

Jaslin Kok (LKK Auto)

From: Bryan Ang (LKKAuto)
Sent: Friday, 28 January 2022 11:52 AM
To: Hsiao Tong (LKKAuto); Jaslin Kok (LKK Auto)
Subject: FW: OD - SFE12T / 2972951169SG - SIU Escalations

FYI

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: Bryan Ang (LKKAuto)
Sent: Wednesday, 26 January 2022 4:15 PM
To: 'Khoo, Kay-Eng' <Kay-Eng.Khoo@aig.com>
Cc: 'Sim, Priscilla-LK' <Priscilla-LK.Sim@aig.com>; 'Tam, Ivan-WK' <Ivan-WK.Tam@aig.com>; 'Gan, Angiegeokling' <Angiegeokling.Gan@aig.com>
Subject: RE: OD - SFE12T / 2972951169SG - SIU Escalations

Dear Kay Eng

Further to point 2 in my email below.

I have reviewed the information shown in the app in conjunction with the video images and there is indeed a reduction in speed. However it is inconclusive whether the reduction was at the moment just prior to the impact or the reduction was due to the impact itself.

In conclusion, there is no factual evidence available to suggest that the accident was deliberate.

Please treat this email as my final findings.

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: Bryan Ang (LKKAuto)
Sent: Thursday, 20 January 2022 4:09 PM
To: Khoo, Kay-Eng <Kay-Eng.Khoo@aig.com>
Cc: Sim, Priscilla-LK <Priscilla-LK.Sim@aig.com>; Tam, Ivan-WK <Ivan-WK.Tam@aig.com>; Gan, Angiegeokling <Angiegeokling.Gan@aig.com>
Subject: RE: OD - SFE12T / 2972951169SG - SIU Escalations

Dear Kay Eng and All

Please find in attachment, the signed statement by OID after my interview with him. To summarise: -

1. OID maintained that he had mistakenly stepped on the accelerator pedal. Initially, he wanted to drive IV nearer to TPV. He stepped on the accelerator pedal and when he realize that he had misjudged the distance between both vehicles, he mistakenly stepped on the accelerator pedal further instead of the brake pedal, in a moment of panic.
2. OID maintained that he did eventually stepped on the brake pedal but by then it was too late to avoid the collision. Separately, he has provided me an app that is supposed to be used in tandem with the recording device fitted on OIV, which is able to show the deceleration of OIV arising from his braking action before the collision. I am currently reviewing this.
3. OID also provided the entire recording after the accident for my review ie the time after the collision, when Traffic Police was at scene and when Ambulance was at scene. Due to the large file size, the recordings can be accessed using this link <https://drive.google.com/file/d/14sYWQ9Lx7qlaNieZYgZjT0UFINRLSzW1/view?usp=sharing>
4. From my own review of the events after the accident, OID had already showed the Traffic Police Officer some hand and leg actions that seem to suggest that he had inadvertently stepped on the accelerator pedal. Refer to the 9min10sec mark to the 10min 5sec mark of the video in the link and at the 10min 40sec mark also, 47min to 47 25sec mark. Overall, throughout the video recording, the behaviour of OID seen after the accident was one of apologetic nature. On the other hand, TPD seems to be more of the aggressor, which perhaps can be understandable given that he had an infant onboard.
5. When asked on his action of immediately alighting from OIV after the collision (which does not demonstrate a person that is feeling panic), OID informed that it was his natural reaction to check on TPV to see whether there was any injuries, and when he heard that there was an infant on board, he was apologetic to TPD for causing the accident.
6. My opinion, given the new recordings provided (behaviour of OID) and my meet up with OID, there seems to be no factual evidence at this moment to suggest that OID had deliberately caused the collision. I will come back to you again on point 2 above.

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: Khoo, Kay-Eng <Kay-Eng.Khoo@aig.com>

Sent: Thursday, 20 January 2022 9:07 AM

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

Cc: Sim, Priscilla-LK <Priscilla-LK.Sim@aig.com>; Tam, Ivan-WK <Ivan-WK.Tam@aig.com>; Gan, Angiegeokling <Angiegeokling.Gan@aig.com>

Subject: RE: OD - SFE12T / 2972951169SG - SIU Escalations

Dear Bryan,

We have noted the interview conducted on 11th January 2022.

Appreciate if you can update us on the matter soonest.

Khoo Kay Eng

Manager – Auto Property Damage Claims

AIG Asia Pacific Insurance Pte. Ltd.

AIG Building
78 Shenton Way, Level 10
Singapore 079120
Tel +(65) 6419 1026
kay-eng.khoo@aig.com | www.AIG.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.

Follow us:



IMPORTANT NOTICE:

The information in this email (and any attachments) is confidential. If you are not the intended recipient, you must not use or disseminate the information. If you have received this email in error, please immediately notify me by "Reply" command and permanently delete the original and any copies or printouts thereof. Although this email and any attachments are believed to be free of any virus or other defect that might affect any computer system into which it is received and opened, it is the responsibility of the recipient to ensure that it is virus free and no responsibility is accepted by AIG for any loss or damage arising in any way from its use.

From: Khoo, Kay-Eng
Sent: Friday, January 14, 2022 1:40 PM
To: Bryan Ang (LKKAuto) <bryanang@lkkauto.com>
Cc: Sim, Priscilla-LK <Priscilla-LK.Sim@aig.com>; Tam, Ivan-WK <Ivan-WK.Tam@aig.com>; Gan, Angiegeokling <Angiegeokling.Gan@aig.com>
Subject: RE: OD - SFE12T / 2972951169SG - SIU Escalations

Dear Bryan,

Thank you for updating us on the matter and we look forward to receiving your preliminary opinion soonest possible.

Khoo Kay Eng
Manager – Auto Property Damage Claims
AIG Asia Pacific Insurance Pte. Ltd.

AIG Building
78 Shenton Way, Level 10
Singapore 079120
Tel +(65) 6419 1026
kay-eng.khoo@aig.com | www.AIG.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.

Follow us:



IMPORTANT NOTICE:

The information in this email (and any attachments) is confidential. If you are not the intended recipient, you must not use or disseminate the information. If you have received this email in error, please immediately notify me by "Reply" command and permanently delete the original and any copies or printouts thereof. Although this email and any attachments are believed to be free of any virus or other defect that might affect any computer system into which it is received and opened, it is the responsibility of the recipient to ensure that it is virus free and no responsibility is accepted by AIG for any loss or damage arising in any way from its use.

From: Bryan Ang (LKKAuto) <bryanang@lkkauto.com>
Sent: Tuesday, January 11, 2022 3:16 PM
To: Sim, Priscilla-LK <Priscilla-LK.Sim@aig.com>
Cc: Khoo, Kay-Eng <Kay-Eng.Khoo@aig.com>; Tam, Ivan-WK <Ivan-WK.Tam@aig.com>
Subject: [EXTERNAL] RE: OD - SFE12T / 2972951169SG - SIU Escalations

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

Dear All

Have conducted a detailed interview with the insured driver earlier today.

I will provide my preliminary opinions soon.

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: Sim, Priscilla-LK <Priscilla-LK.Sim@aig.com>
Sent: Wednesday, 5 January 2022 10:49 AM
To: SUR <sur@lkkauto.com>; Bryan Ang (LKKAuto) <bryanang@lkkauto.com>
Subject: RE: OD - SFE12T / 2972951169SG - SIU Escalations

Hi Bryan

Kindly accept new assignment ie. to obtain statement from insured / investigate whether accident is intentional.

LKK is also the surveyor for third party's claim.

Priscilla Sim LK
Senior Complex Claims Examiner
Claims | AIG Asia Pacific Insurance Pte. Ltd.

AIG Building 78 Shenton Way, Level 10
Singapore 079120

Tel +(65) 6419 1755
priscilla-lk.sim@aig.com | www.aig.sg

From: Tam, Ivan-WK <Ivan-WK.Tam@aig.com>
Sent: Wednesday, December 29, 2021 11:07 AM
To: Khoo, Kay-Eng <Kay-Eng.Khoo@aig.com>; Sim, Priscilla-LK <Priscilla-LK.Sim@aig.com>; Mohd Rizal, Nur Mariah Huibrechts <NurMariahHuibrechts.MohdRizal@aig.com>
Cc: Nadaraja, Deeban <Deeban.Nadaraja@aig.com>; Lim, Sheng Yang <ShengYang.Lim@aig.com>; Mithoosingh, Aashweenjeetkaur <Aashweenjeetkaur.Mithoosingh@aig.com>
Subject: RE: OD - SFE12T / 2972951169SG - SIU Escalations

Dear All,

I have requested from LKK to provide TP in car camera footage.
I will update again when I hear from them.

Thank you.

Ivan Tam
AIG

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 1956

Ivan-WK.Tam@aig.com | www.aig.sg

IMPORTANT NOTICE:

The information in this email (and any attachments) is confidential. If you are not the intended recipient, you must not use or disseminate the information. If you have received this email in error, please immediately notify me by "Reply" command and permanently delete the original and any copies or printouts thereof. Although this email and any attachments are believed to be free of any virus or other defect that might affect any computer system into which it is received and opened, it is the responsibility of the recipient to ensure that it is virus free and no responsibility is accepted by AIG for any loss or damage arising in any way from its use.

IMPORTANT NOTICE:

The information in this email (and any attachments) is confidential. If you are not the intended recipient, you must not use or disseminate the information. If you have received this email in error, please immediately notify me by "Reply" command and permanently delete the original and any copies or printouts thereof. Although this email and any attachments are believed to be free of any virus or other defect that might affect any computer system into which it is received and opened, it is the responsibility of the recipient to ensure that it is virus free and no responsibility is accepted by American International Group, Inc. or its subsidiaries or affiliates either jointly or severally, for any loss or damage arising in any way from its use.

IMPORTANT NOTICE:

The information in this email (and any attachments) is confidential. If you are not the intended recipient, you must not use or disseminate the information. If you have received this email in error, please immediately notify me by "Reply" command and permanently delete the original and any copies or printouts thereof. Although this email and any attachments are believed to be free of any virus or other defect that might affect any computer system into which it is received and opened, it is the responsibility of the recipient to ensure that it is virus free and no responsibility is accepted by American International Group, Inc. or its subsidiaries or affiliates either jointly or severally, for any loss or damage arising in any way from its use.