

22/03/2002

ASS. REC. BY:

REF: CC3/MSG17013261/Dvb

Special Instruction:

SUNVA/01

ASSIGNMENT (Office)

From (Person): Irene Tan

of

MSG

Date/Time: 23102017

Estimated Cost:

Bill to:

OD+TP+WS+TP RES / OD RES / EVA / INV / MV / CS

To Inspect Vehicle No: SHB 1209 D

Insured:

at Workshop m/s

Tel:

of

Policy No:

Claim No:

522431 / IT

Sum Insured:

Excess:

Make of Veh:

D.O.A 06072017

(Client's Record)

CA / REV / REP. / REV 24 HRS

H.O.D. Endorsement:

Date/Time:

Person Contacted:

Vehicle IN/OUT

Date/Time

Action/Instruction ( ) Estimate

08112017 CC3/MSG17013261/Dvb-1 - SHB 1209 D-TP SJV 8022A - DOA 06072017

## Bryan Ang (LKKAuto)

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**From:** Irene Tan <irene\_tan@sg.msig-asia.com>  
**Sent:** Monday, 23 October 2017 10:04 AM  
**To:** Veron Chen (LKKAuto); Taufikh (LKKAuto); Bryan Ang (LKKAuto); KKLau  
**Cc:** Shiau Chan (LKKAuto); SUR; Jason Sim  
**Subject:** RE: Your Taufikh's survey on taxi SHB1209D on 7th July 2017; Our claim no.: 522431/IT

**Importance:** High

### FOR YOUR IMMEDIATE ACTION, PLEASE

Good morning Bryan & Veron,

Your ref: CC3/MSG17013261/T1VBS2

We refer to Veron's email of 5.9.17 as below and your final survey report dated 27.9.17.

For your information, our insured Mr Chia Hock Herng is still very adamant that SMRT's finalised repair cost claim of \$1,450 is fraudulent because his car did not touch the rear of the taxi.

In fact, he had lodged a police report and he had uploaded a writeup in the facebook via his link [Scam SMRT Taxi Driver](#) last Friday.

The Police IO have just spoken to me requesting for our investigation report and that we lodge a police report to the CAD on this fraud case.

In view of the above, please call Mr Chia @ his hp no.: 97565303 asap to commence your investigation and submit your Consistency Damage report on his car to us asap.

Mr Chia is expecting your call now.

Please keep us closely informed.

Best Regards

Irene Tan  
Senior Executive, Claims Services (Motor)  
Direct line +65 6594 2541 | Direct fax +65 6225 7402 | [irene\\_tan@sg.msig-asia.com](mailto:irene_tan@sg.msig-asia.com)



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9644 | F: +65 6225 6371 | Co. Reg. No. 200412212G | [msig.com.sg](http://msig.com.sg)



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**From:** Veron Chen (LKKAUTO) [mailto:veronchen@lkkauto.com]  
**Sent:** Tuesday, 5 September, 2017 8:01 AM  
**To:** Irene Tan <irene\_tan@sg.msig-asia.com>; Taufikh (LKKAUTO) <Taufikh@lkkauto.com>; Bryan Ang (LKKAUTO) <bryanang@lkkauto.com>; KKLau <kklau@lkkauto.com>  
**Cc:** Shiau Chan (LKKAUTO) <siewsc@lkkauto.com>; SUR <sur@lkkauto.com>  
**Subject:** RE: Your Taufikh's survey on taxi SHB1209D on 7th July 2017; Our claim no.: 522431/IT

Dear Irene,

We have check with SMRT and the taxi do not have any rear view camera. However, looking at the damages to the TP vehicle, there appears to be a inverted L imprint mark on the taxi's rear bumper. This may have been caused by the front number plate of the OI vehicle.

Best Regards,

**Veron Chen** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6256-3561 | email :sur@lkkauto.com | fax: 6256-4315

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

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**From:** Veron Chen (LKKAUTO)  
**Sent:** Wednesday, 23 August, 2017 3:42 PM  
**To:** 'Irene Tan' <irene\_tan@sg.msig-asia.com>; Taufikh (LKKAUTO) <Taufikh@lkkauto.com>; Bryan Ang (LKKAUTO) <bryanang@lkkauto.com>; KKLau <kklau@lkkauto.com>  
**Cc:** Shiau Chan (LKKAUTO) <siewsc@lkkauto.com>; SUR <sur@lkkauto.com>  
**Subject:** RE: Your Taufikh's survey on taxi SHB1209D on 7th July 2017; Our claim no.: 522431/IT

Dear Irene,

We will check and revert.

Best Regards,

**Veron Chen** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6256-3561 | email :sur@lkkauto.com | fax: 6256-4315

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

**From:** Irene Tan [[mailto:irene\\_tan@sg.msig-asia.com](mailto:irene_tan@sg.msig-asia.com)]

**Sent:** Wednesday, 23 August, 2017 3:38 PM

**To:** Veron Chen (LKKAUTO) <[veronchen@lkkauto.com](mailto:veronchen@lkkauto.com)>; Taufikh (LKKAUTO) <[Taufikh@lkkauto.com](mailto:Taufikh@lkkauto.com)>; Bryan Ang (LKKAUTO) <[bryanang@lkkauto.com](mailto:bryanang@lkkauto.com)>; KKLau <[kklau@lkkauto.com](mailto:kklau@lkkauto.com)>

**Cc:** Shiau Chan (LKKAUTO) <[siewsc@lkkauto.com](mailto:siewsc@lkkauto.com)>; SUR <[sur@lkkauto.com](mailto:sur@lkkauto.com)>

**Subject:** RE: Your Taufikh's survey on taxi SHB1209D on 7th July 2017; Our claim no.: 522431/IT

Dear Veron,

We have received your CD with the SMRT video showing the frontal footage before & after the accident without showing the existence of our insured's car.

Does the same taxi have a rear in-car camera to show our insured's car colliding onto its rear?

Best Regards

Irene Tan

Senior Executive, Claims Services (Motor)

Direct line +65 6594 2541 | Direct fax +65 6225 7402 | [irene\\_tan@sg.msig-asia.com](mailto:irene_tan@sg.msig-asia.com)



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**From:** Veron Chen (LKKAUTO) [<mailto:veronchen@lkkauto.com>]

**Sent:** Monday, 7 August, 2017 5:49 PM

**To:** Irene Tan <[irene\\_tan@sg.msig-asia.com](mailto:irene_tan@sg.msig-asia.com)>; Taufikh (LKKAUTO) <[Taufikh@lkkauto.com](mailto:Taufikh@lkkauto.com)>; Bryan Ang (LKKAUTO) <[bryanang@lkkauto.com](mailto:bryanang@lkkauto.com)>; KKLau <[kklau@lkkauto.com](mailto:kklau@lkkauto.com)>

**Cc:** Shiau Chan (LKKAUTO) <[siewsc@lkkauto.com](mailto:siewsc@lkkauto.com)>; SUR <[sur@lkkauto.com](mailto:sur@lkkauto.com)>

**Subject:** RE: Your Taufikh's survey on taxi SHB1209D on 7th July 2017; Our claim no.: 522431/IT

Dear Irene,

According to surveyor, damages is consistent, from the video clip provides by SMRT. The taxi brake due to front traffic and there was an impact on the rear causing the taxi to move forward. The damages is consistent to the nature of the accident.

SMRT has also provided a video recording showing the events. The file size of the video is too big to send through email. We will despatch a copy if required.

Best Regards,

**Veron Chen** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6256-3561 | email :sur@lkkauto.com | fax: 6256-4315

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

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**From:** Irene Tan [mailto:[irene\\_tan@sg.msig-asia.com](mailto:irene_tan@sg.msig-asia.com)]

**Sent:** Friday, 14 July, 2017 10:52 AM

**To:** Taufikh (LKKAuto) <[Taufikh@lkkauto.com](mailto:Taufikh@lkkauto.com)>; Bryan Ang (LKKAuto) <[bryanang@lkkauto.com](mailto:bryanang@lkkauto.com)>; KKLau <[kklau@lkkauto.com](mailto:kklau@lkkauto.com)>

**Cc:** Veron Chen (LKKAuto) <[veronchen@lkkauto.com](mailto:veronchen@lkkauto.com)>; Shiau Chan (LKKAuto) <[siewsc@lkkauto.com](mailto:siewsc@lkkauto.com)>

**Subject:** Your Taufikh's survey on taxi SHB1209D on 7th July 2017; Our claim no.: 522431/IT

**Importance:** High

**URGENT**

Good morning Bryan,

We refer to the direct survey by your Taufikh on the subject taxi SHB1209D on 7.7.17.

Please see our insured's dispute on the taxi's claim below with his attached police report, etc.....that there is no contact & no accident with the taxi.

Please let us have your and your surveyor's findings on whether the taxi damages surveyed are consistent.

If you or your surveyor needs to inspect our insured's car, please let us know asap (before OI does anything to his car) so that we can give you his handphone no. to arrange.

We look forward to hearing from you asap.

Best Regards

**Irene Tan**

Senior Executive, Claims Services (Motor)

Direct line +65 6594 2541 | Direct fax +65 6225 7402 | [irene\\_tan@sg.msig-asia.com](mailto:irene_tan@sg.msig-asia.com)



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**From:** maximus@singnet.com.sg [mailto:maximus@singnet.com.sg]  
**Sent:** Friday, 14 July, 2017 9:25 AM  
**To:** Irene Tan <irene\_tan@sg.msig-asia.com>  
**Subject:** Incident on 6 July 2017 & Police Report

Dear Irene,

Attached are the documents and evidence that there was no accident between my car and the SMRT taxi. We suspected that this is a scam and have promptly filed a police report. We were told that an investigation will not commence unless the taxi driver files a claim. Now that he has, I have informed the officer-in-charge this morning and he will begin his investigation. FYI.

Few things (not standalone but combined) that led Mr Ang (3<sup>rd</sup> car driver) and myself to suspect this is not just a mere misunderstanding but quite possibly a scam to commit insurance fraud:

- 1) Sudden e-brake of taxi driver on expressway for no apparent reason (he claimed it was the car in front who e-brake)
- 2) Taxi driver did not remotely bother to inspect his car for damages, but instead, went straight to interrupt Mr Ang and myself and said he was very experienced on such matters and in such instances, we should just all "claim our own"
- 3) Taxi driver then asserted (to the surprise of Mr Ang and I) that I impacted his car... not by assessing any impact damage but claimed that his passenger also felt an impact and can be his witness
- 4) Taxi driver stopping Mr Ang and myself to check with his passenger, claiming that the passenger is his witness and we cannot talk to his witness
- 5) When both of us requested that the taxi driver check his car because we were sure there was no collision, taxi driver refuse to do so or even bother to take any picture of his car for records

What happened above goes beyond the normal behaviour of any driver in an accident. Which is why both Mr Ang (including his passenger) and I felt it might be a scam. I have hence immediately drove to Bishan police post to lodge a police report. There was no accident between my car and the taxi, so I did not think there was a need to file an accident report.

I understand that Mr Ang also went to the police station to file an accident report. He wanted to file a report on potential scam as well, but was told that at this stage, it is only relevant if the taxi driver files a claim. Both Mr Ang and his passenger have provided contacts to the police to be witnesses of the incident, that there was no collision between my car and the taxi, and there no impact damage on the taxi. FYI.

Chia Hock Herng  
HP: 97565303

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