

**Vivian Lau (LKKAUTO)**

---

**From:** Ng, Hai-Chuan <Hai-Chuan.Ng@aig.com>  
**Sent:** Monday, 8 April, 2019 1:58 PM  
**To:** Vivian Lau (LKKAUTO)  
**Cc:** Hsiao Tong (LKKAUTO)  
**Subject:** RE: Your ref: 9203527429SG, Our Ref: CC6/LCR18005517/Awa3, Accident involving Vehicle SKZ 9263G & SLK 4661R on 16/03/2018

Dear Vivian,

Please proceed to reject the claim.

Our insured has also managed to recover 100% from third party insurer.

Thank you.

Regards,

**Ng Hai Chuan**  
**AIG**

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

78 Shenton Way AIG Building #08-16 Singapore 079120

Tel +(65)6419 1994

[Hai-Chuan.Ng@aig.com](mailto:Hai-Chuan.Ng@aig.com) | [www.aig.sg](http://www.aig.sg)

**AIG Asia Pacific won General Insurance Company of the Year at the 22nd Asia Insurance Industry Awards.**  
**[Click here to find out more.](#)**

**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 AIG for any loss or damage arising in any way from its use.

---

**From:** Vivian Lau (LKKAUTO) [mailto:vivianlau@lkkauto.com]  
**Sent:** Friday, April 05, 2019 3:44 PM  
**To:** Ng, Hai-Chuan  
**Cc:** Hsiao Tong (LKKAUTO)  
**Subject:** [EXTERNAL] RE: Your ref: 9203527429SG, Our Ref: CC6/LCR18005517/Awa3, Accident involving Vehicle SKZ 9263G & SLK 4661R on 16/03/2018

**Caution: External Email**

Your ref: 9203527429SG  
Our Ref: CC6/LCR18005517/Awa3

Dear Hai Chuan

**Accident involving Vehicle SKZ 9263G & SLK 4661R on 16/03/2018**

we refer to the email below.

Based on the circumstances of both parties and available information in hand, OID's video, TP moved off from stationary position, OID moving straight. We are in the opinion that TP more liable for the accident.

As such, we intend to reject the claim.

Kindly advice on your view/opinion/instruction for this claim.

Thank you

Best Regards,

**Vivian Lau** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6841-8625 | email: [Vivianlau@lkkauto.com](mailto:Vivianlau@lkkauto.com) fax: 6741-4108

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

---

**From:** Vivian Lau (LKKAuto)

**Sent:** Thursday, 26 April, 2018 5:41 PM

**To:** 'Ng, Hai-Chuan' <Hai-Chuan.Ng@aig.com>

**Cc:** Joy Irene (LKKAuto) <JoyIrene@lkkauto.com>; Hsiao Tong (LKKAuto) <chewht@lkkauto.com>

**Subject:** RE: Your ref: 9203527429SG, Our Ref: CC6/LCR18005517/Awa3, Accident involving Vehicle SKZ 9263G & SLK 4661R on 16/03/2018

Your ref: 9203527429SG

Our Ref: CC6/LCR18005517/Awa3

Dear Hai Chuan

**Accident involving Vehicle SKZ 9263G & SLK 4661R on 16/03/2018**

we refer to the email below.

Based on the circumstances of both parties and available information in hand, OID's video, TP moved off from stationary position, OID moving straight. We are in the opinion that TP more liable for the accident.

As such, we intend to reject the claim.

Kindly advice on your view/opinion/instruction for this claim.

Thank you

Best Regards,

**Vivian Lau** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6841-8625 | email: [Vivianlau@lkkauto.com](mailto:Vivianlau@lkkauto.com) fax: 6741-4108

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

---

**From:** Ng, Hai-Chuan [<mailto:Hai-Chuan.Ng@aig.com>]

**Sent:** Thursday, 26 April, 2018 2:10 PM

**To:** Vivian Lau (LKKAuto) <[vivianlau@lkkauto.com](mailto:vivianlau@lkkauto.com)>

**Cc:** Joy Irene (LKKAuto) <[JoyIrene@lkkauto.com](mailto:JoyIrene@lkkauto.com)>; Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>

**Subject:** RE: Your ref: 9203527429SG, Our Ref: CC6/LCR18005517/Awa3, Accident involving Vehicle SKZ 9263G & SLK 4661R on 16/03/2018

Please check

---

**From:** Vivian Lau (LKKAuto) [<mailto:vivianlau@lkkauto.com>]

**Sent:** Thursday, April 26, 2018 2:07 PM

**To:** Ng, Hai-Chuan

**Cc:** Joy Irene (LKKAuto); Hsiao Tong (LKKAuto)

**Subject:** RE: Your ref: 9203527429SG, Our Ref: CC6/LCR18005517/Awa3, Accident involving Vehicle SKZ 9263G & SLK 4661R on 16/03/2018

Dear Hai Chuan,

No video in merimen

Thank you

Best Regards,

**Vivian Lau** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6841-8625 | email: [Vivianlau@lkkauto.com](mailto:Vivianlau@lkkauto.com) fax: 6741-4108

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

---

**From:** Ng, Hai-Chuan [<mailto:Hai-Chuan.Ng@aig.com>]

**Sent:** Thursday, 26 April, 2018 2:03 PM

**To:** Vivian Lau (LKKAuto) <[vivianlau@lkkauto.com](mailto:vivianlau@lkkauto.com)>

**Cc:** Joy Irene (LKKAuto) <[JoyIrene@lkkauto.com](mailto:JoyIrene@lkkauto.com)>; Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>

**Subject:** RE: Your ref: 9203527429SG, Our Ref: CC6/LCR18005517/Awa3, Accident involving Vehicle SKZ 9263G & SLK 4661R on 16/03/2018

I have uploaded the video footage into Merimen.

Please check and revert if you are unable to access.

Thank you.

Regards,

**Ng Hai Chuan**

**AIG**

Senior Complex Claims Examiner

Claims | AIG Asia Pacific Insurance Pte. Ltd.

78 Shenton Way AIG Building #08-16 Singapore 079120

Tel +(65)6419 1994| Fax +68357416

[Hai-Chuan.Ng@aig.com](mailto:Hai-Chuan.Ng@aig.com) | [www.aig.com.sg](http://www.aig.com.sg)

**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 AIG for any loss or damage arising in any way from its use.

---

**From:** Vivian Lau (LKKAUTO) [<mailto:vivianlau@lkkauto.com>]

**Sent:** Thursday, April 26, 2018 12:07 PM

**To:** Ng, Hai-Chuan

**Cc:** Joy Irene (LKKAUTO); Hsiao Tong (LKKAUTO)

**Subject:** Your ref: 9203527429SG, Our Ref: CC6/LCR18005517/Awa3, Accident involving Vehicle SKZ 9263G & SLK 4661R on 16/03/2018

Your ref: 9203527429SG

Our Ref: CC6/LCR18005517/Awa3

Dear Hai Chuan

**Accident involving Vehicle SKZ 9263G & SLK 4661R on 16/03/2018**

We refer to the above matter.

Based on the accident report and accident scenario, is conflicting versions

Kindly advise if there is any video footage (stated in GIA report) submitted by OI/OID to your good office

Thank you

Best Regards,

**Vivian Lau** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6841-8625 | email: [Vivianlau@lkkauto.com](mailto:Vivianlau@lkkauto.com) fax: 6741-4108

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

**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.