

## Realized sales in November 2014 by the companies in the group of Eurohold

### EUROINS INSURANCE GROUP (EIG)

The insurance holding EUROINS INSURANCE GROUP registered a 2.24 per cent decrease of premiums (GWP) for November amounted to EUR 12.6 mm compared to EUR 12.9 mm for the same month of 2013. (Table 1.).

Table 1.

EIG	November		
	(EUR'000)		Change (%)
	11'2014	11'2013	
<b>Euroins Bulgaria</b>	<b>2 803</b>	<b>3 340</b>	<b>-16.1%</b>
Motor Hull	770	937	-17.8%
Motor TPL	1 037	1 629	-36.3%
Property	396	279	42.0%
Other	599	495	21.2%
<b>Euroins Romania</b>	<b>8 853</b>	<b>8 849</b>	<b>0.0%</b>
Motor Hull	133	299	-55.5%
Motor TPL	8 328	8 146	2.2%
Property	130	134	-3.0%
Other	261	269	-3.1%
<b>Euroins Macedonia</b>	<b>617</b>	<b>515</b>	<b>19.7%</b>
Motor Hull	60	47	26.7%
Motor TPL	434	363	19.4%
Property	43	32	31.3%
Other	81	72	11.3%
<b>Euroins Life</b>	<b>68</b>	<b>n/a</b>	<b>n/a</b>
<b>Euroins Health</b>	<b>294</b>	<b>221</b>	<b>33.1%</b>
<b>EIG TOTAL GWP</b>	<b>12 635</b>	<b>12 925</b>	<b>-2.24%</b>

Source: EIG

For the eleven months of 2014 the GWP of EUROINS INSURANCE GROUP registered 5 per cent decline amounted to EUR 136.6 mm compared to EUR 143.8 mm for the same period in 2013, according to preliminary data. (Table 2.).

As a result of the consistent policy of Euroins Bulgaria, oriented to growth of non-motor business, the share of non-motor insurances in total premium income increased significantly. As well as, the company stabilized the volumes of Casco insurances due to the better sales of the car brands in the Auto Union. Only MTPL decreased which is a consequence of the company's policy to reduce policies in some risky categories of vehicles such as the heavy tugs.

A strong growth in non-motor insurances reported Euroins Macedonia, which YTD reached 27% increase.

The decline in Casco premiums of Euroins Romania was due to the company policy for reducing the exposure to risky clients.

Table 2.

EIG	January-November (YTD)		
	(EUR'000)		Change (%)
	01-11'2014	01-11'2013	
<b>Euroins Bulgaria</b>	<b>31 829</b>	<b>30 829</b>	<b>3.2%</b>
Motor Hull	9 197	9 050	1.6%
Motor TPL	13 532	15 606	-13.3%
Property	4 239	2 338	81.3%
Other	4 860	3 835	26.7%
<b>Euroins Romania</b>	<b>94 250</b>	<b>104 091</b>	<b>-9.5%</b>
Motor Hull	2 262	4 006	-43.5%
Motor TPL	87 399	93 700	-6.7%
Property	1 620	3 153	-48.6%
Other	2 970	3 231	-8.1%
<b>Euroins Macedonia</b>	<b>7 589</b>	<b>6 677</b>	<b>13.7%</b>
Motor Hull	650	599	8.6%
Motor TPL	4 896	4 512	8.5%
Property	797	611	30.5%
Other	1 245	955	30.4%
<b>Euroins Life</b>	<b>1 199</b>	<b>n/a</b>	<b>n/a</b>
<b>Euroins Health</b>	<b>1 714</b>	<b>2 175</b>	<b>-21.2%</b>
<b>EIG TOTAL GWP</b>	<b>136 581</b>	<b>143 771</b>	<b>-5.00%</b>

Source: EIG

## AVTO UNION

The automotive holding AVTO UNION registered 36.4 per cent decrease with total of 192 sales of new PC and LCV for November, 2014 compared to 302 units realized in November, 2013. The highest number of sales for the month was realized by Espace Auto (Renault, Dacia) with 78 units, followed by Star Motors (Mazda) with 61 units, Bulvaria (Opel, Chevrolet) - 25 units, Nissan Sofia (Nissan) - 18 units and Auto Italia (Alfa Romeo, Fiat, Lancia, Maserati) - 10 units (Table 3.).

Table 3.

<b>Avto Union</b>	<b>November</b>		
Company	<b>Units</b>	<b>Units</b>	<b>Change (%)</b>
	<b>11'14</b>	<b>11'13</b>	
<b>AUTO ITALIA</b> <i>ALFA ROMEO, FIAT, LANCIA, MASERATI</i>	10	59	-83.1%
<b>NISSAN SOFIA</b> <i>NISSAN</i>	18	52	-65.4%
<b>ESPACE AUTO</b> <i>RENAULT, DACIA</i>	78	107	-27.1%
<b>BULVARIA</b> <i>OPEL, CHEVROLET</i>	25	23	8.7%
<b>STAR MOTORS</b> <i>MAZDA</i>	61	61	0.0%
<b>TOTAL</b>	<b>192</b>	<b>302</b>	<b>-36.4%</b>

Source: Avto Union

For the eleven of 2014 the automotive division of Eurohold registered nearly 33 per cent growth with 3148 sales of new PC and LCV compared to 2369 units for the same period in 2013, according to preliminary data (Table 4.).

Table 4.

<b>Avto Union</b>	<b>January-November (YTD)</b>		
Company	<b>Units</b>	<b>Units</b>	<b>Change (%)</b>
	<b>01-11'14</b>	<b>01-11'13</b>	
<b>AUTO ITALIA</b> <i>ALFA ROMEO, FIAT, LANCIA, MASERATI</i>	349	296	17.9%
<b>NISSAN SOFIA</b> <i>NISSAN</i>	493	357	38.1%
<b>ESPACE AUTO</b> <i>RENAULT, DACIA</i>	1432	861	66.3%
<b>BULVARIA</b> <i>OPEL, CHEVROLET</i>	337	398	-15.3%
<b>STAR MOTORS</b> <i>MAZDA</i>	537	457	17.5%
<b>TOTAL</b>	<b>3148</b>	<b>2369</b>	<b>32.9%</b>

Source: Avto Union