

APPROVED RATES

2020

TYPES OF INSURANCE	MINIMUM GROSS RATE ANNUAL	MAXIMUM GROSS RATE ANNUAL
Cargo insurance ¹	0.020%	4.444%
Fire and natural disaster insurance	0.002%	6.514%
1. Commercial property	0.002%	5.211%
2. Residential property	0.005%	6.514%
Property insurance from other damage	0.007%	9.119%
1. Commercial property	0.007%	6.514%
2. Residential property	0.008%	9.119%
Accident insurance	0.018%	15.757%
1. Disability, death	0.184%	13.506%
2. Bodily injury, disability, death	0.919%	15.757%
3. Insurance of motor vehicle passengers from accidents	0.018%	2.251%
General liability insurance	0.020%	5.556%
1. Professional liability	0.200%	5.5556%

2. Civil liability	0.100%	3.333%
3. Employer liability	0.020%	3.889%
Aircraft insurance	0.060%	6.444%
Liability insurance during the exploitation of aircrafts	0.003%	2.778%
Financial risk insurance	0.007%	8.889%
1. Bankers Blanket Bond	0.009%	6.667%
2. Activity suspension	0.007%	4.444%
3. Other financial risks	0.150%	8.889%
Land vehicle insurance	0.388%	25.800%
Voluntary liability insurance occurring during exploitation of land vehicles for risks which exceed the CMTPL coverage	0.010%	1.111%
Health insurance	1.342%	5.140%

1 Rate is calculated according to the contract

Travel Insurance (for one day)

	MINIMUM GROSS RATE	MAXIMUM GROSS RATE
One-time	0.0008%	0.0180%
ANNUAL	0.0004%	0.0070%

CORRECTIVE RATIO FOR SHORT-RATE AGREEMENTS (SHORT RATA)

Insurance period (including noted period)	Corrective ratio which is used for the insurance premium, calculated for one year
11- 12 months	1
10- 11 months	0.95
9- 10 months	0.85
8- 9 months	0.77
7- 8 months	0.7
6- 7 months	0.65
5- 6 months	0.6
4- 5 months	0.5
3- 4 months	0.4
2- 3 months	0.33
1- 2 months	0.25
from 15 days to 1 month	0.2
from 10 to 15 days	0.15
from 10 days	0.1