

## Zaini (LKK Auto)

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**From:** Kesaval, Jaclyn-M <Jaclyn-M.Kesaval@aig.com>  
**Sent:** Thursday, 11 January 2018 5:27 PM  
**To:** Zaini (LKK Auto)  
**Cc:** Admin A; Hsiao Tong (LKKAuto)  
**Subject:** RE: 1854244878SG-003; \*LKK REF: CC4/AIG18000633/ks3

**Follow Up Flag:** Follow up  
**Flag Status:** Flagged

Dear Zaini,

We refer to your email below.

Based on video it is clear that OI's report is accurate.

AS such please proceed to reject TP claim.

Thank you.

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

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

78 Shenton Way #08-16 Singapore(079120)

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[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:** Zaini (LKK Auto) [mailto:Zaini@lkkauto.com]  
**Sent:** Thursday, January 11, 2018 4:52 PM  
**To:** Kesaval, Jaclyn-M  
**Cc:** Admin A; Hsiao Tong (LKKAuto)  
**Subject:** RE: 1854244878SG-003; \*LKK REF: CC4/AIG18000633/ks3

Your Ref: 1854244878SG

Our Ref: CC4/AIG18000633/ks3

Dear Jaclyn ,

**ACCIDENT INVOLVING VEHICLES SKW 7748D(OI) AND SBS 3404A(TP) ON 07/01/2018**

We refer to the above matter.

TP reported that he was travelling straight within his lane when OI side swiped onto his left side portion of his vehicle. No photos or CCTV footage provided by TP till date.

OID reported that his vehicle was in stationary when TP changed lane and collided onto his rear right side portion of his vehicle. Enclosed copy of OI CCTV footage as attached for your easy reference.

Based on OI CCTV footage, after review, we observed OID vehicle was stationary within his lane when TP vehicle encroached into insured's lane which resulted in the collision.

We had spoken to the Insured driver where he confirmed that at the material time, he was travelling at the said location as reported when TP vehicle encroached into his lane and collided onto the rear right portion of his vehicle. OI further mentioned that his PD recovery claim against TP is still in the process and will revert for any update.

Based on the OI CCTV footage and accident scenario, we are of the view that OI version is more credible.

As such, we intend to reject the TP claim.

For your approval and/or further instructions please.

Thank you.

Best Regards,

**Zaini Kusaini** | Case Handler

**LKK Auto Consultants Pte Ltd**

DID: 6841-2132 | email: [Zaini@lkkauto.com](mailto:Zaini@lkkauto.com) | fax: 6741-4108

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

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**From:** Hsiao Tong (LKKAuto)

**Sent:** Thursday, 11 January 2018 2:48 PM

**To:** Kesaval, Jaclyn-M <[Jaclyn-M.Kesaval@aig.com](mailto:Jaclyn-M.Kesaval@aig.com)>

**Cc:** Zaini (LKK Auto) <[Zaini@lkkauto.com](mailto:Zaini@lkkauto.com)>; Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>

**Subject:** RE: 1854244878SG-003; \*LKK REF: CC4/AIG18000633/ks3

Hi Jaclyn,

The case is handled by Mr Zaini.

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

Best Regards,

**Hsiao Tong, Chew** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6742-3197 | email: [chewht@lkkauto.com](mailto:chewht@lkkauto.com) | fax: 6741-4108

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