

**BASIC INSURANCE PREMIUMS
VEHICLE LIABILITY INSURANCE 2011***

RON

<i>I Vehicles registered in Romania</i>	NATURAL PERSONS		LEGAL PERSONS	
VEHICLE TYPE	12 months	1 month	12 months	1 month
1. Vehicles for carrying passengers (cars, special vehicles, other similar vehicles) with the following features: authorized maximum total mass up to 3.5 t (inclusive), total number of seats of up to 9 seats (including the driver's), with the following cylindrical capacity:				
a) up to 1200 cmc	384	32	528	44
b) between 1201-1400 cmc	408	34	636	53
c) between 1401-1600 cmc	528	44	852	71
d) between 1601-1800 cmc	576	48	912	76
e) between 1801-2000 cmc	672	56	1,008	84
f) over 2000 cmc	840	70	1,212	101
2. Vehicles for carrying passengers (mini-buses, buses, coaches, special vehicles, other similar vehicles) with the following total number of seats:				
a) between 10-17 seats, including the driver's seat	2,604	217	2,748	229
b) between 18-40 seats, including the driver's seat	4,800	400	4,920	410
c) over 40 seats	5,184	432	5,184	432
d) trams, trolleys, buses used for public transportation in the urban area	-	-	1,500	125
3. Mopeds, motorcycles with or without an attach, three wheeled motorcycles, four wheeled motorcycles (including ATVs) with the following cylindrical capacity:				
a) up to 50 cmc	264	22	432	36
b) over 50 cmc	312	26	480	40
4. Road tractors with the following engine power:				
a) up to 45 HP	216	18	288	24
b) over 45 HP	312	26	444	37
5. Vehicles for carrying goods and vehicles other than those mentioned in section 1-4, whose authorized total maximum mass is:				
a) up to 2,300 kg	912	76	948	79
b) between 2,301-3,500 kg	984	82	1,296	108
c) between 3,501 - 7,500 kg	1,380	115	1,728	144
d) between 7,501 - 16,000 kg	1,956	163	2,292	191
e) over 16,000 kg	3,012	251	3,492	291
f) over 16,000 kg (<i>international transport, distribution and carrier, other similar activities</i>)	6,900	575	7,440	620
g) over 16,000 kg (<i>used for construction works or held by state institutions, independent</i>)	2,700	225	2,700	225

<i>administrations, other similar institutions)</i>				
6. Trucks and semi-trucks whose authorized total maximum mass is:				
a) up to 750 kg	96	8	108	9
b) between 751-3,500 kg	132	11	144	12
c) between 3,501-10,000 kg	156	13	192	16
d) over 10,000 kg	192	16	252	21

** Basic vehicle liability insurance premiums for 2011 are adjusted according to the criteria in Annex 4, notified to the CSA (Insurance Supervisory Commission). Insurance premiums are also paid for each sample number.*

RON

<i>II Vehicles registered in Romania</i>	NATURAL PERSONS		LEGAL PERSONS	
VEHICLE TYPE	12 months	1 month	12 months	1 month
1. Vehicles for carrying passengers (cars, special vehicles, other similar vehicles) with the following features: authorized maximum total mass up to 3.5 t (inclusive), total number of seats of up to 9 seats (including the driver's), with the following cylindrical capacity:				
a) up to 1400 cmc	204	17	204	17
b) between 1401-1800 cmc	312	26	312	26
c) over 1800 cmc	432	36	432	36
2. Vehicles for carrying passengers (mini-buses, buses, coaches, special vehicles, other similar vehicles) with the following total number of seats:				
a) between 10-17 seats, including the driver's seat	804	67	804	67
b) over 18 seated places, including the driver's seat	1,044	87	1,044	87
c) trams, trolleys, busses used for public transportation in the urban area	-	-	720	60
3. Mopeds, motorcycles with or without an attach, three wheeled motorcycles, four wheeled motorcycles (including ATVs) with the following cylindrical capacity:	168	14	168	14
4. Tractors that are not subject to registration, vehicles and motorized devices maintaining the basic features of a tractor:	168	14	168	14
5. Vehicles for carrying goods and vehicles other than those mentioned in section 1-4, whose authorized total maximum mass is:				
a) up to 3,500 kg	156	13	156	13
b) between 3,501-16,000 kg	216	18	216	18
c) over 16,000 kg	324	27	324	27
6. Trucks and semi-trucks:	24	2	24	2

**The vehicle liability insurance basic insurance premiums for 2011 are adjusted according to the criteria in Annex 4, notified to the CSA (Insurance Supervisory Commission).*

Compensation limits for:	2011
material damage	€ 750,000
bodily injury and death	€ 3,500,000

Annex 4

SYSTEM FOR THE CORRECTION OF BASIC VEHICLE LIABILITY INSURANCE PREMIUMS FOR 2011 for registered vehicles *)

1. NATURAL PERSON INSURED

Criteria		Maximum correction quantum	
		reduction	increase
1.1	Geographical area	-25%	300%
1.2	Age	-25%	300%
1.3	Pensioners	-20%	-
1.4	Persons with locomotor deficiencies	-50%	-
1.5	Urban / rural area	-10%	10%
1.6	Driver's license duration	-20%	20%
1.7	Trade discounts for insurance packages or partnerships	-10%	-
1.8	Client loyalty bonus	-10%	-
1.9	Full and anticipated payment of the insurance premiums for annual contracts	-10%	-
1.10	Contract term under 12 months	-	10%
1.11	Bonus malus system	in acc. with the legislation	

2. LEGAL PERSON insured

Criteria		Maximum correction quantum	
		reduction	increase
2.1	Geographical area	-25%	300%
2.2	Number of held vehicles	-25%	-
2.3	Vehicles held by state institutions, independent administrations, other similar vehicles	-25%	-
2.4	Seasonality	-25%	-
2.5	Low travel speed, runway (tires or tracks), electric vehicles and others	-25%	-

2.6	Scope of activity (taxi, rent-a-car, driver's school, special transport, intervention and security, distribution and carrier, international transport of goods and passengers, etc.)	-	300%
2.7	Damageability	-25%	300%
2.8	Trade discounts for insurance packages or partnerships	-25%	-
2.9	Client loyalty bonus	-10%	-
2.10	Full and anticipated payment of insurance premiums for annual contracts	-10%	-
2.11	Contract term under 12 months	-	10%

**) Discounts applied cumulatively/successively may be granted up to no more than 25% (only with the approval of the Central Administration), except for discounts granted to pensioners and persons with locomotor deficiencies, as well as those established by the bonus malus system.*