



**EASTERN  
REINSURANCE COMPANY**

**Rating A 'High level of Strength'**  
Expert RA Rating Agency





# Insurance market of Russia under the new economic conditions



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# Motor Insurance

*“Russian market of auto-crediting is promising and possessing potential for the increase”*



# Property Insurance

*“ In a short term in this segment of market the greatest concentration of competitive activity is expected”*



# CAR Insurance

*“ Catastrophic collapse over the short term is not expected”*



*WY*

# Marine Cargo

*“Stability of sea transportation  
proved to be under the threat”*



*WU*

# Aviation

*“Under the prevailing conditions the airlines had to reduce operational expenditures”*



# Financial risks

*“This class of insurance will obtain the specific pulse for the development”*



# Liability

*“There is a slow growth in this segment of insurance market”*



# Insurers

2008		946.18	23.9%
2007		763.61	26.8 %
2006		602.11	-

Gross premiums written, billion Rubles



2006 - 2008 Annual Results



# Reinsurers

2008		53.90	- 15.0 %
2007		63.40	- 21.0 %
2006		80.96	-

Gross premiums written, billion Rubles



2006 - 2008 Annual Results



# Reinsurers



Gross premiums written, billion Rubles



2006 - 2008 Annual Results



# Insurers

2009		10.75	- 13.30 %
2008		12.40	-

Gross premiums written, billion Rubles



1<sup>st</sup> Quarter 2008/2009



# Reinsurers

2009		2.40	- 35.00 %
2008		3.70	-

Gross premiums written, billion Rubles



1<sup>st</sup> Quarter 2008/2009



# Reinsurers

2008		8.40	20.00 %
2007		7.00	-

Gross premiums written, billion Rubles



## Foreign business





**Capacities are  
different,  
quality standards  
are equal**



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