

Summary information on the insurance rates (basic, minimum basic and maximum basic insurance rates, as well as the differentiation coefficients applied to the basic insurance rates) of EIC "KazakhExport" JSC.

INSURANCE RATES OF EIC "KAZAKHEXPORT" JSC

Date issued June 23, 2021 3:30 pm
Period of validity June 23, 2021 – June 22, 2024

**Rates for the "insurance against other financial losses" class
for products: "insurance of export credits", "insurance of losses of the Exporter related to
the performance of works/provision of services", "Insurance of international factoring".**

Minimum basic rate	Basic rate	Maximum basic rate
0.36%	0.92%	22.17%

Categories of policyholders (insured)	Differentiation coefficients	
	Minimum	Maximum
Country category based political risks	0.60	2.9
Buyer/Foreign Counterparty reliability based commercial risks	0.65	8.31

Covered risks	Rates range	
	Minimum	Maximum
Political risks	0.55%	2.67%
Commercial risks	0.60%	7.65%
Total main risk package	0.36%	22.17%

The rate for a specific contract is provided taking into account the risk period.
The rates are calculated for political and commercial risks together.

Actuary N.B. Abish, license No.62 dated 10.16.2008



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**Rates for the "insurance against other financial losses" class
for product: "Insurance of short-term receivables of the Exporter".**

Minimum basic rate	Basic rate	Maximum basic rate
0.36%	0.92%	5.87%

Categories of policyholders (insured)	Differentiation coefficients	
	Minimum	Maximum
Country category based political risks	0.60	2.9
Buyer/Foreign Counterparty reliability based commercial risks	0.65	2.2

Covered risks	Rates range	
	Minimum	Maximum
Political risks	0.55%	2.67%
Commercial risks	0.60%	2.02%
Total main risk package	0.36%	5.87%

The rate for a specific contract is provided taking into account the risk period.

The rates are calculated for political and commercial risks together.

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Rates for the "insurance against other financial losses" class for product: "investment insurance".

Minimum basic rate	Basic rate	Maximum basic rate
0.44%	0.92%	12.8%

Categories of policyholders (insured)	Differentiation coefficients	
	Minimum	Maximum
Country category based political risks	0.48	13.91

Covered risks	Rates range	
	Minimum	Maximum
Political risks	0.48%	13.91%
Total main risk package	0.48%	13.91%

The rate for a specific contract is provided taking into account the risk period.

The rates are calculated for political risks.

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Date issued June 23, 2021 3:30 pm

Period of validity June 23, 2021 – June 22, 2024

Rates for the "insurance of losses of financial organizations, with the exception of the classes specified in clause 3(13, 14, 15) of the Law "On Insurance Activities" class for products: "Insurance of export letters of credit", "Insurance of bank guarantees issued by foreign banks".

Minimum basic rate	Basic rate	Maximum basic rate
0.71%	0.92%	3.84%

Categories of policyholders (insured)	Differentiation coefficients	
	Minimum	Maximum
Country category based political risks	0.9	2.9
Buyer/Foreign Counterparty reliability based commercial risks	0.86	1.44

Covered risks	Rates range	
	Minimum	Maximum
Political risks	0.83%	2.67%
Commercial risks	0.79%	1.32%
Total main risk package	0.71%	3.84%

The rate for a specific contract is provided taking into account the annual risk period.

The rates are calculated for political and commercial risks together.

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**Rates for the "loan insurance" class
for products: "voluntary loan insurance", "voluntary insurance of project financing".**

**Rates for the "insurance against other financial losses" class
for product: "voluntary insurance of financial leasing".**

**Rates for the "civil liability insurance, except for the classes specified in Article 6.3(9-11) of the Law of the Republic of Kazakhstan "On Insurance Activities" class
for products: "Insurance of the exporter's civil liability for the return of advance payments", "Insurance of the exporter's civil liability for bonds", "Insurance of the exporter's civil liability for fixed-term currency transactions", "Insurance of the exporter's civil liability to financial organizations".**

**Rates for the "Insurance of losses of financial organizations, except for the classes specified in Article 6.3(13, 14, 15, 16) of the Law of the Republic of Kazakhstan "On Insurance Activities" class
for product "Insurance of losses of financial institutions".**

Rates for the "Insurance of guarantees and sureties" class.

Minimum basic rate	Basic rate	Maximum basic rate
0.24%	4.10%	8.18%

Categories of policyholders (insured)	Differentiation coefficients	
	Minimum	Maximum
Country category and mandate based political risks	0.15	0.95
Financial condition based commercial risks	0.7	1.4
Collateral status based commercial risks	0.7	1
Credit status based commercial risks	0.8	1.5

Covered risks	Rates range	
	Minimum	Maximum
Country category and mandate based political risks	0.62%	3.90%
Total political risks	0.62%	3.90%
Financial condition based commercial risks	2.87%	5.74%
Collateral status based commercial risks	2.87%	5.74%
Credit status based commercial risks	3.28%	4.10%
Total commercial risks	1.61%	8.61%
Total main risk package	0.24%	8.18%

The rate for a specific contract is provided taking into account the risk period.

The rates are calculated for political and commercial risks together.

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INSURANCE RATES OF EIC "KAZAKHEXPORT" JSC

Date issued March 31, 2021 3:30 pm
Period of validity April 01, 2021 – March 31, 2024

**Rates for the "loan insurance" class
for product "insurance of a credit institution when financing a foreign counterparty".**

Minimum basic rate	Basic rate	Maximum basic rate
0.29%	0.92%	5.3%

Categories of policyholders (insured)	Differentiation coefficients	
	Minimum	Maximum
Country category based political risks	0.4	2.4
Financial condition based commercial risks	0.8	2.4

Covered risks	Rates range	
	Minimum	Maximum
Political	0.37%	2.21%
Commercial risks	0.74%	2.21%
Total main risk package	0.29%	5.3%

The rate for a specific contract is provided taking into account the risk period.

The rates are calculated for political and commercial risks together.

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