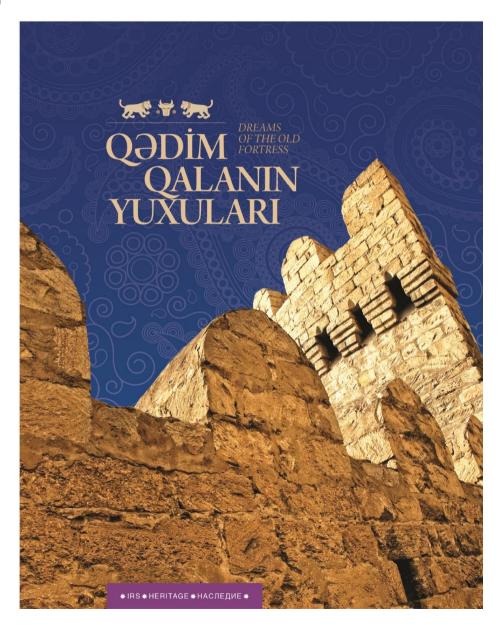


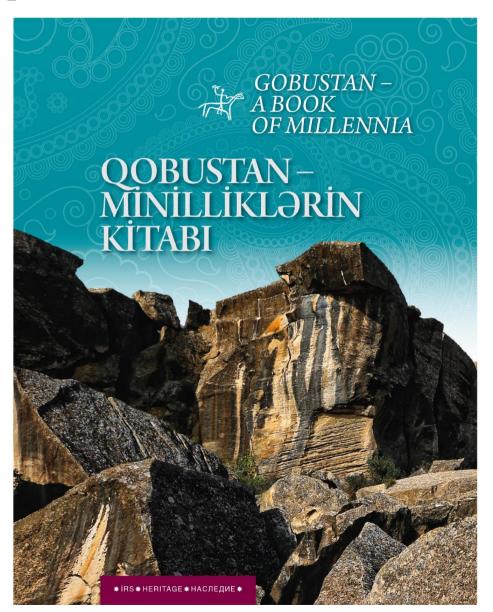
OPPORTUNITIES LIFE INSURANCE MARKET

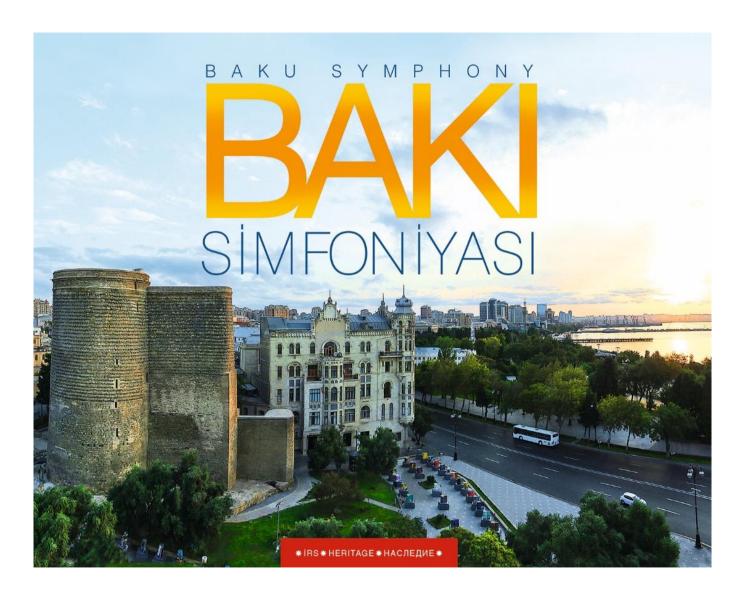
Rustam Mammadov

CULTURAL HERITAGE



CULTURAL HERITAGE







LEARNING



149 Million Assets

119 Million Investment Portfolio

42%

12.3%

Life Market Share

Insurance market share.



EXISTING PRODUCTS & CHANNELS

ENDOWMENT
COMPULSORY
MORTGAGE
LIFE



CHANNEL OPPORTUNITIES



CHANNEL OPPORTUNITIES

"OPTION" in Developed West

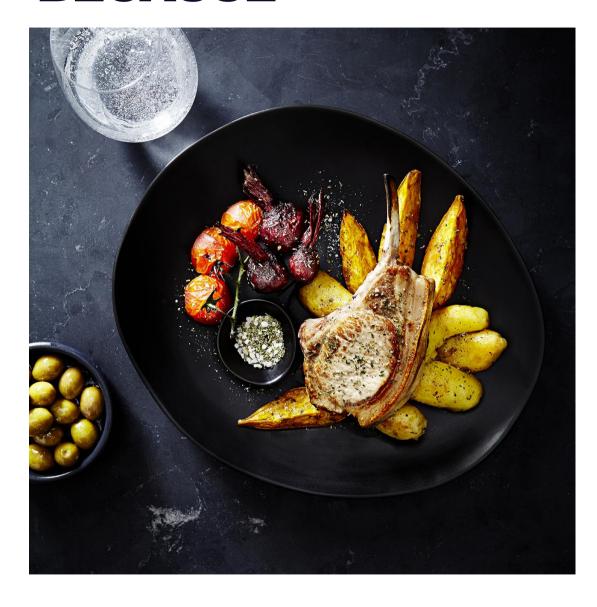
"NECESSITY" in our country

More Men in State Service than

4
TIMES







75% FOR HFCE.

57%FOR FOOD.



PASHA Life

NONE IS
GUARANTEED.



OPPORTUNITIES

B **PASHA** BANKS **CORP AGENCY** LIFE N **MODEL** P VALUE PRODUCTS S DIGITALIZED **FULLY OPERATION** N INTEGRATED **ONE-STOP-SHOP** MODEL

LIFE INSURERS



PASHA Life

Thanks a lot