

RE: Accident Involving SJT9191Z and SKP3760E on 21 December 2017

Bryan Ang (LKKAUTO) <bryanang@lkkauto.com>

Mon 13/4/2020 1:02 PM

To: Md Noor, Norsiah <Norsiah.MdNoor@aig.com>

Cc: Hsiao Tong (LKKAUTO) <chewht@lkkauto.com>; Khoo, Kay-Eng <Kay-Eng.Khoo@aig.com>

Dear Norsiah

The undercarriage were already physically damaged as seen by the orientation of the front wheels. This was explained in my previous email but seems to have not been taken into consideration, judging from your email below. Because the front right wheel was still fixed onto the wheel hub of the vehicle, this had provided a support to the undercarriage parts. Once there was no more support (wheel removed), the physical damage was clearly seen.

With regard to the aluminium/high strength steel comment in your second paragraph, your email appears to suggest that aluminium/high strength steel parts are unbreakable from an impact, when read collectively with the first paragraph.

You may want to get your in house surveyor to re-look into that comment.

Best Regards,

Bryan Ang

LKK Auto Consultants Pte Ltd

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

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

From: Md Noor, Norsiah <Norsiah.MdNoor@aig.com>

Sent: Monday, 13 April 2020 8:37 AM

To: Bryan Ang (LKKAUTO) <bryanang@lkkauto.com>

Cc: Hsiao Tong (LKKAUTO) <chewht@lkkauto.com>; Khoo, Kay-Eng <Kay-Eng.Khoo@aig.com>

Subject: RE: Accident Involving SJT9191Z and SKP3760E on 21 December 2017

Dear Bryan,

Please advise, how the two parts were broken when dismantle out.
These parts are made from aluminum/ high strength steel.

Thank you

Kind regards

Norsiah

Norsiah Md Noor

AIG

Complex Claims Examiner

Claims | AIG Asia Pacific Insurance Pte Ltd

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Norsiah.MdNoor@aig.com | www.aig.com.sg



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From: Bryan Ang (LKKAuto) [<mailto:bryanang@lkkauto.com>]
Sent: Friday, January 24, 2020 10:03 AM
To: Khoo, Kay-Eng <Kay-Eng.Khoo@aig.com>
Cc: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>; Md Noor, Norsiah <Norsiah.MdNoor@aig.com>
Subject: [EXTERNAL] RE: Accident Involving SJT9191Z and SKP3760E on 21 December 2017

This message is from an external sender; be cautious with links and attachments.

Dear Mr Khoo

This case was previously flagged by your colleagues on the consistency of the damage to the undercarriage, in particular the breakage of the undercarriage parts which were not seen during the first survey.

I have reviewed the matter and note that at the time of first survey, the front right wheel was already misaligned as compared to the front left wheel. From the photos, the front right wheel was turned towards the left as compared to the front left wheel, which was in a straight position. This is an indication that the undercarriage at the front right wheel was physically damaged from an impact directly at the front right wheel of the TP vehicle. Refer to photo 63 and 64 in Merimen. You can also see this same condition, in the reporting photos of the TP vehicle at page 11, 12, 21 and 22.

Subsequently, when the front right undercarriage parts were dismantled, physical damage was seen to almost all the parts like the lower arm, shock absorber etc. The damage to the drive shaft is shown in photo 128 and 129 in Merimen. The ball joint of the drive shaft was dislodged from its coupling at the output side of the gearbox.



The lower arm is shown in 137 and 138 in Merimen. It was observed to be broken.



There is no wheel alignment prior to the repair for this case as the condition of the front left wheel (straight) and front right wheel (turned towards the left) is already indicative of physical damage to the

undercarriage.

Hope the above clarifies.

Best Regards,

Bryan Ang

LKK Auto Consultants Pte Ltd

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

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

From: Khoo, Kay-Eng <Kay-Eng.Khoo@aig.com>

Sent: Thursday, 23 January 2020 11:52 AM

To: Bryan Ang (LKKAuto) <bryanang@lkkauto.com>

Subject: RE: Accident Involving SJT9191Z and SKP3760E on 21 December 2017

Importance: High

Dear Bryan,

Greatly appreciate if you can assist to look into this outstanding matter on urgent basis; and what is hindering the closure.

Thank you.

Khoo Kay Eng

AIG

Manager, Auto Property Damage Claims

Claims | AIG Asia Pacific Insurance Pte. Ltd.

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From: Khoo, Kay-Eng

Sent: Friday, November 29, 2019 4:46 PM

To: 'Hsiao Tong (LKKAuto)'; Asher Sng (LKKAuto)

Cc: Md Noor, Norsiah

Subject: RE: Accident Involving SJT9191Z and SKP3760E on 21 December 2017

Dear Hsiao Tong/Asher,

Please update us on the matter, thank you;

Khoo Kay Eng

AIG

Manager, Auto Property Damage Claims
Claims | AIG Asia Pacific Insurance Pte. Ltd.

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From: Khoo, Kay-Eng

Sent: Wednesday, November 20, 2019 2:38 PM

To: 'Hsiao Tong (LKKAuto)'; Asher Sng (LKKAuto)

Cc: Md Noor, Norsiah

Subject: Accident Involving SJT9191Z and SKP3760E on 21 December 2017

Our Ref:0101719085SG003

Hi Hsiao Tong/Asher,

We've currently reviewing this matter and noted this direct settlement case still outstanding.

Noting the substantial repair cost; driven primarily by the undercarriage items claimed, would appreciate if you could provide more photos of the damaged items below:

- a. Drive Shaft & Lower Arm
- b. Wheel Alignment Report

Thank you.

Khoo Kay Eng

AIG

Manager, Auto Property Damage Claims
Claims | AIG Asia Pacific Insurance Pte. Ltd.

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