

## Khanchna (LKK Auto)

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**From:** Goh, Jeremy <Jeremy.Goh@aig.com>  
**Sent:** 13 August 2020 11:22 AM  
**To:** Khanchna (LKK Auto)  
**Cc:** Admin A  
**Subject:** RE: AIG REF: TP / 2615312854SG (OI: SLE854J)

Hi Khanchna,

Good job on the negotiations.

Since the DV is already signed, we will accept the agreement of \$4,700.

As you are aware, whenever insurance is involved in an accident, workshops tend to overcharge the quotations, thus we must be alert in reading the reports when figures are reported, it is firstly to protect our insured from being overcharged for repairs and secondly to protect ourselves, LKK and AIG, because Insured clients who are aware of figures may use it to dispute when we make payment, which causes problems down the road.

Thanks for the work.

Thanks and Regards

**Jeremy Goh**  
**AIG**

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

78 Shenton Way #08-16 Singapore 079120  
Tel +(65) 6419 1767

[Jeremy.Goh@aig.com](mailto:Jeremy.Goh@aig.com) | [www.aig.sg](http://www.aig.sg)

*Advanced Leave Notification:*

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**From:** Khanchna (LKK Auto) <khanchna@lkkauto.com>  
**Sent:** Thursday, August 13, 2020 10:59 AM  
**To:** Goh, Jeremy <Jeremy.Goh@aig.com>  
**Cc:** Admin A <admin-a@lkkauto.com>  
**Subject:** [EXTERNAL] RE: AIG REF: TP / 2615312854SG (OI: SLE854J)

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

Dear Mr. Jeremy,

As instructed, we have already uploaded the email correspondence with TP workshop ( as attached) via Merimen.

Kindly be informed that TP workshop has accepted our global offer of **\$4,700.00(all in)** and DV signed (as attached).

Please let us know whether AIG is acceptable with the attached final repair invoice or not.

Thank you.

Best Regards,

**Khanchna** | Case Handler

**LKK Auto Consultants Pte Ltd**

DID: **6841 2360** | email: [khanchna@lkkauto.com](mailto:khanchna@lkkauto.com) | Fax: 6741-4108

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

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**From:** Goh, Jeremy <[Jeremy.Goh@aig.com](mailto:Jeremy.Goh@aig.com)>

**Sent:** 12 August 2020 5:20 PM

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

**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>

**Subject:** RE: AIG REF: TP / 2615312854SG (OI: SLE854J)

Hi Khanchna,

Can you upload the correspondence of the negotiation process into Merimen.

Has the workshop accepted the offer and signed the DV?

Hope to hear from you soon.

Thanks and Regards

**Jeremy Goh**

**AIG**

Complex Claims Examiner

Claims | AIG Asia Pacific Insurance Pte. Ltd

78 Shenton Way #08-16 Singapore 079120

Tel +(65) 6419 1767

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*Advanced Leave Notification:*

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

**Sent:** Wednesday, August 12, 2020 4:43 PM

**To:** Goh, Jeremy <[Jeremy.Goh@aig.com](mailto:Jeremy.Goh@aig.com)>

**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>

**Subject:** [EXTERNAL] AIG REF: TP / 2615312854SG (OI: SLE854J)

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

Dear Mr. Jeremy,

We refer to the above matter.

Please be informed that we have settled the claim at best for global sum of **\$4,700.00 (all in).**

However, Third party workshop submitted their final repair invoice (as attached) to us.

Please let us know whether AIG is acceptable with the attached final repair invoice or not.

Thank you.

Best Regards,

**Khanchna** | Case Handler

**LKK Auto Consultants Pte Ltd**

DID: **6841 2360** | email: [Khanchna@lkkauto.com](mailto:Khanchna@lkkauto.com) | Fax: 6741-4108

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

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**From:** Khanchna (LKK Auto)

**Sent:** 17 July 2020 10:49 AM

**To:** Goh, Jeremy <[Jeremy.Goh@aig.com](mailto:Jeremy.Goh@aig.com)>

**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>

**Subject:** RE: Mandate Request - AIG REF: TP / 2615312854SG (OI: SLE854J)

Dear Mr. Jeremy,

We have taken note of your instructions in your e-mail below.

Please be informed that we have sought mandate via Merimen.

Your approval in Merimen please.

Thank you.

Best Regards,

**Khanchna** | Case Handler

**LKK Auto Consultants Pte Ltd**

DID: **6841 2360** | email: [Khanchna@lkkauto.com](mailto:Khanchna@lkkauto.com) | Fax: 6741-4108

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

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**From:** Goh, Jeremy <[Jeremy.Goh@aig.com](mailto:Jeremy.Goh@aig.com)>

**Sent:** Friday, 17 July 2020 10:46 AM

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

**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>

**Subject:** RE: Mandate Request - AIG REF: TP / 2615312854SG (OI: SLE854J)

Hi Khanchna,

As spoken over the phone, do seek the mandate from me and I will approve it.

However, do incrementally increase the offer. I leave it to your discretion to settle at best.

Thanks and Regards

**Jeremy Goh**

**AIG**

Complex Claims Examiner

Claims | AIG Asia Pacific Insurance Pte. Ltd

78 Shenton Way #08-16 Singapore 079120  
Tel +(65) 6419 1767

[Jeremy.Goh@aig.com](mailto:Jeremy.Goh@aig.com) | [www.aig.sg](http://www.aig.sg)

*Advanced Leave Notification:*

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**From:** Khanchna (LKK Auto) <[khanchna@lkkauto.com](mailto:khanchna@lkkauto.com)>  
**Sent:** Friday, July 17, 2020 10:07 AM  
**To:** Goh, Jeremy <[Jeremy.Goh@aig.com](mailto:Jeremy.Goh@aig.com)>  
**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>  
**Subject:** [EXTERNAL] RE: Mandate Request - AIG REF: TP / 2615312854SG (OI: SLE854J)

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

Dear Mr. Jeremy,

We refer to the above matter.

Our offer for **\$2,735.00(all in)** was rejected.

Third party informed us as follows:-

1. The bike owner was informed that repairs at first glance would cost more \$2000. The repairs are more than \$2000 as an estimate.
2. Following this, there was no agreement or settlement on either the biker or the car owner that there was an agreed amount.
3. The estimated repair cost was estimated to be above \$2000. Hence it is given as an advice that it would be advisable to settle through an insurance company rather than through private settlement as claimed by the driver.
4. I fail to see the relevance of this note to the claim and repair costs.
  - Is the AIG willing to pay only \$2735.00?
  - What is this amount based on?
  - What due process led to this amount?
  - Should AIG refuse this amount, they need to show evidence claiming otherwise other than a police report given by the driver. If a private settlement has indeed been agreed upon, there would be further evidence of contact and agreement between the biker and car owner, other than what is claimed by the driver in a belated accident police report.

Please advice.

Thank you.

Best Regards,  
**Khanchna** | Case Handler  
**LKK Auto Consultants Pte Ltd**  
DID: **6841 2360** | email: [khanchna@lkkauto.com](mailto:khanchna@lkkauto.com) | Fax: 6741-4108  
Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

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**From:** Goh, Jeremy <[Jeremy.Goh@aig.com](mailto:Jeremy.Goh@aig.com)>  
**Sent:** Monday, 13 July 2020 2:58 PM  
**To:** Khanchna (LKK Auto) <[khanchna@lkkauto.com](mailto:khanchna@lkkauto.com)>

Cc: Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>

Subject: RE: Mandate Request - AIG REF: TP / 2615312854SG (OI: SLE854J)

Hi Khanchna,

It was written in the OI report, the phone number quoted is the same as the TP number in the report.

Just hold on the offer to the TP Workshop. Once I have the quantum, then we will discuss the offer to the TP WS.

**Brief Details.**

On 15/07/2019 at about 9.50pm, I was driving my mother's vehicle bearing the vehicle registration number SLE854J in the open space carpark of Blk 130 Potong Pasir Ave 1. I was looking for an available lot, however, there was none. I wish to inform that the only way to get out of the place was to reverse my vehicle as the place was very cramped and I was unable to make a 3-point turn. While I was reversing the vehicle, I felt an impact from the driver side door. I then realised that I had hit onto a stationary motorbike bearing the registration number FX386P) parked in a designated lot. I got down from my vehicle and saw that the said motorbike had fallen on its right, I am unsure of the damages. As no one stepped forward to claim the ownership of the motorbike, I quickly went to my friend's block at Blk 122 to get some writing materials as I did not have any with me. I left a note on the motorbike to inform the owner what had happened, and left mine and my mother's contact number for the owner to contact as well. I left the note on the storage box on the motorbike and took a photograph of it. I did not lift the motorbike up as I did not want to cause further damages to it but I did take a photograph of how I left the motorbike in. Following that, I left the area.

On 16/07/2019, my mother received a phone call from the motorbike owner, Andrew, HP: 98303851). He told my mother that he would send his motorbike to the mechanics and get back on the quotation.

On 17/07/2019, Andrew informed my mother that the quotation he got from his mechanics was over S\$2000, and asked for my vehicle insurance company. I later consulted my insurance agent and was advised to lodge an accident report.

I wish to inform that no one was injured. No government property was damaged. The damages on my vehicle include dents on the driver door as well as above the front right wheel. The vehicle has an in-car camera but I am unsure if it was recording at that point of time. The vehicle belongs to my mother, namely Sudha Mary George, HP: 94788949.

**Jeremy Goh**

**AIG**

Complex Claims Examiner

Claims | AIG Asia Pacific Insurance Pte. Ltd

78 Shenton Way #08-16 Singapore 079120

Tel +(65) 6419 1767

[Jeremy.Goh@aig.com](mailto:Jeremy.Goh@aig.com) | [www.aig.sg](http://www.aig.sg)

*Advanced Leave Notification:*

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

**Sent:** Monday, July 13, 2020 2:35 PM

**To:** Goh, Jeremy <[Jeremy.Goh@aig.com](mailto:Jeremy.Goh@aig.com)>

**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>

**Subject:** [EXTERNAL] RE: Mandate Request - AIG REF: TP / 2615312854SG (OI: SLE854J)

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

Dear Mr. Jeremy,

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

Please be informed that we have checked with the TP workshop and they had informed us that third party had only approached them to do third party claim against our Insured.

Third party workshop said that Third party did not seek any quotation from them for private settlement purposes.

Our surveyor had conducted inspection and survey and finalised the repair amount for **\$4,500.00( all in)** before GST.

Best Regards,

**Khanchna** | Case Handler

**LKK Auto Consultants Pte Ltd**

DID: **6841 2360** | email: [khanchna@lkkauto.com](mailto:khanchna@lkkauto.com) | Fax: 6741-4108

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

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**From:** Goh, Jeremy <[Jeremy.Goh@aig.com](mailto:Jeremy.Goh@aig.com)>

**Sent:** Monday, 13 July 2020 12:12 PM

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

**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>

**Subject:** RE: Mandate Request - AIG REF: TP / 2615312854SG (OI: SLE854J)

Hi Khanchna,

Seek your kind patience while we are still looking at the numbers.

Are you able to ask the TP Workshop on the discrepancy of the repair cost below?

Why there is a difference of \$2000 between the amount quoted to our OI and the finalized cost.

Thanks and Regards

**Jeremy Goh**

**AIG**

Complex Claims Examiner

Claims | AIG Asia Pacific Insurance Pte. Ltd

78 Shenton Way #08-16 Singapore 079120

Tel +(65) 6419 1767

[Jeremy.Goh@aig.com](mailto:Jeremy.Goh@aig.com) | [www.aig.sg](http://www.aig.sg)

*Advanced Leave Notification:*

---

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

**Sent:** Monday, July 13, 2020 11:44 AM

**To:** Goh, Jeremy <[Jeremy.Goh@aig.com](mailto:Jeremy.Goh@aig.com)>

**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>

**Subject:** [EXTERNAL] RE: Mandate Request - AIG REF: TP / 2615312854SG (OI: SLE854J)

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

Dear Mr. Jeremy,

We refer to the above matter.

Please be informed that TP is chasing for offer.

Your approval please.

Thank you.

Best Regards,

**Khanchna** | Case Handler

**LKK Auto Consultants Pte Ltd**

DID: **6841 2360** | email: [khanchna@lkkauto.com](mailto:khanchna@lkkauto.com) | Fax: 6741-4108

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

---

**From:** Goh, Jeremy <[Jeremy.Goh@aig.com](mailto:Jeremy.Goh@aig.com)>

**Sent:** Friday, 19 June 2020 9:38 AM

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

**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>

**Subject:** RE: Mandate Request - AIG REF: TP / 2615312854SG (OI: SLE854J)

Hi Khanchna,

Please give me a while more to take a look at the COR.

There was a note in the OI GIA Report that mentioned that TP workshop was willing to quote the COR at \$2,000.

However, the finalized amount was double that. So I am taking a look at the cost again.

Just ask the workshop to wait a bit, I should be able to provide a mandate by the end of the month.

Thanks and Regards

**Jeremy Goh**

**AIG**

Complex Claims Examiner

Claims | AIG Asia Pacific Insurance Pte. Ltd

78 Shenton Way #08-16 Singapore 079120

Tel +(65) 6419 1767

[Jeremy.Goh@aig.com](mailto:Jeremy.Goh@aig.com) | [www.aig.sg](http://www.aig.sg)

*Advanced Leave Notification:*

---

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

**Sent:** Thursday, June 18, 2020 6:38 PM

**To:** Goh, Jeremy <[Jeremy.Goh@aig.com](mailto:Jeremy.Goh@aig.com)>

**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>

**Subject:** [EXTERNAL] Mandate Request - AIG REF: TP / 2615312854SG (OI: SLE854J)

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

Dear Mr. Jeremy,

We refer to the above matter.

Please be informed that TP is chasing for offer.

Your approval please.

Thank you.

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

Best Regards,

**Khanchna** | Case Handler

**LKK Auto Consultants Pte Ltd**

DID: **6841 2360** | email: [Khanchna@lkkauto.com](mailto:Khanchna@lkkauto.com) | Fax: 6741-4108

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

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