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/ **International Rating Agency “A.M. Best Company” Confirms Ratings of “Uzbekinvest” at “b”/“bb” with a Stable Outlook**

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In May 2025, the international rating agency A.M. Best Company Inc. (USA), which specializes exclusively in evaluating and assigning international ratings to insurance companies, published a press release summarizing the results of its audit of the Joint-Stock Company “Export-Import Insurance Company ‘Uzbekinvest’”.

A.M. Best confirmed the Financial Strength Rating (FSR) at “B” and the Long-Term Issuer Credit Rating (ICR) at “bb”, with a “Stable” outlook for both ratings.

A.M. Best highlighted that the company’s strong balance sheet resilience—driven by robust capitalization and the highest assessment of capital adequacy—combined with a conservative investment policy (including asset allocation in international markets with a “AAA” credit rating), and improvements in risk analysis, have significantly enhanced underwriting results.

As a result, the combined ratio for 2023 was 85%. These factors, along with the development of inward reinsurance (which accounted for 60% of gross premiums), have enabled “Uzbekinvest” to secure a leading position in Uzbekistan’s insurance market.

The confirmation of the international rating level by A.M. Best Company reflects the company’s high creditworthiness, creating favorable conditions for the active expansion of its operations in international insurance and reinsurance markets.

It is worth noting that “Uzbekinvest” is currently the first and only financial institution in the country to hold such a rating level from the international rating agency A.M. Best Company Inc.

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In addition, “Uzbekinvest” holds a rating from the international rating agency Moody’s Investors Service (USA), part of the “Big Three” global rating agencies, at the level of “Ba2” with a “Stable” outlook. This rating is the highest among organizations in Uzbekistan’s banking and insurance sectors.

Do you have any questions?

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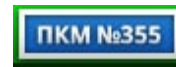
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