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Original approval(s): ISO 9001 - 13 May 2013

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Certificate of Approval

This is to certify that the Management System of:

CROATIA INSURANCE-LIFE JSC

41 Zeleznicka Str., 1000 Skopje, Republic of North Macedonia

has been approved by LRQA to the following standards:

ISO 9001:2015

Approval number(s): ISO 9001 - 0042320

The scope of this approval is applicable to: Provision of life insurance services.

And I

Paul Graaf

Area Operations Manager, Europe

Issued by: LRQA Limited