

INS. CASE OWNER:

CC 3, MG 1900 9440, ka3

LKK:  
IDAC:ASSIGNMENT

Surveyor:

DOI:

Date / Time:

Registered in Merimen:

Pre-assign / CCU / FTE



Insured Vehicle No.:

Name of Insured:

Insured Tel No.:

Excess Sec II :SS

Is driver the owner?

( YES / NO )

Nature of Accident:

If NO, Driver Name / Age:

Driver Tel No.:

(V/L: YES / NO)

Claim No.:

Policy No.:

Make / Model:

Place of Accident:

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

Insured Liability: % Final ? Yes / No

Smj4886c



INSRS:

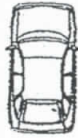
WSP:

Tel:

Liability:

RMKS:

pml



INSRS:

WSP:

Tel:

Liability:

RMKS:



INSRS:

WSP:

Tel:

Liability:

RMKS:



INSRS:

WSP:

Tel:

Liability:

RMKS:

Date/Time

Smj4886c - x;

SLA1601L - x

STAGE

DATE / PIC

Non-Reporting ltr (1st):

Non-Reporting ltr (2nd):

Non-Reporting ltr (Final):

Notification ltr (if non-pickup):

Call OI:

After call ltr to OI:

Documentation Check List: Handler Typist

Notification ltr (if non-pickup)

After call ltr to OI:

Authorisation To Act:

Release Voucher:

Final Repair Bill:

Car Rental Invoice:

Towing Invoice

LTA / GIA:

Medical Bill:

PIR:

Mandate/Reject Instruction:

LOD

Payment Breakdown Form:

Post-Repair Photos:

Others:

3/6/19 2.35pm  
Khandong

- Spoken to OI. OI informed OI on TP claim. OI assured OI will be affected. OI alleged that the TP jammed and he could not brake in time & had collided into TP. OI will WhatsApp photos of nva and claims that TP was avoiding something but OI has no video.

11/6/19

- Spoken to OI. OI still dispute liability. - Requested TP video.

1/8/19

clm cancelled - TP claimant changed workshop.

2/8/19

File pass to Mei Kuan - claim cancel.

## PRELIMINARY ADVICE

Date/Time:

Sent By:

## FINALIZATION

Date/Time:

Confirm with:

Confirm by:

Repair Cost:

S\$

(

days) Reduction:

%

Email

Call

## FINAL SETTLEMENT

Date/Time:

Confirm with

Email

Call

Final Liability:

%

100

(Agreed / Assessed) BOLA S/N No. : 27

Repair Cost:

S\$

Loss of Rental (LOR):

S\$

(

days)

Loss of Use (LOU):

S\$

(\$

x

days)

Loss of Income (LOI):

S\$

(\$

x

days)

LOR only ☐ LOU only ☐LOR + LOU ☐LOR + LOI ☐

[Tick only one]

GIA/LTA Search

S\$

Medical:

S\$

Disbursement:

S\$

(e.g. Tow/ Independent)

Legal Cost

S\$

Total:

S\$

Global Sum S\$:

## FINAL PAYMENT

Date/Time:

Confirm with:

Email

Call

Payee 1:

S\$

Name 1:

Payee 2: (Strike if N.A.)

S\$

Name 2:

Payee 3: (Strike if N.A.)

S\$

Name 3:

1) Claim status: Normal/Reject/Private Settle

2) Report Format:

3) Survey fee:

(OI REAR END TP)  
CLAIM CANCEL - NO SURVEY



Auto  
Consultants  
Pte Ltd

51 UBI AVE 1, #01-25 PAYA UBI INDUSTRIAL PARK, SINGAPORE 408933 TEL : (065) 62563561 FAX : (065) 62564315

Our Ref: CC3/AIG19009440/ka3

3 JUNE 2019

**TAN SIONG IT  
APT BLK 27 PAYA LEBAR ROAD  
#16-01  
SINGAPORE 409042**

Dear Sir/Madam,

**ACCIDENT INVOLVING SLA1601L & SMJ4886C ALONG UNDERPASS AT  
BRADDELL RD TWDS BARTLEY ON 27/05/2019**

We refer to the above subject matter. We write to inform you that we are the loss adjuster appointed by your motor insurer, AIG Asia Pacific Insurance Pte Ltd to deal with the third party claim against your policy.

We have received a claim from SMJ4886C against your motor insurance policy.

Based on the accident report and accident scenario, we are of the view that liability is not in your favour. We will therefore proceed to negotiate for an amicable settlement with the Third Party.

Should you however wish to further discuss on the matter prior to our negotiations and settlement, please contact us within 10 days from the date of this letter.

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.

Please call us if you have further queries.

Yours faithfully,

  
**KHANCHNA**  
Case Handler  
DID: 6841-2360  
FAX: 6741 4108  
Email: [khanchna@lkkauto.com](mailto:khanchna@lkkauto.com)

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

## Khanchna (LKK Auto)

---

**From:** Khanchna (LKK Auto)  
**Sent:** Wednesday, 26 June 2019 11:36 AM  
**To:** caseytan@yongway.com.sg  
**Cc:** Admin A  
**Subject:** Accident SLA1601L & SMJ4886C along underpass ar braddell rd twds bartley on 27 May 2019  
**Attachments:** 20190527\_020050DE-1.mp4

Tracking:	Recipient	Delivery
	caseytan@yongway.com.sg	
	Admin A	
	shupei@lkkauto.com	Delivered: 26/6/2019 11:36 AM
	olivialau@lkkauto.com	Delivered: 26/6/2019 11:36 AM
	Meikwan@lkkauto.com	Delivered: 26/6/2019 11:36 AM

Our Ref: CC3/AIG19009440/ka3  
Your Ref: SLA1601L

Dear Mr. Tan Siong It,

### **ACCIDENT INVOLVING SLA1601L [AIG] & SMJ4886C ALONG UNDERPASS AT BRADDELL RD TWDS BARTLEY ON 27/05/2019**

We refer to the above subject matter and your e-mail dated 7/6/2019.

We write to inform you that we are the loss adjuster appointed by your motor insurer, AIG Asia Pacific Insurance Pte Ltd to deal with the third party claim against your policy.

We have reviewed the matter and based on all available information at hand , we are of the view that we do not have a good defense towards the claim submitted by the owner of SMJ4886C.

As per video footage from Third party that is attached herewith, the Third party vehicle stopped as the vehicles ahead of her had stopped but your vehicle rear ended her vehicle and resulted the accident.

As such, we shall proceed to negotiate for an amicable settlement of the third party claim at best to avoid further litigation, which would escalate to even more cost.

Should you however wish to further discuss on the matter prior to our negotiations and settlement, please contact us within 10 days from the date of this e-mail.

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.

Please call us if you have further queries.



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

Best Regards,

**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:** Casey Tan <[caseytan@yongway.com.sg](mailto:caseytan@yongway.com.sg)>

**Sent:** Friday, 7 June 2019 8:23 AM

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

**Subject:** Accident SLA1601L & SMJ4886C along underpass ar braddell rd twds bartley on 27 May 2019

Hi Khanchna,

I do not agree with your view that the liability is not in my favour.

From the photo from the accident scene.

It was an obvious case where the driver in front jam break that causes this accident.

The car was travelling towards a rather steep elevated ascend upwards on that road where the accident happen.

The car in front jam break out of a sudden and I had tried my best to stop but it was too sudden.

Take note that the car was travelling on highway and I had kept a good distance and travelling in less than 70 km/h.

These was no visible slowdown with traffic ahead and there were no traffic light ahead.

The traffic was also not hectic at that time.

After the accident upon inspection I found there were a bucket in the middle of our lane in front of the car.

However take note it was like 20 meters away.

That may have cause the driver in front of me to jam break the car causing the accident.

Although I bang on the car I was really being troubled by the car sudden break in front of me.

Therefore I appeal to you to assist in reviewing the situation and I think a more fare judgement will be 50:50.

I bear my own cost for repair and she bear her own cost for repair.

I also do not agree to the NCD to reduce by 30%.

The knock is minor and only causes minor scratches and hairline dent on her bumper.

The repair cost should be minimal to justify the hefty reduction in NCD.

Lastly take please note that I did not agree with the driver in front at any time that the fault was mine.

From conversation I note that the lady driver seldom use the car.

Perhaps the lady driver have to answer why she suddenly jam break?

Is it because of the debris in front of her (jus fallen from truck travelling in front or beside her?)

Or she is also jamming the car cause another/other cars in front jamming to stop their vehicles?

Hope the above clarify

Regards,

Casey Tan

## Khanchna (LKK Auto)

---

**From:** Mei Kwan (LKKAuto)  
**Sent:** Thursday, 1 August 2019 4:28 PM  
**To:** Khanchna (LKK Auto)  
**Subject:** RE: REQUEST FOR DIRECT SETTLEMENT - SMJ4886C & SLA1601L ON 27/05/2019 \*\*\*  
LKK REF: CC3/AIG19009440/ka3

Hi,

Please cancel case.

01 Aug 2019 16:26	CIm Cancelled	Cancelled:TP CLAIMANT CHANGED WKSP	[A] HOW MEI KWAN
-------------------	---------------	------------------------------------	------------------

Thank you.

Best Regards,

**Mei Kwan** | Admin

**LKK Auto Consultants Pte Ltd**

Phone: 6366 0055 | email: [MeiKwan@lkkauto.com](mailto:MeiKwan@lkkauto.com) | fax: 67414108

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

---

**From:** Khanchna (LKK Auto) <[khanchna@lkkauto.com](mailto:khanchna@lkkauto.com)>  
**Sent:** Wednesday, 10 July, 2019 10:48 AM  
**To:** PBSP <[pml-pbsp@simeдарby.com.sg](mailto:pml-pbsp@simeдарby.com.sg)>; Mei Kwan (LKKAuto) <[Meikwan@lkkauto.com](mailto:Meikwan@lkkauto.com)>  
**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>  
**Subject:** RE: REQUEST FOR DIRECT SETTLEMENT - SMJ4886C & SLA1601L ON 27/05/2019 \*\*\* LKK  
REF: CC3/AIG19009440/ka3

Your Ref: SMJ4886C  
Our Ref: CC3/AIG19009440/ka3

Without Prejudice

Dear Sirs/Madam,

### ACCIDENT INVOLVING OUR INSURED VEHICLE SLA1601L & SMJ4886C ON 27/05/2019

We refer to the above matter.

Please be informed that basing on the accident statements submitted by both parties, the liability is clear / under BOLA (subject to BOLA guideline settlement) and shall proceed with direct settlement for the above mentioned case.

Please note that this e-mail is on without prejudice basis which does not amount to an authorisation of repair to your client's vehicle.

The final repair cost is subjected to the consistency of the damages according to the nature of the accident.

And the days of LOU/ LOR will be based on the number of days of repair as recommended by our surveyor.

**Please note that all finalisation subject insurer's approval.**

"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:** PBSP <[pml-pbsp@simedarby.com.sg](mailto:pml-pbsp@simedarby.com.sg)>

**Sent:** Tuesday, 9 July 2019 10:41 AM

**To:** Khanchna (LKK Auto) <[khanchna@lkkauto.com](mailto:khanchna@lkkauto.com)>; Mei Kwan (LKKAuto) <[Meikwan@lkkauto.com](mailto:Meikwan@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)>

**Subject:** Re: REQUEST FOR DIRECT SETTLEMENT - SMJ4886C & SLA1601L ON 27/05/2019 \*\*\* LKK  
REF: CC3/AIG19009440/ka3

Dear Khanchna,

Kindly reply on liability.

Thank you.

Regards,

Caroline

C/o Performance Motors Limited - Body and Paint

303 Alexandra Road Singapore 159941

DID: 6319 0174 Fax: 6479 4601

---

**From:** PBSP

**Sent:** Friday, 28 June 2019 3:04:35 PM

**To:** Khanchna (LKK Auto); Mei Kwan (LKKAuto)

**Cc:** 甯琚 ©; CS A Team

**Subject:** Re: REQUEST FOR DIRECT SETTLEMENT - SMJ4886C & SLA1601L ON 27/05/2019 \*\*\* LKK  
REF: CC3/AIG19009440/ka3