

Good day Mr. Jia Le,

I note your recommendation for 50% liability. However, I find the verdict unfair to me and would like to furnish more details to support my case.

Position of Damage on Cars.

As seen from the pictures, the damage to my car were towards the back half. It is physically impossible for me, from a position adjacent to the other car at the red light, to turn in front of the other car without damaging the front half of his car in the process. The statement from the other party clearly shows either a lack of effort, or an intentional omission of critical details to substantiate either parties' statement.

Familiarity with Road Intersection between Geylang Lorong 22 and Guillemard Rd.

My place of residence is at 6 Geylang East Avenue 2 #09-03 Simsville Singapore 389756. This is less than 5 mins, and about 1.5 kilometres away from the incident. I am extremely familiar with the roads in this area, and the road intersection between Geylang Lorong 22 and Guillemard Rd is but a part of my daily driving routine. I always turn from the junction of Guillemard Road to the right-more lane of Lorong 22 Geylang as I will need to turn right from Lorong 22 Geylang to Sims Avenue and to reach my place of residence. It is very unlikely to my car will hit the other car if he left-turned (his car was at left-more lane of the junction of Guillemard Road, left-turn only lane) from the junction of Guillemard Road to Lorong 22 Geylang even he turned to middle lane of Lor 22 Geylang, the only explanation is that his car did not make left-turn but go straight and hit the left back half of my car.

Driving Experience and Credibility.

I am a seasoned driver, with over 30 years of driving experience, I prioritise road safety. This is supported by my impeccable driving record. In the last 20 years, I had no traffic accidents and had accumulated zero Driver's Demerit Points for many years. I have accumulated 50% NCD from his auto insurance companies (I bought Mercedes Benz 4 years over last 10 years with the same number plate and all new insurances were with AIG and all were at 50% NCD as an incentive for my outstanding driving record). It is highly improbable for me to have risked my safety, as well as my passenger's, and contributed to the above traffic accident.

With the justifications above, I urge you to review your recommendations and look forward to a favourable reply.

Regards,

Ng Hoe Peng