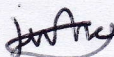


In our working process with HMS Assurance (“the Firm”), we have noted that the Firm got up to speed very quickly, with our requirements, and they were immediately on the ground working towards an effective completion of the task on hand. They highlighted issues in a timely manner and recommended practical solutions for them.

It’s been a pleasure working with them.

Thanks,



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**Mark Lim, Senior Manager (Finance),  
Health Promotion Board, Singapore**

**Date: 8 April 2014**