

INS. CASE OWNER:

CC 3/AIG 15004986/HK9392-1

LKK:

IDAC:

Surveyor:

Henry

DOI:

ASSIGNMENT

23/3/15

Date / Time:

23/3/15

Registered in Merimen:

Pre-assign / CCU / FTE



Insured Vehicle No.:

SGW 8997S

Claim No.:

Name of Insured:

TAN HOON LENG

Policy No.:

Insured Tel No.:

HP:

Make / Model:

Excess Sec II :S\$

D.O.A.:

20/3/15

Place of Accident:

Is driver the owner?

(YES) NO

Nature of Accident:

If NO, Driver Name / Age:

OI GIA REPORT: YES / NO ; TP GIA REPORT: YES / NO

Driver Tel No.:

(V/L: YES / NO)

Insured Liability:

%

Final ? Yes / No

54 999 502



INSR:

WSP:

Tel:

Liability:

RMKS:

CDGE



INSRS:

WSP:

Tel:

Liability:

RMKS:



INSRS:

WSP:

Tel:

Liability:

RMKS:



INSRS:

WSP:

Tel:

Liability:

RMKS:

Date/ Time		STAGE	DATE / PIC
27/8/19	Matter settled at global \$1,200 @50%.	Non-Reporting ltr (1st):	
		Non-Reporting ltr (2nd):	
		Non-Reporting ltr (Final):	
		Notification ltr (if non-pickup):	
		Call OI:	
		After call ltr to OI:	20/5/15 Kevin
		Documentation Check List:	Handler Typist
		Notification ltr (if non-pickup)	<input type="checkbox"/>
		After call ltr to OI:	<input checked="" type="checkbox"/>
		Authorisation To Act:	<input checked="" type="checkbox"/>
		Release Voucher:	<input checked="" type="checkbox"/>
		Final Repair Bill:	<input checked="" type="checkbox"/>
		Car Rental Invoice:	<input checked="" type="checkbox"/>
		Towing Invoice:	<input type="checkbox"/>
		LTA / GIA:	<input checked="" type="checkbox"/>
		Medical Bill:	<input type="checkbox"/>
		PIR:	<input type="checkbox"/>
		Mandate/Reject Instruction:	<input checked="" type="checkbox"/>
		LOD	<input checked="" type="checkbox"/>
		Payment Breakdown Form:	<input type="checkbox"/>
		Post-Repair Photos:	<input type="checkbox"/>
		Others:	<input type="checkbox"/>

<b>PRELIMINARY ADVICE</b> Date/Time:		Sent By:	
<b>FINALIZATION</b> Date/Time:		Confirm with:	
Repair Cost:	S\$	( days) Reduction:	%
<b>FINAL SETTLEMENT</b> Date/Time: 27/8/19		Confirm with: Aileen	
Final Liability:	% 50%	(Agreed / Assessed) BOLA S/N No.:	KIL
Repair Cost	S\$ 60		
Loss of Rental (LOR):	S\$ 54.57	( 19 days) x \$109.14	
Loss of Use (LOU):	S\$ -	( \$ - x - days)	
Loss of Income (LOI):	S\$ 290	( \$ 50 x 19 days)	
LOR only <input type="checkbox"/> LOU only <input type="checkbox"/>	LOR + LOU <input type="checkbox"/> LOR + LOI <input checked="" type="checkbox"/> (Tick only one)		
GIA/LTA Search	S\$ 5.35		
Medical:	S\$ -		
Disbursement:	S\$ -	(e.g. Tow/ Independent)	
Legal Cost	S\$ -		
Total:	S\$ 1,179.33	Global Sum S\$:	1,200.00
<b>FINAL PAYMENT</b> Date/Time:		Confirm with:	
Payee 1:	S\$ 1,200.00	Name 1:	COMFORTDELTA ENGINEERING PTE LTD
Payee 2: (Strike if N.A.)	S\$	Name 2:	
Payee 3: (Strike if N.A.)	S\$	Name 3:	

28/8/19

15/02/2015

INS CASE OWNER: Mr. Hattah

CC 3 / AIG150 64986

## ASSIGNMENT

DOI: 22/3/15Date / Time: 22/3/15Registered in Merimen: 24/7/15

Pre-assign / CCU / FTE

Claim No. : 0135228255Policy No. : 2100265700Make / Model : HondaPlace of Accident : No Chang Rd / Corporation CdInsured Vehicle No. : 50W 89925Name of Insured : Tan Hoon (Luo)HP: 06607526Insured Tel No. : D.O.A: 20/3/15

Excess Sec II : SS

Is driver the owner? (YES / NO) (YES)Nature of Accident : 

OI GIA REPORT: YES / NO ; TP GIA REPORT: YES / NO

If NO, Driver Name / Age : (V/L) YES / NO Insured Liability : 

% Final ? Yes / No

Driver Tel No. : 

GIA 11/1/15

INSRS:  
WSP: CR61 - 14  
Tel:  
Liability:  
RMKS:INSRS:  
WSP:  
Tel:  
Liability:  
RMKS:INSRS:  
WSP:  
Tel:  
Liability:  
RMKS:INSRS:  
WSP:  
Tel:  
Liability:  
RMKS:

Date / Time

STAGE

DATE / PIC

## FOR CSO ONLY:

Is driver the owner? (YES / NO)

If NO, Driver Name / Age :

Driver's Own Vehicle Number:

Insurance Company:

Finalisation

Email AIG for OI GIA:

Apt letter to OI:

Call OI: 184512

After call ltr to OI: 180512

Type Report:

Prepare Invoice:

Others:

Documentation Check List: Handler Typist

OI Apt Ltr:

Authorisation To Act:

Release Voucher:

Final Repair Bill:

Car Rental Invoice:

LTA / GIA :

Medical Bill:

Approval Email:

Payment Breakdown Form:

Others:

TO GET TO OUI.

BOTH DRIVER REPORTED TRAFFIC LIGHT ON  
GREEN PHASE.CALL OI CONFIRM ACCIDENT DETAIL. OI GROWING  
STRAIGHT WHEN GREEN LIGHT WAS IN  
HIS FAVOR AT THE CROSS JUNCTION WHEN  
TP SUDDENLY APPEAR OUT. OI HAVE NOT  
ENOUGH TIME TO BRAKE AND COLLIDED TOTP. OI SUBMIT CCTV TO AIG. REQUEST  
TO TAKE TO EVIDENCE. OI MENTION FILE OF  
VIDEO WAS CORRUPTED BUT IT ONLY  
CAN PROOF THE LIGHT WAS GREEN ON  
OI FAVOR. INFORM TP CLAIM. OI  
IS AWARE THAT AIG WILL BE AFFORD

LETTER SEND TO OI.

KNOW AFTER BEFORE SENT OUT.

TO CHECK IF CORRUPTED OF TRAFFIC LIGHT IN

WHEN TP WAS IN THE COLLISION, ALSO ASK TP TO SUBMIT CCTV FOR

VIEWING TO DECIDE IF HE ARE IN THE POSITION TO NEGOTIATE FOR FURTHER SETTLEMENT.

TP NO CCTV - PIR ?

OI NO CCTV, upload 100 in video.

## FINAL SETTLEMENT

Date :

Confirm with

Final Liability:

% (Agreed / Assessed)

BOLA S/N No. : N/ARepair Cost: 120

SS

( days)

Loss of Rental:

SS

(\$ x days)

Loss of Use:

SS

Disbursement:

SS

Legal Cost :

SS

Global Sum: SS

1) Claim status: Normal/Reject/Private Settle

2) Report Format:

3) Survey fee:

# CITY CAB PTE LTD REPAIR ESTIMATE\*

VEHICLE NO : SHA 9950Z

MODEL : HYUNDAI SONATA

DATE 21/3/2015 12:15

Qty	Parts Description/ Labour	Type	Unit Price	Amount	
				\$ 1,349.50	+
	Boot Lid			\$ 43.60	+
	Boot Lid Sonata Plate			\$ 24.20	+
	Boot Lid Hyundai Plate			\$ 26.10	+
	Boot Lid 'H' Emblem			\$ 22.70	+
	Boot Lid CRDI Plate			\$ 230.20	+
	Boot Lid Lamp (RH)			\$ 578.40	+
	Rear Bumper			\$ 483.30	+
	Rear Bumper Reinforcement			\$ 22.00	+
	Rear Bumper Clip			\$ 344.00	+
	Tail Lamp (RH)			\$ 1,935.90	+
	Rear Fender (RH)			\$ 74.10	+
	Rear Fender Inner Lining (RH)			\$ 60.00	+
	Rear Windscreen Moulding			\$ 1,294.70	+
	Rear Door (RH)			\$ 121.20	+
	Rear Door Rubber (RH)			\$ 300.00	+
	Rear Door Gear/Regulator (RH)			\$ 54.50	+
	Rear Protector (RH)			\$ 463.40	+
	Rocker Panel Outer Garnish (RH)			\$ 284.70	+
	Rear Tyre Rim (RH)			\$ 145.00	+
	Rear Wheel Hub-Cap (RH)			\$ 384.60	+
	Rear Wheelbearing ING & Hub			\$ 115.00	+
	Rear Trailing Arm (RH)			\$ 115.00	+
	Rear Assist (RH)			\$ 190.60	+
	Rear Shock Absorber (RH)			\$ 55.30	+
	Rear Shock Absorber Mounting (RH)			\$ 1,140.40	+
	Rear Crossmember			\$ 196.00	+
	Stabilizer Bar			\$ 65.30	+
	Stabilizer Link			\$ 321.70	+
	Rear Upper Arm (RH)			\$ 195.80	+
	Rear Lower Arm (RH)			\$ 550.80	+
	Rear Knuckle Arm (RH)				+
				\$ 11,188.00	
				\$ 2,237.60	
				\$ 8,950.40	
				\$ 30.00	Nett
				\$ 100.00	Nett
				\$ 50.00	Nett
				\$ 200.00	Nett
				\$ 46.00	Nett
				\$ 100.00	Nett
				\$ 10.00	Nett
				\$ 207.00	Nett
				\$ 743.00	

SUB TOTAL

LESS 20%

DISCOUNTED TOTAL

Boot Lid City Cab Logo & Tel No Sticker  
Boot Lid Advertisement Logo  
Rear Bumper Advertisement Logo  
Rear Fender Advertisement Logo (LH/RH)  
Rear Windscreen Sealant  
Rear Door Advertisement Logo (RH)  
Rear Door Tel No. Sticker (RH)  
Rear Tyre (RH)

Qty	Parts Description/ Labour	Type	Unit Price	Amount
	Labour Charge		600	\$ 850.00
	Panel Beating		720	\$ 800.00
	Spray Painting Charge		30	\$ 50.00
	Wiring Charge		80	\$ 100.00
	Tuff Kote			\$ 50.00
	Towing Charge		80	\$ 150.00
	Remove/Refix Cushion & Upholstery Rear			\$ 120.00
	Remove/Refix Rear Windscreen Glass		200	\$ 400.00
	Remove/Refix Undercarriage (RR)		60	\$ 120.00
	Transfer of Door		60	\$ 120.00
	Rear Wheel Alignment			
				\$ 2,760.00
	TOTAL LABOUR			
	ESTIMATE TOTAL			\$ 12,453.40
	7 day L/S LKK Henry 97884060 23/3/15 1500hrs After repair photo			
	Book Value			
	Vehicle not economical to repair			
	left two month			
	Front damages to be confirm by driver			
This is an initial estimate based on a visual inspection of the above vehicle. The final repair quantum will be prepared after the vehicle is surveyed by a motor Surveyor appointed by the insurance company.				

## PARF/COE Rebate Enquiry

Text size + -

## Enquire PARF/COE Rebate for Registered Vehicle

## Vehicle Owner Particulars

Owner ID Type: Company  
 Owner ID: 199502839G  
 Vehicle Details  
 Vehicle No.: SHA9950Z  
 Vehicle to be Exported: Yes  
 Intended De-registration Date: 23 Mar 2015  
 Vehicle Make: HYUNDAI  
 Vehicle Model: NF SONATA 2.0 CRDI  
 Primary Colour: Yellow  
 Manufacturing Year: 2007  
 Engine No.: D4EA7326459  
 Chassis No.: KMHET41VR7A392999  
 Maximum Power Output: 103.0 kW (138 bhp)  
 Open Market Value: \$18,016.00  
 Original Registration Date: 30 May 2007  
 First Registration Date: 30 May 2007  
 Transfer Count: 0  
 Actual ARF Paid: \$12,613.00

① Cost of taxi = 49035.68  
 ARF 60% = 7567.80  
 Depreciation =  $(49035.68 - 7567.80) \div 96$   
 = 431.96  
 ② Book value =  $(431.96 \times 2) + 7567.80$   
 = 8431.72  
 ③ Net value =  $8431.72 - 7784.00$   
 = 647.72

## Intended PARF Rebate Details

PARF Eligibility: Yes  
 PARF Eligibility Expiry Date: 29 May 2015  
 PARF Rebate Amount: \$7,567.00

## Intended COE Rebate Details

COE Expiry Date: 29 May 2015  
 COE Category: A - Car (1600cc & below)  
 COE Period (Years): 8  
 PQP Paid: \$9,520.00  
 COE Rebate Amount: \$217.00  
 Total Rebate Amount: \$7,784.00

## Message

Please note that the 8-year COE for this vehicle cannot be further renewed. The vehicle must be de-registered upon COE expiry or when the vehicle reaches its statutory lifespan (if applicable), whichever is earlier.  
 The information contained herein is correct as at 23 Mar 2015

OK

Land Transport Authority

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Date/Time: 21.03.2015 09:39

Page : 1

## JOB CARD

Sales Order:

JC NO: 304732222

REGN NO:	SHA9950%	MILEAGE
MAKE:	HYUNDAI	FUEL
MODEL	SUNATA	E 1/2
YR OF MANU	30.05.2007	DATE/TIME IN
CHASSIS CODE	KMHK741VK7A392999	TARGET DATE
		COMPLETION DATE/TIME

## JOB DESCRIPTION

## DESCRIPTION

LABOR COOK

ISSUED & PASSED OUT BY:

CUSTOMER'S SIGNATURE

SERVICE ADVISOR

Exit Pass

Vehicle No.:

SHA9950%

SHA9950%

LT: @V

Name of Service Advisor

Date

Signature/Date

To be kept by Security Guard

Service Advisor

Handed to Service Reception upon collection.

## Bevan Lim (LKK Auto)

---

**From:** TAN ALAN [alantan.lcp@gmail.com]  
**Sent:** Saturday, 23 May, 2015 9:01 AM  
**To:** Dally Amri, Mimi Zarina; Bevan Lim (LKK Auto)  
**Subject:** Re: SGW8997S - Claim Number 9203525183SG

**Categories:** Pending

Dear Mimi,

I refer to my last email dated 06 May 2015, may I know have you receive the CD that contain the accident scene video footage?

If yes, can you also coordinate with your appointed consultant M/S LKK Auto Consultants Pte Ltd (Mr. Lim Chin Siong Bevan).

Dear Mr. Bevan,

I refer to your letter ref. CC3/AIG15004986/H1sm3 dated 20 May 2015 pertaining to the accident that involved with SGW8997S and SHA9950Z on 20 MARCH 2015.

Please do not proceed the settlement with the opposite party's claim unless they can show you that the TAXI - SHA9950Z did not beat red light. Usually, the TAXI company will fix in car video camera for their fleet, thus get them to prove that the driver did not beat the red light signal

Whereas I have my own video footage that show I had stopped for the red light and moving off after the green light appeared. This video footage had already shown I did not violate any traffic rule.

Regards,

ALAN (Mobile : +65-90602526)

On Wed, May 6, 2015 at 10:24 AM, TAN ALAN <alantan.lcp@gmail.com> wrote:

Dear Mimi,

But did you also receive other medical receipts that are mailed together with the CD or just only one medical receipt?

On Wed, May 6, 2015 at 10:21 AM, Dally Amri, Mimi Zarina <MimiZarina.DallyAmri@aig.com> wrote:

Dear Alan,

I haven't received the CD yet.

The respective teams will forwarded to me about 2 weeks' time.



Do the CD help?

On Wed, May 6, 2015 at 10:05 AM, Dally Amri, Mimi Zarina <[MimiZarina.DallyAmri@aig.com](mailto:MimiZarina.DallyAmri@aig.com)> wrote:

Dear Alan,

I've received your medical bills and currently in the midst of process.

Thanks & Regards,

Mimi Zarina (Mimi)

AIG

Claims Adjuster | Express Auto Claims

Claims | AIG Asia Pacific Insurance Pte Ltd

78 Shenton Way #08-16 Singapore 079120

Tel +8001206556 | Ext : 1012207

Email : [SSAUTOEXPCLAIMS\\_Singapore@aig.com](mailto:SSAUTOEXPCLAIMS_Singapore@aig.com) | [www.aig.com.sg](http://www.aig.com.sg)

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**From:** TAN ALAN [<mailto:alantan.lcp@gmail.com>]  
**Sent:** Wednesday, April 29, 2015 10:03 AM  
**To:** Dally Amri, Mimi Zarina  
**Subject:** RE: SGW8997S - Claim Number 9203525183SG

Hi Mimi,

The file is huge.

On 29 Apr 2015 09:50, "Dally Amri, Mimi Zarina" <[MimiZarina.DallyAmri@aig.com](mailto:MimiZarina.DallyAmri@aig.com)> wrote:

Dear Alan,

Could you forward a video footage to me?

Thanks & Regards,

Mimi Zarina (Mimi)

AIG

## Zayyer (LKKAUTO)

---

**From:** Ishak, Nor Hafizah <NorHafizah.Ishak@aig.com>  
**Sent:** Thursday, 18 August, 2016 10:54 AM  
**To:** Zayyer (LKKAUTO)  
**Cc:** PRDSG.DFILE; Sukimin, Nurasikin  
**Subject:** RE: #9203525183SG003#027@Accident on 20/03/2015 SHA9950Z & SGW8997S

[Without Prejudice]

Hi Zayyer

Please proceed to reject this TP claim. Based on the photo given it show that it was the accident location and as you mention on previous email OI vehicle was stop at the traffic light till green light

Beside that TP also do not have any evidence to support his statement.

Regards

Nor Hafizah (Fiza)  
AIG  
Business Process Specialist -SG Auto Express Claim  
Singapore Claims | AIG Shared Services

Tel: 8001206556 ext 1012211 | [norhafizah.ishak@aig.com](mailto:norhafizah.ishak@aig.com)

---

**From:** Zayyer (LKKAUTO) [mailto:[zayyer@lkkauto.com](mailto:zayyer@lkkauto.com)]  
**Sent:** Wednesday, August 17, 2016 4:01 PM  
**To:** Ishak, Nor Hafizah  
**Cc:** PRDSG.DFILE; Sukimin, Nurasikin  
**Subject:** RE: #9203525183SG003#027@Accident on 20/03/2015 SHA9950Z & SGW8997S

Dear Mi Mi,

Refer to the below email.

This is screen shot from OI's video.

As below said, the insured did stop as traffic light was red. When the traffic light turned green, the video is corrupted and doesn't capture collision.

Kindly advise your comment and proceed to reject the claim or settle amicably.

Best Regards,

Zayer | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841 2409, email: [zayyer@lkkauto.com](mailto:zayyer@lkkauto.com) | fax: 6741-4108  
111k 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

---

**From:** Ishak, Nor Hafizah [mailto:[NorHafizah.Ishak@aig.com](mailto:NorHafizah.Ishak@aig.com)]  
**Sent:** Wednesday, 17 August, 2016 3:42 PM

**Subject:** #9203525183SG003#027@Accident on 20/03/2015 SHA9950Z & SGW8997S

**Importance:** High

Hi Zayyer,

Based on the activity log notes in Merimen it show that OI dispute on the liability and also he has a video footage for this claim.

May I know have you already received the video footage from insured?

Regards

Nor Hafizah (Fiza)

AIG

Business Process Specialist -SG Auto Express Claim

Singapore Claims | AIG Shared Services

Tel: 8001206556 ext 1012211 | [norhafizah.lshak@aig.com](mailto:norhafizah.lshak@aig.com)

**Zayyer (LKKAUTO)**

---

**From:** Zayyer (LKKAUTO)  
**Sent:** Monday, 14 November, 2016 12:10 PM  
**To:** 'Andrew Cornelius Goh Cheng Chuan'  
**Cc:** Admin A  
**Subject:** RE: Date of accident on 20/3/2015 involving vehicles SGW 8997S & SHA 9950Z

WITHOUT PREJUDICE

Dear Andrew,

Refer to the below email and above matter.

We had forwarded your below email to officer in charge for review, however, we are instructed to maintain our stand of rejection the claim and deny the liability in view of evidence provided.

As such, we regret to inform you that we are unable to assist your claim and proceed to close the file at our end. Thanks.

Best Regards,

Zayyer | 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:** Zayyer (LKKAUTO)  
**Sent:** Thursday, 15 September, 2016 4:43 PM  
**To:** 'Andrew Cornelius Goh Cheng Chuan' <[andrewgoh@cdge.com.sg](mailto:andrewgoh@cdge.com.sg)>  
**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>  
**Subject:** RE: Date of accident on 20/3/2015 involving vehicles SGW 8997S & SHA 9950Z

Dear Andrew,

Thank you for the email.

We will inform principal your below proposal and update you accordingly. Thanks.

Best Regards,

Zayyer | 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)

**From:** Andrew Cornelius Goh Cheng Chuan [<mailto:andrewgoh@cdge.com.sg>]  
**Sent:** Thursday, 15 September, 2016 3:54 PM  
**To:** Zayyer (LKKAUTO) <[zayyer@lkkauto.com](mailto:zayyer@lkkauto.com)>  
**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>  
**Subject:** Re: Date of accident on 20/3/2015 involving vehicles SGW 8997S & SHA 9950Z

LKK Auto Consultants Pte Ltd

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

800 53, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

[attachment "OI stopped at traffic light red.jpg" deleted by Andrew Cornelius Goh Cheng Chuan/cdge/delgronotes]

[attachment "screen shot from OI video.jpg" deleted by Andrew Cornelius Goh Cheng Chuan/cdge/delgronotes] [attachment

"STATEMENT OF OUR INSURED.pdf" deleted by Andrew Cornelius Goh Cheng Chuan/cdge/delgronotes]

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ComfortDelGro Engineering Pte Ltd [Registration No. 199506048W]

## Mei Kwan (LKKAuto)

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**From:** Olivia Lau (LKKAuto)  
**Sent:** Friday, 17 May, 2019 3:06 PM  
**To:** Admin A; Joy Irene (LKKAuto)  
**Cc:** Hsiao Tong (LKKAuto)  
**Subject:** [AIG]: 92035251835G-003, CDGE ref: TL CC15030780/SHA9950Z/AT // LKK Ref: CC3/AIG15004986/H1za3q2

**Follow Up Flag:** Follow up  
**Flag Status:** Flagged

LKK Ref: CC3/AIG15004986/H1za3q2

Hi Admin Team,

To reopen case – For your assistance please.

Best Regards,

Olivia Lau | Admin Manager

LKK Auto Consultants

phone: 6256-3561 | email: [olivialau@lkkauto.com](mailto:olivialau@lkkauto.com) | fax: 6741-4108

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

Make  
good  
use of  
Today

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**From:** Loh, Chee-Heng [mailto:[Chee-Heng.Loh@aig.com](mailto:Chee-Heng.Loh@aig.com)]  
**Sent:** Friday, 17 May, 2019 9:45 AM  
**To:** Joy Irene (LKKAuto) <[JoyIrene@lkkauto.com](mailto:JoyIrene@lkkauto.com)>  
**Cc:** Aileen Tan Lee Noi <[aileentan@cdge.com.sg](mailto:aileentan@cdge.com.sg)>  
**Subject:** 92035251835G-003, CDGE ref: TL CC15030780/SHA9950Z/AT

Dear Joy,

Following up on our email dated 23/4/2019, CDGE has withdrawn from DRM in GIA.

Kindly proceed to resolve this case with Aileen soonest.

Thank you.

Best regards,

Loh Chee Heng

AIG

Senior Complex Claims Examiner

Claims | AIG Asia Pacific Insurance Pte. Ltd

AIG Building, 78 Shenton Way #08-16 Singapore(079120)

Tel +(65) 6419 1881

[Chee-Heng.Loh@aig.com](mailto:Chee-Heng.Loh@aig.com) | [www.aig.sg](http://www.aig.sg)

**Mei Kwan (LKKAUTO)**

---

**From:** Dally Amri, Mimi Zarina <MimiZarina.DallyAmri@aig.com>  
**Sent:** Thursday, 25 October, 2018 2:45 PM  
**To:** Joy Irene (LKKAUTO)  
**Cc:** Admin A; CS A Team; PRDSG.DFILE; Sukimin, Nurasikin  
**Subject:** RE: #9203525183SG003#027#RE: TP / 9203525183SG / SHA9950Z / SGW8997S  
DOA 20/03/2015 - To escalate the case to GIA

**Categories:** HMK

Dear Joy

Please communicate with insured if he willing to undertake this claim and kindly advise what are the course if case bring to arbitrate.

Thank you.

Regards,

Mimi Zarina @ Mimi  
AIG  
Express Claims Adjuster  
Claims Operations | AIG Shared Services

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[MimiZarina.DallyAmri@aig.com](mailto:MimiZarina.DallyAmri@aig.com) | [www.AIG.com](http://www.AIG.com)

---

**From:** Joy Irene (LKKAUTO) [mailto:JoyIrene@lkkauto.com]  
**Sent:** Friday, October 12, 2018 4:11 PM  
**To:** Sukimin, Nurasikin  
**Cc:** Admin A; CS A Team; PRDSG.DFILE; Dally Amri, Mimi Zarina  
**Subject:** RE: #9203525183SG003#027#RE: TP / 9203525183SG / SHA9950Z / SGW8997S DOA 20/03/2015 - To escalate the case to GIA

Dear Nur,

No record of giving OI the option to undertake claim.

Best Regards,  
Joy Irene | Case Handler  
LKK Auto Consultants Pte Ltd



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: Sukimin, Nurasikin [<mailto:Nurasikin.Sukimin@aig.com>]

Sent: Thursday, 11 October 2018 5:46 PM

To: Joy Irene (LKKAuto) <[joyirene@lkkauto.com](mailto:joyirene@lkkauto.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)>; PRDSG.DFILE <[PRDSG.DFILE@aig.com](mailto:PRDSG.DFILE@aig.com)>;

Dally Amri, Mimi Zarina <[MimiZarina.DallyAmri@aig.com](mailto:MimiZarina.DallyAmri@aig.com)>

Subject: #9203525183SG003#027#RE: TP / 9203525183SG / SHA9950Z / SGW8997S DOA 20/03/2015 - To escalate the case to GIA

Importance: High

Hi Joy

Appreciate to have your response soonest.

And by referring to the screenshot provided in your email dated 13<sup>th</sup> July, we are not able to retrieve any video capturing the traffic light turns green. Please share the source of the video and to upload in Merimen as well.

Regards,

**NURASIKIN SUKIMIN**

AIG

Team Manager - Singapore Auto Express & Recovery, Claims Operations.

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[Nurasikin.Sukimin@aig.com](mailto:Nurasikin.Sukimin@aig.com) | [www.aig.com](http://www.aig.com)

---

From: Sukimin, Nurasikin

Sent: Wednesday, October 10, 2018 2:14 PM

To: Joy Irene (LKKAuto); Dally Amri, Mimi Zarina

Cc: Admin A; CS A Team; PRDSG.DFILE

Subject: RE: #9203525183SG003#027#RE: TP / 9203525183SG / SHA9950Z / SGW8997S DOA 20/03/2015 - To escalate the case to GIA

Hi Joy

Have we tried to check with insured if they prefer to undertake the claim?

Regards,

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---

**From:** Dally Amri, Mimi Zarina [<mailto:MimiZarina.DallyAmri@aig.com>]  
**Sent:** Tuesday, 2 October 2018 2:22 PM  
**To:** Joy Irene (LKKAUTO) <[JoyIrene@lkkauto.com](mailto:JoyIrene@lkkauto.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)>; Sukimin, Nurasikin <[Nurasikin.Sukimin@aig.com](mailto:Nurasikin.Sukimin@aig.com)>; PRDSG.DFILE <[PRDSG.DFILE@aig.com](mailto:PRDSG.DFILE@aig.com)>  
**Subject:** RE: #9203525183SG003#027#RE: TP / 9203525183SG / SHA9950Z / SGW8997S DOA 20/03/2015 - To escalate the case to GIA

Dear Joy

Could advise on estimation of total TP claim amount to us.

Thank you.

Regards,

Mimi Zarina @ Mimi  
AIG  
Express Claims Adjuster  
Claims Operations | AIG Shared Services

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[MimiZarina.DallyAmri@aig.com](mailto:MimiZarina.DallyAmri@aig.com) | [www.AIG.com](http://www.AIG.com)

---

**From:** Joy Irene (LKKAUTO) [<mailto:JoyIrene@lkkauto.com>]  
**Sent:** Friday, July 13, 2018 11:27 AM  
**To:** Dally Amri, Mimi Zarina  
**Cc:** Admin A; CS A Team; Sukimin, Nurasikin; PRDSG.DFILE  
**Subject:** RE: #9203525183SG003#027#RE: TP / 9203525183SG / SHA9950Z / SGW8997S DOA 20/03/2015 - To escalate the case to GIA

Dear Mimi,

We obtained the insured driver's video from your good-office. Attach is a copy for your viewing.

From the video, it can be observed that OID stopped and waited at the junction due to red traffic light. In the end, we have seen the traffic light turned green and the video ended.

Upon receiving the video footage from our insured, it shows that traffic light was red initially and until green light appeared. However, due to accident, the video footage later parts was corrupted and clip below link to view video. We also attached screen shot from video footage for your refer

<https://www.dropbox.com/s/7cxbtjbqg1ovokw/SGW%208997S%20doa%2020.03.15.AVI?dl=0>

Thank you.

Regards,

Mimi Zarina @ Mimi  
AIG

---

**From:** Joy Irene (LKKAuto) [<mailto:JoyIrene@lkkauto.com>]  
**Sent:** Thursday, June 28, 2018 11:44 AM  
**To:** Dally Amri, Mimi Zarina  
**Cc:** Admin A; CS A Team  
**Subject:** TP / 9203525183SG / SHA9950Z / SGW8997S DOA 20/03/2015 - To escalate the case to GIA  
**Importance:** High

Dear Mimi,

We refer to the subject.

We have instruction from Ms. Fiza on 14.11.2016 to maintain rejection. Screen shot below.

**Zayyer (LKKAuto)**

---

**From:** Ishak, Nor Hafizah <[NorHafizah.Ishak@aig.com](mailto:NorHafizah.Ishak@aig.com)>  
**Sent:** Monday, 14 November, 2016 10:52 AM  
**To:** Zayyer (LKKAuto)  
**Cc:** PRDSG.DFILE: Sukimin, Nurasikin; Admin A  
**Subject:** RE: #9203525183SG003#027@Accident on 20/03/2015 SHA9950Z & SGW8997S

[Without Prejudice]

Hi Zayyer,

As per discuss, please maintain to reject the TP claim as there do not have an evidence to proof their statement

Regards

Nor Hafizah (Fiza)  
AIG  
Business Process Specialist -SG Auto Express Claim  
Singapore Claims | AIG Shared Services

Tel: 8001206556 ext 1012211 | [norhafizah.ishak@aig.com](mailto:norhafizah.ishak@aig.com)

We maintained rejection as instructed however, TP repairer insisted for a 50% settlement or otherwise, they seek for your consent to escalate the matter to GIA for resolution.

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  
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## Mei Kwan (LKKAUTO)

---

**From:** Aileen Tan Lee Noi <aileentan@cdge.com.sg>  
**Sent:** Wednesday, 3 April, 2019 2:15 PM  
**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

---

**From:** Joy Irene (LKKAUTO) <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](mailto: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

---

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

---

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

---

From: Cecilia Lee Peng Geok/sparkcarcare/cdge/delgronotes  
To: "Zayyer (LKKAuto)" <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

---

From: "Zayyer (LKKAuto)" <zayyer@lkkauto.com>  
To: Cecilia Lee Peng Geok <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: [zayer@lkkauto.com](mailto:zayer@lkkauto.com) | fax: 6741-4108  
Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

---

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

Without Prejudice

Dear Zayer

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 across 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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ARF/COE Rebate Enquiry

**Enquire PARF/COE Rebate for De-registered Vehicle****Rebate Owner Particulars**

Owner ID Type: Company  
Owner ID: 199502839G

**De-registered Vehicle Particulars**

Vehicle No.: SHA9950Z  
Chassis No.: KMHET41VR7A392999  
De-registration Date: 30 Mar 2015  
Vehicle Fully Disposed: No

**PARF/COE Rebate Details**

Rebate No.	Rebate Amount (S\$)	Rebate Expiry Date
1519803KP0000	7,567.00	29 Mar 2016
1519803KC0000	191.00	29 Mar 2016

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## Joy Irene (LKKAUTO)

---

**From:** Joy Irene (LKK Auto)  
**Sent:** Tuesday, 12 April 2016 7:53 PM  
**To:** Andrew Cornelius Goh Cheng Chuan  
**Cc:** Vic (LKKAUTO); Olivia Lau (LKKAUTO); Aileen Tan Lee Noi; CS A Team  
**Subject:** RE: TOTAL LOSS - ACCIDENT INVOLVING SGW 8997S & SHA 9950Z ON 20.03.2015  
**Attachments:** SGW 8997S.pdf

### WITHOUT PREJUDICE

Dear Mr. Andrew,

We would like to request for the letter of De-registration from the LTA.

On the other hand, with the sole intention of resolving your client's claim quickly and amicably, we offer settlement as follows:

Nett Value	\$ 120.00
Loss of Rental	\$1,091.40 (\$109.14 x 10 days)
Loss of Use/Income	\$ 500.00 (\$50 x 10 days)
<b>TOTAL</b>	<b>\$ 1,711.40</b>
→ LGA:	offer at 50% \$861.05

Please confirm acceptance.

Thank you.

Best Regards,

**Joy Irene** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6749-4274 | email: [joyirene@lkkauto.com](mailto:joyirene@lkkauto.com) | fax: 6741-4108

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

"Please note the above offer and any settlement arising from the above settlement is on a without prejudice basis, and should not be construed as an admission of liability on our part or on the part of our insured.

Terms of such settlement should also not be disclosed in any other matter(s) in respect of the accident. Our offer made in respect of this present matter is made solely to resolve this matter only.

No reference shall be made to this offer or any settlement arising from this offer in any other related matters".

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**From:** Andrew Cornelius Goh Cheng Chuan [mailto:andrewgoh@cdge.com.sg]  
**Sent:** Wednesday, 6 April, 2016 11:07 AM  
**To:** Joy Irene (LKK Auto) <JoyIrene@lkkauto.com>  
**Cc:** Vic <vicalpeh@lkkauto.com>; Olivia Lau <olivialau@lkkauto.com>; Aileen Tan Lee Noi <aileentan@cdge.com.sg>  
**Subject:** Fw: TOTAL LOSS - ACCIDENT INVOLVING SGW 8997S & SHA 9950Z ON 20.03.2015

**Without Prejudice**

Dear Joy

Refer to our email below.

We have not heard from you despite our reminders. We will greatly appreciate if you can let us know of the outcome latest by **15.04.16** before we escalate matter further.

Thank you.

*Best Regards*  
*Andrew Goh*  
*Claims Department / ComfortDelGro Engineering Pte Ltd*  
*Off: 6214 8734 / Fax: 6214 1843*

---

— Forwarded by Andrew Cornelius Goh Cheng Chuan/cdge/delgronotes on 06-04-2016 11:00 AM —

**From:** Andrew Cornelius Goh Cheng Chuan/cdge/delgronotes  
**To:** joyirene@lkkauto.com  
**Cc:** vicalpeh@lkkauto.com  
**Date:** 31-03-2016 01:43 PM  
**Subject:** Fw: TOTAL LOSS - ACCIDENT INVOLVING SGW 8997S & SHA 9950Z ON 20.03.2015

**Without Prejudice**

Dear Joy

Refer to above matter.

Please advice us on the status as to-date, we have not hear from you on the outcome.

Thank you.

*Best Regards*  
*Andrew Goh*  
*Claims Department / ComfortDelGro Engineering Pte Ltd*  
*Off: 6214 8734 / Fax: 6214 1843*

---

— Forwarded by Andrew Cornelius Goh Cheng Chuan/cdge/delgronotes on 31-03-2016 01:42 PM —

**From:** Andrew Cornelius Goh Cheng Chuan/cdge/delgronotes  
**To:** "Joy Irene (LKK Auto)" <JoyIrene@lkkauto.com>  
**Cc:** CS A Team <cs-a@lkkauto.com>  
**Date:** 05-11-2015 04:14 PM  
**Subject:** RE: TOTAL LOSS - ACCIDENT INVOLVING SGW 8997S & SHA 9950Z ON 20.03.2015

## Joy Irene (LKKAuto)

---

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

---

**From:** Joy Irene (LKKAuto) <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

---

**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

---

**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

---

From: Cecilia Lee Peng Geok/sparkcarcare/cdge/delgronotes  
To: "Joy Irene (LKKAuto)" <JoyIrene@lkkauto.com>  
Cc: Admin A <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

---

From: Cecilia Lee Peng Geok/sparkcarcare/cdge/delgronotes  
To: "Joy Irene (LKKAuto)" <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

---

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

---

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: [zayer@lkkauto.com](mailto:zayer@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: Zayer (LKKAuto) <[zayer@lkkauto.com](mailto:zayer@lkkauto.com)>  
Subject: REMINDER - SHA9950Z / SGW8997S DOA 20/03/2015  
Importance: High

Without Prejudice

Dear Zayer

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 across 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 - a Green Office certified by the Singapore Environment Council - is committed to preserving the environment. We encourage you to print this only if necessary.

ComfortDelGro Engineering Pte Ltd [Registration No. 199506048W]

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ComfortDelGro Engineering Pte Ltd [Registration No. 199506048W]

---

## Khanchna (LKK Auto)

---

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

---

**From:** Joy Irene (LKKAuto) <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.

## Khanchna (LKK Auto)

**From:** Khanchna (LKK Auto)  
**Sent:** Tuesday, 27 August 2019 11:12 AM  
**To:** Aileen Tan Lee Noi  
**Cc:** Admin A  
**Subject:** RE: [Counter Offer] AIG REF : 9203525183SG CDGE Ref: TL CC15030780/SHA9950Z/AT >> Acc on 20.03.2015 invlg SHA9950Z & SGW8997S [AIG]  
**Attachments:** AIG DV CDGE.pdf

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)

---

**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>

## Khanchna (LKK Auto)

**From:** Khanchna (LKK Auto)  
**Sent:** Wednesday, 31 July 2019 10:34 AM  
**To:** Aileen Tan Lee Noi  
**Cc:** Admin A  
**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>\$ 2,353.31</b>
<b>50%</b>	<b>\$ 1,176.65</b>

x \$1,200 (CDV)

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)

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

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

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

**Cc:** Admin A <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



## Joy Irene (LKKAUTO)

---

**From:** Loh, Chee-Heng <Chee-Heng.Loh@aig.com>  
**Sent:** Tuesday, 23 April 2019 3:31 PM  
**To:** Joy Irene (LKKAUTO); CS A Team  
**Subject:** RE: M2019/00018 - Accident involving SHA9950Z & SGW8997S on 20.03.2015 | CDGE ref: TL CC15030780/SHA9950Z/AT | AIG ref : 9203525183SG

Dear Joy,

CDGE has withdrawn from DRM in GIA for direct settlement. You do not have to clear insured as I have cleared insured that we will settle at 50/50 liability due to contradictory versions, with no substantive evidence to support versions on traffic light signals.

Kindly proceed to engage CDGE/Aileen on 50/50 liability for settlement.

Thank you.

Best regards,  
**Loh Chee Heng**  
AIG  
Senior Complex Claims Examiner  
Claims | AIG Asia Pacific Insurance Pte. Ltd

AIG Building, 78 Shenton Way #08-16 Singapore(079120)  
Tel +(65) 6419 1881  
[Chee-Heng.Loh@aig.com](mailto:Chee-Heng.Loh@aig.com) | [www.aig.sg](http://www.aig.sg)



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**From:** Aileen Tan Lee Noi [mailto:aileentan@cdge.com.sg]  
**Sent:** Tuesday, 23 April 2019 3:06 PM  
**To:** Loh, Chee-Heng <Chee-Heng.Loh@aig.com>  
**Cc:** Cynthia Chan <cynthia.chan@gia.org.sg>  
**Subject:** [EXTERNAL] M2019/00018 - Accident involving SHA9950Z & SGW8997S on 20.03.2015 | CDGE ref: TL CC15030780/SHA9950Z/AT | AIG ref : 9203525183SG

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

WITHOUT PREJUDICE

Mr Loh Chee Heng

# COMFORTDELGRO ENGINEERING

ComfortDelGro Engineering Pte Ltd  
205 Braddell Road Singapore 578701

Our Ref : TL CC15030780 / SHA 9950Z / AG (J)  
Date : 29-Jun-15

AIU Asia Pacific Insurance Pte. Ltd  
CHARTIS Building  
#07-16, 78 Shenton Way  
Singapore 079120

Attn : Motor Claims Department

CDGE Taxi Claims Department  
59 Loyang Drive  
4th floor  
Singapore 508969  
Fax: 6214 1843

Mainline : +65 6383 9289  
Faxline : +65 6250 9755  
www.cdge.com.sg  
Singapore Representative: Automobile

Workshops  
Braddell  
205 Braddell Road  
Singapore 578701

Loyang  
59 Loyang Drive  
Singapore 508969

Sim Ming  
353 Sim Ming Drive  
Singapore 575217

Pandan  
45 Pandan Road  
Singapore 609286

Ubi  
220 Ubi Road 3  
Singapore 408699

Senoko  
24 Senoko Loop  
Singapore 758168

Sungei Kadut  
7 Sungei Kadut Way  
Singapore 728791

Defu  
6 Defu Avenue 1  
Singapore 539537

## Without Prejudice

Dear Sirs

ACCIDENT INVOLVING OUR TAXI SHA 9950Z YOUR INSURED SGW 8997S  
ON 20.03.15

We are the authorised repair workshop for Citycab Pte Ltd/Comfort Transportation Pte Ltd/  
Yellow-Top Cab Pte Ltd, the owner of motor taxi SHA 9950Z which was involved in  
the captioned accident with your insured's vehicle. The taxi owner and driver concerned  
have requested and authorized us to assist them in presenting their claims against the party  
responsible for all applicable matters arising from the damage to the taxi.

As the accident was caused by the negligent act of your insured driving SGW 8997S  
we are submitting these claims for your consideration on behalf of the claimants.

### TAXI OWNER'S CLAIM

1) Total Loss Value		\$ 120.00
2) 30 days Loss of Rental @ \$ 109.14 per day		\$ 3,274.20
3) Surveyor Report fees (Surveyed by LKK)		\$ 5.35
4) LTA search fees		
	Sub-Total	\$ 3,399.55

### HIRER'S CLAIM

1) 30 days Loss of Income @ \$ 80.00 per day		\$ 2,400.00
2) Medical/Transportation/Misc Fees		
		\$ 5,799.55

### TOTAL CLAIM

cont.....page 2

# COMFORTDELGRO ENGINEERING

ComfortDelGro Engineering Pte Ltd  
205 Braddell Road Singapore 579701

Mobile: +65 9362 6280  
Facsimile: +65 9280 8755

www.cdge.com.sg

Company Registration No. 19970100000000000000

## Workshops

**Braddell**  
205 Braddell Road  
Singapore 579701

**Loyang**  
58 Loyang Drive  
Singapore 508909

**Sin Ming**  
383 Sin Ming Drive  
Singapore 575717

**Pandan**  
45 Pandan Road  
Singapore 609286

**Ubi**  
320 Ubi Road 3  
Singapore 408649

**Sengkang**  
24 Sengkang Loop  
Singapore 758156

**Sungei Kadut**  
7 Sungei Kadut Way  
Singapore 728731

**Defu**  
6 Defu Avenue 1  
Singapore 539537

We enclosed herewith the following documents to support the claims: -

- a) Vehicle registration card
- b) De-registration letter from LTA
- c) Sale of scraped taxi
- d) Survey bill/report/photographs
- e) LTA search slip/s of SGW 8997S
- f) Accident/Police report/s of SHA 9950Z
- g) Letter of authority from owner/ hirer/operator
- h) Rental rate letter
- i) ( ) Witness Statement ( ) Scene Photographs ( ) Original Photographs

As a result of the accident and the resulting damage to the taxi, our clients decided to scrap the taxi instead of repairing it.

Kindly look into the matter and let us hear from you on the settlement of the said claims within the next two weeks from the date of this letter.

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. This condition shall apply even if medical expenses are claimed herewith and are part of the settlement reached.

Please note that, for the time being, we are not making this claim via solicitors provided you treat this letter as our intention to file a claim in court according to the provisions of the Non-Injury Motor Accident Litigation ("NIMA") protocol and further, you agree that if negotiations should breakdown and this claim is referred to solicitors you shall not raise any objection that the NIMA protocol has not been complied with. If you disagree with this condition please reply in writing within the next 2 working days failing which we shall proceed to negotiate with you on the basis that you have acquiesced to the said condition by your conduct.

Yours faithfully

*Andrew Goh*

Motor Claims Specialist

CDGE Claims Department

Tel: 6214 8734 Fax: 6214 1843

Email: andrewgoh@cdge.com.sg

A member of

COMFORTDELGRO





Auto  
Consultants  
Pte Ltd

51 UBI AVE 1, #01-25 PAYA UBI INDUSTRIAL PARK, SINGAPORE 408933 TEL: (065) 62563561 FAX: (065) 67414108

Our Ref: CC3/AIG15004986/H1sm3

20 MAY 2015

TAN HOON LENG  
BLK353A ADMIRALTY DRIVE  
#06-302  
SINGAPORE 751353

Dear Sir/Madam,

**ACCIDENT INVOLVING SGW8997S AND SHA9950Z ON 20/03/2015**

We refer to the above accident where we are acting for AIG Asia Pacific Insurance Pte Ltd to resolve the claim against you and/or your authorized driver under the Auto Insurance policy taken up with them.

Kindly note that we are in the midst of investigating the matter. If you have evidence/information to prove that we should not settle the third party claim, kindly let us have them in writing within the next 10 days i.e. by 30/05/2015, after we shall proceed with negotiation with Third Party claimant on the **without prejudice basis** and any settlement should not bind any claims whatsoever by you/your driver against the other party's insurer arising from this particular accident.

Please note that your No-Claim Discount (NCD) (if any) will be affected and reduced by 30% (20% for commercial vehicles) upon next renewal due to this Third Party claim. However, if your policy has a NCD protector feature, it will be deemed utilized for this claim and your NCD will be protected. In the event that you are making a claim against third party and successful with 80% in your favor, our principal will also re-instate your NCD.

Please call us if you have further queries.

Yours faithfully,

  
Lim Chin Siong Bevan  
Case Handler  
DID: 6749 5792  
FAX: 6741 4108  
Email: [bevanlim@lkkauto.com](mailto:bevanlim@lkkauto.com)

c.c. AIG Asia Pacific Insurance Pte Ltd  
(Motor Claims Dept)

## LETTER OF AUTHORISATION

(NAF / PAF)

ACCIDENT INVOLVING SONATA SHA9950Z, SGW8997S ON 20-Mar-15 11:55  
ALONG CORPORATION DR X YUNG SHENG RD X HO CHING RD

I / We WISAM BIN SABERI (Hirer) NRIC No.: S7001002Z

and/or WISAM BIN SABERI (Relief) NRIC No.: S7001002Z

Taxi Number SHA9950Z

I/We hereby authorise ComfortDelGro Engineering Pte Ltd(CDGE):

1. To submit my/our claims for damages, costs and expense, including loss of income, loss of rental, medical fee and legal costs.
2. To have absolute discretion to agree to any settlement or compensation amount in respect of my/our claim against third party (except personal injuries and medical claims).
3. To sign Discharge Voucher on my/our behalf.
4. To accept any payment (claim proceeds) in respect of the claim against third party and payment by cheque shall be forward directly to CDGE in accordance with CDGE's instruction and made in favour of "ComfortDelGro Engineering Pte Ltd".

Date 20-Mar-2015

Name of Hirer WISAM BIN SABERI  
Hirer NRIC S7001002Z

Signature :



Address 210A COMPASSVALE LANE #04-160  
541210

Contact No. 86736235

**RELEASE VOUCHER**  
**(AIG Asia Pacific - Express Third Party Claim)**

"We/I, COMFORTDELGRO ENGINEERING PTE LTD ("the workshop") hereby confirm that we/I have reached an agreement with the appointed surveyor of AIG Asia Pacific Insurance Pte Ltd LKK AUTO CONSULTANTS PTE LTD (name of surveyor) with respect to the amount claimed for S\$1,200.00 (Global Sum) for vehicle no. SHA9950Z that was damaged pursuant to the accident which occurred on 20/03/2015 (date) along HO CHING ROAD / CORPORATION DRIVE involving vehicle no/s SGW8997S.

This is pursuant to the inspection conducted on 23/03/2015 (date) at "the workshop".

We/I confirm that we/I are/am authorized by the owner CITYCAB PTE LTD (the third party claimant") of vehicle no. SHA9950Z make the claim as set out in the above paragraph and we/I have full authority to settle the matter on his/her behalf in a manner that we/I deem fit. We/I enclose herein the letter of authority given by "the third party claimant".

We/I further confirm that we/I will indemnify AIG Asia Pacific Insurance Pte Ltd for all damages, loss and/or expense that they will or have already incurred in the event that "the third party claimant" after the above said agreement lodges a further claim against the former for any loss and expenses suffered pertaining to costs of repairs and/or rental and/or loss of use pursuant to the damage to SHA9950Z (vehicle no.) as a result of the accident.


We/I confirm that the agreement reached above is in full and final settlement of any claim of "the third party claimant" pursuant to the accident and that further this settlement is reached on a without prejudice and without admission of liability basis.

This agreement is subject to the application of Singapore law and the Singapore Courts have exclusive jurisdiction over any dispute arising out of the same.

Please forward your cheque made payable to:  
**COMFORTDELGRO ENGINEERING PTE LTD**

Dated this 27 (day) of August (month) 20 19 (year)

  
HENRY  
Signed by appointed surveyor

  
AILEEN TAN  
Manager, Claims  
Signed by "the workshop" (with chop)  
CLAIMS DEPARTMENT  
COMFORTDELGRO ENGINEERING PTE LTD  
59 LOYANG DRIVE  
SINGAPORE 508369

"The contents of this document apply to vehicle damages only.  
All personal injuries and damages arising therefrom are excluded  
from the ambit and application of this document"

Our Ref: CC15030780



Date: 23 March 2015

## TO WHOM IT MAY CONCERN

Dear Sir/Madam

ACCIDENT ON	20/03/2015 @ 11:55 hrs
ALONG	CORPORATION DR X YUNG SHENG RD X HO CHING RD
INVOLVING	SGW8997S

We refer to the above-mentioned accident and wish to inform that **CityCab Pte Ltd** is the registered owner of the taxi bearing vehicle registration number **SHA9950Z** (the "Taxi"). The Taxi was hired to **WISAM BIN SABERI IC NO S7001002Z** a registered hirer-operator of **CityCab Pte Ltd** at the time of occurrence of the aforementioned accident at a rental rate **\$109.14** per day (inclusive of GST).

Please be advised that the Taxi was insured with **First Capital Insurance Ltd** on a third party basis at the material time of the accident.

We wish to confirm that the aforesaid hirer-operator had obtained our permission to undertake repairs for damage on the Taxi arising from the said accident with a motor workshop of his choice.

Please liaise with the said hirer-operator or his authorized workshop directly for settlement of claims with third party's insurance company in respect of the said accident.

Yours faithfully

Christine Tay  
Executive, Fleet Safety

This is a computer generated letter. No signature is required.

Text size + -

0% 25% 50% 75% 100%

**Enquire Vehicle Insurance Particulars**

Vehicle No.	Search Date/Time	Search Status	Insurance Company Code	Insurance Company Name
SGW8997S	20 Mar 2015 / 11:55:00	Successful	A04	AIG ASIA PACIFIC INSURANCE PTE LTD.

[Previous](#) [OK](#)

Land Transport Authority

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SHA 99502



**Enquire PARF/COE Rebate for De-registered Vehicle****Rebate Owner Particulars**

Owner ID Type: Company  
Owner ID: 199502839G

**De-registered Vehicle Particulars**

Vehicle No.: SHA9950Z  
Chassis No.: KMHET41VR7A392999  
De-registration Date: 30 Mar 2015  
Vehicle Fully Disposed: No

**PARF/COE Rebate Details**

Rebate No.	Rebate Amount (S\$)	Rebate Expiry Date
1519803KP0000	7,567.00	29 Mar 2016
1519803KC0000	191.00	29 Mar 2016

LAND TRANSPORT AUTHORITY

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Please do not use the Back or Forward buttons on your browser as this may alter the results of the transactions.  
Best viewed with IE 8.0 SP3 and above, 1024 X 768 resolution  
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## ...CLAIM SUBFOLDER...(Pending for Survey Report)

Express

## CLAIM SUBFOLDER TRACKING

Case	Notified	Est Submitted	Adj Assigned	Adj Rpt	Adj Submitted	Ins Auth'd	Status
Main	24 Mar 2015 14:05 <a href="#">Edit Reg</a>		23 Mar 2015 00:00 <a href="#">Edit Adj Rpt</a>	<b>S\$120.00</b> <a href="#">Edit Estimates</a>	<b>S\$120.00</b> <a href="#">View Rpt</a>		<b>Pending for Survey Report</b> <a href="#">Cancel Case</a>

Main	Reference	Claim Details	Documents	Show All					
<b>CLAIM SUBFOLDER DETAILS</b> <span style="float: right;">[Created by adjuster]</span>									
Insured:	<b>TAN HOON LENG</b> , ID: S7204816D								
Main Claimant:	<b>CITYCAB PTE LTD</b> , Co. Reg. No.: 199502839G								
Vehicle Reg. No.:	<b>SHA9950Z</b>	Date of Loss:	20/03/2015 11:00 - :59 [93 Months and 20 Days From LTA Reg Date (Man Yr)]						
Claim Type:	<b>TP / 9203525183SG</b>	Policy/Cover Note No.:	2100265700 Coverage: 01/08/2014 - 31/07/2015						
Vehicle Reg. No. (Insured):	<b>SGW8997S</b>	Policy No. (Claimant):	D-15072702MFSH						
		Excess:							
Repairer:	<b>ComfortDelGro Engineering Pte Ltd (Loyang)</b> 59 Loyang Drive, 508969 Loyang - Tel: 6214 8300								
Handling Insurer:	<b>AIG Asia Pacific Insurance Pte. Ltd. (SG)</b> - Tel: 65-6419-3000 ... [Handled by <b>Loh, Chee-Heng</b> ] Chee-Heng.Loh@aig.com								
Claimant's Insurer:	<b>MS First Capital Insurance Ltd (HQ)</b> - Tel: 62222311								
Adjuster:	<b>LKK Auto Consultants Pte Ltd (HQ)</b> - Tel: 6256-3561 ... [Handled by <b>HENRY NG KOK HUA</b> ] ... [Final Rpt due 25/04/2019]								
<b>ASSOCIATED MAIL RECEIVED</b> <span style="float: right;"><a href="#">View All</a> <a href="#">Compose Case Mail</a></span>									
<ul style="list-style-type: none"> <li>AIG_SG (23/04/2019): Report Send Back Alerts - SHA9950Z (TP)</li> <li>AIG_SG (14/11/2016): PD Claim Status</li> <li>AIG_SG (14/09/2016): Claim status</li> <li>AIG_SG (07/07/2016): Claim Status</li> <li>AIG_SG (06/04/2016): claim status</li> <li>AIG_SG (26/11/2015): PD claim Status</li> <li>AIG_SG (24/07/2015): TP Claim Status</li> </ul>									
<b>ALL ASSOCIATED TASKS</b> <span style="float: right;"><a href="#">View All</a> <a href="#">Search Tasks</a> <a href="#">Create New Task</a> <a href="#">Complete</a></span>									
Due Date	Priority	Type	Task Group	Subject	Handler	Assigned By	Completed On	Created On	Done?
No results.									

## Claim Documents

\*SHA9950Z (9203525183SG)  
[SGW8997S]  
TP  
CITYCAB PTE LTD  
Mar 20 2015 11:00AM  
[TAN HOON LENG]  
ComfortDelGro Engineering Pte Ltd

Upload Documents			Upload Photos			Compose New Letter			Upload Video			Upload Audio			View			View in Browser		
Video															1 per page		<input type="button" value="v"/>	<input checked="" type="checkbox"/>		
No	Finalized On	LKK Auto Consultants Pte Ltd (HQ)												Thumbnail		Print				
1	13/07/18 11:31	Video - Accident												<input type="button" value="i"/>	Load MP4					
2	11/10/18 18:08	Video - Accident												<input type="button" value="i"/>	Load MP4					
															1 per page		<input type="button" value="v"/>	<input checked="" type="checkbox"/>		
Letters/Correspondences															1 per page		<input type="button" value="v"/>	<input checked="" type="checkbox"/>		
No	Finalized On	LKK Auto Consultants Pte Ltd (HQ)												Thumbnail		Print				
1	(Draft)	Third Party Express Settlement – Payment Breakdown												<input type="button" value="i"/>	Edit					
															3 per page		<input type="button" value="v"/>	<input checked="" type="checkbox"/>		
No	Relabel/Reorder	LKK Auto Consultants Pte Ltd (HQ)												Thumbnail		Print				
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Video			1 per page	<input checked="" type="checkbox"/>
No	Finalized On	LKK Auto Consultants Pte Ltd (HQ)	Thumbnail	Print
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44	10/04/15 11:12	General View	Load JPG	<input checked="" type="checkbox"/>
45	10/04/15 11:12	General View	Load JPG	<input checked="" type="checkbox"/>
Documentation			1 per page	<input checked="" type="checkbox"/>
No	Relabel/Reorder	LKK Auto Consultants Pte Ltd (HQ)	Thumbnail	Print
1	10/04/15 11:07	TP ESTIMATE	Load PDF	
2	10/04/15 11:07	TP GIA REPORT	Load PDF	
3	28/07/16 18:26	email with AIG	Load PDF	
4	28/07/16 18:26	email with OI agent dispute	Load PDF	
5	09/09/16 15:39	EMAIL FROM AIG TO REJECT	Load PDF	
6	09/09/16 15:39	rejection email to CDGE	Load PDF	
7	14/11/16 13:54	email from AIG to maintain our rejection	Load PDF	
8	14/11/16 13:54	email to CDGE	Load PDF	
9	05/09/19 16:03	AUTHORISATION TO ACT FORM	Load PDF	
10	05/09/19 16:03	Release Voucher	Load PDF	
11	05/09/19 16:03	RENTAL RECEIPT	Load PDF	
12	05/09/19 16:03	LTA SEARCH	Load PDF	
13	05/09/19 16:03	DE-REGISTERED	Load PDF	
14	05/09/19 16:03	LOD	Load PDF	
15	05/09/19 16:03	LETTER TO OI	Load PDF	
No	Finalized On	AIG Asia Pacific Insurance Pte. Ltd. (SG)	Thumbnail	Print
1	25/03/15 10:48	OI GIA REPORT	Load PDF	

## Documents Checklist

DOCUMENTS CHECKLIST	Reset	Save	Print
There are no document checklists configured.			
<b>Our Checklist Remarks - LKK Auto Consultants Pte Ltd (HQ)</b> <div style="border: 1px solid black; height: 40px; margin-top: 5px;"></div>			
<b>Show Remarks To:</b> <input type="checkbox"/> Handling Insurer <small>Note: Remarks are private unless you show it to other parties.</small>			

NOTE: TO BE COMPLETED BY SURVEYOR

TEAM \_\_\_\_\_

**AIG THIRD PARTY EXPRESS SETTLEMENT  
FOR ACCIDENTS ON OR AFTER 1ST JUNE 2008  
(PAYMENT BREAKDOWN)**

Vehicle No:	SGW8997S (Insd veh)	Model:	HYUNDAI SONATA NF 2.0
	SHA9950Z (TP veh)		CRDI (A)
Date of Accident:	20/03/2015		

Global Sum Settlement	:	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No
Repair Estimate	:	\$	0.00
Total Loss	:	\$	1,200.00
Loss of Use	:	\$	14.00 days at \$50.00 per day
Rental (if any)	:	\$	14 days
LTA / GIA Search Fee	:	\$	
Others:	:	\$	
	:	\$	
Final Settlement Sum (Global Sum)	:	\$	1,200.00
Is Third Party Workshop GIA Registered? <input checked="" type="checkbox"/> YES <input type="checkbox"/> NO (Kindly indicate below)			
A) For <u>Non GIA Registered Workshop</u> :		Agreed Liability _____ (%)	
B) For <u>GIA Registered Workshop</u> :		BOLA Applicable: <del>Yes</del> / No BOLA Scenario No: _____	
BOLA Liability: _____ 50 _____ (%)		Assessed Liability (*): _____ (%)	
* Assessed Liability to be filled only for chain collisions and for cases where BOLA does not apply.			
Remarks TOTAL LOSS _____			

Payment Instruction: Payee's Breakdown			
1)	ComfortDelGro Engineering Pte Ltd	:	\$ 1,200.00
2)		:	\$
3)		:	\$
4)		:	\$

JOANNE LEE KHANG MIN

05 Sep  
2019

LKK Auto Consultants Pte Ltd

Date

Please attach all the supporting documents to the form.  
(Final Repair Bill; Rental Invoice; Release Voucher; Authorisation to Act; Survey Report; Medical Report/ Bill (if any))

## LKK Auto Consultants Pte Ltd (Co.Reg.No:199607198R)

51 Ubi Ave 1 #01-25, Paya Ubi Industrial Park  
Singapore 408933

Tel: 6256-3561 Fax: 6844-8805 Email: sur@lkkauto.com;assignments@lkkauto.com

## VEHICLE DAMAGE INSPECTION REPORT

Our File No: CC3/AIG15004986/H1KA3Q2-1

Date: 05/09/2019

## REFERENCE

Handling Insurer: AIG Asia Pacific Insurance Pte. Ltd. Policy No: 2100265700  
**Claimant Vehicle No :** SHA9950Z **Insured Vehicle No :** SGW8997S  
 Date of Loss: 20/03/2015 Nature of Claim: TP Claim No: 9203525183SG

## DESCRIPTION &amp; IDENTIFICATION OF VEHICLE

Reg No: **SHA9950Z**  
 Make & Model: HYUNDAI SONATA NF, 2.0 CRDi (A) Engine No: D4EA7326459  
 Reg. Date: 30/05/2007 (Man. Year: 2007) Chassis No: KMHET41VR7A392999  
 Colour: Yellow Odometer: 203248 km  
 Engine Capacity: 1991 cc  
 Market Value/New Car Price: N/A  
 Sum Insured (S\$): **Market Value/New Car Price**

## CONDITION OF VEHICLE AT THE TIME OF SURVEY

General Condition: Steering (Serviceable): Yes Footbrake (Serviceable): Yes  
 Handbrake (Serviceable): Yes Engine Modification: No Pre-accident Condition:

## CONDITION OF TYRES

Front Tyre Size: 215/60 R16 Rear Tyre Size: 215/60 R16  
 Front Left Side: West Lake 7 mm Rear Left Side: West Lake 5 mm  
 Front Right Side: West Lake 7 mm Rear Right Side: West Lake 5 mm

The above values represent the remaining tyre treads depth

COST OF CLAIMS	Repairer's	Adjuster's	Difference	Diff %
Parts	0.00	0.00	0.00	
Miscellaneous Items	0.00	0.00	0.00	
Labour	0.00	0.00	0.00	
Paintwork Labour	0.00	0.00	0.00	
Towing	0.00	0.00	0.00	
<b>Calculated Gross Total (S\$)</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	
<b>Approved Total (Overridden) (S\$)</b>		<b>120.00</b>		
<b>Nett Amount (S\$)</b>	<b>0.00</b>	<b>120.00</b>	<b>-120.00</b>	
<b>+ Loss of Use (14.0 x S\$50.00/day) (S\$)</b>		700.00		
<b>+ Car Rental (14.0 x S\$109.14/day) (S\$)</b>		1,527.96		
<b>(S\$)</b>		2,347.96		
<b>Liab Amount (50.00%) (S\$)</b>		<b>1,173.98</b>		
<b>+ Doc/Search Fee (S\$)</b>		5.35		
<b>Nett Liability (S\$)</b>		<b>1,179.33</b>		
<b>Global Sum Settlement (S\$)</b>		<b>1,200.00</b>		

## INSPECTION

Date of Assignment: 23/03/2015

Date Inspected: 23/03/2015 Inspected At: ComfortDelGro Engineering Pte Ltd  
(Loyang)  
59 Loyang Drive  
Singapore 508969

Estimated Period of Repair: 0.0 days

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**Adjuster:** HENRY NG KOK HUA

**Manager:** Khanchna Pothuraj

*NOTE: This report represents our findings at the time and place of inspection stated herein. Such inspection has been carried out to the best of our knowledge and ability but any other liability under any other circumstances is hereby expressly excluded.*

PLEASE BE INFORMED OWNER THAT THE VEHICLE NOT ECONOMICAL FOR REPAIR.

BOOK VALUE : \$8,431.72

LTA REIMBURSEMENT VALUE (RV) : \$7,784.00

NETT VALUE : \$647.72

IN VIEW OF THE ABOVE, THE VEHICLE IS UNECONOMICAL TO BE REPAIRED.



## REPAIR DETAILS

### Recommended Parts

There are no new parts selected.

Report was unsubmitted during this print-out.

## Recommended Miscellaneous Items

There are no new miscellaneous items selected.

## Recommended Labour

There are no labour items selected.

Report was unsubmitted during this print-out.
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< END OF ESTIMATES >