

Mei Kwan (LKKAuto)

From: Mei Kwan (LKKAuto)
Sent: Monday, 13 February 2023 4:21 PM
To: Kaitlyn Chio; Hsiao Tong (LKKAuto)
Cc: Mohamed Nashik; Ling Ting An; Ngai Kar Kit; Joseph Low; Victor Seng; Ary Chua; Admin A; Adeline Lim
Subject: RE: (PENDING OFFER) LOD - New Case PRI - SMT338S CLAIMING AGAINST SJQ7570S (AIG), DOA: 27/08/2022 *** LKK REF: CC6/AIG22008450/Kea3
Categories: HMK

Without Prejudice

Dear Kaitlyn,

We refer to the above matter and your request as per your email dated of 11.01.2023.

Please be informed that our principal maintained rejection and not to consider your client's claim.

Thank you.

Best Regards,

Mei Kwan | Admin

LKK Auto Consultants Pte Ltd

Phone: 6366 0055 | email: MeiKwan@lkkauto.com

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

From: Kaitlyn Chio <kaitlyn.chio@ow.sg>
Sent: Wednesday, 11 January 2023 9:56 AM
To: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>
Cc: Mohamed Nashik <mohamed.nashik@ow.sg>; Ling Ting An <tingan.ling@ow.sg>; Ngai Kar Kit <karkit.ngai@ow.sg>; Joseph Low <joseph@ow.sg>; Victor Seng <victor.seng@ow.sg>; Ary Chua <ary.chua@ow.sg>; Admin A <admin-a@lkkauto.com>; Adeline Lim <adeline@ow.sg>
Subject: RE: (PENDING OFFER) LOD - New Case PRI - SMT338S CLAIMING AGAINST SJQ7570S (AIG), DOA: 27/08/2022
*** LKK REF: CC6/AIG22008450/Kea3

Without Prejudice

Dear Hsiao Tong,

We refer to above matter.

Based on our client vehicle damage portions and video footage, our client is not fully at fault.

As such we would like to counter propose 50% liability for this accident claim.

As video clearly shows your insured have came and collided into our vehicle.



Please kindly reconsider and hopefully revise us with the new liability for this case.
We appreciate the efforts being put into reviewing the case.

Thank you.

Best Regards,

Kaitlyn Chio (Ms.)

Motor Claims Executive
Office : (+65) 6481 1522

OPTIMA//ERKZ™ PTE. LTD.

Head Office: 6 Kung Chong Road Singapore 159143
Branch: 9A Serangoon North Ave 5 Singapore 554500
Branch: Blk 10 Ang Mo Kio Ind Park 2A #01-05/06 Singapore 568047

Tel: (+65) 6472 1313 **Fax:** (+65) 6472 2112
Tel: (+65) 6484 9919 **Fax:** (+65) 6481 1993
Tel: (+65) 6481 1522 **Fax:** (+65) 6481 1011

Privileged/Confidential information may be contained in this message. If you are not the intended recipient, you must not copy, distribute or use it for any purpose, nor disclose its contents to any other person. Please notify the sender if you receive this email in error, and delete the email and its content immediately after which.

From: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>

Sent: Tuesday, 10 January 2023 2:52 pm

To: Kaitlyn Chio <kaitlyn.chio@ow.sg>

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

Subject: RE: (PENDING OFFER) LOD - New Case PRI - SMT338S CLAIMING AGAINST SJQ7570S (AIG), DOA: 27/08/2022

*** LKK REF: CC6/AIG22008450/Kea3

Without Prejudice

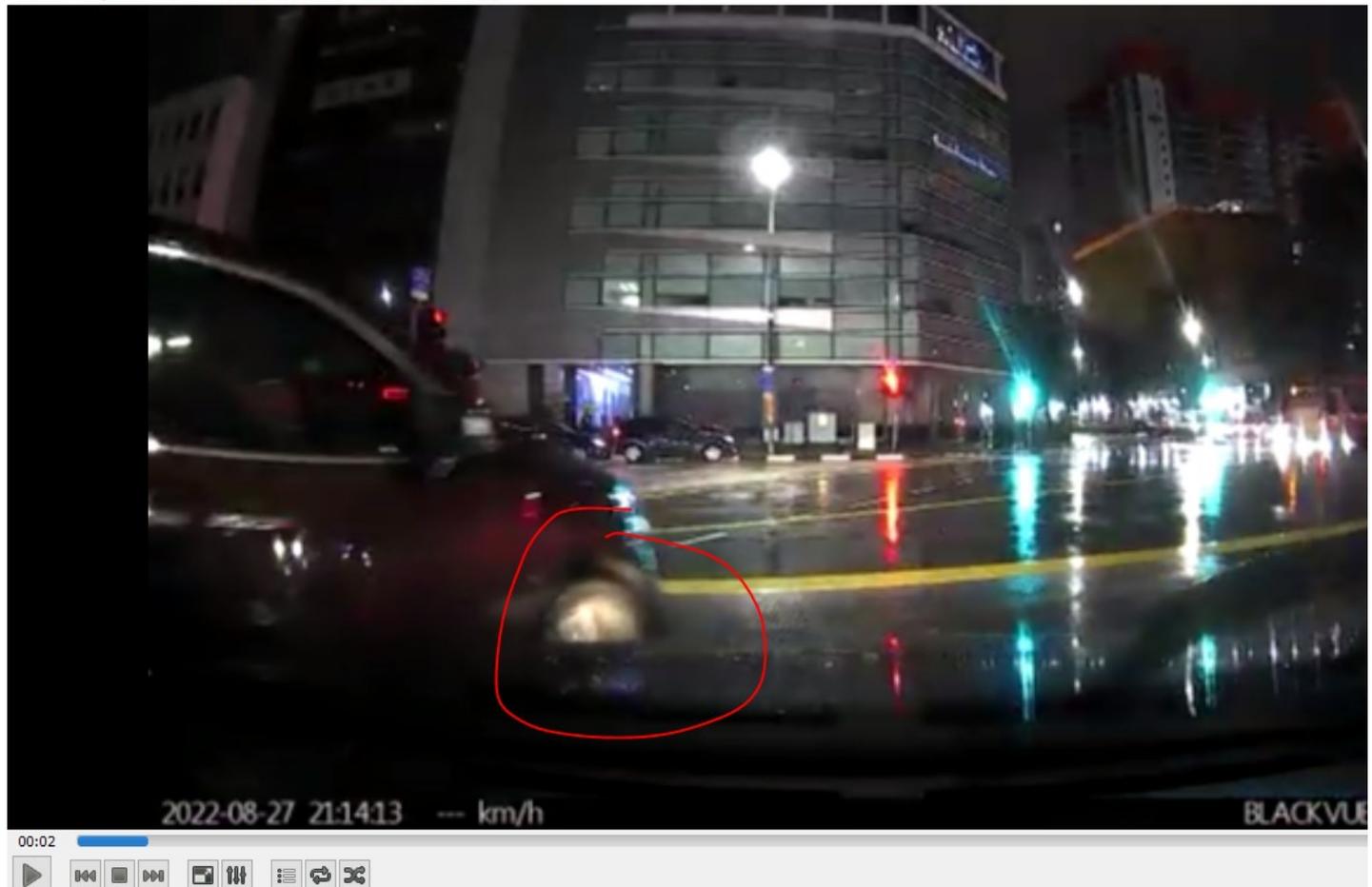
Dear Sirs,

We have reviewed the matter. Our insured insisted that your client had swerved and encroached into his lane. Thus, collision happened. The below video screenshot shows that your client's right wheel had swerved towards right and caused accident.

In view of this, we regret to inform you that we are unable to look into your client's claim.

🔊 OI VIDEO.MP4 - VLC media player

Media Playback Audio Video Subtitle Tools View Help



Best Regards,

Hsiao Tong, Chew (Ms) | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | Email: chewht@lkkauto.com |

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

From: Kaitlyn Chio <kaitlyn.chio@ow.sg>

Sent: Monday, 12 December 2022 11:11 AM

To: Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>; Hsiao Tong (LKKAuto) <chewht@lkkauto.com>; Admin A <admin-a@lkkauto.com>

Cc: Mohamed Nashik <mohamed.nashik@ow.sg>; Ling Ting An <tingan.ling@ow.sg>; Ngai Kar Kit <karkit.ngai@ow.sg>; Joseph Low <joseph@ow.sg>; Victor Seng <victor.seng@ow.sg>; Ary Chua <ary.chua@ow.sg>; Adeline Lim <adeline@ow.sg>

Subject: RE: (PENDING OFFER) LOD - New Case PRI - SMT338S CLAIMING AGAINST SJQ7570S (AIG), DOA: 27/08/2022

*** LKK REF: CC6/AIG22008450/Kea3

Dear Motor Claims Department,

Refer to the above matter.

We are still pending on your offer.

Kindly let us have your proposed offer without further delay.

We appreciate the efforts being put into reviewing the case.

Thank you.

Best Regards,

Kaitlyn Chio (Ms.)

Claims Executive, Motor Claims Department

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

OPTIMA WERKZ™ PTE. LTD.

Head Office: 6 Kung Chong Road Singapore 159143

Branch: 9A Serangoon North Ave 5 Singapore 554500

Branch: Blk 10 Ang Mo Kio Ind Park 2A #01-05/06 Singapore 568047

Tel: (+65) 6472 1313

Tel: (+65) 6484 9919

Tel: (+65) 6481 1522

Fax: (+65) 6472 2112

Fax: (+65) 6481 1993

Fax: (+65) 6481 1011

www.ow.sg | www.facebook.com/OptimaWerkz

Privileged/Confidential information may be contained in this message. If you are not the intended recipient, you must not copy, distribute or use it for any purpose, nor disclose its contents to any other person. Please notify the sender if you receive this email in error, and delete the email and its content immediately after which.

From: Kaitlyn Chio
Sent: Friday, 18 November 2022 11:32 am
To: Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>; Hsiao Tong (LKKAuto) <chewht@lkkauto.com>; Admin A <admin-a@lkkauto.com>
Cc: Mohamed Nashik <mohamed.nashik@ow.sg>; Ling Ting An <tingan.ling@ow.sg>; Ngai Kar Kit <karkit.ngai@ow.sg>; Joseph Low <joseph@ow.sg>; Victor Seng <victor.seng@ow.sg>; Ary Chua <ary.chua@ow.sg>; Adeline Lim <adeline@ow.sg>
Subject: RE: (PENDING OFFER) LOD - New Case PRI - SMT338S CLAIMING AGAINST SJQ7570S (AIG), DOA: 27/08/2022
*** LKK REF: CC6/AIG22008450/Kea3

Dear Motor Claims Department,

Refer to the above matter.

We are still pending on your offer.
Kindly let us have your proposed offer without further delay.

We appreciate the efforts being put into reviewing the case.

Thank you.

Best Regards,

Kaitlyn Chio (Ms.)
Claims Executive, Motor Claims Department
D: +65 6481 1522 | F: +65 6481 1011

OPTIMA WERKZ™ PTE. LTD.

Head Office: 6 Kung Chong Road Singapore 159143
Branch: 9A Serangoon North Ave 5 Singapore 554500
Branch: Blk 10 Ang Mo Kio Ind Park 2A #01-05/06 Singapore 568047

Tel: (+65) 6472 1313 **Fax:** (+65) 6472 2112
Tel: (+65) 6484 9919 **Fax:** (+65) 6481 1993
Tel: (+65) 6481 1522 **Fax:** (+65) 6481 1011

www.ow.sg | www.facebook.com/OptimaWerkz

Privileged/Confidential information may be contained in this message. If you are not the intended recipient, you must not copy, distribute or use it for any purpose, nor disclose its contents to any other person. Please notify the sender if you receive this email in error, and delete the email and its content immediately after which.

From: Kaitlyn Chio
Sent: Tuesday, 4 October 2022 11:40 am
To: Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>; Asher Sng (LKKAuto) <AsherSng@lkkauto.com>
Cc: Mohamed Nashik <mohamed.nashik@ow.sg>; Ling Ting An <tingan.ling@ow.sg>; Ngai Kar Kit <karkit.ngai@ow.sg>; Joseph Low <joseph@ow.sg>; Victor Seng <victor.seng@ow.sg>; Admin A <admin-a@lkkauto.com>; Ary Chua <ary.chua@ow.sg>; Adeline Lim <adeline@ow.sg>
Subject: RE: LOD - New Case PRI - SMT338S CLAIMING AGAINST SJQ7570S (AIG), DOA: 27/08/2022 *** LKK REF: CC6/AIG22008450/Kea3

Our Ref: SMT338S / TP#1725
Your Ref: SJQ7570S / CC6/AIG22008450/Kea3

Without Prejudice

Dear Motor Claim Department,

We refer to the above mentioned accident.

We are claiming as below:

- Cost of Repair (incl. of GST)	S\$ 235.40
- Loss of Use	S\$ 120.00 (\$120.00 x 01 Day)
- Towing Fee	S\$ 2.00
Grand Total	S\$ 357.40

Your prompt attention is most grateful and look forward to your speedy settlement.

Thank you.

Best Regards,

Kaitlyn Chio (Ms.)

Claims Executive, Motor Claims Department

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

OPTIMA//WERKZ™ PTE. LTD.

Head Office: 6 Kung Chong Road Singapore 159143

Branch: 9A Serangoon North Ave 5 Singapore 554500

Branch: Blk 10 Ang Mo Kio Ind Park 2A #01-05/06 Singapore 568047

Tel: (+65) 6472 1313

Tel: (+65) 6484 9919

Tel: (+65) 6481 1522

Fax: (+65) 6472 2112

Fax: (+65) 6481 1993

Fax: (+65) 6481 1011

www.ow.sg | www.facebook.com/OptimaWerkz

Privileged/Confidential information may be contained in this message. If you are not the intended recipient, you must not copy, distribute or use it for any purpose, nor disclose its contents to any other person. Please notify the sender if you receive this email in error, and delete the email and its content immediately after which.

From: Kaitlyn Chio

Sent: 03 October 2022 08:59

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

Cc: Mohamed Nashik <mohamed.nashik@ow.sg>; Ling Ting An <tingan.ling@ow.sg>; Ngai Kar Kit <karkit.ngai@ow.sg>;

Joseph Low <joseph@ow.sg>; Victor Seng <victor.seng@ow.sg>; Admin A <admin-a@lkkauto.com>; Ary Chua

<ary.chua@ow.sg>

Subject: RE: New Case PRI - SMT338S CLAIMING AGAINST SJQ7570S (AIG), DOA: 27/08/2022 *** LKK REF:

CC6/AIG22008450/Kea3

Dear Motor Claims Department,

Kindly advise on the liability for this case.

Thank you.

Best Regards,

Kaitlyn Chio (Ms.)

Claims Executive, Motor Claims Department

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

OPTIMA WERKZ™ PTE. LTD.

Head Office: 6 Kung Chong Road Singapore 159143
Branch: 9A Serangoon North Ave 5 Singapore 554500
Branch: Blk 10 Ang Mo Kio Ind Park 2A #01-05/06 Singapore 568047

Tel: (+65) 6472 1313 Fax: (+65) 6472 2112
Tel: (+65) 6484 9919 Fax: (+65) 6481 1993
Tel: (+65) 6481 1522 Fax: (+65) 6481 1011

www.ow.sg | www.facebook.com/OptimaWerkz

Privileged/Confidential information may be contained in this message. If you are not the intended recipient, you must not copy, distribute or use it for any purpose, nor disclose its contents to any other person. Please notify the sender if you receive this email in error, and delete the email and its content immediately after which.

From: Kaitlyn Chio

Sent: 23 September 2022 09:41

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

Cc: Mohamed Nashik <mohamed.nashik@ow.sg>; Ling Ting An <tingan.ling@ow.sg>; Ngai Kar Kit <karkit.ngai@ow.sg>;

Joseph Low <joseph@ow.sg>; Victor Seng <victor.seng@ow.sg>; Admin A <admin-a@lkkauto.com>; Ary Chua

<ary.chua@ow.sg>

Subject: RE: New Case PRI - SMT338S CLAIMING AGAINST SJQ7570S (AIG), DOA: 27/08/2022 *** LKK REF:

CC6/AIG22008450/Kea3

Importance: High

Dear Asher,

Any updates on the liability for this case ?

Thank you.

Best Regards,

Kaitlyn Chio (Ms.)

Claims Executive, Motor Claims Department

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

OPTIMA WERKZ™ PTE. LTD.

Head Office: 6 Kung Chong Road Singapore 159143
Branch: 9A Serangoon North Ave 5 Singapore 554500
Branch: Blk 10 Ang Mo Kio Ind Park 2A #01-05/06 Singapore 568047

Tel: (+65) 6472 1313 Fax: (+65) 6472 2112
Tel: (+65) 6484 9919 Fax: (+65) 6481 1993
Tel: (+65) 6481 1522 Fax: (+65) 6481 1011

www.ow.sg | www.facebook.com/OptimaWerkz

Privileged/Confidential information may be contained in this message. If you are not the intended recipient, you must not copy, distribute or use it for any purpose, nor disclose its contents to any other person. Please notify the sender if you receive this email in error, and delete the email and its content immediately after which.

From: Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>

Sent: 31 August 2022 11:27

To: Ary Chua <ary.chua@ow.sg>; Asher Sng (LKKAuto) <AsherSng@lkkauto.com>

Cc: Mohamed Nashik <mohamed.nashik@ow.sg>; Kaitlyn Chio <kaitlyn.chio@ow.sg>; Ling Ting An

<tingan.ling@ow.sg>; Ngai Kar Kit <karkit.ngai@ow.sg>; Joseph Low <joseph@ow.sg>; Victor Seng

<victor.seng@ow.sg>; Admin A <admin-a@lkkauto.com>

Subject: RE: New Case PRI - SMT338S CLAIMING AGAINST SJQ7570S (AIG), DOA: 27/08/2022 *** LKK REF:

CC6/AIG22008450/Kea3

Dear Sir / Madam,

We refer to the above matter.

Please be informed that OI has reported. Please refer to the attached OI's sketch plan and statement.

Please provide us the following and arrange for survey.

- **evidence i.e. video and scene photo**
- **Police investigation result (if any)**

Please note that for liability, claim negotiation and settlement, please contact **Asher**.

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

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

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

Sent: Tuesday, August 30, 2022 11:22 AM

To: Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>; Admin A <admin-a@lkkauto.com>

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

Subject: New Case PRI - SMT338S CLAIMING AGAINST SJQ7570S (AIG), DOA: 27/08/2022

Dear Motor Claims Department,

Enclosed GIA for your perusal.

Vehicle will survey by Kenneth tomorrow [31/08/2022@10.00am](mailto:kenneth@ow.sg).

Kindly advise who is the 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

OPTIMA//ERKZ PTE. LTD.

Head Office: 8 Kung Chong Road Singapore 159143

Branch: QA Serangoon North Ave 5 Singapore 554600

Branch: Blk 10 Ang Mo Kio Ind Park 2A #01-05 Singapore 568047

Tel: (+65) 6472 1313

Tel: (+65) 6484 0010

Tel: (+65) 6481 1522

Fax: (+65) 6472 2112

Fax: (+65) 6481 1003

Fax: (+65) 6481 1011