



Company Overview



Trust Matters

About

Soglasie Insurance Company has been successfully operating in the insurance market for over 26 years. The internal policy of the company ensures the highest positions in the insurance market and the annual increase in the number of its clients.

- 26 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 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
2019	33.5 BILLION RUB	21.3 BILLION RUB	1.7 MILLION	2.9 MILLION
2018	29.9 BILLION RUB	16.6 BILLION RUB	1.3 MILLION	2.4 MILLION

Development Timeline

1993 PROTECTING FINANCIAL INTERESTS AND ASSETS OF THE HOLDING

September 28, 1993 – creation of the Soglasie Insurance Company by the Interros Investment Company

1995 START OF REGIONAL EXPANSION

Opening of the first regional branch – The Siberian District Branch 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 AUTHORIZED CAPITAL REACHED 8.4 BLN RUB

The company becomes one of the top 5 companies based on the authorized 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 insurance premium collection

2015 SYSTEMICALLY SIGNIFICANT COMPANY

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

2016-2019 PROFITABLE GROWTH

Focusing on development of profitable types of insurance, the service leadership. Change of positioning, credibility and relationship of trust within the company, and with clients and partners

Subsidiaries



Soglasie-Vita IC, LLC is a 100% subsidiary of Soglasie Insurance Company, LLC successfully operating in the insurance market since 2000.

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

- One of **Top 20** life insurance companies.
- Member of the **Life Insurers Association**, actively participating in the development of the life insurance market.
- Rated "A.ic according" to reliability and quality rating of the National Rating Agency (NRA) - "**High level of reliability and quality of services**", "Stable" outlook.
- Award of the Insurance Market Leaders Forum for "**New Format of Critical Illness Insurance Product**" was granted to the Vita SuperDoc Critical Illness Treatment Program.

Financial strength of the company is ensured by its authorized capital of **397 million rubles**.

	Revenue collection	Premium reserve	Net profit
2019	3.1 BILLION RUB	3.4 BILLION RUB	87.8 MILLION RUB

Awards

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



- THE GOLDEN SALAMANDER AWARD. A sign of quality of the insurance services in the Dynamic Development category in 2013.
- THE GOLDEN SALAMANDER AWARD. A sign of quality of the insurance services in the Insurance Company of the Year and the Insurance Internet Project of the Year categories in 2012.
- FINANCIAL ELITE OF RUSSIA AWARD. Winner in the nomination for: “Quality of Customer Service” (2017).
- FINANCIAL ELITE OF RUSSIA AWARD. Winner in the Development Dynamics (2014) and the Reliability (2013) categories.
- CONSUMER RIGHTS AND SERVICE QUALITY AWARD. Winner in the nomination for “Retail Services”, in the category of “Customer Service in Auto Insurance” (2017).
- HR-BRAND 2018. Winner in the “Big Heart” nomination for the implementation of the best community-focused charity project - “25 Good Years”.
- EURO STANDART SERT. Certificate of Compliance of the quality management system with GOST R ISO 9001-2015 (ISO 9001: 2015) standards. The certificate is valid until December 1, 2020.

Awards

Fitch Ratings (Moscow)

- Insurer Financial Strength Rating (FSR) at “B +” level. The rating outlook is “stable” (2019).

Expert RA National Rating Agency (RAEX)

- National rating of the Company reliability at ruBBB+ level (2019).
- A diploma of the Expert RA National Rating Agency (RAEX) in the category “Leader of the market of passenger vehicle hull insurance for legal entities” (2016).
- A diploma in the categories “Leader of the market of passenger vehicle hull insurance for legal entities” and “Leader of the market of the liability insurance for the railway transport owners” (2015).



BusinessDrom Analytical Agency

- The highest quality standard of services rated “Quality Mark A1” level

The ONEXIM Group

The ONEXIM Group is one of the largest private investment funds in Russia, owned by Mikhail Prokhorov. It makes investments in assets in the banking sector, insurance, investment banking and brokerage services, energy, as well as innovative projects.



Company's Positioning

We have chosen TRUST as the main 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 MATTERS.

COMPANY'S 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 leads to Agreement.

OUR ROLE

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

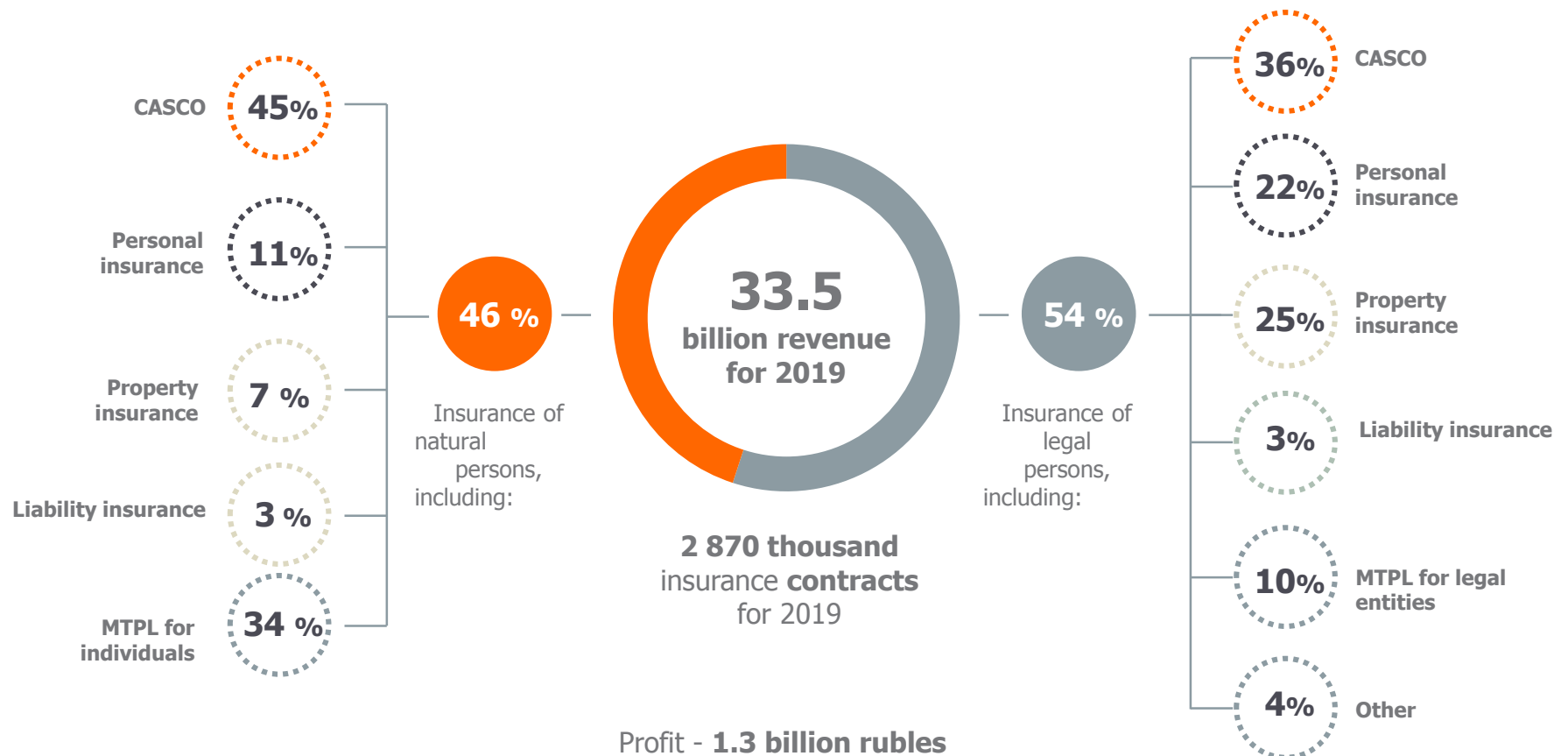
Our business model is built on principles of transparency and honesty.

We share the worries and concerns of our partners and clients, because we are well aware of the situations they can face, that is why we prefer live, trust-based and sincere communication.

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

Insurance Portfolio

The company's development aimed at high-quality and 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 is actively involved in improving the insurance market.

- All-Russian Insurance Association (ARIA)
- Russian Association of Motor Insurers (RAMI)
- National Association of Liability Insurers
- National Association of Agriculture Insurers (NAAI)
- Builders of Russia Union
- Expert Board on Urban Planning of the State Duma Committee on Construction and Land Matters
- Russian Association of Aviation and Space Insurers
- Association of International Road Carriers (ASMAP)
- Russian Association of Leasing Companies Rosleasing
- Association of Fuel and Energy Complex Insurers
- Association of Insurance Organizations and Transport Enterprises
- Russian Association of Nuclear Insurers (RANI)
- Association of European Businesses (AEB)
- Russian Nuclear Insurance Pool
- Russian Union of Industrialists and Entrepreneurs
- Russian Antiterrorist Insurance Pool
- Transport Insurance Assistance Fund
- Moscow Association of Health Insurance Organizations

Product Line

The company provides almost all types of insurance for large, medium and small business, state organizations 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;
- hazardous industrial facilities (HIF) insurance;
- 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 Coverage

Partners of Soglasie Insurance Company are major 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+;
- Atradius Reinsurance Ltd (Ireland) – Moody's: A2, A.M. Best:A;
- Liberty Mutual Reinsurance (Switzerland) — S&P: A;
- XLCatlin Re (Switzerland) — S&P: A+, A.M. Best: A.

The company works with major reinsurance brokers that provide active interaction with Russian and international partners:

- RFIB Group;
- JLT;
- Malakut

Loss Settlement

Major insured events settled in 2015–2019

ROSKOSMOS. SOYUZ MS-10. Incident during launching the spacecraft.
4.7 billion rubles - space risk insurance.

FIRE AT THE PLACE OF ACCOMMODATION OF MOBILE GTPP.
1.1 billion rubles - property insurance for legal entities.

VSP-LEASING, LLC. Missing aircraft Agusta AW119MKII RA-01978 during the flight.
366.8 million rubles - aircraft insurance.

ALFASTRAKHOVANIE, OJSC Damage to the blade system of TG-12 gas turbine.
306 million rubles - property insurance for legal entities.

QUADRA — POWER GENERATION. Failure of a gas turbine unit.
233 million rubles - property insurance for legal entities.

SOVAG. Damage to cargo during transportation.
210.5 million rubles – third-party liability insurance of shipowners.

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 time for settlement of the insured event by highly qualified specialists.
- **OUR OWN SERVICE OF CLAIMS ADJUSTERS**
Prompt arrival to the road accident site, and assistance with documents.
- **PERSONAL MANAGERS**
Contract support and assistance in resolving issues related to insurance. VIP and English language service.

Major Clients

The clients that have entrusted us with their insurance coverage:



"VSMPO-AVISMA"
Corporation



LLC "Iveco-Russia"



FGTUP TTC
"Ostankino"



JSC "V/O Isotop"



Lenta LLC



OJSC
"Moscow Ring
Railway"



JSC "Central
Suburban Passenger
Company"



Samsung
Electronics Co. Ltd



LLC
"Volkswagen
Group Rus"



PJSC
ROSBANK



PJSC Rocket and
Space Corporation
Energia
named after S.P.
Korolev



PJSC "Quadra –
Power Generation"



JSC JSCB
INTERNATIONAL
FINANCIAL CLUB



AZIMUT HOTELS
COMPANY, LLC



BI MOSCOW
REGIONAL DUMA



VEB.RF State Development
Corporation



H&M Hennes &
Mauritz LLC



JSC Mobile GTES



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 very concept of “insurance” 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 Matters”.
Thank you for your trust!

CEO
Maya Tikhonova

Thank you for your Trust!

CBRF Licenses as of 25.05.2015: SI No. 1307,
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