

Khanchna (LKK Auto)

From: Ler, Bernard-JQ <Bernard-JQ.Ler@aig.com>
Sent: 20 May 2020 5:36 PM
To: Khanchna (LKK Auto)
Cc: Admin A
Subject: RE: SID 13818699 & CLM No 0833210027SG - PLS REVIEW LOB

Follow Up Flag: Follow up
Flag Status: Flagged

Dear Khanchna,

Understand that there is no evidence(s) from TP.

Please proceed to reject TPPD claim based on OI's version.

Thanks.

Best Regards,

Bernard Ler
AIG

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

78 Shenton Way #08-16 Singapore(079120)

Tel +(65) 6419 1946

Bernard-JQ.Ler@aig.com | www.aig.com.sg

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

Sent: 20 November 2019 17:47

To: Ler, Bernard-JQ <Bernard-JQ.Ler@aig.com>; Paramchand, Varsha <Varsha.Paramchand@aig.com>; Ng, Hai-Chuan <Hai-Chuan.Ng@aig.com>; Boyogan, Joane <Joane.Boyogan@aig.com>

Cc: Rumli, Sharizah <Sharizah.Rumli@aig.com>; Quek, Joyceline-CH <JoycelineCH.Quek@aig.com>; Chua, Tienzhu (SG) <Tienzhu.Chua1@aig.com>; Admin A <admin-a@lkkauto.com>

Subject: [EXTERNAL] RE: SID 13818699 & CLM No 0833210027SG - PLS REVIEW LOB

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

Dear Mr. Bernard,

We refer to the above matter.

We have spoken to our Insured's workshop and they have informed us that the Third party's insurer does not accept 100% liability against their insured and the counter claim is still ongoing.

I have requested for supporting evidence from third party workshop and they have informed that they will check and revert.

We will update you accordingly.

Thank you.

Best Regards,

Khanchna | Case Handler

LKK Auto Consultants Pte Ltd

DID: **6841 2360** | email: Khanchna@lkkauto.com | Fax: 6741-4108

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

From: Ler, Bernard-JQ <Bernard-JQ.Ler@aig.com>

Sent: Wednesday, 20 November 2019 4:41 PM

To: Paramchand, Varsha <Varsha.Paramchand@aig.com>; Ng, Hai-Chuan <Hai-Chuan.Ng@aig.com>; Boyogan, Joane <Joane.Boyogan@aig.com>; Khanchna (LKK Auto) <khanchna@lkkauto.com>

Cc: Rumli, Sharizah <Sharizah.Rumli@aig.com>; Quek, Joyceline-CH <JoycelineCH.Quek@aig.com>; Chua, Tienzhu (SG) <Tienzhu.Chua1@aig.com>

Subject: RE: SID 13818699 & CLM No 0833210027SG - PLS REVIEW LOB

Hi Varsha,

We are checking Ol's counter claim against TP.

As the PIR is non-accident related, they can't be used for liability assessment.

Hi Khanchna,

Please update here once you have contacted C&C.

Thanks.

Best Regards,

Bernard Ler

AIG

Complex Claims Examiner

Claims | AIG Asia Pacific Insurance Pte. Ltd

78 Shenton Way #08-16 Singapore(079120)

Tel +(65) 6419 1946

Bernard-JQ.Ler@aig.com | www.aig.com.sg

From: Paramchand, Varsha

Sent: 20 November 2019 16:31

To: Ler, Bernard-JQ <Bernard-JQ.Ler@aig.com>; Ng, Hai-Chuan <Hai-Chuan.Ng@aig.com>; Boyogan, Joane

<Joane.Boyogan@aig.com>

Cc: Rumli, Sharizah <Sharizah.Rumli@aig.com>; Quek, Joyceline-CH <JoycelineCH.Quek@aig.com>; Chua, Tienzhu (SG) <Tienzhu.Chua1@aig.com>

Subject: FW: SID 13818699 & CLM No 0833210027SG - PLS REVIEW LOB

Hi All,

Insd PA called in again & wants this to be expediated. Kindly assist.

Tq

Varsha

From: Paramchand, Varsha

Sent: Wednesday, November 20, 2019 3:16 PM

To: Ler, Bernard-JQ <Bernard-JQ.Ler@aig.com>; Ng, Hai-Chuan <Hai-Chuan.Ng@aig.com>; Boyogan, Joane <Joane.Boyogan@aig.com>

Cc: Rumli, Sharizah <Sharizah.Rumli@aig.com>; Quek, Joyceline-CH <JoycelineCH.Quek@aig.com>; Chua, Tienzhu (SG) <Tienzhu.Chua1@aig.com>

Subject: SID 13818699 & CLM No 0833210027SG - PLS REVIEW LOB

Hi All,

Pls assist to review claim / LOB. Insd fwd PIR as attached.

Tq

Varsha

**** Entered By: sspmzb (Basheer Ahmad, Mohamed Zubair) @ 20/11/2019 02:35 PM ****

Caller request to expedite to update into system that insured is not at fault in regards to this claim for COE purpose

Advice will send chaser to relevant team

Caller was irate as she need it urgently as they are working on refinancing the car and COE

Advice will expedite on this

Dear Team,

Appreciate if you could expedite to update into the system that OI is not at fault on this accident.

They need to work on refinancing and need these information to be updated immediately.

I've attached the documents for your reference.

Thank you.

Zubair

From: Paramchand, Varsha [<mailto:cl.svc.amb2@aig.com>]
Sent: Wednesday, November 20, 2019 3:12 PM
To: Paramchand, Varsha <Varsha.Paramchand@aig.com>
Subject:

Referral & Escalation Form

Staff: Paramchand, Varsha

Vehicle number : SDX328G

Third Party Vehicle number:

Type of Claim:

Type of Account:

Policy number : 2100178404

Policy Holder Name : Lee Geok Khuan

Caller Name : Lee Geok Khuan

Claims Amount :

Contact Number : 67841133

Fax:

Email : charlotte@sinflora.com

Service Description: Claims - General Inquiry - 2100178404 \ 0833210027SG \ 000130780

Hi,

Caller request to expedite to update into system that insured is not at fault in regards to this claim for COE purpose Advice will send chaser to relevant team Caller was irate as she need it urgently as they are working on refinancing the car and COE Advice will expedite on this Dear Team, Appreciate if you could expedite to update into the system that OI is not at fault on this accident. They need to work on refinancing and need these information to be updated immediately. I've attached the documents for your reference. Thank you.
Zubair

Regards

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[[-1965113.2981716-]]

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Khanchna (LKK Auto)

From: Khanchna (LKK Auto)
Sent: 28 October 2020 10:54 AM
To: Hock Wah Motor Pte Ltd
Cc: Admin A
Subject: REJECT TP CLAIM SKJ1416U AGAINST SDX328G (AIG) // DOA: 09/04/2019 *** LKK REF : CC6/AIG19007281/Uha3

WITHOUT PREJUDICE

Dear Sir/Madam,

We refer to the above matter.

We append below our Insured's statement for your easy reference:

Brief Details.

On 09/04/2019 at about 2039hrs, I was driving my vehicle bearing registration no. SDX328G along Tampines Street 82 towards Tampines Ave 3. I slowed down my vehicle upon reaching the stop line at the T junction of the said road. Subsequently one vehicle bearing the registration SKJ1416U from the rear hit onto the rear portion of my vehicle. I then alighted from my vehicle to make a check on the condition of the rear. I then requested to exchange particulars with the other driver. However she replied "I don't think so". I then took out my hand-phone to take picture of her and her vehicle. She behaved aggressively and took my phone and threw it onto the floor. She then got onto her vehicle and drove off from the incident scene. She was wearing the blue NUS t-shirt and shorts. I have a short clip of how she looks like.

The rear portion of my vehicle sustained dents and cracks. My phone sustained cracks on the rear bottom right corner. My phone is a black iPhone 10s MAX (S/N: C39XKEURKPH4).

As such, we opine that liability is down against your client for head to rear collision.

In view of the above, we have instructions from our principal to deny the third party claim and we are unable to look into your client's claim.

We will proceed to close accordingly.

Thank you.

"Kindly note that this negotiation between parties on this matter is purely on a without prejudice basis with the sole intention of resolving the matter amicably without parties resorting to legal proceedings. No admission of liability, whatsoever, should be deemed / inferred from this negotiation of terms/settlement.

In the event of new evidence being discovered or subsequently produced by either party that will materially affect/influence on the issues of liability/damages, either party is not bound, thereafter, by the negotiation terms/settlement."



Auto
Consultants
Pte Ltd

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

Our Ref: CC6/AIG19007281/Uka3

18 OCTOBER 2019

LEE GEOK KHUAN
645 EAST COAST ROAD
SINGAPORE 459031

Dear Sir/Madam,

ACCIDENT INVOLVING SDX328G & SKJ1416U ON 09/04/2019

We refer to the above subject matter. We write to inform you that we are the loss adjuster appointed by your motor insurer, **AIG Asia Pacific Insurance Pte Ltd** to deal with the third party claim against your policy.

Both parties involved have given conflict of version. Based on the circumstances of accident and both parties damage profile, there is no conclusive evidence to substantiate either's parties version. Pursuant to the above said accident wherein you and/or your authorized driver had amongst other information given us your version of how the accident had occurred, we as the appointed agent of your insurers shall proceed to negotiate for an amicable settlement with third party claimant.

If you have evidence/information to proof that we should not settle the third party claim, kindly let us have them in writing within the next **10 days** i.e. by **28/10/2019**, after we shall proceed with negotiation with Third Party claimant on the without prejudice basis and any settlement should not bind any claims whatsoever by you/your driver against the other party's insurer arising from this particular accident.

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,

Khanchna

Case Handler

DID: 6841 2360

FAX: 6741 4108

Email: khanchna@lkkauto.com

c.c. *AIG Asia Pacific Insurance Pte Ltd*
(Motor Claims Dept)