SUMMARY

COVER

2018 – the "calm" year before storm?

DIGITALIZATION

Smart Home Insurance Strategy 101 25

CEE PROPERTY INSURANCE MARKETS

| Albania | 8 | Lit |
|----------------------|----|-----|
| Bosnia & Herzegovina | 9 | Ma |
| Bulgaria | 10 | M |
| Croatia | 11 | Po |
| Czech Republic | 12 | Ro |
| Estonia | 13 | Se |
| Hungary | 14 | Slo |
| Kosovo | 15 | Slo |
| Latvia | 16 | |

| Lithuania | 17 |
|-----------------|----|
| Macedonia | 18 |
| Montenegro | 19 |
| Poland | 20 |
| Romania | 21 |
| Serbia | 22 |
| Slovak Republic | 23 |
| Slovenia | 24 |
| | |

SEE PROPERTY INSURANCE MARKETS

| Cyprus | 30 | Turkey | 32 |
|--------|----|--------|----|
| Greece | 31 | | |

CIS PROPERTY INSURANCE MARKETS

| Armenia | 33 | Moldova | 39 |
|------------|----|--------------|----|
| Azerbaijan | 34 | Russia | 40 |
| Belarus | 35 | Tajikistan | 41 |
| Georgia | 36 | Turkmenistan | 42 |
| Kazakhstan | 37 | Ukraine | 43 |
| Kyrgystan | 38 | Uzbekistan | 44 |

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