

Your Ref : SNM22D200710/C02  
Our Ref : CS/CTI22001018/P

31<sup>st</sup> March 2023

**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 SLP 1327A AND YP 5020D ON 16 January 2022**

1. We refer to your letter dated 28 January 2023 and the instructions there to comment on the damage consistency of the Insured Vehicle YP 5020D involved in the captioned accident, in particular to establish whether there was possibly contact between the rear right portion of Insured Vehicle YP 5020D and left front portion of the Motor Car SLP 1327A; and if there was contact, whether the damage on the left portion of Motor Car SLP 1327A 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 Report of the driver of the Insured Vehicle YP 5020D (herein referred to as **"Insured Vehicle"**), where amongst other information, the circumstances of accident was described;
  - b) Singapore Accident Statement Report of the driver of the Motor car SLP 1327A(herein referred to as **"Car"**), where amongst other information, the circumstances of accident was described
  - c) Vehicle Damage Inspection Report of the Insured Vehicle by LKK Auto Consultants Pte. Ltd. including 22 coloured photographs;
  - d) 31 coloured photographs taken during our inspection of the Insured Vehicle.
  - e) 45 coloured photographs taken during our inspection of the Car.

3. In preparation of this report, we had conducted height measurements of the rear right portion of the Insured Vehicle (using a similar make and model). We had also conducted a physical inspection and thereafter height measurements of the left front portion of the Car; 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, Syazlin Binte Hanif (herein referred to as **"Hanif"**) he was coming to a complete stop in his lane when the Insured Vehicle on the left side turned into his lane and the right side rear portion of the Insured Vehicle had scrape and bang onto the Car's left front portion and broke the side mirror as well. He mentioned that after the Insured Vehicle hit his Car, the Insured Vehicle then changed into another lane and drove away when he horned the Insured Vehicle.
7. The Singapore Accident Statement of the driver of the Insured Vehicle, Mr. Rahaman Sajjadur (herein referred to as **"Rahaman"**) on the other hand, had stated that he and his Co-driver was doing deliveries at Mactaggort Road at the said timing of incident and did not encounter any incident.

### **Damage to the Car**

8. The Car was physically inspected on 11<sup>th</sup> February 2022 at the premises of Blk 2 Kaki Bukit Avenue 2, Kaki Bukit Autohub #02-25, Singapore 417921. The mileage recorded was 28,295km.
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 left front portion. The main body part(s) listed as damaged in the report was the front bumper left portion, front left fender, front left wheel rim and tyre as well as its left rear-view mirror this was depicted in the photographs that were attached in the aforesaid report.

10. Examination of these photographs showed the front bumper left portion and front left fender and its left rear view mirror had been damaged on the Car. It was also noted that there were scratched marks and paint transfer marks on the front bumper left portion, front left fender, front left wheel rim and tyre as well as its left rear view mirror was scratched and dislodged off as a result of the incident. See photos 1 – 6 below.



**Photo 1** shows the general view of the front left portion of Car at the time of inspection. The front left side bumper and front left fender and its left rear view mirror had been damaged on the Car. It was also noted that there were scratched marks and paint transfer marks on the front bumper left portion, front left fender, front left wheel rim and tyre as well as its left rear view mirror was scratched and dislodged off as a result of the incident.



**Photo 2** shows the close up view of the front left portion of Car at the time of inspection. The front bumper left portion, front left fender and front left rear view mirror had been damaged. It was also noted that there were scratched marks and paint transfer marks on the front bumper left portion, front left fender, front left wheel rim and tyre (red circle) as well as its left rear view mirror (yellow circle) was also scratched and dislodged off the Car.



**Photo 3** shows the close up view of the front bumper left portion of Car at the time of inspection. The front bumper left portion had been damaged. It was also noted that there were scratched marks and paint transfer marks (circled) on it.





**Photo 4** shows the close up view of the front left fender portion of Car at the time of inspection. The front left bumper portion had been damaged. It was also noted that there were scratched marks and paint transfer marks (circled) on it.



**Photo 5** shows the close up view of the front left wheel rim and tyre of Car at the time of inspection. The front left wheel rim and tyre had sustained damages. It was also noted that there were scratched marks and paint transfer marks (circled) on it.



**Photo 6** shows the close up view of the front left rear view mirror of Car at the time of inspection. The front left rear view mirror had been damaged. It was also noted that there were scratched marks and paint transfer marks (circled) and it was dislodged off (arrowed).

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

11. Based on the circumstances of the accident as iterated by Hanif, we are of the opinion that the possible point of contact of Insured Vehicle would be at its right side rear portion since Insured Vehicle was on the left side and in front of the Car and drove into the Car from the left side at the mentioned point of collision. See photo 7 and 8.



**Photo 7** shows the general view of the right-side rear portion of Insured Vehicle at the time of inspection. We are of the opinion that the possible point of contact of Insured Vehicle would be at its right side rear portion (circled) since Insured Vehicle was on the left side and in front of the Car and drove into the Car from the left side at the mentioned point of collision.



**Photo 8** shows the close up view of the right side rear portion of Insured Vehicle at the time of inspection. We are of the opinion that the possible point of contact of Insured Vehicle would be at its right side rear portion (circled) since Insured Vehicle was on the left side and in front of the Car and drove into the Car from the left side at the mentioned point of collision.



## Video Recording

12. The video recording that was provided to us in preparation of this report was taken from a recording device that was mounted onto the front windscreen of Insured Vehicle. The video recording without audio was provided to us had showed the events of the said incident itself. The length (duration) indicated in the video recordings was 9 minutes 58 seconds. However, the said incident described by the Car in the Singapore Accident Statement and Singapore Police Report T/20220125/7044 had taken within timestamp 1606hrs 50 seconds to 1607hrs 26 seconds.
13. From the video recording, Insured Vehicle could be seen driving along Macpherson Road. From the camera's own timestamp at 1606hrs 50 seconds to 1606hrs 57 seconds of the video recording, we had noted that Insured was driving on the second lane of a 3-lane road. At 1606hrs 58 seconds mark the Insured Vehicle was seen doing a lane change to the right into lane 1 and at 1607hrs 19 seconds the Insured Vehicle then did another lane change back from lane 1 into lane 2 and subsequently did another lane changed from lane 2 into the lane 3 at 1607hrs 26 seconds. However, one would have to view the recordings to see the movements. See screenshot 1- 4 below.



**Screenshot 1** shows at the 1606hrs 50 second mark of the video recording, we had noted that Insured Vehicle was travelling on lane 2 out of 3 lanes along Macpherson Road.





**Screenshot 2** shows at the 1606hrs 58 second mark of the video recording, we had noted that Insured Vehicle had did a lane change from lane 2 into lane 1.



**Screenshot 3** shows at the 1607hrs 19 second mark of the video recording, we had noted that Insured Vehicle had did a lane change from lane 1 into lane 2.



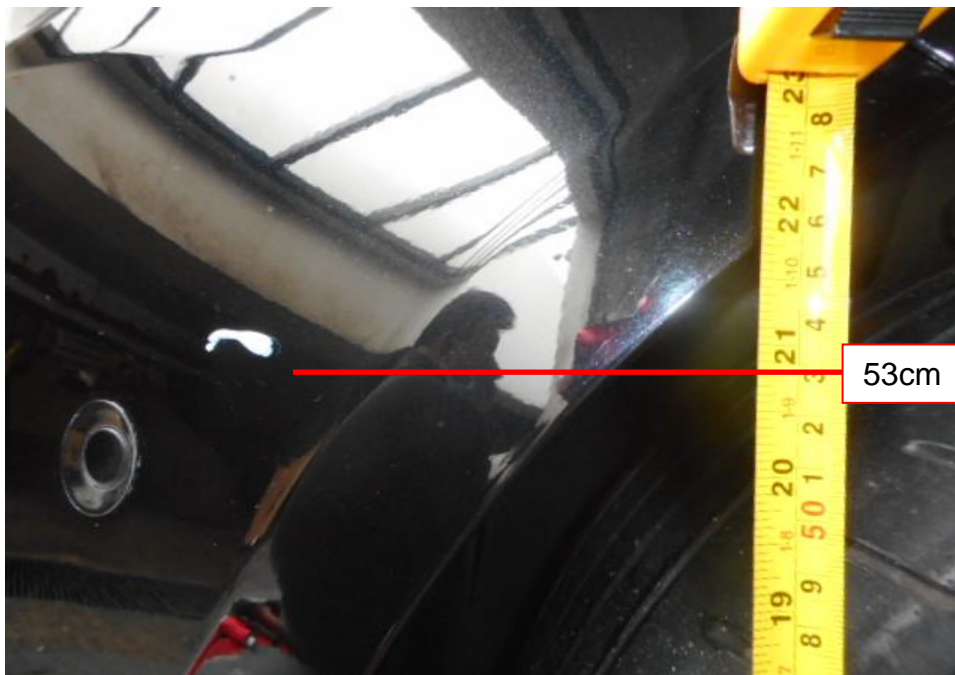
**Screenshot 4** shows at the 1607hrs 26 second mark of the video recording, we had noted that Insured Vehicle had did a lane change from lane 2 to lane 3.

### Height Measurement

14. We had conducted a height configuration test to determine whether the damages observed on the left front portion of Car could have possibly been caused by the rear right portion of Insured Vehicle. In order to determine this, we had measured the height above ground level of the damaged area of the front bumper left portion, front left fender, front left wheel rim and tyre as well as its left rear view mirror on the left front portion of Car. We had thereafter compared this measured height against the right rear portion of Insured Vehicle. See photos 9 – 18 below.



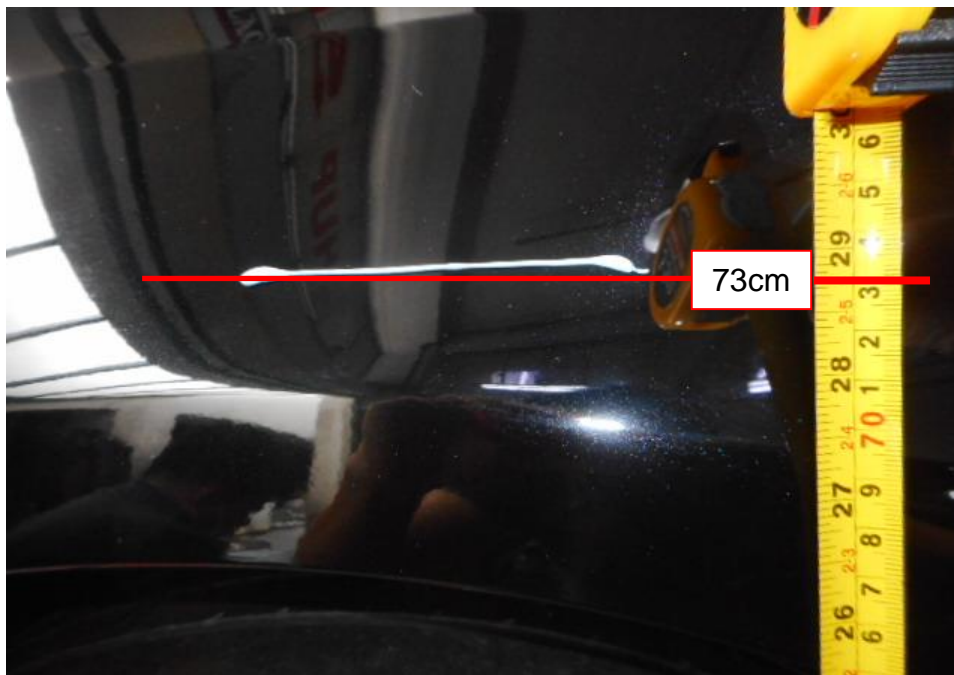
**Photo 9** shows a general view of the height measurement being conducted on the front left portion of Car. The front bumper left portion to the front left fender where the scratched marks is was measured to be from 53cm to 73cm above ground level.



**Photo 10** shows the close up view of the height measurement being conducted on the front portion of Insured Vehicle. The front bumper left portion to the front left fender where the scratched marks is was measured to be from 53cm to 73cm above ground level.



**Photo 11** shows the close up view of the height measurement being conducted on the front left wheel rim and tyre portion of Insured Vehicle. The front left wheel rim and tyre where the scratched marks is was measured to be from 53cm to 73cm above ground level.

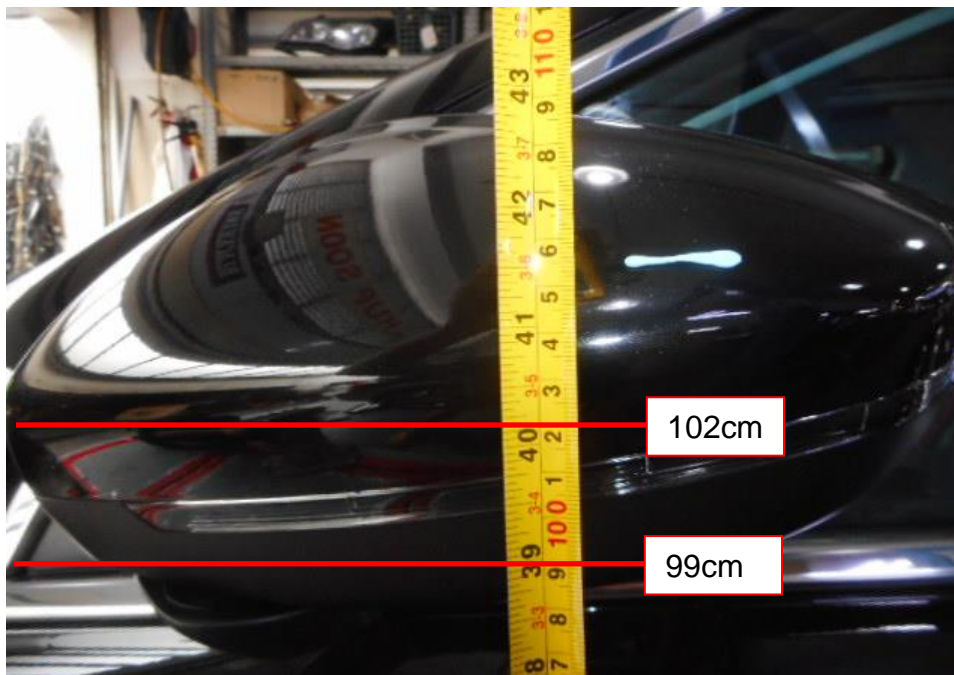


**Photo 12** shows the close up view of the height measurement being conducted on the front portion of Insured Vehicle. The front bumper left portion to the front left fender where the scratched marks is was measured to be from 53cm to 73cm above ground level.





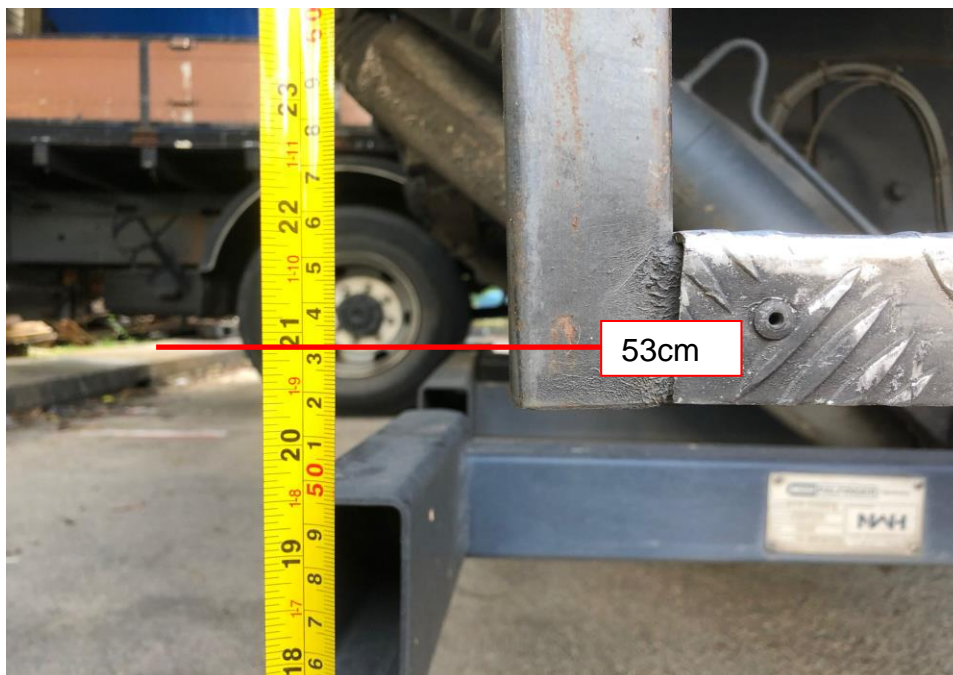
**Photo 13** shows a general view of the height measurement being conducted on the front left portion of Car. The front left rear view mirror where the scratched marks is was measured to be at 99cm to 102cm above ground level.



**Photo 14** shows the close up view of the height measurement being conducted on the front left portion of Car. The front left rear view mirror where the scratched marks is was measured to be at 99cm to 102cm above ground level.



**Photo 15** shows the general view of the height measurement being conducted on the rear right portion of Insured Vehicle. The height above ground level from 53cm to 73cm and 99cm to 102cm is where the possible damages height of the Car compared to the Insured Vehicle.

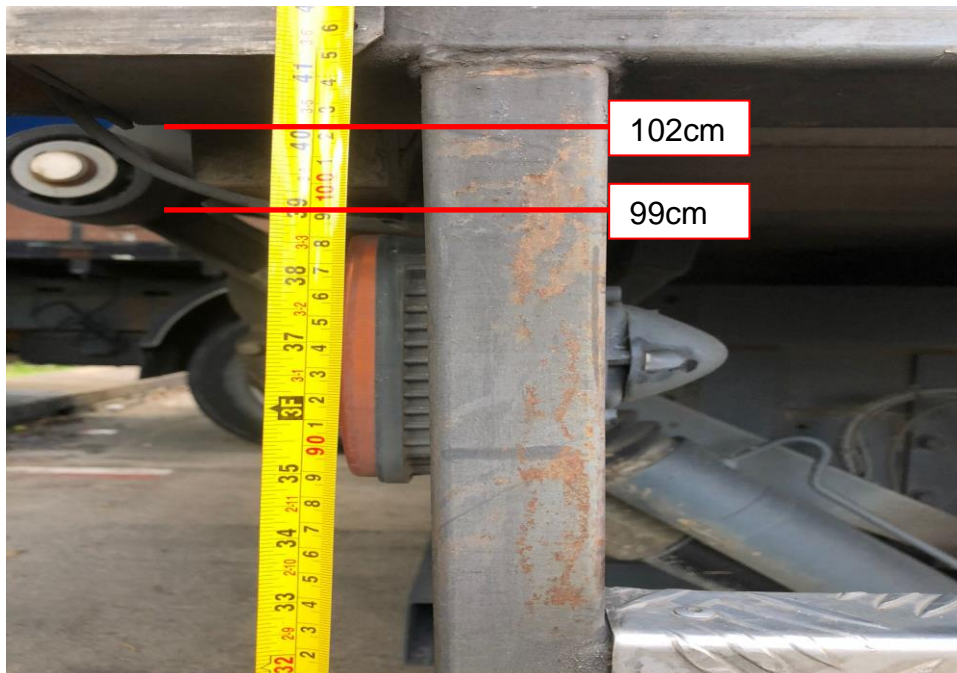


**Photo 16** shows the close up view of the height measurement being conducted on the rear right portion of Insured Vehicle. The height above ground level of where the scratched marks damage that were found from the front bumper left portion, the front left wheel rim and tyre and the front left fender of the Car was between 53cm to 73cm as compared to the rear right portion of the Insured Vehicle.





**Photo 17** shows the close up view of the height measurement being conducted on the rear right portion of Insured Vehicle. The height above ground level of where the scratched marks damage that were found from the front bumper left portion, the front left wheel rim and tyre and the front left fender of the Car was between 53cm to 73cm as compared to the rear right portion of the Insured Vehicle.



**Photo 18** shows the close up view of the height measurement being conducted on the rear right portion of Insured Vehicle. The height above ground level of where the scratched marks damage that were found from the front left rear view mirror of the Car was between 99cm to 102cm as compared to the rear right portion of the Insured Vehicle.

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

- a) the height measurements above ground level of the range of damages (which included the scratched marks and paint transfer marks on the front bumper left portion, the front left wheel rim and tyre and the front left fender portion as well as the front left rear-view mirror of the Car) was measured to be at 53cm to 73cm and 99cm to 102cm above ground level respectively;
- b) We have also cross measured the Car and Insured Vehicle and the damages of the Car appears to fall in between the measurements of both 53cm to 73cm and 99cm to 102cm on the rear right portion body part of the Insured Vehicle.



- c) the height measurements appear to support the findings of possible contact between the front left portion of the Car and the rear left portion of the Insured Vehicle as the height above ground level had corresponded to the height above ground level of the scratched marks and paint transfer marks found on the front bumper left portion, front left wheel rim and tyre and the front left fender as well as the front left rear view mirror of the Car.

### **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 contact between the front bumper left portion, the front left fender portion, the front left wheel rim, the front left rear view mirror and front left rear view mirror of the Car and the rear right body part of Insured the height measurements appear to support the findings.
17. We also note that the scratches sustained on the front left portion of the Car appears to be of a slight grey and greenish color which was the same color as the body part at the rear right portion of the Insured Vehicle. This is the body part on the Insured Vehicle that had likely hit and scrape onto the Car which had resulted on the paint transfer marks and scratches on the Car. See photo 2 - 6 above as compared to photo 7 & 8 above.
18. The damages between the Car and Insured Vehicle falls within their respective heights and they are consistent to their nature of contact and also the paint transfer marks and scratch marks found on the front left portion of the Car corresponds to the paint color found on the rear right body part of the Insured Vehicle.



**Sherwin Beh**

*Technical Investigator*



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