

CORPORATE  
INVESTIGATIVE



SERVICES PTY

ABN 75 097 805 626

**Date:** 16 July, 2020  
**Our Ref:** 20/0272  
**Your Ref:** M059412259

Alyssa Barry  
AAMI Insurance  
Locked Bag 32524  
Brisbane QLD, 4001

Dear Alyssa,

**RE: Motor Vehicle Collision Investigation Report**

**Investigation Final Report**

<b>Claim Number:</b>	<b>M059412259</b>
<b>Brand:</b>	<b>AAMI</b>
<b>Insured:</b>	<b>Krystal Murphy</b>
<b>Risk Vehicle:</b>	<b>(KMURPH) 2010 Holden Caprice Sedan, Black</b>
<b>Date of Loss:</b>	<b>21 March 2020</b>
<b>Investigator:</b>	<b>Christopher Yates 669 378 00S, expiry 13 July 2020</b>

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We thank you for your instruction 202 April 2020, in relation to the collision relating to this claim. In relation to the above claim, we provide the following **Final Report** for your review;

**CLAIM DESCRIPTION**

As stated, on Tuesday 21 March 2020, at approximately 1.30am, it is alleged the insured Ms. Murphy was "just driving around local streets" after having a fight with her partner, and leaving to go for a drive. She was on her way home along Ballan Road when the collision occurred. She states a truck was coming towards her and was over on her side of the road and as she veered towards the left to avoid colliding with the truck, she collided into a parked vehicle at 100 kilometres per hour. She states the owner of the third-party vehicle was not around and her insurance company informed her to leave her details on the third-party vehicle.

## **INSURED**

**Name:** Krystal Murphy  
**Address:** 46 Stanmore Crescent, Wyndham Vale  
**Contact:** 0434 527 833  
**Email:** krystal.murphy1986@gmail.com

On the 30 April 2020 we conducted a formal record of interview with Ms. Murphy. The interview was conducted via video link due to Covid19. A transcript of the interview is attached.

At the time of interview, Mrs. Murphy provided a copy of her Victorian Driver's licence, and a completed First Advantage form. A copy of these documents is attached to our report.

A synopsis of the information Ms. Murphy provided is as follows;

- She resided at 46 Stanmore Crescent, Wyndham Vale and had resided here since September 2018.
- She is currently renting and her monthly rent is \$1607.
- She resides there with her partner Shaun Harrison, and her three children (two-year-old twins and a seven-month-old).
- Prior to this, she resided at 17 Lentara Crescent, Wyndham Vale for approximately one year.
- Prior to this, she resided at 3 Miner Court, Werribee since approximately January 2008.
- Due to Covid19, she is currently a stay-at-home mother, but was previously employed in Childcare.
- She states the last time she worked was in December 2017 prior to having her children.
- She has never had her licence suspended or cancelled.
- She has never had any criminal convictions or charges against her name.
- The purchase price for the vehicle was \$36,000, but with the trade in of her old vehicle of \$6,000, she states the final purchase price of the vehicle was \$30,000; on finance.
- She states the tow truck driver; Steve from Werribee Towing, had shown an interest in the IV and had requested that she find out the payout figure from the finance company and let him know what it was as he was interested in purchasing the vehicle.
- She states on the night of the collision, she had been fighting with her partner, and decided to go for a drive to clear her head.
- She states she had been driving around her estate and was on her way back home when the collision occurred.
- She states a truck was coming in the opposite direction and caused her to have to veer to the left which resulted in her colliding with the third-party vehicle which was parked at the side of the road.
- The third-party driver was not present.

- She states her insurance company informed her to leave her details on the vehicle.
- She states the truck driver did not stop. She states she presumes he did not even know she had collided into the vehicle.
- The air bags did not deploy.
- She states the insurance company had informed her that the air bags should have deployed and that they would look into it.
- She states she was travelling at 100 kilometres per hour, which was the speed limit in that area.
- She states she had back pain afterwards and had a consultation over the telephone with her doctor, and he increased her regular prescription to help with the pain.
- Emergency vehicles did not attend.
- She was informed by the insurance company not to try to drive the vehicle home as it was unroadworthy due to a broken headlight.
- She states the third-party vehicle was spun into the middle of the road.
- She states her first telephone call was to the insurance company.
- She then telephoned her partner to inform him of the collision.
- She states her partner arrived with his friend. They checked the third-party vehicle and found the driver door unlocked, so they pushed the vehicle out of the road.
- She did not take photographs at the scene. She states she had not thought about it.
- When asked about the registration number of the other vehicle, her response was "No. I told the insurance company on the telephone, they said, cause I said I hadn't taken photos, they said that, he would put it in so like I had to go to the other car and read out the number plate to him".
- She states they left before the tow truck.
- When she arrived home, she states she had a cigarette and went to bed.
- The following morning, she states she got up at approximately 8.30am.
- She states she did not leave the house the following day.
- She states the third-party driver contacted her the following morning at approximately 1030am. She states he called her first, then sent her a text requesting the claim details.
- She states she does not know the third-party driver.
- She states she had been informed by the third-party driver that he had already been in contact with his insurance company.
- She states she had made contact with third-party driver one more time, a few days later, to enquire about the progress of his vehicle and to apologies again.
- She states she had asked him why the vehicle had been left on the side of the road, and was informed that it had run out of fuel.
- She states her partners sister was also staying over that night as she was having issues in her household.
- When her partner and his friend came to pick her up, it was the sister that stayed behind to mind the children.
- She states the sister arrived at the house at approximately 10pm.
- She states at the time of purchase the IV was in good condition.

- At the time of the collision, she states there was a small dint on the driver side door but was going to have it repaired by a panel beater friend of her partners.
- She has an outstanding debt to the value of approximately \$300 with Fines Victoria and a repayment plan of \$20 per month.
- She has been insured with AAMI since the purchase of the IV in June 2016.
- Her pervious vehicle was insured with Allianz but she changed companies as the quote for the IV was too high.
- She states the policy was die to expire in April.
- She states the IV was insured for market value; \$20,000, even though earlier she states she purchased it for \$30,000 after the trade in.
- She states she has made a previous insurance claim as a third-party driver approximately three years prior.
- She states she may have also been insured with RACV but it was only for approximately one month before moving on to Allianz.

## Financial Analysis

At the time of interview, Ms. Murphy completed a Financial Analysis form.

This analysis indicated she has approximately \$577 in a Westpac Bank account. She does not have any other bank accounts. She has listed the IV as an asset to the value of approximately \$20,000. She has also listed jewellery to the value of approximately \$6000.

It also indicated her approximate income from Centrelink is \$1268 per month, with the additional \$550 per month Covid19 payouts.

The analysis indicated a Westpac credit card, with an outstanding amount of \$1800. It also indicates she has a personal loan with Westpac with an outstanding amount of \$8000.

Her average monthly spends, according to the analysis, works out to approximately \$3270.

In support of Financial Analysis, Ms. Murphy has produced the following documents;

1. Westpac Everyday savings account (3 February 2020 to 1 May 2020) – Miss Krystal Murphy. Opening balance \$129.08 and closing balance \$10,521.63. **Account ending #300**
2. Westpac Mastercard Card (12 February 2020 to 12 May 2020) – Miss Krystal Murphy. Outstanding balance -\$1916.37 and available balance \$1900. **Account ending #168**
3. Westpac personal Loan (29 January 2020 to 4 May 2020) – Miss Krystal Murphy. Outstanding balance -\$8960.17. **Account ending #077**

#### 4. Personal Credit File – Miss Krystal Murphy

We have examined these documents closely note the following;

- The Westpac Personal Loan shows two defaulted payments in the four months of records provided.
- The Westpac Credit Card is maxed out with only the minimum payments being made. The interest and account maintenance fees return the card to being over the limit soon after any payment is made.
- The insured appears to have accessed \$10,000 from her superannuation fund on 1 May 2020.
- Prior to this date, the balance rarely went over \$1000, but it never went below zero.
- There were no expenditures or spending patterns of concern in the records provided.

Her credit file contains two overdue accounts that are apparently still outstanding;

- A Telstra bill for \$189
- A credit card (institution not listed) for \$5907.00
- There were numerous loan enquiries, and her credit cards were also listed. Otherwise, there was nothing else particularly noteworthy.

Overall, we observe that Ms. Murphy appears to be living within her financial means, just. This is provisional on the assumption that her partner also contributes to the household.

#### **INQUIRIES CONDUCTED / WITNESSES INTERVIEWED**

**Name:** Shawn Harrison  
**Address:** 46 Stanmore Crescent, Wyndham Vale  
**Contact:** 0478 231 799

On 9 May 2020 we conducted a formal recorded interview with Mr. Harrison. This interview was conducted over the telephone. A transcript of the interview is attached.

A synopsis of the information provided by Mr. Harrison is as follows;

- He states that on the night of the collision, Ms. Murphy had gone for a drive because they had been arguing.
- He confirms that he had a friend, Joey, over and they both went to pick her up when she called to inform him of the collision.
- He confirms that she had left a note on the other vehicle.
- He does not remember what time the collision had occurred but states it was after midnight.
- He states the third-party vehicle was in the middle of the road when he arrived.

- He states the other vehicle was unlocked.
- He states there was no other damage to the third-party vehicle except where Ms. Murphy had hit it.
- He states no photographs were taken.
- He states it took the tow truck 10-15 minutes to arrive.
- They left to go home before the tow truck left.
- He does all the mechanical repairs on the IV and states there was nothing wrong with the vehicle prior to the collision. He states there was a slight leak from the rocker cover gasket but it was going to be looked at next service.
- He states when they returned home, they went to bed.
- He confirms the air bags did not deploy.
- He states the collision occurred on Ballan Road between Jubilee and Cobbledicks Road; closer to Cobbledicks Road.
- He states that the stretch of road the third-party vehicle was left in is a hot-spot for abandoned vehicles to be vandalized.
- He states he was informed by Ms. Murphy about the truck she had to swerve to avoid, and hence hitting the third-party vehicle.
- He states he does not know the third-party driver.
- He states the third-party vehicle had been left by the side of the road for a period of time after the collision.
- He states he had driven past the scene a couple of days later and the vehicle was "on bricks, the wheels are gone, windows are all smashed".

**Name:** Steven Griffin  
**Address:** C/. Werribee Accident Towing  
 66-68 Synnot St, Werribee  
**Contact:** 0412 082 977

On Tuesday 19 May 2020 we conducted a formal recorded interview with Mr. Griffin; the tow truck driver who retrieved the IV. A transcript of the interview is attached.

A synopsis of the information provided by Mr. Griffin is as follows;

- He confirms he picked up the IV on the night of the collision.
- He states that Ms. Murphy's explanation of the collision did not ring true to him; "And she said to me, that truck lights were in her eyes. Bullshit".
- He states that Ms. Murphy was the one who brought up the topic of Mr. Griffin purchasing the IV; "Cos she wanted me to buy the fucking thing off her. I said, don't be funny".
- He states that the amount of damage to the IV does not match the speed Ms. Murphy stated she was doing.
- He states there were two males at the scene.
- When shown a photograph of the third-party driver, he states he was one of the male's present. He even asked if that was her partner. When asked if he was certain, he stated "100%".

- He did not take any photographs.
- He states that if the vehicle was hit at 100 kilometres per hour, the damage would be more severe.
- His boss also looked at the photographs and confirms that vehicles that had hit at the speed suggested would have a greater degree of damage to both.
- He states he did not check to see if the third-party vehicle was unlocked.

**Name:** Kodei Mulcahy  
**Address:** 9 Sugarloaf Grove, Werribee  
**Contact:** 0412 960 773  
**Email:** [kodei.j.mulcahy@gmail.com](mailto:kodei.j.mulcahy@gmail.com)

On the 19 April 2020 we conducted a formal record of interview with Kodei Mulcahy. This interview was conducted via video interview. A transcript of the interview is attached.

A synopsis of the information Mr. Mulcahy provided is as follows;

- He resides at 9 Sugarloaf Grove, Werribee and has resided here for approximately seven months.
- He resided here with Darren, a male he cares for through Centrelink.
- Prior to this he resided at 22 Rosella Avenue, Werribee since birth.
- He is single with no dependents.
- He is employed as a customer service agent with Probe. He had been employed here since 16 April 2020. His supervisor is Jeb (0434 559 641).
- He had had his licence suspended for speeding on 31 March 2020, but it has been revoked as he is in the process of taking the matter to court.
- He has never had any criminal convictions or charges against his name.
- His grandmother gifted him \$10,000 for his 18<sup>th</sup> birthday which was to be put towards a vehicle. He purchased the IV for \$10,892 via private sale off Facebook.
- He states that on 20 March, 2020 he was on his way home from Bacchus Marsh, driving along Ballan Road, when his vehicle broke down. He organized for his mother to come get him.
- The following day, he states he went back to retrieve his vehicle and discovered it had been involved in a collision
- The other driver had left a note on his windscreen with her details.
- He had been in Bacchus Marsh to purchase a Television unit. He had left his house approximately 6.30pm, and arrived approximately 7.30pm. He states his vehicle had broken down at approximately 9.30-10pm.
- He states it took his mother approximately 15 minutes to arrive.
- His mother drove him home with the television unit. He spent the rest of the evening organizing the unit, then went to bed.
- The following morning at approximately 10am, he states they went and got petrol before returning to the vehicle.
- He states the only call he placed was to his mother when his vehicle broke down.

- On the morning they went to retrieve the vehicle, his mother had stopped off to purchase fuel before she picked him up.
- On returning to the vehicle, he states his mother noticed the IV was facing the wrong direction on the side of the road. He told her he had parked it on the right side, and that he had left it locked up.
- Upon inspection, they noticed the rear of the vehicle had been hit.
- He states his mother noticed the note on the windscreen.
- He states he called the number on the note and exchanged details.
- When asked if he had asked her what had happened, she has said there was a truck in the middle of the road, and she had gone off the road and collided with his vehicle.
- He states he still has the note and can provide it.
- He states he does not know the other driver.
- He states he has not had any communication with the other driver except to inquire about the progress of the claim.
- He states he had not posted anything about the collision on social media, but had only mentioned it in passing at a relative's party.
- He states on the day of the collision, prior to going to Bacchus Marsh, he was home all day, but is unsure.
- He states there was no damage to the vehicle at the time of purchase.
- He states there was no damage to the vehicle at the time of the collision.
- He had not made any modifications to the vehicle.
- He had replaced the tyres just before Christmas; "I'd say the end of November".
- He states he has already purchased another vehicle since the collision; Holden Astra.
- He has never declared bankruptcy.
- He has a default on his credit file for an Optus bill to the value of \$3000 which he plans to start paying off once his pay comes in. He plans to pay \$95 per fortnight.
- He has an outstanding debt with Fines Victoria to the value of \$892. He has \$10 deducted from his Centrelink payments per month.
- He has been insured with AAMI since 9<sup>th</sup> December 2019. He has never had any other insurance prior, as this is his first vehicle.
- He states even though he only took the policy out in December, it also got cancelled around Christmas time due to lack of funds and he took out another policy on 28<sup>th</sup> February,
- The IV was not insured in the time between.
- He had purchased the IV in June 2019, but did not take out a policy until December.
- He states due to the collision, they insurance company has cancelled the policy; "- because, I put the claim in, and they'd written my car off. They cancelled the policy".
- He has never lodged a previous claim.
- He states that when he went back to his vehicle on Monday, he had to lodge a claim for "malicious damage, because my car was all smashed up".



## **AREA CANVASS**

On 4 May 2020, we attended what we were told was the collision location area. We were unable to locate any signs of the collision to confirm we were in the right location. We inspected an area between Cobbledicks Ford Road, and Jubilee Display Village. The location was photographed.

## **TELEPHONE RECORDS**

### **Mobile Telephone:**

Number: 0434 527 833  
Period: 22 January 2020 to 7 May 2020  
Account Holder: Ms. Krystal Murphy

### **Mobile Telephone:**

Number: 0412 960 773  
Period: 1 February 2020 to 4 May 2020  
Account Holder: Mr. Kodei Mulcahy

Mr. Mulcahy's records have been provided in accordance with his document request (M059519581). We will go over those in more detail in his final report. However, his records at this time as they have been presented to us, are highly suspect and we are confident they have been altered by him before being forwarded to us.

In relation to Ms Murphy's telephone records, on our initial visual inspection, we noted only two calls to Mr. Mulcahy on 21 March, the morning after the collision. This was no unexpected. There were no apparent calls to Mr. Mulcahy prior to this date, that we noticed initially. The first version of telephone records we received was a photograph taken on a mobile, and forwarded as a PDF.

Upon receiving the original PDF we began conducting a search using the 'search' button in Adobe. When we entered Mr. Mulcahy's number (0412 960 773) in the 22 February to 21 March bill, we received 14 instances of this number appearing in the bill. When we clicked on one of the instances we were not already aware of, it displayed the number 0423 960 810. We conducted a search on this number, and found it appears 94 times within the same bill period.

We went into the edit function of Adobe, clicked on one of the 'irregular' results and dragged it across the screen, to see if anything was hidden behind it. When we clicked on it, the 'original' number came to the front, and the image overlaying it moved to the back. (picture attached in photograph schedule). We repeated this process for the other 13 hits on Mr. Mulcahy's number. We can conclusively say these PDF records have been deliberately altered.

It appears the insured, or someone else, has selected the legitimate number of 0423 960 810, and copied it as an image, so the font and size would be correct. They have then pasted that image over any instances where Mr. Mulcahy's number appears in the bill, effectively obscuring it. Fortunately, the original number was still in the document, so when we entered the number in the search, it showed up. When we clicked on it in edit, the original number came to the front of the two

overlapping entries. We compared non-suspect numbers as well, and while two numbers appeared overlapping, they were both the same. Depending on your version of Adobe, you can even see in the 'Full Search' option when you enter the number, it comes up with the underlying number, and the covering number in the search result box (photograph attached in Photograph Schedule). This is a deliberate attempt at deception. If we had not requested the original PDF files after the photographs were sent, we would not have been able to detect it.

This process has been repeated in each of the 'original' PDF bills that has been sent to us.

Across the entire range of bills (provided in four documents) 22 January – 7 May 2020;

- The telephone number of Mr. Mulcahy appears three times, unaltered – on 21 March at 11.04am and 11.05am, and 22 March at 12.15pm.
- There are 18 instances where the number has been disguised or altered;
  - 10 February 3.51pm disguised as 0404 388 891
  - 27 February 3.44pm disguised as 0423 960 810
  - 29 February 2.37pm disguised as 0423 960 810
  - 2 March 4.33pm disguised as 0423 960 810
  - 2 March 4.42pm disguised as 0423 960 810
  - 3 March 10.18pm disguised as 0423 960 810
  - 4 March 11.01pm disguised as 0423 960 810
  - 7 March 2.20pm disguised as 0423 960 810
  - 7 March 6.46pm disguised as 0423 960 810
  - 8 March 11.36am disguised as 0423 960 810
  - 9 March 10.52am disguised as 0423 960 810
  - 11 March 5.53pm disguised as 0423 960 810
  - 20 March 4.59pm disguised as 0423 960 810
  - 22 March 10.23am disguised as 0404 388 891
  - 22 March 12.16pm disguised as 0404 388 891
  - 22 March 8.14pm disguised as 0404 388 891
  - 23 March 1.16pm disguised as 0404 388 891
  - 6 April 5.20pm disguised as 0423 960 810
- 0423 960 810 is indicated as belonging to 'Robyn Murphy' the insured's mother.
- 0404 388 891 is listed as belonging to 'Angela Harrison'.
- In Mr. Mulcahy's telephone records, there is one call to Ms Murphy's partner, Shawn Harrison – 0478 231 799, on 14 April at 1953hrs (7.53pm).
- Another common number in the records provided is 0478 929 142. This number appears three times in Ms. Murphy's records, all at 7.49pm on 22 January. It appears 138 times in Mr. Mulcahy's records.
- They both appear to attend the same medical clinic, Westgate Medical Centre.
- We checked the documents thoroughly for any other instances of tampered numbers, or common numbers between the two documents. We found no other evidence of tampered numbers within Ms. Murphy's records, although we believe Mr. Mulcahy's records have been significantly altered, from altered numbers to mass deletions. His documents were originally sent to us in Word Doc format.

## **SOCIAL MEDIA**

We checked Facebook for both parties when we first received the instructions, and were able to obtain screenshots (in addition to those provided in the instructions) of incidents where the two parties had commented on each other's Facebook pages. We checked again after the interviews, and both had altered the privacy settings, Mr. Mulcahy more than Ms. Murphy.

Despite these changes, we were still able to find numerous instances of mutual friends. These have all been included in the Photograph Schedule. Included in the list of mutual friends is Mr. Mulcahy's mother Cheryle, who appears as Cheryle Lee on Facebook.

## **INSURED VEHICLE**

### **Description**

Year:	2010
Make:	Holden
Model:	Caprice Sedan, Black
Registration Number:	KMURPH
Expiry Date:	15 July 2020
Kilometres:	Unknown

### **Purchase Details**

The insured purchased the vehicle from Railway Motors. She had looked at a few vehicles, and this one was in her price range. She states she had traded in her old vehicle at the time of purchase for \$6,000. She states she purchased the vehicle for approximately \$36,000 under finance with United Finance.

### **Vehicle Keys**

The insured stated at the time of purchase she received two set of keys. She did not have additional keys cut.

### **Service History**

The IV had been serviced recently, approximately February, by her partner who is a mechanic. Her partner states he does the service every six months or 10,000 kilometres, whichever comes first. She states the tyres had also been replaced. She states her partner had worked for Midas for approximately nine years, so they allow him to use the workshop for private work. She states the work is logged in the book.

## **INCONSISTENCIES**

We bring to your attention the following inconsistencies: -

1. She originally states that she was informed by the insurance company that the tow truck would arrive in approximately half an hour, which it did, according to her. She even used this information to estimate what time the collision had occurred. She later states she had been informed by the insurance company that it may take between three and four hours for the truck to arrive.
2. She stated she purchased the IV for \$30,000 after the trade in of \$6000, but later states the vehicle was insured to the market value of \$20,000.
3. Mr. Harrison made a point of mentioning that there was no other damage to the third-party vehicle when he arrived at the scene; "Yeah. I'm a witness that we only hit the back of the car and there was no other physical damage to the car". On the photographs obtained from the towing company that collected Mr. Mulcahy's vehicle, and the photographs obtained during the mechanical inspection, it is obvious there is additional pre-existing damage on the front driver's side of Mr. Mulcahy's vehicle.
4. Mr. Griffin, the tow truck driver that picked up the insured vehicle, states there were two males at the scene. When shown a photograph of the third-party driver, he stated he was one of the males present. We asked him several times if he was certain it was the same male, as we were told two males were present, one being the insured's partner. Mr. Griffin agreed two males were present, and was adamant Mr. Mulcahy was one of them. Mr. Mulcahy in his interview stated he was home in bed at the time.
5. The insured maintained the version told to the insurer, including the circumstances of the collision, speed, and that she does not know Mulcahy. The recently completed Forensic Mechanic report disputes the speed at which the collision is alleged to have occurred.
6. In addition to the screenshots of the insured's Facebook page included in the instructions, we located other instances of occasions where Ms. Murphy had commented on Mr. Mulcahy's status, or vice versa.
7. We were able to confirm the 'Krystal Murphy' that is friends with 'Kodei Mulcahy' is the same Krystal Murphy, as the insured vehicle is one of her previous cover photographs.
8. Among the multiple common friends on Facebook are Mr. Mulcahy's mother, and the person he was living with as a carer at the time of our interview.
9. Upon inspection of the telephone records provided, we detected numerous attempts at deception where the telephone number of Mr. Mulcahy had been deliberately disguised as another number. There were 21 total instances of

Mr. Mulcahy's number appearing in the insured's telephone records, 18 of these were tampered with.

10. On 14 April, Mr. Mulcahy places a call to Shawn Harrison, Krystal Murphy's partner.
11. There was only two other instances of common numbers that we detected one of those was a medical centre, and the other only appears in Ms. Murphy's records one day on January 22, three times, but all at the same time.
12. The insured has two outstanding debts, according to her Credit File. One of those is for less than \$200, but the other is for \$5907.00 The insured denied any other debts.

### **POINTS FOR CONSIDERATION**

We bring to your attention the following points for consideration;

1. Mr. Griffin, the tow truck driver, states that Ms. Murphy offered to sell him the subject vehicle.
2. Ms. Murphy states the third-party vehicle was unlocked when her partner arrived, and that he and his friend pushed it off the road. Mr. Mulcahy states the vehicle was locked.
3. Ms. Murphy has a credit card with a limit of \$1900. This card is currently overlimit.
4. Ms. Murphy has a personal loan for \$8960.17. There have been two defaulted payments in the previous four month period.
5. On 1 May 2020, the insured received a \$10,000 lump sum from her superannuation fund.
6. We requested to interview the friend that was allegedly with Ms. Murphy and Mr. Harrison at the time of the collision, and we were advised he would call us. We were not supplied with his number, and he never called.

### **OUTSTANDING DOCUMENTS / INQUIRIES**

At the time of submitting this report is a list of outstanding documents and inquiries:

- None.

## **CLOSING COMMENTS**

A review of all information obtained during this investigation highlights serious inconsistencies, and a significant financial motivation to submit a fraudulent claim. In addition we uncovered deliberate attempts to alter the telephone records in an effort to deceive us into believing the insured and Mr. Mulcahy do not know each other. As a former Police Sergeant of 12 years' experience, this alone would be enough for criminal prosecution. In addition, there is direct and circumstantial evidence via Social Media that the two parties are known to each other, and are friends. The forensic mechanic's report also indicates significant falsehoods surrounding the described circumstances of the collision. The tow-truck driver indicated that Mr. Mulcahy, who alleges he was home in bed at the time, was present when he towed Ms. Murphy's vehicle. In our opinion, this claim is one of the most blatant attempts at a fraudulent claim we have investigated.

The comments and materials set out in this report are based upon information obtained during the course of the investigation. We do not purport to advise you conclusively on the liability or conduct of this matter and at all times defer you to the advice of your legal advisers.

We trust we have been of assistance. If you have any further enquiries regarding this matter, please do not hesitate to contact us. In the meantime, we attach our account for your attention.

**Christopher Yates**  
**Licensed Investigator, number 669-378-00S,**  
**Expiring 13 July 2020**  
**Corporate Investigative Services P/L**

## **Attachments**

1. Interview Transcript – Krystal Murphy
2. Interview Transcript – Shawn Harrison
3. Interview Transcript – Steven Griffin
4. Interview Transcript – Kodei Mulcahy
5. Document Request Letter provided to insured at the completion of her interview
6. Completed Financial Analysis – Krystal Murphy
7. Signed VicRoads Authority – Krystal Murphy
8. Signed Insurance History Authority – Krystal Murphy
9. Signed Police Authority – Krystal Murphy
10. VicRoads Traffic History – Krystal Murphy
11. Photographs of insured's Victorian Driver Licence
12. Registration certificate – VicRoads
13. Westpac Everyday Account– Krystal Murphy
14. Westpac Personal Loan – Krystal Murphy
15. Westpac Mastercard – Krystal Murphy
16. Photograph Scans of Telephone records (4 files) - Krystal Murphy
17. Original PDF copies of Telephone records (4 files) – Krystal Murphy
18. Towing Docket – Werribee Accident Towing - Krystal Murphy
19. VicRoads Final Documentation
20. Photograph Schedule
21. Running Sheet
22. Invoice