



**NOVIS Insurance Company,  
NOVIS Versicherungsgesellschaft,  
NOVIS Compagnia di Assicurazioni,  
NOVIS Poist'ovňa a.s.**

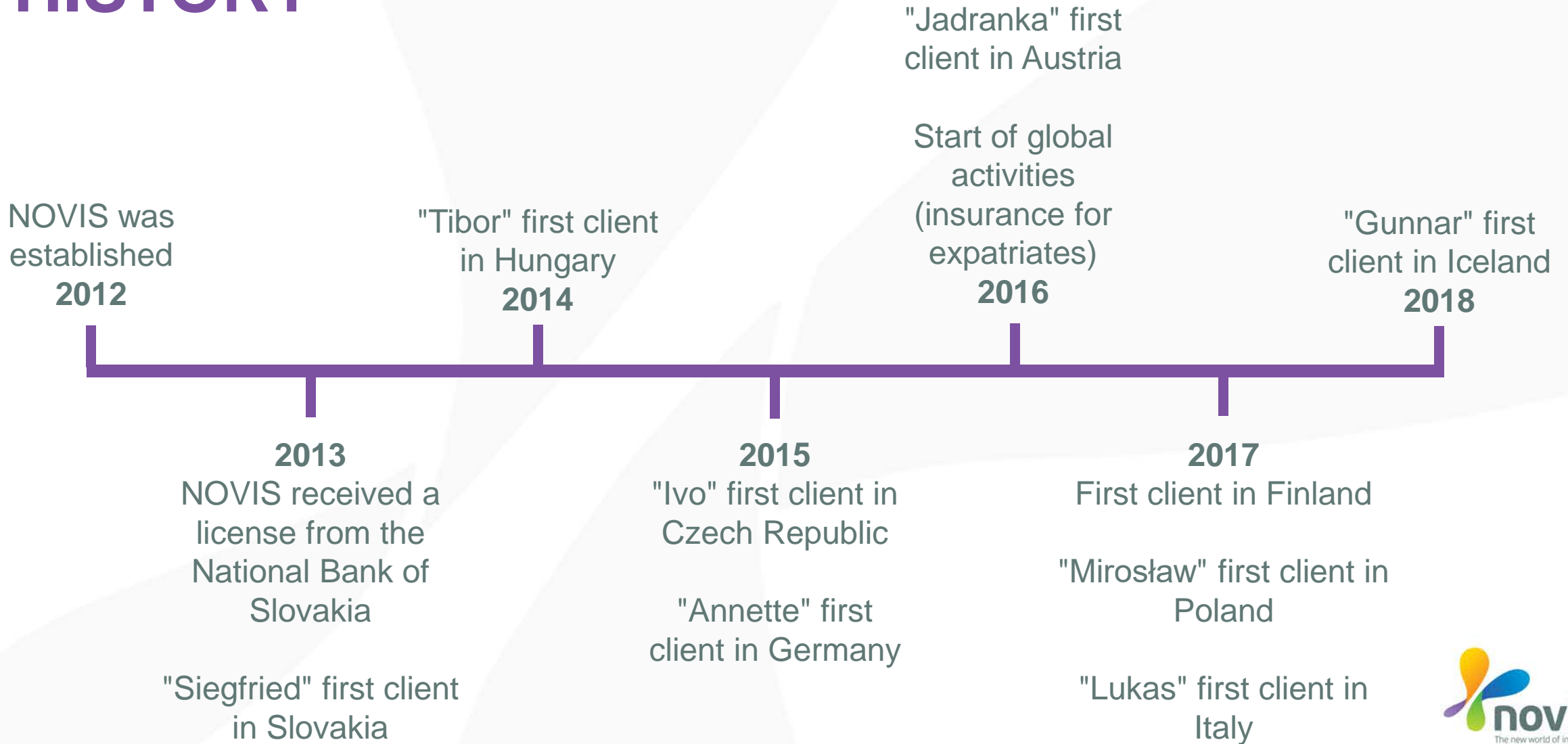


NOVIS is an exceptional Insurance Company with a large number of real innovations and with clients in ten European countries. In 2017 the company started very successfully in Italy and at the beginning of 2018 it has launched its operations in Sweden and Iceland.

NOVIS is providing its services also for professionals who work outside of their home country (expatriates) and thus becomes a globally active insurance company.



# HISTORY



# VISION

- ▶ The vision of NOVIS was to bring something that surpasses stereotypical insurance products and duplicates the needs of modern people.
- ▶ NOVIS was established by the 15 shareholders from 6 countries. It has its headquarters in Bratislava.
- ▶ Among the founders were 5 Managing Directors from different industries and countries, as well as members of the Board of Directors of insurance companies and banks.
- ▶ In the first two years of its operation, it has become a profitable company and its outstanding product has been traded in the world of insurance.

# SIEGFRIED FATZI

*Author of the universal insurance product  
Founder, CEO and Chairman of the Board*

- ▶ Founded the first insurance company already at the age of 33 years.
- ▶ Experiences from 7 insurance companies in 6 countries.



# HEADQUARTERS



NÁMESTIE ĽUDOVÍTA ŠTÚRA 2, 811 02 BRATISLAVA SLOVAKIA

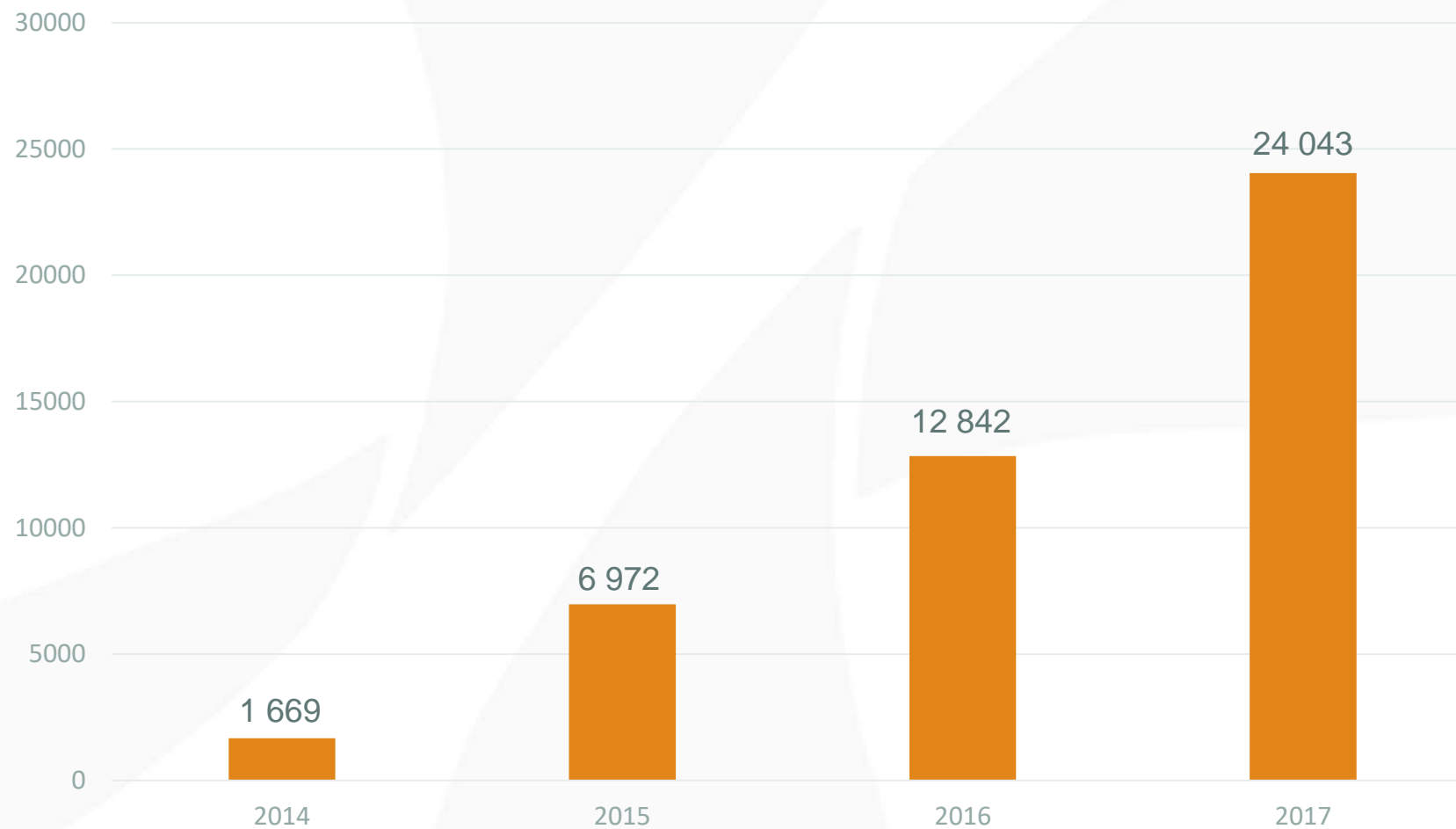


# RESULTS

- ▶ Gross Premium Earned
- ▶ Profit
- ▶ Solvency II regulatory regime

# GROSS PREMIUM EARNED

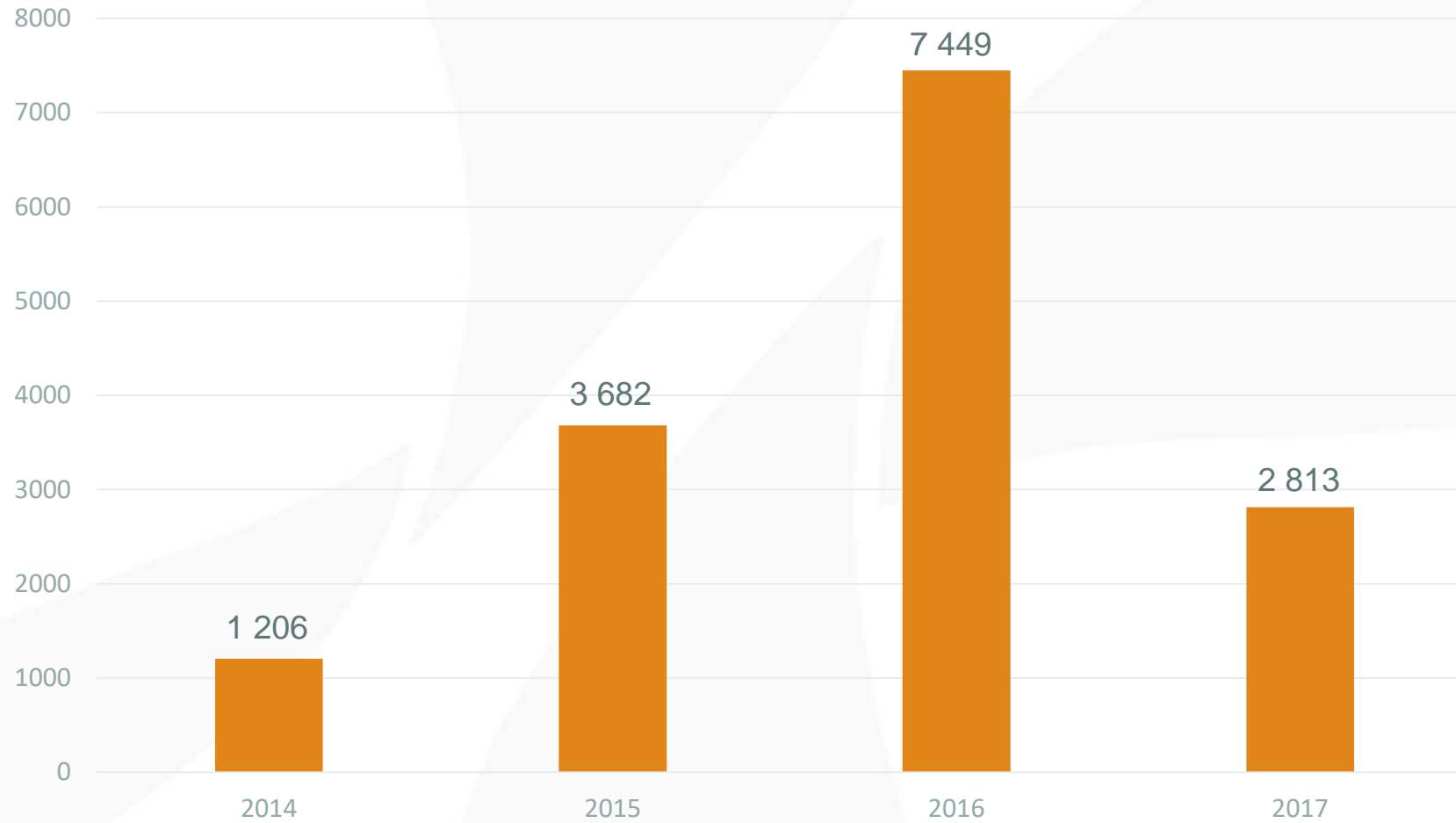
(in thousand Euro)





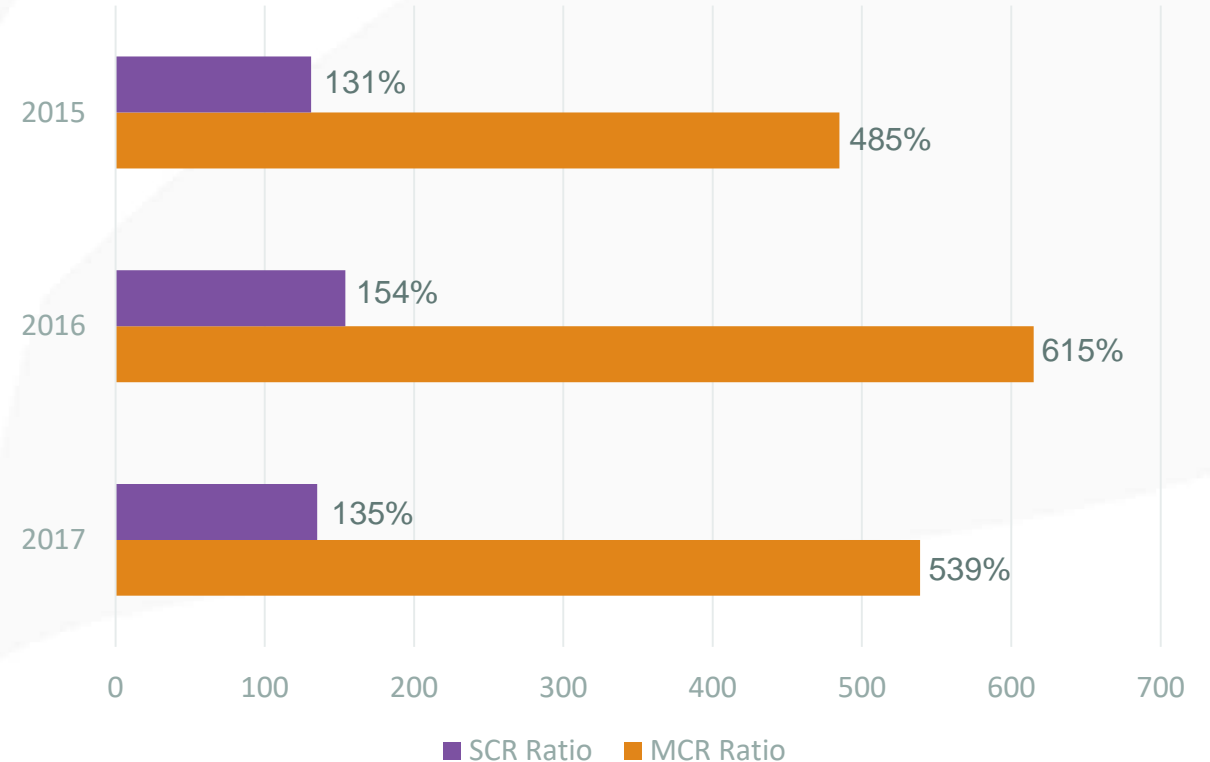
# PROFIT

(in thousand Euro)



# Solvency II regulatory regime

- ▶ NOVIS manages capital to ensure solvency financial stability. According to the legislation in place, solvency of an insurance company is understood as the ability to permanently secure, with own resources, defined as Eligible Own Funds (EOF), the coverage of all liabilities arising from insurance contracts, so called Solvency Capital Requirement (SCR). Based on information provided internally to key management personnel and officially published by the Company, the SCR ratio was 135% and Minimum Capital Requirement - MCR Ratio was 539% as of 31. December 2017.





# SALES STRATEGY

# INDEPENDENCE

- ▶ NOVIS assists potential customers to compare its products with other available insurance products. However, a fair comparison is not possible when a company employs its own network of dependent agents. Those agents can only offer products of their own insurance company.
- ▶ NOVIS has made the strategic decision to offer its products exclusively through independent financial intermediaries. NOVIS brokers may offer NOVIS products and those of its competitors.
- ▶ NOVIS is confident that once its potential customers have obtained independent advice, they will become satisfied customers.

# THANK YOU FOR YOUR ATTENTION

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