

**Vic**

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**From:** Leonard Khaw [leonard.khaw@mclarens.sg]  
**Sent:** Wednesday, 3 July, 2013 6:42 PM  
**To:** 'Gnoh, Pau-Loong'; Vic  
**Cc:** Manis; Team A; Tan.Boon-Heng@mclarens.com  
**Subject:** RE: 22/05/2013\_Your Ref: 800659121\_Insured: SKF6211G

Hi Pau Loong,

I have just spoken to the authorised driver, Ms Goh Sok Kheng. She maintains that she was not at fault for causing the accident and does not want AIG to settle the claim.

I advised her that she has to be prepared in case of incurring solicitor's fees to defend the case herself and she is fully aware and prepared to do so.

Kind Regards,

**Leonard Khaw** | McLarens  
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**From:** Gnoh, Pau-Loong [mailto:Pau-Loong.Gnoh@aig.com]  
**Sent:** Tuesday, 2 July, 2013 3:29 PM  
**To:** Vic  
**Cc:** Manis; Team A; Leonard Khaw  
**Subject:** RE: 22/05/2013\_Your Ref: 800659121\_Insured: SKF6211G

Dear Vic,

Thanks for your email below and as just spoken, please do not settle and KIV the PD matter since OI is also making a third party claim against taxi.

By copy to Leonard,

Do take note of this case, thanks.

Claims history for your reference below.

Accident Reports											
No.	Ref. No.	Accident Date	Vehicle Reg. No.	Insured Name	Driver's Name	Driver's IC	Vehicle Make	3rd Party Involved?	Anybody Injured?	TP Vehicle List	Acct Rpt Purchased OD 1 By
1	MTCS13060618	22/05/2013 14:20	SHB7504L	TRANS-CAB SERVICES PTE LTD	LIM TOW MENG	S1534061D	CHEVROLET	Y	Y	SKF6211G	AIG Asia Pacific Insurance Pte. Ltd.
		Accident Date 22/05/2013 14:40		TP Vehicle Reg. No. SKF6211G			TP Vehicle Make MERCEDES-BENZ				TP Acct Rpt Purchas
2	MTCS13012092	26/01/2013 23:50	SHB7504L	TRANS-CAB SERVICES PTE LTD	LIM TOW MENG	S1534061D	CHEVROLET	Y		SJZ6137U	
		Accident Date 26/01/2013 23:50		TP Vehicle Reg. No. SJZ6137U			TP Vehicle Make MERCEDES-BENZ				TP Acct Rpt Purchas DOMINION LLC
3	MTCS12131517-01	03/11/2012 03:20	SHB7504L	TRANS-CAB SERVICES PTE LTD	LIM TOW MENG	S1534061D	CHEVROLET	Y		YM8077L	
		Accident Date 03/11/2012 02:10		TP Vehicle Reg. No. YM8077L			TP Vehicle Make MITSUBISHI				TP Acct Rpt Purchas
4	MTCS12103101	29/08/2012 14:00	SHB7504L	TRANS-CAB SERVICES PTE LTD	LIM TOW MENG	S1534061D	CHEVROLET	Y		SFA6213L	
		Accident Date 29/08/2012 18:00		TP Vehicle Reg. No. SFA6213L			TP Vehicle Make HONDA				TP Acct Rpt Purchas DOMINION LLC
5	MTCS11161046	30/12/2011 11:00	SHD471H	TRANS-CAB SERVICES PTE LTD	LIM TOW MENG	S1534061D	TOYOTA	Y	Y	SGC3279U	
		Accident Date 30/12/2011 11:15		TP Vehicle Reg. No. SGC3279U			TP Vehicle Make NISSAN				TP Acct Rpt Purchas DOMINION LLC
6	TLM0903618	07/08/2009 19:30	SHD150J	TRANS-CAB SERVICES PTE LTD	LIM TOW MENG	S1534061D	TOYOTA	Y	Y	SJF9283R	
		Accident Date 07/08/2009 19:30		TP Vehicle Reg. No. SJF9283R			TP Vehicle Make MERCEDES-BENZ				TP Acct Rpt Purchas
7	TLM0902120	01/02/2009 03:15	SHB7709M	TRANS-CAB SERVICES PTE LTD	LIM TOW MENG	S1534061D	TOYOTA	Y	Y	SHC8495S	
		Accident Date 01/02/2009 03:15		TP Vehicle Reg. No. SHC8495S			TP Vehicle Make HYUNDAI				TP Acct Rpt Purchas Liberty Insurance Pte Ltd
8	TLM0902052	21/01/2009 17:25	SHB7709M	TRANS-CAB SERVICES PTE LTD	LIM TOW MENG	S1534061D	TOYOTA	Y		SHC6516D	
		Accident Date 21/01/2009 12:30		TP Vehicle Reg. No. SHC6516D			TP Vehicle Make SKODA				TP Acct Rpt Purchas
		21/01/2009 17:10		SHC6516D			SKODA				
9	TLM0800903	23/07/2008 14:00	SHB7709M	TRANS-CAB SERVICES PTE LTD	LIM TOW MENG	S1534061D	TOYOTA	Y	Y	SFA1632T	
		Accident Date 23/07/2008 14:00		TP Vehicle Reg. No. SFA1632T			TP Vehicle Make HYUNDAI				TP Acct Rpt Purchas
10	ST30703924	22/09/2007 18:15	SHB7709M	TRANS-CAB SERVICES PTE LTD	LIM TOW MENG	S1534061D	TOYOTA	Y		SGH6371P	
		Accident Date 22/09/2007 18:10		TP Vehicle Reg. No. SGH6371P			TP Vehicle Make LEXUS				TP Acct Rpt Purchas
11	DG10702082	08/06/2007 21:45	SHA9312R	CITYCAB PTE LTD	LIM TOW MENG	S1534061D	TOYOTA	Y		SFQ3405K	
		Accident Date 08/06/2007 21:45		TP Vehicle Reg. No. SFQ3405K			TP Vehicle Make HYUNDAI				TP Acct Rpt Purchas
12	SA10700503	23/05/2007 19:55	SHA8997X	CITYCAB PTE LTD	LIM TOW	S1534061D	TOYOTA	Y			

Thank you and kind regards

**Gnoh Pau Loong**  
**AIG**  
Claims Service Executive  
Claims | AIG Asia Pacific Insurance Pte. Ltd.

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**From:** Vic [<mailto:vicalpeh@lkkauto.com>]  
**Sent:** Tuesday, July 02, 2013 11:22 AM  
**To:** Gnoh, Pau-Loong  
**Cc:** Manis; Team A; Vic  
**Subject:** DOA: 22/05/2013\_Your Ref: 800659121\_Insured: SKF6211G

Your Ref: 800659121  
Our Ref: CC3/AIG13009648/Kk1t2

Dear Sir,

**ACCIDENT INVOLVING VEHICLES SKF 6211G AND SHB 7504L ON 22/05/2013**

We refer to the above matter.

This is a conflicting version where both OI and TP driver reported that the other vehicle cut to their lane resulting in the accident. Please see attached both OI and TP GIA reports.

There was also no proof provided by both parties to prove the other vehicle cut lane.

We had spoken to the insured previously where she was informed about the TP claim and in the event that if there is no concrete evidence to show TP is at fault, we may have to settle the TP claim at best and we are looking into a 50/50 case and her NCD will be affected. At that point of time, the insured understands and agreed to let us settle and she requested to know the final amount of TP claim before closing case.

Once the amount is finalized at a 50% basis, we had informed the insured about it and at this time, the insured is now disputing on the TP claim and the liability. The insured said that one investigator from McLaren's had interviewed her and she said that she already give all evidence she have to the investigator. The insured insisted that she is not at fault. She highlighted to us that she sent a sms to the TP driver asking him to go down to her workshop for the repair of her vehicle and TP driver replied OK but did not showed up. For the insured, she insisted that this reply was the evidence showing TP driver admits at fault. She gave this sms correspondence to the investigator.

We then informed insured that the message response is still not a strong proof that TP driver admits at fault. However, the insured insisted on NOT to settle the TP claim and she is willing to fight the case all the way.

Please advice as TP claimant is chasing for settlement.

Thank you.

Kind Regards,  
Vic Alpeh Sanghilan  
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Paya Ubi Industrial Park  
Singapore 408933  
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