

## Vic (LKKAuto)

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**From:** Vic (LKKAuto)  
**Sent:** Tuesday, 28 January, 2020 11:17 AM  
**To:** Md Noor, Norsiah  
**Cc:** Admin A; Vic (LKKAuto)  
**Subject:** RE: OD / 3491272485SG / SHC7042Y - OI Inquiry on TP claim - LKK REF CC4/AIG18023177/K1hb3  
**Attachments:** Re: SHC 7042Y and SJB 8662H on 25/12/2018 \_ LKK REF CC4/AIG18023177/K1hb3

Dear Norsiah,

We refer further to our below email.

Please find attached email response from TP repairer in our position to maintain rejection.

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

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



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**From:** Md Noor, Norsiah [mailto:Norsiah.MdNoor@aig.com]  
**Sent:** Tuesday, 28 January, 2020 9:44 AM  
**To:** Vic (LKKAuto)  
**Cc:** Admin A  
**Subject:** RE: OD / 3491272485SG / SHC7042Y - OI Inquiry on TP claim - LKK REF CC4/AIG18023177/K1hb3

Dear Vic,

Please maintained rejection.

Third party taxi brake abruptly without any reason.

Thank you

Kind regards  
Norsiah

**Norsiah Md Noor**  
**AIG**

Complex Claims Examiner  
Claims | AIG Asia Pacific Insurance Pte Ltd  
78 Shenton Way #08-16 Singapore 079120  
Tel +(65) 6419-1606  
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**From:** Vic (LKKAUTO) [<mailto:vicalpeh@lkkauto.com>]

**Sent:** Tuesday, November 5, 2019 12:13 PM

**To:** Md Noor, Norsiah <[Norsiah.MdNoor@aig.com](mailto:Norsiah.MdNoor@aig.com)>

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

**Subject:** [EXTERNAL] RE: OD / 3491272485SG / SHC7042Y - OI Inquiry on TP claim - LKK REF  
CC4/AIG18023177/K1hb3

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

Without Prejudice

Dear Norsiah,

We refer to your below email.

Please be informed that TP insisted to follow BOLA 27 on this matter and provided a copy of their client's video footage (see attached email).

Kindly advise further instruction.

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:** Md Noor, Norsiah [<mailto:Norsiah.MdNoor@aig.com>]

**Sent:** Thursday, 25 April, 2019 4:59 PM

**To:** Joy Irene (LKKAuto)

**Cc:** Admin A; CS A Team

**Subject:** RE: OD / 3491272485SG / SHC7042Y - OI Inquiry on TP claim

Dear Joy,

Please proceed to reject third party claim based on third party made an abrupt braking.

Please also request for taxi front video footage for our further assessment on this accident.

Thank you

Kind regards

Norsiah

**Norsiah Md Noor**

**AIG**

Complex Claims Examiner

Claims | AIG Asia Pacific Insurance Pte Ltd

78 Shenton Way #08-16 Singapore 079120

Tel +(65) 6419-1606

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**From:** Joy Irene (LKKAUTO) [<mailto:JoyIrene@lkkauto.com>]  
**Sent:** Wednesday, April 24, 2019 10:20 AM  
**To:** Md Noor, Norsiah <[Norsiah.MdNoor@aig.com](mailto:Norsiah.MdNoor@aig.com)>  
**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; CS A Team <[cs-a@lkkauto.com](mailto:cs-a@lkkauto.com)>  
**Subject:** [EXTERNAL] RE: OD / 3491272485SG / SHC7042Y - OI Inquiry on TP claim

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

Dear Nor,

We refer to the subject. To date, our insured did not furnish us any PIR.

We have a similar case with CDGE ([ref : TP/2066196142SG/ SLQ4888Y/ 09/12/2017](#)) In this particular case, our insured vehicle was in-front and our driver abruptly braked causing the taxi to hit our insured vehicle from the rear. We rejected CDGE's claim based on BOLA 27 head-to-rear and TP appealed citing 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, we have settled TP claim.

Now, for [ref: 3491272485SG](#) , it was the taxi (in-front) who made a series of attempt to brake and made an abrupt braking causing our insured to hit TP from behind. We would like to apply the cited precedent by CDGE 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".

Videos uploaded in Merimen.

Kindly let us have your view and opinion whether we are to deny liability based on the above.

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

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**From:** Joy Irene (LKKAUTO)  
**Sent:** Monday, 28 January 2019 12:10 PM  
**To:** 'Md Noor, Norsiah' <[Norsiah.MdNoor@aig.com](mailto:Norsiah.MdNoor@aig.com)>  
**Subject:** RE: OD / 3491272485SG / SHC7042Y - OI Inquiry on TP claim

Hi Nor,

Spoken to insured Mr. Barry. He is disputing liability.

OI video uploaded in Merimen.

We are currently pending OI to respond if there is any PIR against taxi driver.

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

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**From:** Md Noor, Norsiah [<mailto:Norsiah.MdNoor@aig.com>]  
**Sent:** Thursday, 24 January 2019 6:05 PM  
**To:** Joy Irene (LKKAUTO) <[JoyIrene@lkkauto.com](mailto:JoyIrene@lkkauto.com)>  
**Subject:** RE: OD / 3491272485SG / SHC7042Y - OI Inquiry on TP claim

Dear Joy,

Have you contacted insured?

Thank you

Kind regards  
Norsiah

**Norsiah Md Noor**  
**AIG**  
Complex Claims Examiner  
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78 Shenton Way #08-16 Singapore 079120  
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**From:** Zawaye, Norsazani  
**Sent:** Thursday, December 27, 2018 5:16 PM  
**To:** Md Noor, Norsiah  
**Subject:** OD / 3491272485SG / SHC7042Y - OI Inquiry on TP claim

Hi Norsiah,

OI called in and ask regards the TP claim.

Kindly assist to called oi and advise accordingly.

OI have video footage in merimen.

Thanks & Regards,

Norsazani Zawaye  
AIG  
Claims Adjuster | Express Auto Claims  
Singapore Claims | AIG Shared Services

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