

Hsiao Tong (LKKAUTO)

From: Cecilia Lee Peng Geok <cecilialee@sparkcarcare.com>
Sent: Tuesday, 16 January 2018 11:15 AM
To: Hsiao Tong (LKKAUTO)
Cc: Admin A; CS A Team; Jasmine Cai Yuyan
Subject: RE: Round Table Meeting(RTM) on 12/01/2018(Friday)@ 2pm - SHD3777G / SJZ5777D DOA 05/02/2016

Importance: High

Without Prejudice

Dear Hsiao Tong

Please refer to our conversation during the RTM on 12/1/18.

We wish to highlight that:

1. Your insured's statement clearly stated he was travelling on the center lane and intends to turn left into Malan Road;
2. The point of contact confined at the front right of taxi and the left rear of your insured vehicle suggest that your insured driver made an abrupt left turn from center lane;
3. Taxi's statement was supported by witness statement.

Since the dispute on liability cannot be resolved, please revert if AIG is agreeable to escalate the matter to GIA.

This matter has been long protracted. Please let us have your reply by **30/01/2018**

Thank you.

Best Regards
Cecilia Lee
Claims Department | ComfortDelGro Engineering Pte Ltd
Off 6214 8354 | Fax:
6214 1843

From: Cecilia Lee Peng Geok/sparkcarcare/cdge/delgronotes
To: "Hsiao Tong (LKKAUTO)" <chewht@lkkauto.com>
Cc: Admin A <admin-a@lkkauto.com>, CS A Team <cs-a@lkkauto.com>, "Jasmine Cai Yuyan" <jasminesai@cdge.com.sg>
Date: 09/01/2018 11:54 AM
Subject: RE: Round Table Meeting(RTM) on 12/01/2018(Friday)@ 2pm

Without Prejudice

Dear Sir/Madam

We would like to add in the following cases (b/f from last RTM)[attachment "RTM on 12.1.18.xls" deleted by Cecilia Lee Peng Geok/sparkcarcare/cdge/delgronotes]

50% G/S
1810.00
Reminder
4/2/18 3.5 days TP proposed \$270000
75%

17	SHD3777G	SJZ5777D	05.02.2016		OLIVIA	This matter has been long protra
18	SH7224H	SLK3020Y	17.04.2017		CHT	
19	SHC251G	SJF203G	06.10.2016	CC3/AIG16019315/H1zg3	ZAYER	Repeated reminder for 3P's VC
20	SHA3382C	SGG8577E	25.01.2017	CC3/AIG17001858/H1wb3	VL	Your insured had reported in Auc
21	SH7082A	SLJ2285L	21.07.2017		ZAYER	
22	SHB 6639M	SDM 777B	04/08/2017	CC3/AIG 17015421/K1pb3	CHT	
23	SHC2806T	SJK1208K	15.09.2017	CC3/AIG 17018051/K1hb3	VIC	VC fwd to you in Nov17.Pls se
24	SHD4476T	EM1010L	12.05.2017	CC3/AIG 17009486/H1hg3	VIC	VC fwd to you in Oct 17. VC st
25	SHA3566P	SFL6498Z	25.09.2017	CC3/AIG17018573/K1nb3	VIC	H-R collision. Pls settle or con
26	SHC7962S	SJA4583J	13.07.2015	CC3/AIG15011972/H1ha3	VIC	Pls settle or confirm to GIA

Thank you.

Best Regards

Cecilia Lee

Claims Department | ComfortDelGro Engineering Pte Ltd

Off: 6214 8354 | Fax:

6214 1843

From: "Hsiao Tong (LKKAuto)" <chewht@lkkauto.com>
 To: "cecillalee@sparkcarcare.com" <cecillalee@sparkcarcare.com>, "Jasmine Cai Yuyan" <jasminecai@cdge.com.sg>
 Cc: Admin A <admin-a@lkkauto.com>, CS A Team <cs-a@lkkauto.com>
 Date: 08/01/2018 04:02 PM
 Subject: RE: Round Table Meeting(RTM) on 12/01/2018(Friday)@ 2pm

Without Prejudice

Dear Ms Cecilia,

We enclosed here with the list of bulk settlement to be discussed on **12/01/2018** at LKK office.

Thank you.

"Wishes you a Merry Christmas & Happy New Year 2018"

Best Regards,

Hsiao Tong, Chew | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | email: chewht@lkkauto.com | fax: 6741-4108

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

From: Hsiao Tong (LKKAuto)

Sent: Thursday, 28 December 2017 11:25 AM

To: cecillalee@sparkcarcare.com; Jasmine Cai Yuyan <jasminecai@cdge.com.sg>

Cc: Admin A <admin-a@lkkauto.com>; CS A Team <cs-a@lkkauto.com>

Subject: Round Table Meeting(RTM) on 12/01/2018(Friday)@ 2pm

Hi Ms Cecilia/ Ms Jasmine,

We refer to the above matter.

As discussed, the next round table meeting is to be scheduled on **12/01/2018(Friday)@ 2pm**




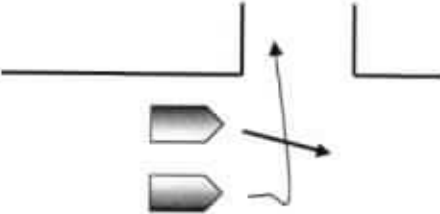
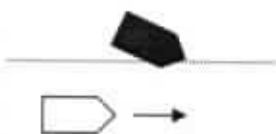
We will forward our list to you by **08/01/2018**.

"Wishes you a Merry Christmas & Happy New Year 2018"

Best Regards,

Hsiao Tong, Chew | Case Handler
LKK Auto Consultants Pte Ltd
Phone: 6742-3197 | email: chewht@lkkauto.com | fax: 6741-4108
Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

[attachment "12.01.18 Bulk Settlement List_CDGE.xlsx" deleted by Cecilia Lee Peng Geok/sparkcarcare/cdge/delgronotes]

	SCENARIO	DESCRIPTION	 X	 Y
	STRAIGHT ROAD			
14.		Vehicle X – Moving out from Stationary position Vehicle Y – Moving straight Reason: Vehicle moving out should exercise greater caution	100%	0%
14.	(a) 	Vehicle X – Moving out from Stationary/ Parked position Vehicle Y – Overtaking to turn into another lane Reason: Both vehicles should exercise consideration	50%	50%
	STRAIGHT ROAD (With / Without lane markings)			
15.		Vehicle X - Changing lane Vehicle Y – Moving in own Lane Reason: Vehicles should keep in the proper lane and change lane only when it is safe. Note: i) If point of impact of the front vehicle is found on the rear bumper scenario 27 applies ii) If point of impact is found on the fender , scenario 15 applies	100%	0%

12/1/18 → Dismissed. with center.

→. When an email to Cecilia

→ Cheryl will. rule 611A.

18

1/3/18 PM → with Cecilia proposed 50% of \$1800.00

TP proposed of \$2700.00 (all in). To check & get back.

Hsiao Tong (LKKAUTO)

From: Cecilia Lee Peng Geok <cecilialee@sparkcarcare.com>
Sent: Monday, 12 March 2018 11:23 AM
To: Hsiao Tong (LKKAUTO)
Cc: Jasmine Cai Yuyan
Subject: Round Table Meeting(RTM) on 08/03/2018 (Thursday)@ 2pm - SHD3777G / SJZ5777D DOA 05/02/2016

Without Prejudice

Dear Hsiao Tong

We refer to your offer of \$1810 during RTM on 08/03/2018.

For the sake of settlement, we are prepared to wrap up the matter at global sum of \$2700/-

Please forward your DV for execution or confirm to escalate the matter to GIA.

Please let us hear from you by 19/03/2018.

Thank you.

Best Regards

Cecilia Lee

Claims Department | ComfortDelGro Engineering Pte Ltd

Off. 6214 8354 | Fax:

6214 1843

*12/3/18 @ 3.07pm
Cheek with Rensiah,
SJZ 5777D is still
involved with AIG*

From: Cecilia Lee Peng Geok/sparkcarcare/cdge/delgronotes
To: "Hsiao Tong (LKKAUTO)" <chewht@lkkauto.com>
Cc: Admin A <admin-a@lkkauto.com>, CS A Team <cs-a@lkkauto.com>, "Jasmine Cai Yuyan" <jasminecai@cdge.com.sg>
Date: 18/01/2018 11:14 AM
Subject: RE: Round Table Meeting(RTM) on 12/01/2018(Friday)@ 2pm - SHD3777G / SJZ5777D DOA 05/02/2016

Without Prejudice

Dear Hsiao Tong

Please refer to our conversation during the RTM on 12/1/18.

We wish to highlight that:

1. Your insured's statement clearly stated he was travelling on the center lane and intends to turn left into Malan Road;
2. The point of contact confined at the front right of taxi and the left rear of your insured vehicle suggest that your insured driver made an abrupt left turn from center lane;
3. Taxi's statement was supported by witness statement.

Since the dispute on liability cannot be resolved, please revert if AIG is agreeable to escalate the matter to GIA.

This matter has been long protracted. Please let us have your reply by 30/01/2018.

Thank you.

Hsiao Tong (LKKAUTO)

From: Cecilia Lee Peng Geok <cecilialee@sparkcarcare.com>
Sent: Tuesday, 30 October 2018 11:07 AM
To: Hsiao Tong (LKKAUTO)
Subject: Re: [GIA DRM] - SHD3777G / SJZ5777D DOA 05/02/2016

Importance: High

Without Prejudice

Dear Hsiao Tong

Our conversation on 29/10/2018 refers.

Based on the damage sustained at the taxi's front right, we are inclined to concur with our taxi's statement that your insured was making an abrupt left turn into Malan Road from center lane of Alexandra Road.

For amicable settlement, we are prepared to settle at GS \$2,700.00 at this stage.

Please revert with confirmation and Discharge Voucher for execution. If we do not hear from you by **15/11/2018**, we shall proceed with next recourse.

Thank you.

Best Regards
Cecilia Lee
Claims Department | ComfortDelGro Engineering Pte Ltd
Off: 6214 8354 | Fax: 6214 1843

From: Cecilia Lee Peng Geok
Sent: Tuesday, 21 August 2018 11:15 AM
To: Hsiao Tong LKK
Subject: [GIA DRM] - SHD3777G / SJZ5777D DOA 05/02/2016

Without Prejudice

Dear Hsiao Tong

Our conversation on 04/07/2018 refers.

In order to move forward, please arrange to let us have your Principal's consent by **31 August 2018** to escalate this case to GIA for resolution.

Thank you.

Best Regards
Cecilia Lee
Claims Department | ComfortDelGro Engineering Pte Ltd
Off: 6214 8354 | Fax: 6214 1843

----- Forwarded by Cecilia Lee Peng Geok/sparkcarcare/cdge/delgronotes on 21/08/2018 11:10 AM -----

From: Cecilia Lee Peng Geok/sparkcarcare/cdge/delgronotes
To: "Hsiao Tong (LKKAuto)" <chewht@lkkauto.com>
Cc: "Jasmine Cai Yuyan" <jasminecai@cdge.com.sg>
Date: 30/05/2018 04:45 PM
Subject: Reminder: Round Table Meeting(RTM) on 08/03/2018 (Thursday)@ 2pm - SHD3777G / SJZ5777D DOA 05/02/2016

Without Prejudice

Dear Hsiao Tong

We have received no response from you.

Please revert with confirmation or AIG's consent to GIA.

Thank you.

Best Regards

Cecilia Lee

Claims Department | ComfortDelGro Engineering Pte Ltd

Off: 6214 8354 | Fax: 6214 1843

From: Cecilia Lee Peng Geok/sparkcarcare/cdge/delgronotes
To: "Hsiao Tong (LKKAuto)" <chewht@lkkauto.com>
Cc: "Jasmine Cai Yuyan" <jasminecai@cdge.com.sg>
Date: 12/03/2018 11:23 AM
Subject: Round Table Meeting(RTM) on 08/03/2018 (Thursday)@ 2pm - SHD3777G / SJZ5777D DOA 05/02/2016

Without Prejudice

Dear Hsiao Tong

We refer to your offer of \$1810 during RTM on 08/03/2018.

For the sake of settlement, we are prepared to wrap up the matter at global sum of \$2700/-

Please forward your DV for execution or confirm to escalate the matter to GIA.

Please let us hear from you by 19/03/2018.

Thank you.

Best Regards

Cecilia Lee

Claims Department | ComfortDelGro Engineering Pte Ltd

Off: 6214 8354 | Fax: 6214 1843

From: Cecilia Lee Peng Geok/sparkcarcare/cdge/delgronotes
To: "Hsiao Tong (LKKAuto)" <chewht@lkkauto.com>

Cc: Admin A <admin-a@lkkauto.com>, CS A Team <cs-a@lkkauto.com>, "Jasmine Cai Yuyan" <jasminecai@cdge.com.sg>

Date: 16/01/2018 11:14 AM

Subject: RE: Round Table Meeting(RTM) on 12/01/2018(Friday)@ 2pm - SHD3777G / SJZ5777D DOA 05/02/2016

Without Prejudice

Dear Hsiao Tong

Please refer to our conversation during the RTM on 12/1/18.

We wish to highlight that:

1. Your insured's statement clearly stated he was travelling on the center lane and intends to turn left into Malan Road;
2. The point of contact confined at the front right of taxi and the left rear of your insured vehicle suggest that your insured driver made an abrupt left turn from center lane;
3. Taxi's statement was supported by witness statement.

Since the dispute on liability cannot be resolved, please revert if AIG is agreeable to escalate the matter to GIA.

This matter has been long protracted. Please let us have your reply by 30/01/2018.

Thank you.

Best Regards

Cecilia Lee

Claims Department | ComfortDelGro Engineering Pte Ltd

Off: 6214 8354 | Fax: 6214 1843

From: Cecilia Lee Peng Geok/sparkcarcare/cdge/delgronotes

To: "Hsiao Tong (LKKAuto)" <chewht@lkkauto.com>

Cc: Admin A <admin-a@lkkauto.com>, CS A Team <cs-a@lkkauto.com>, "Jasmine Cai Yuyan" <jasminecai@cdge.com.sg>

Date: 09/01/2018 11:54 AM

Subject: RE: Round Table Meeting(RTM) on 12/01/2018(Friday)@ 2pm

Without Prejudice

Dear Sir/Madam

We would like to add in the following cases (b/f from last RTM)[attachment "RTM on 12.1.18.xls" deleted by Cecilia Lee Peng Geok/sparkcarcare/cdge/delgronotes]

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23	SHC2806T	SJK1208K	15.09.2017	CC3/AIG 17018051/K1hb3	VIC	VC fwd to you in Nov17. Pls se
24	SHD4476T	EM1010L	12.05.2017	CC3/AIG 17009486/H1hg3	VIC	VC fwd to you in Oct 17. VC sh
25	SHA3566P	SFL6498Z	25.09.2017	CC3/AIG17018573/K1hb3	VIC	H-R collision. Pls settle or con
26	SHC7962S	SJA4583J	13.07.2015	CC3/AIG15011972/H1ha3	VIC	Pls settle or confirm to GIA

Thank you.

Best Regards

Cecilia Lee

Claims Department | ComfortDelGro Engineering Pte Ltd

Off: 6214 8354 | Fax: 6214 1843

From: "Hsiao Tong (LKKAuto)" <chewht@lkkauto.com>

To: "cecilialee@sparkcarcare.com" <cecilialee@sparkcarcare.com>, "Jasmine Cai Yuyan" <jasminecai@cdge.com.sg>

Cc: Admin A <admin-a@lkkauto.com>, CS A Team <cs-a@lkkauto.com>

Date: 08/01/2018 04:02 PM

Subject: RE: Round Table Meeting(RTM) on 12/01/2018(Friday)@ 2pm

Without Prejudice

Dear Ms Cecilia,

We enclosed here with the list of bulk settlement to be discussed on 12/01/2018 at LKK office.

Thank you.

"Wishes you a Merry Christmas & Happy New Year 2018"

Best Regards,

Hsiao Tong, Chew | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | email: chewht@lkkauto.com | fax: 6741-4108

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

From: Hsiao Tong (LKKAuto)

Sent: Thursday, 28 December 2017 11:25 AM

To: cecilialee@sparkcarcare.com; Jasmine Cai Yuyan <jasminecai@cdge.com.sg>

Cc: Admin A <admin-a@lkkauto.com>; CS A Team <cs-a@lkkauto.com>

Subject: Round Table Meeting(RTM) on 12/01/2018(Friday)@ 2pm

Hi Ms Cecilia/ Ms Jasmine,

We refer to the above matter.

As discussed, the next round table meeting is to be scheduled on 12/01/2018(Friday)@ 2pm

We will forward our list to you by 08/01/2018.

"Wishes you a Merry Christmas & Happy New Year 2018"

Best Regards,

Hsiao Tong, Chew | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | email: chewht@lkkauto.com | fax: 6741-4108

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

[attachment "12.01.18 Bulk Settlement List_CDGE.xlsx" deleted by Cecilia Lee Peng
Geok/sparkcarcare/cdge/delgronotes]

Hsiao Tong (LKKAuto)

From: Hsiao Tong (LKKAuto)
Sent: Tuesday, 27 November 2018 3:20 PM
To: 'Sukimin, Nurasikin'
Cc: Olivia Lau (LKKAuto); Admin A
Subject: RE: #3301481072SG#027#RE: ACCIDENT ON 05/02/2016 INVOLVING VEHICLES SJZ 5777D AND SHD 3777G
Attachments: RE: - SID 11418857 & CLAIM No 3301481072SG -PLS CTC INSD ***LKK
REF:CC3/AIG16003054/H1ub3

Hi Sukimin,

I am taking over the matter.

Please be informed that we have discussed the matter with OI and OI only agreed to settle the matter at 50/50(max). Therefore we have offered third party repairer up to 50% - \$1,810.00(all-in). However third party rejected our offer and proposed g/s \$2,700.00(all-in). Otherwise, third party would like to escalate the matter to GIA for DRM.

The summary of claim is as follows: -

	Our last offer	Third Party Proposal
1. Cost of Repair (w/GST)	\$ 3,049.50	Global Sum \$2,700.00(all-in)
2. Loss of Rental (3.5days x \$110.21)	\$ 385.74	
3. Loss of Income (3.5days x \$50.00)	\$ 175.00	
	\$ 3,610.24	
@50%	\$ 1,805.12	
4. LTA/ GIA search fee	\$ 5.35	
Total	\$ 1,810.47	
Global Sum	\$ 1,810.00	

In view of the above, we seek your instruction in order for us to proceed further.

Best Regards,

Hsiao Tong, Chew | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | email: chewht@lkkauto.com | fax: 6741-4108

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

From: Sukimin, Nurasikin <Nurasikin.Sukimin@aig.com>

Sent: Tuesday, 4 September 2018 4:52 PM

To: Olivia Lau (LKKAuto) <olivialau@lkkauto.com>; Thin Thin (LKKAuto) <thinthin@lkkauto.com>; Admin A <admin-a@lkkauto.com>

Cc: Sukimin, Nurasikin <Nurasikin.Sukimin@aig.com>; Dally Amri, Mimi Zarina <MimiZarina.DallyAmri@aig.com>; Zawaye, Norsazani <Norsazani.Zawaye@aig.com>; Asher Sng (LKKAuto) <AsherSng@lkkauto.com>; Chan, Kian Meng <KianMeng.Chan@aig.com>

Subject: RE: #3301481072SG#027#RE: ACCIDENT ON 05/02/2016 INVOLVING VEHICLES SJZ 5777D AND SHD 3777G

Hsiao Tong (LKKAUTO)

From: Alice Lau Lay Koon <alichelau@cdge.com.sg>
Sent: Tuesday, 7 May 2019 9:19 AM
To: Hsiao Tong (LKKAUTO)
Cc: Admin A
Subject: Re: [GIA DRM] - SHD3777G / SJZ5777D DOA 05/02/2016 *LKK REF: CC3/AIG16003054/H1pb3

Without Prejudice

Dear Hsiao Tong,

Solely to close-off this matter, we confirm acceptance of your settlement sum of \$1,810 at 50% liability. Please note that this settlement/our offer is only in relation to the claim of vehicle damages. It shall not include other claims which the driver and/or the passenger(s) may have against you and/or your insured for their damages in relation to their bodily injuries arising out of this accident, even if the medical expenses claimed herewith formed part of the settlement reached.

Please let us have your Discharge Voucher/ cheque payment soonest as possible.

Best Regards,
Alice Lau
Claims Department / ComfortDelGro Engineering Pte Ltd
Off: 6214 8307/ Fax: 6214 1843

From: Hsiao Tong (LKKAUTO) <chewht@lkkauto.com>
Sent: Friday, 3 May 2019 2:19 PM
To: Alice Lau Lay Koon
Cc: Admin A
Subject: RE: [GIA DRM] - SHD3777G / SJZ5777D DOA 05/02/2016 *LKK REF: CC3/AIG16003054/H1pb3

Without Prejudice

Dear Sirs/Mdm,

We refer to the above matter.

Our principal had reviewed the matter and kindly refer to our insured vehicle's damage, it was on the rear bumper. Hence following BOLA guideline, BOLA 27 is the nearest scenario applied: -

Note:

- i) If point of impact of the front vehicle is found on the rear bumper scenario 27 applies
- ii) If point of impact is found on the fender , scenario 15 applies

Furthermore, our insured disputed liability on this matter and only agreed to resolve the matter at 50/50.

Considering on the conflicting version for both parties, we have our principal instruction to maintain our offer at a global sum of \$1,810,000(all-in).

Kindly re-consider our offer.

"Kindly note that this negotiation between parties on this matter is purely on a without prejudice basis with the sole intention of resolving the matter amicably without parties resorting to legal proceedings. No admission of liability, whatsoever, should be deemed / inferred from this negotiation of terms/settlement.

In the event of new evidence being discovered or subsequently produced by either party that will materially affect/influence on the issues of liability/damages, either party is not bound, thereafter, by the negotiation terms/settlement."

Best Regards,

Hsiao Tong, Chew | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | email: chewht@lkkauto.com | fax: 6741-4108

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

From: Cecilia Lee Peng Geok <cecilialee@sparkcarcare.com>

Sent: Friday, 28 December 2018 11:28 AM

To: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>

Subject: Re: [GIA DRM] - SHD3777G / SJZ5777D DOA 05/02/2016

Importance: High

Without Prejudice

Dear Sir/Madam

We would like to reiterate that:

1. Your insured's statement clearly stated he was travelling on the center lane and filtered left to turn into Malan Road;
2. Taxi's statement was supported by witness statement.
3. The point of contact confined at the taxi's front right and your insured's left rear suggest that your insured driver made an abrupt left turn from center lane;

4. Based on the damage sustained at both vehicles, our taxi's version is more probable. We urge you to settle our claim on the balance of probabilities.

Thank you.

Best Regards

Cecilia Lee

Claims Department | ComfortDelGro Engineering Pte Ltd

Off: 6214 8354 | Fax: 6214 1843

From: Hsiao Tong (LKKAUTO) <chewht@lkkauto.com>

Sent: Thursday, 29 November 2018 2:27 PM

To: Cecilia Lee Peng Geok

Subject: RE: [GIA DRM] - SHD3777G / SJZ5777D DOA 05/02/2016

Without Prejudice
(save as to costs)

Hi Cecilia,

We refer to the above matter.

Our principal had reviewed the matter and kindly refer to our insured vehicle's damage, it was on the rear bumper. Hence following BOLA guideline, BOLA 27 is the nearest scenario applied: -

Note:

- i) If point of impact of the front vehicle is found on the rear bumper scenario 27 applies
- ii) If point of impact is found on the fender , scenario 15 applies

However considering on the conflicting version for both parties, we have our principal instruction to maintain our offer at a global sum of \$1,810.00(all-in).

Kindly re-consider our offer.

"Kindly note that this negotiation between parties on this matter is purely on a without prejudice basis with the sole intention of resolving the matter amicably without parties resorting to legal proceedings. No admission of liability, whatsoever, should be deemed / inferred from this negotiation of terms/settlement.

In the event of new evidence being discovered or subsequently produced by either party that will materially affect/influence on the issues of liability/damages, either party is not bound, thereafter, by the negotiation terms/settlement."

Best Regards,

Hsiao Tong, Chew | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | email: chewht@lkkauto.com | fax: 6741-4108

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

From: Hsiao Tong (LKKAuto)

Sent: Tuesday, 27 November 2018 3:21 PM

To: 'Cecilia Lee Peng Geok' <cecilialee@sparkcarcare.com>

Subject: RE: [GIA DRM] - SHD3777G / SJZ5777D DOA 05/02/2016

Without Prejudice

Hi Cecilia,

We refer to your below email.

We are currently pending further instruction from AIG and will get back to you by end of this week.

Kindly hold hands for time being.

Best Regards,

Hsiao Tong, Chew | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | email: chewht@lkkauto.com | fax: 6741-4108

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

From: Cecilia Lee Peng Geok <cecilialee@sparkcarcare.com>

Sent: Tuesday, 30 October 2018 11:07 AM

To: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>

Subject: Re: [GIA DRM] - SHD3777G / SJZ5777D DOA 05/02/2016

Importance: High

Without Prejudice

Dear Hsiao Tong

Our conversation on 29/10/2018 refers.

Based on the damage sustained at the taxi's front right, we are inclined to concur with our taxi's statement that your insured was making an abrupt left turn into Malan Road from center lane of Alexandra Road.

For amicable settlement, we are prepared to settle at GS \$2,700.00 at this stage.

Please revert with confirmation and Discharge Voucher for execution. If we do not hear from you by **15/11/2018**, we shall proceed with next recourse.

Thank you.

Best Regards
Cecilia Lee
Claims Department | ComfortDelGro Engineering Pte Ltd
Off: 6214 8354 | Fax: 6214 1843

From: Cecilia Lee Peng Geok
Sent: Tuesday, 21 August 2018 11:15 AM
To: Hsiao Tong LKK
Subject: [GIA DRM] - SHD3777G / SJZ5777D DOA 05/02/2016

Without Prejudice

Dear Hsiao Tong

Our conversation on 04/07/2018 refers.

In order to move forward, please arrange to let us have your Principal's consent by **31 August 2018** to escalate this case to GIA for resolution.

Thank you.

Best Regards
Cecilia Lee
Claims Department | ComfortDelGro Engineering Pte Ltd
Off: 6214 8354 | Fax: 6214 1843

----- Forwarded by Cecilia Lee Peng Geok/sparkcarcare/cdge/delgronotes on 21/08/2018 11:10 AM -----

From: Cecilia Lee Peng Geok/sparkcarcare/cdge/delgronotes
To: "Hsiao Tong (LKKAuto)" <chewht@lkkauto.com>
Cc: "Jasmine Cai Yuyan" <jasminecai@cdge.com.sg>
Date: 30/05/2018 04:45 PM
Subject: Reminder: Round Table Meeting(RTM) on 08/03/2018 (Thursday)@ 2pm - SHD3777G / SJZ5777D DOA 05/02/2016

Without Prejudice

Dear Hsiao Tong

We have received no response from you.

Please revert with confirmation or AIG's consent to GIA.

Thank you.

Best Regards
Cecilia Lee
Claims Department | ComfortDelGro Engineering Pte Ltd

Off: 6214 8354 | Fax: 6214 1843

From: Cecilia Lee Peng Geok/sparkcarcare/cdge/delgronotes
To: "Hsiao Tong (LKKAuto)" <chewht@lkkauto.com>
Cc: "Jasmine Cai Yuyan" <jasminecai@cdge.com.sg>
Date: 12/03/2018 11:23 AM
Subject: Round Table Meeting(RTM) on 08/03/2018 (Thursday)@ 2pm - SHD3777G / SJZ5777D DOA 05/02/2016

Without Prejudice

Dear Hsiao Tong

We refer to your offer of \$1810 during RTM on 08/03/2018.

For the sake of settlement, we are prepared to wrap up the matter at global sum of \$2700/-

Please forward your DV for execution or confirm to escalate the matter to GIA.

Please let us hear from you by 19/03/2018.

Thank you.

Best Regards
Cecilia Lee
Claims Department | ComfortDelGro Engineering Pte Ltd
Off: 6214 8354 | Fax: 6214 1843

From: Cecilia Lee Peng Geok/sparkcarcare/cdge/delgronotes
To: "Hsiao Tong (LKKAuto)" <chewht@lkkauto.com>
Cc: Admin A <admin-a@lkkauto.com>, CS A Team <cs-a@lkkauto.com>, "Jasmine Cai Yuyan" <jasminecai@cdge.com.sg>
Date: 16/01/2018 11:14 AM
Subject: RE: Round Table Meeting(RTM) on 12/01/2018(Friday)@ 2pm - SHD3777G / SJZ5777D DOA 05/02/2016

Without Prejudice

Dear Hsiao Tong

Please refer to our conversation during the RTM on 12/1/18.

We wish to highlight that:

1. Your insured's statement clearly stated he was travelling on the center lane and intends to turn left into Malan Road;
2. The point of contact confined at the front right of taxi and the left rear of your insured vehicle suggest that your insured driver made an abrupt left turn from center lane;
3. Taxi's statement was supported by witness statement.

Since the dispute on liability cannot be resolved, please revert if AIG is agreeable to escalate the matter to GIA.

This matter has been long protracted. Please let us have your reply by 30/01/2018.

Thank you.

Best Regards

Cecilia Lee

Claims Department | ComfortDelGro Engineering Pte Ltd

Off: 6214 8354 | Fax: 6214 1843

From: Cecilia Lee Peng Geok/sparkcarcare/cdge/delgronotes

To: "Hsiao Tong (LKKAuto)" <chewht@lkkauto.com>

Cc: Admin A <admin-a@lkkauto.com>, CS A Team <cs-a@lkkauto.com>, "Jasmine Cai Yuyan" <jasminecai@cdge.com.sg>

Date: 09/01/2018 11:54 AM

Subject: RE: Round Table Meeting(RTM) on 12/01/2018(Friday)@ 2pm

Without Prejudice

Dear Sir/Madam

We would like to add in the following cases (b/f from last RTM)[attachment "RTM on 12.1.18.xls" deleted by Cecilia Lee Peng Geok/sparkcarcare/cdge/delgronotes]

17	SHD3777G	SJZ5777D	05.02.2016		OLIVIA	This matter has been long protra
18	SH7224H	SLK3020Y	17.04.2017		CHT	
19	SHC251G	SJF203G	06.10.2016	CC3/AIG16019315/H1zg3	ZAYER	Repeated reminder for 3P's VC.
20	SHA3382C	SGG8577E	25.01.2017	CC3/AIG17001858/H1wb3	VL	Your insured had reported in Aug
21	SH7082A	SLJ2285L	21.07.2017		ZAYER	
22	SHB 6639M	SDM 777B	04/08/2017	CC3/AIG 17015421/K1pb3	CHT	
23	SHC2806T	SJK1208K	15.09.2017	CC3/AIG 17018051/K1hb3	VIC	VC fwd to you in Nov17.Pls se
24	SHD4476T	EM1010L	12.05.2017	CC3/AIG 17009486/H1hg3	VIC	VC fwd to you in Oct 17. VC sh
25	SHA3566P	SFL6498Z	25.09.2017	CC3/AIG17018573/K1hb3	VIC	H-R collision. Pls settle or con
26	SHC7962S	SJA4583J	13.07.2015	CC3/AIG15011972/H1ha3	VIC	Pls settle or confirm to GIA

Thank you.

Best Regards

Cecilia Lee

Claims Department | ComfortDelGro Engineering Pte Ltd

Off: 6214 8354 | Fax: 6214 1843

From: "Hsiao Tong (LKKAuto)" <chewht@lkkauto.com>

To: "cecilialee@sparkcarcare.com" <cecilialee@sparkcarcare.com>, "Jasmine Cai Yuyan" <jasminecai@cdge.com.sg>

Cc: Admin A <admin-a@lkkauto.com>, CS A Team <cs-a@lkkauto.com>

Date: 08/01/2018 04:02 PM

Subject: RE: Round Table Meeting(RTM) on 12/01/2018(Friday)@ 2pm

Without Prejudice

Dear Ms Cecilia,

We enclosed here with the list of bulk settlement to be discussed on 12/01/2018 at LKK office.

Thank you.

"Wishes you a Merry Christmas & Happy New Year 2018"

Best Regards,

Hsiao Tong, Chew | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | email: chewht@lkkauto.com | fax: 6741-4108

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

From: Hsiao Tong (LKKAuto)

Sent: Thursday, 28 December 2017 11:25 AM

To: cecilialee@sparkcarcare.com; Jasmine Cai Yuyan <jasminecai@cdge.com.sg>

Cc: Admin A <admin-a@lkkauto.com>; CS A Team <cs-a@lkkauto.com>

Subject: Round Table Meeting(RTM) on 12/01/2018(Friday)@ 2pm

Hi Ms Cecilia/ Ms Jasmine,

We refer to the above matter.

As discussed, the next round table meeting is to be scheduled on 12/01/2018(Friday)@ 2pm

We will forward our list to you by 08/01/2018.

"Wishes you a Merry Christmas & Happy New Year 2018"

Best Regards,

Hsiao Tong, Chew | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | email: chewht@lkkauto.com | fax: 6741-4108

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

[attachment "12.01.18 Bulk Settlement List_CDGE.xlsx" deleted by Cecilia Lee Peng
Geok/sparkcarcare/cdge/delgronotes]

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ComfortDelGro - a Green Office certified by the Singapore Environment Council - is committed to preserving the environment. We encourage you to print this only if necessary.

ComfortDelGro Engineering Pte Ltd [Registration No. 199506048W]

Our Ref : T 0216 / SHD 3777G / AG (J)

Your Ref :

Date : 10-Mar-16

CDGETaxi Claims Dept

59 Loyang Drive
4th Floor

Singapore 508969

Fax: 6214 1843

COMFORTDELGRO
ENGINEERING

ComfortDelGro Engineering Pte Ltd
205 Braddell Road Singapore 579701

Mainline +65 6383 6280
Facsimile +65 6280 9755

www.cdge.com.sg

Company Registration No: 19650648W

Workshops

Braddell
205 Braddell Road
Singapore 579701

Loyang
59 Loyang Drive
Singapore 508969

Sin Ming
383 Sin Ming Drive
Singapore 575717

Pandan
45 Pandan Road
Singapore 609286

Ubi
320 Ubi Road 3
Singapore 408649

Senoko
24 Senoko Loop
Singapore 758156

Sungei Kadut
7 Sungei Kadut Way
Singapore 728791

Defu
6 Defu Avenue 1
Singapore 539537

AIIG Asia Pacific Insurance Pte. Ltd
CHARTIS Building
#07-16, 78 Shenton Way
Singapore 079120

Attn : Motor Claims Department

WITHOUT PREJUDICE

Dear Sir

ACCIDENT INVOLVING OUR TAXI

SJZ 5777D

OTHERS

SHD 3777G

YOUR INSURED

ON 05.02.16

We are the authorised repair workshop for Comfort Transportation Pte Ltd, the owner of motor Vehicle No : SHD 3777G which was involved in the captioned accident with your insured vehicle. The vehicle owner and the taxi driver concerned have requested and authorized us to assist them in presenting their claims against the party responsible for all applicable matters arising from the damage to the vehicle.

As the accident was caused by the negligent act of your insured driving : SJZ 5777D we are submitting these claims for your consideration on behalf of the claimants.

TAXI OWNER'S CLAIM

1	Cost of Repair	S\$	3049.50
2	4 days Loss of Rental @\$ 110.21 per day	S\$	440.84
3	Survey Report Fees (Surveyed by M/s LKK)	S\$	-
4	LTA Search Fees	S\$	5.35
5	GIA / Police Report Fees	S\$	-
6	Towing / Medical / Transportation Fees	S\$	-
Sub Total :		S\$	3,495.69

HIRER'S CLAIM

1	4 days Loss of Income @\$ 80.00 per days	S\$	320.00
Total Claims		S\$	3,815.69

We enclosed herewith the following documents to support the claims: -

- a) Original repair bill, : _____ pcs.
b) LTA search slip/s of : SJZ 5777D
c) GIA / Police report/s of : SHD 3777G
d) Letter of authority from owner / hirer / operator

- () Photocopies of Accident Scene Photo/s () 3P Written Admitted note
(x) Witness statement/s (x) Rental Rate letter (x) Downtime/Mileage record

Kindly look into the matter and let us hear from you on the settlement of the said claims as soon as possible.

Please note that it is a condition of any settlement reached that it shall be without prejudice to any personal injury claim (if any) of the taxi driver. This condition shall apply even if medical expenses are claimed herewith and part of the settlement reached.

Please note that, for the time being, we are not making this claim via solicitors provided you treat this letter as our intention to file a claim in court according to the provisions of the Non-Injury Motor Accident Litigation ("NIMA") protocol and further, you agree that if negotiations should breakdown and this claim is referred to solicitors you shall not raise any objection that the NIMA protocol has not been complied with. If you disagree with this condition please reply in writing within the next 2 working days failing which we shall proceed to negotiate with you on the basis that you have acquiesced to the said condition by your conduct.

Yours faithfully

Andrew Goh

Motor Claims Specialist

CDGE Claims Department

Tel : 6214 8734 Fax : 6214 1843 Email : andrewgoh@cdge.com.sg

A member of

COMFORTDELGRO



Hsiao Tong (LKKAUTO)

From: Hsiao Tong (LKKAUTO)
Sent: Wednesday, 15 May 2019 5:59 PM
To: Sukimin, Nurasikin
Cc: Olivia Lau (LKKAUTO); Admin A
Subject: RE: #3301481072SG#027#RE: ACCIDENT ON 05/02/2016 INVOLVING VEHICLES SJZ 5777D AND SHD 3777G

Dear Sirs/Mdm,

We refer to the above matter.

Please be informed that third party had accepted our offer at \$1,810.00(all-in).

We are pending for signed DV from them and will proceed to close case soon.

 Tue 7/5/2019 9:19 AM
Alice Lau Lay Koon <alancelau@cdge.com.sg>
Re: [GIA DRM] - SHD3777G / SJZ5777D DOA 05/02/2016 LKK REF: CC3/AIG16003054/H1pb3
To: Hsiao Tong (LKKAUTO)
Cc:  Admin A
 You replied to this message on 15/5/2019 5:56 PM.
If there are problems with how this message is displayed, click here to view it in a web browser.

Without Prejudice

Dear Hsiao Tong,

Solely to close-off this matter, we confirm acceptance of your settlement sum of \$1,810 at 50% liability.
Please note that this settlement/our offer is only in relation to the claim of vehicle damages. It shall not include other claims which the driver and/or the insured for their damages in relation to their bodily injuries arising out of this accident, even if the medical expenses claimed herewith formed part of it.

Please let us have your Discharge Voucher/ cheque payment soonest as possible.

Best Regards,
Alice Lau
Claims Department / ComfortDelGro Engineering Pte Ltd
Off: 6214 8307/ Fax: 6214 1843

Best Regards,
Hsiao Tong, Chew | Case Handler
LKK Auto Consultants Pte Ltd
Phone: 6742-3197 | email: chewht@lkkauto.com | fax: 6741-4108
Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Hsiao Tong (LKKAUTO)
Sent: Wednesday, 10 April 2019 9:34 AM
To: Sukimin, Nurasikin <Nurasikin.Sukimin@aig.com>

Cc: Olivia Lau (LKKAUTO) <olivialau@lkkauto.com>; Admin A <admin-a@lkkauto.com>

Subject: RE: #3301481072SG#027#RE: ACCIDENT ON 05/02/2016 INVOLVING VEHICLES SJZ 5777D AND SHD 3777G

Dear Sirs/Mdm,

We refer to the above matter.

Third party rejected our 50% offer and insisted that our insured driver was making a left turn on 2nd lane, thus resulted the accident.

Kindly advise if we shall maintain our offer at 50% or else advise further instruction.

Thank you.

Best Regards,

Hsiao Tong, Chew | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | email: chewht@lkkauto.com | fax: 6741-4108

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

From: Sukimin, Nurasikin <Nurasikin.Sukimin@aig.com>

Sent: Wednesday, 28 November 2018 4:42 PM

To: Hsiao Tong (LKKAUTO) <chewht@lkkauto.com>

Cc: Olivia Lau (LKKAUTO) <olivialau@lkkauto.com>; Admin A <admin-a@lkkauto.com>

Subject: RE: #3301481072SG#027#RE: ACCIDENT ON 05/02/2016 INVOLVING VEHICLES SJZ 5777D AND SHD 3777G

[Without Prejudice]

Dear Hsiao Tong

Please maintain decision.

Referring to the damage for Ol's vehicle, it was on the rear bumper, hence following BOLA guidelines, BOLA 27 is the nearest scenario applied :

Note:

- i) If point of impact of the front vehicle is found on the rear bumper scenario 27 applies
- ii) If point of impact is found on the fender , scenario 15 applies

However, considering on the conflicting version for both parties, 50% is the best that we can agree at this point of time.

Thank you.

Regards,

NURASIKIN SUKIMIN

AIG

Team Manager - Singapore Auto Express & Recovery, Claims Operations

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Nurasikin.Sukimin@aig.com | www.aig.com

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

Sent: Tuesday, November 27, 2018 3:20 PM

To: Sukimin, Nurasikin

Cc: Olivia Lau (LKKAUTO); Admin A

Subject: RE: #3301481072SG#027#RE: ACCIDENT ON 05/02/2016 INVOLVING VEHICLES SJZ 5777D AND SHD 3777G

Hi Sukimin,

I am taking over the matter.

Please be informed that we have discussed the matter with OI and OI only agreed to settle the matter at 50/50(max). Therefore we have offered third party repairer up to 50% - \$1,810.00(all-in). However third party rejected our offer and proposed g/s \$2,700.00(all-in). Otherwise, third party would like to escalate the matter to GIA for DRM.

The summary of claim is as follows: -

	Our last offer	Third Party Proposal
1. Cost of Repair (w/GST)	\$ 3,049.50	Global Sum \$2,700.00(all-in)
2. Loss of Rental (3.5days x \$110.21)	\$ 385.74	
3. Loss of Income (3.5days x \$50.00)	\$ 175.00	
	\$ 3,610.24	
@50%	\$ 1,805.12	
4. LTA/ GIA search fee	\$ 5.35	
Total	\$ 1,810.47	
Global Sum	\$ 1,810.00	

In view of the above, we seek your instruction in order for us to proceed further.

Best Regards,

Hsiao Tong, Chew | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | email: chewht@lkkauto.com | fax: 6741-4108

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

From: Sukimin, Nurasikin <Nurasikin.Sukimin@aig.com>

Sent: Tuesday, 4 September 2018 4:52 PM

To: Olivia Lau (LKKAuto) <olivialau@lkkauto.com>; Thin Thin (LKKAuto) <thinthin@lkkauto.com>; Admin A <admin-a@lkkauto.com>

Cc: Sukimin, Nurasikin <Nurasikin.Sukimin@aig.com>; Dally Amri, Mimi Zarina <MimiZarina.DallyAmri@aig.com>; Zawaye, Norsazani <Norsazani.Zawaye@aig.com>; Asher Sng (LKKAuto) <AsherSng@lkkauto.com>; Chan, Kian Meng <KianMeng.Chan@aig.com>

Subject: RE: #3301481072SG#027#RE: ACCIDENT ON 05/02/2016 INVOLVING VEHICLES SJZ 5777D AND SHD 3777G

[Without Prejudice]

Dear LKK

Appreciate if you could re forward the email as updated in Merimen.

ADJUSTER ACTIVITY LOG
[20/07/2018 17:28] OLIVIA LAU WAN YEE: Pending AIG Instruction - TP propose 70% or escalate GIA. OI only agree 50%. Write to AIG
[28/04/2016 10:30] Asher Sng Rong Yi: 270416 @ 2.50PM OI CALLED MENTION THE HE MIGHT HAVE FILTER FROM THE RIGHT LANE
[28/04/2016 10:30] Asher Sng Rong Yi: 270416 @ 12.50 SPOKEN TO OI HE CONFIRMED ACCIDENT DETAIL. OI MENTION HE WAS TU
[26/04/2016 17:04] Asher Sng Rong Yi: CALLED OI MR FOO JUNG WEI 81127094 NO RESPONSE.

Thank you.

Regards,

NURASIKIN SUKIMIN

AIG

Team Manager - Singapore Auto Express & Recovery, Claims Operations

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Nurasikin.Sukimin@aig.com | www.aig.com

From: Chan, Kian Meng
Sent: Monday, January 23, 2017 3:44 PM
To: Thin Thin (LKKAUTO)
Cc: Kaur, Baljit; Sukimin, Nurasikin; Ahmad, Syaza; Dally Amri, Mimi Zarina; Zawaye, Norsazani; Admin A; Asher Sng (LKKAUTO)
Subject: #3301481072SG#027#RE: ACCIDENT ON 05/02/2016 INVOLVING VEHICLES SJZ 5777D AND SHD 3777G

[Without Prejudice]

Good day Thin Thin

Please proceed with Bola 15.

In the event OI disagrees, kindly advise OI to undertake the claim otherwise we will settle the claim on the best term.

As per policy document, we shall have full discretion on how this claim is settled.

- | |
|---|
| <p>6. Conduct of Proceedings</p> <p>6.1 We are entitled at our option to:</p> <ul style="list-style-type: none">a. take over and conduct in your name or the name of any other person claiming for cover under this Policy, the defence or settlement of any claim against you or such person;b. pursue in your name or the name of such person for our own benefit any claim for loss or damages against any person responsible for the loss or damage. <p>6.2 Any one claiming for cover under this Policy shall give us all information and assistance as we may require.</p> <p>6.3 We shall have full discretion in the conduct of any proceedings and/or how a claim is settled.</p> |
|---|

Chan Kian Meng
AIG
Express Claims Adjuster II
SG Claims Operations | AIG Shared Services
Tel: 8001206556 | Ext 1012106
Level 7, Menara World Wide 198, Jalan Bukit Bintang 55100 Kuala Lumpur, Malaysia

Kianmeng.chan@aig.com | www.aig.com

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From: Thin Thin (LKKAUTO) [<mailto:thinthin@lkkauto.com>]
Sent: Monday, January 23, 2017 2:51 PM
To: Chan, Kian Meng; Kaur, Baljit
Subject: FW: ACCIDENT ON 05/02/2016 INVOLVING VEHICLES SJZ 5777D AND SHD 3777G
Importance: High

Dear Sir / Madam,

We refer to the below matter.

Please assist.

Thanks.

“Wishing you a Happiness and Prosperity New Year”

Best Regards,

Thin Thin Hlaing | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841-2360 | email: thinthin@lkkauto.com | fax: 6741-4108

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

From: Thin Thin (LKKAuto)

Sent: Monday, 23 January, 2017 2:35 PM

To: 'Sukimin, Nurasikin' <Nurasikin.Sukimin@aig.com>; 'Ahmad, Syaza' <Syaza.Ahmad@aig.com>; 'Dally Amri, Mimi Zarina' <MimiZarina.DallyAmri@aig.com>; 'Zawaye, Norsazani' <Norsazani.Zawaye@aig.com>

Cc: Admin A <admin-a@lkkauto.com>; Asher Sng (LKKAuto) <AsherSng@lkkauto.com>

Subject: ACCIDENT ON 05/02/2016 INVOLVING VEHICLES SJZ 5777D AND SHD 3777G

Importance: High

Your Ref:

33014810725G

"Without Prejudice"

Our Ref: CC3/AIG16003054/Uuv3

Dear Sir / Madam,

ACCIDENT ON 05/02/2016 INVOLVING VEHICLES SJZ 5777D AND SHD 3777G

We refer to the email below.

Please be informed that our insured strongly dispute on the liability and very adamant that

- a. The collision happened when I was turning into Malan road and not during lane change as claimed by the Third Party.
- b. I was turning from the first lane and not directly from the second lane as claimed by the Third Party.
- c. There was no overtaking as claimed by the Third Party.

We had review the footage from OI. Base on footage, our insured is travelling along the middle lane and he moved to left lane when nearing the junction. For turning left vehicles should keep to the left most lane prior to turning instead of turning on the centre lane and attempted to move to the left lane upon nearing the junction.

After reviewing circumstance of accident and report from parties, the accident scenario is in line with BOLA 15 and the insured is liable for the accident under BOLA guide line.

In view of this, kindly let us have your further instruction as TP repairer was chasing us for the liability.

“Wishing you a Happiness and Prosperity New Year”

Best Regards,

Thin Thin Hlaing | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841-2360 | email: thinthin@lkkauto.com | fax: 6741-4108

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

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Auto
Consultants
Pte Ltd

51 UBI AVE 1, #01-25 PAYA UBI INDUSTRIAL PARK, SINGAPORE 408933 TEL : (065) 62563561 FAX : (065) 67414108

Our Ref: CC3/AIG16003054/H1ub3

12 AUGUST 2016

FOO JUNG WEI
38 JAGO CLOSE
SINGAPORE 428444

Dear Sir/Madam,

ACCIDENT INVOLVING SJZ 5777D AND SHD 3777G ON 05.02.2016

We refer to the above accident where we are acting for AIG Asia Pacific Insurance Pte Ltd to resolve the claim against you and/or your authorized driver under the Auto Insurance policy taken up with them.

Kindly note that we have reviewed this matter and would like to advise that you and/or your authorized driver may not be absolved from blame for this accident.

If you have evidence/information to prove that we should not settle the third party claim, kindly let us have them in writing within the next 10 days i.e. by 22/08/2016, 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 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 utilized for this claim and your NCD will be protected.

Please call us if you have further queries.

Yours faithfully,

Syaf
Case Handler
DID: 6749 5792
FAX: 6741 4108
Email: NurSyafiqah@lkkauto.com

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

LETTER OF AUTHORISATION

(NAF / PAF)

**ACCIDENT INVOLVING
ALONG****SONATA SHD3777G , SJZ5777D
ALEXANDRA RD(TWDS KEPPEL RD) X MALAN RD****ON 05-Feb-16 12:15**

I / We

NEO BOON LENG(Hirer) NRIC No.: **S6928480I**

and/or

(Relief) NRIC No.:

Taxi Number

SHD3777G

hereby authorise ComfortDelGro Engineering Pte Ltd(CDGE):

1. To submit my/our claims for damages, costs and expense, including loss of income, loss of rental, medical fee and legal costs.
2. To have absolute discretion to agree to any settlement or compensation amount in respect of my/our claim against third party (except personal injuries and medical claims).
3. To sign Discharge Voucher on my/our behalf.
4. To accept any payment (claim proceeds) in respect of the claim against third party and payment by cheque shall be forward directly to CDGE in accordance with CDGE's instruction and made in favour of **"ComfortDelGro Engineering Pte Ltd"**.

Date

05-Feb-2016Name of Hirer
Hirer NRIC**NEO BOON LENG
S6928480I**

Signature :



Address

**162 JALAN TECK WHYE #11-210
680162**

Contact No.

98338192

RELEASE VOUCHER
(AIG Asia Pacific - Express Third Party Claim)

"We/I, COMFORTDELGRO ENGINEERING PTE LTD ("the workshop") hereby confirm that we/I have reached an agreement with the appointed surveyor of AIG Asia Pacific Insurance Pte Ltd LKK AUTO CONSULTANTS PTE LTD (name of surveyor) with respect to the amount claimed for S\$1,810.00 (Global Sum) for vehicle no. SHD 3777G that was damaged pursuant to the accident which occurred on 05/02/2016 (date) along ALEXANDRA RD (TWDS KEPPEL RD) X MALAN RD (location) involving vehicle no/s SJZ 5777D.

This is pursuant to the inspection conducted on 17/02/2016 (date) at "the workshop".

We/I confirm that we/I are/am authorized by the owner COMFORT TRANSPORTATION PTE LTD ("the third party claimant") of vehicle no. SHD 3777G make the claim as set out in the above paragraph and we/I have full authority to settle the matter on his/her behalf in a manner that we/I deem fit. We/I enclose herein the letter of authority given by "the third party claimant".

We/I further confirm that we/I will indemnify AIG Asia Pacific Insurance Pte Ltd for all damages, loss and/or expense that they will or have already incurred in the event that "the third party claimant" after the above said agreement lodges a further claim against the former for any loss and expenses suffered pertaining to costs of repairs and/or rental and/or loss of use pursuant to the damage to SHD 3777G (vehicle no.) as a result of the accident.

We/I confirm that the agreement reached above is in full and final settlement of any claim of "the third party claimant" pursuant to the accident and that further this settlement is reached on a without prejudice and without admission of liability basis.

This agreement is subject to the application of Singapore law and the Singapore Courts have exclusive jurisdiction over any dispute arising out of the same.

Dated this 15 (day) of May (month) 2019 (year)



MKL

Signed by appointed surveyor

CLAIMS DEPARTMENT
COMFORTDELGRO ENGINEERING PTE LTD
59 LOYANG DRIVE
SINGAPORE 508989

Signed by "the workshop" (with chop)

"The contents of this document apply to vehicle damages only
All personal injuries and damages arising therefrom are excluded
from the ambit and application of this document"

Please forward your cheque made payable to:
COMFORTDELGRO ENGINEERING PTE LTD

GST REG. NO. M2-8921817-3

TAX INVOICE

8010004

AIG ASIA PACIFIC INSURANCE PTE LTD

#08-16 78 SHENTON WAY, CHARTIS BUILD
SINGAPORE 079120

CONTACT NO: 64193000 3225094

VEHICLE NO

SHD3777G

MAKE

HYUNDAI

MODEL

SONATA

DATE OF REG

10.06.2010

CHASSIS CODE

KMHET41VMAA785091

INV. NO/DATE

91225135 29.02.2016

JOB NO.

304865526

ODOMETER READING

JOB TYPE

Description : ACC.05.02.16/C

Invoice for Lump Sum Repair

Total Lump Sum Repair Amt 2,850.00

Add GST @ 7.000 % 199.50

Total Invoice amount 3,049.50

Issued by : CHEWBEELING 29.02.2016 15:08:05

Repair Type : CLSO/57/57

Payment Type/Term : /Credit 30 days

WHILE TAKING ALL NECESSARY PRECAUTIONS AGAINST THEFT OR NEGLIGENCE DAMAGE, THE COMPANY ACCEPTS RESPONSIBILITY FOR LOSS OR DAMAGE TO PROPERTY BELONGING TO CUSTOMERS AND WORKERS EMPLOYED AND REQUESTS CUSTOMERS TO REPORT THE LOSS OR DAMAGE IMMEDIATELY UPON DELIVERY AND SIGN UPON THE DELIVERY SLIP. DAMAGE FROM SUCH DELIVERY IS NOTICED IN WRITING TO THE COMPANY'S LOSS COMPLAINTS DEPARTMENT. THE VEHICLE WILL BE DELIVERED TO HAVE BEEN ACCEPTED BY CUSTOMER'S ORDER.

INTEREST OF 1% PER MONTH SHALL BE CHARGED ON A DAY TO DAY BASIS IN INTEREST OF ANY AMOUNT DUE AND PAYABLE TO THE COMPANY BY THE CUSTOMER AND NOT PAID ON THE DAY OF PAYMENT (I.E. AFTER 30 DAYS FROM THE INVOICE FOR THE PERIOD OF DEFALTS).

PLEASE EXAMINE THIS INVOICE IMMEDIATELY UPON RECEIPT AND ADVISE THE COMPANY OF ANY ERROR OR DISCREPANCY WITHIN 14 DAYS OF RECEIPT. IF THE COMPANY DOES NOT HEAR FROM THE CUSTOMER, THE COMPANY WILL TREAT THIS INVOICE AS CORRECT AND BINDING.

ComfortDelGro Engineering Pte Ltd

A member of COMFORTDELGRO

Head Office:
205 Braddell Road
Singapore 579701

Kindly note that no receipt shall be issued unless requested.

CUSTOMER'S COPY

ACCOUNT No.	INVOICE No.	AMOUNT	BANK/CHO No.

Our Ref: CT16020194

Date: 10 February 2016



TO WHOM IT MAY CONCERN

Dear Sir/Madam

ACCIDENT ON	05/02/2016 @ 12:15 hrs
ALONG	ALEXANDRA RD(TWDS KEPPEL RD) X MALAN RD
INVOLVING	SJZ5777D

We refer to the above-mentioned accident and wish to inform that **Comfort Transportation Pte Ltd** is the registered owner of the taxi bearing vehicle registration number **SHD3777G** (the "Taxi"). The Taxi was hired to **NEO BOON LENG IC NO S6928480I** a registered hirer-operator of **Comfort Transportation Pte Ltd** at the time of occurrence of the aforementioned accident at a rental rate **\$110.21** per day (inclusive of GST).

Please be advised that the Taxi was insured with **First Capital Insurance Ltd** on a third party basis at the material time of the accident.

We wish to confirm that the aforesaid hirer-operator had obtained our permission to undertake repairs for damage on the Taxi arising from the said accident with a motor workshop of his choice.

Please liaise with the said hirer-operator or his authorized workshop directly for settlement of claims with third party's insurance company in respect of the said accident.

Yours faithfully

Christine Tay
Executive, Fleet Safety

This is a computer generated letter. No signature is required.

Text size + -

**Enquire Vehicle Insurance Particulars**

Vehicle No.	Search Date/Time	Search Status	Insurance Company Code	Insurance Company Name
SJZ5777D	05 Feb 2016 / 12:15:00	Successful	A04	AIG ASIA PACIFIC INSURANCE PTE. LTD.

[Previous](#)[OK](#)

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Best viewed with IE 8.0 SP3 and above. 1024 X 768 resolution

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...CLAIM SUBFOLDER...(Pending for Survey Report)

Express

CLAIM SUBFOLDER TRACKING

Case	Notified	Est Submitted	Adj Assigned	Adj Rpt	Adj Submitted	Ins Auth'd	Status
Main	18 Feb 2016 11:24 Edit Reg		17 Feb 2016 00:00 Edit Adj Rpt	S\$2,850.00 Edit Estimates	S\$2,850.00 View Rpt		Pending for Survey Report Cancel Case

Main	Reference	Claim Details	Documents	Show All					
CLAIM SUBFOLDER DETAILS [Created by adjuster]									
Insured:	Foo Jung Wei, ID: 51744974E								
Main Claimant:	COMFORT TRANSPORTATION PTE LTD, Co. Reg. No.: 199303821R								
Vehicle Reg. No.:	SHD3777G	Date of Loss:	05/02/2016 12:00 - :59 [67 Months and 26 Days From LTA Reg Date (Man Yr)]						
Claim Type:	TP / 3301481072SG	Policy/Cover Note No.:	2100234540-030000 (Comprehensive)						
Vehicle Reg. No. (Insured):	SJ25777D	Policy No. (Claimant):	D-1572701MFSH						
		Excess:							
Repairer:	ComfortDelGro Engineering Pte Ltd (Loyang) 59 Loyang Drive, 508969 Loyang • Tel: 6214 8300								
Handling Insurer:	AIG Asia Pacific Insurance Pte. Ltd. (SG) • Tel: 65-6419-3000 ... [Handled by Sivaguru Raja, Jeevan Raj] jeevansivagum@aig.com								
Claimant's Insurer:	MS First Capital Insurance Ltd (HQ) • Tel: 62222311								
Adjuster:	LKK Auto Consultants Pte Ltd (HQ) • Tel: 6256-3561 ... [Handled by HENRY NG KOK HUA] ... [Final Rpt due 29/02/2016]								
ASSOCIATED MAIL RECEIVED View All Compose Case Mail									
There are no mail for this case.									
ALL ASSOCIATED TASKS View All Search Tasks Create New Task Complete									
Due Date	Priority	Type	Task Group	Subject	Handler	Assigned By	Completed On	Created On	Done?
No results.									

Claim Documents

*SHD3777G (3301481072SG)
 [SJZ5777D]
 TP
 COMFORT TRANSPORTATION PTE LTD
 Feb 5 2016 12:15PM
 [Foo Jung Wei]
 ComfortDelGro Engineering Pte Ltd

Upload Documents			Upload Photos			Compose New Letter			Upload Video			Upload Audio			View			View in Browser		
Letters/Correspondences															1 per page		<input checked="" type="checkbox"/>			
No	Finalized On		LKK Auto Consultants Pte Ltd (HQ)										Thumbnail		Print					
1	(Draft)		Third Party Express Settlement – Payment Breakdown										1	Edit						
Photos/Images															3 per page		<input checked="" type="checkbox"/>			
No	Relabel/Reorder		LKK Auto Consultants Pte Ltd (HQ)										Thumbnail		Print					
1	22/02/16 10:01		General View										1	Load JPG		<input checked="" type="checkbox"/>				
2	22/02/16 10:01		General View										1	Load JPG		<input checked="" type="checkbox"/>				
3	22/02/16 10:01		General View										1	Load JPG		<input checked="" type="checkbox"/>				
4	22/02/16 10:01		General View										1	Load JPG		<input checked="" type="checkbox"/>				
5	22/02/16 10:01		General View										1	Load JPG		<input checked="" type="checkbox"/>				
6	22/02/16 10:01		General View										1	Load JPG		<input checked="" type="checkbox"/>				
7	22/02/16 10:01		General View										1	Load JPG		<input checked="" type="checkbox"/>				
8	22/02/16 10:01		General View										1	Load JPG		<input checked="" type="checkbox"/>				
9	22/02/16 10:01		General View										1	Load JPG		<input checked="" type="checkbox"/>				
10	22/02/16 10:01		General View										1	Load JPG		<input checked="" type="checkbox"/>				
11	22/02/16 10:01		General View										1	Load JPG		<input checked="" type="checkbox"/>				
12	22/02/16 10:01		General View										1	Load JPG		<input checked="" type="checkbox"/>				
13	22/02/16 10:01		General View										1	Load JPG		<input checked="" type="checkbox"/>				
14	22/02/16 10:01		General View										1	Load JPG		<input checked="" type="checkbox"/>				
15	22/02/16 10:01		General View										1	Load JPG		<input checked="" type="checkbox"/>				
16	22/02/16 10:01		General View										1	Load JPG		<input checked="" type="checkbox"/>				
17	22/02/16 10:01		General View										1	Load JPG		<input checked="" type="checkbox"/>				
18	22/02/16 10:01		Odometer Reading										1	Load JPG		<input checked="" type="checkbox"/>				
19	22/02/16 10:01		Chassis Number										1	Load JPG		<input checked="" type="checkbox"/>				
Documentation															1 per page		<input checked="" type="checkbox"/>			
No	Relabel/Reorder		LKK Auto Consultants Pte Ltd (HQ)										Thumbnail		Print					
1	18/02/16 16:42		TP ESTIMATE- MARKED										1	Load PDF						
2	18/02/16 16:42		TP GIA REPORT										1	Load PDF						
3	12/08/16 11:46		LETTER TO OI										1	Load PDF						
4	23/03/17 15:28		SHD 3777G witness statement										1	Load PDF						
5	27/05/19 09:27		WORKSHOP INVOICE										1	Load PDF						
6	27/05/19 09:27		AUTHORISATION TO ACT FORM										1	Load PDF						
7	27/05/19 09:27		Release Voucher										1	Load PDF						
8	27/05/19 09:27		RENTAL RECEIPT										1	Load PDF						
9	27/05/19 09:27		RENTAL MILEAGE										1	Load PDF						
10	27/05/19 09:27		LTA SEARCH										1	Load PDF						
No	Finalized On		AIG Asia Pacific Insurance Pte. Ltd. (SG)										Thumbnail		Print					
1	19/02/16 14:32		OI GIA REPORT										1	Load PDF						

Documents Checklist

DOCUMENTS CHECKLIST	Reset	Save	Print
There are no document checklists configured.			

Our Checklist Remarks - LKK Auto Consultants Pte Ltd (HQ)
<div></div>
Show Remarks To: <input type="checkbox"/> Handling Insurer <small>Note: Remarks are private unless you show it to other parties.</small>

NOTE: TO BE COMPLETED BY SURVEYOR

TEAM _____

**AIG THIRD PARTY EXPRESS SETTLEMENT
FOR ACCIDENTS ON OR AFTER 1ST JUNE 2008
(PAYMENT BREAKDOWN)**

Vehicle No:	SJZ5777D (Insd veh)	Model:	HYUNDAI SONATA NF 2.0 AT
	SHD3777G (TP veh)		ABS CRDI (A)
Date of Accident:	05/02/2016		

Global Sum Settlement	: [X] Yes	[] No
Repair Estimate	: \$	4,787.61
Final Repair Cost	: \$	1,810.00
Loss of Use	: \$	3.50 days at \$50.00 per day
Rental (if any)	: \$	3.50 days
LTA / GIA Search Fee	: \$	
Others:	: \$	
	: \$	
Final Settlement Sum (Global Sum)	: \$	1,810.00
Is Third Party Workshop GIA Registered? [X] YES [] NO (Kindly indicate below)		
A) For <u>Non GIA Registered Workshop</u> : Agreed Liability _____ (%)		
B) For <u>GIA Registered Workshop</u> : BOLA Applicable: <u>Yes</u> / No BOLA Scenario No: _____		
BOLA Liability: <u>50</u> (%) Assessed Liability (*): _____ (%)		
* Assessed Liability to be filled only for chain collisions and for cases where BOLA does not apply.		
Remarks _____		

Payment Instruction: Payee's Breakdown		
1)	ComfortDelGro Engineering Pte Ltd	: \$ 1,810.00
2)		: \$
3)		: \$
4)		: \$
5)		: \$

JOANNE LEE KHANG MIN

27 May
2019

LKK Auto Consultants Pte Ltd

Date

Please attach all the supporting documents to the form.
(Final Repair Bill; Rental Invoice; Release Voucher; Authorisation to Act; Survey Report; Medical Report/ Bill (if any))

LKK Auto Consultants Pte Ltd (Co. Reg. No: 199607198R)

51 Ubi Ave 1 #01-25, Paya Ubi Industrial Park

Singapore 408933

Tel: 6256-3561 Fax: 6844-8805 Email: sur@lkkauto.com; assignments@lkkauto.com

VEHICLE DAMAGE INSPECTION REPORT

Our File No: CC3/AIG16003054/H1PB3Q2

Date: 27/05/2019

REFERENCE

Handling Insurer: AIG Asia Pacific Insurance Pte. Ltd. Policy No: 2100234540-030000

Claimant Vehicle No: SHD3777G

Insured Vehicle No: SJZ5777D

Date of Loss: 05/02/2016

Nature of Claim: TP

Claim No: 3301481072SG

DESCRIPTION & IDENTIFICATION OF VEHICLE

Reg No: SHD3777G

Make & Model: HYUNDAI SONATA NF, 2.0 AT ABS CRDI (A)

Engine No: D4EAA929642

Reg. Date: 10/06/2010 (Man. Year: 2010)

Chassis No: KMHET41VMAA785091

Colour: Blue

Odometer: 777268 km

Engine Capacity: 1991 cc

Market Value/New Car Price: N/A

Sum Insured (S\$): Market Value/New Car Price

CONDITION OF VEHICLE AT THE TIME OF SURVEY

General Condition: Steering (Serviceable): Yes Footbrake (Serviceable): Yes

Handbrake (Serviceable): Yes Engine Modification: No Pre-accident Condition:

CONDITION OF TYRES

Front Tyre Size: 215/60 R16

Rear Tyre Size: 215/60 R16

Front Left Side: West Lake 7 mm

Rear Left Side: West Lake 4 mm

Front Right Side: West Lake 7 mm

Rear Right Side: West Lake 4 mm

The above values represent the remaining tyre treads depth

COST OF CLAIMS	Repairer's	Adjuster's	Difference	Diff %
Parts	3,244.40	2,615.36	629.04	19.39
Miscellaneous Items	0.00	0.00	0.00	
Labour	1,230.00	970.00	260.00	21.14
Paintwork Labour	0.00	0.00	0.00	
Towing	0.00	0.00	0.00	
Calculated Gross Total (S\$)	4,474.40	3,585.36	889.04	19.87
Approved Total (Overridden) (S\$)		2,850.00		
(S\$)	4,474.40	2,850.00	1,624.40	36.30
+ GST 7.00/7.00% (S\$)	313.21	199.50	113.71	36.30
Nett Amount (S\$)	4,787.61	3,049.50	1,738.11	36.30
+ Loss of Use (3.5 x S\$50.00/day) (S\$)		175.00		
+ Car Rental (3.5 x S\$110.21/day) (S\$)		385.74		
(S\$)		3,610.24		
Liabe Amount (50.00%) (S\$)		1,805.12		
+ Doc/Search Fee (S\$)		5.35		
Nett Liability (S\$)		1,810.47		
Global Sum Settlement (S\$)		1,810.00		

INSPECTION

Date of Assignment: 17/02/2016
Date Inspected: 17/02/2016 Inspected At: ComfortDelGro Engineering Pte Ltd
(Loyang)
59 Loyang Drive
Singapore 508969
Estimated Period of Repair: 4.0 days

Adjuster: HENRY NG KOK HUA**Manager:** CHEW HSIAO TONG

NOTE: This report represents our findings at the time and place of inspection stated herein. Such inspection has been carried out to the best of our knowledge and ability but any other liability under any other circumstances is hereby expressly excluded.

REPAIR DETAILS

Recommended Parts

No.	Qty	Part No.	Particulars	Condition	Repairer's	Amount
1	1		*BONNET	Dented	1,151.80 FL	*1,151.80 FL
2	1		*FRONT BUMPER COVER	Cracked	538.80 FL	*538.80 FL
3	1		*FRONT BUMPER SPONGE	Serviceable	136.30 FL	*- FL
4	1		*FRONT BUMPER REINFORCEMENT	Serviceable	504.10 FL	*- FL
5	1		*FRONT BUMPER LIP	Serviceable	59.90 FL	*- FL
6	1		*FRONT BUMPER PROTECTOR(RH)	Cracked	29.20 FL	*29.20 FL
7	1		*FRONT BUMPER BRACKET (RH)	Cracked	20.10 FL	*20.10 FL
8	1		*FRONT BUMPER SIDE BRACKET	Cracked	14.30 FL	*14.30 FL
9	1		*FRONT FENDER (RH)	Dented	593.00 FL	*593.00 FL
10	1		*FRONT FENDER SHIELD (RH)	Serviceable	86.00 FL	*- FL
11	1		*HEADLAMP RH	Cracked	797.00 FL	*797.00 FL
12	1		*FRONT FENDER ADVERTISEMENT LOGO (RH)	Necessary	100.00 FS	*100.00 FS

F=Franchise part. S=SpcNett. L=ListItemDisc

Sub Total (\$\$)	4,030.50	3,244.20
- List Item Discount on L Items 20.00/20.00% (\$\$)	786.10	628.84
Total Parts (\$\$)	3,244.40	2,615.36

Report was unsubmitted during this print-out.

Recommended Miscellaneous Items

There are no new miscellaneous items selected.

Recommended Labour

No	Particulars	Lab.Type	Repairer's	Amount
Labour Items				
1	PANEL BEATING	New	480.00	400.00
2	SPRAY PAINTING CHARGE	New	600.00	540.00
3	WIRING CHARGE	New	50.00	30.00
4	TUFF KOTE	New	100.00	0.00
Gross Labour Cost (\$\$)			1,230.00	970.00

Report was unsubmitted during this print-out.

< END OF ESTIMATES >