

**APEX** | INSURANCE  
COMPANY

# COMPANY PROFILE

# ABOUT US



**2018**

Established



**1**

Leader of  
Uzbekistan  
insurance market



**\$40m**

Domestic Treaty  
protection



**30%**

Market  
share

**S&P**

**BB**

Outlook  
"STABLE"



**\$84m**

Equity



**580+**

Number of  
employees



**150+**

Number of  
branches

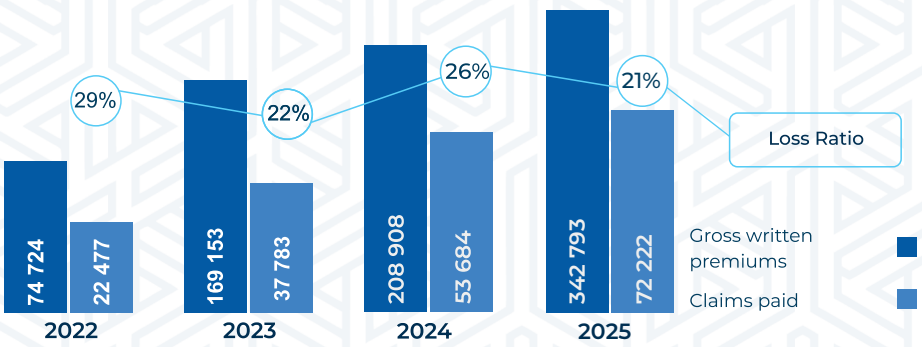
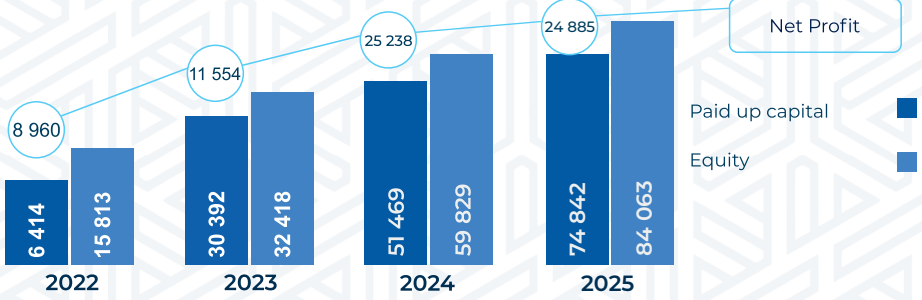
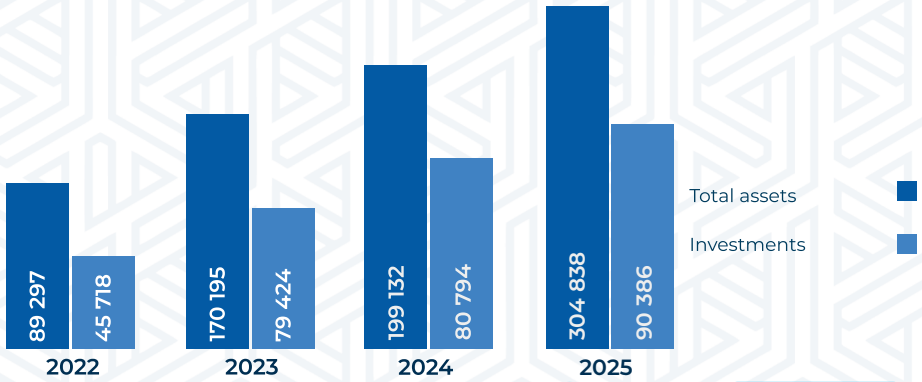


**1 500 000+**

Number of  
policyholders

# OUR COMPANY IN NUMBERS

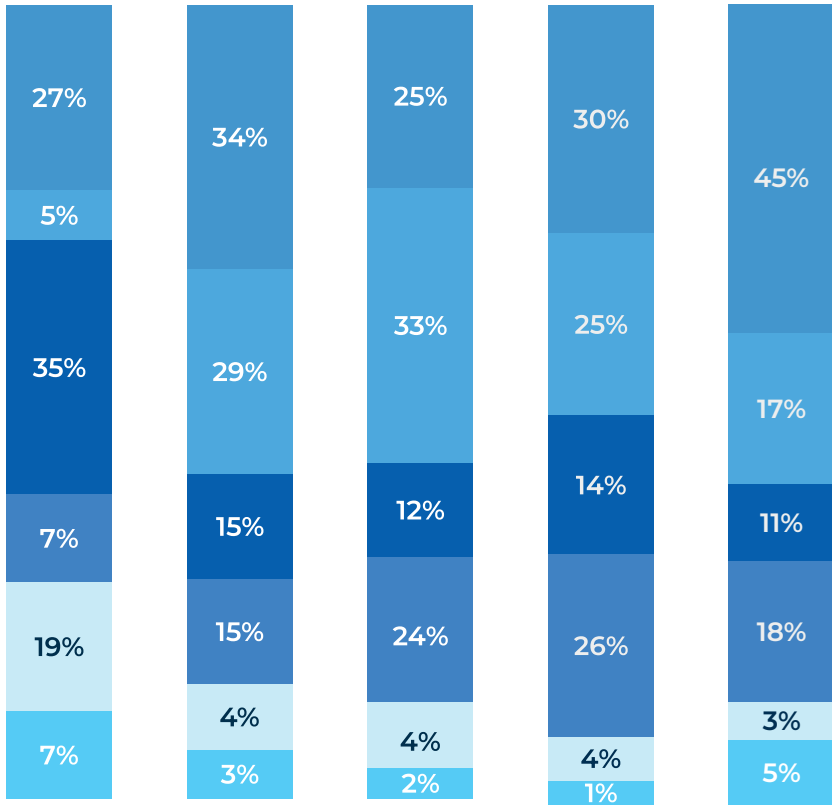
in Thousands U.S. Dollars



**S&P Global**      2021      2022      2023      2024      2025  
 B-      B      B+      BB-      BB

# STRUCTURE OF THE INSURANCE PORTFOLIO

APEX INSURANCE has a balanced portfolio, which is the key to its long-term financial stability and profitability.



2021

2022

2023

2024

2025

- Property & Construction
- Motor
- Aviation

- Financial lines
- Compulsory
- Other

# UNDERWRITING APPETITE 2025

## CIS RISKS

**Facultative:** up to **USD 8m**  
(average line USD 4m)

**Treaty:** up to **USD 3m**  
(average line USD 1.5m)



## INTERNATIONAL RISKS (OUT OF CIS)

### PROPORTIONAL BASIS

**Treaty Cat:** up to **USD 1.5m**  
(average USD 0.5m)

**Treaty Risk:** up to **USD 1.5m**  
(average USD 0.8m)

**Facultative:** up to **USD 2m**  
(average USD 1m)



### NON-PROPORTIONAL BASIS

**Treaty Cat:** up to **USD 1.5m**  
(average USD 0.7m)

**Treaty Risk:** up to **USD 1.5m**  
(average USD 1m)

**Facultative:** up to **USD 3m**  
(average USD 1.5m)





# CONTACTS



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