

Mei Kwan (LKKAuto)

From: Vivian Lau (LKKAuto)
Sent: Tuesday, 28 May, 2019 10:21 AM
To: Ng, Jeffreysaykiat; Mei Kwan (LKKAuto)
Cc: Hsiao Tong (LKKAuto); Calvin Ang (LKKAuto); Admin A
Subject: RE: #0063084393SG003#023# OI Veh: SLJ2285L / TP Veh: SH7082A / DOA: 21/07/2017

Dear Jeffery,

Content noted with thanks.

Kindly please send back our report via merimen.

Dear Mei Kwan,

Kindly reopen the file.

Thank you

Best Regards,

Vivian Lau | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841-8625 | email: Vivianlau@lkkauto.com fax: 6741-4108

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

From: Ng, Jeffreysaykiat [mailto:Jeffreysaykiat.Ng@aig.com]
Sent: Tuesday, 28 May, 2019 10:16 AM
To: Vivian Lau (LKKAuto) <vivianlau@lkkauto.com>
Cc: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>; Calvin Ang (LKKAuto) <kalvinang@lkkauto.com>
Subject: RE: #0063084393SG003#023# OI Veh: SLJ2285L / TP Veh: SH7082A / DOA: 21/07/2017

Dear Vivian,

The stationary taxi has provided the video footage and is able to pin-point that it was our insured's vehicle who grazed onto his vehicle.

Besides, our insured's vehicle was making a right turn and given the close proximity, he may have unknowingly brushed against the taxi's body as per his report.

Given the circumstances, please proceed to settle at best.

Thank you.

Jeffrey Ng
AIG

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

78 Shenton Way #08-16 Singapore 079120

Tel +(65) 6419 1916 | Fax +(65) 6835 7416

Jeffreysaykiat.Ng@aig.com | www.aig.com.sg



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From: Vivian Lau (LKKAuto) [<mailto:vivianlau@lkkauto.com>]

Sent: Monday, May 27, 2019 4:38 PM

To: Ng, Jeffreysaykiat

Cc: Hsiao Tong (LKKAuto); Calvin Ang (LKKAuto)

Subject: [EXTERNAL] RE: #0063084393SG003#023# OI Veh: SLJ2285L / TP Veh: SH7082A / DOA: 21/07/2017

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

Dear Jeffrey,

We refer to the email below.

We uploaded the CCTV via merimen

Thank you

Best Regards,

Vivian Lau | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841-8625 | email: Vivianlau@lkkauto.com fax: 6741-4108

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

From: Ng, Jeffreysaykiat [<mailto:Jeffreysaykiat.Ng@aig.com>]
Sent: Monday, 27 May, 2019 4:34 PM
To: Vivian Lau (LKKAuto) <vivianlau@lkkauto.com>
Cc: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>; Calvin Ang (LKKAuto) <kalvinang@lkkauto.com>
Subject: RE: #0063084393SG003#023# OI Veh: SLJ2285L / TP Veh: SH7082A / DOA: 21/07/2017

Dear Vivian,

I have taken over conduct of this matter.

I am not able to retrieve the video footage.

Can you attach the video footage and scene photos for my perusal or upload to merimen?

Thank you.

Jeffrey Ng
AIG

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

78 Shenton Way #08-16 Singapore 079120

Tel +(65) 6419 1916 | Fax +(65) 6835 7416

Jeffreysaykiat.Ng@aig.com | www.aig.com.sg



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From: Vivian Lau (LKKAuto) [<mailto:vivianlau@lkkauto.com>]
Sent: Monday, May 27, 2019 10:37 AM
To: Ng, Hai-Chuan; Khoo, Kay-Eng
Cc: Calvin Ang (LKKAuto); Hsiao Tong (LKKAuto)
Subject: [EXTERNAL] RE: #0063084393SG003#023# OI Veh: SLJ2285L / TP Veh: SH7082A / DOA: 21/07/2017

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

Dear Hai Chuan / Mr Khoo,

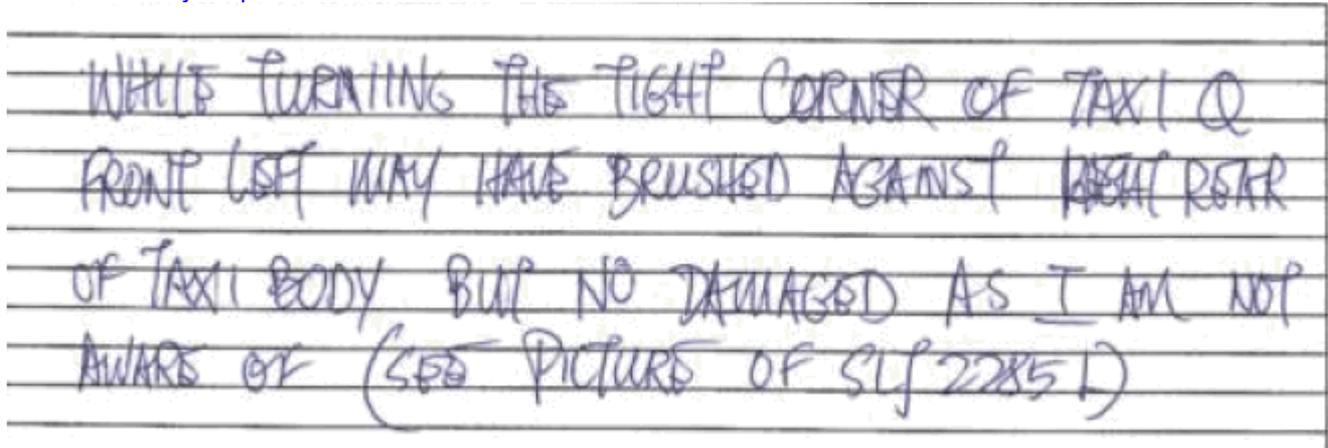
We refer to the above matter.

We rejected TP claim, TP appeal as follows;

Your rejection is ungrounded.

Your insured's statement clearly indicated that he may brushed against the taxi's right rear while he was turning the tight corner of taxi Q. Please advise how could our taxi driver causing the accident when his taxi was actually stationary in the queue?

Please review your position and revert for amicable settlement.



WHILE TURNING THE TIGHT CORNER OF TAXI Q
FRONT LEFT WHEEL MAY HAVE BRUSHED AGAINST REAR
OF TAXI BODY BUT NO DAMAGED AS I AM NOT
AWARE OF (SEE PICTURE OF SLJ2285L)

Kindly advise if we would maintain our position of denial.

Thank you

Best Regards,

Vivian Lau | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841-8625 | email: Vivianlau@lkkauto.com | fax: 6741-4108

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

From: Vivian Lau (LKKAuto)

Sent: Wednesday, 26 September, 2018 3:00 PM

To: 'Chong, Joee' <Joee.Chong@aig.com>

Cc: Calvin Ang (LKKAuto) <kalvinang@lkkauto.com>; Hsiao Tong (LKKAuto) <chewht@lkkauto.com>

Subject: RE: #0063084393SG003#023# OI Veh: SLJ2285L / TP Veh: SH7082A / DOA: 21/07/2017

Dear Joee,

We refer to the above matter.

We rejected TP claim, TP appeal as follows;

Your rejection is ungrounded.

Your insured's statement clearly indicated that he may brushed against the taxi's right rear while he was turning the tight corner of taxi Q. Please advise how could our taxi driver causing the accident when his taxi was actually stationary in the queue?

Please review your position and revert for amicable settlement.

WHILE TURNING THE TIGHT CORNER OF TAXI @
FRONT LEFT MAY HAVE BRUSHED AGAINST REAR
OF TAXI BODY BUT NO DAMAGED AS I AM NOT
AWARE OF (SEE PICTURE OF SLJ22851)

Kindly advise if we would maintain our position of denial.

Thank you

Best Regards,

Vivian Lau | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841-8625 | email: Vivianlau@lkkauto.com | fax: 6741-4108

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

From: Chong, Joee [<mailto:Joee.Chong@aig.com>]

Sent: Tuesday, 27 March, 2018 11:48 AM

To: Vivian Lau (LKKAuto) <vivianlau@lkkauto.com>

Cc: Calvin Ang (LKKAuto) <kalvinang@lkkauto.com>; Hsiao Tong (LKKAuto) <chewht@lkkauto.com>

Subject: #0063084393SG003#023# OI Veh: SLJ2285L / TP Veh: SH7082A / DOA: 21/07/2017

WITHOUT PREJUDICE SAVE AS TO COSTS

Dear Vivian,

Unable to consider the claim as there is no substantial evidence that our Insured driver was the one causing the damage.

Please reject.

Regards,

Joee Chong (Ms)

AIG

Complex Claims Examiner

Claims | AIG Asia Pacific Insurance Pte. Ltd.

78 Shenton Way AIG Building #08-16 Singapore 079120

Tel +6419 1916 | Fax +68357416

joe.chong@aig.com | www.aig.com.sg

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From: Vivian Lau (LKKAuto) [<mailto:vivianlau@lkkauto.com>]
Sent: Tuesday, March 27, 2018 11:46 AM
To: Chong, Joee
Cc: Calvin Ang (LKKAuto); Hsiao Tong (LKKAuto)
Subject: RE: #0063084393SG003#023,002# OI Veh: SLJ2285L / TP Veh: SH7082A / DOA: 21/07/2017

Dear Joee,

We refer to the email below.

According to our surveyor, basing on the damages profile of the Taxi is grazing type of nature. As such there is no impact which can be seen from the Taxi video.

Insured likely contact point should be front left of his vehicle.

Kindly advice on your view/opinion/instruction for this claim.

Thank you

Best Regards,

Vivian Lau | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841-8625 | email: Vivianlau@lkkauto.com | fax: 6741-4108

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

From: Vivian Lau (LKKAuto)
Sent: Tuesday, 6 March, 2018 11:27 AM
To: 'Chong, Joee' <Joee.Chong@aig.com>
Cc: Calvin Ang (LKKAuto) <kalvinang@lkkauto.com>; Hsiao Tong (LKKAuto) <chewht@lkkauto.com>
Subject: RE: #0063084393SG003#023,002# OI Veh: SLJ2285L / TP Veh: SH7082A / DOA: 21/07/2017

Dear Joee,

We refer to the email below.

According to our surveyor, basing on the damages profile of the Taxi is grazing type of nature. As such there is no impact which can be seen from the Taxi video.

Insured likely contact point should be front left of his vehicle.

Kindly advice on your view/opinion/instruction for this claim.

Thank you

Best Regards,

Vivian Lau | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841-8625 | email: Vivianlau@lkkauto.com fax: 6741-4108

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

From: Vivian Lau (LKKAuto)

Sent: Tuesday, 6 February, 2018 10:04 AM

To: 'Chong, Joee' <Joee.Chong@aig.com>

Cc: Calvin Ang (LKKAuto) <kalvinang@lkkauto.com>; Hsiao Tong (LKKAuto) <chewht@lkkauto.com>

Subject: RE: #0063084393SG003#023,002# OI Veh: SLJ2285L / TP Veh: SH7082A / DOA: 21/07/2017

Dear Joee,

We refer to the email below.

According to our surveyor, basing on the damages profile of the Taxi is grazing type of nature. As such there is no impact which can be seen from the Taxi video.

Insured likely contact point should be front left of his vehicle.

Kindly advice on your view/opinion/instruction for this claim.

Thank you

Best Regards,

Vivian Lau | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841-8625 | email: Vivianlau@lkkauto.com fax: 6741-4108

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

From: Vivian Lau (LKKAuto)

Sent: Wednesday, 24 January, 2018 4:35 PM

To: Chong, Joee <Joee.Chong@aig.com>

Cc: Calvin Ang (LKKAuto) <kalvinang@lkkauto.com>; Hsiao Tong (LKKAuto) <chewht@lkkauto.com>

Subject: RE: #0063084393SG003#023,002# OI Veh: SLJ2285L / TP Veh: SH7082A / DOA: 21/07/2017

Dear Joee,

We refer to the email below.

According to our surveyor, basing on the damages profile of the Taxi is grazing type of nature. As such there is no impact which can be seen from the Taxi video.

Insured likely contact point should be front left of his vehicle.

Kindly advice on your view/opinion/instruction for this claim.

Thank you

Best Regards,

Vivian Lau | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841-8625 | email: Vivianlau@lkkauto.com | fax: 6741-4108

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

From: Zayer (LKKAuto)

Sent: Monday, 27 November, 2017 2:59 PM

To: Chong, Joee <Joe.Chong@aig.com>; Vivian Lau (LKKAuto) <vivianlau@lkkauto.com>

Subject: RE: #0063084393SG003#023,002# OI Veh: SLJ2285L / TP Veh: SH7082A / DOA: 21/07/2017

Dear Joee,

We'll get our surveyor point of view and revert back to you.

Best Regards,

Zayer | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841 2409, email: zayer@lkkauto.com | fax: 6741-4108

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

From: Chong, Joee [<mailto:Joe.Chong@aig.com>]

Sent: Monday, 27 November, 2017 2:48 PM

To: Zayer (LKKAuto) <zayer@lkkauto.com>; Vivian Lau (LKKAuto) <vivianlau@lkkauto.com>

Subject: RE: #0063084393SG003#023,002# OI Veh: SLJ2285L / TP Veh: SH7082A / DOA: 21/07/2017

Dear Zayer,

Please enlighten me by showing the exact timing of the damage/brush in video.

Please explain to me which possible side of OI vehicle could touched/contacted TP vehicle's rear.

Regards,

Joe Chong (Ms)

AIG

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

78 Shenton Way AIG Building #08-16 Singapore 079120

Tel +6419 1916 | Fax +68357416
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From: Zayyer (LKKAuto) [<mailto:zayyer@lkkauto.com>]
Sent: Monday, November 27, 2017 2:31 PM
To: Chong, Joee; Vivian Lau (LKKAuto)
Subject: RE: #0063084393SG003#023,002# OI Veh: SLJ2285L / TP Veh: SH7082A / DOA: 21/07/2017

Dear Joee,

This is video footage provided by CDGE.

Accordingly to OID report, he may have brushed against the right rear of taxi when turning to the right corner of taxi Q.

Report to the OI is consistent to the taxi damages/brushes on the right rear side.

Best Regards,

Zayer | Case Handler

LKK Auto Consultants Pte Ltd

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

From: Chong, Joee [<mailto:Joe.Chong@aig.com>]
Sent: Monday, 27 November, 2017 1:59 PM
To: Zayyer (LKKAuto) <zayyer@lkkauto.com>; Vivian Lau (LKKAuto) <vivianlau@lkkauto.com>
Subject: #0063084393SG003#023,002# OI Veh: SLJ2285L / TP Veh: SH7082A / DOA: 21/07/2017

Dear LKK,

- 1) Please note OI's GIA report & check with OID if there's any scene photo / video.
- 2) Please note no damage on OIV, please check if TP damage is consistent.
- 3) Please obtain Video from SH7082A to establish liability.

Regards,

Joee Chong (Ms)
AIG

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

78 Shenton Way AIG Building #08-16 Singapore 079120

Tel +6419 1916 | Fax +68357416
joee.chong@aig.com | www.aig.com.sg

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From: Chong, Joee
Sent: Friday, November 24, 2017 9:50 AM
To: Zayyer (LKKAuto); 'Vivian Lau (LKKAuto)'
Subject: #0063084393SG003#023# OI Veh: SLJ2285L / TP Veh: SH7082A / DOA: 21/07/2017

WITHOUT PREJUDICE SAVE AS TO COSTS

Dear LKK,

PRS done since 26th July 2017.

Please provide latest update on this matter that is holding onto finalization/settlement.

Regards,

Joee Chong (Ms)
AIG

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

78 Shenton Way AIG Building #08-16 Singapore 079120

Tel +6419 1916 | Fax +68357416
joee.chong@aig.com | www.aig.com.sg

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