RE: [Seek Instruction] - AIG Ref: 2940273368SG// LKK Ref: CC4/AIG21006059/Kpa3 [ACCIDENT INVOLVING SKT 1933R(OI) AND SMZ 1535B(TP) ON 14/05/2021]

Loh, Chee-Heng <Chee-Heng.Loh@aig.com>

Wed 9/6/2021 3:42 PM

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

Hi Hsiao Tong,

Noted insured stated offered private settlement out of goodwill as insured has a previous accident and did not want to affect NCD. In the whatsapp message with TP, insured also stated goodwill. Also, insured informed that OIV is much higher than TPV, thus, TPV damage not possible to be caused by OIV.

From insureds' front cam video, we are unable to determine if there was indeed contact between both vehicles.

Kindly proceed to conduct a height measurement of both vehicles to determine if there is damage to the front of OIV, and whether damages on TPV could have been caused by OIV.

Noted that TP's report stated body was thrust forward and pulled back. If third party made a police report for injury, kindly request for PIR for our review.

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

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, 9 June 2021 3:03 PM
To: Loh, Chee-Heng <Chee-Heng.Loh@aig.com>
Subject: [EXTERNAL] [Seek Instruction] - AIG Ref: 2940273368SG// LKK Ref: CC4/AIG21006059/Kpa3 [ACCIDENT INVOLVING SKT 1933R(OI) AND SMZ 1535B(TP) ON 14/05/2021]

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

Hi Chee Heng,

We refer to the above matter.

Third party reported that our insured hit him from behind.

Our insured reported that there was no collision.

Third party has no video footage for this matter. However, third party has submitted a copy of the WhatsApp messages to show that our insured had communicated with third party on private settlement but because the repair cost cannot reach agreement, so third party submitted insurance claim.

We have spoken to our insured Mr Gilbert about this matter. During our tele-conversation with him, he insisted that he did not hit Third Party. OI proposed to private settle is on a goodwill basis as he had an accident on Dec 2020, and he does not want to affect his NCD. In the beginning, Third Party proposed $950 to OI which OI feels that it is too much, and counter propose $400.00 to third party. OI also asked Third Party to go to his workshop for damages assessment. Third Party drove down to OI's workshop, the workshop mechanic informed OI that Third Party's car damage was not caused by OI, maybe just pay $100-$200 to settle it. Third Party refused to accept $200.00 and proceed to claim insurance.

OI further mention that third party vehicle has some pre-existing damages. There is no damage to OI vehicle.

We have uploaded a copy of the WhatsApp messages between OI & TP, email from OI & photos provided by OI in Merimen for your review.

In view of OI adamant that no collision and disputed third party, we would like to seek your instruction in order for us to proceed further.

Thank you.

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.

Best Regards,
Hsiao Tong, Chew | Case Handler
LKK Auto Consultants Pte Ltd
Phone: 6742 3197 | email: chewht@lkkauto.com | fax: 6741 4108
Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)