



TOKIO MARINE

8 Dec 2010

To whom it may concern

I have known Patrick Tan of NRM Insurance Solution Pte Ltd as both a business associate and personal friend since 1993. He has been a specialist in providing corporate solution to both local and foreign based Companies in Singapore to date.

Throughout these years of working with him, he has consistently portrayed one key area needed to succeed in this industry; that is the relentless pursuit of unsurpassed service towards all his clients. His 24/7 personal attention to all service calls is a great promise and assurance to clients on his professionalism and commitment. His professional and ability to grasp and pin pointed advices given to customers have gained trust among his increasing clientele.

I would certainly recommend Patrick of NRM Insurance Solution Pte Ltd as an invaluable servicing partner to organisation looking for an experienced, responsible and committed person to manage their insurance programme.

Sebastian Tan

Senior Vice President

Head, Group Insurance Business

Tokio Marine Life Singapore Ltd