

**Interim Certificate for Fabien Osmont, born on 11.10.1970, from France**

Fabien Osmont has been employed at European Alliance Partners Company AG (Eurapco) in Zurich as from 01.09.2007. Since 1 January 2009, he has been a member of the management, being particularly in charge of the Internal IT, Programme Management and half of the team of Project Managers working at Eurapco.

The European Alliance Partners Company (Eurapco) is the internal service company of the Eurapco Alliance with the objective to encourage knowledge transfer, identify as well as support the application of synergies, develop new business ideas and strengthen management skills within the Partner Companies, all of which are leading European insurers: Die Mobiliar (CH), Achmea (NL), Gothaer (D), Covéa (F), Länsförsäkringar (S), Caser (E) and LocalTapiola (FI). Eurapco employs 15 people including 7 expats (the Project Managers) from the Partner companies.

As responsible of the Eurapco IT, Fabien Osmont takes care of the stability of the infrastructure, manages the quality of services provided by our external providers keeping strong control of the costs and preparing the company for future development. Particularly, he was deeply involved in the implementation of the PM Tool, a core application supporting the Project Managers and the Back Office in their daily tasks. Moreover, he successfully led the change of IT provider in 2012, with the aim to guarantee the expected level of service quality.

As responsible of Programme Management, Fabien Osmont increased the result orientation of the Business Plan and developed a continuous reporting approach helping project managers and the management team to better monitor progresses on a daily basis. As a consequence of this, results reported on knowledge exchange were multiplied by 4 in 2012, compared to 2008 (4.7 Mio € compared to 1.2 Mio €).

As a project manager, Fabien Osmont keeps on leading his working groups at a high level, increasing the Eurapco Fraud collaboration network from 7 to 10 countries and making the ICT Group one of the most successful working groups at Eurapco. Particularly, he managed to have this group selected three times in a row for the Eurapco Awards (an award delivered every 2 years to the groups contributing most to our strategy).

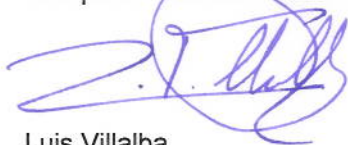
Fabien Osmont manages a team of Project Managers coming from 7 different countries for a period of 2 to 3 years each. He successfully handles their cultural and project management skills differences, in order to make them reach the expected level of expertise and get integrated in our international environment.

Fabien Osmont carries out his work independently, swiftly and to our complete satisfaction. He is conscientious, flexible and perceptive. His kindness and his positive attitude contribute to a good team spirit and are always appreciated by his superiors and colleagues within the team and with the partners. His impeccable manners and excellent foreign language skills enable him to operate confidently in an international and multi-cultural environment. He travels abroad frequently representing the Eurapco Alliance to internal and external parties.

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

This is an interim certificate by the 31<sup>st</sup> of December 2013; Fabien Osmont has asked for it as the General Manager of Eurapco is retiring by the end of the year.

European Alliance Partners Company AG



Luis Villalba  
General Manager

Our certificates are written without any codes