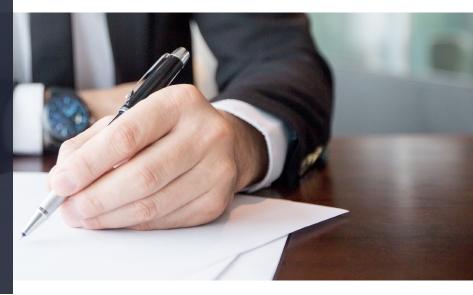


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The 1st July 2019 marked a new Financial Year for The Insurance Crime Bureau and now as we provide this feedback we already find ourselves in September, which is of course an exciting new season for the Southern Hemisphere especially as we prepare for a strong Rugby World Cup in Japan.



Reflecting on the last 12 months, we saw that despite the country moving into a difficult economic climate we experienced really solid ongoing support from all of our existing Members for which we are extremely grateful. In addition to this the organisation also achieved fantastic growth in new Memberships, as well as continuing to expand the boundaries of the environment in which we operate with our Law Enforcement Partners.

One of the areas in which we saw significant strategic expansion was in our Life & Funeral Division, which grew from 4 Members to 10 Members in the last 12 months. In July, an additional 3 Members signed taking the total Life Membership to 13, with a number of ongoing discussions.

With the increase in number of Insurance Crime Bureau Members we have obviously also increased our staff compliment, and to ensure we continue to meet the objective of intelligent growth with focussed operational efficiency we have spent time considering the management structure of the company. Capacity planning, including staff up-skilling and development is an important objective for the organisation and thus the Board is considering a number of strategic goals in this regard.

Our operational successes are measured Monthly in our "Return On Investment" (ROI) and as at the end of the 2019 Year we reported the following:

ROI Life to Date from 2008:	436%
ROI for the 2019 Year - Short Term:	889%
ROI for the 2019 Year - Life:	905%

In consideration of the above measures, there can be no questioning the value of coming together as a community to combat criminal syndicates, thereby making a significant difference in the broader South Africa in combating crime and adding value to both our Members as well as the Uninsured Public.

Let me leave you with the promise that there are some really positive and exciting prospects ahead for the organisation as it continues to grow. We thank all of our supporters who have been with us on this journey, and we quarantee that there is a lot more to come.

DEVELOPMENTS AND EVENTS TO WATCH OUT FOR IN THE NEXT 12 MONTHS:

- Various technology roll outs in Quarter 4 of 2019
- Lots more activity & awareness from LPR4SA
- The Annual Industry Executive Breakfast
- The Insurance Crime Bureau Annual Report
- ave The Date" for our Annual Conference on the 4th and 5th of March 2020

Most importantly please interact with us on our various Social Media platforms or even better, pop around for a cup of coffee with the team.

Be Blessed & Stay Safe... #GoBokke

Garth de Klerk

The Insurance Crime Bureau - CEO

