RE: Mandate request: AIG REF: TP / 6028721232SG-003 (OI: SLA9581H)

Tan, Bennie-WZ <Bennie-WZ.Tan@aig.com>

Fri 11/6/2021 2:54 PM

To: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>

Hi Hsiao Tong

Reference to your email.

I do not see any valid ground to substantiate their demands. Firstly, it is their duty as a repairer to act in the interest of your hirer/taxi company by mitigating the losses i.e. loss of income etc incurred. The taxi wasn't badly damaged and hirer could have continue to earn his daily income.

Secondly, the timeline indicated below is incorrect. PRS notice was only sent to AIG on 29/01/2020@1053am instead of 28/01/2020 and your surveyor conduct his surveyor on 30/01/2020. Though surveyor recommended 5days repair, the vehicle was already out by 04/02/2020. Hence, our offer up to 8 days LOR/LOI is fair and reasonable. Please maintain our offer.

From: Claims Dept <claims ltm@bifrost Sent: Wednesday, January 29, 2020 10:53 AM

To: AlG SGP, Claims-Survey <<u>AlGSGP</u>, ClaimsSurvey@ajg.com>

Cc: Assessment <a href="ciams-align: claims-libergraph-claims-libergr This message is from an external sender: be cautious with links and attachments Without Prejudice Dear Sir/ Mdm, We refer to the above matter. We represent our client, Tan Poh Wah, to notify you of the aforesaid accident involving our client's vehicle SHA 3550 J and your insured's vehicle SLA 9581 H on 24.01.2020. Please find enclose our client's GIA report for your necessary action. This serves as a NOTICE that we are claiming against SLA 9581 H for damages, costs and disbursements. Please let us know within 2 working days from today, your client's and your intention to conduct a pre-repair survey of our client's vehicle PLEASE LET US HAVE A LIST OF YOUR EXTERNAL SURVEYORS FOR OUR SELECTION AS A SINGLE JOINT EXPERT. If we do not receive any reply from you within the stipulated timeline, we shall proceed to appoint our own surveyor and proceed with the necessary repair for our client's vehicle without further reference to your insured or you. Premises for the Pre-repair inspection: Blk 9 Sector C #01-42, Sin Ming Industrial Estate, Singapore 575644 Contact Person: Ms Lim / Ms Lee Contact Email: claims |tv@bifrostauto.com / claims |tm@bifrostauto.com : 29.01.2020 VEH IN (Date & Time) PRS ARRANGEMENT (Date & Time) : AS SOON AS POSSIBLE

Best Regards

Bennie Tan

Senior 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 1718

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

Advanced Leave Notification:

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.

From: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>

Sent: Monday, 7 June 2021 8:40 am

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

 $\textbf{Subject:} \ [\texttt{EXTERNAL}] \ \texttt{RE:} \ \texttt{Mandate} \ \texttt{request:} \ \texttt{AIG} \ \texttt{REF:} \ \texttt{TP} \ / \ \texttt{6028721232SG-003} \ (\texttt{OI:} \ \texttt{SLA9581H} \)$

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Hi Bennie,

As discussed on 26/02/2021, we have revised our offer up to 8days for LOR & LOI. However third party has rejected our offer and insisted for 11days as per below breakdown.

For your further mandate/instruction. Thanks.

NO. OF DAY	DATE	DAY	REMARKS
1	24/1/2020	Friday	DOA (Eve of CNY)
2	25/1/2020	Saturday	Public Holiday (CNY)
3	26/1/2020	Sunday	Public Holiday (CNY)
4	27/1/2020	Monday	Public Holiday (CNY)

5	28/1/2020	Tuesday	PRS
6	29/1/2020	Wednesday	PRS & Survey
7	30/1/2020	Thursday	COMMENCE REPAIR
8	31/1/2020	Friday	REPAIR
9	1/2/2020	Saturday	REPAIR
10	2/2/2020	Sunday	REPAIR
11	3/2/2020	Monday	REPAIR
12	4/2/2020	Tuesday	COLLECTION

Best Regards,

Hsiao Tong, Chew (Ms) | Case Handler LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | Email: com | Fax: 6741 4108 HQ : Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Tan, Bennie-WZ <<u>Bennie-WZ.Tan@aig.com</u>>
Sent: Wednesday, 26 May 2021 12:51 PM
To: Hsiao Tong (LKKAuto) <<u>chewht@lkkauto.com</u>>

Subject: RE: Mandate request: AIG REF: TP / 6028721232SG-003 (OI: SLA9581H)

Hi Hsiao Tong

Reference to above matter.

Kindly provide an update/latest developments with TP repairer on said matter.

Thanks.

Best Regards

Bennie Tan

Senior 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 1718

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

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From: Hsiao Tong (LKKAuto) <<u>chewht@lkkauto.com</u>>
Sent: Wednesday, 24 February 2021 9:57 am
To: Tan, Bennie-WZ <<u>Bennie-WZ.Tan@aig.com</u>>

Subject: [EXTERNAL] RE: Mandate request: AIG REF: TP / 6028721232SG-003 (OI: SLA9581H)

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Hi Bennie,

Kindly call me. Thanks.

Best Regards,

Hsiao Tong, Chew (Ms) | Case Handler LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | Email: chewht@lkkauto.com | Fax: 6741 4108 HQ : Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933) From: Tan, Bennie-WZ <<u>Bennie-WZ.Tan@aig.com</u>>
Sent: Thursday, 11 February 2021 1:14 AM
To: Hsiao Tong (LKKAuto) <<u>chewht@lkkauto.com</u>>

Cc: Admin A <admin-a@lkkauto.com>
Subject: RE: Mandate request: AIG REF: TP / 6028721232SG-003 (OI: SLA9581H)

Hi Hsiao Tong

PRS notice received on 29/01/20 and survey conducted on 30/01/20 with 5 repair days recommended. 7days is reasonable taking into consideration of sunday and PRS. Furthermore, TP report was only made on 28/01/20.

Best Regards

Bennie Tan

Senior 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 1718

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

Advanced Leave Notification:

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.

From: Hsiao Tong (LKKAuto) <<u>chewht@lkkauto.com</u>>
Sent: Wednesday, February 10, 2021 12:46 PM
To: Tan, Bennie-WZ <<u>Bennie-WZ.Tan@aig.com</u>>

Cc: Admin A admin-a@lkkauto.com>

 $\textbf{Subject:} \ [\texttt{EXTERNAL}] \ \texttt{RE:} \ \texttt{Mandate} \ \texttt{request:} \ \texttt{AIG} \ \texttt{REF:} \ \texttt{TP} \ / \ 6028721232SG-003 \ (\texttt{OI:} \ \texttt{SLA9581H} \)$

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Hi Bennie

We refer the above matter.

We have offered third party repairer up to \$6,115.00(all-in). However they have rejected our offer and submitted the breakdown of number of days(LOR & LOI) as below for our consideration.

The vehicle was involved in the accident on 24 Jan 2020 and vehicle was brought into the workshop on 25 Jan 2020. Hence, third party is claiming basing on 11days.

Kindly let us have your further mandate in Merimen after review this matter, Thanks.

NO. OF DAY	DATE	DAY	REMARKS
1	24/1/2020	Friday	DOA (Eve of CNY)
2	25/1/2020	Saturday	Public Holiday (CNY)
3	26/1/2020	Sunday	Public Holiday (CNY)
4	27/1/2020	Monday	Public Holiday (CNY)
5	28/1/2020	Tuesday	PRS
6	29/1/2020	Wednesday	PRS & Survey
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9	1/2/2020	Saturday	REPAIR
10	2/2/2020	Sunday	REPAIR
11	3/2/2020	Monday	REPAIR
12	4/2/2020	Tuesday	COLLECTION

Best Regards,

Hsiao Tong, Chew (Ms) | Case Handler LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | Email: chewht@lkkauto.com | Fax: 6741 4108 HQ : Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Tan, Bennie-WZ Bent: Sunday, 29 November 2020 10:22 PM">Bent: Sunday, 29 November 2020 10:22 PM
To: Khanchna (LKK Auto) LKK Auto

Cc: Admin A admin-a@lkkauto.com

 $\textbf{Subject:} \ \mathsf{RE:} \ \mathsf{Mandate} \ \mathsf{request:} \ \mathsf{AIG} \ \mathsf{REF:} \ \mathsf{TP} \ / \ \mathsf{6028721232SG-003} \ (\mathsf{OI:} \ \mathsf{SLA9581H} \)$

Dear Khanchna

Reference to your mandate request.

We do not agree on the 9days proposed. You may wish to take note of PRS notice received dated 29/01/20@1053am. Log card of TPV showed vehicle completed repair on 04/02/2020. Furthermore, the damages sustained on TP vehicle is relatively minor.

At best, we will only consider up to 7days i.e. 1 day for survey & 1 Sunday. (See below)

Adj Mandate Set

Approved:6115.97:Subject to all docs/billings in order and OI been engaged on liability matters, please settle at best. LOI subject to n ury claim.

Best Regards

Bennie Tan

Senior 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 1718

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

Advanced Leave Notification:

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.

From: Tan, Bennie-WZ

Sent: Thursday, October 29, 2020 9:43 AM **To:** Khanchna (LKK Auto) < <u>khanchna@lkkauto.com</u>>

Cc: Admin A <a driver like and admin-a@lkkauto.com >

Subject: RE: Mandate request: AIG REF: TP / 6028721232SG-003 (OI: SLA9581H)

Dear Khanchna

Please proceed to settle at best.

Best Regards

Bennie Tan

AIG

Senior Complex Claims Examiner Claims | AIG Asia Pacific Insurance Pte. Ltd

78 Shenton Way #09-16 Singapore 079120

Tel +(65) 6419 1718

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

Advanced Leave Notification:

From: Khanchna (LKK Auto) < hardward.com>
Sent: Wednesday, October 28, 2020 5:53 PM
To: Tan, Bennie-WZ < henrie-WZ.Tan@aig.com>
Cc: Admin A < admin-a@lkkauto.com>

Subject: [EXTERNAL] RE: Mandate request: AIG REF: TP / 6028721232SG (OI: SLA9581H)

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Dear Bennie

As per your instructions, we have informed our Insured that liability is not in our favour.

However, Insured initially disputed and after our further explanation, Insured simply replied whatever (as per e-mail as attached).

Please advice if we may proceed to settle the matter at best.

Thank you.

Best Regards,

Khanchna | Case Handler LKK Auto Consultants Pte Ltd

DID: **6841 2360** | email: <u>Khanchna@lkkauto.com</u>|Fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Khanchna (LKK Auto)
Sent: 13 October 2020 3:18 PM

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

Cc: Admin A < admin-a@lkkauto.com >

Subject: Mandate request: AIG REF: TP / 6028721232SG (OI: SLA9581H)

Dear Bennie,

We refer to the above matter.

Based on the accident report and Insured's accident video, we are of the view that liability is down against Insured as the video shows that third party was travelling within his lane and Insured driver was changing lane.

Insured driver informed us that Toyota is helping them to do the counter claim and they are overseas.

Insured's workshop (Toyota- Ashlyn/Francis) informed us today that Insured's counter claim was rejected by the TP insurer and Insured was informed about it.

We have submitted mandate request via Merimen.

Your approval please.

Thank you.

Best Regards,
Khanchna | Case Handler
LKK Auto Consultants Pte Ltd

DID: **6841 2360** | email: <u>Khanchna@lkkauto.com</u>|Fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

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