



Insurance Solutions for
Cross-Border Risks

International Programmes?

Better now.

Insurance Solutions for Cross-Border Risks

UNIQA is a company with over 200 years' worth of history and one of the leading insurance groups in Central and Eastern Europe. In Austria, its place of origin, it is one of the biggest insurance brands.

One very important part of UNIQA's business is corporate Property and Casualty Insurance.

The number of companies in Central and Eastern Europe is on a steady rise. Companies also look to expand their international operations. Thus, the need arises to secure their property and operations across borders.



International Programmes from UNIQA

At UNIQA we possess the knowledge and tools to develop and implement insurance programmes which include **cross-border risks**. From now on, we enable companies from Central and Eastern Europe to insure their business in international programmes via the HUB IP in UNIQA Poland.



Why is the UNIQA HUB IP located in Poland

Knowledge and Experience

- Many years of experience in creating, handling, and adjusting losses in international programmes.
- Team of experts having appropriate competences.
- Understanding the needs of clients and supporting them at each stage of cooperation.

Formal conditions met

- All necessary notifications and permits.
- Active agreement with a reputable Network Fronting Partner.
- Active agreement with a Tax Representative, which handles tax matters.
- A reinsurance treaty with an adequate territorial scope regarding international programmes.

Operational effectiveness

- Effective service due to an appropriate organisational structure.
- Comprehensive product solutions.
- Experience in risk assessment and management.
- Efficient loss adjustment processes, even in the most complicated cases.

Credibility of UNIQA companies in Poland is confirmed by the numbers

7.5
million

retail clients
(for 2024)

PLN

5.5
billion

gross premiums written
(for 2024)

PLN

3.0
billion

in indemnities and benefits
paid out (for 2024)

UNIQA solutions for businesses

214,000

small, medium and large
enterprises insured

1,000

cooperating
brokers

136,000

loss applications under corporate and
housing insurance handled per year

No. 1

in insurances for cooperatives
and homeowners' associations

No. 3

in insurance
guarantees for 2023

UNIQA's own data for 2024

High evaluation from non-life clients:

- sales process: **4.8/5**
- policy renewal process: **4.6/5**
- loss adjustment: **4.5/5**

Source: UNIQA client satisfaction survey
for 1.01.2024–13.12.2024 (437,000 respondents)

The brokers value cooperation with UNIQA Poland most for:

- brand recognition among customers
- partnership in business
- comprehensiveness of the offer
- expertise in corporate risks

Brokers most often recommend UNIQA for:

- high competence
- professionalism
- commitment of employees

Source: Broker satisfaction and loyalty survey
conducted by Ipsos, ordered by UNIQA Poland in November 2024

International insurance programmes in UNIQA

Advantages for companies



The programme is negotiated case-by-case and tailored to the client. We account for the specificity of their operations, property value, operational territory, organisational structure, other requirements and needs, e.g. connected with binding laws of a given country.



The programme is a more advantageous solution for companies than policies obtained separately by each international subsidiary. It allows for central management of insurances across the entire group from the decision-making centre in the country where the company has its registered office, which:

- allows for better control of risks,
- ensures a uniform standard of protection for all group companies,
- facilitates access for all group companies to individually negotiated terms and conditions,
- allows for uniform risk transfer and loss management,
- enables coordination of loss adjustment in case of international supply chains.



The programme also facilitates meeting tax and legal obligations connected with insurance in all countries where the company operates.

Advantages for brokers



Through the HUB IP, we ensure access to a uniform offer of UNIQA international programmes.



We enable organising an international programme for clients from any country where the UNIQA Group has subsidiaries.



We provide a single point of contact – the HUB IP in UNIQA Poland and professional cooperation with experienced experts.



Who is the offer directed to



The target clients are corporate clients with main business activity focused on CEE and countries with UNIQA's presence.



The Master Policy Holder must be registered in an European country.



HUB IP programme could be offered to clients with minimum GWP of 100.000 EUR per account.



The programme can be offered for Property, GTPL or Engineering lines of business.

How do we handle requests for proposals



Submissions shall be send to a local UNIQA Company, who will contact the HUB IP Team for the offer preparation.



Master Policy and policies on FOS basis are prepared and issued by the HUB IP Team.



Taxes are handled by HUB IP Team in cooperation with Sovos.



Local policies are issued by UNIQA subsidiary or by the Network Fronting Partner on the basis of Submission Forms prepared by HUB IP Team.



Please contact your local UNIQA representatives responsible for corporate insurance or international programmes in a given country.

This material does not constitute an offer within the meaning of the Civil Code and is for information purposes only. The insurer is UNIQA Towarzystwo Ubezpieczeń S.A. with its registered office in Warsaw, ul. Chłodna 51. Detailed information concerning the insurance, including exclusions and limitations of the insurer's liability, shall be specified in the terms and conditions of insurance and the insurance agreement.

UNIQA Towarzystwo Ubezpieczeń S.A., ul. Chłodna 51, 00-867 Warszawa, [uniqa.pl](https://www.uniqa.pl)

Registration body: District Court for the Capital City of Warsaw, XIII Commercial Division of the National Court Register, KRS No. 271543, NIP 107-00-06-155
Share capital: PLN 141,730,747 – fully paid up