

Denise Tay (LKKAuto)

From: Irene Tan <irene_tan@sg.msg-asia.com>
Sent: Wednesday, 14 August 2019 6:07 PM
To: Bryan Ang (LKKAuto); KKLau
Subject: New assignment - Please conduct Consistency Damage inspection on both vehicles nos.: SMC6250K(3rd party) and SKN1352Z (our insured); Our claim no.: 592258/IT SAS2644575.PDF; SAS2625940.PDF; PML repair estimates.pdf; Police investigation result.pdf
Attachments:
Importance: High

URGENT

Good evening Bryan,

We just spoke on this new assignment.

And as spoken, all of us including Performance Motors (PML) need your professional expertise in handling this case which is quite special in the sense that traffic police would be taking action against our insured's driver for Inconsiderate Driving. (See 4th attachment)

But our insured informed that he did not receive any written letter from the traffic police on any action. In any case, our insured had already went to the traffic police HQ at Ubi to enquire and had disputed that there was no collision. According to our insured, traffic police had verbally agreed to review the case if action had been taken against our insured.

You can scroll down and read the emails exchanged to get some background knowledge of this matter.

Meanwhile, Caroline from PML has arranged for you to inspect SMC6250K at 8.30am on Friday, 16.8.19 as per her email below. But if you are unable to attend, please contact Caroline to re-arrange for another date and time for you to personally inspect SMC6250K and maybe interview the 3rd party driver.

Thereafter, please inspect our insured's BMW and interview our insured's wife/driver too. But I will have to request insured and his wife/driver to expect a call from you and to render their full assistance when called upon.

To guide you along, we have enclosed the following:

- a) GIA reports of both parties; 3rd party's report in the 1st attachment and our insured's report in the 2nd attachment;
- b) PML repair estimates.
- c) Police investigation result.

We shall forward the link with the 3rd party's video footages to you when available from Caroline.

Please acknowledge receipt of this new assignment by your prompt return email and contact Caroline asap.

Thanks.

Irene Tan

Senior Executive, Motor Claims Services

D: +65 6594 2541 | F: +65 6225 7402 | irene_tan@sg.msig-asia.com



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: PBSP <pml-pbsp@simedarby.com.sg>

Sent: Wednesday, 14 August 2019 3:49 PM

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

Subject: Re: Request for direct settlement - Your client's SMC6250K; DoA: 29.4.19; Our claim no.: 592258/IT

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

Dear Irene

We have tried to contact you just now but was unable to reach you at your DID.

Our client is prepared to release the full video (4 files altogether)

Please send us the link and I will upload for you.

Meanwhile, as for the survey, please arrange the survey tomorrow at our premise at 8.30am on Friday, 16 August 2019. ***Owner waiting.

Thank you.

Regards,

Caroline

C/o Performance Motors Limited - Body and Paint

303 Alexandra Road Singapore 159941

DID: 6319 0174 Fax: 6479 4601

From: PBSP <pml-pbsp@simedarby.com.sg>

Sent: Wednesday, 14 August 2019 3:44:22 PM

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

Subject: Re: Request for direct settlement - Your client's SMC6250K; DoA: 29.4.19; Our claim no.: 592258/IT

Dear Irene

Our client is prepared to release the full video (4 files altogether)

Please send us the link and I will upload for you.

Meanwhile, as for the survey, we are arranging with our customer and will let you know.

Thank you.

Regards,
Caroline
C/o Performance Motors Limited - Body and Paint
303 Alexandra Road Singapore 159941
DID: 6319 0174 Fax: 6479 4601

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

Sent: Wednesday, 14 August 2019 1:54:23 PM

To: PBSP <pml-pbsp@simedarby.com.sg>

Subject: FW: Request for direct settlement - Your client's SMC6250K; DoA: 29.4.19; Our claim no.: 592258/IT

WITHOUT PREJUDICE

Dear Caroline,

We refer to our email of 2.8.19.

I have just called your DID but no answer.

Todate, we are still waiting for your response on the following:

- a. Your client's rear camera video footage. If you need a link to download your client's rear video footage, please let us know; and
- b. Please let us know the date and time for our surveyor to inspect and assess your client's car on the consistency of her damages.

Please revert on the above asap or within the next 7 days.

Irene Tan

Senior Executive, Motor Claims Services

D: +65 6594 2541 | F: +65 6225 7402 | irene_tan@sg.msig-asia.com



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

From: Irene Tan

Sent: Friday, 2 August 2019 5:49 PM

To: PBSP <pml-pbsp@simedarby.com.sg>

Subject: FW: Request for direct settlement - Your client's SMC6250K; DoA: 29.4.19; Our claim no.: 592258/IT

Importance: High

Dear Caroline,

Further to our emails below, our insured called this morning to inform that both himself and his driver had visited the traffic police HQ office yesterday.

After the IO police officer had viewed your client's front video footage and listened to our insured's queries/doubts, the police officer commented that your client's video does not show the registration no. of our insured's car and there is no sign of a collision that could have caused the \$3,840.00 worth of damages on your client's car.

In view of the above, the police officer informed that he will request their relevant department to re-open the case and to review their final investigation result.

In the foregoing, please inform your client that we shall have to wait for the outcome of the traffic police review of their investigation result.

Meanwhile, your client may wish to make arrangement to avail her car for our surveyor cum investigator to inspect and survey on the consistency of her damages.

Please let us hear from you.

Irene Tan

Senior Executive, Motor Claims Services

D: +65 6594 2541 | F: +65 6225 7402 | irene_tan@sg.msig-asia.com





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

From: Irene Tan
Sent: Friday, 2 August 2019 11:04 AM
To: 'PBSP' <pml-pbsp@simedarby.com.sg>
Subject: FW: Request for direct settlement - Your client's SMC6250K; DoA: 29.4.19; Our claim no.: 592258/IT
Importance: High

Hi Caroline,

Please call me.

Irene Tan
Senior Executive, Motor Claims Services
D: +65 6594 2541 | F: +65 6225 7402 | Irene_tan@sg.msig-asia.com



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

From: Irene Tan
Sent: Friday, 2 August 2019 9:45 AM
To: 'PBSP' <pml-pbsp@simedarby.com.sg>
Subject: FW: Request for direct settlement - Your client's SMC6250K; DoA: 29.4.19; Our claim no.: 592258/IT
Importance: High

WITHOUT PREJUDICE

URGENT

Dear Caroline,

In addition to our email of yesterday, since your client had given a screenshot showing what appears to be our insured's car from the rear view, our insured wants to see the full rear video footage to confirm that there was indeed a collision.

We believe that your client's rear view video footage may strongly help to expedite our investigation by our appointed independent surveyor when he inspects your client's car as well as our insured's car.

Moreover, our insured has alleged that your client's car was weaving in and out of lanes.

In view of the above, if your client needs a link from us to download her rear view video footage, please let me know so that I can email a link to you as soon as possible.

Irene Tan

Senior Executive, Motor Claims Services

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

From: Irene Tan

Sent: Thursday, 1 August 2019 3:35 PM

To: PBSP <pml-pbsp@simedarby.com.sg>

Subject: Request for direct settlement - Your client's SMC6250K; DoA: 29.4.19; Our claim no.: 592258/IT

Importance: High

WITHOUT PREJUDICE

Dear Caroline,

We refer to our telephone conversation this afternoon.

Our insured is adamant that there were no “collision signs” or damage on his own BMW.

He further commented that your client reported that “she did not feel any collision or impact or accident and much later that day saw some damage to her vehicle. The video does not show any contact with my car whatsoever.....etc” Please see below.

So our insured is doubting and asking on what basis can any conclusion be drawn that our insured’s car damaged your client’s car?

In view of the above, please arrange with your client to avail her car for our surveyor to inspect, investigate and submit a Consistency Damage report before we can proceed further.

P.S. Meanwhile, we have already informed our insured to visit the Traffic Police office because he is disputing their investigation result and which he claims that he did not receive to date.

Irene Tan

Senior Executive, Motor Claims Services

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

From:

Sent: Thursday, 1 August 2019 2:44 PM

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

Cc:

Subject: Re: Our claim no.: 592258/IT; Your BMW no.: SKN1352Z; Date of Accident: 29.4.19

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

Irene - also note that BMW performance motors took pictures of my car and there were no collision signs. You can again refer to BMW report.

The other party also (in report just sent by u) says she did not feel any collision or impact or accident and much later that day saw some damage to their vehicle. The video does not show any contact with my car whatsoever so on what basis can any conclusion be drawn that my car damaged his car?

Sent from iPhone

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