

Your Ref : CMTD1905866
Our Ref : CS/SMO19022308/N

17 February 2020

M/s Sompso Insurance Singapore Pte. Ltd.

50 Raffles Place #05-01/06
Singapore Land Tower
Singapore 048623

**AUTOMOBILE TECHNICAL INVESTIGATION REPORT OF ACCIDENT
INVOLVING SLQ 4108R AND FBP 5069L ON 14 DECEMBER 2019**

1. We refer to your letter dated 16 January 2020 and the instructions therein to comment on the damage consistency of the motor car SLQ 4108R involved in the captioned accident, in particular to establish whether there was possibly contact between the rear of the motor car SLQ 4108R and the front of motorcycle FBP 5069L; and if there was contact, whether the damage on the rear portion of the motor car SLQ 4108R 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 car SLQ 4108R (herein referred to as "**Toyota**"), where amongst other information, the circumstances of accident was described;
 - b) Singapore Accident Statement of the rider of the motorcycle FBP 5069L (herein referred to as "**Yamaha**"), where amongst other information, the circumstances of accident was described together with 4 coloured photographs of the Yamaha at the time of reporting;
 - c) 8 coloured photographs of the damage to the Toyota taken during the Pre- Repair Survey conducted by LKK Auto Consultants Pte. Ltd.;
 - d) 42 coloured photographs taken during the inspection of the Yamaha;
 - e) 6 post-accident photographs taken by the rider of the Yamaha.

3. In preparation of this report, we had conducted height measurements of the rear portion of the Toyota (using a similar make and model). An analysis of all the available documents and information gathered was subsequently carried out.
4. We now set out below our detailed findings and analysis.

Nature of Accident

5. From the Singapore Accident Statement of the driver of the Toyota, Mr Tan, John (herein referred to as “**Mr Tan**”), he was driving the Toyota on 14 December 2019 at 2245 hours along the PIE towards BKE. Suddenly, the vehicle in front of him performed an emergency brake. Mr Tan managed to stop in time but the rider of the vehicle behind him was unable to and rear-ended the Toyota.
6. The Singapore Accident Statement of the rider of the Yamaha, Mr Zulhilmi bin Rahman (herein referred to as “**Mr Zul**”), however had stated that on 14 December 2019 at 2245 hours, he was travelling along the PIE (TUAS). It had stopped raining but the road surface was wet and the traffic was slow. He was riding on the 1st lane. Out of a sudden he saw the brake lights of the Toyota and immediately applied the brakes. However, due to the sudden braking, he skidded and fell onto his left. He only heard the sound of the Yamaha hitting the ground. Mr Zul saw Mr Tan approaching him. By that time the EMAS recovery personnel had arrived and helped Mr Zul lift the Yamaha. Mr Zul took pictures of the rear portion of the Toyota.
7. Mr Tan claimed that Mr Zul had rear-ended the Toyota after he skidded as he heard a sound coming from the rear portion of the Toyota. Mr Zul mentioned that he had stopped about 1 – 2 car lengths behind the Toyota. He has no recollection of rear-ending the Toyota. The EMAS recovery personnel advised Mr Zul to exchange particulars with Mr Tan. After doing so, Mr Tan left the accident scene and the Yamaha was towed to an open carpark near Philips Electronics located in Toa Payoh. He left the Yamaha there and his sister fetched him home.

8. Mr Tan called Mr Zul the following evening, claiming that there were multiple scratches on the rear bumper of the Toyota and wanted to settle the repair for a sum of \$200 via private settlement. Mr Zul asked Mr Tan for pictures of the damages to the Toyota as well as video footage of the accident. Mr Tan refused to share any pictures or video and instead told Mr Zul that he would be making an insurance claim. Mr Zul also told Mr Tan that he will be reporting to his insurance as well.

Damage to the Toyota

9. Based on the examination of the photographs taken at the time of the Pre-Repair Survey conducted by LKK Auto Consultants Pte. Ltd., we note that the Toyota had sustained an impact onto its rear portion. The damages were mainly observed to be at or around its rear bumper. We observed paint graze marks on the left and centre top portion of the rear bumper. We also horizontal paint graze marks on the left lower portion of the rear bumper. However we also noted that the rear bumper was not misaligned at its corner edges. See photos 1 - 5 below.



Photo 1 shows the general view of the rear left portion of the Toyota at the time of the Pre- Repair Survey conducted by LKK Auto Consultants Pte. Ltd. The damage to the Toyota was observed to be confined to its rear portion, at the rear bumper (circled). We also noted that the rear bumper was not misaligned at its left corner edges (arrowed).



Photo 2 shows the general view of the rear right portion of the Toyota at the time of the Pre- Repair Survey conducted by LKK Auto Consultants Pte. Ltd. The damage to the Toyota was observed to be confined to its rear portion, at the rear bumper (circled). We also noted that the rear bumper was not misaligned at its right corner edges (arrowed).



Photo 3 shows a closer view of the centre top portion of the rear bumper. Paint graze marks were observed (circled).



Photo 4 shows closer view of the left top portion of the rear bumper. Paint graze marks were observed (circled).



Photo 5 shows a closer view of the bottom left portion of the rear bumper of the Toyota at the time of the Pre- Repair Survey conducted by LKK Auto Consultants Pte. Ltd. We observed horizontal paint graze marks below the left rear bumper reflector (circled).

Damage to the Yamaha

10. From the photographs contained in the Singapore Accident Statement of the Yamaha, which were taken about 2 days after the accident, we note that the Yamaha had sustained an impact onto its left portion since Mr Zul had mentioned that he had fallen on his left side. The damages were mainly observed to be at its left side mirror, clutch lever, left side cowling, left rear side cover and left rear signal lamp. See photos 6 - 10 below.



Photo 6 shows a general view of the front portion of the Yamaha at the time of reporting, which was about 2 days after the accident. The damages were observed to be on the left portion of the Yamaha.



Photo 7 shows the left portion of the Yamaha at the time of reporting, which was about 2 days after the accident. We note that the Yamaha had sustained an impact onto its left portion since Mr Zul had mentioned that he had fallen on his left side.



Photo 8 shows a closer view of the left side mirror of the Yamaha at the time of reporting, which was about 2 days after the accident. We observed scratches on the back portion (circled).



Photo 9 shows a closer view of the damages of grazing nature observed on the left cowling of the Yamaha at the time of reporting, which was about 2 days after the accident.



Photo 10 shows a closer view of the damages of grazing nature observed on the left rear side cover and left rear signal lamp of the Yamaha (circled) at the time of reporting, which was about 2 days after the accident.

11. For this case, we obtained several photographs of the Toyota taken by Mr Zul at the accident scene. It shows the rear portion of the Toyota at the accident location. According to Mr Zul's Accident Statement, by the time he took these photographs, the EMAS recovery personnel had assisted Mr Zul to lift up the Yamaha. He did not take any photographs of the Yamaha immediately after he had self- skidded. No other information could be obtained from these photographs. See photos 11 & 12 below.

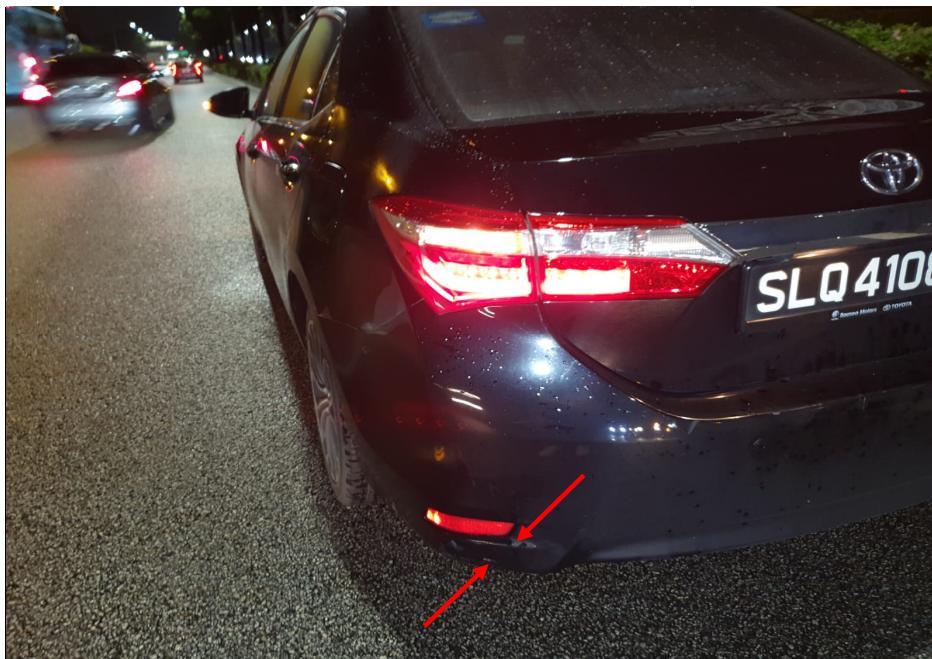


Photo 11 shows a closer view of the rear left portion of the rear bumper of the Toyota post- accident. We observed the same horizontal paint graze marks (red arrows) on the bottom left portion of the rear bumper of the Toyota as per the Pre- Repair Survey conducted by LKK Auto Consultants Pte. Ltd.



Photo 12 shows a closer view of the bottom right portion of the rear bumper of the Toyota post- accident. We observed paint cracks on the bottom right portion of the rear bumper of the Toyota (arrowed).

Height Measurement

12. We had conducted a height configuration test to determine the height of the damages observed on the rear bumper of the Toyota.
13. In order to determine this, we had measured the height above ground level of the rear bumper of the Toyota (using a similar make and model), at the area where the paint graze marks were found.
14. We were unable to conduct height measurements on the Yamaha as there were no photographs of the Yamaha taken on the ground immediately after the accident. The front tyre of the Yamaha could have been facing upwards or the handlebar could have been bent as a result of the accident. Therefore, any height measurement conducted on any part of the Yamaha would not have yielded an accurate comparison. See photo 13 below.

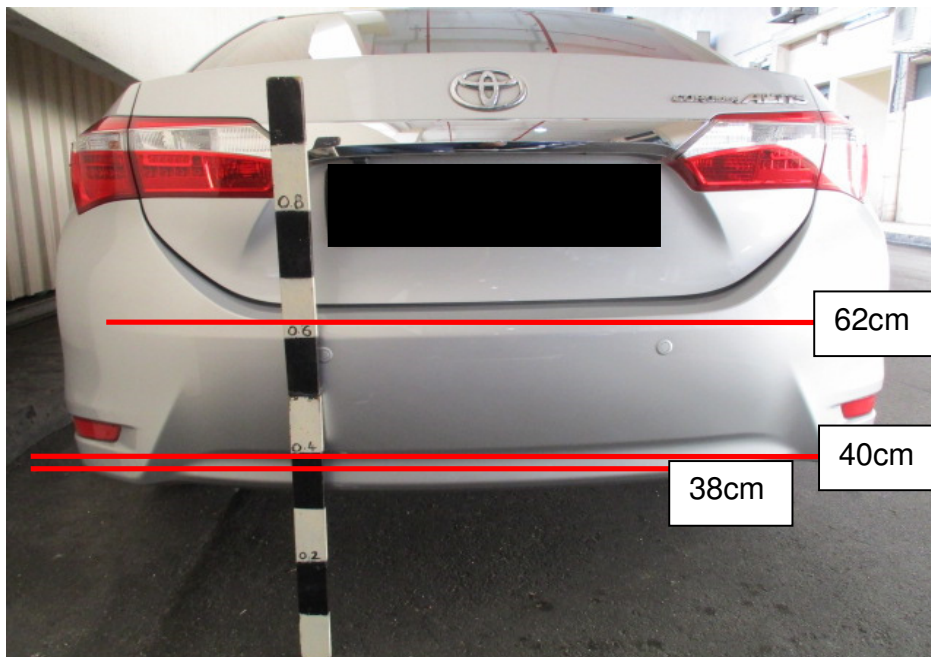


Photo 13 shows the height measurement being conducted on the rear portion of the Toyota (using a similar make and model). The height above ground level of the top portion of the rear bumper of the Toyota, at the area where the paint graze marks were found was measured to be approximately 62cm. The height range of the horizontal paint graze marks on the bottom left portion of the rear bumper of the Toyota were between 38cm to 40cm above ground level.

15. 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 top portion of the rear bumper of the Toyota, at the area where the paint graze marks were found was measured to be approximately 62cm;
- b) the height range of the horizontal paint graze marks on the bottom left portion of the rear bumper of the Toyota were between 38cm to 40cm above ground level;

Conclusion

16. Having investigated and technically analyzing the material evidence available at the time of writing this report, we are unable to determine if there was contact between the rear bumper of the Toyota and the front portion of the Yamaha at the material time.
17. Due to the circumstances of the accident and only having to rely on the final position of the Toyota post- accident, we are unable to determine the extent of damages to the rear bumper of the Toyota.

**Muhd Nazril***Senior Technical Investigator***Ang Bryan Tani**

*AFF SAE-A, AMSOE AMIRTE, MATAI, Aff.Inst.AEA
Senior Technical Investigator
Technical Investigation & Reconstructionist (SAE-A)*

DISCLAIMER OF LIABILITY TO THIRD PARTIES:- This Report is made solely for the use and benefit of the Client named on the front page of this Report. No liability or responsibility whatsoever, in contract or tort, is accepted to any third party who may rely on the Report wholly or in part. Any third party acting or relying on this Report, in whole or in part, does so at his or her own risk.