Jaslin Kok (LKK Auto)

From: Jia Le (LKK Auto)

Sent: Thursday, 26 November 2020 2:50 PM

To: Jaslin Kok (LKK Auto)

Subject: FW: AIG Ref: 0315361574SG-003 || Accident Involving GBD6868D / SKR5197H on

21/06/2018

Note: We are on work from home arrangement. All correspondence should be made via email. Submission of claim related documents will be in softcopy. Any inconvenience caused is much regretted.

Best Regards,

Chan Jia Le | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6749 5792 | email: Jiale@lkkauto.com | fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Khoo, Kay-Eng [mailto:Kay-Eng.Khoo@aig.com]

Sent: Thursday, 19 November 2020 1:29 PM

To: Jia Le (LKK Auto) Cc: Tan, Bennie-WZ

Hi JiaLe,

Was speaking to Chew Goon Motor on related cases and they surfaced the above case for review.

As per Bennie's email of Nov 5 2020, please check with Chew Goon if there are additional evidence to support our insured's involvement in the accident.

If still in dispute, matter could be resolved via GIA DRM. We hope you can assist to state our position to Chew Goon so as to conclude this 2018 case soonest.

Thank you.

Khoo Kay Eng

AIG

Manager, Auto Property Damage Claims Claims | AIG Asia Pacific Insurance Pte. Ltd.

78 Shenton Way #09-16 Singapore 079120

Tel +(65) 6419 1026

kay-eng.khoo@aig.com | www.aig.sg

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Jaslin Kok (LKK Auto)

From: Jaslin Kok (LKK Auto)

Sent: Monday, 7 December 2020 5:33 PM

To: Chew Goon Motor(ad3)

Cc: Hsiao Tong (LKKAuto); Admin A; chewgoon@singnet.com.sg

Subject: RE: Your ref: SKR5197H [ACCIDENT INVOLVING VEHICLES GBD6868D AND SKR5197H

ON 21/06/2018]

WITHOUT PREJUDICE

Dear Sirs/Mdm,

We have further review the matter.

We maintain our position as per our email on 6/11/2020. Unless your client is able to provide additional evidence to support that our insured had hit on your client's vehicle.

Otherwise the matter could be resolved via GIA DRM.

Thank you.

Best Regards,

Jaslin Kok | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841 2157 | email: <u>JaslinKok@lkkauto.com</u> | fax: 6741 4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Chew Goon Motor(ad3) [mailto:ad3@chewgoonmotor.com.sg]

Sent: Tuesday, 10 November 2020 3:49 PM

To: Jia Le (LKK Auto)

Cc: chewgoon@singnet.com.sg

Subject: RE: Your ref: SKR5197H [ACCIDENT INVOLVING VEHICLES GBD6868D AND SKR5197H ON 21/06/2018]

Dear Jia Le,

PIR results show that it is inconclusive, it doesn't meant that your insured is not at fault.

We have similar cases that after escalating to court, COR indicates that damages are consistent.

As previously stated, our damaged are consistent to that of a lorry & your insured was at the scene.

Our propose of 50% is very reasonable as nobody will know how the court will indicate if it is escalate up.

Thanks & Regards,

Kelly

Chew Goon Motor

Blk 10, Ang Mo Kio Ind Park 2A,

Ave 5 #01-15, 16 & 17, Ang Mo Kio Autopoint Singapore 568047

Tel: 6484 1626 Fax: 6484 0465

From: Jia Le (LKK Auto)

Sent: Friday, 6 November 2020 9:13 AM

To: Cc: chew Goon Motor(ad3)

Subject: RE: Your ref: SKR5197H [ACCIDENT INVOLVING VEHICLES GBD6868D AND SKR5197H ON 21/06/2018]

WITHOUT PREJUDICE

Dear Kelly,

There was no concrete evidences such as video & PIR to support your rebuttal of this accident was caused entirely by our insured's vehicle and not plainly on any vehicle present at the vicinity. Furthermore, Traffic Police would have taken action if our insured indeed was at fault especially so for "Hit & Run" accident.

Thank you.

Note: We are on work from home arrangement. All correspondence should be made via email. Submission of claim related documents will be in softcopy. Any inconvenience caused is much regretted.

Best Regards,

Chan Jia Le | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6749 5792 | email: <u>Jiale@lkkauto.com</u> | fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Chew Goon Motor(ad3) [mailto:ad3@chewgoonmotor.com.sg]

Sent: Wednesday, 28 October 2020 11:17 AM

To: Jia Le (LKK Auto)

Cc: chewgoon@singnet.com.sg

Subject: RE: Your ref: SKR5197H [ACCIDENT INVOLVING VEHICLES GBD6868D AND SKR5197H ON 21/06/2018]

Dear Jia le,

We refer to your email dated 20.10.2020.

With photos sharing that your insured was at the accident scene, & damages that are consistent with that of your insured's vehicle, it is likely that the accident occurred.

Nevertheless we propose 50% to close off this claim. Kindly speak to your principal again, alternately our client will have to pass this claim to his own lawyer.

Thanks & Regards,

Kelly

Chew Goon Motor

Blk 10, Ang Mo Kio Ind Park 2A, Ave 5 #01-15, 16 & 17, Ang Mo Kio Autopoint Singapore 568047

Tel: 6484 1626 Fax: 6484 0465

From: Chew Goon Motor(ad3)

Sent: Monday, 19 October 2020 2:26 PM

To: Jia Le (LKK Auto)

Cc: chewgoon@singnet.com.sg

Subject: RE: Your ref: SKR5197H [ACCIDENT INVOLVING VEHICLES GBD6868D AND SKR5197H ON 21/06/2018]

Dear Jia Le,

No PIR.

Evidence photograph show that your insured was at the accident scene.

Thanks & Regards,

Kelly

Chew Goon Motor

Blk 10, Ang Mo Kio Ind Park 2A, Ave 5 #01-15, 16 & 17, Ang Mo Kio Autopoint Singapore 568047

Tel: 6484 1626 Fax: 6484 0465

From: Jia Le (LKK Auto)

Sent: Tuesday, 8 September 2020 11:47 AM

To: Chew Goon Motor(ad3)
Cc: chewgoon@singnet.com.sg

Subject: RE: Your ref: SKR5197H [ACCIDENT INVOLVING VEHICLES GBD6868D AND SKR5197H ON 21/06/2018]

WITHOUT PREJUDICE

Dear Kelly,

We refer to the above matter.

Kindly let us have a copy of Police Investigation Result.

Thank you.

Note: We are on work from home arrangement. All correspondence should be made via email. Submission of claim related documents will be in softcopy. Any inconvenience caused is much regretted.

Best Regards,

Chan Jia Le | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6749 5792 | email: <u>Jiale@lkkauto.com</u> | fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Chew Goon Motor(ad3) [mailto:ad3@chewgoonmotor.com.sg]

Sent: Wednesday, 4 March 2020 2:50 PM

To: Jia Le (LKK Auto)

Cc: chewgoon@singnet.com.sg

Subject: RE: Your ref: SKR5197H [ACCIDENT INVOLVING VEHICLES GBD6868D AND SKR5197H ON 21/06/2018]

Dear Jia Le,

Evidence photography show that your insured was at the accident scene on the above date & time.

Thanks & Regards,

Kelly

Chew Goon Motor

Blk 10, Ang Mo Kio Ind Park 2A, Ave 5 #01-15, 16 & 17, Ang Mo Kio Autopoint Singapore 568047

Tel: 6484 1626 Fax: 6484 0465

From: Jia Le (LKK Auto) < <u>JiaLe@lkkauto.com</u>> Sent: Tuesday, March 3, 2020 8:35:59 AM

To: Chew Goon Motor(ad3) <ad3@chewgoonmotor.com.sg>

Subject: RE: Your ref: SKR5197H [ACCIDENT INVOLVING VEHICLES GBD6868D AND SKR5197H ON 21/06/2018]

WITHOUT PREJUDICE

Dear Kelly,

Our insured insisted that his lorry did not involve in any alleged accident on said date and time. No damage caused to our insured's lorry.

Since your neighbour had witnessed the incident and taken photos of accident scene. Kindly forward it to us for our viewing.

Thank you.

Best Regards,

Chan Jia Le | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6749 5792 | email: <u>Jiale@lkkauto.com</u> | fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Chew Goon Motor(ad3) [mailto:ad3@chewgoonmotor.com.sg]

Sent: Friday, 7 February 2020 2:14 PM

To: Jia Le (LKK Auto)

Subject: RE: Your ref: SKR5197H [ACCIDENT INVOLVING VEHICLES GBD6868D AND SKR5197H ON 21/06/2018]

Dear Jia Le,

We do not have video for this claim, but the damages on our client's vehicle is consistent with your insured.

Thanks & Regards,

Kelly

Chew Goon Motor

Blk 10, Ang Mo Kio Ind Park 2A, Ave 5 #01-15, 16 & 17, Ang Mo Kio Autopoint Singapore 568047

Tel: 6484 1626 Fax: 6484 0465

From: Jia Le (LKK Auto)

Sent: Tuesday, 3 December 2019 10:37 AM

To: Chew Goon Motor(ad3)

Subject: Your ref: SKR5197H [ACCIDENT INVOLVING VEHICLES GBD6868D AND SKR5197H ON 21/06/2018]

WITHOUT PREJUDICE

Dear Kelly,

Kindly let us have a copy of PIR as our insured reported "No Collision".

Thank you.

Best Regards,

Chan Jia Le | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6749 5792 | email: <u>Jiale@lkkauto.com</u> | fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)