

## Russian Insurance Market in 2013

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### Brief overview of Russian insurance market in 2013

**The number of companies operating on the market continues to reduce** (see fig. 1). According to the data provided by the Central Bank of Russia 422 insurance companies operate on the Russian insurance market by the end of 2013. 458 companies operated were on the Russian market in the same period of 2012, thus the total number of insurance companies reduced by 7.9% or on 36 companies. The number of companies that are present on the market but do not charge insurance premiums (without compulsory health insurance (CHI)) reduced from 52 in 2012 to 40 in 2013.

**The concentration of insurance business increased across all major segments except compulsory motor third party liability market (CMTPL).** Top 10 companies in 2013 charged 58.1% premiums in total without CHI; 74.2% on comprehensive and collision car insurance (casco); 70.9% on “fire” insurance market of private and corporate property; 75.7% on CMTPL market (see Table 1). 65.5% is the share of top 10 companies in claim payments on the market total without CHI (see Table 3), the share of the above in the number of policies is 58.8% (see Table 5).

**The number of large insurers that charged more than 1% of the total premium** increased to 20 companies on the market total without CHI, reduced to 17 companies on comprehensive and collision car insurance market, to 14 companies on fire property insurance market, to 16 companies on CMTPL market (see Table 2). The number of large insurers paying more than 1% of claims on the market total without CHI increased to 20 companies (see Table 4). The number of insurance companies with more than 1% market share in policies increased to 22 companies (see Table 6).

**Total amount of premiums charged (without CHI) in 2013 is RUB 904.9 bln** (increase on 11.8% compared to 2012), total amount of claims paid is RUB 420.8 bln (increase on 13.9% compared to 2012).

**Premiums to GDP ratio (total without CHI)** in 2013 increased to 1.36% compared to 1.31 a year before. The share of premiums in household spending increased to 1.39% (see fig.2).

**Level of claims paid** on the market total without CHI is 46.5%, insufficient increase compared to 2012 (see Table 8).

**The number of policies in 2013 increased on 0.1%** compared to 2012, to 139.6 mln policies (see Table 9).

**The amount of premiums charged from insurance of private individuals in 2013 on the market total without CHI is RUB 478.6 bln** (18.2% increase), RUB 231.1 bln paid in claims (24.2% increase) (see Table 10). Premiums collected from insuring legal entities increased on 5.5% compared to 2012 to RUB 426.3 bln. Claim payments increased on 3.4% to RUB 189.7 bln (see Table 11). The share of premiums on the market total without CHI charged from insurance of private individuals increased on 2.8 percentage points to 52.9% (see Table 12). The share of insurance policies sold to private individuals reduced on 1.4 percentage points to 89.8% (see Table 13).

The number of operating insurance companies increased in 58 regions, in 11 regions the number of companies did not change, in 12 regions this number decreased compared to 2012 (see Table 14). Insurance premium amount (total without CHI) increased in 71 region and decreased in 9 regions (see Table 15).

## 1. Number of companies dynamics and market concentration

Figure 1. Dynamics of the number of insurance companies  
1 quarter 2005 – 2013

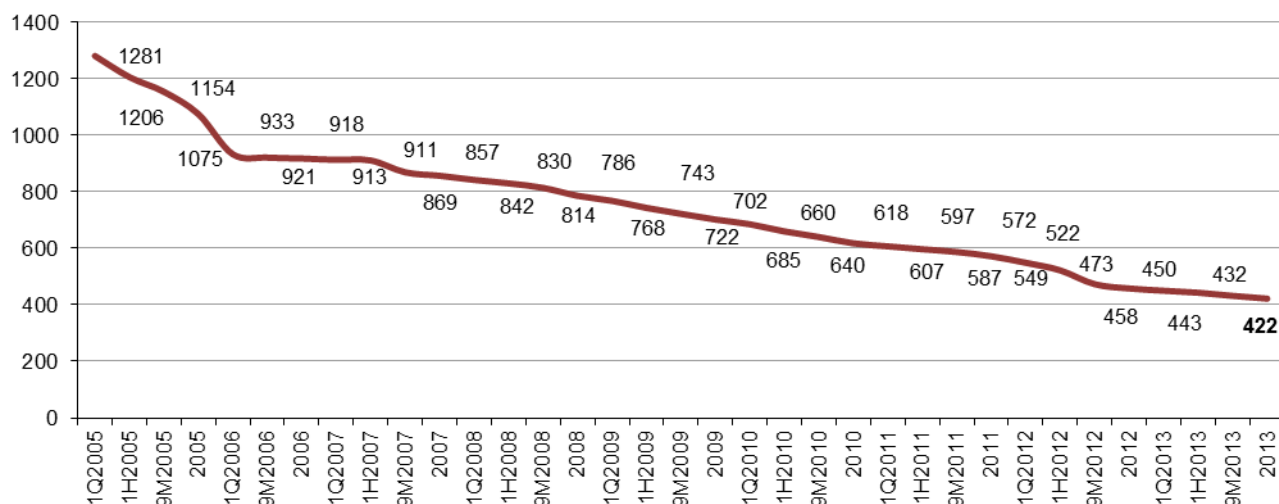


Table 1. Insurance companies concentration by premiums

	Total without CHI		Comprehensive and collision car insurance		Fire property insurance private and corporate		CMTPL	
	2012	2013	2012	2013	2012	2013	2012	2013
Share of insurance companies in premiums charged								
Top 10 companies	57.8%	58.1%	71.1%	74.2%	66.4%	70.9%	76.2%	75.7%
Top 20 companies	71.0%	72.5%	87.2%	88.5%	77.9%	80.9%	88.3%	89.6%
Top 50 companies	85.1%	86.8%	96.6%	96.7%	91.7%	92.8%	97.3%	98.0%
Top 100 companies	92.6%	94.5%	99.0%	99.4%	97.5%	98.2%	100.0%	100.0%
Number of outsider companies collecting 1% of premiums	285	218	429	336	391	300	-	-

Table 2. Number of insurance companies with more than 1% share in premiums

	Total without CHI		Comprehensive and collision car insurance		Fire property insurance private and corporate		CMTPL	
	2012	2013	2012	2013	2012	2013	2012	2013
Number of insurance companies with more than 1% share in premiums	19	20	21	17	17	14	17	16
Total share of these companies	70.1%	72.5%	88.2%	85.8%	75.1%	75.9%	86.2%	86.0%

**Table 3. Insurance companies concentration by claim payments**

	Total without CHI		Comprehensive and collision car insurance		Fire property insurance private and corporate		CMTPL	
	2012	2013	2012	2013	2012	2013	2012	2013
Share of insurance companies in total payments								
Top 10 companies	63.9%	65.5%	72.2%	75.0%	77.1%	75.4%	74.0%	78.6%
Top 20 companies	79.7%	82.5%	88.1%	89.4%	87.3%	87.5%	86.3%	90.7%
Top 50 companies	90.0%	91.9%	96.6%	97.7%	97.2%	97.7%	96.9%	98.5%
Top 100 companies	95.1%	96.6%	99.1%	99.6%	99.4%	99.6%	99.9%	100.0%
Number of outsider companies paying 1% in claims	313	248	430	344	444	347	-	-

**Table 4. Number of insurance companies with more than 1% share in claim payments**

	Total without CHI		Comprehensive and collision car insurance		Fire property insurance private and corporate		CMTPL	
	2012	2013	2012	2013	2012	2013	2012	2013
Number of insurance companies with more than 1% share in claim payments	18	20	19	17	15	16	15	15
Total share of these companies in claim payments	77.9%	82.5%	87.3%	86.6%	83.4%	83.9%	82.4%	86.8%

**Table 5. Insurance companies concentration by the number of policies**

	Total without CHI		Comprehensive and collision car insurance		Fire property insurance private and corporate		CMTPL	
	2012	2013	2012	2013	2012	2013	2012	2013
Share of insurance companies in policies								
Top 10 companies	57.5%	58.8%	69.8%	69.9%	81.8%	82.6%	77.2%	75.7%
Top 20 companies	73.8%	75.5%	85.5%	84.9%	90.8%	91.5%	88.3%	89.4%
Top 50 companies	90.8%	91.9%	96.6%	96.6%	97.3%	98.2%	97.6%	98.0%
Top 100 companies	97.2%	97.8%	99.2%	99.6%	99.4%	99.7%	100.0%	100.0%
Number of outsider companies selling 1% of policies	373	286	435	339	446	354	-	-

**Table 6. Number of insurance companies with more than 1% share in policies**

	Total without CHI		Comprehensive and collision car insurance		Fire property insurance private and corporate		CMTPL	
	2012	2013	2012	2013	2012	2013	2012	2013
Number of insurance companies with more than 1% share in policies sold	20	22	19	18	13	14	16	18
Total share of these companies	73.8%	77.7%	84.6%	83.2%	85.8%	87.5%	85.0%	87.4%

## 2. Russian insurance market dynamics

Table 7. Russian insurance market results in 2013 and 2012

Lines of insurance	Insurance business indicators	2012	2013	Increase
Total without CHI	Premiums, RUB bln	809.1	904.9	11.8%
	Claims, RUB bln	369.4	420.8	13.9%
Life insurance	Premiums, RUB bln	53.8	84.9	57.7%
	Claims, RUB bln	13.3	12.3	-7.6%
Personal insurance (except life insurance)	Premiums, RUB bln	182.4	208.7	14.4%
	Claims, RUB bln	91.8	103.1	12,3%
Property insurance. incl.	Premiums, RUB bln	373.1	393.8	5.5%
	Claims, RUB bln	181.0	201.7	11.4%
Comprehensive and collision car insurance	Premiums, RUB bln	195.3	212.3	8.7%
	Claims, RUB bln	125.7	155.8	24.0%
Fire insurance	Premiums, RUB bln	131.1	134.1	2.3%
	Claims, RUB bln	39.1	30.7	-21.6%
Liability insurance (voluntary)	Premiums, RUB bln	30.0	29.7	-0.7%
	Claims, RUB bln	5.3	7.1	34.5%
CMTPL	Premiums, RUB bln	121.2	134.2	10.8%
	Claims, RUB bln	63.9	77.4	21.0%

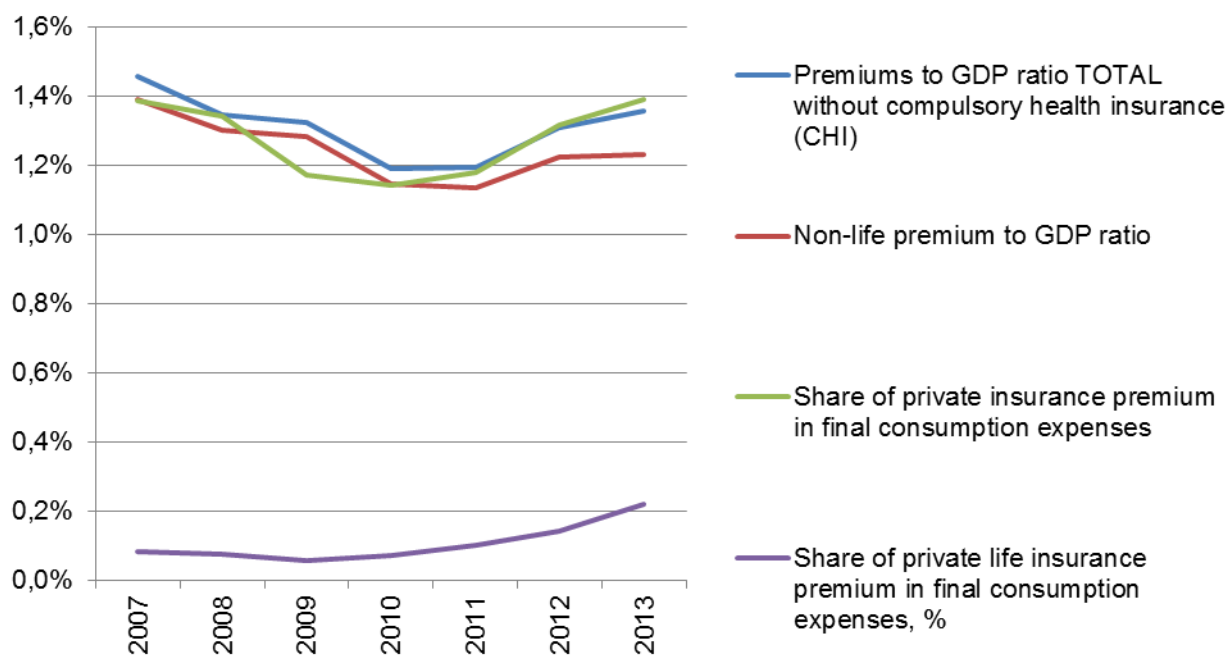


Figure 2. Premiums to GDP ratio on the market total without CHI and share of premiums in household spending in 2007 –2013

**Table 8. Level of claims paid in 2013 and 2012**

Lines of insurance	2012	2013	Increase
Total without CHI	45.7%	46.5%	0.8%
Life insurance	24.8%	14.5%	-10.3%
Personal insurance (except life insurance)	50.3%	49.4%	-0.9%
Property insurance, incl.	48.5%	51.2%	2.7%
Comprehensive and collision car insurance	64.4%	73.4%	9.0%
Fire insurance	29.8%	22.9%	-7.0%
Liability insurance (voluntary)	17.7%	24.0%	6.3%
CMTPL	52.7%	57.6%	4.9%

**Table 9. Number of policies sold in 2013 and 2012, mln**

Lines of insurance	2012	2013	Increase
Total without CHI	139.4	139.6	0.1%
Life insurance	6.3	6.9	9.0%
Personal insurance (except life insurance)	62.5	55.9	-10.6%
Property insurance, incl.	16.2	20.0	23.4%
Comprehensive and collision car insurance	4.8	4.9	2.7%
Fire insurance	9.5	13.4	40.6%
Liability insurance (voluntary)	9.3	7.1	-23.0%
CMTPL	40.4	42.3	4.9%

### 3. Russian insurance market structure

**Table 10. Premiums charged from insurance of private individuals in 2013 and 2012**

Lines of insurance	Insurance business indicators	2012	2013	Increase
Total without CHI	Premiums, RUB bln	405.0	478.6	18.2%
	Claims, RUB bln	186.1	231.1	24.2%
Life insurance	Premiums, RUB bln	43.9	75.6	72.0%
	Claims, RUB bln	5.8	7.5	29.1%
Personal insurance (except life insurance)	Premiums, RUB bln	60.7	74.6	22.9%
	Claims, RUB bln	14.9	17.4	16.9%
Property insurance, incl.	Premiums, RUB bln	180.7	197.2	9.1%
	Claims, RUB bln	106.3	133.4	25.4%
Comprehensive and collision car insurance	Premiums, RUB bln	154.0	166.6	8.2%
	Claims, RUB bln	101.0	127.3	26.1%
Fire insurance	Premiums, RUB bln	25.7	29.7	15.7%
	Claims, RUB bln	4.9	5.7	17.9%
Liability insurance	Premiums, RUB bln	7.8	7.4	-5.6%
	Claims, RUB bln	2.1	3.4	65.7%
CMTPL	Premiums, RUB bln	100.3	112.2	11.9%
	Claims, RUB bln	56.4	68.5	21.4%

**Table 11. Premiums charged from insurance of legal entities in 2013 and 2012**

Lines of insurance	Insurance business indicators	2012	2013	Increase
Total without CHI	Premiums, RUB bln	404.0	426.3	5.5%
	Claims, RUB bln	183.4	189.7	3.4%
Life insurance	Premiums, RUB bln	9.9	9.3	-5.8%
	Claims, RUB bln	7.5	4.8	-36.1%
Personal insurance (except life insurance)	Premiums, RUB bln	121.7	134.2	10.2%
	Claims, RUB bln	76.9	85.7	11.5%
Property insurance, incl.	Premiums, RUB bln	192.4	196.6	2.2%
	Claims, RUB bln	74.7	68.3	-8.5%
Comprehensive and collision car insurance	Premiums, RUB bln	41.3	45.7	10.7%
	Claims, RUB bln	24.7	28.5	15.4%
Fire insurance	Premiums, RUB bln	105.4	104.4	-1.0%
	Claims, RUB bln	34.2	24.9	-27.2%
Liability insurance	Premiums, RUB bln	22.2	22.4	1.0%
	Claims, RUB bln	3.2	3.7	14.4%
CMTPL	Premiums, RUB bln	20.9	22.0	5.3%
	Claims, RUB bln	7.5	8.9	18.3%

**Table 12. Share of premiums charged from insurance of private individuals in total premiums by lines of business in 2013 and 2012**

Lines of insurance	2012	2013
Total without CHI	50.1%	52.9%
<b>Voluntary insurance</b>		
Life insurance, total	81.6%	89.0%
including:		
death, endowment insurance or occurrence of other event	81.4%	88.0%
with periodic payments (rent, annuities) and (or) participation of insured in the investment income of an insurer	89.4%	97.1%
pension insurance	38.0%	37.1%
Non-life insurance, total	43.1%	44.4%
including:		
Personal insurance (except life insurance) total	33.3%	35.7%
including:		
Accident insurance	64.2%	64.7%
Voluntary health insurance	12.3%	12.1%
property insurance total	47.3%	48.5%
including:		
insurance of property	48.4%	50.1%
including:		
land transport (except rail transport)	78.8%	78.5%
rail transport	0.0%	0.0%
air transport	0.7%	0.6%
water transport	2.1%	2.5%
cargo	0.5%	0.3%
crop insurance total	6.2%	4.7%
of which, crop insurance with government support	3.6%	2.4%
corporate and private property	19.6%	22.2%
other corporate property	0.0%	0.0%
other private property	99.6%	99.6%
public liability insurance	26.1%	24.8%
including:		
motor vehicles owners, total	73.7%	71.2%

Lines of insurance		2012r.	2013r.
	of which, the Green Card insurance system	73.6%	77.6%
	rail transport owners	0.0%	0.0%
	air transport owners	0.2%	0.1%
	water transport owners	0.2%	0.4%
	operators of hazardous facilities	0.0%	0.0%
	damage caused by deficiencies of goods, works, services	0.0%	0.0%
	damage to third parties	12.7%	12.6%
	insurance of civil liability for the non-fulfillment or improper fulfillment of contractual obligations	21.6%	34.5%
	insurance of entrepreneurial risks	0.0%	0.0%
	insurance of financial risks	84.7%	78.5%
<b>Compulsory insurance</b>			
Personal insurance		0.0%	0.0%
including:			
	passengers (tourists, sightseers)	0.0%	0.0%
	life and health of a patient participating in clinical drug trial	0.0%	0.0%
	state personal insurance of tax officials	0.0%	0.0%
	state life and health insurance of military men and other persons with equal status in terms of compulsory state insurance	0.0%	0.0%
Public liability insurance		76.8%	78.2%
including:			
	vehicle owners	82.7%	83.6%
	carriers towards air transport passengers	0.0%	0.0%
	hazardous facilities owners for damage as a result of accident at hazardous facility	0.0%	0.0%

**Table 13. Share of policies sold to private individuals in the total number of policies by lines of business in 2013 and 2012**

Lines of insurance		2012	2012
Total without CHI		91.2%	89.8%
<b>Voluntary insurance</b>			
Life insurance, total		99.6%	98.8%
including:			
	death, endowment insurance or occurrence of other event	99.6%	98.6%
	with periodic payments (rent, annuities) and (or) participation of insured in the investment income of an insurer	99.9%	99.9%
	pension insurance	91.2%	90.1%
Non-life insurance, total		92.0%	89.8%
including:			
	Personal insurance (except life insurance) total	95.1%	91.5%
including:			
	Accident insurance	97.5%	92.0%
	Voluntary health insurance	84.8%	89.5%
	property insurance total	85.4%	87.0%
including:			
	insurance of property	82.3%	85.8%
including:			
	land transport (except rail transport)	85.4%	84.9%
	rail transport	0.0%	0.0%
	air transport	4.9%	4.4%
	water transport	25.5%	23.9%
	cargo	7.9%	3.9%
	crop insurance total	87.5%	87.5%
	of which, crop insurance with government support	5.0%	7.1%

<b>Lines of insurance</b>		<b>2012</b>	<b>2013</b>
	corporate and private property	94.0%	0.0%
	other corporate property	0.0%	0.0%
	other private property	100.0%	99.8%
	public liability insurance	88.6%	86.4%
	including:		
	motor vehicles owners, total	92.4%	89.3%
	of which, the Green Card insurance system	94.0%	94.6%
	rail transport owners	0.0%	0.0%
	air transport owners	7.4%	8.9%
	water transport owners	5.9%	6.1%
	operators of hazardous facilities	0.0%	0.0%
	damage caused by deficiencies of goods, works, services	0.0%	0.0%
	damage to third parties	75.1%	79.5%
	insurance of civil liability for the non-fulfillment or improper fulfillment of contractual obligations	48.7%	54.8%
	insurance of entrepreneurial risks	0.0%	0.0%
	insurance of financial risks	89.9%	91.2%
<b>Compulsory insurance</b>			
	Personal insurance	0.0%	0.0%
	including:		
	passengers (tourists, sightseers)	0.0%	0.0%
	life and health of a patient participating in clinical drug trial	0.0%	0.0%
	state personal insurance of tax officials	0.0%	0.0%
	state life and health insurance of military men and other persons with equal status in terms of compulsory state insurance	0.0%	0.0%
	Public liability insurance	88.2%	88.6%
	including:		
	vehicle owners	88.7%	89.1%
	carriers towards air transport passengers	0.0%	0.0%
	hazardous facilities owners for damage as a result of accident at hazardous facility	0.0%	0.0%



#### 4. Geographical coverage of insurance market in Russia

Table 14. The number of operating insurance companies by regions in 2013 and 2012

Region	2012	2013	Absolute increase	Relative increase
Moscow (city)	264	263	-1	0%
Saint-Petersburg (city)	143	147	4	3%
Krasnodar Krai	124	128	4	3%
Rostov Oblast	115	115	0	0%
Republic of Tatarstan	110	115	5	5%
Moscow Oblast	112	112	0	0%
Sverdlovsk Oblast	108	108	0	0%
Novosibirsk Oblast	101	108	7	7%
Samara Oblast	99	105	6	6%
Nizhny Novgorod Oblast	108	101	-7	-6%
Chelyabinsk Oblast	97	97	0	0%
Republic of Bashkortostan	96	96	0	0%
Tyumen Oblast	95	96	1	1%
Perm Krai	94	88	-6	-6%
Volgograd Oblast	87	87	0	0%
Krasnoyarsk Krai	86	87	1	1%
Omsk Oblast	83	87	4	5%
Stavropol Krai	89	86	-3	-3%
Saratov Oblast	88	86	-2	-2%
Voronezh Oblast	77	84	7	9%
Kemerovo Oblast	84	83	-1	-1%
Altai Krai	79	80	1	1%
Yaroslavl Oblast	72	80	8	11%
Irkutsk Oblast	75	79	4	5%
Ulyanovsk Oblast	68	78	10	15%
Tula Oblast	78	76	-2	-3%
Kaliningrad Oblast	70	74	4	6%
Kaluga Oblast	70	74	4	6%
Udmurt Republic (Udmurtia)	74	73	-1	-1%
Kursk Oblast	66	72	6	9%
Tver Oblast	69	70	1	1%
Ryazan Oblast	66	70	4	6%
Arkhangelsk Oblast	65	70	5	8%
Orenburg Oblast	64	69	5	8%
Chuvash Republic - Chuvashia	63	69	6	10%
Tomsk Oblast	65	68	3	5%
Belgorod Oblast	69	66	-3	-4%
Vladimir Oblast	64	66	2	3%
Murmansk Oblast	60	66	6	10%
Primorsky Krai	65	64	-1	-2%
Smolensk Oblast	63	64	1	2%
Khabarovsk Krai	62	64	2	3%
Penza Oblast	60	64	4	7%
Vologda Oblast	61	63	2	3%
Kirov Oblast	59	62	3	5%
Lipetsk Oblast	59	61	2	3%
Oryol Oblast	58	61	3	5%
Tambov Oblast	60	60	0	0%
Republic of Karelia	57	60	3	5%

Region	2012	2013	Absolute increase	Relative increase
Leningrad Oblast	52	59	7	13%
Bryansk Oblast	54	57	3	6%
Novgorod Oblast	56	56	0	0%
Ivanovo Oblast	50	56	6	12%
Astrakhan Oblast	50	54	4	8%
Komi Republic	50	54	4	8%
Republic of Mordovia	44	54	10	23%
Kurgan Oblast	47	52	5	11%
Sakha (Yakutia) Republic	43	51	8	19%
Republic of Dagestan	45	48	3	7%
Kabardino-Balkar Republic	43	48	5	12%
Pskov Oblast	45	47	2	4%
Republic of Khakassia	43	47	4	9%
Amur Oblast	46	46	0	0%
Kostroma Oblast	43	46	3	7%
Mari El Republic	42	45	3	7%
Republic of Adygea	42	44	2	5%
Republic of Buryatia	42	44	2	5%
Sakhalin Oblast	41	41	0	0%
Zabaykalsky Krai	41	40	-1	-2%
Republic of North Ossetia-Alania	38	40	2	5%
Republic of Kalmykia	31	36	5	16%
Kamchatka Krai	35	35	0	0%
Karachay-Cherkess Republic	31	32	1	3%
Altai Republic	29	32	3	10%
Magadan Oblast	31	28	-3	-10%
Jewish Autonomous Oblast	23	28	5	22%
Chechen Republic	23	28	5	22%
Tyva Republic	22	27	5	23%
Republic of Ingushetia	21	22	1	5%
Chukotka Autonomous Okrug	13	15	2	15%
Baikonur	3	4	1	33%

Table 15. Regional market results in 2013 and 2012, RUB thousand

Region	Total without CHI		Comprehensive and collision car insurance		"Fire" insurance		CMTPL	
	2013	Increase	2013	Increase	2013	Increase	2013	Increase
Moscow (city)	444 506 262	14.5%	91 129 620	10.6%	83 536 505	0.0%	26 152 083	15.3%
Saint-Petersburg (city)	61 636 139	11.9%	26 181 314	9.9%	6 304 541	16.2%	8 302 848	8.5%
Tyumen Oblast	25 541 010	7.6%	5 113 833	8.4%	2 902 149	-0.9%	5 116 260	8.4%
Moscow Oblast	21 450 186	0.2%	4 565 675	-13.9%	5 170 227	-3.5%	5 711 639	5.6%
Sverdlovsk Oblast	20 906 935	3.8%	6 607 559	8.9%	1 592 417	3.7%	4 541 271	9.4%
Republic of Tatarstan	20 550 806	7.8%	5 232 200	11.3%	3 811 458	-3.0%	3 845 279	-0.8%
Krasnodar Krai	18 351 915	8.4%	4 446 217	2.6%	1 308 143	6.0%	5 501 050	12.9%
Samara Oblast	17 950 212	23.1%	5 010 402	10.9%	1 062 033	3.8%	3 271 006	11.6%
Nizhny Novgorod Oblast	14 121 611	8.8%	4 227 430	8.2%	1 525 787	1.3%	3 212 661	8.6%
Chelyabinsk Oblast	13 615 647	4.2%	4 052 929	6.1%	942 366	5.3%	3 831 749	8.6%
Rostov Oblast	12 700 622	13.3%	2 768 107	8.1%	943 545	-5.4%	3 436 726	17.5%
Republic of Bashkortostan	12 455 920	6.9%	3 036 963	18.7%	1 226 216	-2.6%	3 166 369	5.0%
Novosibirsk Oblast	10 349 572	8.6%	2 100 633	13.6%	934 878	24.5%	2 997 513	10.8%
Perm Krai	10 049 678	9.7%	2 811 466	7.2%	1 020 995	2.4%	2 378 293	6.4%
Krasnoyarsk Krai	9 716 526	9.5%	2 236 209	9.6%	832 894	22.3%	2 756 421	7.7%
Irkutsk Oblast	8 682 201	12.9%	1 987 432	9.6%	1 065 591	19.3%	1 844 543	10.0%
Kemerovo Oblast	8 563 122	3.9%	1 776 827	5.3%	671 710	3.0%	2 227 648	6.8%
Saratov Oblast	7 390 970	12.2%	1 458 141	8.9%	496 508	17.4%	1 741 656	9.9%
Stavropol Krai	6 994 472	11.8%	1 523 269	7.5%	340 972	5.3%	1 621 715	13.0%
Voronezh Oblast	6 687 019	21.1%	1 874 089	14.5%	504 724	8.8%	1 771 782	14.9%
Primorsky Krai	6 522 505	23.5%	1 132 422	5.5%	901 221	60.4%	1 786 391	31.3%
Volgograd Oblast	6 382 326	12.6%	1 546 833	10.9%	422 823	7.0%	1 557 518	16.7%
Orenburg Oblast	5 904 863	12.1%	1 630 031	15.4%	451 909	12.6%	1 536 982	11.3%
Omsk Oblast	5 372 261	9.8%	1 051 874	12.0%	430 191	20.5%	1 506 855	7.1%
Udmurt Republic (Udmurtia)	5 107 516	16.0%	1 364 742	10.7%	529 177	7.0%	1 059 803	12.7%
Khabarovsk Krai	4 931 485	7.9%	722 233	2.8%	465 661	16.9%	1 230 027	9.8%
Vologda Oblast	4 865 242	1.1%	1 279 836	-3.3%	541 131	-10.3%	1 166 591	8.1%
Tula Oblast	4 545 475	12.4%	1 285 697	4.4%	607 502	77.1%	1 163 557	13.3%
Vladimir Oblast	4 203 755	9.2%	1 180 323	5.3%	786 415	-4.3%	1 103 971	9.7%
Yaroslavl Oblast	4 159 872	12.8%	1 361 783	3.6%	506 762	39.4%	899 599	6.1%
Altai Krai	3 975 325	-7.4%	655 084	2.4%	292 045	-11.1%	1 509 286	6.4%
Ryazan Oblast	3 864 171	14.6%	1 282 883	8.7%	478 912	4.8%	956 281	14.3%
Belgorod Oblast	3 817 592	19.0%	811 387	17.3%	261 405	1.1%	1 088 355	14.4%
Arkhangelsk Oblast	3 775 876	4.2%	1 155 821	4.2%	534 552	5.9%	918 251	3.7%
Ulyanovsk Oblast	3 553 130	5.4%	1 024 844	26.8%	323 838	3.2%	666 418	-4.1%
Tver Oblast	3 547 043	7.6%	1 168 112	3.8%	505 582	5.3%	962 634	11.0%
Kirov Oblast	3 533 096	14.7%	733 034	15.2%	595 875	-3.0%	903 405	9.1%
Tomsk Oblast	3 458 619	9.4%	558 300	4.0%	338 219	13.8%	839 520	11.5%
Leningrad Oblast	3 421 359	-4.7%	599 370	-19.6%	679 642	-5.9%	911 338	9.8%
Kaluga Oblast	3 200 472	15.9%	1 000 953	8.7%	407 882	9.4%	796 382	11.0%
Chuvash Republic - Chuvashia	3 164 463	11.8%	678 785	11.4%	469 869	4.7%	708 912	13.4%
Kaliningrad Oblast	3 116 641	8.2%	733 460	6.3%	398 806	17.5%	737 098	5.6%
Lipetsk Oblast	2 973 775	12.3%	744 999	0.6%	356 227	-0.9%	878 011	4.5%
Komi Republic	2 849 220	10.2%	629 393	6.2%	309 575	13.4%	717 248	12.0%
Sakha (Yakutia) Republic	2 843 083	11.4%	110 815	10.6%	473 847	4.3%	681 860	14.5%
Astrakhan Oblast	2 824 897	6.1%	416 006	6.8%	332 450	-8.5%	697 857	13.4%
Smolensk Oblast	2 794 291	22.8%	603 636	2.7%	328 531	60.0%	774 855	20.5%
Murmansk Oblast	2 780 269	10.2%	819 549	2.4%	111 060	13.8%	634 274	0.8%
Bryansk Oblast	2 764 782	16.6%	724 123	9.7%	233 168	11.2%	774 823	11.1%
Penza Oblast	2 752 629	14.5%	651 176	6.8%	409 482	1.4%	799 515	13.8%
Kursk Oblast	2 702 265	16.5%	553 418	4.0%	212 889	27.5%	695 026	19.3%
Ivanovo Oblast	2 434 946	5.9%	744 565	4.7%	455 397	5.0%	576 119	0.8%

Region	Total without CHI		Comprehensive and collision car insurance		"Fire" insurance		CMTPL	
	2013	Increase	2013	Increase	2013	Increase	2013	Increase
Republic of Karelia	2 252 707	3.4%	682 916	-2.9%	218 365	-0.2%	498 817	4.2%
Tambov Oblast	2 021 217	19.5%	440 536	13.1%	254 108	8.1%	653 901	18.7%
Novgorod Oblast	1 953 241	10.1%	697 883	9.2%	247 207	11.8%	516 446	10.7%
Republic of Buryatia	1 914 150	13.4%	149 396	0.2%	162 005	25.5%	419 686	8.4%
Kurgan Oblast	1 836 817	3.5%	306 606	-1.5%	222 125	14.0%	512 298	5.6%
Republic of Mordovia	1 835 479	4.1%	337 831	-9.0%	440 803	-1.1%	403 749	8.6%
Oryol Oblast	1 765 553	19.8%	428 584	10.5%	114 248	-1.0%	471 939	14.3%
Sakhalin Oblast	1 713 438	12.9%	162 893	3.0%	252 897	26.9%	509 558	3.0%
Amur Oblast	1 531 670	-0.6%	112 906	-10.4%	214 200	-9.2%	581 366	8.9%
Mari El Republic	1 458 488	14.1%	387 369	10.3%	275 945	5.2%	360 709	12.2%
Kostroma Oblast	1 404 635	9.7%	295 991	-0.9%	334 178	10.1%	407 220	8.6%
Zabaykalsky Krai	1 400 796	-0.1%	145 842	3.9%	110 239	-3.8%	564 429	11.6%
Pskov Oblast	1 386 697	7.2%	370 712	2.6%	196 595	-1.7%	374 603	-1.3%
Republic of Dagestan	1 219 385	-4.1%	59 275	45.7%	102 275	81.5%	782 797	21.7%
Republic of Khakassia	982 535	10.2%	163 546	12.7%	52 494	12.3%	339 716	7.6%
Kamchatka Krai	823 826	11.0%	61 660	-10.7%	74 855	20.2%	299 220	7.1%
Kabardino-Balkar Republic	721 172	-14.0%	72 570	-3.2%	54 898	-39.2%	284 429	9.3%
Republic of North Ossetia	646 355	13.0%	32 908	-6.5%	75 917	16.4%	293 498	47.6%
Republic of Adygea	580 694	-8.0%	71 204	-32.2%	35 500	1.3%	254 626	-9.5%
Karachay–Cherkess Republic	470 067	11.3%	27 903	27.1%	19 619	-3.7%	205 564	55.7%
Magadan Oblast	459 764	19.0%	40 286	24.5%	39 917	-4.1%	143 626	8.8%
Chechen Republic	440 405	78.2%	41 665	505.8%	10 530	-36.1%	249 046	98.6%
Republic of Kalmykia	438 689	13.9%	43 067	4.5%	34 838	36.7%	101 472	8.5%
Altai Republic	353 883	52.3%	13 824	-26.8%	128 343	1348.4%	102 174	1.1%
Tyva Republic	339 935	4.8%	20 337	-31.9%	18 116	12.8%	83 038	20.6%
Jewish Autonomous Oblast	195 423	29.7%	9 240	-14.6%	13 428	12.7%	73 034	21.2%
Republic of Ingushetia	177 112	-62.7%	3 224	5.9%	74 545	-5.6%	77 942	12.9%
Chukotka Autonomous Okrug	59 659	-30.2%	19 128	-44.0%	2 828	-56.5%	15 873	10.2%

## 5. Russian insurance market forecast to 2020

**Table 16. Insurance premiums dynamics forecast by lines of insurance**

Line of insurance	2013	2014	2015	2016	2017	2018	2019	2020
Total without CHI, RUB bln	904.9	1 012.0	1 128.9	1 249.7	1 380.8	1 523.3	1 678.2	1 846.4
including premiums charged from insurance of private individuals, RUB bln	478.6	540.6	608.3	678.1	754.1	836.5	926.1	1 023.5
Life insurance, RUB bln	84.9	112.2	141.9	172.6	206.0	242.3	281.7	324.5
including premiums charged from insurance of private individuals, RUB bln	75.6	89.9	105.6	121.8	139.4	158.5	179.2	201.8
Comprehensive and collision car insurance, RUB bln	212.3	234.1	257.9	282.4	309.1	338.1	369.6	403.8
including premiums charged from insurance of private individuals, RUB bln	166.6	182.9	200.7	219.1	239.1	260.8	284.4	310.0
Fire insurance, RUB bln	134.1	143.3	153.2	163.5	174.7	186.8	200.0	214.4
including premiums charged from insurance of private individuals, RUB bln	29.7	32.2	34.9	37.7	40.7	44.0	47.5	51.4
CMTPL, RUB bln	134.2	144.4	155.5	166.9	179.3	192.8	207.5	223.4
including premiums charged from insurance of private individuals, RUB bln	112.2	119.2	126.8	134.7	143.2	152.5	162.6	173.6
Voluntary MTPL, RUB bln	7.5	8.4	9.3	10.2	11.2	12.3	13.5	14.8
including premiums charged from insurance of private individuals, RUB bln	5.4	6.2	7.1	8.0	9.0	10.1	11.3	12.6
Accident insurance, RUB bln	97.7	116.8	137.7	159.2	182.6	208.1	235.7	265.7
including premiums charged from insurance of private individuals, RUB bln	65.6	75.5	86.3	97.4	109.5	122.7	136.9	152.4
Voluntary health insurance, RUB bln	112.8	123.1	134.3	145.8	158.3	171.9	186.7	202.8
including premiums charged from insurance of private individuals, RUB bln	13.6	14.1	14.6	15.1	15.7	16.3	17.0	17.8