AIS. REC. BY:	REF: CS INC190 15258	/Klada	
Extreme (Person): Daniel Koh	ABSIGNMENT (Officer INC	1.1 400	m
OD FP WS/TP RES/OD R To Inspect Vehicle No; at Workshop m/s	es/eva/inv/mv/cs SHD 1073S premier Autono	Insured: G× 4114 U	
Policy No: Sum Insured:		No: MT/1056286-002	-
Make of Veh: (Chent's Record) CA / REV / REP. / REV 24 Date/Time: 9:46am0. 24	HRS 8 19 Person Contacted: My	D.O.A. 218/2019 H.O.D. Endorsement: Vehicle IN (OIT)	2
Date/Time Action/Instruction	s-24/A1915007374/	P DOA: 24/04/301	5_

(08/11/13).	T T
Quive un: Kalvin	
7	GNMENT
Advertir Second	CUQ1026 27
From: Date:	af Colors State of the Color of
And the second s	Type: M.Car / M.Cycle / Bus / Van / Lorry / Taxi / Prime Mover / Truck / Trailer or
ODITP/WS/TP RES/OD RES/EVA/INV/MV	
To Insped Vehicle No:	Make: - KIA Optimy c.c 166 . Colour Stive AIC: Inswed / Std / NI / NA
at Workstop m/s	
of	Sp.Reading 33/684 T/Radio: Ins red / Std / NI / NA
Insured:	2/No: ICN A 6M4/4 MF 5 65 92 03
Policy No.	
Claims No.	Gen. Cond: Good / Fair / Poor / Burnt
Sum in sured: Excess:	Steering: Inorden/ Jammed / Leaked / Burnt or
(Client's Record)	Brake: Inorder/Jammed / Leaked / Burnt or
Make of Veh;	Modi: Nil / S/Rim / STD/A/Rim or
	Tyre Size: F: 207/67/16
(Policy Condition)	, R:
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;	<u>Front</u> <u>Rear</u>
IDAC Accident Rport: Consistent? ; Yes or No	R/Bal. 3 mm R/Bal. 3 mm . *
GIA / PR Seen: Consistent? : Yes or No	L/Bal. 1 mm
Est. Repairs: days Res.: Yes or No	D.O.A. 2/8/19 D.O.I. 29/8/19
Lum Sum: % 3 Val.: Yes or No	Survey held at Premis 12.05pm
CA / REV / REP. / 24 HRS	Des. of Damages : Frt / Rear / O/S / N/S / U/C / Rooftop or
Vehicle: IN / OUT Date: Person Contacted:	The U/C / Chassis frame / Body Structure affected due to collision.
Date / Time Action / Instruction	The O/C / Chassis frame / Body Structure allected due to collision.
840 1073.5 x	In
GX 4114 U X	
5/9/19 What Up \$600/ 2 Page.	
(\$2,442,40 Rad - 80%	()
REC	FIVED 8 5 SEP 2019
Date/Time, File Pass to? : Prelli. Report	Days Of Repair: 2
1) Typist : Final Report	Resurvey No. of Trip: \ Survey Fee:
Date/Time, File Return to?	Transportation:
2) Add Fee	: Site Insp (\$) _s+Rs,_si
The state of the s	: Interview (\$) Photos
Report Format :	Tech. Invs (\$) Others

Weekend IS

TOTAL

amp Sum / I.B.I: 15 600/- 4/S

Nivitha (LKK Auto)

From:

Daniel Koh <daniel.koh@income.com.sg>

To: Cc: Subject: Sent:

Thursday, 29 August 2019 9:57 AM assignments@lkkauto.com'

admin-d@lkkauto.com

FW: TP CASES FARMED OUT TO LKK ON 29/8/2019

Dear LKK,

Resend with claim numbers and O.I.C.

From: Daniel Koh

Sent: Thursday, 29 August 2019 9:40 AM

To: 'assignments@lkkauto.com' <assignments@lkkauto.com>

Cc: 'admin-d@lkkauto.com' <admin-d@lkkauto.com>; Teng Ken Leong <kenleong.teng@income.com.sg>; Thio Tse Kiat <tsekiat.thio@income.com.sg>

Subject: FW: TP CASES FARMED OUT TO LKK ON 29/8/2019

Dear LKK,

Please assist to survey the following vehicles as per Mr Teng's instruction :-

				WorkShop		WorkShop	Survey		
SN	OIC	Claim No.	Vehicle	Name	WorkShop Address	Contact	Time	NIO	DOA
					55 KAKI BUKIT				
		MT/1058780-		LOO1'S	PLACE SINGAPORE	CK / 6743	10:00-		
П	JEFF LIN	001	FBN3841Y	MOTOR	416230	1072	12:00	SKQ5113E	19/8/2019

				PREMIER	PREMIER 23 CHANGI SOUTH AUTOMOTIVE AVENUE 2 #01-02	Mr Goh /		
	CYNDIIE	CYNDIIE MT/1056286-		SERVICES PTE	SINGAPORE	6544		
	YONG	002	SHD10735 LTD	LTD		6682	GX4114U	2/8/2019
-				PREMIER	23 CHANGI SOUTH			
_				AUTOMOTIVE	AUTOMOTIVE AVENUE 2 #01-02	Mr Goh /		
	WO	MT/1059881-		SERVICES PTE SINGAPORE	SINGAPORE	6544		
-	JESSIE	001	SHD1507H LTD	LTD	486443	6682	SLP2360X	27/8/2019
_					KAKI BUKIT			
				VISION	AVENUE 4 #08-09	Michelle /		
		MT/1059794-		AUTOWORK	PREMIER @ KAKI	9886		
_	4 JEFF LIN 002	002	SJV5967T PTE. LTD.	PTE. LTD.	BUKIT	4815	GBG8968U	GBG8968U 26/8/2019

Please contact workshops.

Please revert to officer-in-charge after survey.

Thank you.

Senior Admin Assistant www.income.com.sg Motor Insurance T+65 6430 7901 Daniel Koh





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Find out more at Income.com.sg/careers





Innovation and Impact. These attributes reflect what we promise as an employer and what we want our people to exemplify. At Income, we are 'In with You' on Performance, Growth,

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Text size + -

Enquire Transaction History

Transaction History Details

Log Date/Time:

29 Jan 2016 / 09:43:25

Receipt No.:

AACCK001-AX239-160129-000009

Asset Type:

Vehicle

Transaction Amount:

\$68,670.00

Asset ID:

SHD1073S

Channel:

AA Counterless - CYCLE & CARRIAGE KIA PTE LTD

Transaction Type:

01.02 Register New Vehicle (AA)

Business Transaction

Reference No.:

20160129094325257262

Vehicle No.:

SHD1073S

Vehicle Type:

H10 - Public Transport Taxi (Motor Car)

Vehicle Attachment 1: Air-Con (Taxi)

Vehicle Attachment 2:

Vehicle Attachment 3:

Vehicle Scheme:

Taxi (Company)

First Registration Date: 29 Jan 2016

Original Registration

29 Jan 2016

Vehicle Make:

KIA

Vehicle Model:

OPTIMA 1.7(A) DIESEL

Chassis No.:

KNAGM414MF5659203

Engine No.:

D4FDFH314376

Motor No.:

Propellant:

Diesel

Passenger Capacity:

Trailer Chassis No.:

4

Engine Capacity:

1685

Power Rating:

Unladen Weight

1584

Maximum Laden

2050

Weight: Primary Color:

Silver

Secondary Color:

2015

Manufacturing Year:

Open Market Value:

\$22,302.00

Minimum PARF Benefit: \$13,933.00

PARF Eligibility:

Y

No. of Transfer.

Effective Ownership Date/Time:

29 Jan 2016 09:43:25

COE No .:

2016012901003604W

COE Expiry Date:

28 Jan 2024

COE Bid Category:

Lifespan Expiry Date:

Actual QP/PQP Paid

\$45,307.00

Amount

28 Jan 2024

SINGAPORE ACCIDENT STATEMENT

IMPORTANT NOTICE

Fax Number Contact Number

EMail Address

- 1. Please report correctly the details of the accident to speed up the claims process.
- 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
	05/08/2019 14:35
Date Of Report	02/08/2019 16:35
Date Of Adoldent	PERAK ROAD // DUNLOP ST
Exact Location Of Accident	SINGAPORE
Country/State of Loss	ETAILS OF OWN VEHICLE
Vehicle Registration Number	SHD1073S
nsured/Policyholder	
Name Of Registered Owner	PREMIER TAXIS PTE LTD
Co Reg No	200304975H
Email Address	NOEMAIL
Mobile Phone No	
Alternative Phone No	OFFICE-62148880
Vehicle Particulars	
Manufacturer	KIA
Model	OPTIMA-1.7 D (A)
Exact Purpose for which vehicle was being used at time of accident	HIRE & REWARD
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	NTUC INCOME INSURANCE CO-OPERATIVE LTD
Type Of Coverage	THIRD PARTY
Fleet Policy	YES
Policy Number	5107202885
Cover Note Number	
Driver	
Name of Driver	TAN GEOK HUA
NRIC No	S1229225B
Date Of Birth	04/05/1957
Occupation	OUTDOOR
Date Of Driving Pass	11/12/1978
Driving Experience	40 YEARS AND 7 MONTHS
Gender	MALE
Mobile Number	(LOCAL) +65-97387446

NOEMAIL

Address

BLK 467 PASIR RIS DR 6 #11-422

Postcode

510467

Was driver an employee of the Insured's Company NO

If No. Relationship of the Driver with the Insured

OTHER - HIRER

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

DRY

Other Information

Was any foreign vehicle involved in this accident?

NO

Number of vehicles (including own vehicle)

2

involved in the accident

NO

Was any body injured in the Accident? /as any injured conveyed to hospital by

ambulance?

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)

2

Passenger 1

NAME:

: UNKNOWN

GENDER:

: MALE

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

REFER ATTACH

Attachment(s)

Are accident photos available for attachment?

YES

Was there any video captured by Car Camera?

NO

Was there any audio recorded?

NO

DETAILS OF OTHER VEHICLE PROPERTY 1

Vehicle Registration Number Vehicle Make/Model/Colour

GX4114U

Details Of Properties

GOODS VEHICLE

Vehicle Category Name of Driver

NG HONG SENG

NRIC/Passport Number

F0212292T

Contact Number

Address

Postcode

Insurance Company Name

Nature Of Damage

No. Of Passenger (Including Driver)

Page 2 of 9

Sketch Plan Pg. 1

SKETCH PLAN

IMPORTANT NOTICE

- Please report <u>correctly</u> the details of the accident to speed up the claims process.
- This Form must be completed by the Policyholder and/or the Authorised Driver.
- 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.
- 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.
- 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.
- 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:

- (a) 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:
 - 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:
 - 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.

Taxis Pie

Policyholder's Signature Date & Time: Driver's Signature

(If driver is not the policyholder)

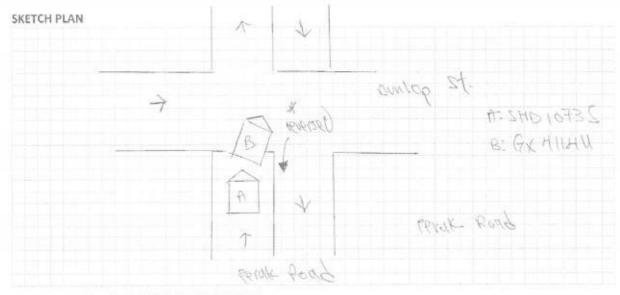
Date & Time:

Reporting Centre Personnel's Signature

Name:

NRIC/FIN No.:

Sketch Plan #2 Pg. 1



DESCRIBE CIRCUMSTANCES OF THE ACCIDENT

130 FF4 - 12 M		
		0.02
ECLARATION		7)
	ticulars are true in every respect.	<u>J</u>
olicyholder's Signature	Driver's Signature (If driver is not the policyholder)	Reporting Centre Personnel's Signature Name:

Date & Time:

NRIC/FIN No.:

Page 4 of 9

Sketch Plan #3 Pg. 1

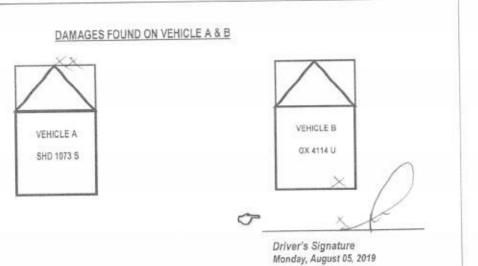
- Describe Circumstance of the Accident.

ON THE DAY 02.08.19 @1635HRS, I WAS DRIVING MY VEHICLE SHD1073S, TRAVELING ALONG PERAK ROAD WITH 1 PASSENGER ON BOARD.

AS VEHICLE AHEAD OF ME STOPPED, I FOLLOW SUIT. SUDDENLY VEHICLE B(GX4114U) REVERSED AND COLLIDED ONTO THE FRONT PORTION OF MY VEHICLE,

DUE TO THE IMPACT, MY VEHICLE WAS DAMAGE ON THE FRONT PORTION VEHICLE B DAMAGE ON THE REAR PORTION

NO INJURY INVOLVED.



PREMIER AUTOMOTIVE SERVICES PTE LTD

23 CHANGI SOUTH AVENUE 2 #01-02 SINGAPORE 486443

TEL: 65446676 / 65446689 FAX: 62141511 CO. REG:200707743D GST REG:200707743D

5-Aug-19

ESTIMATE REPAIR BILL FOR KIA OPTIMA REGN NO: SHD 1073 S

1 pc	Bonnet grille	\$	385.00
1 pc	Front bumper	\$	531.00
1 pc	Front human amblam > 12	\$	44.00
1 pc	Front humper centre grille	\$	174.00
1 pc	Front bumper lower stiffer X	\$	134.00
1 pc	Front bumper tow hook cover	\$	14.00
1 pc	Front bumper inner sponge *	\$	110.00
1 pc	Front humbor reinforcement	\$ \$ \$ \$ \$ \$ \$ \$ \$	328.00
2 pcs	Front bumper o/s & n/s side retainer @ \$16.00	\$	32.00
2 pcs	Front humber o/s & n/s upper bracket @ \$16.00 ×	S	32.00
2 pcs	Front bumper o/s & n/s support bracket @ \$16.00 > 19	\$	32.00
2 000		\$	1,816.00
	Less 10%	\$	181.60
		\$	1,634.40
		7	1,054.40
S/NETT			35
1 pc	Front no. plate with casing	\$	50.00
200000	Front human alian An An State Control	\$	48.00
1 pc	Front bumper clips	15,400	-00 0 0 (0.0000)
	TOWN THE STATE OF		
	Sundry	\$	50.00 20
	To shook for wising and to focus head lamps	\	50.00 20 80.00 × 12
	To check for wiring and to focus head lamps	1 .	9,00 ~ 1
	To dismantle / refit the inner garnishes, inner linings, inner		. 12
	trims, cushion seat, carpet, etc to facilitate repairs.	\\$	180:00
	To be a second for discountly and consults project		
	To labour charge for dismantle and renew the accident damaged parts, knock-out, straighten, repair, reshape and		200
	adjust of the support panel etc	\$	750.00
			-4/80
	To putty and spray painting on front bumper	\$	250.00
		\$	3,042.40
		, —	
	K. I	A (11114
	(ALL THE REPAIR COSTS ARE SUBJECTED TO GST)	,	
	THE ABOVE ESTIMATED COST OF REPAIR DO NOT INCLUDE		1.1.
	ANY UNFORESEEN DAMAGES.	29	18/19 17106
	- 1	~ 0	
		200	73
	14	4	11
	Λ	01	Portollo
	H.	m	14



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

		DAMAGE ASSES	SMENT REPORT	
NTI	JC INCOME INSUI	RANCE CO-OPERATIVE LTD	Ref: CS/INC19015258	8/K1sd3n2
#05	BRAS BASAH ROA -01 NTUC TRADE 556	ND UNION HOUSESINGAPORE	Date: 09-09-2019	
ATT	N: CYNDIIE YON	3	Code: INC	
١.		Policy Particulars	:- THIRD PARTY CLAIM	
	Insured Veh.	GX 4114U	Veh. Inspected	SHD 1073S
	Policy No.		Coverage (\$)	0.00
	Claim No.	MT/1056286-002	Excess (\$)	0.00
	Assign From	DANIEL KOH	Assign Date	29/08/2019
	of her or a least	Vehicle Partie	culars & Condition	Answer Carlo bear
	Make & Model	KIA OPTIMA	c.c	1685
	Engine No.	HIDDEN	Year of Reg.	2016
	Chassis No.	KNAGM414MF5659203	Colour	SILVER
	Odometer	331684 KM	Steering	IN ORDER
	Brakes	IN ORDER	Modification	STANDARD ALLOY RIM
	General	FAIR		
		Conditi	ons of Tyres	
		Size	Make	Balance
	R/H Front Tyre	205/65 R16	MAXXIS	7 mm
	L/H Front Tyre	205/65 R16	MAXXIS	7 mm
	R/H Rear Tyre	205/65 R16	MAXXIS	7 mm
	L/H Rear Tyre	205/65 R16	MAXXIS	7 mm
		Description	on of Damages	
	THE VEHICLE SU	STAINED DAMAGES AT THE FRO	ONT PORTION.	
		General	Information	
	Accident Date	02/08/2019	Inspect Date / Time	29/08/2019 (12:05 PM)
	Survey held at	PREMIER AUTOMOTIVE SERV	ICES PTE LTD	
		23 CHANGI SOUTH AVENUE 2	#01-02 SINGAPORE 48644	13
a.		Re	emarks	
	A)THE INSPECTION B)IN ACCORDANG	ON WAS CONDUCTED ON A"WIT CE TO YOUR INSTRUCTIONS, W	HOUT PREJUDICE" BASIS E HAVE NOT AUTHORISEI	D REPAIRS.
b.		Estimate I	Days of Repair	
_		MAL PERIOD FOR REPAIR:	2 Working Days	



LKK Auto Consultants Pte Ltd

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

TEL: 6256 3561 FAX: 6256 4315

Reg. No: 199607198R GST Reg. No. 19-9607198-R

Page No.:1 of 2

ADJUSTMENT ON REPAIR COST FOR VEHICLE NO. SHD 1073S

Qty	Description of Parts	Condition	Estimate By Workshop (\$))	Our Adjusted
	REPLACEMENT OF PARTS			
1	BONNET GRILLE	CRACKED	385.00	385.00
1	FRONT BUMPER	TO REPAIR SEE LABOUR	531.00	
1	FRONT BUMPER EMBLEM	NOT NECESSARY	44.00	
1	FRONT BUMPER CENTRE GRILLE	SERVICEABLE	174.00	
1	FRONT BUMPER LOWER STIFFER	SERVICEABLE	134.00	
1	FRONT BUMPER TOW HOOK COVER	SERVICEABLE	14.00	
1	FRONT BUMPER INNER SPONGE	SERVICEABLE	110.00	
1	FRONT BUMPER REINFORCEMENT	SERVICEABLE	328.00	
2	FRONT BUMPER O/S & N/S SIDE RETAINER @\$16.00	SERVICEABLE	32.00	-
2	FRONT BUMPER O/S & N/S UPPER BRACKET @\$16.00	SERVICEABLE	32.00	
2	FRONT BUMPER O/S & N/S SUPPORT BRACKET @\$16.00	SERVICEABLE	32.00	
	LESS 10% DISCOUNT	Social reserve at the backers	-181.60	-38.50
			1,634.40	346.50
	SPECIAL NETT ITEMS			
1	FRONT NO PLATE WITH CASING (SN)	BENT	50.00	35.00
1	FRONT BUMPER CLIPS (SN)	NOT NECESSARY	48.00	0-9878700
1	SUNDRY (SN)	NECESSARY	50.00	20.00
00	15 5 4 5 1 5 1 5 1 5 1 5 1 5 1 5 1 5 1 5		148.00	55.00
	LABOUR			
	TO CHECK FOR WIRING AND TO FOCUS HEAD LAMPS.	NOT NECESSARY	80.00	
	TO DISMANTLE/REFIT THE INNER GARNISHES, INNER LININGS, INNER TRIMS, CUSHION SEAT, CARPET, ETC TO FACILITATE REPAIRS.	NOT NECESSARY	180.00	8.
	TO LABOUR CHARGE FOR DISMANTLE AND RENEW THE ACCIDENT DAMAGED PARTS.KNOCK-OUT,STRAIGHTEN,REPAIR,RESHAPE AND ADJUST OF THE SUPPORT PANEL ETC.INCLUSIVE OF THE REPAIR OF FRONT BUMPER.		750.00	200.00
	TO PUTTY AND SPRAY PAINTING ON FRONT BUMPER.		250.00	180.00
			1,260.00	380.00
	GRAND TOTAL		3,042.40	781.50

Report Ref No. CS/INC19015258/K1sd3n2



Page No.:2 of 2

RECOMMENDED COST OF LUMP SUM REPAIRS (TO ITS PRE-ACCIDENT CONDITION) (CONFIRMED)	600.00
(CONFIRMED)	

Report Ref No. CS/INC19015258/K1sd3n2

KALVIN ANG WEI KUN

Automotive Assessor / Investigator

L

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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