

CS/MSG 22005666/Day 3

**ASSIGNMENT**

From: \_\_\_\_\_ Date: \_\_\_\_\_

Estimated Cost: \_\_\_\_\_

OD / TP / WS / TP RES / SD RES / EVA / INV / INV

To inspect Vehicle No: \_\_\_\_\_

at Workshop no: \_\_\_\_\_

of \_\_\_\_\_

Insured: \_\_\_\_\_

Policy No. \_\_\_\_\_

Claims No. \_\_\_\_\_

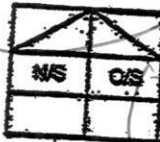
Sum Insured: \_\_\_\_\_ Excess: \_\_\_\_\_

(Client's Record)

Make of Veh: \_\_\_\_\_

(Policy Condition)

Remark: The veh had commenced its repair at the time of inspection.



Est. or Market Value: \_\_\_\_\_

IDAC Accident Report: \_\_\_\_\_ Consistent? : Yes or No

GIA / PR Seen: \_\_\_\_\_ Consistent? : Yes or No

Est. Repair: 18.48 days Res.: Yes or No

Lum Sum: 20 % 3 Val: Yes or No

CA / REV / REP. / 24 HRS

Date: \_\_\_\_\_ Person Contacted: \_\_\_\_\_

Vehicle: IN / OUT

Veh No: 811C 553K

VE May 2027  
Page May 2019

Type: M/Cat / B/Cat / Bus / Van / Large Van / Prime/Mover

Truck / Trailer or

Make: Toyota Prius

or 1798

Colour: Yellow

MC Insured / Std / HI / NA

Sp. Reading: M.A.

TP Insured / Std / HI / NA

Eng No: 22R2C13583

C/Nr:

JTDKB3FU603080322

Gen. Cond: Good / Fair / Poor / Burnt

Steering: Inorder / Jammed / Locked / Burnt or

Brake: Inorder / Jammed / Locked / Burnt or

Mod: M / SKM / STD / RM or

Type Size:

Fz 195/65 R15

Rz

BS / DR / EX / OVA / GE / ES / LZA / PNC / PCH / PR / SOR /

TYR / VTR or

Wash / Kce

Front

Rear

REAR

WASH

LEAR

WASH

DOA

09/06/2022

DOA

15/06/2022

Survey test at

S. Frost

Sin Ming

Des. of Damages: Fd / Rear / BS / MS / MC / Roofing or

Rent 9 O/S Rm

The MC / Chassis frame / Body Structure affected due to collision.

Date/Time Action / Instruction

MSG SJH 95133

Taxi balance 59 months.

Brake value calculation attached behind.

seek mandate from 3 MSG

Date/Time File Pass to?



Pref. Report

1) Date/Time File Return to?



Final Report

2)

Days of Repair:

Summary No. of Trips:

Acid Fee:



Site Insp. \$



Interview \$



Tech. Insp. \$



Weekend \$

Survey Fee:

Transport:

Food:

Other:

Other:

Other:

Other:

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Other:

Other:

Report Format:

Lump Sum / L.B. (\$)

# BIFROST AUTO PTE LTD

## REPAIR ESTIMATE

DATE: 13-Jun-22 INSURANCE: MSIG

MODEL: TOYOTA PRIUS

VEHICLE NO.: SHC 553K

DESCRIPTION	QTY	LIST PRICE	AMOUNT
REAR TRUNK LID COVER <i>HH</i>	1	\$1,303.29	\$1,303.29
REAR TRUNK LID LOCK <i>HH</i>	1	\$530.79	\$530.79
REAR TRUNK LID COVER TRIM BOARD <i>HH</i>	1	\$254.40	\$254.40
REAR TRUNK LID RUBBER <i>SH</i>	1	\$365.20	\$365.20
REAR TRUNK LID GLASS (BLACK COLOR) <i>HH</i>	1	\$969.70	\$969.70
GARNISH SUB-ASSY, BACK DOOR, OUTSIDE <i>cut / money broken</i>	1	\$1,054.71	\$1,054.71
REAR TRUNK LID LOGO (PRIUS) <i>Hec</i>	1	\$62.14	\$62.14
REAR TRUNK LID LOGO (HYBRID) <i>Hec</i>	1	\$62.14	\$62.14
REAR TRUNK LID LOGO (TOYOTA STAR) <i>Hec</i>	1	\$81.43	\$81.43
REAR WINDSCREEN GLASS W/ MOULDING <i>HH</i>	1	\$1,884.32	\$1,884.32
REAR BUMPER <i>Repl</i>	1	\$503.04	\$503.04
REAR BUMPER RE-INFORCEMENT <i>ht / Repl</i>	1	\$378.32	\$378.32
REAR BUMPER LOWER COVER <i>disl</i>	1	\$654.96	\$654.96
REAR BUMPER SIDE RETAINER <i>ht o/s</i>	1	\$112.70	\$112.70
REAR BUMPER TOWING COVER <i>disl</i>	1	\$82.70	\$82.70
REAR BUMPER CLIPS <i>Hec</i>	1	\$22.00	\$22.00
REAR BUMPER SIDE CLIP <i>HH</i>	1	\$25.00	\$25.00
REAR BUMPER UPPER STOPPER (RH) <i>HH</i>	1	\$76.40	\$76.40
SEAL, REAR BUMPER SIDE, RH <i>money broken</i>	1	\$148.40	\$148.40
REAR BUMPER UNDER SIDE COVER (RH) <i>broken</i>	1	\$232.00	\$232.00
ARM SUB-ASSY, REAR BUMPER, (RH) <i>HH</i>	1	\$139.60	\$139.60
REAR BUMPER REVERSE SENSOR <i>HH</i>	1	\$235.70	\$235.70
TAIL LAMP ASSY (UPPER) <i>broken</i>	1	\$557.90	\$557.90
TAIL LAMP ASSY (LOWER) <i>broken</i>	1	\$570.00	\$570.00
TAIL LAMP QUARTER PANEL <i>HH</i>	1	\$216.00	\$216.00
REAR END PANEL <i>HH</i>	1	\$738.96	\$738.96
REAR END PANEL GARNISH <i>HH</i>	1	\$165.80	\$165.80
REAR FENDER, RH <i>Repl</i>	1	\$992.04	\$992.04
REAR FENDER INNER PANEL (RH) <i>HH</i>	1	\$728.00	\$728.00
Front Fender Upper Garnish (RH) <i>HH</i>	1	\$267.50	\$ 267.50
REAR FENDER OUTER PANEL, RH <i>HH</i>	1	\$486.00	\$486.00
REAR FENDER REINFORCEMENT, ROCKER PANEL, RH <i>HH</i>	1	\$552.30	\$552.30
REAR FENDER SHIELD (RH) <i>HH</i>	1	\$174.20	\$174.20
REAR FENDER TRIMBOARD (RH) <i>ht / damaged</i>	1	\$725.00	\$725.00
REAR FENDER TOP COVER (BLACK COLOR) (RH) <i>HH</i>	1	\$301.10	\$301.10
REAR FENDER AIR DUCT <i>damaged</i>	1	\$165.10	\$165.10
REAR FENDER TOP PANEL INNER <i>HH</i>	1	\$340.20	\$340.20
PANEL SUB-ASSY, FRONT DOOR, RH <i>Repl</i>	1	\$1,264.00	\$1,264.00
FRONT DOOR INNER LOCK <i>HH</i>	1	\$688.80	\$688.80
FRONT DOOR HINGE UPPER <i>HH / 1/2</i>	1	\$91.20	\$91.20

7759.78

FRONT DOOR HINGE LOWER <i>dst</i>	1	\$91.20	\$91.20
FRONT DOOR CHECK <i>HW</i>	1	\$153.52	\$153.52
FRONT DOOR TRIMBOARD <i>HW</i>	1	\$725.00	\$725.00
FRONT DOOR WHETHER STRIP <i>src</i>	1	\$457.90	\$457.90
FRONT DOOR RUBBER SEAL <i>HW</i>	1	\$257.00	\$257.00
MOTOR ASSY, POWER WINDOW FRT, RH <i>HW</i>	1	\$941.80	\$941.80
REGULATOR, FRONT DOOR WINDOW FRT, RH <i>HW</i>	1	\$228.40	\$228.40
MIRROR ASSY, OUTER REAR VIEW, RH <i>HW</i>	1	\$1,728.70	\$1,728.70
Rocker Panel Outer Garnish <i>dst/broken o/s H/S HW</i>	2	\$576.00	\$1,152.00
Rocker Panel Outer Garnish VLIP <i>HS</i>	2	\$65.00	\$130.00
REAR TYRE RIM (RH) <i>distorted</i>	1	\$1,555.00	\$1,555.00
REAR WHEEL BEARING & HUB assy <i>Dam</i>	1	\$610.20	\$610.20
REAR SHOCK ABSORBER <i>distorted</i>	1	\$118.30	\$118.30
REAR SHOCK ABSORBER MOUNTING <i>HW</i>	1	\$125.30	\$125.30
REAR LOWER ARM <i>distorted</i>	1	\$497.50	\$497.50
REAR UPPER ARM <i>distorted</i>	1	\$356.80	\$356.80
REAR KNUCKLE ARM <i>distorted</i>	1	\$810.60	\$810.60
REAR STABILIZER BAR <i>distorted</i>	1	\$311.50	\$311.50
REAR STABILIZER LINK <i>distorted</i>	1	\$151.60	\$151.60
REAR TRAILING ARM <i>distorted</i>	1	\$314.20	\$314.20
REAR ASSIST ARM <i>distorted</i>	1	\$342.20	\$342.20
BONNET <i>Dam</i>	1	\$1,117.93	\$1,117.93
INSULATOR, HOOD <i>wrapped</i>	1	\$398.10	\$398.10
INSULATOR CLIPS 10 PCS <i>HW</i>	1	\$36.80	\$36.80
BONNET RUBBER <i>src</i>	1	\$35.50	\$35.50
BONNET CABLE <i>HW</i>	1	\$83.20	\$83.20
BONNET HINGE (LH/RH) <i>dst</i>	2	\$87.70	\$175.40
BONNET LOCK <i>dst</i>	1	\$132.60	\$132.60
CATCH, HOOD AUXILIARY HOOK <i>HW</i>	1	\$8.60	\$8.60
RADIATOR GRILLE <i>broken</i>	1	\$438.00	\$438.00
RADIATOR GRILLE EMBLEM <i>distorted/broken</i>	1	\$88.00	\$88.00
FRONT BUMPER COVER <i>turn</i>	1	\$591.75	\$591.75
FRONT BUMPER REINFORCEMENT <i>dst</i>	1	\$812.89	\$812.89
FRONT BUMPER REINFORCEMENT ABSORBER <i>dst o/s</i>	1	\$115.70	\$115.70
FRONT BUMPER LOWER REINFORCEMENT <i>dst</i>	1	\$364.20	\$364.20
FT BUMPER LOWER REINFORCEMENT BRACKET LH/RH <i>dst</i>	2	\$330.00	\$660.00
ABSORBER, FRONT BUMPER, LOWER <i>money crack</i>	1	\$127.70	\$127.70
FRONT SIDE MEMBER REINFORCEMENT PANEL (LH/RH) <i>HS</i>	2	\$ 320.70	\$641.40
FRONT SIDE MEMBER SIDE COVER <i>turn o/s</i>	1	\$ 172.50	\$172.50
FRONT BUMPER SPONGE <i>turn</i>	1	\$78.80	\$78.80
FRONT BUMPER LOWER GRILLE <i>broken</i>	1	\$193.18	\$193.18
LAMP ASSY, FOG, RH <i>distorted</i>	1	\$920.00	\$920.00
LAMP ASSY, FOG, LH <i>HW</i>	1	\$920.00	\$920.00
FRONT NO. PLATE GARNISH <i>crack</i>	1	\$99.00	\$99.00
FRONT BUMPER SIDE RETAINER <i>o/s distorted H/S HW</i>	2	\$77.00	\$154.00
FRONT LOWER PANEL <i>dst</i>	1	\$320.65	\$320.65
FRONT LOWER SIDE RAIL (LH/RH) <i>o/s dst H/S HW</i>	2	\$230.80	\$461.60
FRONT LOWER CROSSMEMBER <i>HS</i>	1	\$357.70	\$357.70
FRONT UNDER COVER <i>money crack 1 turn</i>	1	\$180.80	\$180.80
ENGINE UNDER COVER (RR) <i>money crack</i>	1	\$457.40	\$457.40
ENGINE UNDER COVER CENTER <i>HW</i>	1	\$523.40	\$523.40
FRONT BUMPER TOP GARNISH <i>broken</i>	1	\$225.40	\$225.40

13,749.70



COVER, FRONT BUMPER HOLE, RH <i>distorted</i>	1	\$28.38	\$28.38
COVER, FRONT BUMPER HOLE, LH <i>distorted</i>	1	\$28.38	\$28.38
UNIT ASSY, HEADLAMP, RH (LED) <i>broken</i>	1	\$3,455.00	\$3,455.00
UNIT ASSY, HEADLAMP, LH (LED) <i>broken</i>	1	\$3,455.00	\$3,455.00
HEADLAMP ECU <i>mainly broken</i>	2	\$682.60	\$1,365.20
HEAD LAMP PANEL (RH) <i>Distorted</i>	1	\$240.10	\$240.10
HEAD LAMP PANEL (LH) <i>Distorted</i>	1	\$240.10	\$240.10
TOP PANEL CENTRE <i>Distorted</i>	1	\$364.98	\$364.98
TOP PANEL SIDE <i>1st / Distorted</i>	2	\$145.90	\$291.80
BRACE PANEL <i>src</i>	1	\$75.20	\$75.20
RADIATOR ASSY <i>1st / punched</i>	1	\$1,841.80	\$1,841.80
RADIATOR FAN GRILLE <i>new</i>	1	\$632.40	\$632.40
GUIDE RADIATOR AIR NO.3 <i>new</i>	1	\$299.70	\$299.70
DEFLECTOR, RADIATOR SIDE, RH <i>src</i>	1	\$83.50	\$83.50
DEFLECTOR, RADIATOR SIDE, LH <i>src</i>	1	\$83.50	\$83.50
RADIATOR FAN ASSY <i>broken</i>	1	\$1,233.10	\$1,233.10
HORN (1 PC) <i>new</i>	2	\$112.71	\$225.42
AIR CLEANER HOUSING ASSY <i>broken</i>	1	\$986.10	\$986.10
AIR CLEANER HOSE <i>mainly broken</i>	1	\$62.12	\$62.12
AIR DUCT <i>broken</i>	1	\$129.40	\$129.40
AIR DUCT HOSE <i>mainly broken</i>	1	\$169.20	\$169.20
CONDENSER ASSY, W/RECEIVER <i>1st / punched</i>	1	\$1,336.60	\$1,336.60
AIRCON DISCHARGE HOSE <i>1st</i>	1	\$386.90	\$386.90
AIRCON LIQUID HOSE & PIPE <i>1st</i>	1	\$580.45	\$580.45
AIRCON HOSE SUCTION <i>new</i>	1	\$541.87	\$541.87
FENDER SUB-ASSY, FRONT RH <i>Distorted</i>	1	\$1,111.93	\$1,111.93
FRONT HOUSING ASSY <i>new</i>	1	\$958.30	\$958.30
FRONT FENDER SHIELD <i>new</i>	1	\$38.00	\$38.00
FRONT FENDER SHIELD CLIP <i>new</i>	1	\$14.90	\$14.90
FRONT FENDER HYBRID EMBLEM, RH <i>new</i>	1	\$86.50	\$86.50
BRACKET, FRONT SIDE PANEL, RH <i>1st / Distorted</i>	1	\$86.30	\$86.30
EXTENSION, FRONT FENDER, RH <i>1st / Distorted</i>	1	\$47.20	\$47.20
PROTECTOR, FRONT FENDER SIDE PANEL, RH <i>new</i>	1	\$113.90	\$113.90
SEAL, FRONT FENDER TO COWL SIDE, RH <i>new</i>	1	\$15.20	\$15.20
GUSSET, FRONT FENDER APRON, LOWER RH <i>new</i>	1	\$34.90	\$34.90
EXTENSION, FRONT FENDER APRON, FRONT RH <i>new</i>	1	\$23.20	\$23.20
MEMBER, FRONT APRON TO COWL SIDE, UPPER RH <i>new</i>	1	\$138.40	\$138.40
FRONT APRON TO COWL SIDE, LOWER FRT RH <i>new</i>	1	\$82.30	\$82.30
FRONT WINDSCREEN GLASS <i>crack</i>	1	\$1,627.30	\$1,627.30
FRONT WINDSCREEN GLASS MOULDING <i>new</i>	1	\$208.60	\$208.60
FRONT WINDSCREEN GLASS MOULDING LOWER <i>new</i>	1	\$208.60	\$208.60
WIPER SPARE TANK ASSY <i>crack / distorted</i>	1	\$486.70	\$486.70
WIPER TANK NECK <i>Distorted</i>	1	\$89.40	\$89.40
FRONT WHEEL RIM <i>cut</i>	1	\$1,570.55	\$1,570.55
FRONT WHEEL HUB AND BEARING <i>Distorted</i>	1	\$763.80	\$763.80
FRONT SUSPENSION LOWER ARM (RH) <i>distorted</i>	1	\$637.50	\$637.50
FRONT SHOCK ABSORBER (RH) <i>distorted</i>	1	\$401.80	\$401.80
RACK & PINION ASSY <i>src</i>	1	\$1,634.90	\$1,634.90
BAR, STABILIZER <i>new</i>	1	\$360.00	\$360.00
KNUCKLE, STEERING, RH <i>distorted</i>	1	\$580.80	\$580.80
JOINT ASSY, LOWER BALL, FRONT (RH) <i>distorted</i>	1	\$199.98	\$199.98
END SUB-ASSY, TIE ROD, RH <i>distorted</i>	1	\$159.30	\$159.30

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SENSOR, SPEED, FRONT RH <i>HH</i>		1	\$446.50	\$446.50
ENGINE UNDER COVER <i>repair</i>		1	\$457.20	\$457.20
ENGINE UNDER COVER FRONT <i>repair</i>		1	\$288.30	\$288.30
ENGINE CROSS MEMBER <i>ht</i>		1	\$2,531.70	\$2,531.70
SUB TOTAL				\$73,694.12
LESS 20% <i>25%</i>				\$14,738.82
DISCOUNTED TOTAL				\$58,955.30
REAR WINDSCREEN SEALANT <i>HH</i>	SN	2	\$46.00	\$92.00
REAR TRUNK LID APPS STICKER <i>HH</i>	SN	1	\$40.00	\$40.00
REAR TRUNK LID COMFORT & TEL NO. STICKER <i>HH</i>	SN	1	\$60.00	\$60.00
REAR FENDER ADVERTISEMENT LOGO (RH) <i>HH</i>	SN	1	\$100.00	\$100.00
REAR DOOR COMFORT & APPS STICKER <i>HH</i>	SN	1	\$80.00	\$80.00
REAR DOOR ADVERTISEMENT LOGO <i>HH</i>	SN	1	\$100.00	\$100.00
FRONT DOOR ADVERTISEMENT LOGO <i>HH</i>	SN	1	\$100.00	\$100.00
FRONT DOOR COMFORT LOGO <i>HH</i>	SN	1	\$75.00	\$75.00
Rocker Panel Outer Garnish ADVERTISEMENT <i>HH</i>	SN	1	\$100.00	\$200.00
REAR TYRE (RH) <i>HH</i>	SN	1	\$216.00	\$216.00
FRONT NO. PLATE <i>auto</i>	SN	1	\$25.00	\$25.00
FRONT NO. PLATE TRIM COVER <i>auto</i>	SN	1	\$30.00	\$30.00
COOLANT <i>HH</i>	SN	1	\$45.00	\$45.00
FRONT FENDER ADVERTISEMENT LOGO (RH) <i>HH</i>	SN	1	\$100.00	\$100.00
FRONT WINDSCREEN IU BRACKET <i>HH</i>	SN	1	\$35.00	\$35.00
FRONT WINDSCREEN SEALANT <i>HH</i>	SN	1	\$42.00	\$42.00
FRONT TYRE (RH) <i>HH &amp; torn 50% def</i>	SN	1	\$216.00	\$216.00
SUB TOTAL				\$1,556.00
Labour Charge				
Panel Beating		1	\$2,400.00	\$2,400.00
Spray Painting Charge		1	\$2,200.00	\$2,200.00
Wiring Charge		1	\$100.00	\$100.00
Tuff Kote		1	\$100.00	\$100.00
Towing Charge		1	\$80.00	\$80.00
Remove/Refix Cushion & Upholstery Rear		1	\$150.00	\$150.00
Remove/Refix Rear Windscreen Glass		2	\$120.00	\$240.00
Remove/Refix Reverse Sensor		1	\$120.00	\$120.00
Remove/Refix Undercarriage (RR)		1	\$400.00	\$400.00
Re-set Rear ABS System		1	\$400.00	\$400.00
Remove/Refix Fuel Tank		1	\$80.00	\$80.00
Remove/Refix Exhaust Pipe		1	\$80.00	\$80.00
Transfer of Door Mechanism FRONT		1	\$80.00	\$80.00
Re-set Frt Power Window System		1	\$200.00	\$200.00
Transfer of Door Mechanism REAR		1	\$80.00	\$80.00
Re-set Rear Power Window System		1	\$200.00	\$200.00
Four Wheel Alignment		1	\$120.00	\$120.00
Remove/Refix Undercarriage (Frt)		1	\$400.00	\$400.00
Re-set Frt ABS System		1	\$200.00	\$200.00
Remove/Refix Radiator		1	\$90.00	\$90.00
Remove/Refix Aircon & Refill Gas		1	\$130.00	\$130.00
Remove/Refix Fuse Box		1	\$120.00	\$120.00

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Remove/Refix Front Windscreen Glass	1	\$120.00	\$120.00
Remove/Refix Engine	1	\$600.00	\$600.00
Diagnostic & Resetting To Erase Fault Code	1	\$550.00	\$550.00
<b>TOTAL LABOUR</b>			<b>\$9,240.00</b>
<b>ESTIMATE TOTAL</b>			<b>\$69,751.30</b>
This is an initial estimate based on a visual inspection of the above vehicle. The final repair quantum will be prepared after the vehicle is surveyed by a motor Surveyor appointed by the insurance company.			

80/-  
44  
150/-

3770.00

39,808.47

4/5 25,000/-

15/06/2022 @ 1700h

NA Auto

2/sum 18 H dgs.

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LKK Auto

8

- Check part prices

- Provide BV before

judgment

- Repair Limit.

**LKK Auto Consultants** hence notify the Repairer of the following:

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

Acknowledged by Repairer  
Signature:  
Date:

[> Back to OneMotoring](#)

## Enquire PARF/COE Rebate for Registered Vehicle

Vehicle Owner Particulars	
Owner ID Type:	Company
Owner ID:	839G
Vehicle Details	
Vehicle No.:	SHC553K
Vehicle to be Exported:	Yes
Intended Deregistration Date:	08 Jul 2022
Vehicle Make:	TOYOTA
Vehicle Model:	PRIUS 5DR HATCHBACK (AUTO)
Primary Colour:	Yellow
Manufacturing Year:	2018
Engine No.:	2ZR2C13583
Chassis No.:	JTDKB3FU603080322
Maximum Power Output:	90.0 kW (120 bhp)
Open Market Value:	\$26,605.00
Original Registration Date:	15 May 2019
First Registration Date:	15 May 2019
Transfer Count:	0
Actual ARF Paid:	\$14,247.00
Intended PARF Rebate Details	
PARF Eligibility:	Yes
PARF Eligibility Expiry Date:	14 May 2027
PARF Rebate Amount:	\$10,685.00
Intended COE Rebate Details	
COE Expiry Date:	14 May 2027
COE Category:	A - Car up to 1600cc & 97kW (130bhp)
COE Period(Years):	8
PQP Paid:	\$22,309.00
COE Rebate Amount:	\$13,523.00
<b>Total Rebate Amount:</b>	<b>\$24,208.00</b>
Message	
Please note that the 8-year COE for this vehicle cannot be further renewed. The vehicle must be de-registered upon COE expiry or when the vehicle reaches its statutory lifespan (if applicable), whichever is earlier.	

The information contained herein is correct as at 09 Jun 2022

OK

Book Value Calculation SHC 553K  
DOA 09/06/2022.

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$$\text{Total Purchase Cost} = 75,983.48$$

$$\text{Less PARR } 8,548.20 = 67,435.28$$

$$\text{Depre per month} = 702.45$$

x 59

$$\text{Taxi balance life span 59 mths} = 41,444.55$$

$$\text{Add PARR } 8,548.20 = 49,992.75$$

$$\text{Less LTA rebate at time of loss} = 49,992.75 - 24,208.00$$

$$\text{Nett Value} = 25,784.75$$

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