

Denise Tay (LKKAUTO)

From: Koh, Victor-CK <Victor-CK.Koh@aig.com>
Sent: Thursday, 10 September 2020 3:57 PM
To: Denise Tay (LKKAUTO); SUR
Cc: Lim, Kok-Chong; Bryan Ang (LKKAUTO); Fong, Andy-SY
Subject: RE: GBG3751K
Attachments: GBG3751K Adjuster Report.pdf

Follow Up Flag: Follow up
Flag Status: Flagged

Hi,

Refer to attach. Where is the b/f paint photos? Why undercarriage need to be replace (frontal collision)? Wheel alignment report and replacement photos not produce. Parts invoice? With the cabin and engine not remove how could the RH chassis & floor panel be replace? Do note this case will be log in file review for vendor management review.

Bryan,

Is Mr Lim Teow Guan a newly recruited surveyor from your company?

Thanks & Regards

Victor Koh
AIG
Claims Technical Controller
Claims | AIG Asia Pacific Insurance Pte. Ltd

78 Shenton Way #08-16 Singapore 079120
Tel +65 6419 1785 | Fax +65 68357416
Victor-ck.koh@aig.com | www.aig.com

154 paint photo uploaded.

Refer photo 57 and 56. The front RH wheel ~~turn~~ orientated up as compared with front LH

wheel orientated straight. This indicates damage to undercarriage. No wheel alignment

From: Denise Tay (LKKAUTO) [mailto:denisetay@lkkauto.com]

Sent: Thursday, August 27, 2020 3:45 PM

To: Koh, Victor-CK; SUR

Cc: Lim, Kok-Chong

Subject: [EXTERNAL] RE: GBG3751K

as leading ~~to~~ hence

no wheel alignment report.

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

Dear Victor,

Case and re-marked estimate based on the

Amended and re-seek mandate photos available. Chassis ~~removed~~ and

floor panel ~~under~~ removed (repair) parts. Undercarriage removed due to no of dismantle photo.

Best Regards,

Denise Tay | Case Handler

For you ~~approval~~ to

mandate to open workshop and close off car

Denise Tay (LKKAUTO)

From: Bryan Ang (LKKAUTO)
Sent: Thursday, 10 September 2020 4:23 PM
To: Koh, Victor-CK; Denise Tay (LKKAUTO); SUR
Cc: Lim, Kok-Chong; Fong, Andy-SY; KKLau
Subject: RE: GBG3751K

Hi Denise

Can I see this file?

Best Regards,

Bryan Ang

LKK Auto Consultants Pte Ltd

phone: 6256-3561 | email: bryanang@lkkauto.com | fax: 6741-4108
Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Koh, Victor-CK <Victor-CK.Koh@aig.com>
Sent: Thursday, 10 September 2020 3:57 PM
To: Denise Tay (LKKAUTO) <denisetay@lkkauto.com>; SUR <sur@lkkauto.com>
Cc: Lim, Kok-Chong <Kok-Chong.Lim@aig.com>; Bryan Ang (LKKAUTO) <bryanang@lkkauto.com>; Fong, Andy-SY <Andy-SY.Fong@aig.com>
Subject: RE: GBG3751K

Hi,

Refer to attach. Where is the b/f paint photos? Why undercarriage need to be replace (frontal collision)? Wheel alignment report and replacement photos not produce. Parts invoice?
With the cabin and engine not remove how could the RH chassis & floor panel be replace?
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From: Denise Tay (LKKAUTO) [<mailto:denisetay@lkkauto.com>]

Sent: Thursday, August 27, 2020 3:45 PM

NPU 240

3rd Feb 4th Feb

To: Koh, Victor-CK; SUR
Cc: Lim, Kok-Chong
Subject: [EXTERNAL] RE: GBG3751K

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

Dear Victor,

Amended and re-seeK mandate

Best Regards,

Denise Tay | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6271-0351 | email: sur@lkkauto.com | fax: 6271-8802

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

From: Denise Tay (LKKAuto) <denisetay@lkkauto.com>

Sent: Thursday, 27 August 2020 1:37 PM

To: Koh, Victor-CK <Victor-CK.Koh@aig.com>; SUR <sur@lkkauto.com>

Cc: Lim, Kok-Chong <Kok-Chong.Lim@aig.com>

Subject: RE: GBG3751K

Dear Victor,

Will revert back to you

Best Regards,

Denise Tay | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6271-0351 | email: sur@lkkauto.com | fax: 6271-8802

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

From: Koh, Victor-CK <Victor-CK.Koh@aig.com>

Sent: Thursday, 27 August 2020 12:49 PM

To: SUR <sur@lkkauto.com>

Cc: Lim, Kok-Chong <Kok-Chong.Lim@aig.com>

Subject: GBG3751K

Hi,

FRONT PANEL – to repair.

FRONT PANEL MOULDING- damage photos?

FRONT WIPER PANEL – no damage

HEADLAMP – 1 piece, LH damage photos?

FRONT BUMPER BRACKET – 1 piece, LH not damage

FRONT DOOR MOULDING INNER- what item is this?

FRONT MUDFLAP – no damage.

FRONT PANEL SEALANT – not necessary
FRONT CORNER PANEL SEALANT- what is for ?
FRONT WIPER PANEL CLIPS – Not necessary
FRONT WIPER PANEL SIDE GARNISH CLIPS -What is this?
FRONT BUMPER CLIPS – This bumper got clips?
R&R FRONT WINDSCREEN -\$100.
R&R BRAKE MASTER PUMP SYSTEM -\$80
CHASSIS ALIGNMENT – photo require
PANEL BEAT -12 days \$2400
To amend and revert.

Thanks & Regards

Victor Koh

AIG

Claims Technical Controller

Claims | AIG Asia Pacific Insurance Pte. Ltd

78 Shenton Way #08-16 Singapore 079120

Tel +65 6419 1785 | Fax +65 68357416

Victor-ck.koh@aig.com | www.aig.com

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Adjuster recommendation S\$20,269.20 exceeds max mandate of S\$13,534.38 given by the insurer for direct offer.
Adjuster must seek a new mandate from insurer.
Insurer's Mandate Remarks
Refer email. Authorise repair. Re-inspection to be done for damage check and supplementary items / labour with clear photos.

You cannot authorize this offer because
Adjuster recommendation S\$20,269.20 exceeds max mandate of S\$13,534.38 given by the insurer for direct offer.
Adjuster must seek a new mandate from insurer.
File to be authorized by your superior.

LKK Auto Consultants Pte Ltd (Co.Reg.No:199607198R)

51 Ubi Ave 1 #01-25, Paya Ubi Industrial Park
Singapore 408933
Tel: 6256-3561 Fax: 6844-8805 Email: sur@lkkauto.com; assignments@lkkauto.com

VEHICLE DAMAGE INSPECTION REPORT

AIG Asia Pacific Insurance Pte. Ltd.
AIG Building, 78 Shenton Way, #09-16
Singapore 079120

Our File No: CS/AIG20008854/BTF3
Date: 09/04/2021

REFERENCE

Insured/Claimant: 388 PTE LTD Policy No: 2070102981
Date of Loss: 20/08/2020 Nature of Claim: OD Claim No: 9371014862SG

DESCRIPTION & IDENTIFICATION OF VEHICLE

Reg No: **GBG3751K** Engine No: JTFAT35Y80K208537
Make & Model: TOYOTA DYNA 1.5T, 3.0 (A) Chassis No: JTFAT35Y80K208537
Reg. Date: 25/07/2017 (Man. Year: 2017) Odometer: 99752 km
Colour: Blue
Engine Capacity: 2982 cc
Market Value/New Car Price: N/A
Sum Insured (\$\$): **Market Value/New Car Price**

CONDITION OF VEHICLE AT THE TIME OF SURVEY

General Condition: Steering (Serviceable): Yes Footbrake (Serviceable): Yes
Handbrake (Serviceable): Yes Engine Modification: No Pre-accident Condition: Yes

CONDITION OF TYRES

Front Tyre Size: Rear Tyre Size:
Front Left Side: 6 mm Rear Left Side: 6 mm
Front Right Side: 6 mm Rear Right Side: 6 mm
The above values represent the remaining tyre treads depth

COST OF CLAIMS	Repairer's	Adjuster's	Difference	Diff %
Parts	33,285.61	14,099.20	19,186.41	57.64
Miscellaneous Items	0.00	0.00	0.00	
Labour	10,870.00	6,170.00	4,700.00	43.24
Paintwork Labour	0.00	0.00	0.00	
Towing	0.00	0.00	0.00	
Calculated Gross Total (\$\$)	44,155.61	20,269.20	23,886.41	54.10
- Excess (\$\$)	800.00	800.00	0.00	0.00
Nett Amount (\$\$)	43,355.61	19,469.20	23,886.41	55.09

INSPECTION

Date of Assignment: 24/08/2020
Date Inspected: 24/08/2020 Inspected At: Team Auto Pro Pte Ltd - Sin Ming (HQ)
160 Sin Ming Drive #01-14 Sin Ming Autocity
Singapore 575722
Estimated Period of Repair: 16.0 days

Adjuster: Lim Teow Guan

Manager: DENISE TAY KWEE CHENG

NOTE: This report represents our findings at the time and place of inspection stated herein. Such inspection has been carried out to the best of our knowledge and ability but any other liability under any other circumstances is hereby expressly excluded.

REPAIR DETAILS

Recommended Parts

No. Qty		Part No. Particulars	Condition	Repairer's	Amount	
1	1	*FRONT PANEL	dented	986.00 FL	*986.00 FL	✓
2	1	*FRONT PANEL MOULDING	No such parts	197.00 FL	*- FL	✓
3	1	*FRONT PANEL EMBLEM *DYNA*	RH Necessary	65.00 FL	*49.75 FL	✓
4	2	*FRONT CORNER PANEL	broken	596.00 FL	*298.00 FL	✓
5	1	*FRONT WIPER PANEL	No Damage	345.35 FL	*- FL	
6	1	*FRONT WIPER NOZZLE	No Damage	145.80 FL	*- FL	
7	1	*FRONT WIPER ARM	No Damage	213.00 FL	*- FL	
8	1	*FRONT WIPER PANEL SIDE GARNISH	No Damage	480.00 FL	*- FL	
9	1	*FRONT WIPER MOTOR	No Damage	284.00 FL	*- FL	✓
10	1	*FRONT GRILLE	Broken	484.00 FL	*424.10 FL	✓
11	1	*FRONT GRILLE LOGO	Necessary	68.00 FL	*68.00 FL	✓
12	2	*HEADLAMP	RH Necessary	1,977.60 FL	*988.80 FL	✓
13	1	*HEADLAMP LOWER RUBBER LID	No such parts	82.00 FL	*- FL	✓
14	1	*FRONT BUMPER	Broken	386.20 FL	*386.20 FL	✓
15	2	*FRONT BUMPER BRACKET	RH Necessary	288.00 FL	*144.00 FL	✓
16	2	*FRONT FOG LAMP COVER	Missing	156.00 FL	*78.00 FL	✓
17	2	*FRONT CABIN LOCK	No Damage	520.00 FL	*- FL	
18	1	*FRONT CROSS MEMBER RM	Bent	483.00 FL	*483.00 FL	✓
19	1	*FRONT CHASSIS RH	Bent	421.00 FL	*421.00 FL	✓
20	1	*FRONT CABIN COLOUMN	No Damage	1,021.00 FL	*- FL	
21	1	*FRONT CABIN COLOUMN BUSH	No Damage	328.10 FL	*- FL	
22	1	*FRONT CABIN MOUNTING	No Damage	218.20 FL	*- FL	
23	1	*FRONT DOOR RH	Damaged	1,208.10 FL	*1,057.92 FL	✓
24	1	*FRONT DOOR WEATHERSHIP	Torn	210.00 FL	*188.20 FL	✓
25	1	*FRONT DOOR MOULDING INNER	Bent	181.00 FL	*159.53 FL	✓
26	1	*FRONT DOOR MOULDING OUTER	Bent	181.00 FL	*159.53 FL	✓
27	1	*FRONT DOOR LOCK	Jammed	238.00 FL	*238.00 FL	✓
28	1	*FRONT DOOR ACTUTOR	No such parts	158.00 FL	-	
29	1	*FRONT DOOR LOCK STICKER	No Damage	58.10 FL	-	
30	2	*FRONT DOOR HINGE	Bent	206.60 FL	*160.00 FL	✓
31	1	*FRONT DOOR CHECK ARM	Bent	78.00 FL	*78.00 FL	✓
32	1	*FRONT DOOR INNER TRIMBOARD	Broken	598.20 FL	*478.70 FL	✓
33	1	*FRONT DOOR GLASS	Broken	625.00 FL	*408.15 FL	✓
34	1	*FRONT DOOR GLASS RUN CHANNEL	No Damage	220.00 FL	*- FL	
35	1	*FRONT DOOR GLASS REGULATOR	Bent	509.10 FL	*489.95 FL	✓
36	1	*FRONT DOOR GLASS REGULATOR MOTOR	Jammed	366.00 FL	*366.00 FL	✓
37	1	*FRONT DOOR POWER WINDOW SWITCH	No Damage	330.00 FL	*- FL	
38	1	*FRONT DOOR PILLAR OUTER	Bent	485.30 FL	*485.30 FL	✓
39	1	*FRONT DOOR PILLAR INNER	Bent	428.90 FL	*428.90 FL	✓
40	1	*WING MIRROR	No Damaged	238.00 FL	*- FL	
41	1	*FRONT WINDSCREEN	Broken	1,871.73 FL	*1,322.10 FL	✓
42	1	*FRONT WINDSCREEN RUBBER	Necessary	287.20 FL	*228.90 FL	✓
43	1	*FRONT WINDSCREEN PILLAR	No Damage	389.00 FL	*- FL	
44	1	*FRONT WINDSCREEN PILLAR INNER GARNISH	Broken	119.60 FL	*67.97 FL	✓
45	1	*FRONT STEP PANEL	Broken	248.00 FL	*248.00 FL	✓
46	1	*FRONT STEP GARNISH	No Such parts	298.70 FL	*- FL	
47	1	*FRONT WHEEL ARCH PANEL	Bent	698.50 FL	*545.10 FL	✓
48	1	*FRONT WHEEL ARCH MOULDING	Missing	210.00 FL	*121.90 FL	✓
49	1	*FLOOR PANEL	Bent	786.00 FL	*786.00 FL	✓
50	1	*FRONT MUDGUARD	No Damage	283.40 FL	*- FL	
51	1	*FRONT MUDFLAP	No Damage	118.80 FL	*- FL	
52	1	*FRONT MUDFLAP RUBBER	No such parts	75.80 FL	*- FL	
53	1	*FRONT LOWER ARM	Damaged	678.00 FL	*588.20 FL	✓
54	1	*FRONT SHOCK ABSORBER	No Damage	348.00 FL	*- FL	
55	1	*FRONT KNUCKLE ARM	Damaged	882.30 FL	*516.30 FL	✓
56	1	*FRONT KNUCKLE BEARING	Jammed	584.00 FL	*260.70 FL	✓
57	1	*FRONT UPPER ARM	Bent	858.00 FL	*516.30 FL	✓
58	1	*STEERING RACK	Repair	2,350.00 FL	*- FL	
59	1	*STEERING COUPLING ASSY	Damaged	385.00 FL	*385.00 FL	✓
60	1	*STEERING BOX	Broken	1,930.00 FL	*1,930.00 FL	✓
61	1	*STEERING COLUMN BOTTOM CAVER	No Damage	105.00 FL	*- FL	
62	1	*BRAKE PUMP AIR BOX	Distored	299.80 FL	*234.10 FL	✓
63	1	*BRAKE PUMP SWITCH	Broken	198.50 FL	*198.50 FL	✓
64	1	*BRAKE MASTER PUMP	No Damage	480.00 FL	*- FL	
65	1	*BRAKE MASTER PUMP PIPE	No Damage	158.00 FL	*- FL	
66	1	*BRAKE BOOSTER	No Damage	574.00 FL	*- FL	
67	1	*BRAKE BOOSTER BRACKET	Bent	134.50 FL	*134.50 FL	✓
68	1	*ACCELERATOR PEDEL	No Damaged	895.60 FL	*- FL	
69	1	*FRONT DASHBOARD FASCIA	No Damaged	1,098.50 FL	*- FL	
70	1	*FRONT DASHBOARD GLOVE BOX	No Damaged	180.00 FL	*- FL	

No.	Qty	Part No.	Particulars	Condition	Repairer's	Amount
71	1		*FRONT DASHBOARD REINFORCEMENT			*- FL
72	1		*AIRCON BLOWER	No Damage	500.00 FL	*977.00 FL ✓
73	1		*AIRCON COOLING COIL	Broken	1,284.00 FL	*- FL
74	1		*HEATER UNIT	No Damaged	2,940.00 FL	*- FL
75	1		*SUNDRIES	No Damaged	1,013.00 FL	*- FS
76	1		*FRONT PANEL SEALANT	Not Necessary	80.00 FS	*- FS ✓
77	1		*FRONT CORNER PANEL SEALANT	Necessary	100.00 FS	*40.00 FS
78	1		*FRONT WIPER PANEL CLIPS	Not Necessary	100.00 FS	*- FS
79	1		*FRONT WIPER PANEL SIDE GARNISH CLIPS	Not Necessary	50.00 FS	*- FS
80	1		*FRONT GRILLE CLIPS	Not Necessary	50.00 FS	*- FS
81	1		*FRONT BUMPER CLIPS	Necessary	50.00 FS	*30.00 FS ✓
82	1		*FRONT CROSS MEMBER SEALANT	Not Necessary	50.00 FS	*- FS
83	1		*FRONT CHASSIS SEALANT	Not Necessary	100.00 FS	*- FS
84	1		*FRONT DOOR SEALANT	Not Necessary	100.00 FS	*- FS
85	1		*FRONT DOOR INNER TRIMBOARD CLIPS	Necessary	100.00 FS	*30.00 FS HH
86	1		*FRONT DOOR SPEAKER	Necessary	50.00 FS	*30.00 FS ✓
87	1		*FRONT DOOR PILLAR OUTER SEALANT	Not Necessary	210.00 FS	*- FS
88	1		*FRONT DOOR PILLAR INNER SEALANT	Not Necessary	100.00 FS	*- FS
89	1		*FRONT DOOR COMPANY STICKER	Necessary	100.00 FS	*30.00 FS ✓
90	1		*FRONT DOOR COMPANY STICKER 388 PTE LTD	Necessary	40.00 FS	*40.00 FS ✓
91	1		*FRONT WINDSCREEN SEALANT	Necessary	80.00 FS	*80.00 FS ✓
92	1		*FRONT WINDSCREEN INNER SEAL	Not Necessary	100.00 FS	*- FS
93	1		*FRONT WINDSCREEN PRIMER AND CLEANER	Not Necessary	100.00 FS	*- FS
94	1		*FRONT WINDSCREEN PILLAR SEALANT	Not Necessary	80.00 FS	*- FS
95	2		*FRONT WINDSCREEN PILLAR INNER GARNISH CLIPS	Not Necessary	100.00 FS	*- FS
96	1		*FRONT STEP PANEL SEALANT	Necessary	100.00 FS	*30.00 FS ✓
97	1		*FRONT STEP GARNISH CLIPS	Not Necessary	100.00 FS	*- FS
98	1		*FRONT WHEEL ARCH PANEL SEALANT	Not Necessary	50.00 FS	*- FS
99	1		*FLOOR PANEL SEALANT	Necessary	100.00 FS	*30.00 FS ✓
100	1		*RADIATOR COOLANT	Necessary	100.00 FS	*30.00 FS HH
101	1		*AIRCON FLUID	Necessary	120.00 FS	*40.00 FS HH
102	1		*BRAKE FLUID	Not Necessary	120.00 FS	*- FS
103	1		*FRONT NUMBER PLATE	Necessary	120.00 FS	*80.00 FS HH
104	1		*FRONT TYRE	Necessary	80.00 FS	*45.00 FS ✓
105	1		*FRONT RIM	No Damaged	680.00 FS	*- FS
				No Damaged	480.00 FS	*- FS

F=Franchise part, S=SpcNett, L=ListItemDisc,

Sub Total (\$)	43,117.48	18,620.60
- List Item Discount on L Items 25.00/25.00% (\$)	9,831.87	4,521.40
Total Parts (\$)	33,285.61	14,099.20

Report was unsubmitted during this print-out.

Recommended Miscellaneous Items

There are no new miscellaneous items selected.

Recommended Labour

No	Particulars	Lab.Type	Repairer's	Amount
<u>Labour Items</u>				
1	REAR FRONT DOOR COMPONENT		150.00	80-w 100.00 ✓
2	R&R FRONT WINDSCREEN	New	250.00	120.00 ✓
3	R&R FRONT DASHBOARD	New	200.00	140.00 ✓
4	R&R FRONT DASHBOARD WIRING HARNESS <i>repeated</i>	New	300.00	150.00 X
5	R&R FRONT SEAT	New	200.00	20/- 60.00
6	R&R COOLING COIL	New	200.00	50/- 120.00 X
7	R&R FRONT CABIN <i>Hint</i>	New	600.00	200.00 X
8	R&R REAR UNDERCARRIAGE <i>no photo</i>	New	450.00	250.00 X
9	R&R REAR TYRE AND BALANCING <i>Hint</i>	New	100.00	30/- 50.00 ✓
10	WHEEL ALIGNMENT	New	120.00	60.00 ✓
11	R&R BRAKE MASTER PUMP SYSTEM	New	250.00	100.00 ✓
12	CHECK WIRING	New	150.00	60.00 ✓
13	UNHOLSTERY	New	300.00	0.00 ✓
14	CHASSIS ALIGNMENT	New	300.00	50/- 300.00 ✓
15	RUST PROOFING	New	200.00	60.00 ✓
16	CONDUCT WATER LEAKAGE TEST	New	80.00	0.00 ✓
17	CHASSIS ALIGNMENT	New	300.00	0.00 ✓
18	TEST DRIVE	New	120.00	0.00 ✓
19	PANEL BEAT	New	3,800.00	2400 2,800.00 ✓
20	SPRAY PAINTING	New	2,800.00	1600 1,600.00 ✓
Gross Labour Cost (\$\$)			10,870.00	6,170.00

Report was unsubmitted during this print-out.

< END OF ESTIMATES >