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To whom it may concern

UTI Networks/Group (Australia –Asia Pacific) appointed Australian Risk Applications "Austrisk" seven (7) years ago, as our local Specialist Marine & Liability Brokers, servicing our Australian & New Zealand Branches as well as our relationship with the Global Insurance Coordinator in the UK.

We found ARA to be a professional, knowledgeable, and with high levels of responsiveness, when it comes to servicing our Company's Insurance requirements. Their knowledge of the Insurance Market & suitable products for our Organization has more than exceeded our expectations. We continue to work very closely with ARA in developing new insurance solutions for our customers that minimizes risk and improve our product offering to the greater freight forwarding customer base.

UTI would gladly refer ARA to any other organization that requires a Specialist Marine Insurance Broker.

Yours sincerely,

A handwritten signature in black ink, appearing to read 'Carl Cruceanu', written over a horizontal dotted line.

Carl Cruceanu CPA
Chief Financial Officer