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Our Ref : CS/AIG18019712/D

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**AIG Asia Pacific Insurance Pte Ltd**

78 Shenton Way #08-16

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Singapore 079120

(Motor Claims Department)

**AUTOMOBILE TECHNICAL INVESTIGATION REPORT OF INCIDENT  
INVOLVING SLK 3868T AND SJS 1599P ON 21 OCTOBER 2018**

1. I refer to your letter dated 19 December 2018 and the instructions therein to comment on whether there was possibly contact between your insured vehicle SLK 3868T (herein referred to as "**Insured Vehicle**") and the third party motor vehicle SJS 1599P (herein referred to as "**Third Party Vehicle**"); and if there was contact, whether the damage to the Third Party Vehicle is consistent to the incident.
2. The following documents were made available to me for my review and consideration in the preparation of this report: -
  - a) Singapore Accident Statement of the driver of the Insured Vehicle, where amongst other information, the circumstance of incident was described;
  - b) Singapore Accident Statement of the driver of the Third Party Vehicle, where amongst other information, the circumstance of incident was described;
  - c) Automobile Assessment Report of the Third Party Vehicle dated 16 November 2018 by SK Auto Consultants including 27 coloured photographs showing the damage to the Third Party Vehicle;
  - d) 15 coloured photographs taken by LKK Auto Consultants showing the damage to the Third Party Vehicle prior to any repair;
  - e) 03 coloured photographs provided to me by the driver of the Insured Vehicle, showing the Third Party Vehicle at the incident scene.

3. In preparation of this report, I had conducted a physical inspection of the Insured Vehicle. Height measurements of the Insured Vehicle and a similar make and model motor vehicle as the Third Party Vehicle were also carried out. Thereafter the information gathered during the course of my investigations and information gathered from reviewing the available documents were technically analyzed. My findings and analysis are set out below.

### **Circumstance of Incident**

4. From the Singapore Accident Statement of the driver of the Third Party Vehicle, the Third Party Vehicle was initially stopped along the driveway of Block 266 Punggol Way multi-storey carpark giving way to the Insured Vehicle, which was reversing into one of the parking lots. Upon seeing the Insured Vehicle inside the parking lot, the driver of the Third Party Vehicle drove forward but had to brake to a stop as the Insured Vehicle was seen inching forward. Contact then occurred between the Insured Vehicle and the front right side of the Third Party Vehicle whilst the Third Party Vehicle was stationary.
5. The driver of the Insured Vehicle, on the other hand, had stated in the Singapore Accident Statement that she was parking the Insured Vehicle when the Third Party Vehicle squeezed through and stopped. The driver of the Third Party Vehicle then alighted and said that the front number plate of the Insured Vehicle had hit onto the Third Party Vehicle, leaving a "L" shape mark. However, the driver of the Insured Vehicle did not feel any contact or see any damage to the front number plate of the Insured Vehicle.

### **Damage to the Third Party Vehicle**

6. The damage to the Third Party Vehicle could not be clearly seen from the 27 coloured photographs of the Third Party Vehicle attached in the Automobile Inspection Report of SK Auto Consultants, and from the 15 coloured photographs taken by LKK Auto Consultants Pte Ltd. My close examination of the 3 coloured photographs showing the Third Party Vehicle at the incident scene had however, revealed what appears to be an "L" shape imprint mark on the lower area of its front right fender, just after the front right wheel. No other damage was seen from the photographs that I had reviewed.
7. In general, the physical damage observed on the Third Party Vehicle suggests that it had sustained an impact directly onto its front right fender. The "L" shape imprint mark was a result of a load/force from a similarly shaped object pressing onto the front right fender, in a right to left direction. This load/force was relatively light. See photo 1 – 3 below.



**Photo 1** shows a general view of the front right body of the Third Party Vehicle at the incident scene. From the photographs at the incident scene, I had observed what appears to be an “L” shape imprint mark on the lower area of its front right fender (circled), just after the front right wheel. No other damage was seen from the photographs that I had reviewed.



**Photo 2** shows a closer view of the damaged area where the “L” shape imprint mark (arrowed) was found on the front right fender of the Third Party Vehicle. The imprint mark was a result of a load/force from a similarly shaped object pressing onto the front right fender, in a right to left direction.



**Photo 3** shows a close-up/zoom in view of the “L” shape imprint mark (arrowed) which was caused by a load/force from a similarly shaped object pressing onto the front right fender of the Third Party Vehicle, in a right to left direction.

### **Physical Inspection of the Insured Vehicle**

8. The Insured Vehicle was physically inspected on 07 January 2019 at Block Block 663 Punggol Drive multi-storey carpark. The inspection carried out had primarily focused on the frontal body of the Insured Vehicle given that the incident was reported to be of a head to side nature where the Insured Vehicle was on the right side of the Third Party Vehicle at the material time. The mileage of the Insured Vehicle at the time of my inspection was recorded to be 25,405km
9. The lower area of the Insured Vehicle's front bumper was observed to be distorted. This was at the centre of the front bumper, in front of the front bumper lower grille. The front bumper lower grille chrome moulding was also observed to be cracked at the same distorted area of the front bumper. The front number plate casing and front number plate were also slightly bent at the area adjacent to its bottom left corner. See photo 4 – 7 below





**Photo 4** shows a general view of the front left body of the Insured Vehicle at the time of my inspection. The inspection carried out had primarily focused on the frontal body of the Insured Vehicle, as the incident was reported to be of a head to side nature where the Insured Vehicle was on the right side of the Third Party Vehicle at the material time. The mileage of the Insured Vehicle at the time of my inspection was recorded to be 25,405km.



**Photo 5** shows a general view of the lower area of the Insured Vehicle's front centre. The front bumper was observed to be distorted while the front bumper lower grille chrome moulding was observed to be cracked. These damages were at the same area of the Insured Vehicle ie front centre lower area (circled).



**Photo 6** shows a closer view of the distorted front bumper and cracked front bumper lower grille chrome moulding (circled). These damages were at the front centre lower area of the Insured Vehicle.



**Photo 7** shows the bent front number plate and front number plate casing (arrowed) of the Insured Vehicle. This was at the left side of the front number plate, adjacent to the bottom left corner.

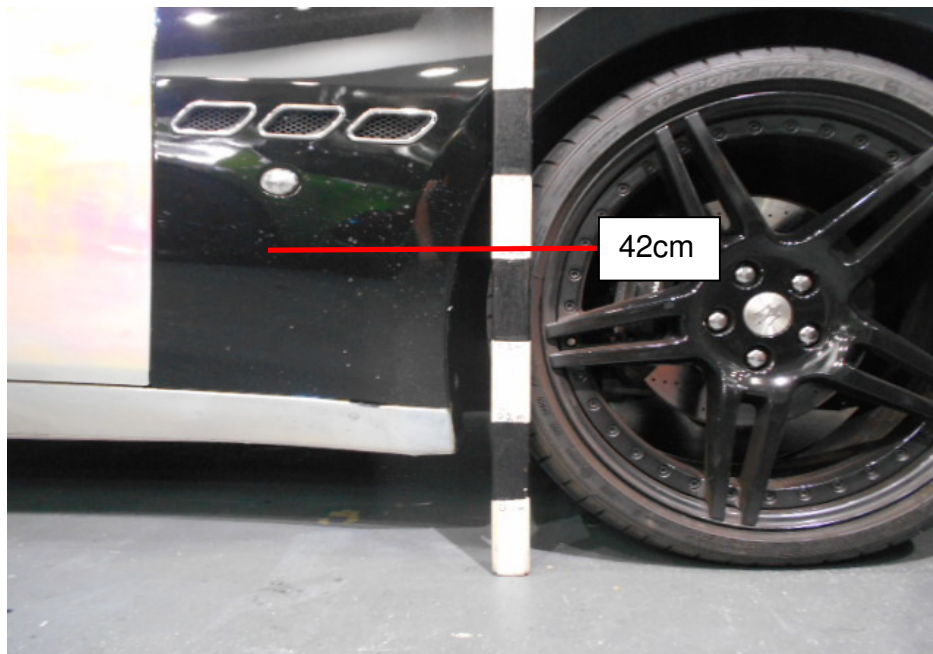
## Height Measurement

10. For this particular case, to establish whether there was contact between the Insured Vehicle and the Third Party Vehicle, I had measured the height above ground level of the Insured Vehicle's front number plate and thereafter compared this measured height with the height above ground level of the front right fender of the Third Party Vehicle, at the area where the "L" shape imprint mark was formed.
11. My focus of the Insured Vehicle's front number plate was due to the shape of the "L" imprint mark on the Third Party Vehicle's front right fender corresponding to the shape of the front number plate casing, at the bottom left corner edge where the bottom horizontal end of the front number plate casing joins the vertical end of the front number plate casing.
12. I now set out below the findings gathered following the height measurements that was conducted: -
  - a) the height of the bottom horizontal end of the Insured Vehicle's front number plate casing was measured to be approximately 42cm above ground level;
  - b) comparing this measured height with the front right fender of the Third Party Vehicle, I note that the height above ground level of the bottom horizontal end of the Insured Vehicle's front number plate casing (42cm) was at a similar height above ground level to where the "L" shape imprint mark was found (refer to photograph 2 & 3 above);
  - c) the measurements carried out appear to then indicate that the "L" shape imprint mark found on the front right fender of the Third Party Vehicle was caused by contact from the front number plate casing of the Insured Vehicle. See photo 8 & 9 below.





**Photo 8** shows the height measurement that was conducted on the frontal body of the Insured Vehicle. The bottom horizontal end of the Insured Vehicle's front number plate casing was measured to be approximately 42cm above ground level.



**Photo 9** shows the height measurement that was conducted on the front right fender of a similar make and model vehicle as the Third Party Vehicle. The height of the bottom horizontal end of the Insured Vehicle's front number plate casing (42cm) was at a similar height above ground level on the Third Party Vehicle where the "L" shape imprint mark on its front right fender was found (refer to photograph 2 & 3 above).



## Conclusion

13. Having investigated and technically analyzing the material evidence available at the time of writing this report, I am of the opinion that there was contact between the frontal body of the Insured Vehicle and the front right body of the Third Party Vehicle at the material time of incident. The contact was between the front number plate of the Insured Vehicle and the front right fender of the Third Party Vehicle.
14. I am also of the opinion that the impact force from the contact was relatively light, resulting in a 'L' shape imprint mark to be formed on the front right fender of the Third Party Vehicle.

### Ang Bryan Tani

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