

**Veron Chen (LKKAUTO)**

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**From:** Bryan Ang (LKKAUTO)  
**Sent:** Monday, 15 July 2019 4:51 PM  
**To:** Irene Tan; KKLau; Keny Ong  
**Cc:** Olivia Lau (LKKAUTO); Shirley Hiew (LKK Auto); Veron Chen (LKKAUTO); SUR; Admin-D (LKKAUTO)  
**Subject:** RE: Mr Calvin Ang's survey on taxi SHB8319Z; Our claim no.: 590729/IT

Dear Irene

The restoration of the TP vehicle was only to the rear bumper. Regardless of whether the side of the rear bumper were broken or not (as disputed by insured with no supporting evidence), the rear bumper was still beyond repair due to the permanent indentation as seen in photo 5 of my report. Hence the COR remains as only the rear bumper was recommended to be replaced.

The repair duration will not exceed 2 days. Unless the additional 2 days are supported as downtime, the number of days should be reduced from 4days to 2days in TP LOD.

Best Regards,

**Bryan Ang**

**LKK Auto Consultants Pte Ltd**

phone: 6256-3561 | email: [bryanang@lkkauto.com](mailto:bryanang@lkkauto.com) | fax: 6741-4108

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

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**From:** Irene Tan <irene\_tan@sg.msig-asia.com>  
**Sent:** Monday, 15 July 2019 4:27 PM  
**To:** Bryan Ang (LKKAUTO) <bryanang@lkkauto.com>; KKLau <kklau@lkkauto.com>; Keny Ong <Keny\_Ong@sg.msig-asia.com>  
**Cc:** Olivia Lau (LKKAUTO) <olivialau@lkkauto.com>; Shirley Hiew (LKK Auto) <ShirleyHiew@lkkauto.com>; Veron Chen (LKKAUTO) <veronchen@lkkauto.com>; SUR <sur@lkkauto.com>; Admin-D (LKKAUTO) <admin-d@lkkauto.com>  
**Subject:** RE: Mr Calvin Ang's survey on taxi SHB8319Z; Our claim no.: 590729/IT  
**Importance:** High

Dear Bryan,

Thanks for your email of this afternoon enclosing your technical report.

Insured confirmed that there was contact between the 2 subject vehicles but disputed on the extent of damage on the taxi.

So have you liaised with the repairer to reduce their final repair costs @\$1,202.33 as below extracted from M/s. Premier Automotive Services Pte Ltd? If yes, what is the reduced final total repair costs and have you requested the repairer to re-submit their amended final repair tax invoice?

Please revert asap or within the next 7 days by Monday, 22.7.19.

As a result of the accident caused by your Insured Driver's negligent driving and/or management of your insured's Vehicle Number: **SMJ3582K**, our client's vehicle was damaged and we have been put to loss and damage as follows:

(1) Cost of repairs (Incl. GST)	\$ 1,202.33
(2) Loss of Rental – 4 Days @ \$101.46 per day	\$ 405.84
(3) GIA Search	\$ 2.00
	<u>\$ 1,610.17</u>

**Irene Tan**

Senior Executive, Motor Claims Services

D: +65 6594 2541 | F: +65 6225 7402 | [Irene\\_tan@sg.msig-asia.com](mailto:Irene_tan@sg.msig-asia.com)



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

**Sent:** Monday, 15 July, 2019 12:59 PM

**To:** Irene Tan <[irene\\_tan@sg.msig-asia.com](mailto:irene_tan@sg.msig-asia.com)>; KKLau <[kklau@lkkauto.com](mailto:kklau@lkkauto.com)>; Keny Ong <[Keny\\_Ong@sg.msig-asia.com](mailto:Keny_Ong@sg.msig-asia.com)>

**Cc:** Olivia Lau (LKKAUTO) <[olivialau@lkkauto.com](mailto:olivialau@lkkauto.com)>; Shirley Hiew (LKK Auto) <[ShirleyHiew@lkkauto.com](mailto:ShirleyHiew@lkkauto.com)>; Veron Chen (LKKAUTO) <[veronchen@lkkauto.com](mailto:veronchen@lkkauto.com)>; SUR <[sur@lkkauto.com](mailto:sur@lkkauto.com)>; Admin-D (LKKAUTO) <[admin-d@lkkauto.com](mailto:admin-d@lkkauto.com)>

**Subject:** RE: Mr Calvin Ang's survey on taxi SHB8319Z; Our claim no.: 590729/IT

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Dear Irene / Keny

Attached is my technical report for the above mentioned case.

Hard copy of report will be forwarded to your good office together with our invoice for work done.

Best Regards,

**Bryan Ang**

**LKK Auto Consultants Pte Ltd**

phone: 6256-3561 | email: [bryanang@lkkauto.com](mailto:bryanang@lkkauto.com) | fax: 6741-4108

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**From:** Bryan Ang (LKKAUTO)

**Sent:** Monday, 8 July 2019 12:09 PM

**To:** Irene Tan <[irene\\_tan@sg.msig-asia.com](mailto:irene_tan@sg.msig-asia.com)>; KKLau <[kklau@lkkauto.com](mailto:kklau@lkkauto.com)>; Keny Ong <[Keny\\_Ong@sg.msig-asia.com](mailto:Keny_Ong@sg.msig-asia.com)>

**Cc:** Olivia Lau (LKKAUTO) <[olivialau@lkkauto.com](mailto:olivialau@lkkauto.com)>; Shirley Hiew (LKK Auto) <[ShirleyHiew@lkkauto.com](mailto:ShirleyHiew@lkkauto.com)>; Veron Chen (LKKAUTO) <[veronchen@lkkauto.com](mailto:veronchen@lkkauto.com)>; SUR <[sur@lkkauto.com](mailto:sur@lkkauto.com)>; Admin-D (LKKAUTO) <[admin-d@lkkauto.com](mailto:admin-d@lkkauto.com)>

**Subject:** RE: Mr Calvin Ang's survey on taxi SHB8319Z; Our claim no.: 590729/IT

Dear Irene

Once done will forward to you. Next few days.

Best Regards,

**Bryan Ang**

**LKK Auto Consultants Pte Ltd**

phone: 6256-3561 | email: [bryanang@lkkauto.com](mailto:bryanang@lkkauto.com) | fax: 6741-4108

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

**Sent:** Monday, 8 July 2019 9:42 AM

**To:** Bryan Ang (LKKAuto) <[bryanang@lkkauto.com](mailto:bryanang@lkkauto.com)>; KKLau <[kklau@lkkauto.com](mailto:kklau@lkkauto.com)>; Keny Ong <[Keny\\_Ong@sg.msig-asia.com](mailto:Keny_Ong@sg.msig-asia.com)>

**Cc:** Olivia Lau (LKKAuto) <[olivialau@lkkauto.com](mailto:olivialau@lkkauto.com)>; Shirley Hiew (LKK Auto) <[ShirleyHiew@lkkauto.com](mailto:ShirleyHiew@lkkauto.com)>; Veron Chen (LKKAuto) <[veronchen@lkkauto.com](mailto:veronchen@lkkauto.com)>; SUR <[sur@lkkauto.com](mailto:sur@lkkauto.com)>; Admin-D (LKKAuto) <[admin-d@lkkauto.com](mailto:admin-d@lkkauto.com)>

**Subject:** FW: Mr Calvin Ang's survey on taxi SHB8319Z; Our claim no.: 590729/IT

**Importance:** High

### **URGENT 1<sup>ST</sup> REMINDER**

### **FOR YOUR IMMEDIATE ACTION**

Good morning Bryan,

We refer to our email of 2.7.19.

Deadline on Friday, 5.7.19 had already expired but we do not appear to have received your Consistency Damage report. How soon can we receive your report?

Please reply asap.

**Irene Tan**

Senior Executive, Motor Claims Services

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**MSIG**

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**From:** Irene Tan

**Sent:** Tuesday, 2 July, 2019 4:35 PM

**To:** Bryan Ang (LKKAuto) <[bryanang@lkkauto.com](mailto:bryanang@lkkauto.com)>; Keny Ong <[Keny\\_Ong@sg.msig-asia.com](mailto:Keny_Ong@sg.msig-asia.com)>

**Cc:** KKLau <[kklau@lkkauto.com](mailto:kklau@lkkauto.com)>; Olivia Lau (LKKAuto) <[olivialau@lkkauto.com](mailto:olivialau@lkkauto.com)>; Shirley Hiew (LKK Auto)

<[ShirleyHiew@lkkauto.com](mailto:ShirleyHiew@lkkauto.com)>; Veron Chen (LKKAuto) <[veronchen@lkkauto.com](mailto:veronchen@lkkauto.com)>; SUR <[sur@lkkauto.com](mailto:sur@lkkauto.com)>; Admin-D (LKKAuto) <[admin-d@lkkauto.com](mailto:admin-d@lkkauto.com)>

**Subject:** RE: Mr Calvin Ang's survey on taxi SHB8319Z; Our claim no.: 590729/IT

**Importance:** High

**FOR YOUR IMMEDIATE ACTION**

Dear Bryan,

Many thanks for your prompt reply.

We are still for your submission of your Consistency Damage report. Please submit to us asap or within the next 3 days by Friday, 5.7.19.

**Irene Tan**

Senior Executive, Motor Claims Services

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

**Sent:** Tuesday, 2 July, 2019 4:29 PM

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

**Cc:** KKLau <[kklau@lkkauto.com](mailto:kklau@lkkauto.com)>; Olivia Lau (LKKAuto) <[olivialau@lkkauto.com](mailto:olivialau@lkkauto.com)>; Shirley Hiew (LKK Auto) <[ShirleyHiew@lkkauto.com](mailto:ShirleyHiew@lkkauto.com)>; Veron Chen (LKKAuto) <[veronchen@lkkauto.com](mailto:veronchen@lkkauto.com)>; SUR <[sur@lkkauto.com](mailto:sur@lkkauto.com)>; Admin-D (LKKAuto) <[admin-d@lkkauto.com](mailto:admin-d@lkkauto.com)>

**Subject:** RE: Mr Calvin Ang's survey on taxi SHB8319Z; Our claim no.: 590729/IT

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Dear Irene

At that time, I had visited Premier for another matter and managed to speak to Mr Goh Wee Dek who informed me that the taxi driver was no longer driving Premier taxi. He informed me that he will check with the taxi driver on the additional photos taken at the accident scene. I was subsequently informed by him that the taxi driver had came back saying that there are no further photos apart from the 2 that he had submitted.

Best Regards,

**Bryan Ang**

**LKK Auto Consultants Pte Ltd**

phone: 6256-3561 | email: [bryanang@lkkauto.com](mailto:bryanang@lkkauto.com) | fax: 6741-4108

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

**Sent:** Tuesday, 2 July 2019 1:49 PM

**To:** Keny Ong <[Keny\\_Ong@sg.msig-asia.com](mailto:Keny_Ong@sg.msig-asia.com)>; Bryan Ang (LKKAuto) <[bryanang@lkkauto.com](mailto:bryanang@lkkauto.com)>

**Cc:** KKLau <[kklau@lkkauto.com](mailto:kklau@lkkauto.com)>; Olivia Lau (LKKAuto) <[olivialau@lkkauto.com](mailto:olivialau@lkkauto.com)>; Shirley Hiew (LKK Auto) <[ShirleyHiew@lkkauto.com](mailto:ShirleyHiew@lkkauto.com)>; Veron Chen (LKKAuto) <[veronchen@lkkauto.com](mailto:veronchen@lkkauto.com)>; SUR <[sur@lkkauto.com](mailto:sur@lkkauto.com)>; Admin-D (LKKAuto) <[admin-d@lkkauto.com](mailto:admin-d@lkkauto.com)>

**Subject:** Mr Calvin Ang's survey on taxi SHB8319Z; Our claim no.: 590729/IT  
**Importance:** High

**FOR YOUR IMMEDIATE ACTION**

Good afternoon Bryan,

We refer to your email of 13.5.19 which is reproduced here for your easy reference.

Dear Irene

I refer to your request below.

I have inspected the insured vehicle last Friday. Insured driver (spouse of insured) was in attendance. In summary, insured driver is not disputing that there was contact between the front of insured vehicle and the rear of the Premier taxi. He is disputing on the extent of damage to the taxi. According to him, the scene photo provided by the taxi driver was cropped to cover the side of the rear bumper, which was not dislodged at the material time and therefore does not warrant the repair cost claimed. He also mentioned that there were more photos taken by the taxi driver. He is agreeable for MSIG to resolve the TP claim but wants the settlement amount to be reasonable.

In light of insured driver's comments on the accident scene photos, I will be requesting Premier to check with their driver for more photos and thereafter follow up with any adjustment to the COR if necessary.

Best Regards,  
Bryan Ang  
LKK Auto Consultants Pte Ltd

Our insured has just received a bodily injury claim from the taxi driver's appointed law firm totalling about \$15,000.00. And likewise, our insured is disputing on this \$15,000 bodily injury claim on the basis that the taxi driver did snap many pictures on the rear portion of his taxi at the accident scene which may show only minor damage without the dislodgement of the rear bumper.

Our colleague, Mr Keny Ong who is handling the 3<sup>rd</sup> party driver's bodily injury claim of \$15,000 is now asking for **all the pictures** snapped by the taxi driver at the accident scene. Please see his email request below.

As you have mentioned that you would request Premier to check with their driver for more photos in your email of 13.5.19 as above, can you ask for **all the pictures** snapped by the Premier taxi driver at the accident scene and forward them to us with your comments on the consistency of the damage?

We look forward to your response with all the pictures snapped at the accident scene by the Premier taxi driver as soon as possible or within the next 3 days by Friday, 5.7.19.

Irene Tan  
Senior Executive, Motor Claims Services  
D: +65 6594 2541 | F: +65 6225 7402 | [irene\\_tan@sg.msig-asia.com](mailto:irene_tan@sg.msig-asia.com)



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**From:** Keny Ong  
**Sent:** Tuesday, 2 July, 2019 11:27 AM  
**To:** Irene Tan <[irene\\_tan@sg.msig-asia.com](mailto:irene_tan@sg.msig-asia.com)>  
**Subject:** Ref : 590729 Accident involving SMJ3582K and SHB8319Z on 13 Apr 2019.

Dear Irene

Our insured driver of SMJ3582K had reported that the third party taxi driver took some photos of both vehicles at the scene of accident.

Please request from the third party repairer all the said scene photos.

Have a great day !

**Keny Ong**  
Senior Executive, Claims Services (Motor)  
Direct line +65 6643 1309 | Direct fax +65 6225 7402 | [keny\\_ong@sg.msig-asia.com](mailto:keny_ong@sg.msig-asia.com)



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