

Veron Chen (LKKAuto)

From: samson@seahong.com.sg
Sent: Thursday, 31 March 2022 7:28 PM
To: Bryan Ang (LKKAuto)
Cc: SUR; Naz (LKKAuto); Veron Chen (LKKAuto); cheekiong@seahong.com.sg; 'Gideon'
Subject: RE: FW: Claims ref no. CDMPG21000693 3rd Party Claim for Accident involving Vehicle SLM2910A & SMX6822A on 09/04/2021 // 22.29516 ERGO

Dear Bryan,

We refer to the above matter.

Thank you for the videos and screenshots you provided earlier.

The insured appears to agree that when the plaintiff's vehicle was at the entrance gantry at 10:49 AM, there does not appear to be any damage on the front right side of the plaintiff's vehicle. But he also said it was possible that the plaintiff's vehicle could have been damaged in the interim. He is wondering if there is any video footage of the plaintiff's vehicle in the interim period (between 10.49 AM to 11.33 AM) to confirm that the plaintiff was not involved in another accident.

After further discussion with insured, he is still concerned with the consistency of damage on both vehicles. He says that he finds it strange that there are large dents on the plaintiff's vehicle but none on his. Essentially, he wishes to state his view as follows:-

- a. *his front right fender and bumper had been severely crumpled in, whereas mine was a tiny scratch mark (his is an Audi, continental car and mine a BMW – which, based on Newtonian physics, should expect to see similar if not equal imprints in a collision given that both are of like material and density);*
- b. *there were whitish paint and gravel marks on his car fender and bumper that could not have been left by mine as my car is entirely metallic grey (and suggests that his car may have previously collided into a concrete, white-painted object);*

Also, with regards to point (a) above, the insured says that it is possible that the plaintiff's damage could have been made worse after the accident as the insured only took photos of the plaintiff's damage 4 days after the accident. He is also wondering if there is CCTV footage showing the plaintiff's vehicle's condition after the collision.

Please let us hear from you urgently on the above. Thank you!

Best regards,

Samson Woon

SEAH ONG & PARTNERS LLP
36 ROBINSON ROAD
#12-03 CITY HOUSE
SINGAPORE 068877
TEL : 6536 5369
FAX : 6536 5811

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From: samson@seahong.com.sg <samson@seahong.com.sg>
Sent: Wednesday, March 30, 2022 2:26 PM
To: 'bryanang@lkkauto.com' <bryanang@lkkauto.com>
Cc: 'sur@lkkauto.com' <sur@lkkauto.com>; 'Naz@lkkauto.com' <Naz@lkkauto.com>; 'veronchen@lkkauto.com' <veronchen@lkkauto.com>; 'cheekiong@seahong.com.sg' <cheekiong@seahong.com.sg>; 'Gideon' <gideon@seahong.com.sg>
Subject: RE: FW: Claims ref no. CDMPG21000693 3rd Party Claim for Accident involving Vehicle SLM2910A & SMX6822A on 09/04/2021 // 22.29516 ERGO
Importance: High

Dear Bryan,

I understand from Naz's out of office reply that he is on leave today.

Could I trouble you to attend to our email below? Thank you very much!

Best regards,

Samson Woon

SEAH ONG & PARTNERS LLP
36 ROBINSON ROAD
#12-03 CITY HOUSE
SINGAPORE 068877
TEL : 6536 5369
FAX : 6536 5811

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From: samson@seahong.com.sg <samson@seahong.com.sg>
Sent: Wednesday, March 30, 2022 2:18 PM
To: 'Naz@lkkauto.com' <Naz@lkkauto.com>
Cc: 'sur@lkkauto.com' <sur@lkkauto.com>; 'veronchen@lkkauto.com' <veronchen@lkkauto.com>; 'bryanang@lkkauto.com' <bryanang@lkkauto.com>; 'cheekiong@seahong.com.sg' <cheekiong@seahong.com.sg>; 'Gideon' <gideon@seahong.com.sg>
Subject: RE: FW: Claims ref no. CDMPG21000693 3rd Party Claim for Accident involving Vehicle SLM2910A & SMX6822A on 09/04/2021
Importance: High

Dear Naz,

We refer to the above matter where we act for Ergo Insurance.

We have been instructed to schedule a meeting with insured tomorrow regarding the accident where he is raising more points regarding the consistency of the damage on both vehicles as follows:-

Eventually we left after taking photographs of his car, convinced that Mr Zhuang's claim was a scam. To even an untrained eye, it was impossible that the alleged damage could have been caused by my car in this incident as:

- a. *his front right fender and bumper had been severely crumpled in, whereas mine was a tiny scratch mark (his is an Audi, continental car and mine a BMW – which, based on Newtonian physics, should expect to see similar if not equal imprints in a collision given that both are of like material and density);*
- b. *there were whitish paint and gravel marks on his car fender and bumper that could not have been left by mine as my car is entirely metallic grey (and suggests that his car may have previously collided into a concrete, white-painted object);*

May we have your urgent comments on points (a) and (b) above so that we have a better understanding to be able to address insured's concerns at our meeting tomorrow.

Please let us hear from you urgently on the above. Thank you!

Best regards,

Samson Woon

SEAH ONG & PARTNERS LLP
36 ROBINSON ROAD
#12-03 CITY HOUSE
SINGAPORE 068877
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FAX : 6536 5811

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From: Naz (LKKAuto) <Naz@lkkauto.com>

Sent: Monday, August 23, 2021 1:22 PM

To: Ivy Yong <ivy.yong@ergo.com.sg>

Cc: Zheng Hanyang <hanyang.zheng@ergo.com.sg>; Phoebe Xie <phoebe.xie@ergo.com.sg>; SUR <sur@lkkauto.com>; Veron Chen (LKKAuto) <veronchen@lkkauto.com>; Bryan Ang (LKKAuto) <bryanang@lkkauto.com>

Subject: Re: FW: Claims ref no. CDMPG21000693 3rd Party Claim for Accident involving Vehicle SLM2910A & SMX6822A on 09/04/2021

Dear Ms Yong,

Attached herewith is the Height Measurement Report.

Thank you.

Best Regards,

Naz | Technical Investigator

LKK Auto Consultants

Phone: 6841-2157 | Email: Naz@lkkauto.com | Fax: 6256-4315

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

From: Naz (LKKAuto) <Naz@lkkauto.com>

Sent: Thursday, 19 August 2021 1:52 PM

To: Ivy Yong <ivy.yong@ergo.com.sg>

Cc: Zheng Hanyang <hanyang.zheng@ergo.com.sg>; Phoebe Xie <phoebe.xie@ergo.com.sg>; SUR <sur@lkkauto.com>; Veron Chen (LKKAuto) <veronchen@lkkauto.com>; Bryan Ang (LKKAuto) <bryanang@lkkauto.com>

Subject: Re: FW: Claims ref no. CDMPG21000693 3rd Party Claim for Accident involving Vehicle SLM2910A & SMX6822A on 09/04/2021

Dear Ms Yong,

I have completed the Height Measurement Report and forwarded it to my senior for review. I will email it to you once he has gone through it.

Thank you.

Best Regards,

Naz | Technical Investigator

LKK Auto Consultants

Phone: 6841-2157 | Email: Naz@lkkauto.com | Fax: 6256-4315

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

From: Veron Chen (LKKAuto) <veronchen@lkkauto.com>

Sent: Tuesday, 17 August 2021 10:51 AM

To: Ivy Yong <ivy.yong@ergo.com.sg>; Naz (LKKAuto) <Naz@lkkauto.com>

Cc: Zheng Hanyang <hanyang.zheng@ergo.com.sg>; Phoebe Xie <phoebe.xie@ergo.com.sg>; SUR <sur@lkkauto.com>

Subject: RE: FW: Claims ref no. CDMPG21000693 3rd Party Claim for Accident involving Vehicle SLM2910A & SMX6822A on 09/04/2021

Dear Ivy,

Thank you for the email.

Dear Naz,

Kindly updates height measurement report.

Best Regards,

Veron Chen | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6256-3561 | email :sur@lkkauto.com | fax: 6256-4315

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

From: Ivy Yong [<mailto:ivy.yong@ergo.com.sg>]

Sent: Tuesday, 17 August 2021 10:44 AM

To: MG Solution <mg3solution@gmail.com>; Veron Chen (LKKAuto) <veronchen@lkkauto.com>

Cc: Zheng Hanyang <hanyang.zheng@ergo.com.sg>; Phoebe Xie <phoebe.xie@ergo.com.sg>

Subject: RE: FW: Claims ref no. CDMPG21000693 3rd Party Claim for Accident involving Vehicle SLM2910A & SMX6822A on 09/04/2021

Dear Ms Wong,

We have conducted inspection and height measurement.

Pending for survey report from our surveyor.

Aside to Veron,

Kindly let us have your update and survey report.

Thank you

Data Classification: Confidential, C3

Warmest Regards,
Ivy Yong
Senior Executive, Claims

ERGO Insurance Pte. Ltd.

8 Temasek Boulevard, #04-01 Suntec Tower 3
Singapore 038988
DID.: +65 6829 9197

ivy.yong@ergo.com.sg | www.ergo.com.sg



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From: MG Solution <mg3solution@gmail.com>

Sent: Monday, 16 August 2021 4:29 pm

To: ERGO Insurance Pte. Ltd. (Claims Department) <claims@ergo.com.sg>

Cc: Ivy Yong <ivy.yong@ergo.com.sg>; Zheng Hanyang <hanyang.zheng@ergo.com.sg>; Phoebe Xie <phoebe.xie@ergo.com.sg>

Subject: Re: FW: Claims ref no. CDMPG21000693 3rd Party Claim for Accident involving Vehicle SLM2910A & SMX6822A on 09/04/2021

Your Ref: **CDMPG21000693 (SMX6822A)**

Our Ref: **SLM2910A**

Dear Sir/Madam,

Please refer to the below mentioned email, as we have sent out our LOD previously to your side on 10/06/2021, 12/07/2021 & 19/07/2021.

We have not received any offer from your side.

Resend LOD for your reference and hope to receive an offer from your side soon.

Best Regards,

Ms Wong

MG SOLUTION PTE LTD

No 23 Kaki Bukit Avenue 4

AAS Kaki Bukit Centre

#02-03B Singapore 415933

Tel: 6243 1373 | Fax: 6243 1376

On Mon, Jul 19, 2021 at 1:12 PM Sharon <mg3solution@gmail.com> wrote:

Your Ref: **CDMPG21000693 (SMX6822A)**

Our Ref: **SLM2910A**

Dear Sir/Madam,

We refer to our LOD sent on 10/06/2021 and on 12/07/2021.

Please let us have your offer soon.

Looking forward to your reply soon.

Thank You.

Best Regards,

Sharon Chia

MG Solution Pte Ltd

Phone: 6243-1373 | fax: 6243 1376
23 Kaki Bukit Avenue 4 | S(415933)

From: MG Solution [mailto:mg3solution@gmail.com]

Sent: Monday, 12 July, 2021 12:26 PM

To: ERGO Insurance Pte. Ltd. (Claims Department) <claims@ergo.com.sg>

Cc: Ivy Yong <ivy.yong@ergo.com.sg>; Zheng Hanyang <hanyang.zheng@ergo.com.sg>; Phoebe Xie <phoebe.xie@ergo.com.sg>

Subject: Re: Claims ref no. CDMPG21000693 3rd Party Claim for Accident involving Vehicle SLM2910A & SMX6822A on 09/04/2021

Your Ref: **CDMPG21000693 (SMX6822A)**

Our Ref: **SLM2910A**

Dear Sir/Madam,

Please refer to the below mentioned email, as we have sent out our LOD previously to your side on 10/06/2021.

We have not received any offer from your side.

Resend LOD for your reference and hope to receive an offer from your side soon.

Best Regards,

Ms Wong

MG SOLUTION PTE LTD

No 23 Kaki Bukit Avenue 4

AAS Kaki Bukit Centre

#02-03B Singapore 415933

Tel: 6243 1373 | Fax: 6243 1376

On Fri, Jun 11, 2021 at 11:26 AM ERGO Insurance Pte. Ltd. (Claims Department) <claims@ergo.com.sg> wrote:

Hi Ms Wong

We acknowledge receipt of your documents. My colleagues will look into this soon.

Warmest Regards,
Pauline Soh
Executive

ERGO Insurance Pte. Ltd.

8 Temasek Boulevard #04-01 | Suntec Tower Three | Singapore 038988
DID.: +65 6829 9194

pauline.soh@ergo.com.sg | www.ergo.com.sg



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From: MG Solution <mg3solution@gmail.com>

Sent: Thursday, 10 June 2021 11:52 am

To: ERGO Insurance Pte. Ltd. (Claims Department) <claims@ergo.com.sg>; Ivy Yong <ivy.yong@ergo.com.sg>; Zheng Hanyang <hanyang.zheng@ergo.com.sg>; Phoebe Xie <phoebe.xie@ergo.com.sg>

Subject: 3rd Party Claim for Accident involving Vehicle SLM2910A & SMX6822A on 09/04/2021

Your Ref: **CDMPG21000693 (SMX6822A)**

Our Ref: **SLM2910A**

Dear Sir/Madam,

Please find attached our LOD for your onward action.

Please feel free to contact the under mentioned should you require any further information.

Your prompt action will be greatly appreciated.

Best Regards,

Ms Wong

MG SOLUTION PTE LTD

No 23 Kaki Bukit Avenue 4

AAS Kaki Bukit Centre

#02-03B Singapore 415933

Tel: 6243 1373 | Fax: 6243 1376

On Wed, Apr 21, 2021 at 5:34 PM Sharon <mg3solution@gmail.com> wrote:

Dear All,

We refer to our email dated on 20th April 2021.

Can you kindly confirm that vehicle SMX6822A is insured with Ergo at the point of time?

We would like to have a copy of the statement as this is a hit and run accident.

Thank You.

Best Regards,

Sharon Chia

MG Solution Pte Ltd

Phone: 6243-1373 | fax: 6243 1376

23 Kaki Bukit Avenue 4 | S(415933)

From: Sharon [mailto:mg3solution@gmail.com]

Sent: Tuesday, 20 April, 2021 2:21 PM

To: 'ERGO Insurance Pte. Ltd. (Claims Department)' <claims@ergo.com.sg>; 'Admin-D (LKKAuto'

<admin-d@lkkauto.com>; 'Admin A' <admin-a@lkkauto.com>; 'Mei Kwan (LKKAuto)' <Meikwan@lkkauto.com>
Cc: 'Ivy Yong' <ivy.yong@ergo.com.sg>; 'Zheng Hanyang' <hanyang.zheng@ergo.com.sg>; 'Phoebe Xie' <phoebe.xie@ergo.com.sg>
Subject: RE: Claims ref no. CDMPG21000693 SLM2910A-(PRE-INSPECTION) ; YOUR REF : SMX6822A -DOA ON 09/04/2021

Dear All,

We refer to below, please confirm that the above vehicle number **SMX6822A DOA 09/04/2021** is insured with Ergo
As the LTA search found on the LTA website is under Liberty Insurance.

Please also let us have a copy of the statement and advise on the liability as this is a hit and run accident.

Thank You.

Best Regards,
Sharon Chia
MG Solution Pte Ltd
Phone: 6243-1373 | fax: 6243 1376
23 Kaki Bukit Avenue 4 | S(415933)

From: ERGO Insurance Pte. Ltd. (Claims Department) [<mailto:claims@ergo.com.sg>]
Sent: Tuesday, 20 April, 2021 2:11 PM
To: Admin-D (LKKAuto (admin-d@lkkauto.com) <admin-d@lkkauto.com>; Admin A (admin-a@lkkauto.com) <admin-a@lkkauto.com>; Mei Kwan (LKKAuto (Meikwan@lkkauto.com) <Meikwan@lkkauto.com>
Cc: Ivy Yong <ivy.yong@ergo.com.sg>; Zheng Hanyang <hanyang.zheng@ergo.com.sg>; Phoebe Xie <phoebe.xie@ergo.com.sg>; mg3solution@gmail.com
Subject: Claims ref no. CDMPG21000693 SLM2910A-(PRE-INSPECTION) ; YOUR REF : SMX6822A -DOA ON 09/04/2021

Hi LKK,

Please conduct this survey request.

(Note: Survey vehicle only, LOD will be handled by Ergo)

Kindly inform us if you are not able to attend it.

Thank you.

Warmest Regards,
Pauline Soh
Executive

ERGO Insurance Pte. Ltd.
8 Temasek Boulevard #04-01 | Suntec Tower Three | Singapore 038988
DID.: +65 6829 9194

pauline.soh@ergo.com.sg | www.ergo.com.sg



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From: Sharon <mg3solution@gmail.com>

Sent: Tuesday, 20 April 2021 11:16 am

To: ERGO Insurance Pte. Ltd. (Claims Department) <claims@ergo.com.sg>

Subject: FW: SLM2910A-(PRE-INSPECTION) ; YOUR REF : SMX6822A -DOA ON 09/04/2021

Dear Person In Charge,

Please refer to the attached file and arrange for pre-inspection.(CAR NOT IN)

we prefer our single joint expert as below:

ADRIAN LING WAI PING	LKK AUTO CONSULTANTS PTE LTD
----------------------	------------------------------

Thank You.

Best Regards,
Ms Hong

MG SOLUTION PTE LTD
23 Kaki Bukit Avenue 4 (South Wing)
#02-03B Vicom Inspection Centre
Singapore 415933
Tel : 6744 4165
Fax : 6744 4604

From: MG Solution [<mailto:mg3solution@gmail.com>]

Sent: Monday, 19 April, 2021 4:55 PM

To: ERGO-HQ <claims@ergo.com.sg>

Subject: SLM2910A-(PRE-INSPECTION) ; YOUR REF : SMX6822A -DOA ON 09/04/2021

Dear Person In Charge,

Please refer to the attached file and arrange for pre-inspection.(CAR NOT IN)

we prefer our single joint expert as below:

Thank You.

Best Regards,
Ms Hong

MG SOLUTION PTE LTD

23 Kaki Bukit Avenue 4 (South Wing)
#02-03B Vicom Inspection Centre
Singapore 415933
Tel : 6744 4165
Fax : 6744 4604

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Virus-free. www.avg.com