

KONNICHWA!



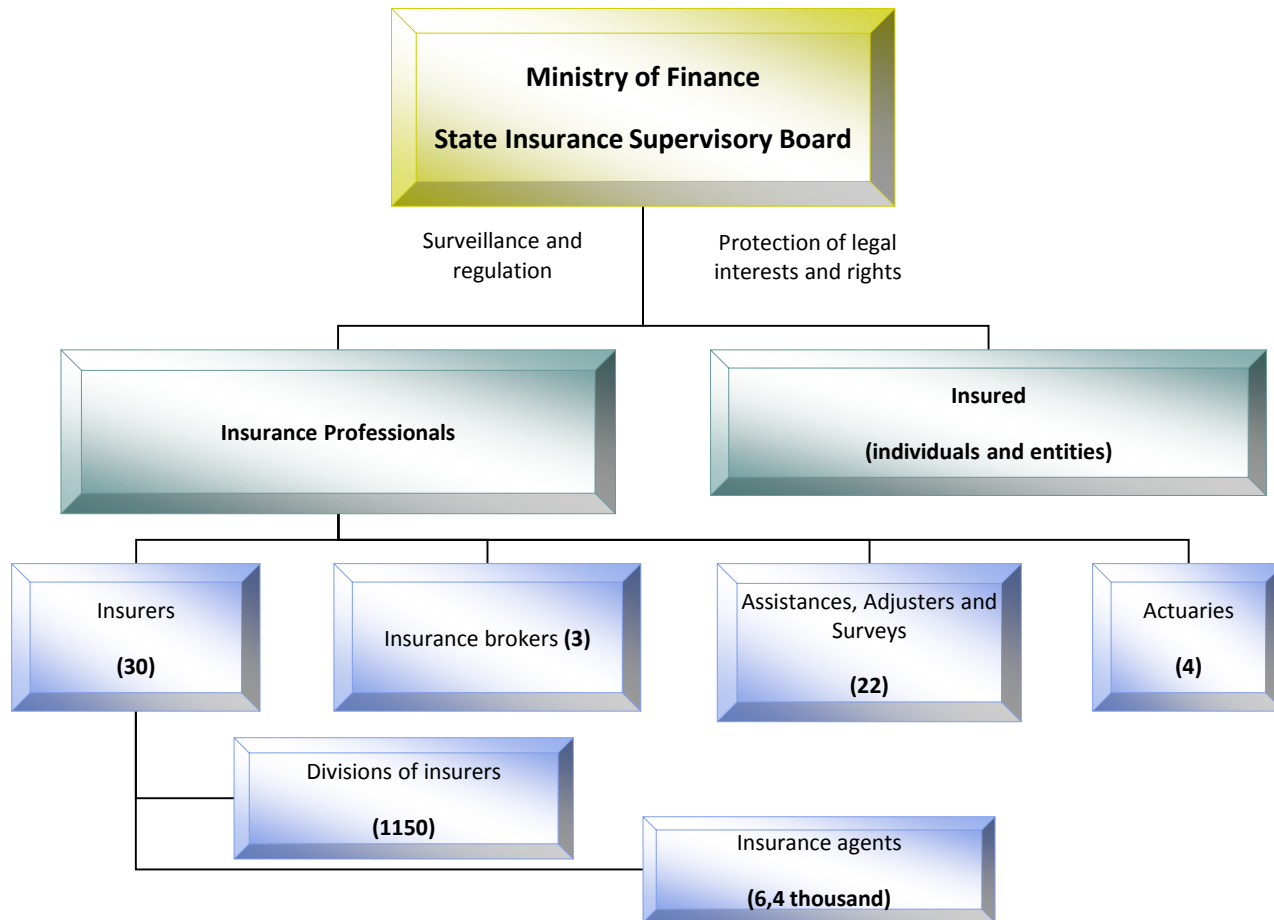
Jasur Kholmiraev
State Insurance Supervisory Board
MoF Uzbekistan



Building of the Ministry of Finance in Tashkent, Uzbekistan

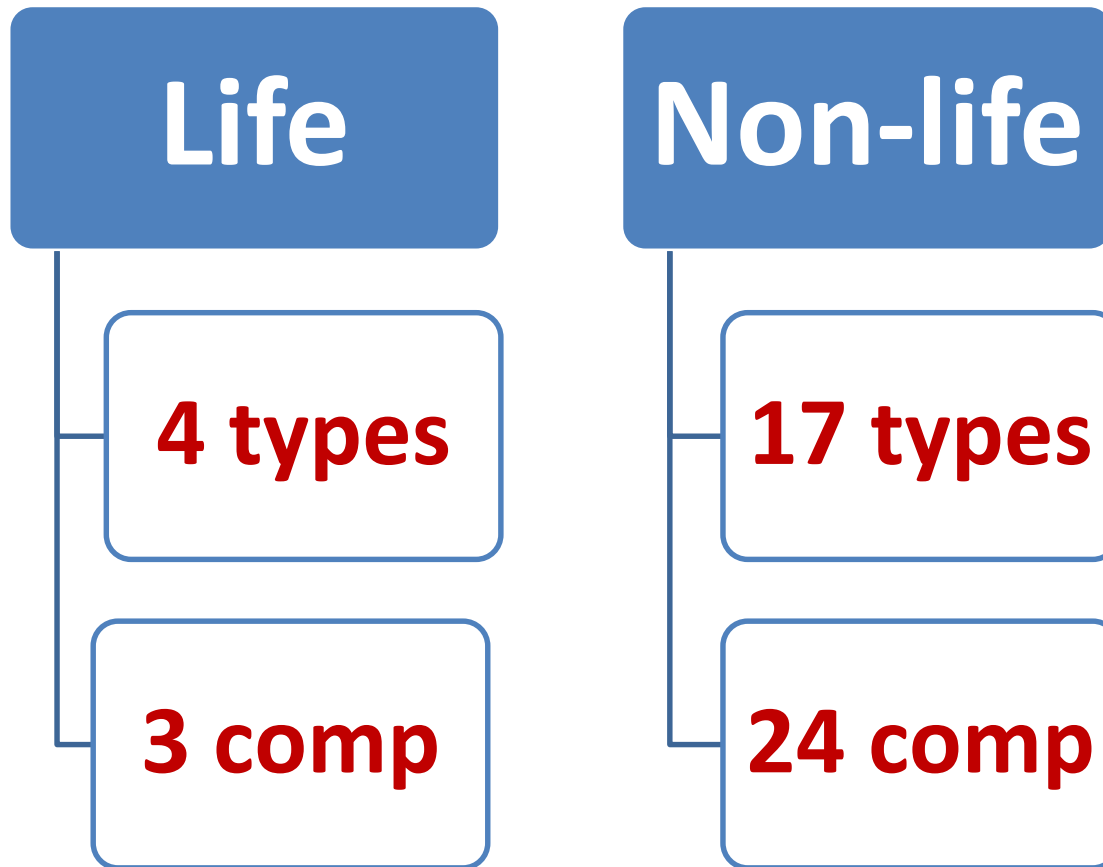
UZBEKISTAN & MAIN INSURANCE HIGHLIGHTS IN 2014-2016

Structure of the insurance market as of 2016



Insurance legislation & market

as of September 30, 2017



Main highlights

Insurance Premium

2014

\$ 181.3 mln

29.7%

2015

\$ 196.3 mln

25.59%

2016

\$ 214.3 mln

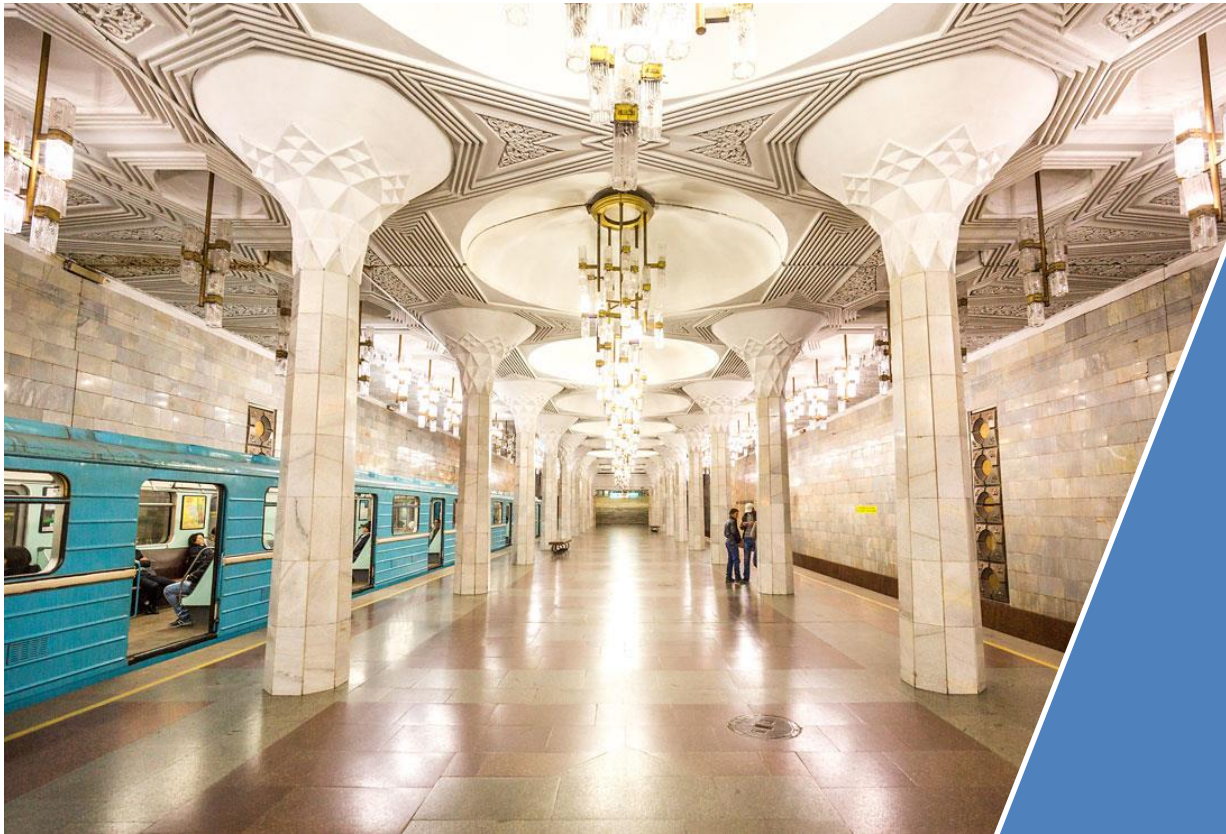
25.58%



State Academic Theater named after
Alisher Navoi,
Tashkent

Main highlights

Life insurance premiums



One of the underground stations in Tashkent

2016
\$ 28.1 mln

2015
\$ 11.8 mln

2014
\$ 8.8 mln

Main highlights

Non-life insurance premiums



TV Tower in Tashkent, 375 m height

2016
\$ 196 mln

2015
\$ 184.4 mln

2014
\$ 172.4 mln

Main highlights

Indemnity & Loss ratio

2014

- indemnity
\$ 30.8 mln
- loss ratio **17%**

2015

- indemnity
\$ 39.5 mln
- loss ratio **20.1%**

2016

- indemnity
\$ 40.4 mln
- loss ratio **18.8%**



Palace of Bukhara Amir

Main highlights

Penetration & Density

2016

- Penetration - 0,35%
- Density - 6,79\$

2015

- Penetration - 0,32%
- Density - 6,33\$

2014

- Penetration - 0,3%
- Density - 5,95\$



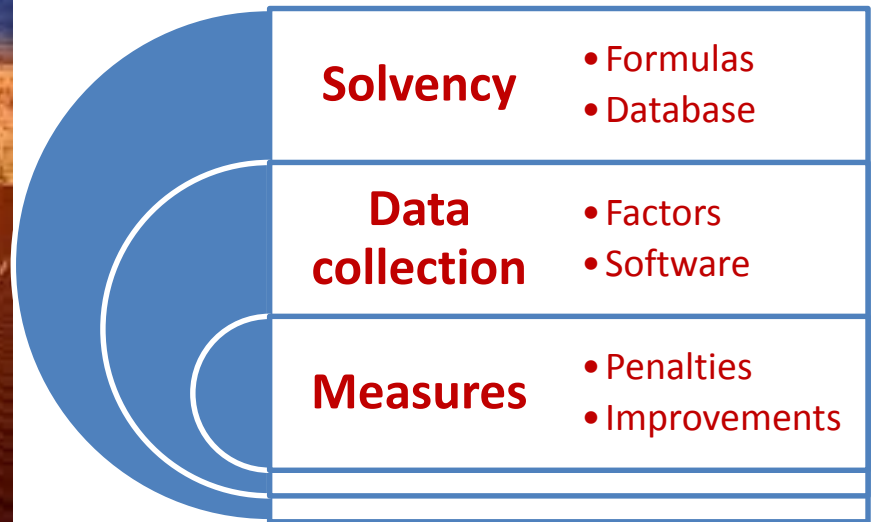
Registan Square in Samarkand

Areas of Interests in the Program

Solvency & Monitoring



Kizilkum desert (means "red sand" in English)

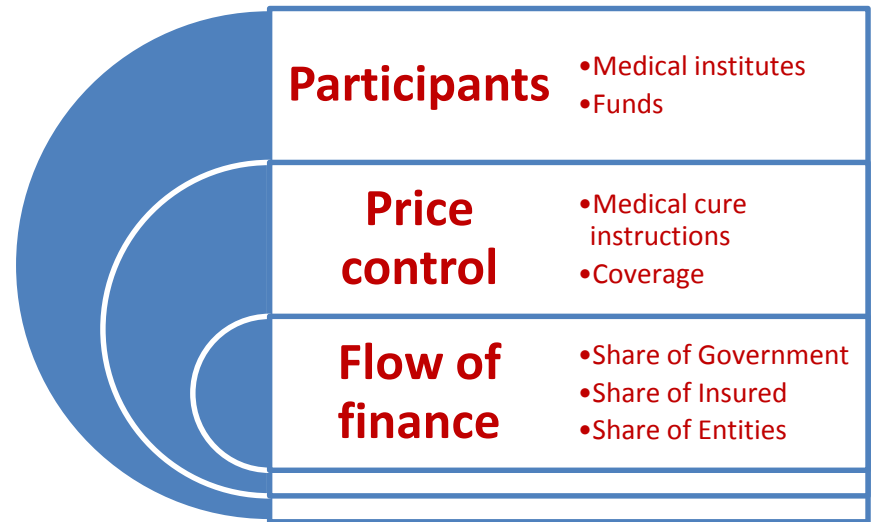


Areas of Interests in the Program

Medical Insurance



Zomin, resort in mountains



Areas of Interests in the Program

Life insurance selling channels, Stress tests



Traditional Uzbek dish – Palov (mainly rice, beef, and carrot)

| | |
|-------------------------|--|
| Selling channels | <ul style="list-style-type: none">• Japan Post• Bancassurance etc. |
| Income | <ul style="list-style-type: none">• Types of investments• Other incomes |
| Stress tests | <ul style="list-style-type: none">• Procedure• Aftermaths |

DOMO ARIGATO!