

CORPORATE PRESENTATION 2024



History of development

2004

Company was founded

2015

ISO 9001:2009 Management Certificate of
Conformity Received

2020

The company took 8th place in the TOP-10
companies

On November 18, 2020, received a license for
the right to carry out compulsory insurance

2021

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

2022

The company was reorganized
as a Joint Stock Company.

2023

Based on the results of voting among consumers the Company
became the winner of the Insurance Brand of the Year 2022 award.

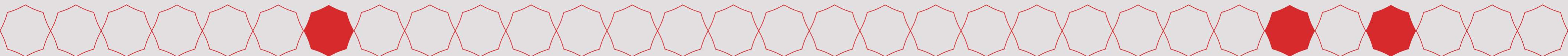
"Moody's Investors Service" assigned an international rating
to "KAFIL SUG`URTA" on the insurer's financial stability at
the level of "B2" with a "Stable" outlook.

"KAFIL SUG`URTA" entered the TOP 10 strongest
brands of Uzbekistan, taking 1st place among insurance
companies, prepared by Brand Finance.

DEVELOPMENT HISTORY 2024



- The authorized capital has been increased by 32.82%.
- Reinsurance activities have been organized.
- The title of "Brand of the Year - 2023" has been awarded by consumers.
- A quality management system has been implemented in accordance with the requirements of the standard - ISO 9001:2009, international and national certificates have been received.
- The highest level of financial stability "uzA++" was confirmed.
- The "KAFIL GRANT" program was launched for students of the Tashkent State University of Economics.
- Insurance literacy was actively promoted within the framework of the "Star Choice" project.
- Work was carried out to popularize insurance among the population.
- More convenient conditions were created for clients through the call center and online services.



ABOUT US:

- Insurance company JSC "KAFIL-SUG'URTA" operates on the basis of the license of the Ministry of Finance of the Republic of Uzbekistan for all 17 classes of insurance in voluntary and compulsory form.
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- The company provides the following types of insurance services:
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- Accident and illness insurance;
- Motor vehicle insurance;
- Property insurance;
- Leasing insurance;
- Export contract insurance;
- General civil liability insurance and other types of insurance;
- Our company values its clients and focuses on quality service and an individual approach to each of them. When cooperating with us, you can count on prompt conclusion of contracts, flexible insurance conditions, qualified assistance in any issues related to insurance. This is facilitated by the established network of regional representative offices throughout the republic.

MISSION

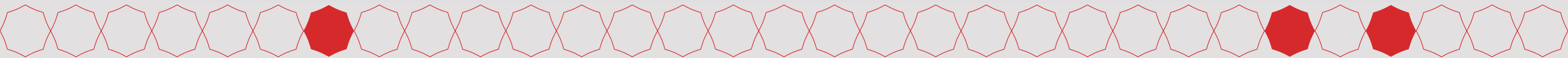
The Company's mission is to professionally and at any time provide clients with insurance coverage. We prove that insurance is simple! We want insurance to become simple and understandable, allowing each client to plan their future and live a full life.

Licenses and certificates

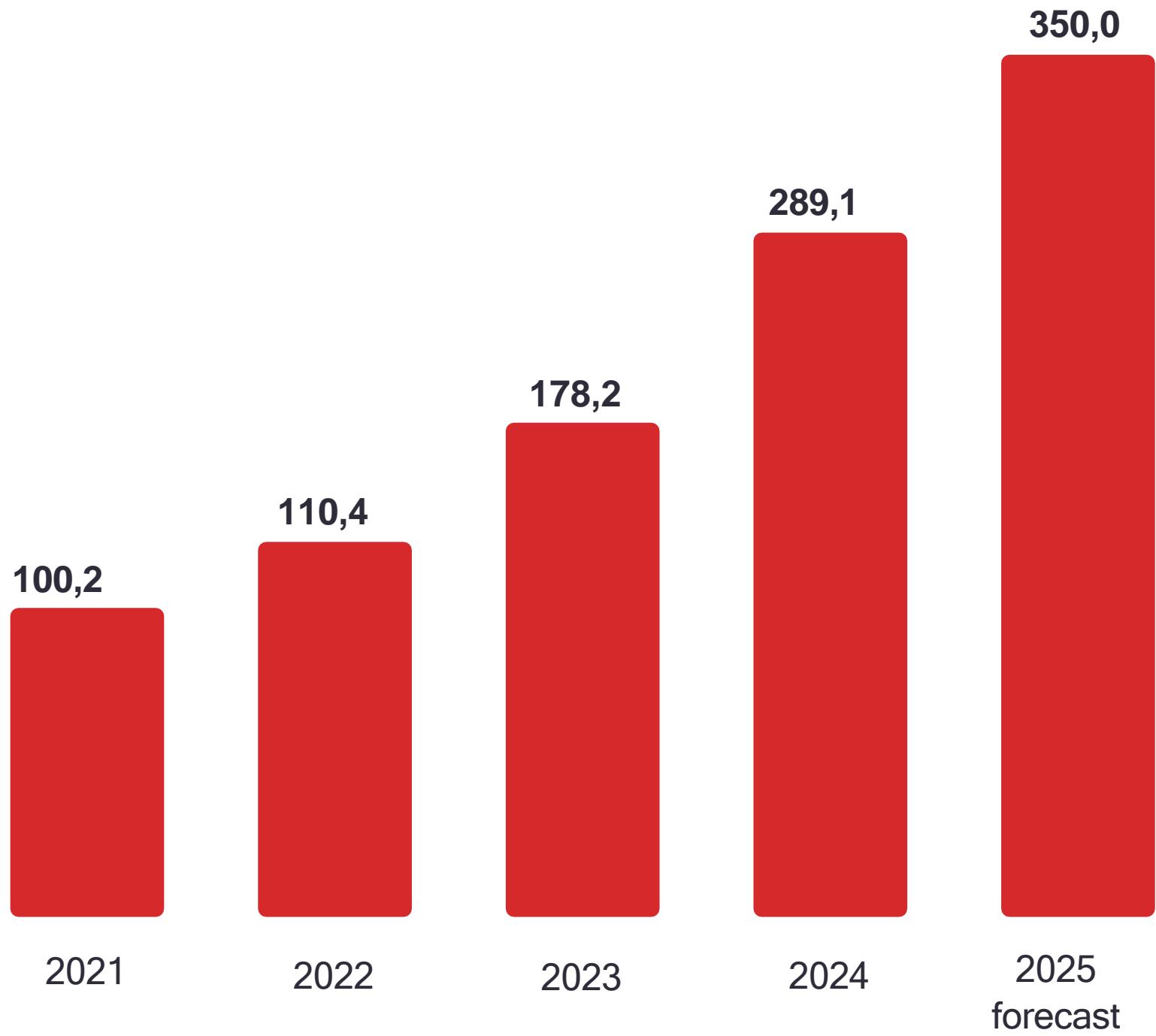


Development indicators of the company in 2020 - 2024

Indicator name	Unit of measurement	2021	2022	2023	2024	2025 forecast
Gross premiums written (GPW)	billion UZS	100,2	110,40	178,2	289,1	350,0
Market share	Proportion	3,3	2,3	2,3	3,0	3,5
The company's ranking in the market	№ in ranking	11	10	7	7	5
Authorized capital	billion UZS	25,70	35,70	45,7	60,7	80,7
Assets	billion UZS	94,92	94,93	145,4	230,3	300,0
Sources of own funds	billion UZS	32,9	45,6	44,1	71,8	100,0
Investment	billion UZS	47,0	55,8	68,4	142,3	200,0
Number of concluded insurance contracts, of which:	Quantity	57 188	74 921	183 142	263 894	308 000
Legal entities	Quantity	5 844	6 657	12 634	72 460	108 000
Individuals	Quantity	51 344	68 264	170 508	191 434	200 000
Insurance payments	Quantity	968	1 224	1208	5242	7 000
	billion UZS	27,2	34,9	73,9	77,4	90,0
Insurance liability	billion UZS	20 602,56	20 910,06	33 391,39	93 827,46	107 000,0



GPW, billion UZS



2024 OVERVIEW

1/2

289,1 billion UZS
GPW

706,1%
Average (GPW)
since 2018

Rating UzA ++
Ahbor-Rating

B2
Moody's international
rating agency

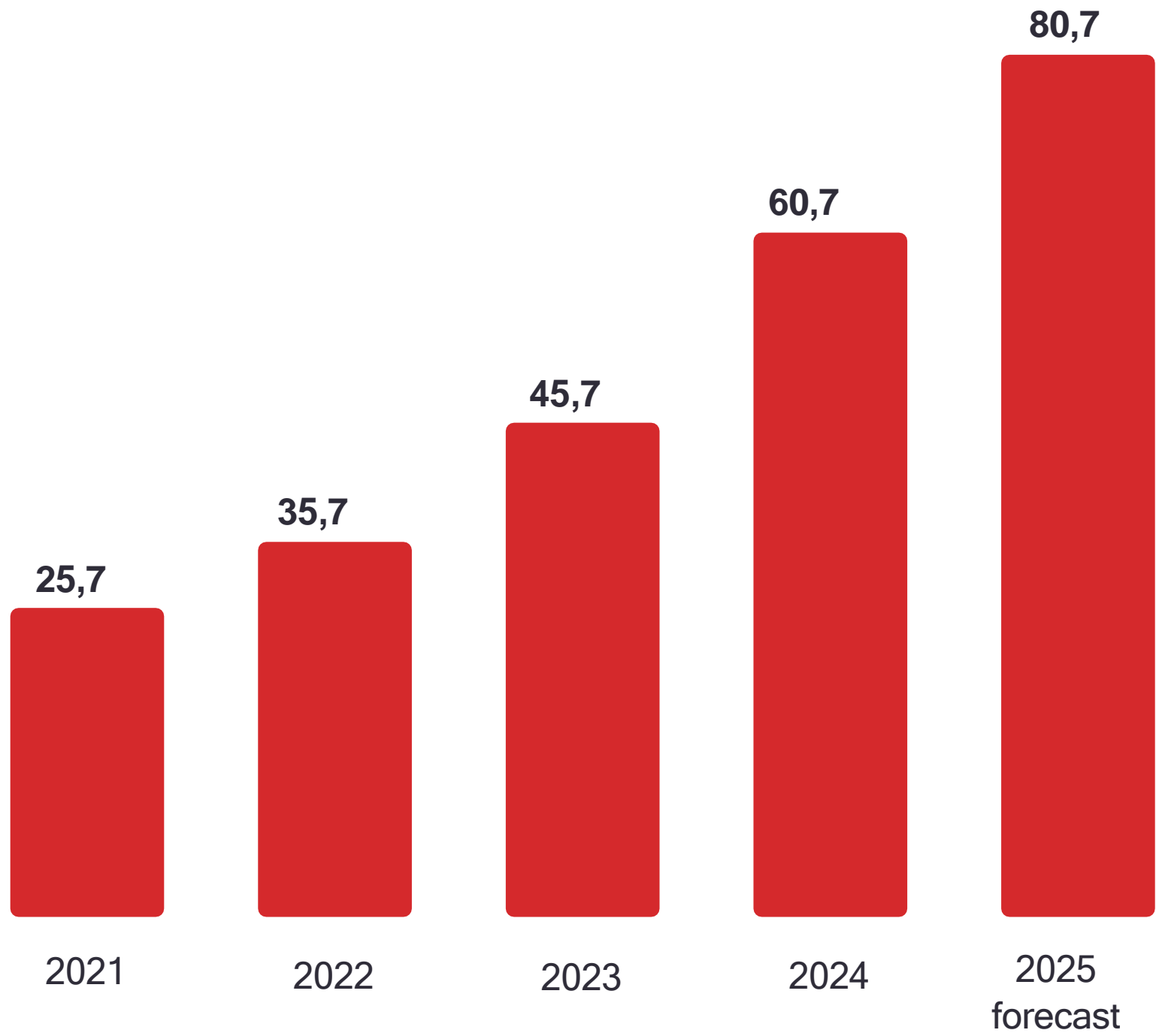
52
Branches

272
Insurance agents

123
Professionals



Amount of share capital (bln UZS)



2024 OVERVIEW

2/2

230,3 bln.UZS
Assets

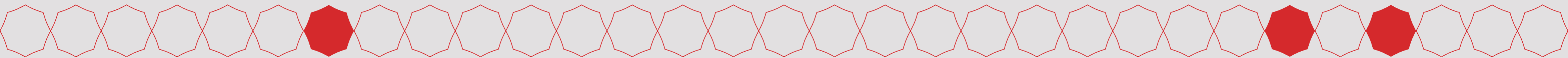
60,7 bln.UZS
The share capital

71,8 bln.UZS
Sources of own
capital

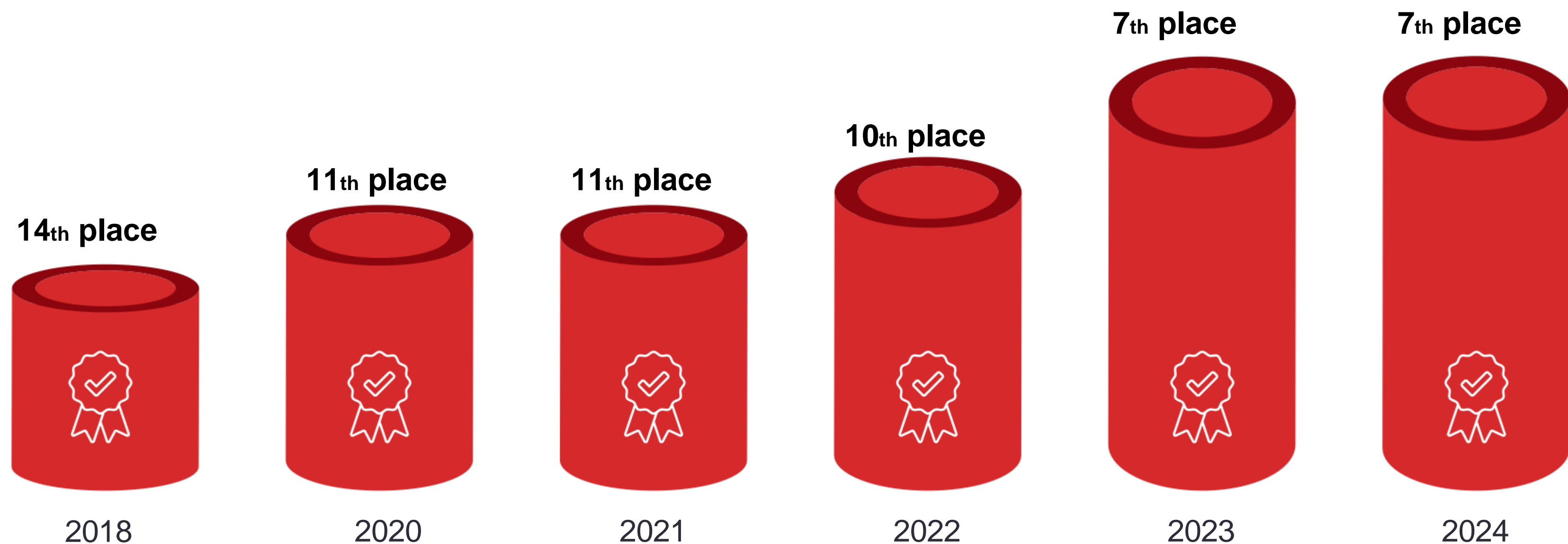
142,3 bln.UZS
Investments

77,4 bln.UZS
Insurance claim

10,1 bln.UZS
Net profit



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



Portfolio of products

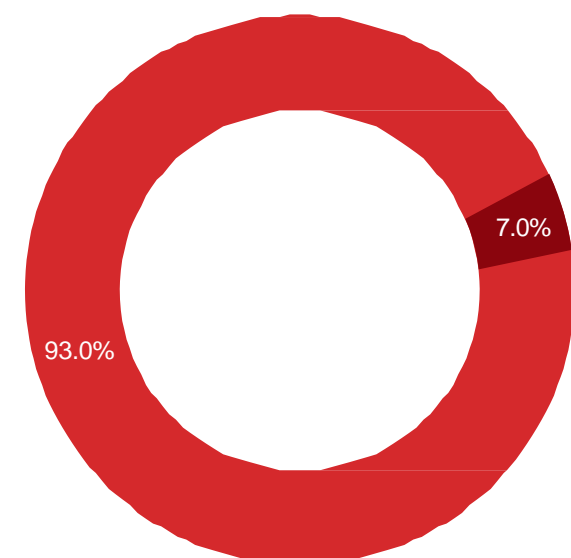
The company offers various insurance products in the general insurance industries

Commercial
line

Line for
individuals

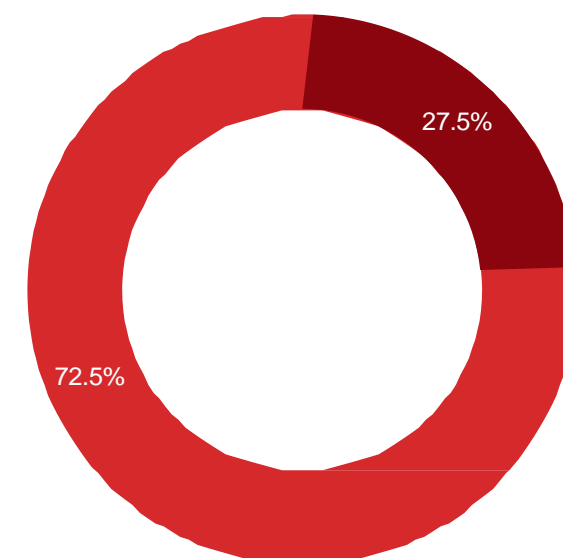
GPW by the type of client

2023 - year



LEGAL

2024 - yea



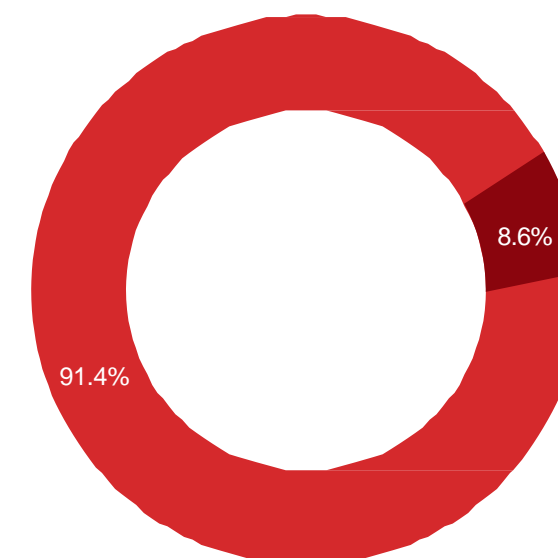
INDIVIDUALS

Coinsurance

Risk
insurance

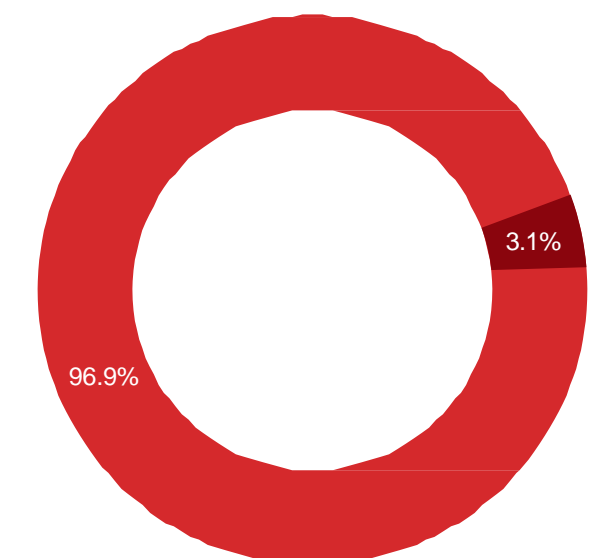
GPW by the type of insurance

2023 - year



LEGAL

2024 - year



INDIVIDUALS

Insurance services for individuals and legal entities



Insurance of property
provided as collateral



Insurance of construction
and installation risks



Insurance of railway
rolling stock



Insurance of property
in transit



Compulsory civil liability
insurance of vehicle
owners (E-POLIS)



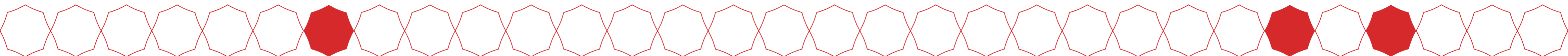
Accident insurance



Insurance of hazardous
industrial facilities



Loan default insurance
for legal entities



Main reasons for choice KAFIL-SUG'URTA



Financial stability
and reliability



Flexible system
of discounts



20 years of experience in
the insurance services
market of Uzbekistan



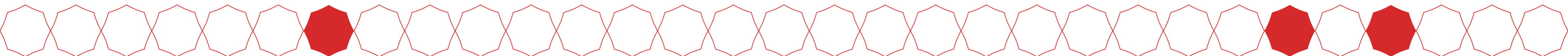
Prompt and fair settlement
of insurance claims



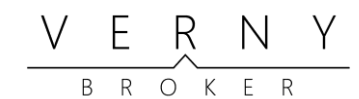
High quality
service



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



JSC "KAFIL-SUG'URTA" co-operates with the following insurance/reinsurance brokers:



Average capacity

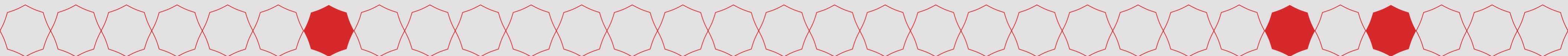


1,5 mln USD

**Our
Reinsurance
services**

=

Facultative & Treaty



Lines of re/insurance business:



Property &
Liability



Construction
& Engineering



Aviation & Space



Marine Hull
& Cargo



Financial
Risk



Energy



Professional lines
(Directors & Officers
Liability, professional
liability)

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



Clients and partners, who rely on KAFIL-SUG'URTA



Clients and partners, who rely on KAFIL-SUG'URTA



THANK YOU FOR
YOUR ATTENTION!

