innovation and marketing, in order to be able to always offer services oriented towards customer needs and market trends, providing added value compared to other players in the industry. Our approach based on a high degree of franchise independence, as well as a small number of employees and well-defined scalable procedures, ensures that financial risks are hedged. Furthermore, our fully digitised issuing, reporting and filing procedures allow us an extremely high level of control over our national network of assistants. This eliminates the risk of financial fraud on the part of our employees through non-filing of insurance premiums.

### 201-1: Direct economic value generated and distributed

See Financial Report 2021.

### 201-2: Financial implications and other risks and opportunities due to climate change (1/2):

In the insurance sector, climate change can bring both major risks and opportunities to develop new products and services:

- firstly, the higher incidence of natural disasters will lead to higher insurance premiums, particularly for agricultural, household, property and building insurance of legal persons, and life and health insurance;
- At the same time, climate change will increase the demand for insured cover and risks. For example: soil desertification, water scarcity, tornadoes and other extreme weather events that will occur with climate change.

### 201-2: Financial implications and other risks and opportunities due to climate change (2/2):

Thus, the need to increase premiums, combined with the exponential growth of some risks, poses a threat to the insurance and reinsurance market. With its large network of assistants and considerable client portfolio, Transilvania Broker is a company that is flexible to market volatility. Moreover, the small number of employees and scalable procedures guarantee the profitability of the company even in case of loss of a significant part of the assistants' network due to potential decreases in market share due to high premiums and possible economic problems caused by climate change.

## Indirect Economic Impacts:

### 103-1/2/3: Managerial Approach:

Due to the intermediary nature of the company, Transilvania Broker is aware of the indirect economic impacts it has, both on the parties involved in the insurance process and on the local and national economy, by running insurance premiums in the order of hundreds of millions of lei. Being listed on the Bucharest Stock Exchange, our economic contribution is a key topic analysed quarterly in our financial reports. In addition, we are aware that we have a significant impact in the communities where our franchises operate. Thus, since the first years of activity, when the Transilvania Insurance Broker network went nationwide, a key objective of the company has been to promote financial education. If until the previous year, this objective was put into practice through consultancy services and communication through media channels, the year 2022 will bring a broader and more direct approach, through an e-learning platform dedicated both to our employees and collaborators (see clause 404 - Training and Education - page 19) and to the general population with free and completely free access to courses related to financial education.

### 203-1: Investment in infrastructure and sustained services:

Transilvanian Broker's social responsibility in 2021 was limited to supporting the A.C.S. Transilvania partner team. This year the number of age groups has been expanded to 10, giving over 180 children from all backgrounds, including the disadvantaged, the chance of a career in football at no charge.

In addition, we are involved annually, as sponsors, in the project "Gala Santa Claus for children with disabilities" organized by the Innocents Foundation in Bistrita, which aims to give disadvantaged children the happiness of the winter holidays that every child should experience, by collecting donations.

### 203-2: Significant indirect economic impacts:

With more than 1700 assistants, paid on a commission basis, spread across all regions of the country, Transilvania Broker has a significant impact on the local economy in the main areas where it operates. Moreover, according to the latest statistics, total revenues of 62.16 million lei in 2019 rank the company 26th in Bistrita-Nasaud county. Thus, the latest report indicates a contribution to the state of 757,762 RON from the company's corporate income tax alone. On top of that, Transilvania Broker influences both the revenues and the number of employees of insurance companies, as insurance and reinsurance brokers in Romania brokered about 67.71% of the total gross premiums underwritten by them, according to the latest ASF report.



## Anti-Corruption Measures:

### 103-1/2/3: Managerial Approach:

Corruption is still a major problem in Romania. Fortunately, insurance legislation, as well as the digitisation of all company processes, minimises the risk of corruption. Since our inception, transparency has played a key role in our approach to the insurance process, our relationship with customers, employees and insurance partners. Thus, every step in the process of concluding an insurance policy is under our control and that of the issuing insurance companies. In our field, the main risk related to corruption is the risk of deliberately entering incorrect data in order to obtain lower insurance premiums. This is minimised by the electronic platform on which policies are issued and the web services of the insurance partners, which automatically retrieve some of the sensitive data, especially for motor policies, which account for around 80% of total written premiums. Moreover, our collaborators are discouraged from doing so under pressure from customers, by the cancellation of the commission for policies with wrong data resulting in claims and disciplinary investigation that can lead to the termination of the collaborator contract if it is proven that the error was deliberate.

### 205-2: Communication and training related to anti-corruption measures and policies:

Being a listed company, transparency is a priority for Transilvania Broker. Thus, anti-corruption measures and policies have been an important topic in communication with the network of assistants in recent years. In this regard, we organize annually a training session on the prevention and sanctioning of money laundering, as well as the prevention and combating of the financing of terrorist acts. In addition, we regularly remind our employees and collaborators of the risks of corruption in their daily work, how to report cases and who to contact on behalf of the company through the main communication channels (email, notification platform in the IT system).

### 205-3: Confirmed incidents of corruption:

There have been no incidents of corruption during the year.

## Training and Education:

### 103-1/2/3: Managerial Approach:

The times we are going through have shown us that it is more important than ever to have a well-prepared team to be able to adapt easily to unforeseen situations. Currently, our training and education efforts are focused on:

- induction courses for new employees and refresher courses for employees - given by the Insurance and Network Support department and other departments as appropriate (for employee courses);
- courses on complex life, health and other policies for corporate clients - consists of a presentation of the characteristics of these types of insurance, strategies for attracting and selling clients, procedures for issuing policies, management of a complex insurance portfolio, etc. These courses are given by the Life & Health and Corporate departments.

At the end of the first semester of 2022 we will launch Transilvani Academy, the e-learning platform through which our network of collaborators will be able to take courses free of charge on topics ranging from complex insurance to... , to deepen concepts such as marketing and sales, GDPR, labour protection, sustainability and environmental protection and other courses useful for insurance careers.

#### 404-1: Average training hours/year:

In 2021, 27 specialisation training sessions were organised, totalling over 50 hours and attended by a total of over 800 people. In addition to these, more than 100 employees went through the initial training this year, which lasted on average 2 hours. Thus, the average training hours per year per employee or collaborator was more than 2 hours. We envisage that after the development of the e-learning module the average will exceed 5 hours per employee or collaborator.

#### 404-2: Employee skills enhancement programs and transition assistance:

As mentioned in the previous paragraphs, the skills enhancement programmes consisted of courses on complex insurance types such as life, health and business insurance.

In terms of employee transition assistance, the well-developed and documented procedures, electronic platform, as well as the small team size and family culture of the company allow for easy transition from one position to another within Transilvania Broker.

In cases where a colleague decides to leave the team, our policy is to support him/her with a recommendation and a summary of his/her career achievements at Transilvania Broker.

## Data Protection:

#### 103-1/2/3: Managerial Approach (1/2):

Working with the personal data of more than one million customers, the protection of personal data has been a priority for us since before the introduction of the General Data Protection Regulation (GDPR) in 2016. In preparation for the implementation of the GDPR rules, we have created the Risk Assessment and Human Resources department within the legal department, with a dedicated person on personal data processing management and liaison with supervisory authorities as well as individuals whose data is processed.

### 103-1/2/3: Managerial Approach (2/2):

Transilvania Broker's approach to data protection issues follows two general directions:

- Constant communication with the network of collaborators on all channels (email, regular notifications) and training them to comply with the applicable insurance rules (uploading GDPR agreements into the system, encrypted transmission of documents containing personal data, compliance with the rights of individuals whose data are processed);
- Continuous monitoring and verification of compliance with the above rules by assistants and employees, as well as warning and/or sanctioning them in case of non-compliance.

### 418-1: Situations where the protection of personal data of customers has been compromised:

So far, there have been no situations where the protection of personal data has been compromised.

# Attachments

## Other Reports:

Financial Report 2021

Financial Report Q1 2021

Financial Report H1 2021

Financial Report Q3 2021

## Links:

About Us

Bucharest Stock Exchange - TBK

ACS Transilvania

Innocents Foundation

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## Credits:

Photo 1 (Gabriel Login):

Photo 2-7: Adrian Linca - Sportul Bistrițean

Icons: FlatIcon

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This is the 2nd version of the Annual Sustainability Report. This publication may contain forward-looking statements based on management's estimates and projections at the current time. These expectations may be influenced by unknown risks and variables, which may lead to a different outcome than anticipated. Transilvania Broker de Asigurare S.A. assumes no responsibility to update forward-looking statements in this version of the document.



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