

1/1/2018

INS. CASE OWNER:

Bernard

CC 6 / AIG18001388

TI <sup>a3</sup> p53 s2

LKK:

IDAC:

Surveyor:

Taufith

DOI:

ASSIGNMENT

25/1/18

Date / Time:

23/01/18

Registered in Merimen:

23/01/18

Pre-assign / CCU / FTE



Insured Vehicle No.:

SKR 2886

Claim No.:

653645281859

Name of Insured:

TAN KIAN PONG

Policy No.:

2100438991

Insured Tel No.:

HP: 8112 8399

Make / Model:

V-Vellfire

Excess Sec II :\$

D.O.A: 19/01/18

Place of Accident:

Intersection between Taylor Rd &amp; Jernang Rd

Is driver the owner?

( YES / NO )

Nature of Accident:

If NO, Driver Name / Age:

Kiran Prabhakar

OI GIA REPORT YES / NO : TP GIA REPORT YES / NO

Driver Tel No.:

(V/L: YES / NO )

Insured Liability:

% Final ? Yes / No

Skw 1965H



INSRS:

WSP: Chern's Custom

Tel:

Liability:

RMKS:



INSRS:

WSP:

Tel:

Liability:

RMKS:



INSRS:

WSP:

Tel:

Liability:

RMKS:



INSRS:

WSP:

Tel:

Liability:

RMKS:

Date/ Time		STAGE	DATE/ PIC
26/01/18 (HT)	Skw 1965H - X SKR 2886 - NA/INC 15004005/02 DOA 29/01/18 * OLNR - SEND FIRST LETTER TO OI.	Non-Reporting ltr (1st): Non-Reporting ltr (2nd): Non-Reporting ltr (Final): Notification ltr (if non-pickup): Call OI: After call ltr to OI:	
7/2/18	Reid TP's video	Documentation Check List: Handler Typist	
12/4/18	OI video uploaded in Merimen.	Notification ltr (if non-pickup): After call ltr to OI: Authorisation To Act: Release Voucher: Final Repair Bill: Car Rental Invoice: Towing Invoice: LTA / GIA: Medical Bill: PIR: Mandate/Reject Instruction: LOD: Payment Breakdown Form: Post-Repair Photos: Others:	
21/4/18	Called OI, Mr Tan. Confirm accident OID is his driver. He asked to call OI on the accident details.		
12/01/18 @ 3.12pm	Called OI, Mr Kiran. HP off.		
19/1/18 @ 12.25pm	Called OI, Mr Kiran. Confirm accident. He was OI's driver. Informed TP claim & liability 50/50. He concerns abt his claim against go. Advised him to check with his insurp. Can appeal if he case. File pass to NAI team to close up!		
6/8/18			

<b>PRELIMINARY ADVICE</b>		Date/Time:	Sent By:
<b>FINALIZATION</b>		Date/Time:	Confirm with:
Repair Cost:	\$S	( days )	Reduction: %
<b>FINAL SETTLEMENT</b>		Date/Time:	Confirm with:
Final Liability:	% 50	(Agreed / Assessed)	BOLA S/N No.: NIL.
Repair Cost:	\$S		
Loss of Rental (LOR):	\$S	( days )	
Loss of Use (LOU):	\$S	(5 x days)	
Loss of Income (LOI):	\$S	(5 x days)	
LOR only <input type="checkbox"/> LOU only <input type="checkbox"/>	LOR + LOU <input type="checkbox"/> LOR + LO <input type="checkbox"/>	[Tick only one]	
GIA/LTA Search	\$S		
Medical:	\$S		
Disbursement:	\$S	(e.g. Tow/ Independent)	
Legal Cost	\$S		
Total:	\$S	Global Sum \$S:	
<b>FINAL PAYMENT</b>		Date/Time:	Confirm with:
Payee 1:	\$S	Name 1:	
Payee 2: (Strike if N.A.)	\$S	Name 2:	
Payee 3: (Strike if N.A.)	\$S	Name 3:	

COPY SENT  
6/8/2018
 1) Claim status: Normal/Reject/Private Settle (M)  
 2) Report Format: TP  
 3) Survey fee: \$320 + \$20





# LKK Auto Consultants Pte Ltd

51 Ubi Ave 1 #01-25 Paya Ubi Industrial Park, Singapore 408933

TEL: 6256 3561 FAX: 6256 4315

Reg. No: 199607198R GST Reg. No. 19-9607198-R

Affiliated to Federation Internationale Des Experts En Automobile

AIG ASIA PACIFIC INSURANCE PTE LTD

Ref : CC6/AIG18001388/T1ps3

78 SHENTON WAY #08-16  
CHARTIS BUILDING  
SINGAPORE 079120

Date : 23-01-2018



Code : AIG

## 1. Policy Particulars :- THIRD PARTY CLAIM

Insured Veh.	SKR 388G	Veh. Inspected	SKW 1965H
Policy No.		Coverage (\$)	0.00
Claim No.		Excess (\$)	0.00
Assign From		Assign Date	23/01/2018

## 2. Vehicle Particulars & Condition

Make & Model	c.c	0
Engine No.	HIDDEN	Year of Reg.
Chassis No.		Colour
Odometer	-	Steering
Brakes		Modification
General		

## 3. Conditions of Tyres

	Size	Make	Balance
R/H Front Tyre			mm
L/H Front Tyre			mm
R/H Rear Tyre			mm
L/H Rear Tyre			mm

## 4. Description of Damages

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## 5. General Information

Accident Date	19/01/2018	Inspection Date	25/01/2018
Survey held at	CHARN'S CUSTOMCRAFT BLK 1010 BUKIT MERAH LANE 3 #01-105 SINGAPORE 159724		

## 5a. Remarks

A)THE INSPECTION WAS CONDUCTED ON A"WITHOUT PREJUDICE" BASIS. B)IN ACCORDANCE TO YOUR INSTRUCTIONS, WE HAVE NOT AUTHORISED REPAIRS.
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# CHARN'S CUSTOMCRAFT

Accident Claim Repair, Corrosion Welding, Body Dent Repairs,  
Spray-Painting, Mechanical Repair And Customizing of Cars  
BLOCK 1010, BUKIT MERAH LANE 3, #01-105, SINGAPORE 159724  
BLOCK 1009, BUKIT MERAH LANE 3, #01-82, SINGAPORE 159723  
TEL: 62717054, 62733304 FAX: 62736676 EMAIL: charns@singnet.com.sg  
Bus. Reg. No. 25151300M

DA/AIG(SKR388G)  
DOA: 19/01/2018@1055

AIG ASIA PACIFIC INSURANCE PTE LTD

ATTN: THE MOTOR CLAIMS DEPT

THIRD PARTY CLAIM  
ESTIMATE COST OF REPAIR FOR VEHICLE NO:  
SKW 1965 H - SUBARU FORESTER 2.0I-L CVT AWD SR  
CHASSIS NO: JF1SJ5KC5FG058417 (2015)

1 pc	Rear bumper	\$ 630.50 cut
1 pc	Rear bumper retainer LH	\$ 22.40 ✓
		\$ 652.90
	LESS 25%	\$ 163.23
		\$ 489.67
	Alignment	\$ 60.00 ✓
	To repair and respray rear rim LH	\$ 100.00 ✓
	Remove necessary parts: jacking, panel beating, repair and straighten rear inner panel, rear fender LH and rear bumper.	\$ 300.00 200
	Putty and respray rear inner panel, rear fender LH and rear bumper.	\$ 550.00 400
		\$ 1,499.67
	ADD 7% GST	\$ 104.98
		\$ 1,604.65

Note: The above is an estimate only. IF other parts requested during the course of repair, we will inform you accordingly.

All parts are subject to availability.

CHARN'S CUSTOMCRAFT

**LKK Auto Consultants** hence notify the Repairer of the following:

- To resurvey before/after spray painting
- To display damaged part(s) during resurvey
- Parts prices are subject to confirmation
- Third party survey is on a "Without Prejudice" basis
- No illegal modification(s) is allowed
- Supplementary item(s) must be resurveyed and approved by the approval from Insurance Company

Acknowledged by Repairer  
Signature: \_\_\_\_\_  
Date: \_\_\_\_\_

**LKK Auto Consultants** hence notify the Repairer of the following:

- To resurvey before/after spray painting
- To display damaged part(s) during resurvey
- Parts prices are subject to confirmation
- Third party survey is on a "Without Prejudice" basis
- No illegal modification(s) is allowed
- Supplementary item(s) must be resurveyed and approved by the approval from Insurance Company

22/01/2018

Acknowledged by Repairer  
Signature: \_\_\_\_\_  
Date: \_\_\_\_\_

Tanfulin 97495749  
- WP -

25/1/18 @ 1525

\* Resurvey before paint  
3 days.

sure@lkkauto.com

## Hsiao Tong (LKKAuto)

---

**From:** Ler, Bernard-JQ <Bernard-JQ.Ler@aig.com>  
**Sent:** Tuesday, 17 April 2018 10:39 AM  
**To:** Hsiao Tong (LKKAuto)  
**Subject:** FW: OREF 6536452818SG-003 - SKR388G - Vellfire Motor Claim Explanation From Driver

---

**From:** Mohamedrasheed, Rashidah  
**Sent:** Tuesday, April 17, 2018 10:26 AM  
**To:** Stephanie Chan; Ler, Bernard-JQ  
**Subject:** OREF 6536452818SG-003 - SKR388G - Vellfire Motor Claim Explanation From Driver

Dear Ms Stephanie,

This claim is handled by my colleague, Mr Bernard.

He will assist you further.

Thank you

Dear Bernard,

FYNA.

Thank you

Rashidah Rasheed  
AIG  
Complex Claims Examiner  
Claims | AIG Asia Pacific Insurance Pte. Ltd.

78 Shenton Way, #08-16, Singapore 079120

Tel +(65) 6419 1767 | Fax +(65) 6835 7416

[Rashidah.Mohamedrasheed@aig.com](mailto:Rashidah.Mohamedrasheed@aig.com) | [www.aig.com.sg](http://www.aig.com.sg)

### IMPORTANT NOTICE:

*The information in this email (and any attachments) is confidential. If you are not the intended recipient, you must not use or disseminate the information. If you have received this email in error, please immediately notify me by "Reply" command and permanently delete the original and any copies or printouts thereof. Although this email and any attachments are believed to be free of any virus or other defect that might affect any computer system into which it is received and opened, it is the responsibility of the recipient to ensure that it is virus free and no responsibility is accepted by AIG for any loss or damage arising in any way from its use.*

**From:** Stephanie Chan [<mailto:stephckm@gmail.com>]  
**Sent:** Sunday, April 15, 2018 8:43 PM  
**To:** Mohamedrasheed, Rashidah  
**Subject:** SKR388G - Vellfire Motor Claim Explanation From Driver

Hi Rashidah

I have written this email pertaining a motor insurance policy which has been transferred to me in Feb 2018. The accident took place in Jan 2018. The car registration number is SKR388G.

The insured's driver will like to explain in regards to the accident and photos are attached as well as appeal to AIG to work on lowering the reserve amount.

Please see email below.

Kindly advise further.

Thanks & with best regards

Stephanie Chan

---

**From:** Kiran Prabakaran <[kppkiran798@gmail.com](mailto:kppkiran798@gmail.com)>  
**Sent:** Sunday, April 15, 2018 4:27:05 PM  
**To:** [scoryan@hotmail.com](mailto:scoryan@hotmail.com)  
**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 vellfire 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

## Hsiao Tong (LKKAUTO)

---

**From:** Ler, Bernard-JQ <Bernard-JQ.Ler@aig.com>  
**Sent:** Tuesday, 17 April 2018 11:18 AM  
**To:** Stephanie Chan; Hsiao Tong (LKKAUTO)  
**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](mailto:Bernard-JQ.Ler@aig.com) | [www.aig.com.sg](http://www.aig.com.sg)

---

**From:** Stephanie Chan [mailto:stephckm@gmail.com]  
**Sent:** Tuesday, April 17, 2018 10:51 AM  
**To:** Ler, Bernard-JQ  
**Cc:** Mohamedrasheed, Rashidah  
**Subject:** Fwd: OREF 6536452818SG-003 - SKR388G - Vellfire Motor Claim Explanation From Driver

Hi Bernard

Thanks for your email.

I am currently overseas and will prefer to communicate via email due to overseas phone charges. Hope it's alright.

I look forward to hearing from you.

Hi Rashidah

Thanks for your reply.

Thanks & with best regards

Stephanie Chan

Begin forwarded message:

**From:** "Ler, Bernard-JQ" <[Bernard-JQ.Ler@aig.com](mailto:Bernard-JQ.Ler@aig.com)>  
**Date:** 17 April 2018 at 12:37:30 PM GMT+10  
**To:** Stephanie Chan <[stephckm@gmail.com](mailto:stephckm@gmail.com)>  
**Subject:** RE: OREF 6536452818SG-003 - SKR388G - Vellfire Motor Claim Explanation From Driver

Dear Stephanie,

May I have your contact number please? So that I can call you and discuss this matter.

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](mailto:Bernard-JQ.Ler@aig.com) | [www.aig.com.sg](http://www.aig.com.sg)

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Thank you

Dear Bernard,

FYNA.

Thank you

Rashidah Rasheed  
AIG



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

78 Shenton Way, #08-16, Singapore 079120

Tel +(65) 6419 1767 | Fax +(65) 6835 7416

[Rashidah.Mohamedrasheed@aig.com](mailto:Rashidah.Mohamedrasheed@aig.com) | [www.aig.com.sg](http://www.aig.com.sg)

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---

**From:** Stephanie Chan [<mailto:stephckm@gmail.com>]  
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The insured's driver will like to explain in regards to the accident and photos are attached as well as appeal to AIG to work on lowering the reserve amount.

Please see email below.

Kindly advise further.

Thanks & with best regards

Stephanie Chan

---

**From:** Kiran Prabakaran <[kppkiran798@gmail.com](mailto:kppkiran798@gmail.com)>  
**Sent:** Sunday, April 15, 2018 4:27:05 PM  
**To:** [scoryan@hotmail.com](mailto:scoryan@hotmail.com)  
**Subject:**

Dear Ryan,

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were only scratched. No dents or other forms of damages. It's definately not cost one \$5200 to respray just a bumper.

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With regards,  
Kiran

## Hsiao Tong (LKKAUTO)

Email from 01.

**From:** Adelia Huang, Prudential <adeliahuang@yahoo.com.sg>  
**Sent:** Sunday, 22 April 2018 12:56 PM  
**To:** scoryan@hotmail.com; Bernard-JQ.Ler@aig.com  
**Cc:** willytankp@yahoo.com.sg; 'Adelia Huang JiaXian'; stephckm@gmail.com; Hsiao Tong (LKKAUTO)  
**Subject:** OREF 6536452818SG-003 - SKR388G - Velfire Motor Claim & SKT388X Audi A8  
**Importance:** High

1) TP cut across white line  
2) Amount too high.

Dear Ryan & AIG,

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

→ Handle by the  
Claim on Velfire (SKR388G). The amount on the Velfire (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 Velfire, 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/fseeqrxxn0a3et/20180119\\_051206\\_NF%20Velfire%20Accident.mp4?dl=0](https://www.dropbox.com/s/fseeqrxxn0a3et/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 it's 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](mailto:Bernard-JQ.Ler@aig.com)>  
**Date:** 17 April 2018 at 1:17:58 PM GMT+10  
**To:** Stephanie Chan <[stephckm@gmail.com](mailto:stephckm@gmail.com)>, "Hsiao Tong (LKKAUTO)" <[chewht@lkkauto.com](mailto: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)  
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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

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[Bernard-JQ.Ler@aig.com](mailto:Bernard-JQ.Ler@aig.com) | [www.aig.com.sg](http://www.aig.com.sg)

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**From:** Kiran Prabakaran <[kppkiran798@gmail.com](mailto:kppkiran798@gmail.com)>  
**Sent:** Sunday, April 15, 2018 4:27:05 PM  
**To:** [scoryan@hotmail.com](mailto:scoryan@hotmail.com)  
**Subject:**

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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

## Hsiao Tong (LKKAUTO)

---

**From:** Ler, Bernard-JQ <Bernard-JQ.Ler@aig.com>  
**Sent:** Monday, 23 April 2018 9:44 AM  
**To:** Stephanie Chan; Kesaval, Jaclyn-M  
**Cc:** Hsiao Tong (LKKAUTO)  
**Subject:** RE: OREF 6536452818SG-003 - SKR388G - Vellfire Motor Claim & SKT388X Audi A8

Hi Stephanie,

Hsiao Tong from LKK will reply to our insured regarding SKR388G in a moment.

Hi Jac,

**Our Ref: 3527711485SG-003**

Claim above is under your care. Insured has another vehicle(SKT388X) had an accident on 23/03/2018.

Kindly refer to insured's email below and for your necessary action please.

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](mailto:Bernard-JQ.Ler@aig.com) | [www.aig.com.sg](http://www.aig.com.sg)

---

**From:** Stephanie Chan [mailto:stephckm@gmail.com]  
**Sent:** Monday, April 23, 2018 5:47 AM  
**To:** Ler, Bernard-JQ  
**Cc:** Woo Ryan  
**Subject:** Fwd: OREF 6536452818SG-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 6536452818SG-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/fseeqnrxxn0a3et/20180119\\_051206\\_NF%20Vellfire%20Accident.mp4?dl=0](https://www.dropbox.com/s/fseeqnrxxn0a3et/20180119_051206_NF%20Vellfire%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 it's 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](mailto:scoryan@hotmail.com)>

**Sent:** Friday, 20 April 2018 3:16 PM

**To:** Adelia Huang <[adeliahuang@yahoo.com.sg](mailto: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](mailto: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](mailto: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](mailto:Bernard-JQ.Ler@aig.com)>  
**Date:** 17 April 2018 at 1:17:58 PM GMT+10  
**To:** Stephanie Chan <[stephckm@gmail.com](mailto:stephckm@gmail.com)>, "Hsiao Tong (LKKAuto)" <[chewht@lkkauto.com](mailto: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](mailto:Bernard-JQ.Ler@aig.com) | [www.aig.com.sg](http://www.aig.com.sg)

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**From:** Kiran Prabakaran <[kppkiran798@gmail.com](mailto:kppkiran798@gmail.com)>  
**Sent:** Sunday, April 15, 2018 4:27:05 PM

To: [scoryan@hotmail.com](mailto:scoryan@hotmail.com)

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 vellfire 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

## Hsiao Tong (LKKAUTO)

---

**From:** Willy Tan Sec <willytansec@gmail.com>  
**Sent:** Thursday, 2 August 2018 9:37 AM  
**To:** Ler, Bernard-JQ  
**Cc:** 'Adelia Huang, Prudential'; Willy Tan; scoryan@hotmail.com  
**Subject:** RE: Accident Involving SKR388G & SKW1965H On 19/01/2018 | Our Ref: 6536452818SG-003  
**Attachments:** Mutual Settlement For Motor Accident.pdf  
**Follow Up Flag:** Follow up  
**Flag Status:** Flagged

Hi Bernard,

Apologies for the delay, please see sign mutual settlement form as attached.

Thanks and regards,

**Chanel Tan**

**Secretary to Mr Willy Tan**

Willy Tan & Associates Representing  
Prudential Assurance Company Singapore (Pte) Limited

Reg. No. 199002477Z

**51 Scotts Road #03-08**

**Singapore 228241**

**Office: 65-65726259 Fax: 65-65090991**

PRUDENTIAL - Always Listening. Always Understanding

Caution: This message may contain privileged and confidential information intended only for the use of the addressee/s named above. If you are not the intended recipient of this messages you are hereby notified that any use, distribution or reproduction of this message, partial or in its entirety, is prohibited.

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**From:** Ler, Bernard-JQ [mailto:Bernard-JQ.Ler@aig.com]  
**Sent:** Monday, May 14, 2018 12:27 PM  
**To:** willytansec@gmail.com  
**Subject:** Accident Involving SKR388G & SKW1965H On 19/01/2018 | Our Ref: 6536452818SG-003

Dear Sir/Madam,

Attached is the private settlement form. Please choose and delete either Section A or B which is not applicable.

Owner of both vehicles have to sign on the form. Please let me have a copy once both parties had signed on it and I will verify on the signature.

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](mailto:Bernard-JQ.Ler@aig.com) | [www.aig.com.sg](http://www.aig.com.sg)

**IMPORTANT NOTICE:**

The information in this email (and any attachments) is confidential. If you are not the intended recipient, you must not use or disseminate the information. If you have received this email in error, please immediately notify me by "Reply" command and permanently delete the original and any copies or printouts thereof. Although this email and any attachments are believed to be free of any virus or other defect that might affect any computer system into which it is received and opened, it is the responsibility of the recipient to ensure that it is virus free and no responsibility is accepted by American International Group, Inc. or its subsidiaries or affiliates either jointly or severally, for any loss or damage arising in any way from its use.

### MUTUAL SETTLEMENT FOR MOTOR ACCIDENT

1. We, the undersigned hereby agree to mutually settle among ourselves a motor accident as follows :-

Date / Time : 19-01-2018 1057

Along : Tanglin Road

Involving vehicles Nos. SKR 388 G And SKW 1965 H

2. Both parties have agreed to settle this matter amicably as follows :-

\* Delete (A) and (B) as applicable.

A) Neither party shall be liable to compensate the party for any loss or damages (direct or indirect) incurred or to be incurred as a result of the accident.

☒ Without admission of liability, \_\_\_\_\_ (Name) (party paying compensation) has paid a sum of S\$ \_\_\_\_\_ (Amount) which \_\_\_\_\_ (owner of vehicle receiving compensation) herewith acknowledge receipt in full and final settlement of damages and costs incurred as a result of this accident.

Signature : [Signature]

Name : Kiran Prabakaran

I/C No. : S9707500Z

Signature : [Signature]

Name : Tan Xian Peng

I/C No. : S7608435A

Signature : [Signature]

Name : Chan Chin Guan

I/C No. : S0146860Z

Address : Kim Tian Road Bldg 127L

35-543

S6 163127

Address : 2A KAPEL BAS VILL

#03-58 REFLECTIONS @

KAPPEL BAS S096419

Address : 1 Chatsworth Rd

# 06-23 (S.249745)

Vehicle No. \_\_\_\_\_

Contact No. 91085754

Date : 25.07.2018

Vehicle No. SKR 388G

Contact No. 8112 8399

Date : \_\_\_\_\_

Vehicle No. SKW 1965 H

Contact No. 92317681

Date : 25th July '18

## Hsiao Tong (LKKAUTO)

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**From:** Hsiao Tong (LKKAUTO)  
**Sent:** Friday, 3 August 2018 3:31 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  
**Attachments:** Mutual Settlement For Motor Accident.pdf  
**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](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:** 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](mailto: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](mailto:chewht@lkkauto.com)>

**Cc:** Admin A <[admin-a@lkkauto.com](mailto: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](mailto: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](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:** Hsiao Tong (LKKAuto)

**Sent:** Thursday, 3 May 2018 9:10 AM

**To:** 'Charn's Customcraft' <[charns@singnet.com.sg](mailto:charns@singnet.com.sg)>

**Cc:** Admin A <[admin-a@lkkauto.com](mailto: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](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:** Hsiao Tong (LKKAuto)

**Sent:** Tuesday, 24 April 2018 5:20 PM

**To:** 'Charn's Customcraft' <[charns@singnet.com.sg](mailto:charns@singnet.com.sg)>

**Cc:** Admin A <[admin-a@lkkauto.com](mailto: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](mailto: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](mailto:charns@singnet.com.sg)>

**Cc:** Zaini (LKK Auto) <[Zaini@lkkauto.com](mailto:Zaini@lkkauto.com)>; Admin A <[admin-a@lkkauto.com](mailto: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](mailto: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](mailto:chewht@lkkauto.com)>  
**Cc:** Zaini (LKK Auto) <[Zaini@lkkauto.com](mailto:Zaini@lkkauto.com)>; Admin A <[admin-a@lkkauto.com](mailto: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](mailto:charns@singnet.com.sg)  
GST Reg. No: M90367863L  
Company Reg No: 25151300M

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**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](mailto:charns@singnet.com.sg)  
GST Reg. No: M90367863L  
Company Reg No: 25151300M

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**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](mailto:charns@singnet.com.sg)  
GST Reg. No: M90367863L  
Company Reg No: 25151300M

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**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](mailto:charns@singnet.com.sg)  
GST Reg. No: M90367863L  
Company Reg No: 25151300M

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**From:** Hsiao Tong (LKKAuto) [<mailto:chewht@lkkauto.com>]  
**Sent:** Thursday, 1 February, 2018 12:04 PM  
**To:** [charns@singnet.com.sg](mailto:charns@singnet.com.sg)  
**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  
**Sensitivity:** Confidential

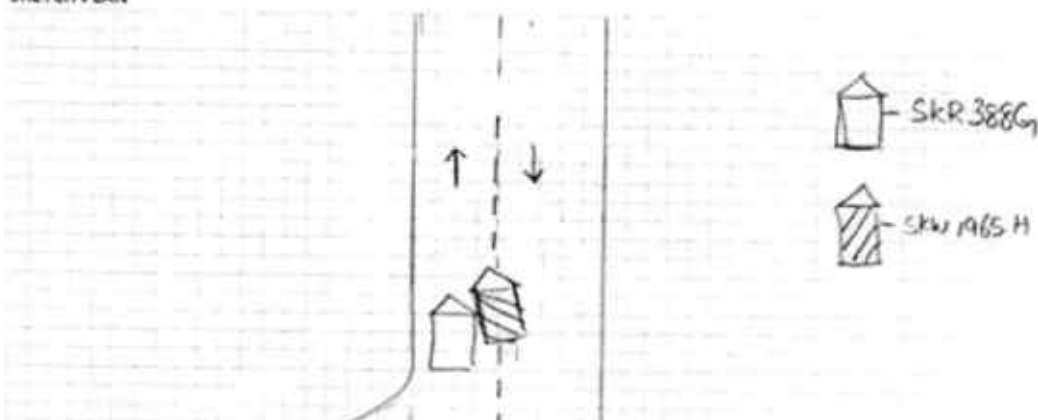
*Without Prejudice*

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

I was driving along Tanglin Road after junction of Jervois 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.

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

Cc: Zaini (LKK Auto) <[Zaini@lkkauto.com](mailto:Zaini@lkkauto.com)>; Admin A <[admin-a@lkkauto.com](mailto: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](mailto: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](mailto:admin-a@lkkauto.com)>; CS A Team <[cs-a@lkkauto.com](mailto: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](mailto:charns@singnet.com.sg)

GST Reg. No: M90367863L

Company Reg No: 25151300M