



Date: 21 September 2008

To Whom It May Concern:

We have worked with Howden Insurance Brokers (2002) Ltd under its current and replaced older names (hereinafter: "Howden") for approximately 4 years with respect to our professional liability insurance. As a large law firm involved in a variety of matters (many of which are international in nature and often involving many millions of dollars), our professional liability insurance needs are significant and complex.

We have found the Howden team to be very professional and hard-working. The fact that their team includes lawyers who specialize in this particular area of insurance has been beneficial to us, since it provides us with skilled professionals who share an understanding of the unique problems faced by law firms such as ours.

Our relationship with Howden has been very satisfactory, and we have no hesitation in recommending them to other law firms with similar needs.

Sincerely yours,

Ari Wechsler, Adv.

Berkman Wechsler Bloom & Co.

**1 Azrieli Center
Tel-Aviv 67021 Israel
Tel: +972-3-6072226
Fax: +972-3-6072260
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