



**GENERALI**  
Zavarovalnica

# Market



RANK	INSURANCE COMPANY	Premium (mEUR) 2011	Market share (%) 2011	Premium (mEUR) 2012	Growth (%) 2012/2011	Market share (%) 2012
1	TRIGLAV	694,9	36,0%	<b>645,6</b>	-7,1%	33,5%
2	VZAJEMNA	249,1	12,9%	<b>270,9</b>	8,8%	14,0%
3	ADRIATIC SLOVENICA	265,2	13,8%	<b>268,9</b>	1,4%	13,9%
4	MARIBOR	263,2	13,7%	<b>263,9</b>	0,3%	13,7%
5	TRIGLAV ZDRAVSTVENA	80,2	4,2%	<b>91,5</b>	14,0%	4,7%
<b>6</b>	<b>GENERALI</b>	<b>86,2</b>	<b>4,5%</b>	<b>88,2</b>	<b>2,2%</b>	<b>4,6%</b>
7	TILIA	78,9	4,1%	<b>82,5</b>	4,6%	4,3%
8	KD ŽIVLJENJE	62,5	3,2%	<b>51,3</b>	-18,0%	2,7%
9	MERKUR	47,6	2,5%	<b>47,2</b>	-1,0%	2,4%
10	NLB VITA	31,8	1,6%	<b>37,1</b>	16,6%	1,9%
11	GRAWE	34,4	1,8%	<b>33,7</b>	-2,0%	1,7%
12	WIENER STÄDTISCHE	20,9	1,1%	<b>23,2</b>	11,2%	1,2%
13	ALLIANZ	3,7	0,2%	<b>5,0</b>	34,9%	0,3%
14	VICTORIA - VOLKSBANKEN	3,9	0,2%	<b>4,6</b>	17,5%	0,2%
15	ERGO	3,5	0,2%	<b>3,2</b>	-8,8%	0,2%
16	ARAG	2,2	0,1%	<b>1,7</b>	-19,9%	0,1%
<b>INSURANCE MARKET</b>		<b>1.928,2</b>	<b>100,0%</b>	<b>1.918,4</b>	<b>-0,5%</b>	<b>100,0%</b>

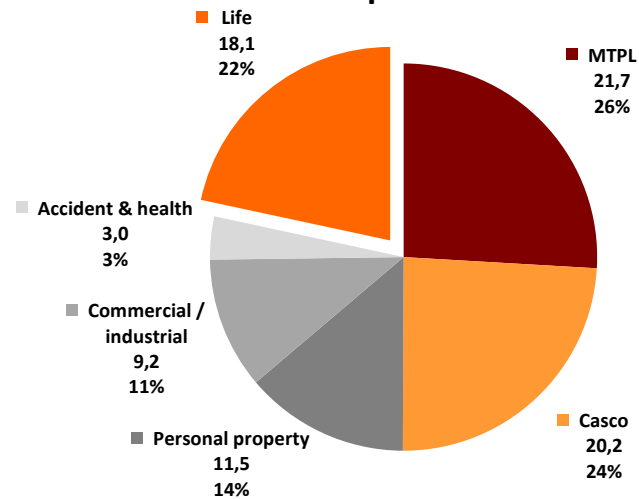
- Nonl: +0,3%
- Life + Pension: -2,7%

- Market mix:
- Life: 25%
  - Motor: 27%
  - Nonlife other: 25%
  - Health: 23%

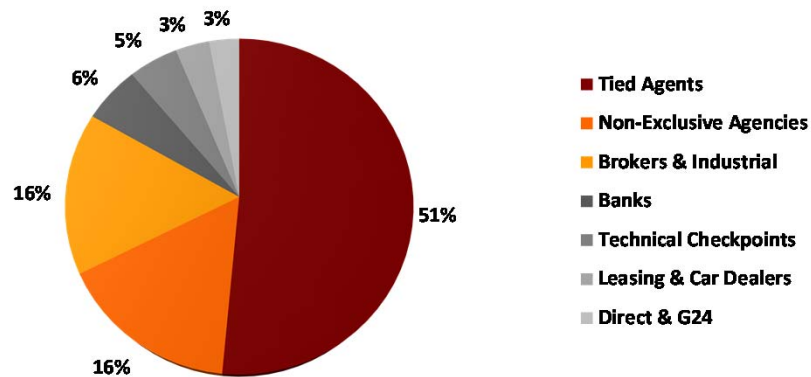
# Generali portfolio mix & distribution channels



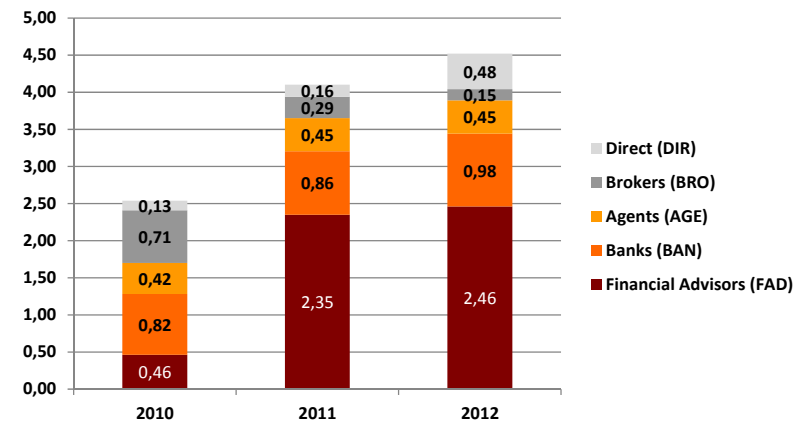
**GWP 2012 mix per Line of Business**



**Distribution Channels Nonlife by GWP**



**APE Distribution Channel (mio EUR)**



# Generali Slovenia in 2012



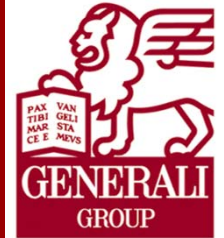
- **GWP:** 88,2 mio. €
  - Property: 76%
  - Life: 24%
- **Number of employees:** 339
- **Network:** 8 branch offices,  
154 tied agents,  
100 exclusive agencies  
100 external agencies  
9 claim centers

# Corporate Insurance in Generali Slovenia



- **Corporate insurance is one of key preferences of Generali Slovenia**
- **Focus on internationally acting corporates with:**
  - excellent reputation
  - sound financial performance
  - well established loss prevention and mitigation programs
- **Top clients**
  - Gorenje
  - Petrol
  - Savske Hydropower Plants
  - Litostroj power
  - Entire public sector of Republic Slovenia...
  - MOL
- **Main advantage of Generali**
  - excellent service
  - international state-of-the-art insurance programs

# Loss prevention and mitigation



- Loss control engineering (LCE) is an integral part of our cooperation with corporate clients. The ultimate purpose of Generali LCE is to **support the client** with a series of **recommendations** in order to help him **establishing a comprehensive Loss prevention and mitigation programme**
- LCE is fully embeded into Generali UW process

