will then have to refe	r to GIA for advice.			
PIN Income Managers				
Thank you.				
Best Regards				
William Tan				
Claims Department	ComfortDelgro Engir	neering Pte Ltd		
Off : 62148737 Fax	: 62141843			
us and delete this message therein is not allowed. States Limited or its related compar shall constitute a binding ag-	and its attachments immediate ments pertaining to any matte nies. The comments/proposals	ely, and please be advis routside our business as s provided are for discus Neither party shall be bo	ed that using, copying, distrit re not to be taken as endorse ision purposes only and are s	of the intended recipient, kindly notified buting or disclosing any contents and by ComfortDelGro Corporation subject to approvals. Nothing herein or condition except as agreed in a
ComfortDelGro - a Green Of to print this only if necessary		Environment Council -	is committed to preserving th	ne environment. We encourage you
ComfortDelGro Engineering	Pte Ltd [Registration No. 199	506048W]		
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	scanned by the Syman n please visit http://wv			

Without letting matter to be further protracted indefinitely at your end, please assist to settle this long outstanding matter expeditiously and amicably by 03.10.18. After which, if no offer/settlement reached, we

Hsiao Tong (LKKAuto)

From:

William Tan Thoo Seng <williamtan@cdge.com.sg>

Sent:

Monday, 29 July 2019 3:47 PM

To:

Hsiao Tong (LKKAuto); alfred.toh@sg.cntaiping.com

Cc:

KKLau; Chee So Chow; Aileen Tan Lee Noi

Subject:

Re: Yr ref : CC3/CTI18004490/K1pa3 (CB 7325X) VS SHA 4073 M D.O.A.

06.03.18 China

Escalate to GIA

Outstanding: > 16 months *** BOLA SCENARIO : S 15(i)

Without Prejudice.

Dear Hsiao Tong

We refer to our several email reminders and telephone conversations dated 16.05.19, 01.06.19, 26.06.19, 11.07.19 and 26.07.19.

Till today, your position is status quo, i.e. pending for China's mandate to settle.

A moment ago, we spoke again. Since you and or your Principal is not interested to settle this matter as per BOLA scenario, kindly be informed that we are escalating matter to GIA.

Thank you.

Best Regards

William Tan

Claims Department | ComfortDelgro Engineering Pte Ltd

Off: 62148737 | Fax: 62141843

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

Sent: Friday, 26 July 2019 11:56 AM

To: William Tan Thoo Seng <williamtan@cdge.com.sg>

Cc: KKLau <kklau@lkkauto.com>; alfred.toh@sg.cntaiping.com <alfred.toh@sg.cntaiping.com>; Aileen Tan Lee Noi

<aileentan@cdge.com.sg>

Subject: RE: Yr ref: CC3/CT18004490/K1pa3 (CB 7325X) VS SHA 4073 M D.O.A. 06.03.18 China

Without Prejudice

Dear Mr William.

We refer to your below email.

We are still pending for instruction from our principal.

We will get back once we receive instruction from our principal.

Best Regards,

Hsiao Tong, Chew | Case Handler

LKK Auto Consultants Pte Ltd

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

From: William Tan Thoo Seng <williamtan@cdge.com.sg>

Sent: Wednesday, 26 June 2019 11:54 AM

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

Cc: KKLau <kklau@lkkauto.com>; alfred.toh@sg.cntaiping.com; Aileen Tan Lee Noi

<aileentan@cdge.com.sg>

Subject: Re: Yr ref: CC3/CTI18004490/K1pa3 (CB 7325X) VS SHA 4073 M D.O.A. 06.03.18 China

Escalate to GIA

Outstanding: > 15 months ***

BOLA scenario : S 15 (i) *** Liability : 100%

Claim amount:

\$5,262.74

Without Prejudice.

Dear Hsiao Tong

Accident occurred at the slip road. Taxi's damages is consistent with taxi's accident report.

Therefore, we are unable to accept your global offer at \$3,000.00.

Since, case has been long protracted at your end for the past 15 months, without any further protraction, we urge you to settle as per BOLA scenario S15(i), i.e. at 100% liability.

Kindly settle at 100% liability by 04.07.19. Otherwise, as per our driver's instruction, to escalate matter to GIA

Thank you.

Best Regards William Tan

Claims Department | ComfortDelgro Engineering Pte Ltd

Off: 62148737 | Fax: 62141843

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

Sent: Wednesday, 26 June 2019 10:05 AM

To: William Tan Thoo Seng

Ce: Aileen Tan Lee Noi

Subject: RE: Yr ref: CC3/CTI18004490/K1pa3 (CB 7325X) VS SHA 4073 M D.O.A. 06.03.18 China

Without Prejudice (save as to costs)

Dear Sirs/Mdm,

We refer to your below email.

For an amicable settlement, we have our principal instruction to improve our offer at a global sum of \$3,000.00(all-in). Our principal is of the view that our insured driver was moving off while your client was overtaking our insured vehicle and resulted the accident.

Please consider our revise offer.

"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 | fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: William Tan Thoo Seng < williamtan@cdge.com.sg>

Sent: Monday, 29 April 2019 1:02 PM

To: alfred.toh@sg.cntaiping.com

Cc: Hsiao Tong (LKKAuto) < chewht@lkkauto.com; Aileen Tan Lee Noi < aileentan@cdge.com.sg> Subject: Re: Yr ref: CC3/CTI18004490/K1pa3 (CB 7325X) VS SHA 4073 M D.O.A. 06.03.18 China

Final reminder

Escalating to GIA

Outstanding/protracted: 13 months ***
BOLA: 100%

Without Prejudice.

Dear Alfred

Case has been long protracted at your end for the past 13 months.

Without any further delay, kindly settle this matter as per BOLA scenario i.e. at 100% liability by 06.05.19. Otherwise, as instructed by our driver, to proceed with our next course of action.

Kindly forward your offer. We do not wish you to incur unnecessary GIA arbitration cost.

Thank you.

Best Regards William Tan

Claims Department | ComfortDelgro Engineering Pte Ltd

Off: 62148737 | Fax: 62141843

From: Catherine Koh Mui Gek Sent: Friday, 26 April 2019 2:31 PM To: alfred.toh@sg.cntaiping.com

Ce: Hsiao Tong (LKKAuto); William Tan Thoo Seng

Subject: Fw: Yr ref: CC3/CTI18004490/K1pa3 (CB 7325X) VS SHA 4073 M D.O.A. 06.03.18 China

Dear Alfred

Attached accident scene photos and taxi rear damages confirmed BOLA \$15(i) applies.

Appreciate you could kindly review case and settle our PD claim as per the BOLA guide.

Hopefully, we shall not have to escalate case to GIA.

Thank you.

Best Regards Catherine Koh Claims Department | ComfortDelgro Engineering Pte Ltd Off: 62148733 | Fax: 62141843

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

Sent: Wednesday, 23 January 2019 6:36 PM

To: William Tan Thoo Seng

Ce: KKLau

Subject: RE: Yr ref: CC3/CTI18004490/K1pa3 (CB 7325X) VS SHA 4073 M D.O.A. 06.03.18 China

Without Prejudice

Dear Mr William,

We refer to your below email.

We have our principal instruction to maintain our offer at 50% - \$2,450.00(all-in).

Kindly re-consider our offer.

"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 | fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: William Tan Thoo Seng < williamtan@cdge.com.sg>

Sent: Wednesday, 12 December 2018 9:18 AM

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

Subject: Re: Yr ref: CC3/CTI18004490/K1pa3 (CB 7325X) VS SHA 4073 M D.O.A. 06.03.18 China

Outstanding : > 8 months.

Accident scene photographs: Liability 100%

Without Prejudice.

Dear Hsiao Tong

We disagree with your contention stated in your below email of 08.12.18.

We re-attached the accident scene photographs that showed it was a straight line head to rear near side impact. This evidenced liability is clear and not otherwise as reported by your insured driver.

If you and or your Principal were to maintain offer at 50%, then kindly be informed that we will escalate matter to GIA for arbitration.

We shall hold our hands till 19.12.18.

Dear Mr Lau

Kindly assist to resolve this long outstanding case, expeditiously.

Thank you.

Best Regards William Tan

Claims Department | ComfortDelgro Engineering Pte Ltd

Off: 62148737 | Fax: 62141843

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

Sent: Saturday, 8 December 2018 1:01 PM

To: William Tan Thoo Seng

Cc: KKLau

Subject: RE: Yr ref: CC3/CTI18004490/K1pa3 (CB 7325X) VS SHA 4073 M D.O.A. 06.03.18 China

Without Prejudice

Hi Mr William,

We refer to your below email.

We have our principal instruction to maintain our offer at 50% - \$2,450.00 based on conflicting version of accident at this juncture. Our Insured claimed that he was "about to move out" and not moved out as claimed by your good office.

Kindly advise if there is any video footage submitted by your client. If so, kindly let us have a copy of video footage for our further review.

Thank 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 | fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: William Tan Thoo Seng < williamtan@cdge.com.sg>

Sent: Wednesday, 21 November 2018 4:32 PM

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

Ce: alfred.toh@sg.cntaiping.com

Subject: Fw: Yr ref: CC3/CT118004490/K1pa3 (CB 7325X) VS SHA 4073 M D.O.A. 06.03.18 China

Urgent reminder

Outstanding: 8 months. BOLA: 100%

Without Prejudice.

Dear Hsiao Tong

Sorry to send you this reminder.

Preceding emails refer.

On 10.05.18, you informed us that you are still waiting for China's mandate to settle at global sum of \$4,900.00. Despite our email sent on 26.09.18, till today, nothing heard from you and case was then being protracted till today.

Dear Mr Lau

Kindly assist to liaise with your Principal to confirm settlement.

Thank you.

Best Regards William Tan

Claims Department | ComfortDelgro Engineering Pte Ltd

Off: 62148737 | Fax: 62141843

From: William Tan Thoo Seng

Sent: Wednesday, 26 September 2018 4:13 PM

To: Hsiao Tong (LKKAuto); kklau@lkkauto.com; alfred.toh@sg.cntaiping.com

Cc: Aileen Tan Lee Noi

Subject: Yr ref: CC3/CTI18004490/K1pa3 (CB 7325X) VS SHA 4073 M D.O.A. 06.03.18 China

Outstanding: 18 months BOLA S14: 100%

Without Prejudice.

Dear Hsiao Tong

Preceding emails refer.

On 10.05.18, we spoke and you told us that you are seeking for China's mandate to settle at global sum of \$4,900.00.

In our last email to you dated 29.06.18, we rejected your offer at \$2,450.00 and we ask you to settle as per BOLA \$14. (liability: 100%)

Till to date, after protracted for two months, nothing heard from you. Yesterday, we then follow up with you and you said nothing heard from your Principal and you will be writing to them.

Dear Alfred and KK Lau

Without letting matter to be further protracted indefinitely at your end, please assist to settle this long outstanding matter expeditiously and amicably by 03.10.18. After which, if no offer/settlement reached, we will then have to refer to GIA for advice.

Thank you.

Best Regards William Tan

Claims Department | ComfortDelgro Engineering Pte Ltd

Off: 62148737 | Fax: 62141843

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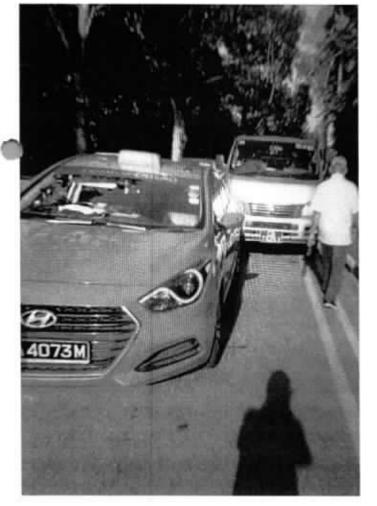






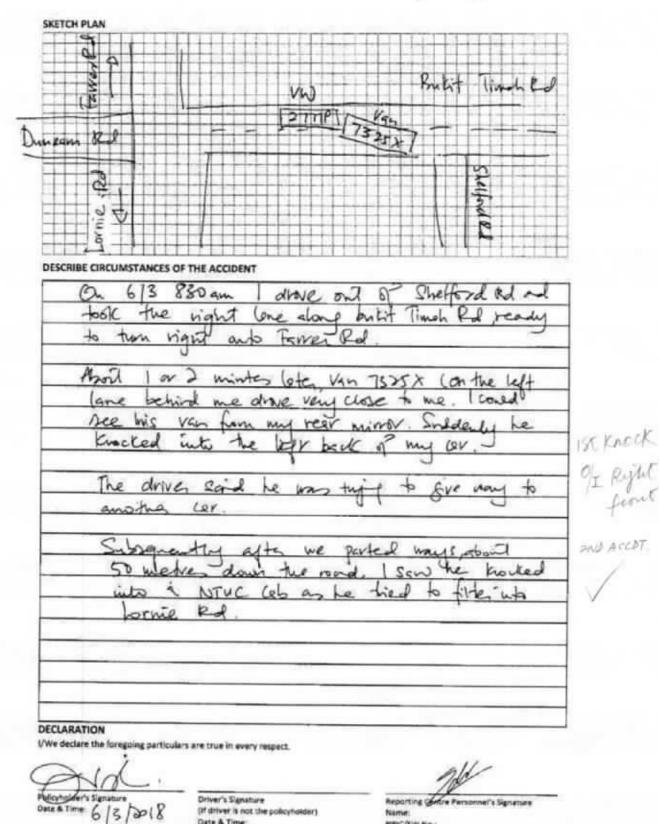






(Check on &)

BASED ON OBSERVATION THE PLACE OF ACCIDENT
SHOULD BE ALONG DUNEARN RD SUPRD -> ADAM &
AND NOT SUPROAD OF ADAM ROAD -> PIE.
AS MENTIONED BY 0/1 WHOSE VERSION IS
NOT CREDIBLE.



NRIC/FIN NO.

Date & Time:

Mei Kwan (LKKAuto)

From:

Lucas Lee <lucas.lee@sg.cntaiping.com>

Sent:

Thursday, 15 March, 2018 9:26 AM

To:

Mei Kwan (LKKAuto)

Subject:

RE: Direct Settlement - Accident Involving CB7325X (OI: CTI - SNM18D01278C02)

and SHA4073M (TP: LKK REF - CC3/CTI18004490/K1pa3) on 06/03/2018

Attachments:

MNA118033198-CB7325X.pdf

Follow Up Flag: Flag Status: Follow up Completed

Categories:

HMK

Dear Sirs,

Kindly refer to the above attachment.

Regards,

Lucas Lee

Claims Department (Motor)

China Taiping Insurance (Singapore) Pte. Ltd.

3, Anson Road, #16-00 Springleaf Tower, Singapore 079909 Co. Reg. No. 200208384E

DID: 6389 6181 Fax: 6224 7175

Email: claimsdept@sg.cntaiping.com Email: lucas.lee@sg.cntaiping.com Website: www.sg.cntaiping.com

From: Mei Kwan (LKKAuto) [mailto:Meikwan@lkkauto.com]

Sent: Thursday, 15 March, 2018 9:19 AM

To: Lucas Lee

Cc: Jowyn Tay; Claims Dept of CTI; Hsiao Tong (LKKAuto); Zaini (LKK Auto); Admin A

Subject: RE: Direct Settlement - Accident Involving CB7325X (OI: CTI - SNM18D01278C02) and SHA4073M (TP: LKK

REF - CC3/CTI18004490/K1pa3) on 06/03/2018

Dear Lucas,

We refer to the above matter.

Kindly advise whether insured has reported. If so, kindly let us have a copy of insured's accident report for our necessary action.

Thank you.

Best Regards,

Mei Kwan | Admin

LKK Auto Consultants Pte Ltd

Phone: 6366 0055 | email: MeiKwan@lkkauto.com | fax: 67414108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933) Thank you.

Best Regards,

Mei Kwan | Admin

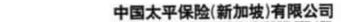
LKK Auto Consultants Pte Ltd

Phone: 6366 0055 | email: MeiKwan@lkkauto.com | fax: 67414108

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

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CHINA TAIPING INSURANCE (SINGAPORE) PTE. LTD.



Website: www.eg.cntelping.com Co. Reg. No. 200208384E

Our Reference: SNM18D01278/C02/3

Date: 09 MARCH 2018

via Ordinary & Registered Mail

YEO SIO HUA 70A TELOK BLANGAH HEIGHTS #21-507 SINGAPORE 101070

Dear Sir / Madam

ACCIDENT INVOLVING CB7325X AND SHA4073M ON 06 MARCH 2018 ALONG BUKIT TIMAH ROAD TOWARDS ADAM ROAD

We refer to the abovementioned accident.

Please be advised that the third party vehicle, SHA4073M, is filing a third party property claim against your vehicle.

We have appointed LKK Auto Consultants Pte Ltd, to administer the said claim on our behalf and they will soon contact you for more information about the accident. Kindly render your assistance and co-operation accordingly.

We understand that you or your driver has not filed an accident report within 24 hours as per Motor Claims Framework. We would urge you to comply with the condition to file your accident report with your vehicle (whether damaged or not) to us IMMEDIATELY through LKK Auto Consultants Pte Ltd or any of our authorized workshops. You may log onto our website www.sg.cntaiping.com for location of the respective workshops.

We regret to advice that we and/or LKK Auto Consultants Pte Ltd will not be handling the third party claim and your NO CLAIM DISCOUNT will be penalized upon renewal of your policy if you fail to comply with the condition of reporting.

Yours truly, Claims Department

(This is a computer generated letter and no signature is required.)

CC : LKK Auto Consultants Pte Ltd

Attn : HSIAO TONG

CC3/CTI18004490/K1PA3

Contact No: 67423197

via Email: HSIAOTONG@LKKAUTO.COM

CC : Agent - (AN0580A) - ODDS & EVEN

Mei Kwan (LKKAuto)

From:

Hwang Shiang Yi <shiangyi.hwang@sg.cntaiping.com>

Sent:

Thursday, 15 March, 2018 4:20 PM

To:

Hsiao Tong (LKKAuto)

Cc:

Jowyn Tay; Mei Kwan (LKKAuto)

Subject:

RE: Direct Settlement - Accident Involving CB7325X (OI : CTI - SNM18D01278C02)

and SHA4073M (TP: LKK REF - CC3/CTI18004490/K1pa3) on 06/03/2018

Attachments:

CB7325X.PDF

Follow Up Flag:

Follow up

Flag Status:

Completed

Categories:

HMK

Dear Hsiao Tong,

Insured involving with 2 accidents within 10 minutes.

Attached herewith the report for your reference.

Case Handler: Jowyn Tay

Thanks & Regards,

Hwang Shiang Yi Motor Division

Claims Department

China Taiping Insurance (Singapore) Pte. Ltd.

3 Anson Road #16-00

Springleaf Tower

Singapore 079909

Co. Reg. No 200208384E

DID

: 6389 6541

Fax

: 6224 7175 / 6224 7478

Email : claimsdept@sg.cntaiping.com Email : shiangyi.hwang@sg.cntaiping.com

Website: www.sg.cntaiping.com

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From: Lucas Lee

Sent: Friday, 9 March, 2018 3:52 PM

To: 'Mei Kwan (LKKAuto)'

Cc: Jowyn Tay

Subject: RE: Direct Settlement - Accident Involving CB7325X (OI: CTI - SNM18D01278C02) and SHA4073M (TP: LKK

REF - CC3/CTI18004490/K1pa3) on 06/03/2018

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

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Hsiao Tong (LKKAuto)

-		_		
-	m	n	п	

Hsiao Tong (LKKAuto)

Sent:

Saturday, 10 August 2019 9:57 AM elaine.cheong@sg.cntaiping.com

To:

Admin A: Claims Dept of CTI

Cc: Subject: RE: Yr ref : CC3/CTI18004490/K1pa3 (CB 7325X) VS SHA 4073 M D.O.A. 06.03.18

China - SNM18D01278C02/5

Attachments:

Re: Yr ref : CC3/CTI18004490/K1pa3 (CB 7325X) VS SHA 4073 M D.O.A.

06.03.18 China

Hi Elaine,

Attached is a copy of email from third party.

In view of third party is escalating the matter to GIA, we will proceed to close file and submit wp report to your good office.

Thank you.

Best Regards,

Hsiao Tong, Chew | Case Handler

LKK Auto Consultants Pte Ltd

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

----Original Message----

From: Hsiao Tong (LKKAuto)

Sent: Saturday, 6 July 2019 12:19 PM To: elaine.cheong@sg.cntaiping.com

Cc: Admin A <admin-a@lkkauto.com>; Claims Dept of CTI <claimsdept@sg.cntaiping.com> Subject: RE: Yr ref: CC3/CTI18004490/K1pa3 (CB 7325X) VS SHA 4073 M D.O.A. 06.03.18 China -

SNM18D01278C02/5

URGENT

Hi Elaine,

Kindly refer to the attached email from third party which is self-explanatory.

Third party rejected our offer at a global sum of \$3,000.00(all-in) and insisted for 100%. Otherwise, third party intend to escalate the matter to GIA.

Kindly let us have your further instruction on urgent basis.

Thanks.

Best Regards,

Hsiao Tong, Chew | Case Handler

LKK Auto Consultants Pte Ltd

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

----Original Message-----

From: Hsiao Tong (LKKAuto)

Sent: Tuesday, 25 June 2019 4:40 PM To: elaine.cheong@sg.cntaiping.com

Cc: Admin A <admin-a@lkkauto.com>; Claims Dept of CTI <claimsdept@sg.cntaiping.com> Subject: RE: Yr ref: CC3/CTI18004490/K1pa3 (CB 7325X) VS SHA 4073 M D.O.A. 06.03.18 China -

SNM18D01278C02/5

Hi Elaine,

We refer to the above matter.

As per tele-conversation earlier, you agreed to revise our global sum at \$3,000.00(all-in).

We will proceed to offer to third party and get back to you if any issue.

Best Regards, Hsiao Tong, Chew | Case Handler LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | email: chewht@lkkauto.com | fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | 5(408933)

----Original Message----

From: Alfred Toh <alfred.toh@sg.cntaiping.com>

Sent: Friday, 14 June 2019 3:42 PM

To: Elaine Cheong <elaine.cheong@sg.cntaiping.com>; Jess Kong <Jess@oddsneven.com.sg>; Janice Yeoh

<janice@oddsneven.com.sg>

Cc: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>; Alfred Toh <alfred.toh@sg.cntaiping.com>; Chee So Chow

<sochow.chee@sg.cntaiping.com>

Subject: FW: Yr ref: CC3/CTI18004490/K1pa3 (CB 7325X) VS SHA 4073 M D.O.A. 06.03.18 China -

SNM18D01278C02/5

Dear Elaine

Please proceed to check on the matter.

Regards

Alfred

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

Sent: Friday, June 14, 2019 3:09:01 PM

To: Claims Dept of CTI

Cc: Elaine Cheong; Alfred Toh; Admin A

Subject: RE: Yr ref: CC3/CTI18004490/K1pa3 (CB 7325X) VS SHA 4073 M D.O.A. 06.03.18 China -SNM18D01278C02/5

Dear Sirs/Mdm,

We refer to our below email.

Kindly let us have your 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)

From: Hsiao Tong (LKKAuto)

Sent: Saturday, 1 June 2019 4:55 PM

To: Claims Dept of CTI <claimsdept@sg.cntaiping.com>

Cc: Elaine Cheong <elaine.cheong@sg.cntaiping.com>; Alfred Toh <alfred.toh@sg.cntaiping.com>; Admin A <admin-

a@lkkauto.com>

Subject: RE: Yr ref: CC3/CTI18004490/K1pa3 (CB 7325X) VS SHA 4073 M D.O.A. 06.03.18 China -

SNM18D01278C02/5

Dear Sirs/Mdm,

We refer to the above matter.

We have further reviewed the matter and based on all the available information on hand, we are of the view that we do not have a good defense towards the claim submitted by third party. Our insured driver said that he pulled along left side of the road after the 1st accident. Later when he about to move off, third party taxi cut into its front causing 2nd accident. Within such a short while, our insured driver had involved in 2 accidents, imagine how careless is he, his driving experience is only 3 years plus. Our insured driver said that he was a bout to move off, if he did not move off his vehicle, third party taxi probably would not had contacted OI mini bus. Therefore, we are of the view that our insured driver is not able to escape liability.

We seek your mandate to negotiate and settle the matter up to global sum \$4,900.00(all-in).

The summary is as follows: -

Amount Claimed

Amount Revised

1. Cost of Repair (w/GST)

\$ 6,668.56

\$ 4,458.13

Loss of Rental (4days x \$119.28) \$ 477.12 \$ 357.84 (3days x \$119.28) 3. Loss of Income (4days x \$80.00) 320.00 \$ 150.00 (3days x \$50.00) 4. LTA/ GIA Search Fee 7.49 7.49 Total \$ 7,473.17 \$ 4,973.46 Global Sum \$4,900.00 Kindly let us have your instruction. Thank you. 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) From: Claims Dept of CTI <claimsdept@sg.cntaiping.com<mailto:claimsdept@sg.cntaiping.com>> Sent: Monday, 29 April 2019 4:30 PM To: Hsiao Tong (LKKAuto) <chewht@lkkauto.com<mailto:chewht@lkkauto.com>>; Admin A <admina@lkkauto.com<mailto:admin-a@lkkauto.com>> Cc: Elaine Cheong <elaine.cheong@sg.cntaiping.com<mailto:elaine.cheong@sg.cntaiping.com>>; Alfred Toh <alfred.toh@sg.cntaiping.com<mailto:alfred.toh@sg.cntaiping.com>>; Jess Kong <Jess@oddsneven.com.sg<mailto:Jess@oddsneven.com.sg>>; Janice Yeoh <lanice@oddsneven.com.sg<mailto:Janice@oddsneven.com.sg>> Subject: Yr ref: CC3/CTI18004490/K1pa3 (CB 7325X) VS SHA 4073 M D.O.A. 06.03.18 China - SNM18D01278C02/5

LKK REF: CC3/CTI18004490/K1pa3

CTI REF: SNM18D01278C02/5 (CB7325X)

Section II Excess: \$750.00

Dear Hsiao Tong

We refer to our email of 24 December 2018 pertaining to the above matter.

Please assist to look into the matter.

Best Regards

Alfred Toh Senior Executive Claims Department

China Taiping Insurance (Singapore) Pte. Ltd.

3 Anson Road #XX-00 Springleaf Tower Singapore 079909 DID: (65) 6389 6183

FAX: (65) 6224 7478

W: www.sg.cntaiping.comhttp://www.sg.cntaiping.com/"> | FB:

www.facebook.com/chinataipingsg/<http://www.facebook.com/chinataipingsg/> | WeChat: 太平狮城 Taiping SG

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From: Claims Dept of CTI

Sent: Monday, 24 December, 2018 12:16 PM

To: Hsiao Tong <chewht@lkkauto.com<mailto:chewht@lkkauto.com>>; Admin A <admin-

a@lkkauto.com<mailto:admin-a@lkkauto.com>>

Cc: Elaine Cheong <elaine.cheong@sg.cntaiping.com<mailto:elaine.cheong@sg.cntaiping.com>>; Alfred Toh

<alfred.toh@sg.cntaiping.com<mailto:alfred.toh@sg.cntaiping.com>>; Chee So Chow

<sochow.chee@sg.cntaiping.com<mailto:sochow.chee@sg.cntaiping.com>>; Jess Kong

<Jess@oddsneven.com.sg<mailto:Jess@oddsneven.com.sg>>; Janice Yeoh

<Janice@oddsneven.com.sg<mailto:Janice@oddsneven.com.sg>>; Angle Foo

<angle.foo@sg.cntaiping.com<mailto:angle.foo@sg.cntaiping.com>>

Subject: Yr ref: CC3/CT118004490/K1pa3 (CB 7325X) VS SHA 4073 M D.O.A. 06.03.18 China - SNM18D01278C02/5

LKK REF: CC3/CTI18004490/K1pa3

CTI REF: SNM18D01278C02/5 (CB7325X)

Section II Excess: \$750.00

Dear Hsiao Tong

We refer to above matter.

Please proceed to negotiate the claim at best possible terms.

Best Regards

Alfred Toh
Senior Executive
Claims Department
China Taiping Insurance (Singapore) Pte. Ltd.
3 Anson Road #16-00 Springleaf Tower Singapore 079909

DID: +65 6389 6183

FAX: +65 6224 7478/6224 7175

Email: claimsdept@sg.cntaiping.com<mailto:claimsdept@sg.cntaiping.com>
alfred.toh@sg.cntaiping.com<mailto:alfred.toh@sg.cntaiping.com>
www.sg.cntaiping.com<http://www.sg.cntaiping.com/>

[cid:image001.png@01D49B82.79C4EE70]

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From: Hsiao Tong (LKKAuto) [mailto:chewht@lkkauto.com]

Sent: Saturday, December 15, 2018 10:36 AM

To: Claims Dept of CTI <claimsdept@sg.cntaiping.com<mailto:claimsdept@sg.cntaiping.com>>

Cc: Elaine Cheong <elaine.cheong@sg.cntaiping.com<mailto:elaine.cheong@sg.cntaiping.com>>; Alfred Toh

<alfred.toh@sg.cntaiping.com<mailto:alfred.toh@sg.cntaiping.com>>; Chee So Chow

<sochow.chee@sg.cntaiping.com<mailto:sochow.chee@sg.cntaiping.com>>; KKLau

<kklau@lkkauto.com<mailto:kklau@lkkauto.com>>; Jess Kong

<Jess@oddsneven.com.sg<mailto:Jess@oddsneven.com.sg>>; Janice Yeoh

<Janice@oddsneven.com.sg<mailto:Janice@oddsneven.com.sg>>; Angie Foo

<angie.foo@sg.cntaiping.com<mailto:angie.foo@sg.cntaiping.com>>; Admin A <admin-

a@lkkauto.com<mailto:admin-a@lkkauto.com>>

Subject: RE: Yr ref: CC3/CTI18004490/K1pa3 (CB 7325X) VS SHA 4073 M D.O.A. 06.03.18 China -

SNM18D01278C02/5

Hi Mr Alfred,

We refer to your below email.

We have maintained our offer at 50%. However third party rejected our offer and submitted scene photos for our consideration. No video footage from third party.

Kindly let us have your further 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)

From: Claims Dept of CTI <claimsdept@sg.cntaiping.com<mailto:claimsdept@sg.cntaiping.com>>

Sent: Wednesday, 21 November 2018 5:15 PM

To: Hsiao Tong (LKKAuto) <chewht@lkkauto.com<mailto:chewht@lkkauto.com>>; Admin A <admin-

a@lkkauto.com<mailto:admin-a@lkkauto.com>>

Cc: Elaine Cheong <elaine.cheong@sg.cntaiping.com<mailto:elaine.cheong@sg.cntaiping.com>>; Alfred Toh

<alfred.toh@sg.cntaiping.com<mailto:alfred.toh@sg.cntaiping.com>>; Chee So Chow

<sochow.chee@sg.cntaiping.com<mailto:sochow.chee@sg.cntaiping.com>>; KKLau

<kklau@lkkauto.com<mailto:kklau@lkkauto.com>>; Jess Kong

<Jess@oddsneven.com.sg<mailto:Jess@oddsneven.com.sg>>; Janice Yeoh

<Janice@oddsneven.com.sg<mailto:Janice@oddsneven.com.sg>>; Angie Foo

<angie.foo@sg.cntaiping.com<mailto:angie.foo@sg.cntaiping.com>>

Subject: Yr ref: CC3/CTI18004490/K1pa3 (CB 7325X) VS SHA 4073 M D.O.A. 06.03.18 China - SNM18D01278C02/5

LKK REF: CC3/CTI18004490/K1pa3

CTI REF: SNM18D01278C02/5 (CB7325X)

Section II Excess: \$750.00

Dear Hsiao Tong

We refer to above matter.

Please assist to request for third party video footage to support their claim as our Insured claimed that he was "about to move out" and not moved out as claimed by William Tan.

We would maintain at 50% liability based on conflicting version of accident at this juncture.

Aside to Jess/Janice, please assist to notify mutual client that we may have to consider settling the third party property damage claim in full based on Insured's photos in the SAS report.

Best Regards

Alfred Toh
Senior Executive
Claims Department
China Taiping Insurance (Singapore) Pte. Ltd.
3 Anson Road #16-00 Springleaf Tower Singapore 079909
DID: +65 6389 6183

FAX: +65 6224 7478/6224 7175

Email: claimsdept@sg.cntaiping.com<mailto:claimsdept@sg.cntaiping.com>
alfred.toh@sg.cntaiping.com<mailto:alfred.toh@sg.cntaiping.com>
www.sg.cntaiping.com<http://www.sg.cntaiping.com/>

[cid:image002.png@01D49461.C4BEBC80]

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From: William Tan Thoo Seng [mailto:williamtan@cdge.com.sg]

Sent: Wednesday, November 21, 2018 4:32 PM

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

kklau@lkkauto.com<mailto:kklau@lkkauto.com>

Cc: Alfred Toh <alfred.toh@sg.cntaiping.com<mailto:alfred.toh@sg.cntaiping.com>>>

Subject: Fw: Yr ref: CC3/CTI18004490/K1pa3 (CB 7325X) VS SHA 4073 M D.O.A. 06.03.18 China -

SNM18D01278C02/5

Urgent reminder

Outstanding: 8 months.

BOLA: 100%

Without Prejudice.
Dear Hsiao Tong
Sorry to send you this reminder.
Preceding emails refer.
On 10.05.18, you informed us that you are still waiting for China's mandate to settle at global sum of \$4,900.00. Despite our email sent on 26.09.18, till today, nothing heard from you and case was then being protracted till today.
Dear Mr Lau
Kindly assist to liaise with your Principal to confirm settlement.
Thank you.
Best Regards
William Tan
Claims Department ComfortDelgro Engineering Pte Ltd
Off: 62148737 Fax: 62141843
From: William Tan Thoo Seng

Sent: Wednesday, 26 September 2018 4:13 PM

To: Hsiao Tong (LKKAuto); kklau@lkkauto.com<mailto:kklau@lkkauto.com>;

alfred.toh@sg.cntaiping.com<mailto:alfred.toh@sg.cntaiping.com>

Cc: Aileen Tan Lee Noi

Subject: Yr ref: CC3/CTI18004490/K1pa3 (CB 7325X) VS SHA 4073 M D.O.A. 06.03.18 China

Outstanding: 18 months

BOLA 514:100%

Without Prejudice.	
Dear Hsiao Tong	
Preceding emails refer.	
On 10.05.18, we spoke and you told us that you are seeking for China's n \$4,900.00.	nandate to settle at global sum of
In our last email to you dated 29.06.18, we rejected your offer at \$2,450. 514. (liability: 100%)	.00 and we ask you to settle as per BOLA
Till to date, after protracted for two months, nothing heard from you. Yes	sterday, we then follow up with you and em.
Dear Alfred and KK Lau	
Without letting matter to be further protracted indefinitely at your end, protected indefinitely at yo	please assist to settle this long outstanding ettlement reached, we will then have to
Thank you.	
Best Regards	
William Tan	
Claims Department ComfortDelgro Engineering Pte Ltd	

Off: 62148737 Fax: 62141843	
This message and any attachments may contain confidential, privileged or proprietary informative intended recipient, kindly notify us and delete this message and its attachments immediated advised that using, copying, distributing or disclosing any contents therein is not allowed. State any matter outside our business are not to be taken as endorsed by ComfortDelGro Corporated companies. The comments/proposals provided are for discussion purposes only and approvals. Nothing herein shall constitute a binding agreement between the parties. Neither any way to any term or condition except as agreed in a written agreement signed by the duly representatives of both parties.	ately, and please be atements pertaining to tion Limited or its are subject to party shall be bound in
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Hsiao Tong (LKKAuto)

From:

William Tan Thoo Seng <williamtan@cdge.com.sg>

Sent:

Monday, 29 July 2019 3:47 PM

To:

Hsiao Tong (LKKAuto); alfred.toh@sg.cntaiping.com

Cc:

KKLau; Chee So Chow; Aileen Tan Lee Noi

Subject:

Re: Yr ref : CC3/CTI18004490/K1pa3 (CB 7325X) VS SHA 4073 M D.O.A.

06.03.18 China

Escalate to GIA

Outstanding: > 16 months ***
BOLA SCENARIO: S 15(i)

Without Prejudice.

Dear Hsiao Tong

We refer to our several email reminders and telephone conversations dated 16.05.19, 01.06.19, 26.06.19, 11.07.19 and 26.07.19.

Till today, your position is status quo, i.e. pending for China's mandate to settle.

A moment ago, we spoke again. Since you and or your Principal is not interested to settle this matter as per BOLA scenario, kindly be informed that we are escalating matter to GIA.

Thank you.

Best Regards

William Tan

Claims Department | ComfortDelgro Engineering Pte Ltd

Off: 62148737 | Fax: 62141843

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

Sent: Friday, 26 July 2019 11:56 AM

To: William Tan Thoo Seng <williamtan@cdge.com.sg>

Cc: KKLau <kklau@lkkauto.com>; alfred.toh@sg.cntaiping.com <alfred.toh@sg.cntaiping.com>; Alleen Tan Lee Noi

<aileentan@cdge.com.sg>

Subject: RE: Yr ref: CC3/CT118004490/K1pa3 (CB 7325X) VS SHA 4073 M D.O.A. 06.03.18 China

Without Prejudice

Dear Mr William,

We refer to your below email.

We are still pending for instruction from our principal.

We will get back once we receive instruction from our principal.

Best Regards,

Hsiao Tong, Chew | Case Handler

LKK Auto Consultants Pte Ltd

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

From: William Tan Thoo Seng <williamtan@cdge.com.sg>

Sent: Wednesday, 26 June 2019 11:54 AM

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

Cc: KKLau <kklau@lkkauto.com>; alfred.toh@sg.cntaiping.com; Aileen Tan Lee Noi

<aileentan@cdge.com.sg>

Subject: Re: Yr ref: CC3/CTI18004490/K1pa3 (CB 7325X) VS SHA 4073 M D.O.A. 06.03.18 China

Escalate to GIA Outstanding : > 15 months ***

BOLA scenario : S 15 (i) *** Liability : 100%

\$5,262.74

Claim amount:

Without Prejudice.

Dear Hsiao Tong

Accident occurred at the slip road. Taxi's damages is consistent with taxi's accident report.

Therefore, we are unable to accept your global offer at \$3,000.00.

Since, case has been long protracted at your end for the past 15 months, without any further protraction, we urge you to settle as per BOLA scenario S15(i), i.e. at 100% liability.

Kindly settle at 100% liability by 04.07.19. Otherwise, as per our driver's instruction, to escalate matter to GIA

Thank you.

Best Regards William Tan

Claims Department | ComfortDelgro Engineering Pte Ltd

Off: 62148737 | Fax: 62141843

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

Sent: Wednesday, 26 June 2019 10:05 AM

To: William Tan Thoo Seng

Cc: Aileen Tan Lee Noi

Subject: RE: Yr ref: CC3/CTI18004490/K1pa3 (CB 7325X) VS SHA 4073 M D.O.A. 06.03.18 China

Without Prejudice (save as to costs)

Dear Sirs/Mdm,

We refer to your below email.

For an amicable settlement, we have our principal instruction to improve our offer at a global sum of \$3,000.00(all-in). Our principal is of the view that our insured driver was moving off while your client was overtaking our insured vehicle and resulted the accident.

Please consider our revise offer,

"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 | fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: William Tan Thoo Seng <williamtan@cdge.com.sg>

Sent: Monday, 29 April 2019 1:02 PM To: alfred.toh@sg.cntaiping.com

Cc: Hsiao Tong (LKKAuto) < chewht@lkkauto.com; Aileen Tan Lee Noi < aileentan@cdge.com.sg> Subject: Re: Yr ref: CC3/CTI18004490/K1pa3 (CB 7325X) VS SHA 4073 M D.O.A. 06.03.18 China

Final reminder

Escalating to GIA

Outstanding/protracted: 13 months ***
BOLA: 100%

Without Prejudice.

Dear Alfred

Case has been long protracted at your end for the past 13 months.

Without any further delay, kindly settle this matter as per BOLA scenario i.e. at 100% liability by 06.05.19. Otherwise, as instructed by our driver, to proceed with our next course of action.

Kindly forward your offer. We do not wish you to incur unnecessary GIA arbitration cost.

Thank you.

Best Regards William Tan

Claims Department | ComfortDelgro Engineering Pte Ltd

Off: 62148737 | Fax: 62141843

From: Catherine Koh Mui Gek Sent: Friday, 26 April 2019 2:31 PM To: alfred.toh@sg.cntaiping.com

Cc: Hsiao Tong (LKKAuto); William Tan Thoo Seng

Subject: Fw: Yr ref: CC3/CTI18004490/K1pa3 (CB 7325X) VS SHA 4073 M D.O.A. 06.03.18 China

Dear Alfred

Attached accident scene photos and taxi rear damages confirmed BOLA S15(i) applies.

Appreciate you could kindly review case and settle our PD claim as per the BOLA guide.

Hopefully, we shall not have to escalate case to GIA.

Thank you.

Best Regards Catherine Koh Claims Department | Co

Claims Department | ComfortDelgro Engineering Pte Ltd

Off: 62148733 | Fax: 62141843

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

Sent: Wednesday, 23 January 2019 6:36 PM

To: William Tan Thoo Seng

Ce: KKLau

Subject: RE: Yr ref: CC3/CTI18004490/K1pa3 (CB 7325X) VS SHA 4073 M D.O.A. 06.03.18 China

Without Prejudice

Dear Mr William.

We refer to your below email.

We have our principal instruction to maintain our offer at 50% - \$2,450.00(all-in).

Kindly re-consider our offer.

"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 | fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: William Tan Thoo Seng < williamtan@cdge.com.sg>

Sent: Wednesday, 12 December 2018 9:18 AM

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

Subject: Re: Yr ref: CC3/CTI18004490/K1pa3 (CB 7325X) VS SHA 4073 M D.O.A. 06.03.18 China

Outstanding :> 8 months. Accident scene photographs : Liability 100%

Without Prejudice.

Dear Hsiao Tong

We disagree with your contention stated in your below email of 08.12.18.

We re-attached the accident scene photographs that showed it was a straight line head to rear near side impact. This evidenced liability is clear and not otherwise as reported by your insured driver.

If you and or your Principal were to maintain offer at 50%, then kindly be informed that we will escalate matter to GIA for arbitration.

We shall hold our hands till 19.12.18.

Dear Mr Lau

Kindly assist to resolve this long outstanding case, expeditiously.

Thank you.

Best Regards William Tan

Claims Department | ComfortDelgro Engineering Pte Ltd

Off: 62148737 | Fax: 62141843

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

Sent: Saturday, 8 December 2018 1:01 PM

To: William Tan Thoo Seng

Cc: KKLau

Subject: RE: Yr ref: CC3/CTI18004490/K1pa3 (CB 7325X) VS SHA 4073 M D.O.A. 06.03.18 China

Without Prejudice

Hi Mr William.

We refer to your below email.

We have our principal instruction to maintain our offer at 50% - \$2,450.00 based on conflicting version of accident at this juncture. Our Insured claimed that he was "about to move out" and not moved out as claimed by your good office.

Kindly advise if there is any video footage submitted by your client. If so, kindly let us have a copy of video footage for our further review.

Thank 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: <u>chewht@lkkauto.com</u> | fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: William Tan Thoo Seng < williamtan@cdge.com.sg>

Sent: Wednesday, 21 November 2018 4:32 PM

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

Cc: alfred.toh@sg.cntaiping.com

Subject: Fw: Yr ref: CC3/CTI18004490/K1pa3 (CB 7325X) VS SHA 4073 M D.O.A. 06.03.18 China

Urgent reminder

Outstanding: 8 months. BOLA: 100%

Without Prejudice.

Dear Hsiao Tong

Sorry to send you this reminder.

Preceding emails refer.

On 10.05.18, you informed us that you are still waiting for China's mandate to settle at global sum of \$4,900.00. Despite our email sent on 26.09.18, till today, nothing heard from you and case was then being protracted till today.

Dear Mr Lau

Kindly assist to liaise with your Principal to confirm settlement.

Thank you.

Best Regards William Tan

Claims Department | ComfortDelgro Engineering Pte Ltd

Off: 62148737 | Fax: 62141843

From: William Tan Thoo Seng

Sent: Wednesday, 26 September 2018 4:13 PM

To: Hsiao Tong (LKKAuto); kklau@lkkauto.com; alfred.toh@sg.cntaiping.com

Cc: Aileen Tan Lee Noi

Subject: Yr ref: CC3/CT118004490/K1pa3 (CB 7325X) VS SHA 4073 M D.O.A. 06.03.18 China

Outstanding: 18 months BOLA S14: 100%

Without Prejudice.

Dear Hsiao Tong

Preceding emails refer.

On 10.05.18, we spoke and you told us that you are seeking for China's mandate to settle at global sum of \$4,900.00.

In our last email to you dated 29.06.18, we rejected your offer at \$2,450.00 and we ask you to settle as per BOLA \$14. (liability: 100%)

Till to date, after protracted for two months, nothing heard from you. Yesterday, we then follow up with you and you said nothing heard from your Principal and you will be writing to them.

Dear Alfred and KK Lau

Without letting matter to be further protracted indefinitely at your end, please assist to settle this long outstanding matter expeditiously and amicably by 03.10.18. After which, if no offer/settlement reached, we will then have to refer to GIA for advice.

Thank you.

Best Regards William Tan

Claims Department | ComfortDelgro Engineering Pte Ltd

Off: 62148737 | Fax: 62141843

This message and any attachments may contain confidential, privileged or proprietary information. If you are not the intended recipient, kindly notify us and delete this message and its attachments immediately, and please be advised that using, copying, distributing or disclosing any contents therein is not allowed. Statements pertaining to any matter outside our business are not to be taken as endorsed by ComfortDelGro Corporation Limited or its related companies. The comments/proposals provided are for discussion purposes only and are subject to approvals. Nothing herein shall constitute a binding agreement between the parties. Neither party shall be bound in any way to any term or condition except as agreed in a written agreement signed by the duly authorised representatives of both parties.

ComfortDelGro - a Green Office certified by the Singapore Environment Council - is committed to preserving the environment. We encourage you to print this only if necessary.

ComfortDelGro Engineering Pte Ltd [Registration No. 199506048W]

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ComfortDelGro Engineering Pte Ltd [Registration No. 199506048W]

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ComfortDelGro Engineering Pte Ltd [Registration No. 199506048W]

Our Ref : T 0318 / SHA4073M /WT(st)	ENGINEERING
Your Ref : Date : 14-Mar-18 CDGE Taxi Claims Dept	ComfortDelGro Engineering Pte Ltd 205 Braddell Road Singapore 579701
CHINA INSURANCE CO LTD 59 Loyang Drive 4th Flr Singapore 508969	Mamine +85 6383 6280 Facalmille +65 6280 9755
3 ANSON ROAD	www.odge.com.sg
#16-00 SPRINGLEAF TOWER	Conseny Reprison for (second-life)
SINGAPORE 079909	Workshops
Attn : Motor Claims Department WITHOUT PREJUDICE	Braddett 205 Braddett Road Singapore 579701
Dear Sir	Loyang 59 Loyang Onse
ACCIDENT INVOLVING OUR TAXI SHA4073M YOUR INSURED	CB 7325X Singapore 508969
AND OTHERON	06.03.18 383 Sin Ming Drive Singapore 875717
We are the authorised repair workshop for Comfort Transportation Pte Ltd, the	e owner of motor Pandan
Vehicle No: SHA4073M which was involved in the captioned accident with	n your insured 45 Pandan Road, Singapore 609286
vehicle. The vehicle owner and the taxi driver concerned have requested and a	authorized us to
assist them in presenting their claims against the party responsible for all appl	licable matters 329 Util Road 3
arising from the damage to the vehicle.	Singapore 408649 Serioko
As the accident was caused by the negligent act of your insured driving CB 7	325X 24 Senoko Loop Singapore 758158
we are submitting these claims for your consideration on behalf of the claiman	nts. Sungel Kadut 7 Sungel Kadut Way
TAXI OWNER'S CLAIM	Singapone 728791
1 Cost of Repair	\$ 4,458.13 Yishun \$ 477)12iihuri Industriiii Park A
2 4 days Loss of Rental @ \$ 119.28 per day	e Singapore 768732
3 Survey Report Fees (Surveyed by M/s LKK)	\$ - \$ 7.49 \$ -
4 LTA Search Fees	\$ -
5 GIA / Police Report Fees	\$ -
6 Towing / Medical / Transporation Fees Sub Total:	
HIRER'S CLAIM	CO
7 4 days Loss of Income @ \$ 80.00 per days	\$ 320.00
Total Claims :	\$ 5,262.74
We enclosed herewith the following documents to support the claims: -	
Original repair bill and photostat photographs :	7 pcs.
b) LTA search slip/s of : CB 7325X	
c) GIA / Police report/s of : SHA4073M	
 Letter of authority from owner / hirer / operator 	
() Traffic Compound () Towing/Medical bill/receipts () Certificate of Insu	urance
(X) Photograph/s of Accident Scen (x) Downtime/Mileage record	(x) Rental Rate letter
Kindly look into the matter and let us hear from you on the settlement of the soon as possible.	aid claims as
Please note that it is a condition of any settlement reached that it shall be with to any personal injury claim (if any) of the taxi driver.	nout prejudice
Yours faithfully William 'Ian	
Deputy Manager	
CDGE Claims Department Tel: 6214 8737 Fax: 6214 1843 Email: williamtan@cdge.com.sg	

A member of COMFORTDELGRO

This is a computer generated letter. No signature is required.









51 UBI AVE 1, #01-25 PAYA UBI INDUSTRIAL PARK, SINGAPORE 408933 TEL; (065) 62563561 FAX: (065) 62564315

Our Ref: CC3/CTI18004490/K1pa3

04 APRIL 2018

YEO SIO HUA 70A TELOK BLANGAH HEIGHTS #21-507 SINGAPORE 101070

Dear Sir/Madam.

ACCIDENT INVOLVING CB 7325X / SHA 4073M / OTHERS ON 06/03/2018

We refer to the above subject matter. We write to inform you that we are the loss adjuster appointed by your motor insurer, China Taiping Insurance (Singapore) Pte Ltd to deal with the third party claim against your policy.

We have received a claim from SHA 4073M against your motor insurance policy.

Based on the accident report and accident scenario, liability is down against us. We will therefore proceed to negotiate for an amicable settlement with the Third Party.

Should you however wish to further discuss on the matter prior to our negotiations and settlement, please contact us within 10 days from the date of this letter.

Please call us if you have further queries.

Yours faithfully,

CHEW HSIAO TONG

Case Handler DID: 6742 3197 FAX: 6741 4108

EMAIL: chewht@lkkauto.com

c.c. China Taiping Insurance (Singapore) Pte Ltd (Motor Claims Dept)

LETTER OF AUTHORISATION

(NAF / PAF)

ACCIDENT INVOLVING

i 40 SHA4073M , CB7325X

ON 06-Mar-18 08:45

ALONG

BUKIT TIMAH RD TWDS ADAM RD .

1 / We

QUAH HOCK HENG

(Hirer) NRIC No .:

S0055087F

and/or

(Relief) NRIC No.:

Taxi Number

SHA4073M

hereby authorise ComfortDelGro Engineering Pte Ltd(CDGE):

- To submit my/our claims for damages, costs and expense, including loss of income, loss of rental, medical fee and legal costs.
- To have absolute discretion to agree to any settlement or compensation amount in respect of my/our claim against third party (except personal injuries and medical claims).
- 3. To sign Discharge Voucher on my/our behalf.
- 4. To accept any payment (claim proceeds) in respect of the claim against third party and payment by cheque shall be forward directly to CDGE in accordance with CDGE's instruction and made in favour of "ComfortDelGro Engineering Pte Ltd".

Date

06-Mar-2018

Name of Hirer

QUAH HOCK HENG

Hirer NRIC

S0055087F

Signature :

Address.

255 COMPASSVALE ROAD #13-692

540255

Contact No.

97802502

A member of COMFORTDELGRO

GST REG. NO. M2-8921817-3

TAX INVOICE

ComfortDelGro Engineering Pte Ltd

Write shape

The Land Committee Services Services

State Services Services Services

State Services Services

State Services Services

State Services

Since Katal Way Shoppers Tall

COMPANY REG: NO.: 199506048 Page:

CHINA TAIPING INSURANCE CO(S) PTE L

ANSON ROAD #16-00 SINGAPORE SG 079909

DUNTACT NO: 62222366

Description: 3P 06.03.18

VEHCLE NO SHA4073M

INV. NO/DATE 91361855 13.03.201

MAKE HYUNDAI

MODEL I - 40

ODOMETER READING

DATE OF REG 05.11.2015

DATE/TIME IN 06.03.2018 12:25

CHASSIS CODE KMHLB41UMGU080336

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Net

S/No Part No.

0002

PART REQUISITION 04-01-0103-0577

04-01-0103-0786 9904 04-01-0103-0584

04-01-0103-0800

04-01-0103-0787 DOOR 04-01-0103-0579

04-01-0101-0111 04-01-0103-0738 0009 04-01-0103-0851

04-01-0103-0581 28-01-0103-0005 T40VC SYMBOL MARK-TRUNK L I40VC EMBLEM-CRDT 140V2 LAMP ASSY-RR COMB I

140VC PANEL ASSY-TRUNK LT

I40VC EMBLEM-I40 I 40VC COVER ASSY-RR BUMPE HYUNDAI BUMPER COVER CLIP

140VC COVER-RR BUMPER LWR I40VC REFLECTOR/REFLEX AS I40VC LAMP ASSY-RR COMB O (140/SONATA REAR BOOT LOG

Qty Unit Price

1,681.40

27.20

41,00

556,80

41.00

603,60

*Disc

20.00

1,345.1

20.00 445 41 20:00 482. BE

20.00 225.00 20:00 32,00

20.00 565,60 452.4 20.00

mfortDelGro Engineering Pte Ltd lumber of COMFORDILLENO

ad Office: 5 Braddell Road gapore 579701

ACCOUNT No. INVOICE No. AMOUNT BANK/CHQ No 8010012 91361855 4.458.13

dly note that no receipt shall be issued unless requested.

STOMER'S COPY

A member of COMFORTDELGRO

GST REG. NO. M2-8921817-3

TAX INVOICE

ComfortDelGro Engineering Pte Ltd

Alf Brodest Road Broganie Shifts Martins v 65 0001 John Factoria

Workshope

18 Libert Cont Stylen to the St St Stylen to the St St Stylen Sty A Service Belgion St. Service Service

> COMPANY REG. NO.: 199506048 Page:

8010012

CHINA TAIPING INSURANCE CO(S) PTE L

3 AMSON ROAD #16-00 SINGAPORE SG 079909

DUNTACT NO: 52222366

VEHCLE NO SHA4073M

INV. NO/DATE 91361855 13.03.201

HYUNDAT

MODEL

GEOMETER READING

DATE OF REG 05.11.2015

DATE/TIME IN 06.03.2018 12:25

CHASSIS CODE KMHLB41UMGU080336

S/No Part No.

Oty Unit Price

10.00

*Disc

Net

28-01-0103-0006 (140/SONATA)REAR BOOT TEL

SUB-TOTAL

0.00 3,066.48

500.00

540.00

JOB NATURE

23-502

PANEL BEATING

SPRAYPAINT ON AFFECTED AREA CHECK ALL LIGHTING

TUFF COAT ON AFFECTED PARTS. R/I REVERSE SENSOR

540.00 20.00

20,00

20.00

20.00

SUB-TOTAL

1,100.00

nfortDelGro Engineering Pte Ltd umber of COMFORDELCRO

Office:

Braddell Road apore 579701

y note that no receipt shall be issued unless requested.

TOMER'S COPY

ACCOUNT No.	INVOICE No.	AMOUNT	BANK/CHQ No.
8010012	91361855	4,458.13	

A member of COMFORIDELCRO

GST REG. NO. M2-8921817-3

TAX INVOICE

ComfortDelGro Engineering Pte Ltd

No Beatle Race Sequence STATE

Value - 61 ESC 5001 Factories - 61 6000 STA

Workshops

In Lowers Down To garrier 1990/0 Italia See Meg Dine Singapus (1987) Italia Partier Ross Singapus (1987) 200 See Ross & Sintificate 405:10

COMPANY REG. No.: 199506048

CHINA TAIPING INSURANCE CO(S) PTE L SPRINGLEAF TOWER

3 ANSON ROAD #16-00 SINGAPORE SG 079909

CONTACT NO: 62222366

VEHCLE NO SHA4073M

INV. NO/DATE 91361855 13.03.201

MAKE HYUNDAI

JOB NO. 305122661

MODEL

ODOMETER READING

DATE OF REG 05.11.2015

DATE/TIME IN 06.03.2018 13:23

CHASSIS CODE KMHLB41UMGU080336

Items total

Add GST 8

7,000 %

4,166,48 291.65

Invoice amount

4,458.13

Issued by : CHEWBEELENG 13.03.2018 11:31:29
Repair type : CLSO/57/57
Payment Type/Term: /Credit 30 days

unfortDelGro Engineering Pte Ltd member of COMFORDELGRO

id Office: Braddell Road gapore 579701

idly note that no receipt shall be issued unless requested.

STOMER'S COPY

ACCOUNT No.	INVOICE No.	AMOUNT	BANK/CHQ No.
3010012	91361855	4,458.13	Y
5010012	31301903	4,458.13	

Our Ref: CT18030175

Date: 13 March 2018



TO WHOM IT MAY CONCERN

Dear Sir/Madam

ACCIDENT ON

06/03/2018 @ 08:45 hrs

ALONG

BUKIT TIMAH RD TWDS ADAM RD

INVOLVING

CB7325X

We refer to the above-mentioned accident and wish to inform that Comfort Transportation Pte Ltd is the registered owner of the taxi bearing vehicle registration number SHA4073M (the "Taxi"). The Taxi was hired to QUAH HOCK HENG IC NO S0055087F a registered hirer-operator of Comfort Transportation Pte Ltd at the time of occurrence of the aforementioned accident at a rental rate \$119.28 per day (inclusive of GST).

Please be advised that the Taxi was insured with India International Insurance Pte Ltd on a third party basis at the material time of the accident.

We wish to confirm that the aforesaid hirer-operator had obtained our permission to undertake repairs for damage on the Taxi arising from the said accident with a motor workshop of his choice.

Please liaise with the said hirer-operator or his authorized workshop directly for settlement of claims with third party's insurance company in respect of the said accident.

Yours faithfully

Christine Tay Assistant Manager, Fleet Safety

This is a computer generated letter. No signature is required.

SHA 4073M

1

Enquire Vehicle Insurer

Vehicle No. Incident Date/Time Search Status Insurance Company Code Insurance Company Name

C01

CB7325X 06 Mar 2018 / 08:45:00 Successful

CHINA TAIPING INSURANCE (SINGAPORE) PTE LTD

Previous OK



LKK Auto Consultants Pte Ltd

51 Ubi Ave 1 #01-25 Paya Ubi Industrial Park, Singapore 408933

TEL: 6256 3561 FAX: 6256 4315

Reg. No: 199607198R GST Reg. No. 19-9607198-R

		Affiliated to Federation Intern	ationale Des Experts En Autom	
CHI	NA TAIPING INSU	RANCE (S) PTE LTD	Ref : CC3/CTI180044	490/K1pa3q2
3 ANSON ROAD #16-00 SPRINGLEAF TOWERSINGAPORE 079909			Date: 28-08-2019 Code: CTI	
1.		Policy Particula	rs :- THIRD PARTY CLAI	M
	Insured Veh.	CB 7325X	Veh. Inspected	SHA 4073M
	Policy No.	DMBISN1739421700	Coverage (\$)	0.00
	Claim No.	SNM18D01278/C02/3	Excess (\$)	0.00
	Assign From		Assign Date	07/03/2018
2.	1 12 2 1	Vehicle Pa	rticulars & Condition	SALE STATE OF THE PARTY OF
	Make & Model	HYUNDAI 140	c.c	1685
	Engine No.	HIDDEN	Year of Reg.	2015
	Chassis No.	KMHLB41UMGU080336	Colour	BLUE
	Odometer	316180	Steering	IN ORDER
	Brakes	IN ORDER	Modification	STANDARD ALLOY RIM
	General	FAIR		
3.		Con	ditions of Tyres	
		Size	Make	Balance
	R/H Front Tyre	205/60 R16	WEST LAKE	7 mm
	L/H Front Tyre	205/60 R16	WEST LAKE	7 mm
	R/H Rear Tyre	205/60 R16	WEST LAKE	7 mm
	L/H Rear Tyre	205/60 R16	WEST LAKE	7 mm
1.		Descri	ption of Damages	
	THE VEHICLE SU	STAINED DAMAGES AT THE	REAR N/S PORTION.	
5.			eral Information	
	Accident Date	06/03/2018	Inspection Date	07/03/2018
	Survey held at	COMFORTDELGRO ENGINE	EERING PTE LTD	
	F-1800914 100 100-0000	59 LOYANG DRIVE SINGAPORE 508969		
5a.	Vita in the last		Remarks	
		ON WAS CONDUCTED ON A" CE TO YOUR INSTRUCTIONS		
5b.		Estima	ate Days of Repair	
	ESTIMATED NORMAL PERIOD FOR REPAIR: 3 Working Days			



LKK Auto Consultants Pte Ltd

51 Ubi Ave 1 #01-25 Paya Ubi Industrial Park, Singapore 408933

TEL: 6256 3561 FAX: 6256 4315

Reg. No. 199607198R GST Reg. No. 19-9607198-R

Page No.:1 of 2

ADJUSTMENT ON REPAIR COST FOR VEHICLE NO. SHA 4073M

Qty	Description of Parts	Condition	Estimate By Workshop (\$))	Our Adjusted (\$)
	REPLACEMENT OF PARTS			
1	BOOT LID	DENTED	1,681.40	1,681.40
1	BOOT LID RUBBER	SERVICEABLE	115.80	
1	BOOT LID LOCK UPPER	SERVICEABLE	137.90	
1	BOOT LID LOCK LOWER	SERVICEABLE	31.70	
1	BOOT LID "H" EMBLEM	NECESSARY	27.20	27.20
1	BOOT LID CRDI PLATE	NECESSARY	41.00	41.00
1	BOOT LID LAMP (LH)	CRACKED	556.80	556.80
1	BOOTLID MOULDING	SERVICEABLE	85.00	
1	BOOTLID I40 EMBLEM	NECESSARY	41.00	41.00
1	BOOTLID LOWER GARNISH	TO REPAIR SEE LABOUR	398.00	
1	REAR BUMPER	DEFORMED	603.60	603,60
1	REAR BUMPER REINFORCEMENT	SERVICEABLE	504.35	
2	REAR BUMPER REINFORCEMENT BRACKET (LH/RH) @\$180.00	SERVICEABLE	360.00	
1	REAR BUMPER SIDE BRACKET,LH	SERVICEABLE	49.00	
10	REAR BUMPER CLIPS	NECESSARY	22.00	22.00
1	REAR BUMPER SPONGE	SERVICEABLE	143.40	
1	REAR BUMPER UNDER COVER	CUT	225.00	225.00
1	REAR BUMPER REFLECTOR LAMP (LH)	CRACKED	32.00	32.00
1	TAIL LAMP (LH)	CRACKED	565.60	565.60
	LESS 20% DISCOUNT		-1,124.15	-759.12
			4,496.60	3,036.48
	SPECIAL NETT ITEMS			
1	BOOT LID COMFORT LOGO & TEL NO STICKER (SN)	NECESSARY	30.00	30.00
1	REAR BUMPER REVERSE SENSOR (SN)	SERVICEABLE	135.70	8381183
			165.70	30.00
	LABOUR			
	PANEL BEATING.INCLUSIVE OF THE REPAIR OF BOOTLID LOWER GARNISH.		750.00	500.00
	SPRAY PAINTING CHARGE.		600.00	540.00

Report Ref No. CC3/CTI18004490/K1pa3q2



LKK Auto Consultants Pte Ltd

51 Ubi Ave 1 #01-25 Paya Ubi Industrial Park, Singapore 408933

TEL: 6256 3561 FAX: 6256 4315

Reg. No: 199607198R GST Reg. No. 19-9607198-R

Page No.: 2 of 2

4,166.48

Qty	Description of Parts	Condition	Estimate By Workshop (\$))	Our Adjusted (\$)
	WIRING CHARGE.		50.00	20.00
	TUFF KOTE.		50.00	20.00
	REMOVE/REFIX REVERSE SENSOR.		120.00	20.00
			1,570.00	1,100.00
	GRAND TOTAL		6,232.30	4,166.48

RECOMMENDED COST OF REPAIRS	
RECOMMENDED COST OF REPAIRS	
P2500000 INVIDENCE TO A	

Report Ref No. CC3/CTI18004490/K1pa3q2

KALVIN ANG WEI KUN

Automotive Assessor / Investigator

HO LEONG CHUAN

Automotive Assessor

DISCLAIMER OF LIABILITY TO THIRD PARTIES:- This Report is made solely for the use and benefit of the Client named on the front page of this Report.

No liability of responsibility whatsoever, in contact or tort, is accepted to any third party who may reply on the Report wholly or in part. Any third party acting or replying on this Report, in whole or in part, does so at his or her own risk.