

## News Release

15<sup>th</sup> September 2011

### Pair Jailed For 'Crash for Cash' Scam

**Two brothers at the heart of one of the country's biggest ever 'crash for cash' scams have been jailed. Rezwan Javed and his older brother Rehan each benefited by about £1m from the scam.**

Rezwan Javed (born 24/11/76) and Rehan Javed (born 19/01/75), both of Dovedale Close, Burnley, Lancashire, were found guilty after a trial at Manchester Minshull Street Crown Court of conspiracy to defraud and possession of an article for use in fraud.

Rezwan Javed was sentenced to six years in prison and Rehan was sentenced to five years in prison.

Under the Proceeds of Crime Act, it was heard that they each benefited from the scam by £995,915.27.

They have both been ordered to pay £156,000 and have been given six months in which to pay. Should they fail to do so, there will be a two-year four-month prison sentence which will run consecutive to the sentence passed today.

The brothers ran North West Claims Centre Ltd, a Burnley company which managed insurance claims. They organised fraudulent claims following collisions deliberately caused by other members of an organised crime group, including Mohammed Patel.

The scam ensured that all of those involved would earn money at the expense of the other parties' insurers.

In October 2008, Patel admitted being the driver of more than 90 forced collisions between 2005 and 2008, all of which led to exaggerated and fraudulent insurance claims.

The claimants would earn compensation for personal injuries and Patel would earn a fee for driving the cars. The biggest profit, however, went to North West Claims, who processed the claims.

The company made hundreds of thousands of pounds from solicitors' referral fees, courtesy car hire and the storage and recovery of cars involved in the collisions, which on many occasions was never even needed.

The police investigation, Operation Contact, supported by the Insurance Fraud Bureau (IFB), exposed the scam which could have led to an exposure to insurers of millions of pounds.

Rezwan and Rehan Javed came to the attention of Operation Contact after investigating the actions of Patel, who was later proved to be the same driver in an alarming number of collisions at the Eden Point roundabout on the A34 in Cheadle and at other locations.

After police searched Patel's house, they found a number of pieces of paper containing the third party details of people involved in collisions. Claim files seized from North West Claims related to these details.

Further evidence came to light about the Javed brothers' involvement in the claims. Documentation for credit hire, personal injury examinations, and the recovery and storage of cars all suggested that both Rezwan and Rehan Javed had detailed knowledge.

More Follows....

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The company used the same engineer to examine the cars involved in the collisions. To back up the claims, reports from the engineer exaggerated and in some cases made up the damage that was caused.

An examination of North West Claims finances showed the company made hundreds of thousands of pounds from these claims.

Sergeant Mark Beales, of the Road Crime Unit, who has led Operation Contact, said: "It is clear the Javeds profited significantly from this crime. They made a living from the scam.

"This was a highly organised criminal enterprise under the guise of legitimacy. The company was registered under the terms of the Ministry of Justice, they had a visible business premises in Burnley, and yet this was all a front for fraud.

"In a long and complicated investigation, where Crown Prosecution Service's Complex Case Unit has been involved from day one, Operation Contact has now rooted out this scam from those directly involved to those who enabled the frauds to succeed

"This result sends a clear message to others that if they intend to defraud insurance companies the consequences are severe.

"However, we also want to make it clear that while insurance companies are victims, the innocent drivers involved in these collisions were made to feel as though they were in the wrong.

"The scam left these victims feeling cheated and violated, often with their premiums increased, so the idea that this is a victimless crime is nonsense."

Glen Marr, Director of the IFB said: "Another example of professional enablers at the heart of crash for cash scams, in this instance a claims management company, facing the personal consequences of their criminal actions.

"The industry has invested significantly in tackling organised insurance fraud and as this matter highlights, it will not hesitate to pursue criminal prosecutions.

"Expect more arrests, further prosecutions and assets of fraudsters being confiscated, as other IFB industry insurance fraud operations come to fruition.

"Information from members of the public is vital in combating insurance fraud and I would urge anyone with information on insurance fraud to call or click the IFB's free and confidential Cheatline - on 0800 328 2550 or <http://www.insurancefraudbureau.org/report/>."

**-ENDS-**

**Editors Notes:**

**Please note: The judge presiding over this case has said that the link between Mohammed Patel and North West Claims CAN be reported upon.**

**However, there is an order in place which prevents the media making reference to the outstanding trial of Asif Mallu and the company 24/7 Claims.**

More follows....

**About the IFB:**

The IFB launched on July 26 2006 and was 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](http://www.insurancefraudbureau.org) [twitter.com/theifb](https://twitter.com/theifb)

**The IFB currently has 29 active joint Police operations spread across 17 Police forces, with the combined value of the fraud involved being approximately £59.5 million. Since its formation in July 2006, the IFB has been instrumental in helping the Police make over 486 arrests of people concerned with organised insurance fraud, resulting in 119 convictions and terms of imprisonment handed down by courts for finalised criminal prosecutions. Additionally, proceedings are taking place to liquidate the assets of criminals who have been defrauding insurers.**

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