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4th 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 GBD 3327T AND SLQ 8417Y ON 24 JULY 2021**

1. We refer to your letter dated 22 September 2021 and the instructions therein to comment on the damage consistency of the motor lorry GBD 3327T involved in the captioned accident, in particular to establish whether there was possibly contact between the front portion of motor lorry GBD 3327T and rear portion of the motor car SLQ 8417Y; and if there was contact, whether the damage on the rear portion of motor car SLQ 8417Y 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 GBD 3327T (herein referred to as “**Lorry**”), where amongst other information, the circumstances of accident was described;
 - b) Singapore Accident Statement and Singapore Police Report of the driver of the motor car SLQ 8417Y (herein referred to as “**Car**”), where amongst other information, the circumstances of accident was described
 - c) Vehicle Damage Inspection Report of the Car by LKK Auto Consultants Pte. Ltd. including 18 coloured photographs;
 - d) 28 coloured photographs taken during our inspection of the Car.
 - e) 84 coloured photographs taken during our inspection of the Lorry.
 - f) There was no Video recordings and accident scene photos provided from both parties.

3. In preparation of this report, we had conducted height measurements of the rear portion of the Car. We had also conducted a physical inspection and thereafter height measurements of the front portion of the Lorry; both collectively referred herein as **"Involved Motor Vehicles"**.
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 Car, Siva Kumar (herein referred to as **"Siva"**) he was driving his Car along 36 Dunearn road and was stationary, suddenly he felt an impact and he moved his car forward a bit and felt another impact. He subsequently alighted his vehicle and realized that his vehicle was rear ended. David then proceeded to make an insurance report 4 days later on 28th July 2021.
7. The Singapore Accident Statement of the driver of the Lorry, Mr Muthuraman (herein referred to as **"Muthu"**) on the other hand, had stated that he was stationary at the traffic junction along Dunearn road and Mr. Siva's Car was in front of his Lorry. He mentioned that upon the traffic light turned from red to green light, he realized that Mr. Siva's car rolled back before moving forward. Mr. Muthu mentioned that there was no collision between both vehicles and no one was injured.

Damage to the Car

8. The Car was physically inspected on 8th October 2021 at the premises of Midview City, at 18 Sin Ming Ln, 573960. The mileage recorded was 106,076km.
9. From the Vehicle Damage Inspection Report of Car by LKK Auto Consultants Pte. Ltd., we note that the Car had sustained damage onto its rear portion. The main body part(s) listed as damaged in the report was the rear left brake lamp, rear bumper skirting and this was depicted in the photographs that were attached in the aforesaid report.

10. Examination of these photographs showed the rear bumper skirting had been damaged and dislodged from the Car. Further observed were rear left brake lamp both were observed misaligned from the rear portion of Car See photos 1 – 5 below.



Photo 1 shows the general view of the rear portion of Car at the time of inspection. The rear bumper skirting (yellow circle) had been damaged and dislodged. Also the rear left brake lamp (arrowed) was found to be misaligned.



Photo 2 shows the close up view of the rear left portion of Car at the time of inspection. The rear bumper skirting had been damaged. It was also noted that it was dislodged (circled) from the rear bumper of Car.

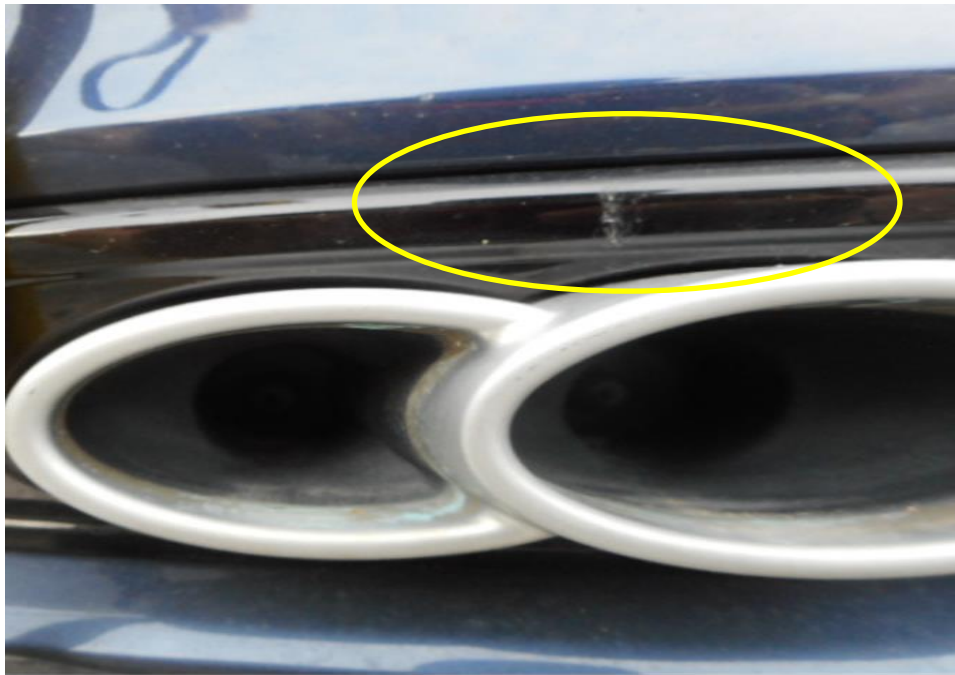


Photo 3 shows the close up view of the rear left portion of Car at the time of inspection. The rear bumper skirting had been damaged. It was also noted that it was dislodged (circled) from the rear bumper of Car.



Photo 4 shows the close up view of the rear left portion of Car at the time of inspection. The rear bumper skirting had been damaged. It was also noted that it was dislodged (circled) from the rear bumper of Car.



Photo 5 shows the close up view of the rear portion of Car at the time of inspection. The rear left brake lamp was observed to be misaligned (circled).

Physical Inspection of the Lorry

11. The Lorry was physically inspected on 8th October 2021 at the premises of LKK Auto Consultants, at Paya Ubi Industrial Park, Ubi Avenue 1, #01-25 408933. The mileage recorded was 291,495km.
12. Based on the circumstances of the accident as iterated by Muthu, we are of the opinion that the point of contact of Lorry would be at its front portion since Lorry was behind Car at the mentioned point of collision. At the time of our inspection, we observed that there were dents on its front body panel and cracks on its front emblem, front grille and the front left bumper of the Lorry. We also observed that there was neither a dislodgement nor misalignment of the front portion of the Lorry. See photos 6 -13 below.



Photo 6 shows the general view of the front portion of Lorry at the time of our inspection.



Photo 7 shows a close up view of the Lorry front left bumper portion. There were damages observed on the front bumper there when bent mark and scratch marks (circled).

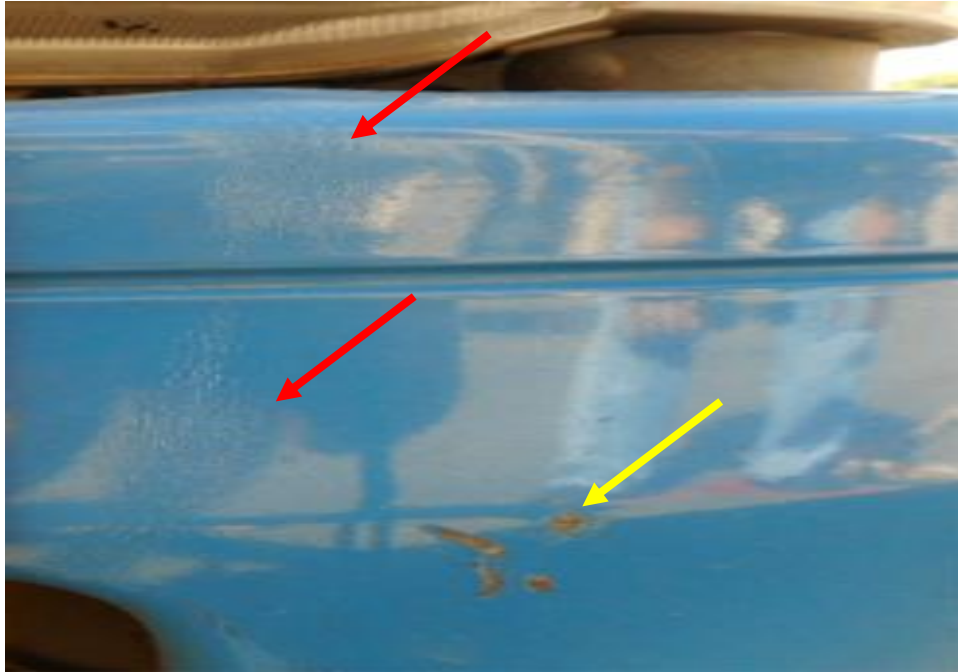


Photo 8 shows a close up view of the Lorry front left bumper portion. We observed bent (red arrow) and scratched marks (yellow arrow).



Photo 9 shows a close up view of the Lorry front portion. There were dents observed on the front body panel (red circle) and cracks (yellow circle) on the front emblem and grille of the Lorry.



Photo 10 shows a close up view of the Lorry front portion. We observed dent on its front body panel (circled).

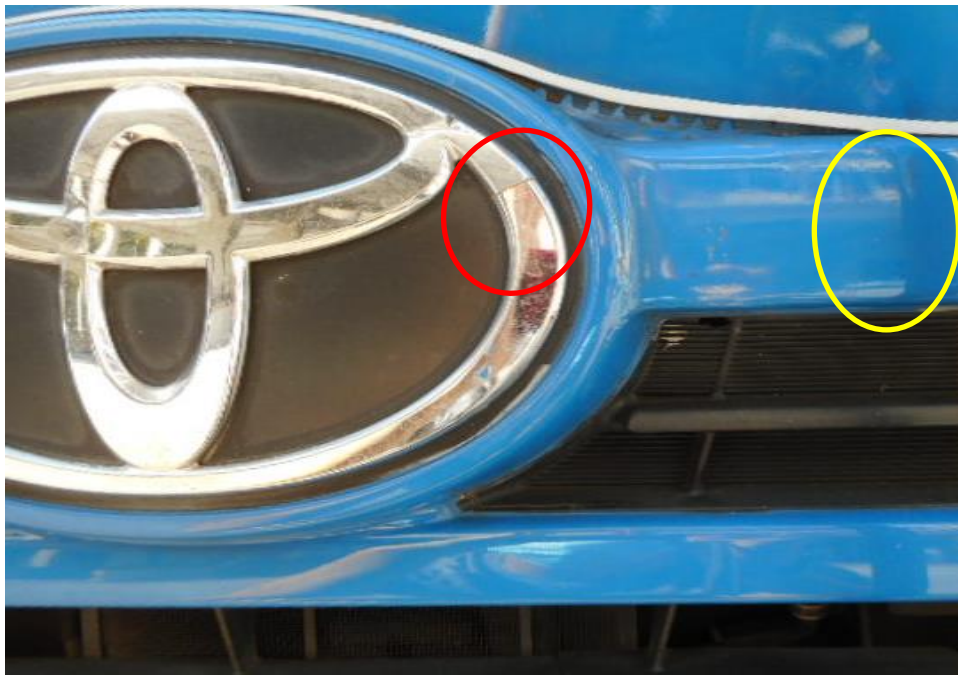


Photo 11 shows a close up view of the Lorry front portion. We observed crack marks on the emblem (red circle) and dent (yellow circle) on the front body panel of its front portion (circled).



Photo 12 shows a general view of the Lorry front portion. We observed multiple groups of crack marks on the front grille.

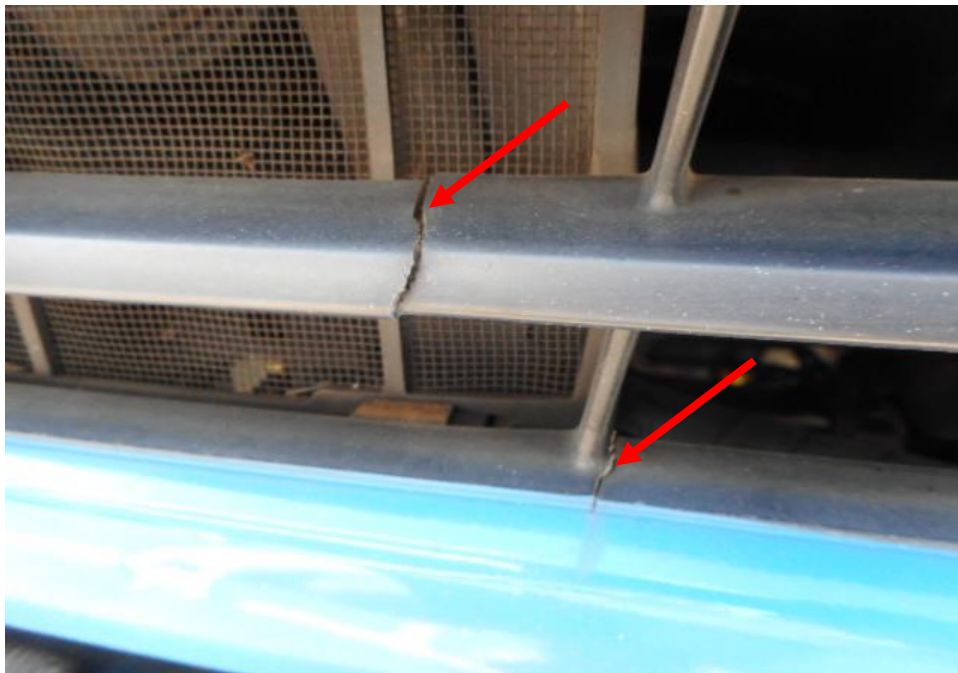


Photo 13 shows a close up view of the Lorry front portion. We observed multiple groups of crack marks on the front grille (arrowed).

Height Measurement

13. We had conducted a height configuration test to determine whether the damage observed on the rear portion of Car could have possibly been caused by the front portion of Lorry. In order to determine this, we had measured the height above ground level of the damaged area on the rear portion of Car. We had thereafter compared this measured height against the front portion of Lorry.
14. From the damages observed during our investigation, we noticed scratches on the rear bumper skirting of the Car as it would be the most possible contact point at the time of accident, we also notice the damages on the front bumper of the Lorry, both height of the damages were compared. See photos 14 -18 below.



Photo 14 shows the general view of the height measurement being conducted on the rear portion of Car. The height above ground level of where the dislodgement and scratches of the rear bumper skirting, was at, 37cm to 27cm respectively.



Photo 15 shows a general view of the height measurement being conducted on the front portion of Lorry. The bent and scratched marks on the front left bumper, was measured to be at 55cm to 43cm above ground level.



Photo 16 shows the general up view of the height measurement being conducted on the rear portion of Car. The height above ground level of where the damaged and dislodgment were found on the rear bumper skirting of the Car was at 37cm to 27cm.

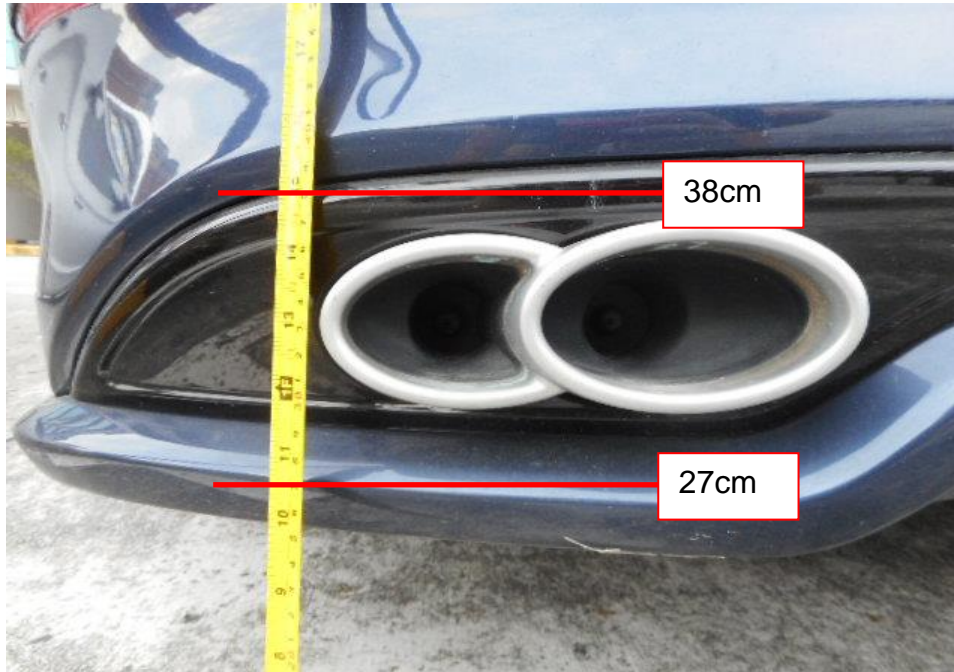


Photo 17 shows the close up view of the height measurement being conducted on the rear portion of Car. The height above ground level of where the damage were found on the rear bumper skirting of the Car was between 38cm to 27cm.

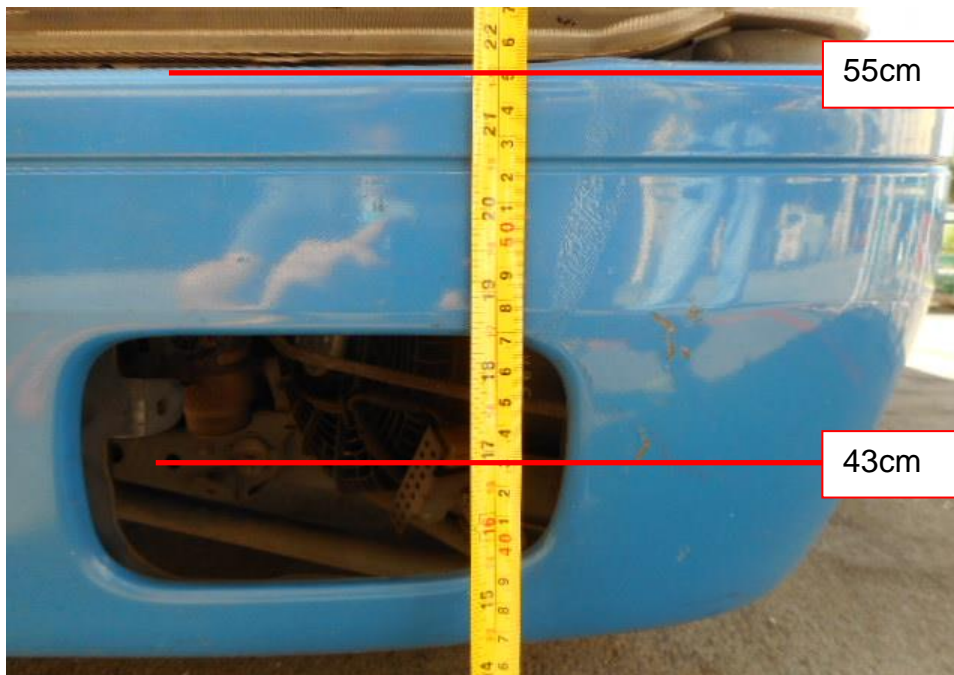


Photo 18 shows the close up view of the height measurement being conducted on the front portion of Lorry. The bent and scratched marks found on the front left bumper was measured to be between 55cm to 43cm above ground level.

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 range of damages (which included the damage and dislodgement of the rear bumper skirting of the Car) was measured to be between 38cm to 27cm above ground level respectively.
- b) the height measurements above ground level of the bent and scratched marks found on the front bumper of the Lorry was measured to be at 55cm to 43cm above ground level respectively;
- c) The height measurements appear to show that the measurements for possible contact point for the accident between the rear bumper skirting of the Car and the front bumper of the Lorry does not fall in between. From our understanding and observations of the contact points for these damaged portions we are in view that the mentioned points are not the results of this particular collision between both involved Vehicles and we suggest that there was no possible contact between the rear portion of Car and the front portion of Lorry.
- d) For the other damages found on the front body panel, front emblem and grille sustained by the Lorry, the impact would have been quite heavy. However, the misalignments found on the rear left brake lamp of the Car, they were minor as compared to the ones on the Lorry. These damages observed on the rear portion of Car was not a result of this contact and does not correspond to the damage observed on the front portion of the Lorry.

Conclusion

16. Having investigated and technically analyzing the material evidence available at the time of writing this report, we are of the opinion that there was no possible contact between the rear bumper skirting and rear left brake lamp of the Car towards the front bumper, the front emblem, the front grille and the front body panel portion of the Lorry.
17. The damages on the Car as compared to Lorry is not consistent and not as severely damaged as the Lorry. Refer to photos 1 to 5 for Car and photos 6 to 13 of Lorry above.

18. The damages between the Car and Lorry do not fall within their respective heights and they are inconsistent to their nature of contact and does not correspond to the damages observed on both involved vehicles.

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