

CROATIA insurance company plc., Vatroslava Jagića 33, 10000 Zagreb HR www.crosig.hr



SECURITIES: CROS / CROS-R-A / HRCROSRA0002 CROS2 / CROS-P-A / HRCROSPA0004 LISTING: Official market of the Zagreb Stock Exchange (Zagrebačka burza d.d.) LEI: 74780000M0GHQ1VXJU20 HOME MEMBER STATE: Republic of Croatia

> CROATIAN FINANCIAL SERVICES SUPERVISORY AGENCY Franje Račkoga 6 10 000 Zagreb

ZAGREB STOCK EXCHANGE Ivana Lučića 2a 10 000 Zagreb

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In Rovinj, 30 June 2021

Business results of Croatia osiguranje group 1.-5.2021.

(Other regulated information)

Management Board of CROATIA osiguranje d.d. informed about business trends in the past year and the first five months of 2021. Commenting on the business results of CROATIA osiguranje d.d. at the General Assembly of the Adris Group, as part of the presentation of Adris Group companies, it was emphasized that CO maintains its leading position in the Croatian market with a total market share of 28.5 percent, with premium growth in the first five months compared to previous year. Sales trends in the first five months indicates recovery of the insurance market, with the growth of the overall market of 9.9 percent compared to previous year with a slightly slower growth dynamic of the realization of CO premiums. Consolidated net profit for the first five months of 2021 amounts to HRK 208 million, which is an increase of one percent compared to the same period previous year.

Positive trends in 2021 are a continuation of the successful 2020 in which a consolidated net profit of HRK 328 million was achieved and in which several successful projects have been launched such as the launch of a completely new product, Laqo osiguranje - the first Croatian 100 percent digital insurance. In the first three months of sales (October - December 2020), Laqo osiguranje realised a premium of HRK 3.8 million, while the premium in the first five months of 2021 amounted to almost HRK 10 million. Also, as part of the Laqo insurance offer, there is a LaqoPrevent program which promotes safe driving and responsible behaviour in traffic using an advanced technological telematics solution. The key competitive advantages of Laqo Insurance are: using the power of the CO brand, managing prices using advanced analytics, and providing



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the best user experience - only 20 clicks, while for similar brands in Europe it averages up to twice as many clicks. In confirmation of this, Laqo won the CX award in the categories of best customer experience and best call center.

Sincerely,

CROATIA osiguranje d.d.