


Celine Fong (LKKAUTO)

From: Jason Sim <Jason_Sim@sg.msig-asia.com>
Sent: Monday, 27 June 2022 11:53 AM
To: Bryan Ang (LKKAUTO); Douglas Ong; KKLau
Cc: Denise Tay (LKKAUTO); Ivan Ho; Shawn Ngo; Lee Wee Ho
Subject: RE: Damage Consistency Check -- FW: SLM6914M TP / 272963

@Bryan Ang (LKKAUTO),

Kudos to you! We will deal with insured's NCD internally and separately at our end.

Many thanks for your hard work again.

 Our Customer Centre walk-in counters are closed from 20 September 2021 until further notice. Please check our website or official Facebook page for the latest updates.

Warm regards,

Jason Sim
Manager, Claims Services (Motor)
D: +65 6643 1325 | F: +65 6225 7402 | jason_sim@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 7402 | Co. Reg. No. 200412212G | msig.com.sg



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From: Bryan Ang (LKKAUTO) <bryanang@lkkauto.com>
Sent: Monday, 27 June 2022 11:49 AM
To: Douglas Ong <douglas_ong@sg.msig-asia.com>
Cc: Denise Tay (LKKAUTO) <denisetay@lkkauto.com>; Ivan Ho <ivan_ho@sg.msig-asia.com>; Jason Sim <Jason_Sim@sg.msig-asia.com>; Shawn Ngo <shawn_ngo@sg.msig-asia.com>; Lee Wee Ho <weeho_lee@sg.msig-asia.com>
Subject: Re: Damage Consistency Check -- FW: SLM6914M TP / 272963

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Hi Douglas

Surveyor had negotiated and emphasised on the possibility of pre-existing damage to the rear bumper. Workshop willing to accept a reduced COR at 1,000/- with reduced 2 days of repair.

Bryan Ang

On 27 Jun 2022, at 08:24, Douglas Ong <douglas_ong@sg.msig-asia.com> wrote:

Hi Bryan

Good morning. Sorry to follow up with you.

This is because we need to revert to our insured by today.

Any favourable outcome of your discussion with the workshop?

Best Regards

Douglas Ong

Claims Services (Motor)

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



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From: Douglas Ong

Sent: Wednesday, 22 June 2022 5:01 PM

To: Bryan Ang (LKKAuto) <bryanang@lkkauto.com>; Denise Tay (LKKAuto) <denisetay@lkkauto.com>

Cc: Ivan Ho <ivan_ho@sg.msig-asia.com>; Jason Sim <Jason_Sim@sg.msig-asia.com>; Shawn Ngo <shawn_ngo@sg.msig-asia.com>; Lee Wee Ho <weeho_lee@sg.msig-asia.com>

Subject: RE: Damage Consistency Check -- FW: SLM6914M TP / 272963

Hi Bryan

Thanks for the confirmation.

I have scheduled the Teams Meeting this Friday 24/6/ @ 11 am – 12pm.

A Teams Invite has been extended to you.

Kindly accept thanks.

Best Regards

Douglas Ong

Claims Services (Motor)

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From: Bryan Ang (LKKAuto) <bryanang@lkkauto.com>

Sent: Tuesday, 21 June 2022 5:49 PM

To: Douglas Ong <douglas_ong@sg.msig-asia.com>; Denise Tay (LKKAuto) <denisetay@lkkauto.com>

Cc: Ivan Ho <ivan_ho@sg.msig-asia.com>; Jason Sim <Jason_Sim@sg.msig-asia.com>; Shawn Ngo <shawn_ngo@sg.msig-asia.com>; Lee Wee Ho <weeho_lee@sg.msig-asia.com>

Subject: RE: Damage Consistency Check -- FW: SLM6914M TP / 272963

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Hi Douglas

For this week, only Friday is available.

Best Regards,

Bryan Ang

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: Douglas Ong <douglas_ong@sg.msig-asia.com>

Sent: Tuesday, 21 June 2022 5:29 pm

To: Bryan Ang (LKKAuto) <bryanang@lkkauto.com>; Denise Tay (LKKAuto) <denisetay@lkkauto.com>

Cc: Ivan Ho <ivan_ho@sg.msig-asia.com>; Jason Sim <Jason_Sim@sg.msig-asia.com>; Shawn Ngo <shawn_ngo@sg.msig-asia.com>; Lee Wee Ho <weeho_lee@sg.msig-asia.com>

Subject: RE: Damage Consistency Check -- FW: SLM6914M TP / 272963

Hi Bryan

It is crucial that we internally discuss before meeting up with the insured.

Ideally your draft Final Report is ready.

When are you free to meet?

Best Regards

Douglas Ong

Claims Services (Motor)

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From: Douglas Ong

Sent: Friday, 17 June 2022 11:42 AM

To: Bryan Ang (LKKAUTO) <bryanang@lkkauto.com>; Denise Tay (LKKAUTO) <denisetay@lkkauto.com>

Cc: Ivan Ho <ivan_ho@sg.msig-asia.com>; Jason Sim <Jason_Sim@sg.msig-asia.com>; Shawn Ngo <shawn_ngo@sg.msig-asia.com>; Lee Wee Ho <weeho_lee@sg.msig-asia.com>

Subject: RE: Damage Consistency Check -- FW: SLM6914M TP / 272963

Hi Bryan / Denise

Sorry - just to add in.

Insured also deny that his front headlight is damaged as stated under your email. You must be prepared for this when we meet him.

Best Regards

Douglas Ong

Claims Services (Motor)

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From: Douglas Ong

Sent: Friday, 17 June 2022 11:34 AM

To: 'Bryan Ang (LKKAuto)' <bryanang@lkkauto.com>; Denise Tay (LKKAuto) <denisetay@lkkauto.com>

Cc: Ivan Ho <ivan_ho@sg.msig-asia.com>; Jason Sim <Jason_Sim@sg.msig-asia.com>; Shawn Ngo <shawn_ngo@sg.msig-asia.com>; Lee Wee Ho <weeho_lee@sg.msig-asia.com>

Subject: RE: Damage Consistency Check -- FW: SLM6914M TP / 272963

Dear Denise

Thank you for our conversation this morning.

We are glad to learn your assurance our surveyor has been on top of the inspection. Please ensure all inconsistent parts are strike off as we are ready to challenge. Meanwhile please do not commit to any direct settlement with the workshop.

Meanwhile the insured has insisted the height/dimension of his Honda Civic is not enough to hit / cause the damage. In order to convince him we would like to pay him visit some time next week.

Appreciate if Bryan / Marcus or both can make available. Would let you know date and time after I check with our insured.

Best Regards

Douglas Ong

Claims Services (Motor)

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From: Bryan Ang (LKKAuto) <bryanang@lkkauto.com>
Sent: Wednesday, 15 June 2022 12:19 PM
To: Douglas Ong <douglas_ong@sg.msig-asia.com>; Denise Tay (LKKAuto) <denisetay@lkkauto.com>
Cc: Ivan Ho <ivan_ho@sg.msig-asia.com>; Jason Sim <Jason_Sim@sg.msig-asia.com>; Shawn Ngo <shawn_ngo@sg.msig-asia.com>; Lee Wee Ho <weeho_lee@sg.msig-asia.com>; Rajah Kumar <rajah_kumar@sg.msig-asia.com>
Subject: RE: Damage Consistency Check -- FW: SLM6914M TP / 272963

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Dear Douglas

Photos of TPV at the scene (which I believe you already have) show white colour marks on the left side rear bumper of TPV, same colour as OIV

In addition, the first photo attached in OI GIA report was taken at a different location as the reporting centre and likely to be much earlier at a MSCP. If you zoom into this photo, you will see that the front right headlamp of OIV was cracked.

Insured's statement that there is no damage to his vehicle is hence not supported.

Best Regards,

Bryan Ang

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: Douglas Ong <douglas_ong@sg.msig-asia.com>
Sent: Wednesday, 15 June 2022 9:17 am
To: Bryan Ang (LKKAuto) <bryanang@lkkauto.com>; Denise Tay (LKKAuto) <denisetay@lkkauto.com>
Cc: Ivan Ho <ivan_ho@sg.msig-asia.com>; Jason Sim <Jason_Sim@sg.msig-asia.com>; Shawn Ngo <shawn_ngo@sg.msig-asia.com>; Lee Wee Ho <weeho_lee@sg.msig-asia.com>; Rajah Kumar <rajah_kumar@sg.msig-asia.com>
Subject: Damage Consistency Check -- FW: SLM6914M TP / 272963
Importance: High

Hi Bryan

Sorry we need your help. This TP case is surveyed by Marcus Chua.

Our insured has insisted no visible damage to TP car after the collision. However he is unable to support with any scene photos nor CCTV footage.

Our insured car is a 2016 Honda Civic. TP car is a 2017 Toyota Wish. I enclosed herewith for your perusal:

- 1) Your draft Final Report
- 2) Insured GIA accident report (DOA is 7/4/2022. Report lodged on 22/4/2022)
- 3) TP GIA accident report (Report lodged on 12/4/2022)

Photos under insured's GIA report show nothing visible on his own car. However insured admitted there was contact between both vehicles. He also stated his car hit the rear left corner bumper which is exactly where the damage is found.

Notwithstanding this observation, can you confirm whether the damage is consistent?

Best Regards

Douglas Ong

Claims Services (Motor)

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From: Douglas Ong
Sent: Tuesday, 14 June 2022 8:57 AM
To: Denise Tay (LKKAuto) <denisetay@lkkauto.com>
Subject: RE: SLM6914M TP / 272963

Hi Denise

We agree with your adjustment.
Please proceed accordingly. Thanks.

Best Regards

Douglas Ong

Claims Services (Motor)

D: +65 6594 2541 | F: +65 6225 7402 | douglas_ong@sq.msia-asia.com



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From: Denise Tay (LKKAuto) <denisetay@lkkauto.com>
Sent: Tuesday, 14 June 2022 8:54 AM
To: Douglas Ong <douglas_ong@sg.msig-asia.com>
Subject: Re: SLM6914M TP / 272963

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Hi Douglas,

Any update on the approval?

Best Regards,

Denise Tay | Case Handler

LKK Auto Consultants Pte Ltd

Phone: [6256-3561](tel:6256-3561) | email: denisetay@lkkauto.com | fax: [6256-4315](tel:6256-4315)

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

From: Denise Tay (LKKAuto) <denisetay@lkkauto.com>
Sent: Tuesday, 7 June 2022 8:58 am
To: Douglas Ong <douglas_ong@sg.msig-asia.com>
Subject: SLM6914M TP / 272963

Dear Sir/Madam,

Enclosed documents for your review of **SLM 6914M**

Please let us have your approval

Best Regards,

Denise Tay | Case Handler

LKK Auto Consultants Pte Ltd

Phone: [6256-3561](tel:6256-3561) | email: denisetay@lkkauto.com | fax: [6256-4315](tel:6256-4315)

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