

10/0000

INS. CASE OWNER:

CC4/AXA1700 7814

IDAC

Surveyor:

Steve

DOI:

ASSIGNMENT

23/4/19

Date / Time:

20/04/2019

Registered in Merimen:

20/04/2019

Pre-assign / CCU / FTE



Insured Vehicle No.:

SD B 900 U

Name of Insured:

CHA POH KIAT

Insured Tel No.:

HP:

9826844

Excess Sec II :\$5

D.O.A.:

11-04-2019

Is driver the owner?

(YES / NO)

Nature of Accident:

Claim No.:

C0430184

Policy No.:

GA100454

Make / Model:

M BONE 6200

Place of Accident:

OLD UPPER THOMSON ROAD

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

SLB 1173A



INSRS:

WSP:

Tel:

Liability:

RMKS:

WSP: WSP



INSRS:

WSP:

Tel:

Liability:

RMKS:



INSRS:

WSP:

Tel:

Liability:

RMKS:



INSRS:

WSP:

Tel:

Liability:

RMKS:

Date/ Time

1/8 AM

SLB 1173A - X ; SD B 900 U - X

13-11-17 TO CANCEL FILE NO SURVEY DONE

4

2/10/19

Arrived at the parking lot.

2/10/19

File - type mandate

8/11/19

DS from sure

15/11/19

File -> MTC to close

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:

Repair Cost:

\$5

days Reduction:

%

Email

Call

FINAL SETTLEMENT

Date/Time:

Confirm with:

Email

Call

Final Liability:

%

100% (Agreed / Assessed) BOLA S/N No.: 24

If NO on B 28, Ass. Lia:

Repair Cost:

\$5

25/14.50

Loss of Rental (LOR):

\$5

days

Loss of Use (LOU):

\$5

3w.w (3 1w x 3 days)

Loss of Income (LOI):

\$5

(3 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

Total:

\$5

2814.50

Global Sum \$5:

FINAL PAYMENT

Date/Time:

Confirm with:

Email

Call

Payee 1:

\$5

2814.50

Name 1:

Weames Automotive Pte Ltd

Payee 2: (Strike if N.A.)

\$5

Name 2:

Payee 3: (Strike if N.A.)

\$5

Name 3:

COPY SENT

1) Claim status: Not Paid/Reject/Private Settle

2) Report Format:

3) Survey fee:

\$7200

Steve LI- *APOL 23/4/19 10.30am*
3 days
Ry AL shy

SERVICE ESTIMATE

75275 - C00001 SL: SERVICE SALES - PC

Mr Chan Wai Kuan Lionel Eric
 Blk 316A Ang Mo Kio Street 31
 #02-311

Singapore 562316

Closed by : Richmond Ho
 Svc Consultant :
 Remarks : Mr Chan Wai Kuan Lio

GST Reg.No:M28920628X
 Inv.No. . : B&P 0 Page 1
 Inv.date. : 20/04/2017
 WIP No. . : 49408
 Veh.In/Out: 18/04/2017
 *Tel.No. . : Mobile: 97767904
 Reg.No. . : SLB1173A
 Reg.date . : 29/03/2016
 Mileage ... : 0
 Chassis No: 124 198988 16

Op.No	Description	Mech Qty	Price	Disc%	Pkg	Amount	G
-------	-------------	----------	-------	-------	-----	--------	---

802	TO REPLACE FRONT BUMPER, FRT BRACKET, ETC	0	1600.00	0		1,600.00 S	1200
800	TO PUTTY SPRAY PAINT ON FRT BUMPER, ETC	0	1000.00	0		1,000.00 S	700
280	TO CHECK WIRING INCLUDE RESETTING OF ALL ELECTRICAL MODULES	0	450.00	0		450.00 S	
	BUMPER COVER FRT D2 <i>AB R</i>	1.0 EA	1698.00			1,698.00 S	<i>X</i>
	BUMPER GRILLE CHROME	1.0 EA	283.30			283.30 S	<i>X</i>
	WASHER COVER FRT LH	1.0 EA	60.50			60.50 S	<i>X</i>
	WASHER COVER FRT RH	1.0 EA	60.50			60.50 S	<i>X</i>
	EXTERIOR ADHESIVE GL	1.0 EA	142.20			142.20 S	<i>X</i>
	STYLING PLASTIC PRIM	1.0 EA	123.00			123.00 S	<i>X</i>
	BUMPER BRACKET FRT L	1.0 EA	37.00			37.00 S	<i>X</i>
	BUMPER BRACKET FRT R	1.0 EA	37.00			37.00 S	<i>X</i>
	BUMPER BRACKET FRT L	1.0 EA	49.00			49.00 S	<i>X</i>
	BUMPER BRACKET FRT R	1.0 EA	49.00			49.00 S	<i>X</i>

SERVICE ESTIMATE

0 - A00005 SL: AXA INSURANCE PTE LTD
 AXA INSURANCE PTE LTD GST Reg.No:M28920628X
 8 SHENTON WAY, Inv.No. : B&P 0 Page 1
 #27-01 AXA TOWER, Inv.date. : 17/05/2019
 SINGAPORE 068811 WIP No. : 14445
 Veh.In/Out: 12/05/2019 15/05/2019
 *Tel.No. : 6338 7288
 Reg.No. : SLB1173A
 Closed by : Richmond Ho Reg.date : 29/03/2016
 Svc Consultant : ACC Mileage : 44,525
 Remarks : Mr Chan Wai Kuan Lio Chassis No: YV1AS40CDG1198988

Op.No	Description	Mech Qty	Price	Disc%	Pkg	Amount	G
802	TO REPAIR FRONT BUMPER,ETC	0	1200.00	0		1,200.00	S /
800	TO PUTTY SPRAY PAINT ON FRT	0	700.00	0		700.00	S /
BUMPER,ETC							
280	TO CHECK WIRING INCLUDE	0	450.00	0		450.00	S /
RESETTING OF ALL ELECTRICAL							
MODULES							

Gross Total. 2,350.00 /

Labour Total 2,350.00
 Parts Total 0.00
 Package Total 0.00

Net..... 2,350.00
 GST @ 7.0% 164.50
 Total..... 2,514.50
 Paid..... 0.00
 Please Pay.. 2,514.50

GST: S=StdRated; O=OutOfScope; Z=ZeroRated

Steve LK- 23/4/19 10.30am
 3 days
 By AC shg

SERVICE ESTIMATE

75275 - C00001 SL: SERVICE SALES - PC
 Mr Chan Wai Kuan Lionel Eric
 Blk 316A Ang Mo Kio Street 31
 #02-311

GST Reg.No:M28920628X

Inv.No. : B&P 0 Page 1

Inv.date : 20/04/2017

WIP No. : 49408

Veh.In/Out: 18/04/2017

*Tel.No. : Mobile: 97767904

Reg.No. : SLB1173A

Reg.date : 29/03/2016

Mileage : 0

Chassis No: 124 198988 16

Closed by : Richmond Ho

Svc Consultant :

Remarks : Mr Chan Wai Kuan Lio

Op.No	Description	Mech Qty	Price	Disc%	Pkg	Amount	G
-------	-------------	----------	-------	-------	-----	--------	---

802	TO REPLACE FRONT BUMPER,FRT BRACKET,ETC	0	1600.00	0		1,600.00 S	1200
800	TO PUTTY SPRAY PAINT ON FRT BUMPER,ETC	0	1000.00	0		1,000.00 S	700
280	TO CHECK WIRING INCLUDE RESETTNG OF ALL ELECTRICAL MODULES	0	450.00	0		450.00 S	

BUMPER COVER FRT D2	1.0 EA	1698.00			1,698.00 S	X
BUMPER GRILLE CHROME	1.0 EA	283.30			283.30 S	X
WASHER COVER FRT LH	1.0 EA	60.50			60.50 S	X
WASHER COVER FRT RH	1.0 EA	60.50			60.50 S	X
EXTERIOR ADHESIVE GL	1.0 EA	142.20			142.20 S	X
STYLING PLASTIC PRIM	1.0 EA	123.00			123.00 S	X
BUMPER BRACKET FRT L	1.0 EA	37.00			37.00 S	X
BUMPER BRACKET FRT R	1.0 EA	37.00			37.00 S	X
BUMPER BRACKET FRT L	1.0 EA	49.00			49.00 S	X
BUMPER BRACKET FRT R	1.0 EA	49.00			49.00 S	X

N/A

SERVICE ESTIMATE

75275 - C00001 SL: SERVICE SALES - PC

Mr Chan Wai Kuan Lionel Eric
Blk 318A Ang Mo Kio Street 31
#02-311

Singapore 562316

GST Reg.No:M28920628X

Inv.No. : B&P 0 Page 2

Inv.date : 20/04/2017

WIP No. : 49408

Veh.In/Out: 18/04/2017

*Tel.No. : Mobile: 97767904

Reg.No. : SLB1173A

Reg.date : 29/03/2016

Mileage : 0

Chassis No: 124 198988 16

Closed by : Richmond Ho

Svc Consultant :

Remarks : Mr Chan Wai Kuan Lio

Op.No	Description	Mech Qty	Price	Disc%	Pkg	Amount	G
	BUMPER CLIP S80 07-	10.0 EA	4.80			48.00	S X
	BLIND RIVET 4.0*21MM	10.0 EA	3.00			30.00	S X
	BUMPER EXPANSION PLU	10.0 EA	3.30			33.00	S X

LINK 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:

Gross Total. 5,700.50

Net..... 5,700.50

GST @ 7.0% 399.04

Total..... 6,099.55

Paid..... 0.00

Please Pay.. 6,099.55

Labour Total 3,050.00
Parts Total 2,650.50
Package Total 0.00

GST: S=StdRated; O=OutOfScope; Z=ZeroRated

[> Back to OneMotoring](#)**Enquire PARF/COE Rebate for Registered Vehicle**

Vehicle Owner Particulars	
Owner ID Type:	Singapore NRIC
Owner ID:	7359Z
Vehicle Details	
Vehicle No.:	SLB1173A
Vehicle to be Exported:	No
Intended Deregistration Date:	23 Apr 2019
Vehicle Make:	VOLVO
Vehicle Model:	S80 T5 2.0 A/T ABS D/AIRBAG 2WD
Primary Colour:	Black
Manufacturing Year:	2016
Engine No.:	B4204T111501216
Chassis No.:	YV1A540CDG1198988
Maximum Power Output:	180.0 kW (241 bhp)
Open Market Value:	\$25,596.00
Original Registration Date:	29 Mar 2016
First Registration Date:	29 Mar 2016
Transfer Count:	0
Actual ARF Paid:	\$27,835.00
Intended PARF Rebate Details	
PARF Eligibility:	Yes
PARF Eligibility Expiry Date:	28 Mar 2026
PARF Rebate Amount:	\$20,876.00
Intended COE Rebate Details	
COE Expiry Date:	28 Mar 2026
COE Category:	B - Car above 1600cc or 97kW (130bhp)
COE Period(Years):	10
QP Paid:	\$47,604.00
COE Rebate Amount:	\$32,990.00
Total Rebate Amount:	\$53,866.00

The information contained herein is correct as at 23 Apr 2019

OK



ANNOUNCING Speedo Motoring

as sgCarMart Premium Dealer for the 8th Consecutive Year



Speedo
Motoring

Post an Advertisement
Sell it yourself! Advertise it at just
\$58 until it's SOLD!

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[Advertiser Login](#)
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New 5 Years Car Renewal Honda Stream 1.8A



3.00% Super Low Interest Rate!
Finance 2.2 Years Monthly \$2500
Down Monthly from \$438
GV Credit Pte Ltd. [Model](#)

HIN LUNG AUTO
Ho Bee Group

One Stop Car Hub
Finance, Insurance, Workshop
New and Used Cars

30 years
of car sales

[Browse by Category](#)
[Sort by Date Posted](#)
[20 results/page](#)

6 vehicles

Volvo S80

[Advanced Search](#)

Name	Model	Price	Depreciation	Reg Date	Eng Cap	Mileage	Veh Type	Status
Search Selection	Volvo S80	Any	Any	2016	Any	Any	Any	Available
	Volvo S80 T5	\$92,800	\$10,850 /yr	27-Jul-2016	1,969 cc	36,216 km	Luxury	Available
Stylish S80 Where Performance, Comfort And Safety Gel Together Perfectly! Equipped With A 2L Turbo Mated To A 8 Speed Auto Ensuring A Powerful Yet Fuel Efficient Drive! Spacious Cabin For 5 Passengers... Select By Performance Premium Selection Posted: 24-Apr-2019 Tags: 2016 Volvo S80, 2016 volvo s80, Volvo S80, volvo s80, Volvo, S80, s80, Used Volvo								
	Volvo S80 T5 Drive-E	\$86,800	\$10,740 /yr	05-Feb-2016	1,969 cc	58,000 km	Luxury	Available
Graded B by STP Repayment With In House Financing! Our Vehicle Inspected By Professional Team For Highest Quality! Owning A Car Is So Much Easier! Call Our Friendly Sales Representatives Today. Universe Motoring Posted: 19-Apr-2019 Tags: 2016 Volvo S80, 2016 volvo s80, Volvo S80, volvo s80, Volvo, S80, s80, Used Volvo								
	Volvo S80 T5	\$92,800	\$10,900 /yr	08-Jul-2016	1,969 cc	54,983 km	Luxury	Available
100% Accident Free. Well Maintained, View To Believe. Don't Miss This Elegant Beauty, Call/SMS To Arrange A Viewing Now. Posted: 14-Apr-2019 Tags: 2016 Volvo S80, 2016 volvo s80, Volvo S80, volvo s80, Volvo, S80, s80, Used Volvo								
	Volvo S80 T5 Drive-E	\$90,000	\$10,490 /yr	19-Jul-2016	1,969 cc	-	Luxury	Available
100% Accident Free. Interior And Exterior Are Stock And Clean And Simple With Everything Original, Mb Tec Seats Are In Good Shape Which Is Relatively A Rarity. No Agents Or Dealers. Posted: 11-Apr-2019 Tags: 2016 Volvo S80, 2016 volvo s80, Volvo S80, volvo s80, Volvo, S80, s80, Used Volvo								
	Bentley launches new Continental GT V8 Bentley is introducing two new versions of its third generation Continental GT and GT Convertible with new V8 powerplants. Find out more!							
	Volvo S80 T5 Drive-E	\$89,000	\$10,860 /yr	24-Mar-2016	1,969 cc	70,000 km	Luxury	Available
Sleek, Elegant Volvo For Sale! Renowned For Safety, Power And Comfort. 100% Accident Free. Very Well Maintained With Available Records. ECU Upgraded. Higher Than 70% Loan Available With Attractive Int... Bavarian Marques Pte Ltd Posted: 29-Mar-2019 Tags: 2016 Volvo S80, 2016 volvo s80, Volvo S80, volvo s80, Volvo, S80, s80, Used Volvo								
	Volvo S80 T5 Drive-E	\$92,800	\$11,420 /yr	22-Mar-2016	1,969 cc	48,000 km	Luxury	Available
1 Owner, Come With 2.0L Turbo Engine, 241 Bhp, Loan Up To 90%, New Arrival! Wearnes Unit! Full Agent Serviced And Maintained Since Day 1. No Repairs Needed. Well Pristine Condition, Car In Extremely E... Motor Universe Credit Pte Ltd								

Mei Kwan (LKKAUTO)

From: Admin-D (LKKAUTO)
Sent: Tuesday, 16 April, 2019 4:55 PM
To: 'Richmond Ho'; Mei Kwan (LKKAUTO)
Cc: Admin A; assignments; CS A Team
Subject: RE: Direct Settlement For SLB1173A & SDB900U *** LKK REF: CC4/AXA17007814/

Categories: HMK

Dear Richmond,

Appointment confirmed.

Best Regards,

G.Nivitha | Admin

LKK Auto Consultants Pte Ltd

Phone: 6841-1972 | email: assignments@lkkauto.com | fax: 6256-4315

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

From: Richmond Ho [mailto:richmond.ho@wearnes.com]
Sent: Tuesday, 16 April 2019 4:24 PM
To: Mei Kwan (LKKAUTO) <Meikwan@lkkauto.com>
Cc: Admin A <admin-a@lkkauto.com>; assignments <assignments@lkkauto.com>; CS A Team <cs-a@lkkauto.com>
Subject: RE: Direct Settlement For SLB1173A & SDB900U *** LKK REF: CC4/AXA17007814/

Hi Mei Kwan

Kindly assist to arrange survey next Tuesday 23/04/2019 @ 1030. Owner waiting.

Richmond Ho
Senior Service Consultant
Body & Paint – Insurance Claim



Wearnes Automotive Pte Ltd
249 Alexandra Road Singapore 159935
D (65) 6430 4890 M (65) 9176 8543
www.wearnesauto.com richmond.ho@wearnes.com

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From: Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>

Sent: Tuesday, 16 April, 2019 3:16 PM

To: Richmond Ho <richmond.ho@wearnes.com>

Cc: Admin A <admin-a@lkkauto.com>; assignments <assignments@lkkauto.com>; CS A Team <cs-a@lkkauto.com>

Subject: RE: Direct Settlement For SLB1173A & SDB900U *** LKK REF: CC4/AXA17007814/

'WITHOUT PREJUDICE'

SAVE AS TO COSTS

Dear Sir / Madam,

We refer to the above matter.

Please be informed OI has reported. Please refer to the below OI's sketch plan and statement.

Sketch Plan



Individual Statement

Describe Circumstances of the Accident

I was reversing from the carpark lot along old upper Thomson Road SLB 1173A came by and hit my car but nothing major happen to both car.

Please provide us evidence i.e. video/ scene photo and arrange for TP survey..

Please note that for liability, claim negotiation and settlement, please contact Hsiao Tong at 6742 3197.

Our respective case handler will look into the matter and revert to you in due course.

To check availability of the case handler, you may contact the undersigned.

Thank you.

Best Regards,

Mei Kwan | Admin

LKK Auto Consultants Pte Ltd

Phone: 6366 0055 | email: MeiKwan@lkkauto.com | fax: 67414108

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

From: Mei Kwan (LKKAuto)

Sent: Friday, 7 July, 2017 4:33 PM

To: Richmond Ho <richmond.ho@wearnes.com>

Cc: Thin Thin (LKKAuto) <thinthin@lkkauto.com>; Jas Khine (LKKAuto) <jaskhine@lkkauto.com>; Admin A <admin-

From: Mei Kwan (LKKAuto) [<mailto:Meikwan@lkkauto.com>]
Sent: Thursday, 1 June, 2017 2:11 PM
To: Richmond Ho
Cc: Thin Thin (LKKAuto); Jas Khine (LKKAuto); Admin A; assignments
Subject: RE: Direct Settlement For SLB1173A & SDB900U *** LKK REF: CC4/AXA17007814/ua3

Dear Richmond,

Our insured has yet to report the accident till date.

Thank you.

Best Regards,

Mei Kwan | Admin

LKK Auto Consultants Pte Ltd

Phone: 6366 0055 | email: Meikwan@lkkauto.com | fax: 67414108

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

From: Richmond Ho [<mailto:richmond.ho@wearnes.com>]
Sent: Thursday, 1 June, 2017 1:09 PM
To: Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>
Cc: Thin Thin (LKKAuto) <thinthin@lkkauto.com>; Jas Khine (LKKAuto) <jaskhine@lkkauto.com>; Admin A <admin-a@lkkauto.com>; assignments <assignments@lkkauto.com>
Subject: RE: Direct Settlement For SLB1173A & SDB900U *** LKK REF: CC4/AXA17007814/ua3

Hi Mei Kwan,

Any update

Richmond Ho
Senior Service Consultant
Body & Paint – Insurance Claim



Wearnes Automotive Pte Ltd
249 Alexandra Road Singapore 159935
D (65) 6430 4890 M (65) 9176 8543
www.wearnesauto.com richmond.ho@wearnes.com

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From: Mei Kwan (LKKAuto) [<mailto:Meikwan@lkkauto.com>]
Sent: Friday, 12 May, 2017 2:41 PM
To: Richmond Ho
Cc: Thin Thin (LKKAuto); Jas Khine (LKKAuto); Admin A; assignments
Subject: RE: Direct Settlement For SLB1173A & SDB900U *** LKK REF: CC4/AXA17007814/ua3

Dear Richmond,

Our insured has yet to report the accident till date.

Thank you.

Best Regards,

Mei Kwan | Admin

LKK Auto Consultants Pte Ltd

Phone: 6366 0055 | email: MeiKwan@lkkauto.com | fax: 67414108
Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Richmond Ho [<mailto:richmond.ho@wearnes.com>]
Sent: Friday, 12 May, 2017 1:15 PM
To: Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>
Cc: Thin Thin (LKKAuto) <thinthin@lkkauto.com>; Jas Khine (LKKAuto) <jaskhine@lkkauto.com>; Admin A <admin-a@lkkauto.com>; assignments <assignments@lkkauto.com>
Subject: RE: Direct Settlement For SLB1173A & SDB900U *** LKK REF: CC4/AXA17007814/ua3

Hi,

Any update?

Richmond Ho
Senior Service Consultant
Body & Paint – Insurance Claim



Wearnes Automotive Pte Ltd
249 Alexandra Road Singapore 159935
D (65) 6430 4890 M (65) 9176 8543
www.wearnesauto.com richmond.ho@wearnes.com

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From: Mei Kwan (LKKAuto) [<mailto:MeiKwan@lkkauto.com>]
Sent: Wednesday, 26 April, 2017 4:20 PM
To: Richmond Ho
Cc: Thin Thin (LKKAuto); Jas Khine (LKKAuto); Admin A; assignments
Subject: RE: Direct Settlement For SLB1173A & SDB900U *** LKK REF: CC4/AXA17007814/ua3

Dear Richmond,

Our insured has yet to report the accident till date.

Thank you.

Best Regards,

Mei Kwan | Admin

LKK Auto Consultants Pte Ltd

Phone: 6366 0055 | email: MeiKwan@lkkauto.com | fax: 67414108

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

From: Richmond Ho [<mailto:richmond.ho@wearnes.com>]
Sent: Wednesday, 26 April, 2017 10:09 AM
To: Mei Kwan (LKKAuto) <MeiKwan@lkkauto.com>
Cc: Thin Thin (LKKAuto) <thinthin@lkkauto.com>; Jas Khine (LKKAuto) <jaskhine@lkkauto.com>; Admin A <admin-a@lkkauto.com>; assignments <assignments@lkkauto.com>
Subject: Re: Direct Settlement For SLB1173A & SDB900U *** LKK REF: CC4/AXA17007814/ua3

Hi,

Any update?

Richmond Ho
Senior Service Consultant

Wearnes Automotive Pte. Ltd.
249 Alexandra Road Singapore 159935
Mobile. (65) 9176 8543
Direct. (65) 6430 4890
website. www.wearnesauto.com

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Hsiao Tong (LKKAuto)

From: Steve Chen (LKK Auto)
Sent: Friday, 17 May 2019 6:00 PM
To: Richmond Ho
Cc: Hsiao Tong (LKKAuto)
Subject: Final Bill For SLB1173A

Dear Richmond,

We confirm the finalize \$2350.00 (before GST). 3 days.

Thanks

Best Regards,

Steve Chen | Assistant Automotive Assessor

LKK Auto Consultants

Phone: 6256 3561 | Email: SteveChen@lkkauto.com | fax: 6256-4315

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

From: Richmond Ho [<mailto:richmond.ho@wearnes.com>]
Sent: Friday, May 17, 2019 5:29 PM
To: Steve Chen (LKK Auto)
Cc: Derek Oh Siong Wee
Subject: Final Bill For SLB1173A
Importance: High

Hi Steve,

Please refer to above attachment for the final bill.

Richmond Ho
Senior Service Consultant
Body & Paint – Insurance Claim



Wearnes Automotive Pte Ltd
249 Alexandra Road Singapore 159935
D (65) 6430 4890 M (65) 9176 8543
www.wearnesauto.com richmond.ho@wearnes.com

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Hsiao Tong (LKKAUTO)

From: Christine Yow <christine.yow@wearnes.com>
Sent: Wednesday, 22 May 2019 11:51 AM
To: Admin A
Cc: Hsiao Tong (LKKAUTO)
Subject: AXA TP : SLB1173A / SDB900U
Attachments: SLB1173A.pdf

Dear OIC,

We hereby attach our LOD with supporting documents for your perusal.

Kindly revert with an offer soonest. Thank you.

Best Regards,

Christine Yow
Administrator
Bodyshop & Paint



Wearnes Automotive Pte Ltd
249 Alexandra Road Singapore 159935
D (65) 6430 4899
www.wearnesauto.com christine.yow@wearnes.com

*This email, including any attachment, is confidential and may also be privileged.
If you have received it in error, please notify us immediately by reply email and then delete this message from your system.
Please do not copy it or use it for any purpose, or disclose its contents or any attachment to any other person. Thank you.*

(PAYMENT BREAKDOWN)

Vehicle No	:	SL8 1173A (Insd veh)	Model	:	Volvo S80
	:	EDB 9004 (TP veh)			
Date of Accident	:	11.04.17			

Global Sum Settlement	:	☐ YES	☒ NO
Liability	:	100 %	(Agreed/Assessed)

Repair Estimate	:	\$ 6099.55	
Final Repair Cost	:	\$ 2514.50	
Loss of Use	:	\$ 300.00	03 days at \$ 100.00 per day
Rental (if any)	:	\$	days at \$ (incl of GST) per day
Others	:	\$	
	:	\$	
	:	\$	
	:	\$	
Final Settlement Sum	:	\$ 2814.50	

Remarks:	

Payment Instruction: Payee's Breakdown		
1)	Wander Automotive P/L	: \$ 2514.50
2)	Chan Wai Huan Lionel Eric	: \$ 300.00
3)		: \$
4)		: \$

Print Sent Message

This mail is associated with :

***SLB1173A (C0430184)**

[SDB900U]

TP

CHAN WAI KUAN LIONEL ERIC

Apr 11 2017 11:00PM

[CHIA POH KIAT]

Wearnes Automotive Pte Ltd

From LKK Auto Consultants Pte Ltd (LKK_HQ), sent on 03/10/2019 16:38 PM.
To yvonne.ang@axa.com.sg
CC AXA_SG; chewht@lkkauto.com; admin-a@lkkauto.com
Subject <Seek Mandate> C0430184

Dear Sirs/Mdm,

Liability: 100%. Insured reversed out from parking lot & collided onto third party. Inform OI about third party claim. Agreed to settle at best and aware NCD issue.

We seek your mandate at \$2,814.50(all-in).

Kindly let us have your approval/instruction.

Hsiao Tong

Print Received Message

This mail is associated with :

***SLB1173A (C0430184)**

[SDB900U]

TP

CHAN WAI KUAN LIONEL ERIC

Apr 11 2017 11:00PM

[CHIA POH KIAT]

Weames Automotive Pte Ltd

From AXA Insurance Pte Ltd (HQ) (AXA_SG), sent on 07/10/2019 11:53 AM.
To LKK_HQ
Subject Alert - Adj Mandate Approved (S\$2664.50) - SLB1173A - Claim Handler: Yvonne Ang Ching Ching

Approved:2664.50:COR as propose LOR at \$150 for 3 days

Hsiao Tong (LKKAuto)

From: Hsiao Tong (LKKAuto)
Sent: Thursday, 10 October 2019 2:13 PM
To: Evelyn Chan
Cc: Christine Yow; Richmond Ho; Suhaimi Saidi
Subject: RE: SLB1173A / SDB900U on 11.04.17

Without Prejudice

Dear Sirs/Mdm,

We refer the above matter.

We have our principal instruction to offer as follows: -

1. Cost of Repair (w/GST)	\$2,514.50
2. Loss of Use (3days x \$50.00)	\$ 150.00
Total	\$2,664.50

Please confirm acceptance.

"Please note that our proposal and correspondence with you is strictly on a without prejudice basis and should not be construed as an admission of liability on our part and/or that of our policyholder and/or the authorised driver. The terms of our without prejudice engagement should not be disclosed in any other related matter(s) in respect of this accident nor should it be binding in any other related claims."

Best Regards,

Hsiao Tong, Chew | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | email: chewht@lkkauto.com | fax: 6741-4108

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

From: Evelyn Chan <evelync.isp@gmail.com>

Sent: Wednesday, 2 October 2019 3:46 PM

To: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>

Cc: Christine Yow <christine.yow@wearnes.com>; Richmond Ho <richmond.ho@wearnes.com>; Suhaimi Saidi <suhaimisaidi8069@gmail.com>

Subject: SLB1173A / SDB900U on 11.04.17

Hi Hsiao Tong,

We spoke a moment ago regarding the above.

We have yet to receive your offer of settlement despite numerous reminders.

Nevertheless, we shall hold hands till Friday, 04.10.19, pending your offer failing which we shall proceed accordingly without further notice.

Regards,

Evelyn

For Wearnes Automotive Pte Ltd

Hp: 92779226

Regards,
Evelyn
For Wearnes Automotive Pte Ltd
Hp: 92779226

Hsiao Tong (LKKAUTO)

From: Evelyn Chan <evelync.isp@gmail.com>
Sent: Thursday, 10 October 2019 2:17 PM
To: Hsiao Tong (LKKAUTO)
Cc: Christine Yow; Richmond Ho; Suhaimi Saidi
Subject: Re: SLB1173A / SDB900U on 11.04.17

Dear Hsiao Tong,

We refer to your email below.

We would like to counter propose LOU in full, taking into consideration our client's vehicle cc and that it is within NIMA benchmark. The rest remain.

Please review and revert asap.

Regards,
Evelyn
For Wearnes Automotive Pte Ltd
Hp: 92779226

On Thu, 10 Oct 2019 at 14:12, Hsiao Tong (LKKAUTO) <chewht@lkkauto.com> wrote:

Without Prejudice

Dear Sirs/Mdm,

We refer the above matter.

We have our principal instruction to offer as follows: -

1. Cost of Repair (w/GST)	\$2,514.50
2. Loss of Use (3days x \$50.00)	\$ 150.00
Total	\$2,664.50

Please confirm acceptance.

"Please note that our proposal and correspondence with you is strictly on a without prejudice basis and should not be construed as an admission of liability on our part and/or that of our policyholder and/or the authorised driver. The terms of our without prejudice

Print Sent Message

This mail is associated with :

***SLB1173A (C0430184)**

[SDB900U]

TP

CHAN WAI KUAN LIONEL ERIC

Apr 11 2017 11:00PM

[CHIA POH KIAT]

Wearnes Automotive Pte Ltd

From LKK Auto Consultants Pte Ltd (LKK_HQ), sent on 17/10/2019 07:49 AM.
To yvonne.ang@axa.com.sg
CC AXA_SG; chewht@lkkauto.com; admin-a@lkkauto.com
Subject Alert - Adj Mandate Approved (S\$2664.50) - SLB1173A - Claim Handler: Yvonne Ang Ching Ching

Dear Sirs/Mdm,

We refer to the above matter.

For LOU, third party rejected our offer at 50/day x 3days and proposed \$100/day x 3days as thier client vehicle is a Volvo S80(1999cc).

Kindly let us have your further mandate.

Hsiao Tong

<-- Original Message -->

From: AXA_SG

To: LKK_HQ

Sent On: 07/10/2019 11:53 AM

Subject: Alert - Adj Mandate Approved (S\$2664.50) - SLB1173A - Claim Handler: Yvonne Ang Ching Ching

Approved:2664.50:COR as propose LOR at \$150 for 3 days

Print Received Message

This mail is associated with :

***SLB1173A (C0430184)**
[SDB900U]

TP

CHAN WAI KUAN LIONEL ERIC

Apr 11 2017 11:00PM

[CHIA POH KIAT]

Wearnes Automotive Pte Ltd

From AXA Insurance Pte Ltd (HQ) (AXA_SG), sent on 01/11/2019 15:30 PM.
To LKK_HQ
Subject Alert - Adj Mandate Approved (S\$2814.50) - SLB1173A - Claim Handler: Yvonne Ang Ching Ching

Approved:2814.50:COR as propose LOR at \$150 for 3 days

Our Reference: **SLB1173A/7015998**

By Email / Mail

Your Reference: **SDB900U**

21 May 2019

AXA INSURANCE PTE LTD C/O LKK AUTO CONSULTANTS

Attn: Third Party Claim Department -

ACCIDENT INVOLVING SLB1173A & SDB900U ON 11 Apr 2017.

Dear Officer,

We wish to inform you that the repairs to our client vehicle have been completed.

We hereby submit the claims as follows:

Details	Remarks	Amount (SGD)
Cost of Repairs		2,514.50
Loss Of Use issue to owner	100.00 x 3 days	300.00
Others		
TOTAL		2,814.50

Kindly let us have your offer to Christine.yow@wearnes.com

Your soonest reply is much appreciated. Thank you.



Yours faithfully
Christine Yow
D (65) 6430 4899
Wearnes Automotive Pte Ltd
Bodyshop and Paint Division
249 Alexandra Road
Singapore 159935

This is a computer generated printout, no signature is required.

SERVICE TAX INVOICE

0 - A00005	SL: AXA INSURANCE PTE LTD	GST Reg.No:M28920628X
AXA INSURANCE PTE LTD		Inv.No. : B&P 7015998 Page 1
8 SHENTON WAY,		Inv.date. : 18/05/2019
#27-01 AXA TOWER,		WIP No. : 14445
SINGAPORE 068811		Veh.In/Out: 12/05/2019 15/05/2019
		*Tel.No. : 6338 7288
		Reg.No. : 3LB1173A
Closed by : Richmond Ho		Reg.date : 29/03/2016
Svc Consultant : ACC		Mileage .. : 44,525
Remarks : Mr Chan Wai Kuan Lio		Chassis No: YV1AS40CDG1198988

Parts/Op.No	Description	Mech Qty	Price	Disc%	Pkg	Amount	G
802	TO REPAIR FRONT BUMPER,ETC	0	1200.00	0		1,200.00	S
800	TO PUTTY SPRAY PAINT ON FRT	0	700.00	0		700.00	S
BUMPER,ETC							
280	TO CHECK WIRING INCLUDE	0	450.00	0		450.00	S
RESETTING OF ALL ELECTRICAL							
MODULES							

		Gross Total.	2,350.00
Labour Total	2,350.00	Net.....	2,350.00
Parts Total	0.00	GST @ 7.0%	164.50
Package Total	0.00	Total.....	2,514.50
		Paid.....	0.00
		Please Pay..	2,514.50

GST: S=StdRated; O=OutOfScope; Z=ZeroRated
 Enquiries must be lodged within 14 days from the invoice date
 This is a computer generated invoice. No signature is required.

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

Direct Settlement

CLAIM SUBFOLDER TRACKING							
Case	Notified	Est Submitted	Adj Assigned	Adj Rpt	Adj Submitted	Ins Auth'd	Status
Main	20 Apr 2017		16 Apr 2019 14:59 Edit Adj Rpt	\$52,350.00 Edit Estimates	\$52,350.00 View Rpt		Pending for Survey Report Cancel Case

Main	Reference	Claim Details	Documents	Show All
------	-----------	---------------	-----------	----------

CLAIM SUBFOLDER DETAILS [Created by insurer]

Insured:	CHIA POH KIAT, ID: S7572258C		
Main Claimant:	CHAN WAI KUAN LIONEL ERIC, ID: S7017359Z		
Vehicle Reg. No.:	SLB1173A	Date of Loss:	11/04/2017 23:00 - :59 [12 Months and 13 Days From LTA Reg Date (Man Yr)]
Claim Type:	TP / C0430184	Policy/Cover Note No.:	GA100454 (Comprehensive)
Vehicle Reg. No. (Insured):	SDB900U	Policy No. (Claimant):	2100458894
		Excess:	\$50.00
Repairer:	Wearnes Automotive Pte Ltd (Alexandra Road) 249 Alexandra Road, 159935 Alexandra - Tel: 63789370		
Handling Insurer:	AXA Insurance Pte Ltd (HQ) - Tel: 6338 7288 ... [Handled by Yvonne Ang Ching Ching - 6880 4461]		
Claimant's Insurer:	AIG Asia Pacific Insurance Pte. Ltd. (SG) - Tel: 65-6419-3000		
Adjuster:	LKK Auto Consultants Pte Ltd (HQ) - Tel: 6256-3561 ... [Handled by MOHD TAUFIKH BIN HAMID] ... [Final Rpt due 26/04/2019]		

ASSOCIATED MAIL RECEIVED View All Compose Case Mail

- AXA_SG (01/11/2019): Alert - Adj Mandate Approved (\$52814.50) - SLB1173A - Claim Handler: Yvonne Ang ...
- AXA_SG (07/10/2019): Alert - Adj Mandate Approved (\$52664.50) - SLB1173A - Claim Handler: Yvonne Ang ...
- AXA_SG (16/04/2019): New TP Assignment - C0430184/ GA100454
- AXA_SG (14/11/2017): Cancellation of Assignment: SLB1173A
- AXA_SG (10/10/2017): Q4 REVIEW
- AXA_SG (27/07/2017): TP settlement - C0430184/ GA100454
- AXA_SG (07/07/2017): Re: Direct Settlement - Accident Involving SDB900U (OI : AXA - C0430184) and SLB...
- AXA_SG (16/06/2017): Re: Direct Settlement - Accident Involving SDB900U (OI : AXA - C0430184) and SLB...
- AXA_SG (01/06/2017): Re: Direct Settlement - Accident Involving SDB900U (OI : AXA - C0430184) and SLB...
- AXA_SG (16/05/2017): Re: Direct Settlement - Accident Involving SDB900U (OI : AXA - C0430184) and SLB...
- AXA_SG (25/04/2017): Re: Direct Settlement - Accident Involving SDB900U (OI : AXA - C0430184) and SLB...
- AXA_SG (20/04/2017): WP / New TP Assignment - C0430184/ GA100454

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

*SLB1173A (C0430184)
[SDB900U]

TP

CHAN WAI KUAN LIONEL ERIC

Apr 11 2017 11:00PM

[CHIA POH KIAT]

Wearnes Automotive Pte Ltd

Upload Documents		Upload Photos		Compose New Letter		Upload Video		Upload Audio		View View in Browser	
Letters/Correspondences										1 per page 1	
No	Finalized On	AXA Insurance Pte Ltd (HQ)						Thumbnail		Print	
1	20/04/17 09:31	Inform Insured Of TP Claim-Non Reported-FINALISE & SENT 20/4/2017						1 Load HTM			
2	07/07/17 16:01	2nd Reminder To Insd- REGISTERED LETTER - NON REPORTING						1 Load PDF			
Assessment Reports										1 per page 1	
No	Finalized On	AXA Insurance Pte Ltd (HQ)						Thumbnail		Print	
1	27/07/17 10:51	Accident Statement From: SC - Reg. No: SDB900U, Claimant: CHIA POH KIAT						1 Load HTM			
Photos/Images										3 per page 1	
No	Relabel/Reorder	LKK Auto Consultants Pte Ltd (HQ)						Thumbnail		Print	
1	23/04/19 19:11	General View						1 Load JPG		1	
2	23/04/19 19:11	General View						1 Load JPG		1	
3	23/04/19 19:11	General View						1 Load JPG		1	
4	23/04/19 19:11	General View						1 Load JPG		1	
5	23/04/19 19:11	General View						1 Load JPG		1	
6	23/04/19 19:11	General View						1 Load JPG		1	
7	23/04/19 19:11	General View						1 Load JPG		1	
8	23/04/19 19:11	General View						1 Load JPG		1	
9	23/04/19 19:11	Chassis Number						1 Load JPG		1	
10	23/04/19 19:11	General View						1 Load JPG		1	
11	23/04/19 19:11	Odometer Reading						1 Load JPG		1	
12	23/04/19 19:11	General View						1 Load JPG		1	
Documentation										1 per page 1	
No	Finalized On	AXA Insurance Pte Ltd (HQ)						Thumbnail		Print	
1	20/04/17 09:14	Email_ABS						1 Load PDF			
2	20/04/17 09:14	ESTIMATE & SLB1173A TP GIA REPORT_ABS						1 Load PDF			
3	20/04/17 09:34	Certificate of Insurance - GA100454						1 Load PDF			
4	20/04/17 09:34	Certificate Schedule - GA100454						1 Load PDF			
No	Relabel/Reorder	LKK Auto Consultants Pte Ltd (HQ)						Thumbnail		Print	
1	26/04/19 09:22	IA						1 Load PDF			
2	26/04/19 09:22	LKK SURVEY PHOTO						1 Load PDF			
3	02/05/19 13:59	TP ESTIMATE - MARKED						1 Load PDF			
4	26/11/19 15:26	AUTHORISATION TO ACT FORM						1 Load PDF			
5	26/11/19 15:26	PAYMENT BREAKDOWN_EXPRESS SETTLEMENT FORM						1 Load PDF			
6	26/11/19 15:26	LETTER TO OI						1 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.

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/AXA17007814/EPA3Q2

Date: 26/11/2019

REFERENCE

Handling Insurer: AXA Insurance Pte Ltd

Policy No:

GA100454

Claimant

Vehicle No : SLB1173A

Insured Vehicle No :

SDB900U

Date of Loss: 11/04/2017

Nature of Claim:

TP

Claim No: C0430184

DESCRIPTION & IDENTIFICATION OF VEHICLE

Reg No:

SLB1173A

Make & Model:

VOLVO S80, 2.0 T5 (A)

Engine No:

B4204T111501216

Reg. Date:

29/03/2016 (Man. Year: 2016)

Chassis No:

YV1AS40CDG1198988

Colour:

Black

Odometer:

44006 km

Engine Capacity:

1969 cc

Market Value/New Car

N/A

Price:

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:

235/40Z R18

Rear Tyre Size:

235/40Z R18

Front Left Side:

Michelin 5 mm

Rear Left Side:

Michelin 5 mm

Front Right Side:

Michelin 5 mm

Rear Right Side:

Michelin 5 mm

The above values represent the remaining tyre treads depth

COST OF CLAIMS	Repairer's	Adjuster's	Difference	Diff %
Parts	2,650.50	0.00	2,650.50	100.00
Miscellaneous Items	0.00	0.00	0.00	
Labour	3,050.00	2,350.00	700.00	22.95
Paintwork Labour	0.00	0.00	0.00	
Towing	0.00	0.00	0.00	
Gross Total (S\$)	5,700.50	2,350.00	3,350.50	58.78
+ GST 7.00/7.00% (S\$)	399.04	164.50	234.54	58.78
Nett Amount (S\$)	6,099.54	2,514.50	3,585.04	58.78
+ Loss of Use (3.0 x S\$100.00/day) (S\$)		300.00		
Nett Liability (S\$)		2,814.50		

INSPECTION

Date of Assignment:

16/04/2019

Date Inspected:

23/04/2019 Inspected At:

 Wearnes Automotive Pte Ltd
 (Alexandra Road)
 249 Alexandra Road
 Singapore 159935

Estimated Period of Repair:

3.0 days

Adjuster: MOHD TAUFIKH BIN HAMID

Manager: CHEW HSIAO TONG

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:	MRM-SG	Version: 1.0 (Last Synchronised: 03 Oct 2019)
Parts:	143	VOLVO S80 2.0 T5 (A) (Catalogue:Merimen Singapore 1.0)
Labour:	Repairer's	(Price-denominated Standard List)
Print Code:	(Unsubmitted, no print-code for SLB1173A)	
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		*BUMPER COVER FRT D2	Repair	1,698.00 F	*- F
2	1		*BUMPER GRILLE CHROME	Not Necessary	283.30 F	*- F
3	1		*WASHER COVER FRT LH	Not Necessary	60.50 F	*- F
4	1		*WASHER COVER FRT RH	Not Necessary	60.50 F	*- F
5	1		*EXTERIOR ADHESIVE GL	Not Necessary	142.20 F	*- F
6	1		*STYLING PLASTIC PRIM	Not Necessary	123.00 F	*- F
7	1		*BUMPER BRACKET FRT L	Not Necessary	37.00 F	*- F
8	1		*BUMPER BRACKET FRT R	Not Necessary	37.00 F	*- F
9	1		*BUMPER BRACKET FRT L	Not Necessary	49.00 F	*- F
10	1		*BUMPER BRACKET FRT R	Not Necessary	49.00 F	*- F
11	10		*BUMPER CLIP S80 07-	Not Necessary	48.00 F	*- F
12	10		*BLIND RIVET 4.0 *21MM	Not Necessary	30.00 F	*- F
13	10		*BUMPER EXPANSION PLU	Not Necessary	33.00 F	*- F
F=Franchise part.						
Total Parts (S\$)					2,650.50	0.00

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	TO REPLACE FRONT BUMPER ,FRT BRACKET ,ETC	New	1,600.00	1,200.00
2	TO PUTTY SPRAY PAINT ON FRT BUMPER,ETC	New	1,000.00	700.00
3	TO CHECK WIRING INCLUDE RESETTING OF ALL ELECTRICAL MODULES	New	450.00	450.00
Gross Labour Cost (S\$)			3,050.00	2,350.00

Report was unsubmitted during this print-out.

< END OF ESTIMATES >