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# Kyrgyzstan: Insurance Market Overview

## INTRODUCTION

Kyrgyz law identifies insurance activity as an activity of organisations that have a license to provide services to individuals and legal entities for premium services, the subject of which are contractual specific obligations of the insurer in the event of an unknown event, with the distribution of risk among a large number of persons exposed to such a risk, calculated on the basis of the principle calculation of large numbers. Insurance in the Kyrgyz Republic is carried out on the basis of property contracts or personal insurance concluded by an individual or a legal entity (insured) with an insurance organisation (insurer). Insurance is one of the most dynamically developing spheres of the Kyrgyz business. The volume of operations in the insurance services market is steadily growing.

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## Өңірлер

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