| surveyor | , | ASSIGNMEN | NT (Office) | 12/14/11/2012 | - 0 = 0 0 |
|----------------------------------|--|--------------------------|-------------------|-------------------------------------|------------|
| From (Person): | Sharon Ny | of G | SAL . | Date/Time: 17(0.) | 1018 558pn |
| Estim ajed Cost | t | | Bill to: | | |
| on Arry ws To Inspect Vel | | S\B 558(D | | nsured: YP 4451Z | |
| at Workshop n | n/s | Fastedn Auto | | nsured: 17 47312 Tel: 6746 5405. | |
| of . | | 31k 1 Kaki Bulat | Ave 6 #0 | 1-46 | |
| Policy No: | | | Claim No: | CLMD MVC 000003 | 510 |
| Sum Insured: | | | Excess: | | |
| Make of Veh: (Client's Record | | | | D.O.A. | |
| Crimin's recent | | | | | |
| | REP. / REV 24 1710-2018 | HRS WP Person Contacted: | Nanoy | H.O.D. Endorsement: | |
| CA / REV / | REP. / REV 24 1710-2018 | Person Contacted: | Nanuy | | |
| CA / REV / | REP. / REV 24 1710-2018 Action/Instruction | Person Contacted: | | | |
| CA / REV / | REP. / REV 24 1710-2018 Action/Instruction | Person Contacted: | Nanny /Uko3in2 | Vehicle De l'OUT | |
| CA / REV / | REP. / REV 24 1710-2018 Action/Instruction | Person Contacted: | | Vehicle De l'OUT | |
| CA / REV / | REP. / REV 24 1710-2018 Action/Instruction | Person Contacted: | | Vehicle De l'OUT | |

. .

| Sirvator Notous REF: | GA/ |
|---|---|
| . J . | ASSIGNMENT |
| 1 | Veh No. SLBS-FBID Yr Regn: 416 |
| From: Date: | Veh No. 323 (1971) Yr Regni P 76 |
| Estimated Cost: | Type: M.Cycle / Bus / Van / Lorry / Taxi / Prime Mover / |
| OD (TP) WS / TP RES / OD RES / EVA / INV / MV | Truck / Traller or |
| To Inspect Vehicle No: SLASSIFI | D Make Horde Vezel 00 1496 |
| at Workshop m/s | Colour Black A/C: Insured / Std / NI / NA |
| 01 | Sp.Reading 3 6/76 T/Radio: Insured / Std / NI / NA |
| Insured. 1/P 4951 | Eng/No: |
| Policy No. | CNO: RU11113860 |
| | Gen. Cond. Goed / Fair / Poor / Burnt |
| Claims No. | Steering: Worder / Jammed / Leaked / Burnt or |
| Sum Insured: Excess: | |
| (Client's Record) | 9) |
| Make of ∀eh: | Modi: Nil (S/R/m / STD A/Rim or |
| | Tyre Size: F: 2 \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ |
| (Policy Condition) | C R: 213/602/8 |
| Remark: The veh had commenced its N/S | O/S BS / DUN / EXNOVA / GY / FS / LIZA / MIC / OHTSU / PIR / SUMI / |
| repair at the time of inspection. | TOYO / YOKO or |
| Bal, or Market Value: | Front Rear Y |
| IDAC Accident Rport: Consistent? : Yes or No | R/Bal. mm R/Bal. mm |
| GIA PR Seen: Consistent? : Yes or No | L/Bal. 7 mm L/Bal. 7 mm |
| Big PN Occil. | 111 |
| Lat. Isopana. | 10 10 |
| Carri Carri | |
| CA REV REP. 24 HRS LIA L | |
| | e: IN/OUT Real Structure offerted due to collision |
| | The U/C / Chassis frame / Body Structure affected due to collision. |
| Date / Time Action / Instruction | |
| Nove C+14 | |
| 0 / 1/6 // 720- 2001 | 1 ml A (PA):12:116:(62%) |
| 20/10/18 x/3 \$ 1003 CBX+ | hud wile Ale. (Ped: 12:116; 62%) |
| | |
| | RECEIVED 3 1 OCT 2018 |
| | IL OLIVE S |
| | |
| | 6 |
| Date/Time, File Pass to? : Prelli, Report | Days Of Repair: 6 |
| 31 10 Typist : Final Report | Resurvey No. of Trip: 2 Survey Fee. |
| Date/Time. File Return to? | Transportation |
| 2) | Add Fee: Site Insp (\$)S+RSSI |
| 4) | |
| | Interview (\$) Photos |
| Report Format : TP | Interview (\$) Photos Tech Invs (\$) Others 1450 |

Catherine Chong (LKK Auto)

From:

Ng, Sharon <Sharon.Ng@sg.gaig.com> on behalf of Motor Claims

<MotorClaims@sg.gaig.com>

Sent:

Wednesday, 17 October, 2018 5:58 PM

To: Subject: 'assignments@lkkauto.com'; SUR FW: RE: REQUEST FOR PRE-REPAIR INSPECTION OUR REF:SLB5581D || GAIC ref:

CLMOMVC000003510

Attachments:

SLB5581D (MSIG).PDF; YP4951Z (OI).pdf

Dear LKK

Please conduct without prejudice survey to TP vehicle no. SLB5581D at Fastech Auto.

Attached are both accident reports to check on damages consistency.

Regards Sharon

Great American

From: Nancy Lam <nancy.lam@fastechauto.com.sg>

Sent: Wednesday, October 17, 2018 5:20 PM
To: Motor Claims < MotorClaims@sg.gaig.com>

Subject: [External] RE: REQUEST FOR PRE-REPAIR INSPECTION OUR REF:SLB5581D | | GAIC ref:

CLMOMVC000003510

WITHOUT PREJUDICE

Dear Sharon

Please arrange LKK Auto Consultants to survey the car.

Regards,

Nancy Lam

Fastech Auto Pte Ltd

Tel: 6746 5405 Fax: 6745 8520

From: Ng, Sharon [mailto:Sharon.Ng@sg.gaig.com] On Behalf Of Motor Claims

Sent: Wednesday, October 17, 2018 5:16 PM
To: Nancy Lam <nancy.lam@fastechauto.com.sg>

Subject: RE: REQUEST FOR PRE-REPAIR INSPECTION OUR REF:SLB5581D | GAIC ref: CLMOMVC000003510

WITHOUT PREJUDICE

Dear Nancy

Please forward your client's accident report and furnish the repair estimates.

We may conduct PRI on without prejudice basis, append below is our list of surveyors:-

- 1. AJAX Adjusters & Surveyors Pte Ltd
- 2. A-PAC Investigation Solutions Pte Ltd
- Priority Services
- 4. RT Appraisal Pte Ltd
- 5. LKK Auto Consultants
- 6. JP Knights Pte Ltd

Kindly let us know which SJE is selected.

Regards Sharon Great American

From: Nancy Lam <nancy.lam@fastechauto.com.sg>

Sent: Wednesday, October 17, 2018 2:34 PM
To: Motor Claims < MotorClaims@sg.gaig.com >

Subject: [External] REQUEST FOR PRE-REPAIR INSPECTION OUR REF:SLB5581D

Hi Sir

My client claiming your insured YP 4951Z..

Please kindly arrange PRS for SLB 5811L.

Date of accident 15.10.2018

In accordance to APPENDIX C Pre-action Protocol for Non-Injury Motor Accident Cases of PRACTICE DIRECTIONS AMENDMENT NO. 1 OF 2016 paragraph 2.3, you are require to provide a list of at least 10 motor surveyors within 2 days of the notice.

Regards, Nancy Lam Fastech Auto Pte Ltd

Tel: 6746 5405 Fax: 6745 8520

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> Back to OneMotoring

Enquire PARF/COE Rebate for Registered Vehicle

| Vehicle Owner Particulars | |
|--|-------------------------------------|
| Owner ID Type: | Company |
| Owner ID: | 0399N |
| Vehicle Details | |
| Vehicle No.: | SLB5581D |
| Vehicle to be Exported: | No |
| Intended Deregistration Date: | 18 Oct 2018 |
| Vehicle Make: | HONDA |
| Vehicle Model: | VEZEL 1.5X CVT |
| Primary Colour: | Black |
| Manufacturing Year: | 2015 |
| Engine No.: | L15B4033865 |
| Chassis No.: | RU11113860 |
| Maximum Power Output: | 96.0 kW (128 bhp) |
| Open Market Value: | \$20,129.00 |
| Original Registration Date: | 13 Apr 2016 |
| First Registration Date: | 13 Apr 2016 |
| Transfer Count: | 0 |
| Actual ARF Paid: Intended PARF Rebate Details | \$10,181.00 |
| PARF Eligibility: | Yes |
| PARF Eligibility Expiry Date: | 12 Apr 2026 |
| PARF Rebate Amount: Intended COE Rebate Details | \$7,635.00 |
| COE Expiry Date: | 12 Apr 2026 |
| COE Category: | A - Carup to 1600cc & 97kW (130bhp) |
| COE Period(Years): | 10 |
| QP Paid: | \$46,009.00 |
| COE Rebate Amount: | \$34,437.00 |
| Total Rebate Amount: | \$42,072.00 |
| | |

The information contained herein is correct as at 18 Oct 2018

FASTECH AUTO PTE LTD

1 Kaki Bukit Ave 6 #01-48 Autobay

Singapore 417883

TO CHECK WIRING

Tel No: 67452063 / 67467158 Fax No: 67458520

Tax Reg No: 20-0006262-D 5435581D

Not Arthornel

L/S = 7200/2

17/10/18-

\$ 80.00 30

| List Iton | 2. | | 15.0 |
|--------------------|-------------------------------------|---------------|-------------------|
| List Iten 1 PCS | REAR WINDSCREEN MOULDING | sec. | 42420 |
| | | 1/1- | |
| 1 PCS 1 PCS | TAILGATE 953 | Bedgin S | |
| | TAILGATE OUTER HANDLE GARNISH | CAGE | |
| 1 PCS | TAILGATE 'H' LOGO | ner : | |
| 2 PCS | TAILGATE REFLECTORS @\$280 | cons | |
| 1 PCS | TAILGATE 'VEZEL' EMBLEM | nu s | |
| 1 PCS | TAILGATE INNER LOCK | Bent/shoth S | |
| 1 PCS | TAILGATE LOCK STRIKER | 20/200 | 25.50 💢 |
| 1 PCS | TAILGATE INNER TRIM BOARD | beline s | 321.70 |
| 1 SET | TAILGATE INNER TRIM BOARD CLIPS | no- 9 | 50.00 |
| 1 PCS | TAILGATE WEATHERSTRIP | 921 9 | |
| 1 PCS | TAILGATE KEYLESS SENSOR | (M. 6 | 180.00 |
| 1 PCS | REAR BUMPER CENTRE | 10 /DC 5 | |
| 2 PCS | REAR BUMPER SIDES @\$235.10 | Win | 470.20120 |
| 2 PCS | REAR BUMPER SIDE RETAINERS @\$35.20 | 11 5 | |
| 2 PCS | REAR BUMPER SCREW SPACERS @\$12 | 11 \$ | |
| 2 PCS | REAR BUMPER REFLECTORS @\$151.20 | Mscn S | |
| 2 PCS | TAILLAMPS @\$460.60 | cne s | |
| 2 PCS | TAILLAMP HOUSING PANELS @\$195 | , , , , | |
| 1 PCS | REAR END PANEL | 30d 400 S | 514.00 |
| 1 PCS | REAR END PANEL TOP GARNISH | Jul 5 | 125.00 |
| 1 PCS | REAR BUMPER LOWER DIFFUSER | De/t~1 5 | 348.20 |
| 1 SET | REAR BUMPER LOWER DIFFUSER CLIPS | rec s | |
| 1 PCS | REAR EXHAUST | 11 \$ | 899.20 X |
| 2 PCS | REAR EXHAUST MOUNTINGS @\$45 | 11 5 | |
| 1 PCS | REAR EXHAUST HEAT SHIELD | 17 \$ | 98.30 × |
| 2 PCS | REAR FENDER INNER TRIMS @\$295.30 | oyene s | |
| 1 SET | REAR FENDER INNER TRIM CLIPS | 11 5 | 50.00 X |
| 2 PCS | REAR FENDER OUTER GARNISH @\$195.80 | M/STorn S | 391.60 170 |
| 1 PCS | REAR FLOOR PANEL | / n s | 912.30 📈 |
| 1 PCS | REAR FLOOR PANEL TOOLS SPONGE | 1 200/ m/De s | 685.00 |
| 2 PCS | REAR FENDERS @\$1100 | 12/0 /15 | 2,200.00 X 7476-3 |
| List Item | n Total: | 5 | 12 966 00 |
| | | | 3981.04 |
| | Nett Item: | ./ ./ | 12.00 |
| 1 SET | REAR BUMPER REVERSER SENSOR | Shorted 5 | 280.00 200 |
| 1 PCS | REAR REVERSE CAMERA | Shot s | 500.00 ZSV |
| 1 PCS | REAR WINDSCREEN SEALANT | ru s | 50.00 KD |
| 1 PCS | REAR END PANEL SEALANT | nu s | 50.00 |
| 1 PCS | REAR FLOOR PANEL INSULATOPR | 11 \$ | 180.00 🗴 |
| Special I | Nett Total: | shorts s | 1,060.00 |
| Labour (| Charge: | | 2 |
| TO 0115 | | | |

| TO DISMANTLE & RÉPLACE REVERSE SENSOR | \$ | 80.00 50 |
|---|-------|----------------|
| TO TRANSFER TAILGATE MECHANISM | \$ | 100.00 60 |
| TO DISMANTLE & REFIX REAR WINDSCREEN | \$ | 150.00 / 20 |
| TO DISMANTLE & REFIX SEAT, CUSHION UPHOLSTERY | \$ | 150.00 80 |
| TO DISMANTLE & REPLACE REAR EXHAUST | 115 | 100.00 ⊀ |
| TO SPRAY RUST PROOFING | \$ | 150.00 SD |
| TO MOUNT VEHICLE ON CAR O-LINER | 115 | 380.00 € |
| TO DISMANTLE & REFIX PETROL TANK | 11 \$ | 100.00 × |
| LABOUR FOR PANEL BEATING, CUT, WELD, STRAIGHTEN & REPLACING PARTS | \$ | 2,000.00 (000 |
| TO PUTTY & SPRAY PAINTING | \$ | 2,000.00 000 |
| Labour Charge Total: | \$ | 5,290.00 |

ESTIMATE PARTS AND LABOUR GRAND TOTAL

\$ 19,316.00

9041.04

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:



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

| GREAT AMERICAN INSURANCE COMPANY | | Ref : CS/GAI18018875/Utbn2 | | |
|---|---|---|---|---|
| 3 TEMASEK AVENUE #16-01 CENTENNIAL TOWER SINGAPORE 039190 | | Date: 05-11-2018 | | |
| 1. | 400000000000000000000000000000000000000 | Policy Particula | rs :- THIRD PARTY CLA | IM |
| • | Insured Veh. | YP 4951Z | Veh. Inspected | SLB 5581D |
| | Policy No. | West 2017/00 MW267 | Coverage (\$) | 0.00 |
| | Claim No. | CLMOMVC000003510 | Excess (\$) | 0.00 |
| | Assign From | SHARON NG | Assign Date | 17/10/2018 |
| 2. | | Vehicle Pa | articulars & Condition | |
| | Make & Model | HONDA VEZEL (A) | c.c | 1496 |
| | Engine No. | HIDDEN | Year of Reg. | 2016 |
| | Chassis No. | RU11113860 | Colour | BLACK |
| | Odometer | 36176 | Steering | IN ORDER |
| | Brakes | IN ORDER | Modification | SPORTS RIM |
| | General | GOOD | | |
| 3. | | Con | ditions of Tyres | |
| | T | Size | Make | Balance |
| | R/H Front Tyre | 215/60 R16 | DUNLOP | 7 mm |
| | L/H Front Tyre | 215/60 R16 | DUNLOP | 7 mm |
| | R/H Rear Tyre | 215/60 R16 | DUNLOP | 7 mm |
| | L/H Rear Tyre | 215/60 R16 | DUNLOP | 7 mm |
| 4. | | Descri | iption of Damages | |
| | | STAINED DAMAGES AT THE | REAR PORTION. | |
| 5. | DAMAGES SEE D | | eral Information | CONTRACTOR OF THE PARTY OF THE |
| J. | Accident Date | 15/10/2018 | Inspection Date | 17/10/2018 |
| | Survey held at | FASTECH AUTO PTE LTD | 1 | Sendon and revenue and reference |
| | | 1 KAKI BUKIT AVENUE 6 #01-46/48/50 AUTOBAY SINGAPORE 417883 | | |
| 5a. | | | Remarks | |
| | A)THE INSPECTION B)IN ACCORDANGE | ON WAS CONDUCTED ON A'CE TO YOUR INSTRUCTIONS | WITHOUT PREJUDICE" BA S, WE HAVE NOT AUTHORI | SIS. SED REPAIRS. |
| 5b. | | Estim | ate Days of Repair | |



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 3

ADJUSTMENT ON REPAIR COST FOR VEHICLE NO. SLB 5581D

| Qty | Description of Parts | Condition | Estimate By Workshop (\$)) | Our Adjusted (\$) |
|-----|--------------------------------------|-------------------------|-------------------------------|----------------------|
| | REPLACEMENT OF PARTS | | | |
| 1 | REAR WINDSCREEN MOULDING | NECESSARY | 121.30 | 121.30 |
| 1 | TAILGATE | BADLY DENTED | 1,100.90 | 953.00 |
| 1 | TAILGATE OUTER HANDLE GARNISH | CRACKED | 285.30 | 285.30 |
| 11 | TAILGATE "H" LOGO | NECESSARY | 35.80 | 35.80 |
| 2 | TAILGATE REFLECTORS @\$280.00 | CRACKED | 560.00 | 560.00 |
| 1 | TAILGATE "VEZEL" EMBLEM | NECESSARY | 56.20 | 56.20 |
| 1 | TAILGATE INNER LOCK | BENT / SHORTED | 198.50 | 198.50 |
| 1 | TAILGATE LOCK STRIKER | NOT NECESSARY | 25.50 | 9 |
| 1 | TAILGATE INNER TRIM BOARD | DEFORMED / CRACKED | 321.70 | 321.70 |
| 1 | SET TAILGATE INNER TRIM BOARD CLIPS | NECESSARY | 50.00 | 50.00 |
| - 1 | TAILGATE WEATHERSTRIP | TWISTED | 135.70 | 135.70 |
| 1 | TAILGATE KEYLESS SENSOR | CRACKED | 180.00 | 180.0 |
| 1 | REAR BUMPER CENTRE | DENTED / DEFORMED | 762.70 | 762.70 |
| 2 | REAR BUMPER SIDES @\$235.10 | N/S DENTED | 470.20 | 235.1 |
| 2 | REAR BUMPER SIDE RETAINERS @\$35.20 | NOT NECESSARY | 70.40 | |
| 2 | REAR BUMPER SCREW SPACERS @\$12.00 | NOT NECESSARY | 24.00 | |
| 2 | REAR BUMPER REFLECTORS @\$151.20 | N/S CRACKED | 302.40 | 151.2 |
| 2 | TAILLAMPS @\$460.60 | CRACKED | 921.20 | 921.2 |
| 2 | TAILLAMP HOUSING PANELS @\$195.00 | TO REPAIR SEE LABOUR | 390.00 | |
| 1 | REAR END PANEL | BADLY DENTED | 514.00 | 514.0 |
| 1 | REAR END PANEL TOP GARNISH | TWISTED | 125.00 | 125.0 |
| 1 | REAR BUMPER LOWER DIFFUSER | DEFORMED / TWISTED | 348.20 | 348.2 |
| 1 | SET REAR BUMPER LOWER DIFFUSER CLIPS | NECESSARY | 50.00 | 50.0 |
| 1 | REAR EXHAUST | NOT NECESSARY | 899.20 | |
| 2 | REAR EXHAUST MOUNTINGS @\$45.00 | NOT NECESSARY | 90.00 | |
| 1 | REAR EXHAUST HEAT SHIELD | NOT NECESSARY | 98.30 | Ú a |
| 2 | REAR FENDER INNER TRIMS @\$295.30 | DEFORMED / CRACKED | 590.60 | 590.6 |

Report Ref No. CS/GAI18018875/Utbn2



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.:2 of 3

| Qty | Description of Parts | Condition | Estimate By Workshop (\$)) | Our Adjusted (\$) |
|-----|--|-------------------------|-------------------------------|-------------------|
| - 1 | SET REAR FENDER INNER TRIM CLIPS | NOT NECESSARY | 50.00 | - |
| 2 | REAR FENDER OUTER GARNISH @\$195.80 | N/S TORN | 391.60 | 195.80 |
| 1 | REAR FLOOR PANEL | TO REPAIR SEE LABOUR | 912.30 | - |
| 1 | REAR FLOOR PANEL TOOLS SPONGE | DENTED / DEFORMED | 685.00 | 685.00 |
| 2 | REAR FENDERS @\$1100.00 | TO REPAIR SEE LABOUR | 2,200.00 | 5. |
| | LESS 20% DISCOUNT | | - | -1,495.26 |
| | | | 12,966.00 | 5,981.04 |
| | SPECIAL NETT ITEMS | | | |
| 1 | SET REAR BUMPER REVERSE SENSOR (SN) | SHORTED | 280.00 | 200.00 |
| 1 | REAR REVERSE CAMERA (SN) | SHORTED | 500.00 | 350.00 |
| 1 | REAR WINDSCREEN SEALANT (SN) | NECESSARY | 50.00 | 40.00 |
| 1 | REAR END PANEL SEALANT (SN) | NECESSARY | 50.00 | 50.00 |
| 1 | REAR FLOOR PANEL INSULATOR (SN) | NOT NECESSARY | 180.00 | |
| | AND THE PROPERTY OF THE PROPER | | 1,060.00 | 640.00 |
| | LABOUR | | | |
| | TO CHECK WIRING. | | 80.00 | 30.00 |
| | TO DISMANTLE & REPLACE REVERSE SENSOR. | | 80.00 | 50.00 |
| | TO TRANSFER TAILGATE MECHANISM. | | 100.00 | 60.00 |
| | TO DISMANTLE & REFIX REAR WINDSCREEN. | | 150.00 | 120.00 |
| | TO DISMANTLE & REFIX SEAT, CUSHION UPHOLSTERY. | | 150.00 | 80.00 |
| | TO DISMANTLE & REPLACE REAR EXHAUST. | NOT NECESSARY | 100.00 | - |
| | TO SPRAY RUST PROOFING. | | 150.00 | 80.00 |
| | TO MOUNT VEHICLE ON CAR O-LINER. | NOT NECESSARY | 380.00 | - |
| | TO DISMANTLE & REFIX PETROL TANK. | NOT NECESSARY | 100.00 | |
| | LABOUR FOR PANEL BEATING, CUT, WELD, STRAIGHTEN & REPLACING PARTS. INCLUSIVE OF THE REPAIR OF TAILLAMP HOUSING PANELS, REAR FLOOR PANEL AND REAR FENDERS. | | 2,000.00 | 1,000.00 |
| | TO PUTTY & SPRAY PAINTING. | | 2,000.00 | 1,000.00 |
| | | | 5,290.00 | 2,420.00 |
| | GRAND TOTAL | | 19,316.00 | 9,041.04 |

Report Ref No. CS/GAI18018875/Utbn2



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| RECOMMENDED COST OF LUMP SUM REPAIRS | 7,200.00 |
|--------------------------------------|----------|
| (TO ITS PRE-ACCIDENT CONDITION) | |

Report Ref No. CS/GAI18018875/Utbn2

CHUA KANG SENG Licensed Appraiser

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