

Your Ref : 2940273368SG
Our Ref : CC4/AIG21006059/P

23rd June 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 SKT 1933R AND SMZ 1535B ON 14 MAY 2021**

1. We refer to your letter dated 20 May 2021 and the instructions therein to comment on the damage consistency of the motor car SKT 1933R involved in the captioned accident, in particular to establish whether there was possibly contact between the front portion of motor car SKT 1933R and rear portion of the motor car SMZ 1535B; and if there was contact, whether the damage on the rear portion of motor car SMZ 1535B 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 Singapore Police Report of the driver of the motor car SKT 1933R (herein referred to as “**Insured**”), where amongst other information, the circumstances of accident was described;
 - b) Singapore Accident Statement and Singapore Police Report of the driver of the motor car SMZ 1535B (herein referred to as “**Third Party**”), where amongst other information, the circumstances of accident was described with no photographs of Insured at the time of reporting ;
 - c) Vehicle Damage Inspection Report of the Third Party by LKK Auto Consultants Pte. Ltd. including 13 coloured photographs;
 - d) 35 coloured photographs taken during our inspection of the Third Party.

- e) 96 coloured photographs taken during our inspection of the Insured.
 - f) Video recordings taken from the recording device in the Insured
3. In preparation of this report, we had conducted height measurements of the rear portion of the Third Party (using a similar make and model). We had also conducted a physical inspection and thereafter height measurements of the front portion of the Insured; both collectively referred herein as **“Involved Motor Vehicle”**.
 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 Third Party, Chew Mei Lee Mary (herein referred to as **"Mary"**) she was driving her Car along Ang Mo Kio Ave 3 and was slowing down to a stop, where she felt an impact and she mentioned that her body was thrust forward and pulled back and that was when she realized that her vehicle was rear ended. Mary then proceeded to make an insurance report a few days later on the 17 May 2021.
7. The Singapore Accident Statement of the driver of the Insured, Mr Lee Yi Peng, Gilbert (herein referred to as **"Gilbert"**) on the other hand, had stated that he was driving along Ang Mo Kio Ave 3 right behind Third Party and he mentioned that Third Party had jammed brake unnecessarily and due to an emergency stoppage of the vehicle in front, Insured vehicle's auto collision system was activated and brought the Insured to a full stop before it colliding into Third Party rear portion, Gilbert had also informed us that Third Party had drove a distance ahead before reversing back and claiming that Insured had hit Third Party at the rear portion.

Damage to the Car

8. From the Vehicle Damage Inspection Report of Third Party by LKK Auto Consultants Pte. Ltd., we note that the Third Party had sustained damage onto its rear bumper portion. The main body part(s) listed as damaged in the report was the rear bumper and this was depicted in the photographs that were attached in the aforesaid report.
9. Examination of these photographs showed the rear bumper had been damaged. It was also noted that there were paint crack marks and dents on the rear bumper of Third Party. However there was neither a dislodgement nor misalignment of the rear bumper at the rear portion of Third Party See photos 1 – 4 below.



Photo 1 shows the general view of the rear portion of Third Party at the time of inspection. The rear bumper had been damaged. It was also noted that there were paint crack marks and dents (circled) on the rear bumper of Third Party.



Photo 2 shows a close up view of the rear portion of the Third Party. We noted that there were dent marks on the rear bumper (arrowed).



Photo 3 shows a close up view of the rear portion of the Third Party. We noted that there were paint crack marks on the rear bumper (circled).



Photo 4 shows a close up view of the rear portion of the Third Party. We note that there was neither dislodgement nor misalignment of the rear bumper at the rear portion (circled) of Third Party.

Physical Inspection of the Insured

10. The Insured was physically inspected on 16 June 2021 at the premises of LKK Auto Consultants, at 51 Ubi Avenue 1, #01-25 Paya Ubi Industrial Park, 408933. The mileage recorded was 55,813km.
11. Based on the circumstances of the accident as iterated by Mary, we are of the opinion that the point of contact of Insured would be at its rear portion since Insured was behind Third Party at the mentioned point of collision. At the time of our inspection, Insured was observed to have sustained crack marks to its front number plate holder at its front bumper.
12. Insured driver Mr Gilbert had mentioned that prior to the height measurement inspection with us, his vehicle was involved in a head to rear collision with another vehicle that had caused the crack marks to its front number plate holder and the matter was settled privately that the other party. See photos 5 - 7 below.



Photo 5 shows the general view of the front portion of Insured at the time of our inspection.



Photo 6 shows a close up view of the Insured front portion. We observed crack marks on the front number plate holder (circled).

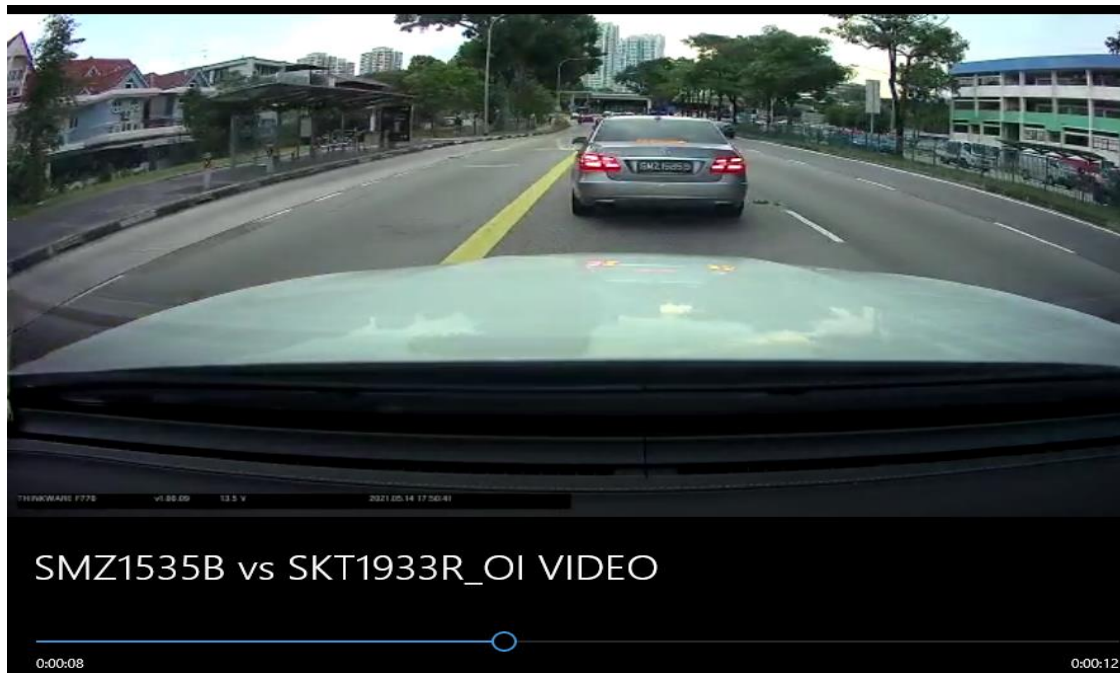


Photo 7 shows a close up view of the Insured front portion. We observed crack marks on the front number plate holder of the front bumper (circled).

Video Recording

13. The video recording that was provided to us in preparation of this report was taken from a recording device that was mounted onto the front windscreen of Insured. The recording was provided to us had showed the events before the accident and the accident itself. The length (duration) indicated in the video recordings was 20 seconds.
14. From the video recording, Insured could be seen driving behind Third Party. From the front view video showing the front footage, at 8 second mark of the video recording, we had noted that Insured was travelling behind Third Party when Third Party had jammed brake. At 9 second mark Insured's vehicle Auto collision system had activated and the vehicle had braked into the rear of Third Party and this is where the said collision might have taken place. At the 10 second mark Third Party had started to move off afterwards. However one would have to view the recordings to see and hear the movements and audio warnings. See screenshot 1-3 below.

15. Insured had also send provided us with a with a video recording showing the front number plate holder was intact did not sustain any damage after the said collision. The length (duration) indicated in the video recordings was 9 seconds. At the 1 second mark, we observed that the front number plate holder of the Insured Vehicle to be intact and did not sustain any damaged to it. However, one would have to view the recordings to see movements. See screenshot 4 below.



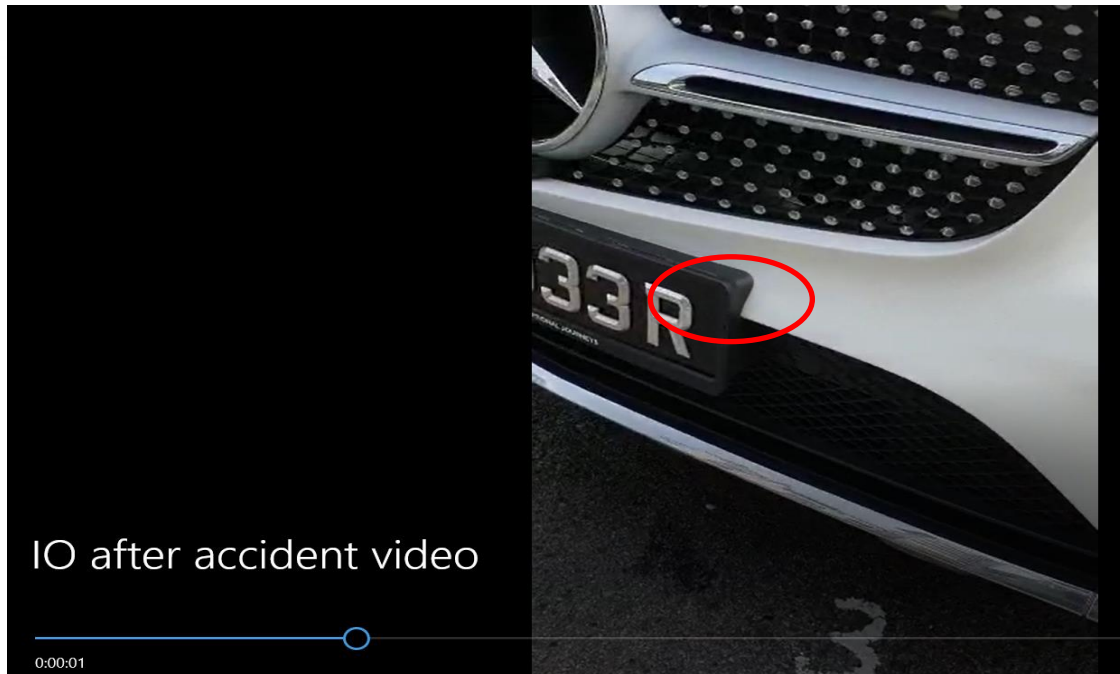
Screenshot 1 shows at the 8 second mark of the video recording, we had noted that Insured was travelling behind Third Party when Third Party had jammed brake.



Screenshot 2 shows at the 9 second mark Insured's vehicle Auto collision system had activated and the vehicle had braked into the rear of Third Party and this is where the said collision might have taken place. However one would have to view the recordings to see and hear the movements and audio warnings.



Screenshot 3 shows at the 10 second mark Third Party had started to move off afterwards. However one would have to view the recordings to see and hear the movements and audio warnings.



Screenshot 4 shows at the 1 second mark, we observed that the front number plate holder (circled) of the Insured Vehicle to be intact and did not sustain any damaged to it. However, one would have to view the recordings to see and the movements. See screenshot 6 below.

Height Measurement

16. We had conducted a height configuration test to determine whether the damage observed on the rear portion of Third Party could have possibly been caused by the front portion of Insured. In order to determine this, we had measured the height above ground level of the damaged area on the rear portion of Third Party. We had thereafter compared this measured height against the front portion of Insured. See photos 8 -11 below.



Photo 8 shows the general view of the height measurement being conducted on the rear portion of Third Party. The height above ground level of where the damages were found to the rear bumper of the Third Party was at 58cm and 46cm.



Photo 9 shows a general view of the height measurement being conducted on the front portion of Insured. The crack marks found on the front number plate holder was measured to be between 48cm to 53cm above ground level.

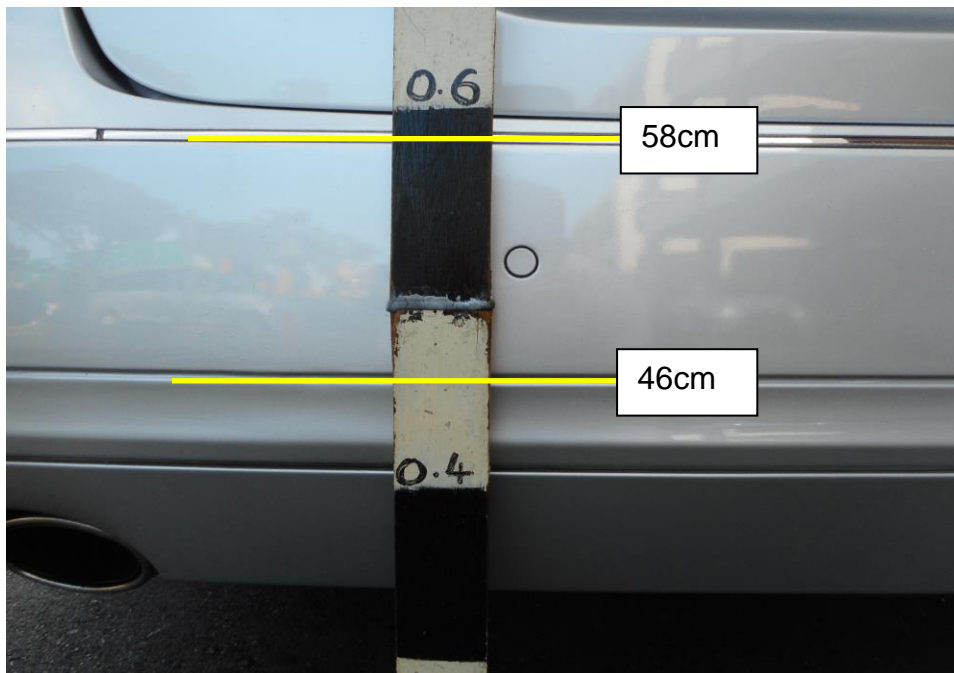


Photo 10 shows the close up view of the height measurement being conducted on the rear portion of Third Party. The height above ground level of where the damages were found to the rear bumper of the Third Party was at 58cm and 46cm.

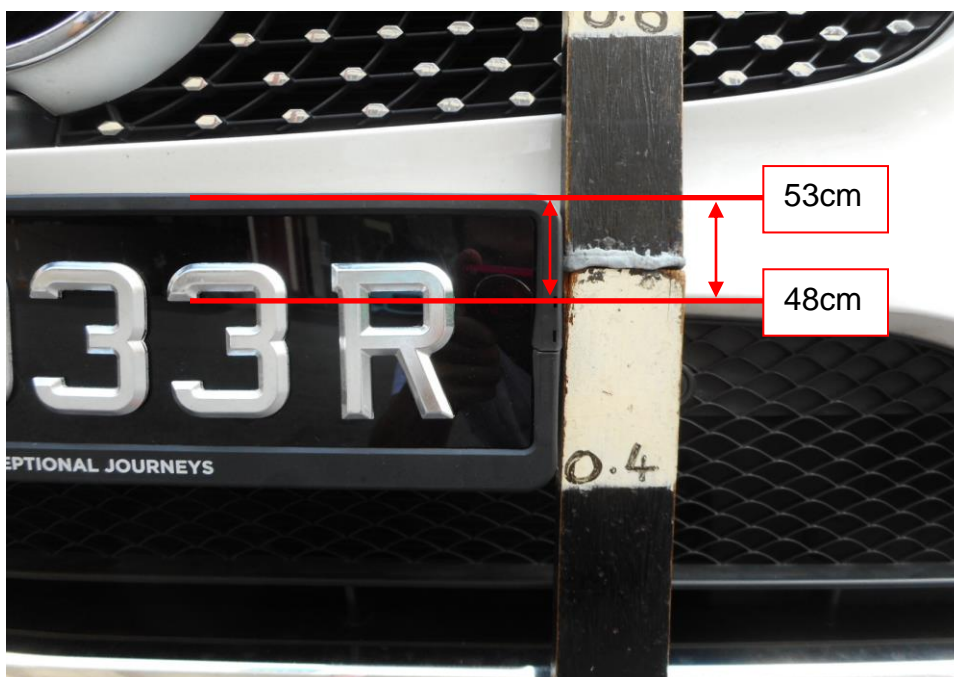


Photo 11 shows the close up view of the height measurement being conducted on the front portion of Insured. The crack marks found on the front number plate holder was measured to be between 48cm to 53cm above ground level.

17. 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 range of damages (which included the dents and crack marks on the rear portion rear bumper of Third Party) was measured to be approximately at 58cm to 46cm;
- b) the height above ground level of the crack marks that we observed on the front portion front number plate holder of Insured was measured to be between 48cm to 53cm respectively;
- c) The height measurements appear to suggest that there was no possible contact between the rear portion of Third Party and the front portion of Insured. The damage observed on the rear portion of Third Party was not a result of this contact and does not correspond to the damage observed on the front portion of the Insured.

Conclusion

- 18. Having investigated and technically analyzing the material evidence available at the time of writing this report, we are of the opinion that there was no possible contact between the rear bumper portion of Third Party and the front number plate holder portion of Insured.
- 19. The damages on Third Party as compared to Insured is not consistent as the area of damage marks on the Third Party is of a different area as compared to the marks on Insured. Refer to photo 2 and 3 for Third Party and photo 6 & 7 of Insured above.
- 20. Both damages are not corresponding to their respective heights and inconsistent to their nature of contact.



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