

Arising from a statement made by Mr Derek Teo, President of the General Insurance Association of Singapore (GIA), in the Business Times on 13 March 2009, the Council has written to Mr Teo to request substantiation of the claims made. The letter is reproduced here for the information of members.

Dear Mr Teo

ARTICLE IN BUSINESS TIMES ON 13 MARCH 2009

We refer to the quote in the Business Times article, "Car insurers cry foul, may raise premiums", on 13 March 2009.

We find your statement, "*We are challenged by inflated or fraudulent claims and a rise in bodily claims... We suspect workshops, legal professionals, survivors, medical practitioners can be working together*", deeply disturbing.

Your statement against various professionals, including members of the medical profession, is sweeping and without basis. In this regard, we would refer you to the response of the President of the Law Society, which was published in the Forum page of the Straits Times, on 21 March 2009.

We would respectfully urge you to refrain from repeating these most unfortunate and baseless remarks. The medical profession is an honourable profession. Your remarks bring into disrepute the sterling efforts of our members, who daily continue to serve the public.

If however, you are able to substantiate your claims, please furnish data and information on the following:

- a) How much do medical-related expenses account for the total business costs of the motor insurance claims industry?
- b) How much have medical-related claims gone up in the last 5 years on an annualised basis at the industry level and on the average per-case level?
- c) Are the rates of increase in b) higher than the annualised growth rates of all business costs of the motor insurance industry?

We look forward to hearing from you, particularly with the data to substantiate the claims which you have made in the Business Times article in 2 weeks' time.

Yours sincerely,

Dr Abdul Razakjr Omar

Honorary Secretary
50th SMA Council

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