

**RE: [Seek Instruction] - AIG Ref: 2940273368SG// LKK Ref: CC4/AIG21006059/Kpa3
[ACCIDENT INVOLVING SKT 1933R(OI) AND SMZ 1535B(TP) ON 14/05/2021]**

Loh, Chee-Heng <Chee-Heng.Loh@aig.com>

Mon 4/10/2021 2:19 PM

To: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>

Hi Hsiao Tong,

Since the investigation revealed inconsistent damages and no possible contact between both vehicles, kindly proceed to reject claim.

Thank you.

Loh Chee Heng

Senior Complex Claims Examiner – Auto Property Damage Claims
AIG Asia Pacific Insurance Pte. Ltd

AIG Building
78 Shenton Way, Level 10
Singapore 079120
Tel +(65) 6419 1881
Chee-Heng.Loh@aig.com | www.AIG.sg

If you have received this message outside of your usual work hours, I do not expect that you will read, respond to or action it until appropriate for you.

From: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>
Sent: Wednesday, 29 September 2021 1:53 PM
To: Loh, Chee-Heng <Chee-Heng.Loh@aig.com>
Subject: [EXTERNAL] Re: [Seek Instruction] - AIG Ref: 2940273368SG// LKK Ref: CC4/AIG21006059/Kpa3
[ACCIDENT INVOLVING SKT 1933R(OI) AND SMZ 1535B(TP) ON 14/05/2021]

This message is from an external sender; be cautious with links and attachments.

Hi Chee Heng,

Attached is a copy of the height measurement report for your reference.

We seek your approval to reject third party claim as no contact between both vehicles.

Kindly let us have your instruction/approval.

Note: We are on work from home arrangement. All correspondence should be made via email. Submission of claim related documents will be in softcopy. Any inconvenience caused is much regretted.

Best Regards,

Hsiao Tong, Chew | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742 3197 | email: chewht@lkkauto.com | fax: 6741 4108

Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Loh, Chee-Heng <Chee-Heng.Loh@aig.com>
Sent: Wednesday, 9 June 2021 3:42 pm
To: Hsiao Tong (LKKAUTO) <chewht@lkkauto.com>
Subject: RE: [Seek Instruction] - AIG Ref: 2940273368SG// LKK Ref: CC4/AIG21006059/Kpa3 [ACCIDENT INVOLVING SKT 1933R(OI) AND SMZ 1535B(TP) ON 14/05/2021]

Hi Hsiao Tong,

Noted insured stated offered private settlement out of goodwill as insured has a previous accident and did not want to affect NCD. In the whatsapp message with TP, insured also stated goodwill. Also, insured informed that OIV is much higher than TPV, thus, TPV damage not possible to be caused by OIV.

From insureds' front cam video, we are unable to determine if there was indeed contact between both vehicles.

Kindly proceed to conduct a height measurement of both vehicles to determine if there is damage to the front of OIV, and whether damages on TPV could have been caused by OIV.

Noted that TP's report stated body was thrust forward and pulled back. If third party made a police report for injury, kindly request for PIR for our review.

Thank you.

Loh Chee Heng

Senior Complex Claims Examiner – Auto Property Damage Claims
AIG Asia Pacific Insurance Pte. Ltd

AIG Building
78 Shenton Way, Level 10
Singapore 079120
Tel +(65) 6419 1881
Chee-Heng.Loh@aig.com | www.AIG.sg

If you have received this message outside of your usual work hours, I do not expect that you will read, respond to or action it until appropriate for you.

From: Hsiao Tong (LKKAUTO) <chewht@lkkauto.com>
Sent: Wednesday, 9 June 2021 3:03 PM
To: Loh, Chee-Heng <Chee-Heng.Loh@aig.com>
Subject: [EXTERNAL] [Seek Instruction] - AIG Ref: 2940273368SG// LKK Ref: CC4/AIG21006059/Kpa3 [ACCIDENT INVOLVING SKT 1933R(OI) AND SMZ 1535B(TP) ON 14/05/2021]

This message is from an external sender; be cautious with links and attachments.

Hi Chee Heng,

We refer to the above matter.

Third party reported that our insured hit him from behind.

Our insured reported that there was no collision.

Third party has no video footage for this matter. However, third party has submitted a copy of the WhatsApp messages to show that our insured had communicated with third party on private settlement but because the repair cost cannot reach agreement, so third party submitted insurance claim.

We have spoken to our insured Mr Gilbert about this matter. During our tele-conversation with him, he insisted that he did not hit Third Party. OI proposed to private settle is on a goodwill basis as he had an accident on Dec 2020, and he does not want to affect his NCD. In the beginning, Third Party proposed \$950 to OI which OI feels that it is too much, and counter propose \$400.00 to third party. OI also asked Third Party to go to his workshop for damages assessment. Third Party drove down to OI's workshop, the workshop mechanic informed OI that Third Party's car damage was not caused by OI, maybe just pay \$100-\$200 to settle it. Third Party refused to accept \$200.00 and proceed to claim insurance.

OI further mention that third party vehicle has some pre-existing damages. There is no damage to OI vehicle.

We have uploaded a copy of the WhatsApp messages between OI & TP, email from OI & photos provided by OI in Merimen for your review.

In view of OI adamant that no collision and disputed third party, we would like to seek your instruction in order for us to proceed further.

Thank you.

Note: We are on work from home arranaement. All correspondence should be made via email. Submission of claim related documents will be in softcopy. Any inconvenience caused is much regretted.

Best Regards,

Hsiao Tong, Chew | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742 3197 | email: chewht@lkkauto.com | fax: 6741 4108

Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

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Re: RE: Re: 3rd party claim vehicle SMZ1535B request surveyor appointment * LKK
REF: CC4/AIG21006059/Kpa3**

Hsiao Tong (LKKAuto) <chewht@lkkauto.com>

Fri 8/10/2021 11:51 AM

To: Grace <grace@ricardo.com.sg>

 1 attachments (2 MB)

SKT1933R Video.mp4;

Without Prejudice

Dear Sirs/Mdm,

Apologised for late response.

We have completed our investigation and we revealed that there is no contact between both vehicles. Attached is a copy of our insured car video for your easy reference.

In view of this, we regret to inform you that we are unable to look into your client's claim.

Thank you.

"The video footage is confidential information and is solely for investigation and shall not be reproduced. You undertake to preserve its confidentiality and will not disclose, provide or make available the video footage in whole or in part, to any third party."

"Kindly note that this negotiation between parties on this matter is purely on a without prejudice basis with the sole intention of resolving the matter amicably without parties resorting to legal proceedings. No admission of liability, whatsoever, should be deemed / inferred from this negotiation of terms/settlement.

In the event of new evidence being discovered or subsequently produced by either party that will materially affect/influence on the issues of liability/damages, either party is not bound, thereafter, by the negotiation terms/settlement."

Note: We are on work from home arrangement. All correspondence should be made via email. Submission of claim related documents will be in softcopy. Any inconvenience caused is much regretted.

Best Regards,

Hsiao Tong, Chew | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742 3197 | email: chewht@lkkauto.com | fax: 6741 4108

Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Grace <grace@ricardo.com.sg>

Sent: Tuesday, 14 September 2021 11:19 am

To: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>

Subject: FW: RE: Re: 3rd party claim vehicle SMZ1535B request surveyor appointment *** LKK REF: CC4/AIG21006059/Kpa3

Hi Hsiao Tong,

It had been 3 months after our email to you, we did not hear from you about our propose of viewing your client's video footage, please update us asap.

Kind Regards,

Grace Tan
Ricardo Auto Centre Pte Ltd

160 Sin Ming Drive #02-02/03
Sin Ming AutoCity
Singapore 575722

T: 6475 2112 (Main)
6460 9542 (DID)
F: 6475 4666
W: www.ricardo.com.sg

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From: Grace <grace@ricardo.com.sg>
Sent: Wednesday, 16 June 2021 5:36 pm
To: 'Hsiao Tong (LKKAuto)' <chewht@lkkauto.com>
Subject: RE: RE: Re: 3rd party claim vehicle SMZ1535B request surveyor appointment *** LKK REF: CC4/AIG21006059/Kpa3

Hi Hsiao Tong,

Any video footage from your insured? Understand from my client his car installed camera.
If he can show his video footage to proof that his car have no contact to our client's vehicle
We can close the case.

Kind Regards,

Grace Tan
Ricardo Auto Centre Pte Ltd

160 Sin Ming Drive #02-02/03
Sin Ming AutoCity
Singapore 575722

T: 6475 2112 (Main)
6460 9542 (DID)
F: 6475 4666
W: www.ricardo.com.sg

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From: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>
Sent: Tuesday, 15 June 2021 9:55 am
To: Grace <grace@ricardo.com.sg>
Subject: Re: RE: Re: 3rd party claim vehicle SMZ1535B request surveyor appointment *** LKK REF: CC4/AIG21006059/Kpa3

Without Prejudice

Hi Grace,

We refer to your below email.

Please be informed that our insured adamant that there is no contact between both vehicles. He proposes private settlement is purely on a good will basis and in the end both parties cannot reach an agreement. During our tele-conversation with insured, he informed that his car is much higher than your client vehicle, thus, your client vehicle's damage not possible to be caused by him.

We have our principal instruction to conduct height measurement to determine the damage consistency. Therefore, we are unable to comment liability/ DS at this moment.

We will follow up and get back to you in due course.

Thank you.

"Kindly note that this negotiation between parties on this matter is purely on a without prejudice basis with the sole intention of resolving the matter amicably without parties resorting to legal proceedings. No admission of liability, whatsoever, should be deemed / inferred from this negotiation of terms/settlement.

In the event of new evidence being discovered or subsequently produced by either party that will materially affect/influence on the issues of liability/damages, either party is not bound, thereafter, by the negotiation terms/settlement."

Note: We are on work from home arrangement. All correspondence should be made via email. Submission of claim related documents will be in softcopy. Any inconvenience caused is much regretted.

Best Regards,

Hsiao Tong, Chew | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742 3197 | email: chewht@lkkauto.com | fax: 6741 4108

Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Grace <grace@ricardo.com.sg>

Sent: Monday, 14 June 2021 3:08 PM

To: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>

Subject: FW: RE: Re: 3rd party claim vehicle SMZ1535B request surveyor appointment *** LKK REF: CC4/AIG21006059/Kpa3

Hi Hsiao Tong,

Any update?

Kind Regards,

Grace Tan

Ricardo Auto Centre Pte Ltd

160 Sin Ming Drive #02-02/03

Sin Ming AutoCity

Singapore 575722

T: 6475 2112 (Main)

6460 9542 (DID)

F: 6475 4666

W: www.ricardo.com.sg

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From: Grace <grace@ricardo.com.sg>
Sent: Thursday, 3 June 2021 3:37 pm
To: 'Hsiao Tong (LKKAuto)' <chewht@lkkauto.com>
Subject: RE: RE: Re: 3rd party claim vehicle SMZ1535B request surveyor appointment *** LKK REF: CC4/AIG21006059/Kpa3

Hi Hsiao Tong,

Attached whatsapp messages to show that SKT1933R's owner had communicated with our client's SMZ1533B that he want to private settlement but because the repair cost cannot reach agreement so my client prefer to do insurance claim.

Please revert. Thanks.

Kind Regards,

Grace Tan
Ricardo Auto Centre Pte Ltd

160 Sin Ming Drive #02-02/03
Sin Ming AutoCity
Singapore 575722

T: 6475 2112 (Main)
6460 9542 (DID)
F: 6475 4666
W: www.ricardo.com.sg

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From: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>
Sent: Thursday, 3 June 2021 2:31 pm
To: grace@ricardo.com.sg
Cc: Admin A <admin-a@lkkauto.com>
Subject: RE: RE: Re: 3rd party claim vehicle SMZ1535B request surveyor appointment *** LKK REF: CC4/AIG21006059/Kpa3

Without Prejudice

Dear Sirs/Mdm,

We refer to the above matter.

Please be informed that liability is unclear as our insured reported that no collision. Attached is a copy of our insured accident report for your easy reference.

We would like to request for evidences (ie: video footage/ scene photos / PIR) for our necessary action.

Appreciate an early reply.

"Kindly note that this negotiation between parties on this matter is purely on a without prejudice basis with the sole intention of resolving the matter amicably without parties resorting to legal proceedings. No admission of liability, whatsoever, should be deemed / inferred from this negotiation of terms/settlement."

In the event of new evidence being discovered or subsequently produced by either party that will materially affect/influence on the issues of liability/damages, either party is not bound, thereafter, by the negotiation terms/settlement."

Best Regards,

Hsiao Tong, Chew (Ms) | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | Email: chewht@lkkauto.com | Fax: 6741 4108

HQ : Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 |

S(408933)

From: Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>
Sent: Thursday, 3 June 2021 10:31 AM
To: grace@ricardo.com.sg; Hsiao Tong (LKKAuto) <chewht@lkkauto.com>
Cc: Admin A <admin-a@lkkauto.com>
Subject: RE: RE: Re: 3rd party claim vehicle SMZ1535B request surveyor appointment *** LKK REF: CC4/AIG21006059/Kpa3

Dear Sir / Madam,

Thank you for your email.

Our respective case handler will look into the matter and get back to you in due course.

Hi HT,

Kindly assist.

To check availability of the case handler, you may contact the undersigned.

Thank you.

Best Regards,

Mei Kwan | Admin

LKK Auto Consultants Pte Ltd

Phone: 6366 0055 | email: MeiKwan@lkkauto.com | fax: 67414108

Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

Note: We are on work from home arrangement. All correspondence should be made via email. Submission of claim related documents will be in softcopy. Any inconvenience caused is much regretted.

From: AIG SGP, Claims-Survey [mailto:AIGSGP_ClaimsSurvey@aig.com]
Sent: Thursday, 3 June 2021 10:18 AM
To: Admin A <admin-a@lkkauto.com>; Admin-D (LKKAuto) <admin-d@lkkauto.com>
Cc: grace@ricardo.com.sg
Subject: FW: RE: Re: 3rd party claim vehicle SMZ1535B request surveyor appointment

Hi LKK,

Please assist.

Thanks.

From: Grace <grace@ricardo.com.sg>
Sent: Thursday, June 3, 2021 10:11 AM
To: AIG SGP, Claims-Survey <AIGSGP_ClaimsSurvey@aig.com>
Subject: [EXTERNAL] RE: Re: 3rd party claim vehicle SMZ1535B request surveyor appointment

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Hi Claim Team,

It been two weeks for my claim submission for SMZ1535B, we did not hear from your guy about the liability establish, could you let me know asap. Thanks.

Kind Regards,

Grace Tan
Ricardo Auto Centre Pte Ltd

160 Sin Ming Drive #02-02/03
Sin Ming AutoCity
Singapore 575722

T: 6475 2112 (Main)
6460 9542 (DID)
F: 6475 4666
W: www.ricardo.com.sg

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From: AIG SGP, Claims-Survey <AIGSGP_ClaimsSurvey@aig.com>
Sent: Thursday, 20 May 2021 5:38 pm
To: Grace <grace@ricardo.com.sg>
Subject: RE: Re: 3rd party claim vehicle SMZ1535B request surveyor appointment

Hi Grace,

We'll appoint LKK to handle liability and survey.

Thanks.

AIG Claims Survey

From: Grace <grace@ricardo.com.sg>
Sent: Thursday, May 20, 2021 5:22 PM
To: AIG SGP, Claims-Survey <AIGSGP_ClaimsSurvey@aig.com>
Subject: [EXTERNAL] Re: 3rd party claim vehicle SMZ1535B request surveyor appointment

This message is from an external sender; be cautious with links and attachments.

Dear Sirs,

Re: Accident involving SMZ1535B, SKT1933R & FBG3505E on 14/05/2021 along Ang Mo Kio Ave. 3

We are instructed by owner of SMZ1535B to file 3rd party claim against SKT1933R according to GIA search is insured with AIG.

Attached SMZ1535B GIA report and repair quotation for your perusal.

Kindly arrange surveyor to survey SMZ1535B ASAP.

We would like to know the liability establish to SMZ1535B, please revert. Thanks.

Kind Regards,

Grace Tan

Ricardo Auto Centre Pte Ltd

160 Sin Ming Drive #02-02/03

Sin Ming AutoCity

Singapore 575722

T: 6475 2112 (Main)

6460 9542 (DID)

F: 6475 4666

W: www.ricardo.com.sg

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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).

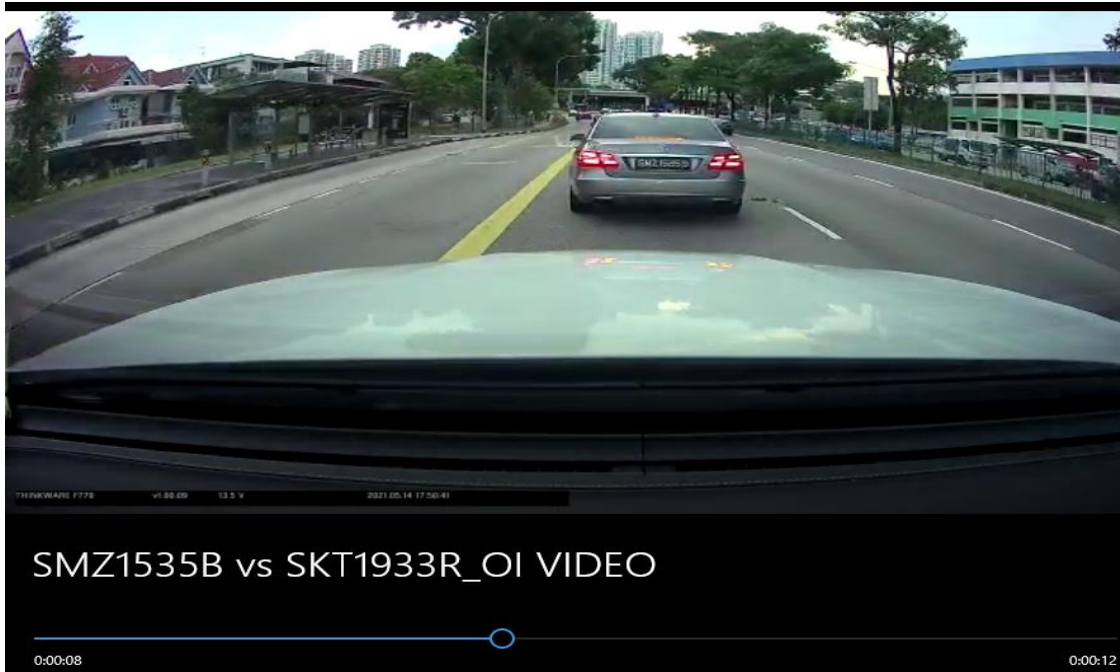


Photo 7 shows a close up view of the Insured front portion. We observed crack marks on the front number plate holder of the front bumper (circled).

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.



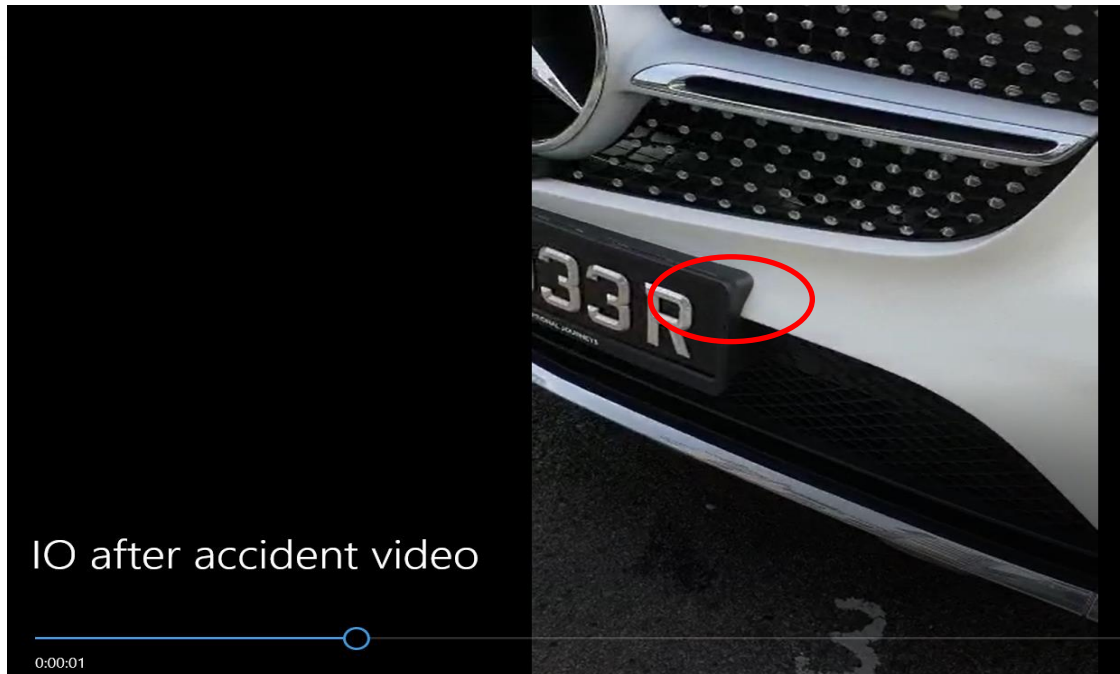
Screenshot 1 shows at the 8 second mark of the video recording, we had noted that Insured was travelling behind Third Party when Third Party had jammed brake.



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.

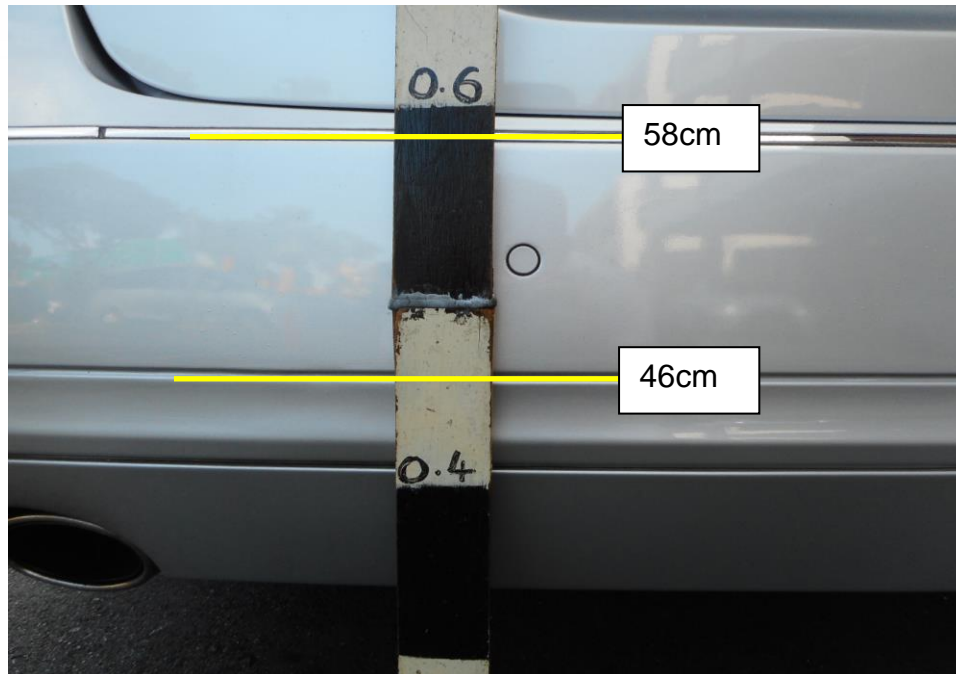


Photo 10 shows the close up view of the height measurement being conducted on the rear portion of Third Party. The height above ground level of where the damages were found to the rear bumper of the Third Party was at 58cm and 46cm.

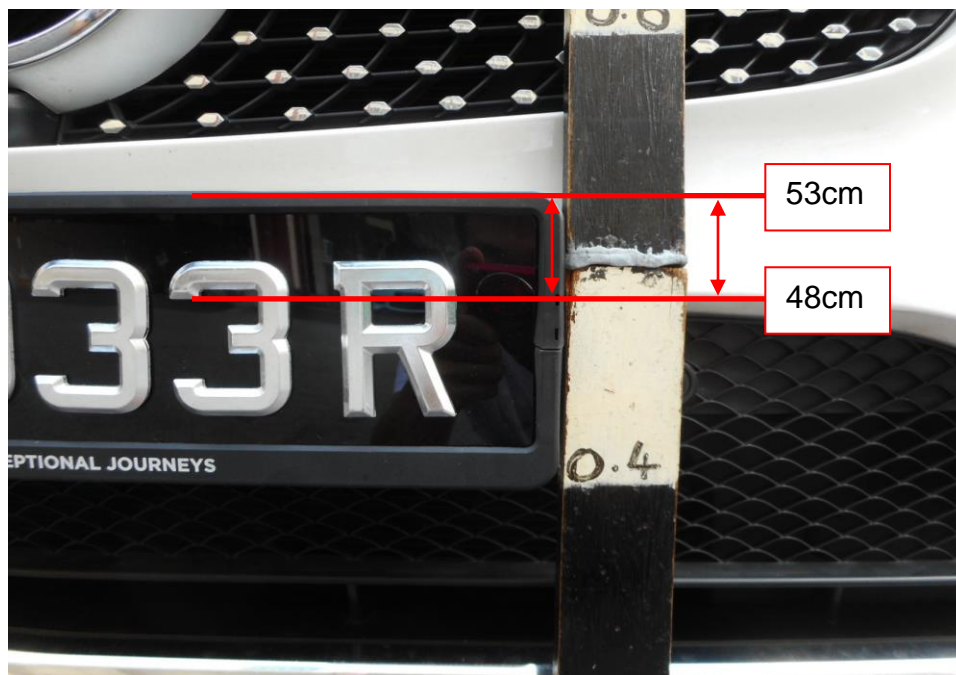


Photo 11 shows the close up view of the height measurement being conducted on the front portion of Insured. The crack marks found on the front number plate holder was measured to be between 48cm to 53cm above ground level.

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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