Press Release

November 2007

ALLIANZ -TIRIAC ASIGURARI USE MOSAIC AND MICROMARKETER TO TARGET CUSTOMERS AND AREAS IN ROMANIA

Bucharest, London, Costa Mesa

Allianz-Tiriac Asigurari S.A., part of Allianz Group and the market leader in the Romanian Insurance market, is using both Geo Strategies and Experian's Mosaic consumer classification and Micromarketer to understand, target, develop new products and retail network in Romania to match current requirements and future trends.

Romania has become a high-growth consumer economy which offers major opportunities and challenges. To manage risk and increase profitability, Insurers need a fact-based understanding of both the existing and potential customers, so that they communicate appropriately and direct the resources to those geographic areas of major growth both now and in the future.

Mosaic® and Micromarketer® provide a wealth of information and functionality to analyse, model and predict consumers and areas in Romania at a level of geographical detail to support both strategic and tactical decisions.

Insurers have access to comprehensive and actionable understanding of the sociodemographics, lifestyles, propensity for financial services, culture and behaviour of Romanian consumers throughout the country.

Mrs Ileana Cucos, Deputy General Manager of Allianz-Tiriac Asigurari Romania, commented: "Allianz-Tiriac Asigurari is a highly trustworthy provider of financial services to the Romanian consumer. To maintain and enhance our market leading position, we take significant interest in understanding the socio-demographics evolution, in a national context, in this fast moving society.

The products and support provided by Geo Strategies for Romania give us comprehensive levers to develop insurance offers for our customers, adapted to their financial planning needs. We also appreciate the benefits we derive from the visualisation and understanding of our business performance in a structured, consumer-driven, national context".

Daniela Florea, CEO of Geo Strategies, said:

"Financial services have experienced booming growth in Romania for the past few years. The appetite for credit and consumerism, combined with the shift in life expectancy, decline in fertility, evolving lifestyles and associated education in financial planning in Romania are posing new challenges for Insurers. We are particularly pleased to be of assistance to Allianz-Tiriac Asigurari".



Press Release

For more information please contact:

Daniela Florea

CEO, Geo Strategies Ltd, St John's Innovation Centre Cowley Road, Cambridge CB4 0WS, United Kingdom. Tel: +44 (0)1223 205080; Direct: +44 (0)1223 205083;

RO: +40 (0)722 244 940

E: daniela.florea@geo-strategies.com

Bruno Rost

Experian Press Office, Business Strategies division, Embankment House, Electric Avenue, Nottingham, NG80 1EH. Tel +44 (0)115 968 5009 or mobile +44 (0)7967 567012. E: bruno.rost@uk.experian.com.

About Mosaic

Mosaic Romania is a completely new geo-demographic segmentation tool that classifies all of Romania's 21.6 million inhabitants into one of 45 distinct consumer types. The system has been developed by Geo Strategies in partnership with Experian, and classifies consumers into 45 neighbourhood Types, aggregated into 10 Groups.

Mosaic Romania is a powerful information tool, which is equally valuable across different market sectors. For the Government, Mosaic Romania provides an informed basis and a tool for allocating the right resources and developing appropriate communication strategies. For the commercial sector, Mosaic Romania is a tool for targeting, acquiring, managing and developing profitable customers.

About Geo Strategies

Geo Strategies was founded in 1993 and has become the leading supplier of geographic and geo-marketing intelligence for Central and Eastern Europe.

Its core expertise is built around geo-spatial information solutions, analytical and modelling tools, consumer segmentation, bespoke data services, consultancy, training, and project management.

This expertise has been developed according to internationally recognised best practices and methodologies, to which significant innovation / value is being added to make it relevant and actionable in the local context. Mosaic Romania, the national consumer segmentation framework and MicromarketerG3 Romania, is the latest development. Geo Strategies is Experian's exclusive franchise and partner for Romania.

See also: www.geo-strategies.com



Press Release

About Experian

Experian is a global leader in providing analytical and information services to organisations and consumers to help manage the risk and reward of commercial and financial decisions. Combining its unique information tools and deep understanding of individuals, markets and economies, Experian partners with organisations around the world to establish and strengthen customer relationships and provide their businesses with competitive advantage. For consumers, Experian delivers critical information that enables them to make financial and purchasing decisions with greater control and confidence. Clients include organisations from financial services, retail and catalogue, telecommunications, utilities, media, insurance, automotive, leisure, e-commerce, manufacturing, property and government sectors.

Experian Group Limited is listed on the London Stock Exchange (EXPN) and is a constituent of the FTSE 100 index. It has corporate headquarters in Dublin, Ireland, and operational headquarters in Costa Mesa, California and Nottingham, UK. Experian employs around 13,500 people in 36 countries worldwide, supporting clients in more than 60 countries. Annual sales are \$3.5 billion (£1.8 billion/€2.7 billion).

About Experian's Business Strategies Division

Experian's Business Strategies division provides a comprehensive understanding of consumers, markets and economies in the UK and around the world, past, present and future. It is a market leader in consumer profiling and market segmentation, economic forecasting and public policy research, supporting businesses, policy makers and investors in making tactical and strategic decisions. As part of the Experian group, it has access to a wealth of research data and innovative software solutions. The division's economic research team is one of the largest in the UK, devoted to analysing national, regional and local economies for a range of public and private sector clients. Its statisticians, econometricians, sociologists, geographers, market researchers and economists carry out extensive research into the underlying drivers of social, economic and market change.

For more information, visit the Group's website on www.experiangroup.com.

The word 'Experian' is a registered trademark in the EU and other countries and is owned by Experian Ltd and/or its associated companies.

