

Hsiao Tong (LKKAUTO)

From: Syed-Yusoff, Saliha <Saliha.Syed-Yusoff@aig.com>
Sent: Tuesday, 30 July 2019 3:50 PM
To: Hsiao Tong (LKKAUTO)
Subject: RE: Your Ref: 8342434411SG *Our Ref: CC4/AIG18013159/Upa3 [ACCIDENT INVOLVING SGY 858C(OI) & FBH 6166A(TP) ON 17/07/2018]

Dear Hsiao Tong,

Please proceed with 50/50 settlement.

Kind Regards,
Saliha

Saliha Syed Yusoff

AIG

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

AIG Building, 78 Shenton Way #08-16, Singapore 079120
Tel +(65) 6419 1917 |
www.aig.sg

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From: Hsiao Tong (LKKAUTO) [mailto:chewht@lkkauto.com]
Sent: Friday, July 19, 2019 8:26 AM
To: Syed-Yusoff, Saliha <Saliha.Syed-Yusoff@aig.com>
Subject: [EXTERNAL] RE: Your Ref: 8342434411SG *Our Ref: CC4/AIG18013159/Upa3 [ACCIDENT INVOLVING SGY 858C(OI) & FBH 6166A(TP) ON 17/07/2018]

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

Dear Saliha,

We refer to your below email.

It is beyond doubt that OI did change lane from right lane to lane 2. If TP is indeed moving in between vehicles, based on driving experience, there won't be any problem to have clear view on area between 2

vehicles from side mirror unless the position of TP motorcycle is quite parallel and next to OI vehicle, if this is being the case, impact to OI vehicle should have been on left side body.

Under normal traffic condition, except during peak hours, the traffic flow in KPE tunnel is quite moderate instead of very slow traffic as alleged by TP rider and still he was unable to stop in time which indicates he was possibly riding in speed.

Our initial suggestion is to reject third party claim due to rear ending accident. However, in the absence of concrete evidence & relevant PIR, the likely conclusion is an equal share of liability on both parties. Even though we can rely on the nearest scenario of BOLA 27 to sum up this claim which we believe third party would definitely pursue the matter further.

We have spoken to OI again on 25/06/2019 and advised him that we are looking at 50/50 on this matter and finally he agreed to let insurance resolve the matter at best.

The recommended repair cost for third party motorbike is L/sum \$2,300.00 with 4 repair days.

In view of this, kindly advise if we may proceed to settle the matter at 50/50 or else advise further instruction.

Thank you.

Best Regards,

Hsiao Tong, Chew | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | email: chewht@lkkauto.com | fax: 6741-4108

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

From: Syed-Yusoff, Saliha <Saliha.Syed-Yusoff@aig.com>

Sent: Monday, 21 January 2019 4:48 PM

To: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>

Subject: RE: Your Ref: 8342434411SG *Our Ref: CC4/AIG18013159/Upa3 [ACCIDENT INVOLVING SGY 858C(OI) & FBH 6166A(TP) ON 17/07/2018]

Importance: High

Dear Hsiao Tong,

the witness's account of the accident is insured did a change lane without checking his blind spot; would this be a good defence for us should TP pursue the matter further?

Kind Regards,

Saliha

Saliha Syed Yusoff

AIG

Complex Claims Examiner

Claims | AIG Asia Pacific Insurance Pte. Ltd

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From: Hsiao Tong (LKKAUTO) [<mailto:chewht@lkkauto.com>]
Sent: Friday, January 11, 2019 5:14 PM
To: Syed-Yusoff, Saliha
Subject: Your Ref: 8342434411SG *Our Ref: CC4/AIG18013159/Upa3 [ACCIDENT INVOLVING SGY 858C(OI) & FBH 6166A(TP) ON 17/07/2018]

Your Ref: **8342434411SG**
Our Ref: CC4/AIG18013159/Upa3

Dear Sirs/Madam,

ACCIDENT INVOLVING SGY 858C(OI) & FBH 6166A(TP) ON 17/07/2018

We refer to the above matter.

Third party reported that he was travelling on KPE towards ECP between lane 1 & 2. Our insured made a sudden lane change from lane 1 to lane 2. Third party was unable to brake in time and collided onto the rear right of our insured's vehicle.

Our insured reported that he was driving in lane 1. He started his indicator to change lane. He moved to lane 2 when the traffic was cleared. Suddenly third party rider came and bang into his car rear right corner.

We have contacted insured to verify the nature of accident and informed third party claim. Our insured disputed liability and he insisted that he is not at fault as he had successfully changed lane and hit by third party from behind. The damages to his car was on the rear right portion instead of rear left portion which shows that he already in lane 2. According to our insured, he was informed by the witness(as stated in his GIA report) that the car video was not available. In addition, there was no update/outcome on his counter claim against third party's insurer. Our insured's vehicle still not yet repair.

Third party had submitted a copy of his witness police report for our consideration. Kindly refer to the attached. In witness's statement, he said that third party motorcycle pass him on the right, would it be possible that motorcycle was riding behind our insured on the right lane. Due to the slow movement of front vehicles, our insured shifted lane to lane 2 with indicator. Third party had collided into our insured rear right portion. He further said that his vehicle position was around 100 away from the spot of collision. We are doubted on the reliability of his statement especially when his video footage is being declared not available.

There was no PIR on this matter.

The damages sustained on our insured vehicle was on the rear right portion instead of rear left portion. It is likely that our insured had successfully changed lane and hit by third party who was riding in between 2 lanes. Referring to the damage for our insured's vehicle, it was on the rear bumper, hence following BOLA guidelines, BOLA 27 is the nearest scenario applied. In view of this, we are intending to reject third party claim.

	<p>Note:</p> <p>i) If point of impact of the front vehicle is found on the rear bumper scenario 27 applies</p> <p>ii) If point of impact is found on the fender , scenario 15 applies</p>		
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Kindly let us have your comments/ instruction.

Best Regards,

Hsiao Tong, Chew | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | email: chewht@lkkauto.com | fax: 6741-4108

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

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