

OJSC «SOGAZ»

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19.11.

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No 14-75/86/1

Mr Dejan Celar General Manager

JKP Informatika

Street: 3 Bulevar Cara Lazara

Town: Novi Sad 21000

State: Serbia

Dear Mr. Dejan Celar,

As you are probably aware Sogaz is one of the largest Russian Insurance Companies with a very strong position in the segment of corporate insurance and advanced competences in insurance of hugest Russian enterprises in oil and gas industry, energy production, metallurgy, chemical industry, telecommunications and many others.

Early this year after several years of preparations we manage to launch our daughter company in Serbia as a certain investment project in the economy of Serbia. The business philosophy of Sogaz is to be closer to its clients to generate together added value to the state and citizens.

We have been informed that today our daughter company is happy to sign a contract with your esteemed company to cover the insurance interests of the citizens of Novi Sad. We are proud to be involved in such a social oriented project and consider it as a demand for strong responsibilities from our side.

Let me thank you for your decision to support a "young" Serbian Insurance Company – Sogaz Novi Sad – to be engaged in this insurance contract and let me assure you that we would do our best to demonstrate our strength and flexibility.

Best regards,

Nikolay Galushin

Deputy Chairman Management Board