

16/03/2007

Mr. Rahul Aggarwal  
Director  
Optima Risk Management Services Pvt. Ltd.  
New Delhi 110 048

Dear Mr. Aggarwal,

It has been a pleasure to work with your organization for the last three years.

We would like to commend Optima on its professionalism and hard work.

From the smallest to the largest insurance transactions, you have always delivered the same kind of excellent service and have always urged us to come up with innovative products and offerings to serve your clients.

We look forward to your continuous support and are sure that we would have an equally rewarding relationship in the future also.

Best regards



Anand Mishra  
Area Head - Channels  
ICICI Lombard GIC Ltd.



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