



# ANNUAL REPORT 2008



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## Address by the Chairman of the Board of Directors

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

A handwritten signature in blue ink, consisting of stylized, cursive letters.

A.B. Miller

### **Dear shareholders,**

Summing up the results of the year, I'm glad to point out that despite the crisis developments in the world economy SOGAZ Group has consolidated its positions among the top three players in the Russian insurance market. It has demonstrated significant growth in charges and profits. By the end of 2008 SOGAZ had occupied 7.4% of the domestic insurance market. It is conclusive evidence of proper management work, adequate investment decisions, and a reliable performance control and assessment system.

SOGAZ's long-term strategic goals remain unchanged. The search for new development opportunities keeps going on.

SOGAZ has always been and remains a high-performing insurance company reasonably and consistently implementing its plans. The group expands its geographical presence, increases its insurance product portfolio, optimizes business processes, diversifies its business and actively develops specific insurance trends.

I'm sure, that SOGAZ Group will succeed in achieving all the set goals, and its status of a reliable insurer and a perspective partner will gain even more ground.

## Address by the Chairman of the Management Board

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Chairman of the Management Board  
of SOGAZ Insurance Group

A stylized, handwritten signature in blue ink, consisting of several loops and flourishes.

V.E. Yanov

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

The financial crisis which started last year in one way or another affected all aspects of the Russian economy. The slump of the cost of almost all investment instruments adversely affected financial performance of insurance companies, many of which ended the year in the red.

The crisis, certainly, interfered with the plans of SOGAZ Insurance Group, and not all the objectives were achieved in 2008 in full. However, SOGAZ's results, particularly, compared to the general performance, look quite decent. SOGAZ Group's insurance charges increased by 23% and exceeded the planned figures by 15%, thus enabling us to remain among the top three players in the Russian insurance market. Moreover, despite the slump in return on investment, OJSC SOGAZ became almost the only major Russian insurer, which did not just preserved, but increased its profits increased its profits from 2.6 to 3.1 billion roubles at the year-end.

During the past year SOGAZ secured its reputation both domestically and internationally: the company headed the Russian Nuclear Insurance Pool, while leading rating agencies Fitch and S&P awarded SOGAZ with high financial strength ratings.

Below you will find further details of the performance of SOGAZ Insurance Group. For my part, I would like to express gratitude to those who contributed to the overall success of the Group. High performance indices achieved by SOGAZ Insurance Group during last year is the result of our joint efforts. I am sure that the support of our shareholders, qualification and expertise of our employees and loyalty of our clients will enable us to further succeed in achieving SOGAZ's objectives.

## SOGAZ Insurance Group Members

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One of the strategic goals of SOGAZ Insurance Group is to build a clear and uniform structure of an umbrella brand, uniting various specialized companies within the general business concept of the Group.

Implementing this programme, SOGAZ consistently re-profiles the companies entering the Group and performs rebranding reflecting the essence of the changes which take place.

Pursuant to the rebranding plan, at the first stage the companies entering the Group are renamed so that their names reflect the specialization and appurtenance to the single group of companies.

SOGAZ-LIFE specializing in life insurance was the first company founded within the Group as part of implementation of the insurance business diversification strategy.

In 2008 one of the leading members of the Group – health insurance company OJSC Gazprommedstrakh providing compulsory medical insurance – was renamed to OJSC IC SOGAZ-MED.

In 2009 composite insurance company Neftepolis was reprofiled to provide insurance to agricultural enterprises and renamed to OJSC IC SOGAZ-AGRO.

In 2009 Sheksna Insurance Group – one of the leading underwriters of the North-West federal District possessing a wide network of regional representative offices and unique experience of working with iron and steel plant – joined SOGAZ Group. Renaming of OJSC IC Sheksna into OJSC IC SOGAZ-SHEKSNA in July 2009 became another stage of company integration aimed at consolidation of the Group's positions in the market of insurance of major backbone enterprises.



### **SOGAZ Insurance Group**

OJSC SOGAZ  
LLC IC SOGAZ-LIFE  
OJSC IC SOGAZ-MED  
LLC IC SOGAZ-AGRO  
OJSC IC SOGAZ-SHEKSNA  
OJSC MIC Sheksna-M  
LLC Gazprommedservis  
CJSC MK Leader

#### **OJSC SOGAZ**

##### Shareholders

OJSC Gazprom  
LLC Gazprom Export  
CJSC Gazprombank  
LLC LIRUS  
LLC Accept  
LLC IC Abros

#### **LLC IC SOGAZ-LIFE**

##### Founder – sole member

OJSC SOGAZ

#### **OJSC IC SOGAZ-MED**

##### Shareholder

OJSC SOGAZ

#### **LLC IC SOGAZ-AGRO**

##### Sole member

OJSC SOGAZ

#### **OJSC IC SOGAZ-SHEKSNA**

##### Shareholder

OJSC SOGAZ

#### **OJSC MIC Sheksna-M**

##### Shareholder

OJSC IC SOGAZ-SHEKSNA

#### **LLC Gazprommedservis**

##### Founder – sole member

OJSC SOGAZ

#### **CJSC MC Leader**

##### Shareholder

OJSC SOGAZ  
NSPF Gazfond  
CJSC Gazprombank

## Management Board of OJSC SOGAZ

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Chairman of the OJSC SOGAZ  
Management Board

**Yanov**

Vadim Eduardovich



Deputy Chairman  
of the OJSC SOGAZ  
Management Board

**Bizhdov**

Korney Datkovich



Deputy Chairman  
of the OJSC SOGAZ  
Management Board

**Derevenskov**

Evgeny Grigoryevich



Deputy Chairman  
of the OJSC SOGAZ  
Management Board

**Leonenko**

Aleksey Ivanovich

## Management Board of OJSC SOGAZ



Deputy Chairman of the OJSC SOGAZ Management Board

**Logovinsky**  
Evgeny Ilyich



Deputy Chairman of the OJSC SOGAZ Management Board

**Okhotnikov**  
Sergey Viktorovich



Deputy Chairman of the OJSC SOGAZ Management Board

**Putin**  
Mikhail Evgenievich



Executive Director for HR Management, Member of the OJSC SOGAZ Management Board

**Aleshin**  
Sergey Dmitrievich



Chief Accountant, Member of the OJSC SOGAZ Management Board

**Gabeleva**  
Anna Mikhailovna



Executive Director for Corporate Affairs, Member of the OJSC SOGAZ Management Board

**Nosov**  
Vladimir Mikhailovich



Executive Director for IT, Member of the OJSC SOGAZ Management Board,

**Portone**  
Tatiana Nikolaevna

## Highlights of the year

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### January

SOGAZ won the tender for insurance of more than 21,700 employees and non-working pensioners of FSUE Siberian Integrated Chemical Plant.

OJSC IC SOGAZ-MED was pronounced the winner of the open tender for the right to effect compulsory health insurance (CHI) of 221,000 non-working citizens of the Komi Republic.

The tender for the right to conclude contracts of insurance of property interests and employees of OJSC Mosenergo for 2008–2011 was won.

LLC IC SOGAZ-LIFE obtained a reinsurance license.

### February

Insurance indemnity of OJSC Russian Railways in the amount of 27 million roubles for damage to the railroad groundwork at the Burga – Krasnenka block in the Novgorod Region was paid.

SOGAZ won the open tender for the right to conclude contracts of accident insurance of employees of OJSC WGC-5.

OJSC IC SOGAZ-MED won the open tender for the right to effect CHI of 230,000 non-working citizens of the Astrakhan Region.

The tender for the right to conclude contracts of personal insurance of the employees of four OJSC SIBUR Holding enterprises was won.

### March

A contract for insurance of the property of Shatura SDPP – a heat power plant forming part of WGC-4 was concluded.

New offices of SOGAZ Insurance Group were opened in Noyabrsk and Nadym.

Fitch Ratings awarded the key member of SOGAZ Insurance Group OJSC SOGAZ – international credibility rating “BB” and national rating “AA-(minus)(rus)”. Rating forecast – “Stable”.

SOGAZ Insurance Group concluded a contract of insurance of the property of LLC REN-TV Television Company.

### April

The tender for the right to effect property insurance of 17 enterprises entering SIBUR Group totaling 322.7 billion roubles was won.

An Agreement of cooperation with the Novgorod region Administration was signed.

SOGAZ won the tender for property insurance, including insurance of vehicles and machinery against breakage, as well as insurance of business interruption loss and liability of OJSC OC Rosneft and its subsidiaries (affiliates).

A contract with OJSC Energoatom Concern (former name – FSUE Rosenergoatom Concern) for insurance of the property of Russian NPPs for 68.7 million roubles.

An Integrated Insurance Center of SOGAZ Group was opened in Tomsk.

SOGAZ Insurance Group won one of the oldest and most prestigious professional awards – Financial Olympus National Award.

Branches of SOGAZ Insurance Group were opened in Khabarovsk, Komsomolsk-on-Amur and Yuzhno-Sakhalinsk.

Chairman of the SOGAZ Insurance Group Management Board Vadim Yanov was elected Chairman of the Supervisory Board of the Russian Nuclear Insurance Pool (RNIP).

### May

SOGAZ insured the employees of Russian enterprises of Italian O&G consortium ENI and Enel. A contract of reinsurance of offshore power facilities enabling SOGAZ to insure against risks amounting up to \$1 billion.

OJSC IC SOGAZ-MED was pronounced the winner of the open tender for the right to effect CHI of 373,000 non-working citizens of the Arkhangelsk Region.

SOGAZ indemnified OJSC Belozerny GPK's losses resulting from the explosion and fire at a gas processing plant in the amount of 320 million roubles.

## Highlights of the year

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### June

SOGAZ insured the UEFA Cup won by the Zenit football club for the entire period of tour of the Russian federation and CIS countries.

SOGAZ Insurance Group signed a Cooperation Agreement with the Leningrad region Administration.

An Agreement of Cooperation between SOGAZ and the Khabarovsk territory Administration was signed.

SOGAZ Insurance Group held a charity event “A Day of the Good” in Tyumen, within the frames of which the insurance company representatives presented 20 families having children suffering from muscular-skeletal diseases with keys from new Lada cars.

SOGAZ concluded a contract of insurance of builder’s risks of the contractor for phase 1 construction of Leningrad NPP-2 (power generating units Nos. 1 and 2).

### July

SOGAZ Insurance Group won the open tender for the right to effect property insurance against all risks of CJSC Novokuybyshevsk Petrochemical Company.

### August

SOGAZ insured exhibits of the State Memorial and Natural Park “Yasnaya Polyana Memorial Estate of L.N. Tolstoy”, providing insurance coverage to about 200 items from the writer’s memorial estate.

Branches of SOGAZ Insurance Group were opened in the Belgorod and Bryansk regions.

SOGAZ organized recreation in Bulgaria for children from disadvantaged families of Khabarovsk.

### September

SOGAZ Insurance Group became the General Insurer of the Continental Hockey League (KHL) for season 2008/2009.

International rating agency Standard & Poor’s awarded the key member of SOGAZ Insurance Group – OJSC SOGAZ – with credibility ratings “BB/ ruAA”. Forecast – “Stable”.

SOGAZ Insurance Group acted as an official sponsor of International Nuclear Forum on Nuclear technology Safety III.

SOGAZ sent a group of children from disadvantaged families of the Korsakov District of the Sakhalin Region to Slovenia for recreation.

### October

An agreement for cooperation between SOGAZ Insurance Group and the Sakhalin region Administration was signed.

National rating agency Expert RA confirmed the credibility rating of SOGAZ Insurance Group as A++ “Extremely high credibility level”.

OJSC IC SOGAZ-MED was pronounced the winner of the open tender for the right to effect compulsory health insurance of 370,000 non-working citizens of the Leningrad Region.

SOGAZ effected insurance against risks during construction LNPP-2 for the amount exceeding 133 billion roubles.

SOGAZ Insurance Group celebrated its 15th anniversary. Festive events of social character took place all over the country.

SOGAZ won the tender for the right to effect voluntary health insurance of 4,900 employees of FSI Kurchatov Institute Russian Research Centre – a major research and development centre.

### November

SOGAZ Insurance Group concluded a general agreement for insurance of property interests and employees of LLC West Interregional Gas Company for 5 years.

OJSC IC SOGAZ-MED presented a 10-million compulsory health insurance policy in Nizhny Novgorod.

SOGAZ Insurance Group acted as the general Underwriter of International Conference on NPP Construction II.

## Highlights of the year

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### December

SOGAZ Insurance Group concluded a contract of insurance of airplanes Boeing 737-800 with OJSC Atlant-Soyuz Airlines.

SOGAZ-MED Insurance Company was pronounced the winner of the open tender for the right to provide compulsory health insurance to 293,700 non-working citizens of the Kaliningrad Region.

SOGAZ concluded a contract of package insurance against the risks of BBB (Bankers Blanket Bond) with OJSC Gazprombank for 2009.

SOGAZ Insurance Group concluded a contract of insurance of vessels of the major Russian shipping company OJSC Sovkomflot, which for the first time trusted a part of its risks to the Russian insurance market.



In 2008 SOGAZ started implementation of the Insurance Group Development Strategy up to 2012, adopted at the end of 2007. Despite the financial crisis interfering with the progressive advance of the Russian economy, the Insurance group preserved its market positions and exceeded planned indices at the year-end.

Basic indices of SOGAZ Insurance Group's strategy for 2008–2012

|  | 2008 plan | 2008 actual | 2009 | 2010 | 2011 | 2012 |
|--|-----------|-------------|------|------|------|------|
| <b>Insurance premium (compulsory health insurance not included), Billion roubles</b> | 40,5      | <b>41,2</b> | 49,2 | 60,3 | 76,6 | 96,0 |

New economic reality has not changed the strategic goals of the company, expressed in its mission: SOGAZ Insurance Group is a leading federal composite insurance group oriented at protection of the Russian industry and people working in the specified sphere, efficient and sound, in the future – a competitive world insurance market player.

Ensuring of continuous high profitability and long-term financial stability is critical for the company. During the past year SOGAZ proved its ability to achieve this goal even under conditions of high external financial and economic pressure. Long-term experience, advanced insurance techniques, conservative investment policy turned out to be the main factors of the Group business reliability and stability during the crisis.

Achievement of steady leadership on the insurance market with a 10% share for all types of insurance by 2012 is still the main goal of the Insurance Group. In 2008 SOGAZ made great advances in solution of the key strategic task – client base diversification. As the proportion of clients not ranking among the enterprises within the Gazprom system increased up to 50 %. The number of major and medium insured persons from the industries not connected with the fuel and energy complex steadily grew: transport, heavy industry, trading, etc. Projects of insurance against risks of federal investment programmes developed still more intensively. In 2008 the group managed to notably optimize the insurance portfolio structure, thus significantly consolidating its positions under crisis conditions. During the passed year SOGAZ paid special attention to development of inwards reinsurance, which is one of the most promising activities: the Group's inwards reinsurance premium grew almost thrice compared to 2007, reaching 1,248 million roubles.

In 2008 the number of private clients of SOGAZ Insurance group increased significantly. More intensive work with individuals resulted in creation and development of a system of high-quality, reliable and available insurance service. An important component of this process is organization

## Strategy of SOGAZ Group up to 2012

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of Client Service Centres – unitary divisions simplifying the process of actuarial services and loss adjustment. SOGAZ is active in setting the quality control procedures, implementation of advanced IT systems, developing relations with service counterparties. By the end of 2008 SOGAZ had opened 7 Client Service Centres.

At the same time, SOGAZ continues expansion of the sales office network. In 2008, 29 Integrated Insurance Centers (IIC) aiming at provision of the widest possible range of services by various Group companies was opened. Other 15 IIC shall start operating by 2012. Moreover, the Group companies opened more than 100 regional sales offices of various levels during the year. Thus, nowadays, more than 600 divisions all over the country form the branch network of the Insurance group. As the result of territorial expansion of the company, the share of regional sales in the total revenues approximated 50% (compulsory health insurance not included).

To achieve the goal of gradual integration with the international insurance market, in 2008 SOGAZ opened the first foreign representative office in the Republic of Kazakhstan. It was the result of major efforts and an important step on the way of development of the company, which got new opportunities to increase the scope of insurance activities. Another important line of foreign activities of the Group was participation in the projects of the Shanghai Cooperation Organization (SCO), the international influence of which continuously grows. SOGAZ is the only Russian insurer entering the Business Council of SCO and representing the entire Russian insurance business there. Jointly with the partners from SCO member countries, SOGAZ initiated the task of formation of the single insurance market within the SCO's sphere of activities, suggested building of an integrated system and work out common health insurance standards, raised the question of reinsurance pool formation with participation of the leading insurance companies. All the initiatives were supported by the SCO structures, and now SOGAZ plays the key role in implementation of these projects.

## Key results of operation of SOGAZ Group in 2008

The year 2008 turned out to be very difficult for the insurance market. For the first time in recent years insurance premium growth retarded: in 2006 the increase was 24%, in 2007 – 27%, while in 2008 it reduced to 22% instead of 30% forecasted for the first half of the year. Most part of insurance charges is due to the skyrocketing market of compulsory health insurance.

More than 15 years of efficient operation enabled the Insurance Group create a sound base for steady work even under financial crisis conditions. In 2008 the Group did not only preserved its positions in the insurance market, but became the first in direct (without regard to reinsurance) voluntary insurance.

Direct voluntary insurance premiums, 2008

| Description         | Premium, billion roubles | Market share, % |
|---------------------|--------------------------|-----------------|
| IG SOGAZ            | 40,23                    | 8,6             |
| IG INGOSSTRAKH      | 37,93                    | 8,1             |
| IG ROSSGOSSTRAKH    | 36,60                    | 7,8             |
| IG ROSNO            | 24,53                    | 5,3             |
| IG RESO             | 23,53                    | 5,0             |
| IG MSK              | 18,80                    | 4,0             |
| IG VSK              | 16,14                    | 3,5             |
| IG ALFASTRAKHOVANIE | 16,10                    | 3,4             |
| IG URALSIB          | 13,51                    | 2,9             |
| IG RENESSANS        | 12,15                    | 2,6             |

Hereinafter: according to Federal Insurance Supervision Service

For six years in succession SOGAZ has remained the personal insurance market leader. The growth rate of 119 % demonstrated by the Group in 2008 corresponds to the average market index, which was, to a large extent, due to development of consumer crediting accident insurance. SOGAZ's success is, to the contrary, due to efficient operation in the corporate insurance sector, where other market players lost their share.

Voluntary personal insurance premiums (save for life insurance), 2008

| Description             | Premium, billion roubles | Market share, % |
|-------------------------|--------------------------|-----------------|
| IG SOGAZ                | 13,85                    | 12,8            |
| IG ROSNO                | 8,62                     | 8,0             |
| IG ZHASO                | 7,23                     | 6,7             |
| IG INGOSSTRAKH          | 6,29                     | 5,8             |
| CZECH INSURANCE COMPANY | 5,30                     | 4,9             |
| IG ROSSGOSSTRAKH        | 4,84                     | 4,5             |
| IG RESO                 | 4,71                     | 4,4             |
| IG VSK                  | 2,89                     | 2,7             |
| IG RENESSANS            | 2,74                     | 2,5             |
| IG ALFASTRAKHOVANIE     | 2,70                     | 2,5             |

## Key results of operation of SOGAZ Group in 2008

With regard to common tendency to contraction of the life insurance market in 2008, the performance in this sphere may be in whole estimated as satisfactory: SOGAZ Insurance Group represented by its subsidiary SOGAZ-LIFE preserved leading positions in corporate life insurance.

Life insurance premiums, 2008

| Description                  | Premium, billion roubles | Market share, % |
|------------------------------|--------------------------|-----------------|
| AIG LIFE                     | 3,28                     | 17,0            |
| RUSSKY STANDART STRAKHOVANIE | 2,94                     | 15,2            |
| IG SOGAZ                     | 2,43                     | 12,6            |
| IG ROSSGOSSTRAKH             | 1,35                     | 7,0             |
| FINSTRAKH                    | 0,65                     | 3,3             |
| SOZHEKAP STRAKHOVANIE ZHIZNI | 0,62                     | 3,2             |
| CZECH INSURANCE COMPANY      | 0,61                     | 3,2             |
| IG ALFASTRAKHOVANIE          | 0,53                     | 2,7             |
| IG ROSNO                     | 0,51                     | 2,6             |
| IG MSK                       | 0,49                     | 2,5             |

As for the most important market sector which is property insurance, SOGAZ Insurance Group ranks the third among Russian insurers. Such results are achieved due to traditional for SOGAZ insurance of legal entities, as well as active development of sales to private clients, including mortgage insurance and auto insurance.

Property insurance premiums, 2008

| Description         | Premium, billion roubles | Market share, % |
|---------------------|--------------------------|-----------------|
| IG ROSSGOSSTRAKH    | 29,93                    | 9,4             |
| IG INGOSSTRAKH      | 28,74                    | 9,1             |
| IG SOGAZ            | 22,15                    | 7,0             |
| IG RESO             | 18,22                    | 5,7             |
| IG MSK              | 15,39                    | 4,8             |
| IG ROSNO            | 14,56                    | 4,6             |
| IG ALFASTRAKHOVANIE | 12,37                    | 3,9             |
| IG VSK              | 12,17                    | 3,8             |
| IG URALSIB          | 10,77                    | 3,4             |
| IG ZURICH           | 9,02                     | 2,8             |

## Key results of operation of SOGAZ Group in 2008

As for voluntary liability insurance, SOGAZ steadily ranks the second. Taking into account the prospects of this type of insurance, steady position among the top three market players under the economic crisis conditions is the evidence of efficient operation of the company and guarantee of successful development in this market in the future.

Liability insurance premiums, 2008

| Description              | Premium, billion roubles | Market share, % |
|--------------------------|--------------------------|-----------------|
| IG INGOSSTRAKH           | 2,66                     | 11,8            |
| IG SOGAZ                 | 1,80                     | 8,0             |
| GRAND-POLIS              | 1,24                     | 5,5             |
| IG VSK                   | 0,96                     | 4,3             |
| IG ROSNO                 | 0,85                     | 3,8             |
| IG MSK                   | 0,80                     | 3,6             |
| RUSSKY STRAKHOVOY TSENTR | 0,63                     | 2,8             |
| NESO                     | 0,61                     | 2,7             |
| ROSTRA                   | 0,60                     | 2,7             |
| IC POMOSHCH              | 0,55                     | 2,5             |

### **Social Activities**

Implementation of social programmes is an integral part of SOGAZ Insurance Group activities reflecting the company's aspiration for comprehensive assistance in social and economic development of the society. Expansion of the social responsibility sphere of the company is inseparably associated with the geographical expansion of its activities and increased influence in the business society. The Insurance Group development strategy takes into account the company's business interests, as well as the necessary contribution to development of the modern society and care of future generations.

Traditionally, the spheres of the group's influence have been support programmes for disabled children, orphans and foster children from children's homes, development of creative potential in children and youths, help to medical institutions, assistance to professional and amateur sports.

SOGAZ pays much attention to participation in implementation of National Projects in the regions of the company's presence, providing financial support for development of social infrastructure in remote regions.

Rendering help, SOGAZ strictly follows the principles of maximum efficiency and transparency of assignments use. Each implemented project has its addressee, which receives actual help and support of the company.

### **Care about Children.**

Children particularly need our attention and care and we shall do our best to make their life full and joyful. Every year SOGAZ allocates resources for implementation of projects contributing to creation of better conditions for life, recreation, physical, intellectual and creative development of oncoming generation.

In 2008 SOGAZ transferred funds to children's homes, schools and boarding schools of the Leningrad, Tyumen, Novosibirsk, Irkutsk, Chelyabinsk regions, and to child care centres in Khabarovsk and Stavropol territories, Republic of Bashkortostan and Komi Republic for furnishing with all the necessary appliances, specialized equipment, game rooms and sport sports facilities. The necessary medical equipment was bought for children's homes and rehabilitation centers in the Tomsk and Kalinigrad regions, as well as the Republic of Tatarstan.

In the summer a unique action was organized in Tyumen. SOGAZ presented motor-cars to 20 local families having children with permanent physical disabilities. It helped them to lead more active and comfortable life and gave a great opportunity for new bright impressions they had never have before.

SOGAZ Insurance Group acts as a long standing partner of the Regional Charitable Public Foundation Illustrated Books for Blind Children, which annually issues special books helping blind children to learn to read and cognize the outworld.

Understanding the importance of creative abilities of talented children, SOGAZ continues participating in formation of the prize fund of the annual contest of essays, drawings and photographs – Voice of a Child, which unites and supports talented children from various cities.

Helping to develop the city infrastructure in the cities, where the Group's business units are located, in 2008 SOGAZ built a modern adventure playground in Nizhnevartovsk, where now boys and girls of the entire micro-district spend their spare time.

During the summer and autumn of 2008 SOGAZ organized recreation for children from needy and disadvantaged families of the Khabarovsk Territory and Sakhalin Region at health resorts in Slovenia and Bulgaria. Vacations abroad and a trip to Moscow became affecting experience for children from the Far East.

### **Health Care Support.**

Participation in the Priority National Project Health is a critical social objective for SOGAZ Insurance Group. The company pays special attention to development of medical infrastructure and provision of the necessary equipment to regional medical treatment facilities and hospitals in remote regions, which face serious difficulties due to the lack of financing.

In 2008 SOGAZ transferred funds for repair of the hospital in the Mikhaylovka village and repair of therapeutics department of the Zenzeli district hospital as a part of implementation of the target programme named "Development and consolidation of the material and technical basis of the primary health care element and improvement of arrangement for medical service of the population of the Liman District of the Astrakhan Region for 2006–2010".

Financial assistance was rendered to the Moscow children's maxillo-facial surgery centre, maternity hospital No. 4 of Moscow, the Leningrad regional clinical hospital and the Leningrad regional children's clinical hospital, and an ambulance car was bought for the Central District Hospital in the Frolov District of the Volgograd Region.

### **Supporting Russian Sports.**

Paying much attention to development of Russian sport, SOGAZ Insurance Group cooperates with the leading sport clubs representing football, hockey, basketball and table tennis. SOGAZ supports the sport of records, admitting it a powerful impetus for formation of a new generation of sportsmen, who nowadays just start their way in sport and strive for glorious victories.

## Social activities of SOGAZ Group

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Since 2007 SOGAZ has been an official partner and insurer of the Zenit football club, which in 2008 scored a great success on the fields of Europe and won the UEFA Cup and Super Cup. SOGAZ provides insurance coverage to the players, training staff, club personnel, as well as medical support of all the Zenit's domestic and out matches.

Actively supporting implementation of federal sport projects, in 2008 SOGAZ acted as the general Insurer of the Continental Hockey League, providing insurance coverage of life and health of the KHL team players and judicial manpower. SOGAZ also insures the liability of sponsors of the Continental Hockey League and clubs (league members), when holding hockey matches as organizers of mass events.

For many years SOGAZ has cooperated with the Orenburg table tennis club Fakel Gazproma and St. Petersburg basketball club Spartak, providing them financial support, as well as insurance coverage for the players.





Closed Joint-Stock Company  
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The Auditor's Report on the financial report of the Open Joint Stock Company Gas Industry Insurance Company

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

1. We have audited the attached financial report of the Open Joint Stock Company Gas Industry Insurance Company (hereinafter – the Company) for the period from January 1 to December 31, 2008 inclusively. The financial report of the Company comprises the Balance Sheet, Income Statement, equity Changes Statement, Cashflow Statement, Addenda to the Balance Sheet, Explanatory Memorandums (hereinafter collectively referred to as “the financial report”). The Financial report has been prepared by the Company management, based on the laws of the Russian Federation regarding financial report preparation. Reports prepared based in the specified laws significantly differs from reports worked out in accordance with International Accounting Standards.

2. The responsibility for preparation and presentation of the financial report is vested with the executive body of the Company. Our responsibility is to express our opinion on the adequacy of such financial report in all material aspects, based on the carried out audit.

3. We have carried out our audit in accordance with the Federal Act on Auditing Activities, Federal Audit Rules (Standards), International Audit Standards, as well as our internal standards.

The audit was planned and conducted so as to make reasonably sure that the financial report contains no material misstatements. The audit was carried out on a sample basis and included examination based on testing of evidence confirming index numbers in account books and disclosure therein of information on the finances and business operations, assessment of observance of accounting principles and rules applied during preparation of accounting statements, consideration of the key estimated figures achieved by the Company management,

# Financial report of OJSC SOGAZ

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## Auditor's Report

as well as assessment of accounting presentation. We believe that the conducted audit produces enough grounds for our opinion on the financial report adequacy.

4. In our opinion, the company's financial report attached to this Auditor's Report adequately reflects the financial position of the Company in all material aspects as at December 31, 2008 and the results of the company's business and financial operations for the period from January 1 to December 31, 2008 inclusively in accordance with the requirements of the laws of the Russian Federation regarding financial report preparation.

5. Without any change of the opinion in the adequacy of the financial report attached to this Auditor's report, we draw your attention to the information concerning financial investments, disclosed in Note 10 in the Explanatory Memorandum.

May 7, 2009

Director of the Joint-Stock Company



V. R. G. Latimir

Auditor

Qualification Audit Certificate for auditing insurance companies No. K 024006, issued for an indefinite term

O. A. Ivanova

# Financial report of OJSC SOGAZ

## Balance Sheet of OJSC SOGAZ

| <b>ASSETS</b>  |                        |                        |
|--|------------------------|------------------------|
| <b>I. Assets</b>   | 2007, thousand roubles | 2008, thousand roubles |
| <b>Intangible assets</b>   | <b>234</b>             | <b>169</b>             |
| <b>Investment, including:</b>  | <b>21 070 476</b>      | <b>25 136 243</b>      |
| Land plots   | -                      | -                      |
| Facilities   | 73 500                 | 70 866                 |
| Financial investments in subsidiary, affiliate and other organizations, including: | 11 581 103             | 7 524 616              |
| shares of subsidiaries and affiliates  | 1 100 825              | 1 140 255              |
| debt securities of subsidiaries and affiliates and loans issued thereto            | 12 250                 | 42 790                 |
| investments in authorized (share) capitals of subsidiaries and affiliates          | 683 312                | 1 093 312              |
| shares of other organizations  | 5 116 176              | 2 736 549              |
| debt securities of other organizations and loans issued thereto                    | 4 668 540              | 2 511 710              |
| investments in authorized (share) capitals of other organizations                  | -                      | -                      |
| Other investments, including:  | 9 415 873              | 17 540 761             |
| Government and municipal securities  | 1 389 996              | 941 765                |
| Deposits   | 6 722 328              | 15 199 600             |
| Other investments  | 1 303 549              | 1 399 396              |
| <b>Ceding insurers' premium deposits</b>   | <b>-</b>               | <b>2 324</b>           |
| <b>Reinsurers' share in insurance reserves? including:</b>                         | <b>2 581 045</b>       | <b>4 453 182</b>       |
| In life insurance reserves   | -                      | -                      |
| In unearned premium reserve  | 1 108 515              | 1 261 403              |
| In loss reserves   | 1 472 530              | 3 191 779              |
| <b>Accounts receivable under insurance, coinsurance operations, including:</b>     | <b>5 095 717</b>       | <b>7 820 628</b>       |
| Insured parties  | 4 590 036              | 6 649 863              |
| Insurance agents   | 6 604                  | 10 068                 |
| Other debtors  | 499 077                | 1 160 697              |
| <b>Accounts receivable under reinsurance operations</b>                            | <b>894 397</b>         | <b>1 292 158</b>       |
| <b>Other accounts receivable due beyond 12 months following the reporting date</b> | <b>2 254</b>           | <b>15 787</b>          |
| <b>Other accounts receivable due within 12 months following the reporting date</b> | <b>1 006 919</b>       | <b>1 449 010</b>       |
| <b>Fixed assets</b>  | <b>728 464</b>         | <b>900 829</b>         |
| <b>Construction in progress</b>  | <b>68 842</b>          | <b>150</b>             |
| <b>Deferred tax assets</b>   | <b>7 710</b>           | <b>211 497</b>         |
| <b>Inventory, including:</b>   | <b>209 378</b>         | <b>145 327</b>         |
| Materials and other equivalent valuables   | 31 890                 | 15 511                 |
| Prepaid expenses   | 177 488                | 129 816                |
| Other inventory and costs  | -                      | -                      |
| <b>Value-added tax on acquired valuables</b>                                       | <b>-</b>               | <b>-</b>               |
| <b>Monetary funds</b>  | <b>6 609 830</b>       | <b>7 746 451</b>       |
| <b>Other assets</b>  | <b>215 414</b>         | <b>230 603</b>         |
| <b>Total Section I</b>   | <b>38 490 680</b>      | <b>49 404 358</b>      |
| <b>TOTAL ASSETS</b>  | <b>38 490 680</b>      | <b>49 404 358</b>      |

## Financial report of OJSC SOGAZ

### Balance Sheet of OJSC SOGAZ

| <b>LIABILITIES</b>  |                        |                        |
|---|------------------------|------------------------|
| <b>II. Equity and reserves</b>  | 2007, thousand roubles | 2008, thousand roubles |
| <b>Authorized capital</b>   | <b>3 085 884</b>       | <b>3 085 884</b>       |
| <b>Own shares redeemed from shareholders</b>                                | -                      | -                      |
| <b>Additional capital</b>   | <b>198 663</b>         | <b>198 663</b>         |
| <b>Reserve capital, including:</b>  | <b>46 756</b>          | <b>177 200</b>         |
| Reserves formed as per law  | 46 756                 | 177 200                |
| Reserves formed as per founding documents                                   | -                      | -                      |
| <b>Retained earnings (uncovered loss)</b>                                   | <b>4 186 714</b>       | <b>6 506 907</b>       |
| <b>Total Section II</b>   | <b>7 518 017</b>       | <b>9 968 654</b>       |
| <b>III. Insurance reserves</b>  | 2007, thousand roubles | 2008, thousand roubles |
| <b>Life insurance reserves</b>  | -                      | -                      |
| <b>Unearned premium reserve</b>   | <b>12 732 402</b>      | <b>16 861 172</b>      |
| <b>Loss reserves</b>  | <b>7 068 988</b>       | <b>10 048 086</b>      |
| <b>Other insurance reserves</b>   | <b>5 752 835</b>       | <b>8 823 013</b>       |
| <b>Reserves for compulsory health insurance</b>                             | -                      | -                      |
| <b>Total Section III</b>  | <b>25 554 225</b>      | <b>35 732 271</b>      |
| <b>IV. Liabilities</b>  | 2007, thousand roubles | 2008, thousand roubles |
| <b>Debt under premium deposits to reinsurers</b>                            | -                      | -                      |
| <b>Long-term loans and credits</b>  | <b>700 000</b>         | -                      |
| <b>Deferred tax liabilities</b>   | <b>576 933</b>         | <b>228 494</b>         |
| <b>Short-term loans and credits</b>   | -                      | <b>700 000</b>         |
| <b>Accounts payable under insurance, coinsurance operations, including:</b> | <b>593 148</b>         | <b>529 577</b>         |
| Insured parties   | -                      | -                      |
| Insurance agents  | 301 782                | 284 469                |
| Other creditors   | 291 366                | 245 108                |
| <b>Accounts payable under reinsurance operations</b>                        | <b>540 772</b>         | <b>850 561</b>         |
| <b>Other accounts payable, including:</b>                                   | <b>2 856 563</b>       | <b>1 233 528</b>       |
| Debt to the company's personnel   | 1 362                  | 540                    |
| Debt to state non-budget funds  | 2 383                  | 3 995                  |
| Taxes and dues payable  | 93 608                 | 146 645                |
| Other creditors   | 2 759 210              | 1 082 348              |
| <b>Income due to participants(founders)</b>                                 | -                      | -                      |
| <b>Deferred revenues</b>  | -                      | -                      |
| <b>Provisions for costs to be incurred</b>                                  | <b>8 217</b>           | <b>8 027</b>           |
| <b>Provisions for preventive activities</b>                                 | <b>142 805</b>         | <b>153 246</b>         |
| <b>Other liabilities</b>  | -                      | -                      |
| <b>Total Section IV</b>   | <b>5 418 438</b>       | <b>3 703 433</b>       |
| <b>TOTAL LIABILITIES</b>  | <b>38 490 680</b>      | <b>49 404 358</b>      |

## Financial report of OJSC SOGAZ

### Balance Sheet of OJSC SOGAZ

| <b>CERTIFICATE of valuables recorded on off-balance sheet accounts</b> | <b>2007, thousand roubles</b> | <b>2008, thousand roubles</b> |
|--|-------------------------------|-------------------------------|
| <b>Leased fixed assets, including</b>                                  | <b>1 141 818</b>              | <b>1 806 421</b>              |
| under lease  | 315 865                       | 321 645                       |
| <b>Goods and material valuables in custody</b>                         | -                             | -                             |
| <b>Indebtedness of insolvent debtors charged to losses</b>             | <b>28 850</b>                 | <b>71 205</b>                 |
| <b>Security of obligations and payments, received</b>                  | <b>3 646 575</b>              | <b>3 660 225</b>              |
| <b>Security of obligations and payments, issued</b>                    | <b>257 685</b>                | <b>132 508</b>                |
| <b>Impairment of residential property</b>                              | -                             | -                             |
| <b>Impairment of redevelopment and equivalent facilities</b>           | -                             | -                             |
| <b>Intangible assets received for use</b>                              | -                             | -                             |
| <b>Facility for restoration</b>  | <b>290 907</b>                | <b>290 907</b>                |

## Financial report of OJSC SOGAZ

### Income Statement of OJSC SOGAZ

| <b>I. Life insurance</b>   | 2007, thousand<br>roubles | 2008, thousand<br>roubles |
|--|---------------------------|---------------------------|
| <b>Insurance premiums (contributions) – net reinsurance</b>              | <b>1 995</b>              | -                         |
| Insurance premiums (contributions) - total                               | 1 995                     | -                         |
| Transferred to reinsurers  | -                         | -                         |
| <b>Income from investments, of which:</b>                                | <b>12 147</b>             | -                         |
| Interest receivable  | 12 147                    | -                         |
| Income from participating in other organizations                         | -                         | -                         |
| Change in the cost of financial investments                              | -                         | -                         |
| <b>due to evaluation adjustment</b>                                      | <b>(363 299)</b>          | -                         |
| Payments under insurance contracts — net reinsurance                     | (363 299)                 | -                         |
| Payments under insurance contracts - total                               | -                         | -                         |
| <b>Change in life insurance reserves – net reinsurance</b>               | <b>349 387</b>            | -                         |
| Change in life insurance reserves - total                                | 349 387                   | -                         |
| Change in reinsurers' share in reserves                                  | -                         | -                         |
| <b>Expenses on conducting insurance operations— net reinsurance</b>      | -                         | -                         |
| Expenses on signing insurance contracts                                  | -                         | -                         |
| Other expenses on conducting insurance operations                        | -                         | -                         |
| Remuneration and share of profits under reinsurance contracts            | -                         | -                         |
| <b>Investments expenses, of which:</b>                                   | -                         | -                         |
| Change in the cost of financial investments due to evaluation adjustment | -                         | -                         |
| <b>Result from life insurance operations</b>                             | <b>230</b>                | -                         |

## Financial report of OJSC SOGAZ

### Income Statement of OJSC SOGAZ

| <b>II. Insurance other than life insurance</b>                               | 2007, thousand roubles | 2008, thousand roubles |
|--|------------------------|------------------------|
| <b>Insurance premiums – net reinsurance</b>                                  | <b>27 463 032</b>      | <b>35 599 554</b>      |
| Insurance premiums (contributions) - total                                   | 30 056 533             | 40 038 723             |
| Transferred to reinsurers  | (2 593 501)            | (4 439 169)            |
| <b>Change in unearned premium reserve – net reinsurance</b>                  | <b>(3 762 765)</b>     | <b>(3 975 882)</b>     |
| Change in unearned premium reserve - total                                   | (3 605 371)            | (4 128 770)            |
| Change in reinsurers' share in reserve                                       | (157 394)              | 152 888                |
| <b>Incurred losses – net reinsurance</b>                                     | <b>(14 871 439)</b>    | <b>(17 837 058)</b>    |
| <b>Payments under insurance contracts – net reinsurance</b>                  | <b>(12 611 573)</b>    | <b>(16 577 209)</b>    |
| Payments under insurance contracts   | (13 484 452)           | (17 707 162)           |
| Reinsurers' share  | 872 879                | 1 129 953              |
| <b>Change in loss reserves – net reinsurance</b>                             | <b>(2 259 866)</b>     | <b>(1 259 849)</b>     |
| Change in loss reserves - total  | (3 223 493)            | (2 979 098)            |
| Change in reinsurers' share in reserves                                      | 963 627                | 1 719 249              |
| <b>Change in other insurance reserves</b>                                    | <b>(1 946 200)</b>     | <b>(3 070 178)</b>     |
| <b>Contributions out of insurance premiums, of which:</b>                    | <b>(46 950)</b>        | <b>(36 587)</b>        |
| Contributions to guarantees reserve  | (7 854)                | (16 209)               |
| Contributions to the reserve of current compensatory payments                | (15 709)               | (9 937)                |
| <b>Expenses on conducting insurance operations – net reinsurance</b>         | <b>(2 119 222)</b>     | <b>(2 629 350)</b>     |
| Expenses on signing insurance contracts                                      | (2 084 146)            | (2 601 346)            |
| Other expenses on conducting insurance operations                            | (83 010)               | (141 670)              |
| Remunerations and share of profits under reinsurance contracts               | 47 934                 | 113 666                |
| <b>Result from operations related to insurance other than life insurance</b> | <b>4 716 456</b>       | <b>8 050 499</b>       |

## Financial report of OJSC SOGAZ

### Income Statement of OJSC SOGAZ

| <b>III. Other income and expenses not included<br/>in Sections I and II</b> | 2007, thousand<br>roubles | 2008, thousand<br>roubles |
|---|---------------------------|---------------------------|
| <b>Investments income, of which:</b>  | <b>7 598 405</b>          | <b>18 676 690</b>         |
| Interest receivable   | 1 057 645                 | 1 667 262                 |
| Income from participating in other organizations                            | 419 880                   | 466 003                   |
| Change in the cost of financial investments due to evaluation adjustment    | 515 270                   | 631 001                   |
| <b>Investments expenses, of which:</b>                                      | <b>(5 418 540)</b>        | <b>(18 435 455)</b>       |
| Change in the cost of financial investments due to evaluation adjustment    | -                         | (1 549 949)               |
| <b>Management expenses</b>  | <b>(2 896 179)</b>        | <b>(4 146 436)</b>        |
| <b>Other income excluding income related to investments, of which:</b>      | <b>339 402</b>            | <b>980 766</b>            |
| Interest receivable   | -                         | -                         |
| <b>Other expenses excluding expenses related to investments, of which:</b>  | <b>(862 398)</b>          | <b>(1 203 446)</b>        |
| Interest payable  | (75 600)                  | (78 261)                  |

|  |                  |                    |
|--|------------------|--------------------|
| <b>Pre-tax income (loss)</b>                     | <b>3 477 376</b> | <b>3 922 618</b>   |
| <b>Deferred tax assets</b>                       | <b>1 177</b>     | <b>203 787</b>     |
| <b>Deferred tax liabilities</b>                  | <b>(113 352)</b> | <b>348 439</b>     |
| <b>Current tax on income</b>                     | <b>(756 323)</b> | <b>(1 416 381)</b> |
| <b>Net income (loss) in the reporting period</b> | <b>2 608 878</b> | <b>3 058 463</b>   |
| <b>Permanent tax liabilities (assets)</b>        | <b>59 242</b>    | <b>55 044</b>      |
| <b>Basic earnings (loss) per share</b>           | -                | -                  |
| <b>Diluted earnings (loss) per share</b>         | -                | -                  |

| Breakdown of certain gains and losses   | 2007, thousand<br>roubles |        | 2008, thousand<br>roubles |         |
|---|---------------------------|--------|---------------------------|---------|
|   | gains                     | losses | gains                     | losses  |
| Fines, penalties and forfeits recognized by court (arbitration court) to be recovered | 1 328                     | 12 168 | 103                       | 8 722   |
| Gains (losses) of previous years  | 8 761                     | 62 045 | 20 699                    | 36 923  |
| Reimbursement for losses caused by default or improper fulfillment of obligations     | -                         | -      | -                         | -       |
| Foreign currency exchange gains and losses  | 65 858                    | 85 293 | 565 313                   | 331 969 |
| Disbursement to valuation reserves  | x                         | -      | x                         | -       |
| Bad accounts receivable and payable write-off   | 560                       | 24 286 | 1 587                     | 40 957  |



**SOGAZ Insurance Group Head Office (OJSC SOGAZ office)**

Business Center, Gazoprovod, Leninsky Dist.,  
Moscow Region, Russia, 142770  
tel: +7 (495) 428-57-27  
fax: +7 (498) 617-78-96

**LLC IC SOGAZ-LIFE office**

3, build. 2, Krymsky Val, Moscow, 119049  
tel: +7 (495) 627-73-00  
fax: +7 (495) 627-73-02

**OJSC IC SOGAZ-MED office**

Aerobus Retail and Office Center, Floor 4, 95  
Varshavskoye Av., Moscow, 117556  
tel: +7 (495) 225-23-11  
fax: +7 (495) 225-23-11

**LLC IC SOGAZ-AGRO office**

18 Shchipok Str., Moscow, 115093  
tel: +7 (495) 777-44-16  
fax: +7 (495) 730-01-11

**OJSC IC SOGAZ-SHEKSNA central office**

47 Lenin Str., Cherepovets, Vologda Region, 162602  
tel: +7 (8202) 53-45-03  
fax: +7 (8202) 53-45-04, 53-45-05

**OJSC Gazprommedservice office**

1 Bolshaya Yakimanka Str., Moscow, 119180  
tel: +7 (495) 699-25-09

**CJSC MC Leader office**

95, bild. 1, Varshavskoye Av., Moscow, 117556  
tel: +7 (495) 661-45-35  
fax: +7 (495) 661-45-34

# Representative offices of SOGAZ Insurance Group

## Representative offices of OJSC SOGAZ

### **Amursk branch**

36/2 Parizhskoy Kommuny Str., Komsomolsk-na-Amure, Khabarovsk Territory, 681021  
tel: (4217) 59-28-50, 59-28-51  
fax: 4217) 59-28-59

### **Astrakhan branch**

27/79 Letter E, Pobedy Str./ Krasnaya Naberezhnaya Str., Kirov District, Astrakhan, 414040  
tel: (8512) 63-35-08,  
fax: (8512) 63-35-10

### **Belgorod branch**

38 5th Zavodskoy per., Belgorod, 308002  
tel: (4722) 34-20-69  
fax: (4722) 34-08-60

### **Bryansk branch**

39 Krakhmaleva Str., Bryansk, 241037  
tel: (4832) 75-29-99, 62-62-55  
fax: 4832) 75-29-99

### **Buryatia branch**

12G Sverdlova Str., Ulan-Ude, Buryat Republic, 670000  
tel: (3012) 22-01-07

### **Voronezh branch**

Offices 28-32, 45  
25 Oktyabrya Str., Voronezh, 394006  
tel: (4732) 96-96-34

### **Far East branch**

1A Nizhneportovaya Str., Vladivostok, Primorsky Territory, 690003  
tel: (4232) 30-26-62, 30-26-63  
fax: (4232) 30-26-62

### **Nakhodka office**

Office 501, 1 Portovaya Str., Nakhodka, Primorsky Territory, 692900  
tel: (4236) 69-12-98

### **Artyom office**

Office 301, 28 Kirova Str., Artyom, Primorsky Territory, 692760  
tel: (4233) 79-84-46

### **Ussuriysk office**

Office 5, 75 Timiryazeva Str., Ussuriysk, Primorsky Territory, 692500  
tel: (4234) 32-26-61

### **Blagoveshchensk office**

Office 10, 150 Amurskaya Str., Blagoveshchensk, Amursk Region, 675000  
tel: (4162) 35-11-12

### **Yekaterinburg branch**

35 Rozy Luksemburg Str., Yekaterinburg, 620075  
tel: (343) 356-56-57, 356-56-58  
fax: (343) 379-27-30

### **Rezh office**

35 Lenina Str., Rezh, Sverdlovsk Region, 623750  
tel: (34364) 3-23-88

### **Nizhny Tagil office**

Office 213, 67 Lenina Av., Nizhny Tagil, Sverdlovsk Region, 622034  
tel: (3435) 41-92-78

### **Kurgan office**

113 Sovetskaya Str., Kurgan, 640018  
tel: +7 (3522) 46-39-12

### **Sysert office**

59 1 Maya Str., Aramil, Sverdlovsk Region, 624001  
Sales office:  
Offices 3-4, 41 Timiryazeva Str., Sysert, Sverdlovsk Region, 624001  
tel/fax: (34374) 3-06-05

### **Zarechny office**

10-14 Lenina Str., Zarechny, Sverdlovsk Region, 624251  
tel: (34377) 3-35-83

### **Novouralsk office**

33A Pervomayskaya Str., Novouralsk, Sverdlovsk Region, 624130  
tel/fax: (34370) 9-89-46

### **West branch**

30 Teatralnaya Str., Kalinigrad, 236040  
tel: (4012) 616-370,  
fax: (4012) 616-374

### **Sovetsk office**

2 Lunacharskogo Str., Sovetsk, Kaliningrad Region, 238750  
tel: (40161) 3-77-04

### **Izhevsk office**

1 Azina Str., Izhevsk, Udmurt Republic, 426000  
tel: +7 (3412) 90-11-22

### **Irkutsk branch**

41 Sverdlova Str., Irkutsk, 664011  
tel: (3952) 28-80-38, 28-80-37  
fax: (3952) 28-80-329

### **Angarsk office**

6 Leningradsky Av., Angarsk, Irkutsk Region, 665830  
tel: (3951) 569-602

### **Ust-Ilimsk office**

13 Internatsionalistov Str., Ust-Ilimsk, Irkutsk Region, 666685  
tel: (39535) 5-15-20

### **Bratsk office**

Office 2, 25 Sovetskaya Str., Bratsk, Irkutsk Region, 665719  
tel: (3953) 46-40-26

### **Kazan branch**

Office 211, 2V Spartakovskaya Str., Kazan, Republic of Tatarstan, 420107  
tel: (843) 291-75-94

### **Kemerovo branch**

3 Svobody Str., Kemerovo, 650070  
tel/fax: (3842) 45-55-33

### **Krasnodar branch**

139 Krasnaya Str., Krasnodar, 350020  
tel: (861) 255-33-00

### **Novorossiysk office**

50 Anapskoye Shosse., Novorossiysk, Krasnodar Territory, 353900  
tel/fax: (8617) 67-15-11

# Representative offices of SOGAZ Insurance Group

## Representative offices of OJSC SOGAZ

### Sochi office

Office 103, 104 18 Kurortny  
Av., Sochi, Krasnodar Territory,  
354000  
tel.: (8622) 60-81-99  
fax: (8622) 60-81-93

### **Krasnoyarsk branch**

20D Zheleznodorozhnikov Str.,  
Krasnoyarsk, 660099  
tel.: (391) 265-93-00, 265-93-01  
fax: (391) 265-93-00

### Zheleznogorsk office

Office 105, 6 Mayakovskogo  
Str., Zheleznogorsk, Krasnoyarsk  
Territory, 662972  
tel/fax: (39197) 5-80-25

### Abakan office

Office 208, 39 Vyatkina Str.,  
Abakan, Republic of Khakassia,  
655017  
tel/fax: (3902) 22-21-95

### **Lipetsk branch**

45 Pervomayskaya Str.,  
Lipetsk, 398059  
tel: (4742) 22-21-67  
fax: (4742) 22-21-85

### **Nadym branch**

8/1 Zvereva Str., Nadym,  
Tyumen Region, Yamalo-Nenets  
Autonomous District, 629730  
tel/fax: (3499) 53-83-60

### **Nizhnevartovsk branch**

3 Chapaeva Str., Nizhnevartovsk  
Str., Tyumen Region, Khanty-Mansi  
Autonomous District, 628602  
tel/fax: (3466) 44-11-73

### **Novy Urengoy branch**

5 Yubileynaya Str., Novy Urengoy,  
Tyumen Region, Yamalo-Nenets  
Autonomous District, 629300  
tel: (3494) 92-51-80  
fax: (3494) 92-51-74

### **Noyabrsk branch**

56 Mira Av., Noyabrsk, Tyumen  
Region, Yamalo-Nenets  
Autonomous District, 629807  
tel: (3496) 36-86-80, 36-94-98  
fax: (3496) 36-86-80

### Muravlenko office

9 Gubkina Str., Muravlenko,  
Tyumen Region, Yamalo-Nenets  
Autonomous District, 629602  
tel/fax: (34938) 6-13-00

### **Novosibirsk branch**

169 Nemirovicha-Danchenko Str.,  
Novosibirsk, 630087  
tel: (383) 328-06-06, 212-50-07  
fax: (383) 328-06-06

### Berds office

21 Pervomayskaya Str.,  
Novosibirsk Region, 633010  
tel/fax: (38341) 2-11-18

### **Nizhne-volzhsky branch**

6A Dymchenko Str., Volgograd,  
400005  
tel/fax: (8442) 24-70-46

### Volzhsky office

Office 14a, 13 Sovetskaya Str.,  
Volzhsky, Volgograd Region,  
404111  
tel/fax: (8443) 39-20-48

### Kamyshin office

54 Serova Str., Kamyshin,  
Volgograd Region, 403870  
tel: (84457) 4-42-42  
fax: (84457) 4-92-34

### **Nefteyugansk branch**

34 2nd Micro-District,  
Nefteyugansk, Tyumen Region,  
Khanty-Mansi Autonomous  
District, 628309  
tel: (3463) 23-42-35, 23-25-24  
fax: (3463) 23-42-35

### Gubkinsky office

31 4th Micro-district, Gubkinsky,  
Tyumen Region, Yamalo-Nenets  
Autonomous District, 628830  
tel/fax: (34936) 5-55-99

### **Nizhny Novgorod branch**

59 Piskunova Str., Nizhny  
Novgorod, 603005  
tel: (831) 411-80-80, 411-80-60  
fax: (831) 411-80-73

### Cheboksary office

19 A I. Yakovleva Av.,  
Cheboksary, Chuvash Republic,  
428003  
tel/fax: +7 (8352) 51-18-13

### Mari El Republic office

125A Komsomolskaya Str.,  
Yoshkar-Ola, Mari El Republic,  
424004  
tel: (8362) 41-42-48  
fax: (8362) 41-51-04

### Dzerzhinsk office

14/13 Dzerzhinskogo Av.,  
Dzerzhinsk, Nizhny Novgorod  
Region, 606010  
tel/fax: (8313) 26-53-93

### Sarov office

3 Repina Str., Sarov, Nizhny  
Novgorod Region, 607188  
tel/fax: (83130) 3-32-22

### **Orenburg branch**

286/1 Proletarskaya Str.,  
Orenburg, 460035  
tel: (3532) 34-01-00, 34-01-01

### Client Service Center:

25A 60 Let Oktyabrya,  
Orenburg, 460021  
tel: (3532) 34-01-11  
fax: (3532) 34-01-04

### Orsk office

85 Lenina Av., Orsk, Orenburg  
Region, 462429  
tel/fax: (3537) 25-23-25

### Buzuluk office

40 Chapaeva Str., Buzuluk,  
Orenburg Region, 461040  
tel: (35342) 2-14-38  
fax: (35342) 5-52-78

### **Perm branch**

3 Snayperov Str., Perm, 614022  
tel: (342) 220-50-05, 220-50-06  
fax: (342) 220-50-05

### Solikamsk office

Office 320, 121A 20 Let Pobedy  
Str., Solikamsk, Perm Territory,  
618551  
tel: (253) 7-63-04, 7-62-74  
fax: (253) 7-11-00

### **Podmoskovny branch**

1 Moskovskaya Str., Shchelkovo,  
Moscow Region, 141112

# Representative offices of SOGAZ Insurance Group

## Representative offices of OJSC SOGAZ

### **Rostov branch**

3 Shaumyana, Rostov-on-Don,  
344082

tel: (863) 218-25-55

fax: (863) 218-25-50

### Volgodonsk office

Office 6, 42B Entuziastov Str.,  
Volgodonsk, Rostov Region,  
347360

tel/fax: (86392) 3-75-63

### Taganrog office

23 Glushko Str., Taganrog,  
Rostov Region, 347900

tel/fax: (8634) 39-22-87

### **Samara branch**

201 Chapaevskaya Str.,  
Samara, 443010

tel: (846) 270-88-07

fax: (846) 270-48-13

### Ulyanovsk office

5A Kuznetsova Str.,  
Ulyanovsk, 432063,

tel: (8422) 41-60-73

fax: (8422) 41-60-81

### Syzran office

Office 322, 2 Kotovskogo Str.,  
Syzran, Samara Region, 446011

tel/fax: (8464) 98-19-55

### Tolyatti office

8 Marshala Zhukova ,

Tolyatti, Samara Region, 445051

tel: (8482) 66-33-07

### **St. Petersburg branch**

6/2 Naberezhnaya Kanala  
Griboedova,

St. Petersburg, 191011

tel: (812) 438-14-38

fax: (812) 438-14-39

### Murmansk office

Office 302, 17 Sofyi  
Perovskoy Str.,

Murmansk, 183038

tel: (8152) 45-64-27

fax: (8152) 45-63-68

### Arkhangelsk office

Office 307, 65 Troitsky Av.,  
Arkhangelsk, 163000

tel/fax: (8182) 46-29-30

### Pskov office

Office 1, 50 Oktyabrsky Av.,  
Pskov, 180004

tel: (8112) 72-72-66

fax: (8112) 72-72-86

### Cherepovets office

Office 14, 8A Sovetsky Av.,  
Cherepovets, Vologda Region,  
162622

tel: (8202) 51-73-81

fax: (8202) 51-88-24

### Novgorod office

Office 416, 6/11

B. Sankt-Peterburgskaya Str.,  
Veliky Novgorod, 173001

tel: (8162) 76-63-52

fax: (8162) 76-63-51

### Polyarnoye office

22 Pushkina Str.,

Polyarnye Zori,

Murmansk Region, 184230

tel: (81532) 7-51-05

fax: (81532) 6-52-81

### Sosnovy Bor office

63A Geroev Av.,

Sosnovy Bor,

Leningrad Region, 188544,

tel/fax: (81369) 3-58-27

### Leningrad Region office

10B, Sedmoy Armii Str.,

Gatchina,

Leningrad Region, 188300

tel/fax: (81371) 909-75

### Petrozavodsk office

6 Shotmana Str.,

Petrozavodsk,

Republic of Karelia, 185010

tel/fax: (8142) 78-31-83

### Vologda office

Offices 210-211,

107 Zosimovskaya Str.,

Vologda, 160009

tel: (8172) 75-22-91

fax: (8172) 75-56-06

### **Saratov branch**

17/39 Bolshaya Kazachya Str.,

Saratov, 410600

tel: (8452) 574-001, 572-403

fax: (8452) 574-003

### Penza office

Office 214, 50 Maksima

Gorkogo Str., Penza, 440600

tel/fax: (8412) 52-40-27

### Balakovo office

73 Trnavskaya Str., Balakovo,  
Saratov Region, 413863

tel/fax: (8453) 32-19-50

### **Stavropol branch**

73A K. Marksa Av.,

Stavropol, 355006

tel: (8652) 29-62-75, 29-64-36

fax: (8652) 29-70-31

### Pyatigorsk office

7 Bunimovicha Str., Pyatigorsk,

Stavropol Territory, 357500

tel: (899 33) 3-16-11

### Budyonovsk office

17 1st Micro-District,

Budyonovsk,

Stavropol Territory, 356800

tel/fax: (865 59) 2-40-86

### **Surgut branch**

3 Universitetskaya Str., Surgut,

Tyumen Region, Khanty-Mansiysk

Autonomous District-Yugra,

628403

Supplementary office:

22 Bystrinskaya Str., 628406,

tel/fax: (3462) 23-54-75

### **Syktvykar branch**

92 Pervomayskaya Str.,

Syktvykar,

Komi Republic, 167000

tel: (8212) 24-12-86

fax: (8212) 20-28-97

### Vorkuta office

6B Mira Sq., Vorkuta,

Komi Republic, 169900

tel/fax: (82151) 3-52-65

### Inta office

24A Mira Str.,

Inta, Komi Republic, 169840

tel: (82145) 6-71-31

fax: (82145) 6-86-14

### Kirov office

Office 411, 51 Sovetskaya Str.,

Kirov, 610020

tel: (8332) 32-19-71

fax: (8332) 32-11-37

### **Tomsk branch**

4 Zagornaya Str.,

Tomsk, 634050

tel: (3822) 28-49-00

fax: (3822) 28-49-01

# Representative offices of SOGAZ Insurance Group

## Representative offices of OJSC SOGAZ

### Altayskoye office

52A Shevchenko Str.,  
Barnaul, 656015  
tel: (3852) 36-80-10  
fax: (3852) 35-49-35

### Novokuznetsk office

26 Bardina Av.,  
Novokuznetsk,  
Kemerovo Region, 654000  
tel/fax: (3843) 79-74-30

### Omsk office

Offices 17-21, 8/1 Gagarina Str.,  
Omsk, 644043  
tel: (3812) 20-06-42  
fax: (3812) 21-29-43

### Seversk office

151 Kommunistichesky Av.,  
Seversk, Tomsk Region, 636070  
tel/fax: (3823) 56-33-99

### Chita office

Premise 3, Office 305,  
15A Ostrovskogo Str.,  
Chita, 672000  
tel: (3022) 32-31-01  
fax: (3022) 39-88-78

### Strezhevoy office

306 p. 4, 3rd Micro-District,  
Strezhevoy, Tomsk Region,  
636785  
tel: (38259) 3-99-22  
fax: (38259) 3-87-64

### Yakutsk office

17 Ordzhonikidze Str., Yakutsk,  
Republic of Sakha, 677027  
(Yakutia), tel/fax: (4112) 32-55-49

### **Tula branch**

50 Turgenevskaya Str.,  
Tula, 300000,  
tel/fax: (4872)36-44-92

### **Tyumen branch**

14/7 Respubliki Str.,  
Tyumen, 625003  
tel: (3452) 64-00-46  
fax: (3452) 64-00-72

### **Ufa branch**

97 Chernyshevskogo Str.,  
Ufa, Republic of Bashkortostan,  
450077  
tel: (347) 229-90-05  
fax: (347) 229-90-11

### Sterlitamak office

19 Khudayberdina Str.,  
Sterlitamak, Republic  
of Bashkortostan, 453124  
tel: (3473) 21-85-75  
fax: (3473) 25-68-52

### Salavat office

22 Kolkhoznaya Str., Salavat,  
Republic of Bashkortostan,  
453262  
tel/fax: (34763) 9-58-26

### Neftekamsk office

35 Lenina Str., Neftekamsk,  
Republic of Bashkortostan,  
452680  
tel/fax: (34783) 3-52-99

### Saransk office

13 Kommunisticheskaya Str.,  
Saransk, Republic of Mordovia,  
430005

### Ukhta branch

32 Dzerzhinskogo Str., Ukhta,  
Komi Republic, 169300  
Supplementaru office:  
40 Lenina Av., 169300  
tel: (82147) 7-29-40  
fax: (82147) 6-78-78

### Usinsk office

Office 62, 13 Parkovaya Str.,  
Usinsk, Usinsk District,  
Komi Republic, 169710  
tel: (82144) 2-97-31  
fax: (82144) 4-92-59

### **Khabarovsk branch**

46 Turgeneva Str.,  
Khabarovsk, 680000  
tel: (4212) 45-12-34, 41-01-74  
fax: (4212) 41-01-75

### **Tsentralny branch**

32-34 bld.1 Dmitriya Ulyanova  
Str., Moscow, 117218  
tel: (495) 234-44-24  
fax: (495) 234-44-65

### Vladimir office

3 Krasnoznamenskaya Str.,  
Vladimir, Oktyabrsky District,  
600017  
tel/fax: (4922) 35-34-20

### Desnogorsk office

22-76 3rd Micro-District,  
Desnogorsk,  
Smolensk Region, 216400  
tel: (48753) 3-30-36  
fax: (48753) 7-19-26

### Kaluga office

Office 4, 160/ 1 Suvorova Str.,  
Kaluga, 248001  
tel: (4842) 79-67-94

### Kurchatov office

Office 316, 9 Molodyozhnaya Str.,  
Kurchatov, Kursk Region, 307251  
tel: (47131) 2-54-42  
fax: (47131) 5-45-42

### Novovoronezhsk office

8A Mira Str., Novovoronezhsk,  
Voronezh Region, 396072  
tel/fax: (47364) 2-08-37

### Oryol office

10 Brestskaya Str.,  
Oryol, 302028,  
tel: (4862) 76-38-59

### Ryazan office

23/ 306 Sobornaya Str.,  
Ryazan, 390000  
tel: (4912) 28-03-17

### Smolensk office

Offices 21-22, 26/9  
B. Smolenskaya Str.,  
Smolensk, 214000  
tel: (4812) 38-33-87

### Tver office

1A Sportivny Per.,  
Tver, 170002  
tel: (4822) 70-69-01

### Udomlya office

Office 27, 7A Energetikov Str.,  
Udomlya, Tver Region, 171841,  
tel: (4825) 55-00-30

### Kursk office

51 Lenina Str.,  
Kursk, 305000  
tel: (4712) 70-17-27

### Tambov office

Office 10, 16A Internatsionalnaya  
Str., Tambov, 392036  
tel: (4752) 63-14-11

## Representative offices of SOGAZ Insurance Group

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### Representative offices of OJSC SOGAZ

#### **Chaikovsky branch**

4 Karla Marksa Str.,  
Chaikovsky,  
Perm Territory, 617760  
tel/fax: (34241) 3-73-09

#### Glazov office

Office 201, Pryazhennikova Str.,  
Glazov,  
Udmurt Republic, 427620  
tel: (34141) 3-30-70

#### Kungur office

36 Svobody Str., Kungur,  
Perm Territory, 617470  
tel/fax: (34271) 2-51-50

#### Votkinsk office

19A Lenina Str., Votkinsk,  
Republic of Udmurtia,  
427430  
tel/fax: (34145) 48-548

#### **Chelyabinsk branch**

187 Truda Str.,  
Chelyabinsk, 454080  
tel: (351) 264-09-08, 264-34-45  
fax: (351) 264-09-08

#### Magnitogorskoye office

58 Stroiteley Str., Magnitogorsk,  
Chelyabinsk Region, 455000  
tel: (3519) 23-10-24

#### Yugorsk branch

8A Kirova Str.,  
Yugorsk, Tyumen Region,  
Khanty-Mansiysk Autonomous  
District-Yugra, 628260  
tel: (34675) 7-19-66  
fax: (34675) 7-62-76

#### **Yuzhno-Sakhalinsk branch**

80 Pushkina Str.,  
Yuzhno-Sakhalinsk, Sakhalin  
Region, 693000  
tel: (4242) 50-00-30, 49-90-73

#### Korsakov office

24 Sovetskaya Str., Korsakov,  
Sakhalin Region, 694020  
tel: (42435) 4-37-39

#### **Yaroslavl branch**

Offices 4-5, 27/2 Sobinova Str.,  
Yaroslavl, 150000  
tel/fax: (4852) 31-42-41

#### **Representative office in the Republic of Kazakhstan**

Office 10/4, 188 Dostyk Av.,  
Almaty,  
Republic of Kazakhstan, 500051  
tel: +7 (727) 258-46-51,  
fax: +7 (727) 258-46-50

## Representative offices of SOGAZ Insurance Group

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### Representative offices of LLC IC SOGAZ-LIFE

#### **Krasnodar**

Floor 3, 139/2 Krasnaya Str.,  
Krasnodar, 350020  
tel: (861) 279-44-82

#### **Kirov**

Office 320, 18 K. Marksa Str.,  
Kirov, 610020  
tel: (332) 36-02-52

#### **Nizhny Novgorod**

Office 311, 59 Piskunova  
Nizhny Novgorod, 603600  
tel: (831) 419-54-81

#### **Novy Urengoy**

Floor 2, block 4, DC Yug, 5  
Yubileynaya Str., Novy Urengoy,  
Tyumen Region, 629300  
tel: (3494) 92-50-88

#### **St. Petersburg**

Floor 4, 6/2 Naberezhnaya  
Kanala Griboedova,  
St. Petersburg, 191011  
tel: (812) 313-57-84

#### **Tomsk**

Office 7, 4 Zagornaya Str.,  
Tomsk, 634050  
tel: (3822) 28-49-00

#### **Ukhta**

40/11 Lenina Av., Ukhta, Komi  
Republic, 169300  
tel: (821) 472-81-78

#### **Khabarovsk**

Office 312, 46 Turgeneva Str.,  
Khabarovsk, 680000  
tel: (4212) 45-12-34

#### **Yugorsk**

Office 206, 53A  
Zheleznodorozhnaya Str.,  
Yugorsk, Tyumen Region, Khanty-  
Mansiysk Autonomous District,  
628260  
tel: (3467) 52-35-14



## Representative offices of SOGAZ Insurance Group

### Representative offices of OJSC IC SOGAZ-MED

#### **Arkhangelsk branch**

26 Novgorodsky Av.,  
Arkhangelsk, 163002  
tel: (8182) 68-34-07  
fax: (8182) 68-34-07

#### Vinogradovskoye office

71 P. Vinogradova Str., Bereznik,  
Vinogradovsky District,  
Arkhangelsk Region, 164570  
tel: (81831) 2-12-29

#### Kotlas office

3 Kedrova Str., Kotlas,  
Arkhangelsk Region, 165300  
tel: (8183) 72-71-02

#### Krasnoborsk office

23 Gagarina Str., Krasnoborsk,  
Krasnoborsk District,  
Arkhangelsk Region, 165430

#### Leshukonskoye office

18 Sportivny Per., Leshukonskoye  
Leshukonskoye District,  
Arkhangelsk Region, 164670

#### Mezen office

88 Sovetsky Av., Mezen,  
Arkhangelsk Region, 164750

#### Novodvinsk office

30 Voroshilova Str., Novodvinsk,  
Arkhangelsk Region, 164900

#### Pinezhsky office

47 Lenina Str., Karpogory,  
Pinezhsky District, Arkhangelsk  
Region, 164600

#### **Astrakhan branch**

27/79 Pobedy Str./Krasnaya  
naberezhnaya, Astrakhan,  
414040  
tel: (8512) 63-35-08  
fax: (8512) 63-38-10

#### Volodarsky office

20 Sadovaya Str., Volodarsky,  
Astrakhan Region, 416170  
tel: (85142) 9-04-74

#### Kamyzyak office

67 M. Gorkogo Str., Kamyzyak,  
Astrakhan Region, 416300  
tel: (85145) 9-28-29

#### Znamensk office

17 B. Khmel'nitskogo Str.,  
Znamensk, Astrakhan Region,  
416540  
tel: (85140) 2-02-64

#### Yenotaevka office

36/6A/1 Sovetskaya Str./  
Rydel Str./Stepana Razina Str.,  
Yenotaevka, Yenotaevka District,  
Astrakhan Region, 416200  
tel: (85143) 9-16-06

#### Krasny Yar office

51 Z. Ananyevoy Str., Krasny Yar,  
Krasny Yar District, Astrakhan  
Region, 416150  
tel: (85146) 9-13-49

#### Liman office

51 Lenina Str., Liman, Liman  
District, Astrakhan Region,  
416410

tel: (85147) 2-13-26

#### Kharabali office

17 B. Khmel'nitskogo, Kharabali,  
Astrakhan Region, 416010  
tel: (85148) 9-19-30

#### **Beloyarsky branch**

5 Tsentralnaya Str., Beloyarsky,  
Khanty-Mansiysk Autonomous  
District- Yugra, 628162  
tel: (34670) 4-14-35  
fax: (34670) 4-14-17

#### Beryozovo office

5 Sovetskaya Str., Beryozovo,  
Beryozovo District, Tyumen  
Region, Khanty-Mansiysk  
Autonomous District-  
Yugra, 628140  
tel: (34674) 2-30-94

#### Oktyabrsky office

39 A Kalinina Str., Oktyabrskoe  
settlement, Oktyabrsky District,  
Khanty-Mansiysk Autonomous  
District- Yugra, 628100  
tel: (34678) 2-15-15

#### Igrim office

45 Kooperativnaya Str., Igrim,  
Beryozovo District, Khanty-  
Mansiysk Autonomous District-  
Yugra, 628146

#### **Blagoveshchensk branch**

27, 50 Let Oktyabrya Str.,  
Blagoveshchensk, Amur Region,  
675000  
tel: (4162) 51-56-97  
fax: (4162) 51-56-97

#### Belogorsk office

131 Kirova Str., Belogorsk,  
Amursk Region, 676850

#### Zeya office

2 Pionersky per., Zeya, Amursk  
Region, 676246,

#### Svobodny office

50 ordzhinikidze Str., Svobodny,  
Amur Region, 676471

#### Tynda office

72 Vtoraya Patiletka Str., Tynda,  
Amur Region, 676290

#### Zavitinsk office

81 Sovetskaya Str., Zavitinsk.,  
Amur Region, 676870

#### Magdagachi office

29 Pushkina Str., Magdagachi,  
Magdagachi District, Amur  
Region, 676120

#### Novobureysky office

3 Chaykovskogo Str.,  
Novobureysky,  
Bureysky District, Amur Region,  
676722

#### Raychikhinsk office

7 Tsentralnaya Str., Raychikhinsk,  
Amur Region, 676770

#### Skovorodino office

31 Pobedy Str.  
Skovorodino,  
Amur Region, 676014

#### Fevralsk office

8 Sayanskaya Str., Fevral'sk,  
Selemdzhinsky District, Amur  
Region, 676572

#### Shimanovsk office

1 Bol'nichnaya Str., Shimanovsk,  
Amur Region, 676301



# Representative offices of SOGAZ Insurance Group

## Representative offices of OJSC IC SOGAZ-MED

### **Bryansk branch**

67 Sovetskaya Str., Bryansk,  
241050

tel: (4832) 74-37-40

fax: (4832) 74-37-13

### Komarichi office

63 Osipenko Str., Komarichi,  
Bryansk Region, 242400

### Bezhitsky office

11 Kamožina Str., Bryansk,  
241035

### Volodarsk office

52A Chernyshevskogo Str.,  
Bryansk, 241047

### Gordeevka office

1 Lenina Str., Gordeevka, Bryansk  
Region, 243650

### Zlynka office

32 Karla Marksa Str., Zlynka,  
Bryansk Region, 243600

### Karachev office

112 Pervomayskaya Str.,  
Karachev, Bryansk Region,  
242500

### Krasnaya Gora office

55 Bolnichnaya Str., Krasnaya  
Gora, Bryansk Region, 243160

### Navlya office

2 Emylutina Str., Navlya,  
Navlya District,  
Bryansk Region, 242130

### Pogar office

41 Oktyabrskaya Str., Pogar,  
Bryansk Region, 243550

### Trubchevsk office

15 G. Petrova Str., Trubchevsk,  
Bryansk Region, 242220

### Starodub office

99 Semashko Str., Starodub,  
Bryansk Region, 243240

### Unecha office

10 Lomonosova Str., Unecha,  
Bryansk Region, 243300

### Fokinsky office

65 Moskovsky Av., Bryansk,  
241004

### Dyatkovo office

218 Lenina Str., Dyatkovo,  
Bryansk Region, 242600

### **Republic of Buryatia branch**

24 Pyatidesyatiletiya Oktyabrya  
Str., Ulan-Ude, Republic  
of Buryatia, 670034

tel: (3012) 46-65-15

fax: (3012) 46-65-20

### Bichura office

43 Sovetskaya Str., Bichura,  
Republic of Buryatia, 671360

tel: (30133) 5-22-55

### Dzhidinsky office

6 Kirova Str., Petropavlovka,  
Dzhidinsky District, Republic of  
Buryatia, 671920

tel: (30134) 4-10-94

### Kabansk office

6 Oktyabrskaya Str., Kabansk,  
Kabansk District, Republic  
of Buryatia, 671200

tel: (30138) 4-11-53

### Kyakhty office

33 Lenina Str., Kyakhty, Republic  
of Buryatia, 671840

tel: (30142) 9-19-30

### Bauntovsky office

Office 45, 24 Lenina Str.,  
Bagdarin, Bauntovsky District,  
Republic of Buryatia, 671510

### Chita directorate

88 Amerskaya Str., Chita,  
Zbaykalsky Territory, 672000

tel: (3022) 35-40-03

fax: (3022) 35-40-03

### Krasnokamensk office

102-55 Krasnokamensk, Chita  
Region, 674665

### **Vladimir branch**

2A Elektropriborovskiy proezd,  
Vladimir, 600005

tel: (4922) 53-39-24

fax: (4922) 53-39-24

### **Volgograd branch**

9 Kanunnikova Str., Volgograd,  
400001

tel: (8442) 24-70-46

### Volzhsky office

13 Sovetskaya Str.

Volzhsky, 404130

tel: (8443) 31-63-31

### Kamyshin office

56 Serova Str., Kamyshin,  
Volgograd Region, 403873

tel: (84457) 4-92-34

### Kirovskoye office

106A Kirova Str., Volgograd,  
400059

tel: (8442) 42-20-06

### **Voronezh branch**

66 Revolyutsii 1905 Goda Str.,  
Voronezh, 394030

tel: (4732) 39-05-66

fax: (4732) 39-05-66

### Anna office

3 Pervomayskaya Str., Anna,  
Voronezh Region, 396250

### Borisoglebsk office

107 Sovetskaya Str.,  
Borisoglebsk, Voronezh Region,  
397171

### Novovoronezh office

18 Kosmonavtov Str.,  
Novovoronezh, Voronezh Region,  
396072

### Novaya Usman office

6 Yubileynaya Str., Novaya  
Usman, Novaya Usman District,  
Voronezh Region, 396310,

### Novokhopersk office

22 Karla Marksa Str.,  
Novokhopersk, Voronezh Region,  
397400

### Ramon office

13 Kalinina Str., Ramon, Voronezh  
Region, 396020

### Semiluki office

136 25 let Oktyabrya, Semiluki,  
Voronezh Region, 396900

### Abramovka office

Abramovka District Hospital,  
Abramovka, Talovskiy District,  
Voronezh Region, 397490

## Representative offices of SOGAZ Insurance Group

### Representative offices of OJSC IC SOGAZ-MED

#### Arkhangelskoye office

Arkhangelskoye District Hospital,  
Arkhangelskoye, Anna District,  
Voronezh Region, 396230

#### Bolshaya Vereyka office

Bolshaya Vereyka Ambulance  
Station, Bolshaya Vereyka,  
Ramonsky District, Voronezh  
Region, 396041

#### Bolshoy Martyn office

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

#### Bratki office

Bratki Ambulance Station, Bratki,  
Ternovka District, Voronezh  
Region, 397123

#### Verkhnyaya Khava office

11 Lenina Str., Verkhnyaya  
Khava, Verkhnyaya Khava  
District, Voronezh Region,  
396110

#### Gremyachye office

Gremyachye District Hospital,  
Gremyachye, Khokhol District,  
Voronezh Region, 396813

#### Gribanovka office

37 Plekhanovskaya Str.,  
Gribanovka, Gribanovka District,  
Voronezh Region, 397240

#### Gubarevo office

Gubarevo, Semiluki District,  
Voronezh Region, 396947

#### Yesipovo office

Ambulance Station, Yesipovo,  
Ternovka District, Voronezh  
Region, 397123

#### Kashirskoye office

4 Komsomolskaya Str.,  
Kashirskoye, Kashirskoye  
District, Voronezh Region,  
396350

#### Krasnolipye office

Krasnolipye Ambulance Station,  
Krasnolipye, Repyevka District,  
Voronezh Region, 396385

#### Levaya Rossosh office

Levaya Rossosh Ambulance  
Station, Levaya Rossosh,  
Kashirsky District, Voronezh  
Region, 396360

#### Nizhnaya Veduga office

Nizhnaya Veduga District  
Hospital, Nizhnaya Veduga,  
Semiluki District,  
Voronezh Region, 396910

#### Nizhnedevitsk office

21 Yubileynaya Str.,  
Nizhnedevitsk, Nizhnedevitsk  
District, Voronezh Region,  
396870

#### Nizhny Karachan office

Nizhny Karachan Ambulance  
Station, Nizhny Karachan,  
Gribanovsky District, Voronezh  
Region, 397402

#### Panino office

55 Zheleznodorozhnaya Str.,  
Panino, Voronezh Region,  
396140

#### Povorino office

7 Shkolny Pereulok, Povorino,  
Voronezh Region, 397354

#### Pykhovka office

Central Ambulance Station,  
Pykhovka, Novokhopersk District,  
Voronezh Region, 397404

#### Repyevka office

35 Mira Str., Repyevka, Voronezh  
Region, 396370

#### Rozhdestvenskoye office

Rozhdestvenskoye Ambulance  
Station, Rozhdestvenskoye,  
Povorino District, Voronezh  
Region, 397331

#### Rykan office

Rykan Ambulance Station,  
Rykan, Novaya Usman District,  
Voronezh Region, 396319

#### Sinie Lipyagi office

Sinie Lipyagi District Hospital,  
Sinie Lipyagi, Nizhnedevitsk  
District, Voronezh Region,  
396885

#### Talovaya office

2A Pirogova Str., Talovaya,  
Voronezh Region, 397450

#### Ternovka office

20 Oktyabrskaya Str., Ternovka,  
Ternovka District, Voronezh  
Region, 397110

#### Tyukovsky office

Makashevka Ambulance Station,  
Makashevka, Borisoglebsk  
District, Voronezh Region,  
397142

#### Khokhol office

16 Lenina Str., Khokhol, Voronezh  
Region, 396840

#### Shukavka office

Shukavka District Hospital,  
Shukavka, Verkhnyaya Khava  
District, Voronezh Region,  
396125

#### Shchuchyinsk office

Shchuchyinsk District Hospital,  
Rostoshi, Ertil District,  
Voronezh Region, 397020

#### Ertil office

1 Zelyonaya Str., Ertil, Voronezh  
Region, 397030

### **Republic of Dagestan branch**

24 Yermoshkina Str.,  
Makhachkala, Republic  
of Dagestan, 367012  
tel: (8722) 62-92-30  
fax: (8722) 62-92-30

### **Yekaterinburg branch**

35 Rozy Lyuksemburg Str.,  
Yekaterinburg  
620075  
tel: (343) 379-27-13  
fax: (343) 379-27-29

#### Novouralsk office

53 Lenina Str., Novouralsk,  
Sverdlovsk Region, 624130  
tel: (34370) 9-02-53

#### Ozersk office

22 Semyonova Str., Ozersk,  
Chelyabinsk Region, 456790  
tel: (35140) 7-47-81

#### Chelyabinsky directorate

1/24 Sverdlova Str., Snezhinsk  
Chelyabinsk Region, 456770  
tel: (35146) 34-222  
fax: (35146) 34-222

# Representative offices of SOGAZ Insurance Group

## Representative offices of OJSC IC SOGAZ-MED

### **Ivanovo branch**

5 Naberezhnaya Str.,  
Ivanovo, 153002  
tel: (4932) 37-59-67  
fax: (4932) 37-58-97

### Kineshma office

24/25 Maksima Gorkogo Str.,  
Kineshma, Ivanovo Region,  
155800  
tel: (49331) 5-53-02

### Vichuga office

17 Pokrovskogo Str., Vichuga,  
Ivanovo Region, 155330

### ZavolzhsK office

15 Mira Str., ZavolzhsK, Ivanovo  
Region, 155410

### Ilyinsky office

10 Sovetskaya Str., Ilyinskoye  
–Khavanskoye Village,  
Ivanovo Region, 155060

### Komsomolsk office

7 Sovetskaya Str., Komsomolsk,  
Ivanovo Region, 155150

### Lezhnevo office

32 Oktyabrskaya Str., Lezhnevo,  
lezhnevsky District, Ivanovo  
Region, 155120

### Palekh office

1 Zinov'yeva Str., Palekh, Ivanovo  
Region, 155620

### Pestyaki office

33 Gagarina Str., Pestyaki,  
Ivanovo Region, 155650

### PrivolzhsK office

3A Frunze Str., PrivolzhsK,  
Ivanovo Region, 155550

### Puchezh office

27 A Lenina Str., Puchezh,  
Ivanovo Region, 155360

### Savino office

13 1st Zheleznodorozhnaya Str.,  
Savino, Savino District, Ivanovo  
Region, 155710

### Teykovo office

1 Sergeevskaya Str., Teykovo,  
Ivanovo Region, 155048

### Furmanov office

12 Sovetskaya Str., Furmanove,  
Ivanovo Region, 155520

### Yuzha office

26 Sovetskaya Str., Yuzha,  
Ivanovo Region, 155630

### Yuryevets office

22 Sovetskaya Str., Yuryevets,  
Ivanovo Region, 155453

### **Irkutsk branch**

41 Sverdlova Str.,  
Irkutsk 664011  
tel: (3952) 28-80-43  
fax: (3952) 28-80-32

### Angarsk office

30 Lenina Str., Angarsk,  
Irkutsk Region, 665830  
tel: (3952) 52-97-22

### Bodaybo office

38 Tritsat Let Pobedy, Bodaybo,  
Irkutsk Region, 666910  
tel: (39534) 37-2-97

### Bratsk office

38 Podbelskogo Str., Tsentralny  
Residence area, Bratsk, Irkutsk  
Region, 665708  
tel: (39534) 37-2-97

### Nizhneilimskoye office

8 Yangelya Str., Zheleznogorsk-  
Ilyinsk, Irkutsk Region, 665653  
tel: (39566) 31-3-14

### Ust-Kut office

41 Kirova Str., Ust-Kut,  
Irkutsk Region, 665793  
tel: (39565) 52-0-25

### Kirensk office

4 Rabochaya Str., Kirensk,  
Irkutsk Region, 666703

### Magistralny office

16 Semnadsaty Syezd VLKSM  
Magistralny settlement,  
Kazachensko-Leninsky District,  
Irkutsk Region, 666505

### Sayansk office

18 Stroiteley Micro-District,  
Sayansk, Irkutsk Region, 666303

### Chunsky office

7A Komarova Str., Chunsky,  
Chunsky District, Irkutsk Region,  
665513

### **Kazan branch**

41 Adelya Kutuya Str., Kazan,  
Republic of Tatarstan, 420089  
tel: (8432) 91-75-94  
fax: (8432) 91-75-94

### **Kaliningrad branch**

40 Moskovsky Av.,  
Kaliningrad, 36006  
tel: (4012) 716-631  
fax: (4012) 616-634

### Bagrationovsk office

24 Irkutsko-Pinsloy  
divizii Str., Bagrationovsk,  
Bagrationovsk District,  
Kaliningrad Region, 238420

### Baltiysk office

77B Lenina Str., Baltiysk,  
Kaliningrad Region, 238520

### Gvardeysk office

1 Telmana Str., Gvardeysk,  
Gvardeysk District, Kaliningrad  
Region, 238210

### Guryevsk office

37 kaliningradskoye Av.,  
Guryevsk, Guryevsk District,  
Kaliningrad Region, 238300

### Gusev office

56 Moskovskaya Str., Gusev,  
Gusev District, Kaliningrad  
Region, 238050

### Svetly office

8/10 Sosnovy Per., Svetly,  
Kaliningrad Region, 238340

### Svetlogorsk office

13 Zelyonaya Str., Svetlogorsk,  
Kaliningrad Region, 238563

### Sovetsk office

2 Lunacharskogo Str., Sovetsk,  
Kaliningrad Region, 238750

### Chernyakhovsk office

11A Telmana Str.,  
Chernyakhovsk, Chernyakhovsk  
District, Kaliningrad Region,  
238150

### Mamonovo office

3 Yevseeva Str., Mamonovo,  
Bagrationovsk District,  
Kaliningrad Region, 238450

## Representative offices of SOGAZ Insurance Group

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### Representative offices of OJSC IC SOGAZ-MED

#### Ladushkin office

8 Shkolnaya Str., Ladushkin  
Bagrationovsk District,  
Kaliningrad Region, 238460

#### Nivenskoye office

20 Pobedy Str., Nevenskoye,  
Nivenskoye Area, Bagrationovsk  
District, Kaliningrad Region,  
238434

#### Primorsk office

2A Yantarnaya Str., Primorsk,  
Baltiysk, Baltiysk District,  
Kaliningrad Region, 238510

#### Znamensk office

11 Chernyakhovskogo Str.,  
Znamensk, Gvardeysk District,  
Kaliningrad Region, 238200

#### Guryevsk office

5 Kaliningradskoye Av., Guryevsk,  
Guryevsk District, Kaliningrad  
Region, 238300

#### Nekrasovo office

1 Bolnichny Per., Nekrasovo,  
Guryevsk District, Kaliningrad  
Region, 238316

#### Vasilkovo office

2 Shaturskaya Str., Vasilkovo,  
Guryevsk District, Kaliningrad  
Region, 238310

#### Bolshoye Isakovo office

11 Kaliningradskaya Str.,  
Bolshoye Isakovo, Bolshoye  
Isakovo Area, Guryevsk District,  
Kaliningrad Region, 238311

#### Zelenogradsk office

1 Pogranichnaya Str.,  
Zelenogradsk, Zelenogradsk  
District, Kaliningrad Region,  
238530

#### Krasnoznamensk office

3 Kaliningradskaya Str.,  
Krasnoznamensk,  
Krasnoznamensk District,  
Kaliningrad Region, 238730

#### Neman office

25 Pobedy Str., Neman, Neman  
District, Kaliningrad Region,  
238710

#### Zhilinio office

10 Sovetskaya Str., Zhilino,  
Neman District, Kaliningrad  
Region, 238750

#### Nesterov office

12 Sovetskaya Str., Nesterov,  
Nesterov District, Kaliningrad  
Region, 238010

#### Prigorodnovsky office

14 Prigorodnaya Str.,  
Prigorodnoye, Nesterovskiy  
District, Kaliningrad Region,  
238010

#### Ozersk office

14 Suvorova Str., ozersk, Ozersk  
District, Kaliningrad Region,  
238120

#### Polessk office

14 Sovetskaya Str., Polessk,  
Polessk District, Kaliningrad  
Region, 238630

#### Pravdinsk office

60 Kutuzova Str., Pravdinsk,  
Pravdinsk District, Kaliningrad  
Region, 238400

#### Zheleznodorozhny office

78 Kommunisticheskaya Str.,  
Pravdinsk District, Kaliningrad  
Region, 238410

#### Vzmorye office

17 Sovetskaya Str., Vzmorye,  
Svetlovsk District, Kaliningrad  
Region, 238388

#### Donskoye office

2 Yantarnaya Str., Donskoye,  
Svetlogorsk District, Kaliningrad  
Region, 238570

#### Yantarny office

2-A Belebina Str., Yantarny,  
Svetlogorsk District, Kaliningrad  
Region, 238580

#### Pionersky office

6 Shimanova Str., Pionersky,  
Kaliningrad Region, 238590

#### Slavsk office

79 Sovetskaya Str., Slavsk, Slavsk  
District, Kaliningrad Region,  
238600

#### Chernyakhovsk office

4 Tsevochnaya Str.,  
Chernyakhovsk, Chernyakhovsk  
District, Kaliningrad Region,  
238150

#### **Kamchatka branch**

9/4 50 let Oktyabrya Av.,  
Petropavlovsk-Kamchatsky,  
Kamchatka Territory, 683031  
tel: (4152) 23-60-94  
fax: (4152) 26-02-92

#### Palanskoye office

22 Porotova Str., Palana, Tigilsky  
District, Kamchatka Territory,  
688000

#### **Kostroma branch**

29 Profsoyuznaya Str.,  
Kostroma, 156016  
tel: (495) 741-49-18  
fax: (495) 741-49-18

#### **Krasnodar branch**

118 Krasnaya Str.,  
Krasnodar, 350650  
tel: (8612) 28-70-75  
fax: (8612) 28-70-75

#### **Republic of Mariy-El branch**

41 Panfilova Str., Yoshkar Ola,  
Republic of Mariy-El, 424003  
tel: (8362) 72-64-28  
fax: (8362) 41-64-00

#### Volzhsk office

29A Sovetskaya Str., Volzhsk,  
Republic of Mariy-El, 425000  
tel: (83631) 6-20-42

#### Zvenigovo office

25 Rostovshchikov Str.,  
Zvenigovo, Republic  
of Mariy-El, 425060  
tel: (83645) 7-12-89

#### Kilemary office

10 Feoktistova Str., Kilemary,  
Republic of Mariy-El, 425270

#### Kozmodemyansk office

27 3rd Micro-District,  
Kozmodemyansk, Republic  
of Mariy-El, 425350

#### Kuzhener office

1 Bolnichnaya Str., Kuzhener,  
Republic of Mariy-El, 425550

#### Mari-Turek office

3 Lesnaya Str., Mari-Turek,  
Republic of Mariy-El, 425500

# Representative offices of SOGAZ Insurance Group

## Representative offices of OJSC IC SOGAZ-MED

### Morki office

5 Lesnaya Str., Morki,  
Republic of Mariy-El, 425120

### Novy Toryal office

15 Bolnichnaya Str., Novy Toryal,  
Republic of Mariy-El, 425430

### Orshanka office

20 A Sovetskaya Str., Orshanka  
Republic of Mariy-El, 425250

### Parynga office

13 Chapaeva Str., Parynga,  
Republic of Mariy-El, 425570

### Sernur office

86 Sovetskaya Str., Sernur,  
Republic of Mariy-El, 425450

### Sovetsky office

5B Pervomayskaya Str., Sovetsky,  
Republic of Mariy-El, 425400

### **Republic of Mordovia branch**

60 Bolshevistskaya Str., Saransk,  
Republic of Mordovia, 430005  
tel: (8342) 23-28-21  
fax: (8342) 23-28-33

### **Murmansk branch**

5 Pushkinskaya Str.,  
Murmansk, 183038  
tel: (8152) 45-61-05  
fax: (8152) 45-87-48

### Kola office

18 Mironova Av., Kola,  
Murmansk Region, 184380  
tel: (81553) 3-30-16

### Pechenga office

1 Hospital Township, Nikel,  
Pechenga District, Murmansk  
Region, 184420  
tel : (81554) 5-19-84

### Apatity office

22 Lenina Str., Apatity,  
Murmansk Region, 184209

### Kirovsk office

5 Lubuntsova Str., Kirovsk,  
Murmansk Region, 184250

### Monchegorsk office

8 Metallurgov Av., Monchegorsk,  
Murmansk Region, 184511

### Severomorsk office

27 A Sovetskaya Str.,  
Severomorsk, Murmansk Region,  
184600

### Polyarnie Zori office

10 Pushkina Str., Polyarnie Zori,  
Murmansk Region, 184230

### **Nadym branch**

8/1 Zvereva Str., Nadym  
Yamalo-Nenetsky Autonomous  
District, 629730  
tel: (3499) 53-83-60  
fax: (3499) 56-77-14

### **Nizhnevartovsk branch**

3 Chapaeva Str., Nizhnevartovsk,  
Khanty-Mansiysk Autonomous  
District-Yugra, 628602  
tel: (3466) 44-11-73  
fax: (3466) 44-11-73

### **Nizhny Novgorod branch**

8 Slavyanskaya Str., Nizhny  
Novgorod, 603000  
tel: (831) 411-80-60  
fax: (831) 439-71-96

### Bogorodsk office

224 Lenina Str., Bogorodsk,  
Nizhny Novgorod Region, 607600  
tel: (83170) 2-12-12

### Bolshoye Boldino office

34 Krasnaya Str., Bolshoye  
Boldino, Nizhny Novgorod  
Region, 607940  
tel: (83138) 2-25-01

### Buturlino office

40 Lenina Str., Buturlino,  
Nizhny Novgorod  
Region, 607440  
tel: (83172) 5-36-93

### Vad office

16 Bolnichnaya Str., Vad,  
Nizhny Novgorod  
Region, 606380  
tel: (83141) 4-23-66

### Varnavino office

1A Krasnoarmeyskaya Str.,  
Varnavino, Varnavino District,  
Nizhny Novgorod Region, 607760  
tel: (83158) 2-19-09

### Voskresenskoye office

131A Lenina Str.,  
Voskresenskoye, Nizhny  
Novgorod Region, 606730  
tel: (83163) 9-30-61

### Gagino office

14 Kommunisticheskaya Str.,  
Gagino, Nizhny Novgorod  
Region, 607870  
tel: (83195) 2-19-06

### Gorodets office

36 Proletarskaya Str., Gorodets,  
Nizhny Novgorod Region, 606502  
tel: (83161) 9-21-52

### Dzerzhinsk office

62 Lenina Av., Dzerzhinsk, Nizhny  
Novgorod Region, 606010  
tel: (8313) 26-85-25

### Zarechnoye office

18 Berezovskaya Str., Nizhny  
Novgorod, 603147  
tel: (831) 270-96-44

### Kovernino office

3 Karla Marksa Str., Kovernino,  
Nizhny Novgorod Region, 606570  
tel: (83157) 2-21-31

### Krasnye Baki office

1A Proletarskaya Str., Krasnie  
Baki, Nizhny Novgorod Region,  
606710  
tel: (83156) 2-31-63

### Krasnooktyabrsky office

29 Kooperativnaya Str., Urazovka,  
Krasnooktyabrsky District, Nizhny  
Novgorod Region, 607530  
tel: (83194) 2-21-43

### Lukoyanov office

13 Kommunisticheskaya Str.,  
Lukoyanov, Nizhny Novgorod  
Region, 607800  
tel: (83196) 4-25-14

### Nagornoye office

8 Slavyanskaya Str.,  
Nizhny Novgorod, 603000  
tel: (831) 431-10-96

### Pavlovo office

53 Kirova Str., Pavlovo, Nizhny  
Novgorod Region, 606100  
tel: (83171) 2-30-23



## Representative offices of SOGAZ Insurance Group

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### Representative offices of OJSC IC SOGAZ-MED

#### Perevoz office

1A 2nd Micro-District, Perevoz,  
Nizhny Novgorod Region,  
607400  
tel: (83148) 5-25-34

#### Pilna office

42 Kalinina Str., Pilna, Nizhny  
Novgorod Region, 607490  
tel: (83192) 5-18-75

#### Pochinki office

54 Lenina Str., Pochinki, Nizhny  
Novgorod Region, 607911  
tel: (83197) 2-20-87

#### Sarov office

2 Semashko Str., Sarov,  
Nizhny Novgorod Region  
607183  
tel: (83130) 5-85-88

#### Semenov office

5 Krayushkina Str., Semenov,  
Nizhny Novgorod Region,  
606650  
tel: (83162) 5-17-01

#### Sergach office

16A Yubileyny Str., Sergach  
Nizhny Novgorod  
Region, 607511  
tel: (83191) 5-50-95

#### Sechenovo office

3 Kooperativnaya Str.,  
Sechenovo, Nizhny Novgorod  
Region, 607580  
tel: (83193) 5-17-40

#### Sokolskoye office

13 Kirova Str., Sokolskoye,  
Nizhny Novgorod Region,  
606670  
tel: (83137) 2-05-72

#### Sosnovskoye office

21 Pervogo Maya Str.,  
Sosnovskoye, Nizhny  
Novgorod Region, 606170  
tel: (83174) 2-53-87

#### Chkalovsk office

61A Pushkina Str.,  
Chkalovsk, Nizhny Novgorod  
Region, 606540  
tel: (83160) 4-55-22

#### Shatki office

4 Zarechnaya Str., Shatki, Nizhny  
Novgorod Region, 607700  
tel: (83142) 4-13-75

#### **Novy Urengoy branch**

5 Yubileynaya Str., Novy Urengoy,  
Yamalo-Nenetsky Autonomous  
District, 629305  
tel: (3494) 92-51-75  
fax: (3494) 92-51-74

#### **Noyabrsk branch**

56 Mira Av., Noyabrsk,  
Yamalo-Nenetsky  
Autonomous District, 629807  
tel: (3496) 36-94-98  
fax: (3496) 36-86-80

#### Gubkinsky office

Barsukovneft oil and gas  
production unit building, 2  
Gubkinsky, Yamalo-Nenetsky  
Autonomous District, 629380  
tel: (34936) 5-18-50

#### Muravlenko office

82 Lenina Str., Muravlenko,  
Yamalo-Nenetsky Autonomous  
District, 629603  
tel: (34938) 6-38-10

#### **Orenburg branch**

14 Turkestanskaya Str.,  
Orenburg, 460024  
tel: (3532) 72-94-51  
fax: (3532) 72-56-95

#### Buguruslan office

55 Belinskogo Str., Buguruslan,  
Buguruslan District, Orenburg  
Region, 461634

#### Buzuluk office

40 Chapaeva Str., Buzuluk,  
Buzuluk District, Orenburg  
Region, 461040  
tel: (35342) 5-52-78

#### Mednogorsk office

21 Sovetskaya Str., Mednogorsk  
Orenburg Region, 462270  
tel: (35379) 3-10-23

#### Orsk office

17 Krupskoy Str., Orsk,  
Orenburg Region, 462431

#### Abdulino office

2A Yuzhnaya Str., Abdulino,  
Abdulino District, Orenburg  
Region, 461744

#### Adamovka office

15 Tselinnaya Str., Adamovka,  
Adamovka Region, Orenburg  
Region, 462830

#### Akbulak office

40 Kramarenko Str., Akbulak,  
Akbulak District, Orenburg  
Region, 461551

#### Belyaevka office

11 Bankovskaya Str., Belyaevka,  
Belyaevka District, Orenburg  
Region, 461330

#### Gay office

6 Pobedy Av., Gay, Gay District,  
Orenburg Region, 462630

#### Grachevka office

3 Turgeneva Str., Grachevka,  
Grachevka District, Orenburg  
Region, 461800

#### Dombarovsky office

45 Tselinnaya, Dombarovsky,  
Dombarovsky District, Orenburg  
Region, 462734

#### Ilek office

29 Pionerskaya Str., Ilek,  
Ilek District, Orenburg Region,  
461350

#### Kvarkeno office

9 Tsentralnaya Str., Kvarkeno,  
Kvarkeno District, Orenburg  
Region, 462860

#### Krasnogvardeysk office

47 Gagarina Str., Donskoye,  
Krasnogvardeysk District,  
Orenburg Region, 461150

#### Kuvandyk office

22 Orenburgskaya Str.,  
Kuvandyk, Kuvandyk District,  
Orenburg Region, 462243

#### Kurmanaevka office

2 Krestyanskaya Str.,  
Kurmanaevka, Kurmanaevka  
District, Orenburg Region,  
461060

#### Novosergievka office

56 V Proletarskaya Str.,  
Novosergievka, Novosergievka  
District, Orenburg Region,  
461201

# Representative offices of SOGAZ Insurance Group

## Representative offices of OJSC IC SOGAZ-MED

### Oktyabrsky office

1 Kommunisticheskaya Str.,  
Oktyabrskoye,  
Oktyabrsky District, Orenburg  
Region, 462030

### Orenburg office

9 Solnechnaya Str., Nezhinka,  
Orenburg District, Orenburg  
Region, 460520

### Perevolotsky office

12B Vostochnaya Str.,  
Perevolotsky, Perevolotsky  
District, Orenburg Region,  
461261

### Ponomarevka office

22 Yubileynaya Str.,  
Ponomarevka, Ponomarevka  
District, Orenburg Region,  
461780

### Sakmara office

5 Komsomolskaya Str., Sakmara,  
Sakmara District, Orenburg  
Region, 461420

### Saractash office

91 Pushkina Str., Saractash,  
Saractash District, Orenburg  
Region, 462100

### Svetly office

3 Vokzalnaya Str.,  
Svetly, Svetlinsky District  
Orenburg Region, 462740

### Sol-Iletsk office

17 Orenburgskaya Str.,  
Sol-Iletsk, Sol-Iletsk District,  
Orenburg Region, 461505

### Sorochinsk office

1 Geologov Str., Sorochinsk,  
Sorochinsk District,  
Orenburg Region, 461900

### Totskoye office

100 Gaya Str., Totskoye,  
Totskoye District,  
Orenburg Region, 461131

### Sharlyk office

1 Avtozaprovchnaya Str.,  
Sharlyk, Orenburg Region,  
461450

### Yasny office

11 Fabrichnoye Av., Yasny,  
Yasny District, Orenburg  
Region, 462781

### **Oryol branch**

4 Gagarina Str., Oryol, 302001  
tel: (4862) 71-35-64  
fax: (4862) 54-24-87

### Livny office

22 M. Gorkogo Str., Livny,  
Oryol Region, 303800  
tel: (48677) 7-23-74

### Mtsensk office

81 Gagarina Str., Mtsensk,  
Oryol Region, 303030  
tel: (48646) 4-11-10

### **Purov branch**

7A Pervaya rechka Str.,  
Tarko-Sale, Purov District,  
Yamalo-Nenetsky Autonomous  
District, 629850  
tel: (34997) 2-40-04  
fax: (34997) 2-44-40

### **Rostov-on-Don branch**

132/37 Sotsialisticheskaya Str.,  
Rostov-on-Don, 344006  
tel: (863) 218-25-50  
fax: (863) 227-76-74

### Gukovo office

4A Kooperativnaya Str., Gukovo,  
Rostov-on-Don Region, 347880  
tel: (86361) 3-26-89

### Donetsk office

67 Mira Av., Donetsk,  
Rostov-on-Don, 346330  
tel: (86368) 2-19-87

### Dubovskoye office

88 Pervomayskaya Str.,  
Dubovskoye, Rostov-on-Don,  
347410  
tel: (86377) 5-75-47

### Yegorlykskaya office

32 Stepnaya Str., Yegorlykskaya,  
Rostov-on-Don, 347660  
tel: (86370) 2-17-17

### Zimovniki office

113 A Lenina Str., Zimovniki,  
Rostov-on-Don, 347460  
tel: (86376) 4-01-16

### Novoshakhtinsk office

48 Rikharda Zorge Str.,  
Novoshakhtinsk,  
Rostov-on-Don, 346900  
tel: (86369) 8-48-12

### Orlovsky office

8 Transportnaya Str., Orlovsky,  
Rostov-on-Don, 347510  
tel: (86375) 3-24-00

### Chertkovo office

94 Pionersky Pereulok Str.,  
Chertkovo,  
Rostov-on-Don Region, 346000  
tel: (918) 532-03-93

### Bokovskoye office

1 Oktyabrskaya Str., Bokovskoye,  
Bokovskoye District, Rostov-on-  
Don Region, 346250

### Zavetnoye office

17 Kirova Str., Zavetnoye,  
Rostov-on-Don Region, 347430

### Kuybyshevo office

3 Miuskaya Str., Kuybyshevo,  
Rostov-on-Don Region, 346940

### Rodionovo–Nesvetayskaya office

20 Yuzhnaya, Rodionovo–  
Nesvetayskaya, Rostov-on-Don  
Region, 346580

### Remontnoye office

72 Sovetskaya Str., Remontnoye,  
Rostov-on-Don Region, 347480

### Sovetskoye office

21 Sovetskaya Str., Sovetskoye,  
Rostov-on-Don Region, 347180

### **Ryazan branch**

41 Pervomaysky Av., Ryazan,  
390013  
tel: (4912) 34-88-20  
fax: (4912) 76-17-01

### Kasimov office

39 Sovetskaya Str., Kasimov,  
Kasimov District, Ryazan Region,  
391300

### Sasovo office

43 Yuzhny Micro-District, Sasovo,  
Sasovo District, Ryazan Region,  
391430

### Skopin office

Central District Hospital  
outpatients' department,  
Avtozavodskoy Micro-District,  
Skopin, Ryazan Region, 391800

## Representative offices of SOGAZ Insurance Group

### Representative offices of OJSC IC SOGAZ-MED

Novomichurinsk office  
2A Stroiteley Str.,  
Novomichurinsk , Pronsky  
District, Ryazan Region, 391160

Shilovo office  
9 Sovetskaya Str., Shilovo,  
Shilovo District, Ryazan Region,  
391500

Korablino office  
11 Sportivnaya Str., Korablino,  
Ryazan Region, 391200

Miloslavskoye office  
6 Lenina Str., Miloslavskoye,  
Moloslkavskoye District,  
Ryazan Region, 391770

Putyatino office  
64A Leninsky Av., Putyatino,  
Putyatino District,  
Ryazan Region, 391480

Sapozhok office  
68 Sadovaya Str., Sapozhok,  
Sapozhok District,  
Ryazan Region, 391940

Spas-Klepiki office  
3 Bebelya Str., Spas-Klepiki,  
Ryazan Region, 391030

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

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

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

Ukholovo office  
13 Revolutsii Str., Ukholovo,  
Ukholovo District, Ryazan  
Region, 391920

#### **Samara branch**

201 Chapaevskaya Str.,  
Samara, 443010  
tel: (846) 336-33-76  
fax: (846) 336-33-76

#### **Saint-Petersburg branch**

6/2 Naberezhnaya Kanala  
Griboedova Str., Saint-  
Petersburg, 191186  
tel: (812) 438-14-66  
fax: (812) 438-14-38

Volosovo office  
26-12 Vosstaniya Str., Volosovo,  
Volosovo District, Leningrad  
Region, 188410

Gatchina office  
11/1 Sobornaya Str., Gatchina,  
Gatchina District, Leningrad  
Region, 188309

Kingisepp office  
8 Pervaya Liniya Str., Kingisepp,  
Kingisepp District, Leningrad  
Region, 188485

Kirishi office  
12 Geroev Str., Kirishi, Kirishi  
District, Leningrad Region,  
187114

Lomonosov office  
21 Pobedy Str., Lomonosov  
Petrodvortsovy District,  
Saint-Petersburg, 188512

Luga office  
21A Pobedy Str., Luga, Luga  
District, Leningrad Region,  
188330

Slantsy office  
6A Partizanskaya Str., Slantsy,  
Slantsy District, Leningrad  
Region, 188560

Sosnovy Bor office  
63A Geroev Av., Sosnovy Bor,  
Leningrad Region, 188544

Tosno office  
16 Boyarova Str., Tosno, Tosno  
District, Leningrad Region,  
187002

Bolshaya Izhora office  
18 Stroiteley Str., Bolshaya  
Izhora, Lomonosov District,  
Leningrad Region, 188531

Budogosh office  
4 Borovaya Str., Budogosh,  
Kirishi District, Leningrad Region,  
187120

#### Vyritsa office

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

Ivangorod office  
6 Pastorova Str., Ivangorod,  
Leningrad Region, 188491

Kommunar office  
3 Stroiteley Str., Kommunar,  
Gatchina District, Leningrad  
Region, 188320

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

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

Terpilitsy office  
Terpilitsy Ambulance Station,  
Terpilitsy, Volosovsky District,  
Leningrad Region, 188402

Tolmachevo office  
1 Vokzalnaya Str., Tolmachevo,  
Luga District, Leningrad Region,  
187225

Republic of Karelia directorate  
6 Shotmana Str., Petrozavodsk  
Republic of Karelia, 185010  
tel: (8142) 78-31-83  
fax: (8142) 78-31-83

#### **Saratov branch**

8 Kirova Av., Saratov, 410600  
tel: (8452) 79-16-17  
fax: (8452) 79-16-14

Petrovsk office  
10 Moskovskaya Str., Petrovsk,  
Saratov Region, 412540  
tel: (84555) 2-89-95

Central office  
110A 50 Let Oktyabrya,  
Saratov, 410040  
tel: (8452) 67-05-69

Engelsk office  
5 block 8, Engelsk,  
Saratov Region, 413119  
tel: (8453) 75-50-53



# Representative offices of SOGAZ Insurance Group

## Representative offices of OJSC IC SOGAZ-MED

### Aktarsk office

67 Gagarina Str., Aktarsk,  
Saratov Region, 412411

### Bazarny Karabulak office

120 Lenina Str., Bazarny  
Karabulak  
Saratov Region, 412602

### Balakovo office

73 Trnavskaya Str., Balakovo,  
Saratov Region, 413840

### Baltay office

1V Kolkhoznaya Str., Baltay  
Saratov Region, 412630

### Volsk office

130 Lva Tolstogo Str., Volsk,  
Saratov Region, 412900

### Voskresenskoye office

58 Kalinina Str., Voskresenskoye,  
Saratov Region, 413030

### Yekaterinovka office

90 50 Let Oktyabrya,  
Yekaterinovka, Saratov Region,  
412420

### Novye Burasy office

1 Pervy Sovetsky Per., Novye  
Burasy, Saratov Region, 412586

### Rtishchevo office

7 60 Let Oktyabrya, Rtishchevo,  
Saratov Region, 412030

### Tatishchevo office

9 Michurina Str., Tatishchevo,  
Saratov Region, 412170

### Khvalynsk office

144 Sovetskaya Str., Khvalynsk,  
Saratov Region, 412780

### **Sakhalin branch**

Office 135, 15 Dzerzhinskogo  
Str., Yuzhno-Sakhalinsk, 693001  
tel: (4242) 42-26-84  
fax: (4242) 42-26-84

### Kholmsk office

50 Sovetskaya Str., Kholmsk  
Sakhalin Region, 694620  
tel: (42433) 5-29-80

### Aleksandrovsk-Sakhalinsky office

21A Dzerzhinskogo Sakhalinsky  
Str., Aleksandrovsk- Sakhalin  
Region, 694420

### Okha office

8 Pobedy Str., Okha,  
Sakhalin Region, 694490

### Nogliki office

Office 316, 6 Sovetskaya Str.,  
Nogliki, Sakhalin Region,  
694450

### Smirnykh office

21 8 Marta Str., Smirnykh,  
Sakhalin Region, 694350

### Tymovskoye office

84 Kirovskaya Str., Tymovskoye,  
Sakhalin Region, 694440

### Makarov office

1 Pyatdesyat Let VLKSM,  
Makarov, Sakhalin Region,  
694140

### Poronaysk office

69 Oktyabrskaya Str., Poronaysk,  
Sakhalin Region, 694240

### Tomari office

50 Sadovaya Str., Tomari,  
Sakhalin Region, 694820

### Aniva office.

1 Gogolya Str., Aniva,  
Sakhalin Region, 694030

### Yuzhno-Kurilsk office

10, Gnechko Str., Yuzhno-Kurilsk,  
Sakhalin Region, 694500

### Severo-Kurilsk office

79 Sakhalinskaya Str.,  
Severo-Kurilsk,  
Sakhalin Region, 694550

### Korsakov office

24 Sovetskaya Str., Korsakov ,  
Sakhalin Region, 694020

### **Smolensk branch**

22 Tenishchevoy Str.,  
Smolensk, 214018  
tel: (4812) 35-80-10  
fax: (4812) 61-16-90

### **Stavropol branch**

73A K. Marksa Av.,  
Stavropol, Stavropol Territory,  
355006  
tel: (8652) 94-50-42  
fax: (8652) 94-50-42

### Pyatigorsk office

7 Bunimovicha Str., Pyatigorsk,  
Stavropol Territory, 357500

### Essentuki office

2 Yermolova Str., Essentuki,  
Stavropol Territory, 357600

### Lermontov office

1 Zapadny Str., Lermontov,  
Stavropol Territory, 357340

### Predgorny office

38 Eskadronnaya Str.,  
Essentukskaya Station,  
Predgorny District,  
Stavropol Territory, 357350

### **Surgut branch**

22 Bystrinskaya Str.,  
Surgut, Tyumen Region,  
Khanty-Mansiysk Autonomous  
District- Yugra, 628406  
tel: (3462) 23-54-75  
fax: (3462) 22-09-68

### **Syktvykar branch**

92 Pervomayskaya Str.,  
Syktvykar, Komi Republic,  
167000  
tel: (8212) 44-57-45  
fax: (8212) 44-57-32

### Vorkuta office

34 A Parkovayas Str., Vorkuta,  
Komi Republic, 169900  
tel: (82151) 35-2-65

### Dernsk office

5 Komsomolskaya Str., Vuktyl,  
Komi Republic, 169570  
tel: (82146) 2-33-26

### Izhma office

66 Khatanzeyskogo Str., Izhma,  
Komi Republic, 169460  
tel: (82140) 9-80-24

### Inta office

24 A Mira Str., Inta, Komi  
Republic, 169840  
tel: (82145) 68-6-14

### Troitsko-Pechorsk office

11 Yuzhny block, Troitsko-  
Pechorsk , Troitsko-Pechorsk  
District, Komi Republic, 169840  
tel: (82138) 9-21-10

## Representative offices of SOGAZ Insurance Group

### Representative offices of OJSC IC SOGAZ-MED

#### Ust-Tsylma office

36 Sovetskaya Str.,  
Ust-Tsylma,  
Komi Republic, 169840  
tel: (82141) 9-14-77

#### Ukhta office

32 Dzerzhinskogo Str., Ukhta,  
Komi Republic, 169300  
tel: (82147) 2-29-42

#### Kortkeros office

223 Sovetskaya Str.,  
Kortkeros, Kortkeros District,  
Komi Republic, 168020

#### Ust-Kulom office

55D Sovetskaya Str., Ust-Kulom,  
Ust-Kulom District,  
Komi Republic, 168060

#### **Tomsk branch**

4 Zagornaya Str., Tomsk, 634050  
tel: (3822) 28-49-00  
fax: (3822) 28-49-13

#### Aleksandrovsko-Strezhevskoye office

3-2 Orudzheva Str.,  
Aleksandrovskoye,  
Aleksandrovskoye District,  
Tomsk Region, 636760  
tel: (38255) 24-2-58

#### Kolpashevsky office

31-9 Sovetskaya Str., Togur,  
Kolpashevsky District, Tomsk  
Region, 636420  
tel: (38254) 55-6-96

#### Molchanovsko-Krivosheinskoye office

7-1 Neftyanikov Str.,  
Molchanovo, Molchanovo  
District, Tomsk Region, 636330  
tel: (38256) 21-6-69

#### Parabelsko-Kargasokskoye

26 Komsomolskaya Str., Parable,  
Parable District, Tomsk Region,  
636600  
tel: (38252) 21-7-86

#### Seversky office

151 Kommunistichesky Av.,  
Seversk, Tomsk Region, 636037

#### **Tyumen branch**

18/1 Lunacharskogo Str.,  
Tyumen, 625001  
tel: (3452) 62-76-00  
fax: (3452) 62-74-68

#### Ishim office

22 Bolshaya Sadovaya Str.,  
Ishim, Ishim District,  
Tyumen Region, 627750  
tel: (34551) 2-35-56

#### Tobolsk office

85 4th Micro-District, Tobolsk,  
Tyumen Region, 626150  
tel: (34511) 2-35-56

#### Uvat office

1A Belkina Str., Uvat, Uvat District  
Tyumen Region, 626170

#### Vikulovo office

120 Karla Marksa Str., Vikulovo,  
Vikulovo District, Tyumen Region,  
627570

#### Vagay office

12 Zelyonaya Str., Vagay, Vagay  
District, Tyumen Region, 626240

#### Sladkovo office

54 Lenina Str., Sladkovo,  
Sladkovo District, Tyumen  
Region, 627610

#### Abatskoye office

54 Lenina Str., Abatskoye,  
Abatskoye District, Tyumen  
Region, 627540

#### Yarkovo office

87 Lenina Str., Yarkovo, Yarkovo  
District, Tyumen Region, 626050

#### **Udmurt branch**

304 Udmurtskaya Str.,  
Izhevsk, 426034  
tel: (3412) 72-33-58  
fax: (3412) 72-33-58

#### Votkinsk office

17 Lenina Str., Votkinsk,  
Udmurt Republic, 427430

#### Glazov office

Office 415, 6 Pryazhennikova  
Str., Glazov, Udmurt Republic,  
427626

#### Sarapul office

5 Lenina Str., Sarapul, Udmurt  
Republic, 427964

#### Novoposelkovsky office

9 Tsentralnaya Str., Novy,  
Votkinsk District, Udmurt  
Republic, 427413

#### **Ufa branch**

97 Chernyshevskogo Str., Ufa,  
Republic of Bashkortostan,  
450000  
tel: (347) 229-90-10  
fax: (347) 229-90-12

#### Abzelitovskiy office

10 Davletovo Str., Askarovo,  
Abzelitovskiy District  
Republic of Bashkortostan,  
453620

#### Arkaulovo office

Arkaulovo, Salavat District,  
Republic of Bashkortostan,  
452493

#### Arkhangelskoye office

65 Sovetskaya Str.  
Arkhangelskoye, Archangelskoye  
District, Republic  
of Bashkortostan, 453040

#### Askino office

5A Sovetskaya Str., Askino,  
Askino District, Republic  
of Bashkortostan, 452880

#### Bakaly office

14 Krasnoarmeyskaya Str.,  
Bakalinskiy District, Bakaly,  
Republic of Bashkortostan,  
452650

#### Belebey office

114 Krasnaya Str., Belebey,  
Republic of Bashkortostan,  
452000

#### Beloretsk office

Verkhny Avzyan,  
Beloretsk District, Republic  
of Bashkortostan, 453524

#### Bizhbulyak office

66 Tsentralnaya Str., Bizhbulyak,  
Bizhbulyak District, Republic  
of Bashkortostan, 452040

# Representative offices of SOGAZ Insurance Group

## Representative offices of OJSC IC SOGAZ-MED

### Birsk office

144 A Mira Str., Birsk, Republic of Bashkortostan, 452450

### Blagovar office

9 Pushkina Str., Yazykovo, Blagovar District, Republic of Bashkortostan, 452740

### Blagoveshchensk office

Bedeeva Polyana, Blagoveshchensk District, Republic of Bashkortostan, 453446

### Buzdyak office

1 Lenina Str., Buzdyak, Buzdyak District, Republic of Bashkortostan, 452710

### Gafuriysky office

23 Kommunisticheskaya Str., Krasnousolsky, Gafuriysky District, Republic of Bashkortostan, 453050

### Davlekanovo office

23 Pobedy Str., Davlekanovo, Republic of Bashkortostan, 453400

### Dmitrievka office

Dmitrievka, Ufa District, Republic of Bashkortostan, 450512

### Dyurtyuli office

9 Gorshkova Str., Dyurtyuli, Republic of Bashkortostan, 452320

### Iglino office

Iglino, Iglino District, Republic of Bashkortostan, 452410

### Ilishevsky office

26A Pushkina Str., Verkhneyarkeevo, Ilishevsky District, Republic of Bashkortostan, 452260

### Ishimbay office

76 Sovetskaya Str., Ishimbay, Republic of Bashkortostan, 453210  
tel: (34763) 95-8-34

### Kaltasy office

64 Marksa Str., Kaltasy, Kaltasy District, Republic of Bashkortostan, 452860

### Karaidel office

13 Mira Str., Kraidel, Karaidel District, Republic of Bashkortostan, 452360

### Karmaskalinsky office

Ulyanovka, Karmaskalinsky District, Republic of Bashkortostan, 453026

### Kumertuaskoe office

Kanchura, Kuyurgazinsky District, Republic of Bashkortostan, 453352

### Meleuz office

Nugush, Meleuz District, Republic of Bashkortostan, 453870

### Mechetlinsky office

22 Lenina Str., Bolsheustkinskoye, Mechetlinsky District, Republic of Bashkortostan, 452550

### Miyaki office

101 Gubaidulina, Kirgiz-Miyaki, Miyaki District, Republic of Bashkortostan, 452080

### Moscow office

Pereulok Mira, Moskovo, Dyurtyuli District, Republic of Bashkortostan, 452311

### Neftekamsk office

35 Lenina Str., Neftekamsk, Republic of Bashkortostan, 452680

### Oktyabrsky office

14 Sverdlova Str., Oktyabrsky, Republic of Bashkortostan, 452600

### Priyutovo office

Priyutovo, Belebey District, Republic of Bashkortostan, 452017

### Salavat office

22 Kolkhoznaya Str., Salavat, Republic of Bashkortostan, 453250  
tel: (34794) 22-1-66

### Sibay office

Sibay, Republic of Bashkortostan, Selkhoztechnica Str., 453630

### Sterlibashevo office

15 Pyatdesyat Let Oktyabrya, Sterlibashevo, Sterlibashevo District, Republic of Bashkortostan, 453180  
tel: (34739) 21-6-19

### Sterlitamak office

Gazprovod Str., Sterlitamak Republic of Bashkortostan, 453116

### Tuymazy office

45 Gafurova Str., Tuymazy, Republic of Bashkortostan, 452756

### Urgala office

Urgala, Belokataiskiy District, Republic of Bashkortostan, 452570

### Uchaly office

2A Marksa Str., Uchaly, Republic of Bashkortostan, 453700

### Fedorovka office

38 Lenina Str., Fedorovka, Republic of Bashkortostan, 453280  
tel: (34764) 22-8-76

### Khaybulinsky office

Akyar, Khaybulinsky District, Republic of Bashkortostan, 453800

### Chekmagush office

47 Lenina Str., Chekmagush, Republic of Bashkortostan, 452200

### Sharan office

Chalmaly, Sharan District, Republic of Bashkortostan, 452600

### Yanaul office

14 Mayakovskogo, Yanaul, Republic of Bashkortostan, 452800

### **Khabarovsk branch**

Office 315, 44 Muravyova-Amurskogo Str., Khabarovsk, 680000  
tel: (4212) 31-07-93  
fax: (4212) 31-50-31

## Representative offices of SOGAZ Insurance Group

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### Representative offices of OJSC IC SOGAZ-MED

Sovetskaya Gavan office  
8 Lenina Str., Sovetskaya gavan,  
Khabarovsk Territory, 682880  
tel: (42138) 4-02-01

Nikolaevsk office  
100 Sovetskaya Str.,  
Nikolaevsk- on- Amur,  
Khabarovsk Territory, 682460  
tel: (42135) 2-56-82

Chegdomyn office  
10 Blyukhera Str., Chegdomyn  
Verknebureinsky District,  
Khabarovsk Territory, 682030  
tel: (42149) 5-27-98

Komsomolsk office  
76/2 Kirova Str.,  
Komsomolsk-on-Amur,  
Khabarovsk Territory, 681027  
tel: (42175) 44-0-08

Amursk office  
21 Mira Str., Amursk,  
Amursk District,  
Khabarovsk Territory, 682640

Ayan office  
7 Pikovaya Str., Ayan, Ayano-  
Maysky District, Khabarovsk  
Territory, 682571

Ulcha office  
24 Pionerskaya Str.,  
Bogorodskoye, Ulcha District.,  
Khabarovsk Territory, 682400

Vaninsky office  
24 Pionerskaya Str.,  
Bogorodskoye, Ulcha District.,  
Khabarovsk Territory, 682400

Poliny Osipenko office  
72 Amgunkaya Str., Poliny  
Osipenko Village, Poliny  
Osipenko District,  
Khabarovsk Territory, 682380

Okhotsk office  
31 Sorok Let Pobedy, Okhotsk,  
Okhotsk District, Khabarovsk  
Territory, 682480

Solnechny office  
17 Parkovaya Str., Solnechny,  
Solnechny District, Khabarovsk  
Territory, 682711

Troitskoye office  
97 Kalinina Str., Troitskoye,  
Nanay District, Khabarovsk  
Territory, 682350

Chumican office  
36 Tarantsa Str., Chumican,  
Tuguro-Chumikansky District,  
Khabarovsk Territory, 682560

**Chaykovsky branch**  
29 Vokzalnaya Str., Chaykovsky,  
Perm Territory, 617760  
tel: (34241) 3-55-77  
fax: (34241) 3-43-87

**Central branch**  
Gazoprovod,  
Leninsky District,  
Moscow Region, 142770  
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fax: (495) 982-38-21

Voskresensk office  
28 Zheleznodorozhnaya Str.,  
Voskresensk, Moscow Region,  
140200  
tel: (49644) 220-73

Kaluga office  
28 Zheleznodorozhnaya Str.,  
Voskresensk, Moscow Region,  
140200

Vyazniki office  
4 Blagoveshchensk, Vyazniki,  
Vladimir Region, 601445

Gus-Khrustalny office  
2 Pyatdesyat Let Sovetskoy Vlasti  
Av., Gus-Khrustalny, Vladimir  
Region, 601600

Kameshkovo office  
18 Sovkhoznaya Str.,  
Kameshkovo, Vladimir Region,  
601301

Selivanovsky office  
8 Krasnoarmeyskaya Str.,  
Krasnaya Gorbatka,  
Vladimir Region, 602342

Murom office  
2 Voykova Str., Murom, Vladimir  
Region, 602256

Yuriev-Polsky office  
24 Vladimirska Str., Yuriev-  
Polsky, Vladimir Region, 601800

Vladimir directorate  
63P Bolshaya Nizhegorodskaya  
Str., Vladimir, 600020  
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103 Dvadtsati let Oktyabrya Str.,  
Voronezh, 394006  
tel: (4732) 20-46-70  
fax: (4732) 20-46-70

Novovoronezh office  
8A Mira Str., Novovoronezh,  
Voronezh Region, 396070,

Republic of Mordovia directorate  
60 Bolshevistskaya Str., Saransk,  
Republic of Mordovia, 430000  
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fax: (8342) 23-28-21

Smolensk directorate  
22 Tenishevoy Str.,  
Smolensk, 214018  
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fax: (4812) 61-16-90

Velizh office  
23/10 Yeremenko Str., Velizh  
Smolensk Region, 216290

Demidov office  
7 Gureevskaya Str., Demidov,  
Smolensk Region, 216240

Rudnya office  
87 Kireeva Str., Rudnya,  
Smolensk Region, 216790

Krasny office  
11 Karla Marksa Str.,  
Krasny Urban Settlement,  
Smolensk Region, 216790

Desnogorsk office  
4th Micro-District, Desnogorsk,  
Smolensk Region, 216400

Tver directorate  
5 Yerofeeva Str., Tver, 170034

## Representative offices of SOGAZ Insurance Group

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### Representative offices of OJSC IC SOGAZ-MED

#### Yaroslavl directorate

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Yaroslavl, 150000  
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fax: (4852) 31-38-28

#### **Yaroslavl branch**

20/5 Turgeneva Str.,  
Yaroslavl, 153054  
tel: (4852) 31-42-41  
fax: (4852) 31-38-29

#### Rybinsk office

19 Lomonosova Str/20;18  
Gertsena Str., Rybinsk,  
Yaroslavl Region, 152934

#### **Yugorsk branch**

10 Sorok Let Pobedy, Yugorsk,  
Khanty-Mansiysk Autonomous  
District- Yugra, 628260  
tel: (34675) 2-12-16  
fax: (34675) 7-62-76

#### Rostov office

6/4 Pyatdesyat Let Oktyabrya  
Str., Rostov, Yaroslavl Region,  
152151

## Representative offices of SOGAZ Insurance Group

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**Volgograd branch**

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Yekaterinburg, 620075  
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**Kaluga branch**

121 Suvorova Str., Kaluga,  
248001  
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**Komsomolsk branch**

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**Krasnodar branch**

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Krasnodar, 350020  
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**Nefteyugansk branch**

34 2nd Micro-District,  
Nefteyugansk, Tyumen Region,  
Khanty-Mansiysk Autonomous  
District- Yugra, 628309  
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fax: (3464) 23-13-89

**Nizhny Novgorod branch**

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**Omsk branch**

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Omsk, 644099  
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**Orenburg branch**

25A Shestidesyati let Oktyabrya  
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**Primorsky branch**

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**Rostov branch**

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**St. Petersburg branch**

33 Letter A, premise 13N  
Voronezhskaya Str.,  
St. Petersburg, 191040  
tel/fax: (812) 766-16-02

**Saratov branch**

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Saratov, 410005  
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**Sakhalinsk branch**

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Yuzhno-Sakhalinsk, 693020  
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