

12/09/2006

To

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

Dear Mr. Aggarwal,

We wish to convey our thanks for the support that we have received from you.

We have found Optima to be one of the most process-driven insurance broking firms in India.

Your focused and systematic approach has given us an opportunity to service some very big

Corporate clients as well as several hundred retail clients effectively.

We hope that our relationship would be mutually satisfying in the future also.

Best Regards

For Reliance General Insurance Co. Ltd



Dheeraj Sinha
Regional Sales Manager
Gurgaon