

Your Ref : TP / 4356165818SG
Our Ref : CC3/AIG19016320/N

4 October 2019

M/s AIG Asia Pacific Insurance Pte. Ltd.

78 Shenton Way #08-16
AIG Building
Singapore 079120
(Motor Claims Department)

**AUTOMOBILE TECHNICAL INVESTIGATION REPORT OF ACCIDENT
INVOLVING SJV 5105P AND SLT 230E ON 14 SEPTEMBER 2019**

1. We refer to your letter dated 24 September 2019 and the instructions therein to comment on the damage consistency of the motor car SJV 5105P involved in the captioned accident, in particular to establish whether there was possibly contact between the front of the motor car SJV 5105P and the rear of motor car SLT 230E; and if there was contact, whether the damage on the front portion of the motor car SJV 5105P 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 car SJV 5105P (herein referred to as “**Audi**”), where amongst other information, the circumstances of accident was described together with 14 coloured photographs of the Audi at the time of reporting;
 - b) Singapore Accident Statement of the driver of the motor car SLT 230E (herein referred to as “**Mercedes**”), where amongst other information, the circumstances of accident was described;
 - c) 18 coloured photographs of the damage to the Audi taken during the Pre- Repair Survey by LKK Auto Consultants Pte. Ltd.;
 - d) 38 coloured photographs taken during the physical inspection of the Audi;
 - e) 30 coloured photographs taken during the physical inspection of the Mercedes;
 - f) 6 post-accident photographs taken by the driver of the Audi;

- g) 5 post-accident photographs taken by the driver of the Mercedes;
 - h) 1 video recording of the accident taken from the in-vehicle camera of the Audi.
3. In preparation of this report, we had conducted a physical inspection and thereafter height measurements of the front portion of the Audi. We had also conducted a physical inspection and thereafter height measurements of the rear portion of the Mercedes; both collectively referred herein as **“Involved Motor Cars”**. 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

- From the Singapore Accident Statement of the driver of the Audi, Mr Yap Ken Foh (herein referred to as **“Mr Yap”**) the Audi was parked in a parking lot along Kensington Park Road on 14 September 2019 at 1010 hours when the Mercedes reversed into the Audi. Mr Yap and his wife were next to the Audi when the accident occurred.
5. The Singapore Accident Statement of the driver of the Mercedes, Mr Fan Foo Wah (herein referred to as **“Mr Fan”**), however had stated that on the abovementioned date, time and location, the Audi was parked too close to the Mercedes, leaving no room to manoeuvre. Upon very slow reversing, the Mercedes lightly hit the front number plate of the Audi. Mr Fan stated that there was no damage or paint transfer between both vehicles. After he alighted and inspected both vehicles, there was a slight dent on the right corner of the Audi's front number plate. As it was a rear to head collision, it was not possible for the right portion of the front number plate to be dented. The driver of the Audi claimed that he needed to file an accident claim. However Mr Fan noted the slight dent was old damage. The driver of the Audi claimed that the car was relatively new. Mr Fan mentioned that there was no damage to any other part of the body except the old dent mark on the front number plate. Mr Fan reported that this a potential scam for the da age was not a result of the light hit and it was not possible for the corner of the Audi's front number plate to be dented.

Damage to the Audi

6. From our examination of the photographs taken during the Pre- Repair Survey conducted by LKK Auto Consultants Pte. Ltd. about 4 days after the accident, we note that the Audi had sustained an impact onto its front portion. The damages were mainly observed to be at or around the right portion of its front bumper and front number plate.
7. We had observed graze marks on the front right grille as well as on the front right lower portion of the Audi's front bumper. Upon closer examination, we observed a circular indentation on the front right grille of the Audi. We noticed black marks on the lower portion of the alpha- numeric letterings of the Audi's front number plate. However, we also noted that the front bumper was not misaligned at its corner edges. See photos 1 - 7 below.



Photo 1 shows the general view of the front portion of the Audi at the time of the Pre- Repair Survey conducted by LKK Auto Consultants Pte. Ltd. which was taken about 4 days after the accident. The damage to the Audi was observed to be confined to the right portion of its front bumper and front number plate.

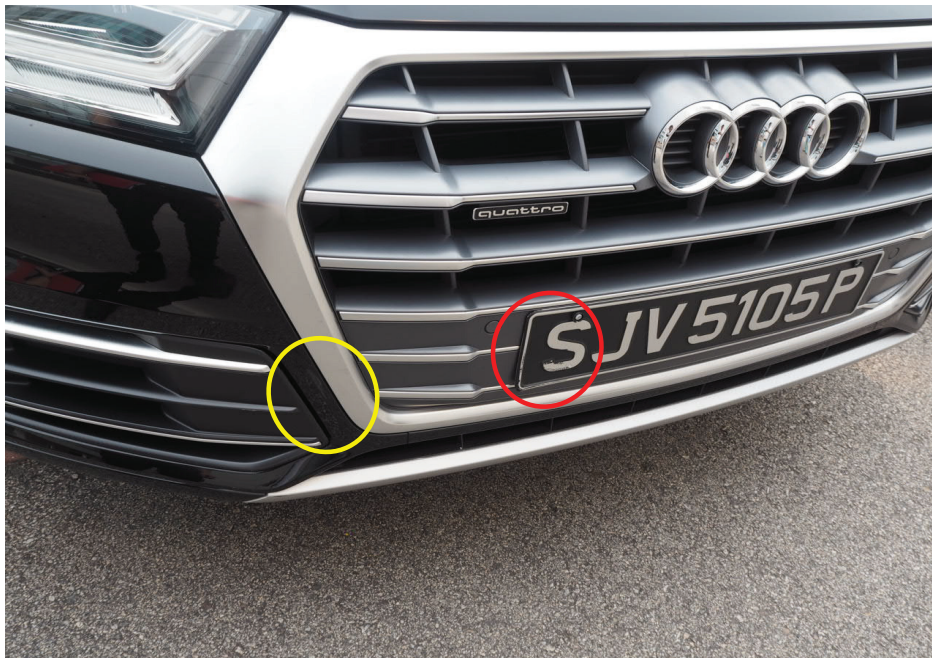


Photo 2 shows a closer view of the damage observed on the right portion of the Audi's front bumper (yellow circle) and front number plate (red circle).

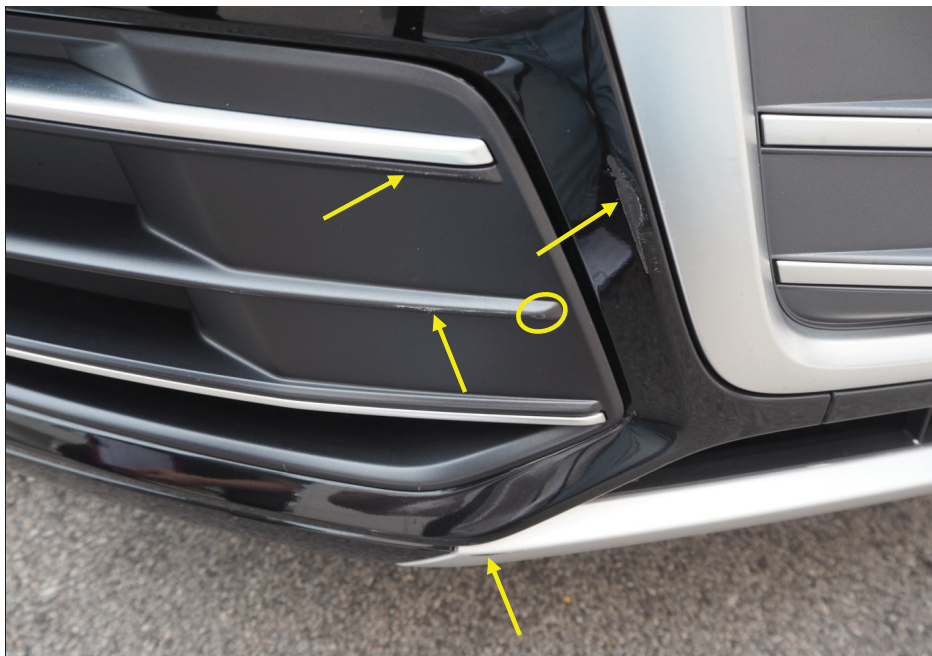


Photo 3 shows a close up view of the graze marks on the front right grille as well as on the right lower portion of the Audi's front bumper (arrowed). Upon closer examination, we observed a circular indentation on the front right grille of the Audi (circled).



Photo 4 shows a close up view of the circular indentation on the front right grille of the Audi (circled).



Photo 5 shows a close up view of the black marks on the lower portion of the alpha- numeric letterings of the Audi's front number plate (circled).



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

Physical Inspection of the Mercedes

8. The Mercedes was physically inspected on 27 September 2019 at the public open carpark near the Land Transport Authority located at 1 Hampshire Road, Singapore 219428.
9. The mileage recorded was 29, 604km.
10. The physical inspection carried out had primarily focused on the rear portion of the Mercedes, in particular its rear bumper as the accident was reported to be of a rear to head nature where the Mercedes was in front of the Audi at the material time.
11. Our visual examination of the lower portion of the Mercedes's rear bumper revealed a circular indentation on its rear tow cover. We also observed graze marks on the right lower portion of the Mercedes's rear bumper. However we noted that the rear bumper was not misaligned at its corner edges. See photos 8 - 14 below.



Photo 8 shows the general view of the rear portion of the Mercedes at the time of our inspection. The physical inspection carried out had primarily focused on the rear portion of the Mercedes, in particular its rear bumper as the accident was reported to be of a rear to head nature where the Mercedes was in front of the Audi at the material time. The mileage recorded was 29, 604km.