

Krisy Chen

From: Billy Loh <billyloh@ajaxinspection.com>
Sent: Wednesday, 30 January, 2019 9:45 AM
To: krisy@tanchinhoe.com.sg
Cc: 'Bernard Ong'; claims@ajaxinspection.com; richard@tanchinhoe.com.sg
Subject: RE: Survey Report on SLJ 1460D (Our ref: RT/114/2018/kc)
Attachments: Parts price (agent).pdf

Dear Krisy,

Thank you for the email.

We have studied the SJE report by LKK,

With regards to your enquiries to items 1-9 ,16,17

The said items were indeed found damaged during initial inspection and that needed to be replaced.

These items are either badly damage or already cracked and were beyond repair.

At that time(2017), I have verbally check with the part stockiest and have confirmed that the part prices are justifiable from my recommendations.

Presently, I have again check with Eurokars, which is the agent for the said vehicle.(Attached)

They have given the latest part pricings which appear to be lower than before.

These difference in Part Prices are mainly due to foreign exchange rates as well as supply and demand factors.

As for special Nett items, I feel that \$40.00 is sufficient for both items.

Additional info

We would also like to highlight that both SJE (LKK) and workshop surveyor (Allied Auto Appraisal) recommended part by part repair on this claim.

As the said vehicle is register in 2011 which was already 6 years old during the time of accident, we have proposed lump sum repair instead of part by part.

This is normally in line with the industry practice.

Furthermore, the both survey reports that were furnished before us did not provide any proof (e.g. before paint photos) to indicate that the repair was carry out via part-by-part instead of lumpsum repair (less 20%)

As of now, we have only conducted post repair for our side.

If there's no other additional evidence, my report is firm and correct.

Thank you.

Best Regards,

ANNEX

REPAIR DETAILS (SLJ 1460 D)

Recommended Parts

No	Qty	Particulars	Condition	Repairer's Amount	Adjuster's Amount	
1	1	Trunk Lid	Dented/Buckled	4,280.00	4,280.00	3950
2	1	Trunk Lid Light Bar	Cracked	2,225.60	2,225.60	1450
3	1	Trunk Lid Light Bar SAAB Emblem	Necessary	111.30	111.30	80
4	1	Trunk Lid 95 Emblem	Necessary	137.00	137.00	60
5	1	Trunk Lid Turbo4 Emblem	Necessary	137.00	137.00	85
6	9	Trunk Lid Interior Trim Clip @\$8.00 each	Necessary	72.00	72.00	45
7	1	Rear End Panel	O/s Badly Dented	2,073.60	2,073.60	1400
8	1	Rear LED Combination Lamp - O/s	Cracked/Broken	1,779.20	1,779.20	1350
9	1	Rear Bumper Face	Dented/Cracked	5,228.80	5,228.80	2450
10	4	Rear Bumper Parking Sender @\$303.10 each	O/s 2pcs Dented	1,212.40	606.20	/
11	4	Rear Bumper Parking Sender Retainer @\$20.60 each	Necessary	82.40	82.40	/
12	1	Rear Bumper Tow Cover - O/s	Missing/Dislodged	171.20	171.20	85.6
13	1	Rear Bumper Tail Lamp	Cracked	710.40	710.40	455
14	1	Rear Bumper Inner Centre Bracket	Dented/Cracked	479.40	479.40	/
15	1	Rear Bumper Energy Absorber	Cracked/Torn	616.30	616.30	250
16	1	Rear Bumper Impact Bar	Badly Dented/Torn	993.00	993.00	449
17	1	Rear Bumper Side Bracket - O/s	Dented/Cracked	308.20	308.20	105
18	1	Rear Bumper Side Bracket - N/s	Serviceable	308.20	0.00	230
				20,926.00	20,011.60	14470.9
			Less 10%	2,092.60	2,001.16	
			Sub-Total	18,833.40	18,010.44	13023.8
		Special Nett Item				
19	1	Trunk Lid Inner Sealant	Necessary	80.00	60.00	40
20	1	Rear End Panel Joint Sealant	Necessary	80.00	60.00	40
		Total Parts (\$\$)		18,993.40	18,130.44	

Recommended Labour

No	Particulars	Repairer's Amount	Adjuster's Amount
1	To cut/weld rear end panel to renew; panel beat right rear fender panel and repair spare wheel floor panel including replacement of the right rear accident damaged parts.	2,625.00	2,275.00 800
2	To transfer trunk lid locking mechanism and other components to new trunk lid include checking components for function.	120.00	80.00 60
3	To remove/install trunk compartment trim finishers, garnishes and interior upholstery to facilitate the replacement of the rear end panel and repairing of the right rear fender panel including the spare wheel floor panel.	300.00	225.00 60
4	To remove/install fuel tank assembly and fittings to facilitate the repairing of the right rear fender panel include checking system for leaks.	150.00	X 120.00 NN

Our Ref: 17/0028/TP
Vehicle No: SLJ 1460 D

Allied

Auto Appraisal

5	To check rear lightings and electrical wiring systems include performing water leakage test.	80.00	50.00	30
6	To install rear bumper parking senders to new bumper face include testing for functions.	240.00	160.00	40
7	To putty and re-spray painting on trunk lid, spare wheel floor panel, rear end panel, right rear fender, left rear fender and rear bumper face.	1,980.00	1,800.00	1200
8	Rust-proofing on the right rear accident affected portions.	120.00	80.00	/
Total Labour (S\$)		5,615.00	4,790.00	2270
Total Repair Cost (S\$)		24,608.40	22,920.44	

Adjusted Repair Cost (Part by Part basis)

S\$22,920.44

20400.44

~~15373.81~~
~~14993.74~~
14737.24

Denise Tay (LKKAuto)

From: Admin-D (LKKAuto)
Sent: Tuesday, 4 June 2019 11:08 AM
To: munling@tanchinhoe.com.sg
Cc: yvonnelim@visionlawllc.com; mandi@tanchinhoe.com.sg; SUR
Subject: Ajax Inspection Services Pte Ltd's comments SJE report Our Ref: RT/MT/114/2018/ml Your ref: DA1-ylv-Ins-W36-102021-17
Attachments: Ajax comments.pdf

Dear Mun Ling,

Thank you for the email.

Dear Denise,

FYNA. CS/LAW18017031/Gtbe2

Best Regards,

G.Nivitha | 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: munling@tanchinhoe.com.sg [mailto:munling@tanchinhoe.com.sg]
Sent: Tuesday, 4 June 2019 9:56 AM
To: 'assignments' <assignments@lkkauto.com>
Cc: yvonnelim@visionlawllc.com; mandi@tanchinhoe.com.sg
Subject: Ajax Inspection Services Pte Ltd's comments SJE report Our Ref: RT/MT/114/2018/ml Your ref: DA1-ylv-Ins-W36-102021-17

Dear Sirs,

1. We enclose herewith Ajax Inspection Services Pte Ltd's comment on the SJE report.
2. Please let us hear from you.

Best regards,

Peh Mun Ling
Litigation Secretary
Tan Chin Hoe & Co
24 Raffles Place
#24-01 Clifford Centre
Singapore 048621
Tel: 65382687

REF:

ASSIGNMENT

From: _____ Date: _____
 Estimated Cost: _____
 OD / TP / WS / TP RES / OD RES / EVA / INV / MV

To Inspect Vehicle No: _____

at Workshop m/s _____

of _____

Insured _____

Policy No. _____

Claims No. _____

Sum Insured: _____

Excess: _____

(Client's Record)

Make of Veh: _____

(Policy Condition)

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

Bal. or Market Value: \$64k

IDAC Accident Rpt: _____

Consistent? : Yes or No

GIA / PR Seen: _____

Consistent? : Yes or No

Est. Repairs: 6 days

Res.: Yes or No

Lum Sum: _____

%

3 Val.: Yes or No

CA / REV / REP. / 24 HRS

Date: _____

Person Contacted: _____

Vehicle: IN / OUT

Veh No: SLJ1460D Yr Regn: 14 Jan 2011
 Type: M. Car / M. Cycle / Bus / Van / Lorry / Taxi / Prime Mover /

Truck / Trailer or

Make: Saab 9-5

C.C.

1998Colour: Grey

A/C

Insured / Std / NI / NA

Sp. Reading: 168112

T/Radio: Insured / Std / NI / NA

Eng/No: _____

C/No: YS3GP4AB 9B 400 2977Gen. Cond: Good / Fair / Poor / BurntSteering: In order / Jammed / Leaked / Burnt orBrake: In order / Jammed / Leaked / Burnt orModi: Nil / S/Rim / STD A/Rim orTyre Size: F: 245/45 ZR18R: "

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

TOYO / YOKO or

Hankook

Front

Rear

R/Bal. 6 mmR/Bal. 6 mmL/Bal. 6 mmL/Bal. 6 mm

D.O.A. _____

D.O.I. 19-08-18Survey held at w/sDes. 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

Date/Time, File Pass to?

☐

: Preli. Report

1)

☐

: Final Report

Date/Time, File Return to?

2)

Report Format :

Lump Sum / I.B.I: (\$ _____)

Days Of Repair:

Resurvey No. of Trip: _____

Add Fee:

☐

Site Insp (\$ _____)

☐

Interview (\$ _____)

☐

Tech Invs (\$ _____)

☐

Weekend (\$ _____)

Survey Fee

Transportation

1) \$ - RS. \$ _____

2) Photos

3) Others

TOTAL

21/9/2018

Fax: 65380287

Email: munling@tanchinhoe.com.sg

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This email has been checked for viruses by AVG antivirus software.
www.avg.com

AJAX

Inspection Services Pte Ltd

Adjustment of Repair Cost for Vehicle: <u>SLJ1460D</u>				Our Ref: AVS2017-09701/BL	
No.	Qty	Description of Parts	Condition	Repairer's Estimate S\$	Our Recommendation S\$
List Items					
1	1	Trunk lid	Bent	4,280.00	3,950.00 2031
2	1	Trunk lid light bar	Cracked	2,225.60	1,450.00 900
3	1	Trunk lid light bar SAAB emblem	Necessary	111.30	80.00
4	1	Trunk lid 95 emblem	Necessary	137.00	60.00
5	1	Trunk lid turbo4 emblem	Necessary	137.00	85.00
6	9	Trunk lid interior trim clip	Necessary	72.00	45.00
7	1	Rear end panel	Bent	2,073.60	1,400.00 1000.5
8	1	Rear LED combination lamp - O/S	Cracked	1,779.20	1,350.00 946.8
9	1	Rear bumper face	Bent	5,228.80	2,450.00 1778
10	4	Rear bumper parking sender	Damaged	606.20	606.20 178.8
11	4	Rear bumper parking sender retainer	Necessary	82.40	82.40
12	1	Rear bumper tow cover	Not necessary	171.20	--
13	1	Rear bumper tail lamp	Not necessary	710.40	-- 400
14	1	Rear bumper inner centre bracket	Cracked	479.40	479.40
15	1	Rear bumper energy absorber	Not necessary	616.30	--
16	1	Rear bumper impact bar	Bent	993.00	705.00
17	1	Rear bumper side bracket - O/s	Necessary	308.20	230.00
18	1	Rear bumper side bracket - N/S	Not necessary	--	--
Sub Total:				20,011.60	12,973.00
Discount (less 10%):				2,001.16	1,297.30
				18,010.44	11,675.70

Special Nett Items					
1	1	Trunk lid inner sealant	Necessary	60.00	40.00
2	1	Rear end panel joint sealant	Necessary	60.00	40.00
Sub Total:				120.00	80.00
Total Parts Price:				18,130.44	11,755.70

Note: This report is confidential and solely for the use of the client. The survey was conducted on a "Without Prejudice" basis.

AJAX Inspection Services Pte Ltd

120 Lower Delta Road, #08-08, Cendex Centre, Singapore 169208. Tel: +65 6255 0808 Fax: +65 6849 9155
Email: info@ajaxinspection.com Website: www.ajaxadjusters.com Co. Reg. No.: 201318067R

AJAX

Inspection Services Pte Ltd

Adjustment of Repair Cost for Vehicle:				Our Ref: AVS2017-09701/BL	
No.	Qty	Description of Parts	Condition	Repairer's Estimate S\$	Our Recommendation S\$
Labour Cost					
1		To cut/ weld rear end panel to renew; panel beat right rear fender panel nad repair spare wheel floor panel including replacement of the right rear accident damaged parts.		2,275.00	1,600.00
2		To transfer trunk lid locking mechanism and other components to new trunk lid include checking componenets for function.		80.00	60.00
3		To remove/ install trunk compartment trim finishers, garnishes and Interior upholstery to facilitate the replacement of the rear end panel and repairing of the right rear fender panel including the spare wheel floor panel.		225.00	80.00
4		To remove/ install fuel tank assembly and fittings to facilitate the repairing of the right rear fender panel include checking system for leaks.		120.00	80.00
5		To check rear lightings and electrical wiring systems include performing water leakage test.		50.00	30.00
6		To install rear bumper parking senders to new bumper face include testing for functions.		160.00	40.00
7		To putty and respray painting on trunk lid, spare wheel floor panel, rear end panel, right rear fender, left rear fender and rear bumper face.		1,800.00	1,200.00
8		Rust -proofing on the right rear accident affected portions.		80.00	50.00
Sub Total:				4,790.00	3,150.00
Grand Total:				22,920.44	14,905.70

Note: This report is confidential and solely for the use of the client. The survey was conducted on a "Without Prejudice" basis.

AJAX Inspection Services Pte Ltd

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Email: info@ajaxinspection.com Website: www.ajaxadjusters.com Co. Reg. No.: 201318067R

AJAX

Inspection Services Pte Ltd

PRE-REPAIR SURVEY REPORT

NTUC Income Insurance Co-operative Ltd

73 Bras Basah Road #05-01 NTUC Trade Union House Singapore 189556

Attention: Ms Corinne Hoo

Assign Date:	06/03/2017	Survey Date:	06/03/2017	TP Report Date:	02/03/2017
Accident Date:	01/03/2017	TP Policy No:	5087390677	Our Ref:	AVS2017-09701/BL
Place of Survey:	Wah Yu			Your Ref:	MT/0935991-002
	176 Sin Ming Drive Sin Ming Autocare #05-09			Claim Type:	Third Party
	Singapore 408398			Claimant:	Low Kim Harn

Description of Vehicle:

Veh. No:	SLJ1460D	Make/Model:	Saab 9-5 Vector 2.0T AT ABS D/AB 2WD 4DR HID
Colour:	Grey	Engine No:	A20NFTON003004
Line Capacity:	1,998cc	Chassis No:	YS3GP4AZ9B4002977
Odometer:	120221	Reg. Date:	14/01/2011
		Sum Insured (S\$):	NA
		Mkt Value (S\$):	\$70,000.00
		Excess (S\$):	NA

Condition of Vehicle:

General:	Good	Modification:	No	Steering:	Serviceable
Handbrake:	Serviceable	Footbrake:	Serviceable	Paint work:	Good
Tyre Make:	Dunlop				
Front Tyre Size:	245/45R18	Front Left Side:	6mm	Front Right Side:	6mm
Rear Tyre Size:	245/45R18	Rear Left Side:	6mm	Rear Right Side:	6mm

Description of Damage:

The vehicle sustained damage on the rear portion.

The rear boot lid, rear bumper, rear end panel and rear tail lamps were among the items affected.

Remarks:

Our recommended amount for the cost of contract lumpsum repair is S\$11,900.00 with approximately 6 working days to complete. No finalisation was agreed with the repairer

All the stated damage are subject to consistency of the mentioned accident.



COMPLETED 06/03/2017

Adjuster: Billy Loh
Motor Appraiser

Date

Note: This report is confidential and solely for the use of the client. The survey was conducted on a "Without Prejudice" basis.

AJAX Inspection Services Pte Ltd

120 Lower Delta Road, #08-08, Cendex Centre, Singapore 169208. Tel: +65 6255 0808 Fax: +65 6849 9155
Email: info@ajaxinspection.com Website: www.ajaxadjusters.com Co. Reg. No.: 201318067R

Billy Loh

From: rickteo@eurokars.com.sg
Sent: 25 January, 2019 5:20 PM
To: billyloh@ajaxinspection.com
Subject: RE: Saab

Make/ model : Saab 9-5 Vector 2.0T AT ABS D/AB 2WD 4DR HID
Engine no : A20NFT0N003004
Chassis no : YS3GP4AZ9B4002977

Item	Item no:
Trunklid(boot lid)	:13328371 @ \$2,031.00
Trunklid light bar	:12846189 @ \$ 900.00
Rear end panel	:13323650 @ \$ 1,000.50
Rear bumper	:12823504 @ \$ 1,778.00
Rear tail lamp	:12824083 @ \$ 400.00
Rear led lamp	:13320952 @ \$ 946.80
Rear parking Sensor	:93191445 @ \$ 89.40

*Thank you.
Best Regards.*



Rick Teo
Insurance Claims Executive
EUROKARS SERVICES
27A Tanjong Perjuru
Singapore 609042
DID : (+65) 63310697
Email : rickteo@eurokars.com.sg



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

Page No.:1 of 2

ADJUSTMENT ON REPAIR COST FOR VEHICLE NO. SLJ 1460D

Qty	Description of Parts	Condition	Estimate By Workshop (\$)	Our Adjusted (\$)
<u>REPLACEMENT OF PARTS</u>				
1	TRUNK LID	REPLACED	4,280.00	3,950.00
1	TRUNK LID LIGHT BAR	REPLACED	2,225.60	1,450.00
1	TRUNK LID LIGHT BAR SAAB EMBLEM	REPLACED	111.30	80.00
1	TRUNK LID 95 EMBLEM	REPLACED	137.00	60.00
1	TRUNK LID TURBO4 EMBLEM	REPLACED	137.00	85.00
9	TRUNK LID INTERIOR TRIM CLIP @\$8.00	REPLACED	72.00	45.00
1	REAR END PANEL	O/S REPLACED	2,073.60	1,400.00
1	REAR LED COMBINATION LAMP - O/S	REPLACED	1,779.20	1,350.00
1	REAR BUMPER FACE	REPLACED	5,228.80	2,450.00
4	REAR BUMPER PARKING SENDER @\$303.10	O/S 2PCS REPLACED	1,212.40	606.20
4	REAR BUMPER PARKING SENDER RETAINER @\$20.60	REPLACED	82.40	82.40
1	REAR BUMPER TOW COVER - O/S	REPLACED	171.20	85.60
1	REAR BUMPER TAIL LAMP	REPLACED	710.40	455.00
1	REAR BUMPER INNER CENTRE BRACKET	REPLACED	479.40	479.40
1	REAR BUMPER ENERGY ABSORBER	REPLACED	616.30	250.00
1	REAR BUMPER IMPACT BAR	REPLACED	993.00	705.00
1	REAR BUMPER SIDE BRACKET - O/S	REPLACED	308.20	230.00
1	REAR BUMPER SIDE BRACKET - N/S	SERVICEABLE	308.20	-
	LESS 10% DISCOUNT		-2,092.60	-1,376.36
			18,833.40	12,387.24
<u>SPECIAL NETT ITEMS</u>				
1	TRUNK LID INNER SEALANT (SN)	REPLACED	80.00	40.00
1	REAR END PANEL JOINT SEALANT (SN)	REPLACED	80.00	40.00
			160.00	80.00
<u>LABOUR</u>				
	TO CUT / WELD REAR END PANEL TO RENEW; PANEL BEAT RIGHT REAR FENDER PANEL AND REPAIR SPARE WHEEL FLOOR PANEL INCLUDING REPLACEMENT OF THE RIGHT REAR ACCIDENT DAMAGED PARTS.		2,625.00	800.00

Report Ref No. CS/LAW18017031/Gtbe2

**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

Page No.:2 of 2

Qty	Description of Parts	Condition	Estimate By Workshop (\$)	Our Adjusted (\$)
	TO TRANSFER TRUNK LID LOCKING MECHANISM AND OTHER COMPONENTS TO NEW TRUNK LID INCLUDE CHECKING COMPONENTS FOR FUNCTION.	NOT NECESSARY	120.00	60.00
	TO REMOVE / INSTALL TRUNK COMPARTMENT TRIM FINISHERS, GARNISHES AND INTERIOR UPHOLSTERY TO FACILITATE THE REPLACEMENT OF THE REAR END PANEL AND REPAIRING OF THE RIGHT REAR FENDER PANEL INCLUDING THE SPARE WHEEL FLOOR PANEL.		300.00	60.00
	TO REMOVE / INSTALL FUEL TANK ASSEMBLY AND FITTINGS TO FACILITATE THE REPAIRING OF THE RIGHT REAR FENDER PANEL INCLUDE CHECKING SYSTEM FOR LEAKS.		150.00	-
	TO CHECK REAR LIGHTINGS AND ELECTRICAL WIRING SYSTEMS INCLUDE PERFORMING WATER LEAKAGE TEST.		80.00	30.00
	TO INSTALL REAR BUMPER PARKING SENDERS TO NEW BUMPER FACE INCLUDE TESTING FOR FUNCTIONS.		240.00	40.00
	TO PUTTY AND RE-SPRAY PAINTING ON TRUNK LID, SPARE WHEEL FLOOR PANEL, REAR END PANEL, RIGHT REAR FENDER, LEFT REAR FENDER AND REAR BUMPER FACE.		1,980.00	1,200.00
	RUST-PROOFING ON THE RIGHT REAR ACCIDENT AFFECTED PORTIONS.		120.00	80.00
			5,615.00	2,270.00
GRAND TOTAL			24,608.40	14,737.24
RECOMMENDED COST OF REPAIRS				14,737.24

Report Ref No. CS/LAW18017031/Gtbe2

XING GUO QIANG**M.MATAI, AMSAE-A****Automotive Assessor****K.K.LAU CPT(RET)****BEng(Hons), B.Bus, MBA, PEng, PE,
MInstAEA, MASME, MIRTE****REGD Auto Consultant-SAE, Licensed Appraiser****DISCLAIMER OF LIABILITY TO THIRD PARTIES:-** This Report is made solely for the use and benefit of the Client named on the front page of this Report.

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