

Veron Chen (LKKAuto)

From: Richard Ang <richard_ang@sg.msig-asia.com>
Sent: Tuesday, 13 September 2022 1:59 PM
To: Bozy Lu
Cc: Emily Tan; Colin Tay; SUR; assignments; Veron Chen (LKKAuto)
Subject: RE: Claimant: Mohan Krishnan | ACCIDENT INVOLVING FBK7990P (OUR CLIENT) & GBD8605H (YOUR INSURED) ON 21/3/2019 - MSIG Ref: 588499

Importance: High

WITHOUT PREJUDICE
SAVE AS TO COST

Dear Bozy,

Thank you for your reply.

We gather the understanding that your client also does not have a survey report to support either. Based on our file records, it could be a situation whereby the repairer had omitted to furnish a repair estimate to our appointed surveyor when the PRI was conducted more than two years ago.

To move things, since neither party can furnish a complete survey report to justify the repair cost, we had no alternative for reference but to request conducting a re-inspection to your client's motorcycle.

Please make arrangement with our surveyor, LKK Auto Consultants (copied) for re-inspection.

Aside to LKK, please assist to attend to the above re-inspection assignment.

Thank you.

Richard Ang

Executive, Claims Services (Motor)

Direct line +65 6594 2560 | Direct fax +65 6225 7402 | richard_ang@sg.msig-asia.com



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From: Bozy Lu <bozy@hoh.com.sg>
Sent: Tuesday, 13 September 2022 1:16 PM
To: Richard Ang <richard_ang@sg.msig-asia.com>
Cc: Emily Tan <emily@hoh.com.sg>; Colin Tay <colin@hoh.com.sg>
Subject: RE: Claimant: Mohan Krishnan | ACCIDENT INVOLVING FBK7990P (OUR CLIENT) & GBD8605H (YOUR INSURED) ON 21/3/2019 - MSIG Ref: 588499

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Dear Richard,

Appreciate your email below.

As far as we are aware, our client's workshop had previously engaged a surveyor to conduct pre-repair survey and this was before we came on board for this matter.

However, our client's workshop does not have a copy of the survey report per se, except for photographs of the damages motorcycle and accident scene, as per our letter of claim. We re-attach herewith the said photographs for ease of reference.

This topic had been previously canvassed in this email thread, which serve as good record of our client's position on the matter.

Grateful if your office could render an offer soon so that parties can negotiate accordingly instead of proceeding to litigation.

For the avoidance of doubt, our client's rights remain expressly reserved in the meantime.

Thank you.

Yours Faithfully,

Bozy Lu

Advocate & Solicitor



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From: Richard Ang <richard_ang@sg.msig-asia.com>
Sent: Tuesday, 13 September 2022 9:05 am
To: Bozy Lu <bozy@hoh.com.sg>
Cc: Emily Tan <emily@hoh.com.sg>; Colin Tay <colin@hoh.com.sg>

Subject: RE: Claimant: Mohan Krishnan | ACCIDENT INVOLVING FBK7990P (OUR CLIENT) & GBD8605H (YOUR INSURED) ON 21/3/2019 - MSIG Ref: 588499

Importance: High

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Dear Bozy,

We refer to your email dated 7th September 2022 and thank you for patient and understanding as I am just back from medical leave due to eye swelling.

We had reviewed the file and noted that liability is not a question in this claim. However, our appointed surveyor had also just reverted to us with the following.

- Your client's repairer did not present their repair estimate to our surveyor at the time of inspection.
- Your client's motorcycle had completed its repair work at the time of inspection.

In view of the above, could you please advise if your client's repair had engaged their any independent surveyor to conduct the survey? If yes, could you please forward us a copy of the survey report together with the relevant survey colour photographs for our review.

Thank you.

Richard Ang

Executive, Claims Services (Motor)

Direct line +65 6594 2560 | Direct fax +65 6225 7402 | richard_ang@sg.msig-asia.com



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From: Bozy Lu <bozy@hoh.com.sg>

Sent: Wednesday, 7 September 2022 10:57 AM

To: Muhd Ashik B Madi <ashik_madi@sg.msig-asia.com>

Cc: Richard Ang <richard_ang@sg.msig-asia.com>; Emily Tan <emily@hoh.com.sg>; Colin Tay <colin@hoh.com.sg>

Subject: RE: Claimant: Mohan Krishnan | ACCIDENT INVOLVING FBK7990P (OUR CLIENT) & GBD8605H (YOUR INSURED) ON 21/3/2019 - MSIG Ref: 588499

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WITHOUT PREJUDICE

Dear Ashik,

Noted on your email below and also noted that Richard is on medical leave till 12th September 2022. We will hold hands in the meantime as per our 10 days' notice.

Thank you and we look forward to hearing from you soon.

Yours Faithfully,

Bozy Lu

Advocate & Solicitor



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From: Muhd Ashik B Madi <ashik_madi@sg.msig-asia.com>

Sent: Wednesday, 7 September 2022 10:20 am

To: Bozy Lu <bozy@hoh.com.sg>

Cc: Richard Ang <richard_ang@sg.msig-asia.com>; Emily Tan <emily@hoh.com.sg>; Colin Tay <colin@hoh.com.sg>

Subject: RE: Claimant: Mohan Krishnan | ACCIDENT INVOLVING FBK7990P (OUR CLIENT) & GBD8605H (YOUR INSURED) ON 21/3/2019 - MSIG Ref: 588499

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Dear Sirs

We acknowledge receipt of your email & the 10 days' Notice.

We are looking into this matter & will revert to you shortly.

The current claims handler is Mr Richard Ang as Ms Azian is no longer with MSIG.

Kindly hold your hands.

Thank you.

Ashik Madi

Executive, Claims Services (Motor)

D: +65 6594 2548 | F: +65 225 7402 | ashik_madi@sg.msig-asia.com



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From: Bozy Lu <bozy@hoh.com.sg>
Sent: Wednesday, September 7, 2022 09:08
To: Nor Azian Binte Noordin <NorAzian_Noordin@sg.msig-asia.com>
Cc: Emily Tan <emily@hoh.com.sg>; Colin Tay <colin@hoh.com.sg>; Richard Ang <richard_ang@sg.msig-asia.com>
Subject: RE: Claimant: Mohan Krishnan | ACCIDENT INVOLVING FBK7990P (OUR CLIENT) & GBD8605H (YOUR INSURED) ON 21/3/2019 - MSIG Ref: 588499

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Dear Azian,

We refer to the above matter.

Kindly find attached our letter of even date for your kind attention.

Thank you.

Yours Faithfully,

Bozy Lu
Advocate & Solicitor



Blk 934 Yishun Central 1
#03-53 Singapore 760934
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From: Bozy Lu
Sent: Saturday, 23 July 2022 8:26 pm
To: Nor Azian Binte Noordin <NorAzian.Noordin@sg.msig-asia.com>
Cc: Emily Tan <emily@hoh.com.sg>; Colin Tay <colin@hoh.com.sg>; Richard Ang <richard_ang@sg.msig-asia.com>
Subject: RE: Claimant: Mohan Krishnan | ACCIDENT INVOLVING FBK7990P (OUR CLIENT) & GBD8605H (YOUR INSURED) ON 21/3/2019 - MSIG Ref: 588499

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Dear Azian,

We refer to your email below.

Our position on the pre-repair inspections two years ago remains as per our email dated 12 July 2022.

If your office is of the view that our client's claim is unable to be considered simply because PRI surveyor details are amiss at this juncture, kindly let us have the legal basis for doing so. As far as we are aware, even if PRI was not conducted two years ago (which is denied), the State Courts Practice Directions 2021 at Appendix B para 14 only states that the Court may consider sanctions on costs instead of not admitting the claim at all.

While we hope to resolve this matter amicably, if your office persists in your current position, we will have no choice but to commence proceedings in Court in due course for our client's claim.

Kindly let us have an offer on our client's claim to begin negotiations.

Thank you.

Yours Faithfully,

Bozy Lu

Advocate & Solicitor



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From: Nor Azian Binte Noordin <NorAzian_Noordin@sg.msig-asia.com>
Sent: Saturday, 23 July 2022 5:18 pm
To: Bozy Lu <bozy@hoh.com.sg>
Cc: Emily Tan <emily@hoh.com.sg>; Colin Tay <colin@hoh.com.sg>; Richard Ang <richard_ang@sg.msig-asia.com>
Subject: RE: Claimant: Mohan Krishnan | ACCIDENT INVOLVING FBK7990P (OUR CLIENT) & GBD8605H (YOUR INSURED) ON 21/3/2019 - MSIG Ref: 588499

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SAVE AS TO COSTS

Dear Bozy,

We acknowledge receipt of your email and LOD dated 12/07/2022.

Meantime, we are not able to find any record of any PRI survey conducted by any of our surveyor or record of the PRI email request by your workshop for this vehicle (FBK7990P) two years ago since your client's claim was only created upon receiving your PRI request notification dated 23/12/2021 (attached).

Please let us know which surveyor had attended and conducted the PRI survey of your client's vehicle two years ago. Unless we have the information or document proof on the PRI survey, we are unable to consider your client's claim.

Thank you.

Please note 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, policyholders, insured 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. If you do not agree to the above, kindly let us know immediately.

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Best Regards

Nor Azian Binte Noordin
Executive, Claims Services (Motor)
Direct line +65 6594 2558 | Direct fax +65 6225 7402 | NorAzian_Noordin@sg.msig-asia.com



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From: Bozy Lu <bozy@hoh.com.sg>

Sent: Tuesday, 12 July 2022 7:58 AM

To: Nor Azian Binte Noordin <NorAzian_Noordin@sg.msig-asia.com>; Ong Zi Hui <zihui_ong@sg.msig-asia.com>;

Motor Survey <motorsurvey@sg.msig-asia.com>

Cc: Emily Tan <emily@hoh.com.sg>; Colin Tay <colin@hoh.com.sg>

Subject: RE: Request for Pre-Repair Inspection | Claimant: Mohan Krishnan | ACCIDENT INVOLVING FBK7990P (OUR CLIENT) & GBD8605H (YOUR INSURED) ON 21/3/2019 - MSIG Ref: 588499

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[RE-SEND DUE TO LARGE FILE SIZE]

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Dear Azian,

We refer to your email dated 24 December 2021.

We have been informed by the workshop that as the inspection was conducted more than 2 years ago before we were instructed, they did not have records of the details of the inspection.

Notwithstanding the above, we seek to further proceed with the claim as our client's motorcycle was placed in the workshop since the accident till date as it was awaiting spare parts, hence he did not ride it nor did the motorcycle sustain any further damage.

We trust that the recent vehicle inspection alongside the attached documents suffice in determining that the damage pattern of our client's motorcycle as consistent to the impact of the collision.

In light of the above, we attach herewith our letter of claim for your review and the supporting documents.

Thank you and we look forward to hearing from you on our client's claim.

Yours Faithfully,

Bozy Lu

Advocate & Solicitor



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From: Nor Azian Binte Noordin <NorAzian_Noordin@sg.msig-asia.com>
Sent: Friday, December 24, 2021 12:59 PM
To: Bozy Lu <bozy@hoh.com.sg>; Ong Zi Hui <zihui_ong@sg.msig-asia.com>; Motor Survey <motorsurvey@sg.msig-asia.com>
Cc: Emily Tan <emily@hoh.com.sg>; Colin Tay <colin@hoh.com.sg>
Subject: RE: Request for Pre-Repair Inspection | Claimant: Mohan Krishnan | ACCIDENT INVOLVING FBK7990P (OUR CLIENT) & GBD8605H (YOUR INSURED) ON 21/3/2019 - MSIG Ref: 588499

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Dear Bozy,

There was no record in our system on the PRI survey done previously for this case (FBK7990P).

May we check which surveyor conducted the pre-repair survey? Please let us have the email correspondence or documentary proof for that arrangement (done by us).

Thank you.

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Best Regards

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Executive, Claims Services (Motor)
Direct line +65 6594 2558 | Direct fax +65 6225 7402 | NorAzian_Noordin@sg.msig-asia.com



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From: Bozy Lu <bozy@hoh.com.sg>
Sent: Friday, 24 December 2021 12:38 PM
To: Nor Azian Binte Noordin <NorAzian_Noordin@sg.msig-asia.com>; Ong Zi Hui <zihui_ong@sg.msig-asia.com>
Cc: Emily Tan <emily@hoh.com.sg>; Colin Tay <colin@hoh.com.sg>
Subject: RE: Request for Pre-Repair Inspection | Claimant: Mohan Krishnan | ACCIDENT INVOLVING FBK7990P (OUR CLIENT) & GBD8605H (YOUR INSURED) ON 21/3/2019 - MSIG Ref: 588499

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Dear Azian & Zi Hui,

We refer to Azian's email dated 23 December 2021 below on the above matter.

Apologies, we had meant for the inspection to be for **post**-repair. The pre-repair inspection was conducted two years ago and our client's workshop had been waiting for spare parts to arrive to repair the motorcycle.

Hope the above clarifies.

Thank you.

Yours Faithfully,
Bozy Lu
Advocate & Solicitor



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From: Nor Azian Binte Noordin <NorAzian_Noordin@sg.msig-asia.com>
Sent: Thursday, 23 December 2021 6:28 pm
To: Bozy Lu <bozy@hoh.com.sg>
Cc: Emily Tan <emily@hoh.com.sg>; Colin Tay <colin@hoh.com.sg>
Subject: RE: Request for Pre-Repair Inspection | Claimant: Mohan Krishnan | ACCIDENT INVOLVING FBK7990P (OUR CLIENT) & GBD8605H (YOUR INSURED) ON 21/3/2019 - MSIG Ref: 588499

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SAVE AS TO COSTS**

Dear Sir

We refer to your email of even date.

Please let us know the reason for late submission of your client's claim and PRI survey request.

Thank you.

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Best Regards

Nor Azian Binte Noordin

Executive, Claims Services (Motor)

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From: Bozy Lu <bozy@hoh.com.sg>

Sent: Thursday, 23 December 2021 4:05 PM

To: Motor Survey <motorsurvey@sg.msig-asia.com>

Cc: Emily Tan <emily@hoh.com.sg>; Colin Tay <colin@hoh.com.sg>

Subject: Request for Pre-Repair Inspection | Claimant: Mohan Krishnan | ACCIDENT INVOLVING FBK7990P (OUR CLIENT) & GBD8605H (YOUR INSURED) ON 21/3/2019 @ 7.20pm AT WOODLANDS INDUSTRIAL PARK E9

HOH Ref: BZ/EMI/20200080018L

MSIG Ref: Please Advise.

Dear Sirs,

We refer to the above-captioned matter.

Kindly find attached our letter of even date for your immediate attention.

Thank you.

Yours Faithfully,

Bozy Lu

Advocate & Solicitor



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