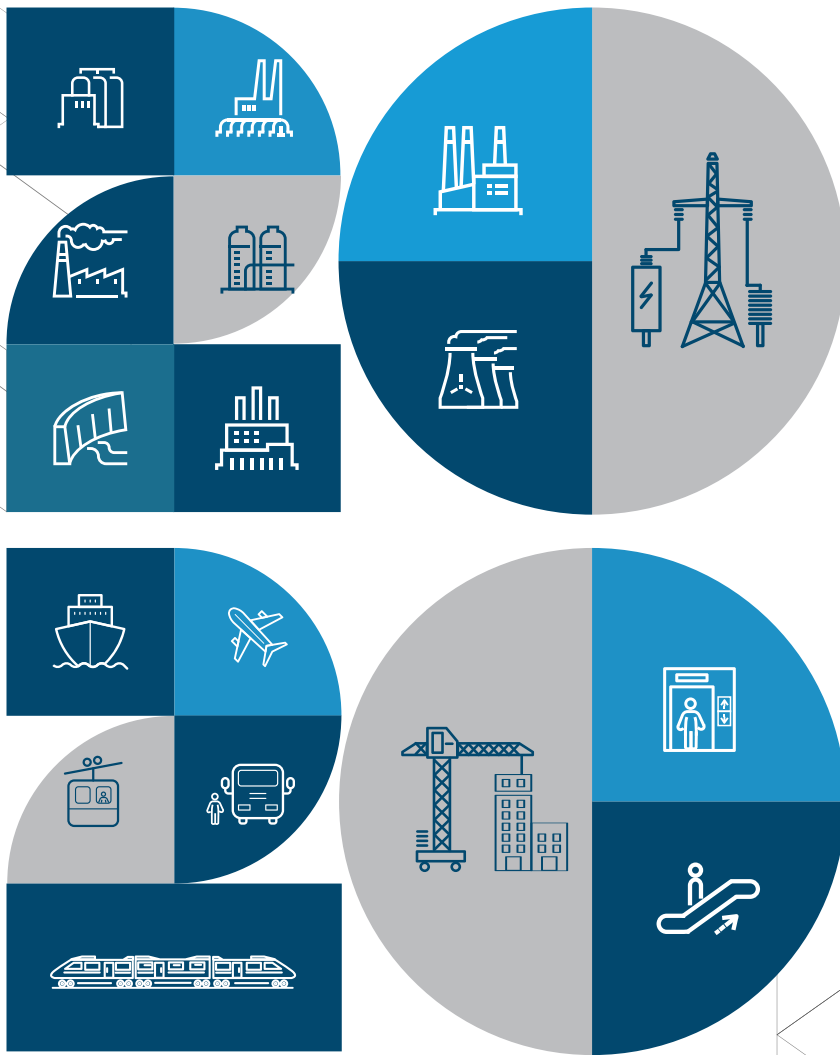


**NULI**

THE NATIONAL UNION OF LIABILITY INSURERS



# ANNUAL REPORT

## TABLE OF CONTENTS

WELCOME ADDRESS FROM THE PRESIDENT .....	4
<b>1. GENERAL INFORMATION ABOUT NULI .....</b>	<b>6</b>
1.1. Status and main functions of NULI .....	6
1.2. Corporate structure of NULI.....	7
1.3. NULI membership.....	9
<b>2. HIGHLIGHTS OF LEGAL REGULATION OF COMPULSORY INSURANCE IN 2020 .....</b>	<b>10</b>
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.....	10
2.2. Amendments to legal regulation of compulsory liability insurance of a carrier for damages to life, health, and property of passengers .....	10
<b>3. COMPULSORY LIABILITY INSURANCE IN FIGURES .....</b>	<b>11</b>
3.1. Implementation of Federal Law No. 225-FZ.....	11
3.2. Implementation of Federal Law No. 67-FZ .....	17
<b>4. REINSURANCE POOLS.....</b>	<b>22</b>
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.....	22
4.2. Reinsurance pool for compulsory liability insurance of a carrier for damages to life, health, and property of passengers .....	24
<b>5. AUTOMATED INFORMATION SYSTEM OF NULI .....</b>	<b>25</b>
<b>6. SUPPORT OF THE INSURANCE PORTFOLIO TRANSFER PROCEDURES.....</b>	<b>27</b>
<b>7. LEGAL WORK IN 2020.....</b>	<b>28</b>
<b>8. CONTROLLING ACTIVITY REGARDING THE NULI MEMBERS.....</b>	<b>29</b>

## BRIEF GLOSSARY

### NULI, the Union

the National Union of Liability Insurers

### Federal Law No. 225-FZ

The Federal Law No. 225-FZ of July 27, 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 June 14, 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

### ARIA

The All-Russian Insurance Association

### RNRC

The Russian National Reinsurance Company

## WELCOME ADDRESS FROM THE PRESIDENT



### DEAR COLLEAGUES!

**2020 turned out to be a difficult year, not only for the insurance industry, but also for the entire Russian economy. At the same time, it became the year when the insurance community was able to convincingly demonstrate its social significance, maturity, and ability to achieve high results even in a situation of unprecedented restrictions imposed on the work of all businesses due to the coronavirus epidemic.**

A huge role in our success was played by the highly-professional position of the regulator, as well as the strengthened interaction of the insurance community with government authorities.

In 2020, despite the crisis caused by the coronavirus, written insurance premiums 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 were almost at the level of 2019. Moreover, the written insurance premiums for main types of hazardous objects rose as at the results of 2020. As expected, passenger traffic suffered significantly amid the coronavirus restrictions; however, the total number of insurance contracts concluded in 2020 decreased by only 7.3%, compared to 2019.

In 2020, a new regulation issued by the Bank of Russia on carrier liability insurance tariffs, came into force. The insurance community has succeeded in separating «air transport» into two types of transport: fixed-wing air transport and helicopter transport. This made it possible for air transport tariffing to become much more flexible and fair.

**I would like to note that NULI is also successfully coping with the general challenges of the insurance market related to its digitalization, taking up leading positions, also among other industries.**

Thus, the Union was able to launch several successful projects with various agencies, in particular a project to ensure integration of the unified federal system for monitoring and controlling passenger traffic with the AIS of NULI and, within the framework of the pilot project, to provide Russia's Ministry of Transport with access to a real-time automated verification of the existing carrier's insurance contract.

I am sure that in 2021, despite the crisis caused by the coronavirus epidemic, we will be able to develop many successful areas of our activity.

**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:

- **THE GENERAL MEETING OF NULI MEMBERS** – the supreme governing body of the Union;
- **THE PRESIDIUM OF NULI** – the permanent governing body of the Union coordinating the general direction and supervision of the Union;
- **THE PRESIDENT OF NULI** – the sole executive body of the Union coordinating the general management of the Union;
- **THE 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.

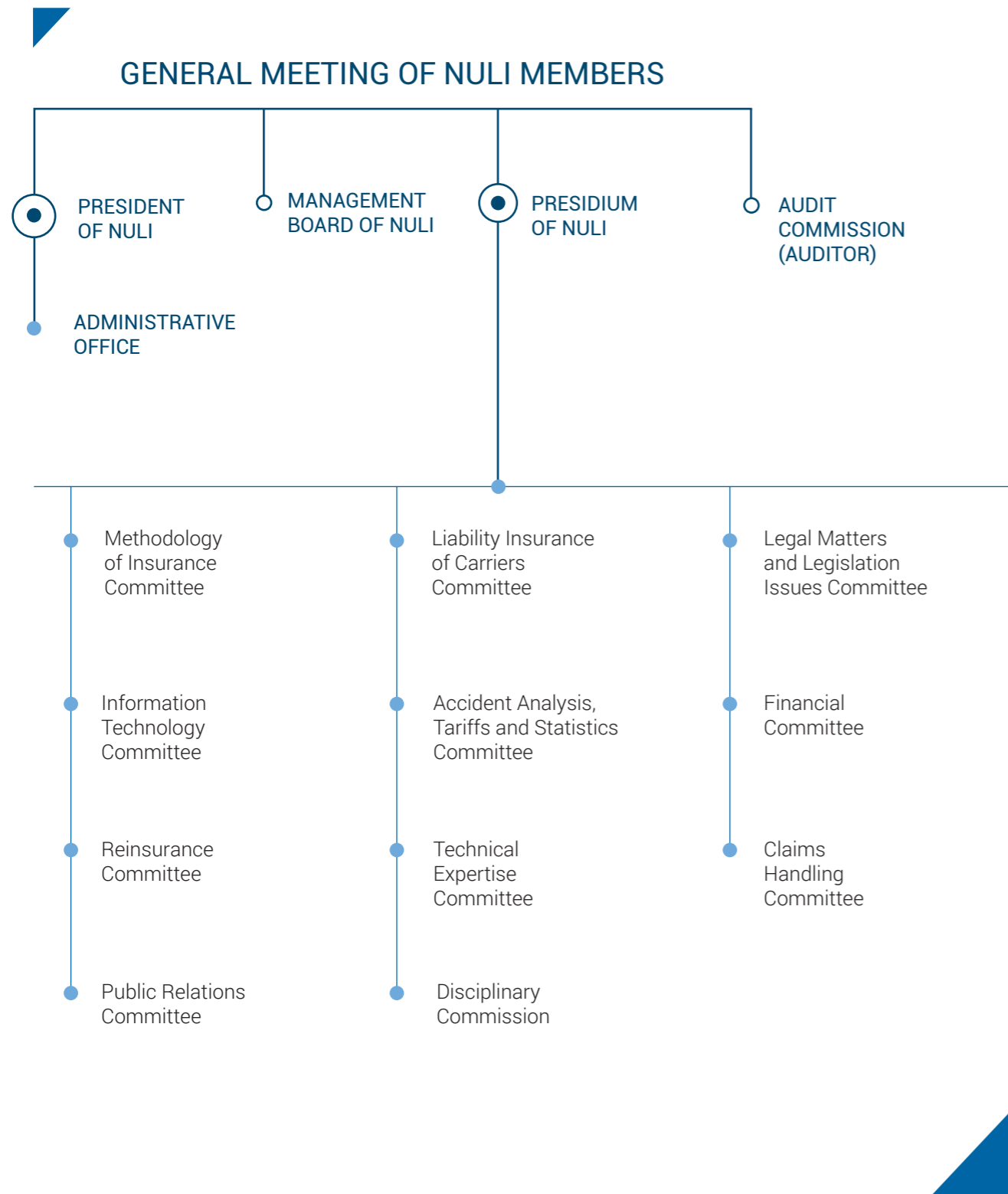


Fig. 1. The organisational structure of NULI

### 1.3. NULI MEMBERSHIP

As of December 31, 2020, NULI consisted of 31 insurers.

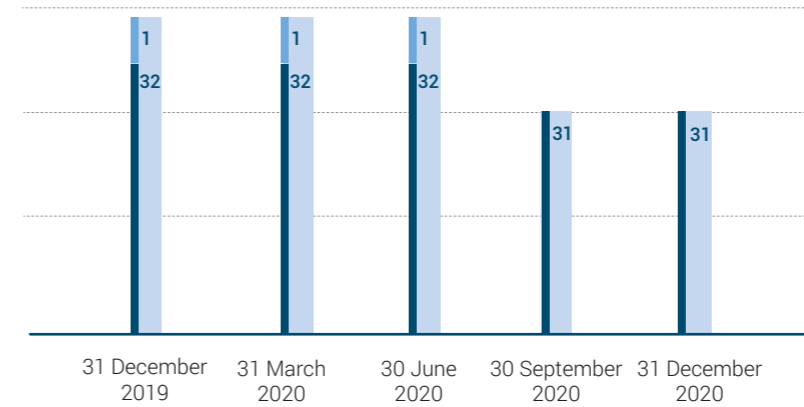


Fig. 2. NULI membership



Fig. 3. Territorial representation of NULI members\*

\* 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 2020

### 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 2020, no changes were made to Federal Law No. 225-FZ.

On January 1, 2021, the Bank of Russia Ordinance No. 5608-U of November 2, 2020, "On insurance tariffs 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" came into force. The document establishes the limiting (maximum and minimum) values of insurance tariffs for all categories of hazardous objects.

On November 17, 2020, amendments to the Regulation of the Bank of Russia No. 574-P of December 28, 2016 "On the rules 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" entered into force, which corrected the reference to the Bank of Russia regulatory enactment defining the rules of settlements in cash.

In 2020, NULI carried out work on introducing amendments to existing standards and rules of professional activity and methodological recommendations.

Six regulatory documents of the Union were revised in 2020.

### 2.2. AMENDMENTS TO LEGAL REGULATION OF COMPULSORY LIABILITY INSURANCE OF A CARRIER FOR DAMAGES TO LIFE, HEALTH, AND PROPERTY OF PASSENGERS

In 2020, no changes were made to Federal Law No. 67-FZ.

On March 8, 2020, the Bank of Russia Ordinance No. 5384-U entered into force. The document adjusts the limit values of insurance tariffs and divides "air transport" into two categories of transportation – by fixed-wing air transport and by helicopters.

In 2020, NULI carried out work on introducing amendments to existing standards and rules of professional activity and methodological recommendations.

Six regulatory documents of the Union were revised in 2020.

## 3 COMPULSORY LIABILITY INSURANCE IN FIGURES

### 3.1. THE IMPLEMENTATION OF FEDERAL LAW NO. 225-FZ

#### THE DYNAMICS OF CONCLUDED INSURANCE CONTRACTS

The number of concluded insurance contracts in 2020 is comparable to the relevant numbers in 2019. The sum of written insurance premiums increased by 1.6% compared to 2019.



Fig. 4. The dynamics of concluded insurance contracts

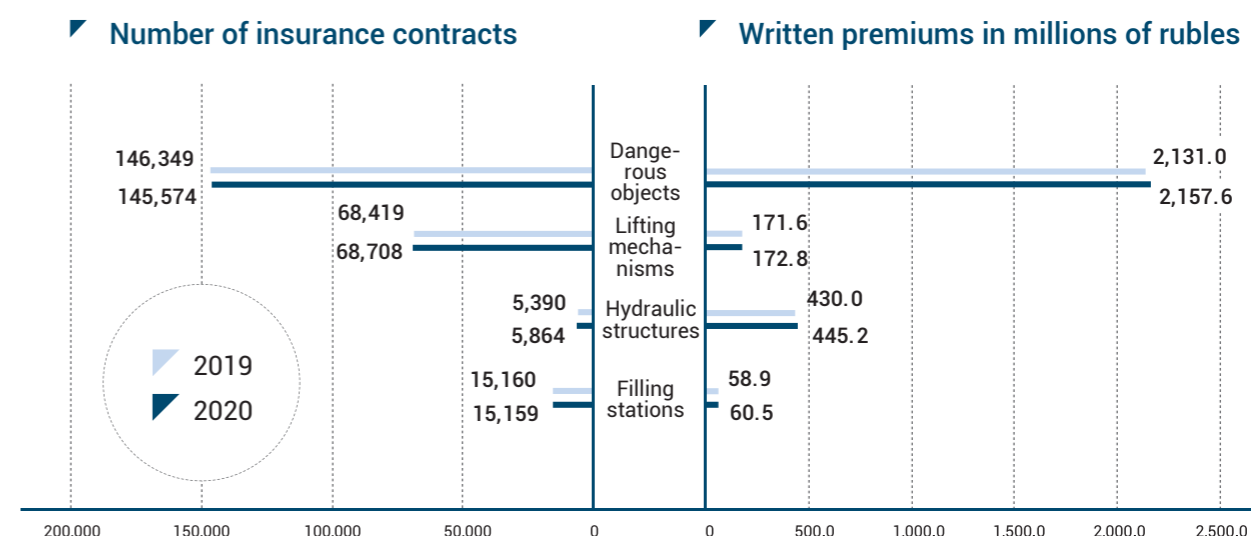


Fig. 5. The dynamics of key figures for different types of hazardous objects

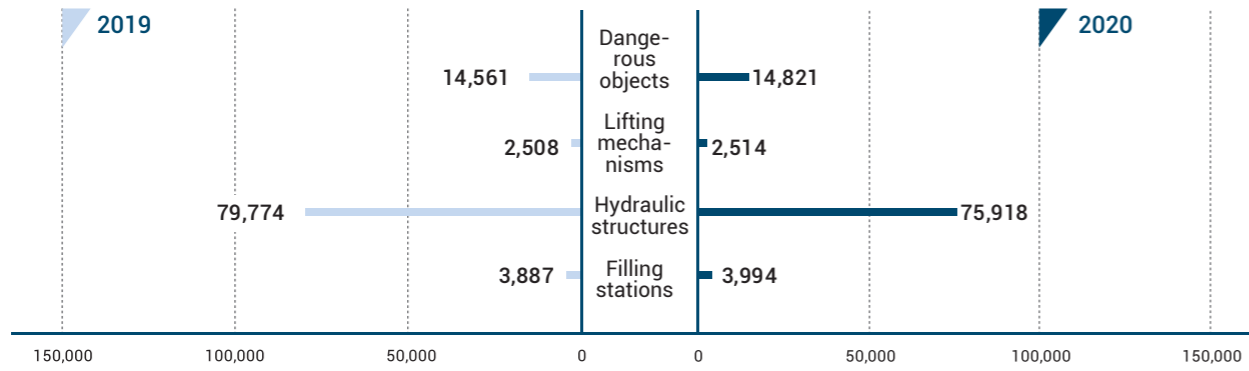


Fig. 6. Average insurance premiums for different types of hazardous objects, in rubles

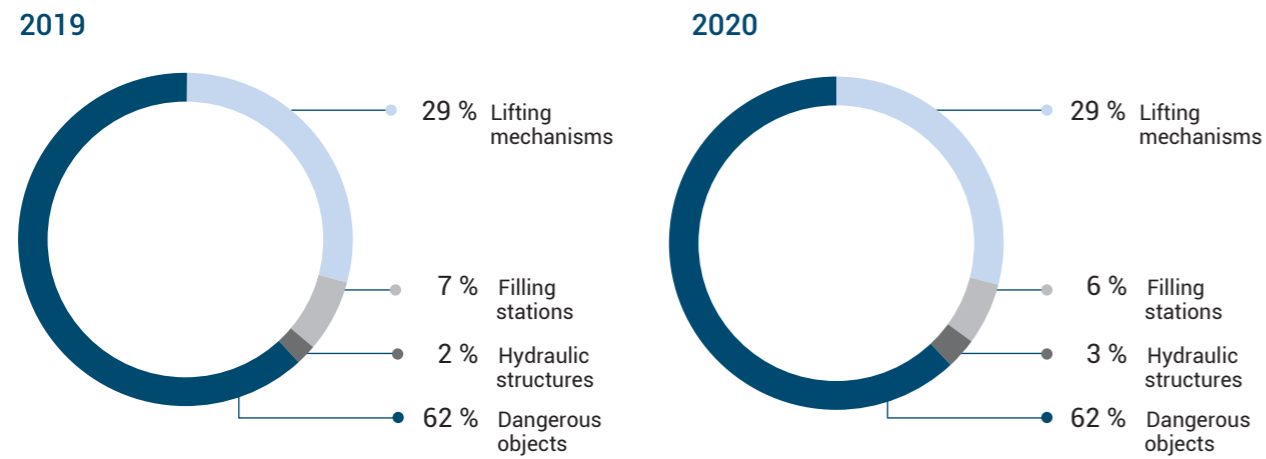


Fig. 7. Breakdown of hazardous objects by number of concluded insurance contracts, in 2019-2020

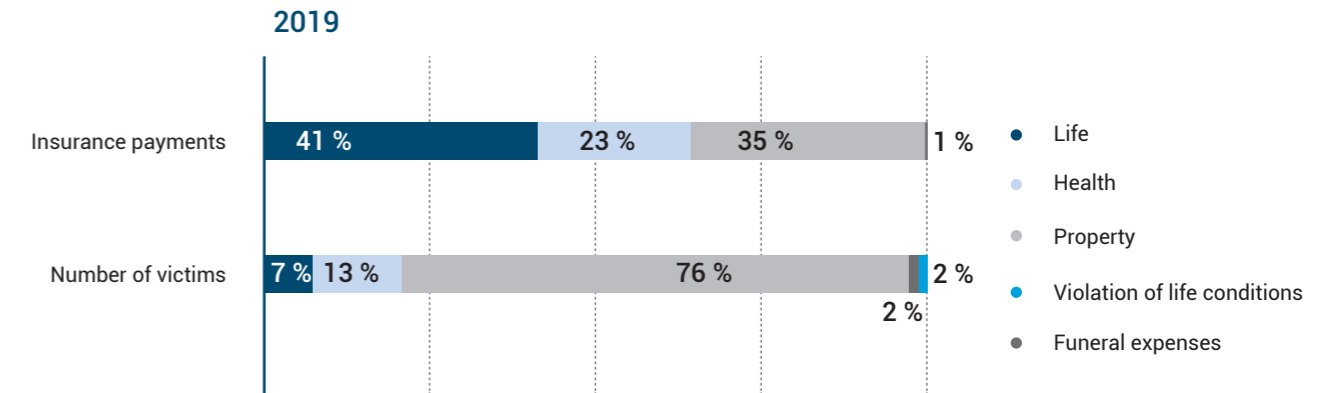
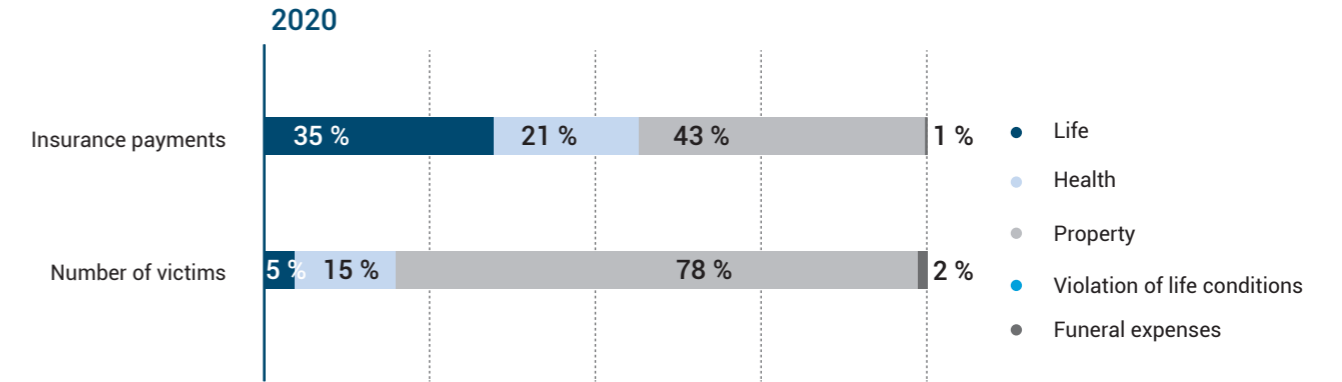


Fig. 8. Breakdown of insurance payments and number of victims by types of damages caused

The total amount of insurance payments for damages caused to health in 2020 decreased compared to the last year figures, but the number of victims increased by 30%. The increase in the number of victims is a result of insurance payments made for an event that occurred in 2019 at JSC "GosNII "Kristall".



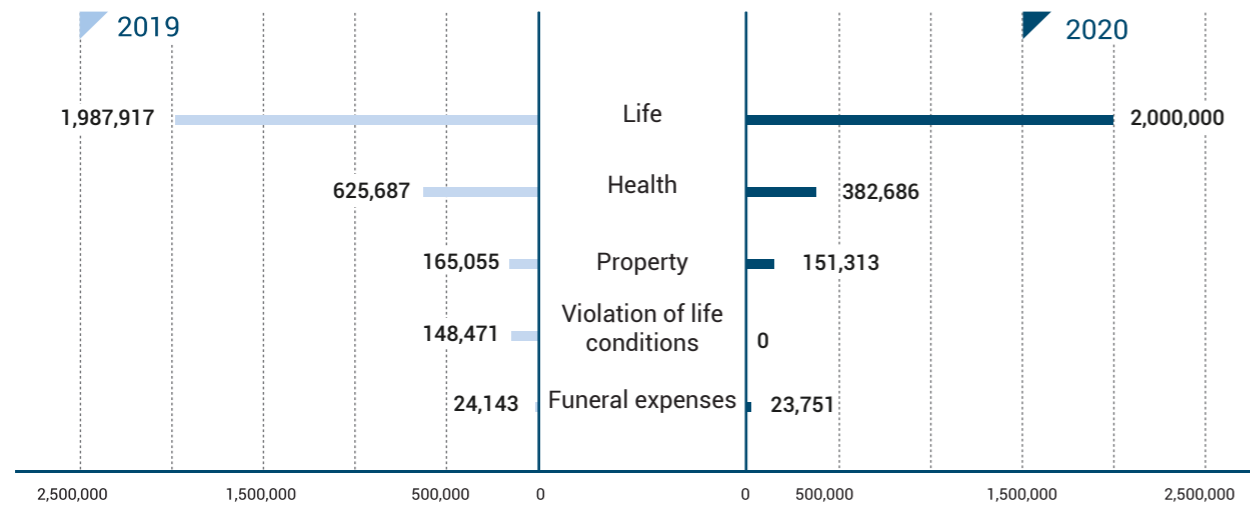


Fig. 9. Types of damages caused: average insurance payment per injured person, in rubles

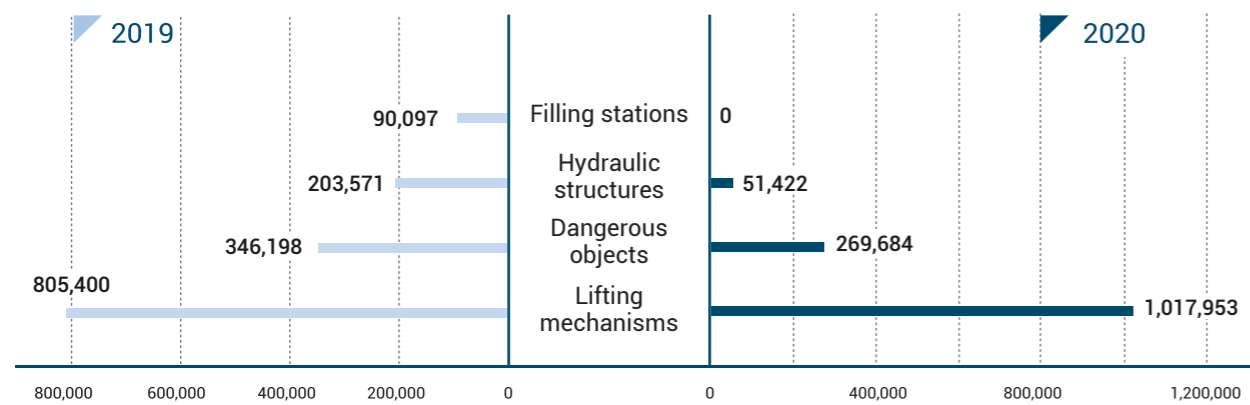


Fig. 10. Average insurance payments for different types of hazardous objects, in rubles

### 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 2020, the volume of the Compensation Fund totalled 1.790 million rubles\*.

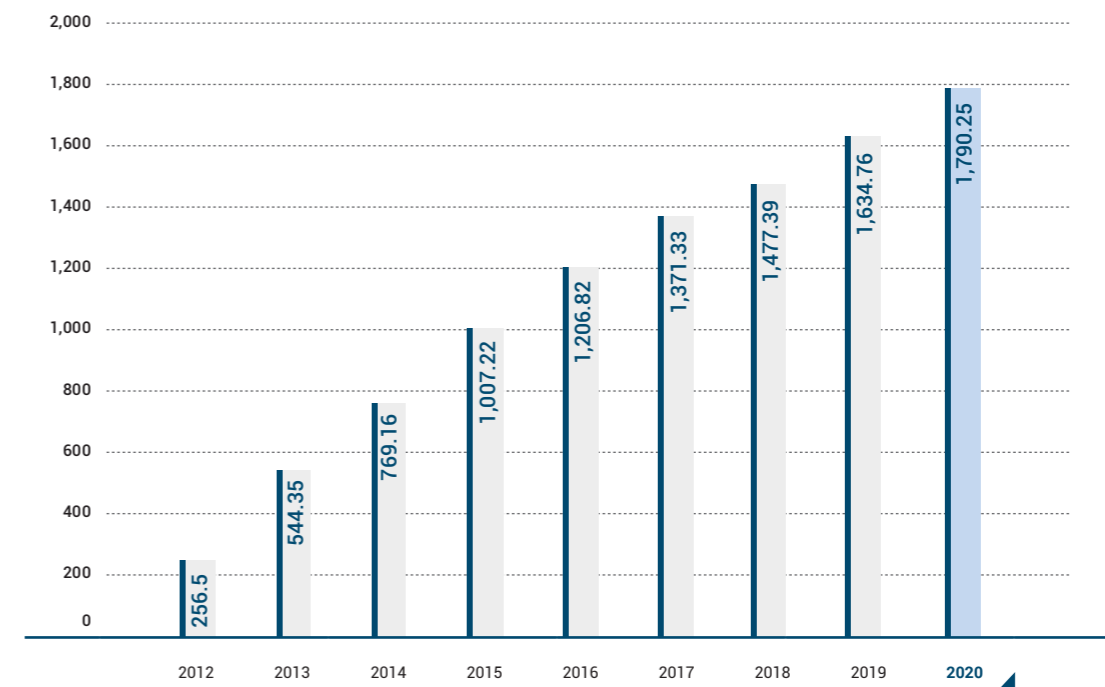


Fig. 11. Volume of the Compensation Fund, in millions of rubles

In 2020, one compensation payment and four claim denials were made.

\* The volume of the Compensation Fund in 2020 is stated as the balance of the Compensation Fund budget as of 15 February 2021, with allocations for Fourth Quarter of 2020 to be paid in the First Quarter of 2021, 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".

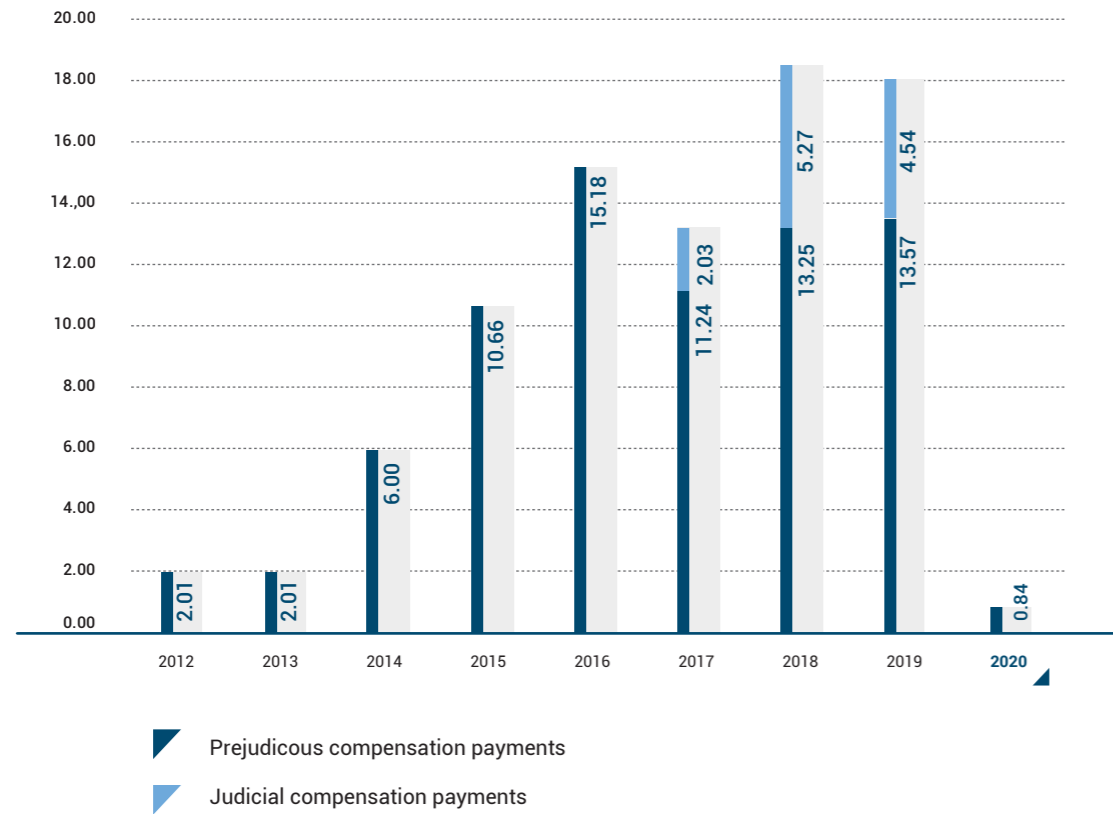


Fig. 12. The dynamics of compensation payments, in millions of rubles

## 3.2. IMPLEMENTATION OF FEDERAL LAW NO. 67-FZ

### THE DYNAMICS OF CONCLUDED INSURANCE CONTRACTS

In 2020, the number of concluded contracts decreased by 7.3%, compared to 2019. The drop in the number of contracts is due to COVID-19 restrictive measures, including the idling of passenger transport. The sum of written insurance premiums decreased by 18.8%. This drop is not only due to the COVID-19 pandemic, but, above all, due to the reduction of tariffs, as stipulated by the Bank of Russia Ordinance No. 5384-U, that entered into force on March 8, 2020.

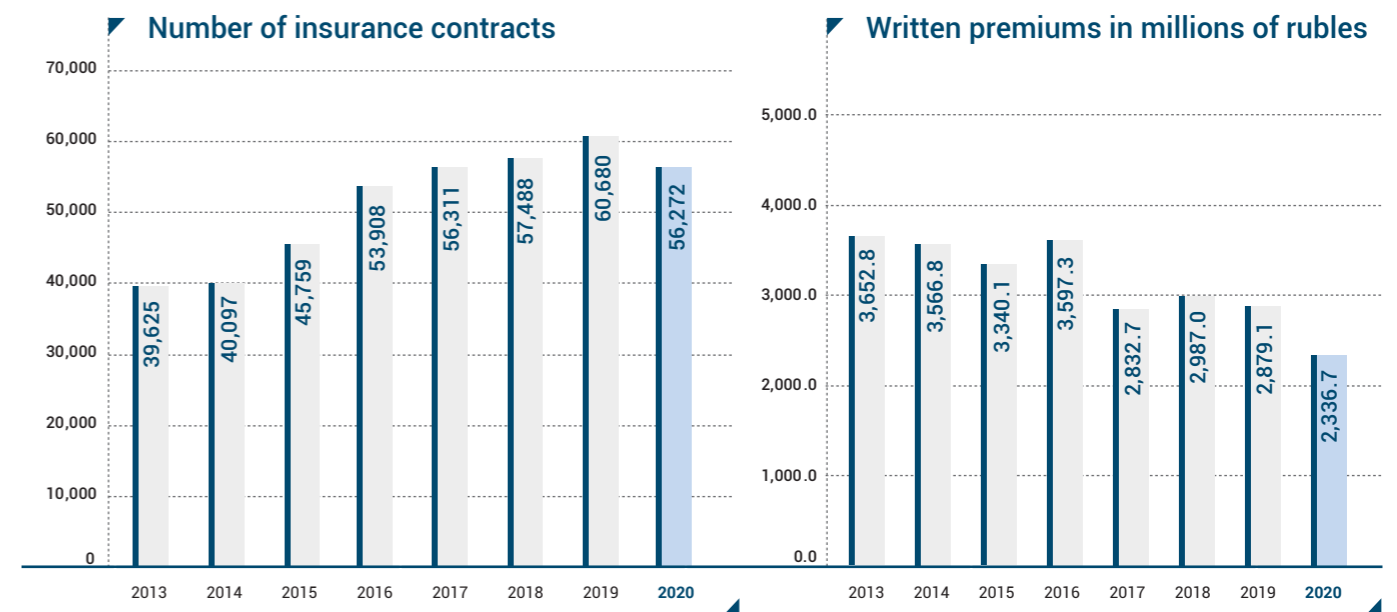


Fig. 13. The dynamics of concluded insurance contracts

## THE DYNAMICS OF INSURANCE PAYMENTS

In 2020, the total amount of insurance payments dropped by 23%, compared to 2019.

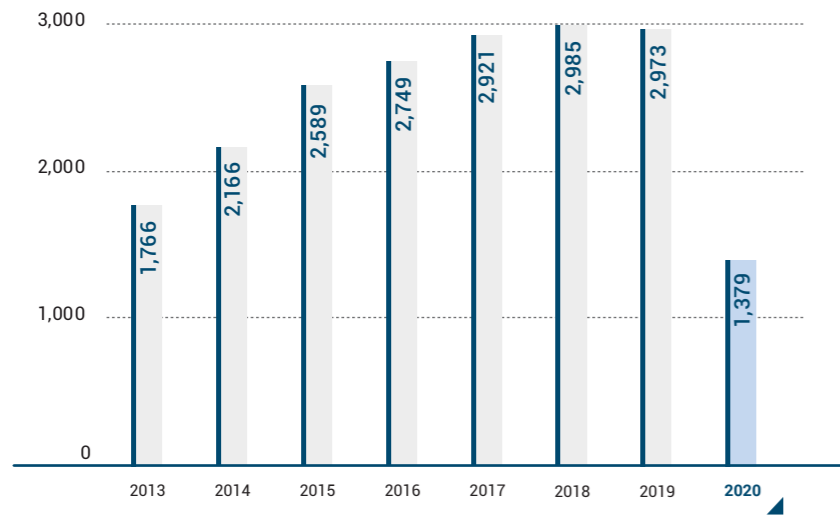


Fig. 14. The dynamics of passenger transportation accidents between 2013-2020

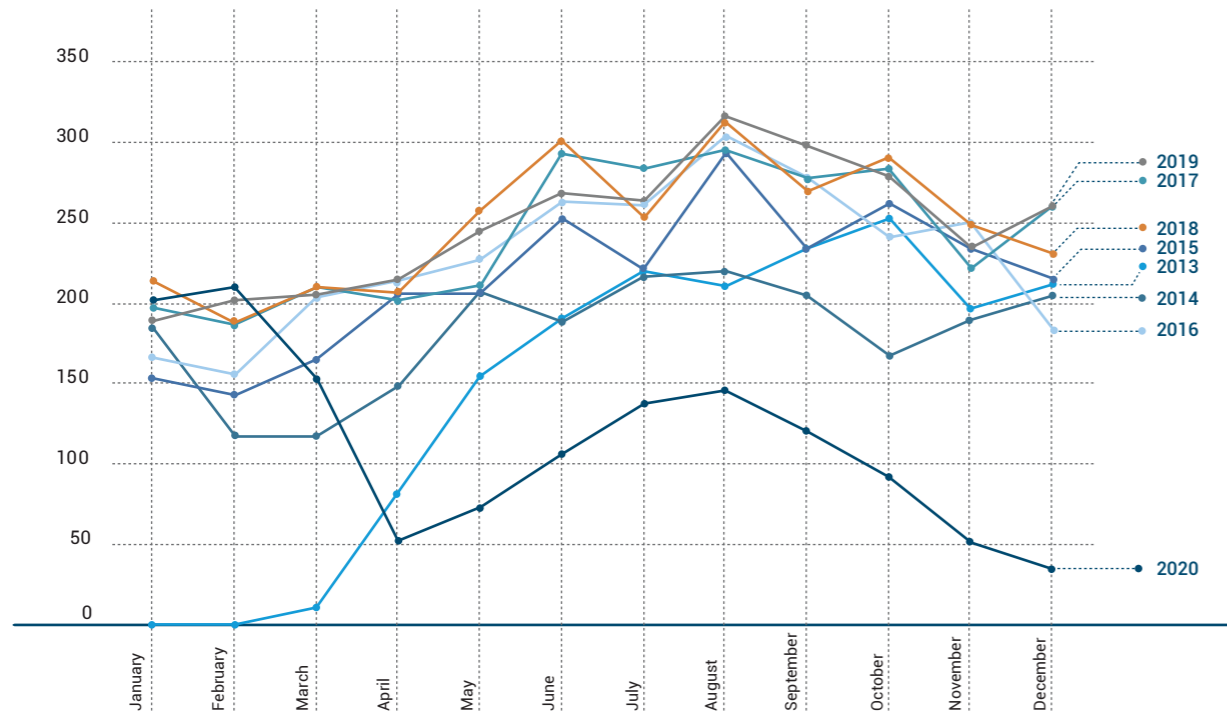
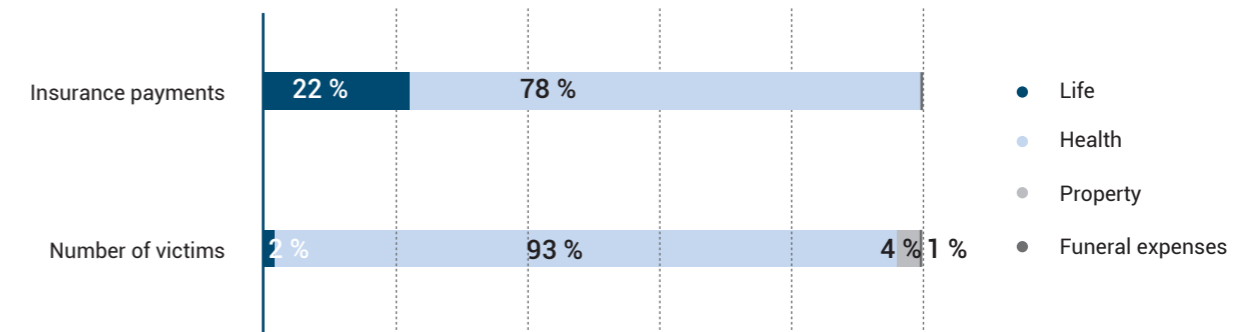


Fig. 15. Monthly cumulative dynamics of passenger transportation accidents

## 2020



## 2019

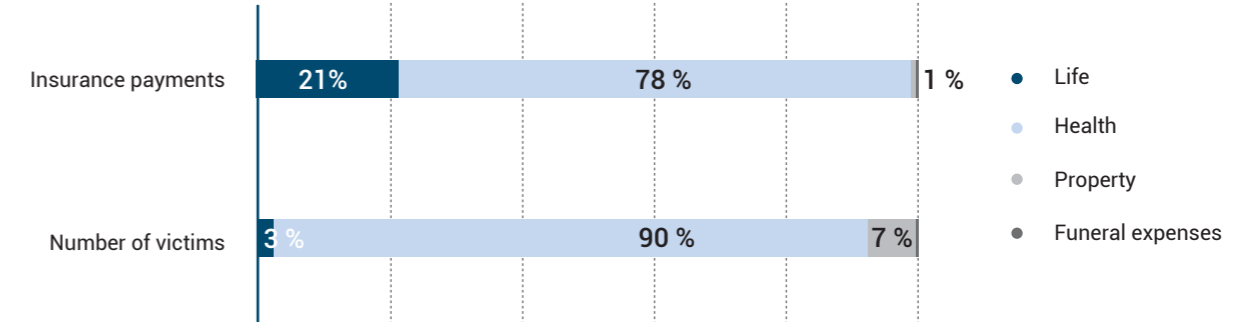


Fig. 16. Breakdown of insurance payments and number of victims by types of damages caused

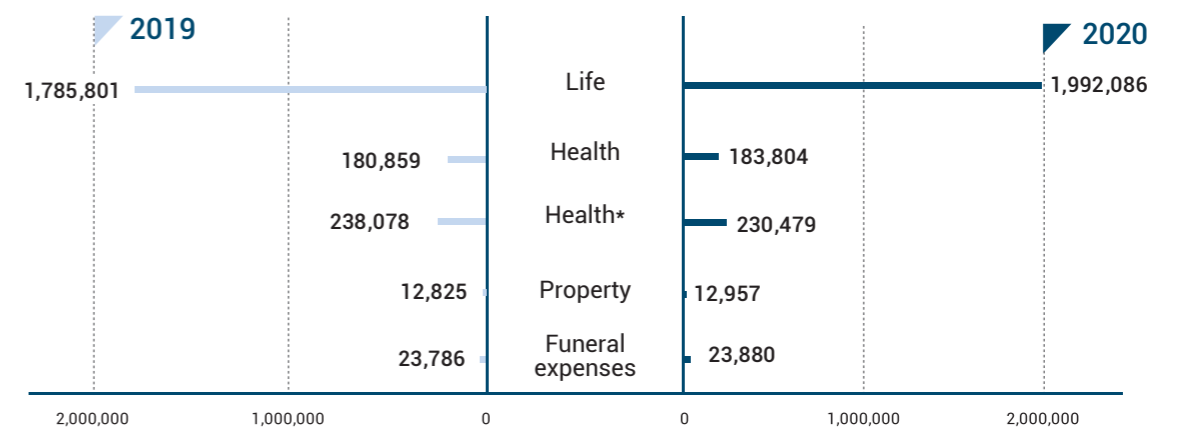


Fig. 17. Types of damages caused: average insurance payment per injured person, in rubles

\* 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 2020, the Compensation Fund totalled 822 million rubles\*.

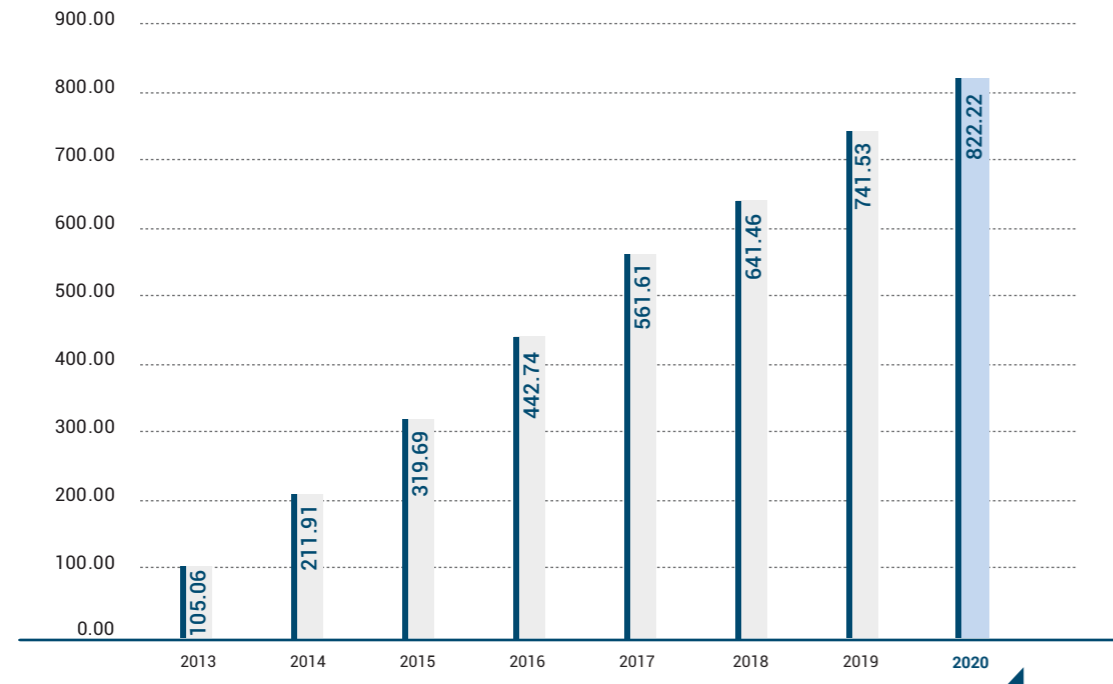


Fig. 18. Volume of the Compensation Fund, in millions of rubles

In 2020, NULI received 67 claims, which is 28% fewer than last year.

For the entire period of carrier liability insurance, compensation payments were made in the amount of more than 97 million rubles. The dynamics of these payments is shown below.

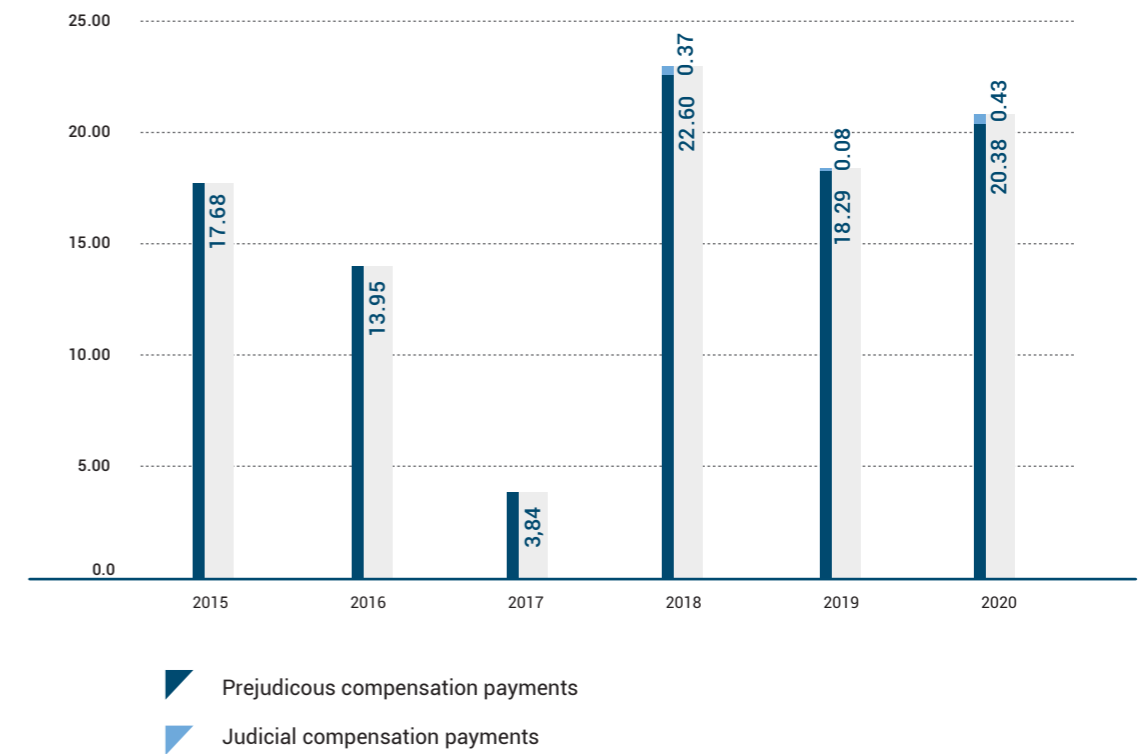


Fig. 19. The dynamics of compensation payments, in millions of rubles

\*The volume of the Compensation Fund in 2020 is stated as the balance of the Compensation Fund budget as of 15 February 2021, with allocations for Fourth Quarter of 2020 to be paid in the First Quarter of 2021, 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".

## 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.

32 insurers were in the reinsurance pool at the beginning of 2020. By the end of 2020, the number decreased to 30 companies.

Obligatory reinsurance contract for 2020 was signed on December 26, 2019.

By late 2020, the capacity of the pool amounted to 8,442 million rubles.

In 2020 there were four regular settlements sessions based on the Fourth Quarter of 2019 and three Quarters of 2020. 1,048.4 million rubles were involved in mutual settlements based on the Fourth Quarter of 2019 and three Quarters of 2020, 2.1 million of which were transferred to retrocession.



THE CAPACITY OF THE POOL

**8,442** MILLION RUBLES

WERE INVOLVED IN MUTUAL SETTLEMENTS BETWEEN MEMBERS OF THE POOL IN 2020

**1,048.4** MILLION RUBLES

WERE TRANSFERRED TO RETROCESSION IN 2020

**2.1** MILLION RUBLES

FOUR REGULAR SETTLEMENTS SESSIONS WERE HELD

Fig. 20. Reinsurance pool

#### REGULAR

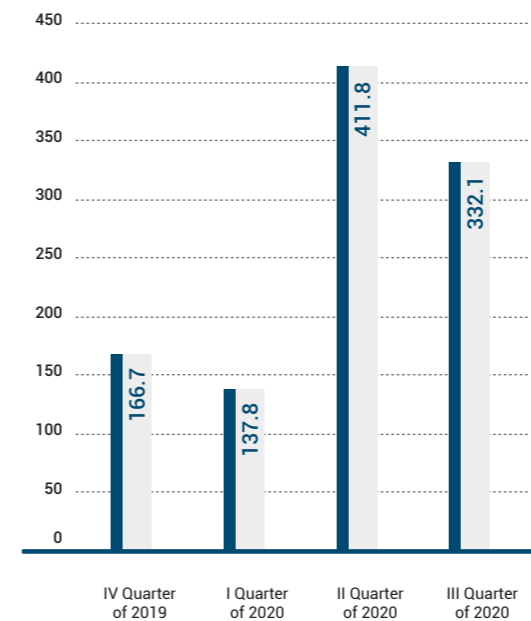


Fig. 21. Mutual settlements in the pool, in millions of rubles

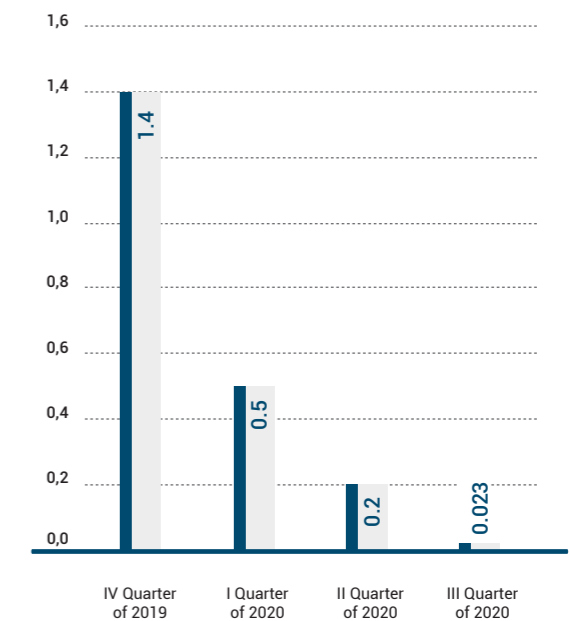


Fig. 22. Mutual settlements with the RNRC, in millions of rubles

## 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 January 1, 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.

28 insurers were members of the reinsurance pool at the beginning of 2020. By the end of 2020, the number decreased to 27 companies.

In 2020 there were four regular settlements sessions based on the Fourth Quarter of 2019 and three Quarters of 2020. 1,411.2 million rubles were involved in mutual settlements based on the Fourth Quarter of 2019 and three Quarters of 2020.



WERE INVOLVED IN MUTUAL SETTLEMENTS BETWEEN MEMBERS OF THE POOL IN 2020

**1,411.2** MILLION RUBLES

FOUR REGULAR SETTLEMENTS SESSIONS WERE HELD

Fig. 23. Reinsurance pool

### REGULAR

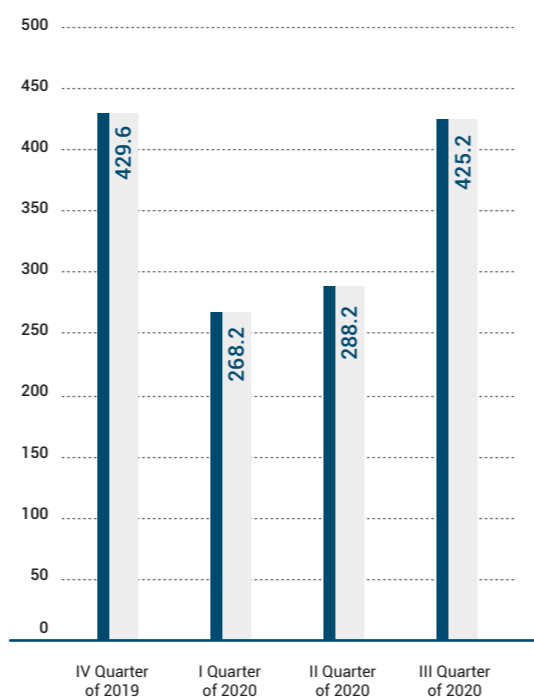


Fig. 24. Mutual settlements in the pool, in millions of rubles



## 5 AUTOMATED INFORMATION SYSTEM OF NULI

### AMENDMENTS TO LEGAL FRAMEWORK

#### On March 8, 2020,

the Bank of Russia Ordinance No. 5384-U entered into force. The document adjusts the limit values of insurance tariffs, as well as introduces separation of a single category, "air transport", into two types – fixed-wing transportation and helicopter air transportation. In accordance with the new tariff directive, the functionality of the AIS of NULI and the compulsory liability insurance of a carrier for damages to life, health, and property of passengers calculator on the NULI website were refined.

#### On July 24, 2020,

the Federal State Statistic Service Order No. 410 of July 24, 2020 "On approval of forms of federal statistical observation for the organization of federal statistical observation of the domestic and foreign trade, tourism, paid services provided to the population, transportation and administrative offenses in the economy field" came into force. In connection with this innovation, a number of changes were made to the AIS of NULI and the compulsory liability insurance of a carrier for damages to life, health, and property of passengers calculator on the NULI website.

#### On January 1, 2021,

the Bank of Russia Ordinance No. 5608-U of November 2, 2020, "On insurance tariffs 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" came into force. The document establishes the limiting (maximum and minimum) values of insurance tariffs for all categories of hazardous objects. In this regard, the corresponding changes were made to the AIS of NULI.

In 2020, based on the analysis of the operation mechanism for issuing electronic numbers to conclude insurance contracts (authorization), control over authorization using data from the Unified State Register of Legal Entities was strengthened.

## INTEGRATION OF THE AIS OF NULI WITH THE INFORMATION SYSTEMS OF FEDERAL EXECUTIVE AUTHORITIES

### INFORMATION EXCHANGE WITH THE MINISTRY OF TRANSPORT OF THE RUSSIAN FEDERATION

In accordance with the instructions of the President of Russia, Vladimir Putin, the Ministry of Transport has developed a draft concept for a unified federal system for monitoring and controlling the passenger traffic (hereinafter: UFS MCPT). One of the goals of creating the UFS MCPT was to reduce the proportion of illegal carriers at this market.

NULI took part in this pilot project, ensuring the integration of the UFS MCPT with the AIS of NULI.

**During the three months of the pilot project, the AIS of NULI received more than 850,000 queries from the UFS MCPT. Currently, NULI, within its competence, is involved in summing up the results of the following project.**

### INFORMATION EXCHANGE WITH THE FEDERAL AUTHORITY FOR TRANSPORT OVERSIGHT OF THE MINISTRY OF TRANSPORT OF THE RUSSIAN FEDERATION.

The Federal Authority for Transport Oversight of the Ministry of Transport of the Russian Federation operates a comprehensive information and analytical system to monitor transport vehicles with the use of GLONASS navigation technologies and to control the safety of passenger transportation, in real-time mode. In 2020, NULI completed work on the integration of the AIS of NULI with the following system.



6

## SUPPORT OF THE INSURANCE PORTFOLIO TRANSFER PROCEDURES

In 2020, 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 two insurance companies to transfer 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 in 2020.

## 7 LEGAL WORK IN 2020

In 2020, NULI took part in 9 legal cases totalling 3.9 million rubles:

Classes of insurance	Number of legal cases	Amount claimed
compulsory general and employers' liability insurance of an owner of a hazardous object for damages in case of an accident involving a hazardous object	5	2.4 million rubles
compulsory liability insurance of a carrier for damages to life, health, and property of passengers	4	1.5 million rubles

NULI's claims were settled in 3 legal cases totalling 257,1 thousand rubles. NULI received 161,7 thousand rubles.

Total amount of claims in legal proceedings paid out by the Union: 367 thousand rubles.

## 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.

**574 audits of compliance with the legislation requirements for compulsory insurance were conducted in 2020, including the following:**

**I. 20 audits based on appeals and complaints against members of the Union from other members of the Union;**

**II. 554 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 – 14;
- in compliance with requirements of corporate information system – 284;

for compulsory liability insurance of a carrier for damages to life, health, and property of passengers:

- in compliance with requirements of corporate information system – 247;

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 untimely submission of information regarding members of the Union to the Register of NULI's members – 9.



## 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", 54 proceedings on disciplinary infractions were initiated, including:

- 44 – 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;
- 9 – on compulsory liability insurance of a carrier for damages to life, health, and property of passengers;
- 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 and compulsory liability insurance of a carrier for damages to life, health, and property of passengers (combined).

## DISCIPLINARY ACTION

53 disciplinary action orders were imposed, including:

- 42 – 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;
- 10 – on compulsory liability insurance of a carrier for damages to life, health, and property of passengers;
- 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 and compulsory liability insurance of a carrier for damages to life, health, and property of passengers (combined).

2 orders for discontinuance of disciplinary infraction proceedings were issued, 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 2020:

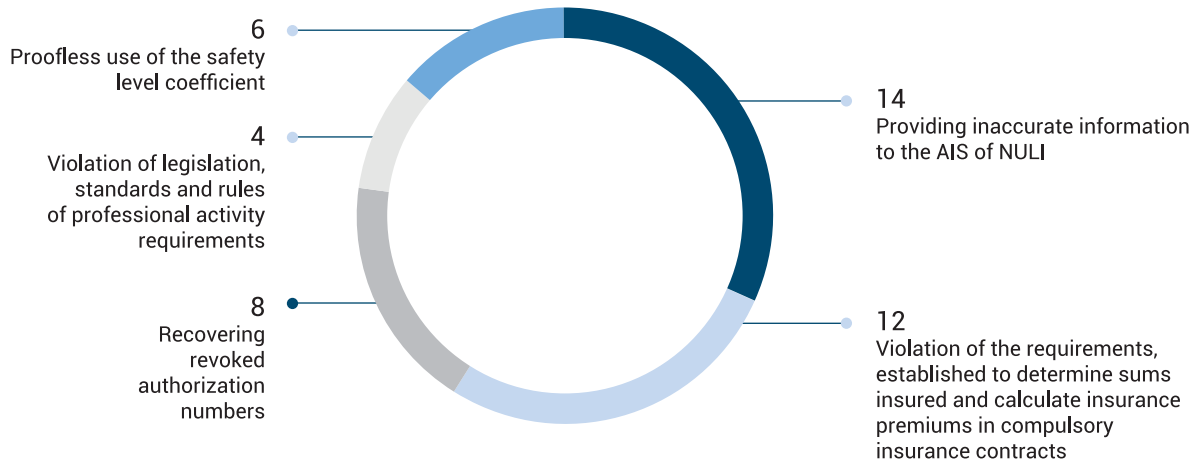
financial sanctions totalling 3.78 million rubles:

- 3.73 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;
- 35,000 rubles - on compulsory liability insurance of a carrier for damages to life, health, and property of passengers;
- 10,000 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 and compulsory liability insurance of a carrier for damages to life, health, and property of passengers (combined).

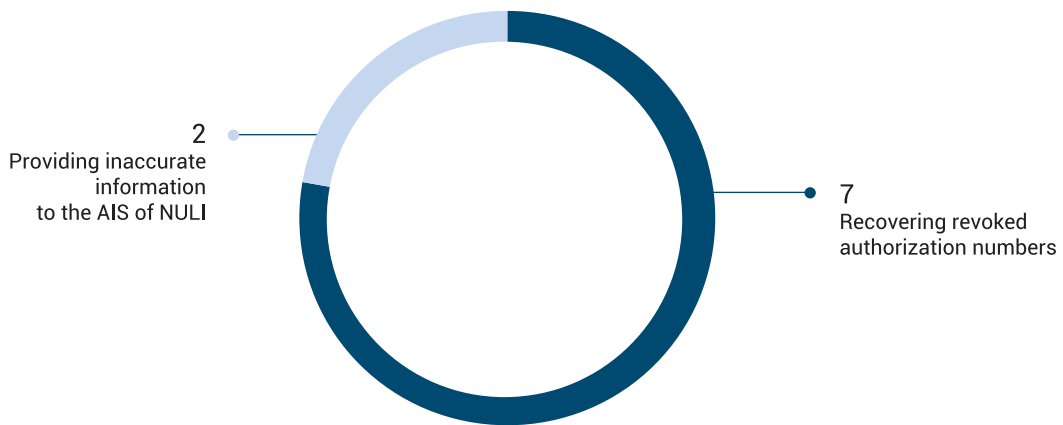
17 notices, including:

- 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;
- 3 – on compulsory liability insurance of a carrier for damages to life, health, and property of passengers.

One session of the Union's Disciplinary Commission was held in 2020, during which one issue was addressed. Reviews of the work done by the Disciplinary Commission are available on the Union's website.



**Fig. 25. 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. 26. Infractions in compulsory liability insurance of a carrier for damages to life, health, and property of passengers**



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