

## O Triglav Grupi

Triglav Grupa je vodeća osiguravajuća i finansijska grupa u Adria regiji sa tržišnim učešćem (2023) od **21,8%**.

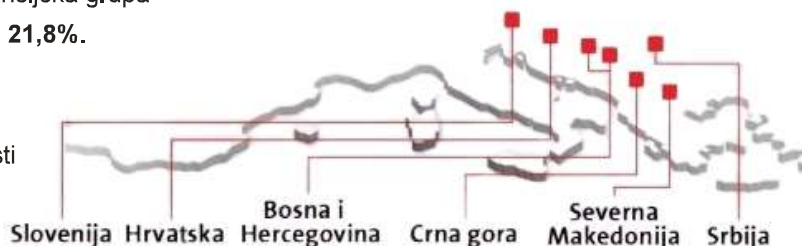
**Godina osnivanja:** 1900

**Delatnost:** Osiguranje i finansijske delatnosti

**Bilansna suma (2023):** 4,1 mrd EUR

**> 5.000 zaposlenih**

**Website:** triglav.eu



## O Triglav osiguranju Beograd

Vrste osiguranja:

- Životno
- Neživotno (uključujući zdravstveno)

**Godina osnivanja:** 1976

**Tržišno učešće Q3:** 7,7% (top 5)

**Bilansna suma (2023):** 126,2 mio EUR

**> 800 zaposlenih**

**Website:** triglav.rs



## Strateška usmerenja

- Poslujeemo sigurno i profitabilno
- Usmerenost na klijente
- Podržavamo razvoj naših partnera
- Razvoj organizacione kulture
- Digitalna transformacija
- Automatizacija poslovnih procesa
- Održavanje visokog nivoa poverenja stakeholder-a



### Misija

Stvaramo sigurniju budućnost.



### Vizija

Uspostavljamo standard izvanrednog korisničkog iskustva - uvek i svuda.

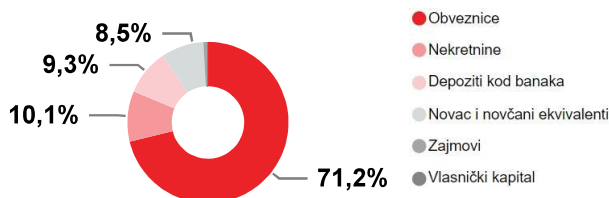


### Vrednosti

Agilnost, jednostavnost, pouzdanost.

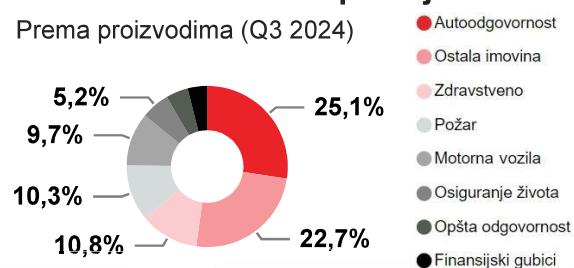
## Investicioni portfolio

(Q3 2024)



## Struktura fakturisane premije

Prema proizvodima (Q3 2024)



## Finansijski pokazatelji (u mio RSD)

	2022	2023	Q3 2023	Q3 2024
Ukupna premija	9.378,5	1.135,2	8.690,5	10.220,9
ROE	5,8 %	10,9 %	7,0 %	6,3 %
Kombinovani količnik	78,4 %	83,5 %	77,6 %	87,5 %
Kapital	2.841,9	3.341,9	3.341,9	3.723,1

## Racio solventnosti

144,1%  
(2023)

200% - 250%  
Ciljna vrednost

## About Triglav Group

Triglav Group is the leading insurance and financial group in the Adria region with market share (2023) **21,8%**.

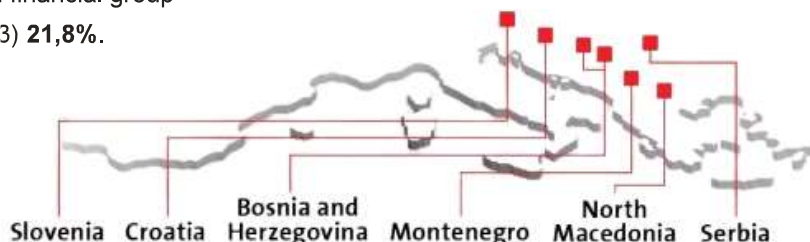
**Founding Year:** 1900

**Industry:** Insurance and financial

**Balance sheet (2023):** EUR 4.1 bn

**> 5.000 employees**

**Website:** triglav.eu



## About Triglav Insurance Belgrade

Insurance:

- Life
- Non-life (with Health)

**Founding year:** 1976

**Market Share Q3:** 7.7% (in top 5)

**Balance sheet (2023):** EUR 126,2 mil

**> 800 employees**

**Website:** triglav.rs



## Strategic Guidelines

- Operating safely and profitably
- Focus on clients
- Supporting the development of our partners
- Organizational culture development
- Digital transformation
- Business process automation
- Maintaining a high level of stakeholder trust



### Mision

We build a safer future.



### Vision

We set standards of outstanding client experience - anytime and anyplace.

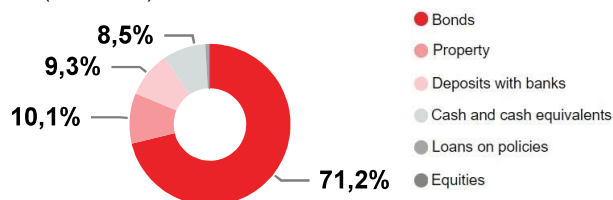


### Values

Responsiveness, simplicity and reliability.

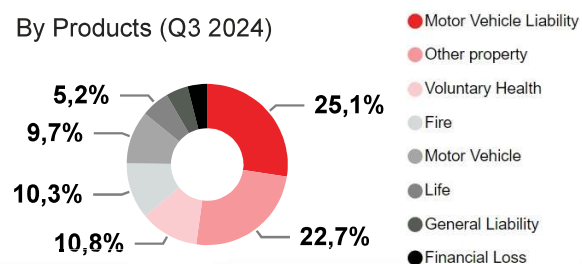
## Investment Portfolio

(Q3 2024)



## Gross Written Premium Structure

By Products (Q3 2024)



## Financial indicators (in EUR million)

	2022	2023	Q3 2023	Q3 2024
Gross written premium	80,2	97,0	74,3	87,4
Equity	24,3	28,6	28,6	31,8
ROE	5,8 %	10,9 %	7,0 %	6,3 %
Combined ratio	78,4 %	83,5 %	77,6 %	87,5 %

## Solvency Ratio

144,1%  
(2023)

200% - 250%  
Target