






AZƏRBAYCAN RESPUBLİKASININ
MƏRKƏZİ BANKI

Compulsory Motor Insurance Complaint Index

August 2024 – July 2025

Compulsory Motor Insurance Complaint Index Table, August 2024 – July 2025

Insurers	Complaint index
Atəşgah Sığorta OJSC	1,36
AtaSığorta OJSC	1,26
Paşa Sığorta OJSC	1,06
Xalq Sığorta OJSC	1,00
Meqa Sığorta OJSC	0,81
Qala Sığorta OJSC	0,58
Azərbaycan Sənaye Sığorta OJSC	0,40

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

NOTE: The Complaint Index for Compulsory Motor Insurance is calculated and published to assist citizens in making choices when purchasing insurance services of the type. The 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:

$$\text{Complaint index} = \frac{\text{Market share of complaints}}{\text{Market share of agreements concluded}}$$

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

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

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.