



Auto
Consultants
Pte Ltd

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

Our Ref: CC6/AIG19015075/Adb3

12 SEPTEMBER 2019

HELPLINE ENGINEERING PTE LTD

1 SOON LEE STREET
#03-16 PIONEER CENTRE
SINGAPORE 627605

Dear Sir/Madam,

ACCIDENT INVOLVING GBJ 197P AND SLR 9909H ON 19/01/2018

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.

We have received a claim from SLR 9909H against your motor insurance policy.

Both parties involved have given conflict of version. Based on the circumstances of accident and both parties damage profile, there is no conclusive evidence to substantiate either's parties version. Pursuant to the above said accident wherein you and/or your authorized driver had amongst other information given us your version of how the accident had occurred, we as the appointed agent of your insurers shall proceed to negotiate for an amicable settlement with third party claimant.

If you have evidence/information to proof that we should not settle the third party claim, kindly let us have them in writing within the next **10 days** i.e. by **23/09/2019**, 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.

Please call us if you have further queries.

Yours faithfully,

CHAN JIA LE
Case Handler
DID: 6749 5792
FAX: 6741 4108
Email: jiale@lkkauto.com

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

Jia Le (LKK Auto)

From: Jia Le (LKK Auto)
Sent: Wednesday, 28 October 2020 9:42 AM
To: 'Lee, Ming-Yao'
Subject: RE: Your ref: 3008562990SG [ACCIDENT INVOLVING VEHICLES GBJ197P AND SLR9909H ON 20/08/2019]

Hi Ming Yao,

TP decided to hand over the case to lawyer. Therefore, we will submit WP report for closure.

Thank you.

Note: We are on work from home arrangement. All correspondence should be made via email. Submission of claim related documents will be in softcopy. Any inconvenience caused is much regretted.

Best Regards,

Chan Jia Le | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6749 5792 | email: Jiale@lkkauto.com | fax: 6741-4108

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

From: Lee, Ming-Yao [mailto:MingYao.Lee@aig.com]
Sent: Thursday, 17 September 2020 9:55 AM
To: Jia Le (LKK Auto)
Subject: RE: Your ref: 3008562990SG [ACCIDENT INVOLVING VEHICLES GBJ197P AND SLR9909H ON 20/08/2019]

Hi Jia Le,

When TP was doing reverse parking, he also has to ensure clearance before reversing.

As such, we are of the view that 50/50 is fair.

Regards,

Lee Ming Yao, George

AIG

Complex Claims Examiner

Claims | AIG Asia Pacific Insurance Pte. Ltd.

78 Shenton Way #08-16 Singapore 079120

Tel +(65) 6419 1769

Ming-Yao.Lee@AIG.com | www.aig.sg

From: Jia Le (LKK Auto) <JiaLe@lkkauto.com>
Sent: 14 September 2020 16:01
To: Lee, Ming-Yao <MingYao.Lee@aig.com>
Subject: [EXTERNAL] RE: Your ref: 3008562990SG [ACCIDENT INVOLVING VEHICLES GBJ197P AND SLR9909H ON 20/08/2019]

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

Hi Ming Yao,

TP insisted to claim 80% liability due to OI against traffic flow.

Kindly let us have your comments/instruction as TP is chasing.

Thank you.

Note: We are on work from home arrangement. All correspondence should be made via email. Submission of claim related documents will be in softcopy. Any inconvenience caused is much regretted.

Best Regards,

Chan Jia Le | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6749 5792 | email: Jiale@lkkauto.com | fax: 6741-4108

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

From: Jia Le (LKK Auto)

Sent: Friday, 14 August 2020 12:16 PM

To: Lee, Ming-Yao

Subject: RE: Your ref: 3008562990SG [ACCIDENT INVOLVING VEHICLES GBJ197P AND SLR9909H ON 20/08/2019]

Hi Ming Yao,

We refer to the below email dated on 29/04/2020.

Kindly let us have your comments/instruction. Aslo, the audio provided by TP had been uploaded in Merimen.

Thank you.

Note: We are on work from home arrangement. All correspondence should be made via email. Submission of claim related documents will be in softcopy. Any inconvenience caused is much regretted.

Best Regards,

Chan Jia Le | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841 2157 | email: Jiale@lkkauto.com | fax: 6741-4108

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

From: Jia Le (LKK Auto)

Sent: Wednesday, 29 April 2020 5:26 PM

To: Lee, Ming-Yao

Subject: RE: Your ref: 3008562990SG [ACCIDENT INVOLVING VEHICLES GBJ197P AND SLR9909H ON 20/08/2019]

Hi Ming Yao,

We have spoken to TP repairer the liability is not in their favor as they are reversing party and explained to them we can only offer 50% liability for amicable settlement.

However, they did not accept and insisted to claim full settlement due to OI against traffic flow.

Kindly let us have your instruction.

Note: We are on work from home arrangement. All correspondence should be made via email. Submission of claim related documents will be in softcopy. Any inconvenience caused is much regretted.

Best Regards,

Chan Jia Le | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6749 5792 | email: Jiale@lkkauto.com | fax: 6741-4108

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

From: Lee, Ming-Yao [<mailto:MingYao.Lee@aig.com>]

Sent: Friday, 6 September 2019 4:32 PM

To: Jia Le (LKK Auto)

Subject: RE: Your ref: 3008562990SG [ACCIDENT INVOLVING VEHICLES GBJ197P AND SLR9909H ON 20/08/2019]

Hi Jia Le,

Agreed with you that reversing party should exercise caution before proceeding.

I watched the video and believe OIV was overtaking at opposite lane since TPV was reversing.

In view of that, you may attempt to reject claim or offer up to 50% for amicable settlement.

Do inform OI before liability clearance.

Regards,

Lee Ming Yao, George
AIG

Complex Claims Examiner

Claims | AIG Asia Pacific Insurance Pte. Ltd.

78 Shenton Way #08-16 Singapore 079120

Tel +(65) 6419 1769

Ming-Yao.Lee@AIG.com | www.aig.sg

From: Jia Le (LKK Auto) <JiaLe@lkkauto.com>

Sent: 06 September 2019 15:45

To: Lee, Ming-Yao <MingYao.Lee@aig.com>

Subject: [EXTERNAL] Your ref: 3008562990SG [ACCIDENT INVOLVING VEHICLES GBJ197P AND SLR9909H ON 20/08/2019]

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

Dear Ming Yao,

We received the video footage from TP and uploaded in Merimen.

The video shows that TP reversed into parking lot and OI is travelling straight. TPV should give way to vehicle approaching along the driveway. As such, we would like to reject the claim.

Kindly let us have your approval/instruction.

Thank you.

Best Regards,

Carlor Chan | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6749 5792 | email: Jiale@lkkauto.com | fax: 6741-4108

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

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Jia Le (LKK Auto)

From: FONG MOTORS <fongmotors@gmail.com>
Sent: Tuesday, 27 October 2020 1:28 PM
To: Jia Le (LKK Auto)
Subject: GBJ197P and SLR9909H

Dear Jiale,

We will pass the case to lawyer.
Thank you.

Regards
Siew Cheng
Fong Motors