

RE: AIG Ref: #7582044428SG003#027# // LKK Ref: CC4/AIG21008506/ps3 [ACCIDENT INVOLVING SJP 5328U(AIG) AND GBJ 766Y ON 08/08/2021]

Goh, Jeremy <Jeremy.Goh@aig.com>

Wed 9/2/2022 2:59 PM

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

Hi Hsiao Tong,

You can proceed as per recommended.

You can maintain rejection under either BOLA 9 (c) or 10(a).

If there is escalation by the Third Party to lawyers, let me know.

As for insured, do explained that at this juncture he has claimed OD, so there is a record of a claim in system.

His NCD will be penalized but if there is a protector in place, it will be maintained
If we managed to recover in full his OD damages, then we will not penalize him on this claim as well.

Since the Third Party claim has not materialized for now, we will just await the Third Party action. Do let me know when the appropriate time comes, so I can mark off the PD claim.

Regards

Jeremy Goh

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 1767
Jeremy.goh@aig.com | www.AIG.com.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, February 9, 2022 2:43 PM

To: Goh, Jeremy <Jeremy.Goh@aig.com>

Subject: [EXTERNAL] RE: AIG Ref: #7582044428SG003#027# // LKK Ref: CC4/AIG21008506/ps3 [ACCIDENT INVOLVING SJP 5328U(AIG) AND GBJ 766Y ON 08/08/2021]

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Dear Jeremy,

We refer to the above matter.

Please be informed that third party disagreed on our rejection and submitted scene photos for our review. No video submitted by third party.

We have checked with OI Mr Ng on his counter claim against third party and he informed us that third party insurer refused to settle his claim. We have tried to advise OI that based on scene photos, it is likely that both parties were close to each other and collision happened. Suggested to resolve at 50/50. However OI insisted that third party driver keep moving to the right and grazed onto his right rear portion while he was

turning. After the accident, Third party shifted his van back to the lane to open his door. Insured also mentioned that third party driver was not paying attention on the road condition as he was looking on phone. OI feels that it is not fair to him to settle at 50/50. He hope AIG can fight for him.

In view of our insured dispute liability, we seek your instruction to maintain rejection.

FYI, third party has yet arrange for survey till date.

"Wishing You Happiness & Prosperity Chinese New Year 2022"

Best Regards,

Hsiao Tong, Chew (Ms) | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | Email: chewht@lkkauto.com |

HQ : Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 |

S(408933)

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

Sent: Friday, 8 October 2021 12:35 PM

To: Goh, Jeremy <Jeremy.Goh@aig.com>

Subject: Re: AIG Ref: #7582044428SG003#027# // LKK Ref: CC4/AIG21008506/ps3 [ACCIDENT INVOLVING SJP 5328U(AIG) AND GBJ 766Y ON 08/08/2021]

Hi Jeremy,

Please be informed that insured counter claim is still pending.

We will proceed to reject third party at this juncture and update if there is any issue.

Thank you.

Note: We are on work from home arranaement. 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)

From: Goh, Jeremy <Jeremy.Goh@aig.com>

Sent: Friday, 1 October 2021 9:22 am

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

Subject: RE: AIG Ref: #7582044428SG003#027# // LKK Ref: CC4/AIG21008506/ps3 [ACCIDENT INVOLVING SJP 5328U(AIG) AND GBJ 766Y ON 08/08/2021]

Hi Hsiao Tong,

You can proceed as per recommended.

However, before sending the rejection, please check with insured on his counter claim status.

Our system indicated that insured is at fault under BOLA 16.

If TPWS is not disputing our rejection based on either BOLA 9 (c) or 10(a), let us know, so we can seek recovery against their insurer.

Regards

Jeremy Goh

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 1767

Jeremy.goh@aig.com | www.AIG.com.sg

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From: Hsiao Tong (LKKAUTO) <chewht@lkkauto.com>

Sent: Thursday, September 30, 2021 9:01 PM

To: Goh, Jeremy <Jeremy.Goh@aig.com>

Subject: [EXTERNAL] AIG Ref: 7582044428SG// LKK Ref: CC4/AIG21008506/ps3 [ACCIDENT INVOLVING SJP 5328U(AIG) AND GBJ 766Y ON 08/08/2021]

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Hi Jeremy,

We refer to the above matter.

Please be informed that our insured is disputing on third party claim. We have spoken to Mr Ng, he said that he was making a right turn and he had turned in, third party did not slow down and swerved right then hit onto his car. Our insured has submitted scene photos(uploaded in Merimen) for our review. According to insured, he has stopped his car after the collision. Third party shifted his van back to the lane to open his door. Insured also mentioned that third party driver was not paying attention on the road condition as he was looking on phone.

Based on both parties' report, we are of the view that BOLA S9(c) / S10(a) is applicable.

In view of insured strongly dispute on liability, kindly advise if we may proceed to reject third party claim at this juncture.

Thank you.

Note: We are on work from home arranaement. 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)

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