# **Hsiao Tong (LKKAuto)**

From: Hsiao Tong (LKKAuto)

**Sent:** Friday, 30 August 2019 4:50 PM

To: Janet Tan

Cc: Olivia Lau (LKKAuto); KKLau; Bryan Ang (LKKAuto)

Subject: RE: Our ref: DM16HO00887/JT- [MANDATE]: Accident involving XB8630J (EQ) &

XE2727M on 20 April 2016

HI Janet,

We refer to the above matter.

We are presently doing file review. We will proceed to submit our WP report to your good office since the matter is now handled by EQ's lawyer United Legal Alliance.

Thank you.

Best Regards,

Hsiao Tong, Chew | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | email: <a href="mailto:chewht@lkkauto.com">chewht@lkkauto.com</a> | fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Janet Tan <janet.tan@eqinsurance.com.sg>

Sent: Tuesday, 27 March 2018 4:13 PM

To: Olivia Lau (LKKAuto) <olivialau@lkkauto.com>

Cc: Ronald Cheng <ronald.cheng@eqinsurance.com.sg>; Asher Sng (LKKAuto) <AsherSng@lkkauto.com>; Hsiao Tong (LKKAuto) <chewht@lkkauto.com>; KKLau <kklau@lkkauto.com>; Bryan Ang (LKKAuto) <bryanang@lkkauto.com> Subject: Our ref: DM16HO00887/JT- [MANDATE]: Accident involving XB8630J (EQ) & XE2727M on 20 April 2016

Dear Oliver,

Please proceed to negotiate settlement up to \$85,000.00 (all-in).

Regards,

## **Janet Tan**

Senior Executive | Claims



#### **EQ Insurance Company Limited**

5 Maxwell Road #17-00 Tower Block MND Complex Singapore 069110 did 65 6496 9032 | tel 65 6223 9433 ext 032 | fax 65 6223 4190 www.eqinsurance.com.sg





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From: Olivia Lau (LKKAuto) [mailto:olivialau@lkkauto.com]

Sent: Tuesday, February 6, 2018 5:48 PM

To: Janet Tan < janet.tan@eqinsurance.com.sg>

**Cc:** Ronald Cheng < <a href="mailto:ronald.cheng@eqinsurance.com.sg">ronald.cheng@eqinsurance.com.sg</a>; Asher Sng (LKKAuto) < <a href="mailto:AsherSng@lkkauto.com">AsherSng@lkkauto.com</a>; Hsiao Tong (LKKAuto) < <a href="mailto:chewht@lkkauto.com">chewht@lkkauto.com</a>; KKLau < <a href="mailto:kklau@lkkauto.com">kklau@lkkauto.com</a>; Bryan Ang (LKKAuto) < <a href="mailto:bryanang@lkkauto.com">bryanang@lkkauto.com</a>; KKLau < <a href="mailto:kklau@lkkauto.com">kklau@lkkauto.com</a>; Bryan Ang (LKKAuto) < <a href="mailto:bryanang@lkkauto.com">bryanang@lkkauto.com</a>)

Subject: RE: [MANDATE]: Accident involving XB8630J (EQ) & XE2727M on 20 April 2016

## **MANDATE – REMINDER**

Dear Janet,

We are following up on our mandate request below of 23 January.

Please advise if we can proceed to offer as per our recommendation.

Thank you.

Best Regards,

Olivia Lau | Admin Manager

**LKK Auto Consultants** 

phone: 6256-3561 | email: <u>olivialau@lkkauto.com</u> | fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)



From: Olivia Lau (LKKAuto)

Sent: Tuesday, 23 January, 2018 3:13 PM

To: 'Janet Tan' < janet.tan@eqinsurance.com.sg>

**Cc:** 'ronald.cheng@eqinsurance.com.sg' <<u>ronald.cheng@eqinsurance.com.sg</u>>; Asher Sng (LKKAuto) <<u>AsherSng@lkkauto.com</u>>; Hsiao Tong (LKKAuto) <<u>chewht@lkkauto.com</u>>; Bryan Ang (LKKAuto)

<bryanang@lkkauto.com>; KKLau <kklau@lkkauto.com>

Subject: [MANDATE]: Accident involving XB8630J (EQ) & XE2727M on 20 April 2016

### **MANDATE**

Your ref: DM16HO00887

Our ref: CC4/EQI16007503/M1eb3

Dear Janet,

We refer to the above matter.

The accident occurred when our insured rear ended third party vehicle.

Basing on the reports of the circumstance of the accident, we propose to settle third-party claim at 100% liability. We have clarified with insured <u>BLL'S HOLDINGS PTE LTD</u> the nature of the accident and it is aware that its NCD (if any) would be affected. Insured had also provided PIR where Traffic Police had initiated action against the insured's employee driver for "Careless Driving under Rule 29 RTR". (PIR is enclosed)

#### A. The breakdown of TP's claim is as follows:-

|                                 | Amount Claimed |
|---------------------------------|----------------|
| 1. Cost of Repairs (with GST)   | \$ 387,051.01  |
| 2. Loss of Use (31days x \$450) | \$ 13,950.00   |
| 3. LTA Search Fee               | \$ 5.35        |
| 4. Disbursement                 | \$ 4,106.66    |
| Total                           | \$ 405,113.02  |

As TP's damages involved a 20,000L water tank, we had obtained a direct quotation from a local supplier of such water tanks (email with tank supplier 'Wong Fong Engineering Works' is enclosed).

The water pump and the installation cost of water tank were also covered in the supplier's quotation. In our opinion, based on our research, we suggest to offer as follows, factoring in a reasonable 10% depreciation of the amount and reasonable 10% mark up on the cost.

## B. Our computation summary is as follows: -

#### **Amount Revised**

| 1. Cost of Repairs (with GST)   | \$ | 66,680.17                                 |  |
|---------------------------------|----|---|--|
| 2. Loss of Use (31days x \$450) | \$ | 12,400.00 (31days x \$400) (No Benchmark) |  |
| 3. LTA Search Fee               | \$ | 5.35                                      |  |
| 4. Disbursement                 | \$ | 4,106.66                                  |  |
| Total                           | \$ | 83,192.18                                 |  |

For your information, claimant did not provide any <u>reasonable</u> documents to support the justification of their amount claimed, in particular, amounts for the water tank and the various related job/work relating to the restoration of the TP vehicle to its pre-accident condition.

Enclosed here with all the relevant documents for your perusal.

Based on the above, please advise if we can proceed to offer TP repairer "CT AUTO PTE LTD" at \$83,192.18 (all-in).

Thank you.

Best Regards,

Olivia Lau | Admin Manager

**LKK Auto Consultants** 

phone: 6256-3561 | email: <u>olivialau@lkkauto.com</u> | fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | \$(408933)



From: Asher Sng (LKKAuto)

Sent: Wednesday, 6 December 2017 4:40 PM

To: Annabel Tan <annabel.tan@eqinsurance.com.sg>

**Cc:** Janet Tan <<u>janet.tan@eqinsurance.com.sg</u>>; Vic (LKKAuto) <<u>vicalpeh@lkkauto.com</u>>; Hsiao Tong (LKKAuto) <<u>chewht@lkkauto.com</u>>; Admin A <<u>admin-a@lkkauto.com</u>>; Bryan Ang (LKKAuto) <<u>bryanang@lkkauto.com</u>>

Subject: RE: Accident involving XB8630J (EQ) & XE2727M on 20 April 2016

Hi Annabel,

We refer to the above matter.

Enclosed a copy of the Preliminary Advice for your perusal.

Thank You.

Best Regards,

Asher Sng | Case Handler LKK Auto Consultants Pte Ltd

phone: 6841-6051 | email: <u>ashersng@lkkauto.com</u> | fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | \$(408933)

From: Annabel Tan [mailto:annabel.tan@eqinsurance.com.sg]

Sent: Friday, 14 July, 2017 4:27 PM

**To:** Asher Sng (LKKAuto) < <u>AsherSng@lkkauto.com</u>>; Shu Pei (LKKAuto) < <u>shupei@lkkauto.com</u>> **Cc:** Thin Thin (LKKAuto) < <u>thinthin@lkkauto.com</u>>; Ma C.F (LKKAuto) < <u>MaCF@lkkauto.com</u>>

Subject: RE: Accident involving XB8630J (EQ) & XE2727M on 20 April 2016

Hi Asher,

Please follow up with TP repairer and request them to expedite. Many thanks.

Regards,

**Annabel Tan** 

Assistant Manager | Claims



**EQ Insurance Company Limited** 

5 Maxwell Road #17-00 Tower Block MND Complex Singapore 069110 did 65 6496 9115 | tel 65 6223 9433 ext 115 | fax 65 6223 4190 www.eqinsurance.com.sg



you've got a friend

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From: Asher Sng (LKKAuto) [mailto:AsherSng@lkkauto.com]

**Sent:** Friday, July 14, 2017 4:23 PM **To:** Annabel Tan; Shu Pei (LKKAuto) **Cc:** Thin Thin (LKKAuto); Ma C.F (LKKAuto)

Subject: RE: Accident involving XB8630J (EQ) & XE2727M on 20 April 2016

Hi Annabel,

We refer to the email below.

We still pending finalize from third party repairer.

Thank You.

Best Regards,

Asher Sng | Case Handler LKK Auto Consultants

phone: 6841-6051 | email: <u>ashersng@lkkauto.com</u> | fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | \$(408933)

From: Annabel Tan [mailto:annabel.tan@eqinsurance.com.sg]

**Sent:** Friday, 14 July, 2017 4:24 PM

To: Asher Sng (LKKAuto) <a href="mailto:AsherSng@lkkauto.com">AsherSng@lkkauto.com</a>; Shu Pei (LKKAuto) <a href="mailto:shupei@lkkauto.com">shupei@lkkauto.com</a>;

Cc: Thin Thin (LKKAuto) < <a href="mailto:thinthin@lkkauto.com">thinthin@lkkauto.com</a>; Ma C.F (LKKAuto) < <a href="mailto:MaCF@lkkauto.com">MaCF@lkkauto.com</a>; Hsiao Tong (LKKAuto)

<<u>chewht@lkkauto.com</u>>

Subject: RE: Accident involving XB8630J (EQ) & XE2727M on 20 April 2016

OUR REF : DM16HO00887 (FILE REVIEW)
YOUR REF : CC4/EQI16007503/M1JB3

Dear Asher,

It has been 07 months since our last chaser, please revert on status and advise the delay, thank you.

Regards,

**Annabel Tan** 

Assistant Manager | Claims



### **EQ Insurance Company Limited**

5 Maxwell Road #17-00 Tower Block MND Complex Singapore 069110 did 65 6496 9115 | tel 65 6223 9433 ext 115 | fax 65 6223 4190 www.eqinsurance.com.sg





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From: Asher Sng (LKKAuto) [mailto:AsherSng@lkkauto.com]

Sent: Wednesday, December 28, 2016 2:29 PM

To: Shu Pei (LKKAuto); Annabel Tan

Cc: Thin Thin (LKKAuto); Ma C.F (LKKAuto); Hsiao Tong (LKKAuto)

Subject: RE: Accident involving XB8630J (EQ) & XE2727M on 20 April 2016

Hi Annabel,

We refer to the email below.

We still pending finalize from third party repairer.

Thank You.

"Wishes you a Happy New Year 2017"

Best Regards,

Asher Sng | Case Handler

**LKK Auto Consultants** 

phone: 6841-6051 | email: <u>ashersng@lkkauto.com</u> | fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | \$(408933)

From: Shu Pei (LKKAuto)

**Sent:** Wednesday, 28 December, 2016 12:33 PM **To:** Annabel Tan <annabel.tan@eqinsurance.com.sg>

Cc: Thin Thin (LKKAuto) < <a href="mailto:thinthin@lkkauto.com">thinthin@lkkauto.com</a>; Asher Sng (LKKAuto) < <a href="mailto:AsherSng@lkkauto.com">AsherSng@lkkauto.com</a>;

Subject: RE: Accident involving XB8630J (EQ) & XE2727M on 20 April 2016

Dear Annabel,

Thank you for your email.

Our respective case handler will look into the matter and revert to you in due course.

Dear Asher,

For your information and necessary action please.

Thank you.

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

"Wishes you a Happy New Year 2017"

Best Regards,

Shu Pei| Admin

**LKK Auto Consultants Pte Ltd** 

Phone: 6366-0055 | email: <u>shupei@lkkauto.com</u> | fax: 6741-4108

From: Annabel Tan [mailto:annabel.tan@eqinsurance.com.sg]

Sent: Wednesday, 28 December, 2016 11:20 AM

To: Shu Pei (LKKAuto) < <a href="mailto:shupei@lkkauto.com">shupei@lkkauto.com</a>; Thin Thin (LKKAuto) < <a href="mailto:thin@lkkauto.com">thinthin@lkkauto.com</a>>

Subject: Accident involving XB8630J (EQ) & XE2727M on 20 April 2016

OUR REF : DM16HO00887 (FILE REVIEW)
YOUR REF : CC4/EQI16007503/M1JB3

Dear Shu Pei,

We refer to the above mentioned matter.

As we are conducting our file review, please let us have the status of the TP Direct Settlement with CT Auto. Thank you.

Regards,

Anna<u>bel</u> Tan Assistant Manager, Claims

## **EQ Insurance Company Limited**

5 Maxwell Road, #17-00 Tower Block, MND Complex, Singapore 069110

DID: 6496 9115 Tel: 6223 9433 Fax: 6223 4190

www.eqinsurance.com.sg

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