

**Croatian Insurance Bureau**  
**10000 Zagreb, Martićeva 73**  
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**INSURANCE AND  
REINSURANCE COMPANIES  
IN THE REPUBLIC OF CROATIA**

Zagreb, June 2001

**Hrvatski ured za osiguranje  
Croatian Insurance Bureau  
Zagreb, Martićeva 73**

For the Publisher: Ante Lui  
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## PREFACE

This booklet has been issued by the Croatian Insurance Bureau for the needs of its Members - the Croatian insurance companies and their insured as well as for the needs of other economic subjects.

It comprises fundamental data on Croatian insurance and reinsurance companies\* - data on their establishment, Management, structure of ownership, classes of insurance, addresses of branch offices, telephone and fax numbers and others, and some fundamental data on business in 2000.

As stated by the Amendments and Supplements to the Insurance Law ('The Official Gazette of the Republic of Croatia' No 116, 5 November 1999 – 2<sup>nd</sup> amendments) that took effect as of 13 November 1999, an insurance company may carry on either life insurance or non-life insurance or reinsurance (insurance companies that transacted only life and non-life business at the time the Law was passed may proceed with their activities; those insurance companies that in addition carried on reinsurance have to decide on either insurance or reinsurance business within a one year period). The life insurance operations represent one group of classes and are divided into life insurance and annuity insurance, while non-life business is divided into 18 groups of classes - i.e. Accident, Health, Motor Casco, Railway Rolling Stock Casco, Aircraft Hull Damage, Sea, River and Lake Vessels Hull, Goods-in-transit, Fire and other Perils, Other Damage to Property, Motor TPL, Aviation TPL, Marine TPL, General Liability, Credit, Suretyship, Financial Loss, Legal Protection and Tourist Assistance.

The above mentioned groups are divided into classes and most of the insurance companies transact one or more classes (e.g. accident insurance is divided into personal insurance against accidents at and outside regular work, personal insurance against risks to passengers in motor vehicles, children and schoolchildren accident insurance and the like).

The publication entails a comparative tabular presentation of gross premium income according to insurance groups and according to insurance companies in 1998 and 1999 and a comparative tabulation of those groups of classes that take the largest shares in the portfolio of a particular insurance company (the term Property insurance comprises property insurance against fire and other perils, and other damage to property), while those groups and classes that have a small share in the portfolio have been classified as 'others'.

The booklet also comprises fundamental data on the two newly established insurance companies - Basler Insurance Company, Ltd. which started up in August 2000, and Basler Life Insurance Company, Ltd. which commenced operations on 1<sup>st</sup> January 2001.

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\* Information obtained from the Supervisory Office and directly from the insurance companies.  
The exchange rate in 2000 reported by the Croatian National Bank (The Official Gazette of the Republic of Croatia No. 5/01) - 1 DM = 3.9037 HRK has been utilized for all conversions in this Brochure.

The following insurance and reinsurance companies transact business in the Republic of Croatia:

- Addenda Insurance Company, Ltd.
- Adria Insurance Company, Ltd.<sup>1</sup>
- Allianz Zagreb, Ltd.
- Alpina Insurance Company, Ltd.
- Atlas Insurance Company, Ltd.<sup>2</sup>
- Aurum Insurance Company, Ltd.
- Basler Insurance Company, Ltd.
- Basler Life Insurance Company, Ltd.
- Cosmopolitan Life Insurance Company, Ltd.
- Croatia Insurance Company, Ltd.
- Croatia Lloyd Reinsurance Company, Ltd.
- Euroherc Insurance Company, Ltd.
- Euroherc Life Insurance Company, Ltd.
- GRAWE Hrvatska Insurance Company, Ltd.<sup>3</sup>
- Helios Insurance Company, Ltd.
- Jadransko Insurance Company, Ltd.
- Kvarner Insurance Company, Ltd.<sup>4</sup>
- Libertas Insurance Company, Ltd.
- Mediteran Insurance Company, Ltd.<sup>5</sup>
- Merkur Insurance Company, Ltd.
- Poslodavac Mutual Insurance Company
- Sava Insurance Company, Ltd.
- Slavonija Insurance Company, Ltd.<sup>6</sup>
- Sunce Insurance Company, Ltd.
- UNIQUA Insurance Company, Ltd.<sup>7</sup>
- Veritas Insurance Company, Ltd.
- Wiener Städtische Insurance Company, Ltd.<sup>8</sup>
- Zagreb Insurance Company, Ltd.

The listed insurance companies are joint stock companies (except for Poslodavac that has been established as a Mutual Insurance Company); their founders are natural and legal persons from Croatia, and in the case of some companies from abroad.

The booklet shows fundamental data on the Croatian Nuclear Insurance and Reinsurance Pool.

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<sup>1</sup> Adria Insurance Company, Ltd. and Slavonija Insurance Company, Ltd. are in course of merger into GRAWE Hrvatska Insurance Company, Ltd.

<sup>2</sup> At the end of year 2000 Petrač Insurance Company, Ltd. was renamed into Atlas Insurance Company, Ltd.

<sup>3</sup> By mid-2000 Prima Insurance Company, Ltd. was renamed into GRAWE Hrvatska Insurance Company, Ltd.

<sup>4</sup> Kvarner Insurance Company, Ltd. and Wiener Städtische Insurance Company, Ltd. are in course of merger.

<sup>5</sup> According to the Decision of the Commercial court in Split on 23 May 2001 the take-over of Mediteran Insurance Company, Ltd. by Jadransko Insurance Company, Ltd. was registered in the Register of Companies.

<sup>6</sup> Adria Insurance Company, Ltd. and Slavonija Insurance Company, Ltd. are in course of merger into GRAWE Hrvatska Insurance Company, Ltd.

<sup>7</sup> By mid-2000 Austrija Insurance Company, Ltd. was renamed into UNIQA Insurance Company, Ltd.

<sup>8</sup> Kvarner Insurance Company, Ltd. and Wiener Städtische Insurance Company, Ltd. are in course of merger.

Most of the above mentioned insurance companies are Members of the Croatian Insurance Bureau. According to the Amendments and Supplements to the Insurance Law ('Official Gazette' No 20/97 – 1<sup>st</sup> amendments) which took effect as of 27 February 1997 the membership is obligatory for insurance companies transacting the compulsory traffic insurance classes (Motor TPL insurance, Motorboat and Aircraft TPL insurance, Accident insurance for passengers in public transport).

The Croatian Insurance Bureau was established at the beginning of 1992 when the four, at that time existing Croatian insurance, i.e. reinsurance companies signed the Foundation Agreement.

According to the Foundation Agreement the fundamental function of the Bureau was to develop into the Croatian Green Card Bureau, as its establishment represented one of the conditions that the Republic of Croatia was admitted to membership of the Green Card System.

When the Insurance Law was brought into force as of 18 February 1994 ('Official Gazette' No 9/94) followed by the Amendments and Supplements to the Insurance Law the Bureau expanded its business considerably. Besides its initial function (to act as the national Green card Bureau), the Croatian Insurance Bureau runs a Guarantee Fund (that covers claims caused by uninsured or untraced motor vehicles, motorboats and aircraft etc.).

The Bureau's activities furthermore comprise the organisation and administration of the Motor Third Party Liability Frontier Insurance as well as the co-ordination and support of its Members that write the compulsory traffic insurance classes whilst defining common insurance conditions and premium rates.

The Bureau transacts further business that is for the general and common benefit of the insurance industry.

The Croatian Insurance Bureau represents a legal person, and acts as an association of Croatian insurance companies.

The Croatian Insurance Bureau is managed by the Managing Board, which consists of 21 Members.

Chairman of the Managing Board is Mr. Marijan Ćurković, jurist D.Sc. from Rijeka.

Manager of the Bureau is Mr. Ante Lui, jurist B.Sc. from Zagreb.

Head Office of the Croatian Insurance Bureau is in Zagreb, Martićeva 73, Telephone: +385 1/46 16 755, Facsimile: +385 1/46 16 757, e-mail: huo@huo.hr, web site: www.huo.hr.

As soon as the Insurance Law came into force, the Supervisory Directorate for Insurance Companies (*Direkcija za nadzor društava za osiguranje*) has been established.

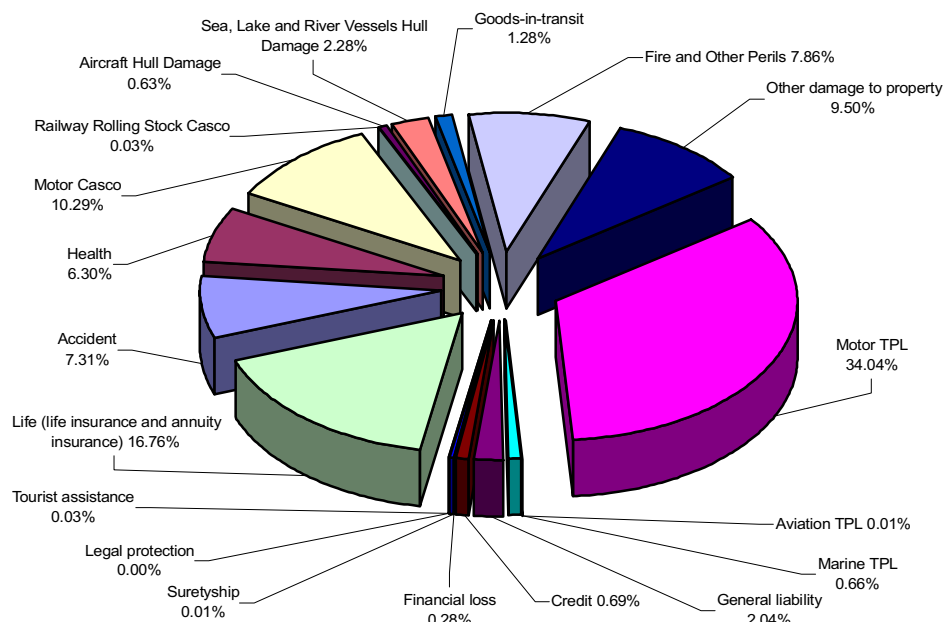
The Supervisory Office represents a legal person, which grants authorisation to operate insurance business to insurance companies and supervises their business. According to the Amendments and Supplements to the Insurance Law (13 November 1999) the authority of the Supervisory Office has been extended considerably, among other things it can in certain circumstances independently define common insurance conditions and premium rates for compulsory classes quoted in the Insurance Law.

The Supervisory Office is managed by the Managing Board, which consists of 5 Members. The Managing Board and the Manager are appointed by the Government of the Republic of Croatia.

Manager of the Supervisory Office is Mr. Jure Brajković, B.Econ. from Zagreb.

Seat of the Supervisory Office is in Zagreb, Miramarska 28,  
Telephone: +385 1/61 19 520, Facsimile: +385 1/61 19 533, e-mail: [dinados@zg.tel.hr](mailto:dinados@zg.tel.hr).

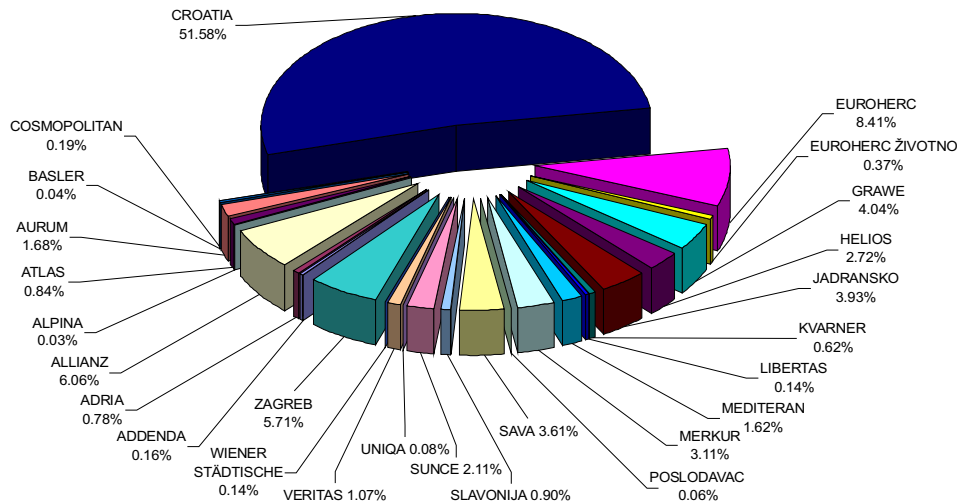
## Gross premiums written by groups of classes in 2000



Code	Group of Classes	1999		2000		2000/ 1999 index
		Gross Premium written (in HRK)	Share %	Gross Premium written (in HRK)	Share %	
01	Accident	312,432,668	7.20	331,048,082	7.31	105.96
02	Health	289,499,784	6.68	285,323,436	6.30	98.56
03	Motor Casco	386,382,387	8.91	466,044,984	10.29	120.62
04	Railway Rolling Stock Casco	842,331	0.02	1,296,467	0.03	153.91
05	Aircraft Hull Damage	27,191,550	0.63	28,759,600	0.63	105.77
06	Sea, Lake and River Vessels Hull Damage	117,985,468	2.72	103,381,772	2.28	87.62
07	Goods-in-transit	51,605,836	1.19	58,003,130	1.28	112.40
08	Fire and Other Perils	377,027,405	8.69	356,164,613	7.86	94.47
09	Other damage to property	431,885,252	9.96	430,274,645	9.50	99.63
10	Motor TPL	1,486,100,166	34.27	1,542,303,956	34.04	103.78
11	Aviation TPL	450,044	0.01	401,817	0.01	89.28
12	Marine TPL	35,819,867	0.83	29,791,734	0.66	83.17
13	General liability	99,227,997	2.29	92,646,571	2.04	93.37
14	Credit	26,605,761	0.61	31,362,806	0.69	117.88
15	Suretyship	515,571	0.01	617,171	0.01	119.71
16	Financial loss	7,190,858	0.17	12,868,062	0.28	178.95
17	Legal protection	0	0.00	0	0.00	0.00
18	Tourist assistance	768,196	0.02	1,149,611	0.03	149.65
	<b>Total non-life (groups 1 - 18)</b>	<b>3,651,531,139</b>	<b>84.21</b>	<b>3,771,438,457</b>	<b>83.24</b>	<b>103.28</b>
19	Life (life insurance and annuity insurance)	684,809,138	15.79	759,178,440	16.76	110.86
	<b>TOTAL (groups of classes 1-19)</b>	<b>4,336,340,277</b>	<b>100.00</b>	<b>4,530,616,897</b>	<b>100.00</b>	<b>104.48</b>

Data obtained from the Supervisory Directorate for Insurance Companies

## Breakdown of gross premium written shared out among Croatian insurance companies in 2000



	1999		2000		2000/ 1999
	HRK	%	HRK	%	index
ADDENDA	6,237,051	0.14	7,180,282	0.16	115.12
ADRIA	44,412,246	1.02	35,564,978	0.78	80.08
ALLIANZ ZAGREB	197,690,955	4.56	274,611,892	6.06	138.91
ALPINA	59,139	0.01	1,481,967	0.03	2,505.90
ATLAS	34,670,956	0.80	37,832,211	0.84	109.12
AURUM	63,659,694	1.47	76,339,101	1.68	119.92
BASLER	0	0.00	1,905,233	0.04	0.00
COSMOPOLITAN	3,960,551	0.09	8,700,597	0.19	219.68
CROATIA	2,365,791,201	54.56	2,337,008,061	51.58	98.78
EUROHERC	342,485,671	7.90	380,878,511	8.41	111.21
EUROHERC ŽIVOTNO	10,171,735	0.23	16,624,666	0.37	163.44
GRAWE HRVATSKA	177,507,280	4.09	182,847,428	4.04	103.01
HELIOS	116,283,544	2.68	123,297,632	2.72	106.03
JADRANSKO	127,540,367	2.94	177,934,408	3.93	139.51
KVARNER	19,864,223	0.46	28,078,848	0.62	141.35
LIBERTAS	8,403,435	0.19	6,376,633	0.14	75.88
MEDITERAN	97,020,325	2.24	73,579,305	1.62	75.84
MERKUR	120,108,508	2.77	140,834,340	3.11	117.26
POSLODAVAC	2,205,182	0.05	2,614,458	0.06	118.56
SAVA	178,201,558	4.11	163,349,267	3.61	91.67
SLAVONIJA	43,392,304	1.00	40,700,539	0.90	93.80
SUNCE	77,445,301	1.79	95,476,407	2.11	123.28
UNIQA	249,698	0.01	3,730,095	0.08	1,493.84
VERITAS	52,766,901	1.22	48,491,166	1.07	91.90
WIENER STÄDTISCHE	602,050	0.01	6,399,859	0.14	1,063.01
ZAGREB	245,610,399	5.66	258,779,010	5.71	105.36
<b>TOTAL</b>	<b>4,336,340,275</b>	<b>100.00</b>	<b>4,530,616,895</b>	<b>100.00</b>	<b>104.48</b>

Data obtained from the Supervisory Directorate for Insurance Companies





Code 09

HR-10000 Zagreb, Ul. Andrije Hebranga 21  
Telephone: +385 1/ 48 55 858  
Facsimile: +385 1/ 48 56 462  
Registered No: MB 0882917  
www.addenda.hr  
addenda@addenda.hr

The Company was granted the operating licence by the Ministry of Finance of the Republic of Croatia, No. 513-11/94-2 on 9 November 1994 and by the Ministry of Health of the Republic of Croatia, No. 534-02-07-94-5 on 14 July 1994, and was registered in the Register of Companies at the Commercial court in Zagreb, No. Fi-18689/94, on 25 November 1994.

The Company's current account number at the Institute for Money Transfers in Zagreb is 30105-664-1898.

Addenda osiguranje d.d. is a joint stock company, which since December 1999 is in its major part owned by foreign legal and natural persons (General & Cologne Re – 25.94%)

**Structure of shareholders in %:**

- domestic legal and natural persons 48.14%
- foreign legal and natural persons 51.86%

**In 2000 the Company carried on:**

- Health

The gross premium written in 2000 amounted to 7.2 million kuna (approx. DM 1,8 million).

The Company holds 0.16% of the total Croatian insurance portfolio. Although authorised to write several classes of insurance, it exclusively wrote Health insurance in 2000.

On 31 December 2000 the assets of the Company amounted to 9,451,000 kuna.

The Company's net profit according to the Profit and Loss account in 2000 came to 337,342 kuna.

The Company's Management consists of 2 Members.  
Chairman of the Management is Mr. Dario Lovrić, MD. from Zagreb, and Member of the Management is Mrs. Dubravka Mateša Anić, MD from Zagreb.

The business of the Company is supervised by the Supervisory Board, which consists of 3 Members.

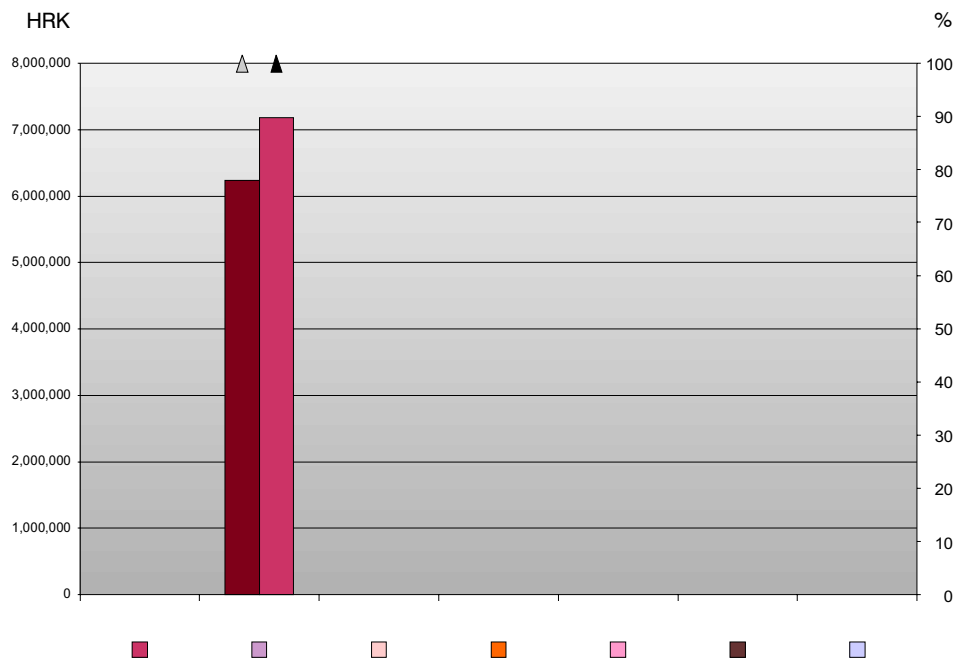
Chairman of the Supervisory Board is Mr. Marijan Kostrenčić, jurist B.Sc. from Zagreb.

On 31 December 2000 there were 22 employees, i.e. 20 employees at the Head Office in Zagreb and 2 employees at the Office in Rijeka.

**Seat of Branch Offices:**

<b>BRANCH</b>	<b>ADDRESS</b>	<b>TELEPHONE</b>	<b>FACSIMILE</b>
Ured RIJEKA addenda.rijeka@addenda.hr	Riva 16 HR-51000 Rijeka	+385 51/33 87 44	+385 51/33 68 21

**Addenda osiguranje d.d.**  
**Gross premium written by groups of classes**



	1999		2000		2000/ 1999
	HRK	%	HRK	%	index
■ ACCIDENT	0	0.00	0	0.00	0.00
■ HEALTH	6,237,051	100.00	7,180,282	100.00	115.10
■ MOTOR CASCO	0	0.00	0	0.00	0.00
■ PROPERTY	0	0.00	0	0.00	0.00
■ MOTOR TPL	0	0.00	0	0.00	0.00
■ OTHERS	0	0.00	0	0.00	0.00
<b>TOTAL NON-LIFE</b>	<b>6,237,051</b>	<b>100.00</b>	<b>7,180,282</b>	<b>100.00</b>	<b>115.10</b>
■ LIFE	0	0.00	0	0.00	0.00
<b>TOTAL</b>	<b>6,237,051</b>	<b>100.00</b>	<b>7,180,282</b>	<b>100.00</b>	<b>115.10</b>

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Code 07

HR-52100 Pula, Mletačka ulica 12  
Telephone: +385 52/ 21 45 60  
Facsimile: +385 52/ 21 48 81  
Registered No: MB 0190730  
www.adria-osiguranje.hr  
adriaosi@adria-osiguranje.hr

The Company received the licence to operate insurance business from the Ministry of Finance of the Republic of Croatia, No. 573-04/92-3, on 4 December 1992, and was registered in the Register of Companies at the Commercial court in Rijeka, No. Fi-10480/92 on 31 December 1992. Adria is in course of merger into GRAWE Hrvatska d.d.

The Company's current account number at the Institute for Money Transfers in Pula is 33700-664-357.

Adria osiguranje d.d. is a joint stock company, which is owned by foreign legal persons.

**Structure of shareholders in %:**

- foreign legal persons 100%

**In 2000 the Company transacted:**

- Accident
- Health
- Motor Casco
- Sea, River and Lake Vessels Hull Damage
- Goods-in-transit
- Fire and other perils
- Other Damage to property
- Motor Third Party Liability
- Aviation Third Party Liability
- Marine Third Party Liability
- General Liability
- Credit
- Financial Loss
- Life

The Company has a special Foreign Claims Department in Pula, Mletačka 12, Phone: +385 52/21 45 60, Fax: +385 52/21 78 44

In 2000 the gross premium written amounted to 35.6 million kuna (approx. DM 9.1 million).

The Company has a 0.78% share of the total Croatian insurance portfolio. Although authorised to write several classes of insurance, it mainly carries on Motor Third Party Liability by 70.2% of the total Company's portfolio, followed by Motor Casco (10.8%) and Accident (7.3%).

The assets of the Company amounted to –3,103,000 kuna on 31 December 2000.

According to the Profit and Loss account in 2000 the Company's net loss came to 23,474,225 kuna.

The business of the Company is run by the Member of the Management Mr. Edi Pereša. The business of the Company is supervised by the Supervisory Board, which consists of 3 Members.

Chairman of the Supervisory Board is Mr. Othmar Ederer, D.Sc. from Graz.

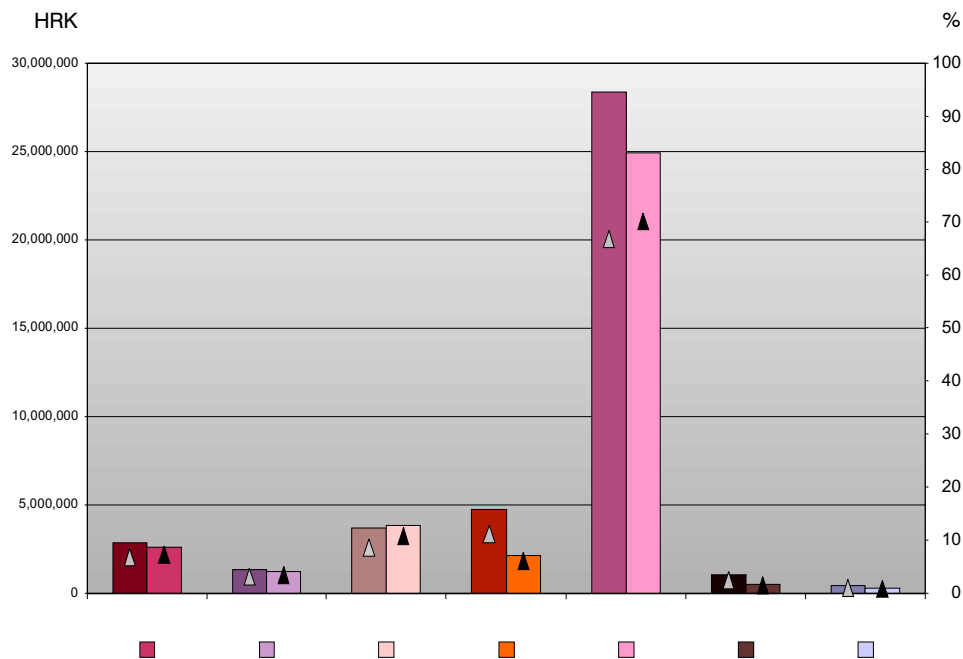
On 31 December 2000 there were 96 employees altogether in the Head Office in Pula and the Branch Offices in Pula, Rijeka and Zagreb.

The Company mainly operates in the region of Istria and Kvarner and the city of Zagreb

**Seat of Branch Offices:**

<b>BRANCH</b>	<b>ADDRESS</b>	<b>TELEPHONE</b>	<b>FACSIMILE</b>
PULA	Mletačka 12 HR-52100 Pula	+385 52/21 45 60	+385 52/21 48 81
RIJEKA	Koblerov trg bb HR-51000 Rijeka	+385 51/21 30 21	+385 51/21 30 21
ZAGREB	Badalićeva 2 HR-10000 Zagreb	+385 1/36 96 074	+385 1/36 96 075

**Adria osiguranje d.d.**  
**Gross premium written by groups of classes**



	1999		2000		2000/ 1999
	HRK	%	HRK	%	index
ACCIDENT	2,874,046	6.76	2,597,750	7.30	90.40
HEALTH	1,341,811	3.16	1,230,717	3.46	91.70
MOTOR CASCO	3,690,239	8.69	3,829,546	10.77	103.80
PROPERTY	4,728,969	11.13	2,150,171	6.05	45.50
MOTOR TPL	28,375,101	66.78	24,952,856	70.16	87.90
OTHERS	1,061,656	2.50	511,456	1.44	48.20
<b>TOTAL NON-LIFE</b>	<b>42,071,822</b>	<b>99.02</b>	<b>35,272,496</b>	<b>99.18</b>	<b>83.80</b>
LIFE	416,530	0.98	292,482	0.82	70.20
<b>TOTAL</b>	<b>42,488,352</b>	<b>100.00</b>	<b>35,564,978</b>	<b>100.00</b>	<b>83.70</b>

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Code 04

HR-10000 Zagreb, Selska 136-138  
Telephone: +385 1/ 36 70 367  
Facsimile: +385 1/ 36 70 414  
Registered No: MB 3796795  
www.allianz-zg.hr  
ivan.sovicek@allianz-zg.hr

The Company was given the authorisation to take up the insurance business by the Ministry of Finance of the Republic of Croatia, No. 453-01/91/II and 518-049/91/1 on 12 December 1991, and was registered in the Register of Companies at the Commercial court in Zagreb, No. Fi-9055/91-2, on 20 December 1991. According to the Decision of the Commercial court in Zagreb, No. Tt-99/370 on 28 January 1999 Adriatic osiguranje d.d. was renamed into Allianz Zagreb d.d.

The Company's current account numbers at the Institute for Money Transfers in Zagreb are 30102-664-817 - Non-Life and 30102-664-822 - Life.

Allianz Zagreb d.d. is a joint stock company with a major shareholding of the German insurance company Allianz AG from München.

**Structure of shareholders in %:**

- |                         |         |
|-------------------------|---------|
| • Allianz AG München    | 52.046% |
| • Zagrebačka banka d.d. | 47.954% |

**In 2000 the Company transacted the following groups of classes:**

- Accident
- Health
- Motor Casco
- Railway Rolling Stock Casco
- Aircraft Hull Damage
- Sea, River and Lake Vessels Hull Damage
- Goods-in-transit
- Fire and other perils
- Other Damage to property
- Motor Third Party Liability
- Aviation Third Party Liability
- Marine Third Party Liability
- General Liability
- Credit
- Suretyship

- Financial Loss
- Tourist Assistance
- Life

The Company has a special Foreign Claims Department in Zagreb, Selska 136-138, Phone +385 1/36 70 372, Fax +385 1/36 70 355.

In 2000 the gross premium written amounted to 274.6 million kuna (approx. DM 70.4 million).

Allianz holds 6.06% of the total Croatian insurance portfolio. The Company was registered for all classes of insurance. In its total portfolio it writes Property insurance lines by 20.8%, Motor Third Party Liability by 22.4%, Motor Casco by 21.5%, Accident and Health by 17.3%, Life by 12.3%.

On 31 December 2000 the assets of the Company accounted for 6,441,000 kuna.

According to the Profit and Loss account in 2000 the Company made a net loss that amounted to 63,391,056 kuna.

The Company's Management consists of 4 Members.

Chairman of the Management is Mr. Ivan Soviček from Zagreb.

The business of the Company is supervised by the Supervisory Board, which consists of 5 Members.

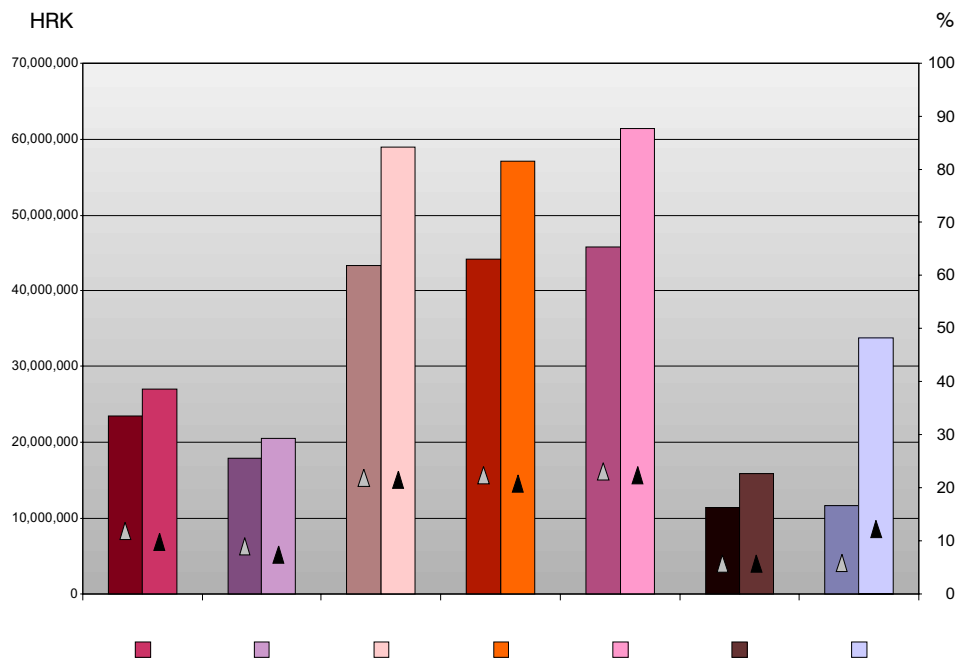
Chairman of the Supervisory Board is Mr. Tomislav Badurina, jurist B.Sc. from Zagreb.

On 31 December 2000 there were 476 employees (of which 224 insurance agents) altogether in the Head Office in Zagreb, the Branch Offices in Čakovec, Daruvar, Karlovac, Kutina, Osijek, Pula, Rijeka, Sisak, Split, Varaždin, Zadar, Zagreb and Županja.

**Seat of Branch Offices:**

<b>BRANCH</b>	<b>ADDRESS</b>	<b>TELEPHONE</b>	<b>FACSIMILE</b>
ČAKOVEC	Ul. Ivana Mažuranića 2 HR-40000 Čakovec	+385 40/31 17 17	+385 40/31 17 18
DARUVAR	Trg kralja Tomislava 1 HR-43000 Daruvar	+385 43/33 58 10	+385 43/33 58 30
KARLOVAC	Smičiklasova 16 HR-47000 Karlovac	+385 47/41 48 20	+385 47/41 48 22
KUTINA	Ul. hrvatskih branitelja 2 HR-44320 Kutina	+385 44/68 10 14	+385 44/68 10 13
OSIJEK	O. Keršovanija 4 HR-31000 Osijek	+385 31/25 02 22	+385 31/25 02 30
PULA	Matka Laginje 1 HR-52100 Pula	+385 52/21 57 66	+385 52/21 57 67
RIJEKA	Zanonova 1 HR-51000 Rijeka	+385 51/21 11 10	+385 51/21 18 90
SISAK	A. i S. Radića 12 HR-44000 Sisak	+385 44/52 29 88	+385 44/52 35 75
SPLIT	A. Starčevića 1 HR-21000 Split	+385 21/38 01 75	+385 21/38 01 74
VARAŽDIN	Zagrebačka 38 HR-42000 Varaždin	+385 42/30 12 40	+385 42/30 12 50
ZADAR	Kneza Branimira 28 HR-23000 Zadar	+385 23/24 00 17	+385 23/24 00 17
ZAGREB	Selska 136-138 HR-10000 Zagreb	+385 1/36 70 367	+385 1/36 70 355
ŽUPANJA	J.J. Strossmayera 47 HR-32270 Županja	+385 32/83 25 55	+385 32/83 01 16

**Allianz Zagreb d.d.**  
**Gross premium written by groups of classes**



	1999		2000		2000/ 1999
	HRK	%	HRK	%	index
ACCIDENT	23,510,513	11.89	27,025,052	9.84	114.95
HEALTH	17,875,277	9.04	20,479,588	7.46	114.57
MOTOR CASCO	43,337,856	21.92	58,993,152	21.48	136.12
PROPERTY	44,113,022	22.32	57,146,042	20.81	129.54
MOTOR TPL	45,715,613	23.13	61,408,988	22.36	134.33
OTHERS	11,447,387	5.79	15,846,404	5.77	138.43
<b>TOTAL NON-LIFE</b>	<b>185,999,668</b>	<b>94.09</b>	<b>240,899,226</b>	<b>87.72</b>	<b>129.52</b>
LIFE	11,691,287	5.91	33,712,666	12.28	288.36
<b>TOTAL</b>	<b>197,690,955</b>	<b>100.00</b>	<b>274,611,892</b>	<b>100.00</b>	<b>138.91</b>

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**Code 27**

HR-21000 Split, Starčevićeva 1  
Telephone: +385 21/ 30 53 50  
Facsimile: +385 21/ 30 52 06  
Registered No: MB 1470086

According to the Decision of the Supervisory Directorate for Insurance Companies, No. 433-02/99-26/01, entry register number 567-01/99-8 of 22 October 1999 Alpina osiguranje d.d. from Split was given the authorisation to take up Non-Life insurance business. It was registered in the Register of Companies at the Commercial court in Split, No. Tt-99/555-7 on 22 November 1999.

The Company's current account number at the Institute for Money Transfers in Split is 34400-664-838.

Alpina osiguranje d.d. is a joint stock company mainly owned by domestic legal persons.

**Structure of shareholders in %:**

- domestic legal persons 60%
- domestic natural persons 40%

**In 2000 the Company transacted the following groups of classes:**

- Accident
- Health
- Motor Casco
- Sea, River and Lake Vessels Hull Damage
- Goods-in-transit
- Fire and other perils
- Other Damage to property
- Motor Third Party Liability
- Marine Third Party Liability
- General Liability

The Company commenced operating on 22 November 1999 according to the Decision of the Commercial court.

In 2000 the gross premium written amounted to 1.5 million kuna (approx. DM 480,000).

The Company has a 0.03% share of the total Croatian insurance portfolio. Although authorised for several classes of insurance, in 2000 it mainly transacted Motor Third Party Liability (by 32.2%) Property insurance lines (by 23.7%) and Motor Casco (by 16.8%).

The assets of the Company amount to 9,560,000 kuna on 31 December 2000.

According to the Profit and Loss account in 2000 the Company made a net loss that amounted to 865,978 kuna.

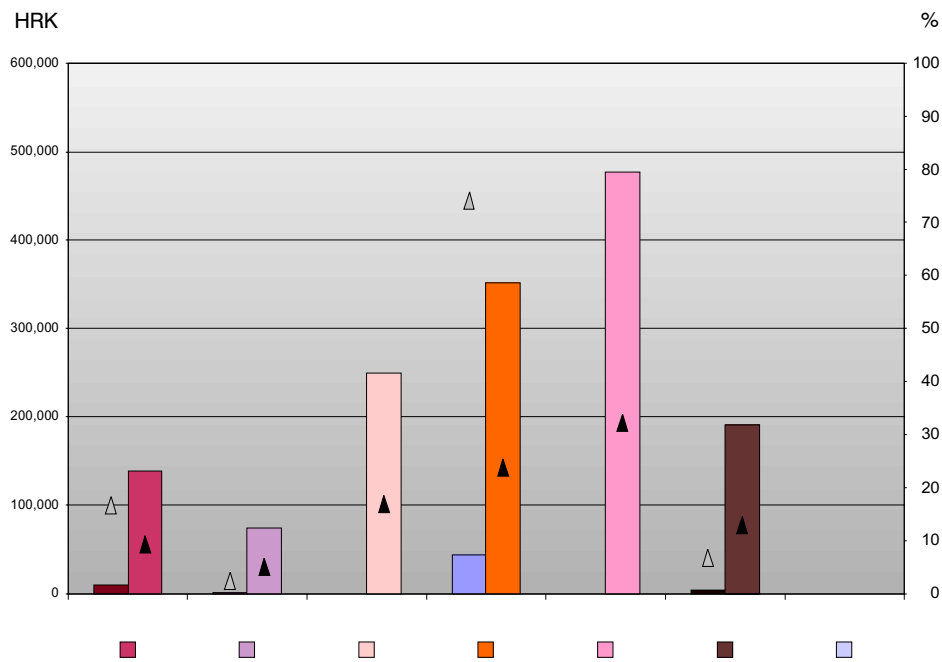
The Company's Management consists of 1 Member.  
Chairman of the Management is Mrs. Ljiljana Bilić, B.Econ. from Split.  
The Supervisory Board of the Company consists of 3 Members.  
Chairman of the Supervisory Board is Mr. Luka Jerić, B.Sc. from Split.

There are 9 employees altogether in the Company.

**Seat of Branch Offices:**

<b>BRANCH</b>	<b>ADDRESS</b>	<b>TELEPHONE</b>	<b>FACSIMILE</b>
ZADAR	Stjepana Radića 2 f HR-23000 Zadar	+385 23/31 61 05	+385 23/31 69 38
ZAGREB	Borovje 27 c HR-10000 Zagreb	+385 1/61 37 729	+385 1/61 37 593

**Alpina osiguranje d.d.**  
**Gross premium written by groups of classes**



	1999		2000		2000/ 1999
	HRK	%	HRK	%	index
ACCIDENT	9,834	16.63	138,755	9.36	1.411.00
HEALTH	1,455	2.46	74,240	5.01	5.102.40
MOTOR CASCO	0	0.00	249,355	16.83	0.00
PROPERTY	43,850	74.15	351,686	23.73	802.00
MOTOR TPL	0	0.00	477,373	32.21	0.00
OTHERS	4,000	6.76	190,558	12.86	4.764.00
<b>TOTAL NON-LIFE</b>	<b>59,139</b>	<b>100.00</b>	<b>1,481,967</b>	<b>100.00</b>	<b>2.505.90</b>
LIFE	0	0.00	0	0.00	0.00
<b>TOTAL</b>	<b>59,139</b>	<b>100.00</b>	<b>1,481,967</b>	<b>100.00</b>	<b>2.505.90</b>

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#### Code 22

HR-10000 Zagreb, Trg žrtava fašizma 2  
Telephone: +385 1/ 46 04 444  
Facsimile: +385 1/ 46 14 830  
Registered No: MB 1352890  
www.atlas-osiguranje.hr  
atlas@atlas-osiguranje.hr

The Company was granted the authorisation to take up the insurance business by the Supervisory Office, No. 567-01/98-1, on 6 March 1998 and was registered in the Register of Companies at the Commercial court in Zagreb, Tt-98/1150-2, on 11 March 1998. According to the Decision of the Commercial court in Zagreb, No. Tt-00/5456-3 on 19 December 2000 Petrač osiguranje d.d. was renamed into Atlas osiguranje d.d.

The Company's current account number at the Institute for Money Transfers in Zagreb is 30102-664-1492.

Atlas osiguranje d.d. is a joint stock company, which in its major part is owned by domestic legal and natural persons.

#### Structure of shareholders in %:

• domestic legal persons	40.0%
• domestic natural persons	26.7%
• foreign legal persons	19.2%
• foreign natural persons	14.1%

#### In 2000 the Company transacted:

- Accident
- Health
- Motor Casco
- Sea, River and Lake Vessels Hull Damage
- Fire and other perils
- Other Damage to property
- Motor Third Party Liability
- Marine Third Party Liability
- General Liability
- Credit
- Financial Loss
- Life

Atlas osiguranje d.d. commenced operating on 11 March 1998.

In 2000 the gross premium written amounted to 37.8 million kuna (approx. 9.7 million).

The Company has a 0.84% share of the total Croatian insurance portfolio. Although licensed to carry on several classes of insurance, it mainly writes Motor Third Party Liability by 36.4% of the total portfolio of the Company, Accident (24.2%), Motor Casco (14.8%) and Life (8.3%).

The assets of the Company on 31 December 2000 accounted for 27,511,000 kuna.

The Company's Profit and Loss account in 2000 showed a net profit that amounted to 266,154 kuna.

The Management of the Company consists of 2 Members.

Chairman of the Management is Mrs. Slavica Bulatović Smerdel, jurist B.Sc. from Zagreb, and Member of the Management is Mr. Zdenko Rinčić, M.Sc.

The business of the Company is supervised by the Supervisory Board that comprises 3 Members.

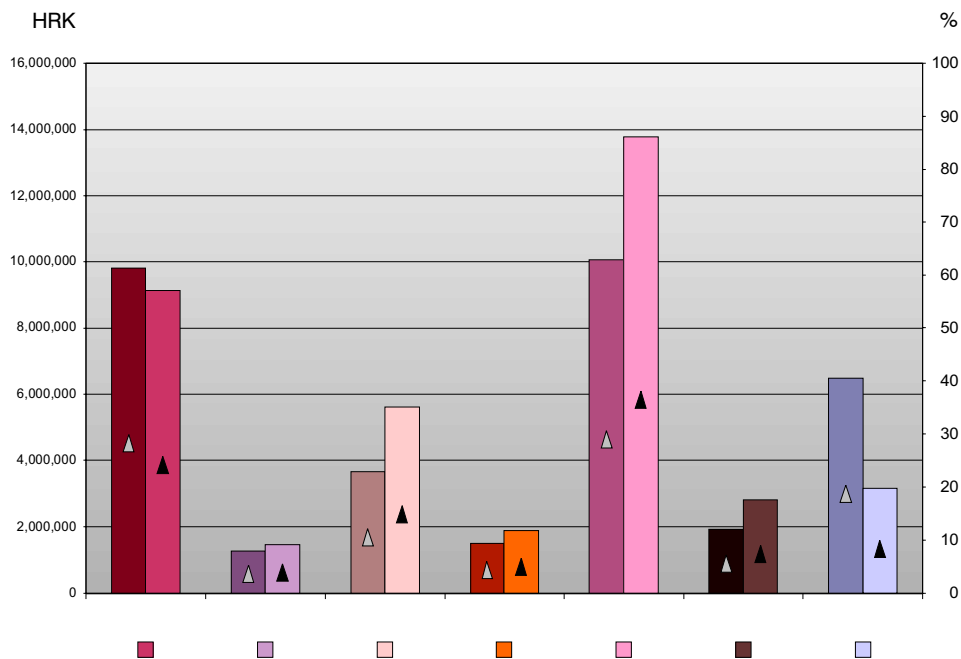
Chairman of the Supervisory Board is Mr. Hrvoje Petrač, B.Econ. from Zagreb.

On 31 December 2000 the Company had 59 employees.

#### Seat of Sub-Branches

SUB-BRANCH	ADDRESS	TELEPHONE	FACSIMILE
DUBROVNIK	Gruška obala 1 HR-20000 Dubrovnik	+385 20/41 87 01	+385 20/41 87 01
IVANEC	Ulica ak. Mirka Maleza 35 HR-42240 Ivanec	+385 42/78 42 54	+385 42/78 42 54
OSIJEK	Ulica Hrvatske Republike 43 HR-31000 Osijek	+385 31/20 02 42	+385 31/20 02 43
POŽEGA	Vilima Justa 7 HR-34000 Požega	+385 34/21 10 34	+385 34/21 16 87
PULA	Istarska 3 HR-52100 Pula	+385 52/21 88 10	+385 52/21 88 11
ZADAR	Jadranska cesta 72 HR-23000 Zadar	+385 23/34 11 26	+385 23/34 24 88

## Atlas osiguranje d.d. Gross premium written by groups of classes



	1999		2000		2000/ 1999
	HRK	%	HRK	%	index
ACCIDENT	9,795,018	28.25	9,137,025	24.15	93.30
HEALTH	1,265,333	3.65	1,468,174	3.88	116.00
MOTOR CASCO	3,648,814	10.52	5,605,666	14.82	153.60
PROPERTY	1,507,782	4.35	1,881,523	4.97	124.80
MOTOR TPL	10,052,561	29.00	13,783,081	36.43	137.10
OTHERS	1,920,585	5.54	2,799,927	7.40	145.80
<b>TOTAL NON-LIFE</b>	<b>28,190,093</b>	<b>81.31</b>	<b>34,675,396</b>	<b>91.66</b>	<b>123.00</b>
LIFE	6,480,863	18.69	3,156,815	8.34	48.70
<b>TOTAL</b>	<b>34,670,956</b>	<b>100.00</b>	<b>37,832,211</b>	<b>100.00</b>	<b>109.10</b>

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Code 14

HR-10000 Zagreb, Hribarov prilaz 6a  
Telephone: +385 1/ 66 06 655  
Facsimile: +385 1/ 66 01 710  
Registered No: MB 1065947  
www.aurum.hr  
info@aurum.hr

The Company was given authorisation to take up the insurance business by the Supervisory Office, No. 453-02/95-01/01, on 12 April 1995 and was registered in the Register of Companies at the Commercial court in Zagreb, No. Tt-95/74-2, on 14 April 1995.

The Company's current account numbers at the Institute for Money Transfers in Zagreb are 30101-664-2073, 30101-664-1312 and 30101-664-1695 - Non-Life and 30101-664-1419 and 30101-664-1905 - Life.

Aurum osiguranje d.d. is a joint stock company, which in its major part is owned by domestic legal persons.

**Structure of shareholders in %:**

- |                            |     |
|----------------------------|-----|
| • domestic legal persons   | 95% |
| • domestic natural persons | 5%  |

**In 2000 the Company carried on:**

- Accident
- Health
- Motor Casco
- Sea, River and Lake Vessels Hull Damage
- Goods-in-transit
- Fire and other perils
- Other Damage to property
- Motor Third Party Liability
- Marine Third Party Liability
- General Liability
- Credit
- Suretyship
- Financial Loss
- Tourist Assistance
- Life

In 2000 the gross premium written amounted to 76.3 million kuna (approx. DM 19.6 million).

The Company has a 1.68% share of the total Croatian insurance portfolio. In its total portfolio it holds an equal share in Life which accounts for 28.7%, Motor Third Party Liability, which accounts for 20.9% and Property (by 18.1%).

On 31 December 2000 the assets of the Company accounted for 34,243,000 kuna.

The Profit and Loss account of the Company in 2000 showed a net profit of 600,351 kuna.

Managing Director of the Company is Ms. Maja Rendulić, B.Econ. from Zagreb.

The business of the Company is supervised by the Supervisory Board, which consists of 5 Members.

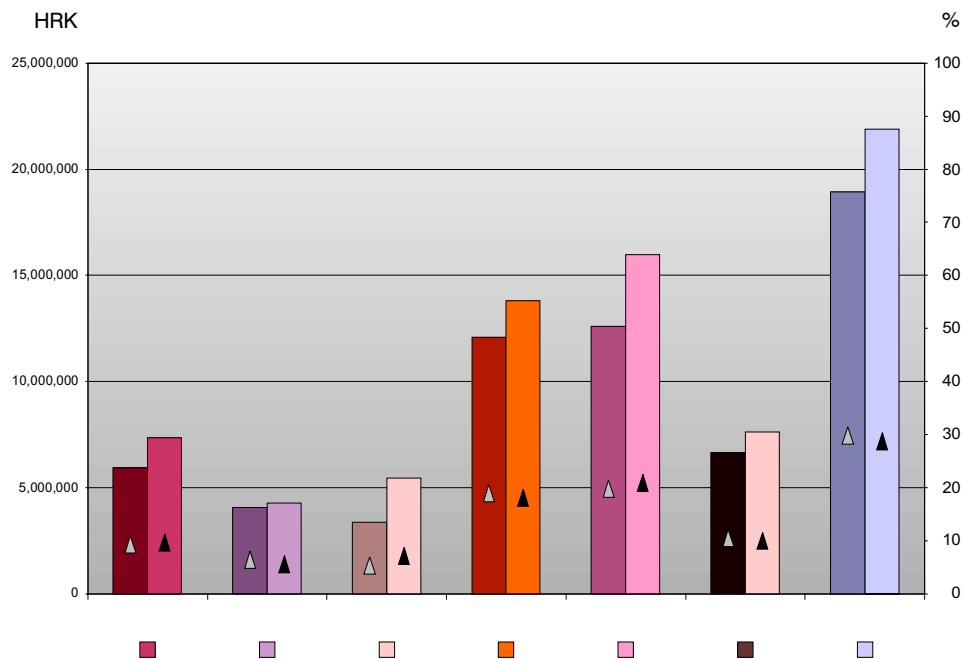
Chairman of the Supervisory Board is Ms. Marija Čačić, B.Sc. from Varaždin.

On 31 December 2000 there were 102 employees altogether in the Head Office in Zagreb and the Branch Offices in Dubrovnik, Osijek, Ploče, Pula, Rijeka, Split, Varaždin and Zadar.

#### Seat of Branch Offices:

BRANCH	ADDRESS	TELEPHONE	FACSIMILE
DUBROVNIK	Put Republike 7/3 HR-20000 Dubrovnik	+385 20/35 69 16	+385 20/35 69 15
OSIJEK	Trg Ante Starčevića 3 HR-31000 Osijek	+385 31/20 32 13	+385 31/20 32 10
PLOČE	Trg kralja Tomislava 7 HR-20340 Ploče	+385 20/67 09 10	+385 20/67 09 04
PULA	Marulićeva 12 HR-52100 Pula	+385 52/21 60 31	+385 52/21 61 07
RIJEKA	Pod kaštelom 5 HR-51000 Rijeka	+385 51/21 43 43	+385 51/21 42 60
SPLIT	Poljička cesta 39 HR-21000 Split	+385 21/46 05 66	+385 21/46 05 61
VARAŽDIN	Pavlinska 5/II HR-42000 Varaždin	+385 42/32 01 82	+385 42/32 01 85
ZADAR	Jurja Biankinija 6 HR-23000 Zadar	+385 23/25 07 77	+385 23/25 02 57
ZAGREB	Hribarov prilaz 6a HR-10000 Zagreb	+385 1/66 06 655	+385 1/66 01 710

**Aurum osiguravajuće društvo d.d.**  
**Gross premium written by groups of classes**



	1999		2000		2000/ 1999
	HRK	%	HRK	%	index
■ ACCIDENT	5,930,000	9.32	7,327,285	9.60	123.60
■ HEALTH	4,075,663	6.40	4,265,198	5.59	104.70
■ MOTOR CASCO	3,368,385	5.29	5,452,111	7.14	161.90
■ PROPERTY	12,083,753	18.98	13,808,951	18.09	114.30
■ MOTOR TPL	12,588,781	19.78	15,962,452	20.91	126.80
■ OTHERS	6,661,473	10.46	7,620,215	9.98	114.40
<b>TOTAL NON-LIFE</b>	<b>44,708,055</b>	<b>70.23</b>	<b>54,436,212</b>	<b>71.31</b>	<b>121.80</b>
■ LIFE	18,951,638	29.77	21,902,889	28.69	115.60
<b>TOTAL</b>	<b>63,659,694</b>	<b>100.00</b>	<b>76,339,101</b>	<b>100.00</b>	<b>119.90</b>

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#### Code 28

HR-10000 Zagreb, Trg bana J. Jelačića 4  
Telephone: +385 1/ 48 17 808  
Facsimile: +385 1/ 48 16 932  
Registered No: MB 1511297  
www.basler.hr  
info@basler.hr

The Company transacts business according to the Decision of the Supervisory Directorate for Insurance Companies, No. 453-04/99-01/171, entry register number 567-01/00-4 of 20 July 2000. It was registered in the Register of Companies at the Commercial court in Zagreb, No. 080356936 on 10 August 2000.

The Company's current account number at the Institute for Money Transfers in Zagreb is 30105-664-2047.

Basler osiguranje d.d. is a joint stock company mainly owned by the Swiss insurance company Basler Versicherungs-Gesellschaft from Basel.

#### Structure of shareholders in %:

- domestic legal persons 2.99%
- foreign legal and natural persons 97.01%

#### In 2000 the Company transacted the following groups:

- Accident
- Fire and other perils
- Other Damage to property
- General Liability
- Financial Loss

Basler osiguranje d.d. commenced operating on 10 August 2000.

In 2000 the gross premium written amounted to 1.9 million kuna (approx. DM 500,000).

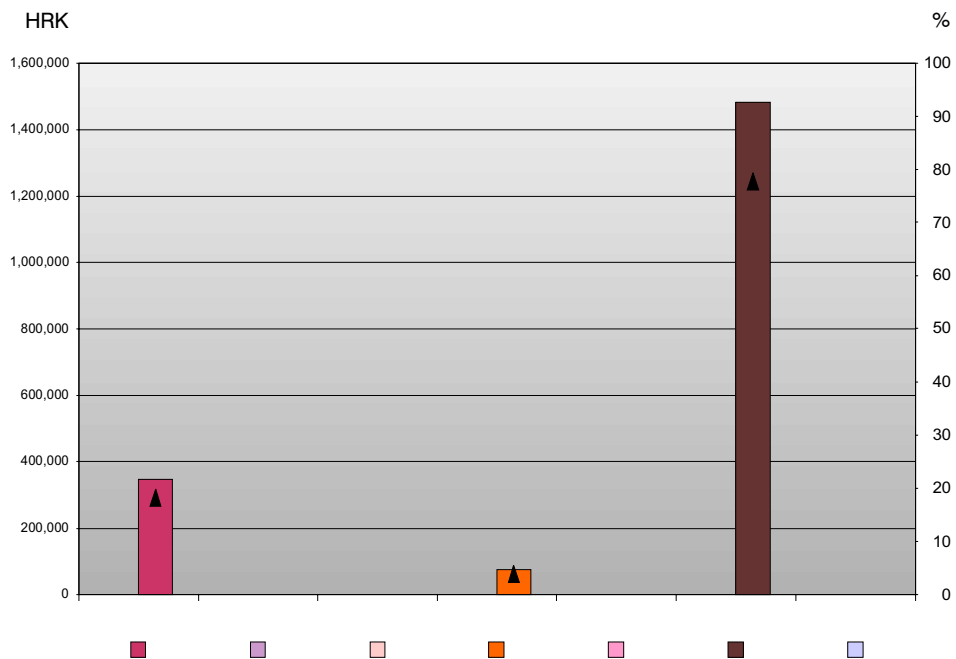
Although authorised for several classes of insurance, in 2000 the Company mainly wrote Financial Loss (by 64.7%) and Accident (by 18.3%).

On 31 December 2000 the assets of the Company amounted to 14,787,000 kuna.

The Company's Management consists of 1 Member.  
Chairman of the Management is Mr. Igor Đurić, B.Sc. from Zaprešić.  
The Supervisory Board of the Company consists of 5 Members.  
Chairman of the Supervisory Board is Mr. Lothar Mayrhofer, D.Sc. from Baden, Austria.

There are 6 employees in the Head Office in Zagreb.

## Basler osiguranje d.d. Gross premium written by groups of classes



	1999		2000		2000/ 1999 index
	HRK	%	HRK	%	
ACCIDENT	0	0.00	347,629	18.25	0.00
HEALTH	0	0.00	0	0.00	0.00
MOTOR CASCO	0	0.00	0	0.00	0.00
PROPERTY	0	0.00	75,847	3.98	0.00
MOTOR TPL	0	0.00	0	0.00	0.00
OTHERS	0	0.00	1,481,757	77.77	0.00
<b>TOTAL NON-LIFE</b>	<b>0</b>	<b>0.00</b>	<b>1,905,233</b>	<b>100.00</b>	<b>0.00</b>
LIFE	0	0.00	0	0.00	0.00
<b>TOTAL</b>	<b>0</b>	<b>0.00</b>	<b>1,905,233</b>	<b>100.00</b>	<b>0.00</b>

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#### Code 29

HR-10000 Zagreb, Trg bana J. Jelačića 4  
Telephone: +385 1/ 48 17 808  
Facsimile: +385 1/ 48 16 932  
Registered No: MB 1526286  
www.basler.hr  
info@basler.hr

The Company transacts business according to the Decision of the Supervisory Directorate for Insurance Companies, No. 453-02/00-28/01, entry register number 567-01/00-1 of 8 November 2000. It was registered in the Register of Companies at the Commercial court in Zagreb, No. 080373222 on 21 November 2000.

The Company's current account number at the Institute for Money Transfers in Zagreb is 30105-625-4772.

Basler osiguranje d.d. is a joint stock company mainly owned by the Swiss insurance company Basler Versicherungs-Gesellschaft from Basel.

#### Structure of shareholders in %:

- domestic legal persons 2.99%
- foreign legal and natural persons 97.01%

#### According to the Register the Company shall transact the following groups:

- Life
- Annuity
- Life insurance operations

Basler osiguranje d.d. commenced operating on 1 January 2001.

On 31 December 2000 the assets of the Company amounted to 19,000,000 kuna.

The Company's Management consists of 1 Member.  
Chairman of the Management is Ms Tatjana Račić-Žlibar, M.Sc. from Zagreb.  
The Supervisory Board of the Company consists of 5 Members.  
Chairman of the Supervisory Board is Mr. Lothar Mayrhofer, D.Sc. from Baden, Austria.

There are 8 employees in the Head Office in Zagreb





Code 25

HR-10000 Zagreb, Jurišičeva 9  
Telephone: +385 1/ 48 13 685  
Facsimile: +385 1/ 48 13 681  
Registered No: MB 1408593  
www.cosmopolitanlife.hr  
cosmopolitan-life@zg.tel.hr

The Company received the authorisation No. 453-02/98-08/13 to take up the insurance business from the Supervisory Office on 26 November 1998 and was registered in the Register of Companies at the Commercial court in Zagreb under Tt-98/5215-3 on 27 November 1998.

The Company's current account number at the Institute for Money Transfers in Rijeka is 30105-664-1702.

Cosmopolitan Life d.d. za osiguranje is a joint stock company owned by domestic and foreign legal persons.

**Structure of shareholders in %:**

- domestic legal persons 80%
- foreign legal persons 20%

The Company writes Life insurance exclusively, i.e. whole life insurance according to the American model, which entails a savings component and participation in profits.

The Company commenced operating in December 1998.

In 2000 the gross premium written accounted for 8.7 million kuna (approx. DM 2.2 million).

Cosmopolitan Life has a market share of 0.19%, and in the Life portfolio 1.15%.

The Company's assets on 31 December 2000 amounted to 17.070.447 kuna.

According to the Profit and Loss account the net profit of the Company in 2000 amounted to 187,475 kuna.

The Management of the Company consists of 2 Members.

Chairman of the Management is Ms. Zlatka Čular, M.Sc. from Zagreb.

The business of the Company is supervised by the Supervisory Board consisting of 5 Members.

Chairman of the Supervisory Board is Mr. Dražen Latin, B.Econ. from Zagreb.

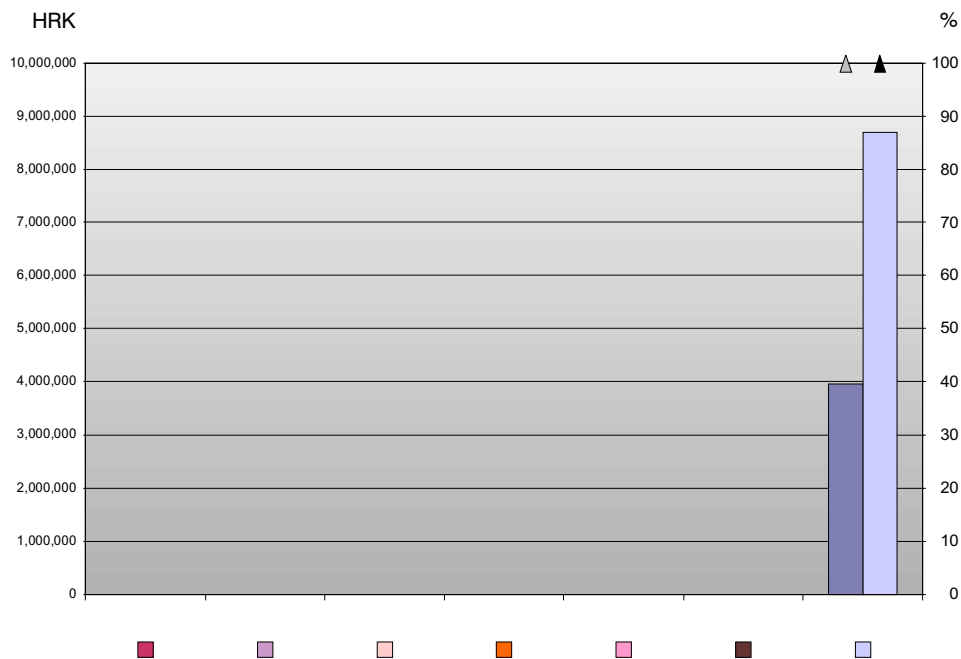
The Company had 83 employees on 31 December 2000 (the Company sells insurance through its employed insurance salesmen).

### Seat of Sub-Branches

SUB-BRANCH	ADDRESS	TELEPHONE	FACSIMILE
DUBROVNIK	Put Republike 7 HR-20000 Dubrovnik	+385 20/35 60 00	+385 20/35 60 01
KARLOVAC	Šebetićeva 3/1 HR-47000 Karlovac	+385 47/61 71 30	+385 47/61 71 31
OSIJEK	Stjepana Radića 38 HR-31000 Osijek	+385 31/20 01 65	+385 31/20 01 75
PULA	Flanatička 11/III HR-52100 Pula	+385 52/21 51 05	+385 52/21 75 52
RIJEKA	Riva 8 HR-51000 Rijeka	+385 51/33 70 74	+385 51/33 70 73
SISAK	Matije Gupca 12 HR-44000 Sisak	+385 44/54 34 00	+385 44/54 35 00
SLAVONSKI BROD	Petra Krešimira IV. 36 HR-35000 Slavonski Brod	+385 35/40 04 20	+385 35/40 04 21
SPLIT	Bihaćka 2 HR-21000 Split	+385 21/48 67 01	+385 21/48 67 02
VARAŽDIN	Aleja kralja Zvonimira 1 HR-42000 Varaždin	+385 42/31 19 50	+385 42/31 19 51
VINKOVCI	Glagoljaška 37 HR-32100 Vinkovci	+385 32/33 38 80	+385 32/33 39 80
ZAGREB	Jurišićeva 9 HR-10000 Zagreb	+385 1/48 13 522	+385 1/48 13 681



**Cosmopolitan Life d.d. za osiguranje**  
**Gross premium written by groups of classes**



	1999		2000		2000/ 1999
	HRK	%	HRK	%	index
■ ACCIDENT	0	0.00	0	0.00	0.00
■ HEALTH	0	0.00	0	0.00	0.00
■ MOTOR CASCO	0	0.00	0	0.00	0.00
■ PROPERTY	0	0.00	0	0.00	0.00
■ MOTOR TPL	0	0.00	0	0.00	0.00
■ OTHERS	0	0.00	0	0.00	0.00
<b>TOTAL NON-LIFE</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>
■ LIFE	3,960,551	100.00	8,700,597	100.00	219.70
<b>TOTAL</b>	<b>3,960,551</b>	<b>100.00</b>	<b>8,700,597</b>	<b>100.00</b>	<b>219.70</b>

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Code 01

HR-10000 Zagreb, Trg bana Josipa Jelačića 13  
Telephone: +385 1/ 45 60 111  
Facsimile: +385 1/ 61 76 616  
Registered No: MB 3276147  
www.crosig.hr  
info@crosig.hr

Croatia osiguranje d.d. is the largest insurance company in the Republic of Croatia and one of the oldest insurance companies in this part of Europe (it was established in 1884).

The Company was registered in the Register of Companies at the Commercial court in Zagreb, No. Fi-7361/90-2, on 10 October 1990.

The Company's current account number at the Institute for Money Transfers in Zagreb is 30101-664-1809.

Croatia osiguranje d.d. is a joint stock company that in its major part is owned by the Republic of Croatia.

**Structure of shareholders in %:**

- |   |       |
|---|-------|
| • the Republic of Croatia (Croatian Privatization Fund) | 77.6% |
| • domestic legal and natural persons                    | 22.4% |

**In 2000 the Company carried on:**

- Accident
- Health
- Motor Casco
- Railway Rolling Stock Casco
- Aircraft Hull Damage
- Sea, River and Lake Vessels Hull Damage
- Goods-in-transit
- Fire and other perils
- Other Damage to property
- Motor Third Party Liability
- Aviation Third Party Liability
- Marine Third Party Liability
- General Liability
- Credit
- Suretyship

- Financial Loss
- Tourist Assistance
- Life

The Company has a Foreign Claims Department in its Head Office in Zagreb, Savska cesta 41, Phone +385 1/61 76 812, Fax: +385 1/61 76 808 as well as in its Branch Offices in Zagreb, Split, Rijeka, Pula and Osijek.

In 2000 the gross premium written amounted to 2,337.0 million kuna (approx. DM 598.7 million).

Croatia had a market share of 51.58%. The Company writes all classes of insurance, the dominant being Motor Third Party Liability, which accounted for 31.2% of the Company's total portfolio, Property lines (by 25.1%), Motor Casco (by 11.3%), Health (by 7.4%) and Accident (by 6.9%).

The assets of the Company on 31 December 2000 amounted to 549,173,000 kuna.

The Company's net profit according to the Profit and Loss account in 2000 came to 65,112,595 kuna.

On 31 December 2000 the Company's Management consists of 3 Members. President of the Board of Management is Mr. Marijan Ćurković, D.Sc., and Members of the Board of Management are: Mr. Branko Zekan, B.Econ., and Mr. Ivan Modrić, M.Sc. The business of the Company is supervised by the Supervisory Board, which consists of 7 Members. Chairman of the Supervisory Board is Mr. Mato Crkvenac, Prof. Ph.D.

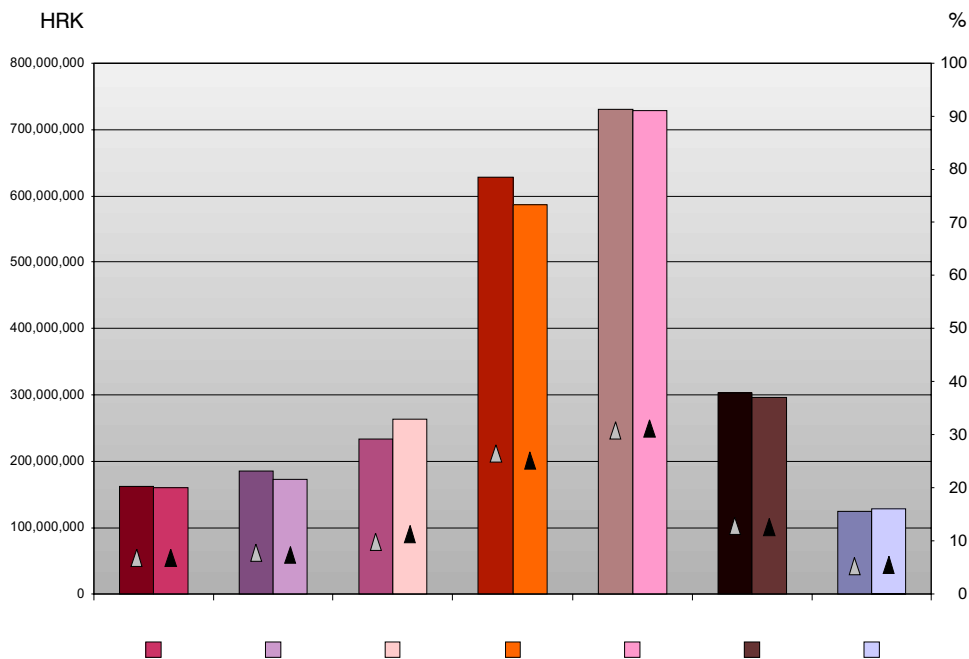
On 31 December 2000 there were 2,251 employees altogether in the Head Office and the 33 Branch Offices throughout the Republic of Croatia. As from 1 January 2001 the Company transacts business through 23 Branch Offices within the territory of the Republic of Croatia.

#### Seat of Branch Offices:

BRANCH	ADDRESS	TELEPHONE	FACSIMILE
BJELOVAR	Trg E. Kvaternika 7 HR-43000 Bjelovar	+385 43/24 43 55	+385 43/24 21 57
ČAKOVEC	Ul. Matice Hrvatske 12 HR-40000 Čakovec	+385 40/31 23 00	+385 40/31 12 67
DUBROVNIK	Dr. Ante Starčevića 53 HR-20000 Dubrovnik	+385 20/44 88 00	+385 20/44 88 20
GOSPIĆ	Popa Frana Biničkog 16 HR-53000 Gospić	+385 53/57 22 18	+385 53/57 24 18
KARLOVAC	Trg P. Zrinskog 2 HR-47000 Karlovac	+385 47/69 31 11	+385 47/69 31 77

<b>BRANCH</b>	<b>ADDRESS</b>	<b>TELEPHONE</b>	<b>FACSIMILE</b>
KOPRIVNICA	Trg bana J. Jelačića 9 HR-48000 Koprivnica	+385 48/65 83 55	+385 48/62 21 81
KUTINA	Školska ulica 3 HR-44320 Kutina	+385 44/69 11 01	+385 44/69 11 05
METKOVIĆ	Ante Starčevića 14 HR-20350 Metković	+385 20/68 11 22	+385 20/68 13 29
OSIJEK	Gajev trg 1 HR-31000 Osijek	+385 31/22 35 00	+385 31/21 34 60
POŽEGA	Republike Hrvatske 1a HR-34000 Požega	+385 34/27 24 55	+385 34/27 10 34
PULA	Marka Marulića 1 HR-52100 Pula	+385 52/21 38 66	+385 52/21 15 06
RIJEKA	Korzo 39 HR-51000 Rijeka	+385 51/20 77 77	+385 51/21 48 60
SISAK	S. i A. Radića 24 HR-44000 Sisak	+385 44/52 23 55	+385 44/52 14 50
SLAVONSKI BROD	Mažuranićeva 14 HR-35000 Slavonski Brod	+385 35/21 41 11	+385 35/44 77 84
SPLIT	Trg Hrvatske bratske zajednice 8 HR-21000 Split	+385 21/30 28 88	+385 21/30 28 22
ŠIBENIK	S. Radića 9 HR-22000 Šibenik	+385 22/21 36 33	+385 22/21 44 53
VARAŽDIN	Kapucinski trg 14 HR-42000 Varaždin	+385 42/31 33 33	+385 42/21 50 96
VINKOVCI	Nazorova 4 HR-32100 Vinkovci	+385 32/33 16 77	+385 32/33 22 39
VIROVITICA	Trg kralja Tomislava 4 HR-33000 Virovitica	+385 33/84 08 40	+385 33/84 08 41
ZABOK	Matije Gupca 13 HR-49210 Zabok	+385 49/20 02 00	+385 49/20 02 50
ZADAR	Kneza Branimira 20 HR-23000 Zadar	+385 23/23 63 33	+385 23/23 61 11
ZAGREB	Trg bana J. Jelačića 13 HR-10000 Zagreb	+385 1/45 60 111	+385 1/45 60 098
Transport- and Credit Insurance Subsidiary Zagreb	Miramarska 22 HR-10000 Zagreb	+385 1/61 70 211	+385 1/61 70 376

**Croatia osiguranje d.d.**  
**Gross premium written by groups of classes**



	1999		2000		2000/ 1999
	HRK	%	HRK	%	index
ACCIDENT	161,913,556	6.84	160,263,882	6.86	99.00
HEALTH	184,725,825	7.81	172,986,621	7.40	93.60
MOTOR CASCO	233,590,080	9.87	263,080,289	11.26	112.60
PROPERTY	628,100,427	26.55	587,536,717	25.14	93.50
MOTOR TPL	730,136,889	30.86	728,949,054	31.19	99.80
OTHERS	303,012,646	12.81	295,839,547	12.66	97.60
<b>TOTAL NON-LIFE</b>	<b>2,241,479,423</b>	<b>94.74</b>	<b>2,208,656,110</b>	<b>94.51</b>	<b>98.50</b>
LIFE	124,311,778	5.26	128,351,950	5.49	103.30
<b>TOTAL</b>	<b>2,365,791,201</b>	<b>100.00</b>	<b>2,337,008,060</b>	<b>100.00</b>	<b>98.80</b>

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#### Code 10

HR-10000 Zagreb, Miramarska 22  
Telephone: +385 1/ 63 08 888  
Facsimile: +385 1/ 61 70 366  
Registered No: MB 3276236  
www.croatialloyd.hr  
croatia.lloyd@croatialloyd.hr

Croatia Lloyd was established in 1968. The Company was registered in the Register of Companies at the Commercial court in Zagreb, I-2139, on 13 February 1991.

The Company's current account numbers at the Institute for Money Transfers in Zagreb are 30101-664-570, 30101-664-1167, 30101-664-1242, 30101-664-1840.

Croatia Lloyd d.d. za reosiguranje is a joint stock company, which in its greater part is owned by domestic legal persons.

#### Structure of shareholders in %:

• Croatia osiguranje d.d.	94.64%
• other domestic legal persons	2.31%
• domestic natural persons	1.95%
• foreign persons	1.10%

#### According to the Register the Company exclusively transacts reinsurance.

Gross premium income in 2000 (in 000 kuna):	249,389
of which	-168,144
was ceded	
Retained premium	80,526

On 31 December 2000 the Company's assets accounted for 192,462,000 kuna.

According to the Profit and Loss account net profit of the Company in 2000 amounted to 33,179,603 kuna.

General manager of the Company is Mr. Robert Stude, jurist B.Sc. from Zagreb. The business of the Company is supervised by the Supervisory Board which consists of 7 Members.

Chairman of the Supervisory Board is Mr. Branimir Zekan, B.Econ. from Zagreb.

On 31 December 2000 the Company employed 42 persons.







#### Code 08

HR-10000 Zagreb, Ulica grada Vukovara 282  
Telephone: +385 1/ 60 04 444  
Facsimile: +385 1/ 60 04 999  
Registered No: MB 0140660  
www.euroherc.hr  
euroherc@euroherc.hr

The Company received authorisation to operate insurance business from the Ministry of Finance of the Republic of Croatia, No. 513-04/92, on 19 October 1992, and was registered in the Register of Companies at the Commercial court in Split, No. I-12488 on 3 November 1992.

The Company's current account number at the Institute for Money Transfers in Makarska is 34440-664-614.

Euroherc osiguranje d.d. is a joint stock company owned by domestic natural persons and foreign natural and legal persons.

#### Structure of shareholders in %:

- |                            |        |
|----------------------------|--------|
| • domestic natural persons | 83.25% |
| • foreign persons          | 16.75% |

#### In 2000 the Company carried on:

- Accident
- Health
- Motor Casco
- Sea, River and Lake Vessels Hull
- Goods-in-transit
- Fire and other perils
- Other Damage to Property
- Motor Third Party Liability
- Marine Third Party Liability
- General Liability
- Credit
- Financial Loss
- Tourist Assistance

The Company has a special Foreign Claims Department in Zagreb, Phone +385 1/60 04 330, Fax +385 1/60 04 930.

In 2000 the gross premium written amounted to 380.9 million kuna (approx. DM 97.6 million).

The Company holds 8.41% of the total Croatian insurance market. Although authorised for several classes of insurance it mainly transacts Motor Third Party Liability, which accounts for 75% of the Company's total portfolio, and Motor Casco (10.7%) and Accident (8.7%).

On 31 December 2000 the assets of the Company amounted to 88,018,000 kuna.

According to the Profit and Loss account the Company's net profit in 2000 came to 36,310,858 kuna.

The Management of the Company consists of 3 Members.

Chairman of the Management is Mr. Radoslav Pavlović, B.Econ. from Makarska.

The business of the Company is supervised by the Supervisory Board, which consists of 7 Members.

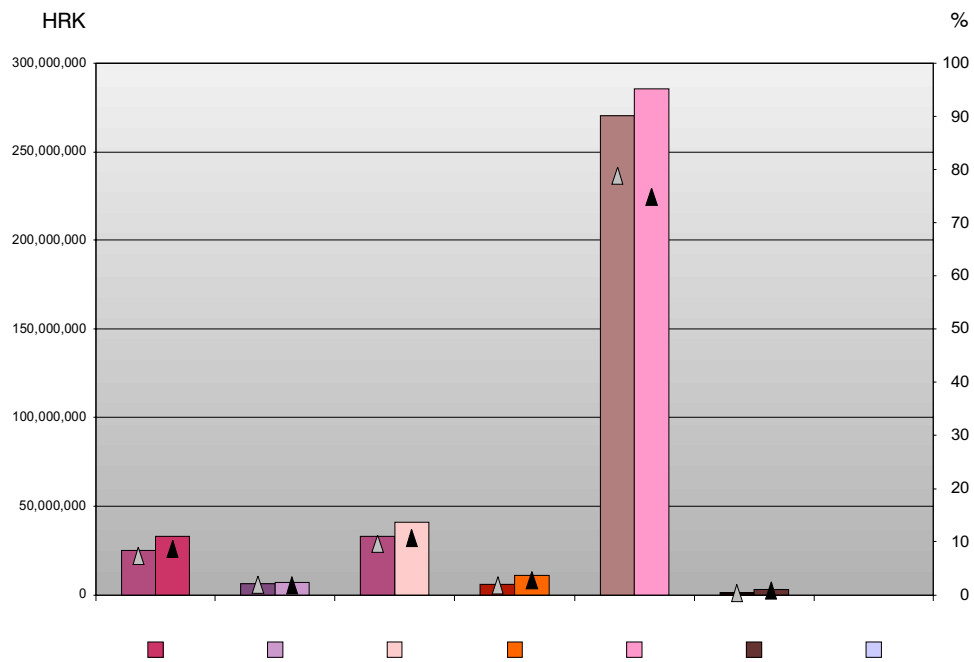
Chairman of the Supervisory Board is Mrs. Mladenka Grgić, jurist B.Sc. from Zagreb.

On 31 December 2000 there were 353 employees altogether in the Head Office and the Branch Offices in Bjelovar, Dubrovnik, Osijek, Pula, Rijeka, Split, Varaždin, Zadar and Zagreb.

#### Seat of Branch Offices:

BRANCH	ADDRESS	TELEPHONE	FACSIMILE
BJELOVAR	Trumbićeva 1B HR-43000 Bjelovar	+385 43/24 27 30	+385 43/24 37 40
DUBROVNIK	Ante Starčevića 72 HR-20000 Dubrovnik	+385 20/35 67 37	+385 20/35 67 57
OSIJEK	Reisnerova 113a HR-31000 Osijek	+385 31/25 00 50	+385 31/20 99 45
PULA	Matka Laginje 3 HR-52100 Pula	+385 52/21 66 69	+385 52/21 68 85
RIJEKA	Supilova 8 HR-51000 Rijeka	+385 51/33 74 10	+385 51/33 73 93
SPLIT	Ruđera Boškovića 15 HR-21000 Split	+385 21/30 99 00	+385 21/30 99 41
VARAŽDIN	Kukuljevićeva 7 HR-42000 Varaždin	+385 42/32 00 01	+385 42/32 00 02
ZADAR	Ob. kneza Branimira 5 HR-23000 Zadar	+385 23/31 53 45	+385 23/31 55 40
ZAGREB	Ul. grada Vukovara 282 HR-10000 Zagreb	+385 1/60 04 209	+385 1/60 04 920

**Euroherc osiguranje d.d.**  
**Gross premium written by groups of classes**



	1999		2000		2000/ 1999
	HRK	%	HRK	%	index
ACCIDENT	25,085,717	7.32	33,279,913	8.74	132.70
HEALTH	6,466,444	1.89	7,089,865	1.86	109.60
MOTOR CASCO	33,105,321	9.67	40,903,912	10.74	123.60
PROPERTY	6,159,952	1.80	10,936,946	2.87	177.50
MOTOR TPL	270,297,993	78.92	285,526,722	74.97	105.60
OTHERS	1,370,245	0.40	3,141,153	0.82	229.20
<b>TOTAL NON-LIFE</b>	<b>342,485,672</b>	<b>100.00</b>	<b>380,878,511</b>	<b>100.00</b>	<b>111.20</b>
LIFE	0	0.00	0	0.00	0.00
<b>TOTAL</b>	<b>342,485,672</b>	<b>100.00</b>	<b>380,878,511</b>	<b>100.00</b>	<b>111.20</b>

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#### Code 23

HR-10000 Zagreb, Ulica grada Vukovara 282  
Telephone: +385 1/ 60 04 400  
Facsimile: +385 1/ 60 04 940  
Registered No: MB 1292463  
euroherc.zivotno@euroherc.hr

The Company was granted the operating licence by the Supervisory Office, No. 453-02/97-06/03, on 25 June 1997 and was registered in the Register of Companies at the Commercial court in Zagreb, No. Tt-97/2583-2, on 23 June 1997, and with the company Hercules Life životno osiguranje d.d. On 28 September 1998 it was renamed, and the change was registered in the Register of companies at the Commercial court in Zagreb, No. Tt-98/3667-2.

The Company's current account numbers at the Institute for Money Transfers in Zagreb is 30105-664-1424.

Euroherc životno osiguranje d.d. is a joint stock company owned by domestic and foreign natural and legal persons.

#### Structure of shareholders in %:

- |                            |     |
|----------------------------|-----|
| • domestic legal persons   | 6%  |
| • domestic natural persons | 92% |
| • foreign persons          | 2%  |

#### In 2000 the Company wrote:

- Life

Euroherc životno osiguranje d.d. commenced operating in the first half of 1997.

In 2000 the gross premium written amounted to 16.6 million kuna (approx. DM 4.3 million).

The Company has a market share of 0.37%. It carries exclusively on Life.

On 31 December 2000 the assets of the Company came to 8,127,000 kuna.

The Company's net profit according to the Profit and Loss account in 2000 amounted to 378,232 kuna.

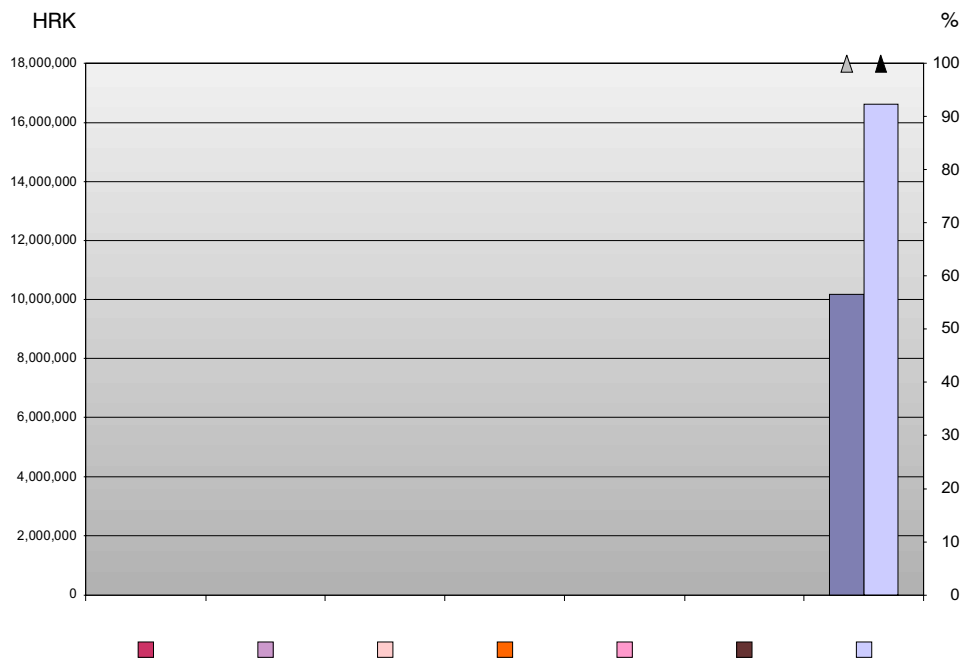
The Company is run by a Management that consists of 1 Member.  
 Chairman of the Management is Mr. Božidar Huljev.  
 The business of the Company is supervised by the Supervisory Board, which consists of 5 Members.  
 Chairman of the Supervisory Board is Mr. Milenko Rajić.

On 31 December 2000 the Company employed 69 persons.

**Seat of Branch Offices:**

<b>BRANCH</b>	<b>ADDRESS</b>	<b>TELEPHONE</b>	<b>FACSIMILE</b>
ČAKOVEC	Kralja Tomislava 30 HR-40000 Čakovec	+385 40/39 61 66	+385 40/39 61 68
DUBROVNIK	Ante Starčevića 72 HR-20000 Dubrovnik	+385 20/35 68 66	+385 20/35 68 68
OSIJEK	Reisnerova 113a HR-31000 Osijek	+385 31/25 00 65	+385 31/25 00 67
PULA	Matka Laginje 3 HR-52100 Pula	+385 52/22 36 33	+385 52/21 05 34
RIJEKA	Ivana Dežmana 3 HR-51000 Rijeka	+385 51/33 28 91	+385 51/33 32 80
SPLIT	Ruđera Boškovića 15 HR-21000 Split	+385 21/30 99 24	+385 21/30 99 42
ZADAR	Ob. kneza Branimira 5 HR-23000 Zadar	+385 23/31 10 40	+385 23/31 10 46
ZAGREB	Ulica grada Vukovara 282 HR-10000 Zagreb	+385 1/60 04 400	+385 1/60 04 940

**Euroherc životno osiguranje d.d.**  
**Gross premium written by groups of classes**



	1999		2000		2000/ 1999
	HRK	%	HRK	%	index
■ ACCIDENT	0	0.00	0	0.00	0.00
■ HEALTH	0	0.00	0	0.00	0.00
■ MOTOR CASCO	0	0.00	0	0.00	0.00
■ PROPERTY	0	0.00	0	0.00	0.00
■ MOTOR TPL	0	0.00	0	0.00	0.00
■ OTHERS	0	0.00	0	0.00	0.00
<b>TOTAL NON-LIFE</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>
■ LIFE	10,171,735	100.00	16,624,666	100.00	163.40
<b>TOTAL</b>	<b>10,171,735</b>	<b>100.00</b>	<b>16,624,666</b>	<b>100.00</b>	<b>163.40</b>

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#### Code 13

HR-10000 Zagreb, Frane Petrića 2  
Telephone: +385 1/ 48 82 111  
Facsimile: +385 1/ 48 73 656  
Registered No: MB 0409880  
www.grawe.hr  
grawe@grawe.hr

The Company received authorisation to take up insurance business from the Ministry of Finance of the Republic of Croatia No. 513-11/93-1, on 17 June 1993 and was registered in the Register of Companies at the Commercial court in Zagreb, No. Fi-13420/93, on 19 July 1993. According to the Decision of the Commercial court in Zagreb, No. Tt-00/2031 on 27 June 2000 Prima osiguranje d.d. was renamed into GRAWE Hrvatska osiguravajuće d.d.

The Company's current account numbers at the Institute for Money Transfers in Zagreb are 30101-664-1445 and 30101-664-1450.

GRAWE Hrvatska d.d. is a joint stock company that in its major part is owned by the Austrian insurance company Grazer Wechselseitige from Graz.

#### Structure of shareholders in %:

- |                            |     |
|----------------------------|-----|
| • domestic natural persons | 2%  |
| • Grazer Wechselseitige    | 98% |

#### In 2000 the Company carried on:

- Accident
- Fire and other perils
- Other Damage to property
- General Liability
- Life

The gross premium written in 2000 accounted for 182.9 million kuna (approx. DM 46.8 million).

The Company holds a 4.04% share of the total Croatian insurance portfolio. Although licensed for several classes of insurance, it mainly writes Life by 82.3% of the total Company's portfolio, and Accident (12.4%).

On 31 December 2000 the assets of the Company amounted to 40,153,000 kuna.

According to the Profit and Loss account in 2000 Prima osiguranje d.d. made a profit, which accounted for 3,147,816 kuna.

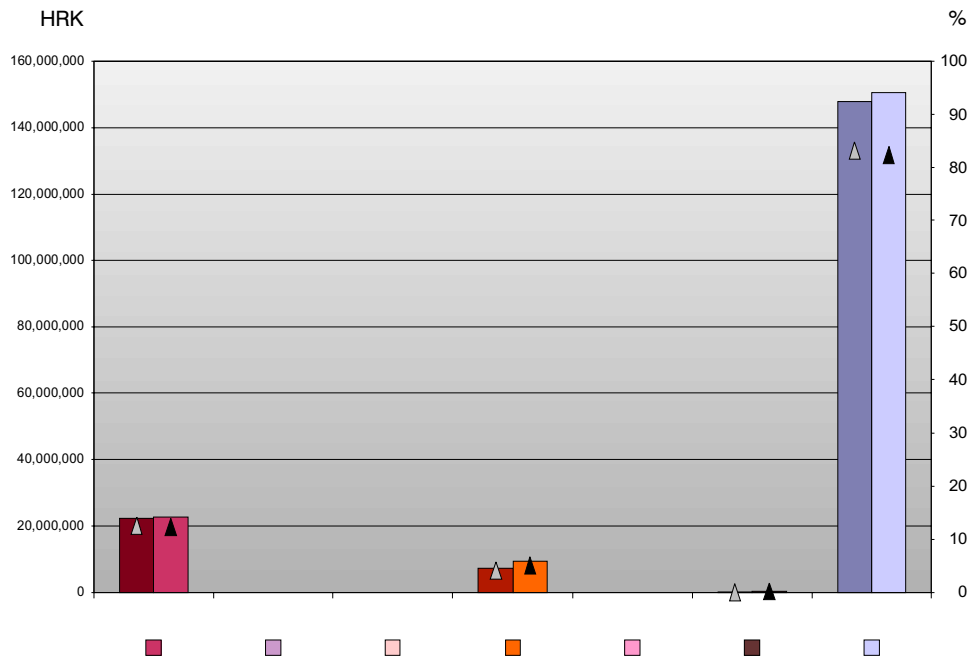
The Management of the Company consists of 2 Members.  
Member of the Management is Mr. Igor Pureta, B.Sc. from Zagreb.  
Chairman of the Management is Mr. Reinhold Visotschnig, M.Sc. from Graz.  
The business of the Company is supervised by the Supervisory Board, which consists of 5 Members.  
Chairman of the Supervisory Board is Mr Othmar Ederer, D.Sc. from Graz.

On 31 December 2000 there were 176 employees altogether in the Head Office in Zagreb and the Branch Offices in Rijeka, Slavonski Brod and Split.

**Seat of Branch Offices:**

<b>BRANCH</b>	<b>ADDRESS</b>	<b>TELEPHONE</b>	<b>FACSIMILE</b>
RIJEKA	F. La Guardia 27 HR-51000 Rijeka	+385 51/21 44 33	+385 51/21 20 55
SLAVONSKI BROD	Starčevićeva 40 HR-35000 Slavonski Brod	+385 35/44 25 35	+385 35/44 23 34
SPLIT	Sinjska 5 HR-21000 Split	+385 21/36 21 20	+385 21/36 20 04
ZAGREB	Miramarska 15 a HR-10000 Zagreb	+385 1/61 50 221	+385 1/61 50 226

**GRAWE Hrvatska osiguravajuće d.d.**  
**Gross premium written by groups of classes**



	1999		2000		2000/ 1999
	HRK	%	HRK	%	index
■ ACCIDENT	22,355,601	12.59	22,649,610	12.39	101.30
■ HEALTH	0	0.00	0	0.00	0.00
■ MOTOR CASCO	0	0.00	0	0.00	0.00
■ PROPERTY	7,248,753	4.09	9,279,288	5.07	128.00
■ MOTOR TPL	0	0.00	0	0.00	0.00
■ OTHERS	121,316	0.07	441,854	0.24	364.20
<b>TOTAL NON-LIFE</b>	<b>29,725,670</b>	<b>16.75</b>	<b>32,370,752</b>	<b>17.70</b>	<b>108.90</b>
■ LIFE	147,781,610	83.25	150,476,676	82.30	101.80
<b>TOTAL</b>	<b>177,507,280</b>	<b>100.00</b>	<b>182,847,428</b>	<b>100.00</b>	<b>103.00</b>

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#### Code 11

HR-10000 Zagreb, Poljička ulica 5  
Telephone: +385 1/ 61 16 766  
Facsimile: +385 1/ 61 16 951  
Registered No: MB 3768309  
[www.open.hr/com/helios](http://www.open.hr/com/helios)  
[osiguranje-helios@zg.tel.hr](mailto:osiguranje-helios@zg.tel.hr)

The Company received the operating licence from the Ministry of Finance of the Republic of Croatia, No. 513-04/91-2, on 1 September 1991 and was registered in the Register of Companies at the Commercial court in Zagreb, No. Fi-9351/92, on 9 September 1991.

The Company's current account number at the Institute for Money Transfers in Zagreb is 30101-664-801.

Osiguranje Helios d.d. is a joint stock company predominantly owned by foreign legal persons.

#### Structure of shareholders in %:

- |                            |        |
|----------------------------|--------|
| • domestic legal persons   | 5.15%  |
| • domestic natural persons | 11.67% |
| • foreign legal persons    | 83.18% |

#### In 2000 the Company carried on:

- Accident
- Health
- Motor Casco
- Aircraft Hull Damage
- Sea, River and Lake Vessels Hull Damage
- Goods-in-transit
- Fire and other perils
- Other Damage to property
- Motor Third Party Liability
- Marine Third Party Liability
- General Liability
- Credit
- Financial Loss
- Tourist Assistance
- Life

In 2000 the gross premium written amounted to 123.3 million kuna (approx. DM 31.6 million).

The Company holds 2.72% of the total Croatian insurance portfolio. Although licensed to write several classes of insurance it mainly transacts Life by 38.7% of the total Company's portfolio, Motor Third Party Liability (25.1%), Health (10.7%) and Property (10.5%).

The assets of the Company amounted to 29,599,000 kuna on 31 December 2000.

The Profit and Loss account of the Company in 2000 showed a net profit of 388,099 kuna.

The Company is run by a Management up to 3 Members.

Chairman of the Management (General Manager) is Mr. Mihael Hribar, jurist B.Sc. from Zagreb.

The business of the Company is supervised by the Supervisory Board, which consists of 7 Members.

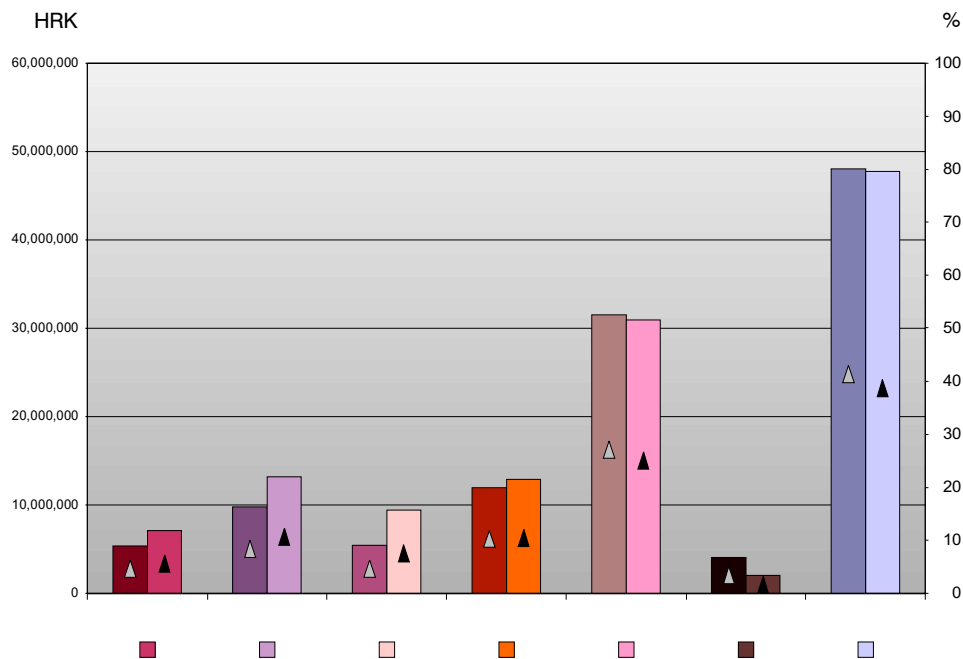
Chairman of the Supervisory Board is Mr. Vlado Bošnjak, jurist B.Sc. from Split.

On 31 December 2000 there were 85 employees altogether in the Head Office in Zagreb and the Branch Offices in Osijek, Pula, Rijeka, Split and Varaždin.

#### Seat of Branch Offices:

BRANCH	ADDRESS	TELEPHONE	FACSIMILE
OSIJEK osiguranje-helios@os.hinet.hr	Trg slobode 8 HR-31000 Osijek	+385 31/21 09 56	+385 31/21 09 55
PULA	43. Istarske divizije 45 HR-52100 Pula	+385 52/50 07 25	+385 52/50 07 29
RIJEKA osiguranje-helios@ri.hinet.hr	Riva 6 HR-51000 Rijeka	+385 51/21 28 31	+385 51/21 31 69
SPLIT osiguranje-helios@st.hinet.hr	Poljička cesta 39 HR-21000 Split	+385 21/46 00 07	+385 21/46 10 11
VARAŽDIN osiguranje-helios@vz.hinet.hr	Braće Radića 6 HR-42000 Varaždin	+385 42/21 51 00	+385 42/21 43 23

## Osiguranje Helios d.d. Gross premium written by groups of classes



	1999		2000		2000/ 1999
	HRK	%	HRK	%	index
■ ACCIDENT	5,396,537	4.64	7,068,167	5.73	131.00
■ HEALTH	9,776,770	8.41	13,160,647	10.67	134.60
■ MOTOR CASCO	5,425,444	4.67	9,411,720	7.63	173.50
■ PROPERTY	11,997,572	10.32	12,903,661	10.47	107.60
■ MOTOR TPL	31,531,329	27.12	30,916,486	25.07	98.10
■ OTHERS	4,102,691	3.52	2,085,083	1.69	50.80
<b>TOTAL NON-LIFE</b>	<b>68,230,343</b>	<b>58.68</b>	<b>75,545,764</b>	<b>61.27</b>	<b>110.70</b>
■ LIFE	48,053,201	41.32	47,751,868	38.73	99.40
<b>TOTAL</b>	<b>116,283,544</b>	<b>100.00</b>	<b>123,297,632</b>	<b>100.00</b>	<b>106.00</b>

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Code 06

HR-21000 Split, Put Supavla 1  
Telephone: +385 21/ 39 31 11  
Facsimile: +385 21/ 39 31 43  
Registered No: MB 3763536  
[www.jadransko-osiguranje.hr](http://www.jadransko-osiguranje.hr)  
[jadransko-osiguranje@st.tel.hr](mailto:jadransko-osiguranje@st.tel.hr)

The Company was registered in the Register of Companies at the Commercial court in Split, No. Fi-3424/9, on 21 August 1991.

The Company's current account number at the Institute for Money Transfers in Split is 34400-664-586.

Jadransko osiguranje d.d. is a joint stock company, which is predominantly owned by domestic natural persons.

**Structure of shareholders in %:**

- |                            |        |
|----------------------------|--------|
| • domestic natural persons | 82.18% |
| • the Republic of Croatia  | 17.82% |

**In 2000 the Company wrote:**

- Accident
- Health
- Motor Casco
- Sea, River and Lake Vessels Hull Damage
- Goods-in-transit
- Fire and other perils
- Other Damage to property
- Motor Third Party Liability
- Marine Third Party Liability
- General Liability
- Credit

The gross premium written in 2000 accounted for 177.9 million kuna (approx. DM 45.6 million).

The Company holds a 3.93% share of the total Croatian insurance portfolio. Although authorised for several classes of insurance, it mainly carries on Motor Third Party Liability, which accounted for 75.6% of the Company's total portfolio, Motor Casco (10.8%) and Accident (5.7%).

On 31 December 2000 the assets of the Company amounted to 43,811,000 kuna.

The Profit and Loss account of the Company in 2000 showed a net profit that came to 20,788,240 kuna.

The Company is run by a Management of 3 Members.

Chairman of the Management is Mr. Žarko Bubalo, B.Sc. from Split and Members of the Management are Mr. Branko Cota from Split and Mr. Ivan Penić, B.Econ from Split.

The business of the Company is supervised by the Supervisory Board, which consists of 5 Members.

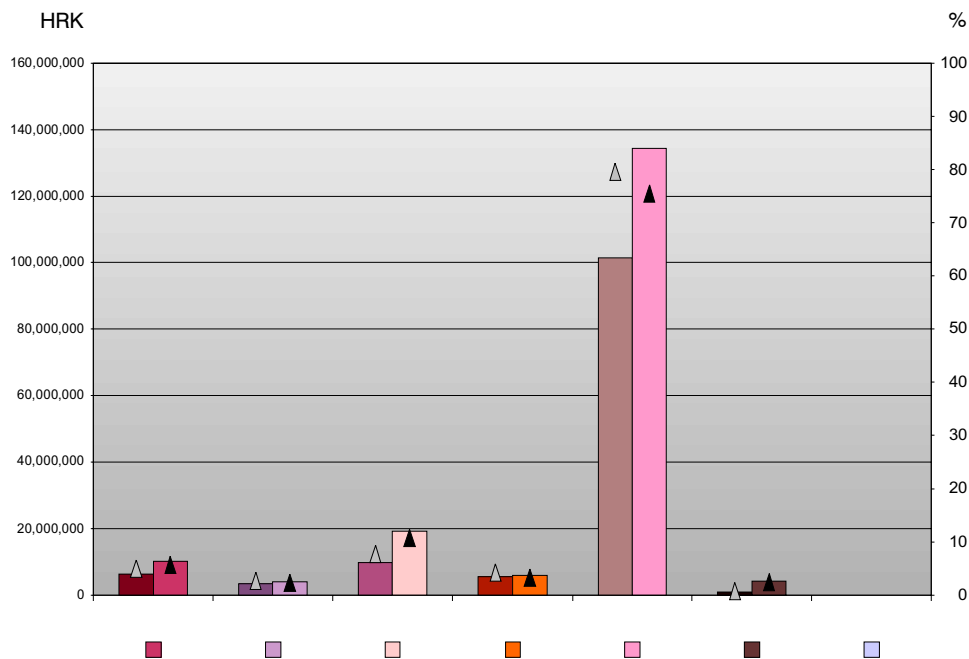
Chairman of the Supervisory Board is Mr. Dubravko Grgić, jurist B.Sc. from Zagreb.

On 31 December 2000 there were 134 employees altogether in the Head Office in Split and the Branch Offices in Osijek, Rijeka, Split, Šibenik and Zagreb.

**Seat of Branch Offices:**

<b>BRANCH</b>	<b>ADDRESS</b>	<b>TELEPHONE</b>	<b>FACSIMILE</b>
OSIJEK	Šamačka 1 HR-31000 Osijek	+385 31/21 56 26	+385 31/20 99 46
RIJEKA	Uljarska 4 HR-51000 Rijeka	+385 51/21 21 40	+385 51/21 28 49
SPLIT	Put Supavla 1 HR-21000 Split	+385 21/39 31 11	+385 21/39 31 83
ŠIBENIK	Ul. fra Jerolima Milete 6 HR-22000 Šibenik	+385 22/33 01 23	+385 22/33 03 77
ZAGREB	Ulica grada Vukovara 54 HR-10000 Zagreb	+385 1/63 34 444	+385 1/63 34 400

**Jadransko osiguranje d.d.**  
**Gross premium written by groups of classes**



	1999		2000		2000/ 1999
	HRK	%	HRK	%	index
ACCIDENT	6,359,989	4.99	10,083,904	5.67	158.60
HEALTH	3,429,786	2.69	4,042,136	2.27	117.90
MOTOR CASCO	9,857,872	7.73	19,154,377	10.76	194.30
PROPERTY	5,526,720	4.33	5,907,101	3.32	106.90
MOTOR TPL	101,464,419	79.55	134,512,670	75.60	132.60
OTHERS	901,581	0.71	4,234,220	2.38	469.60
<b>TOTAL NON-LIFE</b>	<b>127,540,367</b>	<b>100.00</b>	<b>177,934,408</b>	<b>100.00</b>	<b>139.50</b>
LIFE	0	0.00	0	0.00	0.00
<b>TOTAL</b>	<b>127,540,367</b>	<b>100.00</b>	<b>177,934,408</b>	<b>100.00</b>	<b>139.50</b>

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**K V A R N E R**  
**OSIGURANJE**  
d.d.

Code 21

HR-51000 Rijeka, Osječka 46  
Telephone: +385 51/ 22 78 96  
Facsimile: +385 51/ 22 79 71  
Registered No: MB 1332872  
kvarner-osiguranje@ri.tel.hr

The Company received the authorisation No. 567-01/97-7 to take up the insurance business from the Supervisory Office on 8 December 1997 and was registered in the Register of Companies at the Commercial court in Rijeka under Tt-97/3169-4 on 19 December 1997.

The Company's current account number at the Institute for Money Transfers in Rijeka is 33800-664-614.

Kvarner osiguranje d.d. is a joint stock company wholly owned by domestic legal persons.

**Structure of shareholders in %:**

- domestic legal persons 100%

**The Company transacted the following classes in 2000:**

- Accident
- Health
- Motor Casco
- Sea, River and Lake Vessels Hull Damage
- Goods-in-transit
- Fire and other perils
- Other Damage to property
- Motor Third Party Liability
- Marine Third Party Liability
- General Liability
- Credit

Kvarner osiguranje d.d. commenced operating on 1 January 1998.

The gross premium written in 2000 amounted to 28.1 million kuna (approx. DM 7.2 million).

The Company has a 0.62% share of the total Croatian insurance portfolio. Although

licensed for several classes of insurance, it mainly writes Motor Third Party Liability, which accounted for 36% of the Company's total portfolio, Motor Casco (23.7%), Property (20.8%) and Health (7.2%).

The Company's assets on 31 December 2000 amounted to 9,039,000 kuna.

According to the Profit and Loss account in 2000 Kvarner osiguranje d.d. made a net loss that came to 3,867,900 kuna.

The Management of the Company consists of 3 Members.

Chairman of the Management is Mr. Mladen Blažević, B.Econ. from Opatija.

The business of the Company is supervised by the Supervisory Board consisting of 7 Members.

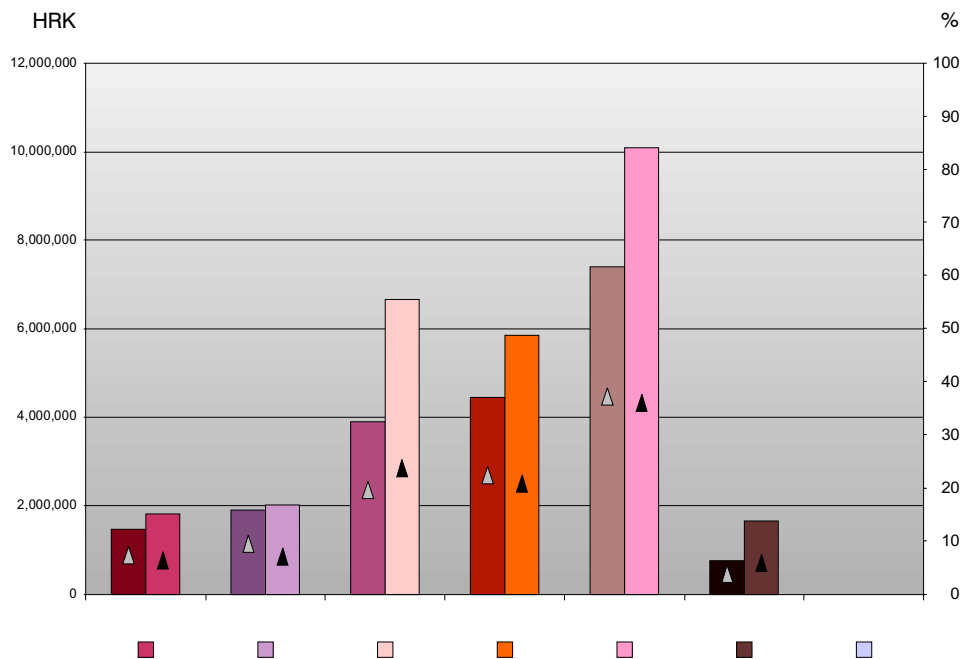
Chairman of the Supervisory Board is Mr. Nediljko Čulić, B.Econ. from Rijeka.

The Company had 49 employees in its Head Office in Rijeka and the Offices in Crikvenica, Krk, Mali Lošinj, Novalja, Opatija, Pula, Rab and Rijeka on 31 December 2000.

#### Seat of Sub-Branches

SUB-BRANCH	ADDRESS	TELEPHONE	FACSIMILE
CRIKVENICA	Kala Sv. Antona 1 HR-51260 Crikvenica	+385 51/78 17 74	+385 51/78 17 74
KRK	Plavnička 2 HR-51500 Krk	+385 51/22 01 40	+385 51/22 01 40
MALI LOŠINJ	Riva lošinjskih kapetana 20 HR-51550 Mali Lošinj	+385 51/23 39 07	+385 51/23 39 07
NOVALJA	Marka Marulića bb HR-53291 Novalja	+385 53/66 14 01	+385 53/66 14 01
OPATIJA	M. Tita 75/4 HR-51410 Opatija	+385 51/71 83 80	+385 51/71 83 82
PULA	Istarska 5 HR-52100 Pula	+385 52/22 34 22	+385 52/22 34 22
RAB	Mali Palit bb HR-51280 Rab	+385 51/72 52 22	+385 51/72 52 22
RIJEKA	Verdieva 12 HR-51000 Rijeka	+385 51/21 54 41	+385 51/21 54 41

**Kvarner osiguranje d.d.**  
Gross premium written by groups of classes



	1999		2000		2000/ 1999
	HRK	%	HRK	%	index
ACCIDENT	1,472,469	7.41	1,815,000	6.46	123.30
HEALTH	1,902,556	9.58	2,020,000	7.19	106.20
MOTOR CASCO	3,898,573	19.62	6,655,000	23.70	170.70
PROPERTY	4,445,207	22.38	5,840,848	20.80	131.40
MOTOR TPL	7,386,540	37.19	10,096,000	35.96	136.70
OTHERS	758,878	3.82	1,652,000	5.88	217.70
<b>TOTAL NON-LIFE</b>	<b>19,864,223</b>	<b>100.00</b>	<b>28,078,848</b>	<b>100.00</b>	<b>141.40</b>
LIFE	0	0.00	0	0.00	0.00
<b>TOTAL</b>	<b>19,864,223</b>	<b>100.00</b>	<b>28,078,848</b>	<b>100.00</b>	<b>141.40</b>

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#### Code 20

HR-10000 Zagreb, Trg J. F. Kennedyya 6b  
Telephone: +385 1/ 23 05 881  
Facsimile: +385 1/ 23 02 749  
Registered No: MB 1251961  
[www.libertas.hr](http://www.libertas.hr)  
[libertas.osiguranje@libertas.hr](mailto:libertas.osiguranje@libertas.hr)

The Company was granted the authorisation to take up the insurance business by the Supervisory Office, No. 567-01/96-3, on 28 January 1997 and was registered in the Register of Companies at the Commercial court in Zagreb, Tt-97/331-2, on 4 February 1997.

The Company's current account numbers at the Institute for Money Transfers in Zagreb are 30109-664-1989 - Life and 30109-664-1994 - Non-Life.

Libertas osiguranje d.d. is a joint stock company wholly owned by domestic legal persons.

#### Structure of shareholders in %:

- domestic legal persons 100%

#### In 2000 the Company carried on:

- Accident
- Health
- Life

In 2000 the gross premium written amounted to 6.4 million kuna (approx. DM 1.6 million).

The Company had a 2000 market share of 0.14%. It mainly writes Life insurance lines, which contribute 92.3% to the total portfolio.

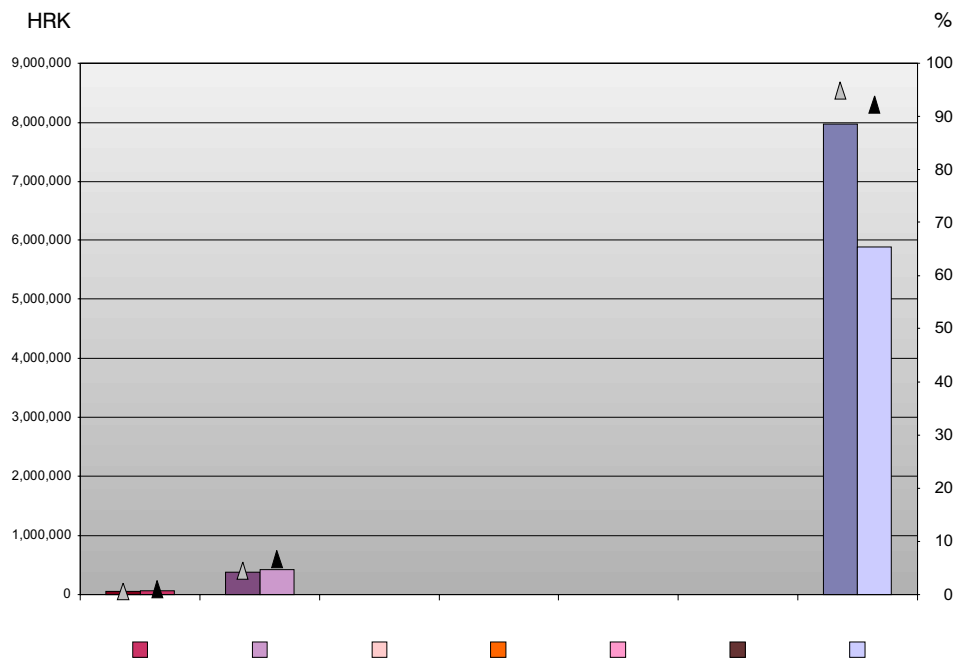
On 31 December 2000 the Company's assets amounted to 13,746,000 kuna.

According to the Profit and Loss account the net profit of the Company in 2000 accounted for 1,589,448 kuna.

The Management of the Company consists of 2 Members.  
Chairman of the Management is Mr. Ivan Vrljić, B.Econ. from Zagreb and Member of the Management is Mr. Miljenko Javorović, B.Econ. from Zagreb.  
The business of the Company is supervised by the Supervisory Board, which consists of 3 Members.  
Chairman of the Supervisory Board is Mr. Gojko Ostojić, B.Econ. from Zagreb.

On 31 December 2000 the Company had 6 employees.

**Libertas osiguranje d.d.**  
**Gross premium written by groups of classes**



	1999		2000		2000/ 1999
	HRK	%	HRK	%	index
■ ACCIDENT	53,226	0.63	65,245	1.02	122.60
■ HEALTH	381,014	4.54	428,426	6.72	112.50
■ MOTOR CASCO	0	0.00	0	0.00	0.00
■ PROPERTY	0	0.00	0	0.00	0.00
■ MOTOR TPL	0	0.00	0	0.00	0.00
■ OTHERS	0	0.00	0	0.00	0.00
<b>TOTAL NON-LIFE</b>	<b>434,240</b>	<b>5.17</b>	<b>493,670</b>	<b>7.74</b>	<b>113.70</b>
■ LIFE	7,969,195	94.83	5,882,963	92.26	73.80
<b>TOTAL</b>	<b>8,403,435</b>	<b>100.00</b>	<b>6,376,633</b>	<b>100.00</b>	<b>75.90</b>

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Code 03

According to the Decision of the Commercial court in Split No. Tt-00/2811-8 the take-over of Mediteran Insurance Company, Ltd. by Jadransko Insurance Company, Ltd. was registered in the Register of Companies as of 23 May 2001.

**In 2000 the Company transacted:**

- Accident
- Health
- Motor Casco
- Sea, River and Lake Vessels Hull Damage
- Goods-in-transit
- Fire and other perils
- Other Damage to property
- Motor Third Party Liability
- Marine Third Party Liability
- General Liability
- Credit
- Financial Loss

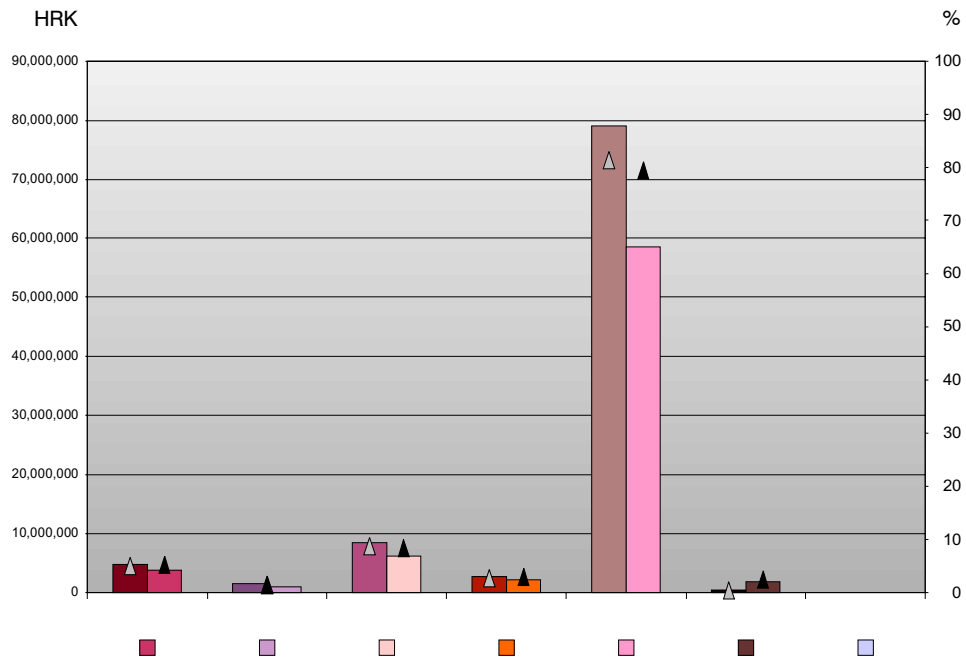
In 2000 the gross premium written amounted to 73.6 million kuna (approx. 18.9 million).

The Company held 1.62% of the total Croatian insurance portfolio. Although it was authorised for several classes of insurance, it mainly wrote Motor Third Party Liability, which accounted for 79.5% of the Company's portfolio in 2000 and Motor Casco (8.4%).

On 31 December 2000 the Company's assets accounted for 12,683,000 kuna.

Its net loss according to the Profit and Loss account in 2000 amounted to 1,122,638 kuna

**Mediteran osiguranje d.d.**  
**Gross premium written by groups of classes**



	1999		2000		2000/ 1999
	HRK	%	HRK	%	index
ACCIDENT	4,858,826	5.01	3,872,714	5.26	79.70
HEALTH	1,499,997	1.55	1,013,868	1.38	67.60
MOTOR CASCO	8,505,473	8.77	6,189,030	8.41	72.80
PROPERTY	2,707,570	2.78	2,199,283	2.99	81.20
MOTOR TPL	79,015,902	81.44	58,459,339	79.45	74.00
OTHERS	432,557	0.45	1,845,071	2.51	426.50
<b>TOTAL NON-LIFE</b>	<b>97,020,325</b>	<b>100.00</b>	<b>73,579,305</b>	<b>100.00</b>	<b>75.80</b>
LIFE	0	0.00	0	0.00	0.00
<b>TOTAL</b>	<b>97,020,325</b>	<b>100.00</b>	<b>73,579,305</b>	<b>100.00</b>	<b>75.80</b>

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#### Code 15

HR-10000 Zagreb, Ulica grada Vukovara 237  
Telephone: +385 1/ 63 08 333  
Facsimile: +385 1/ 61 57 130  
Registered No: MB 1165011  
www.merkur.hr  
info@merkur.hr

The Company received the authorisation to take up the insurance business from the Supervisory Office, No. 567-02/95-1, on 12 December 1995 and was registered in the Register of Companies at the Commercial court in Zagreb, Tt-96/19-2, MBS 080030150 on 11 January 1996.

The Company's current account numbers at the Institute for Money Transfers in Zagreb are 30101-664-1557, 30101-664-1627, 30101-664-1632 and 30101-664-1611.

Merkur osiguranje d.d. is a joint stock company that is wholly owned by the Austrian insurance company Merkur Versicherung AG from Graz.

#### Structure of shareholders in %:

- Merkur Versicherung AG 100%

#### In 2000 the Company carried on:

- Accident
- Health
- Fire and other perils
- Other Damage to property
- General Liability
- Financial Loss
- Life

The gross premium written in 2000 amounted to 140.8 million kuna (approx. DM 36.1 million).

The Company holds a 3.11% share of the Croatian insurance market. It mainly writes Life insurance, which accounted for 82.4% of the Company's total portfolio, Accident (11.4%) Health (3.4%) and Property (2.4%).

On 31 December 2000 the assets of the Company accounted for 28.653,000 kuna.

According to the Profit and Loss account in 2000 Merkur osiguranje d.d. made a net profit that amounted to 3,482,049 kuna.

The Management of the Company consists of 2 Members.

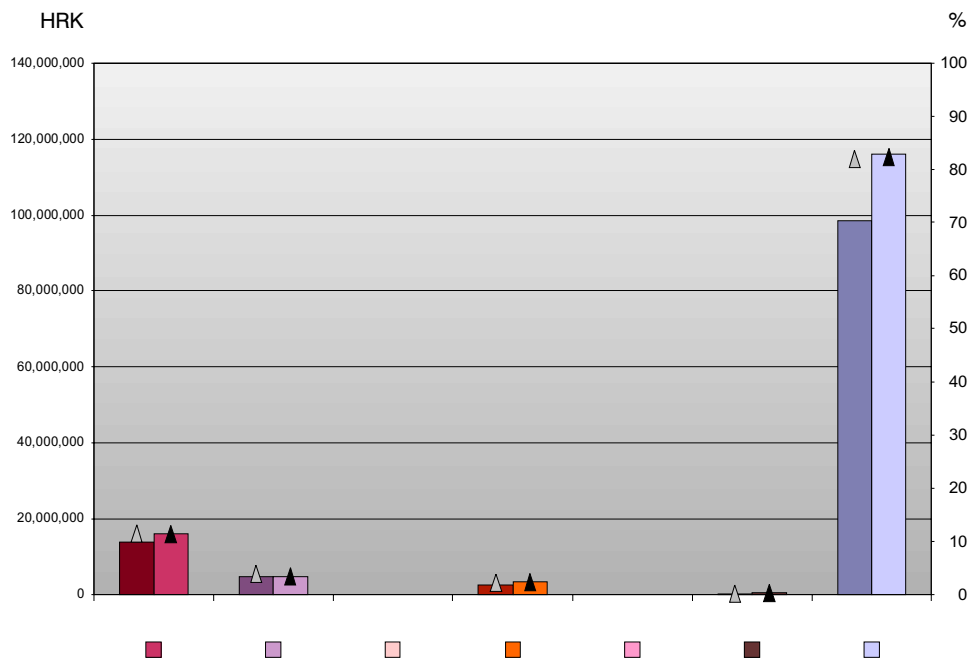
Chairman of the Management is Mr. Darko Cesar, and Member of the Management is Ms Zdenka Rizman, B.Sc. from Zagreb. The authorised signatories are Mr. Horst Brandstaetter from Graz and Mr. Milan Krizmanić, B.Econ. from Zagreb.

The business of the Company is supervised by the Supervisory Board, which consists of 3 Members.

Chairman of the Supervisory Board is Mr. Werner Reimelt, B.Econ. from Graz, the General Manager of Merkur Versicherung AG Graz.

On 31 December 2000 the Company employed 30 persons.

**Merkur osiguranje d.d.**  
**Gross premium written by groups of classes**



	1999		2000		2000/ 1999
	HRK	%	HRK	%	index
■ ACCIDENT	13,931,460	11.60	16,038,859	11.39	115.10
■ HEALTH	4,804,614	4.00	4,821,128	3.42	100.30
■ MOTOR CASCO	0	0.00	0	0.00	0.00
■ PROPERTY	2,686,880	2.24	3,374,183	2.40	125.60
■ MOTOR TPL	0	0.00	0	0.00	0.00
■ OTHERS	243,199	0.20	580,684	0.41	238.80
<b>TOTAL NON-LIFE</b>	<b>21,666,153</b>	<b>18.04</b>	<b>24,814,854</b>	<b>17.62</b>	<b>114.50</b>
■ LIFE	98,442,355	81.96	116,019,486	82.38	117.90
<b>TOTAL</b>	<b>120,108,508</b>	<b>100.00</b>	<b>140,834,340</b>	<b>100.00</b>	<b>117.30</b>

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#### Code 24

HR-10000 Zagreb, Božidarevićeva 13/II  
Telephone: +385 1/ 23 30 202  
Facsimile: +385 1/ 23 08 484  
Registered No: MB 1365045  
www.poslodavac-osiguranje.hr  
uprava@poslodavac-osiguranje.hr

The Company was granted the authorisation to take up the insurance business by the Supervisory Office, No. 567-01/98-4, on 6 April 1998 and was registered in the Register of Companies at the Commercial court in Zagreb, Tt-98/1770-2, on 9 April 1998.

The Company's current account number at the Institute for Money Transfers in Zagreb is 30105-664-1541.

Poslodavac društvo za uzajamno osiguranje is a mutual insurance company established by domestic legal and natural persons.

It transacts exclusively Health insurance, i.e. Compulsory employers liability insurance against industrial injuries and occupational diseases.

The Company commenced operating on 29 April 1998.

In 2000 the gross premium written accounted for 2.6 million kuna (approx. DM 670,000).

The Company holds 0.06% of the total Croatian insurance portfolio.

On 31 December 2000 its assets amounted to 1,351,000 kuna.

The Company's net profit according to the Profit and Loss account in 2000 came to 33,619 kuna.

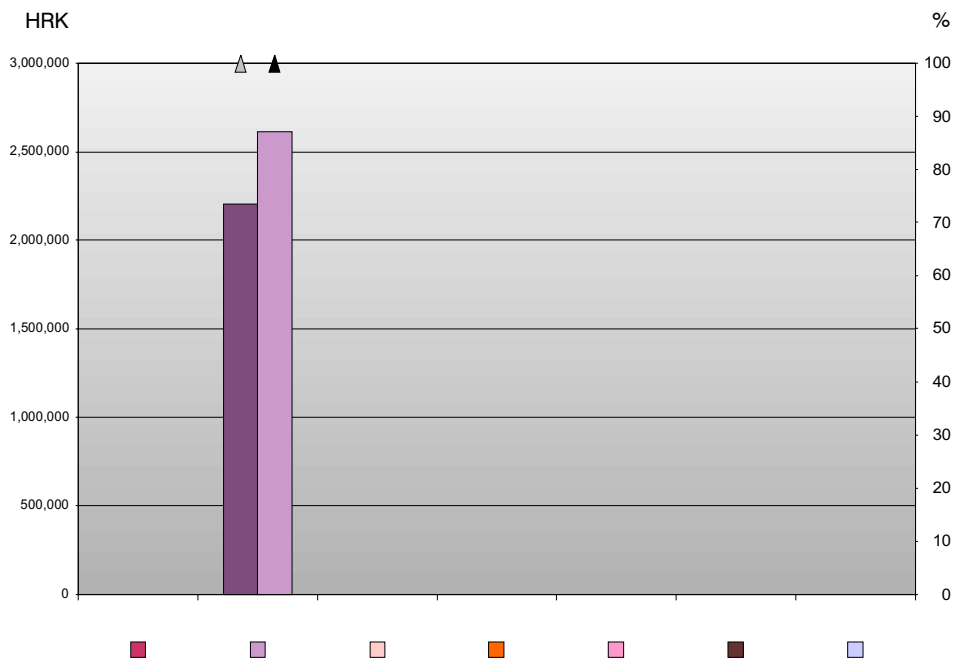
Chairman of the Management is Mr. Ivan Klasić, B.A. from Zagreb.

The business of the Company is supervised by the Supervisory Board comprising 5 Members.

Chairman of the Supervisory Board is Mr. Željko Ivančević, B.Polit.Sc. from Zagreb.

There were 4 persons employed at the Company on 31 December 2000.

**Poslodavac društvo za uzajamno osiguranje**  
**Gross premium written by groups of classes**



	1999		2000		2000/ 1999
	HRK	%	HRK	%	index
■ ACCIDENT	0	0.00	0	0.00	0.00
■ HEALTH	2,205,182	100.00	2,614,458	100.00	118.60
■ MOTOR CASCO	0	0.00	0	0.00	0.00
■ PROPERTY	0	0.00	0	0.00	0.00
■ MOTOR TPL	0	0.00	0	0.00	0.00
■ OTHERS	0	0.00	0	0.00	0.00
<b>TOTAL NON-LIFE</b>	<b>2,205,182</b>	<b>100.00</b>	<b>2,614,458</b>	<b>100.00</b>	<b>118.60</b>
■ LIFE	0	0.00	0	0.00	0.00
<b>TOTAL</b>	<b>2,205,182</b>	<b>100.00</b>	<b>2,614,458</b>	<b>100.00</b>	<b>118.60</b>

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HR-51000 Rijeka, Erazma Barčiča 3  
Telephone: +385 51/ 21 55 12  
Facsimile: +385 51/ 33 41 94  
Registered No: MB 0253359  
sava-osiguranje1@ri.tel.hr

The Company was given the authorisation to take up the insurance business by the Ministry of Finance of the Republic of Croatia, No. 513-04/92/3, on 14 December 1992, and was registered in the Register of Companies at the Commercial court in Rijeka, No. Fi-1-13780-00, on 26 July 1993.

The Company's current account number at the Institute for Money Transfers in Rijeka is 33800-664-427.

Sava osiguranje d.d. is a joint stock company which is owned predominantly by the Slovene insurance company Zavarovalnica Triglav d.d. from Ljubljana.

**Structure of shareholders in %:**

- |                              |        |
|------------------------------|--------|
| • domestic legal persons     | 4.18%  |
| • Zavarovalnica Triglav d.d. | 95.82% |

**In 2000 the Company carried on:**

- Accident
- Health
- Motor Casco
- Aircraft Hull Damage
- Sea, River and Lake Vessels Hull Damage
- Goods-in-transit
- Fire and other perils
- Other Damage to property
- Motor Third Party Liability
- Aviation Third Party Liability
- Marine Third Party Liability
- General Liability
- Credit
- Suretyship
- Financial Loss
- Tourist Assistance
- Life

The Company has Foreign Claims Departments in its four Branch Offices (Rijeka, Zagreb, Pula and Čakovec).

In 2000 the gross premium written amounted to 163.4 million kuna (approx. DM 41.8 million).

The Company holds 3.61% of the total Croatian insurance portfolio. Although it has been authorised to transact several classes of insurance, it mainly writes Motor Third Party Liability by 38.3% of the total Company's portfolio, Property (20%), Motor Casco (12.5%) and Life insurance lines (10.8%).

On 31 December 2000 the Company's assets accounted for 52,960,000 kuna.

Sava osiguranje d.d. made a net profit amounting to 4,375,583 kuna in 2000.

The Management of the Company consists of 2 Members.

Chairman of the Management is Mr. Igor Burić, B.Sc. from Rijeka, and Member of the Management is Ms Željka Podobnik, B.Econ. from Rijeka.

The business of the Company is supervised by the Supervisory Board, which consists of 5 Members.

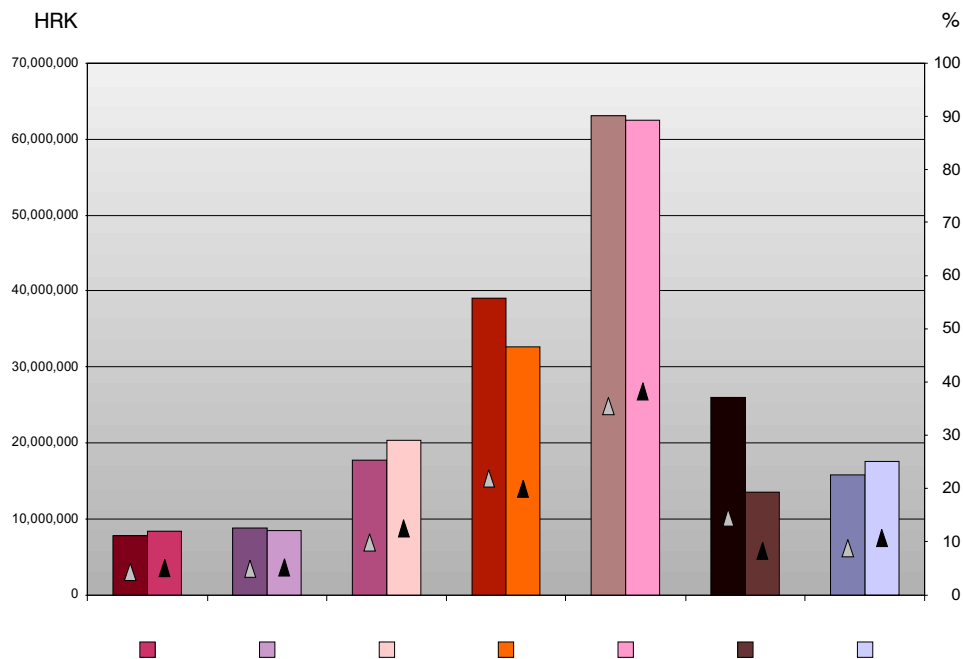
Chairman of the Supervisory Board is Ms. Nada Klemenčič, jurist B.Sc. from Ljubljana.

On 31 December 2000 there were 272 employees altogether in the Head Office in Rijeka, the Branch Offices in Čakovec, Pula, Rijeka and Zagreb, and the Sub-Branches in Koprivnica and Varaždin.

#### Seat of Branch Offices and Sub-Branches:

BRANCH	ADDRESS	TELEPHONE	FACSIMILE
ČAKOVEC	Žrtava fašizma 1 HR-40000 Čakovec	+385 40/39 11 11	+385 40/39 11 00
PULA	Trierska 4 HR-52100 Pula	+385 52/22 38 22	+385 52/21 17 52
RIJEKA	E. Barčića 3 HR-51000 Rijeka	+385 51/33 77 66	+385 51/33 69 35
ZAGREB	Republike Austrije 1 HR-10000 Zagreb	+385 1/37 77 499	+385 1/37 71 266
SUB-BRANCH			
KOPRIVNICA	Tarašćice 20 HR-48000 Koprivnica	+385 48/62 22 79	+385 48/62 22 95
VARAŽDIN	Alojza Stepinca 7 HR-42000 Varaždin	+385 42/21 18 33	+385 42/21 19 33

**Sava osiguranje d.d.**  
**Gross premium written by groups of classes**



	1999		2000		2000/ 1999
	HRK	%	HRK	%	index
ACCIDENT	7,757,922	4.35	8,332,137	5.10	107.40
HEALTH	8,832,912	4.96	8,474,256	5.19	95.90
MOTOR CASCO	17,697,823	9.93	20,348,264	12.46	115.00
PROPERTY	39,026,610	21.90	32,632,495	19.98	83.60
MOTOR TPL	63,079,869	35.40	62,505,875	38.27	99.10
OTHERS	26,029,088	14.61	13,500,455	8.26	51.90
<b>TOTAL NON-LIFE</b>	<b>162,424,224</b>	<b>91.15</b>	<b>145,793,482</b>	<b>89.25</b>	<b>89.80</b>
LIFE	15,777,334	8.85	17,555,785	10.75	111.30
<b>TOTAL</b>	<b>178,201,558</b>	<b>100.00</b>	<b>163,349,267</b>	<b>100.00</b>	<b>91.70</b>

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**SLAVONIJA osiguranje d.d.**

Code 05

HR-31000 Osijek, Ribarska 10  
Telephone: +385 31/ 22 36 00  
Facsimile: +385 31/ 28 31 66  
Registered No: MB 3058174  
slavonija-osiguranje@os.tel.hr

The Company was registered in the Register of Companies at the Commercial court in Osijek, No. Fi-3347/91, on 19 September 1991. The merger into GRAWE Hrvatska d.d. is under way.

The Company's current account numbers at the Institute for Money Transfers in Osijek are 33600-664-705 (Life) and 33600-664-710 (all other classes).

Slavonija osiguranje d.d. is a joint stock company owned by the foreign insurance company.

**Structure of shareholders in %:**

- foreign legal persons 100%

**In 2000 the Company transacted:**

- Accident
- Health
- Motor Casco
- Sea, River and Lake Vessels Hull Damage
- Goods-in-transit
- Fire and other perils
- Other Damage to property
- Motor Third Party Liability
- Aviation Third Party Liability
- Marine Third Party Liability
- General Liability
- Credit
- Tourist Assistance
- Life

Foreign claims are handled and settled by the agent 'ACROOS' which has its seat in Osijek, Radićeva 42/I, Telephone: +385 31/20 90 40, Fax: +385 31/20 90 50.

In 2000 the gross premium written amounted to 40.7 million kuna (approx. DM 10.4 million).

The Company has a 0.9% share of the total Croatian insurance portfolio. Although it has been authorised for several classes of insurance, it mainly writes Motor Third Party Liability by 58.1% of the total Company's portfolio, and Life insurance lines (15.3%) and Motor Casco (10.9%).

The Company's assets accounted for 14,392000 kuna on 31 December 2000.

According to the Profit and Loss account in 2000 the Company made a net loss of 7,807,140 kuna.

The Management of the Company consists of 1 Member.  
Chairman of the Management is Prof. Mirko Pauković from Valpovo.  
The business of the Company is supervised by the Supervisory Board, which consists of 3 Members.  
Chairman of the Supervisory Board is Mr Othmar Ederer, D.Sc. from Graz.

On 31 December 2000 there were 57 employees in all at the Company.

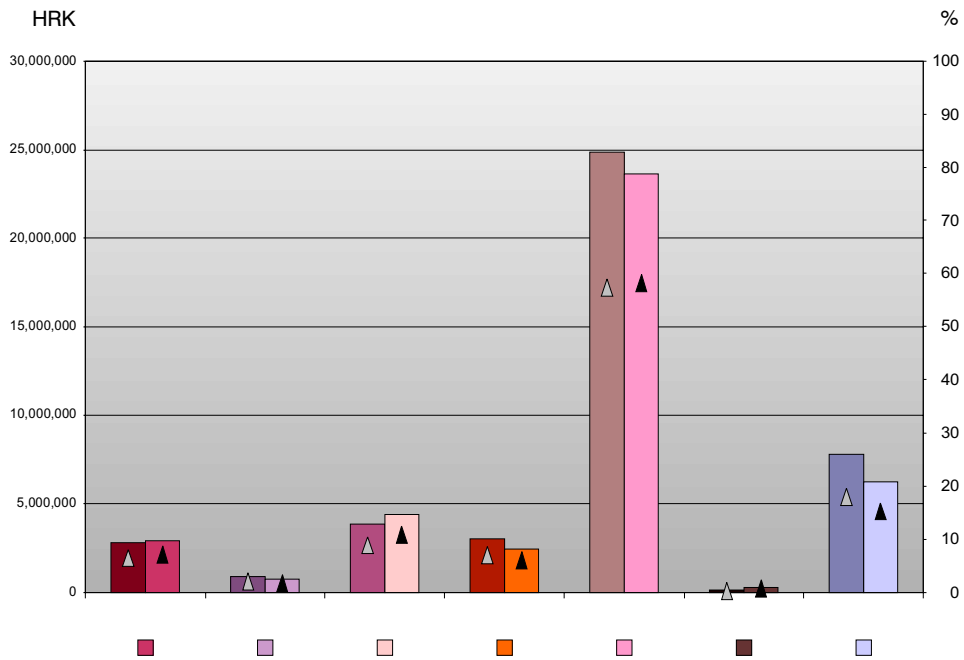
The Company mainly operates in the eastern region of the Republic of Croatia (Slavonia and Baranja).

**Seat of Branch Offices:**

<b>BRANCH</b>	<b>ADDRESS</b>	<b>TELEPHONE</b>	<b>FACSIMILE</b>
NAŠICE	B. Radića 26 HR-34500 Našice	+385 31/61 39 05	+385 31/61 39 05
SLAVONSKI BROD	A. Starčevića 40 HR-35000 Slavonski Brod	+385 35/44 63 75	+385 35/44 63 75
VIROVITICA	Mihanovićeva 13 HR-33000 Virovitica	+385 33/72 15 40	+385 33/72 15 40
ŽUPANJA	Strossmayerova 161 HR-32270 Županja	+385 32/84 01 88	+385 32/84 01 88



**Slavonija osiguranje d.d.**  
**Gross premium written by groups of classes**



	1999		2000		2000/ 1999
	HRK	%	HRK	%	index
ACCIDENT	2,820,715	6.50	2,912,288	7.16	103.20
HEALTH	901,964	2.08	734,606	1.80	81.40
MOTOR CASCO	3,848,301	8.87	4,414,362	10.85	114.70
PROPERTY	3,029,453	6.98	2,457,855	6.04	81.10
MOTOR TPL	24,858,676	57.29	23,654,033	58.12	95.20
OTHERS	140,823	0.32	302,583	0.74	214.90
<b>TOTAL NON-LIFE</b>	<b>35,599,932</b>	<b>82.04</b>	<b>34,475,727</b>	<b>84.71</b>	<b>96.80</b>
LIFE	7,792,372	17.96	6,224,816	15.29	79.90
<b>TOTAL</b>	<b>43,392,304</b>	<b>100.00</b>	<b>40,700,543</b>	<b>100.00</b>	<b>93.80</b>

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#### Code 19

HR-10000 Zagreb, Braće Domany 6  
Telephone: +385 1/ 38 22 092  
Facsimile: +385 1/ 38 22 093  
Registered No: MB 1220306  
www.sunce.hr  
sunce@sunce.hr

The Company has been granted the authorisation No. 567-01/96-1 to take up the insurance business by the Supervisory Office on 23 August 1996 and was registered in the Register of Companies at the Commercial court in Zagreb under Tt-96/2056-2 on 30 August 1996.

The Company's current account numbers at the Institute for Money Transfers in Zagreb are 30104-664-1739 - Life and 30104-664-1606 - Non-Life.

Sunce osiguranje d.d. is a joint stock company predominantly owned by domestic natural persons.

#### Structure of shareholders in %:

- domestic natural persons 100%

#### In 2000 the Company carried on:

- Accident
- Health
- Motor Casco
- Sea, River and Lake Vessels Hull Damage
- Goods-in-transit
- Fire and other perils
- Other Damage to property
- Motor Third Party Liability
- Marine Third Party Liability
- General Liability
- Credit
- Suretyship
- Tourist Assistance
- Life

Sunce osiguranje d.d. commenced operating on 1 June 1997.

The gross premium written in 2000 amounted to 95.5 million kuna (approx. DM 24.5 million).

The Company has a market share of 2.11%. Although licensed to write several classes of insurance, the Company derives 61.3% of its premium income from Life insurance, followed by Property (12.7%), Health (10.2%) and Motor Third Party Liability (7.2%).

On 31 December 2000 the assets of the Company accounted for 20,535,000 kuna.

The Company's Profit and Loss account in 2000 showed a net profit of 1,003,882 kuna.

The Company is managed by the Management - Manager Mr. Svemir Kalinić, B.Sc. from Zagreb.

The business of the Company is supervised by the Supervisory Board, which consists of 3 Members.

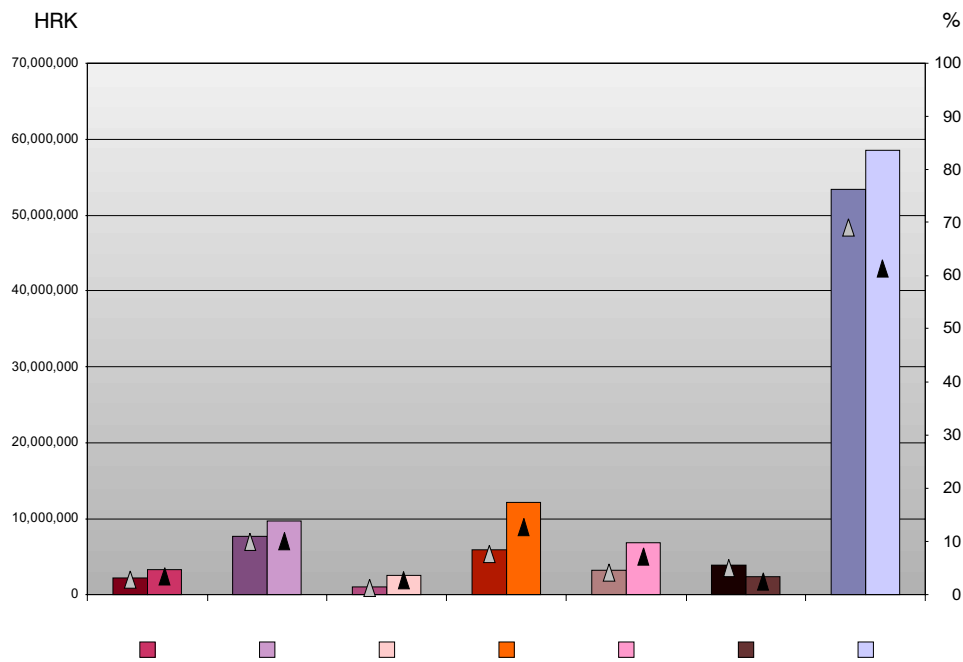
Chairman of the Supervisory Board is Mr. Jako Andabak, B.Sc. from Zagreb.

On 31 December 2000 the Company employed 58 persons.

#### Seat of Branch Offices:

BRANCH	ADDRESS	TELEPHONE	FACSIMILE
<b>OSIJEK</b> osijek@sunce-osiguranje.hinet.hr	Ul. Hrvatske republike 14 HR-31000 Osijek	+385 31/21 16 78	+385 31/21 13 50
<b>RIJEKA</b> rijeka@sunce-osiguranje.hinet.hr	Ivana Zajca 7 HR-51000 Rijeka	+385 51/33 58 51	+385 51/33 58 49
<b>SPLIT</b> split@sunce-osiguranje.hinet.hr	Osječka 11 HR-21000 Split	+385 21/31 58 66	+385 21/31 58 67
<b>ZADAR</b> zadar@sunce-osiguranje.hinet.hr	Liburnska obala 6 HR-23000 Zadar	+385 23/25 12 72	+385 23/25 09 62

**Sunce osiguranje d.d.**  
**Gross premium written by groups of classes**



	1999		2000		2000/ 1999
	HRK	%	HRK	%	index
ACCIDENT	2,231,542	2.88	3,308,356	3.47	148.30
HEALTH	7,658,876	9.89	9,686,992	10.15	126.50
MOTOR CASCO	1,061,140	1.37	2,582,166	2.70	243.30
PROPERTY	5,892,672	7.61	12,162,329	12.74	206.40
MOTOR TPL	3,244,062	4.19	6,847,390	7.17	211.10
OTHERS	3,910,281	5.05	2,348,510	2.46	60.10
<b>TOTAL NON-LIFE</b>	<b>23,998,573</b>	<b>30.99</b>	<b>36,935,742</b>	<b>38.69</b>	<b>153.90</b>
LIFE	53,446,728	69.01	58,540,665	61.31	109.50
<b>TOTAL</b>	<b>77,445,301</b>	<b>100.00</b>	<b>95,476,407</b>	<b>100.00</b>	<b>123.30</b>

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#### Code 26

HR-10000 Zagreb, Ul. grada Vukovara 37 b  
Telephone: +385 1/ 63 24 200  
Facsimile: +385 1/ 63 24 250  
Registered No: MB 1446452  
www.uniqa.hr  
info@uniqa.hr

According to the Decision of the Supervisory Directorate for Insurance Companies, No. 453-04/99-01/04, entry register number 567-01/99-5 of 11 May 1999 Austrija osiguranje d.d. from Zagreb was given the authorisation to take up Life and Non-Life insurance business. It was registered in the Register of Companies at the Commercial court in Zagreb, No. Tt-99/2409-2 on 3 June 1999, MBS: 080297140. According to the Decision of the Commercial court in Zagreb, No. Tt-00/2063-5 on 26 May 2000 Austrija osiguranje d.d. was renamed into UNIQA Insurance Company, Ltd.

The Company's current account numbers at the Institute for Money Transfers in Zagreb are 30101-664-1877 - Life and 30101-664-1882 - Non-Life.

UNIQA osiguranje d.d. is a joint stock company mainly owned by UNIQA International Versicherungs-Holding GmbH from Vienna, which is part of the Austrian insurance group UNIQA Versicherungen AG, the biggest insurance group in the Republic of Austria.

#### Structure of shareholders in %:

- UNIQA International Versicherungs-Holding GmbH 80%
- European Bank for Reconstruction and Development 20%

#### In 2000 the Company transacted the following groups:

- Accident
- Health
- Motor Casco
- Good-in-transit
- Fire and other perils
- Other damage to property
- Motor Third Party Liability
- General Liability
- Financial Loss
- Life

The Company commenced operating on 1 August 1999.

In 2000 the gross premium written amounted to 3.7 million kuna (approx. DM 1 million).

The Company holds 0,08% of the total Croatian insurance portfolio. Although authorised for several classes of insurance, in 2000 the Company mainly wrote Life (by 38.3%), Motor Third Party Liability (by 12.8%) and General Liability (by 23.3%).

On 31 December 1999 the assets of the Company amounted to 35,144,000 kuna.

According to the Profit and Loss account in 2000 the Company made a net loss that amounted to 12,793,329 kuna.

The Managing Board consists of 4 Members.

Chairman of the Management is Mr. Vinko Vukadin, M.Sc. from Graz and Members of the Management are Mr. Ewald Felbar, B.Econ. from Zagreb, Mr. Luka Matošić, M.Sc. from Zagreb and Mrs. Blanka Vukobrat, B.Econ. from Zagreb.

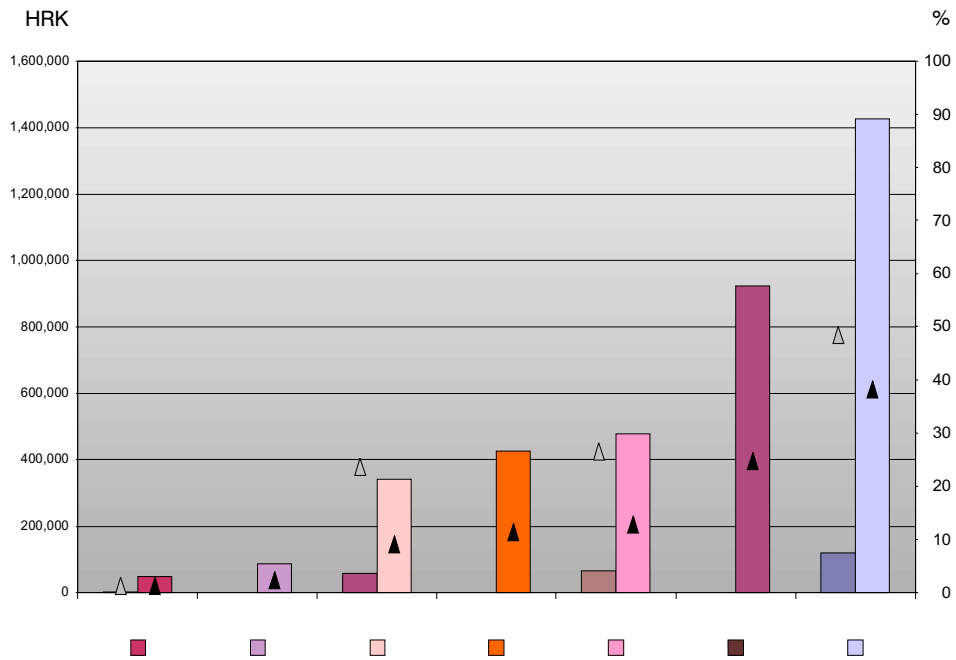
The Company's Supervisory Board consists of 5 Members.

Chairman of the Supervisory Board is Mr. Herbert Schimetschek from the Republic of Austria.

On 31 December 1999 there were 43 employees.



**UNIQA osiguranje d.d.**  
**Gross premium written by groups of classes**



	1999		2000		2000/ 1999
	HRK	%	HRK	%	index
ACCIDENT	3,130	1.26	48,507	1.30	1.549.70
HEALTH	0	0.00	86,728	2.33	0.00
MOTOR CASCO	59,287	23.74	341,027	9.14	575.20
PROPERTY	0	0.00	426,087	11.42	0.00
MOTOR TPL	66,267	26.54	478,309	12.82	721.80
OTHERS	0	0.00	922,661	24.74	0.00
<b>TOTAL NON-LIFE</b>	<b>128,684</b>	<b>51.54</b>	<b>2,303,319</b>	<b>61.75</b>	<b>1.789.90</b>
LIFE	121,014	48.46	1,426,776	38.25	1.179.00
<b>TOTAL</b>	<b>249,698</b>	<b>100.00</b>	<b>3,730,095</b>	<b>100.00</b>	<b>1.493.80</b>

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#### Code 18

HR-10000 Zagreb, Savska cesta 41  
Telephone: +385 1/ 61 21 997  
Facsimile: +385 1/ 61 77 250  
Registered No: MB 1234633  
www.veritas.hr  
veritas@veritas.hr

The Company has been granted the authorisation No. 453-02/96-01/20 to take up the insurance business by the Supervisory Office on 29 October 1996 and was registered in the Register of Companies at the Commercial court in Zagreb under Tt-96/2819-2 on 5 November 1996.

The Company's current account number at the Institute for Money Transfers in Zagreb is 30104-664-1718.

Veritas osiguranje d.d. is a joint stock company owned by domestic and foreign natural and legal persons.

#### Structure of shareholders in %:

• domestic legal persons	36.16%
• domestic natural persons	18.84%
• foreign legal persons	15.00%
• foreign natural persons	30.00%

#### In 2000 the Company carried on:

- Accident
- Health
- Motor Casco
- Sea, River and Lake Vessels Hull Damage
- Goods-in-transit
- Fire and other perils
- Other Damage to property
- Motor Third Party Liability
- Marine Third Party Liability
- General Liability
- Suretyship
- Tourist Assistance

The Company commenced operating on 1 January 1997.

The gross premium written in 2000 amounted to 48.5 million kuna (approx. DM 12.4 million).

The Company holds a market share of 1.07%. Although authorised for several classes of insurance, the Company mainly writes Motor Third Party Liability, which contributed 70.4% of the Company's total portfolio, Motor Casco (13%) and Property (6.6%).

On 31 December 2000 the assets of the Company accounted for 14,324,000 kuna.

According to the Profit and Loss account in 2000 Veritas osiguranje d.d. made a net loss that came to 6,273,151 kuna.

The Company is run by a Management of 3 Members.

Chairman of the Management was Mr. Marin Pilj, jurist B.Sc. from Zagreb.

The business of the Company is supervised by the Supervisory Board, which consists of 3 Members.

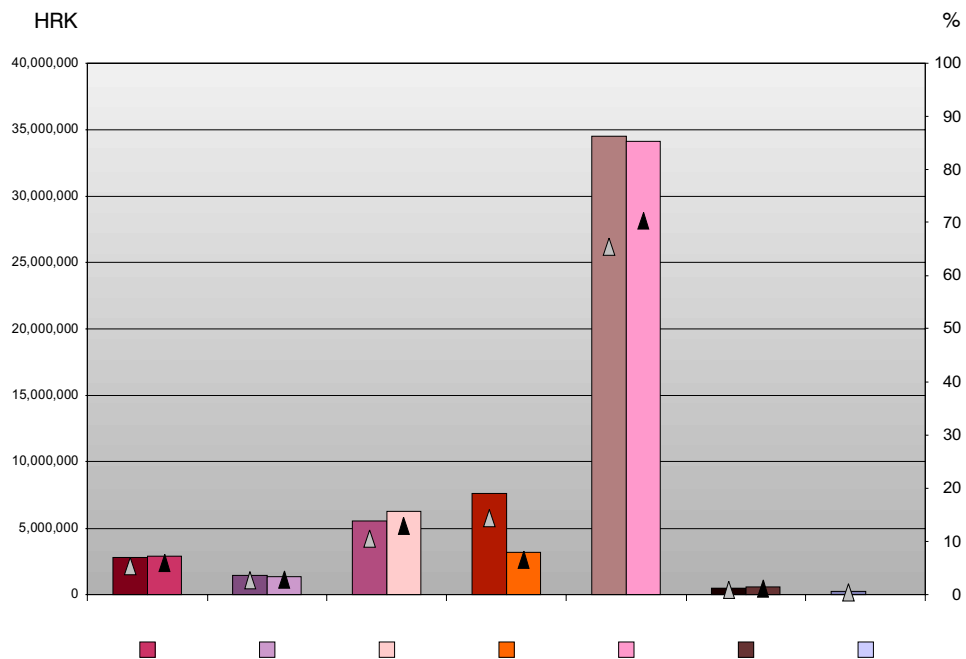
Chairman of the Supervisory Board is Mr. Samo Kuder from Ljubljana.

On 31 December 2000 the Company employed 62 persons in the Head Office in Zagreb and the Branch Offices in Osijek, Pula, Rijeka and Split.

**Seat of Branch Offices:**

<b>BRANCH</b>	<b>ADDRESS</b>	<b>TELEPHONE</b>	<b>FACSIMILE</b>
OSIJEK	Ul. Hrvatske republike 26 HR-31000 Osijek	+385 31/21 26 11	+385 31/21 26 12
PULA	Jurja Dobrile 6 HR-52100 Pula	+385 52/21 46 55	+385 52/21 46 77
RIJEKA	Koblerov trg 2 HR-51000 Rijeka	+385 51/21 34 48	+385 51/21 35 32
SPLIT	Poljana kneza Trpimira 5 HR-21000 Split	+385 21/48 22 42	+385 21/48 22 48

**Veritas osiguranje d.d.**  
**Gross premium written by groups of classes**



	1999		2000		2000/ 1999
	HRK	%	HRK	%	index
ACCIDENT	2,827,856	5.36	2,906,405	5.99	102.80
HEALTH	1,446,578	2.74	1,387,424	2.86	95.90
MOTOR CASCO	5,577,325	10.57	6,284,773	12.96	112.70
PROPERTY	7,615,767	14.43	3,204,276	6.61	42.10
MOTOR TPL	34,502,670	65.40	34,131,283	70.39	98.90
OTHERS	517,929	0.97	577,004	1.19	111.40
<b>TOTAL NON-LIFE</b>	<b>52,488,125</b>	<b>99.47</b>	<b>48,491,166</b>	<b>100.00</b>	<b>92.40</b>
LIFE	278,777	0.53	0	0.00	0.00
<b>TOTAL</b>	<b>52,766,902</b>	<b>100.00</b>	<b>48,491,166</b>	<b>100.00</b>	<b>91.90</b>

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HR-10000 Zagreb, Grahorova 13  
Telephone: +385 1/ 39 09 060  
Facsimile: +385 1/ 39 09 077  
Registered No: MB 1159941  
www.wsosiguranje.com  
kontakt@wiener-staedtische-osig.hr

According to the Decision of the Supervisory Directorate for Insurance Companies, No. 453-02/99-15/01, entry register number 567-01/99-3 of 4 May 1999 Wiener Städtische osiguranje d.d. from Zagreb was given the authorisation to take up Life and Non-life insurance lines. It was registered in the Register of Companies at the Commercial court in Zagreb, No. Tt-99/2678-2 on 31 May 1999.

The Company's current account numbers at the Institute for Money Transfers in Zagreb are 30101-664-1856 and 30101-664-1973.

Wiener Städtische osiguranje d.d. is a joint stock company owned by Wiener Städtische Allgemeine Versicherung AG from Vienna, the biggest insurance company in the Republic of Austria.

**Structure of shareholders in %:**

- |  |       |
|--|-------|
| • Wiener Städtische Allgemeine Versicherung AG | 95.2% |
| • NIVA d.d.                                    | 4.8%  |

**In 2000 the Company transacted:**

- General Liability
- Life

Wiener Städtische osiguranje d.d. commenced operating on 1 September 1999.

The gross premium written in 2000 amounted to 6.4 million kuna (approx. DM 1.6 million).

The Company holds 0.14% of the total Croatian insurance portfolio. Although licensed to write several classes of insurance, it mainly transacts Life insurance lines by 99.6% of its total portfolio.

On 31 December 2000 the assets of the Company amounted to 14,920,000 kuna.

According to the Profit and Loss account in 2000 the Company made a net loss to the amount of 7,392,245 kuna.

The Managing Board consists of 2 Members.

Chairman of the Management is Mr. Mladen Sanjković, M.Sc. from Zagreb and Member of the Management is Mr. Igor Jeličić, M.Sc. from Vienna.

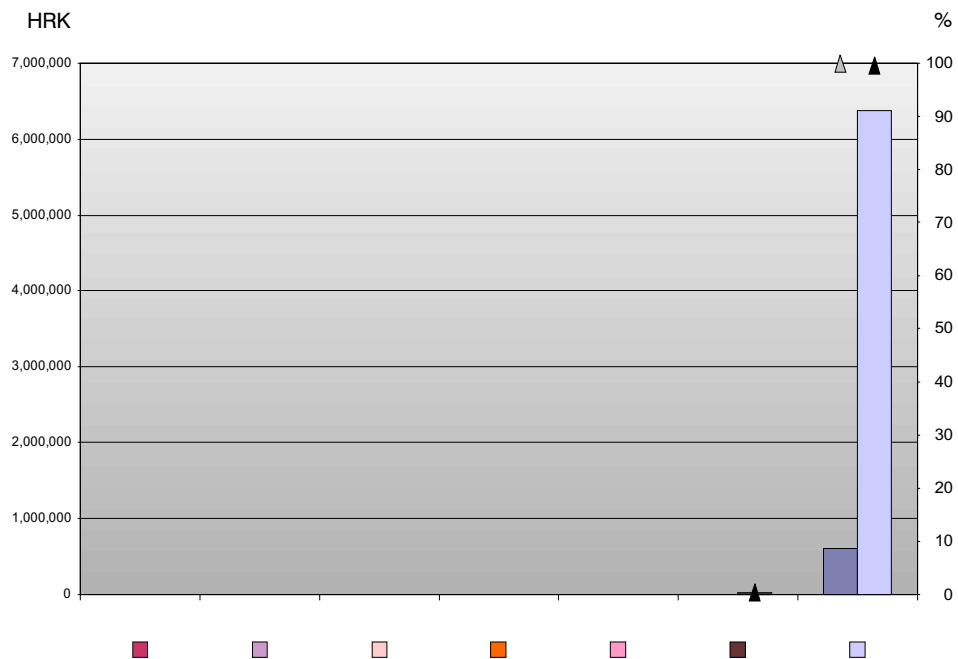
The Company's Supervisory Board consists of 5 Members.

Chairman of the Supervisory Board was Mr. Kurt Ebner from the Republic of Austria, and as of 14 February 2001 he was succeeded by Mr. Gerald Hasler.

On 31 December 1998 there were 9 employees



**Wiener Städtische osiguranje d.d.**  
**Gross premium written by groups of classes**



	1999		2000		2000/ 1999
	HRK	%	HRK	%	index
■ ACCIDENT	0	0.00	0	0.00	0.00
■ HEALTH	0	0.00	0	0.00	0.00
■ MOTOR CASCO	0	0.00	0	0.00	0.00
■ PROPERTY	0	0.00	0	0.00	0.00
■ MOTOR TPL	0	0.00	0	0.00	0.00
■ OTHERS	0	0.00	25,000	0.39	0.00
<b>TOTAL NON-LIFE</b>	<b>0</b>	<b>0.00</b>	<b>25,000</b>	<b>0.39</b>	<b>0.00</b>
■ LIFE	602,050	100.00	6,374,859	99.61	1.058.90
<b>TOTAL</b>	<b>602,050</b>	<b>100.00</b>	<b>6,399,859</b>	<b>100.00</b>	<b>1.063.00</b>

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#### Code 12

HR-10000 Zagreb, Ožegovićeve 16  
Telephone: +385 1/ 23 92 999  
Facsimile: +385 1/ 23 92 992  
Registered No: MB 3710696  
[www.osiguranje-zagreb.hr](http://www.osiguranje-zagreb.hr)  
[osiguranje-zagreb@zg.hinet.hr](mailto:osiguranje-zagreb@zg.hinet.hr)

The Company was registered in the Register of Companies at the Commercial court in Zagreb under No. Fi-3811/91-2 as a mutual insurance company on 25 April 1991. The transformation to a joint stock company was registered on 29 August 1991, No. Fi-9182/91.

The Company's current account numbers at the Institute for Money Transfers in Zagreb are 30105-664-794 and 30105-664-1744 Non-Life and 30105-664-1151 and 30105-664-1968 Life.

Osiguranje Zagreb d.d. is a joint stock company that is predominately owned by domestic natural persons.

#### Structure of shareholders in %:

- |                            |     |
|----------------------------|-----|
| • domestic legal persons   | 42% |
| • domestic natural persons | 58% |

#### In 2000 the Company carried on:

- Accident
- Health
- Motor Casco
- Sea, River and Lake Vessels Hull Damage
- Goods-in-transit
- Fire and other perils
- Other Damage to property
- Motor Third Party Liability
- Marine Third Party Liability
- General Liability
- Credit
- Financial Loss
- Tourist Assistance
- Life

The gross premium written in 2000 amounted to 258.8 million kuna (approx. DM 66.3 million).

The Company holds a 5.71% share of the total Croatian insurance portfolio. Although it has been licensed for several classes of insurance, Osiguranje Zagreb d.d. mainly transacts Life (52.6%), Motor Third Party Liability (19.2%), Motor Casco (4.9%), Property (8.6%) and Health (8.5%).

On 31 December 2000 the Company's assets amounted to 28,537,153 kuna.

According to the Profit and Loss account in 2000 Osiguranje Zagreb d.d. made a net profit amounting to 4,436,012 kuna.

The Company's Management consists of 2 Members.

Chairman of the Management is Mrs. Petra Tarle, jurist B.Sc. from Zagreb.

The business of the Company is supervised by the Supervisory Board, which consists of 5 Members.

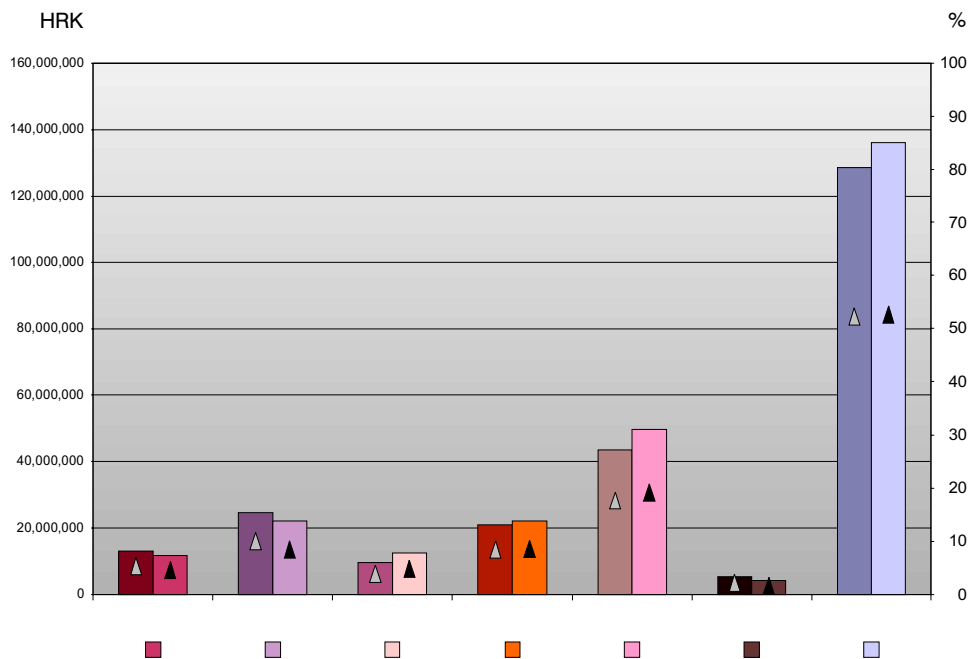
Chairman of the Supervisory Board is Mr. Darko Neseck, M.Sc. from Zagreb.

On 31 December 2000 there were 125 employees altogether in the Head Office in Zagreb and the Branch Offices in Čakovec, Dubrovnik, Karlovac, Osijek, Pula, Rijeka, Split, Vukovar and Zagreb.

#### Seat of Branch Offices:

BRANCH	ADDRESS	TELEPHONE	FACSIMILE
ČAKOVEC	Matice Hrvatske 10 HR-40000 Čakovec	+385 40/31 11 20	+385 40/31 11 30
DUBROVNIK	Dr. Ante Starčevića 2 HR-20000 Dubrovnik	+385 20/42 03 80	+385 20/42 32 13
KARLOVAC	P.R. Vitezovića 8 HR-47000 Karlovac	+385 47/61 17 99	+385 47/61 17 88
OSIJEK	Županijska 19 HR-31000 Osijek	+385 31/20 55 20	+385 31/20 08 30
PULA	Ciscuttijeva 15 HR-52100 Pula	+385 52/21 55 64	+385 52/21 56 27
RIJEKA	J. Trdine 2 HR-51000 Rijeka	+385 51/31 59 99	+385 51/31 59 98
SPLIT	Ulica Domovinskog rata 29 A HR-21000 Split	+385 21/48 52 24	+385 21/48 52 47
VUKOVAR	V. Nazora 11 HR-32230 Vukovar	+385 32/44 15 82	+385 32/44 15 83
ZAGREB	Maksimirska 111 HR-10000 Zagreb	+385 1/23 87 555	+385 1/23 87 536

**Osiguranje Zagreb d.d.**  
Gross premium written by groups of classes



	1999		2000		2000/ 1999
	HRK	%	HRK	%	index
ACCIDENT	13,118,310	5.34	11,829,599	4.57	90.20
HEALTH	24,595,471	10.01	22,078,082	8.53	89.80
MOTOR CASCO	9,559,768	3.89	12,550,233	4.85	131.30
PROPERTY	20,921,245	8.52	22,163,970	8.56	105.90
MOTOR TPL	43,438,270	17.69	49,642,045	19.18	114.30
OTHERS	5,433,836	2.21	4,332,600	1.67	79.70
<b>TOTAL NON-LIFE</b>	<b>117,066,900</b>	<b>47.66</b>	<b>122,596,528</b>	<b>47.37</b>	<b>104.70</b>
LIFE	128,543,499	52.34	136,182,481	52.63	105.90
<b>TOTAL</b>	<b>245,610,399</b>	<b>100.00</b>	<b>258,779,010</b>	<b>100.00</b>	<b>105.40</b>

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#### HRVATSKI NUKLEARNI POOL GIU

HR-10000 Zagreb, Miramarska cesta 22

Telephone: +385 1/ 61 70 275

Facsimile: +385 1/ 61 71 029

Registered No: MB 3249549

hr-nuk-pool@zg.tel.hr

The Croatian Nuclear Insurance and Reinsurance POOL (further POOL) operates in accordance with the Contract of 10 December 1998 by which it was founded, and was registered in the Register of Companies at the Commercial court in Zagreb, No Fi-7198/94 as a joint stock company; MBS 080096836 however, according to the ruling of the Commercial court and on the basis of the Decision on transforming the POOL Ltd. into the POOL GIU (the Commercial Association of Interest) it was registered as such under No. Tt 98/5532-2 on 16 December 1998. Since 1 January 1999 the POOL has been transacting business as the Commercial Association of Interest.

The Head Office of the POOL is located in Zagreb, Miramarska cesta 22.

Its current account number at the Institute for Money Transfers in Zagreb is 30101-664-705.

Members of the POOL are:

- **Allianz Zagreb**, d.d.
- **Croatia** osiguranje d.d.
- **Croatia Lloyd** d.d. za reosiguranje
- Osiguranje **Helios** d.d. za osiguranje
- **Sava** osiguranje d.d. Rijeka

In accordance with the Contract on the POOL's foundation the members of the pool jointly assume extraordinary risks with respect to the insurance, co-insurance and reinsurance of nuclear plants, i.e. risks at home and abroad with regard to the exploitation of nuclear power for peacetime purposes.

In addition to its main line of business, other activities of the POOL are nuclear prevention, deposition and investment of financial resources earned from its business operations, as well as from some sidelines that are in connection with its primary business and in compliance with the quoted Contract and the Ruling on the registration in the Register of Companies.

The POOL provides insurance and reinsurance cover on its own behalf and for the account of its member companies. The means earned from the business are its members' means and are used to meet the liabilities within the limits, to cover the

POOL's expenses and other liabilities in compliance with the legal provisions and the POOL's legislation.

Together with the Slovenian nuclear pool the POOL co-insures the Nuclear Power Plant Krško, issuing the Material Damage and Machinery Breakdown Insurance Policy, whereby each of the two pools assumes 50% of the risk, the surplus to the retention (of the Croatian and Slovenian pool) is placed with foreign nuclear pools in equal shares.

In playing the role of reinsurer of foreign risks, the POOL has a share in nuclear risks covers in 25 countries in the world, and as a result of that the premium income in 2000 accounted for 7,125.1 million kuna (ca. 873,672 US Dollars).

The POOL's Profit and Loss account in 2000 is as follows (in thousands kuna):

• Total income	12,207
• Total expenditure	12,108
Profit	99

The Management consists of the Chairman of the POOL Mr. Bruno Sladonja, jurist B.Sc. from Zagreb.

The business of the POOL is supervised by the Supervisory Board, which consists of 3 Members. Chairman of the Supervisory Board is Mr. Branimir Zekan, B.Econ. from Zagreb.

Besides the Supervisory Board the POOL has got an Assembly in which the representatives of all member companies are active.

On 31 December 2000 there were 4 employees.

### The POOL's capacities for 2001

MEMBER COMPANIES	Home A+B		Abroad A+B		Total	
	USD	%	USD	%	USD	%
CROATIA	4,500,000	66.46	4,500,000	68.91	9,000,000	67.66
CROATIA LLOYD	1,000,000	14.77	1,000,000	15.31	2,000,000	15.04
HELIOS	500,000	7.39	400,000	6.13	900,000	6.77
SAVA	450,000	6.65	450,000	6.89	900,000	6.77
ALLIANZ ZAGREB	320,000	4.73	180,000	2.76	500,000	3.76
<b>TOTAL</b>	<b>6,770,000</b>	<b>100.00</b>	<b>6,530,000</b>	<b>100.00</b>	<b>13,300,000</b>	<b>100.00</b>



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