



1st Summit of National Reinsurers

Russian Insurance Market

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President
of the All-Russian Insurance Association

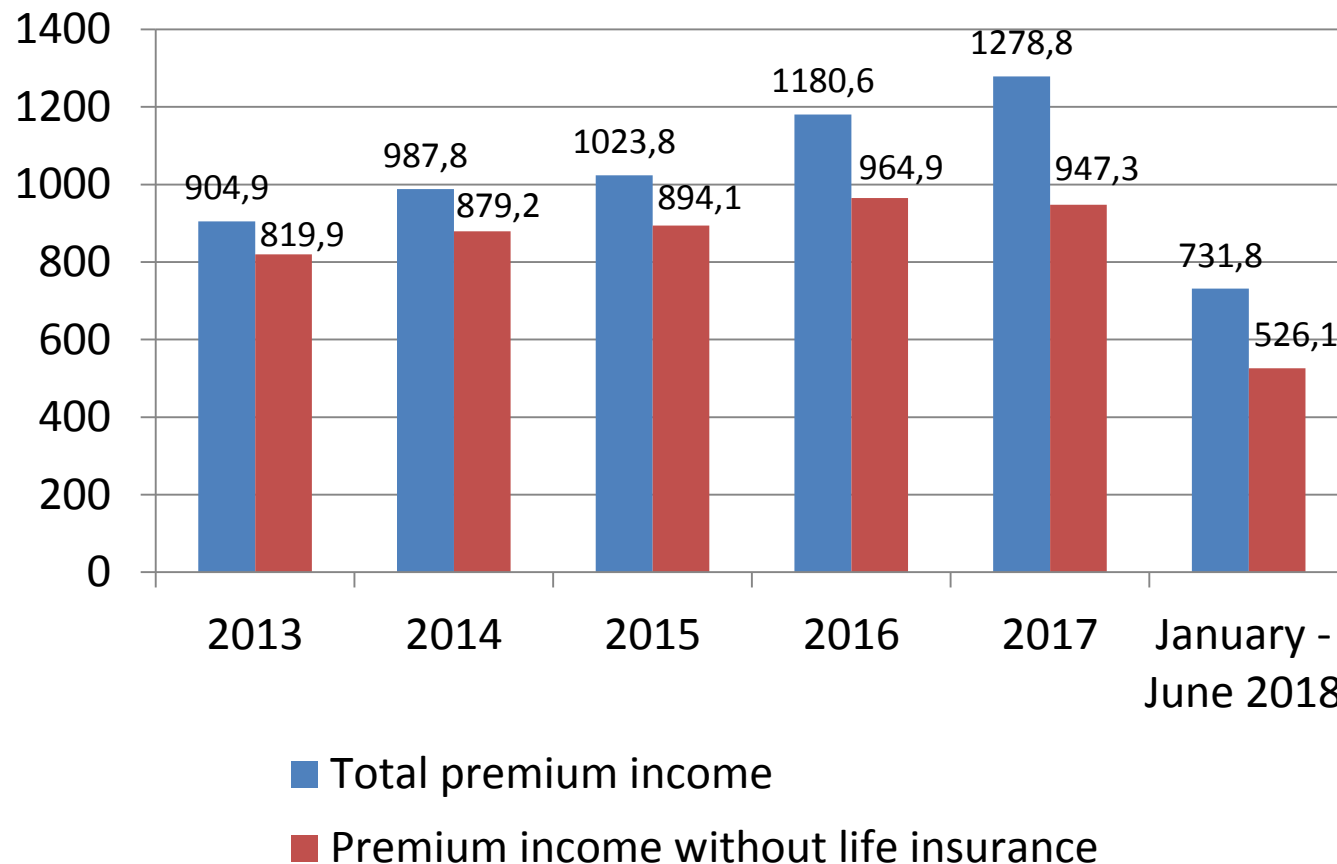
Moscow, 20 September 2018

All-Russian Insurance Association

- The All-Russian Insurance Association (ARIA) a non-commercial and self-regulation organization in the insurance market established for the purpose of protecting the interests of its members as well as developing and improving the national insurance business.
- The membership in ARIA is obligatory for all insurance companies (at the moment we have **208 members**).



Dynamics of development of the insurance market of the Russian Federation



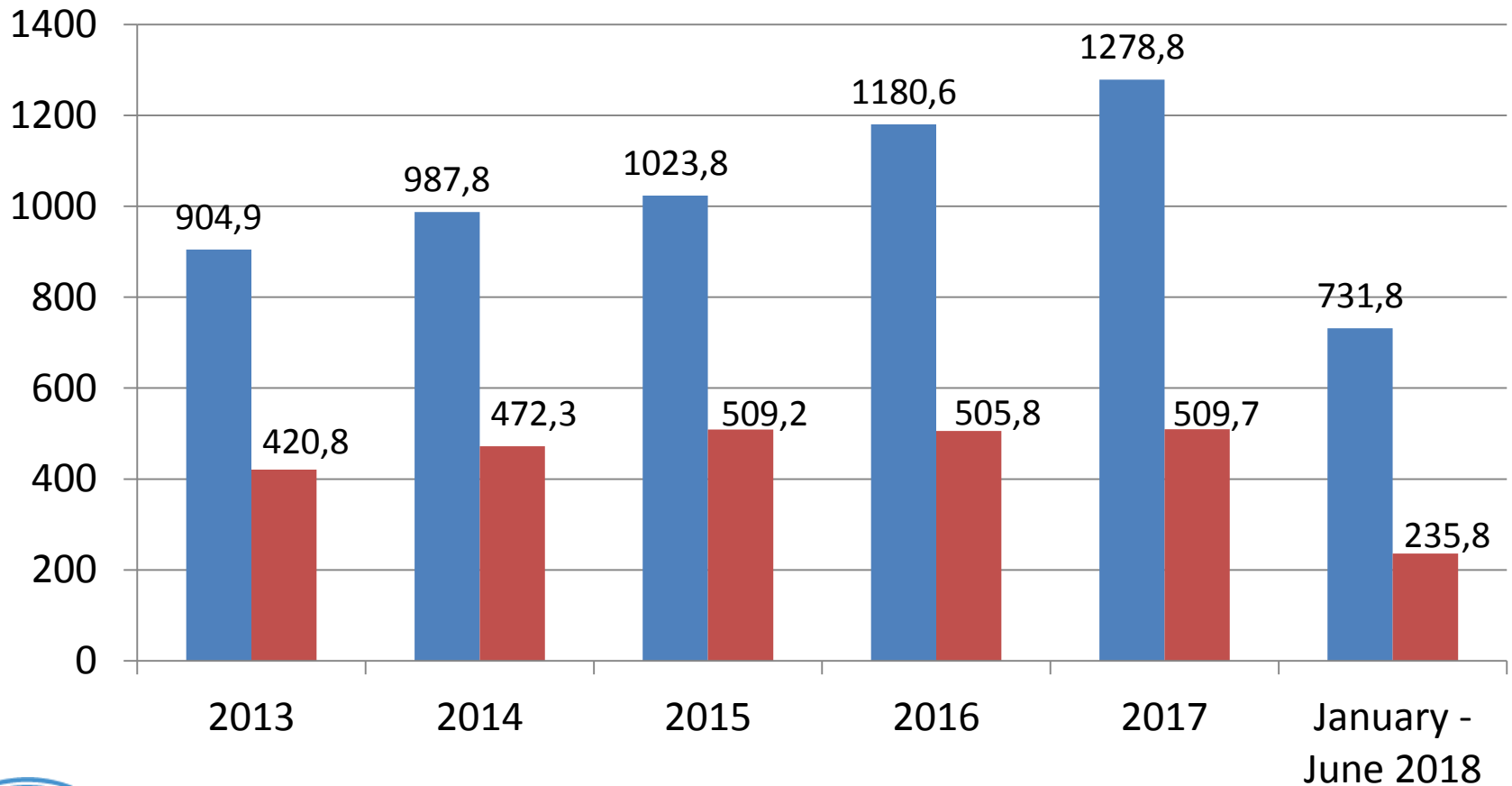
GWP growth rate in 2017 was recorded by 119 (57%) of insurers.



Gross written premiums per line of business, RUB thousand

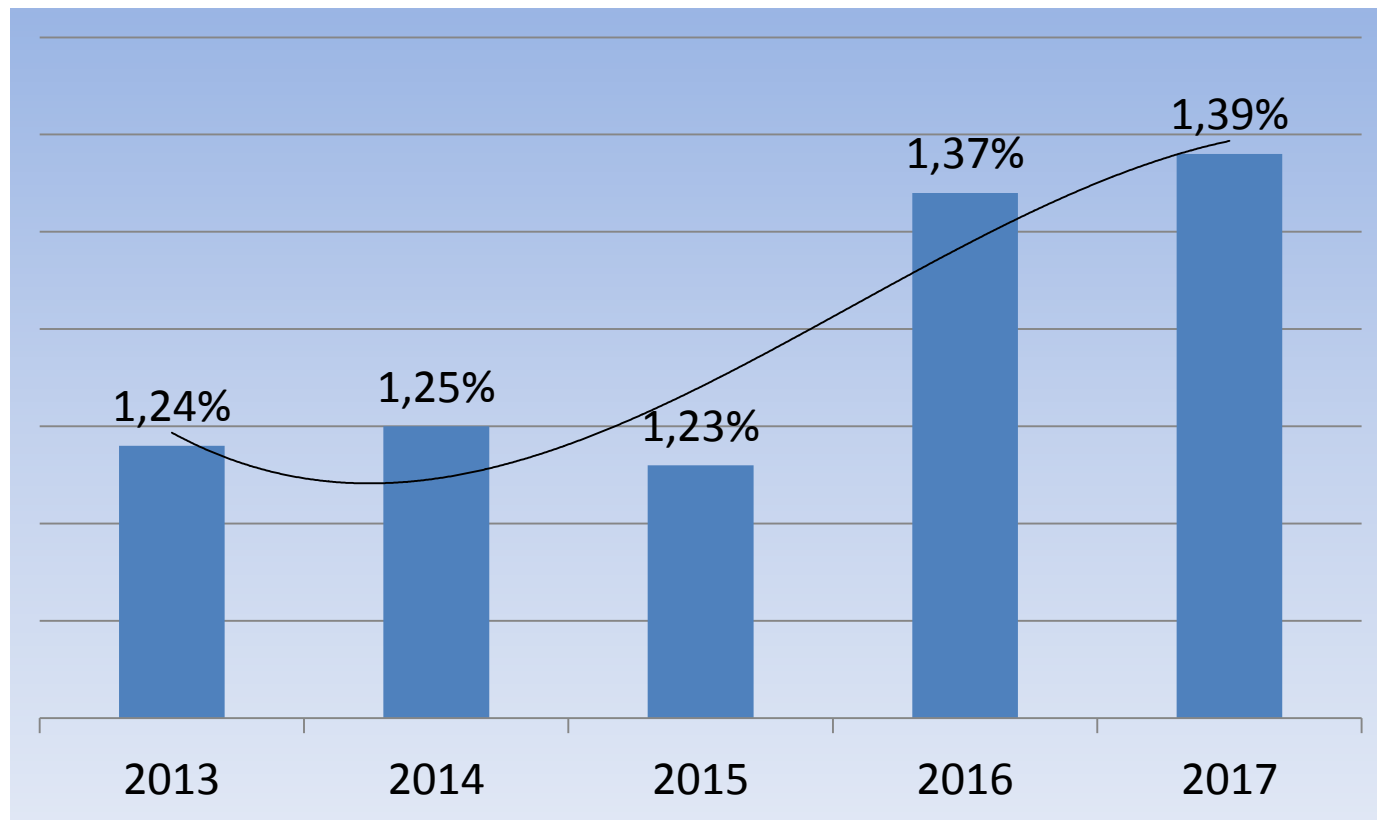
	2016	2017	Change
Life insurance	215 740 164	331 536 826	53,7%
Personal insurance	245 807 199	261 257 231	6,3%
Property insurance	374 818 638	353 063 734	-5,8%
Liability insurance	54 894 976	49 912 942	-9,1%
Business risks insurance	8 903 733	9 047 683	1,6%
Financial risks insurance	21 233 953	26 541 089	25%
Overall voluntary insurance	921 398 663	1 031 359 505	11,9%
CMTPL	234 368 827	222 075 980	- 5,2%
Other compulsory insurance	24 864 098	24 104 048	- 3,1%
Overall compulsory insurance	259 232 925	246 225 392	- 5%

Gross written premiums VS Paid claims, RUB billion



■ Gross written premiums ■ Paid claims

Insurance penetration degree (% in GDP)



GDP in current prices (RUB bln)

2013	73 133,9
2014	79 199,7
2015	83 387,2
2016	85 917,8
2017	92 081,9



Number of insurance companies

