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Our Ref : CI/AIG19013457/N

4 June 2019

M/s AIG Asia Pacific Insurance Pte. Ltd.

78 Shenton Way #08-16

CHARTIS Building

Singapore 079120

(Motor Claims Department)

**AUTOMOBILE TECHNICAL INVESTIGATION REPORT OF ACCIDENT
INVOLVING SHC 6960D AND SKG 882D ON 17 JANUARY 2019**

1. We refer to your letter dated 23 May 2019 and the instructions therein to comment on the damage consistency of the motor taxi SHC 6960D involved in the captioned accident, in particular to establish whether there was possibly contact between the rear of the motor taxi SHC 6960D and the front of motor car SKG 882D; and if there was contact, whether the damage on the rear portion of the motor taxi SHC 6960D is consistent to the accident.
2. The following documents were provided to us for our review and consideration in the preparation of this report:-
 - a) Singapore Accident Statement of the driver of the motor taxi SHC 6960D (herein referred to as "**Taxi**"), where amongst other information, the circumstances of accident was described;
 - b) Singapore Accident Statement of the driver of the motor car SKG 882D (herein referred to as "**Nissan**"), where amongst other information, the circumstances of accident was described together with 12 coloured photographs of the Nissan at the time of reporting;
 - c) 11 coloured photographs of the damage to the Taxi;
 - d) 51 coloured photographs taken during the physical inspection of the Nissan.

3. In preparation of this report, we had conducted height measurements of the rear portion of the Taxi (using a similar make and model). We had also conducted a physical inspection and thereafter conducted height measurements of the front portion of the Nissan; both collectively referred herein as **“Involved Motor Vehicles”**. An analysis of all the available documents and information gathered was subsequently carried out.
4. We now set out below our detailed findings and analysis.

Nature of Accident

5. From the Singapore Accident Statement of the driver of the Taxi, Mr Lim Poh Seng (herein referred to as **“Mr Lim”**) he was driving the Taxi along Sheares Avenue 2 towards the traffic junction of Central Boulevard on 17 January 2019 at 0910 hours with 2 passengers on board. He stopped the Taxi at the traffic junction due to a red light. While stationary, he suddenly felt an impact from the rear. Upon inspection, he discovered that he was rear-ended by the Nissan. The Taxi sustained damages to the rear portion due to the accident. Mr Lim was not aware of the damages to the Nissan. Mr Lim's passenger who was seated at the rear felt discomfort as a result of the accident. No ambulance was called to the accident scene.
6. The Singapore Accident Statement of the driver of the Nissan, Mr Kok Hon Por (herein referred to as **“Mr Kok”**) on the other hand, had stated that at the aforementioned date and time he was driving the Nissan and could not recall any accident and there were no damages to the Nissan.

Damage to the Taxi

7. From our examination of the photographs provided to us, the damage to the Taxi was observed to be confined to its rear bottom portion. We observed paint graze marks as well as circular blackish marks on the bottom portion of the Taxi's rear bumper. However we noted that the rear bumper was not misaligned at its corner edges. See photos 1 - 7 below.

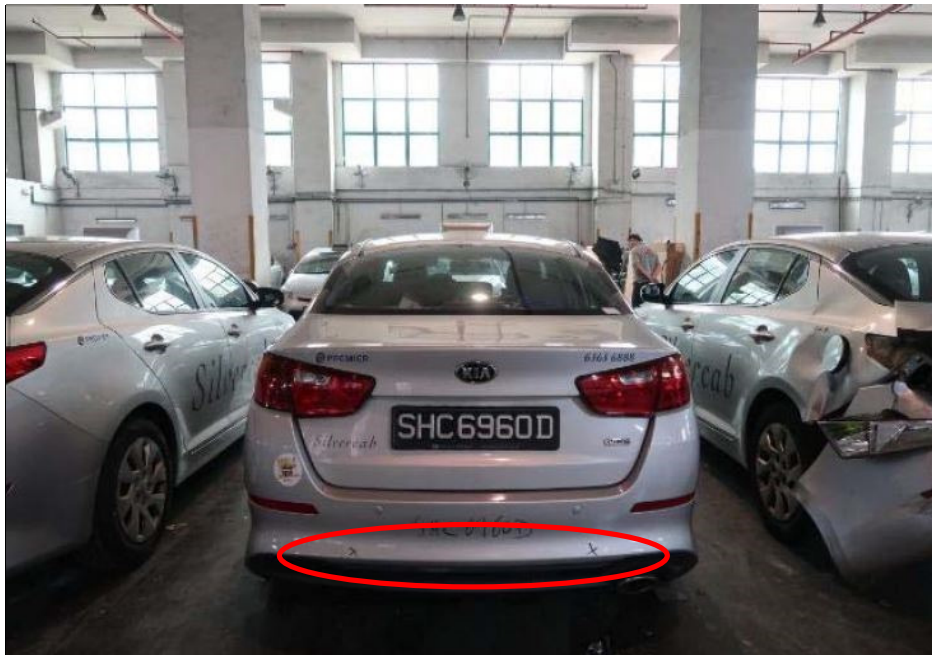


Photo 1 shows the general view of the rear of the Taxi from the photograph provided to us. The damage to the Taxi was observed to be confined to its bottom portion (circled).



Photo 2 shows a closer view of the left bottom portion of the Taxi's rear bumper. We observed paint graze marks as well as circular blackish marks on the left bottom portion of the Taxi's rear bumper (circled).



Photo 3 shows a close up view of the paint graze marks (arrowed) as well as circular blackish marks (circled) on the left bottom portion of the Taxi's rear bumper.



Photo 4 shows a closer view of the right bottom portion of the Taxi's rear bumper. We observed paint graze marks as well as circular blackish marks on the right bottom portion of the Taxi's rear bumper (circled).



Photo 5 shows a close up view of the paint graze marks (arrowed) as well as circular blackish marks (circled) on the right bottom portion of the Taxi's rear bumper.

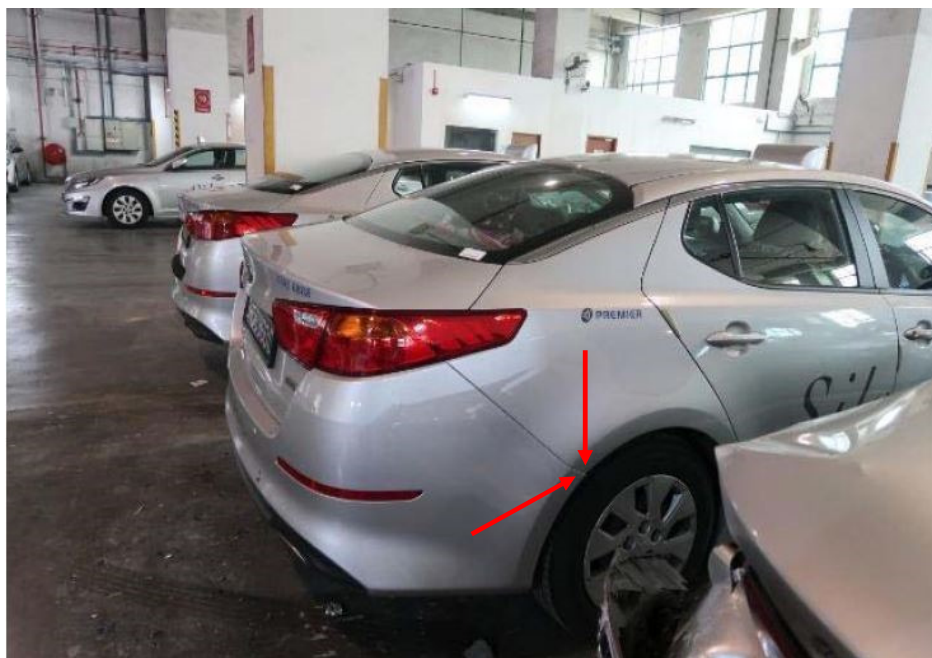


Photo 6 shows a close up view of the right corner edge of the rear bumper of the Taxi. We observed that there was no misalignment at the corner edges (red arrows).



Photo 7 shows a close up view of the left corner edge of the rear bumper of the Taxi. We observed that there was no misalignment at the corner edges (red arrows).

Physical Inspection of the Nissan

8. The Nissan was physically inspected at the premises of The Pinnacle located at 1G Cantonment Rd, Singapore 085301.
9. The mileage recorded was 189, 163km.
10. At the time of our inspection, we observed white graze marks on the right front tow cover as well as below the front bumper grille of the Nissan. We also found scuff marks on the left portion of the Nissan's front bumper. Closer examination of the front number plate revealed that the right lower portion was bent inwards. However, it was also noted that the front bumper was not misaligned at its corner edges. See photos 8 - 14 below.



Photo 8 shows the general view of the front portion of the Nissan upon our physical inspection.



Photo 9 shows the white graze marks on the right front tow cover (circled) and below the front bumper grille (arrowed) of the Nissan.



Photo 10 shows a close up view of the scuff marks on the left portion of the Nissan's front bumper (circled).



Photo 11 shows upon closer examination of the front number plate of the Nissan, we observed that the right lower portion was bent inwards (circled).



Photo 12 shows a close up view of the right lower portion of the Nissan's front number plate which was observed to be bent inwards (circled)



Photo 13 shows a close up view of the right corner edge of the front bumper of the Nissan. We observed that there was no misalignment at the corner edges (red arrows).



Photo 14 shows a close up view of the left corner edge of the front bumper of the Nissan. We observed that there was no misalignment at the corner edges (red arrows).

Height Measurement

11. We had conducted a height configuration test to determine whether the damages observed on the rear bumper of the Taxi corresponds to the damage observed on the front portion of the Nissan.
12. In order to determine this, we had measured the height above ground level of the rear bumper of the Taxi (using a similar make and model), at the area where the damages were found. We had thereafter compared this measured height against the front portion of the Nissan. See photos 15 & 16 below.



Photo 15 shows the height measurement being conducted on the rear portion of the Taxi (using a similar make and model). The height range of the circular blackish marks on the bottom portion of the rear bumper was measured to be approximately between 43cm and 50cm above ground level.

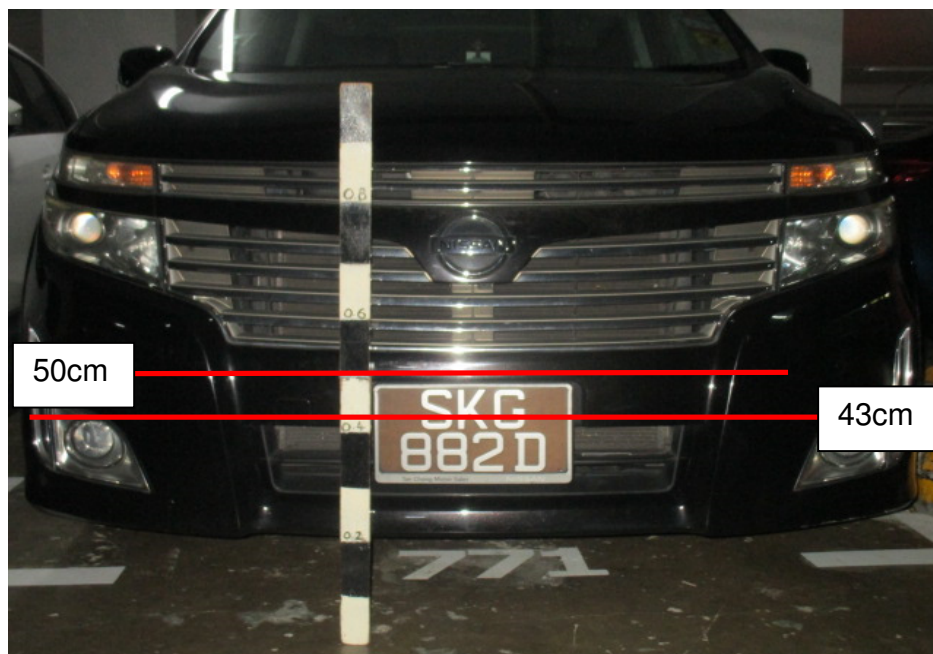


Photo 16 shows the height measurement being conducted on the front portion of the Nissan. At the height range of between 43cm and 50cm above ground level, there were no body parts of the Nissan that corresponded to the height range of the circular black marks found on the bottom portion of the Taxi's rear bumper.

13. We now set out below the findings that we had gathered following the height measurements that was conducted:-

- a) the circular blackish marks on the bottom portion of the Taxi's rear bumper were caused by an object that is of a similar circular shape, pressing onto the rear portion of the Taxi. If one was to consider the rectangular shape of the Nissan's front tow cover, it would then appear that these circular blackish marks were unlikely to be caused by the front tow cover of the Nissan;
- b) the height range of the circular blackish marks on the bottom portion of the rear bumper of the Taxi was measured to be approximately between 43cm and 50cm above ground level;
- c) at the height range of between 43cm and 50cm above ground level, there were no body parts of the Nissan that corresponded to the height range of the circular black marks found on the bottom portion of the Taxi's rear bumper;
- d) the height measurements appear to support the findings of no possible contact between the rear bumper of the Taxi and the front portion of the Nissan. The damage observed on the rear bumper of the Taxi was not a result of this contact and did not correspond to the damage observed on the front portion of the Nissan.

Conclusion

14. Having investigated and technically analyzing the material evidence available at the time of writing this report, we are of the opinion that there was likely to be no contact between the rear of the Taxi and the front of the Nissan at the material time.

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