

## Hsiao Tong (LKKAuto)

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**From:** Hsiao Tong (LKKAuto)  
**Sent:** Wednesday, 15 February 2023 9:19 AM  
**To:** CHANMEELIAN@GMAIL.COM  
**Subject:** ACCIDENT INVOLVING SLM315G(AIG) AND SNB4063R AT/ ALONG KALLANG BAHRU ON 15/11/2022

**TAN SOON HUAT** [By Email Only]

Dear Sir/Madam,

**Our Ref: CC3/AIG22011517/Apa3**

**You Ref: SLM315G**

**ACCIDENT INVOLVING SLM315G(AIG) AND SNB4063R AT/ ALONG KALLANG BAHRU ON 15/11/2022**

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 SNB4063R against your insurance policy.

As discussed on 10/02/2023, based on the accident report and accident scenario, we are of the view that we do not have a good defense towards the claim submitted by SNB4063R. 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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