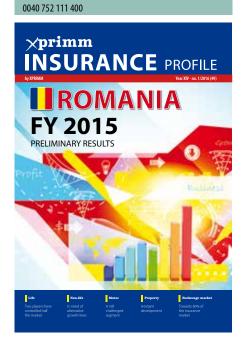
★primm INSURANCE PROFILE ISSN 1841-740X Year XIV - no. 1/2016 (49)

EDITOR IN CHIEF EDITORIAL DIRECTOR Vlad BOLDIJAR Daniela GHEŢU **EDITORIAL SECRETARY** Adina TUDOR **EDITORS** Oleg DORONCEANU, Mihai CRĂCEA Andreea RADU, Olesea ADONEV Oana RĂCĂTEJ, Sabrina CANEA CONSULTANTS Mihaela CIUNCAN, Cristina DUCULESCU ART DIRECTOR Claudiu BĂJAN **GRAPHIC DESIGNER** Sabin VÂNĂ **SUBSCRIPTIONS & SPECIAL PROJECTS** Dana ZAHARIA Published by XPRIMM INSURANCE PUBLICATIONS Adress: Romania, 021377 Bucharest Horei Street, 15 - 17; Phone: 0040 21 252 46 72, Fax: 0040 21 252 46 73 e-mail: media@xprimm.com

Advertising Alexandru CIUNCAN



SUMMARY

FY 2015 preliminary results

A POTENTIAL STILL TO BE ACHIEVED	2
Insurance density & insurance penetration degree Timeline GWP & claims 2012-2015 Gross written premiums per insurance classes	3 3 4
Other market indicators Top 10 overall GWP and market shares Insurers that were active in other EU Member States	7 7 7
LIFE INSURANCE - TWO PLAYERS DOMINATE HALF THE MARKET	8
GWP & claims portfolio Market ranking (GWP & claims) GWP distribution per Euroregions	8 9 9
NON-LIFE – IN NEED OF ALTERNATIVE GROWTH LINES	10
GWP & claims portfolio GWP distribution per Euroregions Market ranking (GWP & claims)	10 10 11
MOTOR INSURANCE – A STILL CHALLENGED SEGMENT	12
GWP & claims: MTPL vs. Motor hull Number of MTPL claim files and gross paid claims GWP and number of contracts on MTPL Average premium and claim on MTPL Claim ratio: MTPL vs. Motor hull	12 13 13 13 14
PROPERTY INSURANCE – HESITANT DEVELOPMENT	16
GWP & claims on class B VIII Claim ratio on class B VIII Household insurance: Voluntary vs. mandatory	16 16
(contracts/GWP/claims) BROKERAGE - TOWARDS 60% OF THE	17
INSURANCE MARKET	18
Main indicators Market development Premiums portfolio Market ranking Distribution of mediated premiums per Euroregions	18 18 18 19
Top News	20