

## Insurance market in the Republic of Uzbekistan for 2021

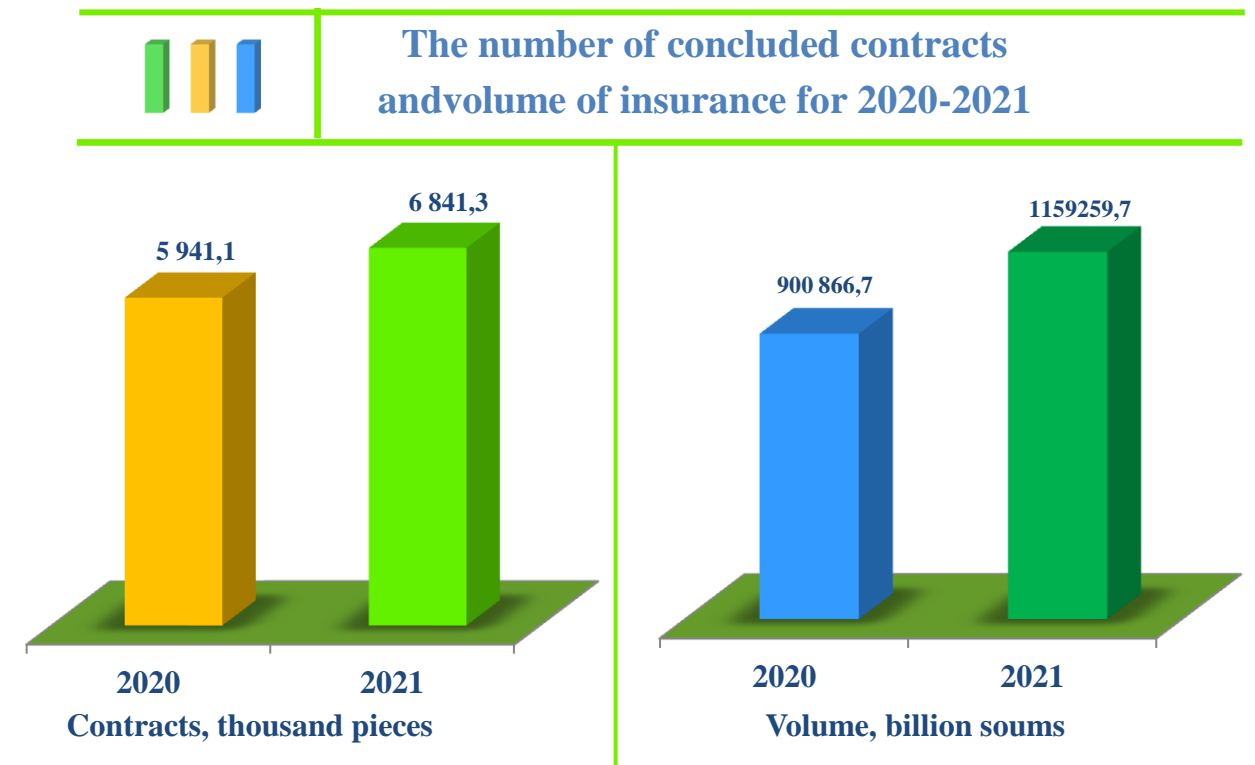
In 2021, the number of insurance organizations amounted to 47 units. The number of contracts concluded reached 6841354 units, which, compared to 2020, amounted to 115.2%.

The sum insured in the whole country in 2021 was equal to 1159259.7 billion soums, which is 28.7% or 258393 billion soums more when compared with 2020.

Voluntary insurance accounts for 71.0% (822717.7 billion soums), compulsory insurance - 29.0% (336542.0 billion soums).

The receipt of insurance premiums in 2021 amounted to 3147.1 billion soums, of which for voluntary insurance – 2701.3 billion soums (85.8% of the total), for compulsory insurance - 445.8 billion soums (14.2 %).

The amount of insurance payments amounted to 1222.4 billion soums.

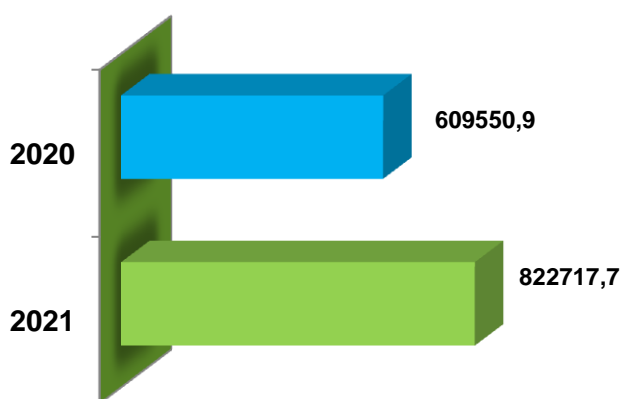


Key performance indicators of insurance companies  
organizations in the republic for 2021

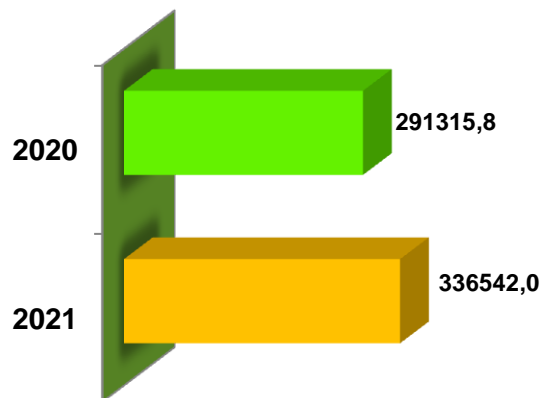
Name of indicators	Number of concluded contracts (units)	Insurance amount	Insurance premium receipts	Insurance payments
<b>TOTAL</b>	<b>6841354</b>	<b>1159259682,6</b>	<b>3147105,9</b>	<b>1222412,1</b>
including:				
<b>Voluntary insurance</b>	<b>2964211</b>	<b>822717689,9</b>	<b>2701251,6</b>	<b>1033750,0</b>
<b>Life insurance industry</b>	<b>39268</b>	<b>1553547,6</b>	<b>696274,8</b>	<b>609253,5</b>
<b>General insurance industry</b>	<b>2924943</b>	<b>821164142,3</b>	<b>2004976,8</b>	<b>424496,4</b>
including:				
<b>Accident insurance</b>	<b>1264085</b>	<b>37212882,8</b>	<b>39800,3</b>	<b>6273,1</b>
<b>Illness insurance</b>	<b>86977</b>	<b>52627910,4</b>	<b>50918,9</b>	<b>40744,1</b>
<b>Land vehicle insurance</b>	<b>241658</b>	<b>28868348,2</b>	<b>356980,6</b>	<b>59889,6</b>
<b>Railway rolling stock insurance</b>	<b>1266</b>	<b>2632759,6</b>	<b>5143,0</b>	<b>2012,2</b>
<b>Aviation insurance</b>	<b>87</b>	<b>46859068,5</b>	<b>84996,7</b>	<b>1486,3</b>
<b>Marine insurance</b>	<b>17</b>	<b>16792,5</b>	<b>370,7</b>	<b>-</b>
<b>Insurance of property in transit</b>	<b>47380</b>	<b>52509042,1</b>	<b>78396,2</b>	<b>1169,1</b>
<b>Property insurance against fire and natural disasters</b>	<b>201106</b>	<b>125436728,7</b>	<b>202221,0</b>	<b>7563,3</b>
<b>Property damage insurance</b>	<b>283494</b>	<b>188148420,1</b>	<b>213276,4</b>	<b>24296,7</b>
<b>Motor third party liability insurance</b>	<b>8949</b>	<b>622495,0</b>	<b>1457,6</b>	<b>334,9</b>
<b>Liability insurance within the framework of aviation insurance</b>	<b>7</b>	<b>21837758,6</b>	<b>3002,4</b>	<b>-</b>
<b>Marine liability insurance</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>General liability insurance</b>	<b>36570</b>	<b>121332184,4</b>	<b>214733,9</b>	<b>17235,0</b>
<b>Loan insurance</b>	<b>737762</b>	<b>97239758,9</b>	<b>635588,4</b>	<b>250660,6</b>
<b>Guarantee insurance</b>	<b>5783</b>	<b>3288303,9</b>	<b>8617,9</b>	<b>227,6</b>
<b>Insurance against other financial risks</b>	<b>9802</b>	<b>42531688,6</b>	<b>109472,9</b>	<b>12604,0</b>
<b>Health insurance</b>	<b>7585</b>	<b>3530349,4</b>	<b>33056,5</b>	<b>31813,5</b>
including:				
<b>Legal entities</b>	<b>1972</b>	<b>1525660,7</b>	<b>30780,1</b>	<b>29104,7</b>
<b>Individuals</b>	<b>5613</b>	<b>2004688,7</b>	<b>2276,4</b>	<b>2708,7</b>



### Voluntary and compulsory insurance for 2020-2021, billion soums



Voluntary insurance,  
billion soums



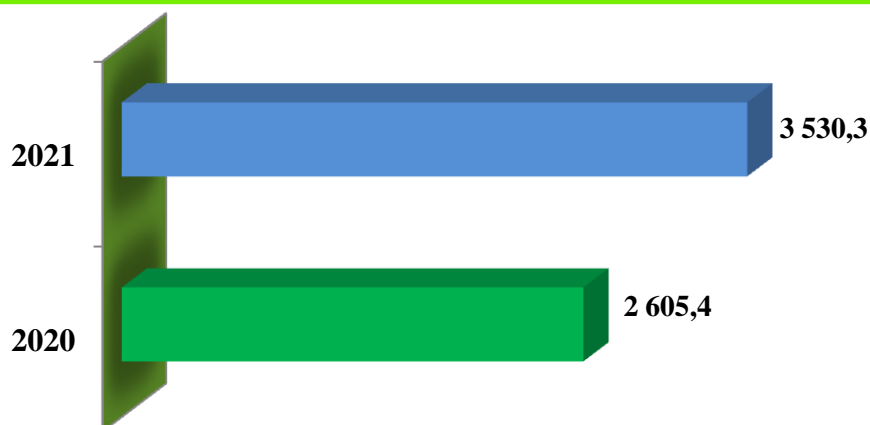
Compulsory insurance,  
billion soums

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 insurers or their civil liability to other persons at their own expense or at the expense of interested persons (compulsory insurance), insurance is carried out by concluding contracts.



### Voluntary health insurance for 2020-2021, billion soums



Key performance indicators of insurance companies  
organizations in the republic for 2021

million soums

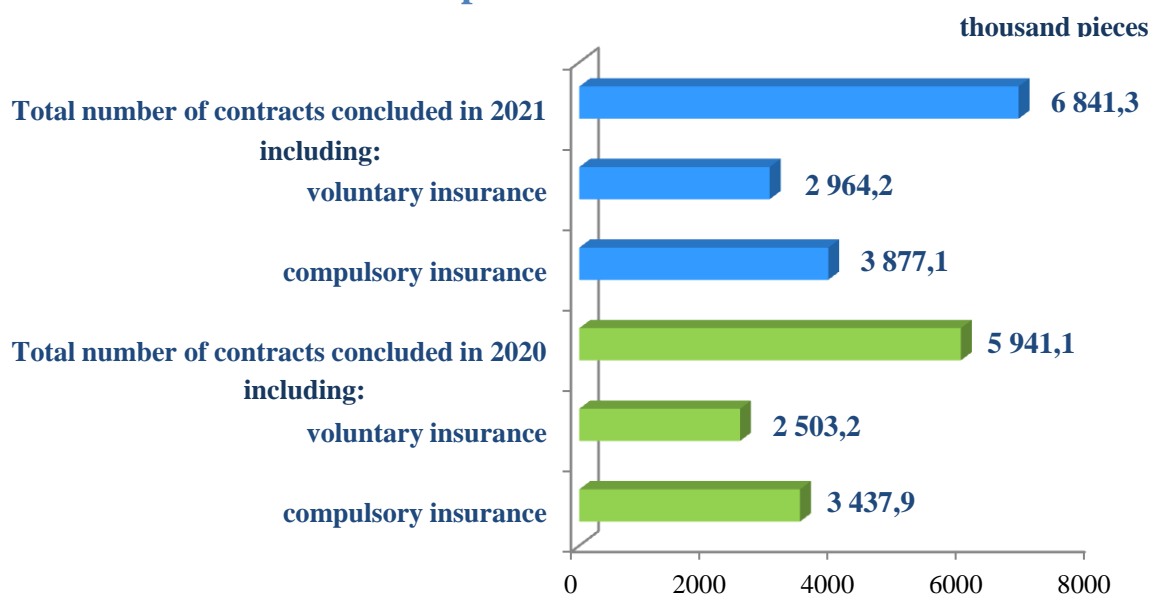
Name of indicators	Number of concluded contracts (units)	Insurance amount	Insurance premium receipts	Insurance payments
<b>Compulsory insurance</b>	<b>3877143</b>	<b>336541992,8</b>	<b>445854,3</b>	<b>188662,1</b>
including :				
State compulsory insurance of servicemen and persons liable for military service, persons of ordinary and commanding personnel	2522	3813648,8	9315,6	7241,3
Compulsory state insurance of employees of tax authorities	2	1854,6	63,1	-
Compulsory insurance of civil liability of the carrier	37973	23725903,3	5151,6	146,5
Compulsory insurance of construction risks during the construction of objects at the expense of state funds and loans under a government guarantee	5505	25079174,5	37430,6	38,2
Compulsory civil liability insurance of vehicle owners	3782713	144320714,2	199642,4	116029,0
Compulsory employer's civil liability insurance	40807	98251492,2	149137,4	61198,9
Other types of compulsory insurance	7621	41349205,2	45113,7	4008,4
including:				
Non-residents	86598	62007383,8	77466,0	11048,1

continuation

million soums

Name of indicators	Number of concluded contracts (units)	Sum insured	Insurance premium receipts	Insurance payments
Residents	2838345	759156758,4	1927510,8	413448,4
<b>including:</b>				
Government bodies and budgetary organizations	8734	15711275,6	28016,4	2208,4
Commercial (self-supporting) non-financial organizations	460673	475005234,3	934660,9	212552,2
Non-governmental non-profit organizations	77660	24658894,3	57993,3	3969,4
Financial services organizations	468936	127103711,9	519889,8	146432,9
Individuals	1822342	116677642,4	386950,4	48285,5
Voluntary insurance at the expense of citizens	1998581	145349223,0	1089711,8	560231,2
Compulsory insurance at the expense of citizens	3192508	125126235,5	166146,1	103379,0
Insurance of business entities of small business and private entrepreneurship	682612	217083085,4	371893,7	32530,0

### Key performance indicators of insurance organizations in the Republic for 2020-2021



Reinsurance operations of insurance organizations  
in the republic for 2021

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	569922,5	21930,8	317102,8	230888,8
Insurance premiums (contributions) under contracts transferred to reinsurance	691052,5	91952,0	361593,2	237507,4
Of these: excluding retrocession	424198,5	-	-	-
Insurance payments under contracts accepted for reinsurance	70759,6	2149,1	8231,1	60379,4
The share of reinsurers in insurance payments under contracts transferred to reinsurance	26651,0	14685,7	2459,1	9506,2

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

The statistical bulletin "Key performance indicators of insurance organizations of the Republic of Uzbekistan for 2021" was prepared according to the data of 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.



**Department of Business Environment Surveys,  
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**The State Committee of the Republic  
of Uzbekistan on Statistics**

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