

Joy Irene (LKKAUTO)

From: Loh, Chee-Heng <Chee-Heng.Loh@aig.com>
Sent: Monday, 12 November 2018 11:14 AM
To: Joy Irene (LKKAUTO)
Subject: RE: 8267578760SG / GBE 5438M ; on 04/02/2018

Dear Joy,

You may proceed to deny liability for this accident based on your opinions in the email below.

To review if TP provide substantial evidence.

Thank you.

Best regards,
Loh Chee Heng
AIG

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

78 Shenton Way #08-16 Singapore(079120)
Tel +(65) 6419 1881 | Fax +(65) 6835 7416
Chee-Heng.Loh@aig.com | www.aig.com.sg

From: Joy Irene (LKKAUTO) [mailto:JoyIrene@lkkauto.com]
Sent: Wednesday, October 31, 2018 3:15 PM
To: Loh, Chee-Heng
Subject: 8267578760SG / GBE 5438M ; on 04/02/2018

Dear Chee Heng,

OI reported TPV moved out from stationary position.

TP reported that when he started to move forward, OIV hit his vehicle from behind.

We called OI where he insisted TPV moved out from stationary position.

We requested evidence from OI and he do not have any while TP provided scene photos as uploaded in Meirmen.

We have reviewed both reports and our opinion as follows:

- 1) Based on TP scenario, damage to TPV should have been more on the left rear and dented. And damage to OIV should have been more on the front left portion with dent. However, the existing impact could probably be suggesting that in order to cause such a damage to OI vehicle, TPV should have been in a slanting position.
- 2) OIV was travelling along Seng Kang West Road towards Yio Chu Kang Road via CTE heading towards Potong Pasir area where he stays. It is entirely not necessary to travel along the rightmost lane behind TP vehicle for the right turn towards Fernvale Link.
- 3) We are of the view that TP version is not reliable and OI's version is more probable.

In view of the above, we seek your instruction to deny liability.

Kindly let us have your view/opinion/instruction please.

Thank you.

Best Regards,
Joy Irene | Case Handler
LKK Auto Consultants Pte Ltd
DID: 6841-2409 | email: joyirene@lkkauto.com | Fax: 6741-4108
Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

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