

John Hancock Life Insurance (Malaysia) Berhad  
(Company No.: 24851 H)

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February 6, 1998

Mr Chen Chin Lam  
Executive Director  
Novo Quality Services (M) Sdn Bhd  
No. 1004, 2<sup>nd</sup> Floor  
Jalan Meru  
41050 Klang  
SELANGOR DARUL EHSAN

Dear Mr Chen

**Re : ISO Quality System Assessment, Training and Consultancy**

I am writing this note to express our thanks and appreciation to Novo Quality Services, especially to Mr Danny Ker who was assigned to our Company.

Danny's contribution is beyond our expectations. Having spent long hours with him on the project, we were impressed by his commitment to us, his client, and by his ability to carry such a high workload. In retrospect we were glad to have selected a consultant with such a high energy level and stamina to work with us, without which we would not have meet our target completion dates.

Danny always responded expeditiously to our calls whenever we hit a problem. There were times when we called him on his off days and even late at night and he was always obliging. Danny's knowledge of the ISO System also helped us streamline some of our procedures. He was also able to inspire and motivate our staff.

We will not hesitate to recommend Novo Quality Services to any of our associated companies should they decide to take the ISO quality journey.

Yours sincerely

KUAN JIA SHYANG  
ISO Management Representative from 24<sup>th</sup> July 1997 to 18<sup>th</sup> January 1998 and  
Vice President of Insurance Operations

cc En. Shahridan Mohd Sa'aid  
Chairman, Steering Committee

JSK/ros