

## Denise Tay (LKKAUTO)

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**From:** Fong, Andy-SY <Andy-SY.Fong@aig.com>  
**Sent:** Wednesday, 19 June 2019 5:28 PM  
**To:** Nora Khai PA  
**Cc:** 'Claims'; Sim, Priscilla-LK; Denise Tay (LKKAUTO); Koh, Victor-CK  
**Subject:** RE: RE: [SPAM]RE: OD CLAIM FOR SJZ 7730 A

Hi Nora

I'm afraid we do not have the authority to offer above permissible repair limit.  
Hope that you may assist to find opportunity to retain customer within your facility by reviewing costing on your end.

Thank you

**Andy Fong**  
**AIG**

Claims Technical Control Manager  
Singapore | Hong Kong  
AIG Asia Pacific Insurance Pte. Ltd.

78 Shenton Way #08-16 Singapore 079120  
Tel +(65) 6419 1708|M: +(65) 9138 1785  
[Andy-SY.Fong@AIG.com](mailto:Andy-SY.Fong@AIG.com) | [www.AIG.com.sg](http://www.AIG.com.sg)

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**AIG Asia Pacific won General Insurance Company of the Year at the 22nd Asia Insurance Industry Awards. [Click here to find out more.](#)**

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**From:** Nora Khai PA [mailto:nora.khai@premiumauto.com.sg]  
**Sent:** Wednesday, June 19, 2019 1:37 PM  
**To:** 'Denise Tay (LKKAUTO)'; Koh, Victor-CK; Fong, Andy-SY  
**Cc:** 'Claims'; Sim, Priscilla-LK  
**Subject:** [EXTERNAL] RE: [SPAM]RE: OD CLAIM FOR SJZ 7730 A  
**Importance:** High

**This message is from an external sender; be cautious with links and attachments.**

Dear Andy and Victor,

For your kind considerations and approval. We have spoken to insured and he wants the have the vehicle repair.

**Kind Regards,**  
**Norah Khai**  
Claims Manager

**Premium Automobiles Pte Ltd** (Reg No 199902271W)  
55 Ubi Road 1 Road Singapore 408699  
**p.** +65 6366 2323 **d.** +65 6768 9827 **f.** +65 6841 1183  
**e.** [claims@premiumauto.com.sg](mailto:claims@premiumauto.com.sg) **w.** [www.audi.com.sg](http://www.audi.com.sg)  
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**From:** Denise Tay (LKKAuto) [mailto:[denisetay@lkkauto.com](mailto:denisetay@lkkauto.com)]

**Sent:** Tuesday, June 18, 2019 3:39 PM

**To:** Koh, Victor-CK <[Victor-CK.Koh@aig.com](mailto:Victor-CK.Koh@aig.com)>; Fong, Andy-SY <[Andy-SY.Fong@aig.com](mailto:Andy-SY.Fong@aig.com)>

**Cc:** 'Claims' <[claims@premiumauto.com.sg](mailto:claims@premiumauto.com.sg)>; Nora Khai PA <[nora.khai@premiumauto.com.sg](mailto:nora.khai@premiumauto.com.sg)>; Sim, Priscilla-LK <[Priscilla-LK.Sim@aig.com](mailto:Priscilla-LK.Sim@aig.com)>

**Subject:** [SPAM]RE: OD CLAIM FOR SJZ 7730 A

Dear Victor,

Please refer to the email below from Nora Premium.

Best Regards,

**Denise Tay** | Case Handler

**LKK Auto Consultants Pte Ltd**

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

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

---

**From:** Nora Khai PA <[nora.khai@premiumauto.com.sg](mailto:nora.khai@premiumauto.com.sg)>

**Sent:** Tuesday, 18 June 2019 3:37 PM

**To:** Denise Tay (LKKAuto) <[denisetay@lkkauto.com](mailto:denisetay@lkkauto.com)>

**Cc:** 'Claims' <[claims@premiumauto.com.sg](mailto:claims@premiumauto.com.sg)>

**Subject:** OD CLAIM FOR SJZ 7730 A

**Importance:** High

Dear Denise,

I understand that owner would like to have the vehicle repair. As such we are willing to reconsider the offer at 22k. Kindly highlight to AIG.

Thank you.

Kind Regards,  
Norah Khai  
Claims Manager

**Premium Automobiles Pte Ltd** (Reg No 199902271W)

55 Ubi Road 1 Road Singapore 408699

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---

**From:** Denise Tay (LKKAuto) [<mailto:denisetay@lkkauto.com>]

**Sent:** Tuesday, June 18, 2019 11:44 AM

**To:** Nora Khai PA <[nora.khai@premiumauto.com.sg](mailto:nora.khai@premiumauto.com.sg)>

**Cc:** 'Claims' <[claims@premiumauto.com.sg](mailto:claims@premiumauto.com.sg)>

**Subject:** [SPAM]\*\*\*SPAM\*\*\* RE: [SPAM]RE: OD CLAIM FOR SJZ 7730 A

Dear Nora,

We've got the respond from AIG after putting up the proposal from your side.

AIG will proceed this case under the uneconomical total loss since you are unable to undertake repair within \$20k, therefore we will submit under Total Loss to AIG.

Best Regards,

**Denise Tay** | Case Handler

**LKK Auto Consultants Pte Ltd**

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

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

---

**From:** Nora Khai PA <[nora.khai@premiumauto.com.sg](mailto:nora.khai@premiumauto.com.sg)>  
**Sent:** Monday, 17 June 2019 8:06 PM  
**To:** Denise Tay (LKKAuto) <[denisetay@lkkauto.com](mailto:denisetay@lkkauto.com)>  
**Cc:** 'Claims' <[claims@premiumauto.com.sg](mailto:claims@premiumauto.com.sg)>  
**Subject:** RE: [SPAM]RE: OD CLAIM FOR SJZ 7730 A  
**Importance:** High

Dear Denise,

Regret to inform that we are not able assist to repair the vehicle at your offer of \$20k. This is because we are not able to source for used parts . We will however consider if your offer can be increase to \$25k lump sum. Kindly let me know.

Thank you.

**Kind Regards,**  
**Norah Khai**  
Claims Manager

**Premium Automobiles Pte Ltd** (Reg No 199902271W)  
55 Ubi Road 1 Road Singapore 408699  
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---

**From:** Denise Tay (LKKAuto) [<mailto:denisetay@lkkauto.com>]  
**Sent:** Monday, June 17, 2019 9:22 AM  
**To:** [claims@premiumauto.com.sg](mailto:claims@premiumauto.com.sg)  
**Cc:** SUR <[sur@lkkauto.com](mailto:sur@lkkauto.com)>  
**Subject:** [SPAM]RE: OD CLAIM FOR SJZ 7730 A  
**Importance:** High

Dear Kelvin,

AIG approve at Repair limit at \$20,000. Kindly confirm if repairer can repair within the limit.

Best Regards,

**Denise Tay** | Case Handler

**LKK Auto Consultants Pte Ltd**

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

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**From:** Denise Tay (LKKAuto)  
**Sent:** Friday, 14 June 2019 11:32 AM  
**To:** [claims@premiumauto.com.sg](mailto:claims@premiumauto.com.sg)  
**Cc:** SUR <[sur@lkkauto.com](mailto:sur@lkkauto.com)>  
**Subject:** RE: OD CLAIM FOR SJZ 7730 A

Dear Kelvin,

AIG approve at Repair limit at \$20,000. Kindly confirm if repairer can repair within the limit.

Best Regards,

**Denise Tay** | Case Handler

**LKK Auto Consultants Pte Ltd**

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

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---

**From:** Denise Tay (LKKAuto)  
**Sent:** Friday, 14 June 2019 8:49 AM  
**To:** [claims@premiumauto.com.sg](mailto:claims@premiumauto.com.sg)  
**Cc:** SUR <[sur@lkkauto.com](mailto:sur@lkkauto.com)>  
**Subject:** RE: OD CLAIM FOR SJZ 7730 A

Dear Kelvin,

Have relay the propose amount to AIG, now waiting for AIG instruction.

Best Regards,

**Denise Tay** | Case Handler

**LKK Auto Consultants Pte Ltd**

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

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**From:** Claims <[claims@premiumauto.com.sg](mailto:claims@premiumauto.com.sg)>  
**Sent:** Friday, 14 June 2019 8:04 AM  
**To:** Denise Tay (LKKAuto) <[denisetay@lkkauto.com](mailto:denisetay@lkkauto.com)>

**Cc:** SUR <[sur@lkkauto.com](mailto:sur@lkkauto.com)>

**Subject:** RE: OD CLAIM FOR SJZ 7730 A

Dear Denise,

Any update on limit repair ?

Thank you.

**Best Regards,**  
**Kelvin Khoo**  
**Claims Advisor**

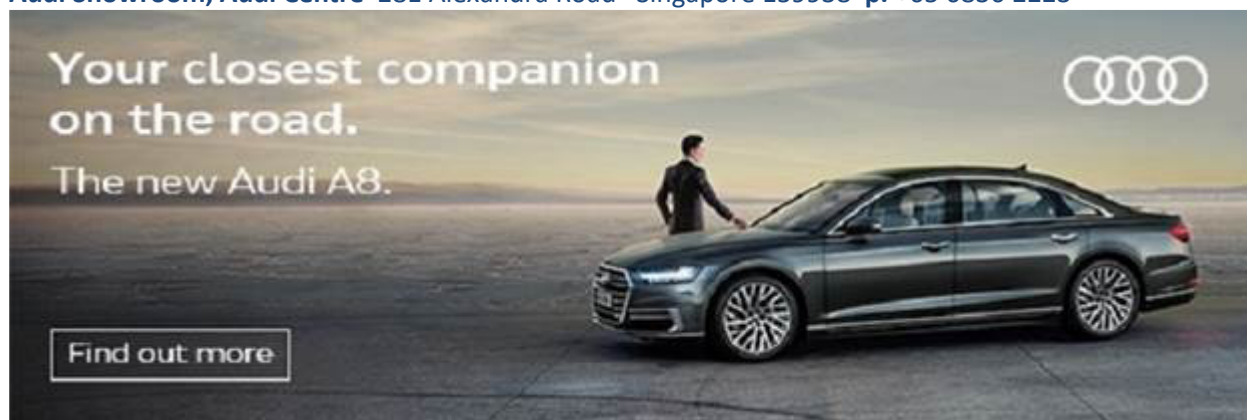
**Premium Automobiles Pte Ltd** (Reg No 199902271W)

55 Ubi Road 1 Road Singapore 408699

**p.** +65 6388 2323 **d.** +65 6768 9911 **f.** +65 6841 1183

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**From:** Claims <[claims@premiumauto.com.sg](mailto:claims@premiumauto.com.sg)>

**Sent:** Thursday, 13 June 2019 4:44 PM

**To:** 'Denise Tay (LKKAUTO)' <[denisetay@lkkauto.com](mailto:denisetay@lkkauto.com)>

**Cc:** 'SUR' <[sur@lkkauto.com](mailto:sur@lkkauto.com)>

**Subject:** RE: OD CLAIM FOR SJZ 7730 A

Dear Denise,

We have counted out approved parts and labour are \$29,979, we request for 27K lumpsum basic for the repair.

Thank you.

**Best Regards,**  
**Kelvin Khoo**  
**Claims Advisor**

**Premium Automobiles Pte Ltd** (Reg No 199902271W)

55 Ubi Road 1 Road Singapore 408699

**p.** +65 6388 2323 **d.** +65 6768 9911 **f.** +65 6841 1183

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**From:** Denise Tay (LKKAuto) <[denisetay@lkkauto.com](mailto:denisetay@lkkauto.com)>

**Sent:** Thursday, 13 June 2019 2:42 PM

**To:** [claims@premiumauto.com.sg](mailto:claims@premiumauto.com.sg)

**Cc:** SUR <[sur@lkkauto.com](mailto:sur@lkkauto.com)>

**Subject:** FW: OD CLAIM FOR SJZ 7730 A

**Importance:** High

Dear Kelvin,

Please check if able to repair with all in 20K.

Best Regards,

**Denise Tay** | Case Handler

**LKK Auto Consultants Pte Ltd**

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

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---

**From:** Denise Tay (LKKAuto)

**Sent:** Thursday, 13 June 2019 2:36 PM

**To:** [claims@premiumauto.com.sg](mailto:claims@premiumauto.com.sg); SUR <[sur@lkkauto.com](mailto:sur@lkkauto.com)>

**Subject:** RE: OD CLAIM FOR SJZ 7730 A

Dear Kelvin,

Please check if able to repair with all in 20K.

Best Regards,

**Denise Tay** | Case Handler

**LKK Auto Consultants Pte Ltd**

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

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

---

**From:** Claims <[claims@premiumauto.com.sg](mailto:claims@premiumauto.com.sg)>

**Sent:** Wednesday, 12 June 2019 6:20 PM

**To:** SUR <[sur@lkkauto.com](mailto:sur@lkkauto.com)>

**Cc:** [claims@premiumauto.com.sg](mailto:claims@premiumauto.com.sg)

**Subject:** RE: OD CLAIM FOR SJZ 7730 A

Dear All,

Attached is the surveyor marking estimate and CI for your kind reference,

Kindly assist to follow up repair approval.

Thank you.

**Best Regards**  
**Kelvin Khoo**  
**Claims Advisor**

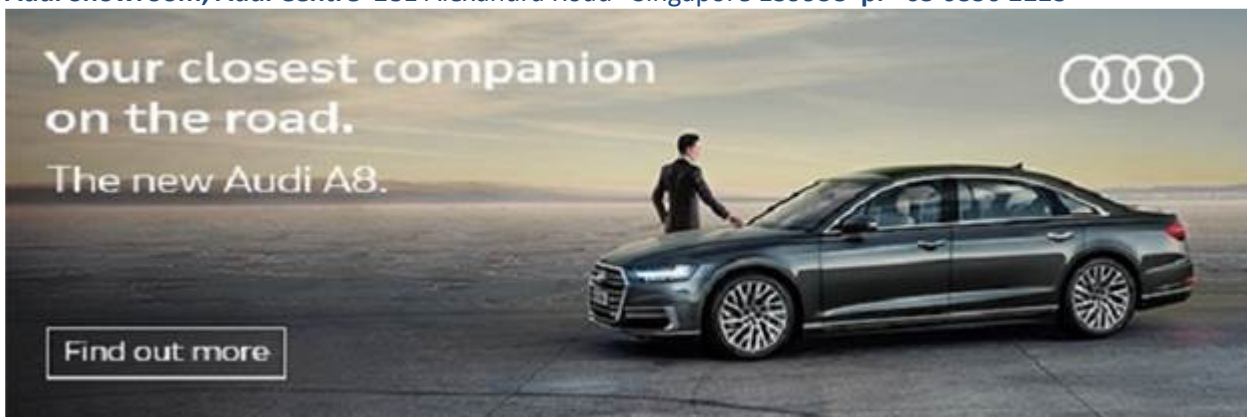
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55 Ubi Road 1 Road Singapore 408699

**p.** +65 6388 2323 **d.** +65 6768 9911 **f.** +65 6841 1183

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**From:** Claims <[claims@premiumauto.com.sg](mailto:claims@premiumauto.com.sg)>

**Sent:** Wednesday, 12 June 2019 8:24 AM

**To:** 'SUR' <[sur@lkkauto.com](mailto:sur@lkkauto.com)>

**Cc:** [claims@premiumauto.com.sg](mailto:claims@premiumauto.com.sg)

**Subject:** RE: OD CLAIM FOR SJZ 7730 A

Dear All,

Kindly arrange survey on today @ 24 Benoi Sector, Vehicle is in our workshop.

Thank you.

**Best Regards**  
**Kelvin Khoo**  
**Claims Advisor**

**Premium Automobiles Pte Ltd** (Reg No 199902271W)

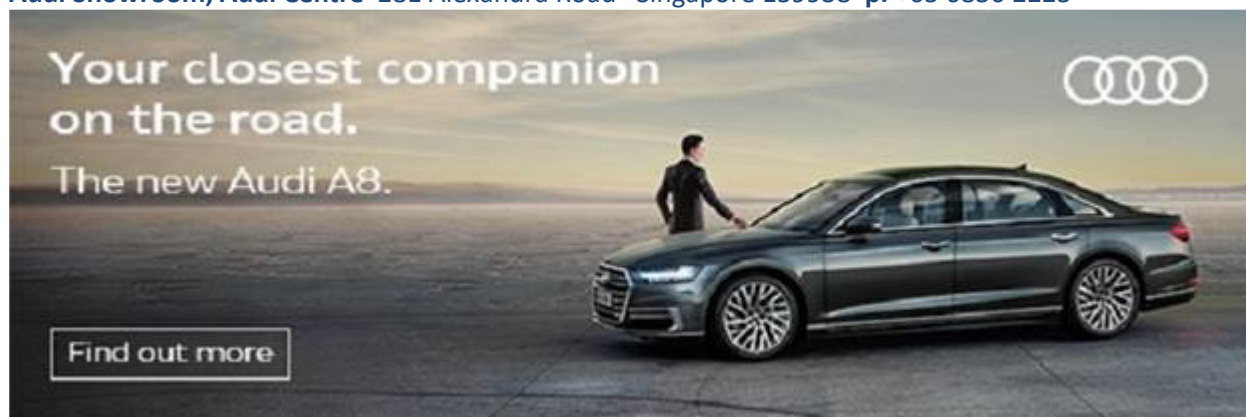


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---

**From:** Claims <[claims@premiumauto.com.sg](mailto:claims@premiumauto.com.sg)>

**Sent:** Tuesday, 11 June 2019 1:38 PM

**To:** 'SUR' <[sur@lkkauto.com](mailto:sur@lkkauto.com)>

**Cc:** 'claims@premiumauto.com.sg' <[claims@premiumauto.com.sg](mailto:claims@premiumauto.com.sg)>

**Subject:** OD CLAIM FOR SJZ 7730 A

Dear All,

Kindly arrange for a survey on the 12<sup>TH</sup> June 2019 – Vehicle is in our workshop compound @ 24 Benoi Sector.

Attached is the GIA report and repair estimate for your kind reference .

Thank you.

**Best Regards**

**Kelvin Khoo**

**Claims Advisor**

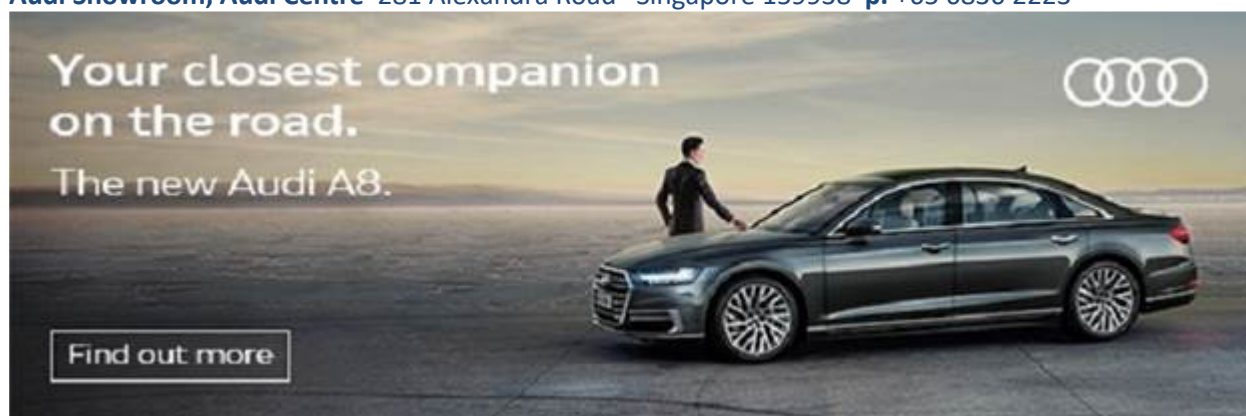
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