

RE: PA 9341L Fire Case Preliminary Report OUR REF HLBAISCL2022-00002

Lim, Sharon (Allianz Insurance Singapore) <sharon.lim@allianz.sg>

Wed 2/3/2022 8:59 AM

To: Naz (LKKAuto) <Naz@lkkauto.com>

Cc: S O Krishnan, Ghandian (Allianz Insurance Singapore) <ghandian.krishnan@allianz.sg>; Denise Tay (LKKAuto) <denisetay@lkkauto.com>; Bryan Ang (LKKAuto) <bryanang@lkkauto.com>; KKLau <kklau@lkkauto.com>

Internal

Dear Naaz

Please proceed to close and render the invoice.

Thank you.

Sharon Lim  
Claims & Performance Management Department

Allianz Insurance Singapore Pte. Ltd. | UEN 201903913C  
79 Robinson Road #09-01 Singapore 068897



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**From:** Naz (LKKAuto) <Naz@lkkauto.com>

**Sent:** Friday, February 25, 2022 12:37 PM

**To:** Lim, Sharon (Allianz Insurance Singapore) <sharon.lim@allianz.sg>

**Cc:** Claims Banca (Allianz Insurance Singapore) <claims@allianz.com.sg>; S O Krishnan, Ghandian (Allianz Insurance Singapore) <ghandian.krishnan@allianz.sg>; Denise Tay (LKKAuto) <denisetay@lkkauto.com>; Bryan Ang (LKKAuto) <bryanang@lkkauto.com>; KKLau <kklau@lkkauto.com>

**Subject:** [EXT] Re: PA 9341L Fire Case Preliminary Report

Dear Ms Lim,

Attached herewith is the Fire Investigation Report.

Thank you.

Best Regards,

**Naz** | Technical Investigator

**LKK Auto Consultants**

Phone: 6841-2157 | Email: [Naz@lkkauto.com](mailto:Naz@lkkauto.com) | Fax: 6256-4315

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

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**From:** Naz (LKKAuto) <[Naz@lkkauto.com](mailto:Naz@lkkauto.com)>

**Sent:** Wednesday, 23 February 2022 5:00 pm

**To:** [sharon.lim@allianz.sg](mailto:sharon.lim@allianz.sg) <[sharon.lim@allianz.sg](mailto:sharon.lim@allianz.sg)>

**Cc:** [claims@allianz.com.sg](mailto:claims@allianz.com.sg) <[claims@allianz.com.sg](mailto:claims@allianz.com.sg)>; [ghandian.krishnan@allianz.sg](mailto:ghandian.krishnan@allianz.sg) <[ghandian.krishnan@allianz.sg](mailto:ghandian.krishnan@allianz.sg)>; Denise Tay (LKKAuto) <[denisetay@lkkauto.com](mailto:denisetay@lkkauto.com)>; Bryan Ang (LKKAuto) <[bryanang@lkkauto.com](mailto:bryanang@lkkauto.com)>; KKLau <[kklau@lkkauto.com](mailto:kklau@lkkauto.com)>

**Subject:** Re: PA 9341L Fire Case Preliminary Report

Dear Ms Lim,

I have completed the Fire Investigation Report and forwarded it to Mr Lau for review. I will email it to you once he has gone through it.

Thank you.

Best Regards,

**Naz** | Technical Investigator

**LKK Auto Consultants**

Phone: 6841-2157 | Email: [Naz@lkkauto.com](mailto:Naz@lkkauto.com) | Fax: 6256-4315

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

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**From:** Naz (LKKAuto) <[Naz@lkkauto.com](mailto:Naz@lkkauto.com)>

**Sent:** Thursday, 10 February 2022 3:01 pm

**To:** [sharon.lim@allianz.sg](mailto:sharon.lim@allianz.sg) <[sharon.lim@allianz.sg](mailto:sharon.lim@allianz.sg)>

**Cc:** [claims@allianz.com.sg](mailto:claims@allianz.com.sg) <[claims@allianz.com.sg](mailto:claims@allianz.com.sg)>; [ghandian.krishnan@allianz.sg](mailto:ghandian.krishnan@allianz.sg) <[ghandian.krishnan@allianz.sg](mailto:ghandian.krishnan@allianz.sg)>; Denise Tay (LKKAuto) <[denisetay@lkkauto.com](mailto:denisetay@lkkauto.com)>; Bryan Ang (LKKAuto) <[bryanang@lkkauto.com](mailto:bryanang@lkkauto.com)>; KKLau <[kklau@lkkauto.com](mailto:kklau@lkkauto.com)>

**Subject:** Fw: PA 9341L Fire Case Preliminary Report

Dear Ms Sharon,

I have inspected the vehicle together with Mr Lau on 9 February 2022. Based on the GIA report and our physical inspection, our preliminary findings indicate that the fire had originated from the rear portion of the Insured Vehicle, at the engine compartment.



The frontal portion of the Insured Vehicle during our inspection.

The front windscreen had sustained extensive damage.



Conducting a physical inspection with principal consultant Mr

Lau. Preliminary findings indicate that the fire had started from the rear portion of the Insured Vehicle, at the engine compartment.

Upon closer examination of the area where the fire to the Insured Vehicle had likely started, we had found greenish residue on several stretches of original factory fitted wirings leading towards the Engine Control Module (ECM) of the Insured Vehicle. The presence of greenish residue indicates internal heating of copper wires, a sign of an electrical short circuit occurring. The greenish residue is normally left behind from oxidation as a result of chemical reaction involving the copper wires. This physical evidence would then appear to suggest that the cause of fire to the Insured Vehicle could have possibly been due to electrical in nature.



Vehicle, at the engine compartment.

The fire had likely started from the rear portion of the Insured



Upon closer examination of the area where the fire to the Insured Vehicle had likely started, we had found greenish residue on several stretches of original factory fitted wirings leading towards the Engine Control Module (ECM) of the Insured Vehicle.





Upon closer examination, we had found greenish residue on several stretches of original factory fitted wirings leading towards the Engine Control Module (ECM) of the Insured Vehicle.

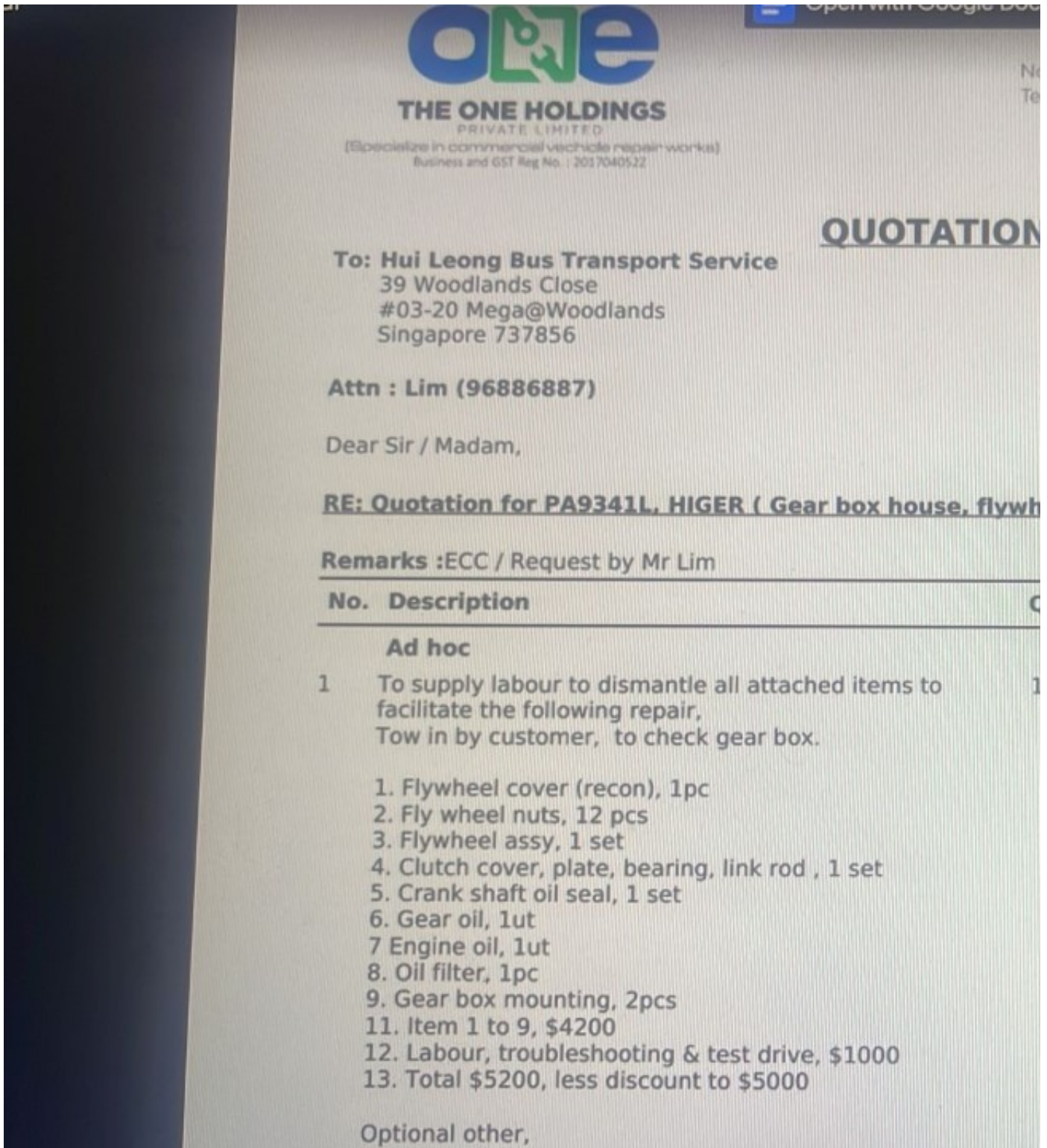


The presence of greenish residue indicates internal heating of copper wires, a sign of an electrical short circuit occurring. The greenish residue is normally left behind from oxidation as a result of chemical reaction involving the copper wires. This physical evidence would then appear to suggest that the cause of fire to the Insured Vehicle could have possibly been due to electrical in nature.

We managed to obtain the latest servicing records of the Insured Vehicle from Ms Winnie of Connect 3. It was dated 7 February 2022. Hence we called the owner of Hui Leong, Mr Lim for further clarification on the date of the invoice (quotation) as well as on the latest servicing done on the Insured Vehicle.

He mentioned that the Insured Vehicle had a sudden loss of power on 26 January 2022. It was brought to The One Holdings Pte. Ltd. The workshop had informed Mr Lim that it was a gear box and flywheel assembly issue. The gearbox mountings and flywheel assembly were replaced (as seen in the invoice (quotation) below) and the Insured Vehicle was released to Hui Leong on 4 February 2022. He also mentioned that the date stated on the invoice (quotation) was the day the invoice (quotation) was sent to Hui Leong after confirming the total amount.

Mr Lim added that there were no mechanical or electrical issues with the Insured Vehicle from that day till the day of the incident.



The workshop had informed Mr Lim that it was a gear box and flywheel assembly issue. The gearbox mountings and flywheel assembly were replaced and the Insured Vehicle was released to Hui Leong on 4 February 2022.

From our review of the invoice (quotation) provided, the components repaired and replaced were mechanical in nature. None of the parts stated were electrical components.

Based on the servicing invoice provided, we are of the opinion that the fire was not due to poor maintenance. The cause of fire to be electrical is more likely, which is supported by the presence of greenish residue found on the wirings leading from the ECM.

The full report will be out by next week.

Thank you.

Best Regards,

**Naz** | Senior Technical Investigator

**LKK Auto Consultants**

Phone: 6841-2157 | Email: [Naz@lkkauto.com](mailto:Naz@lkkauto.com) | Fax: 6256-4315

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

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**From:** Admin-D (LKKAuto) <[admin-d@lkkauto.com](mailto:admin-d@lkkauto.com)>  
**Sent:** Wednesday, 9 February 2022 2:50 pm  
**To:** Naz (LKKAuto) <[Naz@lkkauto.com](mailto:Naz@lkkauto.com)>  
**Subject:** Fw: OD (FIRE) Survey Assignment - HLBAISCL2022-00002SL-PA9341L

**Note: We are on work from home arrangement. All correspondence should be made via email. Submission of claim related documents will be in softcopy. Any inconvenience caused is much regretted.**

**Best Regards,**  
**Summer Lee** | Admin  
LKK Auto Consultants Pte Ltd  
Phone: 6741-8434 | email: [assignments@lkkauto.com](mailto:assignments@lkkauto.com) | fax: 6256-4315 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

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**From:** Claims Banca (Allianz Insurance Singapore) <[claims@allianz.com.sg](mailto:claims@allianz.com.sg)>  
**Sent:** Wednesday, 9 February 2022 10:00 am  
**To:** assignments <[assignments@lkkauto.com](mailto:assignments@lkkauto.com)>  
**Subject:** FW: OD (FIRE) Survey Assignment - HLBAISCL2022-00002SL-PA9341L

Internal

Dear LKK

PW: Allianz1



**Shanti. R**  
Claims Service  
Allianz Insurance Singapore Pte. Ltd. | UEN 201903913C  
79 Robinson Road #09-01 | Singapore 068897  
Phone: +65 6395 3836 | [www.allianz.sg](http://www.allianz.sg)



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**From:** Claims Banca (Allianz Insurance Singapore)  
**Sent:** Wednesday, February 9, 2022 9:59 AM  
**To:** assignments <[assignments@lkkauto.com](mailto:assignments@lkkauto.com)>  
**Cc:** Lau <[connect3lau@gmail.com](mailto:connect3lau@gmail.com)>; S O Krishnan, Ghandian (Allianz Insurance Singapore) <[gbandian.krishnan@allianz.sg](mailto:gbandian.krishnan@allianz.sg)>; Lim, Sharon (Allianz Insurance Singapore) <[sharon.lim@allianz.sg](mailto:sharon.lim@allianz.sg)>  
**Subject:** OD (FIRE) Survey Assignment - HLBAISCL2022-00002SL-PA9341L  
**Importance:** High

Internal

Dear LKK

We are appointing **Bryan Ang** your good office for OD survey at:

Workshop Name: Ms Lau, Tel: 8188 4136  
Connect 3 566 Woodlands Road, (Mandai Estate) S 728697

Please download the documents from this link below

File: 20220209-OD FNOL.msg

Link: <https://fileexchange.allianz.de/SecureDownload.aspx?id=8871691a-d741-4668-9c24-bf509d5b51c1-1b26f253b2e776b4>



Size: ~ 1 MByte, Download available until: 2/14/2022

**Passwords will be sent in a separate email.**

Thank you.

Regards

**Shanti**

Claims Service

Claims & Performance Management

Allianz Insurance Singapore Pte. Ltd. | UEN 201903913C

79 Robinson Road #09-01, Singapore 068897

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