## **Hsiao Tong (LKKAuto)**

From: Hsiao Tong (LKKAuto)

**Sent:** Wednesday, 1 March 2023 2:32 PM

To: BABE.LOW@HOTMAIL.COM

Subject: ACCIDENT INVOLVING SMX3180M(AIG) AND SKU5404U AT/ALONG BUKIT

PANJANG ROAD ON 27/10/2022

## BERNADETTE BABE LOW MEE CHIN

[By Email Only]

Dear Sir/Madam,

You Ref: SMX3180M

Our Ref: CC6/AIG22010920/Kpa3

ACCIDENT INVOLVING SMX3180M(AIG) AND SKU5404U AT/ALONG BUKIT PANJANG ROAD ON 27/10/2022

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 a claim from SKU5404U against your insurance policy.

Based on the accident report and accident scenario, we are of the view that liability is not in your driver's 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. Please be assured that we will do our due diligence to mitigate the 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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