



***Rossia* Insurance Company**

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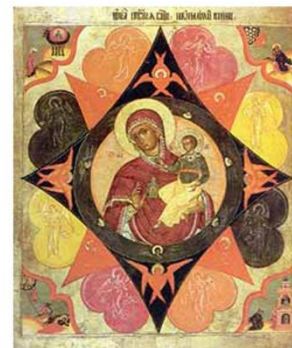


## Rossia Insurance Company: Brief Corporate History

Rossia Insurance Company was founded in April, 1990, in Moscow. The historic predecessor of the modern Company was famous ROSSIA Insurance Company (1881-1919), pre-revolutionary leader of Russian voluntary insurance, which managed to become one of the strongest joint-stock commercial enterprises in Russia over several years. The company was liquidated, just as all others joint-stock companies, by the decree of the Soviet authorities in 1919.

The modern Company became the first joint-stock insurance company, registered in the Russian Federation.

March 2010 was the 12th anniversary from the date when the Russian Insurance History Museum was opened in the premises of Rossia's headquarters. The museum's display reflects more than a 200-year history of insurance business in Russia.





## **Rossia Insurance Company Today**

### **Shareholders:**

**99,3% - EastOne group of companies.**

The group was established in 2007 by Viktor Pinchuk.

EastOne provides a broad range of services to assets under its mandate: portfolio strategy development and implementation, sector expertise, long-term business planning, support for M&A and capital market transactions, risk and performance management.

The Group also advises on corporate social responsibility, social innovations and charitable activities.

EastOne provides services to a portfolio of over 20 companies and large-scale projects, among them INTERPIPE Pipe and Wheel Company, TV Channels such as STB, NOVY and ICTV, FACTY I KOMMENTARII newspaper, EKONOMIKA publishing house (INVESTGAZETA magazine, DELO newspaper and others).

EastOne is headquartered in London.

**0,7% - German insurance company AXA Krankenversicherung and other minor shareholders.**

**In year 2010 *Rossia* Insurance company celebrated its 20th anniversary**



## Rossia IC regional Network



The company's regional network has significantly expanded: today, it is present in all federal districts, including 60 branches and over 270 offices.

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## **Rossia Insurance Company: Insurance services**

***Rossia* is a multi-purpose insurance company operating in all sectors of the insurance market**

**The Company's products license portfolio includes the main voluntary and compulsory types of insurance that fully match global standards:**

- ✓ Property insurance (including Property All Risks insurance and CAR/EAR)
- ✓ Liability insurance
- ✓ Cargo insurance
- ✓ Marine insurance
- ✓ Voluntary health insurance
- ✓ Motor hull insurance (including compulsory motor third party liability insurance)
- ✓ Life and pension insurance
- ✓ Agricultural risk insurance
- ✓ Other types



## Reinsurance program 2010

### TERMS OF TREATY REINSURANCE

Reinsurance protection of *Rossia* IC as regards property and construction / erection risks is founded on treaty basis subject to excess of loss with limit in amount of **USD 75,000,000** and own retention (priority) of *Rossia* IC – **USD 800,000**.

#### **Property Insurance:**

Limit: 75 000 000 USD

#### **Liability Insurance:**

Limit: 5 000 000 USD

#### **Cargo Insurance:**

Limit: 10 000 000 USD per one voyage

### INWARDS REINSURANCE

*Rossia* IC accepts risks for reinsurance both for its own retention and for the existing obligatory capacity of the Company on the optional and obligatory basis from Russian and international insurance companies.

#### **Key types of inwards reinsurance:**

- property risks
- Liability risks
- CARGO risks

### **REINSURANCE PARTNERS:**

Gen Re, Germany – USA

Hannover Ruchversicherung - Aktiengesellschaft, Germany

Swiss Re Germany AG, Germany

Lansforsakringar Sak Forsakrings AB, Sweden

Sirius International Insurance Corporation (publ), Stockholm

SCOR Global P&C, France





## **Rossia Insurance Company: Clients**

**Customers of Rossia Insurance Company include dozens of thousands of individuals and hundreds of Russian enterprises as well as representative offices of foreign companies**

### **Clients**

Banque Société Générale Vostok

Shell OIL

BMW Rusland

FIAT

Enka Insaat

Moscow – Krasnye Holmy

Ericsson

Troy Group

Pfleiderer

TDK (Russia)

Renaissance Construction

Swiss Otel Moscow

Colin's

Metropol Hotel

Natixis Bank Russia

Ziraat Bank

IKEA

Samsung Services

LG Electronics Rus

Gama Endustri Tesisleri

Moscow City Business Center

Henkel

**and many, many  
others**





## International partnership: Business associations

*Rossia* Insurance Company partners with many world-known insurance companies and brokers to increase the level of serving for the international clients.

***Rossia IC closely collaborates with international brokers including AON, Willis and Marsh***

***Rossia* is the member of several international organizations including:**

- Swedish-Russian Business Club
- Danish Business Club
- Polish Business Club in Moscow
- Italian-Russian Chamber of Commerce
- Chinese association of Mayors
- Overseas Private Investment Corporation (OPIC), USA
- American Chamber of Commerce in Russia

***Rossia IC has a special division, which serves only international companies providing them with international standards insurance programs***



## International partnership: Local support

**Rossia is the business partner and provides local support in Russia to such well-known insurance companies as:**

- AXA Corporate Solutions, France – since year 2006
- UNIQA Sachversicherung AG - since year 2008
- AXA Sigorta, Turkey – since year 2003
- Aviva Sigorta, Turkey – since year 2005
- Warta Insurance and Reinsurance company SA, Poland – since year 2004
- PZU SA, Poland – since year 2006
- Oman Insurance Company, UAE – since year 2009
- Nipponkoa Insurance Co. (Europe), Japan – since year 2009

**Realising the importance of providing the international clients with insurance services of the same level and scope of cover as they receive in their native countries *Rossia IC* makes the conditions of insurance as close to the original as possible**

**International partnership is built on a basis of cooperation agreements or case-by-case approach**



**THANK YOU FOR YOUR ATTENTION!**

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