

COMPANY PRESENTATION 2026



DEVELOPMENT HISTORY

2004

- The Company was founded.

2021

- Recognized as the "Fastest Growing Company in Uzbekistan – 2021" by the international publication Global Banking & Finance Review.
- The rating agency Ahbor-Reyting assigned the Company a financial reliability and solvency rating of "UzA++" (very high level).

2022

- The website kafil.uz was rebranded.
- The Company's legal status was changed from a Limited Liability Company (LLC) to a Joint-Stock Company (JSC).

2023

- Awarded the title "Brand of the Year – 2022" based on consumer choice.
- According to www.mf.uz, at the end of the first quarter, the Company ranked 7th in the national ranking by gross insurance premiums collected.
- The international rating agency Moody's Ratings (USA) published an official press release announcing the upgrade of the Company's financial strength rating to "B2".

2024

- The authorized capital was increased by 32.82%.
- Reinsurance operations were launched.
- Awarded the title "Brand of the Year – 2023" based on consumer choice.
- A Quality Management System in compliance with ISO 9001:2009 was implemented, and international and national certificates were obtained.

2025

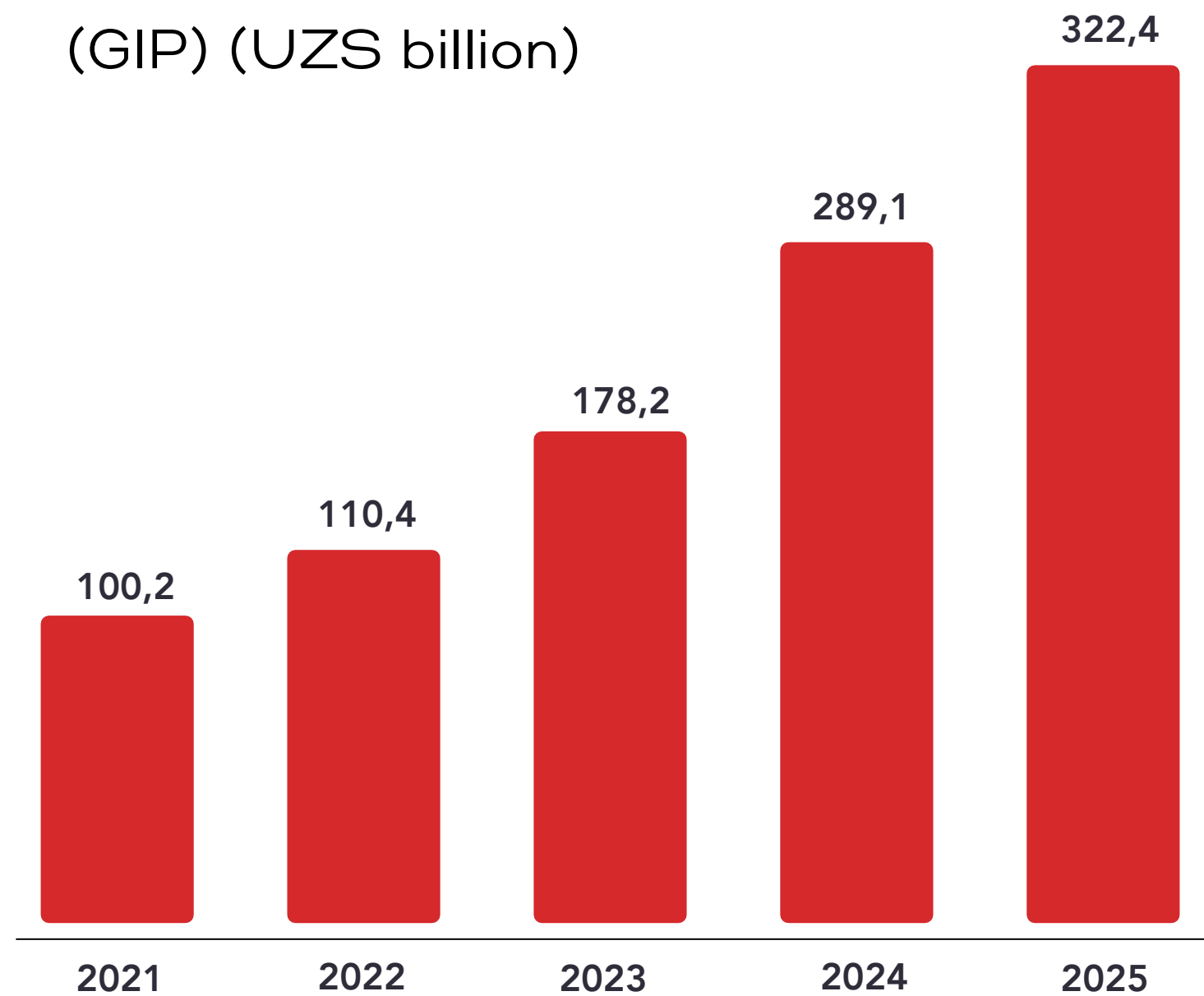
- The Company's authorized capital increased to UZS 80.7 billion.
- Cooperation was established with major international organizations in the field of reinsurance.
- Awarded the title "Brand of the Year – 2024" based on consumer choice.
- Recognized as the winner of the "Inclusive Insurance Products" competition organized by the United Nations.

CERTIFICATES



Gross Insurance Premiums

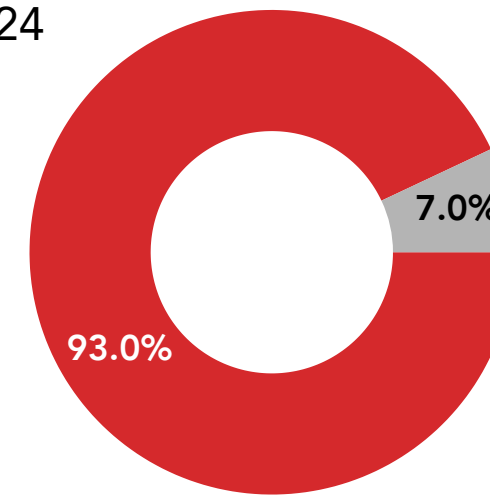
(GIP) (UZS billion)



GIP by Client Segment

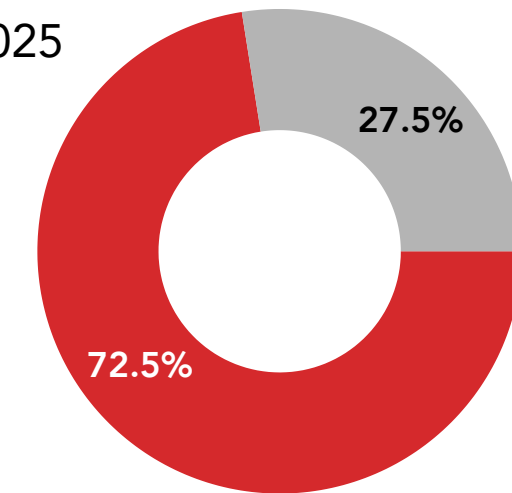
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2024



Individuals

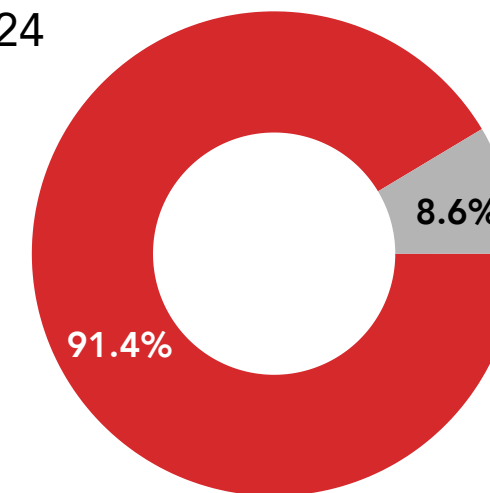
2025



Legal Entities

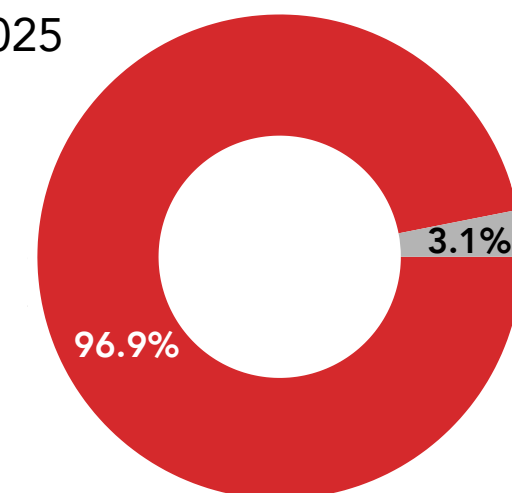
GIP by Insurance Type

2024



Voluntary Insurance

2025



Compulsory Insurance

GENERAL INFORMATION 2025

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**UZS 95.3
BILLION**

Equity (Own Funds)

**UZS 265.35
BILLION**

Total Assets

**UZS 80.7
BILLION**

Authorized Capital

**UZS 152.64
BILLION**

Investments

**UZS 72.2
BILLION**

Insurance Claims
Paid

**UZS 322.4
BILLION**

Gross Insurance
Premiums (GIP)

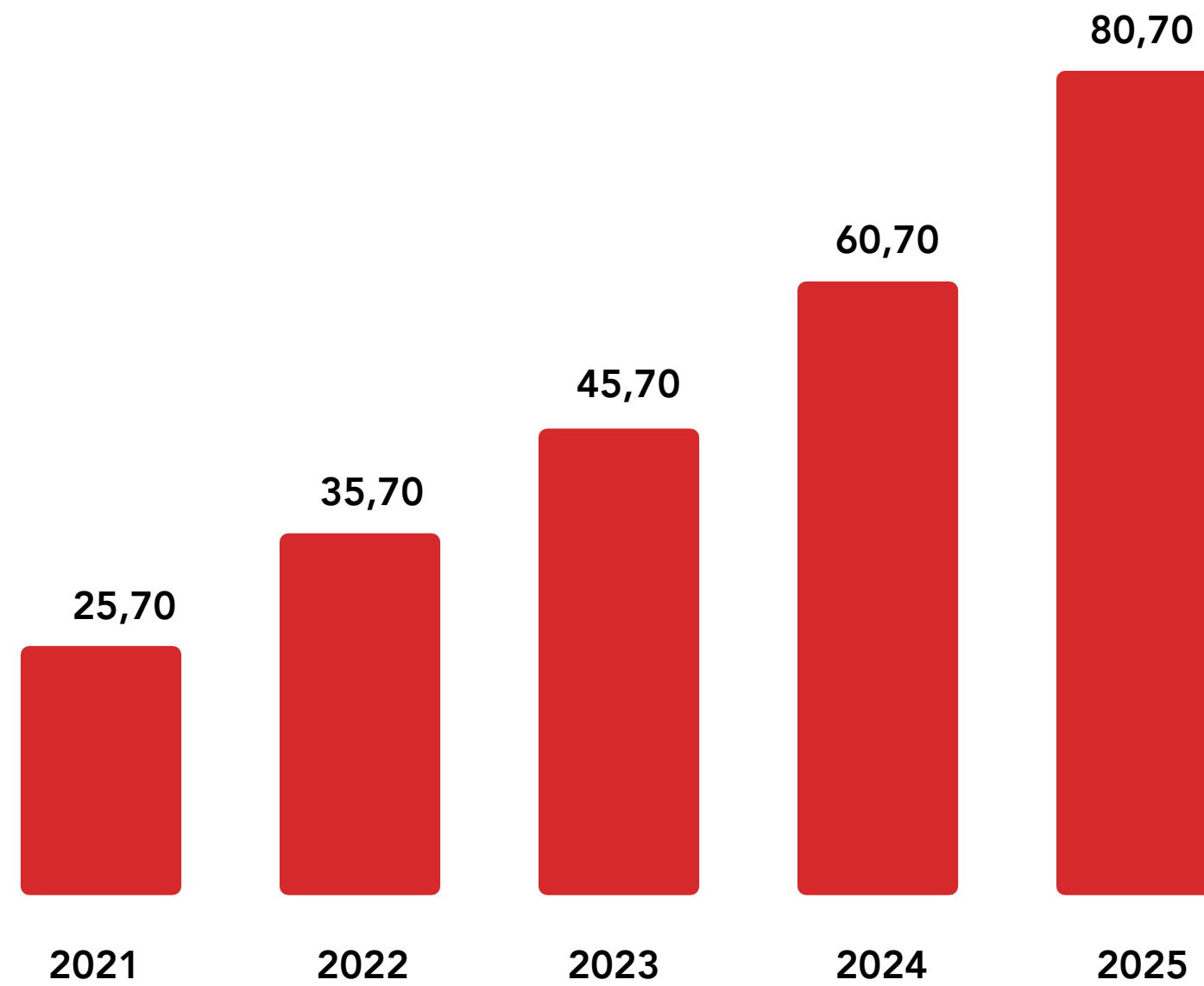
645%

Growth of GIP
compared to 2020

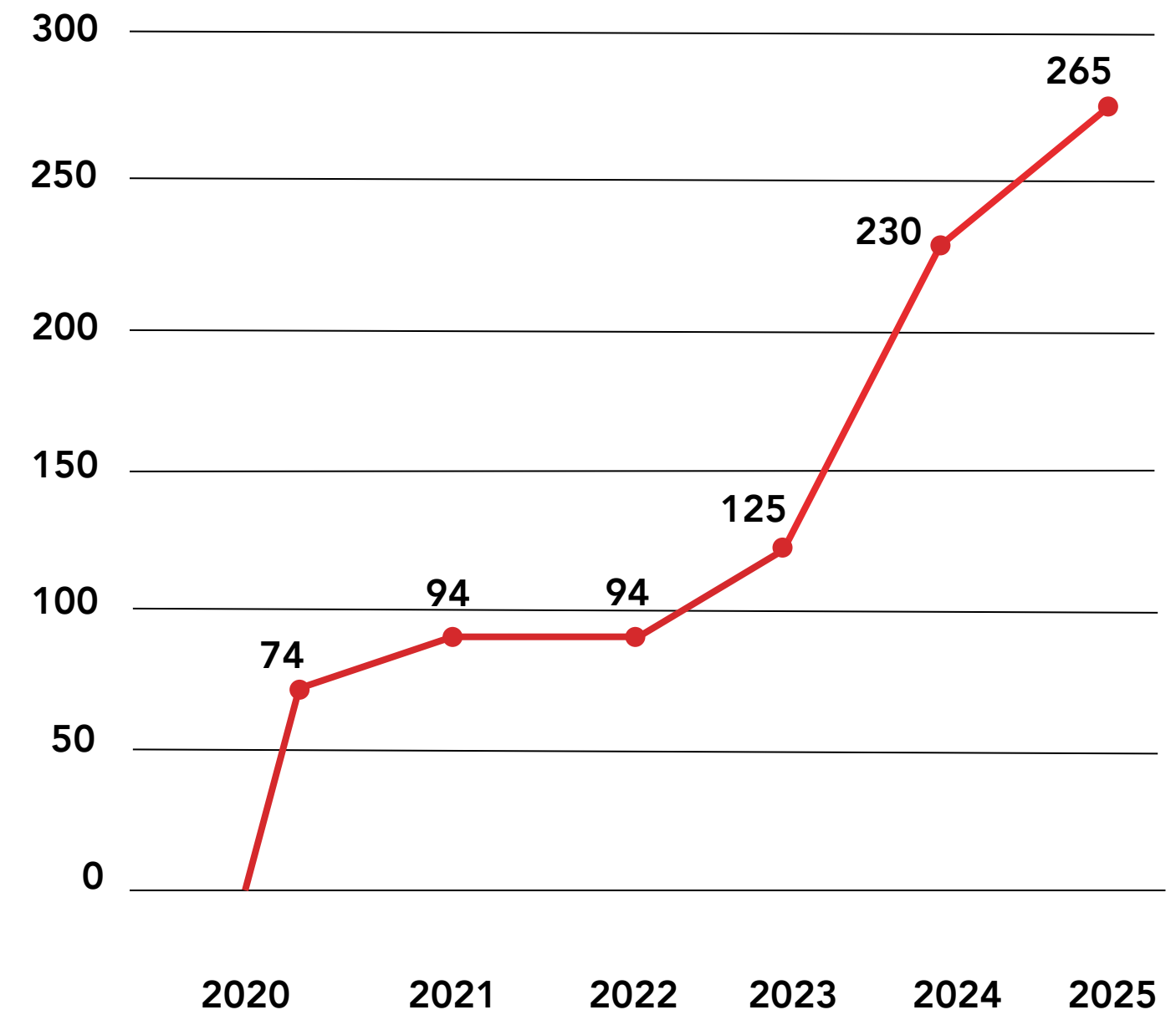
272

Insurance Agents

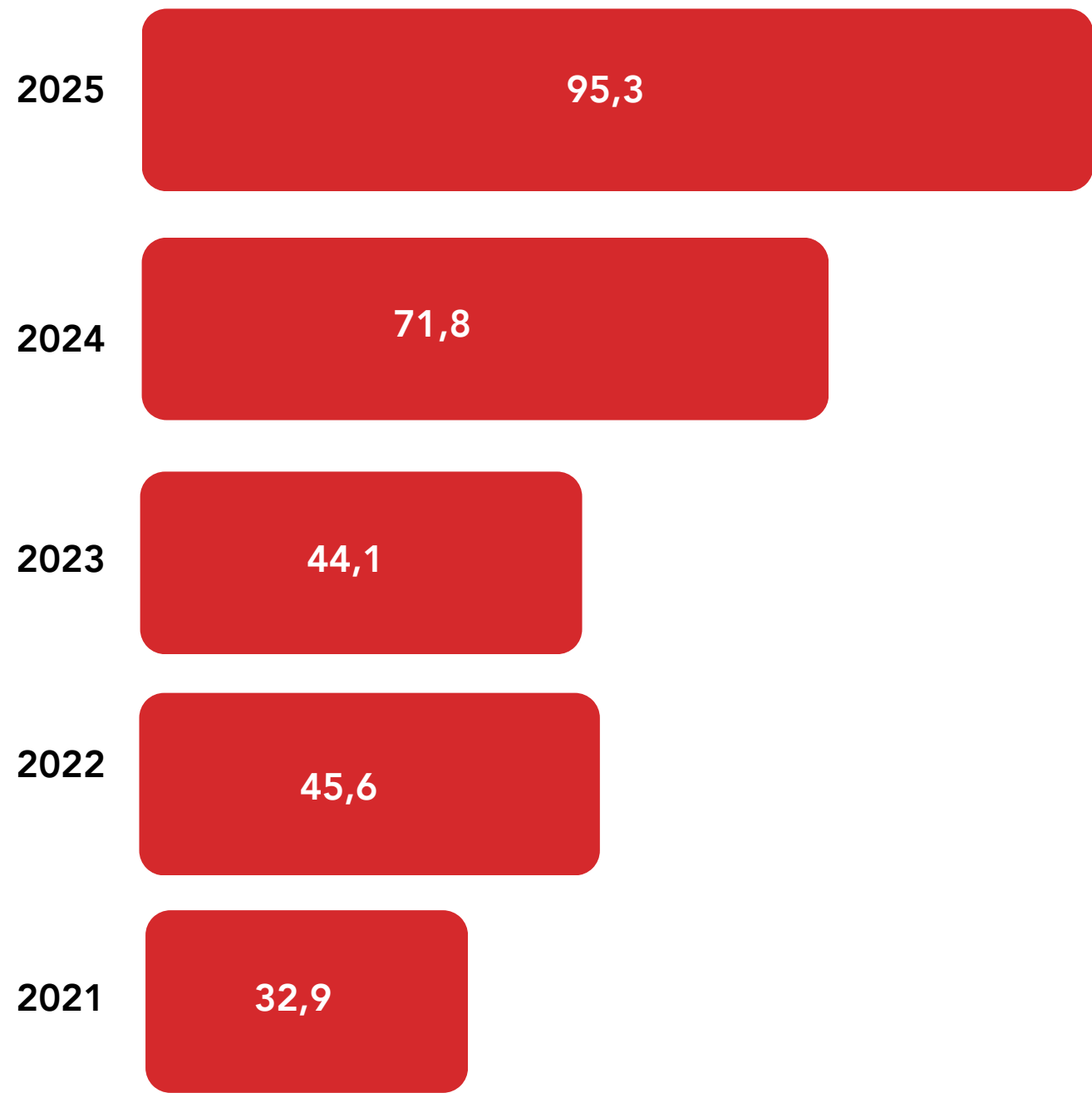
Authorized Capital (billion UZS)



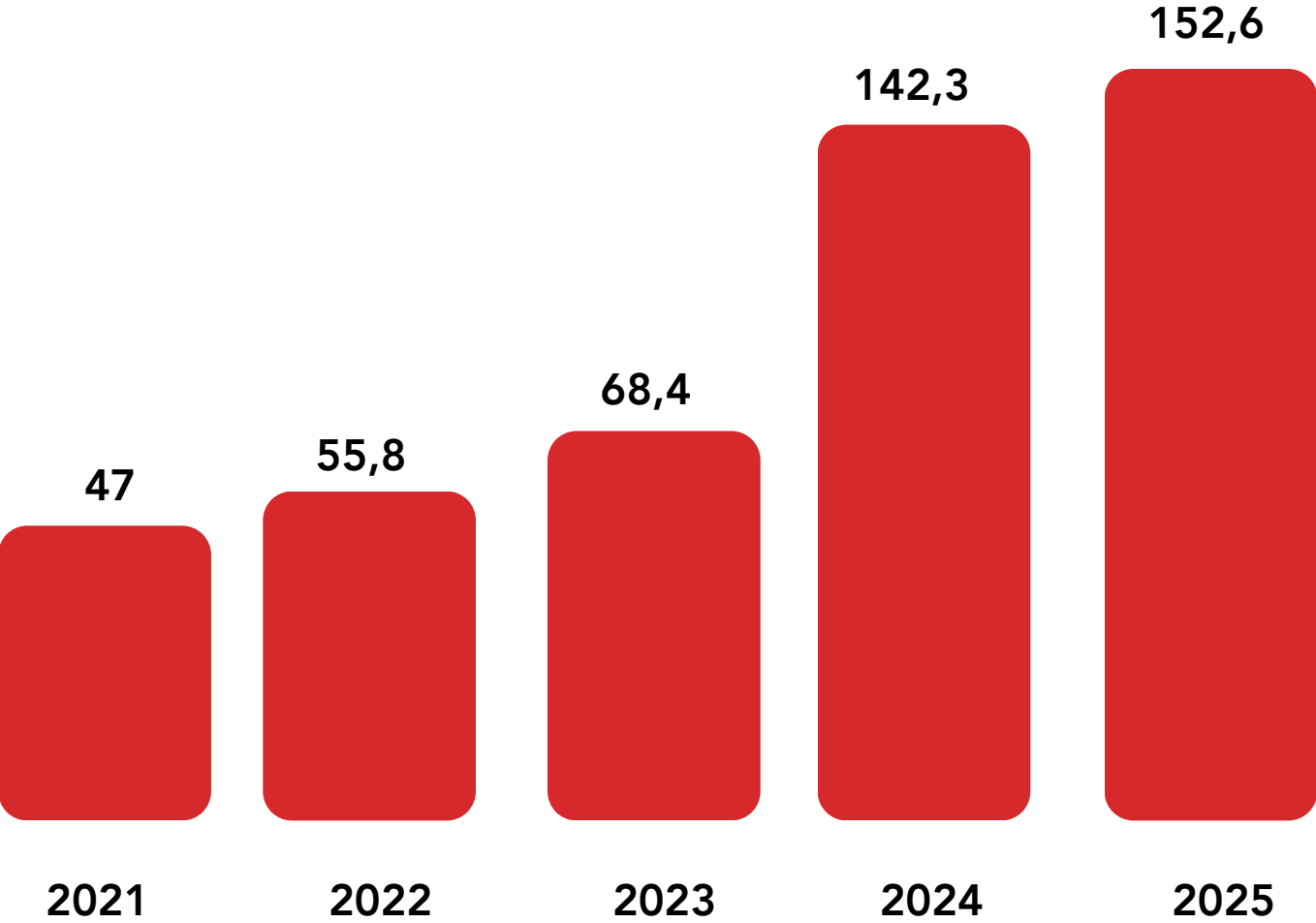
Assets (billion UZS)



Sources of Own Funds (billion UZS)

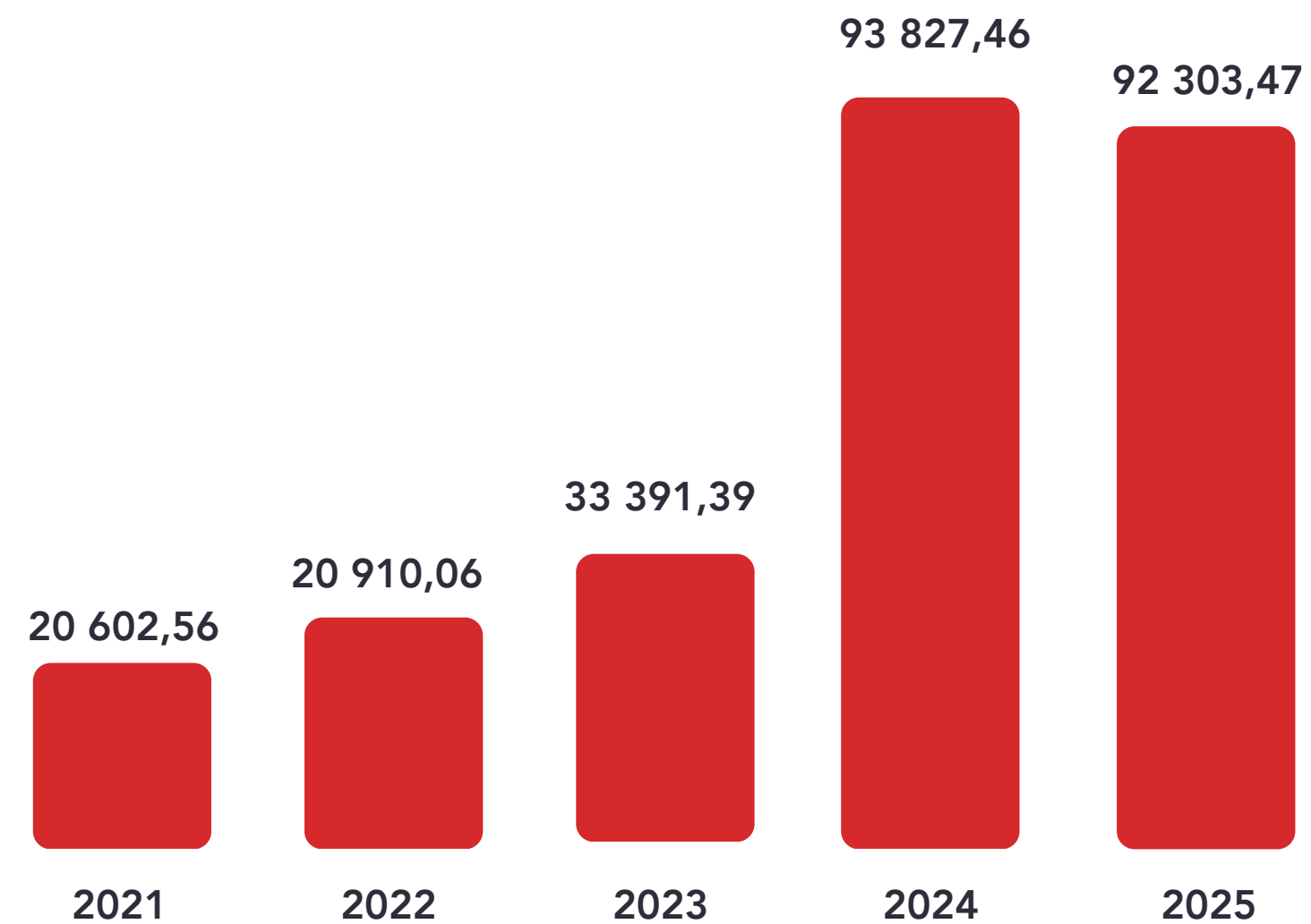


Investments (billion UZS)



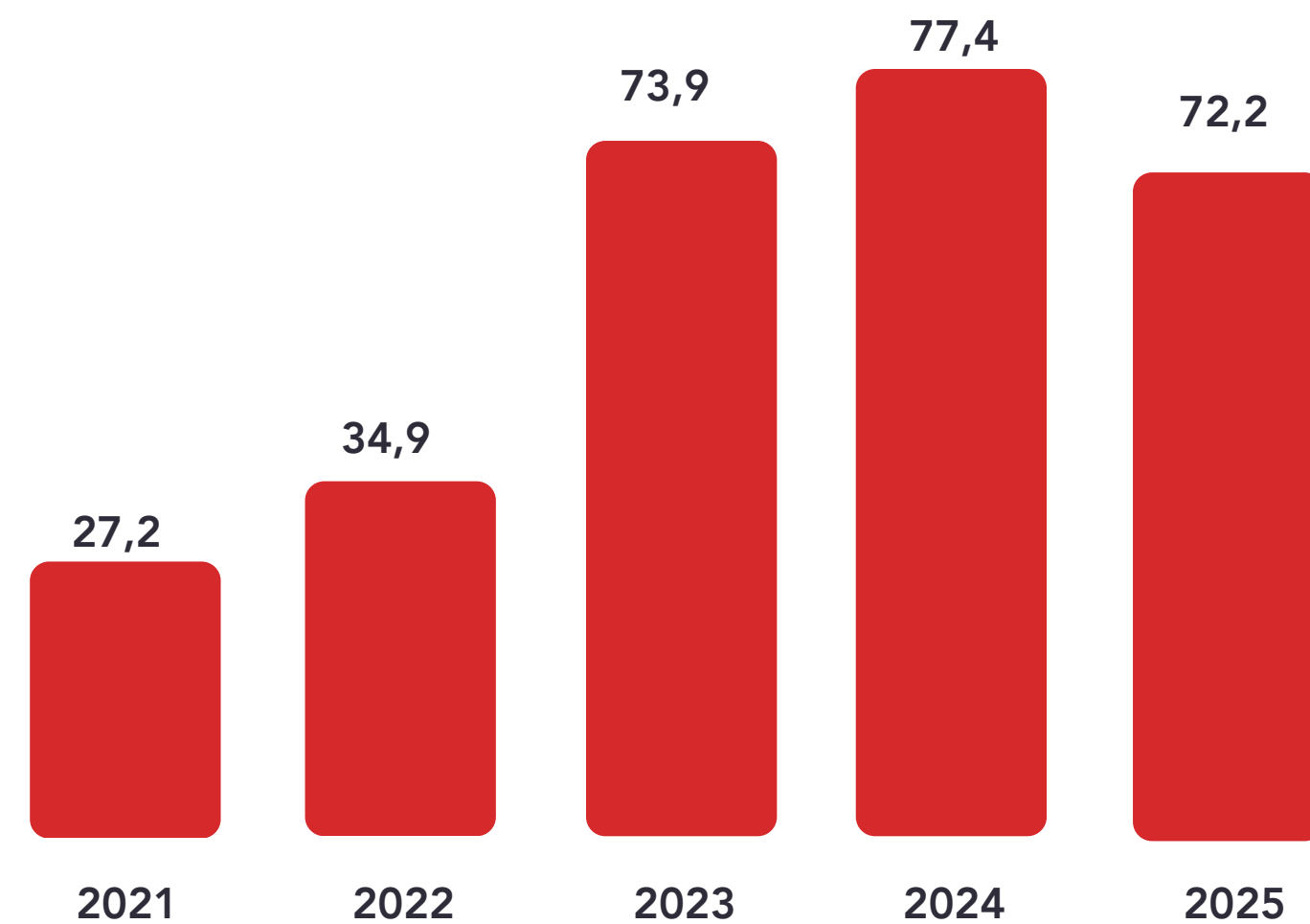
Assumed Insurance Liabilities

(billion UZS)

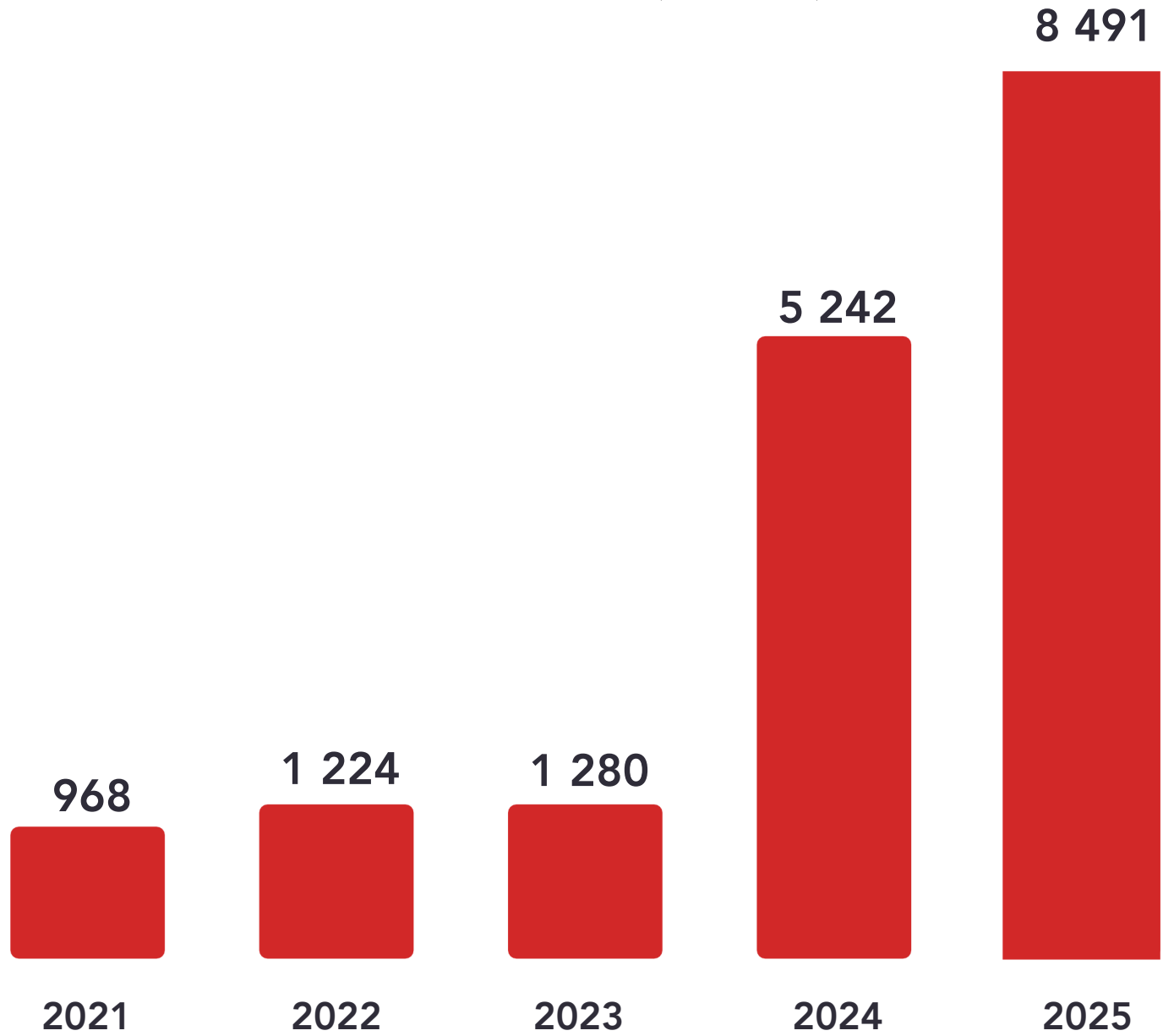


Insurance Payments

(billion UZS)



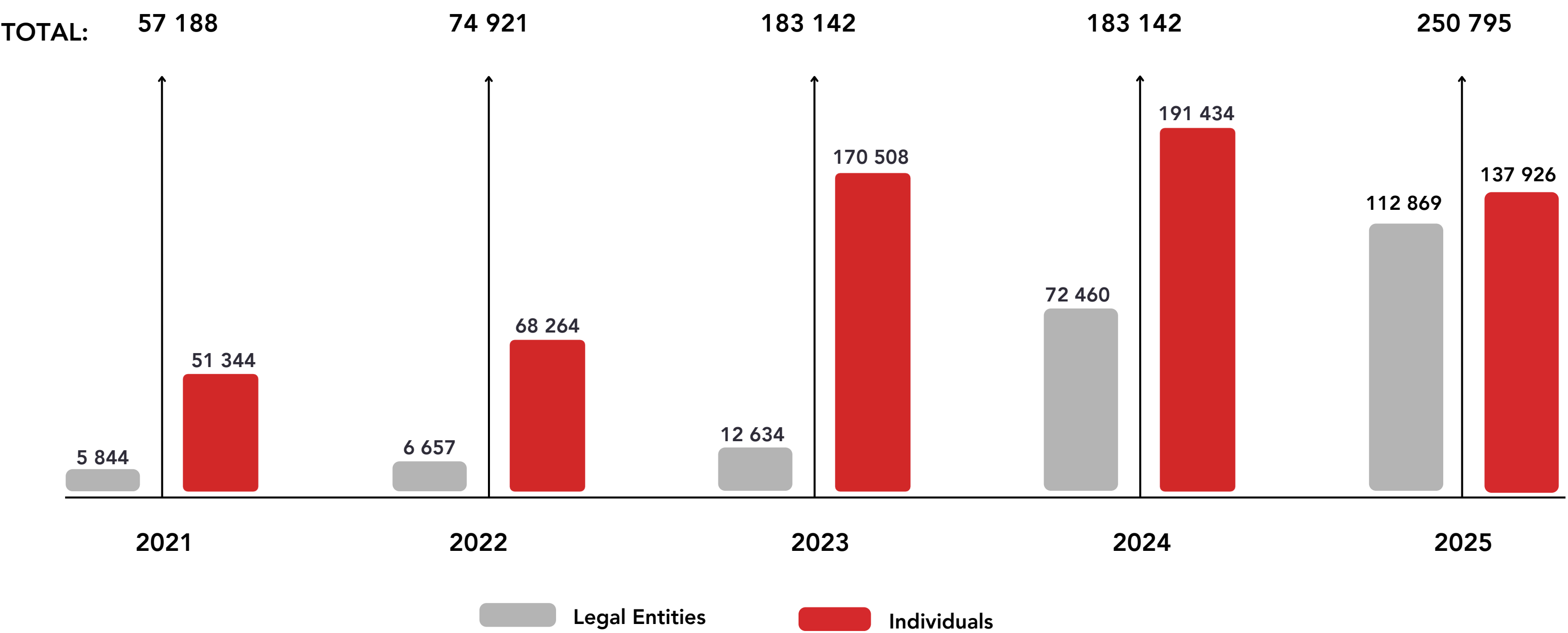
Number of Settled Insurance Claims (units)



Market Position by Net Insurance Premiums



Insurance Contracts Concluded (units)



SERVICES

Our Company provides a wide range of insurance services to protect the interests of both legal entities and individuals.



Comprehensive
Insurance of Apartments
in Multi-Storey
Residential Buildings



Construction and
Installation Risk
Insurance



CASCO (Voluntary
Motor Insurance)



Insurance of
Property in Transit



Compulsory Motor
Third-Party Liability
Insurance (E-Policy)



Personal Accident
Insurance



Compulsory Insurance
of Hazardous
Production Facilities



Other Services
Available at
www.kafil.uz

KEY OBJECTIVES OF THE COMPANY

1

Ensuring the financial stability of clients and their confidence in the future.

2

Improving quality of life and financial well-being.

3

Providing reliable insurance protection at a high professional level.

4

Strengthening the Company's position in the insurance market while maintaining the trust and respect of business partners and clients.

5

Creating a positive working environment, fostering mutual respect and cooperation, and providing opportunities for each employee's professional growth.

6

Assisting in the prevention of challenging situations and supporting clients in overcoming them.

OVERALL RESULTS OF THE COMPANY



Financial Stability and
Reliability



Flexible Discount System



22 Years of Experience in the
Insurance Market of Uzbekistan



Prompt and Fair Settlement
of Insurance Claims



Year-on-Year Growth of Rating
Assessments



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



RELIABLE PARTNERS



CLIENTS AND PARTNERS



CLIENTS AND PARTNERS





THANK YOU FOR YOUR ATTENTION!

PRESENTATION 2026

