

## IN BRIEF....

- The SAICB is in the process of signing a Memorandum of Understanding with Data Dot , CIPRO and Unicode to share information.
- The Fraudline contract ,which will allow non SAICB member companies to participate in this initiative , has been sent out to the companies that have indicated they are interested in receiving the reports.
- Annual renewals for the 2009/ 2010 financial year will be sent to member companies shortly.

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## SAICB UPDATE

### SAICB UPDATE

July marked the beginning of the SAICB new financial year and 4 update meetings were held with representatives from the member companies, on where we are with the Memex system and information sharing.

The meetings were informative for both the attendees and the SAICB and many ideas and suggestions were shared on how we will be handling the information sharing going forward. A synopsis of the issues raised and how we will be addressing this will be sent to the Special Points of Contact (SPOC) committee and the Board.

This will hopefully help us streamline our information sharing process.

July also saw the SAICB staff grow to 9 people with a Junior Analyst and a Data capturer being appointed to assist our Investigators.

We are also looking for an additional data capturer to begin in August.

### Information sharing in July

The SAICB currently has seven multi company cases under investigation.

In addition to the major investigations, the SAICB has also been working through the many lists and queries received from the

industry and external partners.

In July, 17 Tracker lists were received of stolen/hijacked vehicles that were recovered. There were 387 vehicle details on these lists which resulted in 52 hits off Memex.

6 Dräger lists were received, with 353 driver details listed, which resulted in 92 hits off Memex.

13 SAPS 13 lists were received with 2296 vehicle details. Due to the volume of details received this information is still being run through Memex.

21 Industry enquiries were received for distribution and response, which resulted in 105 feedback responses from the industry.

All the lists and the information from the hits off Memex have been sent to our member companies. Thank you to all our committee members for their continued support and committed participation. 🖱️

## FRAUDLINE

In June 2009, **184** reports were received of which 10 were for the short term insurance industry, 2 reports on Brokers and 3 reports for the Life industry.

Since 2002, **25039** reports have been received of which **741** reports were for the

short term industry **118** reports for the brokers and **315** reports were for the life industry.

For the full report with all the statistics, please contact Melanie Pillay on [melaniep@saicb.co.za](mailto:melaniep@saicb.co.za) 🖱️

JULY 2009

SOUTH AFRICAN INSURANCE CRIME BUREAU

ISSUE 5 : 2009

## MEMBERS

SANTAM  
MUTUAL & FEDERAL  
HOLLARD  
ZURICH  
LION OF AFRICA  
REGENT  
TELESURE  
ABSA INSURANCE  
STANDARD BANK  
INSURANCE  
OUTSURANCE  
MIWAY

## PARTNERS

SOUTH AFRICAN  
INSURANCE  
ASSOCIATION  
(SAIA)  
TRANSUNION  
FRAUDLINE  
MEMEX  
SAFPS  
BUSINESS  
AGAINST CRIME  
SA

## GUEST ARTICLES

### FUSION CENTERS: CRIME ANALYSIS IN ACTION

Every time a cop walks the beat, a trooper patrols the highway or a deputy questions a suspect, a key question enters their minds: Is everything as it should be?

In the wake of major terrorism acts, that question has taken on national and global significance. You also hear: Are we safe? From my perspective as a law enforcement professional of 25 years, we are. Here's why:

Before 9/11, law enforcement agencies and professionals didn't always know the significance of information in their possession --much less share that kind of intelligence with each other. Since then, officials have realized multiagency cooperation is the best way to deter terrorism and other criminal activities. While there's still much progress to be made, officials have embraced the power of collaboration and are breaking down traditional barriers.

Thankfully information sharing is now the rule. From 2004 to 2007, law enforcement agencies exchanged data on more than 100,000 terrorism-related threats, reports of suspicious activities and encounters with people on watch lists, according to the FBI.

For years, law enforcement agencies favored the time-honored principle of not sharing clues and leads until an investigation was completed. They were more concerned about protecting their evidence until a court case could be fully developed. But now, most realize sharing information may reveal larger or wider patterns of activity, and it takes the combined data of federal, state and municipal agencies to understand such patterns.

### Why Fusion Centers?

Fusion centers are best equipped to oversee and manage the complex role of information sharing and facilitate cooperation between sometimes competing interests. The U.S. Department of Justice (DOJ) defines a fusion center as "an effective and efficient mechanism to exchange information and intelligence, maximize resources, streamline operations and improve the ability to fight crime and terrorism by merging data from a variety of sources."

With the latest technology, fusion centers can store, search, retrieve and analyze data no matter what form it takes -whether it's a suspicious activity report, a phone call transcript, a handwritten note or unstructured data, such as e-mail attachments.

Besides effectively sharing intelligence and information among federal, state and local government agencies, fusion centers can also provide real-time threat assess-

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ments and situational awareness to enhance the safety and security of critical public and private infrastructure.


### Today's Fusion Centers

While the pieces are in place to deliver on the most rigorous fusion center objectives, a real concern is whether they are moving beyond just tactical information sharing and analysis.

The bigger question remains: How prepared are centers and agencies to anticipate criminal activity? That's where strategic intelligence analysis must come into play. In reality, most fusion center staff have a tactically oriented mindset, looking back in time to gather evidence for a prosecution. However, more work is needed to gather and share strategic information so we can discern patterns of activity and connect the dots to thwart organized criminal groups --such as the Mafia, street gangs or terrorism networks -before a crime is perpetrated. Anticipating crime is a fundamentally different and critical role for a strategic intelligence analyst.

This strategic approach involves trained analysts using technology in a three-step scientific method:

- develop a hypothesis of the problem/threat;
- conduct information gathering on aspects of the issue; and
- form a hypothesis that cannot be disproved, which becomes a theory and should drive both short-and long-term policing strategies.

Such a process can be difficult and costly. But fusion centers are positioned to deliver this critical decision-making. In fact, law enforcement professionals at all levels must have this conversation about strategic versus tactical methods, and put the tools and personnel in place to uncover the potentially bigger threats and the proper responses. 

***Capt. Stephen G. Serrao is a former chief of the New Jersey State Police Counter-Terrorism Bureau, and now helps shape the direction of intelligence management software as director of Product Management of the Americas Region for Memex Inc., a worldwide provider of intelligence management, data integration, search and analysis solutions, [www.memex.com](http://www.memex.com). Serrao can be reached at [steve.serrao@memex.com](mailto:steve.serrao@memex.com)***

### COMPUTOR SECURITY & FORENSIC SOLUTIONS (CSFS)

#### Who they are and what they do:


Computer Security & Forensic Solutions; (better known as CSFS) within the South African and Africa Regions, was founded in 1999. Our primary focus is to deliver Cyber, Computer and Network IT Forensics, IT Security services and solutions, IT Risk assessments and IT Business Intelligence services equal to best International standards.

The uniqueness of CSFS is embedded in the diversity of experience and knowledge brought together in a motivated team of investigation and security experts, with distinguished careers in IT Forensics, IT Security, IT Intelligence and IT Governance. Combining all our expertise and skills, we are able to provide a forensic sound service to corporate entities.

CSFS was bind together to provide a global IT Security and IT Forensic solution, because any company is equally vulnerable from the inside as well as the outside. The focus of CSFS is to provide in-house custom developed solutions, with the ability to MANAGE THE RISK, in a manner which will not only provide the client with greater security on their network and the Internet, but also enable them to institute prose-

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cution in whatever form. The client will have peace of mind knowing that;

- Network environments are protected;
- Information management is intact;
- External and internal risks are profiled;
- IT Forensics is in place;
- IT Security is proactive and preventative and
- IT experts are on standby in a case of emergency. 

For more information visit: [www.csfs.co.za](http://www.csfs.co.za) or e-mail [marthinus@csfs.co.za](mailto:marthinus@csfs.co.za) to arrange for a more in-depth and technical presentation.


### HOUSE ROBBERY STATISTICS ARTICLE

An alarming article regarding house robbery statistics has been recently circulated in the industry and beyond, credited to Dr Randolph Zinn, from UNISA.

The SAICB contacted Dr Zinn for permission to use the article in the SAICB Report, only to find that the article is being circulated without his permission and contains inaccurate

information that seems to have been taken out of context from his presentations.

He was commissioned by UNISA to conduct the study, and while he has been giving presentations on his findings, the approximately 100 page official report will only be released and circulated in the next two months and copyrighted to UNISA.


When circulating and using reports please always check the source of the information and get permission from the author to reproduce the information. 

*Dr. Rudolph Zinn is a Senior Lecturer at the School of Criminal Justice at UNISA and did intensive research on residential robberies and attacks, and interviewed many arrested and convicted robbers as part of the study.*

### FRAUD OPERATION - UK

**33 people have been charged as part of Greater Manchester Police's crackdown on fraudulent insurance claims following collisions the offenders purposefully caused.**

Specialist Operations officers are investigating several hundred collisions across Greater Manchester, Lancashire and Cheshire as part of Operation Contact. The offenders have been charged with conspiracy to commit fraud.

Twenty-seven other people have previously been charged. Thirteen people have already pleaded guilty to their charges, and five are due to stand trial on Monday 17 August 2009. The total number of those charged under the operation now stands at 33. 

**Thank you to IFIG website - IFIG - Latest News - <http://www.ifi.org/news> for the information, please go to their website for updates on their fraud activities.**

## CONTACT

For further information or if you wish to reproduce any of the articles in this Newsletter, please contact :

Hugo van Zyl on [hugovz@saicb.co.za](mailto:hugovz@saicb.co.za) or  
Melanie Pillay on [melaniep@saicb.co.za](mailto:melaniep@saicb.co.za)



**0860 002526**  
[insurance@fraudline.co.za](http://insurance@fraudline.co.za)

## STAFF NEWS

- The SAICB has appointed a Junior Analyst who will begin at the SAICB on 3 August 2009.
- The SAICB has also appointed another Data Capturer who will also begin on 3 August 2009.
- We still have a vacancy for a Data Capturer, and are currently interviewing for this position.
- The new appointments bring our staff compliment to 9 consisting of:

Hugo van Zyl—COO

Melanie Pillay—Office Manager

### Investigators:

Pieter Harmzen  
Johan Steyn

### Analysts

Marc Nicholson  
Shawn Annandale

### Data Capturers

Charlene Sanderson  
Mary-Ann Mthimunya

### Personal Assistant to COO

Daleen van der Merwe

## SAICB STAFF VACANCY

### Operations Manager

The South African Insurance Crime Bureau (SAICB) has a vacancy for an Operations Manager who will need to meet the following criteria:

#### Responsibilities

- Assume full leadership responsibility for the investigation arm of the SAICB which will entail overseeing the investigators and Analysts, and all cases being handled by the SAICB
- Providing overall leadership and direction for investigations and analytical processes.
- Checking and validating of all investigation/analytical outcomes from the various investigations.
- Overseeing your investigators/analysts
- Overseeing team development and performance
- General day to day management of investigators and analysts.
- Liaise with all relevant participants of the investigation including SAPS and NPA, and other government departments, etc.
- Build relationships with relevant stakeholders and parties instrumental in the finalisation of investigations.
- Provide feedback to COO on all current investigation on a regular basis.

#### Qualifications

- Matric and relevant tertiary qualification
- FAIS Accreditation or a FAIS recognised qualification will be highly beneficial.
- Leadership, management and or Insurance related studies completed or in progress will be beneficial.

- Relevant criminal and related legal courses.
- Management courses

#### Experience

- Investigation experience within the short-term insurance industry for at least 5 years in a senior capacity is required.
- Previous experience in either motor, non-motor, business, salvage and/or fire investigation will be highly beneficial
- SAPS/investigation experience
- Management experience essential

#### Skills and Competencies

- Leadership and management skills/potential are essential
- Excellent administration and organisational skills
- Excellent interpersonal and communication skills (verbal and written)
- Computer literate
- Self disciplined and self motivated
- Problem solving/initiative
- Negotiating
- Stress/change tolerance
- Tenacity and resilience
- Be an analytical thinker
- Customer service oriented
- Deadline and results oriented
- Attention to detail
- Takes ownership and responsibility
- Adaptability
- Conflict handling
- Strong sense of self and purpose

Salary is negotiable and dependant on experience. Please send your complete CV with traceable references to Melanie Pillay on [melaniep@saicb.co.za](mailto:melaniep@saicb.co.za) or fax: 0866 317 796.

Please note that only shortlisted candidates will be contacted for interviews. Shortlisted candidates will be subject to detailed background checks, as per our staff requirements.