

## Hsiao Tong (LKKAuto)

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**From:** Hsiao Tong (LKKAuto)  
**Sent:** Tuesday, 3 November 2020 2:59 PM  
**To:** yong\_hir@yahoo.com.sg  
**Cc:** blue81whale@yahoo.com; Investigation; Loh, Chee-Heng  
**Subject:** Re: AIG ref: 5068756335SG-003, accident involving SLN8403C and SLP4194X on 16 Jul 2017  
**Attachments:** SLP 4194X HEIGHT MEASUREMENT REPORT.PDF

Hi Mr Tang,

Apologies for the late response.

Our investigator had reviewed the matter and kindly refer to the reply in blue.

1) point #3 - why wasn't the height measurements based on the exact car Ms Lee was driving that day (SLP 4194X) especially during the examination that was done 2 days after the 'incident' but instead a similar make and model? - **You made the report 9 days after third party made her report. The letter informing insured of the accident was sent out by AIG on 20 July 2019. An investigation cannot be done if the insured is unaware of the accident.**

How can we be certain there will not be any differences in height of actual car and the 'similar make and model' (are we certain there are 100% same specs in terms of height etc in all manufactured cars? Are they are same batch, same country of production etc? Are there potential changes with usages thereafter ?)- **For report purposes, international standards allow for 1cm-3cm of difference in height measurements.**

2) Point #12 - it was suggested that if one was to consider the shape of the Madza's front emblem, it could be the cause of the small 'V' shaped indentation on Ms Lee's car.

Questions relating to this:

- what was the height and width of the Madza Emblem and the corresponding measurements of the 'V' shape indentations taken from Ms Lee's car 2 days after the incident? -**We were unable to conduct height measurements on the Third Party vehicle as by the time the case was assigned to LKK the third party was no longer driving the vehicle.**

I think this is important to provide quantitative justification to what was put forth in the Technical Analysis.

3) point #13 - height measurement.

Prior to my question, here's a quick summary based on what i understood from report (do correct me if i've not gotten anything right)

Physical inspection under point #11 seems to suggest that there are:

- a horizontal blackish mark on bottom portion of alphanumeric letterings of our front number plate (ground high approximately 42cm)
- a circular black mark at centre of our front bumper (ground height approximately 60cm)
- a horizontal whitish marks on the top left portion of our front bumper (ground height approximately between 60cm to 64cm with 64cm being lower part of Madza's front emblem)

Height measurement based on a 'similar make and model' to Ms Lee's car according to report (again, my earlier questions on what was the exact measurements on Ms Lee's car 2 days later as i think that should be the more accurate basis of measurements and not based on a similar make and model as there probably won't be a 100% standardization based on manufacturing and potentially changes due to usage, wear and tear etc):

- horizontal whitish marks on left reverse sensor of 'similar' Toyota (approximately 55cm above ground level)
- 'V' indentation on the similar Toyota (approximately 64cm above ground level).

Is the investigation suggesting:

a) the centre portion (horizontal blackish marks found on 'N', '8' and '4, of the number plate 'SLN8403C') of my number plate (approximately 42cm above ground level) might have resulted in the horizontal whitish marks found on Ms Lee's left reverse sensor' (approximate height of 55cm above ground level)? These were the lowest measurements i could find from the report. - **No. Not suggesting that. We are merely just stating the height of the damages.**

b) the Mazda's emblem found at the centre part of my car might have resulted in the V shaped indentation found at the slightly left skewed portion on Ms Lee's bumper? - **Yes. It might have. We stated as 'possible contact'. Kindly refer to point 15 & 16**

Something doesn't seem to be adding up reasonably here based on point a & b especially if we collectively factor in the locations of both (letter and number on my car plate + madza emblem) on my car and where the claimed marks were found on Ms Lee's car (esp left reverse sensor which is nore on the left side). -**It is plausible that your driver could have been travelling more to the left before the accident occurred. OI does not have to be directly behind the TP vehicle when travelling.**

Are there photos of top and side views of both cars (Ms Lee's car) which could provide some views of which might be the most protruding portion of both cars which might be the point of contact? - **No.**

Also, what is their current claim of damage now? Bumper only? -**Yes. TP is only claiming for the rear bumper.**

Hope the above clarified.

**\*Note: We are on work from home arrangement. All correspondence should be made via email. Submission of claim related documents will be in softcopy. Any inconvenience caused is much regretted.**

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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**From:** Loh, Chee-Heng  
**Sent:** Monday, 1 April 2019 10:50 AM  
**To:** [yong\\_hir@yahoo.com.sg](mailto:yong_hir@yahoo.com.sg)  
**Cc:** Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>; Yong Chong <[blue81whale@yahoo.com](mailto:blue81whale@yahoo.com)>  
**Subject:** RE: [EXTERNAL] Re: AIG ref: 5068756335SG-003, accident involving SLN8403C and SLP4194X on 16 Jul 2017

Dear Mr Tang,

Noted your queries on the investigation report.

Our adjusters will reply to your queries.

Dear Hsiao Tong,

Kindly advise Mr Tang regarding the queries.

Thank you.

Best regards,  
**Loh Chee Heng**  
**AIG**

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**From:** Tang Yong Hir [[mailto:yong\\_hir@yahoo.com.sg](mailto:yong_hir@yahoo.com.sg)]

**Sent:** Sunday, 31 March 2019 6:18 PM

**To:** Loh, Chee-Heng <[Chee-Heng.Loh@aig.com](mailto:Chee-Heng.Loh@aig.com)>

**Cc:** Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>; Yong Chong <[blue81whale@yahoo.com](mailto:blue81whale@yahoo.com)>

**Subject:** [EXTERNAL] Re: AIG ref: 5068756335SG-003, accident involving SLN8403C and SLP4194X on 16 Jul 2017

**Caution: External Email**

Hi Mr Loh,

Sorry for the late reply as i have been badly caught up at work.

Some questions and clarifications:

1) point #3 - why wasn't the height measurements based on the exact car Ms Lee was driving that day (SLP 4194X) especially during the examination that was done 2 days after the 'incident' but instead a similar make and model?

How can we be certain there will not be any differences in height of actual car and the 'similar make and model' (are we certain there are 100% same specs in terms of height etc in all manufactured cars? Are they are same batch, same country of production etc? Are there potential changes with usages thereafter ?)

2) Point #12 - it was suggested that if one was to consider the shape of the Madza's front emblem, it could be the cause of the small 'V' shaped indentation on Ms Lee's car.

Questions relating to this:

- what was the height and width of the Madza Emblem and the corresponding measurements of the 'V' shape indentations taken from Ms Lee's car 2 days after the incident?

I think this is important to provide quantitative justification to what was put forth in the Technical Analysis.

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Also, what is their current claim of damage now? Bumper only?

Yong Hir

[Sent from Yahoo Mail on Android](#)

On Wed, 27 Mar 2019 at 17:59, Loh, Chee-Heng  
<[Chee-Heng.Loh@aig.com](mailto:Chee-Heng.Loh@aig.com)> wrote:

Dear Mr Tang,

As spoken, attached is the investigation report from our appointed adjuster, LKK Auto Consultants Pte Ltd, for your perusal.

Kindly let us know if you have any query and our appointed adjuster will address it.

Thank you.

Best regards,  
**Loh Chee Heng**  
**AIG**

Complex Claims Examiner  
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