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Our Ref : CC3/AIG20008090/N

01 April 2021

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 SHB 621C AND SKE 8878A ON 30 JULY 2020**

1. We refer to your letter dated 8 December 2020 and the instructions therein to comment on the damage consistency of the motor taxi SHB 621C involved in the captioned accident, in particular to establish whether there was possibly contact between the rear portion of the motor taxi SHB 621C and the front portion of motor car SKE 8878A; and if there was contact, whether the damage on the rear portion of the motor taxi SHB 621C 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 SHB 621C (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 SKE 8878A (herein referred to as "**Lexus**"), where amongst other information, the circumstances of accident was described;
 - c) 8 coloured photographs of the damage to the Taxi taken during the Pre-Repair Survey by LKK Auto Consultants Pte. Ltd.;
 - d) 22 coloured photographs taken during our physical inspection of the Lexus;
 - e) 3 post-accident coloured photographs taken by the driver of the Lexus.

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 height measurements of the front portion of the Lexus; both collectively referred herein as **"Involved Motor Vehicles"**. An analysis of all the available documents and information gathered was subsequently carried out.
4. An analysis of all the available documents and information gathered was subsequently carried out.
5. We now set out below our detailed findings and analysis.

Nature of Accident

6. From the Singapore Accident Statement of the driver of the Taxi, Mr Tan Ai Boon (herein referred to as **"Mr Tan"**) on 30 July 2020 at 1630 hours he was stationary along Holland Road towards Coronation Road with a male passenger. As he was looking out for oncoming traffic before turning right into Coronation Road, he suddenly felt an impact at the rear of the Taxi. The Lexus had rear-ended the Taxi.
7. The Singapore Accident Statement of the driver of the Lexus, Ms Jaclyn Tan (herein referred to as **"Ms Tan"**) which was lodged by her mother Mrs Linda Lim (herein referred to as **"Mrs Lim"**) as her daughter is currently overseas for studies, had stated that on 30 July 2020 at 1630 hours she was travelling along the 2nd lane of Holland Road and was going to turn right into Coronation Road West. The Taxi was in front of the Lexus on the 1st lane. She slowly changed lanes. SHB 621C slowed down, causing the front number plate of the Lexus to bump slightly into the left lower corner of the Taxi's rear bumper. Both drivers stopped and exited their vehicles to assess the damages. The front number plate of the Lexus was dented. There were no other damages to the Lexus. The Taxi's rear bumper did not sustain any visible damage.
8. The driver of the Taxi then told Ms Tan if she paid him \$500 he would not lodge a police report. She refused as clearly there were no damages at all to the Taxi. The male passenger in the Taxi alighted and asked if he could help with anything. Ms Tan mentioned that he looked well and did not seem distraught. Ms Tan asked he was ok and he said that he was perfectly fine. After taking a few photographs and exchanging particulars, Ms Tan took off.

Damage to the Taxi

9. 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 observed whitish marks as well as a slight rectangular indentation around the left lower portion of the rear bumper of the Taxi. We also noted that the rear bumper was slightly misaligned at its left corner edge. See photos 1 - 5 below.

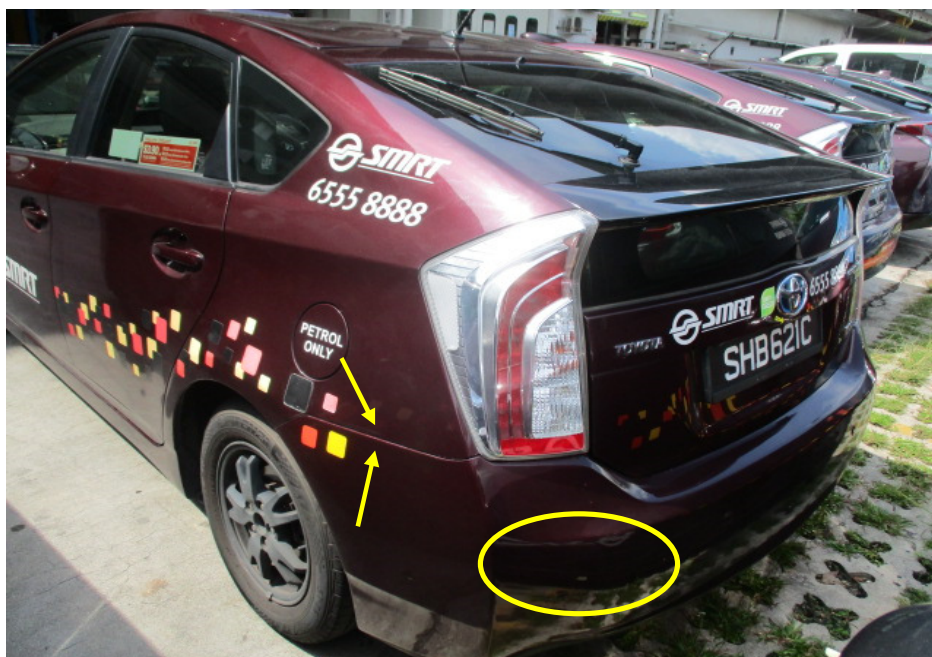


Photo 1 shows a rear view of the Taxi at the time of the Pre- Repair Survey conducted by LKK Auto Consultants Pte. Ltd. which was taken about 4 days after the accident. We observed whitish marks as well as a rectangular indentation around the left lower portion of the rear bumper of the Taxi (circled). We also noted that the rear bumper was slightly misaligned at its left corner edge (yellow arrows).



Photo 2 shows a closer view of the left lower portion of the rear bumper of the Taxi. We observed whitish marks (circled) as well as a rectangular indentation (yellow arrows) around the left lower portion of the rear bumper of the Taxi.



Photo 3 shows a close up view of the whitish marks (circled) at the left lower portion of the rear right bumper of the Taxi.



Photo 4 shows a close up view of the rectangular indentation (red arrows) around the left lower portion of the rear bumper of the Taxi.



Photo 5 shows a close up view of the left corner edge of the rear bumper of the Taxi. We observed a slight misalignment at the corner edges (red arrows).

Physical Inspection of the Lexus

10. The Lexus was physically inspected at the home premises of Mrs Lim located at Block 6 Nim Crescent, Singapore 807689.
11. The mileage recorded was 155, 657km.
12. The physical inspection carried out had primarily focused on the frontal portion of the Lexus as the driver of the Taxi had reported the accident to be of a head to rear nature where the Lexus was behind the Taxi at the material time.
13. At the time of our inspection, Mrs Lim mentioned to us that she had replaced the front number plate and front number plate frame shortly after the accident. We observed paint cracks above the front number plate frame of the Lexus but Mrs Lim mentioned us that it was not related to the accident. She informed us that sometime before our physical inspection, the Lexus was parked near her home premises when it was hit by a van, causing the paint cracks. We also noted that the front bumper was slightly misaligned at its left corner edge. Mrs Lim again mentioned that this damage was not related to the accident. See photos 6 - 12 below.



Photo 6 shows the general view of the frontal portion of the Lexus at the time of our inspection.



Photo 7 shows a closer view of the front number plate and front number plate frame at the time of our inspection. Mrs Lim mentioned to us that she had replaced the front number plate and front number plate frame shortly after the accident.

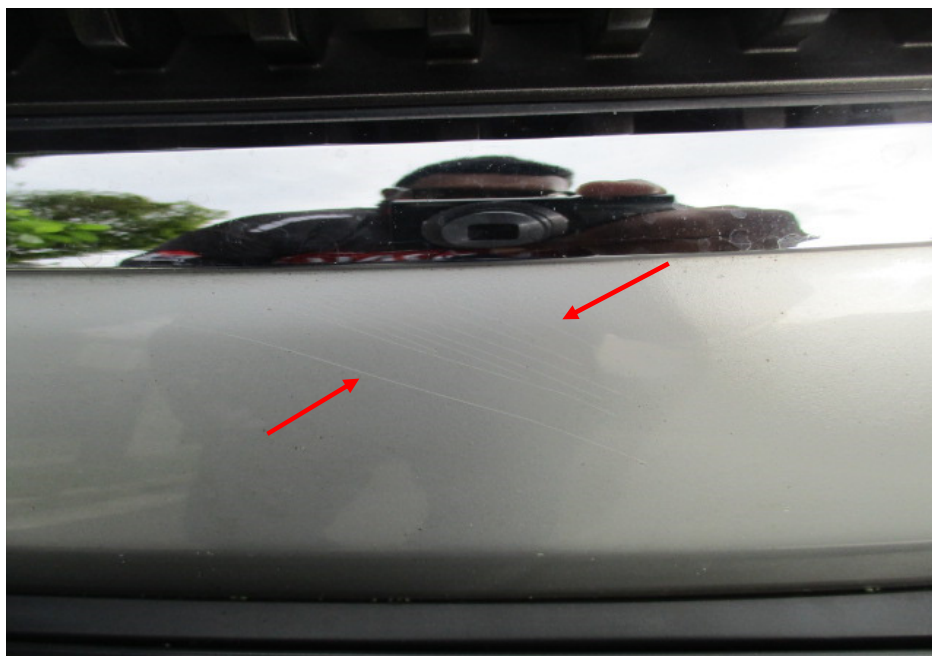


Photo 8 shows a closer view of the paint cracks found above the front number plate frame of the Lexus (red arrows) but Mrs Lim mentioned us that it was not related to the accident. She informed us that sometime before our physical inspection, the Lexus was parked near her home premises when it was hit by a van, causing the paint cracks.

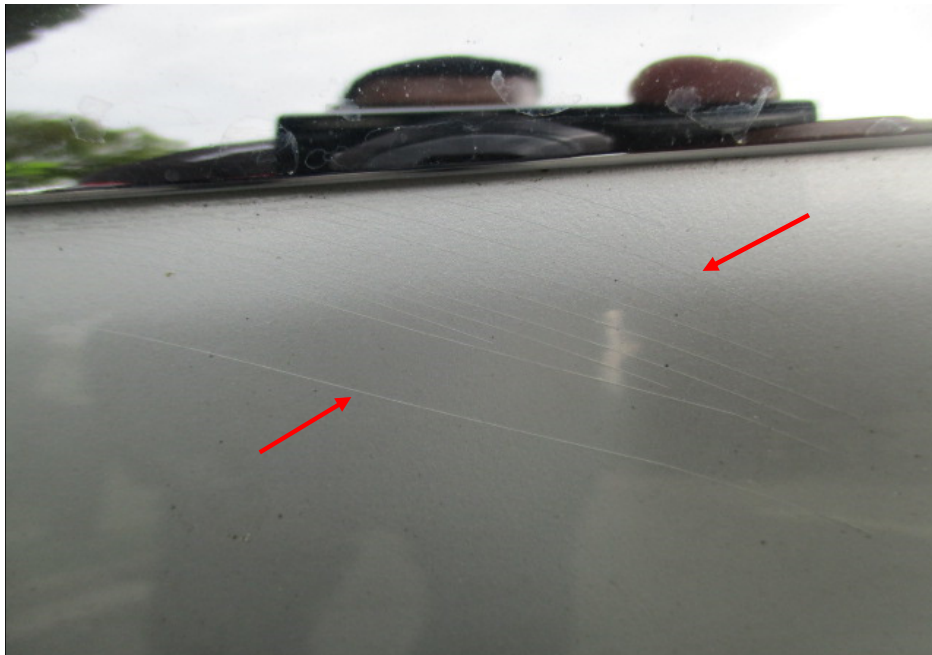


Photo 9 shows a close up view of the paint cracks found above the front number plate frame of the Lexus at the time of our inspection (red arrows).



Photo 10 shows a closer view of the right corner edge of the front bumper of the Lexus. We observed that there was no misalignment at the corner edges (arrowed).



Photo 11 shows a closer view of the left corner edge of the front bumper of the Lexus. We observed that there was a slight misalignment at the corner edges (arrowed).



Photo 12 shows a close up view of the misaligned left corner edge of the front bumper of the Lexus (arrowed). Mrs Lim again mentioned that this damage was not related to the accident.

Accident Scene Photographs

14. For this case, we were able to obtain from Mrs Lim several photographs taken by Ms Tan at the accident scene. It shows the rear portion of the Taxi and frontal portion of the Lexus post- accident. Upon closer examination of these photographs, we observed the rectangular indentation on the left lower portion of the Taxi's rear bumper. We also observed a dent on the front number plate and distortion of the front number plate frame of the Lexus. See photos 13 - 17 below.



Photo 13 shows the rear portion of the Taxi post- accident.



Photo 14 shows upon closer examination of this photograph, we observed the rectangular indentation on the left lower portion of the Taxi's rear bumper (circled).



Photo 15 shows a close up view of the rectangular indentation on the left lower portion of the Taxi's rear bumper (circled).



Photo 16 shows the frontal portion of the Lexus post- accident. We observed a dent on the centre portion of the front number plate and distortion of the front number plate frame (circled).



Photo 17 shows a close up view of the dented front number plate and distorted front number plate frame of the Lexus post- accident (circled).

Height Measurement

15. We had conducted a height configuration test to determine whether the damages observed on the rear left portion of the Taxi could have possibly been caused by the frontal portion of the Lexus. In order to determine this, we had measured the height above ground level of the damaged area on the rear bumper of the Taxi (using a similar make and model). We had thereafter compared this measured height against the frontal portion of the Lexus. See photos 18 & 19 below.



Photo 18 shows the height measurement being conducted on the rear portion of the Taxi (using a similar make and model). The height range of the rectangular indentation and whitish marks found on the lower left portion of the Taxi's rear bumper was between 47cm to 59cm above ground level.



Photo 19 shows the height measurement being conducted on the front portion of the Lexus. The dented front number plate and distorted front number plate frame of the Lexus are within the 47cm to 59cm height range.

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

- a) the height range of the rectangular indentation and whitish marks found on the lower left portion of the Taxi's rear bumper was between 47cm to 59cm above ground level;
- b) the dented front number plate and distorted front number plate frame of the Lexus are within the 47cm to 59cm height range;
- c) the height measurements appear to support the findings of possible contact between the rear left portion of the Taxi and the frontal portion of the Lexus. The damage observed on the rear left portion of the Taxi was a result of this contact and corresponds to the damage observed on the frontal portion of the Lexus.

Conclusion

17. Having investigated and technically analyzing the material evidence available at the time of writing this report, we are of the opinion that there was contact between the rear left portion of the Taxi and the frontal portion of the Lexus at the material time.

18. The contact was relatively minor and had occurred when the Lexus reacted to the Taxi's sudden stop to give way to oncoming traffic before turning right as the Toyota was attempting to change lanes. This resulted in a slight contact between rear left portion of the Taxi and the frontal portion of the Lexus, which resulted in slight permanent damage to both vehicles.

19. The damage to the rear left portion of the Taxi was caused by the front number plate and front number plate frame of the Lexus. This is supported by the following material/physical evidence:-

- a) the shape of the slight rectangular indentation on the rear lower left portion of the Taxi's rear bumper had corresponded to the shape of the Lexus's front number plate frame;

b) the height above ground level of the damages to the left lower portion of the Taxi's rear bumper was within the height above ground of the front number plate and rectangular shaped front number plate frame of the Lexus.

20. Upon contact, the front number plate frame of the Lexus had compressed against the rear bumper of the Taxi, creating the permanent slight rectangular indentation on the left lower portion of the rear bumper of the Taxi.

21. We are further of the view that the energy forces generated from the impact was not significant enough to have dissipated and affected body parts that were beyond the rear bumper of the Taxi.



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