

Your Ref : M533628  
Our Ref : CI/MSG18005184/N

9 February 2018

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

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Hong Leong Building  
Singapore 048581  
(Motor Claims Department)

**AUTOMOBILE TECHNICAL INVESTIGATION REPORT OF ACCIDENT  
INVOLVING SHA 4304Y AND SKP 7941Z ON 20 OCTOBER 2017**

1. We refer to your letter dated 2 February 2018 and the instructions therein to comment on the damage consistency of the motor taxi SHA 4304Y involved in the captioned accident, in particular to establish whether there was possibly contact between the rear portion of the motor taxi SHA 4304Y and the front portion of motor car SKP 7941Z; and if there was contact, whether the damage on the rear portion of the motor taxi SHA 4304Y 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 SHA 4304Y (herein referred to as "**Taxi**"), where amongst other information, the circumstances of accident was described together with 6 coloured photographs of the Taxi at the time of reporting;
  - b) Singapore Accident Statement of the driver of the motor car SKP 7941Z (herein referred to as "**Toyota**"), where amongst other information, the circumstances of accident was described together with 10 coloured photographs of the Toyota at the time of reporting;
  - c) 139 coloured photographs taken during our physical inspection of the Toyota;
  - d) 3 post-accident coloured photographs taken by the driver of the Taxi;
  - e) 4 post-accident coloured photographs taken by the driver of the Toyota;
  - f) 2 post-accident videos taken by the driver of the Toyota.

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 height measurements of the front portion of the Toyota; both collectively referred herein as **"Involved Motor Vehicles"**. An analysis of all the available documents and information gathered was subsequently carried out.
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 Taxi, Mr Ching Joo Suang (herein referred to as **"Mr Ching"**) on 20 October 2017 at 2205 hours he was driving along Lorong 2 Toa Payoh and making a left turn towards PIE (Changi). He slowed down at the slip road to give way to oncoming traffic from the right. Suddenly the Toyota had hit the rear left portion of the Taxi.
7. The Singapore Accident Statement of the driver of the Toyota, Mr Ong Yong Zhi (herein referred to as **"Mr Ong"**) on the other hand, had stated that on 20 October 2017 at 2205 hours he was travelling along the slip road of Lorong 6 Toa Payoh towards PIE (Changi). Suddenly the driver of the Taxi jammed the brakes after the stop line. Mr Ong braked hard and managed to stop behind the Taxi. However, the driver of the Taxi signalled him to stop. Mr Ong stopped and approached the driver of the Taxi. He pointed to the right portion of the Taxi's rear bumper saying that the damages were caused by the accident. Mr Ong disputed the damages and asked the driver of the Taxi to take a look at the front portion of the Toyota for damages. The driver of the Taxi agreed with Mr Ong that there were no damages to the front portion of the Toyota. Hence the dent to the rear bumper of the Taxi was not caused by the Toyota. They exchanged particulars. The driver of the Taxi then left the accident scene.
8. Shortly after, he sent a picture to Mr Ong claiming that there was a dent on the lower left portion of the Taxi's rear bumper as a result of the accident. Mr Ong denied causing the damage to the Taxi. The driver of the Taxi told Mr Ong that he will make an insurance claim if Mr Ong did not compensate him for the damages. Mr Ong refused, saying that he did not rear-end the Taxi.

**Damage to the Taxi**

9. From the photographs contained in the Singapore Accident Statement of the Taxi, which were taken about 3 days after the reported accident, we note that the Taxi had sustained an impact onto its rear lower left portion. Examination of the photographs taken at the time of accident report showed the Taxi had sustained paint graze marks to the lower left portion of the rear bumper. See photos 1 & 2 below.



**Photo 1** shows a general view of the rear portion of the Taxi at the time of reporting, which was about 3 days after the accident. We noted that the Taxi had sustained an impact onto its rear lower left portion as marked by the 'X' (circled).





**Photo 2** shows upon closer examination of the photographs taken at the time of accident reporting, we observed that the Taxi had sustained paint graze marks to the lower left portion of the rear bumper as marked by the 'X' (circled).

### **Physical Inspection of the Toyota**

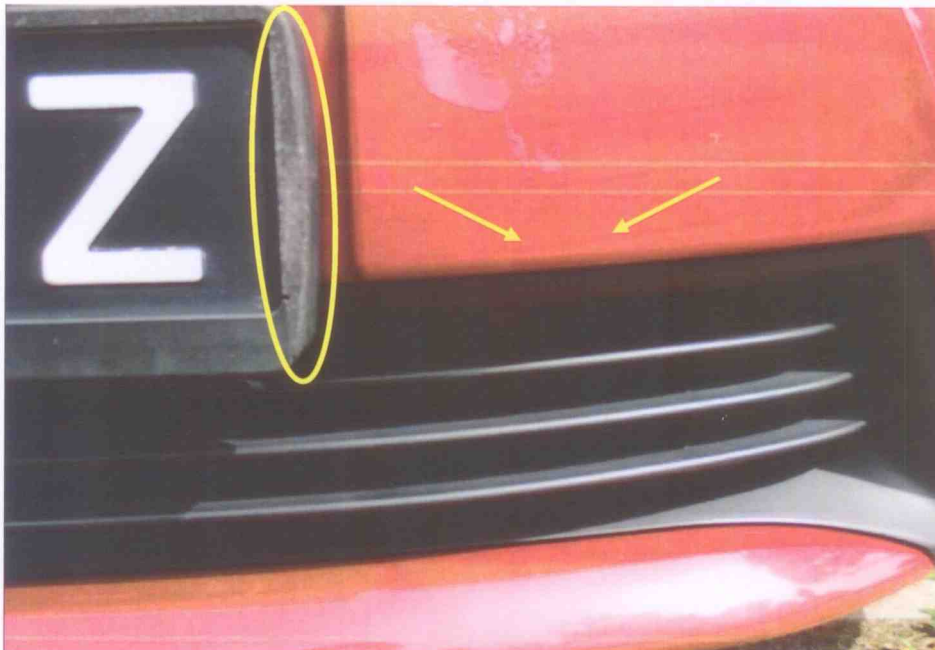
10. The Toyota was physically inspected at the home premises of Mr Ong located at Block 611 Bedok Reservoir Road, Singapore 470611.
11. The mileage recorded was 114, 375km.
12. The physical inspection carried out had primarily focused on the centre as well as left front portion of the Toyota as the driver of the Taxi had reported the accident to be of a head to rear nature where the Toyota was behind the Taxi as both vehicles were turning left at the material time.
13. At the time of our inspection, we note that there was a slight distortion on the left side of the Toyota's front number plate frame, indicating that it had sustained an impact directly onto its front number plate frame. Closer examination had showed paint scratch marks and paint chips at the left portion of the front bumper, above the air vent. We also observed faint paint graze marks on the front left portion of the Toyota. However it was noted that the front bumper was not misaligned at its corner edges. See photos 3 - 10 below.



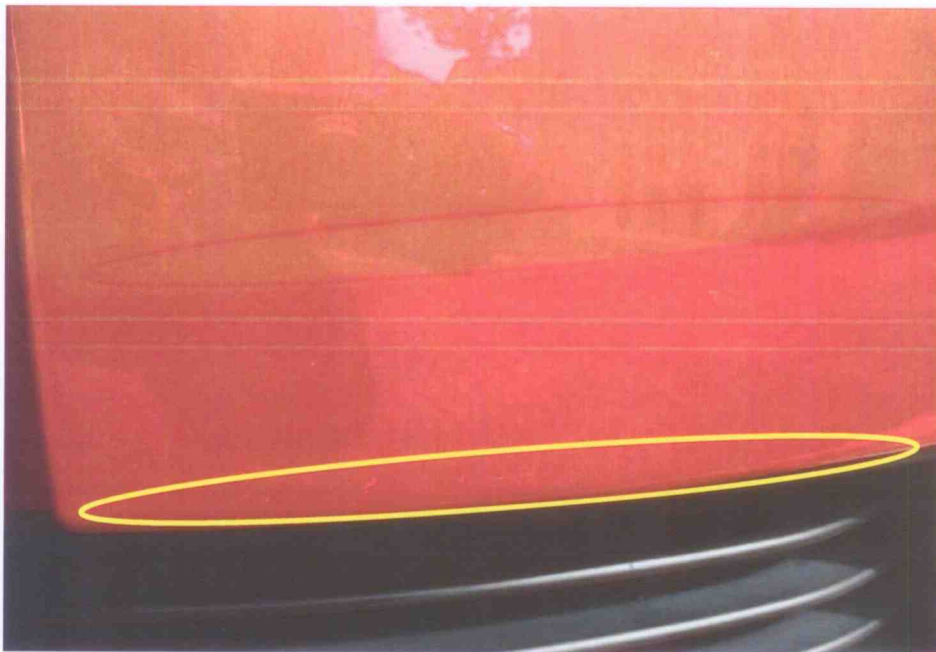
**Photo 3** shows the general view of the front portion of the Toyota at the time of our inspection.



**Photo 4** shows at the time of our inspection, we noted that there was a slight distortion on the left side of the Toyota's front number plate frame, indicating that it had sustained an impact directly onto its front number plate frame (circled).



**Photo 5** shows a closer view of the slight distortion on the left side of the Toyota's front number plate frame (circled). Paint scratch marks and paint chips were found at the left portion of the front bumper, above the air vent (arrowed).

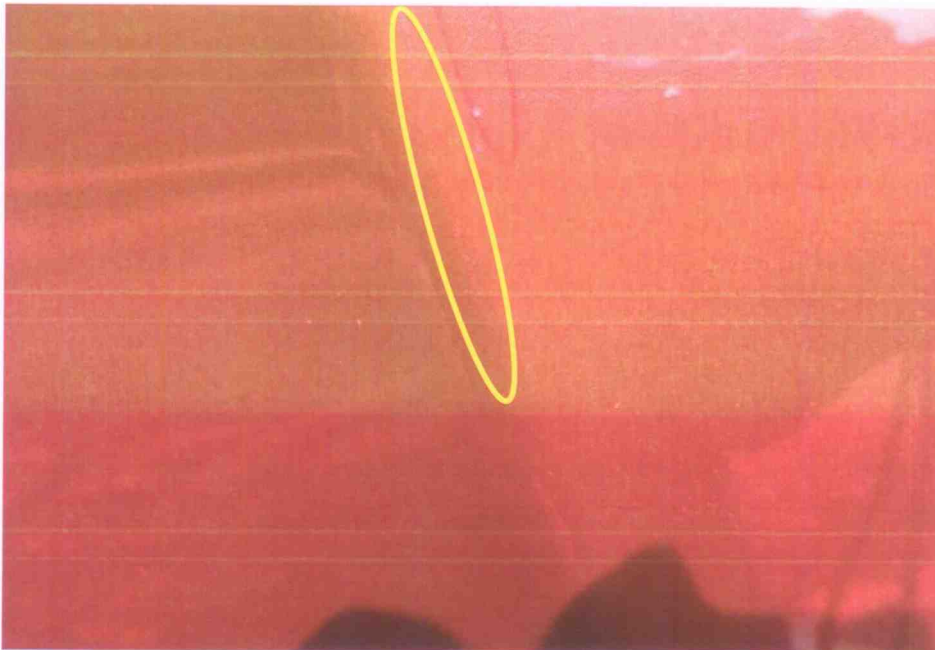


**Photo 6** shows a close up view of the paint scratch marks and paint chips found at the left portion of the front bumper, above the air vent (circled).

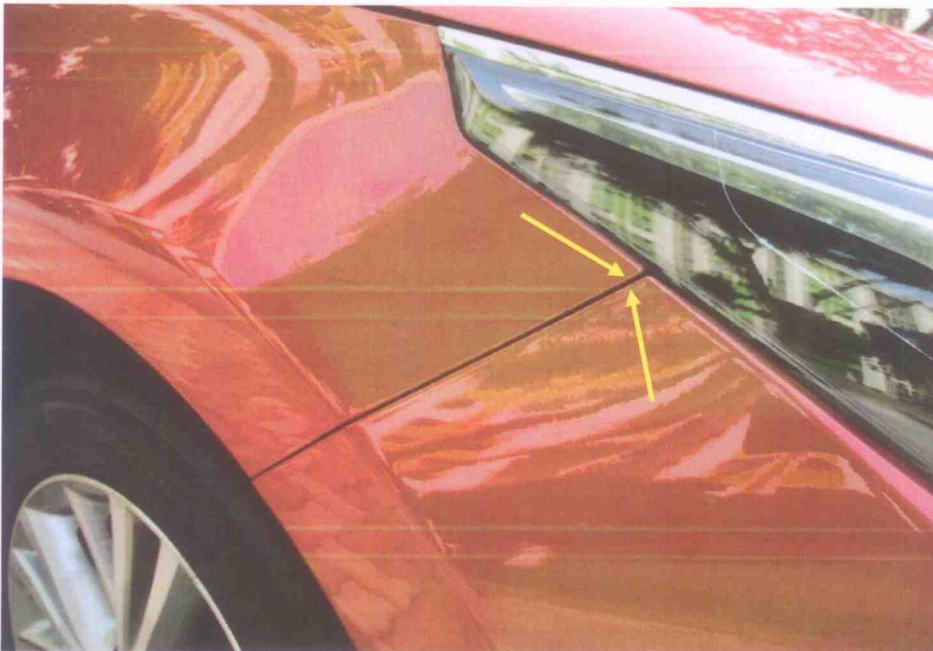




**Photo 7** shows the faint paint graze marks observed on the front left portion of the Toyota (circled).



**Photo 8** shows a close up view of the faint paint graze marks observed on the front left portion of the Toyota (circled).



**Photo 9** shows a close up view of the right corner edge of the front bumper of the Toyota. We observed that there was no misalignment at the corner edges (arrowed).

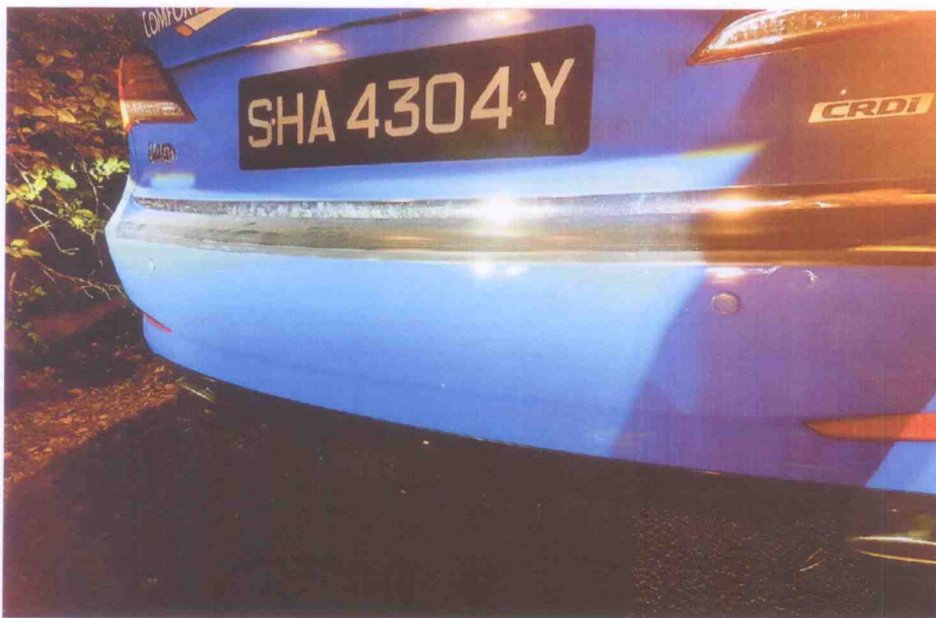


**Photo 10** shows a close up view of the left corner edge of the front bumper of the Toyota. We observed that there was no misalignment at the corner edges (arrowed).

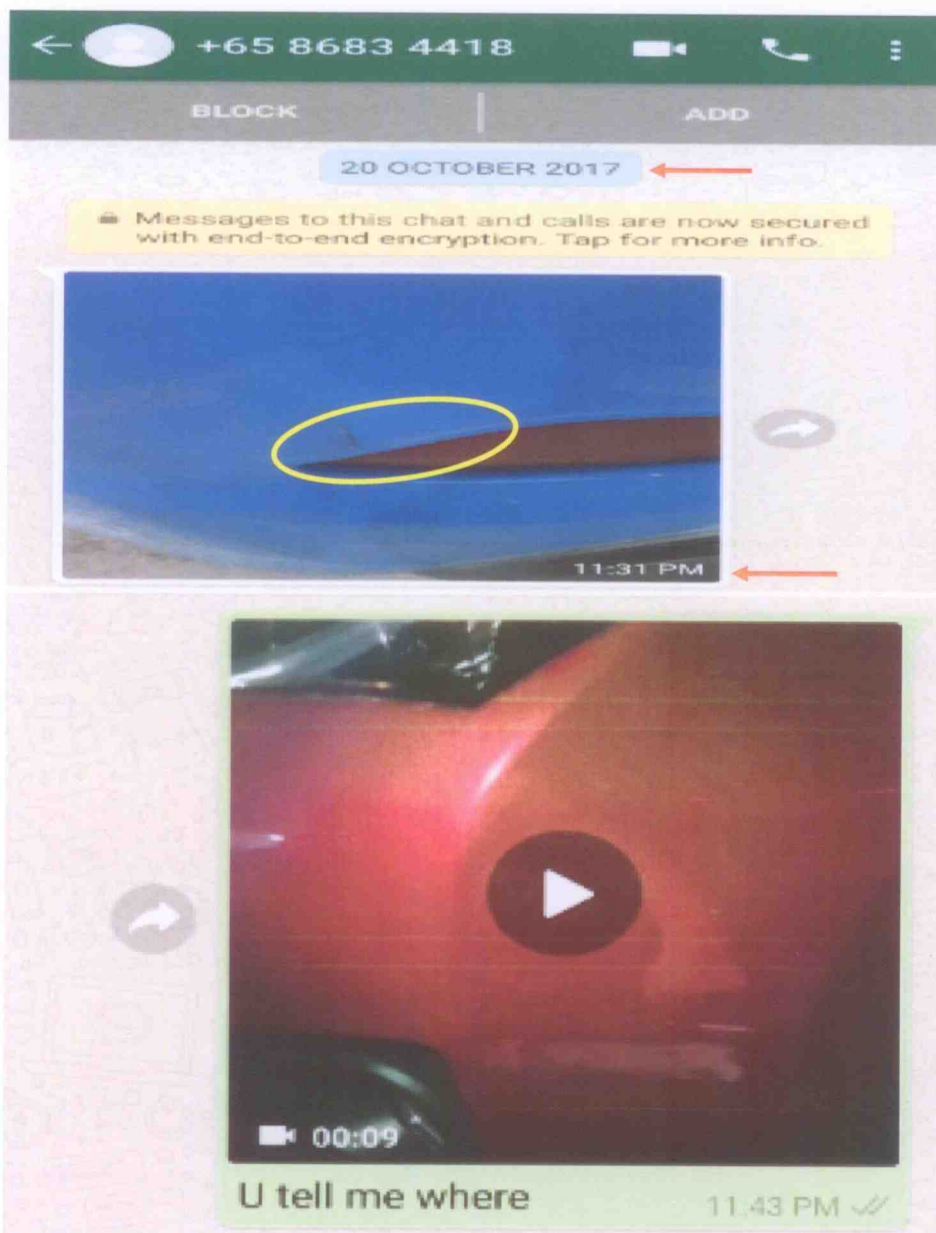


**Accident Scene Photograph**

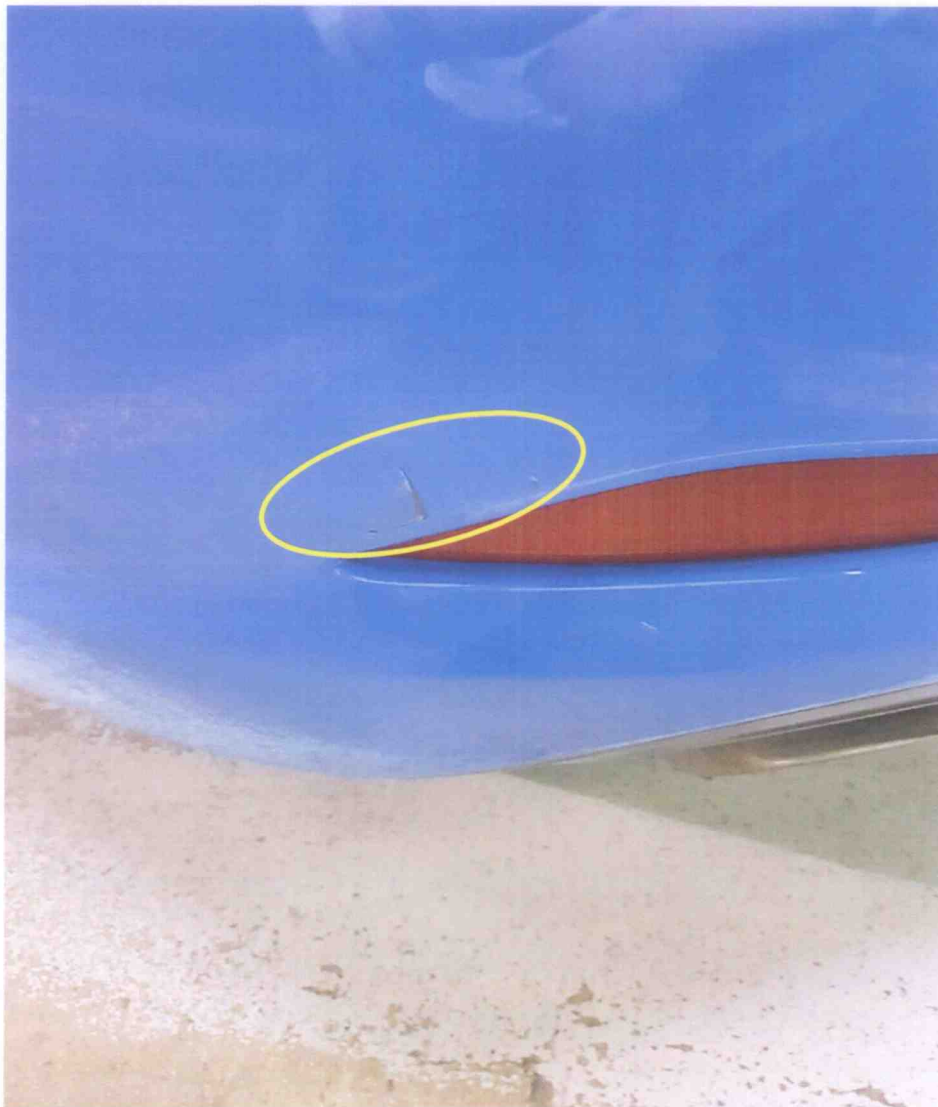
14. For this case, we were able to obtain several photographs taken by Mr Ong at the accident scene. It shows the rear bumper of the Taxi after the accident. Mr Ong did not take any photograph of the left portion of the Taxi's rear bumper as Mr Ching had told him that the damages were sustained to the right portion of the rear bumper as stated in Mr Ong's accident report. Upon closer examination of the photograph, we could not find any damages to the right portion of the Taxi's rear bumper.
15. However, Mr Ong did forward us a photograph which was sent to him by Mr Ching during their text message correspondence an hour post- accident. The photograph showed the damages sustained to the lower left portion of the Taxi's rear bumper which Mr Ching claimed was caused by the accident. Upon closer examination of the photograph, we observed paint graze marks at the lower left portion of the Taxi's rear bumper, above the rear left reflector. Mr Ong responded by taking a video of the front left portion of the Toyota to show Mr Ching that there was no damage sustained to the front portion of the Toyota. See photos 11 - 13 below.



**Photo 11** shows the rear bumper of the Taxi after the accident. Mr Ong did not take any photograph of the left portion of the Taxi's rear bumper as Mr Ching had told him that the damages were sustained to the right portion of the rear bumper as stated in Mr Ong's accident report. Upon closer examination of the photograph, we could not find any damages to the right portion of the Taxi's rear bumper.



**Photo 12** shows the photograph which was sent to Mr Ong by Mr Ching during their text message correspondence an hour post- accident (arrowed). The photograph showed the damages sustained to the lower left portion of the Taxi's rear bumper which Mr Ching claimed was caused by the accident (circled). Mr Ong responded by taking a video of the front left portion of Toyota to show Mr Ching that there was no damage sustained to the front portion of the Toyota.



**Photo 13** shows upon closer examination of the photograph sent to Mr Ong by Mr Ching, we observed paint graze marks at the lower left portion of the Taxi's rear bumper, above the rear left reflector (circled).

### **Post- Accident Video**

16. The video recording that was provided to us in preparation of this report was taken from Mr Ong's mobile phone in response to the photograph he received from Mr Ching depicting damages to the lower left portion of the Taxi's rear bumper. The recording which was taken 1 hour post- accident showed the front left portion of the Toyota. The length (duration) indicated in the video recording was 9 seconds.



17. From the video recording, we observed what appeared to be faint paint graze marks at the left portion of the Toyota's front bumper at the 9 second mark. These damages seem to indicate that there might be possible contact between the rear left portion of the Taxi and the front left portion of the Toyota. However one would have to view the recording to see these damages. See screenshot 1 below.



**Screenshot 1** of the video recording of the front left portion of the Toyota taken from Mr Ong's mobile phone in response to the photograph he received from Mr Ching depicting damages to the lower left portion of the Taxi's rear bumper. At the 9 second mark, we observed what appeared to be faint paint graze marks at the left portion of the Toyota's front bumper (circled).

### **Technical Analysis**

18. In the event of a direct head to rear collision, the front number plate of the Toyota would have come into contact with the rear portion of the Taxi as the front number plate was the most protruded body part at the frontal portion of the Toyota.

19. However, based on the circumstances of the accident as described by Mr Ching as well as the respective areas where damages were sustained to the Involved Motor Vehicles, the front left portion of the Toyota would most likely have come into contact with the rear left portion of the Taxi as the front left portion was the most protruded body part at the frontal portion of the Toyota based on the circumstances of the accident at the material time.

### Height Measurement

20. We had conducted a height configuration test to determine whether the damages observed on the rear left portion of the Taxi could have possibly been caused by the front left portion of the Toyota. In order to determine this, we had measured the height above ground level of the damaged area on the rear bumper of the Taxi (using a similar make and model). We had thereafter compared this measured height against the front portion of the Toyota. See photos 14 & 15 below.



**Photo 14** shows the height measurement being conducted on the rear portion of the Taxi (using a similar make and model). The height of the paint graze marks on the lower left portion of the Taxi's rear bumper was between the ranges of 50cm to 54cm above ground level.



**Photo 15** shows the height measurement being conducted on the front portion of the Toyota. The faint paint graze marks found on the front left portion of the Toyota are within the 50cm to 54cm height range.

21. We now set out below the findings that we had gathered following the height measurements that were conducted:-

- a) the height of the paint graze marks on the lower left portion of the Taxi's rear bumper was between the ranges of 50cm to 54cm above ground level;
- b) the faint paint graze marks found on the front left portion of the Toyota are within the 50cm to 54cm height range;
- c) the height measurements appear to support the findings of possible contact between the rear left portion of the Taxi and the front left portion of the Toyota. The damage observed on the rear left portion of the Taxi was a result of this contact and corresponds to the damage observed on the front left portion of the Toyota.



## Conclusion

22. 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 left portion of the Taxi and the front left portion of the Toyota at the material time.
23. The contact was relatively minor and had occurred when the Toyota reacted to the Taxi's sudden stop to give way to oncoming traffic from the right as the Toyota was attempting to turn left at the slip road. This resulted in a slight contact of grazing nature between rear left portion of the Taxi and the front left portion of the Toyota, which resulted in slight permanent damage to both vehicles.
24. The pattern of the paint graze marks observed on the front left portion of the Toyota corresponds to the pattern of the paint graze marks observed on the rear left portion of the Taxi.
25. Both damages are corresponding to their respective heights and are consistent to their nature of contact.



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