

Khanchna (LKK Auto)

From: Ler, Bernard-JQ <Bernard-JQ.Ler@aig.com>
Sent: Thursday, 2 January 2020 11:33 AM
To: Khanchna (LKK Auto)
Cc: Admin A
Subject: RE: ACCIDENT INVOLVING SKW 8665C & SGP 8838E ON 24/07/2019 ALONG/AT OPHIR RD BEFORE UP-RAMP TO ECP | 9841963539SG-003

Hi Khanchna,

Please be informed that I have contacted insured on 27/12/2019 and informed him that our underwriter will review and our representative will contact him to explain on the premium issue.

An update from our representative today – insured refused to talk further. Upon checking, he has renewed under other insurer.

Hence, I have approved mandate in Merimen.

For your handling please.

Thank you.

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: 27 December 2019 15:55
To: Ler, Bernard-JQ <Bernard-JQ.Ler@aig.com>
Cc: Admin A <admin-a@lkkauto.com>
Subject: [EXTERNAL] RE: ACCIDENT INVOLVING SKW 8665C & SGP 8838E ON 24/07/2019 ALONG/AT OPHIR RD BEFORE UP-RAMP TO ECP | 9841963539SG-003

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

Hi Bernard,

We refer to the above matter.

Insured sent us an e-mail (as attached) informing us that he wants to meet AIG staff.

"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)

From: Khanchna (LKK Auto)

Sent: Friday, 27 December 2019 2:12 PM

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

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

Subject: RE: ACCIDENT INVOLVING SKW 8665C & SGP 8838E ON 24/07/2019 ALONG/AT OPHIR RD BEFORE UP-RAMP TO ECP | 9841963539SG-003

Dear Bernard,

We refer to the above matter.

As instructed, we have sent our e-mail to Insured and he replied (as attached).

We have given him a phone call to explain but he wants to speak with AIG officer to discuss on third party claim, NCD and premium.

Please assist to contact Insured.

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)

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

Sent: Friday, 27 December 2019 9:15 AM

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

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

Subject: RE: ACCIDENT INVOLVING SKW 8665C & SGP 8838E ON 24/07/2019 ALONG/AT OPHIR RD BEFORE UP-RAMP TO ECP | 9841963539SG-003

Hi Khanchna,

Please refer below as I modified the last part.

You may proceed to send out your reply.

Thank you.

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: 26 December 2019 17:03

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

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

Subject: [EXTERNAL] RE: ACCIDENT INVOLVING SKW 8665C & SGP 8838E ON 24/07/2019 ALONG/AT OPHIR RD BEFORE UP-RAMP TO ECP

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

Hi Bernard,

We have uploaded a copy of survey report in Merimen for your perusal.

Kindly refer to the below draft to reply to OI. For your comments please.

=====

Dear Mr. William,

We refer to your email dated 26/12/2019.

As reported, it is a head-to-rear collision. Vehicles are designed to absorb impact energy rather than to resist energy within the impact force limits. Compared to the rear portion, the front portion of a vehicle is usually stronger and tougher as the front portion houses most of the mechanical & electrical components like engine.

Our surveyor had physically conducted survey to third party vehicle and is in the view that the damages sustained to the Third Party vehicle is consistent to the nature of accident as reported. The adjusted repair cost to third party vehicle is at \$2,000.00(before GST) with 3 repair days. The repair cost included the replacement of rear bumper, rear bumper clips, rear bumper side holder, rear bumper sponge, rear bumper undercover, rear bumper undercover clips, reverse sensor & labour charges. We attached here with the damage photos during our inspection for your easy reference.

The breakdown of our propose settlement with third party is as follows: -

1. Cost of Repair (with 7% GST)	\$ 2,140.00
2. Loss of Use (3 days x \$100)	\$ 300.00
3. LTA/GIA Search fee	\$ 2.00

Total \$ 2,442.00

Should you have any queries, kindly let us have them in writing within the next 14 days and we will seek further instruction from AIG.

Please call us if you require any clarifications.

=====

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: Khanchna (LKK Auto)
Sent: Thursday, 26 December 2019 12:00 PM
To: Ler, Bernard-JQ <Bernard-JQ.Ler@aig.com>
Cc: Admin A <admin-a@lkkauto.com>
Subject: RE: ACCIDENT INVOLVING SKW 8665C & SGP 8838E ON 24/07/2019 ALONG/AT OPHIR RD BEFORE UP-RAMP TO ECP

Dear Bernard,

Please also refer to Insured's second e-mail to us (as attached) requesting breakdown of the claim.

We have taken note of your instructions below and will do the necessary.

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)

From: Ler, Bernard-JQ <Bernard-JQ.Ler@aig.com>
Sent: Thursday, 26 December 2019 11:58 AM
To: Khanchna (LKK Auto) <khanchna@lkkauto.com>
Cc: Admin A <admin-a@lkkauto.com>
Subject: RE: ACCIDENT INVOLVING SKW 8665C & SGP 8838E ON 24/07/2019 ALONG/AT OPHIR RD BEFORE UP-RAMP TO ECP

Hi Khancha,

Please submit survey report in Merimen for our review.

Do let me know once done.

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: 26 December 2019 11:38

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

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

Subject: [EXTERNAL] FW: ACCIDENT INVOLVING SKW 8665C & SGP 8838E ON 24/07/2019 ALONG/AT OPHIR RD BEFORE UP-RAMP TO ECP

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

Dear Bernard,

Please refer to Insured's e-mail to us below.

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)

From: William Toh <tw2503@hotmail.com>

Sent: Thursday, 26 December 2019 11:32 AM

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

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

Subject: Re: ACCIDENT INVOLVING SKW 8665C & SGP 8838E ON 24/07/2019 ALONG/AT OPHIR RD BEFORE UP-RAMP TO ECP

Thanks for the reply.

Whatever reason you may give, it is grossly over excessive, you should know it yourself as Auto consultant.

Anyway, I am filing a case with the General Insurance Association and the authorities if the high claim is approved by AIG for some reasons.

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From: Khanchna (LKK Auto) <khanchna@lkkauto.com>
Sent: Thursday, December 26, 2019 10:26:29 AM
To: William Toh <tw2503@hotmail.com>
Cc: Admin A <admin-a@lkkauto.com>
Subject: RE: ACCIDENT INVOLVING SKW 8665C & SGP 8838E ON 24/07/2019 ALONG/AT OPHIR RD BEFORE UP-RAMP TO ECP

Dear Mr. William,

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

Please be informed that the total claim amount is not \$5,300.00 because it is a "reserve amount" that the Insurance company will set aside the moment they are notified of a claim and thereafter will revise accordingly.

Our surveyor has physically inspected the third party vehicle and noted that the third party vehicle had also sustained internal damage. The material underneath the bumper is foam-like. If there is a head to rear end accident, it can become damaged and pushed in. Minor accidents can also cause the vehicle bumper frame to bend or deformed. Please refer to the photos of third party vehicle (as attached).

We have provided our proposal to the Insurance company and it is subject to your Insurance (AIG) approval which means the total claim amount is not finalised.

Please be assured that AIG insurance will check our proposal, conduct their own investigations, check for any policy issue, check for any inconsistencies & etc before approving. There are also benchmark that the Insurers will refer to ensure fair and just settlement.

Hope this clarifies.

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)

From: William Toh <tw2503@hotmail.com>
Sent: Saturday, 21 December 2019 3:12 PM
To: Khanchna (LKK Auto) <khanchna@lkkauto.com>
Cc: Admin A <admin-a@lkkauto.com>

Subject: Re: ACCIDENT INVOLVING SKW 8665C & SGP 8838E ON 24/07/2019 ALONG/AT OPHIR RD BEFORE UP-RAMP TO ECP

Hi

I refer to my email dated 5/10/2019 and have yet to receive your reply.

I was informed by AIG that in view of the high claim of \$5300, they have not only cut my 30% NCB, the premium is also double the last year. I have suffer a double whammy.

When I reported that the damaged to the from car is very minor and my car has no damage, nobody bothers to acknowledge.

In stead, the workshop/surveyor had fake such an big amount of claim.

I understand this practice is very common but the innocent owner get penalised.

In view of the unfair treatment I received, I intend to file a complaint with the authorities, I will also copy to the PMO and CPIB asking them to investigate.

Please send me the surveyor report and workshop's claim in 2 weeks' time.

Thank you and I look forward to your prompt action.

Best regards

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

Sent: Wednesday, November 13, 2019, 17:04

To: William Toh

Cc: Admin A

Subject: RE: ACCIDENT INVOLVING SKW 8665C & SGP 8838E ON 24/07/2019 ALONG/AT OPHIR RD BEFORE UP-RAMP TO ECP

Dear Mr. William,

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

Please be informed that the total claim amount is not finalised yet as we are still awaiting further documents.

Please be assured that our surveyor will ensure the consistency of the damages incurred to Third party vehicle as a result of the accident and also reduce the cost of repairs for a fair and just settlement which is subject to AIG Insurance approval.

Thank you.

Best Regards,

Khanchna | Case Handler

LKK Auto Consultants Pte Ltd

From: William Toh <tw2503@hotmail.com>
Sent: Wednesday, 13 November 2019 4:52 PM
To: Khanchna (LKK Auto) <khanchna@lkkauto.com>
Cc: Admin A <admin-a@lkkauto.com>
Subject: Re: ACCIDENT INVOLVING SKW 8665C & SGP 8838E ON 24/07/2019 ALONG/AT OPHIR RD BEFORE UP-RAMP TO ECP

Hi

I understand the claim was \$5300.
This is a real cheating.
Image the slight damage to rear bumper and my car has no damage.
Time to highlight to the authority.

Regards

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From: William Toh
Sent: Saturday, October 5, 2019 9:09:52 PM
To: Khanchna (LKK Auto) <khanchna@lkkauto.com>
Cc: Admin A <admin-a@lkkauto.com>
Subject: Re: ACCIDENT INVOLVING SKW 8665C & SGP 8838E ON 24/07/2019 ALONG/AT OPHIR RD BEFORE UP-RAMP TO ECP

As reported, my car has no damage and the other car only has slight paint mark.
Please make sure the workshop does not inflate claim. It is very common that they tend to cheap insurance company.

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From: Khanchna (LKK Auto) <khanchna@lkkauto.com>
Sent: Wednesday, October 2, 2019 4:57:43 PM
To: TW2503@HOTMAIL.COM <TW2503@HOTMAIL.COM>
Cc: Admin A <admin-a@lkkauto.com>
Subject: ACCIDENT INVOLVING SKW 8665C & SGP 8838E ON 24/07/2019 ALONG/AT OPHIR RD BEFORE UP-RAMP TO ECP

Our Ref: CC6/AIG19013102/Akb3

TOH KAI YEN
[POLICY HOLDER]

Dear Sir/Madam,

ACCIDENT INVOLVING SKW 8665C & SGP 8838E ON 24/07/2019 ALONG/AT OPHIR RD BEFORE UP-RAMP TO ECP

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.

We have received a claim from SKW 8665C against your motor insurance policy.

Based on the accident report and accident scenario, we are of the view that liability is not in your favour. We will therefore proceed to negotiate for an amicable settlement with the Third Party.

Should you however wish to further discuss on the matter prior to our negotiations and settlement, please contact us within 10 days from the date of this letter.

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.

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)