

## Mei Kwan (LKKAuto)

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**From:** Md Noor, Norsiah <Norsiah.MdNoor@aig.com>  
**Sent:** Wednesday, 7 April, 2021 9:25 AM  
**To:** Jaslin Kok (LKK Auto)  
**Cc:** Admin A  
**Subject:** RE: Ref: CC4/AIG19021982/Qra3 | AIG REF : 1332732668SG | ACCIDENT INVOLVING SMM4554U AND SLM8718A ON 20/09/2019

**Categories:** HMK

Dear Jaslin,

Please proceed to settle the claim.

Thank you

**Norsiah MdNoor**

Complex Claims Examiner – Auto Property Damage Claims  
AIG Asia Pacific Insurance Pte. Ltd

AIG Building  
78 Shenton Way, Level 10  
Singapore 079120  
Tel +(65) 6419 1606  
[Norsiah.MdNoor@aig.com](mailto:Norsiah.MdNoor@aig.com) | [www.AIG.sg](http://www.AIG.sg)

*If you have received this message outside of your usual work hours, I do not expect that you will read, respond to or action it until appropriate for you.*

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**From:** Jaslin Kok (LKK Auto) [mailto:[jaslinkok@lkkauto.com](mailto:jaslinkok@lkkauto.com)]  
**Sent:** Friday, March 12, 2021 2:37 PM  
**To:** Md Noor, Norsiah <Norsiah.MdNoor@aig.com>  
**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>  
**Subject:** [EXTERNAL] RE: Ref: CC4/AIG19021982/Qra3 | AIG REF : 1332732668SG | ACCIDENT INVOLVING SMM4554U AND SLM8718A ON 20/09/2019

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Dear Norsiah

We are still pending for OI to submit the addendum form, due to wrong DOA reported.

Initially he mentioned that he will be submitting the form in Feb.

We tried to contact him again via his mobile phone and email, but to no avail

Kindy let us have your instructions, as TP is checking on the status.

Thank you.

Best Regards,

**Jaslin Kok** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6841 2157 | email: [JaslinKok@lkkauto.com](mailto:JaslinKok@lkkauto.com) | fax: 6741 4108

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

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**From:** Md Noor, Norsiah <[Norsiah.MdNoor@aig.com](mailto:Norsiah.MdNoor@aig.com)>

**Sent:** Tuesday, 22 December 2020 4:29 PM

**To:** Jaslin Kok (LKK Auto) <[jaslinkok@lkkauto.com](mailto:jaslinkok@lkkauto.com)>

**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>

**Subject:** RE: Ref: CC4/AIG19021982/Qra3 | AIG REF : 1332732668SG | ACCIDENT INVOLVING SMM4554U AND SLM8718A ON 20/09/2019

Dear Jaslin,

We are of the view that both parties should bear equally liable for this accident.

Please proceed to make an offer at 50% towards TP's claim. Thank you

**Norsiah MdNoor**

Complex Claims Examiner – Auto Property Damage Claims  
AIG Asia Pacific Insurance Pte. Ltd

AIG Building

78 Shenton Way, Level 10

Singapore 079120

Tel +(65) 6419 0616

[Norsiah.MdNoor@aig.com](mailto:Norsiah.MdNoor@aig.com) | [www.AIG.sg](http://www.AIG.sg)

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**From:** Jaslin Kok (LKK Auto) [<mailto:jaslinkok@lkkauto.com>]

**Sent:** Friday, December 4, 2020 1:43 PM

**To:** Md Noor, Norsiah <[Norsiah.MdNoor@aig.com](mailto:Norsiah.MdNoor@aig.com)>

**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>

**Subject:** [EXTERNAL] RE: Ref: CC4/AIG19021982/Qra3 | AIG REF : 1332732668SG | ACCIDENT INVOLVING SMM4554U AND SLM8718A ON 20/09/2019

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

Dear Norsiah

We refer to the above matter.

TP reported that she was filtering to the right lane, and was fully in the lane when OI side swiped from the right. OI was at the right most lane and filtering into the middle lane but was further back from her vehicle.

OI reported that he was slowly filtering into the middle road after signalling and checking of blind spot, when he was  $\frac{3}{4}$  in the lane, TP filtered from the extreme left in a high speed and hit on his vehicle front left portion.

We have inform OI (MS ONG) about TP claim by mail and received an email from OID (MR TAY) upon receiving the letter.

We have include OID's email below for your reference.

Based on our insured's video, we notice that our insured driver was already  $\frac{3}{4}$  in the lane before the accident happen. It was not like TP reported that he was fully in the lane and our insured driver side swipe & her his vehicle. The video clearly shows that our insured driver was in front of her before the accident and even when both vehicle collides, their vehicle was side by side, which is not tally with TP report that our OID was further back from her.

We believe that TP must have check for oncoming vehicles before she filters. We understand that the grey car could have block her view from noticing our insured driver signal is on . However after the grey car drove off, she should have a clearer view, yet she still filter across two lanes.

We are of the view of that both party should bear the liability equally. As both drivers have an equal obligation to keep a proper lookout and change lanes only when there is no approaching vehicles and when it is safe to do so.

We have checked with TP workshop and they do not have any videos to provide.

Kindly let us have your view/comments after reviewing the matter in order for us to get back to OI.

Thank you.

Best Regards,

**Jaslin Kok** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6841 2157 | email: [JaslinKok@lkkauto.com](mailto:JaslinKok@lkkauto.com) | fax: 6741 4108

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

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**From:** [taysweesun@me.com](mailto:taysweesun@me.com) [<mailto:taysweesun@me.com>]

**Sent:** Sunday, 18 October 2020 10:03 PM

**To:** Jia Le (LKK Auto)

**Cc:** 'Faith Wang'

**Subject:** Ref: CC4/AIG19021982/Qda3

Hi Mr. Chan,

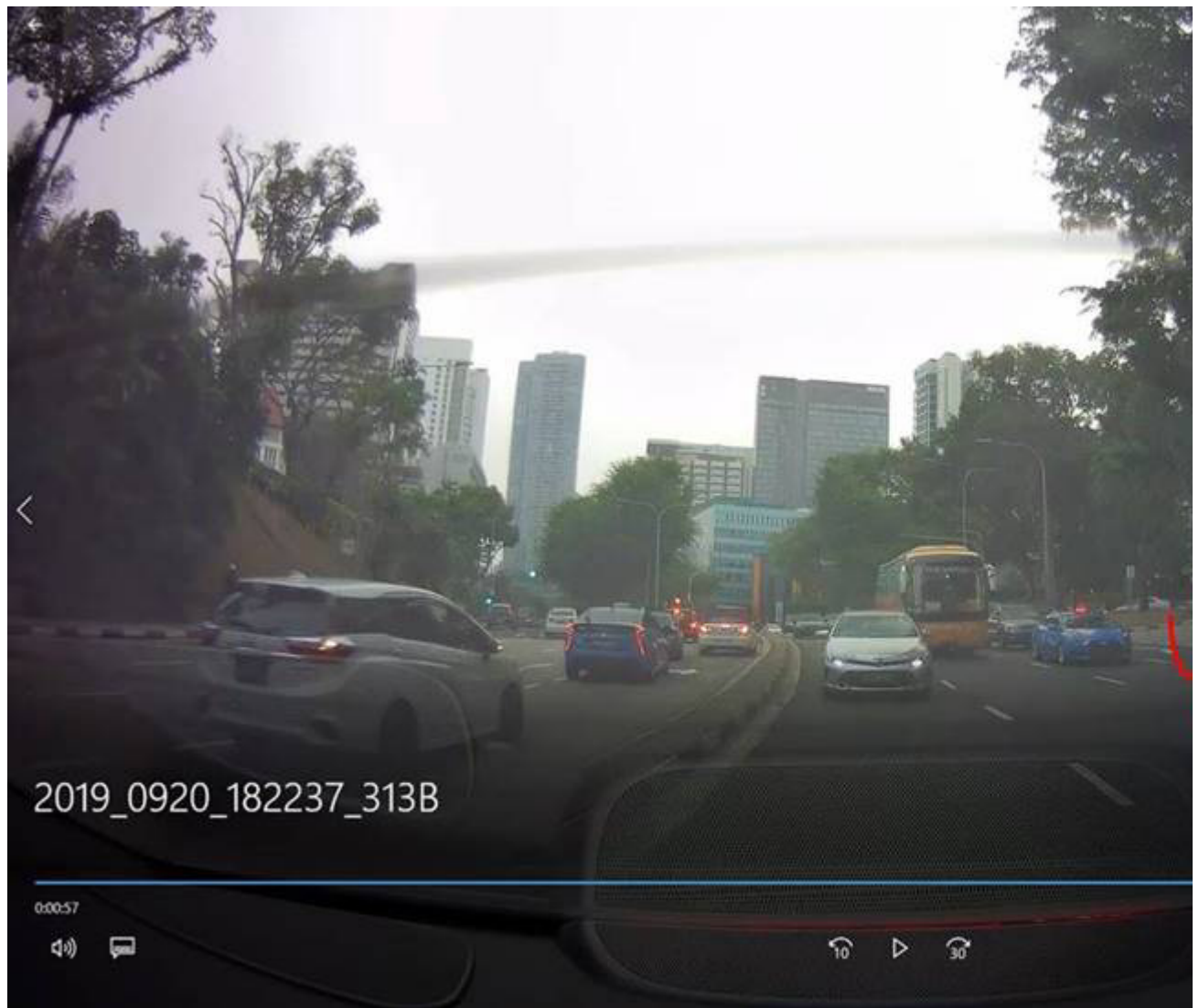
We receive your letter dated 13<sup>th</sup> October 2020 regarding the accident involving SMM4554U and SLM8718A on 20<sup>th</sup> September 2019.

My wife – Ms. Ong Woon Ai is the registered owner of SMM4554U.

We reject the claims made by SLM8718A based on the following reasons:

1. SLM8718A was filtering right across two lanes from the left most lane from behind. They have a clear view of our car filtering left yet the driver continue with the filtering to collide with us.





2. Based on the video (which we will attached separately due to the file size), we have already started signaling and made our intentions very clear to SLM8718A unless the driver of SLM8718A is not watching the road traffic.  
I understand the driver of SLM8718A is a private hire driver and she could be pre-occupied with the hire-riding apps with potential bookings at hand and is distracted from the roads.
3. My car has already filtered more than half way into the left lane before SLM8718A came in to collide with my car as seen in the picture below.







4. SLM8718A has a front view camera installed. If they feel that they have a legitimate claim, I would like to request for a copy of their front cam video prior to collision which I am confident will show that SLM8718A has a full view of my car's signaling and making the filtering.



Should you need more details, please feel free to call either myself or my wife at the following contacts:

Tay Swee Sun – 9622 2829

Faith Ong Woon Ai – 8228 2306

Regards

Tay Swee Sun

Mobile: +65 9622 2829

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