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01 November 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 SBN 8998X AND SLB 2822D ON 13 JUNE 2018**

1. I refer to your letter dated 23 June 2018 and the instructions therein to comment on the consistency of damage sustained to the motor car SBN 8998X (herein referred to as "**Third Party Vehicle**") that was involved in an incident with the motor car SLB 2822D (herein referred to as "**Insured Vehicle**") on 13 June 2018 at the basement carpark of Chinese Swimming Club.
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 driver of the Third Party Vehicle, where amongst other information, the circumstance of incident was described; and
  - c) several photographs taken at the incident location.
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 (collectively referred herein to as "**Involved Motor Cars**"). Height measurements of the Involved Motor Cars, 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 Singapore Accident Statement of the driver of the Third Party Vehicle, he had parked the Third Party Vehicle inside a parking lot at the basement carpark of Chinese Swimming Club. Shortly after parking, the Insured Vehicle drove into the parking lot on the right side of the Third Party Vehicle. The driver of the Third Party Vehicle then asked the driver of the Insured Vehicle to adjust his parking position as the Insured Vehicle was parked too close for him (driver of Third Party Vehicle) to alight. Whilst reversing to adjust the parking position, the front left tyre and wheel rim of the Insured Vehicle hit the right rear fender of the Third Party Vehicle, causing deep scratches.
6. The driver of the Insured Vehicle had stated in his Singapore Accident Statement that he drove the Insured Vehicle into a parking lot at the basement carpark of Chinese Swimming Club. The Third Party Vehicle, which was parked on the left side of the Insured Vehicle, was parked too close to the divider line of the parking lot. The driver of the Third Party Vehicle then claimed that the Insured Vehicle scratched the Third Party Vehicle, which was denied by the driver of the Insured Vehicle.

**Inspection of the Third Party Vehicle**

7. The Third Party Vehicle was physically inspected by me on 04 July 2018 at the premise of 16 Dunman Lane, Singapore 439268. The mileage recorded at the time of my inspection was 78,462km.
8. The Third Party Vehicle was observed to have sustained damage that was confined to the lower part of its rear right fender, at the area just before its rear right wheel. The damage was of grazing pattern that had cut into the rear right fender. See photo 1 – 3 below.



Photo 1 shows a general view of the rear right body of the Third Party Vehicle at the time of my inspection on 04 July 2018. The damage sustained to the Third Party Vehicle was confined to its rear right fender.



Photo 2 shows a closer view of the damaged area of the Third Party Vehicle. This was at the lower part of its rear right fender (circled), at the area just before its rear right wheel.



**Photo 3** shows a closer view of the damage sustained to the Third Party Vehicle. The damage (circled) was observed to be of grazing pattern that had cut into the rear right fender of the Third Party Vehicle.

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

9. The Insured Vehicle was physically inspected by me on 28 June 2018 at a temporary project site that was located at Lorong 1 Toa Payoh. The mileage recorded at the time of my inspection was 141,223km. Given the description of events by the driver of the Involved Motor Cars, my inspection had focused on the left side of the Insured Vehicle.
10. Grazed marks were seen on the front bumper and front left fender of the Insured Vehicle. The outer edges of the front left wheel rim were also found with grazed marks. The grazed marks were seen almost around the entire circumference of the wheel rim. See photo 4 – 9 below





**Photo 4** shows a general view of the front left body of the Insured Vehicle at the time of my inspection on 28 June 2018. The mileage recorded at the time of my inspection was 141,223km. Given the description of events, my inspection had focused on the left side of the Insured Vehicle.



**Photo 5** shows the grazed marks (circled) that were seen on the front bumper and front left fender of the Insured Vehicle at the time of my inspection.



**Photo 6** shows a closer view of the grazed marks (circled) that were seen on the front bumper of the Insured Vehicle.



**Photo 7** shows a closer view of the grazed marks (circled) that were seen on the front left fender of the Insured Vehicle.



Photo 8 shows the outer edges of the front left wheel rim found with grazed marks (circled). The grazed marks were seen almost around the entire circumference of the wheel rim.



Photo 9 shows the outer edges of the front left wheel rim found with grazed marks (circled). The grazed marks were seen almost around the entire circumference of the wheel rim.



## Technical Analysis

11. Height measurements carried out to the Third Party Vehicle revealed that the damaged area was approximately 39cm to 46cm above ground level height. Height measurements carried out to the Insured Vehicle revealed that the grazed marks that were seen on the front bumper and front left fender of the Insured Vehicle was approximately 47cm to 67cm above ground level. See photo 10 & 11 below.
12. From the measurements, it was noted that the height of the damaged areas on the Involved Motor Cars do not correspond to each other. Hence, it can be established that the damage of grazing pattern on the rear right fender of the Third Party Vehicle was not caused by the front bumper and the front left fender of the Insured Vehicle. Similarly, the grazed marks on the front bumper and the front left fender of the Insured Vehicle were not caused by the rear right fender of the Third Party Vehicle.
13. Also, since there was no other damage(s) on the left side of the Insured Vehicle apart for the grazed marks on its front bumper and its front left fender, it would then be reasonable to suggest that the damage to the rear right fender of the Third Party Vehicle was not caused by any body panels of the Insured Vehicle.

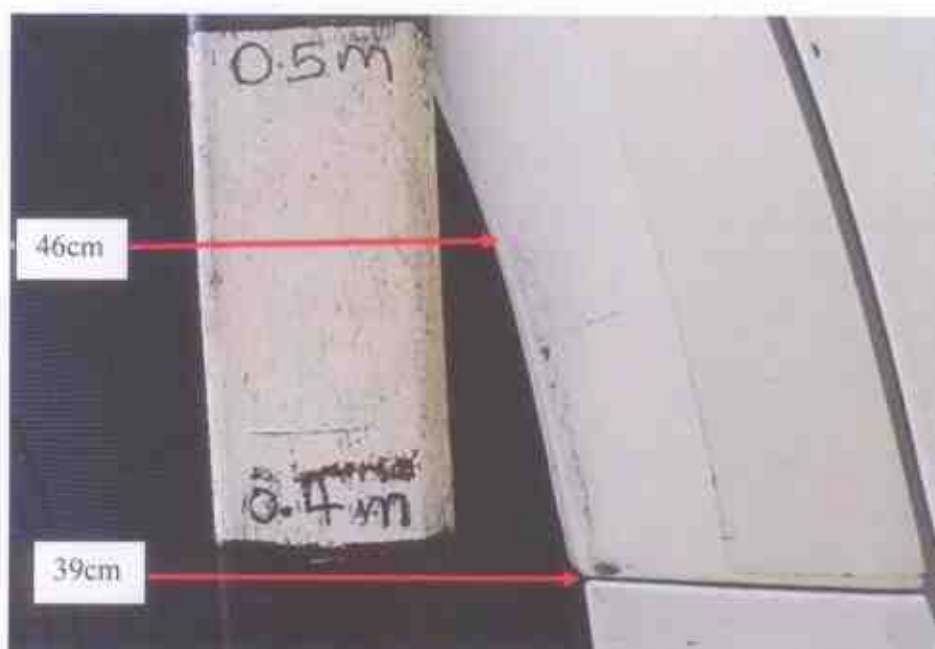


Photo 10 shows the height measurement that was carried out to the damaged area of the Third Party Vehicle. The lowest point of the damaged area at the rear right fender of the Third Party Vehicle was approximately 39cm above ground level while the highest point of the damaged area was approximately 46cm above ground level.



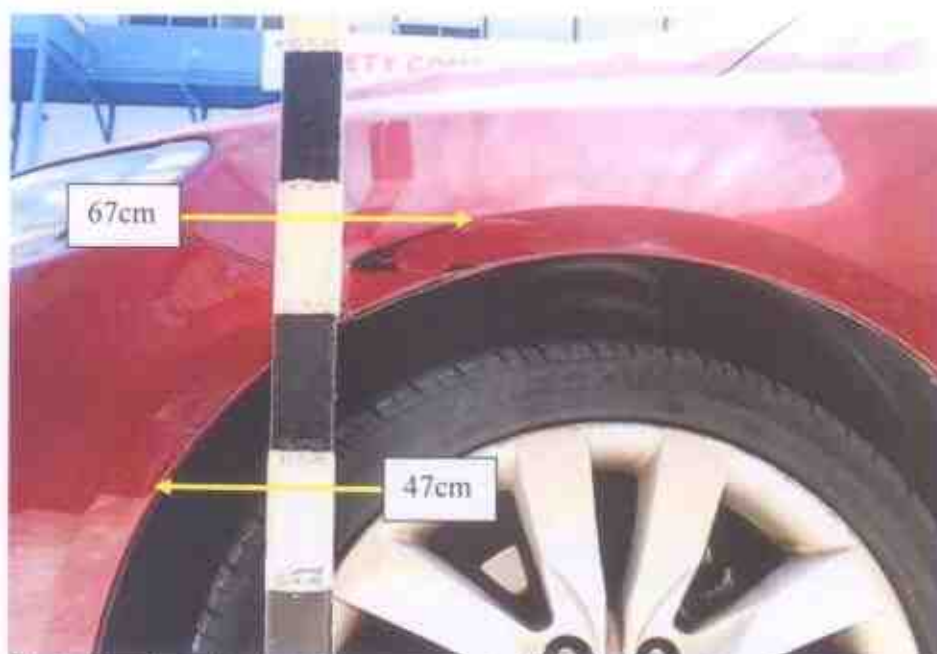


Photo 11 shows the height measurement that was carried out to the damaged area of the Insured Vehicle. The lowest point of the damaged area was approximately 47cm above ground level while the highest point of the damaged area was approximately 67cm above ground level.

14. Although the damage to the rear right fender was not caused by the body panels of the Insured Vehicle, my close examination of the photographs taken at the incident location revealed that the damage could have possibly been caused by the front left wheel rim and front left tyre of the Insured Vehicle. White coloured marks were found on the outer sidewall of the front left tyre and outer edges of the front left wheel rim. This colour corresponds to the body of the Third Party Vehicle. See photo 12 below.
15. According to the driver of the Third Party Vehicle, the incident occurred when the Insured Vehicle was reversing in an attempt to adjust its parking position. If this was the case, then the contact between the Involved Motor Cars could have occurred when the front left wheel rim and front left tyre of the Insured Vehicle were turned slightly in order for the Insured Vehicle to reverse and adjust its parking position. This caused a protrusion of the front left tyre and front left wheel rim from the body of the Insured Vehicle, resulting in contact with the lower part of the rear right fender of the Third Party Vehicle. Hence the physical evidence on the front left tyre and front left wheel rim of the Insured Vehicle, at the incident location, appear to correspond to the events reported by the driver of the Third Party Vehicle.



Photo 12 shows the white coloured marks (arrowed) on the outer sidewall of the front left tyre and outer edges of the front left wheel rim of the Insured Vehicle. These were seen upon my close examination of the photographs that were taken at the incident location. The colour of the marks corresponds to the body colour of the Third Party Vehicle. This physical evidence suggests that there could have possibly been contact between the Insured Vehicle and Third Party Vehicle at the material time.

## Conclusion

16. Having investigated and technically analyzing the material evidence available at the time of writing this report, I am of the opinion that the damage to the lower part of the rear right fender of the Third Party Vehicle was caused by contact of grazing nature with the front left tyre and front left wheel rim of the Insured Vehicle. The damage is consistent to the reported circumstance of incident that was described by the driver of the Third Party Vehicle.

**Ang Bryan Tani**

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