

## Veron Chen (LKKAUTO)

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**From:** Douglas Ong <douglas\_ong@sg.msigg-asia.com>  
**Sent:** Monday, 28 October 2024 11:54 AM  
**To:** Ee Ying Yi (Michelle); SUR; Veron Chen (LKKAUTO)  
**Cc:** Ling Ting An; Jonathan Ng; Loong Ghien Yee; Joseph Low; Mohamed Nashik; Foo Song Jun  
**Subject:** RE: MSIG Ref: 377372 -- CHECK LIABILITY SNQ6598Y CLAIMING AGAINST SMT8924Y (MSIG), DOA: 20/10/2024

<Confidential>

Dear Michelle

Without Prejudice

Thank you for your time. I have also conferred this matter with my insured.

**She is now agreeable MSIG shall take over conduct.**

Please follow up with our surveyor from LKK.

Aside to Veron – This is Kenneth Khong's case. Thanks.





**\* Starting from 1 Oct 2023, MSIG will not accept any cheque payment anymore to support MAS's initiative on elimination of cheques.**

**Best Regards**

**Douglas Ong**  
Claims Services (Motor)  
D: 6012 1346 | [douglas\\_ong@sg.msigg-asia.com](mailto:douglas_ong@sg.msigg-asia.com)



**MSIG Insurance (Singapore) Pte Ltd** 4 Shenton Way, #21-01 SGX Centre 2, Singapore 068807 | T: +65 6220 9644 |

F: +65 6225 6371 | Co. Reg. No. 200412212G | [msig.com.sg](https://msig.com.sg)    

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**From:** Ee Ying Yi (Michelle) <yingyi.ee@ow.sg>  
**Sent:** Monday, 28 October 2024 10:45 am  
**To:** Douglas Ong <douglas\_ong@sg.msigg-asia.com>; Claims SG <claims@sg.msigg-asia.com>

Cc: Ling Ting An <tingan.ling@ow.sg>; Jonathan Ng <jonathan.ng@ow.sg>; Loong Ghien Yee <ghienyee.loong@ow.sg>; Joseph Low <joseph@ow.sg>; Mohamed Nashik <mohamed.nashik@ow.sg>; Foo Song Jun <songjun.foo@ow.sg>

**Subject:** RE: MSIG Ref: 377372 -- CHECK LIABILITY SNQ6598Y CLAIMING AGAINST SMT8924Y (MSIG), DOA: 20/10/2024

<Confidential>

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Dear Douglas,

As spoken, I already talk to your client and she got dispute about the repair cost and will check with you for the cost of repair.

Kindly let me know your client still proceed for 3<sup>rd</sup> party claim?

**Michelle Ee (Ms.)**

Motor Claims Executive

Office : (+65) 6481 1522

**OPTIMA//ERKZ™ PTE. LTD.**

Head Office: 159 Sin Ming Road, Amtech Building Lobby 2, #04-05 Singapore 575625

Service Centre: 600 Sin Ming Avenue, CityCab Building, #03-00 Singapore 575733

Motor Insurance Claims Centre: Blk 10 Ang Mo Kio Industrial Park 2A, #01-05/06 Singapore 568047

Optima Carz Leasing: 159 Sin Ming Road, Amtech Building Lobby 2, #04-05 Singapore 575625

Tel: (+65) 6255 1339

Tel: (+65) 6472 1313

Tel: (+65) 6481 1522

Tel: (+65) 6452 6868

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**From:** Ee Ying Yi (Michelle)

**Sent:** Monday, 28 October 2024 9:39 am

**To:** Mohamed Nashik <mohamed.nashik@ow.sg>; Douglas Ong <douglas\_ong@sg.msig-asia.com>

**Cc:** Ling Ting An <tingan.ling@ow.sg>; Jonathan Ng <jonathan.ng@ow.sg>; Loong Ghien Yee <ghienyee.loong@ow.sg>; Joseph Low <joseph@ow.sg>; Mohamed Nashik <mohamed.nashik@ow.sg>; Foo Song Jun <songjun.foo@ow.sg>

**Subject:** RE: MSIG Ref: 377372 -- CHECK LIABILITY SNQ6598Y CLAIMING AGAINST SMT8924Y (MSIG), DOA: 20/10/2024

Dear Douglas,

As spoken, we will waiting for your client call and update you by this Friday before 5pm for the status.

**Michelle Ee (Ms.)**

Motor Claims Executive

Office : (+65) 6481 1522

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---

**From:** Mohamed Nashik <[mohamed.nashik@ow.sg](mailto:mohamed.nashik@ow.sg)>  
**Sent:** Friday, 25 October 2024 12:59 pm  
**To:** Douglas Ong <[douglas\\_ong@sg.msig-asia.com](mailto:douglas_ong@sg.msig-asia.com)>  
**Cc:** Ling Ting An <[tingan.ling@ow.sg](mailto:tingan.ling@ow.sg)>; Jonathan Ng <[jonathan.ng@ow.sg](mailto:jonathan.ng@ow.sg)>; Loong Ghien Yee <[ghienyee.loong@ow.sg](mailto:ghienyee.loong@ow.sg)>; Joseph Low <[joseph@ow.sg](mailto:joseph@ow.sg)>; Foo Song Jun <[songjun.foo@ow.sg](mailto:songjun.foo@ow.sg)>; Ee Ying Yi (Michelle) <[yingyi.ee@ow.sg](mailto:yingyi.ee@ow.sg)>  
**Subject:** RE: MSIG Ref: 377372 -- CHECK LIABILITY SNQ6598Y CLAIMING AGAINST SMT8924Y (MSIG), DOA: 20/10/2024

Dear Douglas,

Enclosed video footage for your perusal.  
Kindly advise us on the liability for this case.

Thank you.

Best Regards,

**Mohamed Nashik (Mr.)**  
Motor Claims Executive  
D: (+65) 6481 1522

**OPT/MA//ERKZ™ PTE. LTD.**

Head Office: 159 Sin Ming Road, Amtech Building Lobby 2, #04-05 Singapore 575625  
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**From:** Douglas Ong <[douglas\\_ong@sg.msig-asia.com](mailto:douglas_ong@sg.msig-asia.com)>  
**Sent:** Thursday, 24 October 2024 4:39 pm  
**To:** Ee Ying Yi (Michelle) <[yingyi.ee@ow.sg](mailto:yingyi.ee@ow.sg)>  
**Cc:** Ling Ting An <[tingan.ling@ow.sg](mailto:tingan.ling@ow.sg)>; Jonathan Ng <[jonathan.ng@ow.sg](mailto:jonathan.ng@ow.sg)>; Loong Ghien Yee <[ghienyee.loong@ow.sg](mailto:ghienyee.loong@ow.sg)>; Joseph Low <[joseph@ow.sg](mailto:joseph@ow.sg)>; Mohamed Nashik <[mohamed.nashik@ow.sg](mailto:mohamed.nashik@ow.sg)>; Foo Song Jun <[songjun.foo@ow.sg](mailto:songjun.foo@ow.sg)>  
**Subject:** MSIG Ref: 377372 -- CHECK LIABILITY SNQ6598Y CLAIMING AGAINST SMT8924Y (MSIG), DOA: 20/10/2024

<Confidential>

Dear Michelle

Without Prejudice

Our insured is seeking 3<sup>rd</sup> Party claim against your client's insurer.

We would like to request for video footage to review our position.

**\* Starting from 1 Oct 2023, MSIG will not accept any cheque payment anymore to support MAS's initiative on elimination of cheques.**

**Best Regards**

**Douglas Ong**

Claims Services (Motor)

D: 6012 1346 | [douglas\\_ong@sg.msig-asia.com](mailto:douglas_ong@sg.msig-asia.com)



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---

**From:** Ee Ying Yi (Michelle) <[yingyi.ee@ow.sg](mailto:yingyi.ee@ow.sg)>

**Sent:** Thursday, 24 October 2024 1:08 pm

**To:** Douglas Ong <[douglas\\_ong@sg.msig-asia.com](mailto:douglas_ong@sg.msig-asia.com)>; Claims SG <[claims@sg.msig-asia.com](mailto:claims@sg.msig-asia.com)>

**Cc:** Ling Ting An <[tingan.ling@ow.sg](mailto:tingan.ling@ow.sg)>; Jonathan Ng <[jonathan.ng@ow.sg](mailto:jonathan.ng@ow.sg)>; Loong Ghien Yee <[ghienyee.loong@ow.sg](mailto:ghienyee.loong@ow.sg)>; Joseph Low <[joseph@ow.sg](mailto:joseph@ow.sg)>; Mohamed Nashik <[mohamed.nashik@ow.sg](mailto:mohamed.nashik@ow.sg)>; Foo Song Jun <[songjun.foo@ow.sg](mailto:songjun.foo@ow.sg)>

**Subject:** FW: CHECK LIABILITY SNQ6598Y CLAIMING AGAINST SMT8924Y (MSIG), DOA: 20/10/2024

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Dear Motor Claims Department,

Enclosed both party GIA, marked estimate for your perusal.

Video recorder already upload when lodge the GIA

Would like to check on the liability for this case?

**Michelle Ee (Ms.)**

Motor Claims Executive

Office : (+65) 6481 1522

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**From:** Ee Ying Yi (Michelle)  
**Sent:** Wednesday, 23 October 2024 5:49 pm  
**To:** 'Motor Survey' <[motorsurvey@sg.msig-asia.com](mailto:motorsurvey@sg.msig-asia.com)>; [claims@sg.msig-asia.com](mailto:claims@sg.msig-asia.com)  
**Cc:** Ling Ting An <[tingan.ling@ow.sg](mailto:tingan.ling@ow.sg)>; Jonathan Ng <[jonathan.ng@ow.sg](mailto:jonathan.ng@ow.sg)>; Loong Ghien Yee <[ghienyee.loong@ow.sg](mailto:ghienyee.loong@ow.sg)>; Joseph Low <[joseph@ow.sg](mailto:joseph@ow.sg)>; Mohamed Nashik <[mohamed.nashik@ow.sg](mailto:mohamed.nashik@ow.sg)>; Foo Song Jun <[songjun.foo@ow.sg](mailto:songjun.foo@ow.sg)>  
**Subject:** RE: CHECK LIABILITY SNQ6598Y CLAIMING AGAINST SMT8924Y (MSIG), DOA: 20/10/2024

Dear Motor Claims Department,

Enclosed both party GIA, marked estimate and video footage for your perusal.  
Kindly advise who is the officer in charge for this case.  
Would like to check on the liability for this case?

**Michelle Ee (Ms.)**

Motor Claims Executive  
Office : (+65) 6481 1522

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---

**From:** Motor Survey <[motorsurvey@sg.msig-asia.com](mailto:motorsurvey@sg.msig-asia.com)>  
**Sent:** Tuesday, 22 October 2024 9:10 am  
**To:** Foo Song Jun <[songjun.foo@ow.sg](mailto:songjun.foo@ow.sg)>  
**Cc:** Joseph Low <[joseph@ow.sg](mailto:joseph@ow.sg)>; Loong Ghien Yee <[ghienyee.loong@ow.sg](mailto:ghienyee.loong@ow.sg)>; Mohamed Nashik <[mohamed.nashik@ow.sg](mailto:mohamed.nashik@ow.sg)>; Ee Ying Yi (Michelle) <[yingyi.ee@ow.sg](mailto:yingyi.ee@ow.sg)>; Jonathan Ng <[jonathan.ng@ow.sg](mailto:jonathan.ng@ow.sg)>; Ling Ting An <[tingan.ling@ow.sg](mailto:tingan.ling@ow.sg)>  
**Subject:** RE: SNQ6598Y CLAIMING AGAINST SMT8924Y (MSIG), DOA: 20/10/2024

<Confidential>

Hi,

Thank you for your selection.

We will proceed to appoint/assign **LKK Auto Consultants Pte Ltd** via Merimen at our end and update you upon confirmation.

Please do not contact them directly to prevent confusion. Any arrangement or appointment of surveyor must come from MSIG.

Please be informed that our surveyor will also be conducting a post repair inspection within the stipulated timeline under the protocol.

Have a nice day.

Best Regards

Lee Wee Ho

Assistant Manager, Claims Services (In-House Survey)

[weeho\\_lee@sg.msig-asia.com](mailto:weeho_lee@sg.msig-asia.com)

**Please note my direct line has changed.**



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**From:** Foo Song Jun <[songjun.foo@ow.sg](mailto:songjun.foo@ow.sg)>

**Sent:** Monday, October 21, 2024 4:59 PM

**To:** Motor Survey <[motorsurvey@sg.msig-asia.com](mailto:motorsurvey@sg.msig-asia.com)>

**Cc:** Joseph Low <[joseph@ow.sg](mailto:joseph@ow.sg)>; Loong Ghien Yee <[ghienyee.loong@ow.sg](mailto:ghienyee.loong@ow.sg)>; Mohamed Nashik <[mohamed.nashik@ow.sg](mailto:mohamed.nashik@ow.sg)>; Ee Ying Yi (Michelle) <[yingyi.ee@ow.sg](mailto:yingyi.ee@ow.sg)>; Jonathan Ng <[jonathan.ng@ow.sg](mailto:jonathan.ng@ow.sg)>; Ling Ting An <[tingan.ling@ow.sg](mailto:tingan.ling@ow.sg)>

**Subject:** RE: SNQ6598Y CLAIMING AGAINST SMT8924Y (MSIG), DOA: 20/10/2024

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Dear Motor Survey

We Choose LKK

Kindly advise who is the Officer In charge

Thank you

**Foo Song Jun (Mr.)**

Motor Claims Officer

Office : (+65) 6481 1522

**OPT/MA//ERKZ™ PTE. LTD.**

**Head Office:** 159 Sin Ming Road, Amtech Building Lobby 2, #04-05 Singapore 575625

**Service Centre:** 600 Sin Ming Avenue, CityCab Building, #03-00 Singapore 575733

**Motor Insurance Claims Centre:** Blk 10 Ang Mo Kio Industrial Park 2A, #01-05/06 Singapore 568047

**Optima Carz Leasing:** 159 Sin Ming Road, Amtech Building Lobby 2, #04-05 Singapore 575625

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Tel: (+65) 6452 6868

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---

**From:** Motor Survey <[motorsurvey@sg.msig-asia.com](mailto:motorsurvey@sg.msig-asia.com)>  
**Sent:** Monday, 21 October 2024 4:37 pm  
**To:** Foo Song Jun <[songjun.foo@ow.sg](mailto:songjun.foo@ow.sg)>  
**Cc:** Joseph Low <[joseph@ow.sg](mailto:joseph@ow.sg)>; Loong Ghien Yee <[ghienyee.loong@ow.sg](mailto:ghienyee.loong@ow.sg)>; Mohamed Nashik <[mohamed.nashik@ow.sg](mailto:mohamed.nashik@ow.sg)>; Ee Ying Yi (Michelle) <[yingyi.ee@ow.sg](mailto:yingyi.ee@ow.sg)>; Jonathan Ng <[jonathan.ng@ow.sg](mailto:jonathan.ng@ow.sg)>; Ling Ting An <[tingan.ling@ow.sg](mailto:tingan.ling@ow.sg)>  
**Subject:** RE: SNQ6598Y CLAIMING AGAINST SMT8924Y (MSIG), DOA: 20/10/2024

<Confidential>

Dear Sir/Mdm,

We refer to your email dated 21/10/2024.

Please choose one surveyor from the list that you wish for us to appoint to conduct the pre-repair inspection:

- 1) LKK Auto Consultants Pte Ltd
- 2) Formteam Consultancy Pte Ltd
- 3) A-Pac Adjusters & Surveyors Pte Ltd
- 4) Appraisal VP Pte Ltd
- 5) AJAX Inspection Services Pte Ltd
- 6) **MSIG In-House Surveyors**

\*This Fast-Lane settlement option is for clear-cut liability which MSIG will expedite offer @ 100% with express payment. Priority will be given to those opted for our in-house surveyor\*

To facilitate an expeditious claim settlement, we hope you are agreeable for the above surveyor to be the SJE (Single Joint Expert).

If not, you may wish to nominate any of the 10 surveyors listed below as the SJE, depending on their availability:

1) Adrian Ling	6) Chow Bo Xiong
2) Kenneth Kong	7) Patrick Soo
3) Marcus Chua	8) Victor Png
4) Ng You Han	9) Loh Teck How, Billy
5) Gary Soon	10) Adam Ng

In your response, please also provide us a list of 10 surveyors as your nominated SJE, regardless of whether you agree or disagree to our above nominated SJE. We may consider appointing one of your nominated SJE in case of any of our nominated SJE is not available.

- NB:
- (a) **\*Fast lane settlement is not applicable for cases that liability is in dispute\***
  - (b) If both of us could not agree with each other's list of nominated SJE, we may still proceed to appoint a motor surveyor to conduct a pre repair survey & post repair inspection within the timeline stipulated under the NIMA protocol.

**We have created a dedicated motor survey mailbox for your motor survey request and pre-repair inspection. Please contact us (MSIG) by clicking this link: [motorsurvey@sg.msig-asia.com](mailto:motorsurvey@sg.msig-asia.com)**



Thank you & Best regards,

**Crystal Lee**

Admin Officer, Claims Services (In-House Survey)

D: +65 6012 1316 | [crystal\\_lee@sq.msig-asia.com](mailto:crystal_lee@sq.msig-asia.com)

**Please note my direct line has changed.**



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**From:** Foo Song Jun <[songjun.foo@ow.sg](mailto:songjun.foo@ow.sg)>

**Sent:** Monday, October 21, 2024 4:26 PM

**To:** Claims SG <[claims@sg.msig-asia.com](mailto:claims@sg.msig-asia.com)>; Motor Survey <[motorsurvey@sg.msig-asia.com](mailto:motorsurvey@sg.msig-asia.com)>

**Cc:** Joseph Low <[joseph@ow.sg](mailto:joseph@ow.sg)>; Loong Ghien Yee <[ghienyee.loong@ow.sg](mailto:ghienyee.loong@ow.sg)>; Mohamed Nashik <[mohamed.nashik@ow.sg](mailto:mohamed.nashik@ow.sg)>; Ee Ying Yi (Michelle) <[yingyi.ee@ow.sg](mailto:yingyi.ee@ow.sg)>; Jonathan Ng <[jonathan.ng@ow.sg](mailto:jonathan.ng@ow.sg)>; Ling Ting An <[tingan.ling@ow.sg](mailto:tingan.ling@ow.sg)>

**Subject:** SNQ6598Y CLAIMING AGAINST SMT8924Y (MSIG), DOA: 20/10/2024

**EXTERNAL EMAIL: Be careful when you click any links or open any attachment(s).**

Dear Motor Claims Department,

Enclosed documents for your perusal.

Please arrange PRI at 10 Ang Mo Kio Industrial Park 2A #01-05 AMK Autopoint S568047.

Thank you.

Vehicle is not in

Thank you

**Foo Song Jun (Mr.)**

Motor Claims Officer

Office : (+65) 6481 1522

**OPTIMA//WERKZ™ PTE. LTD.**

Head Office: 159 Sin Ming Road, Amtech Building Lobby 2, #04-05 Singapore 575625

Service Centre: 600 Sin Ming Avenue, CityCab Building, #03-00 Singapore 575733

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