

RE: [SEEK APPROVAL TO REJECT TP CLAIM] - AIG Ref: #2409921526SG003#027# // LKK Ref: CC3/AIG21007249/Kps3 [ACCIDENT INVOLVING SFV1900J(OI) AND SHD5336H(TP ON 29/06/2021)]

Goh, Jeremy <Jeremy.Goh@aig.com>

Mon 12/7/2021 3:50 PM

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

Hi Hsiao Tong,

Ask the TPWS, do they have evidence of dangerous driving behavior or intent to cause harm to involved parties?

Ask them to provide so we can raise investigation for possible collusion and fraudulent intent to claim insurance.

Please upload video to Merimen.

Under the BOLA and MAG guidelines, we still have to maintain no liability due to a head to rear collision.

Regards

**Jeremy Goh**

Complex Claims Examiner – Auto Property Damage Claims  
AIG Asia Pacific Insurance Pte. Ltd.

AIG Building  
78 Shenton Way, Level 10  
Singapore 079120  
Tel +(65) 6419 1767

[Jeremy.goh@aig.com](mailto:Jeremy.goh@aig.com) | [www.AIG.com.sg](http://www.AIG.com.sg)

*If you have received this message outside of your usual work hours, I do not expect that you will read, respond to or action it until appropriate for you.*

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

**Sent:** Monday, July 12, 2021 3:37 PM

**To:** Goh, Jeremy <Jeremy.Goh@aig.com>

**Subject:** [EXTERNAL] RE: [SEEK APPROVAL TO REJECT TP CLAIM] - AIG Ref: #2409921526SG003#027# // LKK Ref: CC3/AIG21007249/Kps3 [ACCIDENT INVOLVING SFV1900J(OI) AND SHD5336H(TP ON 29/06/2021)]

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

Dear Jeremy,

Please be informed that third party disagreed on our rejection. Kindly refer to the attached email & video which is self-explanatory.

We are of the view that third party should keep a proper look out of the front vehicle at the road junction. We suggest maintain rejection.

For your comments/instruction.

Best Regards,

**Hsiao Tong, Chew (Ms)** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6742-3197 | Email: [chewht@lkkauto.com](mailto:chewht@lkkauto.com) | Fax: 6741 4108

HQ : Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 |

S(408933)

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**From:** Goh, Jeremy <[Jeremy.Goh@aig.com](mailto:Jeremy.Goh@aig.com)>

**Sent:** Monday, 12 July 2021 2:15 PM

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

**Subject:** RE: [SEEK APPROVAL TO REJECT TP CLAIM] - AIG Ref: #2409921526SG003#027# // LKK Ref: CC3/AIG21007249/Kps3 [ACCIDENT INVOLVING SFV1900J(OI) AND SHD5336H(TP ON 29/06/2021)]

Hi Hsiao Tong,

Please proceed to reject.

**Jeremy Goh**

Complex Claims Examiner – Auto Property Damage Claims

AIG Asia Pacific Insurance Pte. Ltd.

AIG Building

78 Shenton Way, Level 10

Singapore 079120

Tel +(65) 6419 1767

[Jeremy.goh@aig.com](mailto:Jeremy.goh@aig.com) | [www.AIG.com.sg](http://www.AIG.com.sg)

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

**Sent:** Monday, July 12, 2021 1:38 PM

**To:** Goh, Jeremy <[Jeremy.Goh@aig.com](mailto:Jeremy.Goh@aig.com)>

**Subject:** [EXTERNAL] [SEEK APPROVAL TO REJECT TP CLAIM] - AIG Ref: 2409921526SG// LKK Ref: CC3/AIG21007249/Kps3 [ACCIDENT INVOLVING SFV1900J(OI) AND SHD5336H(TP ON 29/06/2021)]

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

Dear Jeremy,

We refer to the above matter.

Based on both parties report, it is a head-to-rear collision. Third party hit onto our insured from behind.

We would like to seek your approval to reject third party we are of the view that BOLA 27 is applicable.

Kindly let us have your comments/instruction.

Best Regards,

**Hsiao Tong, Chew (Ms)** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6742-3197 | Email: [chewht@lkkauto.com](mailto:chewht@lkkauto.com) | Fax: 6741 4108

HQ : Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 |

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**Re: [Rejection] - Your Ref: AAD2106-106 // LKK Ref: CC3/AIG21007249/Kps3  
[ACCIDENT INVOLVING SFV 1900J(AIG) AND SHD 5336H ON 29/06/2021]**

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

Tue 10/8/2021 2:13 PM

To: Wai Yin Ng <waiyin.ng@transcab.com.sg>

Cc: Claims <claims@transcab.com.sg>

Without Prejudice

Dear Wai Yin,

We refer to your below email.

We are of the view that our driver has exercise caution to stop and check before entering major road from minor road. As for your client, he failed to keep a safe distance behind our insured vehicle and resulted that he hit onto our insured from behind. Under Motor Accident Guide(MAG), any vehicle traveling behind must keep a safe distance. You may refer to MAG Scenario 31(b) for easy reference.

We maintain our position as per our email dated 12 July 2021.

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."**

***Note: We are on work from home arrangement. All correspondence should be made via email. Submission of claim related documents will be in softcopy. Any inconvenience caused is much regretted.***

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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**From:** Wai Yin Ng <waiyin.ng@transcab.com.sg>

**Sent:** Tuesday, 3 August 2021 3:20 PM

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

**Cc:** Claims <claims@transcab.com.sg>

**Subject:** RE: [Rejection] - Your Ref: AAD2106-106 // LKK Ref: CC3/AIG21007249/Kps3 [ACCIDENT INVOLVING SFV 1900J(AIG) AND SHD 5336H ON 29/06/2021]

[Without prejudice](#)

Dear HT

We do not agreed to your rejection due to your client without any reason making an emergency stop.

The collision happening is because of your client making a stop with no any traffic ahead.

As such, we are of the view that our driver is not liable for the accident.

Kindly advise and hope you can reverse the offer.

Thank You  
Best Regards,  
**Ng Wai Yin**  
Finance Department  
TEL: 6603 1265 Ext.308

*\* Please be reminded that all claims correspondence to be send to [claims@transcab.com.sg](mailto:claims@transcab.com.sg)  
\* Kindly let us have the discharge voucher within the next 30 days, failing which we shall proceed to hand over the conduct of this matter to our solicitors without further reference to you.*

TRANS-CAB SERVICES PTE LTD  
No. 2 Ang Mo Kio Street 63  
Singapore 569111  
Tel: 6287 6666 Fax: 6287 7764

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**From:** Hsiao Tong (LKKAuto) [mailto:[chewht@lkkauto.com](mailto:chewht@lkkauto.com)]  
**Sent:** Tuesday, 3 August, 2021 10:35 AM  
**To:** Wai Yin Ng <[waiyin.ng@transcab.com.sg](mailto:waiyin.ng@transcab.com.sg)>  
**Cc:** Claims <[claims@transcab.com.sg](mailto:claims@transcab.com.sg)>  
**Subject:** Re: [Rejection] - Your Ref: AAD2106-106 // LKK Ref: CC3/AIG21007249/Kps3 [ACCIDENT INVOLVING SFV 1900J(AIG) AND SHD 5336H ON 29/06/2021]

**Without Prejudice**

Dear Sirs/Mdm,

Thank you for your email.

We have reviewed the matter and we maintain our position as per our email dated 12 July 2021.  
Under the BOLA and MAG guidelines, we are of the view that no liability on our insured due to a head to rear collision. Your client who was travelling behind our insured must keep a safe distance.

We will review the matter again if there is further evidence provided by your client.

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.**

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***Note: We are on work from home arrangement. All correspondence should be made via email. Submission of claim related documents will be in softcopy. Any inconvenience caused is much regretted.***

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:** Wai Yin Ng <[waiyin.ng@transcab.com.sg](mailto:waiyin.ng@transcab.com.sg)>  
**Sent:** Monday, 12 July 2021 2:51 PM  
**To:** Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>  
**Cc:** Claims <[claims@transcab.com.sg](mailto:claims@transcab.com.sg)>  
**Subject:** RE: [Rejection] - Your Ref: AAD2106-106 // LKK Ref: CC3/AIG21007249/Kps3 [ACCIDENT INVOLVING SFV 1900J(AIG) AND SHD 5336H ON 29/06/2021]

Without prejudice

Dear Hsiao Tong

Attached video footage for your investigation.

Based on the video, your client making a stop without any reason/ oncoming traffic that causing this collision. As such, we are of the view that our driver is not liable for the accident.

Hope you can review our claim with your revised offer.

Thank You  
Best Regards,  
**Ng Wai Yin**  
Finance Department  
TEL: 6603 1265 Ext.308

*\* Please be reminded that all claims correspondence to be send to [claims@transcab.com.sg](mailto:claims@transcab.com.sg)  
\* Kindly let us have the discharge voucher within the next 30 days, failing which we shall proceed to hand over the conduct of this matter to our solicitors without further reference to you.*

TRANS-CAB SERVICES PTE LTD  
No. 2 Ang Mo Kio Street 63  
Singapore 569111  
Tel: 6287 6666 Fax: 6287 7764

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**From:** Hsiao Tong (LKKAuto) [<mailto:chewht@lkkauto.com>]  
**Sent:** Monday, 12 July, 2021 2:24 PM  
**To:** Wai Yin Ng <[waiyin.ng@transcab.com.sg](mailto:waiyin.ng@transcab.com.sg)>; Claims <[claims@transcab.com.sg](mailto:claims@transcab.com.sg)>  
**Subject:** [Rejection] - Your Ref: SHD5336H // LKK Ref: CC3/AIG21007249/Kps3 [ACCIDENT INVOLVING SFV 1900J(AIG) AND SHD 5336H ON 29/06/2021]

Your Ref: **SHD5336H**  
LKK Ref: CC3/AIG21007249/Kps3

Without Prejudice

Dear Sirs/Mdm,

**ACCIDENT INVOLVING SFV 1900J(AIG) AND SHD 5336H ON 29/06/2021**

We refer to the above matter.

Based on accident report and scenario, it is a head-to-rear collision. Your client rear-ended our insured vehicle. We are of the view that our insured is not liable for this accident.

In view of the above, we regret to inform you that we have our principal instruction to deny liability and unable to look into your client's matter.

Thanks.

**"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.**

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Best Regards,

**Hsiao Tong, Chew (Ms)** | Case Handler

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