

## Hsiao Tong (LKKAUTO)

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**From:** Claims Dept <claims\_rar@bifrostauto.com>  
**Sent:** Thursday, 7 November 2024 11:25 AM  
**To:** Hsiao Tong (LKKAUTO)  
**Subject:** Re: LOD SUBMISSION: OUR REF: SJB 4856 S; YOUR REF: XD 2168 G ; DOA: 12/08/2022  
**Attachments:** Bifrost Auto Pte Ltd Mail - Accident involving SJB 4856 S & XD 2168 G on 12\_08\_2022 (PRE-REPAIR SURVEY REQUEST).pdf

WITHOUT PREJUDICE

Dear Hsiao Tong,

Thank you for your offer.

We have here the email trail that we have sent to China Taiping. Please see attached.

With all due respect, the PRS request was sent to them last 13/8/2022 but China Taiping rejected it as their insured certificate of insurance only shows that it starts from 20th onwards. The certificate was a renewal certificate and the vehicle was already insured to them prior to the 20th. It was not properly checked on their end which led to the delay and therefore China Taiping should be accountable for.

As such, we would greatly appreciate it if we could close amicably at **\$ 7,986.45 (all in)**.

Please consider and we will be looking forward to your favorable offer. Thank you.

*The contents of this document apply to vehicle damages only. All personal injuries and damages arising therefrom are excluded from the ambit and application of this document.*

Braina  
Motor Claims Department  
BIFROST AUTO PTE LTD

On Mon, 4 Nov 2024 at 10:55, Hsiao Tong (LKKAUTO) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)> wrote:

**WITHOUT PREJUDICE**

**(save as to costs)**

Dear Sirs/Mdm,

We have reviewed and we are of the view that our offer at \$7,156.45 is fair and reasonable.

Surveyor recommended 7 repair days and we have offered up to 9days.

Please re-consider our offer.

Note: If there is dispute on our offer of number of days, please provide supporting document to justify your claim at 17 days for our further review, Thanks.

**Best Regards,**

**Hsiao Tong, Chew** | Team Lead

Third Party Direct Settlement

**LKK Auto Consultants Pte Ltd**

Phone: 6742 3197 | Email: [chewht@lkkauto.com](mailto:chewht@lkkauto.com)

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

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**From:** Claims Dept <[claims\\_rar@bifrotauto.com](mailto:claims_rar@bifrotauto.com)>

**Sent:** Tuesday, 15 October 2024 12:49 PM

**To:** Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>

**Subject:** Re: LOD SUBMISSION: OUR REF: SJB 4856 S; YOUR REF: XD 2168 G ; DOA: 12/08/2022

WITHOUT PREJUDICE

Dear Hsiao Tong,

Thank you for your offer.

The lowest amount our client could accept is **\$ 7,986.45 (all in)** We believe that our offer is fair and reasonable.

Please consider and we will be looking forward to your favorable offer. Thank you.

*The contents of this document apply to vehicle damages only. All personal injuries and damages arising therefrom are excluded from the ambit and application of this document.*

Respectfully,  
Braina  
Motor Claims Department  
BIFROST AUTO PTE. LTD

On Wed, 9 Oct 2024 at 10:14, Hsiao Tong (LKKAUTO) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)> wrote:

WITHOUT PREJUDICE

Dear Sirs/mdm,

We are prepared to revise offer at **\$7,156.45(all-in)**.

Please confirm acceptance.

**Best Regards,**

**Hsiao Tong, Chew** | Team Lead

Third Party Direct Settlement

**LKK Auto Consultants Pte Ltd**

Phone: 6742 3197 | Email: [chewht@lkkauto.com](mailto:chewht@lkkauto.com)

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

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**From:** Claims Dept <[claims\\_rar@bifrostauto.com](mailto:claims_rar@bifrostauto.com)>

**Sent:** Tuesday, 8 October 2024 4:03 PM

**To:** Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>

**Subject:** Re: LOD SUBMISSION: OUR REF: SJB 4856 S; YOUR REF: XD 2168 G ; DOA: 12/08/2022

WITHOUT PREJUDICE

Dear Hsiao Tong,

Thank you for your offer.

We would like to close amicably at a global sum of **\$ 7,986.45 (all in)**

Please consider and we will be looking forward to your favorable offer.

*The contents of this document apply to vehicle damages only. All personal injuries and damages arising therefrom are excluded from the ambit and application of this document.*

Respectfully,  
Braina  
Motor Claims Department  
BIFROST AUTO PTE. LTD

On Mon, 7 Oct 2024 at 14:27, Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)> wrote:

**Without Prejudice**

Dear Sirs/Mdm,

Based on our record, we have received survey assignment from your good office on 25/08/2022 and conducted survey on the same day. No delay on PRS.

For an amicable settlement, we are prepared to revise offer as follows: -

1. Cost of Repair (w/GST)	\$ 6,099.00
2. Loss of Rental (8days x \$100.00)	\$ 800.00
3. LTA/GIA Search Fee	\$ 7.45
4. TOWING FEE	\$ 100.00
<b>Total</b>	<b>\$ 7,006.45</b>

Please confirm acceptance.

**Best Regards,**  
  
**Hsiao Tong, Chew** | Team Lead  
  
Third Party Direct Settlement

**LKK Auto Consultants Pte Ltd**

Phone: 6742 3197 | Email: [chewht@lkkauto.com](mailto:chewht@lkkauto.com)

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

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**From:** Claims Dept <[claims\\_rar@bifrostauto.com](mailto:claims_rar@bifrostauto.com)>

**Sent:** Monday, 7 October 2024 12:58 PM

**To:** Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>

**Subject:** Re: LOD SUBMISSION: OUR REF: SJB 4856 S; YOUR REF: XD 2168 G ; DOA: 12/08/2022

WITHOUT PREJUDICE

Dear Hsiao Tong,

Thank you for your offer.

We would like to request 11 days on top of the 7 approved days by the surveyor. Taking into consideration 9 PRS delay, 1 PRS day, 1 weekend at the rate of \$100/pd as per NIMA benchmark.

As such, we would like to close amicably as per below.

1.	Repair Cost	\$6,099.00
2.	LOR for 18 Days x \$100/- per day	\$1,800.00
3.	LTA/GIA Search fee	\$ 7.45
4.	Towing Fee	\$ 180.00
	<b>TOTAL</b>	<b>\$ 8,086.45</b>

Please consider and we will be looking forward to your favorable offer. Thank you.

*The contents of this document apply to vehicle damages only. All personal injuries and damages arising therefrom are excluded from the ambit and application of this document.*

Respectfully,  
Braina  
Motor Claims Department  
BIFROST AUTO PTE. LTD

On Fri, 4 Oct 2024 at 09:31, Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)> wrote:

**Without Prejudice**

Dear Sirs/Mdm,

We propose settlement as follows: -

1. Cost of Repair (w/GST)		\$ 6,099.00
2. Loss of Rental (7days x \$100.00)	\$ 700.00	
3. LTA/GIA Search Fee	\$ 7.45	
4. TOWING FEE	\$ 100.00	
<b>Total</b>	<b>\$ 6,906.45</b>	

Please confirm acceptance.

**Best Regards,**

**Hsiao Tong, Chew** | Team Lead

Third Party Direct Settlement

**LKK Auto Consultants Pte Ltd**

Phone: 6742 3197 | Email: [chewht@lkkauto.com](mailto:chewht@lkkauto.com)

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

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**From:** Hsiao Tong (LKKAuto)

**Sent:** Thursday, 19 September 2024 9:30 AM

**To:** Claims Dept <[claims\\_rar@bifrostauto.com](mailto:claims_rar@bifrostauto.com)>

**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>

**Subject:** RE: LOD SUBMISSION: OUR REF: SJB 4856 S; YOUR REF: XD 2168 G ; DOA: 12/08/2022

WP

Dear Sirs/Mdm,

We are pending mandate approval from our principal.

Thank you.

**Best Regards,**

**Hsiao Tong, Chew** | Team Lead

Third Party Direct Settlement

**LKK Auto Consultants Pte Ltd**

Phone: 6742 3197 | Email: [chewht@lkkauto.com](mailto:chewht@lkkauto.com)

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



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**From:** Claims Dept <[claims\\_rar@bifrostable.com](mailto:claims_rar@bifrostable.com)>

**Sent:** Tuesday, 17 September 2024 5:06 PM

**To:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>

**Subject:** Re: LOD SUBMISSION: OUR REF: SJB 4856 S; YOUR REF: XD 2168 G ; DOA: 12/08/2022

WITHOUT PREJUDICE

Dear Sir/ Mdm,

I hope all is well with you.

This is to follow up on the LOD for this claim. We await your response and favorable offer.

Your assistance is highly appreciated.

*The contents of this document apply to vehicle damages only. All personal injuries and damages arising therefrom are excluded from the ambit and application of this document.*

Respectfully,

Braina

Motor Claims Department

BIFROST AUTO PTE. LTD

On Fri, 30 Aug 2024 at 14:46, Claims Dept <[claims\\_rar@bifrostable.com](mailto:claims_rar@bifrostable.com)> wrote:

WITHOUT PREJUDICE

Dear Sir/ Mdm,

I hope this email finds you well.

We would like to follow up on the Letter of Demand below. Awaiting your favorable offer.

Thank you for looking into this matter.

*The contents of this document apply to vehicle damages only. All personal injuries and damages arising therefrom are excluded from the ambit and application of this document.*

Respectfully,  
Braina  
Motor Claims Department  
BIFROST AUTO PTE. LTD

On Wed, 7 Aug 2024 at 15:28, Claims Dept <[claims\\_rar@bifrostauto.com](mailto:claims_rar@bifrostauto.com)> wrote:

WITHOUT PREJUDICE

Our Ref : SJB 4856 S

Your Ref : XD 2168 G

07/08/2024  
China Taiping Insurance (Singapore) Pte Ltd  
3 ANSON ROAD, #16-00  
SPRINGLEAF TOWER,  
SINGAPORE 079909

Attention: Motor Claims Department

Dear Sir/Mdm.

Accident on 12/08/2022 along LOR CHUAN involving vehicles SJB 4856 S and XD 2168 G

We refer to the above-mentioned accident.

We are claiming as per below:

1.	Repair Cost	\$6,099.00
2.	LOR for 22 Days x \$120/- per day	\$2,640.00
3.	LTA/GIA Search fee	\$ 7.45
4.	Towing Fee	\$ 200.00
		TOTAL \$8,946.45

Enclosed here is a copy of each relevant GIA report, LTA, Proforma Tax invoice, and Letter of Authorization for your attention. Kindly let us have your reply within the next 14 days upon receipt of this letter.

If you have any enquiries, please contact us @ 9648-8228 or you may email to us at [claims@bifrostauto.com](mailto:claims@bifrostauto.com)

Yours faithfully,

Trina

BIFROST AUTO PTE. LTD.

**NOTE:** # Please note that the Loss of Use will be paid based on negotiation and on the NIMA Protocol (Court Guideline).

This is a computer generated letter and does not need a signature.

*The contents of this document apply to vehicle damages only. All personal injuries and damages arising therefrom are excluded from the ambit and application of this document.*

*GST at 9% is chargeable if applicable*