

Страховой рынок ОСАГО: изменения, анализ и тренды показателей

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Аннотация

При покупке автомобиля каждый собственник должен понимать, что на содержание авто потребуются дополнительные траты. В том числе, оплачивать страховку по договору со Страховщиком. Все автовладельцы без исключения обязаны застраховать свою машину. Полис позволит решить финансовый вопрос по возмещению ущерба в случае неожиданных ситуаций, например, если авто пострадает в ДТП.

Рынок автомобильного страхования, как и многие другие, тесно связан с общей экономической ситуацией в стране. В этой статье будет рассмотрена динамика развития рынка автострахования в России.

Ключевые слова: страхование, автострахование, КАСКО, ОСАГО, Россия

MTPL insurance market: changes, analysis and trends of indicators

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Abstract

When buying a car, each owner should understand that additional expenses will be required for the maintenance of the car. In particular, to pay for insurance under the contract with the Insurer. All car owners, without exception, are required to insure their car. The policy will allow

you to solve the financial issue of compensation for damage in the event of unexpected situations, for example, if the car is damaged in an accident.

The car insurance market, like many others, is closely linked to the overall economic situation in the country. This article will discuss the dynamics of the development of the car insurance market in Russia.

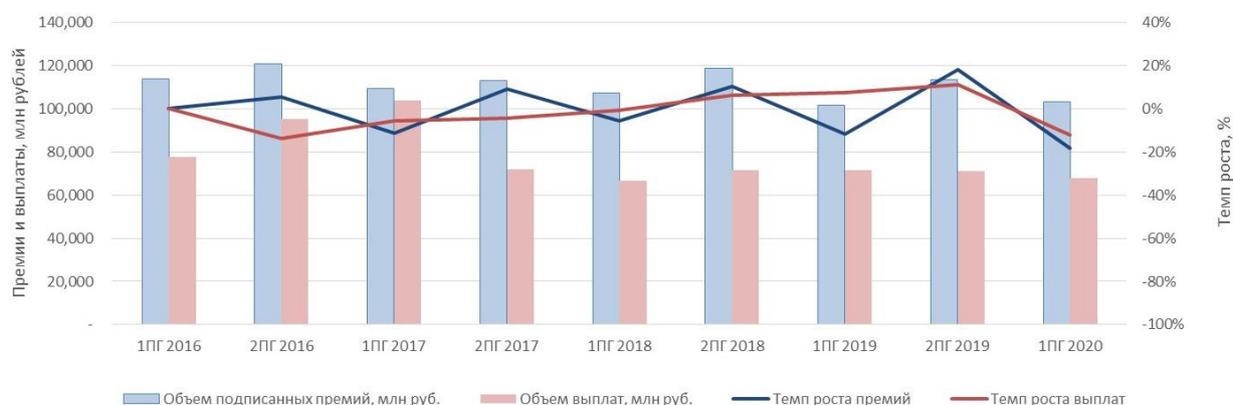
Keywords: insurance, car insurance, KASKO, OSAGO, Russia.

Dynamics of the OSAGO market in Russia for five years

The table and graph presented below show the statistics on the volumes of collected premiums and payments made under OSAGO from 2016 to 2020. (See table 1 and pic 1)

Period	The amount of premiums signed, RUB mln.	Number of payments, RUB mln.	Loss Paid Ratio
<i>1-st half of 2016</i>	113,755	77,464	68%
<i>2-nd half of 2016</i>	120,614	95,181	79%
<i>1-st half of 2017</i>	109,192	103,581	95%
<i>2-nd half of 2017</i>	112,884	71,935	64%
<i>1-st half of 2018</i>	107,302	66,550	62%
<i>2-nd half of 2018</i>	118,663	71,352	60%
<i>1-st half of 2019</i>	101,588	71,341	70%
<i>2-nd half of 2019</i>	113,361	71,038	63%
<i>1-st half of 2020</i>	102,961	67,999	66%

Table 1.1. Dynamics of indicators of insurance companies for OSAGO by half-year from 2016 to 2020



Pic. 1.1. Dynamics of indicators of insurance companies for OSAGO by half-year from 2016 to 2020

We can clearly see from the graph above that the maximum growth rate of insurance premiums falls on the second half of the year, which is associated with a seasonal increase in the level of insurance sales in the fourth quarter during the most emergency period of the year.

For the period under review, from 2016 to the first half of 2020, the highest gross receipts in the insurance market for OSAGO were observed in the second half of 2016 (120.6 billion rubles), however, against the background of the expansion of the tariff corridor and liberalization of tariffs, since 2018 there has been a downward trend. fees for compulsory car insurance. In the first half of 2020, the indicator traditionally returned to a lower level, but increased by 1% compared to the same period last year, reaching 102.9 billion rubles.

Payments show a slightly different dynamics: until the 1st half of 2017 (inclusive) there was a significant increase in unprofitability and the volume of payments, however, from the 2nd half of 2020, the level of payments stabilized in absolute terms in the range of 67-72 billion rubles, which was partly due to:

- Correctly configured customer segmentation by insurance companies by region;
- The introduction of “in-kind” payments for OSAGO in the form of sending victims in an accident for repairs at the service station (STOA) of the “insurer” (STOA with whom the insurance company had a contract for the provision of repair services), instead of paying money;
- Creation of unified PCA tables for the average cost of standard hours in each region, recommended when calculating insurance payments for this mandatory type, and the average cost of spare parts for cars.

All these factors significantly influenced the improvement of the financial result by type, and also made it possible to reduce the risks of insurance fraud, legal costs with auto representatives, stabilized and even ensured a decrease in the average amount of payments, and ensured fluctuations in unprofitableness in the market as a whole in one understandable range.

Number of OSAGO insurance contracts concluded in the first half of 2020

The total number of OSAGO insurance contracts according to the Central Bank of the Russian Federation for the 1st half of 2020 remained practically unchanged - the change was less than 12 thousand policies (less than 0.1%) from 18.936 million policies in the first half of 2019 to 18.924 million policies in the first half of 2020.

Key factors:

- High level of car sales in the 1st quarter;
- High availability of e-MTPL (for 8 months of 2020, half of all MTPL policies were concluded electronically);

- Removal of the restriction on the mandatory entry of diagnostic card data for vehicle maintenance due to quarantine restrictions in the period from March 1 to November 1, 2020.

The table below shows the top 5 insurers for OSAGO (by the volume of premiums collected for the 1st half of 2020), the number of contracts concluded and the dynamics by the 1st half of 2019. (see table 2)

№	Average OSAGO insurance premium by insurance companies, RUB.	1 st half of 2020	1 st half of 2019	Change, RUB.	Change, %
1	SPJSC "RESO-Garantia"	6,246	6,501	-255	-4%
2	AlfaStrakhovanie JSC	6,126	5,570	557	10%
3	PJSC IC Rosgosstrakh	4,745	4,622	123	3%
4	Ingosstrakh SPJSC	6,151	5,974	177	3%
5	JSC "VSK"	5,752	5,637	115	2%

Table 2.1. Top 5 insurers for OSAGO by the volume of premiums collected

I want to sum up by saying that AlfaStrakhovanie JSC, Ingosstrakh Insurance Company and VSK Insurance Company from the top 5 insurers increased the average cost of the OSAGO policy by 10%, 3% and 2%, respectively, with the price of their policy higher than the market average by about 6-13%, while AlfaStrakhovanie JSC and Ingosstrakh Insurance Company have reduced fees for the accrued premium and the number of contracts.

The volume of insurance payments of OSAGO in the first half of 2020

The volume of insurance payments amounted to about 68 billion rubles, and decreased by 3.3 billion rubles compared to the first half of 2019.

The table below shows the top 5 insurers in terms of the volume of insurance payments made under OSAGO in 2020 and the dynamics compared to the same period in 2019. (see table 3)

№	The volume of payments made under OSAGO in the context of insurance companies, RUB mln.	1 st half of 2020	1 st half of 2019	Change, RUB.	Change, %
1	AlfaStrakhovanie JSC	9,723	11,302	-1,579	-14%
2	SPJSC "RESO-Garantia"	7,722	8,953	-1,231	-14%
3	Ingosstrakh SPJSC	7,530	6,252	1,278	20%
4	PJSC IC Rosgosstrakh	7,501	7,664	-163	-2%
5	JSC "VSK"	7,340	5,313	2,026	38%

Table 3.1. The top 5 insurers in terms of the volume of insurance payments made under OSAGO

The volume of insurance payments made in the general OSAGO market in the 1st half of 2020 decreased by 5% (-3.3 billion rubles), to 68 billion rubles, compared to the same period in 2019, while payments of the top 20 insurers decreased by only 0.6 billion rubles.

Forecasts for the OSAGO market in 2021

Based on the collected information, payments are expected to increase in 2021 due to the onset of winter and an increase in the frequency of road accidents on the roads. In connection with the devaluation of the ruble in 2020, there was an increase in the cost of spare parts, which may also negatively affect the level of unprofitableness by type in 2021.

Of course, a positive scenario for insurers is also possible, subject to a warm winter and the introduction of serious quarantine restrictions with a significant increase in the incidence of COVID-19, as in April - May 2020, but this scenario seems unlikely to us. But under any scenario, payments in 2021 will be either at the level of the previous one, but with a greater degree of probability they will decrease by 2-3 p.p. (due to a good margin of loss ratio for the 1st half of 2020, against the background of a 2-3% increase in the market and ongoing partial quarantine measures), which will generally improve the financial result of the market for OSAGO.

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