

## Realized sales in February 2016 by the companies in the group of Eurohold

### EUROINS INSURANCE GROUP (EIG)

The insurance holding EUROINS INSURANCE GROUP registered a 27.7% growth of premiums (GWP) for February amounted to EUR 18.7 mm compared to EUR 14.7 mm for the same month of 2015. (Table 1.).

Table 1.

EIG	February		
	(EUR'000)		Change (%)
	02'2016	02'2015	
<b>Euroins Bulgaria</b>	<b>3 793</b>	<b>2 628</b>	<b>44.3%</b>
Motor Hull	758	719	5.4%
Motor TPL	1 777	1 163	52.8%
Property	318	273	16.7%
Active reinsurance	-	-	-
Other	940	473	98.7%
<b>Euroins Romania</b>	<b>14 303</b>	<b>11 404</b>	<b>25.4%</b>
Motor Hull	124	143	-13.4%
Motor TPL	13 609	10 780	26.2%
Property	184	146	26.5%
Other	386	336	14.9%
<b>Euroins Macedonia</b>	<b>611</b>	<b>588</b>	<b>3.9%</b>
Motor Hull	53	47	11.2%
Motor TPL	384	348	10.4%
Property	49	43	12.9%
Other	126	150	-15.9%
<b>Euroins Life</b>	<b>22</b>	<b>41</b>	<b>-45.7%</b>
<b>EIG TOTAL GWP</b>	<b>18 729</b>	<b>14 662</b>	<b>27.74%</b>

Source: EIG

For the first two months of 2016 the GWP of EUROINS INSURANCE GROUP registered 7.6% growth amounted to EUR 36.5 mm compared to EUR 33.9 mm for January-February 2015, according to preliminary data (Table 2.).

Euroins Bulgaria reported a significant growth in premiums by above 30% for the first two months due to the acquisition of HDI Bulgaria, as well as due to the effective collaborations with insurance brokers.

Euroins Romania registered 2.7% growth in premiums for the first two months. As a result of the rapid pace of development in recent years, Euroins Romania is now the third company by market share on the Romanian insurance market. Currently, the company focuses on quality and diversification of its insurance portfolio through detailed market segmentation, which significantly reduces the levels of risk taken. For the current year the goal of management is to keep the market position and to improve significantly the financial result.

Euroins Macedonia maintains the pace of growth in motor insurance while increasing substantially the non-motor insurances.

Table 2.

EIG	January-February (YTD)		
	(EUR'000)		Change (%)
	01-02'2016	01-02'2015	
<b>Euroins Bulgaria</b>	7 664	5 872	30.51%
Motor Hull	1 532	1 458	5.0%
Motor TPL	3 864	2 748	40.6%
Property	525	464	13.1%
Active reinsurance	-	-	-
Other	1 743	1 201	45.1%
<b>Euroins Romania</b>	<b>27 469</b>	<b>26 756</b>	<b>2.7%</b>
Motor Hull	227	244	-6.7%
Motor TPL	26 096	25 558	2.1%
Property	344	273	26.4%
Other	802	682	17.6%
<b>Euroins Macedonia</b>	<b>1 301</b>	<b>1 217</b>	<b>6.9%</b>
Motor Hull	111	103	8.0%
Motor TPL	749	724	3.4%
Property	137	124	10.5%
Other	304	266	14.3%
<b>Euroins Life</b>	<b>74</b>	<b>94</b>	<b>-20.8%</b>
<b>EIG TOTAL GWP</b>	<b>36 509</b>	<b>33 939</b>	<b>7.57%</b>

Source: EIG

## AVTO UNION

The automotive holding AVTO UNION registered nearly 157% growth with total of 334 sales of new PC and LCV for February, 2016 compared to 130 units realized in February, 2015. The highest number of sales for the month was realized by Espace Auto (Renault, Dacia) with 211 units, as a result of new corporate contracts. Follows Star Motors (Mazda) with 61 units, Bulvaria (Opel, Chevrolet) with 22 units, Nissan Sofia (Nissan) – 20 units and Auto Italia (Alfa Romeo, Fiat, Lancia, Maserati) with 20 units. (Table 3.)

Table 3.

<b>Avto Union</b>	<b>February</b>		
Company	<b>Units</b>	<b>Units</b>	<b>Change (%)</b>
	<b>02'16</b>	<b>02'15</b>	
<b>AUTO ITALIA</b> ALFA ROMEO, FIAT, LANCIA, MASERATI	20	14	42.9%
<b>NISSAN SOFIA</b> NISSAN	20	13	53.8%
<b>ESPACE AUTO</b> RENAULT, DACIA	211	43	390.7%
<b>BULVARIA</b> OPEL, CHEVROLET	22	31	-29.0%
<b>STAR MOTORS</b> MAZDA	61	29	110.3%
<b>TOTAL</b>	<b>334</b>	<b>130</b>	<b>156.9%</b>

Source: Avto Union

For the first two months of 2016 the automotive division of Eurohold registered 29.4% growth with 489 sales of new PC and LCV compared to 378 units for 2015, according to preliminary data (Table 4.).

Table 4.

<b>Avto Union</b>	<b>January-February (YTD)</b>		
Company	<b>Units</b>	<b>Units</b>	<b>Change (%)</b>
	<b>01-02'16</b>	<b>01-02'15</b>	
<b>AUTO ITALIA</b> ALFA ROMEO, FIAT, LANCIA, MASERATI	42	43	-2.3%
<b>NISSAN SOFIA</b> NISSAN	46	31	48.4%
<b>ESPACE AUTO</b> RENAULT, DACIA	276	183	50.8%
<b>BULVARIA</b> OPEL, CHEVROLET	35	61	-42.6%
<b>STAR MOTORS</b> MAZDA	90	60	50.0%
<b>TOTAL</b>	<b>489</b>	<b>378</b>	<b>29.4%</b>

Source: Avto Union