

CORPORATE PRESENTATION 2025



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

Insurance Brand of the Year 2022 –
consumers' choice
Moody's rating – B2, Stable outlook
TOP-10 strongest brands of Uzbekistan –
1st place among insurance companies
(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.
- The company provides the following types of insurance services:
 - 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.

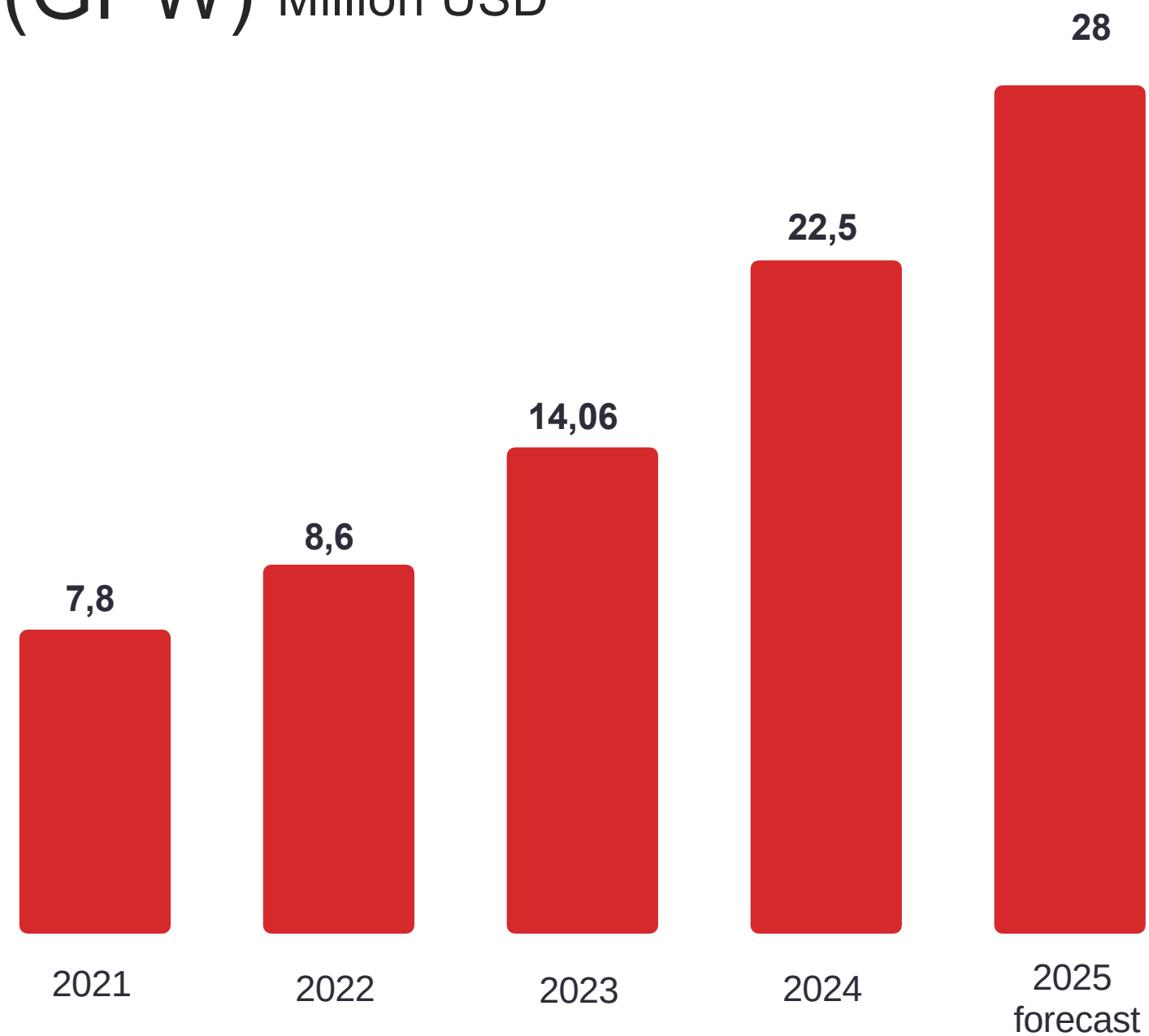
MISSION

- 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



Gross Premiums Written (GPW) Million USD

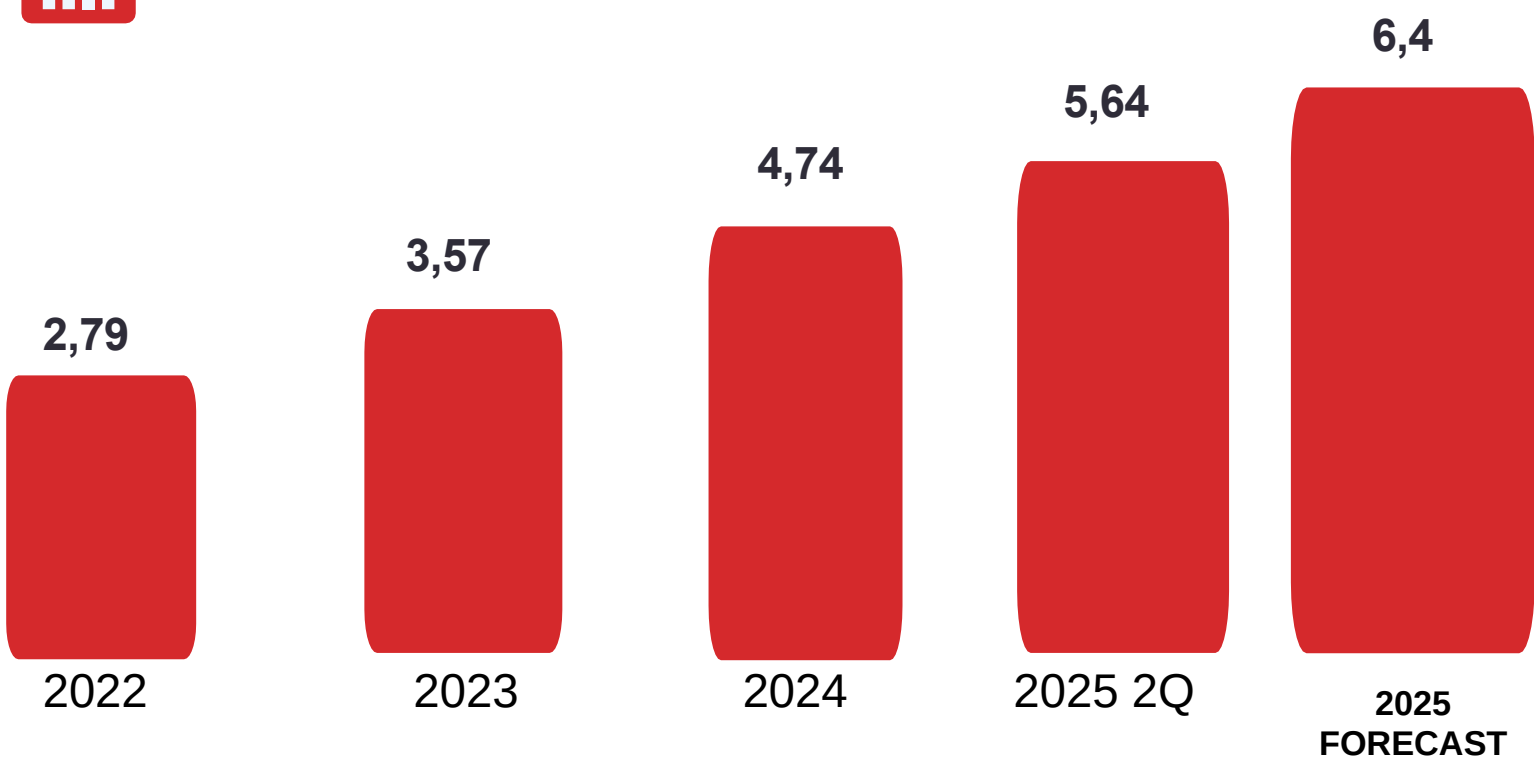


2025 2Q review

1/2

11,3 Million USD Gross Premiums Written (GPW)	144,8% Average (GPW) since 2021
UzA ++ Rating Ahbor-Rating	B2 Moody's international rating agency
26,6% Accuracy coefficient (combined ratio)	272 Insurance agents
139 Qualified specialists	85 Departments

Amount of authorized capital (mln.USD)



17,44 mln.USD
Assets

5,64 mln.USD
Authorized capital

3,96 mln.USD
Capital resources

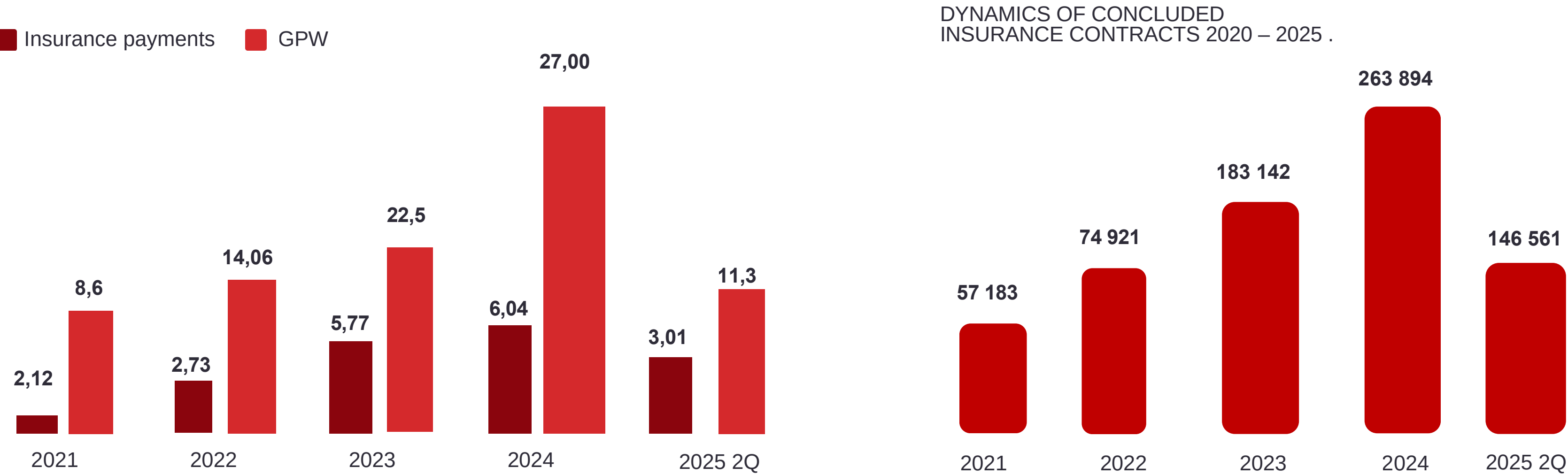
9,10 mln.USD
Investment

3,01 mln.USD
Insurance payments

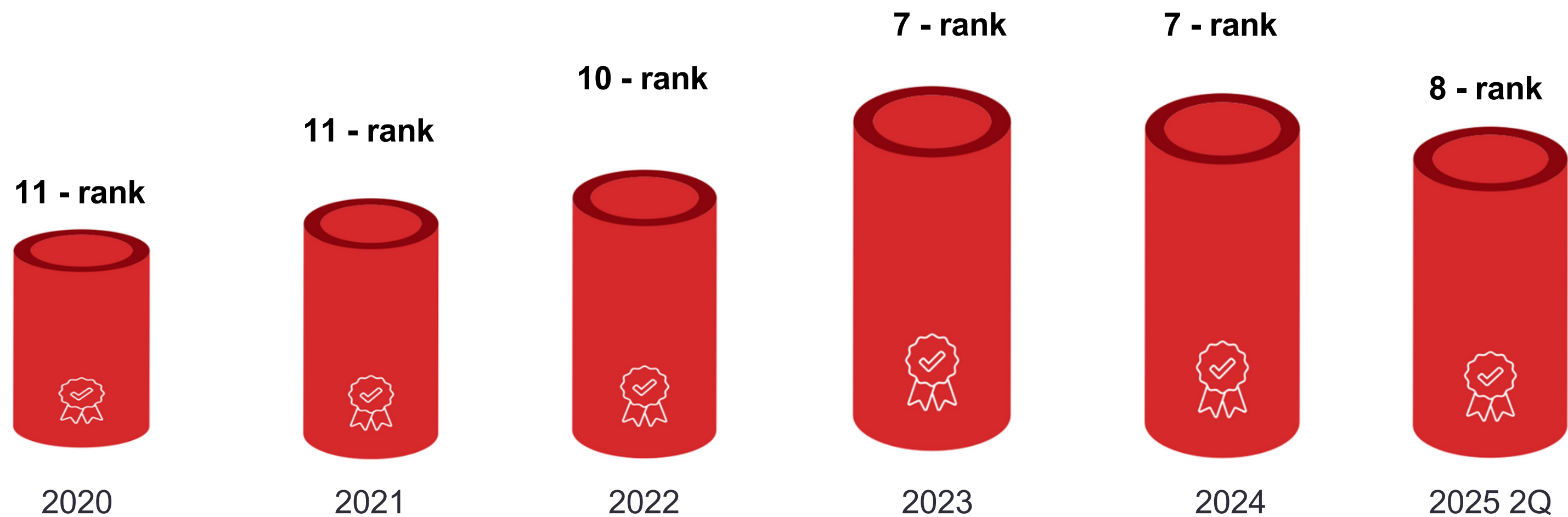
0,73 mln.USD
Pure profit

Financial indicators

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



RANK IN THE INSURANCE MARKET OF UZBEKISTAN FOR GENERAL INSURANCE BY ACCUMULATED INSURANCE PREMIUMS



PORTFOLIO OF PRODUCTS

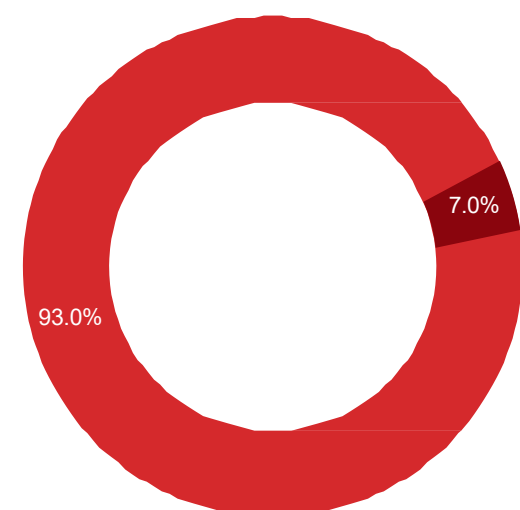
THE COMPANY OFFERS VARIOUS INSURANCE PRODUCTS IN THE GENERAL INSURANCE INDUSTRIES

Commercial
line

Line for
individuals

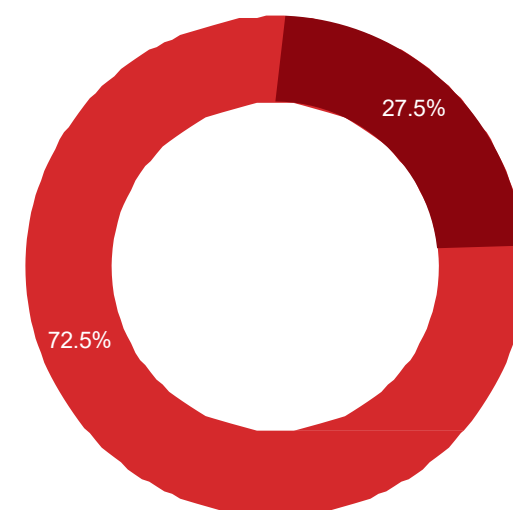
GPW by the type of client

2023 – year 2024 - year



LEGAL

INDIVIDUALS

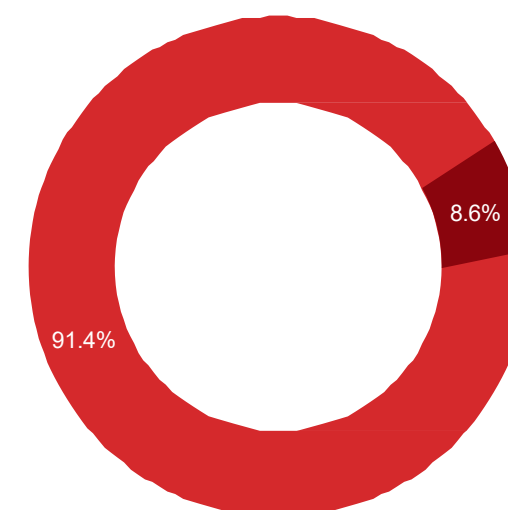


Coinurance

Risk
insurance

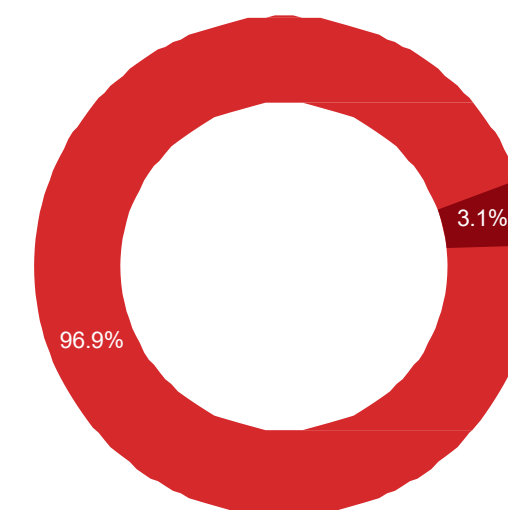
GPW by the type of insurance

2023 - year 2024 - year



LEGAL

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)



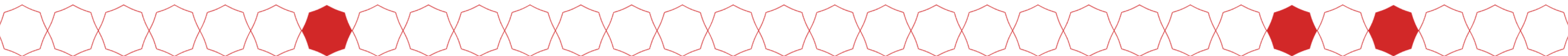
Accident
insurance



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



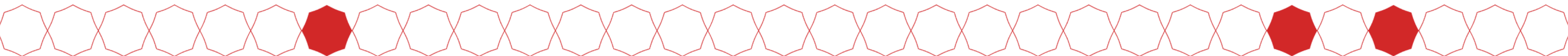
Prompt and fair settlement
of insurance claims



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



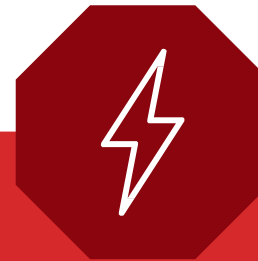
Aviation & Space



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





PRESENTATION 2025

THANK YOU FOR
YOUR ATTENTION!

