

## EzLyna (LKKAuto)

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**From:** EzLyna (LKKAuto)  
**Sent:** Thursday, 2 February 2023 1:59 pm  
**To:** cheefai.wong@accelleron-industries.com; w3kenneth@gmail.com  
**Cc:** Admin A  
**Subject:** ACCIDENT INVOLVING SBX5006B (AIG) AND FBP1194J AT/ALONG PIE TOWARDS CHANGI NEAR CATHOLIC JUNIOR COLLEGE ON 25/01/2023

Our Ref: CC6/AIG23000910/Upa3

Dear Wong Chee Fai & Wong Wei Wen, Kenneth,

**ACCIDENT INVOLVING SBX5006B (AIG) AND FBP1194J AT/ALONG PIE TOWARDS CHANGI NEAR CATHOLIC JUNIOR COLLEGE ON 25/01/2023**

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 **FBP1194J** against your insurance policy.

Both parties involved have given conflict of version. Pursuant to the above said accident wherein you and/or your authorized driver had amongst other information given us your version of how the accident had occurred, we as the appointed agent of your insurers shall proceed to negotiate for an amicable settlement with third party claimant.

If you have evidence/information to proof that we should not settle the third-party claim, kindly let us have them in writing within the next 10 days i.e. by 12<sup>th</sup> February 2023, after we shall proceed with negotiation with Third Party claimant on the without prejudice basis and any settlement should not bind any claims whatsoever by you/your driver against the other party's insurer arising from this particular accident.

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.

\*As per our previous tele conversation with Mr Kenneth Wong; -

- 1) Forward Traffic Police Investigation Result to us either email or whatsapp
- 2) Based on Third party's police report – Third Party also filtering lane due to accident ahead.
- 3) Collision is on head to rear – Third Party may argue that your driver should have noticed his bike as he is ahead of your vehicle.

\*I am working from home from 30<sup>th</sup>~17<sup>th</sup> February 2023. If you wish to contact me, pls whatsapp call at 80287880 or email.

Best Regards,

**Ezlyna Eng** | Case Handler

**LKK Auto Consultants Pte Ltd**

phone: 6841-6051 | email: [Ezlyna@lkkauto.com](mailto:Ezlyna@lkkauto.com) |

Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

## EzLyna (LKKAuto)

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**From:** Ler, Bernard-JQ <Bernard-JQ.Ler@aig.com>  
**Sent:** Wednesday, 26 April 2023 3:40 pm  
**To:** EzLyna (LKKAuto)  
**Cc:** Admin A  
**Subject:** RE: YR REF:5780314271SG -SBX5006B / OUR REF:CC6/AIG23000910/Upa3 -FBP1194J / DOA:25.01.2023

Hi Lyna,

TP has submitted litigated LOD. You may submit WP report for closure.

Thanks.

**Best Regards,**

**Bernard Ler**  
**AIG**

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 1946

[Bernard-JQ.Ler@aig.com](mailto:Bernard-JQ.Ler@aig.com) | [www.aig.sg](http://www.aig.sg)

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**From:** Ler, Bernard-JQ  
**Sent:** 07 February 2023 09:38  
**To:** EzLyna (LKKAuto) <ezlyna@lkkauto.com>  
**Cc:** Admin A <admin-a@lkkauto.com>  
**Subject:** RE: YR REF:5780314271SG -SBX5006B / OUR REF:CC6/AIG23000910/Upa3 -FBP1194J / DOA:25.01.2023

Hi Ezlyna,

You may proceed with your recommendation. However, our final liability shall follows the PIR result.

Thanks.

**Best Regards,**

**Bernard Ler**  
**AIG**

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 1946

[Bernard-JQ.Ler@aig.com](mailto:Bernard-JQ.Ler@aig.com) | [www.aig.sg](http://www.aig.sg)

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**From:** EzLyna (LKKAuto) <[ezlyna@lkkauto.com](mailto:ezlyna@lkkauto.com)>  
**Sent:** 02 February 2023 14:10  
**To:** Ler, Bernard-JQ <[Bernard-JQ.Ler@aig.com](mailto:Bernard-JQ.Ler@aig.com)>  
**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>  
**Subject:** [EXTERNAL] YR REF:5780314271SG -SBX5006B / OUR REF:CC6/AIG23000910/Upa3 -FBP1194J /  
DOA:25.01.2023

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

Dear Bernard,

We refer to the above matter.

I have called Insured Driver – Mr Kenneth Wong (hp:96416922) to find out the scenario of the accident. Mr Kenneth was not sure where the bike came from as it was raining. He checked blind spot to filter to 2<sup>nd</sup> lane to avoid accident ahead (on 1<sup>st</sup> lane). Letter to Insured have uploaded in Merimen. Informed OI to forward Traffic Police investigation Result once he has received.

Based on both parties' accident report, collision happened when both parties are filtering lane to avoid accident ahead. We are viewed that both parties should exercise caution when filtering lane. Third party workshop emailed us for Direct Settlement. Shall we offer 50% liability? Kindly advise.

I also informed OI that if he has been charged by Traffic Police, we will settle TP claim @ 100%.

\*I am working from home from 30<sup>th</sup>~17<sup>th</sup> February 2023. If you wish to contact me, pls whatsapp call at 80287880 or email.

Best Regards,

**Ezlyna Eng** | Case Handler

**LKK Auto Consultants Pte Ltd**

phone: 6841-6051 | email: [Ezlyna@lkkauto.com](mailto:Ezlyna@lkkauto.com) |

Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

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