



Auto  
Consultants  
Pte Ltd

51 UBI AVE 1, #01-25 PAYA UBI INDUSTRIAL PARK, SINGAPORE 408933 TEL : (065) 62563561 FAX : (065) 62564315

Our Ref: CD/AIG24070325/Ama3  
AIG Ref: 7483531538SG

31 July 2024

**NG LAY YEN**  
BLK 13 EUNOS CRESCENT  
SINGAPORE 400013

Dear Sir/ Mdm,

**ACCIDENT INVOLVING SNH 8230S(AIG) AND GBL 4319T AT/ALONG TAKA EXIT  
TO ORCHARD TURN ON 15/07/2024**

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 from **GBL 4319T** against your insurance policy.

Based on the accident report and accident scenario, we are of the view that liability is not in your 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.

Yours faithfully,

Daphne Lee  
Case Handler  
DID: 6841 2157  
Email: [daphnelee@lkkauto.com](mailto:daphnelee@lkkauto.com)

*c.c. AIG Asia Pacific Insurance Pte Ltd  
(Motor Claims Dept)*