

Asher Sng (LKKAuto)

From: Sukimin, Nurasikin <Nurasikin.Sukimin@aig.com>
Sent: Thursday, 11 January 2018 2:00 PM
To: Asher Sng (LKKAuto)
Cc: Vic (LKKAuto); Loh, Chee-Heng; Chan, Kian Meng; Dally Amri, Mimi Zarina
Subject: RE: [URGEN!] RE: Your Ref: 5500940491SG

Without Prejudice

Hi Asher

After re reviewing all case facts, please proceed with the TP claim and to manage insured expectation that liability is more on our side.

Thank you,

Sincerely,

Ekin

NURASIKIN SUKIMIN

AIG

Team Manager - Singapore Auto Express & Recovery, Claims Operations

Nurasikin.Sukimin@aig.com | www.aig.com

From: Sukimin, Nurasikin
Sent: Friday, January 05, 2018 6:46 PM
To: 'Asher Sng (LKKAuto)'
Cc: Vic (LKKAuto); Loh, Chee-Heng; Chan, Kian Meng; Dally Amri, Mimi Zarina
Subject: RE: [URGEN!] RE: Your Ref: 5500940491SG

Without Prejudice

Hi Asher

Taking into consideration that no evidence on insured negligence that caused the damage, and no impact from the video.

Also quoting the fact that "Traffic police charged insured as the way insured drive, however did not prove that insured did hit third party vehicle", we agree on the matter.

Sincerely,

Ekin

NURASIKIN SUKIMIN

AIG

Team Manager - Singapore Auto Express & Recovery, Claims Operations

From: Asher Sng (LKKAUTO) [<mailto:AsherSng@lkkauto.com>]
Sent: Thursday, January 04, 2018 10:39 AM
To: Sukimin, Nurasikin
Cc: Vic (LKKAUTO); Loh, Chee-Heng; Chan, Kian Meng; Dally Amri, Mimi Zarina
Subject: RE: [URGEN!] RE: Your Ref: 5500940491SG

Hi Ekin,

We refer to the above matter.

Third party repairer would like to confirm if AIG is agreeable to escalate the matter to GIA DRM.

Thank You.

Best Regards,

Asher Sng | Case Handler

LKK Auto Consultants Pte Ltd

phone: 6841-6051 | email: ashersng@lkkauto.com | fax: 6741-4108

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

From: Sukimin, Nurasikin [<mailto:Nurasikin.Sukimin@aig.com>]
Sent: Friday, 24 November, 2017 10:05 AM
To: Asher Sng (LKKAUTO) <AsherSng@lkkauto.com>
Cc: Vic (LKKAUTO) <vicalpeh@lkkauto.com>; Loh, Chee-Heng <Chee-Heng.Loh@aig.com>; Chan, Kian Meng <KianMeng.Chan@aig.com>; Dally Amri, Mimi Zarina <MimiZarina.DallyAmri@aig.com>
Subject: RE: [URGEN!] RE: Your Ref: 5500940491SG

Without Prejudice

Hi Asher

We would like to maintain our decision as such.

Thank you.

Sincerely,

Ekin

NURASIKIN SUKIMIN
AIG

Team Manager - Singapore Auto Express & Recovery, Claims Operations

Nurasikin.Sukimin@aig.com | www.aig.com

From: Asher Sng (LKKAUTO) [<mailto:AsherSng@lkkauto.com>]
Sent: Friday, November 24, 2017 8:37 AM
To: Sukimin, Nurasikin; Chan, Kian Meng; Dally Amri, Mimi Zarina
Cc: Vic (LKKAUTO); Loh, Chee-Heng
Subject: RE: [URGEN!] RE: Your Ref: 5500940491SG

Hi Ekin,

We refer to the above matter.

Third party would like to escalate the matter to GIA.

Kindly advise.

Thank You.

Best Regards,

Asher Sng | Case Handler

LKK Auto Consultants Pte Ltd

phone: 6841-6051 | email: ashersng@lkkauto.com | fax: 6741-4108

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

From: Asher Sng (LKKAuto)

Sent: Thursday, 23 November, 2017 11:50 AM

To: 'Sukimin, Nurasikin' <Nurasikin.Sukimin@aig.com>; Chan, Kian Meng <KianMeng.Chan@aig.com>; Dally Amri, Mimi Zarina <MimiZarina.DallyAmri@aig.com>

Cc: Vic (LKKAuto) <vicalpeh@lkkauto.com>; Loh, Chee-Heng <Chee-Heng.Loh@aig.com>

Subject: RE: [URGEN!] RE: Your Ref: 5500940491SG

Without Prejudice

Hi Ekin,

Thank You for the instruction.

Best Regards,

Asher Sng | Case Handler

LKK Auto Consultants Pte Ltd

phone: 6841-6051 | email: ashersng@lkkauto.com | fax: 6741-4108

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

From: Sukimin, Nurasikin [<mailto:Nurasikin.Sukimin@aig.com>]

Sent: Thursday, 23 November, 2017 11:47 AM

To: Asher Sng (LKKAuto) <AsherSng@lkkauto.com>; Chan, Kian Meng <KianMeng.Chan@aig.com>; Dally Amri, Mimi Zarina <MimiZarina.DallyAmri@aig.com>

Cc: Vic (LKKAuto) <vicalpeh@lkkauto.com>; Loh, Chee-Heng <Chee-Heng.Loh@aig.com>

Subject: RE: [URGEN!] RE: Your Ref: 5500940491SG

Without Prejudice

Thank you Asher.

Please maintain rejection as no impact can be seen from the video.

Thank you.

Sincerely,

Ekin

NURASIKIN SUKIMIN

AIG

Team Manager - Singapore Auto Express & Recovery, Claims Operations

Nurasikin.Sukimin@aig.com | www.aig.com

From: Asher Sng (LKKAUTO) [<mailto:AsherSng@lkkauto.com>]
Sent: Thursday, November 23, 2017 11:35 AM
To: Sukimin, Nurasikin; Chan, Kian Meng; Dally Amri, Mimi Zarina
Cc: Vic (LKKAUTO); Loh, Chee-Heng
Subject: RE: [URGEN!] RE: Your Ref: 5500940491SG

Hi Ekin,

We refer to the email below.

Insured is aware on the PIR status.

Traffic police charged insured as the way insured drive, however did not prove that insured did hit third party vehicle.

Based on our previous finding the Land Rover is a higher vehicle. Hence, there are more possible areas, that could have come into contact with another vehicle. It will not be straightforward to ascertain the point that came into contact with TP taxi.

Thank You.

Best Regards,

Asher Sng | Case Handler

LKK Auto Consultants Pte Ltd

phone: 6841-6051 | email: ashersng@lkkauto.com | fax: 6741-4108

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

From: Sukimin, Nurasikin [<mailto:Nurasikin.Sukimin@aig.com>]
Sent: Thursday, 23 November, 2017 11:30 AM
To: Asher Sng (LKKAUTO) <AsherSng@lkkauto.com>; Chan, Kian Meng <KianMeng.Chan@aig.com>; Dally Amri, Mimi Zarina <MimiZarina.DallyAmri@aig.com>
Cc: Vic (LKKAUTO) <vicalpeh@lkkauto.com>; Loh, Chee-Heng <Chee-Heng.Loh@aig.com>
Subject: RE: [URGEN!] RE: Your Ref: 5500940491SG

Without Prejudice

Is insured aware on the PIR status?

Thanks

Ekin

From: Asher Sng (LKKAuto) [<mailto:AsherSng@lkkauto.com>]
Sent: Thursday, November 23, 2017 11:28 AM
To: Sukimin, Nurasikin; Chan, Kian Meng; Dally Amri, Mimi Zarina
Cc: Vic (LKKAuto); Loh, Chee-Heng
Subject: RE: [URGEN!] RE: Your Ref: 5500940491SG

Hi Ekin,

We refer to the email below.

The case was still pending at their end, case has not escalated to GIA yet.

Thank You.

Best Regards,

Asher Sng | Case Handler

LKK Auto Consultants Pte Ltd

phone: 6841-6051 | email: ashersng@lkkauto.com | fax: 6741-4108

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

From: Sukimin, Nurasikin [<mailto:Nurasikin.Sukimin@aig.com>]
Sent: Thursday, 23 November, 2017 11:23 AM
To: Asher Sng (LKKAuto) <AsherSng@lkkauto.com>; Chan, Kian Meng <KianMeng.Chan@aig.com>; Dally Amri, Mimi Zarina <MimiZarina.DallyAmri@aig.com>
Cc: Vic (LKKAuto) <vicalpeh@lkkauto.com>; Loh, Chee-Heng <Chee-Heng.Loh@aig.com>
Subject: RE: [URGEN!] RE: Your Ref: 5500940491SG

Without Prejudice

Hi Asher

Learnt that TPI wanted to escalate to GIA. Please advise what is the progress.

Thanks

Sincerely,

Ekin

NURASIKIN SUKIMIN
AIG

Team Manager - Singapore Auto Express & Recovery, Claims Operations

Nurasikin.Sukimin@aig.com | www.aig.com

From: Asher Sng (LKKAuto) [<mailto:AsherSng@lkkauto.com>]
Sent: Thursday, November 23, 2017 11:09 AM
To: Chan, Kian Meng; Dally Amri, Mimi Zarina; Sukimin, Nurasikin
Cc: Vic (LKKAuto); Loh, Chee-Heng

Subject: [URGEN!] RE: Your Ref: 5500940491SG

Importance: High

Hi All,

We refer to the email dated 23/05/2017.

Kindly advice on your view/opinion/instruction on TP CDGE's appeal.

Thank You.

Best Regards,

Asher Sng | Case Handler

LKK Auto Consultants

phone: 6841-6051 | email: ashersng@lkkauto.com | fax: 6741-4108

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

From: Asher Sng (LKKAuto)

Sent: Tuesday, 20 June, 2017 9:14 AM

To: 'Chan, Kian Meng' <KianMeng.Chan@aig.com>; 'Dally Amri, Mimi Zarina' <MimiZarina.DallyAmri@aig.com>

Cc: 'Sukimin, Nurasikin' <Nurasikin.Sukimin@aig.com>; Vic (LKKAuto) <vicalpeh@lkkauto.com>

Subject: RE: Your Ref: 5500940491SG

Hi All,

We refer to the email dated 23/05/2017.

Kindly advice on your view/opinion/instruction on TP CDGE's appeal.

Thank You.

Best Regards,

Asher Sng | Case Handler

LKK Auto Consultants

phone: 6841-6051 | email: ashersng@lkkauto.com | fax: 6741-4108

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

From: Asher Sng (LKKAuto)

Sent: Tuesday, 23 May, 2017 9:33 AM

To: 'Chan, Kian Meng' <KianMeng.Chan@aig.com>; Dally Amri, Mimi Zarina <MimiZarina.DallyAmri@aig.com>

Cc: Sukimin, Nurasikin <Nurasikin.Sukimin@aig.com>; Vic (LKKAuto) <vicalpeh@lkkauto.com>

Subject: RE: Your Ref: 5500940491SG

Hi All,

We refer to the above matter.

We have maintain reject to the claim as per approval.

TP CDGE made an appeal for their claim, insured was charged for inconsiderate driving.

Third party was traveling straight, insured attempt to change into third party's lane.

We are of the opinion that liability is not in our insured favour.

Kindly advice on your view/opinion/instruction on TP CDGE's appeal.

Thank You.

Best Regards,

Asher Sng | Case Handler

LKK Auto Consultants

phone: 6841-6051 | email: ashersng@lkkauto.com | fax: 6741-4108

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

From: Suriamuthy, Visaline [<mailto:Visaline.Suriamuthy@aig.com>]

Sent: Friday, 7 October, 2016 4:08 PM

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

Cc: Sukimin, Nurasikin <Nurasikin.Sukimin@aig.com>

Subject: RE: Your Ref: 5500940491SG

WITHOUT PREJUDICE

Dear Asher,

Maintain with the rejection.

Regards,

Visaline Suriamuthy

AIG

Express Claims Adjuster

Claims Operations | AIG Shared Services

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

Sent: Friday, October 07, 2016 2:39 PM

To: Suriamuthy, Visaline

Subject: RE: Your Ref: 5500940491SG

Dear Visaline,

Kindly call me to discuss the on this case.

Thank You.

Best Regards,

Asher Sng | Case Handler

LKK Auto Consultants

phone: 6841-6051 | email: ashersng@lkkauto.com | fax: 6741-4108

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

From: Suriamuthy, Visaline [<mailto:Visaline.Suriamuthy@aig.com>]

Sent: Friday, 7 October, 2016 2:23 PM

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

Subject: RE: Your Ref: 5500940491SG

Hi Asher,

We have close the case due to no visible collision in the video and al so based on our OI report which is more creditable.

Regards,

Visaline Suriamuthy

AIG

Express Claims Adjuster

Claims Operations | AIG Shared Services

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

Sent: Wednesday, October 05, 2016 12:25 PM

To: Suriamuthy, Visaline

Cc: Sukimin, Nurasikin

Subject: RE: Your Ref: 5500940491SG

Dear Visaline,

We refer to the above matter.

We rejected third party claim your instruction, enclosed is the third party response on the email.

Kindly advice.

Thank You.

Best Regards,

Asher Sng | Case Handler

LKK Auto Consultants

phone: 6841-6051 | email: ashersng@lkkauto.com | fax: 6741-4108

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

From: Suriamuthy, Visaline [<mailto:Visaline.Suriamuthy@aig.com>]

Sent: Friday, 26 August, 2016 3:11 PM

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

Cc: Sukimin, Nurasikin <Nurasikin.Sukimin@aig.com>

Subject: RE: Your Ref: 5500940491SG

Dear Asher,

Upon review, OI's statement is more creditable with no impact on OI's vehicle at all.

Even the video doesn't really shows the collision.

Based on the this, kindly reject the TP claim.

Regards,

Visaline Suriamuthy

AIG

Express Claims Adjuster

Claims Operations | AIG Shared Services

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

Sent: Friday, August 26, 2016 2:55 PM

To: Suriamuthy, Visaline

Cc: Sukimin, Nurasikin

Subject: RE: Your Ref: 5500940491SG

Hi Visaline,

The Land Rover is a higher vehicle. Hence, there are more possible areas, that could have come into contact with another vehicle. It will not be straightforward to ascertain the point that came into contact with TP taxi.

Since the extent of damages to TP taxi are relatively minor, and OI has maintained after he watched the TP's footage at our office that he will fight the claim, it is our view that we can reject TP's claim first.

For your approval please.

Thank You.

Best Regards,

Asher Sng | Case Handler

LKK Auto Consultants

phone: 6841-6051 | email: ashersng@lkkauto.com | fax: 6741-4108

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

From: Suriamuthy, Visaline [<mailto:Visaline.Suriamuthy@aig.com>]

Sent: Tuesday, 23 August, 2016 4:10 PM

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

Cc: Sukimin, Nurasikin <Nurasikin.Sukimin@aig.com>

Subject: RE: Your Ref: 5500940491SG

Dear Asher,

As spoken, kindly do height measuring and update to us.

Regards,

Visaline Suriamuthy

AIG

Express Claims Adjuster

Claims Operations | AIG Shared Services

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

Sent: Tuesday, August 23, 2016 3:40 PM

To: Suriamuthy, Visaline

Cc: Sukimin, Nurasikin

Subject: Your Ref: 5500940491SG

Dear Visaline,

We refer to the above matter.

Enclosed hereby a copy of TP cctv footage, our insured have come by our office today to view the footage.

Our insured strongly dispute the case and mention there was no contact between his vehicle and tp vehicle.

Kindly advice.

Thank You.

Best Regards,

Asher Sng | Case Handler

LKK Auto Consultants

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IMPORTANT NOTICE:

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