

Your Ref : 0782500600SG
Our Ref : CI/AIG22002145/P

30th March 2022

M/s AIG Asia Pacific Insurance Pte. Ltd.

78 Shenton Way #09-16

AIG Building

Singapore 079120

(Motor Claims Department)

**AUTOMOBILE TECHNICAL INVESTIGATION REPORT OF ACCIDENT
INVOLVING SMY 5960K AND SMR 1253G ON 30 JANURAY 2022**

1. We refer to your letter dated 8 March 2022 and the instructions therein to comment on the damage consistency of the motor car SMY 5960K involved in the captioned accident, in particular to establish whether there was possibly contact between the front portion of motor car SMY 5960K and rear portion of the motor car SMR 1253G; and if there was contact, whether the damage on the rear portion of motor car SMR 1253G 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 SMY 5960K (herein referred to as “**Insured**”), where amongst other information, the circumstances of accident were described;
 - b) Singapore Accident Statement and Singapore Police Report of the driver of the motor car SMR 1253G (herein referred to as “**Third Party**”), where amongst other information, the circumstances of accident described together with 4 colored photographs at the time of reporting;
 - c) Vehicle Damage Inspection Report of the Third Party by LKK Auto Consultants Pte. Ltd. including 21 coloured photographs;
 - d) 30 colored photographs taken during our inspection of the Third Party.
 - e) 49 colored photographs taken during our inspection of the Insured.
 - f) Video recordings taken from the recording device in the Third Party

3. In preparation of this report, we had conducted height measurements of the rear portion of the Third Party. 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, Tay Yang Buay Adeline (herein referred to as **"Adeline"**) her husband was driving the vehicle exiting the mscp of Khatib mall and she mentioned that the Insured Vehicle followed closely behind and they were rear ended. Adeline then proceeded to make an insurance report the next day.
7. The Singapore Accident Statement of the driver of the Insured, Mr Loh Yuen Yee, Loh (herein referred to as **"Loh"**) on the other hand, had stated that he was queuing to exit the mscp of Khatib mall right behind Third Party and he mentioned that Third Party was not moving and Loh honk and then the Third party started moving off. Loh mentioned that upon exiting the mscp, the Third Party had stopped and alighted their vehicle and claiming that Insured had hit Third Party at the rear portion.

Damage to the Third Party

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 scratch and dent marks on the rear bumper with horizontal indentation from the right to the left which had resulted to the accumulation of blue paint of Third Party vehicle color. 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 scratch marks (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 paint scratch and dent marks the rear bumper with horizontal indentation from the right to the left which had resulted in the accumulation of blue paint of Third Party vehicle color on the rear bumper (circled).



Photo 3 shows a close up view of the rear portion of the Third Party. We noted that there were paint scratch and dent marks the rear bumper with horizontal indentation from the right to the left which had resulted in the accumulation of blue paint (arrowed) of Third Party vehicle color 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 8 March 2022 at the premises of their residence, block 304 Shunfu Road, 570304. The mileage recorded was 13,407km.
11. Based on the circumstances of the accident as iterated by Adeline, 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, we observed that there were no scratches or paint transfer marks on its front portion of the Insured. We also observed that there was neither a dislodgement nor misalignment of the front bumper at the front portion of the Insured. See photos 5 and 6 below.



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



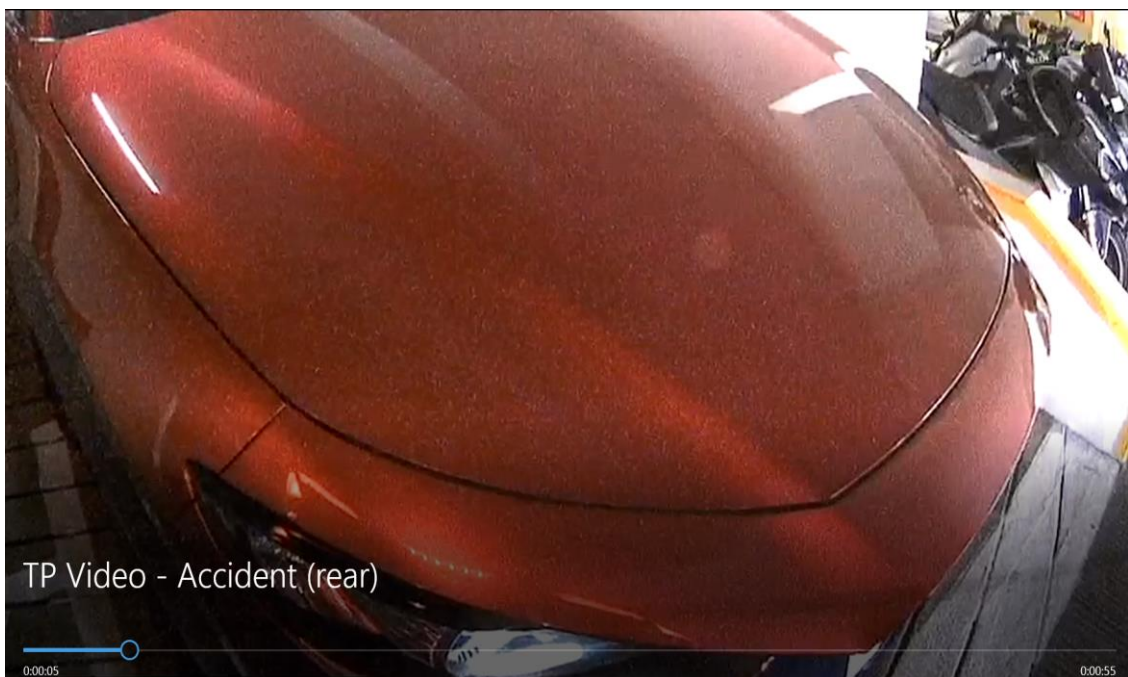
Photo 6 shows a close up view of the front portion of the Insured. We observed that there were no scratches or paint transfer marks on its front chrome and body panel portion of the Insured and that there was neither dislodgement nor misalignment of the front bumper at the front right portion (circled) of Insured.

Video Recording

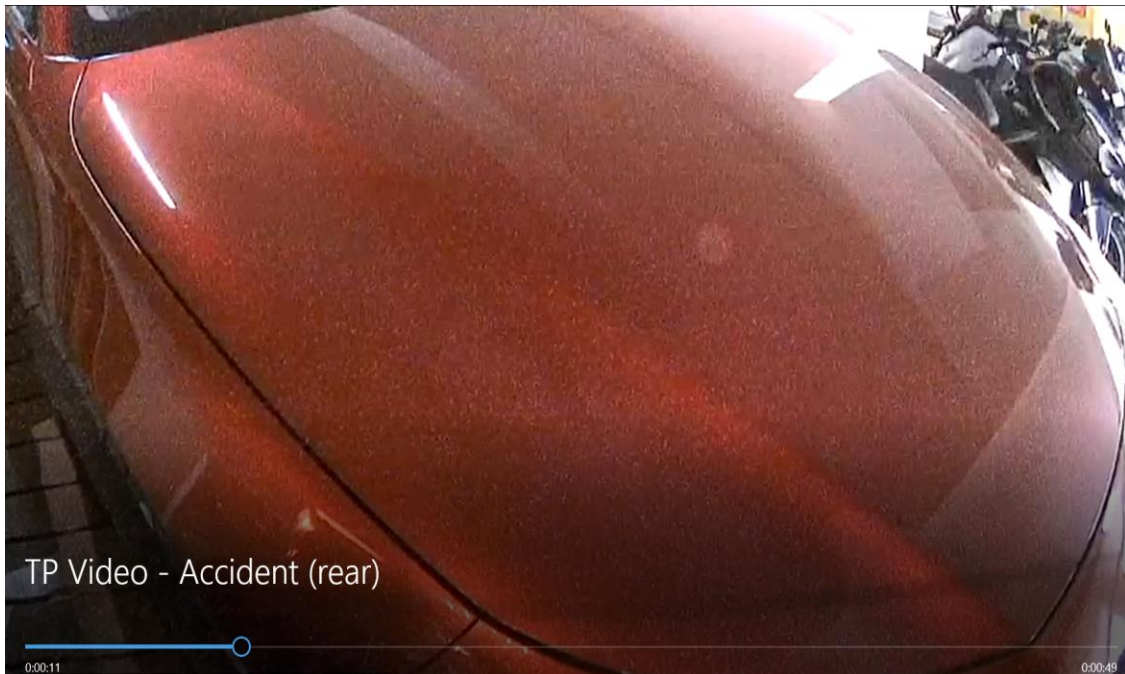
12. The video recording that was provided to us in preparation of this report was taken from a recording device that was mounted onto the rear windscreen of Third Party. The recording was provided to us had showed the events before the accident and the accident itself. The length (duration) indicated in the video recordings was 60 seconds.
13. From the video recording, Insured could be seen driving behind Third Party. From the rear-view video showing the rear footage, at start of the video recording, we had noted that Insured was queuing behind Third Party that was stationary. At 1 to 5 second mark the Insured was seen moving forward towards the rear of the Third party until at the 6 to 11 second mark the rear collision warning system had activated in the Third Party vehicle and at the 11 second mark the Insured had come to a halt but continued to inch forward and there was a thud sound at the 25 second mark and the driver of Third Party can be heard commenting "Was my vehicle hit" in Hokkien dialect to his passenger, this is where the said collision might have taken place. At the 32 second mark Third Party had started to move off. The passenger had alighted to inspect the Third Party vehicle at the 59 second mark. However, one would have to view the recordings to see and hear the movements and audio warnings. See screenshot 1- 6 below.



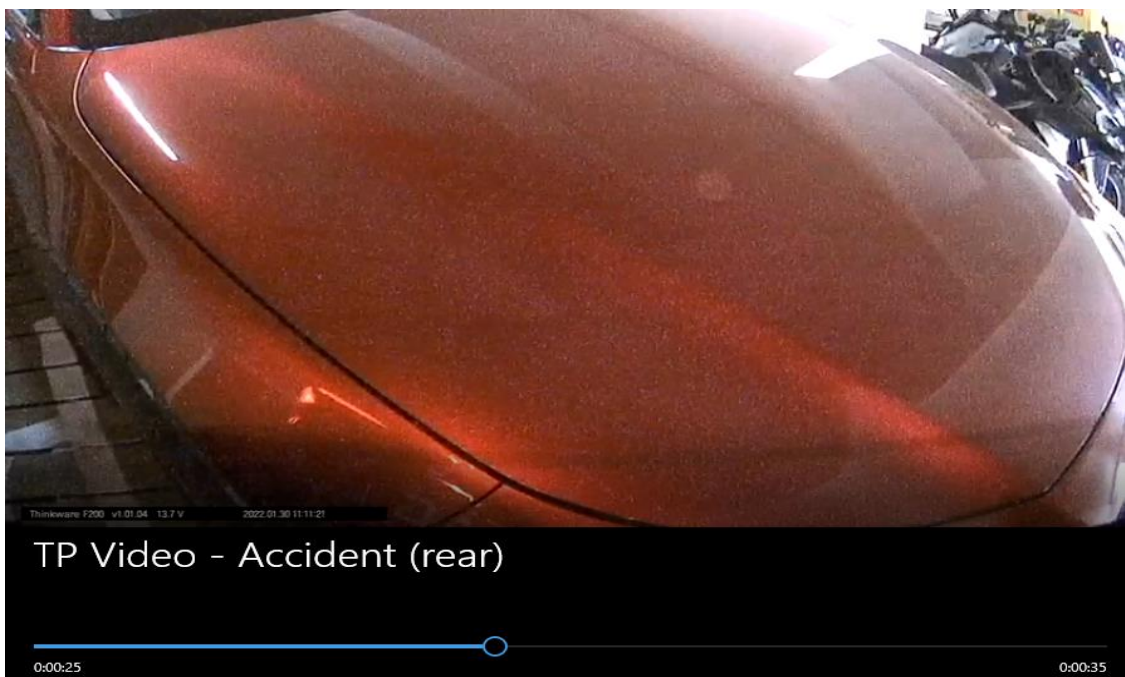
Screenshot 1 shows at the 1 second mark of the video recording, we had noted that Insured was queuing behind the Third Party and started moving forward towards the rear of the Third Party.



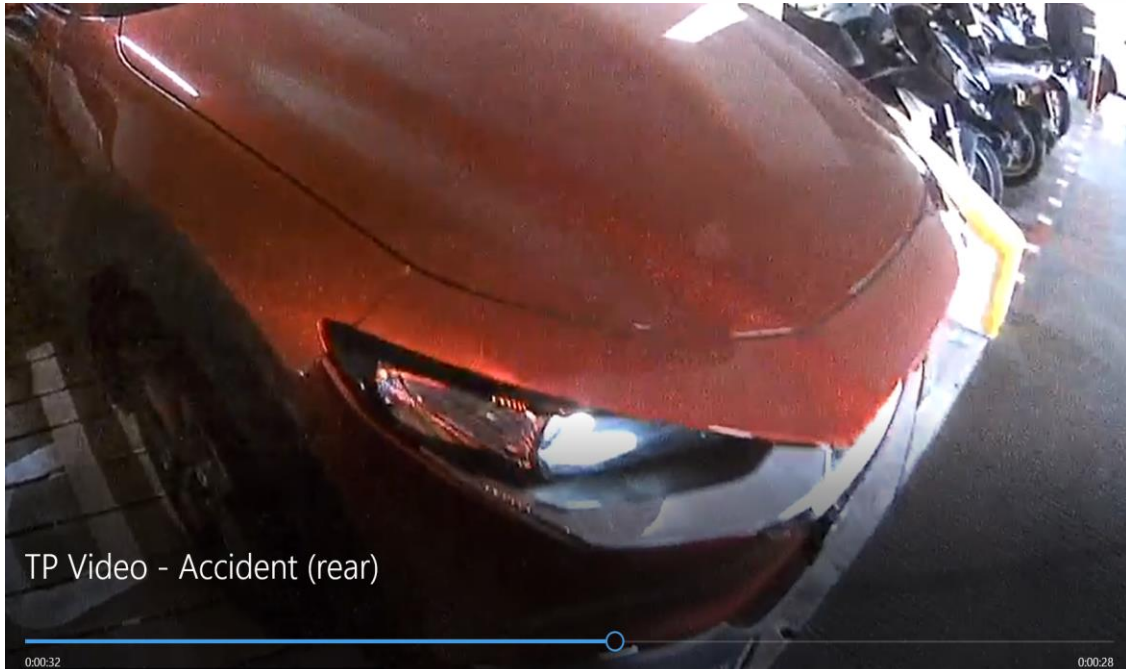
Screenshot 2 shows at the 5 second mark of the video recording, we had noted that Insured was queuing behind the Third Party and started moving forward towards the rear of the Third Party. However, one would have to view the recordings to see and hear the movements and audio warnings.



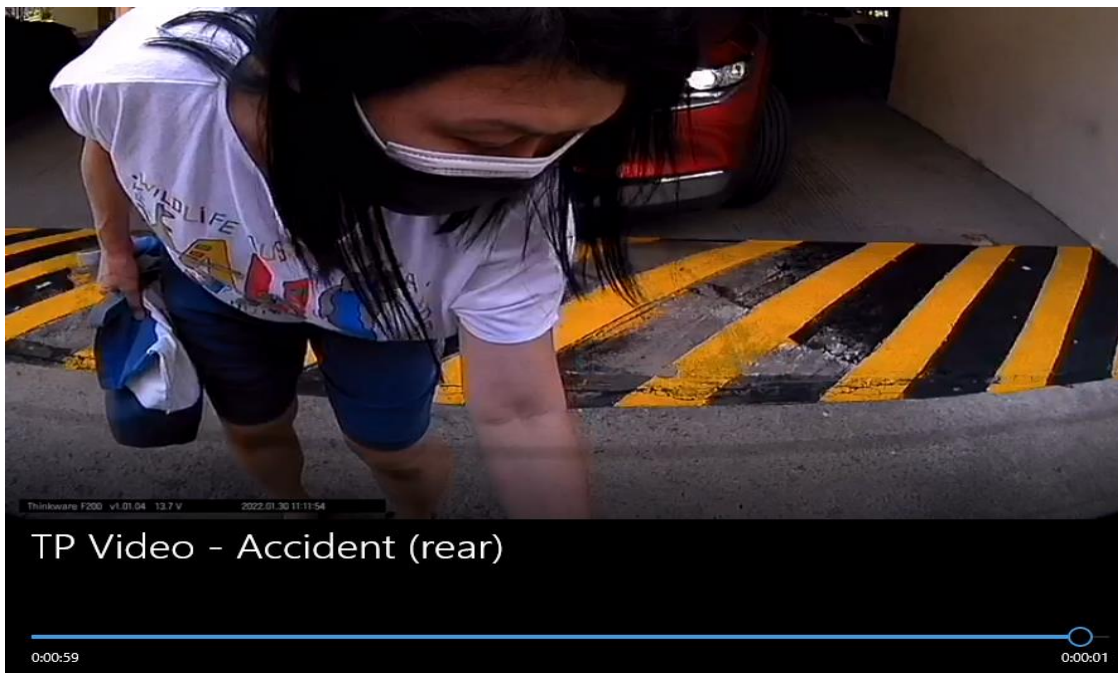
Screenshot 3 shows from the 6 to 11 second mark the rear collision warning system had activated in the Third Party vehicle and at the 11 second mark the Insured had come to a halt. However, one would have to view the recordings to see and hear the movements and audio warnings.



Screenshot 4 shows from the 12 to 24 second mark insured vehicle had started to inch forward and there was a thud sound at the 25 second mark 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 5 shows at the 32 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 6 shows at the 59 second mark the passenger had alighted to inspect the Third Party vehicle. However, one would have to view the recordings to see and hear the movements and audio warnings.

Height Measurement

14. The video footage provided to me appears to indicate that there was contact between the Insured Vehicle and the Third Party Vehicle. The thud like sound and the conversation thereafter between the occupants on board the Third Party Vehicle, which were both recorded audibly by the recording devices that were mounted on the Third Party Vehicle, support the occurrence of a contact.
15. Upon analyzing the video footage, the Insured was coming down head on from the slope of the mcsp towards the rear of the Third Party in front that was stationary and was positioned diagonally from the front right portion of the Insured. Indicating that in the event of contact, the front right chrome and body panel would have come into contact with the Third Party at the rear center portion as it was the most protruded body part at the front right portion of the Insured.
16. We had conducted a height configuration test to determine whether the damage observed on the rear portion rear bumper of Third Party could have possibly been caused by the front right portion, front right chrome and body panel of the 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 right portion of Insured. See photos 7 -10 below.



Photo 7 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 64cm to 65cm.



Photo 8 shows a general view of the height measurement being conducted on the front portion of Insured. The front right chrome and body panels was measured to be between 65cm above ground level.

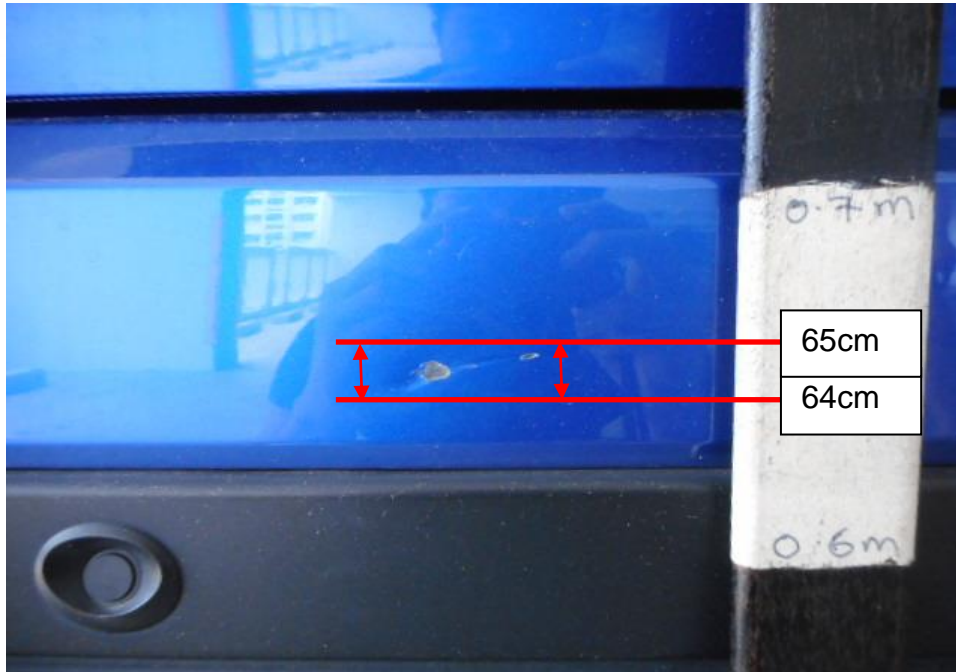


Photo 9 shows the close up view of the height measurement being conducted on the rear portion of Third Party. The height above ground level of where the damages were found to the rear bumper of the Third Party was at 64 to 65cm.



Photo 10 shows the close up view of the height measurement being conducted on the front portion of Insured. The front right chrome and body panels (circled) was measured to be between 65cm 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 paint scratched marks on the rear portion rear bumper of Third Party) was measured to be approximately at 64cm to 65cm;
- b) the height above ground level we observed the front portion, front right chrome and body panels at 65cm respectively on the Insured;
- c) The height measurements appear to suggest that there was possible contact between the rear portion of Third Party and the front right portion of Insured. The damage observed on the rear portion of Third Party was a result of this contact and correspond to the damage observed on the front portion of the Insured.
- d) The height measurements appear to support the findings of possible contact between the rear of the Third Party and the front right portion of the Insured because the point of contact to the rear of the Third Party would have been from the front right chrome and body panel of the Insured given that this was the most protruded body part at the front right portion of the Insured as per our discussions set out in paragraph 15, and also the height above ground level had corresponded to the height above ground level of the paint scratch and dent marks found on the rear bumper of the Third Party.

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 possible contact between the rear bumper portion of Third Party and the front right chrome and body panels of Insured.
19. From the video footage provided by the Third Party, the thud sound recorded at the 25 second mark was the cause of damage from the Insured to the Third Party as discuss in paragraph 13.
20. The damage observed on the rear portion of the Third Party Vehicle is consistent to the nature of the accident and also consistent to the height observed on the front right portion of the Insured.

**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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