



QUARTER

2010

Centras Insurance, JSC quarterly corporate report

COMPANY AND INSURANCE MARKET NEWS

SEPTEMBER

Charity Tournament

September 4, 2010 a Charity Tennis Tournament organized by the Red Crescent of the Republic of Kazakhstan in cooperation with the American Red Cross took place in "Gorky Tennis Park" tennis club. All funds were raised for purchasing the necessary equipment and materials for children from a specialized orphanage in Shelek village. Centras Insurance Company supported this noble initiation. The Chairman of the Board of Centras Insurance Mr. Talgat Usenov and Head of International Business Department Ms. Assel Mukhamejanova participated in this tournament. In addition, the Company acted as the insurer of the tournament and presented a personal accident insurance to each participant

Centras Insurance Company celebrated its 13th birthday

For 13 years Centras Insurance Company successfully works on the insurance market of Kazakhstan. The history of Centras Insurance began in 1997 with the foundation of Terra insurance company. A rebirth and a new name, the Company received in April 2005, when the major shareholders of the Company became large organizations of Centras group providing a wide range of financial and investment services. This allowed introducing Centras Insurance to a brand new level.

The company achieved substantial growth in financial performance for the last few years. For the first 9 months of 2010, Centras Insurance JSC rose from 31st to 10th line in the rating of insurance

companies. Since 2005, the amount of premium increased twentyfold, indemnity thirty-fivefold. The number of employees increased fourfold, this day the branch and agency plants cover the whole Kazakhstan.

This day we are trusted by more than 20 000 legal bodies and 96 000 private clients. Foreign governments and embassies, financial structures, major local companies and government enterprise are among our clients.

AUGUST

QFest Championship on extreme athletics.

On August 21, 2010 Qfest Extreme Championship took place in Kapchagai reservoir. Nearly 50 sportsmen competed in bike springboard jumping and ski jumping. Prize fund amounted KZT 600 000, also were awarded valuable prizes from sponsors

According to social policy to support Kazakhstan's sport Centras Insurance Company acted as the official Insurer of QFest festival. The company insured each sportsman in a large amount as well as provided medical service.

«Week of Discounts» promotion action

By popular demand of our clients, Centras Insurance Company extended "Week of Discounts" promotion action. Every week the clients are granted 10%-15% discount in various programs of the voluntary insurance.

Centras INSURANCE

EMERGENCY CARE INSURANCE

Call center in Almaty
2 600 602
www.otkazovnet.kz

- FREE EVACUATOR
- FREE TAXI
- PAYMENT WITHIN 30 MINUTES/24 HOURS*

IC Centras Insurance provides free «Emergency Care Insurance» extra service package to all its clients, the Policyowners of Motor third party liability compulsory insurance in the event of RTA.

Лицензия на право осуществления страховой и перестраховочной деятельности № 2.1.1.16 от 11.08.2010

Details on website, by phone or at the offices of Centras Insurance

*Payout period on RTA in Almaty is within 30 minutes, in the branches of IC Centras Insurance, JSC in the whole Kazakhstan is within 24 working hours after the provision of final document under the Legislation of the Republic of Kazakhstan.





THE KAZAKHSTAN INSURANCE MARKET INDICATORS

As of October 1st., 2010 on the insurance market of Kazakhstan the licensed activity was carried out by 40 insurance companies (including 7 on life insurance), 13 insurance brokers and 65 actuaries.

At the balance sheet date 28 insurance organizations are the participants of the insurance indemnities guarantee fund.

In the first six months of 2010 the insurance market perked up: the volumes increased and almost reached the record rates of 2008.

Insurance Companies' total assets on October 1st., 2010 reached 339 707,4 bln tenge that is by 10,6 % more than same index on October 1st., 2009.

Besides, the tendency of constant growth of aggregate capital remains and now it makes 201 bln tenge

Basic indicators of the insurance market

	9 months of 2010	9 months of 2009	9 months of 2008	9 months of 2007
Number of insurance companies	40	43	44	40
<i>including on life insurance</i>	7	7	8	6
GDP, bln tenge	19 304	16 865	16 053	12 464
Aggregate assets, bln. tenge	340	307	282	181
Aggregate own equity, bln tenge	201	182	162	110
Insurance premiums, bln tenge	117	104	125	124
Insurance indemnities, bln tenge	20	20	50	33
Amount of insurance premiums pre head, tenge	6 556	5 304	7 009	7 364
Ratio of aggregate assets to GDP, %	1,76%	1,82%	1,75%	1,45%
Ratio of own equity to GDP, %	1,04%	1,08%	1,01%	0,89%
Ratio of insurance premiums to GDP,%	0,61%	0,62%	0,78%	1,00%
Ratio of insurance indemnities to insurance premiums, %	16,98%	19,31%	39,65%	26,69%

Following the results of 9 months of 2010, the Company entered into TOP-10 Insurance Companies on premium collection. In the period under review to the share of 10 largest Insurance companies amounted 66% of premiums (including reinsurance).

Top-20 of insurance market on amount of collected insurance premiums (including reinsurance).

Place on the market 01.10.10	Place on the market 01.10.09	Company	9 months of 2010	9 months of 2009	Premiums growth	Share, on 01.10.10, %	Share, on 01.10.09, %	Share growth
1	1	Eurasia	15 390 612	26 102 447	-41%	13,1%	25,1%	-48%
2	6	Kazkommerts-Polis	14 120 741	5 184 106	172%	12,0%	5,0%	142%
3	2	Kazakhinstrakh	13 174 474	11 350 167	16%	11,2%	10,9%	3%
4	7	NSK	6 328 312	4 248 288	49%	5,4%	4,1%	32%
5	5	AIG Kazakhstan	5 626 323	5 301 411	6%	4,8%	5,1%	-6%
6	8	Victoria	4 727 022	3 064 939	54%	4,0%	2,9%	37%
7	10	Amanat insurance	4 686 808	2 660 707	76%	4,0%	2,6%	57%
8	15	State annuity company	4 656 241	1 965 704	137%	4,0%	1,9%	110%
9	18	Allianz Kazakhstan	4 633 114	1 610 951	188%	4,0%	1,5%	156%
10	12	Centras Insurance	3 893 297	2 578 128	51%	3,3%	2,5%	34%
11	4	AMSG	3 381 381	5 659 306	-40%	2,9%	5,4%	-47%
12	9	NOMAD Insurance	3 200 811	2 790 965	15%	2,7%	2,7%	2%
13	33	Alliance-Polis	2 434 776	433 879	461%	2,1%	0,4%	399%
14	21	Halyk-Life	2 261 111	1 323 182	71%	1,9%	1,3%	52%
15	19	Alliance-Zhizn'	2 198 161	1 497 878	47%	1,9%	1,4%	30%
16	34	Kazkommerts-Life	2 089 021	417 774	400%	1,8%	0,4%	344%
17	11	INTERTEACH	2 072 343	2 660 584	-22%	1,8%	2,6%	-31%
18	16	BTA Zhizn'	1 868 049	1 794 635	4%	1,6%	1,7%	-8%
19	14	Kommesk-Omir	1 849 840	2 017 415	-8%	1,6%	1,9%	-19%
20	17	Pana Insurance	1 824 692	1 744 460	5%	1,6%	1,7%	-7%
Total TOP 20			100 417 129	91 654 562	10%	85,7%	88,0%	-3%
Other			16 767 836	12 475 646	34%	14,3%	12,0%	19%
TOTAL			117 184 965	104 130 208	13%	100%	100%	0%

Insurance premiums of the Insurance market by classes of insurance for 9 months of 2010 (including reinsurance treaties)

thousand KZT

Name of insurance class	9 months of 2010		9 months of 2009		Growth
	Premiums	Share	Premiums	Share	
Compulsory insurance	29 340 949	25%	24 771 937	24%	18%
Motor third party liability insurance	16 091 254	14%	13 053 526	13%	23%
Carrier's liability	675 467	1%	534 022	1%	26%
Travel operators & travel agents liability	33 364	0%	24 296	0%	37%
Hazardous facilities liability insurance	915 011	1%	911 666	1%	0%
Employee accident insurance	10 387 723	9%	9 056 131	9%	15%
Ecological insurance	704 096	1%	506 221	0%	39%
Other	534 034	0%	686 075	1%	-22%
Voluntary personal insurance	26 264 461	22%	16 160 209	16%	63%
Personal accident insurance	4 755 286	4%	3 294 322	3%	44%
Health insurance	8 851 595	8%	6 695 266	6%	32%
Other	12 657 580	11%	6 170 621	6%	105%
Voluntary property insurance	61 579 555	53%	63 198 062	61%	-3%
Motor hull insurance	2 536 321	2%	3 391 655	3%	-25%
Railway transport insurance	420 191	0%	284 997	0%	47%
Aircraft insurance	1 443 438	1%	1 716 124	2%	-16%
Marine transport insurance	855 177	1%	1 176 271	1%	-27%
Cargo insurance	2 433 466	2%	3 505 477	3%	-31%
Property insurance	31 227 359	27%	36 819 435	35%	-15%
Motor third party liability insurance	716 853	1%	434 859	0%	65%
Aircraft owner's liability insurance	1 134 124	1%	846 140	1%	34%
Marine transport owner's liability insurance	398 181	0%	304 414	0%	31%
Third party liability insurance	14 279 422	12%	7 820 244	8%	83%
Insurance upon other financial losses	5 836 175	5%	6 526 934	6%	-11%
Other	298 848	0%	371 512	0%	-20%
TOTAL	117 184 965	100%	104 130 208	100%	13%

Insurance indemnities of the Insurance market by classes of insurance for 9 months of 2010 (including reinsurance treaties)

thousand KZT

Name of insurance class	9 months of 2010		9 months of 2009		Growth
	Indemnities	Share	Indemnities	Share	
Compulsory insurance	7 408 924	37%	6 644 851	33%	11%
Motor third party liability insurance	3 319 444	17%	2 551 067	13%	30%
Carrier's liability	5 187	0%	18 203	0%	-72%
Travel operators & travel agents liability	2 010	0%	1 774	0%	13%
Hazardous facilities liability insurance	4 268	0%	2 072	0%	106%
Employee accident insurance	3 495 008	18%	3 547 028	18%	-1%
Ecological insurance	29 697	0%	0	0%	-
Other	553 310	3%	524 707	3%	5%
Voluntary personal insurance	9 613 034	48%	5 974 271	30%	61%
Personal accident insurance	403 093	2%	482 857	2%	-17%
Health insurance	5 249 912	26%	4 272 265	21%	23%
Other	3 960 029	20%	1 219 149	6%	225%
Voluntary property insurance	2 837 113	14%	7 456 921	37%	-62%
Motor hull insurance	951 056	5%	1 240 704	6%	-23%
Railway transport insurance	5 023	0%	6 912	0%	-27%
Aircraft insurance	204 883	1%	464 772	2%	-56%
Marine transport insurance	627	0%	35 246	0%	-98%
Cargo insurance	615 379	3%	144 379	1%	326%
Property insurance	852 908	4%	4 236 831	21%	-80%
Motor third party liability insurance	17 645	0%	19 134	0%	-8%
Aircraft owner's liability insurance	1 861	0%	46 293	0%	-96%
Marine transport owner's liability insurance	0	0%	0	0%	0%
Third party liability insurance	38 133	0%	150 673	1%	-75%
Insurance upon other financial losses	142 847	1%	1 031 994	5%	-86%
Other	6 751	0%	79 983	0%	-92%
TOTAL	19 859 071	100%	20 076 043	100%	-1%

Loss ratio of the Insurance market by classes of insurance for 9 months of 2010

(including reinsurance treaties)

thousand KZT

Name of insurance class	9 months of 2010			9 months of 2009		
	Premiums	Indemnities	Loss ratio	Premiums	Indemnities	Growth
Compulsory insurance	29 340 949	7 408 924	25%	24 771 937	6 644 851	27%
Motor third party liability insurance	16 091 254	3 319 444	21%	13 053 526	2 551 067	20%
Carrier's liability	675 467	5 187	1%	534 022	18 203	3%
Travel operators & travel agents liability	33 364	2 010	6%	24 296	1 774	7%
Hazardous facilities liability insurance	915 011	4 268	0%	911 666	2 072	0%
Employee accident insurance	10 387 723	3 495 008	34%	9 056 131	3 547 028	39%
Ecological insurance	704 096	29 697	4%	506 221	0	0%
Other	534 034	553 310	104%	686 075	524 707	76%
Voluntary personal insurance	26 264 461	9 613 034	37%	16 160 209	5 974 271	37%
Personal accident insurance	4 755 286	403 093	8%	3 294 322	482 857	15%
Health insurance	8 851 595	5 249 912	59%	6 695 266	4 272 265	64%
Other	12 657 580	3 960 029	31%	6 170 621	1 219 149	20%
Voluntary property insurance	61 579 555	2 837 113	5%	63 198 062	7 456 921	12%
Motor hull insurance	2 536 321	951 056	37%	3 391 655	1 240 704	37%
Railway transport insurance	420 191	5 023	1%	284 997	6 912	2%
Aircraft insurance	1 443 438	204 883	14%	1 716 124	464 772	27%
Marine transport insurance	855 177	627	0%	1 176 271	35 246	3%
Cargo insurance	2 433 466	615 379	25%	3 505 477	144 379	4%
Property insurance	31 227 359	852 908	3%	36 819 435	4 236 831	12%
Motor third party liability insurance	716 853	17 645	2%	434 859	19 134	4%
Aircraft owner's liability insurance	1 134 124	1 861	0%	846 140	46 293	5%
Marine transport owner's liability insurance	398 181	0	0%	304 414	0	0%
Third party liability insurance	14 279 422	38 133	0%	7 820 244	150 673	2%
Insurance upon other financial losses	5 836 175	142 847	2%	6 526 934	1 031 994	16%
Other	298 848	6 751	2%	371 512	79 983	22%
TOTAL	117 184 965	19 859 071	17%	104 130 208	20 076 043	19%



CENTRAS INSURANCE INDICATORS

Centras Insurance basic indicators for 9 months of 2010

thousand KZT

Name	9 months of 2010	9 months of 2009	9 months of 2008	9 months of 2007
Assets	5 287 084	3 386 539	2 349 044	1 335 569
Own equity	2 541 189	1 366 525	846 008	744 481
Insurance premiums	3 893 297	2 578 128	1 833 837	1 198 459
Insurance indemnities	676 068	342 553	216 062	83 136
Net reserves	2 204 373	1 589 813	2 349 044	293 278
Net profit	1 042 060	330 501	-3 856	52 498

Following the results of 9 months of 2010, the largest amount of premiums was collected on following classes: property insurance – more than 895 682 thousand tenge (the growth in comparison with the same period of 2009 amounted 408%), Third party liability insurance to 484 260 thousand tenge (the growth in relation to the same period of 2009 amounted 264%). By Compulsory Motor third party liability insurance was collected 1 086 179 thousand tenge (the growth in comparison with the same period of 2009 amounted 25%) Maximum growth in relation to 9 months of 2009 is presented by class of health insurance – 442%.

Insurance premiums of the Company by classes of Insurance

(including reinsurance treaties)

thousand KZT

Name of insurance class	9 months of 2010		9 months of 2009		Growth
	Premiums	Share	Premiums	Share	
Compulsory insurance	1 595 874	41%	1 181 594	46%	35%
Motor third party liability insurance	1 086 179	28%	870 941	34%	25%
Carrier's liability	30 174	1%	27 509	1%	10%
Travel operators & travel agents liability	1 694	0%	1 406	0%	20%
Hazardous facilities liability insurance	11 703	0%	15 047	1%	-22%
Employee accident insurance	447 331	11%	244 900	9%	83%
Ecological insurance	18 793	0%	21 791	1%	-14%
Other	0	0%	0	0%	0%
Voluntary personal insurance	389 061	10%	81 640	3%	377%
Personal accident insurance	46 779	1%	18 524	1%	153%
Health insurance	342 282	9%	63 116	2%	442%
Other	0	0%	0	0%	0%
Voluntary property insurance	1 908 362	49%	1 314 894	51%	45%
Motor hull insurance	147 108	4%	138 417	5%	6%
Railway transport insurance	8 174	0%	1 692	0%	383%
Aircraft insurance	21 602	1%	335 473	13%	-94%
Marine transport insurance	163 076	4%	323 199	13%	-50%
Cargo insurance	135 933	3%	57 544	2%	136%
Property insurance	895 682	23%	176 365	7%	408%
Motor third party liability insurance	17 265	0%	12 716	0%	36%
Aircraft owner's liability insurance	16 968	0%	131 620	5%	-87%
Marine transport owner's liability insurance	7 706	0%	4 999	0%	54%
Third party liability insurance	10 588	0%	0	0%	0%
Insurance upon other financial losses	484 260	12%	132 869	5%	264%
Other	0	0%	0	0%	0%
TOTAL	3 893 297	100%	2 578 128	100%	51%

With 51% of premiums growth (9 months of 2010 to 9 months of 2009) the growth of indemnities amounted 97%. At the same time, the maximum indemnities growth is presented by class of employee accident insurance (168%) and by health insurance (146%). Property insurance is vice versa the amount of indemnities during the same period declined for more than 14 –fold.

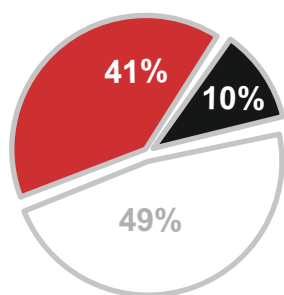
Insurance indemnities of the Company by classes of Insurance

(including reinsurance treaties)

thousand KZT

Name of insurance class	9 months of 2010		9 months of 2009		Growth
	Indemnities	Share	Indemnities	Share	
Compulsory insurance	317 188	47%	211 727	62%	50%
Motor third party liability insurance	262 236	39%	194 585	57%	35%
Carrier's liability	0	0%	0	0%	0%
Travel operators & travel agents liability	0	0%	0	0%	0%
Hazardous facilities liability insurance	745	0%	0	0%	0%
Employee accident insurance	45 957	7%	17 142	5%	168%
Ecological insurance	8 250	1%	0	0%	0%
Other	0	0%	0	0%	0%
Voluntary personal insurance	89 247	13%	36 855	11%	142%
Personal accident insurance	1 578	0%	1 176	0%	34%
Health insurance	87 669	13%	35 679	10%	146%
Other	0	0%	0	0%	0%
Voluntary property insurance	269 633	40%	93 971	27%	187%
Motor hull insurance	59 064	9%	67 191	20%	-12%
Railway transport insurance	0	0%	0	0%	0%
Aircraft insurance	201 541	30%	0	0%	0%
Marine transport insurance	0	0%	0	0%	0%
Cargo insurance	1 906	0%	13 439	4%	-86%
Property insurance	265	0%	3 823	1%	-93%
Motor third party liability insurance	4 383	1%	4 922	1%	-11%
Aircraft owner's liability insurance	0	0%	0	0%	0%
Marine transport owner's liability insurance	0	0%	0	0%	0%
Insurance upon other financial losses	0	0%	0	0%	0%
Third party liability insurance	2 474	0%	2 632	1%	-6%
Guarantees and bails insurance	0	0%	1 964	1%	-100%
Other	0	0%	0	0%	0%
TOTAL	676 068	100%	342 553	100%	97%

Insurance PREMIUMS

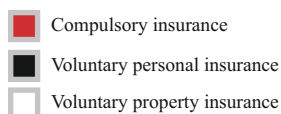


PREMIUMS

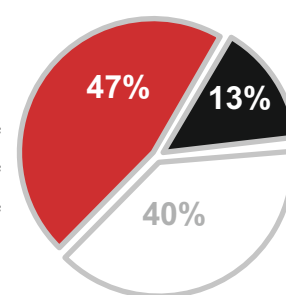
1 595 874 thousand tenge

389 061 thousand tenge

1 908 362 thousand tenge



Insurance INDEMNITIES



INDEMNITIES

317 188 thousand tenge

89 247 thousand tenge

269 633 thousand tenge

The Company's loss ratio indicator increased from 13% to 17% by means of the large indemnities by class of aircraft insurance (loss ratio amounts 933%) and by class of ecological insurance (loss ratio amounted 44%). By other classes the loss ratio remained the same or decreased. For example, loss ratio indicator by class of health insurance decreased from 57% to 26% due to significant increase of premium collection.

Loss Ratio of the Company in the context of insurance classes

(including reinsurance treaties)

thousand KZT

Name of insurance class	9 months of 2010			9 months of 2009		
	Premiums	Indemnities	Loss ratio	Premiums	Indemnities	Loss ratio
Compulsory insurance	1 595 874	317 188	20%	1 181 594	211 727	18%
Motor third party liability insurance	1 086 179	262 236	24%	870 941	194 585	22%
Carrier's liability	30 174	0	0%	27 509	0	0%
Travel operators & travel agents liability	1 694	0	0%	1 406	0	0%
Hazardous facilities liability insurance	11 703	745	6%	15 047	0	0%
Employee accident insurance	447 331	45 957	10%	244 900	17 142	7%
Ecological insurance	18 793	8 250	44%	21 791	0	0%
Voluntary personal insurance	389 061	89 247	23%	81 640	36 855	45%
Personal accident insurance	46 779	1 578	3%	18 524	1 176	6%
Health insurance	342 282	87 669	26%	63 116	35 679	57%
Voluntary property insurance	1 908 362	269 633	14%	1 314 894	93 971	7%
Motor hull insurance	147 108	59 064	40%	138 417	67 191	49%
Railway transport insurance	8 174	0	0%	1 692	0	0%
Aircraft insurance	21 602	201 541	933%	335 473	0	0%
Marine transport insurance	163 076	0	0%	323 199	0	0%
Cargo insurance	135 933	1 906	1%	57 544	13 439	23%
Property insurance	895 682	265	0%	176 365	3 823	2%
Motor third party liability insurance	17 265	4 383	25%	12 716	4 922	39%
Aircraft owner's liability insurance	16 968	0	0%	131 620	0	0%
Marine transport owner's liability insurance	7 706	0	0%	4 999	0	0%
Insurance upon other financial losses	10 588	0	0%	0	0	-
Third party liability insurance	484 260	2 474	1%	132 869	2 632	2%
Guarantees and bails insurance	0	0	-	0	1 964	-
TOTAL	3 893 297	676 068	17%	2 578 128	342 553	13%

The Company's share in the total amount of premiums as of October 1, 2010 increased in comparison with the same period of 2009 to 34% and amounts 3, 32%. Particularly, the company's share by compulsory insurance amounted 5, 44%. It stands to mention that the growth of voluntary personal insurance sector amounted 193%, and the growth of voluntary property insurance amounted 49%.

Centras Insurance market share by types of insurance

thousand KZT

Name of insurance class	9 months of 2010				9 months of 2009		
	Market	Company	Market share	Share increase	Market	Company	Market share
Compulsory insurance	29 340 949	1 595 874	5,44%	14,03%	24 771 937	1 181 594	4,77%
Voluntary personal insurance	26 264 461	389 061	1,48%	193,22%	16 160 209	81 640	0,51%
Voluntary property insurance	61 579 555	1 908 362	3,10%	48,95%	63 198 062	1 314 894	2,08%
TOTAL	117 184 965	3 893 297	3,32%	34,19%	104 130 208	2 578 128	2,48%

The main value is the trust of the clients

On September 12, 2010 Centras Insurance, JSC Company celebrated its 13th birthday. Birthday is a perfect occasion to sum up the passed way and build future plans. How Centras Insurance achieved success and what kind of innovations the company is preparing for the Clients? – Mr. Talgat Ussenov, the Chairman of the Board of Centras Insurance Company answered to these and other questions.

-Good morning, Mr. Talgat Kaldibaevich! In 2005, Centras Insurance Company has broken into the insurance market offering the consumers high level service, professional and popular products. All this became a kind of revelation in insurance sector. Every year you are gathering pace by attracting more and more clients. What is the secret of your dizzy success? Why did such a sharp rise begin since 2005?

- Let me start with the fact that the history of Centras Insurance began in 1997 with the foundation of Terra insurance company. A rebirth and a new name, the Company received in April 2005, when the major shareholders of the Company became large organizations of Centras group providing a wide range of financial and investment services. Qualitative portfolio base of the Company was smoothly complemented by new projects and clients, thanked to the professionalism and knowledge of a new management in the insurance field. And the groups of specialists' experience in the international investments admitted significantly to raise the capitalization of the company and create conditions for profitable operations.

Establishing a new insurance company we initially started to build relations with the clients and partners on the basis of honesty and trust offering a high level of reliability and service. We started to launch new, popular insurance products. And the consumers appreciated it. Year by year the number of Centras Insurance clients is increasing. More than 20 000 of entities and 96 000 of private clients trust us. Since 2005, the amount of premium has been increased by 20 -fold, and indemnities by 35- fold. We have risen from the 31st to the 10th place in the rating of Insurance companies. I think, these facts speak for themselves.

So, there is no any special secret here. Caring for clients, understanding their needs, creativity and introduction of international experience is the formula of our daily work.

- You often speak about the high reliability of “Centras Insurance”. Is this really so?

- I will say without prevarication that Centas Insurance Company has one of the protected portfolios among Kazakhstani Insurance companies. The fact is that today Centras Insurance has a number of automatic reinsurance risk Agreements on a pro rata basis with well-known international organizations such as: Lloyd's, Partner Re, Hannover Re, CCR, SCOR and etc. Due to this, each risk covered by the terms of these Agreements from the signing it by our underwriters shall be automatically reinsured in the abovementioned companies. This confirms the high level of confidence to our underwriters' professionalism by the world's grantees and guarantees the solvency of the company in respect of indemnities. Besides, the portfolio of the company is protected by the system of reinsurance from catastrophic risks Cat XL with the leaders of the world reinsurance market. Our reliability and reputation are confirmed by the international rating agency Moody's Investors Service. For 2 straight years we are assigned the Insurer's Financial Strength Rating B3, according to international scale, with positive outlook.

- Recently your company launched a package of “Emergency care Insurance”. What is the essence of this product?

- This is a very interesting package, designed according to the needs of consumers. A typical situation – the driver has involved in accident. What is he after? Of course, operative and knowledgeable assistance of insurance company, as well as payment without delay! So, under the terms of service package “Emergency care insurance» the client gets a free evacuator and taxi service for 24 hours, unless his vehicle is non-transportable. Besides, the Company pays compensation within 30 minutes after provision of all the legal documents on Road Traffic Accident. Consultative assistance and the independent expertise are also included.

So, thanked to the package of “Emergency Care Insurance” and the assistance of Centras Insurance specialists, each driver will be able to settle consequences of accident without loss of money and time. During the time from the date of accident until the indemnity execution, the injured person will be provided by regular assistance and support.

But the most important thing is that each client who buys Compulsory third party liability insurance policy immediately receives a package of “Emergency Care Insurance”. By the way, this service is already being introduced in the branches of the Company located in all major cities of Kazakhstan.

- Did “50x50” program worked out by you achieve a popularity?

- Yes, this product has become very interesting for car enthusiasts. The insurance indemnity which is executed on the basis of the inspection act by the average commissioner of the insurance company, without provision of documents of the Traffic Police within one day after the accident, regardless of the Insured's fault – a great opportunity to settle small accidents fast and without nerve-wracking.

- The last question: How would you define the main value of Centras Insurance Company?

- Centas Insurance Company realizes the fundamental principles of the insurance – each client in unforeseen situation receives a full and guaranteed indemnity. Besides, we assign a mission for ourselves to raise an insurance awareness of our people. It is very important to awake and strengthen trust to the Insurance as one of the necessary tools for property interest protection. This is the credo of our company we will relentlessly follow.



INFORMATION ABOUT CENTRAS INSURANCE

Centras Insurance JSC was founded in 1997. Since April 12, 2005 the major shareholders of the company are large organizations belonging to the Centras group. The Centras Group provides wide spectrum of finance and investment service.

The Company is:

- member of insurance indemnities Guarantee Fund;
- member of Association of Financiers of Kazakhstan;
- member of International Network of Insurance;
- representative of FM Global international mutual insurance society.

In 2008 the Company obtained insurance financial strength rating "B3" from Moody's Investors Service international rating agency (Paris) according to the international scale with positive outlook. In 2009 Moody's Investors Service confirmed the rating of Centras Insurance.

An impeccable reputation is confirmed by the independent rating of "50 companies of Kazakhstan with the best reputation" by Exclusive magazine.

The Company has licenses on 6 classes of compulsory and 15 classes of voluntary insurance: licenses for compulsory/voluntary insurance No 2.1.16 dated August 11, 2010 as well as license on reinsurance. Based on the Company's licenses the insurance programs for private and corporate clients are developed.

The Company is represented in 16 regions of Kazakhstan. The staff consists of 236 specialists, including experts in insurance, underwriting, regulation of losses and other spheres. The agent network of the Company includes more than 400 agents.



BRANCHES AND REPRESENTATIONS OF CENTRAS INSURANCE

Head office

157B, Shevchenko str., Almaty/Kazakhstan
tel.: +7 (727) 259 77 55, fax: +7 (727) 259 77 66.
www.cic.kz
www.otkazovnet.kz
Call center: 8 (727) 2 600 602.

Insurance@centras.kz

Retail Insurance Departments (RID)

RID №1. 49/104 Tole bi Str., Almaty, Tel.: 8 (727) 272 64 57. Fax: 8 (727) 272 06 36.
RID №2. Of. 33, 167 Auezov Str. Tel.: 8 (727) 274 06 18, 274 06 41. Fax: 8 (727) 274 06 51.
RID №3. 8 A, Astana micro district, Tel./fax: 8 (727) 376 74 97.
RID №4. 169, Baytursynov str. Tel.: 292 75 95.
RID №5. Of. 17, 20/7, Sholokhov str. Tel. 234 06 95; 235 22 94.
RID №6. 103/18, Ryskulov str. Tel. 245 80 71; 245 80 82.
RID №7. Kamenka village, Kunayev str. Tel.: 298 01 65.

Office of retail insurance in Almaty region

33 Manas St., Almaty, Tel./fax: 8 (727) 379 83 79.

Astana.	Of. 32, 31 Sary Arka	8 (717-2) 59 77 55; 238-746, 237-637, 236-453.	Astana@centras.kz
Aktau.	Of. 2, 17 micro district 27	8 (729-2) 59 77 55; 410-255.	Aktau@centras.kz
Aktobe.	300 Br.Zhubanov Str., APT 1"Б"	8 (713-2) 59 77 55; 512-395, 514-422.	Aktobe@centras.kz
Atyrau.	apt 36, 32 Satpayev	8 (712-2) 59 77 55; 200-917, 200-913, 213-267.	Atyrau@centras.kz
Karaganda.	48 Bushar Zhyrau Str.	8 (721-2) 59 77 55; 425-155.	Karaganda@centras.kz
Kokshetau.	Of. 12, 16 Gorky Str.	8 (716-2) 59 77 55; 251-270, 253-985.	Kokchetav@centras.kz
Kostanay.	125 Gogol Str.	8 (714-2) 59 77 55; 506-478.	Kostanai@centras.kz
Kyzylorda.	Of. 15, 26 Kunayev Str.	8 (724-2) 59 77 55; 271-830, 271-913, 271-639.	Korda@centras.kz
Pavlodar.	83 Toraygyrov Str.	8 (718-2) 59 77 55; 551-389.	Pavlodar@centras.kz
Petropavlovsk.	30 Abay Str. 126 Mira Av.	8 (715-2) 59 77 55; 360-824, 372-584. 8 (715-2) 466-467.	Petropavl@centras.kz
Semey.	135 Dulatov Str.	8 (722-2) 526-358.	Semey@centras.kz
Taldykorgan.	Of 1, 104 Birzhan Sal Str.	8 (728-2) 59 77 55; 245-867, 245-621.	Taldyk@centras.kz
Taraz.	6 Nietkaliyev Str.	8 (726-2) 59 77 55; 579-000, 579-001.	Taraz@centras.kz
Uralsk.	apt 48, 73 Iskhanov Str.	8 (711-2) 59 77 55; 507-196.	Uralsk@centras.kz
Ust-Kamenogorsk.	? Mostovaya Str.	8 (723-2) 59 77 55; 528-499.	Ustkaman@centras.kz
Shymkent.	Of. 3, 51 Kazybek bi Str.	8 (725-2) 59 77 55; 537-223, 548-068.	Shymkent@centras.kz

