

Your Ref : 546370  
Our Ref : CS/MSG18001104/D

16 March 2018

**M/s MSIG Insurance (Singapore) Pte Ltd**

16 Raffles Quay #24-01  
Hong Leong Building  
Singapore 048581  
(Motor Claims Department)

**AUTOMOBILE TECHNICAL INVESTIGATION REPORT OF INCIDENT  
INVOLVING GY 1108C AND SGM 2628A ON 16 JANUARY 2018**

1. I refer to your letter dated 31 January 2018 and the instructions therein to comment on whether there was possibly contact between your insured vehicle GY 1108C (herein referred to as "**Insured Vehicle**") and a third party motor car SGM 2628A (herein referred to as "**Third Party Vehicle**"); and if there was contact, whether the damage on the Third Party Vehicle is consistent to the incident.
2. The following documents were provided to me for my review and consideration in the preparation of this report: -
  - a) Singapore Accident Statement of the driver of the Insured Vehicle, where amongst other information, the circumstance of incident was described;
  - b) Singapore Accident Statement of the owner/driver of the Third Party Vehicle, where amongst other information, the circumstance of incident was described; and
  - c) Police report T/20180126/2094 of Mr Koh Ah Man, witness to the incident.
3. In preparation of this report, I had conducted a physical inspection of the Third Party Vehicle and a physical inspection of the Insured Vehicle. Height measurements of the Insured Vehicle and the Third Party Vehicle were also carried out.
4. The information gathered during the course of my investigations and information gathered from all the documents provided, were then technically analyzed. My findings and analysis are set out below.

### **Nature of Incident**

5. From the Police report T/20180116/2085 of the owner/driver of the Third Party Vehicle that was attached in his Singapore Accident Statement, the Third Party Vehicle was parked inside one of the parking lots along Seng Poh Road, in front of Tiong Bahru Market. At about 0715hrs, he was informed by his friend that the Third Party Vehicle was hit by the Insured Vehicle. He then returned to where the Third Party Vehicle was parked and approached the driver of the Insured Vehicle who said that she did not hit onto the Third Party Vehicle.
6. The driver of the Insured Vehicle, on the other hand, had stated in her Police report T/20180116/2068 which was attached in her Singapore Accident Statement, that she had parked the Insured Vehicle behind the Third Party Vehicle and gone to Tiong Bahru Market. After finishing her marketing and when she was driving out of the parking lot, someone stopped her saying that the Insured Vehicle had hit the Third Party Vehicle. However, she did not feel that the Insured Vehicle had hit the Third Party Vehicle.
7. A witness to the incident, Mr Koh Ah Man (herein referred to as "**Mr Koh**"), provided an account of what he saw in a Police report T/20180126/2094. According to Mr Koh, he was pushing a trolley along Seng Poh Road when he saw the Insured Vehicle trying to move out of a parallel parking lot. In the process of moving out, the Insured Vehicle hit the rear portion of the Third Party Vehicle, which was parked in front of the Insured Vehicle. Mr Koh approached the driver of the Insured Vehicle and inform her to wait while he called the owner of the Third Party Vehicle. The driver of the Insured Vehicle had however denied that the Insured Vehicle had hit the Third Party Vehicle.

### **Third Party Vehicle**

8. The Third Party Vehicle was physically inspected by me on 02 February 2018 at the premise of M/s Mova Automotive Pte Ltd, Block 1008 Bukit Merah Lane 3 #01-04 Singapore 159722. The owner/driver of the Third Party Vehicle was also present during this inspection. The mileage of the Third Party Vehicle at the time of my inspection was recorded to be 235,262km.
9. I was pointed to some relatively minor damage at the rear centre of the Third Party Vehicle, which according to the owner/driver, was the damage caused by contact from the Insured Vehicle. Some minor scratch marks were observed on the rear bumper. A slight dent was also observed on the lower edge of the rear bootlid. See photo 1 – 6 below.



**Photo 1** shows a general view of the rear left portion of the Third Party Vehicle at the time of my physical inspection on 02 February 2018. The mileage of the Third Party Vehicle at the time of my inspection was recorded to be 235,262km.



**Photo 2** shows a general view of the rear right portion of the Third Party Vehicle at the time of my physical inspection on 02 February 2018. The owner/driver of the Third Party Vehicle who was present had pointed out some damages at the rear centre (circled) of the Third Party Vehicle. According to the owner/driver, the damage pointed out was caused by the contact from the Insured Vehicle.



**Photo 3** shows a closer view of the damage that was pointed out to me by the owner/driver of the Third Party Vehicle. According to the owner/driver, the damage (circled) pointed out was caused by contact from the Insured Vehicle.



**Photo 4** shows some relatively minor scratch marks (circled) that were observed on the rear bumper of the Third Party Vehicle. These scratches were pointed out to me by the owner/driver of the Third Party Vehicle as damage that was caused by the Insured Vehicle.





**Photo 5** shows the relatively minor scratch marks (circled) that were observed on the rear bumper, and slight dent (arrowed) that was observed on the lower edge of the rear bootlid.



**Photo 6** shows the slight dent (circled) that was observed on the lower edge of the bootlid of the Third Party Vehicle. This dent was pointed out to me by the owner/driver of the Third Party Vehicle as damage that was caused by the Insured Vehicle.

10. Upon closer examination of the damaged area of the Third Party Vehicle, I had observed slight paint cracks at the top surface area of its rear bumper. Such paint cracks are usually caused when a force/load is applied to the rear bumper, compressing the rear bumper inwards. Due to the elastic nature of the rear bumper, the paint at the top surface area of the rear bumper would tend to crack when the rear bumper returns back to shape after being compressed inwards. See photo 7 below.



**Photo 7** shows the slight paint cracks (circled) that was observed on the top surface area of the Third Party Vehicle's rear bumper. Such paint cracks are usually caused when a force/load is applied to the rear bumper, causing the rear bumper to be compressed inwards. Due to the elastic nature of the rear bumper, the paint at the top surface area of the rear bumper would tend to crack when the rear bumper returns back to shape after being compressed inwards.

11. The damages that I had observed at the rear portion of the Third Party Vehicle were similar to the damages as seen from the photographs showing the Third Party Vehicle that were taken a few hours after the incident, during the time of incident reporting by the owner/driver.
12. The physical damage observed on the Third Party vehicle had indicated that a force/load was applied directly to its rear bumper. This had caused its rear bumper to be compressed inwards, in a direction that was towards the front of the Third Party Vehicle.

13. The scratch marks on the rear bumper can then be considered to be a damage that was caused by a direct contact from the object applying the force/load. The slight dent that was observed on its rear bootlid was an induced damage caused when the rear bumper was compressed inwards.

### **Physical Inspection of the Insured Vehicle**

14. The Insured Vehicle was physically inspected on 06 February 2018 at the open air carpark of Block 203 Henderson Road, Singapore 159546. The inspection carried out had primarily focused on the frontal portion of the Insured Vehicle given that the witness, Mr Koh had stated in his police report that the Third Party Vehicle was in front of the Insured Vehicle at the material time of incident (refer to paragraph 7 above). The mileage of the Insured Vehicle at the time of my inspection was 95,985km.
15. Multiple areas of the Insured Vehicle's front bumper were found to be with damage. The damage was mainly of grazing nature and can be found at the right side, left side and centre areas of the front bumper. The front number plate was also observed to be bent. Apart from these, there was no other visible damage(s) observed at the frontal portion of the Insured Vehicle. See photo 8 – 14 below



**Photo 8** shows a general view of the front right portion of the Insured Vehicle at the time of my inspection. The mileage of the Insured Vehicle at the time of my inspection was recorded to be 95,985km. The front bumper of the Insured Vehicle was observed to be with damages at multiple areas.





**Photo 9** shows a general view of the front left portion of the Insured Vehicle at the time of my inspection. The mileage of the Insured Vehicle at the time of my inspection was recorded to be 95,985km. The front bumper of the Insured Vehicle was observed to be with damages at multiple areas.



**Photo 10** shows the grazed marks (circled) that were found on the left corner area of the Insured Vehicle's front bumper. These grazed marks were amongst the multiple damages that were found on the front bumper of the Insured Vehicle.





**Photo 11** shows the grazed marks (circled) that were found on the right corner area of the Insured Vehicle's front bumper. These grazed marks were amongst the multiple damages that were found on the front bumper of the Insured Vehicle.



**Photo 12** shows the grazed marks (circled) that were found on the centre area of the Insured Vehicle's front bumper. These grazed marks were amongst the multiple damages that were found on the front bumper of the Insured Vehicle.



**Photo 13** shows the damage (circled) that was found on the lower part of the Insured Vehicle's front bumper, at the centre area of the front bumper. These damages were amongst the multiple damages that were found on the front bumper of the Insured Vehicle.



**Photo 14** shows the front number plate of the Insured Vehicle bent (circled). Apart from the damages to the Insured Vehicle's front bumper and this damage to its front number plate, I did not observe any other visible damage at the frontal portion of the Insured Vehicle.

16. The damages that I had observed at the frontal portion of the Insured Vehicle were similar to the damages as seen from the photographs showing the Insured Vehicle that were taken a few hours after the incident, during the time of incident reporting by the driver.

### **Technical Analysis**

17. Given the multiple areas of damage at the front bumper of the Insured Vehicle, I had sought clarification with the witness, Mr Koh regarding his observations at the material time, in particular whether he was able to recall which part of the Insured Vehicle's frontal portion had contacted the Third Party Vehicle.
18. Through telephone conversation with Mr Koh on 09 February 2018, I was able to gather that Mr Koh operates a provision shop in Tiong Bahru Market. He has seen the Third Party Vehicle parked around the vicinity of Tiong Bahru Market almost every day and he is aware of who the Third Party Vehicle belongs to. At the material time, Mr Koh was pushing a trolley and he noticed the Insured Vehicle trying to move out of a parallel parking lot. From what Mr Koh could recall, the Insured Vehicle had reversed and move forward a few times before eventually managing to steer out of the parking lot. It was during one of the moving forward motion of the Insured Vehicle that he saw the frontal portion of the Insured Vehicle contacting the rear portion of the Third Party Vehicle. However, Mr Koh could not provide in detail, which part of the Insured Vehicle's frontal portion had contacted the Third Party Vehicle. He was only able to estimate it to be either around the front centre of the Insured Vehicle or the area towards the left of its front centre.
19. Since the witness, Mr Koh could not provide in detail, which part of the Insured Vehicle's frontal portion had contacted the rear portion of the Third Party Vehicle; and given the multiple areas of damage observed on the frontal portion of the Insured Vehicle at the time of my inspection, I had applied height measurement techniques to verify/determine whether the damage found on the rear portion of the Third Party Vehicle was possibly caused by contact from the Insured Vehicle.
20. For this height measurement, the height above ground level of the damage to the Third Party Vehicle was recorded and thereafter compared with the frontal portion of the Insured Vehicle. The measurements were recorded during my inspection of the Third Party Vehicle and the Insured Vehicle respectively. See photo 15 & 16 below.





**Photo 15** shows the height measurement that was conducted on the rear portion of the Third Party Vehicle. The height above ground level of the minor scratches on the centre area of the rear bumper was approximately 57cm.



**Photo 16** shows the height measurement that was conducted on the frontal portion of the Insured Vehicle. The top end of the front number plate was found to be 57cm above ground level.



21. Basing on the height measurements, the height above ground level of the Third Party Vehicle's rear bumper, where the minor scratch marks were found was measured to be approximately 57cm above ground level. The body part at the frontal portion of the Insured Vehicle at this 57cm height above ground level was the top end of its front number plate. In general, the height measurements carried out appear to indicate that the minor scratch marks were possibly caused by contact from the front number plate of the Insured Vehicle.
22. The front number plate of the Insured Vehicle was of mild steel/metal type of material and not covered with any hard plastic frame. Hence upon contact, had possibly caused the scratch marks seen on the rear bumper of the Third Party Vehicle. The front bumper of the Insured Vehicle and the rear bumper of the Third Party Vehicle were both made of thermoplastic type of material. Contact between body parts of such material, would normally cause distortion to the body parts instead of leaving scratch marks. The damage to the rear bumper of the Third Party Vehicle being possibly caused by the front number plate of the Insured Vehicle, is therefore supported by the height above ground level of these body parts, and the materials that these body parts are made of.

## Conclusion

23. Having investigated and technically analyzing the material evidence available at the time of writing this report, I am of the opinion that there was possibly contact between the frontal portion of the Insured Vehicle and the rear portion of the Third Party Vehicle at the material time of incident.
24. The contact was likely to be at the front number plate of the Insured Vehicle and the rear bumper of the Third Party Vehicle. The force/load arising from this contact was relatively minor and had compressed the rear bumper inwards, causing the rear bootlid to be slightly affected.

## Ang Bryan Tani

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