

## Vic (LKKAUTO)

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**From:** Vic (LKKAUTO)  
**Sent:** Monday, 16 December, 2019 10:48 AM  
**To:** Lee, Ming-Yao  
**Cc:** Investigation; Admin A; Naz (LKKAUTO); Vic (LKKAUTO); Bryan Ang (LKKAUTO)  
**Subject:** RE: <DO HEIGHT MEASUREMENT> FW: - SID 13837914 & CLM NO: 8229263504SG - INSD DISPUTE LOB - LKK REF CC4/AIG19002479/Ghb3

Dear All,

We refer further to the below email.

Please be informed that we had met Insured earlier today.

We had explained to the Insured the possibilities of the contact between both vehicles in which the Insured had noted.

Meanwhile, we also confirmed with TP repairer over the telephone that the owner did not returned back for repair, thus, they closed the matter in their end.

In view of the above, we will proceed to close the matter and submit WP report.

The Insured's main concern is to retain her 50% NCD.

Thank you.

*"Best Wishes for Merry Christmas & Happy New Year 2020"*

Best Regards,

**Vic Alpeh** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6841-2096 | email: [vicalpeh@lkkauto.com](mailto:vicalpeh@lkkauto.com) | fax: 6741-4108

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



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**From:** Lee, Ming-Yao [mailto:MingYao.Lee@aig.com]  
**Sent:** Friday, 13 December, 2019 11:25 AM  
**To:** Vic (LKKAUTO); Bryan Ang (LKKAUTO)  
**Cc:** Investigation; Admin A; Naz (LKKAUTO)  
**Subject:** RE: <DO HEIGHT MEASUREMENT> FW: - SID 13837914 & CLM NO: 8229263504SG - INSD DISPUTE LOB - LKK REF CC4/AIG19002479/Ghb3

Hi Vic and Bryan,

Thank you.

Regards,

**Lee Ming Yao, George**  
**AIG**

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

78 Shenton Way #08-16 Singapore 079120

Tel +(65) 6419 1769

[Ming-Yao.Lee@AIG.com](mailto:Ming-Yao.Lee@AIG.com) | [www.aig.sg](http://www.aig.sg)

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**From:** Vic (LKKAUTO) <[vicalpeh@lkkauto.com](mailto:vicalpeh@lkkauto.com)>

**Sent:** 13 December 2019 11:19

**To:** Bryan Ang (LKKAUTO) <[bryanang@lkkauto.com](mailto:bryanang@lkkauto.com)>

**Cc:** Investigation <[investigation@lkkauto.com](mailto:investigation@lkkauto.com)>; Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; Lee, Ming-Yao <[MingYao.Lee@aig.com](mailto:MingYao.Lee@aig.com)>; Vic (LKKAUTO) <[vicalpeh@lkkauto.com](mailto:vicalpeh@lkkauto.com)>; Naz (LKKAUTO) <[Naz@lkkauto.com](mailto:Naz@lkkauto.com)>

**Subject:** [EXTERNAL] RE: <DO HEIGHT MEASUREMENT> FW: - SID 13837914 & CLM NO: 8229263504SG - INSD DISPUTE LOB - LKK REF CC4/AIG19002479/Ghb3

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Dear Bryan,

Noted with thanks.

We will meet up the Insured at our office this coming Monday around 10am -12 noon.

Thank you.

*"Best Wishes for Merry Christmas & Happy New Year 2020"*

Best Regards,

**Vic Alpeh** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6841-2096 | email: [vicalpeh@lkkauto.com](mailto:vicalpeh@lkkauto.com) | fax: 6741-4108

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**From:** Bryan Ang (LKKAUTO)

**Sent:** Wednesday, 11 December, 2019 9:51 PM

**To:** Vic (LKKAUTO)

**Cc:** Investigation; Admin A; Lee, Ming-Yao

**Subject:** Re: <DO HEIGHT MEASUREMENT> FW: - SID 13837914 & CLM NO: 8229263504SG - INSD DISPUTE LOB - LKK  
REF CC4/AIG19002479/Ghb3

Hi Vic

The damage to TP vehicle is likely caused by insured's front left tyre. I also observed some slight scratch mark on the outer spokes of the front left wheel rim of insured vehicle, which could be related to this incident. If the contact was indeed caused by insured tyre than height measurement may not be helpful as the position of the tyre at the time of contact cannot be established as tyres will rotate. Photos taken after the insured vehicle has moved cannot show the true height when the marks occurred.

I would suggest to meet insured and explain that the damage pattern shows contact of rubbing nature occurred at the front left tyre hence it is natural that there will not be any damage to her vehicle.

Bryan Ang  
LKK Auto Consultants Pte Ltd

On 11 Dec 2019, at 11:49, Vic (LKKAuto) <[vicalpeh@lkkauto.com](mailto:vicalpeh@lkkauto.com)> wrote:

Dear Investigation Team,

AIG requested to do Height Measurement report as Insured insisted that there was no collision and no damages to her vehicle.

Kindly let me know when is the convenient time for her to come down to our office as she will make herself available to do the necessary and view the video footage.

Attached herewith are the relevant documents for your reference.

Thank you.

*"Best Wishes for Merry Christmas & Happy New Year 2020"*

Best Regards,

**Vic Alpeh** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6841-2096 | email: [vicalpeh@lkkauto.com](mailto:vicalpeh@lkkauto.com) | fax: 6741-4108

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**From:** Vic (LKKAuto)

**Sent:** Wednesday, 11 December, 2019 10:40 AM

**To:** Rumli, Sharizah

**Cc:** Quek, Joyceline-CH; Lee, Ming-Yao; Paramchand, Varsha; Admin A; Vic (LKKAuto)

**Subject:** RE: - SID 13837914 & CLM NO: 8229263504SG - INSD DISPUTE LOB

Dear Shasha,

We refer to your below email.

Please be informed that we had spoken to the Insured Mdm Tan with regards to her concern.

As instructed previously to us, we will be conducting a Height Measurement to the Insured's vehicle which she agreed and we are yet to arrange the appointment as she insisted that there was no collision and no damages to her vehicle.

We will get back to you for more update in due course.

Thank you.

***"Best Wishes for Merry Christmas & Happy New Year 2020"***

Best Regards,

**Vic Alpeh** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6841-2096 | email: [vicalpeh@lkkauto.com](mailto:vicalpeh@lkkauto.com) | fax: 6741-4108

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**From:** Rumli, Sharizah [<mailto:Sharizah.Rumli@aig.com>]

**Sent:** Wednesday, 11 December, 2019 10:17 AM

**To:** Joy Irene (LKKAuto); Vic (LKKAuto)

**Cc:** Quek, Joyceline-CH; Lee, Ming-Yao; Paramchand, Varsha

**Subject:** RE: - SID 13837914 & CLM NO: 8229263504SG - INSD DISPUTE LOB

**Importance:** High



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