

## Meng Yan (LKK Auto)

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**From:** Gan Kwai Leng (Strides Automotive Services Pte Ltd)  
<KwaiLeng.Gan@strides.com.sg>  
**Sent:** Monday, 12 December 2022 4:36 PM  
**To:** Meng Yan (LKK Auto); SUR; assignments  
**Cc:** Wong Kok Wah (Strides Automotive Services Pte Ltd)  
**Subject:** RE: Our Ref: TAX/07/17/2214/JG ; Yr Ref: MT/0955515-003 - Claim Involving PA5365U / SHF147J on 28 Jul 2017  
**Attachments:** IMG\_9532.JPG; IMG\_9529.JPG; IMG\_9530.JPG; IMG\_9531.JPG; IMG\_9534.JPG; IMG\_9533.JPG; IMG\_9540.JPG; IMG\_9549.JPG; IMG\_9554.JPG; IMG\_9559.JPG; IMG\_9561.JPG

Dear Meng Yan,

Enclosed our taxi damage photographs.  
Please help us to raise the paper survey report.

Thanks & Regards,  
Joey

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**From:** Meng Yan (LKK Auto) <mengyan@lkkauto.com>  
**Sent:** Monday, 12 December 2022 2:28 pm  
**To:** Gan Kwai Leng (Strides Automotive Services Pte Ltd) <KwaiLeng.Gan@strides.com.sg>; SUR <sur@lkkauto.com>; assignments <assignments@lkkauto.com>  
**Cc:** Wong Kok Wah (Strides Automotive Services Pte Ltd) <KokWah.Wong@strides.com.sg>  
**Subject:** RE: Our Ref: TAX/07/17/2214/JG ; Yr Ref: MT/0955515-003 - Claim Involving PA5365U / SHF147J on 28 Jul 2017

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Dear Joey,

We are unable to do the paper survey without full set of survey photographs.

Best Regards,

Yan | 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:** Gan Kwai Leng (Strides Automotive Services Pte Ltd) <[KwaiLeng.Gan@strides.com.sg](mailto:KwaiLeng.Gan@strides.com.sg)>  
**Sent:** Monday, 12 December 2022 2:08 PM  
**To:** Meng Yan (LKK Auto) <[mengyan@lkkauto.com](mailto:mengyan@lkkauto.com)>; SUR <[sur@lkkauto.com](mailto:sur@lkkauto.com)>; assignments <[assignments@lkkauto.com](mailto:assignments@lkkauto.com)>  
**Cc:** Wong Kok Wah (Strides Automotive Services Pte Ltd) <[KokWah.Wong@strides.com.sg](mailto:KokWah.Wong@strides.com.sg)>  
**Subject:** RE: Our Ref: TAX/07/17/2214/JG ; Yr Ref: MT/0955515-003 - Claim Involving PA5365U / SHF147J on 28 Jul 2017

Dear Meng Yan,

We are unable to contact LH Teo anymore.

Can you raise the paper survey report for us? We need the survey report to claim from Income.

Thanks & Regards,  
Joey

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**From:** Meng Yan (LKK Auto) <[mengyan@lkkauto.com](mailto:mengyan@lkkauto.com)>  
**Sent:** Thursday, 8 December 2022 3:12 pm  
**To:** Gan Kwai Leng (Strides Automotive Services Pte Ltd) <[KwaiLeng.Gan@strides.com.sg](mailto:KwaiLeng.Gan@strides.com.sg)>; SUR <[sur@lkkauto.com](mailto:sur@lkkauto.com)>; assignments <[assignments@lkkauto.com](mailto:assignments@lkkauto.com)>  
**Cc:** Wong Kok Wah (Strides Automotive Services Pte Ltd) <[KokWah.Wong@strides.com.sg](mailto:KokWah.Wong@strides.com.sg)>  
**Subject:** RE: Our Ref: TAX/07/17/2214/JG ; Yr Ref: MT/0955515-003 - Claim Involving PA5365U / SHF147J on 28 Jul 2017

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Dear Sir/Mdm,

According to our record, your side was engaged independent surveyor and NTUC mentioned as below to requested a copy of LH TEO's survey report.

Best Regards,

**Yan** | 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:** Gan Kwai Leng (Strides Automotive Services Pte Ltd) <[KwaiLeng.Gan@strides.com.sg](mailto:KwaiLeng.Gan@strides.com.sg)>  
**Sent:** Wednesday, 7 December 2022 5:03 PM  
**To:** admin-d <[admin-d@lkkauto.com](mailto:admin-d@lkkauto.com)>  
**Cc:** Wong Kok Wah (Strides Automotive Services Pte Ltd) <[KokWah.Wong@strides.com.sg](mailto:KokWah.Wong@strides.com.sg)>  
**Subject:** RE: Our Ref: TAX/07/17/2214/JG ; Yr Ref: MT/0955515-003 - Claim Involving PA5365U / SHF147J on 28 Jul 2017

Dear Sir,

We refer to the above matter.

Our taxi was surveyed by Sebastian (LKK) however there was no report submitted to Income for this matter.

We need your help to raise the survey report for Income.

Please assist.

Thanks & Regards,  
Joey

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**From:** Steven Saw <[steven.saw@income.com.sg](mailto:steven.saw@income.com.sg)>  
**Sent:** Tuesday, 13 September 2022 4:15 pm  
**To:** Gan Kwai Leng (Strides Automotive Services Pte Ltd) <[KwaiLeng.Gan@strides.com.sg](mailto:KwaiLeng.Gan@strides.com.sg)>

**Subject:** RE: Our Ref: TAX/07/17/2214/JG ; Yr Ref: MT/0955515-003 - Claim Involving PA5365U / SHF147J on 28 Jul 2017

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Classification: *Restricted*

Dear Joey,

LKK has not followed up with us on the survey nor billed us for it. There is no survey report from LKK per our record.

Can you provide a copy of LH Teo's survey report? Otherwise, we are unable to assess the claim.

Thanks.

## Steven Saw

Claims Manager  
Operations, Motor & Personal Lines

**T:** +65 6430 7910



**From:** Gan Kwai Leng (Strides Automotive Services Pte Ltd) <[KwaiLeng.Gan@strides.com.sg](mailto:KwaiLeng.Gan@strides.com.sg)>

**Sent:** Tuesday, 13 September 2022 3:38 pm

**To:** Steven Saw <[steven.saw@income.com.sg](mailto:steven.saw@income.com.sg)>

**Subject:** RE: Our Ref: TAX/07/17/2214/JG ; Yr Ref: MT/0955515-003 - Claim Involving PA5365U / SHF147J on 28 Jul 2017

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Dear Steven,

LKK informed they will not finalize COR with us and they will provide survey report to Income.

**From:** Sebastian Yeang (LKK Auto) <[SebastianYeang@lkkauto.com](mailto:SebastianYeang@lkkauto.com)>

Sent: Monday, 4 September 2017 9:13 AM

**To:** Phua Zhi Yang (Auto Svcs/Ext Biz Svcs/AR & SC/ARC/AR)

Cc: Kok Tuck Foo (Auto Svcs/Ext Biz Svcs/AR & SC/ARC); Chin Kim Ming (Auto Svcs/Ext Biz Svcs/AR & SC/ARC/AR); Yeo Poh Suan (Auto Svcs/Ext Biz Svcs/AR & SC/ARC); Wui Kai Jye (Auto SIA/Buses)

**Subject:** RE: SHF147J CHEVROLET

Dear Zhi Yang

Good day,

As per our previous discussion, Since your side did not provide the book value, so this case I am unable to provide you an accurate salvage value.

This case I will not finalize with you and I will provide the report to insurance on my end.

Thank You

Best Regards,

Sebastian | Automotive Assessor

LKK Auto Consultants

phone: 6256-3561 | email: [sebastianyeang@lkkauto.com](mailto:sebastianyeang@lkkauto.com) | fax: 6256-4315

We have engaged own independent surveyor (LH Teo Appraisal Services) to survey our taxi and they have recommended vehicle unsafe and uneconomical to repair.

Thank you.

Regards,  
Joey

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**From:** Steven Saw <[steven.saw@income.com.sg](mailto:steven.saw@income.com.sg)>  
**Sent:** Tuesday, 13 September 2022 2:06 pm  
**To:** Gan Kwai Leng (Strides Automotive Services Pte Ltd) <[KwaiLeng.Gan@strides.com.sg](mailto:KwaiLeng.Gan@strides.com.sg)>  
**Subject:** RE: Our Ref: TAX/07/17/2214/JG ; Yr Ref: MT/0955515-003 - Claim Involving PA5365U / SHF147J on 28 Jul 2017

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Classification: *Restricted*

Dear Joey,

Based on our record, there was no survey done for this case, nor did we appoint LKK.

Can you let us have a copy of the LKK survey report?

Thanks.

**Steven Saw**

Claims Manager  
Operations, Motor & Personal Lines

T: +65 6430 7910



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**From:** Gan Kwai Leng (Strides Automotive Services Pte Ltd) <[KwaiLeng.Gan@strides.com.sg](mailto:KwaiLeng.Gan@strides.com.sg)>  
**Sent:** Tuesday, 13 September 2022 10:24 am  
**To:** Steven Saw <[steven.saw@income.com.sg](mailto:steven.saw@income.com.sg)>  
**Subject:** RE: Our Ref: TAX/07/17/2214/JG ; Yr Ref: MT/0955515-003 - Claim Involving PA5365U / SHF147J on 28 Jul 2017

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**WITHOUT PREJUDICE**

Dear Steven,

Your appointed surveyor LKK conducted the survey on 03/08/2017.

Please revert with offer by 20.07.22.

Thank you.

Regards,  
Joey

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**From:** Steven Saw <[steven.saw@income.com.sg](mailto:steven.saw@income.com.sg)>

**Sent:** Monday, 12 September 2022 4:13 pm

**To:** Gan Kwai Leng (StridesASvcs/FM&SuppSvcs/Claims & IA/Claims & IA) <[KwaiLeng.Gan@strides.com.sg](mailto:KwaiLeng.Gan@strides.com.sg)>

**Subject:** RE: Our Ref: TAX/07/17/2214/JG ; Yr Ref: MT/0955515-003 - Claim Involving PA5365U / SHF147J on 28 Jul 2017

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Classification: *Restricted*

Dear Joey,

Thanks for your email.

For this case, we do not have record of a survey done.

Can you let me know who conducted the survey, and to extend a copy of the survey report to me so that we can review the matter.

Thanks.

**Steven Saw**

Claims Manager  
Operations, Motor & Personal Lines

T: +65 6430 7910



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**From:** Gan Kwai Leng (Strides Automotive Services Pte Ltd) <[KwaiLeng.Gan@strides.com.sg](mailto:KwaiLeng.Gan@strides.com.sg)>

**Sent:** Thursday, 8 September 2022 10:17 am

**To:** Steven Saw <[steven.saw@income.com.sg](mailto:steven.saw@income.com.sg)>

**Subject:** RE: Our Ref: TAX/07/17/2214/JG ; Yr Ref: MT/0955515-003 - Claim Involving PA5365U / SHF147J on 28 Jul 2017

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**WITHOUT PREJUDICE**

Dear Steven,

Gentle reminder to let us have your settlement offer by 12/09/22.

Thank you.

Regards,

Joey

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**From:** Gan Kwai Leng (Strides Automotive Services Pte Ltd)

**Sent:** Friday, 26 August 2022 10:02 am

**To:** Steven Saw <[steven.saw@income.com.sg](mailto:steven.saw@income.com.sg)>

**Subject:** RE: Our Ref: TAX/07/17/2214/JG ; Yr Ref: MT/0955515-003 - Claim Involving PA5365U / SHF147J on 28 Jul 2017

**WITHOUT PREJUDICE**

Dear Steven,

We refer to above matter.

Video footage attached for your perusal.

Please let us have your settlement offer.

Thank you.

Regards,

Joey

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**From:** Gan Kwai Leng (Strides Automotive Services Pte Ltd)

**Sent:** Tuesday, 12 July 2022 1:34 pm

**To:** Jessie Wo <[jessie.wo@income.com.sg](mailto:jessie.wo@income.com.sg)>

**Subject:** RE: Our Ref: TAX/07/17/2214/JG ; Yr Ref: MT/0955515-003 - Claim Involving PA5365U / SHF147J on 28 Jul 2017

**WITHOUT PREJUDICE**

Dear Jessie,

Refer to video footage sent to you on 30 June 2022 and also attached in this email.

Your insured was avoiding a vehicle in front of him and swerved right into our lane and collided onto our taxi which was moving straight.

Please let us have your settlement offer.

Thanks & Regards,

Joey

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**From:** Gan Kwai Leng (Strides Automotive Services Pte Ltd)

**Sent:** Thursday, 30 June 2022 11:56 am

**To:** Jessie Wo <[jessie.wo@income.com.sg](mailto:jessie.wo@income.com.sg)>

**Subject:** Our Ref: TAX/07/17/2214/JG ; Yr Ref: MT/0955515-003 - Claim Involving PA5365U / SHF147J on 28 Jul 2017

**WITHOUT PREJUDICE**

Dear Jessie,

Enclosed video footage for your consideration.

Please let us have your settlement offer.

Thanks & Regards,  
Joey

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**From:** [do\\_not\\_reply@income.com.sg](mailto:do_not_reply@income.com.sg) <do\_not\_reply@income.com.sg>  
**Sent:** Saturday, 25 June 2022 9:00 pm  
**To:** Gan Kwai Leng (StridesASvcs/FM&SuppSvcs/Claims & IA/Claims & IA) <[Kwaileng.Gan@strides.com.sg](mailto:Kwaileng.Gan@strides.com.sg)>  
**Subject:** MT/0955515-003 - Claim Involving PA5365U / SHF147J on 28 Jul 2017

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Dear Sir / Madam,

We refer to the above claim.

Enclosed is the letter / document for your necessary attention.

Yours sincerely

Motor Insurance  
Income

Note: This is a system generated email. Please do not reply to this email.

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