



Chráníme to nejcennější

In Prague, June 3rd, 2019

**Re: Letter of Recommendation of Mr. Samuel Fleischman, born on February 21 1964 to Malta
Financial Services Authority**

To whom it may concern

Allow me to write our company's and my own experience with Mr. Samuel Fleischman on behalf of a Czech insurance company – Pojistovna VZP, a.s. (hereinafter called only „PVZP“).

PVZP is the 100% daughter company of the largest public sickness fund (65 % of the population) and has been active on the Czech market since 1995.

PVZP is a purely Czech company and its dividends goes back to the public budget. PVZP is licensed for a broad package of non-life Insurance products and is a leader in Expat private medical Insurance and medical malpractice. The general assembly of PVZP is made up of the representatives of all parliamentary parties and relevant ministries, this I mention to emphasize that we must demand and expect very high standards from our business partners.

I have known Mr. Samuel Fleischman since 2004. Mr. Fleischman has been doing business in the Czech Republic through his company Hamilton Hudson LTD (ID 267 15 252) which is an insurance intermediary duly licensed by the relevant authority – Czech National Bank (02 36 87 PA).

During the period of our company's cooperation with Mr. Fleischman and his company I held a position of CEO (till 2017) and Chairman of the Board of Directors since 2017 up to now. I have been working in the insurance industry since 1995.

Mr. Fleischman belongs to the best partners we have ever had and has all the good qualities a real and successful businessman should have and that should be admired and appreciated – fairness, directness, reliability, credibility, loyalty. On top of that, he is extremely hardworking, goalseeking, innovative and progressive. His American background with New York and international experience is obvious. He has always been a few steps ahead of the competition.

We signed the first contract with Mr. Fleischman in 2006 (for expat private medical insurance) and the cooperation has always been successful. Mr. Fleischman has brought many innovations to our company and the market as a whole, e.g. he pioneered in on-line sales and created a special network of medical providers for expats.

A special part of my experience with Mr. Fleischman should be devoted to his work procedures, transparency and a general order he has in his company. We have never had any administrative problem with Mr. Fleischman and he should be an example to the others.

If necessary I am ready to provide the MFSA with other needed information or answer any questions by mail or over the phone.

Robert Kares
Pojistovna VZP, a.s.
Chairman of the Board of Directors



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Entity Type	Independent intermediary according to the Act on Insurance and Reinsurance Distribution		
Personal identification number	26715252	Institution Name	Hamilton Hudson s.r.o.
Registered / permanent residence address	Bělehradská 858/23, Vinohrady, 120 00 Praha 2, Česká republika		
Contact Address			
Type of authorization	Registration		
Date of authorization	01.02.2019		
Duration of the authorisation	31.12.2024		
Ownership Structure			
Detailed Entity Type			
	Authorized activities		
Related legal ties	Branch of foreign Credit institution [1] Insurance company [4] Person responsible for – or actually managing – insurance or reinsurance intermediation [1]		Other function(s)
Cross-border services	BE; DK; EE; FI; FR; IE; IS; IT; CY; LI; LT; LV; LU; HU; MT; NL; NO; PL; PT; AT; GR; SK; SI; DE; ES; SE		