

**Yan (LKK Auto)**

---

**From:** Billy Tan <billy.tan@sg.cntaiping.com>  
**Sent:** Thursday, 2 June 2022 4:05 PM  
**To:** Muhammad Zuhri; 'SUR'; assignments@lkkauto.com  
**Cc:** Boo Boo Seng; Claims Dept of CTI  
**Subject:** RE: SNM22D202972/C02/GW4346Y/TANKW / FW: ACCIDENT INVOLVING SJY9803R & GW4346Y ON 29.04.2022 INS/IC/ZHR/0123/2022 DIRECT SETTLEMENT

[Confidential]

**Without Prejudice**

Dear Sir / Madam,

We will be assigning LKK to survey your client's vehicle on a without prejudice basis.

Aside to LKK,

Please arrange and survey the vehicle.

Thank you.

\*\* Note: Please cc to [claimsdept@sg.cntaiping.com](mailto:claimsdept@sg.cntaiping.com) when you reply to us.

**NOTICE :**

In response to the escalating Covid-19 cases, please refrain from sending hardcopy documents to us as delay is to be expected for handling hardcopy documents. All correspondence should be made via email [claimsdept@sg.cntaiping.com](mailto:claimsdept@sg.cntaiping.com) or fax at [6224 7175](tel:62247175). Any inconvenience caused is much regretted.

Thanks and Best Regards

**Billy Tan**

Claims Department

**China Taiping Insurance (Singapore) Pte. Ltd.**

3 Anson Road #15-00 Springleaf Tower Singapore 079909

DID: (65) 63896175 | F: (65) 62247175

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**From:** Muhammad Zuhri <zuhri@tanchong.com>  
**Sent:** Thursday, June 02, 2022 3:35 PM  
**To:** Billy Tan <billy.tan@sg.cntaiping.com>  
**Cc:** June\_718@hotmail.com; Boo Boo Seng <boo\_boo\_seng@tanchong.com>; Claims Dept of CTI <claimsdept@sg.cntaiping.com>  
**Subject:** RE: SNM22D202972/C02/GW4346Y/TANKW / FW: ACCIDENT INVOLVING SJY9803R & GW4346Y ON 29.04.2022  
INS/IC/ZHR/0123/2022 DIRECT SETTLEMENT

[Confidential]

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Dear Billy,

Thanks for the prompt response.

Kindly assign Mohd Taufikh (LKK) / Steve Chen (LKK) to survey this vehicle.

Best Regards,  
ZUHRI  
Tan Chong Motor Sales Pte Ltd  
913 Bukit Timah Road  
Singapore 589622  
Tel: +65-64694091 :: DID: +65-67038916 :: Fax: +65-64697472  
Email: [zuhri@tanchong.com](mailto:zuhri@tanchong.com)  
Website: [www.tanchong.com](http://www.tanchong.com) :: [www.nissan.com.sg](http://www.nissan.com.sg)

---

**From:** Billy Tan <[billy.tan@sg.cntaiping.com](mailto:billy.tan@sg.cntaiping.com)>  
**Sent:** 02 June 2022 15:27  
**To:** Muhammad Zuhri <[zuhri@tanchong.com](mailto:zuhri@tanchong.com)>  
**Cc:** [June\\_718@hotmail.com](mailto:June_718@hotmail.com); Boo Boo Seng <[boo\\_boo\\_seng@tanchong.com](mailto:boo_boo_seng@tanchong.com)>; Claims Dept of CTI <[claimsdept@sg.cntaiping.com](mailto:claimsdept@sg.cntaiping.com)>  
**Subject:** RE: SNM22D202972/C02/GW4346Y/TANKW / FW: ACCIDENT INVOLVING SJY9803R & GW4346Y ON 29.04.2022  
INS/IC/ZHR/0123/2022 DIRECT SETTLEMENT

## Without Prejudice

Dear Sirs / Madam,

### **ACCIDENT INVOLVING GW4346Y & SJY9803R on 29/04/2022**

We refer to your email of 01/06/2022.

Kindly note the following:-

1. We would like to conduct pre-repair survey of the vehicle at the appointed workshop.
2. We propose the following list of surveyors to be nominated as the Single Joint Expert to conduct survey of the claimant's vehicle:-

1. Gary Soon (FTA)	6. Marcus Chua (LKK)
2. Chow Bo Xiong (FTA)	7. Kenneth Kong (LKK)
3. Ben Chua (FTA)	8. Adrian Ling (LKK)
4. Ng You Han (FTA)	9. Mohd Taufikh (LKK)
5. Henry Ng (FTA)	10. Steve Chen (LKK)

3. If we do not hear from you within two days of this letter, you shall have deemed to have agreed that the surveyor appointed by us shall be Single Joint Expert for this matter.
4. As per the NIMA Protocol, the survey by our appointed surveyor would include survey of your vehicle pre-repair, after it is dismantled, and post repairs. Hence, you need to provide us / our surveyors with the list of items that were damaged and required to be replaced or repaired to facilitate an effective survey.
5. As stated above, please inform us and our surveyor after the claimant's vehicle had been repaired so that our surveyor can carry out post repair inspection before the vehicle is returned to your client. Please co-ordinate with our surveyor immediately after the repair is completed.

If you have any queries, please contact Billy Tan @ 6389 6175 and email us at [claimsdept@sg.cntaiping.com](mailto:claimsdept@sg.cntaiping.com)

\*\* Note: Please cc to [claimsdept@sg.cntaiping.com](mailto:claimsdept@sg.cntaiping.com) when you reply to us.

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Thanks and Best Regards

**Billy Tan**

Claims Department

**China Taiping Insurance (Singapore) Pte. Ltd.**

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---

**From:** Muhammad Zuhri <[zuhri@tanchong.com](mailto:zuhri@tanchong.com)>

**Sent:** Wednesday, June 01, 2022 12:32 PM

**To:** Billy Tan <[billy.tan@sg.cntaiping.com](mailto:billy.tan@sg.cntaiping.com)>; Claims Dept of CTI <[claimsdept@sg.cntaiping.com](mailto:claimsdept@sg.cntaiping.com)>

**Cc:** [June\\_718@hotmail.com](mailto:June_718@hotmail.com); Boo Boo Seng <[boo\\_boo\\_seng@tanchong.com](mailto:boo_boo_seng@tanchong.com)>

**Subject:** RE: SNM22D202972/C02/GW4346Y/TANKW / FW: ACCIDENT INVOLVING SJY9803R & GW4346Y ON 29.04.2022  
INS/IC/ZHR/0123/2022 DIRECT SETTLEMENT

[Confidential]

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Dear Billy,

We accept your offer 50 50 for this case.

Aside to Surveyor,

Kindly advise which slot available to booking appointment for survey.

Best Regards,  
MUHAMMAD ZUHRI

---

**From:** Billy Tan <[billy.tan@sg.cntaiping.com](mailto:billy.tan@sg.cntaiping.com)>  
**Sent:** 01 June 2022 10:47  
**To:** Muhammad Zuhri <[zuhri@tanchong.com](mailto:zuhri@tanchong.com)>  
**Cc:** Claims Dept of CTI <[claimsdept@sg.cntaiping.com](mailto:claimsdept@sg.cntaiping.com)>; June 718 <[June\\_718@hotmail.com](mailto:June_718@hotmail.com)>; Boo Boo Seng <[boo\\_boo\\_seng@tanchong.com](mailto:boo_boo_seng@tanchong.com)>  
**Subject:** RE: SNM22D202972/C02/GW4346Y/TANKW / FW: ACCIDENT INVOLVING SJY9803R & GW4346Y ON 29.04.2022  
INS/IC/ZHR/0123/2022 DIRECT SETTLEMENT

[Confidential]

Without Prejudice  
Hi Zuhri,

We are of the view that both parties are not absolved from the blame, we will propose 50 50 for this case.

Thanks

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Thanks and Best Regards

**Billy Tan**  
Claims Department

**China Taiping Insurance (Singapore) Pte. Ltd.**  
3 Anson Road #15-00 Springleaf Tower Singapore 079909  
DID: (65) 63896175 | F: (65) 62247175

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---

**From:** Muhammad Zuhri <[zuhri@tanchong.com](mailto:zuhri@tanchong.com)>  
**Sent:** Wednesday, 1 June 2022 10:04 AM  
**To:** Billy Tan <[billy.tan@sg.cntaiping.com](mailto:billy.tan@sg.cntaiping.com)>  
**Cc:** Claims Dept of CTI <[claimsdept@sg.cntaiping.com](mailto:claimsdept@sg.cntaiping.com)>; [June\\_718@hotmail.com](mailto:June_718@hotmail.com); Boo Boo Seng <[boo\\_boo\\_seng@tanchong.com](mailto:boo_boo_seng@tanchong.com)>  
**Subject:** RE: SNM22D202972/C02/GW4346Y/TANKW / FW: ACCIDENT INVOLVING SJY9803R & GW4346Y ON 29.04.2022  
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Dear Billy,

We yet to receive any respond from your end.

Kindly reply urgently.

Best Regards,  
MUHAMMAD ZUHRI

---

**From:** Boo Boo Seng <[boo\\_boo\\_seng@tanchong.com](mailto:boo_boo_seng@tanchong.com)>  
**Sent:** 13 May 2022 14:40  
**To:** Billy Tan <[billy.tan@sg.cntaiping.com](mailto:billy.tan@sg.cntaiping.com)>; Muhammad Zuhri <[zuhri@tanchong.com](mailto:zuhri@tanchong.com)>  
**Cc:** Claims Dept of CTI <[claimsdept@sg.cntaiping.com](mailto:claimsdept@sg.cntaiping.com)>; [June\\_718@hotmail.com](mailto:June_718@hotmail.com)  
**Subject:** RE: SNM22D202972/C02/GW4346Y/TANKW / FW: ACCIDENT INVOLVING SJY9803R & GW4346Y ON 29.04.2022  
INS/IC/ZHR/0123/2022 DIRECT SETTLEMENT

Hi Billy,

Thank you for your prompt response.

1. Vehicle speed off after collision

The OI actually speed off and our insured have to chase after him to stop his truck [See photo attached S4 Green Road Direction sign is 300 meters from collision site].

Our insured have reported your OI speeding off after the collision.

2. Damages cause by Collison on both vehicle

Your OI claimed our insured change lane and side swept his vehicle.

Assuming the side swept is caused by our insured, the damage on our insured vehicle should rightfully be front RH bumper or fender and not on the door mirror which is located higher on driver's door [Near center of BMW coupe – see photo attached DSC02240]

3. Scratch mark on your OI vehicle occurred at extreme rear edge of LH side body panel

The scratch mark on your OI truck at the extreme back end of LH side body panel, is an indication of rear truck body collided onto our insured driver's door mirror while trying to overtake from right lane and in process of swerving towards LH during final stage of overtaking .

[See PP Slide on scratch mark at rear end of LH side panel of your insured]

4. Your OI speed off after collision

Attached our insured GIA report of the incident. [See attachment STOW224U0002]

Kindly review all evidence and looking forward to your response.

Thank you

Best regards  
Muhammad Zuhri

---

**From:** Billy Tan <[billy.tan@sg.cntaiping.com](mailto:billy.tan@sg.cntaiping.com)>  
**Sent:** Thursday, May 12, 2022 11:33 AM  
**To:** Muhammad Zuhri <[zuhri@tanchong.com](mailto:zuhri@tanchong.com)>  
**Cc:** Claims Dept of CTI <[claimsdept@sg.cntaiping.com](mailto:claimsdept@sg.cntaiping.com)>; Boo Boo Seng <[boo\\_boo\\_seng@tanchong.com](mailto:boo_boo_seng@tanchong.com)>  
**Subject:** RE: SNM22D202972/C02/GW4346Y/TANKW / FW: ACCIDENT INVOLVING SJY9803R & GW4346Y ON 29.04.2022  
INS/IC/ZHR/0123/2022 DIRECT SETTLEMENT

[Confidential]

Without Prejudice

Hi Zuhri,

Noted on your point in regards to how the accident had happened, looking at the damage, we are not able firmly conclude that it was OI encroaching into your client lane. Furthermore, had spoken to OID, he had stop on the road side upon occurrence of the accident. Therefore, we are of the view that photo and assumption cannot be justified.

Thanks

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Thanks and Best Regards

**Billy Tan**

Claims Department

**China Taiping Insurance (Singapore) Pte. Ltd.**

3 Anson Road #15-00 Springleaf Tower Singapore 079909

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---

**From:** Muhammad Zuhri <[zuhri@tanchong.com](mailto:zuhri@tanchong.com)>

**Sent:** Wednesday, May 11, 2022 4:19 PM

**To:** Billy Tan <[billy.tan@sg.cntaiping.com](mailto:billy.tan@sg.cntaiping.com)>

**Cc:** Claims Dept of CTI <[claimsdept@sg.cntaiping.com](mailto:claimsdept@sg.cntaiping.com)>; Boo Boo Seng <[boo\\_boo\\_seng@tanchong.com](mailto:boo_boo_seng@tanchong.com)>

**Subject:** RE: SNM22D202972/C02/GW4346Y/TANKW / FW: ACCIDENT INVOLVING SJY9803R & GW4346Y ON 29.04.2022  
INS/IC/ZHR/0123/2022 DIRECT SETTLEMENT

[Confidential]

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Dear Billy,

No additional evidence on this cased.

Marking photo attached for your reference.

Based on the photo, affected portion for your insured is LH rear side and for our insurance client is RH on side mirror only(no damage to other body part front or rear).

By logically the damage affected portion when change lane is front or behind, not portion in the middle only.



YI also try to refuse the collision until OIC chased around 300 meters to make the vehicle stop subsequently change the particular and taken damage photo,

Possibility statement's OIC it's match and kindly reconsider the claim.

Best Regards,  
ZUHRI  
Tan Chong Motor Sales Pte Ltd  
913 Bukit Timah Road  
Singapore 589622  
Tel: +65-64694091 :: DID: +65-67038916 :: Fax: +65-64697472  
Email: [zuhri@tanchong.com](mailto:zuhri@tanchong.com)  
Website: [www.tanchong.com](http://www.tanchong.com) :: [www.nissan.com.sg](http://www.nissan.com.sg)

---

**From:** Muhammad Zuhri  
**Sent:** 11 May 2022 14:41  
**To:** Billy Tan <[billy.tan@sg.cntaiping.com](mailto:billy.tan@sg.cntaiping.com)>  
**Cc:** Claims Dept of CTI <[claimsdept@sg.cntaiping.com](mailto:claimsdept@sg.cntaiping.com)>  
**Subject:** RE: SNM22D202972/C02/GW4346Y/TANKW / FW: ACCIDENT INVOLVING SJY9803R & GW4346Y ON 29.04.2022  
INS/IC/ZHR/0123/2022 DIRECT SETTLEMENT

Dear Billy ,

Noted with thanks.

Best Regards,  
ZUHRI  
Tan Chong Motor Sales Pte Ltd  
913 Bukit Timah Road  
Singapore 589622  
Tel: +65-64694091 :: DID: +65-67038916 :: Fax: +65-64697472  
Email: [zuhri@tanchong.com](mailto:zuhri@tanchong.com)  
Website: [www.tanchong.com](http://www.tanchong.com) :: [www.nissan.com.sg](http://www.nissan.com.sg)

---

**From:** Billy Tan <[billy.tan@sg.cntaiping.com](mailto:billy.tan@sg.cntaiping.com)>  
**Sent:** 11 May 2022 10:51  
**To:** Muhammad Zuhri <[zuhri@tanchong.com](mailto:zuhri@tanchong.com)>  
**Cc:** Claims Dept of CTI <[claimsdept@sg.cntaiping.com](mailto:claimsdept@sg.cntaiping.com)>  
**Subject:** RE: SNM22D202972/C02/GW4346Y/TANKW / FW: ACCIDENT INVOLVING SJY9803R & GW4346Y ON 29.04.2022  
INS/IC/ZHR/0123/2022 DIRECT SETTLEMENT

[Confidential]

Without Prejudice  
Hi Zuhri,

We are of the view that our insured driver is not proximate cause for the accident. OI Mention moving straight while your client change lane and side swept OI vehicle.

Should there be any additional evidence/ proof to show e.g. VF/witness statement/police investigation result. Please submit to us in order for us to review and our further action.

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Thanks and Best Regards

**Billy Tan**

Claims Department

**China Taiping Insurance (Singapore) Pte. Ltd.**

3 Anson Road #15-00 Springleaf Tower Singapore 079909

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---

**From:** Muhammad Zuhri <[zuhri@tanchong.com](mailto:zuhri@tanchong.com)>

**Sent:** Wednesday, 11 May 2022 10:23 AM

**To:** Billy Tan <[billy.tan@sg.cntaiping.com](mailto:billy.tan@sg.cntaiping.com)>

**Cc:** Claims Dept of CTI <[claimsdept@sg.cntaiping.com](mailto:claimsdept@sg.cntaiping.com)>

**Subject:** RE: SNM22D202972/C02/GW4346Y/TANKW / FW: ACCIDENT INVOLVING SJY9803R & GW4346Y ON 29.04.2022  
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**Importance:** High

[Confidential]

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Dear Billy,

Our insurance client request waiting for confirmation Direct Settlement Liability before proceed do the survey.

Best Regards,

ZUHRI

Tan Chong Motor Sales Pte Ltd

913 Bukit Timah Road

Singapore 589622

Tel: +65-64694091 :: DID: +65-67038916 :: Fax: +65-64697472

Email: [zuhri@tanchong.com](mailto:zuhri@tanchong.com)

Website: [www.tanchong.com](http://www.tanchong.com) :: [www.nissan.com.sg](http://www.nissan.com.sg)

---

**From:** Billy Tan <[billy.tan@sg.cntaiping.com](mailto:billy.tan@sg.cntaiping.com)>  
**Sent:** 11 May 2022 10:18  
**To:** Muhammad Zuhri <[zuhri@tanchong.com](mailto:zuhri@tanchong.com)>  
**Cc:** Claims Dept of CTI <[claimsdept@sg.cntaiping.com](mailto:claimsdept@sg.cntaiping.com)>  
**Subject:** RE: SNM22D202972/C02/GW4346Y/TANKW / FW: ACCIDENT INVOLVING SJY9803R & GW4346Y ON 29.04.2022  
INS/IC/ZHR/0123/2022 DIRECT SETTLEMENT

[Confidential]

## Without Prejudice

Dear Sirs / Madam,

### **ACCIDENT INVOLVING GW4346Y & SJY9803R on 29/04/2022**

We refer to your email of 10/05/2022.

Kindly note the following:-

1. We would like to conduct pre-repair survey of the vehicle at the appointed workshop.
2. We propose the following list of surveyors to be nominated as the Single Joint Expert to conduct survey of the claimant's vehicle:-

1. Gary Soon (FTA)	6. Marcus Chua (LKK)
2. Chow Bo Xiong (FTA)	7. Kenneth Kong (LKK)
3. Ben Chua (FTA)	8. Adrian Ling (LKK)
4. Ng You Han (FTA)	9. Mohd Taufikh (LKK)
5. Henry Ng (FTA)	10. Steve Chen (LKK)

3. If we do not hear from you within two days of this letter, you shall have deemed to have agreed that the surveyor appointed by us shall be Single Joint Expert for this matter.
4. As per the NIMA Protocol, the survey by our appointed surveyor would include survey of your vehicle pre-repair, after it is dismantled, and post repairs. Hence, you need to provide us / our surveyors with the list of items that were damaged and required to be replaced or repaired to facilitate an effective survey.
5. As stated above, please inform us and our surveyor after the claimant's vehicle had been repaired so that our surveyor can carry out post repair inspection before the vehicle is returned to your client. Please co-ordinate with our surveyor immediately after the repair is completed.

If you have any queries, please contact Billy Tan @ 6389 6175 and email us at [claimsdept@sg.cntaiping.com](mailto:claimsdept@sg.cntaiping.com)

\*\* Note: Please cc to [claimsdept@sg.cntaiping.com](mailto:claimsdept@sg.cntaiping.com) when you reply to us.

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Thanks and Best Regards

**Billy Tan**

Claims Department

**China Taiping Insurance (Singapore) Pte. Ltd.**

3 Anson Road #15-00 Springleaf Tower Singapore 079909

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**From:** Claims Dept of CTI <[claimsdept@sg.cntaiping.com](mailto:claimsdept@sg.cntaiping.com)>

**Sent:** Wednesday, 11 May 2022 9:46 AM

**To:** Muhammad Zuhri <[zuhri@tanchong.com](mailto:zuhri@tanchong.com)>; Billy Tan <[billy.tan@sg.cntaiping.com](mailto:billy.tan@sg.cntaiping.com)>

**Subject:** O/R: SNM22D202972/C02/GW4346Y/TANKW / FW: ACCIDENT INVOLVING SJY9803R & GW4346Y ON 29.04.2022  
INS/IC/ZHR/0123/2022 DIRECT SETTLEMENT

Without Prejudice

Dear Billy,

Please conduct PRS for SJY9803R.

Note: officer in charge Billy Tan 63896175.

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Thank you

Chong Boon Sen

Claims Department

China Taiping Insurance (Singapore) Pte. Ltd.

3 Anson Road #15-00 Springleaf Tower Singapore 079909

DID: (65) 63896116 | F: (65) 62247175

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**From:** Muhammad Zuhri <[zuhri@tanchong.com](mailto:zuhri@tanchong.com)>

**Sent:** Tuesday, 10 May 2022 4:19 PM

**To:** Claims Dept of CTI <[claimsdept@sg.cntaiping.com](mailto:claimsdept@sg.cntaiping.com)>

**Subject:** ACCIDENT INVOLVING SJY9803R & GW4346Y ON 29.04.2022 INS/IC/ZHR/0123/2022 DIRECT SETTLEMENT

**Importance:** High

**CAUTION:** This email originated from outside the organization. Do not click links or open attachments unless you recognize the sender and know the content is safe.

Dear Officer In Charge,

Our customer vehicle: SJY9803R

**Your insured vehicle: GW4346Y**

Our customer holds your insured driver liable for the accident and would like to claim against your insured driver. On behalf of our customer, we hereby enquire whether you would like to have a Direct Settlement with our customer.

Our customer's claiming for Cost Of Repair and Loss Of Rental \$130.00 / Use \$80.00. GIA Report / Estimate attached for your action.

Best Regards,

ZUHRI

Tan Chong Motor Sales Pte Ltd

913 Bukit Timah Road

Singapore 589622

Tel: +65-64694091 :: DID: +65-67038916 :: Fax: +65-64697472

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