From (Person	Annie koh	ABSIGNMEN of	NC	The Time:	9181 One perp
Estimated Co.	N.		Bill to:		
Fo Inspect Ve	hicle No:	SKX 9100	1E	Insured: SL	B5957D
it Workshop i	m/s	Massive Tru	ding	Tel: 9108	36FC
f	B1K 5038	# 01-405 KM	k Ind-parl	(2	
Policy No:				M7/106:	2866-001
. 7. Y					
sum insurea:			Excess:		
Sum Insured: Make of Veh: Client's Record			Excess:	D.O.A	16/09/2019
Make of Veh: Client's itecore	) REP. / REV 24 H	RS			
Make of Veh: Client's itecore	) REP. / REV 24 H	RS  Person Contacted:			lorsement:
Make of Veh: Client's Record CA / REV Onte/Time:	REP. / REV 24 H	Person Contacted:		H.O.D. End	lorsement:
Make of Veh: Client's Record CA / REV Onte/Time:	REP. / REV 24 H O 12em (8/a)  Action/Instruction	Person Contacted:		H.O.D. End	lorsement:
Make of Veh: Client's Record CA / REV Onte/Time:	REP. / REV 24 H	Person Contacted:		H.O.D. End	lorsement:
Make of Veh: Client's Record CA / REV Onte/Tune:	Action/Instruction  SK × 9109 E  SLB 54541	Person Contacted:	Anthor	H.O.D. End	lorsement:

4	ASSIGNMENT
From. Dale: 18 9 20	19 Veh No. St X 9109 & Vr Regn. 12, 15
Estimated Cost:	Type: M.Carl M.Cycle / Bus / Van / Lorry / Taxi / Prime Mover /
OD TP WS / TP RES / OD RES / EVA / INV / MV	Truck / Trailer or
To Inspect Vehicle No: SKX 9109E	Make: 77 11713 C.C 1598
at Workshop m/s Massive Trading	Colour M. P. White A/G: Insured / Std / NI / NA
of BIK 5038 # 01- 405 AMK Ind P	a distribution of the state of
_	Eng/No:
Wester C - 142	CNO: MRO53RE14104540571
Policy No.	Gen. Cond Sood / Fair / Poor / Burnt
Claims No.  Sum Insured: Excess:	Steering: Inorder / Jammed / Leaked / Burnt or
Outrailou.	Brake: Inorder/ Jammed / Leaked / Burnt or
(Client's Record)	Modi: Nil / S/Rim / STD A/Rim or
Make of Veh:	Tyre Size: F: Yolco 205/55R16
	R:7
(Policy Condition)  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 of
	Front C Rear
Bal. or Market Value:  IDAC Accident Roort Consistent? : Yes or No	R/Bal. R/Bal. P mm
IDAG ACCIDENT TOTAL	L/Bal. & mm L/Bal. & mm
GIA / PR Seen: Consistent?: Yes or No  Est Rengirs: 03 days Res.: Yes or No	D.O.A. 16/9/18 D.O.I. 18/8/19
2 Vol. Vos et No	Survey held at
Luft Suit.	
CA / REV / REP. / 24 HRS Vehicle: IN	Des. of Damages : Frt / Rear / O/S / N/S / U/C / Rooftop or
Date: Person Contacted:	The U/C / Chassis frame / Body Structure affected due to collision.
Date / Time   Action / Instruction	
Better Tittee Treeser, ordered	
	2
Date/Time, File Pass to? Prell. Report	Days Of Repair: 3
i) : Final Report	Resurvey No. of Trip:   Survey Fee:
Date/Time_File Return to?	Transportation:  Ind Face: Site Insp. (\$ ) SARS_SI
25 9- typist	
	: Interview (\$ ) Photos
Report Formet:	Tech live (f
Lung Sum / LEJ: (% 1600)2	: West end G

# Nivitha (LKK Auto)

From:

Sent:

<u>ن</u>

**Subject:** 

RE: TP CASES FARMED OUT TO LKK ON 18/09/2019 'assignments@lkkauto.com'; Admin-D (LKKAuto)

Wednesday, 18 September 2019 9:44 AM

Annie Koh <annie.koh@income.com.sg>

Re-send

Warmest Regards

Senior Admin, Annie Koh

Motor Insurance T+65 64307899

www.income.com.sg







Sent: Wednesday, 18 September 2019 9:29 AM

From: Annie Koh

To: 'assignments@lkkauto.com' <assignments@lkkauto.com>; 'Admin-D (LKKAuto)' <admin-d@lkkauto.com> Cc: Thio Tse Kiat <tsekiat.thio@income.com.sg>; Teng Ken Leong <kenleong.teng@income.com.sg>

Subject: RE: TP CASES FARMED OUT TO LKK ON 18/09/2019

Dear LKK,

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

Remarks
DOA
OLVEH
Contact
Address
Name
Vehicle
Claim No.
SN OIC

		1	
			Ms Irene at 6542
31/8/19	61/6/91		91/9/51
SJA5936T	SLB5957D		SGB5888D
S.T.Sim / 97422188	Anthony Cheong / 91082728	Mr. Tan YuWei / 98506093	Ms Lynn / 65425119
60 JALAN LAM HUAT #04-01 CARROS CENTRE SINGAPORE 737869	BLK 5038 #01- 405 ANG MO KIO INDUSTRIAL PARK 2 SINGAPORE 569541	60 WOODLANDS INDUSTRIAL PARK E4 SINGAPORE 75770S	10 ANG MO KIO IND PK 2-A #01-05/06 AMK AUTOPOINT SINGAPORE 568047
LION CITY RENTALS PTE LTD	MASSIVE TRADING & AUTO	SMRT AUTOMOTIVE SERVICES PTE LTD	SOON HOCK MOTOR PTE LTD
SLD8401K	SKX9109E	YN6081G	SHC2038T
MT/1060773- 002	MT/1062866- 001	PENDING ADVISE	MT/1062709- 002
Eng Huey Huey	Azhari		Wo Jessie
н	2	3	4

Please contact workshops.

Please revert to officer-in-charge after survey.

Thank you.

Annie Koh Senior Admin Assistant, Motor Insurance T+65 6430 7899



# Disclaimer

This e-mail contains privileged or confidential information which is intended only for the use of the recipient(s) named above. If you have received this message in error, please notify the sender immediately and delete all copies of it. Thank you.

### > Back to OneMotoring

Enquire PARF/COE Rebate for Registered Vehicle

Vehicle Owner Particulars	N. 800-300 STMg4204	
Owner ID Type:	Singapore NRIC	
Owner ID: Vehicle Details	887J	
Vehicle No.:	SKX9109E	
Vehicle to be Exported:	No	
Intended Deregistration Date:	25 Sep 2019	
Vehicle Make:	TOYOTA	
Vehicle Model:	COROLLA ALTIS CLASSIC 1.6 CVT	
Primary Colour:	White	
Manufacturing Year:	2015	
Engine No.:	1ZRY220909	
Chassis No.:	MR053REH104540571	
Maximum Power Output:	90.0 kW (120 bhp)	
Open Market Value:	\$17,804.00	
Original Registration Date:	31 Dec 2015	
First Registration Date:	31 Dec 2015	
Transfer Count:	1	
Actual ARF Paid: Intended PARF Rebate Details	\$17,804.00	
PARF Eligibility:	Yes	
PARF Eligibility Expiry Date:	30 Dec 2025	
PARF Rebate Amount: Intended COE Rebate Details	\$13,353.00	
COE Expiry Date:	30 Dec 2025	
COE Category:	A - Car up to 1600cc & 97kW (130bhp)	
COE Period(Years):	10	
QP Paid:	\$55,399.00	
COE Rebate Amount:	\$34,698.00	
Total Rebate Amount:	\$48,051.00	

The information contained herein is correct as at 25 Sep 2019

ОК

#### SINGAPORE ACCIDENT STATEMENT

#### IMPORTANT NOTICE

Contact Number

**EMail Address** 

- 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.
- 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

	ACCIDENT STATEMENT
Date Of Report	17/09/2019 13:44
Date Of Accident	16/09/2019 17:00
Exact Location Of Accident	AMK AVE 8 TWDS AVE 5
Country/State of Loss	SINGAPORE
D	ETAILS OF OWN VEHICLE
Vehicle Registration Number	SKX9109E
Insured/Policyholder	
Name Of Registered Owner	HUANG HUAFENG
NRIC No	S7963887J
Email Address	NOEMAIL
Mobile Phone No	(LOCAL) +65-91809431
Alternative Phone No	OTHERS-91809431
Vehicle Particulars	
Manufacturer	TOYOTA
Model	ALTIS
Exact Purpose for which vehicle was being used at time of accident	WORKING
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 HIRE
Insurance Company	
Name of Insurance Company	NTUC INCOME INSURANCE CO-OPERATIVE LTD
Type Of Coverage	COMPREHENSIVE
Fleet Policy	NO
Policy Number	5107125132
Cover Note Number	
Driver	
Name of Driver	HUANG HUAFENG
NRIC No	S7963887J
Date Of Birth	06/06/1979
Occupation	OUTDOOR
Date Of Driving Pass	08/08/2011
Driving Experience	8 YEARS AND 1 MONTH
Gender	MALE
Mobile Number	(LOCAL) +65-91809431
Fax Number	

OTHERS-91809431

NOEMAIL

Address

BLK 688A WOODLANDS DR 75

#05-22

Postcode

731688

Was driver an employee of the Insured's Company NO

If No, Relationship of the Driver with the Insured

Vehicle Registration Number of Driver's Own

Insurance Company of Driver's Own Vehicle

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) involved in the accident

2

Was any body injured in the Accident?

NO

Was any injured conveyed to hospital by

NO

ambulance?

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)

3

Passenger 1

NAME:

: NA

GENDER:

MALE

Passenger 2

NAME:

: NA

GENDER:

: FEMALE

**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

ON 16/9/2019 @ 1700HRS, I WAS TRAVELLING ALONG ANG MO KIO AVE 8 TOWARDS AVE 5. JUST BEFORE ANG MO KIO CENTRAL 2 ENTRANCE, I STOPPED AT A TRAFFIC LIGHT DUE TO RED LIGHT. WHILE WAITING FOR THE LIGHT TO TURN GREEN, SUDDENLY I FELT AN STRONG IMPACT FROM THE REAR OF MY VEHICLE. I EXITED MY VEHICLE AND REALISED THAT VEH B ( SLB 5957 D ) HAD COLLIDED INTO MY VEHICLE REAR PORTION.

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

SLB5957D

Vehicle Make/Model/Colour

HONDA

Details Of Properties

Vehicle Category

PRIVATE CAR

Name of Driver

NRIC/Passport Number

Contact Number

96277310

Page 2 of 13

Address
Postcode
Insurance Company Name
Nature Of Damage
No. Of Passenger (Including Driver)

#### 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.
- 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 companies.
- 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 ladgment 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.
- Consent under the Personal Data Protection Act (PDPA)

Lunderstand, acknowledge, agree and consent that:

- (a) My insurer, my workshop and the General Insurance Association of Singapore ("GIA,") may/are permitted to collect, usa, 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)
  - (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
- 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.
- 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.

Policyholder's Signature

Date & Time:

and the state of the

Driver's Signature

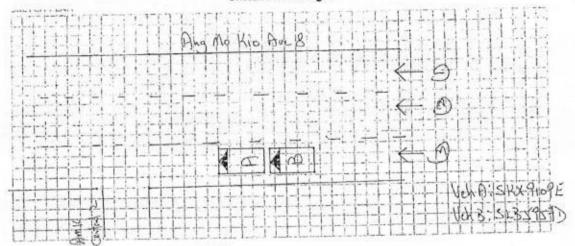
(if driver is not the policyholder)

Date & Yinte:

Reporting Centre Personnel's Signature Mame:

HRIC/FIN No ..

## Sketch Plan #2 Pg. 1



SCRIBE CIRCUMS FANCES OF THE ACCIDENT
On 1619/2019 @ about 1700hrs, I was travelling along Ang Mo Kin Ave 8 towards Ave S. Dust before Arang Mo Kin Central 2 entrance, I stopped at a traffic light due to red light, While waiting for the lights to turn green, suddenly I felt an strong impact from the rear of my vehicle. I exited my vehicle and realised that with 3 (SLBS957) had collided into my vehicle rear portion.
A

DECLARATION

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

FLIP 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.:

per Grick Australian in

Massive Trading & Auto
Mailing address: Blk 225 #07-579 Ang Mo Kio Ave 1 Singapore 560225

H/p 91082728

NTUC Income 73 Bras Basah Road #05-00 NTUC Trade Union House Singapore 189556

Vehicle No : SKX 9109 E

Make Year

: Toyota Altis

: 2016

Fax: 64816131

Not Notherson Ulling 81600/ Misony After Passy 3days

Qty	Description		Unit Price	Amount
stimate C	Cost Of Repair			
рс	Rear boot lid		n	\$683.10 X
pc	Rear boot lid inner lock			7 \$359.10 x
рс	Rear boot lid inner lock sensor		,	∽ \$205.70 X
рс	Rear boot lid emblem " Logo "		re	\$65.70
рс	Rear boot lid emblem " Corolla "		N	
рс	Rear boot lid emblem " Altis "			\$70.20
pc	Rear boot rubber		4	∽ \$181.70 X
рс	Rear end panel		,	\$537.10 \$
рс	Rear end panel inner garnish		- 1	► \$263.70 X
pc	Rear bumper		Bu	4
рс	Rear bumper reinforcement			\$ \$339.60 7
pcs	Rear bumper bracket			\$220.40 X
pcs	Rear bumper side retainer			↑ \$170.20 X
set	Rear reverse sensor		1	\$395.10
				\$4,119.80
			Less 25 %	\$1,029.95
Nott				\$3,089.85
Nett				
0 pcs	Bumper clip		\$2.00 /	<b>ξ</b> \$40.00 —
abour Ch	narges			
temove/re	enew the above parts including knocking,	welding & cutting.		\$600.00 40
o putty &	spray paint rear accident affected portion	i.		\$600.00 40 \$600.00 4¢
heck/rec	connect wiring.	LICK Auto Co.		\$45.00 15
	and wat an applicant affected as dis-	LKK Auto Consultants hen the Repairer of the Auto-	os notify n	~ \$150.00 X
o spray a	anti rust on accident affected portion.	To resurvey by the law of the second se	Total	\$4,524.85
		To display dispenses as a second	TOTAL	94,024.00
		Parts prens me :		
		*Thirt page	Proposed Intellig	
		No.iie     Service		
		Janes, and	Conversaling:	
			www.company	
		Address		



# 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

S		DAMAGE ASSES	SMENT REPORT	
NTU	C INCOME INSUR	ANCE CO-OPERATIVE LTD	Ref: CS/INC19016481/	
73 BF #05-0 1895		D JNION HOUSESINGAPORE	Date: 27-09-2019	
ATTN	N: AZHARI		Code: INC	
	212.45	Policy Particulars	:- THIRD PARTY CLAIM	
	Insured Veh.	SLB 5957D	Veh. Inspected	SKX 9109E
	Policy No.		Coverage (\$)	0.00
	Claim No.	MT/1062866-001	Excess (\$)	0.00
	Assign From	ANNIE KOH	Assign Date	18/09/2019
2.		Vehicle Parti	culars & Condition	
	Make & Model	TOYOTA ALTIS (A)	c.c	1598
	Engine No.	HIDDEN	Year of Reg.	2015
	Chassis No.	MR053REH104540571	Colour	METALLIC PEARL WHITE
	Odometer	123486 KM	Steering	IN ORDER
	Brakes	IN ORDER	Modification	STANDARD ALLOY RIM
	General	GOOD		
3.		Condit	ions of Tyres	
		Size	Make	Balance
	R/H Front Tyre	205/55 R16	YOKOHAMA	8 mm
	L/H Front Tyre	205/55 R16	YOKOHAMA	8 mm
	R/H Rear Tyre	205/55 R16	DUNLOP	8 mm
	L/H Rear Tyre	205/55 R16	DUNLOP	8 mm
4.		Descripti	on of Damages	
	THE VEHICLE SU	STAINED DAMAGES AT THE RE	EAR PORTION.	
5.		Genera	al Information	
	Accident Date	16/09/2019	Inspect Date / Time	18/09/2019 ( 10:47 AM )
	Survey held at	BLK 5038 # 01-405 AMK IND.P	ARK 2	
	Repairer	MASSIVE TRADING & AUTO		
5a.		R	lemarks	
	A)THE INSPECTION B)IN ACCORDANGE	ON WAS CONDUCTED ON A"WI CE TO YOUR INSTRUCTIONS, V	THOUT PREJUDICE" BASIS WE HAVE NOT AUTHORISE	D REPAIRS.
5b.		Estimate	Days of Repair	
	FOTHATED NOD	MAL PERIOD FOR REPAIR:	3 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. SKX 9109E

Qty	Description of Parts	Condition	Estimate By Workshop (\$))	Our Adjusted (\$)
	REPLACEMENT OF PARTS			10.2%
1	REAR BOOT LID	TO REPAIR SEE LABOUR	683.10	-
1	REAR BOOT LID INNER LOCK	TO REPAIR SEE LABOUR	359.10	
1	REAR BOOT LID INNER LOCK SENSOR	SERVICEABLE	205.70	-
1	REAR BOOT LID EMBLEM "LOGO"	NECESSARY	65.70	65.70
1	REAR BOOT LID EMBLEM "COROLLA"	NECESSARY	75.10	75.10
1	REAR BOOT LID EMBLEM "ALTIS"	NECESSARY	70.20	70.20
1	REAR BOOT RUBBER	SERVICEABLE	181.70	-
1	REAR END PANEL	TO REPAIR SEE LABOUR	537.10	-
1	REAR END PANEL INNER GARNISH	SERVICEABLE	263.70	
1	REAR BUMPER	BUCKLED	553.10	553.10
1	REAR BUMPER REINFORCEMENT	BENT	339.60	339.60
2	REAR BUMPER BRACKET @\$110.20	TO REPAIR SEE LABOUR	220.40	-
2	REAR BUMPER SIDE RETAINER @\$85.10	SERVICEABLE	170.20	
1	SET REAR REVERSE SENSOR	DENTED	395.10	395.10
	LESS 25% DISCOUNT		-1,029.95	-374.70
			3,089.85	1,124.10
	SPECIAL NETT ITEMS			
20	BUMPER CLIP @\$2.00 (SN)	NECESSARY	40.00	40.00
	Epidential to the second of the contract which the second of the second		40.00	40.00
	LABOUR			
	REMOVE/RENEW THE ABOVE PARTS INCLUDING KNOCKING, WELDING & CUTTING. INCLUSIVE OF THE REPAIR OF REAR BOOT LID, REAR BOOT LID INNER LOCK, REAR END PANEL AND REAR BUMPER BRACKET.		600.00	400.00
	TO PUTTY & SPRAY PAINT REAR ACCIDENT AFFECTED PORTION.		600.00	440.00
	CHECK/RECONNECT WIRING.		45.00	15.00

Report Ref No. CS/INC19016481/Kvd3n2



# LKK Auto Consultants Pte Ltd

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

TEL: 6256 3561 FAX: 6256 4315

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

Page No.:2 of 2

Qty	Description of Parts	Condition	Estimate By Workshop (\$))	Our Adjusted (\$)
	TO SPRAY ANTI RUST ON ACCIDENT AFFECTED PORTION.	NOT NECESSARY	150.00	
			1,395.00	855.00
	GRAND TOTAL		4,524.85	2,019.10

RECOMMENDED COST OF LUMP SUM REPAIRS	1,600.00
(TO ITS PRE-ACCIDENT CONDITION)	
(CONFIRMED)	

Report Ref No. CS/INC19016481/Kvd3n2

KONG SENG CHEONG

Licensed Appraiser

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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