

## **Vivian Lau (LKKAuto)**

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**From:** Vivian Lau (LKKAuto)  
**Sent:** Thursday, 12 July, 2018 3:19 PM  
**To:** 'Mike Tan'  
**Cc:** 'jimmy.sohn@kgksin.com'; accounts@kglsin.com  
**Subject:** RE: CC3/QBE18009899/K1wa3 - KGL Singapore Pte Ltd  
**Attachments:** SH 7282P.mov

Dear Mike,

We refer to the email below,

Enclosed is the Taxi video.

In view of the video, we are in the opinion that both vehicles should exercise caution when turning in the same direction. We will process to negotiate with Third Party for an amicable settlement.

Should you however wish to further discuss on the matter prior to our negotiations and settlement, please contact us within 5 days from the date of this letter.

Please note that your No-Claim Discount (NCD) (if any) will be affected and reduced by 30% (20% for commercial vehicles) upon next renewal due to this Third Party claim. However, if your policy has a NCD protector feature, it will be deemed utilized for this claim and your NCD will be protected.

Please call us if you have further queries.

Thank you

Best Regards,

**Vivian Lau** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6841-8625 | email: [Vivianlau@lkkauto.com](mailto:Vivianlau@lkkauto.com) | fax: 6741-4108

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

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**From:** Mike Tan [mailto:miket@insrate.com.sg]  
**Sent:** Wednesday, 27 June, 2018 2:42 PM  
**To:** Vivian Lau (LKKAuto) <vivianlau@lkkauto.com>  
**Cc:** 'jimmy.sohn@kgksin.com' <jimmy.sohn@kglsin.com>; accounts@kglsin.com  
**Subject:** RE: CC3/QBE18009899/K1wa3 - KGL Singapore Pte Ltd

Vivian,

Attached statement. Apologies for the delay.

Regards,

Mike

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**From:** Vivian Lau (LKKAuto) <[vivianlau@lkkauto.com](mailto:vivianlau@lkkauto.com)>  
**Sent:** Tuesday, 19 June 2018 3:10 PM  
**To:** Mike Tan <[miketan@insrate.com.sg](mailto:miketan@insrate.com.sg)>  
**Cc:** 'jimmy.sohn@kgksin.com' <[jimmy.sohn@kglsin.com](mailto:jimmy.sohn@kglsin.com)>; [accounts@kglsin.com](mailto:accounts@kglsin.com)  
**Subject:** RE: CC3/QBE18009899/K1wa3 - KGL Singapore Pte Ltd

Dear Mike,

We refer to the email below.

Kindly let the witness to give a statement.

Thank you

Best Regards,

**Vivian Lau** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6841-8625 | email: [Vivianlau@lkkauto.com](mailto:Vivianlau@lkkauto.com) | fax: 6741-4108

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

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**From:** Mike Tan [<mailto:miketan@insrate.com.sg>]  
**Sent:** Tuesday, 19 June, 2018 3:07 PM  
**To:** Vivian Lau (LKKAuto) <[vivianlau@lkkauto.com](mailto:vivianlau@lkkauto.com)>  
**Cc:** 'jimmy.sohn@kgksin.com' <[jimmy.sohn@kglsin.com](mailto:jimmy.sohn@kglsin.com)>; [accounts@kglsin.com](mailto:accounts@kglsin.com)  
**Subject:** Re: CC3/QBE18009899/K1wa3 - KGL Singapore Pte Ltd

Vivian.

Thank you for your quick response.

Mr. Cho CH the mentioned witness is willing to step up to give a statement. If this will assist in the case, let me know how I can make this happen.

Regards

Mike

Sent from my Samsung Galaxy smartphone.

----- Original message -----

**From:** "Vivian Lau (LKKAuto)" <[vivianlau@lkkauto.com](mailto:vivianlau@lkkauto.com)>  
**Date:** 19/06/2018 14:56 (GMT+08:00)  
**To:** Mike Tan <[miketan@insrate.com.sg](mailto:miketan@insrate.com.sg)>  
**Cc:** "jimmy.sohn@kgksin.com" <[jimmy.sohn@kglsin.com](mailto:jimmy.sohn@kglsin.com)>, [accounts@kglsin.com](mailto:accounts@kglsin.com)  
**Subject:** RE: CC3/QBE18009899/K1wa3 - KGL Singapore Pte Ltd

Dear Mike,

Thank you for the email.

Please be informed that we are still looking into the matter.

Thank you

Best Regards,

**Vivian Lau** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6841-8625 | email: [Vivianlau@lkkauto.com](mailto:Vivianlau@lkkauto.com) | fax: 6741-4108

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

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**From:** Mike Tan [<mailto:miket@insrate.com.sg>]

**Sent:** Tuesday, 19 June, 2018 2:54 PM

**To:** Vivian Lau (LKKAuto) <[vivianlau@lkkauto.com](mailto:vivianlau@lkkauto.com)>

**Cc:** 'jimmy.sohn@kgksin.com' <[jimmy.sohn@kglsin.com](mailto:jimmy.sohn@kglsin.com)>; [accounts@kglsin.com](mailto:accounts@kglsin.com)

**Subject:** CC3/QBE18009899/K1wa3 - KGL Singapore Pte Ltd

Hi Vivian.

I'm representing Ins-Rate Agency, agent of QBE Insurance, and servicing agent to KGL Singapore Pte Ltd (here on mentioned to as the insured).

Firstly, the insured's name is as above. Your letter indicated KSL so do amend you case file.

Next thing is the driver at the time of accident is Mr. Jimmy Son, director of the company. His account of the event is on marina boulevard there are 3 left turning lanes to sheares avenue. His vehicle is on the 3rd lane from the left turning to sheares avenue. The taxi travelling on the 2nd lane from the left which is also a left turn only lane, went straight and impacted the insured's vehicle.

Insured's vehicle doesn't have a camera and he does however have a witness account of the incident. His client from Samsung was following slightly behind in another car.

Do let us know how we can further assist as we believe the taxi is trying to make a less than genuine claim against the insured.

Regards

Mike

Sent from my Samsung Galaxy smartphone.