

## Veron Chen (LKKAUTO)

---

**From:** Bryan Ang (LKKAUTO)  
**Sent:** Wednesday, 31 October 2018 11:48 AM  
**To:** Gnoh, Pau Loong; Veron Chen (LKKAUTO)  
**Cc:** SUR; KKLau  
**Subject:** RE: Pls forward us your invoice ; RE: Pls expedite final report ( by 01.08.18 ) ; RE: Urgent : Pls assist to conduct rear tyre inspection for our vehicle GBD2586T ; RE: CMTD1802777/GPL - SUV(LKK)/ GBD2586T & XB7128A ACC ON 26.06.18

**Follow Up Flag:** Follow up  
**Flag Status:** Flagged

Dear Pau Loong

Thank you for the email.

Will send over the invoice soon.

Best Regards,

**Bryan Ang**

**LKK Auto Consultants Pte Ltd**

phone: 6256-3561 | email: [bryanang@lkkauto.com](mailto:bryanang@lkkauto.com) | fax: 6741-4108

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

---

**From:** Gnoh, Pau Loong <PauLoong.Gnoh@sompo.com.sg>  
**Sent:** Wednesday, 31 October 2018 11:28 AM  
**To:** Bryan Ang (LKKAUTO) <bryanang@lkkauto.com>; Veron Chen (LKKAUTO) <veronchen@lkkauto.com>  
**Cc:** SUR <sur@lkkauto.com>; KKLau <kklau@lkkauto.com>  
**Subject:** Pls forward us your invoice ; RE: Pls expedite final report ( by 01.08.18 ) ; RE: Urgent : Pls assist to conduct rear tyre inspection for our vehicle GBD2586T ; RE: CMTD1802777/GPL - SUV(LKK)/ GBD2586T & XB7128A ACC ON 26.06.18

Dear Bryan,

As captioned and email below, we would appreciate your assistance to forward us your invoice, thank you.

Best Regards

**Gnoh Pau Loong**

Claims Division

D: 6329 5217 | T: 6461 6555 | F: 6221 3147



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---

**From:** Gnoh, Pau Loong

**Sent:** Wednesday, 1 August, 2018 7:49 AM

**To:** 'Bryan Ang (LKKAuto)' <[bryanang@lkkauto.com](mailto:bryanang@lkkauto.com)>; Veron Chen (LKKAuto) <[veronchen@lkkauto.com](mailto:veronchen@lkkauto.com)>

**Cc:** SUR <[sur@lkkauto.com](mailto:sur@lkkauto.com)>; Ong, Lay Gim <[laygim.ong@sompo.com.sg](mailto:laygim.ong@sompo.com.sg)>; KKLau <[kklau@lkkauto.com](mailto:kklau@lkkauto.com)>; Ngo, Sau Wei Shawn <[Shawn.Ngo@sompo.com.sg](mailto:Shawn.Ngo@sompo.com.sg)>; Han, Bernard <[Bernard.han@sompo.com.sg](mailto:Bernard.han@sompo.com.sg)>

**Subject:** RE: Pls expedite final report ( by 01.08.18 ) ; RE: Urgent : Pls assist to conduct rear tyre inspection for our vehicle GBD2586T ; RE: CMTD1802777/GPL - SUV(LKK)/ GBD2586T & XB7128A ACC ON 26.06.18

Dear Bryan,

Thank you for your email with enclosed and we await the hard copy and invoice.

Much appreciated.

Best Regards

**Gnoh Pau Loong**

Claims Division

**D:** 6329 5217 | **T:** 6461 6555 | **F:** 6221 3147



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---

**From:** Bryan Ang (LKKAUTO) [<mailto:bryanang@lkkauto.com>]

**Sent:** Tuesday, 31 July, 2018 6:03 PM

**To:** Gnoh, Pau Loong <[PauLoong.Gnoh@sompo.com.sg](mailto:PauLoong.Gnoh@sompo.com.sg)>; Veron Chen (LKKAUTO) <[veronchen@lkkauto.com](mailto:veronchen@lkkauto.com)>

**Cc:** SUR <[sur@lkkauto.com](mailto:sur@lkkauto.com)>; Ong, Lay Gim <[laygim.ong@sompo.com.sg](mailto:laygim.ong@sompo.com.sg)>; KKLau <[kklau@lkkauto.com](mailto:kklau@lkkauto.com)>; Ngo, Sau Wei Shawn <[Shawn.Ngo@sompo.com.sg](mailto:Shawn.Ngo@sompo.com.sg)>; Han, Bernard <[Bernard.han@sompo.com.sg](mailto:Bernard.han@sompo.com.sg)>

**Subject:** RE: Pls expedite final report ( by 01.08.18 ) ; RE: Urgent : Pls assist to conduct rear tyre inspection for our vehicle GBD2586T ; RE: CMTD1802777/GPL - SUV(LKK)/ GBD2586T & XB7128A ACC ON 26.06.18

Dear Pau Loong

As requested, please find attached a soft copy of my report into the tyre condition of the insured vehicle.

Hard copy of report will be forwarded to your good office in due course together with our invoice for work done.

Best Regards,

**Bryan Ang**

**LKK Auto Consultants Pte Ltd**

phone: 6256-3561 | email: [bryanang@lkkauto.com](mailto:bryanang@lkkauto.com) | fax: 6741-4108

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---

**From:** Gnoh, Pau Loong [<mailto:PauLoong.Gnoh@sompo.com.sg>]

**Sent:** Monday, 30 July 2018 4:00 PM

**To:** Bryan Ang (LKKAUTO) <[bryanang@lkkauto.com](mailto:bryanang@lkkauto.com)>; Veron Chen (LKKAUTO) <[veronchen@lkkauto.com](mailto:veronchen@lkkauto.com)>

**Cc:** SUR <[sur@lkkauto.com](mailto:sur@lkkauto.com)>; Ong, Lay Gim <[laygim.ong@sompo.com.sg](mailto:laygim.ong@sompo.com.sg)>; KKLau <[kklau@lkkauto.com](mailto:kklau@lkkauto.com)>; Ngo, Sau Wei Shawn <[Shawn.Ngo@sompo.com.sg](mailto:Shawn.Ngo@sompo.com.sg)>; Han, Bernard <[Bernard.han@sompo.com.sg](mailto:Bernard.han@sompo.com.sg)>

**Subject:** Pls expedite final report ( by 01.08.18 ) ; RE: Urgent : Pls assist to conduct rear tyre inspection for our vehicle GBD2586T ; RE: CMTD1802777/GPL - SUV(LKK)/ GBD2586T & XB7128A ACC ON 26.06.18

**Importance:** High

Dear Bryan,

Thank you for your email below dated 26.07.18.

As mentioned above, please assist to expedite your final report by 01.08.18 as we need your report for management presentation, thank you Sir.

Best Regards

**Gnoh Pau Loong**

Claims Division

D: 6329 5217 | T: 6461 6555 | F: 6221 3147



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---

**From:** Bryan Ang (LKKAuto) [<mailto:bryanang@lkkauto.com>]

**Sent:** Friday, 27 July, 2018 9:17 AM

**To:** Gnoh, Pau Loong <[PauLoong.Gnoh@sompo.com.sg](mailto:PauLoong.Gnoh@sompo.com.sg)>; Veron Chen (LKKAuto) <[veronchen@lkkauto.com](mailto:veronchen@lkkauto.com)>

**Cc:** SUR <[sur@lkkauto.com](mailto:sur@lkkauto.com)>; Ye, Yong Kang Melvin <[melvin.ye@sompo.com.sg](mailto:melvin.ye@sompo.com.sg)>; Teo, Grace

<[grace.teo@sompo.com.sg](mailto:grace.teo@sompo.com.sg)>; Teo, See Ling <[seeling.teo@sompo.com.sg](mailto:seeling.teo@sompo.com.sg)>; Ong, Lay Gim

<[laygim.ong@sompo.com.sg](mailto:laygim.ong@sompo.com.sg)>; KKLau <[kklau@lkkauto.com](mailto:kklau@lkkauto.com)>; Ngo, Sau Wei Shawn <[Shawn.Ngo@sompo.com.sg](mailto:Shawn.Ngo@sompo.com.sg)>

**Subject:** RE: Urgent : Pls assist to conduct rear tyre inspection for our vehicle GBD2586T ; RE: CMTD1802777/GPL - SUV(LKK)/ GBD2586T & XB7128A ACC ON 26.06.18

Best Regards,

**Bryan Ang**

**LKK Auto Consultants Pte Ltd**

phone: 6256-3561 | email: [bryanang@lkkauto.com](mailto:bryanang@lkkauto.com) | fax: 6741-4108

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---

**From:** Bryan Ang (LKKAuto)

**Sent:** Thursday, 26 July 2018 8:48 PM

**To:** Gnoh, Pau Loong <[PauLoong.Gnoh@sompo.com.sg](mailto:PauLoong.Gnoh@sompo.com.sg)>; Veron Chen (LKKAuto) <[veronchen@lkkauto.com](mailto:veronchen@lkkauto.com)>

**Cc:** SUR <[sur@lkkauto.com](mailto:sur@lkkauto.com)>; Ye, Yong Kang Melvin <[melvin.ye@sompo.com.sg](mailto:melvin.ye@sompo.com.sg)>; Teo, Grace

<[grace.teo@sompo.com.sg](mailto:grace.teo@sompo.com.sg)>; Teo, See Ling <[seeling.teo@sompo.com.sg](mailto:seeling.teo@sompo.com.sg)>; Ong, Lay Gim

<[laygim.ong@sompo.com.sg](mailto:laygim.ong@sompo.com.sg)>; KKLau <[kklau@lkkauto.com](mailto:kklau@lkkauto.com)>; [Shawn.ngo@sompo.com.sg](mailto:Shawn.ngo@sompo.com.sg)

**Subject:** RE: Urgent : Pls assist to conduct rear tyre inspection for our vehicle GBD2586T ; RE: CMTD1802777/GPL - SUV(LKK)/ GBD2586T & XB7128A ACC ON 26.06.18

Dear Pau Loong

I have inspected the insured vehicle this morning.

The front 2 tyres were found to be in serviceable condition with remaining tread depth of about 5mm each.

The rear left tyres (inner and outer) were found to be with remaining tread depth of about 1.6mm each. The pattern of the tread for the centre part of both rear left tyres were non-visible at some areas. As the pattern can be seen at some areas, the condition of the rear left tyres may still fall within the legal requirement (borderline case).

The rear right tyres (inner and outer) on the other hand were found to be with remaining tread depth of about 1mm each. The pattern of the tread for the centre part of both rear right tyres were non-visible around the entire circumference of both tyres. Such condition does not comply with the legal requirement :-

Section 109(f) of the **Road Traffic (Motor Vehicles, Construction and Use) Rules** states "where the tyre is fitted to a wheel of a motor vehicle, being a motor cycle whereof the cylinder capacity of the engine does not exceed 50 cubic centimetres, the tread of the tyre does not show throughout at least 75% of the breadth of the tread and round the entire outer circumference of the

tyre a pattern the relief of which is clearly visible, or where the tyre is fitted to the wheel of any other motor vehicle or any trailer, the tread pattern (excluding any tie-bar) of the tyre does not have a depth of at least one millimetre throughout at least 75% of the breadth of the tread and round the entire outer circumference of the tyre.”

Attached are the photos taken during the measuring of the tread pattern for all 6 tyres of the insured vehicle.

The accident had occurred when the insured vehicle skidded while braking on a downslope roadway that is wet at the material time. Given the condition of the rear tyres as mentioned above, I am of the opinion that the condition of the rear tyres could have contributed to the insured vehicle skidding. The centre part of the tyres is the area that contacts the road surface the most. The lack of tread pattern prevents water from being “pushed” away when a tyre is rotating (vehicle moving) hence traction (frictional grip) between the insured vehicle and the wet road surface is reduced, ultimately contributing to the insured vehicle skidding.

My full report to follow soon.

Best Regards,

**Bryan Ang** | Senior Technical Investigator

AMSOE, AMIRTE, AFF SAE, M.MATAI, AFF.Inst.AEA

Technical Investigation & Accident Reconstructionist (SAE-A)

**LKK Auto Consultants Pte Ltd**

phone: 6256-3561 | email: [bryanang@lkkauto.com](mailto:bryanang@lkkauto.com) | fax: 6741-4108

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---

**From:** Gnoh, Pau Loong [<mailto:PauLoong.Gnoh@sompo.com.sg>]

**Sent:** Wednesday, 25 July 2018 12:27 PM

**To:** Veron Chen (LKKAuto) <[veronchen@lkkauto.com](mailto:veronchen@lkkauto.com)>

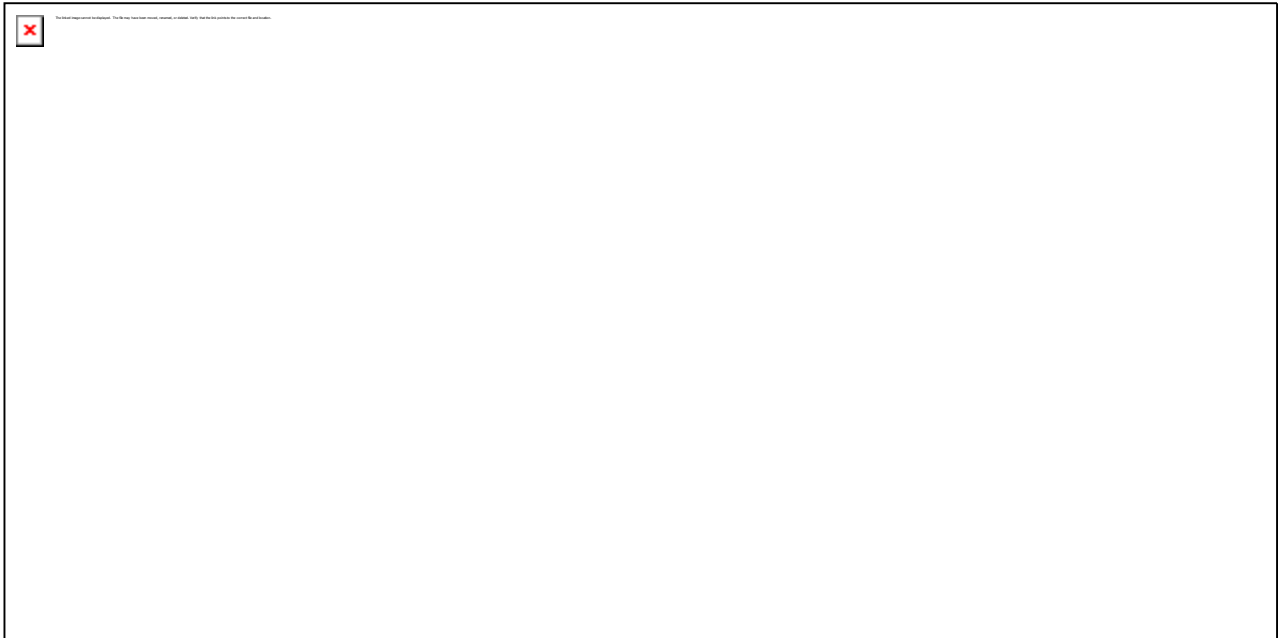
**Cc:** SUR <[sur@lkkauto.com](mailto:sur@lkkauto.com)>; Ye, Yong Kang Melvin <[melvin.ye@sompo.com.sg](mailto:melvin.ye@sompo.com.sg)>; Teo, Grace <[grace.teo@sompo.com.sg](mailto:grace.teo@sompo.com.sg)>; Teo, See Ling <[seeling.teo@sompo.com.sg](mailto:seeling.teo@sompo.com.sg)>; Ong, Lay Gim <[laygim.ong@sompo.com.sg](mailto:laygim.ong@sompo.com.sg)>

**Subject:** Urgent : Pls assist to conduct rear tyre inspection for our vehicle GBD2586T ; RE: CMTD1802777/GPL - SUV(LKK)/ GBD2586T & XB7128A ACC ON 26.06.18

**Importance:** High

Dear Ms Veron,

As just spoken for the above, please assist to arrange for the vehicle tyre inspection for GBD2586T ( especially for rear wheels for tread depth measurement ) and for your surveyors assessment on tyre condition, thank you.



Best Regards

**Gnoh Pau Loong**

Claims Division

**D:** 6329 5217 | **T:** 6461 6555 | **F:** 6221 3147



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---

**From:** Veron Chen (LKKAUTO) [<mailto:veronchen@lkkauto.com>]

**Sent:** Thursday, 5 July, 2018 9:58 AM

**To:** Teo, Grace <[grace.teo@sompo.com.sg](mailto:grace.teo@sompo.com.sg)>

**Cc:** SUR <[sur@lkkauto.com](mailto:sur@lkkauto.com)>; Gnoh, Pau Loong <[PauLoong.Gnoh@sompo.com.sg](mailto:PauLoong.Gnoh@sompo.com.sg)>; Ye, Yong Kang Melvin <[melvin.ye@sompo.com.sg](mailto:melvin.ye@sompo.com.sg)>

**Subject:** RE: CMTD1802777/GPL - SUV(LKK)/ GBD2586T & XB7128A ACC ON 26.06.18

Dear Grace,

Please be informed that we have inspected the vehicle XB 7128A on 3/7/2018.

We are pending estimate from repairer.

Best Regards,

**Veron Chen** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6256-3561 | email :[sur@lkkauto.com](mailto:sur@lkkauto.com) | fax: 6256-4315

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---

**From:** Teo, Grace [<mailto:grace.teo@sompo.com.sg>]

**Sent:** Monday, 2 July 2018 4:00 PM

**To:** [admin-d@lkkauto.com](mailto:admin-d@lkkauto.com); [assignments@lkkauto.com](mailto:assignments@lkkauto.com)

**Cc:** Admin nht <[admin@nhtmotor.com](mailto:admin@nhtmotor.com)>; Reena <[reena@nhtmotor.com](mailto:reena@nhtmotor.com)>; Gnoh, Pau Loong <[PauLoong.Gnoh@sompo.com.sg](mailto:PauLoong.Gnoh@sompo.com.sg)>; Ye, Yong Kang Melvin <[melvin.ye@sompo.com.sg](mailto:melvin.ye@sompo.com.sg)>

**Subject:** CMTD1802777/GPL - SUV(LKK)/ GBD2586T & XB7128A ACC ON 26.06.18

Our Reference: CMTD1802777/GPL

Dear **LKK AUTO/ MARCUS**,

Please make arrangement to conduct the survey for XB7128A.

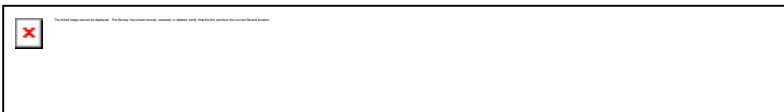
Please be informed that Gnoh Pau Loong the handler of this case.

Best Regards

**Grace Teo**

Claims Division

**D:** 6329 5170 | **T:** 6461 6555 | **F:** 6221 3147



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50 Raffles Place, #05-01/06 Singapore Land Tower, Singapore 048623

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**From:** Admin nht [<mailto:admin@nhtmotor.com>]

**Sent:** Monday, July 02, 2018 3:52 PM

**To:** Teo, Grace

**Cc:** Reena; Gnoh, Pau Loong; Ye, Yong Kang Melvin

**Subject:** Re: CMTD1802777/GPL - PRI/ GBD2586T & XB7128A ACC ON 26.06.18

Without Prejudice

Hi Grace

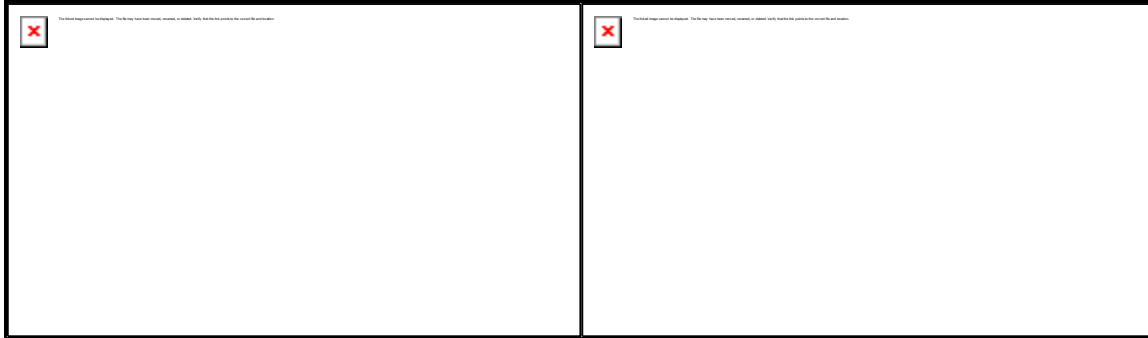
Please arrange for Marcus Chua of LKK Auto.

**Sukyi**

**SM AUTOMOTIVE**

**1 Kaki Bukit Avenue 6, #01-43 Block C @ Autobay, Singapore 417883**

**T: 6747 9241 | F: 6741 7276**



On Mon, Jul 2, 2018 at 3:05 PM, Teo, Grace <[grace.teo@sompo.com.sg](mailto:grace.teo@sompo.com.sg)> wrote:

Our Reference : CMTD1802777/GPL

Your Reference: XB7128A

**Without Prejudice**

Date: 2<sup>nd</sup> July 2018

**Attention:**

**M/S SM AUTOMOTIVE**

Dear Sukyi,

**ACCIDENT INVOLVING GBD2586T & XB7128A ON 26.06.2018**

We refer to your Notice of Accident dated 02/07/2018.

Please be informed that Gnoh Pau Loong the handler of this case.

We intend to conduct a pre-repair survey of the damage to your client's/your customer's vehicle jointly with your client/your motor workshop. We propose to use one of the motor surveyors named in the attached list to conduct the joint pre-repair survey as a single joint expert.

**Pre-Repair Survey**



|   | <b>Motor Surveyor</b>            | <b>Surveyor</b>           | <b>Selection (Indicate as tick)</b> |
|---|----------------------------------|---------------------------|-------------------------------------|
| 1 | Raleigh Services                 | Andrew Ow Yong            |                                     |
|   |                                  | Vincent Ng                |                                     |
| 2 | LKK Auto Consultants             | Kenneth Kong (North area) |                                     |
|   |                                  | Marcus Chua (East area)   |                                     |
|   |                                  | Mohd Rasul (West area)    |                                     |
|   |                                  | Mohd Taufikh (West area)  |                                     |
| 3 | Priority Services                | Jimmy Lee                 |                                     |
|   |                                  | Lawrence Ng               |                                     |
|   |                                  | Jeffrey Ong               |                                     |
| 4 | JP Knights Adjusters & Surveyors | Jason Lek                 |                                     |
| 5 | In House surveyor                | Teo See Ling              |                                     |

Please let us know within **two (2) working days** whether you agree to the appointment of any of these motor surveyors as a single joint expert. You may select up to two of the listed motor surveyors. We will bear the cost of the pre-repair survey carried out by the single joint expert.

Best Regards

**Grace Teo**

Claims Division

**D:** 6329 5170 | **T:** 6461 6555 | **F:** 6221 3147



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[50 Raffles Place, #05-01/06](#) Singapore Land Tower, Singapore 048623

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**From:** Admin nht [mailto:[admin@nhtmotor.com](mailto:admin@nhtmotor.com)]

**Sent:** Monday, July 02, 2018 12:20 PM

**To:** Claims - Motor Survey

**Cc:** Reena

**Subject:** XB7128A CLAIMING AGAINST GBD2586T DOA:26.06.18

Without Prejudice

Hi Motor Claim Dept

Please send us your surveyor list,thanks.

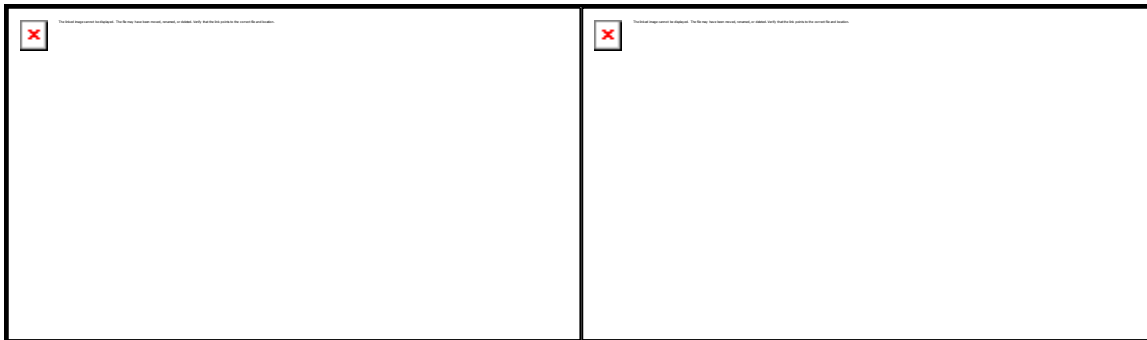
Please take note this claim under SM Automotive

**Sukyi**

**SM AUTOMOTIVE**

**1 Kaki Bukit Avenue 6, #01-43 Block C @ Autobay, Singapore 417883**

**T : 6747 9241 | F : 6741 7276**



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