

## Hsiao Tong (LKKAuto)

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**From:** Hsiao Tong (LKKAuto)  
**Sent:** Thursday, 16 February 2023 2:13 PM  
**To:** CCN.OBERONLUBE@GMAIL.COM  
**Subject:** ACCIDENT INVOLVING SMM776Y(AIG) AND SJP9889R AT/ ALONG GREENWICH V CAR PARK ON 16/07/2022

**CHENG CHENG NAM** [By Email Only]

Dear Sir/Madam,

**Our Ref: CC6/AIG22006819/Uga3**

**You Ref: SMM 776Y**

**ACCIDENT INVOLVING SMM776Y(AIG) AND SJP9889R AT/ ALONG GREENWICH V CAR PARK ON 16/07/2022**

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 third party claim from SJP9889R against your insurance policy.

Based on the accident report and accident scenario, we are of the view that liability is not in your favour. 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 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.

Thank you.

Best Regards,

**Hsiao Tong, Chew (Ms)** | Case Handler

**LKK Auto Consultants Pte Ltd**

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