

Hsiao Tong (LKKAuto)

From: Charn's Customcraft <charns@singnet.com.sg>
Sent: Friday, 3 August 2018 4:22 PM
To: Hsiao Tong (LKKAuto)
Cc: Admin A
Subject: RE: Accd Invlg: SKR 388 G & SKW 1965 H on 19.01.2018 *** LKK REF - CC6/AIG18001388/ps3

Importance: High
Sensitivity: Confidential

Hurray!!! I can close my file liao 😊

Thanks & Regards,
Sharon Lee
Charn's Customcraft
Tel: 6272 5429 Fax: 6273 6676
Email: charns@singnet.com.sg
GST Reg. No: M90367863L
Company Reg No: 25151300M

From: Hsiao Tong (LKKAuto) [mailto:chewht@lkkauto.com]
Sent: Friday, 3 August, 2018 3:32 PM
To: Charn's Customcraft
Cc: Admin A
Subject: RE: Accd Invlg: SKR 388 G & SKW 1965 H on 19.01.2018 *** LKK REF - CC6/AIG18001388/ps3
Sensitivity: Confidential

Without Prejudice

Hi Sharon,

Please see attached mutual settlement form signed by both parties.

Kindly assist to confirm with your client if mutual settlement (both parties is not claiming each other) had been reached in order to close off the matter.

Thank you.

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)

From: Hsiao Tong (LKKAuto)
Sent: Saturday, 19 May 2018 10:55 AM
To: 'Charn's Customcraft' <charns@singnet.com.sg>
Cc: Admin A <admin-a@lkkauto.com>
Subject: RE: Accd Invlg: SKR 388 G & SKW 1965 H on 19.01.2018 *** LKK REF - CC6/AIG18001388/ps3
Sensitivity: Confidential

Without Prejudice

Hi Sharon,

Further to your below email.

Any update?

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)

From: Charn's Customcraft [<mailto:charns@singnet.com.sg>]
Sent: Saturday, 5 May 2018 11:01 AM
To: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>
Cc: Admin A <admin-a@lkkauto.com>
Subject: RE: Accd Invlg: SKR 388 G & SKW 1965 H on 19.01.2018 *** LKK REF - CC6/AIG18001388/ps3
Importance: High
Sensitivity: Confidential

Hi Hsiao Tong

We've been trying to contact our client but to no avail.

Kindly hold.

Thanks & Regards,

Sharon Lee

Charn's Customcraft

Tel: 6272 5429 Fax: 6273 6676

Email: charns@singnet.com.sg

GST Reg. No: M90367863L

Company Reg No: 25151300M

From: Hsiao Tong (LKKAuto) [<mailto:chewht@lkkauto.com>]
Sent: Saturday, 5 May, 2018 10:36 AM
To: Charn's Customcraft
Cc: Admin A
Subject: RE: Accd Invlg: SKR 388 G & SKW 1965 H on 19.01.2018 *** LKK REF - CC6/AIG18001388/ps3
Sensitivity: Confidential

URGENT

Without Prejudice

Hi Sharon,

We refer to our email dated 24/04/2018.

Kindly get back to us on your client's decision.

Thank you.

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)

From: Hsiao Tong (LKKAuto)

Sent: Thursday, 3 May 2018 9:10 AM

To: 'Charn's Customcraft' <charns@singnet.com.sg>

Cc: Admin A <admin-a@lkkauto.com>

Subject: RE: Accd Invlg: SKR 388 G & SKW 1965 H on 19.01.2018 *** LKK REF - CC6/AIG18001388/ps3

Sensitivity: Confidential

Without Prejudice

Hi Sharon,

We refer to our email dated 24/04/2018.

Kindly get back to us on your client's decision.

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."

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)

From: Hsiao Tong (LKKAuto)

Sent: Tuesday, 24 April 2018 5:20 PM

To: 'Charn's Customcraft' <charns@singnet.com.sg>

Cc: Admin A <admin-a@lkkauto.com>

Subject: RE: Accd Invlg: SKR 388 G & SKW 1965 H on 19.01.2018 *** LKK REF - CC6/AIG18001388/ps3

Sensitivity: Confidential

Without Prejudice

Hi Sharon,

We refer to the above matter.

Attached here with a copy of our insured video footage for your easy reference. From the video, it shows that your client cut across the white line and collided onto our insured vehicle.

Kindly assist to check with your client if we can proceed for mutual settlement (both parties is not claiming each other) in order to close off the matter.

Thank you.

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)

From: Hsiao Tong (LKKAuto)

Sent: Tuesday, 10 April 2018 9:33 AM

To: 'Charn's Customcraft' <charns@singnet.com.sg>

Cc: Zaini (LKK Auto) <Zaini@lkkauto.com>; Admin A <admin-a@lkkauto.com>

Subject: RE: Accd Invlg: SKR 388 G & SKW 1965 H on 19.01.2018 *** LKK REF - CC6/AIG18001388/ps3

Sensitivity: Confidential

Without Prejudice

Hi,

We are reviewing the matter and will get back to you soon.

"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 | fax: 6741-4108

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

From: Charn's Customcraft [<mailto:charns@singnet.com.sg>]

Sent: Tuesday, 10 April 2018 9:31 AM

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

Cc: Zaini (LKK Auto) <Zaini@lkkauto.com>; Admin A <admin-a@lkkauto.com>

Subject: RE: Accd Invlg: SKR 388 G & SKW 1965 H on 19.01.2018 *** LKK REF - CC6/AIG18001388/ps3

Importance: High

Sensitivity: Confidential

REMINDER

Hi Hsiao Tong

Kindly update us liability soonest.

Thanks & Regards,

Sharon Lee

Charn's Customcraft

Tel: 6272 5429 Fax: 6273 6676

Email: charns@singnet.com.sg

GST Reg. No: M90367863L

Company Reg No: 25151300M

From: Charn's Customcraft [<mailto:charns@singnet.com.sg>]

Sent: Monday, 26 March, 2018 11:03 AM

To: 'Hsiao Tong (LKKAuto)'

Cc: 'Zaini (LKK Auto)'; 'Admin A'

Subject: RE: Accd Invlg: SKR 388 G & SKW 1965 H on 19.01.2018 *** LKK REF - CC6/AIG18001388/ps3

Importance: High

Sensitivity: Confidential

REMINDER

Hi Hsiao Tong

Kindly update us liability soonest.

Thanks & Regards,
Sharon Lee
Charn's Customcraft
Tel: 6272 5429 Fax: 6273 6676
Email: charns@singnet.com.sg
GST Reg. No: M90367863L
Company Reg No: 25151300M

From: Charn's Customcraft [<mailto:charns@singnet.com.sg>]
Sent: Saturday, 17 March, 2018 12:17 PM
To: 'Hsiao Tong (LKKAuto)'
Cc: 'Zaini (LKK Auto)'; 'Admin A'
Subject: RE: Accd Invlg: SKR 388 G & SKW 1965 H on 19.01.2018 *** LKK REF - CC6/AIG18001388/ps3
Importance: High
Sensitivity: Confidential

Hi Hsiao Tong

Kindly update us liability soonest.

Thanks & Regards,
Sharon Lee
Charn's Customcraft
Tel: 6272 5429 Fax: 6273 6676
Email: charns@singnet.com.sg
GST Reg. No: M90367863L
Company Reg No: 25151300M

From: Charn's Customcraft [<mailto:charns@singnet.com.sg>]
Sent: Wednesday, 7 March, 2018 9:33 AM
To: 'Hsiao Tong (LKKAuto)'
Cc: 'Zaini (LKK Auto)'; 'Admin A'
Subject: RE: Accd Invlg: SKR 388 G & SKW 1965 H on 19.01.2018 *** LKK REF - CC6/AIG18001388/ps3
Importance: High
Sensitivity: Confidential

Hi Hsiao Tong

As requested, kindly find attached video footage and let us have the liability soonest.

Thanks & Regards,
Sharon Lee
Charn's Customcraft
Tel: 6272 5429 Fax: 6273 6676
Email: charns@singnet.com.sg
GST Reg. No: M90367863L
Company Reg No: 25151300M

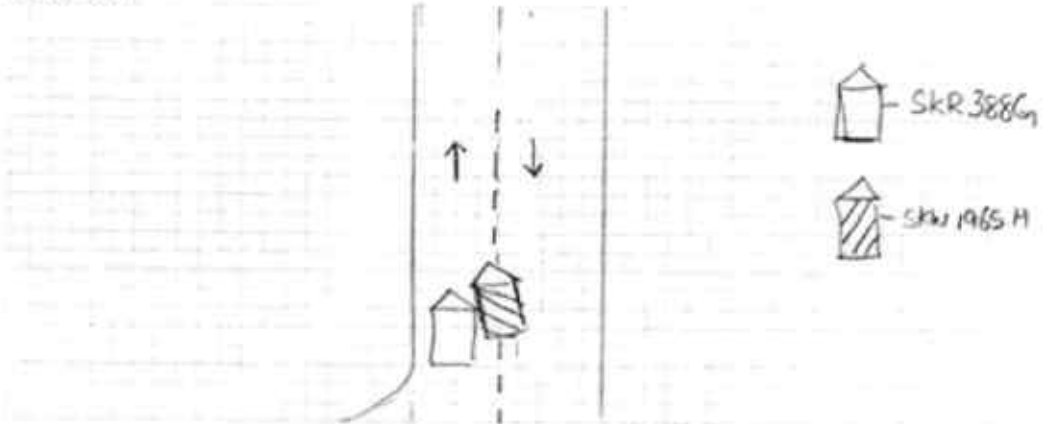
From: Hsiao Tong (LKKAuto) [<mailto:chewht@lkkauto.com>]
Sent: Thursday, 1 February, 2018 12:04 PM
To: charns@singnet.com.sg
Cc: Zaini (LKK Auto); Admin A

Without Prejudice

Hi,

We refer to the above matter.

Please be informed that liability is unclear. Our insured driver reported that your client cut into his lane and resulted the collision. Attached here with a copy of our insured driver accident report for your easy reference.

SKETCH PLAN	
	
DESCRIBE CIRCUMSTANCES OF THE ACCIDENT	
<p>I was driving along Tangle Road after junction of Jervis Road entering a merging lane I was ahead in my lane when car bearing registration number SKW 1965 H entered from the right attempting to overtake me causing the front bumper of my car to hit onto the left side of the other car. No person government property damaged. No one was injured and no foreign vehicles were involved.</p>	

Kindly let us have evidences (ie: video footage/ scene photos / PIR) in order for us to look into the matter.

Appreciate an early reply.

"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 | fax: 6741-4108

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

From: Shirley Hiew (LKK Auto)

Sent: Tuesday, 23 January 2018 5:30 PM

To: charns@singnet.com.sg; assignments <assignments@lkkauto.com>; Hsiao Tong (LKKAuto) <chewht@lkkauto.com>

Cc: Zaini (LKK Auto) <Zaini@lkkauto.com>; Admin A <admin-a@lkkauto.com>

Subject: RE: Accd Invlg: SKR 388 G & SKW 1965 H on 19.01.2018 *** LKK REF - CC6/AIG18001388/ps3

Sensitivity: Confidential

Dear Sharon,

We refer to the above matter.

Please be informed that we are currently pending for our insured's GIA report.

Kindly note that for liability, claim negotiation and settlement, please contact Hsiao Tong at 6742 3197.

Our respective case handler will look into the matter and revert to you in due course.

Meanwhile, please arrange appointment for survey.

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

Thank you.

Best Regards,

Shirley Hiew | Admin

LKK Auto Consultants Pte Ltd

Phone: 6366-0055 | email: ShirleyHiew@lkkauto.com | fax: 6741-4108

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

From: Charn's Customcraft [<mailto:charns@singnet.com.sg>]

Sent: Tuesday, 23 January 2018 12:31 PM

To: Admin A <admin-a@lkkauto.com>; CS A Team <cs-a@lkkauto.com>

Subject: Accd Invlg: SKR 388 G & SKW 1965 H on 19.01.2018

Importance: High

Sensitivity: Confidential

Hi

Kindly find attached for your necessary action.

Our client's vehicle no: SKW 1965 H claiming against AIG's insured: SKR388 G.

Please arrange TP survey and revert liability at the same time.

Thanks & Regards,

Sharon Lee

Charn's Customcraft

Tel: 6272 5429 Fax: 6273 6676

Email: charns@singnet.com.sg

GST Reg. No: M90367863L

Company Reg No: 25151300M

Hsiao Tong (LKKAUTO)

From: Hsiao Tong (LKKAUTO)
Sent: Monday, 6 August 2018 3:32 PM
To: 'Ler, Bernard-JQ'
Subject: RE: OREF 6536452818SG-003 - SKR388G - Vellfire Motor Claim & SKT388X Audi A8
Attachments: RE: Accident Involving SKR388G & SKW1965H On 19/01/2018 | Our Ref: 6536452818SG-003

Hi Bernard,

We refer to your below email.

We have spoken to third party repairer and confirmed that both parties had done mutual settlement.

We will proceed to close our file and submit wp report to your good office soon.

Thank you.

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)

From: Ler, Bernard-JQ <Bernard-JQ.Ler@aig.com>
Sent: Thursday, 2 August 2018 9:48 AM
To: Hsiao Tong (LKKAUTO) <chewht@lkkauto.com>
Subject: RE: OREF 6536452818SG-003 - SKR388G - Vellfire Motor Claim & SKT388X Audi A8

Hi Hsiao Tong,

Please see attached private settlement form. Please assist to verify with TP repairer and submit bill for closure if there is no other issue.

Thank you.

Best Regards,

Bernard Ler

AIG

Complex Claims Examiner

Claims | AIG Asia Pacific Insurance Pte. Ltd

78 Shenton Way #08-16 Singapore(079120)

Tel +(65) 6419 1946 | Fax +(65) 6835 7416

From: Hsiao Tong (LKKAuto) [mailto:chewht@lkkauto.com]
Sent: 24 April 2018 5:00 PM
To: Ler, Bernard-JQ
Subject: FW: OREF 6536452818SG-003 - SKR388G - Vellfire Motor Claim & SKT388X Audi A8

Hi Bernard,

As requested. (video from third party)

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)

From: Ler, Bernard-JQ [mailto:Bernard-JQ.Ler@aig.com]
Sent: Monday, 23 April 2018 2:42 PM
To: Stephanie Chan <stephckm@gmail.com>; Hsiao Tong (LKKAuto) <chewht@lkkauto.com>
Cc: Woo Ryan <scoryan@hotmail.com>; Kesaval, Jaclyn-M <Jaclyn-M.Kesaval@aig.com>
Subject: RE: OREF 6536452818SG-003 - SKR388G - Vellfire Motor Claim & SKT388X Audi A8

Hi Hsiao Tong,

Please advise the adjuster fee for this case if insured decided to do private settlement with TP.

Thanks.

Best Regards,

Bernard Ler

AIG

Complex Claims Examiner

Claims | AIG Asia Pacific Insurance Pte. Ltd

78 Shenton Way #08-16 Singapore(079120)

Tel +(65) 6419 1946 | Fax +(65) 6835 7416

Bernard-JQ.Ler@aig.com | www.aig.com.sg

From: Stephanie Chan [mailto:stephckm@gmail.com]
Sent: Monday, April 23, 2018 2:35 PM
To: Ler, Bernard-JQ
Cc: Woo Ryan; Kesaval, Jaclyn-M; Hsiao Tong (LKKAuto)
Subject: Re: OREF 6536452818SG-003 - SKR388G - Vellfire Motor Claim & SKT388X Audi A8

Hi Bernard

Thanks for your revert. How much is the adjuster fee?

Thanks & with best regards

Stephanie Chan

On 23 Apr 2018, at 4:26 PM, Ler, Bernard-JQ <Bernard-JQ.Ler@aig.com> wrote:

Hi Stephanie,

For SKR388G, insured still can do private settlement with third party so long an agreement is reached both parties.(as attached)

However, please note that since an external surveyor(LKK) is assigned, the adjuster fee has to be settled so that the NCD is not affected.

For SKT388X, since it is handle by Jaclyn, you will need to check with her on the possibility of private settlement. I have put her in the loop.

Thank you.

Best Regards,

Bernard Ler
AIG
Complex Claims Examiner
Claims | AIG Asia Pacific Insurance Pte. Ltd

78 Shenton Way #08-16 Singapore(079120)

Tel +(65) 6419 1946 | Fax +(65) 6835 7416

Bernard-JQ.Ler@aig.com | www.aig.com.sg

From: Stephanie Chan [<mailto:stephckm@gmail.com>]

Sent: Monday, April 23, 2018 1:58 PM

To: Ler, Bernard-JQ

Cc: Woo Ryan

Subject: Fwd: OREF 6536452818SG-003 - SKR388G - Vellfire Motor Claim & SKT388X Audi A8

Hi Bernard

Insured may want his driver to do private settlement for his accidents so as to not affect NCD & NCD Protector. Can they still be done at this stage for both his vehicles? If yes, is there a fixed template to be used or just a clearly stated letter of the intention for private settlement with signatures from insured and the third party will suffice ?

Thanks & with best regards

Stephanie Chan

Begin forwarded message:

From: Stephanie Chan <stephckm@gmail.com>

Date: 23 April 2018 at 7:46:59 AM GMT+10

To: Bernard-JQ Ler <Bernard-JQ.Ler@aig.com>

Cc: Woo Ryan <scoryan@hotmail.com>

Subject: Fwd: OREF 65364528185G-003 - SKR388G - Vellfire Motor Claim & SKT388X Audi A8

Hi Bernard

Insured of SKR388G & SKT 388X has emailed pertaining the accidents involving both cars in Jan 2018 & Mar 2018 respectively.

I look forward to your response.

Thanks & with best regards

Stephanie Chan

Begin forwarded message:

From: "Adelia Huang, Prudential" <adeliahuang@yahoo.com.sg>
Date: 22 April 2018 at 2:56:29 PM GMT+10
To: <scoryan@hotmail.com>, <Bernard-JQ.Ler@aig.com>
Cc: <willytankp@yahoo.com.sg>, "Adelia Huang JiaXian" <adeliahuang@yahoo.com.sg>, <stephckm@gmail.com>, <chewht@lkkauto.com>
Subject: OREF 65364528185G-003 - SKR388G - Vellfire Motor Claim & SKT388X Audi A8

Dear Ryan & AIG ,

Please investigate seriously and detailing into the claim on both Vellfire and Audi. We suspect both claim are attempts to fraud on insurer's money, adding to this suspicion are the following

Claim on Vellfire (SKR388G). The amount on the Vellfire (SKR388G) incident when it was the other party with cross the white solid lines and scratched us, on the spot my chauffeur did ask or info the other party that we might sort compensation to clear the scratch and gave the option to settle it privately. I received first hand images from my chauffeur on the spot. However, since we later could wipe away the paint he left on Vellfire, we didn't file a claim even though we have footage of him fouling the traffic rules in terms of crossing the solid white line which resulted in him scratching us. With the pictures and footage provide, you can see clearly from the photos and footage provided the minimal impact and minimal scratches not even damages resulted. I heard from the work shop that the claim was a ridiculous over 5k, which obviously is a fraud. A scratch that I could clean of with wet wipes that what to claim that amount. Appreciate your due diligence in investigating into the matter thoroughly. As the policy owner, I do not agree to having this claim under our liability due to it's nature of fraud.

This is the link of the footage

https://www.dropbox.com/s/fseeqnrxn0a3et/20180119_051206_NF%20Velfire%20Accident.mp4?dl=0

Claim on Audi A8L (SKT 388X).

Firstly, I did not know of the incident till you inform me of a claim against us. I am here to testify that on the day of the incident 23 March, even shortly after the stated incident time my wife and I were driven in this car by my chauffeur and even till today there are no visible damages or scratches to this car that I can even notice. Because my drivers do not get to drive the car home with them, meaning my cars are always returned to my residences end of each day, there is no way that should there have had been any accident as serious as per the claim on us to such extend that the other car has to change its front grills and headlamps as per the workshop feedback, could have gone unnoticed to me and my family even till this day. Please note that the car and both its car keys are in our custody at the end of every single day. It is common sense that I believe you understand clearly that if there was an impact of such my car would not have been able to escape totally unscathed. With that I have sufficient grounds to suspect that this is a fraudulent claim and I object and decline claims on this car. Appreciate your due diligence in investigating into the matter thoroughly. As the policy owner, I do not agree to having this claim under our liability due to its nature of fraud.

No footage was downloaded or retrieved for this as there was as explained no damages and both involved drivers agreed to that, there for the wasn't a need or any cause for it to be retrieved. By the time we heard of the claim, the day's footage was already overwritten.

It is most unfortunate to fall victim to two such fraudulent claim in a row. Although I have heard of such happening in the motor insurance industry, to be a victim of these has been most upsetting and distressing. Appreciate your due diligence in investigating into the matter thoroughly. As the policy owner, I maintain that I will make the effort in assisting you, my insurer, to stand against such.

I will be traveling, you can alternatively reach my spouse, Adelia at 93836802.

Warmest regards,

Willy Tan

Mobile: 65-8112 8399

From: Woo Ryan <scoryan@hotmail.com>
Sent: Friday, 20 April 2018 3:16 PM
To: Adelia Huang <adeliahuang@yahoo.com.sg>
Subject: Fw: OREF 6536452818SG-003 - SKR388G - Vellfire Motor Claim Explanation From Driver

Hi Adelia,
Please see AIG's e-mail below.
Thanks.

Ryan

From: Woo Ryan <scoryan@hotmail.com>
Sent: Tuesday, April 17, 2018 3:43:12 PM
To: Kiran Prabakaran
Subject: Fw: OREF 6536452818SG-003 - SKR388G - Vellfire Motor Claim Explanation From Driver

Hi Kiran,

Please see AIG's reply below

Thanks.

Ryan

From: Stephanie Chan <stephckm@gmail.com>
Sent: Tuesday, April 17, 2018 2:33 PM
To: Woo Ryan
Subject: Fwd: OREF 6536452818SG-003 - SKR388G - Vellfire Motor Claim Explanation From Driver

Hi Ryan

Please see email below from AIG pertaining the recent explanation letter and photos submitted for claims involving SKR388G.

Thanks & with best regards

Stephanie Chan

Begin forwarded message:

From: "Ler, Bernard-JQ" <Bernard-JQ.Ler@aig.com>
Date: 17 April 2018 at 1:17:58 PM GMT+10
To: Stephanie Chan <stephckm@gmail.com>, "Hsiao Tong (LKKAuto)" <chewht@lkkauto.com>
Subject: RE: OREF 6536452818SG-003 - SKR388G - Vellfire Motor Claim Explanation From Driver

Hi Stephanie,

Please be informed that the case is currently handled by one of our appointed adjusters, LKK. I will loop them in for the matter.

We would like to advise that we are unable to revise our reserve amount until the cost of repair has been finalized.

The current reserve are as follow:

Indemnity - \$4800.00 (statistical reserve under MAS guideline)
Adjusting expense - \$400.00

As for liability, Hsiao Tong from LKK will contact insured/driver to explain on her liability assessment.

Hope the above clarifies.

Best Regards,

Bernard Ler
AIG
Complex Claims Examiner
Claims | AIG Asia Pacific Insurance Pte. Ltd

78 Shenton Way #08-16 Singapore(079120)

Tel +(65) 6419 1946 | Fax +(65) 6835 7416

Bernard-JQ.Ler@aig.com | www.aig.com.sg

From: Kiran
Prabakaran
<kppkiran798@gmail.com>

Sent: Sunday, April
15, 2018 4:27:05
PM

To:

scoryan@hotmail.c
om

Subject:

Dear Ryan,

This is regarding the vellfire car (SKR388G) accident that happened on 19th of Jan at 1100 hours. The other party has filed a claim for \$5200 which is absolutely ridicule. The accident resulted to very minimal damages. Both cars were only scratched. No dents or other forms of damages. It's definately not cost one \$5200 to respray just a bumper.

Further more, i believe it's accident is caused by the other party. The accident took place in a merging lane. I was keeping to my lane and driving when the 3rd party decided to swap lanes in a merging lane. There for i went ahead infront and that is when the other party(The Subaru car) went to cross the solid

white line to
overtake me and
merge back into
the lane while
hitting the right
front number of
the velfire car.
The other party is
whom caused the
accident and I
have attached
below the
pictures and
supporting
evidence. Further
more crossing a
solid white line
clearly shows that
the other party
has no respect for
the traffic rules in
place.

I have already
sent my claim as
well but is states
that the liability is
not clear. I hope
my attached
photos and videos
are clear to help u
make a fair
decision. Thank
you,

With regards,
Kiran

<image002.jpg>

<image003.jpg>

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(and any attachments) is
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<Private Settlement Form.pdf>

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...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	23 Jan 2018 Edit Reg		25 Jan 2018 00:00 Edit Adj Rpt	S\$950.00 Edit Estimates	S\$950.00 View Rpt		Pending for Survey Report Cancel Case

Main	Reference	Claim Details	Documents	Show All					
CLAIM SUBFOLDER DETAILS			[Created by adjuster]						
Insured:	Tan Kian Ping, ID: S7608435A, Tel: +6581128399								
Main Claimant:	CHAN CHIN TUAN, ID: S0146860Z								
Vehicle Reg. No.:	SKW1965H	Date of Loss:	19/01/2018 10:00 - :59 [26 Months and 29 Days From LTA Reg Date (Man Yr)]						
Claim Type:	TP / 6536452818SG	Policy/Cover Note No.:	2100438881						
Vehicle Reg. No. (Insured):	SKR388G	Policy No. (Claimant):	MT/00410582						
		Excess:							
Repairer:	Charn's Customcraft (HQ) Block 1010 Bukit Merah Lane 3, #01-105, 159724 Bukit Merah - Tel: 62717054								
Handling Insurer:	AIG Asia Pacific Insurance Pte. Ltd. (Express) - Tel: 65-6419-3000 ... [Handled by Ler, Bernard-JQ] BernardJiQian.Ler@aig.com								
Claimant's Insurer:	Direct Asia Insurance (Singapore) Pte Ltd (HQ) - Tel: 65322888								
Adjuster:	LKK Auto Consultants Pte Ltd (HQ) - Tel: 6256-3561 ... [Handled by MOHD TAUFIKH BIN HAMID] ... [Final Rpt due 01/02/2018]								
ASSOCIATED MAIL RECEIVED			View All	Compose Case Mail					
<ul style="list-style-type: none"> AIG_SG (24/01/2018): No OI GIA Report 									
ALL ASSOCIATED TASKS			View All	Search Tasks Create New Task Complete					
Due Date	Priority	Type	Task Group	Subject	Handler	Assigned By	Completed On	Created On	Done?
No results.									

Claim Documents

***SKW1965H (6536452818SG)
[SKR388G]**

**TP
CHAN CHIN TUAN
Jan 19 2018 10:00AM
[Tan Kian Ping]
Charn's Customcraft**

Upload Documents Upload Photos Compose New Letter Upload Video Upload Audio			View View in Browser	
Video			1 per page	<input checked="" type="checkbox"/>
No	Finalized On	AIG Asia Pacific Insurance Pte. Ltd. (SG)	Thumbnail	Print
1	17/04/18 10:30	Video - Accident From: SC - Reg. No: SKR388G, Claimant: TAN KIAN PING	Load MP4	<input type="checkbox"/>
2	24/04/18 17:31	TP's Front Video	Load MP4	<input type="checkbox"/>
3	24/04/18 17:31	TP's Rear Video	Load MP4	<input type="checkbox"/>
Assessment Reports			1 per page	<input checked="" type="checkbox"/>
No	Finalized On	AIG Asia Pacific Insurance Pte. Ltd. (SG)	Thumbnail	Print
1	26/01/18 16:40	Accident Statement From: SC - Reg. No: SKR388G, Claimant: TAN KIAN PING	Load HTM	<input type="checkbox"/>
Photos/Images			3 per page	<input checked="" type="checkbox"/>
No	Relabel/Reorder	LKK Auto Consultants Pte Ltd (HQ)	Thumbnail	Print
1	01/02/18 10:38	General View	Load JPG	<input checked="" type="checkbox"/>
2	01/02/18 10:38	General View	Load JPG	<input checked="" type="checkbox"/>
3	01/02/18 10:38	General View	Load JPG	<input checked="" type="checkbox"/>
4	01/02/18 10:38	General View	Load JPG	<input checked="" type="checkbox"/>
5	01/02/18 10:38	General View	Load JPG	<input checked="" type="checkbox"/>
6	01/02/18 10:38	General View	Load JPG	<input checked="" type="checkbox"/>
7	01/02/18 10:38	General View	Load JPG	<input checked="" type="checkbox"/>
8	01/02/18 10:38	General View	Load JPG	<input checked="" type="checkbox"/>
9	01/02/18 10:38	General View	Load JPG	<input checked="" type="checkbox"/>
10	01/02/18 10:38	General View	Load JPG	<input checked="" type="checkbox"/>
11	01/02/18 10:38	General View	Load JPG	<input checked="" type="checkbox"/>
12	01/02/18 10:38	General View	Load JPG	<input checked="" type="checkbox"/>
13	01/02/18 10:38	General View	Load JPG	<input checked="" type="checkbox"/>
14	01/02/18 10:38	General View	Load JPG	<input checked="" type="checkbox"/>
15	01/02/18 10:38	General View	Load JPG	<input checked="" type="checkbox"/>
16	01/02/18 10:38	General View	Load JPG	<input checked="" type="checkbox"/>
17	01/02/18 10:38	General View	Load JPG	<input checked="" type="checkbox"/>
18	01/02/18 10:38	General View	Load JPG	<input checked="" type="checkbox"/>
19	01/02/18 10:38	General View	Load JPG	<input checked="" type="checkbox"/>
20	01/02/18 10:38	General View	Load JPG	<input checked="" type="checkbox"/>
21	01/02/18 10:38	General View	Load JPG	<input checked="" type="checkbox"/>
22	01/02/18 10:38	General View	Load JPG	<input checked="" type="checkbox"/>
Documentation			1 per page	<input checked="" type="checkbox"/>
No	Relabel/Reorder	LKK Auto Consultants Pte Ltd (HQ)	Thumbnail	Print
1	23/01/18 17:13	TP GIA REPORT	Load PDF	<input type="checkbox"/>
2	23/01/18 17:13	TP ESTIMATE	Load PDF	<input type="checkbox"/>

Video			1 per page ▾	<input checked="" type="checkbox"/>
No	Finalized On	AIG Asia Pacific Insurance Pte. Ltd. (SG)		Thumbnail Print
3	26/01/18 12:03	SKR 388G - NON REPORTING LETTER	1	Load PDF
4	31/01/18 10:18	TP ESTIMATE- MARKED	1	Load PDF
5	06/08/18 15:33	Mutual Settlement btw OI & TP	1	Load PDF

Documents Checklist

DOCUMENTS CHECKLIST

ResetSavePrint

There are no document checklists configured.

Our Checklist Remarks - LKK Auto Consultants Pte Ltd (HQ)

Show Remarks To: ☐ Handling Insurer

Note: Remarks are private unless you show it to other parties.

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/AIG18001388/T1PA3S2
Date: 27/08/2018

REFERENCE

Handling Insurer: AIG Asia Pacific Insurance Pte. Ltd. Policy No: 2100438881
Claimant Vehicle No : SKW1965H **Insured Vehicle No :** SKR388G
Date of Loss: 19/01/2018 Nature of Claim: TP Claim No: 6536452818SG

DESCRIPTION & IDENTIFICATION OF VEHICLE

Reg No: **SKW1965H**
Make & Model: SUBARU FORESTER, 2.0 I-L CVT AWD SR (A) Engine No: FB20Y051146
Reg. Date: 21/10/2015 (Man. Year: 2015) Chassis No: JF1SJ5KC5FG058417
Colour: White Odometer: 42007 km
Engine Capacity: 1995 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: Good Steering (Serviceable): Yes Footbrake (Serviceable): Yes
Handbrake (Serviceable): Yes Engine Modification: No Pre-accident Condition:

CONDITION OF TYRES

Front Tyre Size: 225/60R17 Rear Tyre Size: 225/60R17
Front Left Side: Yokohama 6 mm Rear Left Side: Yokohama 6 mm
Front Right Side: Yokohama 6 mm Rear Right Side: Yokohama 6 mm

The above values represent the remaining tyre treads depth

COST OF CLAIMS	Repairer's	Adjuster's	Difference	Diff %
Parts	489.67	472.87	16.80	3.43
Miscellaneous Items	0.00	0.00	0.00	
Labour	1,010.00	760.00	250.00	24.75
Paintwork Labour	0.00	0.00	0.00	
Towing	0.00	0.00	0.00	
Calculated Gross Total (S\$)	1,499.67	1,232.87	266.80	17.79
Approved Total (Overridden) (S\$)		950.00		
(S\$)	1,499.67	950.00	549.67	36.65
+ GST 7.00/7.00% (S\$)	104.98	66.50	38.48	36.65
Nett Amount (S\$)	1,604.65	1,016.50	588.15	36.65

INSPECTION

Date of Assignment: 25/01/2018
Date Inspected: 25/01/2018 Inspected At: Charn's Customcraft (HQ)
Block 1010 Bukit Merah Lane 3, #01-105
Singapore 159724
Estimated Period of Repair: 3.0 days

Adjuster: MOHD TAUFIKH BIN HAMID

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 BUMPER	Cut	630.50 FL	*630.50 FL
2	1		*REAR BUMPER RETAINER LH	Serviceable	22.40 FL	*- FL
F=Franchise part, L=ListItemDisc.						
Sub Total (\$\$)					652.90	630.50
- List Item Discount on L Items 25.00/25.00% (\$\$)					163.23	157.63
Total Parts (\$\$)					489.67	472.87

Report was unsubmitted during this print-out.

Recommended Miscellaneous Items

There are no new miscellaneous items selected.

Recommended Labour

No	Particulars	Lab.Type	Repairer's	Amount
Labour Items				
1	ALIGNMENT.	New	60.00	60.00
2	TO REPAIR AND RESPRAY REAR RIM LH.	New	100.00	100.00
3	REMOVE NECESSARY PARTS; JACK, PANEL BEATING, REPAIR AND STRAIGHTEN REAR INNER PANEL, REAR FENDER LH AND REAR BUMPER.	New	300.00	200.00
4	PUTTY AND RESPRAY REAR INNER PANEL, REAR FENDER LH AND REAR BUMPER.	New	550.00	400.00
Gross Labour Cost (S\$)			1,010.00	760.00

Report was unsubmitted during this print-out.

< END OF ESTIMATES >