

## Mei Kwan (LKKAuto)

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**From:** Ng, Jeffreysaykiat <Jeffreysaykiat.Ng@aig.com>  
**Sent:** Thursday, 13 July 2023 3:35 PM  
**To:** engmoh@singnet.com.sg  
**Cc:** Mei Kwan (LKKAuto)  
**Subject:** RE: AIG ref: 2638441978SG - Accident involving your vehicle SKS9425T and SJR654A along Fook Hai Building Carpark on 05.06.2023

Dear Mr Tng,

We refer to the above accident involving your vehicle SKS9425T and our earlier tele-conversation.

We have received the Bodily Injury claim from the Third Party's solicitor ARCO LAW LLC, acting on behalf of the driver of SJR654A for losses arising from the above mentioned accident.

Having reviewed the matter and the third party's video footage, we regret to advise that liability is not in our favour and we will have to settle all claims related to this accident at best terms. Kindly note that the settlement of the claim is on a without prejudice basis and shall not be construed as an admission of liability.

Please note that your Non-Claim Discount (NCD) (if any) will be affected and reduced by 30% (20% for commercial vehicles) upon next renewal due to this Third Party claim. However, if your policy has a NCD protector feature, it will be deemed utilised for this claim.

### **AIG's findings**

We wish to advise that it is not uncommon to see "soft tissue" injury claim caused by low-impact collision because the force of the collision is not the only factor that determines whether any injury is suffered. Further, the claimant may not have felt pain at once and only a few hours later or even the next day. This delay can be due to the "mechanics" of a whiplash injury: what happens is that there is a lot of destabilization in the vertebra as a result of the collision and if the muscle are not strong they will spasm and so "produce lactic acid", which causes the feeling of ache.

We note that you have mentioned the damage was minor and impact was light. Whatever damages that are sustained due to an accident are surveyed by AIG appointed surveyors who do their utmost to check for the damages of the vehicles. Sometimes vehicles do sustained internal damages that are not visible to the naked eye at the time of the accident.

To disproof injury following the collision and the respective damaged vehicles is an onerous burden on our part.

We understand your concerns that the General Damages is rather overgeneralised or ridiculous. The nature of claim is questionable. We have addressed similar claims in the past by raising the same arguments that you have pointed out (i.e. moving at slow speed and minor damages to the third party's vehicle) to plaintiff lawyer and we have successfully reduced the amount of claim based on accepted guidelines on assessment of general damages in injury claims.

In view of the diagnosis described in the doctor's medical reports which are objective and generally on physical examination, it will be an uphill task to dispute the claimant's injuries are not caused by the accident unless there are strong evidences to prove these conditions were pre-existing in nature and not resulted directly from the alleged accident.

We have further reviewed the documents pertaining to these claims and to date, we are unable to find any incriminating element involved in this claim and we cannot find any evidence suggesting that this accident was staged.

Hence, we will be proceeding to negotiate and settle all claims relating to this accident at best on reasonable terms, with a view to avert escalating legal costs if the matter remains unresolved.

Thank you.

*If you have received this message outside of your usual work hours, I do not expect that you will read it, respond to it or act on it until appropriate for you.*

**Jeffrey Ng**

Senior Complex Claims Examiner  
Auto Bodily Injury Claims  
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**From:** Ng, Jeffreysaykiat

**Sent:** Monday, July 3, 2023 9:52 AM

**To:** engmoh@singnet.com.sg

**Subject:** RE: AIG ref: 2638441978SG - Accident involving your vehicle SKS9425T and SJR654A along Fook Hai Building Carpark on 05.06.2023

Dear Mr Tng,

We refer to the above accident involving your vehicle SKS9425T.

We have received a Bodily Injury claim from the Third Party's solicitor ARCO LAW LLC, acting on behalf of the driver of SJR654A for losses arising from the above mentioned accident.

I acknowledge receipt of your police report, accident scene photos and sketch plan of the accident.

I note that you intend to contest the claims made by the other party and you are prepared to bear your own legal cost. I urge you to re-consider your decision as we had received the property damage and bodily injury claim made by the owner and driver of SJR654A. Otherwise, and in view of your profession as a solicitor yourself, we are prepared to offer you the option of signing the "Letter of Undertaking and indemnity". A copy is attached for your perusal. Alternatively, kindly inform your legal representatives to write to us officially before we re-direct all claims to you for your handling.

We look forward to hearing from you within the next (7) days, thank you.

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**Jeffrey Ng**

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**From:** Ng, Jeffreysaykiat

**Sent:** Thursday, June 22, 2023 10:03 AM

**To:** [engmoh@singnet.com.sg](mailto:engmoh@singnet.com.sg)

**Subject:** RE: AIG ref: 2638441978SG - Accident involving your vehicle SKS9425T and SJR654A along Fook Hai Building Carpark on 05.06.2023

Dear Mr Tng,

We refer to the above accident involving your vehicle SKS9425T.

Having perused your accident report and the available information, we are of the view that liability is contentious/conflicting.

If you have received any letters from the Traffic Police on the outcome of their investigations, kindly extend a copy to us via email for our record.

In the event should we receive any claims from the other parties involved, we and/or our assessors will inform you.

Should you have further enquiry pertaining to this matter or additional evidence, please do not hesitate to contact the undersigned.

Thank you.

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**Jeffrey Ng**

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**From:** Ng, Jeffreysaykiat

**Sent:** Friday, June 16, 2023 4:59 PM

**To:** [engmoh@singnet.com.sg](mailto:engmoh@singnet.com.sg)

**Subject:** AIG ref: 2638441978SG - Accident involving your vehicle SKS9425T and SJR654A along Fook Hai Building Carpark on 05.06.2023

Dear Mr Tng,

Please refer attached letter, thank you.

*If you have received this message outside of your usual work hours, I do not expect that you will read it, respond to it or act on it until appropriate for you.*

**Jeffrey Ng**

Senior Complex Claims Examiner  
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