# **Hsiao Tong (LKKAuto)**

From: Tan Kian Wei Billy <a href="mailto:silly.tan@sg.cntaiping.com">billy.tan@sg.cntaiping.com</a>

Sent: Wednesday, 26 January 2022 11:51 AM

To: Hsiao Tong (LKKAuto)
Cc: Claims Dept of CTI; Admin A

**Subject:** RE: Accident Involving GBE8001U (OI:

SNM18D02711/C02/GBE8001U/CHONGBS/TANGHL/CHUAKK/TANKW) and

SHC5660B (TP: LKK REF - CC3/CTI18008990/Kha3) on 07/05/2018

Hi Hsiao Tong,

Kindly close the file and forwards the bills to us as we had already settled with Joseph Gay & Co.

Thanks

### **NOTICE:**

In response to the escalating Covid-19 cases, please refrain from sending hardcopy documents to us as delay is to be expected for handling hardcopy documents. All correspondence should be made via email <a href="mailto:claimsdept@sq.cntaiping.com">claimsdept@sq.cntaiping.com</a> or fax at <a href="mailto:6224-7175">6224-7175</a>. Any inconvenience caused is much regretted.

Thanks and Best Regards

### **Billy Tan**

Claims Department

# China Taiping Insurance (Singapore) Pte. Ltd.

3 Anson Road #15-00 Springleaf Tower Singapore 079909

DID: (65) 63896175 | F: (65) 62247175

W: www.sg.cntaiping.com | FB: www.facebook.com/chinataipingsg/ | WeChat: 太平狮

城 Taiping SG

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From: Hsiao Tong (LKKAuto) < chewht@lkkauto.com>

Sent: Wednesday, 26 January 2022 10:00 am

To: Claims Dept of CTI < claimsdept@sg.cntaiping.com>

Cc: Alfred Toh <alfred.toh@sg.cntaiping.com>; Admin A <admin-a@lkkauto.com>

**Subject:** RE: URGENT- MANDATE REQUEST - Accident Involving GBE8001U (OI : CTI - SNM18D02711/C02/GBE8001U/chongbs/tanghl/chuakk) and SHC5660B (TP : LKK REF -

CC3/CTI18008990/Kha3) on 07/05/2018

**CAUTION:** This email originated from outside the organization. Do not click links or open attachments unless you recognize the sender and know the content is safe.

Dear Sirs/mdm,

We refer to the above matter.

We have offered 50% (\$3,308.00) to third party on 16/12/2020. Up-to-date, there is no response from third party.

In view of this, we seek your approval to temporary close file and submit WP report to your good office.

In future, if there are any new developments from the claimant, we will inform you for our further handling.

"Wishing You Happiness & Prosperity Chinese New Year 2022"

Best Regards,

Hsiao Tong, Chew (Ms) | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | Email: chewht@lkkauto.com |

HQ: Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 |

S(408933)

From: Lionel Chua < lionel.chua@sg.cntaiping.com >

Sent: Tuesday, 15 December 2020 6:03 PM

To: Khanchna (LKK Auto) < khanchna@lkkauto.com>

Cc: Alfred Toh <alfred.toh@sg.cntaiping.com>; Admin A <admin-a@lkkauto.com>; Claims Dept of CTI

<<u>claimsdept@sg.cntaiping.com</u>>; Albert Chua <<u>albert.chua@sg.cntaiping.com</u>>

**Subject:** RE: URGENT- MANDATE REQUEST - Accident Involving GBE8001U (OI : CTI - SNM18D02711/C02/GBE8001U/chongbs/tanghl/chuakk) and SHC5660B (TP : LKK REF -

CC3/CTI18008990/Kha3) on 07/05/2018

WITHOUT PREJUDICE

Your Ref: Please advised

Our Ref: SNM18D02711/C02/GBE8001U/CHUAKK

Re: CL. SNM18D02711 – GBC8001U / SHC 5660B ON 07.05.2018

We refer to your email below and the contents were noted.

We regret to inform you that we are not agreeable with your advice to increase up to 100% liability without giving us any concrete evidence of the accident.

Based on the accident scenario, we attached a copy of our insured accident report for your attention. It was showed clearly that the accident was caused by the Third Party Driver was exiting out from minor road and collided with our insured driver going straight on the main road resulting in this accident. Hence the BOLA scenario 11 (C) should apply arising out of this accident.

In addition, we wish to clarify that we should "maintain the liability" is under unclear liability and hence, we opine that our above offer at 50% shall be fair and reasonable.

Meanwhile, If you would like us to re-assess the claim, kindly submit the additional evidence / proof e.g. video footage/witness statement/scene photographs/police investigation result for our consideration.

We shall revert upon hearing from you soon.

# **NOTICE:**

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Thank you & Best regards.

Lionel Chua

Claims Department

China Taiping Insurance (Singapore) Pte. Ltd.

3 Anson Road #15-00 Springleaf Tower Singapore 079909

Tel: (65) 63896116 | F: (65) 62247175

W: www.sg.cntaiping.com | FB: www.facebook.com/chinataipingsg/ | WeChat: 太平狮城 Taiping SG

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From: Khanchna (LKK Auto) < <u>khanchna@lkkauto.com</u>>

**Sent:** Tuesday, December 15, 2020 5:28 PM **To:** Alfred Toh <a href="mailto:<a href="mailto:Alfred.toh@sg.cntaiping.com">alfred.toh@sg.cntaiping.com</a>

Cc: Admin A <admin-a@lkkauto.com>; Lionel Chua lionel.chua@sg.cntaiping.com>; Claims Dept of

CTI < claimsdept@sg.cntaiping.com>

 $\begin{tabular}{ll} \textbf{Subject:} FW: URGENT-MANDATE REQUEST-Accident Involving GBE8001U (OI:CTI-SNM18D02711/C02/GBE8001U/chongbs/tanghl/chuakk) and SHC5660B (TP:LKK REF-DEMONSTRATE REQUEST-Accident Involving GBE8001U/chongbs/tanghl/chuakk) and SHC5660B (TP:LKK REF-DEMONSTRATE REQUEST-ACCIDENT REQU$ 

CC3/CTI18008990/Kha3) on 07/05/2018

Dear Sirs/Mdm,

We refer to mandate request below.

Please let us have your instruction/approval.

Thank you for your kind understanding.

#### "Best Wishes for Merry Christmas & Happy New Year 2021"

Best Regards,

Khanchna | Case Handler

LKK Auto Consultants Pte Ltd

DID: **6841 2360**| email: <u>Khanchna@lkkauto.com</u>|Fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Khanchna (LKK Auto) Sent: 10 December 2020 2:31 PM

To: Alfred Toh < alfred.toh@sg.cntaiping.com>

Cc: Lionel Chua < lionel.chua@sg.cntaiping.com >; Claims Dept of CTI < claimsdept@sg.cntaiping.com >;

Admin A <admin-a@lkkauto.com>

**Subject:** FW: URGENT- MANDATE REQUEST - Accident Involving GBE8001U (OI: CTI-SNM18D02711/C02/GBE8001U/chongbs/tanghl/chuakk) and SHC5660B (TP: LKK REF-

CC3/CTI18008990/Kha3) on 07/05/2018

Dear Sirs/Mdm,

We refer to mandate request below.

Third party is chasing us for revised offer.

Please let us have your instruction/approval.

Thank you for your kind understanding.

### "Best Wishes for Merry Christmas & Happy New Year 2021"

Best Regards,

Khanchna | Case Handler

LKK Auto Consultants Pte Ltd

DID: **6841 2360**| email: <u>Khanchna@lkkauto.com</u>|Fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Khanchna (LKK Auto)
Sent: 2 December 2020 11:25 AM

To: Alfred Toh <alfred.toh@sg.cntaiping.com>

Cc: Lionel Chua < lionel.chua@sg.cntaiping.com>; Claims Dept of CTI < claimsdept@sg.cntaiping.com>;

Admin A <admin-a@lkkauto.com>

 $\begin{tabular}{ll} \textbf{Subject:} & RE: URGENT-MANDATE REQUEST-Accident Involving GBE8001U (OI:CTI-SNM18D02711/C02/GBE8001U/chongbs/tanghl/chuakk) and SHC5660B (TP:LKK REF-LKK REF-LK$ 

CC3/CTI18008990/Kha3) on 07/05/2018

Your ref: SNM18D02711C02

Our ref: CC3/CTI18008990/Kka3n2

Dear Mr. Alfred,

We refer to the above matter.

Please be informed that our offer on 50% basis was rejected. TP wants 100% liability because they are of the view that their hirer's accident statement is more credible as the damage to the taxi is at the front right portion. If based on our Insured statement and sketch plan, the damage to the taxi should be at left front portion.

The accident versions are conflicting. Our Insured driver alleged that he had already completed the U-turn and was moving straight but TP turned from minor road to main road and rear-ended his vehicle. Whereas the TP alleged that collision occurred when he was travelling straight along the centre lane and our Insured made a sudden U-turn. There is no accident video.

We are of the opinion that liability is down against Insured because even though the accident versions are conflicting but based on the damage to TP vehicle, the TP's accident statement is more probable.

We re-seek your approval to offer repairer "TRANS-CAB SERVICES PTE LTD" at \$6,609.49 (all-in).

The summary is as follows: -

	Amount Claimed	Amount Revised
1. Cost of repair (W/GST)	\$ 25,522.27	\$ 5,617.50
2. Loss of Rental (7 days x \$101.46)	\$ 710.22	\$ 659.49 (6.5 days x \$101.46)
3. Loss of Income (7 days x \$50)	\$ 350.00	\$ 325.00 (6.5 days x \$50)
4. LTA Search Fee	\$ 7.50	\$ 7.50
TOTAL	<b>\$</b> 26,589.99	\$ 6,609.49

Enclosed here with all the relevant documents for your perusal.

#### For your approval please.

Thank you.

Best Regards,

Khanchna | Case Handler

LKK Auto Consultants Pte Ltd

DID: **6841 2360**| email: <u>Khanchna@lkkauto.com</u>|Fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Alfred Toh <alfred.toh@sg.cntaiping.com>

**Sent:** 16 November 2020 10:47 AM

To: Khanchna (LKK Auto) < <u>khanchna@lkkauto.com</u>>; Admin A < <u>admin-a@lkkauto.com</u>>

Cc: Lionel Chua < lionel.chua@sg.cntaiping.com>; Claims Dept of CTI < claimsdept@sg.cntaiping.com>;

Alfred Toh <alfred.toh@sg.cntaiping.com>

 $\begin{tabular}{ll} \textbf{Subject:} & RE: URGENT-MANDATE REQUEST-Accident Involving GBE8001U (OI:CTI-SNM18D02711/C02/GBE8001U/chongbs/tanghl/chuakk) and SHC5660B (TP:LKK REF-LKK REF-LK$ 

CC3/CTI18008990/Kha3) on 07/05/2018

LKK REF - CC3/CTI18008990/Kha3 CTI REF - SNM18D02711/C02/GBE8001U/chongbs/tanghl/chuakk

**Dear Sirs** 

We refer to your email and reminders pertaining to the above matter.

Please proceed to offer 50% liability at \$3,308.50 in view of the conflicting version and absence of video footage.

We await your further advice to enable our Lionel to act accordingly.

p.s. Ben Tang is no longer in service with CPTI.

### **NOTICE:**

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#### **Best Regards**

Alfred Toh Senior Executive Claims Department

China Taiping Insurance (Singapore) Pte. Ltd.

3 Anson Road #15-00 Springleaf Tower Singapore 079909

DID: 65 6389 6183

Email: claimsdept@sg.cntaiping.com

alfred.toh@sg.cntaiping.com

W: <u>www.sg.cntaiping.com</u> | FB: <u>www.facebook.com/chinataipingsg/</u> | WeChat: 太平狮城 TaipingSG

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From: Khanchna (LKK Auto) < <u>khanchna@lkkauto.com</u>>

**Sent:** Thursday, November 12, 2020 9:35 AM **To:** Alfred Toh <a href="mailto:sq.cntaiping.com">alfred.toh@sg.cntaiping.com</a>

Cc: Claims Dept of CTI < claimsdept@sg.cntaiping.com >; Admin A < admin-a@lkkauto.com > Subject: FW: URGENT- MANDATE REQUEST - Accident Involving GBE8001U (OI: CTI -

SNM18D02711C02) and SHC5660B (TP: LKK REF - CC3/CTI18008990/Kha3) on 07/05/2018 / OUR

REF: SNM18D02711C02

Dear Sirs/Mdm,

We refer to mandate request dated 06/08/2020.

Third party is chasing us for offer urgently.

Please let us have your instruction/approval.

Thank you for your kind understanding.

Note: We are on work from home arrangement. All correspondence should be made via email. Submission of claim related documents will be in softcopy. Any inconvenience caused is much regretted.

Best Regards,

Khanchna | Case Handler

LKK Auto Consultants Pte Ltd

DID: **6841 2360**| email: <u>Khanchna@lkkauto.com</u>|Fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933) From: Khanchna (LKK Auto)

**Sent:** Tuesday, November 10, 2020 9:20 AM **To:** Ben Tang < <u>Ben.Tang@sg.cntaiping.com</u> >

Cc: Admin A <admin-a@lkkauto.com>; claimsdept@sg.cntaiping.com; alfred.toh@sg.cntaiping.com

Subject: URGENT- MANDATE REQUEST - Accident Involving GBE8001U (OI: CTI-

SNM18D02711C02) and SHC5660B (TP: LKK REF - CC3/CTI18008990/Kha3) on 07/05/2018 / OUR

REF: SNM18D02711C02

Dear Sirs/Mdm,

We refer to mandate request dated 06/08/2020.

Third party is chasing us for offer urgently.

Please let us have your instruction/approval.

Thank you for your kind understanding.

Note: We are on work from home arrangement. All correspondence should be made via email. Submission of claim related documents will be in softcopy. Any inconvenience caused is much regretted.

Best Regards,

Khanchna | Case Handler

LKK Auto Consultants Pte Ltd

DID: **6841 2360** | email: <u>Khanchna@lkkauto.com</u>|Fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Khanchna (LKK Auto)

Sent: Monday, October 5, 2020 4:48 PM

To: Ben Tang < Ben. Tang@sg.cntaiping.com >

Cc: Admin A <admin-a@lkkauto.com>; claimsdept@sg.cntaiping.com

Subject: FW: MANDATE REQUEST - Accident Involving GBE8001U (OI: CTI - SNM18D02711C02)

and SHC5660B (TP: LKK REF - CC3/CTI18008990/Kha3) on 07/05/2018 / OUR REF:

SNM18D02711C02

Dear Sirs/Mdm,

We refer to mandate request dated 06/08/2020.

Third party is chasing us for offer.

Please let us have your instruction/approval.

Thank you for your kind understanding.

Best Regards,

Khanchna | Case Handler

**LKK Auto Consultants Pte Ltd** 

DID: **6841 2360** | email: <u>Khanchna@lkkauto.com|</u> Fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Claims Dept of CTI < claimsdept@sg.cntaiping.com>

Sent: 6 August 2020 5:24 PM

To: Ben Tang < Ben. Tang@sg.cntaiping.com >; Khanchna (LKK Auto) < khanchna@lkkauto.com >; Admin

A <admin-a@lkkauto.com>

Subject: FW: MANDATE REQUEST - Accident Involving GBE8001U (OI: CTI - SNM18D02711C02)

and SHC5660B (TP: LKK REF - CC3/CTI18008990/Kha3) on 07/05/2018 / OUR REF:

SNM18D02711C02

Dear Mdm,

Please note that officer in charge now is Ben Tang.

Dear Ben,

Please assist.

Kindly quote our reference number when replying.

### **NOTICE:**

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Thank you

#### Lim Shu Min

Claims Department

#### China Taiping Insurance (Singapore) Pte. Ltd.

3 Anson Road #15-00 Springleaf Tower Singapore 079909

DID: (65) 63896116 | F: (65) 62247175

W: www.sg.cntaiping.com | FB: www.facebook.com/chinataipingsg/ | WeChat: 太平狮城 Taiping SG

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From: Khanchna (LKK Auto) < khanchna@lkkauto.com>

Sent: Thursday, August 6, 2020 4:48 PM

**To:** Chong Boon Sen < boonsen.chong@sg.cntaiping.com >

Cc: Admin A <admin-a@lkkauto.com>; Claims Dept of CTI <claimsdept@sg.cntaiping.com>

**Subject:** MANDATE REQUEST - Accident Involving GBE8001U (OI: CTI - SNM18D02711C02) and SHC5660B (TP: LKK REF - CC3/CTI18008990/Kha3) on 07/05/2018 / OUR REF: SNM18D02711C02

Your ref: SNM18D02711C02

Our ref: CC3/CTI18008990/Kka3n2

Dear Sirs/Madam,

We refer to the above matter.

Our Insured driver alleged that he had already completed the U-turn and was moving straight but third party turned from minor road to main road and rear-ended his vehicle. Whereas the third party alleged that collision occurred when he was travelling straight along the centre lane and our Insured made a sudden U-turn.

We are of the opinion that liability is 50% against Insured due to conflicting versions. There is no accident video. We did clarify with insured the nature of the accident and he's aware that NCD (if any) would be withheld pending for final allocation of liability in settlement.

We seek your approval to offer repairer "TRANS-CAB SERVICES PTE LTD" at \$3,308.50 (all-in).

The summary is as follows: -

	Amount Claimed	Amount Revised
1. Cost of repair (W/GST)	\$ 25,522.27	\$ 5,617.50
2. Loss of Rental (7 days x \$101.46)	\$ 710.22	\$ 659.49 (6.5 days x \$101.46)
3. Loss of Income (7 days x \$50)	\$ 350.00	\$ 325.00 (6.5 days x \$50)
TOTAL		\$ 6,601.99
50%		\$ 3,300.99
4. LTA Search Fee	\$ 7.50	\$ 7.50
TOTAL	<b>\$</b> 26,589.99	\$ 3,308.50

Enclosed here with all the relevant documents for your perusal.

#### For your approval please.

Thank you.

Best Regards,

Khanchna | Case Handler

**LKK Auto Consultants Pte Ltd** 

DID: **6841 2360** | email: <u>Khanchna@lkkauto.com |</u> Fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Khanchna (LKK Auto) [mailto:khanchna@lkkauto.com]

Sent: Friday, November 8, 2019 2:57 PM

To: Chong Boon Sen < boonsen.chong@sg.cntaiping.com >; Claims Dept of CTI

<claimsdept@sg.cntaiping.com>

Cc: Admin A <admin-a@lkkauto.com>

Subject: RE: Direct Settlement - Accident Involving GBE8001U (OI: CTI - TBA) and SHC5660B (TP:

LKK REF - CC3/CTI18008990/Kha3) on 07/05/2018 / OUR REF: SNM18D02711C02

### WITHOUT PREJUDICE

Dear Sir / Madam,

We refer to the above matter.

This is a TP direct settlement case.

Kindly let us have a copy of your insured's GIA report for our necessary action.

Best Regards,

Khanchna | Case Handler

LKK Auto Consultants Pte Ltd

DID: **6841 2360**| email: <u>Khanchna@lkkauto.com</u>|Fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Chong Boon Sen < boonsen.chong@sg.cntaiping.com>

**Sent:** Monday, 4 June 2018 11:22 AM

To: Mei Kwan (LKKAuto) < Meikwan@lkkauto.com>

Cc: Vic (LKKAuto) < <u>vicalpeh@lkkauto.com</u>>; Bevan Lim (LKK Auto) < <u>bevanlim@lkkauto.com</u>>; Admin

A < admin-a@lkkauto.com>

Subject: RE: Direct Settlement - Accident Involving GBE8001U (OI: CTI - TBA) and SHC5660B (TP:

LKK REF - CC3/CTI18008990/Kha3) on 07/05/2018 / OUR REF: SNM18D02711C02

Dear Mei Kwan,

Insured yet to report.

Thank you.

Regards,

#### Chong Boon Sen

Claims Executive

Claims

### China Taiping Insurance (Singapore) Pte. Ltd.

3 Anson Road #16-00 Springleaf Tower

Singapore 079909

Co. Reg. No. 200208384E

DID: 63896171 Fax: 62247175

Email: boonsen.chong@sg.cntaiping.com

Website: www.sg.cntaiping.com

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From: Mei Kwan (LKKAuto) [mailto:Meikwan@lkkauto.com]

**Sent:** Wednesday, 30 May, 2018 1:54 PM

To: Claims Dept of CTI <claimsdept@sg.cntaiping.com>

Cc: Chong Boon Sen < boonsen.chong@sg.cntaiping.com >; Angie Foo < angie.foo@sg.cntaiping.com >; Vic (LKKAuto) < vicalpeh@lkkauto.com >; Bevan Lim (LKK Auto) < bevanlim@lkkauto.com >; Admin A < admin-a@lkkauto.com >

**Subject:** Direct Settlement - Accident Involving GBE8001U (OI : CTI - TBA) and SHC5660B (TP : LKK REF - CC3/CTI18008990/Kha3) on 07/05/2018

### WITHOUT PREJUDICE

Dear Sir / Madam,

We refer to the above matter.

This is a TP direct settlement case.

We had inspected TP vehicle SHC 5660B at M/s Trans-cab Auto Services Pte Ltd - Ang Mo Kio.

Enclosed for your perusal is:

- TP GIA report
- TP estimated cost of repair
- Preliminary advice
- Photographs of TP vehicle in its damaged condition

Meanwhile, kindly let us have a copy of your insured's GIA report for our necessary action.

Kindly take note that the case handler in-charge is Vic and he can be contacted at DID: 6841 2096.

To check availability of the case handler, you may contact the undersigned.

Thank you.

Best Regards,

Mei Kwan | Admin

**LKK Auto Consultants Pte Ltd** 

Phone: 6366 0055 | email: <u>MeiKwan@lkkauto.com</u> | fax: 67414108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

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51 UBI AVE 1, #01-25 PAYA UBI INDUSTRIAL PARK, SINGAPORE 408933 TEL: (065) 62563561 FAX: (065) 62564315

OUR REF: CC3/CTI18008990/Kka3

28 MAY 2020

**BLU3 STAR MFG GROUP PTE. LTD.** SOON LEE STREET 1 #05-42 PIONEER CENTRE SINGAPORE 627605

Dear Sir/ Mdm

#### ACCIDENT INVOLVING SHC 5660B & GBE 8001U ON 07/05/2018

We refer to the above subject matter. We write to inform you that we are the loss adjuster appointed by your motor insurer, **CHINA TAIPING INSURANCE (SINGAPORE) PTE. LTD** to deal with the third party claim against your policy.

We have received a claim against your motor insurance policy.

Based on the accident report and circumstances of the accident, we are of the view that liability is not in your favour. We will therefore proceed to negotiate for an amicable settlement with the Third Party.

Should you however wish to further discuss on the matter prior to our negotiations and settlement, please contact us within 10 days from the date of this letter.

You are aware that your No-Claim Discount (NCD – if applicable) will be withheld for the time being. Pending for final allocation of liability in settlement by our principal AIG Asia Pacific Insurance Pte Ltd.

Please e-mail us if you have further queries.

Yours sincerely,

#### Khanchna

Case Handler DID: 6841 2360 FAX: 6741 4108

EMAIL: khanchna@lkkauto.com

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