

Vic (LKKAuto)

From: Vic (LKKAuto)
Sent: Tuesday, 28 January, 2020 9:50 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

Dear Norsiah,

We refer to your below email and the contents were noted.

We will maintain position and rejection to TP and will close off and upload our report in merimen.

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 | fax: 6741-4108

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



Auto
Consultants
Pte Ltd

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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
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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>
Cc: Admin A <admin-a@lkkauto.com>; Vic (LKKAUTO) <vicalpeh@lkkauto.com>
Subject: [EXTERNAL] RE: OD / 3491272485SG / SHC7042Y - OI Inquiry on TP claim - LKK REF CC4/AIG18023177/K1hb3

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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 | 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

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Norsiah.MdNoor@aig.com | www.aig.com.sg



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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>
Cc: Admin A <admin-a@lkkauto.com>; CS A Team <cs-a@lkkauto.com>
Subject: [EXTERNAL] RE: OD / 3491272485SG / SHC7042Y - OI Inquiry on TP claim

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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 | 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>
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 | 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>
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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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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