

## Vic (LKKAuto)

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**From:** Cecilia Lee Peng Geok <cecilialee@sparkcarcare.com>  
**Sent:** Tuesday, 3 July, 2018 11:51 AM  
**To:** Vic (LKKAuto)  
**Subject:** RE: #4051270642SG003#027#RE: Accident involving SHA3156P & SJJ4455Z (AIG) on 16/01/2016 | AIG Ref: TP / 4051270642SG  
**Attachments:** img-703115423.pdf

Without Prejudice

Dear Sir/Madam

Strictly without admission of any liability and solely for quick amicable settlement, we confirm settlement at **\$1,350.00** for property damage. Please note that the contents of this document apply to vehicle damages only. It is condition of any settlement reached that it shall be without prejudice to any personal injury claim (if any) of the owner/driver/claimant.

The duly completed discharge voucher is enclosed for your attention. Please arrange to let us have your payment made in favor of ComfortDelGro Engineering Pte Ltd within the next seven (7) days.

Thank you.

Best Regards  
Cecilia Lee  
Claims Department | ComfortDelGro Engineering Pte Ltd  
Off: 6214 8354 | Fax:  
6214 1843

From: "Vic (LKKAuto)" <vicalpeh@lkkauto.com>  
To: "Cecilia Lee Peng Geok" <cecilialee@sparkcarcare.com>  
Date: 03/07/2018 11:39 AM  
Subject: RE: #4051270642SG003#027#RE: Accident involving SHA3156P & SJJ4455Z (AIG) on 16/01/2016 | AIG Ref: TP / 4051270642SG

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Without Prejudice

Dear Cecilia,

We refer to the below email.

Please find attached DV for your further action.

Thank you.

*"Please note that our above offer and any settlement arising from the above offer are made on a without prejudice basis, and should not be construed as an admission of liability on our part or on the part of our Insured Driver. Terms of such settlement should also not be disclosed in any other related matter(s) in respect of the accident. Our offer made in respect of this present matter is made solely to resolve this matter only. No reference shall be made to this offer or any settlement arising from this offer in any other related matters."*

Best Regards,  
**Vic Alpeh** | Case Handler  
**LKK Auto Consultants Pte Ltd**  
Phone: 6841-2096 | email: [vicalpeh@lkkauto.com](mailto:vicalpeh@lkkauto.com) | fax: 6741-4108  
Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)



Auto  
Consultants  
Pte Ltd

*Save the Earth. Print only when necessary.*

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**From:** Chan, Kian Meng [<mailto:KianMeng.Chan@aig.com>]

**Sent:** Tuesday, 3 July, 2018 11:28 AM

**To:** Cecilia Lee Peng Geok

**Cc:** Vic (LKKAUTO)

**Subject:** RE: #4051270642SG003#027#RE: Accident involving SHA3156P & SJJ4455Z (AIG) on 16/01/2016 | AIG Ref: TP / 4051270642SG

**Without Prejudice**

Dear Cecilia,

Vic in copy will be assisting to sort out the settlement hereon.

Aside to Vic,

Kindly assist with DV and further actions.

Thank you both and have a great day.

Best regards,

**Chan Kian Meng**

**AIG**

Express Claims Adjuster II

SG Claims Operations | AIG Shared Services

Tel: 8001206556 | Ext 1012206

[Kianmeng.chan@aig.com](mailto:Kianmeng.chan@aig.com) | [www.aig.com](http://www.aig.com)

**From:** Cecilia Lee Peng Geok [<mailto:cecilialee@sparkcarcare.com>]

**Sent:** Tuesday, July 03, 2018 11:07 AM

**To:** Chan, Kian Meng

**Cc:** Vic (LKKAUTO)

**Subject:** RE: #4051270642SG003#027#RE: Accident involving SHA3156P & SJJ4455Z (AIG) on 16/01/2016 | AIG Ref: TP / 4051270642SG

Without Prejudice

Dear Sir/Madam

Strictly without admission of any liability and solely for quick amicable settlement, we confirm settlement at **\$1,350.00** for property damage. Please note that the contents of this document apply to vehicle damages only. It is condition of any settlement reached that it shall be without prejudice to any personal injury claim (if any) of the owner/driver/claimant.

Please forward Discharge Voucher for execution and your cheque made payable to : COMFORTDELGRO ENGINEERING PTE LTD

Thank you.

Best Regards

Cecilia Lee

Claims Department | ComfortDelGro Engineering Pte Ltd

Off: 6214 8354 | Fax: 6214 1843

From: "Chan, Kian Meng" <[KianMeng.Chan@aig.com](mailto:KianMeng.Chan@aig.com)>

To: "Cecilia Lee Peng Geok" <[cecilialee@sparkcarcare.com](mailto:cecilialee@sparkcarcare.com)>

Cc: "Vic (LKKAUTO)" <[vicalpeh@lkkauto.com](mailto:vicalpeh@lkkauto.com)>

Date: 03/07/2018 10:48 AM

Subject: RE: #4051270642SG003#027#RE: Accident involving SHA3156P & SJJ4455Z (AIG) on 16/01/2016 | AIG Ref: TP / 4051270642SG

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**Without Prejudice**

Dear Cecilia,

As per tele-conversation earlier, kindly disregard the offer earlier.  
Instead, we are agreeable to settle the case at \$1350 all in.

Appreciate if you can advise acceptance.  
Thank you.

Best regards,

**Chan Kian Meng**  
**AIG**

Express Claims Adjuster II

SG Claims Operations | AIG Shared Services

Tel: 8001206556 | Ext 1012206

[Kianmeng.chan@aig.com](mailto:Kianmeng.chan@aig.com) | [www.aig.com](http://www.aig.com)

**From:** Cecilia Lee Peng Geok [<mailto:cecilialee@sparkcarcare.com>]

**Sent:** Monday, July 02, 2018 3:41 PM

**To:** Chan, Kian Meng

**Subject:** Re: #4051270642SG#027#RE: Accident involving SHA3156P & SJJ4455Z (AIG) on 16/01/2016 | AIG Ref: TP / 4051270642SG

**Importance:** High

Without Prejudice

Dear Kian Meng

We have not to date received your reply on this matter.

Please review and let us hear from you soon.

Thank you.

Best Regards

Cecilia Lee

Claims Department | ComfortDelGro Engineering Pte Ltd

Off: 6214 8354 | Fax: 6214 1843

From: Cecilia Lee Peng Geok/sparkcarcare/cdgc/delgronotes

To: "Chan, Kian Meng" <[KianMeng.Chan@aig.com](mailto:KianMeng.Chan@aig.com)>

Date: 27/03/2018 12:09 PM

Subject: Re: #4051270642SG#027#RE: Accident involving SHA3156P & SJJ4455Z (AIG) on 16/01/2016 | AIG Ref: TP / 4051270642SG

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Without Prejudice

Dear Kian Meng

Please advise your higher management's position.

Thank you.

Best Regards

Cecilia Lee  
Claims Department | ComfortDelGro Engineering Pte Ltd  
Off: 6214 8354 | Fax: 6214 1843

From: "Chan, Kian Meng" <[KianMeng.Chan@aig.com](mailto:KianMeng.Chan@aig.com)>  
To: Cecilia Lee Peng Geok <[cecilialee@sparkcarcare.com](mailto:cecilialee@sparkcarcare.com)>  
Date: 30/01/2018 04:49 PM

Subject: #4051270642SG#027#RE: Accident involving SHA3156P & SJJ4455Z (AIG) on 16/01/2016 | AIG Ref: TP / 4051270642SG

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Good day Cecilia,

My apology for the late response; I am currently getting my higher management to consider and review the options and will revert to you by soonest.

Best regards,  
**Chan Kian Meng**  
**AIG**

Express Claims Adjuster II  
SG Claims Operations | AIG Shared Services  
Tel: 8001206556 | Ext 1012206

[Kianmeng.chan@aig.com](mailto:Kianmeng.chan@aig.com) | [www.aig.com](http://www.aig.com)

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**From:** Cecilia Lee Peng Geok [<mailto:cecilialee@sparkcarcare.com>]

**Sent:** Tuesday, January 23, 2018 9:18 AM

**To:** Chan, Kian Meng

**Subject:** Re: #4051270642SG#027#RE: Accident involving SHA3156P & SJJ4455Z (AIG) on 16/01/2016 | AIG Ref: TP / 4051270642SG

**Importance:** High

Without Prejudice

Dear Kenneth

Please refer to our email below and revert.

If the matter cannot be resolved, please advise if AIG is agreeable to escalate the matter to GIA.

Thank you.

Best Regards  
Cecilia Lee  
Claims Department | ComfortDelGro Engineering Pte Ltd  
Off: 6214 8354 | Fax: 6214 1843

From: Cecilia Lee Peng Geok/[sparkcarcare/cdgc/delgtronotes](mailto:sparkcarcare/cdgc/delgtronotes)  
To: "Chan, Kian Meng" <[KianMeng.Chan@aig.com](mailto:KianMeng.Chan@aig.com)>  
Date: 21/11/2017 04:38 PM

Subject: Re: #4051270642SG#027#RE: Accident involving SHA3156P & SJJ4455Z (AIG) on 16/01/2016 | AIG Ref: TP / 4051270642SG

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Without Prejudice

Dear Kenneth

We are not able to accept your rejection.

The side road shown in Bola s11(c) is after the U-turn intersection, the vehicle turning left has to pay attention to the vehicles approaching from his right (including the u-turn vehicles). However, the scenario in this case is different. The intersection is located on the left and it is meant for right-turn into Playfair road where U-turn is not permitted. There was also a mandatory "STOP" sign that your insured driver must stop before the white line to give way to the traffic. The taxi driver had ensured the traffic from his right was clear before proceeding to turn left, your insured who making an illegal u-turn at the intersection is unpredictable. The accident would not have happened but for your insured's negligence.

For settlement purpose, we are prepared to accept a reduced figure of \$1350/-

Please revert. Thank you.

Best Regards  
Cecilia Lee  
Claims Department | ComfortDelGro Engineering Pte Ltd  
Off: 6214 8354 | Fax: 6214 1843

From: "Chan, Kian Meng" <[KianMeng.Chan@aig.com](mailto:KianMeng.Chan@aig.com)>  
To: Cecilia Lee Peng Geok <[cecilialee@sparkcarcare.com](mailto:cecilialee@sparkcarcare.com)>  
Date: 21/11/2017 12:15 PM

Subject: #4051270642SG#027#RE: Accident involving SHA3156P & SJJ4455Z (AIG) on 16/01/2016 | AIG Ref: TP / 4051270642SG

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[Without Prejudice]

Dear Cecilia,

Thank you for your email and my apology for the delayed response.

Upon review of the case, we find that Bola 11(c) is still the closest to the accident scenario; from the TP video, we can also see that OI had taken evasive action to prevent the accident by braking in time when TP is seen coming out from minor road as well.

As such, this leaves us no choice but to maintain our decision to reject the case.

Best regards,  
**Chan Kian Meng**  
**AIG**  
Express Claims Adjuster II  
SG Claims Operations | AIG Shared Services  
Tel: 8001206556 | Ext 1012206

[Kianmeng.chan@aig.com](mailto:Kianmeng.chan@aig.com) | [www.aig.com](http://www.aig.com)

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**From:** Cecilia Lee Peng Geok [<mailto:cecilialee@sparkcarcare.com>]  
**Sent:** Monday, November 20, 2017 7:43 PM  
**To:** Chan, Kian Meng  
**Subject:** Re: Accident involving SHA3156P & SJJ4455Z (AIG) on 16/01/2016 | AIG Ref: TP / 4051270642SG  
**Importance:** High

Without Prejudice

Dear Kenneth

Please review the matter and revert.

Thank you.

Best Regards  
Cecilia Lee  
Claims Department | ComfortDelGro Engineering Pte Ltd  
Off: 6214 8354 | Fax: 6214 1843

From: Cecilia Lee Peng Geok/sparkcarcare/cdge/delgronotes  
To: [KianMeng.Chan@aig.com](mailto:KianMeng.Chan@aig.com)  
Date: 12/10/2017 04:47 PM  
Subject: Accident involving SHA3156P & SJJ4455Z (AIG) on 16/01/2016 | AIG Ref: TP / 4051270642SG

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Without Prejudice

Dear Kenneth

We refer to our email below.

We look forward to receiving your favorably reply.

Thank you.

Best Regards  
Cecilia Lee  
Claims Department | ComfortDelGro Engineering Pte Ltd  
Off: 6214 8354 | Fax: 6214 1843

From: Cecilia Lee Peng Geok/sparkcarcare/cdge/delgronotes  
To: [KianMeng.Chan@aig.com](mailto:KianMeng.Chan@aig.com)  
Date: 08/09/2017 10:08 AM  
Subject: Accident involving SHA3156P & SJJ4455Z (AIG) on 16/01/2016 | AIG Ref: TP / 4051270642SG

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Your Ref: TP / 4051270642SG

Our Ref: T0116/SHA3156P/AG(J)

Without Prejudice

Dear Kenneth

Please refer to the subject matter.

We do not agree that your insured driver was absolved from liability. There was a mandatory "STOP" sign that your insured driver must stop before the white line to give way to the traffic from the left and right. Also, the intersection is meant for right-turn into Playfair Road and U-turn is not permitted. According to Road Traffic Rules no. 13, no driver or rider of any vehicle shall make a U-turn at any road intersection, road junction or opening in a road divider unless he is permitted to do so by a road sign.

Therefore, your rejection is not acceptable.

Please review the case and revert with favorable reply.

Thank you.

Best Regards  
Cecilia Lee  
Claims Department | ComfortDelGro Engineering Pte Ltd  
Off: 6214 8354 | Fax: 6214 1843

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