



KAFIL
SUG'URTA

since 2004

Just in case....



Corporate Presentation 2024

History of development

2004

- The Company was established

2015

- The Management Compliance Certificate ISO 9001:2009 was rewarded

2020

- The Company took 8th place in the TOP-10 companies
- On November 18, 2020, it received a license to engage in compulsory insurance

2021

- Global Banking & Finance Review awarded the Company as the "Fastest Growing"
- General Insurance Company in Uzbekistan 2021".

2022

- The Company was reorganized into a Joint Stock Company

2023

- According to the results of the voting among consumers the Company became the winner of "Insurance Brand of the Year 2022" award
- "Moody's Investors Service" assigned an international rating, "KAFIL SUG'URTA" on the financial stability of the insurer at the level of "B2" with a "Stable" forecast.



Development indicators of the company in 2020 – 2024 (billion UZS)

Statistics	Unit of measurement	2020	2021	2022	2023	2024 forecast
Insurance premiums	bln.sm	50,0	100,2	110,40	180,0	250,0
Company market share	percent	2,66	3,34	2,36	2,4	3,0
Company market position	place	11	11	10	7	5
The authorized capital	bln.sm	25,69	25,70	35,70	45,7	68,3
Assets	bln.sm	74,69	94,92	94,93	145,5	210,0
Sources of own capital	bln.sm	32,7	32,9	45,6	45,7	60,0
Investments	bln.sm	45,5	67,8	73,1	104,3	204,0
Number of insurance contracts concluded, including:	nmb	55 035	57 188	74 821	183 142	300 000
organization	<i>nmb</i>	<i>5 307</i>	<i>5 844</i>	<i>6 657</i>	<i>12634</i>	<i>11 000</i>
individuals	<i>nmb</i>	<i>49 728</i>	<i>51 344</i>	<i>68 264</i>	<i>170 508</i>	<i>289 000</i>
Insurance coverages	nmb	1 024	968	1 224	1208	1 800
	bln.sm	1,9	27,2	34,9	73,9	115,0
Insurance liabilities	bln.sm	11 916,1	20 602,56	20 910,06	33 391,39	36 315
Solvency margin		1,17	1,14	1,12	1,4	1,6

2023 OVERVIEW (1/2)



15,0 mln USD
Gross Premiums
Written (GPW)

706,1%
GPW CAGR
since 2018

Rating UzA ++
Ahbor-Rating

B2
Moody's international
rating agency

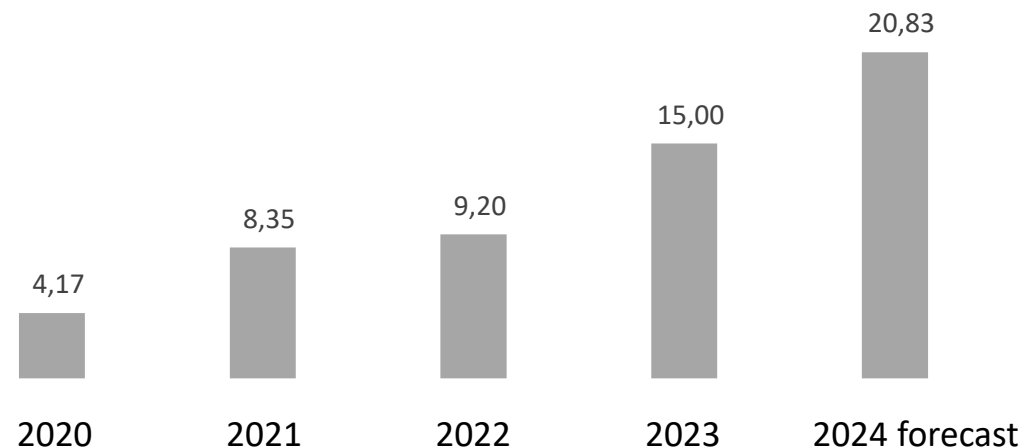
49,33%
Combined Ratio

272
Insurance agents

109
Professionals

53
Branches

Gross Premiums Written (GPW) mln USD



- Over the last 5 years, GPW has increased by 4x
- The Company's position is in Top-10
- 3,0% market share

*Here and below, the data are given on the basis of the ex-rate 1 USD = 12 000,0 UZS

2023 OVERVIEW (2/2)

10,4

mln USD

Assets

3,8

mln USD

The Share Capital

4,0

mln USD

Sources of Equity

8,6

mln USD

Investments

6,1

mln USD

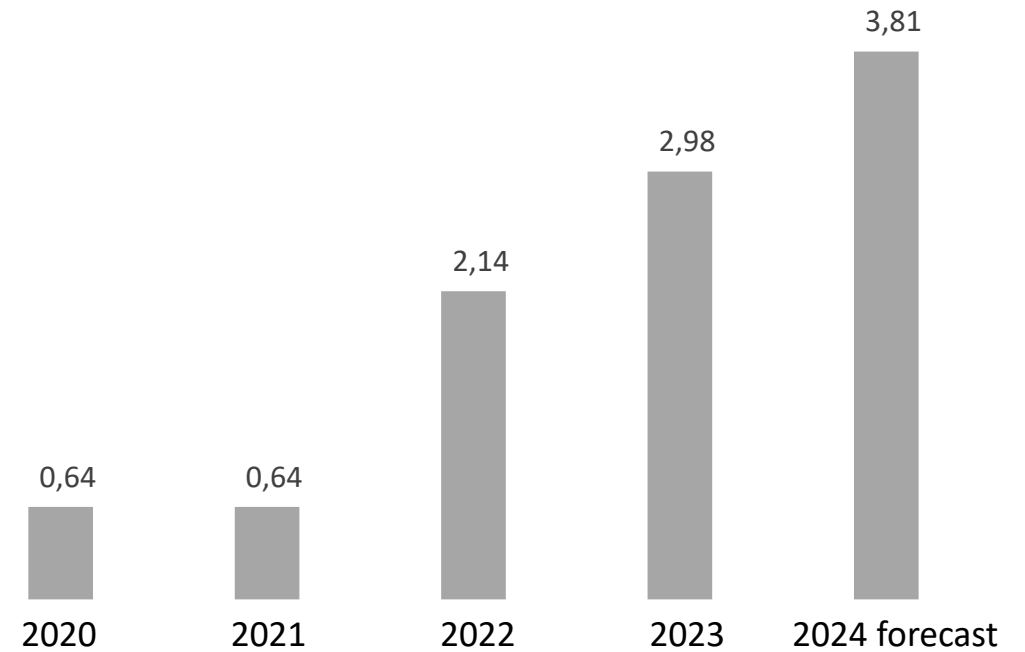
Insurance claims

0,62

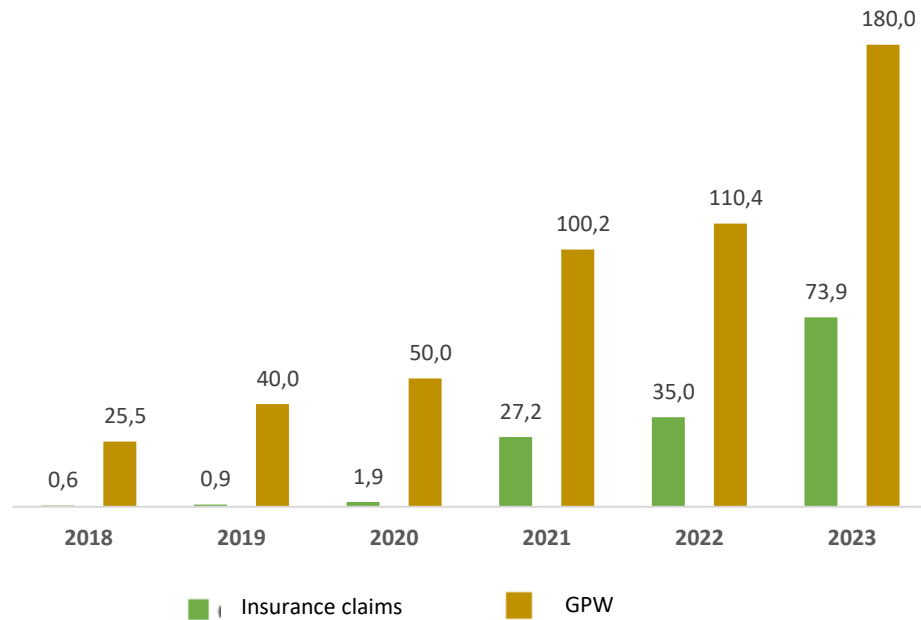
mln USD

Net profit

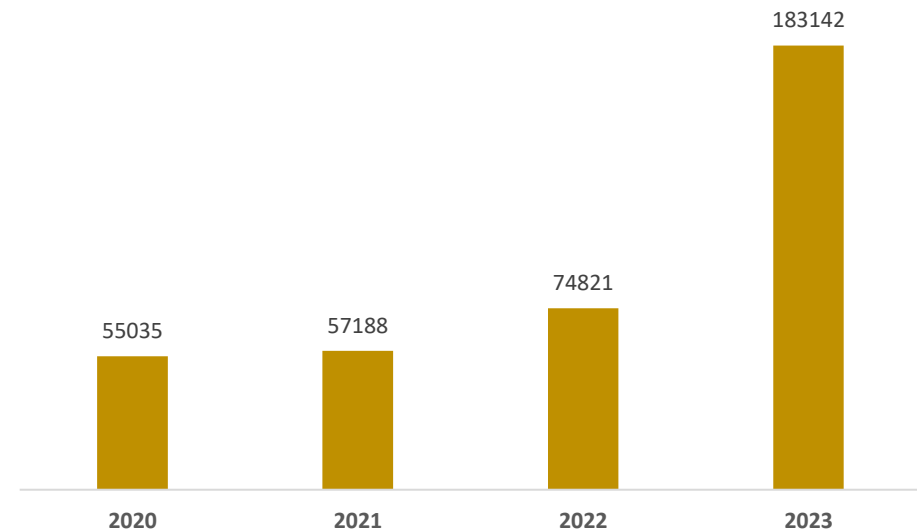
Amount of Share Capital (mln USD)



FINANCIAL INDICATORS



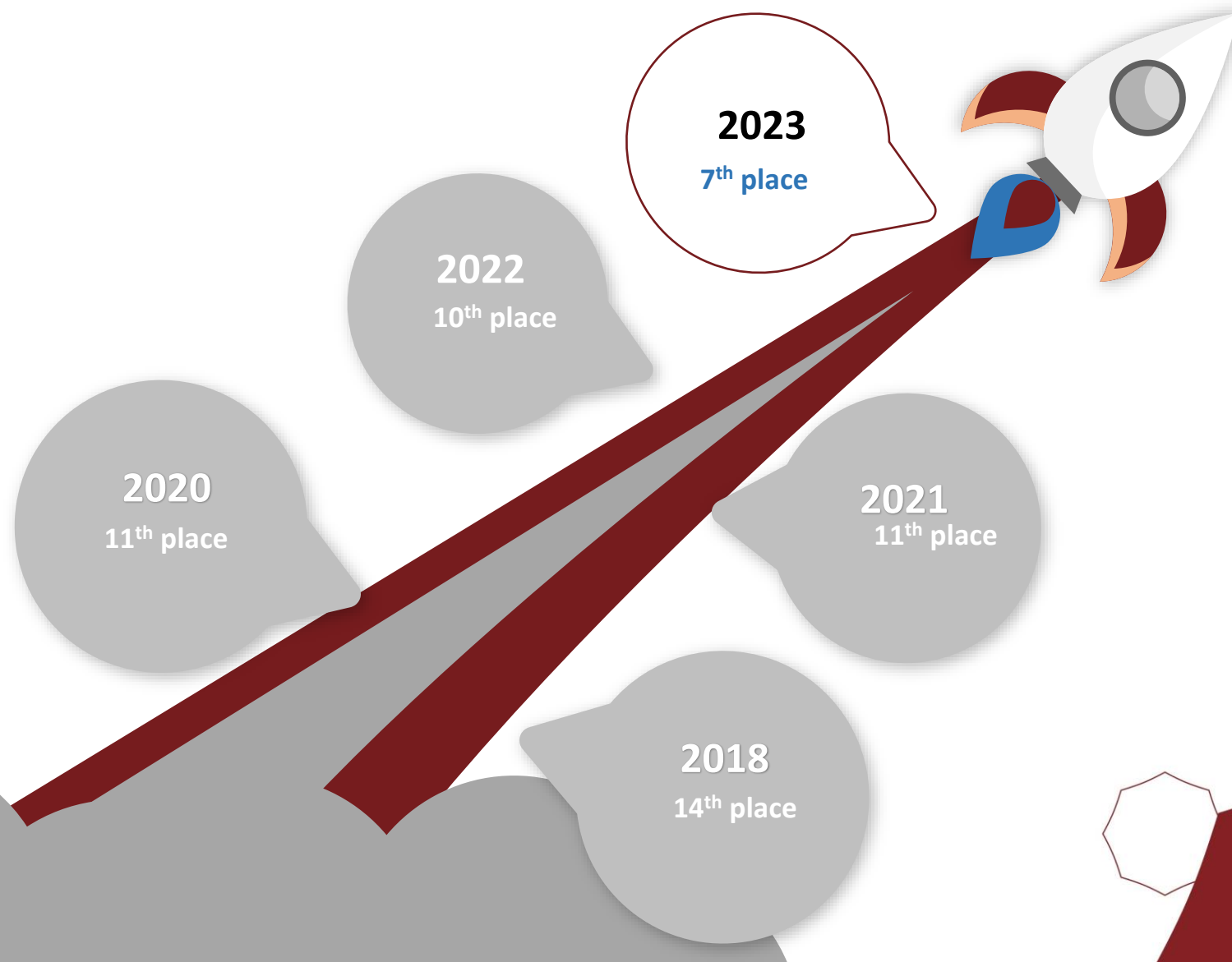
Ratio of insurance premium to insurance claims 2018 – 2023
(billion UZS)



Dynamics of signed insurance contracts 2020 – 2023

- Over the last 3 years, the number of signed insurance contracts has increased by 2,5 times

Place in the insurance market of Uzbekistan in general insurance by accumulated insurance premiums

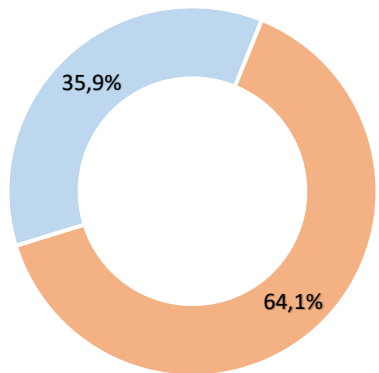


PRODUCT PORTFOLIO

The company offers various insurance products in general insurance sectors

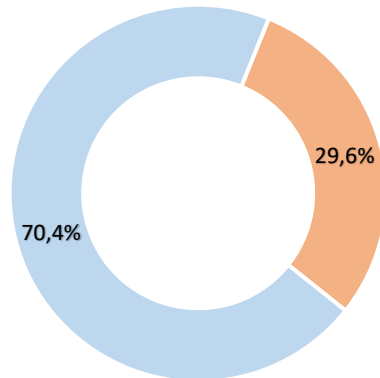


GPW by type of client
for 2022, %



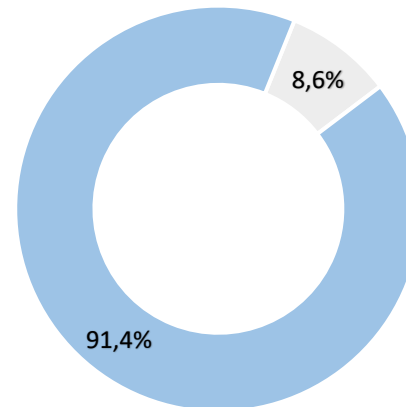
Organization Individual

GPW by type of client
for 2023, %



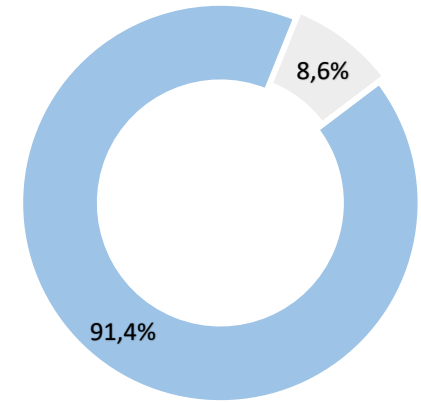
Organization Individual

GPWs by type of insurance
for 2022, %



Compulsory Voluntary

GPWs by type of insurance
for 2023, %



Compulsory Voluntary

Basic insurance services

We care about you and your loved ones...



LEGAL ENTITIES



PROPERTY INSURANCE
PLEGGED



CONSTRUCTION AND
ASSEMBLY INSURANCE RISKS
(IDA)



RAILWAY ROLLING STOCK
INSURANCE



PROPERTY INSURANCE IN
TRANSIT



RESTAURANT BUSINESS
INSURANCE



COMPULSORY INSURANCE
OF HAZARDOUS
PRODUCTION FACILITIES
(HIF)



LOAN NON-REPAYMENT RISK
INSURANCE FOR A LEGAL
ENTITY



LIABILITY INSURANCE OF
PHARMACEUTICAL
INSTITUTIONS DURING
CLINICAL TRIALS OF DRUGS



COMPULSORY INSURANCE
OF THE CARRIER'S LIABILITY
TO PASSENGERS (OSGOP)



COMPULSORY INSURANCE OF
THE CARRIER'S LIABILITY TO
PASSENGERS (OSGOP)



MOTOR THIRD PARTY
LIABILITY INSURANCE
(E-POLIS)

The key tasks set by the company

ensuring customer with financial stability and confidence in the future;

improving lifestyles and financial well-being;

providing reliable insurance protection at a high professional level;

assist in preventing and dealing with difficult situations;

creating a positive atmosphere in the team, cooperation, mutual respect, providing each employee with opportunity of professional growth;

improving the company's position in the insurance market while justifying the respect and trust expressed by business partners and customers

Key reasons to choose KAFIL-SUG'URTA



financial stability and reliability ;

Almost 20 years of experience in the insurance services market of Uzbekistan;

variable discount system;

high quality service;

prompt and fair settlement of the insured event;

24/7 customer support service: +998 (71) 200-04-14.

Banks that know KAFIL-SUG'URTA - as a reliable partner:



Customers and partners who trust KAFIL-SUG'URTA



O'ZBEKISTON TEMIR YO'LLARI
Aksiyadorlik jamiyati

