

Veron Chen (LKKAUTO)

From: Bryan Ang (LKKAUTO)
Sent: Monday, 20 September 2021 5:04 PM
To: Yong, Joanne-LF; Veron Chen (LKKAUTO); Steve Chen (LKK Auto)
Cc: SUR; Admin A
Subject: RE: 8752454251SG003 Accident Involving SMV4911A And SKD7720H on 10/04/2021
Your Ref: CS3/AIG21004868/EVF3E2

Dear Joanne

Video provided by insured does not show conclusively that there was impact. It is also unclear after using video analysis software if the damage to TP had existed before OI had turned into the parking lot.

TP vehicle sustained minor scratches and it may be possible to find no damage on OI vehicle.

Suggest to reject case at this juncture since TP has not provided any evidence to show damage caused by OI.

Best Regards,

Bryan Ang

LKK Auto Consultants Pte Ltd

phone: 6256-3561 | email: bryanang@lkkauto.com | fax: 6741-4108

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

From: Yong, Joanne-LF <Joanne-LF.yong@aig.com>
Sent: Monday, 20 September 2021 4:01 PM
To: Bryan Ang (LKKAUTO) <bryanang@lkkauto.com>; Veron Chen (LKKAUTO) <veronchen@lkkauto.com>; Steve Chen (LKK Auto) <SteveChen@lkkauto.com>
Cc: SUR <sur@lkkauto.com>; Admin A <admin-a@lkkauto.com>
Subject: RE: 8752454251SG003 Accident Involving SMV4911A And SKD7720H on 10/04/2021 Your Ref: CS3/AIG21004868/EVF3E2

Dear All,

Can give me update today.

Thank you.

Best regards,

Joanne Yong

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 1953
Joanne-LF.yong@aig.com | www.AIG.sg

From: Yong, Joanne-LF

Sent: Wednesday, September 15, 2021 4:36 PM

To: Bryan Ang (LKKAuto) <bryanang@lkkauto.com>; Veron Chen (LKKAuto) <veronchen@lkkauto.com>; Steve Chen (LKK Auto) <SteveChen@lkkauto.com>

Cc: SUR <sur@lkkauto.com>; Admin A <admin-a@lkkauto.com>

Subject: RE: 8752454251SG003 Accident Involving SMV4911A And SKD7720H on 10/04/2021 Your Ref: CS3/AIG21004868/EVF3E2

Hi Bryan,

Thank you

Best regards,

Joanne Yong

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 1953
Joanne-LF.yong@aig.com | www.AIG.sg

From: Bryan Ang (LKKAuto) <bryanang@lkkauto.com>

Sent: Wednesday, September 15, 2021 4:29 PM

To: Yong, Joanne-LF <Joanne-LF.yong@aig.com>; Veron Chen (LKKAuto) <veronchen@lkkauto.com>; Steve Chen (LKK Auto) <SteveChen@lkkauto.com>

Cc: SUR <sur@lkkauto.com>; Admin A <admin-a@lkkauto.com>

Subject: [EXTERNAL] RE: 8752454251SG003 Accident Involving SMV4911A And SKD7720H on 10/04/2021 Your Ref: CS3/AIG21004868/EVF3E2

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

Hi Joanne

Will get back to you shortly.

Best Regards,

Bryan Ang

LKK Auto Consultants Pte Ltd

phone: 6256-3561 | email: bryanang@lkkauto.com | fax: 6741-4108
Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Yong, Joanne-LF <Joanne-LF.yong@aig.com>

Sent: Wednesday, 15 September 2021 3:35 PM

To: Veron Chen (LKKAuto) <veronchen@lkkauto.com>; Steve Chen (LKK Auto) <SteveChen@lkkauto.com>

Cc: SUR <sur@lkkauto.com>; Admin A <admin-a@lkkauto.com>

Subject: RE: 8752454251SG003 Accident Involving SMV4911A And SKD7720H on 10/04/2021 Your Ref: CS3/AIG21004868/EVF3E2

Dear Sir,

Kindly revert as per my email below

Thank you.

Best regards,

Joanne Yong

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 1953
Joanne-LF.yong@aig.com | www.AIG.sg

From: Yong, Joanne-LF

Sent: Tuesday, September 14, 2021 8:55 AM

To: Veron Chen (LKKAuto) <veronchen@lkkauto.com>; Steve Chen (LKK Auto) <SteveChen@lkkauto.com>

Cc: SUR <sur@lkkauto.com>; Admin A <admin-a@lkkauto.com>

Subject: RE: 8752454251SG003 Accident Involving SMV4911A And SKD7720H on 10/04/2021 Your Ref: CS3/AIG21004868/EVF3E2

Dear All,

Morning,

Kindly update the status.

Thank you.

Best regards,

Joanne Yong

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 1953
Joanne-LF.yong@aig.com | www.AIG.sg

From: Veron Chen (LKKAuto) <veronchen@lkkauto.com>

Sent: Friday, August 13, 2021 5:51 PM

To: Yong, Joanne-LF <Joanne-LF.yong@aig.com>; Steve Chen (LKK Auto) <SteveChen@lkkauto.com>

Cc: SUR <sur@lkkauto.com>; Admin A <admin-a@lkkauto.com>

Subject: [EXTERNAL] FW: 8752454251SG003 Accident Involving SMV4911A And SKD7720H on 10/04/2021 Your Ref: CS3/AIG21004868/EVF3E2

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Dear Joanne,

Thank you for the email.

Our surveyor will update you.

Best Regards,

Veron Chen | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6256-3561 | email :sur@lkkauto.com | fax: 6256-4315

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

From: Yong, Joanne-LF [<mailto:Joanne-LF.yong@aig.com>]

Sent: Friday, 13 August 2021 3:52 PM

To: Veron Chen (LKKAuto) <veronchen@lkkauto.com>; Steve Chen (LKK Auto) <SteveChen@lkkauto.com>

Cc: Admin A <admin-a@lkkauto.com>; SUR <sur@lkkauto.com>

Subject: RE: 8752454251SG003 Accident Involving SMV4911A And SKD7720H on 10/04/2021 Your Ref: CS3/AIG21004868/EVF3E2

Dear All,

Refer to the above matter.

Kindly advise any update.

Thank you.

Best regards,

Joanne Yong

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 1953

Joanne-LF.yong@aig.com | www.AIG.sg

From: Veron Chen (LKKAuto) <veronchen@lkkauto.com>

Sent: Wednesday, May 5, 2021 5:43 PM

To: Steve Chen (LKK Auto) <SteveChen@lkkauto.com>; Yong, Joanne-LF <Joanne-LF.yong@aig.com>

Cc: Admin A <admin-a@lkkauto.com>; SUR <sur@lkkauto.com>

Subject: [EXTERNAL] FW: 8752454251SG003 Accident Involving SMV4911A And SKD7720H on 10/04/2021 Your Ref: CS3/AIG21004868/EVF3E2

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Dear Joanne,

Kindly provide copy of OI Gia report.

Dear Steve,

Kindly review.

Best Regards,

Veron Chen | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6256-3561 | email :sur@lkkauto.com | fax: 6256-4315

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

From: Su Li (LKK Auto) <suli@lkkauto.com>

Sent: Wednesday, 5 May 2021 5:30 PM

To: Yong, Joanne-LF <Joanne-LF.yong@aig.com>; Veron Chen (LKKAuto) <veronchen@lkkauto.com>

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

Subject: Fw: 8752454251SG003 Accident Involving SMV4911A And SKD7720H on 10/04/2021 Your Ref: CS3/AIG21004868/EVF3E2

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 Veron,

Kindly assist.

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

**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.*

Thank you.

Best Regards,

Su Li | Admin Support

LKK Auto Consultants Pte Ltd

From: Yong, Joanne-LF <Joanne-LF.yong@aig.com>

Sent: Wednesday, May 5, 2021 5:09 PM

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

Subject: 8752454251SG003 Accident Involving SMV4911A And SKD7720H on 10/04/2021 Your Ref: CS3/AIG21004868/EVF3E2

Dear Sir,

Refer to the above matter.

Pls kindly assist to do the inspection and height measurement for our insured vehicle.

Base on the video and our OI GIA report stated there was no collision. Videos in the Merimen.

Thank you.

Best regards,

Joanne Yong

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

Tel +(65) 6419 1953

Joanne-LF.yong@aig.com | www.AIG.sg

From: umer khan <mumarkhan@yahoo.com>

Sent: Wednesday, May 5, 2021 3:33 PM

To: Yong, Joanne-LF <Joanne-LF.yong@aig.com>

Subject: [EXTERNAL] Re: Re: Re: 8752454251SG003 Accident Involving SMV4911A And SKD7720H on 10/04/2021

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Hi Joanne,

Thanks for contacting me. Hope you are now very clear about my briefing and stance.

As discussed, let me share you one more picture that Mr. Jimmy shared with me on that day.

In the picture, you can see that there is a clear collision mark on his car. How can my car swiftly touch his car and brought the bumper out (that is what he claimed) without any jerk etc.
Plus, his car is lower side while the car I was driving (CX5) is higher side car. You can see obvious height difference.

Any way, as discussed, I am ready to fully corporate with you. Let your surveyor do the necessary measurement.

Let me know when he will be coming. Thanks!

Regards,

Umar

On Tuesday, 4 May 2021, 16:58:36 GMT+8, umer khan <mumarkhan@yahoo.com> wrote:

Hi Joanne,

You are welcome.

Please have a look to all those videos.

Could you please call me tomorrow to have a discussion. Let me brief you as well.

Regards
Umar

[Sent from Yahoo Mail on Android](#)

On Tue, 4 May 2021 at 16:07, Yong, Joanne-LF
<Joanne-LF.yong@aig.com> wrote:

Dear Sir,

Thank you for the videos we have download.

Best regards,
Joanne Yong
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 1953
Joanne-LF.yong@aig.com | www.AIG.sg

From: umer khan <mumarkhan@yahoo.com>
Sent: Tuesday, May 4, 2021 2:53 PM

To: Yong, Joanne-LF <Joanne-LF.yong@aig.com>

Subject: [EXTERNAL] Re: Re: 8752454251SG003 Accident Involving SMV4911A And SKD7720H on 10/04/2021

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

Hi Joanne,

Hope you have downloaded my car videos from the BOX I've shared.

Please confirm then I will remove videos from the BOX.

Regards,
Umar

[Sent from Yahoo Mail on Android](#)

On Mon, 3 May 2021 at 11:10, umer khan
<mumarkhan@yahoo.com> wrote:

Hi Joanne,

I am sharing a BOX link where I have uploaded my car's videos.

<https://schneider-electric.box.com/s/4g5ebq7cu3k8flzc7cpzfrxj1uuc4g2g>

Please let me know once you receive all the videos.

Kindly feel free to approach me on my cell (+65 91061875) if need any further clarification.

Regards,
Umar

On Monday, 3 May 2021, 10:45:02 GMT+8, Yong, Joanne-LF <joanne-lf.yong@aig.com> wrote:

Dear Sir,

Thank you for the video.

We will base on evidence and proof. If third party provide any evidence we will send to you meanwhile we could much appreciate that you could forward the videos to us.

Thank you.

Best regards,
Joanne Yong
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
Tel +(65) 6419 1953
Joanne-LF.yong@aig.com | www.AIG.sg

From: umer khan <mumarkhan@yahoo.com>

Sent: Monday, May 3, 2021 10:31 AM

To: SupportServices <noemail@aig.com>; Yong, Joanne-LF <Joanne-LF.yong@aig.com>

Subject: [EXTERNAL] Re: 8752454251SG003 Accident Involving SMV4911A And SKD7720H on 10/04/2021

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

Hi Joanne,

Thank you for approaching me regarding this case.

First of all, as mentioned to AIG since beginning, this is not an accident. I did not hit any car.

Mr. Jimmy (car owner) accused me that I hit his car while parking without any evidence. Let me share a video taken from his camera. I have more videos from my car's camera as well. Unable to send you as file size is big.

None of them gives you an evidence that my car hit his car. Please let me know if you need my car's video as well.

Meanwhile, I request AIG, please do not pay him any claim on my behalf until and unless there is solid evidence, or it is proved.

Kindly feel free to contact me for any further information. I uploaded a detailed letter as well that can explain the whole situation.

Regards,
Umar

On Friday, 30 April 2021, 10:48:27 GMT+8, Yong, Joanne-LF <joanne-lf.yong@aig.com> wrote:

Policy:2070139520
Vehicle: SMV4911A

Dear Mr. Umar Muhammad,

Refer to the above matter.

We would much appreciate that you could forward the video or evidence for the accident.

We have received notice of accident submitted by M/S C.Yogarajah LLC on behalf of vehicle SKD7720H.

Thank you.

Best regards,
Joanne Yong
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
Tel +(65) 6419 1953
Joanne-LF.yong@aig.com | www.AIG.sg