



Auto
Consultants
Pte Ltd

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

Our Ref: CC3/AIG19007866/Aea3

22 OCT 2019

LEE MUN QUIN EDITH (LI MANJUAN EDITH)

67 LASIA AVENUE
SINGAPORE 277870

Dear Sir/Madam,

ACCIDENT INVOLVING SGS 7272C AND SKX 2530S ON 25/04/2019

We refer to the above accident where we are acting for AIG Asia Pacific Insurance Pte Ltd. to resolve the claim against you and/or your authorized driver under the Auto Insurance policy taken up with them.

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 defense towards the claim submitted by the owner of SKX 2530S 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 defense and bear the full costs), you may consider undertaking the claim.

Kindly let us have your final decision by 01/08/2019. 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
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c.c AIG Asia Pacific Insurance Pte Ltd
(Motor Claims Dept)