

Confidentiality Agreement

FERMA Risk Management Benchmarking Survey 2008

Toluna, a company based in Paris (France) with offices at 14 , place Marie-Jeanne BASSOT 92 300 Levallois Perret, has been subcontracted by FERMA ("The other Party") the fieldwork, data collection and tabulations parts of the "FERMA EY AXA Risk Management survey 2008" (" The project").

The project will involve questioning the individual members of each of the 16 national associations members of FERMA in 15 countries throughout a questionnaire provided by FERMA and using an emailing list provided by each association.

Toluna commits to the following services with respect to confidentiality:

Toluna shall act as a neutral third party in conducting this Project. No information which is personally communicated by the above mentioned associations or collected by Toluna in the course of the Project (name, addresses, email addresses) shall be communicated by any means whatsoever to the other Party or to any third party, including AXA and EY. Only data which are aggregated and not personal shall be communicated to the other Party.

Toluna shall ensure that all its officers, employees, and/or agents involved in the Project shall comply all the terms and conditions of this confidentiality covenant as set out in the present document.

Accordingly, Toluna will treat as confidential all information that they obtain concerning the Project and in the course of conducting the Project ("The Confidential Information").

It will use at least the same degree of care (and not less than a reasonable degree of care) it uses to prevent the disclosure of its own confidential information of like importance.

Toluna will promptly notify the other Party of any actual or suspected misuse or unauthorised disclosure of Confidential Information.

For Toluna

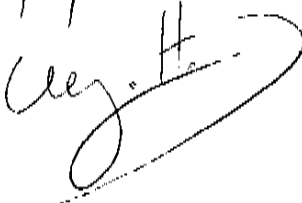
Name of representative:

Date:

Signature:

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08/02/2008



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For Toluna

Name of representative:

YARAH **TOLUNA SAS**

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