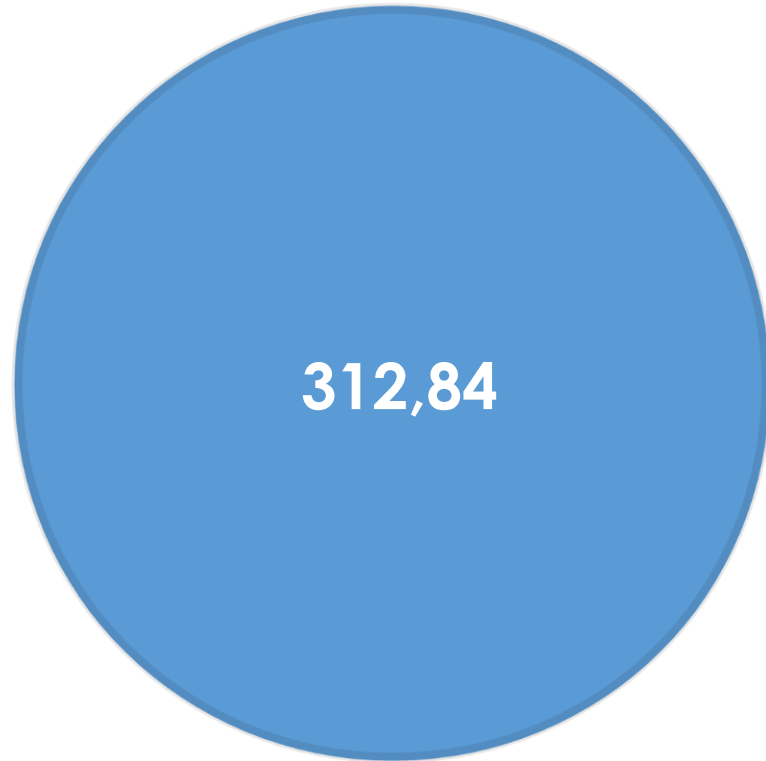


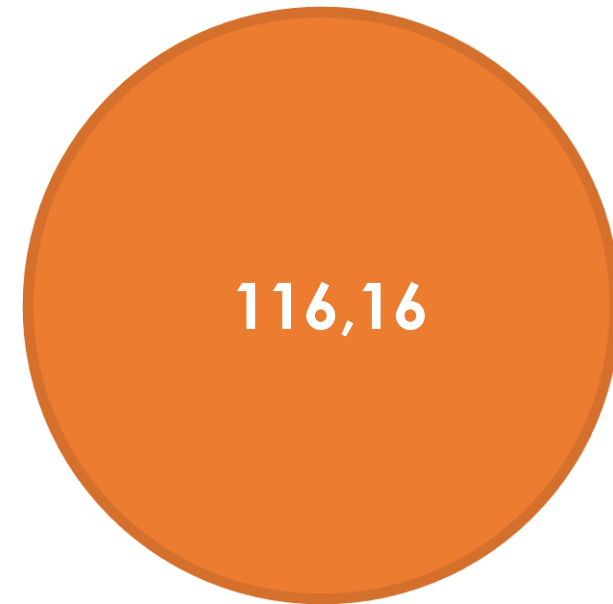
# AZERBAIJAN INSURANCE MARKET OVERVIEW

Anar Talibov, Chairman of the Board AZSIGORTA

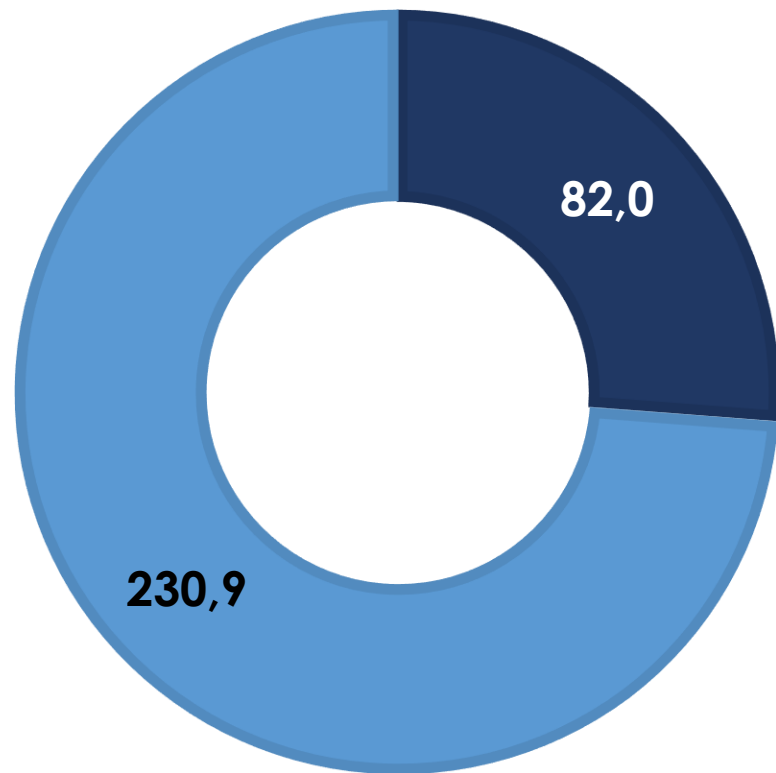
**TOTAL GROSS WRITTEN PREMIUM (GWP)**  
**JAN - AUG 2015,**  
**MLN. AZN**



**TOTAL CLAIMS**  
**JAN - AUG 2015,**  
**MLN. AZN**

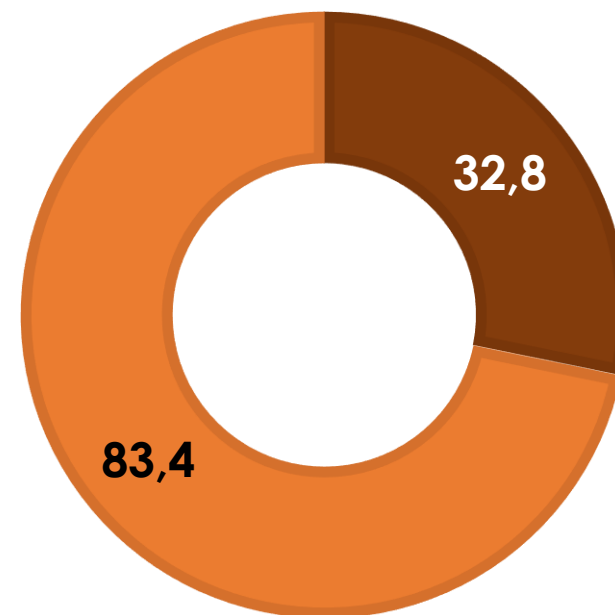


**LIFE / NON-LIFE  
GWP JAN - AUG 2015,  
MLN. AZN**



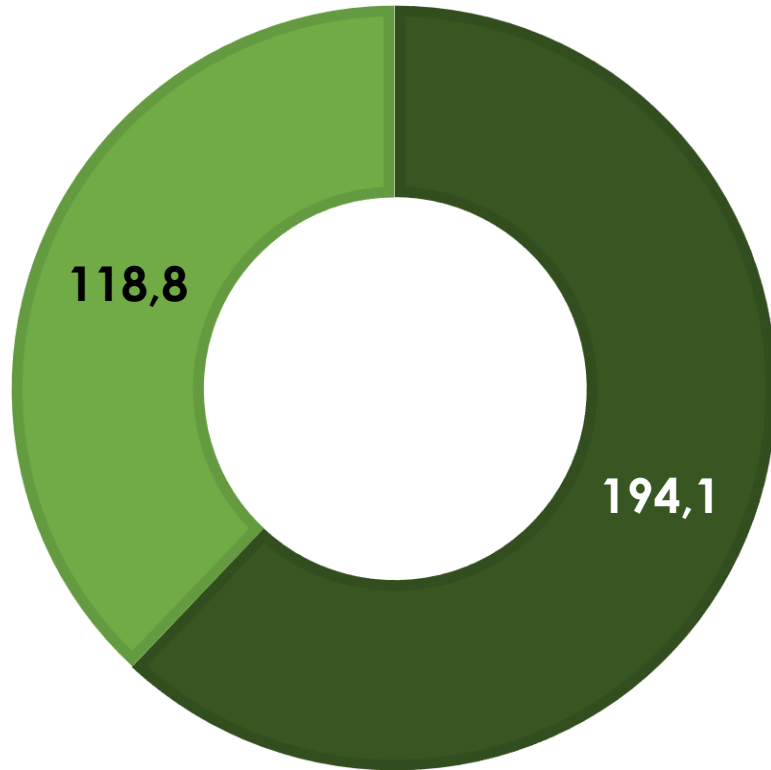
■ Life ■ non-life

**LIFE / NON-LIFE  
CLAIMS JAN - AUG 2015,  
MLN. AZN**



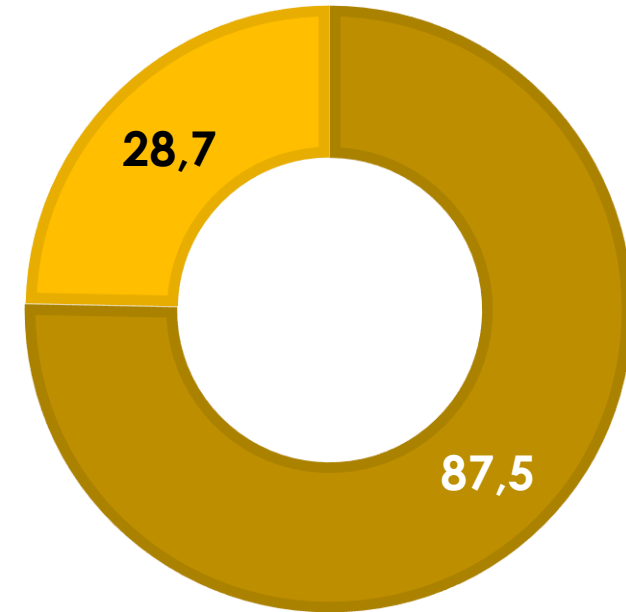
■ Life ■ non-life

**VOLUNTARY / COMPULSORY  
GWP JAN - AUG 2015,  
MLN. AZN**



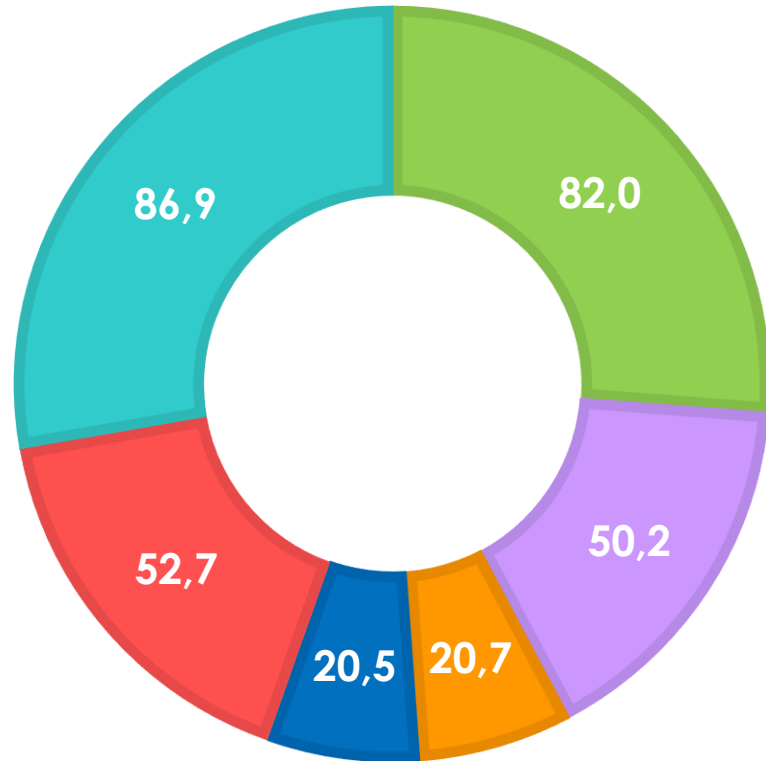
■ Voluntary ■ Compulsory

**VOLUNTARY / COMPULSORY  
CLAIMS JAN - AUG 2015,  
MLN. AZN**

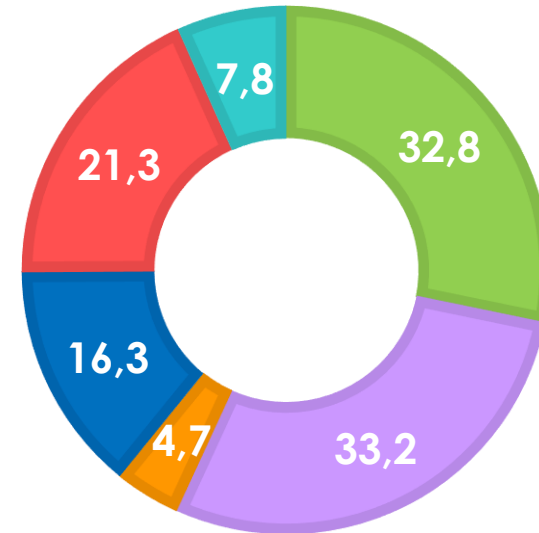


■ Voluntary ■ Compulsory

**GWP STRUCTURE**  
JAN - AUG 2015,  
MLN. AZN



**CLAIMS STRUCTURE**  
JAN - AUG 2015,  
MLN. AZN



■ Life

■ Medical

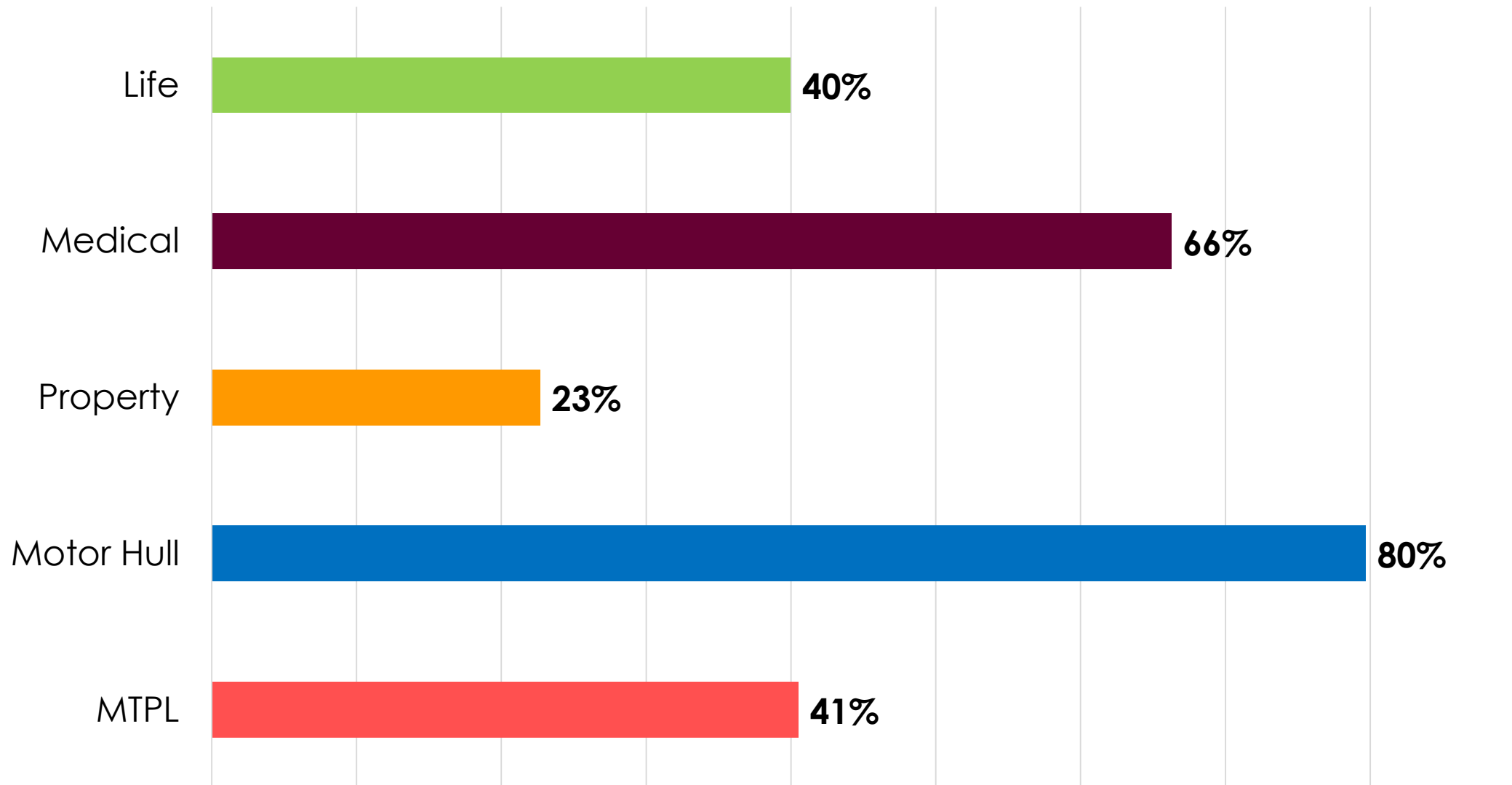
■ Property

■ Motor Hull

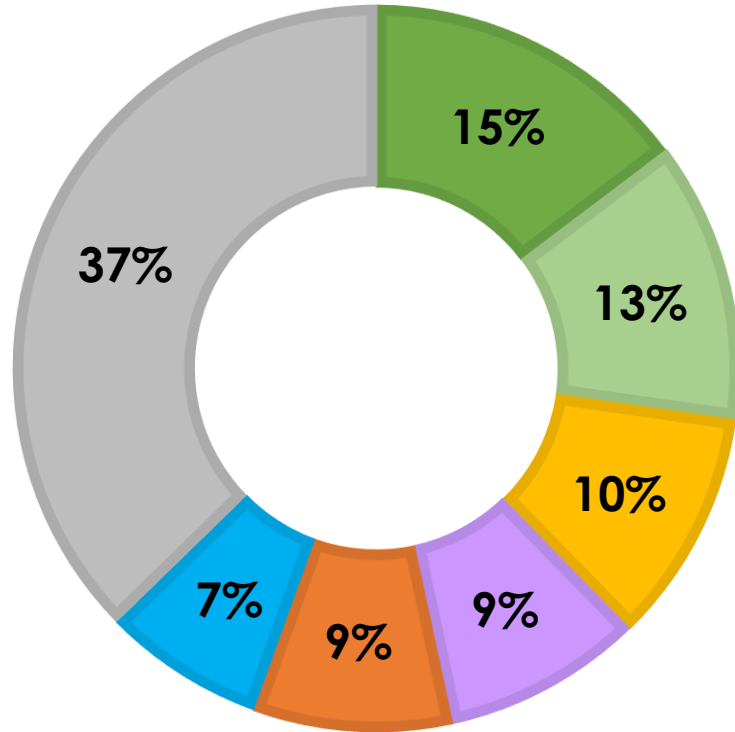
■ MTPL

■ Other

### LOSS RATIO, JAN - AUG 2015

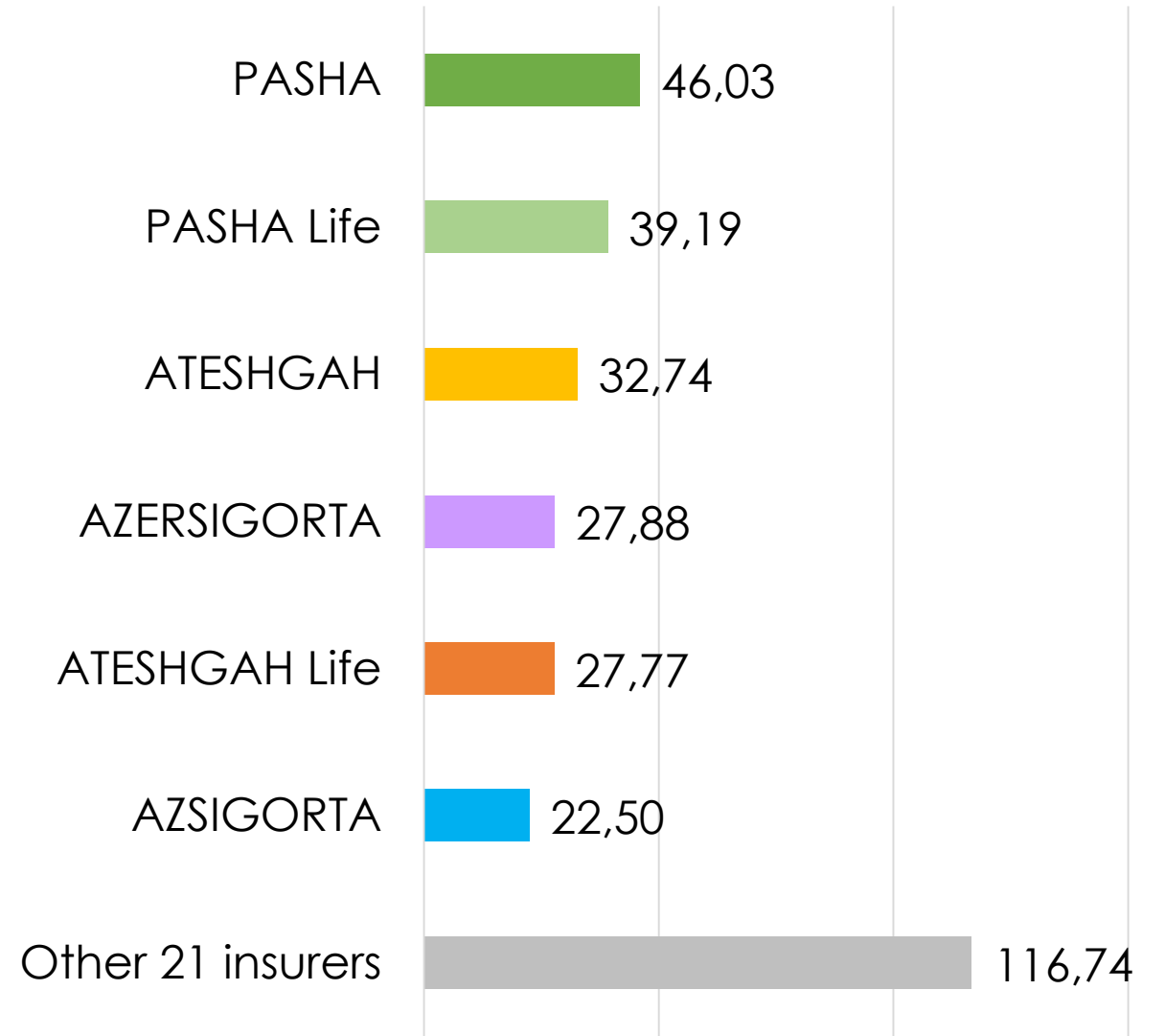


### GWP MARKET SHARE



- PASHA
- PASHA Life
- ATESHGAH
- AZERSIGORTA
- ATESHGAH Life
- AZSIGORTA
- Other 21 insurers

### TOP 7 companies by GWP, mln. AZN



## AZSIGORTA E-SERVICES (AS IS & TO BE IN 2016)

	 <b>FOR AGENTS</b>	 <b>FOR CUSTOMERS</b>
AS IS	<b>WEB-INTERFACE:</b> <ul style="list-style-type: none"> <li>○ MTPL</li> <li>○ Compulsory property</li> <li>○ Express Motor hull</li> <li>○ Travel</li> </ul>	No online services
TO BE IN 2016	May be more products: <ul style="list-style-type: none"> <li>○ Motor hull</li> <li>○ GTPL</li> <li>○ Voluntary property</li> </ul>	<b>PERSONAL ACCOUNT ON WEB-SITE:</b> <ul style="list-style-type: none"> <li>○ Buy insurance product</li> <li>○ Get notification about prolongation</li> <li>○ View purchase history</li> <li>○ View claims history</li> </ul>



## COMPARISON OF INSURANCE MARKETS IN 2014

