



March 6, 2013

To Whom It May Concern:

My name is Lior Scheinin. I am the Head of Consumer Lines in AIG Israel, a subsidiary of AIG Global, a leading international insurance organization serving companies in more than 130 countries and jurisdictions.

I have followed Mr. Weinstock's work in the insurance industry for many years. He is an important leader in the insurance industry who is known for being innovative and forward thinking.

Most recently, Mr. Weinstock and I have worked closely together because AIG Israel hired Mr. Weinstock as a consultant to research and develop a new program involving Usage Based Insurance (UBI) based on Telematics. AIG Global identified Israel and Ireland as the two countries most advanced in combining Telematics and UBI. Thus, the company decided to use Israel as a test market for products with the potential global application for AIG.

Essentially, AIG is looking to develop new insurance products based on a customer's usage. The customer's usage will be determined by Telematics data that the company is able to collect through the appropriate technology.

Mr. Weinstock was selected for this task because he is currently one of the most knowledgeable person in Israel in integrating Telematics with UBI. Due to his expertise, AIG Israel paid Mr. Weinstock a substantial consulting fee for his work and guidance. AIG felt it was a worthwhile investment given Mr. Weinstock's knowledge and skills in the industry and the potential revenue AIG Israel stands to gain from any products that may result from Mr. Weinstock's work.

As AIG Israel's UBI and Telematics consultant, Mr. Weinstock has analyzed all of the current technology available to our company and the ways in which it could be applied to UBI products. It is evident that he knows this area inside and out.

Mr. Weinstock has been an asset to AIG Israel and his work has the potential to change the face of insurance products.

Sincerely,  
Lior Scheinin  
VP Consumer Lines  
AIG Israel Insurance Company Ltd.