

Veron Chen (LKKAUTO)

From: Bryan Ang (LKKAUTO)
Sent: Friday, 20 April 2018 3:12 PM
To: Irene Tan; Veron Chen (LKKAUTO)
Cc: Olivia Lau (LKKAUTO); KKLau; SUR; Naz (LKKAUTO); assignments; Admin-D (LKKAUTO); Shiao Chan (LKKAUTO)
Subject: RE: Mr Taufikh's survey on 3rd party's car SGU1839Y @MOVA; Our claim ref no.: 550596/IT

Dear Irene

I think our explanation to you was not clear.

Our surveyor is of the view that the frontal damage sustained to the TP vehicle was a result your insured colliding into the TP vehicle causing the TP vehicle to be pushed forward. His opinion is based on comparing the extent of damage between the front portion of the TP vehicle and the rear portion of the TP vehicle. The front portion of the TP vehicle was not as severely damaged as the rear portion, thus suggesting that it was a push forward collision.

In view of this, do you still want us to separate the frontal damage from the rear damage? Anyway the repair cost to TP is limited to its nett value.

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: Thursday, 19 April 2018 4:08 PM

To: Veron Chen (LKKAUTO) <veronchen@lkkauto.com>; Bryan Ang (LKKAUTO) <bryanang@lkkauto.com>

Cc: Olivia Lau (LKKAUTO) <olivialau@lkkauto.com>; KKLau <kklau@lkkauto.com>; SUR <sur@lkkauto.com>; Naz (LKKAUTO) <Naz@lkkauto.com>; assignments <assignments@lkkauto.com>; Admin-D (LKKAUTO) <admin-d@lkkauto.com>; Shiao Chan (LKKAUTO) <siewsc@lkkauto.com>

Subject: RE: Mr Taufikh's survey on 3rd party's car SGU1839Y @MOVA; Our claim ref no.: 550596/IT

Importance: High

Good afternoon Bryan & Veron,

We refer to Veron's email of 18.4.18.

As requested in our email of 13.3.18, can you request your surveyor to upload his final report in the Merimen with the repair costs segregated into each front and rear portion to support your analysis that there was no prior collision between SGU1839Y and SGQ408K?

We look forward to receiving your final report via the Merimen asap or within the next 7 days by Wednesday, 25.4.18.

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

**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



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

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

Sent: Wednesday, 18 April, 2018 5:19 PM

To: Bryan Ang (LKKAUTO) <bryanang@lkkauto.com>; Irene Tan <irene_tan@sg.msig-asia.com>

Cc: Olivia Lau (LKKAUTO) <olivialau@lkkauto.com>; KKLau <kklau@lkkauto.com>; SUR <sur@lkkauto.com>; Naz (LKKAUTO) <Naz@lkkauto.com>; assignments <assignments@lkkauto.com>; Admin-D (LKKAUTO) <admin-d@lkkauto.com>; Shiao Chan (LKKAUTO) <siewsc@lkkauto.com>

Subject: RE: Mr Taufikh's survey on 3rd party's car SGU1839Y @MOVA; Our claim ref no.: 550596/IT

Dear Irene,

According to our surveyor:-

Based on the damages of the vehicle SGU 1839Y, the rear portion damage is much more severe than the front portion which was a slight damage. Therefore it shows that SGU 1839Y did not hit the front vehicle first before it was hit on the rear. If SGU 1839Y did hit the front vehicle first and followed by an impact on the rear, SGU 1839Y front portion would be more badly damaged than its rear portion.

As for the damages on the front portion of SGU 1839Y, the bonnet was not allowed. The front bumper, front grille, front bumper reinforcement and front number plate were the only parts at the front portion which were damaged.

As for the items 26 & 27, (Vehicle Jack and Vehicle Tool Box), they are placed at the rear portion of the vehicle, in the spare tyre compartment. Due to the huge impact these items were sandwiched in between, therefore causing damage to these items.

For the spray painting amount given \$1450 it was revised to \$1200 for the spray painting at the front and rear portion caused by the accident. This amount follows the industry guideline on spray painting cost per body panel.

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: Bryan Ang (LKKAUTO)

Sent: Monday, 16 April 2018 6:08 PM

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

Cc: Olivia Lau (LKKAUTO) <olivialau@lkkauto.com>; KKLau <kklau@lkkauto.com>; SUR <sur@lkkauto.com>; Naz (LKKAUTO) <Naz@lkkauto.com>; assignments <assignments@lkkauto.com>; Admin-D (LKKAUTO) <admin-d@lkkauto.com>

d@lkkauto.com>; Veron Chen (LKKAUTO) <veronchen@lkkauto.com>; Shiao Chan (LKKAUTO) <siewsc@lkkauto.com>

Subject: RE: Mr Taufikh's survey on 3rd party's car SGU1839Y @MOVA; Our claim ref no.: 550596/IT

Dear Veron

Can I see this file again please.

Dear Irene

Will get back to you soon.

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: Saturday, 14 April 2018 8:51 PM

To: Bryan Ang (LKKAUTO) <bryanang@lkkauto.com>

Cc: Olivia Lau (LKKAUTO) <olivialau@lkkauto.com>; KKLau <kklau@lkkauto.com>; SUR <sur@lkkauto.com>; Naz (LKKAUTO) <Naz@lkkauto.com>; assignments <assignments@lkkauto.com>; Admin-D (LKKAUTO) <admin-d@lkkauto.com>; Veron Chen (LKKAUTO) <veronchen@lkkauto.com>; Shiao Chan (LKKAUTO) <siewsc@lkkauto.com>

Subject: RE: Mr Taufikh's survey on 3rd party's car SGU1839Y @MOVA; Our claim ref no.: 550596/IT

Good evening Bryan,

We refer to your email of 13.3.18.

Please update us on the current status of the matter.

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

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



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

From: Bryan Ang (LKKAUTO) [<mailto:bryanang@lkkauto.com>]

Sent: Tuesday, 13 March, 2018 1:47 PM

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

Cc: Olivia Lau (LKKAUTO) <olivialau@lkkauto.com>; KKLau <kklau@lkkauto.com>; SUR <sur@lkkauto.com>; Naz (LKKAUTO) <Naz@lkkauto.com>; assignments <assignments@lkkauto.com>; Admin-D (LKKAUTO) <admin-d@lkkauto.com>; Veron Chen (LKKAUTO) <veronchen@lkkauto.com>; Shiao Chan (LKKAUTO) <siewsc@lkkauto.com>

Subject: RE: Mr Taufikh's survey on 3rd party's car SGU1839Y @MOVA; Our claim ref no.: 550596/IT

Dear Irene

We have already requested for the video and other relevant information from Mova.

Once obtain we will review and revert.

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: Tuesday, 13 March 2018 11:12 AM

To: Bryan Ang (LKKAuto) <bryanang@lkkauto.com>

Cc: Olivia Lau (LKKAuto) <olivialau@lkkauto.com>; KKLau <kklau@lkkauto.com>; SUR <sur@lkkauto.com>; Naz (LKKAuto) <Naz@lkkauto.com>; assignments <assignments@lkkauto.com>; Admin-D (LKKAuto) <admin-d@lkkauto.com>; Veron Chen (LKKAuto) <veronchen@lkkauto.com>; Shiau Chan (LKKAuto) <siewsc@lkkauto.com>

Subject: Mr Taufikh's survey on 3rd party's car SGU1839Y @MOVA; Our claim ref no.: 550596/IT

Importance: High

Dear Bryan,

Your ref: CS/MSG18004009/T1vd3

Many thanks for your email of 12.3.18 which you have instructed Veron to obtain the video recording and accident scene photos from MOVA.

- 1) So is MOVA going to download their client's video footage into a link and forward the accident scene photos to Veron?

Meanwhile, your goodself and your surveyor, Mr Taufikh should see the accident scene pictures on the condition of the vehicles and the video footage from our insured's in-car camera from the link in the email below.

We have seen insured's video but it does not show whether there was a prior collision between the subject car SGU1839Y with its front car before our insured's car collided onto it.

So we still need your Veron to obtain the 3rd party's video footage from MOVA.

- 2) Insured has sent another email on his further comments on the bonnet of the subject car and the 3rd party's repairer, MOVA as below:

From: Frank <frank.laishuming@gmail.com>
Sent: Saturday, 10 March, 2018 11:56 PM
To: Irene Tan
Cc: Max Tan
Subject: Re: SKV7502B; Our claim ref no.: 550596/IT

Hi Irene,

Judging from the photos of vehicle SGU1839Y, the bonnet was not damage and yet first 1st item claimed is for repair of bonnet at \$920. The amount the workshop claim is higher than the value of the 11 years nissan. I seriously doubt this workshop's credibility base on the price & number of unrelated items added in.

- 3) In insured's earlier email, he alleged that there was a prior collision between the subject 3rd party's SGU1839Y and its front car. But from his latest email of 10.3.18 as in point 2, he commented that the bonnet was not damaged from his own accident scene pictures. Please let us have your surveyor's preliminary advice on the damaged parts & labour of the subject car segregated into front and rear portion.

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

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



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

From: Max Tan [<mailto:max.tgw@gmail.com>]
Sent: Saturday, 10 March, 2018 2:07 PM
To: Irene Tan <irene_tan@sg.msig-asia.com>
Cc: Frank Lai <frank.laishuming@gmail.com>
Subject: Re: SKV7502B; Our claim ref no.: 550596/IT

Hi Irene,

Attached link to download accident pictures and video footage.

<https://we.tl/sLFPhE5oMl>

*Best Regards,
Max Tan*

On 9 Mar 2018, at 7:37 PM, Frank Lai <frank.laishuming@gmail.com> wrote:

Hi Irene,

Browsing through the claim, seems that vehicle SGU1839Y (2nd car) charged the front damage of her car to mine, please note that prior to the collision, her car(2nd car) have already collided with the 1st car. So front part of the damage isn't cause by mine (3rd car).

The painting cost for bumper is extortionately high, this kind of price can paint the whole car, twice probably. Also items 26, 27, vehicle jack and tool box aren't even part of the car. And there is even a discount, for quoting higher price?

Please do check through their claim thoroughly, we should not encourage claiming of unrealistic figures, ultimately drive up industry motor insurance price.

<Screen Shot 2018-03-09 at 11.21.39 AM.png><Screen Shot 2018-03-09 at 11.18.34 AM.png>

On 9 Mar 2018, at 10:57 AM, Frank Lai
<frank.laishuming@gmail.com> wrote:

Hi Guan wei,

Please submit the following documents to Irene from MSIG for assessment of the claim.

Frank
<Breakdown on the total repair costs estimates or quotation.pdf>

On 9 Mar 2018, at 10:48 AM, Irene Tan
<irene_tan@sg.msig-asia.com> wrote:

Good evening Mr Lai,

We refer to your email of 8.3.18.

Please see attached total estimates/quotation on the repair costs which would be inspected, verified and negotiated downwards by a qualified and experienced surveyor appointed by our Company.

- 1) To facilitate investigation into the consistency of the damages genuinely caused by the collision of the frontal portion of your car onto the rear portion of the 3rd party's vehicle no.: SGU1839Y, please let us have the following:
 - a) Video footage from your in-car camera; and
 - b) Accident scene pictures to show the damages of the 3rd party's vehicle no.: SGU1839Y.
- 2) Meanwhile, we shall request for same as the above points (a) and (b) from the 3rd party owner of vehicle no.: SGU1839Y.

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

<image014.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 <image015.png> <image016.png> <image017.png>
> <image018.png>

<image019.jpg>

From: Frank Lai [<mailto:frank.laishuming@gmail.com>]

Sent: Thursday, 8 March, 2018 4:55 PM

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

Subject: SKV7502B

Hi Irene,

Is there a breakdown of repair cost submitted by the claimant?
How do we know if its genuine cause by the collision? Thanks

<image013.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.

<Breakdown on the total repair costs estimates or quotation.pdf>