



# South Africa

## Crime Tracker

May 2018

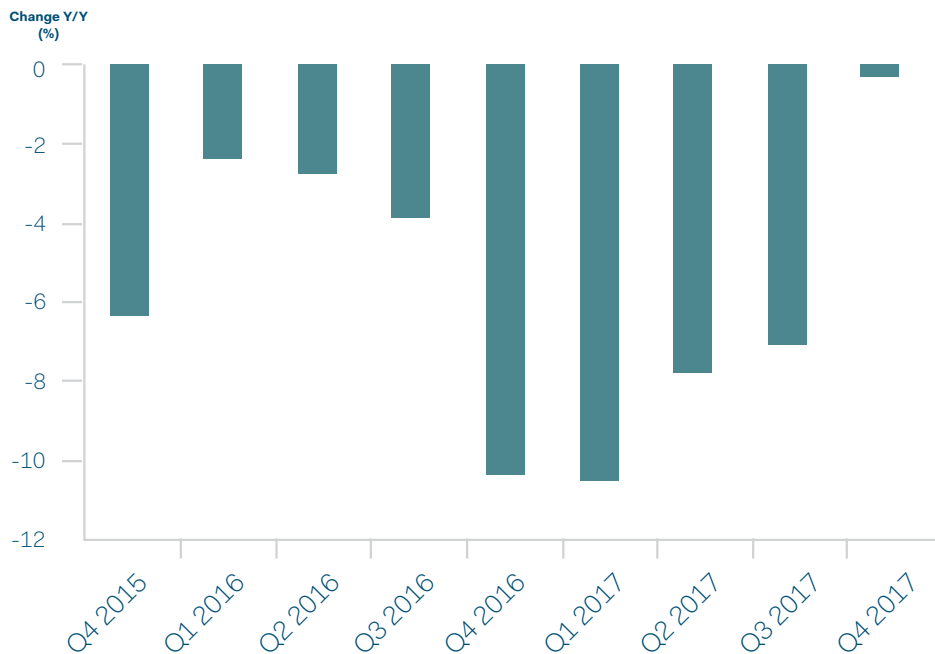
Bryte Insurance, a proactive business risk specialist, today released its **Q4 2017 Crime Tracker**; an indicator of long-term crime trends in South Africa as captured by insurance claims for the period October – December 2017. The **Q4 2017 Bryte Crime Tracker** measures the annual change, on a quarterly basis, in crime-related claims (due to hijacking, robbery, theft and malicious damage) committed against South African businesses.



# Bryte Crime Tracker: October to December 2017

## 2017 Bryte Crime Tracker Graph 1

### Change in Crime-Related Claims Trends



**The above graph compares crime data over a two-year period, based on percentage growth or decline. The Bryte Crime Tracker recorded its highest level of crime during Q4 2017, peaking at a 0.22% contraction after its lowest level in Q1 2017, where the Index reflected a contraction of 10.42%.**

The Q4 2017 Bryte Crime Tracker reflects an increase in total incidents of crime impacting businesses when compared to the same period in 2016. The overall level of crime contracted to 0.22% year-on-year during October – December 2017, which is comparatively higher than the 10.28% year-on-year contraction recorded during the same period in 2016. When analysing customer claims data over the two-year period, businesses crime levels were at their highest in Q4 2017.

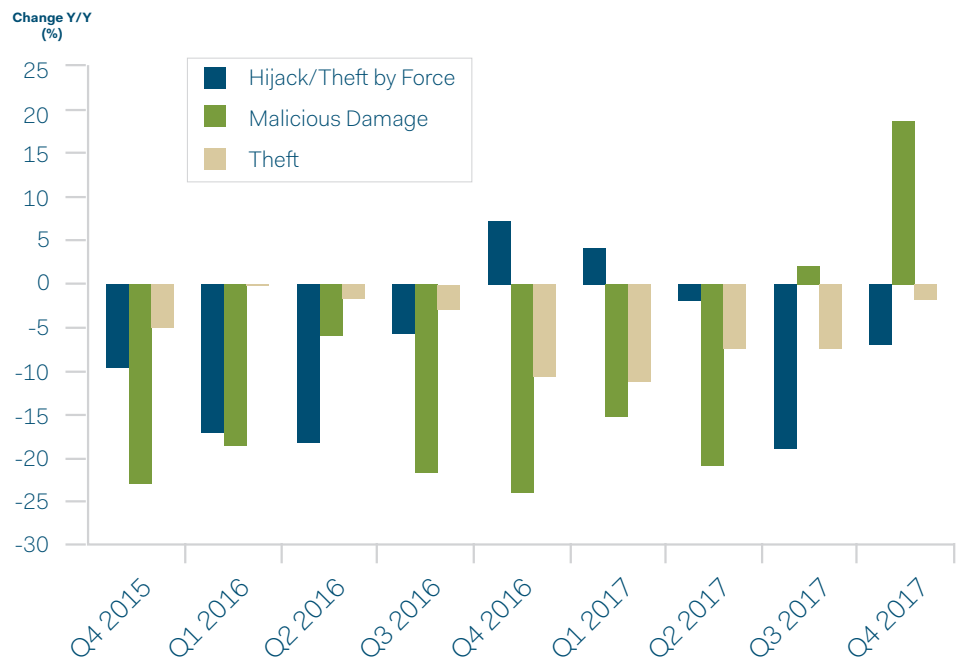
*“Unfortunately, persistent socio-economic challenges continue to impact crime levels but what we also noted was a rise in seasonal, opportunistic crime as the year came to a close. While historically, the*

perception is that crime spikes during December and January, our data shows notably high levels of crime as early as October which could be indicative of criminals attempting to obtain extra cash for the festive season," said Cloud Saungweme, Chief Claims Officer at Bryte.

From a business perspective, the motor and property sectors remain amongst the most affected; the theft of electronics and other equipment from buildings as well as the robbery of goods in transit is also a prevalent trend.

## Bryte Crime Tracker Graph 2

### Contact Crime, Malicious Damage and Theft



Vehicle hijackings continue to account for the majority of incidents reported.

**The above graph compares business crime data – specifically Contact Crime (hijack/theft by force), Malicious Damage and Theft – over a two-year period – based on percentage growth or decline.**

### Theft

Incidents of theft continued to fall albeit at a much slower rate. A 1.5% contraction was noted in Q4 2017 versus 10.5% in Q4 2016. Theft of vehicles, which is the leading contributor to these figures, is often, committed by opportunistic thieves and syndicates.

## Contact Crime

With a 6.7% contraction recorded in Q4 2017 versus the 7% growth documented in Q4 2016, significant progress has been noted when it comes to contact crimes. However, vehicle hijackings continue to account for the majority of incidents reported.

*“Generally, vehicles that are under five years old are the most sought after and with the market for stolen vehicles in the SADC region rapidly growing, four-wheel drive vehicles are particularly targeted to navigate the poor road infrastructure across the region. Toyota’s are also prominent on the list of most stolen vehicles as the engines may be used in minibus taxis,”* adds Saungweme.

*“Vehicle tracking devices, alarms, telematics and other anti-theft features are critical to lowering the rate of theft but equally collaboration amongst insurance companies can be key to combatting such losses. The Insurance Crime Bureau (ICB), estimates that 30% of vehicles stolen make their way to SADC regions and is doing a fantastic job of assessing and flagging such crime trends. Additionally, the ICB works closely with the government to monitor border posts in an effort to recover stolen vehicles, benefiting consumers, insurers and the economy at large.”*

## Malicious Damage

Incidents of malicious damage grew considerably; the Q4 2017 Bryte Crime Tracker noted an increase to 18.4% versus a contraction to 23.7% during the same period in 2016. This is the largest spike observed over the two-year period reviewed. A significant percentage of the malicious damage incidents stem from damage to property in the act of theft as burglars often wreck security features such as gates, fences and alarm systems to obtain goods and equipment.

*“The crimes committed are being planned more elaborately with high value incidents primarily being perpetrated by syndicates. It is vital that business and government collaborate more effectively to place stronger emphasis on addressing the root cause rather than just attempting to treat the symptoms. As a business, we are encouraged by the commitment of the new SAPS National Commissioner, General Khehla John Sitole, in driving greater stability within the SAPS and intensifying efforts to combat crime at every level,”* concludes Saungweme.

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