



Eurasia
insurance company

**Your brilliant
reinsurance
partner**



Kazakhstan's leading insurer.
Globally recognized professional reinsurer.



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Who we are



Professional Insurance and Reinsurance Company

Founded in 1995 – over 30 years of business experience

Leading insurance company in Kazakhstan

Globally recognized reinsurer



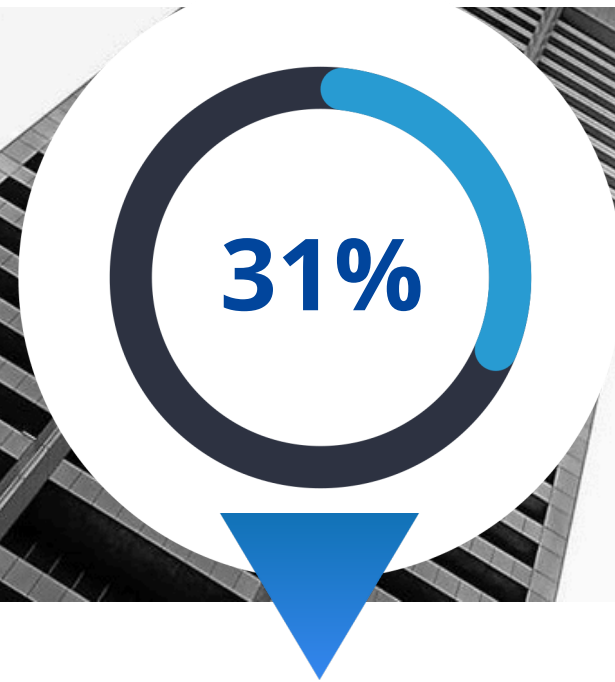
Market situation - as of 2025



Gross Premiums

Eurasia - USD 423m

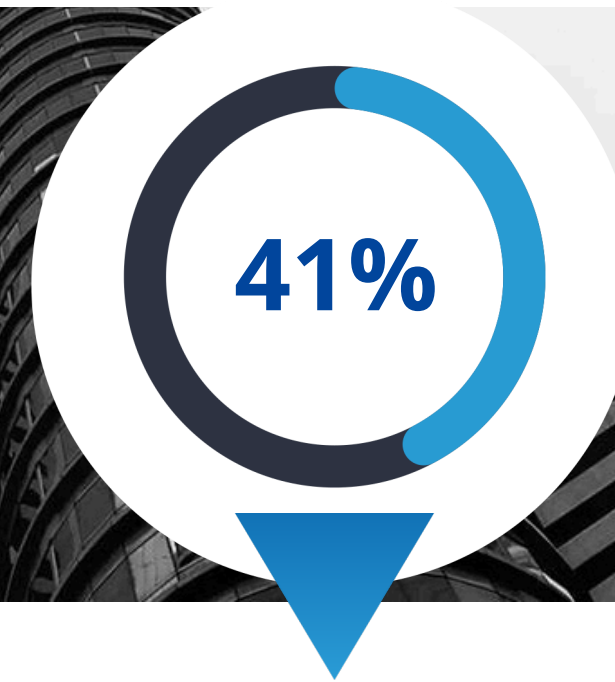
Total market – USD 1.65bn



Gross Paid Claims

Eurasia - USD 186m

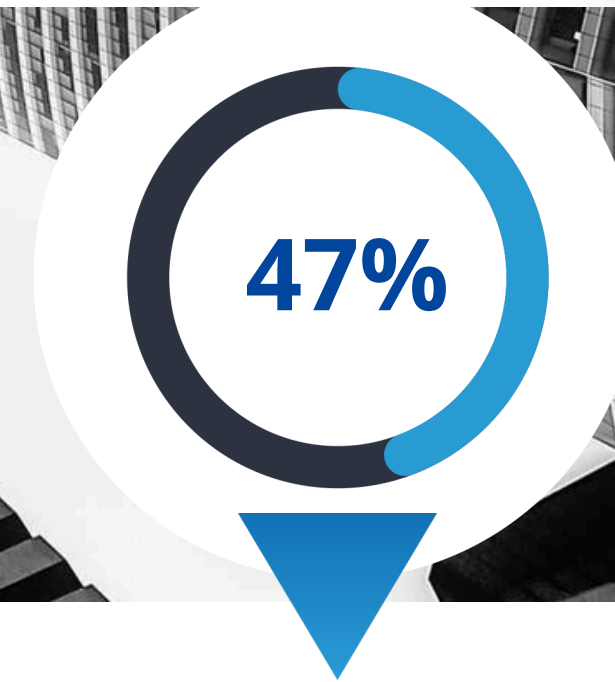
Total market – USD 598m



Assets

Eurasia - USD 1.3bn

Total market – USD 3.2bn



Equity

Eurasia - USD 676m

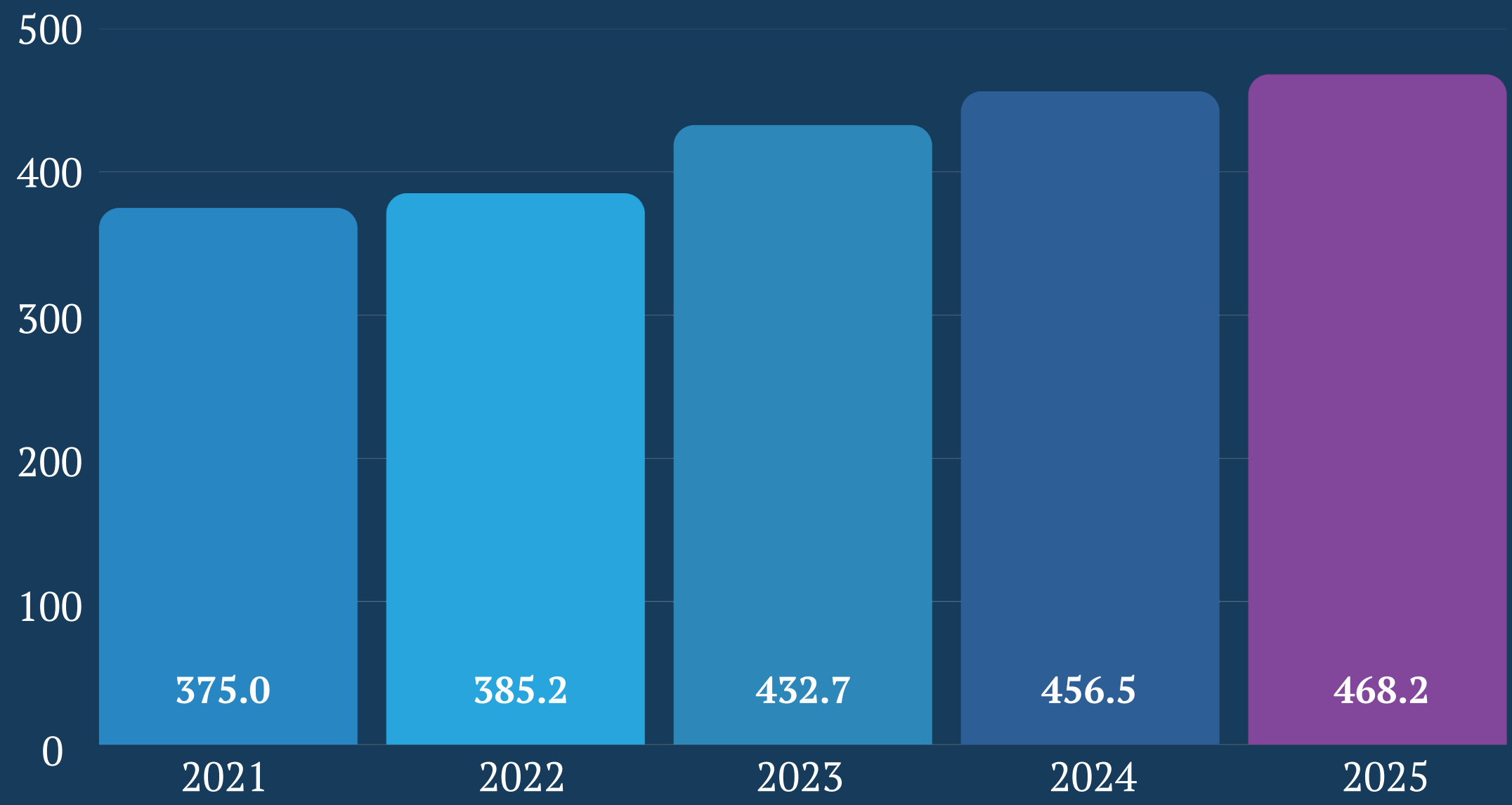
Total market – USD 1.43bn

These financial highlights reaffirm Eurasia's status as the market leader in Kazakhstan, maintaining a unique and uncontested position.



Financial Highlights

Eurasia Share Capital



All figures in USD million

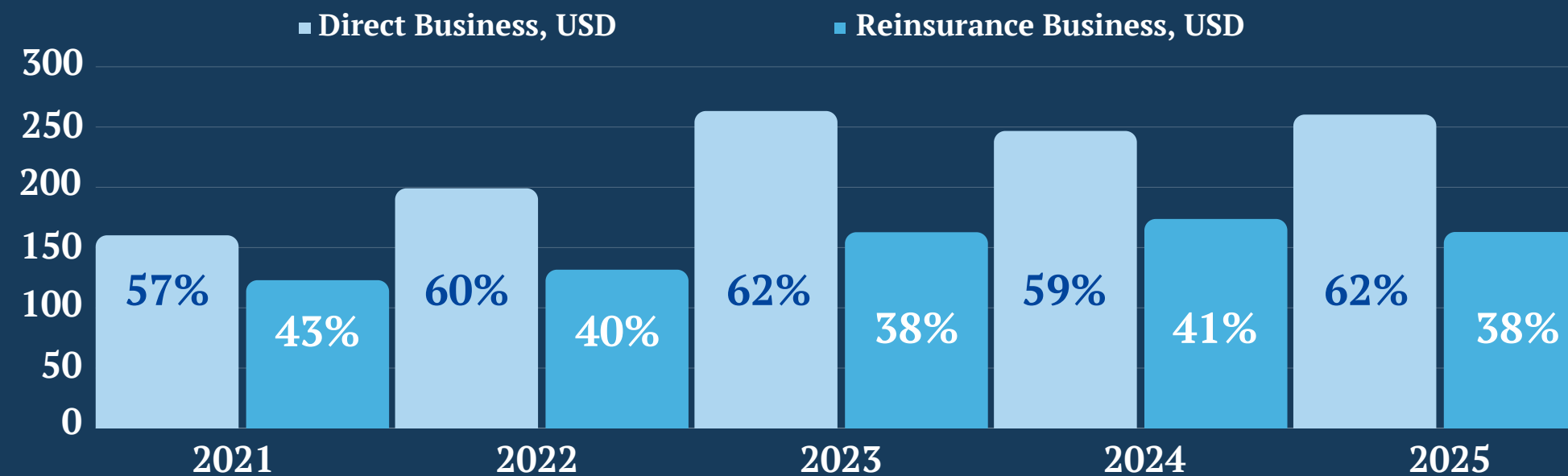
Every year Eurasia Insurance Company distributes its profit: 50% goes to shareholders and the remaining part (50%) is reinvested back in the capital.

The company's share capital expanded from USD 375m to USD 468m over the last five years, reflecting 25% growth.



Financial Highlights

Eurasia - Premiums Breakdown (Direct and Reinsurance Business)



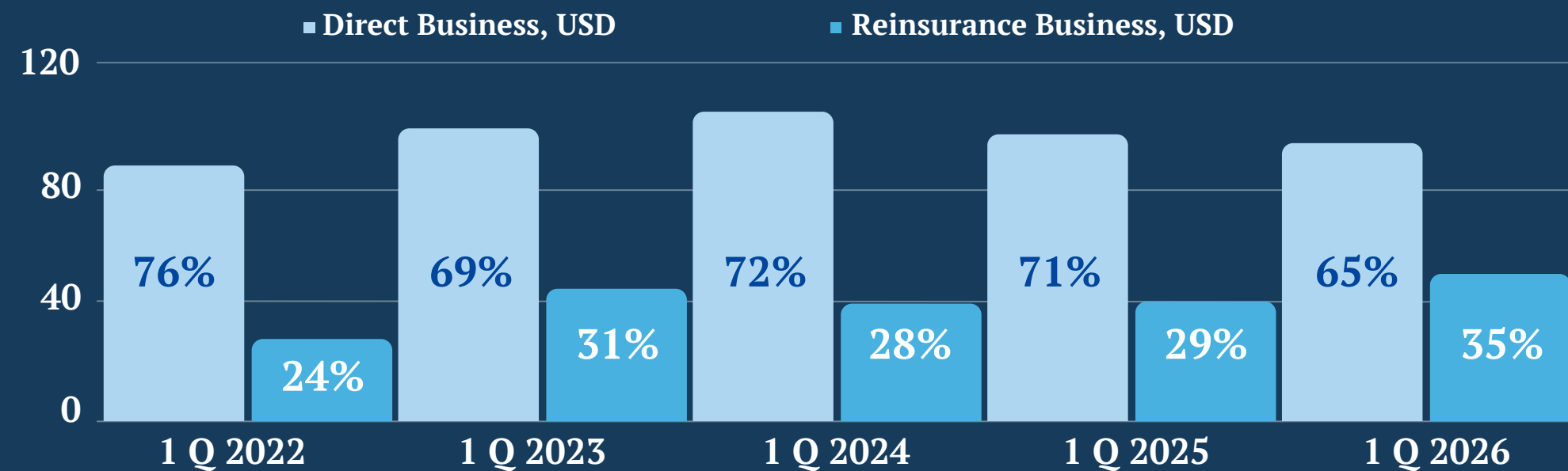
Year	2021	2022	2023	2024	2025
Direct Business	160.2	199.1	263.3	246.7	260.3
Reinsurance Business	122.9	131.6	162.7	173.7	162.9
Total	283.1	330.8	426.0	420.5	423.2
Profit net of income tax	75.7	81.8	61.2	122.6	114.4

Over the last five years (from 2021 to 2025), direct insurance business grew from USD 160m to USD 260m, an increase of 63%. Reinsurance premiums for the same period rose from USD 122m to USD 163m, representing growth of 33%.



Financial Highlights

Eurasia - Premiums Breakdown (Direct and Reinsurance Business)



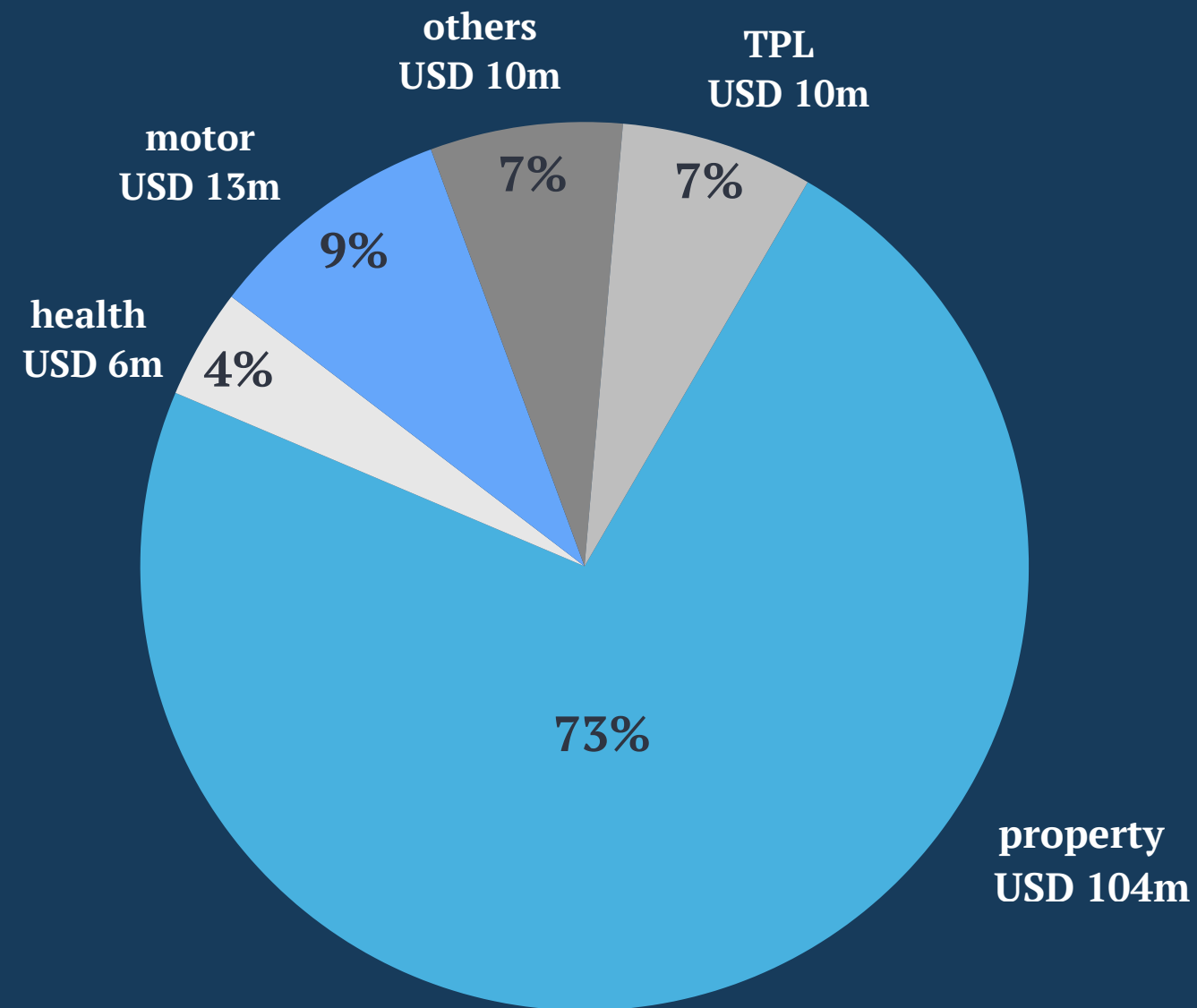
Year	1 Q 2022	1 Q 2023	1 Q 2024	1 Q 2025	1 Q 2026
Direct Business	85.9	98.4	104	96.4	93.4
Reinsurance Business	27.6	44.5	39.5	40.2	49.5
Total	113.5	142.9	143.5	136.6	142.9
Profit net of income tax	29.4	19.1	43.8	24.5	30.7

All figures in USD million

Official Foreign Exchange Rates on average according to National Bank of Kazakhstan

Financial Highlights

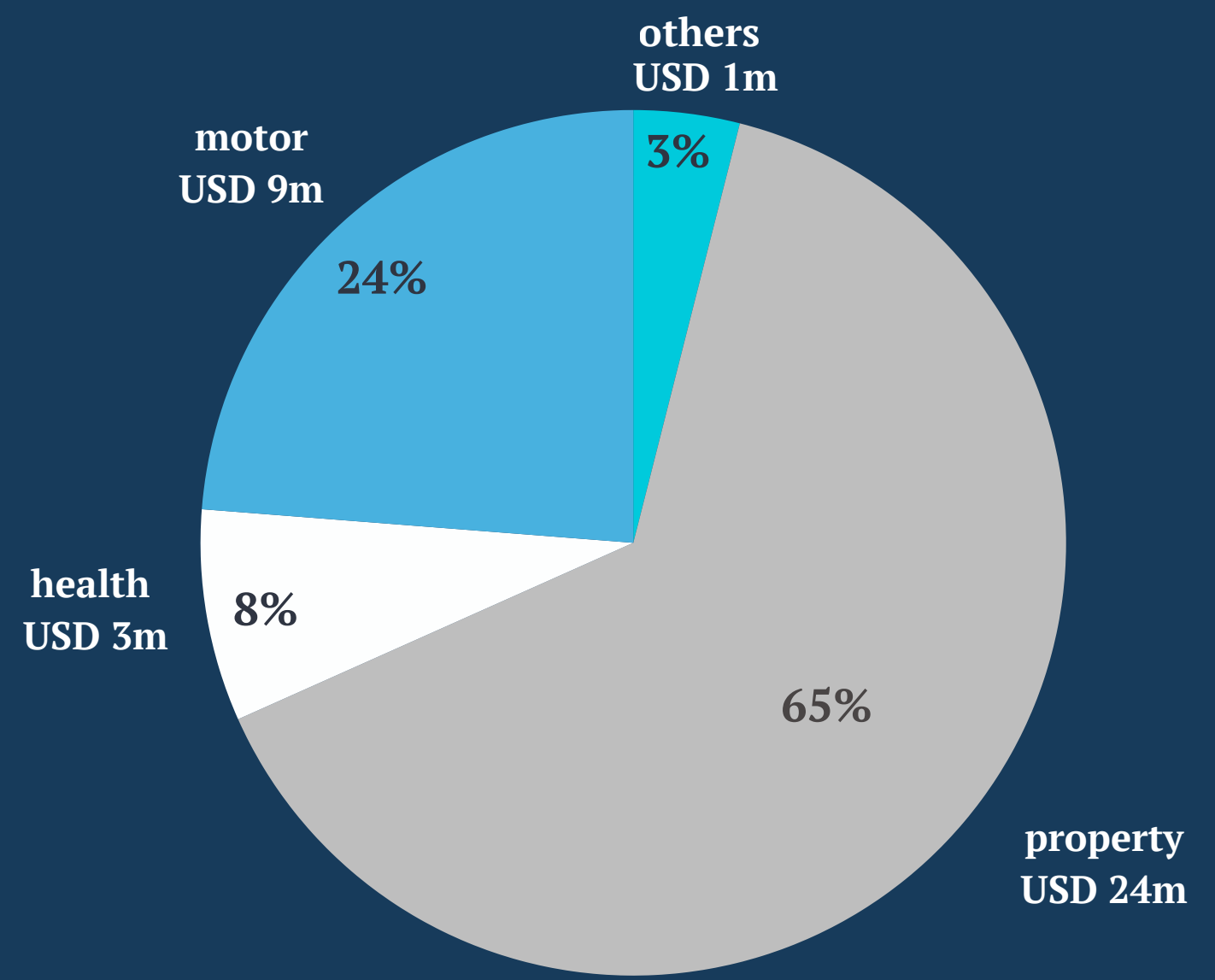
Eurasia – Gross Written Premiums in USD by classes of business as of April 01, 2026



Major portions of premiums come from:
Property ~ 73%;
Motor (Hull + TPL) - 9%;
Others - 7%;
TPL - 7%
Health - 4%.

Financial Highlights

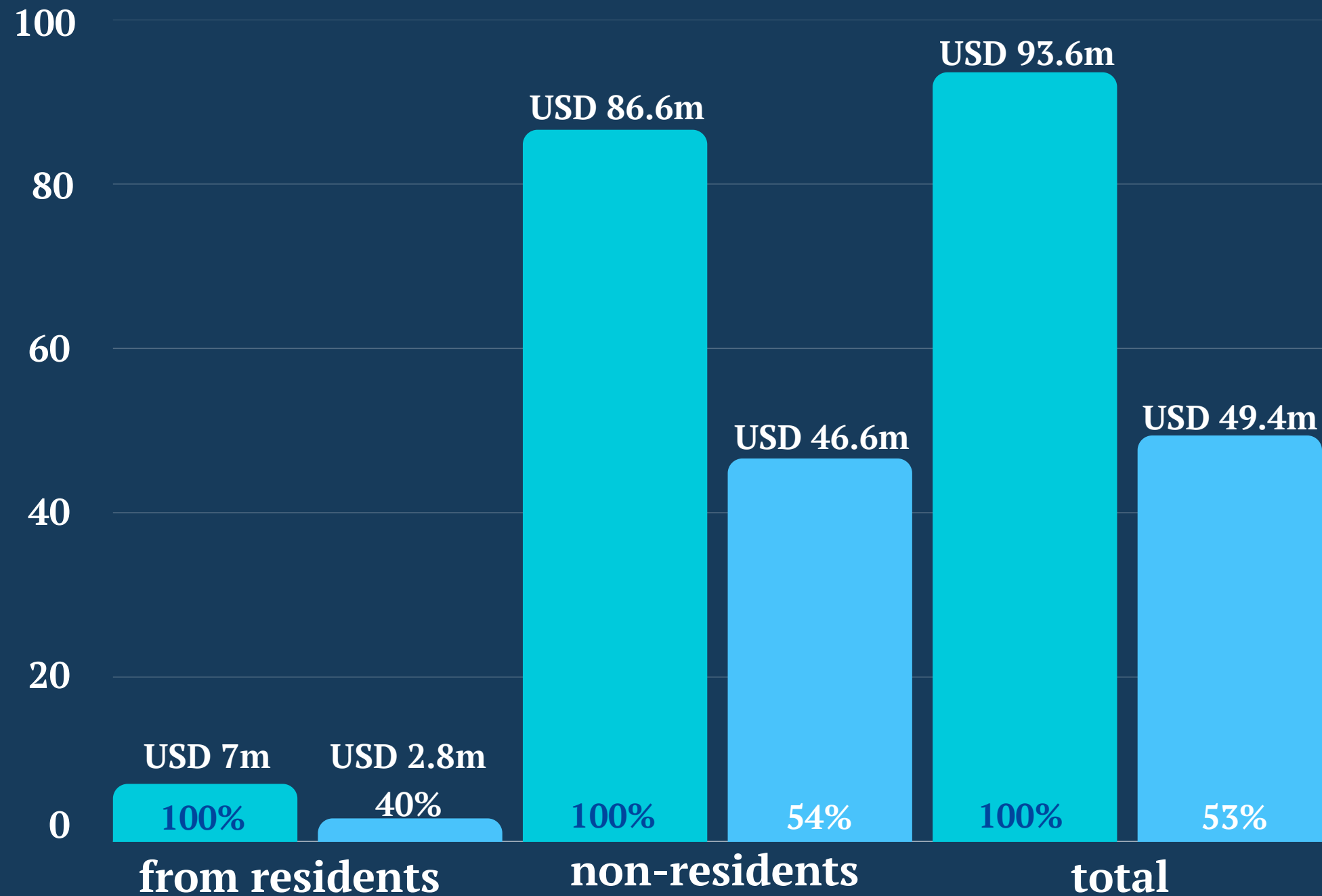
Eurasia – Paid claims in USD by classes of business as of April 01, 2026



Major paid claims were distributed as follows:
Property - 65%;
Motor (Hull + TPL)– 24%;
Health - 8%;
Others - 3%.

Financial Highlights Details on reinsurance written premiums as of April 01, 2026

■ Total market ■ Eurasia



Eurasia is a pioneer in the reinsurance market of Kazakhstan.

Reinsurance written premiums from non-residents are USD 46.6m of USD 86.6m (total market).



International Ratings



Positive outlook
B++
(reconfirmation date – September 04, 2025) by A.M.Best

Stable outlook
BBB
(reconfirmation date - June 25, 2025) by S&P

Our financial stability is well - established and recognized by global reinsurers.

The company's asset base is on par with that of "A" – rated reinsurers.

Eurasia is the one and only institution in Kazakhstan with credit rating higher than the sovereign rating of the republic of Kazakhstan. (Eurasia's rating is BBB; Kazakhstan's Sovereign rating is BBB-).



LIMITS

**PROPERTY INSURANCE INCLUDING
BUSINESS INTERRUPTION AND
MACHINERY BREAKDOWN**

USD\$25,000,000

OIL & ENERGY

USD\$25,000,000

CONSTRUCTION / ERECTION ALL RISKS

USD\$20,000,000

**MARINE: HULL, CARGO, TERMINALS,
P&I, ENERGY OFFSHORE**

USD\$20,000,000

AVIATION & SPACE

USD\$10,000,000

GENERAL LIABILITY

USD\$10,000,000

PERSONAL ACCIDENT

USD\$10,000,000

Our Capacities (FAC&Treaty)

Eurasia has the ability to insure and reinsure all general classes of business.

As a guideline, Eurasia has the capacity to accept up to the following limits under each class of insurance for its own net account.



Top 5 paid claims 2021 - 2022

2021			
DOL	Location	Details	Sum Paid (USD m)
13.02.2021	USA	Severe winter storm (Winter Storm Uri)	21.9
19.03.2021	Japan	Fire at manufacturing facility	26.9
30.07.2021	USA	Fire at poultry farming facility	10.7
30.08.2021	USA	Hurricane Ida	25.6
29.11.2021	Netherlands	Operational shutdown and physical damage at chemical facility	4.9

2022			
DOL	Location	Details	Sum Paid (USD m)
16.03.2022	USA	Fire at Retail distribution center	11.2
07.05.2022	USA	Fire and explosion at power generation facility	7.5
19.09.2022	Canada	Structural failure of conveyor system	7.7
21.09.2022	USA	Fire at underground mining operation	11.3
27.09.2022	USA	Hurricane Ian	23.3



Top 5 paid claims 2023 - 2024

2023			
DOL	Location	Details	Sum Paid (USD m)
06.02.2023	Turkey	Earthquake	33.7
29.03.2023	USA	Fire at underground mining operation	11.3
01.04.2023	USA	Tornado-related damage at tire manufacturing facility	5.0
15.05.2023	USA	Fire at Oil Refinery	10.4
10.09.2023	USA	Explosion at industrial processing facility	5.5

2024			
DOL	Location	Details	Sum Paid (USD m)
03.04.2024	Taiwan	Earthquake	10.5
21.04.2024	USA	Fire at warehouse facility	7.5
29.06.2024	Switzerland	Flood	2.6
29.09.2024	USA	Natural gas pipeline failure followed by fire	1.9
27.11.2024	USA	Fire at power generation units	5.0



Top 5 paid claims 2025

2025			
DOL	Location	Details	Sum Paid (USD m)
07.01.2025	USA	Wildfires in Southern California	10.7
16.01.2025	USA	Fire at power generation facility	5.0
25.01.2025	USA	Fire at agricultural facility	8.6
27.01.2025	Poland	Rock Formation Tremor	3.2
02.02.2025	USA	Explosion at oil refinery	6.0



ESG Highlights

Environmental

- Implementation of an electronic document management system, significantly reducing paper usage
- Separate waste collection in company offices
- Over 40% of the Company's gross written premium is generated from reinsurance contracts concluded exclusively via electronic document exchange
- Expansion of online insurance sales channels to reduce carbon footprint
- Investment in sustainable development (ESG) bonds amounting to USD 41.1 million

Social

- Investment in employee talent and career development
- Expansion of internship programs for young professionals and students
- Zero-tolerance policy towards all forms of discrimination
- Promotion of a healthy lifestyle through company-organized sports and wellness activities
- Construction and full equipping of three medical centers in the Republic of Kazakhstan

Governance

- Multinational workforce
- Commitment to long-term employment relationships
- Multilingual operating environment (Kazakh, Russian, English, German, Chinese, Turkish, Spanish)
- Formal incorporation of corporate governance principles in internal policies, in line with international and national standards
- Smoking-free company premises



International Membership





Thank you!



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