



DDOR
OSIGURANJE

Safer with insurance
Company Profile

Unipol
GRUPPO



Who we are

“DDOR Novi Sad” a.d.o. Novi Sad is a Serbian company that now operates as part of Unipol – a leading insurance company in Europe. We have stayed with our clients through good and bad times, and for the past 70 years we have been taking care of their property and business.

In 2012, we became part of “Unipol Group”, a European insurance leader, with total premium of over 16 billion euros and over 15 million clients.

Through a strong and extensive business network, DDOR provides services to more than half a million clients in Serbia and has over 10 billion RSD in premium. We are the leading insurance company in Serbia, which is why we foster a responsible attitude towards the local and wider community. In the past six years, we have invested over 500 million RSD in traffic safety, which is one of our priorities. We also care about children and the young, promote cultural values and stimulate young talents, and also attach great significance to health care. We are always ready to help and support the initiatives that are both educational and beneficial for the society we live in.



G'nyo' Raly'

Our vision

Our insurance provides support to individuals, families, and entrepreneurs. We strive to show them the importance of insurance and develop in them the awareness of the necessity of protection against any eventuality.

By protecting your property or business, DDOR also provides safety to your daily life.

Life insurance, which is one of our key service, educates the generations on the possibility to plan ahead.

The purpose of insurance is to promote the development of the environment you live in. We support the development of new infrastructures in Serbia, local enterprises, foreign investments, and startups.

The purpose of insurance is to manage old and new risks concerning human activities, development, and natural perils. Innovations and technology are a key point in risk control: use our extensive knowledge when managing your risks.

The purpose of insurance is to educate the community about the risks of everyday life, be it health, property or business risks. We must continue to develop awareness of the importance of insurance, which is not a luxury but an obligation of any responsible host, director, or manager in a community.

Join us in our traffic-related campaigns and projects and help us to make sure that everyone learns about the importance of traffic safety.

Our mission

Our mission is to continuously improve and innovate our insurance services (e.g. by providing telematics services that increase vehicle security). **We contribute to the quality of our clients' lives** by offering solutions for their protection and support.

We always strive to keep our business management **efficient, profitable, and sustainable**, which is why we highly value our employees' contribution and user suggestions.

We wholeheartedly support innovations aimed at customer satisfaction, which is why new solutions are always welcome.



Our strategy

We are proud of our internal network of 100 and over 700 external points of sale across Serbia, which let us stay in direct contact with our clients. However, we also use technology to communicate, primarily the Internet. This allows us to get a glimpse into our clients' needs which, in fact, form the general strategy of our company.

The success of all of us depends solely on how successful our services are in meeting the needs of those who chose us.

Client in the center

We are proud of our client base:

- half a million individuals
- 20,000 small and medium enterprises
- 500 big clients from all walks of industry; gas and oil industry, pharmaceutical industry, agriculture, food industry, furniture, energy sector, finance, IT, etc.



We offer our clients excellent quality and services



CORPORATIONS

Tailor made coverage:

- INDUSTRIAL RISKS
- LARGE CIVIL RISKS
(major business and commercial operations)
- CONSTRUCTION (C.A.R. AND E.A.R. INSURANCE)
- ENERGY, INCLUDING RENEWABLES
- MOTOR WITH FLEET SERVICES (TELEMATICS)
- MARINE INSURANCE
- GENERAL AND PROFESSIONAL LIABILITY
- **EMPLOYEES BENEFITS** – PENSION (through DDOR GARANT), HEALTH, ACCIDENT, LIFE INSURANCE



SMALL AND MEDIUM ENTERPRISES

Flexible approach to meet your business needs:

- MULTIRISK PRODUCTS FOR SMALL BUSINESS
- TAILOR MADE COVER IN PROPERTY, LIABILITY, CASUALTY FOR SMEs
- **EMPLOYEES BENEFITS** – PENSION (through DDOR GARANT), HEALTH, ACCIDENT, LIFE INSURANCE
- MOTOR WITH TELEMATICS
- GENERAL AND PROFESSIONAL LIABILITY

SPECIFIC COVERAGES FOR AGRICULTURE

- HAIL
- STORM
- FLOOD
- FROST
- LIVE STOCK
- MACHINERY



PERSONAL LINES

- MOTOR THIRD PART LIABILITY
- CASCO INSURANCE WITH TELEMATICS
additional value through
drivers training courses in
NAVAK - National Driving Academy.



- ROAD ASSISTANCE
- TRAVEL HEALTH, TRIP
CANCELLATION AND LOSS OF LUGGAGE
- PROPERTY INCLUDING IT AND
HOUSEHOLD EQUIPMENT
- HOME ASSISTANCE

Personal protection:

- LIFE INSURANCE
- SAVING AND INVESTMENT LIFE INSURANCE
- COMBINED ENDOWMENT INSURANCE
including critical illnesses coverage

WE APPRECIATE LOYALTY and reward our customers with **SUPER KARTICA** THE LEADING LOYALTY PROGRAM IN SERBIA, with over one million members. DDOR IS EXCLUSIVE PARTNER OF THIS PROGRAM IN INSURANCE

SuperKartica

High standard of service



Certificated EN ISO 9001:2008.

Quality management system

Certificated ISO 10002:2016.

Complaint management

Certificated ISO/IEC 27001.

Information Security



Joint Stock Insurance Company
“DDOR Novi Sad” Novi Sad is the
first insurance company to receive
“**Protected Customer**” trademark
of the Association for Customer
Protection







Dragana Jasić



Siniša Pešić



Sanja Teodorović

Our strength lies in our employees

- OWN SALES FORCES AND CLAIMS MANAGEMENT
- EXPERIENCE, YOUTH, TALENTS, AND SKILLS
- MORE THAN 50% SPEAK AT LEAST ONE FOREIGN LANGUAGE

Our people make our company different!



Leo Pandžić



Snežana Rožnov



Ivana Ikić



Slobodan Plavšić

We strongly support their development in daily engagements with our clients. We are passionate about making a measurable impact in all that we do. Our approach aims to deliver enduring results.

DDOR is full of smart and educated people to whom lasting business relationships and customer satisfaction are essential.

Company management

“DDOR Novi Sad” a.d.o. Novi Sad has five Executive board members who possess the practical knowledge specific for Serbia, but also have considerable experience in international practices.



Chairman of the Executive Board

Giorgio Marchegiani, Chairman of the Executive Board. He has been the head of “DDOR Novi Sad” a.d.o. Novi Sad since December 2014.

He earned his MSc. degree in economics from the *Bocconi University* in Milan. He also studied at the *Wirtschaftsuniversitaet* in Vienna.

He started his professional carrier in *Swiss Re*, he joined the consultancy *Bain & Company*, becoming a Partner. He also worked with Oliver Wyman (part of *Marsh & McLennan Group*). Afterwords, he joined *UnipolSai* under different management positions.



Giorgio Marchegiani

Executive Board members

Vidan Marković



Ivan Grujić is the Executive Board member in charge of underwriting, product development and actuarial activities.

He graduated from the *Faculty of Transport and Traffic Engineering* in Belgrade. He has always been working in insurance on jobs related to insurance and the reinsurance technical aspects, product development and underwriting.

Before joining DDOR, he held management positions in Dunav Osiguranje, *Dunav Re*, *DPF Nova Penzija*, and UNIQA insurance.



Ivan Grujić

Vidan Marković is the Executive Board member in charge of IT, organization and facility management.

Before joining DDOR he worked in different industries in Canada. After that, in *Faculty of Technical Sciences* University of Novi Sad, and *Faculty of Organizational Sciences* University of Belgrade. He graduated at the *Faculty of Technical Sciences* Novi Sad, with B.Eng. degree in electrical engineering. He earned his Master's degree in computer engineering and area PhD degree in intelligent SW agents.

A portrait of Maurizio Valla, a man with short dark hair, a beard, and blue-rimmed glasses. He is wearing a dark suit, a light blue shirt, and a red patterned tie. The background is a blurred office setting.

Maurizio Valla

Tatjana Rakočević is the Executive Board member in charge of finance, asset management and human resources. She graduated from the *Faculty of Economics* in Subotica, where she also worked as a science research assistant.

She also worked as Deputy Chairman of the Executive Board of DDOR. She is a licensed broker and accountant.

She is a member of the *Serbian Association of Corporate Directors* and is the long-time president of the Committee for Financial Issues at the *Association of Serbian Insurers*.

A portrait of Tatjana Rakočević, a woman with shoulder-length brown hair and bangs. She is smiling and wearing a white shirt with yellow polka dots and a dark blue blazer. The background is a blurred office setting.

Tatjana Rakočević

Maurizio Valla is the Executive Board member in charge of sales and marketing.

He is a Nuclear Engineer, graduate of *Politecnico di Milano*, Italy.

Before joining DDOR, he worked as a consultant in *Accenture* and *McKinsey & Company*.

Points of sale

DDOR has 100 points of sale and six regional claims centers across Serbia.

Company services can be also purchased online. Visit us at ddor.rs or call **0800 303 301**.

Ada	Irig	Novi Pazar	Subotica
Aleksinac	Ivanjica	Novi Sad	Svilajnac
Alibunar	Jagodina	Obrenovac	Šabac
Apatin	Kanjiža	Odžaci	Šid
Arandjelovac	Kikinda	Opovo	Temerin
Arilje	Kladovo	Pančevo	Titel
Bač	Kosovska Mitrovica	Paraćin	Užice
Bačka Palanka	Kovačica	Pirot	Valjevo
Bačka Topola	Kovin	Plandište	Vladičin Han
Bački Petrovac	Kragujevac	Požarevac	Vranje
Bečej	Kraljevo	Priboj	Vrbas
Bela Crkva	Kruševac	Prijepolje	Vršac
Beočin	Kula	Prokuplje	Veliko Gradište
Beograd	Kuršumlija	Raška	Zaječar
Bogatić	Lazarevac	Ruma	Zrenjanin
Boljevac	Leskovac	Sečanj	Žabalj
Bor	Loznica	Senta	Bajina Bašta
Bujanovac	Ljubovija	Smederevo	Hajdukovo
Čuprija	Majdanpek	Smederevska Palanka	Knjaževac
Čačak	Negotin	Sombor	Kučevo
Čoka	Niš	Srbobran	Lajkovac
Gornji Milanovac	Nova Varoš	Sremska Mitrovica	Moravica
Indija	Novi Bečej	Stara Pazova	Vladimirci
	Novi Kneževac		

Business network





JOINT STOCK INSURANCE COMPANY
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