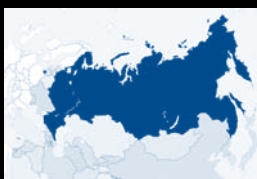


Russia



POPULATION

141,377,752 (est. July 2007)

GDP*

\$2,076 billion (est. July 2007)

LEADING NONLIFE INSURANCE COMPANIES, 2005

| Company | Gross written premiums | |
|-------------------|------------------------|---------|
| | RUB Mn | USD Mn |
| Rossgosstrakh | 32,906.0 | 1,163.4 |
| Ingosstrakh | 24,962.3 | 882.5 |
| Reso-Garantiya | 21,075.7 | 745.1 |
| Sogaz | 14,757.4 | 521.7 |
| Rosno | 11,385.4 | 402.5 |
| VSK | 9,122.0 | 322.5 |
| Soglasie | 8,708.4 | 307.9 |
| Zhaso | 6,862.6 | 242.6 |
| Al'fastrakhovanie | 6,673.7 | 235.9 |
| Maks | 6,460.8 | 228.4 |

LEADING LIFE INSURANCE COMPANIES, 2006

| Company | Gross written premiums | |
|-----------------------|------------------------|--------|
| | RUB Mn | USD Mn |
| Kapital' Strakhovanie | 2,388.5 | 87.8 |
| Russkiy Standart | 2,152.2 | 79.2 |
| AIG Rossiya | 2,007.7 | 73.8 |
| SK Sogaz-Zhizn | 1,162.4 | 42.8 |
| Neftepolis | 953.2 | 35.1 |
| Geopolis | 660.6 | 24.3 |
| DOM Imuschestvennogo | 602.0 | 22.1 |
| Diskont | 531.2 | 19.5 |
| Chulpan | 460.5 | 16.9 |
| URAL-AIL | 375.8 | 13.8 |

ASSOCIATION:

All Russia Insurance Association (ARIA)
Moscow Insurance Association
Novinski bulvar 13/4
Moscow 123 995
Tel: (7) 095-232-12-24
Fax: (7) 095-956-65-87
www.ins-union.ru

CURRENCY:

Russian ruble (RUR)

EXCHANGE RATES:

Russian rubles per U.S. dollar —
25.659 (2007), 27.19 (2006),
28.284 (2005), 28.814 (2004),
30.692 (2003)

REGULATORY BODY:

Insurance Supervisory Authority
Federal Service for Insurance
Supervision (FSIS)
Miuskaya pl, 3/1
Moscow 125993
Tel: (7) 095-251-37-19
www.minfin.ru

DIRECT PREMIUMS WRITTEN, 2007

Total premiums: \$29,846 (U.S. \$ millions)

Nonlife premiums: 28,973

Life premiums: 873

Sources: Swiss Re (premium data); Axco Insurance Information Services (leading cos.); U.S. Central Intelligence Agency (economic/demographic data).

*Based on Purchasing Power Parity calculations, which take into account the relative cost of living and inflation rates of countries.