USER MANUAL

WEB **E**NQUIRY **S**YSTEM

Web **E**nquiry **S**ystem (**WES**) is our secured online platform where requests for information and assistance can be submitted by our Members to the Insurance Crime Bureau. With enhanced analytics and AI, the new and improved functionalities will allow Members to submit requests for any type of enquiry or investigation, with all the information being available in one central Intelligence Hub. Members will also be able to provide electronic feedback on all their enquiries, allowing for a more streamlined process, efficiency and improved response times!

LEADING THE FIGHT AGAINST **LIFE AND NON-LIFE** **INSURANCE FRAUD** & RELATED CRIMES.

Contents

- The Client will be advised 48 hours in advance when regular maintenance work on the system is planned. Notification of planned system maintenance will be communicated by email to the administrators.
- In view of the fact that the Client may require access to the system on Saturdays in addition to business days, regular maintenance will be scheduled during the following hours:
    - Business days: between 17:00 and 7:00 the next day.
    - Weekends: between 13:00 on Saturdays and 19:00 on Sundays.
- Please send system queries to itcrowd@saicb.co.za.
- When experiencing any issues, then press CTRL+F5 to refresh the screen upload. This will sometimes resolve the problem.
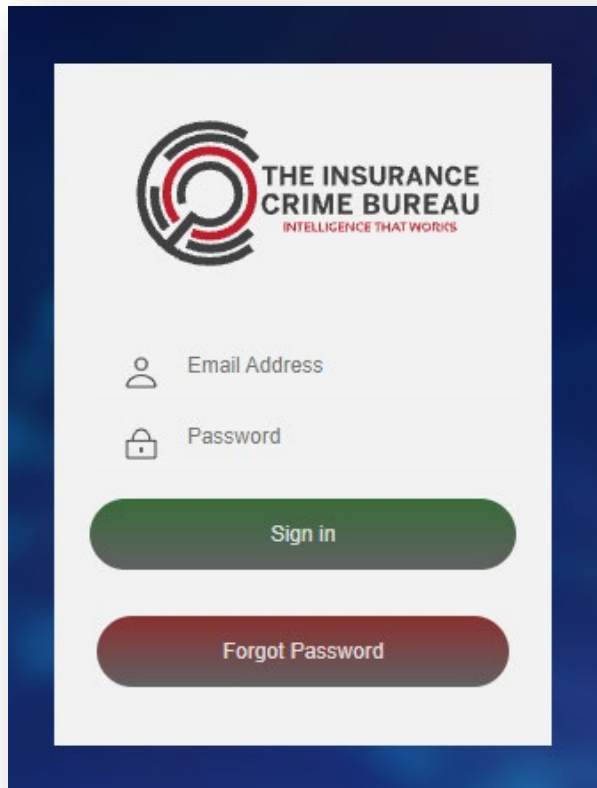
Field/Option	Description
Email Address	Username to access the system will be the user's email address.
Password	A link will be sent to the user's email address to choose/change the password.
Sign in	Click on the 'Sign in' button to proceed.
Forgot Password	Option to reset the password.
reCAPTCHA	Click the checkbox ("I'm not a robot") to complete the verification process.

Activation email

Insurance Crime Bureau - Web Enquiry System

Your Account has been created. Your username is: TestHollardAdmin@saicb.co.za

Click on the link below to set your password:

Set Password

PLEASE NOTE: This is an unattended mailbox. Do not reply to this email.

The Insurance Crime Bureau Help Desk: itcrowd@saicb.co.za
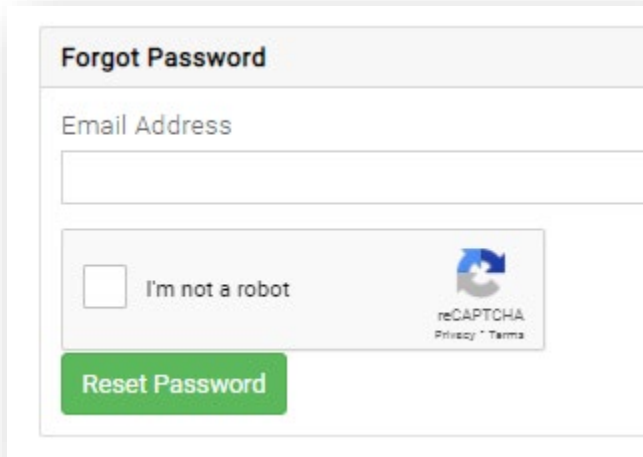
Password rules:

1. At least 4 characters must change when choosing a new password.
2. Consecutive characters may not be the same.
3. Minimum length 8 characters.
4. The first part of the username before the '@' may not be part of the password.
5. It must contain a numeric character.
6. It must contain a special character.

Expired Link

If the link has expired use the 'Forgot Password' button to create a password.

Change/Forgot Password

Forgot Password

Email Address

[ ]

I'm not a robot

reCAPTCHA
Privacy · Terms

Reset Password

Select 'Account' in the top right-hand corner and 'Change Password' or click on the 'Forgot Password' button to change or reset the password.

A link to choose a password will be emailed to the user's email address.

Home page

Options available are dependent on the access assigned to the user.

HOME   SIGHTING REQUEST   ENQUIRIES   VSD   REPORTS   HELP   ACCOUNT

Option	Description
Sighting Request	Capture a vehicle sighting request.
Enquiries	Create/update a request.
VSD	Option to query the VSD database.
Administration	Available for administrators to create/update users.
Reports	Option to view Reports.
Help	User manual.
Account	Logout/change password.

Sighting Request

Create

* Consent/permission from the client is required to conduct an ANPR enquiry. Consent could be verbal (voice recording) or in writing. It remains the responsibility of the company to produce the consent, when and if it is required to do so.

* All fields are mandatory. To ensure data quality, capture all information accurately.

Field/Option	Description
Info Requested By	Not mandatory – may be completed if request is done on behalf of another party.
Claim Number	Claim number relating to the incident.
Sighting History Date Start	All sightings on or after this date will be returned.
Sighting History Date End	All sightings on or before this date will be returned.
Submit	Submit request to be processed.

* Detailed list of enquiries submitted.

Enquiries Submitted by you:

Member	Claim Number	Claimants ID	Licence Number	Make	Model	Colour	Claim Incident Date
Facts	Internal	9999999999999	BD62PLGP	Internal	Internal	Internal	2020-09-29

Click the 'Details' button to view the detail.

Detailed List:

Enquiries are listed with the most recent requests first. "Closed" enquiries are displayed at the end of the list. The status of an enquiry will remain *"Open"* until feedback has been submitted*.*

> *Reference:* Unique reference number assigned to each request.

> *Processed:* Indicates if a response has been received from the BACSA ANPR system.

> *Date Requested:* The date the request was logged.

> *Enquiry Status:* The status will be "Open" until feedback has been provided.

View Details – Sighting Information

* Sighting information recorded for the specified Licence number.

* Validate the sighting results obtained, compare the relevant licence number against the sighting images.
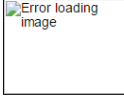
Province	Site Information	Sighting Location	Vehicle Image	Plate Image	Camera Time
GAUTENG	06 - Bakwena Toll Plaza	25°38'35.73"S 28°15'13.47"E			2017/02/17 10:07:38
GAUTENG	03 - Bakwena Toll Plaza	25°38'35.73"S 28°15'13.47"E		Error loading image	2016/07/15 10:09:14

Table Headers	Description
Site Information	Installation site of the BACSA cameras.
Sighting Location	Longitude and Latitude information.
Vehicle Image	Image captured of the vehicle.
Plate Image	Image captured of the Licence plate.
Camera Time	Date and time of the recorded sighting.

* If the vehicle was not sighted for the requested period, a "No Sighting Information" message will be displayed. Where no sighting information was provided, feedback regarding the outcome of the claim is still required.

* A "Sighting Information Provided" message will be displayed if the vehicle was sighted for the requested period. The results will be displayed at the bottom of the page.

Feedback regarding the status/outcome of the claim (Settled or Repudiated) must be provided. The sighting report could assist an investigator with the validation of the claim by either proving or disproving the client's version of the incident.

The ANPR report should be seen as a tool that could assist with the validation of a claim. It is therefore important to receive feedback regarding the enquiry, as this forms part of the ROI (Return on Investment) report to the board.

* The sighting information results could be downloaded in a PDF document, by selecting the 'Download Report' option.

ANPR Detail

Company Name	Date Requested	Info Requested By	Claim Number	Claimants ID	Vehicle Registration N
Facts	2020-09-29 11:10	Louisa Du Toit	Internal	9999999999999	BD62PLGP

ANPR Feedback *No Sighting Information*

Claim Status	
Report Assisted	
Settled/Repudiated Reason	
Value of Claim (R)	
Settled/Repudiated Detail	
SAICB Memex Ref	Internal
Date feedback given	

Location	Camera	Coordinates

Field	Description
Claim Status	Settled/Repudiated
Report Assisted	Yes/No

Settled/Repudiated Reasons:

Field	Description
Settled	Validating the client's version of the incident.
	Validating the existence of the vehicle.
	The report did not provide relevant information.

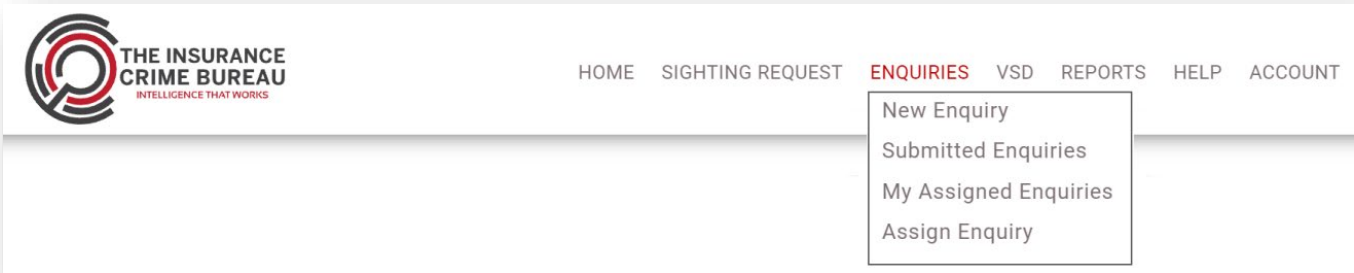| Field	Description
Repudiated	No sighting that disproves the client's version.
	Sighting information before incident.
	Assisted in repudiating the claim.
	Report did not provide relevant information.
	Rejected - True & Complete/ Misrepresentation.
	Non-compliance of policy/Reasonable request.
	Fraud/Dishonesty.
	Other (Please use notes field).

Field	Description
Value of Claim (R)	Value of the claim submitted.
Settled/Repudiated Details	Provision for additional notes.

Enquiries

Enquiries

Option	Description
New Enquiry	Capture a new enquiry.
Submitted Enquiries	Option to view all submitted enquiries.
My Assigned Enquiries	View all open enquiries assigned to your user profile.
Assign Enquiry	Assign an enquiry to a specific user.
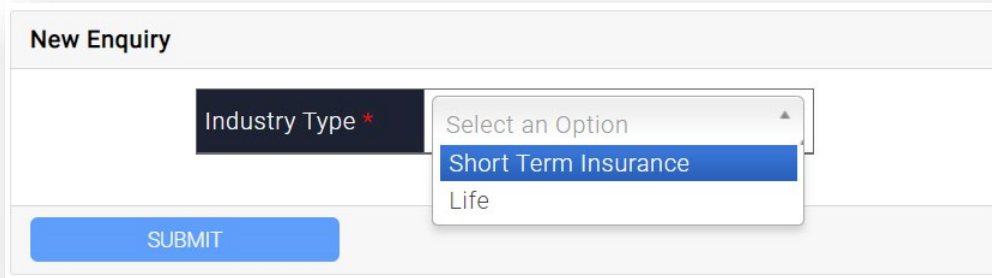
New Enquiry

* Options available are dependent on the type of access assigned to the user.

Option	Description
Short Term Insurance	Option to submit a Short-Term Enquiry.
Life	Option to submit a Life Enquiry.

Enquiries are listed with the most recent requests first. "Closed" enquiries are displayed at the end of the list. The status of an enquiry will remain *"Open"* until feedback has been submitted.

* All mandatory fields are marked with a *.

To ensure data quality, capture all information accurately.
Confirmation that consent was obtained from the client is mandatory for certain types of enquiries.
Requests require a well drafted motivation outlining the type of suspected fraud or dishonesty.

General

Is Sensitive Enquiry: *	Claim Number: *	Date Of Loss: *
Select an Option ▾	#	📅
Case Name:	Reference Number:	Investigator:
☰	#	Select an Option ▾

Motivation: *

Individual   ADD PERSON

Select the relevant option to capture the detail of the person/company/vehicle.
Additional information can be captured for persons and companies.

- Address Details
- Contact Details
- Vehicles Details
- Bank Details
- Policy Details
- SAPS Details
- Pathology Details
- Claim Details

Additional notes regarding the enquiry can be captured.
Use the 'Select File(s)' option to attach the relevant/supporting documentation.

Enquiry - Short Term Industry

*Multiple options can be selected for one request.

| Option	Description
Alleged Fraud	Alerts of uncovered risks, misrepresentation and/or fraud.
LPR Sighting History	Obtain additional information on a vehicle's movement history.
Pathology	Request assistance on blood and alcohol as well as toxicology reports.
Vehicle of Interest	Obtain salvage information on a claimed vehicle which is listed on the VSD.
General Enquiry	Obtain additional information to investigate a claim when fraud or dishonesty is suspected.
Mohawk	Mohawk only allow the Insurance Crime Bureau to use the platform internally to gather information/intelligence to address syndicates/organized crime groups impacting the Insurance Industry.
Staff Vetting	Request to compare staff details to the person of interest database.

* Select the enquiry type relevant to the request you are submitting.

Option	Description
Alleged Fraud	Alerts of uncovered risks, misrepresentation and/or fraud.
Disability	Disability Insurance is a type of coverage that replaces a portion of your monthly income if injury or illness prevents you from working.
Funeral	Funeral Cover is a form of insurance that pays a specified amount of money in the event of a death, ensuring that the costs of a funeral will be covered.
General Enquiry	Obtain additional information to investigate a claim when fraud or dishonesty is suspected.
Hospital Cash Back	A Hospital Cash Back plan is a type of insurance where you're paid out a daily cash amount (usually in a lump sum) should you spend time in hospital.
Life Cover	Life Cover/Life Insurance will pay a dependant/s a pre-specified lump sum in the event of your death.
Pathology	Request assistance on Blood Alcohol as well as Toxicology reports.
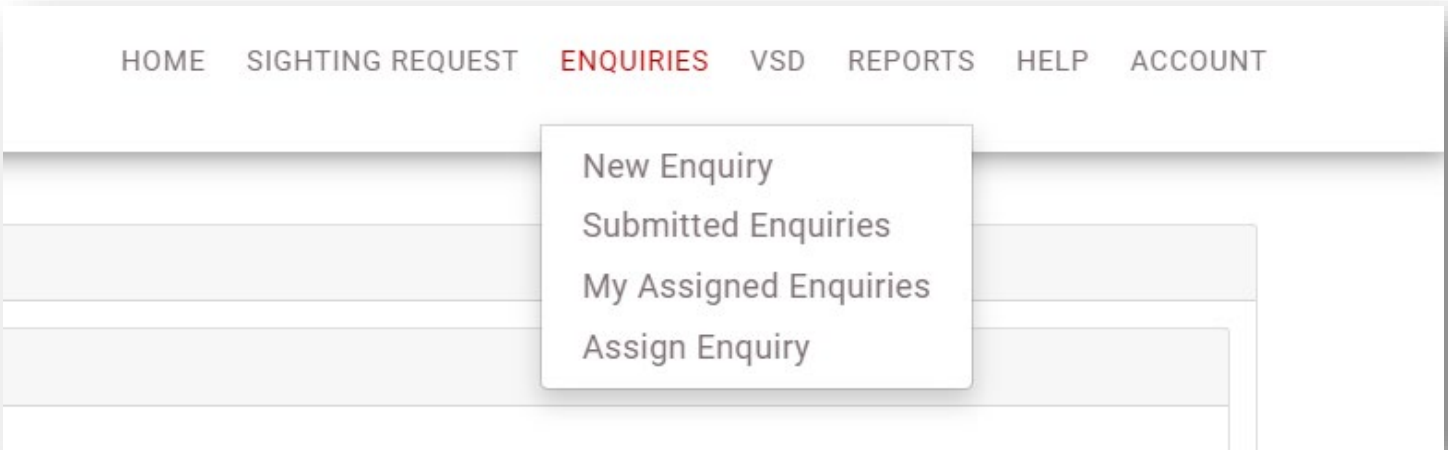
Submitted Enquiries	Detailed list of all enquiries submitted in the organisation.
My Assigned Enquiries	Enquiries assigned to the logged-in user.
Assign Enquiry	New requests for information distributed by the ICB. The request can be assigned to a specific user to action.

Use the different options to search for requests with specific criteria.

Enquiries are listed with the most recent requests first. The status of an enquiry will remain "Open" until feedback has been submitted.

Option	Description
Member	Company name search limited to user profile.
Category	Search by Enquiry type.
Reference	Search for a specific request using the reference number.
Enquiry Status	Select requests with a specific status.
Submit Date From	The search Start date when the request was logged.
Submit Date To	The search End date when the request was logged.
Claim Status	Search for requests with claim status value, Pending, Settled, or Repudiated.
User	Search per created by/assigned user.

 Details of the enquiry.

 Enrich the enquiry by adding additional information.

 Assign/Reassign an Enquiry to a different user.

Enquiry feedback

Feedback regarding the status/outcome of the claim (Settled or Repudiated) must be provided.

Select the Edit button and then the Feedback tab.

Click ADD FEEDBACK and complete the required detail.

Field	Description
Claim Status	Settled/Repudiated
Report Assisted	Yes/No

Settled/Repudiated Reasons:

Field	Description
Settled	Validating the client's version of the incident.
	Validating the existence of the vehicle.
	The report did not provide relevant information.
Repudiated	No sighting that disproves the client's version.
	Sighting information before incident.
	Assisted in repudiating the claim.
	Report did not provide relevant information.
	Rejected - True & Complete/ Misrepresentation.
	Non-compliance of policy/Reasonable request.
	Fraud/Dishonesty.
	Other (Please use notes field).

Field	Description
Value of Claim (R)	Value of the claim submitted.
Settled/Repudiated Details	Provision for additional notes.

Updating an enquiry

There are two different methods to update an existing enquiry.

- A record can be updated by selecting the 'Enrich/Submit Feedback' action button on the required record.

- A record can be updated from the 'Details' view by selecting the 'Enrich/Submit Feedback' button.

All category types for example Person/Company/Note/Feedback etc. can be updated by adding additional information to the record. Once the record has been updated, then make sure that the 'Submit' button is selected to record the changes made to the record.

Vehicle Salvage Database System

Introduction

The Vehicle Salvage Database (VSD) is a central repository for data on salvaged motor vehicles for SAIA member companies. The VSD is hosted, updated and maintained by The Insurance Crime Bureau. The VSD is an effective platform to limit risk within the short-term insurance industry.

VSD Users

The participating member companies may decide which departments should have access to the VSD and the Insurance Crime Bureau recommends that access to the system be given to underwriting as well as claims personnel. There is no limit to the number of users per company. Each company has to appoint an internal systems administrator to create/update/delete users as well as revoke access (e.g. when personnel resign). Please contact itcrowd@saicb.co.za for any support queries.

Doing enquiries on VSD

The VSD is one of the functions on The Insurance Crime Bureau Web Enquiry System (WES) and shares the platform with other functions reserved for members of The Insurance Crime Bureau. Although all users might see the functions, they will only have access to certain approved options (For example Non-Member companies will be limited to the VSD).

VSD Search					
VIN		Licence Number		Register Number	
Search					

Field	Description
VIN	Enter a valid VIN or SAP VIN number. Searches on partial numbers are not allowed.
Licence Number	Enter the Licence Plate number.
Register Number	Enter the Natis Register number.

Enquiries are done on VSD using one of three search fields:

- VIN (Vehicle Identification Number also known as the Chassis Number):
  The VIN is the preferred number to conduct an enquiry with as not all Register numbers are recorded by salvage contractors and Licence numbers change on vehicle records. It is most important to note that the alphabetical characters I, O and Q are not allowed for use in Vehicle Identification numbers and will therefore give a negative result should it be used during a query instead of the numbers 1, 0 and 9.

- Licence Number (Number plate of a vehicle):
  Licence numbers get reissued (KZN and Western Cape as well as personalized numbers) and therefore it is essential to not only query the current Licence number, but also previous Licence numbers. If a hit is found on the Licence number, it is essential to verify the vehicle make and type as well as VIN to ensure it is the same subject vehicle.

- Register Number (NaTIS Record Number):
  The Register number is unique to the record of a vehicle on NaTIS and cannot duplicate or change. It is therefore the best identifier for a vehicle record. Unfortunately, when it comes to salvage not all companies and salvage contractors record the Register number, resulting in not all salvage records being recorded on VSD with the relevant Register number. The Register number is however always used for the Insurance Crime Bureau Vehicles of Interest (ICB VOI).

Results

The purposes of use for the VSD system are specified in the Vehicle Data Document 3.3.
A participant may not be held liable by another entity for incorrect data supplied to the VSD.
    i.   Accessing data is in good faith and at a participant's own risk.
    ii.   All participants to the VSD will take necessary pro-active steps within their businesses to ensure their data quality is in line with the industry targets.

The VSD data will not be used to prosecute but only to identify prosecutable offences.
    i.   Supporting documentation which informs the data will need to support any legal action.

Data may not be shared by the participating organisation that accessed the data for any purposes or to any subsidiary, agent or 3rd party.

VSD Search

VIN	ADMCF80MLD4621316	Licence Number	

Search

Licence Number	CY260778
Vehicle VIN Number	ADMCF80MLD4621316
Vehicle Engine Number	CR9016308
Natis Register Number	
Life Cycle Status Code	2
Demolished Status	
Remarks	Used
Vehicle Make	CHEVROLET
Vehicle Model	UTILITY 1.4 CLUB P/U S/C
Vehicle Colour	
Insurance Company	Santam
Date of Loss	2015-01-10
Claim Number	174885133
Salvage Contractor	
Salvage Contractor Reference	6487851
Salvage Appointment Date	2015-10-08
Salvage Sales Date	2015-11-20

VSD Search

VIN		Licence Number	ND819868	Register Number	

Search

Licence Number	ND819868	ND819868
Vehicle VIN Number	VNKKJ0D3X0A326268	VNKKJ0D3X0A326268
Vehicle Engine Number	1NR0812772	1NR0812772
Natis Register Number		
Life Cycle Status Code	2	2
Demolished Status		Released - Sold - Auction
Remarks	CODE 2 - Used Motor Vehicle	CODE 2 - Used Motor Vehicle
Vehicle Make	TOYOTA	TOYOTA
Vehicle Model	YARIS 1.3 XS CVT 5DR	YARIS
Vehicle Colour		SILVER
Insurance Company	Dial Direct Insurance	Standard Bank
Date of Loss	2016-02-26	2016-07-24
Claim Number		
Salvage Contractor	AuctionNation	AuctionNation
Salvage Contractor Reference	TEL77312	STB88637
Salvage Appointment Date	2016-02-29	2016-08-11
Salvage Sales Date	2016-04-13	2016-09-14

A search may return more than one result as the licence number may have been re-distributed to another vehicle. The vehicle make, model and colour must be checked to identify the correct vehicle.

Getting a positive hit on VSD

When the search results in a "hit" on VSD the following are suggested guidelines.

- Verify if it is indeed related to the same vehicle that was queried.
- The nature of the detail retrieved would indicate the risk and/or further steps to be taken.
- When the data indicate that the vehicle is on record as a previously salvaged vehicle the record will indicate the following:
  - The Licence number with which the vehicle was salvaged. This might probably differ from the current Licence number *(Reminder: Verify if it is the same vehicle especially when dealing with KZN and Western Cape Licence numbers due to the reissuing aspect).*
  - Vehicle VIN details: The VIN with which the vehicle was salvaged.
  - Vehicle Engine number: Mostly not captured and therefore not a search criteria on VSD.
  - NaTIS Register Number: When recorded.
  - Life Cycle Status: This is the coding of the salvage and will be recorded on the industry norm as:
    - Code 1: New (This is unlikely to be a status to be found on VSD).
    - Code 2: Used (The majority of fraud are within this category of salvage and a follow up on the salvage information is highly recommended).
    - Code 3: Deregistered-Scrapped (Can only be reregistered if it went through a SAPS clearance process after which the life cycle status will appear as "Built-Up").
    - Code 3A: Deregistered as Scrapped, but it was sold under strict conditions that the salvage may only be used for the spares market and the vehicle is not to be reregistered and licensed ever again in South Africa. If such a vehicle was indeed reregistered, fraud is an element to consider.
    - Code 4: Demolished. Prior to the introduction of code 3A all salvage considered to be destroyed or destined for stripping were coded as code 4. Since the implementation of code 3A, code 4 indicates that the salvage was destroyed through compacting.
    - Buy Back: The salvage was sold back to an insured client without the vehicle being repaired by the insurer.
  - Vehicle make: (e.g. Toyota).
  - Vehicle model: (e.g. Hilux 3.0 D4D 2X4 RB) Please note this has nothing to do with the year model.
  - Colour: The colour of the vehicle when salvaged.
  - Insurance Company: Take note that a query may reflect more than one entry with more than one insurer which will be an indication that the vehicle was salvaged at different companies on different claims and incidents.
  - Date of Loss: The date when the vehicle was involved in the salvageable incident.
  - Claim number.
  - Salvage Contractor: The contractor who sold or disposed of the salvage on behalf of the insurer (Also the source of the VSD information on behalf of insurers).
  - Salvage Contractor reference.
  - Salvage Appointment date.
  - Salvage sales date.
- The VSD member companies of The Insurance Crime Bureau have in addition to the salvage data also the ability to verify if a vehicle is an ICB Vehicle of Interest.
  - An Insurance Crime Bureau Vehicle of Interest will reflect on VSD for such companies as an "ICB vehicle of interest" in the 'Life Cycle Status Code' field. The 'Salvage Contractor' reference will reflect an unique reference number starting with "PUVE". This unique reference number should be used to do immediate follow-up enquiries with The Insurance Crime Bureau.

- Vehicles of Interest are the following categories of vehicles and are clear and obvious risk vehicles to insurers:
  - Suspected cloned vehicles.
  - Suspected Money Raising vehicles.
  - Suspected Accident Staging vehicles.
  - Suspected Illegal Imported Vehicles.
  - Suspected Fee Dumping Vehicles.
  - Suspected Erroneous Roadworthy Status.
  - Suspected to be involved in other crimes.
  - Example: ICB VOI and Salvage Records.

VSD Follow Up

The positive result on a VSD requires that the gained information be followed up and the information brought into consideration with the current claim or underwriting aspects that are being dealt with.

- Members of The Insurance Crime Bureau can do a follow-up enquiry with The Insurance Crime Bureau who will then provide more information to the requestor such as photographs of the salvage, registration history as well as other risk factors that may be on record and to the disposal of The Insurance Crime Bureau. All follow-up enquiries should be logged as a **Vehicle of Interest** request on Enquiries. In urgent cases member companies can make contact with the Project Managers of The Insurance Crime Bureau: Short Term Insurance Operations.

- Non-Members of The Insurance Crime Bureau whom are Members of SAIA can do a follow-up enquiry with The Insurance Crime Bureau who will then provide more information to the requestor on information available to The Insurance Crime Bureau. All follow-up enquiries should be referred to request@saicb.co.za. All enquiries must be done on the General Enquiry Template. (We will have to provide a copy of the template to the non-members)

Reports

VSD Participation

The report displays the number of searches done per user per month and can be exported to Excel.

ANPR

* Option to search for sighting requests performed by users, meeting specific criteria.

The report can be exported to Excel.

ANPR Report
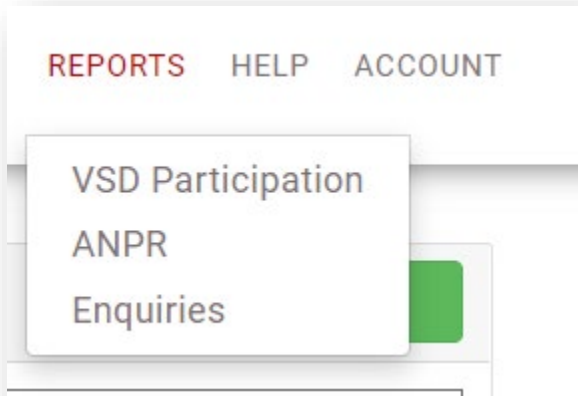
Member	All	Status	All	Requested By	
Licence Number		Requested Start		Requested End	
Reference	All	Claim Status	All		

Search

Export To Excel

Member	Requested By	Licence Number	Claim Number	Date Requested	Sighting	Enquiry Status	Claim Status	Report Assisted	Settled/Repudiated Reason	Value of Claim (R)	Settled/Repudiated Detail	Reference	
Outsurance		1	1	2017-05-03 10:36	No	Closed						AAIR01000063	ⓘ

Field/Option	Description
Status	All, Open, Closed, Re-Opened.
Requested By	Search for enquiries submitted by a specific user.
Licence Number	Search for enquiries with a specific Licence Number.
Requested Start	All enquiries submitted on or after this date will be returned.
Requested End	All enquiries submitted on or before this date will be returned.
Reference	Search by using ICB Unique reference number.
Claim Status	Search for enquiries with claim status value, Pending, Settled, or Repudiated.
Submit	Submit the search to be processed.

 Click the Details button to view the detail.

ENQUIRIES

* Option to search for requests meeting specific criteria.

Option	Description
Member	Company name search limited to user profile.
Category	Search by Enquiry type.
Reference	Search for a specific request using the reference number.
Enquiry Status	Select requests with a specific status.
Submit Date From	The search start date when the request was logged.
Submit Date To	The search end date when the request was logged.
Claim Status	Search for requests with claim status value, Pending Settled, or Repudiated.
User	Search per created by/assigned user.

User Administration
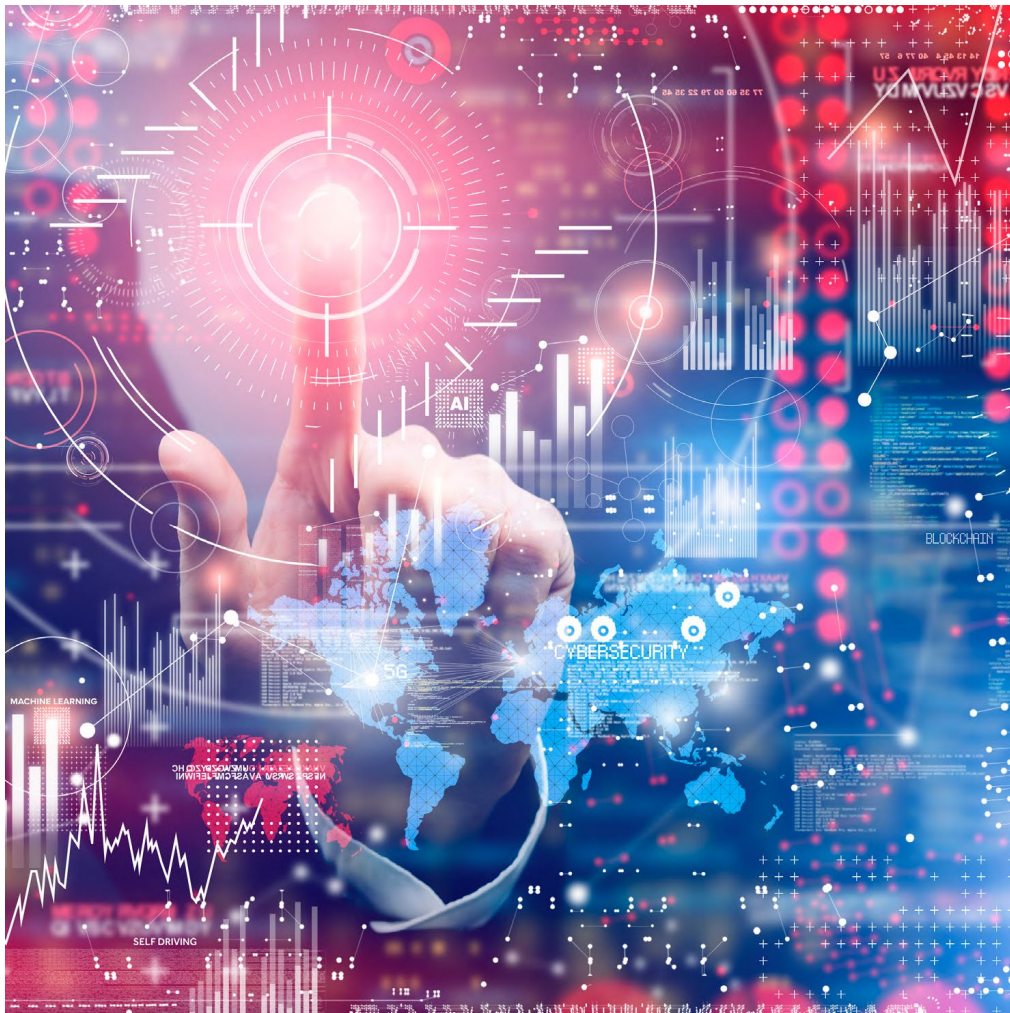
Create User
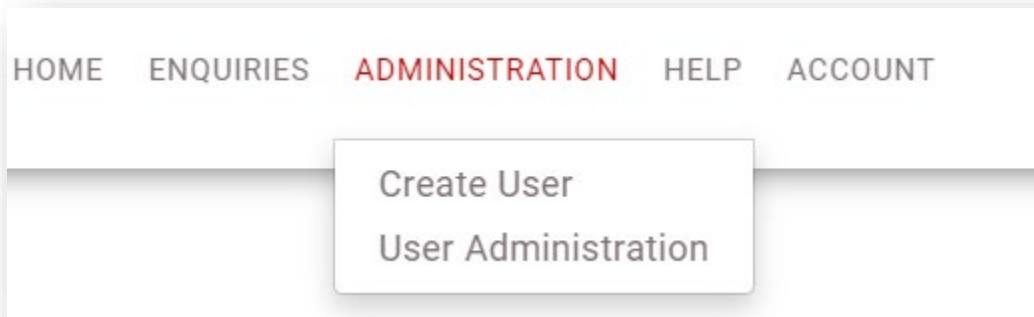
* The nominated administrator has the functionality to create/update/delete users. New Users will be vetted by The Insurance Crime Bureau before access is granted.

* The e-mail address is used for the username.

The user permissions must be allocated according to his/her job description.

A user can only be assigned access to options which the company has access to (e.g. only ICB member companies have access to the ANPR system).

Update User

Select User Administration.

Use the search function to search for a user by name or the date the user has been created.

Option	Description
Create New	Select to add a new user.
Edit	Option to update user details.
Block	Option to prevent a user to access the system.
Mark as Inactive	Option to deactivate resigned staff members.
Mark as Deleted	Only entries for users captured incorrectly, who has not submitted any requests, may be deleted.
Mark as Fraudulent	A user must be marked as fraudulent when dismissed as a result of fraud or a financial related crime.