

## Khanchna (LKK Auto)

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**From:** Rachel Wu <RachelWu@msfirstcapital.com.sg>  
**Sent:** 9 December 2020 9:56 AM  
**To:** Khanchna (LKK Auto)  
**Cc:** Admin A  
**Subject:** RE: MANDATE REQUEST ON QUANTUM - YOUR REF: D20000318MFSH // [ EXPRESS SETTLEMENT VIA LKK] [ACCIDENT BETWEEN SMQ36D & SHC8238T [FCI] ON 10/01/2020  
**Attachments:** Rental agreement.pdf; TP LOD.pdf; RE: MANDATE REQUEST ON QUANTUM - YOUR REF: D20000318MFSH // [ EXPRESS SETTLEMENT VIA LKK] [ACCIDENT BETWEEN SMQ36D & SHC8238T [FCI] ON 10/01/2020  
**Follow Up Flag:** Follow up  
**Flag Status:** Flagged

Dear Khanchna,

Please proceed as per claimnote mandate.

COR : \$47,626.34  
LOR : \$1,070.00 - \$1,337.50 (\$200-\$250 x 05 days + 7% GST)  
**Total : \$48,696.34 - \$48,963.84**

Thank you

Best Regards

Rachel Wu  
Motor Claim Department

MS First Capital Insurance Ltd | 36 Robinson Road, City House #16-01 Singapore 068877 | Tel: 6507 3848 | DID : 6507 3862  
| Fax No. : 6507 3849 | Email: [rachelwu@msfirstcapital.com.sg](mailto:rachelwu@msfirstcapital.com.sg) | Company Regn. No. 195000106C  
A Member of **MS&AD Insurance Group**

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**From:** Khanchna (LKK Auto) <khanchna@lkkauto.com>  
**Sent:** Monday, 7 December 2020 6:04 pm  
**To:** Rachel Wu <RachelWu@msfirstcapital.com.sg>  
**Cc:** Admin A <admin-a@lkkauto.com>  
**Subject:** FW: MANDATE REQUEST ON QUANTUM - YOUR REF: D20000318MFSH // [ EXPRESS SETTLEMENT VIA LKK] [ACCIDENT BETWEEN SMQ36D & SHC8238T [FCI] ON 10/01/2020

Dear Rachel,

We refer to the above matter.

Please be informed that according to TP workshop, the rental agreement is to only indicate the rental rate per day. For the actual no. of days and total rental cost, they told us to refer to rental invoice.

Please advice whether the rental agreement is acceptable or not.

Thank you.

**"Best Wishes for Merry Christmas & Happy New Year 2021"**

Best Regards,

**Khanchna** | Case Handler

**LKK Auto Consultants Pte Ltd**

DID: **6841 2360** | email: [Khanchna@lkkauto.com](mailto:Khanchna@lkkauto.com) | Fax: 6741-4108

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

---

**From:** Rachel Wu <[RachelWu@msfirstcapital.com.sg](mailto:RachelWu@msfirstcapital.com.sg)>

**Sent:** 18 November 2020 10:57 AM

**To:** Khanchna (LKK Auto) <[khanchna@lkkauto.com](mailto:khanchna@lkkauto.com)>

**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>

**Subject:** RE: MANDATE REQUEST ON QUANTUM - YOUR REF: D20000318MFSH // [ EXPRESS SETTLEMENT VIA LKK]  
[ACCIDENT BETWEEN SMQ36D & SHC8238T [FCI] ON 10/01/2020

Dear Khanchna,

Based on the rental agreement given, it only stating Day 1 amount.

Kindly request third party to amend the rental agreement on the days and amount as the tax invoice indicating 5 days.

Thank you

Best Regards

Rachel Wu

Motor Claim Department

MS First Capital Insurance Ltd | 36 Robinson Road, City House #16-01 Singapore 068877 | Tel: 6507 3848 | DID : 6507 3862

| Fax No. : 6507 3849 | Email: [rachelwu@msfirstcapital.com.sg](mailto:rachelwu@msfirstcapital.com.sg) | Company Regn. No. 195000106C

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**From:** Khanchna (LKK Auto) <[khanchna@lkkauto.com](mailto:khanchna@lkkauto.com)>

**Sent:** Wednesday, November 18, 2020 10:20 AM

To: Rachel Wu <[RachelWu@msfirstcapital.com.sg](mailto:RachelWu@msfirstcapital.com.sg)>

Cc: Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>

Subject: RE: MANDATE REQUEST ON QUANTUM - YOUR REF: D20000318MFSH // [ EXPRESS SETTLEMENT VIA LKK]  
[ACCIDENT BETWEEN SMQ36D & SHC8238T [FCI] ON 10/01/2020

Dear Rachel,

We refer to the above matter.

We attach herewith a copy of the rental agreement from third party.

Thank you.

Best Regards,

**Khanchna** | Case Handler

**LKK Auto Consultants Pte Ltd**

DID: **6841 2360** | email: [Khanchna@lkkauto.com](mailto:Khanchna@lkkauto.com) | Fax: 6741-4108

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

---

From: Rachel Wu <[RachelWu@msfirstcapital.com.sg](mailto:RachelWu@msfirstcapital.com.sg)>

Sent: 30 September 2020 2:41 PM

To: Khanchna (LKK Auto) <[khanchna@lkkauto.com](mailto:khanchna@lkkauto.com)>

Cc: Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>

Subject: RE: MANDATE REQUEST ON QUANTUM - YOUR REF: D20000318MFSH // [ EXPRESS SETTLEMENT VIA LKK]  
[ACCIDENT BETWEEN SMQ36D & SHC8238T [FCI] ON 10/01/2020

Dear Khanchna,

Please offer as per below:

COR : \$47,626.34

LOR : \$1,070.00 - \$1,337.50 (\$200-\$250 x 05 days + 7% GST)

**Total : \$48,696.34 - \$48,963.84**

- Please request rental agreement from third party

Thank you

Best Regards

Rachel Wu

Motor Claim Department

MS First Capital Insurance Ltd | 36 Robinson Road, City House #16-01 Singapore 068877 | Tel: 6507 3848 | DID : 6507 3862

| Fax No. : 6507 3849 | Email: [rachelwu@msfirstcapital.com.sg](mailto:rachelwu@msfirstcapital.com.sg) | Company Regn. No. 195000106C

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**From:** Khanchna (LKK Auto) <[khanchna@lkkauto.com](mailto:khanchna@lkkauto.com)>

**Sent:** Tuesday, 15 September 2020 3:42 pm

**To:** Rachel Wu <[RachelWu@msfirstcapital.com.sg](mailto:RachelWu@msfirstcapital.com.sg)>

**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>

**Subject:** FW: MANDATE REQUEST ON QUANTUM - YOUR REF: D20000318MFSH // [ EXPRESS SETTLEMENT VIA LKK]  
[ACCIDENT BETWEEN SMQ36D & SHC8238T [FCI] ON 10/01/2020

**Importance:** High

Dear Rachel,

We refer to the above matter and your e-mail below.

Please be informed that there is a supplementary item on the labour ( as attached).

We have taken note of your instructions and will ensure the same.

Thank you.

Best Regards,

**Khanchna** | Case Handler

**LKK Auto Consultants Pte Ltd**

DID: **6841 2360** | email: [Khanchna@lkkauto.com](mailto:Khanchna@lkkauto.com) | Fax: 6741-4108

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

---

**From:** Rachel Wu <[RachelWu@msfirstcapital.com.sg](mailto:RachelWu@msfirstcapital.com.sg)>

**Sent:** 15 September 2020 11:11 AM

**To:** Khanchna (LKK Auto) <[khanchna@lkkauto.com](mailto:khanchna@lkkauto.com)>

**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; Eileen Lee <[EileenLee@msfirstcapital.com.sg](mailto:EileenLee@msfirstcapital.com.sg)>

**Subject:** RE: MANDATE REQUEST ON QUANTUM - YOUR REF: D20000318MFSH // [ EXPRESS SETTLEMENT VIA LKK]  
[ACCIDENT BETWEEN SMQ36D & SHC8238T [FCI] ON 10/01/2020

**Importance:** High

Dear LKK,

Kindly advise on the increment of COR based on preliminary report.

ie. Is the increase of COR necessary/ reasonable &/or was there supplementary items?

Kindly be reminded to seek further advice from FCI if the final figures differs from your Preliminary advice (after adding 'check items')/ the COR we've agreed on.

Thank You.

Best Regards

Rachel Wu  
Motor Claim Department

MS First Capital Insurance Ltd | 36 Robinson Road, City House #16-01 Singapore 068877 | Tel: 6507 3848 | DID : 6507 3862  
| Fax No. : 6507 3849 | Email: [rachelwu@msfirstcapital.com.sg](mailto:rachelwu@msfirstcapital.com.sg) | Company Regn. No. 195000106C  
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**From:** Khanchna (LKK Auto) <[khanchna@lkkauto.com](mailto:khanchna@lkkauto.com)>  
**Sent:** Monday, September 14, 2020 4:10 PM  
**To:** Rachel Wu <[RachelWu@msfirstcapital.com.sg](mailto:RachelWu@msfirstcapital.com.sg)>  
**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>  
**Subject:** MANDATE REQUEST ON QUANTUM - YOUR REF: D20000318MFSH // [ EXPRESS SETTLEMENT VIA LKK ]  
[ACCIDENT BETWEEN SMQ36D & SHC8238T [FCI] ON 10/01/2020

**YOUR REF: D20000318MFSH**  
**LKK REF: CC4/FCI20001080/Eka3q2**

Dear Rachel,

We refer to the above matter.

We seek your approval to offer third party repairer **"Wearnes Automotive Pte Ltd"** at **\$ 48,803.34 ~ 48,963.84(all in)**.

The summary is as follows: -

	Claimed Amount	Revised Amount
1. Cost of Repair (W/GST)	\$ 70,464.85	\$ 47,626.34
2. Loss of Rental ( 5 days x \$250 ) (w/GST)	\$ 1,337.50	\$ 1,177.00 ~ 1,337.50 (\$220 ~ \$250) (w/GST)
<b>Total</b>	<b>\$ 71,802.35</b>	<b><u>\$ 48,803.34 ~ 48,963.84</u></b>

Surveyor recommended 5 days for repair

Enclosed herewith all the documents for your perusal.

**Kindly let us have your approval/instruction.**

Thank you.

Best Regards,

**Khanchna** | Case Handler

**LKK Auto Consultants Pte Ltd**

DID: **6841 2360** | email: [Khanchna@lkkauto.com](mailto:Khanchna@lkkauto.com) | Fax: 6741-4108  
Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

---

**From:** Khanchna (LKK Auto)

**Sent:** 24 July 2020 5:29 PM

**To:** Rachel Wu <[RachelWu@msfirstcapital.com.sg](mailto:RachelWu@msfirstcapital.com.sg)>

**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>

**Subject:** PROPOSAL ON LIABILITY - YOUR REF: D20000318MFSH // [ EXPRESS SETTLEMENT VIA LKK] [ACCIDENT BETWEEN SMQ36D & SHC8238T [FCI] ON 10/01/2020

Dear Sir/Madam,

We refer to the above matter.

We attach herewith a copy of the LOD.

We will follow up with our e-mail seeking mandate later.

Thank you.

Best Regards,

**Khanchna** | Case Handler

**LKK Auto Consultants Pte Ltd**

DID: **6841 2360** | email: [Khanchna@lkkauto.com](mailto:Khanchna@lkkauto.com) | Fax: 6741-4108  
Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

---

**From:** Rachel Wu <[RachelWu@msfirstcapital.com.sg](mailto:RachelWu@msfirstcapital.com.sg)>

**Sent:** Wednesday, 26 February 2020 9:54 AM

**To:** Khanchna (LKK Auto) <[khanchna@lkkauto.com](mailto:khanchna@lkkauto.com)>

**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>

**Subject:** RE: [Gentle reminder ] - PROPOSAL ON LIABILITY - YOUR REF: D20000318MFSH // [ EXPRESS SETTLEMENT VIA LKK] [ACCIDENT BETWEEN SMQ36D & SHC8238T [FCI] ON 10/01/2020

Dear Khanchna,

Please proceed with express settlement.

Best Regards

Rachel Wu

Motor Claim Department

MS First Capital Insurance Ltd | 36 Robinson Road, City House #16-01 Singapore 068877 | Tel: 6507 3848 | DID : 6507 3862 | Fax No. : 6507 3849 | Email: [rachelwu@msfirstcapital.com.sg](mailto:rachelwu@msfirstcapital.com.sg) | Company Regn. No. 195000106C

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**From:** Khanchna (LKK Auto) <[khanchna@lkkauto.com](mailto:khanchna@lkkauto.com)>

**Sent:** Monday, February 24, 2020 1:07 PM

**To:** Rachel Wu <[RachelWu@msfirstcapital.com.sg](mailto:RachelWu@msfirstcapital.com.sg)>

**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>

**Subject:** RE: [Gentle reminder ] - PROPOSAL ON LIABILITY - YOUR REF: D20000318MFSH // [ EXPRESS SETTLEMENT VIA LKK] [ACCIDENT BETWEEN SMQ36D & SHC8238T [FCI] ON 10/01/2020

Dear Ms. Rachel,

The above matter refers.

Please be informed that the third party workshop is chasing for liability clearance.

Your approval please.

Thank you.

Best Regards,

**Khanchna** | Case Handler

**LKK Auto Consultants Pte Ltd**

DID: **6841 2360** | email: [khanchna@lkkauto.com](mailto:khanchna@lkkauto.com) | Fax: 6741-4108

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

---

**From:** Rachel Wu <[RachelWu@msfirstcapital.com.sg](mailto:RachelWu@msfirstcapital.com.sg)>

**Sent:** Monday, 17 February 2020 2:08 PM

**To:** Khanchna (LKK Auto) <[khanchna@lkkauto.com](mailto:khanchna@lkkauto.com)>

**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>

**Subject:** RE: [Gentle reminder ] - PROPOSAL ON LIABILITY - YOUR REF: D20000318MFSH // [ EXPRESS SETTLEMENT VIA LKK] [ACCIDENT BETWEEN SMQ36D & SHC8238T [FCI] ON 10/01/2020

Dear Khanchna,

I had informed the third party Mr Richmond that we are currently still pending for our insured to amend the GIA report.

Best Regards

Rachel Wu

Motor Claim Department

MS First Capital Insurance Ltd | 36 Robinson Road, City House #16-01 Singapore 068877 | Tel: 6507 3848 | DID : 6507 3862 | Fax No. : 6507 3849 | Email: [rachelwu@msfirstcapital.com.sg](mailto:rachelwu@msfirstcapital.com.sg) | Company Regn. No. 195000106C

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---

**From:** Khanchna (LKK Auto) <[khanchna@lkkauto.com](mailto:khanchna@lkkauto.com)>

**Sent:** Monday, February 17, 2020 1:29 PM

**To:** Rachel Wu <[RachelWu@msfirstcapital.com.sg](mailto:RachelWu@msfirstcapital.com.sg)>

**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>

**Subject:** RE: [Gentle reminder ] - PROPOSAL ON LIABILITY - YOUR REF: D20000318MFSH // [ EXPRESS SETTLEMENT VIA LKK] [ACCIDENT BETWEEN SMQ36D & SHC8238T [FCI] ON 10/01/2020

Dear Ms. Rachel,

The above matter and our e-mail below refers.

Your approval please as third party workshop is chasing for liability clearance.

Thank you.

Best Regards,

**Khanchna** | Case Handler

**LKK Auto Consultants Pte Ltd**

DID: **6841 2360** | email: [Khanchna@lkkauto.com](mailto:Khanchna@lkkauto.com) | Fax: 6741-4108

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

---

**From:** Rachel Wu <[RachelWu@msfirstcapital.com.sg](mailto:RachelWu@msfirstcapital.com.sg)>

**Sent:** Wednesday, 12 February 2020 11:18 AM

**To:** Khanchna (LKK Auto) <[khanchna@lkkauto.com](mailto:khanchna@lkkauto.com)>

**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>

**Subject:** RE: [Gentle reminder ] - PROPOSAL ON LIABILITY - YOUR REF: D20000318MFSH // [ EXPRESS SETTLEMENT VIA LKK] [ACCIDENT BETWEEN SMQ36D & SHC8238T [FCI] ON 10/01/2020

Dear Khanchna,

Our ID's report is incomplete & we shall advise on liability shortly.

Best Regards

Rachel Wu

Motor Claim Department

MS First Capital Insurance Ltd | 36 Robinson Road, City House #16-01 Singapore 068877 | Tel: 6507 3848 | DID : 6507 3862 | Fax No. : 6507 3849 | Email: [rachelwu@msfirstcapital.com.sg](mailto:rachelwu@msfirstcapital.com.sg) | Company Regn. No. 195000106C

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---

**From:** Khanchna (LKK Auto) <[khanchna@lkkauto.com](mailto:khanchna@lkkauto.com)>

**Sent:** Wednesday, February 12, 2020 10:04 AM

**To:** Rachel Wu <[RachelWu@msfirstcapital.com.sg](mailto:RachelWu@msfirstcapital.com.sg)>

**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>

**Subject:** RE: [Gentle reminder ] - PROPOSAL ON LIABILITY - YOUR REF: D20000318MFSH // [ EXPRESS SETTLEMENT VIA LKK] [ACCIDENT BETWEEN SMQ36D & SHC8238T [FCI] ON 10/01/2020

Dear Ms. Rachel,

Gentle reminder.

The above matter and our e-mail below refers.

Your approval please as third party workshop is chasing for liability clearance.

Thank you.

*“Wishing you a Happy and Prosperous Lunar New Year”*



Best Regards,

**Khanchna** | Case Handler

**LKK Auto Consultants Pte Ltd**

DID: **6841 2360** | email: [khanchna@lkkauto.com](mailto:khanchna@lkkauto.com) | Fax: 6741-4108

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

---

**From:** Khanchna (LKK Auto)

**Sent:** Tuesday, 11 February 2020 9:06 AM

**To:** 'Rachel Wu' <[RachelWu@msfirstcapital.com.sg](mailto:RachelWu@msfirstcapital.com.sg)>

**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>

**Subject:** RE: PROPOSAL ON LIABILITY - YOUR REF: D20000318MFSH // [ EXPRESS SETTLEMENT VIA LKK] [ACCIDENT BETWEEN SMQ36D & SHC8238T [FCI] ON 10/01/2020

Dear Ms. Rachel,

The above matter and our e-mail below refers.

Your approval please as third party workshop is chasing for liability clearance.

Thank you.

*“Wishing you a Happy and Prosperous Lunar New Year”*



Best Regards,  
**Khanchna** | Case Handler  
**LKK Auto Consultants Pte Ltd**  
DID: **6841 2360** | email: [Khanchna@lkkauto.com](mailto:Khanchna@lkkauto.com) | Fax: 6741-4108  
Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

---

**From:** Khanchna (LKK Auto)  
**Sent:** Thursday, 6 February 2020 11:39 AM  
**To:** 'Rachel Wu' <[RachelWu@msfirstcapital.com.sg](mailto:RachelWu@msfirstcapital.com.sg)>  
**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>  
**Subject:** PROPOSAL ON LIABILITY - YOUR REF: D20000318MFSH // [ EXPRESS SETTLEMENT VIA LKK] [ACCIDENT BETWEEN SMQ36D & SHC8238T [FCI] ON 10/01/2020

Dear Ms. Rachel,

We refer to the above matter.

We had inspected TP vehicle SMQ 36D on a WP basis and TP repairer proposed for a direct settlement.

Enclosed for your perusal is:

- TP estimated cost of repair
- Preliminary advice

Liability: 100% (BOLA 27)

Remarks: Head to rear collision

Your approval please.

Thank you.

*“Wishing you a Happy and Prosperous Lunar New Year”*



Best Regards,  
**Khanchna** | Case Handler  
**LKK Auto Consultants Pte Ltd**  
DID: **6841 2360** | email: [Khanchna@lkkauto.com](mailto:Khanchna@lkkauto.com) | Fax: 6741-4108  
Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

---

**From:** Admin-D (LKKAuto) <[admin-d@lkkauto.com](mailto:admin-d@lkkauto.com)>  
**Sent:** Wednesday, 15 January, 2020 5:37 PM  
**To:** 'CWS Motor Claims' <[cwsmotorclaims@msfirstcapital.com.sg](mailto:cwsmotorclaims@msfirstcapital.com.sg)>; assignments <[assignments@lkkauto.com](mailto:assignments@lkkauto.com)>  
**Cc:** 'Rachel Wu' <[RachelWu@msfirstcapital.com.sg](mailto:RachelWu@msfirstcapital.com.sg)>; Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>  
**Subject:** RE: SURVEY ASSESSMENT - D20000318MFSH/1

Dear Sir/Madam,

Thank you for the assignment.

Please be informed that the vehicle currently not in the workshop and repairer will arrange.

*Wishing you a Happy and Prosperous Lunar New Year*



Best Regards

**G.NIVITHA**

**LKK Auto Consultants Pte Ltd**

Phone: 6841-1972 | email: [assignments@lkkauto.com](mailto:assignments@lkkauto.com) | fax: 6256-4315

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

---

**From:** CWS Motor Claims [<mailto:cwsmotorclaims@msfirstcapital.com.sg>]

**Sent:** Wednesday, 15 January 2020 5:27 PM

**To:** [ASSIGNMENTS@LKKAUTO.COM](mailto:ASSIGNMENTS@LKKAUTO.COM)

**Cc:** CWS Motor Claims <[cwsmotorclaims@msfirstcapital.com.sg](mailto:cwsmotorclaims@msfirstcapital.com.sg)>; Rachel Wu <[RachelWu@msfirstcapital.com.sg](mailto:RachelWu@msfirstcapital.com.sg)>

**Subject:** PRI: SURVEY ASSESSMENT - D20000318MFSH/1

Dear Sir/Mdm,

We refer to the above reference.

Please find attached the necessary documents for survey.

Kindly submit your report via CWS within the next 14 days.

**Note: All the accident reports are uploaded into CWS for your perusal.**

Best Regards,

Admin Team

Claim Workflow System

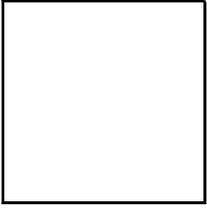
Motor Claims Department

MS First Capital Insurance Limited

Tel : 6507 3848

Fax : 6507 3849

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