



I can quite honestly say, and I am sure many of you will agree, that over the last few weeks the way in which I think and work has been altered forever.



I have been truly amazed at the resilience of human nature, as to how quickly most of us can adapt to crisis. The transition from working in a physical office to working at home was almost an automatic one for the Insurance Crime Bureau team, and has been a pleasure to see how people have so readily accepted the responsibility of this change.

Interestingly, the world has recently seen a massive upsurge of arm chair economists & futurists, providing all sorts of analysis, followed up with future predictions. Suggested outcomes have been concerning, some gob-smacking, a number even quite humorous. However quite frankly very few scenarios have been credible, as there are just no text books or benchmarks on which to base economic analysis nor feed typical futuristic predictive models.

Successful businesses are no longer talking about how they are planning to cope during the COVID 19 period, as they are already implementing their plans for when we emerge into a dramatically altered business environment. Businesses and individuals are already recalibrating their offer by showing flexibility and agility in meeting evolving opportunities. As evidence of this there are many incredible examples of where businesses have extended helping hands to communities in need, these businesses moving to augment their core business models to show the Country that they can and will add value in our future.

Witnessing this type of caring, resilience and open mindedness leaves me with no doubt that as we navigate tomorrow's challenges we will be able to shape the future in a way that is positive for South Africa in the long term.

In considering the Insurance Crime Bureau's role as an Industry Association of the future it undoubtedly focuses on innovation, with an even stronger concentration on collaboration. Whatever future challenges we face we are all in this together, and as a Country we have to show absolute courage in designing and controlling our newly shaped business environment.

On Thursday evening we heard the President announce a further extension of the initial phase of the lockdown to the end of April 2020. This along with the official analysis from Minister Mkhize of the COVID 19 situation in South Africa, makes it clear that we still have to be cautious and patient to ensure we win this battle.

The only thing we know for sure right now is that there is life after COVID 19, and we had better be prepared for evolution. If we go back to "business as usual" we will not survive.

Be blessed, be safe and be brave enough to innovate!

Garth de Klerk
The Insurance Crime Bureau - CEO