

Khanchna (LKK Auto)

From: Lee, Ming-Yao <MingYao.Lee@aig.com>
Sent: Wednesday, 18 December 2019 5:31 PM
To: Khanchna (LKK Auto)
Cc: Admin A
Subject: RE: Seeking approval to Reject Third party claim - AIG REF: TP / 2555933926SG [Accident between SHC 5346J & SLX 4212K (OI) on 08/10/2019]

Hi Khanchna,

Please proceed to reject. In event that TP ever provide substantiate evidence, please let us know for our reconsideration.

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: Khanchna (LKK Auto) <khanchna@lkkauto.com>
Sent: 18 December 2019 16:40
To: Lee, Ming-Yao <MingYao.Lee@aig.com>
Cc: Admin A <admin-a@lkkauto.com>
Subject: [EXTERNAL] RE: Seeking approval to Reject Third party claim - AIG REF: TP / 2555933926SG [Accident between SHC 5346J & SLX 4212K (OI) on 08/10/2019]

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

Dear Mr. George,

We are of the view that the damage to third party vehicle (front left portion) is not caused by the Insured vehicle rims.

Damage to third party vehicle does not seem consistent to the reported incident.

Video also does not conclusively show any contact between both vehicles.

Hence we are maintaining our rejection suggestion as per our e-mail below.

Your approval please.

Thank you.

"Best Wishes for Merry Christmas & Happy New Year 2020"

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

From: Lee, Ming-Yao <MingYao.Lee@aig.com>
Sent: Wednesday, 18 December 2019 2:19 PM
To: Khanchna (LKK Auto) <khanchna@lkkauto.com>
Cc: Admin A <admin-a@lkkauto.com>
Subject: RE: Seeking approval to Reject Third party claim - AIG REF: TP / 2555933926SG [Accident between SHC 5346J & SLX 4212K (OI) on 08/10/2019]

Hi Khanchna,

What is surveyor's comment?

My humble opinion comparing both vehicles' height, the impact point should be on OIV's rim? Any consistent damages found?

Also, the damages on TPV's side mirror seems inconsistent for me.

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: Khanchna (LKK Auto) <khanchna@lkkauto.com>
Sent: 18 December 2019 14:13
To: Lee, Ming-Yao <MingYao.Lee@aig.com>
Cc: Admin A <admin-a@lkkauto.com>
Subject: [EXTERNAL] RE: Seeking approval to Reject Third party claim - AIG REF: TP / 2555933926SG [Accident between SHC 5346J & SLX 4212K (OI) on 08/10/2019]

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

Dear Mr. George,

We have uploaded Insured vehicle photos on Merimen that was taken by us on 30/10/2019 and another on 18/11/2019.

Please review and let us have your approval.

Sorry for any inconvenience caused.

Thank you.

"Best Wishes for Merry Christmas & Happy New Year 2020"

Best Regards,

Khanchna | Case Handler

LKK Auto Consultants Pte Ltd

DID: **6841 2360** | email: Khanchna@lkkauto.com | Fax: 6741-4108

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

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

Sent: Wednesday, 18 December 2019 1:47 PM

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

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

Subject: RE: Seeking approval to Reject Third party claim - AIG REF: TP / 2555933926SG [Accident between SHC 5346J & SLX 4212K (OI) on 08/10/2019]

Hi Khanchna,

Since you have inspected the vehicles as well as viewing the video footage, we are agreeable to your assessment : inconsistent damages.

May proceed to reject claim.

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

Sent: 18 December 2019 13:10

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

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

Subject: [EXTERNAL] Seeking approval to Reject Third party claim - AIG REF: TP / 2555933926SG [Accident between SHC 5346J & SLX 4212K (OI) on 08/10/2019]

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

Dear Mr. George,

The above matter refers.

Third party claims that Insured had swerved into his lane. Whereas Insured is disputing the collision and alleged that the collision did not take place at all as there is no damage to Insured vehicle.

Insured had come to our office and viewed the third party's accident video and photos to third party vehicle and maintains that there never was an accident.

Our surveyor has inspected the third party vehicle on 14/10/2019 and the estimate has been uploaded on Merimen.

We seek your instructions to reject Third party's claim as we also opine that there is no collision because we are unable to notice any damage to Insured vehicle.

Your approval please.

Thank you.

"Best Wishes for Merry Christmas & Happy New Year 2020"

Best Regards,

Khanchna | Case Handler

LKK Auto Consultants Pte Ltd

DID: **6841 2360** | email: Khanchna@lkkauto.com | Fax: 6741-4108

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

Khanchna (LKK Auto)

From: Khanchna (LKK Auto)
Sent: Thursday, 27 February 2020 4:04 PM
To: Ng Wai Yin
Cc: Admin A
Subject: Reject claim - Accident involving SHC 5346J & SLX 4212K (OI) on 08/10/2019 -- AAD1910-063

WITHOUT PREJUDICE

Dear Sir/Madam,

The above matter refers.

We append below our Insured's statement for your easy reference:

SKETCH PLAN



DETAILED CIRCUMSTANCES OF THE ACCIDENT

There was no accident happened
when I was taking
my vehicle in good condition
nothing happen on the vehicle
Cheng

We are of the opinion that your client's accident video does not conclusively show any contact between both vehicles.

As such, we opine that there is no collision and we have our principal's instruction to reject the claim and we are unable to look into your client's claim.

We will close our file accordingly.

Thank you.

"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."

Wishing you a Happy and Prosperous Lunar New Year



Best Regards,

Khanchna | Case Handler

LKK Auto Consultants Pte Ltd

DID: **6841 2360** | email: Khanchna@lkkauto.com | Fax: 6741-4108

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

From: Ng Wai Yin <waiyin.ng@transcab.com.sg>

Sent: Thursday, 24 October 2019 2:26 PM

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

Subject: FW: Urgent - Accident involving SHC 5346J & SLX 4212K (OI) on 08/10/2019 -- AAD1910-063

1/2

From: Ng Wai Yin [<mailto:waiyin.ng@transcab.com.sg>]

Sent: Thursday, 24 October, 2019 2:21 PM

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

Cc: 'Admin A' <admin-a@lkkauto.com>; 'claims' <claims@transcab.com.sg>

Subject: RE: Urgent - Accident involving SHC 5346J & SLX 4212K (OI) on 08/10/2019 -- AAD1910-063

WITHOUT PREJUDICE

Dear Khanchna

We enclosed the video footage and damage photos for your investigation.

Your insured who driving too close and swerved into our driver lane then hit onto our taxi left side portion.

Circumstances of Accident

On 08.10.2019 at about 1110hours, I was travelling straight on the extreme right lane along CTE towards Ang Mo Kio felt an impact. Vehicle B (SLX4212K) which was travelling so closed on my left, swerved into my lane and hit onto my portion.

Thank You

Best Regards,

Ng Wai Yin

Finance Department

TEL: 6603 1265 Ext.308

*** Please be reminded that all claims correspondence to be send to claims@transcab.com.sg

TRANS-CAB SERVICES PTE LTD

No. 2 Ang Mo Kio Street 63

Singapore 569111

From: Khanchna (LKK Auto) [mailto:khanchna@lkkauto.com]
Sent: Thursday, 24 October, 2019 1:28 PM
To: Ng Wai Yin <waiyin.ng@transcab.com.sg>
Cc: Admin A <admin-a@lkkauto.com>; claims@transcab.com.sg
Subject: Urgent - Accident involving SHC 5346J & SLX 4212K (OI) on 08/10/2019

WITHOUT PREJUDICE

Dear Sir/Madam,

We refer to the above matter.

Please re-confirm with your driver on whether our Insured vehicle (SLX 4212K) was involved in an accident with him or not at the date and time of the accident.

Please also let us have a copy of the video footage and photos of our Insured vehicle if any.

Your prompt reply is much appreciated as our Insured wants an urgent reply.

Thank you.

"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."

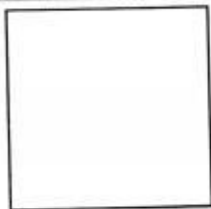
Best Regards,

Khanchna | Case Handler

LKK Auto Consultants Pte Ltd

DID: 6841 2360 | email: Khanchna@lkkauto.com | Fax: 6741-4108

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



This email has been checked for viruses by AVG antivirus software.
www.avg.com