



CORPORATE PRESENTATION 2025



Presentation 2025

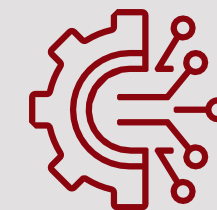


The year 2024 has been a time of significant changes and great achievements for us. We have introduced a number of innovations to provide our clients with faster and more reliable insurance services.



IMPROVING SERVICE QUALITY

Even more convenient conditions have been created for clients



DIGITAL TRANSFORMATION

Insurance processes have been automated and online services have been expanded



NEW INSURANCE PRODUCTS

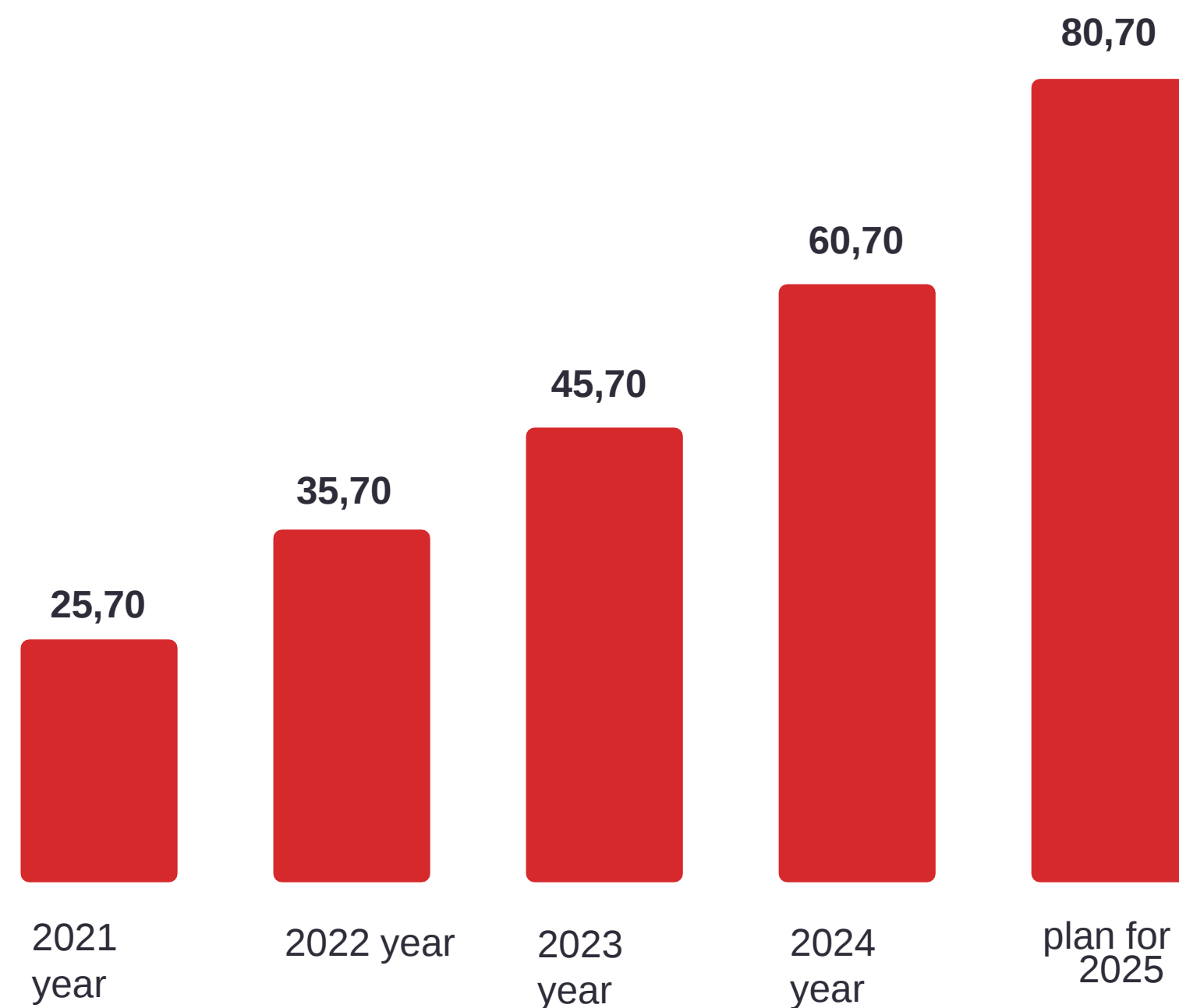
New services have been introduced in line with market needs

“

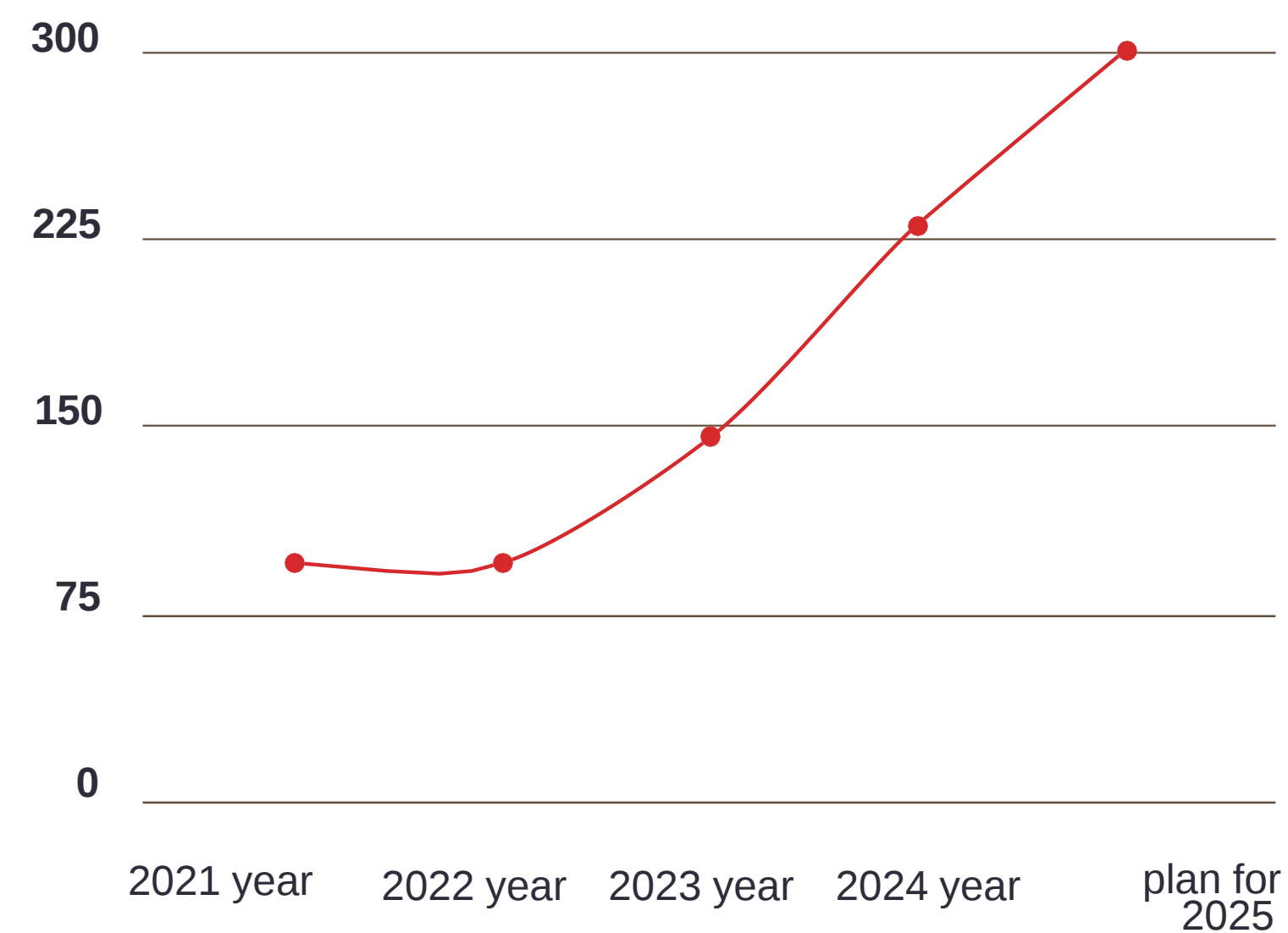
IN THE COMING YEAR, WE WILL CONTINUE TO SERVE OUR CLIENTS WITH AN EVEN MORE INNOVATIVE APPROACH!

”

Authorized capital (BILLION SUM)

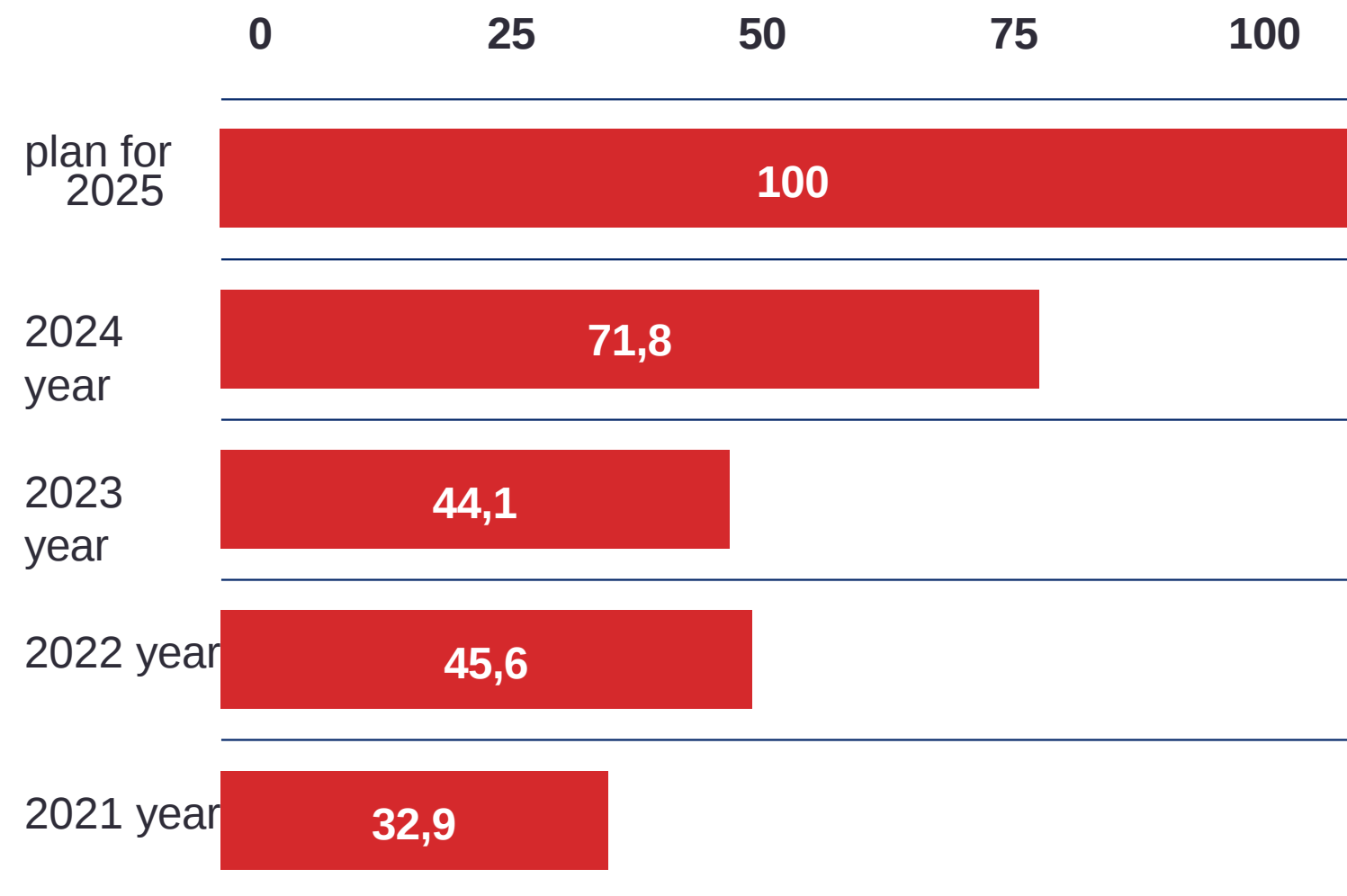


Assets (BILLION SUM)



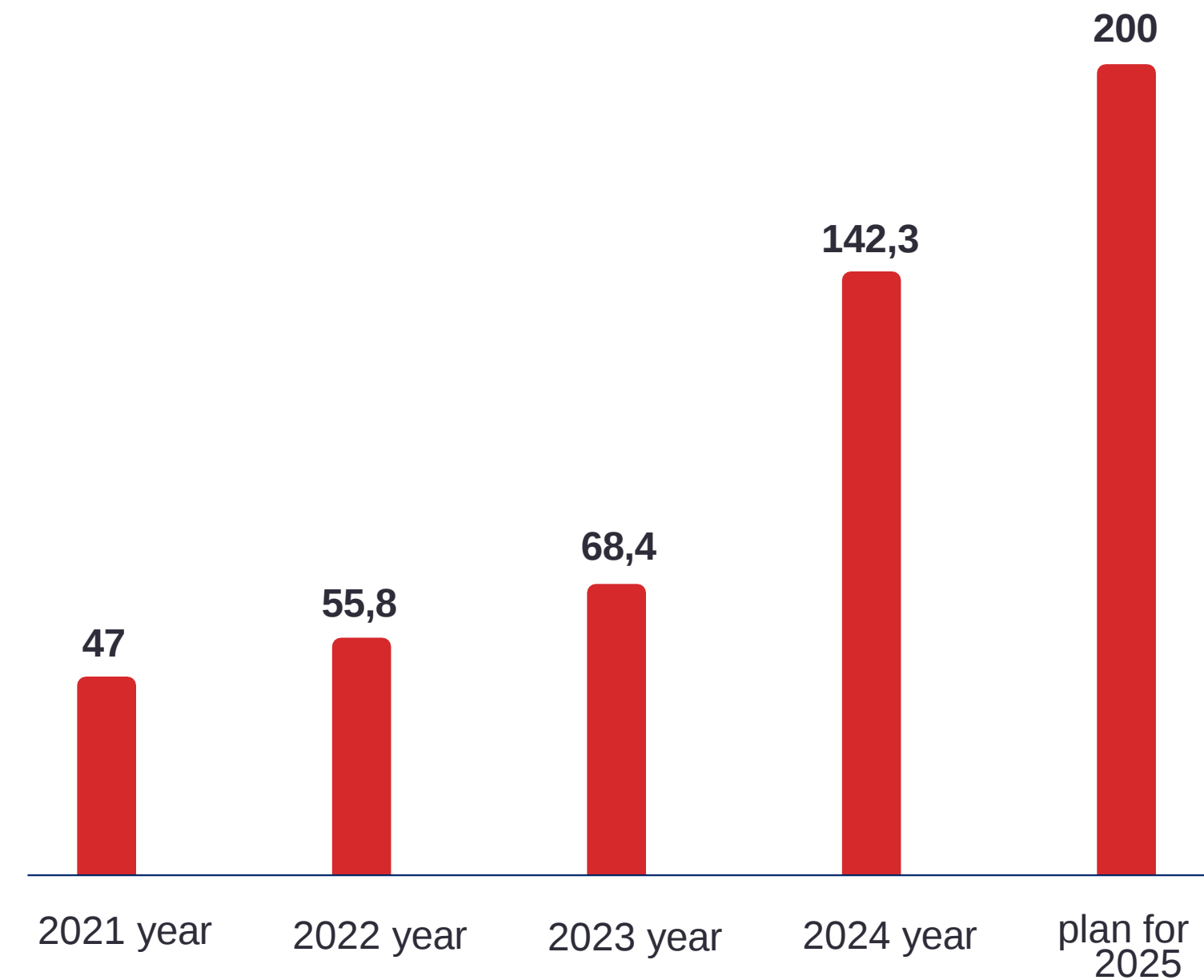
Sources of equity capital

(BILLION SUM)

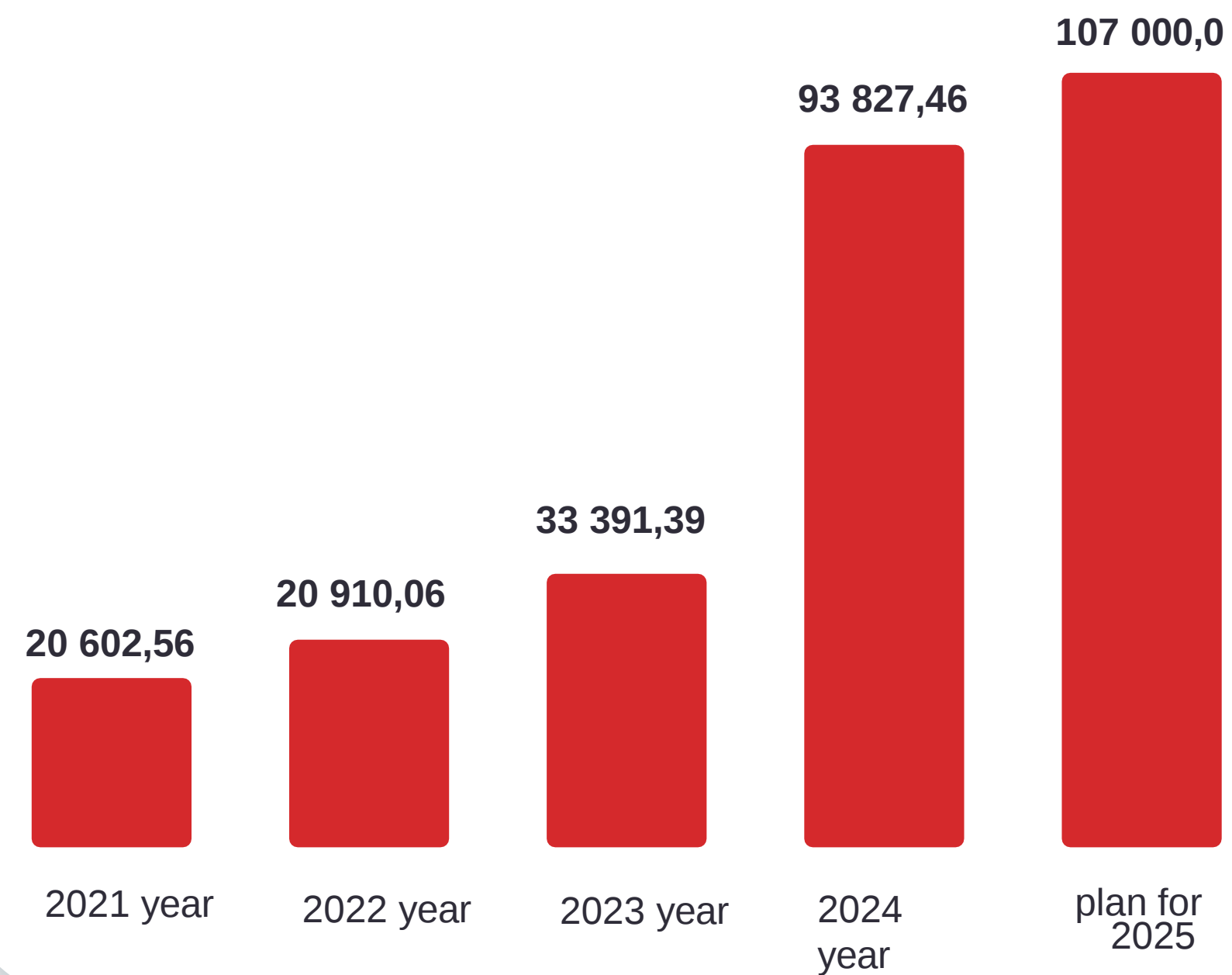


Investments

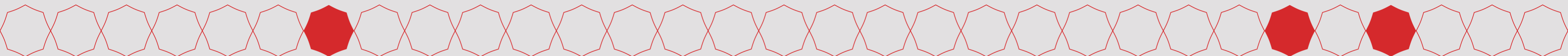
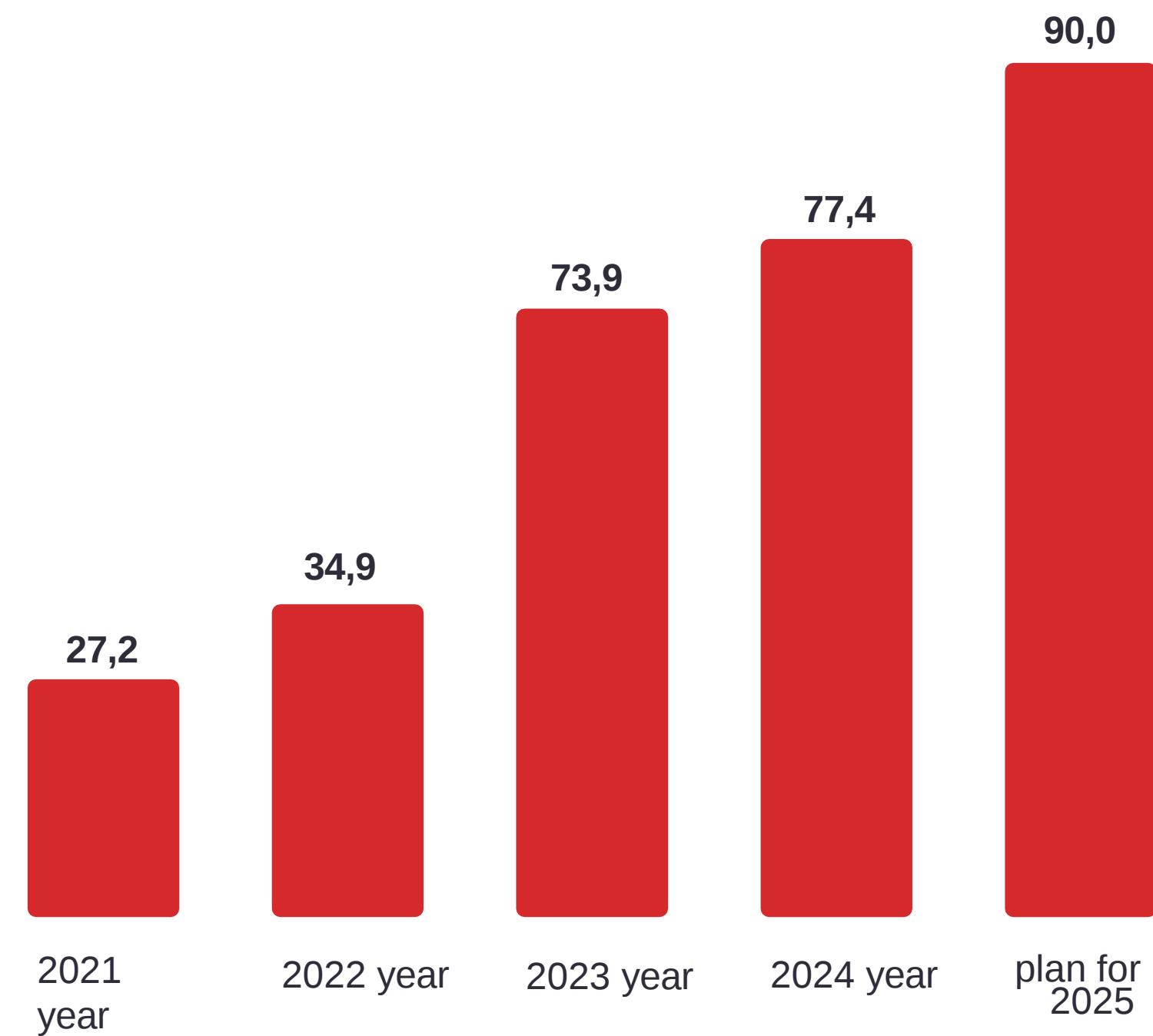
(BILLION SUM)



Accepted insurance obligations (BILLION SUM)

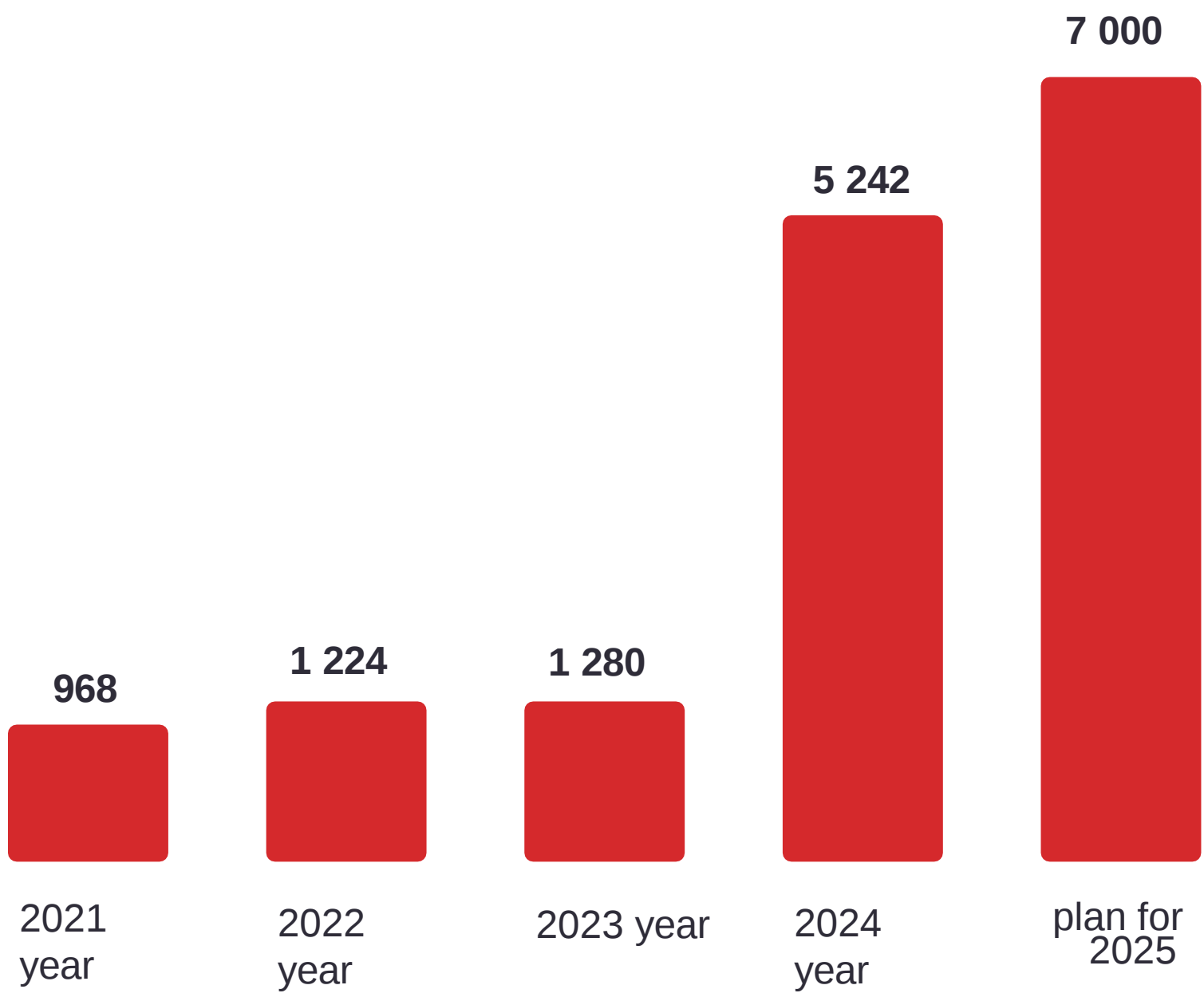


Insurance payments (BILLION SUM)



Insurance payments

(UNITS)

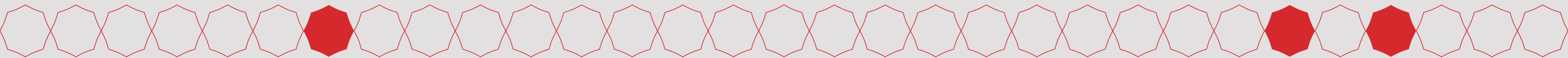
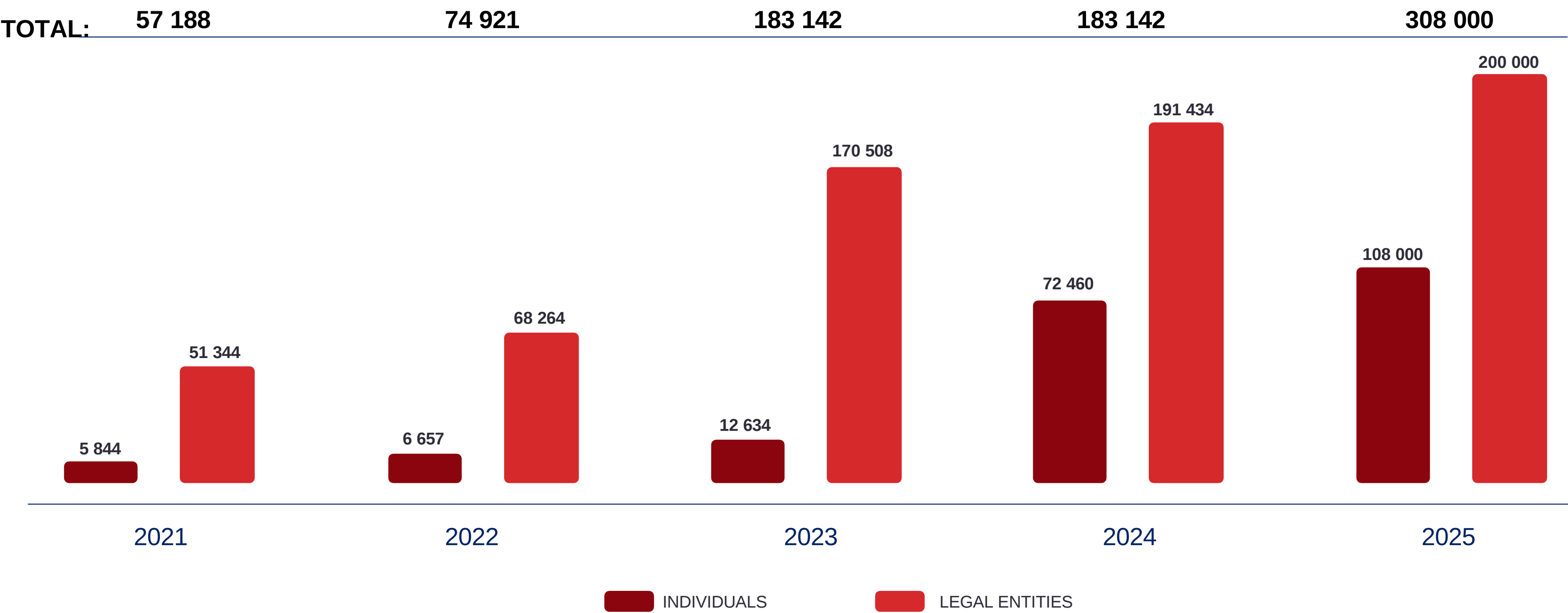


Market position

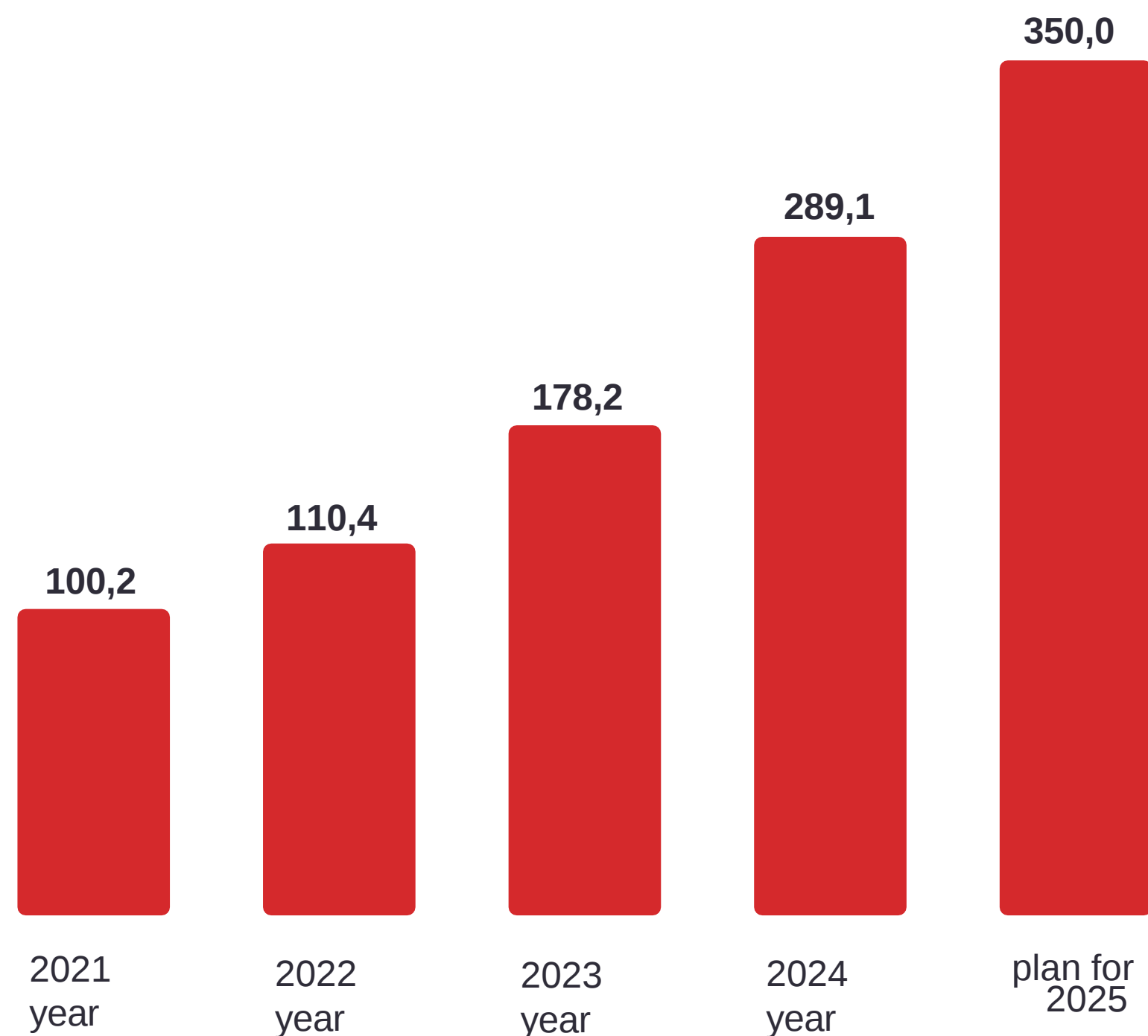
(in %)



Concluded insurance contracts (UNITS)



Gross Written Premium (IPV)(BILLION SUM)



General information for 2024

1/2

289,1 billion sum

Gross Written
Premium (GWP)

706,1%

growth of the
IPV since 2018

**UzA ++
Ratings**

Ahbor rating

B2

international rating agency
Moody's

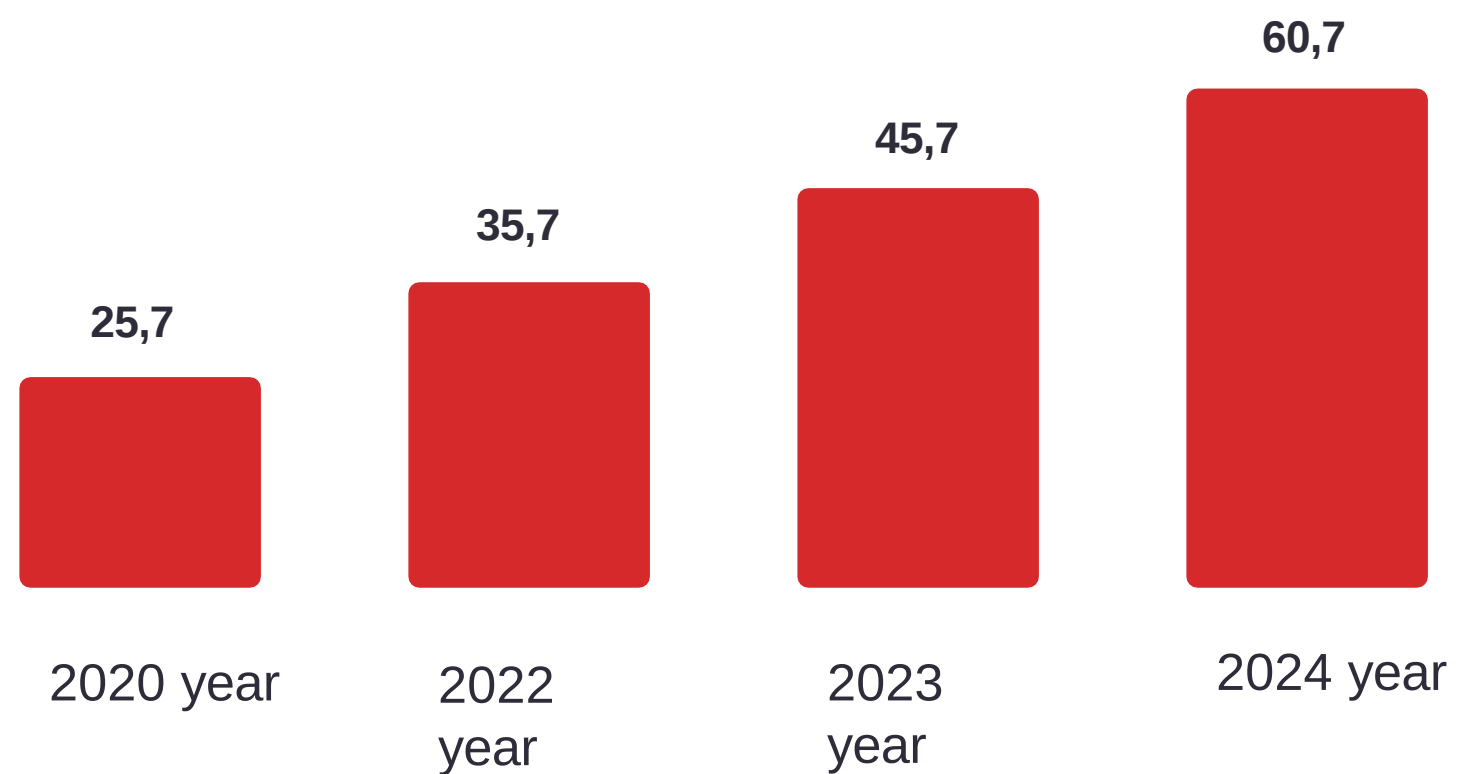
272

insurance agents

123

qualified
employees

General information 2024



71,8 billion sum

Volume of equity capital



60,7 billion sum

Authorized capital



142,3 billion sum

Investments



230,3 billion sum

Assets



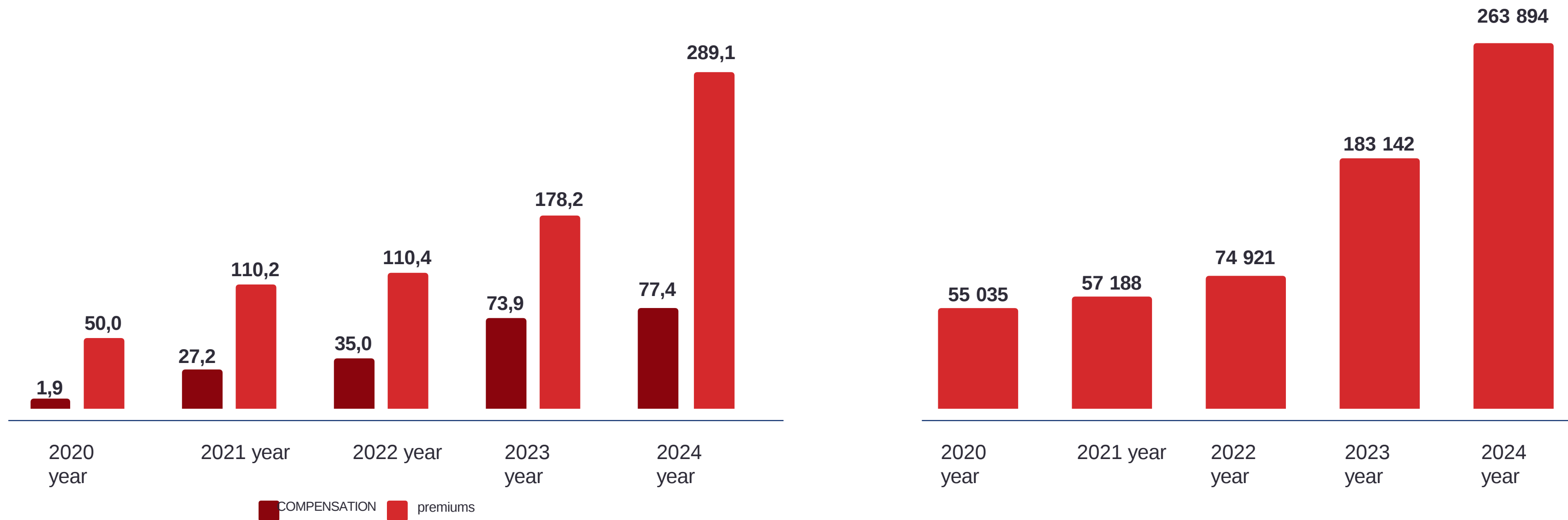
77,4 billion sum

Amount of insurance compensation

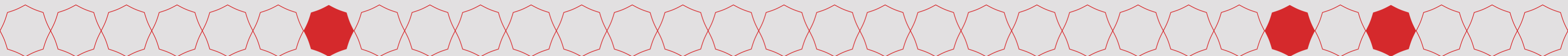
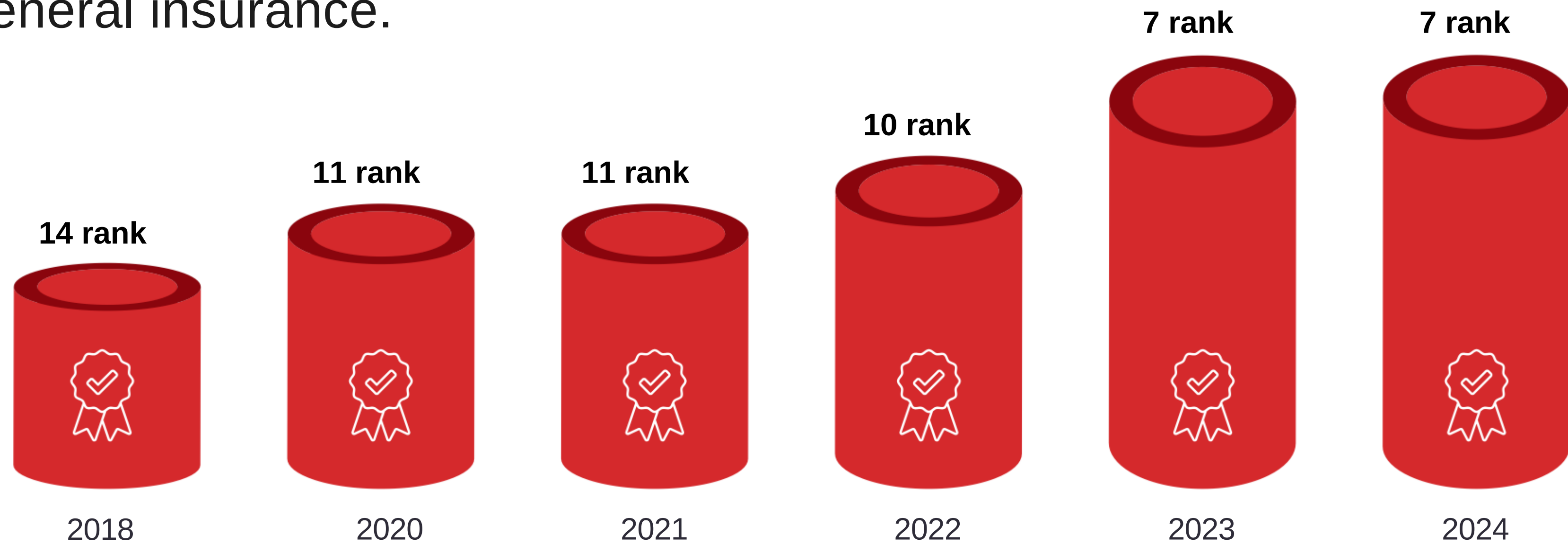


Financial Indicators

Over the past 3 years, the number of concluded insurance contracts has increased 3.5 times.



Position in the insurance market of
Uzbekistan by the volume of collected
insurance premiums in the field of
general insurance.



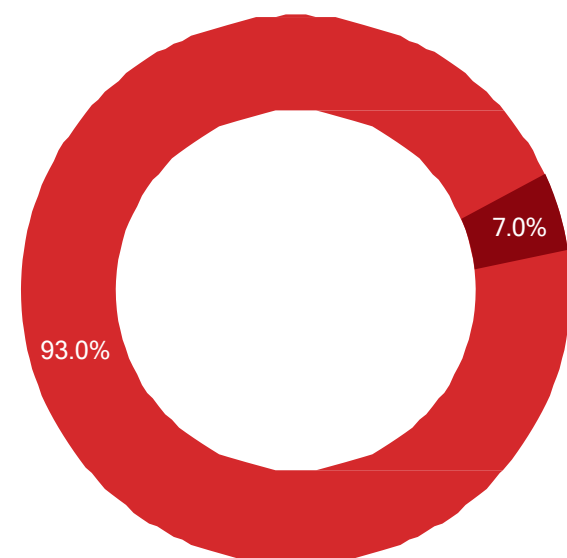
Insurance Services

The company offers various types of insurance services in the field of general insurance.

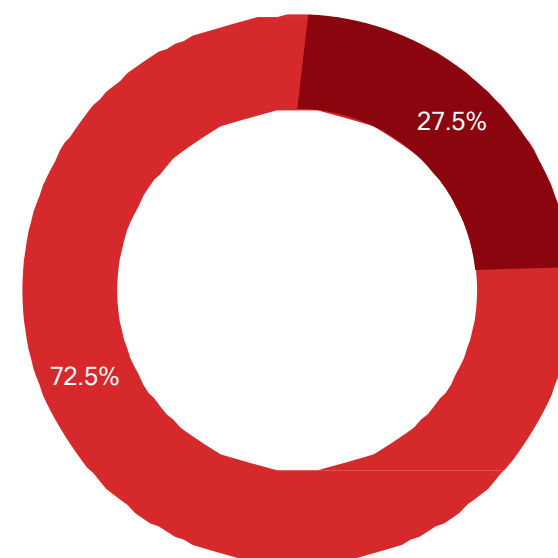
 For individuals  For legal entities

GWP by client segment

2023 year



2024 year

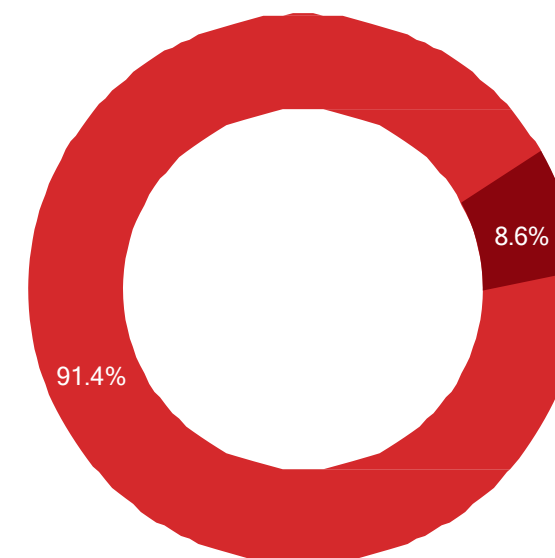


 INDIVIDUALS  LEGAL ENTITIES

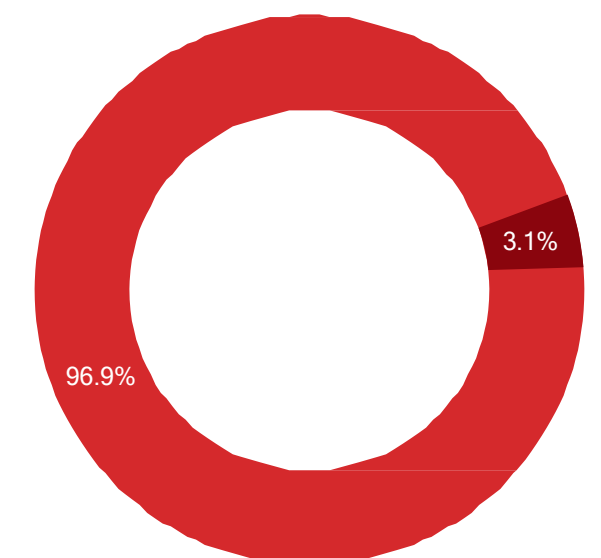
 Co-insurance  Financial risk insurance

GWP by type of insurance

2023 year



2024 year



 Voluntary  Compulsory

Certificates



Insurance Services

KAFIL-SUG'URTA offers a wide range of insurance services for businesses and individuals.



INSURANCE FOR
PLEGDED PROPERTY



CONSTRUCTION AND
INSTALLATION RISK
INSURANCE



RAILWAY TRANSPORTATION
INSURANCE



PROPERTY IN TRANSIT
INSURANCE



COMPULSORY CIVIL
LIABILITY INSURANCE FOR
VEHICLE OWNERS (E-POLIS)



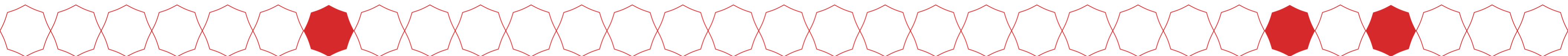
ACCIDENT INSURANCE



COMPULSORY INSURANCE
FOR HAZARDOUS
PRODUCTION FACILITIES



MORE OTHER
SERVICES AT KAFIL.UZ



Company's Key Tasks

1

Ensuring clients' financial stability and confidence in the future

2

Enhancing clients' quality of life and financial well-being

3

Providing reliable insurance protection with a high level of professionalism

4

Strengthening the company's position in the insurance market by earning the trust and respect of business partners and clients

5

Fostering a positive team atmosphere, promoting cooperation and mutual respect, and providing opportunities for employees' professional growth

6

Helping clients prevent and overcome difficult situations

Company Performance Overview



Financial stability and reliability



Flexible system of discounts



Almost 20 years of experience in the insurance market of Uzbekistan



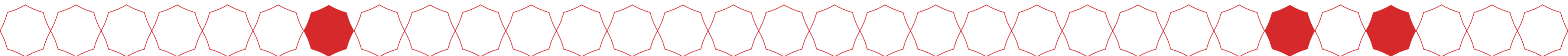
Prompt and fair settlement of insurance claims



Steady increase in ratings year by year



24/7 Customer Support :
+998 (71) 200-04-14



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



Clients and partners who trust KAFIL-SUG'URTA



Clients and partners who trust KAFIL-SUG'URTA





THANK YOU
FOR ATTENTION!

