

## Jia Le (LKK Auto)

---

**From:** Bryan Ang (LKKAuto)  
**Sent:** Thursday, 27 February 2020 11:48 AM  
**To:** Jia Le (LKK Auto)  
**Subject:** RE: Our Ref: 8843568446SG; Your Ref: TBA (OI Vehicle SMH1725P)

Dear Jia Le

Please see me for this file.

Our ref: CC4/AIG19020297/Gdb3

Best Regards,

**Bryan Ang**

**LKK Auto Consultants Pte Ltd**

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

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

---

**From:** Khoo, Kay-Eng <Kay-Eng.Khoo@aig.com>  
**Sent:** Thursday, 27 February 2020 11:21 AM  
**To:** Bryan Ang (LKKAuto) <bryanang@lkkauto.com>  
**Cc:** Chan, Kian-Meng <Kianmeng.Chan1@aig.com>  
**Subject:** RE: Our Ref: 8843568446SG; Your Ref: TBA (OI Vehicle SMH1725P)

Dear Bryan,

Kindly confirm workshop withdrawal for this claim in view of the disparity in report and damages.

**Khoo Kay Eng**

**AIG**

Manager, Auto Property Damage Claims  
Claims | AIG Asia Pacific Insurance Pte. Ltd.

78 Shenton Way #08-16 Singapore 079120

Tel +(65) 6419 1026

[kay-eng.khoo@aig.com](mailto:kay-eng.khoo@aig.com) | [www.aig.sg](http://www.aig.sg)



**AIG Asia Pacific won General Insurance Company of the Year at the 22nd Asia Insurance Industry Awards.**  
[Click here to find out more](#)

**Follow us:**



*IMPORTANT NOTICE:*

*The information in this email (and any attachments) is confidential. If you are not the intended recipient, you must not use or disseminate the information. If you have received this email in error, please immediately notify me by "Reply" command and permanently delete the original and any copies or printouts thereof. Although this email and any attachments are believed to be free of any virus or other defect that might affect any computer system into which it is received and opened, it is the responsibility of the recipient to ensure that it is virus free and no responsibility is accepted by AIG for any loss or damage arising in any way from its use.*

---

**From:** Khoo, Kay-Eng  
**Sent:** Friday, February 21, 2020 5:54 PM  
**To:** Bryan Ang (LKKAuto)  
**Cc:** Chan, Kian-Meng  
**Subject:** RE: Our Ref: 8843568446SG; Your Ref: TBA (OI Vehicle SMH1725P)

Hi Bryan,

Thanks for your detailed analysis.

Since TP version of the accident is totally not credible, can't we therefore reject the claim on the basis that it is not consistent with the accident reported and therefore insured's version (that she was stationery) would be more credible.

Certainly the damage pattern supports OI version.

Can help manage the workshop on this basis?

**Khoo Kay Eng**  
**AIG**

Manager, Auto Property Damage Claims  
Claims | AIG Asia Pacific Insurance Pte. Ltd.

78 Shenton Way #08-16 Singapore 079120

Tel +(65) 6419 1026

[kay-eng.khoo@aig.com](mailto:kay-eng.khoo@aig.com) | [www.aig.sg](http://www.aig.sg)



**AIG Asia Pacific won General Insurance Company of the Year at the 22nd Asia Insurance Industry Awards.**  
**[Click here to find out more](#)**

**Follow us:**



**IMPORTANT NOTICE:**

*The information in this email (and any attachments) is confidential. If you are not the intended recipient, you must not use or disseminate the information. If you have received this email in error, please immediately notify me by "Reply" command and permanently delete the original and any copies or printouts thereof. Although this email and any attachments are believed to be free of any virus or other defect that might affect any computer system into which it is received and opened, it is the responsibility of the recipient to ensure that it is virus free and no responsibility is accepted by AIG for any loss or damage arising in any way from its use.*

---

**From:** Bryan Ang (LKKAuto) [<mailto:bryanang@lkkauto.com>]  
**Sent:** Thursday, February 20, 2020 11:57 AM  
**To:** Khoo, Kay-Eng  
**Cc:** Chan, Kian-Meng  
**Subject:** [EXTERNAL] RE: Our Ref: 8843568446SG; Your Ref: TBA (OI Vehicle SMH1725P)

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

Dear Kay Eng

I am very familiar with the accident junction as I travelled along there very frequently.

Many vehicles exiting out of CTE and turning right towards Hougang, like the insured vehicle, will get stuck in the yellow box due to another traffic light about 50m after making the right turn. When this traffic light turns green, vehicles travelling in the direction of TP will have their traffic light turn green as well. At this point, vehicles travelling in the direction of TP will have to typically allow these vehicles in the yellow box to clear before they can proceed straight. Insured's narration of the scenario is very detail, in particular being stuck with the yellow box is a situation which happens at almost every traffic sequence.

TP version of insured dashing out cannot happened as first of all it is not a minor road/major road location. It is a major traffic light controlled junction at the exit of an expressway. No mentioned of any traffic light colour in TP report seems to imply that it was green in his favour. Insured vehicle dashing out means insured vehicle had beaten red light and this cannot happened as insured vehicle would have potentially been involved in an accident with other motor vehicles travelling in the opposite direction of TP even before reaching the location of accident for this case.

Damage wise, it can only tell us that TP vehicle was travelling in a left to right direction of OI when the collision occurred. In all likelihood, what could have happened was that, insured vehicle was stopped inside the yellow box waiting to turn right. When insured vehicle started to move off, TP simultaneously came from the right and drove pass insured vehicle's (on another lane). However as the insured vehicle was making the right turn, the front left portion had protruded slightly into the lane of travel of the TP vehicle resulting in the collision. This also explains why the damage to the TP vehicle is at the right side rear and not at the right side front.

I do not think that this case can be fully rejected. Since TP was driving pass insured vehicle in his own lane when at the same time insured vehicle was turning right, which could caused its front left portion to protrude slightly into TP's lane, the accident could be seen as not contributed by TP. Unfortunately, it is the split second simultaneous action of both drivers that contributed to the accident.

Best Regards,

**Bryan Ang**

**LKK Auto Consultants Pte Ltd**

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

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

---

**From:** Khoo, Kay-Eng <[Kay-Eng.Khoo@aig.com](mailto:Kay-Eng.Khoo@aig.com)>  
**Sent:** Wednesday, 19 February 2020 4:07 PM  
**To:** Bryan Ang (LKKAuto) <[bryanang@lkkauto.com](mailto:bryanang@lkkauto.com)>  
**Cc:** Chan, Kian-Meng <[Kianmeng.Chan1@aig.com](mailto:Kianmeng.Chan1@aig.com)>  
**Subject:** RE: Our Ref: 8843568446SG; Your Ref: TBA (OI Vehicle SMH1725P)

Hi Bryan,

May we hear from you on the matter?

Thank you.

**Khoo Kay Eng**  
**AIG**

Manager, Auto Property Damage Claims  
Claims | AIG Asia Pacific Insurance Pte. Ltd.

78 Shenton Way #08-16 Singapore 079120

Tel +(65) 6419 1026

[kay-eng.khoo@aig.com](mailto:kay-eng.khoo@aig.com) | [www.aig.sg](http://www.aig.sg)



**AIG Asia Pacific won General Insurance Company of the Year at the 22nd Asia Insurance Industry Awards.**  
**[Click here to find out more](#)**

Follow us:



IMPORTANT NOTICE:

*The information in this email (and any attachments) is confidential. If you are not the intended recipient, you must not use or disseminate the information. If you have received this email in error, please immediately notify me by "Reply" command and permanently delete the original and any copies or printouts thereof. Although this email and any attachments are believed to be free of any virus or other defect that might affect any computer system into which it is received and opened, it is the responsibility of the recipient to ensure that it is virus free and no responsibility is accepted by AIG for any loss or damage arising in any way from its use.*

---

**From:** Khoo, Kay-Eng  
**Sent:** Wednesday, February 19, 2020 9:03 AM  
**To:** Bryan Ang (LKKAuto)  
**Subject:** Our Ref: 8843568446SG; Your Ref: TBA (OI Vehicle SMH1725P)

Accident Involving SMH1725P and SMG2457L on 08 November 2019

Hi Bryan,

Need your review on this case for this TP direct settlement case at your end.

Solely based on both parties version and the damaged photos of both vehicles, whose version is deemed more credible?

Do you think we can resist the claim based on the photos?

Thank you.

**Khoo Kay Eng**  
**AIG**

Manager, Auto Property Damage Claims  
Claims | AIG Asia Pacific Insurance Pte. Ltd.

78 Shenton Way #08-16 Singapore 079120

Tel +(65) 6419 1026

[kay-eng.khoo@aig.com](mailto:kay-eng.khoo@aig.com) | [www.aig.sg](http://www.aig.sg)



**AIG Asia Pacific won General Insurance Company of the Year at the 22nd Asia Insurance Industry Awards.**  
**[Click here to find out more](#)**

**Follow us:**



**IMPORTANT NOTICE:**

*The information in this email (and any attachments) is confidential. If you are not the intended recipient, you must not use or disseminate the information. If you have received this email in error, please immediately notify me by "Reply" command and permanently delete the original and any copies or printouts thereof. Although this email and any attachments are believed to be free of any virus or other defect that might affect any computer system into which it is received and opened, it is the responsibility of the recipient to ensure that it is virus free and no responsibility is accepted by AIG for any loss or damage arising in any way from its use.*