CENTRAL BANK
OF THE REPUBLIC OF AZERBAIJAN

Compulsory Motor Insurance Complaint Index

For 2026

Compulsory Motor Insurance Complaint Index Table
1 November 2025 – 31 October 2026

Insurers	Complaint Index
Xalq Sığorta OJSC	1.43
Mega Insurance OJSC	1.18
Pasha Insurance OJSC	1.12
Azərbaycan Sənaye Sığorta OJSC	0.80
Ateshgah Insurance OJSC	0.80
Qala Insurance OJSC	0.65

- *high complaint index (exceeds the average indicator obtained by calculating)*
- *average complaint index*
- *low complaint index (lower than the average indicator obtained by calculating)*

NOTE:

The complaint index indicator does not pose a threat to the financial stability or operational continuity of insurance companies.

The Complaint Index for Compulsory Motor Insurance is calculated and published in order to assist citizens in making choices when purchasing insurance services of this type. The Complaint Index is calculated taking into account the complaints received regarding insurance companies with active licenses for compulsory motor vehicle insurance, based on the methodology used at the international level. In addition, the Central Bank continues to process complaints against insurance companies whose licenses have been restricted and revoked by cancelling the permit to conduct compulsory motor vehicle insurance in the same manner as before.

Complaint Index Methodology: The following formula is used to calculate the corresponding Complaint Index:

$$\text{Complaint Index} = \frac{\textit{Market share of complaints}}{\textit{Market share of concluded contracts}}$$

Market share of complaints – the ratio of the number of complaints against a given insurer to the total number of complaints.

Market share of concluded contracts – the ratio of the number of contracts with the respective insurer to the total number of contracts.

Complaint Index explanation: an index of less than 1.00 indicates good service levels for this portfolio compared to peers, while an index of more than 1.00 indicates lower service levels compared to peers.