

Re: S0M02YWU_URGENT_DAMAGES_CONSISTENCY_ACCIDENT_SME8557C (INSD) C/W SMW692C_11 DEC 2020

Denise Tay (LKKAuto) <denisetay@lkkauto.com>

Fri 22/10/2021 3:31 PM

To: NG Stacey <stacey.ng@axa.com.sg>

Cc: CHIONH Hock San Christopher <chris.chionhhs@axa.com.sg>; filenet-ctom-p-sg <filenet-ctom-p-sg@axa.com.hk>; Hsiao Tong (LKKAuto) <chewht@lkkauto.com>; Admin-D (LKKAuto) <admin-d@lkkauto.com>; Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>; SUR <sur@lkkauto.com>; Bryan Ang (LKKAuto) <bryanang@lkkauto.com>

Dear Stacey

Our surveyor and technical audit team have reviewed and our comments are as follows:-

1. There were red colour grazed marks found on the front left area of TPV front bumper. There were white colour grazed marks found on OIV rear right door and right rocker panel garnish. The grazed marks found on both vehicles had corresponded to their respective body colour.
2. We have measured the height of the grazed mark on TPV using a similar make and model vehicle and compared this height with the height measurements of OIV that were provided by AXA. The height of the damaged area on TPV does not correspond to the height of the damage area of OIV.
3. The video provided by TP did not show any shaky image captured. In order for paint to be transferred to TPV, there has to be significant amount of rubbing at the contact areas of both vehicles and we would expect TPV to shake, which would result in shaky image captured by the recording device on board TPV.
4. Basing on the height measurements and events seen in the video recording, we are of the opinion that the damage to TPV was unlikely to be caused by OIV. The red colour grazed marks on TPV may have been caused by another vehicle with red body colour.

Best Regards,

Denise Tay | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6256-3561 | email: denisetay@lkkauto.com | fax: 6256-4315

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

From: Denise Tay (LKKAuto) <denisetay@lkkauto.com>

Sent: Thursday, 21 October 2021 10:12 am

To: Bryan Ang (LKKAuto) <bryanang@lkkauto.com>; NG Stacey <stacey.ng@axa.com.sg>; Admin A <admin-a@lkkauto.com>; Admin-D (LKKAuto) <admin-d@lkkauto.com>;

Hsiao Tong (LKKAuto) <chewht@lkkauto.com>; Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>; SUR <sur@lkkauto.com>

Cc: CHIONH Hock San Christopher <chris.chionhhs@axa.com.sg>; filenet-ctom-p-sg <filenet-ctom-p-sg@axa.com.hk>

Subject: Re: S0M02YWU_URGENT_DAMAGES_CONSISTENCY_ACCIDENT_SME8557C (INSD) C/W SMW692C_11 DEC 2020

OK

Best Regards,

Denise Tay | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6256-3561 | email: denisetay@lkkauto.com | fax: 6256-4315

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

From: Bryan Ang (LKKAuto) <bryanang@lkkauto.com>

Sent: Thursday, 21 October 2021 10:12 am

To: NG Stacey <stacey.ng@axa.com.sg>; Admin A <admin-a@lkkauto.com>; Admin-D (LKKAuto) <admin-d@lkkauto.com>; Hsiao Tong (LKKAuto) <chewht@lkkauto.com>; Mei

Kwan (LKKAuto) <Meikwan@lkkauto.com>; SUR <sur@lkkauto.com>

Cc: CHIONH Hock San Christopher <chris.chionhhs@axa.com.sg>; filenet-ctom-p-sg <filenet-ctom-p-sg@axa.com.hk>

Subject: RE: S0M02YWU_URGENT_DAMAGES_CONSISTENCY_ACCIDENT_SME8557C (INSD) C/W SMW692C_11 DEC 2020

Hi Denise

Please check on this.

Our ref CS3/ASM20013833/T1tf3e2

Best Regards,

Bryan Ang

LKK Auto Consultants Pte Ltd

phone: 6256-3561 | email: bryanang@lkkauto.com | fax: 6741-4108

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

From: NG Stacey <stacey.ng@axa.com.sg>

Sent: Thursday, 21 October 2021 8:42 AM

To: Admin A <admin-a@lkkauto.com>; Admin-D (LKKAuto) <admin-d@lkkauto.com>; Hsiao Tong (LKKAuto) <chewht@lkkauto.com>; Bryan Ang (LKKAuto) <bryanang@lkkauto.com>; Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>

Cc: CHIONH Hock San Christopher <chris.chionhhs@axa.com.sg>; filenet-ctom-p-sg <filenet-ctom-p-sg@axa.com.hk>

Subject: S0M02YWU_URGENT_DAMAGES_CONSISTENCY_ACCIDENT_SME8557C (INSD) C/W SMW692C_11 DEC 2020

Importance: High

Hi LKK Team,

We refer to the above claim.

LKK have conducted a pre repair inspection on the third party’s vehicle. Our internal surveyor have conducted an inspection on our insured’s vehicle and taken the height measurements which were all shared via Vendor Engage system on 01 Sep 2021. In addition, we have also shared the video footage from third party’s vehicle.

Insured is disputing the fact that the damages on third party’s vehicle was not caused by his vehicle.

Based on the video, photographs showing the damages to both vehicles, we have been seeking our opinion on the damages consistency since 01 Sep 2021.

Please let us have your reply latest by **22 Oct 2021** as the third party lawyer will proceed to issue writ of summons anytime.

Thank you.

Message

FINAL REMINDER

Hi LKK,

Please respond by 22 Oct 2021. Thanks

Re:RE: Re:CONSISTENCY

Reply

From

NG Stacey

Date

14-09-2021 22:51

Type

Question

Message

Hi,
any update? we will need to provide an update to our insured
thanks

RE: Re:CONSISTENCY

Reply

From

LKK AUTO CONSULTANTS PTE LTD (TP)

Date

07-09-2021 10:04

Type

Question

Message

hi our surveyor is still reviewing, will expedite asap

Re:CONSISTENCY

Reply

From

NG Stacey

Date

06-09-2021 23:33

Type

Question

Message

Hi LKK
Please expedite.

CONSISTENCY

Reply

From

NG Stacey

Date

01-09-2021 11:06

Type

Question

Message

Dear LKK
please refer to the PRI photo and report taken by your surveyor and the photo taken by our surveyor when we inspected our insured vehicle last month.
in addition, we have also included the video footage.
Please comment if the damages on the third party vehicle is consistent with the "accident"? based on the video, there seems to be no impact and our insured's

Regards

Stacey Ng | Manager, Motor Claims Department
AXA Insurance Pte Ltd | 8 Shenton Way, #24-01 AXA Tower, Singapore 068811 | www.axa.com.sg
Email:stacey.ng@axa.com.sg
Customer Care No. 1800 8804888

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