From: Date	Veh No SHA 2334 Z n Regn 26/01/201
Estimated Cost	Type: M.Car / 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:	Make Toyota PHVS (G4) 00 1798
at Workshop m/s	Colour Stule A/C. Insured / Std / NI / NA
of	Sp.Reading 288 (25 T/Radio: Insured / Std / NI / NA
Insured SAD 11842-	Eng/No:
Policy No.	C/No: JTDKB3FU6035629491
Claims No. MT / 1075256-002	Gen. Cond. Good / Fair / Poor / Burnt
Sum Insured: Excess:	Steering Inorder 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: 195 165 R 15
(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 OF DAVANTI
Bal. or Market Value	<u>Front</u> <u>Rear</u>
IDAC Accident Rport: Consistent? : Yes or No	R/Bal. 7 mm R/Bal. 8 mm
GIA / PR Seen: Consistent?: Yes or No	L/Bal. 7 mm L/Bal. 8 mm
Est. Repairs. days Res.: Yes or No	D.O.A. 11/12/19 D.O.I. 12/12/19
Lum Sum: % 3 Val.: Yes or No	Survey held at cornfortdelle (coynag)
CA / REV / REP. / 24 HRS	Des. of Damages Frt Rear O/S / N/S / U/C / Rooftop or
Vehicle: IN / OUT	The second secon
Date: Person Contacted	The U/C / Chassis frame / Body Structure affected due to collision.
Date / Time Action / Instruction	
SHA 24442-1804/LP(18014/00/4	DOW-19109/2018 (LIS)
SHD HBYK - CC4 A1G1300+257	1419293y 1-014-18/04/213
	(NIC)
. 5	
45: 447 0/= (Red 5	3338-28, 41%)
3 repair day S	, n=0 not0
conform on 20/2/19 with chiarg	RECEIVED 3 1 DEC 2019.
Daw/Time_File Pass (a) : Preli. Report	Days Of Repair: 3
: Final Report	Resurvey No. of Trip: 2 Survey Fee: 160
Estavime. File Return to i	Transportation
30/2/19 Typist Add Fer	9: Site Insp (\$)_3+R8_8(
	: Interview (\$ 1 Tholes
Report Former:	: Tech, Irox Cl) one:
\$4750 =	"Meal-erwind"
	160

TP Claims against NTUC Income: Follow-Through Survey

Date: 20/12/2019

S/No	Income Reference	Claimant (Owner / Taxi Company)	Claimant Vehicle No.	Income Vehicle No.	Date of Accident	Time of Accident	Estimate	te
п	MT/1075349-002	COMFORTDELGRO ENGINEERING PTE LTD	SHA 4453A	GBC 7205R	10/12/2019	17:25	\$ 3,5	00'955'
2	MT/1075166-002	CITYCAB PTE LTD	SHC 389T	SLU 119P	10/12/2019	15:25	\$ 8,3	8,314.40
3	MT/1075256-002	COMFORTDELGRO ENGINEERING PTE LTD	SHA 2334Z	SHD 1182K	11/12/2019	9:30	\$ 8,0	,088.28

Claim received from LKK

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 <u>truthful and accurate</u> 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.

aforesaid.	isent to the archiving of this report at the centre and to copies of the report being made available
	ACCIDENT STATEMENT
Date Of Report	11/12/2019 11:51
Date Of Accident	11/12/2019 09:30
Exact Location Of Accident	SLIP RD FROM BT BATOK EAST AVE 2 TO BT BATOK AVE 6
Country/State of Loss	SINGAPORE
	DETAILS OF OWN VEHICLE
Vehicle Registration Number	SHA2334Z
Insured/Policyholder	
Name Of Registered Owner	COMFORT TRANSPORTATION PTE LTD
Co Reg No	199303821R
Email Address	FLEETSAFETY@CDGTAXI.COM.SG
Mobile Phone No	
Alternative Phone No	OFFICE-65508768
Vehicle Particulars	
Manufacturer	ТОУОТА
Model	PRIUS HYBRID 4G
Exact Purpose for which vehicle was being used a time of accident	t
Are you claiming under your own insurance policy for repair to your vehicle?	NO
If No. Diagon state nation to be taken	THER BARTY

If No, Please state action to be taken

THIRD PARTY

Vehicle Category

TAXI

Insurance Company

Name of Insurance Company

INDIA INTERNATIONAL INSURANCE PTE LTD

Type Of Coverage

THIRD PARTY FIRE AND/OR THEFT

Fleet Policy

YES

Policy Number

MCOM0015

Cover Note Number

Driver

Name of Driver WONG CHIN CHAN

 NRIC No
 \$1183056J

 Date Of Birth
 08/08/1955

 Occupation
 OUTDOOR

 Date Of Driving Pass
 19/07/1976

Driving Experience 43 YEARS AND 4 MONTHS

Gender MALE

Mobile Number (LOCAL) +65-91168722

Fax Number

Contact Number

EMail Address WONGCHINCHAN@HOTMAIL.COM

BLK 21 BEDOK RESERVOIR VIEW Address

#03-01

478936 Postcode

Was driver an employee of the Insured's Company

If No, Relationship of the Driver with the Insured

Vehicle Registration Number of Driver's Own

Vehicle

OTHER - TAXI DRIVER

Insurance Company of Driver's Own Vehicle

General Information of the Accident

Type Of Accident COLLISION - HEAD TO REAR

Weather Conditions RAINING Road Surface WET

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

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)

4

Passenger 1

NAME:

: FEMALE

Passenger 2

NAME:

102

GENDER:

GENDER:

: FEMALE

Passenger 3

NAME:

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

REFER ATTACHED

Attachment(s)

Are accident photos available for attachment?

YES

Was there any video captured by Car Camera?

YES

Remarks/ Reasons:

Was there any audio recorded?

NO

DETAILS OF OTHER VEHICLE PROPERTY 1

Vehicle Registration Number SHD1182K

Vehicle Make/Model/Colour PREMIER TAXI

Details Of Properties Vehicle Category

TAXI

Name of Driver UNKNOWN

Page 2 of 16

NRIC/Passport Number
Contact Number

Address

Postcode

Insurance Company Name

Nature Of Damage

FRONT

No. Of Passenger (Including Driver)

Sketch Plan Pg. 1

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 companies
- 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:

- (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:
 - (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
- (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.

COMFORT TRANSPORTATION PTE LTD

Policyholder's Signature Date & Time:

S

Driver's Signature

(If driver is not the policyholder)

Date & Time:

Reporting Centre Personnel's Signature Name

NRIC/FIN No.

Loke Wei Yieng

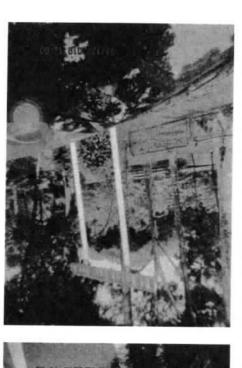
Page 4 of 16

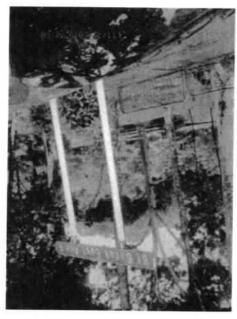
Sketch Plan Pg. 2

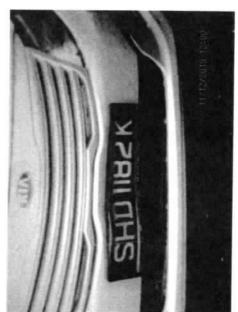
	Bu	ikit Battok	East A	186	Ш
				HHH	
					Ш
A 3 3 (A) 3	3342		- 16		
B: SHD	1185 K				Ш
DESCRIBE CIRCUMSTANCE	E OF THE ACCIDENT		HBU	th Buttole to And 2	stil
		OH NIS			17.4
Or Or	1 11/12/101	on abou	1 09:30) Mis, I	Vel
comes to	stop at	above	said s	slip road	/ -
	The second	CIRCUM	3000	SUP TOOLG	
check truff	ic. Sudd	only Ven	B car	ne from	be
		J			
collided on	to the r	ear per	tirn of i	ny startio	mai
-laui 03 p	2000 110 211		V 22-10 200		
W 03 1	passengers	ONDURIT	my	taxi.	
No injury a	17 7/4 PC	oint of	accident.	Scene s	hote
, ,				+	
taken to s	support mu	1 claums			
	7 .	J			
DECLARATION I/We declare the foregoing part	iculars are true in every r	espect.			

Date & Time:

NRIC/FIN No. Loke Wel Yieng













OMFORTDELGRO ENGINEERING

member of COMFORTDELGRO

ComfortDelGro Engineering Pte Ltd

205 Braddell Road Singapore 579701 Mainline + 65 6383 6280 Facsimile + 65 8280 9755

Date/Time 20 Uniffer 3 12 2019 13:18 Page: 1

JOB CARD	Sales Order:	JC NO.: 305366325
	REGN NO.: SHA2334Z	MILEAGE
E LTD	MAKE: TOYOTA	FUEL EF
7	MODEL PRIUS HYBRID(G4)1	DATE/TIME IN 1.12.2019 10:50
	YR OF MANU. 26.07.2017	TARGET DATE
8		COMPLETION DATE/TIME:
	E LTD	E LTD REGN NO.: SHA2334Z MAKE: TOYOTA

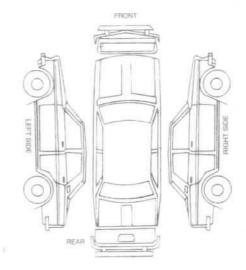
JOB DESCRIPTION

Accident Date: 11.12.2019

NATURE: 3P 11.12.2019

S/NO LABOR CODE

DESCRIPTION



		3	
KED & PASSED OUT BY:			
SERVICE ADVISOR			CUSTOMER'S SIGNATURE
ledgement Slip		Exit Pass	
No.: SHA2334Z	CHIANG	Vehicle No.: SHA2334Z	
of Service Advisor	Signature/Date	Name of Service Advisor	Date
eturned to Service Reception upon o		To be kept by Security Guard	

COMFORTDELGRO

305366325 Our Job Ref No : ComfortDelGro Engineering Pte Ltd 19/12/19 59 Loyang Drive Singapore 508969 Fax: 6546 8156 **FINALIZATION FORM** ORM LKK To Fax: PARAM Attn SHA2334Z 11/12/19 The survey and estimates of the repairs of the above-mentioned vehicle are as follows:-Z The repair job shall bill to: NTUC SHD1182K 2. The finalized amount shall be: Spare Parts after List discount (a) Labour Charges (b) Total for Part-By-Part Repair Cost Lumpsum Repair (if applicable) (c.) Total for Lumpsum repair cost after Less: Final Lumpsum Repair cost \$4,750.00 3. Estimated normal period for repairs: working days. 4. We shall treat the above amount as Correct and Confirmed if there is no reply from you within 7 working days 5. Thank you for your assistance. We confirm the estimates and finalized amount Signature: Signature: : CHIANG Name Name 20/12/19 Tel : 62148314 Date Fax : 65468156 For Official Use Only Document Confirm By Item Amount Attached Remarks (Signature) Yes or No Rental Rate P/Day YES Loss of Income Paid N 3. Survey Fees LTA Search Fee 7.49 Medical Fees (on behalf of driver, if applicable)

Remarks:			
_			

Overrun

COMFORTDELGRO ENGINEERING PTE LTD

REPAIR ESTIMATE

VEHICLE NO: SHA 2334Z

MAKE

MODEL : TOYOTA PRIUS

11/12/2019 14:54 Charg

DDEL	: TOYOTA PRIUS)	_,
	PARTS DESCRIPTION	QTY	UNIT PRICE	F	MOUNT	
	REAR TRUNK LID COVER DD			\$	1,126.60	
	REAR TRUNK LID LOCK XUV	,		\$	457.90	
	REAR TRUNK LID GLASS (BLACK COLOR)			\$	733.50	
	GARNISH SUB-ASSY, BACK DOOR, OUTSIDE XIN)		\$	889.70	
	REAR TRUNK LID LOGO(PRIUS)			\$	52.90	
	REAR TRUNK LID LOGO(HYBRID)			\$	52.90	
	REAR TRUNK LID LOGO(TOYOTA STAR)			\$	47.00	
	REAR BUMPER DEF			\$	458.60	
	REAR BUMPER RE-INFORCEMENT			\$	318.80	
	REAR BUMPER UNDER COVER			\$	552.60	
	REAR BUMPER SIDE RETAINER × \(\cap \)			\$	112.70	
	REAR BUMPER TOWING COVER SCOT			\$	82.70	
	REAR BUMPER CLIPS			\$	22.00	
	REAR END PANEL BUC			\$	602.10	
	REAR END PANEL GARNISH		*	\$	165.80	
	REAR WINDSCREEN GLASS WITH MOULDING	ec		\$	1,778.30	
	SUB TOTA	AL		\$	7,454.10	
	LESS 25	%		\$	1,863.53	
	DISCOUNTED TOTAL	AL		\$	5,590.58	1
	REAR NO. PLATE WITH TRIM COVER SCYREAR TRUNK LID APPS STICKER VECTOR REAR TRUNK LID COMFORT & TEL NO. STCIKER	vec-		\$ \$ \$	100.00 40.00 60.00	NETT
	REAR BUMPER REVERSE SENSOR XXX			\$	135.70	THE STATE OF THE S
	REAR WINDSCREEN SEALANT			s	46.00	
	DEAD TYPE DH MANA LKK Auto Cons	ultants hence	notify	\$	216.00	
	To display damage Parts processors Parts processors			\$	597.70	. [
				-	· 447	501
	No illegal modifica:	is on a "Without F	Prejudice" basis	1	19:2	
	Supplementary its	only) is allowed		"	,	
	Panel Beating	Proportion instr	rance Company	\$	700.00	364
	Spray Painting Charge	pairer	18/10 0/2	\$	750.00	\$55
	Wiring Charge Signature:	150	1201	s	50.00	\$31
	Tuff Kote	1	Pan (NKC)	S	722 272	2
	Remove/Refix Cushion & Upholstery Rear		1.0 132	\$	150.00	Xh
	Remove/Refix Rear Windscreen Glass	\ \ \	12/12/17	s	120.00	lesses.
	Remove/Refix Reverse Sensor		DEVER	s	80.00	\$ 30
		Onve	quart Brigg	a co	00.00	11. 2
1.0	TOTAL LABOU	Reve	22718	\$	1,900.00	1
	TOTAL LABOU	350	aft reprive	Ψ	1,300.00	1
		. 1/1/9	aharto.			1
	ESTIMATE TOTAL		N. Carlotte	S	8,088.28	

be prepared after the vehicle is surveyed by a motor Surveyor appointed by the insurance company.



National Assessment Centre Services

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

TEL: 6841 0055 FAX: 6841 6315





NET TO INCOME INCOME	DANIOE OO OPERATIVE : TO	D-f	NO (INIC 4000000	20/5-40-0
NTUC INCOME INSU	RANCE CO-OPERATIVE LTD	Ref:	NS/INC1902206	53/Fyt3e2
73 BRAS BASAH RO #05-01 NTUC TRADE 189556	AD UNION HOUSESINGAPORE	Date:	06-01-2020	
		Code:	INC4	
1.	Policy Particulars	:- THIR	D PARTY CLAIM	
Insured Veh.	SHD 1182K	Veh. I	nspected	SHA 2334Z
Policy No.		Cover	age (\$)	0.00
Claim No.	MT/1075256-002	Exces	s (\$)	0.00
Assign From		Assig	n Date	12/12/2019
2.	Vehicle Parti	culars &	& Condition	
Make & Model	TOYOTA PRIUS	c.c		1798
Engine No.	HIDDEN	Year o	of Reg.	2017
Chassis No.	JTDKB3FU603562949	Colou	r	BLUE
Odometer	288125	Steeri	ng	IN ORDER
Brakes	IN ORDER	Modif	cation	SPORTS RIM
General	FAIR			
3.	Condit	ions of	Tyres	
	Size	Make		Balance
R/H Front Tyre	195/65 R15	DAVA	NTI	7 mm
L/H Front Tyre	195/65 R15	DAVA	NTI	7 mm
R/H Rear Tyre	195/65 R15	DAVA	NTI	8 mm
L/H Rear Tyre	195/65 R15	DAVA	NTI .	8 mm
4.	Descripti	on of D	amages	
THE VEHICLE SI	JSTAINED DAMAGES AT THE RE	AR POR	TION.	
DAMAGES SEE I	DETAILS.			
5.	Genera	Inform	nation	
Accident Date	11/12/2019	Inspe	ction Date	12/12/2019
Survey held at	COMFORTDELGRO ENGINEE	RING PT	E LTD	
	59 LOYANG DRIVE SINGAPORE 508969			
5a.		emarks		AT SUPPLEMENT OF
	ON WAS CONDUCTED ON A"WIT ICE TO YOUR INSTRUCTIONS, W			
5b.	Estimate	Days o	f Repair	
ESTIMATED NO	RMAL PERIOD FOR REPAIR:		3 Working Days	



National Assessment Centre Services

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

TEL: 6841 0055 FAX: 6841 6315





ADJUSTMENT ON REPAIR COST FOR VEHICLE NO. SHA 2334Z

Qty	Description of Parts	Condition	Estimate By Workshop (\$)	Our Adjusted (\$)
	REPLACEMENT OF PARTS			
1	REAR TRUNK LID COVER	DENTED	1,126.60	1,126.60
1	REAR TRUNK LID LOCK	NOT NECESSARY	457.90	:-
1	REAR TRUNK LID GLASS (BLACK COLOR)	NECESSARY	733.50	733.50
1	GARNISH SUB-ASSY, BACK DOOR, OUTSIDE	NOT NECESSARY	889.70	-
1	REAR TRUNK LID LOGO (PRIUS)	NECESSARY	52.90	52.90
1	REAR TRUNK LID LOGO (HYBRID)	NECESSARY	52.90	52.90
1	REAR TRUNK LID LOGO (TOYOTA STAR)	NECESSARY	47.00	47.00
1	REAR BUMPER	DEFORMED	458.60	458.60
1	REAR BUMPER RE-INFORCEMENT	BUCKLED	318.80	318.80
1	REAR BUMPER UNDER COVER	CUT	552.60	552.60
1	REAR BUMPER SIDE RETAINER	NOT NECESSARY	112.70	
1	REAR BUMPER TOWING COVER	SCRATCHED	82.70	82.70
10	REAR BUMPER CLIPS	NECESSARY	22.00	22.00
1	REAR END PANEL	BUCKLED	602.10	602.10
1	REAR END PANEL GARNISH	NOT NECESSARY	165.80	
1	REAR WINDSCREEN GLASS WITH MOULDING	NECESSARY	1,778.30	1,778.30
	LESS 25% DISCOUNT		-1,863.53	-1,457.00
			5,590.57	4,371.00
	SPECIAL NETT ITEMS			
1	REAR NO. PLATE WITH TRIM COVER (SN)	SCRATCHED	100.00	100.00
1	REAR TRUNK LID APPS STICKER (SN)	NECESSARY	40.00	40.00
1	REAR TRUNK LID COMFORT & TEL NO. STICKER (SN)	NECESSARY	60.00	60.00
1	REAR BUMPER REVERSE SENSOR (SN)	NOT NECESSARY	135.70	
1	REAR WINDSCREEN SEALANT (SN)	NECESSARY	46.00	46.00
1	REAR TYRE, RH (SN)	NOT NECESSARY	216.00	
			597.70	246.00
	LABOUR			
	PANEL BEATING.		700.00	640.00
	SPRAY PAINTING CHARGE.		750.00	550.00

Report Ref No. NS/INC19022063/Fyf3e2



National Assessment Centre Services

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



Reg. No: 52983356E GST Reg. No. 20-0405911-H



Page No :2 of 2

Qty	Description of Parts	Condition	Estimate By Workshop (\$)	Our Adjusted (\$)
	WIRING CHARGE.		50.00	30.00
	TUFF KOTE.		50.00	50.00
	REMOVE / REFIX CUSHION & UPHOLSTERY REAR.	NOT NECESSARY	150.00	-
	REMOVE / REFIX REAR WINDSCREEN GLASS.		120.00	80.00
	REMOVE / REFIX REVERSE SENSOR.		80.00	30.00
			1,900.00	1,380.00
	GRAND TOTAL		8,088.27	5,997.00

RECOMMENDED COST OF LUMP SUM REPAIRS	THE RESERVE OF THE PARTY OF THE	4,750.00
(TO ITS PRE-ACCIDENT CONDITION) (CONFIRMED)		

Report Ref No. NS/INC19022063/Fyf3e2

PARASURAM S/O SHANMUGAM

Asst. Automotive Assessor

K.K.LAU CPT(RET)

BEng(Hons),B.Bus,MBA,PEng,PE, MInstAEA,MASME,MIRTE

REGD Auto Consultant-SAE, Licensed Appraiser