Vic (LKKAuto)

From: Syed-Yusoff, Saliha <Saliha.Syed-Yusoff@aig.com>

Sent: Tuesday, 4 December, 2018 4:26 PM

To: Vic (LKKAuto)

Cc: Poh Kin (LKKAuto); Hsiao Tong (LKKAuto); Admin A; Olivia Lau (LKKAuto)

Subject: RE: [AIG]: URGENT - AIG REF 4998116656SG RE: Case Assignment TP - SLM3958G -

18/03/2018 - *LKK REF: CC6/AIG18005344/Uhb3

Importance: High

Dear vic,

please proceed to settle at best

thank you,

Kind Regards, Saliha

Saliha Syed Yusoff AIG

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

AIG Building,78 Shenton Way #08-16, Singapore 079120 Tel +(65) 6419 1917 | Fax +(65) 68357416 www.aig.com.sg

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

Sent: Tuesday, November 27, 2018 4:49 PM

To: Syed-Yusoff, Saliha

Cc: Poh Kin (LKKAuto); Hsiao Tong (LKKAuto); Admin A; Olivia Lau (LKKAuto); Vic (LKKAuto)

Subject: RE: [AIG]: URGENT - AIG REF 4998116656SG RE: Case Assignment TP - SLM3958G - 18/03/2018 - *LKK

REF: CC6/AIG18005344/Uhb3

Dear Saliha,

We refer further to our below email.

Please be informed that TP is now chasing for settlement, otherwise, they will let the owner take over the conduct of claim.

Kindly advise further instructions.

Thank you.

Best Regards,

Vic Alpeh | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841-2096 | email: vicalpeh@lkkauto.com | fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)





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From: Vic (LKKAuto)

Sent: Tuesday, 20 November, 2018 9:28 AM

To: 'Syed-Yusoff, Saliha'

Cc: Poh Kin (LKKAuto); Hsiao Tong (LKKAuto); Admin A; Olivia Lau (LKKAuto); Vic (LKKAuto)

Subject: RE: [AIG]: URGENT - AIG REF 4998116656SG RE: Case Assignment TP - SLM3958G - 18/03/2018 - *LKK REF:

CC6/AIG18005344/Uhb3

Dear Saliha,

We refer further to our below email.

Please be informed that our offer to TP as per MAG was rejected.

TP insisted on a 100% as this is a Direct Settlement (kindly refer to the attached email).

For your further instructions please.

Thank you.

Best Regards,

Vic Alpeh | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841-2096 | email: <u>vicalpeh@lkkauto.com</u> | fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)





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From: Vic (LKKAuto)

Sent: Tuesday, 25 September, 2018 3:56 PM

To: 'Syed-Yusoff, Saliha'

Cc: Poh Kin (LKKAuto); Hsiao Tong (LKKAuto); Admin A; Vic (LKKAuto); Olivia Lau (LKKAuto)

Subject: RE: [AIG]: URGENT - AIG REF 4998116656SG RE: Case Assignment TP - SLM3958G - 18/03/2018 - *LKK REF:

CC6/AIG18005344/Uhb3

Dear Saliha,

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

We will proceed accordingly.

Thank you.

Best Regards,

Vic Alpeh | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841-2096 | email: <u>vicalpeh@lkkauto.com</u> | fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)





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From: Syed-Yusoff, Saliha [mailto:Saliha.Syed-Yusoff@aig.com]

Sent: Tuesday, 25 September, 2018 12:22 PM

To: Olivia Lau (LKKAuto)

Cc: Poh Kin (LKKAuto); Hsiao Tong (LKKAuto); Vic (LKKAuto)

Subject: RE: [AIG]: URGENT - AIG REF 4998116656SG RE: Case Assignment TP - SLM3958G - 18/03/2018 - *LKK REF:

CC6/AIG18005344/Uhb3

Dear Olivia,

we have cleared insured on liability.

Since both parties have provided video footage of the accident, please settle under MAG instead of BOLA.

thanks,

PLEASE NOTE THAT CONTENTS OF THIS EMAIL SHOULD NOT BE CONSTRUED AS ANY ADMISSION OF LIABILITY ON THE PART OF OUR INSURED AND/OR INSURERS. WE HEREBY MAINTAIN FULL RESERVATION OF RIGHTS AND ALL DEFENCES AVAILABLE TO US

Saliha Syed Yusoff AIG

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

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From: Olivia Lau (LKKAuto) [mailto:olivialau@lkkauto.com]

Sent: Wednesday, September 19, 2018 12:52 PM

To: Syed-Yusoff, Saliha

Cc: Poh Kin (LKKAuto); Hsiao Tong (LKKAuto); Vic (LKKAuto)

Subject: RE: [AIG]: URGENT - AIG REF 4998116656SG RE: Case Assignment TP - SLM3958G - 18/03/2018 - *LKK

REF: CC6/AIG18005344/Uhb3

Urgent

Dear Saliha,

Seek your instruction on our email of yesterday. TP is demanding for a clear answer on our position.

Thank you.

Best Regards,

Olivia Lau | Admin Manager

LKK Auto Consultants

phone: 6256-3561 | email: <u>olivialau@lkkauto.com</u> | fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | \$(408933)



From: Olivia Lau (LKKAuto)

Sent: Tuesday, 18 September, 2018 4:27 PM

To: Syed-Yusoff, Saliha <<u>Saliha.Syed-Yusoff@aig.com</u>>

Cc: Poh Kin (LKKAuto) < pohkin@lkkauto.com >; Hsiao Tong (LKKAuto) < chewht@lkkauto.com >; Vic (LKKAuto)

<vicalpeh@lkkauto.com>

Subject: RE: [AIG]: URGENT - AIG REF 4998116656SG RE: Case Assignment TP - SLM3958G - 18/03/2018 - *LKK REF:

CC6/AIG18005344/Uhb3

Urgent

Dear Saliha,

Noted your comments on the liability assessment.

Kindly confirm that our next step would then be to <u>inform TP that we are still unable to move on to negotiate</u> settlement due to our insured dispute.

Or please advise otherwise.

Thanks.

Best Regards,

Olivia Lau | Admin Manager

LKK Auto Consultants

phone: 6256-3561 | email: <u>olivialau@lkkauto.com</u> | fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | \$(408933)



From: Syed-Yusoff, Saliha [mailto:Saliha.Syed-Yusoff@aig.com]

Sent: Tuesday, 18 September, 2018 2:28 PM **To:** Olivia Lau (LKKAuto) <<u>olivialau@lkkauto.com</u>>

Cc: Poh Kin (LKKAuto) < pohkin@lkkauto.com; Hsiao Tong (LKKAuto) < chewht@lkkauto.com; Vic (LKKAuto)

<<u>vicalpeh@lkkauto.com</u>>

Subject: RE: [AIG]: URGENT - AIG REF 4998116656SG RE: Case Assignment TP - SLM3958G - 18/03/2018 - *LKK REF:

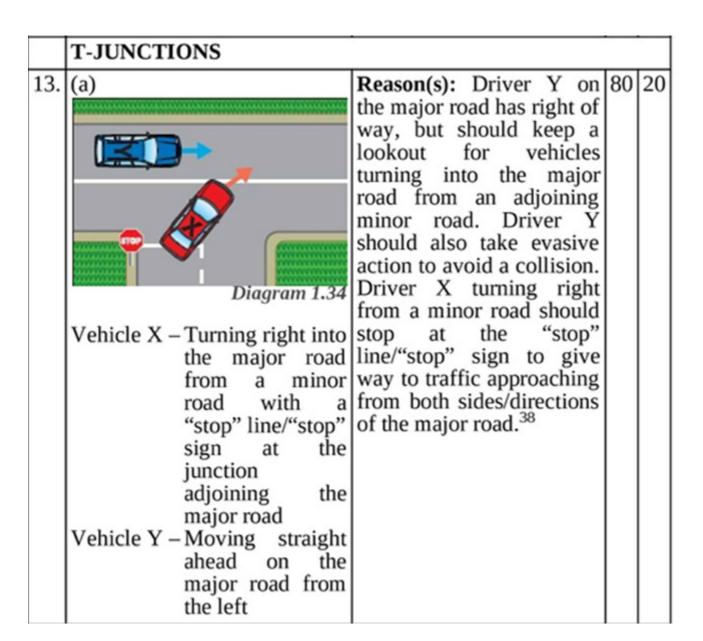
CC6/AIG18005344/Uhb3

Dear Team,

Sorry for the delay in reply.

our assessment is based on the material facts of the accident- there is only a left turn arrow on the lane she was travelling, yet she was attempting to make a right turn.

under the guidance of MAG scenario 13(a), apportionment of liability still 80% against insured.



please maintain our position.

thank you,

Saliha Syed Yusoff

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

78 Shenton Way #08-16 Singapore(079120)

Tel +(65) 6419 1917 | Fax +(65) 68357416

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From: Olivia Lau (LKKAuto) [mailto:olivialau@lkkauto.com]

Sent: Tuesday, September 18, 2018 10:01 AM

To: Syed-Yusoff, Saliha

Cc: Poh Kin (LKKAuto); Hsiao Tong (LKKAuto); Vic (LKKAuto)

Subject: [AIG]: URGENT - AIG REF 4998116656SG RE: Case Assignment TP - SLM3958G - 18/03/2018 - *LKK REF:

CC6/AIG18005344/Uhb3

Urgent

Hi Saliha,

I refer to our previous update dated 14 August.

TP Pegasus is demanding for a reply by today.

Kindly advise.

Best Regards,

Olivia Lau | Admin Manager

LKK Auto Consultants

phone: 6256-3561 | email: <u>olivialau@lkkauto.com</u> | fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | \$(408933)



From: Vic (LKKAuto)

Sent: Tuesday, 14 August, 2018 5:17 PM

To: Syed-Yusoff, Saliha < <u>Saliha.Syed-Yusoff@aig.com</u>>

Cc: Admin A <admin-a@lkkauto.com>; Poh Kin (LKKAuto) <pohkin@lkkauto.com>; Vic (LKKAuto)

<vicalpeh@lkkauto.com>

Subject: RE: AIG REF 4998116656SG RE: Case Assignment TP - SLM3958G - 18/03/2018 - *LKK REF:

CC6/AIG18005344/Uhb3

Dear Saliha,

We refer further to your below email.

Please be informed that we had met up Insured together with her agent at our office to view the footage and discuss the matter.

We had explained to the Insured the liability which is not to her favour regardless she made a right/left turn as she was exiting from the minor road.

The Insured Ms Tan had explained to us that at the material time, the construction further down towards the junction of Marine Parade road was already completed and the main road is now a 2 way traffic in which she can make a right turn. Please refer to the below screenshot of the accident location grabbed from Google Map (red arrow shows where our Insured was coming out).



Furthermore, Insured keep insisting that she had been driving on this area several times and this is the first time she encountered the accident.

TP had informed us that there client could no longer hold the matter and may take further action.

Please advise as Insured till date, doesn't want to settle the matter.

Thank you.

Best Regards,

Vic Alpeh | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841-2096 | email: <u>vicalpeh@lkkauto.com</u> | fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)



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From: Syed-Yusoff, Saliha [mailto:Saliha.Syed-Yusoff@aig.com]

Sent: Monday, 4 June, 2018 11:41 AM

To: Vic (LKKAuto)

Cc: Admin A; Poh Kin (LKKAuto)

Subject: RE: AIG REF 4998116656SG RE: Case Assignment TP - SLM3958G - 18/03/2018 - *LKK REF:

CC6/AIG18005344/Uhb3

Importance: High

Dear Vic,

I understand that previously she went to Progressive to do TPPD claim but liability was rejected by MSIG. She did not return to Progressive nor submit OD claim.

I would suggest you write email to her and attach the screenshot taken from her own video footage. Linatan@ymail.com

rightfully, she's only allowed to make a left turn however at the material time, she make a right turn instead.

you may cc me in the email and please follow up closely on this matter.

thank you,

Saliha Syed Yusoff AIG

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

78 Shenton Way #08-16 Singapore(079120)

Tel +(65) 6419 1917 | Fax +(65) 68357416

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

Sent: Friday, May 25, 2018 5:02 PM

To: Syed-Yusoff, Saliha

Cc: Admin A; Vic (LKKAuto); Poh Kin (LKKAuto)

Subject: AIG REF 4998116656SG RE: Case Assignment TP - SLM3958G - 18/03/2018 - *LKK REF:

CC6/AIG18005344/Uhb3

Dear Saliha,

We refer to your below email.

We had requested for video evidence to TP repairer but they only provided to us a screenshot of the footage. Please

refer to the attached copy. TP repairer had informed us that they will forward the matter to their solicitor if liability is not to their favour.

We had spoken to the Insured Ms Tan where she was informed of the TP claim and liability based on her video footage which shows that she was turning out from the minor road. The Insured still disputed on liability and insisted that she is not at fault. She also mentioned that she is still pending for the outcome of her workshop's claim against TP insurer.

Please advise further instruction as Insured insisted she is not at fault.

Thank you.

Best Regards,

Vic Alpeh | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841-2096 | email: <u>vicalpeh@lkkauto.com</u> | 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: Monday, 2 April, 2018 4:22 PM

To: Syed-Yusoff, Saliha **Cc:** CS A Team; Admin A

Subject: RE: Case Assignment TP - SLM3958G - 18/03/2018 - *LKK REF: CC6/AIG18005344/Uhb3

Hi Saliha,

Thank you for your email.

The case is handled by Mr Vic.

Hi Vic,

FYNA. CC6/AIG18005344/Uhb3

Best Regards,

Hsiao Tong, Chew | Case Handler **LKK Auto Consultants Pte Ltd**

Phone: 6742-3197 | email: chewht@lkkauto.com | fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933) From: Syed-Yusoff, Saliha [mailto:Saliha.Syed-Yusoff@aig.com]

Sent: Monday, 2 April 2018 4:09 PM **To:** CS A Team <cs-a@lkkauto.com>

Subject: RE: Case Assignment TP - SLM3958G - 18/03/2018 -

Importance: High

Dear Team,

do note contact insured yet as she has written in an appeal letter on claims assessment.

Meanwhile please assist to obtain video footage from the TP repairer urgently.

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Saliha Syed Yusoff AIG

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

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From: Do-Not-Reply [mailto:do-not-reply@merimen.com]

Sent: Thursday, March 22, 2018 10:20 AM

To: Syed-Yusoff, Saliha

Subject: Case Assignment TP - SLM3958G - 18/03/2018 -

This mail is associated with: *SLM3958G (4998116656SG)

[SFT251R]

TP

Mar 18 2018 12:00AM

Pegasus Engineering & Trading Pte Ltd

Dear Syed-Yusoff, Saliha,

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: Syed-Yusoff, Saliha (AIG Asia Pacific Insurance Pte. Ltd.) IMPORTANT NOTICE:

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