

Veron Chen (LKKAUTO)

From: Naz (LKKAUTO)
Sent: Wednesday, 10 January, 2018 4:48 PM
To: Irene Tan
Cc: Admin-D (LKKAUTO); Ai Phing (LKKAUTO); Bryan Ang (LKKAUTO); Celine Fong (LKKAUTO); Denise Tay (LKKAUTO); Janice Lee (LKKAUTO); Norrita (LKKAUTO); Olivia Lau (LKKAUTO); Shiao Chan (LKKAUTO); Veron Chen (LKKAUTO); KKLau; Bryan Ang (LKKAUTO)
Subject: MSIG Claim No: 542842/IT ; SHB 7549H & SKN 6672S ; D.O.A. 27/12/2017 (Height Measurement Case)

Dear Ms Irene,

I have received the assignment and will proceed with the investigation. I have arranged to meet the Insured Driver, Ms Mak tomorrow, 11/1/18 at 1130 hours to inspect the Insured Vehicle. I shall update you accordingly.

Thank you.

Best Regards,

Naz | Technical Investigator

LKK Auto Consultants

Phone: 6841-2157 | Email: Naz@lkkauto.com | Fax: 6256-4315

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

From: Bryan Ang (LKKAUTO)
Sent: Monday, 8 January 2018 6:10 PM
To: Irene Tan; KKLau; SUR; Naz (LKKAUTO)
Cc: Veron Chen (LKKAUTO); Shiao Chan (LKKAUTO); Admin-D (LKKAUTO); assignments
Subject: RE: Mr Kenneth Kong's survey on taxi SHB7549H and our new additional instruction for your Consistency Damage report; Our claim no.: 542842/IT

Dear Naz

In view of the no collision claim by the insured, please proceed to carry out a height measurement report.

To arrange a meeting with the insured driver and to inspect the insured vehicle.

Documents can be found in Merimen.

Best Regards,

Bryan Ang

LKK Auto Consultants Pte Ltd

phone: 6256-3561 | email: bryanang@lkkauto.com | fax: 6741-4108

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

From: Irene Tan [mailto:irene_tan@sg.msig-asia.com]

Sent: Monday, 8 January 2018 2:17 PM

To: KKLau <kklau@lkkauto.com>; Bryan Ang (LKKAuto) <bryanang@lkkauto.com>; SUR <sur@lkkauto.com>

Cc: Veron Chen (LKKAuto) <veronchen@lkkauto.com>; Shiau Chan (LKKAuto) <siewsc@lkkauto.com>; Admin-D (LKKAuto) <admin-d@lkkauto.com>; assignments <assignments@lkkauto.com>

Subject: FW: Mr Kenneth Kong's survey on taxi SHB7549H and our new additional instruction for your Consistency Damage report; Our claim no.: 542842/IT

Importance: High

Good afternoon Mr Lau & Bryan,

Our insured's driver: Ms Mak Ya Ting

Insured's vehicle no.: SKN6672S

Further to our instruction email as below, please see our insured driver's email informing that she would co-operate as below:

From: tingting mak <tingtingmak@gmail.com>
Sent: Monday, 8 January, 2018 2:05 PM
To: Irene Tan
Cc: Victor Chu
Subject: Re: Road accident on 27.12.17 involving taxi SHB7549H; Our claim no.: 542842/IT

Dear Irene,

Many thanks for escalating my doubt to the surveyor. Will be cooperate by providing as much information as possible when LKK Auto Consultants reaches out.

Best regards,
Yating

On Mon, Jan 8, 2018 at 1:47 PM, Irene Tan <irene_tan@sg.msig-asia.com> wrote:

Dear Ya Ting,

Thanks for your email of this morning which has been forwarded to our surveyor in M/s. LKK Auto Consultants Pte Ltd to investigate into the points raised by you in your accident report and your suspicion that the taxi driver is making a false claim with a pre-existing damage.

Do expect a phone call from a staff from M/s. LKK Auto Consultants Pte Ltd for an appointment and please inform your husband who is the car owner to expect same.

Please render your usual full co-operation and assistance when called upon.

Best Regards

Irene Tan

Senior Executive, Claims Services (Motor)

Direct line +65 6594 2541 | Direct fax +65 6225 7402 | irene_tan@sg.msigg-asia.com



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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 | msigg.com.sg



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

From: Irene Tan

Sent: Monday, 8 January, 2018 1:37 PM

To: KKLau <kklau@lkkauto.com>; 'Bryan Ang (LKKAuto)' <bryanang@lkkauto.com>; SUR <sur@lkkauto.com>

Cc: Veron Chen (LKKAuto) <veronchen@lkkauto.com>; Shiau Chan (LKKAuto) <siewsc@lkkauto.com>; assignments <assignments@lkkauto.com>; Admin-D (LKKAuto) <admin-d@lkkauto.com>

Subject: Mr Kenneth Kong's survey on taxi SHB7549H and our new additional instruction for your Consistency Damage report; Our claim no.: 542842/IT

Importance: High

FOR YOUR IMMEDIATE ACTION, PLEASE

Good afternoon Mr Lau & Bryan,

Insured's driver: Ms Mak Ya Ting

Insured's vehicle no.: SKN6672S

Our insured: Mr Chu Jyh Jeng

Mr Kenneth Kong had indicated the revised amount on the total repair costs @\$200 in his Preliminary Advice dated 4.1.18.

But please see our insured driver's comments in her email below and refer to her accident scene pictures enclosed with her late accident report. See attached.

Thereafter, please investigate and let us have your consistency damage report.

Insured driver can be contacted @98629141 and her husband (car owner/policyholder) can be contacted @93807089.

We shall give written notice to insured driver and/or her husband to expect a call from your Company and to render full co-operation when called upon.

Meanwhile, please acknowledge receipt of this new instruction for your consistency damage report 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



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9644 | F: +65 6225 6371 | Co. Reg. No. 200412212G | msig.com.sg



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

From: tingting mak [<mailto:tingtingmak@gmail.com>]

Sent: Monday, 8 January, 2018 11:03 AM

To: Irene Tan <irene_tan@sg.msig-asia.com>

Subject: Re: Road accident on 27.12.17 involving taxi SHB7549H; Our claim no.: 542842/IT

Hi Irene,

Thanks for providing the information of TransCab's accident department. However, after much consideration, I've decided not to go for private settlement as **I insist that I didn't hit on the taxi and deny the claims against me.** I've written in my report clearly that **I didn't feel any collision or knock on the other party's car, there was also no scratch or dent** when we inspected the car on the spot. **I am doubtful about the damage amounting to S\$200 lodged against me and I reserve the right to suspect that the driver is making a false claim against me with a pre-existing condition (damage) in the vehicle.**

I'd like to know the assessment of the surveyor in terms of the damages and repair required before agreeing to pay the other party's damage. Kindly advise the necessary.

Appreciate if you could get back to me on the above issue raised. Thank you.

Best regards,

Yating

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