

Soglasie Insurance Company

Main information about the company



Trust matters

About

Soglasie Insurance Company has been successfully operating in the insurance market for over 24 years. The internal policy of the company ensures the highest positions in the insurance market and the annual increase of the number of its clients.

- 24 years of working with individuals and corporate clients.
- One of the top 10 insurance companies in Russia in total revenue collection*.
- Regional network of the Soglasie Insurance Company totals nearly 350 offices across Russia*.
- The company is the part of the ONEXIM group – one of the largest financial and industrial holdings in Russia, founded by Mikhail Dmitrievich Prokhorov.
- Customer service is the company's main priority.

| | Revenue collection | Total payments | Number of clients | Number of contracts |
|------|-------------------------|-------------------------|--------------------|---------------------|
| 2017 | 33,3 BILLION RUB | 20,3 BILLION RUB | 1,7 MILLION | 3,0 MILLION |
| 2016 | 32,3 BILLION RUB | 20,2 BILLION RUB | 1,6 MILLION | 2,8 MILLION |

Development Timeline

1993 PROTECTING FINANCIAL INTERESTS AND ASSETS OF THE HOLDING

The creation of the Soglasie Insurance Company by the Interros Investment Company

1995 THE START OF REGIONAL EXPANSION

The opening of the first regional subsidiary – The Siberian District Subsidiary in Novosibirsk

2008 INTENSIVE GROWTH

Joining the ONEXIM group.
Intensive growth

2011 THE FINANS AWARD

The FINANS award "For the most active growth in the area of retail insurance"

2012 THE CHARTER CAPITAL REACHED 8,4 BLN RUB

The company becomes one of the top 5 companies based on the charter capital

2013 LEADING THE RUSSIAN INSURANCE MARKET

The company becomes one of the top 5 companies in the insurance market based on the level of the insurance premium collection

2015 SYSTEMICALLY SIGNIFICANT COMPANY

The company becomes one of the systemically significant companies of the Russian insurance market by the decision of CBRF

2016 PROFITABLE GROWTH

The focus is on development of profitable types of insurance, the service leadership. Change of positioning, confidential relationships within the company, and with clients and partners.

Awards

The professional society appreciated the achievements and the quality of the services of Soglasie company within the Russian insurance market.

- THE GOLDEN SALAMANDER AWARD. A sign of quality of the insurance company in the Dynamic Development category in 2013.
- THE GOLDEN SALAMANDER AWARD. A sign of quality of the insurance company in the Insurance Company of the Year and the Insurance Internet Project of the Year categories in 2012.
- FINANCIAL ELITE OF RUSSIA AWARD. The winner in the nomination for: "Quality of Customer Service" (2017).
- THE FINANCIAL ELITE OF RUSSIA AWARD. The winner in the Development Dynamics (2014) and the Reliability (2013) categories.
- CONSUMER RIGHTS AND SERVICE QUALITY AWARD. The winner in the nomination for "Retail Services", in the category of "Customer Service in Auto Insurance" (2017).
- EURO STANDART CERT. The certificate of compliance for the quality management system with the standards of GOST R ISO 9001-2015 (ISO 9001: 2015). The certificate is valid until 01.12.2020.

Awards

Analytical Credit Rating Agency (ACRA)

- Credit rating BBB + (RU), outlook rating "Stable".

The Expert RA National Rating Agency (RAEX)

- National rating of the Company reliability at ruBBB level (2017).
- A diploma of the Expert RA National Rating Agency (RAEX) in the category 'The leader of the market of passenger vehicle hull insurance for legal entities' (2016).
- A diploma in the categories 'The leader of the market of passenger vehicle hull insurance for legal entities' and 'The leader of the market of the liability insurance for the railway transport owners' (2015).

The ONEXIM group

The ONEXIM group is one of the largest private investment funds in Russia, which belongs to Mikhail Prokhorov. It has a diversified investment portfolio in the financial sector, the real estate, the power industry and advanced technologies.



The Company's Positioning

We have chosen TRUST as the main driving force for our business.

As the demand of the industry, as a tribute to the times, as a guarantee for our employees, partners, and clients.

TRUST has three foundational principles: expertise, involvement, and integrity.

It is based on sincere communication between people that starts with a handshake. TRUST can do wonders. It frees people from fear, making them free and happy. It can lead to peace and agreement in their hearts.

**This is the essence of insurance.
This is the essence of our business.**

TRUST MATTERS

THE COMPANY'S MISSION

Our mission is **to establish trust between people.**

Each day we work on justifying the trust of our clients and helping them to get rid of anxiety and suspicion.

By our example we want to show that trust generates trust. And leads to Agreement.

OUR ROLE

We are **a reliable partner in the lives of our partners and clients.**

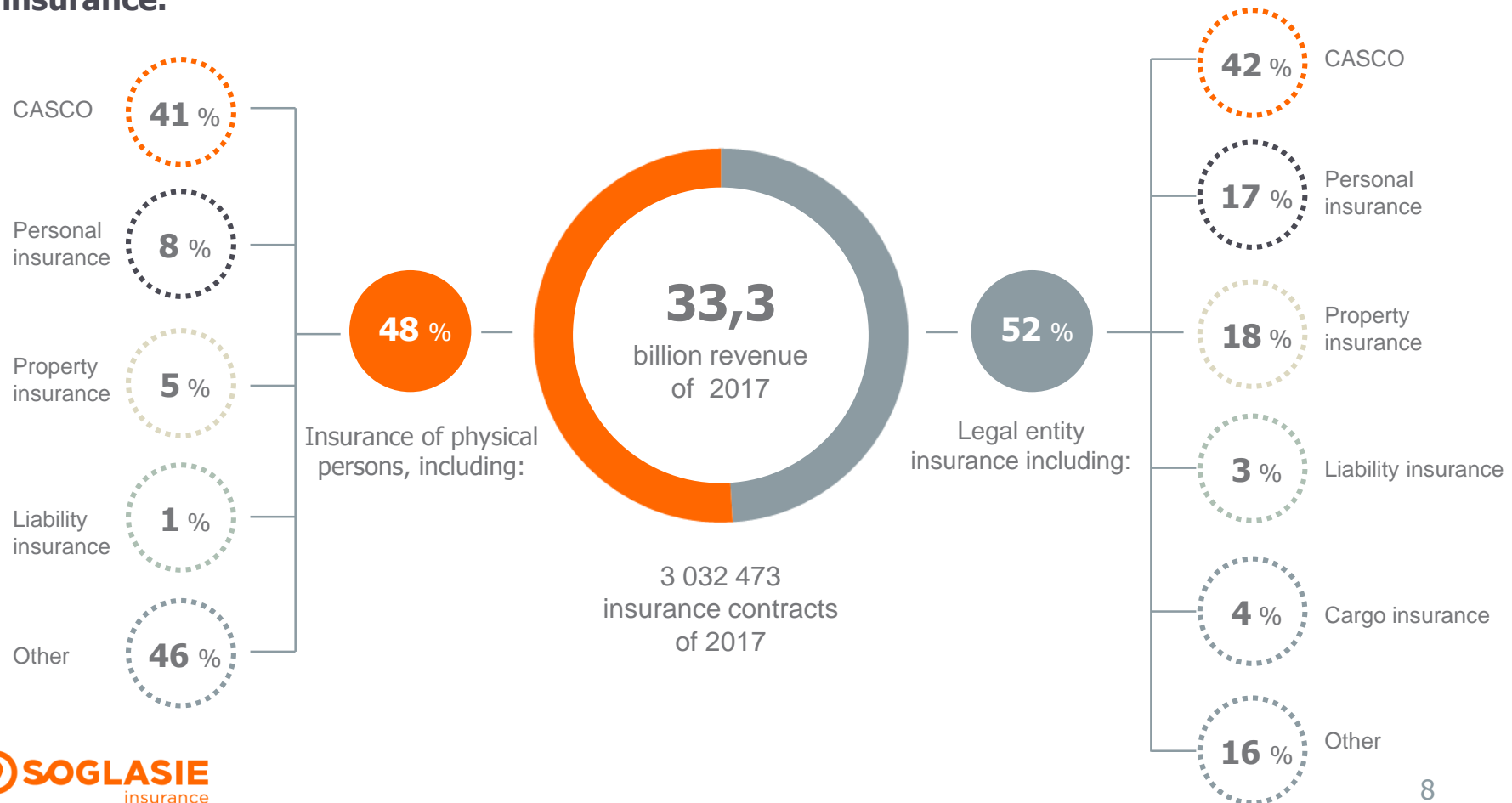
Our business model is built on the principles of transparency and honesty.

We share the worries and concerns of our partners and clients, because we are well aware of the situations they can get into, that is why we prefer live, confidential, and sincere communication.

We do not strive for great profit at the expense of our partners and clients. Spotless reputation is more important than momentary profit for a Company that counts on long-term mutually beneficial relationships.

Insurance portfolio

The company's development is aimed at quality, and the responsible formation of the insurance portfolio makes it possible to implement strategic plans for priority types of insurance.



Professional Associations

The company is a member of leading insurance and industry public associations and it takes an active part in perfecting the insurance market.

- The All-Russian Insurance Companies Union (ARICU)
- The Russian Car Insurance Companies Union (RCICU)
- The National Union of Liability Insurance Companies
- The National Union of Agricultural Insurance Companies (NUAIC)
- The Russian Builders Union
- The Expert Council of City Building of the State Duma Building and Land Relations Committee
- The Russian Association of Aviation and Space Insurance Companies
- The International Car Carriers Association (ICCA)
- The Roslizing Russian Leasing Companies Association
- The Association of Fuel and Energy Complex of the Russian Federation Insurance Companies
- The Association of Transport Insurance Organizations and Ventures
- The National Association of Nuclear Industry Insurance Companies (NANIIC)
- The European Business Association (EBA)
- The Russian Nuclear Insurance Pool
- The Russian Union of Manufacturers and Entrepreneurs
- The Russian Antiterrorist Insurance Pool
- The Fund for Transport Insurance Assistance
- The Moscow Association of Medical Insurance Organizations

Product Line

The company provides almost all types of insurance for large, medium and small business, state organization and citizens across Russia.

Legal Entity Insurance

- Legal entity property insurance
- Vehicle insurance (hull insurance)
- Voluntary medical insurance
- Aviation and marine insurance, cargo insurance
- Accident insurance
- Dangerous industrial facilities insurance (DIF)
- Agricultural risk insurance
- Building and construction works insurance

Individual Insurance

- Apartment, house insurance
- Mortgage insurance
- MTLP insurance
- Car insurance (hull insurance)
- Personal insurance
- Insurance for people going abroad
- «Green card»

Reinsurance Protection

The partners of Soglasie Insurance Company are the largest companies in the international reinsurance market:

- Gen Re (USA) — A.M. Best: A++, S&P: AA++
- Swiss Re – S&P: AA-
- Hannover Re Group (Germany) — S&P: AA-, A.M. Best: A+
- R+V Versicherung AG (Germany) — S&P: AA-
- Tamesis DUAL (Great Britain) — S&P: A+

The company works together with the largest reinsurance brokers that provide active interaction with Russian and international partners:

- RT-Insurance
- MARSH
- Malakut
- JLT
- RFIB Group

Loss Settlement

Large insurance cases settled in 2014-2016:

AO "MOBILE GTES". A fire in the complex mobile generator.
450 million rubles of the legal entity property insurance.

REINSURANCE CONTRACTS PAYMENTS. Damaging of the energy unit at GRES.
Over 300 million rubles of legal entity property insurance within the reinsurance contract.

INDEMNITY PAYMENTS TO A BANK (TOP-5). Failure of a large electronics retail seller to fulfil their obligations to pay the debt for the delivered goods.
139,9 million rubles of non-recourse factoring within commercial credit insurance.

THE MAZULSKY LIMESTONE MINE. Special equipment damage as the result of a fire.
13 million rubles of the legal entity property insurance.

OAO NOMOS BANK (PAO FK OTKRYTIE BANK). Damage to goods in turnover as the result of a fire.
5,91 million rubles of the legal entity property insurance.

OAO "PK BALTIKA". Production discontinuation as the result of GTU breakage.
5,61 million rubles of manufacture discontinuation insurance.

ZAO "BALTSTROY". Damage to the underwater electricity cable caused by the anchor of a vessel during bottom deepening works.
3,85 million rubles of civil liability insurance for building and construction works.

Customer Service

- **HIGH TECH OPERATIONS CENTER**
Automated and centralized input and registration of insurance documentation.
- **MODERN CALL CENTER AND MEDICAL CONSOLE**
Around the clock system of receiving calls and informing customers across Russia.
- **EXPERTS IN DIFFERENT AREAS**
Professionals with great experience of working in certain areas at the stage of risk management as well as in the process of dispute settling.
- **HIGH QUALITY LOSS SETTLEMENT**
Optimal terms of insurance event review by highly professional specialists.
- **OUR OWN SERVICE OF EMERGENCY COMMISSIONERS**
Prompt arrival to the road accident site, and assistance with documents.
- **PERSONAL MANAGERS**
Contract support and assistance with insurance issue solutions. VIP and English language service.

Contracts and Contests

A sample of contracts signed with large clients



ZAO «URALKALIY»

We won an open contest for the right to provide car insurance services (TPL and Hull vehicle insurance).



ООО «LENТА»

We extended the voluntarily medical insurance contract for providing the employees with VMI services.

The total liability limit of the Soglasie Insurance Company is over 20,6 billion rubles.



«SPASSKAYA BASHNYA»

We provided the foreign participants of the Spasskaya Bashnya 2015 International Military Music Festival with insurance protection on an annual basis. We gave insurance policies to over 1 000 participants of the festival as well as the honored guest of the event, the legend of French music Mireille Mathieu.

The amount of insurance protection was over \$30 million.



PAO «VTB 24»

We provide financial protection of property interests of the bank connected with the risk of loss or damage to the insured property.

The total liability limit of the insurance company based on the contracts concerning personal and real estate exceeds 56,3 billion rubles.



GB IAM of Russia in Moscow

We signed the state contract for providing the services of compulsory civil liability insurance as the owner of vehicles in 2017.

Large Clients

The clients that have entrusted us with their insurance protection:



"VSMPO-AVISMA" corporation



LLC "Iveco-Russya"



LLC "Iglo"



JSC "V/O Isotop"



Lenta Supermarket network



JSC "Mechel"



JCS "Rusal"



JSC "Moscow Circle Railway"



JSC "Murmansk Sea Shipping"



FGUP TTC "Ostankino"



JSC "RZD"



FGUP "RTRS"



JSC "RusGidro"



JSC "WEB-lising"



LLC "SDS-FUDS"



JSC "Northern Sea Shipping"



JSC "Uralkaliy"



LLC "Volkswagen Group Rus"



JSC "Central suburban passenger company"



State Corporation "Rostech"



JSC "VTB-Lising"

Dear Colleagues!

We have everything necessary to implement the boldest aspirations. We are one of the most experienced companies in the Russian insurance market. We are one of the best. And it is your accomplishment as well, because without you we would not have been able to achieve such results.

What is the main principle of the insurance business? It is trust! The concept "insurance" itself is inseparable from the concept of "trust". It is important for this trust to begin with our productive and mutually beneficial cooperation. We will be able to achieve this only by trusting each other.

And as we greet you and look into your eyes we would like to say:
"We trust you and you can trust us. Because Trust leads to Agreement".
Thank you for your trust!

CEO
Maya Tikhonova

Thank you for your Trust!

CBRF Licenses as of 25.05.2015: SI № 1307,
SL № 1307, OS № 1307-03, OS № 1307-04,
OS № 1307-05

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