

## Hsiao Tong (LKKAUTO)

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**From:** Tee, Chee-Wah <Chee-Wah.Tee@aig.com>  
**Sent:** Thursday, 23 December 2021 1:32 PM  
**To:** Hsiao Tong (LKKAUTO)  
**Subject:** RE: AIG Ref: 7862647863SG // Accident on 12/6/2017 involving SHD 6488X & SLP 284X

Dear Hsiao Tong,

We refer to your email.

You have our mandate to offer 50% based on the following;

1. Cost of Repair	\$ 480.00
2. Loss of Rental (1.5days x \$113.96)	\$ 170.94
3. Loss of Income (1.5days x \$60.00)	\$ 90.00
4. LTA/GIA Search Fee	\$ 5.00
<b>Total</b>	<b>\$ 745.94</b>

\$745.94 X 50% = **\$372.97**

Thank you.

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

### **Tee Chee Wah**

Complex Claims Examiner  
Auto Bodily Injury Claims  
AIG Asia Pacific Insurance Pte. Ltd.

AIG Building  
78 Shenton Way, Level 10  
Singapore 079120  
Tel +(65) 6419 1089  
[Chee-Wah.Tee@aig.com](mailto:Chee-Wah.Tee@aig.com) | [www.aig.sg](http://www.aig.sg)

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

**Sent:** Thursday, December 23, 2021 11:24 AM

**To:** Tee, Chee-Wah <[Chee-Wah.Tee@aig.com](mailto:Chee-Wah.Tee@aig.com)>

**Subject:** [EXTERNAL] RE: AIG Ref: 7862647863SG // Accident on 12/6/2017 involving SHD 6488X & SLP 284X

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

Dear Mr Tee,

Further to your below email.

Third party is checking if AIG is prepared to settle claim at 50%. Otherwise, they will pass to lawyer for further handling.

Please advise. 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) | Fax: 6741 4108

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

S(408933)

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**From:** Tee, Chee-Wah <[Chee-Wah.Tee@aig.com](mailto:Chee-Wah.Tee@aig.com)>

**Sent:** Tuesday, 19 October 2021 7:32 PM

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

**Subject:** RE: AIG Ref: 7862647863SG // Accident on 12/6/2017 involving SHD 6488X & SLP 284X

Dear Hsiao Tong,

We were advised by our insured's repairer on 23.09.2019 that they have successfully claimed 100% against third party.

We will seek clarification from our insured and will revert soon.

Thank you.

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**Tee Chee Wah**

Complex Claims Examiner

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**From:** Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>  
**Sent:** Tuesday, October 19, 2021 11:05 AM  
**To:** Tee, Chee-Wah <[Chee-Wah.Tee@aig.com](mailto:Chee-Wah.Tee@aig.com)>  
**Subject:** [EXTERNAL] RE: AIG Ref: 7862647863SG // Accident on 12/6/2017 involving SHD 6488X & SLP 284X

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Hi Mr Tee,

Attached is a copy of longer version of video footage as requested.

According to third party repairer, they did not receive any claim from AIG / our insured on this matter.

Please advise your instruction after reviewing the case. 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) | Fax: 6741 4108

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

S(408933)

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**From:** Tee, Chee-Wah <[Chee-Wah.Tee@aig.com](mailto:Chee-Wah.Tee@aig.com)>  
**Sent:** Wednesday, 13 October 2021 7:05 PM

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

**Subject:** RE: AIG Ref: 7862647863SG // Accident on 12/6/2017 involving SHD 6488X & SLP 284X

Dear Hsiao Tong,

We refer to the attached email to Jia Le.

Did TP repairer provide any longer version of video footage apart from the attached (preferably 10 seconds or more before the collision)? From the current evidences we are of the view that our insured driver is not liable however since TP repairer is adamant that our insured driver 'had been driving in an inconsiderate manner' they should provide us the evidence. In addition, our insured's claim was resolved with TP insurer at 100% in our favor.

Kindly inform them that we are not rejecting the claim but we require evidence to prove that our insured driver is negligible.

Thank you.

**From:** Tee, Chee-Wah

**Sent:** Friday, December 20, 2019 9:59 AM

**To:** Jia Le (LKK Auto)

**Subject:** RE: Your ref: 7862647863SG [ACCIDENT INVOLVING VEHICLES SLP284X AND SHD6488X ON 12/06/2017]

Dear Jia Le,

We refer to the email from SMRT.

*Quote:*

*Please note that your insured has encroached onto our driver's lane prior to accident and continued to drive between 2 lanes as there are vehicles parking along t no choice but to move a bit towards the left to avoid collision.*

*Unquote*

Our assessment is based on evidence that were provided. The attached video footage from our insured vehicle did not show that he was changing lane and was manner, please request for a longer version of video footage (preferably 10 seconds or more before the collision) for our review. We will not hold back any offer

Thank you.

**Tee Chee Wah**

**AIG**

Complex Claims Examiner  
Claims Department

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**Tee Chee Wah**

Complex Claims Examiner

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**From:** Hsiao Tong (LKKAUTO) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>  
**Sent:** Tuesday, October 12, 2021 3:50 PM  
**To:** Tee, Chee-Wah <[Chee-Wah.Tee@aig.com](mailto:Chee-Wah.Tee@aig.com)>  
**Subject:** [EXTERNAL] AIG Ref: 7862647863SG // Accident on 12/6/2017 involving SHD 6488X & SLP 284X

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Hi Mr Tee,

We refer to the above matter.

Please be informed that we have maintain rejection as per instruction. However, third party disagreed on our rejection and appeal for 50% as videos clearly showed that our insured was straddling between 2 lanes and had encroached partially onto third party's path prior and during the accident. Third party driver is prepared to escalate the matter to FldRec if we still maintain rejection.

The breakdown of third party claim is as follows: -

1. Cost of Repair	\$ 480.00
2. Loss of Rental (1.5days x \$113.96)	\$ 170.94
3. Loss of Income (1.5days x \$60.00)	\$ 90.00
4. LTA/GIA Search Fee	\$ 5.00
<b>Total</b>	<b>\$ 745.94</b>

Kindly advise if we shall consider to offer 50% or maintain rejection. Thank you.

**Jia Le (LKK Auto)**

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**From:** Tee, Chee-Wah <Chee-Wah.Tee@aig.com>  
**Sent:** Friday, 20 September 2019 7:25 PM  
**To:** Jia Le (LKK Auto)  
**Subject:** Your ref: 78626478635G [ACCIDENT INVOLVING VEHICLES SLP284X AND SHD6488X ON 12/06/2017]

Dear Jia Le,

We have reviewed TP's video and gathered that TP swerved towards OI's lane causing collision when a TransCab taxi signaled right while overtaking TP. It is clearly the negligence of TP to side swipe OIV.

From OI's video footage, OIV was travelling straight and did not change/swerve to TP's lane.

We shall maintain our position to reject TP claim.

Thank you.

**Tee Chee Wah**  
**AIG**  
Complex Claims Examiner  
Claims Department

AIG Asia Pacific Insurance Pte. Ltd.  
78 Shenton Way #08-16 Singapore 079120  
Tel +(65) 6419 1089

[Chee-Wah.Tee@aig.com](mailto:Chee-Wah.Tee@aig.com) | [www.aig.sg](http://www.aig.sg)

***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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