Vic (LKKAuto)

From: Lai Han Seng hanseng@tkd-singapore.com

Sent: Monday, 29 January, 2018 12:37 PM

To: Vic (LKKAuto)

 Subject:
 CC3/AIG18000989/hb3

 Attachments:
 SKM_C25818012912290.pdf

Dear Ms Siti.

I received the attached letter last Friday, 26th January 2018.

Thank you for your time and attention on this case.

I believed that you have read the reports made by myself and the driver of SLD7207L.

As stated in my report, the accident was in our opinion (both drivers) due to two issues

- 1. The action of another vehicle in front of SLD7207L which caused SLD7207L to make an emergency brake.
- 2. The wet road conditions and the slope of the road which caused my car to continue to move even though brakes has been engaged.

I had another made a police report which is still undergoing investigation. The police report and the video taken from SLD7207L were all attached in the report.

Taking the

- 1. above into consideration,
- 2. my claim history for the last 11 years for SGR4209L with AIG and
- 3. that I have since the ownership of my car always carried out ALL maintenance and repairs with Cycle and Carriage

I hope that my NCD will not be affected due to this accident.

Thank you very much for your consideration.

Lai Han Seng

>