

Vic (LKKAUTO)

From: Olivia Lau (LKKAUTO)
Sent: Monday, 10 October, 2016 2:19 PM
To: Wei Yeo
Cc: Vic (LKKAUTO); Nur Syafiqah (LKKAUTO); Hsiao Tong (LKKAUTO)
Subject: RE: ACCIDENT INVOLVING SDE 9008X AND SHA 923L ON 16.10.2010

Important

Hi Mr. Yeo,

We refer to your email on 25/09/2016.

Our surveyor under instruction from AIG physically inspected the taxi on 18/10/2010. The workshop's initial claim for cost of repair was \$2,803.02. Our surveyor had negotiated the cost of repair downwards to a final \$1,250.00.

Our assessment of your case was based on the following.

During the time of the accident, the taxi driver was travelling along Daisy Avenue (Photo A – general view of Daisy Avenue). He had a clear unobstructed view of the road, and at the same time could see stationery vehicles parked along the avenue.

The damaged portions of the taxi were grazed marks stretching from front left to the centre body (Photo B1 – General view, Photo B2 and B3 – close up view). This is a clear indication that the taxi driver was moving in a straight line.

Based on photos taken when your GIA report was filed, the damaged portion of your vehicle was at the rear right area of the bumper, *stretching past the corner*, onto the right rear of bumper (Photo C1 – general view, Photo C2 – close up view).

From an objective point of view, our technical team are of the opinion that your vehicle was unlikely to be stationery. The damages patterns correspond closer to the nature of accident as described by the taxi driver.

When the taxi submitted their claim, we had requested for the taxi to produce evidence to support his claim. Separately, at about the same time, our office had also advised you (our phone call dated 13/03/2011) that we could try to offer the taxi an equal liability settlement. As there was no response from the taxi on our request, we closed the matter after a prolonged period of time. A few months ago, the taxi re-submitted the claim, requesting for a settlement. While it has been a prolonged period, claimants have up till a 6-year time bar from the date of accident to pursue the claim.

Given the above, it is AIG's recommendation that we will proceed to settle the third-party claim in an amicable manner without further and costly litigation. If claimant accepts the offer, we will close the matter expeditiously.

Ps let us know by **Thursday 13/10/2016** if you have any further questions. I can also be reached at 6742-8617 (DID).

Thank you.



Photo A – general view of Daisy Avenue



Photo B1 – General view of Taxi SHA 923L



Photo B2 – Close up view of Taxi SHA 923L. Arrow shows the grazed marks stretching from front left to the centre body.



Photo B3 – Close up view of Taxi SHA 923L. Arrow shows the grazed marks stretching from front left to the centre body.



Photo C1 – General view of SDE 9008X



Photo C1 – Close up view of SDE 9008X. Arrows show damages at rear right area of the bumper, *stretching past the corner, onto the right rear of bumper*

Best Regards,

Olivia Lau | Admin Manager

LKK Auto Consultants

phone: 6256-3561 | email: olivialau@lkkauto.com | fax: 6741-4108

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

From: Olivia Lau (LKKAuto)

Sent: Tuesday, 27 September, 2016 8:29 PM

To: 'Wei Yeo' <weikien_yeo@yahoo.com.sg>

Cc: Vic (LKKAuto) <vicalpeh@lkkauto.com>; Nur Syafiqah (LKKAuto) <NurSyafiqah@lkkauto.com>; Hsiao Tong (LKKAuto) <chewht@lkkauto.com>

Subject: RE: ACCIDENT INVOLVING SDE 9008X AND SHA 923L ON 16.10.2010

Hi Mr. Yeo,

I note the contents of your email. Allow us to get back to you. Thank you.

Best Regards,

Olivia Lau | Admin Manager

LKK Auto Consultants

phone: 6256-3561 | email: olivialau@lkkauto.com | fax: 6741-4108

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

From: Wei Yeo [mailto:weikien_yeo@yahoo.com.sg]

Sent: Sunday, 25 September, 2016 1:28 AM

To: Olivia Lau (LKKAuto) <olivialau@lkkauto.com>

Cc: Vic (LKKAuto) <vicalpeh@lkkauto.com>; Nur Syafiqah (LKKAuto) <NurSyafiqah@lkkauto.com>; Hsiao Tong (LKKAuto) <chewht@lkkauto.com>

Subject: Re: ACCIDENT INVOLVING SDE 9008X AND SHA 923L ON 16.10.2010

Hello Olivia,

I have to disagree as this matter sounds highly suspicious to me. These are my reasons:

- If the assessment made 6 years ago did not put me at fault, how can that decision be overturned 6 years later. All the physical evidence are no longer around.
- This case was totally mismanaged by one or several of the parties. Otherwise, why was there no communication at all throughout the 6 years?
- I have not seen any physical evidence that suggest that I was at fault. Are you able to show me?
- How can I be at fault when I was hit from the rear?

I would like to find out from the investigator the following:

- Was the taxi travelling excessively fast for the road? What was the estimated speed of the taxi?
- How was the condition of the road?
- What was the visibility like?
- What was the state of mind of the taxi driver then? Perhaps he was not mentally alert as he could have just finished a night shift.
- When was the damage assessment done for the taxi?
- What part of the taxi was damaged?
- How bad was the damage?
- Any evidence of the damage?
- How the cost was derived?
- Did they inspect the damage to my car?
- Did they view the photos of the damage to my car?

I do not recall claiming against the taxi's insurance. I will put in a claim if need be for the repairs I made to my car plus loss of use. I cannot be denied a chance to claim since the delay of 6 years in coming back to me was due to mismanagement by one of the parties involved. I would like to know who had mismanaged the case.

Thanks.

Wei Kien

From: Olivia Lau (LKKAUTO) <olivialau@lkkauto.com>

To: "weikien_yeo@yahoo.com.sg" <weikien_yeo@yahoo.com.sg>

Cc: Vic (LKKAUTO) <vicalpeh@lkkauto.com>; Nur Syafiqah (LKKAUTO) <NurSyafiqah@lkkauto.com>; Hsiao Tong (LKKAUTO) <chewht@lkkauto.com>

Sent: Saturday, 24 September 2016, 17:33

Subject: RE: ACCIDENT INVOLVING SDE 9008X AND SHA 923L ON 16.10.2010

Hi Mr. Yeo,

Hope this finds you well.

I am writing to you to follow on from my earlier correspondence with you on the pending claim. Appreciate your time taken earlier to recollect the case.

We will like to inform you that at this point, our overall assessment of the case remains that we do not have a good case to defend.

Without the corroboration of any independent witnesses, and any evidence or proof who is at fault for the accident, we are unable to reject the claim totally.

At this juncture, if we can convince the claimant to accept a 50/50 settlement, apportioning the settlement between both parties, we will avoid costly litigation. If we are unable to settle the case, the claimant may further pursue the matter through litigation, and the total claim amount will be much higher already due to the unnecessary legal cost incurred. At the court, the settlement may still end up at 50/50 but at a higher total settlement sum due to the legal fees incurred.

In view of the above, our recommendation is to proceed with a 50/50 settlement.

Kindly get back to us by **Monday, 03/10/2016**, if you have any further questions.

Thank you.

Best Regards,

Olivia Lau | Admin Manager

LKK Auto Consultants

phone: 6256-3561 | email: olivialau@lkkauto.com | fax: 6741-4108

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

From: weikien_yeo@yahoo.com.sg [mailto:weikien_yeo@yahoo.com.sg]

Sent: Thursday, 25 August, 2016 12:51 PM

To: Olivia Lau (LKKAuto) <olivialau@lkkauto.com>

Cc: Vic (LKKAuto) <vicalpeh@lkkauto.com>; Nur Syafiqah (LKKAuto) <NurSyafiqah@lkkauto.com>; Admin A <admin-a@lkkauto.com>

Subject: RE: ACCIDENT INVOLVING SDE 9008X AND SHA 923L ON 16.10.2010

Hi Olivia,

I can't recall for sure as it was 6 years ago.

Sorry.

Thanks.

Wei Kien

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From: Olivia Lau (LKKAuto)

Sent: Thursday, 25 August, 12:40

Subject: RE: ACCIDENT INVOLVING SDE 9008X AND SHA 923L ON 16.10.2010

To: Wei Yeo

Cc: Vic (LKKAuto), Nur Syafiqah (LKKAuto), Admin A

Hi Mr. Yeo,

Seek your help if you could reply my earlier query below on your counter-claim against the taxi, if any, and the percentage liability that was awarded to you.

AIG is not privy to counter-claims made by their policyholders, and hence clarification has to be sought from the policyholder directly.

Thank you.

Best Regards,

Olivia Lau | Admin Manager

LKK Auto Consultants

phone: 6256-3561 | email: olivialau@lkkauto.com | fax: 6741-4108

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

From: Olivia Lau (LKKAuto)

Sent: Thursday, 18 August, 2016 3:49 PM

To: Wei Yeo <weikien_yeo@yahoo.com.sg>

Cc: Vic (LKKAuto) <vicalpeh@lkkauto.com>; Nur Syafiqah (LKKAuto) <NurSyafiqah@lkkauto.com>; Admin A <admin-a@lkkauto.com>

Subject: RE: ACCIDENT INVOLVING SDE 9008X AND SHA 923L ON 16.10.2010

Hi Mr. Yeo,

Thank you for the call yesterday.

We have one point to clarify:

Are you able to recount if you made any counter-claim against the taxi i.e. claim against the taxi's insurance policy, to cover for your own repairs?

If possible, please share with us the percentage liability (e.g. 100% or XX%) that was paid out to you, and name of the workshop which assisted you to counter-claim.

Thank you.

Best Regards,

Olivia Lau | Admin Manager

LKK Auto Consultants

phone: 6256-3561 | email: olivialau@lkkauto.com | fax: 6741-4108

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

From: Olivia Lau (LKKAuto)

Sent: Wednesday, 17 August, 2016 12:47 PM

To: Wei Yeo <weikien_yeo@yahoo.com.sg>

Cc: Vic (LKKAuto) <vicalpeh@lkkauto.com>; Nur Syafiqah (LKKAuto)

<NurSyafiqah@lkkauto.com>; Admin A <admin-a@lkkauto.com>

Subject: RE: ACCIDENT INVOLVING SDE 9008X AND SHA 923L ON 16.10.2010

Hi Mr. Yeo,

Thanks for your reply. It will be easier for us to speak with you directly, to apprise you of the present status.

We have been trying to get you at 9836-1468 as per AIG's record. Has there been any change in your contact?

Best Regards,

Olivia Lau | Admin Manager

LKK Auto Consultants

phone: 6256-3561 | email: olivialau@lkkauto.com | fax: 6741-4108

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

From: Wei Yeo [mailto:weikien_yeo@yahoo.com.sg]

Sent: Wednesday, 17 August, 2016 12:42 PM

To: Nur Syafiqah (LKKAuto) <NurSyafiqah@lkkauto.com>

Cc: Vic (LKKAuto) <vicalpeh@lkkauto.com>; Admin A <admin-a@lkkauto.com>

Subject: Re: ACCIDENT INVOLVING SDE 9008X AND SHA 923L ON 16.10.2010

Hi Syaf,

I have no idea what are you talking about. You are referring to something that had occurred 6 years ago?

In any case, you do not have my agreement to proceed with the claim against my insurance.

Thanks.

Wei Kien

From: Nur Syafiqah (LKKAuto) <NurSyafiqah@lkkauto.com>
To: "weikien_yeo@yahoo.com.sg" <weikien_yeo@yahoo.com.sg>
Cc: Nur Syafiqah (LKKAuto) <NurSyafiqah@lkkauto.com>; Vic (LKKAuto) <vicalpeh@lkkauto.com>; Admin A <admin-a@lkkauto.com>
Sent: Wednesday, 17 August 2016, 12:27
Subject: ACCIDENT INVOLVING SDE 9008X AND SHA 923L ON 16.10.2010

Our Ref: CC3/AIG10020999/Dn1f2k2

17 AUGUST 2016 **SENT BY POST & EMAIL -**
mailto:weikien_yeo@yahoo.com.sg
YEO WEI KIEN

Dear Sir/Madam,
ACCIDENT INVOLVING SDE 9008X AND SHA 923L ON 16.10.2010

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.

We tried to contact you regarding to this matter several times. 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 **27/08/2016**, 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.

Best Regards,
Syaf | Case Handler
LKK Auto Consultants Pte Ltd
Phone: 6749-5792 | email: <mailto:NurSyafiqah@lkkauto.com%7C> fax: 6741-4108
Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)
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