

Trafikförsäkringsföreningens Medlemmar

Det internationella Trafikförsäkringssamarbetet

Interim förfarandet för gröna kortets giltighet för det utökade EEA området upphör senast den 31 december 2004. För mer information se bifogade cirkulär 169/2004.

LETTLAND (LV) –The Traffic Bureau of the Republic of Latvia Motor har ersatts med **The Motor Insurers' Bureau of Latvia** from. 1 september 2004. Adressen är densamma. Ny e-mail adress ltab@ltab.lv . Se även ändring i Lettlands Compendium.

Council of Bureaux - 38 General Assembly. Protokollet med bilagor från mötet finns nu på webben. <http://www.cobx.org/members/GA04/04-index.htm> . I cirkulärsektionen finns också Explanatory Memorandum to Internal Regulations.

UNGERN (H) – NEDERLÄNDERNA (NL) – ANDORRA (AND) – BULGARIEN (BG) – BOSNIEN o HERTZEGOVENIA (BIH) – FRANKRIKE (F) – ENGLAND (GB) – GREKLAND (GR) – MAROCKO (MA) – MOLDAVIEN (MD) – F.Y.R.O.M (MK) – POLEN (PL) – UKRAINA (UA) - Ny lista över Byråns respektive medlemmar.

UNGERN (H) – Avskaffande av nuvarande fronting system i Ungern. Se bifogade bilaga.

TJECKIEN (CZ) – Avskaffande av nuvarande fronting system from. 1 januari 2005 som ersätts med direktkontakt mellan Tjeckiska Byrån och Loss Adjusters. Se bifogade bilaga.

POLEN (PL) - ÖSTERRIKE (A) – LETTLAND (LV) – UKRAINA (UA) - TURKIET (TR) – BULGARIA (BG) – SCHWEIZ (CH) – UKRAINA (UA) - Uppdatering har skett i byråernas respektive Compendium.

SERBIEN & MONTENEGRO (SCG) – Information från Dunav Group/ Dunav Insurance gällande instruktioner för penningförsändelser till dem. Se bifogade bilaga.

FRANKRIKE (F) - Direct Assurances (F601) har bytt namn till AVANSSUR.

BOSNIEN & HERZEGOVINA (BIH) – Försäkringsbolaget NAPREDAK OSIGURANJE har försatts i konkurs. Se bifogade brev.

Stockholm 2005-01-18
TRAFIKFÖRSÄKRINGSFÖRENINGEN
Pia Hammarstrand
Skadeförordnande

COUNCIL OF BUREAUX - CONSEIL DES BUREAUX

Tel: [44] [207] 404 1515

Fax: [44] [207] 404 1486

Email: secretariat@cobx.org*Secretariat***Circular Ref. 169/2004****12th November 2004 - Our Ref: CoB-6306**

TO: All Members

Dear Members,

Termination of the Interim Procedure on the Validity of Green Cards in the expanded EEA Territory by 31st December 2004 at the latest

An interim procedure has been operative since May 2004 exempting certain CoB member bureaux from the requirement that a Green Card issued by a non-EEA bureau must be valid for all 28 EEA member states and Switzerland and that no box for an EEA country and Switzerland can be crossed out. The interim procedure was applied for and made available to the bureaux of Albania, Belarus, Bosnia, Bulgaria, FYROM, Moldova, Serbia and Montenegro, Turkey and Ukraine. It applied initially from 1st May 2004 until 31st July 2004 (Circular 095/2004) and was extended until 31st December 2004 (Circular 126/2004).

Circular 126/2004 invited the involved bureaux 'to proceed with the replacement of non-compliant Green Cards within the shortest possible time and in any event before 31st December 2004 on which date the interim procedure shall definitely be repealed.' The objective of the circular was to ensure that all bureaux concerned would have sufficient time to adapt their Green Cards and to inform them that, as agreed with the European Commission, no further extension was possible beyond the end of 2004.

Therefore, by 31st December 2004 at the latest, the position of the bureaux of Albania, Belarus, Bosnia, Bulgaria, FYROM, Moldova, Serbia and Montenegro, Turkey and Ukraine which applied to make use the interim procedure reverts to that described in Circular 047/2004 issued on 15th March 2004 which states that **'a Green Card issued by a third country (non-EEA) bureau must be valid for ALL 28 EEA member states and Switzerland and no box for an EEA country and Switzerland can be crossed out.'**

Yours sincerely,

Michael J. Nicholson
Secretary General

**LATVIJAS
TRANSPORTLĪDZEKĻU APDROŠINĀTĀJU BIROJS**

Reģ.nr. 40008084453, Lomonosova iela 9, Rīga, LV-1019, Latvija, tālrunis 7241822, fakss (371) 7241862

Mr. Michael J. Nicholson
Secretary General
and
Management Committee
Council of Bureaux
Sardinia House
52 Lincoln's Inn Fields
London WC 2A 3LZ

Cob-6254

Received 03/09/2004

Riga, 3rd September 2004
No.03-28/4/TAB

Ref.: Reorganisation of the Traffic Bureau of Latvia

Dear Sirs,

We would like to refer to the letter No. 03-28/276 dated 05.05.04. and sent on behalf of the Traffic Bureau of Latvia where we have already informed about the new Motor TPLI Law and forthcoming transformation of the Traffic Bureau of Latvia. Now we are pleased to inform that:

1. According to the Decree No.583 of 20.08.04. issued by the Cabinet of Ministers of Latvia (further referred as to the Decree) the state institution Traffic Bureau of Latvia stopped operating and was liquidated. In conformity with the Clause 43 (1) of Motor TPLI the **Motor Insurers' Bureau of Latvia** (Latvijas Transportlīdzekļu apdrošinātāju birojs) has been established by the Insurers and on 1st September 2004 has started to operate replacing the Traffic Bureau of the Republic of Latvia.
2. Motor Insurers' Bureau of Latvia is registered in the Register of Enterprises of the Republic of Latvia under No. 40008084453 as a non-profit association where all Insurance Companies authorised to perform the MTPL insurance are united.
3. Motor Insurers' Bureau of Latvia has the same address:
9, Lomonosova Street, Riga, LV-1019, Latvia
Phone: + 371 7 24 18 22
Fax: + 371 7 24 18 62
But has changed e-mail: ltab@ltab.lv
The previous address of the e-mail: sb@sb.gov.lv will be further still valid for 6 months.
Home page address of the Motor Insurers' Bureau of Latvia is www.ltab.lv

The old home page address of the Traffic Bureau of Latvia: www.sb.gov.lv is also still available.

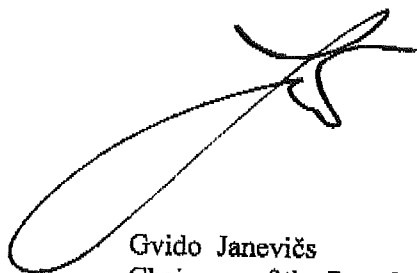
4. The management bodies of the Motor Insurers' Bureau are the General meeting and the Board with the Chairman Mr. Gvido Janevičs.
5. **According to the Article 10 of the Transitional Provisions of the Motor TPLI Law the Motor Insurers' Bureau shall take over the property and liabilities of the Traffic Bureau of Latvia, as well as the security of liabilities from the day when the Motor Insurers' Bureau is registered according to the procedure provided in the law.**
6. **According to the new Law the Motor Insurers' Bureau of Latvia is the legal successor of the Guarantee Fund and will continue also to perform the functions of Information Centre and Compensation Body.**

Therefore taking into consideration all above mentioned we can affirm that the Motor Insurers' Bureau of Latvia hereby undertakes and guarantees that all of the outstanding financial obligations of the Traffic Bureau of Latvia will be accepted and settled.

We kindly ask to distribute this information to all member of the Council of Bureaux.

We would like to express hope that our successful mutual co-operation that has been started by the Traffic Bureau of Latvia since 1998 we can consider as good heritage that Motor Insurers' Bureau of Latvia could overtake and develop to even more fruitful co-operation in future.

With kind regards



Gvido Janevičs
Chairman of the Board

D.Isajeva
Green Card and Foreign Claims Department Manager

**LATVIJAS
TRANSPORTLĪDZEKĻU APDROŠINĀTĀJU BIROJS**

Reģ.nr. 40008084453, Lomonosova iela 9, Rīga, LV-1019, Latvija, tālrunis 7241822, fakss (371) 7241862

Mr. Michael J. Nicholson
Secretary General
Council of Bureaux
Sardinia House
52 Lincoln's Inn Fields
London WC 2A 3LZ
Fax: 44 207 404 1486

Cc: All Members of the Green Card System

Riga, October 4, 2004
No.03-28/135/TAB

**Ref.: Changes in the Management of the
Motor Insurers' Bureau of Latvia**


Cob-6281

Dear Mr. Nicholson,

Received 04/10/2004

By this letter we wish to inform that the changes in the management of the Motor Insurers' Bureau of Latvia (further referred as to MIB of Latvia) have taken place. On 01.10.04. during the meeting of the Members of MIB of Latvia the mutual agreement has been achieved that Mr. Gvido Janevičs, the Chairman of the Board, leaves the Board of MIB of Latvia as from 02.10.04. His duties will be performed by Mr. Juris Stengrevics who is appointed by the decision of above mentioned meeting as the acting Chairman of the Board.

With kind regards



Juris Stengrevics
Acting Chairman of the Board

38th General Assembly of the Council of Bureaux			
DOCUMENTATION			
PROGRAMME	Circular 001/2004 Convening meeting and hotel accommodation		X
	Working Programme		X
	Social programme		X
	Travel information		X
AGENDA	Order of Business		X
	Proceedings and Recommendations		X
DECISIONS	Decisions and Recommendations		X
MINUTES	Minutes of the General Assembly		X
OPENING CEREMONY			X
REPORTS			
1	President's Report (to be delivered orally)	Ulf Lemor	.
2	Membership Issues	Ulf Lemor	X
3	Monitoring Annex - Financial Guarantees Criteria	Jakub Hradec (CZ)	X
4	Implications of the EU Enlargement Reference: EU Directives	Alain Pire (B)	X
5	CEA Intervention - www.cea.assur.org	Jean-Louis Marsaud (CEA)	X
6	Scope of the Green Card System	Françoise Dauphin (F)	X
7	General Rules Committee Reference: Internal Regulations - Explanatory Memorandum Annex I	Silvio Lovetti (I)	X
8	Committee for the Signatories of the Multilateral Agreement - Report of the Specific Rules Committee Annex - Freedom of Services Agreement	Frits Blees (NL)	X
9	Internal Auditors Annex - 2003 Audited Accounts	Ulla Nikku-Koskinen (FIN)	X
10	Relocation of the Secretariat of the CoB	Ulf Lemor	X
11	Nomination Committee Reference: Constitution	Alain Pire (B)	X
.			.
	Delegates List		X
.			
WORKSHOP	Part 1: The Importance of Reserving		X
	Part 2: Border Insurance		X
ANNEX 1	Speech - Bureau of Iran		X
	Speech - Bureau of Morocco		X
ANNEX 2	President's Oral Report		X
ANNEX 3	Final Delegates List		X
PHOTOS	Album		.



Explanatory Memorandum to Internal Regulations

INTERPRETATION OF THE INTERNAL REGULATIONS

2004 General Assembly, Decision 3: Any interpretation of the Internal Regulations as approved by the General Assembly shall be recorded in the Explanatory Memorandum in preference to changing the text of the Internal Regulations.

SECTION I - GENERAL RULES

ARTICLE 1: Purpose

The purpose of these Internal Regulations is to govern the relations between National Insurers' Bureaux in context of enforcing Recommendation n°5. In accordance with the name of the document – INTERNAL REGULATIONS – the definition of the purpose does not include any bodies other than the Bureaux so that only the Bureaux have direct rights under the Internal Regulations. In particular members or correspondents can only enforce rights arising from the Internal Regulations via the Bureaux.

ARTICLE 2: Definitions

When compared with the two previous agreements this Section includes some new definitions (Insurer, Correspondent, Accident, Injured Party, Council of Bureaux) and other definitions no longer appear (Handling Bureau, Paying Bureau, Servicing Bureau).

The content of these definitions has been carefully considered to ensure that the wording selected is compatible with the text of Recommendation n° 5 and that of the European Directives relating to motor insurance.

2.1 Each National Insurers' Bureau shall fulfil three broad criteria. It shall:

- a) be a professional organisation,
- b) be a member in the Council of Bureaux, and

- c) fulfil the requirements of Recommendation n°5 which provide for:
1. official recognition by the government of this country's Bureau as a single organisation established by authorised insurers,
 2. membership of the Bureau being restricted to those insurers authorised to transact motor third party liability insurance,
 3. an obligation on all insurers authorised to transact motor third party liability insurance to become members of the Bureau,
 4. an obligation on all insurers authorised to transact motor third party liability insurance to share in the financing of the Bureau so that the Bureau is in a position to meet its financial obligations.

Furthermore it provides that the government of the country of each Bureau shall provide the United Nations Economic Commission for Europe with a written undertaking not to place any obstacles in the way of the export of currency required to meet the international obligations of the Bureau and also with written confirmation that the Bureau has the means to fulfil its financial obligations.

- 2.2 The definition of an Insurer requires that the insurer must be approved by the appropriate national authority to underwrite motor third party liability insurance. This definition does not preclude the insurer from operating in other classes of motor insurance but it is essential that the approval relates to motor third party liability insurance. The operational insurance undertaking may take any authorised legal form including that of Lloyd's.
- 2.3 In compliance with Recommendation n°5 the definition of a Member does not distinguish between insurers authorised to provide motor third party liability insurance offering international territorial coverage and those offering a similar product but whose authorisation restricts them to "national" coverage only. For the purposes of these Internal Regulations only insurers authorised to provide motor third party liability insurance offering international territorial coverage may be recognised as Members.
- 2.4 The definition of a Correspondent lays down three conditions:
- a) Being appointed by one or more insurers via the National Bureau of which they are members,
 - b) Being approved by the Bureau of the country of establishment,
 - c) Being able to handle and settle motor third party liability claims.

Subject to any legal or regulatory provisions or conditions laid down by the Bureau of the country of establishment the function of Correspondent may be fulfilled by any organisation or natural person, such as a claims adjuster or lawyer.

- 2.5 The definition of a Vehicle is to be construed in accordance with the legal provisions in force in the visited country and not those prevailing in the country of origin.

- 2.6 An Accident is defined as any event causing loss or injury falling within the scope of the law on compulsory motor third party liability insurance. The definition covers every accident irrespective of the number of vehicles involved, including cases where only one vehicle is involved.
- 2.7 The definition of an Injured Party is based on the right to obtain compensation for property damage or personal injury. In practical terms this means that the victim of an accident and the Injured Party, as defined under the Internal Regulations, may be two different persons, typically a fatally injured victim whose surviving relatives would be entitled to claim compensation.
- 2.8 The definition of a Claim includes either one single claim or multiple claims for compensation on the condition that they arise from one and same event causing property damage or personal injury covered by motor third party liability insurance. The term "Claim" implies that the Injured Party submits a request for compensation. The mere occurrence of an event resulting in property damage or personal injury does not constitute a Claim.
- 2.9 Insurance Policy is defined as a motor third party liability insurance contract issued by a member of a Bureau.
- 2.10 The Insured is defined as any person whose third party liability is covered by a policy of insurance. According to national legal and contractual provisions this person need not be the person who concluded the insurance contract
- 2.11 A Green Card is defined as the international certificate of motor insurance approved by the Council of Bureaux in any of its 'model' formats. The final responsibility for the model of a Green Card rests with the Working Party on Road Transport of the Inland Transport Committee of the Economic Commission for Europe of the United Nations.
- 2.12 The definition of the Council of Bureaux does not need any specific explanation and is addressed in the Constitution of the Council of Bureaux.

ARTICLE 3: Handling of claims

This article depicts the obligations imposed on each Bureau when an accident involving a vehicle originating from a foreign country occurs in the territory for which it is competent.

- 3.1 The first paragraph of this sub-article binds the Bureau of the country of accident to commence investigation to enable a quick resolution of the case once an injured party presents a claim. It specifically points out its obligation to provide information to the insurer or to the other Bureau involved. This rule does not allow the Bureau of the country of accident to invite a claim but, at the same time, it anticipates a proactive approach to cases reported to the Bureau including, if necessary, making contact with the Injured Party. It is customary to ensure that the insurer, or the guarantor Bureau, is promptly informed of any potential claim. This rule does not include any sanction in case of

an occasional failure to provide information but where there is a regular failure on the part of a Bureau to give early notice of a potential claim the guarantor Bureau (or Bureaux) should seek to resolve the situation by bilateral talks. If such dealings do not lead to the expected change then the guarantor Bureau (or Bureaux) should inform the Council of Bureaux as such behaviour might be regarded as a breach of the CoB Constitution.

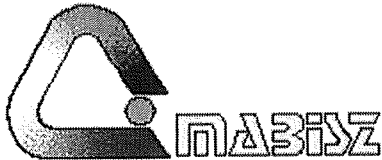
The second paragraph of this sub-article obliges the investigating Bureau to forward the case to an approved Correspondent of an identified insurer for further handling. No specific sanction for failure to comply with this rule has been provided but again there should be an amicable settlement between the Bureaux involved. Frequent breaches of the rule would constitute a breach of the CoB Constitution.

- 3.2 Once a claim is passed to a Bureau the latter is obliged to forward it promptly to the Correspondent so that the Correspondent may handle and settle the claim. In other words this means that, where a Correspondent is authorised to handle and settle a claim, the Bureau of the country of accident should not become involved unless through the exercising of its rights under Article 4.5 and exceptionally under Article 4.6. By handing the case over to the Correspondent the Bureau is released from any further obligation to inform the insurer and/or the guarantor Bureau as long as the Correspondent fulfils his responsibilities. It is then the responsibility of the Correspondent to provide appropriate information to the insurer who appointed him.

However, if no Correspondent has been appointed the Bureau itself is obliged to immediately inform the insurer or the guarantor Bureau that it has received a claim and that it will either handle the claim itself or appoint an agent to handle it. In the latter case the Bureau shall inform the insurer or the guaranteeing Bureau of the identity of the agent, paying particular attention to the provisions of Article 3.6 (conflict of interests). It is strongly recommended that all necessary steps be taken to ensure that this happens.

- 3.3 Pursuant to this provision Bureaux adhering to the Internal Regulations authorise each other to deal with and, if necessary, to amicably settle claims with Injured Parties by legally binding agreement as well as to accept service of extra-judicial or judicial process and represent the Insured before any Court or any other competent body. Such wide powers extend from payment of the required compensation to rejection of the claim. However, these powers are limited on two levels: firstly by application of the provisions of Articles 3.4 and 3.5, secondly by those provisions applicable in the country of accident as described in Article 3.4. Although the concept of "in the best interest" is mentioned in Article 3.4, it has to be construed as an integral part of the limitation or guidelines for the execution of the legal powers.

- 3.4 This Article grants complete discretion to a Bureau when handling and settling the claim in that it confirms that the Bureau is not required to seek instruction from the insurer or the guarantor Bureau. However, the Bureau or its appointed agent must act "in the best interest" of the insurer or the guarantor Bureau. In particular, when cases referred to it are serious, the Bureau or agent has a duty to provide, as soon as feasible, a realistic estimate of the total cost of the claim with a view to establishing adequate technical reserves.



MAGYAR BIZTOSÍTÓK SZÖVETSÉGE
GÉPJÁRMŰ KÁRRENDEZÉSI IRODA

ASSOCIATION OF HUNGARIAN INSURANCE COMPANIES
MOTOR INSURANCE BUREAU

ASSOCIATION HONGROISE DES SOCIÉTÉS D'ASSURANCES
BUREAU NATIONAL POUR L'ASSURANCE AUTOMOBILE

MANAGING DIRECTOR

Dear Sirs,

Budapest, the 28th December 2004
Our re: 8231/2004

Re: Suspension of the fronting system

According to the modification of the Government Decree No. 190/2004 (VI.8.) the fronting system has been suspended as of the 1st May 2004.

In consequence of this change claim handling offices (like Avus, Interiura, Van Ameyde, etc.) may directly be nominated as correspondents in accordance with the Internal Regulations (Art. 4.). On the basis of the present legal regulations – as you have certainly noticed – we are giving our approval also to requests outlined above since the 1st of May this year. The Secretary General of the Council of Bureaux was advised about the change on 26th January 2004.

In connection with the subject we advise that our member Aegon Magyarország Általános Biztosító Rt. and the claim handling office AVUS Budapest Kft. have issued a common declaration in accordance with which in all cases where Aegon figured as the Hungarian representative under the Internal Regulations, as of the 1st of January 2005 AVUS Budapest Kft. should be indicated as correspondent automatically, thus avoiding longlasting correspondence between the concerned parties. This measure is justified also by the fact that the company Aegon Magyarország Általános Biztosító Rt. herself does not deal with settling international claims.

You are kindly asked to acknowledge the above and notify your members concerned about this change.

Yours faithfully

István Ragályi



Česká kancelář pojistitelů
Czech Insurers Bureau

Your ref. No.:
Your letter from:

Council of Bureaux
London
United Kingdom
and
all National Bureaux

Our ref. No.: ČKP/VŘ/4/2005
Date: 1st January 2005
Settled by: Jakub Hradec
Telephone: +420 221 413 303
Fax: +420 221 413 403
E-Mail: jakub.hradec@ckp.cz

Re: activity of correspondents – loss adjusting companies in the Czech Republic

Dear colleagues,

we wish to inform you that due to changes in the Czech MTPL Insurance legislation **we were able to abolish the fronting** granted by our Member Companies to loss adjusting companies when exercising the activity of a correspondent under Article 4 of Internal Regulations **and replace fronting agreements by direct agreements** between our Bureau and existing correspondents as of 1st January 2005.

The whole procedure was prepared during autumn 2004 in cooperation with involved parties (our Members granting fronting, correspondents and their partner companies, who requested their nominations in the past) to transfer the whole system in a smooth way without any necessity to renew actually valid nominations. With existing correspondents (AVUS, AXA Assistance and CORIS) we achieved mutual understanding on the content of the agreement that being available in the Czech language only.

Correspondents have to fulfill the requirements stipulated in the Act No. 38/2004 Coll. on insurance intermediaries and loss adjusters, which we enclose in its English version. This fact is reflected accordingly in the above-mentioned direct agreements.

Yours sincerely

Jakub Hradec
Chief Executive

Enclosure:



"38-2004 loss
adjusters.pdf"



DUNAV GROUP
DUNAV INSURANCE

TRAFIKFÖRSÄKRINGSFÖRENINGEN

Ank 2004 -09- 2 7

Besv.

SWEDISH MOTOR INSURERS' BUREAU
S-115 87 Stockholm
Sweden

MOTOR INSURANCE DEPARTMENT
THE GREEN CARD SYSTEM DIVISION
11001 Belgrade, Kolarčeva 7/VII
Court of registration: Commercial Court- Belgrade
Registration number: II-FI-7821/97
Identification number: 07046898
Drawing account: 40811-6645-3-5180
Phone: (+381-11) 3248-519
Fax: (+381-11) 3248-570
P.O.B.: 624

Date: 17th September, 2004

Your ref:

Our ref: 30/MK/jg

Dear Sirs,

This is to inform you that the new instructions for the remittances of the amounts due to us are as follows; please inform your member companies.

EUR: DEUTSCHE BANK FRANKFURT/MAIN

SWIFT CODE: DEUTDEFF

Acc: 935 9258 10

EKSPORT IMPORT BANKA AD

EKSIMBANKA, SWIFT CODE: EKBECSBG

Acc: 01-716-0000002.0

DUNAV OSIGURANJE AD KOMPANIJA

Makedonska 4, Beograd, SCG

CHF: UNION BANK OF SWITZERLAND ZURICH

SWIFT CODE: UBSWCHZH

Acc: 60.269.05 U

EKSPORT IMPORT BANKA AD

EKSIMBANKA, SWIFT CODE: EKBECSBG

Acc: 01-716-0000002.0

DUNAV OSIGURANJE AD KOMPANIJA

Makedonska 4, Beograd, SCG

US\$: ABN AMRO BANK N.V NEW YORK

SWIFT CODE: ABNAUS33

Acc: 574075583441

EKSPORT IMPORT BANKA AD

EKSIMBANKA

SWIFT CODE: EKBECSBG

Acc: 01-716-0000002.0

DUNAV OSIGURANJE AD KOMPANIJA.

Hoping that future remittances will reach us without any trouble

Yours faithfully,

M. Kontić
M. Kontić

O. Radovanović

O. Radovanović

BUREAU CENTRAL FRANÇAIS

DES SOCIÉTÉS D'ASSURANCES CONTRE LES ACCIDENTS D'AUTOMOBILES

Adresser toute correspondance : 11, rue de la Rochefoucauld – 75431 PARIS CEDEX 09
Téléphone : 01 53 32 24 50 – Télécopieur : 01 53 32 24 54 – E-mail : bcf.courrier@bcf.asso.fr

Destinataires :

Objet : **Listes des Sociétés membres
du BUREAU CENTRAL FRANÇAIS**

Tous les Bureaux

DIRECT ASSURANCES devient AVANSSUR

Paris, le 22 décembre 2004

Madame, Monsieur,

En complément aux listes des membres du BUREAU CENTRAL FRANÇAIS qui vous ont été adressées récemment, nous vous avisons que :

la Compagnie **DIRECT ASSURANCES (F 601)** a changé de raison sociale.

Elle se dénomme désormais : **AVANSSUR**.

L'adresse et le code carte verte demeurent inchangés.

Demeurant à votre disposition, nous vous prions d'agréer, Madame, Monsieur, l'expression de nos salutations distinguées.

Le Directeur,



Françoise DAUPHIN

BIRO ZELENE KARTE U BOSNI I HERCEGOVINI
БИРО ЗЕЛЕНЕ КАРТЕ У БОСНИ И ХЕРЦЕГОВИНИ
GREEN CARD BUREAU IN BOSNIA AND HERZEGOVINA

Number: 05 – 4911 / 04
Sarajevo, 07.10.2004.

TO ALL NATIONAL BUREAUX

SUBJECT: The claims reserve for “Napredak osiguranje” d.d.

Dear Sirs,

We would like to inform you that act of bankruptcy for our insurance company “Napredak osiguranje” d.d. will be closed very soon.

We kindly ask you to send us urgently to our address the claims reserve for “Napredak osiguranje” d.d. collected from your members – insurance companies.

Thank you for cooperation.

Yours sincerely,

CLAIMS DEPARTMENT

Naida Kobić-Dolarević

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71000 Sarajevo
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Telefon / Phone: +387 33 2 13 674; 2 79 440
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