Hsiao Tong (LKKAuto)

From: Hsiao Tong (LKKAuto)

Sent: Tuesday, 29 September 2020 11:26 AM

To: 'margaret@kkimhin.com.sg'

Cc: Admin A; chris.chionhhs@axa.com.sg; 'Stacey Ng Pei Sze'
Subject: RE: 2015 LONG OUTSTANDING - O/REF: 150155/03 //

Y/REF:CC6/AXA15004834/Kpb3q2-1 - ACC INVLG YM3069T & SJT2716G ON 06

MAR 2015

Attachments: DS FORM_YM3069T.pdf

Without Prejudice

Hi Margaret,

Thank you for your acceptance.

Please duly sign the documents enclosed and return to us (LKK) for our necessary action.

"Please note that our proposal and correspondence with you is strictly on a without prejudice basis and should not be construed as an admission of liability on our part and/or that of our policyholder and/or the authorised driver. The terms of our without prejudice engagement should not be disclosed in any other related matter(s) in respect of this accident nor should it be binding in any other related claims."

Best Regards,

Hsiao Tong, Chew (Ms) | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 / 6271 0196 | email: <u>chewht@lkkauto.com</u> | fax: 6271-8802 HQ : Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

Branch: Blk 1007 Bukit Merah Lane 3, #01-11 | S(159721)

From: margaret@kkimhin.com.sg < margaret@kkimhin.com.sg >

Sent: Friday, 25 September 2020 1:43 PM

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

Cc: Admin A <admin-a@lkkauto.com>; chris.chionhhs@axa.com.sg; 'Stacey Ng Pei Sze' <stacey.ng@axa.com.sg> **Subject:** RE: 2015 LONG OUTSTANDING - O/REF: 150155/03 // Y/REF:CC6/AXA15004834/Kpb3q2-1 - ACC INVLG

YM3069T & SJT2716G ON 06 MAR 2015

Dear Hsiao Tong

We have reviewed the claim and have decided not to protract the matter as it has been long outstanding.

For this purpose we will accept the global sum of \$1,250.00 all in as per your offer dated 18 August 2020. Please arrange DV and payment to made in favour of K. Kim Hin Auto Pte Ltd.

Thanks and Regards

Margaret K. Kim Hin Auto Pte Ltd. 160 Sin Ming Dr #02-20 Sin Ming AutoCity Singapore 575722 Tel: 64527018

From: claims@kkimhin.com.sg <claims@kkimhin.com.sg>

Sent: Thursday, September 24, 2020 3:01 PM **To:** Hsiao Tong (LKKAuto) <<u>chewht@lkkauto.com</u>>

Cc: Admin A <admin-a@lkkauto.com>; margaret@kkimhin.com.sg; chris.chionhhs@axa.com.sg; Stacey Ng Pei Sze

<stacey.ng@axa.com.sg>

Subject: Re: 2015 LONG OUTSTANDING - O/REF: 150155/03 // Y/REF:CC6/AXA15004834/Kpb3q2-1 - ACC INVLG

YM3069T & SJT2716G ON 06 MAR 2015

Dear Hsiao Tong

Your email of 01 Sep 2020 refers.

Trust you have completed your investigation and is in a position to update us on the outcome of the abovementioned claim. Please let us hear from you.

Thank you.

Best Regards Carin K. Kim Hin Auto Pte Ltd 160 Sin Ming Drive #02-20 Singapore 575722

Tel: 6452 7018

From: Hsiao Tong (LKKAuto)

Sent: Tuesday, September 01, 2020 5:33 PM

To: claims@kkimhin.com.sg

Cc: Admin A; margaret@kkimhin.com.sq; chris.chionhhs@axa.com.sq; Stacey Ng Pei Sze

Subject: RE: 2015 LONG OUTSTANDING - O/REF: 150155/03 // Y/REF:CC6/AXA15004834/Kpb3q2-1 - ACC INVLG

YM3069T & SJT2716G ON 06 MAR 2015

Without Prejudice

Dear Sirs/Mdm,

We will check and get back to you.

Thanks.

"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 (Ms) | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | Email: chewht@lkkauto.com | Fax: 6741 4108 HQ : Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 |

S(408933)

From: claims@kkimhin.com.sg <claims@kkimhin.com.sg>

Sent: Tuesday, 1 September 2020 10:11 AM

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

Cc: Admin A <<u>admin-a@lkkauto.com</u>>; <u>margaret@kkimhin.com.sg</u>; <u>chris.chionhhs@axa.com.sg</u>; Stacey Ng Pei Sze

<stacey.ng@axa.com.sg>

Subject: Re: 2015 LONG OUTSTANDING - O/REF: 150155/03 // Y/REF:CC6/AXA15004834/Kpb3q2-1 - ACC INVLG

YM3069T & SJT2716G ON 06 MAR 2015

Dear Hsiao Tong

Our email of 19 Aug 2020 refers.

Any updates of the abovementioned.

Thank you.

Best Regards
Carin
K.Kim Hin Auto Pte Ltd
160 Sin Ming Dr #02-20
Sin Ming AutoCity
Singapore 575722

Tel: 6452 7018

From: claims@kkimhin.com.sq

Sent: Wednesday, August 19, 2020 10:51 AM

To: Hsiao Tong (LKKAuto)

Cc: Admin A; margaret@kkimhin.com.sq; chris.chionhhs@axa.com.sq; Stacey Ng Pei Sze

Subject: 2015 LONG OUTSTANDING - O/REF: 150155/03 // Y/REF:CC6/AXA15004834/Kpb3q2-1 - ACC INVLG

YM3069T & SJT2716G ON 06 MAR 2015

Dear Hsiao Tong

Your email of 18 Aug 2020 refers.

Under Bola scenario, driver of the vehicle behind will be 100% liable for losses incurred by the vehicle in front. Our client declines to accept 50% settlement, unless your client has proof (video) that our client is cutting lane. Appreciate if you could review the matter again.

Thank you.

Best Regards
Carin
K.Kim Hin Auto Pte Ltd
160 Sin Ming Dr #02-20
Sin Ming AutoCity
Singapore 575722

From: Hsiao Tong (LKKAuto)

Sent: Tuesday, August 18, 2020 5:22 PM

To: claims@kkimhin.com.sq

Cc: Admin A; margaret@kkimhin.com.sq

Subject: RE: O/REF: 150155/03 // Y/REF:CC6/AXA15004834/Kpb3q2-1 - ACC INVLG YM3069T & SJT2716G ON 06

MAR 2015

Without Prejudice

Tel: 6452 7018

Dear Sirs/Mdm,

We refer to your below email.

Our driver adamant that he was driving within his lane and your client cut into his lane and jammed brake. Thus the accident happened. We have reviewed the matter and based on the damages profile of both vehicles, we are of the view that our offer is reasonable. The damages to your client vehicle was on rear left portion while the damages to our insured vehicle was on the front right portion. The damages were not directly front to rear as reported by your client.

Kindly reconsider our offer at a global sum of **\$1,250.00(all-in)**. Thanks.



"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."

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 (Ms) | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | Email: chewht@lkkauto.com | Fax: 6741 4108 HQ : Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: claims@kkimhin.com.sg <claims@kkimhin.com.sg>

Sent: Monday, 27 July 2020 11:51 AM

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

Cc: Admin A <admin-a@lkkauto.com>; Mei Kwan (LKKAuto) < Meikwan@lkkauto.com>; Margaret KKH

<margaret@kkimhin.com.sg>

Subject: Fw: O/REF: 150155/03 // Y/REF:CC6/AXA15004834/Kpb3q2-1 - ACC INVLG YM3069T & SJT2716G ON 06

MAR 2015

Dear Hsiao Tong

We refer to the scene photos submitted to you on 08 Jul 2020.

The accident happened when both vehicles were moving in the same lane, please let us have your revise offer soon.

Thank you.

Best Regards
Carin
K.Kim Hin Auto Pte Ltd
160 Sin Ming Dr #02-20
Sin Ming AutoCity
Singapore 575722
Tel: 6452 7018

From: claims@kkimhin.com.sg

Sent: Wednesday, July 08, 2020 4:55 PM

To: Hsiao Tong (LKKAuto) **Cc:** Margaret KKH; Admin A

Subject: Re: O/REF: 150155/03 // Y/REF:CC6/AXA15004834/Kpb3q2-1 - ACC INVLG YM3069T & SJT2716G ON 06

MAR 2015

Dear Hsiao Tong

Encl herewith 2 scene photos for your ref, it shows that your insured vehicle:

- 1) Damaged parts scattered on the centre of road (within lane)
- 2) Tyre marks (within lane)

Both evidences show that both vehicles were within lane AT TIME OF IMPACT (our client's vehicle move forward after impact).

We would much appreciate if you could review the case and let us have your reply soon.

Thank you.

Best Regards
Carin
K.Kim Hin Auto Pte Ltd
160 Sin Ming Dr #02-20
Sin Ming AutoCity
Singapore 575722
Tel: 6452 7018

From: Hsiao Tong (LKKAuto)

Sent: Monday, July 06, 2020 4:29 PM

To: claims@kkimhin.com.sgCc: Margaret KKH; Admin A

Subject: RE: O/REF: 150155/03 // Y/REF:CC6/AXA15004834/Kpb3q2-1 - ACC INVLG YM3069T & SJT2716G ON 06

MAR 2015

Without Prejudice

Dear Sirs/Mdm,

We refer to the above matter.

We are of the opinion that this is a case of conflicting versions. Our insured insisted that your client cut into his lane, jammed brake and caused the accident. Enclosed herewith in this email is a copy of our insured's accident report for your perusal.

Strictly without admission of liability whatever, but with a view towards a resolutions of your client's claim in the above matter without resort to litigation, we are prepared to offer at a global sum of **\$1,250.00(all-in)** towards your client's claim.

Please confirm acceptance.

"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."

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 (Ms) | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | Email: chewht@lkkauto.com | Fax: 6741 4108 HQ : Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 |

S(408933)

From: claims@kkimhin.com.sg <claims@kkimhin.com.sg>

Sent: Friday, 3 July 2020 1:52 PM

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

Cc: Margaret KKH < margaret@kkimhin.com.sg >; Admin A < admin-a@lkkauto.com >

Subject: Re: O/REF: 150155/03 // Y/REF:CC6/AXA15004834/Kpb3q2-1 - ACC INVLG YM3069T & SJT2716G ON 06

MAR 2015

Dear Hsiao Tong

Encl herewith the marked estimate as requested and the email confirmation on cor (\$1900 & 4 days) for your ref.

Look forward to your settlement soon.

Thank you.

Best Regards
Carin
K.Kim Hin Auto Pte Ltd
160 Sin Ming Dr #02-20
Sin Ming AutoCity
Singapore 575722
Tel: 6452 7018

From: Hsiao Tong (LKKAuto) Sent: Friday, July 03, 2020 1:40 PM

To: claims@kkimhin.com.sg
Cc: Margaret KKH; Admin A

Subject: RE: O/REF: 150155/03 // Y/REF:CC6/AXA15004834/Kpb3q2-1 - ACC INVLG YM3069T & SJT2716G ON 06

MAR 2015

Without Prejudice

Dear Sirs/Mdm,

Could you provide us a copy of finalise marked estimate for YM3069T?

Thank you.

"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."

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 (Ms) | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | Email: chewht@lkkauto.com | Fax: 6741 4108 HQ : Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: claims@kkimhin.com.sg>

Sent: Friday, 3 July 2020 10:49 AM

To: Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>; Hsiao Tong (LKKAuto) <chewht@lkkauto.com>

Cc: Margaret KKH <margaret@kkimhin.com.sg>; Admin A <admin-a@lkkauto.com>

Subject: O/REF: 150155/03 // Y/REF:CC6/AXA15004834/Kpb3q2-1 - ACC INVLG YM3069T & SJT2716G ON 06 MAR

2015

Dear Hsiao Tong

With reference to the LOD dated 05 Oct 2017.

Appreciates if you could look kindly into the matter and let us have your offer soon.

Thank you.

Best Regards
Carin
K.Kim Hin Auto Pte Ltd
160 Sin Ming Dr #02-20
Sin Ming AutoCity
Singapore 575722

Tel: 6452 7018

From: claims@kkimhin.com.sq

Sent: Tuesday, June 23, 2020 10:34 AM

To: Mei Kwan (LKKAuto); Hsiao Tong (LKKAuto)

Cc: Margaret KKH; Admin A

Subject: Re: LONG OUTSTANDING CASE - (YR 2014 - 2015)

Dear Hsia Tong

Please assist to look into these outstanding case and let us have your settlement soon.

OUR VEH OUR REF DOA YR VEH REF LOD DATE REMARKS

SDU6118Y 140110/02 21/02/14 SJG227H TP AXA 16/08/16 Pending Offer CC6/AXA17008873/Kpb3 Tong
SKP3515Y 150048/01 21/01/15 GZ1493J TP AXA 05/10/17 Pending Offer 1 Tong

YM3069T 150155/03 06/03/15 SJT2716G TP AXA 05/10/17 Pending Offer 1 Tong

TO Offer 1 Tong CC6/AXA15004834/Kpb3q2- Hsiao Tong

Thank you.

Best Regards
Carin
K.Kim Hin Auto Pte Ltd
160 Sin Ming Dr #02-20
Sin Ming AutoCity
Singapore 575722
Tel: 6452 7018

From: Mei Kwan (LKKAuto)

Sent: Tuesday, June 23, 2020 10:07 AM

To: claims@kkimhin.com.sg; Hsiao Tong (LKKAuto); Jasper Chua (LKK Auto)

Cc: Margaret KKH; Admin A

Subject: RE: LONG OUTSTANDING CASE - (YR 2014 - 2015)

Dear Carin,

FYI please.

SDU6118Y	140110/02	21/2/2014	SJG227H	TP AXA	16/8/2016	Pending Offer	CC6/AXA17008873/Kpb3	Hsiao Tong
SKP3515Y	150048/01	21/1/2015	GZ1493J	TP AXA	5/10/2017	Pending Offer	CC6/AXA15001299/Kpa3s2-1	Hsiao Tong
SKF6321Y	150056/01	25/1/2015	SJQ8835Y	TP AXA	15/10/2017	Pending Offer	CC6/AXA15001557/Kba3q2-1	Jasper
YM3069T	150155/03	6/3/2015	SJT2716G	TP AXA	5/10/2017	Pending Offer	CC6/AXA15004834/Kpb3q2-1	Hsiao Tong

Hi Hsiao Tong/Jasper,

Kindly assist.

To check availability of the case handler, you may contact the undersigned.

Thank you. Best Regards,

Mei Kwan | Admin

LKK Auto Consultants Pte Ltd

Phone: 6366 0055 | email: MeiKwan@lkkauto.com | fax: 67414108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

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

From: claims@kkimhin.com.sg

Sent: Wednesday, 10 June, 2020 3:46 PM

To: Mei Kwan (LKKAuto) < Meikwan@lkkauto.com >

Cc: 'Christopher Chionh' <chris.chionhhs@axa.com.sg>; Margaret KKH <margaret@kkimhin.com.sg>; Hsiao Tong

(LKKAuto) <<u>chewht@lkkauto.com</u>>; Admin A <<u>admin-a@lkkauto.com</u>>

Subject: Re: LONG OUTSTANDING CASE - (YR 2014 - 2015)

Dear Mei Kwan

With reference to our email dated 2 Jun 2020.

Please advise are docs all in order?

Please let us know should you require more doc, look forward to your settlement soon.

Thank you.

Best Regards
Carin
K. Kim Hin Auto Pte Ltd
160 Sin Ming Dr #02-20
Sin Ming AutoCity
Singapore 575722
Tel: 6452 7018

From: claims@kkimhin.com.sg

Sent: Tuesday, June 02, 2020 3:03 PM

To: Mei Kwan (LKKAuto)

Cc: 'Christopher Chionh'; Margaret KKH; Hsiao Tong (LKKAuto); Admin A

Subject: Re: LONG OUTSTANDING CASE - (YR 2014 - 2015)

Dear Mei Kwan

Thank you for your reply.

As requested, encl herewith all 4 cases LOD and supporting docs for your necessary action.

Look forward to your reply soon.

Thank you.

Best Regards
Carin
K. Kim Hin Auto Pte Ltd
160 Sin Ming Dr #02-20
Sin Ming AutoCity
Singapore 575722

From: Mei Kwan (LKKAuto)

Tel: 6452 7018

Sent: Tuesday, June 02, 2020 1:47 PM

To: claims@kkimhin.com.sq

Cc: 'Christopher Chionh'; Margaret KKH; Hsiao Tong (LKKAuto); Admin A

Subject: RE: LONG OUTSTANDING CASE - (YR 2014 - 2015)

Dear Carin,

Thank you for your email.

Please provide us LOD for the following cases.

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.

Thank you.

Best Regards,

Mei Kwan | Admin

LKK Auto Consultants Pte Ltd

Phone: 6366 0055 | email: MeiKwan@lkkauto.com | fax: 67414108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: claims@kkimhin.com.sg

Sent: Tuesday, 2 June, 2020 11:27 AM

To: Hsiao Tong (LKKAuto) < chewht@lkkauto.com">chewht@lkkauto.com; Admin-A < admin-a@lkkauto.com; Admin-B < admin-admin-amlina; Admin-B < admin-admin-amlina; Admin-amlina; Admin-am

b@lkkauto.com>; Vivian Lau (LKKAuto) <vivianlau@lkkauto.com>

Cc: 'Christopher Chionh' < chris.chionhhs@axa.com.sg; Margaret KKH < margaret@kkimhin.com.sg

Subject: LONG OUTSTANDING CASE - (YR 2014 - 2015)

Dear Sir/Mdm

Append hereunder are the Long Outstanding List, please assist to look into these cases and kindly update us the officer in charge:

OUR VEH	OUR REF	DOA	YR VEH	YR REF	LOD DATE	REMARKS
SDU6118Y	140110/02	21/02/14	SJG227H	TP AXA	16/08/16	Pending Offer
SKP3515Y	150048/01	21/01/15	GZ1493J	TP AXA	05/10/17	Pending Offer
SKF6321Y	150056/01	25/01/15	SJQ8835Y	TP AXA	15/10/17	Pending Offer
YM3069T	150155/03	06/03/15	SJT2716G	TP AXA	05/10/17	Pending Offer

We would much appreciate if you could kindly reply soon.

Thank you.

Best Regards
Carin
K. Kim Hin Auto Pte Ltd
160 Sin Ming Dr #02-20
Sin Ming AutoCity
Singapore 575722

Tel: 6452 7018

From: claims@kkimhin.com.sq

Sent: Tuesday, June 02, 2020 11:02 AM

To: 'Hsiao Tong (LKKAuto)'; admin-a@LKKauto.com

Cc: 'Christopher Chionh'; Margaret KKH

Subject: LONG OUTSTANDING - O/REF: 140110/02 - ACC INVLG SDU6118Y & SJG227H ON 21.12.04

Dear Hsiao Tong

With reference to our LOD dated 16 Aug 2016.

We regret to inform that we have yet to receive any offer from your good office.

We would much appreciate if you could reply soon.

Thank you.

Best Regards
Carin
K. Kim Hin Auto Pte Ltd
160 Sin Ming Dr #02-20
Sin Ming AutoCity
Singapore 575722
Tel: 6452 7018

From: margaret@kkimhin.com.sq Sent: Friday, July 19, 2019 2:26 PM

To: 'Hsiao Tong (LKKAuto)'; 'Kenneth Kong (LKKAuto)' **Cc:** 'Christopher Chionh'; 'k.kim.hin'; claims@kkimhin.com.sq

Subject: RE: OUTSTANDING CLAIMS

Dear Hsiao Tong

Please refer to our email dated 24 January 2019 and 2 April 2019.

Could you please advise us on the outcome of the following three cases which are still outstanding. Despite our reminders we still have not heard from you.

Date of Acc	Our Ref	Date of submission	Our vehide No.	Your vehicle No.
21.02.2014	140110/02	16.08.2016	SDU6118Y	SJG227H
13.04.2014	140262/04	25.08.2015	SKB1168C	SJR2123C
02/09/2014	140606/09	07.08.2018	XB9368K	XD3809J

Please advise accordingly as soon as possible.

Rgds

Margaret

K. Kim Hin Auto Pte Ltd.

From: margaret@kkimhin.com.sg <margaret@kkimhin.com.sg>

Sent: Tuesday, April 02, 2019 11:59 AM

To: 'Hsiao Tong (LKKAuto)' < chewht@lkkauto.com; 'Kenneth Kong (LKKAuto)' < kennethKong@lkkauto.com>

Cc: 'Christopher Chionh' < chris.chionhhs@axa.com.sg; 'k.kim.hin' < service@kkimhin.com.sg;

'claims@kkimhin.com.sg' <<u>claims@kkimhin.com.sg</u>>

Subject: RE: OUTSTANDING CLAIMS

Hi Hsiao Tong

Reference to our email dated 24 January 2019.

We still have not heard from you with regard to the three cases which we have sent you. Can you kindly look into them and update us accordingly.

Thanks and regards

Margaret

K. Kim Hin Auto Pte Ltd.

From: margaret@kkimhin.com.sg <margaret@kkimhin.com.sg>

Sent: Thursday, January 24, 2019 3:25 PM

To: 'Hsiao Tong (LKKAuto)' <chewht@lkkauto.com>; 'Kenneth Kong (LKKAuto)' <KennethKong@lkkauto.com>

Cc: 'Christopher Chionh' < chris.chionhhs@axa.com.sg; 'k.kim.hin' < service@kkimhin.com.sg;

'claims@kkimhin.com.sg' <<u>claims@kkimhin.com.sg</u>>

Subject: OUTSTANDING CLAIMS

Dear Hsiao Tong

We regret to note that you have not responded to our Letter of Demand.

Could you kindly let us have your offer of settlement flor the following outstanding cases:

Date of Acc	Our Ref	Date of	Our vehicle	Your vehicle
		submission	No.	No.
21.02.2014	140110/02	16.08.2016	SDU6118Y	SJG227H
13.04.2014	140262/04	25.08.2015	SKB1168C	SJR2123C
02/09/2014	140606/09	07.08.2018	XB9368K	XD3809J

Please let us hear from you soon.

Rgds

Margaret

K. Kim Hin Auto Pte Ltd.