



Auto  
Consultants  
Pte Ltd

51 UBI AVE 1, #01-25 PAYA UBI INDUSTRIAL PARK, SINGAPORE 408933 TEL : (065) 62563561 FAX : (065) 62564315

Our Ref: CC4/AIG20010763/Gpa3

29 OCT 2020

**WONG KEE MOY**  
50 EASTWOOD TERRACE  
SINGAPORE 486511

Dear Sir/Madam,

**ACCIDENT INVOLVING SGU 2987X(AIG) AND SML 159J ALONG/AT TPE EXIT UPPER CHANGI ROAD ON 30/09/2020**

We refer to the above subject matter. We write to inform you that we are the loss adjuster appointed by your motor insurer, AIG Asia Pacific Insurance Pte Ltd to deal with the third party claim against your policy.

We have received a claim from SML159J against your motor insurance policy.

We have reviewed the matter and based on all the available information on hand, we are of the view that we do not have a good defense towards the claim submitted by the owner of SML159J. Third party video shows that third party was stationary, your vehicle came and collided onto third party from behind. As such, we are of the view that liability is not in your favour. We shall proceed to negotiate for an amicable settlement of the third-party claim at best to avoid further litigation, which would escalate to even more cost.

Should you however wish to further discuss on the matter prior to our negotiations and settlement, please contact us within 10 days from the date of this letter.

Please note that your No-Claim Discount (NCD) (if any) will be affected and reduced by 30% (20% for commercial vehicles) upon next renewal due to this Third Party claim. However, if your policy has a NCD protector feature, it will be deemed utilized for this claim and your NCD will be protected.

Please call us if you have further queries.

Yours faithfully,

CHEW HSIAO TONG  
Case Handler  
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Email: [chewht@lkkauto.com](mailto:chewht@lkkauto.com)

c.c. AIG Asia Pacific Insurance Pte Ltd  
(Motor Claims Dept)