RE: Seeking advice on liability - AIG REF: TP / 7474287123SG - Accident between SJR 195H & SLB 3941L [AIG] on 06/06/2019 *** LKK REF: CC4/AIG19010287/Kpb3

Tan, Bennie-WZ <Bennie-WZ.Tan@aig.com>

Wed 28/7/2021 1:13 PM

To: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>

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

Dear Hsiao Tong

Per spoken earlier.

This is a red flagged case, hence withhold any settlement. In event TP repairer follow up on this matter, please request for further evidences such as scene photos etc to the damages to TP vehicle first accident.

TP reported the 2 accidents on the very same day.

Best Regards

Bennie Tan

Senior Complex Claims Examiner - Auto Property Damage Claims AIG Asia Pacific Insurance Pte. Ltd.

AIG Building 78 Shenton Way, Level 10 Singapore 079120 Tel +(65) 6419 1718

Bennie-WZ.Tan@aig.com | www.AlG.sg

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If you have received this message outside of your usual work hours, I do not expect that you will read, respond to or action it until appropriate for you.

From: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>

Sent: Tuesday, 27 July 2021 2:06 pm

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

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

Subject: [EXTERNAL] Re: Seeking advice on liability - AIG REF: TP / 7474287123SG - Accident between SJR

195H & SLB 3941L [AIG] on 06/06/2019 *** LKK REF: CC4/AIG19010287/Kpb3

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

Dear Bennie,

Apologised for late response.

For this accident claim(DOA: 06/06/2019), the damages to third party vehicle were on right rear door, rear right rim, tyre and undercarriage. Kindly refer to the accident scene photos uploaded in Merimen. It shows that third party vehicle rear right tyre was punctured which is suggested that the damages is consistent to the accident.

For accident happened on 5/6/2019, the damages to third party vehicle were on right front door instead.

We have re-seek mandate in Merimen.

Kindly let us have your instruction after reviewing the matter. Thanks.

Note: We are on work from home arranaement. All correspondence should be made via email. Submission of claim related documents will be in softcopy. Any inconvenience caused is much regretted.

Best Regards,

Hsiao Tong, Chew | Case Handler **LKK Auto Consultants Pte Ltd**

Phone: 6742 3197 | email: chewht@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: Saturday, 24 July 2021 12:18 AM

To: Hsiao Tong (LKKAuto) < chewht@lkkauto.com>

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

Subject: RE: Seeking advice on liability - AIG REF: TP / 7474287123SG - Accident between SJR 195H & SLB

3941L [AIG] on 06/06/2019 *** LKK REF: CC4/AIG19010287/Kpb3

Hi Hsiao Tong

Further to my email dated 26/05/2021.

Without following up with TP repairer on this matter, kindly urgently advise on current status/last developments to this claim.

Best Regards

Bennie Tan

Senior Complex Claims Examiner - Auto Property Damage Claims AIG Asia Pacific Insurance Pte. Ltd.

AIG Building 78 Shenton Way, Level 10 Singapore 079120 Tel +(65) 6419 1718

Bennie-WZ.Tan@aig.com | www.AIG.sg

Advanced Leave Notification:

If you have received this message outside of your usual work hours, I do not expect that you will read, respond to or action it until appropriate for you.

From: Tan, Bennie-WZ

Sent: Wednesday, 26 May 2021 6:52 pm

To: Hsiao Tong (LKKAuto) < chewht@lkkauto.com>

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

Subject: RE: Seeking advice on liability - AIG REF: TP / 7474287123SG - Accident between SJR 195H & SLB

3941L [AIG] on 06/06/2019 *** LKK REF: CC4/AIG19010287/Kpb3

Hi Hsiao Tong

Without following up with TP repairer on this matter, kindly urgently advise on current status/last developments to this claim.

Best Regards

Bennie Tan

Senior Complex Claims Examiner - Auto Property Damage Claims AIG Asia Pacific Insurance Pte. Ltd.

AIG Building 78 Shenton Way, Level 10 Singapore 079120 Tel +(65) 6419 1718 Bennie-WZ.Tan@aig.com | www.AIG.sg

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If you have received this message outside of your usual work hours, I do not expect that you will read, respond to or action it until appropriate for you.

From: Mei Kwan (LKKAuto) < Meikwan@lkkauto.com>

Sent: Wednesday, 31 March 2021 5:54 pm

To: Tan, Bennie-WZ < Bennie-WZ.Tan@aig.com >; Hsiao Tong (LKKAuto) < chewht@lkkauto.com >

Cc: Admin A <a driver like and admin-a@lkkauto.com >

Subject: [EXTERNAL] RE: Seeking advice on liability - AIG REF: TP / 7474287123SG - Accident between SJR

195H & SLB 3941L [AIG] on 06/06/2019 *** LKK REF: CC4/AIG19010287/Kpb3

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Dear Sir / Madam,

Thank you for your email.

Our respective case handler will look into the matter and get back to you in due course.

Hi HT,

Kindly assist.

To check availability of the case handler, you may contact the undersigned.

Thank you.

Best Regards,

Mei Kwan | Admin

LKK Auto Consultants Pte Ltd

Phone: 6366 0055 | email: MeiKwan@lkkauto.com | fax: 67414108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

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

Sent: Wednesday, 31 March, 2021 5:39 PM To: Admin A <admin-a@lkkauto.com>

Subject: RE: Seeking advice on liability - AIG REF: TP / 7474287123SG - Accident between SJR 195H & SLB

3941L [AIG] on 06/06/2019

Hi LKK

Reference to the above matter.

Without following up with TP repairer on this matter, kindly urgently advise on current status/last developments to this claim.

Thank you.

Best Regards

Bennie Tan

Senior Complex Claims Examiner - Auto Property Damage Claims AIG Asia Pacific Insurance Pte. Ltd.

AIG Building 78 Shenton Way, Level 10 Singapore 079120 Tel +(65) 6419 1718

Bennie-WZ.Tan@aig.com | www.AIG.sg

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If you have received this message outside of your usual work hours, I do not expect that you will read, respond to or action it until appropriate for you.

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

Sent: Thursday, November 5, 2020 2:25 PM To: Tan, Bennie-WZ < Bennie-WZ.Tan@aig.com>

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

Subject: [EXTERNAL] RE: Seeking advice on liability - AIG REF: TP / 7474287123SG - Accident between SJR

195H & SLB 3941L [AIG] on 06/06/2019

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Dear Bennie,

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

We don't have any details in our records for the TP's accident on 5/6/2019.

Please assist to send us the GIA report (accident statement), TP marked estimate and survey photos to enable us to check on the damage consistency.

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

Sent: 5 November 2020 1:57 PM

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

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

Subject: RE: Seeking advice on liability - AIG REF: TP / 7474287123SG - Accident between SJR 195H & SLB

3941L [AIG] on 06/06/2019

Dear Khanchna

We are still investigating this matter since there are multiple claims arising from this accident dated 06/06/2019.

TP vehicle was also involved in a similar accident on 05/06/2019 and sustained damage on same RH side portion. Please request for concrete evidences from TP repairer differentiate the damages to both accident.

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 | www.aig.sg

Advanced Leave Notification:

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

Sent: Thursday, November 05, 2020 1:46 PM To: Tan, Bennie-WZ < Bennie-WZ.Tan@aig.com >

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

Subject: [EXTERNAL] RE: Seeking advice on liability - AIG REF: TP / 7474287123SG - Accident between SJR

195H & SLB 3941L [AIG] on 06/06/2019

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Dear Mr. Bennie,

Extremely sorry for the late reply.

Please be informed that Third party is still pursuing the claim.

We have seeked mandate via Merimen.

Your approval please.

Thank you.

Best Regards,

Khanchna | Case Handler **LKK Auto Consultants Pte Ltd**

DID: **6841 2360** | email: <u>Khanchna@lkkauto.com</u> 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: 30 September 2020 3:56 PM

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

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

Subject: RE: Seeking advice on liability - AIG REF: TP / 7474287123SG - Accident between SJR 195H & SLB

3941L [AIG] on 06/06/2019

Dear Khanchna

Any developments / updates from TP on this matter.

Appreciate your response soonest possible.

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 | www.aig.sg

Advanced Leave Notification:

From: Tan, Bennie-WZ

Sent: Wednesday, December 25, 2019 4:56 PM To: Khanchna (LKK Auto) < khanchna@lkkauto.com>

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

Subject: RE: Seeking advice on liability - AIG REF: TP / 7474287123SG - Accident between SJR 195H & SLB

3941L [AIG] on 06/06/2019

Hi Khanchna

We are currently investigating on this matter.

Will revert to you soonest possible on our instructions.

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 | www.aig.sg

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

Sent: Tuesday, December 24, 2019 12:25 PM

To: Tan, Bennie-WZ

Cc: Admin A

Subject: [EXTERNAL] Seeking advice on liability - AIG REF: TP / 7474287123SG - Accident between SJR 195H

& SLB 3941L [AIG] on 06/06/2019

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Dear Mr. Bennie,

We refer to the above matter.

The accident versions are conflicting. Both parties alleged that the other party had changed lanes into their lane and collided into their vehicle.

Our Insured maintains the accident version as per his GIA, agreed to let Insurance to handle and settle the matter at best and also aware of NCD issues.

There are no video or scene photos from both parties except for an independent witness statement from third party.

The independent witness confirmed to us that:-

- He saw our Insured had changed lanes and collided into third party vehicle as per his statement.
- He does not have any relationship whatsoever with both parties.
- He may not be able to attend court or provide statutory declaration if the Insurance company were to request the same because of health reasons.

The third party repairer wants 100% liability against our Insured due to the witness statement and wants liability clearance.

Please advice.

Thank you.

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

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)

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