

EDITORIAL DIRECTOR

Daniela GHEȚU

EDITORIAL SECRETARY

Adina TUDOR

EDITORS

Mihaela CIRCU, Cosmin CONCEATU

Andreea RADU

GRAPHIC DESIGNER

Sabin VĂNĂ, Camelia ANGELESCU

SUBSCRIPTIONS & SPECIAL PROJECTS

Dana ZAHARIA

Published by **XPRIMM INSURANCE PUBLICATIONS**

Adress: Romania, 010539 Bucharest
 Prof Ion Bogdan Street,4- 6;
 e-mail: media@xprimm.com

Advertising

Georgiana OPREA
 0040 752 111 411



SUMMARY

1H2019 preliminary results

ROMANIAN INSURANCE MARKET IN 1H2019

2

Dominated by motor insurance lines

Doing business indicators 2019

1H2019 – Essentials

Macroeconomic indicators

Timeline Insurance density & insurance penetration degree

Timeline GWP & claims

GWP / claims portfolio

Financial result

Gross written premiums per insurance classes

Number of insurance contracts in force at the end of the period

Reinsurance indicators

Overall GWP and market shares

Life GWP and market shares

Non-life GWP and market shares

Life claims and market shares

Non-life claims and market shares

Health insurance – GWP, paid claims, number of contracts and market rankings

ROMANIAN PROPERTY INSURANCE MARKET IN 1H2019

10

Only 1 of 5 homes covered by insurance

Gross written premiums

Paid claims

No. of contracts in force

No. of concluded contracts

Claim ratio on class VIII (fire and allied perils)

MOTOR INSURANCE IN 1H2019

14

Losing momentum

MTPL ranking – GWP and market shares

GWP and number of contracts on MTPL

Average premium and claim on MTPL

Claim ratio: MTPL vs. Motor hull

Average paid claim (RON): bodily injuries vs. material damages

Bodily injuries: claim files and gross paid claims

Material damages: claim files and gross paid claims

INSURANCE INTERMEDIATION MARKET

18

Brokers mediated 64% of the insurance market

Mediated premiums per insurance classes

Incomes per insurance classes

Mediation degree & intermediation fee per insurance classes

Market ranking

Insurers for which the brokers have mediated premiums

Average intermediation fee for the Top 10 insurance brokers

BUSINESS NEWS

12

INDEX

20