

## Vic (LKKAuto)

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**From:** Vic (LKKAuto)  
**Sent:** Tuesday, 3 March, 2020 6:27 PM  
**To:** Terence Teo  
**Cc:** Admin A; Vic (LKKAuto); Loh, Chee-Heng; Marcus Chua (LKKAuto)  
**Subject:** RE: AIG ref: 8533757299SG-003, accident involving SLX8928C and SKC7307Z on 29 Mar 2019  
**Attachments:** Adjuster Report.pdf; 1.JPG; 2.JPG; 3.JPG; 4.JPG; 5.JPG; 6.JPG; 7.JPG; 8.JPG; 70.JPG

Dear Mr Teo,

We refer further to the below email and to your telephone conversation with our Surveyor, Mr Marcus Chua.

As requested, please find attached copy of the Survey Report and some inspection photos for your reference.



The above photo shows the rear bumper lower brackets (circled) of vehicle SKC 7307Z which are damaged at the time of inspection.

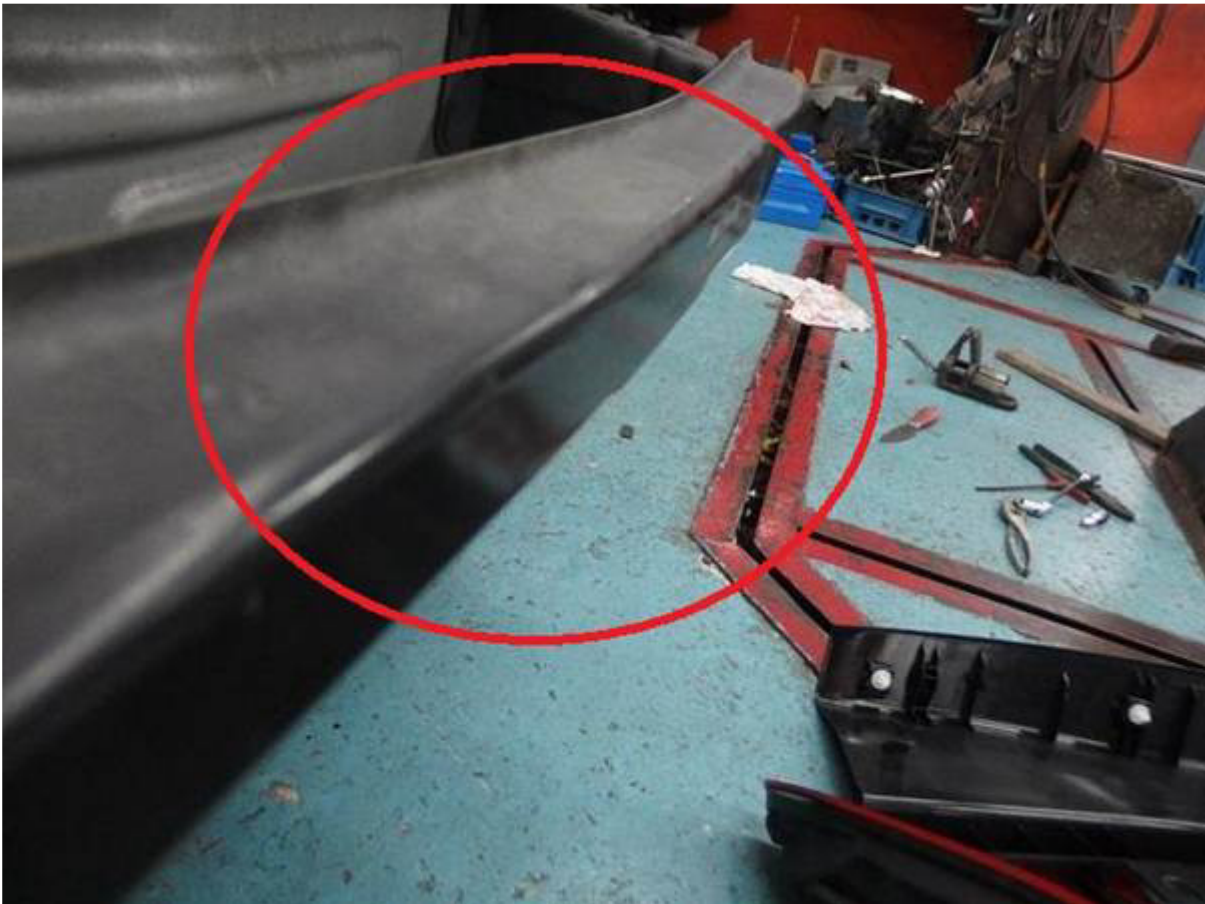


The above photo shows the rear portion of the vehicle SKC 7307Z after the rear bumper and tail lamps were removed.





The above photos shows a closer look on the rear end panel which shows damages (circled) at the time of inspection.





The above photos shows the rear bumper reinforcement to have sustained damages (circled) at the time of inspection.

We are of the view that our adjusted and recommendation for the cost of repair is already fair and reasonable and is consistent to the nature of the accident as reported by both parties.

We hope the above clarifies.

Thank you.

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:** Loh, Chee-Heng [mailto:Chee-Heng.Loh@aig.com]

**Sent:** Tuesday, 3 March, 2020 4:03 PM

**To:** Terence Teo

**Cc:** Vic (LKKAUTO)

**Subject:** RE: AIG ref: 8533757299SG-003, accident involving SLX8928C and SKC7307Z on 29 Mar 2019

Dear Mr Teo,

Our surveyor, Mr Marcus Chua, is unable to reach you at your mobile phone. I'm unable to reach you at your mobile phone earlier.

You may wish to call Mr Marcus at 9009 6608, when you are free so that he may address your concern in this matter.

Thank you.

Best regards,  
**Loh Chee Heng**  
**AIG**

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

AIG Building, 78 Shenton Way #08-16 Singapore(079120)  
Tel +(65) 6419 1881  
[Chee-Heng.Loh@aig.com](mailto:Chee-Heng.Loh@aig.com) | [www.aig.sg](http://www.aig.sg)

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**From:** Loh, Chee-Heng

**Sent:** Thursday, 27 February 2020 5:12 PM

**To:** Terence Teo <[terteo@hotmail.sg](mailto:terteo@hotmail.sg)>

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

**Subject:** RE: AIG ref: 8533757299SG-003, accident involving SLX8928C and SKC7307Z on 29 Mar 2019

Dear Mr Teo,

We noted your concern raised on the third party settlement amount of \$6,850 global sum.

Our appointed adjuster handling the claim, LKK Auto Consultants Pte Ltd, will be reaching out to you tomorrow to address the matter.

Thank you.

Best regards,  
**Loh Chee Heng**  
**AIG**

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

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**From:** Terence Teo [<mailto:terteo@hotmail.sg>]

**Sent:** Thursday, 27 February 2020 5:01 PM

**To:** Loh, Chee-Heng <[Chee-Heng.Loh@aig.com](mailto:Chee-Heng.Loh@aig.com)>; Vic (LKKAUTO) <[vicalpeh@lkkauto.com](mailto:vicalpeh@lkkauto.com)>

**Subject:** [EXTERNAL] Re: AIG ref: 8533757299SG-003, accident involving SLX8928C and SKC7307Z on 29 Mar 2019

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

Hi Mr Loh,

Thank you for your email. As spoken, I am writing in to dispute on the settlement amount of \$6,872.00.

As also highlighted in the incident report, this accident was minor as can be seen from the photographic evidence, with almost no scratches and no dents to the rear bumper of the other party as seen in the photo attached. I strongly believe that the cost have either been grossly inflated, or whether the extent of repair and replacement is more than what is necessary. I am not ruling out fraudulent claims. As such, I have escalated concurrently to GIA and FIDREC to reach for their comments and also views.

Retrospectively, AIG did not reach out to me on the settlement amount and such that i can access at that point of time if its dubious so that i can through AIG challenge the claim at that point of time. On this part, it is disappointing that the claims settlement have been reached without your client's agreement or comments, and now i am informed that the case has been closed and i can do nothing about the settlement amount. The non transparency of this whole issue is disheartening with the trust that my insurer will act in the best interest of their client.

I will continue to pursue this matter through GIA and FIDREC, and if necessary the magistrate court to reach a favorable standing in this situation.

Regards  
Terence

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**From:** Loh, Chee-Heng <[Chee-Heng.Loh@aig.com](mailto:Chee-Heng.Loh@aig.com)>

**Sent:** Thursday, February 27, 2020 3:52 PM

**To:** [terteo@hotmail.sg](mailto:terteo@hotmail.sg) <[terteo@hotmail.sg](mailto:terteo@hotmail.sg)>; Vic (LKKAUTO) <[vicalpeh@lkkauto.com](mailto:vicalpeh@lkkauto.com)>

**Subject:** AIG ref: 8533757299SG-003, accident involving SLX8928C and SKC7307Z on 29 Mar 2019

Dear Mr Teo,

As spoken, below is the breakdown of the settlement sum of the third party property damage claim at \$6,850 global sum.

Repair cost	\$6,420 (inclusive GST)
Loss of rental	\$450.00 (3 days x \$150)
GIA fee	\$2.00
Total	\$6,872.00
Global settlement sum	\$6,850.00

Dear Vic,

As spoken, kindly assist to address Mr Teo's concern on the damages finalized with the third party workshop.

Thank you.

Best regards,  
**Loh Chee Heng**  
**AIG**

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

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