



RITTER®

Broker de Asigurare si Reasigurare

Company Presentation

RITTER – Broker de Asigurare si Reasigurare SRL is a 100% Romanian capital insurance brokerage company offering brokerage, consulting, assistance services and financial analysis of each potential client according to its necessity.

We ensure the success of our partnerships by representing the interests of our clients in terms of:

- Controlling, managing and transferring risks;
- Representation and assistance in negotiating and settling damages.

The advisory services provided have a very important role in reducing risk coverage and monitoring an insurance program.

Promoting a wide range of insurance types both on the territory of Romania and on the territory of Bulgaria, we cover the whole range of risk that revolves around any person, whether physical or legal.

RITTER Broker aims to encourage, by its means, public culture in the insurance field, by providing accurate and complete information to all those interested.

Our mission is to always respect the principles of transparency, promptness and professionalism by committing us to represent the client's interests in the relationship with the insurance companies.

Risk Management

Through the consulting services offered, our team may lead customers to limiting risk exposure resulting in a reduction in the insurance premium.

We provide our customers support in case of damage and we negotiate with the insurance companies the best insurance and indemnity solution by:

- Identifying potential risks and assessing them;
- Analysis of damage history;
- Analysis of any existing insurance policies;
- Proposing solutions and implementing them;
- Selection insurance companies according to their financial solvency;
- Identifying the need to complete a certain type of insurance.

Market Analysis

Our team constantly monitors Romanian insurance market for insurance placement with the best insurance coverage company and the best payout rate at the best reward with the best reinsurance through:

- Study of the insurance products;
- Solvency analysis of the insurance companies;
- Calculation of premium quotations;
- Customer profile review;
- Risk-reduction services;
- Monitoring the legal environment of the insurance market;
- Individual monitoring of insurers present on the Romanian market.

Insurance Management

The existing insurance contracts in our portfolio are regularly monitored and adjusted according to our clients needs.

We offer:

- Monitoring the payment periods of premiums;
- Customer notification regarding expiration / renewal / policy re-entry;
- Reanalyze the risks insured in order to update them;
- Analysis of contractual clauses;
- Control of premium payments, insurance contracts and additional documents;
- Negotiation with insurance companies by improving insurance conditions or premiums paid;
- Consultancy for new risks;
- Insurance policy management;
- Claims management.

Products

Our team is at your disposal and offers you personalized insurance brokerage and consulting services for the following products:

- Motor third party liability insurance (MTPL);
- Motor vehicle damage and theft insurance (CASCO), including Non-Classified Equipment;
- Household insurance (dwellings, property, third party liability), insurance of buildings and property belonging to legal entities, including construction works, machinery, equipment, installations and equipment, insurance of electronic equipment;
- Medical insurance for travel abroad and for foreign residents in Romania;
- Complex insurance for domestic and international cargo and passenger carriers (CMR, ROTR);
- Transit Goods insurance (CARGO);
- Bicycle insurance;
- Livestock and crop insurance;
- Individual and group insurance of accidents and illness;
- Individual and group health insurance;
- Life insurance;
- Insurance of civil and professional liability;
- Insurance of the shipping, air and rail transport means;
- Business interruption insurance;
- Insurance of financial loss and guarantees.

Additional Services

- **Private pension pillar III**

Optional private pension is a way to save for the period after retirement. According to the Tax Code, the deductibility granted to persons who choose to save for the period of the pension is up to 800 euro / year (400 euro / year for the employee's own contribution + 400 euro / year for the employer's contribution on behalf of the employee - granted as a benefit).

- **Leasing**

We offer optimal financing solutions for both financial and operational leasing.

The goal is to offer clients, legal entities, authorized individuals and individuals, optimal financing solutions for leasing.

Financial Advantage: We rely on the trust and professionalism relationships built with our clients and that's why we want to always bring new services to meet their needs. Collaborating with us offers you flexibility, cost savings and consulting services at the highest standards.

Efficiency: Save time and money. Our team will negotiate for you both the contractual terms and the price of the vehicle / equipment you want at no cost.

Safety: Using our services, you are out of all worries about the possibilities of fraud, deception or other costs related to leasing contracts.

Cost: We do not charge any fees from the beneficiary for the services provided.

- **Tutoring people who want to work in the field of distribution / insurance intermediation**

Authorizations in other states

RITTER – Broker de Asigurare si Reasigurare SRL is authorized to provide insurance brokerage services also in the territory of the following EU Member States:

- Bulgaria: Authorized by the Financial Supervision Commission since 18.07.2018
- Estonia: Authorized by the FINANTSINSPEKTSIOON since 30.07.2018

RITTER Broker Agencies

Head office 11 Lascar Catargiu Blvd., District 1, Bucharest	Baneasa Agency 44A Sos. Bucharest - Ploiesti, in the premises of the Feeria Gallery , District 1, Bucharest	Grivitei Agency 371 Calea Grivitei, in the premises of DANLUC AUTO service, District 1, Bucharest	Obor Agency 4 Str. Ziduri Mosi, in the premises of Obor Market, District 2, Bucharest
Big Berceni Agency 2 Sos. Berceni, in the premises of Big Berceni Shopping Store, District 4, Bucharest	Crangasi Agency 29 Calea Crangasi, in the premises of Crangasi Market, District 6, Bucharest	Dragonul Rosu Agency 1-10 Str. Dragonul, in the premises of Dragonul Rosu Shopping Complex, Dobroesti, Ilfov	

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SC RITTER – Broker de Asigurare si Reasigurare SRL

Company Identification Number: 26782334

Chamber of Commerce registration number: J40/3925/2010

Operating permit: 441 / 07.06.2010

Registration number in the Register of Insurance Brokers: RBK-632/08.06.2010

Intermediary Private Pensions: AMI-RO-26794791

Insurance-Private Pensions-Leasing