

Veron Chen (LKKAuto)

---

**From:** KKLau  
**Sent:** Thursday, 4 January, 2018 3:17 PM  
**To:** Irene Tan  
**Cc:** Naz (LKKAuto); LKK; Bryan Ang (LKKAuto); Jason Sim; Veron Chen (LKKAuto); Shiau Chan (LKKAuto); Admin-D (LKKAuto); Wilson (LKKAuto); assignments; SUR; Celine Fong (LKKAuto)  
**Subject:** Re: Mr Wilson Teo's survey on GZ2179K; Our claim no.: 531386/IT

Hi Irene,

I have seen the investigation from our staff, after a firmed explanation from the China insured driver, with his statement some of the parts appeared not consistent, need to readjust, and amendment of report to forward to you.

Hi Celine team, please.

Regards,  
K K Lau  
LKK Auto Consultants P L.

Sent from my iPad

On 4 Jan 2018, at 1:43 PM, Irene Tan <[irene\\_tan@sg.msig-asia.com](mailto:irene_tan@sg.msig-asia.com)> wrote:

**URGENT**

Good afternoon Mr Naz,

We refer to your email of 28.12.17.

Please revert to us with the outcome of your height measurements of the vehicle and let us have your comments on the consistency of the damage by 5pm today as requested in our email of 28.12.17.

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)



**MSIG**



Insurer Claims  
Team of the Year  
2016

MSIG Insurance (Singapore) Pte Ltd 16 Raffles Quay, #24-01 Hong Leong Building, Singapore 048581  
| T: +65 6220 9644 | F: +65 6225 6371 | Co. Reg. No. 200412212G |

[msig.com.sg](http://msig.com.sg)



<image007.png>



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

---

**From:** Naz (LKKAuto) [<mailto:Naz@lkkauto.com>]  
**Sent:** Thursday, 28 December, 2017 10:56 AM  
**To:** Irene Tan <[irene\\_tan@sg.msig-asia.com](mailto:irene_tan@sg.msig-asia.com)>  
**Cc:** LKK <[lkk@lkkauto.com](mailto:lkk@lkkauto.com)>; Bryan Ang (LKKAuto) <[bryanang@lkkauto.com](mailto:bryanang@lkkauto.com)>; KKLau <[kklau@lkkauto.com](mailto:kklau@lkkauto.com)>; Jason Sim <[Jason\\_Sim@sg.msig-asia.com](mailto:Jason_Sim@sg.msig-asia.com)>; Veron Chen (LKKAuto) <[veronchen@lkkauto.com](mailto:veronchen@lkkauto.com)>; Shiau Chan (LKKAuto) <[siewsc@lkkauto.com](mailto:siewsc@lkkauto.com)>; Admin-D (LKKAuto) <[admin-d@lkkauto.com](mailto:admin-d@lkkauto.com)>; Wilson (LKKAuto) <[wilson@lkkauto.com](mailto:wilson@lkkauto.com)>; assignments <[assignments@lkkauto.com](mailto:assignments@lkkauto.com)>; SUR <[sur@lkkauto.com](mailto:sur@lkkauto.com)>  
**Subject:** Re: Mr Wilson Teo's survey on GZ2179K; Our claim no.: 531386/IT

Dear Ms Irene ,

As per your instructions via our telephone conversation, I have gotten my mandarin- speaking colleague to speak with the insured driver. I have arranged for him to come down to the LKK office tomorrow, 29/12/17 at 1400 hours to conduct an interview as well as the height measurement of the Insured Vehicle.

The surveyor handling this case, Mr Wilson will also be present as my interpreter during the interview.

I shall update you accordingly.

Thank you.

Best Regards,

**Naz** | Technical Investigator

**LKK Auto Consultants**

Phone: 6841-2157 | Email: [Naz@lkkauto.com](mailto:Naz@lkkauto.com) | Fax: 6256-4315

---

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

**Sent:** Thursday, 28 December 2017 10:07:17 AM

**To:** Naz (LKKAuto)

**Cc:** LKK; Bryan Ang (LKKAuto); KKLau; Jason Sim; Veron Chen (LKKAuto); Shiau Chan (LKKAuto); Admin-D (LKKAuto); Wilson (LKKAuto); assignments; SUR

**Subject:** FW: Mr Wilson Teo's survey on GZ2179K; Our claim no.: 531386/IT

**FOR YOUR IMMEDIATE ACTION, PLEASE**

Good morning Mr Naz,

We just spoke after receiving your email that you will be taking measurements on insured's car.

But your Mr Lau advised in his email below that insured driver should be interviewed to further understand what transpired at the accident scene.

Moreover, insured's driver accident statement was written in Chinese characters.

So please bring along someone with you who is well-versed in the Chinese language.

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 3<sup>rd</sup> 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](mailto:irene_tan@sg.msig-asia.com)

<image027.png>

**MSIG Insurance (Singapore) Pte Ltd** 16 Raffles Quay, #24-01 Hong Leong Building, Singapore 048581  
| T: +65 6220 9644 | F: +65 6225 6371 | Co. Reg. No. 200412212G |

[msig.com.sg](http://msig.com.sg)



<image029.png> <image030.png> <image031.png>

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

---

**From:** Irene Tan

**Sent:** Thursday, 28 December, 2017 9:14 AM

**To:** 'LKK' <[lkk@lkkauto.com](mailto:lkk@lkkauto.com)>

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

<[Jason\\_Sim@sg.msig-asia.com](mailto:Jason_Sim@sg.msig-asia.com)>; Veron Chen (LKKAuto) <[veronchen@lkkauto.com](mailto:veronchen@lkkauto.com)>; Shiau Chan (LKKAuto) <[siewsc@lkkauto.com](mailto:siewsc@lkkauto.com)>; Admin-D (LKKAuto) <[admin-d@lkkauto.com](mailto:admin-d@lkkauto.com)>; Wilson (LKKAuto) <[wilson@lkkauto.com](mailto:wilson@lkkauto.com)>

**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 3<sup>rd</sup> 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](mailto:irene_tan@sg.msig-asia.com)

<image033.png>

**MSIG Insurance (Singapore) Pte Ltd** 16 Raffles Quay, #24-01 Hong Leong Building, Singapore 048581  
| T: +65 6220 9644 | F: +65 6225 6371 | Co. Reg. No. 200412212G |

[msig.com.sg](http://msig.com.sg)



<image029.png> <image034.png> <image031.png>

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

---

**From:** LKK [<mailto:lkk@lkkauto.com>]

**Sent:** Wednesday, 27 December, 2017 7:38 PM

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

**Cc:** Bryan Ang (LKKAuto) <[bryanang@lkkauto.com](mailto:bryanang@lkkauto.com)>; KK Lau <[kklau@lkkauto.com](mailto:kklau@lkkauto.com)>; Jason Sim <[Jason\\_Sim@sg.msig-asia.com](mailto:Jason_Sim@sg.msig-asia.com)>; Veron Chen (LKKAuto) <[veronchen@lkkauto.com](mailto:veronchen@lkkauto.com)>; Shiau Chan (LKKAuto) <[siewsc@lkkauto.com](mailto:siewsc@lkkauto.com)>; Admin-D (LKKAuto) <[admin-d@lkkauto.com](mailto:admin-d@lkkauto.com)>; Wilson (LKKAuto) <[wilson@lkkauto.com](mailto: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](mailto:irene_tan@sg.msig-asia.com)> wrote:

**URGENT 1<sup>ST</sup> 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](mailto:irene_tan@sg.msig-asia.com)

<image002.png>

**MSIG Insurance (Singapore) Pte Ltd** 16 Raffles Quay, #24-01 Hong Leong Building,  
Singapore 048581 | T: +65 6220 9644 | F: +65 6225 6371 | Co. Reg. No. 200412212G |  
[msig.com.sg](http://msig.com.sg) <image003.png> <image004.png> <image005.png> <image031.png>

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

---

**From:** LKK [<mailto:kk@lkkauto.com>]  
**Sent:** Friday, 15 December, 2017 7:35 PM  
**To:** Irene Tan <[irene\\_tan@sg.msig-asia.com](mailto:irene_tan@sg.msig-asia.com)>; Bryan Ang (LKKAuto) <[bryanang@lkkauto.com](mailto:bryanang@lkkauto.com)>  
**Cc:** KKLau <[kklau@lkkauto.com](mailto:kklau@lkkauto.com)>; Jason Sim <[Jason\\_Sim@sg.msig-asia.com](mailto:Jason_Sim@sg.msig-asia.com)>; Veron Chen (LKKAuto) <[veronchen@lkkauto.com](mailto:veronchen@lkkauto.com)>; Shiau Chan (LKKAuto) <[siewsc@lkkauto.com](mailto:siewsc@lkkauto.com)>; Admin-D (LKKAuto) <[admin-d@lkkauto.com](mailto: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](mailto: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 3<sup>rd</sup> 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分在  
货,下完货坐回到车里,准备倒车调头,结果听到撞到  
查看,是后面停了一辆扁包车,撞到他的车了,因为我在停  
有车的,倒车时又看不到有车,是无意的,我不皮又不欠,他  
的货车很坏,我有拍照片,可以看到,我只是有撞到他的  
园, 车牌和保险杠 不关我的事,它原本就这样的,是他的  
Car plate no. Front Bumper/Front Bumper Reinforcement  
我的车牌号码是 YN1975K  
对方的车牌号码是 GZ2179K

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

<image037.png>

3) Accident scene pictures on both vehicles



<image011.png>

<image012.png>

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)

<image013.png>

**MSIG Insurance (Singapore) Pte Ltd** 16 Raffles Quay, #24-01 Hong  
Leong Building, Singapore 048581 | T: +65 6220 9644 | F: +65 6225  
6371 | Co. Reg. No. 200412212G |

[msig.com.sg](http://msig.com.sg)

<image014.png> <image039.png>



<image017.png>

g>

<image018.jpg>

---

CONFIDENTIALITY NOTICE

This e-mail (including any attachments) may contain information that is privileged or confidential. The sending of this e-mail to any person other than the intended recipient is not a waiver of the privilege or confidentiality that attaches to it. If you are not the intended recipient, please notify the sender immediately, delete the email and do not copy, distribute or disclose its contents.