

Veron Chen (LKKAuto)

From: Irene Tan <irene_tan@sg.msig-asia.com>
Sent: Thursday, 28 December, 2017 9:14 AM
To: LKK
Cc: Bryan Ang (LKKAuto); KKLau; Jason Sim; Veron Chen (LKKAuto); Shiau Chan (LKKAuto); Admin-D (LKKAuto); Wilson (LKKAuto)
Subject: RE: Mr Wilson Teo's survey on GZ2179K; Our claim no.: 531386/IT
Importance: High

FOR YOUR IMMEDIATE ACTION, PLEASE

Good morning Mr Lau,

Further to our earlier email, I have just spoken with our insured's management on your email as below and have been given permission and approval that your staff can contact their driver, Mr Zhang YunYu @ hp no.: 81197164 asap and carry out your measurement on insured's vehicle within these few days because his job schedule is quite empty till 2.1.18.

Please keep us closely informed and we expect to receive your consistency damage report **within the next 7 days by Thursday, 4.1.18** before the 3rd party's lawyer issues a writ of summons.

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



Insurer Claims
Team of the Year
2016

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A Member of **MS&AD** INSURANCE GROUP

From: LKK [mailto:kk@lkkauto.com]
Sent: Wednesday, 27 December, 2017 7:38 PM
To: Irene Tan <irene_tan@sg.msig-asia.com>
Cc: Bryan Ang (LKKAuto) <bryanang@lkkauto.com>; KKLau <kklau@lkkauto.com>; Jason Sim <Jason_Sim@sg.msig-asia.com>; Veron Chen (LKKAuto) <veronchen@lkkauto.com>; Shiau Chan (LKKAuto) <siewsc@lkkauto.com>; Admin-D (LKKAuto) <admin-d@lkkauto.com>; Wilson (LKKAuto) <wilson@lkkauto.com>
Subject: Re: Mr Wilson Teo's survey on GZ2179K; Our claim no.: 531386/IT

Hi Irene,

For this case, we need to interview the insured driver who made accident report in 'chinese', to understand more of the circumstances of the accident and the actual transpired between him and the TP driver. Also, height configuration measurements of both vehicles are necessary, in order to ascertain the inconsistencies of the damaged parts.

Hi Celine, please expedite and remind our surveyor Wilson.

Regards,
K K Lau
LKK Auto Consultants P L.

Sent from my iPad

On 27 Dec 2017, at 4:50 PM, Irene Tan <irene_tan@sg.msig-asia.com> wrote:

URGENT 1ST REMINDER
FOR YOUR IMMEDIATE ACTION, PLEASE

Good afternoon Mr Lau & Bryan,

We refer to your email of 15.12.17.

Todate, we have not received your clarification/comments on your Mr Wilson Teo's recommendation to settle on the inconsistently damaged part items as pointed out by our insured's driver in our email of 15.12.17 as below.

Please expedite and revert asap or within the next 6 days by Tuesday, 2.1.18.

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

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A Member of **MS&AD** INSURANCE GROUP

From: LKK [<mailto:ikk@lkkauto.com>]
Sent: Friday, 15 December, 2017 7:35 PM
To: Irene Tan <irene_tan@sg.msig-asia.com>; Bryan Ang (LKKAuto) <bryanang@lkkauto.com>
Cc: KKLau <kklau@lkkauto.com>; Jason Sim <Jason_Sim@sg.msig-asia.com>; Veron Chen (LKKAuto) <veronchen@lkkauto.com>; Shiau Chan (LKKAuto) <siewsc@lkkauto.com>; Admin-D (LKKAuto) <admin-d@lkkauto.com>
Subject: Re: Mr Wilson Teo's survey on GZ2179K; Our claim no.: 531386/IT

Hi Bryan,

Please investigate the consistency of the damages, third party had mentioned some damages are pre existing in his accident report.

Regards,
K K Lau
LKK Auto Consultants P L.

Sent from my iPad

On 15 Dec 2017, at 3:06 PM, Irene Tan <irene_tan@sg.msig-asia.com> wrote:

FOR YOUR IMMEDIATE ACTION, PLEASE

Dear Mr Lau & Bryan,

We refer to your survey report dated 11.12.17 on the subject vehicle.

Our insured driver reported that the front car plate no. and the front bumper/front bumper reinforcement were originally damaged as confirmed by the 3rd party's driver. Please see insured driver's statement below under caption no. 1. Therefore, both were not damaged by our insured and not consistent with the subject accident on 28.9.17.

But the above inconsistently damaged part items have been recommended by your surveyor to be replaced and repaired as seen on items nos. 6, 7 and 9 which we have re-produced an extract from your survey report as below under caption no. 2.

We have also attached some accident scene pictures on both vehicles under caption no. 3. You can see more pictures attaching with the GIA reports of both parties.

Please clarify and let us have your view/comment **asap or within the next 7 days by Friday, 22.12.17.**

- 1) **Our insured driver's statement**

Describe Circumstances of the Accident

在9月28日,后港11街,大牌159楼下,大概上午11点10分左右
 货,下完货坐回到车里,准备倒车调头,结果听到撞到东西的
 查看,是后面停了一辆扁包车,撞到他的车了,因为我在停车所以
 有车的,倒车时又看不到有车,是无意的,我不货又不久,他的车
 的货车很近,我有拍照片,可以看到,我只是有撞到他的车前
 园,车牌和保险杠不关我的事,它原本就这样的,是他的司机
 no. 我的车牌号码是 YN1975K
 对方的车牌号码是 GZ2179K

2) Your survey report on 3rd party's vehicle no.: GZ2179K

Recommended Parts

No.	Qty	Part No.	Particulars	Condition	R
1	1		*FRONT PANEL	Dented	
2	1		*FRONT PANEL LOGO	Necessary	
3	1		*FRONT PANEL PROTECTOR	Damaged	
4	1		*FRONT HEADLAMP	Not Necessary	
5	2		*FRONT HEADLAMP RIM C/W SIDE LAMPS	Scratched	
6	1		*FRONT BUMPER	Dented / Scratched	
7	1		*FRONT BUMPER REINFORCEMENT	Repair	
8	1		*FRONT WINDSCREEN RUBBER	Necessary	
9	1		*FRONT NUMBER PLATE	Dented	

F=Franchise part, S=SpocNett, N=NettItemDisc.

Sub Total (S\$)
 - Nett Item Discount on N Items 0.00/10.00% (S\$)

Total Parts (S\$)

LKK Auto Consultants Pte Ltd/GZ2179K/11/12/2017 08:42. Not valid without Reference se

3) Accident scene pictures on both vehicles



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Best Regards

Irene Tan

Senior Executive, Claims Services (Motor)

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