

## Hsiao Tong (LKKAuto)

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**From:** Hsiao Tong (LKKAuto)  
**Sent:** Friday, 20 December 2024 8:15 AM  
**To:** isabellim@ensyst.com.sg; RAMAIYANBASKAR@ENSYST.COM.SG  
**Subject:** CLAIM NOTIFICATION - ACCIDENT INVOLVING GBE3921Y(AIG) AND SMW7312D AT/ALONG WOODLANDS AVE 2 ON 13/12/2024

**EN-SYST EQUIPMENT & SERVICES PTE LTD**  
**DRIVER: RAMAIYAN BASKAR**

[By Email Only]

Dear Sir/Madam,

**You Ref: GBE3921Y**  
**Our Ref: CD/AIG24120237/Apa3**  
**ACCIDENT INVOLVING GBE3921Y(AIG) AND SMW7312D AT/ALONG WOODLANDS AVE 2 ON 13/12/2024**

We refer to the above subject matter. We write to inform you that we are the loss adjuster appointed by your motor insurer, AIG Asia Pacific Insurance Pte. Ltd. to deal with the third-party claim against your policy.

We have received a claim notification from SMW7312D against your insurance policy.

Based on the accident report and accident scenario, we are of the view that liability is not in your driver's favour. Therefore, we shall proceed to negotiate for an amicable settlement of the third-party claim at best to avoid further litigation, which would escalate to even more cost.

Should you however wish to further discuss on the matter prior to our negotiations and settlement, please contact us within 07 days from the date of this letter.

Please note that your No-Claim Discount (NCD) (if any) will be affected upon next renewal due to this Third-Party claim. However, if your policy has a NCD protector feature, it will be deemed utilized for this claim and your NCD will be protected.

Thank you.

**Best Regards,**

**Hsiao Tong, Chew** | Team Lead  
Third Party Direct Settlement  
**LKK Auto Consultants Pte Ltd**  
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