

"WITHOUT PREJUDICE" OUR REF: C/101/1002/2022/000805 YOUR REF: TBA 10/06/2022 **Apa Insurance Ltd Apollo Centre** Nairobi. Dear Sirs, **ACCIDENT ON 2022-05-17** YOUR INSURED/INSURED'S DRIVER: TBA REG NO. KCC 425A OUR INSURED: OSWERA NANCY ADHIAMBO REG. NO. KCS 206L We refer to the above accident. We presume by now your insured has reported the same to you. Your insured's driver was the cause of this accident and the police blamed him for the same. We hold you liable for the loss incurred as a result of the said accident which we expended sums in making good the damages suffered by our insured to the tune of Ksh. 53,940 /-We hold you liable for the loss we suffered in making good damages sustained by our insured. Kindly let us have your admission of liability within 14 days from the date hereof. In default we shall assume you are not interested in an amicable settlement and continue to advise our lawyers to serve your insured with summons. Yours faithfully, -446 Nathan Kipyos **Claims Adjuster-Claims Department**

CC. Miriam Maina

Recovery Officer - Jubilee Allianz General Insurance (K) Limited