



# Company Overview



Trust Matters

# About

**Soglasie Insurance Company has been successfully operating in the insurance market since 1993. The internal policy of the company ensures the highest positions in the insurance market and the annual increase in the number of its clients.**

- 29 years of working with individuals and corporate clients.
- One of the top 10 insurance companies in Russia, excluding life insurance.
- Company rated ruAA- for Financial Stability (Expert Rating Agency)
- Regional network of the company totals over 300 offices across Russia.
- Customer service is the company's main priority.

	Revenue collection	Total Payments	Number of Clients	Number of Contracts
2021	<b>38 BILLION RUB</b>	<b>19,8 BILLION RUB</b>	<b>1,9 MILLION</b>	<b>4,8 MILLION</b>
2022	<b>41 BILLION RUB</b>	<b>20,7 BILLION RUB</b>	<b>1,5 MILLION</b>	<b>4,2 MILLION</b>

# Milestones in the history of Soglasie



**1993**

**Protection of the Holding's financial interests and assets**

28.09.1993 – Foundation of Soglasie Insurance Company by Interros investment company.



**1995**

**Beginning of expansion into regions**

Opening of the Company's first regional branch office – the Siberian District branch in Novosibirsk



**2008**

**Rapid development**

Rapid development



**2011**

**Finance Prize**

Awarded the Finance Prize - Fastest- Growing Insurance Company for Individual Clients



**2012**

**Charter capital reaches 8.4 billion rubles**

One of the top 5 insurance companies, by amount of charter capital



**2013**

**Leading position in the Russian insurance market**

One of the top 5 insurance companies, by premium takings



**2015**

**Soglasie – systemically significant organization**

The Russian Central Bank includes the Company on the list of systemically significant organizations in the Russian insurance market



**2016-2019**

**Growth of profits**

Focus on the development of high-margin insurance products and on leadership in terms of service. Change in market strategy, relations of trust between Company staff, clients and partners.



**2020**

**Digitization**

Leader in the digitization rating for Russian insurance companies developed by the Skolkovo Foundation and VR Bank. Most extensive network of retail agents in the Company's history.



**2021**

**Ratings**

BiznesDrom confirms Company's employer attractiveness rating as A.hr (highest possible rating)



**2023**

**«Expert Rating Agency» validated the rating of the company**

Company rated ruAA- for Financial Stability (high level of reliability, stable outlook)



**Soglasie-Vita Insurance Company Limited is a 100%-owned subsidiary of Soglasie Insurance Company Ltd. It has been successfully operating in the insurance market since 2000.**

Previously specializing in credit life insurance, it is now a fast-growing market company with a wide product range and an extensive network of partners.

- In the first half of 2022, the company was among the top 14 Russian life insurers.
- Member of the All-Russian Association of Insurers and the Association of Life Insurers.
- According to the National Credit Rating Agency, its credit rating is A(RU), with a stable outlook.
- The Vita SuperDoc Program for the treatment of serious illnesses was awarded the prize of the Forum of Insurance Market Leaders in the category New Format for Serious Illness Insurance Products.
- The financial sustainability of the company is guaranteed by its authorized capital of 397 million rubles.

	Insurance fees	Insurance reserves	Assets
2021	RUB 5,5 billion	RUB 7,1 billion	RUB 8,7 million
2022	RUB 4,6 billion	RUB 8,6 billion	RUB 10,3 million

# Ratings and Awards



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

## **Expert Rating Agency**

- Company rated ruA+ for Financial Stability (2021,2022).
- Company rated ruAA- for Financial Stability (2023).

## **BiznesDrom Analytics Agency**

- Znak Kachestva award and the highest possible rating A1 for service quality (2020,2021).
- Highest employer attractiveness rating of A.hr (2020, 2021, 2022).

## **Skolkovo Foundation and VR Bank.**

- First place in the digitization rating for Russian insurance companies (2020)

## **NAUMEN**

- Rated first place for affordability and quality of digitally provided services, among insurers with assets between 3 and 30 billion rubles. (2020)

# Ratings and Awards



- **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.

# 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.

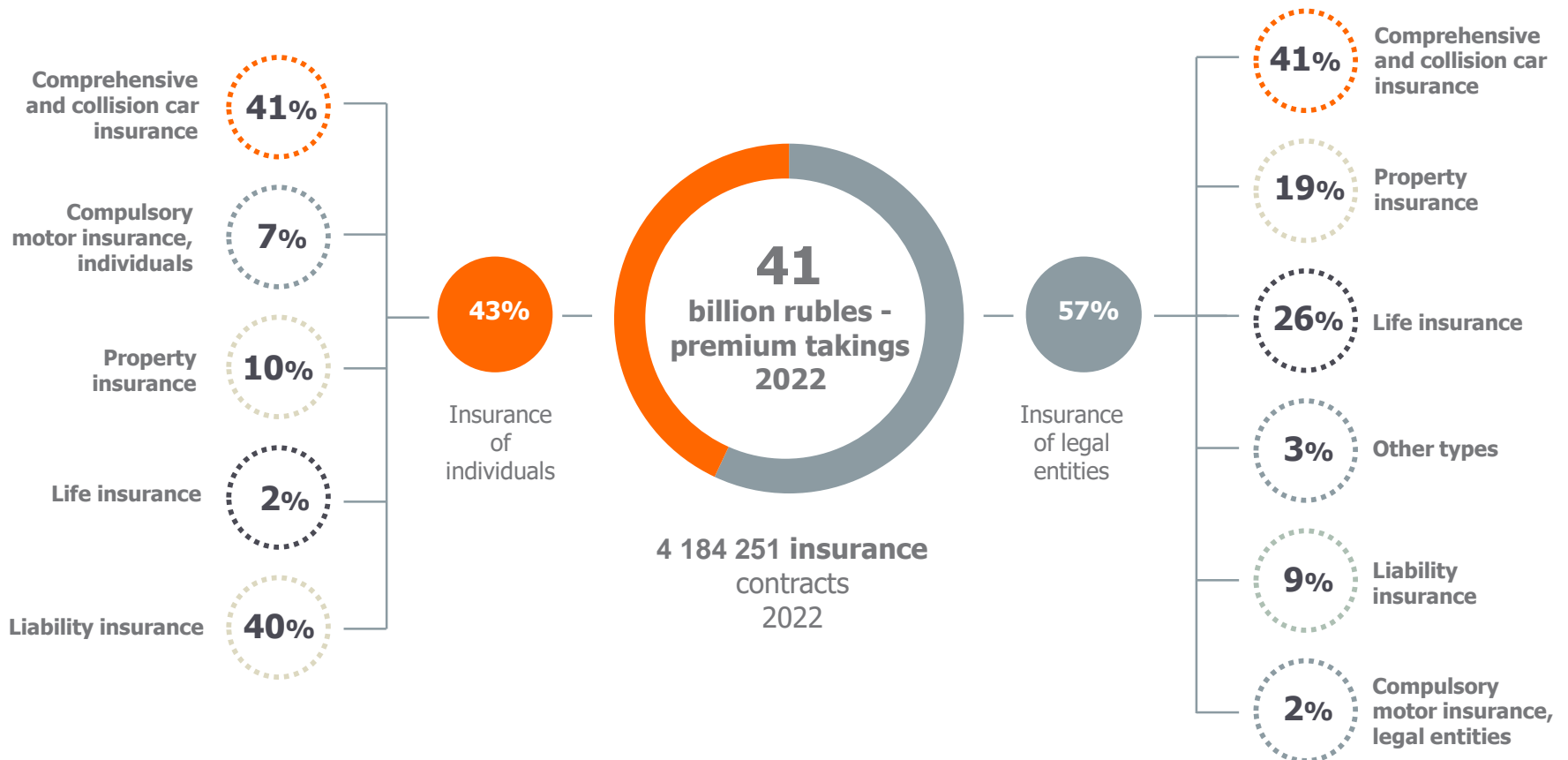
**We share the worries and concerns of our partners and clients,** because we are well aware of the situations they can face, that is why we prefer live, trust-based and sincere communication.

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 activities, aimed at observing the highest standards of quality and responsibility in the creation of an insurance portfolio, allow it to fulfil its strategic plans in relation to priority types of insurance.





# Professional bodies

**Soglasie is actively involved in the work being done by the major professional bodies in the sector to develop the insurance market.**

- All Russian Insurance Association
- Russian Association of Motor Insurers (RAMI)
- National Union of Liability Insurers (NULI)
- National Association of Agriculture Insurers (NAAI)
- Russian Association of Aviation and Space Insurers (RAAKS)
- Association of International Road Carriers (AIRC)
- National Association of Nuclear Insurers (NANI)
- Russian Nuclear Insurance Pool (RNIP)
- Russian Anti-Terrorism Insurance Pool (RATIP)
- The Chamber of Commerce and Industry of the Russian Federation
- United Leasing Association (ULA)

# Product range

**The Company provides all the main types of insurance for small, medium-sized and large businesses, state organizations and individuals throughout Russia, in accordance with licenses granted by the Russian Central Bank.**

## **Insurance of legal entities:**

- property insurance for legal entities;
- comprehensive and collision vehicle insurance;
- voluntary health insurance;
- aviation, maritime and freight insurance;
- accident insurance;
- liability insurance for legal entities;
- insurance of hazardous production facilities (HPF);
- agriculture insurance;
- construction and assembly insurance.

## **Insurance of individuals;**

- home insurance: flats, houses, summer houses;
- mortgage insurance;
- motor third party liability insurance;
- comprehensive and collision car insurance;
- personal risk insurance;
- travel insurance;
- Green Card - internationally accepted motor liability insurance.

# Client services

- **HIGH-TECHNOLOGY OPERATIONS CENTER**  
Automated and centralized submission and processing of insurance documents.
- **MODERN CONTACT CENTER AND HEALTHCARE PHONE SERVICE**  
24-hour call centre and advice service for clients throughout Russia.
- **EXPERTS IN DIFFERENT SECTORS**  
Professionals with many years' experience in risk management and claim handling.
- **HIGH QUALITY CLAIM HANDLING**  
Prompt processing of claims by highly qualified specialists.
- **IN-HOUSE ACCIDENT RESPONSE TEAM**  
Rapid arrival on the scene of road accidents, help with filling in documents.
- **PERSONAL MANAGERS**  
Policy support, assistance in resolving insurance-related issues. VIP service, service in English.



Dear colleagues,

We have all the resources required to bring the most ambitious projects to fruition.

We are one of the most experienced companies in the Russian insurance market. And one of the best. And it is thanks to you, because without you we would not have been able to achieve these results.

What is the most important asset in the insurance business? Confidence! The idea of confidence lies at the very heart of the concept of insurance. It is important that confidence begins with a fruitful and mutual cooperation between us and you. Only by having confidence in each other can we achieve great results.

When we greet you we want to be able to look you in the eyes and say: "We have confidence in you, and you can trust us." Because confidence leads to agreement. Thank you for your confidence!

General Director  
M.A. Tikhonova

# Thank you for your confidence!

Russian Central Bank licenses, dated 25.05.2015: СИ No. 1307,  
СЛ No. 1307, ОС No. 1307-03, ОС No. 1307-04,  
ОС No. 1307-05

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