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June 30th, 2017

CONFIDENTIAL

**TO:** [REDACTED] Insurance Company (Kazakhstan)

**CHUBB**

Dear Sir/ Madam,

In reply to your query for the issue of individual reinsurance contracts by reinsurers listed in the insurance panel as an addition for cover-notes issued by a broker firm, we hereby inform you that in the most cases this is not possible, since such procedure is against the international reinsurance market practice and would naturally incur additional costs on our part.

In view of the above, we believe that you can adhere to the current market policy and accept the signing pages attaching to brokers' cover-notes.

Official Representative



Maria Gladkaya