

Duo jailed for faking accident injury claims

'Phantom victims' in car crash insurance scam first of 17 taken to court

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THE first two people in a group of 17 taken to court over false motor injury claims were jailed yesterday.

Lim Jit Meng, 47, and Foo Tze Chiang, 41, pleaded guilty two weeks ago to conspiring with Ong Ai Peng, 47, whose case is pending, to dupe India International Insurance into settling their personal injury claims.

Lim, a sales promoter of electronic goods, was jailed for two months for claiming that he had been injured while in a taxi involved in a four-car collision in Sembawang in July 2008.

Foo, who also claimed to have suffered injuries in the accident as a passenger in one of the cars, was sentenced to four months in jail.

District Judge Jaspandar Kaur told the unemployed man that his sentence was higher because he got four friends to join in on the scam – an aggravating factor that she had to take into account.

The court heard that the duo pretended to be victims of the traffic accident in return for money.

After Ong found out about the accident – which occurred on July 15, 2008, along Sembawang Road and involved a

taxi and three other vehicles – he formulated a plan to file false insurance claims by using “phantom” passengers.

He approached an acquaintance, Lim Mui Fong, 65, Foo's mother, who was keen to make a fast buck. She shared the information with Foo, who was also interested and contacted Ong for more details.

Ong briefed him on the scheme and asked him to find more people to pose as passengers in the vehicles involved in the accident. Foo then roped in four of his former colleagues, including Lim.

Ong told them to go for a check-up at a clinic in Yishun the following day. There, he briefed and coached them on what to say to the doctor, who gave Lim and Foo two days of medical leave.

The duo passed the receipts and medical certificates to Ong, who instructed a



Foo (left) received a heavier sentence of four months in jail for instigating others to take part in the scam, while Lim was jailed for two months.



law firm to file personal injury claims with the insurer, demanding \$9,355 as settlement.

After perusing the documents, the insurer became suspicious and referred the matter to the Commercial Affairs Department early last year.

An investigation into the claimants

and screenings carried out led to a number of other suspicious motor injury claims being uncovered.

The next pre-trial conference for Ong and the other accused is on Sept 16.

Lim and Foo could each have been jailed for up to 2½ years and/or fined.

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