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8 March 2018

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 SLH 5262T AND SBP 96R ON 9 NOVEMBER 2017**

1. We refer to your letter dated 23 February 2018 and the instructions therein to comment on the damage consistency of the motor car SLH 5262T involved in the captioned accident, in particular to establish whether there was possibly contact between the right portion of the motor car SLH 5262T and the front left portion of the motor car SBP 96R; and if there was contact, whether the damages on the right portion of the motor car SLH 5262T 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 and Police Report of the driver of the motor car SLH 5262T (herein referred to as "**Honda**"), where amongst other information, the circumstances of accident was described together with 8 coloured photographs of the Honda at the time of reporting;
 - b) Singapore Accident Statement and Police Report of the driver of the motor car SBP 96R (herein referred to as "**Mercedes**"), where amongst other information, the circumstances of accident was described together with 7 coloured photographs of the Mercedes at the time of reporting;
 - c) 12 coloured photographs of the damage to the Honda taken during the Pre- Repair Survey by LKK Auto Consultants Pte. Ltd.;
 - d) 103 coloured photographs taken during the inspection of the Mercedes;
 - e) 4 coloured photographs taken at the accident scene by the driver of the Honda.

3. In preparation of this report, we conducted height measurements of the right portion of the Honda (using a similar make and model). We had also conducted a physical inspection and thereafter height measurements of the left front 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

5. From the Singapore Accident Statement and Police Report Number T/20171109/2052 of the driver of the Honda, Mr Cheaw Beng Chuan (herein referred to as “**Mr** and Police Report Number T/20171109/2052 **Cheaw**”) on 9 November 2017 at 0930 hours, he was driving the Honda along Still Road South along the 2nd lane. As he was approaching the traffic junction of Marine Parade, he noticed road works near the traffic lights. He saw a stationary red Mercedes Benz bearing registration number SBP 96R on the 1st lane. The Mercedes suddenly inched out towards the 2nd lane as Mr Cheaw was approaching. The Mercedes hit onto the right side of the Honda. Mr Cheaw attempted to manoeuvre the Honda more to the left to avoid a collision. Mr Cheaw tried to signal the driver of Mercedes to stop but the Mercedes continued going straight. When he tried to follow the Mercedes, it sped up and disappeared from Mr Cheaw’s view. However, Mr Cheaw’s passenger managed to assist him in taking a photo of the Mercedes’s rear portion.
6. The Singapore Accident Statement and Police Report Number T/20171124/2122 of the driver of the Mercedes, Ms Tan Si Ying, Delia (herein referred to as “**Ms Tan**”), however had stated that on the accident date and time, she was travelling along Still Road South on the 1st lane. As there were road works on the said lane, she signalled her intention to switch to the 2nd lane. She noticed a brown Honda Vezel some distance away. As she was changing lanes, she noticed the Honda accelerating in between the 2nd and 3rd lane. The Honda was beside Ms Tan. She believed it was trying to overtake her. This was the only incident with the Honda that she recalled at the material date, time and location. The driver of the Honda did not make any attempt to stop or inform Ms Tan of anything and there was no collision or side- swiping of both vehicles

Damage to the Honda

7. From our examination of the photographs taken during the Pre- Repair Survey conducted by LKK Auto Consultants Pte. Ltd. about 1 day after the accident, we observed reddish paint transfer marks and paint graze marks on the driver door of the Honda. There were also black marks on the right passenger door. However we noted that the front bumper was not misaligned at its right corner edge. See photos 1 - 6 below.



Photo 1 shows a general view of the right front portion of the Honda at the time of the Pre- Repair Survey conducted by LKK Auto Consultants Pte. Ltd. about 1 day after the accident. We noted that the front bumper was not misaligned at its right corner edge (arrowed).



Photo 2 shows the reddish paint transfer marks and paint graze marks we observed on the driver door of the Honda (circled).

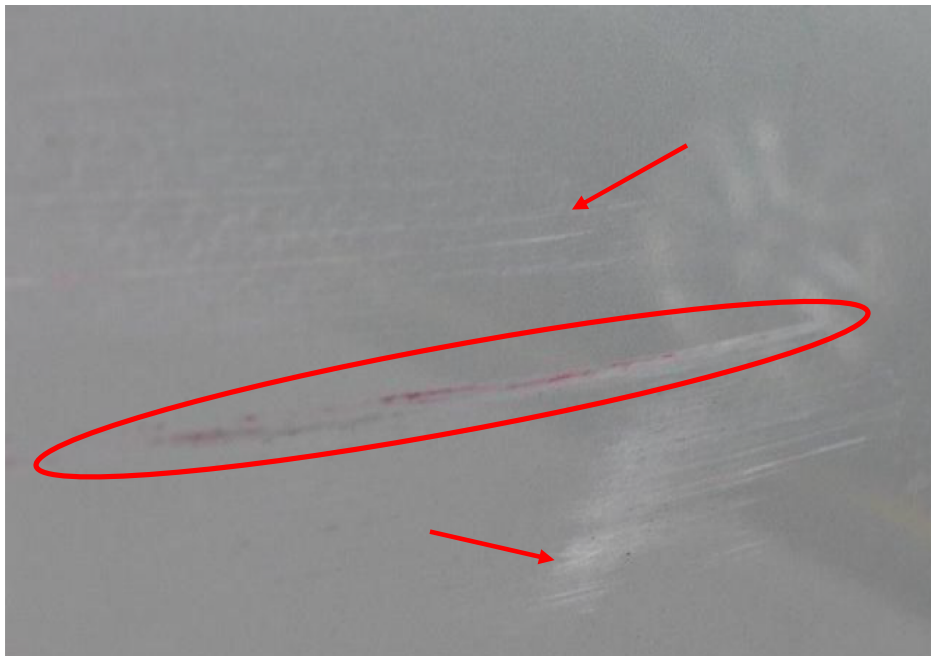


Photo 3 shows a close up view of the reddish paint transfer marks (circled) and paint graze marks (arrowed) we observed on the driver door of the Honda.



Photo 4 shows the black marks observed on the right passenger door of the Honda (circled).



Photo 5 shows a closer view the black marks observed on the right passenger door of the Honda (circled).

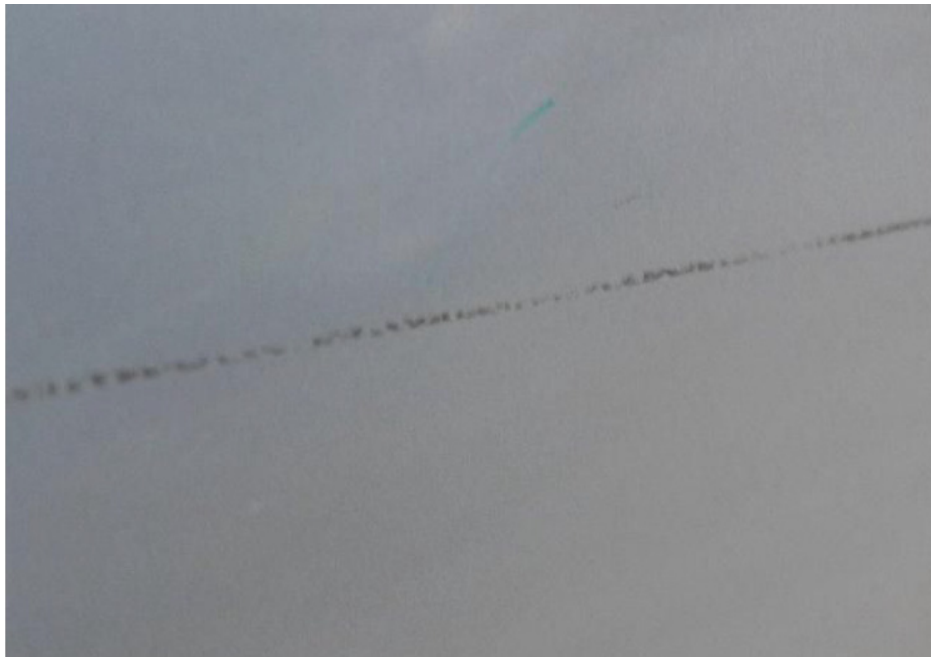


Photo 6 shows a close up view the black marks observed on the right passenger door of the Honda.

Physical Inspection of the Mercedes

8. The Mercedes was physically inspected on 2 March 2018 at the home premises of Ms Tan located at 9 Jalan Singa, Singapore 418096.
9. The mileage recorded was 53,406km.
10. The physical inspection carried out had primarily focused on the front left portion as well as left front portion of the Mercedes as the driver of the Honda had reported the accident to be of a side-swipe nature where the Mercedes while attempting to switch lanes, had cut into the Honda which was on the 2nd lane at the material time.
11. At the time of our inspection, we observed paint graze marks and paint scuff marks on the front left portion of the Mercedes. We found paint graze marks on the top portion of the Mercedes's left front tyre fender. There were also scuff marks on the lower portion of the Mercedes's left side mirror. However, it was noted that the front bumper was not misaligned at its corner edges. See photos 7 - 14 below.



Photo 7 shows the general view of the front portion of the Mercedes at the time of our inspection.



Photo 8 shows the paint graze marks (circled) and paint scuff marks (arrowed) found on the front left portion of the Mercedes.



Photo 9 shows a close up view of paint graze marks (circled) and paint scuff marks (arrowed) found on the front left portion of the Mercedes.

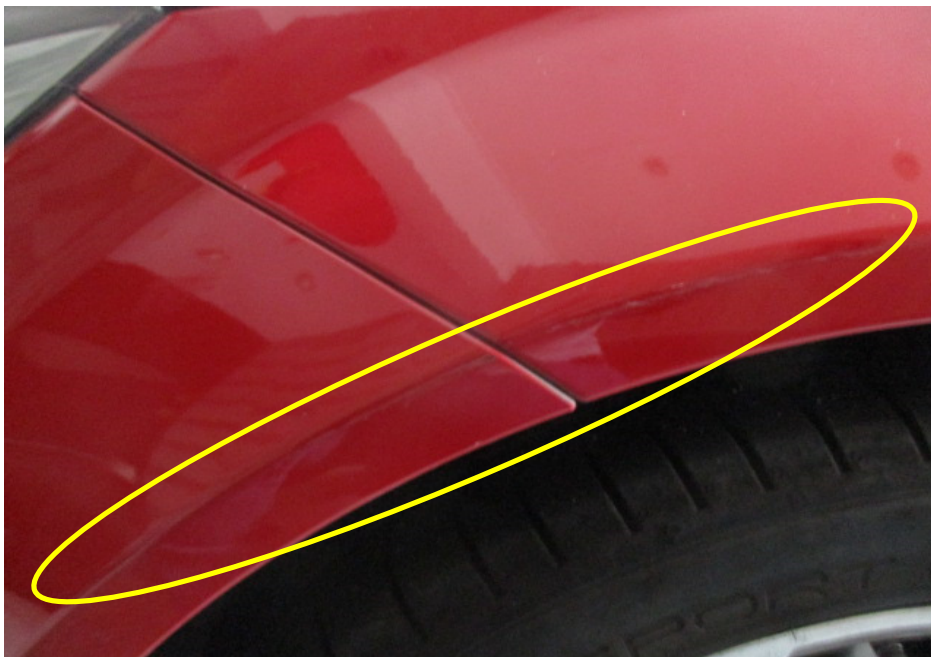


Photo 10 shows a close up view of the paint graze marks on the top portion of the Mercedes's left front tyre fender (circled).



Photo 11 shows a view of the left side mirror of the Mercedes at the time of our inspection. We noticed scuff marks on the lower portion of the left side mirror (circled).



Photo 12 shows a close up view of the left side mirror of the Mercedes at the time of our inspection. We noticed scuff marks on the lower portion of the left side mirror (circled).



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



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

Accident Scene Photographs

12. For this case, we managed to obtain several photographs from Mr Cheaw that were taken post- accident. A photograph of the rear portion of the Mercedes was taken by Mr Cheaw's passenger as the Mercedes left the accident scene. 3 photographs depicting the damages sustained to the right portion of Honda were taken by Cheaw at the workshop where he made the accident report later that same day.
13. No other observations could be made from the photograph showing the rear portion of the Mercedes at the accident scene. Upon review of the available photographs depicting the damages sustained to the right portion of Honda, we observed the same reddish paint transfer marks and paint graze marks on the driver door of the Honda as well as the same black marks on the right passenger door of the Honda as per the Pre- Repair Survey photographs. See photos 15 - 18 below.



Photo 15 shows the rear portion of the Mercedes which was taken by Mr Cheaw's passenger as the Mercedes left the accident scene. No other observations could be made from the photograph.



Photo 16 shows upon review of the available photographs taken at the workshop depicting the damages sustained to the right portion of Honda, we observed the same reddish paint transfer marks and paint graze marks on the driver door of the Honda as per the Pre- Repair Survey photographs (circled).



Photo 17 shows a close up view of the same reddish paint transfer marks and paint graze marks on the driver door of the Honda as per the Pre- Repair Survey photographs.

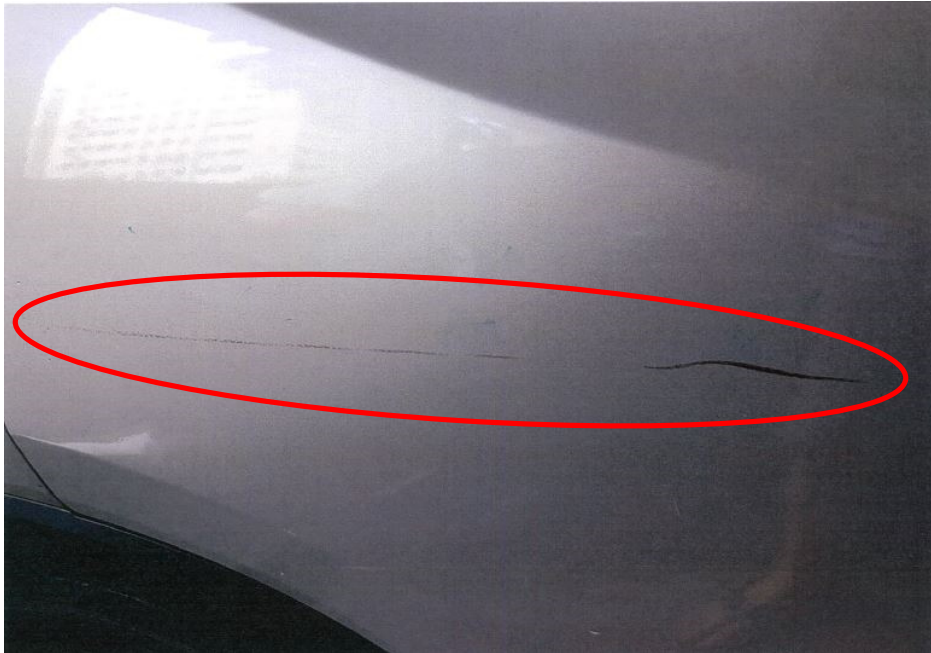


Photo 18 shows upon review of the available photographs depicting the damages sustained to the right portion of Honda, we observed the same black marks on the right passenger door of the Honda as per the Pre- Repair Survey photographs (circled).

Height Measurement

14. We had conducted a height configuration test to determine whether the damages observed on the right portion of the Honda could have possibly been caused by the left front portion of the Mercedes. In order to determine this, we had measured the height above ground level of the damaged area on the right portion of the Honda (using a similar make and model). We had thereafter compared this measured height against the left front portion of the Mercedes. See photos 19 - 22 below.



Photo 19 shows the height measurement being conducted on the right passenger door of the Honda (using a similar make and model). The height above ground level of the area where the reddish paint transfer marks were found was measured to be approximately 68cm.



Photo 20 shows the height measurement being conducted on the right passenger door of the Honda. The height above ground level of the area where the black marks were found was measured to be approximately 88cm.

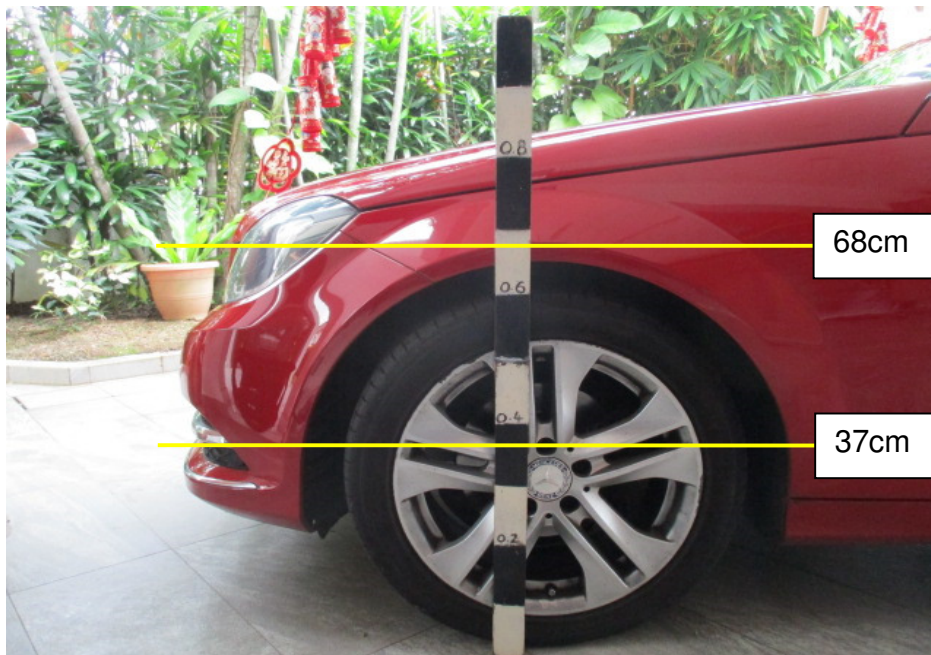


Photo 21 shows the height measurement being conducted on the left front portion of the Mercedes. The height range of the paint graze marks found on the left front portion of the Mercedes is between 37cm to 68cm above ground level.

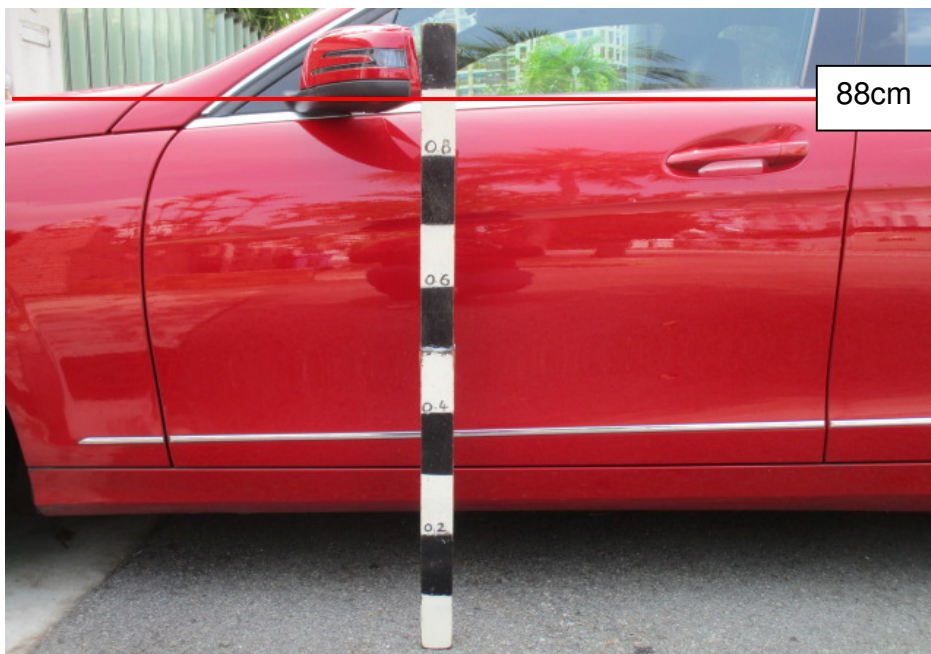


Photo 22 shows the height measurement being conducted on the left portion of the Mercedes. The body part at 88cm above ground was the lower portion of the left side mirror where the scuff marks were found.

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

- a) the height above ground level of the area where the reddish paint transfer marks were found on the driver door of the Honda was measured to be approximately 68cm;
- b) the height above ground level of the area where the black marks were found on the right passenger door of the Honda was measured to be approximately 88cm;
- c) the height range of the paint graze marks found on the left front portion of the Mercedes is between 37cm to 68cm above ground level;
- d) the body part at 88cm above ground was the lower portion of the Mercedes's left side mirror where the scuff marks were found;
- e) the height measurements appear to support the findings of possible contact between the right portion of the Honda and the left front portion of the Mercedes. Our findings are further supported by, upon our review of the accident scene photographs and accident reporting photographs, the reddish paint transfer marks on the driver door as well as the black marks on the right passenger door of the Honda.

Conclusion

16. 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 right side of the Honda and the left front portion of the Mercedes at the material time.

17. The contact was relatively minor and had occurred when the Mercedes was attempting to switch lanes as the Honda was approaching which resulted in slight contact of grazing nature between the left front portion of the Mercedes and the right portion of the Honda, causing significant permanent damage to both vehicles. The black marks on the right passenger door of the Honda as well as the reddish paint transfer marks on the driver door of the Honda were a result of this contact.

18. Both damages are corresponding to their respective heights and are consistent to their nature of contact. Furthermore, the pattern of the graze marks observed on the left front portion of the Mercedes corresponds to the pattern of the graze marks observed on the right portion of the Honda.

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