

## Vic (LKKAUTO)

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**From:** Tan, Bennie-WZ <Bennie-WZ.Tan@aig.com>  
**Sent:** Wednesday, 15 May, 2019 9:47 PM  
**To:** Joy Irene (LKKAUTO)  
**Cc:** Olivia Lau (LKKAUTO); Admin A  
**Subject:** RE: AIG TP / 0089380323SG-003:----- Acc on 13.11.2015 invlg SHA7971B & SGW6668E (AIG) LKK Ref: TBA CDGE Ref: T1115/SHA7971B/AT

Hi Joy

Referring to your email.

Please contact OI if OI's claim is indeed rejected by III. If yes, to advise OI that we will have settle matter at best to avoid further litigation etc.

Best Regards

**Bennie Tan**  
**AIG**

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

78 Shenton Way #08-16 Singapore 079120  
Tel +(65) 6419 1718

[Bennie-WZ.Tan@aig.com](mailto:Bennie-WZ.Tan@aig.com) | [www.aig.sg](http://www.aig.sg)

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**From:** Joy Irene (LKKAUTO) [mailto:JoyIrene@lkkauto.com]  
**Sent:** Friday, May 03, 2019 11:35 AM  
**To:** Tan, Bennie-WZ  
**Cc:** Olivia Lau (LKKAUTO); Admin A  
**Subject:** [EXTERNAL] RE: AIG TP / 0089380323SG-003:----- Acc on 13.11.2015 invlg SHA7971B & SGW6668E (AIG) LKK Ref: TBA CDGE Ref: T1115/SHA7971B/AT

**This message is from an external sender; be cautious with links and attachments.**

Hi Bennie,

TP's response below. For your further instruction. Thank you.

**WITHOUT PREJUDICE**

Ms Joy Irene  
M/s LKK Auto Consultants Pte Ltd

Your email dated 3 May 2019 refers.

We have to resolve claims with insurers under BOLA guidelines where liability is 0%, 50% or 100%.

Please inform your Principal that their Insured had through M/s Cycle & Carriage Industries Pte Ltd escalated the dispute on liability to GIA for adjudication. GIA's Decision was in favour of taxi insurers, M/s India International Insurance Pte Ltd. BOLA Scenario 31A applies to this case. A copy of GIA's Decision is attached again.

Our LOD with relevant supporting documents is attached. Liability is 100% in taxi's favour. Please let us have your reply with offer to wrap up this long outstanding case without any further delay. Thank you.

Best Regards

Aileen Tan

Claims Department | ComfortDelGro Engineering Pte Ltd

Off: 6214 8735 | Fax: 6214 1843

Best Regards,

Joy Irene | Case Handler

LKK Auto Consultants Pte Ltd

DID: 6841-2409 | email: [joyirene@lkkauto.com](mailto:joyirene@lkkauto.com) | Fax: 6741-4108

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

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**From:** Tan, Bennie-WZ [<mailto:Bennie-WZ.Tan@aig.com>]

**Sent:** Saturday, 23 March 2019 12:33 AM

**To:** Joy Irene (LKKAuto) <[JoyIrene@lkkauto.com](mailto:JoyIrene@lkkauto.com)>

**Cc:** Olivia Lau (LKKAuto) <[olivialau@lkkauto.com](mailto:olivialau@lkkauto.com)>; Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>

**Subject:** RE: AIG TP / 0089380323SG-003:----- Acc on 13.11.2015 invlg SHA7971B & SGW6668E (AIG) LKK Ref: TBA CDGE Ref: T1115/SHA7971B/AT

Hi Joy

Insured was maneuvering within the yellow box when traffic turned green. Third Party was behind the yellow line moved forward. We are of the view liability should be between 50-80%.

Best Regards

**Bennie Tan**

**AIG**

Senior Complex Claims Examiner

Claims | AIG Asia Pacific Insurance Pte. Ltd

78 Shenton Way #08-16 Singapore 079120

Tel +(65) 6419 1718

[Bennie-WZ.Tan@aig.com](mailto:Bennie-WZ.Tan@aig.com) | [www.aig.sg](http://www.aig.sg)

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**From:** Joy Irene (LKKAuto) [<mailto:JoyIrene@lkkauto.com>]

**Sent:** Wednesday, March 20, 2019 7:50 PM

**To:** Tan, Bennie-WZ

**Cc:** Olivia Lau (LKKAuto); Admin A

**Subject:** RE: AIG TP / 0089380323SG-003:----- Acc on 13.11.2015 invlg SHA7971B & SGW6668E (AIG) LKK Ref: TBA CDGE Ref: T1115/SHA7971B/AT

Hi Bennie,

Videos from both drivers uploaded in Merimen.

For your mandate/instruction.

Best Regards,  
Joy Irene | Case Handler  
LKK Auto Consultants Pte Ltd  
DID: 6841-2409 | email: [joyirene@lkkauto.com](mailto:joyirene@lkkauto.com) | Fax: 6741-4108  
Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

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**From:** Tan, Bennie-WZ [<mailto:Bennie-WZ.Tan@aig.com>]  
**Sent:** Wednesday, 13 March 2019 6:22 PM  
**To:** Joy Irene (LKKAuto) <[JoyIrene@lkkauto.com](mailto:JoyIrene@lkkauto.com)>  
**Cc:** Olivia Lau (LKKAuto) <[olivialau@lkkauto.com](mailto:olivialau@lkkauto.com)>  
**Subject:** RE: AIG TP / 0089380323SG-003:----- Acc on 13.11.2015 invlg SHA7971B & SGW6668E (AIG) LKK Ref: TBA  
CDGE Ref: T1115/SHA7971B/AT

Hi Joy

Referring to the above.

Any updates on this outstanding matter.

Best Regards

**Bennie Tan**  
**AIG**  
Senior Complex Claims Examiner  
Claims | AIG Asia Pacific Insurance Pte. Ltd  
  
78 Shenton Way #08-16 Singapore 079120  
Tel +(65) 6419 1718

[Bennie-WZ.Tan@aig.com](mailto:Bennie-WZ.Tan@aig.com) | [www.aig.sg](http://www.aig.sg)

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**From:** Tan, Bennie-WZ  
**Sent:** Sunday, November 04, 2018 12:17 AM  
**To:** 'Joy Irene (LKKAuto)'  
**Cc:** Admin A; CS A Team  
**Subject:** RE: AIG TP / 0089380323SG-003:----- Acc on 13.11.2015 invlg SHA7971B & SGW6668E (AIG) LKK Ref: TBA  
CDGE Ref: T1115/SHA7971B/AT

Hi Joy

Referring to your email below.

Please request C&C to forward a copy of OI video in form of CD rom for our needed review. Also, advise on the last correspondent with TP / developments on this case.

Best Regards

**Bennie Tan**

**AIG**

Senior Complex Claims Examiner  
78 Shenton Way #08-16 Singapore 079120  
Tel +(65) 6419 1718 | Fax +(65) 6835 7416

[Bennie-WZ.Tan@aig.com](mailto:Bennie-WZ.Tan@aig.com) | [www.aig.com.sg](http://www.aig.com.sg)

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**From:** Joy Irene (LKKAuto) [<mailto:JoyIrene@lkkauto.com>]  
**Sent:** Thursday, October 25, 2018 5:02 PM  
**To:** Tan, Bennie-WZ  
**Cc:** Admin A; CS A Team  
**Subject:** RE: AIG TP / 0089380323SG-003:----- Acc on 13.11.2015 invlg SHA7971B & SGW6668E (AIG) LKK Ref: TBA CDGE Ref: T1115/SHA7971B/AT

Hi Bennie,

Apologies for this late response. Cycle & Carriage didn't respond to my previous inquiry.

I just had a tele-con with Mr. Yik from C&C Pandan Loop, according to him, OI's claim was rejected by III as there was video evidence, he appealed to GIA and GIA ruled in favour of CDGE.

Copy of his video is too big and he is unable to send us a copy.

For your instruction.

Thank you.

Best Regards,  
Joy Irene | Case Handler  
LKK Auto Consultants Pte Ltd  
DID: 6841-2409 | email: [joyirene@lkkauto.com](mailto:joyirene@lkkauto.com) | Fax: 6741-4108  
Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

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**From:** Tan, Bennie-WZ [<mailto:Bennie-WZ.Tan@aig.com>]  
**Sent:** Thursday, 25 October 2018 4:36 PM

**To:** Joy Irene (LKKAUTO) <[JoyIrene@lkkauto.com](mailto:JoyIrene@lkkauto.com)>

**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; CS A Team <[cs-a@lkkauto.com](mailto:cs-a@lkkauto.com)>

**Subject:** RE: AIG TP / 0089380323SG-003:----- Acc on 13.11.2015 invlg SHA7971B & SGW6668E (AIG) LKK Ref: TBA  
CDGE Ref: T1115/SHA7971B/AT

Hi Joy

Referring to the above.

Kindly let us have your response to our email dated 23/05/18.

Best Regards

**Bennie Tan**

**AIG**

Senior Complex Claims Examiner  
78 Shenton Way #08-16 Singapore 079120  
Tel +(65) 6419 1718 | Fax +(65) 6835 7416

[Bennie-WZ.Tan@aig.com](mailto:Bennie-WZ.Tan@aig.com) | [www.aig.com.sg](http://www.aig.com.sg)

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**From:** Tan, Bennie-WZ

**Sent:** Wednesday, May 23, 2018 2:18 PM

**To:** Joy Irene (LKKAUTO)

**Cc:** Admin A; CS A Team

**Subject:** RE: AIG TP / 0089380323SG-003:----- Acc on 13.11.2015 invlg SHA7971B & SGW6668E (AIG) LKK Ref:  
TBA CDGE Ref: T1115/SHA7971B/AT

Hi Joy

Referring to your email below.

In view of fresh arbitration results, kindly advise if OI has previously successful claimed against III.

Best Regards

**Bennie Tan**

**AIG**

Senior Complex Claims Examiner  
78 Shenton Way #08-16 Singapore 079120  
Tel +(65) 6419 1718 | Fax +(65) 6835 7416

[Bennie-WZ.Tan@aig.com](mailto:Bennie-WZ.Tan@aig.com) | [www.aig.com.sg](http://www.aig.com.sg)

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**From:** Joy Irene (LKKAuto) [<mailto:JoyIrene@lkkauto.com>]  
**Sent:** Wednesday, May 16, 2018 2:31 PM  
**To:** Tan, Bennie-WZ  
**Cc:** Admin A; CS A Team  
**Subject:** AIG TP / 0089380323SG:----- Acc on 13.11.2015 invlg SHA7971B & SGW6668E (AIG) LKK Ref: TBA CDGE Ref: T1115/SHA7971B/AT

[AIG TP / 0089380323SG](#)

Dear Mr. Bennie,

We refer to the subject and CDGE's e-mail below.

We have rejected TP claim on 12 April 2016.

Now, TP CDGE had informed us that GIA's resolution is at 100% on their favour.

Kindly advise if we are to re-open this claim for negotiation settlement.

Thank you.

Best Regards,  
Joy Irene | Case Handler  
LKK Auto Consultants Pte Ltd  
DID: 6841-2409 | email: [joyirene@lkkauto.com](mailto:joyirene@lkkauto.com) | Fax: 6741-4108  
Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

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**From:** Aileen Tan Lee Noi [<mailto:aileentan@cdge.com.sg>]  
**Sent:** Tuesday, 15 May 2018 3:21 PM  
**To:** Joy Irene (LKKAuto) <[JoyIrene@lkkauto.com](mailto:JoyIrene@lkkauto.com)>  
**Cc:** KKLau <[kklau@lkkauto.com](mailto:kklau@lkkauto.com)>  
**Subject:** Acc on 13.11.2015 invlg SHA7971B & SGW6668E (AIG) LKK Ref: TBA CDGE Ref: T1115/SHA7971B/AT

WITHOUT PREJUDICE

Ms Joy Irene  
M/s LKK Auto Consultants Pte Ltd

Our telephone conversation a while ago refers. Kindly review subject matter.

Taxi insurers, M/s India International Insurance Pte Ltd, had just shared with us [GIA's decision \(copy attached below\) made on this case escalated by workshop of SGW6668E. BOLA Scenario 31A applies with liability 100% against SGW6668E for failing to give way to taxi on major road.](#)

Please request your Principal to settle our taxi claim with no dispute on liability.

We await your early reply to wrap up this long outstanding claim amicably at this stage. Thank you.

Best Regards

Aileen Tan  
Claims Department | ComfortDelGro Engineering Pte Ltd  
Off: 6214 8735 | Fax: 6214 1843

**From:** [Zayyer \(LKKAuto\)](#)

**Sent:** Saturday, November 12, 2016 3:25 PM

**To:** [kent@yunco.com.sg](mailto:kent@yunco.com.sg)

**Cc:** [Zayyer \(LKKAuto\)](#) ; [Admin A](#) ; [Tan, Bennie-WZ](#)

**Subject:** offer made for Date of accident on 13/11/2015 involving vehicles SHA 7971B & SGW 6668E along Cairnhill Road

## **WITHOUT PREJUDICE**

Your Ref: 16065.2016.JY/kw (CAS)

Dear Sir / Madam,

### **Date of accident on 13/11/2015 involving vehicles SHA 7971B & SGW 6668E along Cairnhill Road**

We refer to the above matter.

Kindly informed that the accident scenario is in line with MAG as below.

Our insured was coming out from the minor road through the yellow box and stopped as traffic light was red (as per video your client stopped behind the yellow box).

When traffic light turned green, vehicles start moving, our insured follows suit, however, your client proceed to move forward and collided into our insured vehicle.

As per below MAG, your client should stop behind the yellow box to allow vehicles from the adjoining minor road to enter the major road.


However, with a solely intention of resolving towards your claim, as per MAG, we will proceed to settle the claim at **\$\$1137.40**, the breakdown is as follow;

Kindly clip the link to view video footage.

<https://www.dropbox.com/s/s03q6dst4eg72ga/SGW%206668E.MOV?dl=0>

Cost of Repair	\$\$2889.00
Loss of Rental	\$\$572.99 (\$127.33 x 4 ½ days)
Loss of Income	\$\$ 225.00 (\$50 x 4 ½ days)
Total	\$\$3686.99
@20%liability	\$\$737.40
Legal Fee	\$\$400.00
	<b><u>\$\$1137.40</u></b>

Kindly confirm the acceptance.

	SCENARIO	REASON(S)	X %	Y %
(b)	 <p>Diagram 1.43</p> <p>Traffic on the major road has stopped up to the edge of the yellow box</p>	<p><b>Reason(s):</b> Driver X turning out from the minor road has precedence over oncoming traffic on the major road but should still keep a lookout for vehicles along the major road. Driver X should also take evasive action to avoid a collision. Driver Y on the major road should not proceed into the yellow box; he should stop behind the yellow box to allow vehicles from the adjoining minor road to enter the major road.</p>	20	80

**“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. No admission of liability, whatsoever, should be deemed / inferred from this negotiation of terms/settlement.”**

Best Regards,  
 Zayer | Case Handler  
 LKK Auto Consultants Pte Ltd  
 Phone: 6841 2409, email: [zayer@lkkauto.com](mailto:zayer@lkkauto.com) fax: 6741-4108  
 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

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ComfortDelGro Engineering Pte Ltd [Registration No. 199506048W]

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