

## Mei Kwan (LKKAuto)

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**From:** Mei Kwan (LKKAuto)  
**Sent:** Saturday, 24 February, 2018 3:10 PM  
**To:** Tan, Wilson-KL  
**Cc:** Admin A; Asher Sng (LKKAuto); Olivia Lau (LKKAuto); Vic (LKKAuto); Wong, Justin  
**Subject:** RE: Your Ref: 800667278\_ACCIDENT INVOLVING VEHICLES SGA 5100Z AND SHC 3974J ON 01/07/2013

**URGENT**

Dear Wilson,

We refer to the below email.

Please assist to send back report in merimen for our further action.

Thank you.

Thank you.

Best Regards,

**Mei Kwan** | Admin

**LKK Auto Consultants Pte Ltd**

Phone: 6366 0055 | email: [MeiKwan@lkkauto.com](mailto:MeiKwan@lkkauto.com) | fax: 67414108

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**From:** Vic (LKKAuto)  
**Sent:** Friday, 2 February, 2018 4:06 PM  
**To:** Tan, Wilson-KL <Wilson-KL.Tan@aig.com>; Wong, Justin <Justin.Wong@aig.com>  
**Cc:** Admin A <admin-a@lkkauto.com>; Asher Sng (LKKAuto) <AsherSng@lkkauto.com>; Olivia Lau (LKKAuto) <olivialau@lkkauto.com>; Vic (LKKAuto) <vicalpeh@lkkauto.com>  
**Subject:** RE: Your Ref: 800667278\_ACCIDENT INVOLVING VEHICLES SGA 5100Z AND SHC 3974J ON 01/07/2013

Dear Wilson,

We refer to your below email and the contents were noted.

Please assist to send back report in merimen for our further action.

Thank you.

Best Regards,

**Vic Alpeh** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6841-2096 | email: [vicalpeh@lkkauto.com](mailto:vicalpeh@lkkauto.com) | fax: 6741-4108

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**From:** Tan, Wilson-KL [<mailto:Wilson-KL.Tan@aig.com>]  
**Sent:** Thursday, 1 February, 2018 10:03 AM  
**To:** Vic (LKKAuto); Wong, Justin  
**Cc:** Admin A; Asher Sng (LKKAuto); Olivia Lau (LKKAuto)  
**Subject:** RE: Your Ref: 800667278\_ACCIDENT INVOLVING VEHICLES SGA 5100Z AND SHC 3974J ON 01/07/2013

Vic

Please proceed to negotiate this matter at 50% liability

**Wilson Tan**  
**AIG**

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

78 Shenton Way #08-16 Singapore 079120

Tel +(65) 6419 1753 | Fax +(65) 6835 7416

[Wilson-KL.Tan@aig.com](mailto:Wilson-KL.Tan@aig.com) | [www.aig.com.sg](http://www.aig.com.sg)

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**From:** Vic (LKKAuto) [<mailto:vicalpeh@lkkauto.com>]  
**Sent:** Friday, January 26, 2018 3:53 PM  
**To:** Wong, Justin  
**Cc:** Tan, Wilson-KL; Admin A; Vic (LKKAuto); Asher Sng (LKKAuto); Olivia Lau (LKKAuto)  
**Subject:** RE: Your Ref: 800667278\_ACCIDENT INVOLVING VEHICLES SGA 5100Z AND SHC 3974J ON 01/07/2013

Dear Justin,

Noted with thanks.

Best Regards,

**Vic Alpeh** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6841-2096 | email: [vicalpeh@lkkauto.com](mailto:vicalpeh@lkkauto.com) | fax: 6741-4108

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**From:** Wong, Justin [<mailto:Justin.Wong@aig.com>]  
**Sent:** Friday, 26 January, 2018 2:50 PM  
**To:** Vic (LKKAuto)  
**Cc:** Tan, Wilson-KL  
**Subject:** RE: Your Ref: 800667278\_ACCIDENT INVOLVING VEHICLES SGA 5100Z AND SHC 3974J ON 01/07/2013

Dear Vic,

We refer to our phone conversation earlier.

Based on our assessment and judging from the scene photos, there is no conclusive evidence such as accident video footage to conclude which party is the approximate cause of the accident. Therefore, this accident is highly likely to be classified as 50/50 conflicting statements.

Kindly confirm approval from Wilson to proceed with 50/50 on direct settlement with CDGE.

Cc: Dear Wilson, please review and confirm liability.

Best Regards,

**Justin Wong**  
**AIG**

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

78 Shenton Way #08-16 Singapore 079120

Tel +(65) 6419 1880 | Fax +(65) 6835 7416  
[Justin.Wong@aig.com](mailto:Justin.Wong@aig.com) | [www.aig.com.sg](http://www.aig.com.sg)

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**From:** Vic (LKKAuto) [<mailto:vicalpeh@lkkauto.com>]  
**Sent:** Friday, January 26, 2018 12:21 PM  
**To:** Tan, Wilson-KL  
**Cc:** Chan, Kian Meng; Admin A; Asher Sng (LKKAuto); Dally Amri, Mimi Zarina; Tan, Wilson-KL; Vic (LKKAuto); KKLau; Tan, Bennie-WZ  
**Subject:** RE: Your Ref: 800667278\_ACCIDENT INVOLVING VEHICLES SGA 5100Z AND SHC 3974J ON 01/07/2013  
**Importance:** High

Dear Wilson,

We refer to the below email.

Please be informed that TP si chasing for update/settlement with regards to their appeal on rejection.

We were informed that they request your consent to escalate the matter to GIA on **08/02/2018** for resolution. Please refer to the attached email from TP.

Kindly advise further instruction.

Thank you.

Best Regards,

**Vic Alpeh** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6841-2096 | email: [vicalpeh@lkkauto.com](mailto:vicalpeh@lkkauto.com) | fax: 6741-4108

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**From:** Tan, Bennie-WZ [<mailto:Bennie-WZ.Tan@aig.com>]

**Sent:** Monday, 18 December, 2017 4:09 PM

**To:** Vic (LKKAuto)

**Cc:** Chan, Kian Meng; Admin A; Asher Sng (LKKAuto); Dally Amri, Mimi Zarina; Tan, Wilson-KL

**Subject:** RE: Your Ref: 800667278\_ACCIDENT INVOLVING VEHICLES SGA 5100Z AND SHC 3974J ON 01/07/2013

Hi All

Matter is under the care of my colleague, Mr Wilson Tan.

Wilson: Fyna pls.

Best Regards

**Bennie Tan**

**AIG**

Senior Complex Claims Examiner

78 Shenton Way #08-16 Singapore 079120

Tel +(65) 6419 1718 | Fax +(65) 6835 7416

[Bennie-WZ.Tan@aig.com](mailto:Bennie-WZ.Tan@aig.com) | [www.aig.com.sg](http://www.aig.com.sg)

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**From:** Vic (LKKAuto) [<mailto:vicalpeh@lkkauto.com>]

**Sent:** Wednesday, December 06, 2017 2:31 PM

**To:** Tan, Bennie-WZ

**Cc:** Chan, Kian Meng; Admin A; Vic (LKKAuto); Asher Sng (LKKAuto); Dally Amri, Mimi Zarina

**Subject:** RE: Your Ref: 800667278\_ACCIDENT INVOLVING VEHICLES SGA 5100Z AND SHC 3974J ON 01/07/2013

Dear Bennie,

We refer to the below email.

Please advise further instructions as TP is chasing for settlement.

Thank you.

Best Regards,

**Vic Alpeh** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6841-2096 | email: [vicalpeh@lkkauto.com](mailto:vicalpeh@lkkauto.com) | fax: 6741-4108

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**From:** Dally Amri, Mimi Zarina [<mailto:MimiZarina.DallyAmri@aig.com>]

**Sent:** Wednesday, 1 November, 2017 10:40 AM

**To:** Tan, Bennie-WZ

**Cc:** Chan, Kian Meng; Admin A; Vic (LKKAuto)

**Subject:** RE: Your Ref: 800667278\_ACCIDENT INVOLVING VEHICLES SGA 5100Z AND SHC 3974J ON 01/07/2013

Hi Bennie

FYNA.

Thank you.

Regards,

**Mimi Zarina @ Mimi**

**AIG**

Express Claims Adjuster

Claims Operations | AIG Shared Services

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[MimiZarina.DallyAmri@aig.com](mailto:MimiZarina.DallyAmri@aig.com) | [www.AIG.com](http://www.AIG.com)

---

**From:** Vic (LKKAuto) [<mailto:vicalpeh@lkkauto.com>]

**Sent:** 30 October 2017 17:09

**To:** Dally Amri, Mimi Zarina

**Cc:** Chan, Kian Meng; Admin A; Vic (LKKAuto)

**Subject:** RE: Your Ref: 800667278\_ACCIDENT INVOLVING VEHICLES SGA 5100Z AND SHC 3974J ON 01/07/2013

Dear Mi Mi,

We refer further to our below email.

Please advise instruction as TP is chasing for settlement.

Thank you.

Best Regards,

**Vic Alpeh** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6841-2096 | email: [vicalpeh@lkkauto.com](mailto:vicalpeh@lkkauto.com) | fax: 6741-4108

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**From:** Vic (LKKAuto)

**Sent:** Friday, 16 June, 2017 4:23 PM

**To:** Ahmad, Syaza

**Cc:** Chan, Kian Meng; Admin A; Vic (LKKAuto)

**Subject:** RE: Your Ref: 800667278\_ACCIDENT INVOLVING VEHICLES SGA 5100Z AND SHC 3974J ON 01/07/2013

**Importance:** High

Dear Syaza,

We refer further to our below email.

TP repairer is checking for an update.

Please find the below adjusted breakdown of TP claim for your reference.

Cost of Repair (w/gst)	\$	2,996.00
Loss of Rental (\$100.58 x 2.5 days)	\$	251.45
Loss of Income (\$50 x 2.5 days)	\$	<u>125.00</u>
<i>Subtotal</i>	\$	3,372.45
<i>@ 50%</i>	\$	1,686.22
LTA Search Fee	\$	<u>5.35</u>
<b>TOTAL</b>	<b>\$</b>	<b>1,691.57</b>

Please advise as TP is chasing for settlement.

Otherwise, they will proceed to take further action.

Thank you.

Best Regards,

**Vic Alpeh** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6841-2096 | email: [vicalpeh@lkkauto.com](mailto:vicalpeh@lkkauto.com) | fax: 6741-4108

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**From:** Xie, Phoebe [<mailto:Phoebe.Xie@aig.com>]

**Sent:** Friday, 17 April, 2015 2:38 PM

**To:** Vic <[vicalpeh@lkkauto.com](mailto:vicalpeh@lkkauto.com)>

**Cc:** Admin-A (LKK Auto) <[lkkauto@lkkauto.com](mailto:lkkauto@lkkauto.com)>

**Subject:** RE: Your Ref: 800667278\_ACCIDENT INVOLVING VEHICLES SGA 5100Z AND SHC 3974J ON 01/07/2013

Dear Vic,

Kindly provide the breakdown for their claim, thank you.

Phoebe Xie

AIG

Senior Complex Claims Examiner

Claims Department | AIG

AIG Building, Tower 2, 78 Shenton Way #08-16 Singapore 079120

Tel +6419 1882

[Phoebe.Xie@aig.com](mailto:Phoebe.Xie@aig.com) | [www.aig.com.sg](http://www.aig.com.sg)

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**From:** Vic [<mailto:vicalpeh@lkkauto.com>]

**Sent:** Tuesday, April 14, 2015 3:29 PM

**To:** Xie, Phoebe

**Cc:** Admin-A (LKK Auto); Vic

**Subject:** RE: Your Ref: 800667278\_ACCIDENT INVOLVING VEHICLES SGA 5100Z AND SHC 3974J ON 01/07/2013

Dear Phoebe,

We refer to your below email.

Please be informed that as per below instruction, we had rejected the TP claim.

However, TP repairer denied our rejection and counter proposed for a 50/50 settlement. Kindly refer to the attached email.

Please advise further instruction.

Thank you.

Best Regards,

**Vic Alpeh** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6841-2096 | email: [vicalpeh@lkkauto.com](mailto:vicalpeh@lkkauto.com) | fax: 6741-4108

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**From:** Xie, Phoebe [<mailto:Phoebe.Xie@aig.com>]

**Sent:** Thursday, 19 June, 2014 3:07 PM

**To:** Vic

**Cc:** Ai Chin; Admin

**Subject:** RE: Your Ref: 800667278\_ACCIDENT INVOLVING VEHICLES SGA 5100Z AND SHC 3974J ON 01/07/2013

Dear Vic,

Please reject & close file, thank you.

**Phoebe Xie**

**AIG**

Claims Service Executive

Claims Department | AIG

AIG Building, Tower 2, 78 Shenton Way #08-16 Singapore 079120

Tel +6419 1882

[Phoebe.Xie@aig.com](mailto:Phoebe.Xie@aig.com) | [www.aig.com.sg](http://www.aig.com.sg)

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**From:** Vic [<mailto:vicalpeh@lkkauto.com>]

**Sent:** Wednesday, May 14, 2014 5:41 PM

**To:** Xie, Phoebe

**Cc:** Ai Chin; Admin; Vic

**Subject:** RE: Your Ref: 800667278\_ACCIDENT INVOLVING VEHICLES SGA 5100Z AND SHC 3974J ON 01/07/2013

Dear Phoebe,

We refer to our below email.

Kindly advise further instructions.

Thank you.

Kind Regards,  
Vic Alpeh Sanghilan  
**LKK Auto Consultants Pte Ltd**  
51 Ubi Avenue 1 #01-25  
Paya Ubi Industrial Park  
Singapore 408933  
DID : 65- 6841 2157  
Fax : 65- 6741 4108  
Email: [vicalpeh@lkkauto.com](mailto:vicalpeh@lkkauto.com)

---

**From:** Vic  
**Sent:** Monday, 3 February, 2014 11:13 AM  
**To:** Xie, Phoebe  
**Cc:** Ai Chin; Admin; Vic  
**Subject:** Your Ref: 800667278\_ACCIDENT INVOLVING VEHICLES SGA 5100Z AND SHC 3974J ON 01/07/2013

Your Ref: 800667278  
Our Ref: CC3/AIG13011997/M1et2

Dear Phoebe,

**ACCIDENT INVOLVING VEHICLES SGA 5100Z AND SHC 3974J ON 01/07/2013**

We refer to the above matter.

TP taxi reported that he was travelling in his lane and was to turn right at the junction with his indicator on when hit behind by the insured vehicle. Please see attached TP GIA Report.

Our insured reported that she was driving along the 2<sup>nd</sup> rightmost lane which can go straight or turn right lane and was also about to turn right at the junction when the TP taxi on her left swerved to her lane and collided to her vehicle. Please see attached OI GIA Report.

We had spoken to the insured where she strongly disputed on the TP claim and liability as she insisted that she was on her lane and that it was TP who cut to her lane. She got no CCTV footage available but was able to take photos after the accident showing the final position of the vehicles. Please see attached scene photos on OI GIA Report.

The TP claimant also attached a copy of the taxi passenger's statement. We tried to contact the passenger several times but to no avail. Please see attached TP witness statement on TP GIA Report.

Based on the circumstances of the accident and all available evidences at hand, we are of the opinion that our insured's statement is more probable. Based on the insured's scene photos, TP taxi is most likely changing lane towards the 2<sup>nd</sup> rightmost lane from the 3<sup>rd</sup> lane.

In view of the above, we intend to reject TP claim.

Kindly let us have your approval and or instruction for this case.

Thank you.

Kind Regards,  
Vic Alpeh Sanghilan  
**LKK Auto Consultants Pte Ltd**  
51 Ubi Avenue 1 #01-25  
Paya Ubi Industrial Park  
Singapore 408933  
DID : 65- 6841 2157  
Fax : 65- 6741 4108

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