

Hsiao Tong (LKKAuto)

From: Ler, Bernard-JQ <Bernard-JQ.Ler@aig.com>
Sent: Monday, 16 July 2018 9:20 AM
To: Hsiao Tong (LKKAuto)
Subject: RE: <SEEK INSTRUCTION> Your Ref: 9589455230SG *Our Ref: CC3/AIG18006078/K1pa3 [ACCIDENT INVOLVING SLC 3359M(OI) & SHD 6803U(TP) ON 02/04/2018]

Hi Hsiao Tong,

Please assist to offer up to 80% contribution as follows:

Cost of Repair	:	\$	321.00	As per surveyor's finalization
Loss of Use	:	\$	359.14	2 days @ S\$ 179.57/day
Loss of Income	:	\$	100.00	2 days @ S\$ 50.00/day
	:	\$	780.14	
	:	\$		
At 80% Contribution	:	\$	624.11	
LTA/ GIA Search Fee	:	\$	7.45	
Total	:	\$	631.56	

Thank you.

Best Regards,

Bernard Ler
AIG

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

78 Shenton Way #08-16 Singapore(079120)

Tel +(65) 6419 1946 | Fax +(65) 6835 7416

Bernard-JQ.Ler@aig.com | www.aig.com.sg

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

Sent: 14 July 2018 2:19 PM

To: Ler, Bernard-JQ

Subject: RE: <SEEK INSTRUCTION> Your Ref: 9589455230SG *Our Ref: CC3/AIG18006078/K1pa3 [ACCIDENT INVOLVING SLC 3359M(OI) & SHD 6803U(TP) ON 02/04/2018]

Hi Bernard,

We refer to the above matter.

Third party had rejected our offer at 50% - \$390.00(all-in) and proposed g/s \$900.00(all-in).

For your further instruction.



Fri 13/7/2018 4:53 PM

Cecilia Lee Peng Geok <cecilialee@sparkcarcare.com>

Re: <Request for Video Footage> Your Ref: SHD 6803U *LKK Ref: CC3/AIG18006078/K1pa3 [ACCIDENT SLC 3359M & SHD 6803U ON 02/04/2018]

To: Hsiao Tong (LKKAuto)

Without Prejudice

Dear Sir/Madam

Our earlier conversation refers.

For settlement purpose, we are prepared to wrap up the matter at global sum of \$900/-.

Thank you.

Best Regards

Cecilia Lee

Claims Department | ComfortDelGro Engineering Pte Ltd

Off: 6214 8354 | Fax: 6214 1843

From: Cecilia Lee Peng Geok <cecilialee@sparkcarcare.com>

Sent: Thursday, 5 July 2018 10:45 AM

To: Hsiao Tong (LKKAuto)

Subject: RE: <Request for Video Footage> Your Ref: SHD 6803U *LKK Ref: CC3/AIG18006078/K1pa3 [ACCIDENT SLC 3359M & SHD 6803U ON 02/04/2018]

Without Prejudice

Dear Sir/Madam

We regret to advise that your offer of \$390.00 is not acceptable. Our taxi was stationary at the material time. It was your insured who hit onto our stationary taxi that caused t

Please review and revert with your revised offer. 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: Ler, Bernard-JQ [mailto:Bernard-JQ.Ler@aig.com]

Sent: Monday, 18 June 2018 3:21 PM

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

Subject: RE: <SEEK INSTRUCTION> Your Ref: 9589455230SG *Our Ref: CC3/AIG18006078/K1pa3 [ACCIDENT INVOLVING SLC 3359M(OI) & SHD 6803U(TP) ON 02/04/2018]

Hi Hsiao Tong,

As spoken, please try to settle the case at 50%. Also, please start offer LOR and LOI at 2 days.

Thank you.

Best Regards,

Bernard Ler
AIG

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

78 Shenton Way #08-16 Singapore(079120)

Tel +(65) 6419 1946 | Fax +(65) 6835 7416

Bernard-JQ.Ler@aig.com | www.aig.com.sg

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

Sent: 18 June 2018 2:39 PM

To: Ler, Bernard-JQ

Subject: RE: <SEEK INSTRUCTION> Your Ref: 9589455230SG *Our Ref: CC3/AIG18006078/K1pa3 [ACCIDENT INVOLVING SLC 3359M(OI) & SHD 6803U(TP) ON 02/04/2018]

Hi Bernard,

As per our tele-conversation earlier, we have checked with third party repairer that no injury claim by their driver.

The breakdown of third party claim is as follows: -

1. Cost of Repair (w/GST)	\$ 321.00
2. Loss of Rental (3days x \$179.57)	\$ 538.71
3. Loss of Income (3days x \$50.00)	\$ 150.00
4. LTA/GIA search fee	\$ 7.45
Total	<u>\$1,017.16</u>

*Recommended 2repair days.

Kindly let us have your further instruction.

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: Friday, 4 May 2018 1:57 PM

To: 'Ler, Bernard-JQ' <Bernard-JQ.Ler@aig.com>

Subject: RE: <SEEK INSTRUCTION> Your Ref: 9589455230SG *Our Ref: CC3/AIG18006078/K1pa3 [ACCIDENT INVOLVING SLC 3359M(OI) & SHD 6803U(TP) ON 02/04/2018]

Hi Bernard,

Attached video(2) shows third party taxi was stationary and there was a slight jerk on his taxi.

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: Friday, 4 May 2018 1:54 PM

To: 'Ler, Bernard-JQ' <Bernard-JQ.Ler@aig.com>

Subject: RE: <SEEK INSTRUCTION> Your Ref: 9589455230SG *Our Ref: CC3/AIG18006078/K1pa3 [ACCIDENT INVOLVING SLC 3359M(OI) & SHD 6803U(TP) ON 02/04/2018]

Hi Bernard,

Attached video(1) shows insured's vehicle was ahead of third party taxi.

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: Ler, Bernard-JQ [<mailto:Bernard-JQ.Ler@aig.com>]

Sent: Thursday, 3 May 2018 5:17 PM

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

Subject: RE: <SEEK INSTRUCTION> Your Ref: 9589455230SG *Our Ref: CC3/AIG18006078/K1pa3 [ACCIDENT INVOLVING SLC 3359M(OI) & SHD 6803U(TP) ON 02/04/2018]

Hi Hsiao Tong,

As spoken, please let us have a copy of video footage once you have received it.

Thanks.

Best Regards,

Bernard Ler
AIG

Complex Claims Examiner

Claims | AIG Asia Pacific Insurance Pte. Ltd
78 Shenton Way #08-16 Singapore(079120)
Tel +(65) 6419 1946 | Fax +(65) 6835 7416
Bernard-JQ.Ler@aig.com | www.aig.com.sg

From: Ler, Bernard-JQ
Sent: Tuesday, April 17, 2018 11:44 AM
To: 'Hsiao Tong (LKKAUTO)'
Subject: RE: <SEEK INSTRUCTION> Your Ref: 9589455230SG *Our Ref: CC3/AIG18006078/K1pa3 [ACCIDENT INVOLVING SLC 3359M(OI) & SHD 6803U(TP) ON 02/04/2018]

Dear Hsiao Tong,

Please request for video footage from TP for our further assessment.

Attachment(s)	
Are accident photos available for attachment?	YES
Was there any video captured by Car Camera?	YES
Remarks/ Reasons:	-
Was there any audio recorded?	NO

Thank you.

Best Regards,

Bernard Ler
AIG

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Claims | AIG Asia Pacific Insurance Pte. Ltd

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Bernard-JQ.Ler@aig.com | www.aig.com.sg

From: Hsiao Tong (LKKAUTO) [<mailto:chewht@lkkauto.com>]
Sent: Tuesday, April 17, 2018 9:30 AM
To: Ler, Bernard-JQ
Subject: <SEEK INSTRUCTION> Your Ref: 9589455230SG *Our Ref: CC3/AIG18006078/K1pa3 [ACCIDENT INVOLVING SLC 3359M(OI) & SHD 6803U(TP) ON 02/04/2018]

Your Ref: **9589455230SG**
Our Ref: CC3/AIG18006078/K1pa3

Dear Sirs/Madam,

ACCIDENT INVOLVING SLC 3359M(OI) & SHD 6803U(TP) ON 02/04/2018

We refer to the above matter.

Third party driver reported that he stationary in a road congestion due to parked vehicles on the left side of the road. OID who was on the opposite direction grazed the right rear portion of his taxi.

OID reported that he was driving along Martia Road. Third party encroached into his lane and resulted the collision.

We have contacted OID to verify the nature of accident. OID disputed third party claim as he was driving within his lane. Third party who was driving on the opposite direction had encroached into OID's lane and caused the accident. No video footage from OID.

We have reviewed the matter and our opinion is as follows: -

- Third party taxi while overtaking parked vehicles encroached into path of OID coming from opposite direction. Third party being an overtaking vehicle should exercise more care to avoid vehicle from the opposite direction.

In view of this, we are intending to reject third party claim.

For your approval/comments/instruction.

Best Regards,

Hsiao Tong, Chew | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | email: chewht@lkkauto.com | fax: 6741-4108

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