

## LIST OF DOCUMENTS NEEDED FOR INSURANCE COMPANY ANALYSIS

For concluding agreements on insuring property transferred to the bank as security (copies notarized by a notary public or insurance company)

### **I. Completed company questionnaire**

### **II. Legal documents (incorporation, registration and others):**

1. Charter;
2. Certificate of registration with Unified State Company Registrar (USCR);
3. Certificate of registration with tax authorities;
4. Certificate from Federal Statistics Service;
5. Statement from USCR no older than one month;
6. Minutes from founders' meeting on company incorporation;
7. Minutes from founders' meeting on selection of a CEO;
8. License for the right to engage in insurance activity;
9. Certificate from tax authorities confirming that the insurance company does not owe money to the State;
10. CEO's passport;
11. Ownership structure information (nominal and actual) on shareholders with over 5%;
12. Certificate from tax authorities confirming the absence of warrants no older than one month – original;

### **II. Financial documents and reporting:**

1. Audited annual reports – by international standards, in English – for the past two financial years (if available); for three financial years (certified by the Federal Tax Service), and the latest available quarterly data;
2. Insurance Company Balance Sheet (Form 1 – insurer);
3. Insurance Company Profit & Loss Statement (Form 2 – insurer);
4. Insurance Company Capital Changes Statement (Form 3 – insurer);
5. Appendix to Insurance Company Balance Sheet (Form 5 – insurer);
6. Insurance Company Statement of Solvency (Form 6 – insurer);
7. Insurance Reserves Statement (Form 7 – insurer);
8. Insurance Reserves Statement for Non-life Insurance (Form 8 – insurer);
9. Reinsurance Operations Statement (Form 10 – insurer);
10. Operational Segment Information (Form 11 – insurer);
11. Information on Subsidiaries and Affiliates of the Insurance Company (Form 12 – insurer);
12. Information on Insurance Company Branches and Offices (Form 13 – insurer);
13. Statements on Assets Received to Cover Own Funds of Insurance Company (Form 14 – insurer);
14. Information on Main Indicators of Insurance Company Activity (Form 1-C);
15. Information on Insurance Company Activity (Form 2-C) for the past two years; electronic version, including first and second pages with signatures and confirmation of statement submission in PDF;
14. Information on Insurance Company Activity (Form 1-CK);
15. Auditor's Conclusion.

Annual reports should be submitted in written and electronic (xml.) formats. Annotated documents must include the manager's signature (and name written out in full) and company seal facsimile. Documents longer than one page should be bound and notarized in the required manner. Copies of documents should be legible, with clear facsimiles of seals and stamps.

### **III. Additional documents**

1. Information on the composition and structure of reinsurance protection:

Description of mandatory reinsurance protection on Company letterhead signed by an authorized company official, indicating for each contract: type (quota share, excess amount, excess loss, excess loss ratio), automatic limit, maximum own deduction, list of main reinsurers (with more than 2% of the maximum limit), list of coverable risks and risks excludable from coverage.

2. Current Rules covering the type of insurance envisioned under the Company's work with the Bank (to be submitted if audit results positive).

3. Template for policy/contract for the envisaged type of insurance (to be submitted if audit results positive).