



# THE SUNDAY TIMES



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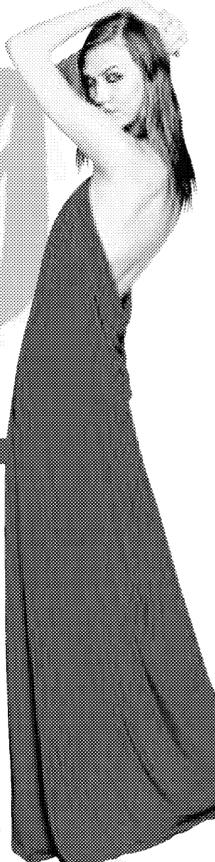


### THE REALLY



### STYLE ISSUE

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## Kate follows in Diana's caring footsteps

Kate Mansey

LIKE Diana, Princess of Wales before her, the Duchess of Cambridge is going on secret visits to the sick and the homeless.

In advance of an announcement naming the charities she will support as a royal patron, the duchess is already making what aides have described as "under the radar" trips.

The disclosure of her activities, which comes after a period of time spent away from the public eye, provides an intriguing pointer to her future approach to her royal duties.

A palace source said: "These are 'under the radar' trips so the duchess can learn about different charities. She still has a lot of work to do and the [royal] household has helped her draw up a schedule of visits that won't be publicised."

After Diana's death in 1997, many stories emerged about the personal bonds she had established with the sick and the down-and-out.

She regularly made secret visits to homeless shelters — sometimes accompanied by her sons, Prince William and Prince Harry — and on one occasion she helped to save a tramp from drowning after her car was flagged down in Regent's Park, central London.

Royal aides have asked the charities visited by the duchess not to talk about the event until she has announced which ones she will be supporting. In some cases the charity workers will not be aware of her visit until she turns up.

Her focus will be on the homeless, on disadvantaged young people, veterans' issues and conservation projects. One charity for homeless young people which may receive official support from her is Centrepoint — it already has William as its patron.

The royal couple will undertake an official engagement together at the end of the month and the duchess will then decide when to carry out her first solo engagement.

St James's Palace said: "The duchess is using the next few months to get to know a number of charitable and other causes better, so she can make well-informed decisions about her future role."

It added: "The duchess plans to meet a wide range of people and make private visits."



The Duchess of Cambridge has been making 'under the radar' visits to a number of charities

## Cable clamps down on top pay

Isabel Oakeshott and Robert Watts

NEW powers are planned to block excessive pay packages for chief executives amid mounting government concern about runaway salaries.

Vince Cable, the business secretary, wants to make it easier for ordinary shareholders to prevent FTSE 100 bosses being awarded huge sums if they are not delivering exceptional results.

He claims British companies have a "particular problem" with exorbitant pay and says shareholders need to step in. "The performance of companies has not demonstrably improved, yet people are being paid an awful lot more. There's something happening that isn't right," he said.

Average remuneration for FTSE 100 chief executives has quadrupled over the past 12 years, from £1m a year in 1998 to £4.2m last year. Their salaries have far outpaced increases in the FTSE 100 index, retail prices or remuneration for employees.

Cable spoke out at the Liberal Democrats' annual conference gets under way in Birmingham, with the party trailing on just 9% support in the polls. In an opening speech yesterday, the leader, Nick Clegg, tried to rally activists, declaring that the party was achieving a "remarkable amount" in government. However, a YouGov poll for The Sunday Times today reveals that 67% of the public believe Clegg is performing badly as leader, and almost half believe entering the coalition was a mistake for the party.

In an interview with The Sunday Times, Cable insisted there was no "armageddon-type situation" and that the party would bounce back.

Unveiling plans to crack down on chief executives' salaries in the private sector, he said there had been an "explosion" of pay at the top end at a

time when stock prices, which affect "millions of people", had not improved at all.

"You don't have this problem to anything like the same extent in Scandinavia, Germany, France. It's a particular feature of our markets. There is lots of evidence of reward for failure," he said.

Although people who hold shares in quoted companies can already vote on chief executive pay and pensions, they do so only when the salaries are already being paid. In addition, shareholder votes on pay and perks are not binding, meaning company boards can — and often do — ignore them. Members of the public are often outweighed by institutional investors such as pension fund managers who tend to back the management.

The business secretary has held meetings with campaign groups representing individual shareholders; company bosses; remuneration committees; and institutional investors to discuss how ordinary shareholders can be given more power.

The government has ruled out attempting to cap or fix salaries but could make it easier for shareholders to vote on pay in advance, and for their views to be binding.

Cable said: "We wouldn't want to fix salaries; it is not practical. The other route is to try to influence companies directly through their shareholders — getting the shareholders to be more active in influencing pay. We will in due course be setting out exactly how."

In Australia, a system has recently been introduced under which only 25% of shareholders need to object to chief executive remuneration to trigger a vote of confidence in the board.

The business secretary has been impressed by the willingness of FTSE

Continued on page 2 >>



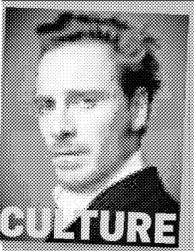
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## Fake death certificates net millions for tourists

Mazher Mahmood

AN investigation by The Sunday Times today exposes the illicit trade in fake medical reports and death certificates sold by corrupt foreign doctors to unscrupulous holiday-makers seeking to make false insurance claims.

Our undercover reporter was handed a series of falsified documents by doctors and medical officials in India that wrongly stated he had been treated for dengue fever, heart problems and a stomach complaint while on holiday.

Each would have enabled him to make claims for thousands of pounds on his health insurance by submitting the fake bills. Even more lucrative are death certificates that can be obtained for as little as £800.

One, bearing the name of the reporter and apparently stamped by a registrar from the north Indian state of Uttar Pradesh, could have been used to claim hundreds of thousands of pounds.

The Sunday Times launched its investigation after being tipped off about the secret trade by a whistleblower. Health insurance fraud by tourists is spiralling, leaving honest holidaymakers to foot the bill through higher premiums.

Insurers detected false claims worth £6m last year, yet experts say this represents only a fraction of the total.

Even when false claims are discovered, the insurers are deterred from pursuing prosecutions because of the time and cost involved. Our investigation uncovered:

✎ A dentist who provided a document wrongly claiming our reporter had spent six days in hospital with the tropical disease dengue fever, along with a forged invoice for 130,700 rupees (£1,800).

✎ The owner of an ambulance firm who, for just £800, had offered to provide a forged death certificate.

✎ A tout, one of many who introduce western "clients" to corrupt medical officials, who provided a fake death certificate apparently signed and stamped by an official registrar.

✎ The owner of a clinic who filled out nine separate medical records providing details of a fictitious stomach complaint along with a falsified bill of 180,220 rupees (£2,400).

Medics cash in on 'dead man walking' racket, pages 10-11

## Baad news for sheep farmers

Kevin Dowling

THEY were the sheep that passed in the night. A 1,500-strong flock has been spirited away in the dark from fields in Lincolnshire in what is believed to be the biggest case of rustling in Britain in modern times.

The theft at Stenigot near Louth, which fleeced the farmer of an estimated £100,000, is the latest in a spate of crimes driven by the rising price of lamb.

The level of organisation needed to carry out last weekend's operation has surprised insurers and police.

"It would have involved shepherds, up to five articulated lorries and three men with each truck," said a spokesman for NFU Mutual,

the insurance company. "There would have been a lot of whistling and calling to the dogs. It is a remarkable achievement."

He added that even in broad daylight experienced shepherds would find it hard to move so many animals in less than three hours.

The company estimates the cost of sheep rustling has risen more than fivefold in the past year. It says thefts of 100 to 200 animals have now become common and has received 142 claims for rustling in the first six months of this year, compared with 156 for the whole of 2010.

There is money to be made from lamb. The cost of 1kg (2.2lb) of British chops has gone up almost 40% in three years, from an average of 1.039p in

Continued on page 2 >>

## State schools still university losers

Jack Grimston

THE government's attempt to "socially engineer" the intake of top universities in favour of state schools is failing. Private schools have this year maintained, and in some cases tightened, their grip on places, according to an exclusive study.

At universities including Durham, Exeter, the London School of Economics and Warwick, a greater proportion of independent school applicants were offered places in 2011 than last year.

At some, including Birmingham, Exeter and Southampton, more than 80% of those applying from the private sector received offers. The performance of priv-

ate schools has been attributed to their A-level strength. Despite educating just 7% of all pupils, independent schools gained 30% of A-level A\* grades this summer. They often concentrate on the traditional academic subjects, such as maths, physics, biology and languages, that are demanded by leading institutions.

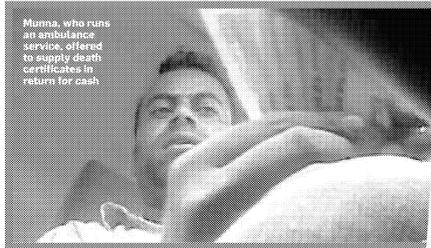
This exam success appears to have largely cancelled out a campaign to push down private school admissions that was spearheaded by Nick Clegg, the deputy prime minister. He has accused the leading universities of promoting "social segregation".

The findings, based on data from schools in the

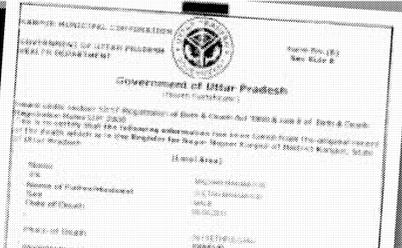
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# Medics cash in on 'dead man walking' racket

Indian doctors are helping tourists with an insurance fraud that costs millions. Mazher Mahmood goes undercover to reveal how it's done



Mazher Mahmood, who runs an ambulance service, offered to supply death certificates in return for cash



The death certificate handed to The Sunday Times



£2.2m Monthly tried to lobby a death by a payout

Nosheen Chughtai received a 51-week suspended sentence for her part in an attempted medical fraud



Dr Vinod Raina wrote false medical papers as our reporter watched

Dr Deepak Solanki boasted of being able to obtain a hospital stamp

"COME on, we can have a beer at our clinic," suggested Dr Vinod Raina. He had plenty of reason to celebrate. Moments earlier Raina had pocketed 41,450 rupees (£550), his fee for providing nine fake medical reports that could have allowed the patient to make false claims on his medical insurance. Raina, who scribbled out the falsified papers as our undercover reporter watched, is one of a succession of doctors exposed by a Sunday Times investigation into the secret trade in forged medical documents costing the insurance industry millions of pounds. Another is Dr Deepak Solanki, a dentist who operates

from a clinic in Palam, close to Delhi's international airport. Last week he handed over documents falsely detailing how our reporter had been hospitalised for six days — three in intensive care — after contracting dengue fever, an infectious tropical disease sweeping the Indian subcontinent. He claimed the medical notes, bearing the letterhead of Indraprastha Apollo, a private hospital, had been signed by a senior doctor. Reading from the report, he said: "It's from Apollo hospital. You were admitted on the 20th. You had a lot of fever, chills and vomited once. You had a rash... tests were advised." He added: "You had dengue

shock syndrome. Date of admission 22nd, date of discharge 27th... You were in ICU for a couple of days." The document, bearing the name of an alleged hospital consultant, was accompanied by a hospital invoice for 130,700 rupees (£1,800) that could have been reclaimed from insurers. As he handed us the paperwork, Solanki said: "There will be no problem. It's signed and has the hospital stamp." There is no suggestion that the Apollo hospital was either involved in or had knowledge of the fraud. A spokesman told The Sunday Times that an investigation into our claims had been launched. Days before handing us the paperwork, Solanki, who was introduced to our reporter by one of the touts who operate around Connaught Place, one of Delhi's commercial centres, boasted that he could arrange fake medical documents. "There is an MD medicine at a hospital, I can get stuff made there," he bragged. "We can

show you were admitted there for a few days. Kidney stones is one thing that cannot be proved, nothing shows up afterwards with clear x-rays." Listing both the costs of the fraud and its potential profits, he added: "The doctor charges 20,000 rupees (£270) and I will also take some, at least 5,000 rupees (£67), and we will show [on the invoice] 150,000 rupees (£2,000)." Solanki received a deposit of 2,000 rupees (£27) at the first meeting. After the ailment was changed from kidney stones to dengue fever he received a further 20,000 rupees (£270) for the paperwork. Confronted about his actions by The Sunday Times, Solanki said: "I don't remember any such patient. There are hundreds of patients a day. How can I remember every patient?" Reminded that he had handed over a report showing our reporter had been treated for dengue fever at the Apollo hospital, he said: "I didn't sell any fake report. The report was original. I think I gave that report. He had dengue fever. He was treated by my fellow doctor." The insurance industry is aware of the threat posed by fraudulent health claims from India, yet there have been only a handful of prosecutions. John Saunders, head of Linden Claims International, a Berkshire company that specialises in detecting medical insurance fraud, uncovers about six bogus claims in India each month. His firm has found more than 150 cases of faked deaths over the past 20 years. "UK insurers have been aware for a long time how easy it is for people to obtain fake documents in India to make medical claims," he said. "The average claim for medical expenses is between £400 and £8,000. People hope the insurance claim will pay for their holiday.

writing, he even swapped pens, using both blue and black ink, to create the impression that the papers had been filled out on different days. At one point Raina, who had demanded a fee of 2% of the total fake bill, asked, "Shall I

add an ambulance charge?" before inflating the fake bill by 12,750 rupees (£170) to cover the cost of unprovided transport. After stamping and signing each medical report, he said: "This is a bill of 180,200 rupees (£2,400). You asked for 150,000 rupees (£2,000), I gave 180,000, so 30,000 (£400) I gave premium. I have given you a great package." Eager to pocket his fee, Raina personally drove our reporter to a nearby cash machine. Having been paid, he ventured into a shop to buy several bottles of beer. "Buy a bottle of beer and drink on the street," he said. "That's the best thing you can do in India." Raina then suggested to our reporter that he share the beers with him back at his clinic. The offer was declined. On Friday Raina had an altogether more sobering experience when The Sunday Times challenged him over his actions which were all captured on video. Despite the

evidence, he denied having provided a false medical report. "It's not possible on earth," he insisted. "It did not happen. We have a very strict system here. When a patient comes here we see what are the symptoms. Food poisoning is common. "I remember that guy [the reporter], he was having serious food poisoning. He had come from some other country, I don't remember from which place he had come. "He had food poisoning, he had taken some food from some of the restaurants and he was vomiting like anything. I visited his place a number of times. "Try to understand, he had that disease, he was suffering from loose motions or something. Food poisoning, it is a serious disease in India." With the potential rewards to corrupt doctors and claimants running into millions of pounds, health fraud in India is another affliction in need of urgent treatment.

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**Claims by numbers**

Medical expense claims (000s)

Cost of claims (£m)	2004	2005	2006	2007	2008	2009	2010
2004	74	120					
2005		156	248				
2006			179	287			
2007				208	320		
2008					250	328	
2009						261	378
2010							275

**Overseas health insurance in numbers**

£5.3m Weekly cost to insurers of emergency care

£6m Value of fake claims detected by insurers

23 Number of false death cases uncovered last year

270 Percentage increase in cost of medical claims between 2004-10

6,500 Number of overseas travel insurance claims received weekly in 2009-10

Source: Association of British Insurers

make your death certificate in a few weeks." A source at the Lok Nayak hospital yesterday confirmed that the document passed to us by Muna was genuine. There is no suggestion that the hospital authorities knew of or are involved in any fraud. When we detailed our allegations to Muna during a telephone conversation, he swore and hung up. Previously, a tout had handed our reporter a completed death certificate, ostensibly issued on behalf of the government of Uttar Pradesh. Bearing two signatures and the stamp of an official registrar, it stated that he had died in Kanpur, northern India, on June 9 this year. We did not pay the tout. Earlier, the middleman told our reporter: "We supply genuine doctor's reports and hospital bills that no insurance companies can question. A lot of English tourists as well as Indians who live in the UK and visit here on holiday go for it." Saunders said: "We are finding lots of cases of deaths of people who don't even exist. In a recent case a man had been invented on paper, complete with an electoral roll entry, household bills and he was even registered with a local GP. "The man was subsequently shown to have died on holiday in Ahmedabad in India. The beneficiary in Northolt [west London] stood to gain in excess of £1m on life insurance policies, but we found that a corrupt doctor in India had issued a fake death certificate." A few cases have come to court. They include the successful prosecution of Sharanjit and Geta Gill who were each jailed for two years in December 2006. Luton crown court heard how they had tried to defraud insurers out of £600,000 by falsely claiming Sharanjit had died of a heart attack while on holiday in India. In January this year Rozema Butt, a businesswoman from Hornchurch in Essex, was jailed after her bid to secure £2.2m from insurers by pretending to have died from dehydration in Pakistan was exposed when officers found her fingerprints on her own death certificate. She was jailed for 25 months at Southwark crown court after admitting three counts of conspiracy to defraud while her husband, Mohammed Butt, a trainee policeman who helped with the deceit, received a sentence of 18 months. Her niece Nosheen Chughtai was found guilty of conspiracy to defraud and given a 51-week sentence suspended for two years. Saunders reviewed all the documents obtained during our investigation and confirmed that they all appeared to be genuine. "The medical records are exactly the types of documents that I have seen many, many times before," he said. Across India touts target

western tourists, including the estimated 250,000 Britons who visit the country annually. For the Association of British Insurers said: "All insurers treat detecting fraudulent claims very seriously. They are determined to reduce the scope for fraudulent claims to protect their honest customers." The threat of detection has had no effect on Raina. During

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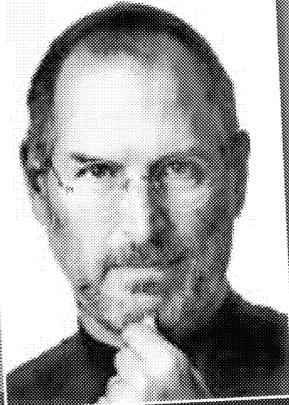
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# THE SUNDAY TIMES

Steve Jobs by Walter Isaacson



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### 'Crash for cash' gang smashed

Mazher Mahmood

AN undercover investigation by The Sunday Times has led to the arrest of a gang who stage car crashes to make false insurance claims. It is part of a nationwide fraud costing motorists £350m a year.

The fraudsters, who ostensibly run a legitimate accident claims firm, arranged for a car provided by this newspaper to be written off in a staged crash. They advised our undercover reporters about maximising their return by submitting false insurance claims for the car and multiple personal injuries, potentially worth at least £6,000.

They also provided a "victim" who paid a fee for his car to be involved in the crash and who, before even seeing the damage to his vehicle, submitted car insurance and multiple personal injury claims.

After being given our dossier of evidence, police raided the

▶ THIS SECTION

Give me the keys, I'll call when the crash is done

▶▶▶

company and several addresses across London on Friday. Five men were arrested and all later released on police bail.

The Sunday Times began its investigation after a source told us about a so-called "crash for cash" scam operating from Thames Management Solutions (TMS) in east London. "Crash for cash" crimes add £44 to the cost of every motorist's car insurance premium. Comprehensive cover last year rose to an average of £843. Police say at least 30,000 staged crashes take place annually.

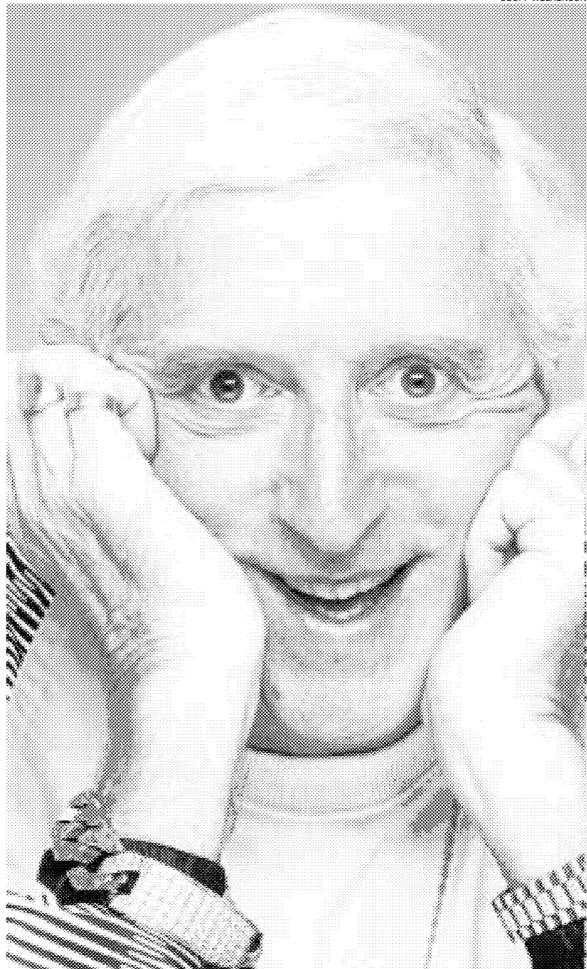
During several meetings Joshim Uddin, who claimed to be managing director of TMS, and Shahidul Zakaria, an associate, arranged for a Vauxhall Astra supplied by The Sunday Times to be written off in a crash and for fake insurance claims to be made.

Uddin also provided our reporters with an annotated Google map and sketch of the scene where the crash took place. He schooled our investigator on what to say when insurance claims were made.

Detective Superintendent Bob Wishart from City of London police said: "Crash for cash fraud puts lives at risk and costs insurance companies hundreds of millions of pounds every year."

### GODDBYE, GUYS AND GALS

GEOFF WILKINSON



Sir Jimmy Savile, the cigar-smoking television presenter best known for his show Jim'll Fix It, has died at the age of 84. The royal family joined celebrities in paying tribute to the former DJ who raised millions for charity Jim's final Fix It, page 3

## All women get right to caesareans

Sarah-Kate Templeton  
Health Editor

ALL women will soon have the right to give birth by caesarean section even if there is no medical need.

For the first time the National Health Service will have to make the operation available to all healthy women who are capable of giving birth naturally.

The new guidelines, from the National Institute for Health and Clinical Excellence (Nice), will be published next month.

Previously it was believed that women should give birth naturally unless there was a medical reason for a caesarean section. Although there have been cases where women have persuaded doctors to perform the procedure as a matter of preference, these were the exception rather than the rule.

Nice will rule that caesarean sections have become so safe that women should be given the choice of giving birth naturally or surgically.

Dr Bryan Beattie, a consultant obstetrician who helped to draw up the existing Nice guidelines, said: "It is a huge development in terms of allowing women to make an informed choice.

"Ten or 15 years ago there may have been a better

argument for saying no. But caesarean sections have become much safer. We have closed the gap to the extent that you really do have to bring in maternal choice as part of the decision-making process."

Obstetricians who do not believe in caesarean sections for non-medical reasons will be required to refer women who want the surgery to NHS doctors willing to perform the procedure. Some doctors admit they have ethical difficulties in carrying out surgery when there is no medical need.

Doctors are also concerned about the cost to the NHS. A caesarean section is estimated to be £800 more expensive than a natural delivery. Health economists have calculated that reducing the caesarean section rate, currently about 25%, by one percentage point could save the NHS £5.6m a year.

They admit the analysis does not account for the costs to the NHS of injuries, such as urinary incontinence, caused during natural birth.

Despite the guidance, women in some areas may still be refused caesarean sections because trusts will claim they cannot afford them.

Dr Mark Porter, a consultant obstetric anaesthetist, said: "They are intending to create an obligation upon the NHS to provide for every woman to

have [the option of] an elective caesarean section. It is potentially quite expensive and hugely controversial.

"The problem is that we have got so good at doing caesarean sections, and we do so many of them, the evidence has genuinely shifted."

Women who request a caesarean section on the NHS will be encouraged to discuss their reasons with doctors and midwives. If they still wish to have a surgical birth, they will be given one.

The change has been welcomed by groups representing women who have been injured while giving birth naturally.

Maureen Treadwell, of the Birth Trauma Association, said: "The guideline has got rid of some of those absurd risks women were being told about. The risks are being more even-handedly presented.

"It will be an amazing step forward in terms of women's right to what happens to their bodies."

The new guidance is likely to be opposed by some midwives and natural birth campaigners.

Cathy Warwick, a professor at the Royal College of Midwives, refers to caesarean sections for non-medical reasons as "inappropriate."

She said: "We are confident that when women are fully

Continued on page 2 ▶▶

## Huge gold heist in Libya

Sara Hashash

IT is being described as one of the biggest heists in archeological history.

A priceless collection of 7,700 gold, silver and bronze coins from ancient times — known as the Treasure of Benghazi — was stolen when a gang drilled through the concrete ceiling of an underground vault.

An expert described it last week as "one of the greatest thefts in archeological history", with many of the

items dating from the time of Alexander the Great.

It is impossible to give a value for the hoard but a single ancient Greek coin from Carthage was sold this month for the record price of £268,000 at auction in Paris.

Metal storage cupboards at the National Commercial Bank of Benghazi had been smashed open and the red wax seals on the wooden trunks housing the collection were broken.

The gang had concentrated on the ancient

treasures, leaving items of lesser value untouched.

The Benghazi raid had occurred soon after an arson attack on the bank. At first this was believed to have been part of the uprising against Muammar Gaddafi, but it may have been linked to the well organised robbery, which took place in May.

At the time the city was battling for survival against Gaddafi's troops. Benghazi had been the first city to fall to the rebels but still came

Continued on page 3 ▶▶

## May says judges too soft

Isabel Oakeshott  
Political Editor

THE home secretary has launched a scathing attack on British judges, accusing them of being overzealous in their use of the Human Rights Act.

Theresa May claims courts are going further than the European Court of Human Rights itself when considering immigration appeals, citing a case in which a woman was allowed to remain in Britain because she "did not feel a close bond" with her Kenyan mother.

In a letter seen by The Sunday Times, May says judges have abandoned a key principle of the "right to respect for family life" and are allowing too many illegal immigrants to remain on the grounds that their companions might suffer if they are forced to leave.

"There is now a divergence in approach between the UK courts and the European Court of Human Rights in Strasbourg over whether the family of a person facing removal from the UK can live elsewhere, and the weight to be given to family rela-

tionships formed whilst migrants are knowingly breaking immigration laws," May writes.

Thousands of illegal immigrants cite article 8 of the Human Rights Act to fight deportation. May's admission that British judges have become too lenient will increase public pressure for an overhaul of the laws.

It will deepen her rift with Kenneth Clarke, the justice secretary, who has dismissed suggestions that article 8 is being abused. Earlier this

Continued on page 2 ▶▶



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# Give me the keys; I'll call when the crash is done

**Mazher Mahmood exposes a gang that has grown rich by fixing car accidents – a scam that costs every motorist £44 a year**

JOSHIM UDDIN is proud of his success. Born in the city of Sylhet in northeast Bangladesh, he boasted to *The Sunday Times* of how he now lives in Greenwich, the well-heeled southeast London borough chosen last week as one of the world's must-see spots for 2012 by the travel guide *Frommer's*. "Greenwich is nice," Uddin, 28, said as he explained how his businesses had an annual turnover of £1m. "Nice garden, one acre."

explained how he had a Vauxhall Astra Envoy, registered in September 2005 and worth about £1,500, which he had been unable to sell. Having established that the car's owner had comprehensive insurance with no previous claims and would be prepared to accept liability for any accident, Zakaria explained: "What I can do... obviously you are going to take the blame. You will get your car money, total loss, whatever it is, £1,000, £2,000, whatever the value of the car, that's what you get, yeah, plus personal injury."

Personal injury, you [the driver] don't get it, whoever is in the car, say a passenger. So you could have two, three, yeah. So if there's three people, say, for instance, £2,000 each." Pressed further about details of the staged crash, the spiky-haired Zakaria, dressed casually in a grey hooded top, explained how he had a client willing to pretend to be the victim of the accident, adding: "You're not going to be driving. After the accident, when we've done it, you go into your car – you jump into the driver's seat."

"The other guy jumps into his car and then you guys sort the claim out, take the details... After this incident happens you won't see me. I will be gone."

Zakaria, who promised that the Astra would be an insurance write-off, said the fake accident would take place on a public road and assured the reporter: "I've been doing it for 10 years."

Alerted by an informant about the illegal activities at Thames Management Solutions (TMS), a firm that offers advice on insurance claims, undercover reporters arranged a meeting with Uddin and his associate Shahidul Zakaria. In TMS's well-appointed first-floor offices in London's former docklands, a reporter



Joshim Uddin provided a Google printout and a sketch of the scene where the crash was faked

The conversation then turned to potentially lucrative, but entirely false, personal injury claims. Asked whether he could provide any doctors who were aware of the scam and who would provide evidence supporting a fake claim, Zakaria claimed: "Yeah, we've got our own doctors."

He advised our reporter to tell any doctor approached after the accident that he was suffering from neck, shoulder or back pain, adding: "They give you paracetamol or painkillers. You take them home and chuck them in the bin."

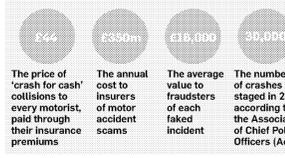
Emerging from his office, the balding Uddin, who, according to Companies House, resigned as a director of TMS in July but who handed out business cards describing himself as its managing director, said any personal injury claim could be boosted if we said the accident had led to a loss of libido.

"You can say, 'Look, I can't have sex with my wife; now I'm scared to have sex with my wife,'" he said with a chuckle.

"I swear people have done that and they've got a lot of money." For Uddin and Zakaria it is a good business. They are paid a fee by the driver whose car is struck for staging the accident. TMS is also paid a handling fee for representing the driver when he submits his insurance claims.

The firm also profits from the same driver through towing, storage and a courtesy car, the costs of which it recoups from the insurers.

### Highway robbery



Five days after the initial meeting, our investigators – posing as the "driver" and his "friend" – again met Zakaria, this time in a dingy street close to the TMS offices. The plan for our reporters to witness the crash had changed, but Zakaria, dressed in jeans, was anxious to allay any fears we might have.

"We're going to do the crash at night in the dark when there is nobody about," he said, standing in the dim light from a street lamp. "You don't really have to be there. Don't worry, I will do it all for you when it's safe and we can meet up."

"I'll show you where the accident took place, give you a sketch and introduce you to the other party that you crashed your car into. Give me the keys and I'll give you a call when the job is done."

True to his word, Zakaria rang two days later to say the staged crash had taken place and requested that our under-

cover reporters come to inspect the damage. The following Tuesday the reporters met Uddin, who handed over an annotated Google map printout of a junction in East Ham, east London, where the crash had supposedly taken place, along with a sketch detailing how the fictitious accident – involving the Astra and a Lexus owned by the supposed victim – had happened.

After providing details of what we should tell our insurers, Uddin, now wearing a smart shirt and tie, said: "Including you, there were three people... You will get at least £4,000 for injuries, minimum. I will give you a solicitor... You will get money for the car, whatever it is, £1,800 to £1,900, I think. When you get the money for the car, I'll take around two or three weeks. When you get the money after a couple of weeks, I will sort out your injury claim."

He explained that he had already submitted a claim on behalf of the other driver and that his insurers had been told that the accident had occurred at 5.20pm on October 21. He added that he had supplied the man with a courtesy car from his own fleet. He urged our reporter to visit his own GP to report his "injury" and for the passengers falsely claimed to have been in the car at the time to do the same.

"I'm going to handle your case, not this company [TMS]," he said, detailing how he would need only a form of identification and the National Insurance numbers of each of those claiming. "I do have more companies, on the side, you see. Don't mention Thames when [the] solicitor calls. I'll arrange my solicitors, my legal aid solicitors, to call you."

Pointing to his sketch, Uddin ran through what the reporter should tell his insurance company. Using a combination of English and Urdu, he said: "Stopford Road, E7 [sic] yeah? Astra there. You were coming from here and going

done, just approved licence." Asked if he had previously overseen "crash for cash" scams where insurers had paid out, Uddin replied: "Yeah, yeah. I've done it [for] quite a few years. It's not going to be a problem. Don't worry."

He then took our investigators to Thames Body Work, a garage in Chadwell Heath, East London, which he said he had bought three months earlier



Rafiqur Miah, owner of one of the cars involved, and Uddin, right, are led away by police

there towards Plaistow. The hit was here; this was the time.

Uddin then drove our reporters to the fictitious crash scene in a Vauxhall Vectra, another of his fleet of hire cars, claiming en route that he had recently gone into the insurance business with one of Britain's largest insurance companies. "It was approved two weeks ago; we wasn't before [sic]. This deal is

done, just approved licence."

Asked if he had previously overseen "crash for cash" scams where insurers had paid out, Uddin replied: "Yeah, yeah. I've done it [for] quite a few years. It's not going to be a problem. Don't worry."

He then took our investigators to Thames Body Work, a garage in Chadwell Heath, East London, which he said he had bought three months earlier

and where the Astra and Lexus were stored.

When a reporter expressed surprise at the apparent lack of damage to the Astra's side passenger door, Uddin reassured him: "I'm telling you, it's over, I'm telling you. Don't question me, boss. If you don't get your money, I will pay you."

He added: "This is damaged, the door. In this condition your car is a write-off because the mileage is high. It would cost

around £1,800 to repair this, replace the bumper, this, this, this. So what they will do is that they will write it off."

The Lexus, registered in 2003, had sustained damage to its wing, bumper and headlight which had also rendered it a write-off. When our reporter contacted its owner, Rafiqur Miah, ostensibly to exchange insurance details, he admitted paying TMS to stage the crash. Arriving in his BMW courtesy car, Miah said: "Joshim

[Uddin] did the accident for me. I haven't seen the damage to the car but my claim has been submitted. I have said I was in the car with my wife and three children, two girls, one boy, but I don't know if I will get full money for their claim because they are under 16."

The total cost to insurers of replacing the two vehicles, paying out on personal injury claims and subsidiary costs, including the price of towing, storage and courtesy hire car,

could have been £20,000. So it is perhaps unsurprising that the cost to insurers of staged crashes is estimated to have soared from £200m to £300m in the past five years.

In April 35 people were convicted for their roles in a "crash for cash" gang based in Luton, Bedfordshire, that netted £5.3m. Last month two brothers, Rezaun and Behan Javed, were handed prison sentences of six and five years for their part in a similar scam

that accrued almost £1m. According to the Association of British Insurers, £410m of motoring fraud has been detected since 2006, a period during which there have been 536 arrests and 133 convictions.

As Zakaria and his gang face a police investigation, he may be considering the warning he issued during his first meeting with our undercover reporters when he said: "If we get caught, we will be locked behind bars for 10 years."

### Faking it

THE "crash for cash" scam was first identified a decade ago when the fraudsters' preferred strategy was the so-called "rear-end shunt" involving a corrupt driver or a hired stooge braking hard, forcing an unsuspecting motorist to drive into the back of them.

The criminals' new tactic involves both drivers, the first posing as the motorist who causes the accident, the second as the innocent "victim". Criminals, who receive a fee or percentage of any insurance payout, arrange for the cars to be crashed, often by crooks experienced in ensuring that the collision renders both cars write-offs.

The owners then exchange insurance details as they would in any genuine accident and alert their respective insurance companies, claiming for both the cost of the vehicles and for fabricated injuries to themselves and fictitious passengers.



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