

## Khanchna (LKK Auto)

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**From:** Khanchna (LKK Auto)  
**Sent:** Friday, 30 August 2019 10:33 AM  
**To:** Tee, Chee-Wah  
**Cc:** Admin A  
**Subject:** RE: AIG Ref:6218015704SG003 / LKK Ref: CC3/LCR18012613/KJB3Q2 - mandate request

Tracking:	Recipient	Delivery
	Tee, Chee-Wah	
	Admin A	
	Meikwan@lkkauto.com	Delivered: 30/8/2019 10:33 AM
	shupeil@lkkauto.com	Delivered: 30/8/2019 10:33 AM
	olivialau@lkkauto.com	Delivered: 30/8/2019 10:33 AM

Dear Mr. Tee Chee Wah,

We refer to the above matter and your e-mail below.

The Third party repairer informed us that they do not have PIR for this case due to no traffic police in the scenes.

They maintain that they want to settle only at 100% liability basis as their driver was in stationary position and our insured vehicle who hit onto their client's taxi rear portion.

Please note that under BOLA 15, it is stated that if the point of impact of the front vehicle is found on the rear bumper then BOLA 27 applies and if at the fender then BOLA 15 applies.

Based on the third party's damage profile, we note that the point of impact is on the rear bumper.

As such, purely for amicable settlement and to avoid the risk of GIA adjudication costs, we opine that it is best to settle amicably 100% liability basis under BOLA 27.

We are not able to adjust the quantum on Merimen and we seek your kind assistance to adjust them accordingly.

Appreciate your approval/instruction please.

Thank you.

Best Regards,  
**Khanchna** | Case Handler  
**LKK Auto Consultants Pte Ltd**  
DID: 6841 2360 | email: [Khanchna@lkkauto.com](mailto:Khanchna@lkkauto.com) | Fax: 6741-4108  
Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

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**From:** Tee, Chee-Wah <Chee-Wah.Tee@aig.com>  
**Sent:** Tuesday, 27 August 2019 4:19 PM  
**To:** Khanchna (LKK Auto) <khanchna@lkkauto.com>

**Cc:** Admin A <admin-a@lkkauto.com>

**Subject:** RE: AIG Ref:6218015704SG003 / LKK Ref: CC3/LCR18012613/KJB3Q2 - mandate request

Dear Khanchna,

We refer to your email dated 06.08.2019.

Based on the damages to both vehicles, we are of the view that our insured driver's version is more credible.

Kindly make application for both parties' police report and police investigation result for further assessment.

Meanwhile, we have revoked the mandate request in Merimen pending further evidence.

Thank you.



**Tee Chee Wah**

**AIG**

Complex Claims Examiner  
Claims Department

AIG Asia Pacific Insurance Pte. Ltd.  
78 Shenton Way #08-16 Singapore 079120  
Tel +(65) 6419 1089

[Chee-Wah.Tee@aig.com](mailto:Chee-Wah.Tee@aig.com) | [www.aig.sg](http://www.aig.sg)

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**From:** Khanchna (LKK Auto) [<mailto:khanchna@lkkauto.com>]

**Sent:** Tuesday, August 06, 2019 1:16 PM

**To:** Tee, Chee-Wah

**Cc:** Admin A

**Subject:** [EXTERNAL] RE: AIG Ref:6218015704SG003 / LKK Ref: CC3/LCR18012613/KJB3Q2 - mandate request

**This message is from an external sender; be cautious with links and attachments.**

AIG REF: 6218015704SG003

Dear Sir/Madam,

**ACCIDENT INVOLVING SLG 3067J & SHC 5169D ON 06/07/2018**

The above matter and e-mail dated 5/4/2019 as trailed refers.

Kindly be informed that Ms. Joy has resigned from LKK and the current PIC is the undersigned.

Based on the facts, we noted that the versions are conflicting and there are no videos/supporting evidence provided from both parties.

Third party said that Insured had head to rear collided into Third party vehicle. If this fact is able to be established, we opine that the impact should have been completely at the rear portion.

Our Insured said that Third party cut into his lane to make a turn and completely stopped and Insured collided into Third party's vehicle. We note that the damage position suggests that both vehicles were in a slanting position and hence, we opine that Insured's version is more credible and consistent.

But in the absence of any video/CCTV footage/independent witness SD to support either party's stand, we are of the view that liability should be apportioned equally between both parties.

As such, we seek your approval to offer to Third Party repairer, " **TRANS-CAB AUTO SERVICES PL**" as follows: -

	<b>Claimed Amount</b>	<b>Revised Amount</b>
1. Cost of Repair (w/GST)	\$ 61,953.13	\$ 18,136.50
2. Loss of Rental (\$99.32 x 22 days)	\$ 2,185.04	\$ 1,390.48 (\$99.32 x 14 days)
3. Loss of Income (\$50 x 22 days)	\$ 1,100.00	\$ 700.00 (\$50 x 14 days)
<b>Total</b>	<b>\$ 65,238.17</b>	<b>\$ 20,226.98</b>
<b>50%</b>	<b>\$ 32,619.08</b>	<b>\$ 10,113.49</b>
4. LTA Search Fee	\$ 7.49	\$ 7.49
<b>Total</b>	<b>\$ 32,626.57</b>	<b>\$ 10,120.98</b>

All the relevant documents had been uploaded in Merimen.

**Kindly let us have your mandate in Merimen.**

Thank you.

Best Regards,

**Khanchna** | Case Handler

**LKK Auto Consultants Pte Ltd**

DID: **6841 2360** | email: [Khanchna@lkkauto.com](mailto:Khanchna@lkkauto.com) | Fax: 6741-4108

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

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**From:** Tee, Chee-Wah <[Chee-Wah.Tee@aig.com](mailto:Chee-Wah.Tee@aig.com)>

**Sent:** Friday, 5 April 2019 9:03 AM

**To:** Joy Irene (LKKAuto) <[JoyIrene@lkkauto.com](mailto:JoyIrene@lkkauto.com)>

**Subject:** RE: AIG Ref:6218015704SG003 / LKK Ref: CC3/LCR18012613/KJB3Q2 - mandate request

Hi Joy,

The survey photographs focus on the rear right portion. Can you review and let us have your comment?

**Tee Chee Wah**  
**AIG**

Complex Claims Examiner  
Claims Department

AIG Asia Pacific Insurance Pte. Ltd.  
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Tel +(65) 6419 1089

[Chee-Wah.Tee@aig.com](mailto:Chee-Wah.Tee@aig.com) | [www.aig.sg](http://www.aig.sg)

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**From:** Joy Irene (LKKAuto) [<mailto:JoyIrene@lkkauto.com>]

**Sent:** Thursday, April 04, 2019 1:56 PM

**To:** Tee, Chee-Wah

**Subject:** [EXTERNAL] RE: AIG Ref:6218015704SG003 / LKK Ref: CC3/LCR18012613/KJB3Q2 - mandate request

**Caution: External Email**

Hi Tee,

Based on the damage profiles, Third-Party vehicle sustained damages on the REAR portion and not on the rear right hand side. In view of this, we are of the opinion that this is a head-to-rear scenario.

For your instruction/ mandate in Merimen.

Thank you.

Best Regards,

Joy Irene | Case Handler

LKK Auto Consultants Pte Ltd

DID: 6841-2409 | email: [joyirene@lkkauto.com](mailto:joyirene@lkkauto.com) | Fax: 6741-4108

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

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**From:** Tee, Chee-Wah [<mailto:Chee-Wah.Tee@aig.com>]

**Sent:** Tuesday, 5 March 2019 11:45 AM

**To:** Joy Irene (LKKAuto) <[JoyIrene@lkkauto.com](mailto:JoyIrene@lkkauto.com)>

**Subject:** AIG Ref:6218015704SG003 / LKK Ref: CC3/LCR18012613/KJB3Q2 - mandate request

Dear Joy,

We gathered that you have sought mandate request in Merimen for sum of \$20,226.98.

Please advise your proposed liability and any evidence gathered from third party in order for our review.

Thank you.

**Tee Chee Wah**

**AIG**

Complex Claims Examiner

Claims Department

AIG Asia Pacific Insurance Pte. Ltd.

78 Shenton Way #08-16 Singapore 079120

Tel +(65) 6419 1089

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