

## Thin Thin (LKKAuto)

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**From:** PBSP <pml-pbsp@simedarby.com.sg>  
**Sent:** Wednesday, 19 September 2018 9:11 PM  
**To:** Thin Thin (LKKAuto)  
**Subject:** Re: BENCHMARK RATE FOR LOSS OF USE - SLA5454T & SKU5916J ON 9.7.2018 \*\*\*  
LKK REF: CC3/AIG18012663/ua3

Dear Thin Thin

FYI - Shawn has agreed to revise lou to \$210/day for this case and our customer has accepted his offer.

Thank you.

Regards,  
Caroline  
C/o Performance Motors Limited - Body and Paint  
303 Alexandra Road Singapore 159941  
DID: 6319 0174 Fax: 6479 4601

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**From:** Thin Thin (LKKAuto) <thinthin@lkkauto.com>  
**Sent:** Wednesday, 12 September 2018 10:03:55 AM  
**To:** PBSP  
**Cc:** Vic (LKKAuto); 甯璿 ©; Vivian Lau (LKKAuto); Bernard Wan Chong Huat; Keith Leo Chi Yung; Teng Wai Khan  
**Subject:** RE: BENCHMARK RATE FOR LOSS OF USE - SLA5454T & SKU5916J ON 9.7.2018 \*\*\* LKK REF: CC3/AIG18012663/ua3

Without Prejudice,

Dear Caroline,

We refer to the below matter.

We regret to inform you that we have our Principal instruction to maintain our offer.

Luxury Cars (including Super cars)	220 or more	150-240
---------------------------------------	-------------	---------

The benchmark for loss of use is \$ 150 - \$ 240/ day. Our offer per day \$200 is fair and reasonable.

Best Regards,

**Thin Thin Hlaing** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6841-2360 | email: [thinthin@lkkauto.com](mailto:thinthin@lkkauto.com) | fax: 6741-4108

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**From:** PBSP <pml-pbsp@simedarby.com.sg>  
**Sent:** Friday, 24 August 2018 4:21 PM  
**To:** Thin Thin (LKKAuto) <thinthin@lkkauto.com>  
**Cc:** Vic (LKKAuto) <vicalpeh@lkkauto.com>; Admin A <admin-a@lkkauto.com>; Vivian Lau (LKKAuto) <vivianlau@lkkauto.com>; Bernard Wan Chong Huat <bernard.wan@simedarby.com.sg>; Keith Leo Chi Yung <keith.leo.chiyung@simedarby.com.sg>; Teng Wai Khan <teng.wai.khan@simedarby.com.sg>  
**Subject:** Re: BENCHMARK RATE FOR LOSS OF USE - SLA5454T & SKU5916J ON 9.7.2018 \*\*\* LKK REF: CC3/AIG18012663/ua3

Dear Thin Thin

The owner of SLA5454T is very firm on her demand due to the fact that your Principal had committed to her that the 2016 benchmark should be the reference point but 2014 was used instead.

In addition, AIG shared that PML has used the wrong Benchmark rate to the customer and we need to do service recovery. As such, your Principal has to take this into consideration.

Thank you.

Regards,  
Caroline  
C/o Performance Motors Limited - Body and Paint  
303 Alexandra Road Singapore 159941  
DID: 6319 0174 Fax: 6479 4601

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**From:** Thin Thin (LKKAuto) <[thinthin@lkkauto.com](mailto:thinthin@lkkauto.com)>  
**Sent:** Tuesday, 21 August 2018 5:42:03 PM  
**To:** PBSP  
**Cc:** Vic (LKKAuto); 甯璿 ©; Vivian Lau (LKKAuto); Bernard Wan Chong Huat  
**Subject:** RE: BENCHMARK RATE FOR LOSS OF USE - SLA5454T & SKU5916J ON 9.7.2018 \*\*\* LKK REF: CC3/AIG18012663/ua3

Dear Caroline,

We refer to the below matter.

We regret to inform you that we have our Principal instruction to maintain our offer.

Luxury Cars (including Super cars)	220 or more	150-240
---------------------------------------	-------------	---------

The benchmark for loss of use is \$ 150 - \$ 240/ day. Our offer per day \$200 is fair and reasonable.

Best Regards,

Thin Thin Hlaing | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841-2360 | email: [thinthin@lkkauto.com](mailto:thinthin@lkkauto.com) | fax: 6741-4108

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

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**From:** PBSP <[pml-pbsp@simedarby.com.sg](mailto:pml-pbsp@simedarby.com.sg)>

**Sent:** Monday, 20 August 2018 10:28 AM

**To:** Thin Thin (LKKAuto) <[thinthin@lkkauto.com](mailto:thinthin@lkkauto.com)>

**Cc:** Vic (LKKAuto) <[vicalpeh@lkkauto.com](mailto:vicalpeh@lkkauto.com)>; Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; Vivian Lau (LKKAuto) <[vivianlau@lkkauto.com](mailto:vivianlau@lkkauto.com)>; Bernard Wan Chong Huat <[bernard.wan@simedarby.com.sg](mailto:bernard.wan@simedarby.com.sg)>

**Subject:** Re: BENCHMARK RATE FOR LOSS OF USE - SLA5454T & SKU5916J ON 9.7.2018 \*\*\* LKK REF: CC3/AIG18012663/ua3

Dear Thin Thin

Based on the benchmark in 2016, our customer is entitled to claim up to \$240/day for loss of use.

Please advise your Principal that our customer's mandate is to claim for the full amount of loss of use.

Thank you.

Regards,

Caroline

C/o Performance Motors Limited - Body and Paint

303 Alexandra Road Singapore 159941

DID: 6319 0174 Fax: 6479 4601

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**From:** Thin Thin (LKKAuto) <[thinthin@lkkauto.com](mailto:thinthin@lkkauto.com)>

**Sent:** Friday, 17 August 2018 6:42:44 PM

**To:** PBSP

**Cc:** Vic (LKKAuto); 甯瑀 ©; Vivian Lau (LKKAuto); Bernard Wan Chong Huat

**Subject:** RE: BENCHMARK RATE FOR LOSS OF USE - SLA5454T & SKU5916J ON 9.7.2018 \*\*\* LKK REF: CC3/AIG18012663/ua3

Without Prejudice,

Dear Caroline,

Please noted that your client vehicle Engine Capacity : 1997 cc.

However, our Principal instructed us to increase offer \$200 /per day just to settle your client's claim amicably.

Kindly note that this negotiation between parties on this matter is purely on a without prejudice basis with the sole intention of resolving the matter amicably without parties resorting to legal proceedings. No admission of liability, whatsoever, should be deemed / inferred from this negotiation of terms/settlement.

In the event of new evidence being discovered or subsequently produced by either party that will materially affect/influence on the issues of liability/damages, either party is not bound, thereafter, by the negotiation terms/settlement.

Best Regards,

**Thin Thin Hlaing** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6841-2360 | email: [thinthin@lkkauto.com](mailto:thinthin@lkkauto.com) | fax: 6741-4108

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

---

**From:** PBSP <[pml-pbsp@simedarby.com.sg](mailto:pml-pbsp@simedarby.com.sg)>

**Sent:** Friday, 17 August 2018 5:11 PM

**To:** Thin Thin (LKKAuto) <[thinthin@lkkauto.com](mailto:thinthin@lkkauto.com)>

**Cc:** Vic (LKKAuto) <[vicalpeh@lkkauto.com](mailto:vicalpeh@lkkauto.com)>; Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; Vivian Lau (LKKAuto) <[vivianlau@lkkauto.com](mailto:vivianlau@lkkauto.com)>; Bernard Wan Chong Huat <[bernard.wan@simedarby.com.sg](mailto:bernard.wan@simedarby.com.sg)>

**Subject:** Re: BENCHMARK RATE FOR LOSS OF USE - SLA5454T & SKU5916J ON 9.7.2018 \*\*\* LKK REF: CC3/AIG18012663/ua3

Dear Thin Thin

Our client's mandate is to seek loss of use at \$240/day in accordance to the 2016 Benchmark rates.

We have escalated this matter to your Principal, Ms Annie Chong. Please seek instructions from your Principal.

Thank you.

Regards,

Caroline

C/o Performance Motors Limited - Body and Paint

303 Alexandra Road Singapore 159941

DID: 6319 0174 Fax: 6479 4601

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**From:** Thin Thin (LKKAuto) <[thinthin@lkkauto.com](mailto:thinthin@lkkauto.com)>

**Sent:** Friday, 17 August 2018 4:12:35 PM

**To:** PBSP

**Cc:** Vic (LKKAuto); 甯瑤 ©; Vivian Lau (LKKAuto); Bernard Wan Chong Huat

**Subject:** RE: BENCHMARK RATE FOR LOSS OF USE - SLA5454T & SKU5916J ON 9.7.2018 \*\*\* LKK REF: CC3/AIG18012663/ua3

Without Prejudice,

Dear Caroline,

Our Principal instructed us to increase offer \$180 /per day.

Kindly note that this negotiation between parties on this matter is purely on a without prejudice basis with the sole intention of resolving the matter amicably without parties resorting to legal proceedings. No admission of liability, whatsoever, should be deemed / inferred from this negotiation of terms/settlement.

In the event of new evidence being discovered or subsequently produced by either party that will materially affect/influence on the issues of liability/damages, either party is not bound, thereafter, by the negotiation terms/settlement.

Best Regards,

**Thin Thin Hlaing** | Case Handler

**LKK Auto Consultants Pte Ltd**

---

**From:** PBSP <[pml-pbsp@simedarby.com.sg](mailto:pml-pbsp@simedarby.com.sg)>  
**Sent:** Thursday, 16 August 2018 2:35 PM  
**To:** Thin Thin (LKKAuto) <[thinthin@lkkauto.com](mailto:thinthin@lkkauto.com)>  
**Cc:** Vic (LKKAuto) <[vicalpeh@lkkauto.com](mailto:vicalpeh@lkkauto.com)>; Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; Vivian Lau (LKKAuto) <[vivianlau@lkkauto.com](mailto:vivianlau@lkkauto.com)>; Bernard Wan Chong Huat <[bernard.wan@simedarby.com.sg](mailto:bernard.wan@simedarby.com.sg)>  
**Subject:** Re: BENCHMARK RATE FOR LOSS OF USE - SLA5454T & SKU5916J ON 9.7.2018 \*\*\* LKK REF: CC3/AIG18012663/ua3

Dear Thin Thin

Our customer disagrees that her vehicle does not fall under the luxury category. Her vehicle is a BMW 5 series, above 1600cc and with OMV of \$35,000 and above on first registration.

Having said that, your Principal had also advised our customer that they are following the benchmark for 2016

Hence, based on the new benchmark, our customer is entitled to claim up to \$240/day for loss of use.

Please seek instructions from your Principal.

Thank you.

Regards,  
Caroline  
C/o Performance Motors Limited - Body and Paint  
303 Alexandra Road Singapore 159941  
DID: 6319 0174 Fax: 6479 4601

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**From:** Thin Thin (LKKAuto) <[thinthin@lkkauto.com](mailto:thinthin@lkkauto.com)>  
**Sent:** Monday, 13 August 2018 1:37:43 PM  
**To:** PBSP  
**Cc:** Vic (LKKAuto); 甯瑤 ©; Vivian Lau (LKKAuto)  
**Subject:** RE: BENCHMARK RATE FOR LOSS OF USE - SLA5454T & SKU5916J ON 9.7.2018 \*\*\* LKK REF: CC3/AIG18012663/ua3

Without Prejudice,

Dear Caroline,

Please noted that Benchmark did not stated BMW 5 series is in Luxury Categories also.

However, out of goodwill, our Principal instructed us to increase offer \$135 /per day **for this particular case only** just to settle your client's claim amicably.

**For other future cases, LOU/R rate is still following old bench mark and its subject to our principal's approval.**

Best Regards,

**Thin Thin Hlaing** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6841-2360 | email: [thinthin@lkkauto.com](mailto:thinthin@lkkauto.com) | fax: 6741-4108

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

---

**From:** PBSP <[pml-pbsp@simedarby.com.sg](mailto:pml-pbsp@simedarby.com.sg)>

**Sent:** Wednesday, 8 August 2018 5:38 PM

**To:** Vivian Lau (LKKAuto) <[vivianlau@lkkauto.com](mailto:vivianlau@lkkauto.com)>

**Cc:** Thin Thin (LKKAuto) <[thinthin@lkkauto.com](mailto:thinthin@lkkauto.com)>; Vic (LKKAuto) <[vicalpeh@lkkauto.com](mailto:vicalpeh@lkkauto.com)>; Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>

**Subject:** Re: BENCHMARK RATE FOR LOSS OF USE - SLA5454T & SKU5916J ON 9.7.2018 \*\*\* LKK REF: CC3/AIG18012663/ua3

WITHOUT PREJUDICE

Dear Vivian

The Benchmark rate did not state that the luxury category refers to ie; Rolls Royce / Ferrari / Porsche / Lambo.

As the OMV of our customer's car is above \$35,000 stated in the luxury category, she is of view that she is entitled to the loss of use stated therein.

Thank you.

Regards,

Caroline

C/o Performance Motors Limited - Body and Paint

303 Alexandra Road Singapore 159941

DID: 6319 0174 Fax: 6479 4601

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**From:** Vivian Lau (LKKAuto) <[vivianlau@lkkauto.com](mailto:vivianlau@lkkauto.com)>

**Sent:** Wednesday, 8 August 2018 5:18:41 PM

**To:** PBSP

**Cc:** Thin Thin (LKKAuto); Vic (LKKAuto); 甯璿 ©

**Subject:** RE: BENCHMARK RATE FOR LOSS OF USE - SLA5454T & SKU5916J ON 9.7.2018 \*\*\* LKK REF: CC3/AIG18012663/ua3

WITHOUT PREJUDICE

Dear Sir/Madam,

We refer to your below email.

As per our principal instruction luxury category ie; Rolls Royce / Ferrari / Porsche / Lambo

Thank you

Best Regards,

**Vivian Lau** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6841-8625 | email: [Vivianlau@lkkauto.com](mailto:Vivianlau@lkkauto.com) fax: 6741-4108

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

---

**From:** PBSP [<mailto:pml-pbsp@simedarby.com.sg>]

**Sent:** Wednesday, 8 August, 2018 5:11 PM

**To:** Vivian Lau (LKKAuto) <[vivianlau@lkkauto.com](mailto:vivianlau@lkkauto.com)>

**Cc:** Thin Thin (LKKAuto) <[thinthin@lkkauto.com](mailto:thinthin@lkkauto.com)>; Vic (LKKAuto) <[vicalpeh@lkkauto.com](mailto:vicalpeh@lkkauto.com)>; Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>

**Subject:** Re: BENCHMARK RATE FOR LOSS OF USE - SLA5454T & SKU5916J ON 9.7.2018 \*\*\* LKK REF: CC3/AIG18012663/ua3

Dear Vivian

We had forwarded you the print-out from one motoring that our customer's car OMV is above \$35,000 and she is seeking to claim Lou under the luxury category as per State Court benchmark 2016 .

Please let us have your Principal's instruction.

Thank you.

Regards,

Caroline

C/o Performance Motors Limited - Body and Paint

303 Alexandra Road Singapore 159941

DID: 6319 0174 Fax: 6479 4601

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**From:** Vivian Lau (LKKAuto) <[vivianlau@lkkauto.com](mailto:vivianlau@lkkauto.com)>

**Sent:** Wednesday, 8 August 2018 5:02:14 PM

**To:** PBSP

**Cc:** Thin Thin (LKKAuto); Vic (LKKAuto); 甯瑤 ©

**Subject:** RE: BENCHMARK RATE FOR LOSS OF USE - SLA5454T & SKU5916J ON 9.7.2018 \*\*\* LKK REF: CC3/AIG18012663/ua3

WITHOUT PREJUDICE

Dear Sir/Madam,

We refer to your below email.

Please be informed that our principal had agreed to pay for the LOU @ \$120/day as proposed by your client for this particular case only.

For other future cases, LOU/R rate is still subject to our principal's approval if to follow the new bench mark.

We hope the above clarifies.

Thank you.

*Kindly note that this negotiation between parties on this matter is purely on a without prejudice basis with the sole intention of resolving the matter amicably without parties resorting to legal proceedings. No admission of liability, whatsoever, should be deemed / inferred from this negotiation of terms/settlement.*

*In the event of new evidence being discovered or subsequently produced by either party that will materially affect/influence on the issues of liability/damages, either party is not bound, thereafter, by the negotiation terms/settlement.*

Thank you

Best Regards,

**Vivian Lau** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6841-8625 | email: [Vivianlau@lkkauto.com](mailto:Vivianlau@lkkauto.com) fax: 6741-4108

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

---

**From:** PBSP [<mailto:pml-pbsp@simedarby.com.sg>]

**Sent:** Tuesday, 7 August, 2018 3:54 PM

**To:** Vivian Lau (LKKAuto) <[vivianlau@lkkauto.com](mailto:vivianlau@lkkauto.com)>; Thin Thin (LKKAuto) <[thinthin@lkkauto.com](mailto:thinthin@lkkauto.com)>; Vic (LKKAuto) <[vicalpeh@lkkauto.com](mailto:vicalpeh@lkkauto.com)>

**Subject:** Re: BENCHMARK RATE FOR LOSS OF USE - SLA5454T & SKU5916J ON 9.7.2018 \*\*\* LKK REF: CC3/AIG18012663/ua3

Dear Vivian

Our customer's OMV is above \$35,000 and she is seeking to claim Lou under the luxury category as per State Court benchmark 2016 .

Have you discussed with AIG? She expects to have a reply before the PH.

Thank you.

Regards,  
Caroline

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**From:** PBSP

**Sent:** Monday, 6 August 2018 5:40:20 PM

**To:** Vivian Lau; Thin Thin; [vicalpeh@lkkauto.com](mailto:vicalpeh@lkkauto.com)

**Subject:** Re: BENCHMARK RATE FOR LOSS OF USE - SLA5454T & SKU5916J ON 9.7.2018 \*\*\* LKK REF: CC3/AIG18012663/ua3

Dear LKK

Please see another email from our customer concerning the loss of use claims.

Please check with your Principal in view of their email from Ms Gerbie of AIG insurance to our customer about loss of use.

Reply all | Delete | Junk | ...

**From:** Eileen Ng [mailto:eileenng.mpi@gmail.com]  
**Sent:** Monday, August 06, 2018 4:53 PM  
**To:** Teng Wai Khan; Chua Kee Sin  
**Cc:** loheric@yahoo.com  
**Subject:** Re: FW: [EXT] Fwd: FW: loss of use refer by owner car plate no SLA5454T & SKU5916J ON 9.7.2018 \*\*\* LKK I

Hi Teng,

Another question - please confirm which category did you make our claim for loss of use under. There are a

Rdgs,  
Eileen

On Mon, Aug 6, 2018 at 3:40 PM, Eileen Ng <[eileenng.mpi@gmail.com](mailto:eileenng.mpi@gmail.com)> wrote:

Dear Teng, Chua,

Further to our enquiry regarding the claim rate benchmark to use, I've also contacted AIG myself to enqui see the reply below from AIG as well.

Dear Ms Eileen,

Thank you for contacting AIG.

Regarding our Tele-conversation, Generally if a third party will claim for the loss of use reimbursement, AIG will foll

Should further clarification be required, you may wish to submit your enquiry via our Contact Us Form by clicking [h](#) will be glad to assist you.

Yours sincerely



Thank you.

Regards,  
Caroline  
C/o Performance Motors Limited - Body and Paint  
303 Alexandra Road Singapore 159941  
DID: 6319 0174 Fax: 6479 4601

**From:** PBSP

**Sent:** Monday, 6 August 2018 3:56:04 PM

**To:** Vivian Lau; Thin Thin; [vicalpeh@lkkauto.com](mailto:vicalpeh@lkkauto.com)

**Subject:** BENCHMARK RATE FOR LOSS OF USE - SLA5454T & SKU5916J ON 9.7.2018 \*\*\* LKK REF: CC3/AIG18012663/ua3

Dear Thin Thin, Vivian and Vic

Please refer to email below from AIG insurance to our customer, advising us that they are following the benchmark rate sets out in 2016.

Henceforth, we trust that there is no dispute our customer's claim for loss of use at \$120/day.

Please advise.

Thank you.

Regards,  
Caroline

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**From:** Teng Wai Khan

**Sent:** Monday, 6 August 2018 3:45 PM

**To:** PBSP

**Cc:** Bernard Wan Chong Huat; Keith Leo Chi Yung; Cresendo Llorca Lagman

**Subject:** FW: FW: [EXT] Fwd: FW: loss of use refer by owner car plate no SLA5454T & SKU5916J ON 9.7.2018 \*\*\* LKK REF: CC3/AIG18012663/ua3

Dear Caroline,

For your information.      Thanks

Regards,  
Wai Khan

Performance Motors Limited  
Sime Darby Performance Centre  
Body & Paint Department  
DID : 63190149  
Fax : 64743229



"This electronic mail content and any accompanying attachments ("the Message") is intended only for the named addressee ("the Recipient") and may contain information that is confidential, privileged and/or proprietary to the Sime Darby group of companies ("Sime Darby") and/or protected

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**From:** Eileen Ng  
**Sent:** Monday, August 06, 2018 3:40 PM  
**To:** Teng Wai Khan; Chua Kee Sin  
**Cc:** loheric; Clarence Lee  
**Subject:** Re: FW: [EXT] Fwd: FW: loss of use refer by owner car plate no SLA5454T & SKU5916J ON 9.7.2018  
\*\*\* LKK REF: CC3/AIG18012663/ua3

Dear Teng, Chua,

Further to our enquiry regarding the claim rate benchmark to use, I've also contacted AIG myself to enquire which benchmark do they use for claim on loss of use, is it the 2014 or 2016 version. Please see the reply below from AIG as well.

=====

Dear Ms Eileen,

Thank you for contacting AIG.

Regarding our Tele-conversation, Generally if a third party will claim for the loss of use reimbursement, AIG will follow the 2016 benchmark.

Should further clarification be required, you may wish to submit your enquiry via our Contact Us Form by clicking [here](#). Alternatively, you may wish to contact us at 6419 3000 from Mondays to Fridays, 9am to 5pm. We will be glad to assist you.

Yours sincerely,

Gerbie  
Customer Care Consultant

AIG Asia Pacific Insurance Pte. Ltd.  
AIG Building  
78 Shenton Way  
#07-16  
Singapore 079120  
[www.aig.com.sg](http://www.aig.com.sg)

On Mon, Aug 6, 2018 at 3:20 PM, Eileen Ng wrote:

Dear Clarence,

Thank you for your reply regarding the state court's benchmark used.

I've kept Mr Chua's supervisor from Performance Motor, Mr Teng, in this email loop, as he was challenging DirectAsia if you were willing to put your advice in writing.

Mr Teng - I hope the email reply from Clarence, DirectAsia, has satisfied your request. As mentioned, I would like to hear back from you before the holiday season starts, which is no later than this Wednesday, 8 August.

Rdgs,  
Eileen

On Mon, Aug 6, 2018 at 10:26 AM, Clarence Lee <[clarence.lee@directasia.com](mailto:clarence.lee@directasia.com)> wrote:

Dear Eileen

It appears the application of the Benchmark Rates for Cost of Rental And Loss Of Use ("Benchmark") suggested by Ms Thin Thin of LKK is misguided.

If she is bickering that just because the paragraph appear as

indicated  
when the matter proceed to trial, this is entirely erroneous.

the benchmark only applies

The Benchmark has its origin as part of a Practice Direction. Practice Directions are issued by the Court to supplement the Rules of Court by regulating court practice and procedure. Whether it is that LKK applies or that which we quoted (the post 2016 edition applicable to accidents happening thereafter), they are part of the Practice Direction both to guide negotiation and settlement pre-trial and at trial where parties cannot resolve their dispute.

If it would help to satisfy Thin Thin that there exists an Appendix F, which does not carry that paragraph of her focal point, please see the 3 screengrabs below and we would encourage her to access the State Court's website to verify this herself though it is our view that the discussion of which Benchmark to use should not arise at all.

<https://www.statecourts.gov.sg/Lawyer/Pages/Amendments-to-State-Courts-Practice-Directions.aspx>



IF YOU ARE

- Self-represented in a criminal matter
- Self-represented in a civil matter
- Filing a claim at the Small Claims Tribunals
- A Lawyer
- Attending a court hearing

LEGISLATION, REGISTRAR'S CIRCULARS, DIRECTIONS AND OTHERS

- [State Courts Act \(Cap 321\)](#)
- [Registrar's Circular](#)
- [Rules of Court](#)
- [Practice Directions](#)
- [State Courts Panel of Authorised bailiffs](#)
- [Administration of Muslim Law Act \(Cap 3\)](#)
- [Common Gaming Houses Act \(Cap 49\)](#)
- [Constitution of the Republic of Singapore](#)
- [Criminal Procedure Code \(Cap 68\)](#)
- [Evidence Act \(Cap 97\)](#)
- [Films Act \(Cap 107\)](#)
- [Immigration Act \(Cap 133\)](#)
- [Miscellaneous Offences \(Public Order and Nuisance\)](#)
- [Moneylenders Act \(Cap 188\)](#)
- [Prevention of Corruption Act \(Cap 241\)](#)
- [Supreme Court of Judicature Act \(Cap 322\)](#)
- [Women's Charter \(Cap 353\)](#)



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Self-represented in a criminal  
matter



Self-represented in a civil  
matter

## AMENDMENTS TO STATE COURTS

[Amendment No 1 of 2018](#) (effective from 1 February 2018)

Amendments relating to the uploading of redacted criminal proceedings in the State Courts.

[Amendment No 4 of 2016](#) (effective from 1 December 2016)

Amendments setting out the procedure after a case has been transferred to the District Court and extend the existing motor accident and personal injury proceedings to cases transferred to the District Court.

[Amendment No 3 of 2016](#) (effective from 1 September 2016)

Amendments to set out the new requirements for the filing of affidavits.

[Amendment No 2 of 2016](#) (effective from 1 September 2016)

Amendments to include new forms used for proceedings.

[Amendment No 1 of 2016](#) (effective from 1 April 2016)

Amendments to the pre-action protocols for non-injury claims.

## APPENDIX F

### BENCHMARK RATES FOR COST OF RENTAL

TYPE	BENCHMARK RATES		
	RENTAL (Per day) \$	LOSS OF USE (Per day) \$	
<b><u>PRIVATE CARS</u></b>			
Up to 1,600cc and 97kW (130bhp) [Category A of COE]	100-120	60-80	1. Us 2. Re pos infl 3. Lu
Above 1,600cc or 97kW (130bhp) [Category B of COE]	120-180	100-120	ma refi \$3: reg cap
Luxury Cars (including Super cars)	220 or more	150-240	4. No rep of and put
<b><u>MOTORCYCLES</u></b> [Category D of COE]			
		20-50	

TYPE	BENCHMARK RATES	
	RENTAL (Per day) \$	LOSS OF USE (Per day) \$

Clarence Lee / Personal Claims Specialist  
Direct: +65 6603 3609

**DirectAsia Insurance**

Customer Service: +65 6665 5555  
Office: 20 Anson Road, #08-01, S(079912)  
[www.directasia.com](http://www.directasia.com)



*\*\*Our Service Centre at South Bridge Road will close with effect from 1 Aug 2018 and we are looking for a new home. Stay tuned for updates.*

**From:** Eileen Ng  
**Sent:** Monday, 6 August, 2018 9:06 AM  
**To:** Clarence Lee <[clarence.lee@directasia.com](mailto:clarence.lee@directasia.com)>  
**Cc:** Eric Loh ; Chua Kee Sin <[chua.kee.sin@simedarby.com.sg](mailto:chua.kee.sin@simedarby.com.sg)>  
**Subject:** [EXT] Fwd: FW: loss of use refer by owner car plate no SLA5454T & SKU5916J ON 9.7.2018 \*\*\* LKK REF: CC3/AIG18012663/ua3

Dear Clarence,

Please find below the correspondences between PM and LKK Auto.

At the same time, I have also included our claim representative from PM, Mr Chua, in this email. He is on leave this week so if you are available next week, we can set up a 3-way conference call to further discuss this, should this issue remain unresolved this week.

I really appreciate your assistance and time in this matter thus far.

Rdgs,  
Eileen

----- Forwarded message -----

**From:** Chua Kee Sin <[chua.kee.sin@simedarby.com.sg](mailto:chua.kee.sin@simedarby.com.sg)>  
**Date:** Fri, Aug 3, 2018 at 4:18 PM  
**Subject:** FW: loss of use refer by owner car plate no SLA5454T & SKU5916J ON 9.7.2018 \*\*\* LKK REF: CC3/AIG18012663/ua3  
**To:** [eileenng](mailto:eileenng)

Dear Ms Eileen,  
Please refer to the below statement as self-explanation  
Thank you  
Regards,

**Chua Kee Sin**  
Customer Service Advisor | Body and Paint  
Performance Motors Limited  
303 Alexandra Road  
Sime Darby Performance Centre  
Singapore 159941  
Hp (+65) 9116 5200 | Fax (+65) 6479 4601  
[chua.kee.sin@simedarby.com.sg](mailto:chua.kee.sin@simedarby.com.sg)



<http://www.pml.com.sg/catatestdrive/>



*Please consider the environment before printing this e-mail.*

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**Sent:** Thursday, August 02, 2018 2:24 PM

**To:** Teng Wai Khan

**Cc:** Chua Kee Sin

**Subject:** Fw: loss of use refer by owner car plate no SLA5454T & SKU5916J ON 9.7.2018 \*\*\* LKK REF: CC3/AIG18012663/ua3

**From:** Thin Thin (LKKAuto)

**Sent:** Thursday, 2 August 2018 10:23 AM

**Cc:** Vic (LKKAuto)

**Subject:** RE: loss of use refer by owner car plate no SLA5454T & SKU5916J ON 9.7.2018 \*\*\* LKK REF: CC3/AIG18012663/ua3

For direct settlement, we follow old benchmark.

APPENDIX F will apply for courts case. Please see the below screen shoot.

Thanks.

Best Regards,

**Thin Thin Hlaing** | Case Handler

**LKK Auto Consultants Pte Ltd**

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**From:** PBSP

**Sent:** Wednesday, 1 August 2018 1:04 PM

**To:** Thin Thin (LKKAuto) < **Cc:** Vic (LKKAuto)

**Subject:** Fw: loss of use refer by owner car plate no SLA5454T & SKU5916J ON 9.7.2018 \*\*\* LKK REF: CC3/AIG18012663/ua3

Dear Thin Thin

Our customer is of view that the benchmark rate for loss of use should be in accordance to the rate referred to in Appendix F.

Please advise.

Thank you.

---

**From:** Chua Kee Sin

**Sent:** Wednesday, August 01, 2018 9:44 AM

**To:** Teng Wai Khan

**Cc:** Cresendo Llurca Lagman

**Subject:** loss of use refer by owner car plate no SLA5454T

Dear Teng,

As refer from the customer the loss of use that show on the customer attach

Per day rate is difference from our daily using benchmark rate.

Kindly assist if we are using the right benchmark rates ?

As owner of sla5454t claim that the rate that he have it is total not the same as what it is from our holding list.

Thank you

Regards,

**Chua Kee Sin**

**Customer Service Advisor | Body and Paint**

**Performance Motors Limited**

303 Alexandra Road

Sime Darby Performance Centre

Singapore 159941

Hp (+65) 9116 5200 | Fax (+65) 6479 4601

[chua.kee.sin@simedarby.com.sg](mailto:chua.kee.sin@simedarby.com.sg)



<http://www.pml.com.sg/catatestdrive/>



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