

04 April 2012

**To whom it may concern**

**Letter of reference**

I write this letter of reference for the "A-group" insurance company we have been working with for the past 9 years.

I have no hesitation in recommending them as a company with which to do business.

In addition to doing business with this company for many years, their Senior Reinsurance Specialist Tarana Mahmudova has known as a great individual as well as competent person in what she does in her job.

As far as a company to do business with, "A-group" is one of the best that we have in Azerbaijan. Its practice has always been to provide medical insurance including all types of the medical assistance using the main medical providers. We did significant amounts of business with them and I cannot recall a late action situation involving that company. Disputes were rare, and those only required some additional information for clarification and resolution.

Based on our experience, any company should be very pleased to have business with "A-group" insurance company.

Sincerely,



Christina Izmaylova  
HR Manager  
Fircroft Group