REF: NS/1	INC 19006886/ KI+d3er
	ASSIGNMENT
From; Date: .	100
stimateltost	Yr Reon: TOP, 317
DOITP INSITE RESIDENCE LEVALINALINA	Type: M.Car / M.Cycla / Bus / Van / Lorry / T 1 Prime Mover /
o InspedVehicle No:	Truck/Traller or
il Workshop m/s	Colour The Lorein co 15 60:
d .	
nsured: FBD4873B	T T T T T T T T T T T T T T T T T T T
Policy No.	Eng/No:
M711040700-002	CINO: KM H C85/C VK4141453
Sum Insued: Excess:	Gen. Cond: Good / Far / Poor / Burnt
(Client'sRecord)	Steering: Inorder I Jammed I Leaked / Burnt or
Make of Veh;	Brake: Inorger / Jammed / Leaked / Burnt or
·	Modi: Nil I S/Rim I STD Agrim or
(Policy Condition)	Tyre Size; F: /95/65/105
Remark: The veh had commenced its	N/S O/S RS/DIM/EVIOUS CONTEST INTO THE CONTEST IN T
repair at the time of inspection.	OST DONT EXHOUST GYTES I LIZAT MED TOHTSUTPIR I SUMIT
Bal. or Maket Value:	TOYO/YOKO or
	Front Rear
IDAC Accident Rport: Consistent? : Yes or GIA / PR Seen: Consistent? : Yes or	mm .
Est. Repairs: days Res.; Yes or	The state of the s
the section of the se	
Lum Sun: % 3 Val.: Yes or	r No Survey held at (DRE (Loyang)
CA / REV / REP. / 24 HRS	Des. of Damages: Frt Rear O/S N/S U/C, Rooftop or
Date:Person Contacted:	ehicle: IN/OUT Rea ofs
Dale / Time Action / Instruction	The U/C / Chassis frame / Body Structure affected due to collision.
No policy Pound.	Inc.
SHA 1271(- X	PIP
FBD 48+3B-X	
29/4/19 West PIP\$ 4009.6	6 / 5B. (Red: 1679.94:2970)
-	
	RECEIVED 3 0 APR 2013 ::
	1
Deletime, File Pass lo?	2
2 1 Trad	Days Of Repair: Survey Fee: 160
1304 (g) Final Report	Resulvey No. of this
DataTirra, File Return to?	Transportation:
2)	Add Fee: : Site Insp (\$)s + Rssi
	: Interview (\$) Photos
Report Format :	Tech Invs 15.) Ones
4009.66	Westerd 13
The second secon	7074 160

S/No	Income Reference	Claimant (Owner / Taxi Company)	Claimant Vehicle No.	Income Vehicle No.	Date of Accident
1	MT/1009890-002	SMRT BUSES	SG 5773H	SJX 8235S	2/9/2018
2	MT/1040324-002	COMFORT TRANSPORTATION PTE LTD	SHD 7103A	SHB 8868E	13/4/2019
3	MT/1040700-002	COMFORT TRANSPORTATION PTE LTD	SHA 1271C	FBD 4873B	14/4/2019
4	MT/1040463-002	COMFORT TRANSPORTATION PTE LTD	SHD 4354L	SJX 3780S	16/4/2019
5	MT/1041520-002	COMFORT TRANSPORTATION PTE LTD	SHD 3193R	SJP 4115Z	23/4/2019
9	MT/1040848-002	CITYCAB	SHC 968Y	SJV 7501R	17/4/2019
7	MT/1041199-002	COMFORT TRANSPORTATION PTE LTD	SHA 5630Z	SJP 9605T	18/4/2019

Enquire Vehicle Insurer Vehicle No. Incident Date/Time

Insurance Company Code Search Status

Insurance Company Name

F804873B

14 Apr 2019 / 15:00:00

Successful

N12

NTUC INCOME INS CO-OP LTD

Previous

OK

SNA 1271C

121

COMFORTDELGRO ENGINEERING PTE LTD

REPAIR ESTIMATE*

VEHICLE NO: SHA 1271C

DATE 15/4/2019 14:50

MAKE : HYUNDAI IONIQ MODEL Unit Price Amount Parts Description/ Labour Type Qty Boot Lid 2,480.40 224.00 Boot Lid 'H' Emblem * suc 28.00 Emblem -Hybrid 24.30 Emblem -Ioniq / ** Boot Lid Glass, Upper / 5 31.30 543.30 Boot Lid Glass, Lower × 300 384.90 Boot Lid Lamp (RH) × 5 794.40 459.40 Rear Bumper Rear Bumper Cover Clips 22.00 Par Brager Center Grant - in 451.25 4,992.00 LESS 20% 998.40 3,993.60 DISCOUNTED TOTAL 27 Boot Lid Comfort Logo Sticker [12,35; 3 30.00 Labour Charge 400.00 Panel Beating \$ Spray Painting Charge Wiring Charge Tuff Kote S Towing Fees Remove/Refix Reverse Sensor 120.00 1,280.00 TOTAL LABOUR 5,303.60 ESTIMATE TOTAL 5689.60 This is an initial estimate based on a visual inspection of the above vehicle. The final repair quantum will

be prepared after the vehicle is surveyed by a motor Surveyor appointed by the insurance company.

COMFORTDELGRO Engineering

COMFORIDELERG

Date/Time: 15.04.2019 14:40 Page: 1

Team:

ARC Repair TP(CLSO)1

JOB CARD

Sales Order: 3914553

JC NO. 305287263

REGN NO SHA1271C

COMFORT TRANSPORTATION PTE LTD

7010045

TOMER NO. 383 SIN MING DRIVE Singapore SINGAPORE 575717

65508755

MODEL IONIQ(G2)

MAKE:

14.04.2019 15:00

(B)

YR OF MANUA. 04. 2019

HYUNDAI

TARGET DATE

(P)

RESS

JOB DESCRIPTION

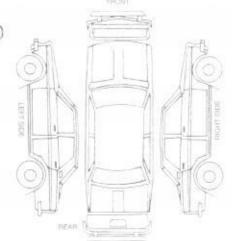
Accident Date: 14.04.2019

NATURE: 3P 14.04.2019

S/NO 000010 LABOR CODE

23 - 01

DESCRIPTION O



CHASSIS CORE COMPLETION DATE/TIME:

CKED & PASSED OUT BY:

SERVICE ADVISOR

CUSTOMER'S SIGNATURE

wiedgement Slip

» No.t

SHA1271C

LKE

Exit Pass

Vehicle No.:

SHA1271C

of Service Advisor

Signature/Date

Name of Service Advisor

Date

returned to Service Reception upon collection

To be kept by Security Guard





JOB REQUISITION FOR BREAKDOWN / TOWING SERVICE

JOB REQUISI	TION FOR BREAKDOWN / TO	WING SERVICE
Job Requisition	Tational Colored	
1. Date: 14 - 4 - 9 Time Received: 1 2. New SPARK Kakis Name of Customer: CHOIC WES Contact No.: 4239286	=	4. Type of Towing: Normal Tow King Dolly Flat Bed Crane-up
Vehicle No. : SHA 17710 Make/Model/Colour: (SH)C Email :	5. Nature of Service: Jumpstart Recovery Change Tyre / Ba	6. Parts Replaced/Remarks:
27 171	nos	8. Vehicle Tow - In Workshop: Smoky Exhaust Wheel Jammed Overheating Steering Faulty
9. Preferred Workshop: Braddell Loyang Sin Ming Sungei Kadut Senoko Komoco (UBI / Leng Ke	Pandan Ubi Cycle & Carriage (PD)	Overheating Steering Faulty Brake Faulty Alternator Faulty Starting Problem Loss Power Accident Engine Stalled Return Taxi
10. Odometer Reading : Fuel Level : F 1/4 1/2	11. Radio / CD OK Sault	
	OV 4 E	tested
Job Attended		
Name of Driver : YN 4 Vehicle No. : YN 4 Time Dispatch : £	OA GAO TZ YISHUN TOWING	#: Cracked X: Dented /: Scatched O: Missing
Cash Invoice Details (if applicable)		
13. Cash Invoice No. :		
Customer Acknowledgement		
a. I have been advised to remove all valuable items in my cash cards, spectacles, pen, etc. b. I understand that any items left behind are at my own c. Surcharge: Towing fee will be levied if the customer decorporate in the c	risk and SPARK Car Care™ will not be held	m (GPS), audio compact disk, thumbdrive, carpark coupor liable for such losses. epairs in SPARK Car Care™.
Date	Time	Signature of Customer
14. WORKSHOP	1/1/2/201	
Name of Attending Staff/Guard	Date & Time of Arrival	Signature of Attending Staff/Guard

SINGAPORE ACCIDENT STATEMENT

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.
- 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 liability.
- 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 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

20 m 19 m 2 m 2 m 2 m 2 m 2 m 2 m 2 m 2 m 2 m	ACCIDENT STATEMENT
Date Of Report	15/04/2019 10:48
Date Of Accident	14/04/2019 15:00
Exact Location Of Accident	ALONG JLN EUNOS TOWARDS MARINE PARADE
Country/State of Loss	SINGAPORE
21 (Mar. 1970) • (1970) (Mar. 1970) (1970) (Mar. 1970)	ETAILS OF OWN VEHICLE
Vehicle Registration Number	SHA1271C
Insured/Policyholder	
Name Of Registered Owner	COMFORT TRANSPORTATION PTE LTD
Co Reg No	199303821R
Email Address	FLEETSAFETY@CDGTAXI.COM.SG
Mobile Phone No	
Alternative Phone No	OFFICE-65508768
Vehicle Particulars	
Manufacturer	HYUNDAI
Model	IONIQ HYBRID
Exact Purpose for which vehicle was being used at time of accident	
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	TAXI
Insurance Company	
Name of Insurance Company	INDIA INTERNATIONAL INSURANCE PTE LTD
Type Of Coverage	THIRD PARTY FIRE AND/OR THEFT
Fleet Policy	YES
Policy Number	MCOM0015
Cover Note Number	

Driver

Name of Driver CHONG WEE LEONG
NRIC No S1635420A

 NRIC No
 \$1635420A

 Date Of Birth
 06/05/1964

 Occupation
 OUTDOOR

 Date Of Driving Pass
 31/07/1985

Driving Experience 33 YEARS AND 8 MONTHS

Gender MALE

Mobile Number (LOCAL) +65-97239286

Fax Number Contact Number

EMail Address NOEMAIL

Address

298 24-28 BUKIT BATOK STREET 22

Postcode

650298

NO Was driver an employee of the Insured's Company

If No, Relationship of the Driver with the Insured

OTHER - TAXI DRIVER

Vehicle Registration Number of Driver's Own

Vehicle

Insurance Company of Driver's Own Vehicle

General Information of the Accident

Type Of Accident

COLLISION - HEAD TO REAR

Weather Conditions

CLEAR

Road Surface

ambulance?

DRY

Other Information

Was any foreign vehicle involved in this accident?

Number of vehicles (including own vehicle) involved in the accident

2

NO

Was any body injured in the Accident?

YES

Was any injured conveyed to hospital by

NO

Was any other material or property damaged?

YES

I have been approached by unknown person(s) soliciting/offering accident claims assistance.

NO

Number of Passengers (Including Driver)

1

Details of Police Action

Was the accident reported to the police?

NO

If Yes, Please state which Police Station

Was notice of intended Prosecution given?

NO

If Yes, against whom?

Circumstances of Accident

SEE ATTACH.

Attachment(s)

Are accident photos available for attachment?

YES

Was there any video captured by Car Camera?

YES

Remarks/ Reasons:

Was there any audio recorded?

NO

DETAILS OF OTHER VEHICLE PROPERTY 1

Vehicle Registration Number

FBD4873B

Vehicle Make/Model/Colour

Details Of Properties

Vehicle Category

MOTORCYCLE

Name of Driver

WAN SHAHIR PUTRA BIN EDWARSYAH

NRIC/Passport Number

S9911734F

Contact Number

Address

Postcode

Insurance Company Name

Nature Of Damage

FRT

No. Of Passenger (Including Driver)

DETAILS OF INJURED PERSON 1

Name

Approximate Age

Injuries Sustain

Injured person in which vehicle?

Were seat belts worn?

Was this injured conveyed to hospital by ambulance?

Address

Postcode

WAN SHAHIR PUTRA BIN EDWARSYAH

ARM

FBD4873B

NO

Sketch Plan Pg. 1

KETCH PLAN		MARINE PARAS
	DAG	
+		HILL AND NOT HELD
		Hawas IN H
		mph2 > 10 - 1 - 1
多十月日日	149 #3 3 1 1	Heus Ph
	CACHELED	Copp
	47771992	
++++++		
		
ESCRIBE CIRCUMSTANCE	S OF THE ACCIDENT	JUN SONOS
Stateme	inst as per	attached.
DECLARATION		
	ticulars are true in every respect.	1
	10	$\times / / \times$
CO REG. NO 1	SP303321R	Olivia Wendy , WO'O
olicyholder's Signature	Driver's Signature	Reporting Centre Personnel's Signature
olicynolder's signature Date & Time:	(If driver is not the policyho	
	Date & Time:	NRIC/FIN No.: 15 APR 2013

GIARMC SketchPlanForm_V3

Sketch Plan Pg. 2

Describe Circumstances of the Accident.
On the 14/04/2019 @ 15:00hrs, I was driving along Iln Eunos towards Marine Parade directio
As I was driving towards the Eunos Mans Bus Stop, there's a passenger flag my taxi at the Bu
Stop so I slow down and switched on the hazard to stop. Suddenly there's an impact from
behind my taxi and I step out to checked and found out a motorcycle FBD4873B had collided
onto my rear portion of my taxi and the rider landed on my rear windscreen. As a result my
rear windscreen shattered and rear bumper dented.
The rider suffers slight cuts and refused to be conveyed by ambulance.
Tp and ambulance came but no police report required.

Declaration

I/We declare the foregoing particulars are true in every respect.

OMFORT TRANSPORTATION PTE LTU CO REG. NO. 189303321R

Policyholder's Signature/Date &

Time

Driver's Signature(If driver is not the policyholder)/Date

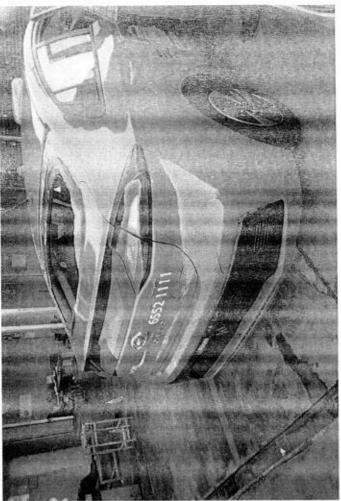
& Time

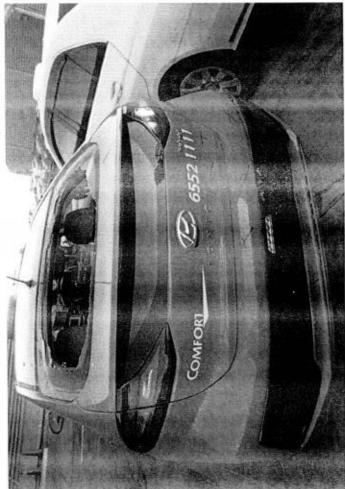
Olivia Wendy

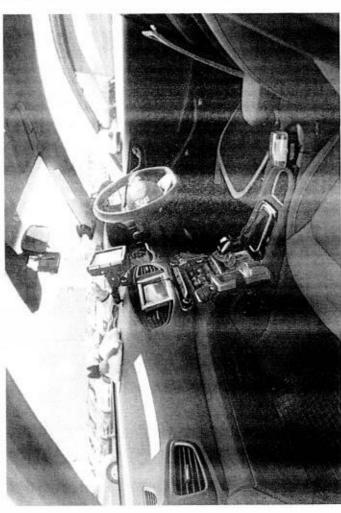
Witnessed by Reporting Centre Personnel

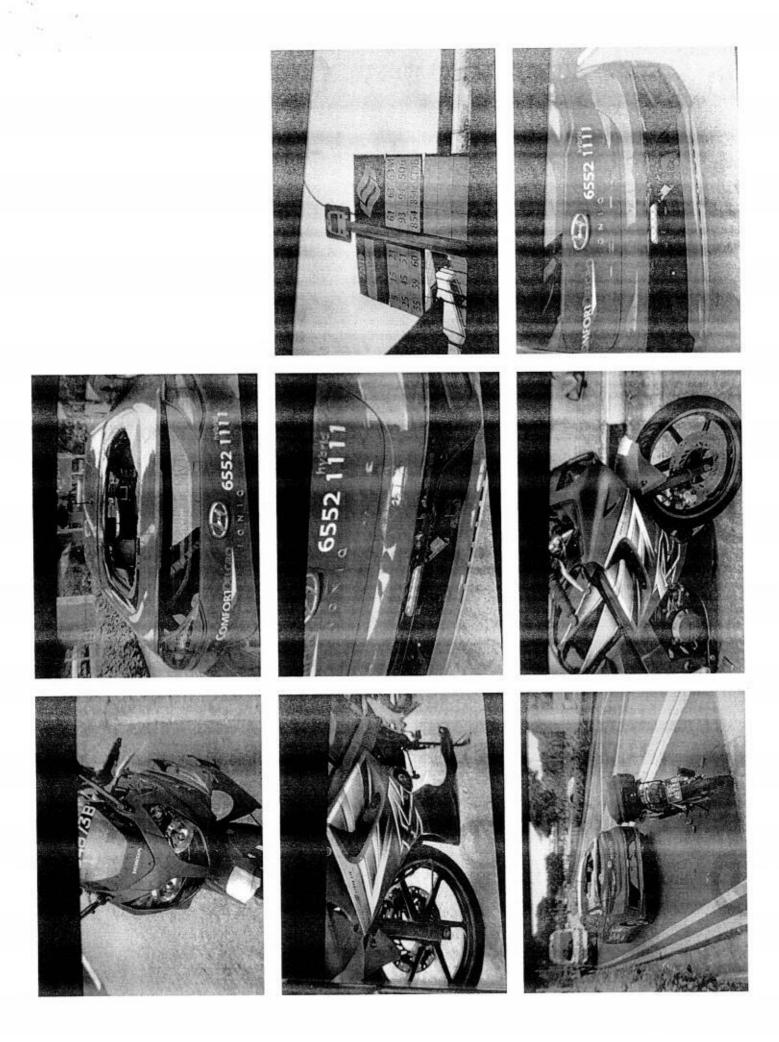
15 APR 2019





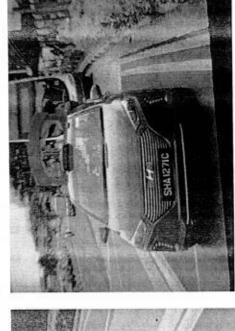


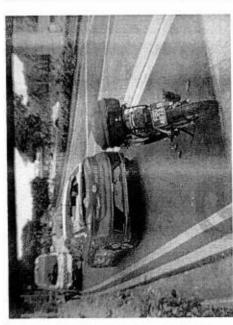


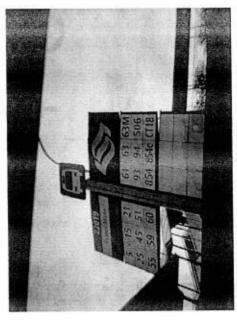


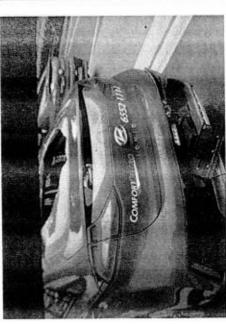












COMFORTDELGRO ENGINEERING

305287263 ComfortDelGro Engineering Pte Ltd 59 Loyang Drive Singapore 508969 Fax: 6546 8156 Our Job Ref No 25.04.19 Date FINALIZATION FORM Fax: LKK KALVIN ANG Attn : Mr_ 14.04.19 CTPL SHA1271C Vehicle Reg No. The survey and estimates of the repairs of the above-mentioned vehicle are as follows:-FBD4873B NTUC The repair job shall bill to: 1. The finalized amount shall be: 2. \$3,259.06 Spare Parts after List discount (a) \$750.00 Labour Charges \$4,009.06 Total for Part-By-Part Repair Cost (c.) Lumpsum Repair (if applicable) Total for Lumpsum repair cost after Less: 20% Final Lumpsum Repair cost working days. Estimated normal period for repairs: 3. We shall treat the above amount as Correct and Confirmed if there is no reply from you within 7 working days We confirm the estimates and Thank you for your assistance. finalized amount Signature: Signature : Name Name : LIM KWOK ENG 29/4/19 Date : 62148316 Tel : 65468156 Fax For Official Use Only Document Confirm By Remarks Attached Amount (Signature) Item Yes or No YES Rental Rate P/Day NO 2. Loss of Income Paid 3. Survey Fees \$7.49 LTA Search Fee Medical Fees (on behalf of driver, if applicable) 6 Overrun

Remarks:

COMFORTDELGRO ENGINEERING PTE LTD

REPAIR ESTIMATE

Date: 25.04.2019

Time: 18:24:26 Page: 1

COMPANY: THIRD PARTY'S CLAIMS (CAS)

CUSTOMER: 7010045

ADDRESS: COMFORT TRANSPORTATION PTE LTD

383 SIN MING DRIVE

SINGAPORE SINGAPORE 575717

65508755

JOB NO REGN NO MILEAGE

: 305287263 : SHA1271C : 0000000000

MAKE MODEL

: HYUNDAI ! IONIQ(G2)

DATE/TIME IN

DATE OF REGN : 02.04.2019 : 14.04.2019 15:00

ACCIDENT DATE : 14.04.2019

JOB / PARTS DESCRIPTION

QTY IND UNIT-PRICE DISC% AMOUNT

PART REQUISITION

0001 04-01-0104-2533-G IONIQV2 MOULDING ASSY-RR 1 L 451.25 20.00 361.00

0002 04-01-0104-2282-G IONIQVC COVER-RR BUMPER# 1 L 459.40 20.00 367.52

0003 04-01-0101-0111-G HYUNDAI BUMPER COVER CLIP 10 L 22.00 20.00 17.60

0004 FNPS NO PLATE(S) 1 N 25.00 10.00 22.50

0005 28-01-0103-0005-A (I40/SONATA)REAR BOOT LOG 1 N 20.00 10.00 18.00

0006 28-01-0103-0006-A (I40/SONATA)REAR BOOT TEL 1 N 10.00 10.00 9.00

0007 04-01-0104-2271-G IONIQ EMBLEM-IONIQ 1 L 31.30 20.00 25.04

0008 04-01-0104-2270-G IONIQ EMBLEM-HYBRID 1 L 24.30 20.00 19.44

9 04-01-0104-2258-G IONIQ GLASS ASSY-TAIL GAT 1 L 543.30 20.00 434.64

0010 04-01-0104-2256-G IONIQ PANEL ASSY-TAIL GAT 1 L 2,480.40 20.00 1,984.32

SUB-TOTAL : 3,259.06

JOB NATURE

0000 23-01

TOWING FEE

0.00

COMFORTDELGRO ENGINEERING PTE LTD

Date: 25.04.2019 Time: 18:24:26

Page: 2

REPAIR ESTIMATE

COMPANY: THIRD PARTY'S CLAIMS (CAS)

CUSTOMER: 7010045

DATE:

ADDRESS: COMFORT TRANSPORTATION PTE LTD

383 SIN MING DRIVE

SINGAPORE SINGAPORE 575717

65508755

JOB NO REGN NO MILEAGE

: 305287263 : SHA1271C

MAKE

: 00000000000 : HYUNDAI

MODEL

: IONIQ(G2)

DATE OF REGN : 02.04.2019 DATE/TIME IN : 14.04.2019 15:00

ACCIDENT DATE : 14.04.2019

JOB / PARTS DESCRIPTION

QTY IND UNIT-PRICE DISC% AMOUNT

0001 L	PANEL BEATING	ì	300.00
0002 23-502	SPRAYPAINT (ON AFFECTED AREA	400.00
003 20-00	TUFF COAT ON	N AFFECTED PARTS.	20.00
0004 20-22	REMOVE/REFI	X REVERSE SENSOR	30.00
			SUB-TOTAL: 750.00
			TOTAL : 4,009.06
			AUTHORISED : YES / NO
MVA NAME	& SIGNATURE	SURVEYOR NAME	E & SIGNATURE
DATE:	20101111011	DATE:	



National Assessment Centre Services

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







NTUC INCOME INSUR	ANCE CO-OPERATIVE LTD	Ref:	NS/INC1900688	6/K1td3e2
73 BRAS BASAH ROA #05-01 NTUC TRADE (189556	D UNION HOUSESINGAPORE	Date:	09-05-2019 INC4	
	Policy Particulars	:- THIR	D PARTY CLAIM	
Insured Veh.	FBD 4873B	Veh. I	nspected	SHA 1271C
Policy No.		Cover	rage (\$)	0.00
Claim No.	MT/1040700-002	Exces	is (\$)	0.00
Assign From		Assig	n Date	15/04/2019
2.	Vehicle Part	iculars	& Condition	国的
Make & Model	HYUNDAI IONIQ	c.c		1580
Engine No.	HIDDEN	Year	of Reg.	2019
Chassis No.	KMHC851CVKU141455	Color	ır	BLUE
Odometer	4530	Steer	ing	IN ORDER
Brakes	IN ORDER	Modif	fication	STANDARD ALLOY RIM
General	FAIR			
3.	Condi	tions of	Tyres	
	Size	Make		Balance
R/H Front Tyre	195/65 R15	MICH	ELIN	7 mm
L/H Front Tyre	195/65 R15	MICH		7 mm
R/H Rear Tyre	195/65 R15	MICH	V 17-2.K	7 mm
L/H Rear Tyre	195/65 R15	MICH	ELIN	7 mm
4.	Descript	tion of E	Damages	
THE VEHICLE SU	JSTAINED DAMAGES AT THE R	EAR O/S	PORTION.	
5.		al Infor	mation	
Accident Date	14/04/2019	Inspe	ection Date	15/04/2019
	Survey held at COMFORTDELGRO ENGINEERING PTE LTD			
	59 LOYANG DRIVE SINGAPORE 508969			
5a.		Remark		的是沒有可以可以
A)THE INSPECTI B)IN ACCORDAN	ION WAS CONDUCTED ON A"WICE TO YOUR INSTRUCTIONS,	ITHOUT WE HAV	PREJUDICE" BASI E NOT AUTHORISI	S. ED REPAIRS.
5b.	Estimat	e Days	of Repair	
ESTIMATED NO	RMAL PERIOD FOR REPAIR:		4 Working Days	3



National Assessment Centre Services

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

TEL: 6841 0055 FAX: 6841 6315

Reg. No: 52983356E GST Reg. No. 20-0405911-H



ADJUSTMENT ON REPAIR COST FOR VEHICLE NO. SHA 1271C

Qty	Description of Parts	Condition	Estimate By Workshop (\$)	Our Adjusted (\$)
	REPLACEMENT OF PARTS		0.55500	
1	BOOT LID	DENTED	2,480.40	2,480.40
1	BOOT LID LOCK UPPER	SERVICEABLE	224.00	5
1	BOOT LID "H" EMBLEM	SERVICEABLE	28.00	9
1	EMBLEM-HYBRID	NECESSARY	24.30	24.30
1	EMBLEM-IONIQ	NECESSARY	31.30	31.30
1	BOOT LID GLASS,UPPER	SHORTED	543.30	543.30
1	BOOT LID GLASS,LOWER	SERVICEABLE	384.90	
1	BOOT LID LAMP (RH)	SERVICEABLE	794.40	
1	REAR BUMPER	DEFORMED	459.40	459.40
10	REAR BUMPER COVER CLIPS	NECESSARY	22.00	22.00
1	REAR BUMPER CENTER GARNISH	CRACKED	451.25	451.25
	LESS 20% DISCOUNT		-1,088.65	-802.39
			4,354.60	3,209.56
	NETT ITEMS			
1	BOOT LID COMFORT LOGO STICKER (N)	NECESSARY	30.00	30.00
1	REAR NUMBER PLATE (N)	MISSING	25.00	25.00
201	LESS 10% DISCOUNT		-	-5.50
			55.00	49.50
	LABOUR			
	PANEL BEATING.		400.00	300.00
	SPRAY PAINTING CHARGE.		600.00	400.00
	WIRING CHARGE.	NOT NECESSARY	50.00	-
	TUFF KOTE.	100000000000000000000000000000000000000	50.00	20.00
	TOWING FEES.		60.00	
	REMOVE/REFIX REVERSE SENSOR.	P	120.00	30.00
			1,280.00	750.00
	GRAND TOTAL		5,689.60	4,009.06

RECOMMENDED COST OF REPAIRS	4.009.06
(CONFIRMED)	

Report Ref No. NS/INC19006886/K1td3e2





Report Ref No. NS/INC19006886/K1td3e2

KALVIN ANG WEI KUN

Automotive Assessor / Investigator

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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