

Hsiao Tong (LKKAUTO)

From: Kesaval, Jaclyn-M <Jaclyn-M.Kesaval@aig.com>
Sent: Wednesday, 18 July 2018 2:33 PM
To: Hsiao Tong (LKKAUTO)
Subject: RE: Your ref: 4241095805SG *Our Ref: CC3/AIG18005519/Dpa3 [ACCIDENT INVOLVING SDG 6622G(OI) & SHD 3223M(TP) ON 22/03/2017]

Hi Hsiao Tong,

AIG is agreeable to escalate the matter to GIA.

But please re-iterate to repairer that our insured's video shows that TP vehicle hazard light was still on when our insured had passed by confirming his statement.



I, the owner & driver of vehicle SDG 6622 G was driving past a taxi registration no SHD 3223 M at 2030 hr on Thur. 22 March 2018.

The taxi with the hazard light on allowed a passenger to drop. I drove past the taxi SHD 3223 M and signalled my intention to turn left. To my surprise, I noted the taxi drove off with the hazard light on and hit my car.

We stand firm that this fits the BOLA 14(a) scenario and not BOLA 15.

Thank you.

**Jaclyn M K
AIG**

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

78 Shenton Way #08-16 Singapore(079120)

Tel +(65) 6419 1953 | Fax +(65) 6835 7416

Jaclyn-M.Kesaval@aig.com | www.aig.com.sg

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From: Hsiao Tong (LKKAuto) [<mailto:chewht@lkkauto.com>]

Sent: Wednesday, July 18, 2018 9:34 AM

To: Kesaval, Jaclyn-M

Subject: RE: Your ref: 4241095805SG *Our Ref: CC3/AIG18005519/Dpa3 [ACCIDENT INVOLVING SDG 6622G(OI) & SHD 3223M(TP) ON 22/03/2017]

Hi Jaclyn,

We refer to our email dated 25 June 2018.

Kindly confirm if AIG is agreeable to escalate the matter to GIA or else advise further instruction.

Appreciate an early reply.

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: Hsiao Tong (LKKAuto)

Sent: Monday, 25 June 2018 11:26 AM

To: 'Kesaval, Jaclyn-M' <Jaclyn-M.Kesaval@aig.com>

Subject: RE: Your ref: 4241095805SG *Our Ref: CC3/AIG18005519/Dpa3 [ACCIDENT INVOLVING SDG 6622G(OI) & SHD 3223M(TP) ON 22/03/2017]

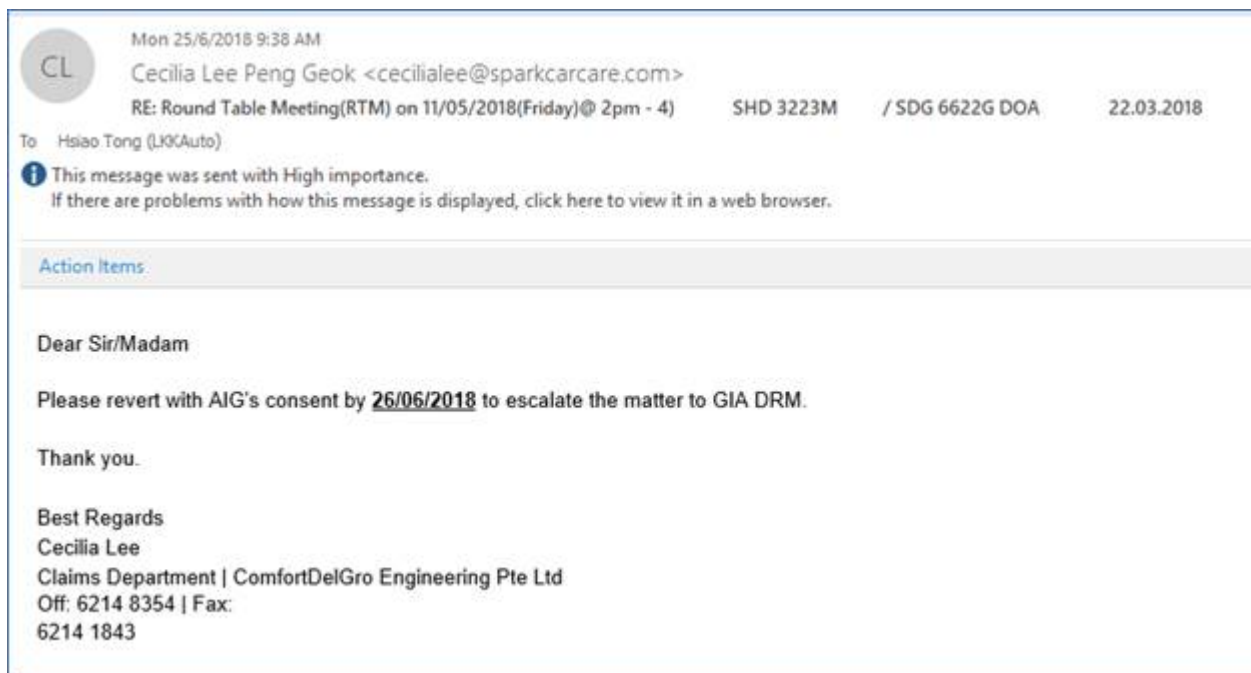
Hi Jaclyn,

We refer to your below email.

We have maintained our position as per your instruction.

Third party would like to escalate the matter to GIA for DRM.

Kindly confirm if AIG is agreeable to escalate the matter to GIA or else advise further instruction.



“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 | fax: 6741-4108

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

From: Kesaval, Jaclyn-M [<mailto:Jaclyn-M.Kesaval@aig.com>]

Sent: Tuesday, 19 June 2018 5:23 PM

To: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>

Subject: RE: Your ref: 4241095805SG *Our Ref: CC3/AIG18005519/Dpa3 [ACCIDENT INVOLVING SDG 6622G(OI) & SHD 3223M(TP) ON 22/03/2017]

Hi Hsiao Tong,

We are maintaining our position as per our emails.

Thank you.

Jaclyn M K
AIG

Complex Claims Examiner

Claims | AIG Asia Pacific Insurance Pte. Ltd

78 Shenton Way #08-16 Singapore(079120)

Tel +(65) 6419 1953 | Fax +(65) 6835 7416

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From: Hsiao Tong (LKKAUTO) [<mailto:chewht@lkkauto.com>]

Sent: Tuesday, June 19, 2018 9:04 AM

To: Kesaval, Jaclyn-M




Subject: RE: Your ref: 4241095805SG *Our Ref: CC3/AIG18005519/Dpa3 [ACCIDENT INVOLVING SDG 6622G(OI) & SHD 3223M(TP) ON 22/03/2017]


Hi Jaclyn,

We refer to the above matter.


We have maintain our offer at 50% - \$1,950.00(all-in) as per instruction. However third party rejected our offer and proposed g/s \$3,800.00(all-in) based on BOLA S15. Otherwise, they would like to escalate the matter to GIA for DRM.

For your further instruction please.

 Reply  Reply All  Forward

 Tue 19/6/2018 8:30 AM
Cecilia Lee Peng Geok <cecilialee@sparkcarcare.com>
RE: Round Table Meeting(RTM) on 11/05/2018(Friday)@ 2pm - 4) SHD 3223M / SDG 6622G DOA 22.03.2018

To: Hsiao Tong (LKKAUTO)

 If there are problems with how this message is displayed, click here to view it in a web browser.

Without Prejudice

Dear Hsiao Tong

Your offer of \$1950 is rejected. Even though the taxi was moving off from stationary position, he was moving along his lane, the front traffic was clear for him to proceed and he had the right of way. It was your insured driver came from right, cut into taxi's lane that caused the accident. The accident falls under BOLA S15, onus is on your insured who should keep in the proper lane and change lane only when it is safe.

For settlement purpose, we propose GS \$3800. If not agreeable, please revert with AIG's consent by 26/06/2018 to escalate the matter to GIA DRM.

Thank you.

Best Regards
Cecilia Lee
Claims Department | ComfortDelGro Engineering Pte Ltd
Off: 6214 8354 | Fax:
6214 1843

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: Kesaval, Jaclyn-M [<mailto:Jaclyn-M.Kesaval@aig.com>]

Sent: Monday, 18 June 2018 9:59 AM

To: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>

Subject: RE: Your ref: 4241095805SG *Our Ref: CC3/AIG18005519/Dpa3 [ACCIDENT INVOLVING SDG 6622G(OI) & SHD 3223M(TP) ON 22/03/2017]

Hi Hsiao Tong,

We refer to your email below.

Please maintain our stand as TP is moving off from stationary position and OI was changing lane.

Both parties should have exercised equal caution when making their respective moves.

Thank you.

Jaclyn M K
AIG

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

78 Shenton Way #08-16 Singapore(079120)

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From: Hsiao Tong (LKKAuto) [<mailto:chewht@lkkauto.com>]

Sent: Saturday, June 02, 2018 2:21 PM

To: Kesaval, Jaclyn-M

Subject: RE: Your ref: 4241095805SG *Our Ref: CC3/AIG18005519/Dpa3 [ACCIDENT INVOLVING SDG 6622G(OI) & SHD 3223M(TP) ON 22/03/2017]

Hi Jaclyn,

We refer to the above matter.

We have offered 50% global sum at \$1,950.00(all-in) to third party. However they disagree that BOLA 14a applies and rejected our offer. Third party proposed settlement at a g/s \$3,900.00(all-in).

The summary of claim is as follows :-

	Our offer	TP proposal
1. Cost of Repair (w/GST)	\$3,565.07	\$ 3,565.07
2. Loss of Rental (2days x \$117.00)	\$ 234.00	\$ 234.00(2days x \$117.00)
3. Loss of Income (2days x \$50.00)	<u>\$ 100.00</u>	<u>\$ 100.00(2days x \$50.00)</u>
	\$3,899.07	\$ 3,899.07
	@50% \$1,949.54	
4. LTA/ GIA search fee	\$ 7.49	\$ 7.49
Total	\$1,957.03	\$ 3,906.56
Global Sum	\$1,950.00	<u>\$ 3,900.00</u>

We seek your instruction in order for us to proceed further.

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: Kesaval, Jaclyn-M [<mailto:Jaclyn-M.Kesaval@aig.com>]

Sent: Monday, 21 May 2018 9:48 AM

To: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>

Subject: RE: Your ref: 4241095805SG *Our Ref: CC3/AIG18005519/Dpa3 [ACCIDENT INVOLVING SDG 6622G(OI) & SHD 3223M(TP) ON 22/03/2017]

Hi Hsiao Tong,

We refer to your email below.

As per video of both parties, clearly TP is moving off from stationary position after picking up/ dropping off passenger/s.

Oi has also signaled his intention for the lane change, as such BOLA 14(a) still applies.

Kindly maintain our position as per BOLA 14(a).

Thank you.

Jaclyn M K
AIG

Complex Claims Examiner

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From: Hsiao Tong (LKKAUTO) [<mailto:chewht@lkkauto.com>]

Sent: Saturday, May 19, 2018 2:02 PM

To: Kesaval, Jaclyn-M

Subject: Your ref: 4241095805SG *Our Ref: CC3/AIG18005519/Dpa3 [ACCIDENT INVOLVING SDG 6622G(OI) & SHD 3223M(TP) ON 22/03/2017]

Your ref: **4241095805SG**

Our Ref: CC3/AIG18005519/Dpa3

Dear Sirs,

ACCIDENT INVOLVING SDG 6622G(OI) & SHD 3223M(TP) ON 22/03/2017

We refer to the above matter.

Attached here with a copy of video from third party for your easy reference. OI's video already uploaded in Merimen by your good office.

We have offered 50%[based on BOLA 14(a)] global sum at \$1,950.00(all-in) to third party. However they rejected our offer and proposed g/s \$3,900.00(all-in).

The summary of claim is as follows : -

	Our offer	TP proposal
1. Cost of Repair (w/GST)	\$3,565.07	\$ 3,565.07
2. Loss of Rental (2days x \$117.00)	\$ 234.00	\$ 234.00 (2days x \$117.00)
3. Loss of Income (2days x \$50.00)	\$ 100.00	\$ 100.00 (2days x \$50.00)
	\$3,899.07	
	@50% \$1,949.54	
4. LTA/ GIA search fee	\$ 7.49	\$ 7.49
	Total \$1,957.03	\$ 3,906.56
	Global Sum \$1,950.00	<u>\$ 3,900.00</u>

We seek your instruction in order for us to proceed further.

****FYI:** OI agreed to let insurance to settle the matter at best.

Best Regards,

Hsiao Tong, Chew | Case Handler

LKK Auto Consultants Pte Ltd

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