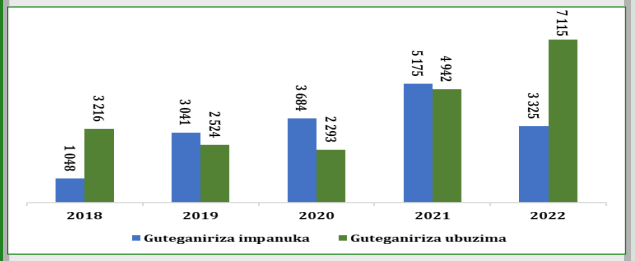
Ibitigiri vy'inyungu mu vyerekeye ugutegekaniriza ubuzima n'uguteganiriza impanuka



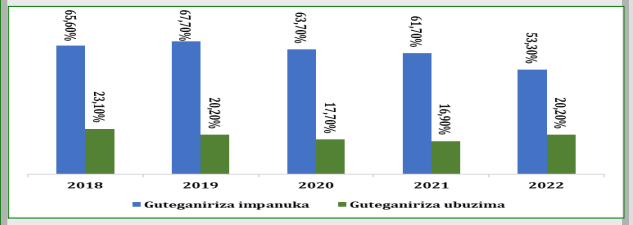
Ibikorwa vy'ugutegekaniriza ubuzima n'ivyerekeye uguteganiriza impanuka vyerekana ko vyungutse kuva mu mwaka 2018. Ivyerekeye uguteganiriza ubuzima nivyo vyaronse inyungu ku ruta ivyerekeye uguteganiriza impa-

Ubushobozi amashirahamwe afise bw'ukuriha imyenda hamwe nukuriha ivyo yiyemeje

	2018	2019	2020	2021	2022
Urugero rwo kuriha ivyo amashiramwe yiyemeje	118.9%	114.6%	129.5%	124.9%	125.5
Urugero rw'ubushobozi bwo kuriha imyenda	705.5%	616.5%	557.6%	459.5%	479%

Igisata c'ukuguteganiriza impanuka n'ugutegekaniriza ubuzima kirerekana ko gifise ubushobozi bw'ukuriha imyenda yose hamwe n'ukwubahiriza ivyo yiyemeje nkuko bitegekanijwe n'amategeko.

Urugero rw'amafaranga akoreshwa mw'itunganywa ry'amashirahamwe



Igisata c'uguteganiriza impanuka, uburyo bwitunganywa ry'ibikorwa vya minsi yose bwaragabanutse bwavuye ku bice 61.7 kw'ijana (61.7%) mu 2021 buja kubice 53.3 kw'ijana (53.3%) muri 2022 . Mu vyerekeye ugutegekaniriza ubuzima, urugero rw'amafaranga yagenewe ugutunganya amashirahamwe rwariyongereye ruva ku bice 16.9 kw'ijana (16.9%) mu mwaka wa 2021 ruja ku bice 20.2 kw'ijana (20.2%).

Agence de Régulation et de Contrôle des Assurances

Urugero rwamafaranga yose yakoresjejwe

Année	2018	2019	2020	2021	2022
Uguteganiriza impanuka	115.1%	114.7%	111.4%	107.1%	115.3%
Uguteganiriza ubuzima	117%	120.5%	112.2%	118.4%	110.4%

Haba mu vyerekeye uguteganiriza impanuka canke mu vyerekeye ugutegekaniriza ubuzima, urugero rw'amafaranga yose yakoreshejwe (mu gutunganya amashirahamwe, gushumbusha no guhemba abaranzi) ruri hejuru y'ibice 100% kuva mu 2018. Ivyo vyerekana ko amafaranga asabwa mu guteganirizwa hakuwemwo ayahawe amashirahamwe yishinga amashirahamwe ateganiriza ari make ugereranije n'amafaranga amashirahamwe yakoresheje umwaka wose. Ico gihengeri gitegwa n'uko amafaranga akoreshwa mu kurangura imirimo ya minsi yose ari umurengera.

Ikigega n'amafaranga y'imyenda

Umwaka	2018	2019	2020	2021	2022
Urugero rw'amafaranga amashirahamwe afise	64.7%	58.2%	84.5%	131.2%	154.9%
Urugero rw'imyenda amashirahamwe afitiwe n'abateganirizwa impanuka	23.2%	27.3%	18.1%	15.1%	15.3%

Guhera mu mwaka 2018,urugero rw 'amafaranga ruri hejuru y'ibice 20 kw'ijana. Umwaka 2022, urugero rw'amafaranga rungana n'ibice 154.9 kw'ijana (154.9%). Turavye naho imyenda amashirahamwe afitiwe n'abateganirizwa impanuka, atwara igice kinini c'amafaranga asabwa mu guteganiriza hagati y'umwaka wa 2018 na 2022. Iyo myenda ni myinshi mu gihe bimeze gutyo bitumwe n'uko hakoreshwa uburyo bwo guteganiriza kw'ideni kandi bibujijwe n'amategeko agenga ibikorwa vyo guteganiriza impanuka.

Des assurances fiables pour un développement durable

Agence de Régulation et de Contrôle des Assurances

Incamake y'icegeranyo c'ingene igisata c'uguteganiriza impanuka n'ugutegekaniriza ubuzima cifashe

Umwaka 2022

Urwego rujejwe kugenzura n'ugucungera ivyerekeye uguteganiriza impanuka

Boulevard du Japon N°51, Building des Finances, deuxième étage

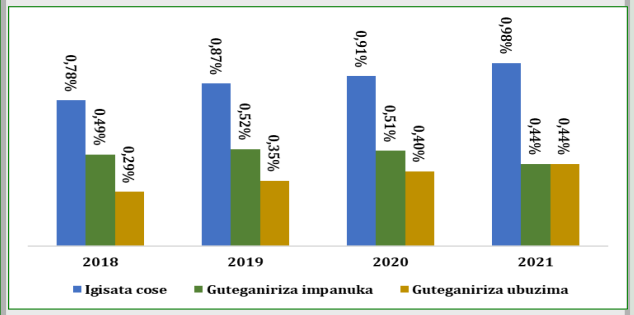
Téléphone : (+257)22276346/47
Site web : www.arca.bi
E-mail : arca@arca.bi

Des assurances fiables pour un développement durable

Abakorera mu gisata c'uguteganiriza impanuka

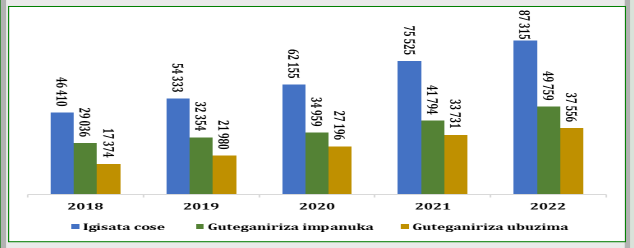
Mu mwaka wi 2022, igisata co guteganiriza impanuka cakorerwamwo n'amashirahamwe yo guteganiriza 18 (amashirahamwe 10 akora ivy'uguteganiriza impanuka, amashirahamwe 7 akora ivy'ugutegekaniriza ubuzima n'ishirahamwe 1 ribisukiranya). Amashirahamwe akora ivy'uburanzi mu vyerekeye uguteganiriza impanuka yangana na 30 mu gihe Intumwa zidahembwa z'amashirahamwe ateganiriza impanuka zaharurwa mu 373. Nta shirahamwe na rimwe ryishinga amashirahamwe ateganiriza impanuka ririho.

Urugero kw'ijana igisata c'uguteganiriza ruterera mu mwimbu w'igihugu



Ku myaka itanu iheze, urugero igisata c'uguteganiriza ruterera mu mwimbu wose w'igihugu ruguma rwiyongera, rwavuye ku bice 0.8% mu mpera z'umwaka wa 2018 rugeze ku bice vyababa 1% mu mpera z'umyaka wa 2022.

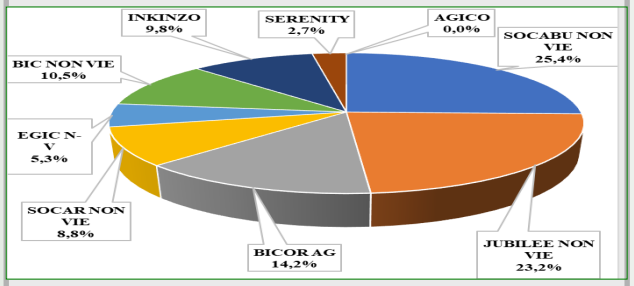
Urugero rw'umwimbu kuva mu 2018 (mu bitigiri vya miliyoni y'amafaranga y'amarundi)



Mu myaka itanu iheze, umwimbu mu gisata c'uguteganiriza impanuka wagiye uriyongera ku rugero rungana n'ibice 17.1% kuva mu mwaka wa 2018. Iryo duga riboneka cane mu vyerekeye ugutegekaniriza ubuzima aho umwimbu waduze ku rugero rungana n'ibice 21.2% ku mwaka ku mwaka mugihe ari ibice 14.4% mu vyerekeye

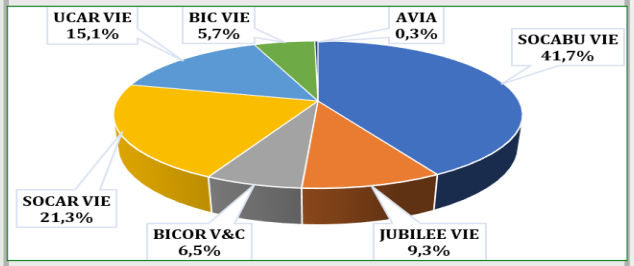
Agence de Régulation et de Contrôle des Assurances

Urugero rw'umwimbu rw'ishirahamwe rimwe rimwe mu vyerekeye guteganiriza impanuka



Mu bijanye n'uguteganiriza impanuka, ishirahamwe SOCABU niryo ryihanije ibice binini ku rugero rungana na 25.4 kw'ijana (25.4%). Rikurikirwa n'ishirahamwe JUBILEE ku bice bingana na 23.2 kw'ijana (23.2%). Ishirahamwe riza ubwa nyuma ni AGICO rifise uduce twababa 0 kw'ijana (0.0%).

Urugero rw'umwimbu rw'ishirahamwe rimwe



Mu bijanye n'ugutegekaniriza ubuzima, ishirahamwe SOCABU niryo rifise ikibanza ca mbere ku rugero rwa 41.7 kw'ijana (41.7%) vy'umwimbu, rigakurikirwa n'ishirahamwe SOCAR Vie ku bice 21.3 kw'ijana (21.3%). Ikibanza ca nyuma gifiswe n'ishirahamwe AVIA rifise uduce 0.3 kw'ijana (0.3%).

Urugero kw'ijana rw ' amafaranga yahawe amashirahamwe yishinga amashirahamwe ateganiriza impanuka

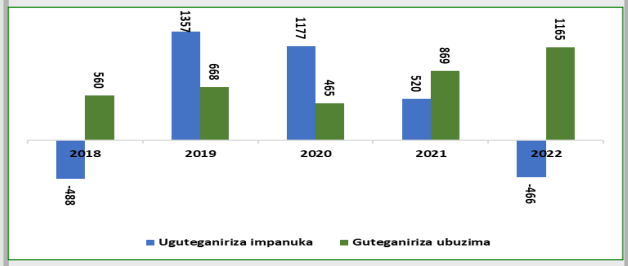
	2018	2019	2020	2021	2022
Guteganiriza impanuka	31.3%	31%	30.5%	27.6%	23.3%
Gutegekaniriza ubuzima	9.1%	9,6%	8.2%	12.4%	9.6%

Mu 2022, urugero kw'ijana rw'amafaranga amashirahamwe yahaye ayayishinga rwaragabanutse haba mu bijanye n'uguteganiriza impanuka canke ugutegekaniriza ubuzima .

Des assurances fiables pour un développement durable

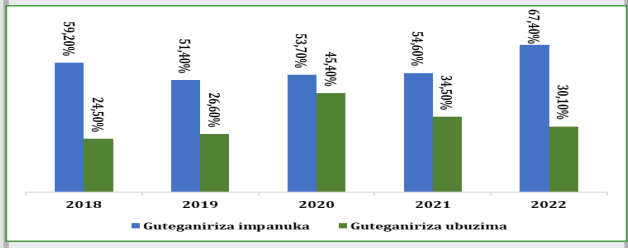
Agence de Régulation et de Contrôle des Assurances

Inyungu canke uruhombo vy'amashirahamwe yishinga ishirahamwe riteganiriza impanuka (mu bitigiri vya miliyoni y'amafaranga y'amarundi)



Mu 2022, amashirahamwe yishinga amashirahamwe ateganiriza impanuka yahomvye amafaranga yababa imiliyoni 466 mu vyerekeye uguteganiriza impanuka aca yunguka amafaranga angana n'imiliyaridi 1165 mu vye-

Urugero kw'ijana rw'amafaranga atangwa mu gutegenirizwa akoreshwa mu gushumbusha amasanganya



Muri 2022, urugero rw'amafaranga atangwa mu gutegenirizwa akoreshwa mu gushumbusha mu mashirahamwe yo guteganiriza ubuzima ruri hejuru y'urugero mfatiro ntarengwa rungana n'ibice 65 kw'ijana (65%) rukaba rungana n'ibice 67.4 kw'ijana (67.4%). Mu mashirahamwe ateganiriza ubuzima , urwo rugero rungana n'ibice 30.1 kw'ijana (30.1%).

Uruhara rw'amashirahamwe y'abaranzi mu mwimbu w'amashirahamwe ateganiriza impanuka

	2018	2019	2020	2021	2022
Guteganiriza impanuka	32%	32%	31.7%	26.3%	23.6%
Gutegekaniriza ubuzima	3.4%	1.87%	9.16%	9.16%	2.28%

Mu vyerekeye uguteganiriza impanuka, ibice 23.6 kw'ijana (23.6%) vy'amafaranga asabwa mu guteganirizwa biva mu bikorwa vyakozwe (amadosiye yakozwe) n'abaranzi. Mu vyerekeye ugutegekaniriza ubuzama naho, ibice bingana na 92.28 kw'ijana (2.28%).

Des assurances fiables pour un développement durable