



**THE INSURANCE
CRIME BUREAU**

INTELLIGENCE THAT WORKS

The Past, Present and Future of the Insurance Crime Bureau

22 February 2018

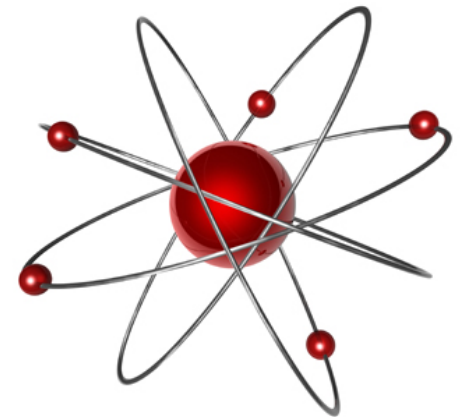


The Beginning.



Established in 2008 to be the **fusion centre** and leading authority on fighting **organised crime** in the **insurance industry!!!**

The SAICB will achieve its vision through the consolidation of **multiple data sources** and the deployment of **relevant** and **specialised skills** together with the **unique technology** solutions that will provide **industry intelligence, promote collaboration, and address prevention and detection**, in order to obtain **convictions and recoveries**.



My story: the facts

- Fortunate enough to be one of the key individuals responsible for the design of the original concept establishing the South African Insurance Crime Bureau. When we started with this venture back in July 2008, I was for a period the only employee of the organisation, and I was responsible for establishing the offices in Midrand.
- Only 10 member companies
- The appointment of technically qualified and experienced key individuals, along with the implementation and customisation of the analytical and case management tools were foremost on my priority list.
- Challenges experienced during the incubator period of the analytical tool were circumvented by refocusing our efforts to secure savings, and pursue return on investment for the industry we served.

My story: the facts(cont)

- Struggled to show and prove ROI at this stage forced us to get involved in other initiatives, such as cloned vehicles and we held our first Pound Clean-up in 2010
- To augment the technology in place, emphasis was placed on the recruitment of high calibre operational individuals to ensure that the organisational objective to show absolute financial returns was achieved. These high-level candidates, to this day continue to add immense value to the organisation.
- Relationships with external stakeholders such as Government Agencies as well as many other private entities were of utmost importance. Over the years I spent dedicated time, together with the operational staff, forging strong relations with these partners in the fight against crime in South Africa:

- Business Against Crime South Africa (BACSA)
- South African Insurance Association (SAIA)
- South African Police Services (SAPS-PPP)
- Lesotho Mounted Police Service (MOU in place)
- National Prosecuting Authorities - Asset Forfeiture Unit (MOU in place)
- Gauteng Department of Roads and Transport (MOU in place)
- Road Accident Fund (MOU in place)
- National Department of Health(NDOH)
- Road Traffic Management Centre(RTMC)

My story: the facts(cont)

- Over the years The Insurance Crime Bureau has built a strong brand of **trust, integrity and co-operation**. Financial Institutions view the organisation as the nodal point for intelligence and information sharing, as well as a hub to access experts in the fight against vehicle crime.
- Detection, prevention, and effective investigation of fraud and crime impacting specifically the Insurance Industry were and are first at mind for all the operational staff.
- Some of the start up successes established in the past:
 - Training/Information sharing, cloned vehicle database, Pound clean-ups, baitcar, most comprehensive insurance fraud database in South Africa, focus on the market for stolen vehicles, money raising, accident staging, involvement in physical crimes(taking the syndicates on)

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The Present



Our VISION & MISSION:

Vision:

The Insurance Crime Bureau was established in 2008, to be **the intelligence hub**, and **leading authority on organised crime**, operating within the Insurance Industry.

Mission:

The Insurance Crime Bureau aims to **achieve its vision** through the **consolidation of multiple data sources**, the deployment of relevant and **specialised skills along with unique technology**, all to promote **collaboration and provide intelligence to detect and prevent** insurance related fraud and crime...with the end goal of obtaining **convictions and recoveries**.

Achievements in 2017

- ✓ 2017: First Annual Conference
- ✓ 2017: Several organised training seminars
- ✓ 2017: SAPS PPP established
- ✓ 2017: NDOH duplicate report process
- ✓ 2017: First CEO breakfast
- ✓ 2017: New 5 year strategy
- ✓ 2017: Rebranding
- ✓ 2017: First annual report published
- ✓ 2017: ?? New Members joined
- ✓ 2017: Active in recruiting Life members
- ✓ 2017: Attending several High Level Seminars on SAPS invitation
- ✓ 2017: VSD went live

Our Membership...

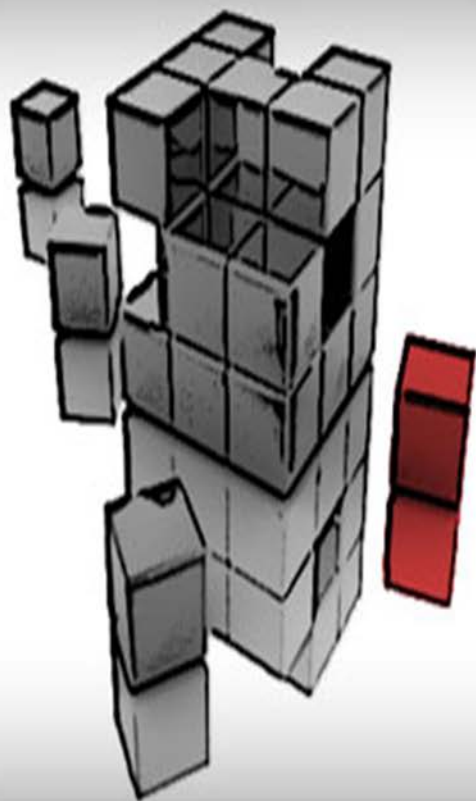


Our Associate Members...



Involved Stakeholders...

- ✓ Business Against Crime South Africa (BACSA)
- ✓ South African Insurance Association (SAIA)
- ✓ South African Fraud Prevention Services (SAFPS)
- ✓ South African Police Services
- ✓ Cross Border Police Forces
- ✓ Directorate of Priority Crime Investigation
- ✓ National Prosecuting Authorities & Asset Forfeiture Unit
- ✓ Gauteng Department of Roads and Transport
- ✓ Road Accident Fund
- ✓ South African Revenue Services
- ✓ National Department of Health
- ✓ Tracking companies.
- ✓ Micro dotting companies.
- ✓ Vehicle rental companies.
- ✓ IAATI
- ✓ National Association of Automobile Manufacturers Association - Vehicle Crime Committee
- ✓ South African Banking Risk Industry Council
- ✓ Financial Services Board
- ✓ Financial Intelligence Centre
- ✓ Credit Bureaus
- ✓ Salvage dealers
- ✓ Zonke Unicode and many others



What we do?

Industry Fraud Mandate & Focus Areas:

Combatting Organised Crime Syndicates within...

- ✓ Motor...
- ✓ Non-Motor...
- ✓ Commercial...
- ✓ Life & Funeral...
- ✓ General...Staff, Service Providers, Brokers, Government etc...
- ✓ Insurance Fraud Line...

Typical types of Investigations:

- ✓ Serial / Habitual Claimants...
- ✓ Incident staging...
- ✓ Hijacking & Theft...
- ✓ ID Theft \ Impersonation...
- ✓ Fast Track claims...
- ✓ Walking Dead...
- ✓ Murder for Money...
- ✓ Broker Fraud...
- ✓ Corruption involving Staff, Service Providers, Clients, Brokers and Assessors...



Typical types of Investigations - Life:

- ✓ Organised Crime Involvement
- ✓ ID Theft
- ✓ Fast Track claims
- ✓ Serial/ Habitual Claimants
- ✓ Incident staging
- ✓ Walking Dead
- ✓ Broker Fraud, Doctors & Service Providers
- ✓ Huge opportunity for fraud due to commercial policy values.
- ✓ Vague and incomplete data of insured items.
- ✓ As values are higher than personal lines surely it makes sense to have MORE detail?



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The Future of



**THE INSURANCE
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INTELLIGENCE THAT WORKS

Building on the concept of “Community”:

Starting with further Memberships...



Associate Members Targets...



So what is the future of The Insurance Crime Bureau??:

Expanding our Community:

- Expanding our Influence in...
 - LTI
 - Banks, Investment Houses and VAF
 - Other?
- Training the Industry and Partners...
- Increasing available Resources:
 - Human Intelligence & Skills Development.
 - IT Solutions and availability.
- Data availability, and usage...
- Cyber...
 - Awareness & Solutions

Industry Projects:

- Vehicle Salvage Data Base
- Code of Salvage
- IDS
- LPR 4 South Africa
- SPOC & Individual Member Meetings
- Industry Training and Conferences
- Cyber Awareness
- Watch this space.....

Our success depends on:

YOU....

Stand with **The Insurance Crime Bureau**, in collaborative initiatives to combat Insurance Fraud, and the related Crimes...

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