

Your Ref: SNM23D202401/C01/LEEPG 12 April 2023

Our Ref: CS4/CTI23003495/N

M/s China Taiping Insurance (Singapore) Pte. Ltd.

3 Anson Road #16-00 Springleaf Tower Singapore 079909 (Motor Claims Department)

AUTOMOBILE INSPECTION REPORT OF INSURED VEHICLE SJQ 5973B

- 1. We refer to your request dated 10 April 2023 to carry out an inspection of the Insured Vehicle SJQ 5973B.
- 2. The objective of the inspection was to check whether the Insured Vehicle was fitted with any modification(s) and/or non-standard parts, and whether if fitted, the modification(s) and/or non-standard parts are LTA compliant; regardless of whether LTA compliant, the effects of the modification(s) and/or non-standard parts on the Insured Vehicle.
- 3. Following the request, we had physically inspected the Insured Vehicle on 10 April 2023 at the premises of Ding Auto Pte. Ltd. located at Block 10 Sin Ming Industrial Estate Sector C # 01-20, Singapore 575645. The paragraphs below set out our observations regarding the inspection.
- 4. The following general information of the Insured Vehicle was first recorded at the time of our inspection: -

Vehicle Registration No. : SJQ 5973B

Make / Model : MITSUBISHI LANCER 1.6 GLX 5MT AIRBAG

2WD 4DR

Chassis No : JMYSNCS3A9U004651

Year of Registration : May 2009

Mileage : N.A.

5. Shows the general view of the Insured Vehicle at the time of our inspection. See photos 1-3 below.





Photo 1 shows a general view of the Insured Vehicle's rear portion at the time of our inspection.



Photo 2 shows a general view of the Insured Vehicle's left frontal portion at the time of our inspection.





Photo 3 shows a general view of the Insured Vehicle's right body at the time of our inspection.

At the time of physical inspection of the Insured Vehicle, we had found several modifications and additionally fitted electronic and/or electrical component(s) on the Insured Vehicle. These included a front strut bar, a non-standard radiator, an open- pod air filter, a crank case engine breather air filter, a non-standard throttle body, an amplifier fuse holder, amplifier, a tachometer gauge, aftermarket bucket seats, an aftermarket steering wheel, an in- vehicle DVD player, an aftermarket speedometer gauge display, a non-standard full exhaust system, a rear strut bar, a lower rear strut bar and aftermarket 15- inch alloy rims. All these fitted components were not the standard type for the Insured Vehicle. See photos 4-23 below.



Photo 4 shows a closer view of the non- standard front strut bar fitted onto the Insured Vehicle upon our inspection (arrowed).

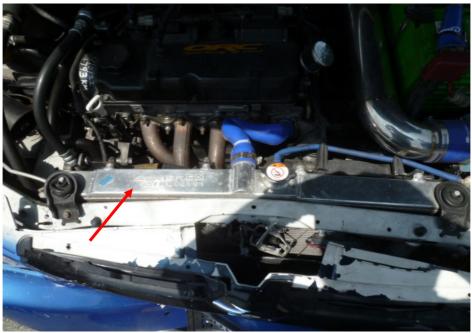


Photo 5 shows a closer view of the non-standard radiator fitted onto the Insured Vehicle upon our inspection (arrowed).



Photo 6 shows a general view of the engine compartment of the Insured Vehicle. Additional non-standard parts were found fitted. This includes a non-standard open-pod air filter (circled), crank case engine breather air filter and amplifier fuse holder (arrowed).



Photo 7 shows a close up view of the non-standard open-pod air filter and amplifier fuse holder (arrowed) fitted onto the Insured Vehicle upon our inspection.





Photo 8 shows a close up view of the non-standard crank case engine breather air filter (arrowed) fitted onto the Insured Vehicle upon our inspection.



Photo 9 shows a close up view of the non-standard throttle body fitted onto the Insured Vehicle upon our inspection (circled).





Photo 10 shows a closer view of the aftermarket steering wheel found to be fitted on the Insured Vehicle at the time of our inspection (arrowed). The steering wheel found fitted on the Insured Vehicle was not the standard type for the Insured Vehicle.

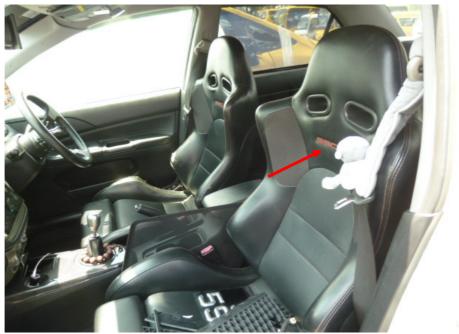


Photo 11 shows a closer view of the aftermarket bucket seats found to be fitted on the Insured Vehicle at the time of our inspection The brand of the bucket seats was 'SSCUS' (arrowed).





Photo 12 shows the aftermarket tachometer gauge additionally fitted onto the Insured Vehicle upon our inspection. The brand of the tachometer gauge was 'DEFI' (circled).



Photo 13 shows the aftermarket speedometer gauge display fitted onto the Insured Vehicle upon our inspection (arrowed).



Photo 14 shows the aftermarket amplifier additionally fitted onto the Insured Vehicle upon our inspection (arrowed).



Photo 15 shows the in- vehicle DVD player additionally fitted onto the Insured Vehicle upon our inspection.



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Photo 16 shows the non-standard rim found to be fitted on the Insured Vehicle at the time of our inspection. The 15- inch alloy rims fitted on the Insured Vehicle were not the standard type for the Insured Vehicle.



Photo 17 shows a closer view of the non-standard rear strut bar fitted onto the Insured Vehicle upon our inspection (arrowed).



Photo 18 shows a closer view of the non-standard lower rear strut bar fitted onto the Insured Vehicle upon our inspection (arrowed).



Photo 19 shows a front view of the headers of the non-standard full exhaust system that was found to be fitted on the Insured Vehicle at the time of our inspection. The brand of the exhaust system was 'DRIFT RACING' (circled).



Photo 20 shows a close up view of 1 of the headers of the non-standard full exhaust system that was found to be fitted on the Insured Vehicle at the time of our inspection. The brand of the full exhaust system was 'DRIFT RACING' (circled).



Photo 21 shows a front view of the non-standard rear exhaust muffler which is part of the full exhaust system that was found to be fitted on the Insured Vehicle at the time of our inspection. The brand of the rear exhaust muffler was 'DRIFT RACING'.

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Photo 22 shows a close up left side view of the non-standard rear exhaust muffler which is part of the full exhaust system that was found to be fitted on the Insured Vehicle at the time of our inspection. The brand of the rear exhaust muffler was 'DRIFT RACING' (circled).



Photo 23 shows a closer view of the mid-pipe (arrowed) and catalytic converter (circled) of the non-standard full exhaust system that was found to be fitted on the Insured Vehicle at the time of our inspection. The brand of the full exhaust system was 'DRIFT RACING'.

6. As for the non- standard full exhaust system, during our interview with the named driver of the Insured Vehicle, Mr Theodore Poh Eu- Sean (herein referred to as "Mr Poh"), we were able to obtain the exhaust authentication certificate as well as the inspection acknowledgement letter issued by the LTA to prove that the non- standard full exhaust system is LTA- compliant and had passed the mandatory inspection on 6 May 2021. See photos 24 - 26 below.



Photo 24 shows the front copy of the DRIFT RACING full exhaust system authentication certificate. The full exhaust system is only to be fitted onto vehicles with chassis model 'CS3A' (arrowed).



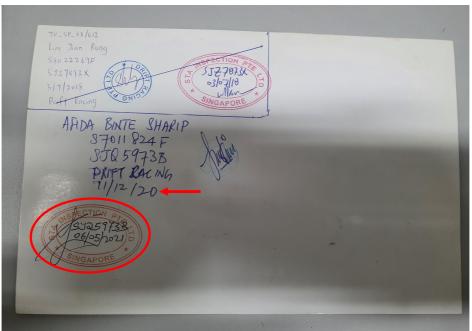


Photo 25 shows the rear copy of the DRIFT RACING full exhaust system authentication certificate. The full exhaust system was fitted onto the Insured Vehicle on 11 December 2020 (arrowed) and had passed the inspection on 6 May 2021 (circled).



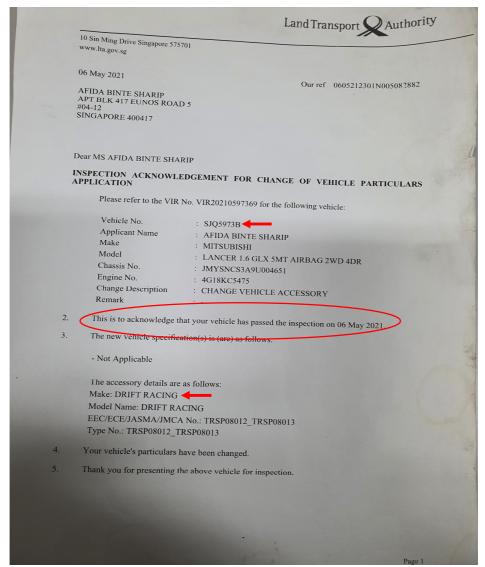


Photo 26 shows the inspection acknowledgement letter issued by the LTA to prove that the DRIFT RACING full exhaust system fitted onto the Insured Vehicle (arrowed) had passed the mandatory inspection on 6 May 2021 (circled).

7. Exteriorly, the Insured Vehicle was fitted with an aftermarket front bumper, carbon fibre front bonnet, side skirtings and an aftermarket rear bumper which are non-original. This is LTA- compliant and generally referred to as cosmetic type of modifications. See photos 27 - 30 below.



Photo 27 shows a general view of the aftermarket front bumper found fitted onto the Insured Vehicle at the time of our inspection (arrowed).



Photo 28 shows a general view of the aftermarket carbon fibre front bonnet found fitted onto the Insured Vehicle at the time of our inspection (arrowed).





Photo 29 shows a general view of the aftermarket right side skirting found fitted onto the Insured Vehicle at the time of our inspection (arrowed).



Photo 30 shows a general view of the aftermarket rear bumper found fitted onto the Insured Vehicle at the time of our inspection (arrowed).

8. Having carried out a detailed inspection of the Insured Vehicle, the table below co-relates the various modifications and additionally fitted non-standard parts found on the Insured Vehicle with the modification guidelines stipulated by Land Transport Authority (LTA), and the effects these modifications and additionally fitted non-standard parts have with respect to the general performance of the Insured Vehicle.

Radiator (does not require LTA approval) In- vehicle DVD player (does not require LTA approval) Compliant Compliant Eliminate heat from the engine Compliant Compliant Compliant Compliant Improves air intake	Modification/additionally fitted non-standard part	LTA's guideline	Effect(s) on Insured Vehicle
(does not require LTA approval) compliant purposes Open- pod air filter Compliant Improves air intake		Compliant	
L L L I I I I I I I I I I I I I I I I I		Compliant	
	•	Compliant	Improves air intake

Crank case engine breather air filter (does not require LTA approval)	Compliant	Removes oil particles and other debris in the gases while releasing excess pressure on the environment.
Amplifier fuse holder (does not require LTA approval)	Compliant	Integrate fuses safely in electrical circuits, ensure a robust current path.
Amplifier (does not require LTA approval)	Compliant	Increase the volume of the speakers
Aftermarket tachometer gauge (does not require LTA approval)	Compliant	To show the number of revolutions per minute (RPM) of the engine.
Aftermarket bucket seats (does not require LTA approval)	Compliant	Car seats that's moulded to fit a single person.



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Aftermarket throttle body (does not require LTA approval)	Compliant	Improve the flow and increase the amount of air/fuel mixture entering the combustion chamber.
Aftermarket front strut bar (does not require LTA approval)	Compliant	Provide extra stiffness between the strut towers.
Aftermarket rear strut bar (does not require LTA approval)	Compliant	Improve vehicle safety and handling,
Aftermarket lower rear strut bar (does not require LTA approval)	Compliant	Add rigidity to the car suspension
Aftermarket steering wheel (does not require LTA approval)	Compliant	Reduces the overall diameter of wheel allowing for less input and thus quicker steering.
Aftermarket speedometer display (does not require LTA approval)	Compliant	Cosmetic type of modification
Aftermarket front bumper (does not require LTA approval)	Compliant	Cosmetic type of modification
Aftermarket carbon- fibre front bonnet (does not require LTA approval)	Compliant	Cosmetic type of modification
Aftermarket side skirtings (does not require LTA approval)	Compliant	Cosmetic type of modification
Aftermarket rear bumper (does not require LTA approval)	Compliant	Cosmetic type of modification
Aftermarket full exhaust system (requires LTA approval)	Compliant	Increase overall performance and horsepower

9. Although all the modifications found fitted onto the Insured Vehicle are LTA compliant, the air intake system and full exhaust system will enhance the overall performance of the engine and horsepower of the Insured Vehicle, likely in the range of 25% to 30% increment from original manufacturer's specifications.

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Senior Technical Investigator

Ang Bryan Tani

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Technical Investigation & Reconstructionist (SAE-A)

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