

INSURANCE

INS. CASE OWNER: Rashed

CC 6 / AIG180 01602 / Aes3

LKK

IDAC

ASSIGNMENT

Surveyor: ADRIAN

DOI: 25/01/18

Date / Time: 25/01/18

Registered in Merimen: 26/01/18

Pre-assign / CCU / FTE



Insured Vehicle No.: SKD 4161R

Claim No.: 6416902891SC

Name of Insured: NG KIAN HUI

Policy No.: 1700086136

Insured Tel No.: HP: 9795 6721

Make / Model: MAZDA 5

Excess Sec II : \$5 D.O.A: 23/01/18

Place of Accident: FIDELIO ST BUS STOP OUTSIDE

Is driver the owner? ( YES / NO ) Nature of Accident: OPERA ESTATE PRIMARY

If NO, Driver Name / Age: CHUA MEI CHENG WENDY

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

Driver Tel No.: 8744 2993 (V/L: YES / NO )

Insured Liability: % Final ? Yes / No

PA 895T



INSRS: WSP: MG Solution  
Tel:   
Liability:   
RMKS:



INSRS: WSP:   
Tel:   
Liability:   
RMKS:



INSRS: WSP:   
Tel:   
Liability:   
RMKS:



INSRS: WSP:   
Tel:   
Liability:   
RMKS:

Date/ Time		STAGE	DATE / PIC
29/01/18 (After)	PA 895T - MAL/EP/400672361 DIA: 07/01/18 SKD 4161R - X # Please verify the time of accident. # NO estimate	Non-Reporting 1st: Non-Reporting 1st (2nd): Non-Reporting 1st (Final): Notification 1st (if non-pickup): Call 01: 01/02/18 754 JIMMY SEM. After call 1st to OI:	
31/01/18 (20)	(BUS) DID NO RESPONSE.	Documentation Check List: Handler Typist	
01/02/18 10:21 hrs.	Spoke to ID, Wendy Chua 97956721 advised to settled on 19/01/18. Aware of NIP 1111. Will sent letter. SH	Notification 1st (if non-pickup): After call 1st 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:	
3/4/18	All INSTRUCTED TO REJECT TP Claim.		
3/4/18	Remain wsp. To REJECT CLAIM.		
	Refer to video Reject Case By (name): <u>Arce</u> Approved by: <u>Arce</u> 3/4/18 Date: <u>3/4/18</u>		
	# TIME OF ACCIDENT. DID APPENDIX FORM.		

PRELIMINARY ADVICE		Date/Time: <u>25/01/18</u>	Sent By: <u></u>
FINALIZATION		Date/Time: <u>25/01/18</u>	Confirm with: <u>See wong</u>
Repair Cost:	<u>718</u>	( 2 days) Reduction:	<u>75</u>
FINAL SETTLEMENT		Date/Time: <u></u>	Confirm with: <u></u>
Final Liability:	% <u>100</u> (Agreed / Assessed) BOLA S/N No.: <u>14</u>	Email <input type="checkbox"/> Call <input type="checkbox"/>	
Repair Cost:	\$5		
Loss of Rental (LOR):	\$5 ( 1 days)		
Loss of Use (LOU):	\$5 ( 5 x days)		
Loss of Income (LOI):	\$5 ( 5 x days)		
LOR only <input type="checkbox"/> LOU only <input type="checkbox"/> LOR + LOU <input type="checkbox"/> LOR + LOI <input type="checkbox"/>	[Tick only one]		
GIA/LTA Search	\$5		
Medical:	\$5		
Disbursement:	\$5 (e.g. Tow/ Independent)		
Legal Cost	\$5		
Total:	\$5	Global Sum \$5:	
FINAL PAYMENT		Date/Time: <u></u>	Confirm with: <u></u>
Payee 1:	\$5	Name 1:	
Payee 2: (Strike if N.A.)	\$5	Name 2:	
Payee 3: (Strike if N.A.)	\$5	Name 3:	

COPY SENT  
3/4/18

RECEIVED 13 APR 2018

REF:

## ASSIGNMENT

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

Estimated Cost: \_\_\_\_\_

DD / TP / WS / TP RES / OD RES / EVA / INV / MV

To Inspect Vehicle No: \_\_\_\_\_

at Workshop in/s \_\_\_\_\_

of \_\_\_\_\_

Insured: \_\_\_\_\_

Policy No. \_\_\_\_\_

Claims No. \_\_\_\_\_

Sum Insured: \_\_\_\_\_ Excess: \_\_\_\_\_

(Client's Record)

Make of Veh: \_\_\_\_\_

(Policy Condition)

Remark: The veh had commenced its  
repair at the time of inspection.

N/S	O/S

Bal. or Market Value: \_\_\_\_\_

IDAC Accident Rpt: \_\_\_\_\_ Consistent? : Yes or No

GIA / PR Seen: \_\_\_\_\_ Consistent? : Yes or No

Est. Repairs: \_\_\_\_\_ days Res.: Yes or No

Lum Sum: \_\_\_\_\_ % 3 Val: Yes or No

CA / REV / REP. / 24 HRS

Date: \_\_\_\_\_ Person Contacted: \_\_\_\_\_

Vehicle: IN / OUT

Veh No: PA 8815T Yr Regn: 2009 Oct

Type: M.Car / M.Cycle / Bus / Van / Lorry / Taxi / Prime Mover /

Truck / Trailer or Mini BusMake: Toyota Hiace C.C. 2982Colour Silver A/C Insured / Std / NI / NASp. Reading 711512 T.Radio Insured / Std / NI / NA

Eng/No: \_\_\_\_\_

C/No: KDH2230006695Gen. Cond. Good / Fair / Poor / BurntSteering Inorder / Jammed / Leaked / Burnt orBrake: Inorder / Jammed / Leaked / Burnt orModl: NI / S/Rim / STD A/Rim orTyre Size: F: 195 R15CR: 195 R15C

BS / DUN / EXNOVA / GY / FS / LIZA / MIC / OHTSU / PIR / SUMI /

TOYO / YOKO or

Front 06 mm Rear 06 mmR/Bal. 06 mmL/Bal. 06 mmD.O.A. \_\_\_\_\_ D.O.I. 25/01/18Survey held at M6 SolutionDes. of Damages: Fnt / Rear / O/S N/S / U/C / Rooftop or

The U/C / Chassis frame / Body Structure affected due to collision

Date / Time Action / Instruction

TP A/G.

P/P: 4780 (Res: 42400 75%)

Date/Time, File Pass to?

☐

Prell. Report

f)

☐

Final Report

Date/Time, File Return to?

S

Days Of Repair: \_\_\_\_\_

Resurvey No. of Trip: \_\_\_\_\_

Survey Fee

Transportation

\_\_\_\_ \$ + PG \_\_\_\_ \$

Phone

Other

TOTAL

Add Fee: ☐ Site Insp \$☐ Interview \$☐ Tech. Insp \$☐ Weekend \$

Report Format: \_\_\_\_\_

Lump Sum / I.B.I: \$ \_\_\_\_\_



# 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/AIG18001602/Aes3	
78 SHENTON WAY #08-16 CHARTIS BUILDING SINGAPORE 079120		Date : 26-01-2018	
		Code : AIG	
<b>1. Policy Particulars :- THIRD PARTY CLAIM</b>			
Insured Veh.	SKD 4161R	Veh. Inspected	PA 8815T
Policy No.		Coverage (\$)	0.00
Claim No.		Excess (\$)	0.00
Assign From		Assign Date	26/01/2018
<b>2. Vehicle Particulars &amp; Condition</b>			
Make & Model		c.c	0
Engine No.	HIDDEN	Year of Reg.	
Chassis No.		Colour	
Odometer	-	Steering	
Brakes		Modification	
General			
<b>3. Conditions of Tyres</b>			
	Size	Make	Balance
R/H Front Tyre			mm
L/H Front Tyre			mm
R/H Rear Tyre			mm
L/H Rear Tyre			mm
<b>4. Description of Damages</b>			
<b>5. General Information</b>			
Accident Date	23/01/2018	Inspection Date	25/01/2018
Survey held at	MG SOLUTION PTE LTD 23 KAKI BUKIT AVE 4 (SOUTH WING) #02-03B VICOM INSPECTION CENTRE, SINGAPORE 415933		
<b>5a. Remarks</b>			
A)THE INSPECTION WAS CONDUCTED ON A"WITHOUT PREJUDICE" BASIS. B)IN ACCORDANCE TO YOUR INSTRUCTIONS, WE HAVE NOT AUTHORISED REPAIRS.			

MG SOLUTION PTE LTD

23 Kaki Bukit Avenue 4 (South Wing) #02-03 Singapore 415933

Tel: (+65) 6243 1373 | Fax: (+65) 6243 1376

Reg. No: 201427944N

TO	: AIG	DATE	: 26/01/2018
ATTENTION	: MOTOR CLAIMS DEPT	JOB TYPE	: T/P CLAIM
ESTIMATE REPORT	:		
<u>VEHICLE DETAILS</u>			
VEHICLE NO	: PA8815T		
MODEL	: TOYOTA HIACE 3.0A	Asher	
CHASSIS NO			
<u>ACCIDENT DETAILS</u>		DATE	: 23-Jan-18
		TIME	: 15:50HRS
THIRD PARTY REQUESTOR / CONTACT		:	JACK LI

CLAIM DETAIL : PARTS

S/N	DESCRIPTION	QTY	UNIT LIST PRICE	TOTAL LIST PRICE
1	SIDE FENDER LH <i>Repair</i>	1	\$ 1,800.00	\$ 1,800.00

TOTAL PRICE	\$ 1,800.00
LESS 25%	\$ 450.00
SUB TOTAL PRICE	\$ 1,350.00

S/N	DESCRIPTION	QTY	UNIT S/NETT	TOTAL S/NETT
1	REAR SIDE PANEL SEALANT <i>new</i>	1	\$ 150.00	\$ 150.00
2	WHEEL OUTER CHROME <i>distorted</i>	1	\$ 900.00	\$ 900.00

*280* TOTAL \$ 1,050.00

CLAIM DETAILS: LABOUR AND SPRAY PAINTING

1	PANEL BEATING, REMOVAL AND REPLACING PARTS	\$ 1,000.00	<i>200</i>	
2	TO SPRAY PAINT AFFECTED AREA	\$ 600.00	<i>300</i>	
3	TUFF COAT	\$ 150.00	<i>*</i>	
4	WIRING CHECK	\$ 80.00	<i>*</i>	

TOTAL \$1,830.00

ESTIMATE REPORT

TOTAL PARTS COST : \$ 1,350.00  
TOTAL LABOUR COST : \$ 1,830.00  
TOTAL REPAIR COST : \$ 3,180.00

APPROVED DETAILS

SURVEYOR :  
CONTACT NO :

FAX :

PART BY PART / LUMP SUM :  
NO OF DAYS :

Adrian G

P/P 25/01/08

02 yrs

total : 780 (P/P)

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  
is subject to final approval from Insurance Company

Acknowledged by Repairer:

Signature:

Date:



Auto  
Consultants  
Pte Ltd

51 UBI AVE 1, #01-25 PAYA UBI INDUSTRIAL PARK, SINGAPORE 408933 TEL : (065) 62563561 FAX : (065) 67414108

**Our Ref: CC6/AIG18001602/Aes3**

05 FEBRUARY 2018

**NG KIAN HUI**  
102 HAIG RD  
#06-06  
SINGAPORE 438798

Dear Sir/Madam,

**ACCIDENT INVOLVING SKD 4161R AND PA 8815T ON 23.01.2018**

We refer to the above accident where we are acting for AIG Asia Pacific Insurance Pte Ltd to resolve the claim against you and/or your authorized driver under the Auto Insurance policy taken up with them.

Based on the accident report and accident scenario, liability is down against us. We will therefore proceed to negotiate for an amicable settlement with the Third Party.

Should you however wish to further discuss on the matter prior to our negotiations and settlement, please contact us within 7 days from the date of this letter.

Please note that your No-Claim Discount (NCD)(if any) will be affected and reduced by 30% (20% for commercial vehicles) upon next renewal due to this Third Party claim. However, if your policy has a NCD protector feature, it will be deemed utilized for this claim and your NCD will be protected.

Please call us if you have further queries.

Yours faithfully,

Siti Jaafar  
Case Handler  
DID: 6256 3561  
FAX: 6741 4108  
Email: [vicalpeh@lkkauto.com](mailto:vicalpeh@lkkauto.com)

c.c. AIG Asia Pacific Insurance Pte Ltd  
(Motor Claims Dept)

## Asher Sng (LKKAUTO)

---

**From:** Asher Sng (LKKAUTO)  
**Sent:** Thursday, 8 February 2018 11:09 AM  
**To:** 'MG Solution'  
**Cc:** Vic (LKKAUTO)  
**Subject:** Accident Involving PA 8815T & SKD 4161R on 23/01/2018

WITHOUT PREJUDICE

Your Ref: PA 8815T  
Our Ref: CC6/AIG18001602/Aes3

Dear Sir/Madam,

**Accident Involving PA 8815T & SKD 4161R on 23/01/2018**

We refer to the above matter.

Please be informed that basing on the accident statements submitted by both parties, the liability is clear / under BOLA (subject to BOLA guideline settlement) and shall proceed with direct settlement for the above mentioned case.

Please note that this e-mail is on without prejudice basis which does not amount to an authorisation of repair to your client's vehicle.

The final repair cost is subjected to the consistency of the damages according to the nature of the accident. And the days of LOU/ LOR will base on the number of days of repair as recommended by our surveyor.

Kindly take note that the case handler in-charge is Asher and she can be contacted at her DID 6841 6051

Thank You.

Best Regards,

**Asher Sng** | Case Handler

**LKK Auto Consultants Pte Ltd**

phone: 6841-6051 | email: [asher.sng@lkkauto.com](mailto:asher.sng@lkkauto.com) | fax: 6741-4108

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

## Asher Sng (LKKAUTO)

---

**From:** Mohamedrasheed, Rashidah <Rashidah.Mohamedrasheed@aig.com>  
**Sent:** Tuesday, 3 April 2018 10:15 AM  
**To:** Asher Sng (LKKAUTO); Shirley Hiew (LKK Auto)  
**Cc:** Vic (LKKAUTO); Admin A  
**Subject:** Case Assignment TP - PA8815T - 23/01/2018 - 6416802891SG \*\*\* LKK REF - CC6/AIG18001602/Aes3

Hi Asher,

Please reject this claim.

OI within lane.

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:** Asher Sng (LKKAUTO) [mailto:AsherSng@lkkauto.com]  
**Sent:** Tuesday, April 03, 2018 9:06 AM  
**To:** Mohamedrasheed, Rashidah; Shirley Hiew (LKK Auto)  
**Cc:** Vic (LKKAUTO); Admin A  
**Subject:** RE: Case Assignment TP - PA8815T - 23/01/2018 - 6416802891SG \*\*\* LKK REF - CC6/AIG18001602/Aes3

Hi Rashidah,

The video footage is the only copy.

There is no other view of video available.



Thank You.

Best Regards,

Asher Sng | Case Handler

LKK Auto Consultants Pte Ltd

phone: 6841-6051 | email: [asher.sng@lkkauto.com](mailto:asher.sng@lkkauto.com) | fax: 6741-4108

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

---

**From:** Mohamedrasheed, Rashidah [<mailto:Rashidah.Mohamedrasheed@aig.com>]

**Sent:** Monday, 2 April 2018 1:59 PM

**To:** Asher Sng (LKKAuto) <[AsherSng@lkkauto.com](mailto:AsherSng@lkkauto.com)>; Shirley Hiew (LKK Auto) <[ShirleyHiew@lkkauto.com](mailto:ShirleyHiew@lkkauto.com)>

**Cc:** Vic (LKKAuto) <[vicalpeh@lkkauto.com](mailto:vicalpeh@lkkauto.com)>; Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>

**Subject:** Case Assignment TP - PA8815T - 23/01/2018 - 6416802891SG \*\*\* LKK REF - CC6/AIG18001602/Aes3

Dear Asher,

Please let us have an update.

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:** Asher Sng (LKKAuto) [<mailto:AsherSng@lkkauto.com>]

**Sent:** Friday, February 23, 2018 3:26 PM

**To:** Mohamedrasheed, Rashidah; Shirley Hiew (LKK Auto)

**Cc:** Vic (LKKAuto); Admin A

**Subject:** RE: Case Assignment TP - PA8815T - 23/01/2018 - 6416802891SG \*\*\* LKK REF - CC6/AIG18001602/Aes3

Hi Rashidah,

We refer to the email below.

We will check with the repairer and revert to you in due course.

Thank You.

Best Regards,

Asher Sng | Case Handler

LKK Auto Consultants Pte Ltd

phone: 6841-6051 | email: [ashersng@lkkauto.com](mailto:ashersng@lkkauto.com) | fax: 6741-4108

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

---

**From:** Mohamedrasheed, Rashidah [<mailto:Rashidah.Mohamedrasheed@aig.com>]

**Sent:** Friday, 23 February 2018 2:52 PM

**To:** Asher Sng (LKKAuto) <[AsherSng@lkkauto.com](mailto:AsherSng@lkkauto.com)>; Shirley Hiew (LKK Auto) <[ShirleyHiew@lkkauto.com](mailto:ShirleyHiew@lkkauto.com)>

**Cc:** Vic (LKKAuto) <[vicalpeh@lkkauto.com](mailto:vicalpeh@lkkauto.com)>; Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>

**Subject:** Case Assignment TP - PA8815T - 23/01/2018 - 6416802891SG \*\*\* LKK REF - CC6/AIG18001602/Aes3

Hi Asher,

Please obtain the front video footage of the TP's vehicle and the rear view of OI's vehicle pls.

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:** Asher Sng (LKKAuto) [<mailto:AsherSng@lkkauto.com>]

**Sent:** Friday, February 23, 2018 2:44 PM

**To:** Mohamedrasheed, Rashidah; Shirley Hiew (LKK Auto)

**Cc:** Vic (LKKAuto); Admin A

**Subject:** RE: Case Assignment TP - PA8815T - 23/01/2018 - 6416802891SG \*\*\* LKK REF - CC6/AIG18001602/Aes3

Hi Rashidah,

Enclosed a copy of the third party video for your easy reference.

Thank You.

Best Regards,

**Asher Sng** | Case Handler

**LKK Auto Consultants Pte Ltd**

phone: 6841-6051 | email: [ashersng@lkkauto.com](mailto:ashersng@lkkauto.com) | fax: 6741-4108

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

---

**From:** Mohamedrasheed, Rashidah [<mailto:Rashidah.Mohamedrasheed@aig.com>]

**Sent:** Friday, 23 February 2018 11:03 AM

**To:** Asher Sng (LKKAuto) <[AsherSng@lkkauto.com](mailto:AsherSng@lkkauto.com)>; Shirley Hiew (LKK Auto) <[ShirleyHiew@lkkauto.com](mailto:ShirleyHiew@lkkauto.com)>

**Cc:** Vic (LKKAuto) <[vicalpeh@lkkauto.com](mailto:vicalpeh@lkkauto.com)>; Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>

**Subject:** Case Assignment TP - PA8815T - 23/01/2018 - 6416802891SG \*\*\* LKK REF - CC6/AIG18001602/Aes3

Hi Asher,

Please reject this claim.

OI within lane.

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:** Mohamedrasheed, Rashidah

**Sent:** Friday, February 23, 2018 10:09 AM

**To:** 'Asher Sng (LKKAuto)'; Shirley Hiew (LKK Auto)

**Cc:** Vic (LKKAuto); Admin A

**Subject:** Case Assignment TP - PA8815T - 23/01/2018 - 6416802891SG \*\*\* LKK REF - CC6/AIG18001602/Aes3

Hi Asher,

OI video footage have been uploaded in merimen.

2 way traffic, TP overtake OI on the right opposite direction.

TP failed to give way to our Insured moving straight within lane.

Please revisit the liability.

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:** Asher Sng (LKKAuto) [<mailto:AsherSng@lkkauto.com>]

**Sent:** Thursday, February 22, 2018 9:48 AM

**To:** Shirley Hiew (LKK Auto); Mohamedrasheed, Rashidah

**Cc:** Vic (LKKAuto); Admin A

**Subject:** RE: Case Assignment TP - PA8815T - 23/01/2018 - 6416802891SG \*\*\* LKK REF - CC6/AIG18001602/Aes3

Hi Rashidah,

We refer to the email below.

We have no information that third party withdrawing the case.

However this is a clear cut case and we are still in the midst of finalizing the repair cost with the repairer.

Thank You.

Best Regards,

Asher Sng | Case Handler

LKK Auto Consultants Pte Ltd

phone: 6841-6051 | email: [ashersng@lkkauto.com](mailto:ashersng@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, 20 February 2018 5:30 PM

**To:** Mohamedrasheed, Rashidah <[Rashidah.Mohamedrasheed@aig.com](mailto:Rashidah.Mohamedrasheed@aig.com)>; Asher Sng (LKKAuto) <[AsherSng@lkkauto.com](mailto:AsherSng@lkkauto.com)>

**Cc:** Vic (LKKAuto) <[vicalpeh@lkkauto.com](mailto:vicalpeh@lkkauto.com)>; Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>

**Subject:** RE: Case Assignment TP - PA8815T - 23/01/2018 - 6416802891SG \*\*\* LKK REF - CC6/AIG18001602/Aes3

Dear Rashidah,

Thank you for your email.

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

***Dear Asher,***

***For your information and necessary action please.***

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)

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**From:** Mohamedrasheed, Rashidah [<mailto:Rashidah.Mohamedrasheed@aig.com>]

**Sent:** Tuesday, 20 February 2018 4:19 PM

**To:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>

**Subject:** Case Assignment TP - PA8815T - 23/01/2018 - 6416802891SG

Dear Sirs,

Is TP withdrawing this claim?

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:** Do-Not-Reply [<mailto:do-not-reply@merimen.com>]

**Sent:** Monday, January 29, 2018 1:20 PM

**To:** Mohamedrasheed, Rashidah

**Subject:** Case Assignment TP - PA8815T - 23/01/2018 - 6416802891SG

This mail is associated with :

**\*PA8815T (6416802891SG)**

**[SKD4161R]**

TP

LANI'S TRANSPORT SERVICES

Jan 23 2018 3:00PM

[Ng Kian Hui (Huang Jian Hui)]

MG Solution Pte Ltd

Dear Mohd-Rasheed, Rashidah,

Please note that a claim has been assigned to you for handling in Merimen. For your action and follow up please.

[ This mail is sent from a mailer account - do not reply to this email address ]

Sent by : Mohd-Rasheed, Rashidah (AIG Asia Pacific Insurance Pte. Ltd.)

## Asher Sng (LKKAuto)

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**From:** Asher Sng (LKKAuto)  
**Sent:** Tuesday, 3 April 2018 10:48 AM  
**To:** 'MG Solution'  
**Cc:** Vic (LKKAuto)  
**Subject:** RE: Accident Involving PA 8815T & SKD 4161R on 23/01/2018  
**Attachments:** SKD 4161R.MP4; OI SKETCH PLAN.pdf

Without Prejudice

Hi Sir/Mdm,

We refer to the above matter.

We attached here with a copy of our insured's accident statement and video for your easy reference.

Our principal has reiterated that the accident was caused due to the entire negligence of your client against the traffic flow and collided into our insured vehicle while overtaking.

We are of the opinion that liability is not in your client's favor as our insured is traveling within its own lane.

Under such a circumstances, we regret to inform you that we have our principal instruction to deny liability and unable to look into your client's claim.

Thank You.

Best Regards,

**Asher Sng** | Case Handler

**LKK Auto Consultants Pte Ltd**

phone: 6841-6051 | email: [ashersng@lkkauto.com](mailto:ashersng@lkkauto.com) | fax: 6741-4108

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

**From:** MG Solution [mailto:[mg3solution@gmail.com](mailto:mg3solution@gmail.com)]  
**Sent:** Friday, 23 February 2018 11:15 AM  
**To:** Asher Sng (LKKAuto) <[AsherSng@lkkauto.com](mailto:AsherSng@lkkauto.com)>  
**Cc:** Vic (LKKAuto) <[vicalpeh@lkkauto.com](mailto:vicalpeh@lkkauto.com)>  
**Subject:** Re: Accident Involving PA 8815T & SKD 4161R on 23/01/2018

Your Ref: **CC6/AIG18001602/Aes3 (SKD 4161R)**

Our Ref: **PA 8815T**

Dear Asher,

We refer to below email, please find attached drop box link for self-explanation.

<https://www.dropbox.com/s/oz7qf3oafxonwn6/PA8815T%20video.MP4?dl=0>

Best Regards,

**Su.Wong**

**MG SOLUTION PTE LTD**

No 23 Kaki Bukit Avenue 4

AAS Kaki Bukit Centre

#02-03B Singapore 415933

Tel: 6243 1373 | Fax: 6243 1376

On Fri, Feb 23, 2018 at 10:50 AM, Asher Sng (LKKAuto) <[AsherSng@lkkauto.com](mailto:AsherSng@lkkauto.com)> wrote:

Without Prejudice

Hi Su Wong,

We refer to the above matter.

We would to withdrew the liability as our insured had just forward us the video footage.

Shall revert to you once our principal review the liability.

Thank You.

Best Regards,

**Asher Sng** | Case Handler

**LKK Auto Consultants Pte Ltd**

phone: 6841-6051 | email: [ashersng@lkkauto.com](mailto:ashersng@lkkauto.com) | fax: 6741-4108

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



**From:** Asher Sng (LKKAuto)  
**Sent:** Thursday, 8 February 2018 11:09 AM  
**To:** 'MG Solution' <[mg3solution@gmail.com](mailto:mg3solution@gmail.com)>  
**Cc:** Vic (LKKAuto) <[vicalpeh@lkkauto.com](mailto:vicalpeh@lkkauto.com)>  
**Subject:** Accident Involving PA 8815T & SKD 4161R on 23/01/2018

WITHOUT PREJUDICE

Your Ref: PA 8815T

Our Ref: CC6/AIG18001602/Aes3

Dear Sir/Madam,

**Accident Involving PA 8815T & SKD 4161R on 23/01/2018**

We refer to the above matter.

Please be informed that basing on the accident statements submitted by both parties, the liability is clear / under BOLA (subject to BOLA guideline settlement) and shall proceed with direct settlement for the above mentioned case.

Please note that this e-mail is on without prejudice basis which does not amount to an authorisation of repair to your client's vehicle.

The final repair cost is subjected to the consistency of the damages according to the nature of the accident. And the days of LOU/ LOR will base on the number of days of repair as recommended by our surveyor.

Kindly take note that the case handler in-charge is Asher and she can be contacted at her DID 6841 6051

Thank You.

Best Regards,

**Asher Sng** | Case Handler

**LKK Auto Consultants Pte Ltd**

phone: 6841-6051 | email: [ashersng@lkkauto.com](mailto:ashersng@lkkauto.com) | fax: 6741-4108

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

## ...CLAIM SUBFOLDER...(Pending for Survey Report)

Revoked / No settlement

## CLAIM SUBFOLDER TRACKING

Case	Notified	Est Submitted	Adj Assigned	Adj Rpt	Adj Submitted	Ins Auth'd	Status
Main	25 Jan 2018 <a href="#">Edit Reg</a>		25 Jan 2018 00:00 <a href="#">Edit Adj Rpt</a>	<b>S\$780.00</b> <a href="#">Edit Estimates</a>	<b>S\$780.00</b> <a href="#">View Rpt</a>		<b>Pending for Survey Report</b> <a href="#">Cancel Case</a>

Main	Reference	Claim Details	Documents	Show All					
<b>CLAIM SUBFOLDER DETAILS</b> <span style="float: right;">[Created by adjuster]</span>									
Insured:	<b>Ng Kian Hul (Huang Jian Hul)</b> , ID: S7201059J								
Main Claimant:	<b>LANI'S TRANSPORT SERVICES</b> , Co. Reg. No.: 53234410C								
Vehicle Reg. No.:	<b>PAB815T</b>	Date of Loss:	23/01/2018 15:00 - :59 [98 Months and 28 Days From LTA Reg Date (Man Yr)]						
Claim Type:	<b>TP / 6416802891SG</b>	Policy/Cover Note No.:	1700086136 (Comprehensive)						
Vehicle Reg. No. (Insured):	<b>SKD4161R</b>	Policy No. (Claimant):	SI17V06212/VBS/R04						
		Excess:							
Repairer:	<b>MG Solution Pte Ltd (HQ)</b> 23 Kaki Bukit Avenue 4 #02-03B, VICOM Inspection Centre, 415933 Kaki Bukit - Tel: 91886931								
Handling Insurer:	<b>AIG Asia Pacific Insurance Pte. Ltd. (Express)</b> - Tel: 65-6419-3000 ... [Handled by <b>Mohd-Rasheed, Rashidah</b> - 64191767] Rashidah.Mohamedrasheed@aig.com								
Claimant's Insurer:	<b>Liberty Insurance Pte Ltd (HQ)</b> - Tel: 6221 8611								
Adjuster:	<b>LKK Auto Consultants Pte Ltd (HQ)</b> - Tel: 6256-3561 ... [Handled by <b>ADRIAN LING</b> ] ... [Final Rpt due 06/02/2018]								
<b>ASSOCIATED MAIL RECEIVED</b> <span style="float: right;"><a href="#">View All</a> <a href="#">Compose Case Mail</a></span>									
There are no mail for this case.									
<b>ALL ASSOCIATED TASKS</b> <span style="float: right;"><a href="#">View All</a> <a href="#">Search Tasks</a> <a href="#">Create New Task</a> <a href="#">Complete</a></span>									
Due Date	Priority	Type	Task Group	Subject	Handler	Assigned By	Completed On	Created On	Done?
No results.									

## Claim Documents

\*PA8815T (6416802891SG)  
[SKD4161R]  
TP  
LANI'S TRANSPORT SERVICES  
Jan 23 2018 3:00PM  
[Ng Kian Hui (Huang Jian Hui)]  
MG Solution Pte Ltd

Upload Documents			Upload Photos			Compose New Letter			Upload Video			Upload Audio			View			View in Browser		
Video															1 per page		<input type="button" value="v"/>	<input checked="" type="checkbox"/>		
No	Finalized On	AIG Asia Pacific Insurance Pte. Ltd. (SG)												Thumbnail		Print				
1	29/01/18 13:53	Video - Accident From:OD - Reg. No: SKD4161R, Claimant: NG KIAN HUI													Load MP4					
2	23/02/18 14:52	Video - Accident PA8815T													Load MP4					
Assessment Reports															1 per page		<input type="button" value="v"/>	<input checked="" type="checkbox"/>		
No	Finalized On	AIG Asia Pacific Insurance Pte. Ltd. (SG)												Thumbnail		Print				
1	29/01/18 13:11	Accident Statement From:OD - Reg. No: SKD4161R, Claimant: NG KIAN HUI													Load HTM					
Photos/Images															3 per page		<input type="button" value="v"/>	<input checked="" type="checkbox"/>		
No	Relabel/Reorder	LKK Auto Consultants Pte Ltd (HQ)												Thumbnail		Print				
1	16/03/18 17:55	General View													Load JPG	<input checked="" type="checkbox"/>				
2	16/03/18 17:55	Chassis Number													Load JPG	<input checked="" type="checkbox"/>				
3	16/03/18 17:55	General View													Load JPG	<input checked="" type="checkbox"/>				
4	16/03/18 17:55	General View													Load JPG	<input checked="" type="checkbox"/>				
5	16/03/18 17:55	General View													Load JPG	<input checked="" type="checkbox"/>				
6	16/03/18 17:55	General View													Load JPG	<input checked="" type="checkbox"/>				
7	16/03/18 17:55	General View													Load JPG	<input checked="" type="checkbox"/>				
8	16/03/18 17:55	General View													Load JPG	<input checked="" type="checkbox"/>				
9	16/03/18 17:55	General View													Load JPG	<input checked="" type="checkbox"/>				
10	16/03/18 17:55	General View													Load JPG	<input checked="" type="checkbox"/>				
11	16/03/18 17:55	General View													Load JPG	<input checked="" type="checkbox"/>				
12	16/03/18 17:55	General View													Load JPG	<input checked="" type="checkbox"/>				
Documentation															1 per page		<input type="button" value="v"/>	<input checked="" type="checkbox"/>		
No	Relabel/Reorder	LKK Auto Consultants Pte Ltd (HQ)												Thumbnail		Print				
1	26/01/18 13:37	TP GIA REPORT													Load PDF					
2	02/02/18 16:12	LETTER TO OI													Load PDF					
3	03/04/18 10:49	APPROVAL TO REJECT TP CLAIM													Load PDF					
4	03/04/18 10:49	EMAIL WSP TO REJECT TP CLAIM													Load PDF					
5	03/04/18 11:06	OI ADDENDUM FORM													Load PDF					

## Documents Checklist

<b>DOCUMENTS CHECKLIST</b>										Reset	Save	Print
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/AIG18001602/AEA3Q2

Date: 04/04/2018

## REFERENCE

Handling Insurer: AIG Asia Pacific Insurance Pte. Ltd.

Policy No: 1700086136

Claimant Vehicle No : PA8815T

Insured Vehicle No : SKD4161R

Date of Loss: 23/01/2018

Nature of Claim: TP

Claim No: 6416802891SG

## DESCRIPTION &amp; IDENTIFICATION OF VEHICLE

Reg No: PA8815T

Make &amp; Model: TOYOTA HIACE, 3.0 COMMUTER GL (A)

Engine No: 1KD1934007

Reg. Date: 26/10/2009 (Man. Year: 2009)

Chassis No: KDH2230006695

Colour: Silver

Odometer: 711512 km

Engine Capacity: 2982 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: Steering (Serviceable): Yes Footbrake (Serviceable): Yes

Handbrake (Serviceable): Yes Engine Modification: No Pre-accident Condition:

## CONDITION OF TYRES

Front Tyre Size: 195 R15C

Rear Tyre Size: 195 R15C

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	2,400.00	280.00	2,120.00	88.33
Miscellaneous Items	0.00	0.00	0.00	
Labour	1,830.00	500.00	1,330.00	72.68
Paintwork Labour	0.00	0.00	0.00	
Towing	0.00	0.00	0.00	
<b>Gross Total (S\$)</b>	<b>4,230.00</b>	<b>780.00</b>	<b>3,450.00</b>	<b>81.56</b>
<b>+ GST 7.00/7.00% (S\$)</b>	<b>296.10</b>	<b>54.60</b>	<b>241.50</b>	<b>81.56</b>
<b>Nett Amount (S\$)</b>	<b>4,526.10</b>	<b>834.60</b>	<b>3,691.50</b>	<b>81.56</b>
<b>Global Sum Settlement (S\$)</b>		<b>0.00</b>		

## INSPECTION

Date of Assignment: 25/01/2018

Date Inspected: 25/01/2018 Inspected At:

MG Solution Pte Ltd (HQ)  
23 Kaki Bukit Avenue 4 #02-03B, VICOM  
Inspection Centre  
Singapore 415933

Estimated Period of Repair: 2.0 days

**Adjuster:** ADRIAN LING

**Manager:** Asher Sng Rong Yi

*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		*SIDE FENDER LH	Repair	1,800.00 FL	*- FL
2	1		*REAR SIDE PANEL SEALANT	Not Necessary	150.00 FS	*- FS
3	1		*WHEEL OUTER CHROME	Distorted	900.00 FS	*280.00 FS
					<b>Sub Total (S\$)</b>	<b>2,850.00</b>
					<b>- List Item Discount on L Items 25.00/25.00% (S\$)</b>	<b>280.00</b>
						<b>0.00</b>
					<b>Total Parts (S\$)</b>	<b>2,400.00</b>
						<b>280.00</b>

F=Franchise part. S=SpcNett. L=ListItemDisc.

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
<u>Labour Items</u>				
1	PANEL BEATING ,REMOVAL AND REPLACING PARTS	New	1,000.00	200.00
2	TO SPRAY PAINT AFFECTED AREA	New	600.00	300.00
3	TUFF COAT	New	150.00	0.00
4	WIRING CHECK	New	80.00	0.00
Gross Labour Cost (\$\$)			1,830.00	500.00

Report was unsubmitted during this print-out.

< END OF ESTIMATES >