Santo Domingo, Dominican Republic, December 19, 2014

To whom it may concern,

ARS Palic a subsidiary of Centro Financiero BHD Leon, and has the objective of "offering excellent services, orientation and comprehensive support for the preservation of health and improvement of the quality of life of our affiliates." The company's success is a result of the faithful adherence to the strategic objectives outlined by upper management, with the support of the managers, their collaborators and service providers.

With the purpose of reinforcing the Strategic Planning designed for our business, we developed a project from May to December 2014 along with London Consulting Group's support where all management areas were addressed in the 4 vice-presidencies that make up the organization's structure, achieving the following results:

- Establishment and definition of key indicators per Vice-presidency/Management implementing 192 management indicators.
- Design and implementation of a systematic work methodology focused on the collection and interpretation of current information for its analysis, design/redesign and confirmation and implementation of indicators and management reports.
- Design and implementation of tools within the different areas/managements that make up ARS Palic's structure for the generation of management indicators and control panels for its analysis and decision-making.
- Definition of objectives and base periods within the Managements, focused on: reduction
  costs, operating costs, productivity, contract cancellations, increase in capture of client's
  premiums, affiliate portfolio, productivity of the operating managements, levels of
  service for external and internal clients, compliance with action plans, budgets and
  audits of the different management areas.
- Definition, design and implementation of the company's ETL CORE models within its BI internal system for the consolidation of information, automation and generation of management indicators as well as reports for decision-making.

The project concluded within the agreed timeframe and met all of our expectations. Therefore based on the aforementioned, I hereby would like to highly recommend London Consulting Group as a consulting company capable of carrying out strategic projects that positively impact the development of the business.

Andrés Mejía

Executive Vicepresident ARS Palic