

Market indicators in local currency

Country	Overall gross written premiums in local currency			Overall paid claims in local currency			EUR exchange rate		Local currency	Population (July 2011) Inhabitants m.
	1H 2011	1H 2010	Nominal change	1H 2011	1H 2010	Nominal change	1H 2011	1H 2010		
	million	million	%	million	million	%				
Armenia	2,617.28	4,596.45	-43.06	2,890.39	687.25	320.57	534.26	448.72	AMD	2.97
Azerbaijan	98.28	76.88	27.83	26.74	22.49	18.89	1.14	0.98	AZN	8.37
Belarus	887,173.67	613,227.89	44.67	532,161.64	360,908.12	47.45	7,152.13	3,689.81	BYR	9.58
Georgia	188.19	222.66	-15.48	116.84	91.84	27.22	2.41	2.25	GEL	4.59
Kazakhstan	102,196.64	83,622.99	22.21	18,522.58	12,397.98	49.40	210.29	179.81	KZT	15.52
Kyrgyzstan	243.70	212.92	14.46	22.70	11.93	90.31	64.84	59.37	KGS	5.59
Moldova	466.21	438.84	6.24	172.86	155.07	11.47	16.61	16.78	MDL	4.31
Russia	623,728.63	521,052.48	19.71	423,784.25	367,235.58	15.40	40.39	38.19	RUB	138.74
Tajikistan	53.85	30.05	79.18	na	na	-	6.73	5.46	TJS	7.63
Turkmenistan	102.39	69.45	47.42	na	na	-	4.10	3.47	TMT	5.00
Ukraine	11,042.00	9,635.90	14.59	na	na	-	11.50	9.64	UAH	45.13
Uzbekistan	121,500.00	85,500.00	42.11	14,000.00	13,436.00	4.20	2,451.01	2,073.50	UZS	28.13

Exchange rates: last day of the period

In the case of Moldova, the used exchange rates are average for the analyzed period

In the case of Kyrgyzstan, the analyzed periods are January-August 2011 and January-August 2010

In the case of Tajikistan and Turkmenistan, the insurance market indicators are estimated

Population is estimated, according to CIA World Factbook

Commonwealth of Independent States (CIS) insurance markets main indicators

Country	Overall GWP			Change	Regional market share		Insurance density (EUR/capita)		Overall paid claims		
	1H 2011	1H 2010			1H 2011	1H 2010	1H 2011	1H 2010	1H 2011	1H 2010	Change
	EUR m.	EUR m.	%	%	%	1H 2011	1H 2010	EUR m.	EUR m.	%	
Armenia	4.90	10.24	-52.18	0.26	0.54	1.65	3.45	5.41	1.53	253.23	
Azerbaijan	86.10	78.31	9.94	4.64	4.09	10.28	9.35	23.43	22.91	2.26	
Belarus	124.04	166.19	-25.36	6.69	8.68	12.95	17.35	74.41	97.81	-23.93	
Georgia (ex CIS)	78.24	99.03	-21.00	4.22	5.17	17.06	21.59	48.57	40.85	18.92	
Kazakhstan	485.98	465.06	4.50	26.21	24.29	31.31	29.96	88.08	68.95	27.75	
Kyrgyzstan	3.76	3.59	4.80	0.20	0.19	0.67	0.64	0.35	0.20	74.25	
Moldova	28.07	26.16	7.32	1.51	1.37	6.51	6.06	10.41	9.24	12.61	
Tajikistan*	8.00	5.50	45.45	0.43	0.29	1.05	0.72	na	na	-	
Turkmenistan*	25.00	20.00	25.00	1.35	1.04	5.00	4.00	na	na	-	
Ukraine	960.17	999.06	-3.89	51.79	52.19	21.27	22.14	na	na	-	
Uzbekistan	49.57	41.23	20.22	2.67	2.15	1.76	1.47	5.71	6.48	-11.85	
CIS REGION	1,853.83	1,914.39	-3.16	100.00	100.00	13.55	13.99	na	na	-	
Russia	15,443.80	13,645.01	13.18	-	-	111.31	98.35	10,493.09	9,616.95	9.11	
RUSSIA & CIS REGION	17,297.63	15,559.40	11.17	-	-	62.77	56.47	na	na	-	

*estimation