

Meng Yan (LKK Auto)

From: Douglas Ong <douglas_ong@sg.msig-asia.com>
Sent: Thursday, 11 May 2023 2:47 pm
To: Celine Fong (LKKAuto); assignments; SUR
Cc: Bryan Ang (LKKAuto)
Subject: (New Assignment) MSIG Ref: 594724 -- Request For Physical Reinspection
Attachments: PRI Survey Report.pdf; TP Survey Report.pdf; Photo 1.pdf; Photo 2.pdf; Photo 3.pdf; Photo 4.pdf; Photo 5.pdf; Photo 6.pdf; Photo 7.pdf; Photo 8.pdf; Photo 9.pdf; Photo 10.pdf; Photo 11.pdf; Photo 12.pdf; Photo 13.pdf; Photo 14.pdf; Photo 15.pdf; Email explanation from workshop why they cannot accept our adjustment.pdf; Whatsapp - 1.JPG; Whatsapp - 2.JPG; Whatsapp - 3.JPG

Hi Celine

Accident On 24/5/2019 Involving GBF7984J (MSIG) and YP7184B @ Lim Chu Kang Rd

Initially there is a Paper Re done by ex-staff however that was rejected due to communication breakdown.

Our surveyor has adjusted \$ 5,700.00 to be the full quantum before liability of 50%. However the workshop claims \$ 5,700.00 should be what they receive after 50% apportionment of liability.

In other words the workshop only insist on \$ 11,500.00 as full quantum nothing less. In order to start afresh, all parties has agreed to let us do a Physical Reinspection which I think is fair.

The arranged time is :

Tuesday – 16 May 2023 @10:00 am (owner will be waiting)

CMK Motor Service Repair

160 Sin Ming AutoCity

#02-16

Singapore 575722

Contact Person : Karen - Mobile: 9003 8897

We enclosed the necessary documents for your perusal:

- 1) Our PRI Survey Report
- 2) TP Survey Report
- 3) Colour Photos

4) Email and whatsapp conversation

Please follow up on the reinspection with the workshop and let us have the Final Report soon. Thank you.

Best Regards

Douglas Ong

Claims Services (Motor)

D: 6012 1346 | douglas_ong@sg.msig-asia.com

Please note my direct line has changed.



MSIG Insurance (Singapore) Pte Ltd 4 Shenton Way, #21-01 SGX Centre 2, Singapore 068807 | T: +65 6220 9644 | F: +65 6225 6371 | Co. Reg. No. 200412212G

| msig.com.sg    

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From: mail@loonchong.com <mail@loonchong.com>

Sent: Wednesday, May 10, 2023 4:04 PM

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

Cc: Melvin Ye <melvin_ye@sg.msig-asia.com>; mail@loonchong.com

Subject: RE: Reinspection / Counter Propose / 10 days notice / MSIG ref: M594724 / LC ref: sh/SMCMK21-620 (SMCMK-90846.19)

EXTERNAL EMAIL: Be careful when you click any links or open any attachment(s).

Dear Douglas,

We refer to the above matter and your email below dated 9 May 2023.

Our client will be available for the reinspection on the following: -

Tuesday – 16 May 2023 @10:00 am (owner will be waiting)
CMK Motor Service Repair
160 Sin Ming AutoCity
#02-16
Singapore 575722
Contact Person : Karen - Mobile: 9003 8897

Kindly do the necessary arrangement and let us have your confirmation.

Regards,
Catherine for Loo & Chong Law Corporation
Blk 52 Chin Swee Road #03-67 Singapore 160052
Tel: 6438 2883 / Fax: 6438 2889
[Email: mail@loonchong.com](mailto:mail@loonchong.com)

From: Douglas Ong <douglas_ong@sg.msig-asia.com>
Sent: Tuesday, 9 May 2023 6:45 pm
To: mail@loonchong.com
Cc: Melvin Ye <melvin_ye@sg.msig-asia.com>
Subject: RE: Counter Propose / 10 days notice / MSIG ref: M594724 / LC ref: sh/SMCMK21-620 (SMCMK-90846.19)

Dear Catherine

Without Prejudice/ Save As To Costs

Unfortunately Ms Jasmine Loke is no longer with our firm hence I cannot seek clarification from her.

Your firm also just took over this file from the preceding lawyer after a lapse of 3 years. To iron out any confusion, we can take a refreshed approach.

Perhaps you can suggest to the workshop whether a Physical Reinspection can be arranged?

Best Regards

Douglas Ong
Claims Services (Motor)
D: 6012 1346 | douglas_ong@sq.msia-asia.com

Please note my direct line has changed.



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From: mail@loonchong.com <mail@loonchong.com>

Sent: Tuesday, May 9, 2023 12:36 PM

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

Cc: Melvin Ye <melvin_ye@sg.msig-asia.com>; mail@loonchong.com

Subject: RE: Counter Propose / 10 days notice / MSIG ref: M594724 / LC ref: sh/SMCMK21-620 (SMCMK-90846.19)

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Without Prejudice

Dear Douglas,

We refer to your email below of even date.

Please note that the COR of \$5,700.00 was not agreed upon – see enclose messages.

Kindly let us hear from you.

Regards,
Catherine for Loo & Chong Law Corporation

Blk 52 Chin Swee Road #03-67 Singapore 160052
Tel: 6438 2883 / Fax: 6438 2889
[Email: mail@loonchong.com](mailto:mail@loonchong.com)

From: Douglas Ong <douglas_ong@sg.msig-asia.com>
Sent: Tuesday, 9 May 2023 11:30 am
To: mail@loonchong.com
Cc: Melvin Ye <melvin_ye@sg.msig-asia.com>
Subject: RE: Counter Propose / 10 days notice / MSIG ref: M594724 / LC ref: sh/SMCMK21-620 (SMCMK-90846.19)

Dear Catherine

Without Prejudice/ Save As To Costs

Please find enclosed our email confirming the Cost Of Repair with the workshop (Mr Chan Mun Kiong) at \$ 5,700.00.

Without admission of liability, our counter offer would be as follows:

Cost Of Repair: \$ 5,700.00
Loss Of Use: \$ 910.00 (7 days x \$ 130.00 – NIMA LOU rate for commercial lorry.)
Sub Total: \$ 6,610.00

50% apportionment: \$ 3,305.00
Survey Fee: \$ 640.00
LTA & GIA fee: \$ 36.49
Cost plus disbursement: \$ 550.00

Total Offer: \$ 4,531.49 all-in

For the avoidance of doubt, any settlement reached is not to be held against our insured/driver/passenger(s) in so far their legal rights are concerned.

Please advise acceptance. Thank you.

Best Regards

Douglas Ong
Claims Services (Motor)
D: 6012 1346 | douglas_ong@sq.msig-asia.com

Please note my direct line has changed.



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From: mail@loonchong.com <mail@loonchong.com>

Sent: Tuesday, May 9, 2023 10:59 AM

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

Cc: Melvin Ye <melvin_ye@sg.msig-asia.com>; mail@loonchong.com

Subject: RE: Counter Propose / 10 days notice / MSIG ref: M594724 / LC ref: sh/SMCMK21-620 (SMCMK-90846.19)

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Without Prejudice

Dear Douglas,

We refer to the above matter and your offer dated 26 February 2020.

Solely for an amicable settlement, we have client instruction to counter propose as follows: -

Cost of Repair	\$10,350.00
Loss of Use	<u>\$ 1,260.00</u> (7days x \$180)
	\$11,610.00

@50% Liability	\$ 5,805.00
Survey report fee	\$ 640.00 (agreed)
LTA/GIA searches	\$ 14.94 (enclose)
GIA report fee	\$ 29.00 (enclose)
Cost & Incidentals	\$ 800.00 (if settle at this stage)
	\$ 7,288.94

Kindly let us hear from you favorably.

Regards,
Catherine for Loo & Chong Law Corporation
Blk 52 Chin Swee Road #03-67 Singapore 160052
Tel: 6438 2883 / Fax: 6438 2889
[Email: mail@loonchong.com](mailto:mail@loonchong.com)

From: Douglas Ong <douglas_ong@sg.msig-asia.com>
Sent: Monday, 8 May 2023 4:37 pm
To: mail@loonchong.com
Cc: Melvin Ye <melvin_ye@sg.msig-asia.com>
Subject: RE: 10 days notice / MSIG ref: M594724 / LC ref: sh/SMCMK21-620 (SMCMK-90846.19)

(Resend)

Dear Catherine

Without Prejudice/ Save As To Costs

On 29/4/2021 we have made an offer to Ms Jennifer of Cheong Hoh.

The same is enclosed for your perusal.

Please advise acceptance. Meanwhile kindly hold hands on further proceedings pending an amicable settlement.

Best Regards

Douglas Ong
Claims Services (Motor)
D: 6012 1346 | douglas_ong@sg.msig-asia.com
Please note my direct line has changed.



MSIG Insurance (Singapore) Pte Ltd 4 Shenton Way, #21-01 SGX Centre 2, Singapore 068807 | T: +65 6220 9644 | F: +65 6225 6371 | Co. Reg. No. 200412212G

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From: mail@loonchong.com <mail@loonchong.com>

Sent: Monday, May 8, 2023 4:30 PM

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

Cc: mail@loonchong.com

Subject: FW: 10 days notice / MSIG ref: M594724 / LC ref: sh/SMCMK21-620 (SMCMK-90846.19)

EXTERNAL EMAIL: Be careful when you click any links or open any attachment(s).

Dear Douglas,

We refer to your earlier telephone conversation.

No email receive.

Regards,

Catherine for Loo & Chong Law Corporation

Blk 52 Chin Swee Road #03-67 Singapore 160052

Tel: 6438 2883 / Fax: 6438 2889

Email: mail@loonchong.com

From: mail@loonchong.com <mail@loonchong.com>
Sent: Monday, 8 May 2023 10:19 am
To: 'Motor Survey' <motorsurvey@sg.msig-asia.com>
Cc: mail@loonchong.com; 'Jasmine Lok Kheng Kwei' <jasmine_lok@sg.msig-asia.com>
Subject: Re: 10 days notice / MSIG ref: M594724 / LC ref: sh/SMCMK21-620 (SMCMK-90846.19)

Dear Sirs,

We refer to the above matter.

Kindly be inform that we have taken over conduct of the above matter from Cheonghoh Law Corporation – copy of the warrant to act enclose.

We also enclose herewith our 10 days notice for your attention.

Regards,
Catherine for Loo & Chong Law Corporation
Blk 52 Chin Swee Road #03-67 Singapore 160052
Tel: 6438 2883 / Fax: 6438 2889
[Email: mail@loonchong.com](mailto:mail@loonchong.com)