

INS. CASE OWNER:

CC4/AIG19020293, Gd

LKK:  
IDAC:

LIABILITY

Surveyor:

F&amp;Q

DOE:

ASSIGNMENT

14/11/19

Date / Time:

14/11/19

Registered in Merimen:

15/11/19

Pre-assign / CCU / FTE



Insured Vehicle No.:

SMH 172GP

Name of Insured:

PEAR SEE MY CAR

Insured Tel No.:

HP:

Excess Sec II :S\$

D.O.A:

8/11/19

Is driver the owner?

( YES / NO )

Nature of Accident:

If NO, Driver Name / Age: PEAR SEE SHAW SWS HW

Driver Tel No.:

(V/L: YES / NO)

Claim No.:

Policy No.:

Make / Model:

Place of Accident:

BNDI

7-2nd W EXPLNLY FROM  
HMK ARE 3

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

Insured Liability:

%

Final ? Yes / No

SMG 2457L

INSRS:  
WSP:  
Tel:  
Liability:  
RMKS:Anbun  
mntoINSRS:  
WSP:  
Tel:  
Liability:  
RMKS:INSRS:  
WSP:  
Tel:  
Liability:  
RMKS:INSRS:  
WSP:  
Tel:  
Liability:  
RMKS:

Date/ Time

22-01-20

TRI TO REASON OUT AND PERSUADE CID TO AGREE OUR PROPOSAL  
OF SETTLING WITH TP AS OUR DEFENCE IS DEWON

6/3/2020

FILE PAS TO HALL TO COWS

Jia Li  
Vn  
27-02-20

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:	
ITA / GIA:	
Medical Bill:	
PIR:	
Mandate/Reject Instruction:	
LOD	
Payment Breakdown Form:	
Post-Repair Photos:	
Others:	

<b>PRELIMINARY ADVICE</b>		Date/Time:	Sent By:
<b>FINALIZATION</b>		Date/Time:	Confirm with:
Repair Cost:	S\$	( days )	Reduction: %
<b>FINAL SETTLEMENT</b>		Date/Time:	Confirm with:
Final Liability:	%	(Agreed / Assessed)	BOLA S/N No.:
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	<input type="checkbox"/>	LOU only	<input type="checkbox"/>
LOR + LOU	<input type="checkbox"/>	LOR + LO	<input type="checkbox"/>
[Tick only one]			
GIA/ITA Search	S\$		
Medical:	S\$		
Disbursement:	S\$	(e.g. Tow/ Independent)	
Legal Cost	S\$		
Total:	S\$	Global Sum S\$:	
<b>FINAL PAYMENT</b>		Date/Time:	Confirm with:
Payee 1:	S\$	Name 1:	
Payee 2: (Strike if N.A.)	S\$	Name 2:	
Payee 3: (Strike if N.A.)	S\$	Name 3:	

COPY SENT  
6/3/20201) Claim status: Normal/Reject/Private Settle  
2) Report Format:  
3) Survey fee: \$320

Asset	Liability
1. Cash	1. Accounts Payable
2. Accounts Receivable	2. Notes Payable
3. Inventory	3. Long-Term Debt
4. Property, Plant, and Equipment	4. Equity
5. Intangible Assets	

## TOTAL

The U/C / Chassis frame / Body Structure affected due to collision

> Back to OneMotoring

## Enquire PARF/COE Rebate for Registered Vehicle

Vehicle Owner Particulars	
Owner ID Type:	Company
Owner ID:	878M
Vehicle Details	
Vehicle No.:	SMG2457L
Vehicle to be Exported:	No
Intended Deregistration Date:	14 Nov 2019
Vehicle Make:	NISSAN
Vehicle Model:	TEANA 2.5 CVT ABS D/AB HID 2WD 4DR
Primary Colour:	Silver
Manufacturing Year:	2009
Engine No.:	VQ25487339A
Chassis No.:	JN1BBUJ32Z0002299
Maximum Power Output:	134.0 kW (179 bhp)
Open Market Value:	\$30,035.00
Original Registration Date:	28 Jun 2010
First Registration Date:	28 Jun 2010
Transfer Count:	1
Actual ARF Paid:	\$30,035.00
Intended PARF Rebate Details	
PARF Eligibility:	Yes
PARF Eligibility Expiry Date:	27 Jun 2020
PARF Rebate Amount:	\$15,017.00
Intended COE Rebate Details	
COE Expiry Date:	27 Jun 2020
COE Category:	E - Open Category
COE Period(Years):	10
QP Paid:	\$42,001.00
COE Rebate Amount:	\$2,235.00
<b>Total Rebate Amount:</b>	<b>\$17,252.00</b>

The information contained herein is correct as at 14 Nov 2019

OK

## ► Teana Used Vehicle List (1 vehicles)

Car Model	Price	Depreciation	Reg Date	Eng Cap	Mileage	Company	Availabi
Nissan Teana 2.5A	\$23,800	\$9,360 /yr	26-Jul-2010	2,496 cc	-	Cars Connect	Availa

2 Owners Only, Highest OMV Of \$34571 Means Take Back Guaranteed \$17300 At Expiry Of Current COE, Fixed Depreciation Of \$6.5k Only F  
Close To 9 Months Of Drive, Cheaper Than Rental, Paintwork Still I...

Office No. - -

Mr Yoon - 96869684 | Ms Ong - 98414262

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**PRE-REPAIR INSPECTION REQUEST – SMG2457L vs SMH1725P (OI) on D.O.A.: 08/11/2019**

From: Hor, Yinrul  
To: 'assignments@lkkauto.com', Admin A (admin-a@lkkauto.com)  
Cc: Fong, Andy-SY, Fan, Winnie-LW, Abu Kassim, Noor Mariesa, Azlan, Syazairdina, Chan, Yoke Shi, Lim, Sheng Yang, Mithoosingh, Aashweenjeetkaur, Parthiban, Theerthan, Subramaniam, Divyashni  
Sent: 11/14/2019 1:52:45 PM  
Attachments:  [PAC\\_Report.pdf](#)

Hi,

Please refer to the enclosed request from **Auburn Auto**.

Claim no : 8843568446SG003  
Case Owner : Chan Kian Meng

If you have any queries/concerns, please let us know.  
*Kindly assist to assign **Xing Guo Qiang** as Single Joint Expert as requested.*

Thanks & Regards,

Hor Yin Rul (Viviane)  
AIG  
FNOL Adjuster I  
Singapore FNOL | Claims Operations – Auto

Tel: 8001206556 | Ext: 1002208  
[Yinrul.Hor@aig.com](mailto:Yinrul.Hor@aig.com) | [www.aig.com](http://www.aig.com)

1:59 PM 11/14/19  
V: In  
P: ERIC  
Sur: Guo Qiang

**From:** auburnauto.insurance@gmail.com [mailto:auburnauto.insurance@gmail.com]  
**Sent:** Thursday, November 14, 2019 1:35 PM  
**To:** Hor, Yinrul  
**Cc:** Fong, Andy-SY; Fan, Winnie-LW; Abu Kassim, Noor Mariesa; Azlan, Syazairdina; Chan, Yoke Shi; Lim, Sheng Yang; Mithoosingh, Aashweenjeetkaur; Parthiban, Theerthan; Subramaniam, Divyashni  
**Subject:** RE: PRE-REPAIR INSPECTION - ACCIDENT INVOLVING OUR INSURED VEHICLE SMH1725P AND SMG2457L ON 08/11/2019

Dear Officer,

We would like to select Xing Guo Qiang from LKK for the survey for vehicle SMG2457L. Thank You

Warm Regards,

Auburn Auto

9093 8998

**From:** Hor, Yinrul  
**Sent:** Thu, 14 Nov 2019 05:13:48 +0000  
**To:** auburnauto.insurance@gmail.com  
**Cc:** Fong, Andy-SY, Fan, Winnie-LW, Abu Kassim, Noor Mariesa, Azlan, Syazairdina, Chan, Yoke Shi, Lim, Sheng Yang, Mithoosingh, Aashweenjeetkaur, Parthiban, Theerthan, Subramaniam, Divyashni  
**Subject:** PRE-REPAIR INSPECTION - ACCIDENT INVOLVING OUR INSURED VEHICLE SMH1725P AND SMG2457L ON 08/11/2019

Without Prejudice

Your Reference : SMG2457L  
Our Reference : 8843568446SG003

Dear Sir/Madam,

We refer to your Notice of Accident of even date.

We intend to conduct a pre-repair survey of the damage to your client's/your customer's vehicle jointly with your client/your motor workshop. We propose to use one of the motor surveyors named in the attached list to conduct the joint pre-repair survey as a single joint expert:

Name of Surveyor	Company Name
AIG In House Surveyor	AIG Asia Pacific Insurance Pte Ltd
Lawrence Ng Chun Kee	Priority Services
Jeffrey Ong Leng Kiat	Priority Services
Jimmy Lee	Priority Services
EC Looi	Automobile Inspection Services Pte Ltd
Pang Kiah Keen (Frankie)	Formteam Adjusters Pte Ltd
Ng You Han	Formteam Adjusters Pte Ltd
Soon HanXin (Gary)	Formteam Adjusters Pte Ltd

Chow Bo Xiang	Formteam Adjusters Pte Ltd
Chua Soo Teck (Benjamin)	Formteam Adjusters Pte Ltd
Kalvin Ang	LKK Auto Consultants Pte Ltd
Xing Guo Qiang	LKK Auto Consultants Pte Ltd
Marcus Chua	LKK Auto Consultants Pte Ltd
Mohamad Taufik	LKK Auto Consultants Pte Ltd
Adrian Ling	LKK Auto Consultants Pte Ltd
Mohammed Rasul	LKK Auto Consultants Pte Ltd
Kenneth Kong	LKK Auto Consultants Pte Ltd

Please let us know within two (2) working days whether you agree to the appointment of any of these motor surveyors as a single joint expert. You may select one or more of the listed motor surveyors. We will bear the cost of the pre-repair survey carried out by the single joint expert.

Thanks & Regards,

Hor Yin Rul (Viviane)  
AIG  
FNOL Adjuster I  
Singapore FNOL | Claims Operations – Auto

Tel: 8001206556 | Ext: 1002208  
[Yinrul.Hor@aig.com](mailto:Yinrul.Hor@aig.com) | [www.aig.sg](http://www.aig.sg)

**From:** Auburn Auto [mailto:[auburnauto.insurance@gmail.com](mailto:auburnauto.insurance@gmail.com)]  
**Sent:** Thursday, November 14, 2019 12:17 PM  
**To:** Noraini Bte Samuri; Hor, Yinrul; AIG SGP, Claims-Survey  
**Subject:** [EXTERNAL] Accident Claim - SMG2457L / SMH1725P

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

Dear Officer,  
Your client's vehicle SMH1725P was involved in an accident with SMG2457L which is pending repair. In this regard, please provide us a list of your surveyors which we can select one to go on a Single Joint Expert survey. Kindly contact Auburn Auto 9093 8998 for survey appointment at :

Auburn Auto  
176, Sin Ming Drive  
#04-18 Sin Ming Autocare  
Singapore 575721

Thank you.  
Claims Department  
9093 8998

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## Jia Le (LKK Auto)

To: susan pear  
Subject: RE: ACCIDENT INVOLVING SMH 1725P & SMG 2457L ALONG/AT T-JUNCTION EXITING FROM ANG MO KIO AVE 3 ON 08/11/2019

Dear Susan,

We are unable to retrieve back as your video footage was overwrite. We noted that your counter claim against Third Party insurance(NTUC) was rejected as you are turning out from minor road towards main road.

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

Thank you.

**"Wishing you a Happy and Prosperous Lunar New Year"**



Best Regards,

**Chan Jia Le** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6749 5792 | email: [Jiale@lkkauto.com](mailto:Jiale@lkkauto.com) | fax: 6741-4108

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

From: susan pear [mailto:susanpear9@gmail.com]

Sent: Sunday, 19 January 2020 10:15 PM

To: Jia Le (LKK Auto)

Subject: Re: ACCIDENT INVOLVING SMH 1725P & SMG 2457L ALONG/AT T-JUNCTION EXITING FROM ANG MO KIO AVE 3 ON 08/11/2019

Hi Jiale,

My car do have in-car camera but it was over written due to its small storage space of 8GB.  
may i know if you all have any ways to retrieve it back? i can let you have the SD card. i dont see fault in me for the accident. Please by all means not settle this third party claims.

Susan Pear

On 16 Jan 2020, at 15:58, Jia Le (LKK Auto) <[Jiale@lkkauto.com](mailto:Jiale@lkkauto.com)> wrote:

Our Ref: CC4/AIG19020297/Gdb3

**PEAR SZE LING SERENE**

Dear Sir/Madam,

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.

"THEREFORE UNDER SUCH A CIRCUMSTANCE YOU HAVE GOT NO CHOICE BUT TO ACCEDE TO INSURER'S REQUEST TO SETTLE THIS MATTER, KNOWING THAT YOUR CLAIM AGAINST TP INSURER HAS BEEN COMPLETELY REJECTED WITHOUT ABSORBING ANY PORTION OF LIABILITY. WE WOULD TRY TO OFFER 50% OVER CONFLICTING VERSION WHEN BOTH PARTIES WITHOUT EVIDENCE AND IF SITUATION NEEDS TO, PERHAPS WE WOULD IMPROVE OUR OFFER GRADUALLY NOT MORE THAN 30-40% LIABILITY."

"1) IT IS NOT POSSIBLE TO RETRIEVE BACK YOUR FOOTAGE WHICH IS OVER WRITTEN. ANY ROAD PASSERBY HAS WITNESSED THE ACCIDENT? 2) WITHOUT CONCRETE PROOF NOR EVIDENCE, IT IS ENTIRELY DIFFICULT NOT TO SETTLE TP'S CLAIM FOR DAMAGE ON THE GROUND THAT (1) YOUR ALLEGATION HAS NO LEGAL GROUND AT ALL. IT IS BEYOND DOUBT THAT YOU HAVE TURNED OUT FROM MAIN ROAD, TO PROVE THAT YOU ARE INNOCENT, EVIDENCE IS MATERIAL. EVEN THOUGH THE MATTER ESCALATING TO LITIGATION. THE COURT WOULD RELY ON EVIDENCE TO PROVE YOUR FAULT, FAILING WHICH THE DEFENCE IS FAIR."

3) PLEASE REFER TO TERM AND CONDITION OF MOTOR POLICY IN WHICH INSURER IS ENTITLED TO HAVE FULL DISCRETION TO SETTLE TP CLAIM WHICH THEY THINK FIT WITHOUT INSURED'S CONSENT. ALTERNATIVELY, INSURER WOULD DISCHARGE THEIR LIABILITY IF INSURED INSISTS NOT TO SETTLE CLAIM AMICABLY WITHOUT REASONABLE AND PROVE OVER."



## Jia Le (LKK Auto)

---

**From:** susan pear <susanpear9@gmail.com>  
**Sent:** Sunday, 19 January 2020 10:15 PM  
**To:** Jia Le (LKK Auto)  
**Subject:** Re: ACCIDENT INVOLVING SMH 1725P & SMG 2457L ALONG/AT T-JUNCTION EXITING FROM ANG MO KIO AVE 3 ON 08/11/2019

Hi Jiale,

My car do have in-car camera but it was over written due to its small storage space of 8GB. may i know if you all have any ways to retrieve it back? i can let you have the SD card. i dont see fault in me for the accident. Please by all means not settle this third party claims.

Susan Pear

On 16 Jan 2020, at 15:58, Jia Le (LKK Auto) <JiaLe@lkkauto.com> wrote:

Our Ref: CC4/AIG19020297/Gdb3

### PEAR SZE LING SERENE

Dear Sir/Madam,

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 SMG 2457L 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 **28/01/2020**, 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.



<image001.png>

<image002.png>

Best Regards,  
**Chan Jia Le** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6749 5792 | email: [Jiale@lkkauto.com](mailto:Jiale@lkkauto.com) | fax: 6741-4108

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

## 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](mailto:Kay-Eng.Khoo@aig.com)>  
**Sent:** Thursday, 27 February 2020 11:21 AM  
**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)

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)



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**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 stationary) 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)



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**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

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**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)



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## Jia Le (LKK Auto)

---

**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.

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---

**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)



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---

**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.

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Tel +(65) 6419 1026

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



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## Jia Le (LKK Auto)

---

**From:** Jia Le (LKK Auto)  
**Sent:** Thursday, 27 February 2020 3:04 PM  
**To:** 'Auburn Auto Claim'; 'auburnato.insurance@gmail.com'  
**Subject:** RE: Your ref: SMG2457L [ACCIDENT INVOLVING VEHICLES SMH1725P AND SMG2457L ON 08/11/2019]  
**Attachments:** statement.pdf

Without Prejudice

Dear Sirs/Madam,

### **ACCIDENT INVOLVING SMH 1725P & SMG 2457L ON 08/11/2019**

We refer to the above matter.

Your client's version of the accident is totally not credible as it is not consistent with the accident reported and therefore our insured's version (that she was stationary) would be more credible.

In view of the above, we have our principal instruction to deny liability and unable to look into your client's claim.

Thank you.

Best Regards,

**Chan Jia Le** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6749 5792 | email: [jiale@lkkauto.com](mailto: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:** Thursday, 23 January 2020 11:36 AM  
**To:** 'Auburn Auto Claim'; 'auburnato.insurance@gmail.com'  
**Subject:** Your ref: SMG2457L [ACCIDENT INVOLVING VEHICLES SMH1725P AND SMG2457L ON 08/11/2019]

Without Prejudice

Dear Sirs/Mdm,

### **ACCIDENT INVOLVING SMH 1725P(AIG) AND SMG 2457L ON 08/11/2019**

We refer to the above matter.

Please be informed that liability is unclear for this matter.

We are in a course of investigating into the circumstances of the accident. After verifying further with our OI we will revert with our opinion on the cause of the accident. Kindly do not refer to any party for legal assistance until you heard further from us.

Meanwhile, we would like to request a copy of video footage/witness statement/scene photos(if any) in order for us to look into the matter.

We shall revert upon hearing from you.

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,

**Chan Jia Le** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6749 5792 | email: [Jiale@lkkauto.com](mailto:Jiale@lkkauto.com) | fax: 6741-4108

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

## ...CLAIM SUBFOLDER...(Pending for Survey Report)

Revoked / No settlement












































## CLAIM SUBFOLDER TRACKING

Case	Notified	Est Submitted	Adj Assigned	Adj Rpt	Adj Submitted	Ins Auth'd	Status
Main	09 Nov 2019 <a href="#">Edit Reg</a>		14 Nov 2019 00:00 <a href="#">Edit Adj Rpt</a>	<b>S\$1,800.00</b> <a href="#">Edit Estimates</a>	<b>S\$1,800.00</b> <a href="#">View Rpt</a>		<b>Pending for Survey Report</b> <a href="#">Cancel Case</a>























Main	Reference	Claim Details	Documents	Show All					
<b>CLAIM SUBFOLDER DETAILS</b> <span style="float: right;">[Created by adjuster]</span>									
Insured: <b>PEAR SIZE LING SERENE</b> , ID: S87113461, Tel: +6599999999									
Main Claimant: <b>COVE RENTALS PTE LTD</b> , Co. Reg. No.: 201626878M									
Vehicle Reg. No.:	<b>SMG2457L</b>	Date of Loss:	08/11/2019 19:00 - :59 <b>[112 Months and 11 Days From LTA Reg Date (Man Yr)]</b>						
Claim Type:	<b>TP / 8843568446SG</b>	Policy/Cover Note No.:	1900002157 (Comprehensive)						
Vehicle Reg. No. (Insured):	<b>SMH1725P</b>	Policy No. (Claimant):	5106862252						
		Excess:							
Repairer: <b>Auburn Auto Pte Ltd (HQ)</b> 176 SIN MING DRIVE, #04-18 SIN MING AUTOCARE, 575721 Sin Ming - Tel:									
Handling Insurer: <b>AIG Asia Pacific Insurance Pte. Ltd. (Express)</b> - Tel: 65-6419-3000 ... [Handled by <b>Chan, Kian-Meng</b> ] Kianmeng.Chan1@aig.com									
Claimant's Insurer: <b>NTUC Income Insurance Co-operative Ltd (HQ)</b> - Tel:									
Adjuster: <b>LKK Auto Consultants Pte Ltd (HQ)</b> - Tel: 6256-3561 ... [Handled by <b>XING GUO QIANG</b> ] ... <b>[Final Rpt due 26/11/2019]</b>									
<b>ASSOCIATED MAIL RECEIVED</b> <span style="float: right;"><a href="#">View All</a> <a href="#">Compose Case Mail</a></span>									
• AIG_SG (18/11/2019): <b>Request To Upload TP GIA Report</b>									
<b>ALL ASSOCIATED TASKS</b> <span style="float: right;"><a href="#">View All</a> <a href="#">Search Tasks</a> <a href="#">Create New Task</a> <a href="#">Complete</a></span>									
Due Date	Priority	Type	Task Group	Subject	Handler	Assigned By	Completed On	Created On	Done?
No results.									

## Claim Documents

\*SMG2457L (8843568446SG)  
[SMH1725P]  
TP  
COVE RENTALS PTE LTD  
Nov 8 2019 7:00PM  
[PEAR SZE LING SERENE]  
Auburn Auto Pte Ltd

Upload Documents		Upload Photos	Compose New Letter	Upload Video	Upload Audio	View <input type="button" value="View in Browser"/>	
Photos/Images						3 per page	<input checked="" type="checkbox"/>
No	Relabel/Reorder	LKK Auto Consultants Pte Ltd (HQ)				Thumbnail	Print
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2	20/11/19 17:12	General View				 Load JPG	<input checked="" type="checkbox"/>
3	20/11/19 17:12	General View				 Load JPG	<input checked="" type="checkbox"/>
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Photos/Images			3 per page	<input checked="" type="checkbox"/>
No	Relabel/Reorder	LKK Auto Consultants Pte Ltd (HQ)	Thumbnail	Print
44	20/11/19 17:16	Dismantled Parts		Load JPG <input checked="" type="checkbox"/>
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59	20/11/19 17:16	Dismantled Parts		Load JPG <input checked="" type="checkbox"/>
60	20/11/19 17:24	After Repair Photo		Load JPG <input checked="" type="checkbox"/>
61	20/11/19 17:24	After Repair Photo		Load JPG <input checked="" type="checkbox"/>
Documentation			1 per page	<input checked="" type="checkbox"/>
No	Relabel/Reorder	LKK Auto Consultants Pte Ltd (HQ)	Thumbnail	Print
1	18/11/19 17:25	EMAIL_FROM_AIG_DD_14112019		Load PDF
2	18/11/19 17:25	TP_GIA_REPORT		Load PDF
3	06/03/20 09:54	EMAIL_REJECT_TP_CLAIM_ON_27022020		Load PDF
No	Finalized On	AIG Asia Pacific Insurance Pte. Ltd. (SG)	Thumbnail	Print
1	18/11/19 15:08	OI GIA REPORT		Load PDF

## Documents Checklist

DOCUMENTS CHECKLIST	Reset	Save	Print
There are no document checklists configured.			
<div>Our Checklist Remarks - LKK Auto Consultants Pte Ltd (HQ)</div> <div style="border: 1px solid black; height: 40px; margin-top: 5px;"></div>			
Show Remarks To: <input type="checkbox"/> Handling Insurer <small>Note: Remarks are private unless you show it to other parties.</small>			

## LKK Auto Consultants Pte Ltd (Co.Reg.No:199607198R)

51 Ubi Ave 1 #01-25, Paya Ubi Industrial Park

Singapore 408933

Tel: 6256-3561 Fax: 6844-8805 Email: sur@lkkauto.com; assignments@lkkauto.com

## VEHICLE DAMAGE INSPECTION REPORT

Our File No: CC4/AIG19020297/GDS3Q2

Date: 10/03/2020

## REFERENCE

Handling Insurer: AIG Asia Pacific Insurance Pte. Ltd. Policy No: 1900002157  
 Claimant: SMG2457L Insured Vehicle No: SMH1725P  
 Vehicle No: SMG2457L  
 Date of Loss: 08/11/2019 Nature of Claim: TP Claim No: 8843568446SG

## DESCRIPTION &amp; IDENTIFICATION OF VEHICLE

Reg No: SMG2457L  
 Make & Model: NISSAN TEANA, 2.0 (A) Engine No: VQ25487339A  
 Reg. Date: 28/06/2010 (Man. Year: 2009) Chassis No: JN1BBUJ32Z0002299  
 Colour: Silver Odometer: 269599 km  
 Engine Capacity: 2496 cc  
 Market Value/New Car Price: N/A  
 Sum Insured (S\$): Market Value/New Car Price

## CONDITION OF VEHICLE AT THE TIME OF SURVEY

General Condition: Steering (Serviceable): Yes Footbrake (Serviceable): Yes  
 Handbrake (Serviceable): Yes Engine Modification: No Pre-accident Condition:

## CONDITION OF TYRES

Front Tyre Size: 225/45 R17 Rear Tyre Size: 225/45 R17  
 Front Left Side: Continental 5 mm Rear Left Side: Yokohama 5 mm  
 Front Right Side: Continental 5 mm Rear Right Side: Yokohama 5 mm

The above values represent the remaining tyre treads depth

COST OF CLAIMS	Repairer's	Adjuster's	Difference	Diff %
Parts	16,940.00	1,445.76	15,494.24	91.47
Miscellaneous Items	0.00	0.00	0.00	
Labour	4,700.00	830.00	3,870.00	82.34
Paintwork Labour	0.00	0.00	0.00	
Towing	0.00	0.00	0.00	
Calculated Gross Total (S\$)	21,640.00	2,275.76	19,364.24	89.48
Approved Total (Overridden) (S\$)		1,800.00		
Nett Amount (S\$)	21,640.00	1,800.00	19,840.00	91.68
Global Sum Settlement (S\$)		0.00		

## INSPECTION

Date of Assignment: 14/11/2019  
 Date Inspected: 14/11/2019 Inspected At: Auburn Auto Pte Ltd (HQ)  
 176 SIN MING DRIVE, #04-18 SIN  
 MING AUTOCARE  
 Singapore 575721  
 Estimated Period of Repair: 4.0 days

Adjuster: XING GUO QIANG

Manager: CHAN JIA LE

NOTE: This report represents our findings at the time and place of inspection stated herein. Such inspection has been carried out to the best of our knowledge and ability but any other liability under any other circumstances is hereby expressly excluded.



## REPAIR DETAILS

## Recommended Parts

No.	Qty	Part No.	Particulars	Condition	Repairer's	Amount
1	1		*REVERSE SENSOR	Not Necessary	200.00 F	*- FL
2	1		*MISSING SCREWS & NUTS	Not Necessary	250.00 F	*- FL
3	1		*RIGHT TAIL LIGHT BRACKET	Not Necessary	350.00 F	*- FL
4	1		*END PANEL GARNISH	Not Necessary	300.00 F	*- FL
5	1		*REAR BUMPER RETAINER	Cut	250.00 F	*40.40 FL
6	1		*REAR LEFT TAIL LIGHT BRACKET	Not Necessary	550.00 F	*- FL
7	1		*SPARE TYRE BOARD	Not Necessary	500.00 F	*- FL
8	1		*BOOTLID WEATHERSTRIP	Not Necessary	400.00 F	*- FL
9	1		*REAR RIGHT LOWER ARM	Not Necessary	600.00 F	*- FL
10	1		*REAR RIGHT MUDGUARD	Not Necessary	800.00 F	*- FL
11	1		*BUMPER BRACKET	Not Necessary	350.00 F	*- FL
12	1		*REAR RIGHT ABSORBER	Not Necessary	500.00 F	*- FL
13	1		*RIGHT TAIL LIGHT	Cracked	1,250.00 F	*581.00 FL
14	1		*CAR BOOT LOCK	Not Necessary	500.00 F	*- FL
15	1		*REAR UNDERCARRIAGE	Not Necessary	600.00 F	*- FL
16	1		*SPARE TYRE WELL	Not Necessary	1,500.00 F	*- FL
17	1		*CAR BOOT COVER	Not Necessary	800.00 F	*- FL
18	1		*BOOT INTERIOR LINING	Not Necessary	1,800.00 F	*- FL
19	1		*BUMPER	Broken	1,200.00 F	*840.00 FL
20	1		*END PANEL	Not Necessary	1,200.00 F	*- FL
21	1		*REAR BUMPER SIDE MOULDING	Damaged	290.00 F	*145.00 FL
22	1		*REAR LEFT DOOR	Not Necessary	1,200.00 F	*- FL
23	1		*FRONT RIGHT RIM	Not Necessary	200.00 F	*- FL
24	1		*RIGHT SIDE FENDER	Repair	250.00 F	*- FL
25	1		*UNDER TRAY COVER	Not Necessary	350.00 F	*- FL
26	1		*REINFORCEMENT BAR SPONGE	Not Necessary	450.00 F	*- FL
27	1		*REAR RIGHT RIMS AND TYRE	Not Necessary	300.00 F	*- FL

F=Franchise part. L=ListItemDisc.

Sub Total (\$\$)	16,940.00	1,606.40
- List Item Discount on L Items 0.00/10.00% (\$\$)	0.00	160.64
Total Parts (\$\$)	16,940.00	1,445.76

Report was unsubmitted during this print-out.

## Recommended Miscellaneous Items

There are no new miscellaneous items selected.

## Recommended Labour

No	Particulars	Lab.Type	Repairer's	Amount
<u>Labour Items</u>				
1	TOW	New	200.00	0.00
2	CHECKING OF WIRING ,LIGHTING AND RESETTING	New	850.00	30.00
3	REMOVE AND REFIT REAR UNDERCARRIAGE	New	500.00	0.00
4	WHEEL ALIGNMENT	New	150.00	0.00
5	SPRAY PAINTING INCLUDE POLISHING WAXING ON THE CHANGED AND REPAIRED BODY PARTS TO BE CONSISTENT WITH THE CARS COLOUR	New	1,200.00	400.00
6	WORKMANSHIP TO DISMANTLE ABOVE DAMAGED PARTS ,REPAIRS INCLUDING CUT AND WIELD ,REALIGN BODY STRUCTURE	New	800.00	400.00
7	RESPRAY INCLUDING POLISHING AND WAXING ON THE CHANGED BODY PARTS ,REPAIRED PORTORTIONS WHERE CONSISTENT TO THE ACCIDENT	New	1,000.00	0.00
Gross Labour Cost (\$\$)			<b>4,700.00</b>	<b>830.00</b>

Report was unsubmitted during this print-out.

&lt; END OF ESTIMATES &gt;