

Vic

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**From:** Desmond [cheedesmond@singnet.com.sg]  
**Sent:** Thursday, 2 January, 2014 10:37 PM  
**To:** Vic  
**Cc:** Hsiao Tong; Admin-A (LKK Auto); Vic  
**Subject:** Re: CC3/AIG13008639/Kb1t2

Hi Vic,

I did not receive any response from you with regard to the below.

Regards,  
Desmond Chee

**From:** Desmond <[cheedesmond@singnet.com.sg](mailto:cheedesmond@singnet.com.sg)>  
**Date:** 17 December, 2013 23:54:52 GMT+8  
**To:** Vic <[vicalpeh@lkkauto.com](mailto:vicalpeh@lkkauto.com)>  
**Cc:** Hsiao Tong <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>, Team A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>, Vic <[vicalpeh@lkkauto.com](mailto:vicalpeh@lkkauto.com)>  
**Subject:** Re: CC3/AIG13008639/Kb1t2

Hi,

I wish to understand further on this settlement.  
Please do contact me at my mobile 96916829

Best Regards,  
Desmond Chee

Sent from my iPhone

On 16 Dec, 2013, at 16:44, Vic <[vicalpeh@lkkauto.com](mailto:vicalpeh@lkkauto.com)> wrote:

Our Ref: CC3/AIG13008639/Kb1t2

Dear Sir,

**ACCIDENT INVOLVING VEHICLES SJK 3091R AND SHB 7685Y ON 07/05/2013**

We refer to your below email.

Pursuant to the above said accident wherein you had amongst other information given us your version of how the accident had occurred, we as the appointed agent of your insurers shall proceed to negotiate for an amicable settlement with third party claimant in the absence of concrete evidence from both parties to determine who is more liable of this accident.

We are of the opinion that the case most likely might be settled at an equal liability. As such, without further delay as Third Party may forward the case to the solicitors which will escalate the cost, we will be proceeding to settle the third party claim at best.

We wish to stress that our offer of settlement is strictly made on a without prejudice basis with a view to close this matter amicably.

Should you however wish to further discuss on the matter prior to our settlement, please contact us within 7 days from the date of this email.

Do be advised that your No Claim Discount (if any) will be affected as a result of the settlement of this third party claim against your insurance policy. However, if you are making a claim against the third party and successful with 80% in your favour, our principal will re-instate your NCD.

You may call us if you have further queries.

**"Wish you a Merry Christmas & Happy New Year 2014"**

Kind Regards,  
Vic Alpeh Sanghilan  
**LKK Auto Consultants Pte Ltd**  
51 Ubi Avenue 1 #01-25  
Paya Ubi Industrial Park  
Singapore 408933  
DID : 65- 6841 2157  
Fax : 65- 6741 4108  
Email: [vicalpeh@lkkauto.com](mailto:vicalpeh@lkkauto.com)

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**From:** Desmond [<mailto:cheedesmond@singnet.com.sg>]  
**Sent:** Thursday, 23 May, 2013 2:41 PM  
**To:** Vic  
**Subject:** Ref: CC3/AIG13008639/Kb1t2

**Subject: Ref: CC3/AIG13008639/Kb1t2**

Dear Vic,

I am writing to inform you that I oppose to the letter dated 17 May 2013 with the above mentioned reference no.

I **do not agree** with AIG to settlement of the third party claim of the mentioned incident.

As I have pointed out in my filing to the workshop on this incident and has provided the written statement and sketch of the incident, it is clearly and incident due to the reckless driving of the mentioned Cab SHB7685Y. I have given my written statement (along with the sketch) to the workshop which I believe is in your possession and I have also indicated a witness to the incident.

Whilst you have asked for more evidence to the incident, I also seek more evidence from the other party that the incident is due to my fault.

For the record, I have made a truthful statement of the incident which states clearly that the Cab has driven out of the road marking / lane cutting directly into my lane which caused the accident.

I have sought for you (spoken to you directly) to properly investigate this incident which I am assuming you will do you utmost to ensure justice is made.

Warmest thanks & regards,  
**Chee Hon Kiong**

S7333454C