SAIA
SOUTH AFRICAN INSURANCE ASSOCIATION

VEHICLE SALVAGE DATABASE (VSD)

Annual Usage & Value Report

2025

Celebrating smarter claims decisions, stronger fraud prevention, and industry collaboration

Message to SAIA Motor Insurance Members

The Vehicle Salvage Database (VSD) continues to play a critical role in strengthening the integrity, efficiency, and credibility of motor insurance in South Africa.

This Annual Usage Report highlights how SAIA Motor Insurance Members are leveraging the VSD to:

- validate claims with confidence,
- reduce exposure to motor-related crime,
- support accurate underwriting decisions, and
- ensure that only correct and valid claims are paid.

The results speak for themselves — they reflect a growing commitment by insurers to collaborate, share intelligence, and protect the industry.

The VSD At A Glance (Live to Date)

- **1.12 million+ vehicles** recorded on the system
- **3 000+ registered users** across insurers and partners
- **1.38 million enquiries** conducted by insurers
- Active participation from a wide range of SAIA Motor Insurance Members

These figures demonstrate that the VSD is no longer a “nice-to-have” — but an operational risk management tool embedded in day-to-day claims and underwriting processes.

Real Return On Investment (ROI) for Insurers

The value of the VSD is not theoretical. It delivers tangible, measurable benefits:

Improved Claims Integrity

By validating vehicles against the VSD throughout the claims lifecycle, insurers gain assurance that:

- vehicles have not been previously written off,
- salvage histories are known and transparent,
- cloned or misrepresented vehicles are identified early.

This directly supports accurate claim settlements and protects loss ratios.

Reduction in Motor Vehicle Crime Exposure

The VSD supports the industry’s fight against:
- vehicle cloning,
- staged accidents,
- duplicate claims, and
- the re-circulation of salvaged vehicles into the market.

Every enquiry strengthens the shared intelligence pool and makes fraud harder to commit.

Better Underwriting Decisions

Using the VSD at underwriting stage enables insurers to:

- validate vehicle history upfront,
- price risk more accurately, and
- avoid unintended exposure before a policy is issued.

This is preventative risk management — not reactive damage control.

Usage Trends: Encouraging Signs

The past 12 months have shown:

- consistent month-on-month enquiry activity,
- strong uptake among several motor insurers who have embedded the VSD into their workflows, and
- growing alignment among claims, underwriting, and fraud teams.

This demonstrates what is possible when the VSD is used as intended — early, consistently, and systematically.

Celebrating Industry Leadership

SAIA would like to acknowledge and commend those Motor Insurance Members who are actively and consistently using the VSD.

Your commitment:

- strengthens the credibility of the motor insurance industry,
- protects honest policyholders, and
- contributes to a safer, more transparent vehicle ecosystem.

Your usage does not only benefit your organisation but also the entire market.

An Invitation to Do More

For members who are:

- not yet registered,
- using the VSD inconsistently, or
- unsure how best to integrate the system into claims or underwriting workflows,

We encourage you to engage with SAIA and the Insurance Crime Bureau (ICB) for guidance, training, and support.

The tools exist. The data exists. The value is proven.

Looking Ahead

The VSD will continue to evolve as a central pillar of:

- fraud prevention,
- salvage transparency, and
- collaborative risk intelligence for the motor insurance industry.

Wider and more consistent usage will only amplify its impact.

Members are encouraged to engage early to ensure optimal and consistent use of the VSD across claims and underwriting processes.

Together, we can ensure that:

Valid claims are paid, fraudulent activity is reduced, and trust in motor insurance is strengthened.

Enquiries and Support

For queries, system access, onboarding support, or guidance on using the Vehicle Salvage Database:

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