

Interim-Reference for Mr Fabien Osmont by the 31st December 2008

On 1st of September 2007, Mr Fabien Osmont assumed the position of Project Manager for international business groups and projects with Eurapco AG in Zurich. He had worked for Eurapco as an external IT consultant since the set-up of the company in 2000.

Eurapco is a federation of European insurance and financial services organisations which has the objectives of encouraging knowledge transfer, identifying and supporting the application of synergies as well as growing the management development of the Partners'. The Eurapco shareholders / Partner organisations are Eureko/Achmea, The Netherlands, Länsförsäkringar, Sweden, Gothaer, Germany, Die Mobiliar, Switzerland, Covea/GMF-MAAF-MMA, France, Caser, Spain, and (in a test phase) Tapiola, Finland.

Eurapco AG is the vehicle to deliver to the above objectives through an international team, the majority of which is seconded from Partners.

As Project Manager, Fabien Osmont has led and directed working groups and projects comprising Board members, directors, senior managers and specialists of the Partner organisations. As he was familiar with the work of Eurapco, from the beginning, he took over the responsibilities for:

- the Eurapco internal IT: taking care of the stability of our installation, managing the quality of services provided by our external providers, and keeping an eye on new technologies for future development,
- the IT Business Group and their various activities,
- the Actuarial Non-Life Group and
- the Fraud Group.

With this, the first step beyond pure IT, which he has intended to do with joining the Eurapco team and which has been agreed with him by Eurapco, was done.

In consequence – also of his university education - he has taken over and improved the Eurapco Programme Management which is to steer:

- preparing the Business Plan of the Business Groups and Projects in collaboration with the Management of Eurapco,
- monitoring their realisation and
- reporting in cooperation with the different Business Group to the Eurapco Board, this consists out of the CEO of our shareholders / Partners.

In autumn 2008, he further on has taken over the responsibility at Eurapco for the "Global Marketing Procurement" project, an organisation and tool to coordinate and channel international marketing orders via Eurapco. His role was to take actions to make this project running, which included negotiations on legal matters to finalize a contract with one of our Partners, to follow up of the development of related IT applications, and to prepare the pilot (definition of the KPIs, organisation and staff management). Fabien Osmont achieved to get the project started despite a challenging financial environment. This project is of an outstanding importance, as - with the realisation - the character of Eurapco would change from a more knowledge exchange managing to a partly operating company.

Fabien Osmont quickly familiarised himself fully with the duties in an international arena. He is fluent in English, which is the working language in Eurapco AG, and has good German language skills (better in speaking than in writing). All his activities required frequent travel abroad.



Fabien has good, broad knowledge of his subject, which he uses with great commitment to complete difficult tasks successfully.

He tackles all tasks with great engagement and creativity and achieves results; he is tenacious and able to work well under pressure; he achieves his objectives, even when conditions are difficult. His approach to work leaves quickly the feeling that the matters are taken care off well.

We would like to emphasise in particular his successes in the IT working groups. The identified benefits reported by Partners increased overall by 50%, the satisfaction rate of the participants was quite high.

Also outside of the IT area, Fabien is successful. We would like to mention the Fraud Group that is publishing a half-yearly e-newsletter, which is completely managed by him; Partner representatives report their satisfaction with Fabien Osmont as project manager of their Group at their home companies.

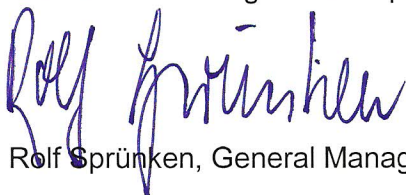
He is always prepared to take over new tasks what he has already proven at Eurapco. In general, also outside his own area of responsibility he always offers valuable suggestions and good, practical ideas.

Fabien Osmont integrated very easily into Eurapco team (9 colleagues from 6 countries). His professional experience, specialist knowledge, way of working, team working ability and open-mindedness have always been recognised by colleagues and employees of the partner organisations. His relations with superiors and colleagues have always been exemplary. His impeccable manners enable him to operate in a multicultural arena and at all levels.

Mr Fabien Osmont's performance is excellent and he is very successful in strengthening the Alliance and creating real benefits for the Partners.

His in depth knowledge of the Eurapco processes, his familiarity with the Eurapco objectives, his approach to work and the results he achieves has lead the undersigned to recommend to his successor, to consider Fabien Osmont as future Member of the Management of Eurapco, which was realised in 2009.

This is an Interim Certificate by the 31st of December 2008; Fabien Osmont has asked for it as the General Manager of Eurapco has retired by the end of that year.



Rolf Sprünken, General Manager Eurapco up to 31st of December 2008