

## Vic (LKKAUTO)

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**From:** Kesaval, Jaclyn-M <Jaclyn-M.Kesaval@aig.com>  
**Sent:** Monday, 29 January, 2018 4:22 PM  
**To:** Vic (LKKAUTO)  
**Cc:** Admin A; Asher Sng (LKKAUTO)  
**Subject:** RE: - sid 12263533 & claim no 8614866606SG - insd insists to know why we set aside high reserves for TP claim \*\*\*LKK REF:CC6/AIG17022951/Ahb3

Hi Vic,

As spoken, please advise insured that if she does want us to reject the claim, we can do so, however this does not mean that TP will not pursue the claim on legal means.

In any case, we will still be liable to pay based on conflicting versions.

Do let me know what she says and I will follow up from there.

Thank you.

**Jaclyn M K**  
**AIG**

Complex Claims Examiner  
Claims | AIG Asia Pacific Insurance Pte. Ltd

78 Shenton Way #08-16 Singapore(079120)

Tel +(65) 6419 1953 | Fax +(65) 6835 7416

[Jaclyn-M.Kesaval@aig.com](mailto:Jaclyn-M.Kesaval@aig.com) | [www.aig.com.sg](http://www.aig.com.sg)

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**From:** Vic (LKKAUTO) [mailto:[vicalpeh@lkkauto.com](mailto:vicalpeh@lkkauto.com)]  
**Sent:** Monday, January 29, 2018 4:01 PM  
**To:** Kesaval, Jaclyn-M  
**Cc:** Admin A; Vic (LKKAUTO); Asher Sng (LKKAUTO)  
**Subject:** RE: - sid 12263533 & claim no 8614866606SG - insd insists to know why we set aside high reserves for TP claim \*\*\*LKK REF:CC6/AIG17022951/Ahb3

Dear Jaclyn,

We refer further to our below email.

This is a conflicting version where both party confirmed that they do not have evidence to prove their version of the accident.

Our Insured reported that TP was exiting from minor road while TP reported that while within the leftmost lane, Insured encroached into its lane.

We had spoken to the Insured where she strongly denied any liability. Her claim against TP was rejected, according to her repairer. As such, she would like the TP claim to be rejected as well.

Please advise further instructions.

Thank you.

Best Regards,

**Vic Alpeh** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6841-2096 | email: [vicalpeh@lkkauto.com](mailto:vicalpeh@lkkauto.com) | fax: 6741-4108

Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)



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**From:** Vic (LKKAuto)

**Sent:** Wednesday, 10 January, 2018 3:20 PM

**To:** Shu Pei (LKKAuto); Paramchand, Varsha

**Cc:** Quek, Joyceline-CH; Mutalip, Nurashikin; Rumli, Sharizah; CS A Team; Admin A; Vic (LKKAuto)

**Subject:** RE: - sid 12263533 & claim no 8614866606SG - insd insists to know why we set aside high reserves for TP claim \*\*\*LKK REF:CC6/AIG17022951/Ahb3

Dear All,

We refer to the below email.

Please be informed that we had spoken to the Insured and addressed her concern regarding the reserved amount.

However, she strongly denied liability as she is adamant that she is not at fault. OI has no evidence to support her version.

TP repairer also confirmed they have no evidence to support their client's versions.

We will be writing to the CSE for further instructions on this matter.

Thank you.

Best Regards,

**Vic Alpeh** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6841-2096 | email: [vicalpeh@lkkauto.com](mailto:vicalpeh@lkkauto.com) | fax: 6741-4108

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**From:** Shu Pei (LKKAuto)

**Sent:** Wednesday, 10 January, 2018 2:16 PM

**To:** Paramchand, Varsha

**Cc:** Quek, Joyceline-CH; Mutalip, Nurashikin; Rumli, Sharizah; CS A Team; Admin A

**Subject:** RE: - sid 12263533 & claim no 8614866606SG - insd insists to know why we set aside high reserves for TP claim \*\*\*LKK REF:CC6/AIG17022951/Ahb3

Dear Sir / Madam,

Thank you for your email.

Our respective case handler will look into the matter and revert to you in due course.

**Dear Vic,**

**For your information and necessary action please.**

Thank you

***To check availability of the case handler , you may contact the undersigned.***

Best Regards,

**Shu Pei** | Admin

**LKK Auto Consultants Pte Ltd**

Phone: 6366-0055 | email: [shupe@lkkauto.com](mailto:shupe@lkkauto.com) | fax: 6741-4108

Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

## **RE: - sid 12263533 & claim no 8614866606SG - insd insists to know why we set aside high reserves for TP claim**

**From:** Paramchand, Varsha

**To:** CS A Team, Admin A

**Cc:** Quek, Joyceline-CH, Mutalip, Nurashikin, Rumli, Sharizah

**Sent:** 1/10/2018 10:10:00 AM

Hi LKK,

Kindly assist to advise how much tp is claiming against our Insd as insd unhappy we set aside Reserves of \$5200.

Insd ctc no @ 96706686.

tq

*Varsha*

*Claims Care Associate*

*Claims | AIG Asia Pacific Insurance Pte. Ltd.*

*78 Shenton Way AIG Building #08-16 Singapore 079120*

*Fax +68357416*

[www.aig.com.sg](http://www.aig.com.sg)

\*\*\*\* Entered By: SSPNUA (Abdullah, Nur-Aishah) @ 09/01/2018 02:13 PM \*\*\*\*

Agent called in & req to call back insured as insured want to why reserve amount is too hig

\*\*\*\* Entered By: SSPNUA (Abdullah, Nur-Aishah) @ 09/01/2018 02:16 PM \*\*\*\*

Dear Team,

Please assist to call back insured as insured wants to know why reserve amount is \$5200.00

Already explain that it is only reserve amount as case still open, but

Insured want very clear explanation about the reserve amount as too high & why must reserve high amount?

Contact Number of insured: 96706686

000093462 2017/12/01 00:00:00 With Other Damages AUTOMOBILE Third party PD SGD 5,200.00 O 50 LENG

Thanks

\*\*\*\* Entered By: ssppdv (Paramchand, Varsha) @ 09/01/2018 03:25 PM \*\*\*\*

8614866606SG

There's a TP claim arised. Reserves is due to the TP claim created.

\*\*\*\* Entered By: SSPNUA (Abdullah, Nur-Aishah) @ 09/01/2018 04:05 PM \*\*\*\*

Hi Team,

Already explain about the reserve amount for the moment as case still open.

But insured asking for call back as the reserve amount is high.

Insured want explanation as why high?

Please assist insured

Thanks

**From:** Paramchand, Varsha

**Sent:** Wednesday, January 10, 2018 10:08 AM

**To:** CS A Team; Admin A

**Cc:** Quek, Joyceline-CH; Mutalip, Nurashikin; Rumli, Sharizah

**Subject:** aigencrypt - sid 12263533 & claim no 8614866606SG - insd insists to know why we set aside high reserves for TP claim

Hi LKK,

Kindly assist to advise how much tp is claiming against our Insd as insd unhappy we set aside Reserves of \$5200.

tq

Varsha  
Claims Care Associate  
Claims | AIG Asia Pacific Insurance Pte. Ltd.

78 Shenton Way AIG Building #08-16 Singapore 079120

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**From:** Paramchand, Varsha [<mailto:Varsha.Paramchand@aig.com>]

**Sent:** Wednesday, 10 January 2018 10:10 AM

**To:** CS A Team <[cs-a@lkkauto.com](mailto:cs-a@lkkauto.com)>; Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>

**Cc:** Quek, Joyceline-CH <[JoycelineCH.Quek@aig.com](mailto:JoycelineCH.Quek@aig.com)>; Mutalip, Nurashikin <[Nurashikin.Mutalip@aig.com](mailto:Nurashikin.Mutalip@aig.com)>; Rumli, Sharizah <[Sharizah.Rumli@aig.com](mailto:Sharizah.Rumli@aig.com)>

**Subject:** RE: - sid 12263533 & claim no 8614866606SG - insd insists to know why we set aside high reserves for TP claim



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