EUROHOLD

Realized sales in June 2015 by the companies in the group of Eurohold

EUROINS INSURANCE GROUP (EIG)

The insurance holding EUROINS INSURANCE GROUP registered a 8.63 per cent growth of premiums (GWP) for June amounted to EUR 15.9 mm compared to EUR 14.7 mm for the same month of 2014. *(Table 1.).*

Table 1.

EIG	June		
	(EUR'000)		Change (%)
	06'2015	06'2014	
Euroins Bulgaria	**3 933**	**5 287**	**-25.6%**
Motor Hull	1 122	972	15.4%
Motor TPL	1 581	1 280	23.5%
Property	568	678	-16.2%
Active reinsurance	-	1 786	-100.0%
Other	662	570	16.0%
Euroins Romania	**10 995**	**8 567**	**28.3%**
Motor Hull	122	153	-20.5%
Motor TPL	10 447	8 066	29.5%
Property	125	126	-0.9%
Other	301	221	36.3%
Euroins Macedonia	**857**	**621**	**37.9%**
Motor Hull	78	113	-31.0%
Motor TPL	583	499	16.8%
Property	54	87	-37.7%
Other	142	(77)	-284.7%
Euroins Life	**79**	**160**	-50.5%
Euroins Health	**117**	**77**	**51.7%**
EIG TOTAL GWP	**15 982**	**14 712**	**8.63%**

Source: EIG

For the first six months of 2015 the GWP of EUROINS INSURANCE GROUP registered 53.65 per cent growth amounted to EUR 115.9 mm compared to EUR 75.4 mm for the same period in 2014, according to preliminary data. *(Table 2.)*. The growth in the MTPL Lob of Euroins Romania is largely due to the significant price increases, following also the general market trends. Along with this, any increase in the number of policies sold is supported by detailed segmentation aiming at maximum risk reduction.

Table 2.

EIG	January-June (YTD)		
	(EUR'000)		Change (%)
	01-06'2015	01-06'2014	
Euroins Bulgaria	**31 513**	**21 360**	**47.5%**
Motor Hull	5 102	5 044	1.1%
Motor TPL	8 396	8 755	-4.1%
Property	1 702	1 727	-1.4%
Active reinsurance	11 565	2 837	307.6%
Other	4 748	2 997	58.4%
Euroins Romania	**79 162**	**48 897**	**61.9%**
Motor Hull	764	1 463	-47.8%
Motor TPL	75 461	45 072	67.4%
Property	783	745	5.2%
Other	2 154	1 617	33.2%
Euroins Macedonia	**4 248**	**3 702**	**14.8%**
Motor Hull	343	362	-5.2%
Motor TPL	2 639	2 225	18.6%
Property	387	412	-6.1%
Other	800	703	25.1%
Euroins Life	**498**	**532**	**-6.3%**
Euroins Health	**551**	**987**	**-44.2%**
EIG TOTAL GWP	**115 972**	**75 478**	**53.65%**

Source: EIG

AVTO UNION

The automotive holding AVTO UNION registered 48.0 per cent growth with total of 527 sales of new PC and LCV for June, 2015 compared to 356 units realized in June, 2014. The highest number of sales for the month was realized by Espace Auto (Renault, Dacia) with 266 units, followed by Nissan Sofia (Nissan) - 103 units, Auto Italia (Alfa Romeo,

Fiat, Lancia, Maserati) – 59 units, Star Motors (Mazda) with 52 units and Bulvaria (Opel, Chevrolet) with 47 units. *(Table 3.)*

Table 3.

Avto Union	**June**		
Company	**Units 06'15**	**Units 06'14**	**Change (%)**
AUTO ITALIA *ALFA ROMEO,FIAT, LANCIA, MASERATI*	59	51	15.7%
NISSAN SOFIA *NISSAN*	103	42	145.2%
ESPACE AUTO *RENAULT, DACIA*	266	189	40.7%
BULVARIA *OPEL, CHEVROLET*	47	32	46.8%
STAR MOTORS *MAZDA*	52	42	23.8%
TOTAL	**527**	**356**	**48.0%**

Source: Avto Union

For the first six months of 2015 the automotive division of Eurohold registered 5.1 per cent increase with 1 891 sales of new PC and LCV compared to 1 799 units for the same period in 2014, according to preliminary data *(Table 4.).* The high sales in the first months of the previous year were due to the signed big corporate transactions, both intra group and with external customers.

Table 4.

Avto Union	**January-June (YTD)**		
Company	**Units 01-06'15**	**Units 01-06'14**	**Change (%)**
AUTO ITALIA *ALFA ROMEO,FIAT, LANCIA, MASERATI*	168	211	-20.4%
NISSAN SOFIA *NISSAN*	239	243	-1.6%
ESPACE AUTO *RENAULT, DACIA*	987	850	16.1%
BULVARIA *OPEL, CHEVROLET*	261	207	26.1%
STAR MOTORS *MAZDA*	236	288	-18.1%
TOTAL	**1 891**	**1 799**	**5.1%**

Source: Avto Union