



## Company Overview



Trust Matters

# Company profile

Soglasie Insurance Company

**SOGLASIE Insurance Co. Ltd has been successfully operating since 1993. Its internal policy ensures the company's leadership in the insurance market and attracts more and more clients every year.**

- 30 years of offering services to both individuals and corporate clients.
- The company ranks among the 10 top Russian companies in the non-life insurance market.
- Expert RA financial reliability rating: ruAA-.
- The regional network of the company includes more than 300 offices across Russia.
- Customer experience is the company's top priority.
- The number of company's clients reached 1.5 million in 2022.

	Fees collected	Total payments	Number of clients	Number of contracts
9 months 2022	29,9 B	15,1 B	1,2 M	3,0 M
9 months 2023	33,2 B	13,7 B	1,0 M	2,9 M

# History



**1993**

**Protection of holding's pecuniary interests and assets**

September 28, 1993 – Interros created SOGLASIE Insurance Co. Ltd



**1995**

**Start of regional expansion**

First regional branch opened – The Siberian District Branch in Novosibirsk



**2011**

**FINANCE Award**

FINANCE Award – Best Growth in Retail Insurance



**2012**

**Our authorized capital reached RUB 8.4B**

Soglasie is one of the top 5 companies in the insurance market



**2013**

**Leadership in the Russian insurance market**

Soglasie is among the top 5 insurance companies by insurance premium collected



**2015**

**Systemically important company**

Soglasie is one of systemically important companies in the Russian insurance market, as ruled by Central Bank of Russia



**2016-2019**

**Profitable growth**

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



**2020**

**Service leadership**

No.1 in the annual rankings of insurers offering services on digital channels with assets from RUB 3B to 30B.



**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 rank at A2.esg marking a very high level of sustainable development (BusinessDrom, 2022).



**2023**

**Financial reliability confirmed by Expert RA rating**

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

**Soglasie-Vita, a subsidiary of Soglasie, has been successfully operating 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 12 Russian life insurers in H1 2023.
- It is a member of the All-Russian Insurance Association and the Life Insurance Association.
- It has an A.ru credit rating (stable outlook) assigned by the National Credit Ratings.
- 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 strength is supported with its authorized capital of **RUB 397M.**

	<b>Fees collected</b>	<b>Total reserves</b>	<b>Assets</b>
<b>9 months 2022</b>	RUB 3,2 billion	RUB 8,3 billion	RUB 9,9 billion
<b>9 months 2023</b>	RUB 6,3 billion	RUB 9,2 billion	RUB 11,7 billion

# 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- (2023).

## **BUSINESSDROM ANALYTICAL AGENCY**

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

## **SKOLKOVO FOUNDATION AND VR\_BANK**

- First place in the digital transformation rating of Russian insurance companies (2020).

## **NAUMEN**

- First place in the accessibility and quality of service in digital channels among insurers with assets from RUB 3 billion to 30 billion (2020)



# Awards and ratings



## **EURO STANDART SERT**

- Certificate of Compliance of the quality management system with GOST R ISO 9001-2015 (ISO 9001: 2015), valid until November 28, 2026.

## **HR BRAND 2018.**

- Winner in the Big Heart category for the best community-focused charity project called 25 Caring Years.

## **CONSUMER RIGHTS AND SERVICE QUALITY AWARD.**

- Winner in the Retail Services nomination: the Customer Service in Auto Insurance category (2017).

## **FINANCIAL ELITE OF RUSSIA AWARD.**

- Winner in the Quality of Customer Service category (2017).
- Winner in the Reliability (2014) and Development Dynamics (2013) categories.

## **GOLDEN SALAMANDER AWARD.**

- Insurance service quality mark in the Dynamic Development category (2013).
- Insurance service quality mark in the Insurance Company of the Year and the Insurance Internet Project of the Year categories (2012).

# Company self-presentation

**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 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 wish to prove that trust generates trust.**

**And trust leads to Soglasie.**

## ROLE

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

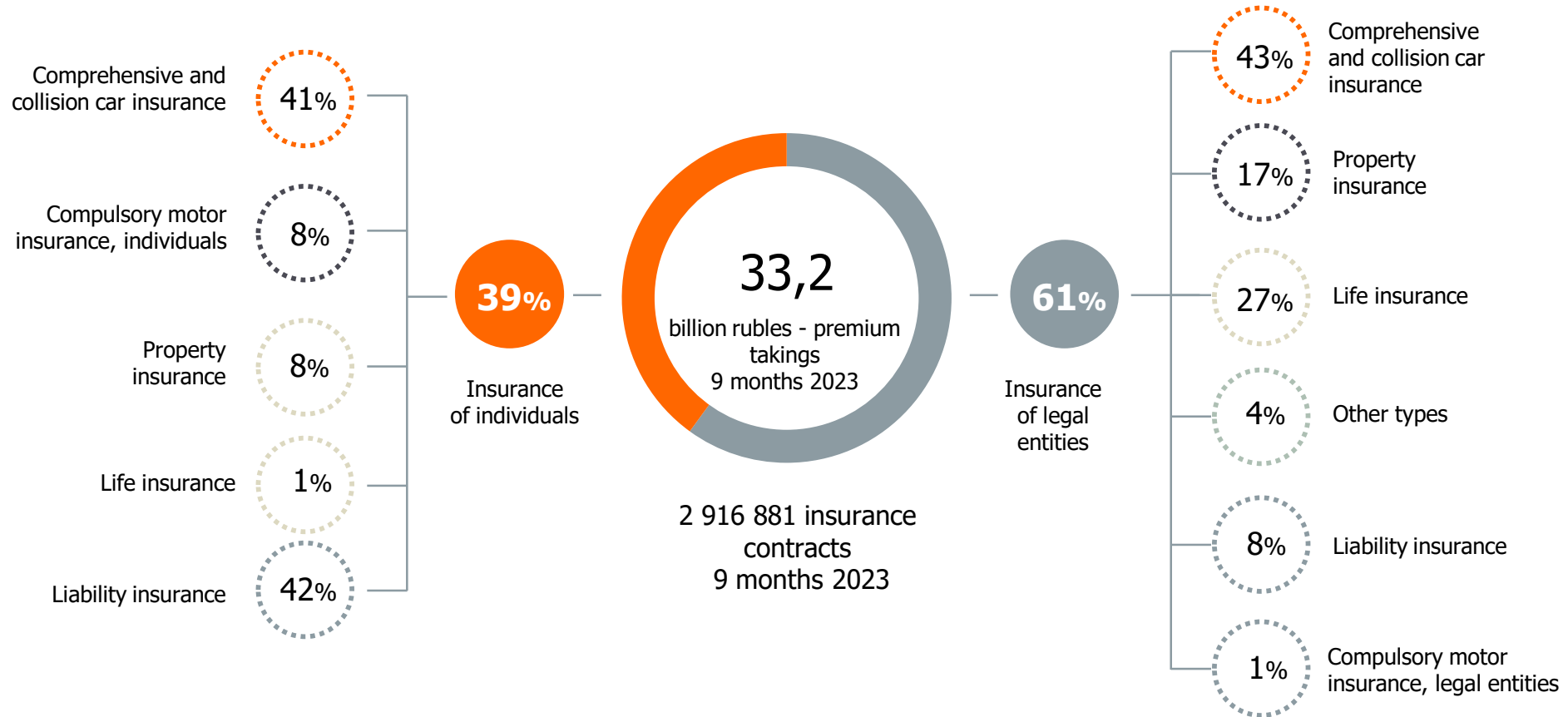
Our business model is built on the principles of transparency and honesty.

**We share 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 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.





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

## **Corporate insurance:**

- corporate property insurance;
- vehicle insurance (comprehensive insurance);
- voluntary medical insurance;
- aviation and marine insurance, cargo insurance;
- accident insurance;
- corporate liability insurance;
- hazardous industry insurance;
- agricultural risk insurance;
- building and installation works insurance.

## **Individual insurance:**

- insurance of apartments, houses and summer homes;
- mortgage insurance;
- third-party car insurance;
- car insurance (comprehensive insurance);
- personal insurance;
- insurance for people going abroad;
- "Green card".

# Customer service

Soglasie Insurance Company

- **HIGH-TECH OPERATION 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 adjustment.
- **LOSS ADJUSTMENT EXCELLENCE**  
Optimal time for settling insured events by highly skilled experts.
- **IN-HOUSE DEPARTMENT OF CLAIMS ADJUSTERS**  
Prompt arrival to a road accident site and assistance with documents.
- **PERSONAL MANAGERS**  
Contract support and assistance in resolving issues related to insurance. VIP and English language service.



**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: CI No. 1307,  
СЛ No. 1307, OC No. 1307-03, OC No. 1307-04,  
OC No. 1307-05

SOGLASIE Insurance Co. Ltd.  
**42, Gilyarovskogo street, Moscow, 129110**  
[www.soglasie.ru](http://www.soglasie.ru) 8 (900) 555 11 55

