

Certificate of Approval

This is to certify that the Management System of:

CROATIA INSURANCE-LIFE JSC

38 Kosturski Heroi Str., 1000 Skopje, Macedonia

has been approved by LRQA to the following standards:

ISO 10002:2014

Gilles Bessiere - Area Technical Manager Issued by: Lloyd's Register EMEA Branch

for and on behalf of: Lloyd's Register Quality Assurance Limited

Current issue date: 28 September 2018

Expiry date: 27 September 2019

Certificate identity number: 10137517

Original approval(s):

ISO 10002 - 28 September 2017

Approval number(s): ISO 10002 - 00010924

The scope of this approval is applicable to:

Managing customer complaints and feedback related to the provision of life insurance services.