

Russian Insurance Market Nine Months 2013 Results

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Brief overview of Russian insurance market development for 9 months 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 for 9 months of 2013, 432 insurance companies operate on the Russian insurance market. For the same period of 2012, 473 companies operated on the Russian market, thus the total number of insurance companies reduced by 8.7% or on 41 companies. The number of companies that are present on the market but do not charge insurance premiums (without compulsory health insurance (CHI)) increased from 61 in the period from January to September 2012 to 83 in the same period this year.

The concentration of insurance business remains practically unchanged. Top 10 companies in January-September 2013 charged 58.2% premiums in total without CHI; 75.0% on comprehensive and collision car insurance (casco); 73.3% on property fire insurance market; 76.7% on compulsory motor third party liability (CMTPL) market (see Table 1). The share of top 10 largest companies in claim payments on the market total without CHI is 65.1% (see Table 3), the share of the above in the number of policies is 60.3% (see Table 5).

The number of large insurers that charged more than 1% of the total amount of premiums reduced to 19 companies on the market total without CHI, to 16 companies on comprehensive and collision car insurance market, to 13 companies on fire property insurance market, on CMTPL market the number remained on the level of 16 companies (see Table 2). The number of large insurance companies paying more than 1% of claim payments 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 remained on the same level of 21 companies (see Table 6).

Total amount of premiums charged (total without CHI) in January-September 2013 equaled to RUB 685.1 bln (increase on 12.6% compared to the same period of 2012), the total amount of claims paid equaled to RUB 300.8 bln (increase on 14.8%).

Premiums to GDP ratio (total without CHI) in the 3rd quarter 2013 increased to 1.3%; on 0.1 percentage points compared to the same period in 2012. The share of premiums in household spending remained at the level of 1.4%.

Level of claim payments on the market total without CHI is 43.9%, insufficient increase compared to the same period of previous year (see Table 8).

The number of policies in January-September 2013 results reduced on 2.9% compared to the same period of 2012 and equaled to 101.8 mln policies (see Table 9).

The amount of premiums charged from insurance of private individuals in January-September 2013 on the market total without CHI is RUB 348.2 bln (19.5% increase), the amount of claims paid is RUB 166.0 bln (27.5% increase) (see Table 10). Premiums collected from insuring legal entities increased on 6.3% compared to the same period in 2012 to RUB 336.8 bln. Claim payments increased on 2.2% to RUB 134.8 bln (see Table 11). The share of premiums on the market total without CHI **charged from insurance of private individuals increased on 2.9 percentage points to 50.8%** (see Table 12). The share of insurance policies sold to private individuals reduced on 1.3 percentage points to 90.3% (see Table 13).

The number of operating insurance companies increased in 36 regions, in 9 regions the number of companies did not change, in 36 regions the number of companies decreased compared to January-September 2012 (see Table 14). In 71 regions the amount of insurance premiums charged increased (total without CHI) (see Table 15).

1. Number of companies dynamics and market concentration

**Figure 1. Dynamics of the number of insurance companies
1 quarter 2005 – 9 months 2013**

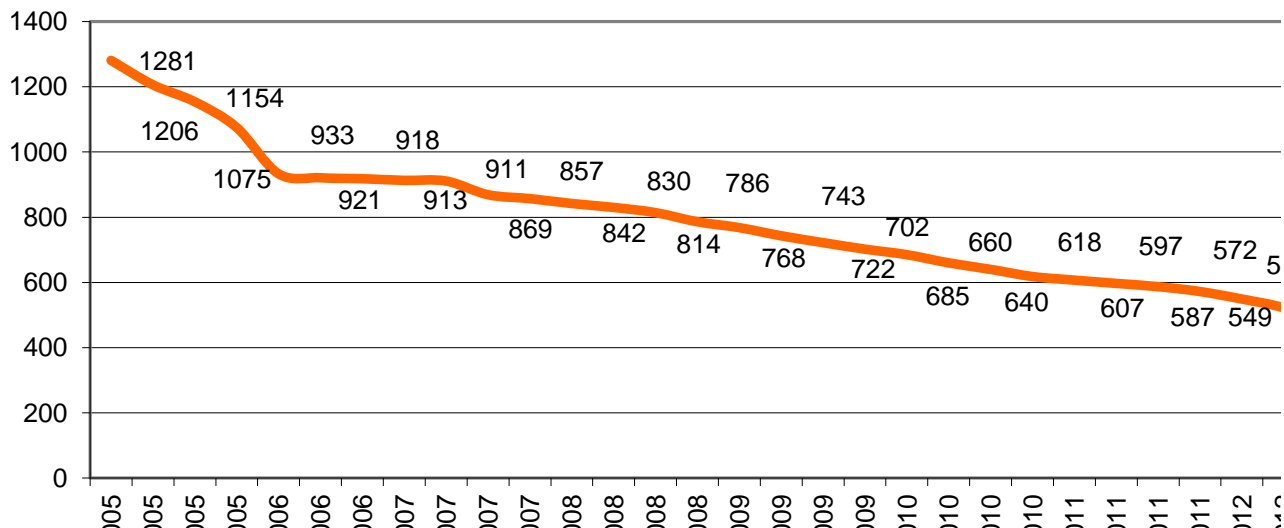


Table 1. Insurance companies concentration by premiums

	Total without CHI		Comprehensive and collision car insurance		Fire property insurance private and corporate		CMTPL	
	9M2012	9M2013	9M2012	9M2013	9M2012	9M2013	9M2012	9M2013
Share of insurance companies in premiums charged								
Top 10 companies	58.9%	58.2%	74.1%	75.0%	71.3%	73.3%	78.9%	76.7%
Top 20 companies	73.5%	72.7%	88.7%	88.7%	81.1%	82.5%	90.4%	89.9%
Top 50 companies	87.3%	87.5%	97.2%	96.9%	93.4%	93.6%	98.1%	97.9%
Top 100 companies	94.2%	94.8%	99.3%	99.4%	98.3%	98.5%	100.0%	100.0%
Number of outsider companies collecting 1% of premiums	261	241	378	348	345	317	-	-

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	
	9M2012	9M2013	9M2012	9M2013	9M2012	9M2013	9M2012	9M2013
Number of insurance companies with more than 1% share in premiums	20	19	17	16	14	13	16	16
Total share of these companies	73.5%	71.7%	86.0%	85.2%	76.0%	77.1%	87.7%	86.5%

Table 3. Insurance companies concentration by claim payments

	Total without CHI		Comprehensive and collision car insurance		Fire property insurance private and corporate		CMTPL	
	9M2012	9M2013	9M2012	9M2013	9M2012	9M2013	9M2012	9M2013
Share of insurance companies in total payments								
Top 10 companies	65.3%	65.1%	73.9%	75.1%	77.0%	76.6%	77.4%	79.1%
Top 20 companies	82.0%	82.4%	88.9%	89.5%	92.4%	89.3%	89.7%	90.9%
Top 50 companies	91.9%	92.3%	97.5%	97.8%	98.5%	98.3%	98.0%	98.4%
Top 100 companies	96.5%	97.1%	99.4%	99.6%	99.8%	99.8%	100.0%	100.0%
Number of outsider companies paying 1% in claims	288	276	382	356	403	370	-	-

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	
	9M2012	9M2013	9M2012	9M2013	9M2012	9M2013	9M2012	9M2013
Number of insurance companies with more than 1% share in claim payments	19	20	18	17	18	18	15	14
Total share of these companies in claim payments	81.1%	82.4%	87.2%	86.9%	90.5%	87.7%	86.0%	86.2%

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	
	9M2012	9M2013	9M2012	9M2013	9M2012	9M2013	9M2012	9M2013
Share of insurance companies in policies								
Top 10 companies	58.1%	60.3%	72.8%	71.3%	80.4%	86.3%	80.2%	76.5%
Top 20 companies	74.6%	76.5%	86.8%	85.6%	90.3%	93.3%	90.7%	89.7%
Top 50 companies	92.0%	92.1%	97.1%	96.6%	97.7%	98.6%	98.3%	98.1%
Top 100 companies	97.8%	98.0%	99.5%	99.6%	99.6%	99.8%	100.0%	100.0%
Number of outsider companies selling 1% of policies	330	306	384	351	393	372	-	-

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	
	9M2012	9M2013	9M2012	9M2013	9M2012	9M2013	9M2012	9M2013
Number of insurance companies with more than 1% share in policies sold	21	21	16	18	14	12	15	18
Total share of these companies	75.6%	77.5%	83.5%	83.9%	85.5%	88.3%	86.9%	87.9%

2. Russian insurance market dynamics

Table 7. Russian insurance market results in 9 months of 2013 and 2012

Lines of insurance	Insurance business indicators	9M2012	9M2013	Increase
Total without CHI	Premiums, RUB bln	608.2	685.1	12.6%
	Claims, RUB bln	262.0	300.8	14.8%
Life insurance	Premiums, RUB bln	37.9	58.9	55.5%
	Claims, RUB bln	10.6	9.1	-13.9%
Personal insurance (except life insurance)	Premiums, RUB bln	141.1	161.2	14.2%
	Claims, RUB bln	65.8	73.0	10.9%
Property insurance, incl.	Premiums, RUB bln	276.3	298.8	8.2%
	Claims, RUB bln	127.1	145.6	14.5%
Comprehensive and collision car insurance	Premiums, RUB bln	141.8	156.8	10.6%
	Claims, RUB bln	89.4	111.6	24.9%
Fire insurance	Premiums, RUB bln	100.0	107.3	7.3%
	Claims, RUB bln	29.0	24.1	-17.0%
Liability insurance (voluntary)	Premiums, RUB bln	22.3	21.3	-4.5%
	Claims, RUB bln	3.8	4.7	23.8%
CMTPL	Premiums, RUB bln	89.2	97.3	9.1%
	Claims, RUB bln	45.4	55.2	21.5%

Figure 2. Premiums to GDP ratio on the market total without CHI and share of premiums in household spending in 1st quarter 2010 – 3rd quarter 2013

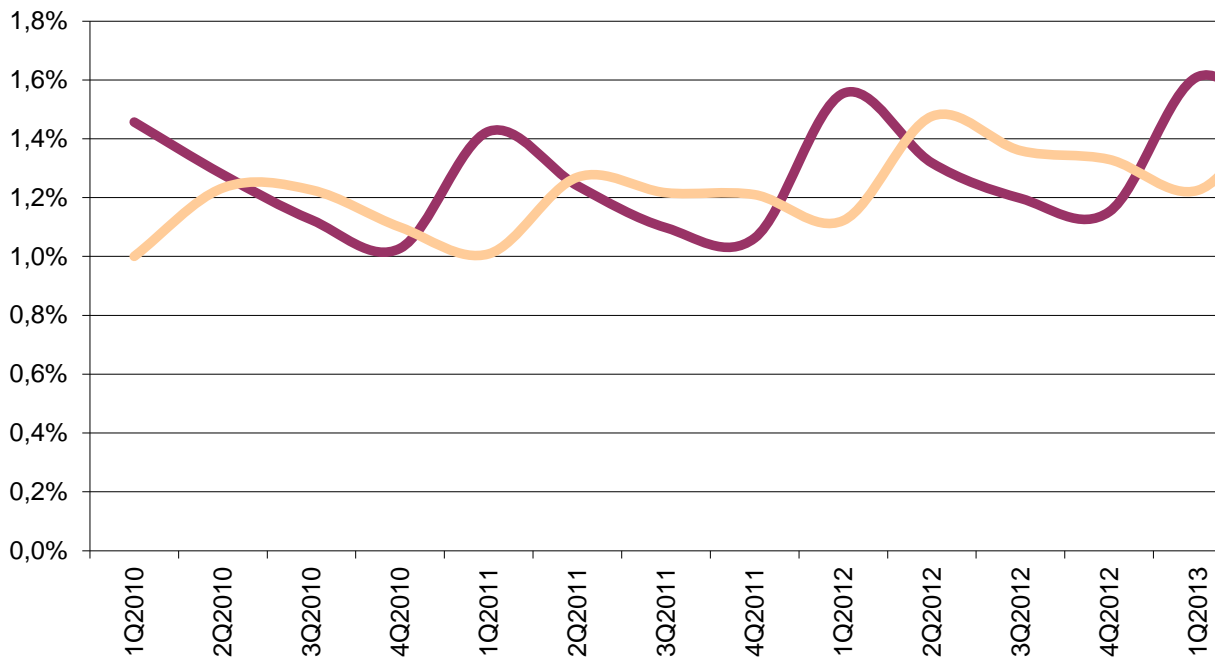


Table 8. Claims paid in 9 months of 2013 and 2012

Lines of insurance	9M2012	9M2013	Increase
Total without CHI	43.1%	43.9%	0.8 pp
Life insurance	28.0%	15.5%	-12.5 pp
Personal insurance (except life insurance)	46.6%	45.3%	-1.4 pp
Property insurance, incl.	46.0%	48.7%	2.7 pp
Comprehensive and collision car insurance	63.1%	71.2%	8.1 pp
Fire insurance	29.0%	22.4%	-6.6 pp
Liability insurance (voluntary)	17.0%	22.0%	5.0 pp
CMTPL	50.9%	56.7%	5.8 pp

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

Lines of insurance	9M2012	9M2013	Increase
Total without CHI	104.8	101.8	-2.9%
Life insurance	4.5	5.0	12.5%
Personal insurance (except life insurance)	47.9	40.7	-15.0%
Property insurance, incl.	11.9	15.8	32.8%
Comprehensive and collision car insurance	3.4	3.6	3.8%
Fire insurance	7.1	11.0	54.8%
Liability insurance (voluntary)	7.1	5.1	-27.8%
CMTPL	29.9	31.0	3.7%

3. Russian insurance market structure

Table 10. Premiums charged from insurance of private individuals in 9 months of 2013 and 2012

Lines of insurance	Insurance business indicators	9M2012	9M2013	Increase
Total without CHI	Premiums, RUB bln	291.3	348.2	19.5%
	Claims, RUB bln	130.1	166.0	27.5%
Life insurance	Premiums, RUB bln	30.8	52.2	69.7%
	Claims, RUB bln	4.0	5.5	38.3%
Personal insurance (except life insurance)	Premiums, RUB bln	40.9	53.0	29.4%
	Claims, RUB bln	10.6	12.1	14.0%
Property insurance, incl.	Premiums, RUB bln	131.7	146.7	11.4%
	Claims, RUB bln	74.0	96.7	30.8%
Comprehensive and collision car insurance	Premiums, RUB bln	112.3	123.7	10.1%
	Claims, RUB bln	70.0	92.4	31.9%
Fire insurance	Premiums, RUB bln	18.8	22.4	19.3%
	Claims, RUB bln	3.7	4.1	11.4%
Liability insurance	Premiums, RUB bln	5.8	5.4	-8.3%
	Claims, RUB bln	1.4	2.3	70.2%
CMTPL	Premiums, RUB bln	74.5	82.0	10.0%
	Claims, RUB bln	39.9	48.8	22.3%

Table 11. Premiums charged from insurance of legal entities in 9 months of 2013 and 2012

Lines of insurance	Insurance business indicators	9M2012	9M2013	Increase
Total without CHI	Premiums, RUB bln	316.9	336.8	6.3%
	Claims, RUB bln	131.9	134.8	2.2%
Life insurance	Premiums, RUB bln	7.1	6.7	-5.9%
	Claims, RUB bln	6.6	3.6	-45.3%
Personal insurance (except life insurance)	Premiums, RUB bln	100.2	108.2	8.0%
	Claims, RUB bln	55.3	60.9	10.2%
Property insurance, incl.	Premiums, RUB bln	144.5	152.1	5.2%
	Claims, RUB bln	53.2	48.8	-8.2%
Comprehensive and collision car insurance	Premiums, RUB bln	29.5	33.2	12.5%
	Claims, RUB bln	19.4	19.3	-0.6%
Fire insurance	Premiums, RUB bln	81.2	84.9	4.5%
	Claims, RUB bln	25.3	19.9	-21.2%
Liability insurance	Premiums, RUB bln	16.5	15.9	-3.2%
	Claims, RUB bln	2.4	2.4	-1.9%
CMTPL	Premiums, RUB bln	14.7	15.3	4.6%
	Claims, RUB bln	5.5	6.4	16.4%

Table 12. Share of premiums charged from insurance of private individuals in total premiums by lines of business in 9 months of 2013 and 2012

Lines of insurance	9M2012	9M2013
Total without CHI	47.9%	50.8%
Voluntary insurance		
Life insurance, total	81.2%	88.6%
including:		
death, endowment insurance or occurrence of other event	81.6%	87.8%
with periodic payments (rent, annuities) and (or) participation of insured in the investment income of an insurer	86.8%	96.3%
pension insurance	32.4%	38.1%
Non-life insurance, total	41.0%	43.0%
including:		
Personal insurance (except life insurance) total	29.0%	32.9%
including:		
Accident insurance	60.0%	62.8%
Voluntary health insurance	11.4%	11.1%
property insurance total	46.5%	47.8%
including:		
insurance of property	47.7%	49.1%
including:		
land transport (except rail transport)	79.2%	78.9%
rail transport	0.0%	0.0%
air transport	0.7%	0.6%
water transport	2.2%	2.5%
cargo	0.5%	0.3%
crop insurance total	4.9%	5.1%
of which, insurance with government support	1.7%	2.5%
other corporate property	0.0%	0.0%
other private property	99.6%	99.6%

Lines of insurance		9M2012	9M2013
	public liability insurance	26.2%	25.2%
	including:		
	motor vehicles owners total	74.5%	71.8%
	of which, the Green Card insurance system	74.6%	78.6%
	rail transport owners	0.0%	0.0%
	air transport owners	0.3%	0.1%
	water transport owners	0.3%	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	12.1%	11.7%
	insurance of civil liability for the non-fulfillment or improper fulfillment of contractual obligations	19.1%	31.9%
	insurance of entrepreneurial risks	0.0%	0.0%
	insurance of financial risks	83.6%	78.8%
Compulsory insurance			
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		76.1%	77.4%
including:			
	vehicle owners	83.6%	84.2%
	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 9 months of 2013 and 2012

Lines of insurance		9M2012	9M2013
Total without CHI		91.6%	90.3%
Voluntary insurance			
Life insurance total		99.8%	98.7%
including:			
	death, endowment insurance or occurrence of other event	99.8%	98.5%
	with periodic payments (rent, annuities) and (or) participation of insured in the investment income of an insurer	99.9%	99.9%
	pension insurance	88.3%	87.0%
Non-life insurance, total		92.4%	90.4%
including:			
	personal insurance (except life insurance) total	95.7%	92.5%
including:			
	accident insurance	97.8%	93.5%
	voluntary health insurance	87.2%	88.8%
	property insurance total	85.5%	86.8%
including:			
	insurance of property	82.6%	87.0%
including:			

Lines of insurance		9M2012	9M2013
	land transport (except rail transport)	85.5%	85.0%
	rail transport	0.0%	0.0%
	air transport	5.2%	4.8%
	water transport	28.1%	24.8%
	cargo	8.1%	3.8%
	crop insurance total	88.0%	88.0%
	of which, insurance with government support	2.4%	7.8%
	other corporate property	0.0%	0.0%
	other private property	100.0%	99.8%
	public liability insurance	89.4%	86.9%
	including:		
	motor vehicles owners total	93.1%	90.1%
	of which, the Green Card insurance system	94.4%	94.9%
	rail transport owners	0.0%	0.0%
	air transport owners	7.6%	9.6%
	water transport owners	6.7%	6.8%
	operators of hazardous facilities	0.0%	0.0%
	damage caused by deficiencies of goods, works, services	0.0%	0.0%
	damage to third parties	75.9%	77.0%
	insurance of civil liability for the non-fulfillment or improper fulfillment of contractual obligations	47.7%	51.9%
	insurance of entrepreneurial risks	0.0%	0.0%
	insurance of financial risks	87.5%	86.1%
Compulsory insurance			
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		88.6%	88.8%
including:			
	vehicle owners	89.2%	89.5%
	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 9 months of 2013 and 2012

Region	9M2012	9M2013	Absolute increase	Relative increase
Moscow (city)	262	256	-6	-2%
Saint-Petersburg (city)	141	137	-4	-3%
Krasnodar Krai	121	119	-2	-2%
Moscow Oblast	112	109	-3	-3%
Rostov Oblast	111	106	-5	-5%
Republic of Tatarstan	106	104	-2	-2%
Novosibirsk Oblast	101	101	0	0%
Sverdlovsk Oblast	107	98	-9	-8%
Nizhny Novgorod Oblast	102	97	-5	-5%
Samara Oblast	98	97	-1	-1%
Chelyabinsk Oblast	95	89	-6	-6%
Tyumen Oblast	94	88	-6	-6%
Republic of Bashkortostan	94	86	-8	-9%
Volgograd Oblast	84	83	-1	-1%
Krasnoyarsk Krai	83	83	0	0%
Perm Krai	92	82	-10	-11%
Saratov Oblast	84	81	-3	-4%
Stavropol Krai	86	81	-5	-6%
Omsk Oblast	82	79	-3	-4%
Voronezh Oblast	72	76	4	6%
Kemerovo Oblast	82	76	-6	-7%
Altai Krai	78	75	-3	-4%
Yaroslavl Oblast	70	74	4	6%
Irkutsk Oblast	75	73	-2	-3%
Tula Oblast	72	71	-1	-1%
Ulyanovsk Oblast	67	71	4	6%
Kaliningrad Oblast	66	68	2	3%
Kaluga Oblast	66	68	2	3%
Tver Oblast	63	66	3	5%
Orenburg Oblast	62	65	3	5%
Udmurt Republic (Udmurtia)	73	65	-8	-11%
Arkhangelsk Oblast	64	63	-1	-2%
Belgorod Oblast	65	63	-2	-3%
Kursk Oblast	61	63	2	3%
Murmansk Oblast	58	63	5	9%
Ryazan Oblast	61	63	2	3%
Chuvash Republic - Chuvashia	62	63	1	2%
Tomsk Oblast	65	62	-3	-5%
Smolensk Oblast	61	61	0	0%
Penza Oblast	56	60	4	7%
Khabarovsk Krai	62	60	-2	-3%
Vladimir Oblast	62	59	-3	-5%
Lipetsk Oblast	55	58	3	5%

Region	9M2012	9M2013	Absolute Increase	Relative Increase
Primorsky Krai	65	58	-7	-11%
Republic of Karelia	56	58	2	4%
Vologda Oblast	60	57	-3	-5%
Kirov Oblast	58	57	-1	-2%
Oryol Oblast	52	55	3	6%
Tambov Oblast	55	55	0	0%
Bryansk Oblast	50	54	4	8%
Novgorod Oblast	56	53	-3	-5%
Ivanovo Oblast	48	52	4	8%
Leningrad Oblast	52	52	0	0%
Astrakhan Oblast	48	50	2	4%
Komi Republic	47	50	3	6%
Kurgan Oblast	46	48	2	4%
Republic of Mordovia	42	48	6	14%
Republic of Dagestan	44	46	2	5%
Sakha (Yakutia) Republic	42	46	4	10%
Republic of Khakassia	41	44	3	7%
Kabardino-Balkar Republic	41	43	2	5%
Mari El Republic	41	43	2	5%
Amur Oblast	45	42	-3	-7%
Kostroma Oblast	42	42	0	0%
Pskov Oblast	42	42	0	0%
Republic of Buryatia	41	42	1	2%
Republic of Adygea	39	40	1	3%
Zabaykalsky Krai	40	39	-1	-3%
Republic of North Ossetia	37	36	-1	-3%
Sakhalin Oblast	40	36	-4	-10%
Kamchatka Krai	35	32	-3	-9%
Karachay–Cherkess Republic	30	31	1	3%
Republic of Kalmykia	27	31	4	15%
Altai Republic	28	29	1	4%
Magadan Oblast	27	27	0	0%
Tyva Republic	21	26	5	24%
Chechen Republic	22	26	4	18%
Jewish Autonomous Oblast	22	24	2	9%
Republic of Ingushetia	18	20	2	11%
Chukotka Autonomous Okrug	13	14	1	8%
Baikonur	3	3	0	0%

Table 15. Regional market results in 9 months of 2013 and 2012, RUB thousand

Region	Total without CHI		Comprehensive and collision car insurance		"Fire" insurance		CMTPL	
	9M2013	Increase	9M2013	Increase	9M2013	Increase	9M2013	Increase
Moscow (city)	344 080 175	15.5%	68 179 655	14.5%	68 716 459	6.0%	18 849 576	14.1%
Saint-Petersburg (city)	45 502 879	11.4%	19 233 523	10.9%	4 695 478	15.1%	6 049 348	7.5%
Tyumen Oblast	19 696 384	8.7%	3 791 461	8.2%	1 894 261	3.0%	3 750 533	8.2%
Moscow Oblast	16 480 741	2.9%	3 536 161	-13.5%	4 146 297	1.5%	4 287 870	6.2%
Sverdlovsk Oblast	15 461 265	10.6%	4 786 539	10.5%	1 287 536	11.2%	3 260 378	8.2%
Republic of Tatarstan	15 456 367	7.6%	3 832 681	13.8%	3 300 179	8.9%	2 904 282	0.8%
Samara Oblast	13 057 800	22.9%	3 710 366	12.0%	742 316	-0.3%	2 370 208	6.0%
Krasnodar Krai	13 040 873	10.3%	3 210 069	2.3%	970 471	7.7%	3 780 268	11.1%
Nizhny Novgorod Oblast	10 655 229	8.3%	3 093 616	8.6%	1 260 354	7.3%	2 334 077	7.6%
Chelyabinsk Oblast	10 029 794	2.4%	2 915 297	6.7%	734 356	3.4%	2 803 434	6.3%
Republic of Bashkortostan	9 537 654	8.2%	2 209 029	18.5%	1 041 117	5.5%	2 376 798	5.7%
Rostov Oblast	9 036 798	15.6%	2 007 988	7.0%	726 281	7.1%	2 438 572	14.2%
Perm Krai	7 624 448	11.2%	2 058 948	8.0%	825 452	14.3%	1 765 949	7.1%
Novosibirsk Oblast	7 551 382	7.1%	1 495 102	11.7%	628 049	14.7%	2 145 470	8.8%
Krasnoyarsk Krai	7 233 860	8.9%	1 616 146	9.0%	624 702	26.9%	2 013 487	5.6%
Irkutsk Oblast	6 571 058	15.4%	1 473 192	12.7%	831 953	18.7%	1 352 802	10.8%
Kemerovo Oblast	6 416 894	4.5%	1 303 229	5.5%	508 151	6.4%	1 615 096	3.8%
Saratov Oblast	5 439 949	13.1%	1 056 784	10.1%	370 797	16.0%	1 259 443	9.3%
Voronezh Oblast	4 804 133	21.1%	1 336 352	14.6%	371 308	6.7%	1 242 290	10.8%
Volgograd Oblast	4 663 465	16.6%	1 119 848	12.4%	294 418	-2.5%	1 082 954	12.9%
Stavropol Krai	4 600 546	11.5%	1 119 821	13.2%	242 934	3.5%	1 144 631	12.0%
Primorsky Krai	4 469 576	8.0%	840 751	0.2%	444 075	19.4%	1 281 045	7.8%
Orenburg Oblast	4 392 892	10.3%	1 167 801	14.9%	301 976	6.6%	1 137 599	11.4%
Omsk Oblast	4 062 424	11.8%	767 991	11.8%	326 945	23.7%	1 066 779	1.3%
Vologda Oblast	3 759 531	0.5%	944 358	-4.8%	463 165	3.8%	861 222	7.6%
Udmurt Republic (Udmurtia)	3 755 621	15.7%	993 439	11.6%	410 654	12.5%	791 652	13.4%
Khabarovsk Krai	3 588 822	-0.1%	534 987	3.8%	307 173	12.8%	902 269	5.3%
Tula Oblast	3 440 904	16.8%	938 937	5.2%	533 572	103.5%	825 931	9.3%
Vladimir Oblast	3 150 512	10.6%	855 394	5.7%	649 283	2.7%	821 182	9.4%
Yaroslavl Oblast	3 142 860	14.8%	1 002 294	6.4%	400 016	44.4%	665 430	6.4%
Altai Krai	2 969 336	-10.0%	490 541	4.6%	220 599	-13.7%	1 114 216	3.2%
Ryazan Oblast	2 906 211	16.6%	940 096	8.8%	381 874	10.4%	703 282	14.0%
Belgorod Oblast	2 817 857	21.1%	573 715	17.5%	193 826	2.5%	781 504	13.7%
Arkhangelsk Oblast	2 727 799	3.7%	810 676	2.6%	395 269	6.1%	658 692	2.0%
Ulyanovsk Oblast	2 682 451	5.6%	718 529	23.2%	239 013	5.4%	499 150	-3.0%
Tomsk Oblast	2 671 508	6.1%	419 345	2.9%	229 971	7.9%	598 145	6.3%
Leningrad Oblast	2 647 833	-4.4%	437 297	-19.7%	555 455	-5.1%	682 553	11.4%
Kirov Oblast	2 630 613	16.5%	522 385	14.4%	475 448	8.3%	652 668	5.8%
Tver Oblast	2 565 957	6.3%	848 375	4.9%	364 118	6.0%	666 671	5.8%
Kaluga Oblast	2 346 432	15.5%	728 775	9.9%	292 758	6.3%	590 447	11.3%
Chuvash Republic	2 267 351	6.8%	492 693	11.4%	351 436	2.0%	532 400	13.6%
Astrakhan Oblast	2 265 989	11.8%	302 521	9.7%	291 826	15.3%	505 118	14.4%
Lipetsk Oblast	2 262 259	12.8%	552 514	1.5%	304 390	-1.8%	643 594	4.8%
Kaliningrad Oblast	2 239 514	8.3%	521 764	5.2%	292 249	26.7%	521 248	4.9%
Komi Republic	2 166 067	9.8%	466 937	6.5%	245 602	14.7%	518 535	11.7%
Smolensk Oblast	2 063 878	25.2%	439 100	1.1%	262 338	75.2%	544 836	16.5%
Murmansk Oblast	2 040 841	11.8%	597 478	3.3%	76 982	10.1%	473 069	3.4%
Kursk Oblast	2 040 497	21.0%	405 831	4.2%	164 072	31.3%	493 485	16.1%
Penza Oblast	2 026 379	19.4%	472 027	7.5%	322 923	9.0%	578 222	10.7%
Bryansk Oblast	2 014 648	15.2%	550 990	14.0%	167 393	7.6%	542 279	7.0%
Sakha (Yakutia) Republic	1 999 739	4.3%	87 235	29.7%	241 126	-8.5%	519 717	12.5%
Ivanovo Oblast	1 810 601	6.9%	552 420	7.3%	351 132	7.7%	405 617	-4.8%

Region	Total without CHI		Comprehensive and collision car insurance		"Fire" insurance		CMTPPL	
	9M2013	Increase	9M2013	Increase	9M2013	Increase	9M2013	Increase
Republic of Karelia	1 572 818	3.1%	482 804	-7.3%	155 375	2.4%	364 869	4.4%
Tambov Oblast	1 479 197	23.5%	314 788	11.9%	184 190	19.4%	464 742	17.9%
Novgorod Oblast	1 446 093	9.6%	510 159	9.3%	188 267	14.6%	377 378	10.3%
Kurgan Oblast	1 429 100	7.3%	226 714	6.2%	171 854	19.1%	385 400	7.1%
Republic of Mordovia	1 381 531	5.5%	245 889	-9.8%	365 658	7.0%	296 448	8.0%
Republic of Buryatia	1 371 124	13.7%	112 999	3.4%	112 925	24.8%	301 669	4.1%
Oryol Oblast	1 271 690	24.9%	315 931	11.8%	85 818	2.0%	339 382	14.2%
Sakhalin Oblast	1 232 900	13.6%	114 977	1.6%	165 641	43.9%	366 446	0.3%
Amur Oblast	1 185 586	2.0%	89 321	-8.8%	153 273	-11.9%	438 273	7.9%
Mari El Republic	1 085 683	16.1%	283 035	10.5%	205 289	6.7%	270 553	13.7%
Kostroma Oblast	1 046 969	11.4%	215 003	0.4%	247 243	9.8%	298 592	7.6%
Zabaykalsky Krai	1 029 665	-3.9%	105 051	-1.3%	91 833	-0.3%	416 996	10.2%
Pskov Oblast	1 025 558	9.0%	274 993	6.8%	145 267	0.2%	277 679	-1.3%
Republic of Dagestan	812 219	-20.5%	37 949	20.0%	72 419	110.6%	535 870	13.0%
Republic of Khakassia	692 419	4.5%	119 188	15.9%	36 765	7.5%	242 841	3.0%
Kamchatka Krai	598 034	10.6%	49 162	0.5%	54 355	25.9%	217 609	7.5%
Kabardino-Balkar Republic	499 201	-12.2%	49 731	5.5%	34 907	-36.8%	195 497	5.6%
Republic of Adygea	433 421	-1.3%	56 018	-23.8%	26 623	14.1%	187 574	-7.2%
Republic of North Ossetia	405 459	6.2%	22 584	-6.5%	45 313	50.3%	169 036	16.0%
Karachay–Cherkess Republic	354 068	13.4%	18 834	12.6%	15 368	-3.8%	154 994	63.3%
Magadan Oblast	348 179	21.3%	30 301	26.6%	29 859	3.9%	106 885	11.6%
Republic of Kalmykia	311 757	29.8%	30 408	4.2%	28 870	126.7%	75 023	8.4%
Chechen Republic	284 915	93.2%	25 047	398.1%	5 380	-62.1%	183 433	154.7%
Altai Republic	267 049	54.8%	11 101	-14.0%	106 867	1619.5%	74 279	-8.5%
Tyva Republic	236 808	-3.8%	15 272	-39.5%	12 243	19.6%	59 612	11.9%
Republic of Ingushetia	143 830	-37.5%	2 538	132.6%	69 883	75.8%	54 383	4.7%
Jewish Autonomous Oblast	139 443	35.4%	7 084	4.8%	9 415	33.8%	54 354	23.9%
Baikonur	99 572	14.5%	9 313	33.4%	3 114	-11.7%	3	0.0%
Chukotka Autonomous Okrug	29 632	-61.4%	413	-98.8%	2 207	-53.4%	10 773	10.5%

5. Russian insurance market forecast to 2020

Table 16. Insurance premiums dynamics forecast by lines of insurance

Line of insurance	2012	2013	2014	2015	2016	2017	2018	2019	2020
Total without CHI, RUB bln	809.1	911.3	1 031.6	1 151.7	1 269.5	1 397.4	1 536.5	1 687.5	1 851.6
including premiums charged from insurance of private individuals, RUB bln	405.0	484.2	560.3	636.3	710.8	791.7	879.7	975.3	1 079.1
Life insurance, RUB bln	53.8	83.7	111.0	138.3	165.1	194.2	225.8	260.1	297.4
including premiums charged from insurance of private individuals, RUB bln	43.9	74.6	91.5	108.4	124.9	142.9	162.5	183.7	206.8
Comprehensive and collision car insurance, RUB bln	195.3	216.0	243.3	270.6	297.3	326.3	357.9	392.2	429.4
including premiums charged from insurance of private individuals, RUB bln	154.0	169.6	190.1	210.6	230.7	252.5	276.2	301.9	329.9
Fire insurance, RUB bln	131.1	131.1	140.9	150.6	160.2	170.6	181.9	194.1	207.5
including premiums charged from insurance of private individuals, RUB bln	25.8	25.7	27.7	29.7	31.7	33.9	36.3	38.8	41.6
CMTPL, RUB bln	121.2	132.3	144.0	155.8	167.3	179.8	193.4	208.2	224.3
including premiums charged from insurance of private individuals, RUB bln	100.3	110.3	118.4	126.4	134.2	142.8	152.1	162.2	173.1
Voluntary MTPL, RUB bln	8.1	7.5	8.5	9.5	10.5	11.5	12.6	13.9	15.2
including premiums charged from insurance of private individuals, RUB bln	6.0	5.4	6.3	7.3	8.3	9.3	10.5	11.7	13.0
Accident insurance, RUB bln	73.8	97.7	119.1	140.4	161.3	184.0	208.7	235.5	264.6
including premiums charged from insurance of private individuals, RUB bln	47.3	65.6	76.2	86.8	97.1	108.4	120.6	133.9	148.3
Voluntary health insurance, RUB bln	108.7	118.3	130.1	141.8	153.1	165.3	178.5	192.8	208.2
including premiums charged from insurance of private individuals, RUB bln	13.3	13.6	14.1	14.7	15.3	15.9	16.5	17.3	18.0