

Vivian Lau (LKKAuto)

From: Gan, Angiegeokling <Angiegeokling.Gan@aig.com>
Sent: Wednesday, 7 August, 2019 9:26 AM
To: Vivian Lau (LKKAuto)
Cc: Bryan Ang (LKKAuto); Admin A; Hsiao Tong (LKKAuto)
Subject: RE: #3046983314SG003# LKK REF: CC3/AIG18013313/R1wb3

Dear Vivian,

Please proceed to settle.

Thank you.

Best Regards,

Angie Gan
AIG

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

AIG Building, 78 Shenton Way, #08-16, Singapore 079120
Tel +(65) 6419 1013
Angiegeokling.Gan@aig.com | www.aig.sg

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From: Vivian Lau (LKKAuto) [mailto:vivianlau@lkkauto.com]
Sent: Wednesday, August 7, 2019 9:17 AM
To: Gan, Angiegeokling <Angiegeokling.Gan@aig.com>
Cc: Bryan Ang (LKKAuto) <bryanang@lkkauto.com>; Admin A <admin-a@lkkauto.com>; Hsiao Tong (LKKAuto) <chewht@lkkauto.com>
Subject: [EXTERNAL] RE: #3046983314SG003# LKK REF: CC3/AIG18013313/R1wb3

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

Dear Angie,

We refer to the email below.

COST OF REPAIR	\$ 2,559.55
Loss of Rental (\$116.63 x 5.5days)	\$ 641.47
Loss of Income (\$ 50.00 x 5.5days)	\$ 275.00
LTA SEARCH	\$ 7.00
	\$ 3,483.02

Kindly advice on your view/opinion/instruction for this claim.

Thank you

Best Regards,

Vivian Lau | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841-8625 | email: Vivianlau@lkkauto.com | fax: 6741-4108

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

From: Gan, Angiegeokling [<mailto:Angiegeokling.Gan@aig.com>]

Sent: Wednesday, 7 August, 2019 9:10 AM

To: Vivian Lau (LKKAuto) <vivianlau@lkkauto.com>

Cc: Bryan Ang (LKKAuto) <bryanang@lkkauto.com>; Admin A <admin-a@lkkauto.com>; Hsiao Tong (LKKAuto) <chewht@lkkauto.com>

Subject: RE: #3046983314SG003# LKK REF: CC3/AIG18013313/R1wb3

Dear Vivian,

Can you provide breakdown for the proposed amount of \$3,480.

Thank you.

Best Regards,

Angie Gan

AIG

Complex Claims Examiner

Claims | AIG Asia Pacific Insurance Pte. Ltd.

AIG Building, 78 Shenton Way, #08-16, Singapore 079120

Tel +(65) 6419 1013

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

Sent: Tuesday, August 6, 2019 5:18 PM

To: Gan, Angiegeokling <Angiegeokling.Gan@aig.com>

Cc: Bryan Ang (LKKAuto) <bryanang@lkkauto.com>; Admin A <admin-a@lkkauto.com>; Hsiao Tong (LKKAuto) <chewht@lkkauto.com>

Subject: [EXTERNAL] RE: #3046983314SG003# LKK REF: CC3/AIG18013313/R1wb3

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'WITHOUT PREJUDICE'
SAVE AS TO COSTS

Dea Angie,

As per instruction , we request TP repairer on the driver's shifts to determine the number of hours they driver per day. TP repairer reply as follows:

Your principal's request for the mileage records book is irrelevant.

We would urge your principal to review the matter so as to save costs otherwise we will not hesitate to pass the case to our panel of lawyer to pursue accordingly for breach of settlement and will reserve all our rights on costs.

TP maintain their stance of \$3,480.00 (including the loss of income for our hirer Mr Chai Kim Heng) otherwise TP will not hesitate to exercise draconian measures to recover the needful.

Kindly advice on your view/opinion/instruction for this claim.

Kindly note that this negotiation between parties on this matter is purely on a without prejudice basis with the sole intention of resolving the matter amicably without parties resorting to legal proceedings. No admission of liability, whatsoever, should be deemed / inferred from this negotiation of terms/settlement.

In the event of new evidence being discovered or subsequently produced by either party that will materially affect/influence on the issues of liability/damages, either party is not bound, thereafter, by the negotiation terms/settlement.

Thank you

Best Regards,

Vivian Lau | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841-8625 | email: Vivianlau@lkkauto.com fax: 6741-4108

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

From: Gan, Angiegeokling [<mailto:Angiegeokling.Gan@aig.com>]

Sent: Wednesday, 10 July, 2019 12:15 PM

To: Vivian Lau (LKKAuto) <vivianlau@lkkauto.com>

Cc: Bryan Ang (LKKAuto) <bryanang@lkkauto.com>; Admin A <admin-a@lkkauto.com>; Hsiao Tong (LKKAuto) <chewht@lkkauto.com>

Subject: RE: #3046983314SG003# LKK REF: CC3/AIG18013313/R1wb3

Vivian,

Thanks for the log card. We also need record of driver's shifts to determine the number of hours they driver per day. Please assist.

Thank you.

Best Regards,

Angie Gan
AIG

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

AIG Building, 78 Shenton Way, #08-16, Singapore 079120
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From: Vivian Lau (LKKAuto) [<mailto:vivianlau@lkkauto.com>]
Sent: Wednesday, July 10, 2019 12:11 PM
To: Gan, Angiegeokling <Angiegeokling.Gan@aig.com>
Cc: Bryan Ang (LKKAuto) <bryanang@lkkauto.com>; Admin A <admin-a@lkkauto.com>; Hsiao Tong (LKKAuto) <chewht@lkkauto.com>
Subject: [EXTERNAL] RE: #3046983314SG003# LKK REF: CC3/AIG18013313/R1wb3

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‘WITHOUT PREJUDICE’
SAVE AS TO COSTS

Dear Angie,

We refer to the email below

We attach Taxi Log card for your perusal.

Kindly advice on your view/opinion/instruction for this claim.

Kindly note that this negotiation between parties on this matter is purely on a without prejudice basis with the sole intention of resolving the matter amicably without parties resorting to legal proceedings. No admission of liability, whatsoever, should be deemed / inferred from this negotiation of terms/settlement.

In the event of new evidence being discovered or subsequently produced by either party that will materially affect/influence on the issues of liability/damages, either party is not bound, thereafter, by the negotiation terms/settlement.

Thank you

Best Regards,

Vivian Lau | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841-8625 | email: Vivianlau@lkkauto.com | fax: 6741-4108

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

From: Gan, Angiegeokling [<mailto:Angiegeokling.Gan@aig.com>]

Sent: Wednesday, 10 July, 2019 11:04 AM

To: Vivian Lau (LKKAuto) <vivianlau@lkkauto.com>

Cc: Bryan Ang (LKKAuto) <bryanang@lkkauto.com>; Admin A <admin-a@lkkauto.com>; Hsiao Tong (LKKAuto) <chewht@lkkauto.com>

Subject: RE: #3046983314SG003# LKK REF: CC3/AIG18013313/R1wb3

Dear Vivian,

Please let us have a copy of the taxi log card for further review.

Thank you.

Best Regards,

Angie Gan
AIG

Complex Claims Examiner

Claims | AIG Asia Pacific Insurance Pte. Ltd.

AIG Building, 78 Shenton Way, #08-16, Singapore 079120

Tel +(65) 6419 1013

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

Sent: Wednesday, July 10, 2019 10:25 AM

To: Gan, Angiegeokling <Angiegeokling.Gan@aig.com>

Cc: Bryan Ang (LKKAuto) <bryanang@lkkauto.com>; Admin A <admin-a@lkkauto.com>; Hsiao Tong (LKKAuto) <chewht@lkkauto.com>

Subject: [EXTERNAL] RE: #3046983314SG003# LKK REF: CC3/AIG18013313/R1wb3

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Dear Angie,

We refer to the email below

We attach a confirmation letter for your perusal.

TP maintain our stance of \$3,480.00 (including the loss of income for our hirer Mr Chai Kim Heng) otherwise TP will not hesitate to exercise draconian measures to recover the needful.

Kindly advice on your view/opinion/instruction for this claim.

Thank you

Best Regards,

Vivian Lau | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841-8625 | email: Vivianlau@lkkauto.com fax: 6741-4108

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

From: Vivian Lau (LKKAuto)

Sent: Thursday, 20 June, 2019 10:54 AM

To: Yong, Ivy-AV <Ivy-AV.Yong@aig.com>

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

Subject: RE: #3046983314SG003# LKK REF: CC3/AIG18013313/R1wb3

Dear Ivy,

We refer to the email below

We attach a confirmation letter for your perusal.

TP maintain our stance of \$3,480.00 (including the loss of income for our hirer Mr Chai Kim Heng) otherwise TP will not hesitate to exercise draconian measures to recover the needful.

Kindly advice on your view/opinion/instruction for this claim.

Thank you

Best Regards,

Vivian Lau | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841-8625 | email: Vivianlau@lkkauto.com fax: 6741-4108

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

From: Vivian Lau (LKKAuto)
Sent: Thursday, 6 June, 2019 4:35 PM
To: Yong, Ivy-AV <Ivy-AV.Yong@aig.com>
Cc: Admin A <admin-a@lkkauto.com>; Hsiao Tong (LKKAuto) <chewht@lkkauto.com>
Subject: RE: #3046983314SG003# LKK REF: CC3/AIG18013313/R1wb3

Dear Ivy,

We refer to the email below

We attach a confirmation letter for your perusal.

TP maintain our stance of \$3,480.00 (including the loss of income for our hirer Mr Chai Kim Heng) otherwise TP will not hesitate to exercise draconian measures to recover the needful.

Kindly advice on your view/opinion/instruction for this claim.

Thank you

Best Regards,

Vivian Lau | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841-8625 | email: Vivianlau@lkkauto.com fax: 6741-4108

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

From: Yong, Ivy-AV [<mailto:Ivy-AV.Yong@aig.com>]
Sent: Monday, 13 May, 2019 10:42 AM
To: Vivian Lau (LKKAuto) <vivianlau@lkkauto.com>
Cc: Admin A <admin-a@lkkauto.com>; Hsiao Tong (LKKAuto) <chewht@lkkauto.com>
Subject: RE: #3046983314SG003# LKK REF: CC3/AIG18013313/R1wb3

Hi Vivian,

Kindly request document to prove relief – Yap Jin Yoke is a regular driver.

Based on the document, Yap Jin Yoke only relief less than 7months and unknown the relief timing.

Thank you

Ivy Yong
AIG

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

78 Shenton Way AIG Building #08-16 Singapore 079120
Tel +64191637 | Fax +68357416

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From: Vivian Lau (LKKAuto) [<mailto:vivianlau@lkkauto.com>]
Sent: Monday, May 06, 2019 4:56 PM
To: Yong, Ivy-AV
Cc: Admin A; Hsiao Tong (LKKAuto)
Subject: [EXTERNAL] RE: #3046983314SG003# LKK REF: CC3/AIG18013313/R1wb3

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Dear Ivy,

As per instruction, we offer TP LOR exclude LOI in the offer.

TP rejected our offer and appeal as follows:

Please note that we are claiming the loss of income (**based on downtime**) on behalf of our hirer **Mr Chai Kim Heng (NRIC No. S1304629H)**. Our taxi was driven by our relief driver Mr Yap Jin Yoke (NRIC No. S0118393A) at the material time and his claim for his loss of income through his own lawyer is based on his medical leave. We attach the hirer/relief attachment history of our hirer Mr Chai Kim Heng (extracted from our system) for your perusal.

If your principal is agreeable to settle our claim including our hirer's loss of income at \$3,480.00, otherwise we shall let the Court decides.

Kindly advice on your view/opinion/instruction for this claim.

Thank you

Best Regards,

Vivian Lau | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841-8625 | email: Vivianlau@lkkauto.com | fax: 6741-4108

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

From: Hsiao Tong (LKKAuto)

Sent: Friday, 2 November, 2018 2:57 PM

To: Yong, Ivy-AV <Ivy-AV.Yong@aig.com>; Vivian Lau (LKKAuto) <vivianlau@lkkauto.com>

Cc: CS A Team <cs-a@lkkauto.com>; Admin A <admin-a@lkkauto.com>

Subject: RE: #3046983314SG003# LKK REF: CC3/AIG18013313/R1wb3

Hi Ivy,

Contents noted.

Hi Vivian,

Pls take note. CC3/AIG18013313/R1wb3

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: Yong, Ivy-AV <Ivy-AV.Yong@aig.com>

Sent: Friday, 2 November 2018 11:12 AM

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

Subject: #3046983314SG003#

Hi Hsiao Tong,

We have resolved third party driver's injury claim including his loss of income.

Kindly exclude loss of income/use in your offer.

Thank you

Ivy Yong

AIG

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

78 Shenton Way AIG Building #08-16 Singapore 079120
Tel +64191637 | Fax +68357416
lvv-AV.Yong@aig.com | www.aig.com.sg

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