

Khanchna (LKK Auto)

From: Lee, Ming-Yao <MingYao.Lee@aig.com>
Sent: Wednesday, 18 December 2019 5:31 PM
To: Khanchna (LKK Auto)
Cc: Admin A
Subject: RE: Seeking approval to Reject Third party claim - AIG REF: TP / 2555933926SG [Accident between SHC 5346J & SLX 4212K (OI) on 08/10/2019]

Hi Khanchna,

Please proceed to reject. In event that TP ever provide substantiate evidence, please let us know for our reconsideration.

Regards,
Lee Ming Yao, George
AIG
Complex Claims Examiner
Claims | AIG Asia Pacific Insurance Pte. Ltd.

78 Shenton Way #08-16 Singapore 079120

Tel +(65) 6419 1769

Ming-Yao.Lee@AIG.com | www.aig.sg

From: Khanchna (LKK Auto) <khanchna@lkkauto.com>
Sent: 18 December 2019 16:40
To: Lee, Ming-Yao <MingYao.Lee@aig.com>
Cc: Admin A <admin-a@lkkauto.com>
Subject: [EXTERNAL] RE: Seeking approval to Reject Third party claim - AIG REF: TP / 2555933926SG [Accident between SHC 5346J & SLX 4212K (OI) on 08/10/2019]

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

Dear Mr. George,

We are of the view that the damage to third party vehicle (front left portion) is not caused by the Insured vehicle rims.

Damage to third party vehicle does not seem consistent to the reported incident.

Video also does not conclusively show any contact between both vehicles.

Hence we are maintaining our rejection suggestion as per our e-mail below.

Your approval please.

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: Lee, Ming-Yao <MingYao.Lee@aig.com>
Sent: Wednesday, 18 December 2019 2:19 PM
To: Khanchna (LKK Auto) <khanchna@lkkauto.com>
Cc: Admin A <admin-a@lkkauto.com>
Subject: RE: Seeking approval to Reject Third party claim - AIG REF: TP / 2555933926SG [Accident between SHC 5346J & SLX 4212K (OI) on 08/10/2019]

Hi Khanchna,

What is surveyor's comment?

My humble opinion comparing both vehicles' height, the impact point should be on OIV's rim? Any consistent damages found?

Also, the damages on TPV's side mirror seems inconsistent for me.

Regards,
Lee Ming Yao, George
AIG
Complex Claims Examiner
Claims | AIG Asia Pacific Insurance Pte. Ltd.

78 Shenton Way #08-16 Singapore 079120

Tel +(65) 6419 1769

Ming-Yao.Lee@AIG.com | www.aig.sg

From: Khanchna (LKK Auto) <khanchna@lkkauto.com>
Sent: 18 December 2019 14:13
To: Lee, Ming-Yao <MingYao.Lee@aig.com>
Cc: Admin A <admin-a@lkkauto.com>
Subject: [EXTERNAL] RE: Seeking approval to Reject Third party claim - AIG REF: TP / 2555933926SG [Accident between SHC 5346J & SLX 4212K (OI) on 08/10/2019]

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Dear Mr. George,

We have uploaded Insured vehicle photos on Merimen that was taken by us on 30/10/2019 and another on 18/11/2019.

Please review and let us have your approval.

Sorry for any inconvenience caused.

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: Lee, Ming-Yao <MingYao.Lee@aig.com>

Sent: Wednesday, 18 December 2019 1:47 PM

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

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

Subject: RE: Seeking approval to Reject Third party claim - AIG REF: TP / 2555933926SG [Accident between SHC 5346J & SLX 4212K (OI) on 08/10/2019]

Hi Khanchna,

Since you have inspected the vehicles as well as viewing the video footage, we are agreeable to your assessment : inconsistent damages.

May proceed to reject claim.

Regards,

Lee Ming Yao, George

AIG

Complex Claims Examiner

Claims | AIG Asia Pacific Insurance Pte. Ltd.

78 Shenton Way #08-16 Singapore 079120

Tel +(65) 6419 1769

Ming-Yao.Lee@AIG.com | www.aig.sg

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

Sent: 18 December 2019 13:10

To: Lee, Ming-Yao <MingYao.Lee@aig.com>

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

Subject: [EXTERNAL] Seeking approval to Reject Third party claim - AIG REF: TP / 2555933926SG [Accident between SHC 5346J & SLX 4212K (OI) on 08/10/2019]

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Dear Mr. George,

The above matter refers.

Third party claims that Insured had swerved into his lane. Whereas Insured is disputing the collision and alleged that the collision did not take place at all as there is no damage to Insured vehicle.

Insured had come to our office and viewed the third party's accident video and photos to third party vehicle and maintains that there never was an accident.

Our surveyor has inspected the third party vehicle on 14/10/2019 and the estimate has been uploaded on Merimen.

We seek your instructions to reject Third party's claim as we also opine that there is no collision because we are unable to notice any damage to Insured vehicle.

Your approval please.

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

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