

San Juan, Puerto Rico. December 2015

To whom it may concern,

The Compulsory Liability Insurance Joint Underwriting Association (ASC) is a private insurer created by Law for the purpose of managing and providing Compulsory Liability Insurance (SRO) in Puerto Rico. At this time, we have twelve Service Centers throughout Puerto Rico.

With the objective of maintaining ASC's financial stability and in order to face the challenges of the new environment regarding the SRO we decided to hire the firm **London Consulting Group** once again to work with us to develop ASC's new Service Model to be sustainable for the next few years. Between June and November of this year we have carried out sessions and workshops for Strategic Definition, Quality Service Approach and Cost-Benefit Analysis regarding the new Business Model.

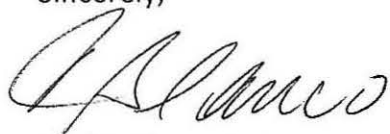
During this period we achieved the following results:

- Evaluation of the ASC's competitive position.
- Redefinition of the claims process, contemplating operative and technological improvements through the different assistance channels.
- Generation of a new Service Model for the ASC which proposes significant improvements in the quality and time of resolution for claims.
- Definition of the implementation plan of the new model, as well as the financial execution plan that will allow us to achieve a 41% cost reduction per claim against the old projected model.

We are convinced that these imminent changes will allow us to continue with our social mission and to serve Puerto Rico with the highest quality standards.

Based on the aforementioned, I hereby would like to highly recommend **London Consulting Group** for the professionalism shown during this project and for the commitment and dedication provided for this project to become a reality.

Sincerely,

A handwritten signature in black ink, appearing to read 'J. Blanco', written in a cursive style.

José L. Blanco Latorre
President

San Juan, Puerto Rico

December 2015

To Whom It May Concern:

The Compulsory Liability Insurance Joint Underwriting Association (ASC) is a private insurer created by law in order to manage and provide the Compulsory Liability Insurance in Puerto Rico. At this time we have twelve Service Centers throughout Puerto Rico.

In order to continue improving our customer service levels, we decided to engage in a project with London Consulting Group, who through his area of **Human Development of the Caribbean Region designed and implemented** a training program called "**Service Culture 2015**", which was developed during the period from May to December of the current year with very satisfactory results for our organization.

Taking into consideration what is mentioned above, we want to extend our highest recommendation to the area of **Human Development London Consulting Group**, since due to the developed program, we were able to strengthen the skills of our staff in terms of **Customer Service Methodology, Mentality and Service Attitude**.

The Service Culture Workshop consisted of **7 Sessions** of highly dynamic and interactive training, which were designed specifically to address the development needs of the staff involved (**around 185 people**). The seminar gave us the tools and techniques necessary for our staff of the various service centers and our headquarters to provide excellent service to both external and internal customers.

Finally we would like to highlight the importance of the **Service Approach** for our organization, because without doubt the quality of our customer service is a key element for our organization. Therefore, we reiterate our recommendation for **London Consulting Group's Human Development area**, who throughout this program, contributed in a positive and effective way to the development of our staff.

Sincerely,

A handwritten signature in black ink, appearing to read 'J. Blanco', written in a cursive style.

José L. Blanco Latorre