

Man gets 4 months for 'phantom' scam

He lied about fake passengers in car accident to cheat insurer

■ **BY KHUSHWANT SINGH**

ALTHOUGH he was alone in the car when it was rammed by a taxi, Tan Kok Seng told police he had four passengers.

The odd-job worker then got a law firm to file personal injury accident claims on behalf of three of the phantom passengers.

Yesterday, Tan was jailed for four months after pleading guilty to providing false information to the police and conspiring to cheat an insurance firm.

A court heard that Tan, 37, called alleged accomplice Ong Ai Peng, 48, a former tow-truck driver, after the accident in Yishun Avenue 2 in February 2008.

Ong arranged for a tow truck and accompanied Tan to seek medical treatment the next day.

He is also said to have convinced Tan to pursue the personal injury claim against the taxi driver through India International Insurance (III). Tan then filed the false police report.

Ong allegedly roped in his wife and two daughters as the phantom passengers. All three are believed to have pretended they suffered injuries such as whiplash. Each claim amounted to more than \$9,000.

In return for Tan's complicity, Ong promised to pay for repairs

to the car, the court heard.

But the insurance firm smelled a rat and refused to pay.

After internal checks, III reported 20 suspicious motor injury claims to the Commercial Affairs Department in January last year.

At least 17 people, including Ong, his 47-year-old wife and his two daughters aged 21 and 23, were charged with similar offences.

Only Tan and three others have been dealt with so far.

Last month, housewife Lim Mui Fong, 65, was jailed for two months for conspiring with Ong to cheat III over an accident in 2008.

In August, Lim Jit Meng, 47, and Foo Tze Chiang, 41, admitted similar offences. Lim was jailed for two months and Foo got four months.

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Tan pleaded guilty to the charges.