Hsiao Tong (LKKAuto)

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

Sent: Thursday, 11 March 2021 11:33 PM

To: Hsiao Tong (LKKAuto)
Cc: Tee, Chee-Wah; Admin A

Subject: RE: AIG Ref: 0818953320SG-003 || TP veh: SHB3065M (DOA: 22/12/2020) *** LKK

REF: CC4/AIG20014384/T1pa3

Hi Hsiao Tong

Further to the email below.

FYI. We have repudiated all liabilities to OI for the above accident. Copy of formal letter been sent to OI.

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 | www.AIG.sg

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

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

Sent: Wednesday, March 10, 2021 2:53 PM **To:** Tan, Bennie-WZ <Bennie-WZ.Tan@aig.com>

Cc: Tee, Chee-Wah < Chee-Wah. Tee@aig.com>; Admin A < admin-a@lkkauto.com>

Subject: [EXTERNAL] RE: AIG Ref: 0818953320SG-003 || TP veh: SHB3065M (DOA: 22/12/2020) *** LKK REF:

CC4/AIG20014384/T1pa3

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

Hi Bennie,

Thank you for your email.

The Class 3C licence will allow the holder to drive all Class 3 vehicles except light goods vehicles, mini vans and small buses. We have just spoken to OI PIC, Ms Shermaine on this matter. She is aware that her driver is holding Class 3C driving licence which is not allowed to drive a commercial vehicle. According to her, her manager had passed this matter to lawyer for handling but she is not sure on the progress/status.

We have advised her on third party claim amount and she will check with her manager see if they wants to do private settlement.

We will update once OI get back to us. 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: Tan, Bennie-WZ < Bennie-WZ.Tan@aig.com > Sent: Wednesday, 10 March 2021 11:58 AM
To: Hsiao Tong (LKKAuto) < chewht@lkkauto.com >

Cc: Tee, Chee-Wah < Chee-Wah. Tee@aig.com>; Admin A < admin-a@lkkauto.com>

Subject: RE: AIG Ref: 0818953320SG-003 || TP veh: SHB3065M (DOA: 22/12/2020) *** LKK REF:

CC4/AIG20014384/T1pa3

Hi Hsiao Tong

Reference to the mandate request.

Please note the previous mandate been revoked as there is a potential licencing issue detacted. OID currently holding a Class 2B & 3C driving licence.

Kindly confirm if checks been made on whether OID was able to drive OI vehicle which is a commercial vehicle.

Best Regards

Bennie Tan

Senior Complex Claims Examiner - Auto Property Damage Claims AIG Asia Pacific Insurance Pte. Ltd.

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Bennie-WZ.Tan@aig.com | www.AIG.sg

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From: Tan, Bennie-WZ

Sent: Monday, January 4, 2021 1:48 PM

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

Cc: Tee, Chee-Wah < Chee-Wah. Tee@aig.com >; Admin A < admin-a@lkkauto.com >

Subject: RE: AIG Ref: 0818953320SG-003 || TP veh: SHB3065M (DOA: 22/12/2020) *** LKK REF:

CC4/AIG20014384/T1pa3

Hi Hsiao Tong

Thank you for your prompt assistance

Based on TP's video, I agree with your assessment – OI was travelling straight on the wrong lane contrary to the account given by insured's driver. Please proceed to settle at best.

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 | www.AlG.sg

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

From: Hsiao Tong (LKKAuto) < chewht@lkkauto.com Sent: Thursday, December 31, 2020 11:07 AM

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

Cc: Tee, Chee-Wah < Chee-Wah. Tee@aig.com>; Admin A < admin-a@lkkauto.com>

Subject: [EXTERNAL] RE: AIG Ref: 0818953320SG-003 | | TP veh: SHB3065M (DOA: 22/12/2020) *** LKK REF:

CC4/AIG20014384/T1pa3

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

Hi Bennie,

Attached is a copy of video footage from third party for your reference.

From third party video, our insured driver was going straight instead of turning left as reported by him and caused the accident. We are of the view that liability is not in our driver's favour.

Kindly let us have your comments/instruction after review the matter. Thanks.

"Best Wishes for Merry Christmas & Happy New Year 2021"

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: Mei Kwan (LKKAuto) < Meikwan@lkkauto.com >

Sent: Tuesday, 29 December 2020 9:00 AM

To: Tan, Bennie-WZ <Bennie-WZ.Tan@aig.com>; Hsiao Tong (LKKAuto) <chewht@lkkauto.com>

Cc: Tee, Chee-Wah < Chee-Wah. Tee@aig.com >; Admin A < admin-a@lkkauto.com >

Subject: RE: AIG Ref: 0818953320SG-003 || TP veh: SHB3065M (DOA: 22/12/2020) *** LKK REF:

CC4/AIG20014384/T1pa3

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.

"Best Wishes for Merry Christmas & Happy New Year 2021"

Thank you.

Best Regards,

Mei Kwan | Admin

LKK Auto Consultants Pte Ltd

Phone: 6366 0055 | email: MeiKwan@lkkauto.com | fax: 67414108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

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

Sent: Monday, 28 December, 2020 6:01 PM

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

Cc: Tee, Chee-Wah < Chee-Wah.Tee@aig.com>

Subject: AIG Ref: 0818953320SG-003 || TP veh: SHB3065M (DOA: 22/12/2020)

Hi LKK Team

Reference to the above matter.

Kindly assist to request for TP video footage for our necessary review as insured driver is disputing on liability.

Best Regards

Bennie Tan

Senior Complex Claims Examiner - Auto Property Damage Claims AIG Asia Pacific Insurance Pte. Ltd.

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78 Shenton Way, Level 10
Singapore 079120
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Bennie-WZ.Tan@aig.com | www.AIG.sg

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