



www.ratip.ru

Российский Антитеррористический Страховой Пул

Russian Anti-Terrorism Insurance Pool.

History and prospects for development.

Chairman of the Supervisory Board, RATIP – Alexander S. Gulchenko



www.ratsp.ru

Российский Антитеррористический Страховой Пул

Global problem – “Terrorism”.
Terrorism and the economic security.

Global problem – “Terrorism”



www.ratsp.ru

РОССИЙСКИЙ АНТИТЕРРОРИСТИЧЕСКИЙ СТРАХОВОЙ ПУЛ

- Terrorism is among the most dangerous and most difficult things to predict of modern times, taking up diverse forms and threatening proportions and scale. Acts of terrorism in many cases result in human losses, involve and imply destruction of material and intellectual values, sometimes beyond repair or recovery, stir up hostility between countries, incite wars, distrust, lack of confidence and hatred among social and national groups, which are sometimes impossible to overcome within a lifetime of the whole generation.
- The scale of terrorism and its intergovernmental nature made the set up and development of the international security system to fight terrorism, coordination of efforts of various countries on long term basis and at the highest level, establishment of international antiterrorism organizations absolutely vital and of grave importance. Terrorist threat tends to increase constantly nowadays and different means and ways are applied to overcome the consequences of the attacks by terrorists, including insurance. At the given stage of development of modern Russian society the government practically doesn't participate in indemnification and compensation of harm caused by terrorist attacks, and if we do see this participation, the amount of the compensation paid, is absolutely inconsistent and non-comparable with the loss or damage, of each person, or any enterprise, building etc.

Global problem – “Terrorism”



www.ratsp.ru

РОССИЙСКИЙ АНТИТЕРРОРИСТИЧЕСКИЙ СТРАХОВОЙ ПУЛ

- Today terrorism appears to be a system call to global order in which providing security and safety is the function and priority of the Government.
- The reason for such turn of events - globalization:
 - The gap in development between countries
 - Heavy migration flows
 - Growth in National self-awareness



www.ratsp.ru

Российский Антитеррористический Страховой Пул

Russian Anti-Terrorism Insurance Pool

Russian Anti-Terrorism Insurance Pool



www.ratip.ru

Российский Антитеррористический Страховой Пул

RATIP represents an association of insurers, joined in a Pool to provide services in insurance and reinsurance on terrorism risks. Our Pool was organized 20th December, 2001 by 6 major Russian insurance companies.

The objective of **Russian Anti-Terrorism Insurance Pool** is insurance of legal entities and individuals, residing on the territory of Russian Federation, as well as diplomatic missions and trade representations on territories of other countries against risk of loss or damage resulting from acts of terrorism.

The system of voluntary insurance of the risk "terrorism" was formed and is operated successfully in Russia.

The IT system is in successful operation and we already have experience in payment on the insured events.





www.ratip.ru

Российский Антитеррористический Страховой Пул

- **Member companies:** 20
- **Pool's capacity:** 1 404 913 745.17 rubles (maximum indemnity sum per event) which approximately amounts to 36.5 million Euros.
- **Territory of insurance cover:** RF, CIS countries, RF interests abroad



www.ratsp.ru

РОССИЙСКИЙ АНТИТЕРОРИСТИЧЕСКИЙ СТРАХОВОЙ ПУЛ

- ❖ Quite a lot of adjustments and alterations have been made since the establishment of the Pool in 2001, changing the Pool and its work cardinally:
 - Management replacement of the Pool in 2005.
 - Board of Trustees of the Pool is formed, with the view to participate in the legislative processes and monitor the compliance of the Pool's activities with the existing legislation.
 - Optimization of the Executive Committee - had an effect on the Pool's quality of work and promptness of activities.
 - The new IT-system was launched – the system enables to control and monitor on-line the Pool's work, which is managed by the Administrator of the Pool.
 - In 2010 membership was reduced by 8 member-companies of the Pool, which failed to meet the financial requirements in the crisis period, applicable and valid for all members of the Pool.

Types of risks covered by RATIP



www.ratip.ru

РОССИЙСКИЙ АНТИТЕРОРИСТИЧЕСКИЙ СТРАХОВОЙ ПУЛ

The Russian Pool, since its establishment covers the following types of risks:

- Property of legal entities + BI
- Property of individuals
- CAR
- Marine risks
- Aviation risks
- Cargo

Life and health of individuals, victims of the attacks, are not covered by the Pool. The risk terrorism may be insured within the frames of the standard accident insurance policy, but, such risks are not covered by the Pool.

Event insured under the rules and regulations of the Pool is initiation of the criminal case under article 205 of the Criminal Code of RF or similar articles in CIS countries.

Insurance programs do not exclude coverage of risk terrorism, resulting from nuclear, radioactive, biological and chemical effect or action.

Organizational structure of RATIP



www.ratsp.ru

РОССИЙСКИЙ АНТИТЕРРОРИСТИЧЕСКИЙ СТРАХОВОЙ ПУЛ



How does it work now?



www.ratip.ru

РОССИЙСКИЙ АНТИТЕРРОРИСТИЧЕСКИЙ СТРАХОВОЙ ПУЛ



- The risk terrorism is insured only by members (of the Pool) working under common – obligatory to all standards of reliability, security and safety, confidentiality.
- To provide confidentiality, reliability and financial solvency of reinsurance operations, the risk terrorism is reinsured with the Russian Anti-Terrorism Insurance Pool.
- The advanced IT-system was specially designed for RATIP which enables to monitor and control the Pool's activities and operations on-line.



www.ratsp.ru

Российский Антитеррористический Страховой Пул

Thank You for Your attention

Disastrous consequences of terrorist acts



www.ratsp.ru

Российский Антитеррористический Страховой Пул

Explosion at Hotel National



Explosion at the RF Embassy in Indonesia



Explosion of the train Nevsky Express



Explosion at the RF Embassy in Indonesia in 2004



www.ratsp.ru

Российский Антитеррористический Страховой Пул



The buildings of Russian and Australian Embassies were greatly damaged, 11 people were killed, 182 were gravely injured – fragment wounds, burns and contusions, after the massive explosion in the center of Jakarta.

The indemnity paid by the Pool amounted to 200 000 Euros.



Explosion at Hotel National in Moscow in 2003



www.ratsp.ru

Российский Антитеррористический Страховой Пул



Suicide bomber terrorist blew herself up in the very center of Moscow on Mokhovaya street at the façade, side of the building of Hotel National. According to verified data, 6 people were killed and 14 people were injured as the result of the explosion.

The indemnity paid by members of the Pool amounted to 140 000 Euros.



Information on Nevsky Express loss



www.ratsp.ru

РОССИЙСКИЙ АНТИТЕРОРИСТИЧЕСКИЙ СТРАХОВОЙ ФОНД

*The 2009 Nevsky Express bombing occurred on 27 November 2009 when a bomb exploded under a high speed Nevsky Express train № 166 travelling between the Russian cities of Moscow and Saint Petersburg causing derailment at 285 km (Uglovka – Aleshinka run), on the Moscow–Saint Petersburg Railway. The derailment occurred at 21:34 local time (18:34 UTC). Russian officials had stated that 27 people were killed and 90 injured but later retracted the death toll, with 27 deaths reported. According to the investigators, the explosion of the bomb occurred under electric locomotive ЧС200-010. As a result, piece of rail had been torn over 50 cm in length. Locomotive and the most part the train wagons went over the precise spot of the explosion at high speed. The train wagons came off the rails from the third wagon from the rear end of the train. The last three of the wagons ran off the track. The third from the rear end ran off the rails but remained standing on the railroad, it didn't detach. The second from the rear end did detach, turned to the side and ran down for a few dozen meters on assembled rails and sleepers. This was the wagon that suffered the most damage. The rear one, in fact did run off but remained in vertical position. The fore part of the train, including the third from the rear end, was at a distance of a few hundred meters from the last two. 1m wide crater had been found next to the railway track. The criminal case initiated under article 205 (terrorist act) and 222 (arms traffic, explosives and blasting devices) of the Criminal Code of RF. The train was derailed by an explosion device TNT equivalent to 7 kg.

The sum of the claimed loss – 500 000Euros.

* According to mass media

