

home.

## Insurance scam used phantom bus passengers

Mastermind jailed three years for bid to cheat firms of \$266,830

BY KHUSHWANT SINGH

HE CHOSE bus accidents for his scams because he could get more people to be phantom passengers.

Yesterday, Hamzah Karim, 45, a free-lance insurance claims adviser, was jailed three years for his role in trying to cheat three insurance agencies of \$266,830.

Not only had he lodged a false police report and insurance claim for himself, he also conspired to do this for nine accomplices between 2007 and 2009.

A district court heard that in March 2007, he met a friend seeking treatment in Changi General Hospital after the bus he was in was involved in a mishap.

Hamzah offered help to file a personal-injury claim.

He roped in housewife Salijah Abdul Latif, 61, to pretend to have suffered injuries in the same accident. He told her

what to say to the doctors and how to make a false police report. He also accompanied her to the Riaz law firm to file a personal-injury claim for \$8,115.

He then roped in his first wife Robiah Sulaiman, 46, also a housewife, and another accomplice as phantom passengers.

In May 9 that year, he came across an accident between an SBS Transit bus and a motorcycle in Loyang Avenue. He got his second wife Salina Ahmad, 45, who runs her own cosmetics business, to claim that she had been injured in that accident.

He also pretended to have been a passenger and got law firm Benedict Chan & Company to issue a letter of demand to SBS' insurer - Tokio Marine and Fire Insurance Company - for \$10,921 for himself and \$12,921 for Salina.

He also instigated Sherin Mohd Irwan, 22, an assistant supervisor at a coffee outlet, and her mother Salijah to come aboard as phantom passengers.

On Nov 3, 2008, Hamzah was driving his car when it was hit by a taxi in Fort Road.

He persuaded a friend to file insurance claims for injuries and vehicle damage by pretending that Hamzah's car had collided



Hamzah Karim, 45, preferred to use bus accidents for his conspiracy because he could get more people to be phantom passengers.

ed with his mini-bus.

Among the fake insurance claims lodged by the nine accomplices for the three accidents, the largest one was \$64,508.

The court heard that many of the claims failed as the insurers, which included NTUC Income and India International Insurance, had become suspicious.

On April 12, all nine accomplices were jailed between six weeks and nine months for their roles in the conspiracy.

District Judge Toh Yung Cheong said he agreed with the prosecution that a deterrent sentence was appropriate as such crimes were difficult to detect and Hamzah had led a lot of people astray.

For conspiring to cheat, he could have been jailed for up to seven years and fined up to \$10,000. The maximum penalty for providing false information to the police is a six-month jail term and a \$1,000 fine.

khush@sph.com.sg