

Hsiao Tong (LKKAuto)

From: Kang, Sam <Sam.Kang@aig.com>
Sent: Wednesday, 30 May 2018 4:55 PM
To: R.Magendran
Cc: Victoria
Subject: RE: AIG Ref: #7710817819SG004#023# // ALC Ref: ALC.2018.023.SPL.dk - [Claimant: Sandy Soh Poh Li]
Attachments: Video - Accident (TP).MP4

Follow Up Flag: Follow up
Flag Status: Flagged

WITHOUT PREJUDICE
SAVE AS TO COSTS

(Please reply through this correspondence)

Dear Mr. Magendran,

We refer to your email below.

We attach herewith the video footage which captured the moment of impact for your perusal.

We append herewith two snapshots for comparison: (**Left**) a vehicle which was travelling along lane meant for right turning only and (**Right**) your client's vehicle (in black) at all material time.



Judging from the distance between both vehicles and the center white line, it was clear that your client was travelling along the lane meant for right turning only, and not along the lane meant for going straight and right turning as she alleged, at all material time. Also, in your client's accident report, she stated that she has stopped her vehicle at the traffic junction and suddenly our insured's vehicle side-swiped her vehicle, which was again, inconsistent with what the video footage has shown.

In view of the above, kindly seek your client's instructions to drop hand. We expressly reserve our rights on costs should this matter goes for litigation.

Regards,

Sam Kang (Ms)

AIG

Complex Claims Examiner

Claims | AIG Asia Pacific Insurance Pte. Ltd.

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From: R.Magendran [mailto:magendran@alc.com.sg]
Sent: Wednesday, May 30, 2018 4:26 PM
To: Kang, Sam
Subject: FW: AIG Ref: #7710817819SG004#023# // ALC Ref: ALC.2018.023.SPL.dk - [Claimant: Sandy Soh Poh Li]

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Dear Sam,

Our client's version is that he was on the straight-going and right-turning lane.
Please see his sketch. The photographs shown attest to our client's version.

As such we are of the view that your insured had encroached into his lane.

Please let us have your offer.

Regards
R.Magendran

From: Kang, Sam [mailto:Sam.Kang@aig.com]
Sent: Saturday, May 26, 2018 10:38 PM
To: Maria <mariah@alc.com.sg>
Subject: AIG Ref: #7710817819SG004#023# // ALC Ref: [ALC.2018.023.SPL.dk](#) - [Claimant: Sandy Soh Poh Li]

WITHOUT PREJUDICE

SAVE AS TO COSTS

(Please reply through this correspondence)

Dear Sirs,

We refer to the above matter and your Letter of Demand dated 13th February 2018.

We append herewith the photo of the accident site (on the left) and photograph taken right after the accident (on the right). As you can see from the photo of the accident site, the travelling lane in which our insured's vehicle was travelling within was meant for going straight as well as turning right, while the photo taken right after the accident clearly showed that our insured's vehicle was travelling within his travelling lane.



Accident Photo



In view of the above, your client, who had encroached into our insured's travelling path at all material time, was the proximate cause of the said accident, and thus we are unable to consider her injury claim.

Thanks.

Regards,

Sam Kang (Ms)
AIG

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