



STRATEGIC PLAN

of the SAVA RE GROUP for the period 2017–2019

#NEVER ALONE

WE ARE CREATING

A MODERN, DIGITAL,
SOCIALY-AND SUSTAINABLE-
ORIENTED INSURANCE GROUP.

1 **DIGITALISATION AND TECHNOLOGICAL MODERNISATION**
of operations to place the client in the centre

2 **GROWTH THROUGH ACQUISITIONS**

3 **SEEKING OPPORTUNITIES**
in environmental/sustainable-oriented investment projects

4 **CLOSING THE GAP**
between intrinsic value and market price of shares

**SCOPE OF STRATEGY
ON THE GROUP LEVEL**

**SAVA RE
GROUP**

INTEGRAL RISK MANAGEMENT

**INSURANCE
OPERATIONS**

**REINSURANCE
OPERATIONS**

**ASSET
MANAGEMENT**

**CAPITAL
GROWTH
AND USE**

BUSINESS SUPPORT ACTIVITIES

Long-term focus

KEY TARGETS

DIRECTION

AS PER RISK STRATEGY

■ RETURN ON EQUITY

10.4% (+/- 0.5 p.p.)

■ SOLVENCY RATIO: between 170% and 230%

(between the lower limit of the optimal range and the upper limit of the adequate range of capital)

■ COMBINED RATIO, non-life: < 95%

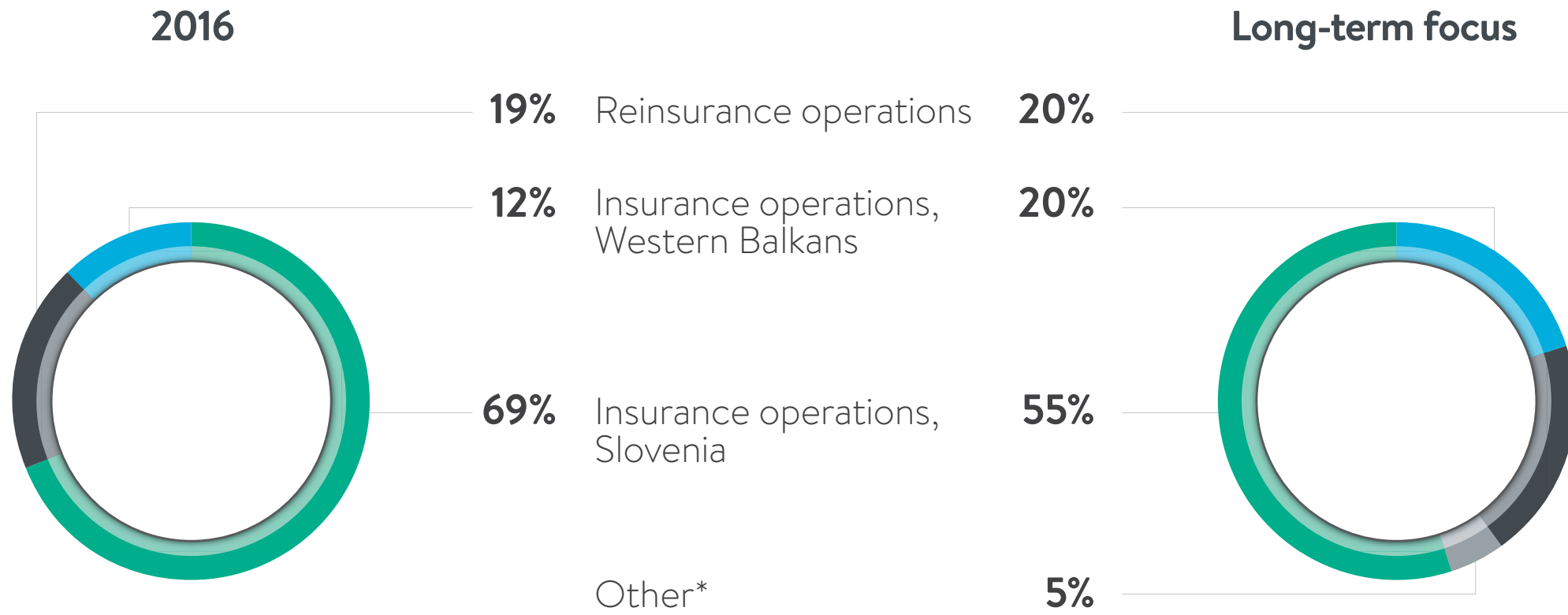
COMBINED RATIO, reinsurance: < 93%

■ PROFITABILITY OF NEW LIFE POLICIES:

> 5% Slovenia

> 2.5% other markets

STRUCTURE : GOALS



*The "other" item includes health, assistance and pension business

GROWTH : GOALS

Premiums and growth plan 2019 vs. 2016
by insurance market

3-year growth
(plan 2019 / 2016)

