




APEIRON
Insurance Project

 **triglav**

Everything will be alright.

Apeiron Insurance Project

Apeiron Insurance Project, a modern and dynamic company, is the first **M.G.A.** (Managing General Agents) company in Greece, with the main purpose of representing foreign insurance companies and distributing top insurance products to all sectors at the best price and guaranteeing the largest re-insurance houses.

It cooperates with experienced and specialized personnel providing partners with **S**ervice, **R**espect and **I**mmediacy.

It undertakes the design of programs, compensations as well as the creation of sales networks.

Τι σημαίνει **MGA**;

M.G.A. (Managing General Agents) stands for companies performing insurance works, such as pricing of insurance programs, risk-taking, creating sales networks, settling damages and paying compensations and remunerations to partners

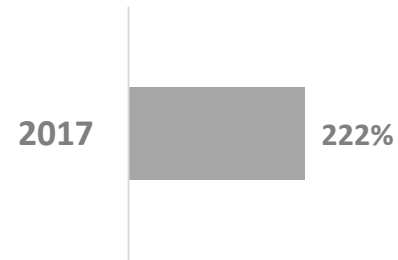
1. Triglav Group

Group

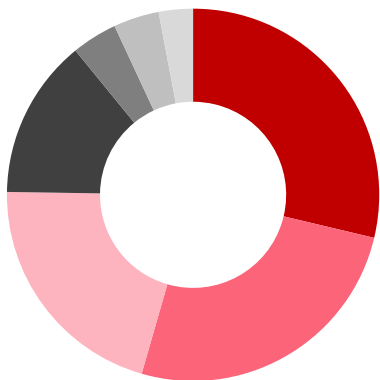
40 Companies
5100 Employees
Controlling Company Triglav
d.d., founded 1900

Solvency Ratio

Strong 200%-250%



Επιχειρηματική Δραστηριότητα

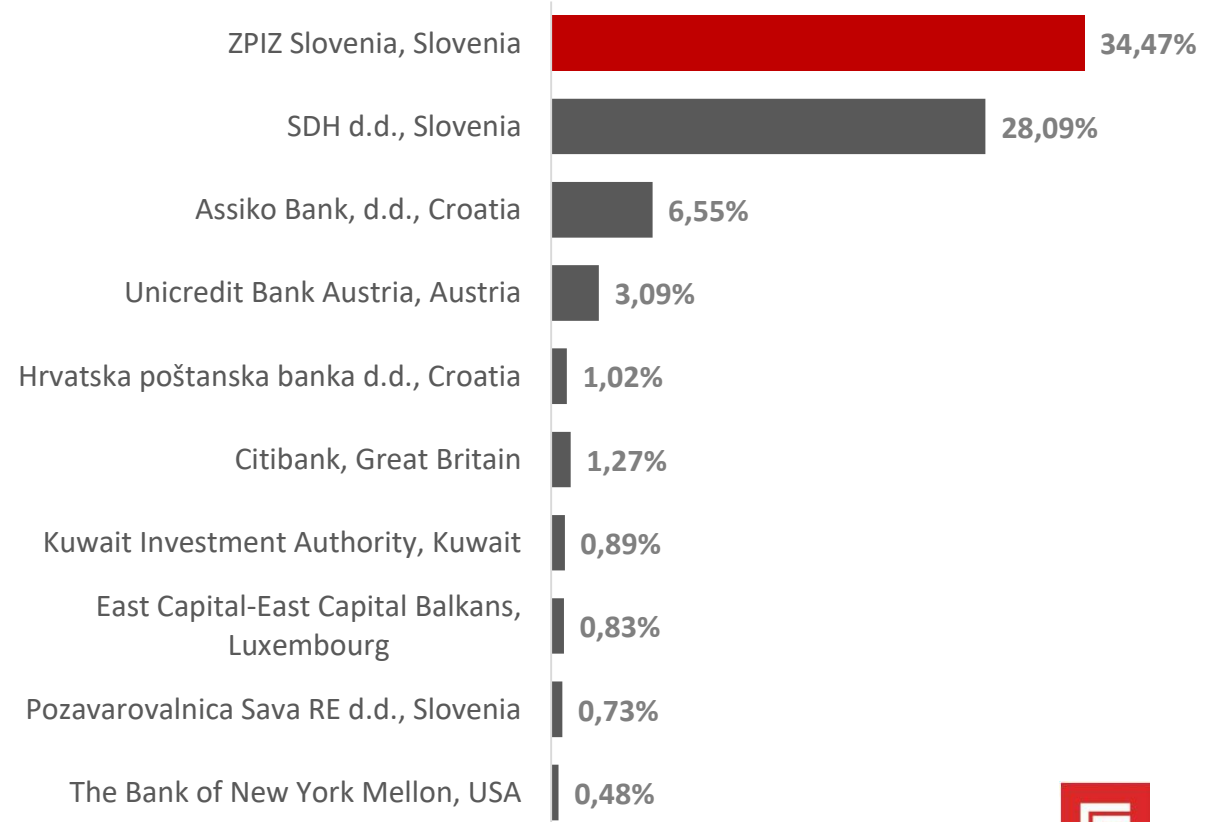


- Motor Liability 29%
- Property 26%
- Life 21%
- Health 14%
- General Liability 4%
- Accident 4%
- Πιστώσεις 3%

Χρηματιστήριο



Top ten shareholders of Zavarovalnica Triglav as at 31 December 2018 (ownership in %)



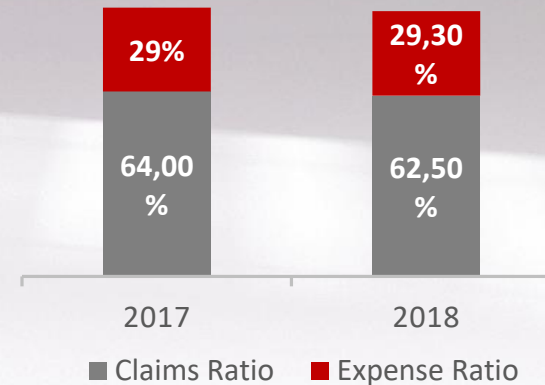
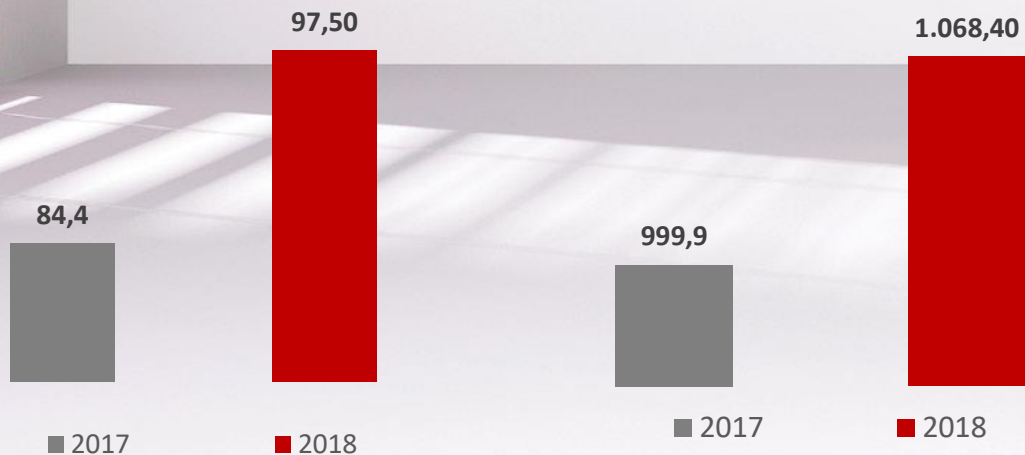
2. Results 2018

€97,5 million Net Profit (+15%)

€1,068 million Gross Written Premium (+7%)

Combined Ratio
91,8%

Credit Rating
"A", stable

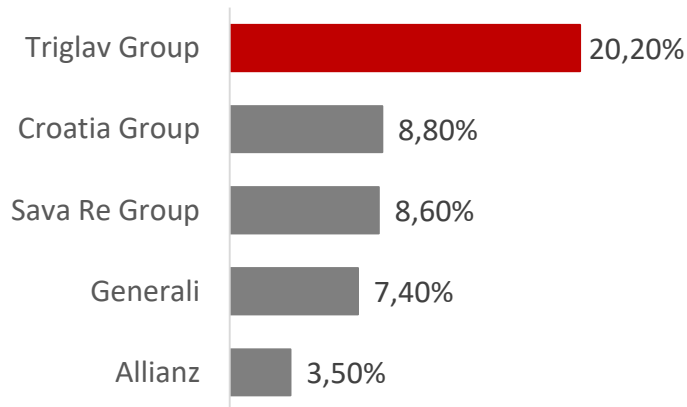


S&P Global
Ratings

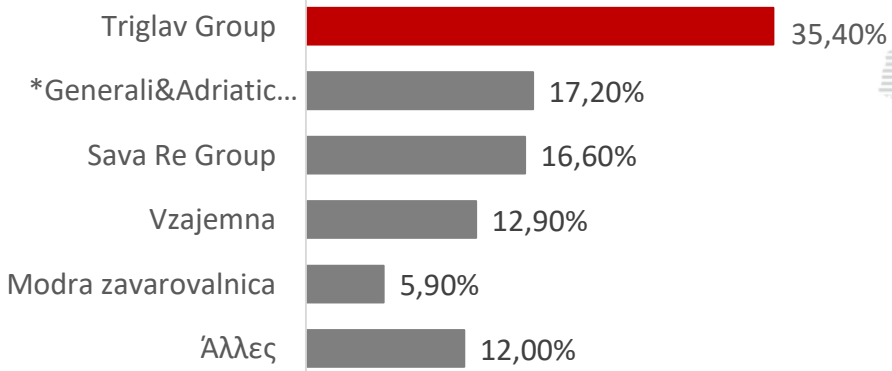


3. Leading Market Position Both in Slovenia and Adria Region

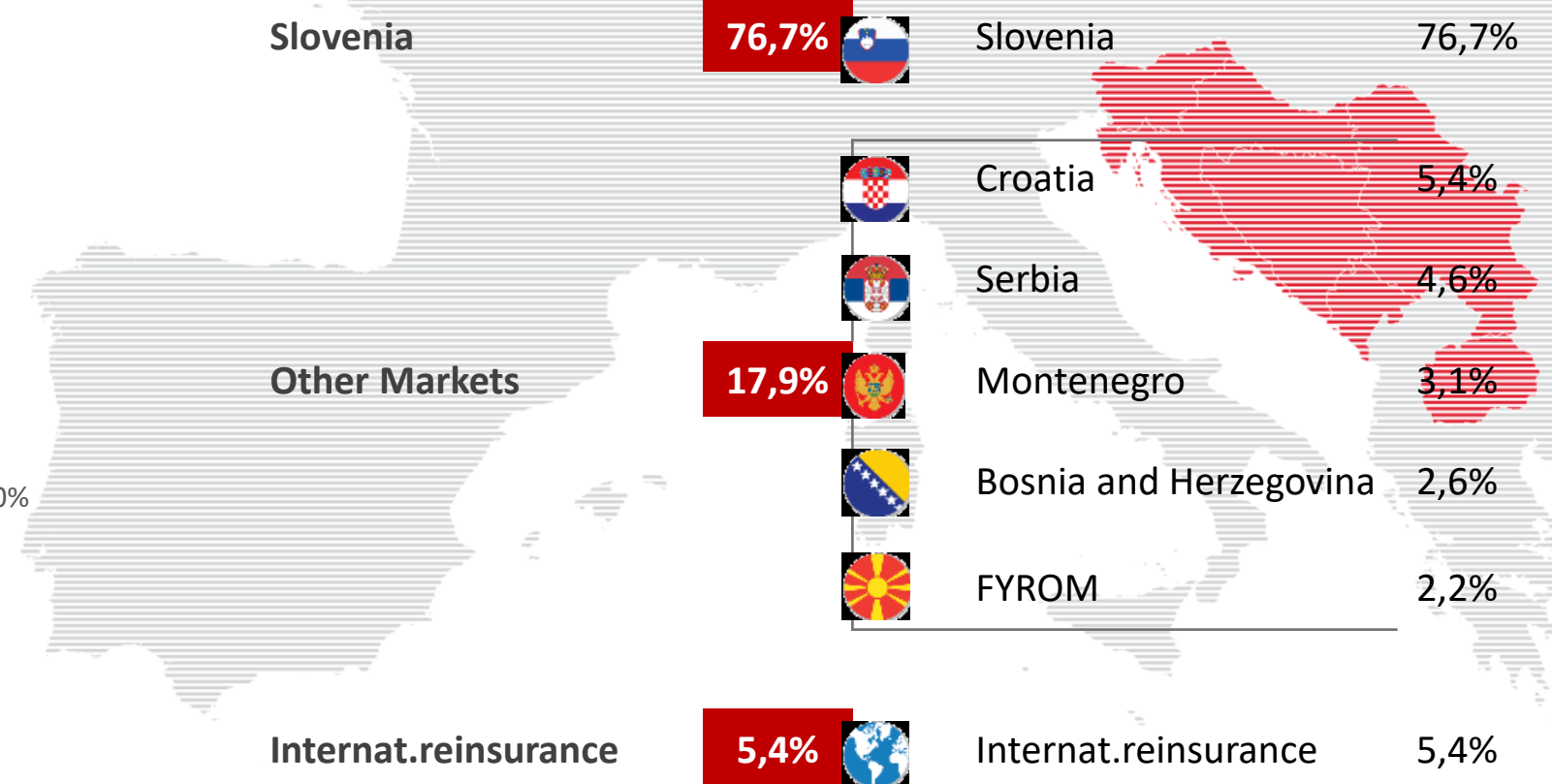
Adria Regio 2017



Slovenia 2018



Market share trends in the insurance companies of the Triglav Group in 2018



2018- Entry into Greek motor vehicle insurance market through **Apeiron Insurance Project**

*In 2019 Generali acquired Adriatic Slovenica (Market share in 2018 in Slovenia: Generali 4.4%, Adriatic Slovenica 12.85%)

