

Network Claims Assessors Group

"Legitimate claims must be paid quickly and hassle free"



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PROUDLY PRODUCED BY NCAG



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ABOUT NCAG

Network Claims Assessors Group (referred to as NCAG) is a company offering full and comprehensive claims related service to the insurance industry. Since our inception as a fully-fledged role player in the industry, we have grown from strength to strength and established our name as a reliable and honest contractor in this respect.

We continuously strive to enable prompt and professional service and in order to facilitate the flow of reliable information we ensure that the latest technology is embraced at all levels.

Our price structure is simple and competitive with no hidden costs and our assessors are accredited as commissioners of oath.

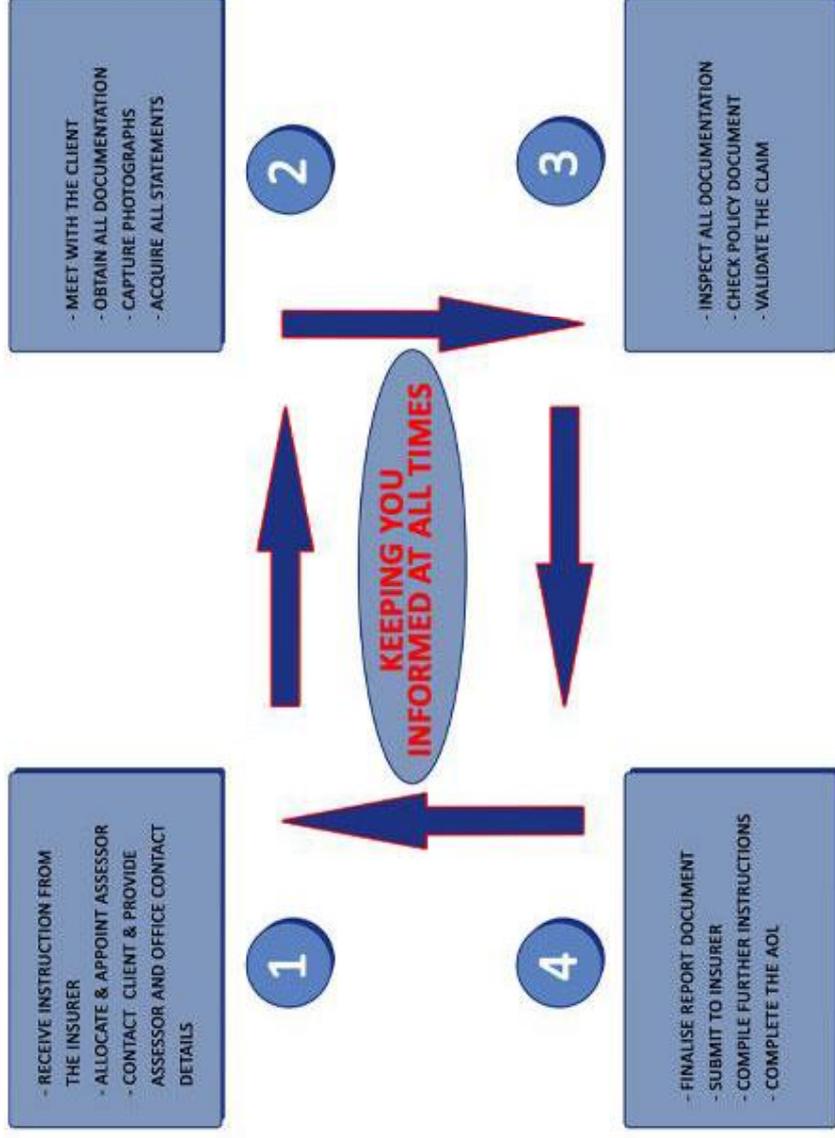
The following validations can be conducted:

- Suspected fraudulent insurance claims
- General claims assessments
- Vehicle theft and hi-jacking assessments
- Vehicle accident assessments
- Motor assessments
- Fire damage assessments
- Water damage assessments
- Subsidence damage assessments

We also do specialised claims investigations.



CLAIMS ASSESSMENT PROCEDURE





Our accident assessment service is highly professional, fast and cost effective.

In our validation of the circumstances of the vehicle accident we ascertain the following:

1. Date, time and location of accident
2. Damage in line with accident description and scene
3. Physical and mechanical condition of vehicle prior to accident
4. Condition of driver at time of the accident

To assist us in determining the validation of the client's claim we will do the following:

1. We interview the insured and/or the driver at the time of the accident and obtain a description of the events
2. A copy of the identity document and drivers license is obtained from the insured and/or driver
3. We obtain a copy of the SAPS accident report and confirm the description of events on the report
4. We determine whether the SAPS are investigating a criminal case and interviews are conducted with police personnel who visited the scene
5. We visit the scene and search for possible evidence such as skid marks, close circuit cameras in order to view footage, etc. Scene and any evidence found are photographed
6. Any witnesses as well as breakdown personnel, ambulance personnel and third parties involved are interviewed and their version of the events obtained
7. We inspect the vehicle involved and check for roadworthiness, whether tyres have been changed after the accident, for any signs of alcohol or medication inside the vehicle, the position of the driver seat, etc. During this inspection, we do an assessment at an extra cost if required
8. A random insurance check is performed in order to confirm possible dual insurance
9. If any reasons are found relating to issues such as drunk driving, questions as to the identity of the driver at the time of the accident etc, we obtain all relevant evidence required in order to repudiate such claim

In conclusion a full report is submitted with our recommendations and all relevant attachments



VEHICLE ASSESSMENTS

Our foundation is based on experience in mechanical and body repair work. With this background (including, but not limited to, repair costing and pre and post collision vehicle values) we are confident that we will be able to provide quality and accurate assessments and reports.

Our in-house motor assessors have a broad spectrum of pooled experience and qualifications, enabling them to handle any assessment with efficiency and draw on each other's knowledge when necessary in order to come to the best possible decision. They are also registered members of the Institute of Motor Assessors of South Africa (IMASA).

The Institute of Motor Assessors of South Africa (IMASA) is an association and oversight body that does a thorough background check on individuals wishing to become a member and vets all of their references and qualifications to ensure that they are qualified to operate as a Motor Assessor.

Many Insurers now insist on membership to this body in order to perform assessments for them.

The institute has in place a CPD (Continuous Professional Development) Program that ensures that members are always kept abreast of market and technical developments within the motor repair industry, they also arrange numerous courses during the year ranging from new model technical courses to paint system and repair procedure courses ensuring that their members always operate at the highest levels of knowledge and efficiency.

We pride ourselves on providing unrivalled service levels and efficiency in accident assessing and understand the need for promptness of service in making crucial decisions with respect to the damaged vehicle and can negotiate with body shops to establish an agreed method and cost of repairs.

NCAG clients are provided with accident damage assessments; valuations, pre and post repair examinations, expert witnesses for litigation and associated services in relation to the motor insurance industry.

When a vehicle has been involved in an accident the normal process of a claim is through the insurance company. NCAG are then employed by the insurer to assess the damage costs.





VEHICLE ASSESSMENTS

Our assessment of circumstances of loss procedure is as follows:

- Upon receipt of the instruction, the admin clerk immediately contacts the insured to notify them of the assessment and that they will be contacted for an appointment. The assessor personally contacts the insured to set up an appointment.
- A confirmation letter is sent via email to the insurer notifying them that contact has been made and that an appointment has been scheduled
- The vehicle is assessed and the assessor supplies the admin clerk with a report
- In the case of the vehicle being uneconomical to repair, the insured is advised of the vehicle being a "write off" and the vehicle is uplifted from the panel beater to avoid storage costs
- The de-registration certificate is also requested from the bank/insured. Once the document is received, an AOL is drawn up and sent to the insurer for authorisation.
- The report is captured and sent to the insurance clerk
- Authorisation is then sent to the repairer and receipt is confirmed. The insured is then notified via SMS of authorisation being sent to the repairer
- The insurance clerk is notified via email of progress of assessment.





HEAVY COMMERCIAL VEHICLES

This is a division that NCAG is currently expanding as we are obtaining a reputation as competent, accurate and fast assessors in this field. We understand the need for the fastest possible turnaround time as money is lost by the insured every moment the vehicle stands without working, the financial implications of a delayed repair can be dire.

Our Heavy Commercial Vehicle assessment entails a complete and thorough check of the vehicle general condition, including the bodywork suspension, engine, gearbox, interior, windows, chassis and fifth wheel, all of the valves links and controls undergo a visual check and it is established whether the vehicle has such items as a load sensing valve, levelling valve and ABS, we also note the type of transmission and whether a water separation and monitoring system is present in the fuel system. We pay special attention to the tyres, their sizes, casings, condition and whether they are virgin or re-treaded casings. The brake discs/drums and linings are also checked, if at all possible the wheels are removed for this check, if not possible the brakes are checked visually from underneath or through the inspection hole if there are dust covers.

The quotation and damage are thoroughly assessed and any disparities such as parts or damage not quoted for or old damage either added or removed, if at all possible parts are repaired or alternate / second hand parts sourced to reduce cost to the insurer.

A valuation is performed on the vehicle using Transunion's Mead & McGrouther system and any extras are added. The drivers' license details are noted and verified once obtained as well as any police report.

Our report is easy to read and understand and contains all information you as insurer may need to successfully and quickly resolve the claim, we aim to answer any questions you may have before the question even occurs, our report includes detailed photographs of the vehicle, COF's, weight ratings and the damage as well as the relevant quotations and valuation performed on the vehicle.

Our experienced Motor Accident Investigators can perform an assessment and validate or deny any claims for goods in transit and loss of income on conjunction with our Heavy Commercial Vehicle assessment.



Motor vehicles have brought convenience, mobility and other social and economic benefits. Because of these factors the vehicle is a symbol of our culture. Unfortunately this benefit presents opportunities for theft and criminal activities. Although the new generation of motor vehicles are fitted with high technology anti-theft devices the theft of these vehicles are done by hi-jacking. Motor vehicle theft claims assessments are therefore a specialised area.

To enhance our expertise and stay in touch with the latest trends, our highly experienced vehicle theft claims investigators attend the quarterly SAPS Vehicle Crime Forums and are members of the International Association of Auto Theft Investigators (IAATI).

Our standard assessment includes:

INSURED: - Interviewing of and obtaining statements of the client, last driver and witnesses. All information is used in conjunction with the assessor's statement taken from the insured, last driver and witnesses pertaining to the circumstances surrounding the loss, as well as the photos and inspection sheet from the inspection of the scene of the crime.

SAPS: - Enquiries are done at the respective police stations and with investigating officers, confirming the date, time and place of loss, whether the engine and chassis numbers correspond with the registration detail, who is noted as the compliant and owner etc. We also ensure that the correct vehicle details are circulated and the particular insurer's interest has been recorded. Relevant statements made are obtained or discussed to compare with information given on the claim form. A letter of non-recovery is obtained.

E-NATIS: - A printout is obtained to establish ownership, titleholder, date of first registration, previous owners, vehicle license details, whether the vehicle is financed and other vehicles owned by the insured.

FACTORY ENQUIRY (HPI): - A manufacturer's enquiry is done on the vehicle to confirm engine and chassis numbers, vehicle details and date of manufacture.

VEHICLE VALUES: - Our vehicle values are based on information obtained from the Trans Union Mead & McGrouther data base.

FINANCE HOUSE: - De-registration certificate and settlement figures are obtained

CREDIT BUREAU: - A credit enquiry is done on the driver and/or insured in order to determine whether possible financial problems exist.

To conclude we detail all our findings from our site visits, interviews and surveys done in our validation report.

VEHICLE THEFT





FIRE DAMAGE

Fire insurance claims can be very complex due to the amount of damage caused not only by the initial fire, but by soot and smoke damage as well.

Upon receipt of instruction immediate contact is made with insured. Upon first contact with the insured we enquire about the condition of the dwelling and or content. If the building is uninhabitable we immediately request permission for alternate accommodation should the policy make provision for this. Due to years of experience, we will immediately know what is required at the time of first appointment. Along with the insurers permission the following will be ceded/requested at time of first inspection of/to the property:

- 1) Forensic Investigator (If Required)
- 2) Structural Engineer (If Required)
- 3) Quantity Surveyor (If Required)
- 4) Immediate safety repairs/measures to be taken/altered
- 5) Respective contractors to tender
- 6) Medical Treatment (If cover provided)
- 7) Trauma Treatment (If cover provided)
- 8) VAR – Structure & Content
- 9) Professional Fees

The following documents will also be obtained: -

- 1) Fire Brigade report
- 2) SAPS Report – If applicable
- 3) Various Reports as stated above
- 4) Quotes/Tenders – Content & Contractors

A preliminary report is submitted to the insurer within 5 days of appointment.

At this stage clean up etc can be authorised should everything be in order.

When all documents/reports have been obtained the final report will be submitted.

Once further instruction is received, contractors, suppliers etc will be appointed.

On completion of all construction work/replacements, all invoices are signed off by the insured and assessor.

Upon signature of the AOL, our file is closed.





Water damage, whether at home or place of business can be extremely devastating and inconvenient in a number of ways.

Water damage can be due to:

- A fractured pipe
- Flash floods
- Burst water main or geyser
- Damage on soffits or fascias or roof tiles
- Overflowing toilet

Our claims procedure is as follows:

- Upon receipt of instruction contact is made with the client in order to diarise an appointment to meet with the insured within 24 hours of receipt of instruction
- Once at the insured premises numerous photos are taken of the area where the damage is visible and a detailed assessor's report of all insured damages is compiled.
- Before any work is authorised the property is measured. The dwelling, garage, paving, swimming pool, car port etc are measured separately in order to get a current value of the property. We make use of the Property Construction Handbook to determine the correct rates for each section as well as suburb and region. Once it is confirmed that the property is correctly insured we proceed.
- Should emergency repairs be necessary (eg Burst Geyser) authorisation is immediately given, once confirmed that the damage was caused by an insured peril.
- Quotations are requested from our panel of contractors for the resultant damage. The quantum is then presented to the insurer in report form. Once further instruction is received, we authorise the contractor to go ahead with resultant damage.
- Should specialist opinions be required, (eg structural engineers, roof specialists, leak detection companies etc), permission is obtained from the insurer before such an entity is appointed. Should the insurer grant permission, appointment is done. Upon receipt of the insurer's report, NCAAG will proceed.
- Should the origin of the problem be a result of wear and tear, gradual deterioration, lack of maintenance or bad workmanship it will not be covered. Instruction is then given to the insured to do repairs to the cause of the damage. Once this is done, we may suggest that the insurer consider settling the resultant damage caused by one of the above mentioned points.
- Should this not be the case, the final report is then submitted for the insurer's perusal. Should we receive instruction to appoint a contractor and or draw up AOL, it is done. Should a contractor be appointed, the work will be signed off by Assessor as well as client once work has been completed. Final invoice from contractor is checked and signed by assessor and the file is closed.

WATER DAMAGE



BURGLARIES

The discovery that someone has violated the privacy of your home or business is traumatic. Our assessors determine the extent of the damage and estimate the cost of parts and labour to repair or replace the damaged property taking the stress away from the client and or insurer.

Our procedure for burglary assessments is as follows:

Upon receipt of instruction the admin clerk immediately makes contact with the insured. The insured is notified that NCAG have been appointed and that the assessor will contact him/her to set up an appointment. The instruction is then handed to the assessor who immediately does a summary of the instruction/burglary.

The SAPS A1 statement is requested immediately. Claim forms and policy schedules are checked along with the quotes received from the insurer/broker at time of appointment. Certain points are then flagged which need to be confirmed with the insured. At time of appointment, a full statement is taken from the insured. Once this is done a list of the stolen items is also compiled.

Once this is completed we attend to the point of entry and exit. Once this is completed we do a full inventory of the items remaining in the dwelling. We then, once again, sit with the list of stolen items and cross reference them with the list supplied to the SAPS. We check all quotes along with the list. We also request PQ from the insured for the stolen items. The last inspection before leaving the scene of loss is the security on the premises, of which photos are then taken.

NCAG will obtain an alarm report if applicable. Quotes are sent to suppliers to try and better the prices of the claimed items. We also check that none of the items are under HP (Hire Purchase). We request a 5.13.6 on the insured from the SAPS to see if any similar cases have been reported to the police in the past. We make sure that the quotes we obtain are for the same items claimed by the insured.

If all is in order and all documents obtained NCAG then submit our report for the insurers perusal. Included in the report we present a full quantum. We also present the inventory signed by the insured. We also apply average if applicable. Items without PQ are limited/adjusted as per relevant policy wording/endorsements. All quotes are attached along with the PQ supplied by the insured. SAPS A1 statement, 5.13.6, as well as alarm reports are also attached.

Once further instruction is received we present the AOL as well as vouchers for replacement to the insured. Once signed and dispatched, our file is closed.





SUBSIDENCE

Subsidence can be catastrophic and put at risk most valuable assets.

The damage is caused by the downward movement of all soil types resulting from natural shifts or human activity, causing structural damage to your property.

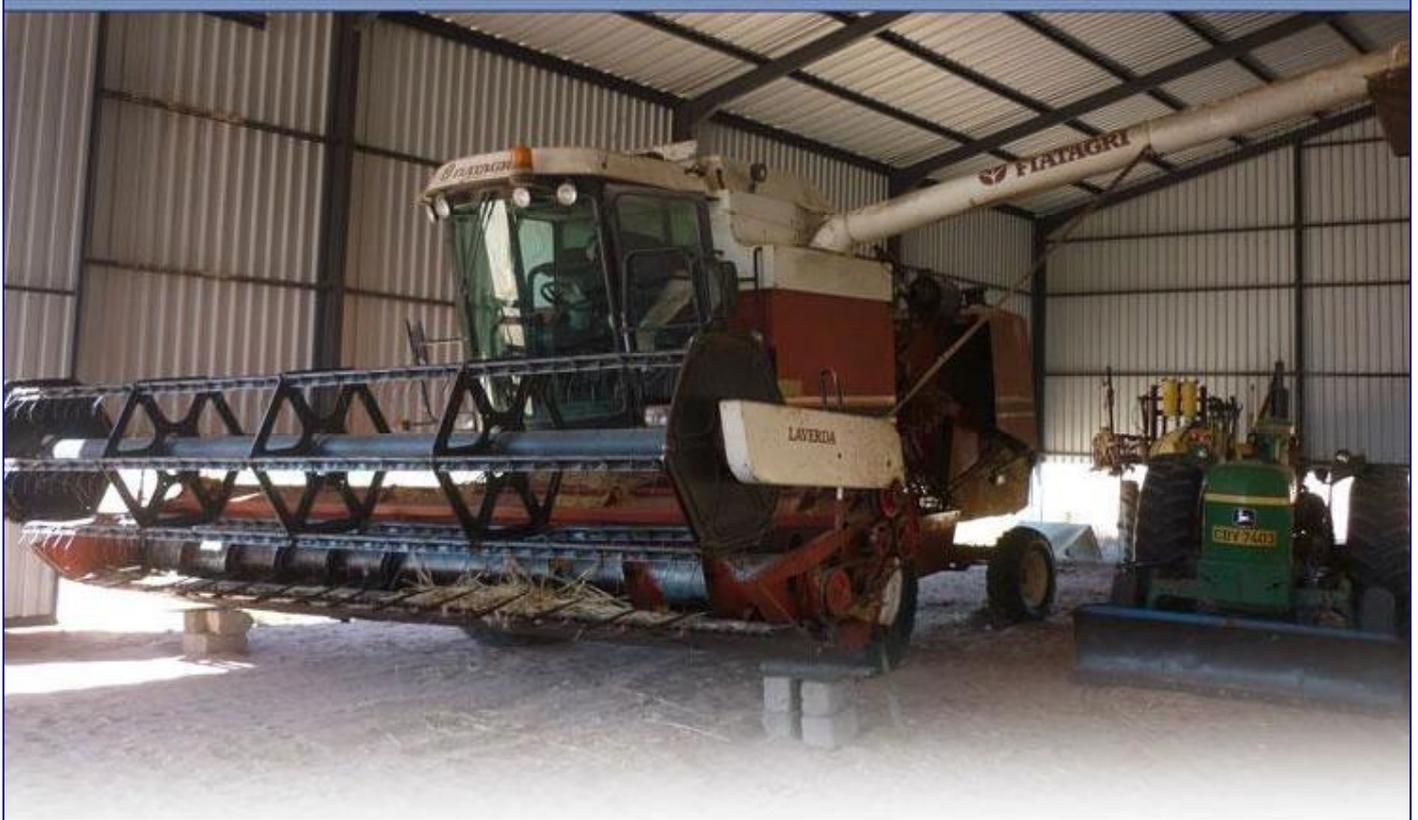
As our summers get drier and hotter and winters wetter, instances of subsidence are becoming far more frequent.

In the case of suspected subsidence damage, extensive site investigations such as trial holes, soil tests, drainage tests and monitoring will have to be carried out.

Once we have received an instruction for a subsidence claim, our experienced assessor specialising in subsidence will:

- Compile a detailed assessor's report of all insured damages of risk address
- Obtain competitive estimates from our panel of insurance approved contractors for repairs and replacements to damages/damaged items
- Visit the scene of "loss"
- Assess all physical damages related to the claim
- Ensure emergency repairs when necessary, so that the property is protected against any further damages
- Instruct a geotechnical survey to be carried out by a qualified Geotechnical Consultant where necessary
- Provide end-to-end management of the claim process through to completion NCAG may also advise on the actions the claimant should take before the insurance policy is renewed





AGRI ASSESSMENTS

Our motor assessors are experienced and knowledgeable in the field of Agricultural Implement and machinery assessments. From tractors to harvesters to corn tables to logging machines, we have probably seen it and assessed damage sustained to it. We have good relationships with manufacturer's agents, engineering works and rural mechanical repairers nationwide.

We understand the need for fast turnaround time and faster repair and have handled any manner of client or repairer settlement.

We also understand the need for emergency repairs and re-assessment after the completion of harvest and are prepared to perform such at no extra cost to you as insurer unless there is a large amount of travel involved.

Our agriculture implement assessment report includes a check of the implement condition, roadworthiness if applicable as well as any extras or old damage found on the implement that could affect its value, the identity of the implement is also confirmed beyond a doubt and it is verified that the implement is indeed on the policy.





Because of the inherent financial risks involved in agricultural production, farmers commonly insure their crops, livestock, pivots, plant and machinery equipment as well as structures for potential physical risks such as fire, storm damage, lightning damage etc.

Our focus is to understand what risk is, what constitutes risk and how to measure risk in agriculture vis-à-vis the primary producer. Understanding of risk is the foundation on which major agricultural policy decisions will depend from us assessors.

Review and adequacy analysis of risk assessment and agricultural insurance is critical knowledge required in the field. The estimation of risk profile of farmers' participatory assessment of requirement & constraint analysis of agricultural insurance focusing on production risk evaluating is vital.

Our non-motor Agri assessors are experienced and knowledgeable in the field of Agricultural Implement, machinery, equipment and structure assessments, from pivots to pumps, structures as well as feed, maize fields and crops as well as plant and machinery.

We have good relationships with manufacturer's agents and rural suppliers nationwide. We understand the need for fast turnaround time and a faster repair and have handled any manner of client or repairer settlement.

We also understand the need for emergency repairs of any kind, and the re-assessment of pivot, plant or machinery items after harvest and are prepared to perform such at no extra cost to you as insurer unless there is a large amount of travel involved.

We obtain a valuation from the agents in South Africa for the particular make, detailed photographs of the implement and damage are included as well as the assessed quotation or invoice and all of the assessors comments and observations.





PERSONNEL

Personnel employed by NCAG are fully trained and competent in the various fields of expertise required to function at maximum levels.

Our team are geared to meet all challenges and our assessors are actively engaged in professional development ensuring that we keep abreast of market changes and technical developments in the ever changing insurance industry.

All employees / network assessors appointed by NCAG are screened and thorough background checks are done prior to appointing / signing of a service level agreement. We regard honesty and reliability as major attributes and we therefore are in a position to vouch for the outstanding character of employees / network assessors appointed by NCAG.

In order to facilitate a professional and comprehensive service to our clients on a countrywide basis, we have established working agreements with associate offices as listed above.

Over a period of 12 years, NCAG have hand-picked the "cream of the crop" of network assessors specialising in each of the various fields to ensure a second-to-none level of service excellence on a countrywide basis.

Assessors appointed by NCAG are highly skilled, have extensive experience in assessing and are specialists in their specific fields of assessments and validations.

Please feel free to browse through the CV's of our current staff compliment.



NCAG COMPANY ORGANOGRAM

