

Veron Chen (LKKAUTO)

From: Bryan Ang (LKKAUTO)
Sent: Thursday, 10 June 2021 1:50 PM
To: Novin Siah
Cc: Eric Woo; Sherwin Beh (LKK Auto); Henry Kao; SUR; Huey Yon (LKKAUTO); Sithara; Reports (LKKAUTO); Veron Chen (LKKAUTO)
Subject: Re: Our Ref: D21001017MFVS Your Ref: CS4/FCI21004180/P Vehicle No: YN5689K
DOA: 23-03-2021 To check insured's market value

Hi

We do not require to inspect the vehicle anymore. Owner may proceed to deregister if he wishes to.

Bryan Ang
LKK Auto Consultants Pte Ltd

On 9 Jun 2021, at 18:17, Novin Siah <NovinSiah@msfirstcapital.com.sg> wrote:

Dear Bryan & Sherwin,

You may ignore Q1.

- a) Please advise the depreciation amount for such vehicle every year.
- b) Copy of the Purchase invoice

As we need to make an offer to insured tomorrow, please provide the information urgently.

Thank you and regards,

Novin Siah
Deputy Manager
Motor Claims

First Capital Insurance Ltd | 36 Robinson Rd #16-01 City House Singapore 068877 | DID : 6854 3465 | Fax No. : 6507 3849 |
Company Regn. No. 195000106C

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Change of email address
novinsiah@msfirstcapital.com.sg

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From: Eric Woo <EricWoo@msfirstcapital.com.sg>
Sent: Wednesday, June 9, 2021 5:52 PM

To: 'Bryan Ang (LKKAuto)' <bryanang@lkkauto.com>; 'Sherwin Beh (LKK Auto)' <SherwinBeh@lkkauto.com>
Cc: Henry Kao <HenryKao@msfirstcapital.com.sg>; Novin Siah <NovinSiah@msfirstcapital.com.sg>; 'SUR' <sur@lkkauto.com>; 'Huey Yon (LKKAuto)' <hueyyon@lkkauto.com>; Sithara <Sithara@msfirstcapital.com.sg>; Elaine (LKK Auto) <report@lkkauto.com>; 'Veron Chen (LKKAuto)' <veronchen@lkkauto.com>
Subject: RE: Our Ref: D21001017MFVS Your Ref: CS4/FCI21004180/P Vehicle No: YN5689K DOA: 23-03-2021 To check insured's market value
Importance: High

Dear Sherwin / Bryan,

Kindly advise us the following:

1. Can insured proceed to de-register their vehicle?
2. Please let us have a copy of the purchase invoice.
3. Previously, you mentioned in your report that economical value is \$90k, please advise us why the economical value in current report is \$103k.

Would appreciate your kind reply on urgent basis.

Thank you.

Eric Woo
Motor Claim Department

MS First Capital Insurance Ltd | 36 Robinson Road, City House #16-01 Singapore 068877 | Email: EricWoo@msfirstcapital.com.sg | Company Regn. No. 195000106C
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From: Elaine (LKK Auto) <report@lkkauto.com>
Sent: Tuesday, 8 June 2021 4:34 pm
To: Eric Woo <EricWoo@msfirstcapital.com.sg>; 'Veron Chen (LKKAuto)' <veronchen@lkkauto.com>; 'Bryan Ang (LKKAuto)' <bryanang@lkkauto.com>; 'Sherwin Beh (LKK Auto)' <SherwinBeh@lkkauto.com>
Cc: Henry Kao <HenryKao@msfirstcapital.com.sg>; Novin Siah <NovinSiah@msfirstcapital.com.sg>; 'SUR' <sur@lkkauto.com>; 'Huey Yon (LKKAuto)' <hueyyon@lkkauto.com>
Subject: RE: Our Ref: D21001017MFVS Your Ref: CS4/FCI21004180/P Vehicle No: YN5689K DOA: 23-03-2021 To check insured's market value

Dear Eric,

Enclose Total Loss Report of YN 5689K.

Thank You.

Best Regards,

ELAINE | Reports

LKK Auto Consultants Pte.Ltd.

Phone: 6256-3561 Ext.111 Fax: 6741-4108 email: report@lkkauto.com

Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, Singapore 408933

From: Eric Woo [<mailto:EricWoo@msfirstcapital.com.sg>]

Sent: Tuesday, 8 June 2021 12:41 PM

To: Veron Chen (LKKAuto); Bryan Ang (LKKAuto); Sherwin Beh (LKK Auto); Reports (LKKAuto)

Cc: Henry Kao; Novin Siah

Subject: RE: Our Ref: D21001017MFVS Your Ref: CS4/FCI21004180/P Vehicle No: YN5689K DOA: 23-03-2021 To check insured's market value

Importance: High

Dear Veron,

Please let us have a copy of your CTL report **by Friday morning 10am.**

We need to revert to our insured on the status of their vehicle.

Thank you.

Eric Woo

Motor Claim Department

MS First Capital Insurance Ltd | 36 Robinson Road, City House #16-01 Singapore 068877 | Email:

EricWoo@msfirstcapital.com.sg | Company Regn. No. 195000106C

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From: Veron Chen (LKKAuto) <veronchen@lkkauto.com>

Sent: Tuesday, 8 June 2021 11:34 am

To: Eric Woo <EricWoo@msfirstcapital.com.sg>; Bryan Ang (LKKAuto) <bryanang@lkkauto.com>;

Sherwin Beh (LKK Auto) <SherwinBeh@lkkauto.com>; Reports (LKKAuto) <report@lkkauto.com>

Cc: Henry Kao <HenryKao@msfirstcapital.com.sg>; Novin Siah <NovinSiah@msfirstcapital.com.sg>

Subject: RE: Our Ref: D21001017MFVS Your Ref: CS4/FCI21004180/P Vehicle No: YN5689K DOA: 23-03-2021 To check insured's market value

Dear Eric,

Thank you for the email.

Dear Report Dept,

Please expedite report.

Best Regards,

Veron Chen | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6256-3561 | email :sur@lkkauto.com | fax: 6256-4315

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

From: Eric Woo [<mailto:EricWoo@msfirstcapital.com.sg>]

Sent: Tuesday, 8 June 2021 11:31 AM

To: Bryan Ang (LKKAuto) <bryanang@lkkauto.com>; Sherwin Beh (LKK Auto) <SherwinBeh@lkkauto.com>; Veron Chen (LKKAuto) <veronchen@lkkauto.com>

Cc: Henry Kao <HenryKao@msfirstcapital.com.sg>; Novin Siah <NovinSiah@msfirstcapital.com.sg>

Subject: RE: Our Ref: D21001017MFVS Your Ref: CS4/FCI21004180/P Vehicle No: YN5689K DOA: 23-03-2021 To check insured's market value

Importance: High

Dear Bryan / Veron,

Please advise us the status of the total loss report urgently.

Thank you.

Eric Woo

Motor Claim Department

MS First Capital Insurance Ltd | 36 Robinson Road, City House #16-01 Singapore 068877 | Email:

EricWoo@msfirstcapital.com.sg | Company Regn. No. 195000106C

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From: Bryan Ang (LKKAuto) <bryanang@lkkauto.com>

Sent: Thursday, 20 May 2021 12:16 pm

To: Eric Woo <EricWoo@msfirstcapital.com.sg>; Sherwin Beh (LKK Auto) <SherwinBeh@lkkauto.com>;
Veron Chen (LKKAuto) <veronchen@lkkauto.com>
Cc: Henry Kao <HenryKao@msfirstcapital.com.sg>
Subject: RE: Our Ref: D21001017MFVS Your Ref: CS4/FCI21004180/P Vehicle No: YN5689K DOA: 23-03-2021 To check insured's market value

Hi Veron

Please submit total loss report.

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: Eric Woo <EricWoo@msfirstcapital.com.sg>
Sent: Thursday, 20 May 2021 11:53 AM
To: Bryan Ang (LKKAuto) <bryanang@lkkauto.com>; Sherwin Beh (LKK Auto) <SherwinBeh@lkkauto.com>
Cc: Henry Kao <HenryKao@msfirstcapital.com.sg>
Subject: RE: Our Ref: D21001017MFVS Your Ref: CS4/FCI21004180/P Vehicle No: YN5689K DOA: 23-03-2021 To check insured's market value

Dear Bryan / Sherwin,

Your Ref: CS4/FCI21004180/P
Our Ref: D21001017MFVS

We refer to the above mentioned case.

Kindly proceed to deem vehicle as constructive total loss.

Please advise us on the scrap value of the vehicle and the final amount to be offered to the insured for the settlement of OD claim.

Thank you.

Eric Woo
Motor Claim Department

MS First Capital Insurance Ltd | 36 Robinson Road, City House #16-01 Singapore 068877 | Email: EricWoo@msfirstcapital.com.sg | Company Regn. No. 195000106C
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From: Bryan Ang (LKKAuto) <bryanang@lkkauto.com>
Sent: Tuesday, 11 May 2021 3:55 pm
To: Sherwin Beh (LKK Auto) <SherwinBeh@lkkauto.com>; Eric Woo <EricWoo@msfirstcapital.com.sg>
Subject: RE: Our Ref: D21001017MFVS Vehicle No: YN5689K DOA: 23-03-2021 To check insured's market value

Hi Eric

Can call me at 9273 7799 if you need any clarification for this case.

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: Sherwin Beh (LKK Auto) <SherwinBeh@lkkauto.com>
Sent: Monday, 10 May 2021 5:23 PM
To: Bryan Ang (LKKAuto) <bryanang@lkkauto.com>
Subject: Fw: Our Ref: D21001017MFVS Vehicle No: YN5689K DOA: 23-03-2021 To check insured's market value

Hello Bryan

Insurance called to check if the vehicle is economical to repair?

Best Regards,

Sherwin Beh | Technical Investigator

LKK Auto Consultants

Office: 6256 3561 | Email: SherwinBeh@lkkauto.com | fax: 6256-4315

Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #01-25 | S(408933)

From: Eric Woo <EricWoo@msfirstcapital.com.sg>
Sent: Friday, 7 May 2021 4:15 PM
To: Sherwin Beh (LKK Auto) <SherwinBeh@lkkauto.com>
Cc: Veron Chen (LKKAuto) <veronchen@lkkauto.com>
Subject: FW: Our Ref: D21001017MFVS Vehicle No: YN5689K DOA: 23-03-2021 To check insured's market value

Dear Sherwin,

I had tried to reach you since yesterday but to no avail.

Would appreciate if you can call me back at 68543464.

Thank you.

Eric Woo
Motor Claim Department

MS First Capital Insurance Ltd | 36 Robinson Road, City House #16-01 Singapore 068877 | Email:
EricWoo@msfirstcapital.com.sg | Company Regn. No. 195000106C | TEL: 6507 3848
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From: Veron Chen (LKKAuto) <veronchen@lkkauto.com>
Sent: Friday, May 7, 2021 3:30 PM
To: Mary Nelson <marynelson@msfirstcapital.com.sg>; Eric Woo <EricWoo@msfirstcapital.com.sg>
Cc: Sherwin Beh (LKK Auto) <SherwinBeh@lkkauto.com>; SUR <sur@lkkauto.com>
Subject: FW: Our Ref: D21001017MFVS Vehicle No: YN5689K DOA: 23-03-2021 To check insured's market value

Dear Eric,

Enclosed preliminary revised of vehicle YN 5689K

Damage to engine due to mechanical issue and it is not related to fire.

Best Regards,

Veron Chen | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6256-3561 | email :sur@lkkauto.com | fax: 6256-4315

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

From: Sherwin Beh (LKK Auto) <SherwinBeh@lkkauto.com>
Sent: Thursday, 29 April 2021 6:24 PM
To: Eric Woo <EricWoo@msfirstcapital.com.sg>; Bryan Ang (LKKAuto) <bryanang@lkkauto.com>; Mary Nelson <marynelson@msfirstcapital.com.sg>
Cc: Henry Kao <HenryKao@msfirstcapital.com.sg>; Veron Chen (LKKAuto) <veronchen@lkkauto.com>
Subject: RE: Our Ref: D21001017MFVS Vehicle No: YN5689K DOA: 23-03-2021 To check insured's market value

Hello Eric

Attached is the fire investigation report for YN 5689K.

Best Regards,
Sherwin Beh | Technical Investigator
LKK Auto Consultants

Office: 6256 3561 | Email: SherwinBeh@lkkauto.com | fax: 6256-4315
Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #01-25 | S(408933)

From: Eric Woo [<mailto:EricWoo@msfirstcapital.com.sg>]
Sent: Tuesday, 27 April, 2021 5:52 PM
To: Bryan Ang (LKKAuto); Mary Nelson
Cc: Henry Kao; Sherwin Beh (LKK Auto); Veron Chen (LKKAuto)
Subject: RE: Our Ref: D21001017MFVS Vehicle No: YN5689K DOA: 23-03-2021 To check insured's market value

Dear Bryan,

Noted on your comment below and we await your survey and investigation report soonest.

Thank you.

Eric Woo
Motor Claim Department

MS First Capital Insurance Ltd | 36 Robinson Road, City House #16-01 Singapore 068877 | Email:
EricWoo@msfirstcapital.com.sg | Company Regn. No. 195000106C | TEL: 6507 3848
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From: Bryan Ang (LKKAuto) <bryanang@lkkauto.com>
Sent: Tuesday, April 27, 2021 1:35 PM
To: Eric Woo <EricWoo@msfirstcapital.com.sg>; Mary Nelson <marynelson@msfirstcapital.com.sg>
Cc: Henry Kao <HenryKao@msfirstcapital.com.sg>; Sherwin Beh (LKK Auto) <SherwinBeh@lkkauto.com>; Veron Chen (LKKAuto) <veronchen@lkkauto.com>
Subject: RE: Our Ref: D21001017MFVS Vehicle No: YN5689K DOA: 23-03-2021 To check insured's market value

Dear Eric

For this case, my colleague is in the final stages of preparing his report into the cause of fire. There is an issue on whether the damage to the engine of the vehicle, costing about \$60K, is payable under the policy terms. We will internally discuss this and revert with our final opinion asap.

Meanwhile, basing on the purchase cost of the vehicle and applying a straight line depreciation, the economical repair limit of the vehicle is about 90K.

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: Eric Woo <EricWoo@msfirstcapital.com.sg>

Sent: Friday, 16 April 2021 4:31 PM

To: Mary Nelson <marynelson@msfirstcapital.com.sg>; Bryan Ang (LKKAuto) <bryanang@lkkauto.com>

Cc: Henry Kao <HenryKao@msfirstcapital.com.sg>

Subject: RE: Our Ref: D21001017MFVS Vehicle No: YN5689K DOA: 23-03-2021 To check insured's market value

Dear Bryan,

Please advise any update on the market value of our insured's vehicle?

Thank you.

Eric Woo

Motor Claim Department

MS First Capital Insurance Ltd | 36 Robinson Road, City House #16-01 Singapore 068877 | Email:

EricWoo@msfirstcapital.com.sg | Company Regn. No. 195000106C | TEL: 6507 3848

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From: Mary Nelson <marynelson@msfirstcapital.com.sg>

Sent: Friday, April 16, 2021 3:20 PM

To: Eric Woo <EricWoo@msfirstcapital.com.sg>; 'Bryan Ang (LKKAuto)' <bryanang@lkkauto.com>

Cc: Henry Kao <HenryKao@msfirstcapital.com.sg>

Subject: RE: Our Ref: D21001017MFVS Vehicle No: YN5689K DOA: 23-03-2021 To check insured's market value

Dear Eric/Bryan,

This is very urgent as we are required to revert to the broker by today.

Thank you.

Best Regards,

Mary A Nelson

MS First Capital Insurance Ltd

36 Robinson Road #16-01 City House | Singapore 068877 | Reg. No. 195000106C

D: 6854 3461 | M: 6507 3848 | F: 6507 3849

Website <http://www.msfirstcapital.com.sg>

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From: Eric Woo <EricWoo@msfirstcapital.com.sg>

Sent: Friday, 16 April 2021 3:17 pm

To: 'Bryan Ang (LKKAUTO)' <bryanang@lkkauto.com>

Cc: Henry Kao <HenryKao@msfirstcapital.com.sg>; Mary Nelson <marynelson@msfirstcapital.com.sg>

Subject: Our Ref: D21001017MFVS Vehicle No: YN5689K DOA: 23-03-2021 To check insured's market value

Dear Bryan,

As spoken, you mentioned that insured's vehicle is likely to total loss.

Please assist to check with insured on the purchase cost and work out the depreciation soonest.

Thank you.

Eric Woo

Motor Claim Department

MS First Capital Insurance Ltd | 36 Robinson Road, City House #16-01 Singapore 068877 | Email:

EricWoo@msfirstcapital.com.sg | Company Regn. No. 195000106C | TEL: 6507 3848

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