



Headquartered in Sofia, Bulgaria
>131% Capital Adequacy under Solvency II Standard

Licensed in 10 Insurance Classes to Operate in 17
Member States of European Union

A Commercial League Healthcare & Insurance Group Company



DallBogg Insurance Inc.:

Distinct Features and High Financial Discipline

- Linear cost-efficient and agile structure: with a taste for digital solutions
- Flexible and customized production model and stringent claims handling under irrevocable in-house control: Big Data and Cloud Computing, lowering costs and upping productivity
- No exposure to natural disasters and catastrophes
- With meticulous client service, DallBogg is one of the most recognizable brands in the Balkans & Europe
- Advanced Asset Management: record high results with Europe and the US focus (see below)
- Trusted among Investors from Europe, North America and Asia: to secure further growth in 10 non-life insurance classes in 17 EU Member-States, we put investors needs above our own
- DallBogg was audited twice in the past two years by international auditors from Paris and Frankfurt, appointed by the national regulator (the Financial Supervision Commission, FSC) in accordance with the stringent European standard Solvency II. Excellent results and perfect capital adequacy of DallBogg has won the trust of leading reinsurers like Swiss Re, Munich Re & American XL Re (AXA).

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|-----------------------------------|------------|
| Solvency II capitalization | 98% |
| Minimum Capital Requirement | 255% |

31 December 2016

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|-----------------------------------|-------------|
| Solvency II capitalization | 131% |
| Minimum Capital Requirement | 345% |

31 December 2017

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|-----------------------------------|-------------|
| Solvency II capitalization | 138% |
| Minimum Capital Requirement | 367% |

30 September 2018