

**Asher Sng (LKKAUTO)**

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**From:** Asher Sng (LKKAUTO)  
**Sent:** Wednesday, 24 November 2021 12:03 PM  
**To:** khawkhengjoo@gmail.com  
**Subject:** ACCIDENT INVOLVING SMZ 3268J AND SH 7961M ON 31/08/2021

**Our Ref: CC4/AIG21009186/Vea3**

24 NOV 2021

**KHAW KHENG JOO**

Dear Sir/Madam,

**ACCIDENT INVOLVING SMZ 3268J AND SH 7961M ON 31/08/2021**

We refer to the above accident where we are acting for AIG Asia Pacific Insurance Pte Ltd to resolve the claim against you and/or your authorized driver under the Auto Insurance policy taken up with them.

Based on the accident report and accident scenario, liability is down against us. We will therefore proceed to negotiate for an amicable settlement with the Third Party.

Should you however wish to further discuss on the matter prior to our negotiations and settlement, please contact us within 10 days from the date of this letter.

Please note that your No-Claim Discount (NCD)(if any) will be affected and reduced by 30% (20% for commercial vehicles) upon next renewal due to this Third Party claim. However, if your policy has a NCD protector feature, it will be deemed utilized for this claim and your NCD will be protected.

Please call us if you have further queries.

Yours faithfully,

Asher  
*Case Handler*  
Email: [Ashersng@lkkauto.com](mailto:Ashersng@lkkauto.com)

*c.c. AIG Asia Pacific Insurance Pte Ltd  
(Motor Claims Dept)*