

Jaslin Kok (LKK Auto)

From: Jaslin Kok (LKK Auto)
Sent: Tuesday, 12 January 2021 4:08 PM
To: akohyt@gmail.com; ryantanqc@gmail.com
Cc: Admin A
Subject: RE: Incident SMQ885U - 21 Nov 19 *** LKK REF : CC4/AIG19020946/Qra3

Dear Adeline / Ryan

We refer to our email on 23/12/2020.

Kindly let us have an update on your counter claim against Third Party or If you have any 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 **22/01/2021**, 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.

Thank you.

Best Regards,

Jaslin Kok | Case Handler

LKK Auto Consultants Pte Ltd

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

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

From: Jaslin Kok (LKK Auto)
Sent: Wednesday, 23 December 2020 5:09 PM
To: akohyt@gmail.com; ryantanqc@gmail.com
Cc: Admin A <admin-a@lkkauto.com>
Subject: RE: Incident SMQ885U - 21 Nov 19 *** LKK REF : CC4/AIG19020946/Qra3

Dear Adeline / Ryan

We refer to the above matter.

Kindly let us have an update on this.

Thank you.

"Best Wishes for Merry Christmas & Happy New Year 2021"

Thank you.

Best Regards,

Jaslin Kok | Case Handler

LKK Auto Consultants Pte Ltd

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

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

From: Jaslin Kok (LKK Auto)
Sent: Friday, 4 December 2020 10:33 AM
To: akohyt@gmail.com; ryantangc@gmail.com
Cc: Admin A <admin-a@lkkauto.com>
Subject: RE: Incident SMQ885U - 21 Nov 19 *** LKK REF : CC4/AIG19020946/Qra3

Dear Adeline / Ryan

We refer to the above matter.

Can you advise which workshop is settling the counter claim on your behalf? So we can check with them regarding this matter.

Thank you.

Thank you.

Best Regards,

Jaslin Kok | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841 2157 | email: JaslinKok@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, 9 October 2020 9:29 AM
To: Adeline Koh
Cc: Ryan Tan
Subject: RE: Incident SMQ885U - 21 Nov 19

Dear Adeline,

Can you advise which workshop appointed by you to do the counter claim? So we can check with the workshop regarding this matter.

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: Adeline Koh [<mailto:akohyt@gmail.com>]
Sent: Thursday, 8 October 2020 7:05 PM
To: Jia Le (LKK Auto); claims@lkkauto.com

Cc: Ryan Tan

Subject: Re: Incident SMQ885U - 21 Nov 19

Jia Le pls can you update us on the below?

It has been more than a year and this is still not resolved!

What is the status of lodging our claim against their policy?

Can we speak to your manager since we always don't get a response from you?

On Wednesday, 30 September 2020, Adeline Koh <akohyt@gmail.com> wrote:

Pls see email below of 17 Jan 2020. We did not hear anything back further from you for 8 months until 21 Sept.

We informed you of our counterclaim fixed at \$3-500 repair works + loss of use 3 days \$250 = \$750

Don't understand below about needing to additionally go to AIG authorised workshop.

Can you pls settle this for us including updating our counterclaim?

Thanks

On Monday, 28 September 2020, Jia Le (LKK Auto) <JiaLe@lkkauto.com> wrote:

Dear Ryan,

AIG is only helping you to settle the third party claim. If you like to counter claim against third party, you may find the AIG authorized workshop to assist you to do the claim.

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: Ryan Tan [mailto:ryantangc@gmail.com]

Sent: Friday, 25 September 2020 9:44 PM

To: Jia Le (LKK Auto)

Cc: Adeline Koh

Subject: Re: Incident SMQ885U - 21 Nov 19

Dear Jia Le

Could you please let me know what we (AIG) are claiming against the counterparty and how much are we recovering? Did we include a claim for loss of hire as well?

Regards

Ryan

On Tue, 22 Sep 2020, 17:36 Jia Le (LKK Auto), <JiaLe@lkkauto.com> wrote:

Dear Ryan,

It means both parties claiming against each other, each party should bear 50% liability of the other party's claim loss. Third party's damage has been surveyed and verified by our qualified assessor. We would take up 50% share of third party's total losses as follows:-

Cost of Repair (w/gst)	\$ 1,230.50
Loss of Use (\$70 x 4 days)	<u>\$ 280.00</u>
	\$ 1,510.50
@50%	\$ 755.25
GIA Search Fee	<u>\$ 2.00</u>
TOTAL	\$ 757.25

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: Ryan Tan [mailto:ryantanqc@gmail.com]

Sent: Monday, 21 September 2020 11:12 PM

To: Jia Le (LKK Auto)

Cc: Adeline Koh

Subject: Re: Incident SMQ885U - 21 Nov 19

Dear Jia Le

Could you please explain what you mean by "both parties to take equal share of liability"?

Do you mean that (A) each party bear its own losses or (B) each party pays 50% of the claim made by the other?

If you mean paragraph B, it would mean our insurer would end up paying the counterparty's insurance a lot more, since the counterparty has lodged a claim which is unrealistic and far exceeds ours.

Regards

Ryan

On Mon, Sep 21, 2020 at 5:06 PM Jia Le (LKK Auto) <JiaLe@lkkauto.com> wrote:

Dear Sir/Madam,

Based on both parties report, we are of the opinion that this is a case of conflicting versions and there is no conclusive evidence to substantiate either's parties version.

Traffic police also failed to find concrete evidence against either party which indicates both parties to take equal share of liability.

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.

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Best Regards,

Chan Jia Le | Case Handler

LKK Auto Consultants Pte Ltd

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

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

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From: Adeline Koh [mailto:akohyt@gmail.com]

Sent: Friday, 17 January 2020 12:15 PM

To: Jia Le (LKK Auto)

Cc: Ryan Tan

Subject: Re: Incident SMQ885U - 21 Nov 19

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Ok thanks. Pls bear in mind our counter claim for side scratches to our car too, estimated fixing costs around \$3-500. In negotiating the settlement with claimant.

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On the NCD can you confirm to us what amount this will be per our policy upon renewal?

On Thursday, 9 January 2020, Jia Le (LKK Auto) <JiaLe@lkkauto.com> wrote:

Our Ref: CC4/AIG19020946/Qda3

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TAN QINGCHENG RYAN

21 DELTA ROAD

DOMAIN 21 #18-02

SINGAPORE 169813

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Dear Sir/Madam,

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ACCIDENT INVOLVING SMQ 885U AND SLK 7497D ON 21/11/2019

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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.

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We have received a claim from SLK 7497D 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.

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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 **20/01/2020**, 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.

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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.

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Please call us if you have further queries.

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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)

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From: Jia Le (LKK Auto)

Sent: Friday, 3 January 2020 10:45 AM

To: Adeline Koh

Cc: Ryan Tan

Subject: RE: Incident SMQ885U - 21 Nov 19

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Dear Adeline,

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Enclosed herewith the inspection photos taken by our surveyor.

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Please lodge the GIA report as soon as possible for us to look into the matter.

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Thank you.

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“Wishing you a Happiness and Prosperity New Year”

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)

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From: Adeline Koh [<mailto:akohyt@gmail.com>]
Sent: Friday, 3 January 2020 10:04 AM
To: Jia Le (LKK Auto)
Cc: Ryan Tan
Subject: Incident SMQ885U - 21 Nov 19

-
Hi Jia Le

-
We spoke this morning on the incident in respect of SMQ885U on 21 Nov 2019.

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Pls send us the damage pictures from your surveyor.

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Understand the amount the other party is claiming for is \$1300. Pls let us know if any changes. We will submit our report and dispute this.

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Regards

Adeline and Ryan