

**Insurance Supervisory Directorate  
Croatian Insurance Bureau**

**INSURANCE AND  
REINSURANCE  
COMPANIES  
IN THE REPUBLIC OF  
CROATIA**

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## PREFACE

This booklet has been issued by the Insurance Supervisory Directorate and 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<sup>1</sup> – 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 2002.

As stated by the Amendments and Supplements to the Insurance Law (The Official Gazette of the Republic of Croatia 'Narodne novine' No 116, 5<sup>th</sup> November 1999 – 2<sup>nd</sup> amendments) that took effect as of 13<sup>th</sup> 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 additionally 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:

- 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,

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<sup>1</sup> Information obtained from the Insurance Supervisory Directorate and directly from the insurance companies.  
The exchange rate of Euro (€) in 2002 reported by the Croatian National Bank (The Official Gazette of the Republic of Croatia 'Narodne novine' No. 7/03) – 1 € = 7.4068 HRK has been utilized for all conversions in this Brochure.

- 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 2002 and 2001 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 data on the change of the names of particular insurance companies, some mergers and the like, as well as on the newly established insurance company – Generali Life Insurance Company, Ltd. which commenced operations in the last quarter 2002.

The following insurance and reinsurance companies transact business in the Republic of Croatia in 2002:

- **Addenda** Insurance Company, Ltd.
- **Allianz** Zagreb, Ltd.
- **Alpina** Insurance Company, Ltd. (in liquidation)<sup>1</sup>
- **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.
- **Generali Life** Insurance Company, Ltd.<sup>3</sup>
- **GRAWE Hrvatska** Insurance Company, Ltd.<sup>4</sup>
- **Helios** Insurance Company, Ltd.
- **HOK**–Insurance Company, Ltd.

1 On 24<sup>th</sup> October 2002 the Commercial court in Split passed the decision about the liquidation of Alpina Insurance Company, Ltd.

2 On 1<sup>st</sup> January 2001 Petrač Insurance Company, Ltd. was renamed into Atlas Insurance Company, Ltd.

3 According to the decision of the Commercial court in Zagreb passed on 18<sup>th</sup> September 2002 the establishment of Generali Life Insurance Company, Ltd. was entered into the court registrar.

4 According to the Decision of the Commercial court in Zagreb on 12<sup>th</sup> December 2001 the take-over of Adria Insurance Company, Ltd. and Slavonija Insurance Company, Ltd. by GRAWE Hrvatska, Ltd. was registered with the Registrar of Companies.

- **Jadransko** Insurance Company, Ltd.<sup>5</sup>
- **Kvarner Wiener Städtische** Insurance Company, Ltd.<sup>6</sup>
- **Libertas** Insurance Company, Ltd.
- **Merkur** Insurance Company, Ltd.
- **Poslodavac** Mutual Insurance Company (in liquidation)<sup>7</sup>
- **Sunce** Insurance Company, Ltd.
- **Triglav** Insurance Company, Ltd.<sup>8</sup>
- **UNIQUA** Insurance Company, Ltd.
- **Veritas** Insurance Company, Ltd.
- **Zagreb** Insurance Company, Ltd.

The listed insurance companies are joint stock companies and 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.

Further, this publication brings some basic general indicators.

Most of the above mentioned insurance companies are Members of the Croatian Insurance Bureau. According to the Amendments and Supplements to the Insurance Law ('Narodne Novine' No 20/97 – 1<sup>st</sup> amendments) which took effect as of 27<sup>th</sup> 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<sup>th</sup> February 1994 ('Narodne novine' 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

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

6 According to the Decision of the Commercial court in Rijeka on 2<sup>nd</sup> July 2001 the take-over of Kvarner Insurance Company, Ltd. by Wiener Städtische Insurance Company, Ltd. was registered with the Registrar of Companies, and according to the Decision of the Commercial court in Zagreb on 3<sup>rd</sup> July 2001 Wiener Städtische Insurance Company, Ltd. was renamed into Kvarner Wiener Städtische Insurance Company, Ltd.

7 On 13<sup>th</sup> March 2003 the Commercial court in Zagreb passed the decision about the liquidation of Poslodavac Mutual Insurance Company. According to the Act on Amendments and Supplements to the Act on Health Insurance the company's portfolio was transferred to Sunce Insurance Company, Ltd. on 1<sup>st</sup> October 2002.

8 According to the Decision of the Commercial court in Rijeka on 1<sup>st</sup> October 2001 Sava Insurance Company, Ltd. was renamed into Triglav Insurance Company, Ltd.

(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 16 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, 46 96 600, Facsimile: +385 1/46 96 660, e-mail: huo@huo.hr, web site: www.huo.hr.

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

The Insurance Supervisory Directorate 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 ('Narodne novine' No. 20/97 and 116/99) and according to the Law on Insurance Intermediaries ('Narodne novine' No. 27/99) the authority of the Insurance Supervisory Directorate has been extended considerably.

The Insurance Supervisory Directorate 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 Insurance Supervisory Directorate is Mr. Jure Brajković, B.Econ. from Zagreb.

Seat of the Insurance Supervisory Directorate is in Zagreb, Miramarska 28, Telephone: +385 1/61 19 520, Facsimile: +385 1/61 19 533, e-mail: dinados1@zg.htnet.hr, website: www.dinados.hr.

## Basic indicators

### I. General information on Croatia<sup>1</sup>

**Official name:** Republic of Croatia

**Land area:** 56,542 sq km

**Territorial sea area:** 31,067 sq km

**Population (2001):** 4,437,460  
(female 51.84%, male 48.16%)

**Administrative division:** 21 Counties (incl. The City of Zagreb)

### II. Basic economic indicators<sup>2</sup> (inofficial data)

Basic indicators	2002	Index 02/01
Gross domestic product at current market prices (HRK millions)	175,861.1	108.0
Gross domestic product at current market prices (USD millions)	21,188.1	108.5
Gross domestic product per capita, USD	4,815.51	109.4
Annual average exchange rate HRK per USD	7.8367	94.0
Annual average exchange rate HRK per EUR	7.4068	99.2
Living costs (% changes)	1.9	–
Number of employed persons (in thousands)	1,464	99.5

### III. Basic indicators of the insurance industry<sup>3</sup>

	2001	2002	%
1 Claims ratio*	69.4	69.9	
2 Cost ratio**	33.6	34.8	
3 Combined ratio***	103.0	104.7	
4 Return on investment****	4.5	4.8	

\* – The ratio of the aggregate of claims paid, changes of provisions for claims outstanding and changes of other technical provisions to net premiums earned

\*\* – The ratio of the aggregate of operating expenses, other expenses attributable to underwriting operations to gross premium written reduced by the outward reinsurance premium

\*\*\* – The sum of the loss ratio and the expense ratio

\*\*\*\* – The investment income reduced by the investment costs in relation to the average invested capital

1 Source: Government of the Republic of Croatia updated 15.05.2003

2 Source: Croatian Bureau of Statistics

3 Source: Insurance Supervisory Directorate

**Number of insurance companies  
arranged by ownership and class of business**

					<b>2001</b>
	<b>Non-Life<sup>1</sup></b>	<b>Life<sup>2</sup></b>	<b>Combined<sup>3</sup></b>	<b>Reinsurance<sup>4</sup></b>	<b>Total</b>
domestic ins. comp. <sup>5</sup>	6	2	6	1	15
foreign ins. comp. <sup>6</sup>	2	1	7	–	10
<b>Total</b>	<b>8</b>	<b>3</b>	<b>13</b>	<b>1</b>	<b>25</b>

					<b>2002</b>
	<b>Non-Life<sup>1</sup></b>	<b>Life<sup>2</sup></b>	<b>Combined<sup>3</sup></b>	<b>Reinsurance<sup>4</sup></b>	<b>Total</b>
domestic ins. comp. <sup>5</sup>	5	2	5	1	13
foreign ins. comp. <sup>6</sup>	2	2	7	–	11
<b>Total</b>	<b>7</b>	<b>4</b>	<b>12</b>	<b>1</b>	<b>24</b>

<sup>1</sup> insurance company writes Non-Life exclusively

<sup>2</sup> insurance company writes Life exclusively

<sup>3</sup> insurance company writes Life and Non-Life

<sup>4</sup> insurance company writes Reinsurance

<sup>5</sup> insurance companies owned mainly (over 50%) by domestic legal and natural persons

<sup>6</sup> insurance companies owned mainly (over 50%) by foreign legal persons

**Premium as a percentage of GDP reached 3.2%**

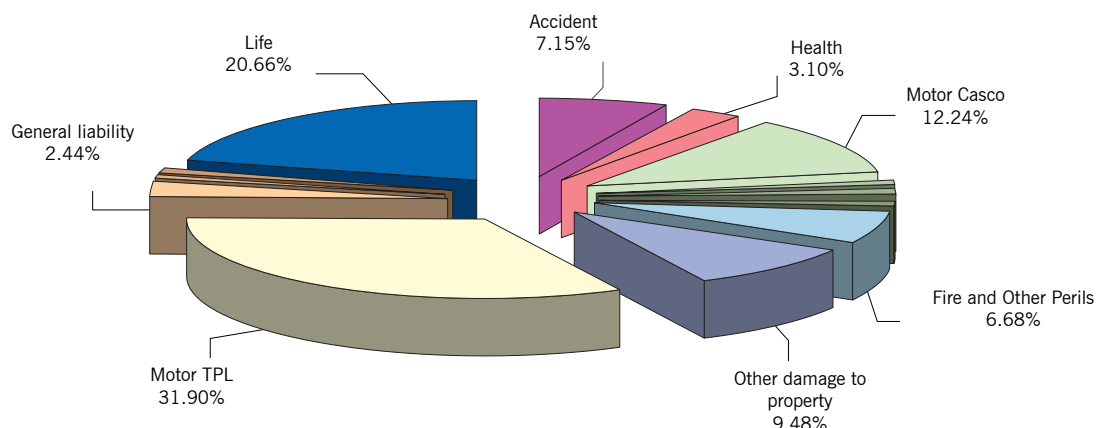
**Insurance Density (gross premium written per capita)  
in the Republic of Croatia in 2002**

in HRK

<b>Non-Life</b>	<b>Life</b>	<b>Total</b>
997.51	259.69	1,257.21



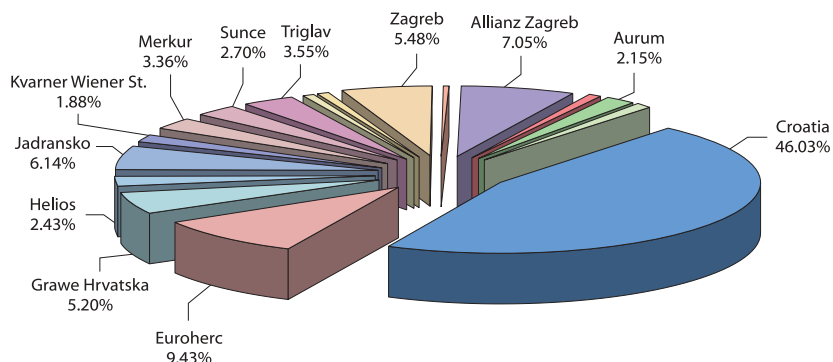
## Gross premium written by groups of classes in 2002



Code	Group of classes	2001		2002		2002/2001 index
		Gross Premium written (u kn)	Share %	Gross Premium written (u kn)	Share %	
01	Accident	362,985,503	7.12	398,785,325	7.15	109.9
02	Health	324,618,803	6.37	172,951,653	3.10	53.3
03	Motor Casco	574,136,022	11.26	682,616,045	12.24	118.9
04	Railway Rolling Stock Casco	1,213,440	0.02	833,839	0.01	68.7
05	Aircraft Hull Damage	38,323,188	0.75	37,565,561	0.67	98.0
06	Sea, Lake and River Vessels Hull Damage	121,166,688	2.38	120,012,324	2.15	99.0
07	Goods-in-transit	63,301,250	1.24	72,079,697	1.29	113.9
08	Fire and Other Perils	370,370,532	7.26	372,745,689	6.68	100.6
09	Other damage to property	445,132,246	8.73	528,774,232	9.48	118.8
10	Motor TPL	1,668,448,745	32.72	1,779,500,941	31.90	106.7
11	Aviation TPL	734,257	0.01	2,464,928	0.04	335.7
12	Marine TPL	29,312,360	0.57	31,005,921	0.56	105.8
13	General liability	107,631,072	2.11	136,258,373	2.44	126.6
14	Credit	48,809,524	0.96	53,843,276	0.97	110.3
15	Suretyship	1,019,900	0.02	1,100,214	0.02	107.9
16	Financial loss	14,971,693	0.29	34,115,505	0.61	227.9
17	Legal protection	0	0.00	0	0.00	-
18	Tourist assistance	1,342,433	0.03	1,770,428	0.03	131.9
	<b>Total non-life (groups 1 – 18)</b>	<b>4,173,517,655</b>	<b>81.85</b>	<b>4,426,423,951</b>	<b>79.34</b>	<b>106.1</b>
19	Life (life insurance and annuity insurance)	925,179,368	18.15	1,152,383,481	20.66	124.6
	<b>TOTAL (groups of classes 1 – 19)</b>	<b>5,098,697,022</b>	<b>100.00</b>	<b>5,578,807,432</b>	<b>100.00</b>	<b>109.4</b>

Source: Insurance Supervisory Directorate

## Breakdown of gross premium written shared out among Croatian insurance companies in 2002



	2001		2002		2002/2001 index
	in HRK	%	in HRK	%	
ADDENDA	13,816,274	0.27	12,856,711	0.23	93.1
ALLIANZ ZAGREB	333,310,563	6.54	393,493,922	7.05	118.1
ALPINA <sup>1</sup>	1,664,686	0.03	-	-	-
ATLAS	38,031,787	0.75	42,468,146	0.76	111.7
AURUM	103,540,275	2.03	120,107,690	2.15	116.0
BASLER	5,923,189	0.12	11,543,727	0.21	194.9
BASLER ŽIVOTNO	1,602,728	0.03	2,950,761	0.05	184.1
COSMOPOLITAN	14,014,867	0.28	20,449,211	0.37	145.9
CROATIA	2,533,220,930	49.68	2,568,009,870	46.03	101.4
EUROHERC	458,163,375	8.99	526,088,633	9.43	114.8
EUROHERC ŽIVOTNO	28,607,502	0.56	43,437,482	0.78	151.8
GENERALI ŽIVOTNO	-	-	150,301	0.00	-
GRAWE HRVATSKA	259,525,576	5.09	290,364,562	5.20	111.9
HELIOS	120,165,736	2.36	135,713,584	2.43	112.9
HOK	-	-	2,785,106	0.05	-
JADRANSKO	286,755,663	5.62	342,476,460	6.14	119.4
KVARNER WIENER	42,808,985	0.84	104,948,371	1.88	245.2
LIBERTAS	8,886,730	0.17	19,406,494	0.35	218.4
MERKUR	161,442,214	3.17	187,618,695	3.36	116.2
POSLODAVAC <sup>2</sup>	2,728,522	0.05	-	-	-
SUNCE	142,421,796	2.79	150,682,994	2.70	105.8
TRIGLAV	187,103,689	3.67	197,901,816	3.55	105.8
UNIQA	20,766,609	0.41	42,044,214	0.75	202.5
VERITAS	47,523,538	0.93	57,830,563	1.04	121.7
ZAGREB	286,671,748	5.62	305,478,120	5.48	106.6
<b>TOTAL</b>	<b>5,098,696,983</b>	<b>100.00</b>	<b>5,578,807,433</b>	<b>100.00</b>	<b>109.4</b>

Source: Insurance Supervisory Directorate

1 in liquidation

2 in liquidation – portfolio transferred to Sunce osiguranje d.d.

## Breakdown of gross premium written shared out among insurance companies

### – Life and Non-Life insurance

INSURANCE COMPANY	GROSS PREMIUM WRITTEN						LIFE INSURANCE						TOTAL					
	NON-LIFE			INSURANCE			LIFE			INSURANCE			TOTAL			Market shares of all ins. companies %		
	2001	2002	Index 2002/2001	Market shares of all ins. companies %		Index 2002/2001	2001	2002	Index 2002/2001	Market shares of all ins. companies %		2001	2002	Index 2002/2001	Market shares of all ins. companies %			
				2001	2002					2001	2002				2001	2002		
ADDENDA	13,816,274	12,856,711	93.1	0.3	0.3	–	–	–	–	–	13,816,274	12,856,711	93.1	0.3	0.2			
ALLIANZ	269,954,666	287,553,474	106.5	6.5	6.5	63,355,897	105,940,448	167.2	6.8	9.2	333,310,563	393,493,922	118.1	6.5	7.1			
ALPINA	1,664,686	–	–	0.0	–	–	–	–	–	–	1,664,686	–	–	0.0	–			
ATLAS	33,135,729	36,991,855	111.6	0.8	0.8	4,896,058	5,476,291	111.9	0.5	0.5	38,031,787	42,468,146	111.7	0.7	0.8			
AURUM	79,023,545	93,079,960	117.8	1.9	2.1	24,516,730	27,027,730	110.2	2.6	2.3	103,540,275	120,107,690	116.0	2.0	2.2			
BASLER	5,923,189	11,543,727	194.9	0.1	0.3	–	–	–	–	–	5,923,189	11,543,727	194.9	0.1	0.2			
BASLER ŽIVOTNO	–	–	–	–	–	1,602,728	2,950,761	184.1	0.2	0.3	1,602,728	2,950,761	184.1	0.0	0.1			
COSMOPOLITAN	–	–	–	–	–	14,014,867	20,449,211	145.9	1.5	1.8	14,014,867	20,449,211	145.9	0.3	0.4			
CROATIA	2,378,588,776	2,394,107,286	100.7	57.0	54.1	154,632,154	173,902,584	112.5	16.7	15.1	2,533,220,930	2,568,009,870	101.4	49.7	46.0			
EUROHERC	458,163,375	526,088,633	114.8	11.0	11.9	–	–	–	–	–	458,163,375	526,088,633	114.8	9.0	9.4			
EUROHERC ŽIVOTNO	–	–	–	–	–	28,607,502	43,437,482	151.8	3.1	3.8	28,607,502	43,437,482	151.8	0.6	0.8			
GENERALI ŽIVOTNO	–	–	–	–	–	–	150,301	–	–	0.0	–	150,301	–	–	0.0			
GRAWE	87,080,325	84,034,244	96.5	2.1	1.9	172,445,251	206,330,318	119.6	18.6	17.9	259,525,576	290,364,562	111.9	5.1	5.2			
HELIOS	71,891,726	84,331,357	117.3	1.7	1.9	48,274,010	51,382,227	106.4	5.2	4.5	120,165,736	135,713,584	112.9	2.4	2.4			
HOK	–	2,785,106	–	–	0.1	–	–	–	–	–	–	2,785,106	–	0.0	0.0			
JADRANSKO	286,755,663	342,476,460	119.4	6.9	7.7	–	–	–	–	–	286,755,663	342,476,460	119.4	5.6	6.1			
KVARNER WIENER STÄDTISCHE	16,200,393	56,210,563	347.0	0.4	1.3	26,608,592	48,737,808	183.2	2.9	4.2	42,808,985	104,948,371	245.2	0.8	1.9			
LIBERTAS	1,358,515	585,044	43.1	0.0	0.0	7,528,215	18,821,450	250.0	0.8	1.6	8,886,730	19,406,494	218.4	0.2	0.3			
MERKUR	28,263,215	27,858,840	98.6	0.7	0.6	133,178,999	159,759,855	120.0	14.4	13.9	161,442,214	187,618,695	116.2	3.2	3.4			
POSLODAVAC	2,728,522	–	–	0.1	–	–	–	–	–	–	2,728,522	–	–	0.1	–			
SUNCE	67,516,351	72,326,792	107.1	1.6	1.6	74,905,445	78,356,202	104.6	8.1	6.8	142,421,796	150,682,994	105.8	2.8	2.7			
TRIGLAV	167,609,566	177,243,580	105.7	4.0	4.0	19,494,123	20,658,236	106.0	2.1	1.8	187,103,689	197,901,816	105.8	3.7	3.5			
UNIQA	9,243,866	13,215,274	143.0	0.2	0.3	11,522,743	28,828,940	250.2	1.2	2.5	20,766,609	42,044,214	202.5	0.4	0.8			
VERITAS	47,523,538	57,830,563	121.7	1.1	1.3	–	–	–	–	–	47,523,538	57,830,563	121.7	0.9	1.0			
ZAGREB	147,075,694	145,304,484	98.8	3.5	3.3	139,596,054	160,173,636	114.7	15.1	13.9	286,671,748	305,478,120	106.6	5.6	5.5			
<b>TOTAL</b>	<b>4,173,517,615</b>	<b>4,426,423,952</b>	<b>106.1</b>	<b>100</b>	<b>100</b>	<b>925,179,368</b>	<b>1,152,383,481</b>	<b>124.6</b>	<b>100</b>	<b>100</b>	<b>5,098,696,983</b>	<b>5,578,807,433</b>	<b>109.4</b>	<b>100</b>	<b>100</b>			

## Statistical Data on Premium income and Claims of all Insurance Companies

in 000 HRK

Code	Group of classes	P R E M I U M S				C L A I M S			
		Number of policies issued		Gross premium written		Number of claims reported		Claims paid – Gross amount	
		2001	2002	2001	2002	2001	2002	2001	2002
01	Accident	1,383,386	1,669,120	362,984	398,786	19,560	19,540	156,287	162,085
02	Health	85,576	62,109	324,619	172,953	24,616	33,190	130,201	127,820
03	Motor Casco	229,472	274,582	574,136	682,615	38,265	46,725	335,511	404,860
04	Railway Rolling Stock Casco	437	49	1,213	834	4	2	265	8
05	Aircraft Hull Damage	122	123	38,323	37,566	16	14	976	2,661
06	Sea, Lake and River Vessels Hull Damage	4,931	6,197	121,167	120,013	458	539	74,708	62,429
07	Goods-in-transit	22,470	21,925	63,299	72,079	6,157	8,423	27,838	17,142
08	Fire and Other Perils	277,704	319,175	370,369	372,744	17,147	18,241	117,671	165,184
09	Other damage to property	361,778	399,631	445,134	528,774	84,871	82,793	304,615	315,538
10	Motor TPL	1,503,389	1,591,473	1,668,449	1,779,500	78,238	85,733	1,152,139	1,172,337
11	Aviation TPL	155	156	735	2,465	—	6	—	69
12	Marine TPL	10,136	11,644	29,312	31,007	104	484	8,082	27,585
13	General liability	22,438	29,598	107,632	136,258	6,207	6,744	59,608	91,383
14	Credit	14,267	13,230	48,809	53,843	2,116	3,415	16,833	34,636
15	Suretyship	289	283	1,019	1,100	—	12	—	1,066
16	Financial loss	1,709	3,836	14,969	34,116	860	1,231	5,809	12,996
17	Legal protection	—	—	—	—	—	—	—	—
18	Tourist assistance	6,401	8,041	1,343	1,770	254	366	757	1,281
	<b>Total non-life (groups 1 – 18)</b>	<b>3,924,660</b>	<b>4,411,172</b>	<b>4,173,512</b>	<b>4,426,423</b>	<b>278,873</b>	<b>307,458</b>	<b>2,391,300</b>	<b>2,599,080</b>
19	Life (life insurance and annuity insurance)	575,703	665,479	925,178	1,152,381	18,690	17,666	158,401	143,854
	<b>TOTAL (groups of classes 1 – 19)</b>	<b>4,500,363</b>	<b>5,076,651</b>	<b>5,098,690</b>	<b>5,578,804</b>	<b>297,563</b>	<b>325,124</b>	<b>2,549,701</b>	<b>2,742,934</b>

Source: Insurance Supervisory Directorate



Code 09

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[addenda@addenda.hr](mailto: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<sup>th</sup> November 1994 and by the Ministry of Health of the Republic of Croatia, No. 534–02–07–94–5 on 14<sup>th</sup> July 1994, and was registered with the Registrar of Companies at the Commercial court in Zagreb, No. Fi–18689/94, on 25<sup>th</sup> November 1994.

The number of the Company's transaction account at the HVB Bank Austria d.d. in Zagreb is 2502004 –1100002065.

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 2002 the Company carried on:**

- Health

The gross premium written in 2002 amounted to 12.9 million kuna (approx. € 1.7 million).

The Company holds 0.23% of the total Croatian insurance portfolio. Although authorised to write several classes of insurance, it exclusively wrote Health insurance in 2002.

The Company's Management consists of 4 Members.

Chairman of the Management is Mr. Dario Lovrić, MD. from Zagreb, and vice-chairman is Ms. Dubravka Mateša Anić, MD from Rijeka. Members of the Management are Ms. Melita Mesarić Bačić, MD from Zagreb and Ms. Tatjana Grgurić, 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. Marijan Kostrenčić, jurist B.Sc. from Zagreb.

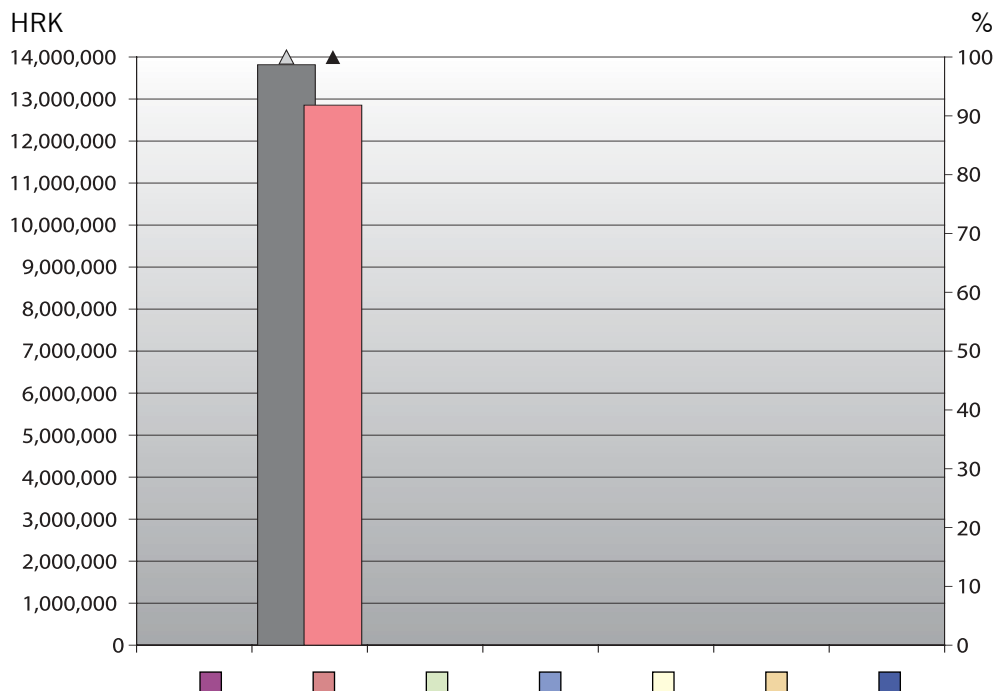
On 31<sup>st</sup> December 2002 there were 32 employees, i.e. 29 employees at the Head Office in Zagreb, 2 employees at the Office in Rijeka and 1 employee at the Office in Split.

### Seat of Branch Offices

BRANCH	ADDRESS	TELEPHONE	FACSIMILE
Office RIJEKA addenda.rijeka@addenda.hr	Riva 16 HR-51000 Rijeka	+385 51/33 87 44	+385 51/33 68 21
Office SPLIT	Bihačka 2a/1 HR-21000 Split	+385 21/33 94 39	+385 21/33 94 39

## Addenda osiguranje d.d.

### Gross premium written by groups of classes



	2001		2002		2002/ 2001 index
	in HRK	%	in HRK	%	
ACCIDENT	-	-	-	-	-
HEALTH	13,816,274	100.00	12,856,711	100.00	93.1
MOTOR CASCO	-	-	-	-	-
PROPERTY	-	-	-	-	-
MOTOR TPL	-	-	-	-	-
OTHER	-	-	-	-	-
<b>TOTAL NON-LIFE</b>	<b>13,816,274</b>	<b>100.00</b>	<b>12,856,711</b>	<b>100.00</b>	<b>93.1</b>
LIFE	-	-	-	-	-
<b>TOTAL</b>	<b>13,816,274</b>	<b>100.00</b>	<b>12,856,711</b>	<b>100.00</b>	<b>93.1</b>



10000 Zagreb, Selska 136–138  
Registered No: MB 3796795

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[www.allianz-zg.hr](http://www.allianz-zg.hr)

[stephan.brem@allianz-zg.hr](mailto:stephan.brem@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<sup>th</sup> December 1991, and was registered with the Registrar of Companies at the Commercial court in Zagreb, No. Fi–9055/91–2, on 20<sup>th</sup> December 1991. According to the Decision of the Commercial court in Zagreb, No. Tt–99/370–2 on 28<sup>th</sup> January 1999 **Adriatic** osiguranje d.d. was renamed into Allianz Zagreb d.d.

The Company's current account numbers at the Zagrebačka banka d.d. are 2360000–1101375001 – Non–Life and 2360000–1500017437 – 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 2002 the Company transacted the following groups of classes:

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

In 2002 the gross premium written amounted to 393.5 million kuna (approx. €53.1 million).

Allianz holds 7.05% of the total Croatian insurance portfolio. The Company was registered for all classes of insurance. In its total portfolio it writes Life by 26,9%, Property insurance lines by 22.6%, Motor Third Party Liability by 18%, Motor Casco by 16.4%, Accident and Health by 7.7%.

The Company's Management consists of 4 Members.

Chairman of the Management is Mr. Stephan Brem from Munich.

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

Chairman of the Supervisory Board is Mr. Klaus Junker, D.Sc. from Munich.

On 31<sup>st</sup> December 2002 there were 517 employees (of which 230 insurance agents) altogether in the Head Office in Zagreb, the Branch Offices in Čakovec, Daruvar, Dubrovnik, Karlovac, Osijek, Pula, Rijeka, Sisak, Split, Varaždin, Zadar and Zagreb.

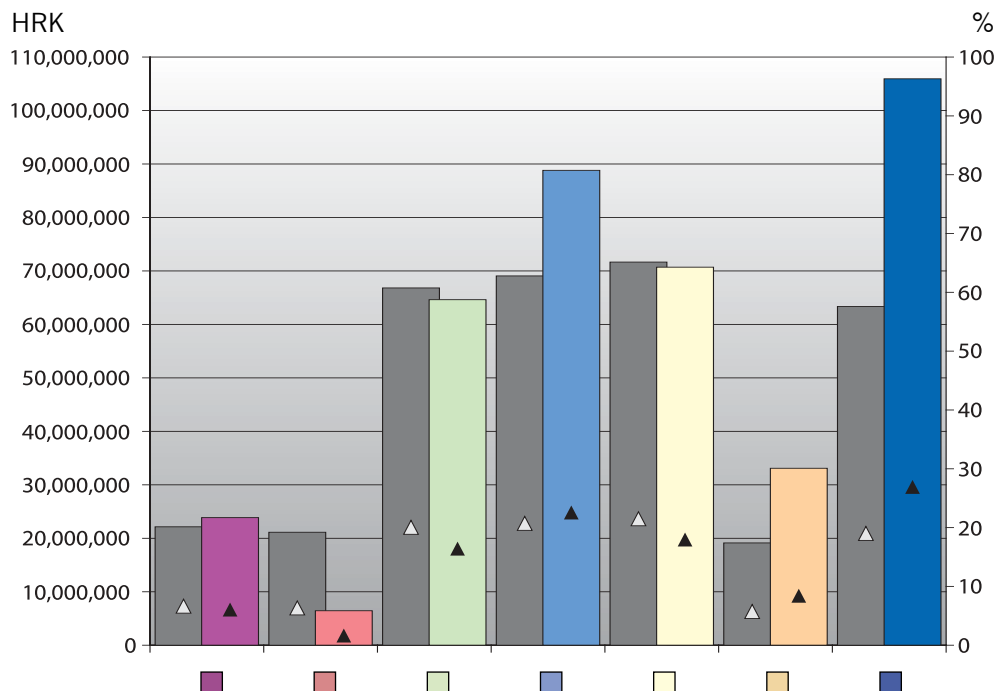
### Seat of Branch Offices

BRANCH	ADDRESS	TELEPHONE	FACSIMILE
ČAKOVEC	Ul. Ivana Mažuranića 2 HR-40000 Čakovec	+385 40/31 17 17	+385 40/31 43 45
DARUVAR	Trg kralja Tomislava 1 HR-43000 Daruvar	+385 43/33 58 10	+385 43/33 58 30
DUBROVNIK	Nikole Tesle 4, Posl. centar Batala HR-20000 Dubrovnik	+385 20/35 80 04	+385 20/35 81 05
KARLOVAC	Smičiklasova 16 HR-47000 Karlovac	+385 47/41 48 20	+385 47/41 48 22
OSIJEK	O. Keršovanija 4 HR-31000 Osijek	+381 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

<b>BRANCH</b>	<b>ADDRESS</b>	<b>TELEPHONE</b>	<b>FACSIMILE</b>
RIJEKA	Riva Boduli 1 HR–51000 Rijeka	+385 51/32 51 50	+385 51/32 51 71
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 21/32 10 20	+385 21/38 01 74
VARAŽDIN	Zagrebačka 38 HR–42000 Varaždin	+385 42/30 12 40	+385 42/30 12 50
ZADAR	Velebitska 6 HR–23000 Zadar	+385 23/23 94 44	+385 23/23 94 20
ZAGREB	Selska 136–138 HR–10000 Zagreb	+385 1/36 70 367	+385 1/36 70 355

## Allianz Zagreb d.d.

### Gross premium written by groups of classes



	2001		2002		2002/ 2001
	in HRK	%	in HRK	%	index
ACCIDENT	22,147,816	6.64	23,862,715	6.06	107.7
HEALTH	21,128,631	6.34	6,444,976	1.64	30.5
MOTOR CASCO	66,818,368	20.05	64,627,309	16.42	96.7
PROPERTY	69,072,366	20.72	88,816,060	22.57	128.6
MOTOR TPL	71,656,992	21.50	70,711,409	17.97	98.7
OTHER	19,130,493	5.74	33,091,005	8.41	173.0
<b>TOTAL NON-LIFE</b>	<b>269,954,666</b>	<b>80.99</b>	<b>287,553,474</b>	<b>73.08</b>	<b>106.5</b>
LIFE	63,355,897	19.01	105,940,448	26.92	167.2
<b>TOTAL</b>	<b>333,310,563</b>	<b>100.00</b>	<b>393,493,922</b>	<b>100.00</b>	<b>118.1</b>



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[www.atlas-osiguranje.hr](http://www.atlas-osiguranje.hr)

[atlas@atlas-osiguranje.hr](mailto:atlas@atlas-osiguranje.hr)

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

The Company's current account number at the Erste & Steiermärkische Bank d.d. Zagreb is 2402006-1100067533.

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   | 38.33 % |
| • domestic natural persons | 26.67 % |
| • foreign legal persons    | 19.20 % |
| • foreign natural persons  | 15.80 % |

#### **In 2002 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
- Suretyship
- Tourist Assistance
- Life

Atlas osiguranje d.d. commenced operating on 11<sup>th</sup> March 1998.

In 2002 the gross premium written amounted to 42.5 million kuna (approx. € 5.7 million).

The Company has a 0.76% share of the total Croatian insurance portfolio. Although licensed to carry on several classes of insurance, it mainly writes Motor Third Party Liability by 53.3% of the total portfolio of the Company, Life (12.9%), Motor Casco (11.5%), and Property (9.9%).

The Management of the Company consists of 2 Members.

Chairman of the Management is Ms. 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. Jozo Previšić from Zagreb.

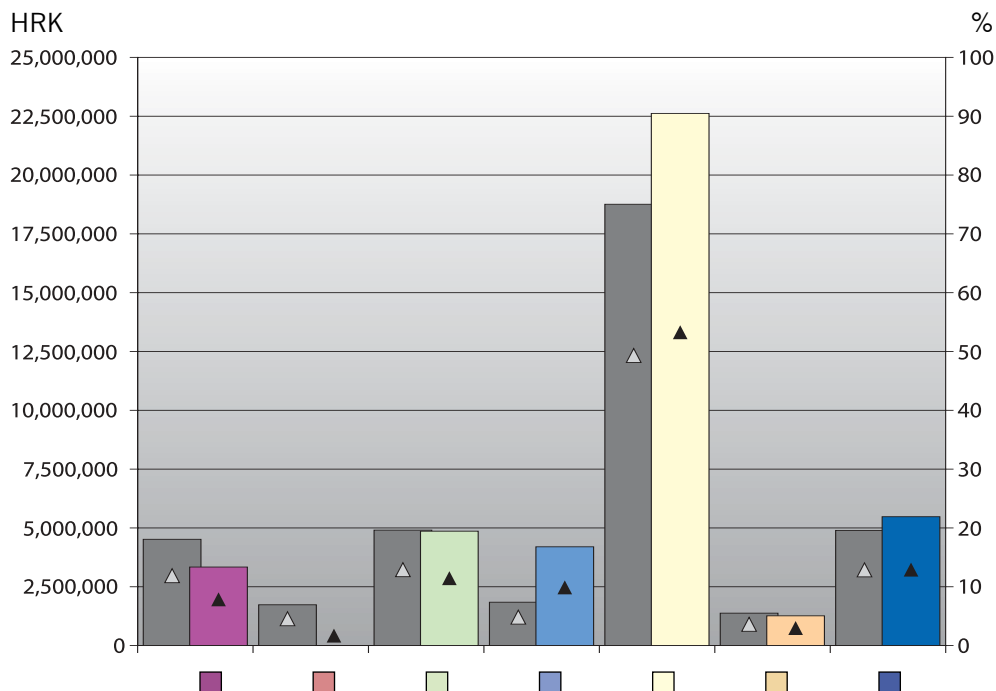
On 31<sup>st</sup> December 2002 the Company had 64 employees.

### Seat of Branch Offices

BRANCH	ADDRESS	TELEPHONE	FACSIMILE
BJELOVAR	Matice Hrvatske 14d HR-43000 Bjelovar	+385 43/22 05 22	+385 43/22 05 21
DUBROVNIK	Liechtensteinov put 12 HR-20000 Dubrovnik	+385 20/33 32 30	+385 20/33 32 36
OSIJEK	Ulica Hrvatske Republike 19 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 39 00	+385 23/34 24 88

# Atlas osiguranje d.d.

## Gross premium written by groups of classes



	2001		2002		2002/ 2001
	in HRK	%	in HRK	%	index
ACCIDENT	4,516,571	11.88	3,335,664	7.85	73.9
HEALTH	1,734,592	4.56	713,579	1.68	41.1
MOTOR CASCO	4,906,802	12.90	4,860,918	11.45	99.1
PROPERTY	1,842,491	4.84	4,197,387	9.88	227.8
MOTOR TPL	18,757,492	49.32	22,622,155	53.27	120.6
OTHER	1,377,781	3.62	1,262,152	2.97	91.6
<b>TOTAL NON-LIFE</b>	<b>33,135,729</b>	<b>87.13</b>	<b>36,991,855</b>	<b>87.10</b>	<b>111.6</b>
LIFE	4,896,058	12.87	5,476,291	12.90	111.9
<b>TOTAL</b>	<b>38,031,787</b>	<b>100.00</b>	<b>42,468,146</b>	<b>100.00</b>	<b>111.7</b>





OSIGURAVAJUĆE DRUŠTVO d.d.

Code 14

10000 Zagreb, Hribarov prilaz 6a  
Registered No: MB 1065947

Telephone: +385 1/ 66 06 655

Facsimile: +385 1/ 66 01 710

[www.aurum.hr](http://www.aurum.hr)

[info@aurum.hr](mailto:info@aurum.hr)

The Company was given authorisation to take up the insurance business by the Insurance Supervisory Directorate, No. 453-02/95-01/01, on 12<sup>th</sup> April 1995 and was registered with the Registrar of Companies at the Commercial court in Zagreb, No. Tt-95/74-2, on 14<sup>th</sup> April 1995.

The Company's current account number at the Erste & Steiermärkische Bank d.d. is 2402006-1100067486 for Non-Life and and at the Riječka banka d.d. 2300007-1100122059 for 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   | 75 % |
| • domestic natural persons | 20 % |
| • foreign legal persons    | 5 %  |

#### In 2002 the Company carried on:

- Accident
- Health
- Motor Casco
- Railway Rolling Stock 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 2002 the gross premium written amounted to 120.1 million kuna (approx. €16.2 million).

The Company has a 2.15% share of the total Croatian insurance portfolio. In its total portfolio it holds an equal share in Life which accounts for 22.5%, Motor Third Party Liability, which accounts for 27.8% and Property (by 18.9%).

The Management of the Company consists of the Chairman of the Management Mr. Luka Matošić, M.Sc. and the Member of the Management Ms. Mirna Hećimović, jurist B.Sc..

The business of the Company is supervised by the Supervisory Board, which consists of 4 Members.

Chairman of the Supervisory Board is Mr. Boris Santo, B.Sc. from Varaždin.

On 31<sup>st</sup> December 2002 there were 167 employees altogether in the Head Office in Zagreb and the Branch Offices in Dubrovnik, Kutina, Osijek, Ploče, Pula, Rijeka, Slavonski Brod, Split, Varaždin and Zadar.

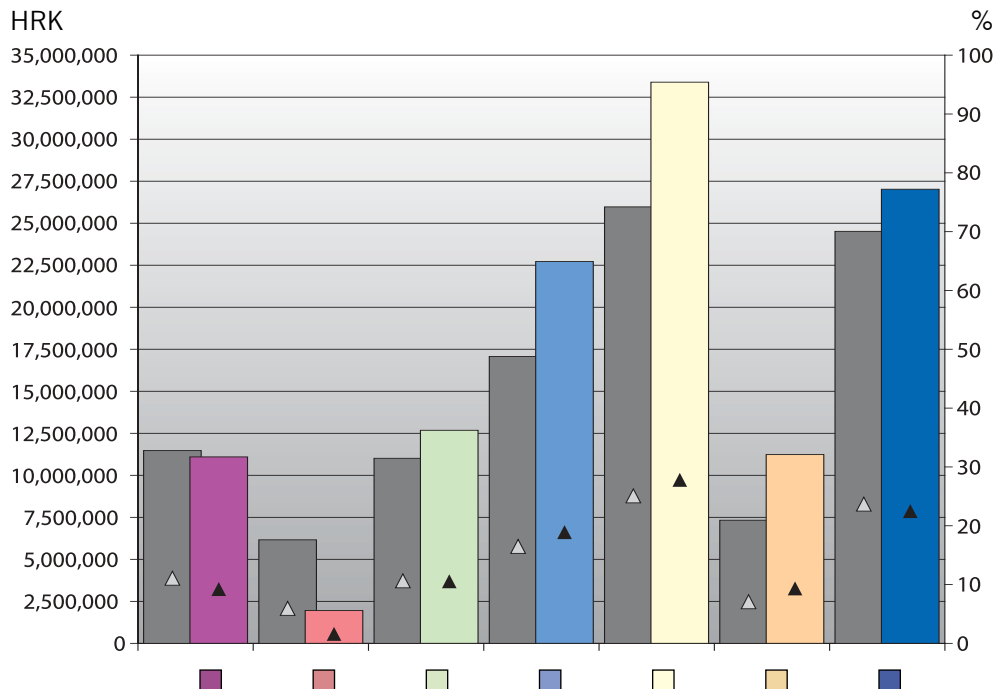
### Seat of Branch Offices

BRANCH	ADDRESS	TELEPHONE	FACSIMILE
DUBROVNIK	Put Republike 7/3 HR-20000 Dubrovnik	+385 20/35 69 16	+385 20/35 69 15
KUTINA	Radićeva 16 HR-44320 Kutina	+385 44/68 48 61	+385 44/68 27 38
OSIJEK	Gornjodravska obala 90b 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	Medulićeva 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
SLAVONSKI BROD	Trg J. Godlara 2 HR-35000 Slavonski Brod	+385 35/44 61 06	+385 35/40 68 60
SPLIT	Poljička cesta 39 HR-21000 Split	+385 21/46 00 90	+385 21/46 05 61
VARAŽDIN	Pavlińska 5/II HR-42000 Varaždin	+385 42/32 01 82	+385 42/32 01 85
ZADAR	Jurja Bjankinija 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



	2001		2002		2002/ 2001 index
	in HRK	%	in HRK	%	
ACCIDENT	11,472,860	11.08	11,095,220	9.24	96.7
HEALTH	6,163,227	5.95	1,950,992	1.62	31.7
MOTOR CASCO	11,012,733	10.64	12,679,577	10.56	115.1
PROPERTY	17,074,048	16.49	22,721,850	18.92	133.1
MOTOR TPL	25,972,973	25.08	33,398,068	27.81	128.6
OTHER	7,327,704	7.08	11,234,253	9.35	153.3
<b>TOTAL NON-LIFE</b>	<b>79,023,545</b>	<b>76.32</b>	<b>93,079,960</b>	<b>77.50</b>	<b>117.8</b>
LIFE	24,516,730	23.68	27,027,730	22.50	110.2
<b>TOTAL</b>	<b>103,540,275</b>	<b>100.00</b>	<b>120,107,690</b>	<b>100.00</b>	<b>116.0</b>



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Registered No: MB 1511297

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[www.basler.hr](http://www.basler.hr)

[info@basler.hr](mailto:info@basler.hr)

The Company transacts business according to the Decision of the Insurance Supervisory Directorate, No. 453–04/00–01/171, entry register number 567–01/00–4 of 20<sup>th</sup> July 2000. It was registered with the Registrar of Companies at the Commercial court in Zagreb, No. 080356936 on 10<sup>th</sup> August 2000.

The Company's current account number at the HVB Bank Croatia d.d. is 2502004–1100004803.

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 2002 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<sup>th</sup> August 2000.

In 2002 the gross premium written amounted to 11.5 million kuna (approx. € 1.6 million).

The Company has a 0.21% share of the total Croatian insurance portfolio. Although authorised for several classes of insurance, in 2002 the Company mainly wrote Financial Loss (by 56.7%), General Liability (by 20.7%) and Accident (by 19.3%).

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.

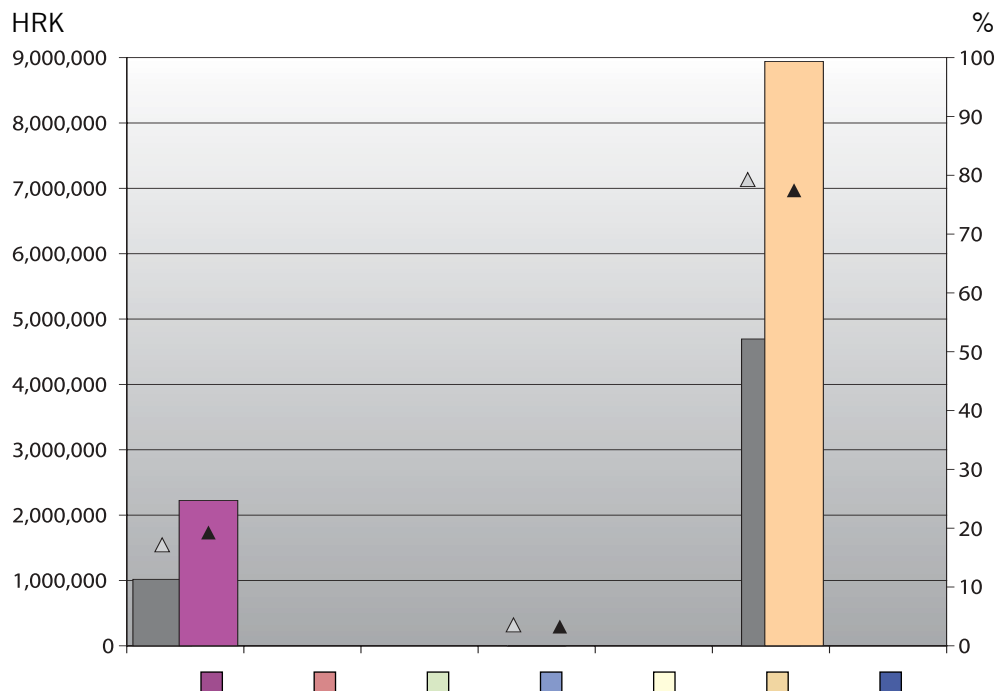
On 31<sup>st</sup> December 2002 there were altogether 10 employees, of which 7 in the Head Office in Zagreb and one in each Consultants Office in Osijek, Rijeka and Split.

### Consultants Offices

CONSULTANTS OFFICES	ADDRESS	TELEPHONE	FACSIMILE
OSIJEK	Stjepana Radića 32 HR-31000 Osijek	+385 31/20 29 39	+385 31/21 35 73
RIJEKA	Matije Gupca 12 HR-51000 Rijeka	+385 51/21 46 92	+385 51/32 15 53
SPLIT	Glagoljaška 2 HR-21000 Split	+385 21/31 75 93	+385 21/31 75 95

## Basler osiguranje d.d.

### Gross premium written by groups of classes



	2001		2002		2002/ 2001
	in HRK	%	in HRK	%	index
ACCIDENT	1,016,901	17.17	2,223,987	19.27	218.7
HEALTH	-	-	-	-	-
MOTOR CASCO	-	-	-	-	-
PROPERTY	211,025	3.56	377,653	3.27	179.0
MOTOR TPL	-	-	-	-	-
OTHER	4,695,263	79.27	8,942,087	77.46	190.4
<b>TOTAL NON-LIFE</b>	<b>5,923,189</b>	<b>100.00</b>	<b>11,543,727</b>	<b>100.00</b>	<b>194.9</b>
LIFE	-	-	-	-	-
<b>TOTAL</b>	<b>5,923,189</b>	<b>100.00</b>	<b>11,543,727</b>	<b>100.00</b>	<b>194.9</b>



The Company transacts business according to the Decision of the Insurance Supervisory Directorate, No. 453–02/00–28/01, entry register number 567–01/00–1 of 8<sup>th</sup> November 2000. It was registered with the Registrar of Companies at the Commercial court in Zagreb, No. 080373222 on 21<sup>st</sup> November 2000.

The Company's current account number at the HVB Bank Croatia d.d. is 2502004–1100004782.

Basler životno 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 2002 the Company transacted:**

- Life

Basler životno osiguranje d.d. commenced operating on 1<sup>st</sup> January 2001.

On 31<sup>st</sup> December 2002 the assets of the Company amounted to 2.95 million kuna (approx. €400,000).

The Company has a 0.05% share of the total Croatian insurance portfolio and a 0.26% share in Life insurance. The Company has been exclusively authorised for Life insurance lines (Life insurance and Annuity insurance).

The Company's Management consists of 1 Member.

Chairman of the Management is Mr Damir Rovis.

The Supervisory Board of the Company consists of 5 Members.

Chairman of the Supervisory Board is Mr. Lothar Mayrhofer, D.Sc. from Baden, Austria.

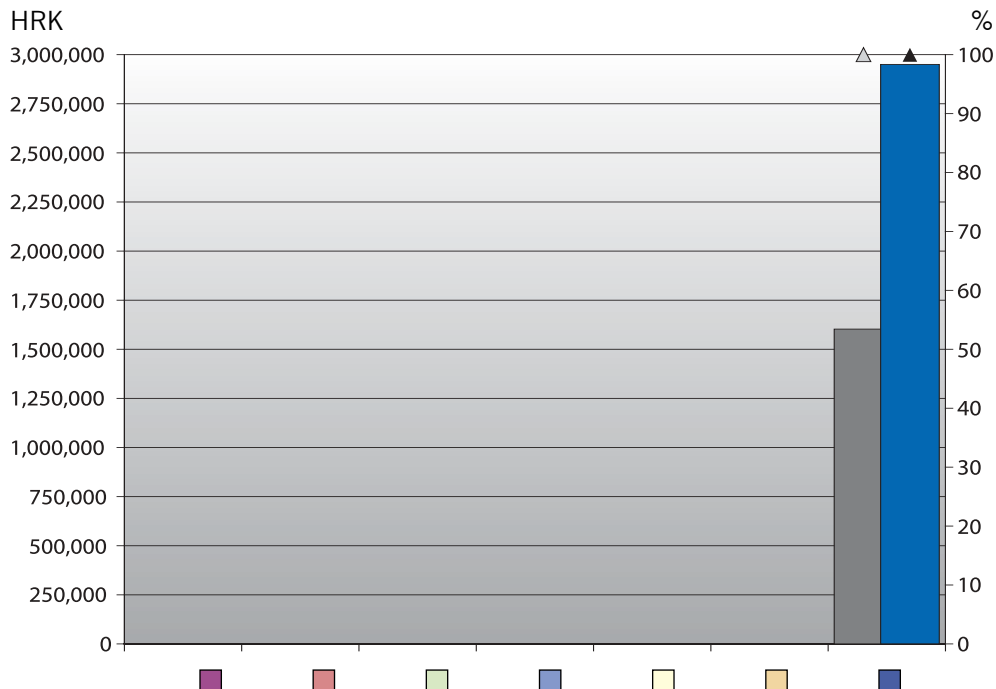
On 31<sup>st</sup> December 2002 there were altogether 10 employees, of which 7 in the Head Office in Zagreb and one in each Consultants Office in Osijek, Rijeka and Split.

### Consultants Offices

CONSULTANTS OFFICES	ADDRESS	TELEPHONE	FACSIMILE
OSIJEK	Stjepana Radića 32 HR-31000 Osijek	+385 31/20 29 39	+385 31/21 35 73
RIJEKA	Matije Gupca 12 HR-51000 Rijeka	+385 51/21 46 92	+385 51/32 15 53
SPLIT	Glagoljaška 2 HR-21000 Split	+385 21/31 75 93	+385 21/31 75 95

## Basler životno osiguranje d.d.

### Gross premium written by groups of classes



	2001		2002		2002/ 2001 index
	in HRK	%	in HRK	%	
ACCIDENT	-	-	-	-	-
HEALTH	-	-	-	-	-
MOTOR CASCO	-	-	-	-	-
PROPERTY	-	-	-	-	-
MOTOR TPL	-	-	-	-	-
OTHER	-	-	-	-	-
<b>TOTAL NON-LIFE</b>	-	-	-	-	-
<b>LIFE</b>	1,602,728	100.00	2,950,761	100.00	184.1
<b>TOTAL</b>	<b>1,602,728</b>	<b>100.00</b>	<b>2,950.761</b>	<b>100.00</b>	<b>184.1</b>







10000 Zagreb, Jurišićeva 9  
Registered No: MB 1408593

Telephone: +385 1/ 48 99 899

Facsimile: +385 1/ 48 99 890

[www.cosmopolitanlife.hr](http://www.cosmopolitanlife.hr)  
[uprava@cosmopolitanlife.hr](mailto:uprava@cosmopolitanlife.hr)

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

The Company's account number at the Hypo Alpe-Adria-Bank is 2500009-1101006100.

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 2002 the gross premium written accounted for 20.5 million kuna (approx. € 2.8 million).

Cosmopolitan Life has a market share of 0.37%, and in the Life portfolio 1.77%.

The Management of the Company consists of 2 Members.

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

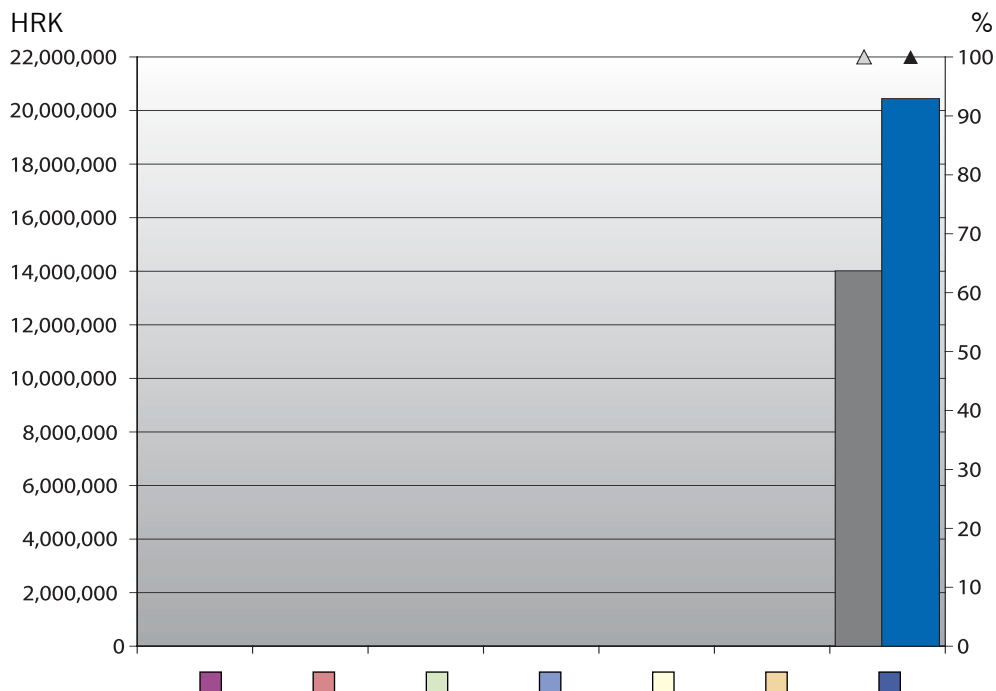
The Company had 115 employees on 31<sup>st</sup> December 2002 (the Company sells insurance through its employed insurance salesmen).

## Seat of Branch Offices

BRANCH	ADDRESS	TELEPHONE	FACSIMILE
BJELOVAR	Šenoina 4c HR-43000 Bjelovar	+385 43/24 45 80	+385 43/24 45 81
ČAKOVEC	Kralja Tomislava 18/I HR-40000 Čakovec	+385 40/31 35 30	+385 40/31 35 41
DUBROVNIK	Put Republike 7 HR-20000 Dubrovnik	+385 20/35 60 00	+385 20/35 60 01
KARLOVAC	Šebetićeva 3/I 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	Žrtava fašizma 2/II HR-51000 Rijeka	+385 51/33 70 74	+385 51/33 70 73
SISAK	Braće Radić 17 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	Trg slobode 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
ZADAR	Špire Brusine 16 HR-23000 Zadar	+385 23/31 45 13	+385 23/31 45 14
ZAGREB	Jurišićeva 9 HR-10000 Zagreb	+385 1/48 99 899	+385 1/48 99 890

## Cosmopolitan Life d.d. za osiguranje

### Gross premium written by groups of classes



	2001		2002		2002/ 2001 index
	in HRK	%	in HRK	%	
ACCIDENT	-	-	-	-	-
HEALTH	-	-	-	-	-
MOTOR CASCO	-	-	-	-	-
PROPERTY	-	-	-	-	-
MOTOR TPL	-	-	-	-	-
OTHER	-	-	-	-	-
<b>TOTAL NON-LIFE</b>	14,014,867	100.00	20,449,211	100.00	145.9
<b>LIFE</b>	<b>14,014,867</b>	<b>100.00</b>	<b>20,449,211</b>	<b>100.00</b>	<b>145.9</b>
<b>TOTAL</b>					





**CROATIA OSIGURANJE**

*utemeljeno 1884.*

Code 01

10000 Zagreb, Trg bana J. Jelačića 13  
Registered No: MB 3276147

Telephone: +385 1/ 45 60 111

Facsimile: +385 1/ 61 76 616

[www.crosig.hr](http://www.crosig.hr)

[info@crosig.hr](mailto:info@crosig.hr)

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

The Company was registered with the Registrar 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 Privredna banka Zagreb d.d. is 2340009-1100555008.

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) 81.2 %
- domestic legal and natural persons 18.8 %

#### **In 2002 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 2002 the gross premium written amounted to 2,568.0 million kuna (approx. € 346.7 million).

Croatia had a market share of 46.03%. The Company writes all classes of insurance, the dominant being Motor Third Party Liability, which accounted for 29.8% of the Company's total portfolio, followed by Property lines (by 23.2%), Motor Casco (by 14.4%), Accident (by 7.3%) and Life (6.8%).

On 31<sup>st</sup> December 2002 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. Branimir Zekan, B.Econ., and Mr. Ivan Modrić, M.Sc.

The business of the Company is supervised by the Supervisory Board, which consists of 6 Members.

Chairman of the Supervisory Board is Mr. Mato Crkvenac, Prof. Ph.D.

On 31<sup>st</sup> December 2002 there were 2,136 employees altogether in the Head Office and the 23 Branch Offices throughout the Republic of Croatia.

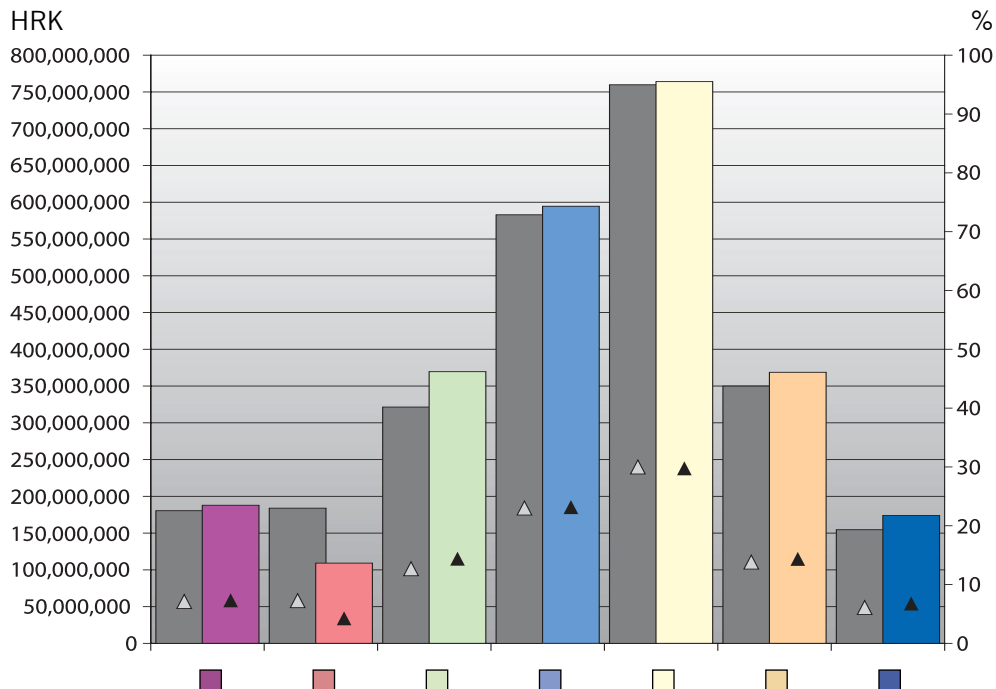
### Seat of Branch Offices

BRANCH	ADDRESS	TELEPHONE	FACSIMILE
BJELOVAR	Trg E. Kvaternika 7 HR-43000 Bjelovar	+ 385 43/22 13 55	+ 385 43/24 21 57
ČAKOVEC	Ul. Matice Hrvatske 12 HR-40000 Čakovec	+ 385 40/31 45 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
KOPRIVNICA	Trg bana J. Jelačića 9 HR-48000 Koprivnica	+ 385 48/65 83 00	+ 385 48/62 21 81

<b>BRANCH</b>	<b>ADDRESS</b>	<b>TELEPHONE</b>	<b>FACSIMILE</b>
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 42/30 11 00	+ 385 42/30 11 16
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 23/20 44 00	+ 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 Branch – 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



	2000		2001		2001/ 2000 index
	in HRK	%	in HRK	%	
ACCIDENT	180,463,985	7.12	187,831,125	7.31	104.1
HEALTH	183,920,026	7.26	109,096,106	4.25	59.3
MOTOR CASCO	321,470,114	12.69	369,567,126	14.39	115.0
PROPERTY	582,951,719	23.01	594,678,806	23.16	102.0
MOTOR TPL	759,797,207	29.99	764,195,363	29.76	100.6
OTHER	349,985,725	13.82	368,738,760	14.36	105.4
<b>TOTAL NON-LIFE</b>	<b>2,378,588,776</b>	<b>93.90</b>	<b>2,394,107,286</b>	<b>93.23</b>	<b>100.7</b>
LIFE	154,632,154	6.10	173,902,584	6.77	112.5
<b>TOTAL</b>	<b>2,533,220,930</b>	<b>100.00</b>	<b>2,568,009,870</b>	<b>100.00</b>	<b>101.4</b>





Code 10

10000 Zagreb, Miramarska 22  
Registered No: MB 3276236

Telephone: +385 1/ 63 08 888  
Facsimile: +385 1/ 61 70 366

[www.croatialloyd.hr](http://www.croatialloyd.hr)  
[croatia.lloyd@croatialloyd.hr](mailto:croatia.lloyd@croatialloyd.hr)

Croatia Lloyd was established in 1968. The Company was registered with the Registrar of Companies at the Commercial court in Zagreb, I-2139, on 13<sup>th</sup> February 1991.

The Company's main current account number at the Privredna banka Zagreb d.d. is 2340009-1100012493.

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 | 2.74 %  |
| • domestic natural persons     | 1.52 %  |
| • foreign persons              | 1.10 %  |

According to the Registrar the Company exclusively transacts reinsurance.

Gross premium income in 2002 (in 000 kuna):	312,250
of which	-202,747
was ceded	
Retained premium	109,503

The Management of the Company consists of 2 Members.

Chairman of the Management is Mr. Robert Stude, jurist B.Sc. from Zagreb, and Member of the Management is Ms. Marija Brstilo, 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<sup>st</sup> December 2002 the Company employed 39 persons.





Code 08

10000 Zagreb, Ul. grada Vukovara 282  
Registered No: MB 0140660

Telephone: +385 1/ 60 04 444

Facsimile: +385 1/ 60 04 999

[www.euroherc.hr](http://www.euroherc.hr)

[euroherc@euroherc.hr](mailto: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<sup>th</sup> October 1992, and was registered with the Registrar of Companies at the Commercial court in Split, No. I-12488 on 3<sup>rd</sup> November 1992.

The Company's current account number at the Splitska banka d.d. Split is 230003-1100033890.

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 | 88.90 % |
| • foreign persons          | 11.10 % |

#### **In 2002 the Company carried on:**

- Accident
- Health
- Motor Casco
- Aircraft Hull Damage
- Sea, River and Lake Vessels Hull
- 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

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

In 2002 the gross premium written amounted to 526.1 million kuna (approx. € 71 million).

The Company holds 9.43% of the total Croatian insurance market. Although authorised for several classes of insurance it mainly transacts Motor Third Party Liability, which accounts for 68.9% of the Company's total portfolio, and Motor Casco (14.9%) and Accident (9.4%).

The Management of the Company consists of 2 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 Ms. Mladenka Grgić, jurist B.Sc. from Zagreb.

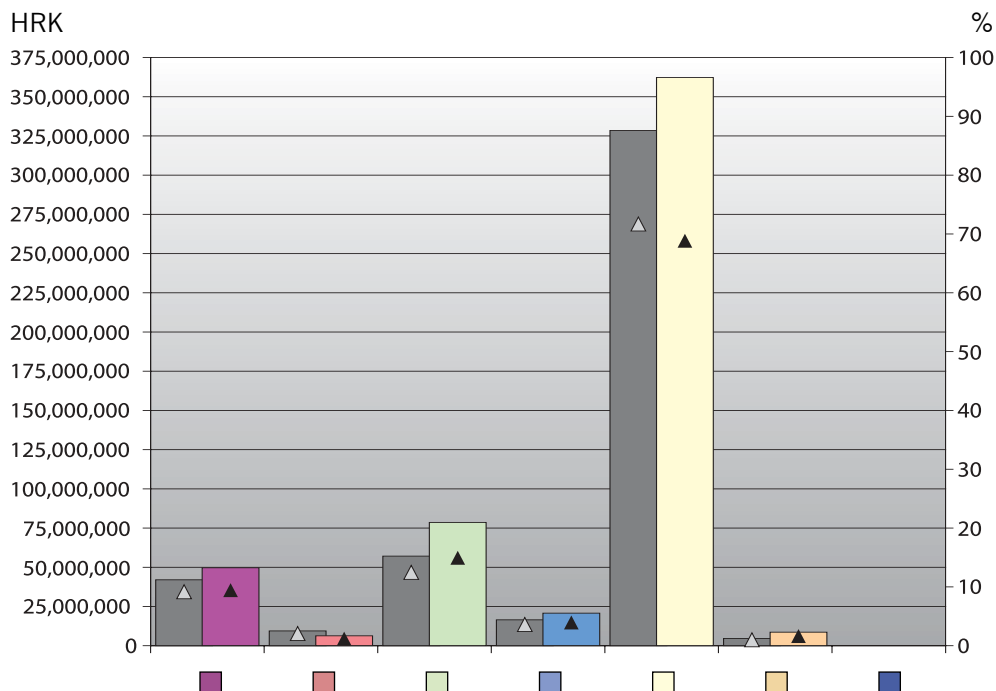
On 31<sup>st</sup> December 2002 there were 424 employees altogether in the Head Office and the Branch Offices in Bjelovar, Dubrovnik, Osijek, Pula, Rijeka, Split, Varaždin, Zadar and Zagreb.

### 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 27 00	+385 20/35 27 80
OSIJEK	Reisnerova 113a HR-31000 Osijek	+385 31/25 00 50	+385 31/25 00 76
PULA	Matka Laginje 3 HR-52100 Pula	+385 52/21 66 68	+385 52/21 68 85
RIJEKA	Supilova 8 HR-51000 Rijeka	+385 51/35 86 66	+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	Obala kneza Branimira 5 HR-23000 Zadar	+385 23/31 53 45	+385 23/31 53 45
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



	2001		2002		2002/ 2001 index
	in HRK	%	in HRK	%	
ACCIDENT	42,024,508	9.17	49,662,859	9.44	118.2
HEALTH	9,435,278	2.06	6,262,611	1.19	66.4
MOTOR CASCO	57,130,157	12.47	78,578,377	14.94	137.5
PROPERTY	16,500,946	3.60	20,719,101	3.94	125.6
MOTOR TPL	328,490,620	71.70	362,286,264	68.86	110.3
OTHER	4,581,866	1.00	8,579,421	1.63	187.2
<b>TOTAL NON-LIFE</b>	<b>458,163,375</b>	<b>100.00</b>	<b>526,088,633</b>	<b>100.00</b>	<b>114.8</b>
LIFE	-	-	-	-	-
<b>TOTAL</b>	<b>458,163,375</b>	<b>100.00</b>	<b>526,088,633</b>	<b>100.00</b>	<b>114.8</b>





Code 23

10000 Zagreb, Ul. grada Vukovara 282  
Registered No: MB 1292463

Telephone: +385 1/ 60 04 400

Facsimile: +385 1/ 60 04 940

[euroherc.zivotno@euroherc.hr](mailto:euroherc.zivotno@euroherc.hr)

The Company was granted the operating licence by the Insurance Supervisory Directorate, No. 453-02/97-06/03, on 25<sup>th</sup> June 1997 and was registered with the Registrar of Companies at the Commercial court in Zagreb, No. Tt-98/3667-2.

The Company's current account number at the Nova banka d.d. is 2407000-1100079062.

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

#### **Structure of shareholders in %:**

- domestic natural persons 100 %

#### **In 2002 the Company wrote:**

- Life

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

In 2002 the gross premium written amounted to 43.4 million kuna (approx. € 5.9 million).

The Company has a market share of 0.78% and Life which accounts for 3.77%. It carries exclusively on Life.

The Company is run by a Management that consists of 2 Members.

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.

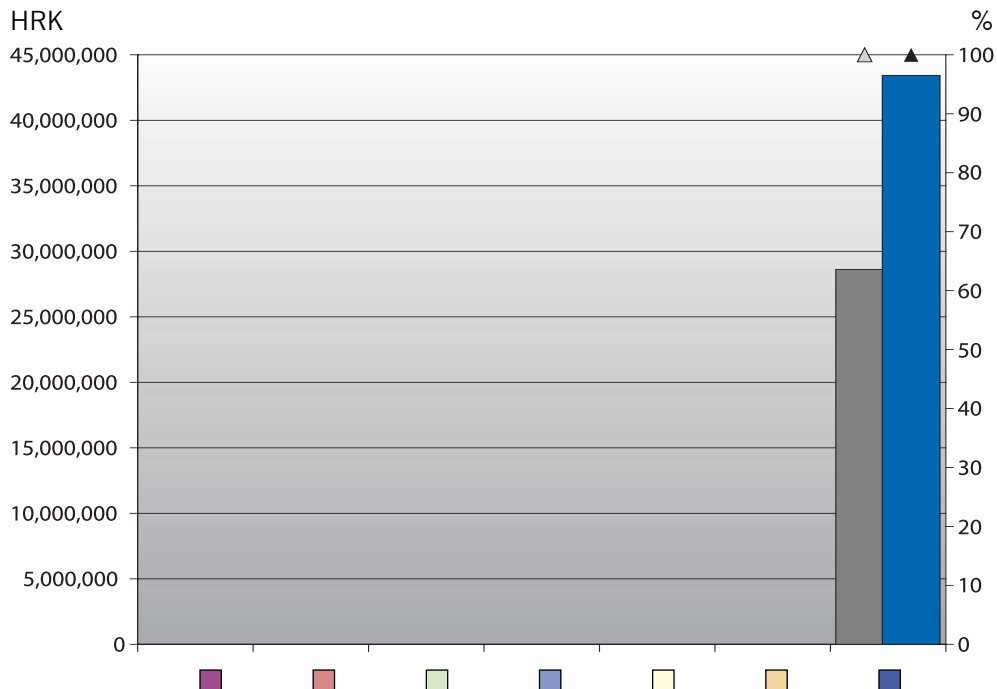
On 31<sup>st</sup> December 2002 the Company employed 101 persons.

## Seat of Branch Offices

BRANCH	ADDRESS	TELEPHONE	FACSIMILE
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	Riva 8 HR-51000 Rijeka	+385 51/33 32 80	+385 51/33 32 90
SPLIT	R. Boškovića 15 HR-21000 Split	+385 21/30 99 24	+385 21/30 99 42
ZADAR	Obala 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



	2001		2002		2002/ 2001 index
	in HRK	%	in HRK	%	
ACCIDENT	-	-	-	-	-
HEALTH	-	-	-	-	-
MOTOR CASCO	-	-	-	-	-
PROPERTY	-	-	-	-	-
MOTOR TPL	-	-	-	-	-
OTHER	-	-	-	-	-
<b>TOTAL NON-LIFE</b>	-	-	-	-	-
<b>LIFE</b>	28,607,502	100.00	43,437,482	100.00	151.8
<b>TOTAL</b>	<b>28,607,502</b>	<b>100.00</b>	<b>43,437,482</b>	<b>100.00</b>	<b>151.8</b>





Code 31

10000 Zagreb, Račkoga 8  
Registered No: MB 1664034

Telephone: +385 1/ 45 01 144  
Facsimile: +385 1/ 45 50 468

[www.generali.hr](http://www.generali.hr)  
[info@generali.hr](mailto:info@generali.hr)

The Company received authorisation to take up insurance business from the Insurance Supervisory Directorate No. 453-04/02-01/24, on 19<sup>th</sup> August 2002 and was registered with the Registrar of Companies at the Commercial court in Zagreb, No. Tt-02/6020-5, MBS 080439855 on 18<sup>th</sup> September 2002.

The Company's current account number at the Privredna banka Zagreb d.d. is 2340009-1110090968.

Generali životno osiguranje d.d. is a joint stock company owned by Generali Holding Vienna AG from Vienna.

#### **Structure of shareholders in %:**

- Generali Holding Vienna AG 100 %

#### **In 2002 the Company wrote:**

- Life

Generali životno osiguranje d.d. commenced operating on 18<sup>th</sup> September 2002.

In 2002 the gross premium written amounted to 150,301 kuna (approx. €20,300).

The Company carries exclusively on Life.

The Company is run by a Management that consists of 2 Members.

Chairman of the Management is Mr. Ewald Felbar, M.Sc. from Zagreb, and Member of the Management is Mr. Michele Ciriaco, D.Sc. from Zagreb.

The business of the Company is supervised by the Supervisory Board, which consists of 2 Members.

Chairman of the Supervisory Board is Mr. Dietrich Karner, D.Sc. from Vienna.

On 31<sup>st</sup> December 2002 the Company employed 29 persons.

## Generali životno osiguranje d.d.

### Gross premium written by groups of classes



	2001		2002		2002/ 2001 index
	in HRK	%	in HRK	%	
ACCIDENT	-	-	-	-	-
HEALTH	-	-	-	-	-
MOTOR CASCO	-	-	-	-	-
PROPERTY	-	-	-	-	-
MOTOR TPL	-	-	-	-	-
OTHER	-	-	-	-	-
<b>TOTAL NON-LIFE</b>	-	-	-	-	-
<b>LIFE</b>	-	-	150,301	100.00	-
<b>TOTAL</b>	-	-	<b>150,301</b>	<b>100.00</b>	-







Code 13

10000 Zagreb, Ulica grada Vukovara 5  
Registered No: MB 0409880

Telephone: +385 1/ 30 34 000

Facsimile: +385 1/ 30 34 500

[www.grawe.hr](http://www.grawe.hr)

[grawe@grawe.hr](mailto: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<sup>th</sup> June 1993 and was registered with the Registrar of Companies at the Commercial court in Zagreb, No. Fi–13420/93, on 19<sup>th</sup> July 1993. According to the Decision of the Commercial court in Zagreb, No. Tt–00/2031 on 27<sup>th</sup> June 2000 **Prima** osiguranje d.d. was renamed into GRAWE Hrvatska osiguravajuće d.d. According to the Decision of the Commercial court in Zagreb on 12<sup>th</sup> December 2001 the take–over of **Adria** Insurance Company, Ltd. and **Slavonija** Insurance Company, Ltd. by GRAWE Hrvatska Insurance Company, Ltd. was registered with the Registrar of Companies.

The Company's current account numbers at the Hypo Alpe–Adria–Bank d.d. in Zagreb are 2500009–1501000118 and 2500009–1101007348.

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

Structure of shareholders in %:

- Grazer Wechselseitige 100 %

In 2002 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
- Financial Loss
- Life

The gross premium written in 2002 accounted for 290.4 million kuna (approx. €39.2 million).

The Company holds a 5.2% share of the total Croatian insurance portfolio. It mainly writes Life by 71.1% of the total Company's portfolio, followed by Accident (10.2%), Motor TPL (9.1%), Property (5.4%) and Motor Casco (3.4%).

The Management of the Company consists of 3 Members.

Chairman of the Management is Mr. Reinhold Visotschnig, M.Sc. from Graz, and Members of the Management are Mr. Igor Pureta, B.Sc., MBA from Zagreb and Mr. Gerald Gröstenberger, M.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 Othmar Ederer, D.Sc. from Graz.

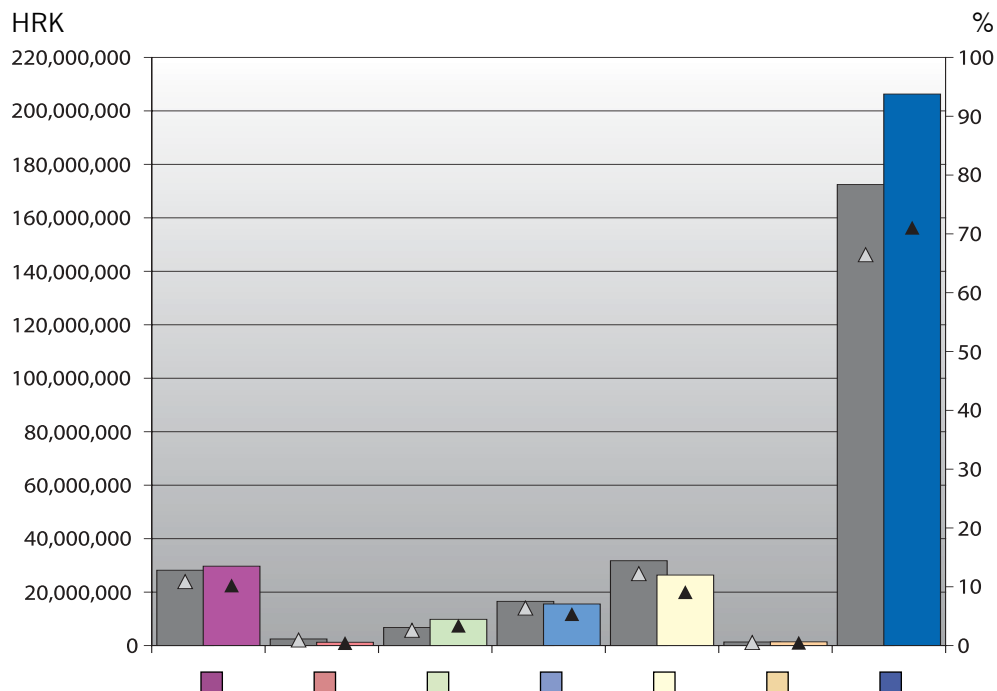
On 31<sup>st</sup> December 2002 there were 444 employees altogether in the Head Office in Zagreb and the Regional Centres in Osijek, Pula, Rijeka, and Split.

### Seat of the Regional Centres

REGIONAL CENTRES	ADDRESS	TELEPHONE	FACSIMILE
OSIJEK	Ribarska 10 HR-31000 Osijek	+385 31/22 36 00	+385 31/28 31 66
PULA	Mletačka 12 HR-52100 Pula	+385 52/30 00 13	+385 52/21 48 81
RIJEKA	Fiorello La Guardia 25-27 HR-51000 Rijeka	+385 51/32 56 60	+385 51/32 56 78
SPLIT	Sinjska 5 HR-21000 Split	+385 21/36 21 20	+385 21/36 20 04

## GRAWE Hrvatska d.d.

### Gross premium written by groups of classes



	2001		2002		2002/ 2001
	in HRK	%	in HRK	%	index
ACCIDENT	28,199,790	10.87	29,684,450	10.22	105.3
HEALTH	2,475,519	0.95	1,230,219	0.42	49.7
MOTOR CASCO	6,750,629	2.60	9,809,805	3.38	145.3
PROPERTY	16,550,235	6.38	15,545,121	5.35	93.9
MOTOR TPL	31,750,312	12.23	26,377,694	9.08	83.1
OTHER	1,353,840	0.52	1,386,954	0.48	102.4
<b>TOTAL NON-LIFE</b>	<b>87,080,325</b>	<b>33.55</b>	<b>84,034,244</b>	<b>28.94</b>	<b>96.5</b>
<b>LIFE</b>	<b>172,445,251</b>	<b>66.45</b>	<b>206,330,318</b>	<b>71.06</b>	<b>119.6</b>
<b>TOTAL</b>	<b>259,525,576</b>	<b>100.00</b>	<b>290,364,562</b>	<b>100.00</b>	<b>111.9</b>



10000 Zagreb, Poljička ulica 5  
Registered No: MB 3768309

Telephone: +385 1/ 61 16 766  
Facsimile: +385 1/ 61 16 951

[www.helios.hr](http://www.helios.hr)  
[osiguranje@helios.hr](mailto:osiguranje@helios.hr)

The Company received the operating licence from the Ministry of Finance of the Republic of Croatia, No. 513–04/91–2, on 1<sup>st</sup> September 1991 and was registered with the Registrar of Companies at the Commercial court in Zagreb, No. Fi–9351/92, MBS 080003004 on 9<sup>th</sup> September 1991.

The Company's current account number at the Privredna banka Zagreb d.d. is 2340009–1500241864 for Life and 2340009–1110044028 for Non–Life.

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 2002 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
- Financial Loss
- Tourist Assistance
- Life

In 2002 the gross premium written amounted to 135.7 million kuna (approx. €18.3 million).

The Company holds 2.43% of the total Croatian insurance portfolio. It mainly transacts Life by 37.9% of the total Company's portfolio, Property (25.3%), Motor Third Party Liability (14.05%), Motor Casco (6.7%) and Accident (5.8%).

The Company is run by a Management up to 2 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 4 Members.

Chairman of the Supervisory Board is Mr. Efraim Naimer.

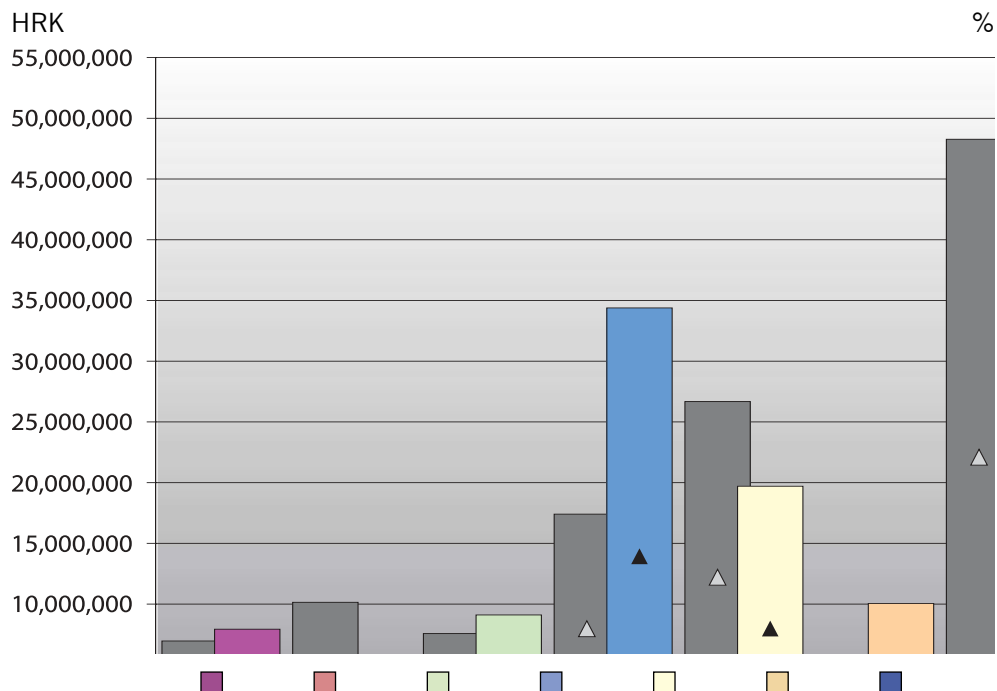
On 31<sup>st</sup> December 2002 there were 145 employees altogether in the Head Office in Zagreb, in the Branch Offices in Križevci, Osijek, Pula, Rijeka, Split and Varaždin and in the sub-branches.

#### Seat of Branch Offices:

BRANCH	ADDRESS	TELEPHONE	FACSIMILE
KRIŽEVCI podružnica–krizevci@helios.hr	I. Z. Dijankovečkog 20 HR–48260 Križevci	+385 48/68 15 04	+385 48/68 15 05
OSJEK podružnica–osijek@helios.hr	Trg slobode 8 HR–31000 Osijek	+385 31/21 09 56	+385 31/21 09 55
PULA podružnica–pula@helios.hr	Šijanska cesta 1 HR–52100 Pula	+385 52/50 07 25	+385 52/50 07 29
RIJEKA podružnica–rijeka@helios.hr	Žrtava fašizma 1 HR–51000 Rijeka	+385 51/21 28 31	+385 51/21 31 69
SPLIT podružnica–split@helios.hr	Poljička cesta 39 HR–21000 Split	+385 21/46 00 07	+385 21/46 10 11
VARAŽDIN podružnica–varazdin@helios.hr	Braće Radić 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



	2001		2002		2002/ 2001
	in HRK	%	in HRK	%	index
ACCIDENT	6.963.160	5,79	7.928.086	5,84	113,9
HEALTH	10.144.367	8,44	3.160.616	2,33	31,2
MOTOR CASCO	7.572.038	6,30	9.102.339	6,71	120,2
PROPERTY	17.406.049	14,49	34.391.728	25,34	197,6
MOTOR TPL	26.674.731	22,20	19.703.712	14,52	73,9
OTHER	3.131.381	2,61	10.044.876	7,40	320,8
<b>TOTAL NON-LIFE</b>	<b>71.891.726</b>	<b>59,83</b>	<b>84.331.357</b>	<b>62,14</b>	<b>117,3</b>
LIFE	48.274.010	40,17	51.382.227	37,86	106,4
<b>TOTAL</b>	<b>120.165.736</b>	<b>100,00</b>	<b>135.713.584</b>	<b>100,00</b>	<b>112,9</b>





**OSIGURANJE D.D.**  
**ZAGREB**

Code 30

10000 Zagreb, Koturaška 53/II  
Registered No: MB 1578740

Telephone: +385 1/ 61 71 270

Facsimile: +385 1/ 61 70 838

[hok-osiguranje@zg.hinet.hr](mailto:hok-osiguranje@zg.hinet.hr)

The Company has been granted the authorisation to take up the insurance business by the Insurance Supervisory Directorate on 10<sup>th</sup> July 2001, and was registered with the Registrar of Companies at the Commercial court in Zagreb under 080401248 on 18<sup>th</sup> July 2001.

The Company's current account number at the Zagrebačka banka d.d. Zagreb is 2360000-1101386914.

HOK-OSIGURANJE d.d. is a joint stock company that is owned by the Croatian Bar Association.

**Structure of shareholders in %:**

- domestic legal persons 100%

**In 2002 the Company transacted:**

- General Liability

HOK-OSIGURANJE d.d. commenced operating on 1<sup>st</sup> November 2001, and took up insurance business on 1<sup>st</sup> January 2002.

In 2002 the gross premium written amounted to 2.8 million kuna (approx. € 380,000).

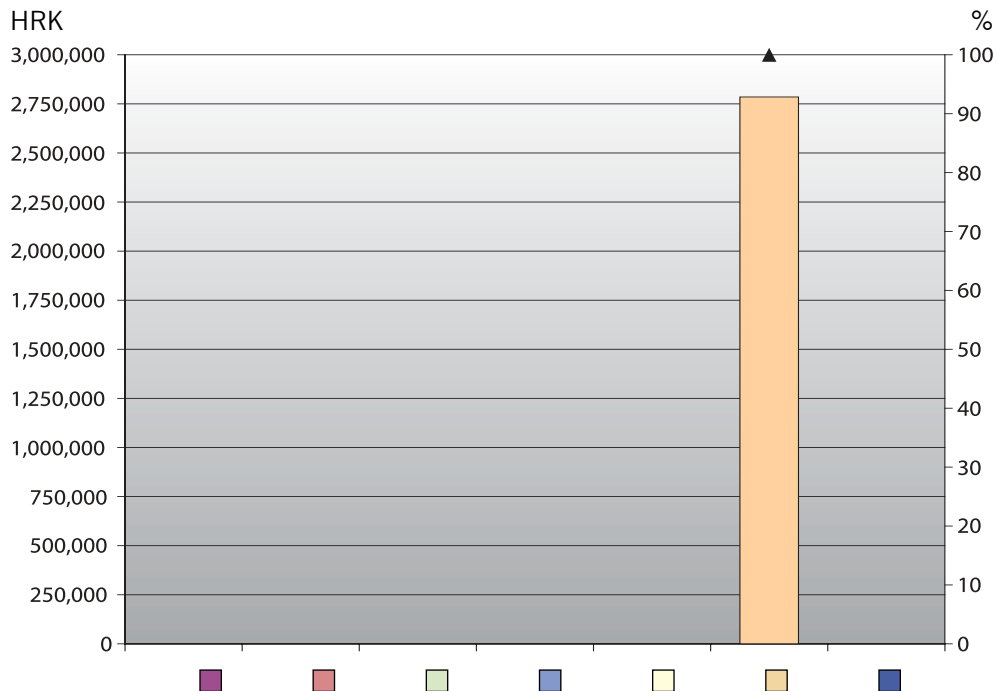
The Company holds 0.06% of the total Croatian insurance portfolio.  
The Company exclusively transacts Lawyer's Professional Liability Insurance.

The Management of the Company consists of 1 Member.  
Chairman of the Management is Mr. Neven Švenda, 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. Marijan Hanžeković, lawyer from Zagreb.

The Company has 1 employee in the Head Office in Zagreb.

# HOK-osiguranje d.d.

## Gross premium written by groups of classes



	2001		2002		2002/ 2001 index
	in HRK	%	in HRK	%	
ACCIDENT	-	-	-	-	-
HEALTH	-	-	-	-	-
MOTOR CASCO	-	-	-	-	-
PROPERTY	-	-	-	-	-
MOTOR TPL	-	-	-	-	-
OTHER	-	-	2,785,106	100.00	-
<b>TOTAL NON-LIFE</b>	-	-	<b>2,785,106</b>	<b>100.00</b>	-
LIFE	-	-	-	-	-
<b>TOTAL</b>	-	-	<b>2,785,106</b>	<b>100.00</b>	-







Code 06

21000 Split, Put Supavla 1  
Registered No: MB 3763536

Telephone: +385 21/ 39 31 11

Facsimile: +385 21/ 39 31 43

[www.jadransko.hr](http://www.jadransko.hr)

[jadransko@jadransko.hr](mailto:jadransko@jadransko.hr)

The Company was registered with the Registrar of Companies at the Commercial court in Split, No. Fi-3424/9, on 21<sup>st</sup> August 1991. According to the Decision of the Commercial court in Split on 23<sup>rd</sup> May 2001 the take-over of **Mediteran** Insurance Company, Ltd. by Jadransko Insurance Company, Ltd. was registered with the Registrar of Companies.

The Company's current account number at the Splitska banka d.d. in Split is 2330003-1100030041.

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

#### **Structure of shareholders in %:**

- |                            |         |
|----------------------------|---------|
| • domestic legal persons   | 30.01 % |
| • domestic natural persons | 55.78 % |
| • the Republic of Croatia  | 6.23 %  |
| • foreign natural persons  | 7.98 %  |

#### **In 2002 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 Company has a special Foreign Claims Department in Zagreb, Phone +385 1/63 34 444, Fax +385 1/63 34 440.

The gross premium written in 2002 accounted for 342.5 million kuna (approx. €46.2 million).

The Company holds a 6.14% 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 72.3% of the Company's total portfolio, Motor Casco (16%) and Accident (6.3%).

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.

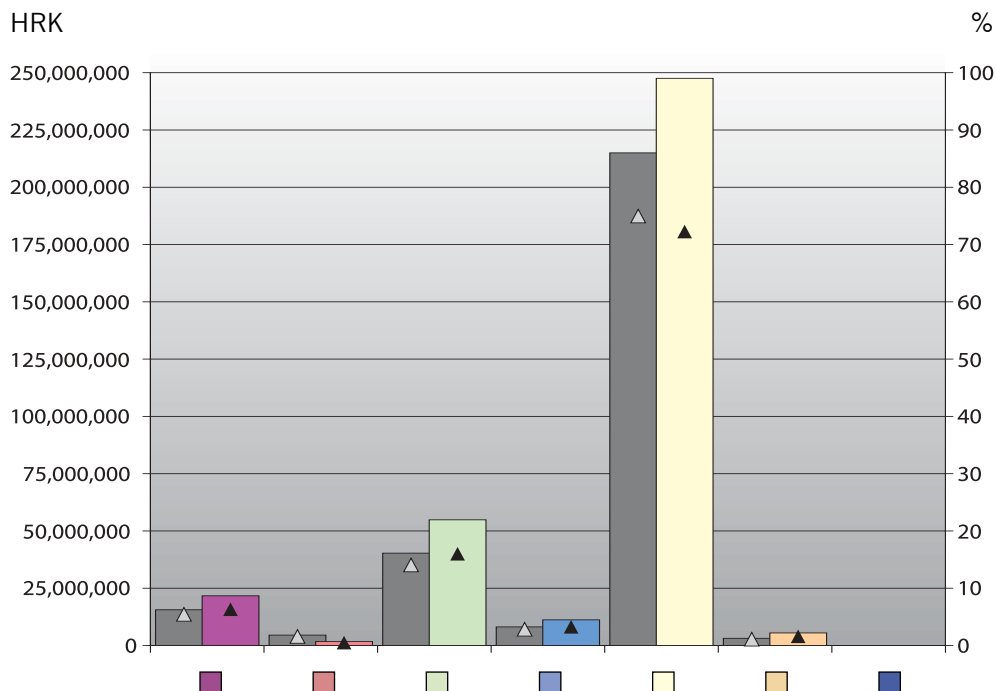
On 31<sup>st</sup> December 2002 there were 268 employees altogether in the Head Office in Split and the Branch Offices in Koprivnica, Osijek, Rijeka, Split, Šibenik and Zagreb.

#### Seat of Branch Offices:

BRANCH	ADDRESS	TELEPHONE	FACSIMILE
KOPRIVNICA	Križevačka 13 HR-48000 Koprivnica	+385 48/25 03 00	+385 48/25 03 33
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	Listopadska 2 HR-10000 Zagreb	+385 1/30 36 666	+385 1/30 36 000

## Jadransko osiguranje d.d.

### Gross premium written by groups of classes



	2001		2002		2002/ 2001
	in HRK	%	in HRK	%	index
ACCIDENT	15,605,859	5.44	21,680,476	6.33	138.9
HEALTH	4,536,517	1.58	1,697,774	0.50	37.4
MOTOR CASCO	40,310,826	14.06	54,863,291	16.02	136.1
PROPERTY	8,138,970	2.84	11,177,667	3.26	137.3
MOTOR TPL	215,020,388	74.98	247,591,005	72.29	115.1
OTHER	3,143,103	1.10	5,466,247	1.60	173.9
<b>TOTAL NON-LIFE</b>	<b>286,755,663</b>	<b>100.00</b>	<b>342,476,460</b>	<b>100.00</b>	<b>119.4</b>
LIFE	-	-	-	-	-
<b>TOTAL</b>	<b>286,755,663</b>	<b>100.00</b>	<b>342,476,460</b>	<b>100.00</b>	<b>119.4</b>



51000 Rijeka, Osječka 46  
Registered No: MB 1159941

Telephone: +385 51/ 22 78 96

Facsimile: +385 51/ 22 79 71

kontakt@kvarner-wiener.hr

The Company received the authorisation No. 453-02/99-15/01 to take up the insurance business from the Insurance Supervisory Directorate on 4<sup>th</sup> May 1999 and was registered with the Registrar of Companies at the Commercial court in Zagreb under Tt-95/8442-2, MBS 080026313 on 28<sup>th</sup> December 1995. According to the Decision of the Commercial court in Rijeka No. Tt-01/2227-2 on 2<sup>nd</sup> July 2001 the take-over of **Kvarner** Insurance Company, Ltd. by Wiener Städtische Insurance Company, Ltd. was registered with the Registrar of Companies, and according to the Decision of the Commercial court in Zagreb No. Tt-01/3739-2 on 3<sup>rd</sup> July 2001 Wiener Städtische Insurance Company, Ltd. was renamed into Kvarner Wiener Städtische Insurance Company, Ltd.

The Company's current account number at the Erste & Steiermärkische Bank d.d. is 2402006-1100067621 – Life, and at the Riječka banka d.d. 2300007-1100122067 – Non-Life.

Kvarner Wiener Städtische osiguranje d.d. is a joint stock company wholly owned by the Viennese company Städtische Allgemeine Versicherung AG.

#### **Structure of shareholders in %:**

- |   |         |
|---|---------|
| • Wiener Städtische Allgemeine Vers. AG | 92.01 % |
| • shareholders from Kvarner osiguranje  | 7.99 %  |

#### **The Company transacted the following classes in 2002:**

- 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
- Life

The gross premium written in 2002 amounted to 104.9 million kuna (approx. €14.2 million).

The Company has a 1.88% share of the total Croatian insurance portfolio. In 2002 the Company mainly transacted Life which accounted for 46.4% of the Company's total portfolio, followed by Motor Third Party Liability (22.2%), Motor Casco (12.8%) and Property (10.7%).

The Management of the Company consists of 3 Members.

Chairman of the Management is Mr. Mladen Blažević, vice-chairman is Mr. Igor Jeličić, and Member of the Management is Mr. Zorislav Stašek.

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

Chairman of the Supervisory Board is Mr. Siegfried Sellitsch from Vienna.

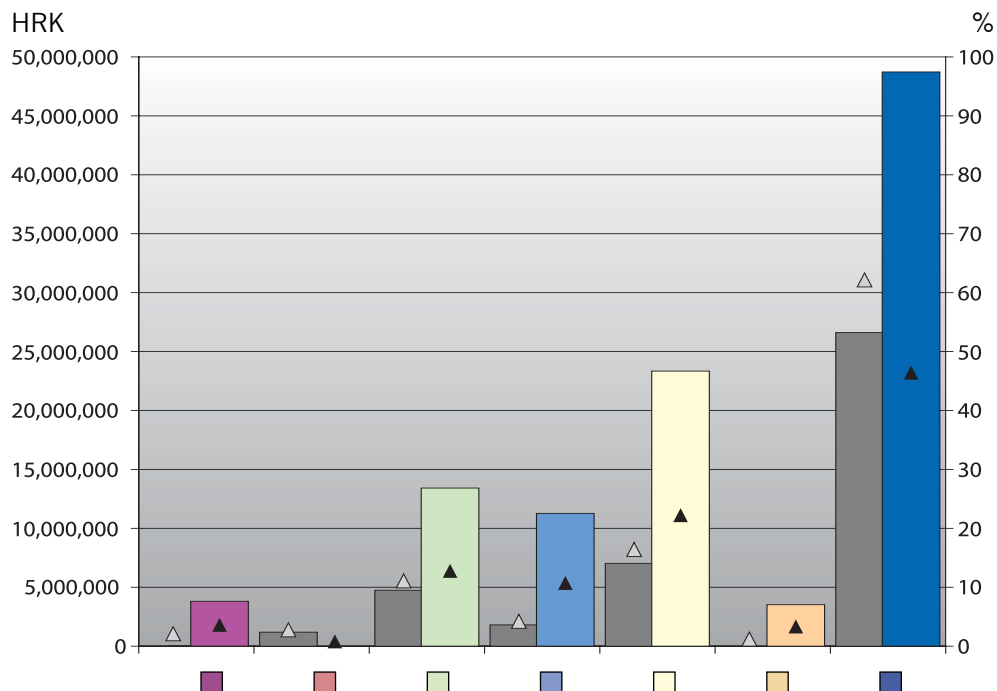
On 31<sup>st</sup> December 2002 the Company had 164 employees.

### Seat of Branch Offices:

BRANCH	ADDRESS	TELEPHONE	FACSIMILE
DUBROVNIK dubrovnik@kvarner-wiener.com		+385 91/22 79 752	
ISTRA pula@kvarner-wiener.com	Istarska 5 HR-52100 Pula	+385 52/22 34 22	+385 52/22 34 22
KARLOVAC karlovac@kvarner-wiener.com	Vraniczanya 1 HR-47000 Karlovac	+385 47/60 18 11	+385 47/60 18 12
OSIJEK osijek@kvarner-wiener.com	Strossmayerova 4 HR-31000 Osijek	+385 31/25 03 60	+385 31/25 03 66
SPLIT split@kvarner-wiener.com	Ul. slobode 1 HR-21000 Split	+385 21/32 29 59	+385 21/48 37 33
VARAŽDIN varazdin@kvarner-wiener.com	Aleja kralja Zvonimira 1 HR-42000 Varaždin	+385 42/20 16 60	+385 42/20 16 62
<b>Head Office RIJEKA</b>	Osječka 46 HR-51000 Rijeka	+385 51/22 78 96	+385 51/22 79 71
<b>Head Office ZAGREB</b> kontakt@kvarner-wiener.com	Grahorova 13 HR-10000 Zagreb	+385 1/39 09 060	+385 1/39 09 077

# Kvarner Wiener Städtische osiguranje d.d.

## Gross premium written by groups of classes



	2001		2002		2002/ 2001
	in HRK	%	in HRK	%	index
ACCIDENT	904,440	2.11	3,806,057	3.63	420.8
HEALTH	1,190,823	2.78	857,077	0.82	72.0
MOTOR CASCO	4,749,578	11.09	13,418,362	12.79	282.5
PROPERTY	1,809,550	4.23	11,267,177	10.74	622.7
MOTOR TPL	7,027,866	16.42	23,345,353	22.24	332.2
OTHER	518,136	1.21	3,516,538	3.35	678.7
<b>TOTAL NON-LIFE</b>	<b>16,200,393</b>	<b>37.84</b>	<b>56,210,563</b>	<b>53.56</b>	<b>347.0</b>
LIFE	26,608,592	62.16	48,737,808	46.44	183.2
<b>TOTAL</b>	<b>42,808,985</b>	<b>100.00</b>	<b>104,948,371</b>	<b>100.00</b>	<b>245.2</b>



10000 Zagreb, Trg J. F. Kennedyja 6b  
Registered No: MB 1251961

Telephone: +385 1/ 23 05 881

Facsimile: +385 1/ 23 02 749

[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 Insurance Supervisory Directorate, No. 567–01/96–3, on 28<sup>th</sup> January 1997 and was registered with the Registrar of Companies at the Commercial court in Zagreb, Tt–97/331–2, on 4<sup>th</sup> February 1997.

The Company's current account number at the Privredna banka Zagreb d.d. is 2340009–1100206757 – Life, and at the IMEX Banka d.d. 2492008–1100051289 – Non–Life.

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

**Structure of shareholders in %:**

- domestic legal and natural persons 100 %

**In 2002 the Company carried on:**

- Accident
- Life

In 2002 the gross premium written amounted to 19.4 million kuna (approx. € 2.6 million).

The Company has a 2002 market share of 0.35%. It mainly writes Life insurance lines, which contribute 97% to the total portfolio, and Accident (by 3%).

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.

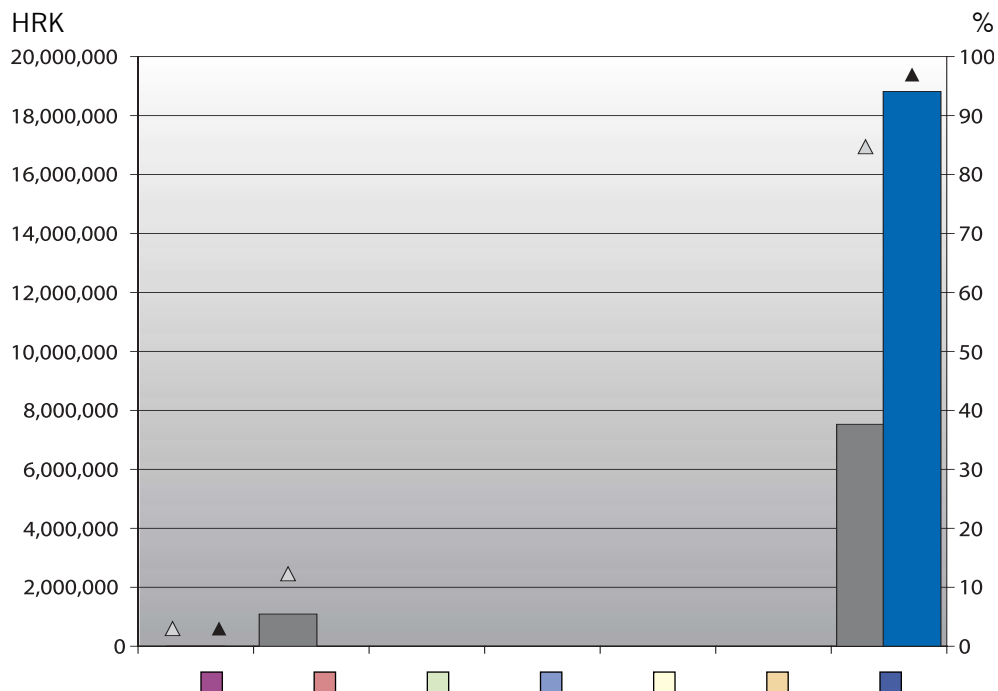
The business of the Company is supervised by the Supervisory Board, which consists of 3 Members.

Chairman of the Supervisory Board is Mr. Gojko Ostojić, B.Econ. from Zagreb.

On 31<sup>st</sup> December 2002 the Company had 17 employees.

## Libertas osiguranje d.d.

### Gross premium written by groups of classes



	2001		2002		2002/ 2001
	in HRK	%	in HRK	%	index
ACCIDENT	266,682	3.00	585,044	3.01	219.4
HEALTH	1,091,834	12.29	-	-	-
MOTOR CASCO	-	-	-	-	-
PROPERTY	-	-	-	-	-
MOTOR TPL	-	-	-	-	-
OTHER	-	-	-	-	-
<b>TOTAL NON-LIFE</b>	<b>1,358,516</b>	<b>15.29</b>	<b>585,044</b>	<b>3.01</b>	<b>43.1</b>
<b>LIFE</b>	<b>7,528,215</b>	<b>84.71</b>	<b>18,821,450</b>	<b>96.99</b>	<b>250.0</b>
<b>TOTAL</b>	<b>8,886,731</b>	<b>100.00</b>	<b>19,406,494</b>	<b>100.00</b>	<b>218.4</b>





10000 Zagreb, Ul. grada Vukovara 237  
Registered No: MB 1165011

Telephone: +385 1/ 63 08 333

Facsimile: +385 1/ 61 57 130

[www.merkur.hr](http://www.merkur.hr)

[info@merkur.hr](mailto:info@merkur.hr)

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

The Company's current account number at the HVB Bank Croatia d.d. is 2502004-1100001755 – Life, and at the Raiffeisenbank Austria d.d. Zagreb 2484008-1100220511 – Non-Life.

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 2002 the Company carried on:**

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

The gross premium written in 2002 amounted to 187.6 million kuna (approx. €25.3 million).

The Company holds a 3.36% share of the Croatian insurance market. Although authorised for several classes of insurance it mainly writes Life insurance by 85.2% and Accident (10.7%).

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 signatory is Mr. Milan Krizmanić, 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 Mr. Alois Sundl from Graz, Deputy General Manager of Merkur Versicherung AG Graz.

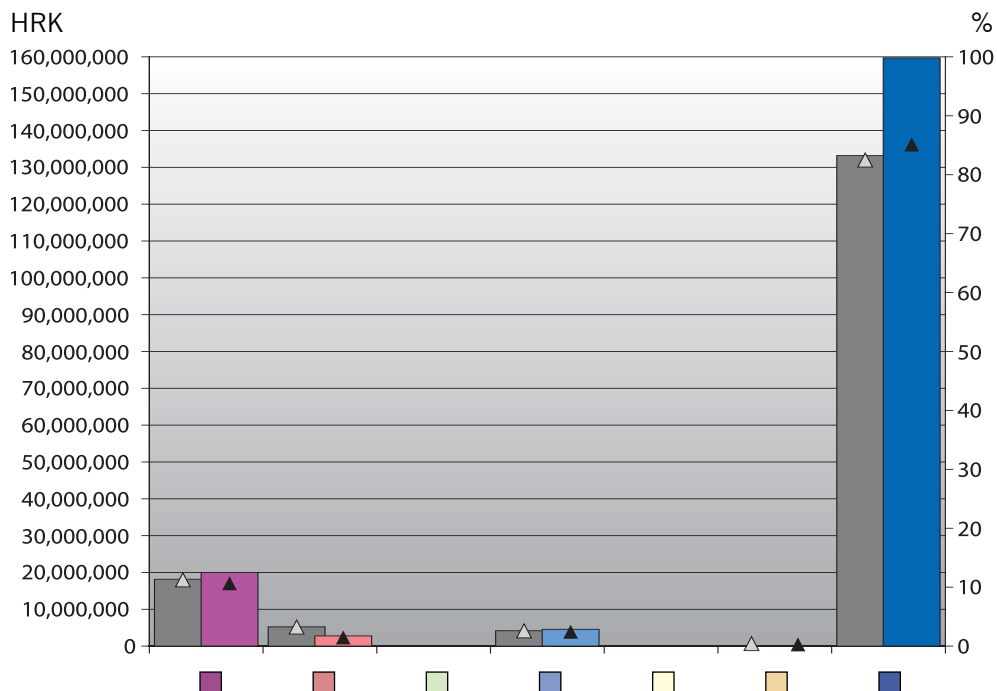
On 31<sup>st</sup> December 2002 the Company employed 51 persons.

### Seat of Branch Offices – Offices:

BRANCH – OFFICE	ADDRESS	TELEPHONE	FACSIMILE
ČAKOVEC cakovec@merkur.hr	Trg Katarine Zrinski 2 HR–40000 Čakovec	+385 40/31 42 50	+385 40/31 42 51
OSIJEK osijek@merkur.hr	J. J. Strossmayera 4 HR–31000 Osijek	+385 31/21 54 44	+385 31/21 54 45
PULA pula@merkur.hr	Radnička 12 HR–52100 Pula	+385 52/38 44 34	+385 52/38 44 35
RIJEKA rijeka@merkur.hr	Fiorella La Guardie 27 HR–51000 Rijeka	+385 51/21 18 25	+385 51/32 28 25
SPLIT split@merkur.hr	Trg hrvatske bratske zajednice 3A/1 HR–21000 Split	+385 21/32 27 97	+385 21/32 27 98
VARAŽDIN varazdin@merkur.hr	Optujska 12 HR–42000 Varaždin	+385 42/30 32 50	+385 42/30 32 50

## Merkur osiguranje d.d.

### Gross premium written by groups of classes



	2001		2002		2002/ 2001
	in HRK	%	in HRK	%	index
ACCIDENT	18,160,524	11.25	20,003,690	10.66	110.1
HEALTH	5,234,828	3.24	2,757,140	1.47	52.7
MOTOR CASCO	-	-	-	-	-
PROPERTY	4,182,100	2.59	4,551,099	2.43	108.8
MOTOR TPL	-	-	-	-	-
OTHER	685,763	0.42	546,910	0.29	79.8
<b>TOTAL NON-LIFE</b>	<b>28,263,215</b>	<b>17.51</b>	<b>27,858,840</b>	<b>14.85</b>	<b>98.6</b>
LIFE	133,178,999	82.49	159,759,855	85.15	120.0
<b>TOTAL</b>	<b>161,442,214</b>	<b>100.00</b>	<b>187,618,695</b>	<b>100.00</b>	<b>116.2</b>





Code 19

10000 Zagreb, Braće Domany 6  
Registered No: MB 1220306

Telephone: +385 1/ 38 44 222

Facsimile: +385 1/ 38 44 155

[www.sunce.hr](http://www.sunce.hr)

[sunce@sunce.hr](mailto:sunce@sunce.hr)

The Company has been granted the authorisation No. 567–01/96–1 to take up the insurance business by the Insurance Supervisory Directorate on 23<sup>rd</sup> August 1996 and was registered with the Registrar of Companies at the Commercial court in Zagreb under Tt–96/2056–2 on 30<sup>th</sup> August 1996.

The Company's current account numbers at the commercial banks in Zagreb are 2402006–1100067494 – Life and 2340009–1110013946 – Non–Life.

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

#### **Structure of shareholders in %:**

- domestic legal persons 39 %
- domestic natural persons 61 %

#### **In 2002 the Company carried on:**

- Accident
- Health
- Motor Casco
- Railway Rolling Stock 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<sup>st</sup> June 1997.

The gross premium written in 2002 amounted to 150.7 million kuna (approx. €20.3 million).

The Company has a market share of 2.7%. Although licensed to write several classes of insurance, the Company derives 52.% of its premium income from Life insurance, followed by Motor Third Party Liability (14.1%), Property (11.7%) and Health (10.7%).

The Company is managed by the Management which consists of 2 Members. Chairman of the Management is Mr. Svemir Kalinić, B.Sc. from Zagreb, and Member of the Management is Mr. Zdravko Zrinušić, 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. Jako Andabak, B.Sc. from Zagreb.

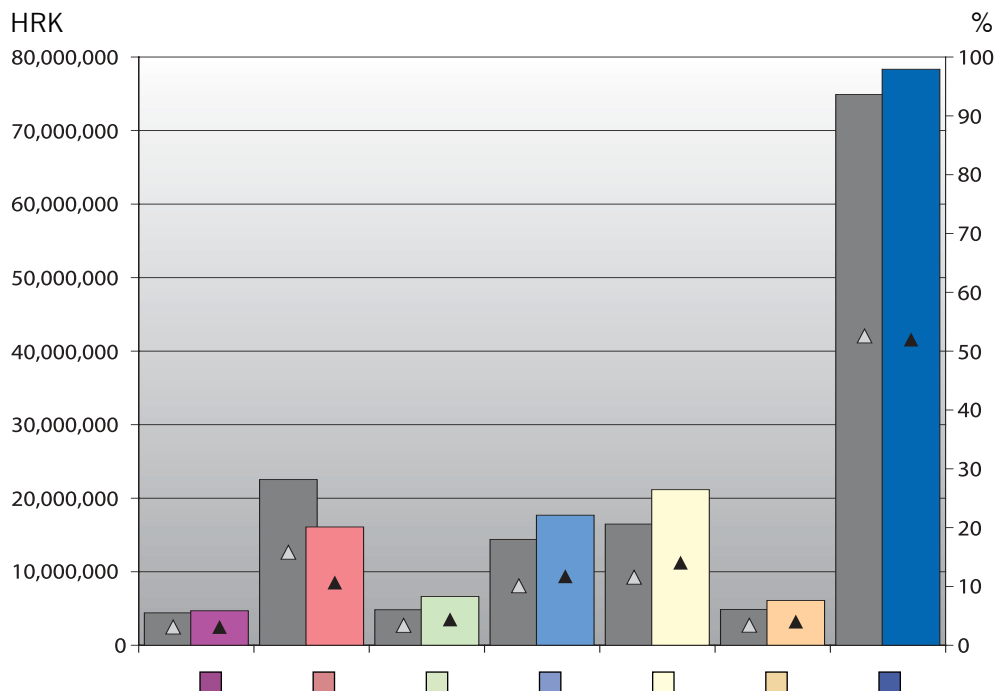
On 31<sup>st</sup> December 2002 the Company employed 108 persons.

### Seat of Branch Offices

BRANCH	ADDRESS	TELEPHONE	FACSIMILE
OSIJEK osijek@sunce-osiguranje.hinet.hr	Ul. Hrvatske republike 14 HR-31000 Osijek	+385 31/21 16 78	+385 31/21 13 50
RIJEKA rijeka@sunce-osiguranje.hinet.hr	Ivana Zajca 7 HR-51000 Rijeka	+385 51/33 58 51	+385 51/33 58 49
SPLIT split@sunce-osiguranje.hinet.hr	Osječka 11 HR-21000 Split	+385 21/53 97 91	+385 21/54 46 96
ZADAR zadar@sunce-osiguranje.hinet.hr	Stjepana Radića 2F HR-23000 Zadar	+385 23/30 90 55	+385 23/30 90 56

## Sunce osiguranje d.d.

### Gross premium written by groups of classes



	2001		2002		2002/ 2001
	in HRK	%	in HRK	%	index
ACCIDENT	4,408,789	3.10	4,683,844	3.11	106.2
HEALTH	22,535,900	15.82	16,083,727	10.67	71.4
MOTOR CASCO	4,831,652	3.39	6,625,296	4.40	137.1
PROPERTY	14,395,354	10.11	17,690,456	11.74	122.9
MOTOR TPL	16,483,845	11.57	21,163,530	14.05	128.4
OTHER	4,860,811	3.41	6,079,939	4.03	125.1
<b>TOTAL NON-LIFE</b>	<b>67,516,351</b>	<b>47.41</b>	<b>72,326,792</b>	<b>48.00</b>	<b>107.1</b>
LIFE	74,905,445	52.59	78,356,202	52.00	104.6
<b>TOTAL</b>	<b>142,421,796</b>	<b>100.00</b>	<b>150,682,994</b>	<b>100.00</b>	<b>105.8</b>





Code 02

51000 Rijeka, Erazma Barčiča 3  
Registered No: MB 0253359

Telephone: +385 51/ 35 82 00  
Facsimile: +385 51/ 33 41 94

centrala@triglav-osiguranje.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<sup>th</sup> December 1992, and was registered with the Registrar of Companies at the Commercial court in Rijeka, No. Fi-1-13780-00, on 26<sup>th</sup> July 1993. According to the Decision of the Commercial court, No. Tt-01/2183-4 in Rijeka on 1<sup>st</sup> October 2001 **Sava** Insurance Company, Ltd. was renamed into Triglav Insurance Company, Ltd.

The Company's current account number at the Riječka banka d.d. is 2300007-1100121953.

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

#### **Structure of shareholders in %:**

- |                              |         |
|------------------------------|---------|
| • domestic legal persons     | 4.22 %  |
| • Zavarovalnica Triglav d.d. | 95.78 % |

#### **In 2002 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
- 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, Čakovec, Pula and Koprivnica).

In 2002 the gross premium written amounted to 197.9 million kuna (approx. €26.7 million).

The Company holds 3.55% of the total Croatian insurance portfolio. The structure of the Company's portfolio is as follows: Motor Third Party Liability (53.88%), Property (20.36%), Life insurance lines (10.44%), Transport and Credit (7.26%), Accident (5.65%), Health (2.43%).

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 Mr. Milan Tomažević from Ljubljana.

On 31<sup>st</sup> December 2002 there were 334 employees altogether in the Head Office in Rijeka, the Branch Offices in Čakovec, Koprivnica, Pula, Rijeka and Zagreb, and the Sub-Branches in Kutina and Varaždin.

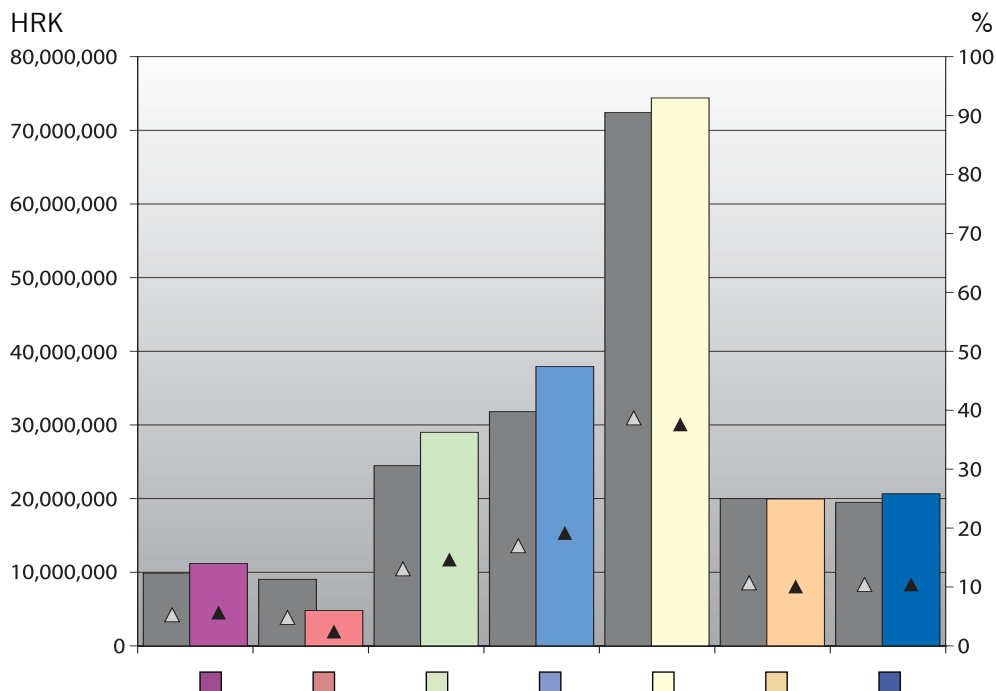
### Seat of Branch Offices and Sub-Branches

BRANCH	ADDRESS	TELEPHONE	FACSIMILE
ČAKOVEC	Žrtava fašizma 1 HR-40000 Čakovec	+385 40/39 11 11	+385 40/39 11 00
KOPRIVNICA	Tarašćice 20 HR-48000 Koprivnica	+385 48/25 05 00	+385 48/25 05 05
PULA	Trierska 4 HR-52100 Pula	+385 52/22 38 22	+385 52/21 17 52
RIJEKA	E. Barčića 3 HR-51000 Rijeka	+385 51/35 83 33	+385 51/33 69 35
ZAGREB	Republike Austrije 1 HR-10000 Zagreb	+385 1/34 44 111	+385 1/37 71 266
SUB-BRANCH			
KUTINA	A. G. Matoša 26 HR-44320 Kutina	+385 44/63 17 28	+385 44/63 17 28
VARAŽDIN	Alojzija Stepinca 7 HR-42000 Varaždin	+385 42/21 18 33	+385 42/21 19 33



## Triglav osiguranje d.d.

### Gross premium written by groups of classes



	2001		2002		2002/ 2001
	in HRK	%	in HRK	%	index
ACCIDENT	9,886,098	5.28	11,176,888	5.65	113.1
HEALTH	9,034,455	4.83	4,799,952	2.43	53.1
MOTOR CASCO	24,465,755	13.08	28,997,710	14.65	118.5
PROPERTY	31,799,682	17.00	37,925,620	19.16	119.3
MOTOR TPL	72,404,276	38.70	74,402,609	37.60	102.8
OTHER	20,019,300	10.70	19,940,801	10.08	99.6
<b>TOTAL NON-LIFE</b>	<b>167,609,566</b>	<b>89.58</b>	<b>177,243,580</b>	<b>89.56</b>	<b>105.7</b>
LIFE	19,494,123	10.42	20,658,236	10.44	106.0
<b>TOTAL</b>	<b>187,103,689</b>	<b>100.00</b>	<b>197,901,816</b>	<b>100.00</b>	<b>105.8</b>





Code 26

10000 Zagreb, Ul. grada Vukovara 37b  
Registered No: MB 1446452

Telephone: +385 1/ 63 24 200

Facsimile: +385 1/ 63 24 250

[www.uniqa.hr](http://www.uniqa.hr)

[info@uniqa.hr](mailto:info@uniqa.hr)

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

The Company's current account numbers at the Raiffeisenbank Austria d.d. Zagreb are 2484008-1300068480 – Life and 2484008-110071654 – 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 2002 the Company transacted the following groups:**

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

The Company commenced operating on 1<sup>st</sup> August 1999.

In 2002 the gross premium written amounted to 42 million kuna (approx. € 5.7 million).

The Company holds 0,75% of the total Croatian insurance portfolio. Although authorised for several classes of insurance, in 2002 the Company mainly wrote Life (by 68.6%), followed by Property (by 9.8%), Motor Third Party Liability (by 8.1%) and Motor Casco (4.5%)

The Managing Board consists of 2 Members.

Chairman of the Management is Mr. Vinko Vukadin, M.Sc. from Graz and Member of the Management is Ms. 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.

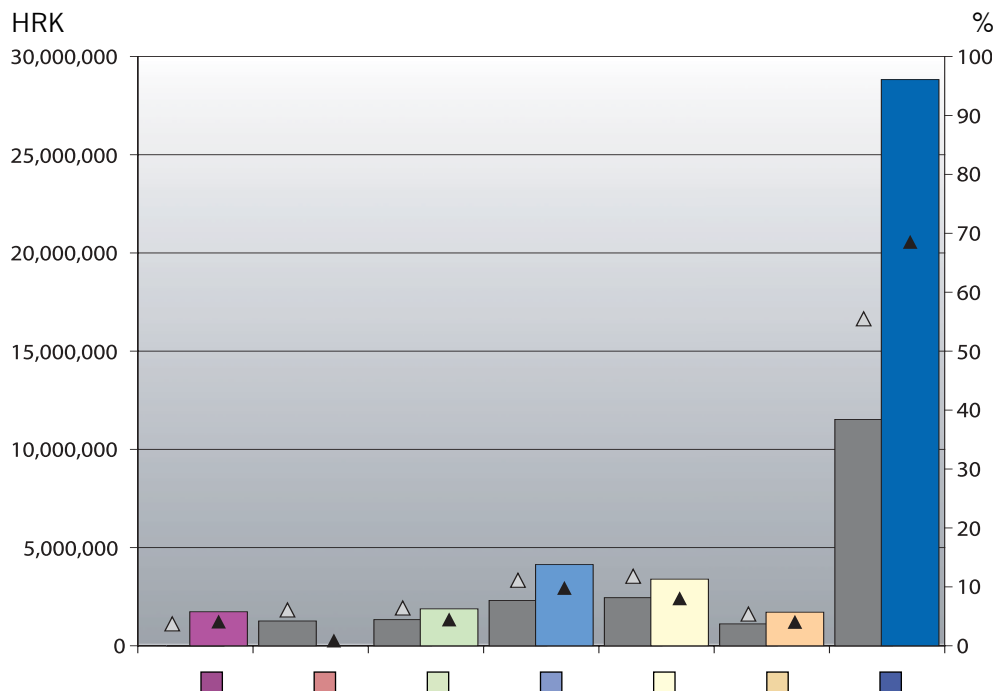
On 31<sup>st</sup> December 2002 there were 125 employees in the Head Office in Zagreb and in the Sales Offices in Osijek, Pula, Rijeka, Split, Varaždin and Zaprešić.

#### Sales Offices

SALES OFFICES	ADDRESS	TELEPHONE	FACSIMILE
OSIJEK	Trg Ante Starčevića 5/1 HR-31000 Osijek	+385 31/20 07 77	+385 31/21 57 15
PULA	Zagrebačka 2 HR-52100 Pula	+385 52/21 29 02	+385 52/21 29 12
RIJEKA	Zanonova 1/II HR-51000 Rijeka	+385 51/33 36 88	+385 51/33 33 29
SPLIT	Hrvatske mornarice 1b HR-21000 Split	+385 21/48 52 74	+385 21/48 52 73
VARAŽDIN	Gajeva 17 HR-42000 Varaždin	+385 42/30 16 66	+385 42/30 16 68
ZAPREŠIĆ	Maršala Tita 18 HR-10290 Zaprešić	+385 1/33 12 690	+385 1/33 14 085

## UNIQA osiguranje d.d.

### Gross premium written by groups of classes



	2001		2002		2002/ 2001
	in HRK	%	in HRK	%	index
ACCIDENT	773,448	3.72	1,730,631	4.12	223.8
HEALTH	1,263,587	6.08	376,816	0.90	29.8
MOTOR CASCO	1,331,150	6.41	1,878,729	4.47	141.1
PROPERTY	2,309,415	11.12	4,132,858	9.83	179.0
MOTOR TPL	2,449,670	11.80	3,389,342	8.06	138.4
OTHER	1,116,596	5.38	1,706,898	4.06	152.9
<b>TOTAL NON-LIFE</b>	<b>9,243,866</b>	<b>44.51</b>	<b>13,215,274</b>	<b>31.43</b>	<b>143.0</b>
LIFE	11,522,743	55.49	28,828,940	68.57	250.2
<b>TOTAL</b>	<b>20,766,609</b>	<b>100.00</b>	<b>42,044,214</b>	<b>100.00</b>	<b>202.5</b>





Code 18

10000 Zagreb, Savska cesta 41  
Registered No: MB 1234633

Telephone: +385 1/ 61 21 997

Facsimile: +385 1/ 61 77 250

[www.veritas.hr](http://www.veritas.hr)

[veritas@veritas.hr](mailto:veritas@veritas.hr)

The Company has been granted the authorisation No. 453–02/96–01/20 to take up the insurance business by the Insurance Supervisory Directorate on 29 October 1996 and was registered with the Registrar of Companies at the Commercial court in Zagreb under Tt–96/2819–2 on 5<sup>th</sup> November 1996.

The Company's current account number at the Partner banka d.d. is 2408002–1100005429.

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   | 35.24 % |
| • domestic natural persons | 24.27 % |
| • foreign legal persons    | 13.85 % |
| • foreign natural persons  | 26.64 % |

#### **In 2002 the Company carried on:**

- Accident
- Health
- Motor Casco
- Railway Rolling Stock 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 Company commenced operating on 1<sup>st</sup> January 1997.

The gross premium written in 2002 amounted to 57.8 million kuna (approx. € 7.8 million).

The Company holds a market share of 1.04%. Although authorised for several classes of insurance, the Company mainly writes Motor Third Party Liability, which contributed 72.1% to the Company's total portfolio, Motor Casco (14%), Accident (6.7%) and Property (6.2%).

The Company is run by a Management of 2 Members.

Chairman of the Management till 28<sup>th</sup> May 2003 was Mr. Jozo Penavić, B. Econ. from Rijeka, and as from 28<sup>th</sup> May 2003 Mr. Ivan Dropulić, M.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. Samo Kuder from Ljubljana.

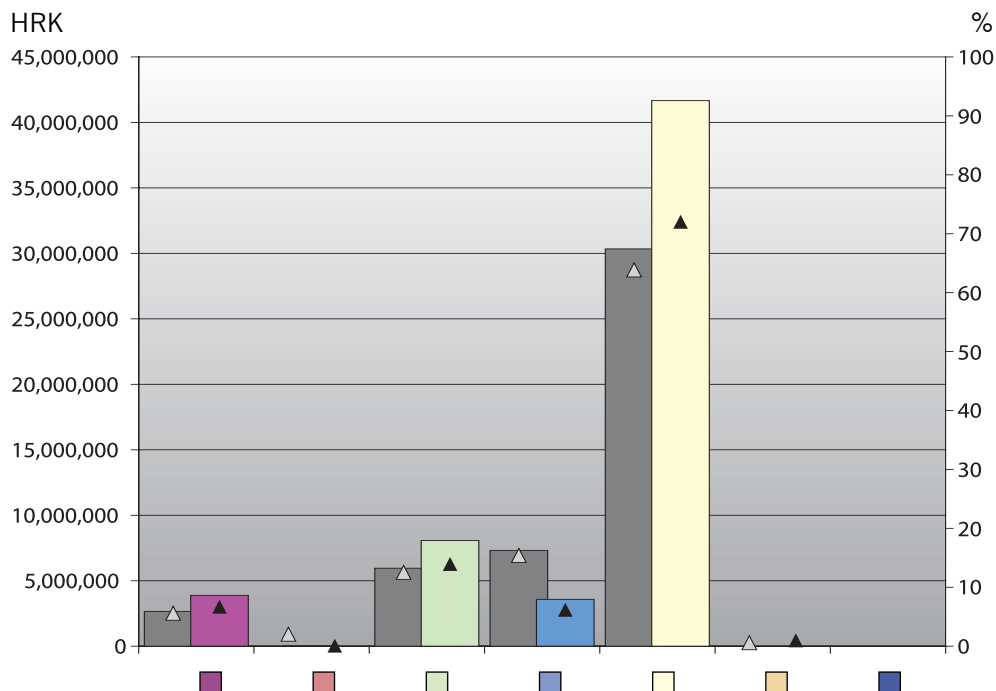
On 31<sup>st</sup> December 2002 the Company employed 85 persons in the Head Office in Zagreb and the Branch Offices in Osijek, Pula, Rijeka and Split.

### Seat of Branch Offices

BRANCH	ADDRESS	TELEPHONE	FACSIMILE
OSIJEK	Hrvatske republike 26 HR-31000 Osijek	+385 31/21 26 11	+385 31/21 26 12
PULA	D. Trinajstića 1 HR-52100 Pula	+385 52/21 46 55	+385 52/21 46 77
RIJEKA	A. Mihića 1 HR-51000 Rijeka	+385 51/51 21 71	+385 51/51 21 73
SPLIT	Matice Hrvatske 1 HR-21000 Split	+385 21/54 88 83	+385 21/54 88 84
ZAGREB	Savska cesta 41 HR-10000 Zagreb	+385 1/61 21 869	+385 1/61 21 894

## Veritas osiguranje d.d.

### Gross premium written by groups of classes



	2001		2002		2002/ 2001
	in HRK	%	in HRK	%	index
ACCIDENT	2,659,457	5.60	3,880,571	6.71	145.9
HEALTH	967,240	2.04	57,836	0.10	6.0
MOTOR CASCO	5,956,968	12.53	8,072,452	13.96	135.5
PROPERTY	7,316,576	15.40	3,576,959	6.19	48.9
MOTOR TPL	30,342,832	63.85	41,669,468	72.05	137.3
OTHER	280,505	0.59	573,276	0.99	204.4
<b>TOTAL NON-LIFE</b>	<b>47,523,578</b>	<b>100.00</b>	<b>57,830,563</b>	<b>100.00</b>	<b>121.7</b>
LIFE	-	-	-	-	-
<b>TOTAL</b>	<b>47,523,578</b>	<b>100.00</b>	<b>57,830,563</b>	<b>100.00</b>	<b>121.7</b>





# OSIGURANJE ZAGREB

DD

Code 12

10000 Zagreb, Ožegovićeva 16  
Registered No: MB 3710696

Telephone: +385 1/ 23 92 999

Facsimile: +385 1/ 23 92 992

[www.osiguranje-zagreb.hr](http://www.osiguranje-zagreb.hr)

[osiguranje-zagreb@zg.hinet.hr](mailto:osiguranje-zagreb@zg.hinet.hr)

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

The Company's current account number at the Privredna banka Zagreb d.d. is 2340009-1100171761 – Non-Life and at Erste & Steiermärkische Bank d.d. 2402006-1100067945 – 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 44 %
- domestic natural persons 56 %

## In 2002 the Company carried on:

- Accident
- Health
- Motor Casco
- Railway Rolling Stock 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 2002 amounted to 305.5 million kuna (approx. €41.2 million).

The Company holds a 5.48% share of the total Croatian insurance portfolio. Although it has been licensed for several classes of insurance Osiguranje Zagreb d.d. mainly transacts Life (52.4%), Motor Third Party Liability (22.5%), Property (9.7%), Motor Casco (6.4%) and Accident (5.1%).

The Company's Management consists of 2 Members.

Chairman of the Management is Ms. Petra Tarle, 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. Darko Neseck, M.Sc. from Zagreb.

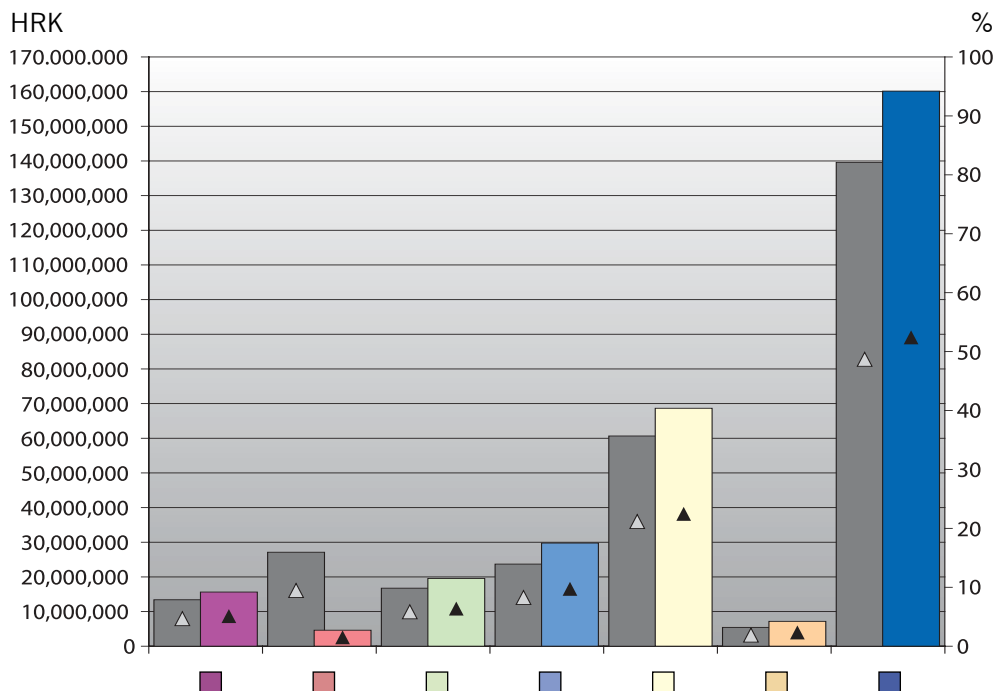
On 31<sup>st</sup> December 2002 there were 161 employees altogether in the Head Office in Zagreb and the Branch Offices in Čakovec, Dubrovnik, Karlovac, Osijek, Pula, Rijeka, Split, Vukovar and Zagreb.

### 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 21/32 33 80	+385 21/48 52 47
VUKOVAR	V. Nazora 11 HR-32230 Vukovar	+385 32/44 15 82	+385 32/44 15 83
ZADAR	Dr. F. Tuđmana 46 HR-23000 Zadar	+385 23/30 91 20	+385 23/30 91 21
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



	2001		2002		2002/ 2001
	in HRK	%	in HRK	%	index
ACCIDENT	13,404,903	4.68	15,614,017	5.11	116.5
HEALTH	27,121,499	9.46	4,605,521	1.51	17.0
MOTOR CASCO	16,754,514	5.84	19,534,755	6.39	116.6
PROPERTY	23,703,785	8.27	29,750,378	9.74	125.5
MOTOR TPL	60,662,118	21.16	68,644,970	22.47	113.2
OTHER	5,428,875	1.89	7,154,842	2.34	131.8
<b>TOTAL NON-LIFE</b>	<b>147,075,694</b>	<b>51.30</b>	<b>145,304,484</b>	<b>47.57</b>	<b>98.8</b>
LIFE	139,596,054	48.70	160,173,636	52.43	114.7
<b>TOTAL</b>	<b>286,671,748</b>	<b>100.00</b>	<b>305,478,120</b>	<b>100.00</b>	<b>106.6</b>



## HRVATSKI NUKLEARNI POOL GIU

10000 Zagreb, Miramarska cesta 22  
Registered No: MB 3249549

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hr-nuk-pool@zg.hinet.hr

The Croatian Nuclear Insurance and Reinsurance POOL (further POOL) operates in accordance with the Contract of 10<sup>th</sup> December 1998 by which it was founded, and was registered with the Registrar 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<sup>th</sup> December 1998. Since 1<sup>st</sup> 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 Privredna banka Zagreb d.d. is 2340009-1100018818.

Members of the POOL are:

- **Allianz Zagreb** d.d.
- **Croatia Lloyd** d.d. za reosiguranje
- **Croatia** osiguranje d.d.
- Osiguranje **Helios** d.d. za osiguranje
- **Triglav** 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 Registrar 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 (NPP) Krško, issuing the Material Damage and Machinery Breakdown Insurance Policy, whereby each pool 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.

With respect to the Third Party Liability Policy of the NPP Krško and to the Transit Liability Insurance Policy of the NPP Krško it has to be mentioned that the insurance policies are issued by the Slovenian Nuclear Pool, while the Croatian Nuclear Pool stands behind it as the reinsurer.

In playing the role of reinsurer of foreign risks, the POOL has a share in nuclear risks covers in 23 countries in the world, and as a result of that the premium income in 2002 accounted for 7,517 million kuna (ca. 1,052,004 US Dollars).

The POOL's Profit and Loss account in 2002 is as follows (in thousands kuna):

• Total income	10,347
• Total expenditure	10,324
Profit	23

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<sup>st</sup> December 2002 there were 4 employees.

### The POOL's capacities for 2003

MEMBER COMPANIES	Home A+B		Abroad A+B		Total	
	USD	%	USD	%	USD	%
CROATIA	4,500,000.00	65.98	4,500,000.00	68.39	9,000,000.00	67.16
CROATIA LLOYD	1,100,000.00	16.13	1,100,000.00	16.72	2,200,000.00	16.42
HELIOS	500,000.00	7.33	400,000.00	6.08	900,000.00	6.72
TRIGLAV – Rijeka	400,000.00	5.87	400,000.00	6.08	800,000.00	5.97
ALLIANZ ZAGREB	320,000.00	4.69	180,000.00	2.73	500,000.00	3.73
<b>TOTAL</b>	<b>6,820,000.00</b>	<b>100.00</b>	<b>6,580,000.00</b>	<b>100.00</b>	<b>13,400,000.00</b>	<b>100.00</b>

## CONTENTS

Preface	3
Basic Indicators	7
Gross premiums written by groups of classes in 2002	9
Breakdown of Gross premium written shared out among Croatian insurance companies in 2002	10
Breakdown of gross premium written shared out among insurance companies – Life and Non–Life insurance	11
Statistical Data on Premiums and Claims – for all Insurance Companies	12
Addenda Insurance Company, Ltd.	13
Allianz Zagreb, Ltd.	17
Atlas Insurance Company, Ltd.	21
Aurum Insurance Company, Ltd.	25
Basler Insurance Company, Ltd.	29
Basler Life Insurance Company, Ltd.	33
Cosmopolitan Life Insurance Company, Ltd.	37
Croatia Insurance Company, Ltd.	41
Croatia Lloyd Reinsurance Company, Ltd.	45
Euroherc Insurance Company, Ltd.	47
Euroherc Life Insurance Company, Ltd.	51
Generali Life Insurance Company, Ltd.	55
GRAWE Hrvatska Insurance Company, Ltd.	57
Helios Insurance Company, Ltd.	61
HOK Insurance Company, Ltd.	65
Jadransko Insurance Company, Ltd.	67
Kvarner Wiener Städtische Insurance Company, Ltd.	71
Libertas Insurance Company, Ltd.	75
Merkur Insurance Company, Ltd.	77
Sunce Insurance Company, Ltd.	81
Triglav Insurance Company, Ltd.	85
UNIQUA Insurance Company, Ltd.	89
Veritas Insurance Company, Ltd.	93
Zagreb Insurance Company, Ltd.	97
Croatian Nuclear Insurance and Reinsurance Pool GIU	101