

A/S. REC. BY:

REF:

G/GAZ16021417/PIN/3

Special Instruction:

Surveyor:

Paul

ASSIGNMENT (Office,

From (Person):

Stella Goh

of

GAZ

Date/Time:

10/11/2016 9.53am

Estimated Cost:

Bill to:

☒ OD / ☐ TP / ☐ WS / ☐ TP RES / ☐ OD RES / ☐ EVA / ☐ INV / ☐ MV / ☐ CS

To Inspect Vehicle No:

XD6705E

Insured:

at Workshop m/s

wlv0

Tel:

96270391 / 6672 7534

of

12 Tuas Avenue 10

Policy No:

Claim No:

CLMOMVC00000257

Sum Insured:

Excess:

TBA 1500

Make of Veh:

D.O.A.

25/10/2016

(Client's Record)

CA / ☒ REV / ☐ REP. / ☐ REV 24 HRS

H.O.D. Endorsement:

Date/Time:

10/11/2016 10.05am

Person Contacted:

Mr. Chua

Vehicle ☒ IN / ☐ OUT

Date/Time	Action/Instruction (<input checked="" type="checkbox"/>) Estimate.
	XD6705E - CS / GAZ16009787 / KH3C2
	DA: 20/5/2016

ASSIGNMENT

From:

Date: 10/11/2016

Estimated Cost:

OD / TP / WS / TP RES / OD RES / EVA / INV / MV

To Inspect Vehicle No:

XD 6705E

at Workshop m/s

VOLVO

of

12 TUGAS AVENUE 10

Insured:

Policy No.

Claims No.

Sum Insured:

Excess:

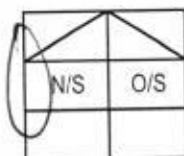
TBA

(Client's Record)

Make of Veh:

(Policy Condition)

Remark: The veh had commenced its repair at the time of inspection.



Bal. or Market Value:

120K.

IDAC Accident Rpt:

Consistent? : Yes or No

GIA / PR Seen:

Consistent? : Yes or No

Est. Repairs:

days

Res.: Yes or No

Lum Sum:

20 %

3 Val.: Yes or No

CA / REV / REP. / 24 HRS

Vehicle: IN / OUT

Date:

Person Contacted:

Veh No:

XD 6705E

Yr Regn:

2013 / Jan

Type: M.Car / M.Cycle / Bus / Van / Lorry / Taxi / Prime Mover /

Truck / Trailer or

Make:

VOLVO FMX420

C.C

12777

Colour

WHITE

A/C: Insured / Std / NI / NA

Sp. Reading

-

T/Radio: Insured / Std / NI / NA

Eng/No:

C/No:

YV 236106 / DA 737684

Gen. Cond: Good / Fair / Poor / Burnt

Steering: In order / Jammed / Leaked / Burnt or

Brake: In order / Jammed / Leaked / Burnt or

Modi: Nil / S/Rim / STD A/Rim or

Tyre Size:

F:

315 / 80R22.5

R:

2 2

BS / DUN / EXNOVA / GY / FS / LIZA / MIC / OHTSU / PIR / SUMI /

TOYO / YOKO or

TECHINA

8/17

Front

Rear

R/Bal.

8

mm

R/Bal.

8/8

mm

L/Bal.

8

mm

L/Bal.

8/8

mm

D.O.A.

28/10/16

D.O.I.

10/11/16

Survey held at

VOLVO

Des. of Damages: Frt / Rear / O/S / N/S / U/C / Rooftop or

The U/C / Chassis frame / Body Structure affected due to collision.

Date / Time

Action / Instruction

11/11/16

email preli REV to stella - pending COR from wksp.

11/11

spoked to Mr chun, offer COR not more 45 \$ 82k.

14/11/16

stella email they currently arrange to interview insured.

24/11/16

Mr chun email agree COR not more 45 \$ 82k.

45 \$ 50k.

8/1/20. to close

4/6/20. to close N.

Date/Time, File Pass to?

Preli. Report

Days Of Repair:

1)

Final Report

Resurvey No. of Trip:

Survey Fee:

Date/Time, File Return to?

Transportation:

2)

Add Fee:

Site Insp (\$

) S + RS, SI

Interview (\$

) Photos

Tech. Invs (\$

) Others

Weekend (\$

)

Report Format :

Lump Sum / I.B.I. (\$ 50 000 .)

TOTAL

20/3/20 Spoken to Sheng, we are unable to submit invoice as the fix already in store since 2017.



LKK Auto Consultants Pte Ltd

51 Ubi Ave 1 #01-25 Paya Ubi Industrial Park, Singapore 408933

TEL: 6256 3561 FAX: 6256 4315

Reg. No: 199607198R GST Reg. No. 19-9607198-R

Affiliated to Federation Internationale Des Experts En Automobile				
GREAT AMERICAN INSURANCE COMPANY		Ref : CS/GAI16021417/R1gh3		
3 TEMASEK AVENUE #16-01 CENTENNIAL TOWER SINGAPORE 039190		Date : 10-11-2016		
		Code : GAI		
1. Policy Particulars :- OWN DAMAGE				
Insured Veh.	Veh. Inspected		XD 6705E	
Policy No.	Coverage (\$)		0.00	
Claim No. CLMOMVC000000257	Excess (\$)		0.00	
Assign From STELLA GOH	Assign Date		10/11/2016	
2. Vehicle Particulars & Condition				
Make & Model	c.c		0	
Engine No. HIDDEN	Year of Reg.			
Chassis No.	Colour			
Odometer	Steering			
Brakes	Modification			
General				
3. Conditions of Tyres				
	Size	Make	Balance	
R/H Front Tyre			mm	
L/H Front Tyre			mm	
R/H Rear Tyre			mm	
L/H Rear Tyre			mm	
4. Description of Damages				
5. General Information				
Accident Date	25/10/2016	Inspection Date	10/11/2016	
Survey held at	VOLVO EAST ASIA (PTE) LTD 12, TUAS AVENUE 10 SINGAPORE 639136			
5a. Remarks				
A) THE MARKET VALUE IS S\$----- (EST. AVERAGE) B) IN ACCORDANCE TO YOUR INSTRUCTIONS, WE HAVE AUTHORISED REPAIRS.				

Heng Sew Sow

From: Heng Sew Sow <woonmeng@singnet.com.sg>
Sent: Friday, 2 December 2016 2:47 PM
To: 'Sng, Victor'
Subject: XD6705E

Dear Victor

COR at L/sum \$50,000.00 (XD6705E)

Best Regards,
Heng Sew Sow (Ms)
Woon Meng Motor Pte Ltd
Tel: 6316 1131/51
Fax: 6316 7050

Ai Phing (LKKAuto)

From: Ai Phing (LKKAuto)
Sent: Wednesday, 8 March, 2017 3:25 PM
To: 'Goh, Stella'
Cc: Tay, Michael
Subject: RE: Our Claim ref:CLMOMVC000000257; Your ref: XD6705E

Dear Stella,

Content noted.

Best Regards,

Ai Phing | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6256-3561 | email: sur@lkkauto.com | fax: 6256-4315

Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #01-25 | S(408933)

From: Goh, Stella [<mailto:Stella.Goh@sg.gaig.com>]
Sent: Wednesday, 8 March, 2017 3:21 PM
To: Ai Phing (LKKAuto) <aiphing@lkkauto.com>
Cc: Tay, Michael <Michael.Tay@sg.gaig.com>
Subject: Our Claim ref:CLMOMVC000000257; Your ref: XD6705E

Dear Ai Phing,

We refer to our tele-conversation earlier.

Woon Meng agreed to undertake the OD at lump sum of \$ 50,000.

Please note that PH will settle the excess directly us.

Thank you.

Stella Goh, Senior Executive | P. 65 6804 6059 | F. 65 6235 3354 | stella.goh@sg.gaig.com



Claims | 3 Temasek Avenue #16-01 Centennial Tower Singapore 039190



Moody's
A1 (Good)
Affirmed June 15, 2015

Standard & Poor's
A+ (Strong)
Affirmed March 2, 2016

For more information on our financial ratings, visit GAIG.com/FinancialStrength.

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Ai Phing (LKKAUTO)

From: Ai Phing (LKKAUTO)
Sent: Tuesday, 10 January, 2017 5:23 PM
To: 'Heng Sew Sow'
Subject: RE: Towing of (XD6705E) for repair GAI - OD CLAIM

Dear Ms Heng,

Excess is \$1,500.

"Wishing you a Happiness and Prosperity New Year"

Best Regards,

Ai Phing | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6256-3561 | email: sur@lkkauto.com | fax: 6256-4315

Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #01-25 | S(408933)

From: Sng, Victor [<mailto:Victor.Sng@sg.gaig.com>]
Sent: Thursday, 8 December, 2016 9:44 PM
To: Woon Meng Motor Pte Ltd <woonmeng@singnet.com.sg>
Cc: KKLau <kklau@lkkauto.com>; Veron Chen (LKKAUTO) <veronchen@lkkauto.com>; Ai Phing (LKKAUTO) <aiphing@lkkauto.com>; Goh, Stella <Stella.Goh@sg.gaig.com>
Subject: FW:Towing of (XD6705E) for repair

Dear Mr Chong,

Our ref: CLMOMVC000000257

As discussed, the client has agreed with our arrangement.

Please coordinate with LKK to check location of vehicle and thereafter arrange verification before towing to ensure the parts / condition of the vehicle XD6705E are consistent with the condition as per LKK's initial survey.

If there are missing parts found on the vehicle, please make known to VOLVO with GAIC in copy and we will have them reinstate any missing parts before you tow the vehicle.

If there is any questions, please let me or Stella know.

Many thanks!

Victor Sng, Senior Manager, Claims | P. +65 6804 6037 | F. +65 6235 3354 | victor.sng@sg.gaig.com

Ai Phing (LKKAUTO)

From: Goh, Stella <Stella.Goh@sg.gaig.com>
Sent: Tuesday, 10 January, 2017 5:09 PM
To: Ai Phing (LKKAUTO)
Subject: RE: XD6705E-KTC. Tender for OD Claim

Our Claim ref: CLMOMVC000000257

Dear Ai Phing,

Excess is \$ 1,500.

Thank you.

Stella Goh, Senior Executive | P. 65 6804 6059 | F. 65 6235 3354 | stella.goh@sg.gaig.com



Claims | 3 Temasek Avenue #16-01 Centennial Tower Singapore 039190



Moody's
A1 (Good)
Affirmed June 15, 2015

Standard & Poor's
A+ (Strong)
Affirmed March 2, 2016

For more information on our financial ratings, visit GAIG.com/FinancialStrength.

From: Ai Phing (LKKAUTO) [mailto:aiphing@lkkauto.com]
Sent: Monday, January 09, 2017 9:50 AM
To: Sng, Victor <Victor.Sng@sg.gaig.com>; Goh, Stella <Stella.Goh@sg.gaig.com>
Subject: RE: XD6705E-KTC. Tender for OD Claim

Dear Stella,

Kindly provide us the OD excess.

"Wishing you a Happiness and Prosperity New Year"

Best Regards,

Ai Phing | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6256-3561 | email: sur@lkkauto.com | fax: 6256-4315

Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #01-25 | S(408933)

Ai Phing (LKKAUTO)

From: Sng, Victor <Victor.Sng@sg.gaig.com>
Sent: Thursday, 8 December, 2016 9:44 PM
To: Woon Meng Motor Pte Ltd
Cc: KKLau; Veron Chen (LKKAUTO); Ai Phing (LKKAUTO); Goh, Stella
Subject: FW:Towing of (XD6705E) for repair

Dear Mr Chong,

Our ref: CLMOMVC000000257

As discussed, the client has agreed with our arrangement.

Please coordinate with LKK to check location of vehicle and thereafter arrange verification before towing to ensure the parts / condition of the vehicle XD6705E are consistent with the condition as per LKK's initial survey.

If there are missing parts found on the vehicle, please make known to VOLVO with GAIC in copy and we will have them reinstate any missing parts before you tow the vehicle.

If there is any questions, please let me or Stella know.

Many thanks!

Victor Sng, Senior Manager, Claims | P. +65 6804 6037 | F. +65 6235 3354 | victor.sng@sg.gaig.com



3 Temasek Avenue #16-01 Centennial Tower Singapore 039190



Moody's
A1 (Good)
Affirmed June 15, 2015

Standard & Poor's
A+ (Strong)
Affirmed March 2, 2016

For more information on our financial ratings, visit GAIG.com/FinancialStrength.

From: Sng, Victor
Sent: Thursday, December 08, 2016 9:42 PM
To: 'Tey Kok Way' <kokway.tey@ktcgroup.com.sg>; Chua Zongyu <zongyu.chua@ktcgroup.com.sg>; Ng Kin Hoe <kinhoe.ng@ktcgroup.com.sg>
Cc: Chia Soei Fong, Fionlyn <fionlyn.chiasf@ktcgroup.com.sg>; Way Chin Mooi, May <may.waycm@ktcgroup.com.sg>; Ong Shu Boon, Nicole <Nicole.Ongsb@ktcgroup.com.sg>; Ong Wei Yu <WeiYu.Ong@ktcgroup.com.sg>; Koh Yew Hock <yewhock.koh@ktcgroup.com.sg>; Mak Marcus (2) <marcus.mak.2@volvo.com>; Khor Jia Wen, Cynthia <cynthia.khorjw@ktcgroup.com.sg>; Chua Kim Teck <kim.teck.chua@volvo.com>; daniel@ocwinsurance.com; Augustine@ocwinsurance.com; Teo, Andrew <Andrew.Teo@sg.gaig.com>; Goh, Stella <Stella.Goh@sg.gaig.com>; Kwan, Eric <Eric.Kwan@sg.gaig.com>; Quek, Kelvin <Kelvin.Quek@sg.gaig.com>
Subject: RE: Application of Lay up vehicle(XD6705E)

Dear Mr Tey,

Our ref: CLMOMVC000000257

Thank you for your affirmation.

We will be arranging the same independent surveyor to verify state/condition of the vehicle to ensure it's current condition is consistent with that of the initial assessment before the towing. In the unlikely event any inconsistency is observed (ie. missing parts) from the original photos / assessment from our initial assessment, we shall then respectfully request the incumbent repairer to reinstate such inconsistency before towing is carried out.

Thank you again for your understanding and instruction. We will be taking steps to carry out the needful to kick start the indemnity process. We trust KTC will remit the OD policy deductible to our authorised repairer upon completion of the repair.

Please let us know if you have further questions.

Regards

Victor Sng, Senior Manager, Claims | P. +65 6804 6037 | F. +65 6235 3354 | victor.sng@sg.gaig.com



3 Temasek Avenue #16-01 Centennial Tower Singapore 039190



Moody's
A1 (Good)
Affirmed June 15, 2015

Standard & Poor's
A+ (Strong)
Affirmed March 2, 2016

For more information on our financial ratings, visit GAIG.com/FinancialStrength.

From: Tey Kok Way [<mailto:kokway.tey@ktcgroup.com.sg>]

Sent: Thursday, December 08, 2016 9:10 PM

To: Sng, Victor <Victor.Sng@sg.gaig.com>; Chua Zongyu <zongyu.chua@ktcgroup.com.sg>; Ng Kin Hoe <kinhoe.ng@ktcgroup.com.sg>

Cc: Chia Soei Fong, Fionlyn <fionlyn.chiasf@ktcgroup.com.sg>; Way Chin Mooi, May <may.waycm@ktcgroup.com.sg>; Ong Shu Boon, Nicole <Nicole.Ongsb@ktcgroup.com.sg>; Ong Wei Yu <WeiYu.Ong@ktcgroup.com.sg>; Koh Yew Hock <yewhock.koh@ktcgroup.com.sg>; Mak Marcus (2) <marcus.mak.2@volvo.com>; Khor Jia Wen, Cynthia <cynthia.khorjw@ktcgroup.com.sg>; Chua Kim Teck <kim.teck.chua@volvo.com>; daniel@ocwinsurance.com; Augustine@ocwinsurance.com; Teo, Andrew <Andrew.Teo@sg.gaig.com>; Goh, Stella <Stella.Goh@sg.gaig.com>; Kwan, Eric <Eric.Kwan@sg.gaig.com>; Quek, Kelvin <Kelvin.Quek@sg.gaig.com>

Subject: RE: Application of Lay up vehicle(XD6705E)

Hi Victor

Please proceed.

Regards
KokWay

Sent from my Samsung Galaxy smartphone.

----- Original message -----

From: "Sng, Victor" <Victor.Sng@sg.gaig.com>

Date: 12/8/16 7:57 PM (GMT+08:00)

To: Chua Zongyu <zongyu.chua@ktcgroup.com.sg>, Ng Kin Hoe <kinhoe.ng@ktcgroup.com.sg>

Cc: "Chia Soei Fong, Fionlyn" <fionlyn.chiasf@ktcgroup.com.sg>, "Way Chin Mooi, May"

<may.waycm@ktcgroup.com.sg>, "Ong Shu Boon, Nicole" <Nicole.Ongsb@ktcgroup.com.sg>, Ong Wei

Yu <WeiYu.Ong@ktcgroup.com.sg>, Tey Kok Way <kokway.tey@ktcgroup.com.sg>, Koh Yew Hock

<yewhock.koh@ktcgroup.com.sg>, "Mak Marcus (2)" <marcus.mak.2@volvo.com>, "Khor Jia Wen,

Cynthia" <cynthia.khorjw@ktcgroup.com.sg>, Chua Kim Teck <kim.teck.chua@volvo.com>,

daniel@ocwinsurance.com, Augustine@ocwinsurance.com, "Teo, Andrew" <Andrew.Teo@sg.gaig.com>,

"Goh, Stella" <Stella.Goh@sg.gaig.com>, "Kwan, Eric" <Eric.Kwan@sg.gaig.com>, "Quek, Kelvin"

<Kelvin.Quek@sg.gaig.com>

Subject: RE: Application of Lay up vehicle(XD6705E)

Mr Chua,

Our ref: CLMOMVC000000257

Thank you for your email. In answer to your queries, we would advise as follows:

The assessment by the independent surveyor was based on the estimate put forth by your chosen repairer. (parts required to be reinstated are enclosed).

This being a 2012 vehicle, the basis of repair will be on lumpsum basis and we were given to understand your incumbent repairer has agreed to repair the vehicle under lumpsum basis at a sum not exceeding \$82,000.00

We have in response sought open tender under the exact same reinstatement basis amongst our authorised panel of repairers from which competitive quotes were obtained. By token of mutually agreed terms with our authorised repairers, we were able to achieve considerable savings from parts prices and labor charges on all basis of repairs with the mutual principle to mitigate claims for long term business sustainability. I am sure you would appreciate that high claim costs would invariably increase premium therefore by keeping the claim costs in check, we are also looking after the interest of our clients.

As with all indemnity basis under the motor insurance policy, all accident related repairs comes with a six months post repair warranty on the reinstated parts that are consistent with the accident, which is a common practice amongst all motor insurers in this market.

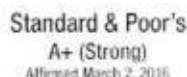
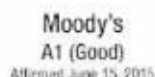
If you have further questions please let me know otherwise please assists to facilitate the towing for repair without further delay.

Regards

Victor Sng, Senior Manager, Claims | P. +65 6804 6037 | F. +65 6235 3354 | victor.sng@sg.gaig.com



3 Temasek Avenue #16-01 Centennial Tower Singapore 039190



For more information on our financial ratings, visit GAIG.com/FinancialStrength.

From: Chua Zongyu [mailto:zongyu.chua@ktcgroup.com.sg]

Sent: Thursday, December 08, 2016 4:17 PM

To: Sng, Victor <Victor.Sng@sg.gaig.com>; Ng Kin Hoe <kinhoe.ng@ktcgroup.com.sg>
Cc: Chia Soei Fong, Fionlyn <fionlyn.chiasf@ktcgroup.com.sg>; Way Chin Mooi, May <may.waycm@ktcgroup.com.sg>; Ong Shu Boon, Nicole <Nicole.Ongsb@ktcgroup.com.sg>; Ong Wei Yu <WeiYu.Ong@ktcgroup.com.sg>; Tey Kok Way <kokway.tey@ktcgroup.com.sg>; Koh Yew Hock <yewhock.koh@ktcgroup.com.sg>; Mak Marcus (2) <marcus.mak.2@volvo.com>; Khor Jia Wen, Cynthia <cynthia.khorjw@ktcgroup.com.sg>; Chua Kim Teck <kim.teck.chua@volvo.com>; daniel@ocwinsurance.com; Augustine@ocwinsurance.com; Teo, Andrew <Andrew.Teo@sg.gaig.com>; Goh, Stella <Stella.Goh@sg.gaig.com>; Kwan, Eric <Eric.Kwan@sg.gaig.com>; Quek, Kelvin <Kelvin.Quek@sg.gaig.com>
Subject: RE: Application of Lay up vehicle(XD6705E)

Dear Mr Sng

Sorry for the late reply.

I just had a discussion with my manager with regard to this case.

Pls provide a breakdown on those parts that will be replaced and repair under your authorised workshop and will there be any warranty provided if after repair the truck encounters any problems since our warranty will be void with Volvo.

Thanks



Chua Zongyu
Workshop Executive
Kok Tong Transport & Engineering Works Pte Ltd
27 Pandan Crescent Singapore 128476
T: +65 6804 5046 | M: +65 9672 8578
F: +65 6804 5055
www.ktcgroup.com.sg

From: Sng, Victor [<mailto:Victor.Sng@sg.gaig.com>]
Sent: Thursday, 8 December, 2016 11:12 AM
To: Ng Kin Hoe
Cc: Chia Soei Fong, Fionlyn; Way Chin Mooi, May; Ong Shu Boon, Nicole; Ong Wei Yu; Tey Kok Way; Koh Yew Hock; Mak Marcus (2); Khor Jia Wen, Cynthia; Chua Kim Teck; Chua Zongyu; daniel@ocwinsurance.com; Augustine@ocwinsurance.com; Teo, Andrew; Goh, Stella; Kwan, Eric; Quek, Kelvin
Subject: RE: Application of Lay up vehicle(XD6705E)

Mr Ng,

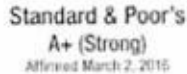
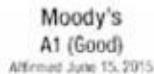
Our ref: CLMOMVC000000257

I refer to our email of 2 Dec 2016 which sets out our basis of settlement for this matter which is not unreasonable. To avoid delay, we look to your urgent agreement and corporation in order that we may proceed with the needful to commence repair.

Please revert in writing on urgent basis and advise us the location of the vehicle in order that we may do the necessary arrangement.

Regards

Victor Sng, Senior Manager, Claims | P. +65 6804 6037 | F. +65 6235 3354 | victor.sng@sg.gaig.com



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From: Sng, Victor

Sent: Friday, December 02, 2016 5:50 PM

To: 'Ng Kin Hoe' <kinhoe.ng@ktcgroup.com.sg>

Cc: Chia Soei Fong, Fionlyn <fionlyn.chiasf@ktcgroup.com.sg>; Way Chin Mooi, May <may.waycm@ktcgroup.com.sg>; Ong Shu Boon, Nicole <Nicole.Ongsb@ktcgroup.com.sg>; Ong Wei Yu <WeiYu.Ong@ktcgroup.com.sg>; Tey Kok Way <kokway.tey@ktcgroup.com.sg>; Koh Yew Hock <yewhock.koh@ktcgroup.com.sg>; Mak Marcus (2) <marcus.mak.2@volvo.com>; Khor Jia Wen, Cynthia <cynthia.khorjw@ktcgroup.com.sg>; Chua Kim Teck <kim.teck.chua@volvo.com>; Chua Zongyu <zongyu.chua@ktcgroup.com.sg>; 'daniel@ocwinsurance.com' <daniel@ocwinsurance.com>; 'Augustine@ocwinsurance.com' <Augustine@ocwinsurance.com>; Teo, Andrew <Andrew.Teo@sg.gaig.com>; Goh, Stella <Stella.Goh@sg.gaig.com>; Kwan, Eric <Eric.Kwan@sg.gaig.com>; Quek, Kelvin <Kelvin.Quek@sg.gaig.com>

Subject: RE: Application of Lay up vehicle(XD6705E)

Mr Ng,

Our ref: CLMOMVC000000257

Thank you for your email, the content of which is noted. We do recognize KTC has got a maintenance contract in place with VOLVO.

However, insofar as the indemnity under the motor insurance policy is concerned, we have the duty to mitigate claims.

This is a 2012 vehicle which will be indemnified under lumpsum repair basis as per market practice and policy conditions.

For the sake of discussion, we would like to present our case as follows for analysis.

Volvo has quoted \$134K++ for this repair. The market value of this vehicle (make and model) is \$120K. Because the vehicle is a 2012 vehicle and is subject to lumpsum repair, Volvo has undertaken to make good the repair at \$82K which is the economic repair value considering the market value and LTA rebate at the time of loss. From our tender efforts amongst our panel of authorised repairers, based upon the similar basis and scope of repair, we have garnered repair cost of \$50K which represents a saving of 39%. Insofar as policy indemnity is concerned, it makes no economic sense for insurer to repair the vehicle at \$82K if we can do the same at \$50K. (savings of \$32K)

We would also like to advise that it would also be in the interest and duty of Kok Tong as the principle to mitigate claims exposure which will also play a part in containing the premium rate.

This being a loss which had arisen from an unforeseen accident and one to be indemnified under the terms and conditions of the motor insurance policy, it is our recommendation that the vehicle be repaired at GAIC's authorised workshop.

We trust the foregoing explanation is not unreasonable and is clear and that we look to your favorable corporation with GAIC in order that the matter may be handled expeditiously without further delay.

Regards

Victor Sng, Senior Manager, Claims | P. +65 6804 6037 | F. +65 6235 3354 | victor.sng@sg.gaig.com



3 Temasek Avenue #16-01 Centennial Tower Singapore 039190



Moody's
A1 (Good)
Affirmed June 15, 2015

Standard & Poor's
A+ (Strong)
Affirmed March 2, 2015

For more information on our financial ratings, visit GAIG.com/FinancialStrength.

From: Ng Kin Hoe [<mailto:kinhoe.ng@ktcgroup.com.sg>]

Sent: Friday, November 25, 2016 10:05 AM

To: Goh, Stella <Stella.Goh@sg.gaig.com>

Cc: Chia Soei Fong, Fionlyn <fionlyn.chiasf@ktcgroup.com.sg>; Way Chin Mooi, May <may.waycm@ktcgroup.com.sg>; Ong Shu Boon, Nicole <Nicole.Ongsb@ktcgroup.com.sg>; Ong Wei Yu <WeiYu.Ong@ktcgroup.com.sg>; Tey Kok Way <kokway.tey@ktcgroup.com.sg>; Koh Yew Hock <yewhock.koh@ktcgroup.com.sg>; Mak Marcus (2) <marcus.mak.2@volvo.com>; Khor Jia Wen, Cynthia <cynthia.khorjw@ktcgroup.com.sg>; Chua Kim Teck <kim.teck.chua@volvo.com>; Chua Zongyu <zongyu.chua@ktcgroup.com.sg>; Sng, Victor <Victor.Sng@sg.gaig.com>

Subject: RE: Application of Lay up vehicle(XD6705E)

Dear Stella,

Kindly discuss with Victor Sng that pending for vendor's open tender will strongly affect our service agreement(service maintenance package) between Kok Tong Transport and Volvo East Asia, kindly re-consider. Thanks.



Ng Kin Hoe
Asst Transport Controller
Kok Tong Transport & Engineering Works Pte Ltd
27 Pandan Crescent Singapore 128476
M: +65 9615 5910
www.ktcgroup.com.sg

From: Chua Kim Teck [<mailto:kim.teck.chua@volvo.com>]

Sent: Thursday, November 24, 2016 6:13 PM

To: Ng Kin Hoe; Chua Zongyu

Cc: Chia Soei Fong, Fionlyn; Way Chin Mooi, May; Ong Shu Boon, Nicole; Ong Wei Yu; Tey Kok Way; Koh Yew Hock; Mak Marcus (2); Khor Jia Wen, Cynthia

Subject: RE: Application of Lay up vehicle(XD6705E)

Hi All,

Fyi, the caption vehicle accident claim repair is pending for vendor's open tender, as instructed by your good vehicle insurance company

Best Regards

Chua Kim Teck (Mr)
Workshop Supervisor

Volvo East Asia (Pte) Ltd
12 Tuas Avenue 10 Singapore 639136

Direct Line: +65 6672 7537
Mobile: +65 9627 0391
Fax: +65 6861 4132
E-mail: kim.teck.chua@volvo.com

www.volvogroup.com
www.volvotrucks.com.sg
www.udtrucks.com.sg

From: Ng Kin Hoe [<mailto:kinhoe.ng@ktcgroup.com.sg>]
Sent: Friday, 28 October, 2016 1:58 PM
To: Khor Jia Wen, Cynthia
Cc: Chia Soei Fong, Fionlyn; Way Chin Mooi, May; Ong Shu Boon, Nicole; Ong Wei Yu; Chua Zongyu; Tey Kok Way; Koh Yew Hock; Chua Kim Teck
Subject: RE: Application of Lay up vehicle(XD6705E)

Dear all,

I have just went to LTA office Sin Ming Drive for (XD6705E) lay off. Please see attached receipt. LTA official letter will be sent over to company in a couple of days. Thanks. Currently the lorry (XD6705E) is located at Volvo workshop at 12 Tuas Avenue 10.

Dear Cynthia,

Kindy proceed necessary actions for XD6705E insurance matter. Thanks.



Ng Kin Hoe
Assistant Transport Controller
Kok Tong Transport
27 Pandan Crescent Singapore 128476
HP:96155910
kinhoe.ng@ktcgroup.com.sg

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Ai Phing (LKKAuto)

From: Ai Phing (LKKAuto)
Sent: Thursday, 24 November, 2016 4:27 PM
To: Sng, Victor; Goh, Stella
Cc: SUR; Wong, Mango; Teo, Andrew; KKLau
Subject: RE: XD6705E-KTC. OD Claim

Dear Victor,

The vehicle at workshop premise 12, Tuas Avenue 10.

Best Regards,

Ai Phing | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6256-3561 | email: sur@lkkauto.com | fax: 6256-4315

Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #01-25 | S(408933)

From: Sng, Victor [<mailto:Victor.Sng@sg.gaig.com>]
Sent: Thursday, 24 November, 2016 3:33 PM
To: Ai Phing (LKKAuto) <aiphing@lkkauto.com>; Goh, Stella <Stella.Goh@sg.gaig.com>
Cc: SUR <sur@lkkauto.com>; Wong, Mango <Mango.Wong@sg.gaig.com>; Teo, Andrew <Andrew.Teo@sg.gaig.com>; KKLau <kklau@lkkauto.com>
Subject: RE: XD6705E-KTC. OD Claim

Ai Phing,

We feel that the repair cost is over-rated. We would like to go for tender.
Please advise last location of the vehicle in order that we may do the needful.

Regards

Victor Sng, Senior Manager, Claims | P. +65 6804 6037 | F. +65 6235 3354 | victor.sng@sg.gaig.com



3 Temasek Avenue #16-01 Centennial Tower Singapore 039190



Moody's
A1 (Good)
Affirmed June 15, 2015

Standard & Poor's
A+ (Strong)
Affirmed March 2, 2016

For more information on our financial ratings, visit GAIG.com/FinancialStrength.

From: Ai Phing (LKKAUTO) [<mailto:aiphing@lkkauto.com>]
Sent: Thursday, November 24, 2016 12:10 PM
To: Goh, Stella <Stella.Goh@sg.gaig.com>; Sng, Victor <Victor.Sng@sg.gaig.com>
Cc: SUR <sur@lkkauto.com>
Subject: RE: XD6705E-KTC. OD Claim

Dear Stella,

Repairer agree the cost of repair not more than Lump Sum \$82,000.00.

Please assist authorise approval.

Best Regards,

Ai Phing | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6256-3561 | email: sur@lkkauto.com | fax: 6256-4315

Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #01-25 | S(408933)

From: Ai Phing (LKKAUTO)
Sent: Monday, 14 November, 2016 4:00 PM
To: Goh, Stella <Stella.Goh@sg.gaig.com>; Sng, Victor <Victor.Sng@sg.gaig.com>
Cc: SUR <sur@lkkauto.com>
Subject: RE: XD6705E-KTC. OD Claim

Dear Stella,

Content noted.

Best Regards,

Ai Phing | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6256-3561 | email: sur@lkkauto.com | fax: 6256-4315

Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #01-25 | S(408933)

From: Goh, Stella [<mailto:Stella.Goh@sg.gaig.com>]
Sent: Monday, 14 November, 2016 3:57 PM
To: Ai Phing (LKKAUTO) <aiphing@lkkauto.com>; Sng, Victor <Victor.Sng@sg.gaig.com>
Cc: SUR <sur@lkkauto.com>
Subject: RE: XD6705E-KTC. OD Claim

WITHOUT PREJUDICE

Our Claim ref: CLMOMVC000000257

Dear Ai Phing,

Please do not authorize.

We are currently arranging an interview with insured pertaining to the accident.

Thank you.

Stella Goh, Senior Executive | P. 65 6804 6059 | F. 65 6235 3354 | stella.goh@sg.gaig.com



Claims | 3 Temasek Avenue #16-01 Centennial Tower Singapore 039190



For more information on our financial ratings, visit GAIG.com/FinancialStrength.

From: Ai Phing (LKKAuto) [<mailto:aiphing@lkkauto.com>]

Sent: Friday, November 11, 2016 5:29 PM

To: Goh, Stella <Stella.Goh@sg.gaig.com>; Sng, Victor <Victor.Sng@sg.gaig.com>

Cc: SUR <sur@lkkauto.com>

Subject: RE: XD6705E-KTC. OD Claim

Dear Stella,

Enclosed herewith preliminary advise of vehicle XD 6705E.

We have not authorise repair.

Pending repair cost from repairer.

Best Regards,

Ai Phing | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6256-3561 | email: sur@lkkauto.com | fax: 6256-4315

Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #01-25 | S(408933)

Ai Phing (LKKAuto)

From: Ai Phing (LKKAuto)
Sent: Friday, 11 November, 2016 5:29 PM
To: 'Goh, Stella'; 'Sng, Victor'
Cc: SUR
Subject: RE: XD6705E-KTC. OD Claim
Attachments: XD 6705E.pdf; ESTIMATE.pdf

Dear Stella,

Enclosed herewith preliminary advise of vehicle XD 6705E.
We have not authorise repair.

Pending repair cost from repairer.

Best Regards,

Ai Phing | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6256-3561 | email: sur@lkkauto.com | fax: 6256-4315

Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #01-25 | S(408933)

From: Admin-D (LKKAuto)
Sent: Thursday, 10 November, 2016 10:06 AM
To: 'Goh, Stella' <Stella.Goh@sg.gaig.com>; 'Sng, Victor' <Victor.Sng@sg.gaig.com>; assignments <assignments@lkkauto.com>
Cc: KKLau <kklau@lkkauto.com>; Admin A <admin-a@lkkauto.com>; SUR <sur@lkkauto.com>
Subject: RE: XD6705E-KTC. OD Claim

Dear Stella,

Thank you for the assignment.

Best Regards,

Ashley Chong | Admin

LKK Auto Consultants Pte Ltd

Phone: 6841-1972 | email: assignments@lkkauto.com | fax: 6256-4315

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

From: Goh, Stella [<mailto:Stella.Goh@sg.gaig.com>]
Sent: Thursday, 10 November, 2016 9:53 AM
To: Chua Kim Teck; Sng, Victor

Asstley Chong (LKK Auto)

From: Goh, Stella <Stella.Goh@sg.gaig.com>
Sent: Thursday, 10 November, 2016 9:53 AM
To: Chua Kim Teck; Sng, Victor
Cc: Mak Marcus (2); Choong Kian Fooi; 'KKLau'; 'Admin A'; assignments@lkkauto.com
Subject: RE: XD6705E-KTC. OD Claim
Attachments: GIA Report-SAS2100642.pdf

WITHOUT PREJUDICE

Our Claim ref: CLMOMVC000000257

Dear Mr Chua,

We refer to your email on even date.

We will appoint LKK to conduct the PRS.

By copy to Catherine, please assist.

Thank you

Stella Goh, Senior Executive | P. 65 6804 6059 | F. 65 6235 3354 | stella.goh@sg.gaig.com



Claims | 3 Temasek Avenue #16-01 Centennial Tower Singapore 039190



Moody's
A1 (Good)
Affirmed June 15, 2015

Standard & Poor's
A+ (Strong)
Affirmed March 2, 2016

For more information on our financial ratings, visit GAIG.com/FinancialStrength.

From: Chua Kim Teck [mailto:kim.teck.chua@volvo.com]
Sent: Thursday, November 10, 2016 8:17 AM
To: Goh, Stella <Stella.Goh@sg.gaig.com>; Sng, Victor <Victor.Sng@sg.gaig.com>
Cc: Mak Marcus (2) <marcus.mak.2@volvo.com>; Choong Kian Fooi <kian.fooi.choong@volvo.com>
Subject: RE: XD6705E-KTC. OD Claim

Morning Stella,

To follow up on the caption claim matter, any arrangement for vehicle to be survey? Kindly advise.

Thank you.

Best Regards

Chua Kim Teck (Mr)
Workshop Supervisor
Volvo East Asia (Pte) Ltd
12 Tuas Avenue 10 Singapore 639136

Direct Line: +65 6672 7537
Mobile: +65 9627 0391
Fax: +65 6861 4132
E-mail: kim.teck.chua@volvo.com

www.volvogroup.com
www.volvotrucks.com.sg
www.udtrucks.com.sg

From: Chua Kim Teck
Sent: Monday, 7 November, 2016 8:08 PM
To: Goh, Stella (Stella.Goh@sg.gaig.com)
Cc: Mak Marcus (2); Choong Kian Fook
Subject: XD6705E-KTC. OD Claim

Hi Officer In-Charge,

Attach GIA report & estimate quotation for your perusal.

Kindly arrange your appointed respective surveyor for survey at Volvo workshop @ 12 Tuas Avenue 10.

Best Regards

Chua Kim Teck (Mr)
Workshop Supervisor
Volvo East Asia (Pte) Ltd
12 Tuas Avenue 10 Singapore 639136

Direct Line: +65 6672 7537
Mobile: +65 9627 0391
Fax: +65 6861 4132
E-mail: kim.teck.chua@volvo.com

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www.udtrucks.com.sg

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