

Veron Chen (LKKAuto)

From: Bryan Ang (LKKAuto)
Sent: Friday, 25 September 2020 2:41 PM
To: Chhia Nyuk Pui; Veron Chen (LKKAuto)
Cc: Eng Huey Ni
Subject: RE: Accident involving XE4515U and SHC7194S (Third Party). Date of Accident: 08 Aug 2019. Our claim ref: MSC/V/19-001017
Attachments: Damages.pdf

Dear Ms Chhia

I refer to your email below.

Accident was of side swipe nature when both vehicles were moving. Insured vehicle is an oil tanker, which is significantly larger in size and heavier than the third party taxi. It is not uncommon to find minor or no damage to the larger size vehicle as compared to the smaller size vehicle, which will usually sustain severe damage.

For this case, I had inspected the third party taxi and although the exterior seem to show relatively minor damage, when the advertisement was peeled off, the true extent of damage can be clearly seen. See attached for my explanation on the damages.

With regard to the part prices, this model taxi is a Hyundai I40 and is not sold in the local mass market. ComfortDelgro Engineering sources for, ships in, and supplies the parts. Prices are hence exclusive to ComfortDelgro. The part prices for this case is the standard pricing applied by ComfortDelgro for their Hyundai I40 fleet of taxis.

For this case, my re-inspection of the taxi after the completion of its repair showed the repairs carried out were in order. All parts recommended to be replaced were replaced accordingly by the repairer.

Best Regards,

Bryan Ang | Senior Technical Investigator
AMSOE, AMIRTE, AFF SAE, M.MATAI, AFF.Inst.AEA
Technical Investigation & Accident Reconstructionist (SAE-A)
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: Chhia Nyuk Pui <NyukPui_Chhia@sg.msig-asia.com>
Sent: Friday, 18 September 2020 3:07 PM
To: Bryan Ang (LKKAuto) <bryanang@lkkauto.com>; Veron Chen (LKKAuto) <veronchen@lkkauto.com>; SUR <sur@lkkauto.com>; assignments <assignments@lkkauto.com>
Cc: Eng Huey Ni <HueyNi_Eng@sg.msig-asia.com>
Subject: FW: Accident involving XE4515U and SHC7194S (Third Party). Date of Accident: 08 Aug 2019. Our claim ref: MSC/V/19-001017

Hi Bryan

Thanks for your call.

Insured is disputing the high repair cost.

We would appreciate if you can let us have a simple report which we will be forwarding to insured. Kindly also let us have your comment on the part prices.

Regards,

Chhia Nyuk Pui

Senior Executive, Claims Services

Direct line +65 6594 2521 | Direct fax +65 6643 1349 | nyukpui_chhia@sg.msig-asia.com

From: Danny Lo <dannylo@wattwahgroup.com>

Sent: Friday, 18 September 2020 1:58 PM

To: Chhia Nyuk Pui <NyukPui_Chhia@sg.msig-asia.com>

Cc: Accounts <Accounts@wattwahgroup.com>; Adeline Koo <adeline_koo@sg.msig-asia.com>; Danny Lo <dannylo@wattwahgroup.com>

Subject: Re: Accident involving XE4515U and SHC7194S (Third Party). Date of Accident: 08 Aug 2019. Our claim ref: MSC/V/19-001017

EXTERNAL EMAIL: Be careful when you click any links or open any attachment(s).

Miss chhia

I don't think your surveyor should even call us

Msig should manage the claims.

What we are telling you is Msig should not just accept the report at face value without validating the claims amount

Any layman should be able to see that the amount paid to the repair is way too off.

We are not going to pay for your convenience by settling the excess money

Msig has failed in your due diligence and as a customer we should not be paying for your mistakes .

Msig should be settling the amount full without getting any excess from us for this ridiculous claims payout amount .

Danny Lo

CEO

Sent from my iPhone

On 18 Sep 2020, at 1:16 PM, Chhia Nyuk Pui <NyukPui_Chhia@sg.msig-asia.com> wrote:

Dear Ms Mok

We have informed our surveyor to review the claim. They will be contacting you next week.

Thank you.

Chhia Nyuk Pui

Senior Executive, Claims Services

Direct line +65 6594 2521 | Direct fax +65 6643 1349 | nyukpui_chhia@sg.msig-asia.com

<image002.png>

MSIG Insurance (Singapore) Pte. Ltd. 16 Raffles Quay, #24-01 Hong Leong Building, Singapore 048581 | Tel +65 6220 9644 | Fax +65 6225 6371 | Co. Reg. No. 200412212G | msig.com.sg
<image003.png>

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<image005.png>

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<image016.png>

From: Accounts <Accounts@wattwahgroup.com>
Sent: Friday, 18 September 2020 8:15 AM
To: Chhia Nyuk Pui <NyukPui_Chhia@sg.msig-asia.com>; Adeline Koo <adeline_koo@sg.msig-asia.com>
Cc: Danny Lo <dannylo@wattwahgroup.com>
Subject: RE: Accident involving XE4515U and SHC7194S (Third Party). Date of Accident: 08 Aug 2019. Our claim ref: MSC/V/19-001017

EXTERNAL EMAIL: Be careful when you click any links or open any attachment(s).

Hi Nyuk Pui and Adeline,

After reviewing all photo and documents. The management has commented that repair cost of the damaged car was exorbitant and completely illogical.

Did the surveyor appoint by MSIG perform his duties to act with skill and diligence on behalf of MSIG and its client? Does the surveyor think that the repair cost is reasonable given the mirror damage to the car?

We require detailed explanation and also payment for TP excess is currently being on hold. Kindly advise and contact us for the further discussion.

Thank you.

Best regards,
Mok Qiu Feng
Accounts Executive

<image017.jpg>
Watt Wah Petroleum Haulage Pte Ltd
6 Gul Avenue Singapore 629650
Tel: +65 6863-2033 Ext: 313
Fax: +65 6861-4995 / +65 6861-4995
Email: accounts@wattwahgroup.com
Website: <https://www.uyeno-group.co.jp>

From: Chhia Nyuk Pui <NyukPui_Chhia@sg.msig-asia.com>

Sent: Thursday, September 17, 2020 4:32 PM

To: Accounts <Accounts@wattwahgroup.com>

Subject: RE: Accident involving XE4515U and SHC7194S (Third Party). Date of Accident: 08 Aug 2019.
Our claim ref: MSC/V/19-001017

Dear Ms Mok

We refer to your email of even date

We attach the requested documents.

Regards,

Chhia Nyuk Pui

Senior Executive, Claims Services

Direct line +65 6594 2521 | Direct fax +65 6643 1349 | nyukpui_chhia@sg.msig-asia.com

From: Accounts <Accounts@wattwahgroup.com>

Sent: Thursday, 17 September 2020 2:42 PM

To: Chhia Nyuk Pui <NyukPui_Chhia@sg.msig-asia.com>

Subject: RE: Accident involving XE4515U and SHC7194S (Third Party). Date of Accident: 08 Aug 2019.
Our claim ref: MSC/V/19-001017

EXTERNAL EMAIL: Be careful when you click any links or open any attachment(s).

Hi Nyuk Pui,

I'd like to request additional documents: -

1. Details for repair cost (part list)
2. Photo for the damaged vehicle before repair

Kindly assist and revert to us. Thank you.

Best regards,

Mok Qiu Feng

Accounts Executive

<image017.jpg>

Watt Wah Petroleum Haulage Pte Ltd

6 Gul Avenue Singapore 629650

Tel: +65 6863-2033 Ext: 313

Fax: +65 6861-4995 / +65 6861-4995

Email: accounts@wattwahgroup.com

Website: <https://www.uyeno-group.co.jp>

From: Chhia Nyuk Pui <NyukPui_Chhia@sg.msig-asia.com>

Sent: Thursday, September 17, 2020 11:16 AM

To: Accounts <Accounts@wattwahgroup.com>

Subject: RE: Accident involving XE4515U and SHC7194S (Third Party). Date of Accident: 08 Aug 2019.

Our claim ref: MSC/V/19-001017

Dear Ms Mok

Nice talking to you.

We attach Claims documents submitted by third party.

The claim was settled at \$15,003.70 (attach Discharge Voucher).

Thank you.

Chhia Nyuk Pui

Senior Executive, Claims Services

Direct line +65 6594 2521 | Direct fax +65 6643 1349 | nyukpui_chhia@sg.msig-asia.com

<image002.png>

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Please note that by submitting this claim to us, you are deemed to have agreed to us collecting, using, disclosing and processing your personal data for the purpose of assessing your claim. This may include disclosing and sharing your personal data with our service providers and/or with other insurers in the general insurance industry, including the General Insurance Association of Singapore, for the proper processing, handling and/or dealing with your claim, which includes investigating the said claim, and complying with applicable laws (collectively, "the Purpose"). We may also need to disclose or share your personal data with service providers who are sited outside Singapore for the Purpose.

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From: Chhia Nyuk Pui

Sent: Thursday, 17 September 2020 10:38 AM

To: Accounts@wattwahgroup.com

Subject: FW: Accident involving XE4515U and SHC7194S (Third Party). Date of Accident: 08 Aug 2019. Our claim ref: MSC/V/19-001017

Hi Ms Mok

I was on leave yday..

Just called but unable to reach you as line cut off.
Can you call me 65 6594 2521? Thanks.

Chhia Nyuk Pui

Senior Executive, Claims Services

Direct line +65 6594 2521 | Direct fax +65 6643 1349 | nyukpui_chhia@sg.msig-asia.com

From: Accounts <Accounts@wattwahgroup.com>
Sent: Wednesday, 16 September 2020 11:58 AM
To: Chhia Nyuk Pui <NyukPui_Chhia@sg.msig-asia.com>
Subject: RE: Accident involving XE4515U and SHC7194S (Third Party). Date of Accident: 08 Aug 2019.
Our claim ref: MSC/V/19-001017

EXTERNAL EMAIL: Be careful when you click any links or open any attachment(s).

Hi Nyuk Pui,

Due to your direct line cannot reach thru, could you please return call to me?

Thank you.

Best regards,
Mok Qiu Feng
Accounts Executive

<image017.jpg>
Watt Wah Petroleum Haulage Pte Ltd
6 Gul Avenue Singapore 629650
Tel: +65 6863-2033 Ext: 313
Fax: +65 6861-4995 / +65 6861-4995
Email: accounts@wattwahgroup.com
Website: <https://www.uyeno-group.co.jp>

From: Chhia Nyuk Pui <NyukPui_Chhia@sg.msig-asia.com>
Sent: Friday, September 4, 2020 10:39 AM
To: Accounts <Accounts@wattwahgroup.com>
Subject: RE: Accident involving XE4515U and SHC7194S (Third Party). Date of Accident: 08 Aug 2019.
Our claim ref: MSC/V/19-001017

Thanks Qiu Feng.

Chhia Nyuk Pui

Senior Executive, Claims Services

Direct line +65 6594 2521 | Direct fax +65 6643 1349 | nyukpui_chhia@sg.msig-asia.com

From: Accounts <Accounts@wattwahgroup.com>
Sent: Friday, 4 September 2020 9:45 AM
To: Chhia Nyuk Pui <NyukPui_Chhia@sg.msig-asia.com>; Accounts <Accounts@wattwahgroup.com>; Adeline Koo <adeline_koo@sg.msig-asia.com>
Cc: Dave Choong <davechoong@wattwahgroup.com>; Danny Lo <dannylo@wattwahgroup.com>; Sebastian Chua <sebastianchua@wattwahgroup.com>; See Han Nee <hanneesee@wattwahgroup.com>
Subject: RE: Accident involving XE4515U and SHC7194S (Third Party). Date of Accident: 08 Aug 2019. Our claim ref: MSC/V/19-001017

EXTERNAL EMAIL: Be careful when you click any links or open any attachment(s).

Hi Chhia Nyuk Pui,

Regarding the TP excess payment will process within this month, by next week I will confirm the payment date to you.

Thank you.

Best regards,
Mok Qiu Feng
Accounts Executive

<image017.jpg>
Watt Wah Petroleum Haulage Pte Ltd
6 Gul Avenue Singapore 629650
Tel: +65 6863-2033 Ext: 313
Fax: +65 6861-4995 / +65 6861-4995
Email: accounts@wattwahgroup.com
Website: <https://www.uyeno-group.co.jp>

From: Chhia Nyuk Pui <NyukPui_Chhia@sg.msig-asia.com>
Sent: Friday, September 4, 2020 9:33 AM
To: Accounts <Accounts@wattwahgroup.com>; Adeline Koo <adeline_koo@sg.msig-asia.com>
Cc: Dave Choong <davechoong@wattwahgroup.com>; Danny Lo <dannylo@wattwahgroup.com>; Sebastian Chua <sebastianchua@wattwahgroup.com>; See Han Nee <hanneesee@wattwahgroup.com>
Subject: RE: Accident involving XE4515U and SHC7194S (Third Party). Date of Accident: 08 Aug 2019. Our claim ref: MSC/V/19-001017

Dear Qiu Feng,

We would like to follow up on the TP Excess payment.

Thank you.

Chhia Nyuk Pui
Senior Executive, Claims Services
Direct line +65 6594 2521 | Direct fax +65 6643 1349 | nyukpui_chhia@sg.msig-asia.com

From: Accounts <Accounts@wattwahgroup.com>
Sent: Tuesday, 28 July 2020 9:26 AM
To: Adeline Koo <adeline_koo@sg.msig-asia.com>
Cc: Dave Choong <davechoong@wattwahgroup.com>; Danny Lo <dannylo@wattwahgroup.com>;
Chhia Nyuk Pui <NyukPui_Chhia@sg.msig-asia.com>; Sebastian Chua
<sebastianchua@wattwahgroup.com>; See Han Nee <hanneesee@wattwahgroup.com>
Subject: RE: Accident involving XE4515U and SHC7194S (Third Party). Date of Accident: 08 Aug 2019.
Our claim ref: MSC/V/19-001017

EXTERNAL EMAIL: Be careful when you click any links or open any attachment(s).

Hi Adeline,

I will follow up for this issue and get back to you soon.

Apologize for any inconvenience.

Best regards,
Mok Qiu Feng
Accounts Executive

<image017.jpg>
Watt Wah Petroleum Haulage Pte Ltd
6 Gul Avenue Singapore 629650
Tel: +65 6863-2033 Ext: 313
Fax: +65 6861-4995 / +65 6861-4995
Email: accounts@wattwahgroup.com
Website: <https://www.uyeno-group.co.jp>

From: Adeline Koo <adeline_koo@sg.msig-asia.com>
Sent: Tuesday, July 28, 2020 7:58 AM
To: Accounts <Accounts@wattwahgroup.com>; Sebastian Chua
<sebastianchua@wattwahgroup.com>; See Han Nee <hanneesee@wattwahgroup.com>
Cc: Dave Choong <davechoong@wattwahgroup.com>; Danny Lo <dannylo@wattwahgroup.com>;
Chhia Nyuk Pui <NyukPui_Chhia@sg.msig-asia.com>
Subject: FW: Accident involving XE4515U and SHC7194S (Third Party). Date of Accident: 08 Aug
2019. Our claim ref: MSC/V/19-001017
Importance: High

Dear Qui Feng, Sebastian and Hannee,

Good morning. Please refer to the below email and attached tax invoice, and let us have the payment as soon as possible. We would like to close this case as it has been pending since January 2020.

 Please note that our Customer Service Centre will accept walk-ins by appointments only. For more details on how you can make an appointment with us, please refer to our official Facebook page or our website at msig.com.sg.

Have a great day!

**Best Regards,
Adeline Koo**

Senior Executive, Direct/ Japanese

D: +65 6827 2496 | F: +65 6225 9201 | adeline_koo@sg.msig-asia.com

<image019.png>

MSIG Insurance (Singapore) Pte Ltd 4 Shenton Way, #21-01 SGX Centre 2, Singapore 068807 | T: +65 6827 7888 | F: +65 6827 7800 | Co. Reg. No. 200412212G | msig.com.sg

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From: Chhia Nyuk Pui

Sent: Wednesday, 27 May 2020 9:10 AM

To: 'hanneese@wattwahgroup.com' <hanneese@wattwahgroup.com>;

'sebastianchua@wattwahgroup.com' <sebastianchua@wattwahgroup.com>

Cc: 'davechoong@wattwahgroup.com' <davechoong@wattwahgroup.com>

Subject: RE: Accident involving XE4515U and SHC7194S (Third Party). Date of Accident: 08 Aug 2019.
Our claim ref: MSC/V/19-001017

Dear Sir/Madam

We refer to our email 23.01.2020

Kindly let us have your cheque of S\$3,745.00 for the TP Excess recovery.

Thank you

Best Regards

 In view of the current COVID-19 situation, our offices at SGX Centre 2 and Hong Leong Building will be temporarily closed to all walk-in customers and visits from 7 April 2020 until further notice. Except for our Travel, Home, Motor and Health Emergency Hotlines, all other hotlines for customer enquiries and services are temporarily suspended now to support the new measures. We wish to assure you that we remain fully committed to serving you and will continue to operate to support your essential insurance needs. Please bear with us should there be some service delay during this period.

Chhia Nyuk Pui

Senior Executive, Claims Services

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<image025.png>

[@MSIG_SG](#)

<image026.png>

From: Chhia Nyuk Pui

Sent: Thursday, 23 January 2020 5:12 PM

To: hanneesee@wattwahgroup.com

Cc: davechoong@wattwahgroup.com

Subject: RE: Accident involving XE4515U and SHC7194S (Third Party). Date of Accident: 08 Aug 2019.
Our claim ref: MSC/V/19-001017

Dear Sir/Madam

We refer to our email 13.01.2020

Kindly disregard the earlier tax invoice as there is typographical error on bank code.

We attach the amended tax invoice. Our apology for the inconvenience caused.

Regards

Please note that by submitting this claim to us, you are deemed to have agreed to us collecting, using, disclosing and processing your personal data for the purpose of assessing your claim. This may include disclosing and sharing your personal data with our service providers and/or with other insurers in the general insurance industry, including the General Insurance Association of Singapore, for the proper processing, handling and/or dealing with your claim, which includes investigating the said claim, and complying with applicable laws (collectively, "the Purpose"). We may also need to disclose or share your personal data with service providers who are sited outside Singapore for the Purpose.

Chhia Nyuk Pui

Senior Executive, Claims Services

Direct line +65 6594 2521 | Direct fax +65 6643 1349 | nyukpui_chhia@sg.msig-asia.com

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MSIG Insurance (Singapore) Pte. Ltd. 16 Raffles Quay, #24-01 Hong Leong Building, Singapore

048581 | Tel +65 6220 9644 | Fax +65 6225 6371 | Co. Reg. No.

200412212G | www.msig.com.sg | Follow us on

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<image026.png>

From: Chhia Nyuk Pui

Sent: Monday, 13 January, 2020 3:56 PM

To: Janet Tay <janettay@wattwahgroup.com>; hanneesee@wattwahgroup.com

Cc: davechoong@wattwahgroup.com

Subject: RE: Accident involving XE4515U and SHC7194S (Third Party). Date of Accident: 08 Aug 2019.
Our claim ref: MSC/V/19-001017

Dear Sir/Madam

We have settled the property claim of Citycab Pte Ltd at S\$15,003.70 and attach our Tax Invoice for the TP Excess Recovery of S\$3,745.00.

We look forward to your cheque soon.

Thank you

Regards,

Chhia Nyuk Pui

Senior Executive, Claims Services

Direct line +65 6594 2521 | Direct fax +65 6643 1349 | nyukpui_chhia@sg.msig-asia.com

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<image026.png>

From: Chhia Nyuk Pui

Sent: Tuesday, 27 August, 2019 9:06 AM

To: Janet Tay <janettay@wattwahgroup.com>

Subject: Accident involving XE4515U and SHC7194S (Third Party). Date of Accident: 08 Aug 2019.

Our claim ref: MSC/V/19-001017

Dear Janet

Our claim ref: MSC/V/19-001017

Accident involving XE4515U and SHC7194S (Third Party). Date of Accident: 08 Aug 2019

Thanks for the video footages (VF)

Based on VF, our driver was changing lane (from 3 to 4) and collided with third party. We shall settle the claim at best on your behalf as liability is not in our favour.

Regards,

Chhia Nyuk Pui

Senior Executive, Claims Services

Direct line +65 6594 2521 | Direct fax +65 6643 1349 | nyukpui_chhia@sg.msig-asia.com

<image002.png>

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

200412212G | www.msig.com.sg | Follow us on

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<image026.png>

From: Janet Tay [<mailto:janettay@wattwahgroup.com>]
Sent: Wednesday, 21 August, 2019 5:28 PM
To: Chhia Nyuk Pui <NyukPui_Chhia@sg.msig-asia.com>
Subject: RE: Lim Zi Liang has requested for a file upload for WATT WAH PETROLEUM HAULAGE PTE LTD XE4515U

EXTERNAL EMAIL: Be careful when you click any links or open any attachment(s).

Dear Ms. Chhia,

The status shown is completed uploaded, please check.

Thank you.

Best regards,
Janet Tay
Admin (PIC)/
Accounts Executive

<image017.jpg>
Watt Wah Petroleum Haulage Pte Ltd
6 Gul Avenue Singapore 629650
Tel: +65 6863-2033 Ext: 321
Fax: +65 6861-4995 / +65 6861-4995
Email: janettay@wattwahgroup.com
Website: www.wattwahgroup.com

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From: Chhia Nyuk Pui [mailto:NyukPui_Chhia@sg.msig-asia.com]
Sent: 21 August, 2019 3:43 PM
To: Janet Tay <janettay@wattwahgroup.com>
Subject: RE: Lim Zi Liang has requested for a file upload for WATT WAH PETROLEUM HAULAGE PTE LTD XE4515U

Hi Janet

I shall send you another link tomorrow to try again.
Thanks.

Chhia Nyuk Pui
Senior Executive, Claims Services
Direct line +65 6594 2521 | Direct fax +65 6643 1349 | nyukpui_chhia@sg.msig-asia.com

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200412212G | www.msig.com.sg | Follow us on
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<image026.png>

From: Janet Tay [<mailto:janettay@wattwahgroup.com>]
Sent: Wednesday, 21 August, 2019 3:23 PM
To: Lim Zi Liang <ZiLiang_Lim@sg.msig-asia.com>
Cc: Chhia Nyuk Pui <NyukPui_Chhia@sg.msig-asia.com>
Subject: RE: Lim Zi Liang has requested for a file upload for WATT WAH PETROLEUM HAULAGE PTE LTD XE4515U

EXTERNAL EMAIL: Be careful when you click any links or open any attachment(s).

Dear Ms Chhia,

The link you sent cannot upload.

Thank you.

Best regards,
Janet Tay
Admin (PIC)/
Accounts Executive

<image017.jpg>
Watt Wah Petroleum Haulage Pte Ltd
6 Gul Avenue Singapore 629650
Tel: +65 6863-2033 Ext: 321
Fax: +65 6861-4995 / +65 6861-4995
Email: janettay@wattwahgroup.com
Website: www.wattwahgroup.com

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From: On Behalf Of Lim Zi Liang [mailto:ziLiang_lim@sg.msig-asia.com]
Sent: 21 August, 2019 2:32 PM
To: Janet Tay <janettay@wattwahgroup.com>
Subject: Lim Zi Liang has requested for a file upload for WATT WAH PETROLEUM HAULAGE PTE LTD XE4515U

Dear Janet,

Lim Zi Liang has requested you to upload your file using file upload request.

Please click [here](#) to upload your file.

Upload Link Expiry: 31 Jan 2020 11:59 PM (UTC +8)

Message from Lim Zi Liang:

Accident involving veh no: SHC7194S & XE4515U (MSIG) on 08.08.19

Thanks for your call.

Chhia Nyuk Pui

Senior Executive, Claims Services

Direct line +65 6594 2521 | Direct fax +65 6643 1349 | nyukpui_chhia@sg.msig-asia.com

Note:

The sender may have initiated and time expiry when sending you the upload link. If you have difficulty accessing the upload link, please contact ziLiang_lim@sg.msig-asia.com.

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