

Your Ref : 2095512292SG
Our Ref : CC3/AIG21012429/N

12 January 2022

M/s AIG Asia Pacific Insurance Pte. Ltd.

78 Shenton Way
#09-16
Singapore 079120
(Motor Claims Department)

**AUTOMOBILE TECHNICAL INVESTIGATION REPORT OF ACCIDENT
INVOLVING SHC 5812E AND SMJ 192Y ON 4 DECEMBER 2021**

1. We refer to your letter dated 8 December 2021 and the instructions therein to comment on the damage consistency of the motor taxi SHC 5812E involved in the captioned accident, in particular to establish whether there was possibly contact between the rear of the motor taxi SHC 5812E and the front of motor car SMJ 192Y; and if there was contact, whether the damage on the rear portion of the motor taxi SHC 5812E 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 SHC 5812E (herein referred to as "**Taxi**"), where amongst other information, the circumstances of accident was described together with 9 coloured photographs of the Taxi at the time of reporting;
 - b) Singapore Accident Statement of the driver of the motor car SMJ 192Y (herein referred to as "**Nissan**"), where amongst other information, the circumstances of accident was described together with 8 coloured photographs of the Nissan at the time of reporting;
 - c) 11 coloured photographs of the damage to the Taxi taken during the Pre- Repair Survey by LKK Auto Consultants Pte. Ltd.;
 - d) 30 coloured photographs taken during the physical inspection of the Nissan;
 - e) 5 coloured post-accident photographs taken by the driver of the Taxi;
 - f) 1 coloured post-accident photograph taken by the driver of the Nissan;

- g) 1 video recording of the accident taken from the in-vehicle camera of the Taxi.
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 conducted height measurements of the frontal portion of the Nissan; both collectively referred herein as **“Involved Motor Vehicles”**. 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 of the driver of the Taxi, Mr Teo Teo Sui (herein referred to as **“Mr Teo”**) he was driving the Taxi along CTE towards Ang Mo Kio on 4 December 2021 at 2110 hours. He had 3 passengers on board. The traffic was heavy. As he approached the Braddell ERP gantry, he suddenly felt an impact from the rear. Mr Teo alighted to check and discovered that the Nissan had collided onto the rear portion of the Taxi. The rear bumper was dented and there was a slight dislodgment of the rear bumper at the left corner edge. As the traffic was heavy, Mr Teo did not manage to exchange particulars with the driver of the Nissan. No ambulance or police were called after Mr Teo checked with his passengers if they required medical assistance. His passengers requested for Mr Teo to send them to the hospital instead. Mr Teo then proceeded to drop his passengers off at Mount Alvernia Hospital. The next day, on 5 December 2021, Mr Teo woke up and felt pain in his back and neck and went to a clinic. He was given 5 days of medical leave.
6. The Singapore Accident Statement of the driver of the Nissan, Mr Wong Yip Shwan (herein referred to as **“Mr Wong”**) on the other hand, had stated that at the aforementioned date and time he was driving along CTE heading towards Yio Chu Kang on the 1st lane. When the Taxi in front of him suddenly came to a stop, Mr Wong also applied the brakes. He alighted from the Nissan and inspected the Nissan for damages. He then approached the driver of the Taxi and asked him if anyone was injured. The driver of the Taxi claimed that 1 of his passengers had suffered an injury. Mr Wong offered to call an ambulance however the passenger insisted on heading to the hospital instead.

7. The driver of the Taxi then drove off after taking photographs off the Nissan. No particulars were exchanged and there was no traffic police at the scene. Mr Wong took photographs of the Taxi's rear bumper to prove that he did not hit the Taxi's rear bumper.

Damage to the Taxi

8. From our examination of the photographs taken during the Pre- Repair Survey conducted by LKK Auto Consultants Pte. Ltd. about 3 days after the accident, the damage to the Taxi was observed to be confined to its rear left portion. We observed a slight dislodgement of the lower rear bumper cover as well as paint graze marks at the left portion. Upon examination of the photographs of the Taxi taken at the time of reporting, we also noted the rear bumper was dislodged at the left corner edge. See photos 1 - 5 below.

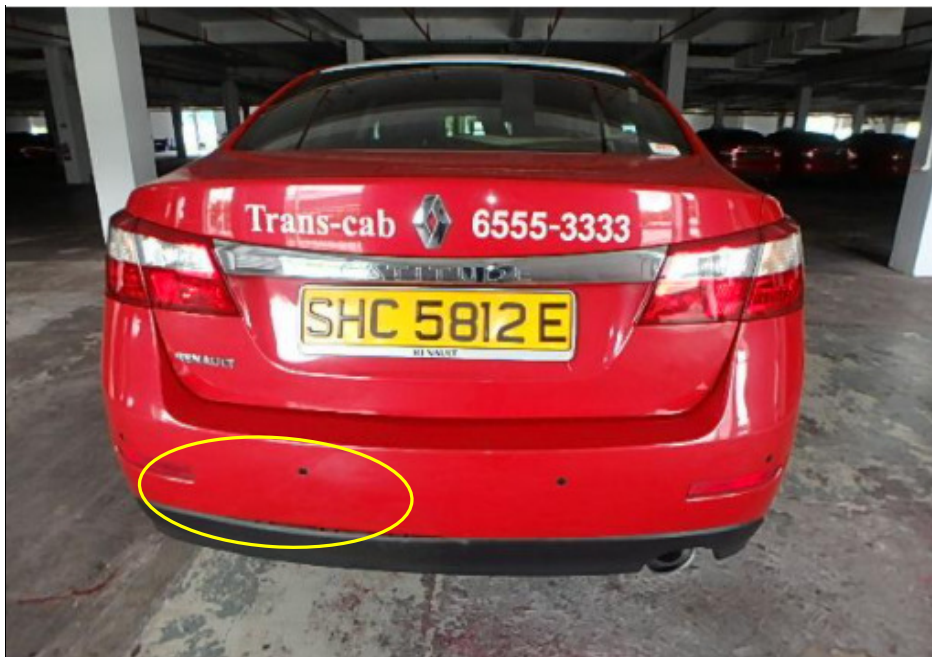


Photo 1 shows the general view of the rear portion of the Taxi at the time of the Pre-Repair Survey conducted by LKK Auto Consultants Pte. Ltd. taken 3 days after the accident. The damage to the Taxi was observed to be confined to its rear left portion (circled).



Photo 2 shows upon closer examination of the lower portion of the rear bumper, we observed a slight dislodgement of the lower rear bumper cover (arrowed) of the Taxi.



Photo 3 shows a close up view of the slight dislodgement of the lower rear bumper cover (arrowed) of the Taxi.



Photo 4 shows a close up view of the paint graze marks (arrowed) at the left portion of the Taxi's rear bumper.



Photo 5 shows the left corner edge of the rear bumper of the Taxi which was taken at the time of reporting. We observed that the rear bumper was slightly dislodged at the left corner edge (arrowed).

Physical Inspection of the Nissan

9. The Nissan was physically inspected on 11 January 2022 at Bukit Batok.
10. The mileage recorded was 55, 540km.
11. The physical inspection carried out had primarily focused on the frontal portion of the Nissan, in particular its front bumper as the accident was reported to be of a head to rear nature where the Nissan was behind the Taxi at the material time.
12. Our visual examination of the front bumper of the Nissan revealed paint graze marks at the left portion of the front bumper but Mr Wong mentioned that the graze marks were pre- existing damages. However we also noted that the front bumper was not misaligned at its corner edges. See photos 6 - 11 below.



Photo 6 shows the general view of the frontal portion of the Nissan at the time of our inspection. The physical inspection carried out had primarily focused on the frontal portion of the Nissan, in particular its front bumper as the accident was reported to be of a head to rear nature where the Nissan was in front of the Taxi at the material time. The mileage recorded was 55, 540 km.



Photo 7 shows upon closer visual examination, we observed paint graze marks on the left portion of the Nissan's front bumper (circled).



Photo 8 shows a closer view of the paint graze marks on the left portion of the Nissan's front bumper (arrowed).



Photo 9 shows a close up view of the paint graze marks on the left portion of the Nissan's front bumper (arrowed). Mr Wong informed us that the paint graze marks were pre- existing damages.



Photo 10 shows a closer view of the left corner edge of the front bumper of the Nissan. We observed no misalignment at the corner edges (red arrows).



Photo 11 shows a closer view of the right corner edge of the front bumper of the Nissan. We observed no misalignment at the corner edges (red arrows).

Accident Scene Photographs

13. For this case, the Singapore Accident Statements of both Mr Teo and Mr Wong had contained several photographs taken at the accident scene. It shows the position of the Involved Motor Vehicles at the accident location. The position of the Nissan appeared to be slightly towards the left from the rear of the Taxi.
14. Apart from the fact that the Involved Motor Vehicles were at the accident location, no other information could be obtained from the photographs. See photos 12 - 14 below.



Photo 12 shows the position of the Involved Motor Vehicles at the accident location provided by Mr Wong. The position of the Nissan appeared to be slightly towards the left from the rear of the Taxi.



Photo 13 shows the frontal view of the Nissan at the accident location provided by Mr Teo. The position of the Nissan appeared to be slightly towards the left from the rear of the Taxi (arrowed).



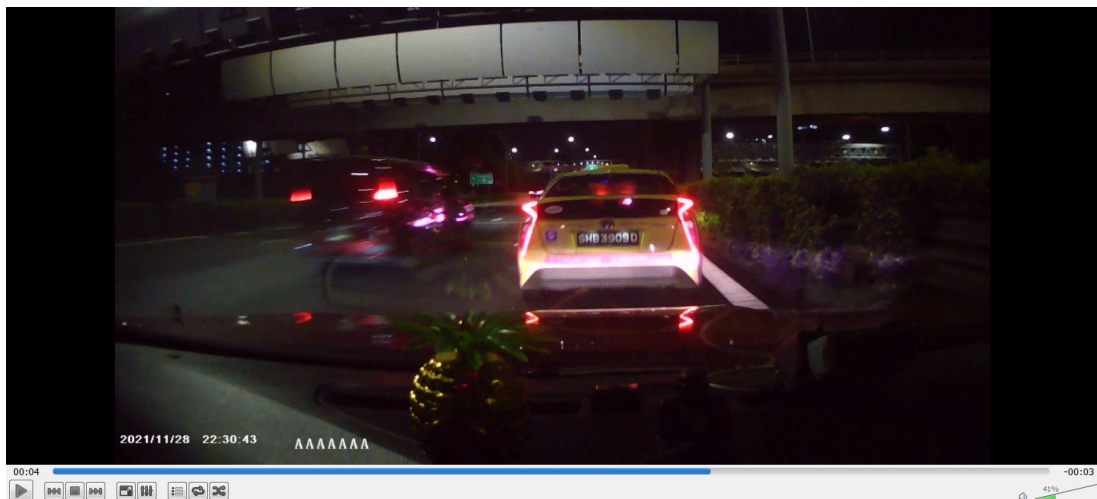
Photo 14 shows the rear portion of the Taxi at the accident location provided by Mr Teo. Apart from the fact that the Involved Motor Vehicles were at the accident location, no other information could be obtained from the photographs.

Video Recording

15. 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 the Taxi. The recording was provided to us in a single recording and had showed the events before the accident. The length (duration) indicated in the video recording was 7 seconds.
16. Between the 1st and 4th second mark of the video recording, the Taxi could be seen coming to a stop at the 1st lane of the expressway. Apart from the Taxi coming to a stop, there is no indication of contact (jerky or shaky image seen) between the rear portion of the Taxi and the frontal portion of the Nissan. See screenshots 1 and 2 below showing the start and 4th second mark of the video recording.



Screenshot 1 shows the start of the video recording. The Taxi could be seen travelling along the 1st lane of the expressway.



Screenshot 2 shows the 4 second mark of the video recording. Between the 1st and 4th second mark of the video recording, the Taxi could be seen coming to a stop at the 1st lane of the expressway. Apart from the Taxi coming to a stop, there is no indication of contact (jerky or shaky image seen) between the rear portion of the Taxi and the frontal portion of the Nissan.

Height Measurement

17. We had conducted a height configuration test to determine whether the damages observed on the rear portion of the Taxi corresponds to the damages observed on the frontal portion of the Nissan.
18. In order to determine this, we had measured the height above ground level of the rear portion of the Taxi (using a similar make and model), at the area where the various damages were found. We had thereafter compared this measured height against the frontal portion of the Nissan. See photos 15 & 16 below.



Photo 15 shows the height measurement being conducted on the rear portion of the Taxi (using a similar make and model). The height above ground level of the Taxi's lower rear bumper cover where the dislodgement was found was measured to be approximately 46cm. The height above ground level of the Taxi's rear bumper where the paint graze marks were found was measured to be approximately 59cm.



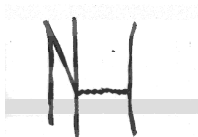
Photo 16 shows the height measurement being conducted on the frontal portion of the Nissan. The height above ground level of the Nissan's front bumper where the paint graze marks were found was measured to be approximately 55cm.

19. 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 Taxi's lower rear bumper cover where the dislodgement was found was measured to be approximately 46cm;
- b) the height above ground level of the Taxi's rear bumper where the paint graze marks were found was measured to be approximately 59cm;
- c) the height above ground level of the Nissan's front bumper where the paint graze marks were found was measured to be approximately 55cm;
- d) the height measurements appear to not support the findings of possible contact between the rear portion of the Taxi and the frontal portion of the Nissan. The damage observed on the rear portion of the Taxi was not a result of this contact and did not correspond to the damage observed on the frontal portion of the Nissan.

Conclusion

20. Having investigated and technically analyzing the material evidence available at the time of writing this report, we are of the opinion that there was likely no contact between the frontal portion of the Nissan and the rear portion of the Taxi at the material time of accident.

**Muhd Nazril***Senior 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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