

NEWS RELEASE

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FINAL MEMBERS OF CRASH FOR CASH' GANG SENTENCED TO OVER 6 AND A HALF YEARS' IMPRISONMENT

Nineteen people in total have this week been sentenced after one of the biggest investigations of its kind uncovered a 'crash for cash' insurance fraud scam.

Mohammed Patel, the man at the heart of the scam, was sentenced to imprisonment on 21 October 2009 for four and a half years at Manchester Minshull Street Crown Court. The remaining defendants were sentenced during the two days that followed totalling the gang imprisonment to over 11 years.

Details of defendants below.

Between 2005 and 2008, it believed Patel was the driver in at least 92 deliberately forced collisions. On each occasion he would lead the other driver to believe they were at fault.

The police investigation, supported by the Insurance Fraud Bureau, has exposed a scam that could have led to an exposure to insurers of millions of pounds.

In 2005, workers at an office block at the Eden Point roundabout on the A34 in Cheadle became suspicious at the alarming regularity with which collisions were taking place at the same spot on the roundabout.

They noticed the collisions were always at low speed, and often, the same man was driving.

AXA insurance, one of the companies affected by the scam, investigated a number of the claims. In January 2008, the findings were presented to Greater Manchester Police.

The investigation revealed Patel deliberately caused collisions for whichever client was willing to give up his car keys and insurance details. He would be paid a fee while the claimants demanded compensation for personal injury, courtesy cars and legal fees at the expense of the other party's insurers.

In some instances, the damage to the cars being used was fabricated, and on occasions exaggerated.

From his earnings, Patel treated his girlfriend at the time, Ettorina Hay, to a number of gifts, including cash, two luxury cars and foreign holidays.

Sergeant Mark Beales, from the Specialist Operations Branch, who has led the police investigation said: "Patel was prepared to put lives in danger to make money.

"This abuse of the insurance claims system has implications for all law-abiding road users.

"I have no doubt that people driving on the roads of Greater Manchester are safer with this individual behind bars.

"The message is clear to anyone who thinks they can earn a living from a life of crime. There is nothing glamorous about being behind bars.

"We will pursue not only criminals like Patel, but those who have also benefited from his criminality, such as Ettorina Hay, who turned a blind eye to what paid for the luxurious life she enjoyed.

"Patel and Hay now face proceedings under the Proceeds of Crime Act."

John Beadle, Chairman of the Insurance Fraud Bureau, commented: "This demonstrates the power of the collective and the results that can be achieved when the public and private sector work closely together. Together with the police, we will continue to find, expose and pursue those criminal gangs involved in this kind of criminal activity.

"The cost of insurance fraud adds on average £44 to every policyholder's insurance premium annually. We would like to commend the office workers who spotted this dangerous activity for their vigilance and "public-spiritedness". We would urge anyone with information on insurance fraud to call the Bureau's free and confidential Cheatline on 0800 3282550 or report it online at <http://www.insurancefraudbureau.org/report>."

REMAINING DEFENDANTS

Rashid Shaikh (born 4/6/80) of Victoria Road, Dewsbury was found not guilty of conspiracy to defraud after a trial.

Qasar Akhtar (born 9/08/83) of Deane Avenue, Bolton pleaded guilty to conspiracy to defraud, in connection with a claim following a collision on 14 September 2005, involving a Lexus being driven by Patel. He was jailed for eight months.

Asif Akhtar (born 27/11/80) of Deane Avenue, Bolton pleaded guilty to conspiracy to defraud, after claiming he was the driver of a Lexus at a collision on 14 September 2005. Patel was driving this car. He was ordered to carry out 200 hours unpaid work.

Naheed Akhtar (24/04/79) of Bradford Road, Bolton pleaded guilty to conspiracy to defraud. Naheed owned the Lexus being driven by Patel at a collision on 14 September 2005. She was ordered carry out 200 hours unpaid work.

Khalid Akhtar (born 1/02/59) of Deane Avenue, Bolton, pleaded guilty to conspiracy to defraud, in connection with a claim following a collision on 14 September 2005, involving a Lexus being driven by Patel. He was ordered to carry out 100 hours unpaid work.

Khalid Akhtar is the father of Naheed, Asif and Qasar.

Iqbal Khan (born 20/03/60) of Argo Street, Bolton, pleaded guilty to conspiracy to defraud, in connection with a collision on 25 October 2005, involving an Audi being driven by Patel. Iqbal owned the car at the time. He was sentenced to eight months in prison.

Ershad Khan (born 1/11/86) of Argo Street, Bolton, pleaded guilty to conspiracy to defraud, in connection with a collision on 25 October 2005, involving an Audi being driven by Patel. He was sentenced to nine months in prison.

Abdul Ghafoor (born 31/01/51) of Parkhills Road, Bury, pleaded guilty to conspiracy to defraud, where he claimed was the driver of a Toyota Yaris being driven by Patel. This car was involved in a collision on 11 November 2005. He was sentenced to six months in prison.

Shahid Latif (born 11/9/79) of Chadderton Way, Oldham, pleaded guilty to conspiracy to defraud, where he claimed he was the driver of a Mercedes CLK involved in a collision on 11 November 2005. Patel was actually driving the car. He was sentenced to six months in prison.

Abdul Latif (born 3/08/52) of Chadderton Way, Oldham, pleaded guilty to pleaded guilty to conspiracy to defraud, where he claimed he was a passenger in the Mercedes CLK involved in a collision on 11 November 2005. Abdul is Shahid's father. He has been ordered to observe

a strict curfew for three months.

Mohammed Hafizur Rahman (born 27/12/86) of Trafalgar Street, Oldham pleaded guilty to conspiracy to defraud insurance companies between 1 October 2005 and 9 May 2008. He was sentenced to six months in prison.

Sayam Ahmed (born 24/8/87) of Norman Street, Oldham pleaded guilty to conspiracy to defraud insurance companies between 1 October 2005 and 9 May 2008. He was sentenced to six months in prison.

Abdul Haque (born 11/6/82) of Gowers Street, Rochdale, pleaded guilty to conspiracy to defraud insurance companies, between 1 September 2005 and 18 July 2008. He has been sentenced to six months in prison.

Sazadul Haque (born 2/01/84) of Gowers Street, Rochdale pleaded guilty to conspiracy to defraud insurance companies, between 1 September 2005 and 18 July 2008. He has been sentenced to six months in prison.

Parves Miah (born 27/7/82) of Weedon Street, Rochdale pleaded guilty to conspiracy to defraud insurance companies, between 1 September 2005 and 18 July 2008. He has been sentenced to six months in prison.

Mohammed Yasser Asghar (born 17/07/86) of Barton Road, Stretford admitted a conspiracy to defraud insurance companies between 1 July 2008 and 17 April 2009, with others, including Mohammed Patel. He was sentenced to one year in prison.

Mohammed Yousaf Arif (born 16/08/76) of Barton Road, Stretford admitted a conspiracy to defraud insurance companies between 1 July 2008 and 17 April 2009, with others, including Mohammed Patel. He was sentenced to 5 and a half months in prison.

Peter Mondol (born 15/9/75) of Grand Union Way, Eccles pleaded guilty to a charge of conspiracy defraud insurance companies between 1 January 2005 and 20 March 2009, with others, namely Mohammed Patel. He was sentenced to 200 hours unpaid work.

Irfan Zeria (born 5/1/82) of Edilom Road, Crumpsall pleaded guilty to a charge of conspiracy defraud insurance companies between 1 January 2005 and 20 March 2009, with others, namely Mohammed Patel. He was ordered to carry out 100 hours unpaid work.

The following people were not sentenced:

Ettorina Hay (born 21/06/80) of Kirkby Road, Bolton pleaded guilty to two counts of possession and conversion of criminal property. She is due to be sentenced on 18 December 2009.

Ifan Ahmed (born 30/06/1986) of Colne Road, Burnley admitted a conspiracy to defraud insurance companies between 1 July 2008 and 17 April 2009, with others, including Mohammed Patel. His sentencing has been adjourned until Wednesday 28 October 2009.

Mohammed Asif (born 31/03/88) of Barton Road, Stretford admitted a conspiracy to defraud insurance companies between 1 July 2008 and 17 April 2009, with others, including Mohammed Patel. His sentencing has been adjourned until Wednesday 28 October 2009.

Mohammed Fazeel Arif (born 24/08/82) of Barton Road, Stretford admitted a conspiracy to defraud insurance companies between 1 July 2008 and 17 April 2009, with others, including Mohammed Patel. He has been granted a trial issue on 5 November 2009.

Chaudhry Nadeem Iqbal (born 05/11/78) of Colbran Street Bury. He pleaded guilty to a charge of conspiracy to defraud insurance companies between 1 July 2008 and 18 November 2008: His sentencing has been adjourned until Wednesday 28 October 2009.

Farid Rabbani (born 19/2/77) of Andrew Street, Bury, pleaded guilty to conspiracy to defraud, where he claimed was a passenger in the Yaris involved in a collision on 11 November 2005. He failed to attend and the judge has issued a warrant for his arrest.

BACKGROUND

On 11 November 2005, Patel, driving a Toyota Yaris, stopped suddenly at the Eden Point roundabout when no traffic was present, forcing a man driving his work van to crash into the back of it. The man in the work van appeared to be at fault and an insurance claim was submitted.

This Yaris belonged to a man called Abdul Ghafoor, who claimed to be driving at the time of the collision, and said he was with his friend Farid Rabbani. Both went on to file claims for personal injury, courtesy cars and well as costs for damage to the car. In reality Mohammed Patel and Qasar Akhtar were the driver and passenger.

An hour after this collision, the same thing happened at the same spot, this time with Patel driving a Mercedes CLK, belonging to Shahid Latif. Patel slammed on the brakes and this time a lorry fell victim to his scam.

The Mercedes was driven from the scene with no visual damage but ten days later, when an insurance engineer examined the car, it had extensive rear damage. This damage was caused after the collision.

Following this collision, workers from the office block from the Eden Point roundabout confronted Patel and told the victim that a very similar collision had just taken place an hour earlier, with the same man driving.

The lorry driver informed his employer's insurers, and the company started an investigation.

Inquiries found that other similar claims, arising from collisions at the very same location, had been made against other insurance companies.

ENDS

Notes to Editors:

The Insurance Fraud Bureau (IFB)

The Insurance Fraud Bureau (IFB) launched on July 26th 2006 and has been formed to provide a cost effective, tactical solution for the detection and prevention of organised, cross industry fraud, supporting the wider Association of British Insurers industry fraud strategy. The IFB leads or co-ordinates the industry response to the identification of criminal fraud networks and works closely with the Police and law enforcement agencies.

www.insurancefraudbureau.org

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