

## Asher Sng (LKKAUTO)

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**From:** Asher Sng (LKKAUTO)  
**Sent:** Thursday, 11 July 2019 11:14 AM  
**To:** simon si  
**Cc:** QIANXUEJIA@YAHOO.COM.SG  
**Subject:** RE: ACCIDENT INVOLVING SLR 1566R AND SLR 3304S ON 01/07/2018

Hi Mr Simon,

We refer to the email below.

Please be informed that we have reviewed both reports and based on accident scenario & all available information at hand for the accident, We are of the view that we do not have a good defence towards the claim submitted by the owner of SLR 3304S and it is quite difficult for you to escape liability of the collision.

We wish to stress that our offer of settlement is strictly made on a without prejudice basis with a view to close this matter amicably.

If you still do not wish us to settle the third party claim and/or if you wish to take over conduct of the third party claim without seeking indemnity under the motor insurance policy so as to protect the No Claims Discount (this entails that you would have to conduct your own defence and bear the full costs), you may consider undertaking the claim.

Kindly let us have your final decision by 26/07/2019. If we do not hear from you by then, our principal will proceed to handle and decide how the claim is settled as per the terms and conditions of the policy. Under the Terms and Conditions 6.3 entitled "Conduct of Proceedings" under his Motor Policy, it is clearly stated that **"AIG shall have full discretion in the conduct of any proceedings and/or how a claim is settled."**

Please note that your No-Claim Discount (NCD) (if any) will be affected and reduced by 30% (20% for commercial vehicles) upon next renewal due to this Third Party claim. However, if your policy has a NCD protector feature, it will be deemed utilized for this claim and your NCD will be protected.

Please call us if you have further queries.

Yours faithfully,

Asher Sng  
Case Handler  
DID: 6841 6051  
FAX: 6741 4108  
EMAIL: ashersng@lkkauto.com  
c.c. AIG Asia Pacific Insurance Pte Ltd  
(Motor Claims Dept)

**From:** simon si <simon.siming@gmail.com>  
**Sent:** Thursday, 11 July 2019 11:09 AM  
**To:** Asher Sng (LKKAUTO) <AsherSng@lkkauto.com>

Cc: QIANXUEJIA@YAHOO.COM.SG

Subject: Re: ACCIDENT INVOLVING SLR 1566R AND SLR 3304S ON 01/07/2018

Hi Asher,

Can you reply the question which address to you. Thanks you.

This case already delay for one year, hope that will not delay again.

On Tue, 2 Jul 2019, 23:25 simon si, <[simon.siming@gmail.com](mailto:simon.siming@gmail.com)> wrote:

Hi Asher,

Thanks for your reply.

I would like to emphasize that I'm disagree with some of points you make. Please find my reply in [Blue below and answer to my questions](#).

2. The evidence we provided (photo and video) shows any scratches on either my car or third party's car. Please refer to video record IMG\_9614.mp4

– **The damage to third party vehicle is more on deform to the bumper.**

[Question 1: Please kindly check the video clearly, and point to any deformation on the bumper from the video?](#)

[Question 2: from my video, non of dirty or scratches show in the bumper. Why the surveyor take the photos on bumper shows the scratches? Any can explanation why?](#)

4. Third party driver claim with any support evidence? Please help verified my video taken right after the incidence to verify if any damage? – **Video provided is more to determined the liability but not the damage, damages are be assesses by the professional surveyor.**

[Question: Dose Surveyor verified the video that I provided?](#)

[This case happen in July 2018, its one year ago, and we did follow up a few call and email that no one reply us. I'm not sure that's the standard procedure to claim after one year, Which I think AIG need to explain?](#)

[Finally, we are not agree and totally not accept the claim, but LKK can represent AIG to accept the claim, please make your own decision.](#)

[We reserve the right to further escalate to AIG for investigation and CASE to seek advise as well.](#)

[Although this case insurance willing cover, but we do not feel that's the right way to give some people who mis use the insurance.](#)

[Please think carefully. Thanks you](#)

[Regards  
Simon](#)

On Fri, 28 Jun 2019, 09:16 Asher Sng (LKKAuto), <[AsherSng@lkkauto.com](mailto:AsherSng@lkkauto.com)> wrote:

Hi Sir,

We refer to the email below.

1. I think third party driver jam break by herself, so she felt the impact. and claim I'm knock her car. – for rear ended cases have to keep safety distance between 2 vehicles to avoid any collusion.
2. Non of scratches on my car and third party car. we have video to proof IMG\_9614.mp4 – The damage to third party vehicle is more on deform to the bumper.
3. Third party driver without checking her car , just to blame to claim on insurance. and she also admit that not external appearance dents/scratches on her car. The only reason she panic as the car not belong to her. we have audio and video to proof IMG\_9605.mp4 – The person that authorised to claim against your motor insurance is the owner not the driver.
4. Third party driver claim with any support evidence? Please help verified my video taken right after the incidence to verify if any damage? – Video provided is more to determined the liability but not the damage, damages are be assesses by the professional surveyor.

I'm appreciate you can help us on a fair assessment, but to be fair for the AIG also to stop unreasonable claim.

If any of their evidence and cleary proofed damages, please share with us, thanks you.

We are of the opinon that the damaged to third party vehicle is consistent to the accident, therefore we are not able to deny the damages.

We hope that the above able to clear your enquiry.

Thank You.

Best Regards,

**Asher Sng** | Case Handler

**From:** simon si <[simon.siming@gmail.com](mailto:simon.siming@gmail.com)>  
**Sent:** Friday, 28 June 2019 8:25 AM  
**To:** Asher Sng (LKKAuto) <[AsherSng@lkkauto.com](mailto:AsherSng@lkkauto.com)>  
**Cc:** [QIANXUEJIA@YAHOO.COM.SG](mailto:QIANXUEJIA@YAHOO.COM.SG)  
**Subject:** Re: ACCIDENT INVOLVING SLR 1566R AND SLR 3304S ON 01/07/2018

Hi Asher,

Below is the email in July 2018 to your colleague.

Hi Thin Thin,

Thanks for the following up. Please find the video evidence to show that is not an accident.

1. I think third party driver jam break by herself, so she felt the impact. and claim I'm knock her car.
2. Non of scratches on my car and third party car. we have video to proof IMG\_9614.mp4
3. Third party driver without checking her car , just to blame to claim on insurance. and she also admit that not external appearance dents/scratches on her car. The only reason she panic as the car not belong to her. we have audio and video to proof IMG\_9605.mp4
4. Third party driver claim with any support evidence? Please help verified my video taken right after the incidence to verify if any damage?

I'm appreciate you can help us on a fair assessment, but to be fair for the AIG also to stop unreasonable claim.

If any of their evidence and cleary proofed damages, please share with us, thanks you.

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Hi Asher,

I would suggest you download the video and watch carefully.

Here is the video link to proof non of scretch on both party's car.

We will further escalate to AIG directly for further investigation for fake claim evidence. If what we claim it is true, it will be a court case for those people make fake evidences. And affect your company reputation as well.

Although It's insurance coverage by AIG, but we don't want people misuse it. And third party claim with untrue information given.

The video downlink as below.

IMG\_9614.mp4:

<http://gofile.me/2uYhK/UbsQU8cbO>

Regards

Simon

On Wed, 26 Jun 2019, 18:03 Asher Sng (LKKAUTO), <[AsherSng@lkkauto.com](mailto:AsherSng@lkkauto.com)> wrote:

Hi Mr Simon,

We refer to our tele-conversation.

ACCIDENT INVOLVING SLR 1566R AND SLR 3304S ON 01/07/2018

Enclosed the damage photo taken by our surveyor.

We have indicated the damage in red for your easy reference.

Thank You.

Best Regards,

**Asher Sng** | Case Handler

**LKK Auto Consultants Pte Ltd**

phone: 6841-6051 | email: [ashersng@lkkauto.com](mailto:ashersng@lkkauto.com) | fax: 6741-4108

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