

## Insurance market in the Republic of Uzbekistan for 2020

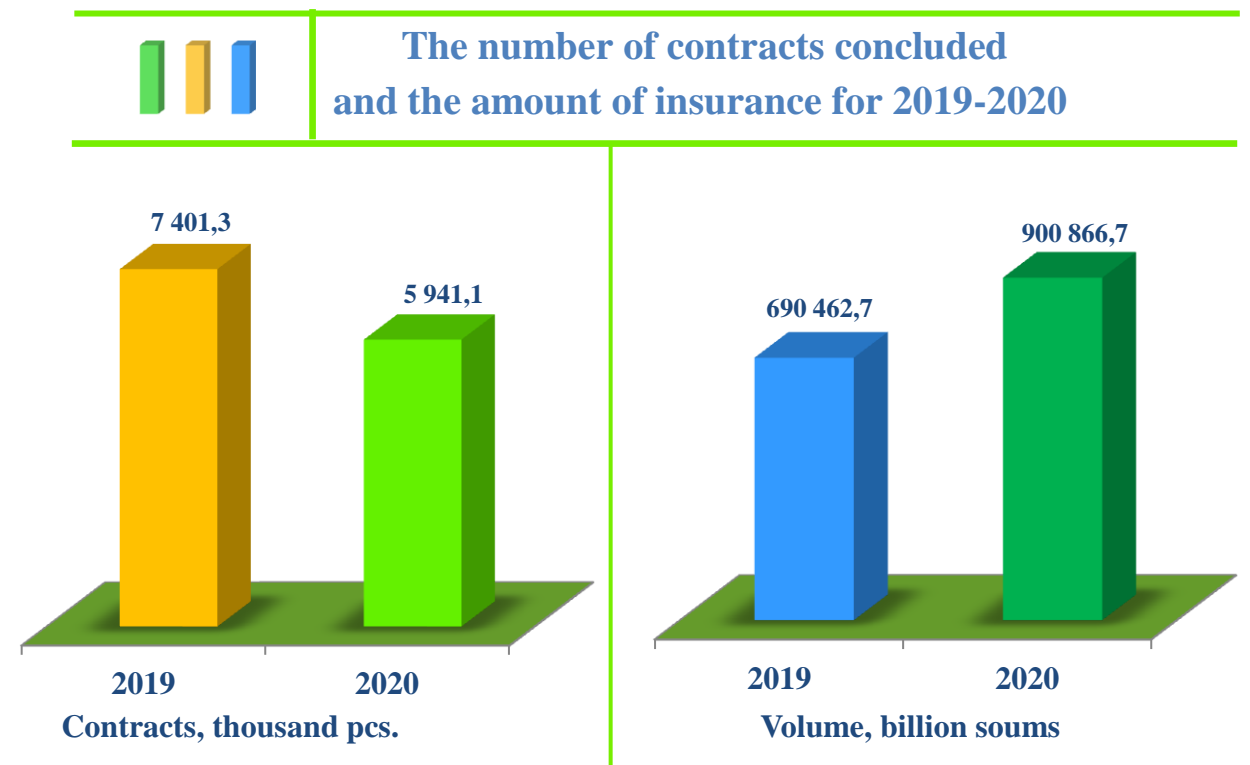
In 2020, the number of insurance organizations was 45. The number of concluded contracts reached 5 941 108 units, which, compared to 2019, amounted to 80.3%.

The sum insured in the country as a whole in 2020 was equal to 900 866.7 billion soums, which is 30.5%, or 210 404 billion soums more, if compared with 2019.

Voluntary insurance accounts for 67.7% (609 550.9 billion soums), compulsory insurance - 32.3% (291 315.8 billion soums).

The receipt of insurance premiums in 2020 amounted to 2 344.0 billion soums, of which voluntary insurance – 1 984.5 billion soums (84.7% of the total), compulsory insurance - 359.5 billion soums (15.3 %).

The amount of insurance payments amounted to 725.8 billion soums.

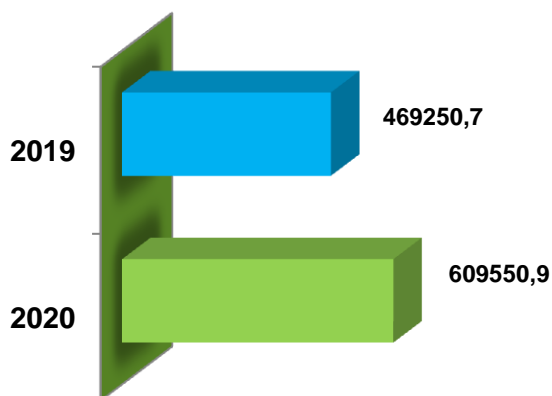


Key performance indicators of insurance  
organizations in the republic for 2020

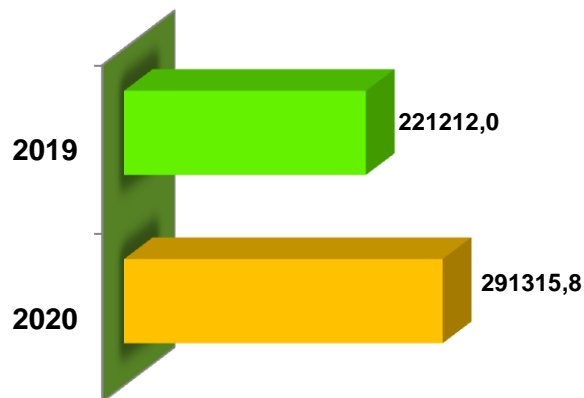
Name of indicators	Number of concluded contracts (units)	Sum insured	Insurance premium receipts	Insurance payments
<b>TOTAL</b>	<b>5941108</b>	<b>900866665,1</b>	<b>2344014,4</b>	<b>725805,0</b>
including:				
<b>Voluntary insurance</b>	<b>2503174</b>	<b>609550846,6</b>	<b>1984536,4</b>	<b>590743,9</b>
Life insurance industry	18468	391588,2	293059,3	307486,4
General insurance industry	2484706	609159258,5	1691477,2	283257,5
including:				
Accident insurance	1225055	18738067,2	29088,4	5929,6
Illness insurance	44681	14915177,6	43494,9	41929,6
Land vehicle insurance	168966	23190929,6	267066,6	40319,3
Railway rolling stock insurance	1971	2330204,0	11564,5	1349,6
Aviation insurance	35	29588533,8	56216,4	8035,0
Marine insurance	6	15952,1	333,4	-
Insurance of property in transit	42437	31427385,5	27262,6	1222,9
Property insurance against fire and natural disasters	230017	160485472,0	524719,9	30514,0
Property damage insurance	281831	136994889,3	194881,4	31870,0
Motor third party liability insurance	12002	1809417,3	5155,6	8,2
Liability insurance within the framework of aviation insurance	3	11419,1	14,6	0,5
Marine liability insurance	-	-	-	0,5
General liability insurance	42417	48535007,1	40103,9	24894,2
Loan insurance	402486	125464337,4	338629,9	45426,9
Guarantee insurance	1816	1258416,8	4418,6	534,3
Insurance against other financial risks	30983	14394049,8	148526,4	51222,9
Health insurance	9451	2605437,4	33301,0	23419,9
including:				
Legal entities	1512	965707,2	28625,3	20679,8
Individuals	7939	1639730,2	4675,8	2740,1



### Voluntary and compulsory insurance for 2019-2020, billion soums



Voluntary insurance, billion soums



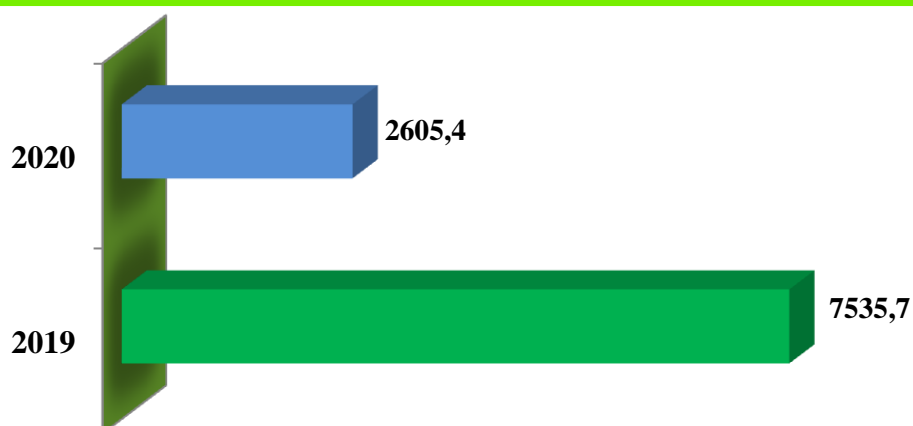
Compulsory insurance, billion soums

Insurance is carried out on the basis of property or personal insurance contracts concluded by a citizen or legal entity (insured) with an insurance organization (insurer).

In cases where the law imposes on the persons specified in it the obligation to insure the life, health or property of other persons as policyholders, or their civil liability to other persons at their own expense, or at the expense of interested parties (compulsory insurance), insurance is carried out by concluding contracts.



### Voluntary health insurance for 2019-2020, billion soums



## Key performance indicators of insurance organizations in the republic for 2020

million soums

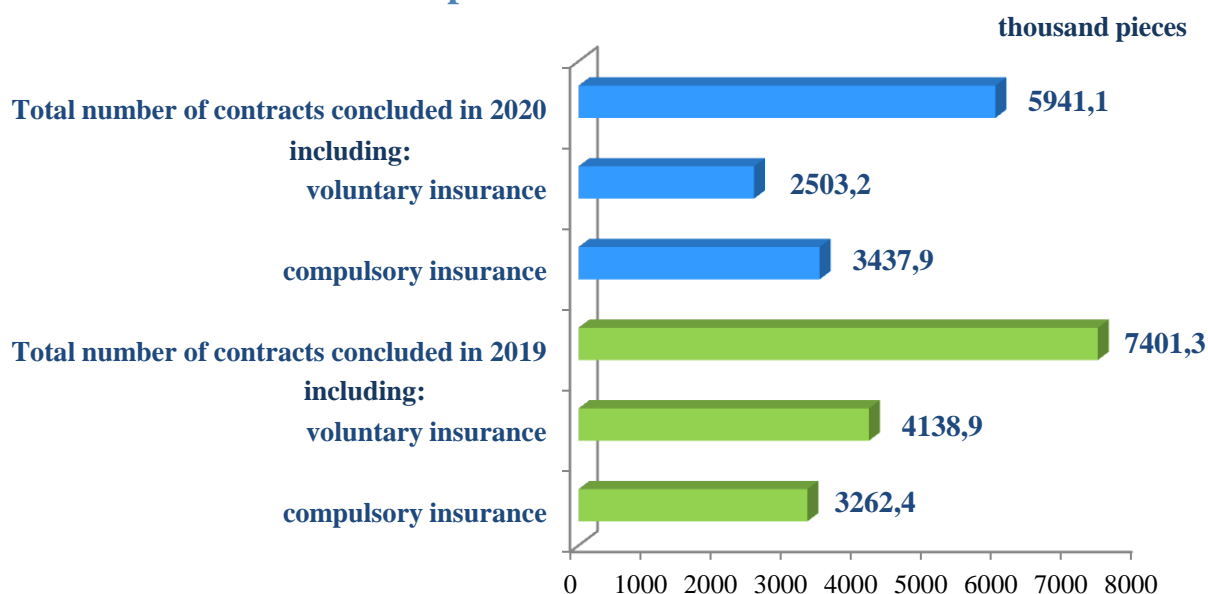
Name of indicators	Number of concluded contracts (units)	Sum insured	Insurance premium receipts	Insurance payments
<b>Compulsory insurance</b>	<b>3437934</b>	<b>291315818,5</b>	<b>359478,0</b>	<b>135061,1</b>
including :				
State compulsory insurance of servicemen and persons liable for military service, persons of ordinary and commanding personnel	12	4638757,8	8461,1	4833,0
Compulsory state insurance of employees of tax authorities	-	-	-	-
Compulsory insurance of civil liability of the carrier	45129	28484515,6	5549,2	139,5
Compulsory insurance of construction risks during the construction of objects at the expense of state funds and loans under a government guarantee	3994	21809970,9	26355,0	2445,5
Compulsory civil liability insurance of vehicle owners	3340668	132457717,8	175462,2	66898,4
Compulsory employer's civil liability insurance	38981	75373229,4	114747,7	56587,8
Other types of compulsory insurance	9150	28551627,1	28902,8	4157,0
including :				
Non-residents	5614	28853954,3	29475,3	4104,0

continuation

million soums

Name of indicators	Number of concluded contracts (units)	Sum insured	Insurance premium receipts	Insurance payments
Residents	2479092	580305304,2	1662001,9	279153,6
<b>including :</b>				
Government bodies and budgetary organizations	2787	5081860,3	18497,2	1209,4
Commercial (self-supporting) non-financial organizations	420532	327811741,6	598135,1	155035,2
Non-governmental non-profit organizations	49601	20393640,8	117615,4	5803,0
Financial services organizations	282143	150693651,6	662949,3	74061,4
Individuals	1724029	76324409,9	264804,8	43044,5
Voluntary insurance at the expense of citizens	1827820	111486647,0	914099,4	275243,8
Compulsory insurance at the expense of citizens	2814314	125467687,3	151778,1	53533,9
Insurance of business entities of small business and private entrepreneurship	143718	106969738,5	152183,0	19511,0

### Key performance indicators of insurance organizations in the republic for 2019-2020 020



Reinsurance operations of insurance organizations  
in the republic for 2020

million soums

Name of indicators	Total	including:		
		under contracts with insurance organizations - non-residents of the Republic of Uzbekistan		under contracts with insurance organizations located in the Republic of Uzbekistan
		CIS countries	other countries	
Insurance premiums (contributions) under contracts accepted for reinsurance	199361,7	12812,0	123235,3	63314,4
Insurance premiums (contributions) under contracts transferred to reinsurance	325759,2	22167,1	223255,4	80336,7
Of these: excluding retrocession	99854,5	-	-	-
Insurance payments under contracts accepted for reinsurance	19799,1	3698,3	6647,2	9453,7
The share of reinsurers in insurance payments under contracts transferred to reinsurance	12912,5	208,9	6708,8	5994,9

Under a property insurance contract, one party (the insurer) undertakes to compensate the other party (the policyholder) or another person in favor of whom the contract was concluded (the beneficiary) for the payment (insurance premium) stipulated in the contract (insurance premium) upon the occurrence of an event (insured event) provided for in the contract. events losses in the insured property or losses in connection with other property interests of the policyholder (to pay insurance compensation) within the amount specified in the contract (sum insured).

The statistical bulletin “Key performance indicators of insurance organizations of the Republic of Uzbekistan for 2020” was prepared based on data from insurance organizations reporting in the statistical form “1-sug'urta shakli” “Report on the activities of an insurance organization”, which are legal entities under the legislation of the Republic of Uzbekistan.



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