

## Hsiao Tong (LKKAuto)

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**From:** Hsiao Tong (LKKAuto)  
**Sent:** Tuesday, 6 September 2022 11:37 AM  
**To:** 'Goh, Jeremy'  
**Cc:** Admin A  
**Subject:** RE: AIG Ref: #7582044428SG003#027# // LKK Ref: CC4/AIG21008506/ps3 [ACCIDENT INVOLVING SJP 5328U(AIG) AND GBJ 766Y ON 08/08/2021]  
**Attachments:** Email from TP wksp dd 050922.pdf

Dear Jeremy,

We refer to the above matter.

Please be informed that third party is not pursuing claim against AIG. Kindly refer to the attached email which is self-explanatory.

In view of this, we will proceed to close file and Merimen Fee invoice to your good office soon.

Note: No survey done by LKK.

Best Regards,

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

**LKK Auto Consultants Pte Ltd**

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

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

S(408933)

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**From:** Hsiao Tong (LKKAuto)  
**Sent:** Thursday, 16 June 2022 2:01 PM  
**To:** Goh, Jeremy <Jeremy.Goh@aig.com>  
**Subject:** RE: AIG Ref: #7582044428SG003#027# // LKK Ref: CC4/AIG21008506/ps3 [ACCIDENT INVOLVING SJP 5328U(AIG) AND GBJ 766Y ON 08/08/2021]

Hi Jeremy,

Attached is a copy of email from third party for your easy reference.

We have spoken to our insured Mr Ng on 03/06/2022 and advised him that AIG lost the recovery. He noted and will let AIG to settle at best. Updated in Merimen activity log.

We will proceed with our necessary action.

Thank you.

Best Regards,

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

**LKK Auto Consultants Pte Ltd**

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

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:** Wednesday, 1 June 2022 9:30 AM

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

**Subject:** RE: AIG Ref: #7582044428SG003#027# // LKK Ref: CC4/AIG21008506/ps3 [ACCIDENT INVOLVING SJP 5328U(AIG) AND GBJ 766Y ON 08/08/2021]

Hi Hsiao Tong,

I checked in merimen, that survey has not been done right?

Do check for consistency of damages if arranging for survey.

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:** Goh, Jeremy

**Sent:** Wednesday, June 1, 2022 9:27 AM

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

**Subject:** RE: AIG Ref: #7582044428SG003#027# // LKK Ref: CC4/AIG21008506/ps3 [ACCIDENT INVOLVING SJP 5328U(AIG) AND GBJ 766Y ON 08/08/2021]

Hi Hsiao Tong,

I have taken a look at the Adjudication results.

You may refer to it for reference in Merimen.

However, please have the TPWS provide it in writing the results. We need to verify the proper version they have with that in GEARS.

You can proceed to DS with TPWS with insured 100% down. You can attempt to settle at best, try to save cost.

For insured, please drop him a note that we have lost the recovery after escalating to GIA. CC me in the email.

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](mailto:chewht@lkkauto.com)>

**Sent:** Tuesday, May 31, 2022 5:44 PM

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

**Subject:** [EXTERNAL] RE: AIG Ref: #7582044428SG003#027# // LKK Ref: CC4/AIG21008506/ps3 [ACCIDENT INVOLVING SJP 5328U(AIG) AND GBJ 766Y ON 08/08/2021]

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

Hi Jeremy,

We were informed by third party that their insurer has escalated the claim to GIA for arbitration and ruled out that third party is not liable.

Please advise the outcome from GIA adjudication in order for us to proceed further. Thank you.

RE: Your Ref: GBJ766Y // LKK Ref: CC4/AIG21008506/ps3 [ACCIDENT INVOLVI...



ppemclaims@gmail.com

To Hsiao Tong (LKKAuto)

Cc 'Jessie'; ezel@panpacificleasing.com.sg; andrew.goh@panpacificleasing.com.sg; Admin A; max.chow@panpacificleasing.com.sg



11:36 AM

You replied to this message on 31/5/2022 5:33 PM.

Dear Hsiao Tong

We are been informed by our insured insurance that they have escalated the claim to GIA for arbitration.

The adjudicators have ruled that we are not liable for the accident.

Kindly give us your offer at soon before we escalated further.

Best Regards,

Andrew Goh

*Motor Claims Officer*

Tel: +65 8183 2078

Email: [andrew.goh@panpacificleasing.com.sg](mailto:andrew.goh@panpacificleasing.com.sg)

**EFFICIENT MOTOR & ENGINEERING WORKS PTE LTD (Workshop)**

37 Loyang Way, Singapore 508734

**\*\* As of 1 May 2020, For all Accident Claims related matters, Please email to [ppemclaims@gmail.com](mailto:ppemclaims@gmail.com)**

Best Regards,

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

**LKK Auto Consultants Pte Ltd**

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

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:** Wednesday, 9 February 2022 2:59 PM

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

**Subject:** RE: AIG Ref: #7582044428SG003#027# // LKK Ref: CC4/AIG21008506/ps3 [ACCIDENT INVOLVING SJP 5328U(AIG) AND GBJ 766Y ON 08/08/2021]

Hi Hsiao Tong,

You can proceed as per recommended.

You can maintain rejection under either BOLA 9 (c) or 10(a).

If there is escalation by the Third Party to lawyers, let me know.

As for insured, do explained that at this juncture he has claimed OD, so there is a record of a claim in system.

His NCD will be penalized but if there is a protector in place, it will be maintained  
If we managed to recover in full his OD damages, then we will not penalize him on this claim as well.

Since the Third Party claim has not materialized for now, we will just await the Third Party action. Do let me know when the appropriate time comes, so I can mark off the PD claim.

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)

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

**Sent:** Wednesday, February 9, 2022 2:43 PM

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

**Subject:** [EXTERNAL] RE: AIG Ref: #7582044428SG003#027# // LKK Ref: CC4/AIG21008506/ps3 [ACCIDENT INVOLVING SJP 5328U(AIG) AND GBJ 766Y ON 08/08/2021]

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

Dear Jeremy,

We refer to the above matter.

Please be informed that third party disagreed on our rejection and submitted scene photos for our review. No video submitted by third party.

We have checked with OI Mr Ng on his counter claim against third party and he informed us that third party insurer refused to settle his claim. We have tried to advised OI that based on scene photos, it is likely that both parties were close to each other and collision happened. Suggested to resolve at 50/50. However OI insisted that third party driver keep moving to the right and grazed onto his right rear portion while he was turning. After the accident, Third party shifted his van back to the lane to open his door. Insured also mentioned that third party driver was not paying attention on the road condition as he was looking on phone. OI feels that it is not fair to him to settle at 50/50. He hope AIG can fight for him.

In view of our insured dispute liability, we seek your instruction to maintain rejection.

FYI, third party has yet arrange for survey till date.

**"Wishing You Happiness & Prosperity Chinese New Year 2022"**

Best Regards,

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

**LKK Auto Consultants Pte Ltd**

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

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

S(408933)

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

**Sent:** Friday, 8 October 2021 12:35 PM

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

**Subject:** Re: AIG Ref: #7582044428SG003#027# // LKK Ref: CC4/AIG21008506/ps3 [ACCIDENT INVOLVING SJP 5328U(AIG) AND GBJ 766Y ON 08/08/2021]

Hi Jeremy,

Please be informed that insured counter claim is still pending.

We will proceed to reject third party at this juncture and update if there is any issue.

Thank you.

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

**Sent:** Friday, 1 October 2021 9:22 am

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

**Subject:** RE: AIG Ref: #7582044428SG003#027# // LKK Ref: CC4/AIG21008506/ps3 [ACCIDENT INVOLVING SJP 5328U(AIG) AND GBJ 766Y ON 08/08/2021]

Hi Hsiao Tong,

You can proceed as per recommended.

However, before sending the rejection, please check with insured on his counter claim status.

Our system indicated that insured is at fault under BOLA 16.

If TPWS is not disputing our rejection based on either BOLA 9 (c) or 10(a), let us know, so we can seek recovery against their insurer.

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)

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

**Sent:** Thursday, September 30, 2021 9:01 PM

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

**Subject:** [EXTERNAL] AIG Ref: 7582044428SG// LKK Ref: CC4/AIG21008506/ps3 [ACCIDENT INVOLVING SJP 5328U(AIG) AND GBJ 766Y ON 08/08/2021]

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

Hi Jeremy,

We refer to the above matter.

Please be informed that our insured is disputing on third party claim. We have spoken to Mr Ng, he said that he was making a right turn and he had turned in, third party did not slow down and swerved right then hit onto his car. Our insured has submitted scene photos(uploaded in Merimen) for our review. According to insured, he has stopped his car after the collision. Third party shifted his van back to the lane to open his door. Insured also mentioned that third party driver was not paying attention on the road condition as he was looking on phone.

Based on both parties' report, we are of the view that BOLA S9(c) / S10(a) is applicable.

In view of insured strongly dispute on liability, kindly advise if we may proceed to reject third party claim at this juncture.

Thank you.

***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

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