

## Hsiao Tong

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**From:** Marcus Ng <ngmarc@gmail.com>  
**Sent:** Tuesday, 29 March, 2016 11:24 AM  
**To:** Hsiao Tong  
**Subject:** Accident involving SGT9990U and SH8123J on 21 Feb 2016  
**Attachments:** GIA.pdf; Statement.pdf; Photo1.jpg; Photo2.jpg; Photo3.jpg; Impact.jpg

Hi Hsiao Tong,

As spoken on the telephone I have attached the photos and reports for your assistance and information.

Thank You

Marcus Ng  
HP: 8321 9990

### Statement on Accident Involving SGT9990U and SH8123J

On the 7<sup>th</sup> March 2016 at about 6.30pm, I was driving along the right lane of Corporation Road towards AYE (a 2 lane only road). As I approached a stationary lorry conducting plant pruning on the left lane, traffic was heavy and very slow as vehicles were attempting to filter from the left lane into the right lane. The plant pruning was being done abeam lamppost No. 110, which has a camera mounted on it. As I was just before the stationary lorry, I noticed a blue coloured taxi getting nearer to me from my left rear position just abeam my left rear passenger door (**Figure 1**). I also noticed the blue coloured taxi encroaching into the right lane in his attempt to change lanes. I was driving straight along the right lane and proceeded to pass the stationary lorry when I heard contact with my car (**Figure 2**). I saw the blue coloured taxi in my left wing mirror attempting to filter into my lane behind me.

I proceeded to stop after the stationary lorry and the blue coloured taxi came to stop behind me. We stopped before lamppost No. 108, about 10 metres after the last cone. Both the taxi's driver and I got out of our vehicles to assess for any damages. My rear left area bore some significant scratch marks (**Picture 1**). The taxi had little or no significant damage observed with only 1 faint streak of silver paint that can likely be from my car (**Picture 2**). There were many black patches with loss paint but it is illogical to be caused by this contact due to the large and different areas it is spread across.

I clearly had the indisputable right of way since (i) my lane the right lane was clear and his lane the left lane had obstruction, (ii) my car was already way in front of him and moving along the flow of traffic, and (iii) he was attempting to enter the right lane behind me when the contact took place.

I asked the driver for compensation or settlement of a reasonable nominal amount of money just to cover cost of trying to polish away the scratches on my car. He thought about it and was reluctant. Although I was unhappy and upset, I asked him if he had a passenger on board and he said yes. Considering that everyone may make an error of judgement when changing lanes and empathising that every dollar counts for a taxi driver and also not wanting to hold back the passenger on his/her journey, I decided to let the matter go and told the driver to forget about the compensation or settlement and I won't be reporting against him. He was satisfied and proceeded back to his taxi, and I also left (**Picture 3**). We did not exchange any particulars as it was gentlemen's agreement that I have decided not to report against him and as such I also did not proceed to file any GIA report prior to this.

I have now decided to lodge this report to initiate claim action against the taxi as I understand there has been an attempt to make a claim against me. I strongly deny any cause to the above incident as it was wholly contributed by the poor judgment of the blue coloured taxi to move forward before my vehicle was clear.

Corporation Road Towards AYE (before Corporation Drive)

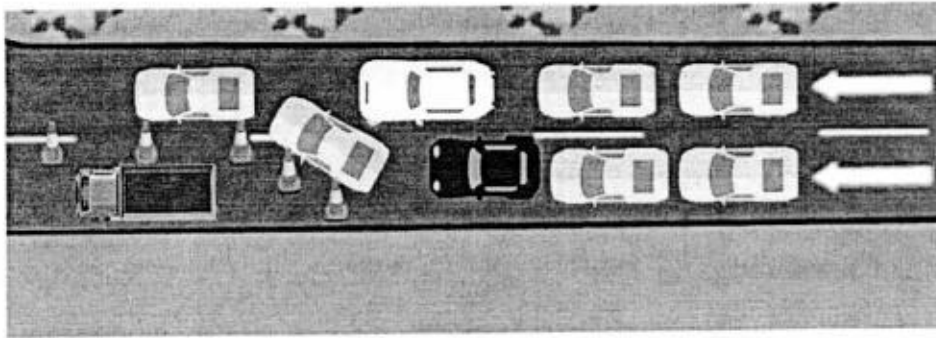


Figure 1 – Before Contact

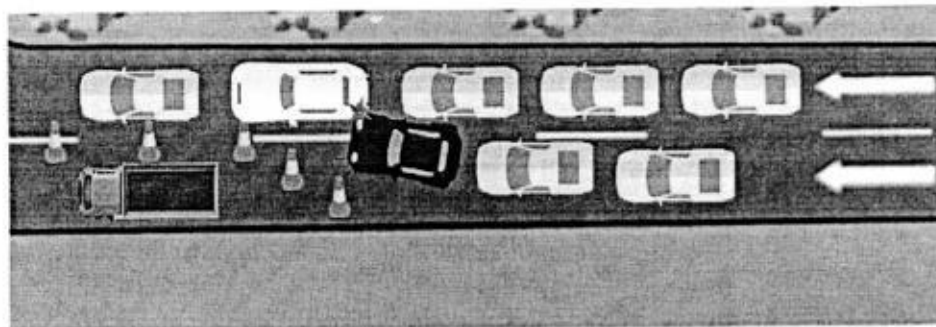
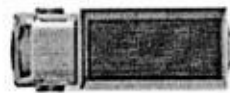


Figure 2 – Contact



Stationary Lorry



My Vehicle (SGT 9990 U)



Taxi (SH 8123 J)



Other Road Traffic Vehicles



Safety Cone



Contact

Picture 1 – Damage to SGT 9990 U



Picture 2 – Damage on SH 8123 J



Picture 3 – Taxi before leaving, showing stationary lorry in background



## Hsiao Tong

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**From:** Hsiao Tong  
**Sent:** Saturday, 2 April, 2016 12:06 PM  
**To:** andrewgoh@cdge.com.sg  
**Subject:** <Request for Video Footage> ACCIDENT INVOLVING SGT 9990U(AIG) & SH 8123J ON 07/03/2016  
**Attachments:** Statement of SGT 9990U.pdf

Your ref: T 0316/ SH 8123J/ AG (J)  
Our ref: CC3/AIG16004621/H1pa3

"WITHOUT PREJUDICE"

Dear Sirs/Madam,

**ACCIDENT INVOLVING SGT 9990U(AIG) & SH 8123J ON 07/03/2016**

We refer to the above matter.

Please be informed that liability is unclear as our insured driver reported that your client changed lane and collided onto our insured vehicle. Please see attached report for your easy reference.

We would like to request a copy of video footage as stated in your client's accident report in order for us to look into the matter.

We shall revert upon hearing from 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,

**Hsiao Tong, Chew** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6742-3197 | email: [chewht@lkkauto.com](mailto:chewht@lkkauto.com) | fax: 6741-4108

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

## Hsiao Tong

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**From:** Andrew Cornelius Goh Cheng Chuan <andrewgoh@cdge.com.sg>  
**Sent:** Tuesday, 5 April, 2016 2:31 PM  
**To:** Hsiao Tong  
**Subject:** Re: <Request for Video Footage>ACCIDENT INVOLVING SGT 9990U(AIG) & SH 8123J ON 07/03/2016  
**Attachments:** SH 8123J\_doa 07.03.16.avi

### Without Prejudice

Dear Hsiao Tong

Attached as per your email request.

*Best Regards*

*Andrew Goh*

*Claims Department / ComfortDelGro Engineering Pte Ltd  
Off: 6214 8734 / Fax: 6214 1843*

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From: Hsiao Tong <chewht@lkkauto.com>  
To: "andrewgoh@cdge.com.sg" <andrewgoh@cdge.com.sg>  
Date: 02-04-2016 12:06 PM  
Subject: <Request for Video Footage>ACCIDENT INVOLVING SGT 9990U(AIG) & SH 8123J ON 07/03/2016

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Your ref: T 0316/ SH 8123J/ AG (J)  
Our ref: CC3/AIG16004621/H1pa3

**"WITHOUT PREJUDICE"**

Dear Sirs/Madam,

**ACCIDENT INVOLVING SGT 9990U(AIG) & SH 8123J ON 07/03/2016**

We refer to the above matter.

Please be informed that liability is unclear as our insured driver reported that your client changed lane and collided onto our insured vehicle. Please see attached report for your easy reference.

We would like to request a copy of video footage as stated in your client's accident report in order for us to look into the matter.

We shall revert upon hearing from 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,  
Hsiao Tong, Chew ( Case Handler  
LKK Auto Consultants Pte Ltd  
Phone: 6742-7197 | email: chewht@lkkauto.com | fax: 6741-4108



## Hsiao Tong

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**From:** Sivaguru Raja, Jeevan Raj <Jeevan.Sivaguru@aig.com>  
**Sent:** Monday, 9 May, 2016 9:41 AM  
**To:** Hsiao Tong  
**Cc:** Sukimin, Nurasikin  
**Subject:** RE: Your ref: 0126458632SG \* Our Ref: CC3/AIG16004621/H1pa3 [ACCIDENT INVOLVING SGT 9990U(OI) & SH 8123J(TP) ON 07/03/2016]

[Without Prejudice]

Kindly proceed to reject the claim.

Warmest Regards,

Jeevan Raj

AIG

Claims Adjuster (Expatriate Claims)  
Singapore Claims / A & G World Services

**From:** Hsiao Tong [mailto:chewht@lkkauto.com]  
**Sent:** Monday, May 09, 2016 9:38 AM  
**To:** Sivaguru Raja, Jeevan Raj  
**Cc:** Sukimin, Nurasikin  
**Subject:** RE: Your ref: 0126458632SG \* Our Ref: CC3/AIG16004621/H1pa3 [ACCIDENT INVOLVING SGT 9990U(OI) & SH 8123J(TP) ON 07/03/2016]

Dear Sirs,

We refer to our email dated 21/04/2016.

Kindly advise.

Best Regards,

Hsiao Tong, Chew - Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | email: [chewht@lkkauto.com](mailto:chewht@lkkauto.com) | fax: 6741-4108

Blk 51, Paya Ubi Industrial Park, Ubi Avenue 4, #02-25 (S0408033)

**From:** Hsiao Tong  
**Sent:** Thursday, 21 April, 2016 3:55 PM  
**To:** 'Jeevan.Sivaguru@aig.com'  
**Cc:** 'Nurasikin.Sukimin@aig.com'  
**Subject:** Your ref: 0126458632SG \* Our Ref: CC3/AIG16004621/H1pa3 [ACCIDENT INVOLVING SGT 9990U(OI) & SH 8123J(TP) ON 07/03/2016]

Your ref: **0126458632SG**  
Our Ref: CC3/AIG16004621/H1pa3

Dear Sir/Madam,

**ACCIDENT INVOLVING SGT 9990U(OI) & SH 8123J(TP) ON 07/03/2016**

We refer to the above matter.

TP reported that he was travelling along Corporation Road towards AYE. TP was stationary on the first lane, when OI tried to overtake him from his right and resulted the rear of OI's vehicle scratched onto TP's front right bumper.

OI reported that he was driving along the right lane of Corporation Road towards AYE. As OI approached a stationary lorry conducting plant pruning on the left lane, traffic was heavy and very slow as all the vehicles were attempting to filter from left lane into the right lane. OI noticed that TP was getting nearer to his car on his left as TP attempt to change lane. OI was driving straight along right lane and proceeded to pass the stationary lorry when he heard a sound. OI stopped and noticed that TP had collided onto his car left rear portion.

We have contacted OI to verify the nature of accident. OI disputed liability as he was driving on his own lane and TP was changing lane. We attached here with a copy of video footage submitted by TP for your perusal. The video shown that TP was trying to filter into OI's lane and resulted the collision. We are of the opinion that our insured has the right of way.

In view of this, we are intending to reject TP claim.

For your approval/comments/instruction.

Best Regards,

**Hsiao Tong, Chew** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6742-3197 | email: [chewht@lkkauto.com](mailto:chewht@lkkauto.com) | fax: 6741-4108

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

**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 American International Group, Inc. or its subsidiaries or affiliates either jointly or severally, for any loss or damage arising in any way from its use.

## Hsiao Tong

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**From:** Hsiao Tong  
**Sent:** Thursday, 21 April, 2016 3:55 PM  
**To:** 'Jeevan.Sivaguru@aig.com'  
**Cc:** 'Nurasikin.Sukimin@aig.com'  
**Subject:** Your ref: 0126458632SG \* Our Ref: CC3/AIG16004621/H1pa3 [ACCIDENT INVOLVING SGT 9990U(OI) & SH 8123J(TP) ON 07/03/2016]  
**Attachments:** SH 8123J\_doa 07.03.16.avi

Your ref: 0126458632SG  
Our Ref: CC3/AIG16004621/H1pa3

Dear Sir/Madam,

### ACCIDENT INVOLVING SGT 9990U(OI) & SH 8123J(TP) ON 07/03/2016

We refer to the above matter.

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In view of this, we are intending to reject TP claim.

For your approval/comments/instruction.

Best Regards,

**Hsiao Tong, Chew** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6742-3197 | email: [chewht@lkkauto.com](mailto:chewht@lkkauto.com) | fax: 6741-4108

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

## Hsiao Tong

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**From:** Hsiao Tong  
**Sent:** Tuesday, 17 May, 2016 5:03 PM  
**To:** 'andrewgoh@cdge.com.sg'  
**Subject:** Your ref: T 0316/ SH 8123J/ AG (J) \*Our ref: CC3/AIG16004621/H1pa3 [ACCIDENT INVOLVING SGT 9990U(AIG) & SH 8123J ON 07/03/2016]  
**Attachments:** SH 8123J\_doa 07.03.16.avi

Your ref: T 0316/ SH 8123J/ AG (J)  
Our ref: CC3/AIG16004621/H1pa3

"WITHOUT PREJUDICE"

Dear Sirs/Madam,

**ACCIDENT INVOLVING SGT 9990U(AIG) & SH 8123J ON 07/03/2016**

We refer to the above matter.

The accident was caused due to the entire negligence of your client as the video shown that your client was trying to filter into our insured's lane and resulted the collision.

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

Best Regards,

**Hsiao Tong, Chew** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6742-3197 | email: [chewht@lkkauto.com](mailto:chewht@lkkauto.com) | fax: 6741-4108

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

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

Revised / No settlement

## CLAIM SUBFOLDER TRACKING

Case	Notified	Est Submitted	Adj Assigned	Adj Rpt	Adj Submitted	Ins Auth'd	Status
Main	10 Mar 2016 15:09 <a href="#">Edit Reg</a>		09 Mar 2016 00:00 <a href="#">Edit Adj Rpt</a>	<b>S\$660.00</b> <a href="#">Edit Estimates</a>	<b>S\$660.00</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>									
<b>Insured:</b> NG KHENG ANG MARCUS, NRIC: S8010356E									
<b>Main Claimant:</b> COMFORT TRANSPORTATION PTE LTD, NRIC: 199303821R									
<b>Vehicle Reg. No.:</b> SH8123J <b>Date of Loss:</b> 07/03/2016 18:00 - :59									
<b>Claim Type:</b> TP / 0126458632SG <b>Policy/Cover Note No.:</b> (Comprehensive)									
<b>Vehicle Reg. No. (Insured):</b> SGT9990U <b>Policy No. (Claimant):</b> MCOM0016									
<b>Excess:</b> S\$									
<b>Repairer:</b> ComfortDelGro Engineering Pte Ltd (Loyang) 59 Loyang Drive, 508969 Loyang - Tel: 6214 8300									
<b>Handling Insurer:</b> AIG Asia Pacific Insurance Pte. Ltd. (SG) - Tel: 65-6419-3000 ... [Handled by Sivaguru Raja, Jeevan Raj]									
<b>Claimant's Insurer:</b> India International Insurance Pte Ltd (HQ) - Tel: 63476100									
<b>Adjuster:</b> LKK Auto Consultants Pte Ltd (HQ) - Tel: 6256-3561 ... [Handled by HENRY NG KOK HUA] ... [Final Rpt due 21/03/2016]									
<b>Driver/Custodian (Insured):</b> NG KHENG ANG MARCUS ( / Male), NRIC: S8010356E									
<b>ASSOCIATED MAIL RECEIVED</b> <span style="float: right;"><a href="#">View All</a> <a href="#">Compose Case Mail</a></span>									
<ul style="list-style-type: none"> <li>AIG SG (11/03/2016): No 01 GJA Report (SH8123J VS SGT9990U)</li> </ul>									
<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

\*SH8123J (01264586325G)  
[SGT9990U]

TP

COMFORT TRANSPORTATION PTE LTD

Mar 7 2016 6:00PM

[NG KHENG ANG MARCUS]

ComfortDelGro Engineering Pte Ltd

Upload Documents		Upload Photos		Compose New Letter		View Use Viewer	
<b>Assessment Reports</b>						1 per page	<input checked="" type="checkbox"/>
No.	Finalized On	ATG Asia Pacific Insurance Pte. Ltd. (SG)				Thumbnail	Print
<b>Accident Statement</b>							
1	29/03/16 16:50	From SC - Reg. No. SGT9990U, Claimant: NG KHENG ANG MARCUS				Load HTML	
<b>Photos/Images</b>						1 per page	<input checked="" type="checkbox"/>
No.	Relabel/Reorder	LKK Auto Consultants Pte Ltd (HQ)				Thumbnail	Print
1	20/05/16 08:58	<b>General View</b>				Load JPG	<input checked="" type="checkbox"/>
2	20/05/16 08:58	<b>General View</b>				Load JPG	<input checked="" type="checkbox"/>
3	20/05/16 08:58	<b>General View</b>				Load JPG	<input checked="" type="checkbox"/>
4	20/05/16 08:58	<b>General View</b>				Load JPG	<input checked="" type="checkbox"/>
5	20/05/16 08:58	<b>General View</b>				Load JPG	<input checked="" type="checkbox"/>
6	20/05/16 08:58	<b>General View</b>				Load JPG	<input checked="" type="checkbox"/>
7	20/05/16 08:58	<b>General View</b>				Load JPG	<input checked="" type="checkbox"/>
8	20/05/16 08:58	<b>General View</b>				Load JPG	<input checked="" type="checkbox"/>
9	20/05/16 08:58	<b>General View</b>				Load JPG	<input checked="" type="checkbox"/>
10	20/05/16 08:58	<b>General View</b>				Load JPG	<input checked="" type="checkbox"/>
11	20/05/16 08:58	<b>General View</b>				Load JPG	<input checked="" type="checkbox"/>
12	20/05/16 08:58	<b>General View</b>				Load JPG	<input checked="" type="checkbox"/>
13	20/05/16 08:58	<b>General View</b>				Load JPG	<input checked="" type="checkbox"/>
14	20/05/16 08:58	<b>General View</b>				Load JPG	<input checked="" type="checkbox"/>
15	20/05/16 08:58	<b>General View</b>				Load JPG	<input checked="" type="checkbox"/>
<b>Documentation</b>						1 per page	<input checked="" type="checkbox"/>
No.	Relabel/Reorder	LKK Auto Consultants Pte Ltd (HQ)				Thumbnail	Print
1	10/03/16 16:27	<b>TP ESTIMATE - MARKED</b>				Load PDF	
2	10/03/16 16:27	<b>TP GIA REPORT</b>				Load PDF	
3	10/03/16 16:27	<b>TP POLICE REPORT</b>				Load PDF	
4	11/03/16 11:48	<b>Non-reporting Letter</b>				Load PDF	
5	17/05/16 16:38	<b>Email from Jeevan_approved reject dd 090516</b>				Load PDF	
6	17/05/16 17:04	<b>Email to TP wksp_reject dd 170516.</b>				Load PDF	

## Documents Checklist

## DOCUMENTS CHECKLIST

Reset Save Print

There are no document checklists configured.

Our Checklist Remarks - LKK Auto Consultants Pte Ltd (HQ)

Show Remarks To: ☐ Handling Insurer

Note: Remarks are private unless you show it to other parties.

## 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: CC3/AIG16004621/H1PA3S2  
Date: 23/05/2016

## REFERENCE

Handling Insurer: AIG Asia Pacific Insurance Pte. Ltd. Policy No:  
Claimant Vehicle No : SH8123J Insured Vehicle No : SGT9990U  
Date of Loss: 07/03/2016 Nature of Claim: TP Claim No: 0126458632SG

## DESCRIPTION &amp; IDENTIFICATION OF VEHICLE

Reg No: SH8123J Engine No: D4EAD318701  
Make & Model: HYUNDAI SONATA, 2.0 D CRDi Turbo (NF) (A) Chassis No: KMHET41VMDA834758  
Reg. Date: 20/06/2013 (Man. Year: 2013) Odometer: 308126 km  
Colour: Blue  
Engine Capacity: 1991 cc  
Market Value/New Car Price: N/A  
Sum Insured (\$\$): Market Value/New Car Price

## CONDITION OF VEHICLE AT THE TIME OF SURVEY

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

## CONDITION OF TYRES

Front Tyre Size: 215/60R16 Rear Tyre Size: 215/60R16  
Front Left Side: Maxxis 7 mm Rear Left Side: Maxxis 7 mm  
Front Right Side: Maxxis 7 mm Rear Right Side: Maxxis 7 mm

The above values represent the remaining tyre treads depth

## COST OF CLAIMS

	Repairer's	Adjuster's	Difference	Diff %
Parts	2,283.12	100.00	2,183.12	95.62
Miscellaneous Items	0.00	0.00	0.00	
Labour	1,060.00	560.00	500.00	47.17
Paintwork Labour	0.00	0.00	0.00	
Towing	0.00	0.00	0.00	
<b>Gross Total (\$\$)</b>	<b>3,343.12</b>	<b>660.00</b>	<b>2,683.12</b>	<b>80.26</b>
<b>+ GST 7.00/7.00% (\$\$)</b>	<b>234.02</b>	<b>46.20</b>	<b>187.82</b>	<b>80.26</b>
<b>Nett Amount (\$\$)</b>	<b>3,577.14</b>	<b>706.20</b>	<b>2,870.94</b>	<b>80.26</b>

## INSPECTION

Date of Assignment: 09/03/2016  
Date Inspected: 09/03/2016 Inspected At: ComfortDelGro Engineering Pte Ltd  
(Loyang)  
59 Loyang Drive  
Singapore 508969  
Estimated Period of Repair: 2.0 days

Adjuster: HENRY NG KOK HUA

Manager: CHEW HSIAO TONG

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		*FRONT BUMPER COVER	Repair	538.80 FL	*. FL
2	1		*FRONT BUMPER SPONGE	Serviceable	136.30 FL	*. FL
3	1		*FRONT BUMPER REINFORCEMENT	Serviceable	504.10 FL	*. FL
4	1		*FRONT BUMPER PROTECTOR (RH)	Repair	29.20 FL	*. FL
5	1		*FRONT BUMPER BRACKET (RH)	Serviceable	20.10 FL	*. FL
6	1		*FRONT BUMPER SIDE BRACKET	Serviceable	14.30 FL	*. FL
7	1		*HEADLAMP (RH)	Serviceable	797.90 FL	*. FL
8	1		*FRONT FENDER (RH)	Repair	593.00 FL	*. FL
9	1		*FRONT FENDER SHIELD (RH)	Serviceable	86.00 FL	*. FL
10	1		*FRONT FENDER RETAINER	Serviceable	9.20 FL	*. FL
11	1		*FRONT FENDER ADVERTISEMENT LOGO (RH)	Necessary	100.00 FS	*100.00 FS

F=Franchise part, S=SpcNett, L=ListItemDisc

Sub Total (\$\$) 2,828.90 100.00

- List Item Discount on L Items 20.00/20.00% (\$\$) 545.78 0.00

Total Parts (\$\$) 2,283.12 100.00

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	PANEL BEATING.	New	560.00	200.00
2	SPRAY PAINTING CHARGE.	New	400.00	360.00
3	WIRING CHARGE.	New	50.00	0.00
4	TUFF KOTE.	New	50.00	0.00
Gross Labour Cost (S\$)			1,060.00	560.00

Report was unsubmitted during this print-out.

&lt; END OF ESTIMATES &gt;

## Hsiao Tong (LKKAuto)

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**From:** Hsiao Tong (LKKAuto)  
**Sent:** Thursday, 28 November 2019 12:04 PM  
**To:** 'Parthiban, Theerthan'  
**Cc:** Lim, Sheng Yang; Mohd Rizal, Nur Mariah Huibrechts; Admin A  
**Subject:** RE: Aging CDGE case (CDGE Ref:- SH 8123J AIG Insured:- SGT 9990U DOA:- 07/03/16) Ref: 0126458632SG-003 --> Urgent! //LKK REF: CC3/AIG16004621/H1pa3s2-1

Dear Sirs/Mdm,

Kindly assist to re-open the case and send back our adjuster report in Merimen for our necessary action.

Thanks.

Best Regards,

**Hsiao Tong, Chew (Ms)** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6742-3197 | email: [chewht@lkkauto.com](mailto:chewht@lkkauto.com) | fax: 6741-4108

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

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**From:** Parthiban, Theerthan <Theerthan.Parthiban@aig.com>  
**Sent:** Wednesday, 13 November 2019 4:47 PM  
**To:** assignments <assignments@lkkauto.com>; Hsiao Tong (LKKAuto) <chewht@lkkauto.com>; Veron Chen (LKKAuto) <veronchen@lkkauto.com>; Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>  
**Cc:** Alice Lau Lay Koon <alicelau@cdge.com.sg>; Lim, Sheng Yang <ShengYang.Lim@aig.com>; Mohd Rizal, Nur Mariah Huibrechts <NurMariahHuibrechts.MohdRizal@aig.com>  
**Subject:** Aging CDGE case (CDGE Ref:- SH 8123J AIG Insured:- SGT 9990U DOA:- 07/03/16) Ref: 0126458632SG-003 -> Urgent!

Hi LKK,

Kindly assist with the proposal settlement and liability decision from TP workshop below

Thank you

Regards,

Theerthan R Parthiban (Troy)

AIG

Senior Claims Examiner, Auto

Singapore Claims Operations | AIG Shared Services

Tel: 8001206556 Ext: 1002217

Theerthan.Parthiban@aig.com | www.aig.com.sg

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**From:** Alice Lau Lay Koon <alicelau@cdge.com.sg>

**Sent:** Monday, 4 November 2019 12:05 PM

**To:** Mohd Rizal, Nur Mariah Huibrechts <NurMariahHuibrechts.MohdRizal@aig.com>

**Cc:** Khoo, Kay-Eng <Kay-Eng.Khoo@aig.com>; Kaur, Baljit <Baljit.Kaur@aig.com>; Tan, Bennie-WZ <Bennie-WZ.Tan@aig.com>

**Subject:** Re: Aging CDGE case (CDGE Ref:- SH 8123J AIG Insured:- SGT 9990U DOA:- 07/03/16) Ref: 0126458632SG-003

Without Prejudice

Dear Sirs,

We refer to your email dated 31/10/2019.

Before we seek our Management's approval, we would like to proposed global sum S\$650 at 50% liability.

Kindly let us have your confirmation soonest as possible.

Best Regards,

Alice Lau

Claims Department / ComfortDelGro Engineering Pte Ltd

Off: 6214 8307/ Fax: 6214 1843



Think Before Printing

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**From:** Mohd Rizal, Nur Mariah Huibrechts <NurMariahHuibrechts.MohdRizal@aig.com>

**Sent:** Thursday, 31 October 2019 4:56 PM

**To:** Alice Lau Lay Koon <alicelau@cdge.com.sg>

**Cc:** Khoo, Kay-Eng <Kay-Eng.Khoo@aig.com>; Kaur, Baljit <Baljit.Kaur@aig.com>; Tan, Bennie-WZ <Bennie-WZ.Tan@aig.com>

**Subject:** RE: Aging CDGE case (CDGE Ref:- SH 8123J AIG Insured:- SGT 9990U DOA:- 07/03/16) Ref: 0126458632SG-003

Hi Alice,

We have carried out our review based on the video footage submitted.

Liability would be 50/50 on Insured & TP.

Insured was on his lane heading straight, TP was switching lane. Both wanted to head on the same lane, therefore collision happened.

Thank You.

Regards,

Mariah Huibrechts

AIG

Senior Claims Examiner II

Auto Claims | AIG Asia Pacific Insurance Pte. Ltd.

Tel 8001206556 | Ext : 1002211

NurMariahHuibrechts.MohdRizal@aig.com | www.AIG.com

**From:** Tan, Bennie-WZ

**Sent:** Friday, 25 October, 2019 5:56 PM

**To:** Alice Lau Lay Koon; Mohd Rizal, Nur Mariah Huibrechts

**Cc:** Khoo, Kay-Eng; Kaur, Baljit

**Subject:** RE: Aging CDGE case (CDGE Ref:- SH 8123J AIG Insured:- SGT 9990U DOA:- 07/03/16) Ref: 0126458632SG-003

Hi Mariah

Please assist to review this matter and revert to Alice.

Thank you.

Best Regards

Bennie Tan

AIG

Senior Complex Claims Examiner

Claims | AIG Asia Pacific Insurance Pte. Ltd

78 Shenton Way #08-16 Singapore 079120  
Tel +(65) 6419 1718

Bennie-WZ.Tan@aig.com | www.aig.sg

**From:** Alice Lau Lay Koon [mailto:alicelau@cdge.com.sg]

**Sent:** Friday, October 25, 2019 4:34 PM

**To:** Tan, Bennie-WZ

**Subject:** [EXTERNAL] Fw: Aging CDGE case (CDGE Ref:- SH 8123J AIG Insured:- SGT 9990U DOA:- 07/03/16)

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

Without Prejudice

Dear Bennie,

Our email dated 10/10/2019 refers.

Kindly look into the matter. Your soonest reply is appreciated, thanks you!

Best Regards,

Alice Lau

Claims Department / ComfortDelGro Engineering Pte Ltd

Off: 6214 8307/ Fax: 6214 1843

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**From:** Alice Lau Lay Koon <alicelau@cdge.com.sg>

**Sent:** Thursday, 10 October 2019 1:51 PM

**To:** Tan, Bennie-WZ <Bennie-WZ.Tan@aig.com>

**Cc:** Kazali Haji Selahudin <kazali@cdge.com.sg>

**Subject:** Fw: Aging CDGE case (CDGE Ref:- SH 8123J AIG Insured:- SGT 9990U DOA:- 07/03/16)

Without Prejudice

Dear Bennie,

Subject matter refers.

As per the bulk settlement meeting the day before, please find attached taxi short video.

Kindly review the case and let us hear from you soon. Thank you!

Best Regards,

Alice Lau

Claims Department / ComfortDelGro Engineering Pte Ltd

Off: 6214 8307/ Fax: 6214 1843

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**From:** Alice Lau Lay Koon <alicelau@cdge.com.sg>

**Sent:** Friday, 27 September 2019 11:56 AM

**To:** Mohd Rizal, Nur Mariah Huibrechts <NurMariahHuibrechts.MohdRizal@aig.com>

**Cc:** Kaur, Baljit <Baljit.Kaur@aig.com>; AIGSS - Claims SG Auto Express (Team Managers) <AIGSS-ClaimsSGAutoExpressTeamManagers@aig.com>; Kazali Haji Selahudin <kazali@cdge.com.sg>

**Subject:** Re: Aging CDGE case (CDGE Ref:- SH 8123J AIG Insured:- SGT 9990U DOA:- 07/03/16)

Without Prejudice

Dear Sir,