

ברץ, הורן ושות'  
עורכי-דין ונוטריונים

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Tel-Aviv, juni 28, 2009

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Elad Tubol, Adv. - General Counsel  
Howden Israel Insurance Brokers Ltd.

Dear Elad,

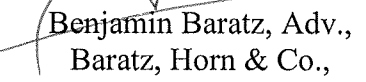
Re: Howden Israel insurance Brokers

I am writing this letter to express my appreciation of the services that you have been rendering to us, as our designated insurance broker for the handling of our professional indemnity insurance.

Not only are the services that we receive highly professional, but you are exceptionally attentive to our personal needs. You have wisely counseled us in respect of our professional indemnity and have been attentive to our issues, way beyond the usual call of duty.

We are happy to recommend Howden Israel Insurance Brokers Ltd. and yourself personally, as a superior service provider.

Sincerely yours,

  
Benjamin Baratz, Adv.,  
Baratz, Horn & Co.,  
Attorneys-at-Law & Notaries

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