



FRAUD, WASTE & ABUSE SUMMIT



28 FEBRUARY - 1 MARCH 2019

SANDTON CONVENTION CENTRE

Fraud in the Insurance Industry

Garth de Klerk

“Partnership towards curbing fraud, waste and abuse”

#fwasummit

The Insurance Crime Bureau:

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**.

**INSURER
MEMBERS**



INSURER MEMBERS

Hollard.

OAKHURST
INSURANCE COMPANY LIMITED

We Really Care, We Deliver

 **infiniti**
insurance

 **OLDMUTUAL**
INSURE

miWay.CO.ZA

GUARDRISK 
TAILORED RISK SOLUTIONS

A subsidiary of MMI Holdings


MONITOR
ADMINISTRATORS


OUT
SURANCE

“Partners in curbing fraud, waste and abuse”

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**INSURER
MEMBERS**



**WESTERN NATIONAL
INSURANCE**

“Partnership towards curbing fraud, waste and abuse”

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LIFE
INSURER
MEMBERS



“ WORKING TOGETHER
TO DETECT AND PREVENT
INSURANCE FRAUD. ”

DataDot
Marked & Secure

RECOVERI
TAG WHAT'S YOURS

SMD

sas
THE POWER TO KNOW®

M HAWK

TRACETEC
TRACKING | RECOVERY | FLEET MANAGEMENT

**ASSOCIATE
MEMBERS**

Our 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 do we do?



Combatting Organised Crime Syndicates within...

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

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...



Types of Investigations:

- ✓ 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?



Conclusion

It takes a community with a common cause
to be truly successful...

The Insurance Crime Bureau

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