

## Hsiao Tong (LKKAuto)

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**From:** Marhoum, Firman <Firman.Marhoum@aig.com>  
**Sent:** Tuesday, 25 February 2025 4:19 PM  
**To:** Hsiao Tong (LKKAuto)  
**Cc:** Bryan Ang (LKKAuto); Admin A; CS A Team  
**Subject:** RE: AIG REF: 0473241543SG-008 // LKK REF: CD/AIG24090456/Upa3 // TPV FBK5930B // DOA 15/09/2023

Dear Sirs,

We refer to above matter and email below.

Upon further review of this matter, we are of the view that BOLA 28.(e) is applicable as this is a chain collision whereby TP's vehicle FBK5930B in last vehicle in the sequence.

Given the above, we are denying liability under BOLA 28.(e).

Kindly inform third-party we are rejecting the claim and let us have your response soonest.

Should you have any further enquiry, please do not hesitate to contact the undersigned.

Best Regards,

**Firman (Roy) Marhoum**  
Claims Adjuster, Auto Claims  
AIG Asia Pacific Insurance Pte. Ltd.

AIG Building  
78 Shenton Way, Level 10  
Singapore 079120  
Tel +(65) 6419 1769  
[firmar.marhoum@aig.com](mailto:firmar.marhoum@aig.com) | [www.AIG.sg](http://www.AIG.sg)

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**From:** Marhoum, Firman  
**Sent:** Monday, 23 December, 2024 1:30 PM  
**To:** Hsiao Tong (LKKAuto) <chewht@lkkauto.com>

**Cc:** Bryan Ang (LKKAuto) <bryanang@lkkauto.com>; Admin A <admin-a@lkkauto.com>; CS A Team <cs-a@lkkauto.com>  
**Subject:** RE: AIG REF: 0473241543SG-008 // LKK REF: CD/AIG24090456/Upa3 // TPV FBK5930B // DOA 15/09/2023

Dear Sirs,

We refer to above matter and email below.

Please note the change in our reference number **0473241543SG-008** for this matter.

The PIR is uploaded in Merimen. A copy of the same is attached herewith for your easy reference.

In the circumstances, please let us know if the COR is finalized and status of the PD claim.

We look forward to your earliest response.

Should you have any further enquiry, please do not hesitate to contact the undersigned.

Best Regards,

**Firman (Roy) Marhoum**  
Claims Adjuster, Auto Claims  
AIG Asia Pacific Insurance Pte. Ltd.

AIG Building  
78 Shenton Way, Level 10  
Singapore 079120  
Tel +(65) 6419 1769  
[firmar.marhoum@aig.com](mailto:firmar.marhoum@aig.com) | [www.AIG.sg](http://www.AIG.sg)

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**From:** Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>  
**Sent:** Monday, 30 September, 2024 8:27 AM  
**To:** Marhoum, Firman <[Firman.Marhoum@aig.com](mailto:Firman.Marhoum@aig.com)>  
**Cc:** Bryan Ang (LKKAuto) <bryanang@lkkauto.com>; Admin A <admin-a@lkkauto.com>; CS A Team <cs-a@lkkauto.com>  
**Subject:** [EXTERNAL] RE: AIG REF: 7141543718SG-008 // TPV FBK5930B // DOA 15/09/2023

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**LKK REF: CD/AIG24090456/Upa3**

Dear Sirs,

We noted on your instruction. Thanks.

**Best Regards,**

**Hsiao Tong, Chew** | Team Lead

Third Party Direct Settlement

**LKK Auto Consultants Pte Ltd**

Phone: 6742 3197 | Email: [chewht@lkkauto.com](mailto:chewht@lkkauto.com)

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

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**From:** Marhoum, Firman <[Firman.Marhoum@aig.com](mailto:Firman.Marhoum@aig.com)>

**Sent:** Friday, 27 September 2024 6:00 PM

**To:** CS A Team <[cs-a@lkkauto.com](mailto:cs-a@lkkauto.com)>; Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>; Bryan Ang (LKKAuto) <[bryanang@lkkauto.com](mailto:bryanang@lkkauto.com)>; Daphne Lee (LKK Auto) <[daphnelee@lkkauto.com](mailto:daphnelee@lkkauto.com)>

**Subject:** AIG REF: 7141543718SG-008 // TPV FBK5930B // DOA 15/09/2023

Dear Team,

We refer to the above matter.

Please KIV this matter pending PIR.

Thank you and Best Regards,

**Firman (Roy) Marhoum**

Complex Claims Examiner – Auto Property Damage Claims

AIG Asia Pacific Insurance Pte. Ltd.

AIG Building

78 Shenton Way, Level 10

Singapore 079120

[firmar.marhoum@aig.com](mailto:firmar.marhoum@aig.com) | [www.AIG.sg](http://www.AIG.sg)

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## Hsiao Tong (LKKAuto)

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**From:** Hsiao Tong (LKKAuto)  
**Sent:** Wednesday, 26 February 2025 4:35 PM  
**To:** 'raymond'  
**Cc:** Admin A  
**Subject:** RE: Your Ref: FBK5930B // LKK Ref: CD/AIG24090456/Upa3 [ACCIDENT INVOLVING SJC9311J(AIG) / FBK5930B / OTHERS ON 15/09/2024]

Without prejudice

Dear Sirs/Mdm,

We have reviewed the matter, and we are of the view that BOLA 28.(e) is applicable as this is a chain collision whereby your client's FBK5930B in last vehicle in the sequence.

Given the above, we are denying liability under BOLA 28.(e).

Thank you.

**Best Regards,**

**Hsiao Tong, Chew** | Team Lead  
Third Party Direct Settlement  
**LKK Auto Consultants Pte Ltd**  
Phone: 6742 3197 | Email: [chewht@lkkauto.com](mailto:chewht@lkkauto.com)  
Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

---

**From:** Hsiao Tong (LKKAuto)  
**Sent:** Monday, 7 October 2024 11:41 AM  
**To:** raymond <raymond@bhh.com.sg>  
**Cc:** Admin A <admin-a@lkkauto.com>  
**Subject:** RE: Your Ref: FBK5930B // LKK Ref: CD/AIG24090456/Upa3 [ACCIDENT INVOLVING SJC9311J(AIG) / FBK5930B / OTHERS ON 15/09/2024]

WITHOUT PREJUDICE

Dear Raymond,

We have our principal instruction to request for PIR for further review.

Thanks.

**Best Regards,**  
**Hsiao Tong, Chew** | Team Lead

Third Party Direct Settlement  
**LKK Auto Consultants Pte Ltd**  
Phone: 6742 3197 | Email: [chewht@lkkauto.com](mailto:chewht@lkkauto.com)  
Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

---

**From:** raymond <[raymond@bhh.com.sg](mailto:raymond@bhh.com.sg)>  
**Sent:** Monday, 7 October 2024 11:38 AM  
**To:** Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>  
**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>  
**Subject:** RE: Your Ref: FBK5930B // LKK Ref: CD/AIG24090456/Upa3 [ACCIDENT INVOLVING SJC9311J(AIG) / FBK5930B / OTHERS ON 15/09/2024]

Dear Hsiao Tong,

Thank you for your email.

As reported by our client, during the accident your insured vehicle has flipped onto the front part of our client motorcycle who was travelling on his lane.

In view of the above, your insured should liable for the accident.

Please advise.

Thanks

Best Regards,

**Raymond**

**Ban Hock Hin Co., Pte Ltd**

Tel: (65) 6281 6520 x 220 | Fax: (65) 6284 2969

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**From:** Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>  
**Sent:** Monday, 30 September 2024 2:20 pm  
**To:** raymond <[raymond@bhh.com.sg](mailto:raymond@bhh.com.sg)>  
**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>

**Subject:** RE: Your Ref: FBK5930B // LKK Ref: CD/AIG24090456/Upa3 [ACCIDENT INVOLVING SJC9311J(AIG) / FBK5930B / OTHERS ON 15/09/2024]

Without Prejudice

Dear Raymond,

Attached as requested.

**Best Regards,**

**Hsiao Tong, Chew** | Team Lead

Third Party Direct Settlement

**LKK Auto Consultants Pte Ltd**

Phone: 6742 3197 | Email: [chewht@lkkauto.com](mailto:chewht@lkkauto.com)

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

---

**From:** raymond <[raymond@bhh.com.sg](mailto:raymond@bhh.com.sg)>

**Sent:** Monday, 30 September 2024 2:04 PM

**To:** Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>

**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>

**Subject:** RE: Your Ref: FBK5930B // LKK Ref: CD/AIG24090456/Upa3 [ACCIDENT INVOLVING SJC9311J(AIG) / FBK5930B / OTHERS ON 15/09/2024]

Hi Hsiao Tong,

As requested by our client, please send us your insured accident report.

Thanks

**Best Regards,**

**Raymond**

**Ban Hock Hin Co., Pte Ltd**

Tel: (65) 6281 6520 x 220 | Fax: (65) 6284 2969

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BLK 51 DEFO SOUTH STREET 1 #04-26 JTC DEFO INDUSTRIAL CITY SINGAPORE 532758

---

**From:** Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>

**Sent:** Monday, 30 September 2024 8:31 am

**To:** raymond <[raymond@bhh.com.sg](mailto:raymond@bhh.com.sg)>

**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>

**Subject:** Your Ref: FBK5930B // LKK Ref: CD/AIG24090456/Upa3 [ACCIDENT INVOLVING SJC9311J(AIG) / FBK5930B / OTHERS ON 15/09/2024]

Your Ref: **FBK5930B**

Without Prejudice

LKK Ref: CD/AIG24090456/Upa3

Dear Sirs/Mdm,

**ACCIDENT INVOLVING SJC9311J(AIG) / FBK5930B / OTHERS ON 15/09/2024**

We refer to the above matter.

Please be informed that liability is unclear and we will request for police investigation result for further review.

**You may advise your client to claim OD first.**

Thank you.

**Best Regards,**

**Hsiao Tong, Chew** | Team Lead

Third Party Direct Settlement

**LKK Auto Consultants Pte Ltd**

Phone: 6742 3197 | Email: [chewht@lkkauto.com](mailto:chewht@lkkauto.com)

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