

Hsiao Tong (LKKAuto)

From: Hsiao Tong (LKKAuto)
Sent: Thursday, 27 May 2021 4:47 PM
To: Ler, Bernard-JQ
Cc: Admin A
Subject: RE: Seeking advice - MVA between SLS 8609A & SGF 9992M [AIG] on 22/01/2020 [AIG REF: TP / 9399979073SG]
Attachments: Email from TP dd 270521.pdf

Hi Bernard,

Kindly refer to the attached email from third party for your reference.

Third party repairer(Tan Lim) informed us that their client insisted for 100% settlement. Otherwise, third party claimant will discharge the case from Tan Lim and proceed with legal action.

In view of this, kindly advise further instruction. Thanks.

Best Regards,

Hsiao Tong, Chew (Ms) | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | Email: chewht@lkkauto.com | Fax: 6741 4108

HQ : Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 |

S(408933)

From: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>
Sent: Tuesday, 25 May 2021 4:42 PM
To: Ler, Bernard-JQ <Bernard-JQ.Ler@aig.com>
Cc: Admin A <admin-a@lkkauto.com>
Subject: Re: Seeking advice - MVA between SLS 8609A & SGF 9992M [AIG] on 22/01/2020 [AIG REF: TP / 9399979073SG]

Hi Bernard,

Last email to third party was on 09/03/2021. Still pending response/acceptance from third party.

Thanks.

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,
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: Ler, Bernard-JQ <Bernard-JQ.Ler@aig.com>
Sent: Tuesday, 25 May 2021 3:41 PM
To: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>; Khanchna (LKK Auto) <khanchna@lkkauto.com>
Cc: Admin A <admin-a@lkkauto.com>
Subject: RE: Seeking advice - MVA between SLS 8609A & SGF 9992M [AIG] on 22/01/2020 [AIG REF: TP / 9399979073SG]

Hi Hsiao Tong,

May I check on the update on this matter?

Thanks.

Best Regards,

Bernard Ler
AIG

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 1946

Bernard-JQ.Ler@aig.com | www.aig.sg

From: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>
Sent: 30 March 2021 14:33
To: Ler, Bernard-JQ <Bernard-JQ.Ler@aig.com>; Khanchna (LKK Auto) <khanchna@lkkauto.com>
Cc: Admin A <admin-a@lkkauto.com>
Subject: [EXTERNAL] RE: Seeking advice - MVA between SLS 8609A & SGF 9992M [AIG] on 22/01/2020 [AIG REF: TP / 9399979073SG]

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

Hi Bernard,

We are pending acceptance from third party. Last email to third party was on 09/03/2021.

Thanks.

Best Regards,

Hsiao Tong, Chew (Ms) | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | Email: chewht@lkkauto.com | Fax: 6741 4108

HQ : Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 |

S(408933)

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

Sent: Tuesday, 30 March 2021 12:16 PM

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

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

Subject: RE: Seeking advice - MVA between SLS 8609A & SGF 9992M [AIG] on 22/01/2020 [AIG REF: TP / 9399979073SG]

Hi LKK,

What's the update of this case?

Appreciate your update.

Thank you.

Best Regards,

Bernard Ler

AIG

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 1946

Bernard-JQ.Ler@aig.com | www.aig.sg

From: Ler, Bernard-JQ

Sent: 13 November 2020 11:57

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

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

Subject: RE: Seeking advice - MVA between SLS 8609A & SGF 9992M [AIG] on 22/01/2020 [AIG REF: TP / 9399979073SG]

Dear Khanchna,

Please maintain 50%. You may inform TP that we will write to GIA if they decide to litigate the matter.

Also, you may request for evidence(s) that may support TP's version should they maintain 100% settlement.

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: 12 November 2020 17:01

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

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

Subject: [EXTERNAL] FW: Seeking advice - MVA between SLS 8609A & SGF 9992M [AIG] on 22/01/2020 [AIG REF: TP / 9399979073SG]

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

Dear Bernard,

Please ignore my e-mail below that was sent at 4.27pm.

Our offer on 50% basis was rejected. TP wants offer on 100% basis otherwise TP wants to claim via lawyer.

Insured said that he is not 100% at fault but Insured is agreeable to let Insurance handle and settle the matter.

Suggest to maintain offer at 50% basis.

Please advice whether you are considering TP's proposal or to maintain offer.

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 | Fax: 6741-4108

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

From: Khanchna (LKK Auto)
Sent: Thursday, November 12, 2020 4:27 PM
To: Ler, Bernard-JQ <Bernard-JQ.Ler@aig.com>
Cc: Admin A <admin-a@lkkauto.com>
Subject: RE: Seeking advice - MVA between SLS 8609A & SGF 9992M [AIG] on 22/01/2020 [AIG REF: TP / 9399979073SG]

Dear Bernard,

We refer to the above matter and attachments herein.

As instructed, we have explained to TP workshop that the private settlement does not hold and e-mailed our offer.

But our offer was rejected and TP wants offer on 100% basis otherwise TP will proceed to claim via lawyer (as per their e-mail as attached).

Insured told us that he did not enter into the private settlement, because he was at fault.

Suggest to maintain offer at 50% basis.

Please advice whether you are considering TP's proposal or to maintain offer.

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 | Fax: 6741-4108
Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Khanchna (LKK Auto)
Sent: Wednesday, November 11, 2020 10:20 AM
To: Ler, Bernard-JQ <Bernard-JQ.Ler@aig.com>
Cc: Admin A <admin-a@lkkauto.com>
Subject: RE: Seeking advice - MVA between SLS 8609A & SGF 9992M [AIG] on 22/01/2020 [AIG REF: TP / 9399979073SG]

Dear Bernard,

Noted your instructions.

We have re-seeked mandate via Merimen.

Your approval please.

Sorry for the inconvenience caused.

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 | 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: Wednesday, November 11, 2020 10:15 AM

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

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

Subject: RE: Seeking advice - MVA between SLS 8609A & SGF 9992M [AIG] on 22/01/2020 [AIG REF: TP / 9399979073SG]

Hi Khanchna,

The agreement does not hold anymore since the repair is not carried out at insured's workshop.

Please make sure you explain to TP in detail as per our previous email. You may reseek mandate in merimen.

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: Ler, Bernard-JQ

Sent: 12 March 2020 15:34

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

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

Subject: RE: Seeking advice - MVA between SLS 8609A & SGF 9992M [AIG] on 22/01/2020 [AIG REF: TP / 9399979073SG]

Dear Khanchna,

As spoken, since TP is not doing his repair at insured's workshop, the agreement does not hold anymore. Policy is effective in this case.

You may proceed to negotiate on insured's behalf and let him decide whether to settle the claim. If insured decides not to settle the claim, we have no choice but to settle it under AIG policy.

Please keep me update on the progress.

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: 12 March 2020 15:16

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

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

Subject: [EXTERNAL] RE: Seeking advice - MVA between SLS 8609A & SGF 9992M [AIG] on 22/01/2020 [AIG REF: TP / 9399979073SG]

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

Dear Bernard,

The above matter and your e-mail below refers.

Our Insured said that the name of the workshop is Sau Hock.

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: Wednesday, 11 March 2020 3:37 PM

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

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

Subject: RE: Seeking advice - MVA between SLS 8609A & SGF 9992M [AIG] on 22/01/2020 [AIG REF: TP / 9399979073SG]

Hi Khanchna,

Please clarify insured's workshop is which workshop.

I Yeo Choon Kiong NIRC S1670481D Car Owner of vehicle number SGF 9 accident with another car SLS 8609A Car Owner Ker Eng Ling NRIC S828 around 9am @ Alexandra road.

I Yeo Choon Kiong NIRC S1670481D is offering a private settlement with S8286829A. I will be paying for all the damages repair of Ker Eng Ling's Replacement car will be provided during this period of repairing of Ker Eng Ling NRIC S8286829A has agree with this agreement. Both party was not injure. Ker Eng Ling NRIC S8286829A will be doing IDAC reporting for documentary

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: 11 March 2020 12:11

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

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

Subject: [EXTERNAL] RE: Seeking advice - MVA between SLS 8609A & SGF 9992M [AIG] on 22/01/2020 [AIG REF: TP / 9399979073SG]

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

Dear Bernard,

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

Our Insured does not want to do private settlement with Third party because he is unable to pay the claim amount on his own.

Insured wants AIG to proceed to handle and settle the Third party claim.

As informed in our e-mail dated 2/3/2020, please take note that Insured had signed an agreement with Third party to pay all damages to Third party vehicle.

Please advice if we may proceed to do Direct settlement or whether there is policy issue.

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

Sent: Monday, 2 March 2020 1:55 PM

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

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

Subject: RE: Seeking advice - MVA between SLS 8609A & SGF 9992M [AIG] on 22/01/2020 [AIG REF: TP / 9399979073SG]

Hi Khanchna,

Since OI has agreed to pay for all the losses incurred by TP, you may advise OI to settle accordingly with TP.

Additionally, you may advise OI that under policy T&C, he/she is not supposed to admit liability and it may lead to breach of policy T&C.

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: 02 March 2020 10:48

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

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

Subject: [EXTERNAL] RE: Seeking advice - MVA between SLS 8609A & SGF 9992M [AIG] on 22/01/2020 [AIG REF: TP / 9399979073SG]

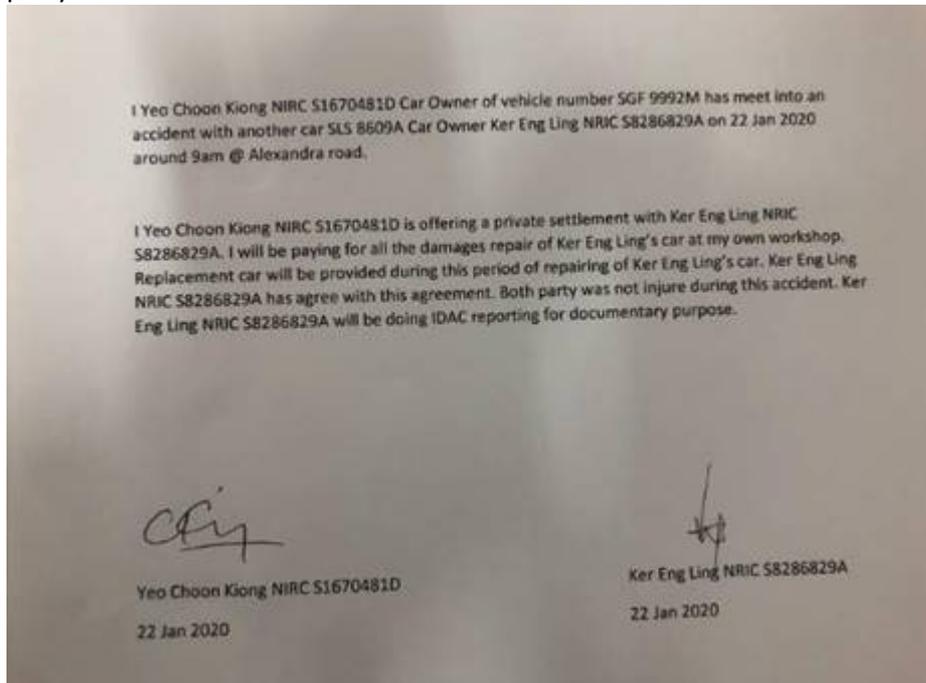
This message is from an external sender; be cautious with links and attachments.

Dear Bernard,

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

In summary, Third party alleged that he was on the left lane and Insured had from center lane collided into his vehicle. Whereas, Insured alleged that he was driving in his lane but Third party had side-swiped his vehicle. There are no video from both parties. As such, we opine that liability is on 50% basis between both parties for side-swipe.

However, we noted that there is an agreement(appended below) between Insured and Third party and Insured stated that he wants the Third party to bring the vehicle to his workshop and he will pay for all damages to the Third party.



As per the terms and conditions of Insured's policy, Insured should obtain prior written consent from AIG before "admission of liability, payment to or agreement with third party".



Please advice if Insured had breached his Insurance policy terms and conditions or not and if yes, to repudiate accordingly.

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: Ler, Bernard-JQ <Bernard-JQ.Ler@aig.com>
Sent: Wednesday, 26 February 2020 10:20 AM
To: Khanchna (LKK Auto) <khanchna@lkkauto.com>

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

Subject: RE: Seeking advice - MVA between SLS 8609A & SGF 9992M [AIG] on 22/01/2020 [AIG REF: TP / 9399979073SG]

Hi Khanchna,

What is your understanding of this matter? Please provide your recommendation.

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: 25 February 2020 17:12

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

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

Subject: [EXTERNAL] RE: Seeking advice - MVA between SLS 8609A & SGF 9992M [AIG] on 22/01/2020 [AIG REF: TP / 9399979073SG]

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

Dear Bernard,

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

Please be informed that Third party is chasing for liability clearance.

Please advice if there is any policy issue.

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: Khanchna (LKK Auto)

Sent: Thursday, 20 February 2020 11:03 AM

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

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

Subject: Seeking advice - MVA between SLS 8609A & SGF 9992M [AIG] on 22/01/2020 [AIG REF: TP / 9399979073SG]

AIG REF: **TP** / 9399979073SG

Dear Bernard,

We refer to the above matter and attachment herein.

Please take note that Insured had confirmed to Third party via letter (as attached) that he will be paying for all the damages incurred to Third party.

Please advise if there is any policy issue.

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)

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