



We have suddenly found ourselves in uncharted waters due to the Covid-19 pandemic, which has become a game changer that will alter our economic and social realities for the foreseeable future.

Economists and analysts alike believe that the global economy is headed for a downward spiral barely 12 years after the 2008 financial crisis that triggered a worldwide recession. Although it's too early to quantify the impact of the current pandemic, we can all agree that poverty is the root of most crimes and that the tough challenges we face ahead will lead to people submitting fraudulent claims for cash pay-outs to cushion the economic effects.

As the Chief Operating Officer of The Insurance Crime Bureau, it is my responsibility to build, maintain and lead a culture which supports our Members and Associate Members, Stakeholders and Law Enforcement Agencies in our joint mission to detect, deter and assist in the prosecution of criminal syndicates. This is particularly important during the turbulent times like we are now in. Business environments have changed, but our Ethos to delivering quality service and support to the industry to assist with fraudulent claims and investigations has not changed – Nor will it ever.

The Insurance Crime Bureau's Operational team have all been productively working remotely from the safety of their homes and have been available during the Lockdown period to assist the Industry with their fraud combatting initiatives. Our response to this crisis has given birth to new ideas with several training sessions having been conducted over Video Conferencing, and we encourage our Members to make use of this service during the lockdown period to ensure that your teams stay sharp and up to speed with the latest trends and *Modus Operadi*. Our analysts have also taken this opportunity to conduct 14 "Big Data" comparisons for some of our Members with astounding results. The Information Team has also been operational and have closed over 2000 enquiries received during this period.

Various stakeholders and Government institutions with which we deal with on a day-to-day basis to assist with investigations were all informed of our Lockdown status, but we remain in constant communication with them regarding ongoing matters. The SAPS and DPCI continuously liaise with us and vice versa to seek assistance with financial and criminal profiling and many other request to aid in our joint investigations on a daily basis.

We want to encourage our Members and Associate Members to continue to "Reach Out" to us so we can continue having meaningful discussions around what is happening with regards to fraud and claims in your organisations and the Industry as a whole – any emerging trends that you have identified during the lockdown period and anyway we can assist in the investigations. We will also be rolling out our "Investigations Corner" to highlight some of our cases in the coming weeks (both Short & Long Term).

We would like to reassure you that as an operations centred company we are resilient. We remain committed to the fight and I'm honoured to lead the organisation through the next phase of development as we combat insurance fraud and look forward to engaging with all our Members, Strategic Partners, Law Enforcement Agencies and Regulators in Cyber Space during this period.

Hugo van Zyl

The Insurance Crime Bureau - COO