

Shirley Hiew (LKK Auto)

From: KKLau <kklau@lkkauto.com>
Sent: Wednesday, 21 November 2018 5:05 PM
To: Irene Tan; Bryan Ang (LKKAuto); Simon Ho (LKKAuto)
Cc: Olivia Lau (LKKAuto); Veron Chen (LKKAuto); Shiau Chan (LKKAuto); Denise Tay (LKKAuto); Admin-D (LKKAuto); Jason Sim; Celine Fong (LKKAuto)
Subject: Re: Mr Xing Guo Qiang's survey report on SLT1357S; Our claim no.: 550353/IT

Hi Bryan,

Please do investigations, and follow up.

Hi Simon audit team, please.

Regards,
K K Lau
LKK Auto Consultants P L.

Sent from my iPad

On 21 Nov 2018, at 2:57 PM, Irene Tan <irene_tan@sg.msigg-asia.com> wrote:

**FOR YOUR IMMEDIATE ACTION, PLEASE REVERT WITH YOUR EXPLANATIONS
TO OUR QUERIES below ASAP OR WITHIN THE NEXT 5 DAYS BY MONDAY,
26.11.18**

Good afternoon Mr Lau & Bryan,

Our insured had done some investigation after he commented that a light scratch on the 3rd party's car body should not cause any interior damage inside the subject car no.: SLT1357S.

You can read his comments and requests below:

QUOTE:

In Feb 2018 right after the accident, we went to the workshop regarding the private settlement.

The counter party offered \$2,000 to settle the case, but we rejected since the damage is only a minor scratches on the car body only.

Now the repair cost inflated to almost \$7K, how can it be FAIR?

Then yesterday i called the workshop, and he said he opened the car interior and found damage inside and he did more repairs inside the car.

I believe this is obviously not true, since the slight scratch on the car body is Impossible to cause any interior damage inside the car.

Please let your surveyor check in detail the items he is claiming at for 6,700. I believe a lot of items are non-true claims, and should be rejected.

Also please note, an Important Conflict of Interest is:

The car owner is Twincar Leasing Pte Ltd., Peter is the driver who hired the car from Twincar Leasing Pte Ltd.

Then the workshop who repaired the car is N51 Automative Pte Ltd. But N51 and Twincar Leasing are on the exactly the same location and unit, 2 Kaki Bukit Avenue 2, #01-17, which most likely means, these 2 companies are owned by the same person, therefore, the repair bill can be easily inflated due to their own interest, since the car owner and car workshop are belonging to the same person!

Therefore, the question is, why MSIG did NOT assign the repair work to a 3rd party?

Also I noticed the surveyor and the workshop of the counter party, the owner of the car, are all located in the Exactly the same unit and address, different entities. So obviously the surveyor can give dishonest estimate and submit the dishonest repair claim.

Please use MSIG own surveyor give the fair repair cost.

Can you give a fair repair cost? I will NOT accept such inflated and FAKED claim bill. If it can not be resolved in a fair manner, i have to approach <https://www.fidrec.com.sg/website/index.html> for further actions.

The focus is, can you ask your surveyor to press the price down, since the car owner and the workshop are the same person, they can ask for a inflated price for sure.

Please let me know the counter offer price asap.

Other than our insured's additional comment that "I believe a lot of items are non-true claims and should be rejected" and that he would not accept such inflated and "faked" claim, he had requested that we look into the full total repair costs claim.

Bearing in our minds on our insured's comments on the minor scratches on the 3rd party's car body only, we refer to Mr Xing's final survey report dated 19.11.18 on his recommended parts for replacement as follows:

- A) **Our queries on rear RH door inner trim board & door mechanism lock**

<image002.png>

Looking at the accident reporting picture below, the impact damage within the red circle is **much lower than** that of the rear door handle within the black circle and the area within this black circle appears to be **undamaged**.

- (i) So how would the above Recommended Parts nos. 12 & 13 on the Rear RH Door Inner Trim Board & Door Mechanism Lock be found to be broken & bent ?
- (ii) How would these 2 parts be damaged whether directly or indirectly by our insured's car? Please explain.

1) Picture showing the damaged area _____

(III) Can you circle the

broken and bent portions of the door on the 2 pictures below?

<image013.png><image004.png>



B) **Our queries on the Rear RH Wheel Cap and Wheel Hub Bearing**

<image006.png>

Looking at the picture below on the subject 3rd party's car, the rear wheel hub does not appear to be damaged, cut or dislodged.

(i) Please explain how our insured's car could have damaged, cut or dislodged the recommended parts nos. 21 & 22 Rear RH Wheel Cap and Wheel Hub Bearing respectively?

2) 2nd picture with a closer zoomed-in view of the subject car

(II) Please circle or point with arrow on the cut or dislodged areas on the pictures

Below.



<image008.png>



Best Regards

Irene Tan

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