

Hsiao Tong (LKKAUTO)

From: Karen Tan <karentan@msfirstcapital.com.sg>
Sent: Tuesday, August 26, 2025 3:32 PM
To: Hsiao Tong (LKKAUTO)
Subject: RE: [SEEK MANDATE] - OUR REF: D24010568MFCT/CTPL/TPD2/KT *** LKK REF: CD/FCI24120051/Tpa3

Dear Hsiao Tong,

Our reference as per below.

Best Regards,

Karen Tan

Motor Claims Dept.

MS First Capital Insurance Ltd | 16 Raffles Quay #42-01 Hong Leong Building Singapore 048581 | DID : 6359 1805 | Fax No. : 6223 0541 | Company Regn. No. 195000106C

A Member of **MS&AD** INSURANCE GROUP

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From: Hsiao Tong (LKKAUTO) <chewht@lkkauto.com>
Sent: Tuesday, 26 August 2025 2:55 pm
To: Karen Tan <karentan@msfirstcapital.com.sg>
Subject: RE: [SEEK MANDATE] - OUR REF: D24010568MFCT/CTPL/TPD2/KT *** LKK REF: CD/FCI24120051/Tpa3

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Dear Karen,

Thank you for your email.

Please advise your claim ref for us to issue DV.

	MS FCIL Ref
4. Medical Bill (Driver-Muhammad Zahari)	D24010568MFCT/TPI-3/KT
5. Medical Bill (Passenger-Nur Nawra)	D24010568MFCT/TPI-5/KT
6. Medical Bill (Passenger -Nur Nayla)	D24010568MFCT/TPI-6/KT
7. Medical Bill (Passenger -Nurul Faezah)	D24010568MFCT/TPI-4/KT

Best Regards,

Hsiao Tong, Chew | Team Lead

Third Party Direct Settlement

LKK Auto Consultants Pte Ltd

Phone: 6742 3197 | Email: chewht@lkkauto.com

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

From: Karen Tan <karentan@msfirstcapital.com.sg>

Sent: Tuesday, August 26, 2025 1:44 PM

To: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>

Subject: RE: [SEEK MANDATE] - OUR REF: D24010568MFCT/CTPL/TPD2/KT *** LKK REF: CD/FCI24120051/Tpa3

Dear Hsiao Tong,

For settlement purpose, you may proceed to settle at \$1,939.18 inclusive of all medical bills.

Best Regards,

Karen Tan

Motor Claims Dept.

MS First Capital Insurance Ltd | 16 Raffles Quay #42-01 Hong Leong Building Singapore 048581 | DID : 6359 1805 | Fax

No. : 6223 0541 | Company Regn. No. 195000106C

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From: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>

Sent: Tuesday, 26 August 2025 1:21 pm

To: Karen Tan <karentan@msfirstcapital.com.sg>

Subject: RE: [SEEK MANDATE] - OUR REF: D24010568MFCT/CTPL/TPD2/KT *** LKK REF: CD/FCI24120051/Tpa3

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Dear Karen,

For medical bill claim, third party repairer informed us that they are unable to request the report from clinic, only Law firm can request medical report from clinic and costing for law firm is \$1,500.00 for each case(on this stage).

Please advise. Thanks.

Best Regards,

Hsiao Tong, Chew | Team Lead
Third Party Direct Settlement
LKK Auto Consultants Pte Ltd
Phone: 6742 3197 | Email: chewht@lkkauto.com
Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Karen Tan <karentan@msfirstcapital.com.sg>
Sent: Monday, April 21, 2025 10:37 AM
To: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>
Cc: Admin A <admin-a@lkkauto.com>
Subject: [SEEK MANDATE] - OUR REF: D24010568MFCT/CTPL/TPD2/KT *** LKK REF: CD/FCI24120051/Tpa3

Dear Hsiao Tong,

Our mandate as follows:

	Amount Claimed	Amount Revised	MSFC man
1. Cost of Repair (with GST)	\$ 4,951.39	\$ 1,362.50 (\$1,250.00 + 9%GST)	\$ 1,362.50
2. Loss of Rental (4days x \$150.00)	\$ 654.00	\$ 480.00 (4days x \$120.00)	\$ 360.00 (3 \$ 80.00-\$10 LOU rate) From \$440.
3. LTA/GIA Search Fee	\$ 2.18	\$ 2.18	\$ 2.00 to 2.
4. Medical Bill (Driver-Muhammad Zahari)	\$ 41.50	\$ 41.50	To obtain d
5. Medical Bill (Passenger-Nur Nawra)	\$ 60.00	\$ 60.00	To obtain d
6. Medical Bill (Passenger -Nur Nayla)	\$ 41.50	\$ 41.50	To obtain d
7. Medical Bill (Passenger -Nurul Faezah)	\$ 71.50	\$ 71.50	To obtain d
Total	\$ 5,822.07	\$ 2,059.18	\$ 1,804.50

Best Regards,

Karen Tan

Motor Claims Dept.
MS First Capital Insurance Ltd | 16 Raffles Quay #42-01 Hong Leong Building Singapore 048581 | DID : 6359 1805 | Fax
No. : 6223 0541 | Company Regn. No. 195000106C

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From: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>
Sent: Thursday, April 10, 2025 3:43 PM
To: Karen Tan <karentan@msfirstcapital.com.sg>
Cc: Admin A <admin-a@lkkauto.com>
Subject: [SEEK MANDATE] - OUR REF: D24010568MFCT/CTPL/TPD2/KT *** LKK REF: CD/FCI24120051/Tpa3

EXTERNAL EMAIL - This email was sent by a person from outside your organization. Exercise caution when clicking links, opening attachments or taking further action, before validating its authenticity.

Your ref: **D24010568MFCT/CTPL/TPD2/KT**

Our ref : CD/FCI24120051/Tpa3q2(N)

Dear Sirs/Mdm,

ACCIDENT INVOLVING SHC8225E(MS FCIL) AND SJL584A(TP) ON 01/12/2024

We refer to the above matter.

We are of the view that liability is not in our driver's favour as he changed lane collided with third party vehicle.

We seek your approval to offer repairer "**KGC WORKSHOP PTE LTD**" at **\$2,059.18(all-in)**.

The summary is as follows: -

	Amount Claimed	Amount Revised
1. Cost of Repair (with GST)	\$ 4,951.39	\$ 1,362.50 (\$1,250.00 + 9%GST)
2. Loss of Rental (4days x \$150.00)	\$ 654.00	\$ 480.00 (4days x \$120.00)
3. LTA/GIA Search Fee	\$ 2.18	\$ 2.18
4. Medical Bill (Driver-Muhammad Zahari)	\$ 41.50	\$ 41.50
5. Medical Bill (Passenger-Nur Nawra)	\$ 60.00	\$ 60.00
6. Medical Bill (Passenger -Nur Nayla)	\$ 41.50	\$ 41.50
7. Medical Bill (Passenger -Nurul Faezah)	\$ 71.50	\$ 71.50
Total	\$ 5,822.07	\$ 2,059.18

Surveyor recommended 3days for repair + 1PRS = 4days.

Enclosed here with all the relevant documents for your perusal.

Kindly note that this inspection report dated 03/02/2025 is only for mandate purpose.

Kindly let us have your approval / instruction.

Best Regards,

Hsiao Tong, Chew | Team Lead

Third Party Direct Settlement

LKK Auto Consultants Pte Ltd

Phone: 6742 3197 | Email: chewht@lkkauto.com

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

-----Original Message-----

From: Mei Kwan (LKKAuto)

Sent: Friday, December 6, 2024 10:50 AM

To: Karen Tan

Cc: Admin A ; Hsiao Tong (LKKAuto)

Subject: RE: NEW SURVEY ASSIGNMENT – OUR REF: D24010568MFCT/CTPL/TPD2/KT *** LKK REF: CD/FCI24120051/Tpa3

Hi Karen,

We refer to the above matter.

Enclosed for your perusal is:

- TP estimated cost of repair
- Preliminary advice
- Photographs of TP vehicle in its damaged condition

Please note that our officer in charge is Hsiao Tong.

To check availability of the case handler, you may contact the undersigned.

Cheers to a Wonderful Christmas and a Happy New Year 2025 !

Thank you.

Best Regards,

Mei Kwan | Admin

Third Party Direct Settlement

LKK Auto Consultants Pte Ltd

Phone: 6366 0055 | email: MeiKwan@lkkauto.com Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933) -----Original Message-----

From: Hueh Yin (LKK Auto) <huehyin@lkkauto.com>

Sent: Wednesday, 4 December 2024 9:48 AM

To: Caroline Cabrera <Caroline@msfirstcapital.com.sg>; Admin A <admin-a@lkkauto.com>; assignments <assignments@lkkauto.com>

Cc: Karen Tan <karentan@msfirstcapital.com.sg>

Subject: RE: NEW SURVEY ASSIGNMENT – OUR REF: D24010568MFCT/CTPL/TPD2/KT

Dear Caroline,

Thank you for the assignment.

Cheers to a Wonderful Christmas and a Happy New Year 2025 !

Best Regards,

Hueh Yin | Admin

LKK Auto Consultants Pte Ltd

Phone: 6741-8434 | email: assignments@lkkauto.com | fax: 6256-4315 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

-----Original Message-----

From: Caroline Cabrera <Caroline@msfirstcapital.com.sg>

Sent: Tuesday, December 3, 2024 4:33 PM

To: assignments <assignments@lkkauto.com>

Cc: Karen Tan <karentan@msfirstcapital.com.sg>; chong pohkin <pohkin@kgcworkshop.com.sg>

Subject: NEW SURVEY ASSIGNMENT – OUR REF: D24010568MFCT/CTPL/TPD2/KT

Dear Sir/Mdm,

Please find the enclosed documents for survey assignment.

Thank you.

Regards,

Caroline Cabrera

Motor Claims Department

MS First Capital Insurance Ltd

16 Raffles Quay #42-01 Hong Leong Building | Singapore 048581

D: 6359 1800 | F: 6223 0541 | Reg. No. 195000106C Website <http://www.msfirstcapital.com.sg>

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-----Original Message-----

From: support@msfirstcapital.com.sg <support@msfirstcapital.com.sg>

Sent: Tuesday, December 3, 2024 4:05 PM
To: Caroline Cabrera <Caroline@msfirstcapital.com.sg>
Subject: MT00018634 is Approved
Insured Vehicle No : SHC8225E
TP Vehicle No : SJL584A
Claim No : D24010568MFCT
Workshop Name : KGC WORKSHOP PTE LTD
Our Surveyor : LKK AUTO CONSULTANTS PTE LTD
Instructions : Direct Settlement (Subject to quantum to be agreed)
Created By : CAROLINE
Verified By : KARENT
Approved By : KARENT
This is a computer generated mail. Do not reply to this mail.