

Surveyor:

DO:

Date / Time:

Pre-assign / CCU / FTE

Registered in Merimen:



Insured Vehicle No.:

Name of Insured:

Insured Tel No.:

HP:

Excess Sec II :SS

D.O.A:

Is driver the owner?

(YES / NO)

Nature of Accident:

If NO, Driver Name / Age:

Driver Tel No.:

Claim No.:

Policy No.:

Make / Model:

Place of Accident:

OI GIA REPORT: YES / NO

TP GIA REPORT: YES / NO

Insured Liability: %

Final ? Yes / No



INSRS:

WSP:

Tel:

Liability:

RMKS:



INSRS:

WSP:

Tel:

Liability:

RMKS:



INSRS:

WSP:

Tel:

Liability:

RMKS:



INSRS:

WSP:

Tel:

Liability:

RMKS:

Date/Time

STAGE

DATE / PIC

Non-Reporting ltr (1st):

Non-Reporting ltr (2nd):

Non-Reporting ltr (Final):

Notification ltr (if non-pickup):

Call OI:

After call ltr to OI:

Documentation Check-List: Handler Typist

Notification ltr (if non-pickup)

After call ltr to OI:

Authorisation To Act:

Release Voucher:

Final Repair Bill:

Car Rental Invoice:

Towing Invoice:

LTA / GIA:

Medical Bill:

PIR:

Mandate/Reject Instruction:

LOD:

Payment Breakdown Form:

Post-Repair Photos:

Others:

PRELIMINARY ADVICE

Date/Time:

Sent By:

FINALIZATION

Date/Time:

Confirm with:

Confirm by:

Repair Cost:

SS

(

days) Reduction:

%

Email

Call

FINAL SETTLEMENT

Date/Time:

Confirm with:

Email

Call

Final Liability:

%

(Agreed / Assessed)

BOLA S/N No.:

If NO or B 28, Ass. Lia:

Repair Cost:

SS

Loss of Rental (LOR):

SS

(

days)

Loss of Use (LOU):

SS

(\$

x

days)

Loss of Income (LOI):

SS

(\$

x

days)

LOR only

LOU only

LOR + LOU

LOR + LOI

[Tick only one]

GIA/LTA Search

SS

Medical:

SS

Disbursement:

SS

(e.g. Tow/ Independent)

Legal Cost

SS

Total:

SS

Global Sum SS:

FINAL PAYMENT

Date/Time:

Confirm with:

Email

Call

Payee 1:

SS

Name 1:

Payee 2: (Strike if N.A.)

SS

Name 2:

Payee 3: (Strike if N.A.)

SS

Name 3:

1) Claim status: Normal/Reject/Private Settle

2) Report Format:

3) Survey fee:

Tip

DATE: 05/11/2015

Driver: Kelvin

REF:

### ASSIGNMENT

From: \_\_\_\_\_ Date: \_\_\_\_\_

Estimate #/Cost: \_\_\_\_\_

DD / T / F / S / TP RES / OD RES / EVA / INV / MV

To Insp: \_\_\_\_\_ Vehicle No: \_\_\_\_\_

at Work: \_\_\_\_\_

of \_\_\_\_\_

Insured: \_\_\_\_\_

Policy No: \_\_\_\_\_

Claims No: \_\_\_\_\_

Sum Insured: \_\_\_\_\_

Excess: \_\_\_\_\_

(Client Record)

Make of Vh: \_\_\_\_\_

(Policy Condition)

N/S	O/S

Remark: The veh had commenced its repair at the time of inspection.

Bal. or Market Value: \_\_\_\_\_

IDAC Accident Rpt: \_\_\_\_\_ Consistent?: Yes or No

GIA / PR Seen: \_\_\_\_\_ Consistent?: Yes or No

Est. Repairs: 3 days Res.: Yes or No

Lum/Stnk: \_\_\_\_\_ % 3 Val.: Yes or No

CA / REV / REP. / 24 HRS

Vehicle: IN / OUT

Date: \_\_\_\_\_ Person Contacted: \_\_\_\_\_

Veh No: SHA 4073M

Yr Regn: 5 Nov 2015

Type: M.Car / M.Cycle / Bus / Van / Lorry / T / Prime Mover /

Truck / Trailer or

Make: Hyundai Ix

cc 1685

Colour: Blue

A/C: Insured / Std / Nil / NA

Sp. Reading: 316180

T/Radio: Insured / Std / Nil / NA

Eng No: \_\_\_\_\_

C No: KAHCBX14AH4080776

Gas. Cond: Good / F / Poor / Burnt

Steering: Inord / G / Jammed / Leaked / Burnt or

Brakes: Inord / G / Jammed / Leaked / Burnt or

Modi: Nil / S/Rim / STD / G / Rim or

Tyre Size: F: 205/60R16

R: 2

BS / DUN / EXNOVA / GY / FS / LIZA / MIC / OHTSU / PIR / SUMI /

TOYO / YOKO or Weste

Front

Rear

R/Bal: 2

mm

R/Bal: 2

mm

L/Bal: 7

mm

L/Bal: 7

mm

D.O.A: 6/3/8

D.O.A: 7/3/8

Survey held at CDHE (Loyang)

Des. of Damages: Frt / Rear / O/S / N/S / U/C / Rooftop or

Rear n/s

The U/C / Chassis frame / Body Structure affected due to collision.

Date / Time

Action / Instruction

9/1/3 QMS R/P \$4166.48 / 3 Rm.

CTI

9/1/3

(Red \$2065.82 / 33%)

Deadline, File Pass to?

☐

: Preli. Report

1)

☐

: Final Report

Deadline, File Return to?

2)

Days Of Repair: \_\_\_\_\_

Resurvey No. of Trip: \_\_\_\_\_

Survey Fee: \_\_\_\_\_

Transportation: \_\_\_\_\_

\$ - RS - \$

Add Fee: ☐ : Site Insp (\$ \_\_\_\_\_)

\_\_\_\_\_

\_\_\_\_\_




## 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 Internationale Des Experts En Automobile				
CHINA TAIPING INSURANCE (S) PTE LTD		Ref : CC3/CTI18004490/K1pa3		
3 ANSON ROAD #16-00 SPRINGLEAF TOWERS SINGAPORE 079909		Date : 08-03-2018		
		Code : CTI		
<b>1. Policy Particulars :- THIRD PARTY CLAIM</b>				
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	08/03/2018	
<b>2. Vehicle Particulars &amp; Condition</b>				
Make & Model		c.c	0	
Engine No.	HIDDEN	Year of Reg.		
Chassis No.		Colour		
Odometer	-	Steering		
Brakes		Modification		
General				
<b>3. Conditions of Tyres</b>				
	Size	Make	Balance	
R/H Front Tyre			mm	
L/H Front Tyre			mm	
R/H Rear Tyre			mm	
L/H Rear Tyre			mm	
<b>4. Description of Damages</b>				
<b>5. General Information</b>				
Accident Date	06/03/2018	Inspection Date	07/03/2018	
Survey held at	COMFORTDELGRO ENGINEERING PTE LTD 59 LOYANG DRIVE SINGAPORE 508969			
<b>5a. Remarks</b>				
A) THE INSPECTION WAS CONDUCTED ON A "WITHOUT PREJUDICE" BASIS. B) IN ACCORDANCE TO YOUR INSTRUCTIONS, WE HAVE NOT AUTHORISED REPAIRS.				

**COMFORTDELGRO ENGINEERING PTE LTD**  
**REPAIR ESTIMATE\***

VEHICLE NO : SHA 4073M

MAKE :

MODEL : HYUNDAI i40

DATE 7/3/2018

China Taiping CP/P) IS

LKF - kalvin

Qty	Parts Description/ Labour	Type	Unit Price	Amount
	Boot Lid ✓			\$ 1,681.40
	Boot Lid Rubber ✗			\$ 115.80
	Boot Lid Lock Upper ✗			\$ 137.90
	Boot Lid Lock Lower ✗			\$ 31.70
	Boot Lid 'H' Emblem ✓			\$ 27.20
	Boot Lid CRDI Plate ✓			\$ 41.00
	Boot Lid Lamp (LH) ✓			\$ 556.80
	Bootlid Moulding ✗			\$ 85.00
	Bootlid i40 Emblem ✓			\$ 41.00
	Bootlid Lower Garnish ✗			\$ 398.00
	Rear Bumper ✓			\$ 603.60
	Rear Bumper Reinforcement ?			\$ 504.35
	Rear Bumper Reinforcement Bracket (LH/RH) ?		\$ 180.00	\$ 360.00
	Rear Bumper Side Bracket, LH ?			\$ 49.00
	Rear Bumper Clips ✓			\$ 22.00
	Rear Bumper Sponge ?			\$ 143.40
	Rear Bumper Under Cover ✓			\$ 225.00
	Rear Bumper Reflector Lamp (LH) ✓			\$ 32.00
	Tail Lamp (LH) ✓			\$ 565.60
	<b>SUB TOTAL</b>			<b>\$ 5,620.75</b>
	<b>LESS 20%</b>			<b>\$ 1,124.15</b>
	<b>DISCOUNTED TOTAL</b>			<b>\$ 4,496.60</b>
	Boot Lid Comfort Logo & Tel No. Sticker ✓			\$ 30.00
	Rear Bumper Reverse Sensor ✗			\$ 135.70
				<b>\$ 165.70</b>
	<b>Labour Charge</b>			
	Panel Beating- Repair Rear LH Fender			\$ 250.00
	Spray Painting Charge			\$ 600.00
	Wiring Charge			\$ 50.00
	Tuff Kote			\$ 50.00
	Remove/Refix Reverse Sensor			\$ 120.00
	<b>TOTAL LABOUR</b>			<b>\$ 1,570.00</b>
	<b>ESTIMATE TOTAL</b>			<b>\$ 6,232.30</b>
This is an initial estimate based on a visual inspection of the above vehicle. The final repair quantum will be prepared after the vehicle is surveyed by a motor Surveyor appointed by the insurance company.				

LKF Auto Consultants hence notify the Repairer of the following:  
 • To resurvey before/after spray painting  
 • To display damaged parts during resurvey  
 • Parts prices are subject to confirmation  
 • Third party survey is on a "Without Prejudice" basis  
 • No illegal modification is allowed  
 • Supplementary survey must be supervised and subject to approval from Insurance Company

Kalvin  
 7/3/18 16:30  
 3 Rys

PIP  
 Before Paint & U

500  
 250.00  
 600.00  
 50.00  
 50.00  
 120.00

Nett  
 Nett

JC NO. 305122661

To be kept by Security Guard

**COMFORTDELGRO ENGINEERING PTE LTD**  
**REPAIR ESTIMATE\***

China Taiping (P/P)

IS

VEHICLE NO : SHA 4073M

DATE 7/3/2018

MAKE :

LKF - kalvin

MODEL : HYUNDAI i40

Qty	Parts Description/ Labour	Type	Unit Price	Amount
	Boot Lid — <i>Ref</i>			\$ 1,681.40
	Boot Lid Rubber <i>X</i> <i>ref</i>			\$ 115.80
	Boot Lid Lock Upper <i>X</i> <i>ref</i>			\$ 137.90
	Boot Lid Lock Lower <i>X</i> <i>ref</i>			\$ 31.70
	Boot Lid 'H' Emblem — <i>ref</i>			\$ 27.20
	Boot Lid CRDI Plate — <i>ref</i>			\$ 41.00
	Boot Lid Lamp (LH) — <i>ref</i>			\$ 556.80
	Bootlid Moulding <i>X</i> <i>ref</i>			\$ 85.00
	Bootlid i40 Emblem — <i>ref</i>			\$ 41.00
	Bootlid Lower Garnish <i>X</i> <i>ref</i>			\$ 398.00
	Rear Bumper — <i>Ref</i>			\$ 603.60
	Rear Bumper Reinforcement <i>Ref</i>			\$ 504.35
	Rear Bumper Reinforcement Bracket (LH/RH) <i>Ref</i>		\$ 180.00	\$ 360.00
	Rear Bumper Side Bracket, LH <i>Ref</i>			\$ 49.00
	Rear Bumper Clips — <i>ref</i>			\$ 22.00
	Rear Bumper Sponge <i>X</i> <i>ref</i>			\$ 143.40
	Rear Bumper Under Cover — <i>ref</i>			\$ 225.00
	Rear Bumper Reflector Lamp (LH) — <i>ref</i>			\$ 32.00
	Tail Lamp (LH) — <i>ref</i>			\$ 565.60
	<b>SUB TOTAL</b>			<b>\$ 5,620.75</b>
	<b>LESS 20%</b>			<b>\$ 1,124.15</b>
	<b>DISCOUNTED TOTAL</b>			<b>\$ 4,496.60</b>
	Boot Lid Comfort Logo & Tel No. Sticker — <i>ref</i>			\$ 30.00
	Rear Bumper Reverse Sensor <i>X</i> <i>ref</i>			\$ 135.70
				<b>\$ 165.70</b>
	<b>Labour Charge</b>			
	Panel Beating- Repair Rear LH Fender			\$ 750.00
	Spray Painting Charge			\$ 600.00
	Wiring Charge			\$ 50.00
	Tuff Kote			\$ 50.00
	Remove/Refix Reverse Sensor			\$ 120.00
	<b>TOTAL LABOUR</b>			<b>\$ 1,570.00</b>
	<b>ESTIMATE TOTAL</b>			<b>\$ 6,232.30</b>

This is an initial estimate based on a visual inspection of the above vehicle. The final repair quantum will be prepared after the vehicle is surveyed by a motor Surveyor appointed by the insurance company.

LKK Auto Consultants hence notify the Repairer of the following:

- To survey before repair spray painting
- To display damaged parts during survey
- Parts prices are subject to confirmation
- Third party survey is on a "without prejudice" basis
- No illegal modifications allowed
- Supplementary items must be surveyed and subject to final approval from insurance company

Kalvin LKF  
 7/3/18 to P.P.  
 3 P.P.s

P.P. Before Paint & U

*500*  
~~750.00~~  
~~600.00~~ *500*  
~~50.00~~ *20*  
~~50.00~~ *20*  
~~120.00~~ *20*

COMPANY : THIRD PARTY'S CLAIMS (CAS)  
 CUSTOMER: 7010045  
 ADDRESS : COMFORT TRANSPORTATION PTE LTD  
 383 SIN MING DRIVE  
 SINGAPORE SINGAPORE 575717  
 65508755

JOB NO : 305122661  
 REGN NO : SHA4073M  
 MILEAGE : 0000000000  
 MAKE : HYUNDAI  
 MODEL : I-40  
 DATE OF REGN : 05.11.2015  
 DATE/TIME IN : 06.03.2018 12:25  
 ACCIDENT DATE : 06.03.2018

## JOB / PARTS DESCRIPTION

QTY IND UNIT-PRICE DISC% AMOUNT

## PART REQUISITION

0001 04-01-0103-0577-G	BOOTLID	1	1,681.40	20.00	1,345.12
0002 04-01-0103-0800-G	BOOTLID EMBLEM-H	1	27.20	20.00	21.76
0003 04-01-0103-0786-G	BOOTLID EMBLEM-CRDI	1	41.00	20.00	32.80
0004 04-01-0103-0584-G	BOOTLID LAMP LH	1	556.80	20.00	445.44
0005 04-01-0103-0787-G	BOOTLID EMBLEM-I40	1	41.00	20.00	32.80
0006 04-01-0103-0579-G	REAR BUMPER	1	603.60	20.00	482.88
0007 04-01-0101-0111-G	REAR BUMPER CLIPS	10 L	22.00	20.00	17.60
0008 04-01-0103-0738-G	REAR BUMPER UNDER COVER	1	225.00	20.00	180.00
0009 04-01-0103-0851-G	REAR BUMPER REFLECTOR LH	1	32.00	20.00	25.60
0010 04-01-0103-0581-A	TAILLAMP LH	1	565.60	20.00	452.48
0011 28-01-0103-0005-A	BOOTLID COMFORTDELGRO	1	20.00		20.00
0012 28-01-0103-0006-A	BOOTLID 65521111	1	10.00		10.00

SUB-TOTAL : 3,066.48

JOB NATURE

COMPANY : THIRD PARTY'S CLAIMS (CAS)  
CUSTOMER: 7010045  
ADDRESS : COMFORT TRANSPORTATION PTE LTD  
383 SIN MING DRIVE  
SINGAPORE SINGAPORE 575717  
65508755

JOB NO : 305122661  
REGN NO : SHA4073M  
MILEAGE : 0000000000  
MAKE : HYUNDAI  
MODEL : I-40  
DATE OF REGN : 05.11.2015  
DATE/TIME IN : 06.03.2018 12:25  
ACCIDENT DATE : 06.03.2018

## JOB / PARTS DESCRIPTION

## QTY IND UNIT-PRICE DISC% AMOUNT

0000 L	PANEL BEATING	500.00
0001 23-502	SPRAYPAINT ON AFFECTED AREA	540.00
0002 17-01	CHECK ALL LIGHTING	20.00
0003 20-00	TUFF COAT ON AFFECTED PARTS.	20.00
0004 L	R/I REVERSE SENSOR	20.00

SUB-TOTAL : 1,100.00

TOTAL : 4,166.48



MVA NAME & SIGNATURE  
DATE :

AUTHORISED : YES / NO  
SURVEYOR NAME & SIGNATURE  
DATE :

# COMFORTDELGRO ENGINEERING

ComfortDelGro Engineering Pte Ltd  
59 Loyang Drive Singapore 508969  
Fax: 6546 8156

Our Job Ref No : 305122661  
Date : 09/03/18

## FINALIZATION FORM

To : LKK  
Attn : KALVIN ANG

Fax :


Vehicle Reg No : SHA4073M Date of Accident : 06-Mar-18


The survey and estimates of the repairs of the above-mentioned vehicle are as follows:-

1. The repair job shall bill to: CHINA TAIPING --- CB7325X
2. The finalized amount shall be:
 

(a) Spare Parts after List discount	\$3,066.48
(b) Labour Charges	\$1,100.00
<b>Total for Part-By-Part Repair Cost</b>	<b>\$4,166.48</b>
(c.) Lumpsum Repair (if applicable)	
Total for Lumpsum repair cost after Less: 20%	_____
<b>Final Lumpsum Repair cost</b>	_____
3. Estimated normal period for repairs: 3 working days.
4. We shall treat the above amount as Correct and Confirmed if there is no reply from you within 7 working days
5. Thank you for your assistance.

We confirm the estimates and finalized amount

Signature :   
Name : LIM T S  
Tel : 62148398  
Fax : 65468156

Signature :   
Name : KALVIN  
Date : 9/3/18

## For Official Use Only

Item	Amount	Document Attached Yes or No	Confirm By (Signature)	Remarks
1. Rental Rate P/Day		YES		
2. Loss of Income Paid				
3. Survey Fees	*****			
4. LTA Search Fee				
5. Medical Fees (on behalf of driver, if applicable)				
6. Overrun				

Remarks:

\_\_\_\_\_

## Hsiao Tong (LKKAuto)

---

**From:** Hsiao Tong (LKKAuto)  
**Sent:** Thursday, 29 March 2018 12:03 PM  
**To:** 'shengyafang@gmail.com'  
**Subject:** ACCIDENT INVOLVING CB 7325X / SHA 4073M/ OTHERS ON 06/03/2018 \*Our Ref: CC3/CTI18004490/K1pa3  
**Attachments:** Addendum Form\_CB 7325X.pdf

Your ref: **CB 7325X**  
Our Ref: CC3/CTI18004490/K1pa3

Dear Ms Yeo,

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

We refer to the above 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.

As per our tele-conversation earlier, you confirmed that the date of accident was on 06/03/2018.

Kindly assist to fill up the attached addendum form. Once it is done, kindly forward back the addendum form to us via email/fax for our further action.

Please call us if you have any queries.

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)

## Hsiao Tong (LKKAUTO)

---

**From:** Sheng Yafang <shengyafang@gmail.com>  
**Sent:** Thursday, 29 March 2018 12:49 PM  
**To:** Hsiao Tong (LKKAUTO)  
**Attachments:** 20180329\_124620.jpg

**IMPORTANT NOTE:** Please submit the completed Addendum form to the same Authorised Reporting Centre with whom you submitted the Original Report

### ADDENDUM

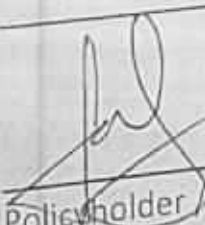
**(A) PARTICULARS OF PERSON MAKING THE AMENDMENTS:**

Original Report No : MNA118033198 Vehicle Registration No : CB 7325X  
Name (as shown in ICRIC) : Yeo Sio Hua NRIC/FIN/Passport No : S71075247  
(\* ~~Vehicle Driver~~ / Vehicle Owner) (\*) Please delete as appropriate  
Address : B1K 70A TELOK BLANAH HEIGHTS #21-07 Singapore (140701)  
Contact (Tel) : 9070 1809 Mobile No : \_\_\_\_\_  
Email Address : sheng yafeng @ gmail . com  
Date of Accident : 06/03/2018 Time of Accident : 08:35  
Place of Accident : Adam Road Towards PIE (CHANGI)  
Insurance Company : China Taiping Insurance (Singapore) Pte Ltd

**(B) ADDITIONAL INFORMATION / AMENDMENTS:**

I have made a report on the above mentioned accident and would like to include additional information make the following amendments:

The date of accident should be on 06 March 2018 instead of 07 March 2018.

  
Policyholder / Driver's Signature  
Date: \_\_\_\_\_

Reporting Centre Personnel  
Name: \_\_\_\_\_  
NRIC/FIN No.: \_\_\_\_\_  
Date: \_\_\_\_\_

## Hsiao Tong (LKKAUTO)

---

**From:** Hsiao Tong (LKKAUTO)  
**Sent:** Monday, 11 June 2018 11:17 AM  
**To:** 'elaine.cheong@sg.cntaiping.com'; 'claimsdept@sg.cntaiping.com'  
**Cc:** Admin A; Poh Kin (LKKAUTO)  
**Subject:** RE: <Seek Mandate> Direct Settlement - Accident Involving CB7325X (OI : CTI - SNM18D01278C02) and SHA4073M (TP : LKK REF - CC3/CTI18004490/K1pa3) on 06/03/2018  
**Attachments:** LKKInspection.pdf; LKKAdjustment1.pdf; LKK Survey Photos.pdf; LKK Resurvey Photos.pdf; TP LOD\_SHA 4073M.pdf

Your ref : **SNM18D01278C02**  
Our ref : CC3/CTI18004490/K1pa3n2

Dear Sirs/Madam,

### ACCIDENT INVOLVING CB 7325X(OI) & SHA 4073M(TP) ON 06/03/2018

We refer to the above matter.

Third party reported that our insured driver hit him from behind.

Our insured driver reported that he was involved in 2 accident. The 1<sup>st</sup> accident occurred when SFM 2777P cut into his lane and resulted the collision. As he was about to move off, third party taxi suddenly cut into his lane and caused the accident.

We did clarify with insured the nature of the accident and she's aware that NCD (if any) would be affected.

Based on both parties report, it is a conflicting version. We seek your approval to offer Third Party repairer "ComfortDelgro Engineering Pte Ltd" at **\$2,490.48(all-in)**.

The summary is as follows: -

	Amount Claimed	Amount Revised
1. Cost of Repair (w/GST)	\$ 6,668.56	\$ 4,458.13
2. 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	<u>\$ 150.00 (3days x \$50.00)</u>
		\$ 4,965.97
		<b>50%\$ 2,482.99</b>
4. LTA/ GIA Search Fee	\$ 7.49	\$ 7.49
Total	\$ 7,473.17	<b><u>\$ 2,490.48</u></b>

\*\*03 days recommendation for repair.

Enclosed here with all the relevant documents for your perusal.

**For your approval please.**

## Hsiao Tong (LKKAUTO)

---

**From:** Elaine Cheong <elaine.cheong@sg.cntaiping.com>  
**Sent:** Wednesday, 27 June 2018 5:15 PM  
**To:** Hsiao Tong (LKKAUTO)  
**Subject:** RE: <Seek Mandate> Direct Settlement - Accident Involving CB7325X (OI : CTI - SNM18D01278C02) and SHA4073M (TP : LKK REF - CC3/CTI18004490/K1pa3) on 06/03/2018

Dear Hsiao Tong,

We refer to your email of 11.06.18.

Please proceed as proposed.

Thank you.

Regards,

**Elaine Cheong**  
Executive (Motor Claims)  
Claims Department

**China Taiping Insurance (Singapore) Pte. Ltd.**

3 Anson Road #16-00 Springleaf Tower  
Singapore 079909  
Co. Reg. No. 200208384E  
DID 6389 6530  
Fax: 6225 5879  
Email: [elaine.cheong@sg.cntaiping.com](mailto:elaine.cheong@sg.cntaiping.com)  
Website: [www.sg.cntaiping.com](http://www.sg.cntaiping.com)



**From:** Hsiao Tong (LKKAUTO) [mailto:[chewht@lkkauto.com](mailto:chewht@lkkauto.com)]  
**Sent:** Monday, 25 June, 2018 3:39 PM  
**To:** Elaine Cheong <elaine.cheong@sg.cntaiping.com>  
**Subject:** RE: <Seek Mandate> Direct Settlement - Accident Involving CB7325X (OI : CTI - SNM18D01278C02) and SHA4073M (TP : LKK REF - CC3/CTI18004490/K1pa3) on 06/03/2018

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:** Monday, 11 June 2018 11:17 AM

**To:** 'elaine.cheong@sg.cntaiping.com' <[elaine.cheong@sg.cntaiping.com](mailto:elaine.cheong@sg.cntaiping.com)>; 'claimsdept@sg.cntaiping.com' <[claimsdept@sg.cntaiping.com](mailto:claimsdept@sg.cntaiping.com)>

**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; Poh Kin (LKKAuto) <[pohkin@lkkauto.com](mailto:pohkin@lkkauto.com)>

**Subject:** RE: <Seek Mandate> Direct Settlement - Accident Involving CB7325X (OI : CTI - SNM18D01278C02) and SHA4073M (TP : LKK REF - CC3/CTI18004490/K1pa3) on 06/03/2018

Your ref : **SNM18D01278C02**

Our ref : CC3/CTI18004490/K1pa3n2

Dear Sirs/Madam,

**ACCIDENT INVOLVING CB 7325X(OI) & SHA 4073M(TP) ON 06/03/2018**

We refer to the above matter.

Third party reported that our insured driver hit him from behind.

Our insured driver reported that he was involved in 2 accident. The 1<sup>st</sup> accident occurred when SFM 2777P cut into his lane and resulted the collision. As he was about to move off, third party taxi suddenly cut into his lane and caused the accident.

We did clarify with insured the nature of the accident and she's aware that NCD (if any) would be affected.

Based on both parties report, it is a conflicting version. We seek your approval to offer Third Party repairer "**ComfortDelgro Engineering Pte Ltd**" at **\$2,490.48(all-in)**.

The summary is as follows: -

	Amount Claimed	Amount Revised
1. Cost of Repair (w/GST)	\$ 6,668.56	\$ 4,458.13
2. 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	<u>\$ 150.00 (3days x \$50.00)</u>
		\$ 4,965.97
		<b>50%\$ 2,482.99</b>
4. LTA/ GIA Search Fee	\$ 7.49	\$ 7.49
Total	\$ 7,473.17	<b><u>\$ 2,490.48</u></b>

\*\*03 days recommendation for repair.

Enclosed here with all the relevant documents for your perusal.

**For your approval please.**

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:** Tuesday, 3 April 2018 8:23 AM

**To:** Hwang Shiang Yi <[shiangyi.hwang@sg.cntaiping.com](mailto:shiangyi.hwang@sg.cntaiping.com)>; 'Jowyn.tay@sg.cntaiping.com'

<[jowyn.tay@sg.cntaiping.com](mailto:jowyn.tay@sg.cntaiping.com)>

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

**Subject:** RE: Direct Settlement - Accident Involving CB7325X (OI : CTI - SNM18D01278C02) and SHA4073M (TP : LKK REF - CC3/CTI18004490/K1pa3) on 06/03/2018

Hi Jowyn,

We refer to the above matter.

Our insured confirmed that the date of accident was on 06 March 2018.

Attached is a copy of OI addendum for your perusal.

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:** Hwang Shiang Yi [<mailto:shiangyi.hwang@sg.cntaiping.com>]

**Sent:** Thursday, 15 March 2018 4:20 PM

**To:** Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>

**Cc:** Jowyn Tay <[jowyn.tay@sg.cntaiping.com](mailto:jowyn.tay@sg.cntaiping.com)>; Mei Kwan (LKKAuto) <[Meikwan@lkkauto.com](mailto:Meikwan@lkkauto.com)>

**Subject:** RE: Direct Settlement - Accident Involving CB7325X (OI : CTI - SNM18D01278C02) and SHA4073M (TP : LKK REF - CC3/CTI18004490/K1pa3) on 06/03/2018

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](mailto:claimsdept@sg.cntaiping.com)  
Email : [shiangyi.hwang@sg.cntaiping.com](mailto:shiangyi.hwang@sg.cntaiping.com)  
Website : [www.sg.cntaiping.com](http://www.sg.cntaiping.com)

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**From:** Lucas Lee  
**Sent:** Friday, 9 March, 2018 3:52 PM  
**To:** 'Mel 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

Dear Sirs,

Kindly refer to the above attachment.

Case Handler: Jowyn Tay

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](mailto:claimsdept@sg.cntaiping.com)  
Email: [lucas.lee@sg.cntaiping.com](mailto:lucas.lee@sg.cntaiping.com)  
Website: [www.sg.cntaiping.com](http://www.sg.cntaiping.com)

**From:** Mei Kwan (LKKAuto) [<mailto:Meikwan@lkkauto.com>]  
**Sent:** Friday, 9 March, 2018 10:28 AM  
**To:** Claims Dept of CTI  
**Cc:** Lucas Lee; Hsiao Tong (LKKAuto); Zaini (LKK Auto); Admin A  
**Subject:** Direct Settlement - Accident Involving CB7325X (OI : CTI - TBA) and SHA4073M (TP : LKK REF - CC3/CTI18004490/K1pa3) on 06/03/2018

**WITHOUT PREJUDICE**

Dear Sir/ Madam,

We refer to the above matter.

This is a TP direct settlement case.

We had inspected TP vehicle SHA 4073M at M/s ComfortDelGro Engineering Pte Ltd (Loyang).

Enclosed for your perusal is:

- Estimated cost of repair
- Preliminary advice
- TP GIA report
- Photographs of TP vehicle in its damaged condition

Meanwhile, kindly let us have a copy of your insured's GIA report for our necessary action.

Kindly take note that the case handler in-charge is Hsiao Tong and she can be contacted at DID: 6742 3197.

*To check availability of the case handler, you may contact the undersigned.*

Thank you.

Best Regards,

**Mei Kwan** | Admin

**LKK Auto Consultants Pte Ltd**

Phone: 6366 0055 | email: [MeiKwan@lkkauto.com](mailto:MeiKwan@lkkauto.com) | fax: 67414108

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

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## Hsiao Tong (LKKAUTO)

---

**From:** Hsiao Tong (LKKAUTO)  
**Sent:** Friday, 29 June 2018 12:18 PM  
**To:** 'williamtan@cdge.com.sg'; 'catherinekoh@cdge.com.sg'  
**Subject:** Your ref: T 0318/ SHA4073M/ WT(st) \*Our Ref: CC3/CTI18004490/K1pa3 [ACCIDENT INVOLVING CB 7325X(CHINA TAIPING) / SHA 4073M/ OTHERS ON 06/03/2018]  
**Attachments:** Statement of CB 7325X.pdf

Your ref: **T 0318/ SHA4073M/ WT(st)**  
Our Ref: CC3/CTI18004490/K1pa3

Without Prejudice

Dear Sirs/ Mdm,

### **ACCIDENT INVOLVING CB 7325X(CHINA TAIPING) / SHA 4073M/ OTHERS ON 06/03/2018**

We refer to the above matter.

We are of the opinion that this is a case of conflicting versions. There is no conclusive evidence yet to substantiate either party's version. Enclosed herewith in this email is a copy of our insured's accident report for your perusal.

Strictly without admission of liability whatever, but with a view towards a resolutions of your client's claim in the above matter without resort to litigation and not jeopardizing our insured claim against the liable party, we propose settlement at a global sum of **\$2,450.00(all-in)**.

Please confirm acceptance.

"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](mailto:chewht@lkkauto.com) | fax: 6741-4108

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

## Hsiao Tong (LKKAUTO)

---

**From:** William Tan Thoo Seng <williamtan@cdge.com.sg>  
**Sent:** Friday, 29 June 2018 2:36 PM  
**To:** Hsiao Tong (LKKAUTO)  
**Subject:** Re: Your ref: CC3/CTI18004490/K1pa3 (CB 7325 X) V SHA 4073 M D.O.A. 06.03.18. China  
**Attachments:** Statement of CB 7325X.pdf

Without Prejudice.

Dear Hsiao Tong

Below email refers.

We spoke a moment ago.

We are unable to accept your offer at \$2,450.00.

Our hirer had reported a head to rear impact along the slip road. On the contrary, in your insured accident report, he clearly stated that his vehicle moved off from stationary and accident happened.. . . .

Under BOLA Scenario, BOLA S14, liability is 100%. Kindly review your offer and settle this matter amicably.

Thank you.

Best Regards  
William Tan  
Claims Department | ComfortDelgro Engineering Pte Ltd  
Off : 62148737 | Fax : 62141843

---

From: "Hsiao Tong (LKKAUTO)" <chewht@lkkauto.com>  
To: [Redacted]  
Date: 29/06/2018 12:17 PM  
Subject: Your ref: T 0318/ SHA4073M/ WT(st) \*Our Ref: CC3/CTI18004490/K1pa3 [ACCIDENT INVOLVING CB 7325X(CHINA TAIPING) / SHA 4073M/ OTHERS ON 06/03/2018]

Your ref: **T 0318/ SHA4073M/ WT(st)**  
Our Ref: CC3/CTI18004490/K1pa3

Without Prejudice

Dear Sirs/ Mdm.

### **ACCIDENT INVOLVING CB 7325X(CHINA TAIPING) / SHA 4073M/ OTHERS ON 06/03/2018**

We refer to the above matter.

We are of the opinion that this is a case of conflicting versions. There is no conclusive evidence yet to substantiate either party's version. Enclosed herewith in this email is a copy of our insured's accident report for your perusal.

Strictly without admission of liability whatever, but with a view towards a resolutions of your client's claim in the above matter without resort to litigation and not jeopardizing our insured claim against the liable party, we propose settlement at a global sum of **\$2,450.00(all-in)**.

\* Please confirm acceptance.

"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](mailto:chewht@lkkauto.com) | fax: 6741-4108

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

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ComfortDelGro Engineering Pte Ltd [Registration No. 199506048W]

## Hsiao Tong (LKKAUTO)

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**From:** Hsiao Tong (LKKAUTO)  
**Sent:** Saturday, 14 July 2018 2:28 PM  
**To:** 'Elaine Cheong'  
**Subject:** RE: <Seek Mandate> Direct Settlement - Accident Involving CB7325X (OI : CTI - SNM18D01278C02) and SHA4073M (TP : LKK REF - CC3/CTI18004490/K1pa3) on 06/03/2018

Hi Elaine,

We refer to the above matter.

Please be informed that third party had rejected our offer at 50% and proposed 100%. Kindly refer to the below email from third party which is self-explanatory.

In view of this, kindly let us have your further instruction.

---

 14/7/2018 2:35 PM  
William Tan Thoo Seng <willamtan@cdge.com.sg>  
Re: Your ref: CC3/CTI18004490/K1pa3 (CB 7325 X) V SHA 4073 M D.O.A. 06.03.18. China  
To: Hsiao Tong (LKKAUTO)

 Statement of CB 7325X.pdf  
100 KB

Without Prejudice

Dear Hsiao Tong

Below email refers:

We spoke a moment ago.

We are unable to accept your offer at \$2,450.00.

Our hirer had reported a head to rear impact along the slip road. On the contrary, in your insured accident report, he clearly stated that his vehicle

Under BOLA Scenario, BOLA S14, liability is 100% Kindly review your offer and settle this matter amicably.

Thank you

Best Regards  
William Tan  
Claims Department | ComfortDelgro Engineering Pte Ltd  
Off : 62148737 | Fax : 62141843

---

## Hsiao Tong (LKKAUTO)

---

**From:** Claims Dept of CTI <claimsdept@sg.cntaiping.com>  
**Sent:** Wednesday, 21 November 2018 5:15 PM  
**To:** Hsiao Tong (LKKAUTO); Admin A  
**Cc:** Elaine Cheong; Alfred Toh; Chee So Chow; KKLau; Jess Kong; Janice Yeoh ; Angie Foo  
**Subject:** Yr ref : CC3/CTI18004490/K1pa3 (CB 7325X) VS SHA 4073 M D.O.A. 06.03.18 China - SNM18D01278C02/5  
**Attachments:** img-926144914-0001.pdf; MNA118033198-CB7325X.pdf; 21112018165959.pdf

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)  
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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>; kklau@lkkauto.com  
**Cc:** Alfred Toh <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; 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 S14. (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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ComfortDelGro Engineering Pte Ltd [Registration No. 199506048W]

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## Hsiao Tong (LKKAUTO)

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**From:** William Tan Thoo Seng <williamtan@cdge.com.sg>  
**Sent:** Wednesday, 12 December 2018 9:18 AM  
**To:** Hsiao Tong (LKKAUTO); KKLau  
**Subject:** Re: Yr ref : CC3/CTI18004490/K1pa3 (CB 7325X) VS SHA 4073 M D.O.A. 06.03.18 China  
**Attachments:** img-Z12081701-0001.pdf

**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.

## Hsiao Tong (LKKAUTO)

---

**From:** Hsiao Tong (LKKAUTO)  
**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](mailto: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@cde.com.sg](mailto:williamtan@cde.com.sg)>  
**Sent:** Wednesday, 21 November 2018 4:32 PM  
**To:** Hsiao Tong (LKKAUTO) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>; KKLau <[kklau@lkkauto.com](mailto:kklau@lkkauto.com)>  
**Cc:** [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

**Urgent reminder**

**Outstanding : 8 months.**

## Hsiao Tong (LKKAuto)

---

**From:** Hsiao Tong (LKKAuto)  
**Sent:** Saturday, 15 December 2018 10:36 AM  
**To:** 'Claims Dept of CTI'  
**Cc:** Elaine Cheong; Alfred Toh; Chee So Chow; KKLau; Jess Kong; Janice Yeoh ; Angie Foo; Admin A  
**Subject:** RE: Yr ref : CC3/CTI18004490/K1pa3 (CB 7325X) VS SHA 4073 M D.O.A. 06.03.18 China - SNM18D01278C02/5  
**Attachments:** SCENE PHOTOS FROM THIRD PARTY.jpg; LKK Survey Photos.pdf

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>  
**Sent:** Wednesday, 21 November 2018 5:15 PM  
**To:** Hsiao Tong (LKKAuto) <chewht@lkkauto.com>; Admin A <admin-a@lkkauto.com>  
**Cc:** Elaine Cheong <elaine.cheong@sg.cntaiping.com>; Alfred Toh <alfred.toh@sg.cntaiping.com>; Chee So Chow <sochow.chee@sg.cntaiping.com>; KKLau <kklau@lkkauto.com>; Jess Kong <Jess@oddsneven.com.sg>; Janice Yeoh <Janice@oddsneven.com.sg>; Angie Foo <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.

## Hsiao Tong (LKKAuto)

---

**From:** Catherine Koh Mui Gek <catherinekoh@cdge.com.sg>  
**Sent:** Friday, 26 April 2019 2:32 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  
**Attachments:** SAM\_1336.JPG; SAM\_1337.JPG; SAM\_1338.JPG; DSCN5208.JPG; DSCN5209.JPG

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 | 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  
**Cc:** 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](mailto: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](mailto:williamtan@cdge.com.sg)>

**Sent:** Wednesday, 12 December 2018 9:18 AM

**To:** Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>; KKLau <[kklau@lkkauto.com](mailto: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](mailto: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](mailto: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](mailto:williamtan@cdge.com.sg)>

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

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

**Cc:** [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

**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 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 S14. (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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ComfortDelGro Engineering Pte Ltd [Registration No. 199506048W]

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ComfortDelGro Engineering Pte Ltd [Registration No. 199506048W]

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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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## Hsiao Tong (LKKAUTO)

**From:** Claims Dept of CTI <claimsdept@sg.cntaiping.com>  
**Sent:** Monday, 29 April 2019 4:30 PM  
**To:** Hsiao Tong (LKKAUTO); Admin A  
**Cc:** Elaine Cheong; Alfred Toh; Jess Kong; Janice Yeoh  
**Subject:** Yr ref : CC3/CTI18004490/K1pa3 (CB 7325X) VS SHA 4073 M D.O.A. 06.03.18 China - SNM18D01278C02/5  
**Attachments:** SCENE PHOTOS FROM THIRD PARTY.jpg; LKK Survey Photos.pdf; Re: 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.com](http://www.sg.cntaiping.com) | FB: [www.facebook.com/chinataipingsg/](https://www.facebook.com/chinataipingsg/) | WeChat: 太平獅城 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>; Admin A <admin-a@lkkauto.com>  
**Cc:** Elaine Cheong <elaine.cheong@sg.cntaiping.com>; Alfred Toh <alfred.toh@sg.cntaiping.com>; Chee So Chow <sochow.chee@sg.cntaiping.com>; Jess Kong <Jess@oddsneven.com.sg>; Janice Yeoh <Janice@oddsneven.com.sg>; Angie Foo <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 proceed to negotiate the claim at best possible terms.

Best Regards

FACT: 9/I SAID THAT HE PULLED ALONG LEFT SIDE OF ROAD AFTER THE 1ST COLLISION. LATER WHEN DID ABOUT TO MOVE OFF TAXI CUT INTO ITS FRONT CAUSING 2ND ACCIDENT.

- WITHIN SUCH A SHORT WHILE, DID HAD INVOLVED IN 2 ACCIDENTS. IMAGINE HOW CARELESS IS HE, HIS DRIVING EXPERIENCE IS ONLY 3 YRS FULL.
- 9/I SAID THAT HE WAS ABOUT TO MOVE OFF, IF HE DID NOT MOVE OFF HIS VEHICLE TAXI PROBABLY WOULD NOT HAD CONTROL. 9/I NOT ABLE TO ESCAPE THEREFORE 9/I IS NOT ABLE TO ESCAPE.

LIABILITY

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)



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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>  
**Sent:** Wednesday, 21 November 2018 5:15 PM  
**To:** Hsiao Tong (LKKAuto) <chewht@lkkauto.com>; Admin A <admin-a@lkkauto.com>  
**Cc:** Elaine Cheong <elaine.cheong@sg.cntaiping.com>; Alfred Toh <alfred.toh@sg.cntaiping.com>; Chee So Chow <sochow.chee@sg.cntaiping.com>; KKLau <kklau@lkkauto.com>; Jess Kong <jess@oddsneven.com.sg>; Janice Yeoh <Janice@oddsneven.com.sg>; Angie Foo <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)  
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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>; kklau@lkkauto.com  
**Cc:** Alfred Toh <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 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 S14. (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**