

Your Ref : SNM22D201378/C02
Our Ref : CS/CTI22001851/P

6th July 2022

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 YP 2862K AND SGM 1803S ON 16 January 2022**

1. We refer to your letter dated 30 May 2022 and the instructions there to comment on the damage consistency of the Motor Lorry YP 2862K involved in the captioned accident, in particular to establish whether there was possibly contact between the front portion of Motor Lorry YP 2862K and rear portion of the Motor Car SGM 1803S; and if there was contact, whether the damage on the rear portion of Motor Car SGM 1803S 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 Motor Lorry YP 2862K (herein referred to as **"Lorry"**), where amongst other information, the circumstances of accident was described;
 - b) Singapore Accident Statement Report of the driver of the Motor car SGM 1803S (herein referred to as **"Car"**), where amongst other information, the circumstances of accident was described
 - c) Vehicle Damage Inspection Report of the Lorry by LKK Auto Consultants Pte. Ltd. including 11 coloured photographs;
 - d) 47 coloured photographs taken during our inspection of the Lorry.
 - e) 45 coloured photographs taken during our inspection of the Car.

3. In preparation of this report, we had conducted height measurements of the front portion of the Lorry. We had also conducted a physical inspection and thereafter height measurements of the rear 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, Vincent Ong Tiong Yi (herein referred to as **"Vincent"**) he was in his stationary waiting for the traffic light to turn green when suddenly he felt an impact from the rear of his Vehicle and mentioned that YP 2862K had hit him.
7. The Singapore Accident Statement of the driver of the Lorry, Mr. Jayaprakasam Kayakkannan (herein referred to as **"Jaya"**) on the other hand, had stated that he was queuing behind the Car at the traffic light. He mentioned that his Lorry came very close to the Car and both of them alighted their vehicles and check for damage however there was no damage so they exchanged contacts and left the scene.

Damage to the Car

8. The Car was physically inspected on 7th June 2022 at the premises of 51 Ubi Avenue 1, #01-25, Paya Ubi Industrial Park 408933. The mileage recorded was 84,361km.
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 bumper and this was depicted in the photographs that were attached in the aforesaid report.

10. Examination of these photographs showed the rear bumper had been damaged on the Car. It was also noted that there were paint crack marks and vertical dent marks on the rear bumper of the Car. The paint crack marks seen are indicative of the rear bumper being exposed to an impact force, compressing the rear bumper inwards leading to the cracking of paint. However there was neither a dislodgement nor misalignment of the rear bumper of the Car. See photos 1 – 4 below.



Photo 1 shows the general view of the rear portion of Car at the time of inspection. The rear bumper had been damaged. It was also noted that there were paint crack marks and dent (circled) on the rear bumper of the Car.



Photo 2 shows the close up view of the rear portion of Car at the time of inspection. The rear bumper had been damaged. It was also noted that there were paint crack marks (red circle) and dent (yellow circle) on the rear bumper of the Car.



Photo 3 shows the close up view of the rear portion of Car at the time of inspection. The rear bumper had been damaged. It was also noted that there were paint crack marks (circled) on the rear bumper of the Car.



Photo 4 shows the close up view of the rear portion of Car at the time of inspection. The rear bumper had been damaged. It was also noted that there were vertical dent marks (circled) on the rear bumper of the Car. Vertical indentation found on the rear bumper is another sign that the rear bumper was exposed to an impact force. The object impacting onto the rear bumper was likely to be a vertically shaped object.

Technical Analysis

11. For this case, the paint crack marks on the rear bumper of the Car was likely caused by an induced impact from the rear which had also likely caused the dent at the lower rear bumper. See photo 3 and 4 above.

Damage to the Lorry

12. The Lorry was physically inspected on 15th June 2022 at the premises of 71 Bedok South Road, Singapore 460071. The mileage recorded was 316,650km.

13. Based on the circumstances of the accident as iterated by Vincent, we are of the opinion that the point of contact of Lorry would be at its front portion since the Lorry was behind the Car at the mentioned point of collision. At the time of our inspection, we observed that there were damages on its front number plate portion of the Lorry as it was the most protruding at the front of the Lorry. However, there was neither a dislodgement nor misalignment of the front bumper portion of the Lorry.
14. Examination of these photographs showed the front number plate on the front bumper portion had been observed with black colour paint transfer and scratch marks on the Lorry. See photos 5 – 7 below.



Photo 5 shows the general view of the front portion of Lorry at the time of inspection. The front number plate (circled) had paint transfer and scratch marks.



Photo 6 shows the close up view of the front portion of Lorry at the time of inspection. The front number plate (circled) had paint transfer and scratch marks.

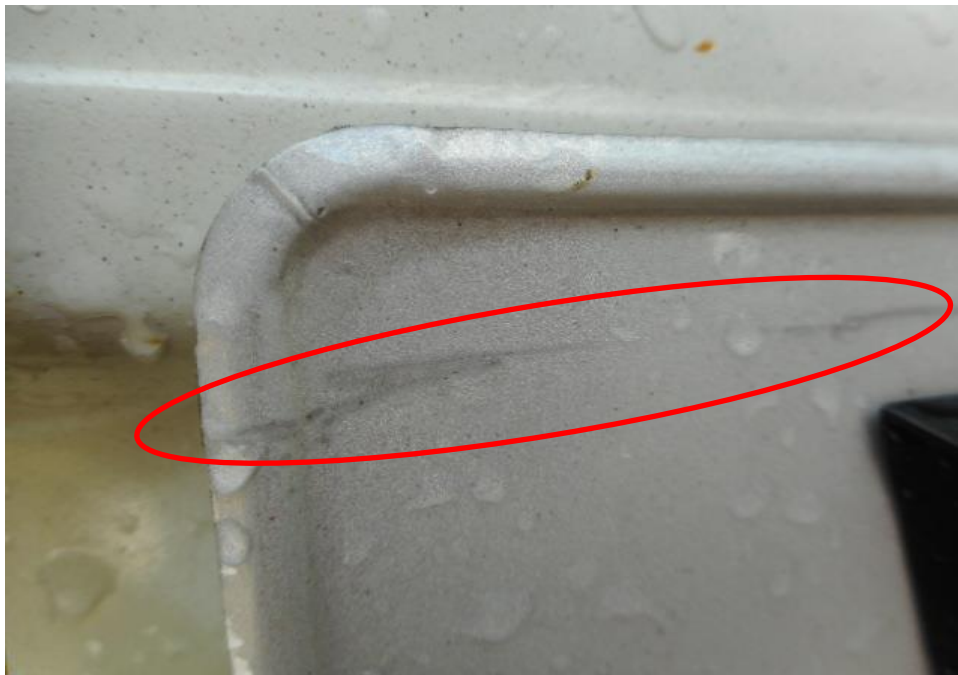


Photo 7 shows the close up view of the front portion of Lorry at the time of inspection. The front number plate (circled) had paint transfer and scratch mark. The black marks corresponds to the body colour of the Car.

Height Measurement

15. 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 damages at the front number plate portion of Lorry. See photos 8 -11 below.



Photo 8 shows a general view of the height measurement being conducted on the front portion of Lorry. The front number plate where the paint transfer and scratched marks is was measured to be at 54cm to 55cm above ground level.



Photo 9 shows the general view of the height measurement being conducted on the rear portion of Car. The height above ground level of where the dent at the rear bumper portion, was at 46cm to 49cm respectively.

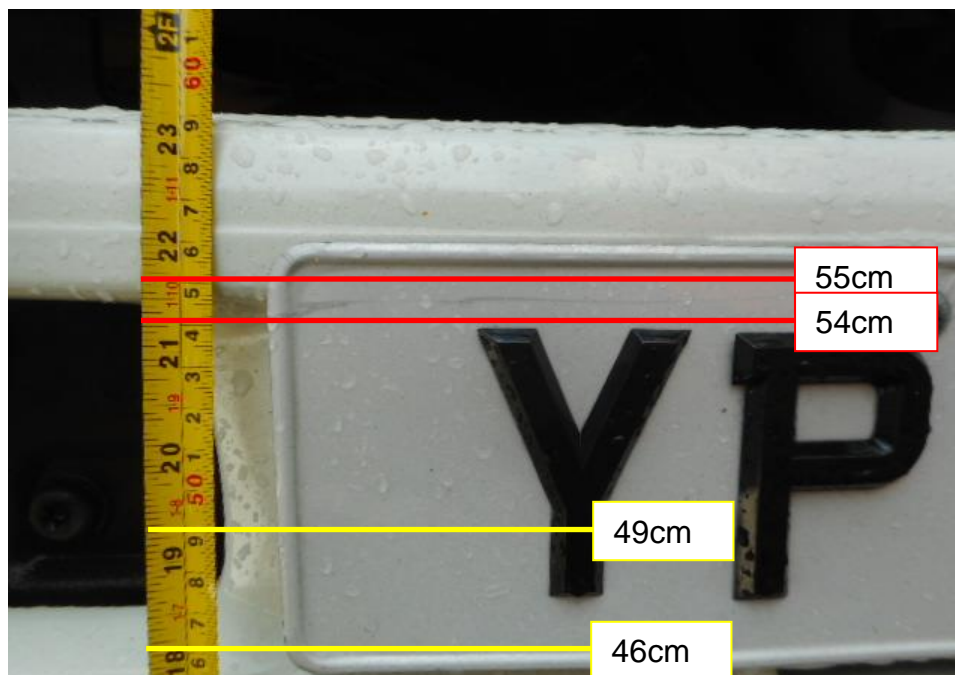


Photo 10 shows the close up view of the height measurement being conducted on the front portion of Lorry. The front number plate where the paint transfer and scratched marks was measured to be at 54cm to 55cm and the vertical indentation as compared from the rear bumper of the Car to Lorry front vertical side of the number plate was between 46cm to 49cm (yellow lines) above ground level.

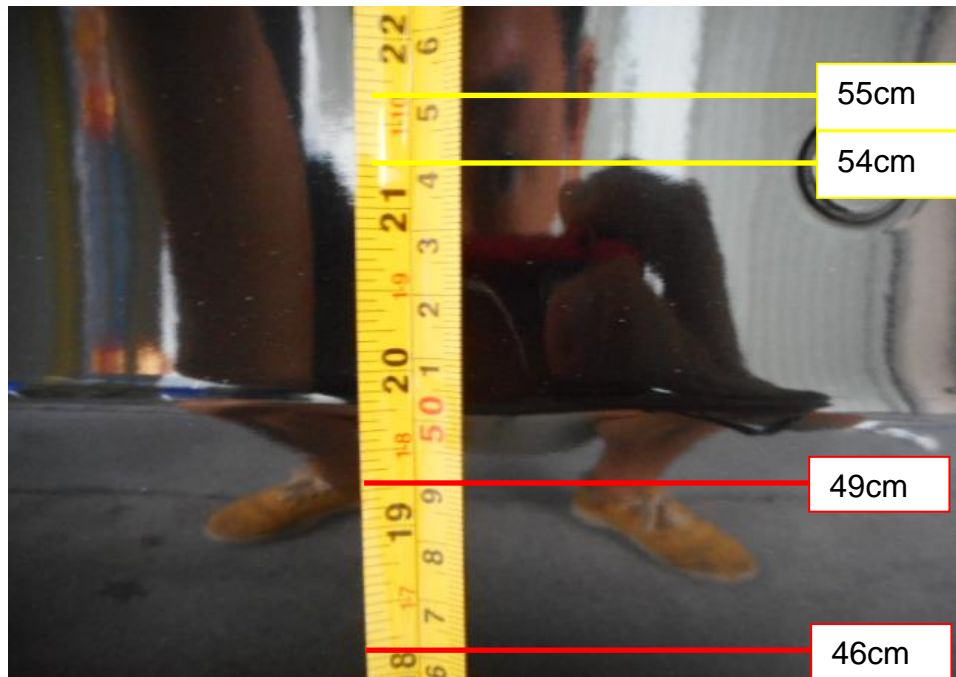


Photo 11 shows the close up view of the height measurement being conducted on the rear portion of Car. The height above ground level of where the vertical indentation damage were found on the rear bumper portion of the Car was between 46cm to 49cm (red lines) and the black paint transfer marks as compared from Lorry front number plate to the rear bumper of the Car was between 54cm to 55cm (yellow lines).

16. In additional, earlier in paragraph 10, it was commented that the vertical indentation was caused by a vertically shaped object. In the aspect, the damage pattern seem to correspond to the vertical side of the front number plate of the Lorry.

17. 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 front number plate portion of the Lorry was measured to be at 54cm to 55cm above ground level respectively;
- b) the height above ground level of the range of damages (which included the damage of the rear bumper portion of the Car) was measured to be between 46cm to 49cm above ground level respectively.

- c) In addition, the vertical indentation found on the rear bumper of the Car is likely caused by the vertical side of the front number plate of the Lorry and the black colour paint transfer marks found on the Lorry was likely from the rear bumper of the Car, we have also cross measured both on the Car and Lorry and both damages appear to fall in between the measurements of both 46cm to 49cm and 54cm to 55cm.
- d) From our understanding and observations of the contact points for these damaged portions we are in view that the mentioned points are the results of this particular collision between both involved Vehicles and we suggest that there was possible contact between the rear portion of Car and the front portion of Lorry.

Conclusion

18. Having investigated and technically analyzing the material evidence available at the time of writing this report, we are of the opinion that there was possible contact between the rear bumper portion of Car and the front number plate portion of Lorry as both front and rear bumpers of both involved vehicles height does fall into the consistent height of the vertical indentation marks and black colour paint transfer at 46cm to 49cm and 54cm to 55cm for both the Car and the Lorry.
19. The damages between the Car and Lorry falls within their respective heights and they are consistent to their nature of contact and corresponds to the damages observed on both involved vehicles.



Sherwin Beh

Technical Investigator



Ang Bryan Tani

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

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