zminator =	GQ	ASSIGNME	The second secon	
From (Person):	Karan Tar	of FC	1	Date/Time: 8.10.19 3.32P.1
Estimated Cost	:		Bill to:	
OD / TP / WS To Inspect Vel	0	res/eva/inv/mv/c V 9445		
at Workshop n		m Marot		Tel: (4585151
Policy No:	~		Claim No: D19	006427m FSH
Sum Insured:			Excess:	
Make of Veh: (Client's Record)			D.O.A. 1.10. 2019
Harrison Harrison Control	REP. / REV 2	4 HRS op. 10 Person Contacted: _	Caynon	H.O.D. Endorsement:
CA / REV		Person Contacted;		
CA / REV / Date/Time; §.	Action/Instruct	Person Contacted;	7	Vehicle IN OUT
CA / REV / Date/Time; §.	Action/Instruct	op. N Person Contacted: _	41.3n2 DON	Vehicle_IN_OUT
CA / REV / Date/Time; §.	Action/Instruct	op. N Person Contacted: _ ion (V) Estimate CSTFCI1801589+1K	41.3n2 DON	Vehicle_IN_OUT
CA / REV / Date/Time; §.	Action/Instruct	op. N Person Contacted: _ ion (V) Estimate CSTFCI1801589+1K	41.3n2 DON	Vehicle IN OUT



51 UBI AVE 1, #01-25 PAYA UBI INDUSTRIAL PARK, SINGAPORE 408933 TEL : (065) 62563561 FAX : (065) 62564315

Your Ref: D19006427MFSH

Date: 11 Oct 2019

Our Ref: CS/FCI19017757/Gyf3

The Motor Claims Department MS First Capital Insurance Ltd

Dear Sir/Madam,

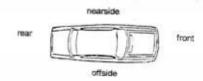
INITIAL INSPECTION REPORT OF VEHICLE NO. SJV9147S .

Please be informed that we had conducted the inspection of the abovementioned vehicle on <u>09/10/2019</u> at the premises of M/s <u>TAN LIM MOTOR PTE LTD.</u> and have the following to report:-

Workshop Estimate Amount	: S\$	5,369.36	
Revised Estimate Amount	: S\$	3,228.88	
"Check" Items Amount	: S\$	2000 VENERAL WALLEY	
Market Value	: <u>S\$</u>		
LTA Reimbursement Value	: <u>S</u> \$	-	
Nett Value	: <u>S\$</u>	21	

Description of Damage:

<u>The vehicle sustained damages</u>
at the rear n/s portion.



Yours faithfully

XING GUO QIANG Licensed Appraiser



MS First Capital Insurance Limited Co.Reg. No. 195000106C GST Reg. No. M2-0001676-9 6 Raffles Quay #21-00 Singapore 048580 Tel: (65) 6222 2311 Fax: (65) 6222 3547

Claims & Hotor Underwriting Dept: 36 Robinson Road #16-01 City House Singapore 068877 Tel: (65) 6507 3848 Fax: (65) 6507 3849 www.msfirstcapital.com.sg

MOTOR SURVEY ASSIGNMENT

Date

07-10-2019

Our Ref No. D19006427MFSH

Accident Date

07-10-2019

Claim Type. Third Party

Insured Vehicle

SHC3976D

Third Party Vehicle. SJV9147S

Survey Location

1 DEFU LANE 6

Contact Person.

CAYMEN

Contact No.

68585151/98303886

Fax No. 68580877

Survey Type

WITHOUT PREJUDICE: LIABILITY UNCLEAR:

Appointed

LKK AUTO CONSULTANTS PTE LTD

Surveyor

NA

Fax No. 68416315

Contact Person Contact Number.

NA

FOR DIRECT SETTLEMENT

Please submit to us the Tax Invoice together with letter of claim for Rental OR Loss of use (based on NIMA Benchmark rates) together with your survey report.

THIRD PARTY SURVEY REQUEST

Cc: Workshop

TAN LIM MOTOR PTE

Attention, NIL

Cc: TP Solicitor

LTD NA

TP Solicitor Fax No. NA

Officer Incharge

KARENT

IMPORTANT NOTE

Kindly submit the survey report via CWS within 14 days for survey assignment and 7 days for re-inspection.

This is a computer generated letter, no signature required.

Yvonne Wong (LKK Auto)

From:

caymen@tlmotor.com.sg

Sent:

Tuesday, November 05, 2019 2:37 PM

To:

Yvonne Wong (LKK Auto); Guo Qiang (LKKAuto)

Cc:

wei.shong@tlmotor.com.sg

Subject:

RE: SJV9147S - FINALIZE

Dear Yvonne,

COR confirmed.

Thank you.

Regards,



Caymen caymen@tlmotor.com.sg

+65 6858 5151 0.

+65 6858 0877

Tan Lim Motor Pte Ltd

1 Defu Lane 6 Singapore 539365 http://www.tlmotor.com.sg

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From: Yvonne Wong (LKK Auto) <yvonnewong@lkkauto.com>

Sent: Tuesday, November 5, 2019 11:07 AM

To: caymen@tlmotor.com.sg; Guo Qiang (LKKAuto) <GuoQiang@lkkauto.com>

Cc: wei.shong@tlmotor.com.sg Subject: RE: SJV9147S - FINALIZE

Hi Caymen

Confirm L/S \$2,650.00 @ 5 working days

Kindly send final invoice and all supporting documents directly to MS FIRST CAPITAL Insurance.

Thank you.

Best Regards,

Yvonne Wong (Ms) | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6256-3561 | email: yvonnewong@lkkauto.com | fax: 6256-4315 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: caymen@tlmotor.com.sg [mailto:caymen@tlmotor.com.sg]

Sent: Wednesday, October 16, 2019 5:22 PM

To: Guo Qiang (LKKAuto) < Guo Qiang@lkkauto.com >

Cc: wei.shong@tlmotor.com.sg Subject: SJV9147S - FINALIZE

Dear Guo Qiang,

Enclosed the revised calculation for your confirmation.

LS \$2,850.00 x 5 days.

Please reply.

Thank you.

Regards,



Caymen caymen@tlmotor.com.sg O. +65 6858 5151 F. +65 6858 0877 Tan Lim Motor Pte Ltd 1 Defu Lane 6 Singapore 539365 http://www.tlmotor.com.sg

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Yvonne Wong (LKK Auto)

From:	Yvonne wong (LKK Auto)	012	
Sent:	Tuesday, November 05, 2019 11:07 A		
То:	caymen@tlmotor.com.sg; Guo Qiang	(LKKAuto)	
Cc:	wei.shong@tlmotor.com.sg		
Subject:	RE: SJV9147S - FINALIZE		
Hi Caymen			
Confirm L/S \$2,650.00 @ 5 wor	rking days		
Kindly send final invoice	and all supporting documents	directly to MS FIRST (APITAL
Insurance.			
Thank you.			
Best Regards,			
Yvonne Wong (Ms) Case Handl	er		
LKK Auto Consultants Pte Ltd			
Phone: 6256-3561 email: yvonney	wong@lkkauto.com fax: 6256-4315		
Blk 51, Paya Ubi Industrial Park, U	bi Avenue 1, #02-25 S(408933)		
그 그리를 들어보면 사람이 아름다면 어린다면 어린다는 사람들이 하는데 하지만 하지 않는데 아름다면 하다고 했다.	g [mailto:caymen@tlmotor.com.sg]		
Sent: Wednesday, October 16,			
To: Guo Qiang (LKKAuto) <guo< th=""><th></th><th></th><th></th></guo<>			
Cc: wei.shong@tlmotor.com.sg Subject: SJV9147S - FINALIZE	3		
Dear Guo Qiang,			
Enclosed the revised calculation	n for your confirmation.		
LS \$2,850.00 x 5 days.			
Please reply.			
Thank you.			
Regards,			
otoria i 🐭 Singeriago 🕏 C			

Yvonne Wong (LKK Auto)

From:

Yvonne Wong (LKK Auto)

Sent:

Friday, October 11, 2019 7:17 PM

To:

'CWS Motor Claims'; SUR

Cc:

'Karen Tan'

Subject:

SURVEY ASSESSMENT - D19006427MFSH/1

Attachments:

SJV9147S DOA 07102019 REVERT.pdf

Dear Sir/ Madam

Enclosed preliminary revised of vehicle SJV9147S

Date of survey: 09/10/2019 Number of days: 5 days

Thank you.

Best Regards,

Yvonne Wong (Ms) | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6256-3561 | email: yvonnewong@lkkauto.com | fax: 6256-4315 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Admin-D (LKKAuto)

Sent: Tuesday, October 08, 2019 3:41 PM

To: 'CWS Motor Claims' <cwsmotorclaims@msfirstcapital.com.sg>; assignments <assignments@lkkauto.com>; SUR

<sur@lkkauto.com>

Cc: 'Karen Tan' <karentan@msfirstcapital.com.sg>
Subject: RE: SURVEY ASSESSMENT - D19006427MFSH/1

Dear Sir/Madam,

Thank you for your assignment.

Best Regards,

Summer Lee | Admin

LKK Auto Consultants Pte Ltd

Phone: 6741-8434 | email: assignments@lkkauto.com | fax: 6256-4315 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933) From: CWS Motor Claims < cwsmotorclaims@msfirstcapital.com.sg>

Sent: Tuesday, 8 October, 2019 3:32 PM To: ASSIGNMENTS@LKKAUTO.COM

Cc: CWS Motor Claims < cwsmotorclaims@msfirstcapital.com.sg>; Karen Tan < karentan@msfirstcapital.com.sg>

Subject: PRI: SURVEY ASSESSMENT - D19006427MFSH/1

Dear Sir/Mdm,

We refer to the above reference.

Please find attached the necessary documents for survey. Kindly submit your report via CWS within the next 14 days.

Note: All the accident reports are uploaded into CWS for your perusal.

Best Regards, Admin Team Claim Workflow System Motor Claims Department MS First Capital Insurance Limited

Tel: 6507 3848 Fax: 6507 3849

PS: This is a system generated mail. Please do not reply to this mail.

SGCARMART.COM THE ONLY PLACE FOR SMART CAR BUYERS

Honda Civic Used Vehicle List (5 vehicles)

Car Model Price Depreciation Reg Date Eng Cap Mileage Company Availability

Honda Civic Hybrid 1.3A \$32,800 \$6,550 /yr 03-Jun-2010 1,339 cc 140,000 km Sing Thai Hin Car Available

(New 5-yr COE) (Petrol-

Electric)

Fuel Economy Powered By Hybrid And Petrol. Beautiful Interior And Exterior. Trade In, Loan Quantum Available. Drop Us A Message For Viewing Appointment!

Office No. - 67490238

Ivan Pan - 93875259 | Alan Seah - 96622171

Honda Civic 1.6A VTi (New \$52,800 \$5,280 /yr 18-Jan-2010 1,595 cc 88,000 km San Hup Bee (S) Pte Ltd Available 10-yr COE)

New Paint And Fully Done Up. Immaculate Condition! 6 Months Gear Box And Engine Warranty. In House/Bank Loan Available.

Office No. - 69093556

Morning Wong - 86939109 | Paul Lee - 83133220 | Eugene - 87767863 | Cashudgen - 87825263

Honda Civic 1.8A \$59,800 \$45,380 /yr 25-Oct-2010 1,799 cc 150,000 km SKL Automobile Pte Ltd Available

Flexible Bank, In House Loan And Full Loan Available! Smooth Engine, Easy To Maintain Unit, Immaculate Condition. Popular Choice For A Powerful And Reliable Engine! Trade In Are Welcome. Hurry! Call U...

Office No. - 64658811

Don Ng - 92488800 | Joe Tang - 91122344 | CS Lee - 87877555 | Candy Chung - 90101312

Honda Civic 1.8A VTi-S (New \$37,555 \$7,500 /yr 09-Feb-2010 1,799 cc 120,000 km Cars Premium Available 5-yr COE)

Gteed Low Price! Free Warranty And Servicing With Purchase! 100% Coe Loan! Facelift Unit, Low Mileage. Good For Short Term Drive. Cheaper Than Rental, Renew 10 YEAR COE At \$56555 Are Welcome. Hurry Ca...

Office No. - 63654321

Jonathan Toh - 85006363 | Ong - 90267877

Honda Civic Type R 2.0M 3DR \$75,800 \$7,570 /yr 25-Jan-2010 1,998 cc 108,000 km Weili Auto LLP Available (New 10-yr COE)

Stock Exhaust And Stock Spoiler To Be Given. Reluctant Sale Due To Low Usage. Low Mileage. Price Is Inclusive Of New 10 Years COE. You Can Buy Without COE And Monitor The Price Of COE For The Next Few...

Office No. - 62922933

Ed - 90706167

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> Back to OneMotoring

Enquire PARF/COE Rebate for Registered Vehicle

Owner ID Type:	Singapore NRIC	
Owner ID:	865D	
Maria Single and the second second and the second second		NO THE
Vehicle No.:	SJV9147S	
Vehicle to be Exported:	No	
ntended Deregistration Date:	09 Oct 2019	
Vehicle Make:	HONDA	
Vehicle Model:	CIVIC IMA A	
Primary Colour:	Blue	
Manufacturing Year:	2008	
Engine No.:	LDA23021478	
Chassis No.:	JHMFD36208S206195	
Maximum Power Output:	70.0 kW (93 bhp)	
Open Market Value:	\$27,797.00	
Original Registration Date:	22 Feb 2010	
First Registration Date:	22 Feb 2010	
Transfer Count:	5	
Actual ARF Paid:	\$16.679.00	
	Yes	Halles
PARF Eligibility:	21 Feb 2020	
PARF Eligibility Expiry Date:		
PARF Rebate Amount:	\$8,339.00	research
COE Expiry Date:	31 Aug 2029	
COE Category:	A - Car (1600cc & below)	
COE Period(Years):	10	
PQP Paid:	\$29,328.00	
COE Rebate Amount:	\$29,012.00	
Total Rebate Amount:	\$37,351.00	

The information contained herein is correct as at 09 Oct 2019



Commands hence notify LKK MS FCIL Insured's Veh No : SHC3976D airer of the following:

陳林摩哮私人有限公司 TAN LIM MOTOR PTE LTD

MS FCIL Insured's Veh No : SHC3976D direction of the state of Accident : 07 October 2019 resurvey before after spray nanting 1 Defu Lane 6 Singapore 539365

Date of Accident : 07 October 2019 resurvey damaged part(s) dot 1 resurvey Tel : 68585151 (24 Hours) Fax : 68580877

* Third party survey is on a "Without Prejudice" basis GST Regn. No. : M2-8922054-2

. No illegal modification(s) is allowed

. Supplementary item(s) must be resurveyed and is subject to final approval from Insurance Company

Date: 07 October 2019

Mr Nay Yein Oo

Acknowledged by Repairer

Signature:

Date:

Estimate To Repair SJV9147S - Honda Civic IMAA

Chassis No: JHMFD36208S206195

S/No	Quantity	Description		Amount	
01	1 pc	LIST ITEMS n/s rear fender n/s rear fender inner cowling rear fender inner cowling clips @ \$5.80 n/s rear fender air vent rear windscreen moulding	\$	/980.00	841.5
02	1 pc	n/s rear fender inner cowling X	\$	× 135.80	X
03	4 ps	rear fender inner cowling clips @ \$5.80	S	/23.20	1
04	1 pc	n/s rear fender air vent &/ 01	S	38.40	/
05	1 pc	rear windscreen moulding / MCC.	\$	/36.80	/
06	1 pc	n/s rear lamp / CMA	\$	/370.00	280.2
07	1 pc	n/s rear lamp lower bracket X NN	\$	× 45.00	X
08	1 pc	rear humper . Ot	\$	/735.00	630
09	8 ps	rear bumper clips @ \$5.80	\$	46.40	/
10	1 pc	n/s rear bumper side retainer	\$	25.80	14.6
11	1 pc	rear humper reinforcement V A /A /	S	×562.80	117,1-11,109
	1 pc	rear bumper reinforcement X NN Cut \$145-90/	\$	2,999.20	X .
		Less 20 %	\$	599.84	1941
		Lead 20 70	\$	2,399.36	1528.8
		SPECIAL NETT ITEMS		2,000.00	100 miles
12	1 pc	rear windscreen sealant	\$	60.00	40
13	1 pc	n/s rear wheel sport rim / wt	\$	450.00	250
14	1 pc	n/s rear wheel tyre	\$	320.00	100
		7 601	s	830.00	390
		LABOUR & MISC. CHARGES		N2 4. V2 W	2 -
01		To transfer of tyre, rim and on wheel balancing.	\$	30.00	20
02		To check electrical lighting concerned.	\$	30.00	0/
03		To remove and refit rear windscreen glass.	\$	120.00	100.
04		To rust-proofing of the affected areas.	\$	60.00	1
05		Panel beating, knocking and straighten the necessary portion,	\$	1,000.00	600
06		remove and renewal of parts, adjust and realign the same. Putty and spray painting of the affected portion.	\$	900.00	500.
			\$	2,140.00	10.
		5 1/ays. 3545.0		741.171.73	13/0
		Total Ump Sum lepary. 20%: 2050	\$	5,369.36	
		After report photos.		5486.08	
		Total UnpSim Repair. 20%: 7650 After repair photos. Guo Qi Cp - 82880202			
		6/19/19.			
		01 19 4.			1

TAN LIM MOTOR PTE LTD

MS FCIL Insured's Veh No : SHC3976D Date of Accident : 07 October 2019

1 Defu Lane 6 Singapore 539365 Tel : 68585151 (24 Hours) Fax : 68580877

GST Regn. No.: M2-8922054-2

Mr Nay Yein Oo

Date: 07 October 2019

Estimate To Repair SJV9147S - Honda Civic IMA A

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MS FCIL Insured's Veh No : SHC3976D Date of Accident: 07 October 2019

1 Defu Lane 6 Singapore 539365 Tel: 68585151 (24 Hours) Fax: 68580877

GST Regn. No.: M2-8922054-2

Mr Nay Yein Oo

Date: 16 October 2019

Supplementary To Repair SJV9147S - Honda Civic IMAA
Chassis No.: IHMED36208S206195

/No	Quantity	Description	Ai	mount
)1	1 pc	LIST ITEMS n/s bootlid lamp Less 20 % Total	\$ \$ \$ \$	145.90 145.90 29.18 116.72 116.72
		lotai		
		- 2010 - 2010		
		\$ 1890-48		
		SN - \$ 390.00 1B - \$ 1310.00		
		\$ 2590.48		
		\$ 287.3.8		
		15\$2850.00 x 2 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

6		Affiliated to Federation Intern	ationale Des Experts En Autom	obile
MS F	IRST CAPITAL IN	SURANCE LTD	Ref : CS/FCI1901775	7/Gyf3n2
	OBINSON ROAD 01 CITY HOUSESI	INGAPORE 068877	Date: 11-11-2019 Code: FCI2	
	AL UNIVERSITY AND	Policy Particul	ars :- THIRD PARTY CLAI	M
	Insured Veh.	SHC 3976D	Veh. Inspected	SJV 9147S
	Policy No.		Coverage (\$)	0.00
	Claim No.	D19006427MFSH	Excess (\$)	0.00
	Assign From	KARENT	Assign Date	08/10/2019
		Vehicle P	articulars & Condition	
	Make & Model	HONDA CIVIC	c.c	1339
	Engine No.	HIDDEN	Year of Reg.	2010
	Chassis No.	JHMFD36208S206195	Colour	BLUE
	Odometer	280758	Steering	IN ORDER
	Brakes	IN ORDER	Modification	SPORTS RIM
	General	GOOD		
3.		Cor	nditions of Tyres	
		Size	Make	Balance
	R/H Front Tyre	215/45 R17	NEXEN	5 mm
	L/H Front Tyre	215/45 R17	NEXEN	5 mm
	R/H Rear Tyre	215/45 R17	NEXEN	5 mm
	L/H Rear Tyre	215/45 R17	NEXEN	5 mm
4.			iption of Damages	
	THE VEHICLE SU	STAINED DAMAGES AT THE	N/S REAR PORTION.	
	DAMAGES SEE D			
5.			neral Information	2011010010
	Accident Date	07/10/2019	Inspection Date	09/10/2019
	Survey held at	1 DEFU LANE 6		
	Repairer	TAN LIM MOTOR PTE LTD		
5a.	In an increase of		Remarks	
	B)THE INSPECTION	NSISTENT TO ACCIDENT RE ON WAS CONDUCTED ON A CE TO YOUR INSTRUCTION	:PORT. "WITHOUT PREJUDICE" BAS IS, WE HAVE NOT AUTHORIS	SIS. SED REPAIRS.
5b.		Estin	nate Days of Repair	
	ESTIMATED NOR	MAL PERIOD FOR REPAIR:	5 Working Day	ys



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. SJV 9147S

Qty	Description of Parts	Condition	Estimate By Workshop (\$))	Our Adjusted (\$)
	REPLACEMENT OF PARTS			
1	N/S REAR FENDER	BUCKLED	980.00	841.50
1	N/S REAR FENDER INNER COWLING	NOT NECESSARY	135.80	-
4	REAR FENDER INNER COWLING CLIPS @\$5.80	NECESSARY	23.20	23.20
	N/S REAR FENDER AIR VENT	DEFORMED	38.40	38.40
1	REAR WINDSCREEN MOULDING	NECESSARY	36.80	36.80
1	N/S REAR LAMP	CRACKED	370.00	280.20
1	N/S REAR LAMP LOWER BRACKET	NOT NECESSARY	45.00	-
1	REAR BUMPER	DEFORMED	735.00	630.00
8	REAR BUMPER CLIPS @\$5.80	NECESSARY	46.40	46.40
1	N/S REAR BUMPER SIDE RETAINER	CUT	25.80	14.60
1	REAR BUMPER REINFORCEMENT	NOT NECESSARY	562.80	
1	N/S BOOTLID LAMP (ADDITIONAL)	CUT	145.90	145.90
45	LESS 20% DISCOUNT	TESSEO.	-629.02	-411.40
			2,516.08	1,645.60
	SPECIAL NETT ITEMS			
1	REAR WINDSCREEN SEALANT (SN)	NECESSARY	60.00	40.00
1	N/S REAR WHEEL SPORT RIM (SN)	CUT	980.00 135.80 23.20 38.40 36.80 370.00 45.00 735.00 46.40 25.80 562.80 145.90 -629.02 2,516.08 60.00 430.00 30.00 1,000.00	250.00
1	N/S REAR WHEEL TYRE (SN)	CUT	320.00	100.00
			830.00	390.00
	LABOUR			
	TO TRANSFER OF TYRE,RIM AND ON WHEEL BALANCING.		30.00	20.00
	TO CHECK ELECTRICAL LIGHTING CONCERNED.		30.00	30.00
	TO REMOVE AND REFIT REAR WINDSCREEN GLASS.		120.00	100.00
	TO RUST-PROOFING OF THE AFFECTED AREAS.		60.00	60.00
	PANEL BEATING, KNOCKING AND STRAIGHTEN THE NECESSARY PORTION, REMOVE AND RENEWAL OF PARTS, ADJUST AND REALIGN THE SAME.		1,000.00	600.00
	PUTTY AND SPRAY PAINTING OF THE AFFECTED PORTION.		900.00	500.00
	A Company of the Anna Company of the		2,140.00	1,310.00

Report Ref No. CS/FCI19017757/Gyf3n2



Page No.:2 of 2

5,486.08	3,345.60
	2,650.00
	5,486.08

Report Ref No. CS/FCI19017757/Gyf3n2

MARKET VALUE: \$45,000.00 (EST)-LTA REIMBURSEMENT VALUE: \$37,351.00=NETT VALUE: \$7,649.00

8

XING GUO QIANG

M.MATAI, AMSAE-A

Automotive Assessor

St.S.

ADRIAN LING WAI PING

B.Eng,AMSOE,AMIRTE,AMSAE-A,M.MATAI

Licensed Appraiser

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