

## Hsiao Tong (LKKAUTO)

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**From:** Md Noor, Norsiah <Norsiah.MdNoor@aig.com>  
**Sent:** Wednesday, 30 May 2018 3:09 PM  
**To:** Aileen Tan Lee Noi  
**Cc:** Hsiao Tong (LKKAUTO)  
**Subject:** RE: [Reminder 2] Acc on 30.12.2013 invlg SHC1733B, FBH4326T[AIG] & GY9831U[MS FCIL] AIG Ref: 800706798B MS FCIL: D14/217/G/WY CDGE Ref: T1213/SHC1733B/AT

WITHOUT PREJUDICE

Dear Aileen,

Refer to the above.

For the sake of amicable settlement, we are prepared to settle this matter under multiple collision of BOLA Scenario 35.

Dear Hsiao Tong,

Please assist to follow-up.

Thank you

Norsiah Md Noor  
AIG  
Complex Claims Examiner  
Claims | AIG Asia Pacific Insurance Pte Ltd  
78 Shenton Way #08-16 Singapore 079120  
Tel +(65) 6419-1606 | Fax +(65) 6835-7417  
[Norsiah.MdNoor@aig.com](mailto:Norsiah.MdNoor@aig.com) | [www.aig.com.sg](http://www.aig.com.sg)

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**From:** Aileen Tan Lee Noi [mailto:[aileentan@cdge.com.sg](mailto:aileentan@cdge.com.sg)]  
**Sent:** Wednesday, May 23, 2018 11:34 AM  
**To:** Yogarajah, Jegaparakash  
**Cc:** Chong, Annie-PY; KK Lau (Lkkauto); Cecilia Low  
**Subject:** [Reminder 2] Acc on 30.12.2013 invlg SHC1733B, FBH4326T[AIG] & GY9831U[MS FCIL] AIG Ref: 800706798 MS FCIL: D14/217/G/WY CDGE Ref: T1213/SHC1733B/AT

WITHOUT PREJUDICE

Mr Prakash  
M/s AIG Asia Pacific Insurance Pte Ltd ["AIG"]

We refer to subject matter resting with our email of 24 April 2018.

No reply has been received from AIG to-date. We sincerely appreciate if you would kindly assist to forward this email to the case handler-in-charge in AIG whom we could liaise with to move this long outstanding case.

We look forward to hearing from you. Thank you.

Best Regards

Aileen Tan

Claims Department | ComfortDelGro Engineering Pte Ltd

Off: 6214 8735 | Fax: 6214 1843

From: Aileen Tan Lee Noi/cdge/delgronotes  
To: annie-py.chong@aig.com, "KK Lau (Lkkauto)" <kklau@lkkauto.com>  
Cc: Cecilia Low <CeciliaLow@msfirstcapital.com.sg>  
Date: 24/04/2018 02:58 PM  
Subject: [Reminder] Acc on 30.12.2013 invlg SHC1733B, FBH4326T[AIG] & GY9831U[MS FCIL]  
CDGE Ref: T1213/SHC1733B/AT AIG Ref: 800706798 MS FCIL: D14/217/GWY

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### **IMMEDIATE ATTENTION**

WITHOUT PREJUDICE

Ms Annie Chong

M/s AIG Asia Pacific Insurance Pte Ltd ["AIG"]

We refer to subject matter resting with our email of 6 March 2018.

MS FCIL have requested for survey report of SHC1733B from AIG/LKK. We are also seeking insurers' consent to escalate this case to GIA for resolution if both insurers are not able to agree on liability.

We receive no reply from KC Chan on this matter. Kindly advise whom we can liaise with in AIG to enable us to wrap up this long outstanding case.

Your early reply is awaited. Thank you.

Best Regards

Aileen Tan

Claims Department | ComfortDelGro Engineering Pte Ltd

Off: 6214 8735 | Fax: 6214 1843

From: Aileen Tan Lee Noi/cdge/delgronotes  
To: "Chan Kian Chuan" <kian-Chuan.Chan@aig.com>, Cecilia Low <CeciliaLow@msfirstcapital.com.sg>  
Cc: "Zayyer (LKKAuto)" <zayyer@lkkauto.com>, "Syed-Yusoff, Saliha" <Saliha.Syed-Yusoff@aig.com>  
Date: 06/03/2018 09:28 AM  
Subject: [Reminder] Acc on 30.12.2013 invlg SHC1733B, FBH4326T[AIG] & GY9831U[MS FCIL]  
CDGE Ref: T1213/SHC1733B/AT

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WITHOUT PREJUDICE

Mr Chan Kian Chuan

M/s AIG Asia Pacific Insurance Pte Ltd ["AIG"]

[AIG Ref: 800706798]

Ms Cecilia Low  
M/s MS First Capital Insurance Limited ["MS FCIL"]  
[MS FCIL Ref: D14/217/G/WY]

Please let us have your reply to our email of 29 January 2018. Thank you.

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

From: Aileen Tan Lee Noi/cdge/delgronotes  
To: "Chan Kian Chuan" <kian-Chuan.Chan@aig.com>, Cecilia Low <CeciliaLow@msfirstcapital.com.sg>  
Cc: "Zayyer (LKKAuto)" <zayyer@lkkauto.com>, "Syed-Yusoff, Saliha" <Saliha.Syed-Yusoff@aig.com>  
Date: 29/01/2018 04:04 PM  
Subject: Acc on 30.12.2013 invlg SHC1733B, FBH4326T[AIG] & GY9831U[MS FCIL]  
CDGE Ref: T1213/SHC1733B/AT

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WITHOUT PREJUDICE

Mr Chan Kian Chuan  
M/s AIG Asia Pacific Insurance Pte Ltd ["AIG"]  
[AIG Ref: 800706798]

Ms Cecilia Low  
M/s MS First Capital Insurance Limited ["MS FCIL"]  
[MS FCIL Ref: D14/217/G/WY]

We refer to subject matter resting our email of 8 January 2018.

GY9831U [MS FCIL] exited from minor road and collided with FBH4326T [AIG] on main road. FBH4326T then went over to taxi's lane on its left and hit onto the stationary taxi. Traffic Police had initiated action against driver of GY9831U for offence of Careless Driving.

MS FCIL's view is that this matter falls under multiple collision of BOLA Scenario 35 and that AIG should respond to taxi claims. LKK representing AIG have however maintained their Principal's instruction to deny liability.

In any event, we look forward to an amicable resolution of this long outstanding claim. We sincerely appreciate if

1. AIG can forward survey report of SHC1733B to MS FCIL as requested in their email of 4 October 2017 so that we can move this case?
2. Both insurers can review and let us have final position on liability towards our taxi claims pending quantum to be discussed/agreed?
- 3.

If necessary, we shall escalate this case to GIA for resolution. Please let us have your reply by **7 February 2018**.

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

From: Alice Lau Lay Koon/cdge/delgronotes  
To: "Syed-Yusoff, Saliha" <Saliha.Syed-Yusoff@aig.com>  
Cc: Cecilia Low <CeciliaLow@first-insurance.com.sg>, "Zayyer (LKKAuto)" <zayyer@lkkauto.com>  
Date: 08/01/2018 05:09 PM  
Subject: RE: Accident on 30.12.2013 involving SHC1733B, FBH4326T (AIG) & GY9831U (FCI)

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Dear Saliha,  
Kindly advise who is KC (not in the loop in this email).

Aside to Zayyer - Please advise on the survey report which Cecilia of First Capital Insurance has requested earlier on.

Best Regards,

Alice Lau  
Claims Department / ComfortDelGro Engineering Pte Ltd  
Off: 6214 8307/ Fax: 6214 1843

From: "Syed-Yusoff, Saliha" <Saliha.Syed-Yusoff@aig.com>  
To: Alice Lau Lay Koon <alichelau@cdge.com.sg>, "Zayyer (LKKAuto)" <zayyer@lkkauto.com>  
Cc: Cecilia Low <CeciliaLow@first-insurance.com.sg>  
Date: 30/10/2017 02:06 PM  
Subject: RE: Accident on 30.12.2013 involving SHC1733B, FBH4326T (AIG) & GY9831U (FCI)

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Dear Alice/ Zayyer,

Kindly note that the file will be further handled by my colleague, KC.

aside to KC,

claim no. 800706798

fyna pls.

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

**Saliha Syed Yusoff**  
**AIG**

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

78 Shenton Way #08-16 Singapore(079120)

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**From:** Alice Lau Lay Koon [<mailto:alicelau@cdge.com.sg>]

**Sent:** Friday, October 27, 2017 4:15 PM

**To:** Zayyer (LKKAuto); Syed-Yusoff, Saliha

**Cc:** Cecilia Low

**Subject:** Fw: Accident on 30.12.2013 involving SHC1733B, FBH4326T (AIG) & GY9831U (FCI)

Dear Zayyer & Saliha,

We still didn't hear from you.

Kindly provide the survey report as per First Capital Insurance's request below.

Please keep us in the loop too.

Best Regards,

Alice Lau

Claims Department / ComfortDelGro Engineering Pte Ltd

Off: 6214 8307/ Fax: 6214 1843

From: "Zayyer (LKKAuto)" <[zayyer@lkkauto.com](mailto:zayyer@lkkauto.com)>  
To: "Syed-Yusoff, Saliha" <[Saliha.Syed-Yusoff@aig.com](mailto:Saliha.Syed-Yusoff@aig.com)>  
Cc: Alice Lau Lay Koon <[alicelau@cdge.com.sg](mailto:alicelau@cdge.com.sg)>  
Date: 20/10/2017 03:43 PM  
Subject: RE: Accident on 30.12.2013 involving SHC1733B, FBH4326T (AIG) & GY9831U (FCI)

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Dear Ms Saliha,

Please assist us forward the below email to officer in charge for necessary action.

Best Regards,

Zayer | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841 2409, email: [zayyer@lkkauto.com](mailto:zayyer@lkkauto.com) fax: 6741-4108

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

From: Zayyer (LKKAuto)  
Sent: Wednesday, 11 October, 2017 9:16 AM  
To: 'Syed-Yusoff, Saliha' <[Saliha.Syed-Yusoff@aig.com](mailto:Saliha.Syed-Yusoff@aig.com)>

Subject: RE: Accident on 30.12.2013 involving SHC1733B, FBH4326T (AIG) & GY9831U (FCI)

Dear Ms Saliha,

We like to seek your kind assistance.

Kindly informed that previously we denied the liability and informed CDGE to redirect the claim to First Cap as their insured is the cause of accident.

Thereafter, we closed and submitted the report to your office via merimen.

Now as per below email, CDGE requested our surveyor report for their necessary action.

As report was being submitted in merimen, kindly advise should we proceed to provide to them.

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)

From: Zayer (LKKAuto)  
Sent: Thursday, 5 October, 2017 11:59 AM  
To: 'Alice Lau Lay Koon' <[alicelau@cdge.com.sg](mailto:alicelau@cdge.com.sg)>; Cecilia Low <[Cecilialow@first-insurance.com.sg](mailto:Cecilialow@first-insurance.com.sg)>  
Subject: RE: Accident on 30.12.2013 involving SHC1733B, FBH4326T (AIG) & GY9831U (FCI)

Dear Cecilia,

Thank you for the email.

We will check with our management and get our IT team to retrieve from the report and update you. thanks.

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)

From: Alice Lau Lay Koon [<mailto:alicelau@cdge.com.sg>]  
Sent: Thursday, 5 October, 2017 11:53 AM  
To: Cecilia Low <[Cecilialow@first-insurance.com.sg](mailto:Cecilialow@first-insurance.com.sg)>; Zayer (LKKAuto) <[zayer@lkkauto.com](mailto:zayer@lkkauto.com)>  
Subject: RE: Accident on 30.12.2013 involving SHC1733B, FBH4326T (AIG) & GY9831U (FCI)

Without Prejudice

CDGE Ref: T1213/ SHC1733B/ AG(J)  
FBH4326T (AIG), LKK Ref: CC3/AIG14000231/Yea3  
GY9831U (FCI), FCI Ref: D14/ 217/G/WY

Dear Cecilia,  
We do not have a copy of the survey report of SHC1733B.

Dear Zayer,  
Our taxi was surveyed by your surveyor, Rosli, on 3 January 2014 @ 11.40am. Could you kindly provide the survey report as per Ms Cecilia's request?

Best Regards,  
Alice Lau  
Claims Department / ComfortDelGro Engineering Pte Ltd  
Off: 6214 8307/ Fax: 6214 1843

From: Cecilia Low <[CeciliaLow@first-insurance.com.sg](mailto:CeciliaLow@first-insurance.com.sg)>  
To: Alice Lau Lay Koon <[alicelau@cdge.com.sg](mailto:alicelau@cdge.com.sg)>, "zayyer@lkkauto.com" <[zayyer@lkkauto.com](mailto:zayyer@lkkauto.com)>  
Date: 04/10/2017 06:09 PM  
Subject: RE: Accident on 30.12.2013 involving SHC1733B, FBH4326T (AIG) & GY9831U (FCI)

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FCIL ref: D14/217

Without Prejudice

Dear Sirs

We refer to the above matter.

Please let us have a copy of the survey report of SHC1733B.  
Thank you.

Regards  
(Ms) Cecilia Low  
Motor Claims Department  
First Capital Insurance Ltd  
36 Robinson Road, #16-01 City House, Singapore 068877  
Tel: 6507 3862 | Fax: 6507 3849  
Website: [www.first-insurance.com.sg](http://www.first-insurance.com.sg)

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From: Alice Lau Lay Koon [<mailto:alicelau@cdge.com.sg>]  
Sent: 04 October 2017 08:33  
To: CWS Motor Claims <[cwsmotorclaims@first-insurance.com.sg](mailto:cwsmotorclaims@first-insurance.com.sg)>; Cecilia Low <[CeciliaLow@first-insurance.com.sg](mailto:CeciliaLow@first-insurance.com.sg)>  
Cc: Lurene Jaw <[Lurenejaw@first-insurance.com.sg](mailto:Lurenejaw@first-insurance.com.sg)>; Zayyer <[zayyer@lkkauto.com](mailto:zayyer@lkkauto.com)>  
Subject: Fw: Accident on 30.12.2013 involving SHC1733B, FBH4326T (AIG) & GY9831U (FCI)

Without Prejudice

Dear Cecilia,

We refer to our email below.

It has been more than a month but we have yet to hear from you.

As case has been long protracted and our taxi hirer has called a few times, our Management is very concern about it.

We would be much appreciated if you could expedite the matter and revert your settlement within the next 10 days.

Looking forward to your early reply and kind indulgent. Thank you.

Best Regards,

Alice Lau  
Claims Department / ComfortDelGro Engineering Pte Ltd  
Off: 6214 8307/ Fax: 6214 1843

From: Alice Lau Lay Koon/cdge/delgronotes  
To: [cecilia\\_low@first-insurance.com.sg](mailto:cecilia_low@first-insurance.com.sg)  
Cc: Lurene Jaw <[Lurenejaw@first-insurance.com.sg](mailto:Lurenejaw@first-insurance.com.sg)>, Zayyer <[zayyer@lkkauto.com](mailto:zayyer@lkkauto.com)>  
Date: 22/08/2017 03:48 PM  
Subject: Fw: Accident on 30.12.2013 involving SHC1733B, FBH4326T (AIG) & GY9831U (FCI)

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Without Prejudice

Dear Cecilia,

Understand from Lurene, you are the current case handler.  
We would appreciate it if you could look into the matter and revert your settlement soonest as possible.  
Thank you.

Best Regards,

Alice Lau  
Taxi Claims Department (Loyang)  
ComfortDelGro Engineering Pte Ltd  
Off: 6214 8307/ Fax: 6214 1843

From: Alice Lau Lay Koon/cdge/delgronotes  
To: Lurene Jaw <[Lurenejaw@first-insurance.com.sg](mailto:Lurenejaw@first-insurance.com.sg)>, Zayyer <[zayyer@lkkauto.com](mailto:zayyer@lkkauto.com)>  
Date: 04/08/2017 12:04 PM  
Subject: Accident on 30.12.2013 involving SHC1733B, FBH4326T (AIG) & GY9831U (FCI)

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Without Prejudice

CDGE Ref: T1213/ SHC1733B/ AG(J)  
FBH4326T (AIG), LKK Ref: CC3/AIG14000231/Yea3  
GY9831U (FCI), FCI Ref: D14/ 217/G/WY

Dear All,

Kindly refer to the above matter.

Our record shown that: -

Our taxi driver's version  
FBH4326T collided against GY9831U exiting from building No. 23 and FBH4326T fell over to our taxi's lane and crashed against our stationary taxi.

S'pore Traffic Police's investigation result dated 14/02/2014 stated that GY9831U has been charged for Careless



## Driving.

1. LKK, Mr Zayyer's (representing AIG insured FBH4326T) email dated 06/05/2014 had denied liability as GY9831U was the one that caused the accident and requested CDGE to redirect to GY9831U (FCI).
2. FCI, Tan Wei Yin's email dated 26/06/2014 also denied liability based on Bola S35 and requested CDGE to redirect to FBH4326T (AIG).

Our investigation reveals that our taxi SHC1733B that was stationary at the material time of accident is free from blamed of this accident.

Hence, we would like to recover 100% of our claim. Our proposed quantum is as follow: -

	COR	:	\$ 1,894.50
	3D LOR	:	\$ 304.95
	3D LOI	:	\$ 180.00
Add	LTA	:	\$ 5.35
			<u>\$ 2,384.80</u>

As case has been long protracted and due to small amount, please discuss among yourself and let us have your final decision/ settlement within the next 10 working days.

We look forward to hearing from you.

Best Regards,

Alice Lau  
Taxi Claims Department (Loyang)  
ComfortDelGro Engineering Pte Ltd  
Off: 6214 8307/ Fax: 6214 1843

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