



iShare Auto Pte. Ltd.
Co. Reg No: 201939376R
8 Kaki Bukit Avenue 4
#08-09 Premier @ Kaki Bukit
Singapore 415875
Tel: 6341 6789 Fax: 6341 6778
Email: ishareauto@gmail.com

LETTER OF DEMAND

05 JUN 2021

Accident involving my vehicle number SLQ 1201Z and vehicle number
GBE 4392S on 06/03/2021 at 19:45 HOURS at/along
Junction of Upper Changi Road North and Upper Changi Road East

We refer to the above matter.

Attached please find copies of the following for your kind perusal:

Vehicle Repair Cost / Excess	\$ 4100.00
Rental for <u>8</u> days x \$ <u>150.00</u> /day	\$ 1200.00
Loss of Use for <u>-</u> days x \$ <u>-</u> /day	\$ -
LTA Search Fee / 3rd Party GIA Report	\$ 7.45
Others	\$ -
Total:	\$ 5307.45

Yours faithfully,

Michelle



Michelle

HP: 9856 4815



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Singapore 415875
Tel: 6341 6789 Fax: 6341 6778
Email: ishareauto@gmail.com

Authorisation To Act

I, Chua JinLai ("the third party claimant") of
BLK 188A Bedok North Street 4 #14-66 Singapore 461188
(address), owner of SLQ 1201Z (vehicle no.)
hereby authorise iShare Auto Pte. Ltd. ("the workshop")
to act for me with respect to my claim for repair costs and / or rental and / or
loss of use ("claim") for my vehicle no. SLQ 1201Z that was
damaged pursuant to the accident which occurred on 06/03/2021 (date)
at/along Junction of Upper Changi Road North and Upper Changi Road East
(location) involving vehicle no/s GBE 4392S ("the accident").

I further hereby authorise the workshop to settle my above mentioned claim in a manner that
they deem it fit and the workshop is further authorised to receive payment further to settlement
of my claim with payment cheque/s being made in favour of the workshop.

I further authorise the workshop to execute and/or sign any documents/discharge
vouchers/agreements regarding my/our claim/case for my/our convenience.

I further acknowledge that any settlement the workshop may reach on my behalf is on a without
prejudice and without admission of liability basis in so far as any other claim (s) whatsoever by
me and/or the driver/owner/insurers of the other vehicle/s arising from the aforesaid accident
concerned.

Dated this 15 day of 03 (month) 20 21 (year)

Signed by "the third party claimant"



Signed by "the workshop"



iShare Auto Pte. Ltd.
Co. Reg No: 201939376R
8 Kaki Bukit Avenue 4
#08-09 Premier @ Kaki Bukit
Singapore 415875
Tel: 6341 6789 Fax: 6341 6778
Email: ishareauto@gmail.com

Letter of Authorisation & Indemnity

Accident involving motor vehicles no. SLQ 1201Z and GBE 4392S on 06/03/2021
at/along Junction of Upper Changi Road North and Upper Changi Road East

1. I/We, the Owner of motor vehicle no. SLQ 1201Z hereby instruct and authorise iShare Auto Pte. Ltd. ("the workshop") to appoint an independent surveyor on my/our behalf to inspect my/our motor vehicle and to commence repairs immediately to the said motor vehicle in accordance with the report of the independent surveyor. Pending the outcome of my/our claim against the third party, I/we forthwith pay you the sum of \$_____ being refundable deposit of the repair to my/our said vehicle.
2. You are further authorised to appoint solicitors on my/our behalf and to instruct the solicitors fully as if the appointment is made and instructions are given by me/us with respect to the conduct of my/our claim against the third party driver and/or his insurers including if necessary, to commence legal proceedings in Court in my/our name against the third party.
3. You have my/our full authorisation/approval/consent hereby to instruct my/our solicitors to negotiate a settlement with the third party and/or his insurers on such terms as you deem it fit.
4. My/Our solicitors shall also accept this as my/our irrevocable authority to pay the compensation monies from my/our third party claim directly to you after deducting their costs on a Solicitor and Client basis.
5. Upon resolving my/our claim, you are also hereby authorised to agree with my/our solicitors on the amount of their professional costs and disbursements incurred in thereby acting for me/us and to receive and make payment of the balance of the settlement sum on my/our behalf directly into your account.
6. I/We undertake and agree to fully co-operate with you and my/our solicitors to recover my claim successfully and also hereby consent and authorise you to instruct my/our solicitors to commence legal proceedings and to take all necessary steps to recover the claim from the negligent party where necessary.
7. I/we also hereby instruct and authorise you to deduct directly from the claim monies received from the third party all outstanding balances that are still owing to you, namely the balance of repair costs and rental of substitute vehicles.
8. In the event that I/we am/are required to attend at my/our solicitor's office for purposes of giving my/our further instructions on the accident matter, to sign court documents and to attend Court hearings in connection with my/our claim, I/we shall render my/our full co-operation to my/our solicitors.
9. In the event that my/our claim against the third party and/or his insurers is not successful at any stage of the recovery of my/our claim procedure including court proceedings, if any, and/or cannot be proceeded with and/or if any Judgement or settlement is not honoured or satisfied by the third party and/or the third party and/or his insurers make an offer to pay less than the amount claimed by you for whatever reasons, I/we agree and undertake to pay the full amount of your repair bill and survey fees and any other expenses reasonably incurred and to also indemnify you in respect of my/our solicitor's costs and disbursements thereby incurred on my/our behalf or to pay you the difference in amount, as the case may be.
10. I/we shall keep you informed of any correspondences and/or summons that I may receive due to this action agreeing to pay or receive any monies due to this claim.

Dated this 15 day of 04 2021

Signature of vehicle owner Cf

Name : Chua JinLai

IC/UEN No : S8429511 F

(Company stamp, if applicable)

Address : BLK 188A Bedok North

Street 4 # 14-66 S (461188)

Tel : 9386 7121

M

Witnessed by :

Michelle



"My execution of this Discharge
Voucher is only for my claim
for property damage and not
prejudicial to any other claims"

AUTHORIZATION TO ACT
(AIG Asia Pacific - Express Third Party Claim)

I, Chua JinLai ("the third party claimant")
of BLK 188A Bedok North Street 4 # 14-66 Singapore 461188 (address),
owner of SLQ 1201Z (vehicle no.) hereby authorize
iShare Auto Pte. Ltd.

("the workshop") to act for me with respect to my claim for
repair costs and/or rental and/or loss of use ("claim") for my
vehicle no. SLQ 1201Z that was damaged pursuant to the
accident which occurred on 06/03/2021 (date) along Junction of
Upper Changi Road North and Upper Changi Road East (location)
involving vehicle no/s GBE 4392S
("the accident").

I further authorize the workshop to settle my above mentioned
claim in a manner that they deem fit and the workshop is further
authorized to receive payment further to settlement of my claim
with payment cheque/s being made in favour of the workshop.

I further acknowledge that any settlement the workshop may reach
on my behalf is on a without prejudice and without admission of
liability basis insofar as the driver/owner/insurers of the other
vehicle/s is concerned.

Dated this 15 day of 03 (month) 20 21 (year)

Cf
Signed by "the third party claimant"

fm
Signed by "the workshop"
(with chop)



TAX INVOICE

iShare Auto Pte. Ltd.

Co. Reg No: 201939376R

8 Kaki Bukit Avenue 4

#08-09 Premier @ Kaki Bukit

Singapore 415875

Tel: 6341 6789 Fax: 6341 6778

Email: ishareauto@gmail.com



Date	Invoice Number	Vehicle Number
05.06.2021	ISA202106-00100	SLQ1201Z

AIG ASIA PACIFIC INSURANCE PTE LTD

78 SHENTON WAY

#07-12 AIG BUILDING

SINGAPORE 079120

Description	Amount (SGD)
Carry out Lump-sum repair on accident vehicle corresponding to supply of spare parts, labour and spray painting charges	\$ 4,100.00
Total	\$ 4,100.00

Cross cheques and pay: iShare Auto Pte. Ltd.

Please indicate the invoice number on the reverse side.

iShare Auto Pte. Ltd.

AUTO Generated - Signature Not Required

Rapid Rental Pte.Ltd.

8 Kaki Bukit Ave 4, #08-09 Premier@Kaki Bukit
Singapore 415875
Tel : 6341 6789 Fax: 6341 6778
ROC No.: 201627936K

TAX INVOICE

To: CHUA JINLAI
BLK 188A BEDOK NORTH STREET 4
#14-66
SINGAPORE 461188

Invoice No. : DR2103-0396
Date : 24.03.21
Vehicle No. : **SMM9261G**
Vehicle Model: : HONDA SHUTTLE

DESCRIPTION	NO. OF DAYS	RATE	AMOUNT
RENTAL FROM 15/03/2021 - 23/03/2021 YOUR REF: SLQ1201Z	8	150.00	\$ 1,200.00
TOTAL:			\$ 1,200.00

Payment by cheque should be crossed and made payable to 'Rapid Rental Pte.Ltd.'

This is computer generated document.
No signature is required.

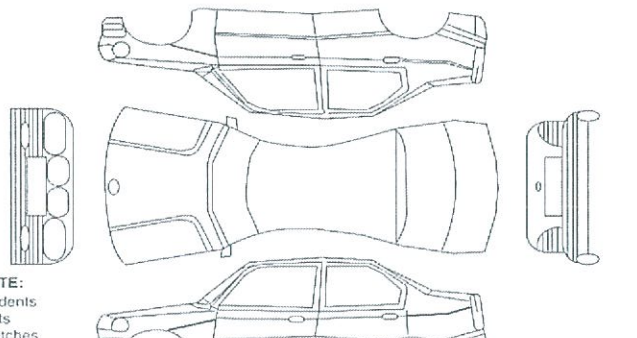


RAPID RENTAL PTE. LTD.

8 KAKI BUKIT AVENUE 4 #08-09 PREMIER @ KAKI BUKIT SINGAPORE 415875

ROC:201627936K

VRA NO: DR2103-0396



VEHICLE RENTAL AGREEMENT

HIRER'S PARTICULARS		Hirer's Own Vehicle No: <u>SLQ 1201Z</u>											
Name (as in I/C): <u>Chua JinLai</u>	NRIC/Passport No: <u>S8429511F</u> Date of Birth: <u>21/09/1984</u>	Loan Vehicle No: <u>SMM9261G</u>											
Address: <u>BLK 188A Bedok North</u> Age: <u>37</u>	Street <u>4 # 14-66</u> S(<u>461188</u>)	Make & Model: <u>Honda Shuttle</u>											
Name & Address of Employer:	Occupation: _____ Driving Exp: _____	CHARGES											
Driving License No: _____ Passed Date: _____	D/L Type: Local/Int'l/Others: _____	\$											
Tel: (H/P) _____ (O) _____		cts											
DRIVER'S PARTICULARS		Daily <u>8</u> day @\$ <u>150</u> Per day <u>1200</u> -											
Name (as in I/C): _____	NRIC/Passport No: _____ Date of Birth: _____	Weekly _____ day @\$ _____ Per week											
Address: _____ Age: _____	S(_____)	Monthly _____ day @\$ _____ Per month											
Occupation: _____ Driving Exp: _____		Others _____											
Driving License No: _____ Passed Date: _____		CDWS/PAI _____											
D/L Type: Local/Int'l/Others: _____		Delivery/Collection Svc _____											
Tel: (H/P) _____ (O) _____		SUB-TOTAL <u>1200</u> -											
		Petrol Level & Surcharge											
		OUT <table border="1"><tr><td>E</td><td>1/4</td><td>1/2</td><td>3/4</td><td>F</td></tr><tr><td></td><td></td><td>✓</td><td></td><td></td></tr></table>		E	1/4	1/2	3/4	F			✓		
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		✓											
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E	1/4	1/2	3/4	F									
		✓											
		TOTAL <u>1200</u> -											
EXCESS : Section (1) \$2,500.00 Section (2) \$2,500.00													
													
I have read and agree to the terms and condition on both sides of this agreement. If I have presented a charge for payment. I agree that all amounts payable under this agreement and for parking and traffic infringements may be billed to that account and my signature above will be considered to have been made on the charge voucher. All information I have been given RAPID RENTAL PTE. LTD. in connection with this agreement is true.													

IMPORTANT

- The Hirer and the authorized driver must be over 25 years of age and under 65 years of ages and be holding valid driving licenses and have a minimum of 2 years regular and qualified driving experience. Failure to observe stipulation may return all damages costs to be borne by the Hirer/the Authorized Driver.
- All vehicles are supplied with petrol and should returned with petrol level likewise. A service charge of \$5 on top of petrol surcharge is payable by the hirer should he fail to return the vehicle at line appropriate petrol level.
- No refund for early return of vehicle. The hirer shall be liable for additional charges for any late return at the rate shown per hour per day, inclusive of CDW and/or PAI where applicable. Any returns after our operation hours will be charged as a full day rental.
- Use of the vehicle for illegal purpose (for instance: in connection with theft, drug peddling or trafficking, smuggling) is strictly prohibited.
- Vehicle strictly for Singapore use only and may not driven out of Singapore without prior written consent of RAPID RENTAL PTE. LTD. The hirer is liable for a penalty fee of \$200 in addition to appropriate insurance top up in the case of non-disclosure of Malaysia usage.
- The hirer and/or driver shall be responsible for all damages or losses howsoever caused, all traffic violations, fines and penalties imposed on the vehicle for whatsoever reason in respect of or in connection with its use or operation.
- The hirer and/or driver shall be responsible for all claims, damages,

- losses, increased insurance premiums, non-waiver excess and cost expenses (including legal costs on full indemnity basis), whatsoever and howsoever brought against, suffered or incurred by you in respect of the vehicle or the use or the operation of the vehicle. Full excess amount have to pay immediately in the event of an accident. The owner reserve the right not to replace an replacement vehicle if an accident occurred. Any damages to the car will be repair at RAPID RENTAL PTE. LTD. authorized workshop.
- Smoke or permit smoking and transport of pets in the vehicle are not allowed. Any offensive smell e.g. cigarette, durian or pet's smell, the hirer and/or driver shall bear the cost of removing the offensive smell or pet's hair between \$200 - \$400.
- The Hirer agrees that a punctured tyre, empty petrol tank, lost of vehicle's key or locked keys inside of vehicle by itself, does not constitute a breakdown and that in event the owner's 24-Hours Emergency Services is called upon to respond to such occurrence, the Hirer shall bear cost of such responses at \$150 per trip.
- In case of accident, the hirer shall report to rental office immediately. An accident report must be made within 24hours. Failure to comply, the hirer will have to borne all liability from all parties claim. Full excess amount have to be paid immediately in the event of an accident.
- The hirer and/or driver also have the responsibility to ensure that the radiator water level in the car is sufficient and do not drive when the vehicle is stall and does not have sufficient water. Any damage to the engine will be bear by the hirer/driver.
- All customers' data will kept strictly confidential and is solely used for the purpose of completing the sales transaction and other relating matters.
- I understand and agreed to personal data collection statement stated on the Term and Conditions page.

Date / Time OUT	Mileage	Check By	Remark	Hirer's/Driver Signature
15/03/2021 1:45pm	30791			
Date / Time IN	Mileage	Check By	Remark	Hirer's/Driver Signature
23/03/2021 5:40pm	31367			

Land Transport Authority
Land Transport Authority
10 Sin Ming Drive
Singapore 575701
GST Registration No. : M4-0006529-2

Print Date/Time : 10 Mar 2021 / 13:36:07

Receipt Date/Time : 10 Mar 2021 / 13:36:07

Tax Invoice/Receipt

Receipt No. : ITNET-00000-210310-001984

Previous Receipt No. :

S/N	Item Description/ Business Transaction Reference No.	Amount Before GST (S\$)	GST Amount (S\$)	Amount After GST (S\$)
Result of Insurance Enquiry - GBE4392S				
As at 06 Mar 2021/19:45:00				
Insurance Co: AIG ASIA PACIFIC INSURANCE PTE. LTD.				
1	Insurance Enquiry - GBE4392S Enquiry Fee 20210310133523418348	7.00	0.49	7.49
Sub-Total		7.00	0.49	7.49
Total Before Rounding		7.00	0.49	7.49
Rounding Difference				0.04
Total Amount Payable				7.45
Paid By				
526471XXXXXX1359		eNETS Credit Card		7.45
Total				7.45
Cash Change				0.00
Tendered Amount				7.45
Excess Refundable Amount				0.00

THANK YOU AND HAVE A NICE DAY!

Please ensure that all payments to the Authority are good and promptly settled by the payment service provider / financial institution. Otherwise, the transaction and receipt is considered void and late fee may apply.

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 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. 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

Date of Submission	08/03/2021 16:39 (SGT)
Date of Accident	06/03/2021 19:45 (SGT)
Exact Location of Accident	Near 8 Upper Changi Rd N, Singapore 506906
() Additional Location Information	JUNCTION OF UPPER CHANGI ROAD NORTH & UPPER CHANGI ROAD EAST
Country/State of Loss	Singapore

DETAILS OF OWN VEHICLE

Vehicle Registration Number	SLQ1201Z
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INSURED/POLICYHOLDER

Is company?	No
Name Of Registered Owner	CHUA JINLAI
NRIC No	SXXXX511F
Email Address	CHUAJINLAI@REP.GREATEREASTERNFA.SG
Mobile Phone No	(Phone) +65-93867121
Alternative Phone No	+65-93867121

VEHICLE PARTICULARS

Manufacturer	Honda
Model	Civic
Variant	-
Exact purpose for which vehicle was being used at time of accident	Private use
Are you claiming under your own insurance policy for repair to your vehicle?	No - Claiming third party
Vehicle Category	Private car

INSURANCE COMPANY

Name of Insurance Company	Liberty Insurance
Type of Coverage	Comprehensive
Fleet Policy	No
Policy Number	-
Cover Note Number	-

DRIVER

Name of Driver	CHUA JINLAI
NRIC No	SXXXX511F
Date Of Birth	21/09/1984

Occupation	Indoor
Date Of Driving Pass	18/07/2011
Driving experience	9 YEARS AND 8 MONTHS
Gender	Male
Mobile Number	(Phone) +65-93867121
Alt. Phone Number	+65-93867121
Email Address	CHUAJINLAI@REP.GREATEREASTERNFA.SG
Address	BLK 188A BEDOK NORTH STREET 4
Address complement	#14-66
Postcode	461188
Is the driver the policyholder?	Yes
If No, Relationship of the Driver with the Insured	-
Does Driver Own Other Vehicles?	No
Vehicle Registration Number of Other Vehicle Owned by Driver	-
Insurance Company of Other Vehicle Owned by Driver	-

GENERAL INFORMATION OF THE ACCIDENT

Type of Accident	Collision - Change/cross lane
Weather Conditions	Clear
Road Surface	Dry

OTHER INFORMATION

Was any foreign vehicle involved in the accident?	No
Number of vehicles involved in the accident	2
Was anybody injured in the Accident?	No
Was any injured conveyed to hospital by ambulance?	-
Was any other material or property damaged?	Yes
Number of Passengers (Including Driver)	5
Has the driver been approached by unknown person(s) soliciting/offering accident claims assistance?	No

PASSENGER 1

Name	JANE WEE
Gender	Female

PASSENGER 2

Name	ABIGAIL CHUA
Gender	Female

PASSENGER 3

Name	ARINI
Gender	Female

PASSENGER 4

Name	BETHANY CHUA
Gender	Female

DETAILS OF POLICE ACTION

Was the accident reported to the police?	No
Was notice of intended Prosecution given?	No
If yes, against whom?	-

CIRCUMSTANCES OF ACCIDENT

REFER TO ATTACHED STATEMENT - THIRD PARTY DIRECT SETTLEMENT

ATTACHMENT(S)

Are accident photos available for attachment?	Yes
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Was there any video captured by Car Camera?
Was there any audio recorded?

Yes
No

DETAILS OF OTHER VEHICLE PROPERTY 1

Vehicle Registration Number	GBE4392S
Vehicle Manufacturer	-
Vehicle Model	-
Vehicle Variant	-
Vehicle Colour	-
Vehicle Category	Commercial vehicle
Name of Driver	-
Contact Number	(Phone) +65-90494533
Address	-
Address complement	-
Postcode	-
Insurance Company Name	-
Nature Of Damage	-
Details of property damaged in accident	-
No. Of Passenger (Including Driver)	-

Vehicle
Number SK0K2138001

SKETCH PLAN

IMPORTANT NOTE

1. Please report **correctly** the details of the accident to speed up the claims process.
2. This document to be **completed by the Policyholder and/or the Authorized Driver**.
3. Information provided must be as **truthful and accurate as possible**. Any willful misrepresentation 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 GAA through Management Centres established by the General Insurance Association of Singapore (GIA) for archiving and that report of this report will be **made available** upon application by interested parties.
7. By the lodging of this report to the insurers, you hereby consent to the archiving of the 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 insurers (collectively the "Personal Information") and disclose and transfer said Personal Information to all insurer(s) who have insured vehicle(s) involved in this accident (if no insurer(s) who have insured vehicle(s) involved in this accident shall be so designated) together the "Insurers, 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 "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:
 - (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.

I, the policyholder, have
read and agree

I, the Insurer(s) of this vehicle(s) involved in this accident,
read and agree

Insuring company(s) of this vehicle(s)
Name
Address

Wetzel, Edmund

Abstract

offer change
Good work

Am 1. April 1944

1. 1. 1. 1. 1.

DESCRIBE CIRCUMSTANCES OF THE ACCIDENT

[illegible]

DECLARATION

1. *Verbal interaction* – the frequency of verbal interaction between the two people in the group.

[illegible]
$$E_{\text{eff}} = E_0 \left(1 - \frac{\alpha}{\beta} \right) \left(1 + \frac{\alpha}{\beta} \right)^{-1} \left(1 + \frac{\alpha}{\beta} \right)^{-1} \left(1 + \frac{\alpha}{\beta} \right)^{-1} \dots$$
$$\begin{aligned} \mathbb{E}_{\mathbf{z} \sim p(\mathbf{z})} \mathbb{E}_{\mathbf{y} \sim p(\mathbf{y}|\mathbf{z})} \mathbb{E}_{\mathbf{x} \sim p(\mathbf{x}|\mathbf{y})} \mathbb{E}_{\mathbf{y}' \sim p(\mathbf{y}'|\mathbf{z})} \mathbb{E}_{\mathbf{x}' \sim p(\mathbf{x}'|\mathbf{y}')} & \mathbb{E}_{\mathbf{z} \sim p(\mathbf{z})} \mathbb{E}_{\mathbf{y} \sim p(\mathbf{y}|\mathbf{z})} \mathbb{E}_{\mathbf{x} \sim p(\mathbf{x}|\mathbf{y})} \mathbb{E}_{\mathbf{y}' \sim p(\mathbf{y}'|\mathbf{z})} \mathbb{E}_{\mathbf{x}' \sim p(\mathbf{x}'|\mathbf{y}')} \\ & \mathbb{E}_{\mathbf{z} \sim p(\mathbf{z})} \mathbb{E}_{\mathbf{y} \sim p(\mathbf{y}|\mathbf{z})} \mathbb{E}_{\mathbf{x} \sim p(\mathbf{x}|\mathbf{y})} \mathbb{E}_{\mathbf{y}' \sim p(\mathbf{y}'|\mathbf{z})} \mathbb{E}_{\mathbf{x}' \sim p(\mathbf{x}'|\mathbf{y}')} \\ & \mathbb{E}_{\mathbf{z} \sim p(\mathbf{z})} \mathbb{E}_{\mathbf{y} \sim p(\mathbf{y}|\mathbf{z})} \mathbb{E}_{\mathbf{x} \sim p(\mathbf{x}|\mathbf{y})} \mathbb{E}_{\mathbf{y}' \sim p(\mathbf{y}'|\mathbf{z})} \mathbb{E}_{\mathbf{x}' \sim p(\mathbf{x}'|\mathbf{y}')} \end{aligned}$$

SLQ 1201 Z (owner & driver)

