

**BEAUTY IN NUMBERS**

<b>#1</b>	Rated as best insurer in 2012, 2013	<b>108</b>	Permanent staff	<b>22</b>	Years of operation
<b>#2</b>	By claims payment of Driver's TPL in 2015	<b>25</b>	Branches	<b>10%</b>	Market share
<b>#3</b>	By claims payment in 2015	<b>375</b>	Agents	<b>70,000</b>	Number of insured

**ABOUT US**

Ard Daatgal insurance company, founded in 1994, is one of the leading general insurers in Mongolia. The company features an impressive network which consists of a workforce of over 100 employees, 370 agents and 25 branches across the country.

We are committed to keeping the interests of our clients at the forefront. We encourage fair competition at the market, restrict activities and refuse to enter into any agreement which may contradict fair competition.

The solvency ratio indicates the insurance risk bearing capacity of the insurance companies. The company's solvency ratio has consistently met the minimum solvency ratio requirement according to the "Regulation on the calculation of solvency ratio of a general insurance company" validated by FRC Decree no 249 of 2013.

**GWP, REINSURANCE & CLAIMS (mln MNT)**

	2012	2013	2014	2015
GROSS WRITTEN PREMIUM	8,520	10,094	10,106	9,160
CLAIMS PAID	1,761	2,557	3,095	3,829
REINSURANCE PREMIUM PAID	3,005	4,234	1,816	1,842

**EXPENSE RATIO & LOSS RATIO**

	2012	2013	2014	2015
EXPENSE RATIO	0.57	0.54	0.57	0.59
LOSS RATIO	0.38	0.41	0.41	0.59

**TOTAL ASSETS & RESERVES (mln MNT)**

	2012	2013	2014	2015
TOTAL ASSETS	6,345	7,128	8,689	8,759
RESERVES	3,380	3,240	4,163	4,532

	NUMBER OF INSURED	NUMBER OF INSURED WHO HAD BEEN INDEMNIFIED	LOSS INDEMNITY (mln MNT)
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<b>2015</b>	<b>70,583</b>	<b>6,685</b>	<b>3,829</b>
<b>2014</b>	<b>61,133</b>	<b>6,134</b>	<b>3,095</b>

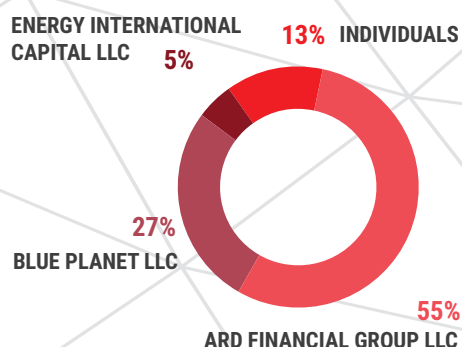
**PORTFOLIO**

TYPE OF INSURANCE	GWP(mln MNT)				LOSS INDEMNITY (mln MNT)			
	2014		2015		2014		2015	
MOTOR TPL	2,049	20.3%	2,294	25.1%	1,305	42.1%	1,712	44.6%
PROPERTY	1,935	19.1%	2,925	31.9%	373	12.1%	267	7.0%
MOTOR OWN DAMAGE	1,686	16.7%	1,230	13.4%	890	28.8%	823	21.5%
AVIATION	1,526	15.1%	1,128	12.3%				
FINANCIAL	892	8.8%	22	0.2%	110	3.6%	528	13.8%
PERSONAL ACCIDENT & MEDICAL	585	5.8%	441	4.8%	282	9.1%	335	8.8%
LIABILITY	583	5.8%	612	6.7%	63	2.0%	48	1.3%
CONSTRUCTION ALL RISK	484	4.8%	209	2.3%			6	0.2%
CARGO	366	3.6%	299	3.3%	72	2.3%	108	2.8%
<b>TOTAL</b>	<b>10,106</b>	<b>100%</b>	<b>9,159</b>	<b>100%</b>	<b>3,095</b>	<b>100%</b>	<b>3,829</b>	<b>100%</b>

## TIMELINE

- 2015** Insurance database was created
- 2014** Ard Holdings LLC became a strategic investor
- 2013** Awards of Mongolian Taxation office, (BLUE BOOK)
- 2013** Grand Prix of Mongolian Chamber of Commerce and Industry
- 2012** Top Insurer of Grand Expo
- 2011** Acquisition of Grand Insurance LLC
- 2010** International Quality Era Award from Switzerland
- 2008** Prestigious award from Financial Regulatory Commission "Top Insurance company of the year"
- 2004** UK based Omni Whittington Group became a strategic investor
- 2000** One of top 5 insurers in Mongolia
- 1994** Ard Daatgal was founded

## SHAREHOLDERS



## REINSURANCE

Ard Daatgal diversifies its risks through ceding to reinsurance subject to compliance with applicable laws and regulations of Mongolia and international standards and is one of the most experienced in this area in the local market.

The most popular types of insurance risks that are ceded to reinsurance include construction all risk (CAR), aviation, property, liability and health and personal accident (PA).

We cede the risks accepted to reputable reinsurers (mostly London market, Hong Kong, Singapore market) using reinsurance intermediaries. We jointly with Ingosstrakh, Russia, and Europ Assistance Company, France, offer our clients Traveler's medical expense and personal accident insurance.

We have strong relationships with well-known international reinsurers rated A-AAA by Standard and Poors and AM Best, the world's preeminent providers of credit ratings.

Our impressive list of partners for the last decade include reinsurance companies Munich Re, Swiss Re, Hannover Re, Lloyd's syndicates, Chartis, ACR, Kiln, Allianz, AIG Europe, Zurich Re, Royal & Sun Alliance, Tokio Marine Europe, Unity Re, Ingosstrakh, Russian Re, PICC, China Re, Best Re, Mapfre, Beazley Singapore and brokers AON, Marsh, Willis, UIB, JB Boda, Faber, Malakut.

We transact reinsurance business both on TREATY and FACULTATIVE basis. We are also active with reinsurance fronting arrangement.

## PRODUCTS AND SERVICES

Ard Daatgal company is a general insurance company and offers over 50 types of insurance products both on voluntary and compulsory basis and is one of the first few companies to write Driver's TPL compulsory insurance.

