



ANNUAL REPORT 2008

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Address by the Chairman of the Board of Directors



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

A stylized, handwritten signature in blue ink, consisting of a large, sweeping initial 'A' followed by several loops and a final flourish.

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



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

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



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

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

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

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
Insurance premium (compulsory health insurance not included), Billion roubles	40,5	41,2	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

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

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
PricewaterhouseCoopers Audit
(CJSC PwC Audit)
52, bld. 5, Kosmodamianskaya Emb.,
Moscow, 115054
Tel: +7 (495) 967 6000
Fax: +7 (495) 967 6001

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

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

O. A. Ivanova

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

Financial report of OJSC SOGAZ

Balance Sheet of OJSC SOGAZ

ASSETS		
I. Assets	2007, thousand roubles	2008, thousand roubles
Intangible assets	234	169
Investment, including:	21 070 476	25 136 243
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
Ceding insurers' premium deposits	-	2 324
Reinsurers' share in insurance reserves? including:	2 581 045	4 453 182
In life insurance reserves	-	-
In unearned premium reserve	1 108 515	1 261 403
In loss reserves	1 472 530	3 191 779
Accounts receivable under insurance, coinsurance operations, including:	5 095 717	7 820 628
Insured parties	4 590 036	6 649 863
Insurance agents	6 604	10 068
Other debtors	499 077	1 160 697
Accounts receivable under reinsurance operations	894 397	1 292 158
Other accounts receivable due beyond 12 months following the reporting date	2 254	15 787
Other accounts receivable due within 12 months following the reporting date	1 006 919	1 449 010
Fixed assets	728 464	900 829
Construction in progress	68 842	150
Deferred tax assets	7 710	211 497
Inventory, including:	209 378	145 327
Materials and other equivalent valuables	31 890	15 511
Prepaid expenses	177 488	129 816
Other inventory and costs	-	-
Value-added tax on acquired valuables	-	-
Monetary funds	6 609 830	7 746 451
Other assets	215 414	230 603
Total Section I	38 490 680	49 404 358
TOTAL ASSETS	38 490 680	49 404 358

Financial report of OJSC SOGAZ

Balance Sheet of OJSC SOGAZ

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

Financial report of OJSC SOGAZ

Balance Sheet of OJSC SOGAZ

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

Financial report of OJSC SOGAZ

Income Statement of OJSC SOGAZ

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

Financial report of OJSC SOGAZ

Income Statement of OJSC SOGAZ

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

Financial report of OJSC SOGAZ

Income Statement of OJSC SOGAZ

III. Other income and expenses not included in Sections I and II	2007, thousand roubles	2008, thousand roubles
Investments income, of which:	7 598 405	18 676 690
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
Investments expenses, of which:	(5 418 540)	(18 435 455)
Change in the cost of financial investments due to evaluation adjustment	-	(1 549 949)
Management expenses	(2 896 179)	(4 146 436)
Other income excluding income related to investments, of which:	339 402	980 766
Interest receivable	-	-
Other expenses excluding expenses related to investments, of which:	(862 398)	(1 203 446)
Interest payable	(75 600)	(78 261)

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

Breakdown of certain gains and losses	2007, thousand roubles		2008, thousand 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

Nizhneartovsk branch

3 Chapaeva Str., Nizhneartovsk
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-volzhsy 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 Krasnoznamenetskaya 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

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

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 Bolnichnaya 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

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

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-Tsyla office

36 Sovetskaya Str.,
Ust-Tsyla,
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

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 Amgunskaya 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
tel: (495) 982-38-21
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 Vladimirskeya Str., Yuriev-
Polsky, Vladimir Region, 601800

Vladimir directorate
63P Bolshaya Nizhegorodskaya
Str., Vladimir, 600020
tel: (4922) 23-43-37
fax: (4922) 23-43-37

Voronezh directorate
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
tel: (8342) 23-28-21
fax: (8342) 23-28-21

Smolensk directorate
22 Tenishevoy Str.,
Smolensk, 214018
tel: (4812) 35-80-10
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

Representative offices of OJSC IC SOGAZ-MED

Yaroslavl directorate

27/2 Sobinova Str.,
Yaroslavl, 150000
tel: (4852) 31-38-28
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

Representative offices of LLC IC SOGAZ-AGRO

Volgograd branch

5 Lva Tolstogo Str.,
Volgograd, 400005
tel: (8442) 24-70-46
fax: (8442) 24-70-48

Yekaterinburg branch

35 Rozy Lyuksemburg Str.,
Yekaterinburg, 620075
tel: (343) 379-27-29
fax: (343) 356-56-58

Kaluga branch

121 Suvorova Str., Kaluga,
248001
tel: (4842) 76-26-65

Komsomolsk branch

29 Oktyabrsky Av.,
Komsomolsk-on-Amur, 681021
tel: (4217) 59-28-50
fax: (4217) 59-28-51

Krasnodar branch

139 Letter A2, Krasnaya Str.,
Krasnodar, 350020
tel: (861) 279-44-91
fax: (861) 279-44-80

Nefteyugansk branch

34 2nd Micro-District,
Nefteyugansk, Tyumen Region,
Khanty-Mansiysk Autonomous
District- Yugra, 628309
tel: (3464) 28-49-08
fax: (3464) 23-13-89

Nizhny Novgorod branch

59 Piskunova Str.,
Nizhny Novgorod, 603005
tel: (831) 411-80-74, 411-80-60

Omsk branch

Office 18, 8/1 Gagarina Str.,
Omsk, 644099
tel/fax: (3812) 20-09-47

Orenburg branch

25A Shestidesyati let Oktyabrya
Str., Orenburg, 460021
tel: (3532) 34-01-00

Primorsky branch

1A Nizhne-Portovaya Str.,
Vladivostok, 690003
tel/fax: (4232) 30-26-62

Rostov branch

6-1304, Goroda Volos Str.,
Rostov-on-Don, 344082
tel/fax: (863) 268-83-38

St. Petersburg branch

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

Saratov branch

180/184, bld.2, Zarubina Str.,
Saratov, 410005
tel/fax: (8452) 44-40-11

Sakhalinsk branch

80 Pushkina Str.,
Yuzhno-Sakhalinsk, 693020
tel/fax: (4242) 49-90-73

Stavropol branch

73A K. Marksa Av.,
Stavropol, 355000
tel/fax: (8652) 73-22-41

Tambov branch

3D Nosovskaya Str.,
Tambov, 392014
tel: (4752) 71-31-28,
fax: (4752) 53-93-74

Ufa branch

97 Chernyshevskogo Str.,
Ufa, 450000
tel/fax: (347) 229-90-05

Khabarovsk branch

Office 306, 46 Turgeneva Str.,
Khabarovsk, 680000
tel/fax: (4212) 41-01-74

Kazan office

Office 211, 2V, Spartakovskaya
Str., Kazan, Republic
of Tatarstan, 420107
tel: (843) 570-42-94 add. 125

Samara office

Office 2, 10/3,
Akademika Platonova Str.,
Samara, 443011



www.sogaz.ru