

Your Ref : SMC 5193Z
Our Ref : CC4/AIG21008450/P

14th January 2022

M/s AIG ASIA PACIFIC INSURANCE (S) PTE LTD.

78 SHETON WAY #09-16

AIG BUILDING

Singapore 079120

(Motor Claims Department)

**AUTOMOBILE TECHNICAL INVESTIGATION REPORT OF ACCIDENT
INVOLVING SMC 5193Z AND SMG 2733P ON 28 July 2021**

1. We refer to your letter dated 12 August 2021 and the instructions therein to comment on the damage consistency of the motor car SMC 5193Z involved in the captioned accident, in particular to establish whether there was possibly contact between the front portion of motor car SMC 5193Z and rear portion of the motor car SMG 2733P; and if there was contact, whether the damage on the rear portion of motor car SMG 2733P 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 SMC 5193Z (herein referred to as “**Kia**”), 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 SMG 2733P (herein referred to as “**Toyota**”), where amongst other information, the circumstances of accident was described
 - c) Vehicle Damage Inspection Report of the Kia by LKK Auto Consultants Pte. Ltd. including 8 coloured photographs;
 - d) 14 coloured photographs taken during our inspection of the Kia.
 - e) 24 coloured photographs taken during our inspection of the Toyota.
 - f) There was no Video recordings and accident scene photos provided from both parties.

3. In preparation of this report, we had conducted height measurements of the front portion of the Kia (using a similar make and model). We had also conducted a physical inspection and thereafter height measurements of the rear portion of the Toyota; both collectively referred herein as **“Involved Motor Vehicles”**.
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 Toyota, Mary Hong Bee Lin (herein referred to as **"Mary"**) she was driving her Toyota and exiting the car park gantry of 117 Bedok Reservoir Road, suddenly she felt an impact from the rear of her Vehicle. She subsequently alighted her vehicle and realized that her vehicle was rear ended by the Kia.
7. The Singapore Accident Statement of the driver of the Kia, Mr. Roland Teo Jian Hao (herein referred to as **"Roland"**) on the other hand, had stated that he was queuing behind the Toyota at the car park gantry of 117 Bedok Reservoir Road to exit. He mentioned that there was no collision between both vehicles and the Toyota driver insist on taking a picture of his driving license so he gave it to her to take a photo.

Damage to the Toyota

8. The Toyota was physically inspected on 9th December 2021 at the premises of 99B Sin Ming Road, Public Car park, 575588. The mileage recorded was 295,070km.
9. From the Vehicle Damage Inspection Report of Toyota by LKK Auto Consultants Pte. Ltd., we note that the Toyota had sustained damage onto its rear 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.
10. Examination of these photographs showed the rear bumper had been damaged on the Toyota. See photos 1 – 5 below.



Photo 1 shows the general view of the rear portion of Toyota at the time of inspection. The rear bumper (circled) had been damaged.



Photo 2 shows the close up view of the rear left portion of Toyota at the time of inspection. The rear bumper (circled) had been damaged.

Damage to the Kia

11. The Kia was physically inspected on 21st January 2022 at the premises of block 7 Lorong 7 Toa Payoh, Singapore 310007. The mileage recorded was 102,243.
12. Based on the circumstances of the accident as iterated by Roland, we are of the opinion that the point of contact of Kia would be at its front right portion since Kia was behind Toyota at the mentioned point of collision. At the time of our inspection, we observed that there were paint scratch marks on its front left bumper of the Kia. However, we observed that there was neither a dislodgement nor misalignment of the front bumper right portion of the Kia.
13. Examination of these photographs showed the front bumper right portion had been observed with paint scratch marks on the Kia. See photos 3 – 6 below.



Photo 3 shows the general view of the front portion of Kia at the time of inspection. The front bumper right portion (circled) had paint scratch marks.



Photo 4 shows the close up view of the front right portion of Kia at the time of inspection. The front bumper right portion (circled) had paint scratch marks.



Photo 5 shows the close up view of the front right portion of Kia at the time of inspection. The front bumper right portion (circled) had paint scratch marks.



Photo 6 shows the close up view of the front right portion of Kia at the time of inspection. The front bumper right portion (circled) had paint scratch marks.

Scene photos of the Kia and Toyota

14. Based on the circumstances of the accident as iterated by Mary the driver of the Toyota, we are of the opinion that the point of contact of Toyota would be at its rear left portion since Kia was behind the Toyota's left portion at the mentioned point of collision and we have scene photos provided by Mary. See photos 7 and 8 below.



Photo 7 shows a general view of the Kia behind the Toyota. The Kia's front bumper right portion is directly behind the Toyota's rear bumper left portion. These is likely the area where the damages might have been at on the Toyota and the Kia (arrowed).



Photo 8 shows the general view of the front portion of the Kia, the front portion, front right bumper portion (circled) of the Kia. This is where the likely damages might have been at on the Kia.

Height Measurement

15. We had conducted a height configuration test to determine whether the damage observed on the rear portion of Toyota could have possibly been caused by the front portion of Kia. In order to determine this, we had measured the height above ground level of the damaged area on the rear left portion of Toyota. We had thereafter compared this measured height against the damages at the front bumper right portion of Kia. See photos 9 -12 below.



Photo 9 shows the general view of the height measurement being conducted on the rear portion of Toyota. The height above ground level of where the scratches of the rear bumper left portion, was at, 38cm, 42cm and 54cm respectively.



Photo 10 shows a general view of the height measurement being conducted on the front portion of Kia. The front bumper right portion where is the, was measured to be at 42cm, 45cm and 52cm above ground level.



Photo 11 shows the close up view of the height measurement being conducted on the rear portion of Toyota. The height above ground level of where the damage were found on the rear bumper left portion of the Toyota was between 38cm, 42cm and 54cm.



Photo 12 shows the close up view of the height measurement being conducted on the front bumper right portion of the Kia. The scratched marks found on the front bumper left portion was measured to be between 42cm, 45cm and 52cm above ground level.

16. 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 damage of the rear bumper left portion of the Toyota) was measured to be between 38cm, 42cm and 54cm above ground level respectively.
- b) the height measurements above ground level of front bumper right portion of the Kia was measured to be at 42cm, 45cm and 52cm above ground level respectively;
- c) The height measurements appear to support the findings of possible contact between the rear left portion of Toyota and the front right portion of Kia.

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 bumper left portion of Toyota and the front bumper left portion of Kia as both front and rear bumpers of both involved vehicles height falls into the consistent height of the scratch at 42cm.
18. The impact force from the contact was minor and had occurred when the Kia had moved forward and its front right bumper portion had come into contact with the rear bumper left portion of the Toyota, which was waiting at the gantry barrier stationary in front of the Kia at the time of contact. The impact caused the rear left bumper portion of the Toyota to be scratched.
19. The damage observed on the rear left portion of the Toyota is consistent to the nature of the accident and also consistent to the damage observed on the front right portion of the Kia.

**Sherwin Beh***Technical Investigator***Ang Bryan Tani***AFF SAE-A, AMSOE AMIRTE, MATAI, Aff.Inst.AEA**Senior Technical Investigator**Technical Investigation & Reconstructionist (SAE-A)*

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