

Hsiao Tong (LKKAuto)

From: Hsiao Tong (LKKAuto)
Sent: Wednesday, 15 February 2023 9:24 AM
To: 'Lee, Ming-Yao'
Cc: 'Md Noor, Norsiah'; Admin A; assignments
Subject: RE: 3695519900SG//LKK REF: CC3/AIG22011517/Apa3
Attachments: WHATSAPP FROM WITNESS.pdf; PHOTO TAKEN BY WITNESS.jpeg

Dear Sirs,

Further to our below email.

Third party had submitted a copy of photo taken by witness for our further review.
Based on all the information we gathered, we are of the view that we do not have a good defense towards third party claim.

As such, please advise if we may proceed DS.

Thank you.

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)
Sent: Friday, February 10, 2023 3:04 PM
To: Lee, Ming-Yao <MingYao.Lee@aig.com>
Cc: Md Noor, Norsiah <Norsiah.MdNoor@aig.com>; Admin A <admin-a@lkkauto.com>; assignments <assignments@lkkauto.com>
Subject: RE: 3695519900SG//LKK REF: CC3/AIG22011517/Apa3

Dear Ming Yao,

For an update, insured Mr Tan just came down to our office for discussion. Our surveyor, Bryan has inspected OI vehicle and found that third party vehicle damages is likely caused by OI vehicle's tyre. Height measurement is not helpful. The impact is very slight and OI may not feel it. We have explained to OI on the above. Furthermore, we have advised OI that there is a witness police report for this matter. The witness is able to provide vehicle make and OI vehicle number which we are of the view that the witness is reliable. OI finally agreed to let AIG to settle the matter at best. We will follow up with a letter to insured on this matter.

Thank you.

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: Lee, Ming-Yao <MingYao.Lee@aig.com>

Sent: Tuesday, 7 February 2023 2:49 PM

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

Cc: Md Noor, Norsiah <Norsiah.MdNoor@aig.com>; Admin A <admin-a@lkkauto.com>

Subject: RE: 3695519900SG//LKK REF: CC3/AIG22011517/Apa3

Importance: High

Hi Hsiao Tong & Assignment Team,

I have spoken to insured regarding this case. From what I gathered :

- Insured drove insured's vehicle to 71 Kallang Bahru with spouse for dinner at around 8pm. It fits TP's reported time of accident.
- Insured did not recall reversed into third party vehicle but he did recall that he noticed there is a pedestrian staring at him (likely to be the witness) before he drove off.

Understand witness's reported that it was a white Mitsubishi but also considering the time is late, witness might overlook insured's gray as white.

To prevent potential litigation and to safeguard our position, please arrange for height measurement on both vehicles to confirm damages consistency.

Insured is agreeable for the arrangement. You may reach out to insured directly for the arrangement.

Insured wishes this matter to be expedited, appreciate to contact insured and third party **by this week**. Please acknowledge.

Regards,

Lee Ming Yao, George

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 1769

Ming-Yao.Lee@AIG.com | www.AIG.sg

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

Sent: 06 February 2023 16:09

To: Lee, Ming-Yao <MingYao.Lee@aig.com>

Cc: Md Noor, Norsiah <Norsiah.MdNoor@aig.com>; Admin A <admin-a@lkkauto.com>

Subject: [EXTERNAL] RE: 3695519900SG//LKK REF: CC3/AIG22011517/Apa3

This message is from an external sender; be cautious with links and attachments.

Dear Ming Yao,

Yes, only witness statement. No further evidence from third party at this moment.

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: Lee, Ming-Yao <MingYao.Lee@aig.com>

Sent: Monday, 6 February 2023 3:42 PM

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

Cc: Md Noor, Norsiah <Norsiah.MdNoor@aig.com>; Admin A <admin-a@lkkauto.com>

Subject: 3695519900SG//LKK REF: CC3/AIG22011517/Apa3

Hi Hsiao Tong,

Referring this case.

We understand previously you have sought mandate to reject claim.

Wish to last confirm if TP has provided any other evidences except witness statement?

Regards,

Lee Ming Yao, George

Complex Claims Examiner – Auto Property Damage Claims

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