

Company Profile



Trust leads to Soglasie

Photos by winners of the annual Trust in Focus (2025) employee contest: Valeria Rybalchenko (Astrakhan), Tatyana Zotkina (Moscow), Elena Firsova (Izhevsk), Tatyana Sannikova (Moscow).

Company information

Soglasie Insurance Company:

- 31 years of helping both individual and corporate clients.
- The company ranks among the Top 10 Russian companies in the non-life insurance market.
- Expert RA financial reliability rating: ruAA.
- Over 300 offices across Russia.
- The highest level of service quality rated A1 "Quality Mark" (2021)*.
- Top 1 in the digital transformation rating of Russian insurance companies (2020) by Skolkovo and VR_Bank.
- Top 5 in the digital maturity rating for the insurance industry (2024)**.

	Fees collected	Total payments	Customers	Contracts
2023	46.5 bn	18.9 bn	1.4 mln	4 mln
2024	57.5 bn	23.6 bn	1.6 mln	4 mln

According to the All-Russian Union of Insurers

Rating of Soglasie IC in the non-life insurance market*

	Company name	Changes	Premium for 12 months of 2024, RUB bn	Share
1	SOGAZ	■	276.90	15.0%
2	ALFASTRAKHOVANIE	■	233.12	12.6%
3	INGOSSTRAKH	■	205.88	11.2%
4	RESO-GARANTIA	■	154.17	8.4%
5	VSK	■	146.34	7.9%
6	SBERBANK INSURANCE	▲	100.87	5.5%
7	ROSGOSSTRAKH	▼	98.39	5.3%
8	RENAISSANCE INSURANCE	■	71.91	3.9%
9	TINKOFF INSURANCE	■	67.56	3.7%
10	SOGLASIE	■	57.48	3.1%
TOP 10			1,412.61	76.6%
Total			1,844.11	100.00%

History

Soglasie Insurance Company



1993

Protecting holding's financial interests and assets

September 28, 1993 – Interros Investment Company created SOGLASIE Insurance Company



1995

Start of regional expansion

First regional branch opened – The Siberian District Branch in Novosibirsk



2015

Systemically important company

As ruled by Central Bank of Russia, Soglasie is one of systemically important companies in the Russian insurance market, ranks among the top 5 in the insurance market in terms of fees and share capital



2016-2019

Profitable growth

Focus on developing profitable types of insurance, achieving leadership in services. Change in positioning, credibility and relationship of trust within the company, and with clients and partners



2020

Service leadership

Top1 in the annual rating among insurers in services via digital channels with assets of RUB 3 bn to RUB 30 bn



2021

Good employer

The company is awarded the highest employer attractiveness rating at A.hr (BusinessDrom) for the second year in a row



2022

ESG

ESG rating assigned at A2.esg — a very high level of sustainable development (BusinessDrom, 2022)



2024

Financial reliability confirmed by Expert RA rating

Expert RA rated the company at ruAA-, a high level of financial reliability, stable outlook



Soglasie-Vita, a subsidiary of Soglasie, has successfully operated in the insurance market since 2000.

Earlier specializing in credit life insurance, it has become a dynamically developing market company with a wide product range and an extensive partner network.

- The company ranks among the top 15 Russian life insurers at year-end 2024.
- The company is a member of the All-Russian Union of Insurers and the Association of Life Insurers.
- The company is assigned the AA-.ru credit rating (stable outlook) by the National Credit Ratings (NCR).
- Vita SuperDoc, a critical illness treatment program, is awarded the Insurance Market Leaders Forum award in the New Critical Illness Insurance Product Format category.
- The company's financial stability is supported by its share capital of RUB 1.2 bn*.

	Fees collected	Insurance reserves	Assets
2023	RUB 8.0 BN	RUB 8.0 BN	RUB 11.3 BN
2024	RUB 10.8 BN	RUB 9.0 BN	RUB 10.1 BN

Rating of Soglasie-Vita IC in the life insurance market

Company name		Changes	Premium for 12 months 2024, RUB bn	Share
1	SBERBANK LIFE INSURANCE	■	1,104.33	54.14%
2	SOGAZ - LIFE	▲	235.13	11.53%
3	ALFASTRAKHOVANIE - LIFE	▼	233.44	11.44%
4	RENAISSANCE LIFE	▲	93.34	4.58%
5	ROSGOSSTRAKH-LIFE	▼	79.76	3.91%
6	SOVCOMBANK LIFE INSURANCE	▼	51.81	2.54%
7	RSHB LIFE INSURANCE		31.99	1.57%
8	INLIFE LIFE INSURANCE	▲	31.13	1.53%
9	RB LIFE INSURANCE	▲	28.61	1.40%
10	INGOSSTRAKH-LIFE	▼	28.01	1.37%
...
14	ULIFE		13.99	0.69%
15	SOGLASIE-VITA		10.45	0.51%
TOP 15			2,004.45	98.27%
Total			2,039.81	100.00%

Awards and ratings



The professional community appreciated the achievements and the quality of the services of Soglasie Insurance Company within the Russian insurance market.

EXPERT RA RATING AGENCY

- Financial reliability rating: ruAA (2025).

BUSINESSDROM ANALYTICAL AGENCY

- The highest level of service quality rated at A1 "Quality Mark" (2020, 2021).
- The highest employer attractiveness rank of A.hr (2020, 2021, 2022).
- ESG rank of A2.esg that marks a very high level of sustainable development (2022).

SKOLKOVO FOUNDATION AND VR_BANK

- Ranks first in the digital transformation rating of Russian insurance companies (2020).

NAUMEN

- Top 1 in the accessibility and quality of service via digital channels among insurers with assets from RUB 3 bn to RUB 30 bn (2020)

EURO STANDART SERT

- A certificate of quality management system compliance with GOST R ISO 9001-2015 (ISO 9001:2015). The certificate is valid until November 28, 2026.

HR BRAND 2018

- Winner in the Big Heart nomination for the implementation of 25 Good Years, the best community-focused charity project.

Company positioning

We have chosen TRUST as the core driver 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 leads to Soglasie.

MISSION

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

Each day we work on meeting the expectations 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 trust leads to Soglasie.

ROLE

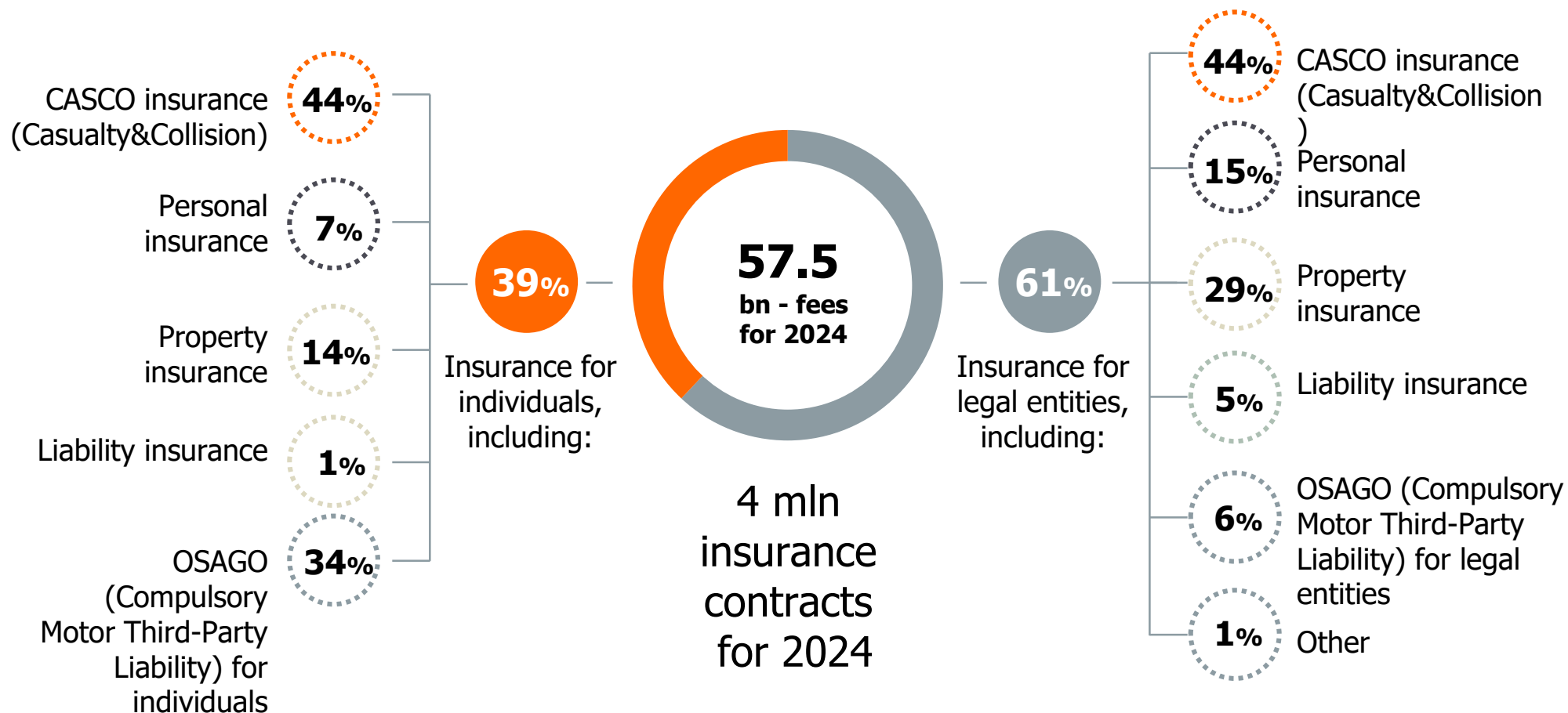
We are **a reliable partner in the lives of our partners and clients.**
Our business model builds on the principles of transparency and honesty.

We share the concerns and anxieties of our partners and clients
because we are well aware of situations they may find themselves in,
preferring lively, trusting and sincere talks.

We do not strive for super profit at the expense of our partners and clients.
Uncompromising integrity is more important than a hit-and-run strategy for
the company that counts on long-term mutually beneficial relationships.

Insurance portfolio

In its development, the company aims to generate responsibly a high-quality insurance portfolio that ensures the implementation of strategic plans for priority types of insurance.



Professional associations.

Head office

The company is a member of leading insurance and industry public associations and is actively involved in improving the insurance market.

- All-Russian Union of Insurers (ARUI)
- Russian Association of Motor Insurers (RAMI)
- National Union of Liability Insurers
- National Association of Agricultural Insurers (NAAI)
- Insurance Expert Council of the Bank of Russia
- Russian Anti-Terrorism Insurance Pool (RATIP)
- National Union of Liability Insurers (NULI)
- Committee of Users of Services of RNRC JSC
- Expert Council on Regulation, Methodology of Internal Audit, Internal Control, and Risk Management in the Bank of Russia and Financial Organizations
- Expert Council on Insurance Legislation under the State Duma Committee on Financial Market

Professional associations. Regions

The company is a member of leading insurance and industry public associations and is actively involved in improving the insurance market.

- Regional Office of the Union of Industrialists, Entrepreneurs, and Employers of the Amur Region
- Union Chamber of Commerce and Industry of the Omsk Region
- Nizhny Novgorod Association of Industrialists and Entrepreneurs
- Chamber of Commerce and Industry
- Union Vyatka Chamber of Commerce and Industry of the Kirov Region (Vyatka CCI)
- Union Chamber of Commerce and Industry of the Kaluga Region
- Union Ulyanovsk Regional Chamber of Commerce and Industry
- SRO Association Builders of Ulyanovsk
- Club of Financiers of the Perm Territory
- Perm branch of Opora Russia (Business Life)
- Perm Chamber of Commerce and Industry
- CCI Temryuk
- UR Association of Industrial Enterprises
- CCI of the Vladimir Region
- Union Tula Chamber of Commerce and Industry
- Union Tambov Chamber of Commerce and Industry
- Union Central Siberian Chamber of Commerce and Industry
- Union Chamber of Commerce and Industry of the Republic of Khakassia
- Union Chamber of Commerce and Industry of the Tomsk Region
- Kuzbass Chamber of Commerce and Industry
- Investment Agency of Kuzbass, SUE
- Regional branch of the Young Traffic Inspectors, All-Russian public children's and youth organization promoting road safety

Product range

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

Corporate insurance:

- corporate property insurance
- vehicle insurance (CASCO)
- voluntary medical insurance
- aviation and space, railroad, marine, cargo insurance
- accident insurance
- corporate liability insurance
- hazardous industrial facility (HIF) insurance
- agricultural risk insurance
- insurance of construction and installation work
- insurance of financial risks

Insurance for individuals:

- insurance of apartments, houses and summer homes
- mortgage and title insurance
- compulsory insurance of motor third-party liability
- car insurance (CASCO)
- voluntary medical insurance
- accident insurance
- insurance for people traveling abroad
- insurance of financial risks
- motor third-party insurance outside the Russian Federation

Loss adjustment

Major insured events settled in 2020–2024

Socar Trading SA. Business loss insurance

RUB 439 mln — trade credit insurance

BB Energy (Gulf) DMCC. Business loss insurance

RUB 427 mln — trade credit insurance

QUADRA — POWER GENERATION. Failure of GE LM2500+HSPT DLE Gas Turbine Unit

RUB 350 mln — corporate property insurance

AustroFin Mineralöl- und Derivate HandelsgesmbH. Business loss insurance

RUB 326 mln — trade credit insurance

QUADRA — POWER GENERATION. The upper floor collapse in a building belonging to the thermal power plant

RUB 302 mln — corporate property insurance

SOGAZ. Collapse of ore crushing stockpile

RUB 250 mln — corporate property insurance

RK Insurance Broker. Fire at the facility of Mining-and-Metallurgical Integrated Works Udokan

RUB 237 mln - insurance of construction and installation work

SOGAZ. Increase in water flow in mine workings

RUB 172 mln — business interruption insurance

Collective Stud Farm named after Lenin. Harvest loss

RUB 156 mln – crop insurance for agricultural crops and perennial plantations with governmental support

Elbrus Insurance Broker. Aircraft crash during a test flight

RUB 151 mln - aircraft insurance

Customer service

- **HIGH-TECH OPERATION CENTER**
Automated and centralized input and registration of insurance documentation.
- **MODERN CALL CENTER AND MEDICAL DESK**
Round-the-clock system of call acceptance and informing customers across Russia.
- **EXPERTS IN VARIOUS AREAS**
Professionals with great experience in certain areas at the stage of risk management as well as in the course of adjustment.
- **LOSS ADJUSTMENT EXCELLENCE**
Confirmed by regular NPS measurements, optimal timing of consideration and settlement of the insurance event.
- **EMERGENCY SERVICE OF CLAIMS ADJUSTERS**
Arrival to a road accident site and assistance with documents.
- **PERSONAL MANAGERS**
Contract support and assistance in resolving insurance-related issues. VIP service and service in English.



Dear clients and partners,

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

What is the main principle of the insurance business? Trust, of course! The very concept of "insurance" is inseparable from the concept of "trust." This trust shall 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 Soglasie."
Thank you for your trust!

**Director General
Maya Tikhonova**

Спасибо за доверие

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