2/05/2003 ASS. REC. BY:]	REF. CS3 FC	I 17024684/R	ld3 Special is	Purastion:
CWS From (Person):			NMENI (Office) FCI Bill to:		Time 9:08am@29/12/17
OD/P/WS/TI		TIC DICA	ATV i CS	_ Insured:	SHD 3080H 73884210
of 3K4/Si	in Ming Inc	1. Est Selt	C # 01-82 /	8110F1C	16 MFSH
Sum Insured:			Excess: -		
Make of Veh;(Client's Record)		,		D.C	D.A. 22/12/2017
CA / REV / RU Date/Time: 10:	ep. / REV 241 21am@2911:	IRS WP)	tsoted: Mr.jal		LO.D. Endorsement.
-		(X) Est			
	SJC 2789k	-×	1000522/1070	12.1	N.O.A., 18/10/2016
	Dismantly Po	A: 02012018	0205,22/RI9	n 51/2	0.0113.51175.15
	Aller apair				
-					

ASSIGNMENT

4744E COE XPARY: 2018/FFAS

From: Date:	Veh No:	SJL 2789K	Yr Regn. Jout PGS
Estimated Cost.	Type: M.Car / M	.Cycle / Bus / Van / Lor	ry / Taxi / Prime Mover /
OD / TP / WS / TP RES / OD RES / EVA / INV / MV	Truck / T		
To Inspect Vehicle No: STC 2189K	Make:	Homba STREAM	1.8 p 00 1789
at Workshop m/s Cunix Aury		GRES	A/C: Insured / Std / NI / NA
of 3UK7, SINMM OF #101-87/80	Sp.Reading	181787	T/Radio: Insured / Std / NI / NA
Insured: FCITP	Eng/No:	172	
Policy No.	C/No:	RN6105 6795	•
Claims No.		od / Poor / Burnt	
Sum Insured: Excess:	Steering: Inord	Jammed / Leaked /	Burnt or
(Client's Record)	Brake: Sore	er / Jammed / Leaked /	Burnt er
Make of Veh:	Modi: Nil /	S/R/m / STD A/Rim or	
×	Tyre Size:	F: 245	452h17
(Policy Condition)		R: ~	1
Remark: The veh had commenced its N/S	O/S BS / DUN / EX	NOVA / GY / FS / LIZA /	MIC / OHTSU / PIR / SUMI /
repair at the time of inspection.	TOYO / YOK	o or NEX	EN .
Bal, or Market Value:	Front	,	Rear
IDAC Accident Rport: Consistent? : Yes or No	R/Bal.	9mm	R/Bai. 6 mm
GIA / PR Seen: Consistent? : Yes or No	L/Bai.	6 mm	L/Bal. 6 mm
Est. Repairs: days Res.: Yes or No	D.O.A. 22	12/17	D.O.L 29/14/7 1/200
Lum Sum: % 3 Val.: Yes or No	Survey held at	" Gut	guro "
CA / REV / REP. / 24 HRS	Des. of Damas	ges : Frt / Rear / O/S	/ N/S / U/C / Rooftop or
Date: Person Contacted:		Chassis frame / Body	Structure affected due to collision.
Date / Time Action / Instruction			
RECEIVED 2-3-APR 2	018		
RECLIVED			
Date/Time. File Pass to? : Preli. Report	Days Of Rep	pair:	
31042016 : Final Report	Resurvey No	OHERWOOL	Survey Fee:
Date/Time, File Return to?	2100		Transportation
2) A	Add Fee: Site I	insp (\$)S +RSSI
Money	inten	view (\$) Photos
Report Format : PRS	Tech	Invs (\$) Others
Lump Sum / I.B.I: (S	: Wee	kend (\$	-
			4.44

First Capital Insurance Limited

A FAIRFAX Company

Company Reg. No. 195000106C GST Reg. No. M2-0001676-9

MOTOR SURVEY ASSIGNMENT

Date

26-12-2017

Our Ref No. D17011816MFSH

Accident Date

22-12-2017

Claim Type. Third Party

Insured Vehicle

SHD3080H

Third Party Vehicle. SJC2789K

Survey Location

Block 7 Sin Ming Industrial Estate Sector C #01-82 / #01-80

Contact Person.

MR JACKY FONG

Contact No.

93884210/93884210

Fax No. 64511706

Survey Type

WITHOUT PREJUDICE:

Appointed

Surveyor

LKK AUTO CONSULTANTS PTE LTD

Contact Person

NA

Fax No. 68416315

Contact Number.

NA

FOR DIRECT SETTLEMENT

Please submit to us the Tax Invoice together with letter of claim for Rental OR Loss of use (based on NIMA Benchmark rates) together with your survey report.

THIRD PARTY SURVEY REQUEST

Cc: Workshop

GUAN AUTO SERVICE

Attention, NIL

Cc : TP Solicitor

C YOGARAJAH LLC

TP Solicitor Fax No. NA

Officer Incharge

MAY CHUA

IMPORTANT NOTE

Kindly submit the survey report via CWS within 14 days for survey assignment and 7 days for re-inspection.

This is a computer generated letter, no signature required.

Job Sheet (/C	laimWS/Surveyor/JobSheet/	232307) 🛌 PR	Il Documents 😃 Close 🗶		
			PRI Header Details		
Claim No	D17011816MFSH	Policy No	D-15072701MFSH	Claimant S.No & Name	1 & C YOGAR
Workshop Name	GUAN AUTO SERVICE (Contact Person : MR JACKY FONG)	Survey Location & Contact Details	Block 7 Sin Ming Industrial Mobile: 93884210 , Phone EmailId: LHENY@YOGA-LE	: 93884210	
Our Surveyor	LKK AUTO CONSULTANTS PTE LTD	Instructions To Surveyor	WITHOUT PREJUDICE:		
Insured Name	COMFORT TRANSPORTATION PTE LTD	Insured Vehicle No	SHD3080H	TP Vehicle No	SJC2789K
PRI Recieved Date	28-12-2017 06:41:21 PM	Surveyor Appointed Date	29-12-2017 09:07:18 AM	Surveyor Accept Date	29-12-2017 1
			Survey Report Upload		
Surveyor Inspection Date *:	16 E.	Surveyor Report Date	29-12-2017	Upload Survey Report *:	Choose File
		1	Vehicle Particulars	6	av
Make	Please Select Make ▼	Model	Please Select Model ▼	Year	Select Year
Chasis No		Engine No		Mileage	
Color		Cubic Capacity		\$	
Multiple D	ocuments Upload				
		Upload Multipl	e Documents		
File Nar	me			Action	
Surveyor	Job Remarks				

Your NCD will be affected due to late reporting Actual e-Filling Submission Date & Time: 28/12/2017 17:19

SINGAPORE ACCIDENT STATEMENT

IMPORTANT NOTICE

Date Of Driving Pass

Driving Experience

Mobile Number

Fax Number Contact Number

EMail Address

Gender

- 1. Please report correctly the details of the accident to speed up the claims process.
- 2. This Form must be completed by the Policyholder and/or the Authorised Driver.
- 3. Information provided must be as <u>truthful and accurate</u> as possible. Any wilful misrepresentation or witholding of material facts may allow insurance companies to repudiate policy ability.
- 4. The issue and acceptance of this Form by insurance companies is not an admission of policy liability on the part of the insurance companies.
- 5. Any false reporting may be referred to the Police for investigation.
- 6. This report will be forwarded by the insurers of the insurers of the GIA Records Management Centre established by the General Insurance Association of Singapore(GIA) for archiving and that copies of this report will for a fee be made available upon application by interested parties.
- 7. By the lodgement of this report to the insurers, you hereby consent to the archiving of this report at the centre and to copies of the report being made available

	ACCIDENT STATEMENT
Date Of Report	28/12/2017 17:08
Date Of Accident	22/12/2017 18:50
Exact Location Of Accident	MIDDLE ROAD
Country/State of Loss	SINGAPORE
D	DETAILS OF OWN VEHICLE
Vehicle Registration Number	SJC2789K
Insured/Policyholder	
Name Of Registered Owner	SG1 CAR PTE. LTD.
Co Reg No	201614744E
Email Address	SG1CAR@YAHOO.COM
Mobile Phone No	
Alternative Phone No	OFFICE-97603562
Vehicle Particulars	
Manufacturer	HONDA
Model	STREAM-1.8 (A)
Exact Purpose for which vehicle was being used at time of accident	WORK PURPOSE
Are you claiming under your own insurance policy for repair to your vehicle?	NO
If No, Please state action to be taken	THIRD PARTY
Vehicle Category	PRIVATE HIRE
Insurance Company	
Name of Insurance Company	NTUC INCOME INSURANCE CO-OPERATIVE LTD
Type Of Coverage	COMPREHENSIVE
Fleet Policy	NO
Policy Number	5081067151-01
Cover Note Number	
Driver	
Name of Driver	MUHAMMAD RASUL BIN RAJAB
NRIC No	S8920067I
Date Of Birth	17/06/1989
Occupation	OUTDOOR

13/07/2010

MALE

NOEMAIL

7 YEARS AND 5 MONTHS

(LOCAL) +65-86270614

Address

BLK 447A JALAN KAYU #06-358

SINGAPORE

Postcode

791447

Was driver an employee of the Insured's Company NO

If No. Relationship of the Driver with the Insured

Vehicle Registration Number of Driver's Own

Vehicle

OTHER - HIRER

Insurance Company of Driver's Own Vehicle

General Information of the Accident

Type Of Accident

COLLISION - CHANGE/CROSS LANE

Weather Conditions

RAINING

Road Surface

WET

Other Information

Was any foreign vehicle involved in this accident?

NO

Number of vehicles involved in the accident

2

Was any body injured in the Accident?

YES

Was any injured conveyed to hospital by

NO

ambulance?

YES

Was any other material or property damaged? I have been approached by unknown person(s)

soliciting/offering accident claims assistance.

NO

Number of Passengers (Including Driver)

3

Passenger 1

NAME:

: NA

GENDER:

: MALE

Passenger 2

NAME:

: NA

GENDER:

: FEMALE

Details of Police Action

Was the accident reported to the police?

YES

If Yes, Please state which Police Station

Police Station Name

TRAFFIC POLICE DIVISION HQ

Police Station Address

ROAD: 10 UBI AVENUE 3, POSTCODE: 408865, COUNTRY:

SINGAPORE

Police Station Contact

TEL NO: 65470000 - FAX NO:

Was notice of intended Prosecution given?

NO

If Yes, against whom?

Circumstances of Accident

REFER ATTACHED

Attachment(s)

Are accident photos available for attachment?

YES

Was there any video captured by Car Camera?

YES

Was there any audio recorded?

NO

DETAILS OF OTHER VEHICLE PROPERTY 1

Vehicle Registration Number

SHD3080H

Vehicle Make/Model/Colour

Details Of Properties

TAXI

Vehicle Category

Name of Driver

NRIC/Passport Number

Contact Number

Address

Postcode

Insurance Company Name

Nature Of Damage

No. Of Passenger (Including Driver)

DETAILS OF INJURED PERSON 1

Name

MUHAMMAD RASUL BIN RAJAB

Approximate Age

Injuries Sustain

REFER POLICE REPORT

Injured person in which vehicle?

SJC2789K

Were seat belts worn?

Was this injured conveyed to hospital by ambulance?

Address

Postcode

Sketch Plan Pg. 1

SKETCH PLAN

IMPORTANT NOTICE

- Please report correctly the details of the accident to speed up the claims process.
- 2. This Form must be completed by the Policyholder and/or the Authorised Driver.
- Information provided must be as truthful and accurate as possible. Any wilful misrepresentation or withholding of material facts may allow insurance companies to repudiate policy liability.
- The issue and acceptance of this Form by insurance companies is not an admission of policy liability on the part of the insurance companies.
- Any false reporting may be referred to the Police for investigation.
- The report will be forwarded by the insurers of the GIA Records Management Centre established by the General Insurance
 Association of Singapore (GIA) for archiving and that copies of this report will for a fee be made available upon application by
 interested parties.
- By the lodgment of this report to the insurers, you hereby consent to the archiving of this report at the centre and to copies of the report being made available aforesaid.
- 8. Consent under the Personal Data Protection Act (PDPA)

I understand, acknowledge, agree and consent that:

- (a) My insurer, my workshop and the General Insurance Association of Singapore ("GIA") may/are permitted to collect, use, disclose and/or process my personal data/personal information set out in this [form] and any other personal information provided by me or possessed by my insurer (collectively the "Personal Information") and disclose and transfer such Personal Information to all insurer(s) who have insured vehicle(s) involved in this accident (all insurer(s) who have insured vehicle(s) involved in this accident shall be collectively referred to as the "Insurers"), the Insurers' lawyers/law firms, the Monetary Authority of Singapore and any relevant government agency/authority (such as the police), for the purpose(s) of .
 - processing, handling and/or dealing with my claims including the settlement of the claims and any necessary investigations relating to the claims;
 - (ii) investigating the accident and/or my claims;
 - (iii) carrying out and/or dealing with my instructions or responding to any enquiries by me;
 - (iv) administering my claims (including the mailing of correspondence, statements, invoices, reports or notices to me, which could involve disclosure of certain personal data about me to bring about delivery of the same as well as on the external cover of envelopes/mail packages); and/or
 - (v) complying with applicable law in administering, processing, handling and/or dealing with my claims.(collectively the "Purposes")
- (b) all insurer(s) who have insured vehicle(s) involved in this accident and the insurers' lawyers/law firms, may/are permitted to collect, use, disclose and/or process my Personal Information for one or more of the above Purposes; and
- (c) my Personal Information may/can be disclosed by any of the Insurers and/or GIA to their third party service providers or agents(including their lawyers/law firms), which may be sited outside of Singapore, for one or more of the above Purposes.
- (d) my Personal Information will also be collected and used to compile claims history for the purpose of fraud detection, investigation and management in present and all future claims.
- (e) the information so collected under (d) above may be shared / disclosed:
 - to all insurers and/or any other third parties that assist in evaluating, investigating, controlling or managing fraud, regulators, law enforcement and government agencies as reasonably required for the purposes stated, or
 - (ii) for complying with requirements under any regulations, laws or court orders.

Policyholder's Signature Date & Time.

201614T44E

Oriver's Signature

(If driver is not the policyholder)

Date & Time:

Reporting Captre Personnel's Signature

Name:

NRIC/FIN No.:

Sketch Plan #2 Pg. 1

ETCH PLAN			April 1990	-					TIT
	VICTORIA			in the second	-/-				
SCRIBE CIRCUN		7	DENT	\$	Pyt	a appy	u		
	-(Radius	Police	Re	eport			
			TAMEL	10112		10.			
		** ***							
		-	-						
							7- 115		
ECLARATION									
ECLARATION We decign other for	agoing particu	plars are true	in every resp	oect.					
ECLARATION We decign either for		ilars are true	in every resp	Dect.				litty	

GARA, TakimiRayyouni VS



T/20171227/2124

1 of 3

Report No. T/20171227/2124

Case Summary Form (CSF For NP168)

Manual NP168 Form Serial No 01

Report Number

T/20171227/2124

Vide Report Number

T/20171222/2149

Date/Time of Report Made

27/12/2017 17:31

Place Report Lodged

Traffic Police Division HQ

Type of Informant

Driver

Name of Informant

Muhammad Rasul Bin Rajab

ID Type / ID No.

NRIC NO / S8920067I

Home/Office

Mobile

86270614

Email

Type of Accident

Injury / Attended by Police

Drink Drive

No

Anyone conveyed by

ambulance

No

Date/Time of Accident

22/12/2017 18:50

Vehicle No.	ehicle Involv	Make	Model	Color	Condition	No of Passenge
venicle ivo.	Typo	The state of the s				0
SHD3080H	Taxi	1				
	1					2
SJC2789K	Car	U.			1	2

Details of Person Involved	· · · · · · · · · · · · · · · · · · ·
Any Pedestrian Involved: No	Los de la completa NA
No. of Pedestrians Injured: NIL	Use of Pedestrian Crossing: NA



Report No. T/20171227/2124

Continuation of CSF For NP168

Driver	THE PERSON NAMED IN COLUMN	Dalah		ID No.		S89200671	
Name	Muhammad Rasul Bin	Rajao		150000			
				Contac	t No.	86270614	
Related Vehicle	SJC2789K (Car)	JC2789K (Car)					
			TAI	Class of		Class: NIL	
Hospital/Clinic	SINGAPORE GENER	INGAPORE GENERAL HOSPITAL		Driving Licence & Expiry Da		Date of Expiry: NIL	
			Date Disc	harge	23/12	2/2017	
Date Treatment	23/12/2017 nted Medical Leave	03	Degree o		Sligh	t	

Reference to T/20171222/2149. I would like to amend that I have received 3 days MC from SGH, I would also like to add on that I got the other party's registration number SHD3080H.



3 of 3 Report No. T/20171227/2124

Continuation of CSF For NP168

Sketch Plan

Informant is not able to provide sketch plan

IMPORTANT: Please attach a copy of your vehicle's Insurance Certificate to this report. If you don't have the certificate with you now, please fax a copy to 65474885 stating the report number as reference.

Case Sensitivity

No

Officer-In-Charge of Case

TP/GIT/

YEO CHUN JIAN

Classification of Case

1) INJURY / ATTENDED BY POLICE

BISHAN NPC 20 BISHAN STREET 23 SINGAPORE 579757 TEL: 1800-5529799





Police Station Of Origin: Traffic Police Division HQ 10 Ubi Avenue 3 SINGAPORE 408865 Tel No: 65470000 1 of 3 Report No. T/20171222/2149

REPORT OF	A TRAFFIC	ACCIDENT		Station Diary No
Date/Time Report Made: 22/12/2017 21:22			Vide Report No.:	
Informar	it's Particu	lars	THE SAME BUTTON OF THE SAME OF	Agent Agency - Both The Land
Name of	Informant:	JL BIN RAJAB	Address: APT BLK 447A JLN KAYU #06	6-358 SINGAPORE 791447
ID Type / ID No.: NRIC NO / S89200671			Contact No.: Home/Office:	Mobile: 86270614
National	A STATE OF THE PARTY OF THE PAR	445640	Email:	
Sex: Male	Age:	Date of Birth: 17/06/1989	Type of Informant: Driver	10 Leal Name
Race: Malay	1	1_0000000000000000000000000000000000000	Language:	Institution / School Name:
Occupa UBER D			Driving Licence Information: Class: 3,4	Date of Expiry:

Type of Accident:	Non-Injury Attended by Police	Drink Drive: No	Date/Time of Accident: 22/12/2017 18:50	Type of Location
Location: Along Road MIDDLE RO			***	
Weather:		Road Surface: Wet		Road Speed Limit:
	Drizzling			Control of the Contro
Drizzling Traffic Flow:		Traffic Control:		Traffic Volume:

Details of V	ehicle Involved		1	Calar	Condition	No of Passenger
Vehicle No.	Type	Make	Model	Color	Condition	0
		LIONIDA	STREAM 1.8	Grev	4	2
SJC2789K	Car	HONDA	RSZ A	Oley		



T/20171222/2149

Police Station Of Origin: Traffic Police Division HQ 10 Ubi Avenue 3 SINGAPORE 408865 Tel No: 65470000 2 of 3 Report No. T/20171222/2149

CONTINUATION OF REPORT

Brief Details.

ON 22/12/2017 AT 1850 HRS AT MIDDLE ROAD,

I WAS TRAVELLING STRAIGHT BEFORE VICTORIA ST JUNCTION. SUDDENLY A TAXI SIGNALLED RIGHT IMMEDIATELY TURNED LEFT. AS A RESULT, THE TAXI COLLIDED INTO THE FRONT RIGHT PORTION OF MY VEHICLE. THE TAXI DAMAGED MY DOOR AND IT BECAME STUCK. AS A RESULT, I WAS UNABLE TO GET OUT. THE TAXI THEN DROVE OFF INTO VICTORIA ST. I THEN ALIGHTED MY PASSENGERS AND CALLED FOR TRAFFIC POLICE.





Report No. T/20171222/2149

Police Station Of Origin: Traffic Police Division HQ 10 Ubi Avenue 3 SINGAPORE 408865 Tel No: 65470000

CONTINUATION OF REPORT

Sketch Plan

Informant is not able to provide sketch plan

IMPORTANT: Please attach a copy of your vehicle's Insurance Certificate to this report. If you don't have the certificate with you now, please fax a copy to 65474885 stating the report number as reference.

Signature Of Informant: Signature Of Officer Recording The Report: - Jack LEE KWANG HONG KENDRICK Date/Time: Signature Of Interpreter: 22/12/2017 21:22 Not applicable Classification Of Case: Officer In Charge Of Case: TP / GIT / SMIGAPORE SI YEO CHUN JIAN POLICE FORCE Contact No.: 65476213 Authentication Stamp NP168 Signature:

Enquire PARF/COE Rebate for Registered Vehicle

Vehicle Owner Particulars		
Owner ID Type:	Company	
Owner ID:	4744E	
Vehicle Details		
Vehicle No.:	SJC2789K	
Vehicle to be Exported:	No	
Intended De-registration Date:	03 Jan 2018	
Vehicle Make:	HONDA	
Vehicle Model:	STREAM 1.8 RSZ A	
Primary Colour:	Grey	
Manufacturing Year:	2007	
Engine No.:	R18A1763529	
Chassis No.:	RN61056795	
Maximum Power Output:	103.0 kW (138 bhp)	
Open Market Value:	\$20,003.00	
Original Registration Date:	06 Feb 2008	
First Registration Date:	06 Feb 2008	
Transfer Count:	3	
Actual ARF Paid:	\$22,004.00	
Intended PARF Rebate Details		
PARF Eligibility:	Yes	
PARF Eligibility Expiry Date:	05 Feb 2018	
PARF Rebate Amount:	\$11,002.00	
Intended COE Rebate Details		

COE Expiry Date:	05 Feb 2018
COE Category:	B - Car (1601cc & above)
COE Period(Years):	10
QP Paid:	\$13,209.00
COE Rebate Amount:	\$117.00
Total Rebate Amount:	\$11,119.00

The information contained herein is correct as at 03 Jan 2018

ОК

19/000

 $https://vrl.lta.gov.sg/lta/vrl/action/enquireRebateByPublicBeforeDeregInput?FUNCTIO... \ \ 3/1/2018$



LKK Auto Consultants Pte Ltd

51 Ubi Ave 1 #01-25 Paya Ubi Industrial Park, Singapore 408933

TEL: 6256 3561 FAX: 6256 4315

Reg. No: 199607198R GST Reg. No. 19-9607198-R

Page No.:1 of 1

PRE-REPAIR INSPECTION REPORT CS3/FCI17024684/R1d3s2 Ref. FIRST CAPITAL INSURANCE LTD 25-04-2018 36 ROBINSON ROAD #16-01 CITY HOUSESINGAPORE 068877 Code: FCI2 Policy Particulars :- (THIRD PARTY CLAIM) SJC 2789K Veh. Inspected SHD 3080H Insured Veh. Coverage (\$) 0.00 D-15072701MFSH Policy No. 0.00 D17011816MFSH Excess (\$) Claim No. 29/12/2017 **Assign Date** MAY CHUA Assign From Vehicle Particulars & Condition 1799 HONDA STREAM 1.8 A C.C Make & Model 2008 HIDDEN Year of Reg. Engine No. GREY RN61056795 Colour Chassis No. IN ORDER 181787 KM Steering Odometer SPORTS RIM Modification IN ORDER Brakes FAIR General **Conditions of Tyres** Make Balance Size 6 mm NEXEN R/H Front Tyre 215/45ZR17 6 mm 215/45ZR17 NEXEN L/H Front Tyre NEXEN 6 mm 215/45ZR17 R/H Rear Tyre 6 mm NEXEN L/H Rear Tyre 215/45ZR17 **Description of Damages** 4. THE VEHICLE SUSTAINED DAMAGES AT THE O/S FRONT PORTION. **General Information** 5. 29/12/2017 (05:16 PM) 22/12/2017 Inspect Date / Time **Accident Date** BLK 7 SIN MING IND.EST. SEC C # 01/82 Survey held at **GUAN AUTO SERVICE** Repairer Remarks 5a. A) THE INSPECTION WAS CONDUCTED ON A "WITHOUT PREJUDICE" BASIS. B) THE REPAIR ESTIMATE WAS NOT PRESENTED AT THE TIME OF INSPECTION. THE REPAIRER WAS TOLD TO PREPARE THE ESTIMATE. C) ENCLOSED PLEASE FIND DAMAGED VEHICLE PHOTOGRAPHS. D) MARKET VALUE:\$12,000.00

Report Ref No. CS3/FCI17024684/R1d3s2

Inspected By

MOHAMMED RASUL BIN MOHD YUNUS

Automotive Assessor

L

K.K.LAU CPT(RET)

BEng(Hons),B.Bus,MBA,PEng,PE, MinstAEA,MASME,MIRTE

REGD Auto Consultant-SAE, Licensed Appraiser

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