

1552110

INS. CASE OWNER:

Shawn

CC 4 / AIG18002393 / AUG352

LKK:  
IDAC:

Surveyor:

ADRIAN

DOI:

06/02/18

Date / Time:

06/02/18

Registered in Merimen:

06/12/18

Pre-assign / CCU / FTE



Insured Vehicle No.:

SGE 7272R

Claim No.:

8465232739 SG

Name of Insured:

OW BUNG PENG MARGAMET

Policy No.:

2100299510

Insured Tel No.:

HP: 9823 1625

Make / Model:

ALFA ROMEO GIULIETA

Excess Sec II :SS

D.O.A.: 27/01/18

Place of Accident:

ALONG THOMSON ROAD

Is driver the owner?

( YES / NO )

Nature of Accident:

If NO, Driver Name / Age: BRYAN ONG TECK YUEN

OI GIA REPORT: YES / NO ; TP GIA REPORT: YES / NO

Driver Tel No.: 9786 7808

(V/L YES / NO)

Insured Liability: % Final ? Yes / No

SGM 13856



INSRS:  
WSP: Torque 5  
Tel:  
Liability:  
RMKS:



INSRS:  
WSP:  
Tel:  
Liability:  
RMKS:



INSRS:  
WSP:  
Tel:  
Liability:  
RMKS:



INSRS:  
WSP:  
Tel:  
Liability:  
RMKS:

Date/Time	STAGE	DATE/PIC
SGM 13856 - (C/L/A/N) 16002632/AUG352 DOA: 06/02/18	Non-Reporting ltr (1st):	
- C/L/M/S/G/14011799 DOA: 09/01/14	Non-Reporting ltr (2nd):	
- C/L/P/A/14004626/V26163 DOA: 07/05/14	Non-Reporting ltr (Final):	
- NA/P/M/C 090112551/W1 DOA: 28/05/14	Notification ltr (if non-pickup):	
- NA/L/I/N/C 0024151-3 DOA: 06/02/18	Call OI:	
SGE 7272R - X	After call ltr to OI:	> PHIN By Email 28/3
08/02/18 (THURSDAY) *NO estimate.	Documentation Check List:	Handler Typist
Spoke to OI, he confirmed the accident details. Informed TP claim and he agree to settle. OI have NCD protector.	Notification ltr (if non-pickup)	<input type="checkbox"/>
	After call ltr to OI:	<input checked="" type="checkbox"/>
	Authorisation To Act:	<input checked="" type="checkbox"/>
	Release Voucher:	<input checked="" type="checkbox"/>
	Final Repair Bill:	<input checked="" type="checkbox"/>
	Car Rental Invoice:	<input type="checkbox"/>
	Towing Invoice:	<input type="checkbox"/>
	LTA / GIA:	<input checked="" type="checkbox"/>
	Medical Bill:	<input type="checkbox"/>
	PIR:	<input type="checkbox"/>
	Mandate/Reject Instruction:	<input type="checkbox"/>
	LOD:	<input type="checkbox"/>
	Payment Breakdown Form:	<input type="checkbox"/>
	Post-Repair Photos:	<input type="checkbox"/>
	Others:	<input type="checkbox"/>

RECEIVED 13 JUN 2018

<b>PRELIMINARY ADVICE</b>	Date/Time:	Sent By:	Confirm by:
<b>FINALIZATION</b>	Date/Time:	Confirm with:	Confirm by:
Repair Cost:	SS ( days) Reduction: %	Email <input type="checkbox"/> Call <input type="checkbox"/>	
<b>FINAL SETTLEMENT</b>	Date/Time: 4/6/18	Confirm with: Rachel Wu	Email <input type="checkbox"/> Call <input type="checkbox"/>
Final Liability:	% 100 (Agreed / Assessed) BOLA S/N No.: 27	If NO or B 28, Ass. Lia:	
Repair Cost:	SS 3745.00	COPY SENT 5/6/18	
Loss of Rental (LOR):	SS ( days)		
Loss of Use (LOU):	SS 480.00 (S 6 x 80 days)		
Loss of Income (LOI):	SS (S x days)		
LOR only <input type="checkbox"/> LOU only <input type="checkbox"/> LOR + LOU <input type="checkbox"/> LOR + LOI <input type="checkbox"/> [Tick only one]			
GIA/LTA Search	SS 2.00	1) Claim status: Normal/Reject/Private Settle	
Medical:	SS	2) Report Format:	
Disbursement:	SS (e.g. Tow/Independent)	3) Survey fee:	
Legal Cost	SS		
<b>Total:</b>	SS 4227.00	<b>Global Sum SS:</b>	
<b>FINAL PAYMENT</b>	Date/Time:	Confirm with:	Email <input type="checkbox"/> Call <input type="checkbox"/>
Payee 1:	SS 4227.00	Name 1: TORQUE 5 PTE LTD	
Payee 2: (Strike if N.A.)	SS	Name 2:	
Payee 3: (Strike if N.A.)	SS	Name 3:	





## 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

Affiliated to Federation Internationale Des Experts En Automobile			
AIG ASIA PACIFIC INSURANCE PTE LTD		Ref : CC4/AIG18002393/Aus3	
78 SHENTON WAY #08-16 CHARTIS BUILDING SINGAPORE 079120		Date : 06-02-2018	
		Code : AIG	
1. Policy Particulars :- THIRD PARTY CLAIM			
Insured Veh.	SJE 7272R	Veh. Inspected	SGM 1385G
Policy No.		Coverage (\$)	0.00
Claim No.		Excess (\$)	0.00
Assign From		Assign Date	06/02/2018
2. Vehicle Particulars & Condition			
Make & Model		c.c	0
Engine No.	HIDDEN	Year of Reg.	
Chassis No.		Colour	
Odometer	-	Steering	
Brakes		Modification	
General			
3. Conditions of Tyres			
	Size	Make	Balance
R/H Front Tyre			mm
L/H Front Tyre			mm
R/H Rear Tyre			mm
L/H Rear Tyre			mm
4. Description of Damages			
5. General Information			
Accident Date	27/01/2018	Inspection Date	06/02/2018
Survey held at	TORQUE 5 8 KAKI BUKIT AVENUE 4 #01-50 PREMIER @ KAKI BUKIT SINGAPORE 415875		
5a. Remarks			
A)THE INSPECTION WAS CONDUCTED ON A"WITHOUT PREJUDICE" BASIS. B)IN ACCORDANCE TO YOUR INSTRUCTIONS, WE HAVE NOT AUTHORISED REPAIRS.			



Torque 5 Pte Ltd

No.8 Kaki Bukit Ave 4, Premier @ Kaki Bukit, #01-50 Singapore 415875  
 Tel: +65 6452 4457 | Fax: +65 6452 4584 | Email: enquiry@torque5.com  
 Co. & GST Reg. No.: 201313221G

TP AIG  
 Thin Thin

Vehicle No : SGM1385G  
 Make & Model : TOYOTA, WISH 1.8 A, ZNE100318138  
 Year of : 2006  
 Manufacture :

**ESTIMATION REPORT**

Estimation No. : E18020010  
 DOA : 27/02/2018

No	Description	Qty	U/P	Amt
<b>Section: List Items</b>				
1	Tail gate <i>Dented</i>	1.00	1,071.00	1,071.00 ✓
2	Tail gate absorber (LH) <i>3 nos</i>	1.00	278.00	278.00 +
3	Tail gate absorber (RH)	1.00	278.00	278.00 +
4	Tail gate lock <i>2 nos</i>	1.00	407.30	407.30 -
5	Tail gate weather strip <i>cut</i>	1.00	382.00	382.00 ✓
6	Tail gate logo <i>new</i>	1.00	87.60	<del>87.60</del> ← 48
7	Tail gate chrome handle	1.00	169.50	169.50 +
8	Rear number plate lamp (LH) <i>3 nos</i>	1.00	0.00	0.00 +
9	Rear number plate lamp (RH)	1.00	0.00	0.00 +
10	Rear bumper <i>2 nos</i>	1.00	442.40	442.40 -
11	Rear bumper clip <i>new</i>	10.00	5.00	<del>50.00</del> ← 30
12	Rear bumper retainer (LH) <i>3 nos</i>	1.00	87.00	<del>87.00</del> ← 58
13	Rear bumper retainer (RH)	1.00	87.00	<del>87.00</del> ← 58
14	Rear bumper bracket (LH) <i>2 nos</i>	1.00	70.00	70.00 +
15	Rear bumper bracket (RH) <i>2 nos</i>	1.00	70.00	70.00 +
16	Rear bumper reinforcement <i>new</i>	1.00	0.00	0.00 +
17	Rear bumper reflector (LH) <i>3 nos</i>	1.00	99.15	99.15 +
18	Rear bumper reflector (RH)	1.00	99.15	99.15 +
19	Rear bumper air duct (LH) <i>3 nos</i>	1.00	0.00	0.00 +
20	Rear bumper air duct (RH)	1.00	0.00	0.00 +
21	Tail lamp (LH) <i>2 nos</i>	1.00	481.20	481.20 +
22	Tail lamp (RH) <i>2 nos</i>	1.00	481.20	481.20 +
23	Tail lamp clip (LH) <i>2 nos</i>	2.00	5.00	10.00 +
24	Tail lamp clip (RH) <i>2 nos</i>	2.00	5.00	10.00 +
25	Tail lamp bracket (LH) <i>2 nos</i>	1.00	48.20	48.20 +

Continue on next page...



Torque 5 Pte Ltd

No.8 Kaki Bukit Ave 4, Premier @ Kaki Bukit, #01-50 Singapore 415875  
 Tel: +65 6452 4457 | Fax: +65 6452 4584 | Email: enquiry@torque5.com  
 Co. & GST Reg. No.: 201313221G

**ESTIMATION REPORT**

Vehicle No : SGM1385G  
 Make & Model : TOYOTA, WISH 1.8 A, ZNE100318138  
 Year of Manufacture : 2006

Estimation No. : E18020010  
 DOA : 27/02/2018

No	Description	Qty	U/P	Amt
26	Tail lamp bracket (RH) <i>2 new</i>	1.00	48.20	48.20 *
27	Rear fender (LH) - repair <i>3 new</i>	1.00	1,070.20	1,070.20 +
28	Rear fender (RH) - repair	1.00	1,070.20	1,070.20 +
29	Rear fender inner trim (LH)	1.00	822.00	822.00 +
30	Rear fender inner trim (RH)	1.00	822.00	822.00 +
31	Rear fender inner trim clip (LH)	10.00	5.00	50.00 +
32	Rear fender inner trim clip (RH)	10.00	5.00	50.00 +
33	Rear end panel <i>Dented</i>	1.00	520.65	520.65 ✓
34	Rear end panel top garnish <i>Dented</i>	1.00	272.20	272.20 ✓
35	Rear end panel top garnish clip	10.00	5.00	50.00 ✓
36	Spare wheel panel <i>2 new</i>	1.00	956.00	956.00 +
37	Spare wheel top board <i>new</i>	1.00	653.60	653.60 +
38	Spare wheel sponge <i>new</i>	1.00	0.00	0.00 +
39	Exhaust pipe <i>3 new</i>	1.00	861.70	861.70 +
40	Exhaust pipe mounting <i>new</i>	2.00	45.90	91.80 +
41	Exhaust pipe gasket <i>new</i>	1.00	36.70	36.70 +

*3299.55*  
*2474.66*

Amt S\$ 12,083.95  
 Discount (0.00%) S\$ 0.00  
 Subtotal S\$ 12,083.95

**Section: Special Nett Items**

42	Tail gate reverse sensor <i>new</i>	1.00	500.00	500.00 +
43	Rear number plate <i>new</i>	1.00	50.00	50.00 +
44	Rear bumper reverse sensor <i>Dented</i>	1.00	400.00	400.00 ✓
45	Rear fender sealant <i>new</i>	1.00	80.00	80.00 +
46	Rear end panel sealant <i>new</i>	1.00	0.00	0.00 ✓

Continue on next page...



No.8 Kaki Bukit Ave 4, Premier @ Kaki Bukit, #01-50 Singapore 415875  
 Tel: +65 6452 4457 | Fax: +65 6452 4584 | Email: enquiry@torque5.com  
 Co. & GST Reg. No.: 201313221G

**Torque 5 Pte Ltd**

**ESTIMATION REPORT**

**Vehicle No** : SGM1385G  
**Make & Model** : TOYOTA, WISH 1.8 A, ZNE100318138  
**Year of Manufacture** : 2006

**Estimation No.** : E18020010  
**DOA** : 27/02/2018

No	Description	Qty	U/P	Amt
				<b>Amt</b> S\$ 1,030.00
				<b>Discount (0.00%)</b> S\$ 0.00
				<b>Subtotal</b> S\$ 1,030.00

**Section: Labour Items**

47	To R&R accident affected areas	1.00	1,300.00	1,300.00 <sup>700</sup>
48	To putty & respray accident affected areas	1.00	1,300.00	1,300.00 <sup>600</sup>
49	To rust proof accident affected areas	1.00	60.00	60.00 <sup>40</sup>
50	To R&R tailgate mechanism	1.00	80.00	80.00
51	To R&R rear luggage compartment	1.00	200.00	200.00 <sup>60</sup>
52	To R&R rear bumper reverse sensor & check function	1.00	160.00	160.00 <sup>40</sup>
53	To check wiring layout of tail lamp	1.00	80.00	80.00 <sup>30</sup>
54	To R&R rear windscreen	1.00	150.00	150.00 <sup>120</sup>
55	To R&R exhaust pipe assy	1.00	180.00	180.00 <sup>1</sup>
56	To check for water seepage	1.00	100.00	100.00 <sup>1</sup>

**Amt** S\$ 3,610.00  
**Discount (0.00%)** S\$ 0.00  
**Subtotal** S\$ 3,610.00

Adrian Lj  
 E/S 06/02/18  
 06 Days

total: 4404.66.  
 w/s: 35K.

LKK Auto Consultants hence notify the Repairer of the following:

- To resurvey before/after spray painting
- To display (damaged part(s) during resurvey
- Parts prices are subject to confirmation
- Third party survey is on a "Without Prejudice" basis
- No illegal modification(s) is allowed
- Supplementary item(s) must be resurveyed and is subject to final approval from Insurance Company

Acknowledged by Repairer  
 Signature:  
 Date:

**List Items Subtotal** S\$ 12,083.95  
**Special Nett Items Subtotal** S\$ 1,030.00  
**Labour Items Subtotal** S\$ 3,610.00  
**Total** S\$ 16,723.95

**Nivitha (LKK Auto)**

---

**From:** Abu Kassim, Noor Mariesa <NoorMariesa.AbuKassim@aig.com>  
**Sent:** Tuesday, 6 February 2018 9:53 AM  
**To:** 'assignments@lkkauto.com'; 'admin-a@lkkauto.com'  
**Cc:** Tan, Lily (AIG); Fong, Andy-SY; Kaur, Baljit; Chin, Lee-Ying; Lim, Sheng Yang; Md Ishak, Mohd Imran; Chan, Yoke Shi; Supramaniam, Darshene  
**Subject:** AIGENCRYPT - Pre repair inspection request - SGM1385G VS SJE7272R (OI) DOA 27/01/2018  
**Attachments:** BLOCKED ATTACHMENT: RE: BLOCKED ATTACHMENT: Accident involving SGM1385G &... (205 KB); SGM1385G-GIA REPORT.PDF

Hi,

Please refer to the enclosed request from **Torque 5**

Claim no : 8465232739SG003  
Case Owner : Shawn Wui

If you have any queries/concerns, please let us know.  
*Kindly assist to assign Adrian Ling as Single Joint Expert as requested.*

Thank you.

Best Regards,

Mariesa Abu Kassim (Mariesa)  
AIG  
Claim Adjuster II, Singapore FNOL, Claims Operations – Auto  
Shared Services – Malaysia | Global Business Services  
AIG Shared Services (M) Sdn Bhd (887191-D)  
Menara Worldwide, Level 12, 198 Jalan Bukit Bintang, 55100 Kuala Lumpur, Malaysia  
Tel +6 03 2719 6000 | Ext 1012202 | Fax +6 03 2685 5898

[NoorMariesa.AbuKassim@aig.com](mailto:NoorMariesa.AbuKassim@aig.com) | [www.aig.com](http://www.aig.com)

**IMPORTANT NOTICE:**

The information in this email (and any attachments) is confidential. If you are not the intended recipient, you must not use or disseminate the information. If you have received this email in error, please immediately notify me by "Reply" command and permanently delete the original and any copies or printouts thereof. Although this email and any attachments are believed to be free of any virus or other defect that might affect any computer system into which it is received and opened, it is the responsibility of the recipient to ensure that it is virus free and no responsibility is accepted by American International Group, Inc. or its subsidiaries or affiliates either jointly or severally, for any loss or damage arising in any way from its use.

10.46am @ 6/2/2018  
vehicle in  
person @ Stephanie  
Sur @ Adrian

**Nivitha (LKK Auto)**

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**From:** Torque 5 Assessment <assessment@torque5.com>  
**Sent:** Monday, 5 February 2018 6:32 PM  
**To:** Abu Kassim, Noor Mariesa  
**Cc:** 'Torque 5 Assessment'  
**Subject:** BLOCKED ATTACHMENT: RE: BLOCKED ATTACHMENT: Accident involving SGM1385G & SJE7272R on 27/01/2018 (PRE-REPAIR SURVEY REQUEST)  
**Attachments:** image001.png; image003.jpg; image008.png; image017.jpg; image019.emz  
**Importance:** High  
**Follow Up Flag:** Follow up  
**Flag Status:** Flagged

This email contained an attachment that is potentially malicious. To protect the AIG network and users, the attachment named image001.png,image002.jpg,image003.jpg,image004.jpg,image005.png,image006.png,image007.png,image008.png,image009.png,image010.wmz,gz,image010.wmz.wmf was removed from the email. If you believe that this is a legitimate email from a trusted source, please contact either the sender or your helpdesk to have the message resent in compliance with the corporate electronic messaging standard.

Please be aware that SPAM and other malicious email often have a forged sender to make it appear to be sent from someone on your contact list or otherwise trust.

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Without Prejudice

Dear Sir/ Mdm,

We refer to the above matter and your email below.

Thank you for your reply.

We are agreeable to your list of surveyor – Adrian Ling from LKK as the SJE for this matter.

Kindly make the necessary arrangements.

*Warmest Regards,*  
**Stephanie Teo**  
Assessor | Motor Claims Department



Hotline



(65) 6452 4457 | Fax (65) 6452 4584

Address 8 Kaki Bukit Ave 4, #01-49/50/51/52/53/54  
Premier @ KB, Singapore 415875

[www.torque5.com](http://www.torque5.com)



REVIVE YOUR DRIVE



From: Abu Kassim, Noor

Mariesa [mailto:NoorMariesa.AbuKassim@aig.com]

**Sent:** Monday, 5 February, 2018 5:25 PM

**To:** 'assessment@torque5.com'

**Subject:** FW: BLOCKED ATTACHMENT: Accident involving SGM1385G & SJE7272R on 27/01/2018 (PRE-REPAIR SURVEY REQUEST)

Dear Sir/Madam,

Reminder for pre-repair survey.

Kindly respond to the email below whether you agree to the appointment of any of these motor surveyors below as a single joint expert.

Thank you.

Regards,

Mariesa Abu Kassim (Mariesa)  
AIG

Claim Adjuster II, Singapore FNOL, Claims Operations – Auto  
Shared Services – Malaysia | Global Business Services  
AIG Shared Services (M) Sdn Bhd (887191-D)  
Menara Worldwide, Level 12, 198 Jalan Bukit Bintang, 55100 Kuala Lumpur, Malaysia  
Tel +6 03 2719 6000 | Ext 1012202 | Fax +6 03 2685 5898

[NoorMariesa.AbuKassim@aig.com](mailto:NoorMariesa.AbuKassim@aig.com) | [www.aig.com](http://www.aig.com)

---

**From:** Abu Kassim, Noor Mariesa  
**Sent:** Friday, February 02, 2018 4:53 PM  
**To:** 'assessment@torque5.com'  
**Cc:** Tan, Lily (AIG); Fong, Andy-SY; Kaur, Baljit; Chin, Lee-Ying; Lim, Sheng Yang; Md Ishak, Mohd Imran; Chan, Yoke Shi; Supramaniam, Darshene  
**Subject:** RE: BLOCKED ATTACHMENT: Accident involving SGM1385G & SJE7272R on 27/01/2018 (PRE-REPAIR SURVEY REQUEST)

Your Reference : SGM1385G  
Our Reference : 8465232739SG003

Dear Sir/Madam,

We refer to your Notice of Accident of even date.

We intend to conduct a pre-repair survey of the damage to your client's/your customer's vehicle jointly with your client/your motor workshop. We propose to use one of the motor surveyors named in the attached list to conduct the joint pre-repair survey as a single joint expert:

Name of Surveyor	Company Name
Lim Kok Chong	AIG Asia Pacific Insurance Pte Ltd
Kumar Uthaya	AIG Asia Pacific Insurance Pte Ltd
Ken Wong	AIG Asia Pacific Insurance Pte Ltd
Lawrence Ng Chun Kee	Priority Services
Jeffrey Ong Leng Kiat	Priority Services
Jimmy Lee	Priority Services
EC Looi	Automobile Inspection Services Pte Ltd
Ricky Teng	RT Appraisal Pte Ltd
Elson Teng	RT Appraisal Pte Ltd
Michael Cheong	RT Appraisal Pte Ltd
Pang Kiah Keen (Frankie)	Formteam Adjusters Pte Ltd
Ng You Han	Formteam Adjusters Pte Ltd
Soon HanXin (Gary)	Formteam Adjusters Pte Ltd
Chow Bo Xiong	Formteam Adjusters Pte Ltd
Chua Soo Teck (Benjamin)	Formteam Adjusters Pte Ltd
Kalvin Ang	LKK Auto Consultants Pte Ltd
Xing Guo Qiang	LKK Auto Consultants Pte Ltd
Marcus Chua	LKK Auto Consultants Pte Ltd
Mohamad Taufikh	LKK Auto Consultants Pte Ltd
Adrian Ling	LKK Auto Consultants Pte Ltd
Henry Ng	LKK Auto Consultants Pte Ltd
Mohammed Rasul	LKK Auto Consultants Pte Ltd
Steven Foong	LKK Auto Consultants Pte Ltd

Wei Jie	LKK Auto Consultants Pte Ltd
Ma Chin Fook	LKK Auto Consultants Pte Ltd
Kenneth Kong	LKK Auto Consultants Pte Ltd

Please let us know within two (2) working days whether you agree to the appointment of any of these motor surveyors as a single joint expert. You may select one or more of the listed motor surveyors. We will bear the cost of the pre-repair survey carried out by the single joint expert.

Thank you.

Best Regards,

**Mariesa Abu Kassim (Mariesa)**

AIG

Claim Adjuster II, Singapore FNOL, Claims Operations – Auto

Shared Services – Malaysia | Global Business Services

AIG Shared Services (M) Sdn Bhd (887191-D)

Menara Worldwide, Level 12, 198 Jalan Bukit Bintang, 55100 Kuala Lumpur, Malaysia

Tel +6 03 2719 6000 | Ext 1012202 | Fax +6 03 2685 5898

[NoorMariesa.AbuKassim@aig.com](mailto:NoorMariesa.AbuKassim@aig.com) | [www.aig.com](http://www.aig.com)

---

**From:** Torque 5 Assessment [mailto:assessment@torque5.com]

**Sent:** Friday, February 02, 2018 3:50 PM

**To:** AIG SGP, Claims-Survey

**Cc:** assessment@torque5.com; sam.chang@torque5.com; eric.lee@torque5.com; claims@torque5.com

**Subject:** BLOCKED ATTACHMENT: Accident involving SGM1385G & SJE7272R on 27/01/2018 (PRE-REPAIR SURVEY REQUEST)

This email contained an attachment that is potentially malicious. To protect the AIG network and users, the attachment named

image001.emz.gz,image001.emz.emf,image002.png,image003.png,image004.jpg,image005.jpg,image006.jpg,image007.png,image008.png,image009.png,image010.png,image011.png,image012.wmz.gz,image012.wmz.wmf was removed from the email. If you believe that this is a legitimate email from a trusted source, please contact either the sender or your helpdesk to have the message resent in compliance with the corporate electronic messaging standard.

Please be aware that SPAM and other malicious email often have a forged sender to make it appear to be sent from someone on your contact list or otherwise trust.

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Without Prejudice

Dear Sir/ Mdm,

We refer to the above matter.

We represent our client, Maric Car Rental Pte Ltd, to notify you of the aforesaid accident involving our client's vehicle SGM 1385 G and your insured's vehicle SJE 7272 R on 27/01/2018.

Please find enclosed our client's GIA report for your necessary action.

This serves as a **NOTICE** that we are claiming against SJE 7272 R for damages, costs and disbursements.

Please let us know within **2 working days** from today, your client's and your intention to conduct a pre-repair survey of our client's vehicle, along with your list of at least **ten (10) motor surveyors**.

If we do not receive any reply from you within the stipulated timeline, we shall proceed to appoint our own surveyor and proceed with the necessary repair for our client's vehicle without further reference to your insured or you.

**Premises for the Pre-repair inspection:** 8 Kaki Bukit Ave 4 #01-49, Premier @ Kaki Bukit Singapore 415875

**Contact Person:** Stephanie Teo (9147 8841)

**Contact Email:** [assessment@torque5.com](mailto:assessment@torque5.com)

VEH IN (Date & Time) : 02/02/2018

PRS ARRANGEMENT (Date & Time) : 02/02/2018 03.50PM

PRS ACKNOWLEDGEMENT

Appointed Surveyor  
(Name & Signature)

Date & Time of Inspection

Kindly cc a copy of this letter to your insured for his/her acknowledgement.

We look forward to hearing from you soon.

To avoid incurrence of any unnecessary cost on both our end, kindly confirm liability status within 7 days from this to minimize time wastage and incurrence of any unnecessary cost(s) on both our end, we seek your kind advice, within 7 days working days, on liability status for subject claim. If we do not hear from you within the stipulated period, we shall proceed with the purchase of your insured GIA report and this cost or any other cost incurred for confirmation of liability status shall be included in our LOD for reimbursement purpose.

*Warmest Regards,*

*Heng Lee Yi*

Administrative Assistant | Motor Claims Department



TORQUE 5  
GROUP

Hotline



(65) 6452 4457 | Fax (65) 6452 4584

Address: 8 Kaki Bukit Ave 4, #01-49/50/51/52/53/54  
Premier @ KB, Singapore 415875

[www.torque5.com](http://www.torque5.com)



**IMPORTANT NOTICE:**

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## ...CLAIM SUBFOLDER...(Pending for Survey Report)

Fastlane

### CLAIM SUBFOLDER TRACKING

Case	Notified	Est Submitted	Adj Assigned	Adj Rpt	Adj Submitted	Ins Auth'ed	Status
Main	29 Jan 2018 <a href="#">Edit Reg</a>		06 Feb 2018 00:00 <a href="#">Edit Adj Rpt</a>	<b>S\$3,500.00</b> <a href="#">Edit Estimates</a>	<b>S\$3,500.00</b> <a href="#">View Rpt</a>		<b>Pending for Survey Report</b> <a href="#">Cancel Case</a>

Main

Reference

Claim Details

Documents

[Show All](#)

### CLAIM SUBFOLDER DETAILS

[Created by adjuster]

Insured:	<b>Ow Bung Peng Margaret</b> , ID: S1658918G, Tel: +6598331635		
Main Claimant:	<b>MARIC CAR RENTAL PTE LTD</b> , Co. Reg. No.: 201620648G		
Vehicle Reg. No.:	<b>SGM1385G</b>	Date of Loss:	27/01/2018 18:00 - :59 [135 Months and 17 Days From LTA Reg Date (Man Yr)]
Claim Type:	<b>TP / 8465232739SG</b>	Policy/Cover Note No.:	2100379510 (Comprehensive)
Vehicle Reg. No. (Insured):	<b>SJE7272R</b>	Policy No. (Claimant):	5083153507-01
		Excess:	
Repairer:	<b>Torque 5 Pte Ltd (Kaki Bukit)</b> No. 8 Kaki Bukit Ave 4,, #01-50, 415875 Kaki Bukit - Tel: 64524457		
Handling Insurer:	<b>AIG Asia Pacific Insurance Pte. Ltd. (Express)</b> - Tel: 65-6419-3000 ... [Handled by <b>Wui, Shawn-KJ</b> ] Shawnkaijye.Wui@aig.com		
Claimant's Insurer:	<b>NTUC Income Insurance Co-operative Ltd (HQ)</b> - Tel:		
Adjuster:	<b>LKK Auto Consultants Pte Ltd (HQ)</b> - Tel: 6256-3561 ... [Handled by <b>ADRIAN LING</b> ] ... [Final Rpt due 15/02/2018]		
Driver/Custodian (Insured):	BRYAN ONG TECK YUEN (), NRIC: S8938080D		

### ASSOCIATED MAIL RECEIVED

[View All](#)[Compose Case Mail](#)

There are no mail for this case.

### ALL ASSOCIATED TASKS

[View All](#)[Search Tasks](#)[Create New Task](#)[Complete](#)

Due Date	Priority	Type	Task Group	Subject	Handler	Assigned By	Completed On	Created On	Done?
No results.									



## Claim Documents

**\*SGM1385G (8465232739SG)**  
**[SJE7272R]**  
**TP**  
**MARIC CAR RENTAL PTE LTD**  
**Jan 27 2018 6:00PM**  
**[Ow Bung Peng Margaret]**  
**Torque 5 Pte Ltd**

<a href="#">Upload Documents</a>   <a href="#">Upload Photos</a>   <a href="#">Compose New Letter</a>   <a href="#">Upload Video</a>   <a href="#">Upload Audio</a>			<b>View</b> <a href="#">View in Browser</a> ▼
<b>Letters/Correspondences</b>			1 per page ▼ <input checked="" type="checkbox"/>
No	Finalized On	LKK Auto Consultants Pte Ltd (HQ)	Thumbnail Print
1	(Draft)	<b>Third Party Express Settlement – Payment Breakdown</b>	<input checked="" type="checkbox"/> Edit
<b>Assessment Reports</b>			1 per page ▼ <input checked="" type="checkbox"/>
No	Finalized On	AIG Asia Pacific Insurance Pte. Ltd. (SG)	Thumbnail Print
1	07/02/18 15:26	<b>Accident Statement</b> From: SC - Reg. No: SJE7272R, Claimant: OW BUNG PENG MARGARET	<input checked="" type="checkbox"/> Load HTM
<b>Photos/Images</b>			3 per page ▼ <input checked="" type="checkbox"/>
No	Relabel/Reorder	LKK Auto Consultants Pte Ltd (HQ)	Thumbnail Print
1	26/03/18 18:36	<b>General View</b>	<input checked="" type="checkbox"/> Load JPG <input checked="" type="checkbox"/>
2	26/03/18 18:36	<b>Chassis Number</b>	<input checked="" type="checkbox"/> Load JPG <input checked="" type="checkbox"/>
3	26/03/18 18:36	<b>General View</b>	<input checked="" type="checkbox"/> Load JPG <input checked="" type="checkbox"/>
4	26/03/18 18:36	<b>General View</b>	<input checked="" type="checkbox"/> Load JPG <input checked="" type="checkbox"/>
5	26/03/18 18:36	<b>General View</b>	<input checked="" type="checkbox"/> Load JPG <input checked="" type="checkbox"/>
6	26/03/18 18:36	<b>General View</b>	<input checked="" type="checkbox"/> Load JPG <input checked="" type="checkbox"/>
7	26/03/18 18:36	<b>General View</b>	<input checked="" type="checkbox"/> Load JPG <input checked="" type="checkbox"/>
8	26/03/18 18:36	<b>General View</b>	<input checked="" type="checkbox"/> Load JPG <input checked="" type="checkbox"/>
9	26/03/18 18:36	<b>General View</b>	<input checked="" type="checkbox"/> Load JPG <input checked="" type="checkbox"/>
10	26/03/18 18:36	<b>General View</b>	<input checked="" type="checkbox"/> Load JPG <input checked="" type="checkbox"/>
11	26/03/18 18:36	<b>General View</b>	<input checked="" type="checkbox"/> Load JPG <input checked="" type="checkbox"/>
12	26/03/18 18:36	<b>General View</b>	<input checked="" type="checkbox"/> Load JPG <input checked="" type="checkbox"/>
13	26/03/18 18:36	<b>General View</b>	<input checked="" type="checkbox"/> Load JPG <input checked="" type="checkbox"/>
14	26/03/18 18:36	<b>General View</b>	<input checked="" type="checkbox"/> Load JPG <input checked="" type="checkbox"/>
15	26/03/18 18:36	<b>General View</b>	<input checked="" type="checkbox"/> Load JPG <input checked="" type="checkbox"/>
16	26/03/18 18:36	<b>General View</b>	<input checked="" type="checkbox"/> Load JPG <input checked="" type="checkbox"/>
17	26/03/18 18:36	<b>General View</b>	<input checked="" type="checkbox"/> Load JPG <input checked="" type="checkbox"/>
18	26/03/18 18:36	<b>General View</b>	<input checked="" type="checkbox"/> Load JPG <input checked="" type="checkbox"/>
19	26/03/18 18:36	<b>General View</b>	<input checked="" type="checkbox"/> Load JPG <input checked="" type="checkbox"/>
20	26/03/18 18:36	<b>General View</b>	<input checked="" type="checkbox"/> Load JPG <input checked="" type="checkbox"/>
21	26/03/18 18:36	<b>General View</b>	<input checked="" type="checkbox"/> Load JPG <input checked="" type="checkbox"/>
22	26/03/18 18:36	<b>General View</b>	<input checked="" type="checkbox"/> Load JPG <input checked="" type="checkbox"/>
23	26/03/18 18:36	<b>General View</b>	<input checked="" type="checkbox"/> Load JPG <input checked="" type="checkbox"/>
24	26/03/18 18:36	<b>General View</b>	<input checked="" type="checkbox"/> Load JPG <input checked="" type="checkbox"/>
25	26/03/18 18:36	<b>General View</b>	<input checked="" type="checkbox"/> Load JPG <input checked="" type="checkbox"/>
26	26/03/18 18:36	<b>General View</b>	<input checked="" type="checkbox"/> Load JPG <input checked="" type="checkbox"/>
27	26/03/18 18:36	<b>General View</b>	<input checked="" type="checkbox"/> Load JPG <input checked="" type="checkbox"/>
28	26/03/18 18:36	<b>General View</b>	<input checked="" type="checkbox"/> Load JPG <input checked="" type="checkbox"/>

Letters/Correspondences			1 per page	<input checked="" type="checkbox"/>
No	Finalized On	LKK Auto Consultants Pte Ltd (HQ)	Thumbnail	Print
29	26/03/18 18:36	<b>General View</b>	 Load JPG	<input checked="" type="checkbox"/>
30	26/03/18 18:36	<b>Reinspection Photo</b>	 Load JPG	<input checked="" type="checkbox"/>
31	26/03/18 18:36	<b>Reinspection Photo</b>	 Load JPG	<input checked="" type="checkbox"/>
32	26/03/18 18:36	<b>Reinspection Photo</b>	 Load JPG	<input checked="" type="checkbox"/>
33	26/03/18 18:36	<b>Reinspection Photo</b>	 Load JPG	<input checked="" type="checkbox"/>
34	26/03/18 18:36	<b>Reinspection Photo</b>	 Load JPG	<input checked="" type="checkbox"/>
35	26/03/18 18:36	<b>Reinspection Photo</b>	 Load JPG	<input checked="" type="checkbox"/>
36	26/03/18 18:36	<b>Reinspection Photo</b>	 Load JPG	<input checked="" type="checkbox"/>
37	26/03/18 18:36	<b>Reinspection Photo</b>	 Load JPG	<input checked="" type="checkbox"/>
38	26/03/18 18:36	<b>Reinspection Photo</b>	 Load JPG	<input checked="" type="checkbox"/>
39	26/03/18 18:36	<b>Reinspection Photo</b>	 Load JPG	<input checked="" type="checkbox"/>
40	26/03/18 18:36	<b>Reinspection Photo</b>	 Load JPG	<input checked="" type="checkbox"/>

  

Documentation			1 per page	<input checked="" type="checkbox"/>
No	Relabel/Reorder	LKK Auto Consultants Pte Ltd (HQ)	Thumbnail	Print
1	06/02/18 17:58	<b>EMAIL FROM WORKSHOP DD 05.02.2018</b>	 Load PDF	
2	06/02/18 17:58	<b>ACKNOWLEDGEMENT EMAIL TO AIG DD 06.02.2018</b>	 Load PDF	
3	06/02/18 17:58	<b>TP GIA REPORT</b>	 Load PDF	
4	06/06/18 10:46	<b>AUTHORISATION TO ACT</b>	 Load PDF	
5	06/06/18 10:46	<b>GIA SEARCH</b>	 Load PDF	
6	06/06/18 10:46	<b>LETTER TO OI</b>	 Load PDF	
7	06/06/18 10:46	<b>RELEASE VOUCHER</b>	 Load PDF	
8	06/06/18 10:46	<b>WORKSHOP INVOICE</b>	 Load PDF	

## Documents Checklist

DOCUMENTS CHECKLIST	Reset	Save	Print
There are no document checklists configured.			

### Our Checklist Remarks - LKK Auto Consultants Pte Ltd (HQ)

Show Remarks To:  Handling Insurer

Note: Remarks are private unless you show it to other parties.

NOTE: TO BE COMPLETED BY SURVEYOR

TEAM \_\_\_\_\_

**THIRD PARTY EXPRESS SETTLEMENT  
(PAYMENT BREAKDOWN)**

Vehicle No:	SJE7272R (Insd veh)	Model:	TOYOTA WISH 1.8 (A)
	SGM1385G (TP veh)		
Date of Accident:	27/01/2018		

Global Sum Settlement	:	[ ] Yes	[ X ] No
Repair Estimate	:		\$ 17,958.83
Final Repair Cost	:		\$ 3,745.00
Loss of Use	:		\$ 480.00
Rental (if any)	:		\$ 80.00 days at \$6.00 per day
LTA / GIA Search Fee	:		\$ 2.00
Others:	:		\$
	:		\$
Final Settlement Sum	:		\$ 4,227.00
<b>Is Third Party Workshop GIA Registered? [ ] YES [ X ] NO (Kindly indicate below)</b>			
<b>A) For Non GIA Registered Workshop:</b>		Agreed Liability _____ 100 _____ (%)	
<b>B) For GIA Registered Workshop:</b>		BOLA Applicable: Yes/ No BOLA Scenario No: _____	
BOLA Liability: _____ (%)		Assessed Liability (*): _____ (%)	
* Assessed Liability to be filled only for chain collisions and for cases where BOLA does not apply.			
Remarks _____			

Payment Instruction: Payee's Breakdown			
1)	Torque 5 Pte Ltd	:	\$ 4,227.00
2)		:	\$
3)		:	\$

NUR SHAQILAH BTE ABDOL WAHAB

06 Jun  
2018

\_\_\_\_\_  
LKK Auto Consultants Pte Ltd

\_\_\_\_\_  
Date

Please attach all the supporting documents to the form.

(Final Repair Bill; Rental Invoice; Release Voucher; Authorisation to Act; Survey Report; Medical Report/ Bill (if any))

# LKK Auto Consultants Pte Ltd (Co.Reg.No:199607198R)

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

Tel: 6256-3561 Fax: 6844-8805 Email: sur@lkkauto.com;assignments@lkkauto.com

## VEHICLE DAMAGE INSPECTION REPORT

**Our File No:** CC4/AIG18002393/AUA3S2  
**Date:** 06/06/2018

### REFERENCE

Handling Insurer:	AIG Asia Pacific Insurance Pte. Ltd.	Policy No:	2100379510
<b>Claimant Vehicle No :</b>	SGM1385G	<b>Insured Vehicle No :</b>	SJE7272R
Date of Loss:	27/01/2018	Nature of Claim:	TP
		Claim No:	8465232739SG

### DESCRIPTION & IDENTIFICATION OF VEHICLE

Reg No:	<b>SGM1385G</b>	Engine No:	1ZZ2649300
Make & Model:	TOYOTA WISH, 1.8 (A)	Chassis No:	ZNE100318138
Reg. Date:	10/10/2006 (Man. Year: 2006)	Odometer:	240697 km
Colour:	Silver		
Engine Capacity:	1794 cc		
Market Value/New Car Price:	N/A		
Sum Insured (S\$):	<b>Market Value/New Car Price</b>		

### CONDITION OF VEHICLE AT THE TIME OF SURVEY

General Condition:	Good	Steering (Serviceable):	Yes	Footbrake (Serviceable):	Yes
Handbrake (Serviceable):	Yes	Engine Modification:	No	Pre-accident Condition:	

### CONDITION OF TYRES

Front Tyre Size:	195/65R15	Rear Tyre Size:	195/65R15
Front Left Side:	West Lake 6 mm	Rear Left Side:	West Lake 6 mm
Front Right Side:	West Lake 6 mm	Rear Right Side:	West Lake 6 mm

The above values represent the remaining tyre treads depth

COST OF CLAIMS	Repairer's	Adjuster's	Difference	Diff %
Parts	13,173.95	2,734.66	10,439.29	79.24
Miscellaneous Items	0.00	0.00	0.00	
Labour	3,610.00	1,670.00	1,940.00	53.74
Paintwork Labour	0.00	0.00	0.00	
Towing	0.00	0.00	0.00	
<b>Calculated Gross Total (S\$)</b>	<b>16,783.95</b>	<b>4,404.66</b>	<b>12,379.29</b>	<b>73.76</b>
<b>Approved Total (Overridden) (S\$)</b>		<b>3,500.00</b>		
<b>(S\$)</b>	16,783.95	3,500.00	13,283.95	79.15
<b>+ GST 7.00/7.00% (S\$)</b>	1,174.88	245.00	929.88	79.15
<b>Nett Amount (S\$)</b>	<b>17,958.83</b>	<b>3,745.00</b>	<b>14,213.83</b>	<b>79.15</b>
<b>+ Loss of Use (80.0 x S\$6.00/day) (S\$)</b>		480.00		
<b>+ Doc/Search Fee (S\$)</b>		2.00		
<b>Nett Liability (S\$)</b>		<b>4,227.00</b>		

### INSPECTION

Date of Assignment:	06/02/2018	Inspected At:	Torque 5 Pte Ltd (Kaki Bukit) No. 8 Kaki Bukit Ave 4., #01-50 Singapore 415875
Date Inspected:	06/02/2018		
Estimated Period of Repair:	6.0 days		

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**Adjuster:** ADRIAN LING

**Manager:** THIN THIN HLAING

*NOTE: This report represents our findings at the time and place of inspection stated herein. Such inspection has been carried out to the best of our knowledge and ability but any other liability under any other circumstances is hereby expressly excluded.*

## REPAIR DETAILS

## Recommended Parts

No.	Qty	Part No.	Particulars	Condition	Repairer's	Amount
1	1		*TAIL GATE	Dented	1,071.00 F	*1,071.00 FL
2	1		*TAIL GATE ABSORBER (LH)	Not Necessary	278.00 F	*- FL
3	1		*TAIL GATE ABSORBER (RH)	Not Necessary	278.00 F	*- FL
4	1		*TAIL GATE LOCK	Damaged	407.30 F	*407.30 FL
5	1		*TAIL GATE WEATHER STRIP	Cut	382.00 F	*382.00 FL
6	1		*TAIL GATE LOGO	Necessary	87.60 F	*48.00 FL
7	1		*TAIL GATE CHROME HANDLE	Not Necessary	169.50 F	*- FL
8	1		*REAR NUMBER PLATE LAMP (LH) (NPA)	Not Necessary	0.00 F	*- FL
9	1		*REAR NUMBER PLATE LAMP (RH) (NPA)	Not Necessary	0.00 F	*- FL
10	1		*REAR BUMPER	Deformed	442.40 F	*442.40 FL
11	10		*REAR BUMPER CLIP	Necessary	50.00 F	*30.00 FL
12	1		*REAR BUMPER RETAINER (LH)	Necessary	87.00 F	*58.00 FL
13	1		*REAR BUMPER RETAINER (RH)	Necessary	87.00 F	*58.00 FL
14	1		*REAR BUMPER BRACKET (LH)	Not Necessary	70.00 F	*- FL
15	1		*REAR BUMPER BRACKET (RH)	Not Necessary	70.00 F	*- FL
16	1		*REAR BUMPER REINFORCEMENT (NPA)	Not Necessary	0.00 F	*- FL
17	1		*REAR BUMPER REFLECTOR (LH)	Not Necessary	99.15 F	*- FL
18	1		*REAR BUMPER REFLECTOR (RH)	Not Necessary	99.15 F	*- FL
19	1		*REAR BUMPER AIR DUCT (LH) (NPA)	Not Necessary	0.00 F	*- FL
20	1		*REAR BUMPER AIR DUCT (RH) (NPA)	Not Necessary	0.00 F	*- FL
21	1		*TAIL LAMP (LH)	Not Necessary	481.20 F	*- FL
22	1		*TAIL LAMP (RH)	Not Necessary	481.20 F	*- FL
23	2		*TAIL LAMP CLIP (LH)	Not Necessary	10.00 F	*- FL
24	2		*TAIL LAMP CLIP (RH)	Not Necessary	10.00 F	*- FL
25	1		*TAIL LAMP BRACKET (LH)	Not Necessary	48.20 F	*- FL
26	1		*TAIL LAMP BRACKET (RH)	Not Necessary	48.20 F	*- FL
27	1		*REAR FENDER (LH)	Not Necessary	1,070.20 F	*- FL
28	1		*REAR FENDER (RH)	Not Necessary	1,070.20 F	*- FL
29	1		*REAR FENDER INNER TRIM (LH)	Not Necessary	822.00 F	*- FL
30	1		*REAR FENDER INNER TRIM (RH)	Not Necessary	822.00 F	*- FL
31	10		*REAR FENDER INNER TRIM CLIP (LH)	Not Necessary	50.00 F	*- FL
32	10		*REAR FENDER INNER TRIM CLIP (RH)	Not Necessary	50.00 F	*- FL
33	1		*REAR END PANEL	Dented	520.65 F	*520.65 FL
34	1		*REAR END PANEL TOP GARNISH	Deformed	272.20 F	*272.20 FL
35	10		*REAR END PANEL TOP GARNISH CLIP	Necessary	50.00 F	*10.00 FL
36	1		*SPARE WHEEL PANEL	Repair	956.00 F	*- FL
37	1		*SPARE WHEEL TOP BOARD	Not Necessary	653.60 F	*- FL
38	1		*SPARE WHEEL SPONGE (NPA)	Not Necessary	0.00 F	*- FL
39	1		*EXHAUST PIPE	Not Necessary	861.70 F	*- FL
40	2		*EXHAUST PIPE MOUNTING	Not Necessary	91.80 F	*- FL
41	1		*EXHAUST PIPE GASKET	Not Necessary	36.70 F	*- FL
42	1		*TAIL GATE REVERSE SENSOR	Not Necessary	500.00 FS	*- FS
43	1		*REAR NUMBER PLATE	Not Necessary	50.00 FS	*- FS
44	1		*REAR BUMPER REVERSE SENSOR	Damaged	400.00 FS	*200.00 FS
45	1		*REAR FENDER SEALANT	Not Necessary	80.00 FS	*- FS
46	1		*REAR END PANEL SEALANT	Necessary	60.00 FS	*60.00 FS

F=Franchise part. S=SpcNett. L=ListItemDisc.

<b>Sub Total (\$\$)</b>	<b>13,173.95</b>	<b>3,559.55</b>
- List Item Discount on L Items 0.00/25.00% (\$\$)	0.00	824.89

<b>Total Parts (\$\$)</b>	<b>13,173.95</b>	<b>2,734.66</b>
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Report was unsubmitted during this print-out.

No.	Qty	Part No.	Particulars	Condition	Repairer's	Amount
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Report was unsubmitted during this print-out.

## Recommended Miscellaneous Items

There are no new miscellaneous items selected.

## Recommended Labour

No	Particulars	Lab.Type	Repairer's	Amount
<b>Labour Items</b>				
1	TO R&R ACCIDENT AFFECTED AREAS.	New	1,300.00	700.00
2	TO PUTTY & RESPRAY ACCIDENT AFFECTED AREAS.	New	1,300.00	600.00
3	TO RUST PROOF ACCIDENT AFFECTED AREAS.	New	60.00	40.00
4	TO R&R TAILGATE EMBLEM.	New	80.00	80.00
5	TO R&R REAR LUGGAGE COMPARTMENT.	New	200.00	60.00
6	TO R&R REAR BUMPER REVERSE SENSOR & CHECK FUNCTION.	New	160.00	40.00
7	TO CHECK WIRING LAYOUT OF TAIL LAMP.	New	80.00	30.00
8	TO R&R REAR WINDSCREEN.	New	150.00	120.00
9	TO R&R EXHAUST PIPE ASSY.	New	180.00	0.00
10	TO CHECK FOR WATER SEEPAGE.	New	100.00	0.00
<b>Gross Labour Cost (S\$)</b>			<b>3,610.00</b>	<b>1,670.00</b>

Report was unsubmitted during this print-out.

< END OF ESTIMATES >