

Joy Irene (LKKAuto)

From: Boyogan, Joane <Joane.Boyogan@aig.com>
Sent: Thursday, 10 January 2019 10:05 AM
To: Joy Irene (LKKAuto)
Subject: RE: 2066196142SG (SH 6354Y AND SLQ 4888Y) ON 09.12.2017

WITHOUT PREJUDICE

Dear Joy,

With reference to your email of 7 Jan 2018, to proceed to settle third party's PD claim on 100% basis against OI

Thank you

Regards,

Joane Boyogan

AIG

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

78 Shenton Way AIG Building #08-16 Singapore 079120

Tel +65 64191898

joane.boyogan@aig.com | www.aig.sg



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From: Joy Irene (LKKAuto) [mailto:JoyIrene@lkkauto.com]
Sent: Monday, January 07, 2019 3:40 PM
To: Boyogan, Joane
Subject: RE: 2066196142SG (SH 6354Y AND SLQ 4888Y) ON 09.12.2017

Hi Joane,

I just want to confirm if we may proceed to offer 100% based on BOLA 27.

Kindly advise.

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: Boyogan, Joane [mailto:Joane.Boyogan@aig.com]
Sent: Thursday, 3 January 2019 2:42 PM
To: Joy Irene (LKKAuto) <JoyIrene@lkkauto.com>
Cc: Admin A <admin-a@lkkauto.com>
Subject: RE: 2066196142SG (SH 6354Y AND SLQ 4888Y) ON 09.12.2017

WITHOUT PREJUDICE

Dear Joy,

We refer to above matter and your email of 27 Nov 2018

We have since reconsider and purely to save on costs, without prejudice to other claims arising from this accident, we are prepared to resolve the matter amicably with third party workshop.

On this note, please proceed to finalize the matter with third party workshop

Thank you

Regards,

Joane Boyogan
AIG
Complex Claims Examiner
Claims | AIG Asia Pacific Insurance Pte. Ltd.

78 Shenton Way AIG Building #08-16 Singapore 079120
Tel +65 64191898

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From: Joy Irene (LKKAuto) [<mailto:JoyIrene@lkkauto.com>]
Sent: Tuesday, November 27, 2018 11:16 AM
To: Boyogan, Joane
Cc: Admin A
Subject: RE: 2066196142SG (SH 6354Y AND SLQ 4888Y) ON 09.12.2017

Dear Joane,

We refer to your e-mail below.

TP ComfortDelgro is appealing for this case. We quote their argument below:

"Your insured driver was the culprit of accident and BOLA S27 should not be applied in this matter or otherwise, it's against the public policy as it encourages drivers to seek revenge by doing such emergency brake, since the vehicle bang from behind always 100% at fault.

*Please review your position and settle our claim at 100%. 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.FYI, taxi's insurer had rejected your insured's claim, with the supporting of video footage evidence"*

Kindly let us have your instruction if we are to maintain rejection.

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: Boyogan, Joane [<mailto:Joane.Boyogan@aig.com>]
Sent: Thursday, 22 March 2018 10:21 AM
To: Joy Irene (LKKAuto) <JoyIrene@lkkauto.com>
Cc: Vivian Lau (LKKAuto) <vivianlau@lkkauto.com>; Admin A <admin-a@lkkauto.com>
Subject: RE: 2066196142SG (SH 6354Y AND SLQ 4888Y) ON 09.12.2017

Dear Joy,

We refer to your email of 21 Mar 2018

We have reviewed the video footage and it is our opinion that BOLA scenario 27 is still applicable on this accident.

Onus is on the third party vehicle to keep a proper lookout and maintain a safe following distance from our Insured's vehicle

Please proceed to reject the third party's property damage claim

Thank you

Regards,

Joane Boyogan

AIG

Complex Claims Examiner

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From: Joy Irene (LKKAuto) [<mailto:JoyIrene@lkkauto.com>]

Sent: Wednesday, March 21, 2018 1:17 PM

To: Boyogan, Joane

Cc: Vivian Lau (LKKAuto); Admin A

Subject: RE: 2066196142SG (SH 6354Y AND SLQ 4888Y) ON 09.12.2017

Dear Joane,

We would like to check for the outcome of your investigation on this case.

TP is chasing us for settlement.

Please advise.

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: Tuesday, 6 February 2018 2:44 PM
To: 'Boyogan, Joane' <Joane.Boyogan@aig.com>
Cc: Vivian Lau (LKKAUTO) <vivianlau@lkkauto.com>; Admin A <admin-a@lkkauto.com>
Subject: RE: 2066196142SG (SH 6354Y AND SLQ 4888Y) ON 09.12.2017

Hi Joane,

Estimate (marked) uploaded in Merimen. Adjusted repair cost at \$1,564.00 (part by part).

TP informed us earlier that there is no available PIR on their side.

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: Boyogan, Joane [<mailto:Joane.Boyogan@aig.com>]
Sent: Tuesday, 6 February 2018 2:06 PM
To: Joy Irene (LKKAUTO) <JoyIrene@lkkauto.com>
Cc: Vivian Lau (LKKAUTO) <vivianlau@lkkauto.com>; Admin A <admin-a@lkkauto.com>
Subject: RE: 2066196142SG (SH 6354Y AND SLQ 4888Y) ON 09.12.2017

Dear Joy,

Kindly let us have your surveyor's estimate on the above matter. Also, please check if third party has received the PIR?

Thank you

Regards,

Joane Boyogan
AIG

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

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From: Boyogan, Joane
Sent: Thursday, February 01, 2018 5:52 PM

To: 'Joy Irene (LKKAUTO)'
Cc: Vivian Lau (LKKAUTO); Admin A
Subject: RE: 2066196142SG (SH 6354Y AND SLQ 4888Y) ON 09.12.2017

Dear Joy Irene,

Kindly request for PIR from third party if available

In the meantime, please inform third party to hold hands pending the outcome of our investigation

Thank you

Regards,

Joane Boyogan

AIG

Complex Claims Examiner

Claims | AIG Asia Pacific Insurance Pte. Ltd.

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From: Joy Irene (LKKAUTO) [<mailto:JoyIrene@lkkauto.com>]
Sent: Thursday, February 01, 2018 9:33 AM
To: Boyogan, Joane
Cc: Vivian Lau (LKKAUTO); Admin A
Subject: 2066196142SG (SH 6354Y AND SLQ 4888Y) ON 09.12.2017

Dear Joane,

We refer to the subject of this e-mail.

Attached is the video provided by TP.

Video showed OI had attempts to purposely jammed brake, causing the collision.

Kindly advise if we may proceed to offer for DS.

Thank you.

Best Regards,

Joy Irene | Case Handler

LKK Auto Consultants Pte Ltd

DID: 6749-5792 | email: joyirene@lkkauto.com | Fax: 6741-4108

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