Claim Audit

E	Α	UDIT 1	ΓRAIL		
-	0.		Audit	Remarks	Ву
	1 :	2019	Clm Veh Model Changed	(203938) KIA OPTIMA 2.4 (A).	[A] Lau Shu Pei
	2 2	17 Jan	Clm Created	Reg No: SJG1617J. Acct Date: 2019/01/07. Claim Type: TP. Insurer: India International Insurance Pte Ltd (HQ). TP Insurer: NTUC Income Insurance Co-operative Ltd (HQ). Workshop: Teamwork Garage Pte Ltd (HQ)	[A] Lau Shu Pei
	3 2	17 Jan 2019 14:47	Adj Co Assigned	LKK Auto Consultants Pte Ltd (HQ):	[A] Lau Shu Pei
	4	17 Jan 2019	Adj Next Rpt Changed	Next Rpt:Final Rpt.Due Date:2019/01/28	[A] Lau Shu Pei
	5 2	17 Jan 2019 14:47	Adj Mandate Set	Approved:0.00.Reinsp:Adj decides.	[A] Lau Shu Pei
	6	14:47		(30653): Direct Settlement.	[A] Lau Shu Pei
	7 :	14:47	Adjuster Assigned	[None] -> BRYAN TANI	[A] Lau Shu Pei
	8 2		Mandate Request	Cur.Req: 0.00 :PODS LIABILITY: 100% REMARKS: BOLA 15 - OID filtered lane - To get OID video footage to reassess liability	[A] VIC ALPEH
	9 :	2019 09:21	Adj Next Rpt Changed	Next Rpt:Final Rpt.Due Date:2019/01/28. Mandate Remarks: video uploaded for your perusal	[I] Sundari Nagarajan
1	.0.	15 Fab		Approved:0.00:video uploaded for your perusal	[I] Sundari Nagarajan
1	.1 2	15 Feb 2019 16:47 15 Feb		Downloaded Video - Accident	[A] VIC ALPEH
1	.2 :	2019 16:50	Mandate Request	Cur.Req:0.00:PODS LIABILITY: 100% REMARKS: BASED ON FOOTAGE OID SWERVED LANE	[A] VIC ALPEH
1	.3 :	2019 18:05		Cur Rpt:Final Rpt. Cur Due Date:2019/01/28. Mandate Remarks: Please forward us the video recording of the accident	[I] Sundari Nagarajan
1	.4 2	18:05	Adj Mandate Set	Approved:0.00:Please forward us the video recording of the accident	[I] Sundari Nagarajan
1	.5 2	10.29		Downloaded Video - Accident	[A] VIC ALPEH
1	.0 .	10.23	Downloaded	Downloaded Video - Accident	[A] VIC ALPEH
1	. /	12:10	Downloaded	Downloaded Video - Accident	[A] BRYAN TANI
1	، ن	30 May 2019 10:18	Video Downloaded	Downloaded Video - Accident	[A] VIC ALPEH
1	.9		Adj Rpt Initiated		[A] JOANNE LEE KHANG MIN
2	20 2	03 Jun 2019 16:42	Clm Dtl Modified	Insured Name: -> Insured ID: ->	[A] JOANNE LEE KHANG MIN
2	21 2	03 Jun 2019 16:42	Clm Dtl Modified	JPJ Reg. Date: -> 2015/06/16.	[A] JOANNE LEE KHANG MIN
2	22 2	03 Jun 2019 16:42	Clm Details Notified		[A] JOANNE LEE KHANG MIN
2	23 2	20 Jun 2019 13:59	Mandate	Cur.Req: 3457.45 :PODS Liability: 100% Quantum: (a)COR: $$2,550.00 + (b)$ LOR(6 days x $$150.00$): $$900.00 + (c)$ LTA/GIA search fee: $$7.45 = $ Total: $$3,457.45$ Vehicle Model: Kia Optima (2359cc) 4 recommendation repair days + 1 Sunday + 1 PRS = 6 days For your	MIN [A] CHEW HSIAO TONG

10/4/21, 4:26 PM Merimen e-Claims

Α	UDIT .	TRAIL		
0.	On	Audit	Remarks	Ву
24	20 Jun 2019	Video Downloaded	Downloaded Video - Accident	[I] Sund Nagaraj
25	16:40 21 Jun 2019		Downloaded Video - Accident-IV	[I] Sund
26	09:02 21 Jun 2019		Downloaded Video - Accident-IV	[I] Sun Nagara
7	16:07 21 Jun 2019		Downloaded Video - Accident-IV	[I] Sun Nagara
8	2019		Downloaded Video - Accident	[I] Sun Nagara
9 :	16:08 21 Jun 2019		Downloaded Video - Accident	[I] Sur Nagara
0	16:08 21 Jun 2019		Downloaded Video - Accident	[A] CH
1	16:14 21 Jun 2019		Downloaded Video - Accident-IV	TON [A] CH HSIA
2	2019	Adj Next	Cur Rpt:Final Rpt. Cur Due Date:2019/01/28. Mandate Remarks: Please forward us the video recording of the accident	TON [I] Sur Nagara
3	21 Jun 2019 16:15	Adj Mandate Set	Maintained:Please forward us the video recording of the accident	[I] Sur Nagar
4	19 Jun 2020 11:48	Video Downloaded	Downloaded Video - Accident	[A] CH HSIA TON
5	2020 11:48	Video Downloaded	Downloaded Video - Accident-IV	[A] CH HSI/ TON
36	27 Jul 2020 15:56		Downloaded Video - Accident-IV	[A] CH HSIA TON
7	2020 15:58		Cur.Req:1732.45:Hi, we have requested video from 3rd party. However there was no response from 3rd party till date. Pls advise if we may propose 50/50 or else advise further instruction. Thanks.	[A] CH HSIA TON
88	27 Jul 2020 16:47 27 Jul		Downloaded Video - Accident-IV	[I] Sur Nagar
39	2020		Cur Rpt:Final Rpt. Cur Due Date:2019/01/28. Mandate Remarks: Without TP video we are unable to comment on liability as CDGE has classified our IV's accident as NAF	[I] Sur Nagar
10	2020 17:13	Mandate Set	Maintained:Without TP video we are unable to comment on liability as CDGE has classified our IV's accide nt as NAF	[I] Sur Nagara [A] Ch
1 :	2020 15:17		Downloaded Video - Accident-IV	HSIA TON
12 .	10 Nov 2020 15:34 10 Nov	Downloaded	Downloaded Video - Accident	[A] Ja Kok Ch
13	2020 15:34 10 Nov		Downloaded Video - Accident-IV Cur.Req:1732.45:No video footage from 3rd party. Based on insured video, no lane marking ,our driver wa	[A] Ja Kok Ch
4	2020 17:33	Mandate	s in front of 3rd party, 3rd party should let our driver go first and not squeeze from the left. Seek approval to reject 3rd party claim. Thanks.	HSIA
5	2020 09:19	Rpt Changed	Cur Rpt:Final Rpt. Cur Due Date:2019/01/28. Mandate Remarks: agree to reject	[I] Sur Nagara
6	2020 09:19	Mandate Set	Maintained:agree to reject	[I] Sur Nagara [A] Ch
17	2021 16:30 04 Oct		Downloaded Video - Accident-IV	HSIA TON [A] CH
8	2021 16:26 04 Oct	Label Removed	(30653):Direct Settlement.	HSIA TON [A] CH
19	2021 16:26	Label Added	(30652):WP.	HSIA TON

ACTIVITY

[30/05/2019 10:30] VIC ALPEH:
PREPARING REPORT FOR MANDATE APPROVAL
[30/05/2019 10:30] VIC ALPEH:

FINALIZED COR L/S \$2,550.00 with 4 DAYS

[29/01/2019 14:30] VIC ALPEH:

Adj Mandate Request Cur.Req:0.00:PODS LIABILITY: 100% REMARKS: BOLA 15 - OID filtered lane - To get OID video footage to reassess

[29/01/2019 14:29] VIC ALPEH:
FILE REVIEWED. OID Mr Quek Ah Bah reported that he was driving slowly towards the main road when TP vehicle driving out from his left and grazed onto his taxi. We are on the view that OID likely filtered lane. OID mentioned he got video footage. Seek liability mandate to III by

erimen Billi	ing for this cas	se - Transactio	n History					
Bill Ref No	Bill Date	Bill Type	Асс Туре	Acc Name	Co Name (Branch)	Ref 1	Ref 2	Amount
2044847	30 Jan 2019 09:21:16	Video Upload	Motor	India International Insurance Pte Ltd (HQ)	India International Insurance Pte Ltd (HQ)	SJG1617J	Sundari Nagarajan	xx.xx
2165974	03 Jun 2019 16:42:39	OD/TP Case (Adjuster)	Motor	LKK Auto Consultants Pte Ltd	LKK Auto Consultants Pte Ltd (HQ)	SJG1617J	SHB6643A	11.77
2184892	20 Jun 2019 16:56:04	Video Upload	Motor	India International Insurance Pte Ltd (HQ)	India International Insurance Pte Ltd (HQ)	SJG1617J	Sundari Nagarajan	xx.xx

Hsiao Tong (LKKAuto)

From: Hsiao Tong (LKKAuto)

Sent: Thursday, 28 January 2021 4:36 PM

To: 'claims'

Subject: [REJECTION]- OUR REF: KM1901-20 // YOUR REF: SHB6643A ACCIDENT INVOLVING

SHB6643A AND SJG1617J

Attachments: SJG1617J vs SHB6643A_OI VIDEO.mp4

Without Prejudice

Dear Sirs/Mdm,

We refer to the above matter.

We attached here with a copy of our insured video for your reference. Based on insured video, there is no lane marking, our driver was driving in front of your client vehicle. We are of the view that your client should let our driver go first and not squeeze from the left and resulted the accident.

In view of this, we regret to inform you that we are denying liability and unable to look into your client's claim.

Thanks.

Note: This video footage is solely for investigation and shall not be reproduced. You undertake to preserve its confidentiality and will not disclose, provide or make available the video footage in whole or in part, to any third party.

Best Regards,

Hsiao Tong, Chew (Ms) | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | Email: chewht@lkkauto.com | Fax: 6741 4108 HQ : Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 |

S(408933)

From: claims <karzworks.sg@gmail.com>
Sent: Tuesday, 10 November 2020 2:18 PM
To: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>

Cc: Admin A <admin-a@lkkauto.com>

Subject: RE: OUR REF: KM1901-20 // YOUR REF: SHB6643A ACCIDENT INVOLVING SHB6643A AND SJG1617J

WITHOUT PREJUDICE

Dear Hsiao Tong,

We have called our client and he stated that he didn't have any video footage. The report indicated that there was a video footage is because the owner had thought the camera was working but when they tried to retrieve the video , the SD card is corrupted.

Hence, please let us have your most favorable offer soonest.

Thank you and have a nice day.

Keith
Karz Works Pte Ltd
53 Ubi Avenue 1
#01-23 Paya Ubi Industrial Park
Singapore 408934

Tel: 68442475 Fax: 68442474

From: Hsiao Tong (LKKAuto)

Sent: Sunday, 8 March 2020 4:26 pm

To: Desmond
Cc: Admin A

Subject: RE: OUR REF: KM1901-20 // YOUR REF: SHB6643A ACCIDENT INVOLVING SHB6643A AND SJG1617J

Without Prejudice

Dear Sirs/Mdm,

We have yet hear from your good office.

Please furnish us a copy of your client's video footage as requested by III.

"Kindly note that this negotiation between parties on this matter is purely on a without prejudice basis with the sole intention of resolving the matter amicably without parties resorting to legal proceedings. No admission of liability, whatsoever, should be deemed / inferred from this negotiation of terms/settlement.

In the event of new evidence being discovered or subsequently produced by either party that will materially affect/influence on the issues of liability/damages, either party is not bound, thereafter, by the negotiation terms/settlement."

Best Regards,

 $\textbf{Hsiao Tong, Chew (Ms)} \mid \mathsf{Case\ Handler}$

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | email: chewht@lkkauto.com | fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Hsiao Tong (LKKAuto)

Sent: Thursday, 9 January 2020 8:00 AM **To:** Desmond karzworks.sg@gmail.com

Cc: Admin A <admin-a@lkkauto.com>

Subject: RE: OUR REF: KM1901-20 // YOUR REF: SHB6643A ACCIDENT INVOLVING SHB6643A AND SJG1617J

Without Prejudice

Dear Sirs/Mdm,

Kindly refer to the attached email which is self-explanatory.

We are pending video footage from your good office.

Please furnish us a copy of your client's video footage as requested by III.

"Kindly note that this negotiation between parties on this matter is purely on a without prejudice basis with the sole intention of resolving the matter amicably without parties resorting to legal proceedings. No admission of liability, whatsoever, should be deemed / inferred from this negotiation of terms/settlement.

In the event of new evidence being discovered or subsequently produced by either party that will materially affect/influence on the issues of liability/damages, either party is not bound, thereafter, by the negotiation terms/settlement."

"Wishing you a Happiness and Prosperity New Year"

Best Regards,

Hsiao Tong, Chew (Ms) | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | email: chewht@lkkauto.com | fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Desmond < karzworks.sg@gmail.com Sent: Wednesday, 8 January 2020 5:14 PM

To: Admin A <admin-a@lkkauto.com>; Jia Le (LKK Auto) <JiaLe@lkkauto.com>; Asher Sng (LKKAuto)

<asherSng@lkkauto.com>; Khanchna (LKK Auto) <khanchna@lkkauto.com>; Hsiao Tong (LKKAuto)

<chewht@lkkauto.com>; Vic (LKKAuto) <vicalpeh@lkkauto.com>; Vivian Lau (LKKAuto) <vivianlau@lkkauto.com>

Cc: Desmond <karzworks.sg@gmail.com>

Subject: RE: OUR REF: KM1901-20 // YOUR REF: SHB6643A ACCIDENT INVOLVING SHB6643A AND SJG1617J

Without Prejudice

Dear Sir/Madam,

We refer to above matter and LOD dated on 17 May 2019, we would like to remind due to date yet to receive any offer.

Hope to have your favourable offer soonest to settle the matter amicably. Please forward to the case handler if this case does not belong to you.

Thank you for your understanding and blessed day ahead!

Regards,									
Desmond									
Karz Works Pte Ltd									
53 Ubi Avenue 1									
#01-23 Paya Ubi Industrial Park									
Singapore 408934									
Tel: 68442475									
Fax: 68442474									
From: Desmond Sent: Wednesday, 18 December 2019 3:15 PM To: Admin A; Jia Le (LKK Auto); Asher Sng (LKKAuto); Khanchna (LKK Auto); Hsiao Tong (LKKAuto) Cc: Desmond Subject: OUR REF: KM1901-20 // YOUR REF: SHB6643A ACCIDENT INVOLVING SHB6643A AND SJG1617J									
Without Prejudice									
Dear Sir/Madam,									
We refer to above matter and LOD dated on 17 May 2019 , we would like to remind due to date yet to receive any offer.									
Hope to have your favourable offer soonest to settle the matter amicably. Please forward to the case handler if this case does not belong to you.									
Thank you for your understanding and blessed day ahead!									
Regards,									
Desmond									
Karz Works Pte Ltd									
53 Ubi Avenue 1									
#01-23 Paya Ubi Industrial Park									
Singapore 408934									
Tel: 68442475									

Fax: 68442474

