

## **COMPANY PROFILE**

ECV (PTY) LTD is a company that specializes in Short-Term Insurance Claim Investigations and Accident Reconstructions at a market-related fixed price structure. The Level 1 BEE company was established in 2015 and is VAT registered.

## **The Leaders**

**Sunjesh Basdew** is a director of the company, has 21 years of experience in the Short-Term Insurance Industry, holds a CFE qualification and is based in KwaZulu Natal. Sunjesh is an active board member.

**Johan Nel,** who overlooks the daily operations, has 27 years' experience in the claims industry and is qualified as a Certified Fraud Examiner. He obtained his qualification though the Association of Fraud Examiners in the US. Johan holds vast experience in this segment of the market. He also holds an IMM degree. He was previously employed as Executive Head of Claim and served on the EXCO board.

## **Spectrum of Expertise**



### **Vehicles Claims**

- Vehicle Accident Investigations
- Vehicle Theft Investigations
- Vehicle Hijack Investigations



## **House Contents & All Risk Claims**

- Burglary and theft
- Armed Robberies
- Specified Item theft and losses

#### **Homeowner Claims**

- Assessing of claim
- Confirmation of Value at Risk
- Risk Identifications

#### **Desktop Assessments**

A Desktop Assessment contains a full report and supporting documents, but we do not travel. All Desktop Assessments are done telephonically.

We strive to provide a professional, detailed, and accurate service and understand the importance of a low turnaround time which our clients are faced with daily and therefore we ensure a timeous delivery of our reports never compromising our service and quality. Our reports are accurate, which allow us to assist several of our clients with possible NFOSA complaints. We understand the importance of market-related loss ratios.

## **Areas of Operation**

Our claims investigators are based across the country allowing us to assist you with any claim anywhere in South Africa. We intentionally placed staff strategically to minimize travelling costs and reduce turnaround times. The staff are all multi-skilled and can assist with both personal and commercial lines claims.

The primary goal of our company is to validate claims and verify information linked to a claim. As such, we understand the crucial role we play in the service delivery chain and the importance of our responsibility to the claims paying reputation of all insurers and underwriters. However, we also identify fraudulent and/or dishonest claims and submit the facts that can support an OSTI negotiation.

We subscribe to the client's policies, procedures, and ethics but we also govern our staff with a strict Code of Conduct to manage behavior. Our staff are all fully Multi-Skilled in both Motor and Non-motor. They assist the Commercial and Person Lines segments of the market. The Accident Reconstruction Specialist is based in Gauteng.



## What do you get

#### **Vehicles**

- 1. A Comprehensive Final Report which includes:
  - a. Interview with the insured and incident driver
  - b. Vehicle Identification Confirmation
  - c. Acquisition and Finance House Confirmation
  - d. Use of vehicle and regular driver investigation
  - e. Inspection and digital images of the scene
  - f. SAP current and background information
  - g. Drivers Licence verification
  - h. Towing Company Interview
  - i. Medical records when applicable
  - i. Witness Interviews
  - k. Third-Party interviews
  - I. Vehicle Tracking Device Analysis
  - m. Previous Insurance checks including previous claims/Losses
  - n. Underwriting confirmation/enquiries when applicable
  - o. Possible Alcohol use investigation
  - p. Vehicle Security System confirmation

#### **Non-Motor**

- 2. A comprehensive final report which includes:
  - i) Interview with the insured
  - ii) Confirmation of each item claimed (Where acquired, when acquired, how paid, any pg)
  - iii) Proof of ownership will be included in the report
  - iv) Equivalent items previously owned will be investigated
  - v) Previous Insurance Equerries (Claims/Losses)
  - vi) Inventory
  - vii) Value at Risk
  - viii) Witness Statements
  - ix) SAP Background Checks
  - x) Current SAP detail
  - xi) Costs of replacements





- xii) Final Cost for Reserve
- xiii) Security Conditions/ Endorsements

# Pricing Structure including a full report and all supporting documents/evidence.

We believe in a fixed fee structure stripped from possible hidden cost.

Fixed Fee Pricing Structure	
Pricing Structure	Registered VAT Vendor
All Vehicle Claim Investigations	R6,880.00
House Contents & All Risk Claims	R6,880.00
Desktop Assessments	R4,500.00
Homeowner Claims (Assessing)	R4,500.00
Travelling including Toll Gate Fees	R4.80/km
Accommodation	Only on request/approval basis

We thank you for the opportunity to submit our company profile for your perusal. Please do not hesitate to contact us with any questions.

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