



PZU Україна

200 years in Europe - 13 years in Ukraine

PZU Group

- The Largest Insurer in the CEE
- 200 years of experience in insurance
- 1 bln. USD of net profit for 2005
- The highest rating among all insurers of CEE
(“A-”, Standard&Poor’s)

PZU Ukraine

- 13 years on the Ukrainian insurance market
- Branches in all regions of Ukraine
- Authorized Capital 184 mln UAH
- Assets 226 mln UAH
- 3 mln clients

PZU Group

PZU Group

- ✓ 200 years of experience in insurance
- ✓ Universal financial institution – besides insurance manages investment and pension funds
- ✓ The largest insurer of Central and Eastern Europe (18% of CEE insurance market)
- ✓ Strong market positions – occupies 45% of polish insurance market
- ✓ High financial results – 1 bln USD of net profit for 2005
- ✓ The highest rating among all insurers of CEE - “A-”, Standard&Poor’s
- ✓ The largest sales network in Poland – almost 800 offices and more than 10000 agents
- ✓ Strong Brand Name – recognized by over 90% Poles
- ✓ 16 000 employees

PZU Group Results 2005



PZU SA
PZU Życie SA
PTE PZU SA, TFI PZU SA

*The biggest insurance group in
Poland & CEE*

*One of the leading motor
insurers in Europe
(above 8,4 mm of car insured)*

USD 13,2 bn of total assets



PZU SA

No. 1 in non-life insurance

*49,4% market share
(in terms of GWP)*

GWP USD 2,4 bn

9mm clients



PZU Życie SA

No. 1 in life insurance

*39,8% market share
(in terms of GWP)*

GWP USD 1,9 bn

13,7mm clients



PTE PZU SA

No. 3 in pensions

*13,7% market share
(in terms of AUM)*

*USD 3,6 bn of assets
under management*

1,8mm clients



TFI PZU SA

No. 14 in mutual funds

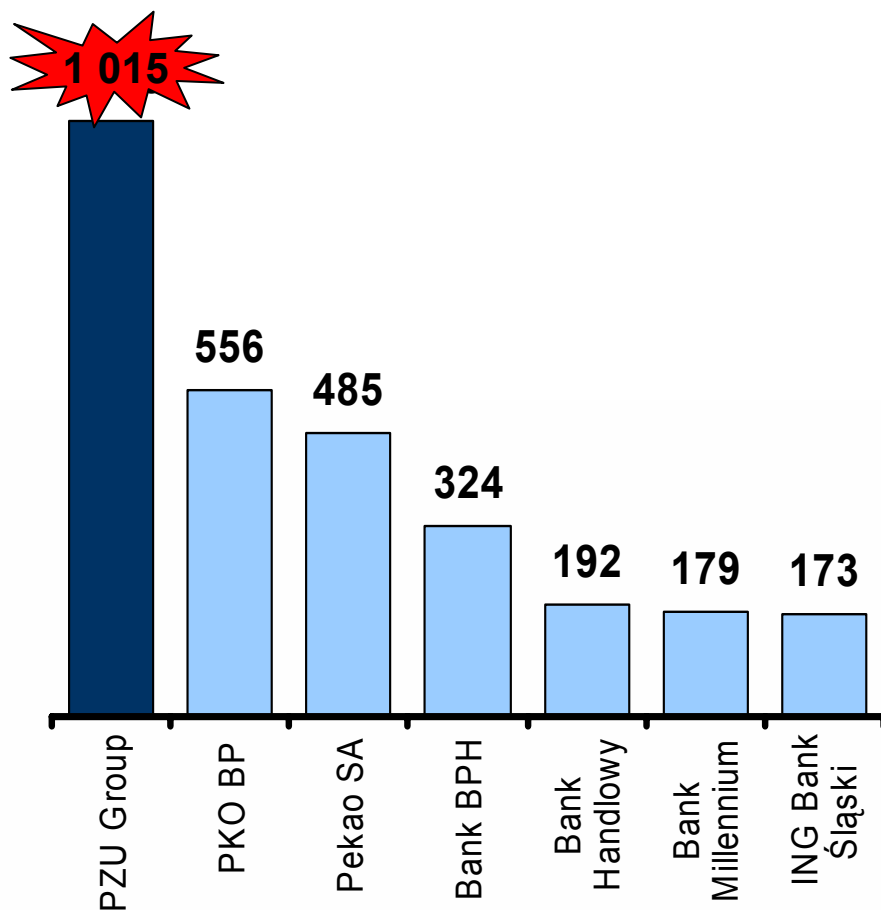
1,4% market share

*USD 254 mm of assets
under management*

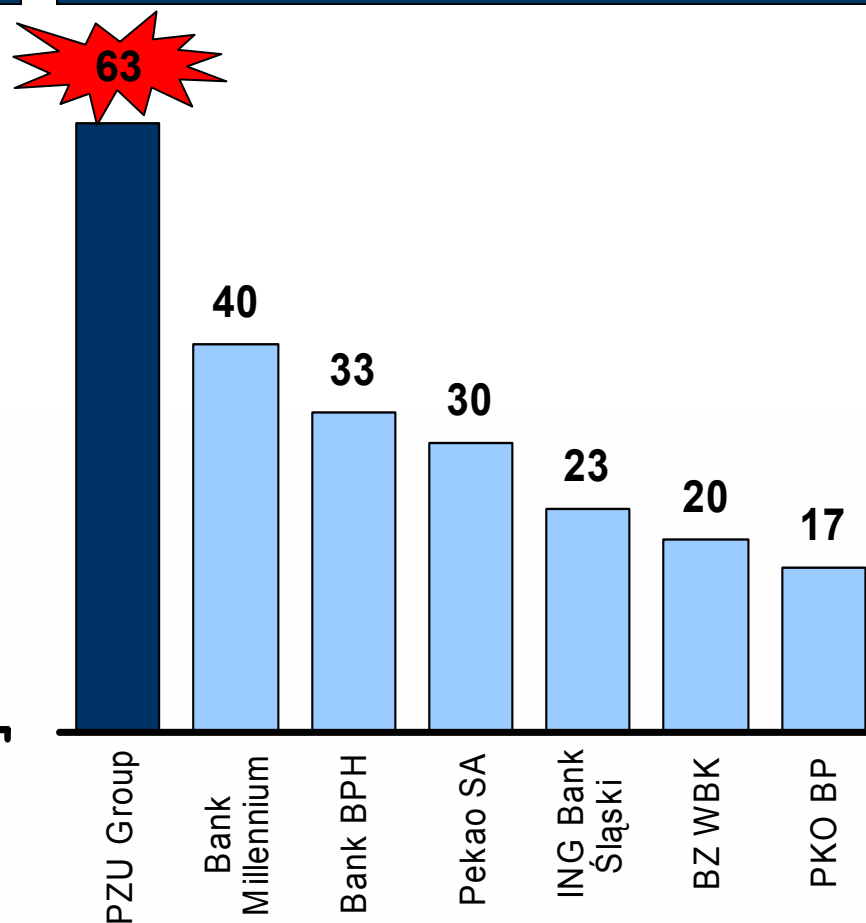
PZU Україна

PZU Group is the first financial institution of Central and Eastern Europe with 1 billion USD of net profit

Net profit of PZU Group for 2005, mln USD



Net profit per one employee for 2005, ths USD



Development strategy of PZU Group on Ukrainian market

- ✓ Attaining and keeping leading positions on insurance market
- ✓ Increasing of Company's value for shareholders
- ✓ Development of human resources
- ✓ Implementation of approved business-models
- ✓ Transferring of experience and know-how



PZU Ukraine Insurance Group

Structure of PZU Ukraine Insurance Group

«PZU Ukraine»
(risk insurance)



**«PZU Ukraine
Life Insurance»**
(life insurance)



**«SOS Service
Ukraine»**

(travel, technical assistance,
information services)



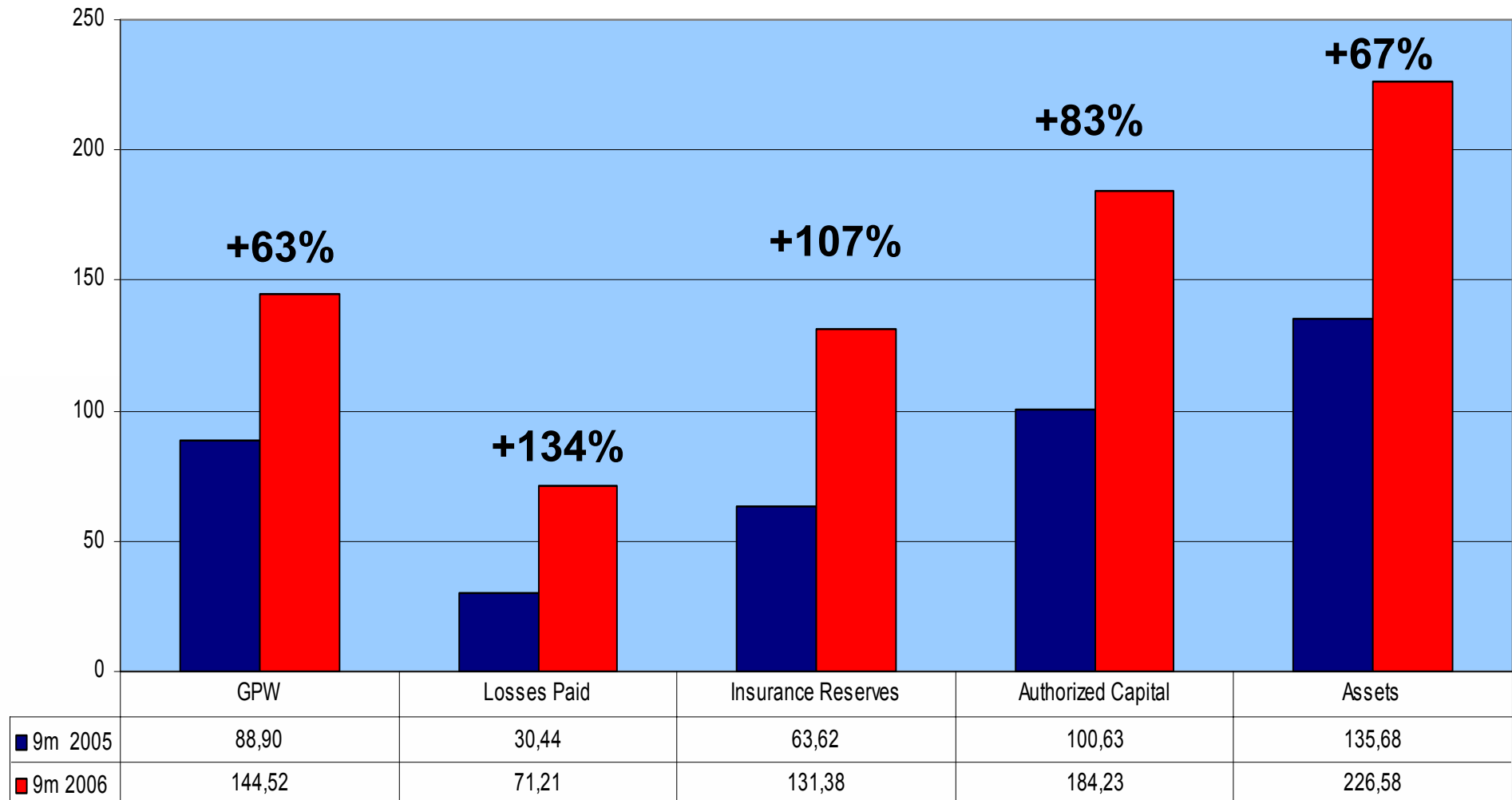
PZU Україна
Страхова група

«Inter-Risk Ukraine»

(motor claims settlement in
Ukraine and abroad)

ІНТЕР-ПІСК УКРАЇНА

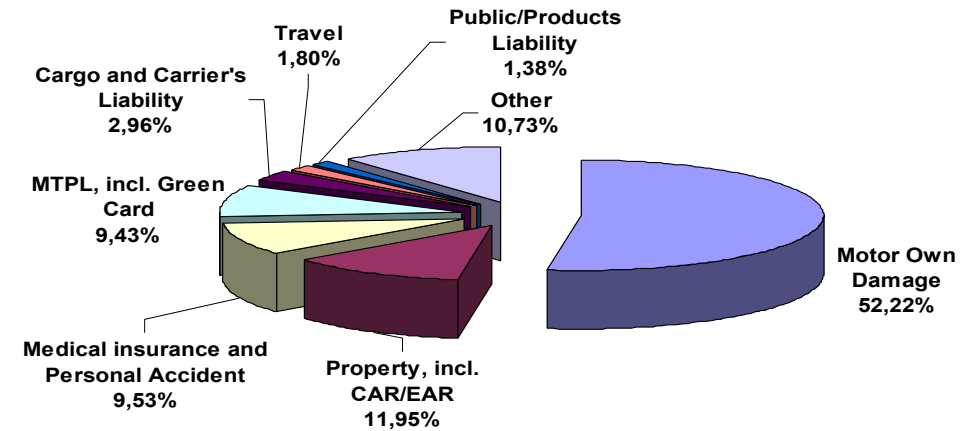
Results of PZU Ukraine Insurance Group activity for January – September 2006, mln UAH



Activity indicators for January – September 2006

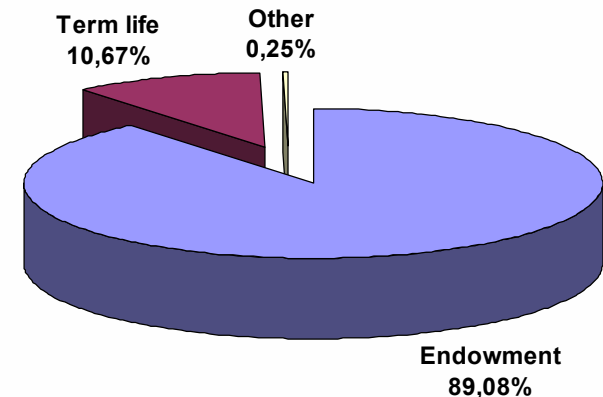
PZU Ukraine IC:

✓ GWP	136,62 mln UAH
✓ Losses Paid	70,76 mln UAH
✓ Insurance Reserves	123,24 mln UAH
✓ Authorized Capital	156,23 mln UAH
✓ Assets	198,86 mln UAH

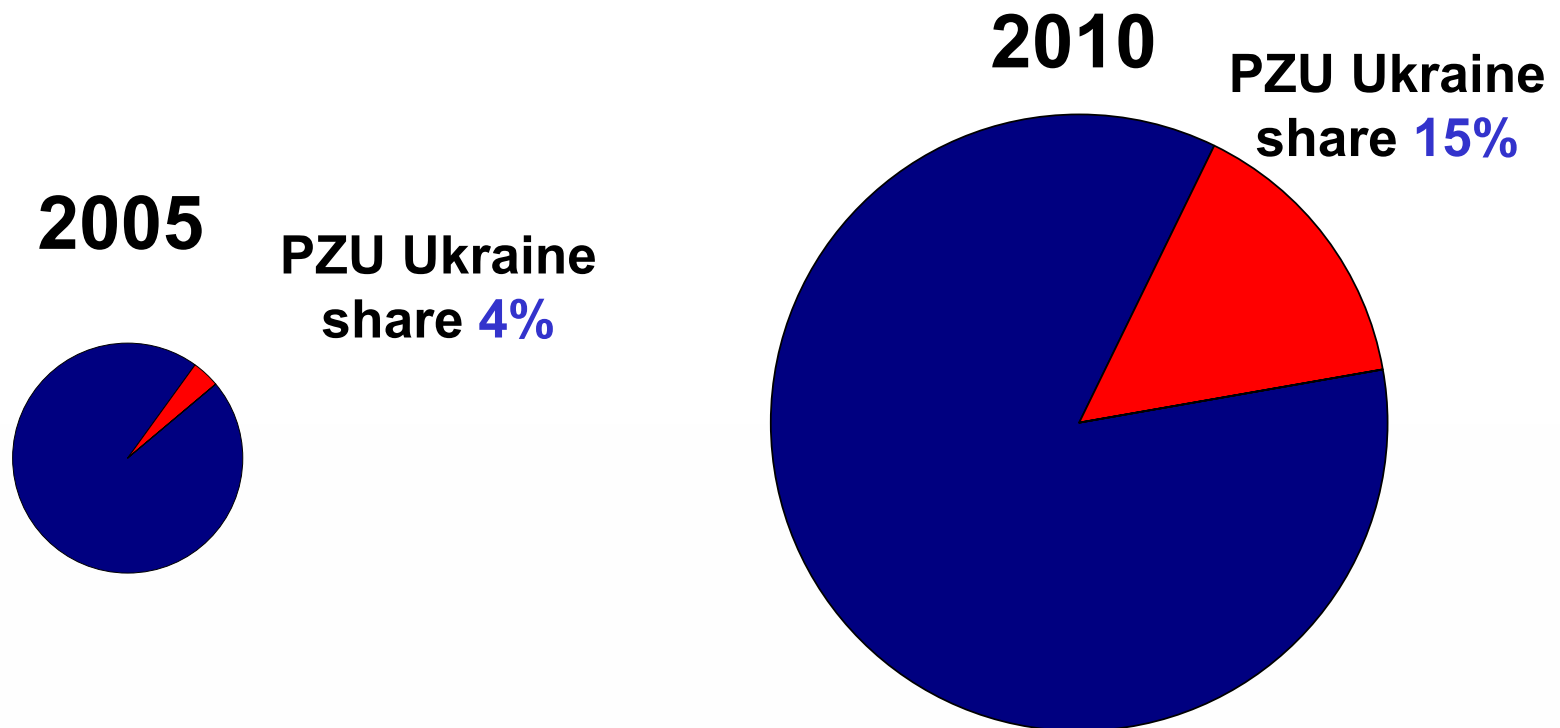


PZU Ukraine Life Insurance IC:

✓ GWP	7,90 mln. UAH
✓ Losses paid	0,45 mln UAH
✓ Insurance Reserves	8,14 mln UAH
✓ Authorized Capital	28,00 mln UAH
✓ Assets	27,73 mln UAH



PZU Ukraine development forecast



Classic insurance market
GPW: **3,3 bln UAH**

Classic insurance market
GPW: **8,1 bln UAH**

Our Partners

Outstanding Western Reinsures and Global Insurers

Munich Re, Swiss Re, Gen Re, Transatlantic Re, Hannover Re, SCOR, Polish Re, Zurich Insurance Company, Rionione Adriatica di Sicurta, Royal & Sun Alliance, Allianz, AGF, IF (If P&C Insurance Company Ltd.), ACE, Gerling (GKA), HDI, Tryg Forsikring A/S, Codan, Cocallianz Sigorta

Banks (clients and partners in programs of financial service):

Raiffeisenbank Ukraine, Creditprombank, Nadra, UkrSibBank, Aval, Calyon Bank Ukraine, FUIB, UkrGazbank, Ukrprombank

Brokers

AON, Marsh, BritMark, MAI, Willis, ProInsurance, Mentor, Intersure Ukraine and others

Our Clients

For the years of Group's activity, almost 3 million clients have used the services of PZU Ukraine. We are trusted by leading Ukrainian and foreign companies:

- Dirol Cadbury Ukraine
- Metro Cash&Carry
- McDonald's Ukraine
- Radisson Hotel
- Breweries of SunInterbrew Group (Desna, Rohan', Yantar)
- Volyn' Holding (Torchyn-Product TM, Nestle Group)
- Intercar Ukraine – Volkswagen General Importer in Ukraine
- Kvazar-Micro
- Knauf Gips Plant (Knauf TM)
- Kryvyi Rih Cement (Heidelberg Cement Group)
- UN office in Ukraine
- Orlan-Trans-Group
- Svitoch Confectionary (Nestle Group)
- Slobozhanska Budivelna Keramika
- Stirol Concern
- Niko Trade House – the official importer of Mitsubishi Motors in Ukraine
- Formag
- Henkel Bautechnik (Ukraine) (Henkel Group)

Ratings

PZU Ukraine always confirms its leading positions in professional and independent ratings:

- ✓ According to financial rating of *Business* newspaper on results of 2005 PZU Ukraine took the second place in nomination “The most professional insurance company”
- ✓ Every year PZU Ukraine is among the leaders of The National Insurance indemnity Club. During 13 years the Company has paid out about 167 mln UAH, more than 70 mln of which were paid during 9 months 2006.
- ✓ In April 2006 according to Brand Guard (*Halytski Kontrakty* magazine) the brand of PZU Ukraine was recognized as the most expensive on Ukrainian insurance market.
- ✓ Ratings of such influential periodicals as *Investgazeta*, *Companion*, *Insurance Top*, *Halytski Kontrakty* also confirms leading positions of the companies on the market

