

***NATIONAL UNION OF LIABILITY INSURERS***

***ANNUAL REPORT 2021***

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### ***Brief glossary***

- *NULI, the Union – the National Union of Liability Insurers;*
- *Federal Law No. 225-FZ – the Federal Law No. 225-FZ of 27.07.2010 “On compulsory general and employers’ liability insurance of an owner of a hazardous object for damages in case of an accident involving a hazardous object”;*
- *Federal Law No. 67-FZ – the Federal Law No. 67-FZ of 14.06.2012 “On compulsory liability insurance of a carrier for damages to life, health, and property of passengers and the order of indemnity for such damages caused during the transportation of passengers by underground trains”;*
- *AIS of NULI, the System – the Automated Information System of the National Union of Liability Insurers;*
- *Lifting mechanisms – elevators, lifting platforms for people with disabilities, escalators (excluding subway escalators), passenger sidewalks (moving walkways) not listed in the State Register of hazardous objects.*

## ***Welcome address from the President***

*Dear Colleagues!*

*Despite the fact that 2021 was once again a difficult year for the Russian economy and the insurance industry, our community continued to demonstrate its social significance, maturity and ability to achieve high results even while unprecedented restrictions were imposed on the work of all enterprises due to the coronavirus epidemic. The high level of professionalism maintained by the people working in the insurance market allowed us to get through these difficulties with new achievements. The highly-qualified position of the regulator, as well as the interactions of the insurance community with the authorities, also played a significant role.*

*In 2021, despite the ongoing crisis caused by the coronavirus, the number of concluded compulsory general and employers' liability insurance of an owner of a hazardous object for damages in case of an accident involving a hazardous object contracts increased by 1.6% compared to 2020. However, it is fair to note that a drop in the total paid amount of insurance payments of 13% occurred in 2021, compared to 2020. This was due, first, to a decrease in the total number of claims submitted to insurance organizations, which was likely due to the COVID-19 pandemic and the restrictive measures that were taken during that period. The number of concluded compulsory liability insurance contracts of a carrier for damages to life, health, and property of passengers in 2021 decreased by 2.4% compared to 2020. The amount of accrued premiums decreased by 19.3%. Such a drop is explained not only by the situation associated with the ongoing COVID-19 pandemic, but, above all, by the reduction in tariffs in accordance with the Ordinance of the Bank of Russia No. 5779-U, which entered into force on June 4, 2021. This document provides for the adjustment of the minimum values of insurance rates for all types of transport.*

*NULI is consistently pursuing a policy of expanding services provided to the federal executive authorities to automate their control and licensing activities. In 2021, a project was completed to integrate the AIS of NULI with the information system of the Ministry of Transport of the Ulyanovsk Region, which was created to control the operation of passenger transport operating on regional and municipal routes. As a result, control and supervision measures in passenger transport will be carried out using up-to-date information on the availability of insurance coverage for carriers in the Ulyanovsk region, received directly from the AIS of NULI.*

*I am convinced that in 2022, despite the ongoing crisis caused by the pandemic, we will be able to develop many of our successful areas of activity and achieve new high results.*

*Igor Yurgens*

***President***

***National Union of Liability Insurers***

## ***1. General information about NULI***

### ***1.1. Status and main functions of NULI***

#### ***NULI status:***

*According to its Charter, NULI is a non-profit organisation; it is the only Russian professional association of insurers that carry out compulsory general and employers' liability insurance of an owner of a hazardous object for damages in case of an accident involving a hazardous object and/or compulsory liability insurance of a carrier for damages to life, health, and property of passengers; it acts to ensure cooperation, as well as the formation, control and implementation of standards and rules of professional activity in carrying out of compulsory insurance.*

#### ***Main functions:***

*- The Union ensures cooperation of its members in the realisation of business activities related to:*

- compulsory general and employers' liability insurance of an owner of a hazardous object for damages in case of an accident involving a hazardous object;*
- compulsory liability insurance of a carrier for damages to life, health, and property of passengers;*
- reinsurance of risks under the contracts of compulsory general and employers' liability insurance of an owner of a hazardous object for damages in case of an accident involving a hazardous object;*
- reinsurance of risks under the contracts of compulsory liability insurance of a carrier for damages to life, health, and property of passengers.*

*- The Union aims to develop national insurance in the Russian Federation, as well as to promote:*

- the system of compulsory general and employers' liability insurance and reinsurance of an owner of a hazardous object for damages in case of an accident involving a hazardous object;*
- the system of compulsory liability insurance and reinsurance of a carrier for damages to life, health, and property of passengers;*
- other classes of compulsory insurance as provided by the legislation of the Russian Federation.*

## ***1.2. Corporate structure of NULI***

*The corporate management system of the Union consists of:*

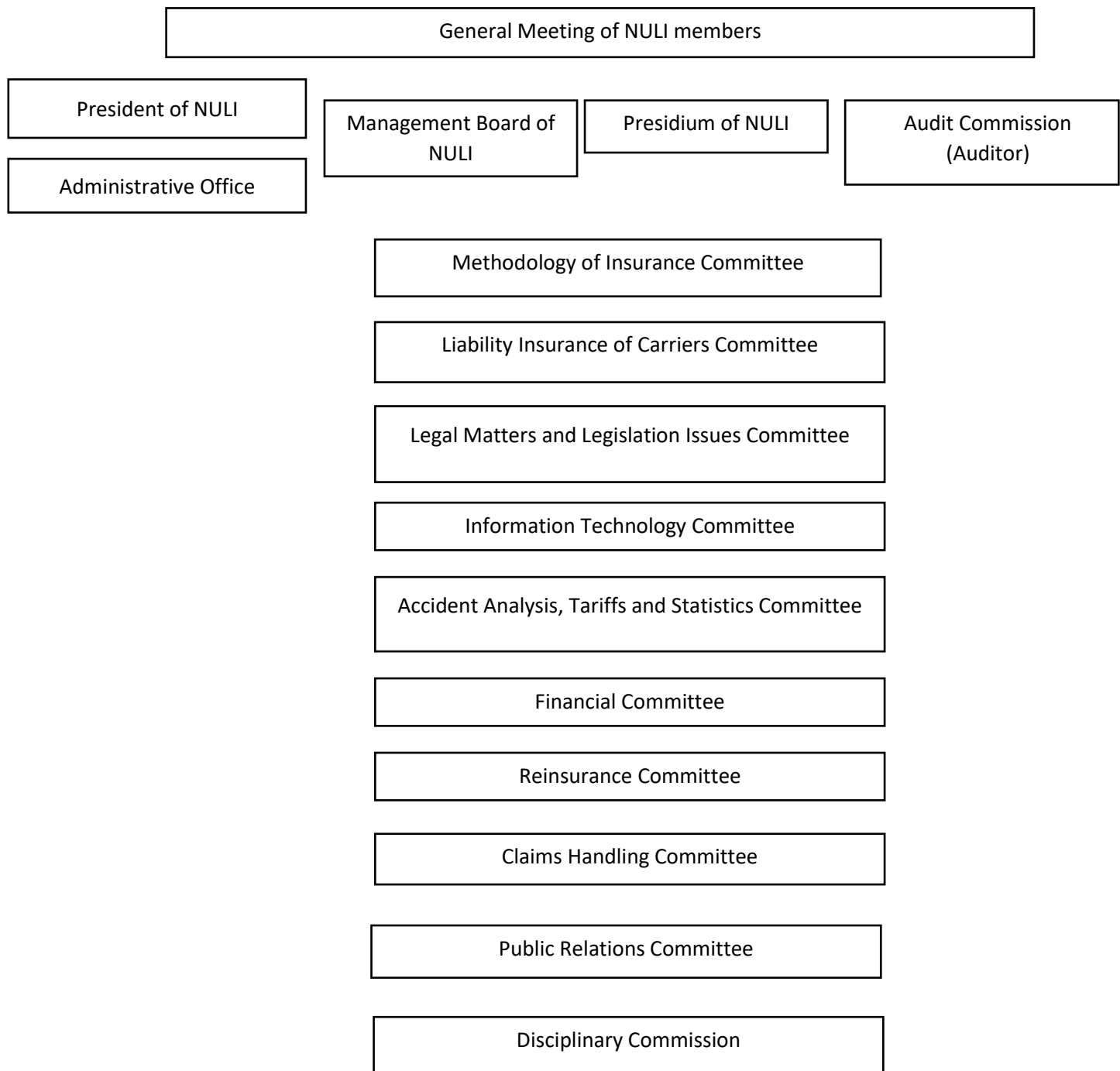
- General Meeting of NULI members – the supreme governing body of the Union;*
- Presidium of NULI – the permanent governing body of the Union coordinating the general direction and supervision of the Union;*
- President of NULI the sole executive body of the Union coordinating the general management of the Union;*
- Management Board of NULI the collegial body of the Union coordinating the current activities of the Union.*

*The President of the Union controls the administrative staff of the Union.*

*The Audit Commission (the Auditor) is the body controlling the financial and economic activity of the Union.*

## *The organisational structure of NULI*

*Fig. 1*



### 1.3. NULI membership

As of 31 December 2021, NULI consisted of 27 insurers with full-member status.

#### *NULI membership*

Fig. 2



#### *Territorial representation of NULI members\**

Fig. 3



\*Head offices of insurance companies – members of NULI per each Federal District of Russia

\*\* Insurance Company



## ***2. Highlights of legal regulation of compulsory insurance in 2021***

### ***2.1. Amendments to legal regulation of compulsory general and employers' liability insurance of an owner of a hazardous object for damages in case of an accident involving a hazardous object***

*In 2021, no changes were made to Federal Law No. 225-FZ and associated by-laws.*

*On 22 August 2021, the provisions of Federal Law No. 343-FZ of 2 July, 2021, "On Amendments to the Law of the Russian Federation 'On the Organization of the Insurance Business in the Russian Federation' and Certain Legislative Acts of the Russian Federation' " came into force, in accordance with which the period for the restoration by the insurer of its membership in the Union increased from 3 to 6 months, in the event of restriction of its license to carry out compulsory general and employers' liability insurance of an owner of a hazardous object for damages in case of an accident involving a hazardous object, after which the insurance supervisory authority may choose to revoke the relevant license.*

*In 2021, NULI carried out work on introducing amendments to existing standards and rules of professional activity.*

*Six regulatory documents of the Union were revised in 2021.*

*In addition, the rules governing professional conduct, "Procedures for accounting, storage and destruction of blank insurance policy forms", were declared invalid.*

### ***2.2. Amendments to legal regulation of compulsory liability insurance of a carrier for damages to life, health, and property of passengers***

*In 2021, no changes were made to Federal Law No. 67-FZ.*

*On 4 June, 2021, an amended version of the Bank of Russia Ordinance No. 5384-U of 10 January, 2020, "On the Marginal (Minimum and Maximum) Insurance Rates Applied in Compulsory Carrier Third Party Liability Insurance for Causing Harm to Passengers' Life, Health and Property During Transportation, and on the Maximum Amount of Expenditure on Compulsory Carrier Third Party Liability Insurance for Causing Harm to Passengers' Life, Health and Property During Transportation, and on the Amount of Payments to the Compensation Fund" was introduced. The document provides for the adjustment of the minimum values of insurance rates for all types of transportation; the minimum insurance rate for the risk of civil liability for causing damage to property is made equal if the contract includes a franchise.*

*On 22 August 2021, the provisions of Federal Law No. 343-FZ of 2 July, 2021 "On Amendments to the Law of the Russian Federation 'On the Organization of the Insurance Business in the Russian Federation' and Certain Legislative Acts of the Russian Federation' " came into force, in accordance with which the period for the restoration by the insurer of its membership in the Union increased from 3 to 6 months, in the event of restriction of its license to carry out compulsory liability insurance of a carrier for damages to life, health, and property of passengers, after which the insurance supervisory authority may choose to revoke the relevant license.*

*In 2021, NULI carried out work on introducing amendments to existing standards and rules of professional activity.*

*Seven regulatory documents of the Union were revised in 2021.*

### **3. Compulsory liability insurance in figures**

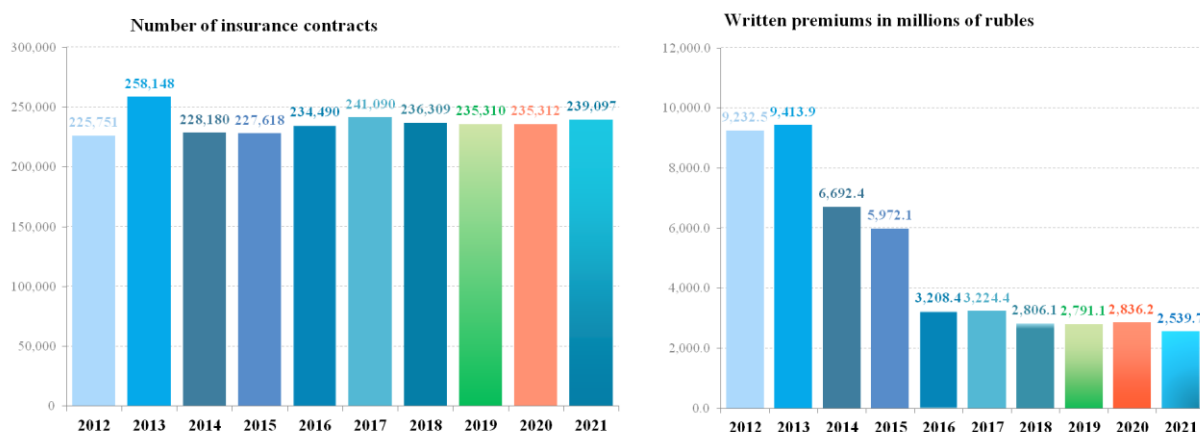
#### **3.1. The implementation of Federal Law No. 225-FZ**

##### ***Dynamics of concluded insurance contracts***

*The number of concluded insurance contracts in 2021 increased by 1.6% and the sum of written premiums decreased by 10.5%, compared to 2020.*

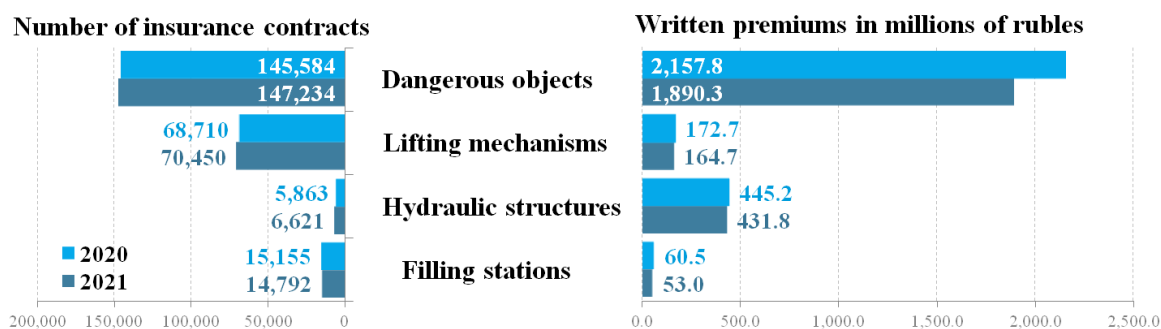
##### ***Dynamics of concluded insurance contracts***

*Fig. 4*



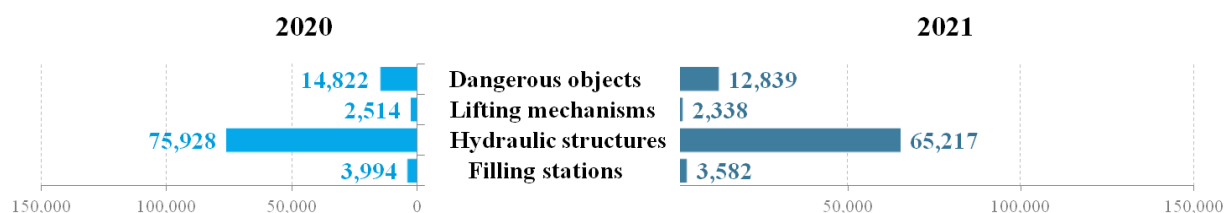
##### ***Dynamics of key figures for different types of hazardous objects***

*Fig. 5*



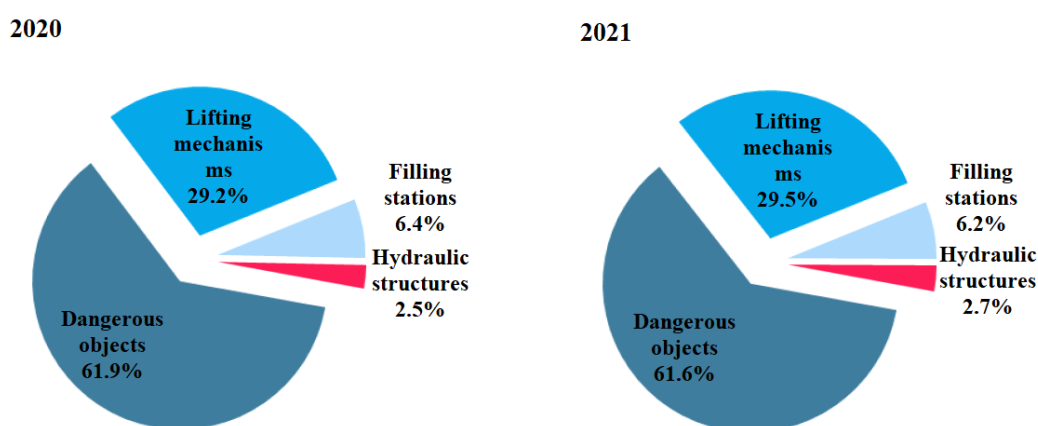
*Average insurance premiums for different types of hazardous objects, in rubles*

*Fig. 6*



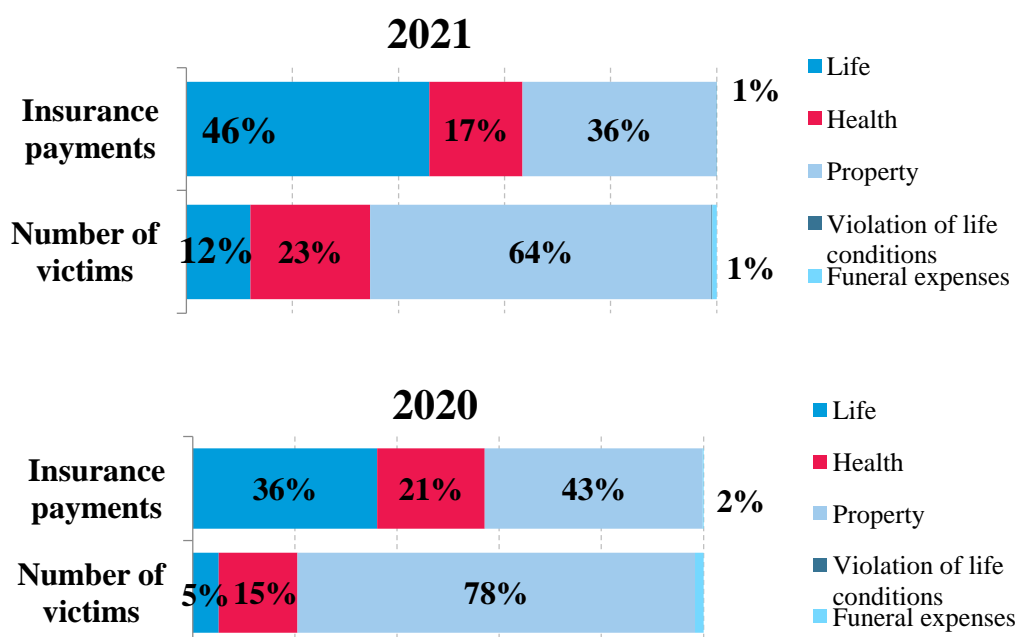
*Breakdown of hazardous objects by number of concluded insurance contracts, in 2020-2021*

*Fig. 7*



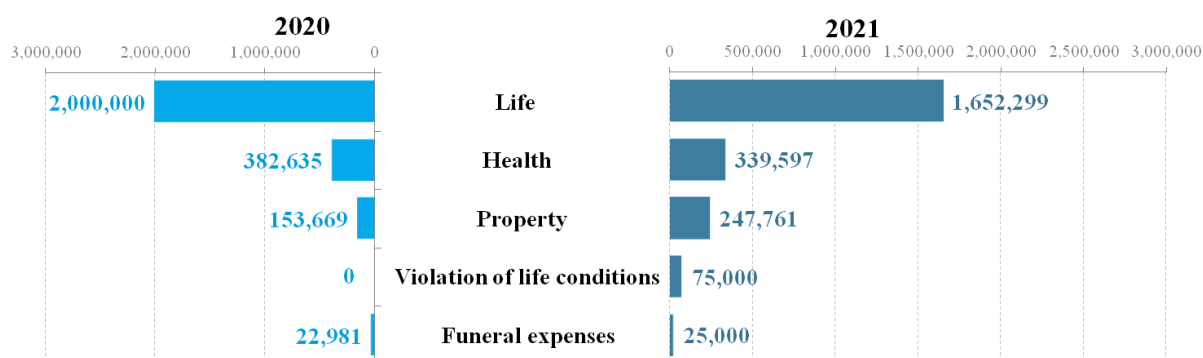
*Breakdown of insurance payments and number of victims by types of damages caused*

*Fig. 8*



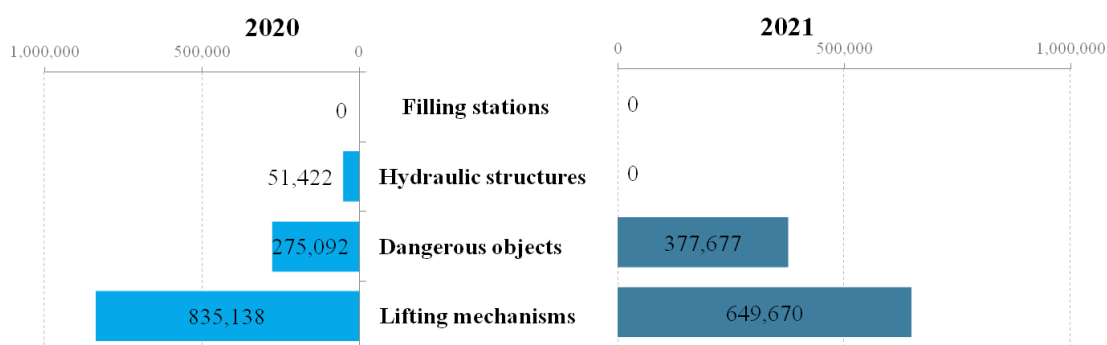
***Types of damages caused: average insurance payment per injured person, in rubles***

***Fig. 9***



***Average insurance payments for different types of hazardous objects, in rubles***

***Fig. 10***



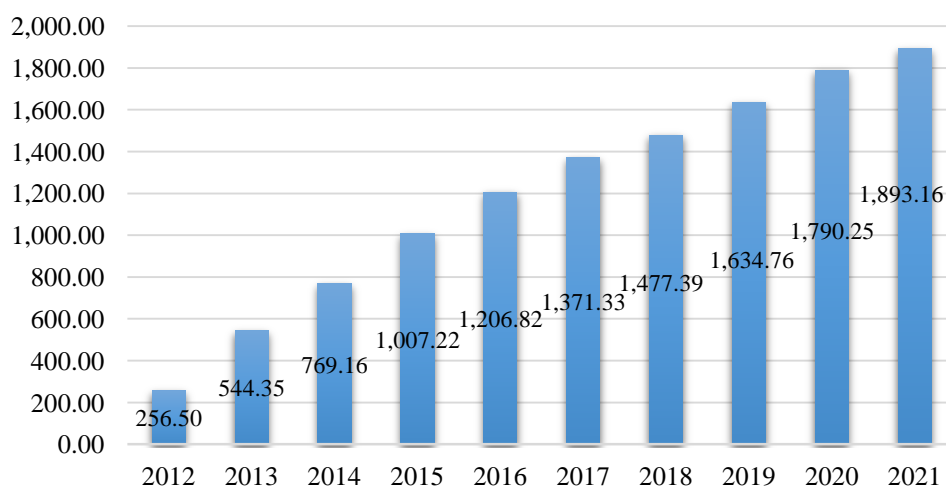
***Compensation Fund of compulsory general and employers' liability insurance of an owner of a hazardous object for damages in case of an accident involving a hazardous object***

*By the end of 2021, the volume of the Compensation Fund totalled 1.893 million rubles\*.*

*\* The volume of the Compensation Fund in 2021 is stated as the balance of the Compensation Fund budget as of 15 February 2022, with allocations for Q4 2021 to be paid in Q1 2022, in accordance with clause 2.2. of the standards and rules of professional activity "The order for financing compensation payments by members of the National Union of Liability Insurers, controlling the designated use of the Compensation Fund's assets, accounting allocation transactions for compensation payments".*

***Volume of the Compensation Fund, in millions of rubles***

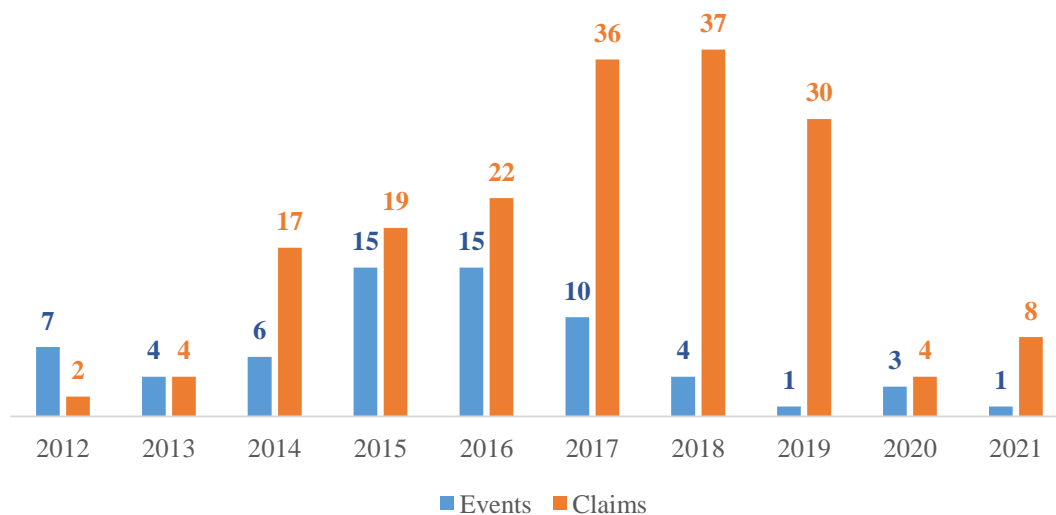
*Fig. 11*



*In 2021, the Union received eight claims, which is twice as many as in 2020.*

***Dynamics of insured events and claims received by the Union, in years, number of events***

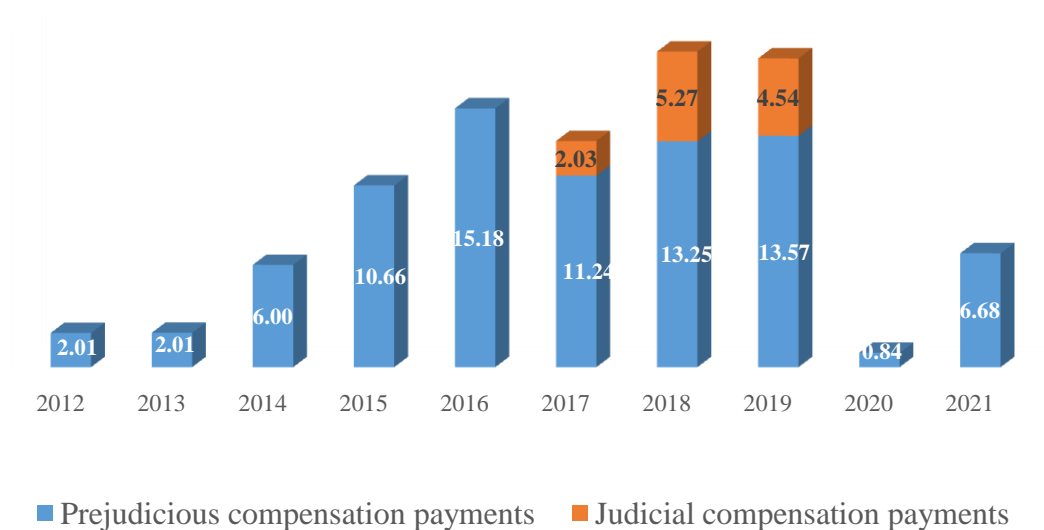
*Fig. 12*



*In 2021, five compensation payments and four claim denials were made (including for claims received in 2020).*

### *Dynamics of compensation payments, in millions of rubles*

*Fig. 13*



### **3.2. Implementation of Federal Law No. 67-FZ**

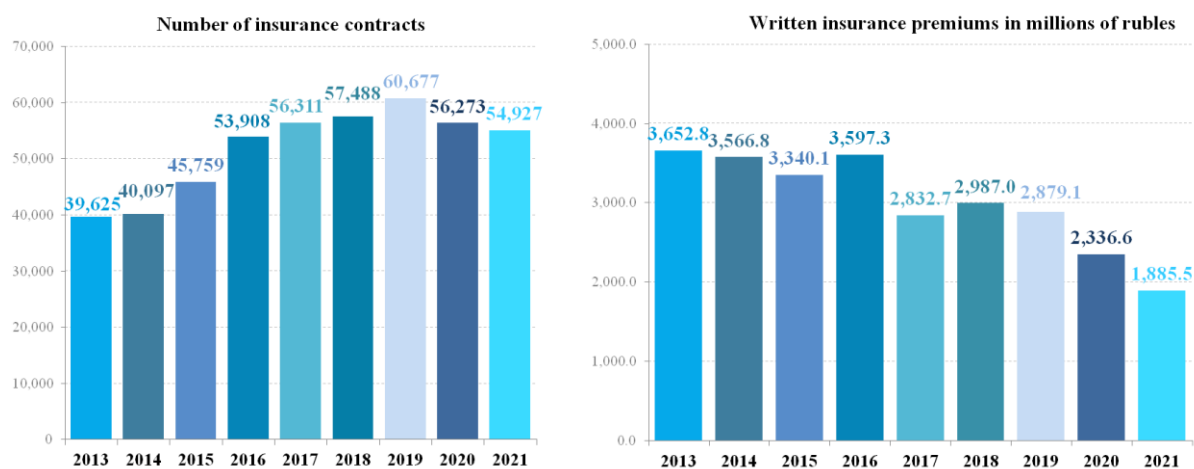
#### *Dynamics of concluded insurance contracts*

*In 2021, the number of concluded contracts decreased by 2.4%, as compared to 2020. The sum of written premiums decreased by 19.3%.*

*The drop in the numbers is due not only to the situation with the ongoing COVID-19 pandemic, but, above all, to the reduction of tariffs as stipulated by the Bank of Russia Ordinance No. 5779-U, dated 15 April 2021, "On Amending Annex 1 to Bank of Russia Ordinance No. 5384-U, dated 10 January 2020, 'On the Marginal (Minimum and Maximum) Insurance Rates Applied in Compulsory Carrier Third Party Liability Insurance for Causing Harm to Passengers' Life, Health and Property During Transportation, and on the Maximum Amount of Expenditure on Compulsory Carrier Third Party Liability Insurance for Causing Harm to Passengers' Life, Health and Property During Transportation, and on the Amount of Payments to the Compensation Fund' " (entered into force on 4 June, 2021).*

### *Dynamics of concluded insurance contracts*

*Fig. 14*

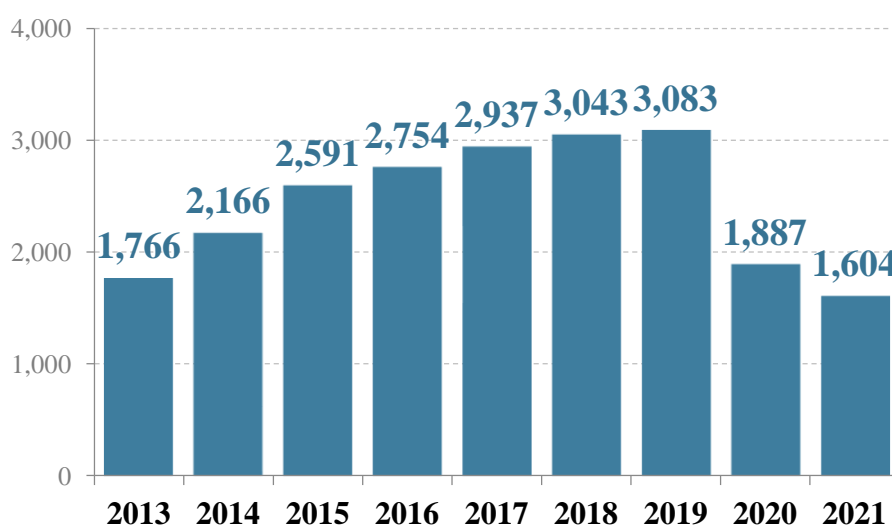


### *Dynamics of insurance payments*

*In 2021, the total amount of insurance payments dropped by 0.7%, as compared to 2020.*

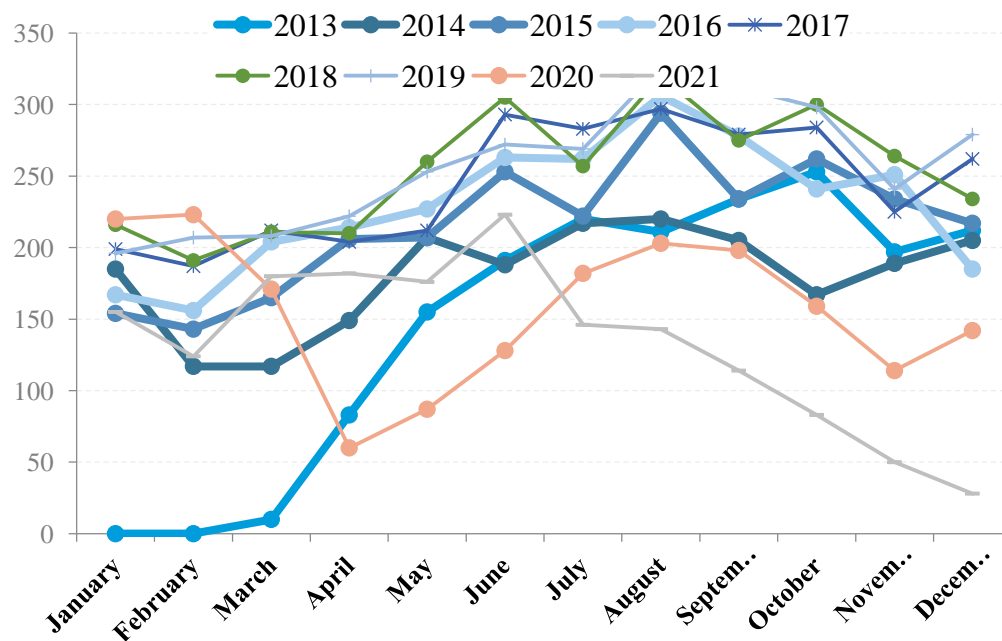
### *Dynamics of passenger transportation accidents between 2013 and 2021*

*Fig. 15*



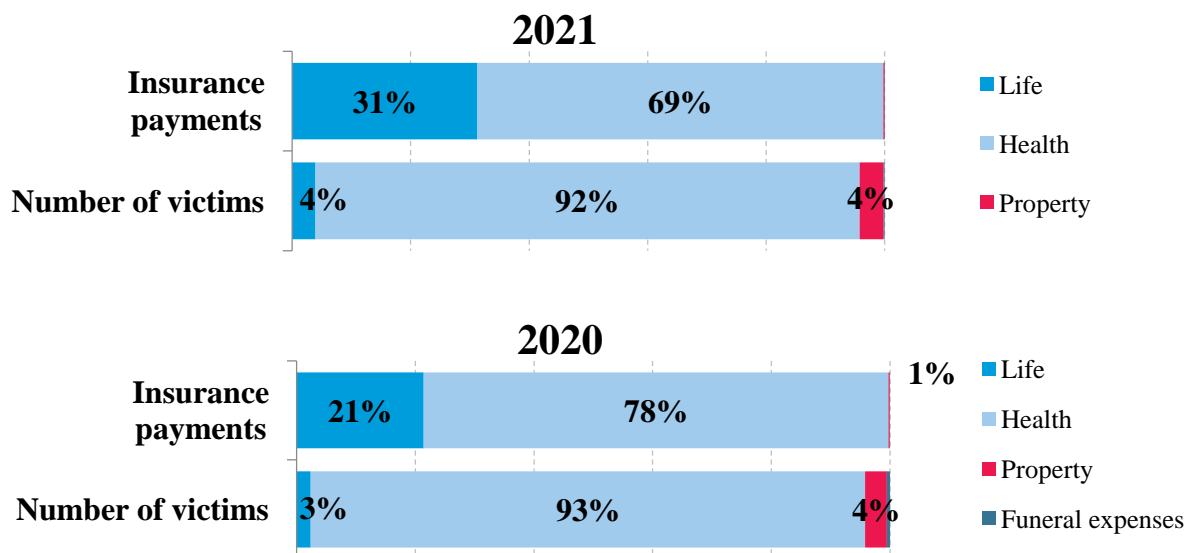
### Monthly cumulative dynamics of passenger transportation accidents

Fig. 16



### Breakdown of insurance payments and number of victims by types of damages caused

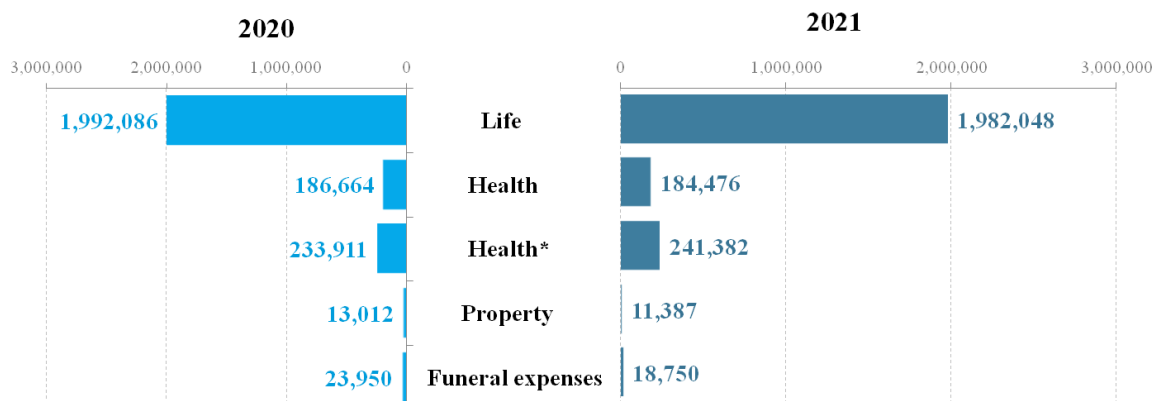
Fig. 17





***Types of damages caused: average insurance payment per injured person, in rubles***

*Fig. 18*



*\*Average insurance payment per injured person for damages caused to health, excluding insurance payments for concussions, dilacerations and other minor injuries of soft tissues.*

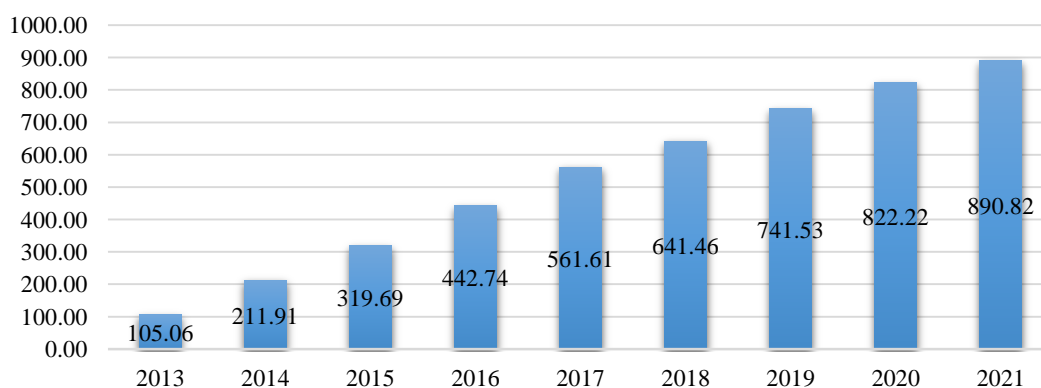
***Compensation Fund of compulsory liability insurance of a carrier for damages to life, health, and property of passengers***

*By the end of 2021, the Compensation Fund totalled 891 million rubles\*\*.*

*\*\*The volume of the Compensation Fund in 2021 is stated as the balance of the Compensation Fund budget as of 15 February 2022, with allocations for Q4 2021 to be paid in the Q1 2022, in accordance with Clause 2.2. of the standards and rules of professional activity "The order for distribution of liability among members of NULI for NULI's obligations in carrying out compensation payments, accounting transactions with allocations of the compensation fund, as well as controlling the designated use of the Compensation Fund's assets".*

***Volume of the Compensation Fund, in millions of rubles***

*Fig. 19*



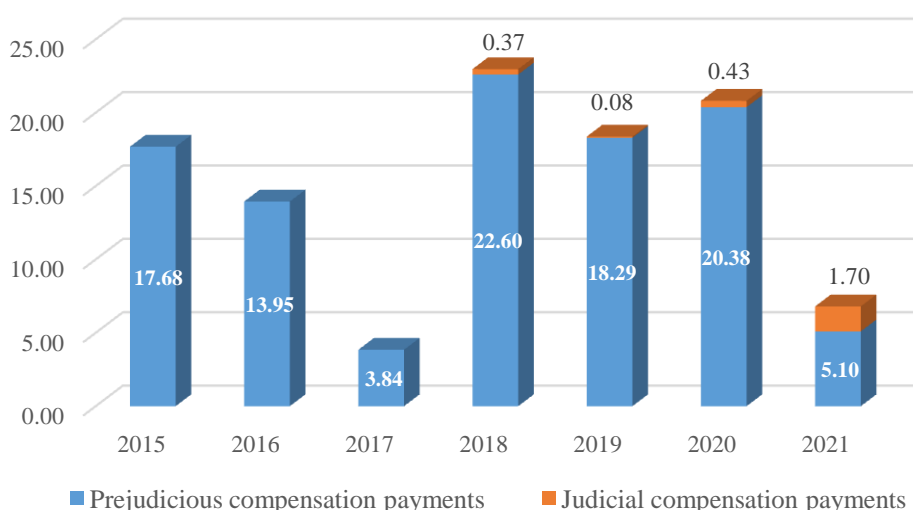
*In 2021, compensation payments were made under the insurance contracts of insurers whose license for compulsory insurance was revoked in 2015-2020.*

*In 2021, NULI received 29 claims, which is 43% less than the previous year.*

*In 2021, due to the decrease in the number of claims, the amount of compensation payments made was also reduced. For the entire period of carrier liability insurance, the total amount of compensation payments made was 104.4 million rubles. The dynamics of these payments for the entire period of the Federal Law No.67-FZ is shown below.*

#### ***The dynamics of compensation payments, in millions of rubles***

*Fig. 20*



### **4. Reinsurance pools**

#### ***4.1. Reinsurance pool for compulsory general and employers' liability insurance of an owner of a hazardous object for damages in case of an accident involving a hazardous object***

*According to Federal Law No. 225-FZ, members of the professional association of insurers form a reinsurance pool to reinsure risks of the general and employers' liability of an owner of a hazardous object for damages in case of an accident involving a hazardous object.*

*30 insurers were in the reinsurance pool at the beginning of 2021. By the end of 2021, the number decreased to 27 companies.*

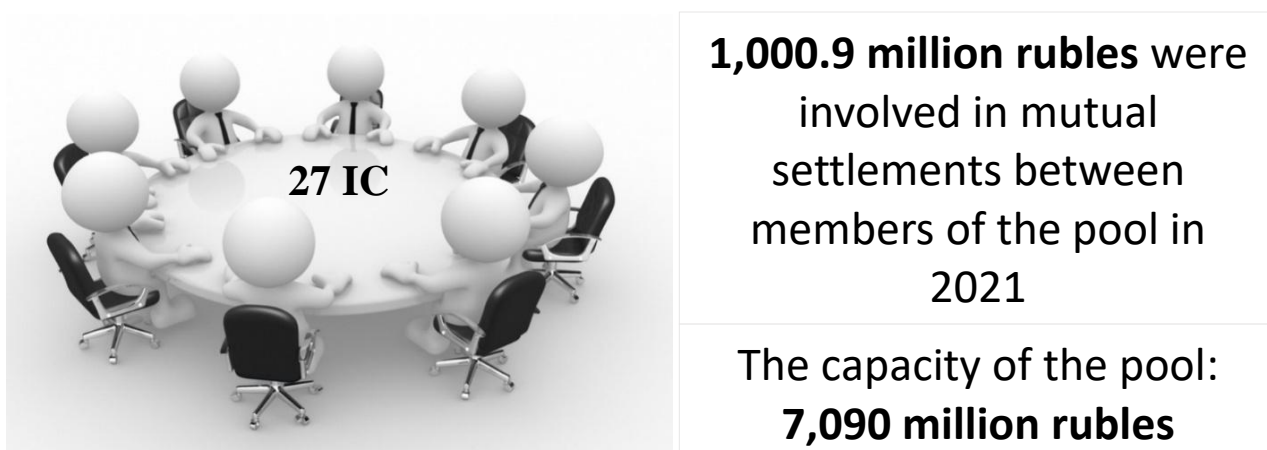
*Obligatory reinsurance contract for 2021 was signed on 28 December 2020.*

*By late 2021, the capacity of the pool amounted to 7,090 million rubles.*

*In 2021, there were four regular settlement sessions based on Q4 2020 and the first three Quarters of 2021. There were also three additional settlement sessions for the transfer of insurance and reinsurance portfolios. 1,000.9 million rubles were involved in regular and additional mutual settlements in 2021.*

### ***Reinsurance pool***

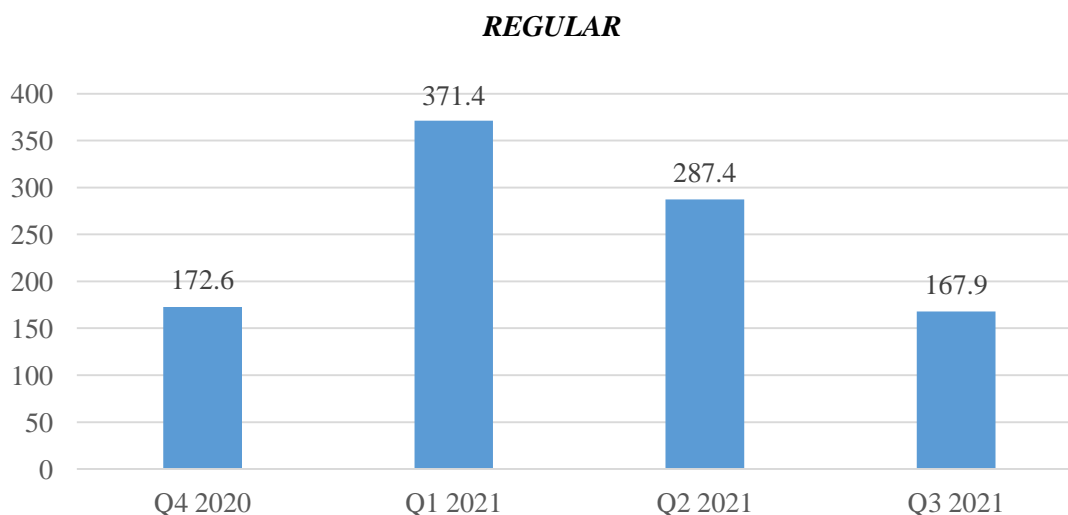
*Fig. 21*



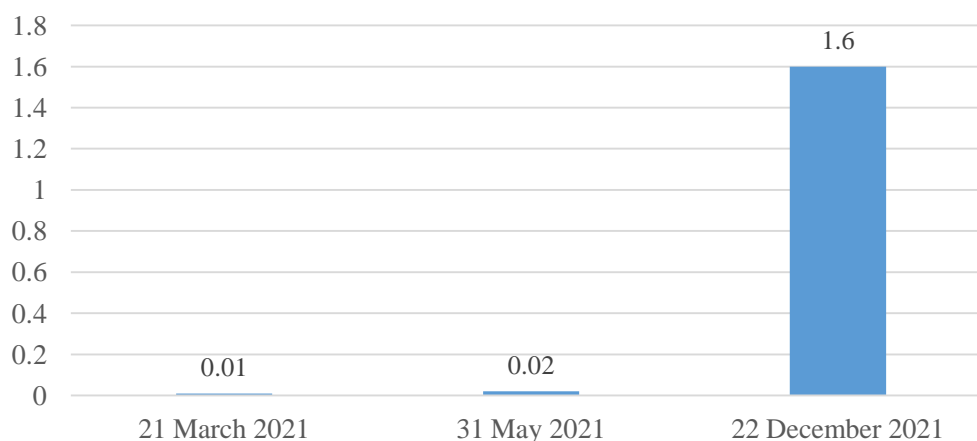
**Four regular and three additional settlements sessions were held**

### ***Mutual settlements in the pool, in millions of rubles***

*Fig. 22*



## ADDITIONAL



### ***4.2. Reinsurance pool for compulsory liability insurance of a carrier for damages to life, health, and property of passengers***

*According to Federal Law No. 67-FZ, which came into force on 1 January 2013, members of the professional association of insurers form a reinsurance pool to reinsure risks of compulsory liability insurance of a carrier for damages to life, health, and property of passengers.*

*27 insurers were members of the reinsurance pool at the beginning of 2021. By the end of 2021, the number decreased to 24 companies.*

*In 2021, there were four regular settlement sessions based on Q4 2020 and the first three Quarters of 2021. There were also two additional settlement sessions for the transfer of insurance and reinsurance portfolios. 1,136.6 million rubles were involved in regular and additional mutual settlements in 2021.*

### ***Reinsurance pool***

*Fig. 23*



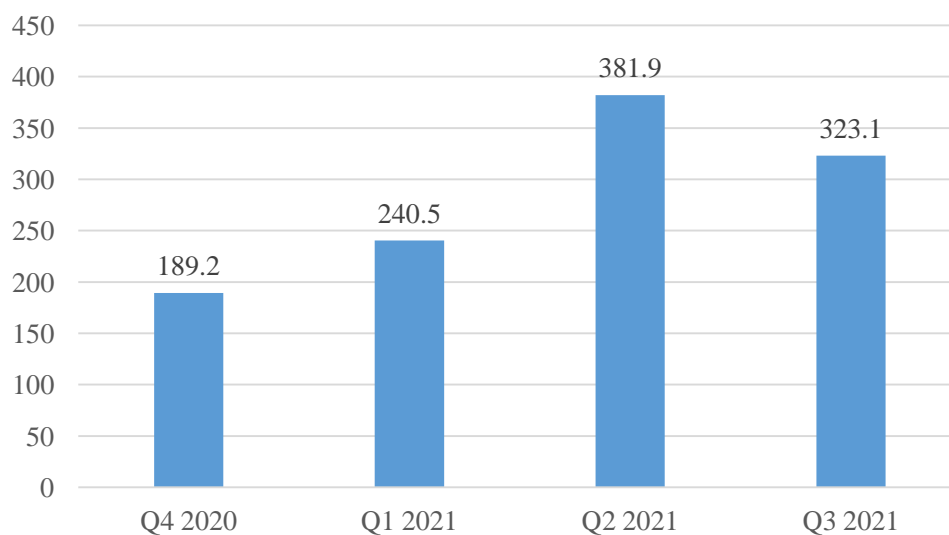
**1,136.6 million rubles** were involved in mutual settlements between members of the pool in 2021

**Four regular and two additional settlements sessions** were held

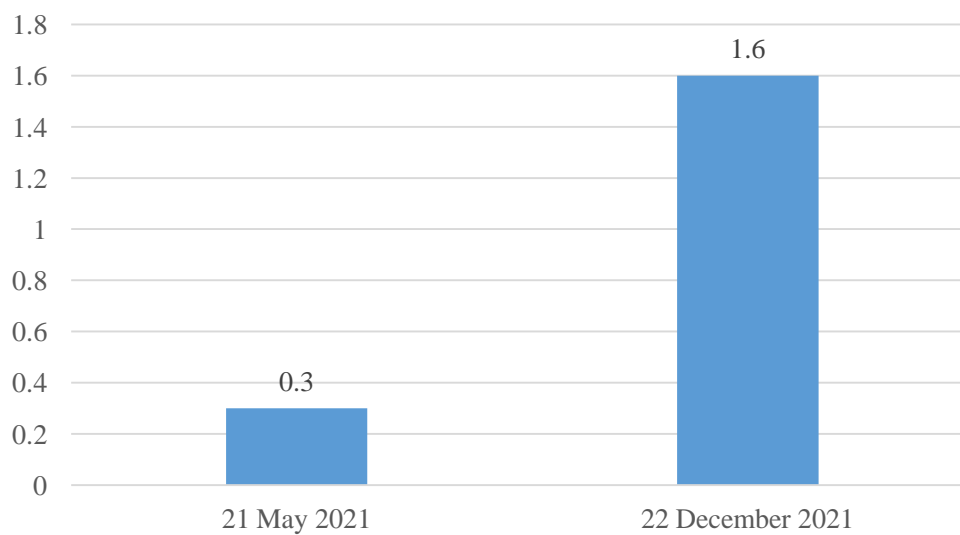
*Mutual settlements in the pool, in millions of rubles*

*Fig. 24*

**REGULAR**



**ADDITIONAL**



## **5. Automated Information System of NULI**

### Amendments to legal framework

#### ***Tariffs for compulsory liability insurance of a carrier for damages to life, health, and property of passengers***

*On 15 April 2021, the Bank of Russia approved the Ordinance No. 5779-U “On Amending Annex 1 to Bank of Russia Ordinance No. 5384-U, dated 10 January 2020, ‘On the Marginal (Minimum and Maximum) Insurance Rates Applied in Compulsory Carrier Third Party Liability Insurance for Causing Harm to Passengers’ Life, Health and Property During Transportation, and on the Maximum Amount of Expenditure on Compulsory Carrier Third Party Liability Insurance for Causing Harm to Passengers’ Life, Health and Property During Transportation, and on the Amount of Payments to the Compensation Fund’ ”.*

*In accordance with the new tariff documentation, the functionality of the AIS of NULI and the compulsory liability insurance of a carrier calculator on the NULI website were refined.*

### Integration of the AIS of NULI with information systems of federal executive authorities

*In 2021, NULI, together with the Ministry of Transport, integrated the AIS of NULI with the information system of the Ministry of Transport of the Ulyanovsk Region. As a result, control and supervision measures in passenger transport will be carried out using up-to-date information on the availability of insurance coverage for carriers in the Ulyanovsk region, received directly from the AIS of NULI.*

### Changes in methodology

#### ***Calculation of premiums***

*In 2020, taking into account passenger transportation market tendencies, as well as the established judicial practice in relation to carrier liability insurance, the Liability Insurance of Carriers Committee developed a new methodology for calculating premiums under compulsory liability insurance of a carrier for damages to life, health, and property of passengers contracts, in cases where the calculation of a premium is related to the recalculation in the number of passengers according to the updated statistical data during the duration of the insurance contract. This new technique was successfully implemented in the AIS of NULI.*

#### ***Verification of insurers***

*Having studied the long-term practice of using electronic numbers for insurance contracts, NULI implemented additional mechanisms for verifying insurers in the AIS of NULI.*

### Electronic document management

*In 2021, acknowledging trends in the document flow development towards paperless technologies, as well as taking into account the experience of exchanging documents in a*

*pandemic, NULI introduced a mechanism for generating outgoing letters signed with an enhanced, qualified electronic signature of an authorized employee of the Union.*

## ***6. Support of the insurance portfolio transfer procedures***

*In 2021, active work continued on the implementation of the insurance portfolio transfer procedure.*

*Three parties are involved in the transfer procedure:*

- the insurance organisation transferring the portfolio;*
- the insurance organisation receiving the portfolio;*
- the Union.*

*On the average, the procedure lasts between five and six months.*

*This mechanism allowed four insurance companies to transfer, in 2021, their insurance portfolios for compulsory general and employers' liability insurance of an owner of a hazardous object for damages in case of an accident involving a hazardous object and compulsory liability insurance of a carrier for damages to life, health, and property of passengers.*

## ***7. Litigation in 2021***

*In 2021, NULI took part in 12 legal cases totalling 34.6 million rubles:*

<i>Classes of insurance</i>	<i>Number of legal cases</i>	<i>Amount claimed</i>
<i>compulsory general and employers' liability insurance of an owner of a hazardous object for damages in case of an accident involving a hazardous object</i>	<i>6</i>	<i>13.8 million rubles</i>
<i>compulsory liability insurance of a carrier for damages to life, health, and property of passengers</i>	<i>5</i>	<i>20.3 million rubles</i>
<i>other</i>	<i>1</i>	<i>512 thousand rubles</i>

*NULI's claims were settled in four legal cases totalling 19.5 million rubles.*

*Incoming judicial proceedings were carried out by NULI in six court cases for claims totaling 13.4 million rubles. NULI was involved as a third party in two cases for a total amount of 10.5 million rubles.*

*NULI's claims were settled in two legal cases totalling 1.4 million rubles (1.3 million rubles for compulsory liability insurance of a carrier for damages to life, health, and property of passengers and 50,000 rubles for compulsory general and employers' liability insurance of an owner of a hazardous object for damages in case of an accident involving a hazardous object). The corresponding amounts were paid out by the NULI.*

## **8. Controlling activity regarding the NULI members**

### **Legal framework**

*In accordance with the standards and rules of professional activity "The order of conducting audits of members of the National Union of Liability Insurers", every full member of the Union is subject to off-site audits based on reports, information and documentation submitted to the Union in accordance with the standards and rules of professional activity or in compliance with the Union's request.*

*Oversight activity related to Union members ensures compliance with the legislation requirements for compulsory insurance under Federal Law No. 225-FZ, Federal Law No. 67-FZ and standards and rules of professional activity.*

*535 audits of compliance with the legislation requirements for compulsory insurance were conducted in 2021, including the following:*

*I. 6 appeals and complaints against members of the Union from other members of the Union;*

*II. 529 thematic audits:*

- for compulsory general and employers' liability insurance of an owner of a hazardous object for damages in case of an accident involving a hazardous object:
  - in compliance with requirements, established to determine insured sums and calculate insurance premiums in compulsory insurance contracts — 28;*
  - in compliance with requirements of corporate information system — 257;**
- for compulsory liability insurance of a carrier for damages to life, health, and property of passengers:*



- In compliance with legislation, standards and rules of professional activity requirements —16;
- in compliance with requirements of corporate information system – 227;
- general (for compulsory general and employers' liability insurance of an owner of a hazardous object for damages in case of an accident involving a hazardous object and for compulsory liability insurance of a carrier for damages to life, health, and property of passengers):
- incomplete and/or untimely submission of information regarding members of the Union to the Register of NULI's members — 1.

### ***Disciplinary infractions***

*In accordance with the standards and rules of professional activity “The order of enforcing and accounting for sanctions and other measures imposed upon members of NULI, their officials and employees, as well as monitoring the implementation”, 89 proceedings on disciplinary infractions were initiated, including:*

- 39 - on compulsory general and employers' liability insurance of an owner of a hazardous object for damages in case of an accident involving a hazardous object;
- 50 - on compulsory liability insurance of a carrier for damages to life, health, and property of passengers.

### ***Disciplinary action***

*55 disciplinary action orders were imposed, including:*

- 39 – on compulsory general and employers' liability insurance of an owner of a hazardous object for damages in case of an accident involving a hazardous object;
- 16 – on compulsory liability insurance of a carrier for damages to life, health, and property of passengers.

*2 orders for discontinuance of disciplinary infraction proceedings were imposed, including:*

- 1 - on compulsory general and employers' liability insurance of an owner of a hazardous object for damages in case of an accident involving a hazardous object;
- 1– on compulsory liability insurance of a carrier for damages to life, health, and property of passengers.

### ***Disciplinary measures***

*The following disciplinary measures were imposed on Union members in 2021:*

- financial sanctions totalling 3.3 million rubles(оплачено 3,2 млнруб.):

- 3.1 million rubles – on compulsory general and employers’ liability insurance of an owner of a hazardous object for damages in case of an accident involving a hazardous object;
- 213,000 rubles - on compulsory liability insurance of a carrier for damages to life, health, and property of passengers.

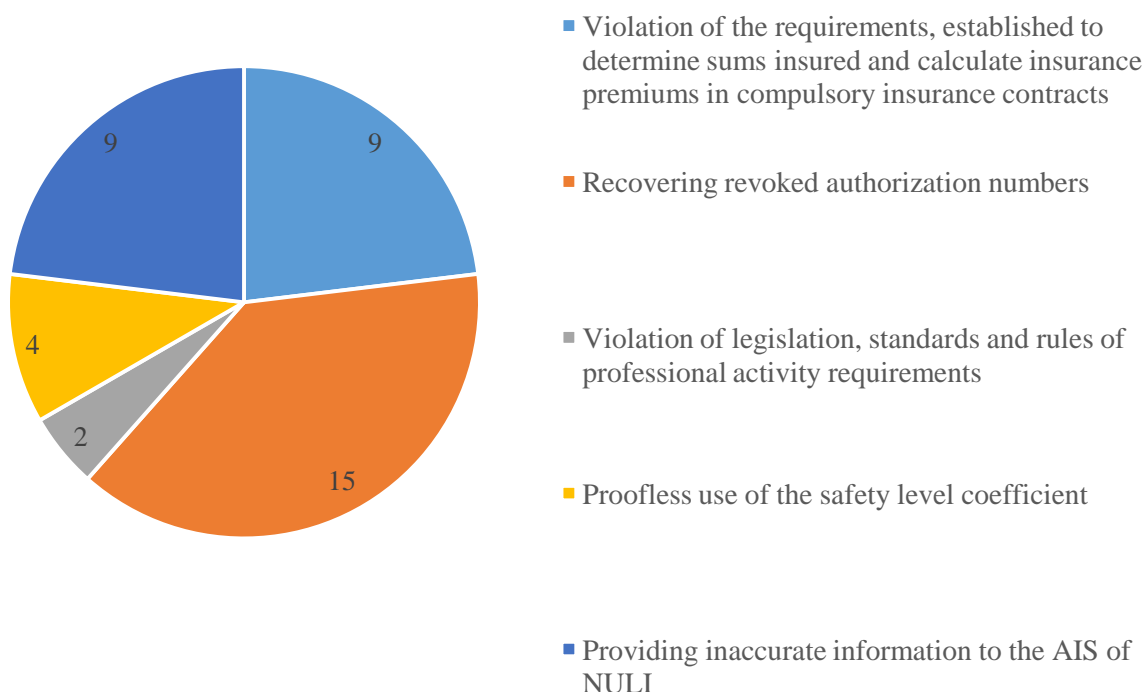
- 22 notices, including:

- 14 - on compulsory general and employers’ liability insurance of an owner of a hazardous object for damages in case of an accident involving a hazardous object;
- 8 - on compulsory liability insurance of a carrier for damages to life, health, and property of passengers.

Three sessions of the Union’s Disciplinary Commission were held in 2021, during which four issues were addressed: disciplinary measures to the members of NULI and the Report on the work done by the Disciplinary Commission in 2020.

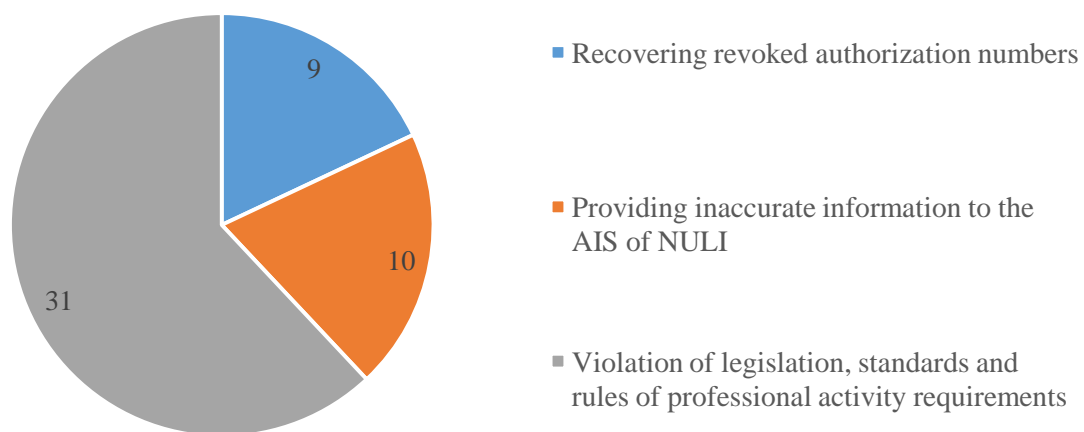
***Infractions in compulsory general and employers’ liability insurance of an owner of a hazardous object for damages in case of an accident involving a hazardous object***

Fig. 25



***Infractions in compulsory liability insurance of a carrier for damages to life, health, and property of passengers***

*Fig. 26*



## *Contacts*

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