

05 April, 2012

To Whom It May Concern:

The branch office of Ernst & Young Holdings (CIS) B.V. in the Republic of Azerbaijan has a pleasure to write this letter of recommendation for "A Group".

We have started to cooperate with "A Group" as a provider of medical insurance services since 2006. Our cooperation continues since then and in addition to medical insurance it has been expanded to motor insurance services. During this period "A Group" has earned our trust and respect providing professional and high level services.

We highly appreciate the professionalism of "A Group" team and believe that our cooperation with them will last for the years to come.

I can confidently recommend "A Group" as a solid and reliable company, the real experts in the field of insurance.

Yours Sincerely,

Azer Babayev
Partner