

## Asher Sng (LKKAUTO)

**From:** Asher Sng (LKKAUTO)  
**Sent:** Tuesday, 21 June 2022 11:54 AM  
**To:** Kaitlyn Chio; Mei Kwan (LKKAUTO)  
**Cc:** Admin A  
**Subject:** RE: New Case PRI - SFA10U Claim Against SMN5058Z (AIG) DOA: 13/06/2022 \*\*\* LKK  
REF: CC6/AIG22005659/Kea3

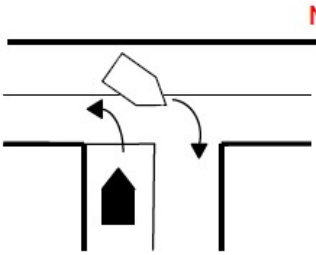
**'WITHOUT PREJUDICE'**  
**SAVE AS TO COSTS**

Hi Sir,

We refer to the email below.

The witness did not mention how the accident did occur.

In view we may have to based on the BOLA.

10.	(a) 	Vehicle X – Turning into Main Road Vehicle Y – Turning into Minor Road  <b>Reason:</b> Vehicle approaching main road should exercise greater caution	100%	0%
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Kindly provide the evidence or video to prove our insured at fault.

Thank You.

Best Regards,

**Asher Sng** | Case Handler

**LKK Auto Consultants Pte Ltd**

email: [ashersng@lkkauto.com](mailto:ashersng@lkkauto.com) | did: 6841-6051 | Mobile: 8839 9816

Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

**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.

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**From:** Kaitlyn Chio <kaitlyn.chio@ow.sg>  
**Sent:** Tuesday, 21 June 2022 10:18  
**To:** Asher Sng (LKKAUTO) <AsherSng@lkkauto.com>; Mei Kwan (LKKAUTO) <Meikwan@lkkauto.com>  
**Cc:** Admin A <admin-a@lkkauto.com>  
**Subject:** RE: New Case PRI - SFA10U Claim Against SMN5058Z (AIG) DOA: 13/06/2022 \*\*\* LKK REF: CC6/AIG22005659/Kea3

**Without Prejudice**

Dear Asher,

Enclosed witness statement and conversation with your insured for your perusal.  
As such, we hope you will review the case again and advise on the liability.

Thank you.

Best Regards,

**Kaitlyn Chio (Ms.)**

Claims Executive, Motor Claims Department

D: +65 6481 1522 | F: +65 6481 1011

**OPTIMA//WERKZ™ PTE. LTD.**

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**From:** Kaitlyn Chio

**Sent:** 21 June 2022 09:42

**To:** 'Asher Sng (LKKAUTO)' <[AsherSng@lkkauto.com](mailto:AsherSng@lkkauto.com)>; Mei Kwan (LKKAUTO) <[Meikwan@lkkauto.com](mailto:Meikwan@lkkauto.com)>

**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>

**Subject:** RE: New Case PRI - SFA10U Claim Against SMN5058Z (AIG) DOA: 13/06/2022 \*\*\* LKK REF: CC6/AIG22005659/Kea3

**Without Prejudice**

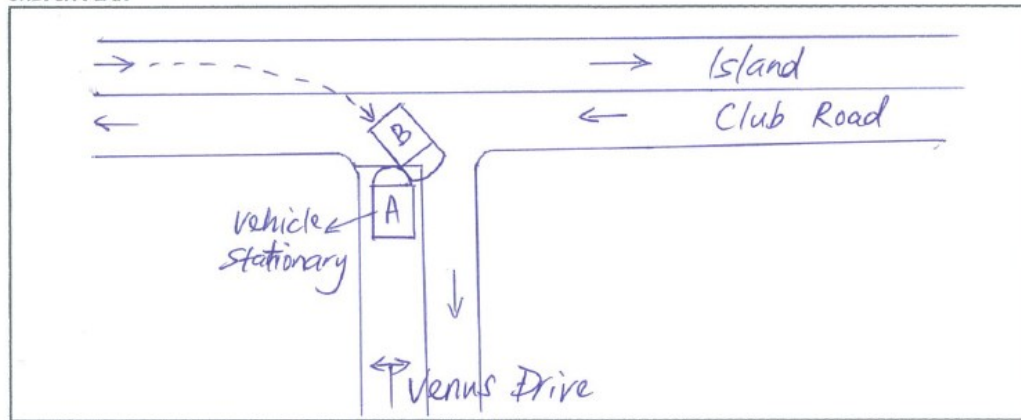
Dear Asher,

We refer to the above matter.

Based on our client's sketch plan and statement, we are stationary before the stop line all the times as waiting for cars to pass, is your insured who turned in sharply into our client's lane.

Noted that your insured have in-car dash cam, kindly provide us a copy of your insured video footage/scene photos to justify that is our client drove out of the stop line and make a wide turn.

# SKETCH PLAN



## DESCRIBE CIRCUMSTANCES OF THE ACCIDENT

was driving along Venus Drive and stopped at the Junction to wait for cars to pass. Just then there was this brown mercedes in front of me that turned really fast into my lane sharply. I was keeping a bit to the left side as I was ~~turning~~ intending to turn left. The other party cut into my lane and hit the side of my car. I was stationary this whole time from seeing the car, to the point of impact and until the car drove past.

Even upon impact, the other party continued driving across and hence scratched the entire side of her vehicle.

Thank you.

Best Regards,

Kaitlyn Chio (Ms.)

Claims Executive, Motor Claims Department

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From: Asher Sng (LKKAuto) <[AsherSng@lkkauto.com](mailto:AsherSng@lkkauto.com)>

Sent: 21 June 2022 09:07

To: Kaitlyn Chio <[kaitlyn.chio@ow.sg](mailto:kaitlyn.chio@ow.sg)>; Mei Kwan (LKKAuto) <[Meikwan@lkkauto.com](mailto:Meikwan@lkkauto.com)>

Cc: Ling Ting An <[tingan.ling@ow.sg](mailto:tingan.ling@ow.sg)>; Mohamed Nashik <[mohamed.nashik@ow.sg](mailto:mohamed.nashik@ow.sg)>; Ngai Kar Kit <[karkit.ngai@ow.sg](mailto:karkit.ngai@ow.sg)>; Joseph Low <[joseph@ow.sg](mailto:joseph@ow.sg)>; Victor Seng <[victor.seng@ow.sg](mailto:victor.seng@ow.sg)>; Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; Ary Chua <[ary.chua@ow.sg](mailto:ary.chua@ow.sg)>

Subject: RE: New Case PRI - SFA10U Claim Against SMN5058Z (AIG) DOA: 13/06/2022 \*\*\* LKK REF: CC6/AIG22005659/Kea3

**'WITHOUT PREJUDICE'**

**SAVE AS TO COSTS**

Dear Sirs,

We refer to the above matter.

Please be informed that liability is unclear for this matter. Enclosed herewith in this email is a copy of our insured's accident report for your perusal.

We are in a course of investigating into the circumstances of the accident. After verifying further with our OI we will revert with our opinion on the cause of the accident. Kindly do not refer to any party for legal assistance until you heard further from us.

Meanwhile, we would like to request a copy of **video footage/witness statement/scene photos** (if any) in order for us to look into the matter.

We shall revert upon hearing from you.

Thank You.

Best Regards,

**Asher Sng** | Case Handler

**LKK Auto Consultants Pte Ltd**

email: [ashersng@lkkauto.com](mailto:ashersng@lkkauto.com) | did: 6841-6051 | Mobile: 8839 9816

Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

**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.**

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**From:** Kaitlyn Chio <[kaitlyn.chio@ow.sg](mailto:kaitlyn.chio@ow.sg)>

**Sent:** Monday, 20 June 2022 11:21

**To:** Mei Kwan (LKKAuto) <[Meikwan@lkkauto.com](mailto:Meikwan@lkkauto.com)>; Asher Sng (LKKAuto) <[AsherSng@lkkauto.com](mailto:AsherSng@lkkauto.com)>

**Cc:** Ling Ting An <[tingan.ling@ow.sg](mailto:tingan.ling@ow.sg)>; Mohamed Nashik <[mohamed.nashik@ow.sg](mailto:mohamed.nashik@ow.sg)>; Ngai Kar Kit <[karkit.ngai@ow.sg](mailto:karkit.ngai@ow.sg)>; Joseph Low <[joseph@ow.sg](mailto:joseph@ow.sg)>; Victor Seng <[victor.seng@ow.sg](mailto:victor.seng@ow.sg)>; Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; Ary Chua <[ary.chua@ow.sg](mailto:ary.chua@ow.sg)>

**Subject:** RE: New Case PRI - SFA10U Claim Against SMN5058Z (AIG) DOA: 13/06/2022 \*\*\* LKK REF: CC6/AIG22005659/Kea3

Dear Asher,

Kindly advise us on the liability for this case.

Thank you.

Best Regards,

**Kaitlyn Chio (Ms.)**

Claims Executive, Motor Claims Department

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**From:** Kaitlyn Chio

**Sent:** 17 June 2022 15:32

**To:** Mei Kwan (LKKAuto) <[Meikwan@lkkauto.com](mailto:Meikwan@lkkauto.com)>; Ary Chua <[ary.chua@ow.sg](mailto:ary.chua@ow.sg)>

**Cc:** Ling Ting An <[tingan.ling@ow.sg](mailto:tingan.ling@ow.sg)>; Mohamed Nashik <[mohamed.nashik@ow.sg](mailto:mohamed.nashik@ow.sg)>; Ngai Kar Kit <[karkit.ngai@ow.sg](mailto:karkit.ngai@ow.sg)>; Joseph Low <[joseph@ow.sg](mailto:joseph@ow.sg)>; Victor Seng <[victor.seng@ow.sg](mailto:victor.seng@ow.sg)>; Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; Asher Sng (LKKAuto) <[AsherSng@lkkauto.com](mailto:AsherSng@lkkauto.com)>

**Subject:** RE: New Case PRI - SFA10U Claim Against SMN5058Z (AIG) DOA: 13/06/2022 \*\*\* LKK REF: CC6/AIG22005659/Kea3

Dear Asher,

Kindly advise on the liability for this case.

Thank you.

Best Regards,

**Kaitlyn Chio (Ms.)**

Claims Executive, Motor Claims Department

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**From:** Mei Kwan (LKKAuto) <[Meikwan@lkkauto.com](mailto:Meikwan@lkkauto.com)>

**Sent:** 17 June 2022 14:54

**To:** Ary Chua <[ary.chua@ow.sg](mailto:ary.chua@ow.sg)>

**Cc:** Kaitlyn Chio <[kaitlyn.chio@ow.sg](mailto:kaitlyn.chio@ow.sg)>; Ling Ting An <[tingan.ling@ow.sg](mailto:tingan.ling@ow.sg)>; Mohamed Nashik <[mohamed.nashik@ow.sg](mailto:mohamed.nashik@ow.sg)>; Ngai Kar Kit <[karkit.ngai@ow.sg](mailto:karkit.ngai@ow.sg)>; Joseph Low <[joseph@ow.sg](mailto:joseph@ow.sg)>; Victor Seng <[victor.seng@ow.sg](mailto:victor.seng@ow.sg)>; Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; Asher Sng (LKKAuto) <[AsherSng@lkkauto.com](mailto:AsherSng@lkkauto.com)>

**Subject:** RE: New Case PRI - SFA10U Claim Against SMN5058Z (AIG) DOA: 13/06/2022 \*\*\* LKK REF: CC6/AIG22005659/Kea3

Dear Sir / Madam,

Thank you for your email.

Our respective case handler will look into the matter and get back to you in due course.

**Hi Asher,**

**Kindly assist.**

*To check availability of the case handler, you may contact the undersigned.*

Thank you.

Best Regards,

**Mei Kwan** | Admin

**LKK Auto Consultants Pte Ltd**

Phone: 6366 0055 | email: [MeiKwan@lkkauto.com](mailto:MeiKwan@lkkauto.com) | fax: 67414108

Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

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---

**From:** Ary Chua <[ary.chua@ow.sg](mailto:ary.chua@ow.sg)>

**Sent:** Wednesday, 15 June, 2022 10:14 AM

**To:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; assignments <[assignments@lkkauto.com](mailto:assignments@lkkauto.com)>

**Cc:** Kaitlyn Chio <[kaitlyn.chio@ow.sg](mailto:kaitlyn.chio@ow.sg)>; Ling Ting An <[tingan.ling@ow.sg](mailto:tingan.ling@ow.sg)>; Mohamed Nashik <[mohamed.nashik@ow.sg](mailto:mohamed.nashik@ow.sg)>; Ngai Kar Kit <[karkit.ngai@ow.sg](mailto:karkit.ngai@ow.sg)>; Joseph Low <[joseph@ow.sg](mailto:joseph@ow.sg)>; Victor Seng <[victor.seng@ow.sg](mailto:victor.seng@ow.sg)>

**Subject:** New Case PRI - SFA10U Claim Against SMN5058Z (AIG) DOA: 13/06/2022

Dear Motor Claims Department,

Enclosed Marked Estimate & GIA for your perusal

Please register this claim, as vehicle was surveyed by Kenneth today.

Kindly advise the liability and Officer In-Charge for this case

Thank you.

Best regards

**Ary Chua**

Motor Claims Admin Officer

D: +65 6481 1522 Ext: 101 | F: +65 6481 1011

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