

Shiau Chan (LKKAuto)

From: Joel Goh <joel.goh@eqinsurance.com.sg>
Sent: Thursday, 21 October 2021 4:00 pm
To: Shiau Chan (LKKAuto)
Cc: SUR
Subject: RE: DIRECT SURVEY INSPECTION ON WORKSHOP -NEW HOCK TECK MOTOR PTE LTD, DOA: 14/04/21, SMX 9325Z (TP VEHICLE), SDJ 118U (OI VEHICLE) (DM21HO00595-JG)

Dear Shiau Chan

Please proceed to finalise at \$1,900.00

Announcement

In line with the Safe Re-opening measures, our operation remains "Business As Usual" – except most of us are on a Work-From-Home arrangement -ready to resume our onsite customer care service. Our Customer Care Counter will remain closed until further notice. Any onsite customer care service, including meetings in the EQI premises can only be conducted via Zoom.

Best Regards,
Joel Goh

Senior Executive | Claims



EQ Insurance Company Limited

5 Maxwell Road #17-00 Tower Block MND Complex Singapore 069110

did 65 6500 6772 | tel 65 6223 9433 ext 772 | fax 65 6223 4190

www.eqinsurance.com.sg



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From: Shiau Chan (LKKAuto) <siewsc@lkkauto.com>
Sent: Thursday, 21 October 2021 3:15 PM
To: Joel Goh <joel.goh@eqinsurance.com.sg>
Cc: SUR <sur@lkkauto.com>
Subject: RE: DIRECT SURVEY INSPECTION ON WORKSHOP -NEW HOCK TECK MOTOR PTE LTD, DOA: 14/04/21, SMX 9325Z (TP VEHICLE), SDJ 118U (OI VEHICLE) (DM21HO00595-JG)

Dear Joel,

Please find the attached of SMX 9325Z latest adjustment.

Thank you.

Best Regards,

Shiau Chan (Ms) | 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: Joel Goh <joel.goh@eqinsurance.com.sg>

Sent: Wednesday, 20 October 2021 11:09 am

To: Shiau Chan (LKKAuto) <siewsc@lkkauto.com>

Cc: SUR <sur@lkkauto.com>

Subject: RE: DIRECT SURVEY INSPECTION ON WORKSHOP -NEW HOCK TECK MOTOR PTE LTD, DOA: 14/04/21, SMX 9325Z (TP VEHICLE), SDJ 118U (OI VEHICLE) (DM21HO00595-JG)

Dear Shiau Chan

Please assist to resend the latest adjustment for our review and approval.

Announcement

In line with the Safe Re-opening measures, our operation remains "Business As Usual" – except most of us are on a Work-From-Home arrangement -read

Our Customer Care Counter will remain closed until further notice. Any onsite customer care service, including meetings in the EQI premises can only be

Best Regards,

Joel Goh

Senior Executive | Claims



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From: Shiau Chan (LKKAuto) <siewsc@lkkauto.com>

Sent: Monday, 18 October 2021 4:59 PM

To: Joel Goh <joel.goh@eqinsurance.com.sg>

Cc: SUR <sur@lkkauto.com>

Subject: RE: DIRECT SURVEY INSPECTION ON WORKSHOP -NEW HOCK TECK MOTOR PTE LTD, DOA: 14/04/21, SMX 9325Z (TP VEHICLE), SDJ 118U (OI VEHICLE) (DM21HO00595-JG)

Dear Joel,

We have not finalise with repairer and still pending for your approval.

Best Regards,

Shiau Chan (Ms) | Case Handler

LKK Auto Consultants Pte Ltd

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

From: Joel Goh <joel.goh@eqinsurance.com.sg>

Sent: Friday, 15 October 2021 12:39 PM

To: Shiau Chan (LKKAUTO) <siewsc@lkkauto.com>

Cc: SUR <sur@lkkauto.com>

Subject: RE: DIRECT SURVEY INSPECTION ON WORKSHOP -NEW HOCK TECK MOTOR PTE LTD, DOA: 14/04/21, SMX 9325Z (TP VEHICLE), SDJ 118U (OI VEHICLE) (DM21HO00595-JG)

Dear Shiau Chan

Please advise if this matter has been finalized with repairer.

Announcement

In line with the Safe Re-opening measures, our operation remains "Business As Usual" – except most of us are on a Work-From-Home arrangement -read

Our Customer Care Counter will remain closed until further notice. Any onsite customer care service, including meetings in the EQI premises can only be

Best Regards,
Joel Goh

Senior Executive | Claims



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

Sent: Tuesday, 10 August 2021 3:31 PM

To: Chia Ka Wei <kawei.chia@eqinsurance.com.sg>; KKLau <kklau@lkkauto.com>

Cc: Shiau Chan (LKKAUTO) <siewsc@lkkauto.com>; Joel Goh <joel.goh@eqinsurance.com.sg>; SUR <sur@lkkauto.com>; Steve Lim <steve.lim@eqinsurance.com.sg>

Subject: RE: DIRECT SURVEY INSPECTION ON WORKSHOP -NEW HOCK TECK MOTOR PTE LTD, DOA: 14/04/21, SMX 9325Z (TP VEHICLE), SDJ 118U (OI VEHICLE) (DM21HO00595-JG)

Dear Mr Chia

Apologise for the delayed reply.

1. My email dated 08 July 2021 does not infer that NHT's estimate is more accurate than Mova's. My para 2 serves to provide our opinion on the huge difference in both estimates which is in response to your email dated 05 July 2021 "Your firm is supposed to investigate & explain why the huge difference between MOVA and New Hock Teck repair estimate".
2. With respect to your para 2, the reason why my colleague had asked for approval to finalise is because the handling officer for this case, Joel had given instructions to not finalize. Although the

estimate attached in my colleagues' email may seem to give an impression that the 5.5k is our surveyor's final adjustment, **the purpose of seeking this approval is to move the case to the next step**, which is a final review on part prices, damage consistency, repair outcome etc. We were not seeking approval to submit our report at 5.5K. Our final adjustment is \$1.9K.

- Regarding the direct survey, previously there was a instruction from EQ that in order to reduce costs and downtime incurred by the exchanging of surveyor name list, LKK can carry out direct survey on a without prejudice basis.

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: Chia Ka Wei <kawei.chia@eqinsurance.com.sg>

Sent: Thursday, 8 July 2021 5:19 PM

To: Bryan Ang (LKKAuto) <bryanang@lkkauto.com>; KKLau <kklau@lkkauto.com>

Cc: Shiau Chan (LKKAuto) <siewsc@lkkauto.com>; Joel Goh <joel.goh@eqinsurance.com.sg>; SUR <sur@lkkauto.com>

Subject: RE: DIRECT SURVEY INSPECTION ON WORKSHOP -NEW HOCK TECK MOTOR PTE LTD, DOA: 14/04/21, SMX 9325Z (TP VEHICLE), SDJ 118U (OI VEHICLE) (DM21HO00595-JG)

Dear Bryan,

Thanks for reviewing the claim.

Our comments:

- 1) We reiterate that MOVA was the 1st repairer to assess the damages and our initial panel surveyor was the 1st to inspect the damages.

Date of Accident: 14 April 2021

MOVA estimate: 22 April 2021 (8 days later)

NHT's estimate: 24 May 2021 (40 days later)

If there is any inference that NHT's estimate is more accurate than MOVA, something is wrong here.

In fact, it should even be investigated if there is any further damage caused after TP's car had left MOVA and 1 month later arrived to NHT.

- 2) The email from Shiau Chan on 5th July 2021 is asking EQ whether LKK can proceed to finalize the repair, which in the attachment **the marked estimate shows L/S \$5.5k.**

We cannot understand your explanation now that the information in attachment is just an initial assessment *pending part price check and damage consistency check.*

If this is so, why then ask EQ whether can LKK proceed to finalize the repair cost?

Please note:

- From the so many surveyor reports we have seen, if the case is still pending checks, no one has ever asked us for approval to finalize repairs. They will only issue IA to advise recommended repair cost and indicate in remarks the damage consistency checks/checked items.
- If indeed your surveyor is still pending damage consistency check, please show me in the attachment which are the items marked by LKK surveyor as ?.
(as I note in all, if not almost all, surveyors' markings, if there are any items pending check, they will mark as ?)

Furthermore, it seems NHT contacted LKK directly to survey first. It was NOT the case NHT contacted EQ for PRS request. From our records, EQ did not even send the list of 10 surveyors to NHT to select SJE. How do you explain on this?

Rgds
KW

From: Bryan Ang (LKKAUTO) <bryanang@lkkauto.com>
Sent: Thursday, 8 July 2021 4:26 PM
To: KKLau <kklau@lkkauto.com>; Chia Ka Wei <kawei.chia@eqinsurance.com.sg>
Cc: Shiau Chan (LKKAUTO) <siewsc@lkkauto.com>; Joel Goh <joel.goh@eqinsurance.com.sg>; SUR <sur@lkkauto.com>
Subject: RE: DIRECT SURVEY INSPECTION ON WORKSHOP -NEW HOCK TECK MOTOR PTE LTD, DOA: 14/04/21, SMX 9325Z (TP VEHICLE), SDJ 118U (OI VEHICLE) (DM21HO00595-JG)

Dear Mr Chia,

Apologise for the late reply due to investigation taken place.

We have compared the estimate of Mova Automotive Pte Ltd (insurer approved workshop) and New Hock Teck Motor Pte Ltd (NHT) and are of the opinion that the huge difference between the 2 estimates are due to:-

- Part prices difference,
- Some parts not listed in Mova's estimate but was however listed in NHT's estimate,
- Higher labour and spray painting cost in NHT's estimate etc.

Our surveyor's initial assessment of the damage was based on his visual inspection of the vehicle. The information in the attachment sent by my colleague, Shiau Chan, in her email dated 05 July 2021 is the initial assessment pending part price check and damage consistency check. Final adjustment of repair cost will also take into account the after repair inspection where our surveyor will check and verify the repair.

For this case, the final recommended cost of repair by our surveyor is LS \$1,900.00 with 4 days of repair. Survey was carried out on a without prejudice basis and so far there is no finalization with NHT.

Below table for comparison purposes.

Qty	Description of Parts	Mova Automotive	New Hock Teck Motor	LK
1	FRONT BUMPER	Part not in estimate	\$978.90	
1	FRONT BUMPER SIDE RETAINER LH	Part not in estimate	\$61.50	
1	LH FRONT FENDER	\$825.00	\$860.40	
1	LH FRONT FENDER INNER SHIELD	Part not in estimate	\$134.60	
1	LH FRONT DOOR	\$1,425.00	\$1,986.30	
1	LH FRONT WING MIRROR	\$620.00	\$558.30	
1	SIDE MIRROR COVER LH	\$135.00		
2	LH FRONT DOOR HINGE	Part not in estimate	\$130.20	
1	LH FRONT DOOR CHECKER	Part not in estimate	\$48.00	

1	LH FRONT WEATHER STRIPE	Part not in estimate	\$164.00	
1	LH FRONT FENDER EMBLEM	\$85.00 (SN)	\$105.80	
1	LH ROCKER PANEL GARNISH	\$920.00	\$1,200.00 (SN)	
	SUB TOTAL	\$3,925.00	\$5,028.00	
	LESS 10%	\$392.50	\$502.80	
		\$3,532.50	\$4,525.20	
	SPECIAL NETT ITEMS			
1	SPORT RIM	\$450.00	\$3,600.00	
1	LH FRONT TYRE	Part not in estimate	\$320.00	
1	FRONT BUMPER CLIPS	Part not in estimate	\$80.00	
1	LH FRONT FENDER INNER SHIELD CLIPS	Part not in estimate	\$60.00	
1	LH ROCKER PANEL GARNISH CLIPS	Part not in estimate	\$50.00	
1	LH ROCKER PANEL GARNISH SEAL	Part not in estimate	\$120.00	
	SUB TOTAL	\$535.00	\$5,430.00	
	LABOUR CHARGES			
	LABOUR FOR PANEL BEATING	\$500.00	\$1,600.00	
	LABOUR FOR SPRAY PAINTING	\$700.00	\$2,200.00	
	WIRING CHECK	Labour cost not in estimate	\$80.00	
	TO APPLY RUST / TUFF COAT PROOF ON ACCIDENT AREAS	Labour cost not in estimate	\$200.00	
	TO CONDUCT ALL WHEEL ALIGNMENT	\$80.00	\$250.00	
	LABOUR FOR REMOVE & TRANSFER LH FRONT DOOR FITTING	Labour cost not in estimate	\$400.00	
	TO CONDUCT WATER CHECK LEAKAGE	Labour cost not in estimate	\$120.00	
	SUB TOTAL	\$1,280.00	\$4,850.00	
	GRAND TOTAL	\$5,347.50	\$14,805.20	

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: KKLau <kklau@lkkauto.com>

Sent: Monday, 5 July 2021 6:43 PM

To: Chia Ka Wei <kawei.chia@eqinsurance.com.sg>; Bryan Ang (LKKAuto) <bryanang@lkkauto.com>

Cc: Shiau Chan (LKKAuto) <siewsc@lkkauto.com>; Joel Goh <joel.goh@eqinsurance.com.sg>; SUR <sur@lkkauto.com>

Subject: Re: DIRECT SURVEY INSPECTION ON WORKSHOP -NEW HOCK TECK MOTOR PTE LTD, DOA: 14/04/21, SMX 9325Z (TP VEHICLE), SDJ 118U (OI VEHICLE) (DM21HO00595-JG)

Hi Mr Chia,

Thank you for the email.

Hi Bryan, please investigate and compare the huge difference of both estimates on cost of repair. And reply ASAP.

Regards,

K K Lau

LKK Auto Consultants P L.

Sent from my iPhone

On 5 Jul 2021, at 5:29 PM, Chia Ka Wei <kawei.chia@eqinsurance.com.sg> wrote:

Dear Shiau Chan,

Your firm is supposed to investigate & explain why the huge difference between MOVA and New Hock Teck repair estimate.

It is very obvious there is such a big mark up, and not forgetting TP claimant had went to MOVA first to submit claim, which was already surveyed by EQ's SJE.

FYI – the recommended COR by previous SJE is very much lower from LKK's assessment.

Rgds

KW

From: Shiau Chan (LKKAuto) <siewsc@lkkauto.com>

Sent: Monday, 5 July 2021 5:11 PM

To: Joel Goh <joel.goh@eqinsurance.com.sg>

Cc: SUR <sur@lkkauto.com>; Chia Ka Wei <kawei.chia@eqinsurance.com.sg>

Subject: RE: DIRECT SURVEY INSPECTION ON WORKSHOP -NEW HOCK TECK MOTOR PTE LTD, DOA: 14/04/21, SMX 9325Z (TP VEHICLE), SDJ 118U (OI VEHICLE) (DM21HO00595-JG)

Dear Joel,

Please find the attachment of SMX 9235Z workshop estimate marked & audatex adjustment.

Kindly advise whether we can finalise with repairer.

Thank you.

Best Regards,

Shiau Chan (Ms) | 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: Joel Goh <joel.goh@eqinsurance.com.sg>

Sent: Thursday, 17 June 2021 4:12 pm

To: Shiau Chan (LKKAuto) <siewsc@lkkauto.com>

Cc: SUR <sur@lkkauto.com>; Chia Ka Wei <kawei.chia@eqinsurance.com.sg>

Subject: RE: DIRECT SURVEY INSPECTION ON WORKSHOP -NEW HOCK TECK MOTOR PTE LTD, DOA: 14/04/21, SMX 9325Z (TP VEHICLE), SDJ 118U (OI VEHICLE) (DM21HO00595-JG)

Dear Shiau Chan

Thank you for the updates.

Please ensure that Audatex is used for this survey as repair estimate exceeds \$10,000.00.
This vehicle was surveyed at Mova Automotive before third party decided to change repairer.
Attached a copy of Mova's repair estimate for your attention.

Appreciate if you could forward a copy of the marked estimates from New Hock Teck and advise the huge difference between the estimate of both repairers.

Lastly, please do not finalise any repair cost or authorize repair for this case.

Announcement

In line with the Safe Re-opening measures, our operation remains "Business As Usual" – except most of us are on a Work-From-Home arrangement.

Our Customer Care Counter will remain closed until further notice. Any onsite customer care service, including meetings in the EQI premises can be arranged.

Best Regards,

Joel Goh

Senior Executive | Claims

<image001.png>

EQ Insurance Company Limited

5 Maxwell Road #17-00 Tower Block MND Complex Singapore 069110

did 65 6500 6772 | tel 65 6223 9433 ext 772 | fax 65 6223 4190

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<image003.png>

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From: Shiau Chan (LKKAuto) <siewsc@lkkauto.com>

Sent: Thursday, 17 June 2021 3:23 PM

To: Joel Goh <joel.goh@eqinsurance.com.sg>

Cc: SUR <sur@lkkauto.com>; Chia Ka Wei <kawei.chia@eqinsurance.com.sg>

Subject: RE: DIRECT SURVEY INSPECTION ON WORKSHOP -NEW HOCK TECK MOTOR PTE LTD, DOA: 14/04/21, SMX 9325Z (TP VEHICLE), SDJ 118U (OI VEHICLE) (DM21HO00595-JG)

Dear Joel,

Enclosed herewith preliminary advice of SMX 9325Z.

Kindly advise whether we can finalise with repairer.

Thank you.

Best Regards,

Shiau Chan (Ms) | 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: Shiau Chan (LKKAuto) <siewsc@lkkauto.com>

Sent: Friday, 28 May 2021 2:42 pm

To: Joel Goh <joel.goh@eqinsurance.com.sg>

Cc: SUR <sur@lkkauto.com>; Chia Ka Wei <kawei.chia@eqinsurance.com.sg>

Subject: RE: DIRECT SURVEY INSPECTION ON WORKSHOP -NEW HOCK TECK MOTOR PTE LTD, DOA: 14/04/21, SMX 9325Z (TP VEHICLE), SDJ 118U (OI VEHICLE) (DM21HO00595-JG)

Dear Joel,

Noted with thanks.

Best Regards,

Shiau Chan (Ms) | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6256-3561 | email: siewsc@lkkauto.com | fax: 6256-4315
Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Joel Goh <joel.goh@eqinsurance.com.sg>

Sent: Friday, 28 May 2021 2:41 PM

To: Shiau Chan (LKKAuto) <siewsc@lkkauto.com>

Cc: SUR <sur@lkkauto.com>; Chia Ka Wei <kawei.chia@eqinsurance.com.sg>

Subject: RE: DIRECT SURVEY INSPECTION ON WORKSHOP -NEW HOCK TECK MOTOR PTE LTD, DOA: 14/04/21, SMX 9325Z (TP VEHICLE), SDJ 118U (OI VEHICLE) (DM21HO00595-JG)

Importance: High

Dear Shiau Chan

I refer to our earlier tele-conversation.

As mentioned, please let us have your immediate advice for this case soonest.

Meanwhile, please inform the surveyor not to finalise the cost of repairs with New Hock Teck.

Announcement

In line with the Safe Re-opening measures, our operation remains "Business As Usual" – except most of us are on a Work-From-Home arrangement.

Our Customer Care Counter will remain closed until further notice. Any onsite customer care service, including meetings in the EQI premises can be arranged via video conference.

Best Regards,
Joel Goh

Senior Executive | Claims

<image001.png>

EQ Insurance Company Limited

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<image003.png>

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From: Joel Goh
Sent: Friday, 28 May 2021 1:04 PM
To: 'Shiau Chan (LKKAUTO)' <siewsc@lkkauto.com>
Cc: SUR <sur@lkkauto.com>
Subject: RE: DIRECT SURVEY INSPECTION ON WORKSHOP -NEW HOCK TECK MOTOR PTE LTD, DOA: 14/04/21, SMX 9325Z (TP VEHICLE), SDJ 118U (OI VEHICLE) (DM21HO00595-JG)
Importance: High

Dear Shiau Chan

Attached our insured's accident report for this case.

Announcement

In line with the Safe Re-opening measures, our operation remains "Business As Usual" – except most of us are on a Work-From-Home arrangement.

Our Customer Care Counter will remain closed until further notice. Any onsite customer care service, including meetings in the EQI premises can be arranged via video conference.

Best Regards,
Joel Goh

Senior Executive | Claims

<image001.png>

EQ Insurance Company Limited

5 Maxwell Road #17-00 Tower Block MND Complex Singapore 069110
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<image003.png>

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From: Shiau Chan (LKKAUTO) <siewsc@lkkauto.com>
Sent: Friday, 28 May 2021 12:56 PM
To: EQI PRS <EQIPRS@eqinsurance.com.sg>

Cc: SUR <sur@lkkauto.com>

Subject: DIRECT SURVEY INSPECTION ON WORKSHOP -NEW HOCK TECK MOTOR PTE LTD, DOA: 14/04/21, SMX 9325Z (TP VEHICLE), SDJ 118U (OI VEHICLE)

Dear Sir/Madam,

Please be informed that we had inspected the vehicle SMX 9325Z at M/s: NEW HOCK TECK MOTOR PTE LTD, 1 KAKI BUKIT AVENUE 6 #01-43 AUTOBAY @ KAKI BUKIT SINGAPORE 417883 on 25/05/21.

Enclosed herewith a copy of TP's GIA report. The estimated cost of repair will forward to you shortly.

Meanwhile, kindly provide us the claim reference number for our necessary action.

Best Regards,

Shiau Chan (Ms) | Case Handler

LKK Auto Consultants Pte Ltd

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

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