



## COMPANY PRESENTATION

# LIBRA PREMIA,

Insurance Broker Company



*«Risk comes from not knowing what you're doing.»*

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*We are one of the youngest insurance brokers in Slovenia,  
but given the maturity of our industry, one of the most successful ones.*

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**LIBRA PREMIA** is an insurance brokers company consisting of a team of experts in the field of insurance and risk management with a high level of expertise and extensive practical experience acquired in Slovenia and abroad.

We are an independent insurance broker, which means that we cooperate with all insurance companies on the Slovenian insurance market on an impartial basis. We also work directly with some of the world's largest foreign insurance companies

We are entrusted by some of the most eminent Slovenian companies and business groups.

Our job is to eliminate the asymmetry of information that usually occurs between insurance companies and the insureds. We help our clients understand the contents of insurance contracts that are part of their insurance program and provide them with relevant information so they can make the right decisions. We also help them to enforce their rights provided by their insurance contracts.

Following the goal that all our clients would understand the risks they are faced in their business and making them understand that good insurance protection is the basis of successful and stable business is crucial for us.

We mainly operate on the basis of the signed appointment letter by the client. According to established practice, in this case the client has no financial obligations to us, as the cost of services are reimbursed by the insurance company that issues the policy.



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***We are simplifying the process of arranging insurance for our clients,  
and help them understand and optimize their insurance protection.***

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We prepare a risk survey of the company for insurable risks (i.e. Risk Survey Report).

At the beginning we review existing insurance contracts or insurance programs.

We lead the clients in deciding which insurances are crucial for them according to the risks identified and at what level (i.e. limit of cover). Based on this we prepare an insurance program that best reflects the client's needs while at the same time following its available financial resources.

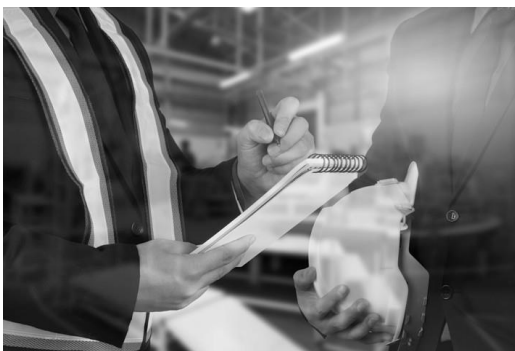


If necessary, we also provide more complex and less standard insurance programs that are custom-made for the specific needs of certain clients.

We also prepare all documents for the public tenders, if necessary.

One of the most important tasks we do is interpretation of the offers obtained – both in terms of the insurance coverage offered and other benefits offered by each insurance company, as well as the exclusions and other restrictions and together with the insurance premiums.

We lead the client in choosing the most optimal insurance program and help to negotiate / achieve more favorable insurance conditions.



We also provide professional advice to the client after the insurance has been concluded, namely:

- ensure the fulfillment of rights under concluded contracts (optimize benefits) and technical assistance in claims handling process. At complex insurance events, we manage the whole process and negotiate on behalf or together with the client;
- take care of the necessary dataflow and perform other operational service etc.;
- help the client to ensure that it complies with the requirements of the insurance contracts.

By creating a risk management program (usually as part of the Risk Survey Report or in the form of a Risk Dialogue) we also provide assistance in the management of insurable risks in the form of recommendations of measures to reduce the risks or to mitigate their consequences.

## WHY CHOOSE US

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*We save our clients time and money, but above all we remove doubts about the optimization of their insurance protection*

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**We have more experience and expertise in this area than you.**



**We know the insurance market very well.**



**We're responsive.**

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***We are a reliable team with extensive experience and expertise  
in the field of insurance and risk management.***

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### **JAKA DOLENC**

CEO / Partner

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phone: +386 (0)41 333 989

Jaka's been in the insurance business since his first job. He is one of the few who has made virtually every step in the insurance industry – from B2B salesman to board member. For the first decade he worked within the Slovenian largest insurance group - (Triglav Insurance Group). He accumulated his experience abroad as a procurator in Triglav Osiguranja Zagreb (Triglav's Croatian subsidiary).

He is most proud of his role in the restructuring and development of Tilia Insurance Company, which in the period from 2010 until the merger with Zavarovalnica Maribor Insurance Company managed to position itself as one of the most recognizable and innovative brands in the Slovenian insurance industry.

Now he shares his long-time experience in insurance with his clients.

Authorization number of the Insurance Supervision Agency  
40110-386/2017-9 of 21.12.2017.



### **TADEJ AVSEC**

COMPLEX RISKS CONSULTANT /  
Partner

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Tadej has been in the insurance business since his first job. Throughout his business career he worked in the field of insurance product development, underwriting and liquidation of insurance cases.

He started his business career at Triglav Insurance Company, where he took over as director of property and liability insurance in 2005, during which time he made great progress with the largest Slovenian insurance company in bringing the Slovenian insurance practice closer to the developed Western European insurance market.

He continued his career at Tilia Insurance Company, as a member of management board and in his final year as CEO. During this period Tilia Insurance Company became a recognizable and successful insurance company with many advanced and innovative approaches or solutions.

For the last two years prior to his independent journey, he was a consultant of the management board of the Sava Reinsurance Company, where he mainly dealt with its subsidiary insurance companies on non-EU markets.

He is the co-author of the book Product Liability Insurance Guide (published in 2018) and the book Business Interruption Guide (published in 2021).



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***We are a reliable team with extensive experience and expertise  
In the field of insurance and risk management***

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**ERIKA REPAR**

COO / Partner

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phone: +386 (0)51 677 441

Erika has been in the insurance business since her first job. Throughout her business career, she worked in the field of insurance product development and underwriting.

She started her career at Triglav Insurance Company as a regional underwriter at Branch Office. Later she continued career at the company's headquarters as a senior underwriter in the property and liability insurance department.

In 2008, she continued her business career at Tilia Insurance Company as a director of product development and risk underwriting department (for non-life insurance).

From November 2016 to the end of 2020, she was employed at Sava Reinsurance Company as the director of facultative reinsurance for non-life insurance / reinsurance.

She is the co-author of the book Product Liability Insurance Guide (published in 2018) and the book Business Interruption Guide (published in 2021).



**MARJAN TURNŠEK**

COMPLEX RISK CONSULTANT

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Marjan has been involved in insurance and risk management for over 20 years. Before joining Libra Premia team, he used to work in insurance company and later in Gorenje Group, where he has been responsible for insurance and risk management the whole group.

Marjan's cooperation with Libra Premia, in addition to his expertise, gives the company an additional dimension of building a better-quality user experience for our clients. In the Gorenje Group Marjan has also carried out overview of production sites in terms of risk assessment and coordinates risk assessments of dangerous products. He has also been participating in the process of claims-handling of all major damages losses as well as any loss caused by defect products (in the context of product liability insurance, including those occurred in the most challenging markets, such as the US/Canada market).

Authorization number of the Insurance Supervision Agency  
40110-344/2022-3 of 19.10.2022.

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In the field of insurance and risk management*

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**PETER FUČIK**

BROKER

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Peter has been in insurance industry since 2013. After finishing banking/leasing career he started his insurance career at Tilia Insurance Company, where he was the head of commercial department at the regional office. After the merger with Zavarovalnica Maribor Insurance Company he worked as a business insurance advisor.

He joined Libra Premia team in 2020.

Authorization number of the Insurance Supervision Agency  
40110-147/2022-2 of 13.04.2022.



**TOMAŽ NOVINŠEK**

ANCILLARY BROKER

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Tomaž has been working in the service industry all his business career. From 1995 to 2004, he was employed in the financial sector. He first worked as a leasing business officer at FIT Leasing d.o.o. (later renamed NLB Leasing d.o.o.) and then as a senior leasing officer at VBS Leasing d.o.o. He switched from the financial sector to APS d.d. in 2004, where he was the coordinator and trustee of fixed assets until the end of 2017.

He joined the Libra Premia team in 2018.

*We are trusted by many successful and recognized Slovenian companies and groups.*



industrial enterprises

media production companies

trading companies

bus and coach services

construction companies

service companies

public sector enterprises

health and pharma services and industry

associations of interest and chambers



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*Authorization number of Slovenian Insurance Supervision Agency:  
40111-40/2018-2 dated on 12.4.2018.*

COMPANY REGISTRATION NUMBER: 6072402000 | TAX ID: 51637596 | IBAN: SI56 3500 1000 0524 876, BKS BANK AG

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**RISK COMES FROM NOT KNOWING WHAT YOU'RE DOING.**

*Warren Buffet*