

## Veron Chen (LKKAUTO)

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**From:** Francis Ng Kwai Kay <FrancisNg@tokiomarine.com.sg>  
**Sent:** Friday, 6 August 2021 9:08 AM  
**To:** Veron Chen (LKKAUTO); SUR  
**Subject:** FW: Accident involving SKW1503H (OI) & SHC308C (TP) on 29/07/2021 | TMIS-TP | Email LKK to comment on consistency | FN-M2103508-01  
**Attachments:** Prius and Mobilio.jpg

Dear Veron,

We refer to the above accident and to the emails exchanged with our Insured which are appended below.

Please note that in our Insured's SAS it is stated "There is no collision at that time."

Further, our insured is adamant that he did not cause any damage to the rear of the third party vehicle, SHC308C.

Therefore, in your survey report, please comment on consistency and justify your recommendations if in your opinion the repairs costs is a consequence arising from the accident as alleged by the driver of SHC308C.

Thank you.

*Kindly note that in accordance with the latest measures introduced by the Government to curb the spread of the Covid-19 virus, our response/processing time may be delayed. All correspondence will be by way of email only. We seek your understanding on the same.*

Thanks & Regards  
**Francis Ng**  
Senior Executive, Motor Claims

**Tokio Marine Insurance Singapore Ltd.**  
20 McCallum Street #09-01 Tokio Marine Centre Singapore 069046  
T (65) 6592 6401 | F (65) 6221 2101 | [www.tokiomarine.com](http://www.tokiomarine.com)

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**From:** Francis Ng Kwai Kay  
**Sent:** Friday, August 6, 2021 8:47 AM  
**To:** Ismail Hanif <ismailmhanif@gmail.com>  
**Cc:** Ainie Aziz <ainie.aziz@gmail.com>  
**Subject:** Accident involving SKW1503H & SHC308C on 29/07/2021 | TMIS-TP | Reply to Insured | FN-M2103508-01

Dear Ismail,

We have taken note of your analysis on this aspect of the collision.

Thanks.

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**From:** Ismail Hanif [<mailto:ismailmhanif@gmail.com>]

**Sent:** Friday, August 6, 2021 8:22 AM

**To:** Francis Ng Kwai Kay <[FrancisNg@tokiomarine.com.sg](mailto:FrancisNg@tokiomarine.com.sg)>

**Cc:** Ainie Aziz <[ainie.aziz@gmail.com](mailto:ainie.aziz@gmail.com)>

**Subject:** Re: Claim M2103508

Hi Francis,

Further evidence to illustrate that contact would not have been possible with the damage claimed by the claimant, shifting the balance of probabilities.

Regards,  
Ismail

On Thu, Aug 5, 2021 at 5:08 PM Francis Ng Kwai Kay <[FrancisNg@tokiomarine.com.sg](mailto:FrancisNg@tokiomarine.com.sg)> wrote:

Dear Ainie,

Thank you for your email and we have taken note of the points you had made and your concerns in this matter.

Please rest assured that we shall keep you posted of the developments and the progress in the handling of this claim.

Thank you.

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Thanks & Regards

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**From:** Ainie Aziz [mailto:[ainie.aziz@gmail.com](mailto:ainie.aziz@gmail.com)]  
**Sent:** Thursday, August 5, 2021 4:44 PM  
**To:** Francis Ng Kwai Kay <[FrancisNg@tokiomarine.com.sg](mailto:FrancisNg@tokiomarine.com.sg)>  
**Cc:** ismailmhanif <[ismailmhanif@gmail.com](mailto:ismailmhanif@gmail.com)>  
**Subject:** Fwd: Claim M2103508

Dear Francis,

Thank you for taking the time to speak with me (Ainie Aziz) and my husband (Dr Ismail Hanif) earlier today in a few tele-conversations.

1) As stated in our Singapore Accident Statement (ref no.: SK0K217T0003 / KAH MOTOR CO SDN BHD [408610]), my husband, Dr Ismail, was stationary behind a yellow taxi (SHC 308C). To the best of Dr Ismail's knowledge, our car did not make contact with the rear of the taxi and he did not see the taxi jerking forward. Dr Ismail also observed the taxi driver coming out of the taxi to view the rear of the taxi, and he further observed the taxi driver giving a thumb's up sign after a brief inspection.

2) We found it puzzling that the taxi driver did not use his handphone to take pictures or videos of the rear of his taxi or of our car. From our conversations, you said that such actions were not necessary. Why is that so? If someone really got bumped, the natural inclination would be to take photos and videos as evidence immediately after an incident. May I suggest that you press the other party for photos or a video after the alleged incident, or investigate why this was not done?

3) You had mentioned that the third party report stated that there was a video but it "was not suitable". We were unable to verify this in the other party's redacted report which you sent as this was not shown. We also understand that you will request for the dashcam video to be submitted. We strongly believe it is crucial for the taxi driver to provide evidence that our vehicle had made contact, if at all, with his taxi during the alleged incident. If there had been contact, a back-view dashcam video will show our car making contact and a front-view dashcam video will show a shaking or jerking motion. Is there a way to separately contact the taxi company to get this footage, either physically from the taxi or from the company's cloud storage, if any?

4) It was unclear from photos in the redacted report that there was any 'slight dent' as claimed by the taxi driver. In your investigation, you should note the height/ positions of the alleged dents (based on the markings showing 2 Xs and 1 arrow) on the back of his taxi in relation to the front of our car, taking into consideration the height and shape of our car bonnet and the fact that there were no marks or dents on our car (per our report). For example, both parties should try to match where the dent/s on the taxi is/are in relation to the front of our car.

5) Also, can the impact of such a 'slight dent' cause damage to the taxi's rear sensor? Is there a way to ascertain when the rear sensor 'stopped working' (e.g. from the taxi's internal management computer logs)? Could it be possible that the taxi driver accidentally or deliberately switched off the tiny switch for the rear sensor which might be located in the boot of his Toyota Prius?

6) Per our tele-conversations, I understand that you are awaiting the surveyor's report. If the surveyor's report states that the taxi's "damages" are consistent with the taxi driver's claim, I hope that you will investigate the following:

- a. Provide a photo or video that our vehicle made contact with the taxi during the alleged incident
- b. Provide a photo or video of both vehicles taken after the alleged incident
- c. Consider my suggestions in para (4) and (5) as part of your investigations

7) We are willing for the case to be settled if there is sufficient evidence to show that our vehicle had made contact with the taxi. However, please let the other party know that we are willing to take further action as we did not make contact with the taxi's rear bumper. We also note that you have said that Tokio Marine is willing to support us in such an event.

It appears to me that if no proof were submitted by any claimant in a motoring incident, it would be very easy to make fraudulent claims. It also appears that the "easiest" and "cheapest" course of action is for both insurance parties to settle. This also seems like an effortless way for any taxi driver to get a few days of leave and to get a possibly already-spoilt rear sensor fixed by an innocent party, assuming that the rear sensor was really spoilt and not manually switched off.

We hope you will be able to assist us to the best of your abilities, and we thank you for your efforts.

Best,

Ainie Aziz

----- Forwarded message -----

From: **Ismail Hanif** <[ismailmhanif@gmail.com](mailto:ismailmhanif@gmail.com)>

Date: Thu, Aug 5, 2021 at 1:56 PM

Subject: Fwd: Claim M2103508

To: Ainie Aziz <[ainie.aziz@gmail.com](mailto:ainie.aziz@gmail.com)>

----- Forwarded message -----

From: **Francis Ng Kwai Kay** <[FrancisNg@tokiomarine.com.sg](mailto:FrancisNg@tokiomarine.com.sg)>

Date: Thu, Aug 5, 2021 at 1:55 PM

Subject: Claim M2103508

To: Ismail Hanif <[ismailmhanif@gmail.com](mailto:ismailmhanif@gmail.com)>

Dear Ismail,

As spoken, please refer to the attached reported circumstances of the accident and photos of the third party vehicle.

*Kindly note that in accordance with the latest measures introduced by the Government to curb the spread of the Covid-19 virus, our response/processing time may be delayed. All correspondence will be by way of email only. We seek your understanding on the same.*

Thanks & Regards

Francis Ng

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**From:** Ismail Hanif [mailto:[ismailmhanif@gmail.com](mailto:ismailmhanif@gmail.com)]  
**Sent:** Thursday, August 5, 2021 11:53 AM  
**To:** Francis Ng Kwai Kay <[FrancisNg@tokiomarine.com.sg](mailto:FrancisNg@tokiomarine.com.sg)>  
**Subject:** <refer to link to video footage> Claim M2103508

Dear Francis,

Attached are the pictures and video taken after the incident. Please do not hesitate to contact me at 96682914 for further queries. Thank you.

Regards,

Ismail

----- Forwarded message -----

**From:** **Ismail Hanif** <[ismailmhanif@gmail.com](mailto:ismailmhanif@gmail.com)>  
**Date:** Mon, Aug 2, 2021 at 8:01 PM  
**Subject:** Claim M2103508  
**To:** <[motorclaims@tokiomarine.com.sg](mailto:motorclaims@tokiomarine.com.sg)>, <[feedback@cdgtaxi.com.sg](mailto:feedback@cdgtaxi.com.sg)>  
**Cc:** Ainie Aziz <[ainie.aziz@gmail.com](mailto:ainie.aziz@gmail.com)>

**IMG\_2827.MOV**Error! Filename not specified.

Dear Sir/ Madam,

I refer to a third party claim against me (reference no.: M2103508) regarding an alleged incident on Thursday, 29 Jul 2021 at around 8.10am along Tampines St 73 heading towards Tampines St 71.

My vehicle (black Honda Mobilio/ SKW1503H) was stationary behind a yellow taxi (SHC308C). All of sudden, the taxi driver came out of his taxi to inspect the rear-end of his vehicle. He subsequently gave me a thumbs up which led me to believe that nothing was amiss. I was confused by his actions as there had been no contact between my vehicle and his, so I decided to take a video and pictures of his taxi from my phone from within my vehicle as he sped off. Please see 2 images and 1 unedited video attached. As seen at around the 0:42 mark in the video as well as in the 2 photos, there were no visible dents or black paint marks on the rear-end of the taxi. Please also see this link if the video does not work:

[https://drive.google.com/file/d/1eUrX9coYYAq\\_QCuAxDJnSCW-IDEkkQf9/view](https://drive.google.com/file/d/1eUrX9coYYAq_QCuAxDJnSCW-IDEkkQf9/view)

As a preventative measure, I submitted an accident report at an authorised Tokio Marine reporting centre located at Kah Motors on the same day at around 2pm. Kindly refer to the attached report which shows photographs of the front of my vehicle which did not show any visible dents or yellow paint marks. This was observed by the reporting centre personnel as well.

Kindly furnish me with details of the taxi driver's claim. I hope that you would be able to look into the matter to prevent a potential fraudulent claim as I sincerely believe that my vehicle did not make contact with his taxi. Please call me at +65 96682914 for further queries, thank you.

Best,

Dr Ismail Hanif

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Dr Ismail HANIF, BSc (Hons), PhD (NUS); Postdoctoral (Harvard)  
Senior Lecturer  
Mobile: +65 9668 2914; Email: [ismailmhanif@gmail.com](mailto:ismailmhanif@gmail.com)

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Senior Lecturer  
Mobile: +65 9668 2914; Email: [ismailmhanif@gmail.com](mailto:ismailmhanif@gmail.com)

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Yours truly,  
Ainie Aziz

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