

## Khanchna (LKK Auto)

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**From:** Tan, Bennie-WZ <Bennie-WZ.Tan@aig.com>  
**Sent:** Tuesday, 14 July 2020 9:54 AM  
**To:** Khanchna (LKK Auto)  
**Cc:** Admin A  
**Subject:** RE: Seeking approval to reject TP claim- Your Ref: TP / 9005637500SG-003 (MVA BETWEEN SMJ164D [AIG] & SHF595Z ON 22/03/2019)  
  
**Importance:** High

Hi Khanchna

Agreed with you. It is clear from OI's video, TP showed a lack of lane discipline (cutting across multiple lanes) when his intention to exit to STADIUM BLVD. Furthermore, TP's sketch plan is incorrect pertaining to the exact accident location. Please proceed to reject TP claim.

Best Regards

**Bennie Tan**  
**AIG**

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

78 Shenton Way #09-16 Singapore 079120  
Tel +(65) 6419 1718

[Bennie-WZ.Tan@aig.com](mailto:Bennie-WZ.Tan@aig.com) | [www.aig.sg](http://www.aig.sg)

*Advanced Leave Notification:*

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**From:** Khanchna (LKK Auto) [mailto:khanchna@lkkauto.com]  
**Sent:** Tuesday, July 14, 2020 9:01 AM  
**To:** Tan, Bennie-WZ  
**Cc:** Admin A  
**Subject:** [EXTERNAL] Seeking approval to reject TP claim- Your Ref: TP / 9005637500SG-003 (MVA BETWEEN SMJ164D [AIG] & SHF595Z ON 22/03/2019)

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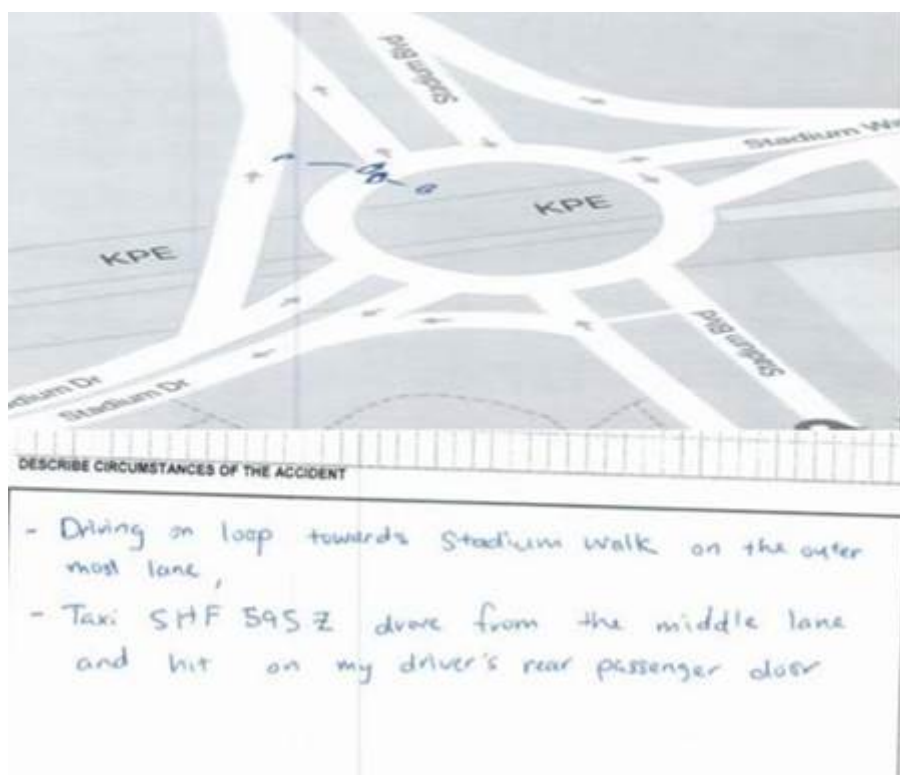
Dear Mr. Bennie,

We refer to the above matter and our telephone conversation on 13/7/2020.

Based on OI's accident videos, we noted that Third party vehicle was in a slanting position (as shown below) after collision and occupied within the centre lane which indicates that third party had cut across the centre lane to exit to Stadium Blvd resulting in collision with passenger door of OI vehicle.



We append below OI statement and sketch plan for your easy reference:



We also append below third party's statement and sketch plan for your easy reference:

Based on the above, we are of the view that third party's sketch plan and statement that he was travelling along the second lane is not credible as OI accident video shows Third party cut across from center lane to exit.

As such, we are of the view that liability is down against Third party.

We suggest to reject the third party claim based on reasons above.

Your approval please.

Thank you.

Best Regards,

**Khanchna** | Case Handler

**LKK Auto Consultants Pte Ltd**

DID: **6841 2360** | email: [Khanchna@lkkauto.com](mailto:Khanchna@lkkauto.com) | Fax: 6741-4108

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

---

**From:** Tan, Bennie-WZ <Bennie-WZ.Tan@aig.com>

**Sent:** Monday, 13 July 2020 2:49 PM

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

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

**Subject:** RE: Your Ref: TP / 9005637500SG-003 (MVA BETWEEN SMJ164D [AIG] & SHF595Z ON 22/03/2019)

Please call me.

Thanks!

Best Regards

**Bennie Tan**

**AIG**

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

78 Shenton Way #09-16 Singapore 079120  
Tel +(65) 6419 1718

[Bennie-WZ.Tan@aig.com](mailto:Bennie-WZ.Tan@aig.com) | [www.aig.sg](http://www.aig.sg)

*Advanced Leave Notification:*

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**From:** Khanchna (LKK Auto) [<mailto:khanchna@lkkauto.com>]  
**Sent:** Monday, July 13, 2020 2:40 PM  
**To:** Tan, Bennie-WZ  
**Cc:** Admin A  
**Subject:** [EXTERNAL] RE: Your Ref: TP / 9005637500SG-003 (MVA BETWEEN SMJ164D [AIG] & SHF595Z ON 22/03/2019)

**This message is from an external sender; be cautious with links and attachments.**

Dear Mr. Bennie,

We refer to the above matter and your e-mail below.

We are of the view that liability should be equal between our OI and Third party as OI was in the middle of two lanes when collision took place.

Please be informed that OI's counter claim is still ongoing.

According to OI workshop (Cycle & Carriage), TP insurer (AXA) had given offer on a 50% basis as they are of the view that both vehicles were encroaching lane and should share liability but it was not accepted by OI .

We are following up on OI's counter claim and will revert.

Thank you.

Best Regards,

**Khanchna** | Case Handler

**LKK Auto Consultants Pte Ltd**

DID: **6841 2360** | email: [khanchna@lkkauto.com](mailto:khanchna@lkkauto.com) | Fax: 6741-4108

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

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**From:** Tan, Bennie-WZ <[Bennie-WZ.Tan@aig.com](mailto:Bennie-WZ.Tan@aig.com)>  
**Sent:** Monday, 13 July 2020 1:23 PM  
**To:** Khanchna (LKK Auto) <[khanchna@lkkauto.com](mailto:khanchna@lkkauto.com)>  
**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>  
**Subject:** RE: Your Ref: TP / 9005637500SG-003 (MVA BETWEEN SMJ164D [AIG] & SHF595Z ON 22/03/2019)  
**Importance:** High

Dear Khanchna

Reference to your email below.

Kindly let us have your basis on liability down on OI as OI video clearly showed TPV cut across few lanes to exit Stadium Blvd before hitting OIV RH rear passenger door. Attached still screenshots are self-explanatory.



Best Regards

**Bennie Tan**

**AIG**

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

78 Shenton Way #09-16 Singapore 079120  
Tel +(65) 6419 1718

[Bennie-WZ.Tan@aig.com](mailto:Bennie-WZ.Tan@aig.com) | [www.aig.sg](http://www.aig.sg)

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

**Sent:** Wednesday, July 01, 2020 10:14 AM

**To:** Tan, Bennie-WZ

**Cc:** Admin A

**Subject:** [EXTERNAL] RE: Your Ref: TP / 9005637500SG-003 (MVA BETWEEN SMJ164D [AIG] & SHF595Z ON 22/03/2019)

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Dear Mr. Bennie,

We refer to the above matter and your e-mail below.

Please be informed that OI's counter claim is still ongoing.

According to OI workshop (Cycle & Carriage), TP insurer (AXA) had given offer on a 50% basis as they are of the view that both vehicles were encroaching lane and should share liability but it was not accepted by OI .

TP informed us that they don't have any accident video but are of the view that liability is down against our Insured.

Best Regards,

**Khanchna** | Case Handler

**LKK Auto Consultants Pte Ltd**

DID: **6841 2360** | email: [Khanchna@lkkauto.com](mailto:Khanchna@lkkauto.com) | Fax: 6741-4108

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

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**From:** Tan, Bennie-WZ <[Bennie-WZ.Tan@aig.com](mailto:Bennie-WZ.Tan@aig.com)>

**Sent:** Tuesday, 30 June 2020 11:59 PM

**To:** Khanchna (LKK Auto) <[khanchna@lkkauto.com](mailto:khanchna@lkkauto.com)>

**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>

**Subject:** RE: Your Ref: TP / 9005637500SG-003 (MVA BETWEEN SMJ164D [AIG] & SHF595Z ON 22/03/2019)

Dear Khanchna

I am following up on this matter.

Any developments from TP since last correspondent in September 2019.

Appreciate your urgent advice.

Best Regards

**Bennie Tan**  
**AIG**

Senior Complex Claims Examiner

Claims | AIG Asia Pacific Insurance Pte. Ltd

78 Shenton Way #09-16 Singapore 079120

Tel +(65) 6419 1718

[Bennie-WZ.Tan@aig.com](mailto:Bennie-WZ.Tan@aig.com) | [www.aig.sg](http://www.aig.sg)

*Advanced Leave Notification:*

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**From:** Khanchna (LKK Auto) [<mailto:khanchna@lkkauto.com>]  
**Sent:** Wednesday, April 22, 2020 9:37 AM  
**To:** Tan, Bennie-WZ  
**Cc:** Admin A  
**Subject:** [EXTERNAL] RE: Your Ref: TP / 9005637500SG-003 (MVA BETWEEN SMJ164D [AIG] & SHF595Z ON 22/03/2019)

**This message is from an external sender; be cautious with links and attachments.**

Dear Bennie,

We refer to the above and your e-mail below.

The last correspondence with TP workshop was to request accident photo/video/witness statement in September 2019.

Sorry for the inconvenience caused.

***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: [khanchna@lkkauto.com](mailto:khanchna@lkkauto.com) | Fax: 6741-4108  
Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

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**From:** Tan, Bennie-WZ <[Bennie-WZ.Tan@aig.com](mailto:Bennie-WZ.Tan@aig.com)>  
**Sent:** Wednesday, April 22, 2020 9:32 AM  
**To:** Khanchna (LKK Auto) <[khanchna@lkkauto.com](mailto:khanchna@lkkauto.com)>  
**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>  
**Subject:** RE: Your Ref: TP / 9005637500SG-003 (MVA BETWEEN SMJ164D [AIG] & SHF595Z ON 22/03/2019)

Hi Khancha

Please provide more details pertaining to the last correspondent (September 2019) (i.e. to whom and content)

Separately, when was the last communication with TP repairer.

Best Regards

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

78 Shenton Way #09-16 Singapore 079120  
Tel +(65) 6419 1718



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**From:** Khanchna (LKK Auto) [<mailto:khanchna@lkkauto.com>]  
**Sent:** Wednesday, April 22, 2020 8:47 AM  
**To:** Tan, Bennie-WZ  
**Cc:** Admin A  
**Subject:** [EXTERNAL] RE: Your Ref: TP / 9005637500SG-003 (MVA BETWEEN SMJ164D [AIG] & SHF595Z ON 22/03/2019)

**This message is from an external sender; be cautious with links and attachments.**

Dear Mr. Bennie,

We are pending for Insured's counter claim status.

Last correspondence was in September 2019.

*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: [khanchna@lkkauto.com](mailto:khanchna@lkkauto.com) | Fax: 6741-4108  
Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

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**From:** Tan, Bennie-WZ <[Bennie-WZ.Tan@aig.com](mailto:Bennie-WZ.Tan@aig.com)>  
**Sent:** Tuesday, April 21, 2020 10:36 PM  
**To:** Khanchna (LKK Auto) <[khanchna@lkkauto.com](mailto:khanchna@lkkauto.com)>  
**Subject:** RE: Your Ref: TP / 9005637500SG-003 (MVA BETWEEN SMJ164D [AIG] & SHF595Z ON 22/03/2019)  
**Importance:** High

Hi Khanchna

Reference to above matter.

I am following up to this case.

Please advise on the latest updates / last correspondences with TP on this matter.



Best Regards

**Bennie Tan**  
**AIG**

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

78 Shenton Way #09-16 Singapore 079120  
Tel +(65) 6419 1718

[Bennie-WZ.Tan@aig.com](mailto:Bennie-WZ.Tan@aig.com) | [www.aig.sg](http://www.aig.sg)

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**From:** Tan, Bennie-WZ  
**Sent:** Wednesday, June 12, 2019 11:41 PM  
**To:** Khanchna (LKK Auto)  
**Subject:** RE: Your Ref: TP / 9005637500SG (MVA BETWEEN SMJ164D [AIG] & SHF595Z ON 22/03/2019)

Hi Khanchna

Per requested, videos are uploaded in merimem.

Please check.

Best Regards

**Bennie Tan**  
**AIG**

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

78 Shenton Way #08-16 Singapore 079120  
Tel +(65) 6419 1718

[Bennie-WZ.Tan@aig.com](mailto:Bennie-WZ.Tan@aig.com) | [www.aig.sg](http://www.aig.sg)

---

**From:** Khanchna (LKK Auto) [<mailto:khanchna@lkkauto.com>]  
**Sent:** Wednesday, June 12, 2019 10:16 AM  
**To:** Tan, Bennie-WZ  
**Subject:** [EXTERNAL] RE: Your Ref: TP / 9005637500SG (MVA BETWEEN SMJ164D [AIG] & SHF595Z ON 22/03/2019)

**This message is from an external sender; be cautious with links and attachments.**

Your Ref: **TP / 9005637500SG**

Dear Bennie Tan,

Kindly let us have a copy of Insured's video of the accident via Merimen.

Thank you.

Best Regards,  
**Khanchna** | Case Handler  
**LKK Auto Consultants Pte Ltd**  
DID: **6841 2360** | email: [Khanchna@lkkauto.com](mailto:Khanchna@lkkauto.com) | Fax: 6741-4108  
Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

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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.