

Hsiao Tong (LKKAuto)

From: Ler, Bernard-JQ <Bernard-JQ.Ler@aig.com>
Sent: Thursday, 2 August 2018 9:48 AM
To: Hsiao Tong (LKKAuto)
Subject: RE: OREF 6536452818SG-003 - SKR388G - Vellfire Motor Claim & SKT388X Audi A8
Attachments: RE: Accident Involving SKR388G & SKW1965H On 19/01/2018 | Our Ref: 6536452818SG-003

Hi Hsiao Tong,

Please see attached private settlement form. Please assist to verify with TP repairer and submit bill for closure if there is no other issue.

Thank you.

Best Regards,

Bernard Ler
AIG

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

78 Shenton Way #08-16 Singapore(079120)

Tel +(65) 6419 1946 | Fax +(65) 6835 7416

Bernard-JQ.Ler@aig.com | www.aig.com.sg

From: Hsiao Tong (LKKAuto) [mailto:chewht@lkkauto.com]
Sent: 24 April 2018 5:00 PM
To: Ler, Bernard-JQ
Subject: FW: OREF 6536452818SG-003 - SKR388G - Vellfire Motor Claim & SKT388X Audi A8

Hi Bernard,

As requested. (video from third party)

Best Regards,

Hsiao Tong, Chew | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | email: chewht@lkkauto.com | fax: 6741-4108

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

From: Ler, Bernard-JQ [mailto:Bernard-JQ.Ler@aig.com]
Sent: Monday, 23 April 2018 2:42 PM
To: Stephanie Chan <stephckm@gmail.com>; Hsiao Tong (LKKAuto) <chewht@lkkauto.com>

Cc: Woo Ryan <scoryan@hotmail.com>; Kesaval, Jaclyn-M <Jaclyn-M.Kesaval@aig.com>
Subject: RE: OREF 6536452818SG-003 - SKR388G - Vellfire Motor Claim & SKT388X Audi A8

Hi Hsiao Tong,

Please advise the adjuster fee for this case if insured decided to do private settlement with TP.

Thanks.

Best Regards,

Bernard Ler
AIG

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

78 Shenton Way #08-16 Singapore(079120)

Tel +(65) 6419 1946 | Fax +(65) 6835 7416

Bernard-JQ.Ler@aig.com | www.aig.com.sg

From: Stephanie Chan [<mailto:stephckm@gmail.com>]

Sent: Monday, April 23, 2018 2:35 PM

To: Ler, Bernard-JQ

Cc: Woo Ryan; Kesaval, Jaclyn-M; Hsiao Tong (LKKAuto)

Subject: Re: OREF 6536452818SG-003 - SKR388G - Vellfire Motor Claim & SKT388X Audi A8

Hi Bernard

Thanks for your revert. How much is the adjuster fee?

Thanks & with best regards

Stephanie Chan

On 23 Apr 2018, at 4:26 PM, Ler, Bernard-JQ <Bernard-JQ.Ler@aig.com> wrote:

Hi Stephanie,

For SKR388G, insured still can do private settlement with third party so long an agreement is reached both parties.(as attached)

However, please note that since an external surveyor(LKK) is assigned, the adjuster fee has to be settled so that the NCD is not affected.

For SKT388X, since it is handle by Jaclyn, you will need to check with her on the possibility of private settlement. I have put her in the loop.

Thank you.

Best Regards,

Bernard Ler
AIG

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

78 Shenton Way #08-16 Singapore(079120)

From: Stephanie Chan [<mailto:stephckm@gmail.com>]
Sent: Monday, April 23, 2018 1:58 PM
To: Ler, Bernard-JQ
Cc: Woo Ryan
Subject: Fwd: OREF 6536452818SG-003 - SKR388G - Vellfire Motor Claim & SKT388X Audi A8

Hi Bernard

Insured may want his driver to do private settlement for his accidents so as to not affect NCD & NCD Protector. Can they still be done at this stage for both his vehicles? If yes, is there a fixed template to be used or just a clearly stated letter of the intention for private settlement with signatures from insured and the third party will suffice ?

Thanks & with best regards

Stephanie Chan

Begin forwarded message:

From: Stephanie Chan <stephckm@gmail.com>
Date: 23 April 2018 at 7:46:59 AM GMT+10
To: Bernard-JQ Ler <Bernard-JQ.Ler@aig.com>
Cc: Woo Ryan <scoryan@hotmail.com>
Subject: Fwd: OREF 6536452818SG-003 - SKR388G - Vellfire Motor Claim & SKT388X Audi A8

Hi Bernard

Insured of SKR388G & SKT 388X has emailed pertaining the accidents involving both cars in Jan 2018 & Mar 2018 respectively.

I look forward to your response.

Thanks & with best regards

Stephanie Chan

Begin forwarded message:

From: "Adelia Huang, Prudential" <adeliahuang@yahoo.com.sg>
Date: 22 April 2018 at 2:56:29 PM GMT+10
To: <scoryan@hotmail.com>, <Bernard-JQ.Ler@aig.com>
Cc: <willytankp@yahoo.com.sg>, ""Adelia Huang JiaXian"" <adeliahuang@yahoo.com.sg>, <stephckm@gmail.com>, <chewht@lkkauto.com>
Subject: OREF 6536452818SG-003 - SKR388G - Vellfire Motor Claim & SKT388X Audi A8

Dear Ryan & AIG ,

Please investigate seriously and detailing into the claim on both Velfire and Audi. We suspect both claim are attempts to fraud on insurer's money, adding to this suspicion are the following

Claim on Velfire (SKR388G). The amount on the Velfire (SKR388G) incident when it was the other party with cross the white solid lines and scratched us, on the spot my chauffeur did ask or info the other party that we might sort compensation to clear the scratch and gave the option to settle it privately. I received first hand images from my chauffeur on the spot. However, since we later could wipe away the paint he left on Velfire, we didn't file a claim even though we have footage of him fouling the traffic rules in terms of crossing the solid white line which resulted in him scratching us. With the pictures and footage provide, you can see clearly from the photos and footage provided the minimal impact and minimal scratches not even damages resulted. I heard from the work shop that the claim was a ridiculous over 5k, which obviously is a fraud. A scratch that I could clean of with wet wipes that what to claim that amount. Appreciate your due diligence in investigating into the matter thoroughly. As the policy owner, I do not agree to having this claim under our liability due to it's nature of fraud.

This is the link of the footage

https://www.dropbox.com/s/fseeqnrxxn0a3et/20180119_051206_NF%20Velfire%20Accident.mp4?dl=0

Claim on Audi A8L (SKT 388X).

Firstly, I did not know of the incident till you inform me of a claim against us. I am here to testify that on the day of the incident 23 March, even shortly after the stated incident time my wife and I were driven in this car by my chauffeur and even till today there are no visible damages or scratches to this car that I can even notice. Because my drivers do not get to drive the car home with them, meaning my cars are always returned to my residences end of each day, there is no way that should there have had been any accident as serious as per the claim on us to such extend that the other car has to change it's front grills and headlamps as per the workshop feedback, could have gone unnoticed to me and my family even till this day. Please note that the car and both its car keys are in our custody at the end of every single day. It is common sense that I believe you understand clearly that if there was an impact of such my car would not have been able to escape totally unscathed. With that I have sufficient grounds to suspect that this is a fraudulent claim and I object and decline claims on this car. Appreciate your due diligence in investigating into the matter thoroughly. As the policy owner,

I do not agree to having this claim under our liability due to its nature of fraud.

No footage was downloaded or retrieved for this as there was as explained no damages and both involved drivers agreed to that, there for the wasn't a need or any cause for it to be retrieved. By the time we heard of the claim, the day's footage was already overwritten.

It is most unfortunate to fall victim to two such fraudulent claim in a row. Although I have heard of such happening in the motor insurance industry, to be a victim of these has been most upsetting and distressing. Appreciate your due diligence in investigating into the matter thoroughly. As the policy owner, I maintain that I will make the effort in assisting you, my insurer, to stand against such.

I will be traveling, you can alternatively reach my spouse, Adelia at 93836802.

Warmest regards,

Willy Tan

Mobile: 65-8112 8399

From: Woo Ryan <scoryan@hotmail.com>
Sent: Friday, 20 April 2018 3:16 PM
To: Adelia Huang <adeliahuang@yahoo.com.sg>
Subject: Fw: OREF 6536452818SG-003 - SKR388G - Vellfire Motor Claim Explanation From Driver

Hi Adelia,
Please see AIG's e-mail below.
Thanks.

Ryan

From: Woo Ryan <scoryan@hotmail.com>
Sent: Tuesday, April 17, 2018 3:43:12 PM
To: Kiran Prabakaran
Subject: Fw: OREF 6536452818SG-003 - SKR388G - Vellfire Motor Claim Explanation From Driver

Hi Kiran,

Please see AIG's reply below

Thanks.

Ryan

From: Stephanie Chan <stephckm@gmail.com>
Sent: Tuesday, April 17, 2018 2:33 PM
To: Woo Ryan
Subject: Fwd: OREF 6536452818SG-003 - SKR388G - Vellfire Motor Claim Explanation From Driver

Hi Ryan

Please see email below from AIG pertaining the recent explanation letter and photos submitted for claims involving SKR388G.

Thanks & with best regards

Stephanie Chan

Begin forwarded message:

From: "Ler, Bernard-JQ" <Bernard-JQ.Ler@aig.com>
Date: 17 April 2018 at 1:17:58 PM GMT+10
To: Stephanie Chan <stephckm@gmail.com>, "Hsiao Tong (LKKAuto)" <chewht@lkkauto.com>
Subject: RE: OREF 6536452818SG-003 - SKR388G - Vellfire Motor Claim Explanation From Driver

Hi Stephanie,

Please be informed that the case is currently handled by one of our appointed adjusters, LKK. I will loop them in for the matter.

We would like to advise that we are unable to revise our reserve amount until the cost of repair has been finalized.

The current reserve are as follow:

Indemnity - \$4800.00 (statistical reserve under MAS guideline)
Adjusting expense - \$400.00

As for liability, Hsiao Tong from LKK will contact insured/driver to explain on her liability assessment.

Hope the above clarifies.

Best Regards,

Bernard Ler
AIG

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

78 Shenton Way #08-16 Singapore(079120)

Tel +(65) 6419 1946 | Fax +(65) 6835 7416

Bernard-JQ.Ler@aig.com | www.aig.com.sg

From: Kiran
Prabakaran
<kppkiran798@gmail.com>

Sent: Sunday, April
15, 2018 4:27:05
PM

To:
scoryan@hotmail.com

Subject:

Dear Ryan,

This is regarding
the vellfire car
(SKR388G)
accident that
happened on
19th of Jan at
1100 hours. The
other party has
filed a claim for
\$5200 which is
absolutely
ridicule. The
accident resulted
to very minimal
damages. Both
cars were only
scratched. No
dents or other
forms of
damages. It's

definitely not
cost one \$5200 to
respray just a
bumper.

Further more, i
believe it's
accident is caused
by the other
party. The
accident took
place in a merging
lane. I was
keeping to my
lane and driving
when the 3rd
party decided to
swap lanes in a
merging lane.
There for i went
ahead in front and
that is when the
other party(The
Subaru car) went
to cross the solid
white line to
overtake me and
merge back into
the lane while
hitting the right
front number of
the vellfire car.
The other party is
whom caused the
accident and I
have attached
below the
pictures and
supporting
evidence. Further
more crossing a
solid white line
clearly shows that
the other party
has no respect for
the traffic rules in
place.

I have already
sent my claim as
well but is states

that the liability is not clear. I hope my attached photos and videos are clear to help u make a fair decision. Thank you.

With regards,
Kiran

<image002.jpg>

<image003.jpg>

IMPORTANT NOTICE:

The information in this email (and any attachments) is confidential. If you are not the intended recipient, you must not use or disseminate the information. If you have received this email in error, please immediately notify me by "Reply" command and permanently delete the original and any copies or printouts thereof. Although this email and any attachments are believed to be free of any virus or other defect that might affect any computer system into which it is received and opened, it is the responsibility of the recipient to ensure that it is virus free and no responsibility is accepted by American International Group, Inc. or its subsidiaries or affiliates either jointly or severally, for any loss or damage arising in any way from its use.

IMPORTANT NOTICE:

The information in this email (and any attachments) is confidential. If you are not the intended recipient, you must not use or disseminate the information. If you have received this email in error, please immediately notify me by "Reply" command and permanently delete the original and any copies or printouts thereof. Although this email and any attachments are believed to be free of any virus or other defect that might affect any

computer system into which it is received and opened, it is the responsibility of the recipient to ensure that it is virus free and no responsibility is accepted by American International Group, Inc. or its subsidiaries or affiliates either jointly or severally, for any loss or damage arising in any way from its use.

IMPORTANT NOTICE:

The information in this email (and any attachments) is confidential. If you are not the intended recipient, you must not use or disseminate the information. If you have received this email in error, please immediately notify me by "Reply" command and permanently delete the original and any copies or printouts thereof. Although this email and any attachments are believed to be free of any virus or other defect that might affect any computer system into which it is received and opened, it is the responsibility of the recipient to ensure that it is virus free and no responsibility is accepted by American International Group, Inc. or its subsidiaries or affiliates either jointly or severally, for any loss or damage arising in any way from its use.

<Private Settlement Form.pdf>

IMPORTANT NOTICE:

The information in this email (and any attachments) is confidential. If you are not the intended recipient, you must not use or disseminate the information. If you have received this email in error, please immediately notify me by "Reply" command and permanently delete the original and any copies or printouts thereof. Although this email and any attachments are believed to be free of any virus or other defect that might affect any computer system into which it is received and opened, it is the responsibility of the recipient to ensure that it is virus free and no responsibility is accepted by American International Group, Inc. or its subsidiaries or affiliates either jointly or severally, for any loss or damage arising in any way from its use.

IMPORTANT NOTICE:

The information in this email (and any attachments) is confidential. If you are not the intended recipient, you must not use or disseminate the information. If you have received this email in error, please immediately notify me by "Reply" command and permanently delete the original and any copies or printouts thereof. Although this email and any attachments are believed to be free of any virus or other defect that might affect any computer system into which it is received and opened, it is the responsibility of the recipient to ensure that it is virus free and no responsibility is accepted by American International Group, Inc. or its subsidiaries or affiliates either jointly or severally, for any loss or damage arising in any way from its use.