Insurer	Approved independent external reviewers,
	with concrete team
Insurance Company DallBogg: Life and Health Inc	KPMG AUDIT SRL, Romania
INSURANCE COMPANY "ASSET INSURANCE" AD	DZZD GD CONSORTIUM GRANT THORNTON
	BULGARIA - GREECE, Bulgaria and Greece
Insurance company "Nadejda"	MAZARS SA, France
ZAD European Health Insurance Fund	MAZARS SA, France
SiVZK	MILLIMAN SP. Z O.O., Poland