"MA'QULLANGAN"
"Imkon-Sug'urta"
aksiyadorlik jamiyati
Kuzatuv kengashining
2024 yil "17" oktabrdagi
9-sonli qarori bilan

"TASDIQLANGAN"
"Imkon-Sug'urta"
aksiyadorlik jamiyati
yagona aksiyadorining
2025 yil "9" aprel
62-sonli qaroriga 6-ilova
("Ipoteka-bank" ATIB
Boshqaruvi yig'ilishining
2025 yil "____" ________________
____________-sonli bayoni bilan)

"IMKON-SUG'URTA" AKSIYADORLIK JAMIYATINING IJROIYA ORGANI TO'G'RISIDAGI N I Z O M I

Toshkent shahri, 2025 yil

"APPROVED"
by the Decision
of the Supervisory Board
of the Joint-Stock Company
"Imkon-Sug'urta"
dated October 17, 2024 #9

"ADOPTED"
Attachment # 6
to the Decision of the Sole Shareholder
of the Joint-Stock Company
"Imkon-Sug'urta" dated
April 09, 2025 # 62
(with the Minutes of the meeting of the
Management Board of JSCMB "Ipoteka-bank"
dated ______________, 2025, # ___________)

R E G U L A T I O N ON EXECUTIVE BODY OF THE JOINT-STOCK COMPANY "IMKON-SUG'URTA"

Tashkent city, 2025

I. UMUMIY QOIDALAR	I. GENERAL PROVISIONS
1.1. Ushbu Nizom O‘zbekiston Respublikasining “Aksiyadorlik jamiyatlari va aksiyadorlarning huquqlarini himoya qilish to‘g‘risida”gi va “Sug‘urta faoliyati to‘g‘risida”gi qonunlari hamda “IMKON-SUG‘URTA” aksiyadorlik jamiyati Ustaviga muvofiq ishlab chiqilgan. 1.2. Mazkur Nizom “IMKON-SUG‘URTA” aksiyadorlik jamiyati (bundan keyin matnda “Jamiyat” deb yuritiladi) Ijroiya organining maqomini, uning ishini, Bosh direktorni saylash (tayinlash), shuningdek Bosh direktorning huquqlari (vakolatlari) va majburiyatlarini belgilaydi.	1.1. This Regulation is developed in accordance with the Laws of the Republic of Uzbekistan “On Joint-Stock Companies and Protection of Shareholders’ Rights” and “On Insurance Activities”, as well as the Charter of the Joint-Stock Company “IMKON-SUG‘URTA”. 1.2. This Regulation defines the status of the Executive body of Joint-Stock Company “IMKON-SUG‘URTA” (hereinafter referred to as the “Company”), its operations, the appointment (election) of the General Director, as well as the rights (powers) and obligations of the General Director.
II. IJROIYA ORGANINI TUZISH TARTIBI	**II. PROCEDURE FOR ESTABLISHING THE EXECUTIVE BODY**
2.1. Jamiyatning joriy faoliyatiga rahbarlik yakkaboshchilik asosidagi Ijroiya organi – Bosh direktor tomonidan amalga oshiriladi. 2.2. Bosh direktor yuqori malakali, shu jumladan xorijiy mutaxassislar orasidan tanlab olinadi va O‘zbekiston Respublikasining qonunchiligida belgilangan tartibda Jamiyat aksiyadorlari umumiy yig‘ilishi (bundan keyin matnda “AUY” deb yuritiladi) qarori bilan saylanishi (tayinlanishi) mumkin. 2.3. Bosh direktor AUYga va Jamiyatning Kuzatuv kengashiga (bundan keyin matnda “Kuzatuv kengashi” deb yuritiladi) hisobot beradi. 2.4. Bosh direktor AUY tomonidan yig‘ilishda ishtirok etayotgan aksiyadorlarning ko‘pchilik ovozi bilan 3 (uch) yil muddatga saylanadi (tayinlanadi) va uning vakolatlari muddatidan ilgari tugatiladi. 2.5. Bosh direktorning huquq va majburiyatlari O‘zbekiston Respublikasining qonunchiligida, Jamiyat Ustavida hamda u bilan tuzilgan shartnomada belgilanib, shartnomaning amal qilish muddatini uzaytirish yoki uni bekor qilish mumkinligi to‘g‘risida har yili qaror qabul qilinadi.	2.1. The management of the Company’s current activities is carried out by a Sole Executive body – the General Director. 2.2. The General Director is selected from among highly qualified specialists, including foreign experts, and may be appointed (elected) by the decision of the General Meeting of Shareholders of the Company (hereinafter referred to as the “GMS”) in accordance with the procedure established by the legislation of the Republic of Uzbekistan. 2.3. The General Director reports to the GMS and the Supervisory Board of the Company (hereinafter referred to as the “Supervisory Board”). 2.4. The General Director is elected (appointed) by the GMS for a term of 3 (three) years by the majority vote of the shareholders present at the meeting, and their powers may be terminated before the expiration of the term. 2.5. The rights and obligations of the General Director are defined by the legislation of the Republic of Uzbekistan, the Company’s Charter, and the contract concluded with the General Director. Every year, a decision will be made regarding the extension of the contract or its termination.

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2.6. Bosh direktor bilan tuziladigan shartnomani Jamiyat nomidan Kuzatuv kengashi raisi imzolaydi.	2.6. The contract with the General Director is signed on behalf of the Company by the Chairman of the Supervisory Board.
Bosh direktor bilan tuziladigan shartnomada uning Jamiyat faoliyati samaradorligini oshirish bo'yicha majburiyatlari nazarda tutilishi kerak.	The contract with the General Director should include obligations aimed at improving the efficiency of the Company's operations.
Bosh direktor Jamiyatning ijro apparatini shakllantiradi va boshqaradi, Jamiyatning tarkibini Kuzatuv kengashi bilan kelishilgan holda belgilaydi, Jamiyatga yuklatilgan vazifalarni bajarish uchun mas'ul hisoblanadi.	The General Director forms and manages the executive apparatus of the Company, determines its structure in coordination with the Supervisory Board, and is responsible for fulfilling the tasks assigned to the Company.
2.7. Bosh direktor boshqa tashkilotlarning boshqaruv organlarida faqatgina Kuzatuv kengashi roziligi bilan lavozimlarni egallab turishi mumkin, ushbu Nizomning 4.4-bandida ko'rsatilgan hollar bundan mustasno.	2.7. The General Director may hold positions in the governing bodies of other organizations only with the approval of the Supervisory Board, except in cases specified in clause 4.4 of this Regulation.
2.8. Bosh direktor bilan tuzilgan shartnoma quyidagi asoslarga ko'ra Kuzatuv kengashi tomonidan muddatidan ilgari tugatilishi (bekor qilinishi) mumkin:	2.8. The contract with the General Director may be terminated (canceled) prematurely by the Supervisory Board based on the following grounds:
Bosh direktor tomonidan berilgan arizaga asosan;	At the request of the General Director;
Bosh direktor Jamiyat ustavini qo'pol tarzda buzgan taqdirda;	In case the General Director grossly violates the Company's Charter;
Bosh direktorning harakatlari (harakatsizligi) tufayli Jamiyatga zarar yetkazilgan bo'lsa;	If the actions (or inaction) of the General Director cause harm to the Company;
Bosh direktor u bilan tuzilgan shartnoma shartlarini buzgan taqdirda.	If the General Director violates the terms of the contract concluded with him.
2.9. Bosh direktorning vakolatlari muddatidan ilgari tugatilgan taqdirda, Kuzatuv kengashining qarori bilan belgilangan shaxs uning vazifalarini navbatdagi AUYgacha bo'lgan davrda vaqtincha bajarib turishiga yo'l qo'yiladi.	2.9. If the General Director's powers are terminated prematurely, the person designated by the Supervisory Board may temporarily fulfill the General Director's duties until the next GMS.
2.10. Bosh direktor o'z huquqlarini amalga oshirishda va o'z vazifalarini bajarishda Jamiyat manfaatlarini ko'zlab ish tutishi lozim.	2.10. In exercising his rights and fulfilling his duties, the General Director must act in the best interests of the Company.
2.11. Bosh direktorga to'lanadigan haq miqdori Jamiyat faoliyatining samaradorligiga to'g'ridan-to'g'ri bog'liq bo'ladi va u bilan tuziladigan shartnomada belgilanadi.	2.11. The amount of remuneration paid to the General Director is directly linked to the performance of the Company and is determined in the contract concluded with him.
2.12. Bosh direktor O'zbekiston Respublikasi qonunchiligi, Jamiyatning Ustavi va ushbu Nizom asosida ish olib boradi.	2.12. The General Director operates based on the legislation of the Republic of Uzbekistan, the Company's Charter, and this Regulation.

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III. BOSH DIREKTORNING VAKOLATLARI VA MAJBURIYATLARI	III. POWERS AND DUTIES OF THE GENERAL DIRECTOR
3.1. Bosh direktor Jamiyatning faoliyati bilan bog'liq barcha masalalarni mustaqil ravishda hal qiladi, AUY va Kuzatuv kengashi vakolat doirasiga kiritilgan masalalar bundan mustasno.	3.1. The General Director independently resolves all matters related to the Company's activities, except for the matters falling under the authority of the GMS and the Supervisory Board.
3.2. Bosh direktor quyidagi vakolatlarga ega:	**3.2. The General Director has the following powers:**
3.2.1. o'zining vakolatlari doirasida Jamiyat faoliyatiga rahbarlik qilish;	3.2.1. To lead the Company's activities within his scope of authority;
3.2.2. Jamiyat nomidan ishonchnomasiz ish yuritish, shu jumladan uning manfaatlarini ifodalash;	3.2.2. To act on behalf of the Company without a power of attorney, including representing its interests;
3.2.3. Jamiyat nomidan AUY va Kuzatuv kengashi vakolati doirasidan tashqari bo'lgan bitimlarni tuzish;	3.2.3. To enter into transactions on behalf of the Company, excluding those falling under the authority of the GMS and the Supervisory Board;
3.2.4. shtatlarni tasdiqlash, Jamiyat xodimlarini ishga qabul qilish, ular bilan mehnat shartnomalarini tuzish, mehnat shartnomalariga o'zgartirish va qo'shimchalar kiritish, mehnat shartnomalarini bekor qilish;	3.2.4. To approve the staff list, hire employees, conclude labor contracts with them, make changes and additions to labor contracts, and terminate labor contracts;
3.2.5. Jamiyat xodimlarining lavozim yo'riqnomalarini tasdiqlash;	3.2.5. To approve job descriptions for the Company's employees;
3.2.6. Jamiyat xodimlarini rag'batlantirish, mehnat va ijro intizomini buzgan xodimlarga nisbatan intizomiy jazo choralarini qo'llash;	3.2.6. To incentivize the Company's employees, and apply disciplinary sanctions to employees who violate labor and performance discipline;
3.2.7. Jamiyatning barcha xodimlari tomonidan bajarilishi majburiy bo'lgan buyruq va farmoyishlar chiqarish va ko'rsatmalar berish;	3.2.7. To issue orders and instructions that must be followed by all of the Company's employees;
3.2.8. o'z vakolatlari doirasida Jamiyatning ichki hujjatlarini tasdiqlash;	3.2.8. To approve internal documents of the Company within his scope of authority;
3.2.9. vakolatli banklarda hisob-varaqlar ochish;	3.2.9. To open accounts in authorized banks;
3.2.10. Jamiyat nomidan ishonchnomalar berish;	3.2.10. To issue powers of attorney on behalf of the Company;
3.2.11. Jamiyat filiallari va sotuv markazlari hamda vakolatxonalari rahbarlarini tayinlash va ularni lavozimidan ozod etish;	3.2.11. To appoint and dismiss heads of the Company's branches, sales centers, and representative offices;
3.2.12. Jamiyatning barcha xodimlariga to'lanadigan haq va kompensatsiyalar miqdorlarini belgilash;	3.2.12. To determine the amounts of salaries and compensations for all employees of the Company;
3.2.13. Jamiyat AUYda qatnashish;	3.2.13. To participate in the GMS;

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3.2.14. Kuzatuv kengashining roziligiga ko'ra uning ishida maslahat ovozi bilan ishtirok etish;	3.2.14. With the approval of the Supervisory Board, to participate in its work with an advisory vote;
3.2.15. Kuzatuv kengashi majlislariga Jamiyatni rivojlantirish strategiyasini va uni amalga oshirish usullariga doir takliflarni kiritish.	3.2.15. To propose initiatives to the Supervisory Board regarding the Company's development strategy and its implementation methods.
Bosh direktor O'zbekiston Respublikasining qonunchiligi, Jamiyatning ustavi va ichki hujjatlariga muvofiq boshqa vakolatlarga ham ega.	The General Director also holds other powers in accordance with the legislation of the Republic of Uzbekistan, the Company's Charter, and internal documents.
3.3. Bosh direktor quyidagi majburiyatlarga ega:	**3.3. The General Director has the following duties:**
3.3.1. o'z vakolatlari doirasida Jamiyatning kundalik ish faoliyati boshqaruvini amalga oshirish;	3.3.1. To manage the daily operations of the Company within the scope of his powers;
3.3.2. o'z vakolatlari doirasida Jamiyatning samarali, daromadli va barqaror ishlashini ta'minlash;	3.3.2. To ensure the efficient, profitable, and stable operation of the Company within his scope of authority;
3.3.3. Jamiyatning asosiy faoliyatini takomillashtirish, boshqarishning eng yangi uslublarini joriy etishga yo'naltirilgan tadbirlarni ishlab chiqish va joriy etish;	3.3.3. To improve the Company's core activities, develop and implement measures aimed at introducing the latest management practices;
3.3.4. Jamiyatni rivojlantirish bo'yicha strategik choralarni, dasturlarni va Jamiyatning biznes rejalarini ishlab chiqish, ularning bajarilishini tashkil etish va nazorat qilish;	3.3.4. To develop strategic measures, programs, and business plans for the development of the Company, organize and oversee their implementation;
3.3.5. Jamiyat tomonidan ko'rsatiladigan xizmatlarga istiqbolda talabning oshishini ta'minlash, Jamiyat faoliyatining yangi yo'nalishlarini aniqlash;	3.3.5. To ensure the increase in demand for the services provided by the Company in the future and to identify new areas of activity for the Company;
3.3.6. Jamiyat tomonidan ko'rsatiladigan xizmatlar bo'yicha narx va tariflarni tasdiqlash;	3.3.6. To approve prices and tariffs for the services provided by the Company;
3.3.7. sug'urta sirini va Jamiyat tijorat sirini tashkil etuvchi axborotlarning saqlanishini ta'minlash;	3.3.7. To ensure the protection of insurance secrets and the confidentiality of the Company's commercial information;
3.3.8. Jamiyatning shartnomalar bo'yicha majburiyatlarining bajarilishini ta'minlash;	3.3.8. To ensure the fulfillment of the Company's contractual obligations;
3.3.9. Jamiyatni malakali xodimlar bilan ta'minlash, ularni tayyorlash va o'qitish, xodimlarning malakasini oshirish ishlarini tashkil etish, xodimlarning bilimi, malakasi, tajribasi va qobiliyatlaridan oqilona foydalanish choralarini ko'rish;	3.3.9. To provide the Company with qualified employees, organize their training and education, arrange measures for improving the qualifications of employees, and take steps to make efficient use of the employees' knowledge, skills, experience, and abilities;
3.3.10. xodimlar uchun ijtimoiy kafolatlar va mehnatni muhofaza qilishni ta'minlash;	3.3.10. To ensure social guarantees for employees and the protection of labor rights;

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3.3.11. Jamiyatning tarkibiy bo'linmalari to'g'risidagi nizomlarni tasdiqlash;	3.3.11. To approve the regulations for the Company's structural units;
3.3.12. Jamiyat xodimlarining mehnat sharoitlarini muhofaza qilish va yaxshilash;	3.3.12. To ensure and improve the working conditions of the Company's employees;
3.3.13. Jamiyatning tarkibiy bo'linmalari o'rtasida samarali hamkorlikni ta'minlash;	3.3.13. To ensure effective cooperation between the Company's structural units;
3.3.14. jamoa shartnomalari va bitimlarini imzolashda ish beruvchi sifatida ishtirok etish, jamoa shartnomalari bo'yicha majburiyatlarni bajarish;	3.3.14. To participate as an employer in signing collective agreements and contracts, and ensure the fulfillment of obligations under collective agreements.
3.3.15. O'zbekiston Respublikasining qonunchiligiga muvofiq, Jamiyatda buxgalteriya hisobi va hisobotining tashkil etilishi, tegishli rasmiylashtirilganligi va ishonchliligini, yillik hisobotlar va boshqa moliyaviy hisobotlar tegishli organlarga o'z vaqtida taqdim etilishini, shuningdek aksiyadorlar, Kuzatuv kengashi a'zolari, kreditorlar va boshqa oluvchilarga yuboriladigan Jamiyat faoliyati to'g'risidagi ma'lumotlar taqdim etilishini ta'minlash;	3.3.15. In accordance with the legislation of the Republic of Uzbekistan, ensure the organization, proper documentation, and reliability of accounting and reporting in the Company, ensure that annual reports and other financial statements are timely submitted to the relevant authorities, and also ensure that information regarding the Company's activities is provided to shareholders, members of the Supervisory Board, creditors, and other recipients;
3.3.16. tashqi auditorlik tashkilotlari, sug'urta sohasida vakolatli davlat organi va Jamiyatning Ichki audit xizmati tomonidan Jamiyatda o'tkazilayotgan tekshirishlar natijasida aniqlangan kamchiliklarni bartaraf etish bo'yicha chora-tadbirlar rejasini ishlab chiqish va uning bajarilishi yuzasidan ishlarni tashkillashtirish;	3.3.16. Develop a plan of actions to address shortcomings identified as a result of inspections conducted by external auditing organizations, the state authority responsible for insurance matters, and the Company's Internal Audit Service, and organize the implementation of these measures;
3.3.17. Jamiyatning moliya-xo'jalik faoliyati to'g'risidagi hujjatlarni Kuzatuv kengashiga, Jamiyatning Ichki audit xizmatiga va auditorlik tashkilotiga taqdim etish;	3.3.17. Submit documents related to the Company's financial and economic activities to the Supervisory Board, the Company's Internal Audit Service, and the auditing organization;
3.3.18. soliq, statistika va moliyaviy hisobotlarning tegishli organlarga to'liq va o'z vaqtida taqdim etilishini ta'minlash;	3.3.18. Ensure the full and timely submission of tax, statistical, and financial reports to the relevant authorities;
3.3.19. dividendlar hisoblanishi va to'lanishi bo'yicha aksiyadorlarning barcha huquqlariga rioya qilinishini ta'minlash;	3.3.19. Ensure the observance of all shareholders' rights regarding the calculation and payment of dividends;
3.3.20. o'z vakolatiga tegishli ishlarning holati to'g'risidagi axborotni AUY va Kuzatuv kengashiga belgilangan muddatlarda taqdim etish;	3.3.20. Provide information on the status of matters within his authority to the GMS and the Supervisory Board within the specified deadlines.
3.3.21. AUY va Kuzatuv kengashining majlislariga tayorgarlik ko'rishni va ularni o'tkazishni ta'minlash;	3.3.21. Ensure the preparation for and organization of meetings of the GMS and the Supervisory Board;

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3.3.22. AUY yoki Kuzatuv kengashi tomonidan ko'rib chiqilishi lozim bo'lgan masalalarni oldindan ko'rib chiqish hamda ular bo'yicha tegishli materiallar, hujjatlar va bayonnoma hamda qarorlar loyihalarini tayyorlash;	3.3.22. Pre-consider matters to be reviewed by the GMS or the Supervisory Board, and prepare relevant materials, documents, minutes, and draft decisions for them;
3.3.23. AUY va Kuzatuv kengashi qarorlarining bajarilishini tashkil etish;	3.3.23. Organize the implementation of the decisions made by the GMS and the Supervisory Board;
3.3.24. O'zbekiston Respublikasining qonunchiligi, Jamiyatning Ustavi va ichki hujjatlariga rioya qilish. Bosh direktor O'zbekiston Respublikasining qonunchiligi, Jamiyatning Ustavi va ichki hujjatlariga muvofiq boshqa majburiyatlarga ham ega.	3.3.24. Ensure compliance with the legislation of the Republic of Uzbekistan, the Company's Charter, and internal documents. The General Director also has other obligations in accordance with the legislation of the Republic of Uzbekistan, the Company's Charter, and internal documents.
IV. BOSH DIREKTORNING JAVOBGARLIGI 4.1. Bosh direktor Jamiyatga nisbatan xolislikni saqlab turishi lozim. Agar Bosh direktor bitimdan moliyaviy manfaatdorlikka ega bo'lsa, u ko'rsatilgan masala bo'yicha qaror qabul qilish boshlangunga qadar bu to'g'risida Kuzatuv kengashiga xabar berishga majbur. Bunday bitim Kuzatuv kengashi tomonidan ma'qullanganidan so'ng tuzilishi mumkin.	**IV. RESPONSIBILITIES OF THE GENERAL DIRECTOR** 4.1. The General Director must maintain impartiality towards the Company. If the General Director has a financial interest in a transaction, he/she must notify the Supervisory Board of this before making a decision on the matter. Such a transaction may only be concluded after approval by the Supervisory Board.
4.2. Bosh direktor Jamiyatdagi o'z imkoniyatlaridan (mulkiy va nomulkiy huquqlaridan, xo'jalik faoliyati sohasidagi imkoniyatlardan, Jamiyat faoliyati va rejalari to'g'risidagi ma'lumotlardan) shaxsiy boylik orttirish yoxud o'zi mehnat munosabatida bo'lgan jismoniy va yuridik shaxslar foydasiga foydalanishi mumkin emas.	4.2. The General Director is prohibited from using the Company's opportunities (including its property and non-property rights, business activities, and information about the Company's activities and plans) for personal enrichment or for the benefit of individuals or legal entities with whom he/she has labor relations.
4.3. Bosh direktor Jamiyat mol-mulkini tasarruf etish orqali shaxsiy foyda ko'rish harakatlariga yo'l qo'ymasligi lozim.	4.3. The General Director must not take any actions to personally profit from the Company's assets or resources.
4.4. Bosh direktor Jamiyatda faoliyat yuritayotgan davrda Jamiyat bilan raqobatlashadigan tashkilotlarni ta'sis qilish yoki ta'sis etishda qatnashish, shuningdek Jamiyat bilan raqobatlashadigan tashkilotlarda mehnat faoliyatini amalga oshirish huquqiga ega emas.	4.4. The General Director has no right to establish or participate in the establishment of organizations that compete with the Company, nor to engage in labor activities in competing organizations.
Bosh direktor Jamiyatda lavozimga tayinlangan vaqtdan boshlab bunday	The General Director must cease participation in such organizations once

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tashkilotlarda o'z ishtirokini to'xtatishga majbur va bu to'g'risida Kuzatuv kengashiga xabar berishi lozim.	appointed to the position and must inform the Supervisory Board accordingly.
4.5. Bosh direktor Jamiyat oldida O'zbekiston Respublikasining qonunchiligiga va Jamiyat Ustaviga, AUY qarorlariga va sudning qaroriga muvofiq o'z vazifasini bajarmasligi yoki belgilangan tartibda bajarmasligi natijasida Jamiyatga yetkazilgan zarar uchun javobgardir.	4.5. The General Director is responsible for any damage caused to the Company as a result of failing to fulfill his/her duties in accordance with the legislation of the Republic of Uzbekistan, the Company's Charter, the decisions of the GMS, and court decisions.
4.6. Jamiyat yoki Kuzatuv kengashi Bosh direktor tomonidan Jamiyatga yetkazilgan zararning o'rnini qoplash to'g'risidagi da'vo arizasi bilan sudga murojaat qilishga haqli.	4.6. The Company or the Supervisory Board has the right to file a lawsuit for compensation for any damage caused by the General Director to the Company.

Bosh director /
General Director

Janis Lasis