

15/5/2010

INS. CASE OWNER:

Jinet

CC 4 / EQ118004010 / MJ 9292

LKK:

IDAC:

Surveyor:

MA CHIN FOCK

DOI:

01/03/13

Date / Time:

23/02/13

Registered in Merimen:

Pre-assign / CCU / FTE



Insured Vehicle No.:

GBF 8262X

Claim No.:

Name of Insured:

RED TOP LEASING PTE LTD

Policy No.:

DMCFHQ17-000081

Insured Tel No.:

HP:

Make / Model:

TOYOTA DYNA 150-30 D (M)

Excess Sec II :SS

D.O.A.:

25/02/13

Place of Accident:

BEDOK SOUTH AVE 3

Is driver the owner?

(YES / NO)

Nature of Accident:

If NO, Driver Name / Age: KALITA PERUMAL DEVANATH

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

Driver Tel No.: 9992 0202

(V/A YES / NO)

Insured Liability:

% Final ? Yes / No

SKK 7255Y



INSRS:

WSP: City Auto

Tel:

Liability:

RMKS:



INSRS:

WSP:

Tel:

Liability:

RMKS:



INSRS:

WSP:

Tel:

Liability:

RMKS:



INSRS:

WSP:

Tel:

Liability:

RMKS:

Date/ Time

05/03/13 (Joy)

13-3-1800

11:19

SKK 7255Y - X ; GBF 8262X - X

W/OIC MS. JOYCE.
CONFIRMED ACC. DETAILS
AGREED & AWARE NCD ISSUE

RECEIVED 24 APR 2013

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: 05/03/13

Sent By:

Shirley H.ew

FINALIZATION

Date/Time:

Confirm with:

Confirm by:

Repair Cost:

S\$

(days) Reduction:

%

Email

Call

FINAL SETTLEMENT

Date/Time:

23-3-18

Confirm with:

MRS QUAK

Email

Call

Final Liability:

%

100

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

15

Repair Cost:

S\$

3,959.44

Loss of Rental (LOR):

S\$

—

(days)

Loss of Use (LOU):

S\$

600

(\$ 100 x 6

days)

Loss of Income (LOI):

S\$

—

(\$ x

days)

LOR only

LOU only

LOR + LOU

LOR + LOU

[Tick only one]

GIA/LTA Search

S\$

2.44

Medical:

S\$

—

Disbursement:

S\$

—

(e.g. Tow/ Independent)

Legal Cost

S\$

—

Total:

S\$

4,561

Global Sum S\$:

FINAL PAYMENT

Date/Time:

Confirm with:

Email

Call

Payee 1:

S\$

4,561

Name 1:

CITY AUTO PTE LTD

Payee 2: (Strike if N.A.)

S\$

X

Name 2:

X

Payee 3: (Strike if N.A.)

S\$

X

Name 3:

X

COPY SENT

$$R (\$1,765.87/32\%)$$
[illegible]



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				
EQ INSURANCE COMPANY LTD		Ref : CC4/EQI18004010/M1js3		
5 MAXWELL ROAD #17-00 TOWER BLOCK MND COMPLEXSINGAPORE 069110		Date : 01-03-2018		
		Code : EQI		
1. Policy Particulars :- THIRD PARTY CLAIM				
Insured Veh.	GBF 8862X	Veh. Inspected	SKK 7255Y	
Policy No.	DMCFHQ17-000081	Coverage (\$)	0.00	
Claim No.		Excess (\$)	0.00	
Assign From		Assign Date	01/03/2018	
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	25/02/2018	Inspection Date	01/03/2018	
Survey held at	CITY AUTO PTE LTD BLK 160, Sin Ming Drive #05-01 Sin Ming Auto City Singapore 575722			
5a. Remarks				
A) THE INSPECTION WAS CONDUCTED ON A "WITHOUT PREJUDICE" BASIS. B) IN ACCORDANCE TO YOUR INSTRUCTIONS, WE HAVE NOT AUTHORISED REPAIRS.				



CITY AUTO PTE LTD

One-Stop Automotive Solution

BLK 8, SIN MING IND. ESTATE, #01-60/62, SIN MING ROAD, SINGAPORE 575643

TEL: 6453 1235, 6452 0850 FAX: 6453 7944

24hrs Towing Services Tel: 9823 9898

Co. Reg. No.: 199503435C GST Reg. No.: M2-8920979-4

EQ INSURANCE COMPANY LIMITED

NO. 5

MAXWELL RD #17-00 SINGAPORE 069110

MND COMPLEX

SINGAPORE 069110

Contact : 62208751/62208751

Fax No. : 62243903

Estimate : QUOT201802-000642(00)

Date : 28/02/2018

Vehicle No. : SKK7255Y

Make/Model : TOYOTA PREVIA 7 SEATER CVT

Mileage (km) : 0

Chassis No. : JTEGD54M40A039774

Accident Date : 25/02/2018 00:00:00

Claim No. : GBF8862X

Reference : SKK7255Y

Policy No. : MSD/VPCP/17-001769

S/No	Particular	Quantity	Unit Price	Amount S\$
LIST ITEMS :				
1	LH wing mirror signal lamp	1.0	X 169.40	169.40
2	Front LH door	1.0	✓ 1,248.90	1,248.90
3	Front LH door sticker TOP	1.0	✓ 51.78	51.78
4	Front LH door sticker - CTR	1.0	✓ 37.95	37.95
5	Front LH door sticker - TOP inner	1.0	✓ 49.50	49.50
6	Front LH door sticker - CTR inner	1.0	✓ 38.97	38.97
7	Front LH door outer handle	1.0	dis ✓ 353.60	353.60
8	Front LH door outer handle cap	1.0	R X 39.70	39.70
9	LH sliding door	1.0	dit ✓ 1,548.30	1,548.30
10	LH sliding door sticker - TOP	1.0	✓ 49.87	49.87
11	LH sliding door sticker - CTR	1.0	✓ 44.17	44.17
12	LH sliding door sticker - Top inner	1.0	✓ 45.60	45.60
13	LH sliding door sticker CTR inner	1.0	✓ 39.87	39.87
14	LH sliding door weatherstrip with sensor	1.0	same ✓ 1,106.75	1,106.75
List Total :				4,824.36
25% Discount S\$				1,206.07
				3,618.29
LABOUR :				
	*To check and repair wiring	1.0	60.00	30 60.00
	*To transfer door glass, door's mechanism and to recalibrate LH auto gate door	1.0	180.00	140 180.00
	*To knock jackout damaged parts, panel beating, welding, align, refix and to renew accident parts	1.0	550.00	500 550.00
	*Spray painting on affected and replace parts	1.0	700.00	500 700.00
				1,490.00

E. & O.E.

Total S\$: 5,108.29

GST 7% S\$: 357.58

Amount Due S\$: 5,465.87

for CITY AUTO PTE LTD



CITY AUTO PTE LTD

One Stop Automotive Solution

BLK 8, SIN MING IND. ESTATE, #01-60/62, SIN MING ROAD, SINGAPORE 575643

TEL: 6453 1235, 6452 0850 FAX: 6453 7944

24hrs Towing Services Tel: 9823 9898

Co. Reg. No.: 199503435C GST Reg. No.: M2-8920979-4

EQ INSURANCE COMPANY LIMITED

NO. 5

MAXWELL RD #17-00 SINGAPORE 069110

MND COMPLEX

SINGAPORE 069110

Contact : 62208751/62208751

Fax No. : 62243903

Estimate : QUOT201802-000642(00)

Date : 28/02/2018

Vehicle No. : SKK7255Y

Make/Model : TOYOTA PREVIA 7 SEATER CVT

Mileage (km) : 0

Chassis No. : JTEGD54M40A039774

Accident Date : 25/02/2018 00:00:00

Claim No. : GBF8862X

Reference : SKK7255Y

Policy No. : MSD/VPCP/17-001769

S/No	Particular	Quantity	Unit Price	Amount S\$
LIST ITEMS :				
1	LH wing mirror signal lamp	1.0	169.40	169.40 X
2	Front LH door	1.0	1,248.90	1,248.90 /
3	Front LH door sticker TOP	1.0	51.78	51.78 ✓
4	Front LH door sticker - CTR	1.0	37.95	37.95 ✓
5	Front LH door sticker - TOP inner	1.0	49.50	49.50 ✓
6	Front LH door sticker - CTR inner	1.0	38.97	38.97 ✓
7	Front LH door outer handle	1.0	353.60	353.60 ✓
8	Front LH door outer handle cap	1.0	39.70	39.70 X
9	LH sliding door	1.0	1,548.30	1,548.30 /
10	LH sliding door sticker - TOP	1.0	49.87	49.87 /
11	LH sliding door sticker - CTR	1.0	44.17	44.17 /
12	LH sliding door sticker - Top inner	1.0	45.60	45.60 /
13	LH sliding door sticker CTR inner	1.0	39.87	39.87 /
14	LH sliding door weatherstrip with sensor	1.0	1,106.75	1,106.75 /
List Total :				4,615.26
25% Discount S\$				1,206.07
				3,618.29
LABOUR :				
	*To check and repair wiring	1.0	60.00	30 60.00
	*To transfer door glass, door's mechanism and to recalibrate LH auto gate door	1.0	180.00	140 180.00
	*To knock jackout damaged parts, panel beating, welding, align, refix and to renew accident parts	1.0	550.00	500 550.00
	*Spray painting on affected and replace parts	1.0	700.00	500 700.00
				1,170 1,490.00

D- \$ 4,615.26

- 25%

\$ 3,461.45

L- \$ 1,170.00

\$ 4,631.45

- 20%

\$ 3,705.16

E. & O.E. 5 days

- Total S\$: 5,108.29

GST 7% S\$: 357.58

Amount Due S\$: 5,465.87

for CITY AUTO PTE LTD



CITY AUTO PTE LTD

One Stop Automotive Solution

BLK 8, SIN MING IND. ESTATE, #01-60/62, SIN MING ROAD, SINGAPORE 575643
TEL: 6453 1235, 6452 0850 FAX: 6453 7944
24hrs Towing Services Tel: 9823 9898
Co. Reg. No.: 199503435C GST Reg. No.: M2-8920979-4

EQ INSURANCE COMPANY LIMITED

NO. 5
MAXWELL RD #17-00 SINGAPORE 069110
MND COMPLEX
SINGAPORE 069110

Contact : 6220875/62208751

Fax No. : 62243903

Estimate : QUOT201802-000642(00)

Date : 28/02/2018

Vehicle No. : SKK7255Y

Make/Model : TOYOTA PREVIA 7 SEATER CVT

Mileage (km) : 0

Chassis No. : JTEGD54M40A039774

Accident Date : 25/02/2018 00:00:00

Claim No. : GBF8862X

Reference : SKK7255Y

Policy No. : MSD/VPCP/17-001769

S/No Particular

LKF 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

Quantity Unit Price Amount S\$

S/No	Particular	Quantity	Unit Price	Amount S\$
1	LH wing mirror signal lamp	1.0	169.40	169.40 X
2	Front LH door	1.0	1,248.90	1,248.90 /
3	Front LH door sticker TOP	1.0	51.78	51.78 ✓
4	Front LH door sticker - CTR	1.0	37.95	37.95 ✓
5	Front LH door sticker - TOP inner	1.0	49.50	49.50 ✓
6	Front LH door sticker - CTR inner	1.0	38.97	38.97 ✓
7	Front LH door outer handle	1.0	353.60	353.60 ✓
8	Front LH door outer handle cap	1.0	39.70	39.70 X
9	LH sliding door	1.0	1,548.30	1,548.30 /
10	LH sliding door sticker - TOP	1.0	49.87	49.87 /
11	LH sliding door sticker - CTR	1.0	44.17	44.17 /
12	LH sliding door sticker - Top inner	1.0	45.60	45.60 /
13	LH sliding door sticker CTR inner	1.0	39.87	39.87 /
14	LH sliding door weatherstrip with sensor	1.0	1,106.75	1,106.75 /

List Total :

25% Discount S\$

4,615.26 4,824.36
1,206.07
3,618.29

LABOUR :

- *To check and repair wiring
- *To transfer door glass, door's mechanism and to recalibrate LH auto gate door
- *To knock jackout damaged parts, panel beating, welding, align, refix and to renew accident parts
- *Spray painting on affected and replace parts

NA Author
48 Repair
after paint job
like door
(MA)
1/3/2018

50.00 30 50.00
180.00 140 180.00
550.00 500 550.00
700.00 500 700.00
1,170.00 1,490.00

P- \$ 4,615.26
- 25%
\$ 3,461.45

E & O.E. SW days

- Total S\$: 5,108.29
GST 7% S\$: 357.58
Amount Due S\$: 5,465.87

L- \$ 1,170.00
\$ 4,631.45
- 20%
\$ 3,705.16

45 - \$ 3,700.00
5 days

com (vme)
21/3/2018

for CITY AUTO PTE LTD



Airto
Consultants
Pte Ltd

Company Registration No. 199607198R

51 UBI AVE 1, #02-25 PAYA UBI INDUSTRIAL PARK, SINGAPORE 408933 TEL : (065) 62563561 FAX : (065) 62564315

Your ref: TBA
Our ref: CC4/EQ118004010/M1js3

Date: 05.03.2018

The Motor Claims Department
M/s EQ INSURANCE COMPANY LTD

PRELIMINARY ADVICE OF VEHICLE NO.

SKK 7255Y

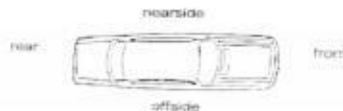
We refer to the above matter.

Please be informed that we had conducted the inspection of the above mentioned vehicle on 01.03.2018 at the premises of M/s City Auto Pte Ltd (Sin Ming) and have the following to report:-

Workshop Estimate Amount	: S\$	5,108.29
Revised Estimate Amount	: S\$	4,631.45
"Check" Items Amount	: S\$	-
Market Value	: S\$	-
LTA Reimbursement Value	: S\$	-
Nett Value	: S\$	-

Description of Damage:

The vehicle sustained damages at the
N/S Body



Comments/Present Status:

Damages Consistent

Estimated normal period for repairs: 5.0 days

Remarks :

Yours faithfully,

MA CHIN FOOK
Licensed Appraiser

Catherine Chong (LKK Auto)

From: Shu Pei (LKKAuto) <shupeil@lkkauto.com>
Sent: Wednesday, 28 February, 2018 4:03 PM
To: assignments
Subject: FW: Our ref:GBF8862X- Arrange survey for SKK7255Y
Attachments: GBF8862X.pdf

Best Regards,

Shu Pei | Admin

LKK Auto Consultants Pte Ltd

Phone: 6366-0055 | email: shupeil@lkkauto.com | fax: 6741-4108

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

01/03/2018 @ 9:13am
Vernica ven in
Ma

From: Janet Tan [<mailto:janet.tan@eqinsurance.com.sg>]
Sent: Wednesday, 28 February 2018 4:03 PM
To: Admin A <admin-a@lkkauto.com>
Subject: Our ref:GBF8862X- Arrange survey for SKK7255Y

Dear all,

Please arrange to attend to the PRS.

Proceed to direct settle, if possible.

Thank you.

Regards,

Janet Tan

Senior Executive | Claims



EQ Insurance Company Limited

5 Maxwell Road #17-00 Tower Block MND Complex Singapore 069110

did 65 6496 9032 | tel 65 6223 9433 ext 032 | fax 65 6223 4190

www.eqinsurance.com.sg



Privileged/Confidential information may be contained in this message. If you are not the intended recipient, please notify the sender.

From: City Auto [<mailto:cityauto@singnet.com.sg>]
Sent: Wednesday, February 28, 2018 9:59 AM

To: Janet Tan <janet.tan@eqinsurance.com.sg>
Cc: Elaine Cheong <elaine.cheong@eqinsurance.com.sg>
Subject: Arrange survey for SKK7255Y

Dear Motor survey department,

Kindly arrange **LKK Auto Consultants Pte Ltd** survey on following vehicle :

Survey before repair

Your vehicle : GBF8862X

Our vehicle : SKK7255Y

D.O.A : 25/02/2018

Location : BLK 160, Sin Ming Drive #05-01 Sin Ming Auto City Singapore 575722

Thank you.

Best Regards,

Veronica Law
City Auto Pte Ltd
Blk 8 Sin Ming Industrial Estate,
#01-60/62 Sin Ming Road,
Singapore 575643
Tel : 6453 1235
Fax : 6453 7944



Auto
Consultants
Pte Ltd

Company Registration No. 199607198R

51 UBI AVE 1, #02-25 PAYA UBI INDUSTRIAL PARK, SINGAPORE 408933 TEL : (065) 62563561 FAX : (065) 62564315

To : M/s EQ INSURANCE COMPANY LTD

Date: 26/04/2018

THIRD PARTY DIRECT SETTLEMENT

Vehicle No.	GBF 8862X (Insd Veh)	Your Ref. No. : DMCFHQ17-000081
	SKK 7255Y (TP Veh)	Our Ref. No. : CC4/EQI18004010/M1ja3s2
Date of Accident	25/2/2018	

Liability	100%	
Final Repair Cost	: \$ 3,959.00	(W/GST)
Loss of Use	: \$ 600.00	6 days
Rental (If any)	: \$	days
Others:	: \$ 2.00	
	: \$	
	4,561.00	
Final Settlement Sum	: \$ 4,561.00	
Remarks	:	

Payment Instruction: Payee's Breakdown

1)	CITY AUTO PTE LTD	: \$ 4,561.00
		: \$

NUR SHAQILAH

LKK Auto Consultants Pte Ltd



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

EQ INSURANCE COMPANY LTD

Ref : CC4/EQI18004010/M1ja3s2

5 MAXWELL ROAD
#17-00 TOWER BLOCK
MND COMPLEXSINGAPORE 069110

Date : 26-04-2018



Code : EQI

1. Policy Particulars :- THIRD PARTY CLAIM

Insured Veh.	GBF 8862X	Veh. Inspected	SKK 7255Y
Policy No.	DMCFHQ17-000081	Coverage (\$)	0.00
Claim No.		Excess (\$)	0.00
Assign From	JANET	Assign Date	28/02/2018

2. Vehicle Particulars & Condition

Make & Model	TOYOTA PREVIA	c.c	2362
Engine No.	HIDDEN	Year of Reg.	2013
Chassis No.	JTEGD54M40A039774	Colour	BEIGE
Odometer	145816	Steering	IN ORDER
Brakes	IN ORDER	Modification	SPORTS RIM
General	GOOD		

3. Conditions of Tyres

	Size	Make	Balance
R/H Front Tyre	215/35R17	FALKEN	6 mm
L/H Front Tyre	215/35R17	FALKEN	6 mm
R/H Rear Tyre	215/35R17	FALKEN	6 mm
L/H Rear Tyre	215/35R17	FALKEN	6 mm

4. Description of Damages

THE VEHICLE SUSTAINED DAMAGES AT THE N/S BODY. DAMAGES SEE DETAILS.
--

5. General Information

Accident Date	25/02/2018	Inspection Date	01/03/2018
Survey held at	CITY AUTO PTE LTD BLK 8, SIN MING IND. ESTATE #01-60/62 SIN MING ROAD SINGAPORE 575643.		

5a. Remarks

A)THE INSPECTION WAS CONDUCTED ON A"WITHOUT PREJUDICE" BASIS. B)IN ACCORDANCE TO YOUR INSTRUCTIONS, WE HAVE NOT AUTHORISED REPAIRS.
--

5b. Estimate Days of Repair

ESTIMATED NORMAL PERIOD FOR REPAIR:	5 Working Days
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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 2

ADJUSTMENT ON REPAIR COST FOR VEHICLE NO. SKK 7255Y

Qty	Description of Parts	Condition	Estimate By Workshop (\$)	Our Adjusted (\$)
	<u>REPLACEMENT OF PARTS</u>			
1	LH WING MIRROR SIGNAL LAMP	SERVICEABLE	169.40	-
1	FRONT LH DOOR	DENTED	1,248.90	1,248.90
1	FRONT LH DOOR STICKER TOP	NECESSARY	51.78	51.78
1	FRONT LH DOOR STICKER - CTR	NECESSARY	37.95	37.95
1	FRONT LH DOOR STICKER - TOP INNER	NECESSARY	49.50	49.50
1	FRONT LH DOOR STICKER - CTR INNER	NECESSARY	38.97	38.97
1	FRONT LH DOOR OUTER HANDLE	DISTORTED	353.60	353.60
1	FRONT LH DOOR OUTER HANDLE CAP	TO REPAIR SEE LABOUR	39.70	-
1	LH SLIDING DOOR	DENTED	1,548.30	1,548.30
1	LH SLIDING DOOR STICKER - TOP	NECESSARY	49.87	49.87
1	LH SLIDING DOOR STICKER - CTR	NECESSARY	44.17	44.17
1	LH SLIDING DOOR STICKER - TOP INNER	NECESSARY	45.60	45.60
1	LH SLIDING DOOR STICKER CTR INNER	NECESSARY	39.87	39.87
1	LH SLIDING DOOR WEATHERSTRIP WITH SENSOR	JAMMED	1,106.75	1,106.75
	LESS 25% DISCOUNT		-1,206.09	-1,153.82
			3,618.27	3,461.44
	<u>LABOUR</u>			
	TO CHECK AND REPAIR WIRING.		60.00	30.00
	TO TRANSFER DOOR GLASS, DOOR'S MECHANISM AND TO RECALIBRATE LH AUTO GATE DOOR.		180.00	140.00
	TO KNOCK JACKOUT DAMAGED PARTS, PANEL BEATING, WELDING, ALIGN, REFIX AND TO RENEW ACCIDENT PARTS. INCLUSIVE OF THE REPAIR OF FRONT LH DOOR OUTER HANDLE CAP.		550.00	500.00
	SPRAY PAINTING ON AFFECTED AND REPLACE PARTS.		700.00	500.00
			-	-
			-	-
			-	-
			1,490.00	1,170.00
	GRAND TOTAL		5,108.27	4,631.44

Report Ref No. CC4/EQ118004010/M1ja3s2



RECOMMENDED COST OF LUMP SUM REPAIRS (TO ITS PRE-ACCIDENT CONDITION)			3,700.00
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Report Ref No. CC4/EQ118004010/M1ja3s2

MA CHIN FOOK

Automotive Assessor

HO LEONG CHUAN

Automotive Assessor

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No liability of responsibility whatsoever, in contract or tort, is accepted to any third party who may rely on the Report wholly or in part. Any third party acting or relying on this Report, in whole or in part, does so at his or her own risk.