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9 February 2018

Claims Manager
AIG Asia Pacific Insurance PL
Motor Claims Department
74 Shenton Way, #07-16 AIG Building
Singapore 079120

Dear Sir,

***AIG Insurance Policy No: 2100348419-04 - Motor Vehicle: SKK6042B
MCD 18019975, ComfortDelGro Engineering Private Ltd – Braddell
Entry: 07.02.2018 at 10.44am - Submitted by: Brenda Ng Lay Hong***

Mr Asher Ang called me this morning and he kindly reminded me to make a GIA report. I told him I had already done that, and that I had sent the report to you yesterday, the 8th.

The ensuing phone conversation between us gave me considerable anxiety. I was cautioned that I was not in the clear, and that I would be liable. As the conversation progressed, I got to be very uncomfortable when your consultant entered into a debate with me telling me of my neglect, for example, he said I must switch on the hazard lights before I reversed to park my car!

Well! Since he emphatically assured me that he personally did this all the time, I would try to emulate him in future, but only for my own sake. I must emphatically maintain the view that not doing so is not a neglect, and definitely not a contravention of the Highway Code such that the driver must be punished. Frankly, in my years of driving, I have not seen any other driver doing this.

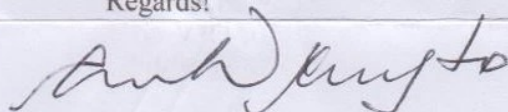
Mr Asher Ang sounded to me, I hope I am wrong, as if he was protecting the other party by completely ignoring the fact that he drove out of a minor driveway without stopping. I believe, I hope I am wrong, he inferred that the other vehicle was stationary when the two cars pranged. If that was the case, shouldn't the other party sound the horn? He didn't, because he drove the car out of a minor driveway onto the main driveway without looking and stopping, such that our cars pranged. Let no one blame me or the hazard light!

Another point not mentioned in the conversation, the state of my rear fender as shown in the GIA report would clearly indicate the degree of damage of both cars, if there is any. Mr Asher Ang will be mindful of this, I presume.

During our conversation, Mr Asher Ang mentioned things like my car was on the side of the driveway (wrong), court case, and 50/50, etc. (uncalled for) Why? Please look very carefully at the photos!

I trust my insurance company otherwise I won't use them. Yet, I see my insurance company warn me time and time again with the loss of NCB, higher premium, etc. when they should be ensuring that justice is done? Is the GIA not doing anything at all to reduce, if not eliminate, frivolous claims?

Regards!



Au Wan Hoo @ Albert Au Wan Ho

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Your ref: CC3/AIG18001764/es3