

## Hsiao Tong (LKKAuto)

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**From:** Hsiao Tong (LKKAuto)  
**Sent:** Monday, 8 August 2022 3:00 PM  
**To:** Tan, Bennie-WZ  
**Cc:** Admin A; Bryan Ang (LKKAuto)  
**Subject:** RE: Your Ref: EL797L / AIG Ref: 0023655981SG-003 / Accident involving EL797L & SLP7945B along New Bridge Road on 18 Dec 2020// LKK Ref: CC4/AIG20014212/Dpa3

Dear Bennie,

Noted. We will proceed to close and submit WP to your good office as no response from third party till date.

Thank you.

Best Regards,

**Hsiao Tong, Chew (Ms)** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6742-3197 | Email: [chewht@lkkauto.com](mailto:chewht@lkkauto.com) |

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

S(408933)

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**From:** Tan, Bennie-WZ <Bennie-WZ.Tan@aig.com>

**Sent:** Monday, 8 August 2022 9:36 AM

**To:** Hsiao Tong (LKKAuto) <chewht@lkkauto.com>

**Cc:** Admin A <admin-a@lkkauto.com>; Bryan Ang (LKKAuto) <bryanang@lkkauto.com>

**Subject:** RE: Your Ref: EL797L / AIG Ref: 0023655981SG-003 / Accident involving EL797L & SLP7945B along New Bridge Road on 18 Dec 2020// LKK Ref: CC4/AIG20014212/Dpa3

Dear Hsiao Tong

Reference to the above matter.

Kindly close off this case and render us your billing if there is TP development to date.

Best Regards

**Bennie Tan**

Senior 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 1718

[Bennie-WZ.Tan@aig.com](mailto:Bennie-WZ.Tan@aig.com) | [www.AIG.sg](http://www.AIG.sg)

**Advanced Leave Notification:**

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**From:** Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>  
**Sent:** Saturday, 21 May 2022 1:35 pm  
**To:** Tan, Bennie-WZ <[Bennie-WZ.Tan@aig.com](mailto:Bennie-WZ.Tan@aig.com)>  
**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; Bryan Ang (LKKAuto) <[bryanang@lkkauto.com](mailto:bryanang@lkkauto.com)>  
**Subject:** [EXTERNAL] Re: Your Ref: EL797L / AIG Ref: 0023655981SG-003 / Accident involving EL797L & SLP7945B along New Bridge Road on 18 Dec 2020// LKK Ref: CC4/AIG20014212/Dpa3

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

Dear Bennie,

We have rejected third party claim on 04/04/2022. There is no update/feedback from third party till date.

Thank you.

**Best Regards,**

**Hsiao Tong, Chew** | Case Handler  
**LKK Auto Consultants Pte Ltd**  
Phone: 6742 3197 | email: [chewht@lkkauto.com](mailto:chewht@lkkauto.com) | fax: -  
Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

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**From:** Tan, Bennie-WZ <[Bennie-WZ.Tan@aig.com](mailto:Bennie-WZ.Tan@aig.com)>  
**Sent:** Thursday, 19 May 2022 5:55 pm  
**To:** Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>  
**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; Bryan Ang (LKKAuto) <[bryanang@lkkauto.com](mailto:bryanang@lkkauto.com)>  
**Subject:** RE: Your Ref: EL797L / AIG Ref: 0023655981SG-003 / Accident involving EL797L & SLP7945B along New Bridge Road on 18 Dec 2020// LKK Ref: CC4/AIG20014212/Dpa3

Hi Hsiao Tong

We are reviewing this above claim.

Can you kindly advise the status/development to this claim?

Best Regards

**Bennie Tan**  
Senior 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 1718  
[Bennie-WZ.Tan@aig.com](mailto:Bennie-WZ.Tan@aig.com) | [www.AIG.sg](http://www.AIG.sg)

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---

**From:** Tan, Bennie-WZ  
**Sent:** Monday, 25 April 2022 3:58 pm  
**To:** 'Hsiao Tong (LKKAuto)' <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>  
**Cc:** 'Admin A' <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; 'Bryan Ang (LKKAuto)' <[bryanang@lkkauto.com](mailto:bryanang@lkkauto.com)>  
**Subject:** RE: Your Ref: EL797L / AIG Ref: 0023655981SG-003 / Accident involving EL797L & SLP7945B along New Bridge Road on 18 Dec 2020// LKK Ref: CC4/AIG20014212/Dpa3

Hi Hsiao Tong

Reference to the above matter.

Can you kindly advise the status of this claim? Also, please advise if our insured was previously engaged on this claim as our insured's agent feedback that our insured not update on said claim.

Best Regards

**Bennie Tan**

Senior 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 1718  
[Bennie-WZ.Tan@aig.com](mailto:Bennie-WZ.Tan@aig.com) | [www.AIG.sg](http://www.AIG.sg)

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**From:** Tan, Bennie-WZ  
**Sent:** Wednesday, 30 March 2022 11:38 am  
**To:** Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>  
**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; Bryan Ang (LKKAuto) <[bryanang@lkkauto.com](mailto:bryanang@lkkauto.com)>  
**Subject:** RE: Your Ref: EL797L / AIG Ref: 0023655981SG-003 / Accident involving EL797L & SLP7945B along New Bridge Road on 18 Dec 2020// LKK Ref: CC4/AIG20014212/Dpa3

Hi Hsiao Tong

As discussed, please proceed to reject TP claim on the basis that TP video had a sudden mute (unable to determine any contact made) and PIR inconclusive.

Separately, we hope that your surveyor has looked into the damage consistency which was raised by our insured previously.

Best Regards

**Bennie Tan**

Senior 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 1718  
[Bennie-WZ.Tan@aig.com](mailto:Bennie-WZ.Tan@aig.com) | [www.AIG.sg](http://www.AIG.sg)

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**From:** Tan, Bennie-WZ  
**Sent:** Thursday, 20 January 2022 9:51 pm  
**To:** Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>  
**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; Bryan Ang (LKKAuto) <[bryanang@lkkauto.com](mailto:bryanang@lkkauto.com)>  
**Subject:** RE: Your Ref: EL797L / AIG Ref: 0023655981SG-003 / Accident involving EL797L & SLP7945B along New Bridge Road on 18 Dec 2020// LKK Ref: CC4/AIG20014212/Dpa3

Hi Hsiao Tong

We are conducting our review on this aging matter.

Kindly urgently advise us on the developments/last correspondent with TP on said claim.

Best Regards

**Bennie Tan**  
Senior 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 1718  
[Bennie-WZ.Tan@aig.com](mailto:Bennie-WZ.Tan@aig.com) | [www.AIG.sg](http://www.AIG.sg)

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**From:** Tan, Bennie-WZ  
**Sent:** Tuesday, 18 May 2021 9:23 am  
**To:** Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>  
**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; Bryan Ang (LKKAuto) <[bryanang@lkkauto.com](mailto:bryanang@lkkauto.com)>  
**Subject:** RE: Your Ref: EL797L / AIG Ref: 0023655981SG-003 / Accident involving EL797L & SLP7945B along New Bridge Road on 18 Dec 2020// LKK Ref: CC4/AIG20014212/Dpa3

Hi Hsiao Tong

Further to email below.

FYI. Copy of PIR received from TP – inconclusive result.

Thank you.

Best Regards

**Bennie Tan**  
Senior 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 1718  
[Bennie-WZ.Tan@aig.com](mailto:Bennie-WZ.Tan@aig.com) | [www.AIG.sg](http://www.AIG.sg)

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**From:** Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>

**Sent:** Friday, 19 February 2021 8:08 am

**To:** Tan, Bennie-WZ <[Bennie-WZ.Tan@aig.com](mailto:Bennie-WZ.Tan@aig.com)>

**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; Bryan Ang (LKKAuto) <[bryanang@lkkauto.com](mailto:bryanang@lkkauto.com)>

**Subject:** [EXTERNAL] RE: Your Ref: EL797L / AIG Ref: 0023655981SG-003 / Accident involving EL797L & SLP7945B along New Bridge Road on 18 Dec 2020// LKK Ref: CC4/AIG20014212/Dpa3

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

Hi Bennie,

Contents noted.

Best Regards,

**Hsiao Tong, Chew (Ms)** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6742-3197 | Email: [chewht@lkkauto.com](mailto:chewht@lkkauto.com) | Fax: 6741 4108

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

S(408933)

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**From:** Tan, Bennie-WZ <[Bennie-WZ.Tan@aig.com](mailto:Bennie-WZ.Tan@aig.com)>

**Sent:** Wednesday, 17 February 2021 5:59 PM

**To:** Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>; Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>

**Subject:** RE: Your Ref: EL797L / AIG Ref: 0023655981SG-003 / Accident involving EL797L & SLP7945B along New Bridge Road on 18 Dec 2020

Hi LKK Team

Reference to the above.

Kindly assist to look into the damage consistency of both parties' damages etc as our insured is of the view TP vehicle damages is very minor.

Thank you.

Best Regards

**Bennie Tan**

Senior 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 1718

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**From:** Tan, Bennie-WZ  
**Sent:** Wednesday, February 17, 2021 4:39 PM  
**To:** Karen Lim <[karenlimpl@hotmail.com](mailto:karenlimpl@hotmail.com)>  
**Cc:** Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>; Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>  
**Subject:** Your Ref: EL797L / AIG Ref: 0023655981SG-003 / Accident involving EL797L & SLP7945B along New Bridge Road on 18 Dec 2020

Dear Ms. Lim

Reference to my colleague, Tee Chee Wah's email.

Please be informed we have appointed our adjuster, M/s LKK AUTO CONSULTANTS PTE. LTD. to look into this Third Party property claim against your motor policy.

Do immediately forward to us any documents should you received them.

Thank you.

Best Regards

**Bennie Tan**

Senior 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 1718  
[Bennie-WZ.Tan@aig.com](mailto:Bennie-WZ.Tan@aig.com) | [www.AIG.sg](http://www.AIG.sg)

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**From:** Tee, Chee-Wah <[Chee-Wah.Tee@aig.com](mailto:Chee-Wah.Tee@aig.com)>  
**Sent:** Wednesday, February 17, 2021 11:00 AM  
**To:** Karen Lim <[karenlimpl@hotmail.com](mailto:karenlimpl@hotmail.com)>  
**Cc:** weeghee quah <[weeghee@hotmail.com](mailto:weeghee@hotmail.com)>; Karen Quah <[karenquahpl@gmail.com](mailto:karenquahpl@gmail.com)>; Paul Ong Qing Yong <[paul.ong@wearnes.com](mailto:paul.ong@wearnes.com)>; Tan, Bennie-WZ <[Bennie-WZ.Tan@aig.com](mailto:Bennie-WZ.Tan@aig.com)>  
**Subject:** RE: [EXTERNAL] RE: Your Ref: EL797L / AIG Ref: 0023655981SG / Accident involving EL797L & SLP7945B along New Bridge Road on 18 Dec 2020

Dear Ms. Lim,

Thank you for forwarding the additional photographs. We will forward to our surveyor for their assessment. I have also copied my colleague Bennie Tan in this email loop as he is the handler for property damage claim. Thank you.

Dear Bennie,

I have forwarded total 8 photographs to you in separate email.

Thank you.

*If you have received this message outside of your usual work hours, I do not expect that you will read it, respond to it or act on it until appropriate for you.*

**Tee Chee Wah**

Complex Claims Examiner

AIG Asia Pacific Insurance Pte. Ltd.

AIG Building

78 Shenton Way, Level 10

Singapore 079120

Tel +(65) 6419 1089

[Chee-Wah.Tee@aig.com](mailto:Chee-Wah.Tee@aig.com) | [www.aig.sg](http://www.aig.sg)

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## Hsiao Tong (LKKAuto)

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**From:** Hsiao Tong (LKKAuto)  
**Sent:** Monday, 4 April 2022 2:17 PM  
**To:** JWG CLAIMS  
**Cc:** Admin A  
**Subject:** RE: Letter of Demand for Vehicle Number: SLP7945B \*\*\* LKK REF: CC4/AIG20014212/Dpa3  
**Attachments:** PIR from Insured.pdf

Without Prejudice

Dear Sirs/Mdm,

We have reviewed the matter and we attached herewith a copy of police investigation result submitted by our insured for your easy reference. The PIR is inconclusive.

In view of the above, we regret to inform you that we have our principal instruction to deny liability and unable to look into your client's matter.

"Kindly note that this negotiation between parties on this matter is purely on a without prejudice basis with the sole intention of resolving the matter amicably without parties resorting to legal proceedings. No admission of liability, whatsoever, should be deemed / inferred from this negotiation of terms/settlement.

In the event of new evidence being discovered or subsequently produced by either party that will materially affect/influence on the issues of liability/damages, either party is not bound, thereafter, by the negotiation terms/settlement."

Best Regards,

**Hsiao Tong, Chew (Ms)** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6742-3197 | Email: [chewht@lkkauto.com](mailto:chewht@lkkauto.com) |

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

S(408933)

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**From:** Hsiao Tong (LKKAuto)  
**Sent:** Friday, 21 January 2022 5:18 PM  
**To:** JWG CLAIMS <jwg.claims@yahoo.com>  
**Cc:** Admin A <admin-a@lkkauto.com>  
**Subject:** RE: Letter of Demand for Vehicle Number: SLP7945B \*\*\* LKK REF: CC4/AIG20014212/Dpa3

Without Prejudice

Dear Sirs/Mdm,

We refer to your below email.



We are in the midst of clearing our insured on this matter.

We will get back to you asap.

"Kindly note that this negotiation between parties on this matter is purely on a without prejudice basis with the sole intention of resolving the matter amicably without parties resorting to legal proceedings. No admission of liability, whatsoever, should be deemed / inferred from this negotiation of terms/settlement.

In the event of new evidence being discovered or subsequently produced by either party that will materially affect/influence on the issues of liability/damages, either party is not bound, thereafter, by the negotiation terms/settlement."

***"Wishing You Happiness & Prosperity Chinese New Year 2022"***

Best Regards,

**Hsiao Tong, Chew (Ms)** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6742-3197 | Email: [chewht@lkkauto.com](mailto:chewht@lkkauto.com) |

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

S(408933)

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**From:** JWG CLAIMS <[jwg.claims@yahoo.com](mailto:jwg.claims@yahoo.com)>

**Sent:** Friday, 26 November 2021 11:47 PM

**To:** Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>; Mei Kwan (LKKAuto) <[Meikwan@lkkauto.com](mailto:Meikwan@lkkauto.com)>

**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>

**Subject:** Re: Letter of Demand for Vehicle Number: SLP7945B \*\*\* LKK REF: CC4/AIG20014212/Dpa3

## **Without Prejudice**

Dear Sir/Madam,

Kindly let us have an update on the status of the stated vehicle's LOD.

Looking forward to hearing from you, much appreciated.

***Thanks & Warmest Regards,***

**JWG INTERNATIONAL PTE. LTD.**

10, Ang Mo Kio Ind Park 2A

#03-08 AMK AutoPoint

Singapore 568047

**TEL: 8602 4590 | FAX: 6909 9592**

On Monday, 18 October 2021, 03:31:27 pm SGT, Mei Kwan (LKKAuto) <[meikwan@lkkauto.com](mailto:meikwan@lkkauto.com)> wrote:

Dear Sir / Madam,

Thank you for your email.

Our respective case handler will look into the matter and get back to you in due course.

**Hi HT,**

**|**

**Kindly assist.**

*To check availability of the case handler, you may contact the undersigned.*

Thank you.

Best Regards,

**Mei Kwan** | Admin

**LKK Auto Consultants Pte Ltd**

Phone: 6366 0055 | email: [MeiKwan@lkkauto.com](mailto:MeiKwan@lkkauto.com) | fax: 67414108

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

***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.***

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**From:** JWG CLAIMS [<mailto:jwg.claims@yahoo.com>]

**Sent:** Monday, October 18, 2021 2:41 PM

**To:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>

**Subject:** Letter of Demand for Vehicle Number: SLP7945B

**Without Prejudice**

Dear Sir/Madam,

Letter of Demand for the stated vehicle as attached for your pursuant.

Kindly acknowledge upon receipt of the email.

***Thanks & Warmest Regards,***

**JWG INTERNATIONAL PTE. LTD.**

10, Ang Mo Kio Ind Park 2A

#03-08 AMK AutoPoint

Singapore 568047

**TEL: 8602 4590 | FAX: 6909 9592**



**SINGAPORE  
POLICE FORCE**

Traffic Police  
10 Ubi Avenue 3  
Singapore 408865  
Tel +65 6547 0000  
Fax +65 6547 4883  
[www.police.gov.sg](http://www.police.gov.sg)

Our Ref : TP/IP/56713/2020  
Date : 24 March 2021

LIM PUAY LEE KAREN  
1 ROBIN DRIVE  
#02-01  
SINGAPORE 258261

Dear Sir/Madam

**ROAD TRAFFIC ACCIDENT INVOLVING EL 797 L AND SLP 7945 B ALONG NEW BRIDGE  
ROAD ON 18/12/2020 AT ABOUT 8.30PM**

I refer to the above accident.

Please be informed that our investigation has not produced any substantive result. However, this does not preclude further prosecution should new evidence emerge later.

Yours faithfully,

**HEAD INVESTIGATION  
TRAFFIC POLICE  
SINGAPORE POLICE FORCE**

This is a computer-generated letter. No signature is required.