

Jasper Chua (LKK Auto)

From: Loh, Chee-Heng <Chee-Heng.Loh@aig.com>
Sent: Thursday, 3 September 2020 3:56 PM
To: Jasper Chua (LKK Auto)
Subject: RE: Your Ref: 4248793191SG -

Hi Jasper,

Since insured is adamant the accident occurred after she completed lane change and continued to drive, BOLA 15 cannot apply based on insured's version. Noted in TP's scene photos that OIV was already inside the left lane though slanted slightly to the left. Insured may be keeping more to the right after the lane change and the impact resulted in OIV slanting to the left.

The damage areas are bumper to bumper, thus BOLA 27 will apply in the absence of evidence to prove otherwise.

Please proceed to reject claim. To review if there are new evidence from TP.

Thank you.

Best regards,
Loh Chee Heng
AIG
Senior Complex Claims Examiner
Claims | AIG Asia Pacific Insurance Pte. Ltd

AIG Building, 78 Shenton Way #09-16 Singapore(079120)
Tel +(65) 6419 1881
Chee-Heng.Loh@aig.com | www.aig.sg

From: Jasper Chua (LKK Auto) [mailto:jasperchua@lkkauto.com]
Sent: Monday, 31 August 2020 4:18 PM
To: Loh, Chee-Heng <Chee-Heng.Loh@aig.com>
Subject: [EXTERNAL] RE: Your Ref: 4248793191SG -

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

Dear Chee Heng,

TP do not accept our rejection based on BOLA 27. They insist that our insured did change lane at the point of accident. There is no any other evidences other than the scene photos provided.

We have called and talk to OI : Amanda Jillian Toh Tong Jie. She admit that she got change lane, but the collision is not right after she change. She say after she continued to drive after she changed lane , then suddenly hit from behind by TP. According to her , TP is in high speed. She do not have any camera video footage either. She is strongly dispute on the liability .

Next, We spoke to the Insured's workshop (CHEW GOON) and there's still no update on liability from HL Assurance to them.

Kindly have your further instructions on this matter.

Best Regards,
Jasper Chua | Case Handler
LKK Auto Consultants Pte Ltd

From: Loh, Chee-Heng [<mailto:Chee-Heng.Loh@aig.com>]

Sent: Friday, 27 March, 2020 10:09 AM

To: Vic (LKKAuto)

Cc: Admin A

Subject: RE: Your Ref: 4248793191SG -

Hi Vic,

Noted that the scene photos corroborated TP's sketch plan. Did insured insist that insured did not change lane?

You may proceed to reject based on BOLA 27 if insured did not change lane and TP unable to prove BOLA 15.

Thank you.

Best regards,

Loh Chee Heng
AIG

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From: Vic (LKKAuto) [<mailto:vicalpeh@lkkauto.com>]

Sent: Thursday, 26 March 2020 4:15 PM

To: Loh, Chee-Heng <Chee-Heng.Loh@aig.com>

Cc: Admin A <admin-a@lkkauto.com>; Vic (LKKAuto) <vicalpeh@lkkauto.com>

Subject: [EXTERNAL] Your Ref: 4248793191SG -

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

Dear Chee Heng,

We refer to the subject matter.

It was reported by Insured that she was rear-ended by TP vehicle.

TP driver reported that our Insured suddenly cut into his lane and jammed brakes, resulting his vehicle to hit the rear of Insured vehicle.

As such, we had checked for TP evidence and there were no video footage available but the TP repairer only managed to provide the scene photos at the material time (please see attached scene photos). TP repairer informed us that their client insisted that our Insured is at fault on the matter.

Based on TP scene photos, we observed that the Insured vehicle was in a slanting position which suggest likely that the Insured vehicle may have changed lane.

We had spoken to the Insured's workshop (CHEW GOON) and was informed that they helped Insured filed a TP claim and the vehicle was already surveyed. However, there was no update on liability yet and CHEW GOON will be forwarding their claim to HL Assurance soon.

In view of the above, we may have your opinion on the liability since both parties have no further video footage to provide. Can we follow BOLA 27 in which our Insured was ahead of the TP vehicle.

Thank you.

Best Regards,

Vic Alpeh | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841-2096 | email: vicalpeh@lkkauto.com | fax: 6741-4108

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