



December 05, 2011

To the Embassy of Russian Federation in Spain

Tel.: +34 91 411 29 57

+34 91 564 20 49

Fax.: +34 91 562 78 30

Dear Sir (Madam),

This is to confirm that AP Companies is a contracted provider of Worldwide Medical and other assistance services for the insurance companies on the territory of Russian Federation.

ARAG Compañia Internacional de Seguros y Reaseguros S.A. (Sede social Roger de Flor, 16) 08018

Barcelona Deposito legal:

T-98-1995

Tel.: +34 93 300 10 50

Fax.: +34 93 300 57 24

AP Companies provides on behalf of ARAG Compañia Internacional de Seguros y Reaseguros S.A. services to ARAG clients in case of sickness or death and settles direct payment on the territory of Russian Federation.

AP Companies has an Agreement with ARAG for the years 2011-2012.

Please do not hesitate to contact AP Companies Moscow Alarm Center for further information.

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