

Your Ref : SNM21D201821/C02  
Our Ref : CS3/CTI21004225/P

12<sup>th</sup> October 2021

**M/s CHINA TAIPING INSURANCE (S) PTE LTD.**

3 ANSON ROAD #16-00  
SPRINGLEAF TOWER  
Singapore 079909  
(Motor Claims Department)

**AUTOMOBILE TECHNICAL INVESTIGATION REPORT OF ACCIDENT  
INVOLVING YQ 2540J AND YP 9159L ON 20 MARCH 2021**

1. We refer to your letter dated 14 September 2021 and the instructions therein to comment on the damage consistency of the Motor Lorry YQ 2540J involved in the captioned accident, in particular to establish whether there was possibly contact between the right portion of Motor Lorry YP 9159L and rear left portion of the Motor Lorry YQ 2540J; and if there was contact, whether the damage on the right portion of Motor Lorry YP 9159L 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 and Singapore Police Report of the driver of the Motor Lorry YP 9159L (herein referred to as “**Insured**”), where amongst other information, the circumstances of accident was described;
  - b) Singapore Accident Statement of the driver of the Motor Lorry YQ 2540J (herein referred to as “**Third Party**”), where amongst other information, the circumstances of accident was described with no photographs of Insured at the time of reporting ;
  - c) Vehicle Damage Inspection Report of the Third Party by LKK Auto Consultants Pte. Ltd. including 10 coloured photographs;
  - d) 21 colored photographs taken during our inspection of the Third Party.
  - e) 42 colored photographs taken during our inspection of the Insured.
  - f) Video recordings taken from the recording device in the Insured and Third-party.

3. In preparation of this report, we had conducted height measurements of the right portion of the Third Party vehicle. We had also conducted a physical inspection and thereafter height measurements of the rear left portion of the Insured; both collectively referred herein as **"Involved Motor Vehicle"**.
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 Third Party, Wang Dayong (herein referred to as **"Mr Wang"**) Mr. Wang had parked his Lorry on 20 March 2021 at 1400 hours at the loading and unloading bay of his office area at Alps avenue and went home after his shift, and on 25 March 2021 at 0700 hours he reported back to work and realized that there was a scratch on the right side of the lorry. He then proceeded to inform his supervisor and they reviewed the CCTV footage and discovered that on 20 March 2021 at 1450 hours the Insured Lorry had reverse into the parking lot on his right side which had cause the scratch on his lorry.
7. Mr. Wang mentioned that the Insured Lorry had readjusted and continued to park into the lot, unloaded the items and left without leaving a note or inform anyone. He informed us that they had CCTV footage of the incident and his supervisor had instructed him to make an Insurance and Police report a few days later on the 26 March 2021.
8. The Singapore Accident Statement of the driver of the Insured, Mr. Mohd Yazid Bin Yusoff (herein referred to as **"Mr. Yazid"**) on the other hand, had stated that he was at 20 Alps Avenue 1 and he mentioned that he was not aware of any accident involving his vehicle to the Third Party vehicle and no one stopped him to exchange any particulars and stated that there was no damaged except for some old damage (scratches) on the rear right hand side of the vehicle.

### Damage to the Third Party Lorry

9. From the Vehicle Damage Inspection Report of Third Party by LKK Auto Consultants Pte. Ltd., we note that the Third Party had sustained damage onto its right body panel portion. The main body part(s) listed as damaged in the report was the right body panel and this was depicted in the photographs that were attached in the aforesaid report.
10. Examination of these photographs showed the right body panel had been damaged. It was also noted that these were paint crack marks, dents and black rubber marks on the right body panel of Third Party. See photos 1 and 2 below.



**Photo 1** shows the general view of the rear portion of Third Party at the time of inspection. The right body panel had been damaged. It was also noted that these were paint crack marks, dents and black rubber marks (circled).



**Photo 2** shows the close up view of the rear portion of Third Party at the time of inspection. The right body panel had been damaged. It was also noted that these were paint crack marks, dents and black rubber marks (circled).

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

11. The Insured was physically inspected on 30 September 2021 at the premises 15 Pioneer Walks, 627753.
12. Based on the circumstances of the accident as iterated by Mr. Wang, we are of the opinion that the point of contact of Insured would be at its rear left portion since Insured was on the right side of the Third Party vehicle at the mentioned point of collision. At the time of our inspection, Insured was observed to have sustained scratch marks on the rear left side rubber stopper at its rear left portion.
13. Insured driver Mr. Yazid was not aware of the damage to rear left side rubber stopper of the Insured Vehicle. See photos 3 - 6 below.





**Photo 3** shows the general view of the rear portion of Insured at the time of our inspection.



**Photo 4** shows a close up view of the Insured rear portion. We observed scratches on the rear left rubber stopper (circled).



**Photo 5** shows a close up view of the Insured rear portion. We observed scratches on the rear left rubber stopper (circled).



**Photo 6** shows a close up view of the Insured rear portion. We observed scratches on the rear left rubber stopper (circled).

## Video Recording

14. The video recording that was provided to us in preparation of this report was taken from a CCTV recording device that was retrieved from the building MCST by the Third Party. The recording was provided to us had showed the events before the accident and the accident itself. The length (duration) indicated in the video recordings was 35 seconds.
15. From the video recording, Insured could be seen reversing on into the unloading bay parking lot on the right side of the Third Party. From the rear view video showing the front footage, at 1 second mark of the video recording, we had noted that Insured was reversing into the parking lot beside the Third Party where the Third Party was stationary in the lot. At 8 second mark Insured's vehicle had come to a halt while reversing without applying any brake and this is where the said collision might have taken place.
16. At the 10 second mark the Insured had applied the brakes, as we can observe by the lighting up of the outer red light which was the brake lights. At the 16 second mark started to move forward and realign the Insured Vehicle to park again. However one would have to view the recordings to see and hear the movements and audio warnings. See screenshot 1- 4 below.



**Screenshot 1** shows at the 8 second mark of the video recording, we had noted that Insured (red arrow) was reversing into the parking lot beside the Third Party where the Third Party was stationary in the lot (yellow arrow).





**Screenshot 2** shows at 8 second mark Insured's vehicle had come to a halt while reversing without applying any brake and this is where the said collision might have taken place.



**Screenshot 3** shows at the 10 second mark Insured had applied the brakes (arrowed) as we can observe by the lighting up of the outer red lights (arrowed) which was the brake lights.





**Screenshot 4** shows At the 16 second mark started to move forward and realign the Insured Vehicle to park again.

### Height Measurement

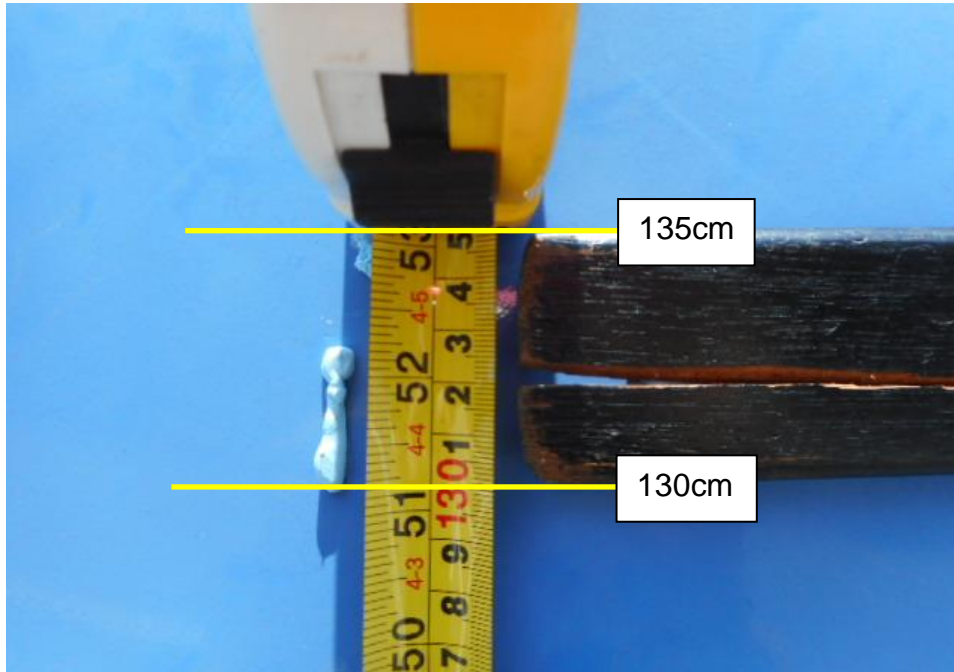
17. We had conducted a height configuration test to determine whether the damage observed on the right portion of Third Party could have possibly been caused by the rear left portion of Insured. In order to determine this, we had measured the height above ground level of the damaged area on the right portion of Third Party. We had thereafter compared this measured height against the rear portion of Insured. See photos 7 -10 below.



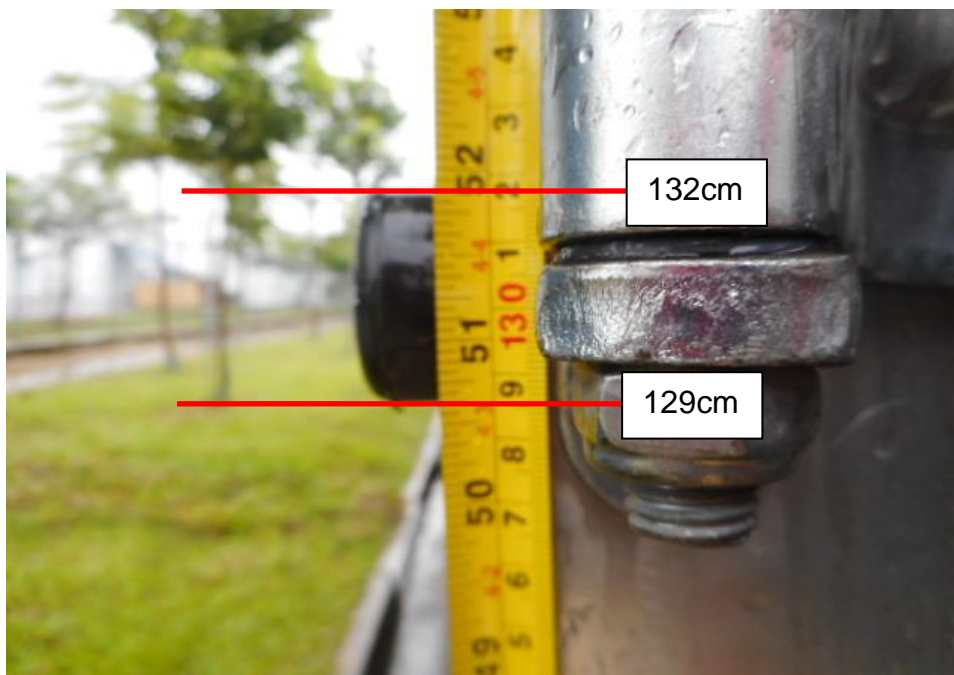
**Photo 7** shows the general view of the height measurement being conducted on the right portion of Third Party. The height above ground level of where the damages were found to the right body panel of the Third Party was between 130cm and 135cm.



**Photo 8** shows a general view of the height measurement being conducted on the rear left portion of Insured. The scratch marks found on the rear left rubber stopper was measured to be between 129cm to 132cm above ground level.



**Photo 9** shows the close up view of the height measurement being conducted on the right portion of Third Party. The height above ground level of where the damages were found to the right body panel was measured to be between 130cm and 135cm.



**Photo 10** shows the close up view of the height measurement being conducted on the rear left portion of Insured. The scratch marks found on the rear left rubber stopper was measured to be between 129cm to 132cm above ground level.

18. 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 range of damages (which included the dents, crack marks and black rubber marks on the right body panel portion of Third Party) was measured to be approximately between 130cm to 135cm;
- b) the height above ground level of the scratched marks that we observed on the rear left portion rubber stopper of Insured was measured to be between 129cm to 132cm respectively;
- c) The height measurements appear to support the findings of possible contact between the right portion of Third Party and the rear left portion of Insured.

### **Conclusion**

19. 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 right body panel portion of Third Party and the rear left rubber stopper portion of Insured.

20. The impact force from the contact was minor and had occurred when the Insured Vehicle had reverse into the parking lot on the right side the Third Party Vehicle and came into contact with the right side of the Third Party, which was parked at the time of contact. The impact caused the right body panel of the Third Party Vehicle to be damaged.



21. The damage observed on the right portion of the Third Party Vehicle is consistent to the nature of the accident and also consistent to the damage observed on the rear left portion of the Insured Vehicle.



**Mr. Sherwin Beh**  
*Technical Investigator*



**Ang Bryan Tani**  
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