

## Shiau Chan (LKKAUTO)

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**From:** Shiau Chan (LKKAUTO)  
**Sent:** Wednesday, 4 September 2019 10:05 AM  
**To:** Chua, Gek Tiang Ruth  
**Cc:** Han, Bernard; Celine Fong (LKKAUTO); Adrian Ling (LKKAUTO); KKLau  
**Subject:** RE: URGENT: SJE3232H - No evidence of damage from scene photos, please relook into survey recommendations | Sompso ref: CMTD1903020/RUC

Dear Ruth,

Thank you for the email.

According to our surveyor, the recommendation of repair days is 4 days.

Best Regards,

**Shiau Chan (Ms)** | Case Handler

**LKK Auto Consultants Pte Ltd**

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

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

---

**From:** Chua, Gek Tiang Ruth <ruth.chua@sompso.com.sg>  
**Sent:** Tuesday, 3 September 2019 11:26 AM  
**To:** Shiau Chan (LKKAUTO) <siewsc@lkkauto.com>  
**Cc:** Han, Bernard <Bernard.han@sompso.com.sg>; Celine Fong (LKKAUTO) <celinefong@lkkauto.com>; Adrian Ling (LKKAUTO) <adrianling@lkkauto.com>; KKLau <kklau@lkkauto.com>  
**Subject:** RE: URGENT: SJE3232H - No evidence of damage from scene photos, please relook into survey recommendations | Sompso ref: CMTD1903020/RUC

Dear Shiau Chan,

Please advise how many repair days are required?

The earlier recommendation was 4 days. Please advise if any adjustment is done.

Thank you.

Best Regards

**Ruth Chua**

Claims Division

D: 6329 5153 | T: 6461 6555 | F: 6221 3147



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---

**From:** Shiao Chan (LKKAuto) <[siewsc@lkkauto.com](mailto:siewsc@lkkauto.com)>

**Sent:** Monday, September 02, 2019 9:27 AM

**To:** Chua, Gek Tiang Ruth <[ruth.chua@sompo.com.sg](mailto:ruth.chua@sompo.com.sg)>

**Cc:** Han, Bernard <[Bernard.han@sompo.com.sg](mailto:Bernard.han@sompo.com.sg)>; Celine Fong (LKKAuto) <[celinefong@lkkauto.com](mailto:celinefong@lkkauto.com)>; Adrian Ling (LKKAuto) <[adrianling@lkkauto.com](mailto:adrianling@lkkauto.com)>; KKLau <[kklau@lkkauto.com](mailto:kklau@lkkauto.com)>

**Subject:** RE: URGENT: SJE3232H - No evidence of damage from scene photos, please relook into survey recommendations | Sompo ref: CMTD1903020/RUC

Dear Ruth,

Noted with thanks.

Best Regards,

**Shiao Chan (Ms)** | Case Handler

**LKK Auto Consultants Pte Ltd**

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

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

---

**From:** Chua, Gek Tiang Ruth <[ruth.chua@sompo.com.sg](mailto:ruth.chua@sompo.com.sg)>

**Sent:** Friday, 30 August 2019 2:23 PM

**To:** Shiao Chan (LKKAuto) <[siewsc@lkkauto.com](mailto:siewsc@lkkauto.com)>

**Cc:** Han, Bernard <[Bernard.han@sompo.com.sg](mailto:Bernard.han@sompo.com.sg)>; Celine Fong (LKKAuto) <[celinefong@lkkauto.com](mailto:celinefong@lkkauto.com)>; Adrian Ling (LKKAuto) <[adrianling@lkkauto.com](mailto:adrianling@lkkauto.com)>; KKLau <[kklau@lkkauto.com](mailto:kklau@lkkauto.com)>

**Subject:** RE: URGENT: SJE3232H - No evidence of damage from scene photos, please relook into survey recommendations | Sompo ref: CMTD1903020/RUC

Dear Shiao Chan

Please proceed to settle Cost of Repair at lump sum of \$2,000.00.

Thank you.

Best Regards

**Ruth Chua**

Claims Division

**D:** 6329 5153 | **T:** 6461 6555 | **F:** 6221 3147



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---

**From:** Shiao Chan (LKKAuto) <[siewsc@lkkauto.com](mailto:siewsc@lkkauto.com)>

**Sent:** Monday, August 26, 2019 5:50 PM

**To:** Chua, Gek Tiang Ruth <[ruth.chua@sompo.com.sg](mailto:ruth.chua@sompo.com.sg)>

**Cc:** Han, Bernard <[Bernard.han@sompo.com.sg](mailto:Bernard.han@sompo.com.sg)>; Celine Fong (LKKAuto) <[celinefong@lkkauto.com](mailto:celinefong@lkkauto.com)>; Adrian Ling (LKKAuto) <[adrianling@lkkauto.com](mailto:adrianling@lkkauto.com)>; KKLau <[kklau@lkkauto.com](mailto:kklau@lkkauto.com)>

**Subject:** RE: URGENT: SJE3232H - No evidence of damage from scene photos, please relook into survey recommendations | Sompo ref: CMTD1903020/RUC

Dear Ruth,

According to our surveyor, managed to get repairer to agree to a revised repair cost of \$2,000.00.

Parts

WING MIRROR :	\$1,303.00
FENDER :	<u>\$ 781.90</u>
	\$2,084.90
LESS 25% :	<u>\$ 521.23</u>
	\$1,563.67

LABOUR :	\$500.00
SPRAY PAINTING:	\$500.00
WIRING :	<u>\$ 30.00</u>
	<u>\$1,030.00</u>
GRAND TOTAL :	\$2,593.67
LUMP SUM :	\$2,000.00

For your approval.

Best Regards,

**Shiau Chan (Ms)** | Case Handler

**LKK Auto Consultants Pte Ltd**

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

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

---

**From:** Chua, Gek Tiang Ruth <[ruth.chua@sompo.com.sg](mailto:ruth.chua@sompo.com.sg)>

**Sent:** Monday, 26 August 2019 2:11 PM

**To:** Shiao Chan (LKKAuto) <[siewsc@lkkauto.com](mailto:siewsc@lkkauto.com)>

**Cc:** Han, Bernard <[Bernard.han@sompo.com.sg](mailto:Bernard.han@sompo.com.sg)>; Celine Fong (LKKAUTO) <[celinefong@lkkauto.com](mailto:celinefong@lkkauto.com)>; Adrian Ling (LKKAUTO) <[adrianling@lkkauto.com](mailto:adrianling@lkkauto.com)>; KKLau <[kklau@lkkauto.com](mailto:kklau@lkkauto.com)>

**Subject:** RE: URGENT: SJE3232H - No evidence of damage from scene photos, please relook into survey recommendations | Sompo ref: CMTD1903020/RUC

Dear Shiau Chan,

We refer to your email dated 22 Aug 2019.  
Can we know what's the latest update of this case?

Thank you.

Best Regards

**Ruth Chua**

Claims Division

D: 6329 5153 | 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:** Shiau Chan (LKKAUTO) <[siewsc@lkkauto.com](mailto:siewsc@lkkauto.com)>

**Sent:** Thursday, August 22, 2019 10:17 AM

**To:** Chua, Gek Tiang Ruth <[ruth.chua@sompo.com.sg](mailto:ruth.chua@sompo.com.sg)>

**Cc:** Han, Bernard <[Bernard.han@sompo.com.sg](mailto:Bernard.han@sompo.com.sg)>; Celine Fong (LKKAUTO) <[celinefong@lkkauto.com](mailto:celinefong@lkkauto.com)>; Adrian Ling (LKKAUTO) <[adrianling@lkkauto.com](mailto:adrianling@lkkauto.com)>; KKLau <[kklau@lkkauto.com](mailto:kklau@lkkauto.com)>

**Subject:** RE: URGENT: SJE3232H - No evidence of damage from scene photos, please relook into survey recommendations | Sompo ref: CMTD1903020/RUC

Dear Ruth,

Refer to the tele-conversation between you and our surveyor, Adrian yesterday.

The representative from workshop who called up have no idea of the current dispute.

Therefore, we have advised her on the current situation and she will not be chasing your side until after the problem has been resolved.

Currently, workshop is not willing to accept a repair cost of \$1,200.00 ((\$480 + \$1038.75) x 80%) as suggested and hence causing a delay. We will continue to engage workshop to resolve the difference, hopefully before the end of this week.

Best Regards,

**Shiau Chan (Ms)** | Case Handler

**LKK Auto Consultants Pte Ltd**

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

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

---

**From:** Chua, Gek Tiang Ruth <[ruth.chua@sompo.com.sg](mailto:ruth.chua@sompo.com.sg)>

**Sent:** Wednesday, 21 August 2019 10:04 AM

**To:** Shiau Chan (LKKAuto) <[siewsc@lkkauto.com](mailto:siewsc@lkkauto.com)>

**Cc:** Han, Bernard <[Bernard.han@sompo.com.sg](mailto:Bernard.han@sompo.com.sg)>; Celine Fong (LKKAuto) <[celinefong@lkkauto.com](mailto:celinefong@lkkauto.com)>; Adrian Ling (LKKAuto) <[adrianling@lkkauto.com](mailto:adrianling@lkkauto.com)>; KKLau <[kklau@lkkauto.com](mailto:kklau@lkkauto.com)>

**Subject:** RE: URGENT: SJE3232H - No evidence of damage from scene photos, please relook into survey recommendations | Sompo ref: CMTD1903020/RUC

Dear Shiau Chan,

Your email on 16 Aug mentioned that you are in the midst of discussing with the workshop.

However the Third Party workshop called us today to ask for an offer. From what they said, they have not heard from you on the revision of the repair costs.

Can we know what has been discussed with the workshop thus far?  
Please let us hear from you.

Best Regards

**Ruth Chua**

Claims Division

D: 6329 5153 | T: 6461 6555 | F: 6221 3147



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disclosure is permitted/required by laws, our third party service providers and agents (acting on our behalf). Please click [here](#) for our Privacy Policy.

---

**From:** Chua, Gek Tiang Ruth

**Sent:** Tuesday, August 20, 2019 1:45 PM

**To:** 'Shiau Chan (LKKAUTO)' <[siewsc@lkkauto.com](mailto:siewsc@lkkauto.com)>

**Cc:** Han, Bernard <[Bernard.han@sompo.com.sg](mailto:Bernard.han@sompo.com.sg)>; Celine Fong (LKKAUTO) <[celinefong@lkkauto.com](mailto:celinefong@lkkauto.com)>; Adrian Ling (LKKAUTO) <[adrianling@lkkauto.com](mailto:adrianling@lkkauto.com)>

**Subject:** RE: URGENT: SJE3232H - No evidence of damage from scene photos, please relook into survey recommendations | Sompo ref: CMTD1903020/RUC

Dear Shiau Chan

Any updates for this matter?

Do note that insured/agent is following up very closely for this case.

Best Regards

**Ruth Chua**

Claims Division

D: 6329 5153 | T: 6461 6555 | F: 6221 3147



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---

**From:** Shiau Chan (LKKAUTO) <[siewsc@lkkauto.com](mailto:siewsc@lkkauto.com)>

**Sent:** Friday, August 16, 2019 3:38 PM

**To:** Chua, Gek Tiang Ruth <[ruth.chua@sompo.com.sg](mailto:ruth.chua@sompo.com.sg)>

**Cc:** Han, Bernard <[Bernard.han@sompo.com.sg](mailto:Bernard.han@sompo.com.sg)>; Celine Fong (LKKAUTO) <[celinefong@lkkauto.com](mailto:celinefong@lkkauto.com)>; Adrian Ling (LKKAUTO) <[adrianling@lkkauto.com](mailto:adrianling@lkkauto.com)>

**Subject:** RE: URGENT: SJE3232H - No evidence of damage from scene photos, please relook into survey recommendations | Sompo ref: CMTD1903020/RUC

Dear Ruth,

According to our surveyor, from the photo that we have received, there are indeed some discrepancy.

Therefore, we are in the midst of discussing with the repairer on the way forward and also to address the issue and to re-computation a more reasonable repair cost.

Best Regards,

**Shiau Chan (Ms)** | Case Handler

**LKK Auto Consultants Pte Ltd**

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

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---

**From:** Chua, Gek Tiang Ruth <[ruth.chua@sompo.com.sg](mailto:ruth.chua@sompo.com.sg)>

**Sent:** Friday, 16 August 2019 11:25 AM

**To:** Shiau Chan (LKKAuto) <[siewsc@lkkauto.com](mailto:siewsc@lkkauto.com)>

**Cc:** Han, Bernard <[Bernard.han@sompo.com.sg](mailto:Bernard.han@sompo.com.sg)>; Celine Fong (LKKAuto) <[celinefong@lkkauto.com](mailto:celinefong@lkkauto.com)>; Adrian Ling (LKKAuto) <[adrianling@lkkauto.com](mailto:adrianling@lkkauto.com)>

**Subject:** RE: URGENT: SJE3232H - No evidence of damage from scene photos, please relook into survey recommendations | Sompo ref: CMTD1903020/RUC

Dear Shiau Chan

1. Can we have an update for this matter, with regards to:
  - a. Consistency of the repairs recommended?
  - b. Re-finalisation of the repairs with the TP workshop?

Best Regards

**Ruth Chua**

Claims Division

D: 6329 5153 | T: 6461 6555 | F: 6221 3147



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---

**From:** Shiau Chan (LKKAuto) <[siewsc@lkkauto.com](mailto:siewsc@lkkauto.com)>

**Sent:** Tuesday, August 13, 2019 2:00 PM

**To:** Chua, Gek Tiang Ruth <[ruth.chua@sompo.com.sg](mailto:ruth.chua@sompo.com.sg)>

**Cc:** Han, Bernard <[Bernard.han@sompo.com.sg](mailto:Bernard.han@sompo.com.sg)>; Celine Fong (LKKAuto) <[celinefong@lkkauto.com](mailto:celinefong@lkkauto.com)>; Adrian Ling (LKKAuto) <[adrianling@lkkauto.com](mailto:adrianling@lkkauto.com)>

**Subject:** RE: URGENT: SJE3232H - No evidence of damage from scene photos, please relook into survey recommendations | Sompo ref: CMTD1903020/RUC

Dear Ruth,

Please be informed that our surveyor is in the midst of re-finalise with repairer.

Best Regards,

**Shiau Chan (Ms)** | Case Handler

**LKK Auto Consultants Pte Ltd**

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

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**From:** Chua, Gek Tiang Ruth <[ruth.chua@sompo.com.sg](mailto:ruth.chua@sompo.com.sg)>

**Sent:** Tuesday, 13 August 2019 9:24 AM

**To:** Shiau Chan (LKKAuto) <[siewsc@lkkauto.com](mailto:siewsc@lkkauto.com)>

**Cc:** Han, Bernard <[Bernard.han@sompo.com.sg](mailto:Bernard.han@sompo.com.sg)>; Celine Fong (LKKAuto) <[celinefong@lkkauto.com](mailto:celinefong@lkkauto.com)>; Adrian Ling (LKKAuto) <[adrianling@lkkauto.com](mailto:adrianling@lkkauto.com)>

**Subject:** RE: URGENT: SJE3232H - No evidence of damage from scene photos, please relook into survey recommendations | Sompo ref: CMTD1903020/RUC

Dear Shiau Chan / Adrian,

Can we have an answer from you today?

Thank you.

Best Regards

**Ruth Chua**

Claims Division

D: 6329 5153 | T: 6461 6555 | F: 6221 3147



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**From:** Chua, Gek Tiang Ruth  
**Sent:** Thursday, August 08, 2019 4:46 PM  
**To:** 'Shiau Chan (LKKAUTO)' <[siewsc@lkkauto.com](mailto:siewsc@lkkauto.com)>  
**Cc:** Han, Bernard <[Bernard.han@sompo.com.sg](mailto:Bernard.han@sompo.com.sg)>; Celine Fong (LKKAUTO) <[celinefong@lkkauto.com](mailto:celinefong@lkkauto.com)>; Adrian Ling (LKKAUTO) <[adrianling@lkkauto.com](mailto:adrianling@lkkauto.com)>  
**Subject:** RE: URGENT: SJE3232H - No evidence of damage from scene photos, please relook into survey recommendations | Sompo ref: CMTD1903020/RUC

Dear Shiau Chan

Please let us hear from you on this matter, as Insured / Agent is chasing for an answer.

Thank you.

Best Regards

**Ruth Chua**

Claims Division

D: 6329 5153 | T: 6461 6555 | F: 6221 3147



**Sompo Insurance Singapore Pte. Ltd.**

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

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**From:** Shiau Chan (LKKAUTO) <[siewsc@lkkauto.com](mailto:siewsc@lkkauto.com)>  
**Sent:** Tuesday, August 06, 2019 10:10 AM  
**To:** Chua, Gek Tiang Ruth <[ruth.chua@sompo.com.sg](mailto:ruth.chua@sompo.com.sg)>  
**Cc:** Han, Bernard <[Bernard.han@sompo.com.sg](mailto:Bernard.han@sompo.com.sg)>; Celine Fong (LKKAUTO) <[celinefong@lkkauto.com](mailto:celinefong@lkkauto.com)>; Adrian Ling (LKKAUTO) <[adrianling@lkkauto.com](mailto:adrianling@lkkauto.com)>  
**Subject:** RE: URGENT: SJE3232H - No evidence of damage from scene photos, please relook into survey recommendations | Sompo ref: CMTD1903020/RUC

Dear Ruth,

Our surveyor on medical leave, we will revert to you asap.

Best Regards,

**Shiau Chan (Ms)** | Case Handler

**LKK Auto Consultants Pte Ltd**

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

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

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**From:** Chua, Gek Tiang Ruth <[ruth.chua@sompo.com.sg](mailto:ruth.chua@sompo.com.sg)>

**Sent:** Tuesday, 6 August 2019 9:52 AM

**To:** Shiau Chan (LKKAuto) <[siewsc@lkkauto.com](mailto:siewsc@lkkauto.com)>

**Cc:** Han, Bernard <[Bernard.han@sompo.com.sg](mailto:Bernard.han@sompo.com.sg)>

**Subject:** RE: URGENT: SJE3232H - No evidence of damage from scene photos, please relook into survey recommendations | Sompo ref: CMTD1903020/RUC

Dear Shiau Chan,

Can we have your update of the case?

Here is the labour charges from the second opinion/recommendation:

**LABOUR CHARGES**

To check Wiring	\$	30.00	
Tuff Kote	\$	-	Not necessary
Panel Beating	\$	200.00	
Spray Painting	\$	250.00	
Total Labour Costs	\$	480.00	

Thank you.

Best Regards

**Ruth Chua**

Claims Division

D: 6329 5153 | T: 6461 6555 | F: 6221 3147



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**From:** Shiau Chan (LKKAuto) <[siewsc@lkkauto.com](mailto:siewsc@lkkauto.com)>  
**Sent:** Monday, August 05, 2019 10:04 AM  
**To:** Chua, Gek Tiang Ruth <[ruth.chua@sompo.com.sg](mailto:ruth.chua@sompo.com.sg)>  
**Cc:** Han, Bernard <[Bernard.han@sompo.com.sg](mailto:Bernard.han@sompo.com.sg)>  
**Subject:** RE: URGENT: SJE3232H - No evidence of damage from scene photos, please relook into survey recommendations | Somp ref: CMTD1903020/RUC

Dear Ruth,

Thank you for the email.

We will check the matter with our surveyor and revert to you.

Best Regards,

**Shiau Chan (Ms)** | Case Handler

**LKK Auto Consultants Pte Ltd**

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

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

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**From:** Chua, Gek Tiang Ruth <[ruth.chua@sompo.com.sg](mailto:ruth.chua@sompo.com.sg)>  
**Sent:** Monday, 5 August 2019 10:00 AM  
**To:** Shiau Chan (LKKAuto) <[siewsc@lkkauto.com](mailto:siewsc@lkkauto.com)>  
**Cc:** Han, Bernard <[Bernard.han@sompo.com.sg](mailto:Bernard.han@sompo.com.sg)>  
**Subject:** URGENT: SJE3232H - No evidence of damage from scene photos, please relook into survey recommendations | Somp ref: CMTD1903020/RUC

Dear Shiau Chan,

1. We wish to highlight to you that Insured is disputing Cost of Repair.
2. He has provided some scene photos which verify the extent of the damages. The scene photos had been forwarded to you earlier.
3. As insured is disputing, we sought for a second opinion on this matter and our findings are as such:

FRONT RH HEADLAMP	Not necessary	\$ -	(Based on scene photos front RH headlam
FRONT RH HEADLAMP LOWER BRACKET	Not necessary	\$ -	(No evidence of damage)
FRONT RH FENDER	Repairable	\$ -	(Slightly dented, repairable)
FRONT RH FENDER COWLING	Not necessary	\$ -	(No evidence of damage)
FRONT RH FENDER COWLING CLIPS	Necessary	\$ 39.00	
FRONT RH SIDE MIRROR ASSY	Broken	\$ 977.25	
FRONT BUMPER	Not necessary	\$ -	(Grazed. Based on scene photos front bun
FRONT BUMPER CLIPS	Necessary	\$ 22.50	
FRONT BUMPER RH RETAINER	Not necessary	\$ -	(No evidence of damage)
TOTAL		\$ 1,038.75	

4. We note that the difference between your recommendation and the second opinion is \$4,204.25.
5. Some of the parts recommended has no evidence of damage from the scene photos.

6. We would like you to check the consistency of the damage again, and liaise with the workshop to work out an adjusted figure.

Thank you.

Best Regards

**Ruth Chua**

Claims Division

D: 6329 5153 | T: 6461 6555 | F: 6221 3147



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