(A)

15 February 2018

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Claims Manager AIG Asia Pacific Insurance PL Motor Claims Department 74 Shenton Way, #07-16 AIG Building Singapore 079120

Dear Sir,

AIG Insurance Policy No: 2100348419-04 - Motor Vehicle: SKK6042B MCD 18019975, ComfortDelGro Engineering Private Ltd - Braddell Entry: 07.02.2018 at 10.44am - Submitted by: Brenda Ng Lay Hong

I must first of all apologise for having mistaken Asher to be a gentleman and have been mistering her for so long. Sorry!

She phoned me on 13 February and pointed out that my driving license was no more valid. Yesterday, the Traffic Police confirmed this. A lady kindly explained to me that to regain a driving license, I had to go for re-testing because the period of delay in submitting my health report had far exceeded the allowable.

This is what I will do:

- With immediate effect, I shall cease to drive
- I will asap contact the driving schools and work out a plan to sit for all the tests required for regaining a driving license
- For the accident which occurred on 26 January, I will accept all the consequences which you and Asher will assess and I trust that these will be consistent with the rules of law and justice
- Please also advise this elderly what more he needs to do under the circumstances, and help him to bring this matter to a logical conclusion acceptable to all concerned

Although the accident is regretful, it did unfold for my sake a mistake which if allowed to perpetuate might lead to consequences of disastrous proportions. For that, I feel fortunate!

If in the course of communication I have said anything which in your view is hurtful, please accept my apologies.

I wish you Good Life, Good Health, and lots of happiness in the New Year!

Albert W H Au

CC: LKK Auto Consultants Pte Ltd
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Singapore 408933
Your ref: CC3/AIG18001764/es3