

Hsiao Tong (LKKAUTO)

From: Loh, Chee-Heng <Chee-Heng.Loh@aig.com>
Sent: Thursday, 1 July 2021 5:34 PM
To: Hsiao Tong (LKKAUTO)
Cc: Admin A
Subject: RE: 0916446613SG *** LKK REF: CC4/AIG21005382/Upa3

Hi Hsiao Tong,

You may engage OI on 50/50 based on contradictory versions between both parties. Damage pattern showed TP's sketch plan to be more probable.

Kindly assist to manage OI and escalate to us if needed.

Thank you.

Loh Chee Heng

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 1881
Chee-Heng.Loh@aig.com | www.AIG.sg

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From: Hsiao Tong (LKKAUTO) <chewht@lkkauto.com>
Sent: Thursday, 1 July 2021 5:14 PM
To: Loh, Chee-Heng <Chee-Heng.Loh@aig.com>
Cc: Admin A <admin-a@lkkauto.com>
Subject: [EXTERNAL] RE: 0916446613SG *** LKK REF: CC4/AIG21005382/Upa3

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

Dear Chee Heng,

We refer to the above matter.

We have spoken to our driver Mr Chua on this matter. During our tele-conversation, he adamant that he was driving within his lane and he slowed down his car due to the front car slowed down. Third party was unable to stop and swerved left to avoid collision but still hit onto OI's vehicle. OI is of the view that if he changed lane and hit by third party, the damages sustained to his car will be more on the side door and more serious. The damages sustained to OI's vehicle was on the left rear bumper and fender. OI did not pursue the claim as liability is unclear at that point of time. OI did not repair his car till date and the damages is still on his car.
Kindly refer to the below photos submitted by OI on 28/06/2021 for your reference.

OI would like to highlight that the purple circle is the 1st point of impact that third party swerve and scratching his left rear bumper, then third party stopped his lorry and caused a dent on the fender(below the petrol pump cover).



No video footage or scene photos from both parties.

Based on damages profile, if OI stopped stationary without moving, damage to OI vehicle should have focus on rear left corner, but the damage appear to be on left rear bumper corner which indicating that OI attempting to swerve left also when third party lorry is swerving to left simultaneously resulted in the collision. Without concrete evidence like video footage, we are of the view it is 50/50 case.

Kindly let us have your view/comments in order for us to get back to insured on this matter.

Thank you.

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: Friday, 25 June 2021 11:52 AM
To: Loh, Chee-Heng <Chee-Heng.Loh@aig.com>; Hsiao Tong (LKKAuto) <chewht@lkkauto.com>
Cc: Admin A <admin-a@lkkauto.com>
Subject: RE: 0916446613SG *** LKK REF: CC4/AIG21005382/Upa3

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 | 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.

From: Loh, Chee-Heng [<mailto:Chee-Heng.Loh@aig.com>]

Sent: Friday, 25 June 2021 11:47 AM

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

Subject: 0916446613SG

Dear Sir/Mdm,

Kindly assist to upload correspondence with insured into Meirmen.

Thank you.

Loh Chee Heng

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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