

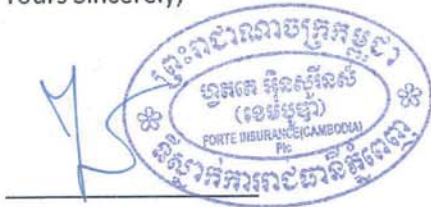
Dear valued clients,

We would like to announce that Forte will revise the premium rates of Figtree Blue, which will take effect from January 1st, 2012. The new rates will be 10% more than previous ones and are necessary to account for medical inflation in Cambodia and the region.

Figtree Blue is an international health insurance of Forte, featuring an extensive range of hospital and medical benefits for you and your family. Figtree Blue protects you against the high cost of hospital treatment, doctor and specialist fees. In case of necessity, it will also provide emergency evacuation to the nearest centre of medical excellence.

Should you have any questions regarding the new rates, please feel free to contact us at 023 885 077/066 or E-mail: figtree_blue@forteinsurance.com

Yours Sincerely,

A handwritten signature in blue ink is written over a circular blue stamp. The stamp contains the text: ព្រះរាជាណាចក្រកម្ពុជា (Kingdom of Cambodia), ហ្វឺតធី អ៊ីនស៊ុរ៉ង់ស៍ (ខេត្តប៊ូឌា) (Forte Insurance (Cambodia)), and FORTE INSURANCE (CAMBODIA) Plc. The stamp also features decorative floral patterns.

Authorised Signatory

About Forte

Forte Insurance (Cambodia) Plc. is the leading insurance company in Cambodia since 1999. We provide an extensive portfolio of insurance products and risk management services that are tailored made for our clients' specific risk profile. Driven by international practices, Forte focuses on local needs of our diverse clients ranging from small and medium-sized businesses to large multinational corporations.