

INS. CASE OWNER:

Bennie Tan

CC 6/AIG1601

8623, up63

LKK  
IDAC

Surveyor:

marcus

DOI:

ASSIGNMENT

7/10/16

Date / Time:

4/10/16

Registered in Merimen:

4/10/16

Pre-assign / CCU / FTE



Insured Vehicle No.:

SLB 5618H

Name of Insured:

FOM MARY KEE T MARY

Insured Tel No.:

HP:

28/9/16

Excess Sec II :\$

D.O.A.:

Is driver the owner?

(YES / NO)

Nature of Accident:

Claim No.:

361016892459

Policy No.:

Make / Model:

Land Rover

Place of Accident:

If NO, Driver Name / Age:

Driver Tel No.:

(V/L: YES / NO)

OI GIA REPORT: YES NO : TP GIA REPORT: YES NO

Insured Liability:

Final ? Yes / No

Ym 5789 G



INSRS:

WSP:

Tel:

Liability:

RMKS:

Lin Bru



INSRS:

WSP:

Tel:

Liability:

RMKS:



INSRS:

WSP:

Tel:

Liability:

RMKS:



INSRS:

WSP:

Tel:

Liability:

RMKS:

Date/Time		STAGE	DATE / PIC
	Ym 5789 G - 4	Non-Reporting ltr (1st):	
	SLB 5618H - 4	Non-Reporting ltr (2nd):	
		Non-Reporting ltr (Final):	
		Notification ltr (if non-pickup):	
		Call OI:	Hsrahy
		After call ltr to OI:	
		Documentation Check List:	Handler Typist
		Notification ltr (if non-pickup)	
		After call ltr to OI:	
		Authorisation To Act:	
		Release Voucher:	
		Final Repair Bill:	
		Car Rental Invoice:	
		Towing Invoice:	
		LTA / GIA:	
		Medical Bill:	
		PIR:	
		Mandate/Reject Instruction:	
		LOD:	
		Payment Breakdown Form:	
		Post-Repair Photos:	
		Others:	

<b>PRELIMINARY ADVICE</b>		Date/Time:	Sent By:
<b>FINALIZATION</b>		Date/Time:	Confirm with:
Repair Cost:	\$S	( days)	Reduction:
<b>FINAL SETTLEMENT</b>		Date/Time:	Confirm with:
Final Liability:	%	(Agreed / Assessed)	BOLA S/N No.:
Repair Cost:	\$S		
Loss of Rental (LOR):	\$S	( days)	
Loss of Use (LOU):	\$S	( \$ x days)	
Loss of Income (LOI):	\$S	( \$ x days)	
LOR only	<input type="checkbox"/>	LOU only	<input type="checkbox"/>
LOR + LOU	<input type="checkbox"/>	LOR + LOI	<input type="checkbox"/>
[Tick only one]			
GIA/LTA Search	\$S		
Medical:	\$S		
Disbursement:	\$S	(e.g. Tow/ Independent)	
Legal Cost	\$S		
Total:	\$S	Global Sum \$S:	
<b>FINAL PAYMENT</b>		Date/Time:	Confirm with:
Payee 1:	\$S	Name 1:	
Payee 2: (Strike if N.A.)	\$S	Name 2:	
Payee 3: (Strike if N.A.)	\$S	Name 3:	

COPY SENT  
4/10/161) Claim status: Normal/Reject/Private Settle  
2) Report Format: TV  
3) Survey fee: \$320.00

(up)

ASS. REC. BY:

REF:

maius

## ASSIGNMENT

From: \_\_\_\_\_ Date: \_\_\_\_\_

Estimated Cost: \_\_\_\_\_

OD / TP / WS / TP RES / OD RES / EVA / INV / MV

To Inspect Vehicle No: 1/M5389at Workshop m/s 105

of \_\_\_\_\_

Insured: 54B 56184

Policy No. \_\_\_\_\_

Claims No. \_\_\_\_\_

Sum Insured: \_\_\_\_\_

Excess: \_\_\_\_\_

(Client's Record)

Make of Veh: \_\_\_\_\_

(Policy Condition)

Remark: The veh had commenced its

repair at the time of inspection.

N/S	Q/S

Bal. or Market Value: \_\_\_\_\_

IDAC Accident Report: \_\_\_\_\_ Consistent? : Yes or No

GIA / PR Seen: \_\_\_\_\_ Consistent? : Yes or No

Est. Repairs: 2 days Res.: Yes or No

Lum Sum: \_\_\_\_\_ % 3 Val.: Yes or No

CA / REV / REP. / 24 HRS

Date: \_\_\_\_\_ Person Contacted: \_\_\_\_\_

Vehicle: IN / OUT

Veh No: 4M5389GYr Ragn: 26/9 06

Type: M.Car / M.Cycle / Bus / Van / Lorry / Taxi / Prime Mover /

Truck / Trailer or (M)

Make: ISUZU NPR 71c.c. 4570Colour: white

A/C: Insured / Std / NI / NA

Sp. Reading: 433306

T/Radio: Insured / Std / NI / NA

Eng/No: \_\_\_\_\_

C/No: JAANPR71L67103911

Gen. Cond: Good / Fair / Poor / Burnt

Steering: Inorder / Jammed / Leaked / Burnt or

Brake: Inorder / Jammed / Leaked / Burnt or

Modi: Nil / S/Rim / STD A/Rim or

Tyre Size: F: 7.00 R16

R: \_\_\_\_\_

BS / DUN / EXNOVA / GY / FS / LIZA / MIC / OHTSU / PIR / SUMI /

TOYO / YOKO or

Front

Rear

R/Bal. 6 mmR/Bal. 6/6 mmL/Bal. 6 mmL/Bal. 6/6 mmD.O.A. 22/9/16D.O.I. 3/10/16

Survey held at \_\_\_\_\_

Des. of Damages: Frt / Rear / O/S / N/S / U/C / Rooftop or

The U/C / Chassis frame / Body Structure affected due to collision.

Date / Time Action / Instruction

PIP \$800 (Red \$3000/79%)

Date/Time, File Pass to?

1)

Date/Time, File Return to?

2)

☐ : Preli. Report☐ : Final Report

Days Of Repair: \_\_\_\_\_

Resurvey No. of Trip: \_\_\_\_\_

Add Fee: ☐ : Site Insp (\$ \_\_\_\_\_)☐ : Interview (\$ \_\_\_\_\_)☐ : Tech. Invs (\$ \_\_\_\_\_)☐ : Weekend (\$ \_\_\_\_\_)

Survey Fee: \_\_\_\_\_

Transportation: \_\_\_\_\_

\_\_\_\_ \$ + RS \_\_\_\_ \$

Photos \_\_\_\_\_

Others \_\_\_\_\_

TOTAL

Report Format : \_\_\_\_\_

Lump Sum / I.B.I: (\$ \_\_\_\_\_)

**LIU'S BROTHER AUTO WORKSHOP**

Block 1 Kaki Bukit Avenue 6 #01-01 Auto Bay @ Kaki Bukit Singapore 417883

ROC No: 42674600K, Tel: 6741-1730 / 731, Fax: 6744-5746, Email: liusbros@gmail.com

Invoice/Ref No: YM5389G160922

**Estimate****Customer**

Name: AIG Asia Pacific Insurance Pte Ltd

Date: 30-09-16

Address: Motor Claims Department

Vehicle No: YM5389G

78 Shenton Way #07-16

Model/Make: ISUZU NPR71LU5GY

AIG Building

Singapore 079120

Item No.	Descriptions Of Parts	Original Quotation / Estimation	Revised Quotation / Cost Of Repair
1	Rear Rh Box Side Panel	\$ 1,400.00	X
2	Tail Lamp	\$ 198.00	X
3	Safety Bar Rear	\$ 850.00	SN X
4	Safety Bar Bracket	\$ 150.00	SN X
	Labor for Panel Beating, Cut, Weld, Straighten & Replacing Parts Etc	\$ 800.00	450
	To putty & spray painting & including touch up paint on accident affected areas	\$ 400.00	350
	To check all wiring & electrical component for proper function	\$ 50.00	X

Total Parts &amp; Labour of estimate for damaged vehicle

\$ 3,848.00

Total amount in Part By Part / Lump Sum Basis for repaired vehicle

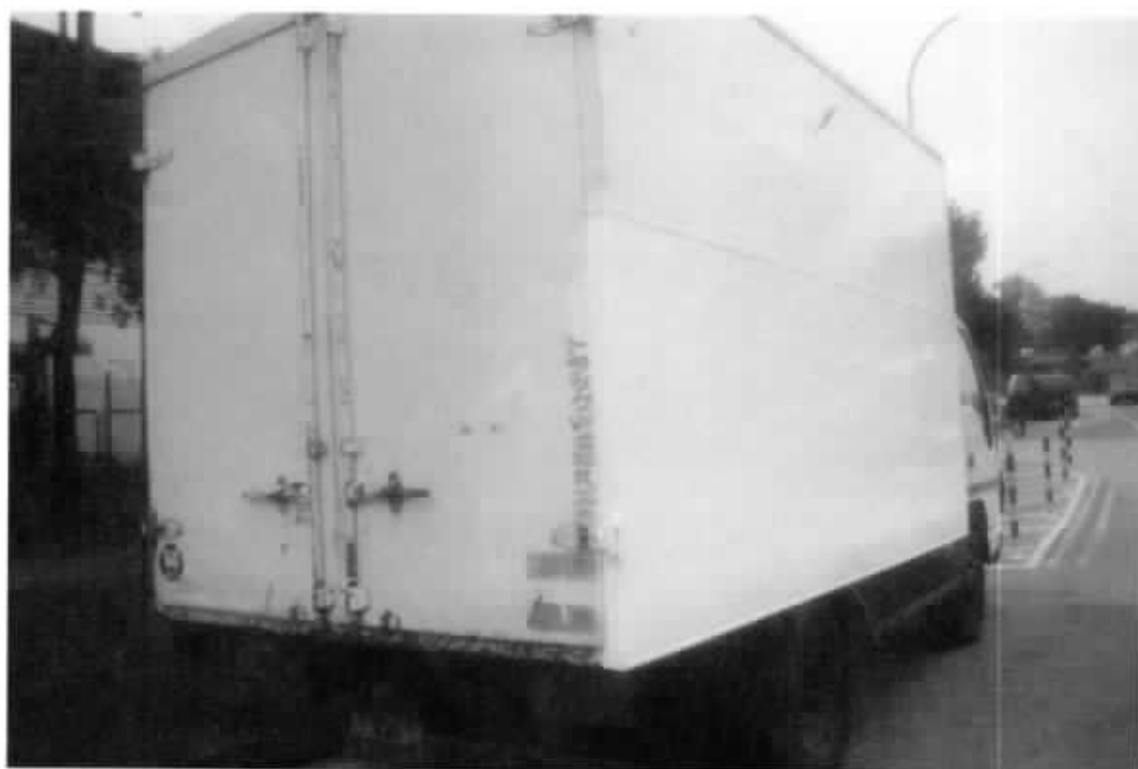
\$ -

SDLS:



M/s Liu's Brother Auto Workshop

not Authorized  
Labor  
TOTAL \$ 800  
2 day.



Text size + -



Land Transport Authority  
10 Sin Ming Drive  
Singapore 575701

GST Registration No : M4-0006529-2

Print Date/Time : 29 Sep 2016 / 14:16:41

Receipt Date/Time : 29 Sep 2016 / 14:16:41

### Tax Invoice/Receipt

Receipt No. : ITNET-00000-160929-000895

Previous Receipt No. :

S/N	Item Description/ Business Transaction Reference No.	Amount Before GST (S\$)	GST Amount (S\$)	Amount After GST (S\$)
Result of Insurance Enquiry - SLB5618H As at 22 Sep 2016/13:05:00 Insurance Co: AIG ASIA PACIFIC INSURANCE PTE. LTD.				
1	Insurance Enquiry - SLB5618H Enquiry Fee 20160929141434771200	5.00	0.35	5.35
<b>Sub-Total</b>		5.00	0.35	5.35
<b>Total Before Rounding</b>		5.00	0.35	5.35
<b>Rounding Difference</b>				0.00
<b>Total Amount Payable</b>				5.35
Paid By				
	xxxxxxxxxxxx4559	Credit Card: Visa/MasterCard		5.35
<b>Total</b>				5.35
<b>Cash Change</b>				0.00
<b>Tendered Amount</b>				5.35
<b>Excess Refundable Amount</b>				0.00

THANK YOU AND HAVE A NICE DAY!

Please ensure that all payments to the Authority are good and promptly settled by the payment service provider / financial institution. Otherwise, the transaction and receipt is considered void and late fee may apply.

Print Receipt

OK

Save as PDF

## View Received Message

This mail is associated with :

**\*YM5389G (36101689245G)**  
**[SLB5618H]**  
TP  
STVE PTE LTD  
Sep 22 2016 12:00AM  
[KOH MARGARET MARY MRS MARGARET MARY KOH-POMONTI]  
LIU'S BROTHER AUTO WORKSHOP

Reply	Reply All	Mark as Unread	Print Message	Delete Message	Forward
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**From** AIG Asia Pacific Insurance Pte. Ltd. (AIG\_SG), sent on 05/10/2016 14:05 PM.  
**To** LKK\_HQ  
**CC** sur@lkkauto.com; assignments@lkkauto.com  
**Subject** OI GIA REPORT

Dear Sirs / Madams,

We are yet to received OI GIA Report.  
Please refer below for OI's details -

KOH MARGARET MARY MRS MARGARET MARY KOH-POMONTI

69 Bukit Way  
Singapore 587766

90085958

Thanks,  
George  
AIG

### DOCUMENTS SUMMARY

There are no documents.



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/AIG16018623/Upb3

05<sup>TH</sup> October 2016

**KOH MARGARET MARY MRS MARGARET MARY KOH-POMONTI**

69 Bukit Way  
Singapore 587766

Dear Sirs,

**ACCIDENT INVOLVING SLB 5618H AND YM 5389G ON 22.09.2016 ALONG/ AT LORONG LIPUT**

We, LKK Auto Consultants Pte Ltd has been appointed to act on the behalf of your insurer, AIG Asia Pacific Insurance Pte Ltd (AIG) to settle a THIRD PARTY claim against you for an accident which happened on the above-mentioned date and location.

Kindly proceed to lodge your GIA report within five (05) working days of receipt of this letter, giving the version of the accident amongst other things related to the accident. The GIA report can be lodged at any of AIG reporting centres. You may refer to your Certificate of Insurance for the list of the reporting centres.

If you have any information to add or any amendments to make, please contact the undersigned within five days from the date of this letter.

Please note that the standing of your insurance policy such as NCD, premium & etc would be affected.

Yours faithfully,

Hsiao Tong  
Claims  
Tel : 6742 3197  
Fax: 6741 4108  
Email : [chewht@lkkauto.com](mailto:chewht@lkkauto.com)

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

## Hsiao Tong (LKKAUTO)

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**From:** Serge & Margaret <kohpomonti@gmail.com>  
**Sent:** Monday, 17 October, 2016 1:58 PM  
**To:** Hsiao Tong (LKKAUTO)  
**Subject:** Your ref :cc6/aig16018623/upb3  
**Attachments:** IMG\_4947.JPG; ATT00001.txt

>  
> Dear Hsiao Tong, I refer to your letter that I have just opened as I have been away.  
>  
> Regarding the accident, Below is my version of the accident:  
>  
> 10minutes before 1pm on the 22nd sept, along Lorong Liput, I was driving behind a delivery lorry. The car in front of the lorry had stopped abruptly and the lorry tried to change lanes to my lane without any warning or signal. I was forced to step on my brakes at full force to avoid the lorry. Thankfully, as seen on my left side view mirror in the picture I have attached, the scratch was minor. When I got out of the car, I said to the driver that he had tried to change lanes suddenly without checking that I was close behind and without any signal or warning and the lorry driver was very aggressive and shouted at me. He said that because I was behind him, I was definitely in the wrong. He was very unreasonable and kept threatening me. The discussion was getting nowhere.  
>  
> I am surprised to have received your letter from him trying to claim against me as I honestly believe that I should be the one to claim against him.  
>  
> Do give me a call when you can.  
>  
> Best,  
> Margaret  
> Mobile 90085958  
>



## Hsiao Tong (LKKAUTO)

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**From:** Hsiao Tong (LKKAUTO)  
**Sent:** Monday, 17 October, 2016 5:06 PM  
**To:** 'Serge & Margaret'  
**Subject:** RE: Your ref :cc6/aig16018623/upb3

Dear Ms Margaret,

We refer to the above matter.

As spoken, you may lodge the accident report at the following reporting centre: -

- 1) WEARNES AUTOMOTIVE PTE LTD  
45 Leng Kee Road, Singapore 159103
- 2) IDAC Reporting Centre  
1007 Bukit Merah Lane 3 Singapore 159721

Best Regards,

Hsiao Tong, Chew | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | email: [chewht@lkkauto.com](mailto:chewht@lkkauto.com) | fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

-----Original Message-----

From: Serge & Margaret [<mailto:kohpomonti@gmail.com>]

Sent: Monday, 17 October, 2016 1:58 PM

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

Subject: Your ref :cc6/aig16018623/upb3

- >
- > Dear Hsiao Tong, I refer to your letter that I have just opened as I have been away.
- >
- > Regarding the accident, Below is my version of the accident:
- >
- > 10minutes before 1pm on the 22nd sept, along Lorong Liput, I was driving behind a delivery lorry. The car in front of the lorry had stopped abruptly and the lorry tried to change lanes to my lane without any warning or signal. I was forced to step on my brakes at full force to avoid the lorry. Thankfully, as seen on my left side view mirror in the picture I have attached, the scratch was minor. When I got out of the car, I said to the driver that he had tried to change lanes suddenly without checking that I was close behind and without any signal or warning and the lorry driver was very aggressive and shouted at me. He said that because I was behind him, I was definitely in the wrong. He was very unreasonable and kept threatening me. The discussion was getting nowhere.
- >
- > I am surprised to have received your letter from him trying to claim against me as I honestly believe that I should be the one to claim against him.
- >
- > Do give me a call when you can.
- >
- > Best,
- > Margaret
- > Mobile 90085958
- >

## Print Sent Message

This mail is associated with :

**\*YM5389G (3610168924SG)  
[SLB5618H]**

TP

STVE PTE LTD

Sep 22 2016 12:00AM

[KOH MARGARET MARY MRS MARGARET MARY KOH-POMONTI]  
LIU'S BROTHER AUTO WORKSHOP

**From** LKK Auto Consultants Pte Ltd (LKK\_HQ), sent on 24/10/2016 11:20 AM.  
**To** KahYin.Leong@aig.com; MingYao.Lee@aig.com; Kunaseelan.Deivaseelan@aig.com; MohdFitri.Hassim@aig.com; BernardJiQian.Ler@aig.com  
**CC** AIG\_SG; chewht@lkkauto.com  
**Subject** REQUEST FOR OI GIA REPORT (YM 5389G vs SLB 5618H)

Dear Sirs,

We refer to the above matter.

Kindly advise if there is any OI GIA. If so, kindly assist to upload a copy of it in Merimen for our necessary action.

Hsiao Tong  
LKK Auto Consultants Pte Ltd

<-- Original Message -->

From: AIG\_SG  
To: LKK\_HQ  
CC: sur@lkkauto.com; assignments@lkkauto.com  
Sent On: 05/10/2016 02:05 PM  
Subject: OI GIA REPORT

Dear Sirs / Madams,

We are yet to received OI GIA Report.  
Please refer below for OI's details -

KOH MARGARET MARY MRS MARGARET MARY KOH-POMONTI

69 Bukit Way  
Singapore 587766

90085958

Thanks,  
George  
AIG

## Hsiao Tong (LKKAuto)

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**From:** Hsiao Tong (LKKAuto)  
**Sent:** Monday, 31 October, 2016 11:30 AM  
**To:** 'Susan Low'  
**Subject:** ACCIDENT INVOLVING SLB 5618H(AIG) & YM 5389G ON 22/09/2016  
**Attachments:** Statement of SLB 5618H.pdf

Your ref: **YM 5389G**  
Our Ref: CC6/AIG16018623/Upb3

**WITHOUT PREJUDICE**

Dear Sir/Madam,

### **ACCIDENT INVOLVING SLB 5618H(AIG) & YM 5389G ON 22/09/2016**

We refer to the above matter.

Please be informed that liability unclear as our insured reported that your client changed lane and collided onto her car. Attached here with a copy of our insured accident report for your easy reference.

As such, we would like to request **video footage/scene photos/evidence**/(if any) in order for us to look into the matter.

Appreciate and early reply.

Best Regards,

**Hsiao Tong, Chew** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6742-3197 | email: [chewht@lkkauto.com](mailto:chewht@lkkauto.com) | fax: 6741-4108

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

## Hsiao Tong (LKKAUTO)

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**From:** Serge & Margaret <kohpomonti@gmail.com>  
**Sent:** Thursday, 17 November, 2016 8:26 PM  
**To:** Hsiao Tong (LKKAUTO)  
**Subject:** Re: Your ref :cc6/aig16018623/upb3

Dear Hsiao Tong, here is the picture of the road. I was on the right lane, the lorry on the left and he swerved out suddenly when the car in front of him stopped to let someone out at the zebra crossing.

Saying I hit him on the back is inaccurate as I scrapped my side mirror.

I look forward to hearing from you soon. Thank you

Regards  
Margaret

## Hsiao Tong (LKKAUTO)

**From:** Serge & Margaret <kohpomonti@gmail.com>  
**Sent:** Friday, 18 November, 2016 9:28 AM  
**To:** Hsiao Tong (LKKAUTO)  
**Subject:** Re: Your ref :cc6/aig16018623/upb3

Good morning Hsiao Tong,

Pursuant to my email last night with the attachment of the road where the accident occurred, you can see that each of our vehicles had a lane of our own - the van on the left and me on the right. When the car in front of the van stopped, the van had tried to change lanes to my lane, without any signals or warning, and hence where I was unable to stop the car this abruptly, I had scrapped slightly my LEFT side window.

The van saying "I hit him from behind" is not accurate. Do also follow up on the assessment of the damages the van incurred following this accident and let me know. Like I mentioned, this rented delivery van has many many dents and scratches, I would like to know - fairly, what damages he is claiming.

Thank you  
Best regards  
Margaret

*Can my report?*

Sent from my iPad

*YES! THE DISTANCE FROM THE TURNING POINT TO PEDESTRIAN CROSSING  
AT LEAST AROUND 40 METERS WHICH CAN CONTAIN 4 VEHICLES. T/P'S SKETCH  
SHOWS THAT HE WAS HIT AT THE PLACE OF RIGHT TURNING POINT WHICH IS  
NOT POSSIBLE. WE BELIEVE Q/P'S  
VERSION IS CREDIBLE SO TO REJECT T/P CLAIM AND CLOSE FILE*

> On 16 Nov 2016, at 5:23 PM, Hsiao Tong (LKKAUTO) <chewht@lkkauto.com> wrote:  
>  
> Dear Ms Margaret,  
>  
> Sorry for late reply.  
>  
> We have received your accident report.  
>  
> We are currently pending for evidence from third party as both parties report conflict of version.  
>  
>  
> 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)  
>  
>  
>

> -----Original Message-----

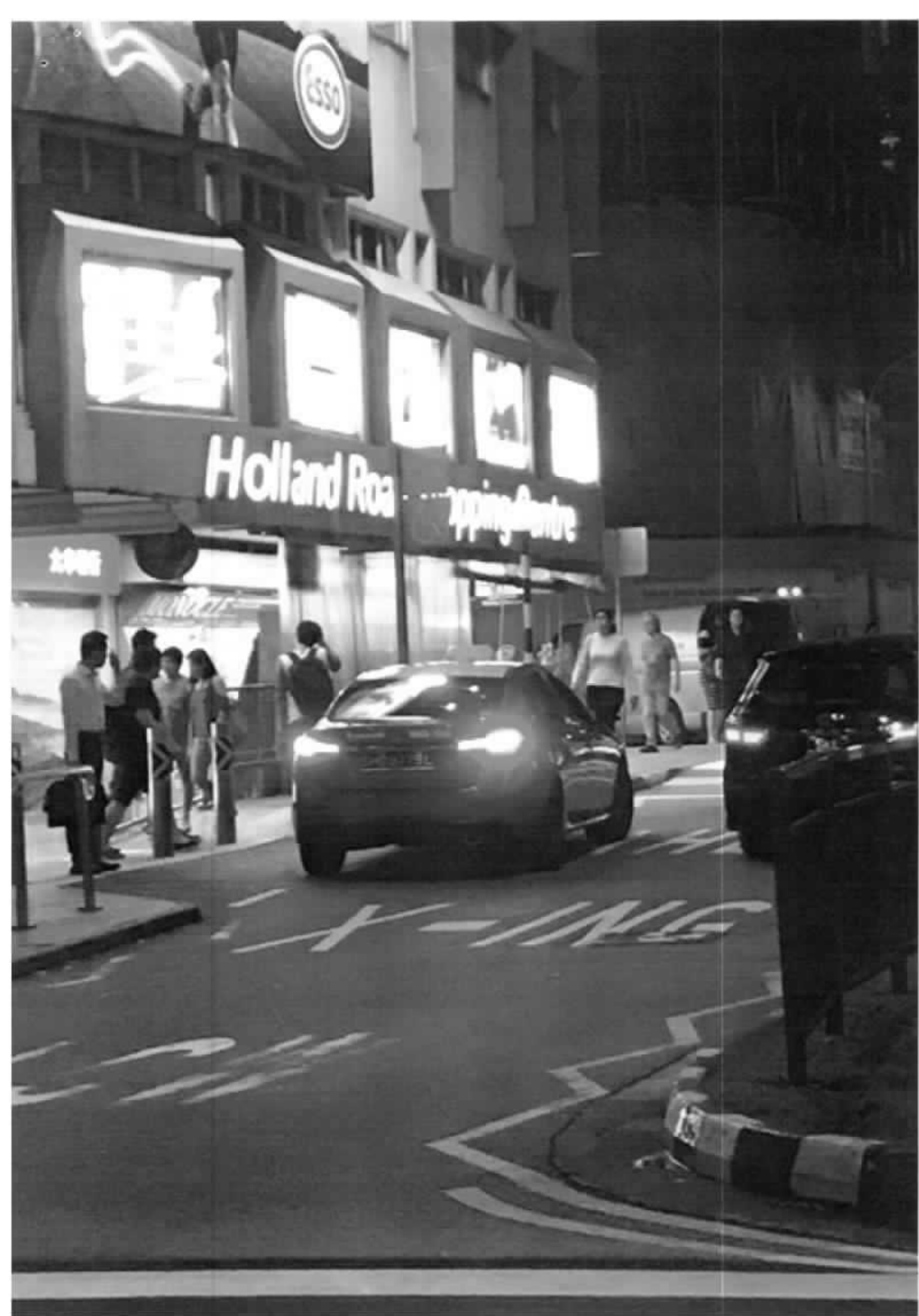
> From: Serge & Margaret [mailto:kohpomonti@gmail.com]  
> Sent: Friday, 11 November, 2016 2:35 PM  
> To: Hsiao Tong (LKKAUTO) <chewht@lkkauto.com>  
> Subject: Re: Your ref :cc6/aig16018623/upb3  
>

> Dear Hsiao Tong, do we have any update on the matter?  
>

> Thank you  
> Best  
> Margaret  
>

>> On 17 Oct 2016, at 17:06, Hsiao Tong (LKKAUTO) <chewht@lkkauto.com> wrote:

>>  
>> Dear Ms Margaret,  
>>



## Hsiao Tong (LKKAUTO)

---

**From:** Tan, Bennie-WZ <Bennie-WZ.Tan@aig.com>  
**Sent:** Monday, 17 April, 2017 5:45 PM  
**To:** Hsiao Tong (LKKAUTO)  
**Subject:** RE: Your Ref: 3610168924SG \*Our Ref: CC6/AIG16018623/Upb3 [ACCIDENT INVOLVING SLB 5618H(OI) & YM 5389G(TP) ON 22/09/2016]  
**Attachments:** Email from OI dd 181116.pdf; Accident Location.jpg

Hi Hsiao Tong

We refer to your email below.

Kindly reject TP's claim first.

Best Regards

Bennie Tan  
AIG  
Complex Claims Examiner  
78 Shenton Way #08-16 Singapore 079120  
Tel +[65] 6419 1718 | Fax +[65] 6835 7416

[Bennie-WZ.Tan@aig.com](mailto:Bennie-WZ.Tan@aig.com) | [www.aig.com.sg](http://www.aig.com.sg)

**From:** Hsiao Tong (LKKAUTO) [mailto:chewht@lkkauto.com]  
**Sent:** Monday, April 10, 2017 10:19 AM  
**To:** Tan, Bennie-WZ  
**Subject:** RE: Your Ref: 3610168924SG \*Our Ref: CC6/AIG16018623/Upb3 [ACCIDENT INVOLVING SLB 5618H(OI) & YM 5389G(TP) ON 22/09/2016]

Dear Bennie,

We refer to our below email.

Kindly let us have your instruction.

Best Regards,

**Hsiao Tong, Chew** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6742-3197 | email: [chewht@lkkauto.com](mailto:chewht@lkkauto.com) | fax: 6741-4108

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

**From:** Hsiao Tong (LKKAuto)

**Sent:** Friday, 24 February, 2017 2:09 PM

**To:** Tan, Bennie-WZ [[Bennie-WZ.Tan@aig.com](mailto:Bennie-WZ.Tan@aig.com)] <[Bennie-WZ.Tan@aig.com](mailto:Bennie-WZ.Tan@aig.com)>

**Subject:** RE: Your Ref: 3610168924SG \*Our Ref: CC6/AIG16018623/Upb3 [ACCIDENT INVOLVING SLB 5618H(OI) & YM 5389G(TP) ON 22/09/2016]

Dear Bennie,

We refer to your below email.

OI is not counterclaiming against third party as it was only very minor grazed on her side mirror.

Best Regards,

**Hsiao Tong, Chew** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6742-3197 | email: [chewht@lkkauto.com](mailto:chewht@lkkauto.com) | fax: 6741-4108

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

**From:** Tan, Bennie-WZ [<mailto:Bennie-WZ.Tan@aig.com>]

**Sent:** Wednesday, 22 February, 2017 10:40 AM

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

**Subject:** RE: Your Ref: 3610168924SG \*Our Ref: CC6/AIG16018623/Upb3 [ACCIDENT INVOLVING SLB 5618H(OI) & YM 5389G(TP) ON 22/09/2016]

Hi Hsiao Tong

Referring to the email below.

It seems that both parties are giving conflicting versions of accident and further no evidences to this matter.

Kindly advise if OI is counterclaiming TP.



Best Regards

Bennie Tan

AIG

Complex Claims Examiner

78 Shenton Way #08-16 Singapore 079120

Tel +(65) 6419 1718 | Fax +(65) 6835 7416

[Bennie-WZ.Tan@aig.com](mailto:Bennie-WZ.Tan@aig.com) | [www.aig.com.sg](http://www.aig.com.sg)

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

**Sent:** Tuesday, February 07, 2017 7:56 AM

**To:** Tan, Bennie-WZ

**Subject:** RE: Your Ref: 3610168924SG \*Our Ref: CC6/AIG16018623/Upb3 [ACCIDENT INVOLVING SLB 5618H(OI) & YM 5389G(TP) ON 22/09/2016]

**Importance:** High

Dear Bennie,

No scene photos from both parties.

"Wishing you a Happiness and Prosperity New Year"

Best Regards,

**Hsiao Tong, Chew** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6742-3197 | email: [chewht@lkkauto.com](mailto:chewht@lkkauto.com) | fax: 6741-4108

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

**From:** Tan, Bennie-WZ [<mailto:Bennie-WZ.Tan@aig.com>]

**Sent:** Friday, 3 February, 2017 2:15 PM

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

**Subject:** RE: Your Ref: 3610168924SG \*Our Ref: CC6/AIG16018623/Upb3 [ACCIDENT INVOLVING SLB 5618H(OI) & YM 5389G(TP) ON 22/09/2016]

**Importance:** High

Hi Hsiao Tong

**Our Ref: 3610168924SG-003**

We refer to your email below.

## Hsiao Tong (LKKAuto)

---

**From:** Hsiao Tong (LKKAuto)  
**Sent:** Friday, 21 April, 2017 8:44 AM  
**To:** 'Susan Low'  
**Subject:** Your ref: YM 5389G \*Our Ref: CC6/AIG16018623/Upb3 [ACCIDENT INVOLVING SLB 5618H(AIG) & YM 5389G ON 22/09/2016]  
**Attachments:** Statement of SLB 5618H.PDF

Your ref: **YM 5389G**  
Our Ref: CC6/AIG16018623/Upb3

**WITHOUT PREJUDICE**

Dear Sir/Madam,

### **ACCIDENT INVOLVING SLB 5618H(AIG) & YM 5389G ON 22/09/2016**

We refer to the above matter.

Our insured driver has reiterated that the accident was caused due to the entire negligence of your client who swerved into her lane and resulted the collision. Our insured driver mentioned that there was a car stopped in front of your client and your client tried to change into our insured lane without any warning or signal. Our insured forced to step on her brake to avoid your client's lorry. As such the side mirror of our insured vehicle was damaged by your client lorry. We are of the opinion that our insured's version is more probable.

Under such a circumstances, we regret to inform you that we have our principal instruction to deny liability and unable to look into your client's claim.

Best Regards,

**Hsiao Tong, Chew** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6742-3197 | email: [chewhit@lkkauto.com](mailto:chewhit@lkkauto.com) | fax: 6741-4108

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

## Hsiao Tong (LKKAUTO)

**From:** Susan Low <liusbro@gmail.com>  
**Sent:** Monday, 1 May, 2017 2:09 PM  
**To:** Hsiao Tong (LKKAUTO)  
**Subject:** Our Ref: YM 5389G \*Our Ref: CC6/AIG16018623/Upb3 [ACCIDENT INVOLVING SLB 5618H(AIG) & YM 5389G ON 22/09/2016]

We refer to your email.

We regret we unable to except your opinion.

Our client (YM5389G) lorry was stationary behind the vehicle due to the pedestrians was crossing the road along the pedestrian crossing junction. When our client was still waiting behind the queue, your insured had hit and collided onto our client's rear Rh portion while your insured was making a shape turn towards Lorong Liput. Yours insured had rejected to exchange particulars and just drove off after the accident.

By the way, please let us have your client (SLB5618H) accident the photo scene and/or video ASAP.

We would appreciate it if you could review this case more objectively and let us here from you urgently.

Thank.

Best Regards,

Susan Low  
M/s Liu's Brother Auto Engineering Workshop  
No. 1 Kaki Bukit Avenue 6 #01-01  
AutoBay @ Kaki Bukit  
Singapore 417883  
Tel: 67411730 Fax: 67445746

### FACTS:

1) YOUR CLIENT'S LORRY WAS TURNING RIGHT INTO LORONG LIPUT AND THE POSITION OF THE LORRY'S REAR PORTION STILL PROTRUDING OUT FROM SIDE ROAD. IT IS COMMON SENSE THAT OUR VEHICLE WAS NOT POSSIBLE TO MAKE A LEFT TURN INTO THE SIDE ROAD GIVEN THE WIDTH OF TURNING POINT IS QUITE NARROW.

2) YOU SAID THAT YOUR LORRY WAS STATIONARY BEHIND A VEHICLE WHO WAS GIVING WAY TO PEDESTRIAN. HOWEVER, PEDESTRIAN CROSSING IS <sup>LOCATED</sup> APPROXIMATELY ABOUT 30-40 M FROM THE TURNING POINT. THE SPACE IS ALLOWED TO CONTAIN 3-4 VEHICLES IF YOUR LORRY INDEED WAS BEHIND THE VEHICLE. <sup>THERE IS SUFFICIENT SPACE BEHIND THE LORRY.</sup> IT IS NOT POSSIBLE FOR OUR CLIENT TO HIT THE LORRY WHILE MAKING LEFT TURN INTO SIDE ROAD.

On 21 Apr 2017, at 8:43 AM, Hsiao Tong (LKKAUTO) <chewht@lkkauto.com> wrote:

Your ref: YM 5389G  
Our Ref: CC6/AIG16018623/Upb3

Dear Sir/Madam,

### **WITHOUT PREJUDICE**

3) OUR CLIENT WAS A CAUTION FEMALE DRIVER WITH 8 YEARS DRIVING EXPERIENCE WOULD NOT ATTEMPT RECKLESSLY TO MAKE SUCH A DANGEROUS TURNING WHEN DRIVING HER LUXURY BRANDED VEHICLE.

We refer to the above matter.

WE ARE THEREFORE UNABLE TO REVIEW OUR POSITION

Our insured driver has reiterated that the accident was caused due to the entire negligence of your client who swerved into her lane and resulted the collision. Our insured driver mentioned that there was a car stopped in front of your client and your client tried to change into our insured lane without any warning or signal. Our insured forced to step on her brake to avoid your client's lorry. As such the side mirror of our insured vehicle was damaged by your client lorry. We are of the opinion that our insured's version is more probable.

Under such a circumstances, we regret to inform you that we have our principal instruction to deny liability and unable to look into your client's claim.

## Hsiao Tong (LKKAUTO)

---

**From:** Hsiao Tong (LKKAUTO)  
**Sent:** Tuesday, 25 July, 2017 12:57 PM  
**To:** 'Susan Low'  
**Subject:** RE: Our Ref: YM 5389G160922 Your Ref: CC6/AIG16018623/Upb3 [ACCIDENT INVOLVING SLB 5618H(AIG) & YM 5389G ON 22/09/2016]  
**Attachments:** Accident Location.jpg

Without Prejudice

Hi,

We refer to your below email.

We have appealed your matter to our principal for further review. However we regret to inform you that we have our principal instruction to maintain rejection.

Your client's lorry was turning right into Lorong Siput and the position of the lorry's rear portion still protruding out from side road. It is common sense that our vehicle was not possible to make a left turn into the side road given the width of turning point is quite narrow. You said that your lorry was stationary behind a vehicle who was giving way to pedestrian. However the pedestrian crossing is located approximately 30-40m from the turning point. If your lorry was behind the vehicle, there is sufficient space behind the lorry. It is not possible for our insured to hit onto the lorry while making a left turn into the side road.

We will review the matter if there is any further/ fresh evidence.

Best Regards,

**Hsiao Tong, Chew** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6742-3197 | email: [chewht@lkkauto.com](mailto:chewht@lkkauto.com) | fax: 6741-4108

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

**From:** Susan Low [mailto:[liusbro@ymail.com](mailto:liusbro@ymail.com)]  
**Sent:** Monday, 1 May, 2017 2:15 PM  
**To:** Hsiao Tong (LKKAUTO) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>  
**Subject:** Our Ref: YM 5389G160922 Your Ref: CC6/AIG16018623/Upb3 [ACCIDENT INVOLVING SLB 5618H(AIG) & YM 5389G ON 22/09/2016]

We refer to your email.

We regret we unable to accept your opinion.

## Hsiao Tong (LKKAUTO)

**From:** Susan Low <liusbro@gmail.com>  
**Sent:** Wednesday, 9 August, 2017 10:49 AM  
**To:** Hsiao Tong (LKKAUTO)  
**Subject:** Re: Our Ref: YM 5389G160922 Your Ref: CC6/AIG16018623/Upb3 [ACCIDENT INVOLVING SLB 5618H(AIG) & YM 5389G ON 22/09/2016]

We refer to your email.

1. "Your client's lorry was turning right into Lorong Siput and the position of the lorry's rear portion still protruding out from side road. It is common sense that our vehicle was not possible to make a left turn into the side road given the width of turning point is quite narrow."

Ans: We had explained that our client's lorry YM5389G was behind the queue  
Refer our email 01/05/17: "Our client (YM5389G) lorry was stationary behind the vehicle due to the pedestrians was crossing the road along the pedestrian crossing junction."

2. "You said that your lorry was stationary behind a vehicle who was giving way to pedestrian. However the pedestrian crossing is located approximately 30-40m from the turning point."

Ans: Our client's lorry **was behind the queue** of the "Pedestrian Crossing Crossing Junction".  
Refer our email 01/05/17: "When our client was still waiting behind the queue,"

3. If your lorry was behind the vehicle, there is sufficient space behind the lorry. It is not possible for our insured to **hit onto the lorry while making a left turn into the side road**

Ans: We had mentioned that your insured **had made a shape turn**.  
Refer our email 01/05/17: "your insured had hit and collided onto our client's rear Rh portion while your insured was making a shape turn towards Lorong Liput."

We even had mentioned that yours insured had rejected to exchange particulars and just drove off after the accident (Refer our email 01/05/17). If your client are not at fault why (He/She) refused to exchange particulars with our client.

We did like to review your replied email, **"while making a left turn into the side road"**.  
**Refer to our "GIA Sketch"** Your insured vehicle position was on (his/her) way towards the left lane (Lorong Liput) after making a sharp turn from the main road (Holland Road) and resulting the left side of (his/her) car (SLB5618H) collided onto our client's lorry (YM5389G) Rear Right.

We would appreciate it if you could review this case more objectively and let us here from you urgently.

Thank.

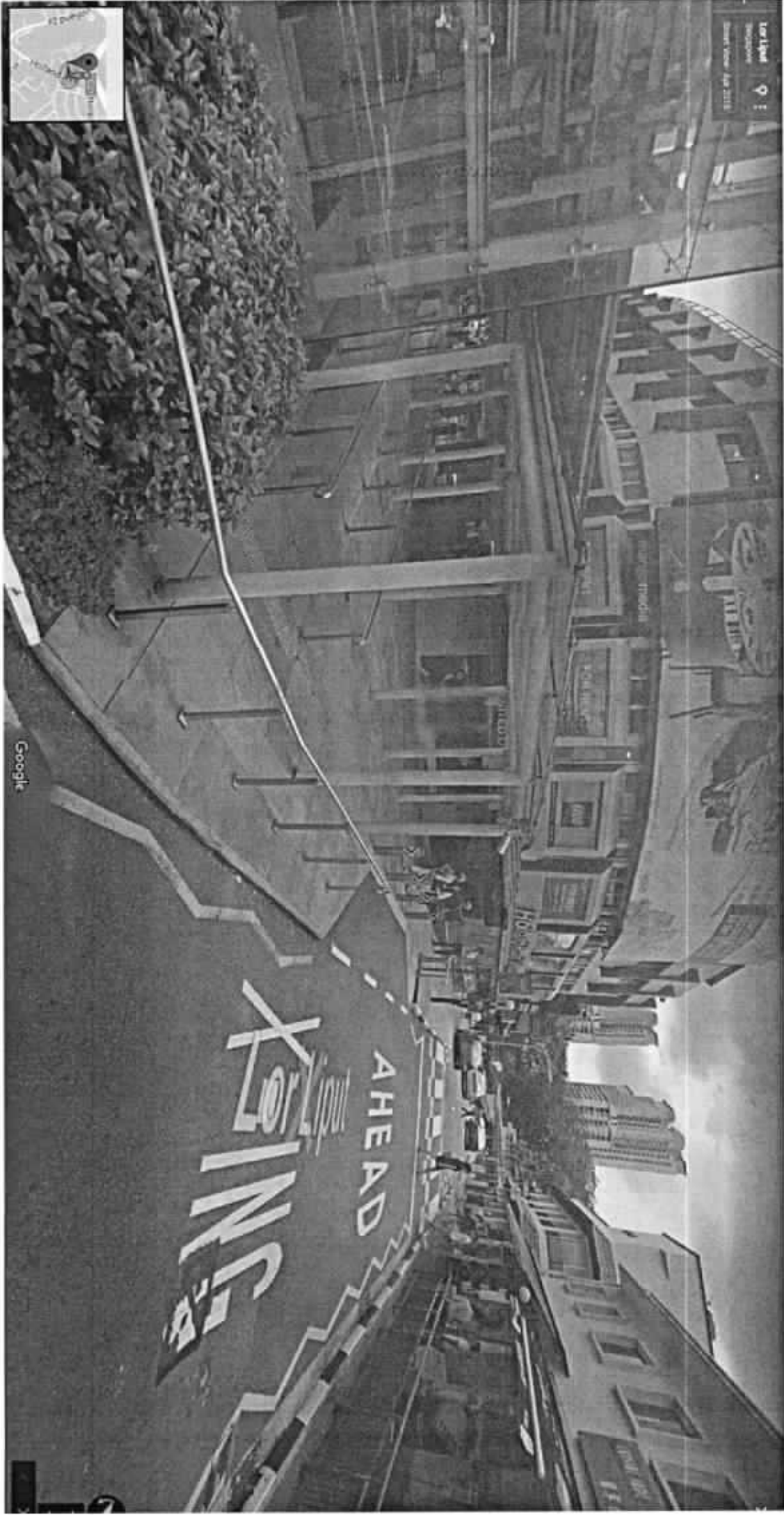
Best Regards,

Susan Low  
M/s Liu's Brother Auto Engineering Workshop  
No. 1 Kaki Bukit Avenue 6 #01-01  
AutoBay @ Kaki Bukit  
Singapore 417883  
Tel: 67411730 Fax: 67445746

*FROM: GEORGE MA  
WE FORWARDED COPY OF SLB PHOTO CAPTURED  
WE NOTED OF YOUR COMMENT, KINDLY TAKE A CAREFUL  
LOOK AT THE SCENE OF ACCIDENT, ESPECIALLY THE LENGTH FROM PEDESTRIAN  
CROSSING TO TURNING POINT. IF THERE WAS ONLY A VEHICLE GIVING WAY TO  
PEDESTRIAN CROSSING, WE FAIL TO UNDERSTAND WHY YOUR VEHICLE WAS  
NOT ABLE TO COMPLETE THE LEFT TURN INTO LORONG LIPUT.  
VEHICLES INVOLVED IN AN ACCIDENT, PARTIES INVOLVED  
DO NOT STOP TO EXCHANGE PARTICULARS ARE NOT UNCOMMON  
TO AVOID UNPLEASANT ENCOUNTER WHICH DOES NOT MEAN THAT LEAVING  
PARTY IS AT FAULT.  
THEREFORE, WE REGRET THAT OUR POSITION IS STILL STABLE*



Los Angeles  
Map data © 2013  
Street View: Aug 2013



Google

## Hsiao Tong (LKKAuto)

---

**From:** Susan Low <liusbro@ymail.com>  
**Sent:** Wednesday, 28 February 2018 5:41 PM  
**To:** Hsiao Tong (LKKAuto)  
**Subject:** Re: Our Ref: YM 5389G160922 Your Ref: CC6/AIG16018623/Upb3 [ACCIDENT INVOLVING SLB 5618H(AIG) & YM 5389G ON 22/09/2016]

We are of the opinion that this is a case of conflicting versions. There is no conclusive evidence to substantiate either parties' version.

Strictly without admission of liability whatever, but with a view towards a resolutions of our client's claim in the above matter without resort to litigation and not jeopardizing your insured claim against the liable party, we are prepared to propose 50% of our client's claim.

Thank.

Best Regards,

Susan Low  
M/s Liu's Brother Auto Workshop  
No. 1 Kaki Bukit Avenue 6 #01-01  
AutoBay @ Kaki Bukit  
Singapore 417883  
Tel: 67411730 Fax: 67445746

---

**From:** Hsiao Tong (LKKAuto) <chewht@lkkauto.com>  
**To:** Susan Low <liusbro@ymail.com>  
**Sent:** Tuesday, 25 July 2017, 12:57  
**Subject:** RE: Our Ref: YM 5389G160922 Your Ref: CC6/AIG16018623/Upb3 [ACCIDENT INVOLVING SLB 5618H(AIG) & YM 5389G ON 22/09/2016]

Without Prejudice

Hi,

We refer to your below email.

We have appealed your matter to our principal for further review. However we regret to inform you that we have our principal instruction to maintain rejection.

Your client's lorry was turning right into Lorong Siput and the position of the lorry's rear portion still protruding out from side road. It is common sense that our vehicle was not possible to make a left turn into the side road given the width of turning point is quite narrow.

You said that your lorry was stationary behind a vehicle who was giving way to pedestrian. However the pedestrian crossing is located approximately 30-40m from the turning point. If your lorry was behind the vehicle, there is sufficient space behind the lorry. It is not possible for our insured to hit onto the lorry while making a left turn into the side road.

We will review the matter if there is any further/ fresh evidence.

Best Regards,

Hsiao Tong, Chew | Case Handler

LKK Auto Consultants Pte Ltd



## Hsiao Tong (LKKAuto)

---

**From:** Hsiao Tong (LKKAuto)  
**Sent:** Saturday, 3 November 2018 9:58 AM  
**To:** 'Susan Low'  
**Subject:** RE: Our Ref: YM 5389G160922 Your Ref: CC6/AIG16018623/Upb3 [ACCIDENT INVOLVING SLB 5618H(AIG) & YM 5389G ON 22/09/2016]

### Without Prejudice

Hi,

We refer to your below email.

We have appealed your matter to our principal for further review. However we regret to inform you that we have our principal instruction to maintain rejection.

"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](mailto:chewht@lkkauto.com) | fax: 6741-4108

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

---

**From:** Susan Low <[liusbro@gmail.com](mailto:liusbro@gmail.com)>  
**Sent:** Wednesday, 28 February 2018 5:41 PM  
**To:** Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>  
**Subject:** Re: Our Ref: YM 5389G160922 Your Ref: CC6/AIG16018623/Upb3 [ACCIDENT INVOLVING SLB 5618H(AIG) & YM 5389G ON 22/09/2016]

We are of the opinion that this is a case of conflicting versions. There is no conclusive evidence to substantiate either parties' version.

Strictly without admission of liability whatever, but with a view towards a resolutions of our client's claim in the above matter without resort to litigation and not jeopardizing your insured claim against the liable party, we are prepared to propose 50% of our client's claim.

Thank.

Best Regards,

Susan Low  
M/s Liu's Brother Auto Workshop  
No. 1 Kaki Bukit Avenue 6 #01-01



AutoBay @ Kaki Bukit  
Singapore 417883  
Tel: 67411730 Fax: 67445746

---

**From:** Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>  
**To:** Susan Low <[liusbro@ymail.com](mailto:liusbro@ymail.com)>  
**Sent:** Tuesday, 25 July 2017, 12:57  
**Subject:** RE: Our Ref: YM 5389G160922 Your Ref: CC6/AIG16018623/Upb3 [ACCIDENT INVOLVING SLB 5618H(AIG) & YM 5389G ON 22/09/2016]

Without Prejudice

Hi,

We refer to your below email.

We have appealed your matter to our principal for further review. However we regret to inform you that we have our principal instruction to maintain rejection.

Your client's lorry was turning right into Lorong Siput and the position of the lorry's rear portion still protruding out from side road. It is common sense that our vehicle was not possible to make a left turn into the side road given the width of turning point is quite narrow.

You said that your lorry was stationary behind a vehicle who was giving way to pedestrian. However the pedestrian crossing is located approximately 30-40m from the turning point. If your lorry was behind the vehicle, there is sufficient space behind the lorry. It is not possible for our insured to hit onto the lorry while making a left turn into the side road.

We will review the matter if there is any further/ fresh evidence.

Best Regards,

Hsiao Tong, Chew | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | email: [chewht@lkkauto.com](mailto:chewht@lkkauto.com) | fax: 6741-4108

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

---

**From:** Susan Low [<mailto:liusbro@ymail.com>]  
**Sent:** Monday, 1 May, 2017 2:15 PM  
**To:** Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>  
**Subject:** Our Ref: YM 5389G160922 Your Ref: CC6/AIG16018623/Upb3 [ACCIDENT INVOLVING SLB 5618H(AIG) & YM 5389G ON 22/09/2016]

We refer to your email.

We regret we unable to accept your opinion.

Our client (YM5389G) lorry was stationary behind the vehicle due to the pedestrians was crossing the road along the pedestrian crossing junction. When our client was still waiting behind the queue, your insured had hit and collided onto our client's rear Rh portion while your insured was making a shape turn towards Lorong Liput. Yours insured had rejected to exchange particulars and just drove off after the accident.

By the way, please let us have your client (SLB5618H) accident the support accident photo scene and/or video ASAP.

We would appreciate it if you could review this case more objectively and let us here from you urgently.

Thank.

Best Regards,

Susan Low  
M/s Liu's Brother Auto Engineering Workshop  
No. 1 Kaki Bukit Avenue 6 #01-01  
AutoBay @ Kaki Bukit  
Singapore 417883  
Tel: 67411730 Fax: 67445746

On 21 Apr 2017, at 8:43 AM, Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)> wrote:

Your ref: **YM 5389G** **WITHOUT PREJUDICE**  
Our Ref: CC6/AIG16018623/Upb3

Dear Sir/Madam,

**ACCIDENT INVOLVING SLB 5618H(AIG) & YM 5389G ON 22/09/2016**

We refer to the above matter.

Our insured driver has reiterated that the accident was caused due to the entire negligence of your client who swerved into her lane and resulted the collision. Our insured driver mentioned that there was a car stopped in front of your client and your client tried to change into our insured lane without any warning or signal. Our insured forced to step on her brake to avoid your client's lorry. As such the side mirror of our insured vehicle was damaged by your client lorry. We are of the opinion that our insured's version is more probable.

Under such a circumstances, we regret to inform you that we have our principal instruction to deny liability and unable to look into your client's claim.

Best Regards,

**Hsiao Tong, Chew** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6742-3197 | email: [chewht@lkkauto.com](mailto:chewht@lkkauto.com) | fax: 6741-4108

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

<Statement of SLB 5618H.PDF>

## Hsiao Tong (LKKAUTO)

---

**From:** Tan, Bennie-WZ <Bennie-WZ.Tan@aig.com>  
**Sent:** Monday, 27 May 2019 12:22 AM  
**To:** Hsiao Tong (LKKAUTO)  
**Subject:** RE: Your Ref: 3610168924SG \*Our Ref: CC6/AIG16018623/Upb3 [ACCIDENT INVOLVING SLB 5618H(OI) & YM 5389G(TP) ON 22/09/2016]

Hi Hsiao Tong

Referring to the above.

Kindly render us your billings since no developments on this matter.

Best Regards

**Bennie Tan**  
**AIG**  
Senior Complex Claims Examiner  
Claims | AIG Asia Pacific Insurance Pte. Ltd

78 Shenton Way #08-16 Singapore 079120  
Tel +(65) 6419 1718

[Bennie-WZ.Tan@aig.com](mailto:Bennie-WZ.Tan@aig.com) | [www.aig.sg](http://www.aig.sg)

---

**From:** Tan, Bennie-WZ  
**Sent:** Thursday, August 16, 2018 5:01 PM  
**To:** Hsiao Tong (LKKAUTO)  
**Subject:** RE: Your Ref: 3610168924SG \*Our Ref: CC6/AIG16018623/Upb3 [ACCIDENT INVOLVING SLB 5618H(OI) & YM 5389G(TP) ON 22/09/2016]

Hi Hsiao Tong

Maintain our position. Pls also advise the last correspondent with TP repairer to this matter.

Best Regards

**Bennie Tan**  
**AIG**  
Senior Complex Claims Examiner  
78 Shenton Way #08-16 Singapore 079120  
Tel +(65) 6419 1718 | Fax +(65) 6835 7416

[Bennie-WZ.Tan@aig.com](mailto:Bennie-WZ.Tan@aig.com) | [www.aig.com.sg](http://www.aig.com.sg)

---

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

**Sent:** Saturday, August 11, 2018 10:24 AM

**To:** Tan, Bennie-WZ

**Subject:** RE: Your Ref: 3610168924SG \*Our Ref: CC6/AIG16018623/Upb3 [ACCIDENT INVOLVING SLB 5618H(OI) & YM 5389G(TP) ON 22/09/2016]

Hi Bennie,

We refer to our below email.

Kindly let us have your comments/ instruction.

Best Regards,

**Hsiao Tong, Chew** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6742-3197 | email: [chewht@lkkauto.com](mailto: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, 19 July 2018 3:06 PM

**To:** 'Tan, Bennie-WZ' <Bennie-WZ.Tan@aig.com>

**Subject:** RE: Your Ref: 3610168924SG \*Our Ref: CC6/AIG16018623/Upb3 [ACCIDENT INVOLVING SLB 5618H(OI) & YM 5389G(TP) ON 22/09/2016]

Hi Bennie,

We refer to your below email.

Given that our insured strongly disputed on third party claim and no concrete evidence from third party, we proposed to maintain our stand of rejection.

Kindly let us have your comments/ instruction.

Best Regards,

**Hsiao Tong, Chew** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6742-3197 | email: [chewht@lkkauto.com](mailto:chewht@lkkauto.com) | fax: 6741-4108

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

---

**From:** Tan, Bennie-WZ [mailto:[Bennie-WZ.Tan@aig.com](mailto:Bennie-WZ.Tan@aig.com)]

**Sent:** Wednesday, 25 April 2018 2:19 PM

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

**Subject:** RE: Your Ref: 3610168924SG \*Our Ref: CC6/AIG16018623/Upb3 [ACCIDENT INVOLVING SLB 5618H(OI) & YM 5389G(TP) ON 22/09/2016]

Hi Hsiao Tong

Your recommendation to matter? Since there is no evidences from neither parties.

Best Regards

**Bennie Tan**

**AIG**

Senior Complex Claims Examiner

78 Shenton Way #08-16 Singapore 079120

Tel +(65) 6419 1718 | Fax +(65) 6835 7416

[Bennie-WZ.Tan@aig.com](mailto:Bennie-WZ.Tan@aig.com) | [www.aig.com.sg](http://www.aig.com.sg)

---

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

**Sent:** Thursday, April 19, 2018 12:11 PM

**To:** Tan, Bennie-WZ

**Subject:** RE: Your Ref: 3610168924SG \*Our Ref: CC6/AIG16018623/Upb3 [ACCIDENT INVOLVING SLB 5618H(OI) & YM 5389G(TP) ON 22/09/2016]

Hi Bennie,

We refer to the above matter.

We have maintained rejection as per your instruction. However third party appealed to settle the matter at 50/50 in view of conflicting versions and there is no conclusive evidence to substantiate either parties' version.

The breakdown of third party claim is as follows: -

1. Cost of Repair	\$ 800.00
2. Loss of Use (3days x \$150.00)	\$ 450.00
	\$1,250.00
@50%	\$ 625.00
3. LTA/ GIA Search Fee	\$ 5.35
<b>Total</b>	<b>\$ 630.35</b>

Kindly let us have your instruction please.

Best Regards,

**Hsiao Tong, Chew** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6742-3197 | email: [chewht@lkkauto.com](mailto:chewht@lkkauto.com) | fax: 6741-4108

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

---

**From:** Tan, Bennie-WZ [<mailto:Bennie-WZ.Tan@aig.com>]

**Sent:** Saturday, 15 July 2017 4:19 PM

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

**Subject:** RE: Your Ref: 3610168924SG \*Our Ref: CC6/AIG16018623/Upb3 [ACCIDENT INVOLVING SLB 5618H(OI) & YM 5389G(TP) ON 22/09/2016]

**Importance:** High

Hi Hsiao Tong

Maintain rejection. We will review it should there be fresh evidences.

Best Regards

**Bennie Tan**

**AIG**

Senior Complex Claims Examiner

78 Shenton Way #08-16 Singapore 079120

Tel +(65) 6419 1718 | Fax +(65) 6835 7416

[Bennie-WZ.Tan@aig.com](mailto:Bennie-WZ.Tan@aig.com) | [www.aig.com.sg](http://www.aig.com.sg)

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

**Sent:** Saturday, July 15, 2017 3:59 PM

**To:** Tan, Bennie-WZ

**Subject:** RE: Your Ref: 3610168924SG \*Our Ref: CC6/AIG16018623/Upb3 [ACCIDENT INVOLVING SLB 5618H(OI) & YM 5389G(TP) ON 22/09/2016]

Hi Bennie,

No further evidences.

Best Regards,

**Hsiao Tong, Chew** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6742-3197 | email: [chewht@lkkauto.com](mailto:chewht@lkkauto.com) | fax: 6741-4108

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

---

**From:** Tan, Bennie-WZ [<mailto:Bennie-WZ.Tan@aig.com>]

**Sent:** Tuesday, 11 July, 2017 6:26 PM

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

**Subject:** RE: Your Ref: 3610168924SG \*Our Ref: CC6/AIG16018623/Upb3 [ACCIDENT INVOLVING SLB 5618H(OI) & YM 5389G(TP) ON 22/09/2016]

Hi Hsiao Tong

Any further evidences for us to review this matter.

Best Regards

**Bennie Tan**

**AIG**

Senior Complex Claims Examiner

78 Shenton Way #08-16 Singapore 079120

Tel +(65) 6419 1718 | Fax +(65) 6835 7416

[Bennie-WZ.Tan@aig.com](mailto:Bennie-WZ.Tan@aig.com) | [www.aig.com.sg](http://www.aig.com.sg)

---

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

**Sent:** Tuesday, July 04, 2017 5:29 PM

**To:** Tan, Bennie-WZ

**Subject:** RE: Your Ref: 3610168924SG \*Our Ref: CC6/AIG16018623/Upb3 [ACCIDENT INVOLVING SLB 5618H(OI) & YM 5389G(TP) ON 22/09/2016]

Hi Bennie,

We refer to the above matter.

We have rejected third party claim as per instruction. However third party appealed for this matter.

For your further instruction please.

Best Regards,

**Hsiao Tong, Chew** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6742-3197 | email: [chewht@lkkauto.com](mailto:chewht@lkkauto.com) | fax: 6741-4108

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

---

**From:** Tan, Bennie-WZ [<mailto:Bennie-WZ.Tan@aig.com>]

**Sent:** Monday, 17 April, 2017 5:45 PM

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

**Subject:** RE: Your Ref: 3610168924SG \*Our Ref: CC6/AIG16018623/Upb3 [ACCIDENT INVOLVING SLB 5618H(OI) & YM 5389G(TP) ON 22/09/2016]

Hi Hsiao Tong

We refer to your email below.

Kindly reject TP's claim first.

Best Regards

**Bennie Tan**

**AIG**

Complex Claims Examiner

78 Shenton Way #08-16 Singapore 079120

Tel +(65) 6419 1718 | Fax +(65) 6835 7416

[Bennie-WZ.Tan@aig.com](mailto:Bennie-WZ.Tan@aig.com) | [www.aig.com.sg](http://www.aig.com.sg)

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

**Sent:** Monday, April 10, 2017 10:19 AM

**To:** Tan, Bennie-WZ

**Subject:** RE: Your Ref: 3610168924SG \*Our Ref: CC6/AIG16018623/Upb3 [ACCIDENT INVOLVING SLB 5618H(OI) & YM 5389G(TP) ON 22/09/2016]

Dear Bennie,

We refer to our below email.

Kindly let us have your instruction.



Best Regards,

**Hsiao Tong, Chew** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6742-3197 | email: [chewht@lkkauto.com](mailto:chewht@lkkauto.com) | fax: 6741-4108

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

---

**From:** Hsiao Tong (LKKAuto)

**Sent:** Friday, 24 February, 2017 2:09 PM

**To:** Tan, Bennie-WZ ([Bennie-WZ.Tan@aig.com](mailto:Bennie-WZ.Tan@aig.com)) <[Bennie-WZ.Tan@aig.com](mailto:Bennie-WZ.Tan@aig.com)>

**Subject:** RE: Your Ref: 3610168924SG \*Our Ref: CC6/AIG16018623/Upb3 [ACCIDENT INVOLVING SLB 5618H(OI) & YM 5389G(TP) ON 22/09/2016]

Dear Bennie,

We refer to your below email.

OI is not counterclaiming against third party as it was only very minor grazed on her side mirror.

Best Regards,

**Hsiao Tong, Chew** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6742-3197 | email: [chewht@lkkauto.com](mailto:chewht@lkkauto.com) | fax: 6741-4108

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

---

**From:** Tan, Bennie-WZ (<mailto:Bennie-WZ.Tan@aig.com>)

**Sent:** Wednesday, 22 February, 2017 10:40 AM

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

**Subject:** RE: Your Ref: 3610168924SG \*Our Ref: CC6/AIG16018623/Upb3 [ACCIDENT INVOLVING SLB 5618H(OI) & YM 5389G(TP) ON 22/09/2016]

Hi Hsiao Tong

Referring to the email below.

It seems that both parties are giving conflicting versions of accident and further no evidences to this matter.

Kindly advise if OI is counterclaiming TP.

Best Regards

Bennie Tan

AIG

Complex Claims Examiner

78 Shenton Way #08-16 Singapore 079120

Tel +(65) 6419 1718 | Fax +(65) 6835 7416

[Bennie-WZ.Tan@aig.com](mailto:Bennie-WZ.Tan@aig.com) | [www.aig.com.sg](http://www.aig.com.sg)

---

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

**Sent:** Tuesday, February 07, 2017 7:56 AM

**To:** Tan, Bennie-WZ

**Subject:** RE: Your Ref: 3610168924SG \*Our Ref: CC6/AIG16018623/Upb3 [ACCIDENT INVOLVING SLB 5618H(OI) & YM 5389G(TP) ON 22/09/2016]

**Importance:** High

Dear Bennie,

No scene photos from both parties.

**“Wishing you a Happiness and Prosperity New Year”**

Best Regards,

**Hsiao Tong, Chew** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6742-3197 | email: [chewht@lkkauto.com](mailto:chewht@lkkauto.com) | fax: 6741-4108

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

---

**From:** Tan, Bennie-WZ [<mailto:Bennie-WZ.Tan@aig.com>]

**Sent:** Friday, 3 February, 2017 2:15 PM

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

**Subject:** RE: Your Ref: 3610168924SG \*Our Ref: CC6/AIG16018623/Upb3 [ACCIDENT INVOLVING SLB 5618H(OI) & YM 5389G(TP) ON 22/09/2016]

**Importance:** High

Hi Hsiao Tong

**Our Ref: 3610168924SG-003**

We refer to your email below.

Kindly advise if either parties has any accident scene photos (both vehicles still in contact) for our further consideration.

Best Regards

Bennie Tan

AIG

Complex Claims Examiner

78 Shenton Way #08-16 Singapore 079120

Tel +(65) 6419 1718 | Fax +(65) 6835 7416

[Bennie-WZ.Tan@aig.com](mailto:Bennie-WZ.Tan@aig.com) | [www.aig.com.sg](http://www.aig.com.sg)

---

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

**Sent:** Tuesday, January 17, 2017 5:21 PM

**To:** Tan, Bennie-WZ

**Subject:** Your Ref: 3610168924SG \*Our Ref: CC6/AIG16018623/Upb3 [ACCIDENT INVOLVING SLB 5618H(OI) & YM 5389G(TP) ON 22/09/2016]

Your Ref: **3610168924SG**

Our Ref: CC6/AIG16018623/Upb3

Dear Sirs,

**ACCIDENT INVOLVING SLB 5618H(OI) & YM 5389G(TP) ON 22/09/2016**

We refer to the above matter.

Third party reported that he was driving along Holland road turning into Lorong Liput. While third party lorry was stationary, he felt an impact from his rear. He came out and realised that our insured had collided onto his rear portion.

Our insured driver reported that she was approaching the zebra crossing along Lorong Liput. There was a car stopped in front of the zebra crossing. Third party who was driving behind the car tried to change lanes without any signal. Our insured driver brakes hard and scrapped a little of her side mirror.

We have contacted our insured driver, Ms Koh to verify the nature of accident and inform third party claim. She disputed liability and adamant that third party swerved into her lane and resulted the collision. Attached here with the email and accident location photo for your perusal. There was no video/witness statement from both parties.

Based on both parties report and the available information on hand, we are of the opinion that our insured version is more credible. The distance from the turning point to pedestrian crossing at least 40meters which can contain 4 vehicles. Third party's sketch plan shows that he was hit at the place of right turning point which is not possible.

In view of the above, we are intending to reject third party claim.

**For your approval/comments/instruction.**

**"Wishing you a Happiness and Prosperity New Year"**

Best Regards,

**Hsiao Tong, Chew** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6742-3197 | email: [chewht@lkkauto.com](mailto:chewht@lkkauto.com) | fax: 6741-4108

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

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responsibility is accepted by American International Group, Inc. or its subsidiaries or affiliates either jointly or severally, for any loss or damage arising in any way from its use.

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Our Ref: YM5389G160922

Date: 08/11/2016

Your Ref:

AIG Asia Pacific Insurance Pte Ltd  
78 Shenton Way #07-16  
Chartis Building  
Singapore 079120

Attn: Motor Claims Department

Dear Sir / Madam

**TRAFFIC ACCIDENT ALONG LORONG LIPUT  
INVOLVING YM5389G AND SLB5618H ON 22/09/2016**

We/I, Messers STVE Pte Ltd (Nric / ROC No: 198703585C), the registered owners of m/vehicle – YM5389G at all material times of the above accident. Our/my vehicle was surveyed by "AIG Asia" authorized appraiser and we/I based our/my claims on his recommendation for S\$800-00 being the repair for 02 Days (Strictly on a Without Prejudice Basis).

We/I have ascertained that you were the insurers of the driver of m/vehicle SLB5618H when the same was involved in the aforesaid accident with our/my m/vehicle – YM5389G.

We/I whereby you are the insurers of m/vehicle SLB5618H and the driver / owner was caused solely by the negligence of your insured and as a result there of our / my m/vehicle – YM5389G has suffered loss and damage as follows:

(a) Cost of repairs	S\$	800-00
(b) LOU for pre-repair notice 02 days @ \$150-00		300-00
(c) LOU Fee for 02 days @S\$150-00 (Box Lorry)		300-00
(d) GIA / LTA search fee		5-35

<b>Total Amount</b>	<b>S\$</b>	<b>1,405-35</b>
---------------------	------------	-----------------

We/I enclose herewith copies of the supporting documents for vehicle no. YM5389G as follows:-

- (i) Motor Accident Report;
- (ii) Repair Invoices;

Kindly look into the matter and let us/me hear from you on the settlement of our / my claims as soon as possible.

Please remit us/me your settlement sum in favor of **M/s Liu's Brother Auto Workshop**. Forward the cheque to No. 1 Kaki Bukit Avenue 6 #01-01 AutoBay @ Kaki Bukit Singapore 417883.

Thank you.

Yours faithfully,



The owner of m/vehicle YM5389G  
Messers STVE Pte Ltd  
cc. Liu's Bro Auto Ws

**LIU'S BROTHER AUTO WORKSHOP**

Block 1 Kaki Bukit Avenue 6 #01-01 Auto Bay @ Kaki Bukit Singapore 417883

ROC No: 42674600K, Tel: 6741-1730 / 731 Fax: 6744-5746 Email: liusbros@gmail.com

Invoice/Ref No: YM5389G160922

**Final Bill****Customer**

Name: AIG Asia Pacific Insurance Pte Ltd  
 Address: Motor Claims Department  
 78 Shenton Way #07-16  
 AIG Building Singapore 079120

Date: 01-11-16  
 Vehicle No: YM5389G  
 Model/Make: Isuzu NPR71LU5GY

Item No.	Descriptions Of Parts	Original Quotation / Estimation	Revised Quotation / Cost Of Repair
1	Rear Rh Box Side Panel	\$ 1,400.00	\$ -
2	Tail Lamp	\$ 198.00	\$ -
3	Safety Bar Rear	\$ 850.00	\$ -
4	Safety Bar Bracket	\$ 150.00	\$ -
	Labor for Panel Beating, Cut, Weld, Straighten & Replacing Parts Etc	\$ 800.00	\$ -
	To putty & spray painting & including touch up paint on accident affected areas	\$ 400.00	\$ -
	To check all wiring & electrical component for proper function	\$ 50.00	\$ -

Total Parts &amp; Labour of estimate for damaged vehicle

\$ 3,848.00

Total amount in Lump Sum Basis for repaired vehicle

\$ 800.00

SDLS: Eight Hundred Only



M/s Liu's Brother Auto Workshop

Text size: -



Land Transport Authority  
10 Sin Ming Drive  
Singapore 575701

GST Registration No.: M4-0006529-2

Print Date/Time: 29 Sep 2016 / 14:16:41

Receipt Date/Time: 29 Sep 2016 / 14:16:41

### Tax Invoice/Receipt

Receipt No.: ITNET-00000-160929-000895

Previous Receipt No.:

S/N	Item Description/ Business Transaction Reference No.	Amount Before GST (S\$)	GST Amount (S\$)	Amount After GST (S\$)
	Result of Insurance Enquiry - SLB5618H As at 22 Sep 2016/13:05:00 Insurance Co: AIG ASIA PACIFIC INSURANCE PTE. LTD.			
1	Insurance Enquiry - SLB5618H Enquiry Fee 20160929141434771200	5.00	0.35	5.35
	<b>Sub-Total</b>	5.00	0.35	5.35
	<b>Total Before Rounding</b>	5.00	0.35	5.35
	<b>Rounding Difference</b>			0.00
	<b>Total Amount Payable</b>			5.35
	Paid By			
	xxxxxxxxxxxx4559 Credit Card: Visa/MasterCard			5.35
	<b>Total</b>			5.35
	<b>Cash Change</b>			0.00
	<b>Tendered Amount</b>			5.35
	<b>Excess Refundable Amount</b>			0.00

THANK YOU AND HAVE A NICE DAY!

Please ensure that all payments to the Authority are good and promptly settled by the payment service provider / financial institution. Otherwise, the transaction and receipt is considered void and late fee may apply.

Print Receipt

OK

Save as PDF



## SINGAPORE ACCIDENT STATEMENT

### IMPORTANT NOTICE

1. Please report correctly the details of the accident to speed up the claims process.
2. This Form must be completed by the Policyholder and/or the Authorised Driver.
3. Information provided must be as truthful and accurate as possible. Any wilful misrepresentation or withholding of material facts may allow insurance companies to repudiate policy ability.
4. The issue and acceptance of this Form by insurance companies is not an admission of policy liability on the part of the insurance companies.
5. Any false reporting may be referred to the Police for investigation.
6. This report will be forwarded by the insurers of the insurers of the GIA Records Management Centre established by the General Insurance Association of Singapore (GIA) for archiving and that copies of this report will for a fee be made available upon application by interested parties.
7. By the lodgement of this report to the insurers, you hereby consent to the archiving of this report at the centre and to copies of the report being made available aforesaid.

### ACCIDENT STATEMENT

Date Of Report	22/09/2016 20:27
Date Of Accident	22/09/2016 13:05
Exact Location Of Accident	ALONG LORONG LIPUT
Country/State of Loss	Singapore

### DETAILS OF OWN VEHICLE

Vehicle Registration Number	YM5389G
<b>Insured/Policyholder</b>	
Name Of Registered Owner	STVE PTE LTD
Co Reg No	198703585C
Email Address	NOEMAIL
Mobile Phone No	
Alternative Phone No	Office-82447234

### Vehicle Particulars

Manufacturer	ISUZU
Model	NPR71LU5GY
Exact Purpose for which vehicle was being used at time of accident	Commercial
Are you claiming under your own insurance policy for repair to your vehicle?	No
If No, Please state action to be taken	Third Party
Vehicle Category	Commercial Vehicle

### Insurance Company

Name of Insurance Company	First Capital Insurance Ltd
Type Of Coverage	Third Party
Fleet Policy	Yes
Policy Number	D-16083837MFCV
Cover Note Number	N.A.

### Driver

Name of Driver	MUHAMMAD FAZUWAN BIN ABDUL WAHID
NRIC No	S9435664D
Date Of Birth	29/09/1994
Occupation	Outdoor
Date Of Driving Pass	16/11/2013
Driving Experience	2 Years And 10 Months
Gender	Male
Mobile Number	(Local) +65-82447234
Fax Number	
Contact Number	
EMail Address	NOEMAIL

## Describe Circumstances of the Accident

On the date and time mentioned, I was driving along Holland road turning onto Lorong Liput, when my vehicle was hit from the rear by vehicle B, my vehicle A, ~~was~~ at stationary when it was hit, as I stopped my vehicle, behind Vehicle C, who was giving way to pedestrian crossing. When I went down to exchange particulars with driver of vehicle B, B's name was not given, and he moved off. Nobody was injured.

Statement read to me and I acknowledged it.

X. John

Declaration:

I/We declare the foregoing particulars are true in every respect:

John

VARIFIED BY  
MARS AGENT  
HASHIM  
S1439236Z

Policyholder's Signature / Date & Time

Driver's Signature (if driver is not the policyholder) / Date & Time

Witnessed by Reporting Centre  
Personnel



Text size + -

## Enquire PARF/COE Rebate for Registered Vehicle

### Vehicle Owner Particulars

Owner ID Type: Company  
 Owner ID: 3585C

### Vehicle Details

Vehicle No.: YM5389G  
 Vehicle to be Exported: No  
 Intended De-registration Date: 28 Sep 2016  
 Vehicle Make: ISUZU  
 Vehicle Model: NPR71LU5GY  
 Primary Colour: White  
 Manufacturing Year: 2006  
 Engine No.: 4HG1401613  
 Chassis No.: JAANPR71L67103911

Maximum Power Output: -

Open Market Value: \$29,701.00  
 Original Registration Date: 26 Sep 2006  
 First Registration Date: 26 Sep 2006

Transfer Count: 2  
 Actual ARF Paid: \$1,486.00

### Intended PARF Rebate Details

PARF Eligibility: No  
 PARF Eligibility Expiry Date: -  
 PARF Rebate Amount: \$0.00

### Intended COE Rebate Details

COE Expiry Date: 25 Sep 2021  
 COE Category: C - Goods Vehicle & Bus  
 COE Period(Years): 5  
 PQP Paid: \$24,044.00  
 COE Rebate Amount: \$24,015.00  
**Total Rebate Amount: \$24,015.00**

### Message

Please note that all future COE renewals for this vehicle can only be for a 5-year period, subject to the statutory lifespan (if applicable) of the vehicle.

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

Revoked / No settlement

## CLAIM SUBFOLDER TRACKING

Case	Notified	Est Submitted	Adj Assigned	Adj Rpt	Adj Submitted	Ins Auth'ed	Status
Main	04 Oct 2016 <a href="#">Edit Reg</a>		03 Oct 2016 00:00 <a href="#">Edit Adj Rpt</a>	<b>S\$800.00</b> <a href="#">Edit Estimates</a>	<b>S\$800.00</b> <a href="#">View Rpt</a>		<b>Pending for Survey Report</b> <a href="#">Cancel Case</a>

Main	Reference	Claim Details	Documents	Show All					
<b>CLAIM SUBFOLDER DETAILS</b> <span style="float: right;">[Created by adjuster]</span>									
Insured:	KOH MARGARET MARY MRS MARGARET MARY KOH-POMONTI, ID: S82209188								
Main Claimant:	STVE PTE LTD, Co. Reg. No.: 198703585C								
Vehicle Reg. No.:	YM5389G	Date of Loss:	22/09/2016 00:00 - :59 [119 Months and 27 Days From LTA Reg Date (Man Yr)]						
Claim Type:	TP / 3610168924SG	Policy/Cover Note No.:	2100461010						
Vehicle Reg. No. (Insured):	SLB5618H	Policy No. (Claimant):	D-16083837MFCV						
		Excess:							
Repairer:	LIU'S BROTHER AUTO WORKSHOP (HQ) 1 Kaki Bukit Ave 6 #01-01, Auto Bay@Kaki Bukit, 417883 Kaki Bukit - Tel: 6741-1730/1731								
Handling Insurer:	AIG Asia Pacific Insurance Pte. Ltd. (Express) - Tel: 65-6419-3000 ... [Handled by Tan, Bennie-WZ - 6419 1718] Bennie-WZ.Tan@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 MARCUS CHUA] ... [Final Rpt due 13/10/2016]								
<b>ASSOCIATED MAIL RECEIVED</b> <span style="float: right;"><a href="#">View All</a> <a href="#">Compose Case Mail</a></span>									
<ul style="list-style-type: none"> <li>AIG_SG (24/10/2016): Re: REQUEST FOR OI GIA REPORT (YM 5389G vs SLB 5618H)</li> <li>AIG_SG (05/10/2016): OI GIA REPORT</li> </ul>									
<b>ALL ASSOCIATED TASKS</b> <span style="float: right;"><a href="#">View All</a> <a href="#">Search Tasks</a> <a href="#">Create New Task</a> <a href="#">Complete</a></span>									
Due Date	Priority	Type	Task Group	Subject	Handler	Assigned By	Completed On	Created On	Done?
No results.									

## Claim Documents

\*YM5389G (3610168924SG)

[SLB5618H]

TP

STVE PTE LTD

Sep 22 2016 12:00AM

[KOH MARGARET MARY MRS MARGARET MARY KOH-POMONTI]

LIU'S BROTHER AUTO WORKSHOP

<a href="#">Upload Documents</a>   <a href="#">Upload Photos</a>   <a href="#">Compose New Letter</a>   <a href="#">Upload Video</a>   <a href="#">Upload Audio</a>			<b>View</b> <a href="#">View in Browser</a>	
<b>Assessment Reports</b>			1 per page <input type="button" value="v"/> <input checked="" type="checkbox"/>	
No	Finalized On	AIG Asia Pacific Insurance Pte. Ltd. (SG)	Thumbnail	Print
1	24/10/16 11:42	<b>Accident Statement</b> <small>From: SC - Reg. No: SLB5618H, Claimant: KOH MARGARET MARY MRS MARGARET KOH POMONTI</small>	Load HTM	<input type="checkbox"/>
<b>Photos/Images</b>			3 per page <input type="button" value="v"/> <input checked="" type="checkbox"/>	
No	Relabel/Reorder	LKK Auto Consultants Pte Ltd (HQ)	Thumbnail	Print
1	04/10/16 09:18	Chassis Number	Load JPG	<input checked="" type="checkbox"/>
2	04/10/16 09:18	Odometer Reading	Load JPG	<input checked="" type="checkbox"/>
3	04/10/16 09:18	General View	Load JPG	<input checked="" type="checkbox"/>
4	04/10/16 09:18	General View	Load JPG	<input checked="" type="checkbox"/>
5	04/10/16 09:18	General View	Load JPG	<input checked="" type="checkbox"/>
6	04/10/16 09:18	General View	Load JPG	<input checked="" type="checkbox"/>
7	04/10/16 09:18	General View	Load JPG	<input checked="" type="checkbox"/>
8	04/10/16 09:18	General View	Load JPG	<input checked="" type="checkbox"/>
9	04/10/16 09:18	General View	Load JPG	<input checked="" type="checkbox"/>
10	04/10/16 09:18	General View	Load JPG	<input checked="" type="checkbox"/>
11	04/10/16 09:18	General View	Load JPG	<input checked="" type="checkbox"/>
12	04/10/16 09:18	General View	Load JPG	<input checked="" type="checkbox"/>
13	04/10/16 09:18	General View	Load JPG	<input checked="" type="checkbox"/>
14	04/10/16 09:18	General View	Load JPG	<input checked="" type="checkbox"/>
15	04/10/16 09:18	General View	Load JPG	<input checked="" type="checkbox"/>
<b>Documentation</b>			1 per page <input type="button" value="v"/> <input checked="" type="checkbox"/>	
No	Relabel/Reorder	LKK Auto Consultants Pte Ltd (HQ)	Thumbnail	Print
1	04/10/16 13:46	TP GIA REPORT	Load PDF	<input type="checkbox"/>
2	05/10/16 17:27	Non reporting letter	Load PDF	<input type="checkbox"/>
3	10/11/16 08:26	TP ESTIMATE.	Load PDF	<input type="checkbox"/>
4	17/01/17 17:15	Accident Location.	Load JPG	<input checked="" type="checkbox"/>

## Documents Checklist

<b>DOCUMENTS CHECKLIST</b>		<a href="#">Reset</a>   <a href="#">Save</a>   <a href="#">Print</a>
There are no document checklists configured.		
Our Checklist Remarks - LKK Auto Consultants Pte Ltd (HQ)		
Show Remarks To: <input type="checkbox"/> Handling Insurer <small>Note: Remarks are private unless you show it to other parties.</small>		



## 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: CC6/AIG16018623/JPB3Q2

Date: 24/06/2019

## REFERENCE

Handling Insurer: AIG Asia Pacific Insurance Pte. Ltd.

Policy No: 2100461010

Claimant Vehicle No : YM5389G

Insured Vehicle No : SLB5618H

Date of Loss: 22/09/2016

Nature of Claim: TP

Claim No: 3610168924SG

## DESCRIPTION &amp; IDENTIFICATION OF VEHICLE

Reg No: YM5389G

Make &amp; Model: ISUZU NPR71L, 4.6 D (M)

Engine No: 4HG1401613

Reg. Date: 26/09/2006 (Man. Year: 2006)

Chassis No: JAANPR71L67103911

Colour: White

Odometer: 433306 km

Engine Capacity: 4570 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: 7.00 R16

Rear Tyre Size: 7.00 R16 (D)

Front Left Side: Goodyear 6 mm

Rear Left Side: Goodyear 6/6 mm

Front Right Side: Goodyear 6 mm

Rear Right Side: Goodyear 6/6 mm

The above values represent the remaining tyre treads depth

COST OF CLAIMS	Repairer's	Adjuster's	Difference	Diff %
Parts	2,598.00	0.00	2,598.00	100.00
Miscellaneous Items	0.00	0.00	0.00	
Labour	1,250.00	800.00	450.00	36.00
Paintwork Labour	0.00	0.00	0.00	
Towing	0.00	0.00	0.00	
<b>Nett Amount (S\$)</b>	<b>3,848.00</b>	<b>800.00</b>	<b>3,048.00</b>	<b>79.21</b>
<b>Global Sum Settlement (S\$)</b>		<b>0.00</b>		

## INSPECTION

Date of Assignment: 03/10/2016

Date Inspected: 03/10/2016 Inspected At:

LIU'S BROTHER AUTO WORKSHOP (HQ)

1 Kaki Bukit Ave 6 #01-01, Auto Bay@Kaki

Bukit

Singapore 417883

Estimated Period of Repair: 2.0 days

Adjuster: MARCUS CHUA

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		*REAR RH BOX SIDE PANEL	Repair	1,400.00 F	*- F
2	1		*REAR RH TAIL LAMP	Not Necessary	198.00 F	*- F
3	1		*REAR RH SAFETY BAR REAR	Not Necessary	850.00 FS	*- FS
4	1		*REAR RH SAFETY BAR BRACKET	Not Necessary	150.00 FS	*- FS

F=Franchise part. S=SpcNett.

<b>Total Parts (S\$)</b>	<b>2,598.00</b>	<b>0.00</b>
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## Recommended Miscellaneous Items

There are no new miscellaneous items selected.

## Recommended Labour

No	Particulars	Lab.Type	Repairer's	Amount
<u>Labour Items</u>				
1	LABOR FOR PANEL BEATING ,CUT ,WELD ,STRAIGHTEN & REPLACING PARTS ETCS	New	800.00	450.00
2	TO PUTTY & SPRAY PAINTING & INCLUDING TOUCH UP PAINT ON ACCIDENT AFFECTED AREAS	New	400.00	350.00
3	TO CHECK ALL WIRING & ELECTRICAL COMPONENT FOR PROPER FUNCTION	New	50.00	0.00
Gross Labour Cost (\$\$)			1,250.00	800.00

Report was unsubmitted during this print-out.

< END OF ESTIMATES >