



To whom it may concern

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Cologne, 10 August 2017

Re: Reinsurance of PJSC "INSURANCE COMPANY "TAS"

Dear Sirs,

we are privileged to confirm that as from 1st January 2013 General Reinsurance AG (Gen Re) based in Cologne, Germany, reinsures the death benefit as well as rider benefits except for the maturity benefit under group life insurance policies and credit life insurance policies issued by PRIVATE JOINT STOCK COMPANY "INSURANCE COMPANY "TAS" as well as under individual life insurance policies issued by the company before 1st January 2013. The reinsurance is based on terms of the reinsurance contracts in accordance with the international practice of life reinsurance.

General Reinsurance AG is a subsidiary company of General Re, USA. The companies are professional reinsurers and operate under the mutual brand Gen Re. Gen Re ranks among the largest reinsurance companies in the world and holds highest international financial strength ratings. Gen Re is part of the US financial corporation Berkshire Hathaway.

Yours faithfully,
General Reinsurance AG

Richard Lambert

Tatiana Timofeeva