



 OmniasigVIG

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 company/omniasig

Annual report 2021

ACTIVITY REPORT AND GENERAL FINANCIAL RESULTS

*INCLUDES NON-FINANCIAL DATA

OMNIASIG Vienna Insurance Group recorded solid results in 2021 while consistently maintaining its growth rate. This was made possible by the Company's technological and digital advancements as well as its balanced and sustainable development plan.

OVER
1.6
BILLION LEI in gross written premiums were registered by OMNIASIG in 2021,
an increase of more than 15% from the year before.

The total value of the claims paid by the Company exceeded
940
MILLION LEI.

The Company paid in 2021 over
100,000
claim files open on Health Insurance.

OMNIASIG has a portfolio of over
100
insurance products and an nationwide network of branches and agencies.

Over
1.5
MILLION policies concluded in 2021.

More than
1,100
employees continuously provide our clients and business partners with high-quality services, in order to maintain our position as one of the biggest and most reliable insurers in Romania.

The value of gross written premiums
in the Property Segment
 (fire and natural disaster insurance)
 reached over

250

MILLION LEI.

The level of service quality provided to customers, calculated by the **Net Promoter Score** (NPS) measurement system, which is validated internationally, was

88.36%

in 2021.

SUMMARY

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Business resilience refers to a company's ability to cope with disruptive events of significant impact – to plan ahead, to overcome challenges, and to learn from times of uncertainty. Over the last two years, resilience has become essential for any business.

At OMNIASIG, we relied on participative leadership to effectively coordinate our activities, efficiently allocate financial resources, quickly adopt new technology, rethink workflows, and show flexibility in approaching our customers' new needs.

RESILIENT

A man in a light blue shirt is working at a desk with a computer monitor. The image is partially obscured by a large white and black graphic element.



CE

Our activity is influenced by numerous factors, including the political, economic and legal environment, the state of the insurance market and the evolution of the financial markets. In this context, our objectives may change quickly. Being an agile company means seeing change as an opportunity to be more relevant. We prioritise our actions, taking into consideration what has more value for our customers. We are proactive and we react quickly to changes, coming up with solutions that allow us to keep up with the newest trends.

AGILITY



OMNIASIG has adapted quickly to recent changes. As client interest and usage of the digital domain have increased rapidly, optimising a wide range of digital solutions has taken a leading place in our list of priorities. Our customers have the option to apply for insurance or renew their policies from home while maintaining contact with the Company's representatives. The risk inspection associated with the conclusion of a Casco policy and claim survey can be done remotely, by video, and the claim can be reported online, directly on our website. We all learn to take on new roles and acquire knowledge that enables us to constantly stay at the forefront of change.

ADAPT AB





ABILITY



“OMNIASIG has never been in a better business position to expand its opportunities. We will continue to successfully fulfil all of our commitments, capitalising on the relationships we have built with our staff, clients and partners.”

We have high goals

I am very honoured that since January 2022 I have taken over the position of President of the OMNIASIG Supervisory Board. In my new position, I will maintain the current objectives and investment targets of the Company while concentrating on new initiatives. I'll keep promoting OMNIASIG as a trustworthy partner for our clients and partners.

Being consistent with Vienna Insurance Group's values

Despite the pandemic challenges, OMNIASIG key business metrics demonstrate a leadership position in the Romanian market. OMNIASIG has delivered strong financial results while continuing to support sustainability projects.

In 2021, the Company implemented its strategic objectives by following the Vienna Insurance Group core values with a strong focus on employees, customers and innovation.

We know what our priorities are

I am confident that, together with the OMNIASIG team, we will achieve our ambitious targets, such as:

- Having the highest market share in the general insurance segment while maintaining an organic increase trend;
- Remaining a benchmark in the insurance market in the general insurance segment by building strong relationships with our customers and partners by providing an excellent service level and a full range of products;
- Approaching all channels of distribution and develop the bancassurance segment;
- Maintaining a comprehensive and conservative reinsurance programme to support underwriting activity and, therefore, the Company's results.

Sustainability is an integral part of our business model

We will also continue to strengthen sustainability as an integral part of our business model, in order to promote greater efficiency and productivity supported by digitalisation and new ways to approach and retain customers.

We take steps to reduce risks for our partners and clients

Considering the ongoing conflict in Ukraine, as well as the market dynamics and economic volatility, OMNIASIG will take all necessary measures in order to mitigate any risk and to protect the clients' and partners' expectations. Due to our ability to manage risks and our high-quality investment portfolio, we are confident that we will face any challenges.

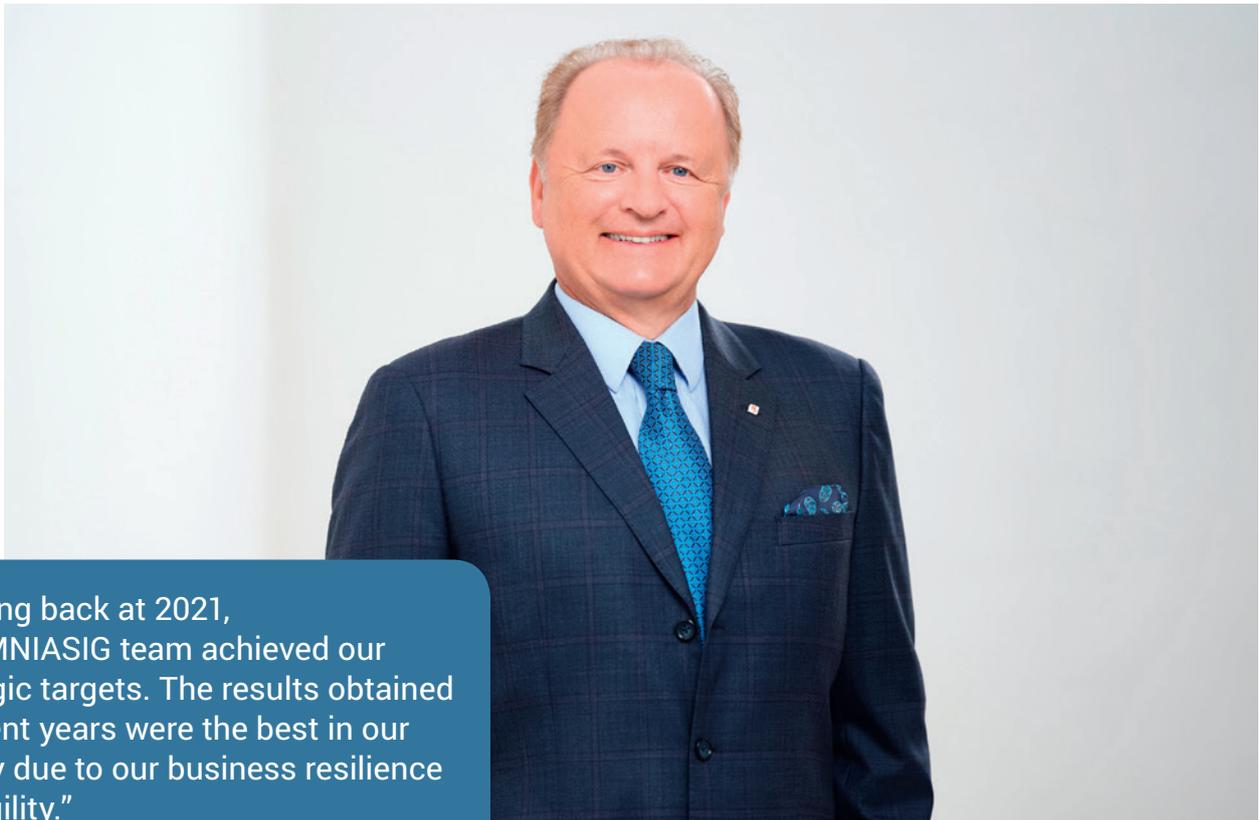
We keep our promises

OMNIASIG has never been in a better business position to expand its opportunities. We will continue to successfully fulfil all of our commitments, capitalising on the relationships we have built with our employees, clients and partners.

Thank you for your support!

PETER HÖFINGER

PRESIDENT OF THE SUPERVISORY BOARD



“Looking back at 2021, the OMNIASIG team achieved our strategic targets. The results obtained in recent years were the best in our history due to our business resilience and agility.”

The best results in our history

The Company's activity, which has been further adjusted to the pandemic and social context, has as its core values the concern for the needs of its employees and the relationships with customers and partners, providing flawless experience when utilising OMNIASIG products and services.

The Company has implemented a structured and robust strategy in order to successfully meet our stakeholder expectations.

We have reached our strategic goals for 2021

Looking back at 2021, the OMNIASIG team achieved our strategic targets. The results obtained in recent years were the best in our history due to our business resilience and agility.

Last year, the Company reported a 16.4% increase in gross written premiums compared to 2020, reaching 1,611 million LEI. At the end of last year, the motor insurance segment was the top growth driver for the Company, because one big company dropped out of the market. In 2021, the total amount paid claims by OMNIASIG exceeded the amount of 940 million lei. The claims settlement process is being continuously developed and optimised through improvement of the existing workflows.

Also, the pandemic situation at national and European level continued to be a factor that stimulated awareness among the insured of the need for quality healthcare. Thus, the Health Insurance line, through the OMNI+ product, continued to grow strongly by exploring the big potential of the market.

Quality of services is essential in an economic environment marked by rising inflation

Although 2021 was also a year marked by unpredictability, our Company ended the financial year with favourable results. I am confident that 2022 will be a year of further strengthening results, a year in which we will prioritise our strategic projects and continue to protect our customers and partners by providing the usual quality services, even in an economic environment marked by a strong increase in inflation.

It is time for a new role

I would also like to mention that, starting with the beginning of 2022, I decided that the time had come to step down as President of the OMNIASIG Supervisory Board.

It has been a pleasure and an honour to lead a great team like OMNIASIG and I am pleased to welcome Peter Höfing as the new President of the Supervisory Board. I will remain focused on sustaining the Company's business strategic objectives from my position as Vice-President of the Supervisory Board. Moreover, I would like to extend my gratitude to all our stakeholders for their trust and their support over time. I also take this opportunity to convey my deep appreciation to the entire OMNIASIG Team for their excellent performance.

FRANZ FUCHS

VICE-PRESIDENT OF THE SUPERVISORY BOARD



Adaptability, agility and resilience are key elements that have helped us achieve our strategic objectives successfully. Our goals for 2022 are clear: we put the needs of our customers and partners, as well as the safety of our employees, at the heart of our strategy, and we remain committed to supporting the community and those in need.

We turned adversity into opportunity

It gives me great pleasure to share with you our performance from last year.

The last two years have been challenging in many ways, particularly as the COVID-19 pandemic has been persisting far longer than any of us expected. Despite the challenges we faced in 2021, OMNIASIG achieved a strong performance in key segments of our portfolio, including Health, Property and Motor lines of business.

Each time, we turned adversity into opportunity. Adaptability, agility and resilience are key elements that have helped us achieve our strategic objectives successfully. Our goals for 2022 are clear: we put the needs of our customers and partners, as well as the safety of our employees, at the heart of our strategy, and we remain committed to supporting the community and those in need.

EMPLOYEES come first!

Our people faced a provocative time during the past two years, and I have deep sympathy for those who have been personally impacted by the pandemic.

In addition to maintaining the general wellbeing of our employees, their health has been the Company's main concern. Since the beginning of the pandemic, we have offered our employees the possibility to work remotely without neglecting continuous professional and personal development. They are the most important part of our success, and I am proud to say that we have a professional, well-prepared and very passionate team.

In order to successfully deliver our business strategy, we will invest consistently in our people and we will continue our demarche regarding diversity, inclusion and equal opportunities.

Strong financial performance

Considering the challenges faced during the last year, the results obtained prove a resilient performance that provides a solid foundation for sustained profitable growth.

In 2021, our Company obtained a volume of gross written premiums in the value of 1,611 million lei, increasing by 16.4% compared to the same period of last year. The results obtained confirm, once again, our perseverance in respecting the solid commitment to all our stakeholders.

Our performance is based on a solid understanding of risk underwriting policy.

Customer-centricity

OMNIASIG business strategy puts the client at the heart of everything we do. During this period, the Company's activity was adapted to the context of the COVID-19 pandemic, and it put the relationship with its customers and partners at the centre of its preoccupations. We have continued to permanently improve our products and services so that we can respond to everyday challenges.

Connecting with customers through digital transformation

Our Company has been focused on launching and optimising a wide range of digital solutions, as interest and usage of those solutions have grown strongly among customers over the past years.

In 2021, we launched a mobile application through which customers can buy their household insurance policies (mandatory policy, facultative policy) or pay their premiums simply and quickly, directly from their phone. In the next

stages of the app's development, more types of insurance policies will be integrated, as well as a special claims management module.

Moreover, the Company continued to optimise and expand the coverage of the offered services. The clients can conclude or renew policies right from home, keeping in touch with the Company's representatives. Also, the risk inspection for Casco policy can be done by video, and the claim can be reported online directly on our website.

OMNIASIG for a better future

Today's challenges determine us to strengthen our sustainability strategy and support education in disadvantaged communities for a better and long-lasting future.

Throughout the past year, OMNIASIG has maintained its focus on social engagement and continued its series of internal and external CSR (Corporate Social Responsibility) projects, promoting social responsibility and environmental responsibility, as well as supporting education and socially disadvantaged communities. These initiatives also include constant employee involvement in volunteer actions.

Looking ahead with responsibility

Based on our strategy, we have set ourselves ambitious targets and we are well prepared to execute our strategic priorities diligently. I look into 2022 with an immense responsibility towards all our stakeholders. Like many of us, I am concerned about the tense situation caused by the armed conflict in Ukraine and the geopolitical tensions. OMNIASIG acted with solidarity and we have been involved in humanitarian campaigns to help and support the people in need. Even if the economic environment has low predictability nowadays, OMNIASIG will continue to promote responsibility and integrity, with the main objective of constantly adapting to the needs of its customers and partners. Given the positive results obtained last year and the resilience we have shown, we are confident that we can continue our bold plans for 2022. For this year, we have a prudent strategy that allows us to adapt to a constantly changing economic, legislative and social context. Specifically, we will continue to develop and customise services based on customer preferences and needs, in order to keep our Company in the top of your preferences.

THANK YOU for your continuous commitment!

Finally, I would like to thank the entire team for your fantastic work and commitment during a very intense year such as 2021. I would also like to thank our customers, partners, brokers and shareholders for their continued trust.

MIHAI TECĂU

PRESIDENT OF THE MANAGEMENT BOARD



About us

- ★ Presentation of the Company
- ★ Our products and services
- ★ The governance system
- ★ Organisational structure
- ★ The ethic and anti-corruption policies
- ★ Stakeholders





Presentation of the Company

OMNIASIG Vienna Insurance Group has been present on the Romanian insurance market since 1995, constantly maintaining its top position among the largest and most stable insurers in the country. The Company promotes excellence, responsibility and integrity in everything it does. Our main objective is to contribute to the development of society and the community in which we operate.

MEMBERSHIP TO VIENNA INSURANCE GROUP (VIG)

Vienna Insurance Group AG Wiener Versicherung Gruppe (VIG) is the leading insurance group both in Austria and in the entire Central and Eastern European (CEE) region. The group, which has a longstanding tradition (almost 200 years), a portfolio of strong brands and a close relationship with customers, consists of around 50 companies in 30 countries. More than 25,000 VIG employees take care of the daily needs of more than 22 million customers. VIG shares have been listed on the Vienna Stock Exchange since 1994. The VIG Group has an A+ rating with a stable outlook from the renowned international rating agency Standard & Poor's. As part of the Vienna Insurance Group, OMNIASIG offers stability and financial strength to its clients and partners, as well as comprehensive expertise across all lines of general insurance.

Relevant numbers

OMNIASIG has a portfolio of over 100 insurance products and an nationwide network of branches and agencies. More than 1,100 employees constantly offer quality services to the Company's customers and partners. Our services have established the Company's top position over the past 27 years of activity.

<p>ALBANIA</p> <p>SIGMA INTERALBANIAN VIENNA INSURANCE GROUP</p> <p>INTERSIG VIENNA INSURANCE GROUP</p>	<p>CZECH REPUBLIC</p> <p>Kooperativa VIENNA INSURANCE GROUP</p> <p>ČPP VIENNA INSURANCE GROUP</p> <p>VIG Re VIENNA INSURANCE GROUP</p>	<p>HUNGARY</p> <p>UNION VIENNA INSURANCE GROUP</p>	<p>NORTH MACEDONIA</p> <p>WINNER VIENNA INSURANCE GROUP</p> <p>Life WINNER VIENNA INSURANCE GROUP</p> <p>МАКЕДОНИЈА ОСИГУРУВАЊЕ VIENNA INSURANCE GROUP</p>	<p>SLOVAKIA</p> <p>Kooperativa VIENNA INSURANCE GROUP</p> <p>KOMUNÁLNA POISTOVNA VIENNA INSURANCE GROUP</p>
<p>AUSTRIA</p> <p>VIG VIENNA INSURANCE GROUP</p> <p>WIENER STÄDTISCHE VIENNA INSURANCE GROUP</p> <p>onau VIENNA INSURANCE GROUP</p>	<p>DENMARK</p> <p>VIG VIENNA INSURANCE GROUP</p>	<p>KOSOVO</p> <p>SIGMA VIENNA INSURANCE GROUP</p>	<p>NORWAY</p> <p>VIG VIENNA INSURANCE GROUP</p>	<p>SLOVENIA</p> <p>WIENER STÄDTISCHE VIENNA INSURANCE GROUP</p>
<p>BELARUS</p> <p>КУПАЛА VIENNA INSURANCE GROUP</p>	<p>ESTONIA</p> <p>bta VIENNA INSURANCE GROUP</p> <p>COMPENSA VIENNA INSURANCE GROUP</p> <p>Seesam VIENNA INSURANCE GROUP</p>	<p>LATVIA</p> <p>bta VIENNA INSURANCE GROUP</p> <p>COMPENSA VIENNA INSURANCE GROUP</p>	<p>POLAND</p> <p>COMPENSA VIENNA INSURANCE GROUP</p> <p>InterRisk VIENNA INSURANCE GROUP</p> <p>Vienna Life VIENNA INSURANCE GROUP</p> <p>wiener VIENNA INSURANCE GROUP</p>	<p>SWEDEN</p> <p>VIG VIENNA INSURANCE GROUP</p>
<p>BOSNIA-HERZEGOVINA</p> <p>WIENER OSIGURANJE VIENNA INSURANCE GROUP</p> <p>vienna osiguranje VIENNA INSURANCE GROUP</p>	<p>FRANCE</p> <p>VIG Re VIENNA INSURANCE GROUP</p>	<p>LIECHTENSTEIN</p> <p>VIENNA-LIFE VIENNA INSURANCE GROUP</p>	<p>ROMANIA</p> <p>OMNIASIG VIENNA INSURANCE GROUP</p> <p>Asirom VIENNA INSURANCE GROUP</p> <p>DE VIATA BCR ASIGURARI VIENNA INSURANCE GROUP</p>	<p>TURKEY</p> <p>RAYSIGORTA VIENNA INSURANCE GROUP</p>
<p>BULGARIA</p> <p>BULSTRAD VIENNA INSURANCE GROUP</p> <p>Life BULSTRAD VIENNA INSURANCE GROUP</p> <p>PROFITNEN OSIGURAVANIE COMBIVANO DOVERIE VIENNA INSURANCE GROUP</p>	<p>GEORGIA</p> <p>GPI VIENNA INSURANCE GROUP</p> <p>IRAO VIENNA INSURANCE GROUP</p>	<p>LITHUANIA</p> <p>bta VIENNA INSURANCE GROUP</p> <p>COMPENSA VIENNA INSURANCE GROUP</p>	<p>UKRAINE</p> <p>КНЯЖА VIENNA INSURANCE GROUP</p> <p>Life КНЯЖА VIENNA INSURANCE GROUP</p> <p>USG VIENNA INSURANCE GROUP</p>	
<p>CROATIA</p> <p>WIENER OSIGURANJE VIENNA INSURANCE GROUP</p>	<p>GERMANY</p> <p>InterRisk VIENNA INSURANCE GROUP</p> <p>VIG Re VIENNA INSURANCE GROUP</p>	<p>MOLDOVA</p> <p>DONARIS VIENNA INSURANCE GROUP</p>	<p>SERBIA</p> <p>WIENER STÄDTISCHE VIENNA INSURANCE GROUP</p> <p>WIENER RE Beograd VIENNA INSURANCE GROUP</p>	
		<p>MONTENEGRO</p> <p>Život WIENER STÄDTISCHE VIENNA INSURANCE GROUP</p>		

Status: January 2022

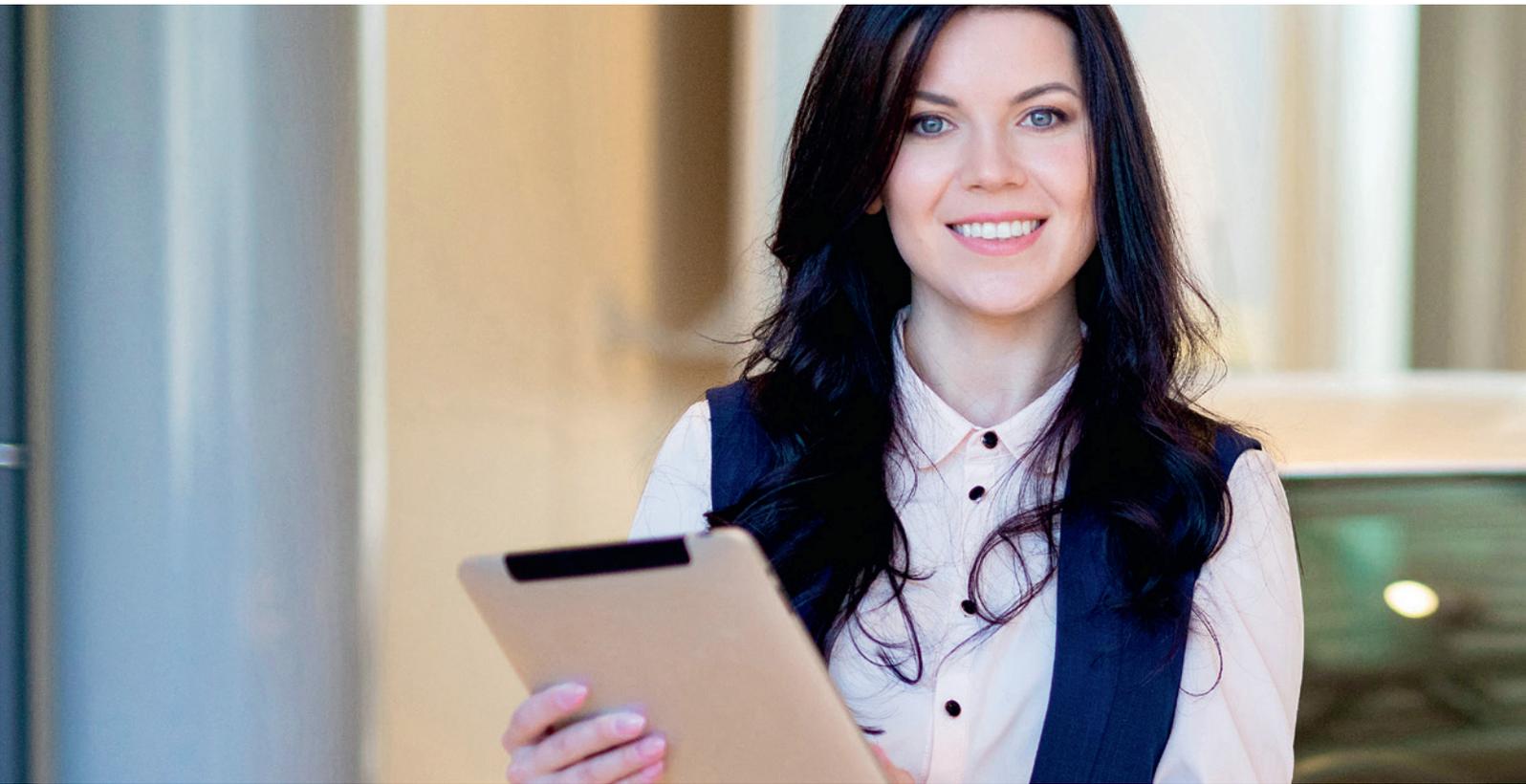
**WE ARE NUMBER 1
IN CENTRAL AND EASTERN EUROPE.**



OMNIASIG PRINCIPLES

Our vision consists in permanently aiming to be the best insurance company in Romania in the business-to-business sector, as well as in the other activities sectors. Thus, the Company's MISSION is to achieve excellence through the services and products offered to our clients and partners. OMNIASIG's core competencies include professional risk management and an excellent claims management system.

The most important principle around which we have built our set of VALUES – INTEGRITY, PROFESSIONALISM and PASSION, RESPECT, TRUST, RESPONSABILITY – has been, from the beginning, to provide our partners and customers the protection they need, ensuring that they are satisfied with the products and services they receive.



Our products and services

Through our team of professionals, we offer a wide range of non-life insurance products aligned with the current needs and requirements of both individuals and legal entities.

PORTFOLIO DEVELOPMENT AND QUALITY IMPROVEMENT ARE A CONTINUOUS CONCERN

We are constantly concerned with the development of new insurance products, including the improvement of existing services in our portfolio, in order to respond and adapt quickly to the specific and dynamic needs of our customers, taking into account the competitive and challenging environment and the accelerating trend of digital transformation. We believe that relationships of trust are formed over time and are perpetuated both on the basis of the quality of our product portfolio as well as on the professional and ethical behaviour shown by our employees in the sales and instrumentation processes of the products and services provided. We base our success on strategies aimed at increasing customer satisfaction and, at the same time, on the stability of professional relationships that result in their loyalty.

OUR PRODUCT PORTFOLIO

The main insurance products and services provided by OMNIASIG to individuals or legal entities are:

Digitalisation of services is a priority for us

- 1 In 2021, we introduced the online notification option for motor and non-motor claims;
- 2 The claims flow is now 100% electronic, being carried through video-survey and video-inspection with the partner repair unit.



Intended for individuals

- ✱ Household insurance (with Assistance services included);
- ✱ Travel insurance;
- ✱ Motor insurance (with Roadside Assistance services included);
- ✱ General and Professional Third-party liability insurance;
- ✱ Accident insurance for persons.

Intended for legal entities

- ✱ Property and Technical insurance;
- ✱ Motor insurance (with Roadside Assistance services included);
- ✱ Insurance for Carriers;
- ✱ Aviation insurance;
- ✱ Maritime insurance;
- ✱ Rolling-stock insurance;
- ✱ Agricultural insurance;
- ✱ Health insurance;
- ✱ Accident insurance for individuals;
- ✱ General and Professional Third-party liability insurance;
- ✱ Financial Loss insurance;
- ✱ Warranty insurance.

ADAPTING OUR PRODUCT PORTFOLIO TO THE CHALLENGES OF 2021

In 2021, OMNIASIG has focused its resources on identifying, developing and improving those services and products that meet

New customer service

The new Property and Liability Insurance is intended for both landlords and tenants. Risks covered include: damage to property caused by fire or explosion; damage that may occur in the case of electronic and household appliances; theft of property by burglary or robbery. The part of civil liability towards third parties covers possible damages caused by the insured to visitors, passers-by and, especially, neighbours – such as those caused by a flood.

the present needs of its customers, considering the social context that requires the digitalisation of services, their availability and speed of use, as well as adapting to the changes caused by COVID-19, the effects of which are still being felt. In this regard, it is worth mentioning the following:

- ✱ Introduction of online notification in case of motor and non-motor claims;
- ✱ Fast payment of household insurance claims up to 2,000 lei, by means of a single phone call;
- ✱ Simplified procedures for claim files by excluding certain documents;
- ✱ Fast payment of non-motor claims, within two days;
- ✱ 100% electronic claims settlement process, through video-survey and video-inspection with the partner repair unit;
- ✱ Appointment of a dedicated specialist team for major claims, available 24/7;
- ✱ Expansion of the repair units throughout the country.



The governance system

OMNIASIG subscribes to the principles and policies of the Vienna Insurance Group, aiming towards sustainable development and acting with integrity and in compliance with legal requirements. The Company is run in a dual system by the Management Board and the Supervisory Board, with the aim of improving corporate governance.

CORPORATE GOVERNANCE

Corporate governance is given by the set of principles, policies and mechanisms used by the Company’s management to exercise its management and control prerogatives, in order to achieve its objectives by implementing the adopted strategy, always having a correct relationship and attitude towards stakeholders, including customers, employees, shareholders or regulatory authorities.

Corporate governance policies and practices are important for creating value for shareholders and maintaining the trust of customers and investors alike. The Company’s practices are in accordance with the legislative requirements. OMNIASIG has developed policies in each area of interest, in order to define the general framework for the activities regarding the organisation, the assigned responsibilities and the guiding principles.

Our governance system

In accordance with the Constitutive Deed, the Company has adopted the following governance structure:

- 1 The General Meeting of Shareholders (GMS);
- 2 The Supervisory Board;
- 3 The Management Board.

THE GOVERNANCE STRUCTURE

The General Meeting of Shareholders is the supreme governing body of the Company, which decides on the overall activity of the Company and its economic and commercial policies. The General Meeting of Shareholders may be Ordinary or Extraordinary, according to the legislation in force.

The Supervisory Board is responsible for the strategic management of the Company. In this regard, it supervises, manages and coordinates the activity of the Management Board and compliance with the applicable legislation of the Constitutive Deed and General Meeting of Shareholders decisions, while having basic responsibilities for implementing and complying with corporate governance principles.

The Management Board ensures the effective management of the Company and is responsible for the implementation of the strategy, policies, as well as the achievement of the business objectives, engaging the liability of the Company, according to legislation in force, the Constitutive Deed and its own bylaws.

THE SUPERVISORY BOARD

At the time of publication of this report, The Supervisory Board consists of 9 members:

Peter Höfing – President
Peter Thirring – Vice-President
Franz Fuchs – Vice-President
Harald Riener – Member
Werner Matula – Member
Bogdan Ionuț Speteanu – Member
Harald Londer – Member
Klaus Muhleder – Member
Marian Ignat – Member

Changes within Supervisory Board structure until the date of publication of this report:

July 2021 – Eleni Skoura was part of the Supervisory Board structure as a Member, until this date.

January 2022 – Peter Höfing is approved by the Financial Supervisory Authority as President of the Supervisory Board;

January 2022 – Peter Thirring is approved by the Financial Supervisory Authority as Member and Vice-President of the Supervisory Board;

March 2022 – Marian Ignat is approved by the Financial Supervisory Authority* as Member of the Supervisory Board;

March 2022 – Franz Fuchs is approved by the Financial Supervisory Authority as Member and Vice-President of the Supervisory Board following his retirement as President of the Supervisory Board.

THE MANAGEMENT BOARD

At the time of publication of this report, The Management Board has the following structure:

Mihai Tecău – President (CEO)
Costi Stratnic – Vice-President (CSO)
Mădălin Roșu – Member (CCO)
Michaș Leja – Member (CFO)

*FSA – Financial Supervisory Authority

MANAGEMENT BOARD



MIHAI TECĂU
President



COSTI STRATNIC
Vice-President



BOGDAN TUDOR SFETEA
Member



MĂDĂLIN ROȘU
Member



MICHAȘ LEJA
Member

Bogdan Tudor Sfetea was part of the Management Board, as Member (CUO), until 31.12.2021.



Organisational structure

OMNIASIG gives great importance to responsible and efficient management, aiming to develop the trust of partners and customers. In this regard, the Company has established an organisational structure that provides customers with the best quality of services at all times.

NETWORK ORGANISATION

OMNIASIG is organised on the principle of territoriality, on the following hierarchical levels:

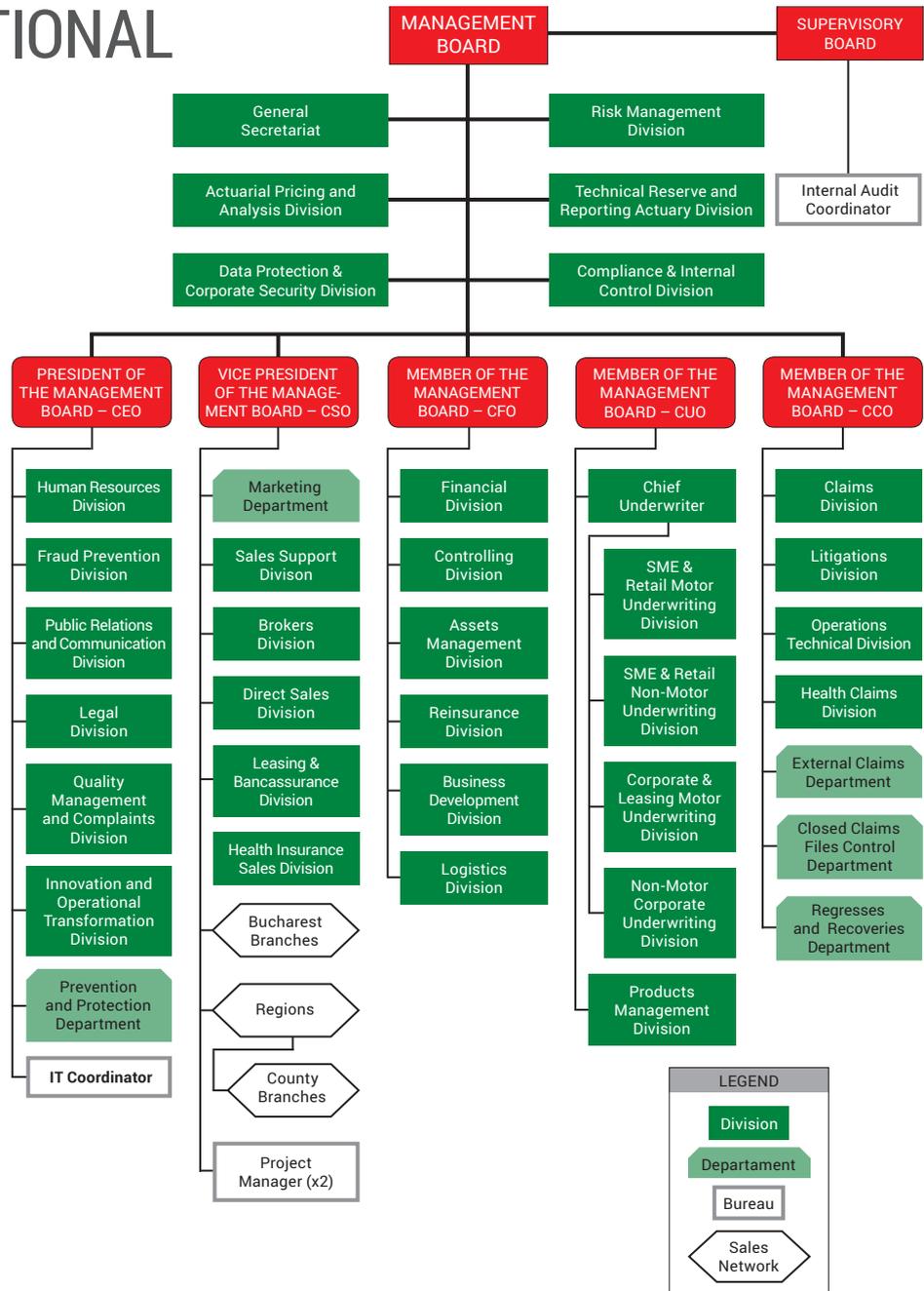
- ★ The Central Administration, which manages and coordinates the entire activity of the Company; the specialised divisions/departments within it conducting their activity in the Company's headquarters in Bucharest;
- ★ Regional Branches;
- ★ Branches based in Bucharest and the county residences;
- ★ Agencies and work stations.

As for the number of OMNIASIG branches, it remained constant in 2021, with 33 branches in Romania.

Health Claims Division

The Company has constantly adapted its activities to offer high quality services and to respond as well as possible to the needs of its clients and partners. Thus, starting with January 1st, 2021, the Health Claims Division was established within OMNIASIG, reporting directly to the member of the Management Board responsible for claims activity (CCO).

ORGANISATIONAL CHART



OUTSOURCING SERVICES

OMNIASIG has created a procedural framework in order to achieve high standards of professionalism, transparency and responsibility while maximizing efficiency and flexibility, in the outsourcing process. The Company has implemented a system of verifications and improvements of the services offered by the provider, applied in the monitoring and quality control process. This system also aims to ensure that the outsourcing policy and procedure complies with the legislation in force regarding the outsourcing of services or activities to various suppliers.

Prior to adopting a decision regarding the outsourcing of any services or activities, a thorough selection and evaluation of potential service/activity providers is being carried out, in

order to ensure us that a possible outsourcing of the activity or service to them does not lead to:

- ★ Significant deterioration in the quality of the governance system;
- ★ Significant increase of the operational risk;
- ★ The impossibility to monitor the way in which the Company complies with its obligations, by the Financial Supervisory Authority;
- ★ Discontinuity in providing quality services to the customers.

In addition, in the case of outsourcing, mechanisms are put in place to control the activity of suppliers in order to ensure the proper fulfilment of the obligations of the service provider.



The ethic and anti-corruption policy

Our vision and values are stated in the Code of Ethics and Compliance, a document that is periodically revised, completed and communicated to the employees at the time of employment and at each revision.

CODE OF ETHICS AND COMPLIANCE

The Code of Ethics and Compliance applies to all employees regardless of their position in the Company and is subject to annual compliance tests. Employees who become aware of a violation of the law or the rules of the Code of Ethics and Compliance, particularly cases of fraud, corruption, poor accounting or other acts that could have consequences under civil or criminal law, must report them to their direct supervisors.

During 2021, OMNIASIG has adapted its internal reporting procedures so that both employees and collaborators can report actual or potential violations of the provisions of Law No. 236/2018 on insurance distribution and its implementing rules, through a specific, independent and autonomous channel. For the proper conduct of business, OMNIASIG has implemented the policies and procedures required by Solvency II, while also giving particular importance to the areas of anti-corruption, money laundering, conflict of interests, as well as aspects related to international sanctions and personal data protection.

The provisions of the Code of Ethics and Compliance

They promote the observance of the legal provisions and ensure the guidance of the employees towards an ethical conduct, aiming aspects such as:

- * Competition;
- * Conflict of interests;
- * Corruption;
- * Human rights;
- * Diversity and integration;
- * Data confidentiality and personal data protection;
- * Money laundering and financing acts of terrorism;
- * Health and security.



“Whistleblowing Procedure”

To encourage the reporting in good faith and to ensure that no retaliation will be suffered by any employee who raises concerns regarding the ethical conduct violations, the company implemented the “Whistleblowing Procedure”. Through this procedure, complaints or reports regarding any action made by another employee that would breach the law or the rules of the Financial Supervisory Authority, as well as the OMNIASIG Code of Ethics and Compliance may be filed or transmitted without fear of dismissal or retaliation of any kind, using the confidential channels provided for that procedure.

ANTI-CORRUPTION POLICY

By implementing and promoting the anti-corruption policy, OMNIASIG aims to raise awareness among employees about the risks of corruption and to respect the following principles: **Zero Tolerance For Corruption** – the Company has zero tolerance for acts of corruption. These types of practices are prohibited in OMNIASIG's business;

Responsibility at the highest level of commitment – the power of example is applied starting from the level of OMNIASIG management which is responsible for approving and enforcing the anti-corruption policy, issuing, approving, implementing and maintaining adequate and effective procedures;

Preventing committing acts of corruption – the Company aims to strengthen the integrity of employees, ensuring decisional transparency, and as such, to manage and reduce/eliminate the risks of corruption/conflict of interest.

CONFLICT OF INTERESTS POLICY

The policy regarding Conflict of Interests applies to the entire personnel and to the management structure. It contains provisions regarding the fulfilment of the governance requirements about the conflict of interest (situations generating conflict of interest, prevention measures, determining the existence of a conflict of interest and how to approach it). In order to identify the possible situations of conflicts of interest, it is mandatory to draw up a statement regarding the conflict of interest and to update it whenever necessary. These situations are reported periodically to the Management Board by the Evaluation Committee of the statements regarding conflict of interests, in order to take the required measures of mitigating the relevant risks.

THE GUIDE OF INSURANCE DISTRIBUTION

OMNIASIG conducts its activity of distribution by ensuring the correct treatment of clients, observing the legal provisions on the insurance distribution and avoiding incorrect, disloyal, and fraudulent or abusive practices. In this regard, the Company elaborated “The guide of insurance distribution”. This document describes in actual and exact terms the minimum rules of conduct that all the employees involved in the distribution must observe, regardless of the position held in the Company.

Key issues addressed in the guide: **personal responsibility; relationship with customers; remuneration; conflict of interests; employment and continuous professional development; reporting; management's responsibilities.**

POLICY ON ANTI-MONEY LAUNDERING AND COUNTERING THE FINANCING OF TERRORISM

OMNIASIG reinforces the national and international efforts of preventing money laundering and fighting terrorism. The policy sets out the minimum requirements regarding the necessary activities at the level of all the structures for the observance of the laws in force with respect to preventing money laundering and financing acts of terrorism. The risk of AML (Anti-Money Laundering) is closely monitored, the Company periodically screening its portfolio.



Stakeholders

The communication with the stakeholders is an important aspect of our reporting process. Therefore, our goal was to fulfil stakeholders' expectations with the information contained in this non-financial report.

STAKEHOLDERS INVOLVEMENT ACTION

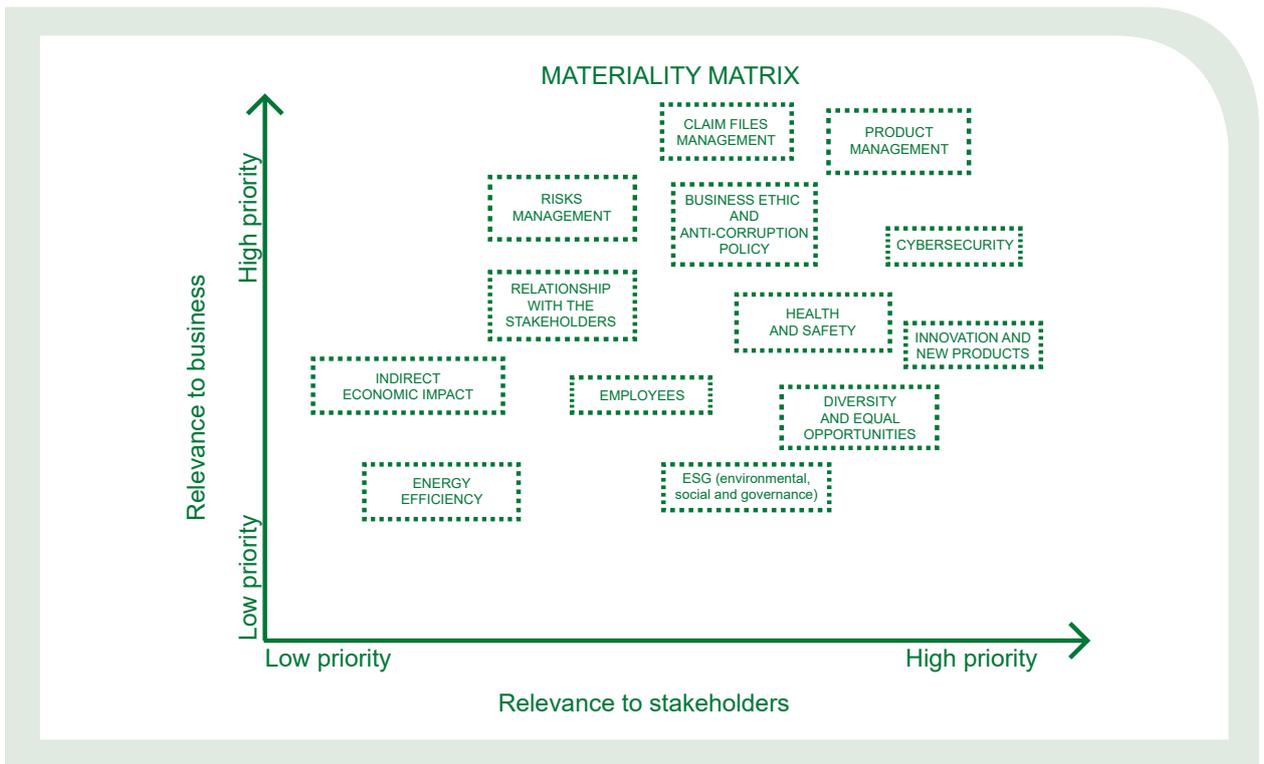
In order to correctly establish the stakeholders groups to be consulted, as well as to prioritise them, we took into account several criteria, including: the direct or indirect dependence of the stakeholders on our activity, the impact created in the community by our Company, the impact of our services on a specific target group of stakeholders, the commitments we have made legally, ethics and anti-corruption policies that have an impact on the services we provide. Following the internal analysis, we identified a number of 7 distinct categories of stakeholders (both internal and external), namely: employees, shareholders, customers, intermediaries, media, suppliers, NGOs.

To better understand the requirements and the aspects that may generate a significant impact on our Company's activity within the group of stakeholders, between 4th and 12th of May 2022 we have developed a survey which registered 127 respondents to the internal questionnaire and 146 respondents to the external one. As a result of this public consultation process, we have identified and described the priority areas that will form the basis of our non-financial report. In addition to the survey, we also

Categories of stakeholders

Following the internal analysis, we identified a number of 7 distinct categories of stakeholders (both internal and external), namely:

- ✳ employees
- ✳ shareholders
- ✳ customers
- ✳ intermediaries
- ✳ media
- ✳ suppliers
- ✳ NGOs.



had one-to-one discussions with representatives of relevant professional organisations (i.e. UNSAR). The content of the surveys was developed taking into account the terms relevant to our field of activity. This allowed us to identify our impact on the internal and external stakeholders. The result of the questionnaires is presented through the materiality matrix, which illustrates the main pillars in our activity. Through the two axes,

“relevance to stakeholders” (employees and external stakeholders) and “relevance to business” (management), a clear picture is provided on the sustainable issues that are paramount from the Company’s point of view, but also from the point of view of the stakeholders (external parties and employees – internal stakeholders).

OUR EMPLOYEES

The objective of OMNIASIG is to ensure a favourable working environment for its employees that will allow them to develop successfully, both professionally and personally. Given the atypical context of the last two years, OMNIASIG has aimed to maintain optimism and to achieve the general well-being of its employees and their families. Thus, various well-being initiatives and professional development programmes have been launched during the pandemic.

PROFESSIONAL DEVELOPMENT

The identification of training and development needs is carried out at the end of each calendar year for the following year, taking into account the annual assessment of the individual performance and the succession plan developed within the Company, depending on the projects in which the Company's employees are involved, including those who are part of the VIG Experts Group. The way of conducting trainings during 2021 was exclusively online through e-learning platforms or webinars with specific sales activity topics.

We also wanted to focus our attention on the contribution of each employee to the Company and we paid more attention to the back-office employees and their professional development by organizing a series of soft skills and hard skills trainings.

The Executive Management will continue to pursue the professional development of all employees by organising continuous trainings according to the identified development needs.

PROMOTION SYSTEM

OMNIASIG supports the promotion of employees in order to develop a sense of loyalty towards the Company, to improve organisational behaviour, to increase performance and to avoid capping at work. Employees are periodically assessed for their work, based on the individual PERFORMANCE assessment system, which is based on the assessment of competencies and quality of work performed. The individual performance appraisal process for work performed in 2021 took place in April 2022.

Considering that promotion is a strong motivating factor for employees, OMNIASIG gives them the opportunity to apply for vacancies published on the Company's Intranet, thus ensuring TRANSPARENCY in terms of employee promotion. In our Company, internal recruitment takes precedence over external recruitment.

DIVERSITY POLICY

OMNIASIG is committed to providing a work environment that promotes diversity and equal opportunity, where all employees are equally treated and all decisions are based on performance. The Management Board directly supports diversity and promotes this policy to maximise the achievement of the Company's goals.

We believe that the diversity of the members of the management structure and its employees is an essential element in protecting and enhancing OMNIASIG's competitive advantage. Diversity contributes to maximizing the performance and effectiveness of the management team and improving communication and cooperation within the Company by encouraging the expression of different points of view. Furthermore, a diverse workforce recognizes and integrates the diverse skills and perspectives that people bring to the organisation. The variety of perspectives that result from such diversity promotes innovation and business success. Diversity management allows the Company to be creative, responsive, productive and competitive while delivering value to its customers, shareholders and employees.

EQUAL OPPORTUNITIES FOR ALL EMPLOYEES

OMNIASIG ensures equal opportunities and treatment for all employees, both women and men. Equal opportunities and treatment between women and men in working

Relevant figures about stakeholders

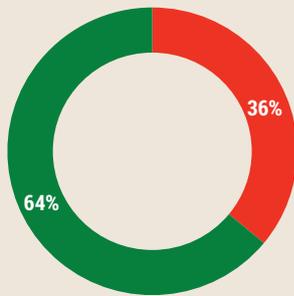
EMPLOYEES

- ✦ OMNIASIG had 1,110 employees in 2021, 23 fewer than in the previous year;
- ✦ 16,206 hours of training for employees were conducted in 2021, exclusively online, 6% more than in the previous year.

CUSTOMERS

- ✦ We have over 500,000 customers;
- ✦ We serve our customers through 33 branches and 69 agencies open throughout the country.

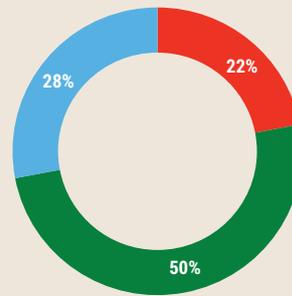
RELEVANT EMPLOYEE DATA



EQUAL OPPORTUNITIES AND TREATMENT FOR WOMEN AND MEN

Distribution of OMNIASIG employees by gender

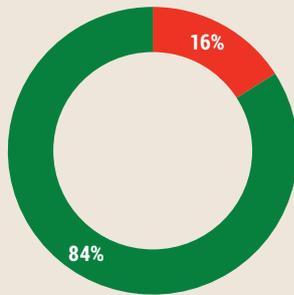
- Women
- Men



EMPLOYEE ORIENTATION

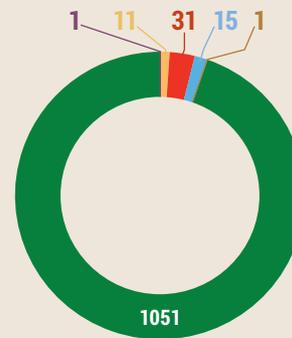
Openness to all age groups

- < 35 years
- between 35 and 49 years
- >= 50 years



LEVEL OF EDUCATION OF OMNIASIG EMPLOYEES

- College graduates
- High-school graduates



DISTRIBUTION OF EMPLOYEES ACCORDING TO THE NUMBER OF WORKING HOURS

- 1 hour
- 2 hours
- 3 hours
- 4 hours
- 6 hours
- 8 hours

relationships means non-discriminatory access to: employment in all vacancies or jobs and at all levels of the professional hierarchy, promotion at hierarchical and professional level, working conditions that comply with the rules on health and safety at work, in accordance with the legislation in force, benefits (other than salary), as well as social protection and insurance measures. In terms of age group, it should be noted that OMNIASIG employs staff belonging to all age categories, thus having 244 employees under the age of 35, 552 employees between 35 and 49 years old, and 314 employees over the age of 50.

BENEFITS FOR THE EMPLOYEES

In order to develop the organisational culture and life quality of the employees, they also benefited from a number of work-life balance programmes in 2021, such as online Pilates classes, access to the Bookster virtual library and other initiatives. These strengthened the network of benefits already existing in our Company, such as the possibility for employees to work either full time or part time, the provision of material benefits such as meal vouchers, gift vouchers for various occasions (birthdays, Women's Day, Easter, Christmas, Children's day on 1st of June), aid granted for various social events in the lives of employees (birth of a child, marriage, etc.), health insurance, the OMNIBenefits program, the possibility to attend personal development courses.

EMPLOYEE HEALTH CARE DURING THE COVID-19 PANDEMIC

In addition to maintaining the general well-being of our employees, the Company's main concern in 2021 was their health. Both informing them correctly about the epidemiological situation and awareness of the preventive measures against the Covid-19 virus were also priorities for us.

In terms of working arrangements, OMNIASIG has adjusted its decisions to return to the office according to the pandemic evolution, while remaining vigilant on the evolution of risks, as it is essential that employees benefit from the safest possible working environment from the health point of view. Throughout 2021, employees benefited from the hybrid work model. This format helps facilitate meetings between employees, collaboration at the office on various projects, exchange views between employees and create a stronger social and human connection. Pandemic has shown that teleworking also had negative effects at social and emotional level among our employees. In this regard, various workshops on mental health and emotion management were organised.

OMNIASIG SUPPLIERS

According to the materiality matrix presented at the beginning of this chapter, our suppliers are one of the keys for our success on the Romanian market. To support economic and social development, the Company promotes sustainable and responsible business practices in its supply chain.

SUPPLIER VERIFICATION

Our goal is to increase the standards of environmental protection among the suppliers, in order to ensure safe and high-quality goods and services for customers, from the perspective of protecting people and nature. Therefore, the Company is conducting a broader selection process, by checking the suppliers on the websites of public authorities, such as the Ministry of Public Finance, by obtaining recommendations from collaborators and partners or by press and electronic media, in order to obtain recommendations and verify the history of the activity and the popularity of potential suppliers.

SELECTION OF SUPPLIERS

The Logistics Department/Procurement Department, together with the initiating division, selects the eligible suppliers/providers from the market. For local purchases, the selection process of the companies to whom the call to tender will be sent is being managed by the entity that has drawn up the necessity report. They are selected from a list of local potential suppliers of products or services, who fulfil the conditions imposed by the request for tender. Each file for procurement of goods or conclusion of service contracts must contain at least three offers for the same technical specifications, fewer offers being also accepted if there are not enough suppliers nor providers, locally.

THE AWARD DOCUMENTATION/TENDER REQUEST

After the selection phase, we send to the potential suppliers the invitations to participate in the contract award procedure and, where appropriate, the tender documentation or the request for tender. The tender documentation/tender request will contain all the data regarding:

- * detailed description of the products/services;
- * quality and quantity in which they can be delivered/provided;
- * price and delivery/provision conditions;
- * delivery/provision term;
- * payment terms;
- * other technical requirements;
- * deadline for submission of the offer;
- * validity period of the offer, etc.

THE STEPS IN SELECTING NEW SUPPLIERS



OUR CLIENTS

We place great emphasis on the way that we connect with our clients, valuing their recommendation as our greatest distinction. We try to guide all our actions by the highest quality standards and act proactively. We also encourage all our team members to understand and respond to customer needs as paramount, as well as to keep their promises through transparency and honesty.

CHANNELS OF COMMUNICATION WITH OUR CUSTOMERS

We aim to interact as efficiently and quickly as possible with our customers and potential customers. As we are in the digitalisation era, we have established efficient communication channels through our existing forms on our website www.omniasig.ro, through social media, through contact phone numbers and through our staff that is always ready to provide prompt answers and relevant information about OMNIASIG insurance products and services. Our customers and potential customers can ask us questions and send us requests (for offers, information, etc.) via:

- ✳ contact forms on the website www.omniasig.ro;
- ✳ a dedicated customer e-mail address: suport.clienti@omniasig.ro;
- ✳ the Company's social media pages (Facebook, Instagram, LinkedIn, YouTube);
- ✳ call-center 021 9669, which customers can call for Claims, Assistance and Insurance;
- ✳ phone numbers of all branches in the country, through which they can contact OMNIASIG representatives directly, depending on the selected county.

COMPLAINTS

One of the sources of information that is analysed and used to improve the Company's processes and products is represented by the complaint management system. In case of dissatisfaction regarding the activities carried out by OMNIASIG representatives, our customers or their representatives can formulate petitions to be transmitted through:

- # submission to any of our offices (headquarter, branch offices, agencies, OMNIASIG workplaces);
- # e-mail (reclamatii@omniasig.ro, office@omniasig.ro);
- # postal services (Aleea Alexandru no. 51, District 1, Bucharest);
- # fax (021 311 44 90);
- # via the Company's website, www.omniasig.ro, OMNlAsistență section;
- # via Vienna Insurance Group Headquarter or other entities/structures of the Vienna Insurance Group;
- # via other public entities which by the nature of their activity can receive petitions – such as: ANPC, the Presidency, Parliament, the Senate, Parliamentary Cabinets.

**Only 16%
of the total
number of
petitions
registered in
2021 were
substantiated.**

If customers are dissatisfied with the method of resolving the petitions, they can address to the:

- # Financial Supervisory Authority (www.asfromania.ro);
- # the Alternative Dispute Resolution Entity in the non-banking financial sector SAL-Fin (www.salfin.ro);
- # the judicial courts.

PROTECTION OF PERSONAL DATA

OMNIASIG strictly complies with both legal provisions and internal regulations regarding data protection. The Company equally values and protects personal data belonging to all its clients or potential clients and its partners or collaborators, regardless of nationality, political orientation, religion, philosophical beliefs, race, ethnicity, sexual orientation or individuals' place of residence.

This approach leads to the definition and implementation of high standards in the field of data processing and data protection that honestly serve both the Company's goals and the fundamental rights and freedoms of the individuals whose personal data are processed.

We mention that various types of petitions related to data processing were registered in 2021. Through those the data subjects exercised their rights conferred by the legislation in force, most of them being requests to exercise the right to oppose the processing of data for issuing MTPL policies for an alienated car/that is not in the possession of the person concerned. All registered petitions are resolved at the reporting date.

Given the majority share of complaints for personal data processing, OMNIASIG is constantly working to create a secure environment and in compliance with the national and European legislation in force. In this regard, in 2021, the Company maintained certification on the ISO 27001 standard for the information security management system and obtained certification on the ISO 27701 standard for the private information management system.

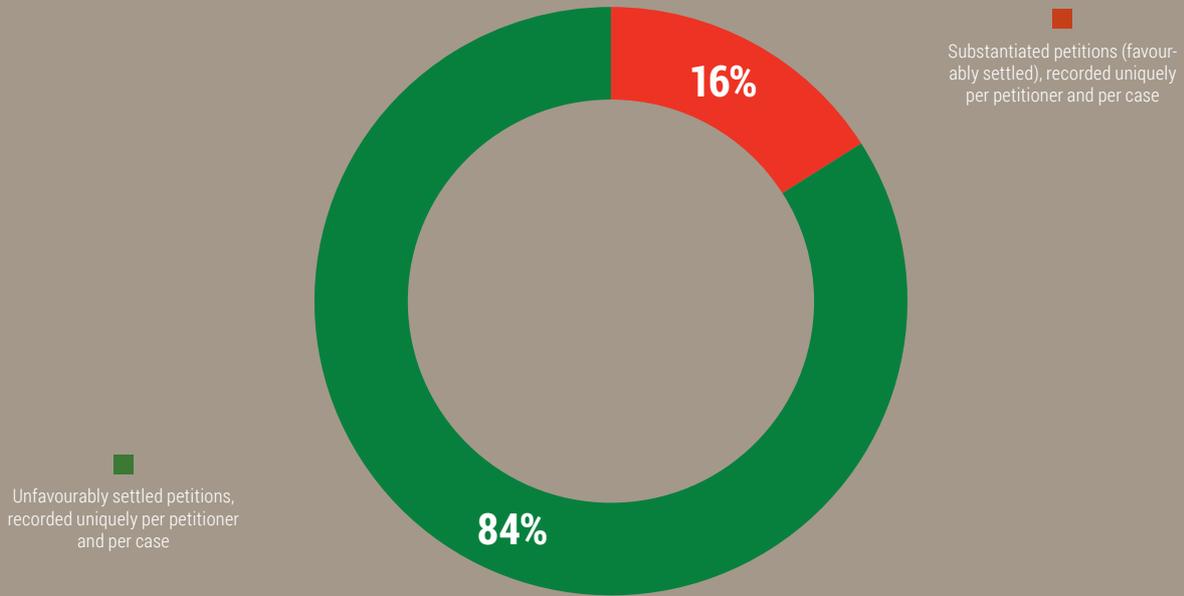
CONSUMER PERCEPTION OF THE OMNIASIG BRAND

In order to have an extensive and complete analysis of consumer perception of the OMNIASIG brand, the Company conducted a market survey during 2021 that focused on the following components:

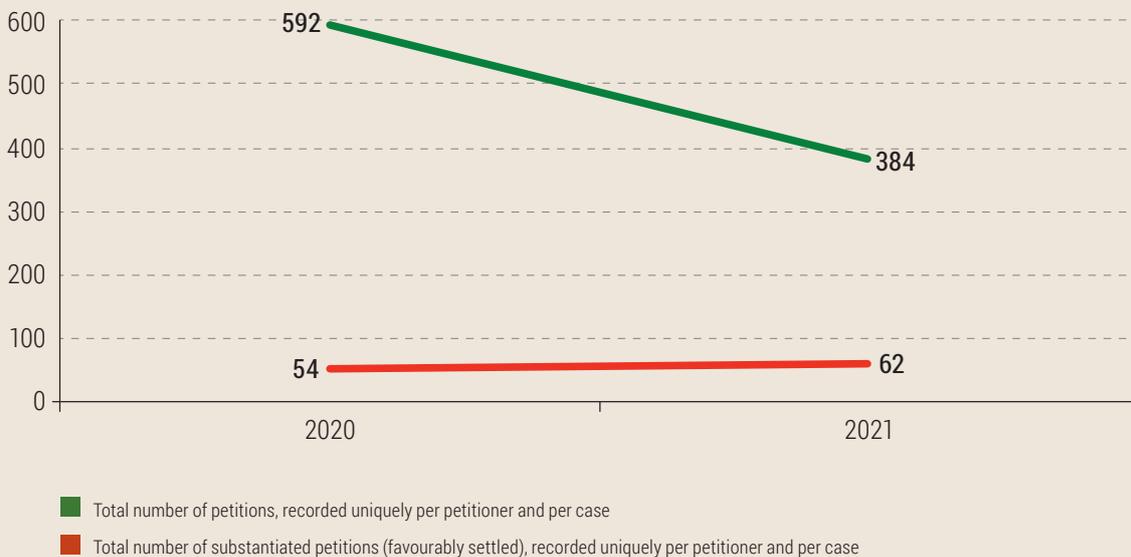
- # Identifying the level of customer satisfaction with OMNIASIG and evaluating the interaction with our representatives;
- # Customer behaviour towards the insurance market, in general, and OMNIASIG in particular;
- # The positioning and the image of our brand in the market (we aimed to understand customers' motivations and behaviours, their needs and expectations from insurance products and services);
- # Identifying the criteria that underlie customers' decision in choosing an insurance product;

In 2021, we obtained ISO 27701 certification, which defines the requirements for the private information management system.

RATE OF SETTLED PETITIONS IN 2021



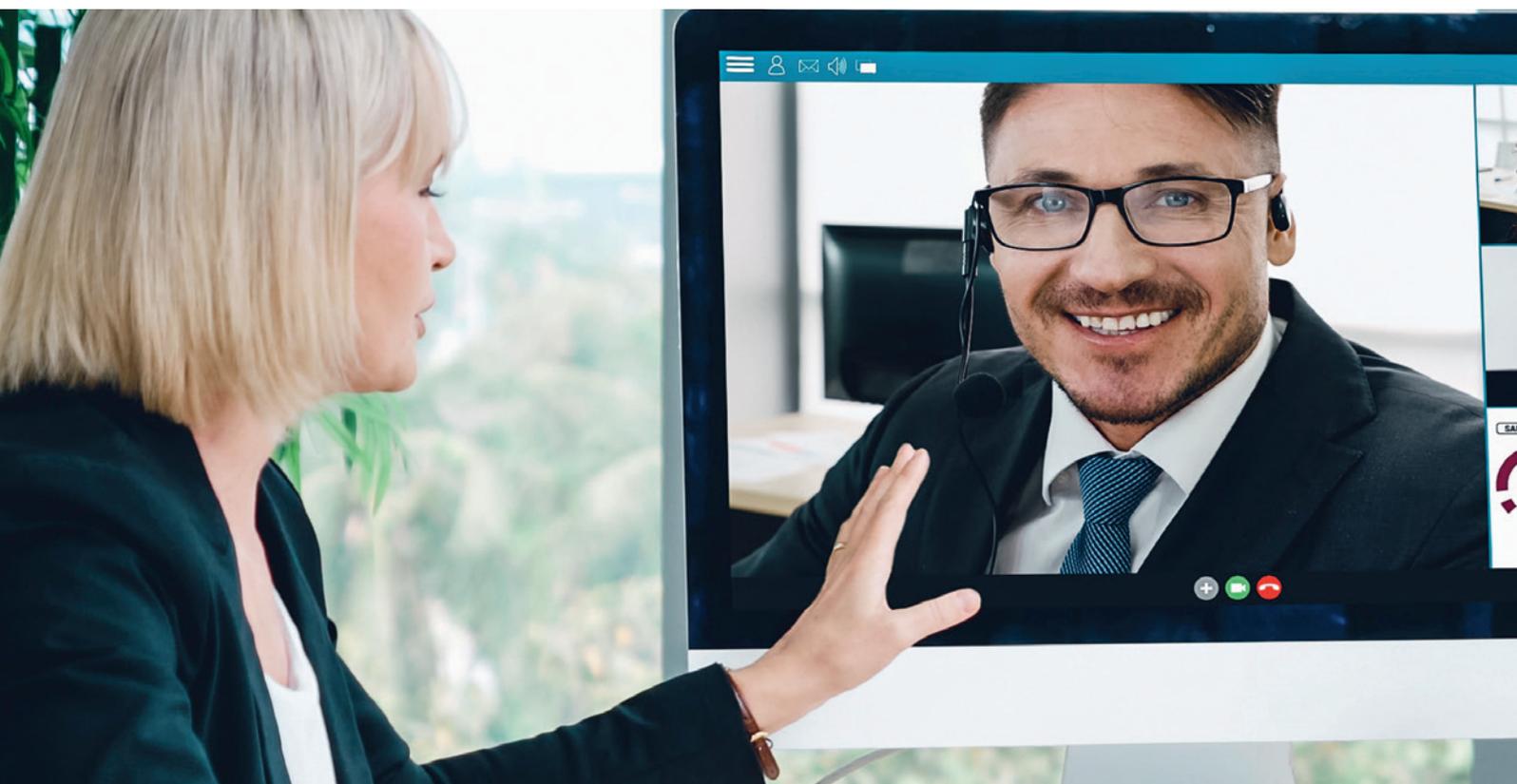
PETITIONS RECEIVED BY OMNIASIG IN 2021 COMPARED TO 2020



Activity report

- ★ 2021 for OMNIASIG
- ★ Internal communication in 2021
- ★ Corporate Social Responsibility





2021 for OMNIASIG

We are pleased to present to you, this year as well, our non-financial data and the performance achieved through the effort, trust and dedication of our employees. We aim to excel in the way we conduct our business and to increase our impact on society in a positive way.

LEGISLATIVE ASPECTS

In order to increase the social impact of the companies, in October 2014 the European Commission issued for certain companies and large groups the Directive 95/2014 on the submission of non-financial and diversity information, by certain companies and large groups. In Romania, the Directive was transposed by Order of the Minister of Public Finances no. 1802/2014 with subsequent amendments and completions (Order 3456/2018). In the field of insurance, the Directive was implemented in accordance with the Regulation of the Financial Supervisory Authority (FSA) no. 41/2015 for the approval of the Accounting regulations regarding the annual individual financial statements and the consolidated annual financial statements of the entities that carry out insurance and/or reinsurance activities, amended by FSA regulation no. 6/2019.

According to the legal provisions, the insurance and reinsurance companies based in Romania must include in the administrators' report, in addition to the financial

Details about the data presented

This non-financial statement contains information about the Company's activity, but also other relevant information that contribute to the understanding of our social and environmental performance and the impact that our activity has on the local market. The non-financial information refers to the financial year 2021.



information, a non-financial statement that presents information on environmental, social and personnel issues, the compliance with human rights, the fight against corruption and bribery, issues on diversity, so far as they are relevant to understanding the development of the entity's performance and position and the impact of its activity.

As a novelty, starting with 2022 the application of the Regulation 852/2020 regarding the establishment of a framework facilitating sustainable investments and amending Regulation 2088/2019 (hereinafter "the Regulation") transposed into national law by Order 1239/2021, became mandatory. The new provisions became mandatory for financial reports published from 1st of January 2022. They provide for the inclusion of information on the manner and extent to which the Company's activities can be associated with economic activities that qualify as environmentally sustainable.

When presenting non-financial information, it was considered the European Commission Communication - "Guidance on reporting non-financial information (methodology for reporting non-financial information) (2017/C 215/01)" - published in the Official Journal of the European Union, C series, No. 215 of 5th of July 2017.

For the accuracy of the data and a relevant presentation of the content of this statement, we have considered, in addition to the legal provisions, the best practices established within the Vienna Insurance Group (VIG).

TAXONOMY

Following the adoption of the European Green Pact, the need to present uniform criteria for reporting sustainable activities has arisen. Thus, under Regulation 852/2020, also known as

OMNIASIG mobile application

The application is available for download in the App Store and Google Play. It allows the purchase of household insurance policies, mandatory and facultative, through a 100% digitalised stream. A wider range of insurance policies will be available in the future stages of the application development, as well as a 100% digitalised claim management module.

the Taxonomy Regulation, those criteria of activities that can be classified as sustainable activities have been promoted. Considering the specificity of our business, insurance and reinsurance companies will provide information on the proportion of eligible and non-eligible general insurance business activities from a taxonomy point of view starting with the financial year 2023.

At the Group level, taxonomy eligible activities have been identified on a voluntary basis. In general, at insurance companies, investments are included in the reporting process, whether direct and indirect investments, mortgages, tangible assets, placements, etc.

At OMNIASIG level, we will analyse each activity and investment in accordance with the Taxonomy Regulation as well as with the Vienna Insurance Group strategy. Thus, we are in the process of identifying those eligible activities and our alignment will be presented in the report related to the financial year 2022, while following the update of the legal requirements.

CHALLENGES FOR OMNIASIG IN 2021

The year 2021 was a challenging year for insurance field, especially for the motor insurance segment. The challenges were generated by the lifting of traffic restrictions imposed during the pandemic, changes in the general behaviour and needs of our customers, as well as insolvency proceedings initiated against insurance companies in the market, situations that also influenced the increase in repair costs for cars. Furthermore, in 2021 we faced an increased risk of cyber attack, which led to additional efforts to increase the level of operational security in our business.

Although the COVID-19 pandemic put immense pressure on the Company from the perspective of the entire process flow, it was also a decisive factor in accelerating OMNIASIG's digital transformation process and our products gained a high place in consumer preferences.

DIGITAL TRANSFORMATION PROCESS

In 2021, the main objectives of the strategic digitalisation projects were to provide access to the Company's products and services through remote solutions and to improve the customer experience. At the same time, the digital solutions implemented ensured the protection of our employees and partners, while maintaining a high level of service quality in all areas: Underwriting, Sales, Claims, Customer Relations. Digital transformation has been a central element to our strategy, optimising internal processes and customer interaction. Thus, in 2021 we have achieved the following:

- # Selling insurance products via our mobile app;
- # Digitalisation of the underwriting processes and claims settlement for health insurance – which allows the open/survey of the claims in electronic format;
- # Optimisation of electronic policy sales processes through the OMNIASIG Portal;
- # Solutions for remote work (work from home) and electronic signature for the Company's employees.

HEALTH AND SAFETY IN THE PANDEMIC CONTEXT

In terms of the epidemiological context, since the beginning of the COVID-19 pandemic in 2020, OMNIASIG has acted responsibly and in solidarity in order to implement a well-structured plan both internally and in its relations with clients and partners so that to ensure business continuity under optimal conditions. The adaptability and resilience we have shown are two key elements that helped us to achieve, without deviation, the proposed strategic objectives.

The results achieved are the evidence of an accumulation of actions taken so that in 2021 OMNIASIG will continue its

prudent risk underwriting policy. The stabilisation of business continuity has been achieved by taking into account risk analysis, continuous monitoring and reporting as well as operational activity and communication.

In addition to maintaining the general well-being of employees, the Company's main concern was their health. Also, both informing them correctly about the epidemiological situation and awareness of the preventive measures against the COVID-19 virus were priorities for OMNIASIG. Thus, information messages on the epidemiological situation as well as measures to prevent and combat the virus were constantly sent internally in accordance with the decisions issued by the National Committee for Emergency Situations. Throughout the alert state, OMNIASIG offered the possibility of working from home, for positions whose job duties do not involved mandatory physical presence at the workplace, in compliance with all the rules in force.

Furthermore, given the situation generated by the COVID-19 pandemic, a specific Guide on conduct at work has been drawn up, both during the emergency and afterwards, during the state of alert.

In order to be able to respond promptly and efficiently to clients and partners during this period, the customers benefit from a series of tools in order to successfully access all the services, even from home, as follows:

- # The conclusion or renewal of the insurance policy can be done by phone and e-mail, including by electronic means;
- # The risk inspection related to the conclusion of a Casco policy can be performed remotely using a smartphone, without the need to travel to a specific location;
- # To access the Claims services remotely, policyholders and injured parties can call the OMNIASIG Call Centre at 021.9669 or use digital means, available on the website www.omniasig.ro;
- # By accessing the claims services on the website and receiving assistance from an OMNIASIG representative, they can open ONLINE a claim file for Casco, MTPL, and Property products.

AWARDS AND DISTINCTIONS ACHIEVED IN 2021



Golden Günter Geyer Award for Social Awareness

– Vienna Insurance Group

Last year, OMNIASIG received the grand prize of 50,000 euros for all the social responsibility activities in which we are actively involved. The award was granted in the annual "Günter Geyer Award for Social Conscience", organised by Vienna Insurance Group. The money will go to new projects of social responsibility, sustainability, environmental protection and support for socially disadvantaged groups. The award was received by Mihai Tecău, CEO of OMNIASIG, together with the other representatives of the Company's Management Board and by Peter Höfinger, President of the Supervisory Board of OMNIASIG and Member of the Management Board of Vienna Insurance Group.



Grand Prize for Company of the Year

– Media Xprimm

OMNIASIG received the Grand Prize for Company of the Year at a new edition of the Insurance Market Awards Gala, organised by Media Xprimm in August, last year. The award was received on stage by Mihai Tecău, President of the OMNIASIG Management Board, together with Mădălin Roșu, Member of the Management Board. This special award, which recognizes the performance of the Company, is due to the entire team of OMNIASIG professionals, as well as to all our partners, whom we thank for their trust.

AWARDS AND DISTINCTIONS ACHIEVED IN 2021



The Special Award for "Insurance – Brokers Partnership" – 2021 Insurance Brokers Awards Gala "Together again," 10th Edition

During the 10th edition of the Insurance Brokers Awards Gala, "Together again", organised by Media Xprimm in 2021, we had the joy to receive again the Special Award for "Insurers-Brokers Partnership", designated based on votes from brokers. The award obtained by OMNIASIG was handed out at the event to Costi Stratnic, Vice-President of the Management Board.



Company of the Year Award in General Insurance

– Financial Market magazine

We were honoured to receive the General Insurance Company of the Year award during the Financial Market Magazine Awards Gala. The gala marked 26 years of existence for the Financial Market magazine, the same age as OMNIASIG. The award was accepted during the event, on behalf of the entire OMNIASIG team, by Mihai Tecău, President of the Management Board.

THE TOP 5 OF THE COMPENSATIONS PAID BY OMNIASIG IN

2021

OMNIASIG Vienna Insurance Group maintains transparent communication, providing, periodically, data about the company's activity, among which the most significant indemnities paid on the main product lines in 2021.



HOME INSURANCE

AMOUNT	REASON
200,000 lei	Fire started in the annex of the house due to a short circuit, then spread to the attic of the house
200,000 lei	Fire at a nearby house, which also spread to the home of the OMNIASIG insured
200,000 lei	Fire caused by a short circuit in the boiler room in an annex of the house
180,000 lei	Fire in the attic and roof of the house, caused by a short circuit
170,000 lei	Flooding of the house due to damage to the attic bathroom (tap water)



PROPERTY INSURANCE

AMOUNT	REASON
11.5 mil lei	Fire at a paper and cardboard factory
2.3 mil lei	Theft of electronics from a warehouse
1.7 mil lei	Fire at a warehouse where the stock of goods and fixed assets were damaged
1.5 mil lei	Flood at a micro hydropower plant due to a flood – facilities and equipment were affected
1.4 mil lei	Fire in the basement of a hotel



TRAVEL INSURANCE

AMOUNT	REASON
120,000 lei	Hospitalisation and treatment costs for a person who has suffered a stroke in the USA
120,000 lei	Death – occurred in a work accident in Germany
120,000 lei	Surgery to treat an abscess – USA
70,000 lei	Bacterial pneumonia – USA
60,000 lei	E-coli infection – USA



CASCO

AMOUNT	REASON
500,000 lei	The car skidded due to the weather conditions and entered the parapet at the side of the road
500,000 lei	Truck that burned completely due to an engine fire
500,000 lei	Fire in the engine of a bus , triggered while driving
510,000 lei	Collision with another vehicle
500,000 lei	The car skidded and entered a pole when turning left at an intersection



MTPL

AMOUNT	REASON
2 mil lei	Accident in which the driver, driving under the influence of alcohol, fatally hit a policeman who had signaled his stop for a traffic control
1.6 mil lei	Bodily injuries resulting from a chain accident in Italy, caused by the guilty MTPL insured, who hit three cars from behind; the drivers of the three vehicles suffered personal injuries, and a passenger was transported by helicopter to the hospital for intensive care.
1.4 mil lei	Accident caused by exceeding the legal speed in the locality, resulting in the death of a pedestrian
1.3 mil lei	Bodily injury – the driver of the car did not give priority to a pedestrian crossing, seriously injuring a pedestrian
1.2 mil lei	Death and bodily injuries – the driver of the guilty car went in the opposite direction, colliding with a road tractor pulling a semi-trailer and another car. As a result of the collision, three people died and three others were seriously injured



Internal communi- cation in 2021

At OMNIASIG, open communication with employees is the key to forming a motivating framework. Thus, during the year 2021 we carried out a series of actions and campaigns that aimed both aspects related to the support and efficiency of the daily activity in the Company, in normal working conditions, as well as aspects related to the area of crisis communication, generated by the pandemic context.

INTERNAL PROMOTION OF THE OMNIASIG APPLICATION

We ran an internal promotion campaign in order to motivate the employees to test the OMNIASIG mobile application and to give us feedback on the functionalities and benefits it brought. The campaign took place over several months and consisted of distributing information materials and organizing several meetings with branch representatives in order to present the functionalities of the application by the project team.

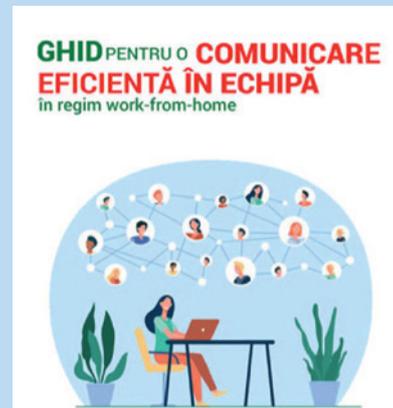
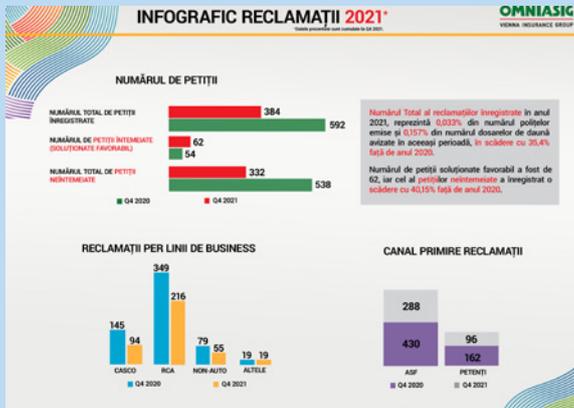
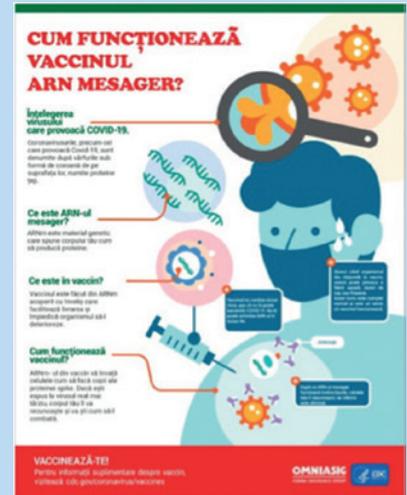
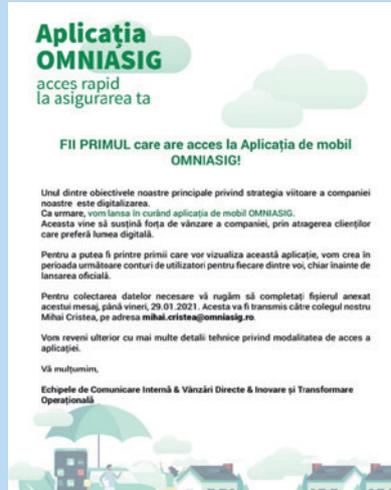
CORPORATE GOVERNANCE COMMUNICATIONS

We have produced numerous information brochures aimed at facilitating the understanding and knowledge of the new legislative changes in the field of insurance, as

Internal communication in numbers

- ✦ Over 250 messages sent;
- ✦ 10 awareness campaigns on strategic objectives, products, organisational culture;
- ✦ 20 messages from the CEO;
- ✦ More than 25 guides and brochures made, with emphasis on efficient communication in hybrid system, interdepartmental communication, and strategic objectives;
- ✦ Over 40 actions from the field of crisis communication.

SOME OF THE MATERIALS PRODUCED



well as the activities of some of the Company's key departments. Using language that is as easy to understand as possible, the brochures included clear and concise information on the main legislative changes and issues regarding Insurance Distribution (IDD), Competition Council, Data Protection (GDPR), Anti-Money Laundering Policy (AML), etc.

THE "TOGETHER WE RETURN TO NORMAL" CAMPAIGN

In 2021, as in 2020, informing employees from credible sources about the management of the COVID-19 pandemic, implementing measures to combat the risk of disease, supporting the prevention and vaccination process, as well as maintaining calm among the employees through correct and empathetic information were particularly important aspects, on which we focused our communication efforts. In this regard, we organised question and answer sessions with an epidemiologist; we have developed guidelines for the prevention of SARS-CoV-2 virus disease, as well as steps to follow in case of illness; we have sent messages to raise awareness of the importance of the vaccine and made brochures about the action and composition of each vaccine available to minimise the risks of contracting the virus.

TECHNIQUES AND EFFICIENCY MEASURES FOR THE WORK FROM HOME SYSTEM

The year 2021 meant the implementation of the hybrid work regime for most OMNIASIG employees: 50% telework (work from home) and 50% office work, which led to challenges on both sides. In order to make this system more efficient, we have developed a series of guides with useful information, including issues related to the prevention of cyber attacks. We also carried out interactive activities to support communication between employees, which were divided into editions dedicated to communication between coordinator and team, but also at the interdepartmental level.

"WE ARE OMNIASIG!" CAMPAIGN

Knowing the team and establishing connections between colleagues by sharing the same passions helps to promote diversity and create a sense of team cohesion. In support of this idea, we made a series of video productions with and about colleagues from OMNIASIG, through which they presented their creative sides and the benefits gained as a result of practicing those hobbies.



Corporate Social Responsibility

OMNIASIG acts as a responsible company, which promotes excellence and pursues as a priority the lasting and sustainable development of both its business and the community and society to which it belongs, actively participating in shaping an environment aligned with the highest standards.

CORPORATE SOCIAL RESPONSIBILITY POLICY (CSR)

We place great emphasis on the sustainability of our activities, therefore our CSR strategy is closely linked to our business strategy and based on our Company values. We carry out a wide range of social activities that address the major objectives that we pursue in our CSR work. Among these we mention:

- # Supporting socially disadvantaged children and young people;
- # Contributing to road safety;
- # Protecting the environment and promoting responsible consumption of resources;
- # Supporting and promoting basic and financial education;
- # Informing key target audiences on prevention and preparedness in case of major incidents.

Support for the medical system

In 2021, OMNIASIG focused its efforts on supporting the Romanian medical system, which was severely tested during the COVID-19 pandemic. The Company sponsored the Association of Medical Staff of the University Military Emergency Hospital in Bucharest, as well as the Save the Children Organisation.



New partnerships

In 2021, the Company began a partnership with Concordia Humanitarian Organisation. One of the projects we developed together was to improve the conditions at the Day Centre for disadvantaged children and families in Zidurile village, Odobești commune, Dâmbovița county, with the help of a team of OMNIASIG volunteers.

WELFARE FOR THE COMMUNITY

We are aware of our role and responsibility in society and we are constantly involved in actions that have a positive impact on the community. In the following we present you the activity of OMNIASIG throughout 2021, in projects that have brought an added value in terms of social assistance, associations, community partnerships, affiliations with other NGOs.

OMNIASIG for BETTER

As part of the "OMNIASIG for BETTER" campaign in 2021, OMNIASIG has supported 105 students from rural Buzău County, who commute daily to the Economic High School in Buzău. The Company provided material and financial support throughout the 2021-2022 school year, through various educational, sustainability and environmental protection actions. In 2021, OMNIASIG provided monthly scholarships to 25 students, 55 fully equipped backpacks for the beginning of school and 25 places in a summer camp for students. Our employees also got involved as volunteer mentors for a number of high school students from Buzău County.

Thus, OMNIASIG continued in 2021 its approach to invest in better education for future generations. The main focus of the campaign was to help students to continue their studies, thus contributing to reducing the school dropout rate among young people.





Food for Souls, Food for Smiles

OMNIASIG participated in 2021, for the sixth consecutive year, in the "Food Bank" program run by the Red Cross, through the internal campaign "Food for Souls, Food for Smiles". The company and its employees from all over the country donated money for about 140 people from 28 single-parent families in Siliștea-Gumești commune, Teleorman county. The campaign carried out together with the Red Cross will continue in 2022 as well.





We recycle and reduce paper consumption

During 2021 we managed to save by about 12% the amount of paper used in our daily activities, thus reaching a consumption of 28,068 kg (compared to 31,739 kg in 2020). In the future, we hope that this action will be implemented to a much greater extent, in order to reach a reduction of about 14% by 2025.



Concordia Humanitarian Organisation

Also in 2021, OMNIASIG initiated a new partnership with Concordia Humanitarian Organisation, one of the largest non-governmental organisations (NGO) in Romania. In the framework of this partnership, we organised a volunteer action in Odobești commune, Zidurile village, Dâmbovița county, on August 27th, 2021. A team of OMNIASIG volunteers arranged, sanitised, painted and improved the conditions in the Day Centre for disadvantaged children and families in this commune. The Day Centre provides social support, meals, education and health information.



RESPONSIBILITY TOWARDS THE ENVIRONMENT

Ensuring a cleaner and greener future is part of OMNIASIG's brand philosophy. We want our involvement in environmental responsibility activities to have the greatest possible impact on the community. As in previous years, we have continued to develop various activities and campaigns to promote environmental responsibility in line with the Company's CSR strategy.

Secure your energy

In 2021, we started a campaign to raise awareness about responsible consumption of environmental resources. Every month, we focused on a major environmental issue, which was promoted both externally and internally through dedicated materials. The campaign materials encouraged responsible consumption of the most used resources such as water, electricity, plastic, food or clothes. These informative materials have been promoted externally through the Company's social media and internally through recurrent communications to OMNIASIG employees. For OMNIASIG offices across the country, we prepared a series of printed stickers with various exhortations on responsible resource consumption to be placed in the highest traffic areas of these offices.

During 2021, we recorded a total energy consumption of 1,424,284 kWh, about 5% more than the previous year (1,351,150 kWh). Although we want to reduce energy consumption, in 2021 we have seen an increase in it, caused largely by the return of employees to the office. Regarding the amount of energy consumed from renewable sources, during 2021, it increased by 28%, with a total amount of 703,596.30 kWh.

“Let's do it, Romania!”

Since 2014, we have joined every year the biggest national mobilisation action for nature in Romania – the National Clean-up Day, an initiative branded "Let's do it, Romania!". In 2021, more than 60 colleagues from Bucharest, Prahova, Olt, Vaslui, Suceava, Bistrița and Cluj have again accepted the challenge to participate, as volunteers, in the national clean-up action "Let's do it, Romania!".

Given the return to normal after the pandemic context of the previous year, we recorded an increase in heat consumption (3,536,853 kWh in 2021 vs. 3,142,670 kWh in 2020), an increase that indicates, in fact, the normal heat consumption necessary for carrying out our activity.

"ecoPILOTS on 2 WHEELS"

Our employees were encouraged in 2021 also to come to the office daily by bicycle or by any other two-wheeled vehicles, instead of a car. This initiative has been materialised through a new edition of the annual internal campaign suggestively named "ecoPILOTS on 2 WHEELS". The campaign takes place in the warm months of spring, summer and autumn, and at the end of it employees can receive numerous prizes and surprises.

In 2021, more than 30 employees from all over the country joined this initiative and came to the office by two-wheeled vehicles, such as bicycles and scooters. The top three winners of the campaign, i.e. those who came to the office the most days on 2 wheels (more than 70 days each), received various attractive prizes.

The partnership with Viitor Plus Association – Recicleta

The contribution of each of us is very important to protect the environment.

Thus, each sheet of paper can make a difference if we don't use it. Since 2014, OMNIASIG has implemented a program of responsible consumption and recycling of paper and cardboard in the Company's locations in Bucharest, in partnership with Viitor Plus Association. Under this program, used paper and cardboard are collected for recycling by representatives of the association, using a non-polluting transport vehicle. Thus, in 2021, employees in OMNIASIG offices in Bucharest contributed to the collection and recycling of 1,657 kg of paper and cardboard, equivalent to 25 trees saved from felling, 49,680 l of water saved and 4,443 kg of carbon dioxide not emitted into the atmosphere due to recycled materials. In the future, we want to extend these measures to as many of our branches as possible.

Electronic signature for OMNIASIG employees

In line with our environmental responsibility strategy, in order to make our business more efficient and reduce the amount of paper used, we have implemented electronic signatures for OMNIASIG

employees. Documents that were previously signed on paper can now be digitally signed. It is a measure we now have at our disposal to make an individual contribution to a cleaner and greener future, with less paper consumed.

Standardisation of the branches

OMNIASIG has implemented the "Branch Standardisation" project to create green and energy efficient offices. Through this project, the offices owned by the Company are equipped with new energy-saving equipment, devices and installations (air-conditioning equipment, central heating and interior lighting systems), thermal rehabilitation. Some of the premises have also been decorated with "green walls" (walls with natural decorative plants).

OMNIASIG has also turned its attention to renting office buildings with a good level of energy performance and selective waste collection.

Car sharing

On the car segment, we are continuing the "Car sharing" project. OMNIASIG provides employees in Bucharest with two 100% electric cars that can be used for business trips, 19 hybrid cars and two electric scooters for short trips in Bucharest.

In order to reduce fuel consumption, we encourage employees to use sustainable means of transport - the electric fleet, bicycles, scooters or cars that have a low degree of pollution.



Our car fleet in figures

Over 70% of the cars have low cylinder capacity, which results in low fuel consumption.

Almost 90% of the cars are new, the car fleet being renewed almost completely in 2021.

The average emission consumption is **130 g/km**, the cars having **Euro 6** pollution norm.

Consumption:

- gasoline – 61,371 l in 2021; 9,259 l in 2020;
- diesel – 90,338 l in 2021; 129,292 l in 2020.



Strategic lines for 2022

★ Plans and strategies





Plans and strategies

Given the business context of 2021 and the resilience we have shown, we are confident that we can outline bold plans for 2022.

PRIORITIES FOR THIS YEAR

We have important plans for 2022, both in the non-motor insurance segment and in the motor segment, such as:

- A** Profitable growth in each line of business by leveraging structural changes in the market, technological trends and evolving customer behaviour;
- B** Strengthen the leading position in the Corporate segment by:
 - * increasing the Company's Corporate segment in the intermediaries' portfolio;
 - * maintaining and building partnerships with clients and intermediaries;
 - * developing insurance products in line with market conditions and in line with underwriting and reinsurance policy;
 - * pursuing a tailor-made underwriting policy in order to offer solutions tailored to customers' changing needs;
 - * revitalise the travel insurance line, which has been severely affected by the pandemic context, by drastically reducing travel and trips abroad;
 - * maintaining market leadership in the CASCO Leasing segment;
 - * improving the quality of service by developing staff resources and enhancing specialist knowledge and professional expertise.

Emphasis on technology and innovation

Technology and innovation will also play a vital role in 2022 in how OMNIASIG will develop and improve its range of products and services, with a focus on the digital development of all processes within the company, which will play a key role.



MAIN 3 TARGETS FOR 2022

As Social Responsibility (CSR) activity and the promotion of sustainability are part of the Company's business strategy, we continue to develop and implement internal and external projects, campaigns and actions through which we increasingly contribute to the support and development of the society and community in which we operate.

STRATEGIC TARGETS

We will focus our resources on meeting the strategic objectives on the underwriting line, among which we mention:

- ✦ continuous development and improvement of the portfolio of insurance products, so that they are competitive and respond to the specific requests and needs of customers;
- ✦ continuous monitoring and portfolio improvement, with a focus on prudent underwriting and proper risk management;
- ✦ permanent monitoring and maintaining at a high and safe level the financial indicators of liquidity and solvency of the Company, in order to ensure an organic and sustainable growth;
- ✦ achieving real customer protection, through optimal reinsurance programs concluded with recognized reinsurers from the international market;
- ✦ continuous development of the proactive system of commercial approach of the clients through specific ways to the Retail & SME segments - standard products implemented in the digitalised systems, respectively to the Corporate segments - "tailor-made" products adapted to the special requests of the clients;
- ✦ developing collaboration with insurance brokers and materializing the opportunities offered by using the Group's synergy;

- ✦ offering after-sales services in a diversified range and with a high degree of quality, services modelled according to the needs, desires and expectations of customers;
- ✦ maintaining the position we have in the market by rapidly adapting to the evolution of socio-economic factors and by capitalizing on the business opportunities that will appear in the post-pandemic period;
- ✦ continuing and developing the digitalisation process initiated at the level of all the processes in the Company; through it, the main aim is to automate the operational and financial processes, to use new distribution models (virtual and digital) and to create innovative solutions in the development of the portfolio of products and services offered.

At the same time, in order to fulfil the strategy and plans for 2022 we are taking into account the challenges we may face in the future, such as increasing geopolitical instability, economic and social volatility overlapping with the negative effects of the COVID-19 pandemic.

OMNIASIG network

BUCHAREST REGION

Aviatorilor Branch

Bucharest, Lascăr Catargiu Street No. 36, district 1

Aviatorilor Agency

Bucharest, Aviatorilor Boulevard No. 28, B wing, ground floor and mezzanine, district 1

Dorobanți Agency

Bucharest, Grigore Mora Street No. 23, district 1

Catargiu Agency

Bucharest, Lascăr Catargiu Street No. 36, district 1

Unirea Branch

Bucharest, Bibescu Vodă Street No. 2, bl. P5, district 4

Baba Novac Agency

Bucharest, Baba Novac Street No. 15A, bl. 3, district 3

Oltenei Agency

Bucharest, Oltenei Boulevard No. 8, bl. 2B, ground floor, district 4

Bibescu Vodă Agency

Bucharest, Bibescu Vodă Street No. 2, bl. P5, district 4

București Branch

Bucharest, Rabat Street No. 21, ground floor, district 1

Calea Moșilor Agency

Bucharest, Calea Moșilor Boulevard No. 292, bl. 38, ground floor, district 2

Plevnei Agency

Bucharest, Tudor Vladimirescu Boulevard No. 82, bl. 133, ground floor, district 5

Pantelimon Agency

Bucharest, Iancului Boulevard No. 59, bl. 101A, ground floor, Unit 21, district 2

Iuliu Maniu Agency

Bucharest, Mărășești Boulevard No. 2B, bl. B, entry 2, ground floor, space 3, district 4

Titulescu Agency

Bucharest, Nicolae Titulescu Boulevard No. 119, bl. 3, ground floor, district 1

ARGEȘ REGION

ARGEȘ REGIONAL OFFICE

Pitești, Eroilor Boulevard No. 7, 2nd floor, Argeș County

Argeș Branch

Pitești, Eroilor Boulevard No. 7, Argeș County

Brătianu Agency

Pitești, I. C. Brătianu Street, bl. A5-A7, ground floor, Argeș County

Curtea de Argeș Agency

Curtea de Argeș, Basarabilor Boulevard, Boulevard Point, Complex Sf. Gheorghe, Argeș County

Dâmbovița Branch

Târgoviște, Mircea cel Bătrân Boulevard No. 3A, bl A1, entry A, P floor, Dâmbovița County

Mircea cel Bătrân Agency

Târgoviște, Mircea cel Bătrân Street No. 1, mezzanine, Dâmbovița County

Dolj Branch

Craiova, Ion Maiorescu Street, bl. 2, ground floor, Dolj County

Mercur Agency

Craiova, Ion Maiorescu Street No 9, bl. 10, Dolj County

Filiași Agency

Filiași, Pieții Street, bl. G2, ground floor, Dolj County

Craiova Agency

Craiova, Ion Maiorescu Street, bl. 2, ground floor, Dolj County

Gorj Branch

Târgu Jiu, Traian Street No. 6A, Gorj County

Drobeta Turnu Severin Agency

Drobeta Turnu Severin, Tudor Vladimirescu Boulevard No. 129, Mehedinți County

Olt Branch

Slatina, Crișan Street No. 2A, Olt County

Caracal Agency

Caracal, Antonius Caracalla Street, bl. 7, entry 1, ground floor, Olt County

Vâlcea Branch

Râmnicu Vâlcea, General Magheru Street No. 8, bl. S1, ground floor, Vâlcea County

Brezoi Branch

Brezoi, Unirii Street, bl. 12/2, D entry, ap. 2, ground floor, Vâlcea County

CLUJ REGION

CLUJ REGIONAL OFFICE

Cluj Napoca, 1 Decembrie 1918 Boulevard No. 19, 2nd floor, Cluj County

Alba Branch

Alba Iulia, Henri Coandă Street No. 2, Alba County

Blaj Agency

Blaj, Republicii Boulevard No. 29, Alba County

Sebeș Agency

Sebeș, Călărași Street No. 2D, ground floor, Alba County

Cluj Branch

Cluj Napoca, 1 Decembrie 1918 Boulevard No. 19, ground floor and 1st floor, Cluj County

Mărăști Agency

Cluj Napoca, Dorobanților Street No. 78, entry 2, ap. 25, ground floor, Cluj County

Dej Agency

Dej, Regina Maria Street No. 5, sc. 1, ap. 4, ground floor, Cluj County

Turda Agency

Turda, Sterca-Șuluțiu Street No. 3, Cluj County

Zalău Agency

Zalău, 22 Decembrie 1989 Street No. 7, Sălaj County

Maramureș Branch

Baia Mare, Unirii Boulevard No. 11, ground floor, Maramureș County

Sighetu Marmăției Agency

Sighetu Marmăției, Iuliu Maniu Street No. 1, Maramureș County

Mureș Branch

Târgu Mureș, Piața Trandafirilor Street No. 48, 1st floor, Mureș County

Sovata Agency

Sovata, Principală Street, No. 174, Mureș County

Reghin Agency

Reghin, Petru Maior Street No. 39, 1st floor, Mureș County

Bistrița Agency

Bistrița, Andrei Mureșanu Street No. 11, Bistrița-Năsăud County

Satu Mare Branch

Satu Mare, Square 25 Octombrie, bl. T8, Satu Mare County

Carei Agency

Carei, Ignișului Street No. 4, ap. 3, Satu Mare County

CONSTANȚA REGION

CONSTANȚA REGIONAL OFFICE

Constanța, Tudor Vladimirescu Street No. 21, Constanța County

Călărași Branch

Călărași, Prelungirea București Street, bl. E24, sc. 1, ground floor, ap. 1, Călărași County

Slobozia Agency

Slobozia, Ștefan Cel Mare Street, bl. M2, entry A, ground floor, ap. 1, Ialomița County

Constanța Branch

Constanța, Tudor Vladimirescu Street No. 21, Constanța County

Constanța Agency

Constanța, Garofiței Alley No. 9, bl. L61, ground floor, Constanța County

Tulcea Agency

Tulcea, Frumoasă Street No. 2, bl. Belvedere, ground floor, Tulcea County

Galați Branch

Galați, Domnească Street No. 15, Galați County

Brăila Agency

Brăila, Independenței Boulevard No. 57, bl. C1, ground floor, Brăila County

PRAHOVA REGION

PRAHOVA REGIONAL OFFICE

Ploiești, Rahovei Street No. 2, Prahova County

Brașov Branch

Brașov, Mihail Kogălniceanu Street No. 15 – Civic Center, ground floor, Brașov County

Kronstadt Agency

Brașov, 15 Noiembrie Street No. 100, sc. A, ap. 1, Brașov County

Giurgiu Branch

Giurgiu, București Boulevard, bl. 47/3D1, ground floor, Giurgiu County

Harghita Branch

Odorheiu Secuiesc, Insulei Street No. 24, Harghita County

Miercurea Ciuc Agency

Miercurea Ciuc, Revoluției din Decembrie Street No. 15, bl. 50, sc. IVZ-C, ground floor, Harghita County

Gheorgheni Agency

Gheorgheni, Florilor Boulevard, bl. 21, entry 2, ap. 42, Harghita County

Sfântu Gheorghe Agency

Sfântu Gheorghe, 1 Decembrie 1918 Street, bl. 15, Covasna County

Târgu Secuiesc Agency

Târgu Secuiesc, Dózsa György Street No. 41, Covasna County

Prahova Branch

Ploiești, Rahovei Street No. 2, Prahova County

Ploiești Agency

Ploiești, Republicii Boulevard No. 163, bl. 27E, ground floor, Prahova County

Câmpina Agency

Câmpina, Carol I Boulevard No. 4, bl. 1A, sc. A, Prahova County

Buzău Agency

Buzău, Ostrovului Street No. 5, Buzău County

Teleorman Branch

Alexandria, Dunării Street, bl. BM1, sc. A, ground floor, Teleorman County

Turnu Măgurele Agency

Turnu Măgurele, Mihai Bravu Street, bl. G1, entry 1, ap. 14, ground floor, Teleorman County

Carpați Agency

Alexandria, Carpați Street, bl. D2, sc. A, ground floor, ap. 2, Teleorman County

TIMIȘ REGION**TIMIȘ REGIONAL OFFICE**

Timișoara, Take Ionescu
Boulevard No. 53, Timiș
County

Arad Branch

Arad, General Dragalina
Street No. 9, Arad County

Arad Agency

Arad, Corneliu Coposu
Street No. 10, entry A, ap. 2,
ground floor, Arad County

Bihor Branch

Oradea, Emanuil Gojdu
Square No. 29, bl. A9, ground
floor, Bihor County

Cantemir Agency (Oradea)

Oradea, Dimitrie Cantemir
Street No. 2/C, 1st floor,
Bihor County

Stei Agency

Stei, Cuza-Vodă Street
No. 9, Bihor County

Hunedoara Branch

Deva, Transilvaniei Alley,
bl. 7, ground floor,
Hunedoara County

Petroșani Agency

Petroșani, 1 Decembrie 1918
Boulevard, bl. 116, ground
floor, Hunedoara County

Hațeg Agency

Hațeg, Piața Unirii Street,
bl. 48, ground floor, ap. P4,
Hunedoara County

Sibiu Branch

Sibiu, Vasile Milea Boulevard
No. 12, Sibiu County

Mediaș Agency

Mediaș, Stefan Ludwig Roth
Street No. 16, ap. 28, Sibiu
County

Timiș Branch

Timișoara, Take Ionescu
Boulevard No. 53, Timiș
County

Lugoj Agency

Lugoj, Nicolae Bălcescu
Street No. 1, ground floor,
Timiș County

Reșița Agency

Reșița, STAR CENTER REȘIȚA
Building, Mihai Eminescu
Street No. 4, ground floor,
commercial space No. 1,
Caraș Severin County

Caransebeș Agency

Caransebeș, Ardealului
Street No. 1, 1st floor,
Caraș Severin County

IAȘI REGION**IAȘI REGIONAL OFFICE**

Iași, Palas Street No. 5B,
D3P1-1 Building, UNITED
BUSINESS CENTER 2,
ground floor, Iași County

Bacău Branch

Bacău, 9 mai Street No. 78,
entry C, mezzanine, Bacău
County

Botoșani Branch

Botoșani, Calea Națională
No. 59, Botoșani County

Dorohoi Agency

Dorohoi, Victoriei Boulevard
No. 31, bl. F10, ap.9, ground
floor, Botoșani County

George Enescu Agency

Botoșani, G. Enescu
Street No. 5, bl. 5, entry F,
ap. 2, ground floor, Botoșani
County

Iași Branch

Iași, Palas Street No. 5B,
D3P1-1 Building, UNITED
BUSINESS CENTER 2,
ground floor, Iași County

Târgu Frumos Agency

Târgu Frumos, Cuza-Vodă
Street, bl. 7-8, ground floor,
Iași County

Independenței Agency

Iași, Independenței
Boulevard, No. 9, bl. D1,
Mezzanin, Iași County

Pașcani Agency

Pașcani, Moldovei Street
No. 8, bl. Z1, ground floor,
Iași County

Neamț Branch

Piatra Neamț, Ștefan cel
Mare Street No. 16 M2,
Neamț County

Roman Agency

Roman, Nicolae Titulescu
Street No. 12, Neamț County

Republicii Roman Agency

Roman, Republicii Boulevard
No. 11, Neamț County

Piatra Neamț Agency

Piatra Neamț, Traian
Boulevard No. 19, Neamț
County

Pietricica Agency

Piatra Neamț, Mihail
Kogălniceanu Street
No. 6, bl. I 2, entry C, ap. 31,
ground floor, Neamț County

Suceava Branch

Suceava, Ana Ipătescu
Street No. 10,
Suceava County

Gura Humorului Agency

Gura Humorului, Republicii
Street No. 13,
Suceava County

Rădăuți Agency

Rădăuți, Eudoxiu
Hurmuzachi Street No. 1,
Suceava County

Fălticeni Agency

Fălticeni, Sucevei Street,
bl. 92, ground floor,
Suceava County

Vaslui Branch

Vaslui, Ștefan cel Mare
Street No. 91, bl. T5-T6,
ground floor and mezzanine,
Vaslui County

Bârlad Agency

Bârlad, Republicii Street
No. 75, Bl. B4, entry A,
ground floor, Vaslui County

Huși Agency

Huși, Alexandru Ioan Cuza
Street No. 3, 1st floor,
Vaslui County

Focșani Agency

Focșani, Brăilei Street No. 6,
bloc 22, entry 3, ap. 1 (now
ap. 41), Vrancea County

