

Veron Chen (LKKAuto)

From: Zheng Hanyang <hanyang.zheng@ergo.com.sg>
Sent: Wednesday, 21 July 2021 2:49 PM
To: Desmond Kuek
Cc: Ivy Yong
Subject: RE: SMX6822A ERGO Claim Ref: CDMPG21000693

Dear Desmond,

We spoke today.

To recap our conversation briefly, you have highlighted to us the following:

- 1) The accident video was overridden but prior to that, you and/or your daughter viewed and opined that the damage to the claimant's vehicle was pre-existing
- 2) The height of the damages seems inconsistent
- 3) The type of damage (scratch mark) seems inconsistent.
- 4) The claimant was reluctant to show his damaged vehicle to your family but remained in his office during the meeting.

We share your concerns over the veracity of the claim.

However, we are unable to prove the damages are pre-existing due to the lack of evidence such as clear video footage. Thus, we will request for our surveyor to do a height measurement to ensure the consistency of the damages.

Our surveyor may have to conduct a height measurement on your vehicle.

As discussed, you have agreed to assist our surveyor to contact you to arrange for an appointment if such need arises.

Thank you for your kind assistance

Data Classification: Confidential, C3

Warmest Regards,
Zheng HanYang
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-----Original Message-----

From: Desmond Kuek <dbckuek@gmail.com>

Sent: Wednesday, 21 July 2021 1:29 pm

To: Zheng Hanyang <hanyang.zheng@ergo.com.sg>

Subject: SMX6822A

Dear Hanyang,

My name is Desmond Kuek and I have a case that is pending a 3rd party claim against me for SMX6822A. Appreciate if I can have a quick chat with you on this as I am unwilling to accept this and hope that ERGO does not settle with what I deem as a fraudulent claim.

Pl let me know when is a convenient time to speak. Appreciate your time. I can be reached on my mobile 96682262.

Thanks and best regards.

Desmond Kuek