

INTOUCH

PART OF THE RSA GROUP

Russian and foreign models of direct insurance:
similarities and differences



DEVELOPMENT OF INTOUCH IN RUSSIA

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ПРЯМОЙ КАНАЛ с 2008 г.



Европейский Банк
реконструкции и развития

- ✓ 300 years history on insurance market, the oldest insurer in the world
- ✓ RSA shares included in FTSE 100 index, sell

- › Founded in 1991
- › International finance company
- › Owners – 61 countries and 2 international companies
- › Finances projects in 29 countries in Europe and Asia
- › The largest investor in region, attracts significant volumes of direct foreign investments worldwide

DIRECT MODEL IN BRITAIN

PROGRESS SUMMARY

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LAUNCH ENVIRONMENT

Launched in 1985 (the first telephone insurer in the UK)

Country with tried and tested intermediary-based distribution channel, with the broker or agent

DRIVERS

Virtual policy possible

E-signature

Clients Databases

Strong policyholders' protection by legislation

WHY SUCCESS ?

Prepared customers (telemarketing sales in the UK grew by 40% each year in the 1980s)

Open-minded mentality

Legislative support

DIRECT MODEL IN SPAIN

PROGRESS SUMMARY

LAUNCH ENVIRONMENT

Strength and popularity of 'bancassurance'

No developed Internet shopping culture

No aggregators tradition

DRIVERS

EU law

Good market position: motor market has increased steadily since 2002, when it accounted for 5.7% of sales to 2008, when 9.1% of policies were sold directly

WHY NO BRITISH BURST

Key role of the launch environment

Too little time

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Difficulties in realization of European technologies in Russia

- › No database on accidents insured
- › Paper form of policies
- › Absence of execution of laws on Customer protection
- › Client's signature on MTPL policy
- › Changes in the procedure of technical inspection

DIRECT MODEL IN RUSSIA (INTOUCH)

Web sale 1

- Launched in 2009



- 6 steps to order policy online
- Quick quote: preliminary calculation made upon minimum data
- Final quote: need all car and personal data to get exact price
- Possibility to order policy online

Web sale 2

- Launched in 2011



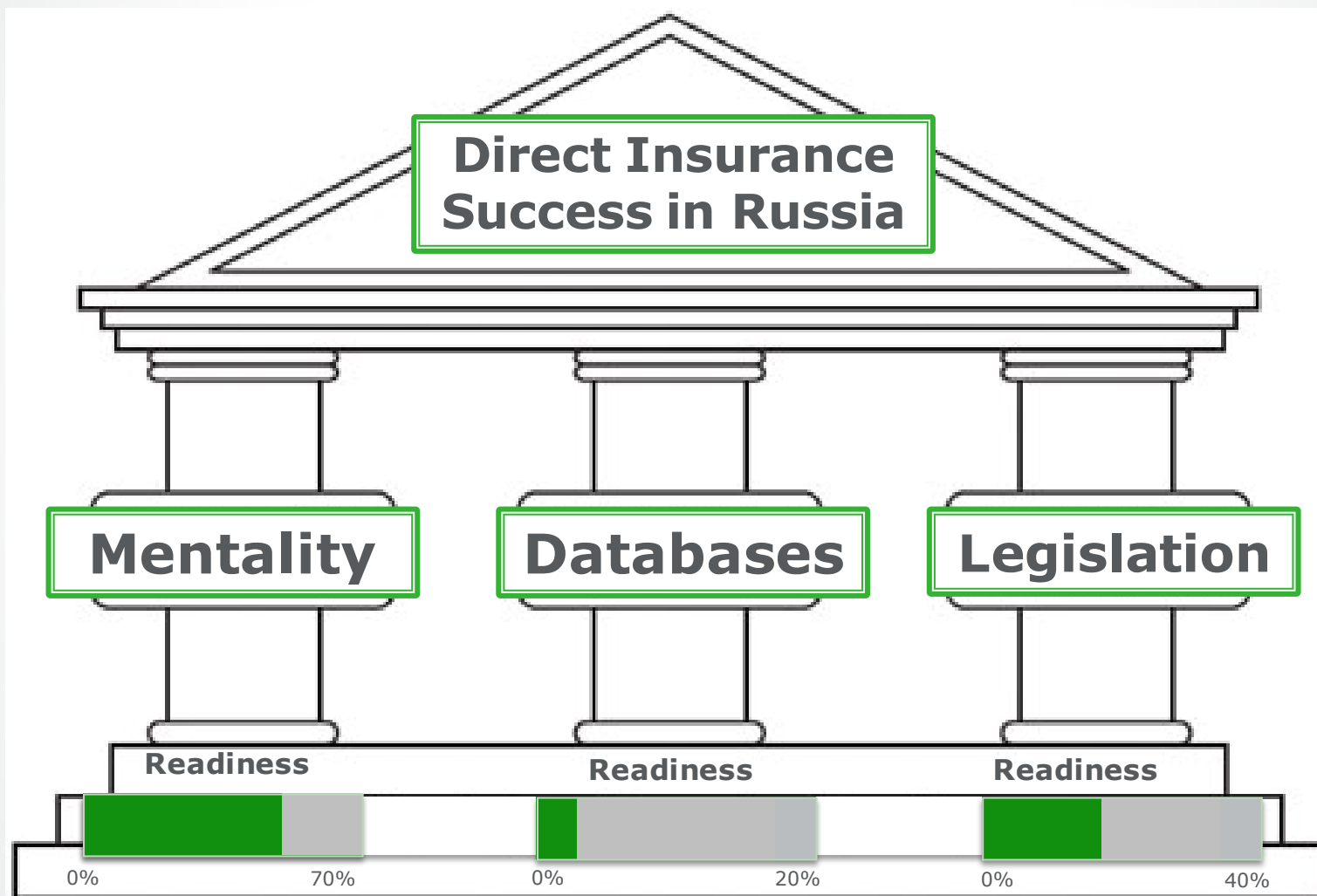
- 6 steps to order policy online
- Final quote on 4th step, but need all personal data of insured and drivers
- Possibility to order policy online but interface is not friendly enough

Web sale 3

- To be launched in 2012



- 3 steps to order policy online
- 1 step to get final quote
- No personal data of car owner and drivers for calculation
- Possibility to order policy online
- Friendly interface
- Customer zone: saving calculation, get ordered policy data





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