

Surveyor:

MARCO

DOI:

ASSIGNMENT

26/1/18

Date / Time:

23/1/18

Registered in Merimen:

23/1/18

Pre-assign / CCU / FTE

SKD 382SR



Insured Vehicle No.:

Claim No.:

MC2018/2170

Name of Insured:

ANDRÉAS SOMMER PAO

Policy No.:

M204416 M288690

Insured Tel No.:

HP:

96691509

Make / Model:

BMW 528

Excess Sec II :\$5

D.O.A.:

30/10/18

Place of Accident:

OKEFORD BOULEVARD

Is driver the owner?

(YES / NO)

Nature of Accident:

If NO, Driver Name / Age:

Driver Tel No.:

(V/L YES / NO)

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

Insured Liability:

%

Final ? Yes / No

GBC 9932L



INSRS:

WSP:

Tel:

Liability:

RMKS:

Specialiste.



INSRS:

WSP:

Tel:

Liability:

RMKS:



INSRS:

WSP:

Tel:

Liability:

RMKS:



INSRS:

WSP:

Tel:

Liability:

RMKS:

Date/ Time

10/1/18

23/1/18

3/1/19

1-7-19

GBC 9932L - X; SKD 382SR - X

TP claimant decided to claim TP after received PIR.

TP withdraw claim. via email notification. Documents uploaded. (File Pass Admin to close).

EM TP FOR THEIR LOD.

STAGE DATE / PIC

Non-Reporting ltr (1st):

Non-Reporting ltr (2nd):

Non-Reporting ltr (Final):

Notification ltr (if non-pickup):

Call OI:

After call ltr to OI:

Documentation Check List: Handler Typist

Notification ltr (if non-pickup)

After call ltr to OI:

Authorisation To Act:

Release Voucher:

Final Repair Bill:

Car Rental Invoice:

Towing Invoice:

LTA / GIA:

Medical Bill:

PIR:

Mandate/Reject Instruction:

LOD:

Payment Breakdown Form:

Post-Repair Photos:

Others:

PRELIMINARY ADVICE Date/Time:

Sent By:

FINALIZATION

Date/Time:

Confirm with:

Confirm by: CENVA.

Repair Cost:

\$5 880.00

(2 days)

Reduction:

1161.91

% 57

Email

Call

FINAL SETTLEMENT

Date/Time:

Confirm with:

Email

Call

Final Liability:

% 100

(Agreed / Assessed) BOLA S/N No.:

NIL

If NO or B 28, Ass. Lia:

Repair Cost:

\$5

PIR

Loss of Rental (LOR):

\$5

(days)

Loss of Use (LOU):

\$5

(\$ x days)

Loss of Income (LOI):

\$5

(\$ x days)

LOR only ☐ LOU only ☐

LOR + LOU

LOR + LOI

[Tick only one]

GIA/LTA Search

\$5

Medical:

\$5

Disbursement:

\$5

(e.g. Tow/ Independent)

Legal Cost

\$5

1) Claim status: Normal/Reject/Private Settle

2) Report Format:

WP

3) Survey fee:

\$250.00

Total:

\$5

Global Sum \$5:

FINAL PAYMENT

Date/Time:

Confirm with:

Email

Call

Payee 1:

\$5

Name 1:

Payee 2: (Strike if N.A.)

\$5

Name 2:

Payee 3: (Strike if N.A.)

\$5

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				
INDIA INTERNATIONAL INSURANCE PL		Ref : CC5/III18003485/Uua3		
64 CECIL STREET #05-02 IOB BUILDING SINGAPORE 049711		Date : 23-02-2018		
		Code : III2		
1. Policy Particulars :- THIRD PARTY CLAIM				
Insured Veh.	SKD 3825R	Veh. Inspected	GBC 9932L	
Policy No.		Coverage (\$)	0.00	
Claim No.		Excess (\$)	0.00	
Assign From		Assign Date	23/02/2018	
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	30/10/2017	Inspection Date	26/02/2018	
Survey held at	SPECIALISTS MOTOR PTE LTD BLK 3018A UBI ROAD 1 #01-24-26 SINGAPORE 408711			
5a. Remarks				
A) THE INSPECTION WAS CONDUCTED ON A "WITHOUT PREJUDICE" BASIS. B) IN ACCORDANCE TO YOUR INSTRUCTIONS, WE HAVE NOT AUTHORISED REPAIRS.				

SPECIALISTS MOTOR PTE LTD

Block 3018A, Ubi Road 1, #01-24-26, Singapore 408711

Tel: 67472112 (5 lines) Fax: 67438032

Email: cardoc@singnet.com.sg

Bus. Reg No: 199502604 E GST No: 19-9502604-E

SM/GBC9932L/1802045

23th February 2018

The Manager
Motor Claim Department
India International Insurance Pte Ltd
64 Cecil Street
#04/05 IOB Building
Singapore 049711

Let us, the 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: 30th October 2017

Date of Accident :
Location : Orchard Boulevard

Third Party Claim Vehicle No : SKD 3825 R
Repair Cost For Vehicle No : GBC 9932 L Nissan NV200

Estimated Supply of Parts & Labours

No.	Particulars	Qty	Price	Amounts
1	Rear bumper fascia <i>gnar</i>	1	624.80	\$ 624.80 ✓
2	Rear bumper clips <i>nee</i>	1 set	26.00	\$ 26.00 ✓
3	Rear bumper retainer RH <i>11</i>	1	35.20	\$ 35.20 X
4	Rear bumper bracket RH <i>11</i>	1	35.20	\$ 35.20 X
5	Rear lamp RH <i>see</i>	1	258.70	\$ 258.70 X
				\$ 979.90
Less			10%	\$ 97.99
				\$ 881.91

Labour Charges :-

Cut out, renew, knocking & welding rear fender, rear bumper, remove & install all damage parts, straighten & re-align body.

Amounts
\$ 600.00 *300*

Spray painting on damage parts

\$ 500.00 *200*

Check lighting after repairs

\$ 60.00 *20*

Labour Charge

\$ 1,160.00

Total Amount

\$ 2,041.91

GST will be reflected in the final bills.

Notes :- Please inform us within 14 days, from the date of this letter, in the event that the owner/driver is in breach of its policy with your company, failing which we shall hold your company liable for all costs of repairs, loss of use and storage.



**SINGAPORE
POLICE FORCE**

Traffic Police
10 Ubi Avenue 3
Singapore 408865
Tel +65 6547 0000
Fax +65 6547 4893
www.police.gov.sg

Our Ref : TP/IP/59517/2017
Date : 6 December 2017

Karunanithi Sedhuramalingam
Blk 92 Pipit Road
#18-95
Singapore 370092

Dear Sir / Madam,

**TRAFFIC ACCIDENT INVOLVING GBC9932L AND SKD3825R ALONG ORCHARD
BOULEVARD ON 30/10/2017 AT ABOUT 1545 HRS**

I refer to the above accident.

2 Please be informed that we have completed our investigations which revealed that the driver of SKD3825R had committed the following offence:

(i) Careless Driving under Rule 29 of the Road Traffic Rules;

Action has been initiated against the driver for the said offence.

3 If you have any clarification, you may contact the Investigation Officer, SI Kaleswari at office number: 6547 6902.

4 Thank you.

Yours faithfully,

**HEAD INVESTIGATION
TRAFFIC POLICE
SINGAPORE POLICE FORCE**

This is a computer-generated letter. No signature is required.

Cecilia Chong (LKK Auto)

From: SPECIALISTS MOTOR PTE LTD <cardoc@singnet.com.sg>
Sent: Wednesday, 3 July 2019 3:38 PM
To: Joy Irene (LKKAuto); Cecilia Chong (LKK Auto)
Cc: Admin A
Subject: GIA - GBC 9932 L

Dear Joy Irene

Please take note my client withdraw claim.

Thanks & Best Regards
Specialists Motor Pte Ltd
Hui Lin
6747 2112

From: Whye Keong [mailto:wkent18@singnet.com.sg]
Sent: Wednesday, 03 July, 2019 1:46 PM
To: 'SPECIALISTS MOTOR PTE LTD'
Subject: RE: GIA - GBC9932 L

Hi Hui Lin,

Withdraw claim.

Thank you and Regards,
Michelle
Whye Keong Pte Ltd
Tel : 6844 3233

From: SPECIALISTS MOTOR PTE LTD [mailto:cardoc@singnet.com.sg]
Sent: Tuesday, 2 July 2019 9:24 AM
To: wkent8@singnet.com.sg
Subject: GIA - GBC9932 L

Hi Michelle

Attached GIA report for your perusal.

Kindly reply us as soon as possible.

Thanks & Best Regards
Specialists Motor Pte Ltd
Hui Lin
6747 2112

Claim Audit

AUDIT TRAIL				
No.	On	Audit	Remarks	By
1	23 Feb 2018 14:08	Clim Veh Model Changed	(202059) NISSAN NV200 1.5 D MT ABS AIRBAG 2WD 6DR (A).	[A] HOW MEI KWAN
2	23 Feb 2018 14:08	Clim Created	Reg No: GBC9932L. Acct Date: 2017/10/30. Claim Type: TP. Insurer: India International Insurance Pte Ltd (HQ). TP Insurer: China Taiping Insurance (Singapore) Pte. Ltd. (HQ). Workshop: Specialists Motor Pte Ltd (HQ)	[A] HOW MEI KWAN
3	23 Feb 2018 14:08	Adj Co Assigned	LKK Auto Consultants Pte Ltd (HQ):	[A] HOW MEI KWAN
4	23 Feb 2018 14:08	Adj Next Rpt Changed	Next Rpt:Final Rpt.Due Date:2018/03/06	[A] HOW MEI KWAN
5	23 Feb 2018 14:08	Adj Mandate Set	Approved:0.00.Reinsp:Adj decides.	[A] HOW MEI KWAN
6	23 Feb 2018 14:08	Label Added	(30651):Vehicle Not In,(30653):Direct Settlement.	[A] HOW MEI KWAN
7	23 Feb 2018 14:08	Adj Adjuster Assigned	[None] -> MARCUS CHUA	[A] HOW MEI KWAN
8	27 Feb 2018 09:35	Adj Next Rpt Changed	Next Rpt:Final Rpt.Due Date:2018/03/06. Mandate Remarks: PLEASE NOTE THAT ACCIDENT IS NOT REPORTED, WE WILL BE WRITING TO OUR INSURED.	[I] C. Meenachi
9	27 Feb 2018 09:35	Adj Mandate Set	Approved:0.00:PLEASE NOTE THAT ACCIDENT IS NOT REPORTED, WE WILL BE WRITING TO OUR INSURED.	[I] C. Meenachi
10	02 Mar 2018 02:09	Label Removed	(30651):Vehicle Not In,	[A] HOW MEI KWAN
11	19 Mar 2018 19:14	Adj Next Rpt Changed	Cur Rpt:Final Rpt. Cur Due Date:2018/03/06. Mandate Remarks: PLEASE NOTE THAT INSURED HAS REPORTED THE ACCIDENT TO US, HE CLAIM THAT HE DID NOT MET WITH ANY COLLISION. KINDLY CHECK THE CONSISTENCY AND REVERT URGENTLY.	[I] C. Meenachi
12	19 Mar 2018 19:14	Adj Mandate Set	Approved:0.00:PLEASE NOTE THAT INSURED HAS REPORTED THE ACCIDENT TO US, HE CLAIM THAT HE DID NOT MET WITH ANY COLLISION. KINDLY CHECK THE CONSISTENCY AND REVERT URGENTLY.	[I] C. Meenachi
13	12 Apr 2018 10:31	Adj Mandate Request	Cur.Req:0.00:PODS - Express Settlements Dear Sir / Madam, We advise liability as follows for Direct Settlement: Liability : 100% Remarks : BOLA - 27 (OI REAR-ENDED TO TP. OI WAS	[A] THIN THIN HLAING
14	16 Apr 2018 09:45	Adj Next Rpt Changed	Cur Rpt:Final Rpt. Cur Due Date:2018/03/06. Mandate Remarks: We note that ID is charge for careless driving. Please note that insured driver claims there is no collision between both vehicle. Kindly explain the damages to enable us to inform insured accordingly.	[I] C. Meenachi
15	16 Apr 2018 09:45	Adj Mandate Set	Approved:0.00:We note that ID is charge for careless driving. Please note that insured driver claims there is no collision between both vehicle. Kindly explain the damages to enable us to inform insured accordingly.	[I] C. Meenachi
16	03 Jul 2019 16:52	Adj Mandate Request	Cur.Req:0.00:PODS TP NOTIFY OF WITHDRAWAL FROM TP CLAIM, EMAIL FROM TP UPLADED IN MERIMEN, WE WILL PROCEED TO SUBMIT WP REPORT TO YOUR OFFICE AS SURVEY HAS BEEN DONE. THANKS	[A] Chong Pui Lin

Date From



Date To



Audit Type None

Go

ACTIVITY

No record

Merimen Billing for this case - Transaction History

Bill Ref No	Bill Date	Acc Type	Acc Name	Co Name (Branch)	Ref 1	Ref 2	Amount
No billing items							

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

WP

CLAIM SUBFOLDER TRACKING							
Case	Notified	Est Submitted	Adj Assigned	Adj Rpt	Adj Submitted	Ins Auth'ed	Status
Main	26 Feb 2018 Edit Reg		26 Feb 2018 00:00 Edit Adj Rpt	\$5880.00 Edit Estimates	\$5880.00 View Rpt		Pending for Survey Report Cancel Case

Main	Reference	Claim Details	Documents	Show All					
CLAIM SUBFOLDER DETAILS [Created by adjuster]									
Insured:	ANDREAS SOHMEN PAO , ID: S7160497G								
Main Claimant:	WHYE KEONG PTE LTD , Co. Reg. No.: 200714665E								
Vehicle Reg. No.:	GBC9932L	Date of Loss:	30/10/2017 15:00 - :59 [28 Months and 19 Days From LTA Reg Date (Man Yr)]						
Claim Type:	TP / MC2018/2170	Policy/Cover Note No.:	M488690						
Vehicle Reg. No. (Insured):	SKD3825R	Policy No. (Claimant):	DMCVSN3039641700						
		Excess:							
Repairer:	Specialists Motor Pte Ltd (HQ) Blk 3018A Ubi Road 1, #01-24/25/26, 408711 Ubi - Tel: 6747 2112								
Handling Insurer:	India International Insurance Pte Ltd (HQ) - Tel: 63476100 ... [Handled by C. Meenachi - 6347 6073]								
Claimant's Insurer:	China Taiping Insurance (Singapore) Pte. Ltd. (HQ) - Tel: 6389 6111								
Adjuster:	LKK Auto Consultants Pte Ltd (HQ) - Tel: 6256-3561 ... [Handled by MARCUS CHUA] ... [Final Rpt due 06/03/2018]								
ASSOCIATED MAIL RECEIVED View All Compose Case Mail									
<ul style="list-style-type: none"> III_SG (16/04/2018): Alert - Adj Mandate Approved (\$0.00) - GBC9932L - Claim Handler: C. Meenachi III_SG (19/03/2018): Alert - Adj Mandate Approved (\$0.00) - GBC9932L - Claim Handler: C. Meenachi III_SG (27/02/2018): Alert - Adj Mandate Approved (\$0.00) - GBC9932L - Claim Handler: C. Meenachi 									
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

*GBC9932L (MC2018/2170)
[SKD3825R]
TP
WHYE KEONG PTE LTD
Oct 30 2017 3:00PM
[ANDREAS SOHMEN PAO]
Specialists Motor Pte Ltd

[Upload Documents](#) | [Upload Photos](#) | [Compose New Letter](#)

View [View in Browser](#)

Photos/Images				3 per page	<input checked="" type="checkbox"/>
No	Relabel/Reorder	LKK Auto Consultants Pte Ltd (HQ)		Thumbnail	Print
1	26/02/18 19:13	Chassis Number		Load JPG	<input checked="" type="checkbox"/>
2	26/02/18 19:13	Odometer Reading		Load JPG	<input checked="" type="checkbox"/>
3	26/02/18 19:13	General View		Load JPG	<input checked="" type="checkbox"/>
4	26/02/18 19:13	General View		Load JPG	<input checked="" type="checkbox"/>
5	26/02/18 19:13	General View		Load JPG	<input checked="" type="checkbox"/>
6	26/02/18 19:13	General View		Load JPG	<input checked="" type="checkbox"/>
7	26/02/18 19:13	General View		Load JPG	<input checked="" type="checkbox"/>
8	26/02/18 19:13	General View		Load JPG	<input checked="" type="checkbox"/>
9	26/02/18 19:13	General View		Load JPG	<input checked="" type="checkbox"/>
10	26/02/18 19:13	General View		Load JPG	<input checked="" type="checkbox"/>
11	26/02/18 19:13	General View		Load JPG	<input checked="" type="checkbox"/>
12	26/02/18 19:13	General View		Load JPG	<input checked="" type="checkbox"/>
13	26/02/18 19:13	General View		Load JPG	<input checked="" type="checkbox"/>
14	26/02/18 19:13	General View		Load JPG	<input checked="" type="checkbox"/>
15	26/02/18 19:13	General View		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	23/02/18 14:09	TP GIA REPORT		Load PDF	
2	23/02/18 14:57	PIR		Load PDF	
3	06/03/18 09:29	TP ESTIMATE - MARKED		Load PDF	
4	11/07/18 15:42	TP scene photo		Load PDF	
5	03/07/19 17:08	withdrawal email from TP		Load PDF	
No	Finalized On	India International Insurance Pte Ltd (HQ)		Thumbnail	Print
1	19/03/18 10:41	Singapore Accident Statement		Load PDF	

Documents Checklist

DOCUMENTS CHECKLIST	Reset	Save	Print
There are no document checklists configured.			
<div style="border: 1px solid black; padding: 5px; min-height: 100px;"> Our Checklist Remarks - LKK Auto Consultants Pte Ltd (HQ) </div>			
Show Remarks To: <input type="checkbox"/> Handling Insurer <small>Note: Remarks are private unless you show it to other parties.</small>			

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: CC6/III18003485/UGA3Q2

Date: 12/07/2019

REFERENCE

Handling Insurer: India International Insurance Pte Ltd

Policy No:

M488690

Claimant Vehicle
No : GBC9932L

Insured Vehicle No :

SKD3825R

Date of Loss: 30/10/2017

Nature of Claim:

TP

Claim No: MC2018/2170

DESCRIPTION & IDENTIFICATION OF VEHICLE

Reg No: GBC9932L

Make & Model: NISSAN NV200, 1.5 D MT ABS AIRBAG 2WD 6DR
(A)

Engine No: K9KC400D054618

Reg. Date: 11/06/2015 (Man. Year: 2015)

Chassis No: VSKYBAM20Z0101669

Colour: Red

Odometer: 32696 km

Engine Capacity: 1461 cc

Market Value/New Car Price: N/A

Sum Insured (S\$): Market Value/New Car Price

CONDITION OF VEHICLE AT THE TIME OF SURVEY

General Condition: Steering (Serviceable):

Yes

Footbrake (Serviceable):

Yes

Handbrake (Serviceable):

Yes

Engine Modification:

No

Pre-accident Condition:

CONDITION OF TYRES

Front Tyre Size: 175/70 R14

Rear Tyre Size:

175/70 R14

Front Left Side: Goodyear 6 mm

Rear Left Side:

Goodyear 6 mm

Front Right Side: Goodyear 6 mm

Rear Right Side:

Goodyear 6 mm

The above values represent the remaining tyre treads depth

COST OF CLAIMS	Repairer's	Adjuster's	Difference	Diff %
Parts	881.91	585.72	296.19	33.59
Miscellaneous Items	0.00	0.00	0.00	
Labour	1,160.00	520.00	640.00	55.17
Paintwork Labour	0.00	0.00	0.00	
Towing	0.00	0.00	0.00	
Calculated Gross Total (S\$)	2,041.91	1,105.72	936.19	45.85
Approved Total (Overridden) (S\$)		880.00		
(S\$)	2,041.91	880.00	1,161.91	56.90
+ GST 7.00/7.00% (S\$)	142.93	61.60	81.33	56.90
Nett Amount (S\$)	2,184.84	941.60	1,243.24	56.90
Global Sum Settlement (S\$)		0.00		

INSPECTION

Date of Assignment: 26/02/2018

Date Inspected: 26/02/2018 Inspected At:

Specialists Motor Pte Ltd (HQ)
Blk 3018A Ubi Road 1, #01-24/25/26
Singapore 408711

Estimated Period of Repair: 2.0 days

Adjuster: MARCUS CHUA**Manager:** Chong Pui Lin

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

Reference		
Part Source:	(Last Synchronised: 11 Jul 2019)	
Parts:	N/A	NISSAN NV200 1.5 D MT ABS AIRBAG 2WD 6DR (A) (Model not available in database)
Labour:	Repairer's	(Price-denominated Standard List)
Print Code:	(Unsubmitted, no print-code for GBC9932L)	
Validity:	These estimates are valid only if they contain the print code (above) on all estimate pages, running page numbers with the END OF ESTIMATES marker on the last estimate page	
Further Info:	Items/values not in reference catalogue are prefixed with an asterisk *.	

Recommended Parts

No.	Qty	Part No.	Particulars	Condition	Repairer's	Amount
1	1		*REAR BUMPER FASCIA	Grazed	624.80 FL	*624.80 FL
2	1		*SET REAR BUMPER CLIPS	Necessary	26.00 FL	*26.00 FL
3	1		*REAR BUMPER RETAINER RH	Not Necessary	35.20 FL	*- FL
4	1		*REAR BUMPER RETAINER LH	Not Necessary	35.20 FL	*- FL
5	1		*REAR LAMP RH	Serviceable	258.70 FL	*- FL

F=Franchise part, L=ListItemDisc.

Sub Total (S\$)	979.90	650.80
- List Item Discount on L Items 10.00/10.00% (S\$)	97.99	65.08
Total Parts (S\$)	881.91	585.72

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
<u>Labour Items</u>				
1	CUT OUT ,RENEW ,KNOCKING & WELDING REAR FENDER ,REAR BUMPER ,REMOVE & INSTALL ALL DAMAGE PARTS ,STRAIGHTEN & RE-ALIGN BODY	New	600.00	300.00
2	SPRAY PAINTING ON DAMAGE PARTS	New	500.00	200.00
3	CHECK LIGHTING AFTER REPAIRS	New	60.00	20.00
Gross Labour Cost (S\$)			1,160.00	520.00

Report was unsubmitted during this print-out.

< END OF ESTIMATES >