

## Vic (LKKAUTO)

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**From:** Vic (LKKAUTO)  
**Sent:** Monday, 23 March, 2020 9:05 AM  
**To:** Tan, Bennie-WZ  
**Cc:** Admin A; Md Noor, Norsiah; Loh, Chee-Heng; Vic (LKKAUTO)  
**Subject:** RE: SHC 7042Y and SJB 8662H on 25/12/2018 \_ LKK REF CC4/AIG18023177/K1hb3 - AIG Ref: 3491272485SG-003  
**Attachments:** [EXTERNAL] [To GIA] AIG/LKK Ref: SJB8662H CDGE Ref: CC18120708/SHC7042Y/AT >> Acc on 25.12.2018 invlg SHC7042Y & SJB8662H [AIG]; RE: Your Ref: SJB 8662H - ACCIDENT INVOLVING SJB 8662H AND SHC 7042Y ON 25/12/2018

Dear Bennie,

We refer to your below email.

Please be informed that till date, we are still pending for Insured's copy of PIR (if any).

We had also requested for the same copy from Tan Chong and they will get back to us once they have the document.

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

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



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**From:** Tan, Bennie-WZ [mailto:Bennie-WZ.Tan@aig.com]  
**Sent:** Friday, 20 March, 2020 1:44 PM  
**To:** Vic (LKKAUTO)  
**Cc:** Admin A; Md Noor, Norsiah; Loh, Chee-Heng  
**Subject:** RE: SHC 7042Y and SJB 8662H on 25/12/2018 \_ LKK REF CC4/AIG18023177/K1hb3 - AIG Ref: 3491272485SG-003  
**Importance:** High

Hi Vic

Received an email from Aileen (CDGE) on intending to escalate to GIA for adjudication. (See attached)

Kindly urgent advise on the status to this claim.

Best Regards

**Bennie Tan**  
**AIG**

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

78 Shenton Way #08-16 Singapore 079120  
Tel +(65) 6419 1718

[Bennie-WZ.Tan@aig.com](mailto:Bennie-WZ.Tan@aig.com) | [www.aig.sg](http://www.aig.sg)

*Advanced Leave Notification:*

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**From:** Vic (LKKAUTO) [mailto:vicalpeh@lkkauto.com]  
**Sent:** Thursday, February 13, 2020 4:58 PM  
**To:** Tan, Bennie-WZ; Loh, Chee-Heng  
**Cc:** Admin A; Md Noor, Norsiah; Vic (LKKAUTO)  
**Subject:** [EXTERNAL] RE: SHC 7042Y and SJB 8662H on 25/12/2018 \_ LKK REF CC4/AIG18023177/K1hb3 - AIG Ref: 3491272485SG-003

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Dear Bennie,

We refer to your below email.

Please be informed that we had just replied both TP and Insured's email (as attached).

We will follow up closely on the matter.

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:** Tan, Bennie-WZ [mailto:Bennie-WZ.Tan@aig.com]  
**Sent:** Thursday, 13 February, 2020 11:37 AM  
**To:** Loh, Chee-Heng; Vic (LKKAUTO)  
**Cc:** Admin A; Md Noor, Norsiah  
**Subject:** RE: SHC 7042Y and SJB 8662H on 25/12/2018 \_ LKK REF CC4/AIG18023177/K1hb3 - AIG Ref:

3491272485SG-003

**Importance:** High

Dear Vic

Just received an email from CDGE pertaining to this matter.

Further to my colleague, Chee Heng's email dated 5<sup>th</sup> February 2020, please let us have an update to this matter.

Thank you.

Best Regards

**Bennie Tan**

**AIG**

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

78 Shenton Way #08-16 Singapore 079120  
Tel +(65) 6419 1718

[Bennie-WZ.Tan@aig.com](mailto:Bennie-WZ.Tan@aig.com) | [www.aig.sg](http://www.aig.sg)

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**From:** Loh, Chee-Heng

**Sent:** Wednesday, February 05, 2020 11:34 AM

**To:** Vic (LKKAUTO); Tan, Bennie-WZ

**Cc:** Admin A; Md Noor, Norsiah

**Subject:** RE: SHC 7042Y and SJB 8662H on 25/12/2018 \_ LKK REF CC4/AIG18023177/K1hb3 - AIG Ref: 3491272485SG-003

Dear Vic,

Noted that insured email stated Police recorded phone statement from TP driver confirming faulty brakes of TPV.

Our approach to this case as follows:

1. To send an email to insured to let us have the Police Investigation Result (PIR) for our review within the next 10 days. If there is no PIR in favour of insured, then we will have to handle the claim for settlement at best terms to prevent cost escalation should the third party escalates the matter for adjudication. To proceed to settle at best if no PIR received after the dateline.
2. To give a holding response to CDGE to hold hands at the moment and LKK will revert back to them.

Thank you.

Best regards,

**Loh Chee Heng**

**AIG**

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

AIG Building, 78 Shenton Way #08-16 Singapore(079120)  
Tel +(65) 6419 1881

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

**From:** Vic (LKKAuto) [mailto:vicalpeh@lkkauto.com]  
**Sent:** Wednesday, 5 February 2020 9:06 AM  
**To:** Tan, Bennie-WZ <Bennie-WZ.Tan@aig.com>  
**Cc:** Admin A <admin-a@lkkauto.com>; Loh, Chee-Heng <Chee-Heng.Loh@aig.com>; Md Noor, Norsiah <Norsiah.MdNoor@aig.com>; Vic (LKKAuto) <vicalpeh@lkkauto.com>  
**Subject:** [EXTERNAL] BLOCKED ATTACHMENT: RE: SHC 7042Y and SJB 8662H on 25/12/2018 \_ LKK REF CC4/AIG18023177/K1hb3 - AIG Ref: 3491272485SG-003

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This email contained an attachment that is potentially malicious. To protect the AIG network and users, the attachment named image001.png,image006.png,image007.wmz.gz,image007.wmz.wmf was removed from the email. If you believe that this is a legitimate email from a trusted source, please contact either the sender or your helpdesk to have the message resent in compliance with the corporate electronic messaging standard.

Please be aware that SPAM and other malicious email often have a forged sender to make it appear to be sent from someone on your contact list or otherwise trust.

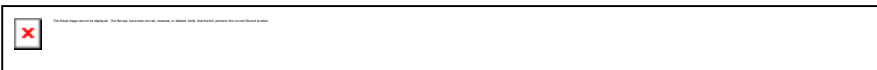
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Dear Bennie,

We refer to your below email.

We tried to call Insured yesterday but to no avail, as such, we had sent out an email to him and Insured had responded (see attached email).

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

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



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**From:** Tan, Bennie-WZ [<mailto:Bennie-WZ.Tan@aig.com>]  
**Sent:** Tuesday, 4 February, 2020 2:23 PM  
**To:** Vic (LKKAUTO)  
**Cc:** Admin A; Loh, Chee-Heng; Md Noor, Norsiah  
**Subject:** RE: SHC 7042Y and SJB 8662H on 25/12/2018 \_ LKK REF CC4/AIG18023177/K1hb3 - AIG Ref: 3491272485SG-003

Hi Vic

Reference to our tele conversation earlier in the day.

This matter was previously discussed due my bulk review of the aging case on 17<sup>th</sup> January 2020. Please follow up to manage insured and settle at best this matter as liability is not in our favour.

Kindly update us on this matter should there be any issue raising.

Best Regards

**Bennie Tan**  
**AIG**

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

78 Shenton Way #08-16 Singapore 079120  
Tel +(65) 6419 1718

[Bennie-WZ.Tan@aig.com](mailto:Bennie-WZ.Tan@aig.com) | [www.aig.sg](http://www.aig.sg)

*Advanced Leave Notification:*

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**From:** Kazali Haji Selahudin [<mailto:kazali@cdge.com.sg>]  
**Sent:** Tuesday, January 28, 2020 11:15 AM  
**To:** Vic (LKKAUTO)  
**Cc:** Admin A; Tan, Bennie-WZ  
**Subject:** [EXTERNAL] Re: SHC 7042Y and SJB 8662H on 25/12/2018 \_ LKK REF CC4/AIG18023177/K1hb3  
**Importance:** High

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**URGENT**

Dear Vic,

Kindly get your principal to confirm that we may escalate this matter accordingly since you are not in a position to conclude our claims. We have kept Mr Bennie in this email loop as well. Thank you.

Best Regards

**Kazali Hj Selahudin**

Claims Department / ComfortDelGro Engineering Pte Ltd  
Off: 6214 8736 / Fax: 6214 1843



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**From:** Vic (LKKAUTO) <[vicalpeh@lkkauto.com](mailto:vicalpeh@lkkauto.com)>  
**Sent:** Tuesday, 28 January 2020 10:07 AM  
**To:** Kazali Haji Selahudin <[kazali@cdge.com.sg](mailto:kazali@cdge.com.sg)>  
**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; Vic (LKKAUTO) <[vicalpeh@lkkauto.com](mailto:vicalpeh@lkkauto.com)>  
**Subject:** RE: SHC 7042Y and SJB 8662H on 25/12/2018 \_ LKK REF CC4/AIG18023177/K1hb3

Without Prejudice

Dear Kazali,

We refer further to the below email.

Please be informed that our principal had further reviewed the matter and still maintained our position.

Our principal is still in the view that our Insured is not liable of this accident as your client stopped without any reason thus causing the collision.

As such, we will close off the matter.

Thank you.

*Wishing you a Happy and Prosperous Lunar New Year*



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:** Kazali Haji Selahudin [<mailto:kazali@cdge.com.sg>]  
**Sent:** Tuesday, 5 November, 2019 11:52 AM  
**To:** Vic (LKKAUTO)  
**Cc:** Admin A  
**Subject:** Re: SHC 7042Y and SJB 8662H on 25/12/2018 \_ LKK REF CC4/AIG18023177/K1hb3

Dear Vic,

We attach the VF as requested. Kindly let us have your proposal towards our claims soon. Thank you.

The video footage is confidential information. In possessing, using or viewing the CCTV footage, you do not acquire any rights, title or interest in the CCTV footage and undertake to preserve its confidentiality. By downloading, using or viewing the video, you agree that you will not disclose, provide, reproduce, store, transmit or otherwise make available the CCTV footage, in whole or in part, to your client or any third party.

Best Regards

**Kazali Hj Selahudin**

Claims Department / ComfortDelGro Engineering Pte Ltd

Off: 6214 8736 / Fax: 6214 1843



Think Before Printing

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

**Sent:** Tuesday, 5 November 2019 11:10 AM

**To:** Kazali Haji Selahudin <[kazali@cdge.com.sg](mailto:kazali@cdge.com.sg)>

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

**Subject:** RE: SHC 7042Y and SJB 8662H on 25/12/2018 \_ LKK REF CC4/AIG18023177/K1hb3

Without Prejudice

Dear Kazali,

We refer further to your below email.

Please furnish us a copy of your client's video footage (front view) as requested by our principal for their further review.

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:** Kazali Haji Selahudin [<mailto:kazali@cdge.com.sg>]  
**Sent:** Wednesday, 24 April, 2019 11:01 AM  
**To:** Joy Irene (LKKAUTO)  
**Cc:** Admin A; CS A Team  
**Subject:** Re: SHC 7042Y and SJB 8662H on 25/12/2018  
**Importance:** High

Dear Joy,

We regret that we are **unable to agree with you to compare both cases**. It is clearly evident that your principal's insured for the cited case ([ref : SH 6354Y/ SLQ4888Y/ 09/12/2017](#)) had the intent to cause an accident (I have viewed the full footage). As per BOLA, your principal's insured is clearly liable towards our claims for this matter.

Alternatively, kindly let us have your principal insured's VF for us to review this matter. In the interim, we are still seeking 100% against your principal's insured. We had gathered from our driver that he **DID NOT lodge any police report** as no one was injured. His taxi was stalling prior to the collision thus he had no intentions to cause an accident. Please let us have your response urgently. Thank you.

Best Regards

**Kazali Hj Selahudin**

Claims Department / ComfortDelGro Engineering Pte Ltd  
Off: 6214 8736 / Fax: 6214 1843

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**From:** Joy Irene (LKKAUTO) <[JoyIrene@lkkauto.com](mailto:JoyIrene@lkkauto.com)>  
**Sent:** Wednesday, 24 April 2019 10:31 AM  
**To:** Kazali Haji Selahudin  
**Cc:** Admin A; CS A Team  
**Subject:** SHC 7042Y and SJB 8662H on 25/12/2018  
WITHOUT PREJUDICE

Dear Kazali,

We refer to the subject and to our telephone conversation earlier.

We have a similar case with your good-office M/s CDGE ([ref : SH 6354Y/ SLQ4888Y/ 09/12/2017](#)) In this particular case, our insured vehicle was in-front and our driver abruptly braked causing your taxi to hit our insured vehicle from the rear. We rejected your claim based on BOLA 27 head-to-rear and your good-office appealed citing a precedent high court case as follows:

"You may refer to a similar High Court case, ***Tong Khing Kia & Anor v Yeo Kong Boon [1991] 2 MLJ 101:*** High Court found **the front car driver 100% liable for creating a dangerous situation which was the cause of the accident**. Chao Hick Tin J (as he then was) added that "it does not follow that in the case of a front-to-rear collision, the vehicle that followed behind must necessarily be negligent to some extent".

In view of this, our principal gave due consideration and settled your claim.

Now, for the same scenario with SHC 7042Y, however, this time, your taxi was in-front which made a series of attempt to brake and made an abrupt braking causing the collision. We would like to apply the cited precedent by your good-office that **"the front car driver 100% liable for creating a dangerous situation which was the cause of the accident. It does not follow that in the case of a front-to-rear collision, the vehicle that followed behind must necessarily be negligent to some extent"**.

As spoken, we are pending instruction from our principal and pending traffic police investigation result. 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

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