Janice Lee (LKKAuto)

From: Janice Lee (LKKAuto)

Sent: Thursday, November 01, 2018 10:27 AM

To: Cooma & Rai; 'Justin Wong'
Cc: SUR; Guo Qiang (LKKAuto)

Subject: RE: [Spam-pop3] RE: Your ref: CS3/EQ117024730/Gbe2 (Veh resurveyed SLK 6540Z)

Our ref: MPR185227EQ3

Attachments: SLK 6504Z ADJUSTMENT REPORT.pdf

Dear Sir,

After reviewing the case with benefit of the doubt given to the repairs, we have revised the repair cost to \$12.4k . Hence, an offer of \$12.4k , 7 days of repairs should be reasonable.

Enclosed amended report for your reference.

Thank you.

Best Regards,

Jannice Lee (Ms) | Case Handler LKK Auto Consultants Pte Ltd

Phone: 6256-3561 | email: <u>janicelee@lkkauto.com</u> | fax: 6256-4315 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Cooma & Rai [mailto:coomarai@singnet.com.sg]

Sent: Friday, October 26, 2018 11:17 AM

To: Janice Lee (LKKAuto) < JaniceLee@lkkauto.com>; SUR < sur@lkkauto.com>

Cc: 'Justin Wong' <justin.wong@eqinsurance.com.sg>

Subject: RE: [Spam-pop3] RE: Your ref: CS3/EQ117024730/Gbe2 (Veh resurveyed SLK 6540Z) Our ref: MPR185227EQ3

Importance: High

Dear Ms Jannice,

Your urgent reply would be appreciated as we have to advise our mutual client on the offer to make in order to protect its interests.

Best Regards

M P Rai

Cooma & Rai | Advocates & Solicitors | Notary Public | Commissioner for Oaths

T +65 6438 0783 | F +65 6438 0784 | $\underline{coomarai@singnet.com.sg}$ | 133 New Bridge Road, #08-02 Chinatown Point, Singapore 059413 | $\underline{www.coomarai.com}$ |

Office Hours: Mondays – Fridays from 9 am to 5.30 pm. We are closed for lunch between 1 pm and 2 pm. We are also closed on weekends and on Public Holidays.

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From: Janice Lee (LKKAuto) [mailto:JaniceLee@lkkauto.com]

Sent: Wednesday, 17 October, 2018 2:00 PM

To: Cooma & Rai < coomarai@singnet.com.sg>; SUR < sur@lkkauto.com>

Cc: 'Justin Wong' < justin.wong@eqinsurance.com.sg>

Subject: [Spam-pop3] RE: Your ref: CS3/EQ117024730/Gbe2 (Veh resurveyed SLK 6540Z) Our ref: MPR185227EQ3

Dear Sir,

Thank you for your email. We will check and revert to you.

Thank you.

Best Regards,

Jannice Lee (Ms) | Case Handler LKK Auto Consultants Pte Ltd

Phone: 6256-3561 | email: <u>janicelee@lkkauto.com</u> | fax: 6256-4315

Phone: 6256-3561 | email: janicelee@lkkauto.com | fax: 6256-4315 | Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Cooma & Rai [mailto:coomarai@singnet.com.sg]

Sent: Wednesday, October 17, 2018 1:13 PM

To: SUR <sur@lkkauto.com>

Cc: 'Justin Wong' < justin.wong@eqinsurance.com.sg>

Subject: Your ref: CS3/EQ117024730/Gbe2 (Veh resurveyed SLK 6540Z) Our ref: MPR185227EQ3

Importance: High

Dear Mr K K Lau / Mr Xing,

We act for EQ Insurance Company Ltd ["EQ"]. Our client had engaged you to inspect the third party's vehicle No. SLK 6540Z. Our clients received two reports from you, dated 2.4.2018 and 4.10.2018.

The third party has now made a claim through their lawyers, JusEquity Law Corporation. The main item in dispute is the COR claimed by the third party at \$32,000, based on a lump sum basis. This is based on the survey report prepared by PAR Automotive Consultancy. A copy of their report is attached for your reference.

In contrast, in your final report, you had assessed the COR at \$8,300 based on a lump sum basis.

The difference between the two assessments is \$23,700, a substantial sum.

As litigation is imminent and in order to advise our clients on the prudent offer to make to protect their interests at an early stage, we would be obliged if you could review the gulf in the COR and let us know the following:

- 1. Why is there such a great difference in the two assessments, listing the areas of difference, the sums involved and the reason(s) for the difference?
- 2. What is the prudent sum for COR that EQ should offer to resolve the dispute?
- 3. What is the prudent loss of use period that EQ should offer to resolve the dispute? and

4. Any other matter that you may wish to state or highlight that would assist in the defence of the claim made by the third party.

We look forward to hearing from you urgently as we have to advise EQ and make a prudent protective offer as soon as possible.

Best Regards

M P Rai

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