

Asher Sng (LKKAUTO)

From: Lee, Ming-Yao <MingYao.Lee@aig.com>
Sent: Monday, 22 July 2019 5:38 PM
To: Asher Sng (LKKAUTO)
Subject: RE: [AIG]: Our Ref : 4439656501SG-003 | Accident Involving SLR5753R & SHB9934R on 05/05/2018 // LKK Ref: CC3/AIG18008576/Kma3

Hi Asher,

We refer to your email of even date.

Please proceed to reject with the reasons you provided.

Regards,

Lee Ming Yao, George
AIG

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

78 Shenton Way #08-16 Singapore 079120

Tel +(65) 6419 1769

Ming-Yao.Lee@AIG.com | www.aig.sg

From: Asher Sng (LKKAUTO) <AsherSng@lkkauto.com>
Sent: Monday, July 22, 2019 5:16 PM
To: Lee, Ming-Yao <MingYao.Lee@aig.com>
Subject: [EXTERNAL] RE: [AIG]: Our Ref : 4439656501SG-003 | Accident Involving SLR5753R & SHB9934R on 05/05/2018 // LKK Ref: CC3/AIG18008576/Kma3

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Hi George,

We refer to the above matter.

Based on the circumstances of both parties and available information in hand.

The google map show that third party traveling on the 2nd lane before the traffic junction should process into the right most lane instead of going into the 2nd lane.

We are of the opinion that insured shall not be liable for the accident as third party should follow the lane discipline.

As such, we intend to reject the claim

Kindly advice on your view/opinion/instruction for this claim.

Thank You.

Best Regards,

Asher Sng | Case Handler

LKK Auto Consultants Pte Ltd

phone: 6841-6051 | email: ashersng@lkkauto.com | fax: 6741-4108

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

From: Lee, Ming-Yao <MingYao.Lee@aig.com>

Sent: Friday, 12 July 2019 4:50 PM

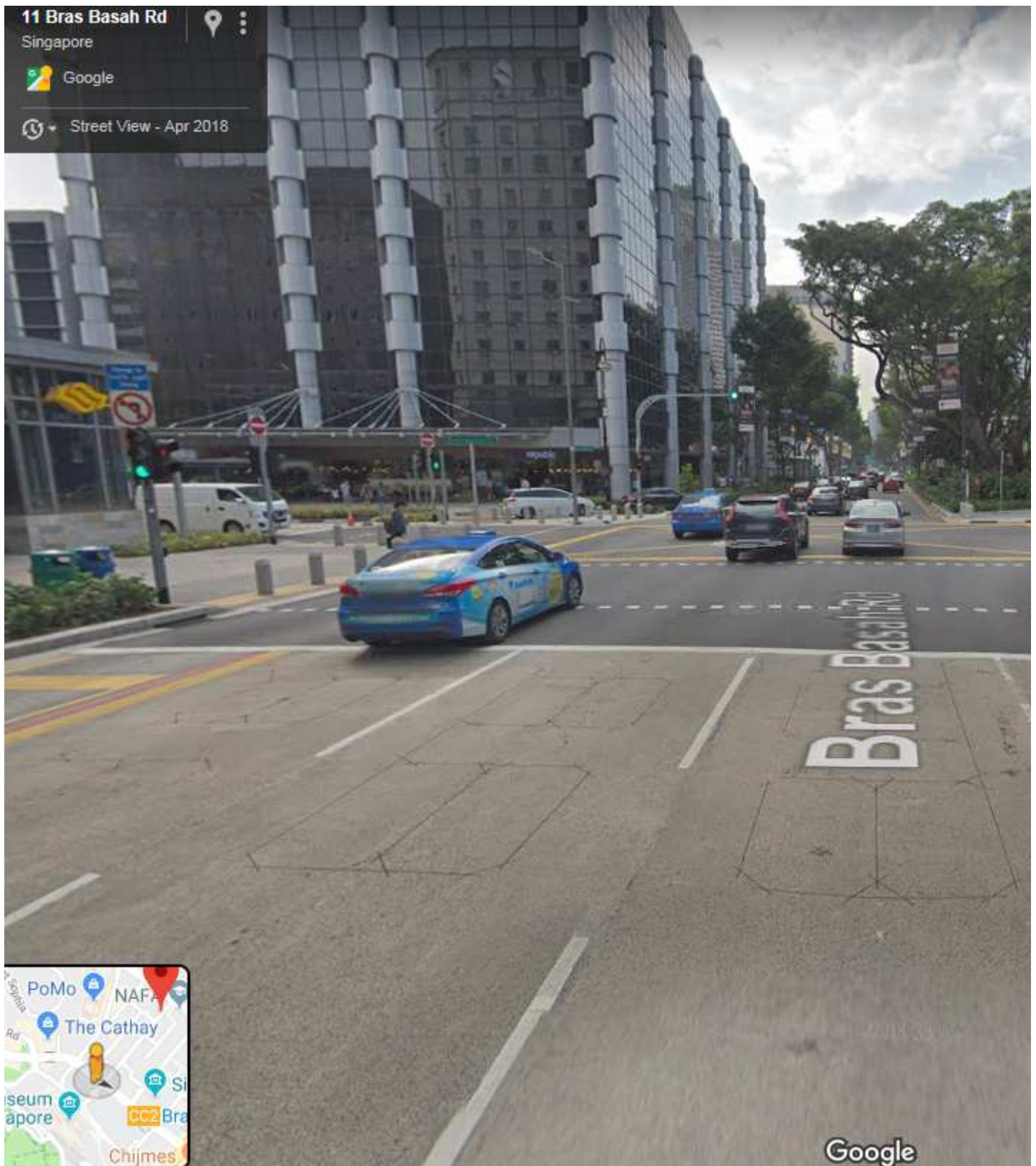
To: Asher Sng (LKKAuto) <AsherSng@lkkauto.com>

Subject: RE: [AIG]: Our Ref : 4439656501SG-003 | Accident Involving SLR5753R & SHB9934R on 05/05/2018 // LKK Ref: CC3/AIG18008576/Kma3

Hi Asher,

Clearer picture to showcase the traffic flow.

Lane 2 before junction connects to Lane 1 after junction.



Regards,
Lee Ming Yao, George
AIG
Complex Claims Examiner
Claims | AIG Asia Pacific Insurance Pte. Ltd.

78 Shenton Way #08-16 Singapore 079120

Tel +(65) 6419 1769

Ming-Yao.Lee@AIG.com | www.aig.sg

From: Lee, Ming-Yao

Sent: Tuesday, July 09, 2019 9:22 AM

To: Asher Sng (LKKAUTO)

Subject: RE: [AIG]: Our Ref : 4439656501SG-003 | Accident Involving SLR5753R & SHB9934R on 05/05/2018 // LKK
Ref: CC3/AIG18008576/Kma3

Hi Asher,

Checking on the accident location on Google Map, excluding bus lane, there were 4 lanes before junction and 3 lanes after junction. The right most lane before junction is for turning right only. TP was travelling along Lane 2 from the right and upon crossing the junction, TP should keep at right most lane in my opinion.



Before Junction:



After Junction:



Regards,

Lee Ming Yao, George
AIG

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

78 Shenton Way #08-16 Singapore 079120

Tel +(65) 6419 1769

Ming-Yao.Lee@AIG.com | www.aig.sg

From: Asher Sng (LKKAuto) [<mailto:AsherSng@lkkauto.com>]

Sent: Tuesday, July 09, 2019 8:54 AM

To: Lee, Ming-Yao

Subject: [EXTERNAL] RE: [AIG]: Our Ref : 4439656501SG-003 | Accident Involving SLR5753R & SHB9934R on 05/05/2018 // LKK Ref: CC3/AIG18008576/Kma3

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Hi Ming Yao,

We refer to the email below.

We have just received third party video uploaded in the merimen.

Video show that insured cut into third party lane after the traffic junction.

We are of the opinion that the liability is not in our insured favour.

Thank You.

Best Regards,

Asher Sng | Case Handler

LKK Auto Consultants Pte Ltd

phone: 6841-6051 | email: ashersng@lkkauto.com | fax: 6741-4108

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

From: Lee, Ming-Yao <MingYao.Lee@aig.com>

Sent: Monday, 8 July 2019 4:39 PM

To: Asher Sng (LKKAuto) <AsherSng@lkkauto.com>

Subject: RE: [AIG]: Our Ref : 4439656501SG-003 | Accident Involving SLR5753R & SHB9934R on 05/05/2018 // LKK Ref: CC3/AIG18008576/Kma3

Hi Asher,

May I check the latest development of the case?

Received information from OI's lawyer that OI's claim was settled.

Thank You.

Regards,

Lee Ming Yao, George
AIG

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

78 Shenton Way #08-16 Singapore 079120

Tel +(65) 6419 1769

Ming-Yao.Lee@AIG.com | www.aig.sg

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

Sent: Wednesday, June 26, 2019 2:45 PM

To: Asher Sng (LKKAuto); Lee, Ming-Yao

Cc: Hsiao Tong (LKKAuto); Admin A

Subject: [EXTERNAL] [AIG]: Our Ref : 4439656501SG-003 | Accident Involving SLR5753R & SHB9934R on 05/05/2018
// LKK Ref: CC3/AIG18008576/Kma3

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[LKK Ref: CC3/AIG18008576/Kea3](#)

Hi Ming-Yao,

We will get back.

Asher – FYNA please.

Best Regards,

Olivia Lau | Admin Manager

LKK Auto Consultants

phone: 6256-3561 | email: olivialau@lkkauto.com | fax: 6741-4108

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



From: Lee, Ming-Yao [<mailto:MingYao.Lee@aig.com>]

Sent: Wednesday, 26 June, 2019 2:40 PM

To: Olivia Lau (LKKAuto) <olivialau@lkkauto.com>

Cc: Admin A <admin-a@lkkauto.com>; Hsiao Tong (LKKAuto) <chewht@lkkauto.com>

Subject: RE: Our Ref : 4439656501SG-003 | Accident Involving SLR5753R & SHB9934R on 05/05/2018 // LKK Ref: CC3/AIG18008576/Kma3

Hi Olivia,

Please assist to direct to case handler. Would like to check for latest development of this case, e.g. if third party had withdrawn claim?

Thank You.

Regards,

Lee Ming Yao, George

AIG

Complex Claims Examiner

Claims | AIG Asia Pacific Insurance Pte. Ltd

AIG Building, 78 Shenton Way #08-16 Singapore(079120)

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From: Olivia Lau (LKKAUTO) [<mailto:olivialau@lkkauto.com>]

Sent: 02 August 2018 18:53

To: Lee, Ming-Yao <MingYao.Lee@aig.com>

Cc: Admin A <admin-a@lkkauto.com>; Hsiao Tong (LKKAUTO) <chewht@lkkauto.com>

Subject: RE: Our Ref : 4439656501SG-003 | Accident Involving SLR5753R & SHB9934R on 05/05/2018 // LKK Ref: CC3/AIG18008576/Kma3

[LKK Ref: CC3/AIG18008576/Kma3](#)

Hi Ming-Yao,

Noted on the insured passenger's statement.

Thank you.

Best Regards,

Olivia Lau | Admin Manager

LKK Auto Consultants

phone: 6256-3561 | email: olivialau@lkkauto.com | fax: 6741-4108

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



From: Lee, Ming-Yao [<mailto:MingYao.Lee@aig.com>]

Sent: Thursday, 2 August, 2018 4:21 PM

To: Admin A <admin-a@lkkauto.com>

Subject: Our Ref : 4439656501SG-003 | Accident Involving SLR5753R & SHB9934R on 05/05/2018

Hi,

We have received latest update from insured's representative solicitor and submitted witness statement as ready in Merimen.

Please inform us before any settlement in order not to prejudice our insured's recovery claim.

Thanks,

George Lee
AIG

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

78 Shenton Way #08-16 Singapore(079120)

Tel +(65) 6419 1769 | Fax +(65) 6835 7416

Ming-Yao.Lee@aig.com | www.aig.com.sg

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Asher Sng (LKKAUTO)

From: Asher Sng (LKKAUTO)
Sent: Friday, 2 August 2019 10:43 AM
To: Ng Wai Yin; 'jasminetan'
Cc: claims@transcab.com.sg
Subject: RE: TCS REF: AAD1805-039--Accident involving SLR5753R (AIG) & SHB9934R on 05.05.18
Attachments: OI SKETCH PLAN.pdf

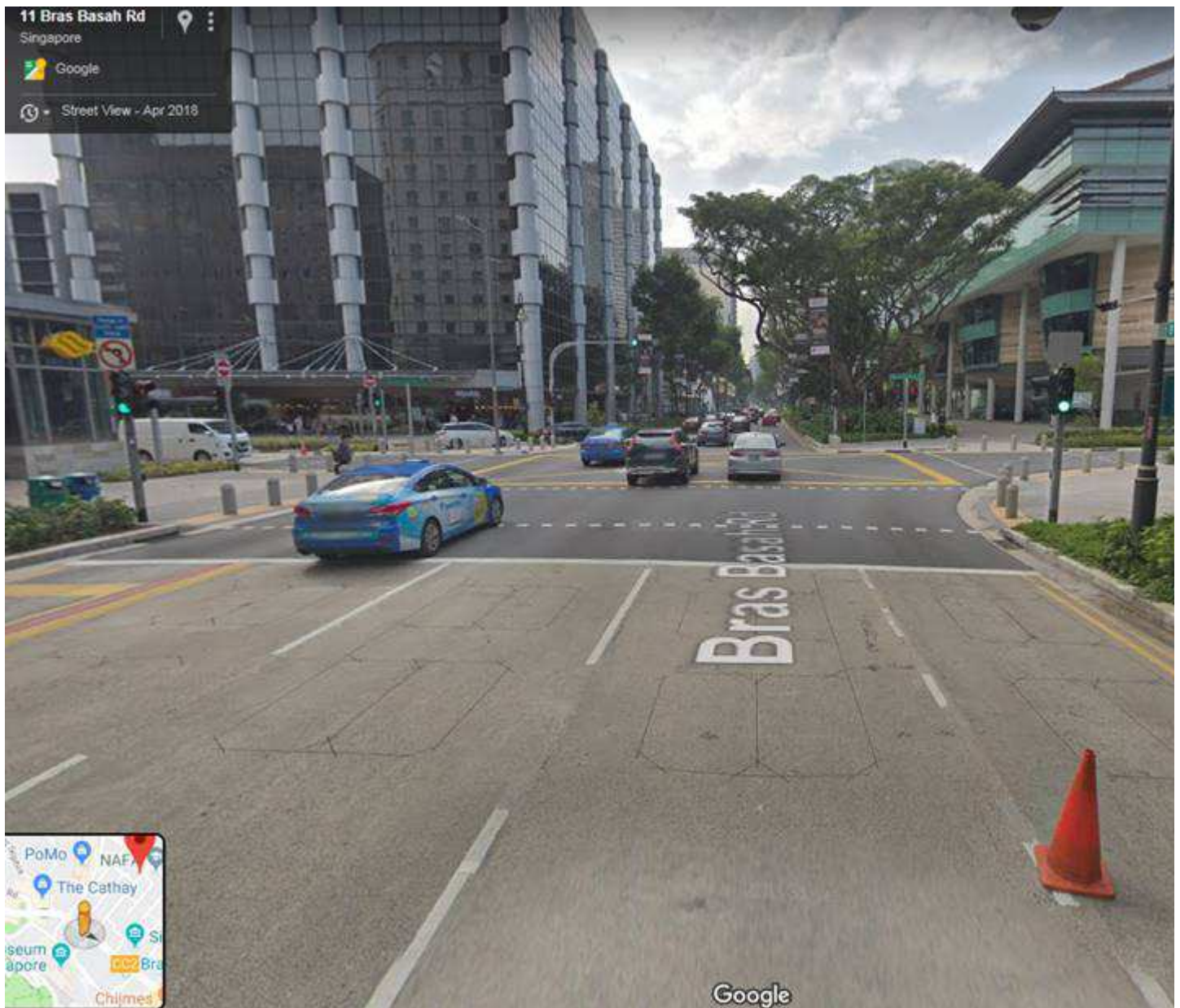
'WITHOUT PREJUDICE'
SAVE AS TO COSTS

Hi Sir/Mdm,

We refer to the above matter.

We attached here with a copy of our insured's accident statement for your easy reference.

Our principal has reiterated that the accident was caused due to the entire negligence of your client did not follow the lane discipline changed lane to the left and collided with our insured vehicle.



We are of the opinion that liability is not in your client's favor.

Under such a circumstances, we regret to inform you that we have our principal instruction to deny liability and unable to look into your client's claim.

Thank You.

Best Regards,

Asher Sng | Case Handler

LKK Auto Consultants Pte Ltd

phone: 6841-6051 | email: ashersng@lkkauto.com | fax: 6741-4108

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

From: Ng Wai Yin <waiyin.ng@transcab.com.sg>
Sent: Wednesday, 26 June 2019 4:48 PM
To: Asher Sng (LKKAuto) <AsherSng@lkkauto.com>
Subject: TCS REF: AAD1805-039--Accident involving SLR5753R (AIG) & SHB9934R on 05.05.18

Hi Asher

Refer to our tele-conversation.

Enclosed is the video footage for your investigation.

Thank You
Best Regards,
Ng Wai Yin
Finance Department
TEL: 6603 1265 Ext.308

***** Please be reminded that all claims correspondence to be send to claims@transcab.com.sg**



TRANS-CAB SERVICES PTE LTD

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Main Line: (65) 6287 6666 Fax Line: (65) 6287 7764
Website: www.transcab.com.sg

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