

Asher Sng (LKKAUTO)

From: CHAN Kian Chuan <kianchuan.chan@axa.com.sg>
Sent: Thursday, 9 May 2019 12:55 PM
To: Asher Sng (LKKAUTO); Mei Kwan (LKKAUTO)
Cc: OH Vale; NG Stacey; Hsiao Tong (LKKAUTO); Admin A; CS A Team; Olivia Lau (LKKAUTO); KHOR Saw Theng; CHIONH Hock San Christopher
Subject: RE: RENEWAL NOTICE FOR SKS3789H - : PATRICK LIM SHIH HAUR -S8M00HKC
Importance: High

Hi Asher,

Thank you for your email.

Insured had wrote in to us again stating that there is no follow up after the call and had requested for AXA to handle this matter directly.

To avoid further escalation and complain, we will take over conduct of this matter.

Please DO NOT engage insured again from hereon, submit WP report and forward to us your last offer to TP.

Thank you.

**Please note that contents of this email should not be construed as any admission of liability on the part of our insured and/ or insurers. We hereby maintain full reservation of rights and all defences available to us.*

Warmest Regards



KC Chan | Senior Specialist, Motor Claims Department

AXA Insurance Pte Ltd | 8 Shenton Way, #24-01 AXA Tower, Singapore 068811 | www.axa.com.sg

Email: kianchuan.chan@axa.com.sg

Customer Care No. 1800 8804888



Please consider the environment before printing this message

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From: Asher Sng (LKKAUTO) [mailto:AsherSng@lkkauto.com]
Sent: Thursday, May 09, 2019 8:45 AM
To: CHAN Kian Chuan <kianchuan.chan@axa.com.sg>; Mei Kwan (LKKAUTO) <Meikwan@lkkauto.com>
Cc: OH Vale <vale.oh@axa.com.sg>; NG Stacey <stacey.ng@axa.com.sg>; Hsiao Tong (LKKAUTO) <chewht@lkkauto.com>; Admin A <admin-a@lkkauto.com>; CS A Team <cs-a@lkkauto.com>; Olivia Lau (LKKAUTO) <olivialau@lkkauto.com>; KHOR Saw Theng <sawtheng.khor@axa.com.sg>; CHIONH Hock San Christopher <chris.chionhhs@axa.com.sg>
Subject: RE: RENEWAL NOTICE FOR SKS3789H - : PATRICK LIM SHIH HAUR -S8M00HKC

Hi Kian Chuan,

We refer to the email below.

We are still waiting for the review on the survey fee before we follow up the email with insured on the private settlement detail and letter.

Meanwhile we have withdrew our offer settlement with the third party repairer and inform that our insured would like to settle the matter privately.

Therefore please kindly update us soon so that we can follow up the matter with our insured soon.

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: CHAN Kian Chuan <kianchuan.chan@axa.com.sg>

Sent: Wednesday, 8 May 2019 4:01 PM

To: Asher Sng (LKKAuto) <AsherSng@lkkauto.com>; Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>

Cc: OH Vale <vale.oh@axa.com.sg>; NG Stacey <stacey.ng@axa.com.sg>; Hsiao Tong (LKKAuto) <chewht@lkkauto.com>; Admin A <admin-a@lkkauto.com>; CS A Team <cs-a@lkkauto.com>; Olivia Lau (LKKAuto) <olivialau@lkkauto.com>; KHOR Saw Theng <sawtheng.khor@axa.com.sg>; CHIONH Hock San Christopher <chris.chionhhs@axa.com.sg>

Subject: RE: RENEWAL NOTICE FOR SKS3789H - : PATRICK LIM SHIH HAUR -S8M00HKC

Importance: High

Hi Asher,

Thank you for the updates.

Is there any follow up email sent to insured after the call on insured intention to reimburse AXA after settlement? If yes, please forward us a copy, if no please do with the needful and forward us a copy of the same thereafter.

With regards to the survey fees, we will review on our end.

You had informed insured that the settlement amount at \$678.64 and so our mandate approved for settlement will not be exceeding \$678.64.

Thank you.

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Warmest Regards



KC Chan | Senior Specialist, Motor Claims Department

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

Sent: Wednesday, May 08, 2019 3:46 PM

To: CHAN Kian Chuan <kianchuan.chan@axa.com.sg>; Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>

Cc: OH Vale <vale.oh@axa.com.sg>; NG Stacey <stacey.ng@axa.com.sg>; Hsiao Tong (LKKAuto) <chewht@lkkauto.com>; Admin A <admin-a@lkkauto.com>; CS A Team <cs-a@lkkauto.com>; Olivia Lau (LKKAuto) <olivialau@lkkauto.com>; KHOR Saw Theng <sawtheng.khor@axa.com.sg>; CHIONH Hock San Christopher <chris.chionhhs@axa.com.sg>

Subject: RE: RENEWAL NOTICE FOR SKS3789H - : PATRICK LIM SHIH HAUR -S8M00HKC

Hi Kian Chuan,

We refer to the tele-conversation with Vic.

We have cleared both insured driver and the husband on the liability, they would like to do the private settlement.

However we have inform that the settlement amount of \$678.64 and they are willing to pay the amount to protect their NCD but may not pay for our survey fee.

Please advise.

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: CHAN Kian Chuan <kianchuan.chan@axa.com.sg>

Sent: Wednesday, 8 May 2019 8:53 AM

To: Asher Sng (LKKAuto) <AsherSng@lkkauto.com>; Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>

Cc: OH Vale <vale.oh@axa.com.sg>; NG Stacey <stacey.ng@axa.com.sg>; Hsiao Tong (LKKAuto) <chewht@lkkauto.com>; Admin A <admin-a@lkkauto.com>; CS A Team <cs-a@lkkauto.com>; Olivia Lau (LKKAuto) <olivialau@lkkauto.com>; KHOR Saw Theng <sawtheng.khor@axa.com.sg>; CHIONH Hock San Christopher

<chris.chionhhs@axa.com.sg>

Subject: RE: RENEWAL NOTICE FOR SKS3789H - : PATRICK LIM SHIH HAUR -S8M00HKC

Importance: High

Hi Asher,

As per your email, you did not engage with our insured but you mentioned in your mandate IA that you had you had spoken with our insured prior to settlement which is mandatory for all AXA cases. Please do with the needful, engaged with our insured and let us have the chronological of events in claims handling for this matter by end of business day today.

Thank you.

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Warmest Regards



KC Chan | Senior Specialist, Motor Claims Department

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Email: kianchuan.chan@axa.com.sg

Customer Care No. 1800 8804888



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

Sent: Tuesday, May 07, 2019 5:37 PM

To: CHAN Kian Chuan <kianchuan.chan@axa.com.sg>; Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>

Cc: OH Vale <vale.oh@axa.com.sg>; NG Stacey <stacey.ng@axa.com.sg>; Hsiao Tong (LKKAuto) <chewht@lkkauto.com>; Admin A <admin-a@lkkauto.com>; CS A Team <cs-a@lkkauto.com>; Olivia Lau (LKKAuto) <olivialau@lkkauto.com>; KHOR Saw Theng <sawtheng.khor@axa.com.sg>; CHIONH Hock San Christopher <chris.chionhhs@axa.com.sg>

Subject: RE: RENEWAL NOTICE FOR SKS3789H - : PATRICK LIM SHIH HAUR -S8M00HKC

Hi Kian Chuan,

We refer to the email below.

The vehicle policy was under Hitachi Capital and not Patrick Lim.

Vehicle Registration Number	SKS3789H
Insured/Policyholder	
Name Of Registered Owner	HITACHI CAPITAL ASIA PACIFIC PTE LTD
Co Reg No	199400399N
Email Address	NOEMAIL
Mobile Phone No	
Alternative Phone No	OFFICE-97550066

We tired to call the driver a few times however there was no response.

We have send out the letter to Hitachi Capital Asia to inform about the 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: CHAN Kian Chuan <kianchuan.chan@axa.com.sg>

Sent: Tuesday, 7 May 2019 3:42 PM

To: Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>; Asher Sng (LKKAuto) <AsherSng@lkkauto.com>

Cc: OH Vale <vale.oh@axa.com.sg>; NG Stacey <stacey.ng@axa.com.sg>; Hsiao Tong (LKKAuto) <chewht@lkkauto.com>; Admin A <admin-a@lkkauto.com>; CS A Team <cs-a@lkkauto.com>; Olivia Lau (LKKAuto) <olivialau@lkkauto.com>; KHOR Saw Theng <sawtheng.khor@axa.com.sg>; CHIONH Hock San Christopher <chris.chionhhs@axa.com.sg>

Subject: RE: RENEWAL NOTICE FOR SKS3789H - : PATRICK LIM SHIH HAUR -S8M00HKC

Importance: High

Hi Asher,

Please update us by end of business day today.

Thank you.

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Warmest Regards



KC Chan | Senior Specialist, Motor Claims Department

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Email: kianchuan.chan@axa.com.sg



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From: Mei Kwan (LKKAuto) [<mailto:Meikwan@lkkauto.com>]

Sent: Tuesday, May 07, 2019 10:39 AM

To: CHAN Kian Chuan <kianchuan.chan@axa.com.sg>; Asher Sng (LKKAuto) <AsherSng@lkkauto.com>

Cc: OH Vale <vale.oh@axa.com.sg>; NG Stacey <stacey.ng@axa.com.sg>; Hsiao Tong (LKKAuto) <chewht@lkkauto.com>; Admin A <admin-a@lkkauto.com>; CS A Team <cs-a@lkkauto.com>; Olivia Lau (LKKAuto) <olivialau@lkkauto.com>

Subject: RE: RENEWAL NOTICE FOR SKS3789H - : PATRICK LIM SHIH HAUR -S8M00HKC

'WITHOUT PREJUDICE'
SAVE AS TO COSTS

Dear Sir / Madam,

Thank you for your email.

Hi Asher,

FYNA please.

Thank you.

Best Regards,

Mei Kwan | Admin

LKK Auto Consultants Pte

Ltd

Phone: 6366 0055 | email: MeiKwan@lkkauto.com | fax: 67414108

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

From: CHAN Kian Chuan <kianchuan.chan@axa.com.sg>

Sent: Tuesday, 7 May, 2019 10:15 AM

To: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>; Admin A <admin-a@lkkauto.com>; Admin-B <admin-b@lkkauto.com>; Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>; Olivia Lau (LKKAuto) <olivialau@lkkauto.com>

Cc: OH Vale <vale.oh@axa.com.sg>; NG Stacey <stacey.ng@axa.com.sg>

Subject: FW: RENEWAL NOTICE FOR SKS3789H - : PATRICK LIM SHIH HAUR -S8M00HKC

Importance: High

Hi LKK,

We had received a complaint for the above subject matter refers.

Insured feedback that 'AXA shouldn't release any claims without informing us,'.

As per your mandate IA, you had engaged and spoken to insured.
Please let us have the detail claim handling chronological of events for this matter and to engage insured thereafter.



Auto
Consultants
Pte Ltd

Company Registration No. 139607188R

51 URBAN L1, P01-25 PAVAN INDUSTRIAL PARK, SINGAPORE 489933 TEL: (665) 62563561 FAX: (665) 62564315

Remarks:

Liability: Insured rear ended third party vehicle. Spoken to insured and he aware that his NCD is affected and AXA to settle at best.

Mandate:

Liability(TP)		100%	
Proposed repair cost	\$	406.60	
Loss of use	\$	-	
Loss of rental	\$	190.04	2days x \$95.02
Loss of income	\$	100.00	2days x \$50
LTA search fees	\$	2.00	
Others	\$	-	
Proposed Total	\$	698.64	

Thank you.

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Warmest Regards



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From: Tirda Mohamad

Sent: Monday, 6 May 2019 10:06 AM

To: OH Vale <vale.oh@axa.com.sg>

Subject: FW: RENEWAL NOTICE FOR SKS3789H - HIRER : PATRICK LIM SHIH HAUR

Hi Vale,

I have this hirer who is super angry that his Ncd becomes 0% due to a claim that he did not make.

Below is his side of the story. Could you assist please?

Thank you and Best Regards.

Tirda Mohamad (Aida)

SD Contego Services

by Sime Darby Singapore Limited

305 Alexandra Road, #04-06, Singapore 159942

DID : 6514 0553 Fax : 6265 0763

Email : Tirda.mohamad@simedarby.com.sg

From: Lim, Patrick Shih Haur (Patrick.Lim) [<mailto:Patrick.Lim@chevron.com>]

Sent: Monday, 6 May 2019 9:55 AM

To: Tirda Mohamad <tirda.mohamad@simedarby.com.sg>

Cc: patricklimsh@yahoo.com.sg

Subject: RE: RENEWAL NOTICE FOR SKS3789H - HIRER : PATRICK LIM SHIH HAUR

Aida,

(Resending due to wrong YAHOO! email)

No, this is incorrect. My wife had a very slight bump into the cab. They then reviewed and agreed verbally that there was no damage but exchanged IDs and phone numbers anyways. Later on that day, the cab driver called my wife and asked for money as "outside settlement", and started bargaining and threatening to file a claim if she refused to pay. My wife then drove the car to BMW workshop immediately and the insurance advisor assessed and verified that there's no damage to the BMW, and the position of the cab's damage couldn't be caused by her car as the scratches were at the bottom of his bumper, which were a lot lower than the BMW's bumper. The advisor then ask her not to worry, no filing needed, and advised her to refuse any outside settlement with the cab driver. We have not heard anything since then.

AXA shouldn't release any claims without informing us, which is the case apparently, and now is asking for higher premium. This is not right from a consumer point of view, and I will not accept this increase \$1040 increase from the 2018 premium.

Thanks.

Patrick

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