

Your Ref: 603305
Our Ref : CI/MSG19019958/D

11 November 2019

M/s MSIG Insurance (Singapore) Pte Ltd

16 Raffles Quay #24-01
Hong Leong Building
Singapore 048581
(Motor Claims Department)

AUTOMOBILE INSPECTION REPORT OF THE INSURED VEHICLE SMK 4105T

1. I refer to your request to check on whether the driver's airbag of the insured vehicle SMK 4105T (herein referred to as "**Insured Vehicle**") was replaced with a new part or a repaired part.
2. Briefly, the Insured Vehicle was involved in a road traffic accident on 19 August 2019 where it had sustained severe damages at its frontal portion. The Insured Vehicle was brought to Yew Tee Automobile Tech Pte Ltd, at No. 25 Kaki Bukit Road 4 #01-61 Synergy @ Kaki Bukit, Singapore 417800. An own damage claim, with regard to the repair of the Insured Vehicle, was submitted to MSIG Insurance (Singapore) Pte Ltd. The repair has since been completed and the Insured Vehicle has been returned to its owner.
3. Following this request, I had physically inspected the Insured Vehicle; and on 06 November 2019, the driver's airbag of the Insured Vehicle was removed and dismantled in my presence for the purpose of carrying out the relevant checks. The mileage of the Insured Vehicle during my inspection was 54,129km. The following paragraphs sets out my observations and findings.
4. Upon comparing the removed driver's airbag of the Insured Vehicle with a new driver's airbag for a similar make and model vehicle, I had observed 2 differences on the exterior. The first difference was the partially torn off and relatively worn looking sticker label on the airbag propellant; the second difference was the size of the airbag propellant, which was bigger in size as compared to the driver's airbag for a similar make and model vehicle.
5. I then sought the assistance of an airbag specialist and upon my request, the driver's airbag of the Insured Vehicle was dismantled. Upon checking on the airbag, I had found the airbag to be dirty with black stain marks at multiple areas. The seal surrounding the airbag propellant also did not completely seal the airbag propellant at one area. See photo 1 – 13 below showing the photographs that were taken for the purpose this report.



Photo 1 shows a general view of the Insured Vehicle at the time of my inspection on 06 November 2019. The repair to the Insured Vehicle for damages sustained as a result of the road traffic accident on 19 August 2019 was observed to have been completed. The mileage of the Insured Vehicle at the time of this inspection was 54,129km.



Photo 2 shows the driver's airbag of the Insured Vehicle being removed in my presence.



Photo 3 shows a back view of the driver's airbag of the Insured Vehicle after it was removed from the steering wheel of the Insured Vehicle.

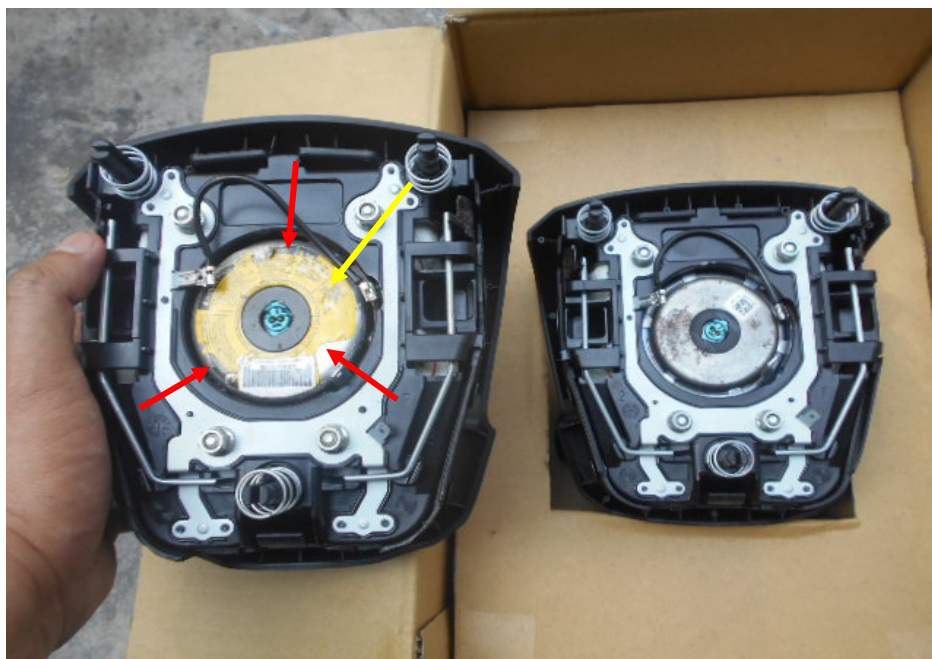


Photo 4 shows the driver's airbag of the Insured Vehicle in comparison with a new driver's airbag for a similar make and model vehicle. I had observed 2 differences on the exterior. The first difference was the partially torn off and relatively worn looking sticker label on the airbag propellant (red arrow); the second difference was the size of the airbag propellant (yellow arrow), which was bigger in size as compared to the driver's airbag for a similar make and model vehicle.



Photo 5 shows a closer view of the driver's airbag of the Insured Vehicle. The size of the airbag propellant (arrowed) was observed to be bigger when compared with a driver's airbag for a similar make and model vehicle. The sticker label on the propellant was also observed to be partially torn off and worn looking.



Photo 6 shows a closer view of the driver's airbag for a similar make and model vehicle. The airbag propellant (arrowed) was observed to be smaller in size as compared to the propellant for the driver's airbag of the Insured Vehicle. There was also no sticker label on the propellant for the driver's airbag for a similar make and model vehicle.



Photo 7 shows dismantling of the driver's airbag of the Insured Vehicle. This was carried out for the purpose of checking the interior of the driver's airbag of the Insured Vehicle. Dismantling was carried out by an airbag specialist in my presence.



Photo 8 shows dismantling of the driver's airbag of the Insured Vehicle. This was carried out for the purpose of checking the interior of the driver's airbag of the Insured Vehicle. Dismantling was carried out by an airbag specialist in my presence.



Photo 9 shows the airbag after it was unfolded. The airbag was found to be dirty with black stain marks (arrowed) at multiple areas.



Photo 10 shows the airbag after it was unfolded. The airbag was found to be dirty with black stain marks at multiple areas.



Photo 11 shows the bigger size airbag propellant (arrowed) for the driver's airbag of the Insured Vehicle after the airbag was removed.



Photo 12 shows airbag propellant not completely sealed at one area, exposing the airbag propellant (arrowed).



Photo 13 shows other areas of the airbag propellant for the driver's airbag of the Insured Vehicle. On comparison, the other areas of the propellant were observed to be completely sealed.

6. Basing on my observations, it would appear to me that the driver's airbag of the Insured Vehicle was a repaired part. The torn and worn looking sticker label, the bigger size airbag propellant, the dirty condition of the airbag and the incomplete sealing of the airbag propellant are all signs and indications to suggest that the driver's airbag of the Insured Vehicle was repaired and not a new part.

Ang Bryan Tani

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