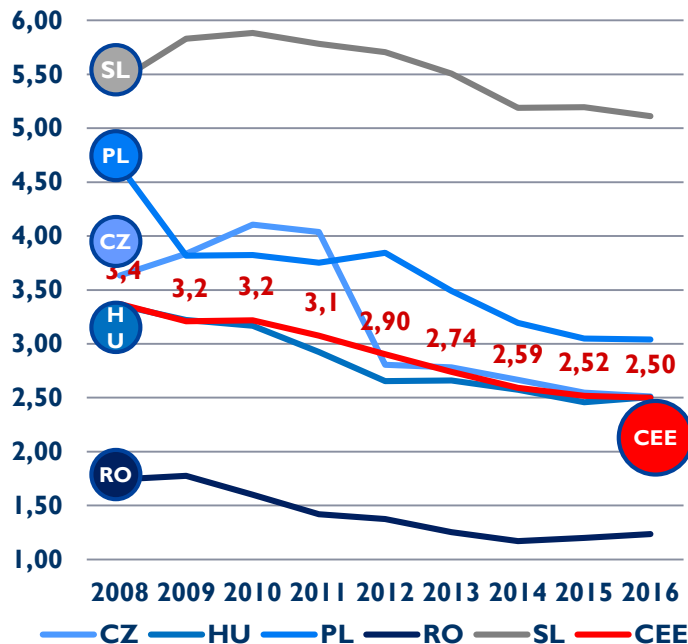


Motor insurance in the CEE

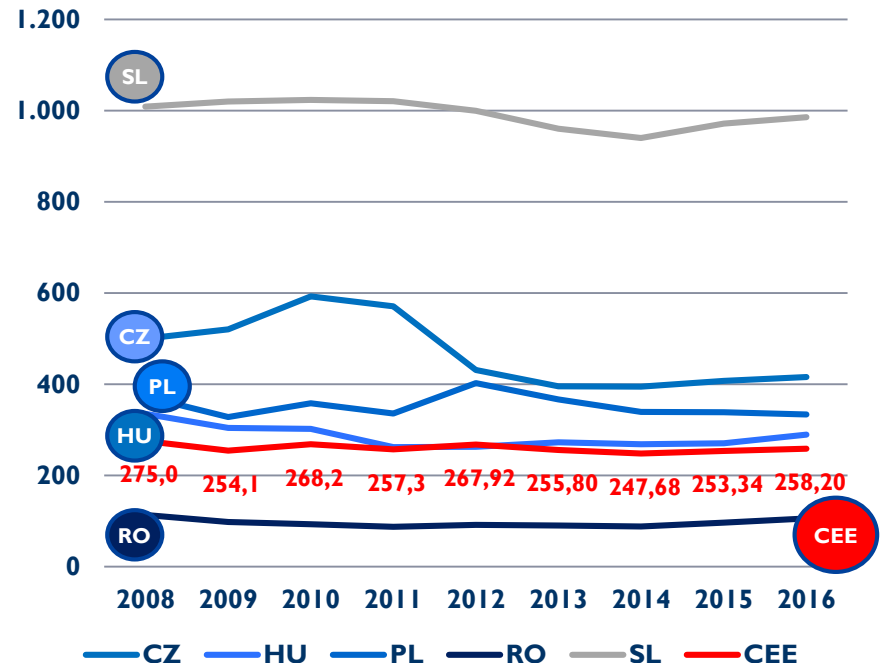
Full year 2016 highlights

CEE insurance in the last decade

Insurance penetration degree in selected CEE markets (%)



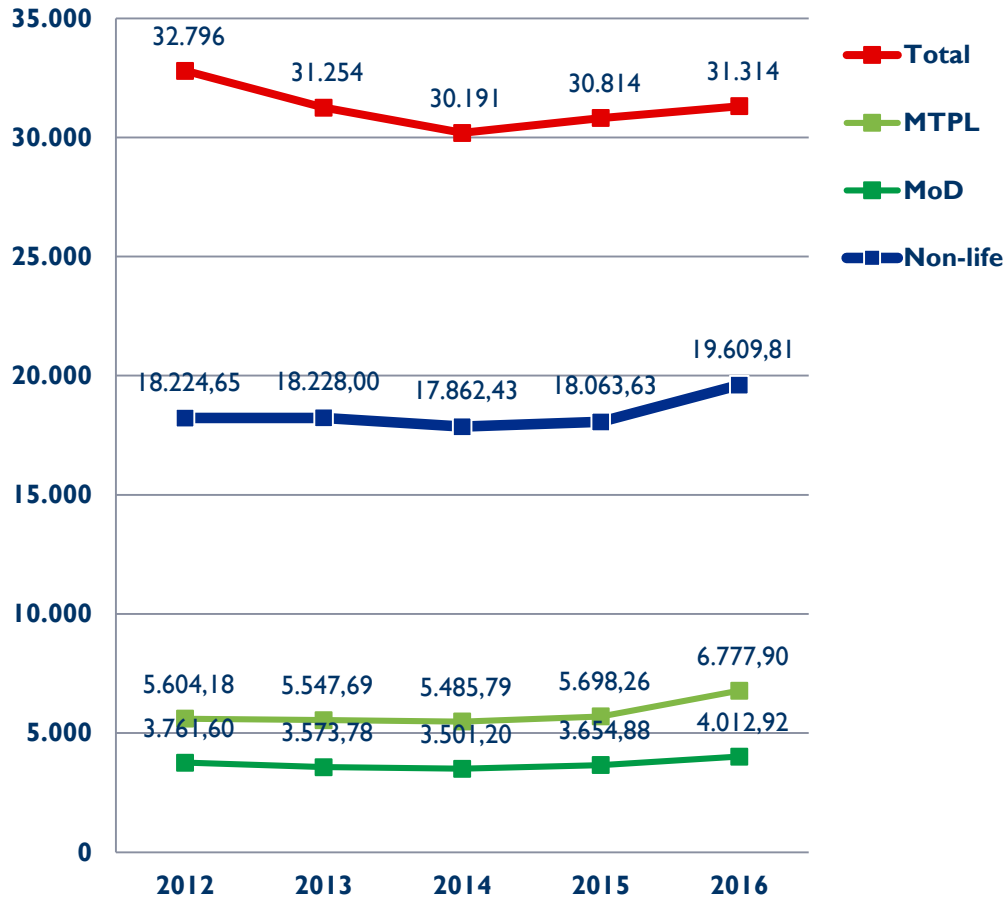
Insurance density in selected CEE markets (EUR)



- Insurance markets' grew slower than the economies: GDP: +2.28%; GWP: +1.62% (in EUR)
- In all relevant CEE markets post crisis penetration is lower than the pre-crisis level
- Although somehow improvind throughout the last 2 years, insurance density didn't see almost no notable changes

CEE insurance in the last five years

GWP evolution on selected business lines



Motor insurance saw a growing business volume in most countries

The market is reported as highly competitive (pressure on prices, especially in MTPL)

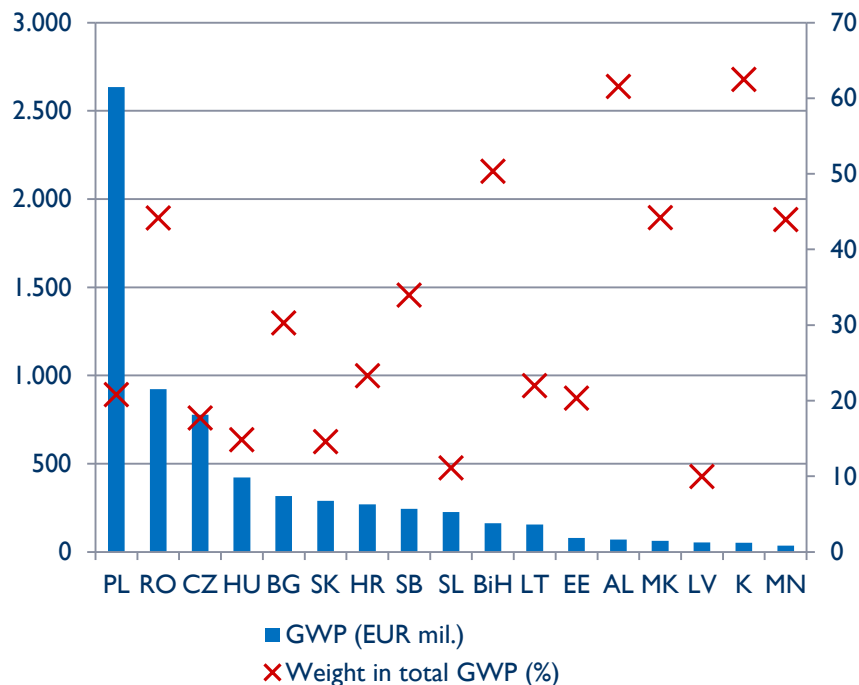
Motor insurance share in the regional portfolio:

MoD 12.8% (+1 pp)

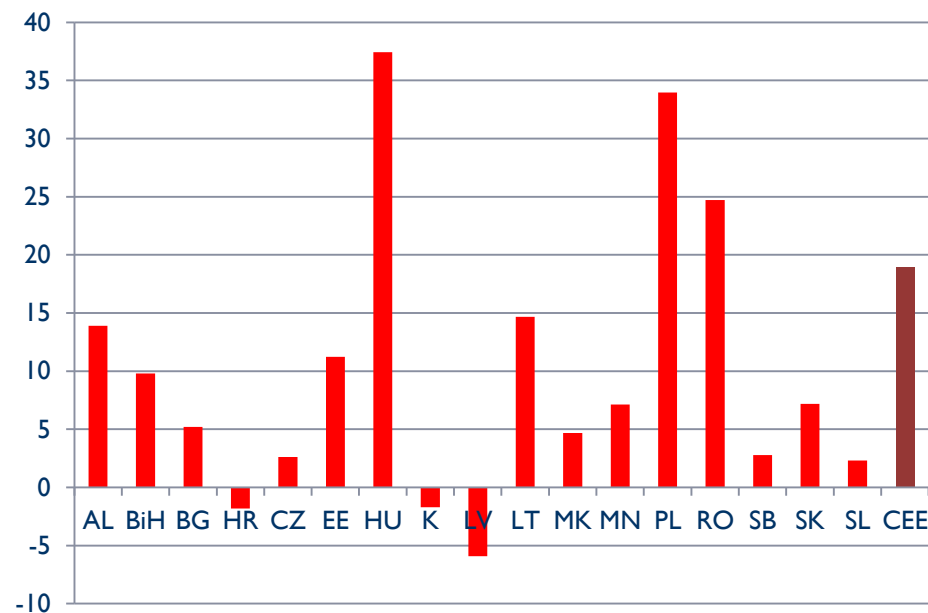
MTPL 21.64% (+3 pp)

MTPL insurance in CEE – FY 2016

GWP and weight in portfolio in selected CEE markets



Y-o-y growth 2016/2015



Total GWP EUR 6.78 billion

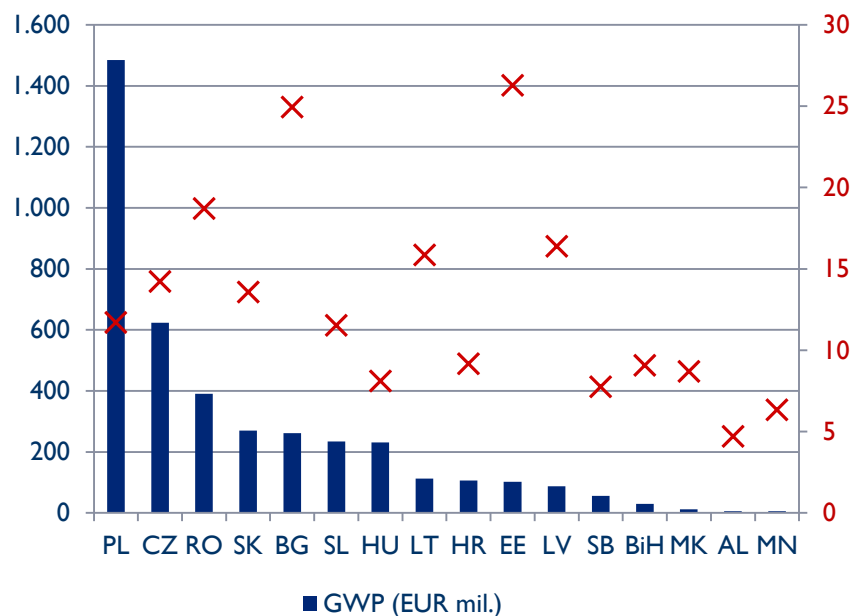
Total claims EUR 3.35 billion

Weight in regional portfolio 21.64%

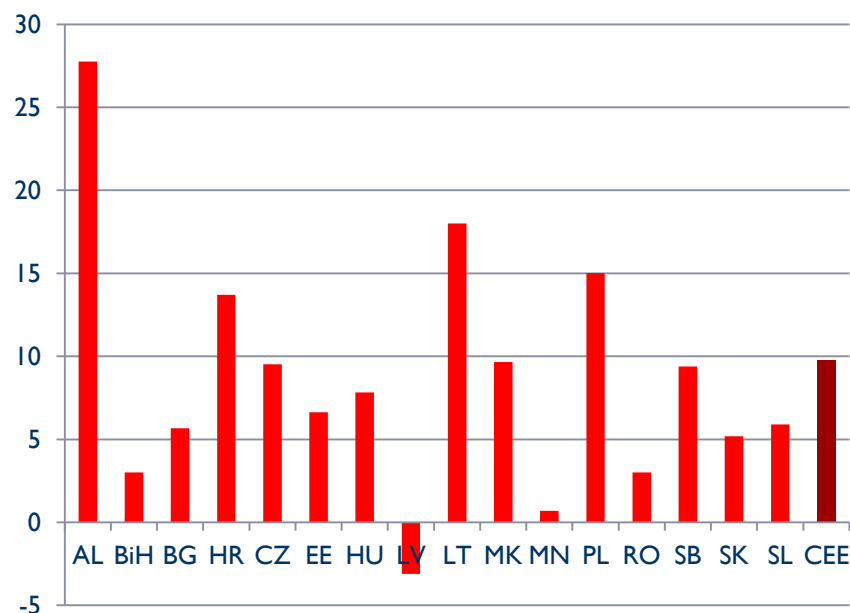


MoD insurance in CEE – FY 2016

GWP and weight in portfolio in selected CEE markets



Y-o-y growth 2016/2015



Total GWP EUR 4.02 billion

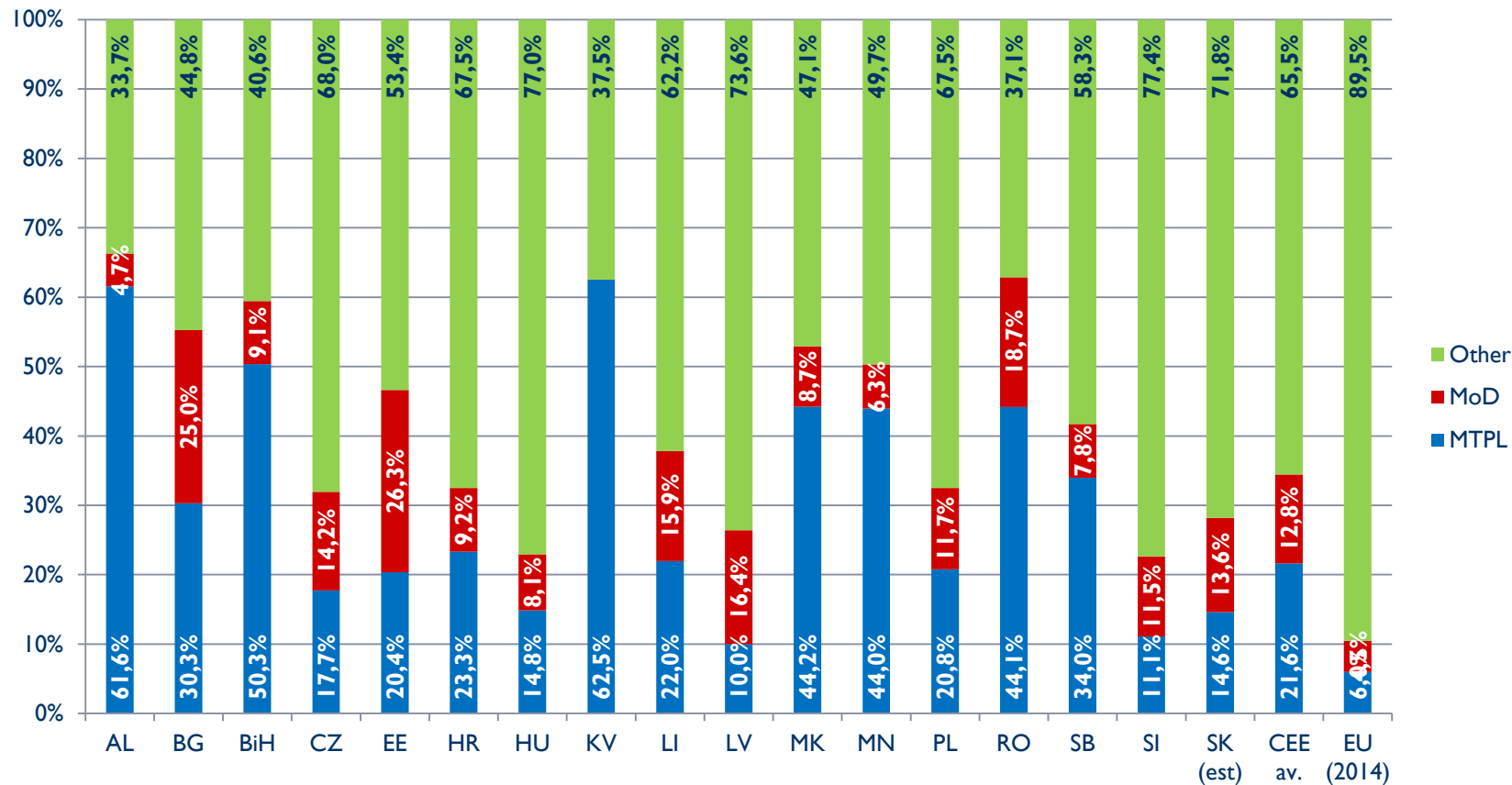
Total claims EUR 2.03 billion

Weight in regional portfolio 9.80%

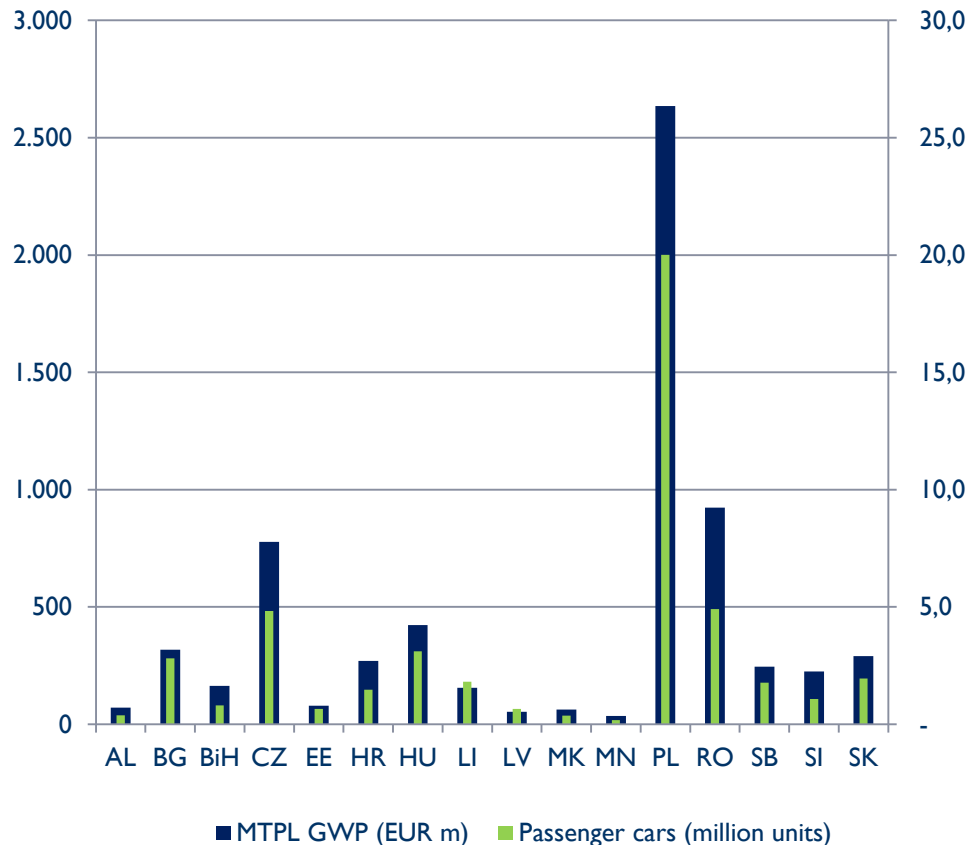


Motor insurance presence 2016

Motor insurance lines weight in the total GWP (%)



Motor insurance presence 2016



- The MTPL market's size is, in general, proportional with the national fleet's size
- New passenger cars registrations:
 - CEE (II) : +15.8% y-o-y
 - EU: +6.8% y-o-y
- CEE (II) : 1.45 million units (= to Italy or Spain)



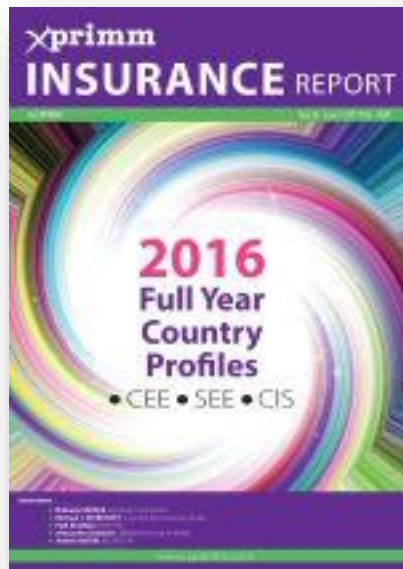
Motor insurance in CEE 2016

- ▶ Growth drivers:
 - ▶ Increasing cars sales
 - ▶ Increasing MTPL tariffs
- ▶ Efforts to control claims costs
- ▶ The Green Card issue: 43% of the accidents recorded by the system are produced by cars registered in the CEE, although the region accounts for only 13-14% of the European fleet
 - ▶ !! Numerous cars registered in the CEE, but actually of foreign residence
- ▶ New technologies - first initiatives in Hungary, the Czech Republic, Slovakia, or Slovenia



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