Asher Sng (LKKAuto)

From: Wui, Shawnkaijye <Shawnkaijye.Wui@aig.com>

Sent: Friday, 5 January 2018 4:09 PM

To: Asher Sng (LKKAuto) **Cc:** Vic (LKKAuto)

Subject: RE: OC: 6835554501SG Undeliverable: SJV9961H Accident 14/12/2017 - 3rd party claim

against AIG insured SLK6902H ***LKK REF:CC4/AIG17024538/eb3

Dear Asher,

Please maintain rejection for the said case.

- 1) 3rd party witness has provided another version that 3rd party was travelling along lane 3. OI changed lane from lane 4 to lane 3 and caused 3rd party swerved to the right. It is conflicting with OI and 3rd party statement. Please informed 3rd party vehicle owner to obtain the SD from witness.
- 2) Burden of proof is fall at claimant side, plaintiff should provide concrete evidence to prove their version instead of we prove for their statement.

Thanks and Regards, **Shawn Wui**

AIG

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

78 Shenton Way, #08-16, Singapore 079120

Tel +(65) 6419 1959 | Fax +(65) 6835 7416

Shawnkaijye.Wui@aig.com | www.aig.com.sg

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From: Asher Sng (LKKAuto) [mailto:AsherSng@lkkauto.com]

Sent: Friday, January 05, 2018 2:04 PM

To: Wui, Shawnkaijye **Cc:** Vic (LKKAuto)

Subject: RE: OC: 6835554501SG Undeliverable: SJV9961H Accident 14/12/2017 - 3rd party claim against AIG insured

SLK6902H ***LKK REF:CC4/AIG17024538/eb3

Hi Shawn,

We refer to the above matter.

Third party disagreed with the reject and appeal the case as 50/50.

Enclosed a copy of the repairer email and third party witness statement for your perusal.

Kindly advise.

Thank You.

Best Regards,

Asher Sng | Case Handler LKK Auto Consultants

phone: 6841-6051 | email: <u>ashersng@lkkauto.com</u> | fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | \$(408933)

From: Wui, Shawnkaijye [mailto:Shawnkaijye.Wui@aig.com]

Sent: Thursday, 4 January 2018 11:52 AM

To: Asher Sng (LKKAuto) < AsherSng@lkkauto.com>

Cc: Vic (LKKAuto) < vicalpeh@lkkauto.com>

Subject: RE: OC: 6835554501SG Undeliverable: SJV9961H Accident 14/12/2017 - 3rd party claim against AIG insured

SLK6902H ***LKK REF:CC4/AIG17024538/eb3

Dear Asher,

Please reject 3rd party claim.

Thanks and Regards, Shawn Wui AIG

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

78 Shenton Way, #08-16, Singapore 079120

Tel +(65) 6419 1959 | Fax +(65) 6835 7416

Shawnkaijye.Wui@aig.com | www.aig.com.sg

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From: Asher Sng (LKKAuto) [mailto:AsherSng@lkkauto.com]

Sent: Thursday, January 04, 2018 11:17 AM

To: Wui, Shawnkaijye **Cc:** Vic (LKKAuto)

Subject: RE: OC: 6835554501SG Undeliverable: SJV9961H Accident 14/12/2017 - 3rd party claim against AIG insured SLK6902H ***LKK REF:CC4/AIG17024538/eb3

Hi Shawn,

We refer to the above matter.

Third party reported that both party changing into the same lane.

Insured driver reported that third party changed into insured lane and collided into his vehicle.

Enclosed a copy of the scene photo provided by insured.

Photo clearly show that our insured vehicle position within the lane however third party vehicle position in between lane.

In view of the above, we are intending to reject TP claim.

For your approval/ comments/ instruction.

Thank You.

Best Regards,

Asher Sng | Case Handler LKK Auto Consultants Pte Ltd

phone: 6841-6051 | email: <u>ashersng@lkkauto.com</u> | fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | \$(408933)

From: Vic (LKKAuto)

Sent: Thursday, 28 December, 2017 2:43 PM

To: Shu Pei (LKKAuto) <shupei@lkkauto.com>; Rumli, Sharizah <Sharizah.Rumli@aig.com>

Cc: SHAWNKAIJYE.WUI@AIG.COM; Quek, Joyceline-CH < JoycelineCH.Quek@aig.com >; Paramchand, Varsha < <u>Varsha.Paramchand@aig.com</u> >; Mutalip, Nurashikin < <u>Nurashikin.Mutalip@aig.com</u> >; Admin A < <u>admina@lkkauto.com</u> >; Asher Sng (LKKAuto) < <u>AsherSng@lkkauto.com</u> >; Vic (LKKAuto) < <u>vicalpeh@lkkauto.com</u> >

Subject: RE: OC: 6835554501SG Undeliverable: SJV9961H Accident 14/12/2017 - 3rd party claim against AIG insured SLK6902H ***LKK REF:CC4/AIG17024538/eb3

Dear All,

We refer further to the below email.

Based on both parties report (see enclosed), TP had confirmed that he was changing lane. Our Insured however, had reported that he was within his lane when TP changed lane and collision happened.

As such, if TP had no proof to provide to prove that our Insured was also changing lane as per his report, liability is in favour to our Insured.

We are of the view that our Insured is not liable for this accident.

For your further instructions please.

Thank you.

"Wishes you a Merry Christmas & Happy New Year 2018"

Best Regards,

Vic Alpeh | Case Handler (On behalf of Asher)

LKK Auto Consultants Pte Ltd

Phone: 6841-2096 | email: <u>vicalpeh@lkkauto.com</u> | fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)





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From: Shu Pei (LKKAuto)

Sent: Thursday, 28 December, 2017 2:36 PM

To: Rumli, Sharizah

Cc: SHAWNKAIJYE.WUI@AIG.COM; Quek, Joyceline-CH; Paramchand, Varsha; Mutalip, Nurashikin; Admin A; Asher Sng

(LKKAuto); Vic (LKKAuto)

Subject: RE: OC: 6835554501SG Undeliverable: SJV9961H Accident 14/12/2017 - 3rd party claim against AIG insured

SLK6902H ***LKK REF:CC4/AIG17024538/eb3

Dear Sir / Madam,

Thank you for your email.

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

By copy to Vic,

Kindly assist the absent of Asher.

Thank you.

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

"Wishes you a Merry Christmas & Happy New Year 2018"

Best Regards,

Shu Pei | Admin

LKK Auto Consultants Pte Ltd

Phone: 6366-0055 | email: shupei@lkkauto.com | fax: 6741-4108

OC: 6835554501SG Undeliverable: SJV9961H Accident 14/12/2017 - 3rd par SLK6902H

From: Rumli, Sharizah
To: Admin A, Admin-B

Cc: SHAWNKAIJYE.WUI@AIG.COM, Quek, Joyceline-CH, Paramchand, Varsha, Mutalip, Nurashikin

Sent: 28/12/2017 13:01:01

Hi All,

Please assist and refer below email.

Thanks

Sharizah Rumli (Shasha)

Claims | AIG Asia Pacific Insurance Pte. Ltd.

78 Shenton Way AIG Building #08-16 Singapore 079120

Tel +(65) 6419-1087 | Fax +(65) 6835-7416 Sharizah.rumli@aig.com | www.aig.com.sg

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From: OOI, Ben [mailto:ben@allswellmotor.com.sg] **Sent:** Tuesday, December 26, 2017 8:53 PM **To:** Md Ishak, Mohd Imran; AIG SGP, CCU Referral

Cc: Edmund Ng; Mark Mark

Subject: Re: Undeliverable: SJV9961H Accident 14/12/2017 - 3rd party claim against AIG insured SLK6902H

Dear guys,

Seems taht your colleague Loo Kar Yong email not in use..

Please expedite this accident case accordingly.

Thanks in advance

Truly

OOI, Ben

Allswell Motor Traders 25, Defu Lane 9 Singapore 539266 Office: +65 6679 1146 Mobile: +65 9147 8545

Email: ben@allswellmotor.com.sg

On Tue, Dec 26, 2017 at 8:46 PM, ostmaster@aig.com wrote:

Delivery has failed to these recipients or groups:

Loo, Kar Yong (karyong.loo@aig.com)

The e-mail address you entered couldn't be found. Please check the recipient's e-mail address and try to resend the message. If the problem continues, please contact your helpdesk.

Diagnostic information for administrators:

Generating server: aig.com

karyong.loo@aig.com

#550 5.1.1 RESOLVER.ADR.RecipNotFound; not found ##rfc822;karyong.loo@aig.com

Original message headers:

```
Received: from am2plgsmrfeyes4.r1-core.r1.aig.net (10.97.4.197) by
PWGSMSFTWSMT01.mail.aig.net (10.97.111.91) with Microsoft SMTP Server id
14.3.352.0; Tue, 26 Dec 2017 06:46:03 -0600
Received: from localhost.localdomain (localhost [127.0.0.1]) by
am2plgsmrfeyes4.r1-core.r1.aig.net (Postfix) with SMTP id 3z5bLz0mGXzY5R5v
         for <<u>karyong.loo@aig.com</u>>; Tue, 26 Dec 2017 06:46:02 -0600 (CST)
Received: from am1mxi02.aig.com (plgsaslivppi02.aig.net [10.87.31.200])
am2plgsmrfeyes4.r1-core.r1.aig.net (Postfix) with ESMTPS id 3z5bLn5P7nzY5R26
         for <karyong.loo@aig.com>; Tue, 26 Dec 2017 06:45:53 -0600 (CST)
Authentication-Results: aig.com;
         spf=none smtp.mailfrom=ben@allswellmotor.com.sg
Received: from mail-lf0-f44.google.com (mail-lf0-f44.google.com
                    by plgsaslivppi02.aig.net (8.16.0.21/8.16.0.21) with ESMTPS
[209.85.215.44])
                        (version=TLSv1.2 cipher=ECDHE-RSA-AES128-GCM-SHA256
id vBQCjo1p106011
bits=128 verify=NOT) for < <a href="mailto:KarYong.Loo@aig.com">KarYong.Loo@aig.com</a>; Tue, 26 Dec 2017 07:45:51
-0500
Received: by mail-lf0-f44.google.com with SMTP id j124so395326271fg.2
         for <<u>KarYong.Loo@aig.com</u>>; Tue, 26 Dec 2017 04:45:51 -0800 (PST)
DKIM-Signature: v=1; a=rsa-sha256; c=relaxed/relaxed;
        d=allswellmotor-com-sg.20150623.gappssmtp.com; s=20150623;
        h=mime-version:from:date:message-id:subject:to:cc;
        bh=/+nxLiYJKWFS2bF6k779I26qffuLmQfFKbpWGRI/Pyo=;
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        d=1e100.net; s=20161025;
        h=x-qm-message-state:mime-version:from:date:message-id:subject:to:cc;
        bh=/+nxLiYJKWFS2bF6k779I26qffuLmQfFKbpWGRI/Pyo=;
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X-Gm-Message-State: AKGB3mIPhHI5Z8cRoCWNpcJxqW0HsP247CqvafdPBpb6mwmEJk/5hTa7 O8agMk7oEOOhtnQUibQS6ZbaP6sJSzakk+7PgXWKhm2g X-Google-Smtp-Source: ACJfBovTHiTUC7ewX0q5iw2+jEd/99kb+fulPtBqEGbK+zkwIAT3uwS9BEzxtAZqkp7V+AdhtQ3FNNM+0qnBx0PIM ly= X-Received: by 10.25.16.105 with SMTP id f102mr124655661fi.133.1514292349499; Tue, 26 Dec 2017 04:45:49 -0800 (PST) MIME-Version: 1.0 Received: by $\underline{10.25.4.16}$ with HTTP; Tue, 26 Dec 2017 04:45:48 -0800 (PST) X-Originating-IP: [103.60.61.210] X-FireEye: Clean From: "OOI, Ben" < ben@allswellmotor.com.sg> Date: Tue, 26 Dec 2017 20:45:48 +0800 Message-ID: <CANtD_XE9XR=xNOqBuYdXEsMeRts4-mJqbHwke9Luk4yJfp jDA@mail.gmail.com> Subject: SJV9961H Accident 14/12/2017 - 3rd party claim against AIG insured SLK6902H To: "Loo, Kar Yong" < "KarYong.Loo@aig.com">"KarYong.Loo@aig.com">"Tan, Lily (AIG)" <Lily.Tan@aig.com> CC: Edmund Ng < edmund@allswellmotor.com.sg > , Mark Mark <mark@allswellmotor.com.sg> Content-Type: multipart/mixed; boundary="001a113f929c9451f805613da9d9" X-CLX-Shades: MLX X-CLX-Response: 1TFkXGxsaEQpMehcbGh4RCllNF2dmchEKWUkXGnEaEBp3BhMacR0QGncGGBo GGhEKWV4XaGN5EQpJRhdLQ011Q0RIRV9EThEKQ04XZkZSeFIYb2ZuQVNeHBpwbV9fHUdpXH1we1 5/ZBp4HHgRClhcFx8EGgQbGBgHHEtIS08eHBoFGxoEGxoaBB4SBB8QGx4aHxoRCl5ZF3hOAUFIE QpNXBcfExEKTFoXaGlra2sRCkNaFxqaEwQSHwQYGx8EHh4RCkJeFxsRCkReFxqRCkRJFxqRCkJc FxoRCkJFF2t/YmhwT08bGBxSEQpCThdqWxJtHxthQk1FWxEKQkwXemhzfUYFH01HfhMRCkJsF2R OXh1mc11pWmxwEOpCOBdhGkFoAV4cZkFCfREKOlqXaXIZW29HThtcRFqRCk1eFxsRClpYFxsRCn BnF2VEY0qdQW0aTmR5EBkaEQpwaBdnRG0BfU0bZEVqcBAZGhEKcGqXZGBaaXN9HXxIHkqQGRoRC nBoF2hDQhxjHX1ca2cbEBkaEQpwaBdlf3MbXE4ZaRlQGhAZGhEKcGqXZX9BTlpmRk1kb3sQGRoR RCnBMF2UaYmFveUFzZ0ccEBkaEQpwQxdkYxN6bU9nTWRvfhAZGhEKbX4XGxEKWE0XSxEq X-Proofpoint-Virus-Version: vendor=fsecure engine=2.50.10432:,, definitions=2017-12-26_05:,, signatures=0 X-Proofpoint-Spam-Details: rule=aig_global_notspam policy=aig_global score=0 priorityscore=104 malwarescore=0 suspectscore=1 phishscore=0 bulkscore=0 spamscore=0 clxscore=110 lowpriorityscore=0 mlxscore=0 impostorscore=0 mlxlogscore=999 adultscore=0 classifier=spam adjust=0 reason=mlx scancount=1 engine=8.0.1-1711220000 definitions=main-1712260169 Return-Path: ben@allswellmotor.com.sg

Original-Recipient: rfc822;karyong.loo@aig.com Final-Recipient: rfc822;karyong.loo@aig.com

Action: failed Status: 5.1.1

Diagnostic-Code: smtp;550 5.1.1 RESOLVER.ADR.RecipNotFound; not found

X-Display-Name: Loo, Kar Yong

Forwarded message
From: "OOI, Ben" <ben@allswellmotor.com.sg></ben@allswellmotor.com.sg>

To: "Loo, Kar Yong" < KarYong.Loo@aig.com>, "Tan, Lily (AIG)" < Lily.Tan@aig.com>

Cc: Edmund Ng <edmund@allswellmotor.com.sg>, Mark Mark <mark@allswellmotor.com.sg>

Bcc:

Date: Tue, 26 Dec 2017 20:45:48 +0800

Subject: SJV9961H Accident 14/12/2017 - 3rd party claim against AIG insured SLK6902H

Dear Loo / Lily (claims department)

(Without Prejudice)

We are the owner of the vehicle SJV9961H and your insured vehicle SLK6902H came in contact with our vehicle at the material time.

Before we proceed to repair our damaged vehicle, please us know within 2 working days till **28.12.2017** whether you would like to conduct a pre-repair survey of the vehicle. If we do not receive any reply from you, we will proceed repair without any more reference to you.

Thank you in advance

Truly

OOI, Ben

Allswell Motor Traders 25, Defu Lane 9 Singapore 539266 Office: +65 6679 1146 Mobile: +65 9147 8545 Email: ben@allswellmotor.com.sg

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From: Rumli, Sharizah [mailto:Sharizah.Rumli@aig.com]

Sent: Thursday, 28 December, 2017 1:01 PM

To: Admin A <admin-a@lkkauto.com>; Admin-B <admin-b@lkkauto.com>

Cc: SHAWNKAIJYE.WUI@AIG.COM; Quek, Joyceline-CH < JoycelineCH.Quek@aig.com>; Paramchand, Varsha

<<u>Varsha.Paramchand@aig.com</u>>; Mutalip, Nurashikin <<u>Nurashikin.Mutalip@aig.com</u>>

Subject: OC: 6835554501SG Undeliverable: SJV9961H Accident 14/12/2017 - 3rd party claim against AIG insured

SLK6902H



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