

IIF 2026 – Azerbaijan International Insurance Forum

**BANCACCURANCE / INTERNATIONAL BEST PRACTICES FROM
INSURANCE LEADERS**





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HEAD OF PARTNERSHIPS, BANCASSURANCE AND DIGITAL SOLUTIONS

Experience

22 years in International banking and insurance

Career

Citibank, AIG, OTP bank, Allianz (Russia, USA, Turkey, Czech, Bulgaria, Germany)

Education

High financial education with Honours. School study in USA / Russia. MBA in California State University (Strategic management). LEAD Academy Diploma (9 months training Allianz Munich)

My area of responsibilities and success in projects



Corporate and retail strategy development based on market obstacles and strengths (OTP – 1.7 bln eur, and AIG – 100 K bank clients)



Business transformation with process flow analysis and digitalization



Client journeys and product matrix



Local and international partnerships development



Team management and internal consulting

AIG – Direct marketing

Main idea of Direct marketing project: Sell short term policies to partner clients with monthly payments from clients banking cards.
Non present regular client payments.

Goal

Launch best practice from US market, create strategy, hire/train sales teams

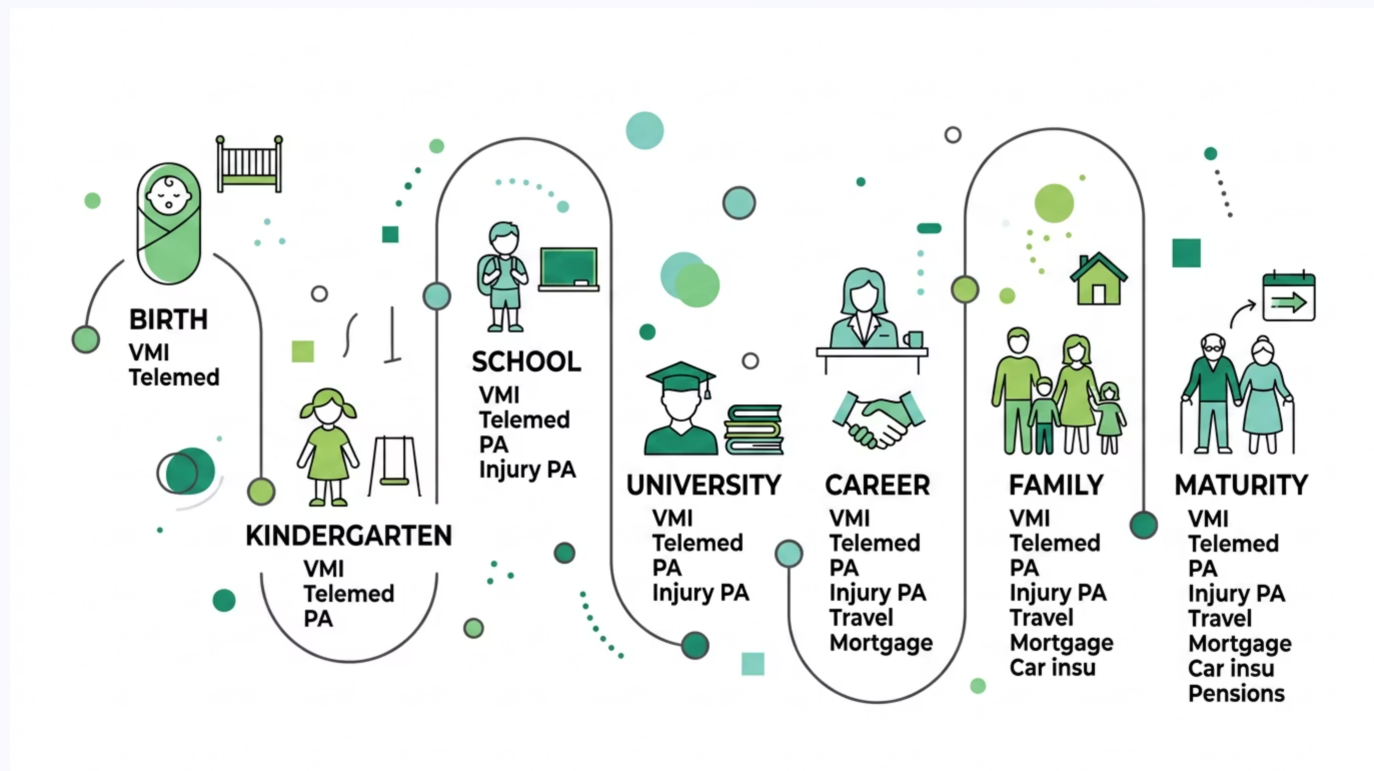
Given

New to market sales channels.
Need to do all from the scratch.
Startup on CIS market.

Result

100 k bank clients, partner sales channels universe.

Client Lifecycle & Insurance Products



Result: 13 MOB, best insurance ticket in EMEA, 5 main partner sales channels – banks, loyalty clubs, pension funds, retail ecosystems, digital aggregators.
Retention on each POS, x-sell/upsell/downsell offers.

OTP bank – Internal consulting Department

Goal

Create an internal consulting structure to increase revenue and service level

Given

Top 2 position, 12 000 employees

Result

\$24 million and a 17 % revenue increase (as stated in a letter of appreciation)

IBook

The goal of the project was to increase the level of service in branches and the speed of response to the client, decrease stress level from front line.

Result: NPS grow on + 14%

Process Optimization Roadmap

(Top 2 bank, 12 000 employees)- I decomposed sales process and created a traffic light: green – ok, yellow – requires optimization, red – impossible to remove.

Result: Time to market 30% inc, staff optimization – 8%

Handbook for Branch Managers

Often the low performance of front-line result of lack in knowledge and skills of the BM. The Management skill upgrade project was created to freed up BM from new comers coaching and give ready tool.

Result: Decrease in new comers attrition

Reduction of turnover of line personnel

One of the main obstacles. The situation with turnover was deplorable. By the end of the 3rd month, 5 out of 10 employees left. We moved part of the functions from the branch manager to business consultants for the duration of the probation period.

Result: Turnover reduce on 60%

Allianz – Transformation, sales channels, partnerships matrix

Goal

Business transformation in corporate and retail segments

Given

4 separate departments, unlinked process, long time to market

Result

1 B2B2C Department (staff reduce on 20%), digitalization of operational part

Team

1) All B2B2C sales departments were combined under one umbrella – New department (the department of partnership business and digital solutions). Linked process which had common customer journeys

Result: 30% of staff has been changed with staff with sales mindset

New business

Biggest GPW comes from VMI (10+ bln) before sold by brokers/agents. When we revised client sales roadmaps new channels appeared.

Result: New sales niche appeared: SME via bank channel, digital VMI via aggregators. Currently: 200 mln in GPW

International partnerships

Goal was to become "Home insurer" for start ups and companies which plan to expand on international market. They all need insurance cover, but same time fully lack of expertise in insurance

Result: Leader in scooter renting – 7 countries, 1 common insurer. Marketplace – 5 countries in CIS and Western Europe – 1 common insurer.

Outcomes. What next?

Client profile is slightly changing – young generation, new requirements to products, financial culture growing, insurers and banks needs to be ready to change and think differently to run successful business.

What worked yesterday will not work today:

- Each market has its own specifics and culture and national obstacles
- New generation of requires new business approach: short term policies, only actual risks in insurance policy, clear terms and conditions, simple client journeys.
- SME new business tribe which is scaling up all other world.

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