

**Official Notification to GIA on inaccurate Insurance Accident Report and Possible Vehicle Insurance Fraudulent claim.**

I will want to inform GIA of the accident that happened to me at my estate car park in Neptune Court.

The details of what happened in the course of the accident can be found in my insurance report. **(Attachment 1)**

After he had collided with my car, Mr Pang apologised that he was wearing his mask and lost control of his car. He offered to pay for the damage to my car. The damage to my car involved the rear bumper and rear lights and will amount to a substantial amount. Being a concerned senior citizen, I advised Mr Pang Sze Chong, who is staying in the same estate as me, that it may cost him lesser if he pays his excess of \$600 and let the insurance company settle the repairs.

However I later found out that Pang had made an Insurance Report which is inaccurate. The report claimed that the accident was caused as I had ***“reversed speedy from the car park lot and collided onto his car”*** **(Attachment 2)**. The claim amounting to \$13,322.40 **(Attachment 3)**.

I made a Police Report on Mr Pang’s inaccurate Insurance Report and possible fraudulent claim. **(Attachment 4: N299 Police Report)**. This report was given to my own Insurance company NTUC at their request and also informed NTUC on my disagreement of their claim.

The other party later changed his claim to his own insurance with repair cost drastically reduced to \$1,870.77. Informed by NTUC and I also strongly objected. **(Attachment 5)**

Not wanting other fellow Senior Citizens to go through this same fate. I went to see my MP, Mr Edwin Tong. Details of the accident (similar to the pictures in the next few pages) were also given to him to review.

Traffic Police was notified to assist in investigation with their letter. **(Attachment 6)**

I was then advised by the IO to provide all the information that we have and go through the GIA to handle the case as there is a dedicated committee within the GIA to investigate these matters. MP was also informed and in my second meeting with him, he told me to keep him updated on the progress.

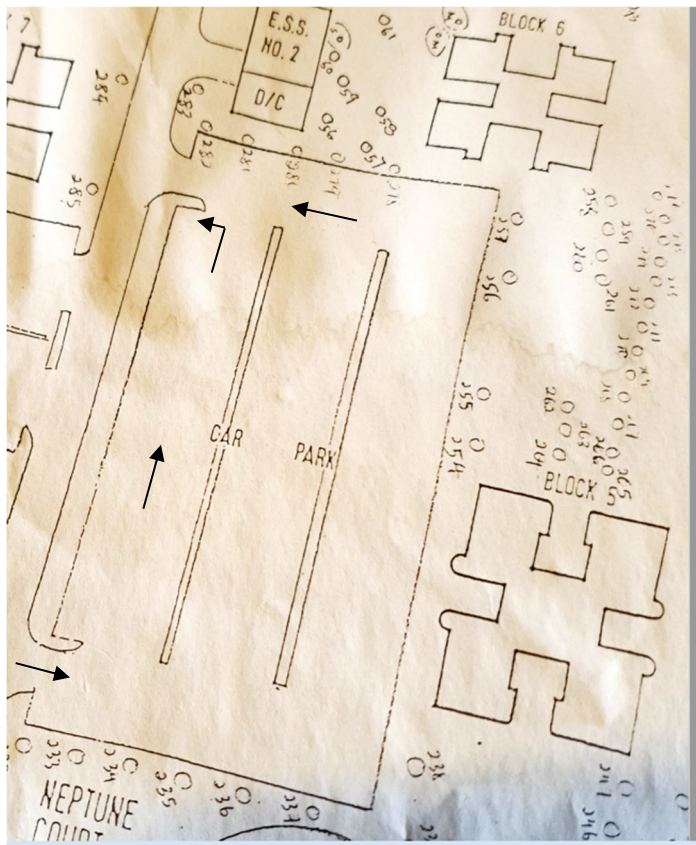
**Additional information on the accident**

Firstly I will want to declare the following:

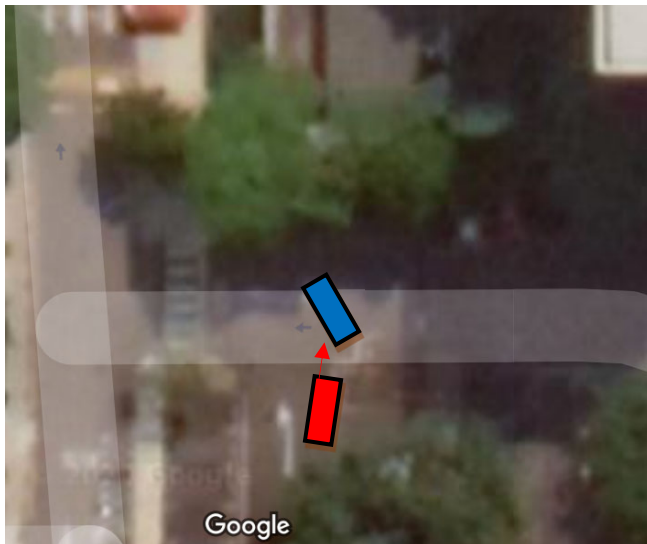
1. I am been certified medically fit to drive
2. I have been a very careful and safe driver with no accidents for more than 10 years and have 0 demerit points.
3. I am not in a position to drive fast with my age and medical conditions which require me to be extra careful when driving.
  - Done a knee replacement end of 2019 after Christmas
  - Discovery of cancer of the Liver and Stomach during knee surgery
  - Presently undergoing cancer treatment from beginning 2020 to date.

I will want to **highlight** that I have a comprehensive vehicle Insurance with NTUC. If I had have been at fault, I would have just claimed from my own insurance, paid the excess of \$600 and not subject myself to such a long and tiring process of a third party claim.

In the subsequent pages, I have tried in my best ability to provide as much information as possible to facilitate GIA’s investigation on the matter to **substantiate why Pang’s Accident Report is False.**



Layout of car park from the Management Estate Office and traffic direction (one way traffic)



My car

Pang

Site Location of the accident with location of vehicles

Based on the pictures below which shows the buckling of my rear bumper on the side and the Mr Pang's from bumper damage. This damage to my car can only come about when he drives at a fast speed and hits my stationery car from the back, transferring the force to my stationery car as written in the report. I had checked my rear and side mirrors prior to coming out of the lot and his car was not there.



Rear Left damage to my car which is extensive on the left of car.



Damage on Mr Pang's car is minimal as a result of his car driven at a fast speed and hitting my stationery car.

Research papers in link on studies on damage

<https://www.wired.com/2009/04/mythbusters-crashing-two-moving-cars-or-one/>

<https://socratic.org/questions/when-a-moving-object-collides-with-a-stationary-object-of-identical-mass-the-sta>

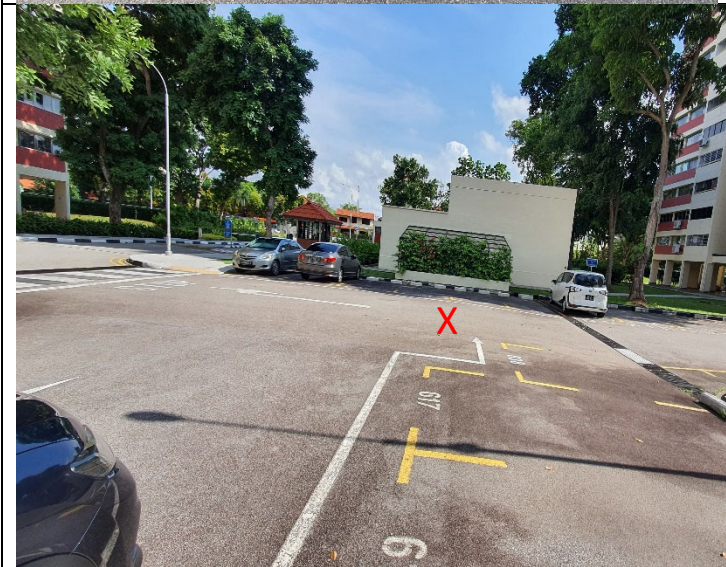
Pieces of my left tail light (in red) can be found on the bonnet. Indicating that Pang's car had hit the side of my car. Not consistent with impact caused by a "high speed" reversing car.



Reverse at very fast speed is also not possible as there is a car park lot and grass curb at the back of my car (accident location with debris from my rear lights on the floor). My car has to slowly move out of the lot, stop, then turn left to exit



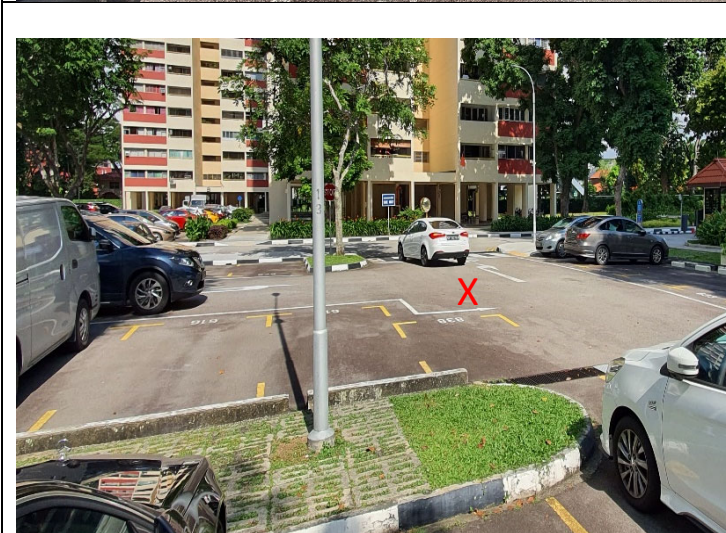
Car park lot and raised grass curb at the back of my car. (Accident location with debris from my rear lights on the floor).



With such a wide road, Pang's car had to deliberately steer right after the parked cars and drive through the empty car park lots to cause the accident.

**This is consistent to the trajectory of his car losing control and hitting my car.**

Location of accident marked in "X"



Another angle of the accident site with the car park lots and raised grass curb.

Location of accident marked in "X"

I request for a fair investigation on this matter for a just outcome.

Please feel free to contact me should more information be required to aid in the facilitation on the investigation.

Yours Sincerely,

*Ong Soo Beng*

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