

## Jia Le (LKK Auto)

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**From:** Alvin GOH Ruirong <Alvin.GohRR@UOBgroup.com>  
**Sent:** Thursday, 22 August 2019 5:07 PM  
**To:** Jia Le (LKK Auto)  
**Cc:** alvingohrr@gmail.com  
**Subject:** RE: GIA Report SMC 188Y LKK REF CC6/AIG18020874/Adb3

Dear Jia Le,

Can request for AIG officer to call me back to confirm on below:

“For the NCD matter, we have checked with AIG handler and your NCD will be at 50% due to NCD protector”

Tks.

**Warmest Regards,**

**Alvin Goh**  
HP: (65) 9026 3757

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**From:** Jia Le (LKK Auto) [mailto:JiaLe@lkkauto.com]  
**Sent:** Thursday, August 22, 2019 4:46 PM  
**To:** Alvin GOH Ruirong <Alvin.GohRR@UOBgroup.com>  
**Cc:** alvingohrr@gmail.com  
**Subject:** RE: GIA Report SMC 188Y LKK REF CC6/AIG18020874/Adb3

Dear Mr Goh,

According to our surveyor (Mr Adrian) spoken with you by yesterday, we will proceed to settle with Third Party.

For the NCD matter, we have checked with AIG handler and your NCD will be at 50% due to NCD protector.

Thank you.

Best Regards,

**Carlhor Chan** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6749 5792 | email: [Jiale@lkkauto.com](mailto:Jiale@lkkauto.com) | fax: 6741-4108

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

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**From:** Alvin GOH Ruirong [<mailto:Alvin.GohRR@UOBgroup.com>]  
**Sent:** Wednesday, 21 August 2019 11:24 AM  
**To:** Jia Le (LKK Auto)  
**Cc:** [alvingohrr@gmail.com](mailto:alvingohrr@gmail.com)  
**Subject:** RE: GIA Report SMC 188Y LKK REF CC6/AIG18020874/Adb3

Ok noted.

Noted it is under claim.

But I am surprised you guys have paid out the claim amount as proposed below.

Don't you think it is a fraudulent claim.

The 1<sup>st</sup> reverse: no impact at all

The 2<sup>nd</sup> reverse: slight impact

How do you ascertain the pictures shown are due to my incident and not incidents that happen before ?

Are there no cameras within carpark to capture ?

The impact is not impactful and merely a touch. Doubt the payout is reasonable.

I would like to propose a meeting with claim manager.

Tks.

**Warmest Regards,**

**Alvin Goh**

HP: (65) 9026 3757

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**From:** Jia Le (LKK Auto) [<mailto:JiaLe@lkkauto.com>]

**Sent:** Wednesday, August 21, 2019 9:59 AM

**To:** Alvin GOH Ruirong <[Alvin.GohRR@UOBgroup.com](mailto:Alvin.GohRR@UOBgroup.com)>

**Cc:** [alvingohrr@gmail.com](mailto:alvingohrr@gmail.com)

**Subject:** RE: GIA Report SMC 188Y LKK REF CC6/AIG18020874/Adb3

Dear Mr Goh,

Our surveyor finalized the Cost of Repair amount at \$3,200.00(before GST).

Please find below the adjusted breakdown for the proposed settlement amount to the claimant for your reference.

Cost of Repair (w/GST)	\$ 3,424.00
Loss of Use (\$100 x 3 days)	\$ 300.00
LTA Search Fee	\$ 7.45
<b>TOTAL</b>	<b>\$ 3,731.45</b>

If you have further clarifications, please reply within 5 days from the date of this email.

We hope the above matter clarifies.

Thank you.

Best Regards,  
**Carlor Chan** | Case Handler  
**LKK Auto Consultants Pte Ltd**  
Phone: 6749 5792 | email: [Jiale@lkkauto.com](mailto:Jiale@lkkauto.com) | fax: 6741-4108  
Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

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**From:** Alvin GOH Ruirong [<mailto:Alvin.GohRR@UOBgroup.com>]  
**Sent:** Tuesday, 20 August 2019 5:42 PM  
**To:** Jia Le (LKK Auto)  
**Cc:** [alvingohrr@gmail.com](mailto:alvingohrr@gmail.com)  
**Subject:** RE: GIA Report SMC 188Y LKK REF CC6/AIG18020874/Adb3

Dear Carlor Chan,

Tk you for email.

Seen the video, may I know what is the finalized claim amount.

Noted video as evidence, but I am alarmed by the claim amount you furnished me in earlier email.

I don't think this accident warrant a claim of such high amount.

Please enlighten the indicative approximate claim amount and breakdown.

Has the claim been paid out?

I am seeking your advice as I am considering reporting police as this seems to be a fraudulent claim by the motor workshop and the claim party.

Tks.

**Warmest Regards,**

**Alvin Goh**  
HP: (65) 9026 3757

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**From:** Jia Le (LKK Auto) [<mailto:Jiale@lkkauto.com>]  
**Sent:** Tuesday, August 20, 2019 12:50 PM  
**To:** Alvin GOH Ruirong <[Alvin.GohRR@UOBgroup.com](mailto:Alvin.GohRR@UOBgroup.com)>  
**Subject:** RE: GIA Report SMC 188Y LKK REF CC6/AIG18020874/Adb3

Dear Sir,

For the NCD matter, please liaise to check with AIG Insurance.

We have checked with our surveyor and parts claimed are consistent to the nature of the impact force. Enclosed the third party video footage for your easy reference.

Total costs will be payable by AIG Insurance.

Thank you.

Best Regards,

**Carlör Chan** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6749 5792 | email: [Jiale@lkkauto.com](mailto:Jiale@lkkauto.com) | fax: 6741-4108

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**From:** Alvin GOH Ruihong [<mailto:Alvin.GohRR@UOBgroup.com>]

**Sent:** Friday, 16 August 2019 4:28 PM

**To:** Jia Le (LKK Auto)

**Subject:** RE: GIA Report SMC 188Y LKK REF CC6/AIG18020874/Adb3

Hi,

Well received.

Please update me on the NCD protector matter which I have spoken to you earlier.

I think it is ridiculous. Nothing happen to my car but his car seems to have major damage. I don't think this warrant such costs.

So the claim, total costs will be payable by AIG ?

Please confirm.

**Warmest Regards,**

**Alvin Goh**

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**From:** Jia Le (LKK Auto) [<mailto:Jiale@lkkauto.com>]

**Sent:** Friday, August 16, 2019 2:08 PM

**To:** Alvin GOH Ruihong <[Alvin.GohRR@UOBgroup.com](mailto:Alvin.GohRR@UOBgroup.com)>

**Subject:** RE: GIA Report SMC 188Y LKK REF CC6/AIG18020874/Adb3

Dear Sir,

We attached the inspection photos taken by our surveyor and the estimate for your reference.

Thank you.

Best Regards,

**Carlör Chan** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6749 5792 | email: [Jiale@lkkauto.com](mailto:Jiale@lkkauto.com) | fax: 6741-4108

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**From:** Alvin GOH Ruihong [<mailto:Alvin.GohRR@UOBgroup.com>]

**Sent:** Friday, 16 August 2019 12:42 PM

**To:** Jia Le (LKK Auto)

**Subject:** RE: GIA Report SMC 188Y LKK REF CC6/AIG18020874/Adb3

Pls email me the pictures.

Tks.

**Warmest Regards,**

**Alvin Goh**

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**From:** Jia Le (LKK Auto) [<mailto:Jiale@lkkauto.com>]

**Sent:** Friday, August 16, 2019 12:03 PM

**To:** Alvin GOH Ruirong <[Alvin.GohRR@UOBgroup.com](mailto:Alvin.GohRR@UOBgroup.com)>

**Subject:** RE: GIA Report SMC 188Y LKK REF CC6/AIG18020874/Adb3

Our Ref: CC6/AIG18020874/Adb3

16 AUGUST 2019

Dear Sir,

**ACCIDENT INVOLVING SMC 188Y & SLH 1527G ALONG/AT 23 PECK SEAH ST CARPARK ON 16/11/2018**

We refer to the above subject matter. We write to inform you that we are the loss adjuster appointed by your motor insurer, AIG Asia Pacific Insurance Pte Ltd to deal with the third party claim against your policy.

We have received a claim from SLH 1527G against your motor insurance policy.

We have received the video footage from Third Party which shows that your vehicle was collided onto Third Party's vehicle while reversing and we are of the view that liability is not in your favour. We will therefore proceed to negotiate for an amicable settlement with the Third Party.

Should you however wish to further discuss on the matter prior to our negotiations and settlement, please contact us within 10 days from the date of this letter.

Please note that your No-Claim Discount (NCD) (if any) will be affected and reduced by 30% (20% for commercial vehicles) upon next renewal due to this Third Party claim. However, if your policy has a NCD protector feature, it will be deemed utilized for this claim and your NCD will be protected.

Please call us if you have further queries.

Best Regards,

**Carlton Chan** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6749 5792 | email: [Jiale@lkkauto.com](mailto:Jiale@lkkauto.com) | fax: 6741-4108

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**From:** Alvin GOH Ruirong [<mailto:Alvin.GohRR@UOBgroup.com>]

**Sent:** Friday, 12 July, 2019 11:56 AM

**To:** Vic (LKKAuto)

**Cc:** Admin A; Khanchna (LKK Auto)

**Subject:** RE: GIA Report SMC 188Y LKK REF CC6/AIG18020874/Adb3

Dear Sir,

Wondering any update on this case?

I need to renew my motor insurance and this case is pending.

Are you able to contact the other party's insurer and check for status?

Tk you.

**Warmest Regards,**

**Alvin Goh**

**HP: (65) 9026 3757**

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**From:** Vic (LKKAuto) [<mailto:vicalpeh@lkkauto.com>]

**Sent:** Tuesday, June 18, 2019 5:12 PM

**To:** Alvin GOH Ruirong <[Alvin.GohRR@UOBgroup.com](mailto:Alvin.GohRR@UOBgroup.com)>

**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; Vic (LKKAuto) <[vicalpeh@lkkauto.com](mailto:vicalpeh@lkkauto.com)>; Khanchna (LKK Auto) <[khanchna@lkkauto.com](mailto:khanchna@lkkauto.com)>

**Subject:** RE: GIA Report SMC 188Y LKK REF CC6/AIG18020874/Adb3

Dear Mr Alvin,

Please find some inspection photos taken by our surveyor as requested.

We will highlight your request to our principal and will get back for an update.

Thank you.

Hi Khanchna,

FYNA please.

Thank you.

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

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**From:** Alvin GOH Ruirong [<mailto:Alvin.GohRR@UOBgroup.com>]  
**Sent:** Tuesday, 18 June, 2019 4:48 PM  
**To:** Vic (LKKAuto)  
**Cc:** Admin A  
**Subject:** RE: GIA Report SMC 188Y LKK REF CC6/AIG18020874/Ahb3

Hi Vic,

We spoke.

On this matter, can you provide me photos of the other car?

Also, can you put in request to close case as I have noted from Traffic Police that this matter is closed and no further claims on my vehicle (SMC188y).

Tk you.

**Warmest Regards,**

**Alvin Goh**

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**From:** Vic (LKKAuto) [<mailto:vicalpeh@lkkauto.com>]  
**Sent:** Thursday, December 20, 2018 5:29 PM  
**To:** Alvin GOH Ruirong <[Alvin.GohRR@UOBgroup.com](mailto:Alvin.GohRR@UOBgroup.com)>  
**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; Vic (LKKAuto) <[vicalpeh@lkkauto.com](mailto:vicalpeh@lkkauto.com)>  
**Subject:** RE: GIA Report SMC 188Y LKK REF CC6/AIG18020874/Ahb3

Dear Mr Alvin,

We refer to your below email.

Please be informed that till date, we are still pending for the claimant to provide their evidence.

Thank you.

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

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**From:** Alvin GOH Ruirong [<mailto:Alvin.GohRR@UOBgroup.com>]  
**Sent:** Thursday, 20 December, 2018 5:23 PM

**To:** Vic (LKKAuto)  
**Cc:** Admin A  
**Subject:** RE: GIA Report SMC 188Y LKK REF CC6/AIG18020874/Ahb3

Dear Sir,

A few weeks have passed.

May I know any update on this claim matter?

Tks.

**Warmest Regards,**

**Alvin Goh**  
HP: (65) 9026 3757

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---

**From:** Vic (LKKAuto) [<mailto:vicalpeh@lkkauto.com>]  
**Sent:** Tuesday, December 4, 2018 9:28 AM  
**To:** Alvin GOH Ruirong <[Alvin.GohRR@UOBgroup.com](mailto:Alvin.GohRR@UOBgroup.com)>  
**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; Vic (LKKAuto) <[vicalpeh@lkkauto.com](mailto:vicalpeh@lkkauto.com)>  
**Subject:** RE: GIA Report SMC 188Y LKK REF CC6/AIG18020874/Ahb3

Dear Mr Alvin,

Received with thanks.

Please be informed that we are currently pending for evidence from the claimant.

We will get back to you for an update in due course.

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

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**From:** LKK Paya Ubi  
**Sent:** Monday, 3 December, 2018 8:34 PM  
**To:** Vic (LKKAuto)



**Cc:** 'Alvin GOH Ruirong'  
**Subject:** RE: GIA Report SMC 188Y  
**Importance:** High

Dear Vic,

Please follow up with owner for this case.

The GIA Report has filed in.

Best Regards,

**Jackson Ho** | Admin

**National Assessment Centre Services (LKK Group)**

Phone: 6841-0055 | email: [rspu@lkkauto.com](mailto:rspu@lkkauto.com) | fax: 6841-6315

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**From:** Alvin GOH Ruirong [<mailto:Alvin.GohRR@UOBgroup.com>]  
**Sent:** Monday, 3 December 2018 3:10 PM  
**To:** LKK Paya Ubi <[rspu@lkkauto.com](mailto:rspu@lkkauto.com)>  
**Subject:** RE: GIA Report SMC 188Y

Hi Jackson,

Do I need to copy the officer from LKK on this matter?

Will the office be updating me the status of this case?

Tks.

**Warmest Regards,**

**Alvin Goh**  
**HP: (65) 9026 3757**

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**From:** LKK Paya Ubi [<mailto:rspu@lkkauto.com>]  
**Sent:** Monday, December 3, 2018 3:04 PM  
**To:** Alvin GOH Ruirong <[Alvin.GohRR@UOBgroup.com](mailto:Alvin.GohRR@UOBgroup.com)>  
**Subject:** GIA Report SMC 188Y

Hi

Attached is the GIA Report has been submitted.

Best Regards,

**Jackson Ho** | Admin

**National Assessment Centre Services (LKK Group)**

Phone: 6841-0055 | email: [rspu@lkkauto.com](mailto:rspu@lkkauto.com) | fax: 6841-6315

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**From:** Alvin GOH Ruihong [<mailto:Alvin.GohRR@UOBgroup.com>]

**Sent:** Monday, 3 December 2018 1:27 PM

**To:** [RSPU@LKKAUTO.COM](mailto:RSPU@LKKAUTO.COM)

**Subject:** INSURANCE INFO: VEHICLE NUMBER: SMC188Y - INSURANCE POLICY ATTACHED AS REQUESTED (3RD DEC 2018)

To whom it may concern,

As requested, my insurance policy attached. Please get officer to update me on the outcome of this case.

Tk you

**Warmest Regards,**

**Alvin Goh**

**HP: (65) 9026 3757**

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**From:** Alvin GOH Ruihong [<mailto:Alvin.GohRR@UOBgroup.com>]

**Sent:** Monday, December 3, 2018 12:36 PM

**To:** Alvin GOH Ruihong <[Alvin.GohRR@UOBgroup.com](mailto:Alvin.GohRR@UOBgroup.com)>

**Subject:** Scan from HP MFP

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