

ASS. REC. BY:

REF: CS/SMD 20000935/12t-f3/12

Special Instructions:

Surveyor: Tanfirm

ASSIGNMENT (Office)

From (Person): Graa Tio of SMD Date/Time: 15.1.2020 2.07p.m

Estimated Cost: Bill to:

OD / TP / WS / TP RES / OD RES / EVA / INV / MV / CS

To Inspect Vehicle No: Sgs 4480M Insured: GBD 3614P

at Workshop m/s Chung Auto Tel: 8 6667775

of 5 Soon Lee Street #01-60

Policy No: Claim No: CHST 2002237 / GPL - LK

Sum Insured: Excess:

Make of Veh: D.O.A 13.1.2020
(Client's Record)

CA / REV / REP. / REV 24 HRS

H.O.D. Endorsement:

Date/Time: 15.1.2020 2.22p.m Person Contacted: Muri Vehicle: IN/OUT

Date/Time	Action/Instruction (✓) Estimate
	SGS 4480M - NA/INC 13/01/2020
	GBD 3614P - X
20/1 @ 10:21am	Revised via preli advise.



Auto
Consultants
Pte Ltd

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

Your Ref: CMTD2000237/GPL

Date: 20/01/2020

Our Ref: CS/SMO20000935/T1tf3

The Motor Claims Department
SOMPO INSURANCE SINGAPORE P

Dear Sirs/Mdm

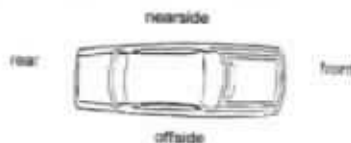
PRELIMINARY ADVICE OF VEHICLE NO. SGS 4480M.

Please be informed that we had conducted the inspection of the above-mentioned vehicle on 17/01/2020 at the premises of M/s Cheng Auto and have the following to report: -

Workshop Estimate Amount	: S\$ <u>9,957.12</u>
Revised Estimate Amount	: S\$ <u>4,759.72</u>
"Check" Items Amount	: S\$ <u>432.72</u>
Market Value	: S\$ <u> </u>
LTA Reimbursement Value	: S\$ <u> </u>
Nett Value	: S\$ <u> </u>

Description of Damage:

The vehicle sustained damages at the rear portion and parts.



Repair days: 4

Comments/ Present Status:

Damages Consistent.

Yours faithfully

Taufikh

Automotive Assessor

Nivitha (LKK Auto)

From: Teo, Grace <grace.teo@sompo.com.sg>
Sent: Wednesday, 15 January 2020 2:07 PM
To: CLAIMS@CHENGAUTO.COM; Gnoh, Pau Loong; 'admin-d@lkkauto.com'; 'assignments@lkkauto.com'
Cc: Ye, Yong Kang Melvin; Henry, Irene James; sur@lkkauto.com
Subject: CMTD2000237/GPL - LKK/ GBD3614P & SGS4480M - WONG CHEE SEONG | DOA : 13/01/2020

Our Reference: CMTD2000237/GPL
Your Reference: SGS4480M

Without Prejudice
EMAIL ONLY

Date: 15/01/2020

OUR Email: motorsurvey@sompo.com.sg

Attention:
M/S CHENG AUTO BODYWORKS

Dear Muru,

ACCIDENT INVOLVING GBD3614P & SGS4480M ON 10.01.2020

We refer to your email reply of today.

We will appoint Mr. Mohd Taufikh of LKK Auto to conduct the survey.

Hi LKK AUTO,

Please make the arrangement to survey for **SGS4480M** on a without prejudice and any admission of liability basis.

Please revert your report upon completion of survey to my colleague, **Mr. Pau Loong**.

Thank you.

Please note our office will be closed on 24th January 2020 (Friday). Business will resume on 28th January 2020 (Tuesday).

Wishing you a happy and prosperous Lunar New Year, filled with wealth, good health and success always!

Best Regards

Grace Teo

Claims Division

D: 6329 5170 | T: 6461 6555 | F: 6221 3147

For motor claims survey request, please email to motorsurvey@sompo.com.sg



Sompo Insurance Singapore Pte. Ltd.

50 Raffles Place, #05-01/06 Singapore Land Tower, Singapore 048623

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From: CLAIMS@CHENGAUTO.COM <CLAIMS@CHENGAUTO.COM>

Sent: Wednesday, January 15, 2020 1:46 PM

To: Teo, Grace <grace.teo@sompo.com.sg>; Gnoh, Pau Loong <PauLoong.Gnoh@sompo.com.sg>

Cc: Ye, Yong Kang Melvin <melvin.ye@sompo.com.sg>; Henry, Irene James <irene.henry@sompo.com.sg>

Subject: RE: CMTD2000237/GPL - PRI(LIA)/ GBD3614P & SGS4480M - WONG CHEE SEONG | DOA : 13/01/2020 | REF. NO. : NEW

Dear Ms Grace Teo,

Thank you for providing us with a list of surveyors. We will prefer Mr Mohd Taufikh from LKK Auto Consultants.

Our client will leave the vehicle with us tomorrow morning, 16/01/2020.

Thanks & Best Regards,

Claims Department

Murugesan



CHENG AUTO BODYWORKS

HP: 8666 7775 | Office-Tel: 6631 0707 | Fax: 6316 2431

Reporting Centre

Address: 5 Soon Lee Street #01-60 Pioneer Point, Singapore 627607

Email: claims@chengauto.com

Workshop

Address: 5 Soon Lee Street #01-62 Pioneer Point, Singapore 627607

Email: cab@chengauto.com

Spraypainting**Address:** 1 Soon Lee Street #06-41 Pioneer Centre, Singapore 627605**Email:** cab@chengauto.com**From:** Teo, Grace <grace.teo@sompo.com.sg>**Sent:** Wednesday, January 15, 2020 10:07 AM**To:** CLAIMS@CHENGAUTO.COM; Gnoh, Pau Loong <PauLoong.Gnoh@sompo.com.sg>**Cc:** Ye, Yong Kang Melvin <melvin.ye@sompo.com.sg>; Henry, Irene James <irene.henry@sompo.com.sg>**Subject:** CMTD2000237/GPL - PRI(LIA)/ GBD3614P & SGS4480M - WONG CHEE SEONG | DOA : 13/01/2020 | REF. NO. : NEW

Our Reference: CMTD2000237/GPL

Your Reference: SGS4480M

Without Prejudice**EMAIL ONLY**

Date: 15/01/2020

OUR Email: motorsurvey@sompo.com.sg**Attention:****M/S CHENG AUTO BODYWORKS**

Dear Muru,

ACCIDENT INVOLVING GBD3614P & SGS4480M ON 10.01.2020

We refer to your Notice of Accident dated 15/01/2020.

Please be informed that **Mr. Gnoh Pau Loong** is the handler of this case who can be contacted at 63295 217/
PauLoong.Gnoh@sompo.com.sg.

We intend to conduct a pre-repair survey of the damage to your client's/your customer's vehicle jointly with your client/your motor workshop. We propose to use one of the motor surveyors named in the attached list to conduct the joint pre-repair survey as a single joint expert.

Pre-Repair Survey

	Motor Surveyor	Surveyor	Selection (Indicate as tick)
1	Raleigh Services	Andrew Ow Yong	
		Vincent Ng	
2	LKK Auto Consultants	Kenneth Kong (North area)	
		Marcus Chua (East area)	
		Mohd Rasul (West area)	
		Mohd Taufikh (West area)	
3	Priority Services	Jimmy Lee	
		Lawrence Ng	

Please let us know within **two (2) working days** whether you agree to the appointment of any of these motor surveyors as a single joint expert. You may select up to two of the listed motor surveyors. We will bear the cost of the pre-repair survey carried out by the single joint expert.

Aside to Pau Loong,

Please assist on the liability request from Cheng Auto Bodyworks.

Please note our office will be closed on 24th January 2020 (Friday). Business will resume on 28th January 2020 (Tuesday).

Wishing you a happy and prosperous Lunar New Year, filled with wealth, good health and success always!

Best Regards

Grace Teo

Claims Division

D: 6329 5170 | T: 6461 6555 | F: 6221 3147

For motor claims survey request, please email to motorsurvey@sompo.com.sg



Sompo Insurance Singapore Pte. Ltd.

50 Raffles Place, #05-01/06 Singapore Land Tower, Singapore 048623

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From: CLAIMS@CHENGAUTO.COM <CLAIMS@CHENGAUTO.COM>

Sent: Wednesday, January 15, 2020 9:43 AM

To: Claims - Motor Survey <MotorSurvey@sompo.com.sg>

Subject: SGS4480M - WONG CHEE SEONG | DOA : 13/01/2020 | REF. NO. : NEW

Dear Sir/Madam,

We, the repairers for vehicle (SGS4480M) is filing a Third Party Claim against your insured (GBD3614P).

Kindly arrange a surveyor for a pre-inspection.

We look forward to your prompt reply.

Please let us have the Claim Ref. No. for future correspondence.

Thanks & Best Regards,
Claims Department



CHENG AUTO BODYWORKS

HP: 8666 7775 | Office-Tel: 6631 0707 | Fax: 6316 2431

Reporting Centre

Address: 5 Soon Lee Street #01-60 Pioneer Point, Singapore 627607

Email: claims@chengauto.com

Workshop

Address: 5 Soon Lee Street #01-62 Pioneer Point, Singapore 627607

Email: cab@chengauto.com

Spraypainting

Address: 1 Soon Lee Street #06-41 Pioneer Centre, Singapore 627605

Email: cab@chengauto.com

Denise Tay (LKKAuto)

From: Denise Tay (LKKAuto)
Sent: Monday, 20 January 2020 10:21 AM
To: Admin-D (LKKAuto); 'Teo, Grace'; 'Gnoh, Pau Loong'; assignments
Cc: 'Ye, Yong Kang Melvin'; 'Henry, Irene James'; SUR
Subject: RE: CMTD2000237/GPL - LKK/ GBD3614P & SGS4480M - WONG CHEE SEONG | DOA : 13/01/2020
Attachments: PRELI ADVISED OF SGS 4480M.pdf

Dear Sir/Madam,

Enclosed preliminary revised of vehicle **SGS 4480M**
Number of days (estimated) : 4 days

Best Regards,

Denise Tay | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6256-3561 | email: denisetay@lkkauto.com | fax: 6256-4315

Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Admin-D (LKKAuto) <admin-d@lkkauto.com>
Sent: Wednesday, 15 January 2020 2:28 PM
To: 'Teo, Grace' <grace.teo@sompo.com.sg>; 'Gnoh, Pau Loong' <PauLoong.Gnoh@sompo.com.sg>; assignments <assignments@lkkauto.com>
Cc: 'Ye, Yong Kang Melvin' <melvin.ye@sompo.com.sg>; 'Henry, Irene James' <irene.henry@sompo.com.sg>; SUR <sur@lkkauto.com>
Subject: RE: CMTD2000237/GPL - LKK/ GBD3614P & SGS4480M - WONG CHEE SEONG | DOA : 13/01/2020

Dear Sir/Madam,

Thank you for the assignment.

Please be informed that vehicle currently not in the workshop, repairer will arrange.

"Wishing you a Happy and Prosperous Lunar New Year"



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)

Denise Tay (LKKAUTO)

From: CLAIMS@CHENG AUTO.COM
Sent: Tuesday, 11 February 2020 5:29 PM
To: Taufikh (LKKAUTO)
Cc: Denise Tay (LKKAUTO)
Subject: RE: SGS 4480M - WONG CHEE SEONG | DOA : 13/01/2020 | REF. NO. : CMTD2000237/GPL
Attachments: AFTER REPAIR (3).jpg; AFTER REPAIR (5).jpg; AFTER REPAIR (1).jpg; AFTER REPAIR (2).jpg; AFTER REPAIR (4).jpg

Dear Mr Taufikh,

Attached are the after-repair pictures.

We refer to your offer of \$3400 before GST, we accept your offer.

Please advise if we should submit the LOD to you.

Thanks & Best Regards,
Claims Department

Rachel Lai



CHENG AUTO BODYWORKS

HP: 8666 7775 | Office-Tel: 6631 0707 | Fax: 6316 2431

Reporting Centre

Address: 5 Soon Lee Street #01-60 Pioneer Point, Singapore 627607

Email: claims@chengauto.com

Workshop

Address: 5 Soon Lee Street #01-62 Pioneer Point, Singapore 627607

Email: cab@chengauto.com

Spraypainting

Address: 1 Soon Lee Street #06-41 Pioneer Centre, Singapore 627605

Email: cab@chengauto.com

From: Taufikh (LKK Auto) <taufikh@lkkauto.com>
Sent: Tuesday, February 11, 2020 11:43 AM
To: CLAIMS@CHENG AUTO.COM
Cc: 'Denise Tay (LKKAUTO)' <denisetay@lkkauto.com>
Subject: RE: SGS 4480M - WONG CHEE SEONG | DOA : 13/01/2020 | REF. NO. : CMTD2000237/GPL

Hi Rachel,

Refer attached, COR I/s \$3400 , 4 days.

Please forward the after repair photos, thank you.

DATE: 17/01/2020

REPAIR DETAILS	
REFERENCE	
Vehicle Reg No.	: SGS4480M
Make & Model	: VOLKSWAGEN / TOURAN 1.4L AT TSI 1T3284
Chassis No.	: WVGZZ21TZW094871
Engine No.	: CAV299448
Manufactured Year	: 2011
Labour	: REPAIRER'S
TP Vehicle Reg No.	: GBD3614P
DOA & Location	: 13/01/2020 KJE BEFORE WOODLANDS RD EXIT
Our Ref	: SGS4480M / WONG CHEE SEONG

ESTIMATES OF PARTS

No.	Qty	Description	Part No.	Price
1	1	REAR BUMPER	de ✓ S	1,677.60
2	1	REAR BUMPER RETAINER RH	x S	90.10 nn
3	1	REAR BUMPER RETAINER LH	nei S	90.10
4	1	REAR BUMPER BRACKET RH	x S	107.60 nn
5	1	REAR BUMPER BRACKET LH	nei S	107.60
6	1	REAR BUMPER REFLECTOR RH	x S	133.70 nn
7	1	REAR BUMPER REFLECTOR LH	nei S	133.70
8	1	REAR BUMPER LOWER LIP COVER	nei S	900.90
9	1	REAR BUMPER REINFORCEMENT → photo.	bt ✓ S	900.90
10	1	END PANEL → photo.	Rx S	1,997.10
11	1	REAR FENDER LH	Rx S	1,776.70
12	1	REAR LH TAIL LAMP	crs ✓ S	480.80
Sub-Total (S\$)				\$ 8,396.80
SAAA List Item Discount 10% (S\$)				\$ 839.68
Sub-Total (S\$)				\$ 7,557.12

LABOUR

No.	Description	Price
1	LABOUR	500 S 800.00
2	SPRAYPAINTING	500 S 800.00
3	REMOVE AND REPLACE PARKING SENSOR PLUS DIAGNOSTIC RESET	100 S 300.00
Total Labour (S\$)		\$ 1,900.00

MISCELLANEOUS ITEMS

No.	Description	Price
1	REAR PARKING SENSOR	200 nn ✓ S 300.00
2	REAR BUMPER CLIPS SET	30 nei ✓ S 100.00
3	REAR FENDER SEALANT	X S 100.00
Total Miscellaneous Items (S\$)		\$ 500.00

Total Parts (\$\$)	\$	7,557.12
Total Labour (\$\$)	\$	1,900.00
Total Miscellaneous (\$\$)	\$	500.00
Total (\$\$)	\$	9,957.12
GST 7% (\$\$)	\$	697.00
Grand Total (\$\$)	\$	10,654.12

L&K Auto Consultants hereby notify
the Repairer of the following:

- To resurvey before/after spray painting
- To display damaged parts) during resurvey
- Parts prices are subject to confirmation
- Third party survey is on a "Without Prejudice" basis
- No illegal modifications is allowed
- Supplementary item(s) must be homologated and
is subject to final approval from Insurance Company

Authorised by Repairer:
Signature
Date:

DATE: 17/01/2020

REPAIR DETAILS	
REFERENCE	
Vehicle Reg No.	: SGS4480M
Make & Model	: VOLKSWAGEN / TOURAN 1.4L AT TSI 1T32B4
Chassis No.	: WVGZZZ1TZBW094871
Engine No.	: CAV299448
Manufactured Year	: 2011
Labour	: REPAIRER'S
TP Vehicle Reg No.	: GBD3614P
DOA & Location	: 13/01/2020 KJE BEFORE WOODLANDS RD EXIT
Our Ref	: SGS4480M / WONG CHEE SEONG

Taufik 97495749
WP
17/1/20 e 1140
Lumpsum
Resuming after repair
taufik@lkhauto.com
Sun @ lkhauto.com 04 days

ESTIMATES OF PARTS

No.	Qty	Description	Part No.	Price	
1	1	REAR BUMPER	del ✓ S	1,677.60	1145-62
2	1	REAR BUMPER RETAINER RH	x S	90.10	nn
3	1	REAR BUMPER RETAINER LH	rel ✓ S	90.10	
4	1	REAR BUMPER BRACKET RH	x S	107.60	nn
5	1	REAR BUMPER BRACKET LH	rel ✓ S	107.60	
6	1	REAR BUMPER REFLECTOR RH	x S	133.70	nn
7	1	REAR BUMPER REFLECTOR LH	com ✓ S	133.70	
8	1	REAR BUMPER LOWER LIP COVER	ant ✓ S	900.90	643.10
9	1	REAR BUMPER REINFORCEMENT → photo	bt ✓ S	900.90	650
10	✓	END PANEL → photo	Rx S	1,997.10	Rx
11	1	REAR FENDER LH	Rx S	1,776.70	Rx
12	✓	REAR LH TAIL LAMP	com ✓ S	480.80	
Sub-Total (S\$)				8,370.80	3250.92
SAAA List Item Discount 10% (S\$)				839.68	2925.83
Sub-Total (S\$)				7,557.12	

LABOUR

No.	Description	Price
1	LABOUR	500 S 800.00
2	SPRAYPAINTING	500 S 800.00
3	REMOVE AND REPLACE PARKING SENSOR PLUS DIAGNOSTIC RESET	100 S 300.00
Total Labour (S\$)		1,900.00

MISCELLANEOUS ITEMS

No.	Description	Price
1	REAR PARKING SENSOR	200 nn ✓ S 300.00
2	REAR BUMPER CLIPS SET	30 rel ✓ S 100.00
3	REAR FENDER SEALANT	nn X S 100.00
Total Miscellaneous Items (S\$)		500.00

2925.83
1100
230

4255.83
1/5 of 3400, 4 days #

Total Parts	(S\$)	\$	7,557.12
Total Labour	(S\$)	\$	1,900.00
Total Miscellaneous	(S\$)	\$	500.00
<hr/>			
Total	(S\$)	\$	9,957.12
GST 7%	(S\$)	\$	697.00
<hr/>			
Grand Total	(S\$)	\$	10,654.12

FINALIZATION CALCULATION

Total Parts	S\$	<u>5,659.83</u>
Total Supplementary	S\$	<u> </u>
Total Labour	S\$	<u>1,100.00</u>
Total Miscellaneous	S\$	<u>230.00</u>
<hr/>		
Total	S\$	<u>6,989.83</u>
Lumpsum 20%	S\$	<u>1,397.97</u>
<hr/>		
Grand Total	S\$	<u>5,591.86</u>



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

Affiliated to Federation Internationale Des Experts En Automobile			
SOMPO INSURANCE SINGAPORE PL		Ref : CS/SMO20000935/T1f3n2	
50 RAFFLES PLACE #05-01/06 SINGAPORE LAND TOWERSINGAPORE 048623		Date : 13-02-2020	
		Code : SMO	
1. Policy Particulars :- THIRD PARTY CLAIM			
Insured Veh.	GBD 3614P	Veh. Inspected	SGS 4480M
Policy No.		Coverage (\$)	0.00
Claim No.	CMTD2000237/GPL	Excess (\$)	0.00
Assign From	GRACE TEO	Assign Date	15/01/2020
2. Vehicle Particulars & Condition			
Make & Model	VOLKSWAGEN TOURAN 1.4	c.c	1390
Engine No.	HIDDEN	Year of Reg.	2011
Chassis No.	WVGZZZ1TZBW094871	Colour	BLACK
Odometer	292015	Steering	IN ORDER
Brakes	IN ORDER	Modification	SPORTS RIM
General	GOOD		
3. Conditions of Tyres			
	Size	Make	Balance
R/H Front Tyre	205/55 R16	CONTINENTAL	6 mm
L/H Front Tyre	205/55 R16	CONTINENTAL	6 mm
R/H Rear Tyre	205/55 R16	CONTINENTAL	6 mm
L/H Rear Tyre	205/55 R16	CONTINENTAL	6 mm
4. Description of Damages			
THE VEHICLE SUSTAINED DAMAGES AT THE REAR N/S PORTION. DAMAGES SEE DETAILS.			
5. General Information			
Accident Date	13/01/2020	Inspection Date	17/01/2020
Survey held at	5 SOON LEE STREET, #01-60		
Repairer	CHENG AUTO BODYWORKS		
5a. Remarks			
A)THE INSPECTION WAS CONDUCTED ON A"WITHOUT PREJUDICE" BASIS. B)IN ACCORDANCE TO YOUR INSTRUCTIONS, WE HAVE NOT AUTHORISED REPAIRS.			
5b. Estimate Days of Repair			
ESTIMATED NORMAL PERIOD FOR REPAIR:		4 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. SGS 4480M

Qty	Description of Parts	Condition	Estimate By Workshop (\$)	Our Adjusted (\$)
REPLACEMENT OF PARTS				
1	REAR BUMPER	DEFORMED	1,677.60	1,145.62
1	REAR BUMPER RETAINER RH	NOT NECESSARY	90.10	-
1	REAR BUMPER RETAINER LH	NECESSARY	90.10	90.10
1	REAR BUMPER BRACKET RH	NOT NECESSARY	107.60	-
1	REAR BUMPER BRACKET LH	NECESSARY	107.60	107.60
1	REAR BUMPER REFLECTOR RH	NOT NECESSARY	133.70	-
1	REAR BUMPER REFLECTOR LH	CRACKED	133.70	133.70
1	REAR BUMPER LOWER LIP COVER	CUT	900.90	643.10
1	REAR BUMPER REINFORCEMENT	BENT	900.90	650.00
1	END PANEL	TO REPAIR SEE LABOUR	1,997.10	-
1	REAR FENDER LH	TO REPAIR SEE LABOUR	1,776.70	-
1	REAR LH TAIL LAMP	CRACKED	480.80	480.80
	LESS 10% DISCOUNT		-839.68	-325.09
			7,557.12	2,925.83
SPECIAL NETT ITEMS				
1	REAR PARKING SENSOR (SN)	NOT WORKING	300.00	200.00
1	SET REAR BUMPER CLIPS (SN)	NECESSARY	100.00	30.00
1	REAR FENDER SEALANT (SN)	NOT NECESSARY	100.00	-
			500.00	230.00
LABOUR				
	LABOUR, INCLUSIVE OF THE REPAIR OF END PANEL AND REAR FENDER LH.		800.00	500.00
	SPRAYPAINTING.		800.00	500.00
	REMOVE AND REPLACE PARKING SENSOR PLUS DIAGNOSTIC RESET.		300.00	100.00
			1,900.00	1,100.00
GRAND TOTAL			9,957.12	4,255.83
RECOMMENDED COST OF LUMP SUM REPAIRS (TO ITS PRE-ACCIDENT CONDITION)				3,400.00

Report Ref No. CS/SMO20000935/T1tf3n2



Report Ref No. CS/SMO20000935/T1t3n2

MOHAMAD TAUFIKH

M.MATAI, AMSAE-A

Automotive Assessor

ADRIAN LING WAI PING

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

Licensed Appraiser

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