

Denise Tay (LKKAuto)

From: Denise Tay (LKKAuto)
Sent: Thursday, 6 August 2020 5:20 PM
To: 'Boyogan, Joane'; Bryan Ang (LKKAuto); Naz (LKKAuto)
Cc: SUR; Hsiao Tong (LKKAuto)
Subject: RE: #4234576161SG004#027#For Investigation - Height Measurement //LKK REF: CS3/AIG19021393/Atd3e2
Attachments: AIG-LKKInvoice-AC2005439.pdf; LKKAdjustment.pdf; LKKInspection.pdf

Dear Joane,

Enclosed paper survey report.

Dear Naz,

Please sent the amended height measurement report

Best Regards,

Denise Tay | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6271-0351 | email: sur@lkkauto.com | fax: 6271-8802

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

From: Boyogan, Joane <Joane.Boyogan@aig.com>
Sent: Wednesday, 5 August 2020 2:45 PM
To: Bryan Ang (LKKAuto) <bryanang@lkkauto.com>; Naz (LKKAuto) <Naz@lkkauto.com>
Cc: SUR <sur@lkkauto.com>; Hsiao Tong (LKKAuto) <chewht@lkkauto.com>
Subject: RE: #4234576161SG004#027#For Investigation - Height Measurement //LKK REF: CS3/AIG19021393/Atd3e2
Importance: High

Dear Bryan,

Thank you for the update

Aside to Naz,

Apart from the investigation report, do note we are also requesting your opinion on the following:

2. *To conduct paper resurvey of third party's survey photos & reports.*
3. *Third party has also provided invoice from a workshop in Johor Bahru. To review the said invoice and let us know if these repairs were necessary or reasonable.*

Appreciate if we can hear from you on the latest by tomorrow as I need to revert to third party's solicitor by 7 Aug 2020

Thank you

Regards,

Joane Boyogan (Ms)

AIG

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

78 Shenton Way AIG Building #10-00 Singapore 079120

Tel +65 64191898

joane.boyogan@aig.com | www.aig.sg

AIG Asia Pacific won General Insurance Company of the Year at the 22nd Asia Insurance Industry Awards.
[Click here to find out more](#)

Follow us:



IMPORTANT NOTICE:

The information in this email (and any attachments) is confidential. If you are not the intended recipient, you must not use or disseminate the information. If you have received this email in error, please immediately notify me by "Reply" command and permanently delete the original and any copies or printouts thereof. Although this email and any attachments are believed to be free of any virus or other defect that might affect any computer system into which it is received and opened, it is the responsibility of the recipient to ensure that it is virus free and no responsibility is accepted by AIG for any loss or damage arising in any way from its use.

From: Bryan Ang (LKKAuto) [<mailto:bryanang@lkkauto.com>]
Sent: Wednesday, August 05, 2020 9:42 AM
To: Boyogan, Joane; Naz (LKKAuto)
Cc: SUR; Hsiao Tong (LKKAuto)
Subject: [EXTERNAL] RE: #4234576161SG004#027#For Investigation - Height Measurement //LKK REF: CS3/AIG19021393/Atd3e2

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

Hi Joane

Naz and our surveyor who inspected the TP vehicle and myself have discussed the matter yesterday. It was collectively opine that we cannot conclusively rule out the possibility that the black marks seen on the TP vehicle was caused by the rear left tyre of insured vehicle. However, even if there was possibly contact, liability appears to be down on TP as it was coming out of the immigration counter whereas insured vehicle was travelling straight along the driveway.

Naz will be making some changes to his report, which will be forwarded to you asap.

Aside to Naz, as discussed yesterday.

Best Regards,

Bryan Ang

LKK Auto Consultants Pte Ltd

phone: 6256-3561 | email: bryanang@lkkauto.com | fax: 6741-4108

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

From: Boyogan, Joane <Joane.Boyogan@aig.com>
Sent: Tuesday, 4 August 2020 12:00 PM
To: Bryan Ang (LKKAuto) <bryanang@lkkauto.com>; Naz (LKKAuto) <Naz@lkkauto.com>
Cc: SUR <sur@lkkauto.com>; Hsiao Tong (LKKAuto) <chewht@lkkauto.com>

Subject: RE: #4234576161SG004#027#For Investigation - Height Measurement //LKK REF: CS3/AIG19021393/Atd3e2

Dear Bryan and Naz,

We refer to your email of 29 Jul 2020

May we know what should be our final position on this matter?

Regards,

Joane Boyogan (Ms)
AIG

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

78 Shenton Way AIG Building #10-00 Singapore 079120

Tel +65 64191898
joane.boyogan@aig.com | www.aig.sg

AIG Asia Pacific won General Insurance Company of the Year at the 22nd Asia Insurance Industry Awards.
[Click here to find out more](#)

Follow us:



IMPORTANT NOTICE:

The information in this email (and any attachments) is confidential. If you are not the intended recipient, you must not use or disseminate the information. If you have received this email in error, please immediately notify me by "Reply" command and permanently delete the original and any copies or printouts thereof. Although this email and any attachments are believed to be free of any virus or other defect that might affect any computer system into which it is received and opened, it is the responsibility of the recipient to ensure that it is virus free and no responsibility is accepted by AIG for any loss or damage arising in any way from its use.

From: Bryan Ang (LKKAuto) [<mailto:bryanang@lkkauto.com>]
Sent: Wednesday, July 29, 2020 12:57 PM
To: Naz (LKKAuto); Boyogan, Joane
Cc: SUR; Hsiao Tong (LKKAuto)
Subject: [EXTERNAL] RE: #4234576161SG004#027#For Investigation - Height Measurement //LKK REF: CS3/AIG19021393/Atd3e2

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

Hi Naz

Could the damage on TP vehicle be caused by the tyre of insured vehicle? The damage seems to be like tyre marks on TP vehicle. Can you re-check with our surveyor who physically inspected the TP vehicle?

Best Regards,

Bryan Ang

LKK Auto Consultants Pte Ltd

phone: 6256-3561 | email: bryanang@lkkauto.com | fax: 6741-4108
Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Naz (LKKAUTO) <Naz@lkkauto.com>
Sent: Wednesday, 29 July 2020 12:50 PM
To: Boyogan, Joane <Joane.Boyogan@aig.com>
Cc: Bryan Ang (LKKAUTO) <bryanang@lkkauto.com>; SUR <sur@lkkauto.com>; Hsiao Tong (LKKAUTO) <chewht@lkkauto.com>
Subject: Re: #4234576161SG004#027#For Investigation - Height Measurement //LKK REF: CS3/AIG19021393/Atd3e2

Dear Ms Boyogan,

Apologies for the late reply. Attached herewith is the Height Measurement Report.

Thank you.

Best Regards,

Naz | Technical Investigator

LKK Auto Consultants

Phone: 6841-2157 | Email: Naz@lkkauto.com | Fax: 6256-4315

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

From: Boyogan, Joane <Joane.Boyogan@aig.com>
Sent: Monday, 27 July 2020 2:07 PM
To: Naz (LKKAUTO) <Naz@lkkauto.com>
Cc: Bryan Ang (LKKAUTO) <bryanang@lkkauto.com>; SUR <sur@lkkauto.com>; Hsiao Tong (LKKAUTO) <chewht@lkkauto.com>
Subject: RE: #4234576161SG004#027#For Investigation - Height Measurement //LKK REF: CS3/AIG19021393/Atd3e2

Dear Naz,

With reference to our email of 22 Jul 2020

Please let us hear from you urgently

Thank you

Regards,

Joane Boyogan (Ms)

AIG

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

78 Shenton Way AIG Building #10-00 Singapore 079120

Tel +65 64191898

joane.boyogan@aig.com | www.aig.sg

AIG Asia Pacific won General Insurance Company of the Year at the 22nd Asia Insurance Industry Awards.

[Click here to find out more](#)

Follow us:



IMPORTANT NOTICE:

The information in this email (and any attachments) is confidential. If you are not the intended recipient, you must not use or disseminate the information. If you have received this email in error, please immediately notify me by "Reply" command and permanently delete the original and any copies or printouts thereof. Although this email and any attachments are believed to be free of any virus or other defect that might affect any computer system into which it is received and opened, it is the responsibility of the recipient to ensure that it is virus free and no responsibility is accepted by AIG for any loss or damage arising in any way from its use.

From: Boyogan, Joane

Sent: Wednesday, July 22, 2020 9:33 AM

To: Naz (LKKAUTO)

Cc: Bryan Ang (LKKAUTO); SUR; Hsiao Tong (LKKAUTO)

Subject: RE: #4234576161SG004#027#For Investigation - Height Measurement //LKK REF: CS3/AIG19021393/Atd3e2

Hi Naz,

Please let us know the status of your technical report as third party's solicitor is chasing us for this matter

Thank you

Regards,

Joane Boyogan (Ms)

AIG

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

78 Shenton Way AIG Building #10-00 Singapore 079120

Tel +65 64191898

joane.boyogan@aig.com | www.aig.sg

AIG Asia Pacific won General Insurance Company of the Year at the 22nd Asia Insurance Industry Awards.

[Click here to find out more](#)

Follow us:



IMPORTANT NOTICE:

The information in this email (and any attachments) is confidential. If you are not the intended recipient, you must not use or disseminate the information. If you have received this email in error, please immediately notify me by "Reply" command and permanently delete the original and any copies or printouts thereof. Although this email and any attachments are believed to be free of any virus or other defect that might affect any

From: Naz (LKKAUTO) [<mailto:Naz@lkkauto.com>]
Sent: Monday, July 13, 2020 4:23 PM
To: Boyogan, Joane
Cc: Bryan Ang (LKKAUTO); SUR; Hsiao Tong (LKKAUTO)
Subject: [EXTERNAL] Re: #4234576161SG004#027#For Investigation - Height Measurement //LKK REF: CS3/AIG19021393/Atd3e2

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

Dear Ms Boyogan,

I have physically inspected the insured's car and took the height measurements. I am in the midst of completing my report. I will forward it to you once it is done and my senior has reviewed it.

Thank you

Best Regards,

Naz | Technical Investigator

LKK Auto Consultants

Phone: 6841-2157 | Email: Naz@lkkauto.com | Fax: 6256-4315

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

From: Boyogan, Joane <Joane.Boyogan@aig.com>
Sent: Tuesday, 7 July 2020 8:50 AM
To: Naz (LKKAUTO) <Naz@lkkauto.com>
Cc: Bryan Ang (LKKAUTO) <bryanang@lkkauto.com>; SUR <sur@lkkauto.com>; Hsiao Tong (LKKAUTO) <chewht@lkkauto.com>
Subject: RE: #4234576161SG004#027#For Investigation - Height Measurement //LKK REF: CS3/AIG19021393/Atd3e2

Dear Naz,

With reference to your email of 6 Jul 2020

I have seen the video before I requested for investigation. You would note that third party has amended his police report to say that the so called witness was actually at the counter on his right.

THE WITNESS HAPPENED TO BE AT THE COUNTER ON MY RIGHT WHICH ENABLED HIM TO WITNESS THE WHOLE INCIDENT AND OFFERED SAYING THAT HE GOT THE VIDEO CLIP WHICH WAS TAKEN BY HIS CAR CAMERA THAT WOULD HELP WITH THE CASE AND CAN ALSO BE MY WITNESS IF THERE IS ANY NEED OF INTERVIEW OR INVESTIGATION.

As you've mentioned, the said video does not show the alleged "collision" and this is precisely why I requested for height measurement and your technical report as both parties do not have concrete evidence to support their versions.

Have you all contacted OI to arrange for height measurement?

Regards,

Joane Boyogan (Ms)

AIG

Senior Complex Claims Examiner

Claims | AIG Asia Pacific Insurance Pte. Ltd.

78 Shenton Way AIG Building #10-00 Singapore 079120

Tel +65 64191898

joane.boyogan@aig.com | www.aig.sg

AIG Asia Pacific won General Insurance Company of the Year at the 22nd Asia Insurance Industry Awards.

[Click here to find out more](#)

Follow us:



IMPORTANT NOTICE:

The information in this email (and any attachments) is confidential. If you are not the intended recipient, you must not use or disseminate the information. If you have received this email in error, please immediately notify me by "Reply" command and permanently delete the original and any copies or printouts thereof. Although this email and any attachments are believed to be free of any virus or other defect that might affect any computer system into which it is received and opened, it is the responsibility of the recipient to ensure that it is virus free and no responsibility is accepted by AIG for any loss or damage arising in any way from its use.

From: Naz (LKKAUTO) [<mailto:Naz@lkkauto.com>]

Sent: Monday, July 06, 2020 6:20 PM

To: Boyogan, Joane

Cc: Bryan Ang (LKKAUTO); SUR; Hsiao Tong (LKKAUTO)

Subject: [EXTERNAL] Re: #4234576161SG004#027#For Investigation - Height Measurement //LKK REF: CS3/AIG19021393/Atd3e2

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

Dear Ms Boyogan,

I have reviewed the video from the 3rd party witness. Unfortunately the video does not show any footage of the accident. It only shows the 3rd party witness car moving forward towards the Malaysian immigration counter whereas the 3rd party GIA report stated that the witness car was behind the 3rd party when the accident happened and had captured the accident.

Kindly review the footage.

Thank you.

Best Regards,

Naz | Technical Investigator

LKK Auto Consultants

Phone: 6841-2157 | Email: Naz@lkkauto.com | Fax: 6256-4315
Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Boyogan, Joane <Joane.Boyogan@aig.com>

Sent: Monday, 6 July 2020 3:39 PM

To: Naz (LKKAuto) <Naz@lkkauto.com>

Cc: Bryan Ang (LKKAuto) <bryanang@lkkauto.com>; SUR <sur@lkkauto.com>; Hsiao Tong (LKKAuto) <chewht@lkkauto.com>

Subject: RE: #4234576161SG004#027#For Investigation - Height Measurement //LKK REF: CS3/AIG19021393/Atd3e2

Dear Naz,

Please refer to Merimen for the video footage provided by third party's solicitor.

| << Claim Subfolder | | View Revoked Document |
|--------------------|--------------------------------|--|
| Upload Documents | Upload Letters/Correspondences | Upload Photos |
| Compose New Letter | Grant Rights | U |
| Video | | |
| No | Finalized On | AIG Asia Pacific Insurance Pte. Ltd. (SG) |
| 1 | 06/07/20 15:36 | video from third party witness video from third party witness |

We've also requested for the police report or statement from the witness but have not received so far.

Thank you

Regards,

Joane Boyogan (Ms)

AIG

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

78 Shenton Way AIG Building #10-00 Singapore 079120

Tel +65 64191898

joane.boyogan@aig.com | www.aig.sg

AIG Asia Pacific won General Insurance Company of the Year at the 22nd Asia Insurance Industry Awards.
[Click here to find out more](#)

Follow us:



IMPORTANT NOTICE:

The information in this email (and any attachments) is confidential. If you are not the intended recipient, you must not use or disseminate the information. If you have received this email in error, please immediately notify me by "Reply" command and permanently delete the original and any copies or printouts thereof. Although this email and any attachments are believed to be free of any virus or other defect that might affect any computer system into which it is received and opened, it is the responsibility of the recipient to ensure that it is virus free and no responsibility is accepted by AIG for any loss or damage arising in any way from its use.

From: Naz (LKKAuto) [<mailto:Naz@lkkauto.com>]

Sent: Monday, July 06, 2020 12:51 PM

To: Boyogan, Joane
Cc: Bryan Ang (LKKAuto); SUR; Hsiao Tong (LKKAuto)
Subject: [EXTERNAL] Re: #4234576161SG004#027#For Investigation - Height Measurement //LKK REF: CS3/AIG19021393/Atd3e2

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

Dear Ms Boyogan,

The 3rd party stated in his report that he has a witness who can provide video footage of the accident. Can I get a copy of it?

Thank you.

Best Regards,

Naz | Technical Investigator

LKK Auto Consultants

Phone: 6841-2157 | Email: Naz@lkkauto.com | Fax: 6256-4315
Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Boyogan, Joane <Joane.Boyogan@aig.com>

Sent: Monday, 6 July 2020 10:40 AM

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

Cc: Bryan Ang (LKKAuto) <bryanang@lkkauto.com>; assignments <assignments@lkkauto.com>; SUR <sur@lkkauto.com>

Subject: RE: #4234576161SG004#027#For Investigation - Height Measurement //LKK REF: CS3/AIG19021393/Atd3e2

Dear LKK,

May we know the status of your investigation?

Thank you

Regards,

Joane Boyogan (Ms)

AIG

Senior Complex Claims Examiner

Claims | AIG Asia Pacific Insurance Pte. Ltd.

78 Shenton Way AIG Building #10-00 Singapore 079120

Tel +65 64191898

joane.boyogan@aig.com | www.aig.sg

AIG Asia Pacific won General Insurance Company of the Year at the 22nd Asia Insurance Industry Awards.
[Click here to find out more](#)

Follow us:



IMPORTANT NOTICE:

The information in this email (and any attachments) is confidential. If you are not the intended recipient, you must not use or disseminate the information. If you have received this email in error, please immediately notify me by "Reply" command and permanently delete the original and any copies or printouts thereof. Although this email and any attachments are believed to be free of any virus or other defect that might affect any computer system into which it is received and opened, it is the responsibility of the recipient to ensure that it is virus free and no responsibility is accepted by AIG for any loss or damage arising in any way from its use.

From: Hsiao Tong (LKKAuto) [<mailto:chewht@lkkauto.com>]
Sent: Wednesday, June 24, 2020 5:51 PM
To: Boyogan, Joane; Investigation
Cc: Bryan Ang (LKKAuto); assignments; SUR
Subject: [EXTERNAL] FW: #4234576161SG004#027#For Investigation - Height Measurement //LKK REF: CS3/AIG19021393/Atd3e2

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

Hi Joane,

Thank you for your email.

Hi Investigation Team,

Kindly assist on the below email. 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,

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: Boyogan, Joane <Joane.Boyogan@aig.com>
Sent: Wednesday, 24 June 2020 5:45 PM
To: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>
Subject: #4234576161SG004#027#For Investigation - Height Measurement

Dear Hsiao Tong,

With reference to above matter

Understand from Merimen that your firm has conducted PRS of third party vehicle SJV7171J. We have since received PD LOD from third party's solicitor. However, OI insists that there was no contact/accident between his vehicle and third party vehicle.

On this note, please assist on the following:

1. Height measurement and investigation. This is to confirm whether the damages on third party vehicle is consistent to damages on our insured's vehicle (if any) as well as to confirm if there was any recent repairs/touch up done on our insured's vehicle.
2. To conduct paper resurvey of third party's survey photos & reports.
3. Third party has also provided invoice from a workshop in Johor Bahru. To review the said invoice and let us know if these repairs were necessary or reasonable.

Please feel free to call me should you have further clarifications on the above matter

Thank you

Regards,

Joane Boyogan (Ms)

AIG

Senior Complex Claims Examiner

Claims | AIG Asia Pacific Insurance Pte. Ltd.

78 Shenton Way AIG Building #10-00 Singapore 079120

Tel +65 64191898

joane.boyogan@aig.com | www.aig.sg

AIG Asia Pacific won General Insurance Company of the Year at the 22nd Asia Insurance Industry Awards.
[Click here to find out more](#)

Follow us:



IMPORTANT NOTICE:

The information in this email (and any attachments) is confidential. If you are not the intended recipient, you must not use or disseminate the information. If you have received this email in error, please immediately notify me by "Reply" command and permanently delete the original and any copies or printouts thereof. Although this email and any attachments are believed to be free of any virus or other defect that might affect any computer system into which it is received and opened, it is the responsibility of the recipient to ensure that it is virus free and no responsibility is accepted by AIG for any loss or damage arising in any way from its use.

IMPORTANT NOTICE:

The information in this email (and any attachments) is confidential. If you are not the intended recipient, you must not use or disseminate the information. If you have received this email in error, please immediately notify me by "Reply" command and permanently delete the original and any copies or printouts thereof. Although this email and any attachments are believed to be free of any virus or other defect that might affect any computer system into which it is received and opened, it is the responsibility of the recipient to ensure that it is virus free and no responsibility is accepted by American International Group, Inc. or its subsidiaries or affiliates either jointly or severally, for any loss or damage arising in any way from its use.

IMPORTANT NOTICE:

The information in this email (and any attachments) is confidential. If you are not the intended recipient, you must not use or disseminate the information. If you have received this email in error, please immediately notify me by "Reply" command and permanently delete the original and any copies or printouts thereof. Although this email and any attachments are believed to be free of any virus or other defect that might affect any computer system into which it is received and opened, it is the responsibility of the recipient to ensure that it is virus free and no responsibility is accepted by American International

Group, Inc. or its subsidiaries or affiliates either jointly or severally, for any loss or damage arising in any way from its use.

IMPORTANT NOTICE:

The information in this email (and any attachments) is confidential. If you are not the intended recipient, you must not use or disseminate the information. If you have received this email in error, please immediately notify me by "Reply" command and permanently delete the original and any copies or printouts thereof. Although this email and any attachments are believed to be free of any virus or other defect that might affect any computer system into which it is received and opened, it is the responsibility of the recipient to ensure that it is virus free and no responsibility is accepted by American International Group, Inc. or its subsidiaries or affiliates either jointly or severally, for any loss or damage arising in any way from its use.

IMPORTANT NOTICE:

The information in this email (and any attachments) is confidential. If you are not the intended recipient, you must not use or disseminate the information. If you have received this email in error, please immediately notify me by "Reply" command and permanently delete the original and any copies or printouts thereof. Although this email and any attachments are believed to be free of any virus or other defect that might affect any computer system into which it is received and opened, it is the responsibility of the recipient to ensure that it is virus free and no responsibility is accepted by American International Group, Inc. or its subsidiaries or affiliates either jointly or severally, for any loss or damage arising in any way from its use.

IMPORTANT NOTICE:

The information in this email (and any attachments) is confidential. If you are not the intended recipient, you must not use or disseminate the information. If you have received this email in error, please immediately notify me by "Reply" command and permanently delete the original and any copies or printouts thereof. Although this email and any attachments are believed to be free of any virus or other defect that might affect any computer system into which it is received and opened, it is the responsibility of the recipient to ensure that it is virus free and no responsibility is accepted by American International Group, Inc. or its subsidiaries or affiliates either jointly or severally, for any loss or damage arising in any way from its use.

IMPORTANT NOTICE:

The information in this email (and any attachments) is confidential. If you are not the intended recipient, you must not use or disseminate the information. If you have received this email in error, please immediately notify me by "Reply" command and permanently delete the original and any copies or printouts thereof. Although this email and any attachments are believed to be free of any virus or other defect that might affect any computer system into which it is received and opened, it is the responsibility of the recipient to ensure that it is virus free and no responsibility is accepted by American International Group, Inc. or its subsidiaries or affiliates either jointly or severally, for any loss or damage arising in any way from its use.

IMPORTANT NOTICE:

The information in this email (and any attachments) is confidential. If you are not the intended recipient, you must not use or disseminate the information. If you have received this email in error, please immediately notify me by "Reply" command and permanently delete the original and any copies or printouts thereof. Although this email and any attachments are believed to be free of any virus or other defect that might affect any computer system into which it is received and opened, it is the responsibility of the recipient to ensure that it is virus free and no responsibility is accepted by American International Group, Inc. or its subsidiaries or affiliates either jointly or severally, for any loss or damage arising in any way from its use.