

Insurance fraud: Five more jailed

AFTER the Commercial Affairs Department began investigating 18 people on suspicion of filing false personal-injury insurance claims with India International Insurance in January last year, the net slowly widened to include those cheating other insurance firms.

Eight phantom “victims” from the initial group have been brought to court. One was placed on probation, while four were jailed for between two and four months.

Probation reports have been ordered for three, while 10, including alleged mastermind Ong Ai Peng, 48, will be dealt with next month.

Meanwhile, five offenders from a second group of eight people who tried to defraud insurers AXA, Tokio Marine and Income, the NTUC insurance cooperative, were jailed yesterday for between two and six months.

The mastermind of this group, Phang Choon Meng, 38, also pleaded guilty yesterday to seven charges of conspiring with accomplices to claim compensation for injuries amounting to \$255,000.

He will be sentenced on Jan 6. Two other suspected accomplices have not yet been dealt with.

The court heard that Phang would have friends at car repair workshops refer accident victims to him for help in filing their insurance claims.

He would do so but also coach accomplices to pretend they had been inside the car, so they could fool doctors and obtain medical certificates for fake injuries.

The personal-injury claims supported by the medical certificates were then presented to the insurance agencies through law firms.

On occasion, Phang would stage his own accidents, as he did one time in 2008. An acquaintance, Lim Boon Wee, 31, had complained to Phang and Raymond Ng Yang Kheng about a big dent on his car which he could not afford to repair.

Phang volunteered to take the car and stage an accident, so the repairs would be paid for by the insurer.

While Phang drove, he advised Ng, 30, that their target should be vehicles driven by foreign workers instead of cars driven by fellow Singaporeans, who were more familiar with the rules.

On Dec 17 that year, at a Clementi exit of the Ayer Rajah Expressway, Phang slammed his brakes while driving the car. The lorry directly behind was unable to stop in time and crashed into the rear of the vehicle.

In the accident report, Lim claimed to have been the driver. Mohd Sharin Sulaiman, 37, and Teo Wee Leng, 40, were roped in to pretend to be passengers who were also injured.

According to court documents, Phang also “borrowed” two Bangladeshi workers from a friend, purportedly to carry things, but filed a total of eight insurance claims amounting to \$45,840 under their names.

However, discrepancies in the number of injured passengers in the accounts of the drivers of the other vehicles involved in the accidents emerged, and the fraud was discovered.

For conspiring to cheat the insurance firm, Phang could be jailed for up to 2½ years and fined for each charge.

KHUSHWANT SINGH