

**Veron Chen (LKKAUTO)**

---

**From:** Veron Chen (LKKAUTO)  
**Sent:** Friday, 29 June 2018 11:37 AM  
**To:** 'Tan, Rachel'  
**Cc:** SUR  
**Subject:** RE: Accident involving SHC7718G & your insured SJV2842P dated 27.03.18

Dear Rachel,

Basing on the circumstance of the accident, and the damaged profile to the TP vehicle, it was the low speed impact, whether this low speed impact would cause such an injuries please check with the medical expert.

Best Regards,

**Veron Chen** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6256-3561 | email :sur@lkkauto.com | fax: 6256-4315

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

---

**From:** Veron Chen (LKKAUTO)  
**Sent:** Thursday, 28 June 2018 3:30 PM  
**To:** 'Tan, Rachel' <Rachel.Tan@sg.gaig.com>  
**Cc:** SUR <sur@lkkauto.com>  
**Subject:** RE: Accident involving SHC7718G & your insured SJV2842P dated 27.03.18

Dear Rachel,

We will check and revert.

Best Regards,

**Veron Chen** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6256-3561 | email :sur@lkkauto.com | fax: 6256-4315

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

---

**From:** Tan, Rachel [<mailto:Rachel.Tan@sg.gaig.com>]  
**Sent:** Thursday, 28 June 2018 3:24 PM  
**To:** Veron Chen (LKKAUTO) <veronchen@lkkauto.com>  
**Cc:** SUR <sur@lkkauto.com>  
**Subject:** RE: Accident involving SHC7718G & your insured SJV2842P dated 27.03.18

Hi LKK

I was just reviewing the file, the BI claim received has a medical report for:

- 1) Whiplash Injury Grade 1

- 2) Acute left shoulder strain
- 3) Acute back strain
- 4) Anxiety

In your opinion, it is possible for the minor impact to have caused these injury?

Regards  
Rachel Tan  
Executive, Motor Claims, Great American Insurance Company  
Tel: 6804 7846

---

**From:** Tan, Rachel  
**Sent:** Monday, June 25, 2018 3:16 PM  
**To:** 'Veron Chen (LKKAUTO)' <[veronchen@lkkauto.com](mailto:veronchen@lkkauto.com)>  
**Cc:** SUR <[sur@lkkauto.com](mailto:sur@lkkauto.com)>  
**Subject:** RE: Accident involving SHC7718G & your insured SJV2842P dated 27.03.18

Attached video for your reference

---

**From:** Veron Chen (LKKAUTO) <[veronchen@lkkauto.com](mailto:veronchen@lkkauto.com)>  
**Sent:** Wednesday, June 20, 2018 3:33 PM  
**To:** Tan, Rachel <[Rachel.Tan@sg.gaig.com](mailto:Rachel.Tan@sg.gaig.com)>  
**Cc:** SUR <[sur@lkkauto.com](mailto:sur@lkkauto.com)>  
**Subject:** [External] RE: Accident involving SHC7718G & your insured SJV2842P dated 27.03.18

Dear Rachel,

Any outcome?

Best Regards,

**Veron Chen** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6256-3561 | email :[sur@lkkauto.com](mailto:sur@lkkauto.com) | fax: 6256-4315

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

---

**From:** Veron Chen (LKKAUTO)  
**Sent:** Wednesday, 2 May 2018 8:27 AM  
**To:** 'Tan, Rachel' <[Rachel.Tan@sg.gaig.com](mailto:Rachel.Tan@sg.gaig.com)>  
**Cc:** SUR <[sur@lkkauto.com](mailto:sur@lkkauto.com)>  
**Subject:** RE: Accident involving SHC7718G & your insured SJV2842P dated 27.03.18

Dear Rachel,

Our surveyor opinion this is a "low impact collision" where passenger within the vehicle should be quite safe.

Best Regards,

**Veron Chen** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6256-3561 | email :sur@lkkauto.com | fax: 6256-4315

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

---

**From:** Veron Chen (LKKAuto)

**Sent:** Friday, 27 April 2018 9:57 AM

**To:** 'Tan, Rachel' <Rachel.Tan@sg.gaig.com>

**Cc:** SUR <sur@lkkauto.com>

**Subject:** RE: Accident involving SHC7718G & your insured SJV2842P dated 27.03.18

Dear Rachel,

We will check and revert.

Best Regards,

**Veron Chen** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6256-3561 | email :sur@lkkauto.com | fax: 6256-4315

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

---

**From:** Tan, Rachel [<mailto:Rachel.Tan@sg.gaig.com>]

**Sent:** Friday, 27 April 2018 9:03 AM

**To:** Veron Chen (LKKAuto) <veronchen@lkkauto.com>

**Cc:** SUR <sur@lkkauto.com>

**Subject:** RE: Accident involving SHC7718G & your insured SJV2842P dated 27.03.18

Hi Veron

I remember this case, which Mr Lau called me to said that there were a lot of old damages on the vehicle.

Can I have some comments on the damage (E.g. whether it is a dent or impact collision), whether the force can possibly lead to whiplash, acute left shoulder strain, acute back strain and anxiety ?

Regards

Rachel Tan

Executive, Motor Claims, Great American Insurance Company

Tel: 6804 7846

---

**From:** Veron Chen (LKKAuto) <veronchen@lkkauto.com>

**Sent:** Monday, April 9, 2018 8:54 AM

**To:** Tan, Rachel <Rachel.Tan@sg.gaig.com>

**Cc:** SUR <sur@lkkauto.com>

**Subject:** [External] RE: Accident involving SHC7718G & your insured SJV2842P dated 27.03.18

Dear Rachel,

Enclosed herewith survey photos.

Best Regards,

**Veron Chen** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6256-3561 | email :sur@lkkauto.com | fax: 6256-4315

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

---

**From:** Admin-D (LKKAuto)

**Sent:** Thursday, 29 March 2018 10:44 AM

**To:** 'Tan, Rachel' <Rachel.Tan@sg.gaig.com>

**Cc:** assignments <assignments@lkkauto.com>; SUR <sur@lkkauto.com>

**Subject:** RE: Accident involving SHC7718G & your insured SJV2842P dated 27.03.18

Dear Rachel,

Thank you for the assignment.

Best Regards,

**Catherine Chong** | Admin

**LKK Auto Consultants Pte Ltd**

Phone: 6741-8434 | email: assignments@lkkauto.com | fax: 6256-4315

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

---

**From:** Tan, Rachel [mailto:Rachel.Tan@sg.gaig.com]

**Sent:** Thursday, 29 March, 2018 10:21 AM

**To:** Lim Tien Siong <limts@cdge.com.sg>; Roger How Keen Meng <rogerhow@cdge.com.sg>

**Cc:** LKK Assignments <assignments@lkkauto.com>

**Subject:** RE: Accident involving SHC7718G & your insured SJV2842P dated 27.03.18

Without Prejudice

Dear Mr Lim

Thank you for your call. We will arrange for LKK to conduct PRI.

Dear LKK

Please assist urgently, attached estimates. Thank you.

Regards

Rachel Tan

Executive, Motor Claims, Great American Insurance Company

Tel: 6804 7846

---

**From:** Lim Tien Siong [mailto:limts@cdge.com.sg]

**Sent:** Wednesday, March 28, 2018 9:28 AM

**To:** Roger How Keen Meng <rogerhow@cdge.com.sg>

**Cc:** Tan, Rachel <Rachel.Tan@sg.gaig.com>

**Subject:** Fw: Accident involving SHC7718G & your insured SJV2842P dated 27.03.18

Dear Roger,

The other party insurer's request for video evidence.  
Please assist.

Best Regards,  
Lim Tien Siong  
Taxi Crash Repair / ComfortDelgro Engineering Pte Ltd  
Off:62148398 / Fax:65468156  
----- Forwarded by Lim Tien Siong/cdge/delgnotes on 28/03/2018 09:23 AM -----

From: "Tan, Rachel" <Rachel.Tan@sg.gaig.com>  
To: Lim Tien Siong <limts@cdge.com.sg>  
Date: 28/03/2018 08:53 AM  
Subject: RE: Accident involving SHC7718G & your insured SJV2842P dated 27.03.18

---

Without Prejudice

Dear Mr Lim

Our insured has not reported accident. Before we incur survey fees, will like to check with our insured regarding the accident. Alternatively, please send us a copy of the video for a quicker assessment. Thank you.

---

**Brief Details.**

On 27/03/18 at about 0950hours, my vehicle (SHC7718G) was stationary at Convention Centre as my customer was paying the fare through NETS. Suddenly the car started shaking and I looked up and saw one vehicle reversed and bang onto the front of my car. The driver however the driver just sped off. My vehicle suffered damages at the front.

I wish to state that I did not managed to take down the car plate number. Thank you for my car.

Regards  
Rachel Tan  
Executive, Motor Claims, Great American Insurance Company  
Tel: 6804 7846

**From:** Lim Tien Siong [mailto:limts@cdge.com.sg]  
**Sent:** Tuesday, March 27, 2018 5:16 PM  
**To:** Tan, Rachel <Rachel.Tan@sg.gaig.com>  
**Cc:** General Claims <GeneralClaims@sg.gaig.com>  
**Subject:** Accident involving SHC7718G & your insured SJV2842P dated 27.03.18

Hi Rachel,

Best Regards,  
Lim Tien Siong  
Taxi Crash Repair / ComfortDelgro Engineering Pte Ltd  
Off:62148398 / Fax:65468156

---

This message and any attachments may contain confidential, privileged or proprietary information. If you are not the intended recipient, kindly notify us and delete this message and its attachments immediately, and please be advised that using, copying, distributing or disclosing any contents therein is not allowed.

**Veron Chen (LKKAUTO)**

**From:** Veron Chen (LKKAUTO)  
**Sent:** Thursday, 28 June 2018 3:29 PM  
**To:** 'Tan, Rachel'  
**Cc:** SUR  
**Subject:** RE: Accident involving SHC7718G & your insured SJV2842P dated 27.03.18

Dear Rachel,

We will check and revert.

Best Regards,

Veron Chen | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6256-3561 | email :sur@lkkauto.com | fax: 6256-4315

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

**From:** Tan, Rachel [mailto:Rachel.Tan@sg.gaig.com]  
**Sent:** Thursday, 28 June 2018 3:24 PM  
**To:** Veron Chen (LKKAUTO) <veronchen@lkkauto.com>  
**Cc:** SUR <sur@lkkauto.com>  
**Subject:** RE: Accident involving SHC7718G & your insured SJV2842P dated 27.03.18

Hi LKK

I was just reviewing the file, the BI claim received has a medical report for:

- 1) Whiplash Injury Grade 1
- 2) Acute left shoulder strain
- 3) Acute back strain
- 4) Anxiety

In your opinion, it is possible for the minor impact to have caused these injury?

Regards

Rachel Tan

Executive, Motor Claims, Great American Insurance Company

Tel: 6804 7846

**From:** Tan, Rachel  
**Sent:** Monday, June 25, 2018 3:16 PM  
**To:** 'Veron Chen (LKKAUTO)' <veronchen@lkkauto.com>  
**Cc:** SUR <sur@lkkauto.com>  
**Subject:** RE: Accident involving SHC7718G & your insured SJV2842P dated 27.03.18

Attached video for your reference

*Based on the circumstances  
of the accident, and the  
damaged profile to the  
TP vehicle, it was  
the low speed impact.  
Whether this low  
speed impact  
would cause  
such an  
injury please  
check with  
the medical  
expert.*

**From:** Veron Chen (LKKAuto) <veronchen@lkkauto.com>  
**Sent:** Wednesday, June 20, 2018 3:33 PM  
**To:** Tan, Rachel <Rachel.Tan@sg.gaig.com>  
**Cc:** SUR <sur@lkkauto.com>  
**Subject:** [External] RE: Accident involving SHC7718G & your insured SJV2842P dated 27.03.18

Dear Rachel,

Any outcome?

Best Regards,

**Veron Chen** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6256-3561 | email :sur@lkkauto.com | fax: 6256-4315

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

---

**From:** Veron Chen (LKKAuto)  
**Sent:** Wednesday, 2 May 2018 8:27 AM  
**To:** 'Tan, Rachel' <Rachel.Tan@sg.gaig.com>  
**Cc:** SUR <sur@lkkauto.com>  
**Subject:** RE: Accident involving SHC7718G & your insured SJV2842P dated 27.03.18

Dear Rachel,

Our surveyor opinion this is a "low impact collision" where passenger within the vehicle should be quite safe.

Best Regards,

**Veron Chen** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6256-3561 | email :sur@lkkauto.com | fax: 6256-4315

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

---

**From:** Veron Chen (LKKAuto)  
**Sent:** Friday, 27 April 2018 9:57 AM  
**To:** 'Tan, Rachel' <Rachel.Tan@sg.gaig.com>  
**Cc:** SUR <sur@lkkauto.com>  
**Subject:** RE: Accident involving SHC7718G & your insured SJV2842P dated 27.03.18

Dear Rachel,

We will check and revert.

Best Regards,

**Veron Chen** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6256-3561 | email :sur@lkkauto.com | fax: 6256-4315

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

---

**From:** Tan, Rachel [<mailto:Rachel.Tan@sg.gaig.com>]

**Sent:** Friday, 27 April 2018 9:03 AM

**To:** Veron Chen (LKKAuto) <[veronchen@lkkauto.com](mailto:veronchen@lkkauto.com)>

**Cc:** SUR <[sur@lkkauto.com](mailto:sur@lkkauto.com)>

**Subject:** RE: Accident involving SHC7718G & your insured SJV2842P dated 27.03.18

Hi Veron

I remember this case, which Mr Lau called me to said that there were a lot of old damages on the vehicle.

Can I have some comments on the damage (E.g. whether it is a dent or impact collision), whether the force can possibly lead to whiplash, acute left shoulder strain, acute back strain and anxiety ?

Regards

Rachel Tan

Executive, Motor Claims, Great American Insurance Company

Tel: 6804 7846

---

**From:** Veron Chen (LKKAuto) <[veronchen@lkkauto.com](mailto:veronchen@lkkauto.com)>

**Sent:** Monday, April 9, 2018 8:54 AM

**To:** Tan, Rachel <[Rachel.Tan@sg.gaig.com](mailto:Rachel.Tan@sg.gaig.com)>

**Cc:** SUR <[sur@lkkauto.com](mailto:sur@lkkauto.com)>

**Subject:** [External] RE: Accident involving SHC7718G & your insured SJV2842P dated 27.03.18

Dear Rachel,

Enclosed herewith survey photos.

Best Regards,

**Veron Chen** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6256-3561 | email :sur@lkkauto.com | fax: 6256-4315

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

---

**From:** Admin-D (LKKAuto)

**Sent:** Thursday, 29 March 2018 10:44 AM

**To:** 'Tan, Rachel' <[Rachel.Tan@sg.gaig.com](mailto:Rachel.Tan@sg.gaig.com)>

**Cc:** assignments <[assignments@lkkauto.com](mailto:assignments@lkkauto.com)>; SUR <[sur@lkkauto.com](mailto:sur@lkkauto.com)>

**Subject:** RE: Accident involving SHC7718G & your insured SJV2842P dated 27.03.18

Dear Rachel,

Thank you for the assignment.

Best Regards,



Catherine Chong | Admin

LKK Auto Consultants Pte Ltd

Phone: 6741-8434 | email: [assignments@lkkauto.com](mailto:assignments@lkkauto.com) | fax: 6256-4315

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

---

**From:** Tan, Rachel [<mailto:Rachel.Tan@sg.gaig.com>]

**Sent:** Thursday, 29 March, 2018 10:21 AM

**To:** Lim Tien Siong <[limts@cdge.com.sg](mailto:limts@cdge.com.sg)>; Roger How Keen Meng <[rogerhow@cdge.com.sg](mailto:rogerhow@cdge.com.sg)>

**Cc:** LKK Assignments <[assignments@lkkauto.com](mailto:assignments@lkkauto.com)>

**Subject:** RE: Accident involving SHC7718G & your insured SJV2842P dated 27.03.18

Without Prejudice

Dear Mr Lim

Thank you for your call. We will arrange for LKK to conduct PRI.

Dear LKK

Please assist urgently, attached estimates. Thank you.

Regards

Rachel Tan

Executive, Motor Claims, Great American Insurance Company

Tel: 6804 7846

---

**From:** Lim Tien Siong [<mailto:limts@cdge.com.sg>]

**Sent:** Wednesday, March 28, 2018 9:28 AM

**To:** Roger How Keen Meng <[rogerhow@cdge.com.sg](mailto:rogerhow@cdge.com.sg)>

**Cc:** Tan, Rachel <[Rachel.Tan@sg.gaig.com](mailto:Rachel.Tan@sg.gaig.com)>

**Subject:** Fw: Accident involving SHC7718G & your insured SJV2842P dated 27.03.18

Dear Roger,

The other party insurer's request for video evidence.  
Please assist.

Best Regards,

Lim Tien Siong

Taxi Crash Repair / ComfortDelgro Engineering Pte Ltd

Off:62148398 / Fax:65468156

----- Forwarded by Lim Tien Siong/cdge/delgnotes on 28/03/2018 09:23 AM -----

---

**From:** "Tan, Rachel" <[Rachel.Tan@sg.gaig.com](mailto:Rachel.Tan@sg.gaig.com)>

**To:** Lim Tien Siong <[limts@cdge.com.sg](mailto:limts@cdge.com.sg)>

**Date:** 28/03/2018 08:53 AM

**Subject:** RE: Accident involving SHC7718G & your insured SJV2842P dated 27.03.18

---

Without Prejudice

Dear Mr Lim

Our insured has not reported accident. Before we incur survey fees, will like to check with our insured regarding the accident.  
Alternatively, please send us a copy of the video for a quicker assessment. Thank you.

---

### **Brief Details.**

On 27/03/18 at about 0950hours, my vehicle (SHC7718G) was stationary at Convention Centre as my customer was paying the fare through NETS. Sud shaking and I looked up and saw one vehicle reversed and bang onto the fr driver however the driver just sped off. My vehicle suffered damages at the f

I wish to state that I did not managed to take down the car plate number. Th my car.

Regards  
Rachel Tan  
Executive, Motor Claims, Great American Insurance Company  
Tel: 6804 7846

**From:** Lim Tien Siong [mailto:limts@cde.com.sg]  
**Sent:** Tuesday, March 27, 2018 5:16 PM  
**To:** Tan, Rachel <Rachel.Tan@sg.gaig.com>  
**Cc:** General Claims <GeneralClaims@sg.gaig.com>  
**Subject:** Accident involving SHC7718G & your insured SJV2842P dated 27.03.18

Hi Rachel,

Best Regards,  
Lim Tien Siong  
Taxi Crash Repair / ComfortDelgro Engineering Pte Ltd  
Off:62148398 / Fax:65468156

---

This message and any attachments may contain confidential, privileged or proprietary information. If you are not the intended recipient, kindly notify us and delete this message and its attachments immediately, and please be advised that using, copying, distributing or disclosing any contents therein is not allowed. Statements pertaining to any matter outside our business are not to be taken as endorsed by ComfortDelGro Corporation Limited or its related companies. The comments/proposals provided are for discussion purposes only and are subject to approvals. Nothing herein shall constitute a binding agreement between the parties. Neither party shall be bound in any way to any term or condition except as agreed in a written agreement signed by the duly authorised representatives of both parties.

ComfortDelGro - a Green Office certified by the Singapore Environment Council - is committed to preserving the environment. We encourage you to print this only if necessary.

ComfortDelGro Engineering Pte Ltd [Registration No. 199506048W]

---

The content of this e-mail message and any attachments are confidential and may be legally privileged, intended solely for the addressee. If you are not the intended recipient, be advised that any use, dissemination, distribution, or copying of this e-mail is strictly prohibited. If you receive this message in error, please notify the sender immediately by reply email and destroy the message and its attachments.

---

This message and any attachments may contain confidential, privileged or proprietary information. If you are not the intended recipient, kindly notify us and delete this message and its attachments immediately, and please be advised that using, copying, distributing or disclosing any contents therein is not allowed.

## Veron Chen (LKKAUTO)

---

**From:** Veron Chen (LKKAUTO)  
**Sent:** Wednesday, 2 May 2018 8:26 AM  
**To:** 'Tan, Rachel'  
**Cc:** SUR  
**Subject:** RE: Accident involving SHC7718G & your insured SJV2842P dated 27.03.18

Dear Rachel,

Our surveyor opinion this is a "low impact collision" where passenger within the vehicle should be quite safe.

Best Regards,

**Veron Chen** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6256-3561 | email :sur@lkkauto.com | fax: 6256-4315

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

---

**From:** Veron Chen (LKKAUTO)  
**Sent:** Friday, 27 April 2018 9:57 AM  
**To:** 'Tan, Rachel' <Rachel.Tan@sg.gaig.com>  
**Cc:** SUR <sur@lkkauto.com>  
**Subject:** RE: Accident involving SHC7718G & your insured SJV2842P dated 27.03.18

Dear Rachel,

We will check and revert.

Best Regards,

**Veron Chen** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6256-3561 | email :sur@lkkauto.com | fax: 6256-4315

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

---

**From:** Tan, Rachel [<mailto:Rachel.Tan@sg.gaig.com>]  
**Sent:** Friday, 27 April 2018 9:03 AM  
**To:** Veron Chen (LKKAUTO) <veronchen@lkkauto.com>  
**Cc:** SUR <sur@lkkauto.com>  
**Subject:** RE: Accident involving SHC7718G & your insured SJV2842P dated 27.03.18

Hi Veron

I remember this case, which Mr Lau called me to said that there were a lot of old damages on the vehicle.

Can I have some comments on the damage (E.g. whether it is a dent or impact collision), whether the force can possibly lead to whiplash, acute left shoulder strain, acute back strain and anxiety?

Regards  
Rachel Tan  
Executive, Motor Claims, Great American Insurance Company  
Tel: 6804 7846

---

**From:** Veron Chen (LKKAuto) <[veronchen@lkkauto.com](mailto:veronchen@lkkauto.com)>  
**Sent:** Monday, April 9, 2018 8:54 AM  
**To:** Tan, Rachel <[Rachel.Tan@sg.gaig.com](mailto:Rachel.Tan@sg.gaig.com)>  
**Cc:** SUR <[sur@lkkauto.com](mailto:sur@lkkauto.com)>  
**Subject:** [External] RE: Accident involving SHC7718G & your insured SJV2842P dated 27.03.18

Dear Rachel,

Enclosed herewith survey photos.

Best Regards,

Veron Chen | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6256-3561 | email :[sur@lkkauto.com](mailto:sur@lkkauto.com) | fax: 6256-4315  
Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

---

**From:** Admin-D (LKKAuto)  
**Sent:** Thursday, 29 March 2018 10:44 AM  
**To:** 'Tan, Rachel' <[Rachel.Tan@sg.gaig.com](mailto:Rachel.Tan@sg.gaig.com)>  
**Cc:** assignments <[assignments@lkkauto.com](mailto:assignments@lkkauto.com)>; SUR <[sur@lkkauto.com](mailto:sur@lkkauto.com)>  
**Subject:** RE: Accident involving SHC7718G & your insured SJV2842P dated 27.03.18

Dear Rachel,

Thank you for the assignment.

Best Regards,

Catherine Chong | Admin

LKK Auto Consultants Pte Ltd

Phone: 6741-8434 | email: [assignments@lkkauto.com](mailto:assignments@lkkauto.com) | fax: 6256-4315  
Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

---

**From:** Tan, Rachel [<mailto:Rachel.Tan@sg.gaig.com>]  
**Sent:** Thursday, 29 March, 2018 10:21 AM  
**To:** Lim Tien Siong <[limts@cdge.com.sg](mailto:limts@cdge.com.sg)>; Roger How Keen Meng <[rogerhow@cdge.com.sg](mailto:rogerhow@cdge.com.sg)>  
**Cc:** LKK Assignments <[assignments@lkkauto.com](mailto:assignments@lkkauto.com)>  
**Subject:** RE: Accident involving SHC7718G & your insured SJV2842P dated 27.03.18

Without Prejudice

Dear Mr Lim  
Thank you for your call. We will arrange for LKK to conduct PRI.

Dear LKK

Please assist urgently, attached estimates. Thank you.

Regards

Rachel Tan

Executive, Motor Claims, Great American Insurance Company

Tel: 6804 7846

**From:** Lim Tien Siong [mailto:limts@cdge.com.sg]

**Sent:** Wednesday, March 28, 2018 9:28 AM

**To:** Roger How Keen Meng <rogerhow@cdge.com.sg>

**Cc:** Tan, Rachel <Rachel.Tan@sg.gaig.com>

**Subject:** Fw: Accident involving SHC7718G & your insured SJV2842P dated 27.03.18

Dear Roger,

The other party insurer's request for video evidence.  
Please assist.

Best Regards,

Lim Tien Siong

Taxi Crash Repair / ComfortDelgro Engineering Pte Ltd

Off:62148398 / Fax:65468156

----- Forwarded by Lim Tien Siong/cdge/delgronotes on 28/03/2018 09:23 AM -----

From: "Tan, Rachel" <Rachel.Tan@sg.gaig.com>

To: Lim Tien Siong <limts@cdge.com.sg>

Date: 28/03/2018 08:53 AM

Subject: RE: Accident involving SHC7718G & your insured SJV2842P dated 27.03.18

Without Prejudice

Dear Mr Lim

Our insured has not reported accident. Before we incur survey fees, will like to check with our insured regarding the accident. Alternatively, please send us a copy of the video for a quicker assessment. Thank you.

---

### **Brief Details.**

On 27/03/18 at about 0950hours, my vehicle (SHC7718G) was stationary at Convention Centre as my customer was paying the fare through NETS. Suddenly the car started shaking and I looked up and saw one vehicle reversed and bang onto the front of my car. The driver however the driver just sped off. My vehicle suffered damages at the front.

I wish to state that I did not managed to take down the car plate number. Thank you for my car.

Regards

Rachel Tan

Executive, Motor Claims, Great American Insurance Company

Tel: 6804 7846

**From:** Lim Tien Siong [mailto:limts@cdge.com.sg]  
**Sent:** Tuesday, March 27, 2018 5:16 PM  
**To:** Tan, Rachel <Rachel.Tan@sg.gaig.com>  
**Cc:** General Claims <GeneralClaims@sg.gaig.com>  
**Subject:** Accident involving SHC7718G & your insured SJV2842P dated 27.03.18

Hi Rachel,

Best Regards,  
Lim Tien Siong  
Taxi Crash Repair / ComfortDelgro Engineering Pte Ltd  
Off:62148398 / Fax:65468156

---

This message and any attachments may contain confidential, privileged or proprietary information. If you are not the intended recipient, kindly notify us and delete this message and its attachments immediately, and please be advised that using, copying, distributing or disclosing any contents therein is not allowed. Statements pertaining to any matter outside our business are not to be taken as endorsed by ComfortDelGro Corporation Limited or its related companies. The comments/proposals provided are for discussion purposes only and are subject to approvals. Nothing herein shall constitute a binding agreement between the parties. Neither party shall be bound in any way to any term or condition except as agreed in a written agreement signed by the duly authorised representatives of both parties.

ComfortDelGro - a Green Office certified by the Singapore Environment Council - is committed to preserving the environment. We encourage you to print this only if necessary.

ComfortDelGro Engineering Pte Ltd [Registration No. 199506048W]

---

The content of this e-mail message and any attachments are confidential and may be legally privileged, intended solely for the addressee. If you are not the intended recipient, be advised that any use, dissemination, distribution, or copying of this e-mail is strictly prohibited. If you receive this message in error, please notify the sender immediately by reply email and destroy the message and its attachments.

---

This message and any attachments may contain confidential, privileged or proprietary information. If you are not the intended recipient, kindly notify us and delete this message and its attachments immediately, and please be advised that using, copying, distributing or disclosing any contents therein is not allowed. Statements pertaining to any matter outside our business are not to be taken as endorsed by ComfortDelGro Corporation Limited or its related companies. The comments/proposals provided are for discussion purposes only and are subject to approvals. Nothing herein shall constitute a binding agreement between the parties. Neither party shall be bound in any way to any term or condition except as agreed in a written agreement signed by the duly authorised representatives of both parties.

ComfortDelGro - a Green Office certified by the Singapore Environment Council - is committed to preserving the environment. We encourage you to print this only if necessary.

ComfortDelGro Engineering Pte Ltd [Registration No. 199506048W]

---

The content of this e-mail message and any attachments are confidential and may be legally privileged, intended solely for the addressee. If you are not the intended recipient, be advised that any use, dissemination, distribution, or copying of this e-mail is strictly prohibited. If you receive this message in error, please notify the sender immediately by reply email and destroy the message and its attachments.

---

The content of this e-mail message and any attachments are confidential and may be legally privileged, intended solely for the addressee. If you are not the intended recipient, be advised that any use, dissemination, distribution, or copying of this e-mail is strictly prohibited. If you receive this message in error, please notify the sender immediately by reply email and destroy the message and its attachments.

## Veron Chen (LKKAUTO)

**From:** Veron Chen (LKKAUTO)  
**Sent:** Friday, 27 April 2018 9:57 AM  
**To:** 'Tan, Rachel'  
**Cc:** SUR  
**Subject:** RE: Accident involving SHC7718G & your insured SJV2842P dated 27.03.18

Dear Rachel,

We will check and revert.

Best Regards,

Veron Chen | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6256-3561 | email :sur@lkkauto.com | fax: 6256-4315

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

**From:** Tan, Rachel [mailto:Rachel.Tan@sg.gaig.com]  
**Sent:** Friday, 27 April 2018 9:03 AM  
**To:** Veron Chen (LKKAUTO) <veronchen@lkkauto.com>  
**Cc:** SUR <sur@lkkauto.com>  
**Subject:** RE: Accident involving SHC7718G & your insured SJV2842P dated 27.03.18

Hi Veron

I remember this case, which Mr Lau called me to said that there were a lot of old damages on the vehicle.

Can I have some comments on the damage (E.g. whether it is a dent or impact collision), whether the force can possibly lead to whiplash, acute left shoulder strain, acute back strain and anxiety?

Regards

Rachel Tan

Executive, Motor Claims, Great American Insurance Company

Tel: 6804 7846

**From:** Veron Chen (LKKAUTO) <veronchen@lkkauto.com>  
**Sent:** Monday, April 9, 2018 8:54 AM  
**To:** Tan, Rachel <Rachel.Tan@sg.gaig.com>  
**Cc:** SUR <sur@lkkauto.com>  
**Subject:** [External] RE: Accident involving SHC7718G & your insured SJV2842P dated 27.03.18

Dear Rachel,

Enclosed herewith survey photos.

Best Regards,

Hi Rachel,  
Our survey opinion this  
is a "low impact collision",  
so for low impact collision,  
the where passenger  
within the vehicle should  
be quite safe.



Veron Chen | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6256-3561 | email :sur@lkkauto.com | fax: 6256-4315

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

---

**From:** Admin-D (LKKAuto)

**Sent:** Thursday, 29 March 2018 10:44 AM

**To:** 'Tan, Rachel' <Rachel.Tan@sg.gaig.com>

**Cc:** assignments <assignments@lkkauto.com>; SUR <sur@lkkauto.com>

**Subject:** RE: Accident involving SHC7718G & your insured SJV2842P dated 27.03.18

Dear Rachel,

Thank you for the assignment.

Best Regards,

**Catherine Chong** | Admin

**LKK Auto Consultants Pte Ltd**

Phone: 6741-8434 | email: assignments@lkkauto.com | fax: 6256-4315

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

---

**From:** Tan, Rachel [mailto:Rachel.Tan@sg.gaig.com]

**Sent:** Thursday, 29 March, 2018 10:21 AM

**To:** Lim Tien Siong <limts@cdge.com.sg>; Roger How Keen Meng <rogerhow@cdge.com.sg>

**Cc:** LKK Assignments <assignments@lkkauto.com>

**Subject:** RE: Accident involving SHC7718G & your insured SJV2842P dated 27.03.18

Without Prejudice

Dear Mr Lim

Thank you for your call. We will arrange for LKK to conduct PRI.

Dear LKK

Please assist urgently, attached estimates. Thank you.

Regards

Rachel Tan

Executive, Motor Claims, Great American Insurance Company

Tel: 6804 7846

---

**From:** Lim Tien Siong [mailto:limts@cdge.com.sg]

**Sent:** Wednesday, March 28, 2018 9:28 AM

**To:** Roger How Keen Meng <rogerhow@cdge.com.sg>

**Cc:** Tan, Rachel <Rachel.Tan@sg.gaig.com>

**Subject:** Fw: Accident involving SHC7718G & your insured SJV2842P dated 27.03.18

Dear Roger,

The other party insurer's request for video evidence.  
Please assist.

Best Regards,

Lim Tien Siong

Taxi Crash Repair / ComfortDelgro Engineering Pte Ltd



From: "Tan, Rachel" <Rachel.Tan@sg.gaig.com>  
To: Lim Tien Siong <limts@cdge.com.sg>  
Date: 28/03/2018 08:53 AM  
Subject: RE: Accident involving SHC7718G & your insured SJV2842P dated 27.03.18

---

Without Prejudice

Dear Mr Lim

Our insured has not reported accident. Before we incur survey fees, will like to check with our insured regarding the accident. Alternatively, please send us a copy of the video for a quicker assessment. Thank you.

---

### **Brief Details.**

On 27/03/18 at about 0950hours, my vehicle (SHC7718G) was stationary at Convention Centre as my customer was paying the fare through NETS. Sud shaking and I looked up and saw one vehicle reversed and bang onto the fr driver however the driver just sped off. My vehicle suffered damages at the f

I wish to state that I did not managed to take down the car plate number. Th my car.

Regards

Rachel Tan

Executive, Motor Claims, Great American Insurance Company

Tel: 6804 7846

From: Lim Tien Siong [mailto:limts@cdge.com.sg]  
Sent: Tuesday, March 27, 2018 5:16 PM  
To: Tan, Rachel <Rachel.Tan@sg.gaig.com>  
Cc: General Claims <GeneralClaims@sg.gaig.com>  
Subject: Accident involving SHC7718G & your insured SJV2842P dated 27.03.18

Hi Rachel,

Best Regards,  
Lim Tien Siong  
Taxi Crash Repair / ComfortDelgro Engineering Pte Ltd  
Off:62148398 / Fax:65468156

---

This message and any attachments may contain confidential, privileged or proprietary information. If you are not the intended recipient, kindly notify us and delete this message and its attachments immediately, and please be advised that using, copying, distributing or disclosing any contents therein is not allowed. Statements pertaining to any matter outside our business are not to be taken as endorsed by ComfortDelGro Corporation Limited or its related companies. The comments/proposals provided are for discussion purposes only and are subject to approvals. Nothing herein shall constitute a binding agreement between the parties.

Neither party shall be bound in any way to any term or condition except as agreed in a written agreement signed by the duly authorised representatives of both parties.

ComfortDelGro - a Green Office certified by the Singapore Environment Council - is committed to preserving the environment. We encourage you to print this only if necessary.

ComfortDelGro Engineering Pte Ltd [Registration No. 199506048W]

---

The content of this e-mail message and any attachments are confidential and may be legally privileged, intended solely for the addressee. If you are not the intended recipient, be advised that any use, dissemination, distribution, or copying of this e-mail is strictly prohibited. If you receive this message in error, please notify the sender immediately by reply email and destroy the message and its attachments.

---

This message and any attachments may contain confidential, privileged or proprietary information. If you are not the intended recipient, kindly notify us and delete this message and its attachments immediately, and please be advised that using, copying, distributing or disclosing any contents therein is not allowed. Statements pertaining to any matter outside our business are not to be taken as endorsed by ComfortDelGro Corporation Limited or its related companies. The comments/proposals provided are for discussion purposes only and are subject to approvals. Nothing herein shall constitute a binding agreement between the parties. Neither party shall be bound in any way to any term or condition except as agreed in a written agreement signed by the duly authorised representatives of both parties.

ComfortDelGro - a Green Office certified by the Singapore Environment Council - is committed to preserving the environment. We encourage you to print this only if necessary.

ComfortDelGro Engineering Pte Ltd [Registration No. 199506048W]

---

The content of this e-mail message and any attachments are confidential and may be legally privileged, intended solely for the addressee. If you are not the intended recipient, be advised that any use, dissemination, distribution, or copying of this e-mail is strictly prohibited. If you receive this message in error, please notify the sender immediately by reply email and destroy the message and its attachments.

---

The content of this e-mail message and any attachments are confidential and may be legally privileged, intended solely for the addressee. If you are not the intended recipient, be advised that any use, dissemination, distribution, or copying of this e-mail is strictly prohibited. If you receive this message in error, please notify the sender immediately by reply email and destroy the message and its attachments.

A Life Clinic Pte Ltd

10, Sinaran Drive, #09-21, Novena Medical Center, Singapore 307506. Tel: 67372283 Fax: 62561328  
BUSINESS REGN NO. 201104850M

To  
APAC Law Corporation (Branch Office)  
Advocates & Solicitors  
185, Toa Payoh Central,  
#01-320 (2<sup>nd</sup> Storey)  
Singapore 310185

Your ref: APAC.4300.18.BL.rv

22 April 2018

Medical Report for Mr Yeo See Chong (S7102427Z)

Mr Yeo See Chong was seen at the clinic on 28 March 2018.

He was allegedly a taxi driver whose vehicle was hit from in front by a reversing private car while stationary at a drop off point in a convention centre on the 27 March 2018 at around 0950Hr. It was unanticipated and he was facing left during impact.

A few hours later, he complained of low-neck pain. He had difficulty sleeping due to anxiety. The next day, the pain worsened.

On examination, there was no localized tenderness at the Cervical Spine but flexion and extension were associated with paravertebral pain at the lower Cervical Spine. There was left shoulder pain on lifting the left arm. Flexion of the Lumbar Spine was associated with low back pain.

Using Québec Task Force Classification, for neck complaints of pain, stiffness or tenderness only but no physical signs are noted, he was diagnosed with Whiplash Injury Grade I, Acute Left Shoulder Strain, Acute Back Strain and Anxiety.

He was given symptomatic treatment and 3 days of medical leave.

He did not return for further treatment.

Regards,



Dr Choo Kay Wee  
General Practitioner

A LIFE CLINIC PTE LTD  
10, Sinaran Drive #09-21  
Novena Medical Centre  
Singapore 307506  
Tel: 6737 2283 Fax: 6256 1328  
Co. Regn. No. 201104850M

**Veron Chen (LKKAUTO)**

---

**From:** Tan, Rachel <Rachel.Tan@sg.gaig.com>  
**Sent:** Friday, 29 June 2018 11:42 AM  
**To:** Veron Chen (LKKAUTO)  
**Cc:** SUR  
**Subject:** RE: Accident involving SHC7718G & your insured SJV2842P dated 27.03.18

Dear Veron

Noted, thanks.

The PD claim, any finalization? Did CDGE inform to withdraw the claim?

Regards

Rachel Tan

Executive, Motor Claims, Great American Insurance Company

Tel: 6804 7846

Since inspection date until today, we did not hear ~~news~~ any, from CDGE. <sup>news</sup>  
Will submit preliminary report soon.  
shall

---

**From:** Veron Chen (LKKAUTO) <veronchen@lkkauto.com>  
**Sent:** Friday, June 29, 2018 11:37 AM  
**To:** Tan, Rachel <Rachel.Tan@sg.gaig.com>  
**Cc:** SUR <sur@lkkauto.com>  
**Subject:** [External] RE: Accident involving SHC7718G & your insured SJV2842P dated 27.03.18

Dear Rachel,

Basing on the circumstance of the accident, and the damaged profile to the TP vehicle, it was the low speed impact, whether this low speed impact would cause such an injuries please check with the medical expert.

Best Regards,

**Veron Chen** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6256-3561 | email :sur@lkkauto.com | fax: 6256-4315

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

---

**From:** Veron Chen (LKKAUTO)  
**Sent:** Thursday, 28 June 2018 3:30 PM  
**To:** 'Tan, Rachel' <Rachel.Tan@sg.gaig.com>  
**Cc:** SUR <sur@lkkauto.com>  
**Subject:** RE: Accident involving SHC7718G & your insured SJV2842P dated 27.03.18

Dear Rachel,

We will check and revert.

Best Regards,



## 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

GREAT AMERICAN INSURANCE COMPANY

Ref : CS/GAI18005837/K1vbs2

3 TEMASEK AVENUE  
#16-01 CENTENNIAL TOWER  
SINGAPORE 039190

Date : 12-07-2018



Code : GAI

### 1. Policy Particulars :- THIRD PARTY CLAIM

Insured Veh.	SJV 2842P	Veh. Inspected	SHC 7718G
Policy No.		Coverage (\$)	0.00
Claim No.	CLMOMVP000000629	Excess (\$)	0.00
Assign From	RACHEL TAN	Assign Date	29/03/2018

### 2. Vehicle Particulars & Condition

Make & Model	HYUNDAI SONATA	c.c	1991
Engine No.	HIDDEN	Year of Reg.	2012
Chassis No.	KMHET41VMCA821799	Colour	YELLOW
Odometer	208540	Steering	IN ORDER
Brakes	IN ORDER	Modification	STANDARD ALLOY RIM
General	FAIR		

### 3. Conditions of Tyres

	Size	Make	Balance
R/H Front Tyre	215/60R16	WEST LAKE	7 mm
L/H Front Tyre	215/60R16	WEST LAKE	7 mm
R/H Rear Tyre	215/60R16	WEST LAKE	7 mm
L/H Rear Tyre	215/60R16	WEST LAKE	7 mm

### 4. Description of Damages

THE VEHICLE SUSTAINED DAMAGES AT THE FRONT PORTION. DAMAGES SEE DETAILS.
---

### 5. General Information

Accident Date	27/03/2018	Inspection Date	29/03/2018
Survey held at	COMFORTDELGRO ENGINEERING PTE LTD 59 LOYANG DRIVE SINGAPORE 508969		

### 5a. Remarks

A)THE INSPECTION WAS CONDUCTED ON A"WITHOUT PREJUDICE" BASIS. B)IN ACCORDANCE TO YOUR INSTRUCTIONS, WE HAVE NOT AUTHORISED REPAIRS.
--

### 5b. Estimate Days of Repair

ESTIMATED NORMAL PERIOD FOR REPAIR:	2 Working Days
-------------------------------------	----------------



# 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

Page No.:1 of 1

## OPINION ON REPAIR COST FOR VEHICLE NO. SHC 7718G

Qty	Description of Parts	Condition	Recommended (\$)
	<b>REPLACEMENT OF PARTS</b>		
1	RADIATOR GRILLE	OLD DAMAGE	-
1	RADIATOR GRILLE U MOULDING	OLD DAMAGE	-
1	FRONT BUMPER COVER	OLD DAMAGE	-
1	FRONT BUMPER SPONGE	OLD DAMAGE	-
1	FRONT BUMPER REINFORCEMENT	OLD DAMAGE	-
2	FRONT BUMPER BRACKET TOP (LH/RH) @\$22.40	OLD DAMAGE	-
2	FRONT BUMPER PROTECTOR (LH/RH) @\$29.20	OLD DAMAGE	-
	LESS 20% DISCOUNT		-
			-
	<b>SPECIAL NETT ITEMS</b>		
1	FRONT NUMBER PLATE (SN)	SERVICEABLE	-
1	FRONT NO PLATE TRIM COVER (SN)	SERVICEABLE	-
			-
	<b>LABOUR</b>		
	PANEL BEATING.	NOT NECESSARY	-
	SPRAY PAINTING CHARGE.	NOT NECESSARY	-
			-
	<b>GRAND TOTAL</b>		-
<b>RECOMMENDED COST OF REPAIRS</b>			-

Report Ref No. CS/GAI18005837/K1vbs2

KALVIN ANG WEI KUN

Automotive Assessor / Investigator

ADRIAN LING WAI PING

B.Eng,AMSOE,AMIRTE,AMSAE-A,M.MATAI

Licensed Appraiser

DISCLAIMER OF LIABILITY TO THIRD PARTIES:- This Report is made solely for the use and benefit of the Client named on the front page of this Report.

No liability of responsibility whatsoever, in contract or tort, is accepted to any third party who may rely on the Report wholly or in part. Any third party acting or relying on this Report, in whole or in part, does so at his or her own risk.