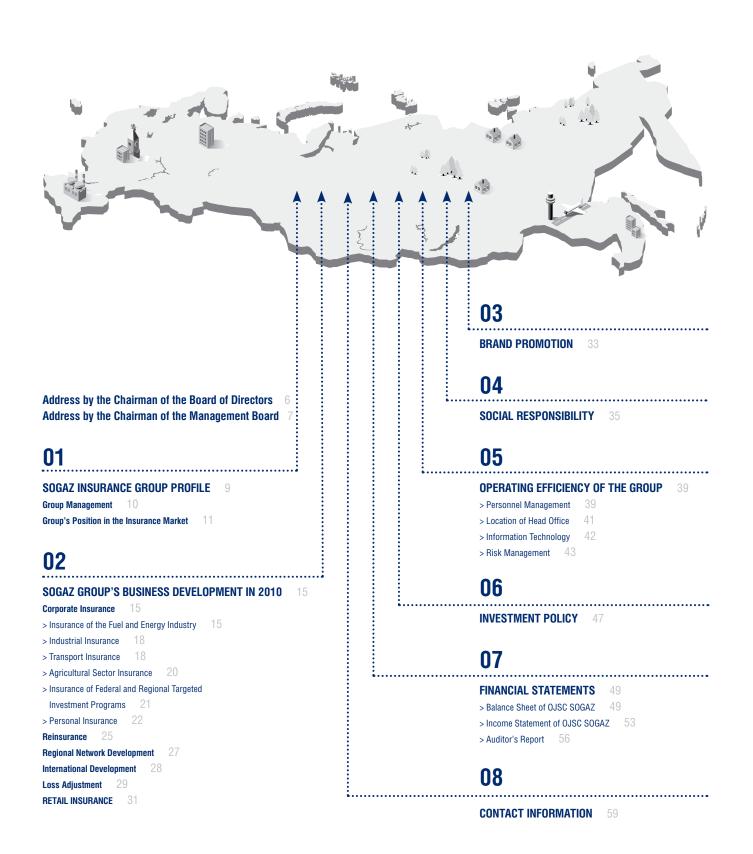
ANNUAL REPORT OF SOGAZ INSURANCE GROUP





CONTENTS





Chairman of the Board of Directors of OJSC SOGAZ, Chairman of the Management Board of OJSC Gazprom

A. B. Miller

Dear shareholders,

One of the milestone events in the Russian insurance market in 2010 was the adoption of the law regarding obligatory insurance of hazardous production facility owners' liability. Today, work is underway to develop a number of key legislative drafts aimed at expanding the application field of insurance as an efficient risk management tool, which will provide a great spark to the development of insurance in Russia.

In many respects, the crucial factor at this stage will be the activities of the industry's leaders. They are to play the key role in formation of insurance culture in Russia, establish new quality standards of insurers' activities and enhance public confidence in the institution of insurance at large.

In 2010, SOGAZ Insurance Group confirmed once again its status of the Russian corporate insurance leader and one of the nation's biggest, financially stable and efficient insurance companies. Last year, the Group's insurance charges got quite close to the level of 100 bln. roubles; during the reporting period, SOGAZ adjusted a total of 73.3 bln. roubles of losses, thus successfully accomplishing its missions.

I am confident that in the future SOGAZ Group will still reinforce its profile of a reliable insurer and make a notable contribution to supporting stable operation of Russian companies, as well as to security and well-being of our citizens.

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Chairman of the Management Board of SOGAZ Insurance Group

S.S. Ivanov

Dear shareholders, clients, partners and employees of SOGAZ Insurance Group,

Last year was a period of dynamic development of SOGAZ Insurance Group, coupled with numerous changes that fully demonstrated the company's potential and scale of operation.

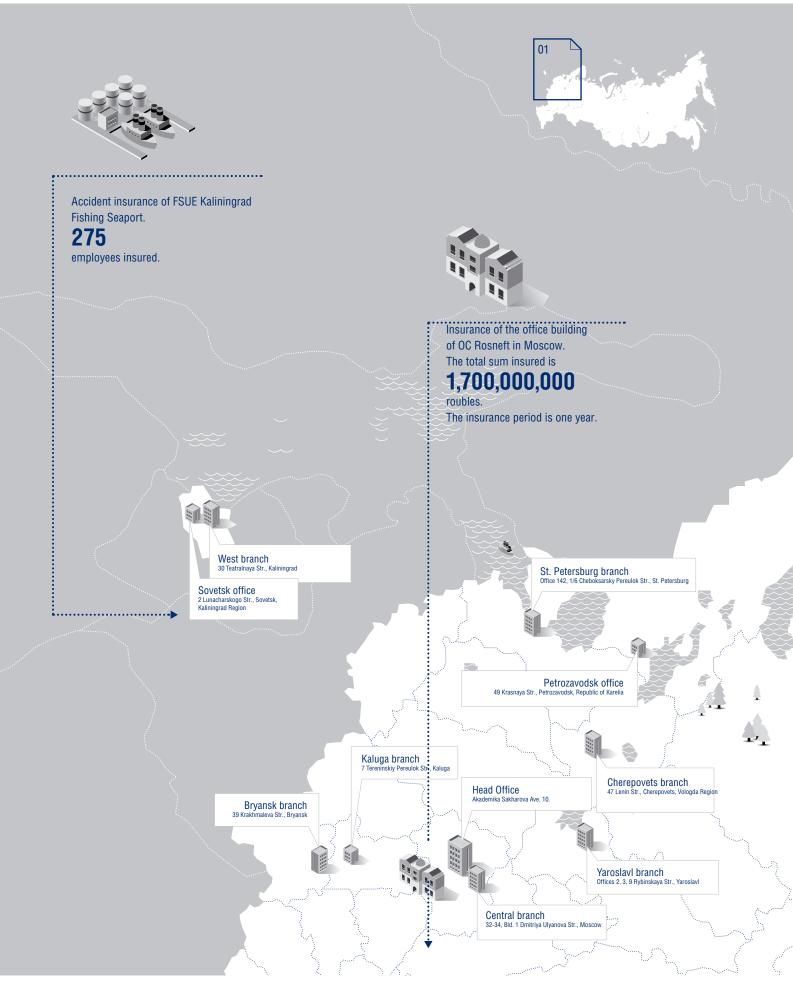
During the reporting period, SOGAZ has seriously improved its market standing. At the end of 2010, we were second in insurers' ranking in terms of collected insurance premium, and the company's share of the voluntary insurance market for the first time exceeded 10%. By winning tender for insurance of property of OJSC Russian Railways for a coverage exceeding 6 trillion roubles which was the greatest in recent years, SOGAZ once again proved to be the leader in corporate insurance. In order to enhance quality control of medical care provided to our clients, the company has proceeded to setting up its own network of medical clinics. The first such clinic was the SOGAZ International Medical Center in St. Petersburg, acknowledged to be one of the best multi-type medical treatment facilities in the city. Last year, we almost completed the creation of a three-tier regional network control system which will help raise the effectiveness of business processes inside the company.

Unlike any other Russian insurer, SOGAZ is consistently expanding the area of its international interests: we have launched the project of setting up a SOGAZ subsidiary in the Republic of Serbia; besides, in late 2010 the company became a co-owner of the German insurer SOVAG, which considerably enhanced SOGAZ's access to the Western reinsurance capacities.

Financial stability and reliability are still the key competitive advantages of SOGAZ. In 2010, the Group's insurance reserves grew by 13% reaching 57.3 bln. roubles. The company's equity funds subject to the International Accounting Standards arrived at 28.6 bln. roubles. Just like in the previous year, SOGAZ was the most efficient insurance company in the market. The Group's net income was 5.38 bln. roubles which by far surpassed similar results achieved by our competitors.

Just like many other achievements, this was due to the support offered by the company shareholders and the efforts of thousands of SOGAZ employees to whom I am sincerely grateful. I am sure that together we will successfully accomplish all strategic challenges our company is facing today.

Just like in the previous year, SOGAZ was the most efficient insurance company in the market. The Group's net income was 5.38 bln. roubles which by far surpassed similar results achieved by our competitors.



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SOGAZ INSURANCE GROUP PROFILE

Cumulative assets of the Group's insurance companies (Russian Accounting Standards):

91.82 bln. roubles.

Cumulative insurance reserves (Russian Accounting Standards):

66.03 bln. roubles.

Regional network - over **600** divisions and sales offices.

Year of establishment: 1993.

Activities: The Group is licensed to perform more than 130 types of insurance as well as to carry out reinsurance activities.

Group Members:

| Company | Activity | Authorized Capital |
|---------------------------------------|-----------------------------|-------------------------|
| OJSC SOGAZ | All types of insurance | 8 042,2 million roubles |
| OJSC IC SOGAZ-MED | Compulsory health insurance | 102,5 million roubles |
| LLC IC SOGAZ-LIFE | Life insurance | 530 million roubles |
| LLC IC SOGAZ-AGRO | Agricultural insurance | 350 million roubles |
| LLC IC SOGAZ-SHEKSNA | All types of insurance | 550 million roubles |
| OJSC MIC Sheksna-M | Compulsory health insurance | 132,2 million roubles |
| LLC Gazprommedservis | Medical care | 58,6 million roubles |
| SOGAZ International Medical Center | Medical services | 1 463,5 million roubles |
| CJSC MC Leader | Asset management | 6,7 million roubles |

Ratings:

Standard & Poor's (OJSC SOGAZ)

o1. International credibility rating and counterparty credit rating: "BBB-", forecast – "Stable"; National credibility rating: "ruAA+", forecast – "Stable".

Fitch Ratings (OJSC SOGAZ)

- 03. International credibility rating: "BB+", forecast "Stable";
- 04. National credibility rating: "AA(rus)", forecast "Stable".

Expert RA (SOGAZ Insurance Group):

05. Insurance company credibility rating: "A++" ("Extremely high credibility level").

GROUP MANAGEMENT

Management Board of OJSC SOGAZ

Ivanov Sergey Sergeevich Chairman of the Management Board

Botischev Andrey Igorevich Deputy Chairman of the Management Board

Leonenko Aleksey Ivanovich Deputy Chairman of the Management Board

Logovinsky Evgeny Ilyich Deputy Chairman of the Management Board for Economic and Financial Affairs

Nosov Vladimir Mikhailovich Deputy Chairman of the Management Board

Okhotnikov Sergey Viktorovich Deputy Chairman of the Management Board

Putin Mikhail Evgenievich Deputy Chairman of the Management Board

Sokolov Anatoly Fedorovich Deputy Chairman of the Management Board

Gabeleva Anna Mikhailovna Chief Accountant, Member of the Management Board

Portone Tatiana Nikolaevna Executive Director for Information Technologies, Member of the Management Board

GROUP'S POSITION IN THE INSURANCE MARKET

Large-scale technogenic accidents and natural disasters of recent years have drawn the state's attention to insurance issues. The key role in providing for the national economic security was acknowledged at the top level.

Russian insurance market: results of 2010

The year 2010 was the turning point for the Russian insurance which experienced the influence of financial crisis later than the other industries and needed a longer period of time to overcome its aftermath.

Last year, there was an increase in charges in all segments of the insurance market. The greatest growth rates were demonstrated by accident insurance (due to the recovery of mortgage and consumer lending), life insurance (due to corporate accumulative life insurance and bank insurance), motor hull insurance (due to the recovery of automobile lending and deferred demand implementation). However, there was only a slight growth in the amount of insurance compensation, which resulted from insurance portfolio optimization performed by the principal market players, stiffening of underwriting policy and loss control, improvement in companies' security measures aimed at fraud prevention, and a number of other steps.

According to the Federal Insurance Supervision Service, the total amount of insurance premiums, exclusive of compulsory health insurance (CHI), was 558 bln. roubles, i.e. 8.6% greater than the charges in 2009. The aggregate compensations paid out by insurance companies was 294.9 bln. roubles, i.e. 3.4% greater than in 2009.

The market structure (exclusive of CHI) in 2010 did not undergo any material changes as against the previous period: automobile (hull and compulsory motor third party liability) insurance was 41.4% of the overall market volume, legal entities' and natural persons' property insurance reached 18.3%, voluntary health insurance was 15.4%. An outrunning growth in sales of insurance products was demonstrated by the banks and car dealers.

Large-scale technogenic accidents and natural disasters of recent years have drawn the state's attention to insurance issues. The key role in providing for the national economic security was acknowledged at the top level. In August, 2010, President of the Russian Federation for the first time discussed the prospects for the development of the Russian insurance industry with representatives of the leading insurance companies.

Almost five years of waiting resulted in the adoption of the law regarding the obligatory insurance of hazardous production facility owners' liability, and accelerated development of quite a number of other legislative drafts. All year long, continuous work was underway aimed at legislation adjustment and market stabilization. The State Duma adopted a crucial amendment to the law regarding insurance industry organization, under which since January 01, 2012 the core authorized capital of an insurance company must be increased up to 120 million roubles. Besides, the Bankruptcy Law was subject to essential modifications adding transparency to the market-out procedures for insurance companies. Due to the uncomplying attitude of regulatory authorities, the insurance mechanisms were excluded from the public procurement law. In 2010, lots of insurance companies forfeited their license to conduct insurance activities.

These efforts resulted in a growth in market concentration. By the end of the year, the share of the ten biggest insurance groups in terms of charges had exceeded 60% of the market (exclusive of CHI), the number of insurance companies going down to 625.

Russian insurance market: results of 2010

| Туре | Premium, billion roubles | Premium increase by 2009 | Compensations, billion roubles | Compensation increase by 2009 |
|---|-----------------------------|-----------------------------|--------------------------------|----------------------------------|
| Property insurance | 287,5 | 3,7% | 150,2 | -1,5% |
| Liability insurance | 26,7 | 2,8% | 2,9 | -3,3% |
| Personal insurance, except for life insurance | 122,5 | 20,4% | 71,7 | 4,5% |
| Life insurance | 22,7 | 44,1% | 8 | 49,3% |

Source: Federal Insurance Supervision Service, 2011



The market share of the Group's payments for all types, save for CHI and life insurance, was some **8%**, i.e. **23.2** bln. roubles.

Group Operation Results

Even during the crisis, SOGAZ Insurance Group was stepping up the charges, thus maintaining profitability. In 2010, the Group again demonstrated better performance than the market in general. SOGAZ was second in terms of the total amount of premium charged, gaining the market lead in voluntary (classic) insurance.

The market share of the Group's total charges over the past five years has increased by half reaching 9.3%, i.e. 97.6 bln. roubles. The share of charges in voluntary types of insurance has increased 1.3 times, arriving at 12%, i.e. 48.5 bln. roubles.

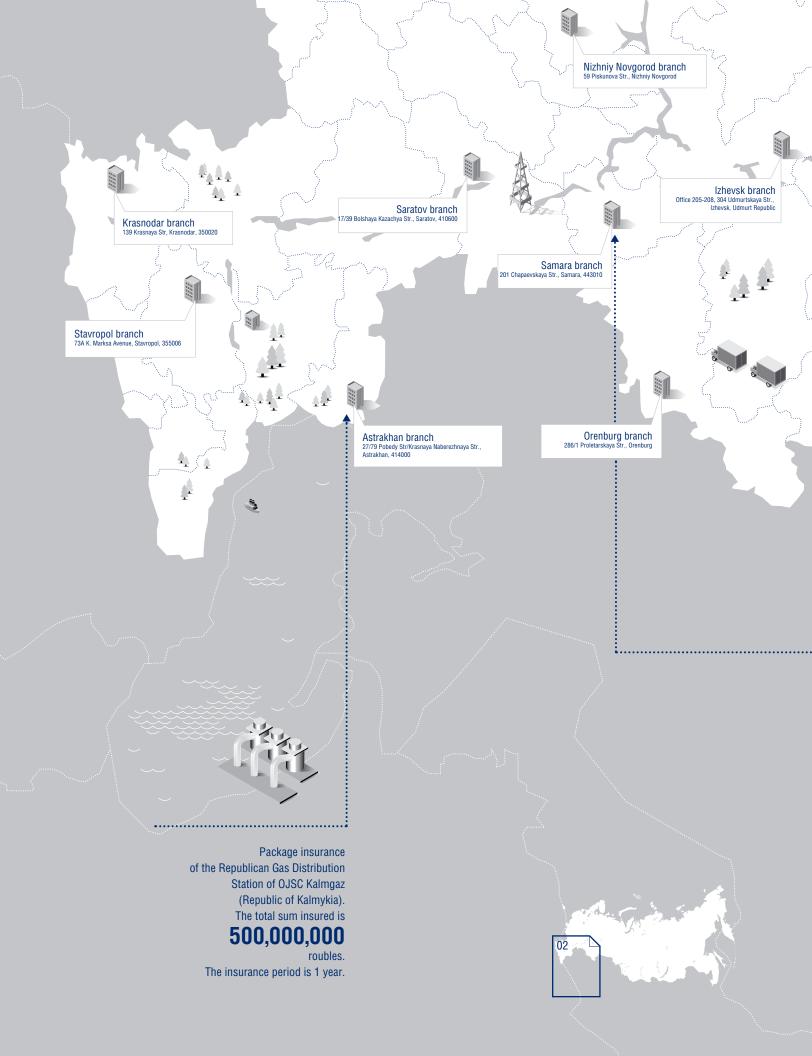
In 2010, SOGAZ strengthened hand in the business segments it regarded as the most important. Apart from personal insurance where the Group is the long-standing leader, SOGAZ substantially enhanced its presence in the voluntary property insurance market. Remarkable success was achieved in providing insurance to hazardous production facilities, insurance against aviation risks, insurance of railway transport, property of legal entities and natural persons. There was also a substantial rise in the Insurance Group's charges in the market of mandatory insurance of air carriers' liability to passengers.

SOGAZ ranks among the leading Russian insurers in terms of the total amount of payments. The market share of the company's payments for all types, save for CHI and life insurance, was some 8%, i.e. 23.2 bln. roubles.

| Туре | Charges of SOGAZ Group, bln. roubles | Market share | Increase by 2009 | Position |
|---|---|--------------|------------------|----------|
| All insurance types (inclusive of CHI) | 97,6 | 9,3% | 18,7% | 2 |
| СНІ | 47,5 | 9,8% | 20,5% | 3 |
| Personal insurance (inclusive of life insurance) | 18,3 | 12,6% | 11,2% | 1 |
| Voluntary health insurance | 15,9 | 18,5% | 13,5% | 1 |
| Property insurance (save for insurance against financial risks) | 27,4 | 9,8% | 28,1% | 2 |
| Railway transport insurance (inclusive of liability insurance) | 0,1 | 12,4% | 85,4% | 2 |
| Aviation risk insurance (inclusive of liability insurance) | 1,2 | 14,9% | 7,6% | 1 |
| Cargo insurance | 1,3 | 7,0% | 56,3% | 1 |
| Insurance of property of legal entities and individuals* | 22,7 | 22,2% | 35,3% | 1 |
| Insurance of liability in general | 2,4 | 8,9% | 7,9% | 2 |
| Insurance of civil liabiliry of organizations operating hazardous facilities (HF) | 0,4 | 18,1% | -2,6% | 1 |

Exclusive of reinsurance, according to Federal Insurance Supervision Service

* Except for insurance of transportation facilities, cargos and agricultural insurance



SOGAZ GROUP'S BUSINESS DEVELOPMENT IN 2010

CORPORATE INSURANCE



Insurance of construction work as part of development of the Western Kommunarskoe oilfield. The total sum insured is **404,000,000** roubles.

Insurance of the Fuel and Energy Industry

In 2010, SOGAZ Group reinforced its status of the nation's biggest corporate insurer that provides insurance coverage to strategic companies of the Russian economy.

The Group is still focused on insurance of the fuel and industry sector, namely: enterprises of the gas and oil industries, nuclear power industry and classic electric power industry. The company's financial stability, expertise and long experience of dealing with particular industrial risks make SOGAZ an indispensable partner of energy companies.

The employment of a package approach to risk management helps SOGAZ's experts make comprehensive allowance for the functioning of fuel and energy companies and consistently improve the quality of insurance coverage.

The company's financial stability, expertise and long experience of dealing with particular industrial risks make SOGAZ Group an indispensable partner of energy companies.



Package insurance is being provided to the Sakhalin-2 and Nord Stream international projects. The company has completed 50 market value appraisals of

300 facilities.



SOGAZ has insured **417**

construction projects including the construction of the gas mains Sakhalin-Khabarovsk-Vladivostok and Dzhubga-Lazarevskoe-Sochi.

Insurance of the Gas Industry

In 2010, SOGAZ won 55 tenders, entered into and renewed contracts that ensure the financial security of the Russian gas industry. Among the most important business relations are the contracts with OJSC Gazprom for the insurance coverage of its capital assets, as well as contracts for the insurance of capital assets, vessels, railway transport, wells, equipment and tools, hydrocarbons, drilling operations liability and any other property risks of its subsidiaries. Package insurance is being provided to the Sakhalin-2 and Nord Stream international projects. In order to estimate the adequate coverage of such technology-intensive projects, the company conducted 50 market value appraisals of 300 facilities.

One of the essential areas of SOGAZ's operations last year was insuring the investment media of OJSC Gazprom. The company insured a total of 417 construction projects including the construction of gas main pipelines Sakhalin-Khabarovsk-Vladivostok and Dzhubga-Lazarevskoe-Sochi, Novy Urengoy Gas Chemical Facility, underwater line across Baydaratskaya Bay and the Nevelskoy Strait. SOGAZ is the insurer of the Bovanenkovo-Ukhta gas main system construction.

SOGAZ continued cooperation with the group of LLC Gazprom Mezhregiongaz in insuring the construction and upgrading of gas distribution networks as part of the regions' gasification and regional gas companies' insurance program.

Insurance of the Oil Industry

In 2010, SOGAZ attained brilliant success in oil companies' risk insurance. The company won tenders for insuring the development of the Arkutun-Dagi oilfield (within the 2nd stage of the Sakhalin-I project), and the development and launch of four field blocks of Central-Khoreiverskoe area in the Yamal-Nenets Autonomous District. Coverage was provided for the Murmanskaya self-submerge drilling rig to be used for exploratory and production drilling offshore Vietnam. SOGAZ also expanded the property insurance program for the principal companies of OJSC Gazprom Neft (including those in the Republic of Serbia). It won the tender for the Moscow Oil Refinery's property insurance.

During the year, SOGAZ provided risk insurance to the following contractors of OJSC OC Rosneft subsidiaries: Vankorneft, Udmurtneft, RN-Sakhalinmorneftegaz, RN-Purneftegaz, RN-Tuapse Refinery, RN-Yuganskneftegaz. Coverage was provided to a number of drilling enterprises active in oilfield exploration and development.

Insurance of the Nuclear Industry

One of SOGAZ's principal activities is the development of cooperation with nuclear power companies. In 2010, SOGAZ Group was qualified to provide all types of insurance to State Corporation Rosatom, which resulted in the coverage of a number of major projects. The company insured the risks associated with the construction & installation of the world's first water nuclear power plant based on the KLT-40 reactor tank. Nuclear fuel cycle companies had their property insured for the first time ever.

Within the framework of the program pursued by State Corporation Rosatom for the purpose of complying with the international nuclear consumers and nuclear operators' facilities safety rules and standards, SOGAZ became the leading insurer against nuclear damage liability of Concern Rosenergoatom, TVEL Fuel Company, Ural Electrochemical Plant and a number of other enterprises and research institutes. The sum insured under each contract exceeded 4 bln. roubles.

Insurance of Classic and Network Power Industry

In 2010, SOGAZ substantially enhanced its classic power industry risk portfolio. It insured the power producers of LLC Gazprom Energoholding: Mosenergo, WGC-2, WGC-6, TGC-1. It extended coverage under the property insurance contracts with WGC-2 and WGC-6, insured the construction of the Adler Thermal Power Station. Besides, SOGAZ Group maintained cooperation with Inter RAO UES, JSC FGC UES, enterprises of JSC IDGC Holding.

One of SOGAZ's principal activities is the development of cooperation with nuclear power companies. In 2010, the Group was qualified to provide all types of insurance to State Corporation Rosatom, which resulted in the coverage of a number of major projects.



The property of OJSC Russian Railways is insured for more than **6,281,817 million roubles.**



OJSC Russian Railways has been provided coverage for

381,089 movable and real property facilities.

Industrial Insurance

Insurance of the Metallurgical Industry

In 2010, SOGAZ focused on improving the coverage of OJSC Severstal, viz.: extended the coverage, increased the limits of liability under a number of contracts, entered into a contract for property insurance and insurance against losses resulting from business interruption. The property of OJSC Severstal was insured for 360 bln. roubles.

SOGAZ reinsured a considerable proportion of risks under the principal contract with OJSC MMC Norilsk Nickel for insurance of property, vehicles and machinery against damage, losses and business interruption. Besides, SOGAZ provided coverage for the personnel of the company's affiliates and insured them against property risks.

SOGAZ has been the insurer of the Russian and Ukrainian assets of EVRAZ Group S.A., providing the Group with property and employees accident insurance.

Insurance of the Defence Industry

SOGAZ Insurance Group entered into the contract for insuring Project 877EKM diesel electric submarine Sindurakshak of Indian Navy, which is now under an upgrade and overhaul program at Zvezdochka Ship Repair Center (Severodvinsk, Arkhangelsk Region). This contract helped develop the business cooperation with the companies of OJSC United Shipbuilding Corporation.

SOGAZ signed a general cargo insurance contract with FSUE Rosoboronexport to cover shipments to almost two dozen countries. The premium was about \$2.8 million.

At the end of the year, SOGAZ won a tender becoming an insurer of the machine-building and defence companies of the Russian Technologies State Corporation.

Transport Insurance

Insurance of Railway Transport

In 2010, SOGAZ Insurance Group was awarded a three-year general contract for insuring the property of OJSC Russian Railways. The Group's share in the property insurance of Russian Railways was 75%. In accordance with the Contract, insurance coverage was provided for 381,089 movable and immovable objects, including 87 complex technical objects, with a total insured value of over 320 bln. roubles. All the property items were insured against loss, forfeiture or damage caused by different circumstances, including terrorist and sabotage attacks. The property of OJSC Russian Railways was insured for more than 6,281,817 million roubles.

In 2010, SOGAZ focused on improving the coverage of OJSC Severstal, viz.: extended the coverage, increased the limits of liability.

Insurance of the Aerospace Industry

SOGAZ ranks among the first three leaders in the aircraft and space risk insurance market. In 2010, the Group's charges within the industry exceeded 1.1 bln. roubles.

In 2010, SOGAZ won the tender for the right to insure the air fleet and civil liability of FSUE STC Rossiya (OJSC Russian Airlines). Under the aircraft hull insurance contract, SOGAZ insured 24 airplanes of various classes against destruction, loss, or damage. The total amount of aircraft hull insurance was some \$663.5 million.

During the year, SOGAZ won open tenders for the right to provide risk insurance to Gazprom Avia airline. The tenders resulted in the coverage of the air company's civil liability for the operation of hazardous facilities and 22 nuclear power consumers. The concluded contracts stipulated aircraft hull insurance, civil liability insurance and on-duty accident insurance of employees. The total sum of aircraft hull insurance of Gazprom Avia's air fleet which consisted of more than 140 aircraft was 17.85 bln. roubles.

SOGAZ also won the tender enabling it to enter into contracts of the airline's aircraft and civil liability insurance for the needs of FSBI Special Aircraft Division Rossiya of the of the Presidential Property Management Department for 2011. The Group continued cooperation with such airlines as Transaero, Red Wings, AK BARS AVIA, Aviashelf, UTair-Express, Severstal, Kogalymavia and a number of other major regional carriers.

In 2010, SOGAZ concluded insurance and coinsurance contracts with the Russian Ministry of Defence and Center for Ground-Based Space Infrastructure Facilities Operation for 17 missile launches. SOGAZ insured spacecraft Yamal-200 No. 1 and Yamal-200 No. 2 in the course of on-orbit operation and spacecraft Yamal-300K at the stage of installation. Besides, SOGAZ was involved in the launch and on-orbit operation insurance program designed for HYLAS spacecraft.

Insurance of Water Transport

Last year, SOGAZ restructured its sea risk insurance portfolio, canceling some loss-making sales channels. Another change was tightening control over the implementation of insurance contracts, taking steps toward portfolio stabilization with a view to its subsequent development, boosting activities related to the provision of liability coverage to shipowners, charterers and builders.

In 2010, the sea risk taking capacity was increased up to \$30 million; SOGAZ considered further enlargement of its net retention via obligatory international reinsurance, which was aimed at offering more favourable insurance terms and conditions to insured persons in the future.

The company maintained cooperation with the clients experienced in fleet operation, namely: Gazprom Group, the Far East Shipping Company, Sovkomflot and a number of foreign ship owners.

Motor Transport Insurance

SOGAZ is the insurer of motor transport and special-purpose vehicles of the biggest companies incorporated in Gazprom Group, viz.: motor transport enterprises, Gazprom Transgaz Moscow, Gazprom UGS, Gazprom Transgaz Makhachkala, Gaztechleasing, Gazflot, Gazprom Burenie, Gazprom Mezhregiongaz, etc.

The Group is cooperating with nuclear companies, Russian Railways, Crocus International, Mostelecom, Svyaz-Bezopasnost and a number of other major corporations representing various industries. In 2010, SOGAZ's clients were joined by the Football Union of Russia, Sobinbank, Group of Companies REMCO, Directorate of Mosvodokanalstroy, major leasing companies, etc.

Agricultural Sector Insurance

Agricultural risk insurance is vested in SOGAZ-AGRO, a dedicated insurance company within SOGAZ Group. In 2010, the company entered into contracts with such major agricultural holding companies as Russkaya Svinina, OMNI, Mordovzernoresurs, Agrokuban, Russkoe Pole, Kaluga Fish-Rearing Sturgeon Complex.

Despite the extremely unfavourable weather conditions of the summer of 2010 that caused increased losses in agriculture, IC SOGAZ-AGRO successfully settled all insured events. The greatest insurance indemnities were paid to Mordovzernoresurs under the winter and spring crop insurance contracts (30.9 million roubles), and CJSC Russkaya Svinina (Rostov Region) due to the greatest scale of animal mortality caused by African swine fever (30 million roubles).

In 2010, SOGAZ-AGRO won a tender of the Russian Ministry of Agriculture for the insurance of federal intervention stock of agricultural commodities. SOGAZ-AGRO concluded a general contract with the United Cereal Company for two years of insurance coverage of 9.6 million tons of crops at 466 enterprises in 56 Russian regions for more than 44.1 bln. roubles.

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In 2010, SOGAZ concluded over

3,000 contracts to insure risks associated with the Federal Targeted Investment Program, the total scope of liability reaching some **118** bln. roubles.

Insurance of Federal and Regional Targeted Investment Programs

SOGAZ was the first Russian insurer to aggressively proceed to introducing into the market a range of measures aimed at insurance coverage of priority national projects, federal targeted programs and regional targeted programs funded through state appropriations.

SOGAZ is engaged in facilities insurance under the Zdorovye (Health) National Priority Project, state programs of preparation for the APEC Vladivostok 2012 summit, sports and infrastructural facilities of Sochi and Krasnodar Territory, Universiade Kazan 2013 facilities, facilities of the Kuril Islands social and economic development program, road junctions and bridge crossings that are under construction subject to the Russian transportation system upgrading program, etc. SOGAZ proceeds with the insurance of construction of six power generating units, envisaged by the implementation of the federal targeted program Nuclear Energy Complex Development.

In 2010, SOGAZ concluded over 3,000 contracts to insure risks associated with the Federal Targeted Investment Program, the total scope of liability reaching some 118 bln. roubles. The share of installation and construction work insurance in the Federal Targeted Investment Program risk portfolio grew up to 74% in 2010.

The best results of state investment programs insurance in 2010 were demonstrated by the Far East, Tyumen, Astrakhan, South-Sakhalin, Krasnodar and St. Petersburg branches of the Group.

In particular, insurance contracts were concluded under:

- 01. the Federal Targeted Program Economic and Social Development of the Far East and Trans-Baikal for the Period Until 2013 including the subprogram Development of Vladivostok as a Center of International Cooperation in the Asia-Pacific Region (the aggregate scope of liability reached some 40 bln. roubles);
- 02. the program of Olympic facilities construction and development of Sochi as a mountain climatic health resort (the scope of SOGAZ's liability exceeded 7.5 bln. roubles);
- 03. the Health Priority National Project;
- 04. the Federal Targeted Program Russian Transportation System Upgrading, subprogram Sea Transport;
- 05. the Federal Targeted Program Global Positioning System;
- 06. Regional Targeted Programs in Astrakhan, Nizhny Novgorod, Tyumen, Sakhalin Regions, St. Petersburg, etc.



The CHI charges reached **44.3** bln. roubles.



The total amount of premium charged under voluntary health insurance (VHI) was

15.9 bln. roubles.

Personal Insurance

SOGAZ is the undisputed leader in voluntary personal insurance (save for life insurance), occupying 14% of the market. The total amount of premium charged by OJSC SOGAZ in 2010 was 17.1 bln. roubles.

Voluntary Health Insurance (VHI)

The share of SOGAZ Insurance Group in the voluntary health insurance market increased up to 18.5% in 2010. The total amount of premium charged under voluntary health insurance (VHI) was 15.9 bln. roubles.

In 2010, the list of the Group's VHI clients was complemented by such major corporations as MOESK, IDGC of Centre, the United Coal Company Yuzhkuzbassugol, Olympstroy, the Russian Corporation of Nanotechnologies, Russian Post, Sberbank of Russia, Sobinbank, the Football Union of Russia. The overall number of insured employees of the above companies exceeded 100 thousand.

A notable achievement of the Group in VHI in 2010 was winning the open tender for providing the services of voluntary health insurance to the employees of Sberbank of Russia. SOGAZ was authorized to enter into personnel insurance contracts with the Baikal, West Urals, Volga and Siberian territorial banks of Sberbank of Russia. The aggregate number of insured employees reached 54 thousand, the premium exceeding 230 million roubles.

Other Types of Voluntary Personal Insurance

A great success of the company was winning the tender for accident insurance of employees of the United Coal Company Yuzhkuzbassugol incorporated in EvrazHolding. The total number of EvrazHolding personnel insured by SOGAZ in 2010 reached 78 thousand.

SOGAZ won the tender for the right to provide accident and health insurance to the employees of SC Olympstroy. According to the contractual provisions, SOGAZ provided coverage of 1,276 employees and builders of Olympic facilities in Sochi. The total amount of insurance liability was 9.697 bln. roubles.

In 2010, the conclusion of corporate insurance contracts resulted in doubling the number of persons insured under the policies of insurance of citizens leaving their permanent residence. The overall number of insured persons reached 130 thousand.

Compulsory Health Insurance

The aggregate number of persons provided with CHI by the dedicated company SOGAZ-MED in 2010 came around 13 million. The insurance charges totaled 44.3 bln. roubles, i.e. 22.6% greater than the results of 2009. At the year-end, the share of IC SOGAZ-MED in the CHI market was some 9%.

SOGAZ-MED was one of the key bidders for the right to provide CHI coverage to both economically active and inactive population of the Russian Federation. The company attracted such clients as Russian Railways, Russian Post, Izhneftemash, the Federal Passenger Company, members of OMZ Group.

The company focused on improving the grade of service of insured persons. A key component of that work was further perfection of the medical and economic appraisal of provided services. During the reporting year, the company performed 1,305,498 health care quality surveys, which exceeds the 2009 result by 27%. The conducted surveys helped reveal 590,269 violations which is 72% as great as in the previous year. In order to improve the quality of expert estimation, SOGAZ-MED extensively applied various forms of post-qualifying education of medical experts, involving the faculty of the leading Russian medical universities.

In 2010, SOGAZ-MED actively cooperated with the Interregional Union of Medical Insurers, National Union of Insurers, Federal CHI Fund, Russian Ministry of Health and Social Development, State Duma of the Russian Federation and a number of other governmental authorities, as regards to the improvement of the CHI regulatory and legal framework, approval of the new CHI law and its subordinate legislation. Those activities resulted in essential amendments to draft documents.

Development of Health Infrastructure

The insurance company is an interlink between the patient and the medical treatment facility, bearing full responsibility both for the organization and for the quality of the provided medical aid. So, SOGAZ has to thoroughly focus on the appraisal of quality and scope of services, supervision over the grade of service and satisfaction of the insured persons.

Due to the need to reduce its dependency on external factors associated with the operation of medical and preventive treatment facilities, to provide for the transparency of financial processes and to ensure a high grade of service, SOGAZ proceeded to the development of its own medical infrastructure embedded in the company's core business.

The first step in this direction was the creation of the service health company Gazprommedservis in 2003 to be dedicated to the organization of medical, general health and rehabilitation aid to corporate clients. The company has its own ambulance station, creates health units at enterprises and within business centers, allocates flying physician teams for conducting periodic health examinations in any regions of the Russian Federation, arranges for recreation and medical rehabilitation. An important area of the company's activity is the provision of health consulting services and management of medical facilities.

Another stage of development of SOGAZ's health infrastructure was setting up its own multi-type medical treatment facility. In 2010, the Insurance Group inaugurated SOGAZ International Medical Center located in the building of the former Palace Department Hospital at 8 Malaya Konyushennaya Street. The 3.5 thousand square meter interior of the building had been fully renovated and the historic facade of the building had been restored. The overall amount of project investments topped RUR 1,5 billion, and its major part was allocated for the procurement of up-to-date equipment.

SOGAZ International Medical Center employs some 400 staff, 100 of them are doctors ranking among the leading experts of St. Petersburg. The clinic can serve up to 350 patients daily.



The total amount of investment in SOGAZ International Medical Center exceeded

1.5 bln. roubles.

590,269 violations which is 72% as great as in the previous year.



At the year-end, the rate of return on accumulative life insurance contracts concluded by IC SOGAZ-LIFE was **9.268%**

per annum.



By the end of 2010, the charges received by IC SOGAZ-LIFE had increased by

35% to reach **1.86** bln. roubles. The Medical Center provides more than 4 thousand medical services in 70 licensable areas, including 24/7 ambulance, urgent and selective surgery, reanimation, therapy, restorative medicine, dentistry, etc. The express laboratory and pilot unit provide for urgent analyses, applying the most sophisticated diagnostic techniques, such as: magnetic resonance imaging, computerized tomography, endocavitary ultrasound investigation, ultrasonic cardiography, x-ray examination, functional and endoscopic examination. The in-patient department of the Medical Center includes 20 cubicles, a day hospital, intensive care and resuscitation wards.

The corporate strategy of SOGAZ Medical Center envisages cooperation with other insurers and active performance in the open market as well as servicing the Groups' corporate clients. The comprehensive nature of the clinic helps deal with a variety of issues related to the servicing of both collective contracts and individuals.

At the end of the first six months of SOGAZ Medical Center's operation, the targets of occupancy rate and volume of provided services were exceeded. This acknowledges the successful market penetration and provides ground for further development of the project and creation of a network of the company's own clinics in major cities where the need for medical care is the greatest.

Life Insurance

Live insurance in the Group is vested in the dedicated company SOGAZ-LIFE. By the end of 2010, the charges received by IC SOGAZ-LIFE had increased by 35% to reach 1.86 bln. roubles. The company's estimated share in the corporate fraction of insurance market is 22%.

The insurance indemnities totaled 3.33 bln. roubles. The company started fulfilling its obligations under the previously concluded long-terms life insurance contracts. The payments under the survival risk, inclusive of additional income from investments topped 2.41 bln. roubles. Their greater part was due to the employees of energy companies.

In 2010, IC SOGAZ-LIFE demonstrated a substantial advance in the segment of compulsory state insurance of life and health of servicemen and equated persons. The total coverage exceeded 400 thousand personnel of internal affairs authorities, law enforcement agencies, and the Ministry of Emergency Situations. The share of IC SOGAZ-LIFE in this market fraction was 10%.

At the year-end, the rate of return on accumulative life insurance contracts concluded by IC SOGAZ-LIFE was 9.268% per annum (including the assured profitability). Throughout the year, the company adhered to the previous conservative investment policy: it preferred to allocate funds in fixed income instruments.

REINSURANCE

Inwards Reinsurance

In 2010, the amount of inwards reinsurance premium charges was 1.91 bln. roubles, i.e. 1.91 bln. roubles which exceeds the result of the previous year by 28%.

The share of the Russian risks premium was 54%. In inwards reinsurance SOGAZ successfully cooperates with the biggest insurers, such as: OJSIC Ingosstrakh, OJSC AlfaStrakhovanie, OJSC Rosgosstrakh, OJSC Kapital Insurance, CJSC IC TRANSNEFT, OJSC IC ROSNO. The share of foreign risks in the inwards reinsurance portfolio grew from 28% in 2009 up to 31%, the foreign risk premium increase reached 38%. The loss ratio (charged premium / paid losses) was decreased from 35% to 32%.

Last year, SOGAZ Insurance Group was accredited to operate as a ceding insurer in Venezuela and Ecuador. It also signed an agreement for extension of cooperation in reinsurance with the biggest Vietnamese company PetroVietnam Insurance Corporation. SOGAZ provided a 100% reinsurance coverage against property risks to four Gazprom subsidiaries in Venezuela, namely: Urdanetagazprom-1, S.A. and Urdanetagazprom-2, S.A., as well as Gazprom Latin America B.V. and Gazprom Latin America Servicios, C.A. Besides, SOGAZ participated in risk reinsurance of Petroleo de Venezuela S.A. (PDVSA), the biggest state oil & gas corporation in Venezuela.

Taking into account the plans of the biggest Russian corporations for the implementation of energy projects in South America, SOGAZ is planning to expand its presence in the reinsurance markets of Venezuela, Bolivia, Brazil and a number of other countries of the region.

In 2010, the company settled severe foreign losses that resulted from an accident on the Venezuelan Aban Pearl rig and damage inflicted on an oil refinery by an earthquake in Chile.

SOGAZ provides insurance and reinsurance coverage of foreign assets to its key corporate clients: Naftna industrija Srbije (NIS), Project Office of JSC Gazprom operator in the Republic of India, Gazprom Algerie S.P.A., EuRoPol GAZ S.A., PJSC Stroytransgaz. The aggregate amount of reinsurance premium under the above project topped 110 million roubles.

Outwards Reinsurance

SOGAZ is a biggest player in the Russian reinsurance market, putting forth tremendous efforts to analyze the financial stability of ceding insurers. In 2010, the share of top-rated (no less than A- according to S&P) companies in the obligatory programs of OJSC SOGAZ increased considerably, the price terms remaining unchanged.



n 2010, the amount of inwards reinsurance premium charges was **1.91** bln, roubles.



The dedicated energy capacity for offshore projects was resumed under more favorable conditions (Upstream Facility).



SOGAZ successfully renewed the property and construction & installation risks reinsurance contract for 2011. Its provisions were subject to considerable improvement:

- 01. The program price and coverage were optimized;
- ${\tt 02.}\$ Its cost was reduced by ${\tt 17\%}$
- 03. Specific construction & installation risks were included in the coverage;
- 04. The participation share of top-rated international companies was increased up to 95%.

SOGAZ renewed the obligatory contract for reinsurance of sea risks and cargos for 2011, adding the section "Shipowners' Liability".

An obligatory drilling contract provided for the creation of a unique capacity allowing to cover the drilling risks (well out-of-control) as well as the risks associated with the implementation of offshore projects and offshore construction. The dedicated energy capacity for offshore projects was resumed under more favorable conditions (Upstream Facility):

05. The capacity limit was increased up to \$1,000,000,000;

o6. The Blue Stream, Gazflot (Sakhalin wells), Sakhalin-1 and some other projects were introduced in the program on more favorable conditions than the rest participants.

In 2010, SOGAZ developed and placed in the international market a special-purpose capacity to cover the construction & installation risks of extractive enterprises and electric power industry with a limit of \$500,000,000.

Besides, the company renewed at an international level a dedicated capacity for terrorist risks, increasing the limit up to \$100,000,000 and bringing down the rates for delivery to the capacity.

In 2010, the share of top-rated (no less than A- according to S&P) companies in the obligatory programs of OJSC SOGAZ increased considerably, the price terms remaining unchanged.



The regional network of OJSC SOGAZ includes

60 branches and 81 divisions.

REGIONAL NETWORK DEVELOPMENT

The regional network development is aimed at increasing the competitive capability of the Insurance Group at the regional level, which is achieved through being near its key and potential clients, taking into account regional business peculiarities, optimizing the management and decision taking procedure, and efficiently servicing insurance contracts at the local level.

At present, the branch network of SOGAZ Group integrates more than 600 divisions and sales offices in all constituents of the Russian Federation that are promising in terms of insurance development.

The regional network of OJSC SOGAZ includes 60 branches and 81 divisions. OJSC SOGAZ is planning to open 18 branches and 6 divisions in 2011.

In 2010, the Group was focused on optimizing the processes of its regional network development. The branches' operations were estimated subject to the achievement of their goals, their market position, financial result, capabilities and growth prospects.

Under the program of upgrading the effectiveness of regional divisions, SOGAZ continued introducing the institution of territorial directorates that perform day-to-day management of the branch network within a federal district. In 2010, the company set up the Territorial Directorate for the South and North Caucasian Federal Districts and the Territorial Directorate for the Urals Federal District. Today, there are four territorial directorates operating within the SOGAZ regional network. This helps create a three-level branch network management system which provides for a more efficient allocation of authorities and optimized key management procedures. In 2010, the Insurance Group introduced a practice of holding quarterly visiting meetings at the offices of territorial directorates. Such meetings involve the SOGAZ top management and are dedicated to analyzing the results of branches' operation.

Last year, SOGAZ proceeded with the implementation of the Integrated Insurance Centers (IIC) setup project which was launched in 2008. The IIC provide for the sale of all types of insurance services and follow-up of contracts concluded by the Group companies. By the end of 2010, the Integrated Insurance Centers functioned at the premises of the 51 company's branches in 42 regions of Russia, integrating 230 divisions of SOGAZ Group.

The effectiveness of territorial divisions is largely dependant on the systematic and constructive cooperation with the regional authorities. As of January 01, 2011, SOGAZ signed 15 cooperation agreements with the constituents of the Russian Federation. The Group is actively cooperating with regional administrations in insurance market development, settlement of social issues, mitigation of risks in the course of implementing state investment projects. The discussions and development of appropriate programs engage construction companies, professional associations (self-regulating organizations) regional chambers of commerce and industry, employers' associations and public clients. SOGAZ initiated the formation of task groups for the development of insurance market in the territory of the Primorie Territory, Vologda, Irkutsk and Yaroslavl Regions.

INTERNATIONAL DEVELOPMENT



The charges collected by SOVAG in 2010 reached €90.3 / million, the payments were €47.6 million.

One of the strategic goals of SOGAZ Group is entering the international insurance market as an independent and equal player. At this stage, the strategy is primarily implemented through the insurance of foreign projects of its strategic clients, such as Gazprom, Gazprom Neft, Rosneft, etc., and major transnational projects that are underway in the Russian territory.

SOGAZ applies a systematic approach to the insurance of international energy projects, taking into account their specific nature, facility locations, applied process solutions, interests and requirements of all participants including shareholders and creditors. The company performs mandatory analysis of local legislation, develops the general insurance strategy, prepares separate programs for the construction and installation stages as well as for the operation stage. By using the company's special-purpose reinsurance capacities, it ensures the maximum reduction of insurance expenses, however retaining the insurance coverage quality.

In 2010, the Insurance Group expanded, rather than just retained, its involvement in major international infrastructural projects. SOGAZ's role in insuring the Nord Stream significantly increased: instead of the contract under which the risks were divided between OJSC SOGAZ and ENI Insurance, a new contract was signed under which SOGAZ became the only insurer of the project. Besides, SOGAZ was engaged in the insurance program for building the first line of the Nord Stream gas main, as well as the insurance program for the on-land and sea-based property of the Sakhalin-2 project, including Russia's first LNG plant.

In 2010, SOGAZ became a co-owner of SOVAG (Germany) which is licensed to perform insurance and reinsurance operations in the EU countries. SOVAG was founded in Germany in 1927. Apart from the main office located in Hamburg, there are branches in Cologne, Berlin, London, Vienna, and a representative office in Moscow. The company employs a total of about 120 people. In 2010, according to the A.M. Best rating agency, SOVAG was again ranked B++ (good). The charges collected by SOVAG in 2010 reached €90.3 million, the payments were €47.6 million. The company's assets at the year-end exceeded €221 million, the insurance reserves reaching €185 million. Due to SOVAG's direct participation in insurance of international projects, SOGAZ successfully operates in the environment of stringent requirements of the western stakeholders, provides fast and effective service to its foreign corporate clients.

LOSS ADJUSTMENT



SOGAZ settled **51.8** thousand losses under auto insurance contracts.

Property Insurance Loss Adjustment

In 2010 SOGAZ fully accomplished all its obligations related to loss adjustment under the concluded property insurance contracts. It paid out 54,500 indemnities for some 7 bln. roubles. As against 2009, the amount of payments increased by 20.5%.

SOGAZ also paid a number of major insurance compensations for losses that resulted from man-made accidents and natural disasters (hurricanes, forest fires). The company settled more than 850 insured events of power suppliers including such big companies as FGC UES and IDGC Holding. The payments thereon totaled 618 million roubles. Due to the promptness of loss settlement, the power facilities were rapidly recovered as well as the life activities of the affected regions.

SOGAZ made 167 payments for a total of 2.1 bln. roubles in relation to events that occurred in the gas industry, 32 payments totaling 150.6 million roubles – with respect to wells and drilling operations, 68 payments for 547 million roubles – for sea and air risks. 474 million roubles were paid with regard to the railway infrastructure.

Particular emphasis was put on work with natural persons, i.e. upgrade of service grade, development of back up services, acceleration of loss adjustment. In 2010, SOGAZ started adopting the non-cash insurance payment system for natural persons which will provide for faster loss settlements and facilitate the payments to the insured persons. 51.8 thousand losses under auto insurance contracts were adjusted in 2010, the payments amounted to 1.8 bln. roubles.

In 2010 SOGAZ fully accomplished all its obligations related to loss adjustment under the concluded property insurance contracts. It paid out 54,500 indemnities for some 7 bln. roubles.



Personal Insurance Loss Adjustment

At present, there are about 2.3 million people insured by SOGAZ under the voluntary health insurance program (save for life insurance), 1.6 million of them are insured under voluntary health insurance contracts. SOGAZ provides VHI medical services at 4,200 health care institutions in Russia and 59 facilities abroad. Among them are 2,159 dispensory health units, 1,122 in-patient clinics, 614 specialized dental hospitals, 365 sanatoriums.

In 2010, SOGAZ adjusted some 2 million insured events related to voluntary health insurance, about 3 thousand events of accident and disease insurance, some 2 thousand events of insurance of citizens leaving their permanent residence. The process of loss settlement under personal insurance contracts is maintained by approximately 500 SOGAZ employees.

Great attention is paid to upgrading the quality of insurance and medical services. In 2010, the 24/7 medical aid service started a new mode of operation. It was equipped with multicircuit carrier telephony featuring an intelligent routing system and a round-the-clock incoming call recording system. This helped enhance the service quality and increase the amount of incoming calls. SOGAZ's website became the tool for processing applications of the insured persons.

SOGAZ continuously performs the medical and economic control of the registers of provided medical services and assessment of the scope and quality of medical aid which is purposed for revealing discrepancies in the data contained in the primary medical documentation and detecting medical aid defects.

At present, there are about 2.3 million people insured by SOGAZ under the personal insurance program, 1.6 million of them are insured under voluntary health insurance contracts.



The Group's charges under natural persons' insurance reached

6.6 bln. roubles.



The Insurance Group cooperates with

300

banks,

leasing companies,

34 AHML operators, and 270

car retailers.

RETAIL INSURANCE

The SOGAZ insurance portfolio optimization process is based on estimating various market development scenarios and searching for balanced solutions which would provide for business stability. Due to its good financial standing, high capitalization and vast presence geography, the Insurance Group is able to intensify its role in the retail insurance market including in the so-called corporate retail market.

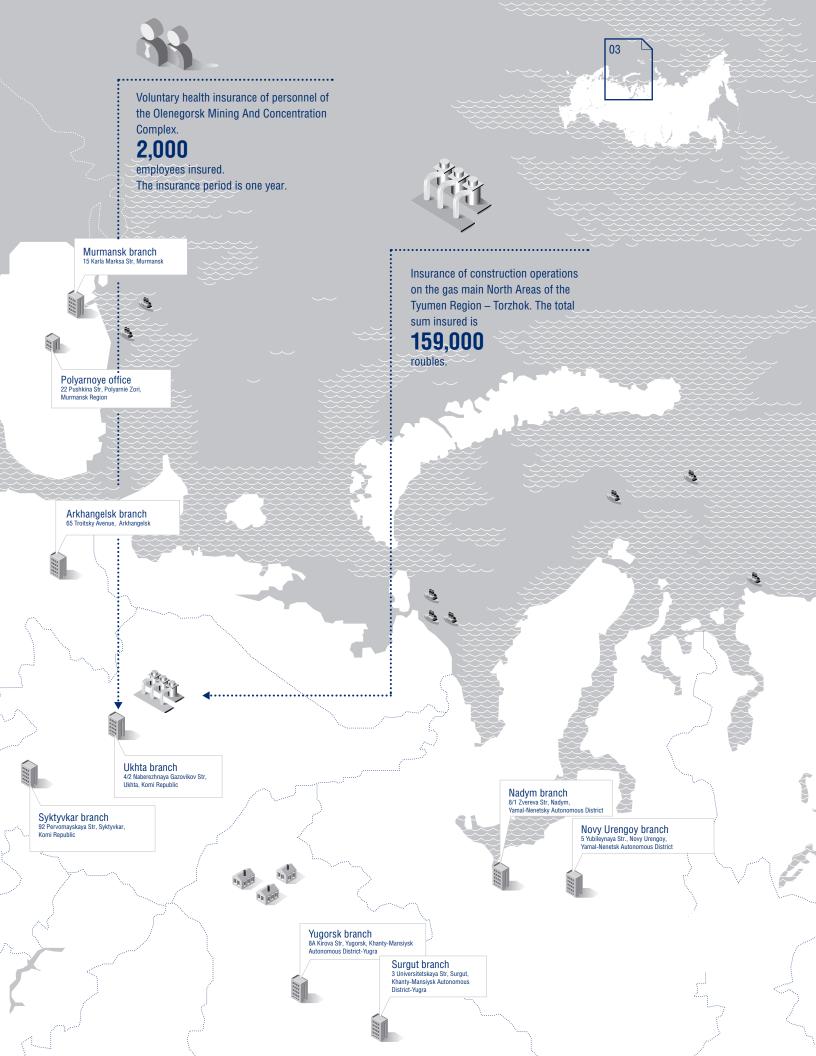
SOGAZ cooperates with 300 banks, 140 leasing companies, 34 AHML operators, and 270 car retailers throughout the country. In 2010, the Group's clients were joined by Sobinbank and AK BARS Bank. It cemented relations with Gazprombank, Sberbank, VTB Group and a number of other partners. As a result, the revenues from banking risk insurance exceeded 0.5 million roubles, and corporate clients of the banks concluded contracts with SOGAZ for over 1.5 bln. roubles.

By using its market opportunities, SOGAZ carries on a stage-by-stage reinforcement of its presence in the natural person's insurance market. The Group's charges collected in this segment in 2010 were 17% greater than in 2009, amounting to 6.6 bln. roubles.

SOGAZ took action toward optimization of the product line designed for natural persons and development of its sales channels. Special attention was paid to the development and upgrading of dedicated insurance products for natural persons employed by the Group's corporate clients and expansion of the number of sales points. Today, there are about 700 mobile and stationary points within the territory of Gazprom Group, Gazprom Neft, Rosneft, Rosatom, SIBUR Holding, etc.

In 2010, the company aggressively developed its banking sales channel. The revenues from the borrower's risk insurance in consumer crediting increased by 106.4% since 2009, in mortgage insurance – by 14.6%. New products were developed for mortgage insurance, auto insurance for pledged cars and for the insurance of pledged property of both natural persons and legal entities.

The Insurance Group's website <u>www.sogaz-complex.ru</u> designed for natural persons was subject to substantial modifications in 2010. The website contains full information about the insurance programs and regulations, provides policy cost calculators, online services of insurance application, feedback on company performance, insured event notification, etc. The availability of a separate website for individuals is aimed at improving the service grade for this category of clients, enhancing the amount of collected premium and promoting the SOGAZ brand in the retail market.



BRAND PROMOTION

During the years of its operation, SOGAZ Insurance Group has developed a clearly identifyable brand which fully meets the values of the big and medium business and reflects the company standing in the corporate market.

The strategy of further development of the Insurance Group suggests portfolio diversification and inclusion of various needs in the area of its business interests. A successful penetration of the natural persons' insurance market requires well-tuned sales channels, a wise tariff policy and efficient loss adjustment system as well as appropriate positioning and enhancement of the level of company recognition in the retail market segment.

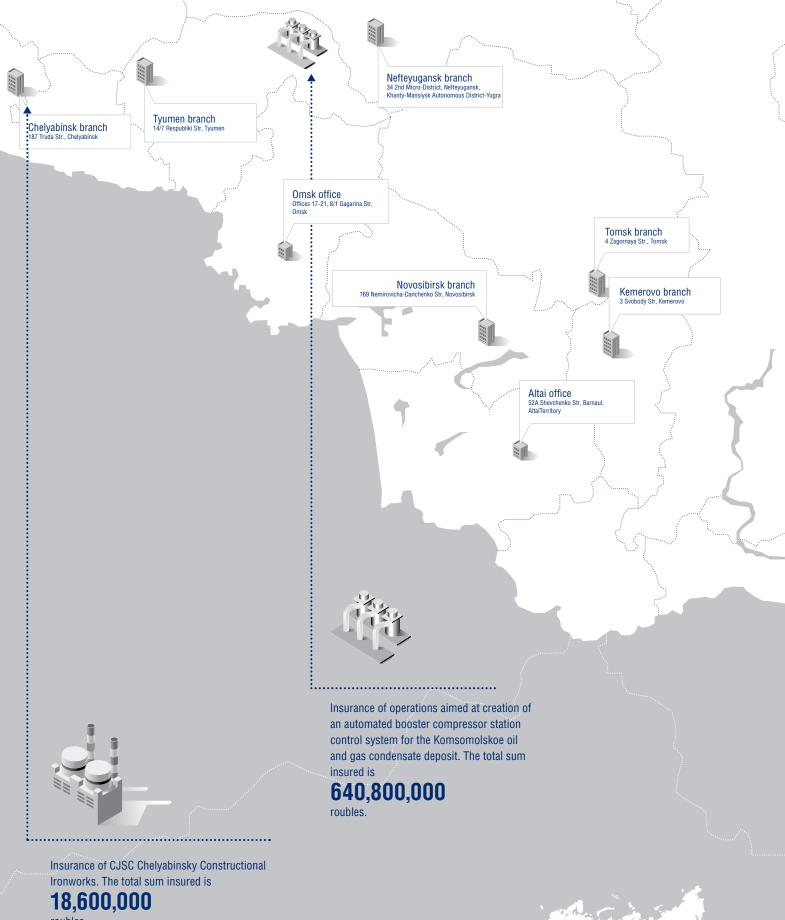
Being fully aware of the importance of this goal, SOGAZ has launched the campaign of promoting its brand to the mass market. The Group's positioning for individuals became a natural projection of positioning for corporate clients.

In the corporate sector, the brand SOGAZ is clearly associated with nation-scale activities. Operating within this strategy, SOGAZ has been involved in biggest sports projects and national competitions that are purposed for the mainstream audience and integrate the fans throughout Russia. The Group supports the implementation of long-range projects aimed at strengthening the best sporting traditions and increasing the general level of athletes' training. In sports as well as in business, SOGAZ is committed to fair play and high score.

Since 2007, SOGAZ has been the official insurer and partner of Zenit (St. Petersburg), the 2010 Russian football champion. In 2008, SOGAZ Insurance Group was the General Partner and insurer of the Kontinental Hockey League, a powerful and ambitious national project designed to revive the success of the Russian hockey school. Intensifying the maintenance of the most popular sports, in 2010 SOGAZ became the General Partner of the Russian National Football Team. Besides, under the trilateral contract between SOGAZ, the Russian Football Premier League and the Football Union of Russia, since the 2011/2012 season, SOGAZ Insurance Group for four years became the title partner of the nation's principal football competition which acquired a new name – SOGAZ – Russian Football Championship.

The brand development within the framework of nation-wide sports projects reflects the company's drive toward the end consumer of its services, provides for a vast brand representation and building of SOGAZ's image as a market leader personifying the key qualities of an insurer, i.e. stability, responsibility, reliability.

03



roubles. The insurance period is one year.



SOCIAL RESPONSIBILITY

The scale of business of SOGAZ the Group's activity in social area. SOGAZ regards corporate social responsibility as part of the business development strategy, focusing on the development and implementation of long-range programs in the regions of its presence which allows to both promptly respond to sensitive challenges and provide ground for a deferred social investment effect. In order to improve the effectiveness of its charity programs, the Insurance Group closely cooperates with various organizations and institutions that conduct social work at the regional level.

The Group's social policy is aimed at upgrading the healthcare system, providing aid to children and sports development. In 2010, apart from its traditional activities, SOGAZ performed a program of rendering aid to the veterans of the Great Patriotic War.

Healthcare Development

Charity in healthcare is a direct consequence of the Group's activities in the health insurance market. Due to its notable qualification in healthcare services, the company is an active member of the professional medical community, realizing various projects designed for attaining practical goals.

SOGAZ is implementing a large-scale comprehensive program that includes projects of medical infrastructure development, healthcare system upgrading, training programs for practicing physicians, co-financing of complex treatment.

The bulk of the 2010 social healthcare investments was allocated for the Irkutsk Region that is in a partnership agreement with SOGAZ Insurance Group. The completed programs demonstrate efficient cooperation of the state and business, with the purpose to resolve the key social challenges.



2,500

practitioners in the Irkutsk Region obtained access to the Doctor's Advisor information & educational system.



The 2010 Child's Voice competition attracted **4,190** entries, and 25 winners came to St. Petersburg to receive their prizes. Another major project that was implemented in conjunction with the government of the Irkutsk Region was the provision of access for 2,500 practitioners to the Doctor's Advisor information & educational system. The electronic library contains about 10 thousand files including manuals for continuous medical education, clinical practice guidelines, medical aid standards, drugs reference books, dictionaries, etc. That the system's first introduction of such a large scale in our country which might be qualified as a serious step toward the quality change of the health care level.

Together with the Ministry of Public Health of the Irkutsk Region, SOGAZ launched a project of telehealth development that envisages setting up communication channels between medical and preventive treatment facilities. At the first stage, communication channels are set up and telemedical terminals are installed in seven healthcare institutions of the region. The remote mode of operation will allow help render aid to patients from remote locations, reduce the time of establishing diagnosis, cut the costs of transportation and accommodation of patients, significantly facilitate professional information exchange.

SOGAZ is a participant in a major investment project launched in 2010 and dealing with the construction of three dialysis centers in Irkutsk and Bratsk, that will be equipped with the most sophisticated facilities provided by the leading haemodialysis apparatus manufacturers. The first facility based on the Medical Healthcare Institution Clinic of the Irkutsk Aviation Production Association is planned to be commissioned by the end of 2011.

One of the operating areas of the Insurance Group in healthcare is the arrangement of educational programs for practitioners. In 2010, SOGAZ together with the healthcare and VHI fund management bodies held 22 Research and Practice Conferences dealing with health insurance, improvement of healthcare quality and introduction of advanced treatment modes. The conferences held in Moscow, Volgograd, Syktyvkar, Perm, Irkutsk, Tyumen, Yaroslavl and a number of other cities were attended by more than 1,000 doctors. In the Far East, the company set up an extension course Healthcare Organization and Public Health for 100 practitioners; the course addressed the issues of healthcare quality examination.

Continuing the financing of the target program Development and Consolidation of Infrastructure of the Primary Healthcare Level and Upgrading the Organization of Public Medical Aid in Liman District, Astrakhan Region in 2006-2010, SOGAZ transferred funds for the overhaul of the rural health post in the village of Karavannoe.

Children Care

Over a number of years, SOGAZ has sponsored socially vulnerable children and children with disabilities as well as provided aid to creative and physical development of the younger generation. A particular area of the Group's activities is involvement in infrastructural projects dealing with educational institutions' upgrading.

SOGAZ annually allocates funds for holding the Child's Voice competition for children from 7 to 17 years of age from Russia and the CIS. The competition includes various categories of literary writings, paintings and photographs that reflect present-day children's view of the outside world, human interrelations, the past and the future of their nation. The 2010 Child's Voice competition attracted 4,190 entries, and 25 winners came to St. Petersburg to receive their prizes.

For many years, SOGAZ has participated in a unique editorial project Illustrated Books for Blind Children aimed at the production of dedicated books that combine embossing design, colour, normal and Braille print. Sets of books for various ages are sent to educational institutions, kindergartens and libraries for blind, partially sighted children and children with various vision disorders.

SOGAZ is engaged in the New Generation, a long-term school education support program pursued in the Republic of Bashkortostan. It is also financing repair and upgrading of children's educational institutions in Salavat. In 2010, the company transferred funds for repair and equipment of Lycee No. 1 and construction of a football field for Lycee No. 10.

Playing an important role in the development of high achievements sports, SOGAZ also supports promising initiatives in children's and youth sports. In 2010, the Group allocated finance for the Amurskie Tigry Khabarovsk youth hockey team and the Parus aquatic sail sports development program of Astrakhan.

Since 2008, SOGAZ in conjunction with regional administrations has pursued its own rest and recreation program for socially vulnerable children. The program involves orphans and disadvantaged children. The Group's activities in this area is constantly expanding. Thus, in 2010 it organized five tours to the health resorts of China, Hungary, Slovenia, to Sochi and Anapa for 150 children from the Tomsk, Yaroslavl, Volgograd, Moscow and Irkutsk Regions. Sightseeing and educational programs that are part and parcel of all trips are aimed at enabling children to acquire new positive experience, enhance their vision of the outside world, and promote their successful social adaptation in the future.

Support of Veterans

On the 65th anniversary of the Victory in the Great Patriotic War, SOGAZ realized a great veteran support program that covered 26 Russian regions. It had conducted tremendous preparatory work, sent requests to administrations, social welfare authorities, veterans' councils to collect and provide data on the required target aid. The Insurance Group's staff took an active part in preparation for the Victory Day celebration in their cities and applied best efforts to be useful and encouraging to the veterans. They procured medicine, medical and household equipment, provided social services, repaired houses and flats, arranged and held commemorative events. The Victory Day charity program involved the Amur, Astrakhan, Voronezh, Far East, Yekaterinburg , Izhevsk, Kazan, Krasnodar, Nadym, Nefteyugansk, Nizhny Novgorod, Nizhnevartovsk, Novy Urengoy, Rostov, Saratov, St. Petersburg, Syktyvkar, Tomsk, Tyumen, Ufa, Ukhta, Khabarovsk, Central, Tchaikovsky, Cherepovets, Yaroslavl branches of SOGAZ Insurance Group.



OPERATING EFFICIENCY OF THE GROUP

PERSONNEL MANAGEMENT

At the end of 2010, the aggregate number of personnel of SOGAZ Insurance Group topped 5,100.

The Group's strategic goal in personnel management is the creation of a consolidated competitive professional team targeted at the achievement of better results and high quality of operations in insurance business.

At the end of 2010, the aggregate number of personnel of SOGAZ Insurance Group topped 5,100.

OJSC SOGAZ's staff amounts to 3,413, 683 of them are employed at the Head Office and 2,730 – in the branches. The Group's subsidiaries employ 1,700 personnel.

About one third of the employees have been with SOGAZ for more than five years. 65% of the company's employees are women. Almost 40% of staff are below 30 years of age, 29% are 30 to 40, and 17% are 40 to 50 years old.

The priority HR activities of the Group in 2010 were personnel qualitative evaluation and development. To this end, the company implemented a range of actions related to personnel rating. This allowed to estimate the level of skills and qualification, managerial and corporate competences, business qualities of line managers and their subordinates. During the year, 230 employees of the Head Office and branches of SOGAZ.



During the year, **106** training events of various nature were held. After the evaluation the company compiled and implemented personnel development plans based on system approach to training. During 2010, 106 training events of various nature were held. For the first time, such new form of training as business attrition was put forth. It was developed by the SOGAZ Personnel Evaluation & Training Center in view of the company's particular features. The business play helped simulate professional situations and enable the employees to demonstrate the skills they apply in their everyday work.

An important part of the comprehensive staff development program in 2010 was formation of the pool of candidates for the middle and top management positions. The Personnel Reserve Regulation was the basis for analyzing the need for the personnel pool in terms of its quantity and structure. The candidates were selected subject to the results of evaluation, appraisal of their performance efficiency, executives' recommendations and disciplinary sanctions. All employees were tested in terms of their psychological qualities, which helped estimate the professional potential of each candidate and determine the areas of their development. According to the test results, employees were chosen whose business and personal qualities best meet the requirements of a respective reserve position. For such employees, individual 2011 development plans were worked out. They envisage training in various areas: individual coaching sessions, management trainings, teambuilding, sales, financial and strategic management, special training.

For the purpose of further company staff motivation and loyalty promotion, in 2010 SOGAZ again held the Best in Profession competition among the employees of the Head Office and subsidiaries. The two-stage selection system includes the evaluation of managers and special remote testing of an employee's professional activities that neutralizes the human factor. The finalists were traditionally awarded by Chairman of the Management Board at the corporate New Year party.

An important part of the Insurance Group's motivation policy is social protection of the employees. The social package includes bonus payment, favourable insurance, private staff pension coverage, training opportunities, system of various allowances.

The company is actively developing its internal communication system aimed at developing efficient personal and professional cooperation, building of trust in the company and reducing formal approach to interaction in work. The enlargement of personnel quantity requires tuning the communication channels and large-scale distribution of information relating to the Group's internal processes. The key elements of the communication system are the SOGAZ-News corporate edition and a corporate WWW-Web portal that was launched in 2010.

An important part of the comprehensive staff development program in 2010 was formation of the pool of candidates for the middle and top management positions.

LOCATION OF HEAD OFFICE



The crucial element of the Group's corporate structure is the Head Office of OJSC SOGAZ where the management of the principal projects is concentrated. Its staff amounts to some

700 employees.

The Insurance Group's business development provides for enlargement of the range of business partners and requires a growing activity of all employees. At this stage of company development, it is obviously necessary to remove the organizational obstacles to promotion, reduce the time consumed on administrative and business processes that accompany its operations.

The crucial element of the Group's corporate structure is the Head Office of OJSC SOGAZ where the management of the principal projects is concentrated. Its staff amounts to some 700 employees.

Since 2003, the Head Office has been located in the SOGAZ Business Center in the vicinity of Moscow. Due to the company's growth, the isolation and transport remoteness of the Head Office became the factors that affected employees' mobility, promptness of operations an efficient work time administration.

In this connection, it was wise to buy its own building downtown Moscow, which would settle all tasks of the head office of any major company, namely: accessibility, equipment, presentability. The business center that was named SOGAZ Tower is at: Akademika Sakharova Ave. 10. The 14-floor A-class building with a ground area of 18.5 thousand square meters is located within the Garden Ring Road, near several metro stations.

The business center was commissioned in 2006. It fully complies with international standards and requirements to office construction. Serious attention was paid to layouts, zoning, security systems and equipment. The laconic outlook of the building with glass ribbons and unusual rounded facade is in harmony with the main landmark of the avenue – the building of the Central Union of Consumer Cooperatives designed by Le Corbusier.

The new offices play an important image-making role and represent the company to its business partners, potential clients and employees. The downtown move of the SOGAZ Head Office designates the new stage in the company's development, is a significant part of business process optimization and reflects the strategy aimed at reinforcing the Group's market standing and increasing the awareness of the SOGAZ brand.

The 14-floor A-class building with a ground area of 18.5 thousand square meters is located within the Garden Ring Road, near several metro stations.

INFORMATION TECHNOLOGY

The main IT projects of 2010 were the building of the nfrastructure in the new building of the SOGAZ Head Office and establishment of the Integrated Contact Center.

The technical infrastructure of the new offices provides for connection of workplaces to corporate resources, proper operation of all services, interaction with the Group's branches, divisions, sales offices and third-party organizations. One of the stages of setting up the new infrastructure was the Data Processing Center that was designed to ensure the uninterrupted operation of the corporate services, i.e. information system, mail, telephones, Internet. The Center is used for data storage, processing and accumulation. It provides reliable and smooth operation and accessibility of IT services to corporate users.

In order to improve the attendance on clients and partners of the Insurance Group, in 2010 it launched the implementation of a large-scale project of setting up the SOGAZ Integrated Contact Center (ICC). The Contact Center enables a brand new level of interaction with clients due to operations automation and application of unrivaled servicing algorithms. The ICC allows the online tracking of the call service quality parameters, provides statistical information that is needed for planning the introduction of new insurance services. The ICC integration with the SOGAZ corporate data system allows to maintain the client interaction history, reduces the time required for searching for the necessary information. Further work will be toward the consolidation of ICC servicing processes, which will help introduce unified interaction standards and make the service extremely client-oriented.

During 2010, the company completed a wide range of projects designed for further business process optimization, reduction of data processing time, technical support of communication processes. The company's core accounting system was complemented by a newly developed personal insurance unit that ensures a substantial data exchange optimization. SOGAZ successfully settled the issues of additional process automation for business and management accounting , follow-up of insurance and reinsurance contracts, and loss adjustment. There was an expansion in the functions of the corporate CRM system including the introduction of tender documentation preparation. The recording system acquired the tools required for centralizing the accounting and financial functions and supporting the branches' activities via the SOGAZ Integrated Contact Center.

RISK MANAGEMENT

Risk management is an essential and crucial element of the overall SOGAZ Insurance Group's management system on its way toward strategic goals. The main risks faced by the Group in its everyday activities are the following:

- 01. Insurance risk, i.e. the risk resulting from entering into insurance contracts and assumed reinsurance;
- 02. Market risk, i.e. the risk associated with the uncertainty of market values of assets, interest and exchange rates;
- o3. Credit risk, i.e. the risk of counterparties' failure to fulfill their obligations or deterioration in their credit rating;
- 04. Liquidity risk, i.e. the risk of failure to receive in due time financial resources that would be sufficient for the performance of any obligations, without substantial extra costs;
- o5. Solvency risk, i.e. the risk of capital insufficiency for the business level maintenance and company development in accordance with strategic plans;
- 06. Operational risk, i.e. the risk associated with irrelevant operation of internal processes and systems, failure to meet the requirements of external and internal statutory acts, as well as with third-party effects on the internal processes.

Risk management is an essential and crucial element of the overall SOGAZ Insurance Group's management system on its way toward strategic goals.



As of December 31, 2010, the limits of credit risk were established for

69 banks and 14

obligor enterprises.

Insurance Risk

The undertaking and management of insurance risks under contracts with its clients is the essence of business of any insurance company. Such risks are managed by the underwriting and reinsurance divisions with the involvement of actuarians. For the assessment of substantial complex risks, dedicated surveyors are engaged. Net retention limits are established for various insurance types. Any risks that exceed such limits are subject to reinsurance market placement.

Market Risk

Market risk management is in line with the approved Market Risk Assessment Procedure. Assessment is conducted for market risks caused the performance of any operations that result in uncertainty of financial results in the future due to variability of market risk factors (unfavourable interest rate changes, fluctuations of financial instrument market values, etc.). This technique helps perform a comprehensive appraisal of market risks in order to reveal their sources and determine the level of permissible losses for each type of financial instruments and contains a procedure for establishing securities transactions' limits.

Credit Risk

The credit risks of the banks issuing instruments in which SOGAZ invests its funds as well as the credit risks of debt security issuers are appraised subject to the approved Credit Institution Performance Analysis Procedure and Company Financing and Operating Activities Appraisal Procedure. As of December 31, 2010, the limits of credit risk were established for 69 banks and 14 obligor enterprises. The credit risks of the banks issuing instruments in which SOGAZ invests its funds as well as the credit risks of debt security issuers are appraised subject to the approved Credit Institution Performance Analysis Procedure and Company Financing and Operating Activities Appraisal Procedure.

Another issue of great importance to the Group is credit risks of reinsurance companies that undertake insurance risks in excess of the Group's net retention. In order to control such risks, in 2010 SOGAZ adopted the Regulations for Inclusion of Companies in Outward Reinsurance Security Lists. At present, the list of partners of OJSC SOGAZ includes, apart from international companies that boast a high level of credit rating, more than 40 ceding insurers from Russia and the CIS whose transferred risk limits are appraised on a monthly basis.

At present, the list of partners of OJSC SOGAZ includes, apart from international companies that boast a high level of credit rating, more than 40 ceding insurers from Russia and the CIS whose transferred risk limits are appraised on a monthly basis.

Liquidity Risk

In order to manage liquidity risk, SOGAZ performs cash flow planning. Current liquidity may be maintained via open overdraft lines with two biggest Russian banks as well as with the balances of settlement bank accounts.

Liquidity risk management is also performed by uniform distribution of time financial instruments in terms of their maturity deadlines during a calendar year and by acquisition of marketable instruments of reliable issuers and their inclusion in the portfolio.

Solvency Risk

OJSC SOGAZ is one of the most capitalized companies in the Russian market. A considerable capital volume was accumulated due to the efficient business and financial performance throughout the company's life. By its capital dimension SOGAZ is considerably superior to the established regulatory requirements. The permanent capital growth allows to gradually increase the limits of net retention on insurance risks.

In this connection, the solvency risk of the near term is of negligible importance to SOGAZ. The rate of requisite capital is forecast within the framework of general strategic planning and monitoring of the insurance company's operations.

Operational Risk

The principal business processes of SOGAZ Insurance Group are contained in respective regulations, rules, guidelines and manuals. The performance of external and internal statutory acts is subject to regular inspections performed by the internal audit service.

In 2010, SOGAZ made a vital step toward operational risk reduction by taking a decision to implement the project of Integrated Contact Center establishment. Centralization of the back office functions of the branches will help them focus on contract execution and client servicing, minimize the errors in business accounting, improve the level of financial control of their activities.

Risk Management System Development

SOGAZ Insurance Group is launching a project dealing with the introduction of an integrated risk management system that includes:

- o1. arrangement and harmonization of management practices for separate risk types;
- 02. formalization of approaches to identification and appraisal of all risks;

o3. capital allocation to separate risk groups and capital value consideration in the course of setting up insurance rates and estimating economic performances;

- 04. evaluation of risk appetite and risk regulation;
- ^{05.} regular reporting on separate and aggregate risks and capital adequacy.

Compulsory medical insurance of population of the Kamchatka Territory. The overall number of the insured is **220,000.**

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Kamchatka branch 9, block 4, 50 let Oktyabrya Avenue, Petropavlovsk-Kamchatsky, Kamchatka Territory

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INVESTMENT POLICY

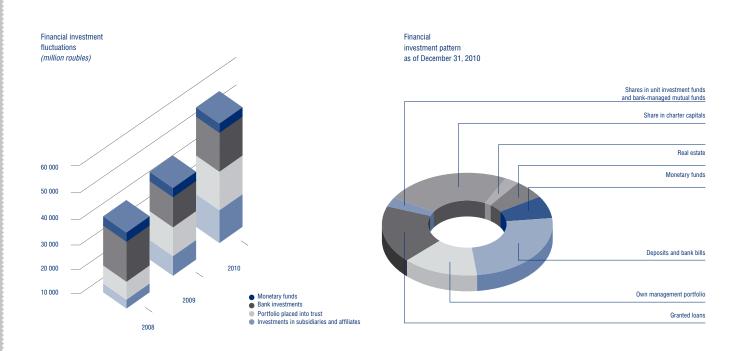


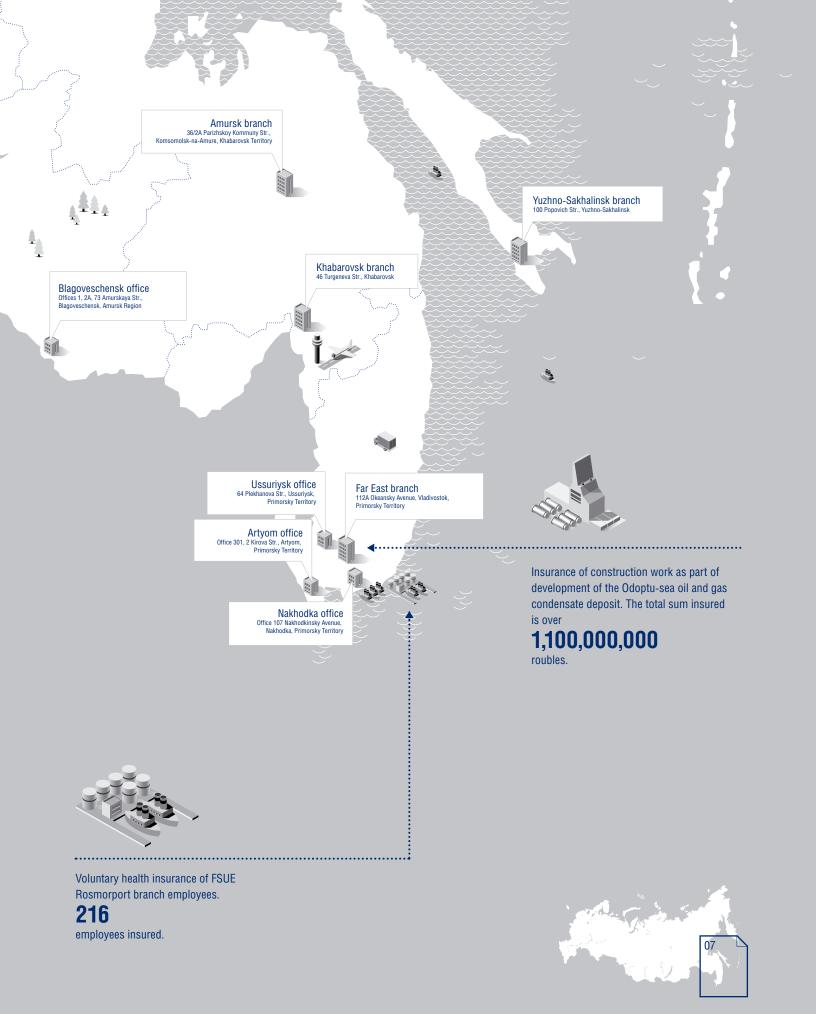
According to the 2010 accounting figures, the investment income amounted to

3,044 million roubles.

The Group's investment portfolio features a high level of liquidity, diversification, profitability and reliability. In the course of management of its investment portfolio in 2010, SOGAZ pursued a moderate conservative strategy. The principal requirements to investment assets, in the order of their priority, were reliability, liquidity and profitability. When forming its investment portfolio, SOGAZ placed a priority on fixed income instruments, i.e. deposits opened with major banks and bonds of highly reliable issuers.

Despite the grave deterioration in the rate of return in the 2010 financial market, the Insurance Group achieved, in general, the investment budget targets. During 2010, the amount of SOGAZ's financial investments went up by 13 bln. roubles and topped 51 bln. roubles (in view of account cash balances). According to the 2010 accounting figures, the investment income amounted to 3,044 million roubles. The annual profitability of the current investment portfolio in 2010 reached 12%.





FINANCIAL STATEMENTS

BALANCE SHEET OF OJSC SOGAZ

Insurance

07

| Asset | Line code | Beginning of reporting year (thousand roubles) | End o reporting period (thousand roubles) |
|---|--------------|--|---|
| I. Assets | | | |
| Intangible assets | 110 | 566 | 4 763 |
| Investments | 120 | 33 965 518 | 48 896 499 |
| including: land plots | 121 | - | - |
| facilities | 122 | 220 859 | 217 474 |
| financial investments in subsidiary, affiliate and other organizations | 130 | 17 016 506 | 29 730 663 |
| including: shares of subsidiaries and affiliates | 131 | 6 990 692 | 11 133 183 |
| debt securities of subsidiaries and affiliates and loans issued thereto | 132 | 60 000 | 416 500 |
| investments in authorized (share) capitals of subsidiaries and affiliates | 133 | 1 465 302 | 4 524 942 |
| shares of other organizations | 134 | 1 754 801 | 4 459 187 |
| debt securities of other organizations and loans issued thereto | 135 | 6 745 711 | 9 196 851 |
| investments in authorized (share) capitals of other organizations | 136 | - | |
| other investments | 140 | 16 728 153 | 18 948 362 |
| including: government and municipal securities | 141 | 1 376 574 | 679 535 |
| bank deposits | 142 | 14 062 126 | 17 068 278 |
| other investments | 145 | 1 289 453 | 1 200 549 |

| Asset | Line code | Beginning of reporting year (thousand roubles) | End of reporting period <i>(thousand roubles)</i> |
|---|--------------|--|---|
| Ceding insurers' premium deposits | 150 | 52 792 | 190 817 |
| Ceding insurers' share in life insurance reserves | 160 | - | - |
| including: in mathematical reserve | 161 | - | - |
| in outstanding claim payment reserve | 162 | - | - |
| in other insurance reserves | 163 | - | - |
| Reinsurers' share in insurance other than life insurance | 165 | 4 154 175 | 7 864 089 |
| in unearned premium reserve | 166 | 2 181 985 | 3 987 572 |
| in loss reserves | 167 | 1 972 190 | 3 876 517 |
| Accounts receivable under insurance, coinsurance operations | 170 | 9 386 258 | 8 950 159 |
| including: insured parties | | 9 372 225 | 8 363 744 |
| insurance agents | 172 | 3 992 | 525 290 |
| other debtors | 175 | 10 041 | 61 125 |
| Accounts receivable under reinsurance operations | 180 | 638 390 | 696 038 |
| Accounts receivable under direct reimbursement for losses | 185 | 845 | 4 468 |
| Other accounts receivable due beyond 12 months following the reporting date | 190 | 2 391 | 890 |
| Other accounts receivable due within 12 months following the reporting date | 200 | 4 170 442 | 3 169 678 |
| Fixed assets | 210 | 939 083 | 1 105 208 |
| Construction in progress | 220 | 844 171 | 31 792 |
| Deferred tax assets | 230 | 264 776 | 18 695 |
| Supplies | 240 | 142 684 | 146 031 |
| including: materials and other equivalent valuables | 241 | 10 515 | 8 715 |
| prepaid expenses | 242 | 132 169 | 137 316 |
| other inventory and costs | 245 | - | - |
| /alue-added tax on acquired valuables | 250 | - | 21 348 |
| Nonetary funds | 260 | 4 200 550 | 2 285 255 |
| Other assets | 270 | 267 208 | 578 004 |
| Total Section I | 290 | 59 029 849 | 73 963 734 |
| TOTAL ASSETS | 300 | 59 029 849 | 73 963 734 |

| Liabilities | Line code | Beginning of reporting year (thousand roubles)) | End of reporting period (thousand roubles) |
|--|--------------|---|--|
| II. Equity and reserves | | | |
| Authorized Capital | 410 | 3 085 884 | 8 042 002 |
| Own shares redeemed from shareholders | 415 | - | - |
| Additional capital | 420 | 319 370 | 315 095 |
| Reserve capital | 430 | 177 200 | 177 200 |
| including: Reserves formed as per Russian legislation | 431 | 177 200 | 177 200 |
| reserves formed as per founding documents | 432 | - | - |
| Retained earnings (uncovered loss) | 470 | 10 113 003 | 9 761 923 |
| - | 475 | - | - |
| Total Section II | 490 | 13 695 457 | 18 296 220 |
| III. Insurance reserves | | | |
| Life insurance reserves | 510 | - | - |
| including: mathematical reserve | 511 | - | - |
| outstanding claim payment reserve | 512 | - | - |
| additional payment (insurance bonus) reserve | 513 | - | - |
| other insurance reserves | 515 | - | - |
| Reserves for insurance other than life insurance | 520 | 40 214 164 | 51 525 819 |
| including: unearned premium reserve | 521 | 18 634 307 | 21 894 863 |
| loss reserves | 522 | 9 437 651 | 18 986 230 |
| other insurance reserves | 523 | 12 142 206 | 10 644 726 |
| Reserves for compulsory health insurance | 550 | - | - |
| Total Section III | 590 | 40 214 164 | 51 525 819 |
| IV. Liabilities | | | |
| Debt under premium deposits to reinsurers | 610 | - | - |
| Long-term loans and credits | 615 | - | - |
| Deferred tax liabilities | 620 | 155 144 | 117 492 |
| Short-term loans and credits | 625 | 1 000 000 | 100 000 |
| Accounts payable under insurance, coinsurance operations | 630 | 500 813 | 712 442 |
| including: debt to insured parties | 631 | - | - |
| debt to insurance agents | 632 | 147 297 | 268 751 |
| direct refund debt to affected parties | 634 | - | - |
| other creditors | 635 | 353 516 | 443 691 |
| | | | |

| Liabilities | Line code | Beginning of reporting year (thousand roubles) | End c reporting perior (thousand roubles |
|--|--------------|--|--|
| Accounts payable under reinsurance operations | 640 | 1 619 226 | 2 320 739 |
| Other accounts payable | 650 | 1 640 738 | 641 131 |
| including: debt to the company's personnel | 651 | 158 | 520 |
| debt to state non-budget funds | 652 | 2 674 | 3 057 |
| taxes and dues payable | 653 | 39 563 | 25 505 |
| direct refund debts to insurers | 654 | 168 | 1 457 |
| other creditors | 655 | 1 598 175 | 610 592 |
| ncome due to participants(founders) related to deferred revenues | 660 | - | |
| Deferred revenues | 665 | - | |
| Reserves for future expenses | 670 | 9 053 | 9 13 |
| Preventive measures fund (reserve) | 675 | 195 254 | 240 75 |
| Other liabilities | 680 | - | |
| Total Section IV | 690 | 5 120 228 | 4 141 69 |
| TOTAL LIABILITIES | 700 | 59 029 849 | 73 963 734 |
| Certificate of valuables recorded on off-balance sheet accounts | | | |
| Leased fixed assets | 910 | 1 548 976 | 1 386 20 |
| including leased assets | 911 | 321 645 | |
| Goods and material valuables in custody | 920 | - | |
| ndebtedness of insolvent debtors charged to losses | 940 | 85 834 | 223 79 |
| Security of obligations and payments, received | 950 | 499 561 | 1 467 14 |
| Security of obligations and payments, issued | 960 | 216 582 | 640 30 |
| mpairment of residential property | 970 | - | |
| mpairment of redevelopment and equivalent facilities | 980 | - | |
| Intangible assets received for use | 990 | - | |
| Facility for restoration | 991 | 290 907 | |

INCOME STATEMENT OF OJSC SOGAZ

Insurance Company Income Statement

| Indicator description | Line code | Reporting period (thousand roubles) | Reporting period (thousand roubles) |
|---|--------------|--|--|
| I. Life insurance | | | |
| Insurance premiums (contributions) – net reinsurance | 010 | - | - |
| Insurance premiums (contributions) under insurance, reinsurance contracts and contracts assumed for reinsurance – total | 011 | - | - |
| transferred to reinsurers | 012 | - | - |
| Investment income | 020 | - | - |
| including: interest receivable | 021 | - | - |
| income from participating in other organizations | 022 | - | - |
| change in the cost of financial investments due to evaluation adjustment | 023 | - | |
| Payments – net reinsurance | 030 | - | - |
| payments under insurance, reinsurance contracts and contracts assumed for reinsurance – total | 031 | - | - |
| reinsurers' share | 032 | - | ······· |
| additional payment (insurance bonus) | 033 | - | - |
| Change in life insurance reserves — net reinsurance | 040 | - | - |
| including: changes in mathematical reserve | 041 | - | - |
| Change in reinsurers' share in mathematical reserve | 042 | - | |
| change in outstanding claim payment reserve | 043 | - | |
| change in reinsurers' share in outstanding claim payment reserve | 044 | - | - |
| change in additional payment (insurance bonus) reserve | 045 | - | |
| change in other insurance reserves | 046 | - | |
| change in reinsurers' share in other insurance reserves | 047 | - | |
| Expenses on conducting insurance operations — net reinsurance | 050 | - | |
| expenses on conclusion of insurance, reinsurance contracts | 051 | - | |
| other expenses on conducting insurance operations | 052 | - | |
| remuneration and share of profits under reinsurance contracts | 055 | - | |
| Investment expenses | 060 | - | |
| including: change in the cost of financial investments due to evaluation adjustment | 061 | - | |

| Indicator description | Line code | Reporting period (thousand roubles) | Reporting perio (thousand roubles |
|---|--------------|-------------------------------------|--------------------------------------|
| II. Insurance other than life insurance | | | |
| Insurance premiums – net reinsurance | 080 | 41 594 271 | 34 309 433 |
| Insurance premiums under insurance, reinsurance contracts and contracts assumed for reinsurance – total | 081 | 49 860 847 | 40 797 371 |
| transferred to reinsurers | 082 | (8 266 576) | (6 487 938) |
| Change in unearned premium reserve — net reinsurance | 090 | (1 454 969) | (852 553) |
| change in unearned premium reserve - total | 091 | (3 260 556) | (1 773 135) |
| change in reinsurers' share in reserve | 092 | 1 805 587 | 920 582 |
| Incurred losses – net reinsurance | 100 | (29 892 528) | (19 951 665) |
| Payments – net reinsurance | 110 | (22 248 276) | (19 342 511) |
| payments under insurance, reinsurance contracts and contracts assumed for reinsurance – total | 111 | (23 209 384) | (19 961 208) |
| reinsurers' share | 112 | 961 108 | 618 697 |
| Change in loss reserves – net reinsurance | 120 | (7 644 252) | (609 154 |
| change in loss reserves – total | 121 | (9 548 579) | 610 435 |
| change in reinsurers' share in loss reserves | 122 | 1 904 327 | (1 219 589 |
| Change in other insurance reserves | 130 | 1 497 480 | (3 319 193 |
| Contributions out of insurance premiums under insurance, reinsurance contracts | 150 | (75 775) | (69 637 |
| including: contributions to guarantees reserve | 151 | (20 185) | (18 419 |
| contributions to the reserve of current compensatory payments | 152 | (10 092) | (9 210 |
| other contributions | 153 | (45 498) | (42 008 |
| Expenses on conducting insurance operations – net reinsurance | 160 | (2 251 655) | (1 777 951 |
| expenses on conclusion of insurance, reinsurance contracts | 161 | (2 224 047) | (1 850 750 |
| other expenses on conducting insurance operations | 162 | (347 081) | (231 424 |
| Remunerations and share of profits under reinsurance contracts | 165 | 319 473 | 304 223 |
| - | 166 | - | |
| Result from operations related to insurance other than life insurance | 170 | 9 416 824 | 8 338 434 |
| III. Other income and expenses not included in Sections I and II | | | |
| Investment income | 180 | 33 665 609 | 19 031 762 |
| including: interest receivable | 181 | 3 210 049 | 2 868 002 |
| income from participating in other organizations | 182 | 120 855 | 12 04 ⁻ |
| change in the cost of financial investments due to evaluation adjustment | 183 | 324 397 | 737 879 |
| Investment expenses | 190 | (30 621 788) | (16 984 798 |
| including: change in the cost of financial investments due to evaluation adjustment | | (74 173) | (658 025 |

| Indicator description | Line code | Reporting period (thousand roubles) | Reporting period (thousand roubles) |
|--|--------------|-------------------------------------|-------------------------------------|
| Management expenses | 200 | (5 075 874) | (4 272 306) |
| Other income excluding income related to investments | 210 | 2 254 301 | 5 915 389 |
| including: interest receivable | 211 | - | - |
| Other expenses excluding expenses related to investments | 220 | (2 773 204) | (6 624 469) |
| including: interest payable | 221 | (51 624) | (136 857) |
| Pre-tax income (loss) | 250 | 6 850 568 | 5 404 012 |
| Deferred tax assets | 260 | (245 765) | 89 275 |
| Deferred tax liabilities | 270 | (50 045) | (20 241) |
| Current tax on income | 280 | (1 355 339) | (1 318 948) |
| Write-off on decommissioning deferred tax assets, deferred tax liabilities | 290 | 87 381 | 54 766 |
| Net income (loss) in the reporting period | 300 | 5 302 100 | 4 208 864 |
| FOR REFERENCE ONLY | | | |
| Permanent tax liabilities (assets) | 301 | 307 088 | 146 270 |
| Basic earnings (loss) per share | 305 | 0,6 | 0,4 |
| Diluted earnings (loss) per share | 306 | 0,6 | 0,4 |

Breakdown of certain gains and losses

| Indicator description | Line code | Reporting period (thousand roubles) | | Similar period of previous year (thousand roubles) | |
|---|-----------|-------------------------------------|-----------|---|-----------|
| | | gains | losses | gains | losses |
| Fines, penalties and forfeits recognized by court (arbitration court) to be recoveredили по которым получены решения суда (арбитражного суда) об их взыскании | 310 | 109 | 5 330 | 55 | 20 307 |
| Gains (losses) of previous years | 320 | 19 659 | 62 850 | 50 044 | 176 107 |
| Reimbursement for losses caused by default or improper fulfillment of obligations | 330 | - | - | - | - |
| Foreign currency exchange gains and losses | 340 | 1 478 279 | 1 530 689 | 2 639 848 | 2 452 295 |
| Disbursement to valuation reserves | 350 | Х | 63 986 | X | 82 963 |
| Bad accounts receivable and payable write-off | 360 | 2 139 | 60 700 | 146 | 16 886 |
| - | 370 | - | - | - | |

AUDITOR'S REPORT



Auditor's Report

To the shareholders of Open Joint Stock Company Gas Industry Insurance Company:

Audited entity

Open Joint Stock Company Gas Industry Insurance Company.

Certificate of Entry in the Unified State Register of Legal Entities on State Registration of Legal Entity dated March 25, 2010 under principal state number 1037703013688, issued by Inspectorate No. 3 of the Ministry of Taxes and Levies of the Russian Federation for the Central Administrative District of Moscow. Bld. 1, 16 Bolotnaya Str., Moscow, Russia, 115035.

Auditor

Closed Joint-Stock Company *PricewaterhouseCoopers Audit* (CJSC *PricewaterhouseCoopers Audit*) located at: 10 Butyrsky Val Str., Moscow, Russian Federation, 125047.

Certificate of state registration of joint stock company No. 008.890 issued by the Moscow Registration Chamber on February 28, 1992.

Certificate of Entry in the Unified State Register of Legal Entities on Legal Entity Registered Before July 01, 2002, No. 1027700148431 dated August 22, 2002, issued by Moscow Inter-District Inspectorate No. 39 of the Ministry of Taxes and Levies of Russia.

Member of non-profit partnership *Russian Audit Chamber* (NPP *RAC*), a self-regulating organization of auditors, registration number 870 in the Register of Members of NPP *RAC*.

Principal registration number of entry (PRNE) in the Register of Auditors and Audit Organizations: 10201003683.

Closed Joint-Stock Company PricewaterhouseCoopers Audit (CJSC PwC Audit) Belaya Ploschad Business Center, 10 Butyrsky Val, Moscow, Russia, 125047. Tel.: +7(495) 967-6000, fax:+7(495) 967-6001, <u>www.pwc.ru</u>

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Auditor's Report

To shareholders of the Open Joint Stock Company *Gas Industry Insurance Company*: We have conducted the audit of the attached Financial Report of the Open Joint-Stock Company *Gas Industry Insurance Company* (hereinafter referred to as the "Company") that comprises the Insurance Company Balance Sheet as of December 31, 2010, Insurance Company Income Statement, Insurance Company Equity Changes Statement and Insurance Company Cashflow Statement for the year 2010, Addenda to the Insurance Company Balance Sheet and Income Statement, and an Explanatory Memorandum (hereinafter collectively referred to as the "Financial Report").

Company's Responsibility for the Financial Report

The Company management is responsible for the preparation and adequacy of the above Financial Report subject to the Regulations for Financial Report Preparation as established in the Russian Federation and for the internal control system required for the preparation of financial reports that contain no material misstatements resulting from any unfair acts or errors.

Auditor's Responsibility

Our responsibility is to express our opinion on the adequacy of the Financial Report on the basis of the audit we have completed. We have carried out our audit in accordance with the Federal Audit Standards, and International Audit Standards. The above standards require compliance with the applicable ethics as well as planning and performance of the audit so as to make reasonably sure that the financial report contains no material misstatements.

The audit included the implementation of audit procedures aimed at obtainment of audit evidence confirming the index numbers in account books and disclosure of information therein. The selection of audit procedures is the subject-matter of our judgement which is based on the estimation of the risk of material misstatements resulting from any unfair acts or errors. In the course of appraisal of such risk, we analyzed the internal control system that provides for the preparation and adequacy of the Financial Report in order to select the appropriate audit procedures rather than in order to express our opinion on the efficiency of the internal control system. The audit also included the estimation of the proper nature of the applied accounting policies and soundness of the estimated figures achieved by the Company management, as well as assessment of accounting presentation in general.

We believe that the audit evidence obtained in the course of the audit produces enough grounds for our opinion on the financial report adequacy.

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Auditor's Report

Opinion

In our opinion, the financial report adequately reflects in all material aspects the financial position of the Company as at December 31, 2010, the results of the company's business and cashflows in 2010 in accordance with the Regulations for Financial Report Preparation as established in the Russian Federation.

Director of CJSC PricewaterhouseCoopers Audit

April 26, 2011



M.Yu. Bogomolova

CONTACT INFORMATION

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10 Akademika Sakharova Avenue, Moscow, 107078 Tel.: (495) 739-21-40, 661-99-09 (multi-line) Fax: (498) 428-78-96

OJSC IC SOGAZ-MED office

Floor 4, 95, block 1, Aerobus Retail and Office Center, Varshavskoye Avenue, Moscow, 117556 Tel.: (495) 225-23-11 Fax: (495) 225-23-11

LLC IC SOGAZ-AGRO office

18 Shchipok Str., Moscow, 115093 Tel.: (495) 777-44-16 Fax: (495) 730-01-11

LLC IC SOGAZ-LIFE office

3, build 2, Krymsky Val, Moscow, Russia, 119049 Tel.: (495) 627-73-00 Fax: (495) 627-73-02

OJSC Gazprommedservice office

1 Bolshaya Yakimanka, Moscow, 119180 Tel.: (495) 699-25-09

International Health Center SOGAZ

8 Malaya Konyushennaya Str., St. Petersburg, 191186 Tel.: (812) 406-88-88, 406-88-03 (ambulance) Fax: (812) 406-88-87

CJSC MC Leader office

95, bild 1, Varshavskoye Avenue, Moscow, Russia, 117556 Tel.: (495) 661-45-35 Fax: (495) 661-45-34

OJSC IC SOGAZ-SHEKSNA central office

47 Lenin Str., Cherepovets, Vologda Region, 162602 Tel.: (8202) 53-45-03 Fax: (8202) 53-45-04, 53-45-05

REGIONAL BRANCHES OF SOGAZ INSURANCE GROUP

OJSC SOGAZ

Amursk branch 36/2A Parizhskoy Kommuny Str., Komsomolsk-na-Amure, Khabarovsk Territory, 681010 Tel.: (4217) 53-50-43, 53-31-13, 53-52-04 Fax: (4217) 59-28-59

Astrakhan branch

27/79E Pobedy Str/Krasnaya Naberezhnaya Str., Astrakhan, 414040 Tel.: (8512) 63-35-08 Fax: (8512) 63-35-10

Akhtubinsk office Office 094, 111 Volgogradskaya Str., Akhtubinsk, Astrakhan Region, 416500 Elista office 8 Ilishkina Str., Elista, Republic of Kalmykia, 358000 Tel.: (84722) 3-55-83

Arkhangelsk branch 65 Troitsky Avenue, 163000, Arkhangelsk Tel./fax: (8182) 63-58-33

Belgorod branch 188 Preobrazhenskaya Str., Belgorod, 308015 Tel.: (4722) 40-06-00 Fax: (4722) 22-42-51

Stary Oskol office Office No. 19, 7A Olminskogo micro-district, Stary Oskol, Belgorod Region, 309501 Tel./fax: (4725) 48-33-66

Bryansk branch 39 Krakhmaleva Str., Bryansk, 241037 Tel.: (4832) 75-29-99, 62-62-55 Fax: (4832) 75-29-99

Republic of Buryatia branch

12G Sverdlova Štr., Ulan-Ude, Buryat Republic, 670000 Tel./fax: (3012) 22-01-07, 22-01-08

Vologda branch

34 Mira Str., Vologda, 160001 Tel.: (8172) 79-51-30, 79-50-55 Fax: (8172) 79-50-44

Voronezh branch

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Nakhodka office Office 107 Nakhodkinsky Avenue, Nakhodka, Primorsky Territory, 692900 Tel.: (4236) 69-12-98, 68-64-94

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Ussuriysk office 64 Plekhanova Str., Ussuriysk, Primorsky Territory, 692519 Tel.: (4234) 32-99-81

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Rezh office 35 Lenin Str., Rezh, Sverdlovsk Region, 623750 Tel./fax: (343 64) 3-23-88 Nizhny Tagil office Office 4, 9 Krasnoarmeyskaya Str., Nizhny Tagil, Sverdlovsk Region, 622001 Tel./fax: (3435) 41-92-78

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Bratsk office Office 17, 38 Podbelskogo Str., Bratsk, Irkutsk Region, 665708 Tel.: (3953) 45-32-13

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Republic of Karelia branch

8B Kirova Str., Petrozavodsk, Republic of Karelia, 185000 Tel.: (8142) 78-31-83, 78-32-59 Fax: (8142) 78-31-83

Kemerovo branch

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Salavat office 22 Kolkhoznaya Str., Salavat, Republic of Bashkortostan, 453262 Tel./fax: (347 63) 9-58-26 Neftekamsk office 58 Lenina Str., Neftekamsk, Republic of Bashkortostan, 452680 Tel./fax: (347 83) 3-52-99

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Severodvinsk supplementary office No. 5 49 Morskoy Avenue, Severodvinsk, Arkhangelsk Region, 164523

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Pogar office 41 Oktyabrskaya Str., Pogar, Bryansk Region, 243550

Starodub office 99 Semashko Str., Starodub, Bryansk Region, 243240 Trubchevsk office 15 Generala Petrova Str., Trubchevsk, Bryansk Region, 242221

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Bolshoy Martyn office Martyn Ambulance Station, Bolshoy Martyn, Panino District, Voronezh Region, 396152

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Skopin office Avtozavodskoy Micro-District, Skopin, Ryazan Region, 391803

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Spassk-Ryazansky office 1 Sovetskaya Str., Spassk-Ryazansky, Spassky District, Ryazan Region, 391050

Starozhilovo office 23 Denisova Str., Starozhilovo, Ryazan Region, 391170

Ukholovo office 13 Revolyutsii Str., Ukholovo, Ryazan Region, 391920

Chuchkovo office 22 Lenina Str., Chuchkovo, Ryazan Region, 391420

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Vyritsa office 12 Moskovskaya Str., Vyritsa, Gatchina District, Leningrad Region, 188380

Gatchina office 12 Sobornaya Str., Gatchina, Leningrad Region, 188306

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Kirishi office 23 Geroev Avenue, Kirishi, Leningrad Region, 187110

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Nikolskoe office 13 Shkolnaya Str., Nikolskoe, Tosno District, Leningrad Region, 187026

Novoselye office 30 Novoselye, Slantsy District, Leningrad Region, 188574

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Moskovsky office Moskovsky, Leninsky District, Moscow Region, 142784

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Supplementary office No. 2 40 Let Oktyabrya, Zaraysky District, Moscow Region, 140618

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