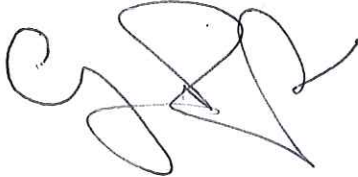


"I can confirm that Nemanja Kostic was the lead GOT architect on Solvency II program from October 2013 until July 2014. During that time he evaluated existing Solvency II implementation and suggested to replace it with the Risk Modeling Platform. He was the lead GOT architect involved with assessing and recommending a solution for Solvency II. The RMP solution which he assessed, recommended and approved is currently being implemented. Much of the system has already been rolled out to production. I am the IT owner of this platform and was Nemanja's stakeholder during his involvement in the project. I was very pleased with Nemanja's contribution to this project, from both technical and soft-skills aspects, and would welcome future collaborations with Nemanja.

A handwritten signature in black ink, appearing to be 'G. Pegler', with a stylized, cursive script.

Dr Geoffrey Pegler  
Account Executive - Risk Modeling Platform  
EDAA Data Delivery, Zurich Insurance Company