# **Hsiao Tong (LKKAuto)**

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

Sent: Tuesday, 19 October 2021 7:11 PM

**To:** Hsiao Tong (LKKAuto)

Subject: RE: [SEEK APPROVAL TO REJECT TP CLAIM] - AIG Ref: 8200882474SG-003 // LKK

Ref: CC3/AIG21003555/Kpa3 [ACCIDENT INVOLVING SKS7786P(AIG) &

SMM3855H(TP) ON 09/03/2021]

Hi Hsiao Tong

Reference to your email below.

Please maintain rejection to TP 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 | www.AlG.sg

#### Advanced Leave Notification:

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: Tuesday, 19 October 2021 4:23 pm

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

**Subject:** [EXTERNAL] RE: [SEEK APPROVAL TO REJECT TP CLAIM] - AIG Ref: 8200882474SG-003 // LKK Ref: CC3/AIG21003555/Kpa3 [ACCIDENT INVOLVING SKS7786P(AIG) & SMM3855H(TP) ON 09/03/2021]

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

Hi Bennie,

Further to your below email.

We have managed to speak to OI and seek clarification on your below email. OI informed us to refer to his accident report as he has nothing to add on and he hang up the phone.

In view of this, we will proceed to maintain rejection as third party should keep a safety distance while travelling behind our insured.

Thank you.

Best Regards,

Hsiao Tong, Chew (Ms) | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | Email: <a href="mailto:chewht@lkkauto.com">chewht@lkkauto.com</a> | 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: Thursday, 15 July 2021 5:07 PM

To: Hsiao Tong (LKKAuto) < <a href="mailto:chewht@lkkauto.com">chewht@lkkauto.com</a>>

**Subject:** RE: [SEEK APPROVAL TO REJECT TP CLAIM] - AIG Ref: 8200882474SG-003 // LKK Ref: CC3/AIG21003555/Kpa3 [ACCIDENT INVOLVING SKS7786P(AIG) & SMM3855H(TP) ON 09/03/2021]

**Dear Hsiao Tong** 

Reference to your email below.

We are of the view the bulk of the liability is still on TP who did keep a safety distance behind OI.

Prior to your reply to Trans-cab, could you call OI and enquire about why he jammed his brakes despite the green arrow still indicating in his favour.

**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

Advanced Leave Notification:

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: Monday, 12 July 2021 12:15 pm

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

**Subject:** [EXTERNAL] RE: [SEEK APPROVAL TO REJECT TP CLAIM] - AIG Ref: 8200882474SG-003 // LKK Ref: CC3/AIG21003555/Kpa3 [ACCIDENT INVOLVING SKS7786P(AIG) & SMM3855H(TP) ON 09/03/2021]

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

Dear Bennie,

We refer to the above matter.

Please be informed that third party disagreed on our rejection as our insured jammed brake without any reason and caused the accident.

We are of the view that if third party keep a safety distance behind our insured vehicle, the accident can be avoided.

We suggest to maintain rejection.

Kindly let us have your comments/instruction. Thanks.



We do not agree to your rejection below.

Kindly review the video footage carefully.

Your insured is suddenly fully jammed brake without any reason instead of "brake further to slow down the vehicle."

Based on the footage, if your client did not jammed brake this accident will not be happening.

As such, we would like to proposed to settled 100% on our claim.

Kindly advise.

Thank You Best Regards, **Ng Wai Yin** 

Best Regards,

Hsiao Tong, Chew (Ms) | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | Email: <a href="mailto:chewht@lkkauto.com">chewht@lkkauto.com</a> | 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:** Monday, 7 June 2021 9:32 AM

To: Hsiao Tong (LKKAuto) < <a href="mailto:chewht@lkkauto.com">chewht@lkkauto.com</a>>

Subject: RE: [SEEK APPROVAL TO REJECT TP CLAIM] - AIG Ref: 8200882474SG-003 // LKK Ref:

CC3/AIG21003555/Kpa3 [ACCIDENT INVOLVING SKS7786P(AIG) & SMM3855H(TP) ON 09/03/2021]

Hi Hsiao Tong

You have my mandate to reject this TP claim.

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

### Advanced Leave Notification:

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: Sunday, 6 June 2021 12:05 pm

To: Tan, Bennie-WZ < <a href="mailto:Bennie-WZ.Tan@aig.com">Bennie-WZ.Tan@aig.com</a>>

**Subject:** [EXTERNAL] Re: [SEEK APPROVAL TO REJECT TP CLAIM] - AIG Ref: 8200882474SG-003 // LKK Ref: CC3/AIG21003555/Kpa3 [ACCIDENT INVOLVING SKS7786P(AIG) & SMM3855H(TP) ON 09/03/2021]

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

Hi Bennie,

Further to the below email.

Insured has reported the accident.

We would like to seek your approval to reject third party as third party rear-ended OI. We are of the view that BOLA 27 is applicable.

Kindly let us have your instruction.

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.

### Hsiao Tong, Chew | Case Handler LKK Auto Consultants Pte Ltd

Phone: 6742 3197 | email: <a href="mailto:chewht@lkkauto.com">chewht@lkkauto.com</a> | fax: 6741 4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

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

Sent: Tuesday, 1 June 2021 12:16 AM

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

**Subject:** RE: [SEEK APPROVAL TO REJECT TP CLAIM] - AIG Ref: 8200882474SG-003 // LKK Ref: CC3/AIG21003555/Kpa3 [ACCIDENT INVOLVING SKS7786P(AIG) & SMM3855H(TP) ON 09/03/2021]

Hi Hsiao Tong

I spoke to OI last evening and a follow-up email was sent to him cc you.

Do monitor if OI proceed to make the accident report. Should the timeline expire, please proceed to send 2<sup>nd</sup> reminder letter and Traffic Police letter.

Thanks.

**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

## Advanced Leave Notification:

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: Monday, 24 May 2021 11:58 am

To: Tan, Bennie-WZ < <a href="mailto:Bennie-WZ.Tan@aig.com">Bennie-WZ.Tan@aig.com</a>>

**Subject:** [EXTERNAL] RE: [SEEK APPROVAL TO REJECT TP CLAIM] - AIG Ref: 8200882474SG // LKK Ref: CC3/AIG21003555/Kpa3 [ACCIDENT INVOLVING SKS7786P(AIG) & SMM3855H(TP) ON 09/03/2021]

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

Hi Bennie,

We refer to your below email.

I have managed to speak to our insured Mr Seng earlier to advised him to make an accident report. However he is not cooperative. He refused to do it as it is slight bump, no damages to both cars. He did not make claim under his insurance. I have tried to explain to him that now Third Party has submitted claim against his insurance policy, he needs to make a report in order for AIG to act/ handle it. But he insisted that it is not necessary for him to do so. To him, it is wasting everybody time/resources. He said that he had an accident claim previously which he did not make report but end up insurance also settle it. He end up the call by saying that he is busy right now.

In view of the above, kindly advise if we shall proceed to send out our 2<sup>nd</sup> reminder NR letter to OI or else advise further instruction.

Best Regards,

Hsiao Tong, Chew (Ms) | Case Handler

**LKK Auto Consultants Pte Ltd** 

Phone: 6742-3197 | Email: <a href="mailto:chewht@lkkauto.com">chewht@lkkauto.com</a> | 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: Saturday, 8 May 2021 1:17 AM

To: Hsiao Tong (LKKAuto) < <a href="mailto:chewht@lkkauto.com">chewht@lkkauto.com</a>>

Subject: RE: [SEEK APPROVAL TO REJECT TP CLAIM] - AIG Ref: 8200882474SG // LKK Ref: CC3/AIG21003555/Kpa3

[ACCIDENT INVOLVING SKS7786P(AIG) & SMM3855H(TP) ON 09/03/2021]

Hi Hsiao Tong

Reference to your email.

Prior to us handling this matter on OI's behalf, it is necessary insured reported said accident.

Please follow-up with necessary reminder to OI.

**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

### Advanced Leave Notification:

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) < <a href="mailto:chewht@lkkauto.com">chewht@lkkauto.com</a>>

**Sent:** Wednesday, April 14, 2021 11:56 AM **To:** Tan, Bennie-WZ < Bennie-WZ.Tan@aig.com >

**Subject:** [EXTERNAL] [SEEK APPROVAL TO REJECT TP CLAIM] - AIG Ref: 8200882474SG // LKK Ref: CC3/AIG21003555/Kpa3 [ACCIDENT INVOLVING SKS7786P(AIG) & SMM3855H(TP) ON 09/03/2021]

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

Hi Bennie,

We refer to the above matter.

Our insured has yet lodge the accident report.

We have uploaded a copy of video footage from third party in Merimen for your easy reference. Based on third party video, third party hit onto our insured vehicle from behind. We are of the view that BOLA 27 is applicable.

In view of this, we are intending to reject third party claim.

For your approval/instruction please.

Thanks.

Best Regards, **Hsiao Tong, Chew (Ms)** | Case Handler **LKK Auto Consultants Pte Ltd** 

Phone: 6742-3197 | Email: <a href="mailto:chewht@lkkauto.com">chewht@lkkauto.com</a> | Fax: 6741 4108 HQ : Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

### **IMPORTANT NOTICE:**

The information in this email (and any attachments) is confidential. If you are not the intended recipient, you must not use or disseminate the information. If you have received this email in error, please immediately notify me by "Reply" command and permanently delete the original and any copies or printouts thereof. Although this email and any attachments are believed to be free of any virus or other defect that might affect any computer system into which it is received and opened, it is the responsibility of the recipient to ensure that it is virus free and no responsibility is accepted by American International Group, Inc. or its subsidiaries or affiliates either jointly or severally, for any loss or damage arising in any way from its use.

### **IMPORTANT NOTICE:**

The information in this email (and any attachments) is confidential. If you are not the intended recipient, you must not use or disseminate the information. If you have received this email in error, please immediately notify me by "Reply" command and permanently delete the original and any copies or printouts thereof. Although this email and any attachments are believed to be free of any virus or other defect that might affect any computer system into which it is received and opened, it is the responsibility of the recipient to ensure that it is virus free and no responsibility is accepted by American International Group, Inc. or its subsidiaries or affiliates either jointly or severally, for any loss or damage arising in any way from its use.

### **IMPORTANT NOTICE:**

The information in this email (and any attachments) is confidential. If you are not the intended recipient, you must not use or disseminate the information. If you have received this email in error, please immediately notify me by "Reply" command and permanently delete the original and any copies or printouts thereof. Although this email and any attachments are believed to be free of any virus or other defect that might affect any computer system into which it is received and opened, it is the responsibility of the recipient to ensure that it is virus free and no responsibility is accepted by American International Group, Inc. or its subsidiaries or affiliates either jointly or severally, for any loss or damage arising in any way from its use.

## **IMPORTANT NOTICE:**

The information in this email (and any attachments) is confidential. If you are not the intended recipient, you must not use or disseminate the information. If you have received this email in error, please immediately notify me by "Reply" command and permanently delete the original and any copies or printouts thereof. Although this email and

any attachments are believed to be free of any virus or other defect that might affect any computer system into which it is received and opened, it is the responsibility of the recipient to ensure that it is virus free and no responsibility is accepted by American International Group, Inc. or its subsidiaries or affiliates either jointly or severally, for any loss or damage arising in any way from its use.