### **Thin Thin**

From: Chan, Kian Meng < KianMeng.Chan@aig.com>

Sent: Monday, 4 July, 2016 11:09 AM
To: Thin Thin; Sukimin, Nurasikin

**Cc:** Asher Sng (LKK Auto)

Subject: RE: ACCIDENT INVOLVING SKH 5417B & SHD 1307T ON 26/04/2015

Good day Thin Thin,

Upon review on the claim, please proceed to reject the TP claim. Thank you for your time.

Regards,

**Chan Kian Meng** 

**AIG** 

Express Claims Adjuster II
SG Claims Operations | AIG Shared Services

Level 7, Menara World Wide 198, Jalan Bukit Bintang 55100 Kuala Lumpur, Malaysia

### Kianmeng.chan@aig.com | www.aig.com

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From: Thin Thin [mailto:thinthin@lkkauto.com]

**Sent:** Monday, July 04, 2016 10:58 AM **To:** Chan, Kian Meng; Sukimin, Nurasikin

Cc: Asher Sng (LKK Auto)

Subject: RE: ACCIDENT INVOLVING SKH 5417B & SHD 1307T ON 26/04/2015

Importance: High

Dear Sir / Madam,

We refer to the email below.

Kindly let us have your approval.

Best Regards,
Thin Thin Hlaing | Case Handler
LKK Auto Consultants Pte Ltd

Phone: 6841-2360 | email: <a href="mailto:thinm@lkkauto.com">thinm@lkkauto.com</a> | fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Thin Thin

**Sent:** Thursday, 30 June, 2016 7:05 PM

To: Chan, Kian Meng <KianMeng.Chan@aig.com>; Sukimin, Nurasikin <Nurasikin.Sukimin@aig.com>

Cc: Asher Sng (LKK Auto) < Asher Sng@lkkauto.com >

Subject: ACCIDENT INVOLVING SKH 5417B & SHD 1307T ON 26/04/2015

Importance: High

Your ref: 8912168448SG

Our Ref: CC3/AIG15007244/H1ua3

Dear Sir / Madam,

# ACCIDENT INVOLVING SKH 5417B & SHD 1307T ON 26/04/2015

We refer to the above accident.

Third Party reported that while he moving ahead to make a U-turn at the dead end road, suddenly he felt an impact from his left which was OI reversed out from his house abruptly and cuts onto his path on his left. Please see attached TP's statement.

Our Insured reported that he reversed the car out and was about to get out to lock the car, he heard a bump on the back of his car, TP hit the back of his car bumper with the rear left side of his taxi. Please see attached OI's statement.

We did call OI to verify the nature of accident. OI disputed on the liability and our insured is very adamant that he was stationary and TP collided onto his car bumper when TP making U-turn.

We have reviewed both parties reports. Based on the circumstances of accident, scenario from both parties, we are of opinion that

- TP reported that OI reversed and hit his vehicle from the left rear. If so the impact should have caused a bad dent on TP vehicle left rear portion but the damaged photos showed otherwise.
- Again our insured vehicle also suffered the long stretch on rear bumper. It suggests that while TP making Uturn its stretch onto our insured vehicle. Please see attached damage photos of both parties vehicle.
- Based on the damages profile, it is likely that OI vehicle was stationary at the time of the accident. In view of above mentioned facts and damages, we opined that the insured version is more credible and accurate.

FYI, we were informed by TP's repairer that they do not have any proof/ evidence to support their claim.

As such, we intend to reject the claim and kindly let us have your instruction / comment / approval please.

Best Regards,

Thin Thin Hlaing | Case Handler LKK Auto Consultants Pte Ltd

Phone: 6841-2360 | email: <u>thinthin@lkkauto.com</u> | fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

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