

## CEE - PROPERTY INSURANCE (Fire, allied perils and other damages to property, summed)

Country	GWP			Change	Paid claims			Change	Weight in all GWP	
	1H2014	1H2013	%		1H2014	1H2013	%		1H2014	1H2013
	EUR m.	EUR m.			EUR m.	EUR m.			%	%
Albania	5.74	5.95	-3.65	0.16	0.38	-58.31	15.22	21.38		
Bosnia & Herzegovina	18.12	15.92	13.77	12.10	3.03	298.60	12.51	12.00		
Bulgaria	62.76	62.63	0.22	10.51	10.54	-0.30	13.74	14.74		
Croatia	99.97	110.70	-9.70	38.96	44.22	-11.89	16.17	16.78		
Czech Republic	425.07	438.79	-3.13	183.78	178.16	3.15	14.07	14.22		
Estonia	46.58	44.16	5.47	19.50	18.88	3.28	20.72	20.30		
Hungary	274.14	291.55	-5.97	73.40	92.68	-20.80	19.54	20.08		
Kosovo	NA	NA	-	NA	NA	-	-	-		
Latvia	45.20	36.62	23.43	12.93	11.01	17.38	17.55	15.32		
Lithuania	40.23	37.70	6.70	16.80	11.00	52.76	13.70	13.85		
Macedonia	15.47	12.51	23.60	2.84	2.46	15.45	23.99	21.29		
Montenegro	4.20	4.87	-13.72	1.63	0.84	94.93	11.90	13.65		
Poland	700.36	722.29	-3.04	224.56	209.60	7.14	10.51	10.44		
Romania	123.70	160.53	-22.94	NA	26.14	-	13.90	16.53		
Serbia	82.38	84.10	-2.04	17.28	17.02	1.52	26.87	28.19		
Slovak Republic	NA	NA	-	NA	NA	-	-	-		
Slovenia	142.96	140.00	2.11	57.20	54.51	4.93	13.54	12.83		
Total CEE	2,086.88	2,168.34	-3.76	671.64	680.47	-1.30	12.54	12.73		

## CEE - GTPL INSURANCE

Country	GWP			Change	Paid claims			Change	Weight in all GWP	
	1H2014	1H2013	%		1H2014	1H2013	%		1H2014	1H2013
	EUR m.	EUR m.			EUR m.	EUR m.			%	%
Albania	1.76	1.32	33.32	-	-	-	4.66	4.73		
Bosnia & Herzegovina	1.89	1.79	5.58	0.20	0.22	-7.70	1.30	1.35		
Bulgaria	10.16	9.08	11.82	2.05	1.22	68.50	2.22	2.14		
Croatia	22.96	23.72	-3.21	8.79	9.13	-3.72	3.71	3.60		
Czech Republic	249.49	266.22	-6.29	123.88	125.71	-1.46	8.26	8.63		
Estonia	7.97	7.33	8.76	1.87	1.77	5.54	3.55	3.37		
Hungary	36.86	35.27	4.51	5.80	6.93	-16.34	2.63	2.43		
Kosovo	NA	NA	-	NA	NA	-	-	-		
Latvia	10.06	9.06	10.92	1.60	1.34	19.32	3.91	3.79		
Lithuania	10.13	11.27	-10.16	3.00	4.69	-36.14	3.45	4.14		
Macedonia	1.62	1.44	12.36	0.13	0.18	-27.07	2.51	2.45		
Montenegro	0.80	0.77	3.94	0.03	0.01	318.54	2.26	2.15		
Poland	265.50	255.48	3.92	78.08	70.15	11.31	3.98	3.69		
Romania	38.20	45.13	-15.35	26.83	3.93	582.36	4.29	4.65		
Serbia	6.55	6.97	-6.04	1.35	1.47	-8.02	2.14	2.33		
Slovak Republic	NA	NA	-	NA	NA	-	-	-		
Slovenia	39.54	37.85	4.46	12.20	16.22	-24.78	3.74	3.47		
Total CEE	703.48	712.71	-1.30	265.82	242.98	9.40	4.23	4.18		

## SEE - OVERALL MARKET DATA

Country	Overall GWP			Change	Overall paid claims			Change	Regional market share	
	1H2014	1H2013	%		1H2014	1H2013	%		1H2014	1H2013
	EUR m.	EUR m.			EUR m.	EUR m.			%	%
Cyprus	381.84	390.23	-2.15	231.23	334.44	-30.86	5.55	5.31		
Greece	1,927.49	1,971.07	-2.21	NA	NA	-	28.02	26.84		
Turkey	4,570.20	4,982.65	-8.28	2,170.69	2,325.56	-6.66	66.43	67.85		
Total SEE	6,879.53	7,343.96	-6.32	2,401.92	2,660.00	-9.70	100.00	100.00		

## CIS - OVERALL MARKET DATA

Country	Overall GWP			Change	Overall paid claims			Change	Regional market share	
	1H2014	1H2013	%		1H2014	1H2013	%		1H2014	1H2013
	EUR m.	EUR m.			EUR m.	EUR m.			%	%
Armenia	28.15	42.35	-33.53	25.33	18.04	40.43	0.21	0.31		
Azerbaijan	198.10	193.15	2.56	61.13	56.67	7.88	1.51	1.40		
Belarus	260.12	293.01	-11.22	109.63	114.10	-3.92	1.98	2.12		
Georgia	66.27	91.15	-27.30	49.58	88.21	-43.79	0.50	0.66		
Kazakhstan	578.73	766.45	-24.49	137.05	150.45	-8.91	4.40	5.55		
Kyrgyzstan	NA	NA	-	NA	NA	-	-	-		
Moldova	31.03	35.44	-12.42	15.03	12.19	23.33	0.24	0.26		
Russia	11,068.77	10,944.92	1.13	4,714.87	4,550.45	3.61	84.19	79.29		
Tajikistan	NA	NA	-	NA	NA	-	-	-		
Turkmenistan	NA	NA	-	NA	NA	-	-	-		
Ukraine	845.39	1,372.55	-38.41	131.48	179.83	-26.89	6.43	9.94		
Uzbekistan	70.02	64.18	9.09	9.66	14.44	-33.13	0.53	0.46		
Total CIS	13,146.60	13,803.21	-4.76	5,253.76	5,184.37	1.34	100.00	100.00		