ASS. REC. BY:		CTIMUODOS/NO		
From (Person):	Chong Boon Sen of	CTI	Date/Time:	6/6/19/01-49/m
Estimated Cost		Bill to:		
OD TP WS To Inspect Veh	TPRES/ODRES/EVA/IN sicle No: WU CUY BIK 1017 Yishun	L 2498C	Insured: (GBH 27757
at Workshop in	weicur	spray	Tel: 96.	38 3306
of	BIK 1017 Yishun	Ind Purk A #	01-242	
Policy No: D	MCVSN30267819011	Claim No:	SUMIADO	02A87 COD.
Sum Insured:_		Excess:		
Make of Veh: (Client's Record)			D.O.A	
CA / REV /	REP. / REV 24 HRS 37pm 6/6/19 Person C	Contacted: Ahwei		dorsement:
Date/Time	Action/Instruction Estimal	(X)		
	SIL 2498C-X			
	OBH 27751-X		1	• 7
	Diemantle: 7/6/2019		19 81	
	After repair: 12/6/2015	1		
10 2		,		
				*/

FEET

REF:	
amiuir: NAZ	
From:Dalo;	Veh No: STL 2 4986 Yr Regn: Nov 108 Type(M.Car) M.Cycle/BUS/Van/Lorry/Laxl/Prime Movor/
Eslimated Cost: OD (TP) WS 1 YP RES 1 OD RES 1 EVA 1 INV 1 MV	Truck/Traller or
To Inspect Vehicle No:	Maxo: HONDIT CIVIC
ยเ Workshop m/s	Colour
	Sp.Reading 148,007 T/Radip: Insured Ista / NIT NA
Inquired:	Fng/No:
Policy No.	CNO: JHMFD163095200864
Ciplies No.	Gon, Cond: Good / Fair / Poor / Burnt
Sum Insured: Excess:	Steering: (norder Jammed / Luaked / Burnt or
(Client's Record)	Brake; (Inorder I Jammed I Leaked / Burnt or
Make of Veh:	Tyre Sizo: F: 205 (55 R 16
(Policy Condition) Remark: The veh had commenced its repair at the time of Inspection. But or Market Value: IUAC Accident Report: Consistent?: Yes or No Consistent?: Yes or No Est. Repairs: 6 days Res.: Yes or No Luin Sum: % 3 Val.: Yes or No CA / REV / REP. / 24 HRS Date: Date / Time Action / Instruction Repair Rouge **SK - 16 K**	BS/DUNIEXNOVA/GY/FS/LIZA/MIC/OHTSU/PIR/SUM// TOYO/OKO or Front Real Real UBal UBal D.O.A. Survey held at Das, of Damages: Frt / Rear DOIS / N/S / U/C / Rooftep or The U/C / Chanals frame / Body Structure affected due to colliste The U/C / Chanals frame / Body Structure affected due to colliste The U/C / Chanals frame / Body Structure affected due to colliste
Oute/Thio, File Pass 107 : Proff: Report 1) : Final Report Oute/Time, File Return 107 2) Add Fellomp Sum / I.B.J.: (\$	Days Of Repair: 6 Resurvey No. of Trip: 5 Survey Foo: 150 Transportation: Stille Insp (\$) _ 5 + H5 _ 51 Interview (\$) Photos Tech. Invo (\$) emon. Weakend (\$)

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

Case N	otified	Est Submitted	Adi Assigned	Adi Rot	Adj Sub	mitted	Ins Auth'ed	Status	
	1 Aug 2019		01 Aug 2019 18:47 Edit Adj Rpt					Pending t Report Cancel Ca	for Survey
Ma	ain	Re	ference		Claim Details		Docume	nts	Show All
CLAIM SUB	FOLDER DE	TAILS				[Creat	ed by insurer]		
Insured:									
Main Claimant:	E-CAR SO	LUTIONS ENTER	PRISE, Co. Re	eg. No.: 533	343838A				
Vehicle Reg. No.:	SJL2498	3C			Date of Loss:	03/06/2	2019 18:00 - :59		
Claim Type:	TP / SNN	419D202487C0	2		Policy/Cover Note No.:	DMCVS	N30267819011		
Vehicle Reg. No. (Insured):	GBH2775	т			Policy No. (Claimant):	510416	4100		
					Excess:	S\$0.00			
Repairer:	Wei Car S	pray Painting (H	Q) 1017 YISHU	N INDUSTR	IAL PARK A #01-	242, 768	759 Yishun - Tel:		
Handling Insurer:	China Tai	ping Insurance (Singapore) Pto	e. Ltd. (HQ) - Tel: 6389 611	1 [Har	ndled by Chong B	oon Sen]	
Claimant's Insurer:	The state of the s	ome Insurance (
Adjuster:	14/08/20	Consultants Pte 019]	Ltd (HQ) - Tel:	6256-3561	[Handled by I	Muhamn	nad Nazril Bin Ab	odullah] [F	inal Rpt due
ASSOCIATE	D MAIL RE	CEIVED						View All	Compose Case Ma
There are no	mail for this	case.							
ALL ASSOC	IATED TAS	sks⊡				View /	All Search Tasks	Create New	Task Complet
Due Date	Priority	Type Task	Group Sub	iect Har	ndler Assign	ned By	Completed O	n Creat	ed On Done

Nivitha (LKK Auto)

From:

Chong Boon Sen <boonsen.chong@sg.cntaiping.com>

Sent:

Thursday, 6 June 2019 1:49 PM

To:

Florence KOH

Cc:

assignments

Subject:

snm19d202487 / your ref: wcs/sjl2498c

WITHOUT PREJUDICE SAVE AS TO COSTS

Dear Sir.

We regret to inform that we are not agreeable to your list of proposed surveyors and will be assigning our panel surveyor, M/s LKK Auto Consultants to conduct the Pre-repair survey.

Please contact our surveyor to conduct the post repair inspection before returning the repaired vehicle to the claimant.

Aside to LKK,

Please refer to the email below and liaise with third party workshop accordingly.

Thank you.

Chong Boon Sen

Claims Executive Department

China Taiping Insurance (Singapore) Pte. Ltd.

3 Anson Road #16-00 Springleaf Tower Singapore 079909 DID: (65) 63896171 | M: (65) XXXX XXXX | F: (65) 6222 1033

W: www.sq.cntaiping.com | FB: www.facebook.com/chinataipingsg/ | WeChat: 太平狮城 Taiping SG

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Nivitha (LKK Auto)

From:

Bee Ling Koh <kohbeeling@yahoo.com.sg>

Sent:

Thursday, 6 June 2019 2:39 PM

To:

boonsen.chong@sg.cntaiping.com; assignments@lkkauto.com

Cc:

florencekohef@yahoo.com.sg

Subject:

Fw: snm19d202487 / your ref: wcs/sjl2498c

Our Ref: WCS/ SJL 2498C Your Ref: GBH 2775T

(Please quote our reference number when replying)

6 June 2019

CHINA TAIPING Singapore

Dear Sirs

NOTICE OF ACCIDENT

Claimant: E-CAR SOLUTIONS ENTERPRISE

Pre-action Protocol for Non-injury Motor Accident Cases involving motor accident

occurring on or after 1st April 2016 ["Protocol"]

We refer to your email dated 6 June 2019.

Firstly, we object to the appointment of any of the motor surveyors proposed by in your List as a single joint expert. We have already stated this at para 4 of our Notice of Accident dated 6 June 2019.

Secondly, we have also given you our proposed list of proposed motor surveyors at para 4 of our Notice of Accident dated 6 June 2019.

Thirdly, if you object to our proposed list of proposed motor surveyors, this matter shall proceed on the basis of para 2.9 of the Protocol. Accordingly, our client shall appoint a surveyor of his choice to conduct the pre-repair survey. And our client shall have his motor vehicle repaired after the pre-repair survey had been done by your appointed surveyor.

Fourthly, for the sake of clarity, we do not agree to your appointed surveyor conducting the Pre-Repair Survey as the single joint expert.

If you wish to conduct a post-repair inspection, please instruct your appointed surveyor to inform our client's repairer of the same during the pre-repair survey.

Finally, the location and contact person of the workshop are as follows:

Name of Workshop: Wei Car Spray Painting Pte Ltd

Address: Blk 1017 Yishun Industrial Park A

#01-242 Singapore 768759

Contact person : Ah Wei Telephone No : 9638-3306 REGARDS CINDY KK CHENG AND CO DID :6227-1272

> Back to OneMotoring

Enquire PARF/COE Rebate for Registered Vehicle

Vehicle Owner Particulars		
Owner ID Type:	Business	
Owner ID: Vehicle Details	838A	
Vehicle No.:	SJL2498C	
Vehicle to be Exported:	No	
Intended Deregistration Date:	02 Aug 2019	
Vehicle Make:	HONDA	
Vehicle Model:	HONDA CIVIC 1.8L 5AT	
Primary Colour:	Grey	
Manufacturing Year:	2008	
Engine No.:	R18A14005061	
Chassis No.:	JHMFD16309S200864	
Maximum Power Output:	103.0 kW (138 bhp)	
Open Market Value:	\$23,035.00	
Original Registration Date:	20 Nov 2008	
First Registration Date:	20 Nov 2008	
Transfer Count:	4	
Actual ARF Paid: Intended PARF Rebate Details	\$23,035.00	
PARF Eligibility:	Forfeited	
PARF Eligibility Expiry Date:		
PARF Rebate Amount: Intended COE Rebate Details	\$0.00	
COE Expiry Date:	19 Nov 2028	
COE Category:	B - Car (1601cc & above)	
COE Period(Years):	10	
PQP Paid:	\$32,121.00	
COE Rebate Amount:	\$29,863.00	
Total Rebate Amount:	\$29,863.00	

The information contained herein is correct as at 02 Aug 2019

OK

MSI119072791 / STA INSPECTION PTE LTD - Sin Ming ENTRY DATE & TIME: 04/06/2019 12:51 SUBMITTED BY: Wong Lip Yong

SINGAPORE ACCIDENT STATEMENT

IMPORTANT NOTICE

- 1. 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 truthful and accurate 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 aforesaid.

ACCIDENT STATEMENT

Date Of Report

04/06/2019 12:51

Date Of Accident

03/06/2019 18:00

Exact Location Of Accident

PIONEER ROAD (ROUNDABOUT)

Country/State of Loss

SINGAPORE

DETAILS OF OWN VEHICLE

Vehicle Registration Number

SJL2498C

Insured/Policyholder

Name Of Registered Owner

E-CAR SOLUTIONS ENTERPRISE

Co Reg No

53343838A

Email Address

NOEMAIL

Mobile Phone No

Alternative Phone No

Office-93828476

Vehicle Particulars

Manufacturer

HONDA

Model

CIVIC 1.8

Exact Purpose for which vehicle was being used at

time of accident

WORK PURPOE

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

PRIVATE CAR

Insurance Company

Name of Insurance Company

NTUC INCOME INSURANCE CO-OPERATIVE LTD

Type Of Coverage

COMPREHENSIVE

Fleet Policy

NO

Policy Number

5104164100

Cover Note Number

Driver

Name of Driver

SYED AHAMED GHAN S/O SYED IBRAHIM

NRIC No

S1404614C

Date Of Birth

09/04/1960

Occupation

Date Of Driving Pass

INDOOR

02/03/1979

Driving Experience

40 YEARS AND 3 MONTHS

Gender

MALE

Mobile Number

(LOCAL) +65-93828476

E-FILE 8/2/2019

Fax Number

Contact Number

NOEMAIL **EMail Address**

BLK 164 STIRLING ROAD Address

#12-1218

140164 Postcode

Was driver an employee of the Insured's Company NO

OTHER - HIRER If No. Relationship of the Driver with the Insured

Vehicle Registration Number of Driver's Own

Vehicle

Insurance Company of Driver's Own Vehicle

General Information of the Accident

COLLISION - HEAD TO REAR Type Of Accident

Weather Conditions CLEAR DRY Road Surface

Other Information

Was any foreign vehicle involved in this accident? NO

Number of vehicles (including own vehicle) involved

in the accident

NO Was any body injured in the Accident?

Was any injured conveyed to hospital by

ambulance?

NO YES

NO

1

Was any other material or property damaged?

I have been approached by unknown person(s)

soliciting/offering accident claims assistance.

Number of Passengers (Including Driver)

Details of Police Action

Was the accident reported to the police? NO

If Yes, Please state which Police Station

NO Was notice of intended Prosecution given?

If Yes, against whom?

Circumstances of Accident

REFER ATTACHED

Attachment(s)

Are accident photos available for attachment? YES Was there any video captured by Car Camera? NO

NO Was there any audio recorded?

DETAILS OF OTHER VEHICLE PROPERTY 1

GBH2775T Vehicle Registration Number

Vehicle Make/Model/Colour

Details Of Properties

COMMERCIAL VEHICLE Vehicle Category

SAMSUDIN MOHAMED RIYAS Name of Driver

NRIC/Passport Number

Contact Number

Address

Postcode

Insurance Company Name Nature Of Damage

No. Of Passenger (Including Driver)

Sketch Plan

SKETCH PLAN

IMPORTANT NOTICE

- 1. 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 truthful and accurate as possible. Any wilful misrepresentation or withholding 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
- 5. Any false reporting may be referred to the Police for investigation.
- 6. The 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 lodgment 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 aforesaid.
- 8. Consent under the Personal Data Protection Act (PDPA)

I understand, acknowledge, agree and consent that:

- My insurer, my workshop and the General Insurance Association of Singapore ("GIA") may/are permitted to collect, use, disclose and/or process my personal data/personal information set out in this [form] and any other personal information provided by me or possessed by my insurer (collectively the "Personal Information") and disclose and transfer such Personal Information to all insurer(s) who have insured vehicle(s) involved in this accident (all insurer(s) who have insured vehicle(s) involved in this accident shall be collectively referred to as the "Insurers"), the Insurers' lawyers/law firms, the Monetary Authority of Singapore and any relevant government agency/authority (such as the police), for the purpose(s) of:
 - (i) processing, handling and/or dealing with my claims including the settlement of the claims and any necessary investigations relating to the claims;
 - (ii) investigating the accident and/or my claims;
 - (iii) carrying out and/or dealing with my instructions or responding to any enquiries by me;
 - (iv) administering my claims (including the mailing of correspondence, statements, invoices, reports or notices to me, which could involve disclosure of certain personal data about me to bring about delivery of the same as well as on the external cover of envelopes/mail packages); and/or
 - (v) complying with applicable law in administering, processing, handling and/or dealing with my claims. (collectively the "Purposes")
- (b) all insurer(s) who have insured vehicle(s) involved in this accident and the insurers' lawyers/law firms, may/are permitted to collect, use, disclose and/or process my Personal Information for one or more of the above Purposes; and
- (c) my Personal Information may/can be disclosed by any of the Insurers and/or GIA to their third party service providers or agents(including their lawyers/law firms), which may be sited outside of Singapore, for one or more of the above Purposes.
- (d) my Personal Information will also be collected and used to compile claims history for the purpose of fraud detection, investigation and management in present and all future claims.
- (e) the information so collected under (d) above may be shared / disclosed:
 - (i) to all insurers and/or any other third parties that assist in evaluating, investigating, controlling or managing fraud, regulators, law enforcement and government agencies as reasonably required for the purposes stated, or
 - (ii) for complying with requirements under any regulations, laws or court orders.

F-CAR SOLUTIO

Policyholder's Signature

Date & Time:

Driver's Signature

(If driver is not the policyholder)

Date & Time:

rsonnel's Signature Reporting Centre P

NRIC/FIN No.:

$\tilde{\mathcal{D}}$
9
KETCH PLAN
Here the second
Pioneel Road of
10
BOB A 1E
100 EM COX
A= SJL 2498
6=68H2775
DESCRIBE CIRCUMSTANCES OF THE ACCIDENT
I was driving glong pioneer Road from
Shippard Road. I was giving way to
111 2 1111
The state of the s
Pioneer road, Suddenly this lorry hit me
from behind. He is a toreign Worker.
He told me his leg Slipped when
braking.
DECLAPATION A
DECLARATION I/We declare the foregoing particulars are true in every respect.
A l
E-CAR SOLUTIONS
E-CAR SOLUTIONS Policyholderis Signature SE Driver's Signature Reporting Centre Perspnnel's Signature

https://singapore.merimen.com/claims/index.cfm?fusebox=SVCdoc&fuseaction=dsp_viewersmart&noimgviewer=1&ftype=2&docid=43142670&c... 5/15

(If driver is not the policyholder)

Date & Time:

Date & Time:

queen Weistlaffers VI

Name:

NRIC/FIN No.:

Merimen e-Claims

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

Case 1	Notified	Est Submitted	Adj Assigned	Adj Rpt	Adj Submitted	Ins Auth'ed	Status
Main	01 Aug 2019		01 Aug 2019 18:47 Edit Adj Rpt	S\$0.00 Edit Estimates	S\$0.00 View Rpt		Pending for Survey Report Cancel Case
1	lain	R	eference	Claim De	tails	Documents	Show All
	FOLDER DE				[Created I	by insurer]	
Insured: Main Claimant:	Anna Carana	-, Co. Reg. No.: - E-CAR SOLUTIONS ENTERPRISE, Co. Reg. No.: 53343838A					
Vehicle Reg. No.:						om LTA Reg Date (Man Yr)	
Claim Type:	TP / SNN	119D202487C0)2	Policy/0 Note N		267819011	
Vehicle Reg. No. (Insured):	GBH2775	т		Policy N (Claima		0	
				Excess	p. = 10 - 10 - 10 - 10 - 10 - 10 - 10 - 10		
Repairer:	Wei Car S	pray Painting (F	IQ) 1017 YISHUN IN	IDUSTRIAL PARK A	#01-242, 768759	rishun - Tel:	
Handling Insurer:	China Tai	ping Insurance	(Singapore) Pte. Li	td. (HQ) - Tel: 638	9 6111 [Handled	by Chong Boon	Sen]
Claimant's Insurer:	NTUC Inc	ome Insurance	Co-operative Ltd (I	IQ) - Tel:			
Adjuster:	14/08/20		Ltd (HQ) - Tel: 62	56-3561 [Handle	d by Muhammad I	Nazril Bin Abdull	ah] [Final Rpt due
ASSOCIAT	ED MAIL RE	CEIVED				View	All Compose Case Ma
There are no	mail for this	case.				-	
ALL ASSO	CIATED TAS	KS⊟			View All S	earch Tasks Cr	eate New Task Complet
Due Date	Priority	Type Task	Group Subject	Handler /	Assigned By	Completed On	Created On Don

Merimen e-Claims Page 1 of 3

Claim Documents

*SJL2498C (SNM19D202487C02)

[GBH2775T]

TP

E-CAR SOLUTIONS ENTERPRISE

Jun 3 2019 6:00PM

[-]

Wei Car Spray Painting

Ass	essment Reports		1 per page	
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42	02/08/19 17:22	Photo After Spray	0	Load JPG	✓
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44	02/08/19 17:22	Photo After Spray	0	Load JPG	V
45	02/08/19 17:22	Photo After Spray	0	Load JPG	V
46	02/08/19 17:22	Photo After Spray	0	Load JPG	✓
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Linked Accident Report Documents

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6	04/06/19 13:06	Accident Photo	1 Load JPG ☑
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Documents Checklist

	Reset	Save	Print
There are no document checklists configured.			
Our Checklist Remarks - LKK Auto Consultants Pte Ltd (HQ)			
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			-

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:

CS3/CTI19010005/NCD3E2

Date:

06/08/2019

REFERENCE

Handling Insurer:

China Taiping Insurance (Singapore) Pte. Ltd.

Policy No:

DMCVSN30267819011

Claimant Vehicle

No:

SJL2498C

Insured Vehicle No:

GBH2775T

Date of Loss:

03/06/2019

Nature of Claim: TP

Claim No:

SNM19D202487C02

DESCRIPTION & IDENTIFICATION OF VEHICLE

Reg No:

SJL2498C

Make & Model:

HONDA CIVIC, 1.8 (A)

Engine No:

R18A14005061

Reg. Date: Colour:

20/11/2008 (Man. Year: 2008)

Chassis No: Odometer:

JHMFD16309S200864 148007 km

Engine Capacity:

1799 cc

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

Market Value/New Car Price

CONDITION OF VEHICLE AT THE TIME OF SURVEY

General Condition:

Steering (Serviceable):

Yes Footbrake (Serviceable):

Yes

Handbrake (Serviceable):

Yes Engine Modification:

Pre-accident Condition:

CONDITION OF TYRES

Front Tyre Size:

205/55 R16

Rear Tyre Size:

205/55 R16

Front Left Side:

Yokohama 5 mm

Rear Left Side:

Yokohama 6 mm

Front Right Side:

Yokohama 5 mm

Rear Right Side:

Yokohama 6 mm

The above values represent the remaining tyre treads depth

COST OF CLAIMS	Repairer's	Adjuster's	Difference	Diff %
Parts	0.00	0.00	0.00	
Miscellaneous Items	0.00	0.00	0.00	
Labour	0.00	0.00	0.00	
Paintwork Labour	0.00	0.00	0.00	
Towing	0.00	0.00	0.00	
Nett Amount (S\$)	0.00	0.00	0.00	

INSPECTION

Date of Assignment:

01/08/2019

Date Inspected:

06/06/2019 Inspected At:

Wei Car Spray Painting (HQ)

1017 YISHUN INDUSTRIAL PARK A #01-

242

Singapore 768759

Estimated Period of Repair:

6.0 days

Adjuster: Muhammad Nazril Bin Abdullah

Manager: CELINE FONG

Adjuster Report Page 3 of 5

A)THE INSPECTION WAS CONDUCTED ON A "WITHOUT PREJUDICE" BASIS.

B) THE REPAIR ESTIMATE WAS NOT PRESENTED AT THE TIME OF INSPECTION.

THE REPAIRER WAS TOLD TO PREPARE THE ESTIMATE.

C) ENCLOSED PLEASE FIND DAMAGED VEHICLE PHOTOGRAPHS.

THE ESTIMATED REPAIR COST OF THE DAMAGED VEHICLE IS IN THE REGION OF \$5,000.00 -\$6,000.00

REPAIR DETAILS

Reference

Part Source: MRM-SG Version: 1.0 (Last Synchronised: 06 Aug 2019)

Parts: 143 HONDA CIVIC 1.8 (A) (Catalogue:Merimen Singapore 1.0)

Labour: Repairer's (Price-denominated Standard List)

Print Code: (Unsubmitted, no print-code for SJL2498C)

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

There are no new parts selected.

Report was unsubmitted during this print-out.

Adjuster Report Page 5 of 5

Recommended Miscellaneous Items

There are no new miscellaneous items selected.

Recommended Labour

There are no labour items selected.

Report was unsubmitted during this print-out.

< END OF ESTIMATES >