

Cecilia Chong (LKK Auto)

From: Lee, Ming-Yao <MingYao.Lee@aig.com>
Sent: Wednesday, 24 March 2021 12:01 PM
To: anglenghong@me.com
Cc: Cecilia Chong (LKK Auto)
Subject: RE: Our Ref : 5402352013SG-003 | Accident Involving SGD666A & SMG542L on 24/12/2020

Hi Mr. Ang,

We refer to your enquiry on claim.

Please be informed that after further reviewing, we are still of the opinion that liability is not in our favor.

If you have manage to recover losses from third party for more than 80%, you may provide supporting documents from your workshop / lawyer to us for revising premium in renewal.

Thank you.

Regards,
Lee Ming Yao, George
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 1769
Ming-Yao.Lee@AIG.com | www.AIG.sg

From: Lee, Ming-Yao
Sent: 02 March 2021 10:32
To: 'anglenghong@me.com' <anglenghong@me.com>
Cc: 'Cecilia Chong (LKK Auto)' <CeciliaChong@lkkauto.com>
Subject: RE: Our Ref : 5402352013SG-003 | Accident Involving SGD666A & SMG542L on 24/12/2020

Hi Mr. Ang,

We refer to our telephone conversation.

Our assessment is that since our vehicle is straddling between lanes when turning. Liability is not in our favor. Ms. Cecilia of LKK Auto Consultants Pte Ltd is our appointed adjuster where she will be assisting to review on the damages of third party vehicle. We are currently finalizing the cost of repair with third party.

Regarding your counter claim against third party, you may seek advice from your lawyer or workshop on recovering losses from third party. If you have managed to recover from your losses, please update us.

As spoken, we shall continue handle the case and once we have the finalized amount, we will update you. If this is the only claim within the policy period, NCD will not be affected upon renewal.

Thank you.

Regards,

Lee Ming Yao, George

Complex Claims Examiner – Auto Property Damage Claims
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From: Lee, Ming-Yao

Sent: 10 February 2021 14:39

To: anglenghong@me.com

Cc: Cecilia Chong (LKK Auto) <CeciliaChong@lkkauto.com>

Subject: Our Ref : 5402352013SG-003 | Accident Involving SGD666A & SMG542L on 24/12/2020

Hi Mr. Ang,

We refer to above mentioned accident and your previous conversation with our appointed adjuster.

We are regret to inform that after our reconsideration, liability is still against us being the vehicle straddling lane. As seen from third party's video footage, third party vehicle was turning at right most lane.

As such, we will have to handle the claim and settle at best terms. We seek your kind understand on this.

Please note that your Non-Claims Discount (NCD) will not be affected as result of this accident since this is the first accident within the policy period.

Regards,

Lee Ming Yao, George

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