



Auto  
Consultants  
Pte Ltd

51 UBI AVE 1, #01-25 PAYA UBI INDUSTRIAL PARK, SINGAPORE 408933 TEL : (065) 62563561 FAX : (065) 62564315

Our Ref: CC6/AIG23001482/pa3

10 MARCH 2023

**CHIA QING HUANG**

46 JALAN BUKIT HO SWEE  
THE BEO CRESCENT #05-884  
SINGAPORE 160046

Dear Sir/Madam,

**ACCIDENT INVOLVING SMK4383G(AIG) AND SJM1706D AT/ALONG MINDEF HQ  
CARPARK ON 09/02/2023**

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 SJM1706D 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 on without prejudice basis 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.

Yours faithfully,

CHEW HSIAO TONG

Case Handler

DID: 6742 3197

Email: [chewht@lkkauto.com](mailto:chewht@lkkauto.com)

c.c. AIG Asia Pacific Insurance Pte Ltd  
(Motor Claims Dept)