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Our Ref: CC4/AIG21011874/T1pa3

29 Nov 2021

**FENG ZHEFEI**61 CHESTNUT AVENUE
#06-07
SINGAPORE 679522

Dear Sir/Madam,

## ACCIDENT INVOLVING SLL8425A(AIG) AND SHC8595L ALONG/AT WEST COAST HIGHWAY ON 20/11/2021

We refer to the above subject matter. We write to inform you that we are the loss adjuster appointed by your motor insurer, AIG Asia Pacific Insurance Pte Ltd to deal with the third-party claim against your policy.

We have received a claim from SHC8595L against your motor insurance policy.

Based on the accident report and accident scenario, we are of the view that liability is not in your favour as it is a head-to-rear collision. Therefore, we shall proceed to negotiate for an amicable settlement of the third-party claim at best to avoid further litigation, which would escalate to even more cost.

Should you however wish to further discuss on the matter prior to our negotiations and settlement, please contact us within 07 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,

C**NEW** HSĬÃÓ TONG

Case Handler DID: 6742 3197 FAX: 6741 4108

Email: <a href="mailto:chewht@lkkauto.com">chewht@lkkauto.com</a>

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