

## Khanchna (LKK Auto)

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**From:** Aileen Tan Lee Noi <aileentan@cdge.com.sg>  
**Sent:** Tuesday, 27 August 2019 12:11 PM  
**To:** Khanchna (LKK Auto)  
**Cc:** Admin A  
**Subject:** [Accept Offer/Signed DV] AIG REF : 9203525183SG CDGE Ref: TL CC15030780/SHA9950Z/AT >> Acc on 20.03.2015 invlg SHA9950Z & SGW8997S [AIG]  
**Attachments:** DV\_SHA9950Z.pdf

WITHOUT PREJUDICE

Ms Khanchna  
M/s LKK Auto Consultants Pte Ltd

Your email dated 27 August 2019 refers.

Strictly without admission of liability and solely to wrap up this long outstanding claim amicably, we accept the global offer of **S\$1,200.00**.

Please note that it is a condition of any settlement reached that it shall be without prejudice to any personal injury claim, if any of the taxi driver.

Our duly executed DV is attached. Kindly arrange to let us have early payment to conclude this case. Thank you.

Best Regards  
Aileen Tan  
Claims Department | ComfortDelGro Engineering Pte Ltd  
Off: 6214 8735 | Fax: 6214 1843

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**From:** Khanchna (LKK Auto) <khanchna@lkkauto.com>  
**Sent:** Tuesday, 27 August 2019 11:12  
**To:** Aileen Tan Lee Noi <aileentan@cdge.com.sg>  
**Cc:** Admin A <admin-a@lkkauto.com>  
**Subject:** RE: [Counter Offer] AIG REF : 9203525183SG CDGE Ref: TL CC15030780/SHA9950Z/AT >> Acc on 20.03.2015 invlg SHA9950Z & SGW8997S [AIG]

**Without Prejudice**  
**(save as to costs)**

Dear Ms. Aileen,

We refer to the above matter and the telephone conversation a moment ago.

We confirm settlement on a 50% liability basis for a global sum of **\$1,200.00(all-in)**.

We attach herewith a copy of the DV for your necessary action.

Thank you.

Best Regards,

**Khanchna** | Case Handler

**LKK Auto Consultants Pte Ltd**

DID: **6841 2360** | email: [Khanchna@lkkauto.com](mailto:Khanchna@lkkauto.com) | Fax: 6741-4108

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

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**From:** Khanchna (LKK Auto)

**Sent:** Wednesday, 31 July 2019 10:34 AM

**To:** Aileen Tan Lee Noi <aileentan@cdge.com.sg>

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

**Subject:** RE: [Counter Offer] AIG REF : 9203525183SG CDGE Ref: TL CC15030780/SHA9950Z/AT >> Acc on 20.03.2015 invlg SHA9950Z & SGW8997S [AIG]

**Without Prejudice**  
**(save as to costs)**

Dear Sirs/Mdm,

We refer to the above matter.

We propose settlement as follows: -

1. Nett Value	\$ 120.00
2. Loss of Rental (14 days x \$109.14)	\$ 1,527.96
2. Loss of Use/Income (14 days x \$ 50.00)	\$ 700.00
3. LTA/GIA Search Fee	\$ 5.35
<b>TOTAL</b>	<b><u>\$ 2,353.31</u></b>
<b>50%</b>	<b><u>\$ 1,176.65</u></b>

Please confirm acceptance.

**"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,

**Khanchna** | Case Handler

**LKK Auto Consultants Pte Ltd**

DID: **6841 2360** | email: [Khanchna@lkkauto.com](mailto:Khanchna@lkkauto.com) | Fax: 6741-4108

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

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**From:** Aileen Tan Lee Noi <[aileentan@cdge.com.sg](mailto:aileentan@cdge.com.sg)>

**Sent:** Tuesday, 30 July 2019 2:38 PM

**To:** Khanchna (LKK Auto) <[khanchna@lkkauto.com](mailto:khanchna@lkkauto.com)>

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

**Subject:** [Counter Offer] AIG REF : 9203525183SG CDGE Ref: TL CC15030780/SHA9950Z/AT >> Acc on 20.03.2015 invlg SHA9950Z & SGW8997S [AIG]

WITHOUT PREJUDICE

Mr Khanchna  
M/s LKK Auto Consultants Pte Ltd

Your email dated 26 July 2019 refers.

LTA's de-registration letter is not available.

Copy of the enquiry on ARF/COE Rebate for the said De-registered taxi is attached for your attention.

Best Regards  
Aileen Tan  
Claims Department | ComfortDelGro Engineering Pte Ltd  
Off: 6214 8735 | Fax: 6214 1843

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**From:** Khanchna (LKK Auto) <[khanchna@lkkauto.com](mailto:khanchna@lkkauto.com)>  
**Sent:** Friday, 26 July 2019 16:06  
**To:** Aileen Tan Lee Noi <[aileentan@cdge.com.sg](mailto:aileentan@cdge.com.sg)>  
**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>  
**Subject:** RE: [Counter Offer] AIG REF : 9203525183SG CDGE Ref: TL CC15030780/SHA9950Z/AT >> Acc on 20.03.2015 invlg SHA9950Z & SGW8997S [AIG]

WITHOUT PREJUDICE  
SAVE AS TO COSTS

Dear Ms. Aileen,

The above matter and e-mail below refers.

Please be informed that Ms. Joy has resigned and the current PIC is the undersigned.

Kindly let us have a copy of the De-registration from the LTA to enable us to review the claim.

Thank you.

Best Regards,  
**Khanchna** | Case Handler  
**LKK Auto Consultants Pte Ltd**  
DID: **6841 2360** | email: [khanchna@lkkauto.com](mailto:khanchna@lkkauto.com) | Fax: 6741-4108  
Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

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**From:** Aileen Tan Lee Noi <[aileentan@cdge.com.sg](mailto:aileentan@cdge.com.sg)>  
**Sent:** Thursday, 4 July 2019 3:17 PM  
**To:** Joy Irene (LKKAuto) <[JoyIrene@lkkauto.com](mailto:JoyIrene@lkkauto.com)>  
**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>

**Subject:** [Counter Offer] AIG REF : 9203525183SG CDGE Ref: TL CC15030780/SHA9950Z/AT >> Acc on 20.03.2015 invlg SHA9950Z & SGW8997S [AIG]

WITHOUT PREJUDICE

Ms Joy Irene  
M/s LKK Auto Consultants Pte Ltd

We refer to subject matter resting with your email dated 24 June 2019.

Strictly without admission of liability and solely for quick amicable settlement, we counter propose a global sum of **S\$1,500.00.**

Please note that it is a condition of any settlement reached that it shall be without prejudice to any personal injury claim, if any of the taxi driver.

We await your early reply with confirmation and DV to wrap up this case. Thank you.

Best Regards  
Aileen Tan  
Claims Department | ComfortDelGro Engineering Pte Ltd  
Off: 6214 8735 | Fax: 6214 1843

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

**Sent:** Monday, 24 June 2019 11:17

**To:** Aileen Tan Lee Noi

**Subject:** FW: AIG REF : 9203525183SG / CDGE Ref: TL CC15030780/SHA9950Z/AT >>Acc on 20.03.2015 invlg SHA9950Z & SGW8997S [AIG]

WITHOUT PREJUDICE  
SAVE AS TO COSTS

Dear Ms. Aileen,

We refer our e-mail on 7/6/19.

Kindly confirm acceptance on our offer made on 12/04/16 ( e-mail attached).

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:** Friday, 7 June 2019 5:46 PM

**To:** Aileen Tan Lee Noi <[aileentan@cdge.com.sg](mailto:aileentan@cdge.com.sg)>

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

**Subject:** AIG REF : 9203525183SG / CDGE Ref: TL CC15030780/SHA9950Z/AT >>Acc on 20.03.2015 invlg SHA9950Z & SGW8997S [AIG]

WITHOUT PREJUDICE

SAVE AS TO COSTS

Dear Ms. Aileen,

We refer to the subject.

We received instructions to offer 50%.

As such, kindly confirm acceptance on our offer made on 12/04/16 ( e-mail attached).

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:** Aileen Tan Lee Noi [<mailto:aileentan@cdge.com.sg>]

**Sent:** Tuesday, 16 April 2019 9:21 AM

**To:** Cynthia Chan <[cynthia.chan@gia.org.sg](mailto:cynthia.chan@gia.org.sg)>; ARC Bola <[ARCBola@gia.org.sg](mailto:ARCBola@gia.org.sg)>

**Cc:** Joy Irene (LKKAUTO) <[JoyIrene@lkkauto.com](mailto:JoyIrene@lkkauto.com)>; KKLau <[kklau@lkkauto.com](mailto:kklau@lkkauto.com)>

**Subject:** [To GIA] AIG REF : 9203525183SG / CDGE Ref: TL CC15030780/SHA9950Z/AT >>Acc on 20.03.2015 invlg SHA9950Z & SGW8997S [AIG]

Ms Cynthia Chan

M/s General Insurance Association of Singapore

We seek GIA's assistance to adjudicate our taxi property damage claim against M/s AIG Asia Pacific Insurance Pte Ltd.

The relevant documents are attached for your attention.

We await your advice on this case. Thank you.

Best Regards

Aileen Tan

Claims Department | ComfortDelGro Engineering Pte Ltd

Off: 6214 8735 | Fax: 6214 1843

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**From:** Aileen Tan Lee Noi

**Sent:** Wednesday, 3 April 2019 14:15

**To:** Joy Irene (LKKAuto)

**Cc:** Dally Amri, Mimi Zarina; Admin A

**Subject:** Re: AIG REF : 9203525183SG / CDGE Ref: TL CC15030780/SHA9950Z/AT >>Acc on 20.03.2015 invlg SHA9950Z & SGW8997S [AIG]

WITHOUT PREJUDICE

Ms Joy Irene

M/s LKK Asia Pacific Insurance Pte Ltd

Your email dated 3 April 2019 refers.

The video footage furnished by you is inconclusive. Do you have a longer version to show that SGW8997S had entered the junction and collided with our taxi? In addition, the document you had requested is not available.

Both vehicles should exercise caution when moving straight. Our view is BOLA Scenario 4 is applicable and liability is 50:50. Taxi insurers had also settled claim of SGW8997S at 50%.

Since we are unable to agree on liability, we shall escalate the dispute to GIA adjudication. Please inform your Principal. Thank you.

Best Regards

Aileen Tan

Claims Department | ComfortDelGro Engineering Pte Ltd

Off: 6214 8735 | Fax: 6214 1843

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

**Sent:** Wednesday, 3 April 2019 13:49

**To:** Aileen Tan Lee Noi

**Cc:** Dally Amri, Mimi Zarina; Admin A

**Subject:** AIG REF : 9203525183SG / CDGE Ref: TL CC15030780/SHA9950Z/AT >>Acc on 20.03.2015 invlg SHA9950Z & SGW8997S [AIG]

WITHOUT PREJUDICE

SAVE AS TO COSTS

Dear Ms. Aileen,

We note that both drivers reported green light on their favour.

Police officers attended the accident and our insured was able to submit a copy of his video right after the collision to the traffic police showing that the light turned green on his favour before he moved off and collided with your taxi (Copy of the submitted the same video to TPolice attached).

Observing the video which showed the traffic light indeed changed to green, we can conclude that this was in favour of our insured unless your driver is able to produce his evidence to prove his claim.

We would like to request for your driver's passenger's statement to support his claim on the green light for our review.

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:** Aileen Tan Lee Noi [<mailto:aileentan@cdge.com.sg>]  
**Sent:** Tuesday, 26 February 2019 2:48 PM  
**To:** [annie-py.chong@aig.com](mailto:annie-py.chong@aig.com)  
**Cc:** Joy Irene (LKKAuto) <[JoyIrene@lkkauto.com](mailto:JoyIrene@lkkauto.com)>; KKLau <[kklau@lkkauto.com](mailto:kklau@lkkauto.com)>  
**Subject:** [TO GIA] AIG/LKK Ref: TBA CDGE Ref: TL CC15030780/SHA9950Z/AT >>Acc on 20.03.2015 invlg SHA9950Z & SGW8997S [AIG]

WITHOUT PREJUDICE

Ms Annie Chong  
M/s AIG Asia Pacific Insurance Pte Ltd

We refer to subject matter resting with our email dated 23 April 2018.

Please be informed that we shall escalate the dispute on liability for this case to GIA for adjudication. Thank you.

Best Regards  
Aileen Tan  
Claims Department | ComfortDelGro Engineering Pte Ltd  
Off: 6214 8735 | Fax: 6214 1843

----- Forwarded by Aileen Tan Lee Noi/cdge/delgronotes on 26/02/2019 02:39 PM -----

From: Cecilia Lee Peng Geok/sparkcarcare/cdge/delgronotes  
To: [annie-py.chong@aig.com](mailto:annie-py.chong@aig.com)  
Cc: Aileen Tan Lee Noi/cdge/delgronotes@delgronotes  
Date: 23/04/2018 11:50 AM  
Subject: Accident involving SHA9950Z & SGW8997S on 20/03/2015

Without Prejudice

Ms. Annie Chong  
M/s AIG Asia Pacific Insurance Pte Ltd

Kindly review subject matter which has remained outstanding.

The collision happened when both vehicles going straight across the junction. Both parties reported that the traffic light was in their favor.

In view of the conflicting reports and in the absence of conclusive evidence, we are prepared to settle the matter at 50/50. For your info, your insured's counter claim against taxi's insurer was settled at 50%.

Please review the matter for amicable settlement. Should AIG maintain rejection, please let us have your consent by 2 May 2018 to escalate this case to GIA for resolution.

Thank you.

Best Regards  
Cecilia Lee  
Claims Department | ComfortDelGro Engineering Pte Ltd  
Off: 6214 8354 | Fax: 6214 1843

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From: Cecilia Lee Peng Geok/sparkcarcare/cdge/delgronotes  
To: "Joy Irene (LKKAUTO)" <[JoyIrene@lkkauto.com](mailto:JoyIrene@lkkauto.com)>  
Cc: Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>  
Date: 27/03/2018 11:54 AM  
Subject: RE: SHA9950Z / SGW8997S DOA 20/03/2015 - To escalate the case to GIA

Without Prejudice

Dear Joy

Please revert with your principal's consent to GIA or we shall write to AIG directly.

Please let us hear from you by 15/04/2018.

Thank you.

Best Regards



Cecilia Lee  
Claims Department | ComfortDelGro Engineering Pte Ltd  
Off: 6214 8354 | Fax: 6214 1843

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From: Cecilia Lee Peng Geok/sparkcarcare/cdge/delgronotes  
To: "Joy Irene (LKKAUTO)" <[JoyIrene@lkkauto.com](mailto:JoyIrene@lkkauto.com)>  
Cc: Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>  
Date: 09/02/2018 08:41 AM  
Subject: RE: SHA9950Z / SGW8997S DOA 20/03/2015 - To escalate the case to GIA

Without Prejudice

Dear Joy

The video clip was not conclusive. Also, our driver reported that the accident happened on 20/03/2015 at about 11:55hrs but the video was dated 01/01/2011.

Our proposal of 50/50 is fair. Your insured's counter claim was also settled at 50/50.

Should your Principal maintains rejection, please arrange to let us have your Principal's consent by 28 February 2018 to escalate this case to GIA for resolution.

Thank you.

Best Regards  
Cecilia Lee  
Claims Department | ComfortDelGro Engineering Pte Ltd  
Off: 6214 8354 | Fax: 6214 1843

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From: Cecilia Lee Peng Geok/sparkcarcare/cdge/delgronotes  
To: "Zayyer (LKKAUTO)" <[zayyer@lkkauto.com](mailto:zayyer@lkkauto.com)>  
Date: 21/09/2017 04:01 PM  
Subject: RE: REMINDER - SHA9950Z / SGW8997S DOA 20/03/2015

Without Prejudice

Dear Zayer

We refer to your email below.

1. The photos are not conclusive.
2. The damage on taxi was confined at the right rear portion of taxi.
3. Your insured counter claim against taxi's insurer was settled at 50%.

If you insured is not able to furnish conclusive evidence, please settle our claim at 50/50 as conflicting versions statements were lodged.

Please revert by 17/10/2017.

Thank you.

Best Regards

Cecilia Lee

Claims Department | ComfortDelGro Engineering Pte Ltd

Off: 6214 8354 | Fax: 6214 1843

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From: "Zayyer (LKKAuto)" <[zayyer@lkkauto.com](mailto:zayyer@lkkauto.com)>  
To: Cecilia Lee Peng Geok <[cecilialee@sparkcarcare.com](mailto:cecilialee@sparkcarcare.com)>  
Date: 21/09/2017 03:34 PM  
Subject: RE: REMINDER - SHA9950Z / SGW8997S DOA 20/03/2015

Dear Cecilia,

Upon receiving the video footage from our insured, it shows that traffic light was red initially and he did stop at the junction until green light appeared.

However, due to accident, the video footage later parts was corrupted. We also attached screen shot from video footage for your reference.

We will retrieve the video footage in our data base and forward it to you if found.

Best Regards,

Zayer | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841 2409, email: [zayyer@lkkauto.com](mailto:zayyer@lkkauto.com) | fax: 6741-4108

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

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From: Cecilia Lee Peng Geok [<mailto:cecilialee@sparkcarcare.com>]  
Sent: Friday, 28 July, 2017 11:44 AM  
To: Zayyer (LKKAuto) <[zayyer@lkkauto.com](mailto:zayyer@lkkauto.com)>  
Subject: REMINDER - SHA9950Z / SGW8997S DOA 20/03/2015  
Importance: High

Without Prejudice

Dear Zayyer

Please refer to our email of 20/02/2017 & 07/03/2017.

Both parties were reported that the traffic light was in their favor when they were going straight accross the junction. Without conclusive evidence to support your insured's allegation, your rejection is not acceptable. In fact, the damage on taxi was confined at the right rear portion suggests that the taxi was in front of your insured driver, which he would have been able to see. The accident could have been avoided if your insured driver had kept a proper lookout.

Please review your position and revert by 15/08/2017, failing which we shall have no alternative but to proceed with next recourse.

Thank you.

Best Regards

Cecilia Lee

Claims Department | ComfortDelGro Engineering Pte Ltd

Off: 6214 8354 | Fax: 6214 1843

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ComfortDelGro Engineering Pte Ltd [Registration No. 199506048W]

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ComfortDelGro Engineering Pte Ltd [Registration No. 199506048W]

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ComfortDelGro Engineering Pte Ltd [Registration No. 199506048W]

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ComfortDelGro Engineering Pte Ltd [Registration No. 199506048W]

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