SAIA

SOUTH AFRICAN INSURANCE ASSOCIATION

SAIA BULLETIN

September 2019

PROMOTING A TRUSTED & SUSTAINABLE
NON-LIFE INSURANCE INDUSTRY
FOR SOUTH AFRICA

CONTENTS

1 From the Desk of the Chief Executive

At SAIA we believe that the SAIA Monthly Bulletin is a platform of paramount importance not only for SAIA, but also for the non-life insurance industry at large. Through this platform, SAIA will continue to deliver valuable and current information about our initiatives and any other issues that impact the non-life insurance industry. Our September issue covers several industry issues of pertinence to the industry and its sustainability such as the SAIA Insurance Risks, Transformation, Governance projects as well as some initiatives that come directly out of my office.

Firstly, I would like to congratulate Mr Cedric Masondo, Managing Director at Sasria (SOC) Ltd who was elected as the new SAIA Board Chairman and Herman Schoeman, Chief Executive Officer at Guardrisk Group (Pty) Ltd who was elected as Deputy Chairman on 3 September 2019. Both Mr Masondo and Schoeman have served on the SAIA Board for years and I am sure that the industry will benefit immensely from their continued guidance and knowledge. A big thank you goes to Lize Lambrechts who served the industry for the past four years as the chair of the SAIA Board.

One of the industry highlights in the month of September was the launch of the Business for Road Safety Forum's (BRS) Road Safety Pledge. At the launch the Department of Transport and its various agencies pledged their full support to the initiative which was founded by SAIA. President Cyril Ramaphosa recently signed the Administration Adjudication of Road Traffic Offences (Aarto) Bill into law and SAIA stands in support of the Department of Transport (DoT), Road Traffic Management Corporation (RTMC) and the Road Traffic Infringement Agency (RTIA) in their efforts towards road law enforcement for the purpose of creating safer roads.

On the Transformation front, a lot of progress has been made even though a lot more is yet to be achieved. Transformation remains a key focus area for the non-life insurance industry, however the process of gathering industry data remains a challenge. This prompted the SAIA Board to expedite the approval of a section in the SAIA Code of Conduct which makes it a requirement for our members to report on various key areas of transformation that include procurement. Members are urged to supply this transformation data as it is a critical element of SAIA's work to assist industry transformation. Our first attempt at collecting this data has kicked off with procurement data, both in the motor and non-motor space. We believe that such industry data will give us an opportunity to substantiate our discussions around our commitment towards transformation.

Skills challenges are increasingly becoming an area of concern for the industry, especially the lack of skills bridging initiatives for senior management. The Department of Labour has introduced the proposed amendments to the Employment Equity Act and targets for the financial sector. As an industry body, SAIA takes this seriously and has begun engaging its peers and other relevant stakeholders to explore avenues through which this skills gap could be addressed. On another front also discussed in this Bulletin, SAIA together with the FIA and SAUMA have reached a temporary arrangement with the Financial Intelligence Centre (FIC) to exempt the members of the institutions from its current provision that requires them to be Accountable Institutions under the FIC Act.

Lastly, SAIA will be hosting its CEO Roundtable 2019 on 3 October 2019, at the FNB Conference Centre in Sandton. All member CEOs and MDs have been invited to attend the event where they will have an opportunity to engage with each other and members of the SAIA Board on issues of pertinence to SAIA and the industry at large. These will include key focus areas in Insurance Risks as well as Transformation as agreed to in the SAIA Board approved strategy for 2019 to 2021.

Regards,
Viviene Pearson
Chief Executive

2 SAIA CEO's Office

2.1 The Role Played of the Non-life Insurance Industry in Supporting Economic Growth in South Africa

The South African Insurance Association (SAIA), as the representative body of the non-life insurance industry (NLII), has embarked on writing this article to showcase the role of the non-life insurance industry in the economy of South Africa, therefore demonstrating its value add to the country.

The non-life insurance industry has about 100 registered non-life insurance licenses in South Africa, of which 58 are SAIA members representing about 90% of the premiums underwritten in the country. It underwrites approximately R125 billion in insurance premiums, representing conservatively an approximate R25 trillion in insured risks based in South Africa and included in this is about R10 trillion in Property and Casualty risks based in South Africa.

In the South African Insurance Industry Survey 2018 by KPMG, the industry is noted as well developed and highly competitive in South Africa. The NLII contribution to the country's GDP is 2.74% (2017) (Swiss Re Institute Sigma Report, 2018).

The role of the NLII is to provide insurance against losses covering a wide range of property or assets including buildings and related content, motor vehicles, personal effects, liability etc, of which losses could jeopardise the sustainability of the entire economy. Therefore, through the NLII offerings in the economy, the non-life insurance industry enables participation within the economy to produce goods and services without fear that adverse events may leave them destitute or unable to recover.

In the absence of the non-life insurance industry in the economy, meaningful investment would be difficult if not impossible. For instance, it becomes challenging to attract investment without the surety of an insurance policy behind a funding transaction. If there is no motor insurance offered as is currently the case by the non-life insurance industry, the culminating effect would be felt in both the financial institutions and in the motor trade sector. This would have catastrophic effects on the number of people dependent on these sectors for jobs, given the numbers employed in both sectors.

The NLII is therefore a financial industry sub-sector that ensures that the economy functions successfully, as it enables businesses and individuals to manage their risks while also ensuring that these risks are transferrable through the industry which manage, diversifies and absorbs respective insurable risks through carefully deployed industry mechanisms.

This article was written by Pamela Ramagaga, SAIA Executive Manager.

For more information, please contact Pam@saia.co.za.

2.2 SAIA's Participation in the Public-Private Growth Initiative

Background

In January 2019, a Public-Private Growth Initiative was established out of the Presidency's Office and managed by Dr Nkosazana Dlamini Zuma, then Minister in the Presidency responsible for Planning, Monitoring, and Evaluation, and mandated to build a closer relationship between government and the private sector. This partnership required the participating sectors to create 5-year sector growth plans, which collated would contribute towards government's plan to achieve a 5% GDP growth in the next five years.

Twenty-two (22) sectors participated in the PPGI, including the financial sector. Key to the 5-year sector growth plans was the inclusion of key inhibitors that would hinder respective sector plans in achieving their 5-year growth plans. On the 16th of January 2019, the South African Insurance Association (SAIA), representing the non-life insurance industry (NLII), submitted a positioning of the NLII as an economic enabler for all sectors and included key projects the NLII is involved in and respective key inhibitors towards the fulfilment of those key projects. For instance, a key project included in the submission is the Agricultural Insurance Proposal to government for financial assistance towards the affordability of drought insurance for commercial and emerging farmers.

In the engagements with the PPGI, the financial sector provided a united front represented by the respective trade associations: SAIA, ASISA, BASA and the FIA.

Update

The PPGI's implementation phase has since been moved to the Department of Trade and Industry (DTI), under Minister Ebrahim Patel. The move to the DTI initially received some reservations with the fear that the PPGI might lose some of its focus and momentum. The rationale received from the Presidency was that because each sector's inhibitors cut across many departments of government, the DTI is determined as the best fit to assist the sectors.

Representing the financial sector, a small team of full-time resources has been identified to continue engagements with the DTI towards alleviating inhibitors identified in the submissions by SAIA, ASISA, BASA and the FIA to the PPGI.

This article was written by Pamela Ramagaga, SAIA Executive Manager.

For more information, please contact Pamela@saia.co.za.

2.3 SAIA Begins Facilitation in Industry Skills Shortage Project

Background

Following a number of member deliberations that identified a lack of scarce skills bridging initiatives in the non-life insurance industry, SAIA has embarked on a study of the industry's skills shortage by conducting a high-level desktop research to ascertain its extent through interviewing a select number of relevant stakeholders for a dashboard view of the skills shortage and why they exist.

A presentation was made to the SAIA Board in early March 2019, including a recommendation of the way forward. The recommendation was a collated view from the select number of stakeholders interviewed. The SAIA Board approved the creation of the Skills Shortage Project as a priority project for the next three years (2019-2021). The mandate from the Board was that SAIA's role in the project should only be to facilitate the necessary strategic dialogues among critical stakeholders which include the chief executive officer of the Insurance Institute of South Africa (IISA), the chief executive officer of the Insurance Sector Education and Training Authority (INSETA, and nominated senior SAIA member skills development experts, to unpack and collaboratively create a way(s) or recommend how the industry can address its skills shortage.

Project Update

The project group has met twice since the SAIA Board meeting in March with the first meeting aimed at primarily positioning the project, and to provide information of respective participants' roles in the project. The second meeting was to expand on the conversations started in June, including feedback of the outcomes of the CEO engagement at the Annual Insurance Conference in July 2019. The conference CEO engagement was to discuss the industry's Skills Shortage and Transformation - aligned to the skills development conference agenda. There were about forty (40) CEOs in attendance at the engagement and representative of insurers, reinsurers and intermediary companies. Key questions were asked of the CEOs of which feedback was shared at the task team meeting.

Key priority objectives (thus far):

1. Align the Industry's skills shortage.
2. Confirm the key occupations and skills.
3. Review the industry's body of knowledge and assign responsibilities, ascertain the necessary costs and/or resources for the review and maintenance process.
4. Establish how the industry's body of knowledge could be uniformly applied in higher learning institutions (HLIs) and possibly technical and vocational education and training (TVETs) institutions.

This article was written by Pamela Ramagaga, SAIA Executive Manager.

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3 Insurance Risks

3.1 Administrative Adjudication of Road Traffic Offences (AARTO)

SAIA supports the implementation of AARTO as a tool that can be used to mitigate the unacceptably high rate of road crashes that has led to loss of lives and property.

The SAIA Board recently approved Road Safety as one of its key focus areas where the industry needs to collaborate with other relevant stakeholders to help manage the inherent risks in the space. This reiterates that SAIA therefore supports Government efforts in trying to reduce the risks faced by road users through the introduction of the AARTO Bill since road crashes and fatalities cost the economy billions of Rands annually towards vehicle repair and human casualty costs.

As an industry body, SAIA is aware of concerns raised about the impact of this Bill on policyholders and whether their insurance premiums would possibly increase as a licence holder's demerit points stack up to the maximum points and its subsequent suspension. It should however be noted that international trends analysed by the industry indicate that individual premiums could only increase once the licence is suspended and not during the points accumulation phase. It is also important to note that demerit points are accumulated as a result of how drivers behave on the road, and drivers are therefore in a position to manage their demerit points accumulation by changing their behaviour for their own benefit, as well as that of their families and other road users.

In noting the above, it remains the decision of the respective insurer on how to use this information in their premium calculation models.

Further information on the AARTO system can be found in the attached document from the RTIA.

AARTO - Booklet.pdf

This article was written by Katlego Bolsiek, SAIA Insurance Risks Manager.

For more information, please contact Katlego@saia.co.za.

3.2 Business for Road Safety Launch

The Business for Road Safety (BRS) forum, an initiative started by the South African Insurance Association (SAIA) and established in collaboration with other relevant stakeholder business associations launched its Road Safety Pledge on 4 September 2019 at the Midrand Conference Centre.

At the launch, the BRS forum invited government departments and other private sector companies to join the pledge by committing to incorporating road safety in their strategies. This is a movement that is aimed at creating a road safety consciousness through to 2030 and beyond.

The BRS forum suggested the below approaches for companies interested in joining the road safety pledge:

- The incorporation of road safety into their health, safety and wellness policies and programs.
- Introduction of flexible working hours to aid in peak traffic volume reduction.
- Ensuring that their fleet policies complied with the road worthiness standard as set out in the ISO31009.
- Promoting adherence to road safety rules within their own premises through their employee educational programs.

About the BRS

The BRS forum is intended to enable South African business to have a leading role in finding sustainable solutions aimed at reducing the number of crashes and fatalities. In addition, it seeks particularly to support the efforts of the South African Government, including the Department of Transport, in addressing road safety issues. These are activities we believe could help in contributing towards a safer South African society, while also supporting Government to deliver on its broader international road safety goals such as the United Nations' Decade of Action for Road Safety and assisting with the affordability and sustainability of motor insurance.

Current core members of the BRS Forum include:

- The Automobile Association (AA)
- The Financial Intermediaries Association of Southern Africa (FIA)
- The National Association of Automobile Manufacturers of South Africa (NAAMSA)
- The Retail Motor Industry (RMI)
- The Road Freight Association (RFA)
- The South African Insurance Association (SAIA)
- The South African Petroleum Industry Association (SAPIA)
- The South African Road Federation (SARF)
- The South African Vehicle Rental and Leasing Association (SAVRALA)

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This article was written by Katlego Bolsiek, SAIA Insurance Risks Manager.

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3.3 Update on the Review of Motor Code of Salvage

Background

The purpose of the Code of Motor Salvage is to establish a common approach when dealing with motor salvage with the end goal being to assist in combating motor vehicle crime, and specifically the cloning of motor vehicles to benefit all role players and ultimately the consumers.

Status

The work of the Interim Guidelines Task Team to review the Code is progressing very well.

The work included addressing certain NaTIS coding and salvage practices in the non-life motor insurance industry which do not align with Regulation 13A of the National Road-Traffic Act (Act 93 of 1996). The Task Team has therefore created a Code 3A which will be used in the interim by members and their salvage agents to adhere to Regulation 13A.

Code 3A would allow the supply of legitimate second-hand parts to the market. Code 3A vehicles should not be sold to the public, these vehicles may only be sold to accredited wreck dealers, and the NaTIS document must be defaced and retained by the insurer. All Code 3A records must be reported to the Insurance Crime Bureau.

A full copy of the final Code of Motor Salvage will be shared with all role players and awareness creation workshops will be arranged.

This article was written by Zakes Sondiyazi, SAIA Insurance Risks Manager.

For more information, please contact Zakes@saia.co.za.

3.4 Update on the Vehicle Salvage Database (VSD) System

Background

The Vehicle Salvage Database (VSD) system hosted by the Insurance Crime Bureau (ICB) on behalf of SAIA has made significant contributions towards crime combatting and financial savings. The Salvage Database Governance Committee meetings are held bi-monthly to discuss any arising matters that could be of assistance in the submission of salvage records for members. The usage of the VSD is also steadily increasing with most motor insurers now contributing salvage records and with assigned users to the database. With this steady increase, we have also noted an equal increase in positive hits of motor vehicles listed as written-off on the VSD being placed on cover.

The VSD aims to meet the protocol conditions of the South African Police Services (SAPS) with reference to the Second-Hand Goods Act 6 of 2009 as well as to actively combat insurance crime.

This article was written by Zakes Sondiyazi, SAIA Risks Manager.

For more information, please contact Zakes@saia.co.za.

3.5 SAIA Property and Related Insurance Steering Committee

Background

In order to provide a more focused approach the **SAIA Non-motor Steering Committee** and the **SAIA Technical Committee** amalgamated with effect from 1 January 2019 to create the **SAIA Property and Related Insurance Steering Committee** (the committee). Although still in relative infancy, SAIA members are well represented by highly qualified and experienced industry specialists.

In line with the SAIA Insurance Risks Strategy, the committee identified several focus areas including:

- SAIA Fire Risk Project:
  The committee to participate and promote the Insurance Industry Fire Risks Committee.

- Fire Protection Association Collaboration (FPASA):
  The committee to engage with the Fire Protection Association of South Africa (FPASA) on industry matters.

- Consumer Education:
  Members to provide support to the SAIA Consumer Education program with special emphasis on radio programs requiring subject matter experts who can communicate in vernacular.

- Plumbing Industry and Geysers:
  Members to participate in a sub-committee created to address all geyser related matters. The sub-committee will ensure that members are suitably represented at plumbing industry associations and that collaboration with all stakeholders is ongoing.

- Stakeholder engagement:
  Identify and engage with stakeholders who would be enablers in enhancing property protection and risk reduction. Several institutes and associations were identified and have engaged/been requested to engage with the committee. This will create a platform for better understanding of roles and how collaboration between stakeholders will be beneficial to all.

Presentations made to the committee to date:

- Earthing and Lightning Protection Association (ELPA):

Representatives from the ELPA provided an educational presentation on lightning which included information on Lightning Protection standards, Sans 10313 and the facts and myths of lightning.

- U-Drone:

A drone company which provides an aerial data solution highlighted the benefits of combining conventional survey/ accident reconstruction methods with the latest cutting-edge drone technology. Members have identified the possibility of utilizing such services as being paramount to the enhancement of property protection and risk reduction efforts.

Presentations to be made at the next committee meeting:

- Sustainable Energy Society of South Africa
- Institute of Timber Constructions South Africa
- CSIR - Adaptation actions for South African settlements at risk of climate change (The Greenbook)
- CSIR - Seismic Hazards

This article was written by Susan Walls, SAIA Technical Advisor.

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3.6 Why One Sprinkler System isn't the Same as the Next

Most people wouldn't ever have thought about the title. Sprinkler systems are everywhere in today's world, for example, in shopping centres, office blocks and warehouses, to name a few. To the casual observer, there isn't much difference in how they look.

A sprinkler system is designed to control the anticipated fire load based on the occupancy classification, risk assessment and product categorisation while complying to the minimum requirements of the building and sprinkler installation codes.

For example, a tyre storage facility will have different characteristics to that of a commercial Take-a-Lot warehouse. Warehouse configuration, storage methods and process flow will influence the design of the sprinkler system and give it a set capability.

It follows that a sprinkler system is risk specific and not just there to put out a fire irrespective of the occupancy, product storage or product categorisation as many people would believe.

The danger in assuming that the existing sprinkler system will operate within its designed capability becomes especially apparent when there is a change of occupancy. The new owner or tenant sees an installed sprinkler system and assumes that it will protect their building, product, storage methods, process risks and most importantly, people in the event of a fire.

By storing different goods in different methods to different heights, the fire load increases and subsequently, you run the risk of overwhelming the sprinkler systems' designed capacity. This can result in excessive or total loss of the property and the potential loss of life.

While the majority of fires go unreported in South Africa, occasionally one does make the news, and more often than not, it is a shopping centre or a warehouse. As office blocks change tenants at a much slower rate than the buildings as mentioned above, fires reported in this category are much less.

The danger with shopping centres and warehouse facilities is that the change of occupancy happens more frequently, with each tenant or new owner having a unique risk profile. This risk has to be re-assessed to confirm that it falls within the existing sprinkler systems' designed capability.

One of the significant factors contributing to fires at shopping centres is when a tenant vacates a large shop area, and this area is then converted into smaller shops by using drywall. Now, the original sprinkler system (if there was one) is supposed to control the fire load of three different shop layouts and contents. The chances that the original system's design parameters would be able to cope with the new arrangement is slim at best.

Like any risk management, the solutions put in place must be fit-for-purpose, and fire risk is no different. This concept can be costly to anyone who miscalculates or assumes that all fires are the same.

This article was written by Nico van Loggerenberg, GM of the Automatic Sprinkler Inspection Bureau, or ASIB for short. Started in 1970 by the short-term fire insurance companies to set a standard for fixed fire protection applicable to buildings, the company today offers consulting and inspections in the fire and insurance industries.

For more information, please contact Nico Esterhuizen, General Manager Insurance Risks at [Nico@saia.co.za.](mailto:Nico@saia.co.za)

4 Transformation

The SAIA Board has identified and approved Transformation as one of the industry's key priorities for the next three years. This is in line with the industry's overall objective of contributing positively towards the acceleration of transformation in the financial sector.

As a significant industry within the financial sector and in crystalising the non-life insurance industry's commitment towards contributing to an agenda of national imperative, the SAIA Board approved the industry strategic objectives to drive transformation. The industry's commitment to transformation has also been demonstrated by the inclusion and adoption of the transformation section in the SAIA Code of Conduct that is currently under review, which was approved by the SAIA Board for immediate implementation.

Specific industry projects will be implemented through coordination by SAIA and concerted efforts will be made to encourage SAIA members to recognise transformation as a strategic priority within their companies. This can be achieved through active member participation in the SAIA industry projects and aligning member individual projects with the industry strategic objectives.

Below are some of the projects currently coordinated through SAIA in assisting with transformation of the non-life insurance industry and contributing to the acceleration of transformation of the financial sector:

4.1 Industry Data

SAIA has identified a lack of transformation industry data collection processes and reporting as a key impediment to the industry's ability to demonstrate its commitment to transformation and its contribution to sustainable economic growth. Although a lot has been done by the industry in contributing to transformation over the years, the industry has received very little recognition for its efforts due to the lack of reliable industry data to be used in quantifying the progress that has been made and the impact achieved. This has also been exacerbated by the industry receiving negative publicity from some of the external stakeholders, criticising it for a lack of transformation, particularly around claims related procurement as it forms a large part of the overall procurement and has the potential of advancing the industry's contribution to transformation if done correctly.

The industry data collection project has therefore been commissioned by the SAIA Board as high priority in order to ascertain the industry's performance in driving transformation. The project is currently underway, with the development of a preferential procurement reporting portal for Phase I and its interim results will be shared with the industry by the end of September. This is important as the industry sees preferential procurement as one of the key Financial Sector Code (FSC) elements through which the industry can make a meaningful impact. Therefore, the intention of Phase I of the project is to collate industry data around core (claims related – motor and property insurance) procurement and establish how the industry has performed in terms of allocating procurement work equitably among different classes of service providers.

The results of procurement data collation will also be used to influence the transformation objectives to be adopted by the industry under the Motor Transformation and Sustainability Forum (MTSF) and Property Transformation and Sustainability Forum, the two forums SAIA uses as platforms for members to engage with respective service provider representatives on key transformation issues impacting related industries and identifying possible corrective solutions.

4.2 Review of the Financial Sector Code

The amended FSC is currently under review following its gazetting in November 2017. The intention of the review is for the financial sector to measure its performance against the amended targets and interrogate their appropriateness in accelerating meaningful transformation within the sector.

Workgroups have been established at the Financial Sector Transformation Council (FSTC) whereby SAIA represents its members. While SAIA has taken a broad approach in positioning the industry's views in the review process, the following elements were identified as pertinent to the non-life insurance industry:

- **Procurement and Enterprise and Supplier Development (P&ESD)**

  The SAIA Board has identified Preferential Procurement as a significant element for the industry, and therefore intends to influence the incorporation of targets that will promote transformation of core procurement within the industry. Additionally, the industry has recognised the importance of non-recoverable grant contributions as part of implementing successful ESD programmes and has recommended the review of the recognition of grant contributions in the scorecard in order to encourage entities to provide a portion of their ESD contributions in grant format.

- **Access to Financial Services and Products**

  The current Access scorecard and related products standards have not been impactful in promoting the development of appropriate products and an increase in usage penetration for the Access market segment. This has led to the industry performing poorly against the current targets, and not contributing positively towards accelerating transformation of the industry and the sector. SAIA has therefore submitted an industry position paper requesting the full review of the Access element and standards. This has been followed by SAIA conducting workshops with its members on the proposed changes to be approved by the SAIA Board before being submitted to the FSTC for incorporation in the review process.

  Other elements with minor review recommendations include Management Control and Skills Development. It is envisaged that the review process will be concluded by the end of the year.

4.3 Enterprise and Supplier Development (incl. Preferential Procurement) Initiatives

Enterprise and Supplier Development has been identified as a key industry contributor for the transformation of the financial sector and a requirement for it to be prioritised. This includes managing the relationships that the industry has with its service providers through engagements at the SAIA Transformation and Sustainability Forums (MTSF and PTSF), to be achieved through the acceleration of transformation objectives that promote equitable allocation of procurement among industry service providers and SAIA member involvement in the industry ESD Programme. SAIA will be partnering with ASISA on an ESD Programme aimed at addressing the challenges of transforming the industry's core procurement.

SAIA members have been invited to participate in a series of workshops addressing different industry topics under P&ESD. SAIA members will also be encouraged to support the industry initiative by pledging their ESD grant contributions towards the Industry ESD Programme.

4.4 Stakeholder Reporting and Communication

The SAIA Board Committee: Transformation has highlighted the importance of SAIA reporting and communicating on industry transformation initiatives in order to demonstrate the value that the industry adds to both members and external stakeholders. Concerted effort will be made in this regard through identification and utilisation of various platforms to keep stakeholders abreast of the activities that SAIA is involved in and their contribution towards social and economic development.

These articles were written by Themba Palagangwe, SAIA GM: Transformation and Governance

For more information, please contact Themba@saia.co.za

4.5 Consumer Education

The SAIA Consumer Education initiative has remained one of the key projects to drive the industry's transformation objectives. There are currently **6 projects** supported by SAIA members through their annual financial contributions and coordinated by SAIA for implementation as part of the 2018/2019 financial year. The projects cover a range of topics on financial management, risk management and creating awareness about the industry and its products and services to the consumer market segment as prescribed by the FSC. The table below lists our current projects and what the industry aims to achieve through the initiative:

Project	Description
Managing My Finance: Department of Basic Education Schools' Project	This is a long-standing project aimed at assisting the Department of Basic Education with providing additional teaching aid for Math Literacy, Technical Maths and/or Accounting for the grade 10 – 12 Curriculum. 2018/19 SAIA funding supported the development of the e-learning platform.
Know Your Cash Campaign for Tertiary Students	The project focuses on providing students in tertiary institutions with basic financial management skills and insurance knowledge. These are identified as vulnerable but also a potential future market for the industry.
SAIA CFE Radio Program	Launched in 2018, the SAIA radio programme uses various radio stations across the country to reach target audiences through interactive interviews with industry experts on topics such as risk management, and important information about how the non-life insurance industry works.
Risk Management Strategies for SMME's	The project was launched in 2019 with the objective of cultivating the SMME market with risk management knowledge and creating awareness of risk mitigation strategies within the market segment. SMME EXPOS in Johannesburg, Bloemfontein, Durban and Mamelodi were utilised as platforms to reach the targeted market segment.
SAIA Next of Next Week (NONW) TV Series	The NONW tv series is on its 5th season and its objective is to create awareness of insurance products, encourage positive financial behavioural changes and choices; shifting the negative perceptions around the value and importance of obtaining insurance products.
Wildfire Project	The project aims to improve understanding of retention or risk reduction measures and having better knowledge of available insurance products that cover against fire risks in vulnerable communities.

SAIA members are encouraged to continue to support the Consumer Education Fund by pledging their contributions for the 2019/20 financial year.

This article was written by Zanele Gigaba, SAIA Manager: Transformation

For more information, please contact Zanele@saia.co.za.

5 Governance

5.1 Update on the Financial Intelligence Centre's (FIC) Project

In 2017, the Financial Intelligence Centre (FIC) proposed to include certain businesses or institutions that perform certain categories of activities which are currently completely outside the scope of the FIC Act with a view to potentially including them in Schedule 1 to the FIC Act including, but not limited to, non-life insurers.

Following discussions with the FIC, it was agreed to temporarily exempt the non-life insurance industry from the above-mentioned proposal and to conduct a risk assessment to determine the money laundering and terrorism financing vulnerabilities across the non-life insurance industry. In this way, the outcomes of the risk assessment would determine the appropriate solution for the non-life insurance industry.

It was also agreed that an interim measure for the provision of information to the FIC whilst the risk assessment is being conducted, would be for insurers to voluntarily register on the FIC go-AML site as Business Entities. Twenty-eight (28) SAIA members volunteered to participate in this interim solution.

Progress in respect of the risk assessment

Deloitte, the service provider appointed to conduct the risk assessment, hosted workshops with smaller work groups, which included insurers, underwriting management agencies and intermediaries in the non-life insurance industry, to understand their respective businesses and identify areas where possible money laundering and/or terrorism financing risks may arise, if any.

The information obtained from these workshops will further inform the online questionnaire being developed by Deloitte that will be sent out to the non-life insurance industry and which will form the basis of the risk assessment.

There is a month's delay in launching the questionnaire to the non-life insurance industry, due to the vetting process the non-life insurance working group (NLIWG) is following with Deloitte of which delay has been communicated to the FIC for the larger working group update. It is envisioned that the questionnaire should then be ready for distribution by early October 2019. Deloitte is still confident that the industry would have covered much ground in the questionnaire process by December 2019.

Progress in respect of the provision of information to the FIC

An agreement was made with FIC to contribute information to FIC using the FIC's go-AML reporting tool as mentioned above. The non-life insurance industry is, therefore, entering into an arrangement for sharing information with the FIC, on a voluntary basis. However; the FIC has requested that the widest possible range of non-life insurers participate as this will assist in informing the FIC's position on the inclusion of non-life insurers as Accountable Institutions under the FIC Act. Once the risk assessment is complete, a decision on the continuation of the sharing of information will then be taken by the FIC, amongst others.

Member registration on the go-AML reporting tool is currently taking place and SAIA continues to encourage members who have not yet registered to do so. The FIC is assisting members with the registration process, as and when required.

SAIA will continue to communicate to its members by way of the monthly SAIA Bulletin and circulars, as and when further information is available.

This article was written by Pamela Ramagaga, SAIA Executive Manager.

For more information, please contact Pamela@saia.co.za.

5.2 Joint Industry Guideline on the Minimum Requirements for Data Exchange in the Non-life Insurance Industry (The Guideline)

The erstwhile Financial Services Board (FSB) requested industry bodies, namely the South African Insurance Association (SAIA), the Financial Intermediaries Association (FIA) and the South African Underwriting Managers Association (SAUMA), to submit a solution to address challenges in respect of data exchange in outsourcing and binder arrangements in the non-life industry.

Following the collaborative efforts of the industry, more recently, the Financial Sector Conduct Authority (FSCA) collaborated with the industry to form a Task Team to develop a framework for data exchange. Through the Task team, a guideline was designed to provide direction with regards to the minimum requirements for the transfer of data content between non-life insurers and third parties that render outsourced services (including binder services) to those insurers in terms of the relevant regulatory requirements and to help the industry with compliance to Regulations under the Short-Term Insurance Act as well as the Policyholder Protection Rules. Therefore, the Guideline does not intend to replace any more detailed data exchange solutions but rather to provide in plain language the foundational and minimum requirements upon which any such solution must be based and be able to demonstrate alignment.

The Guideline has been through a rigorous consultation process which has included consultation with the FSCA. It is currently in the final stages of approval and the FSCA intends to communicate its support for the Guideline once the approval process has been completed. This means that the FSCA would expect the industry to use the Guideline accordingly.

As data exchange requirements are due to come into effect on 1 January 2020, SAIA hopes that the Guideline once published will be used effectively to assist the industry to comply with the regulatory requirements and that it will ensure a more consistent approach to data exchange across the industry.

This article was written by Mashudu Mabogo, SAIA Legal Manager.

For more information, please contact SAIA GM: Insurance Risks, Nico Esterhuizen at Nico@saia.co.za.

6 Operations

6.1 SAIA Code of Conduct Review Nears Completion

The review of the SAIA Code of Conduct is finally nearing completion, following input from the FSCA and members by way of an earlier circulation of the Code for comments and the recent workshops, held at the SAIA offices, on the Code. A final round of internal review comments is being considered and we expect the Code to be finalised by end September 2019.

The Code will then be circulated to the SAIA members, the FIA, the OSTI and the SAIA Board Committee: Governance Risk for a final round of comments in early October before finally circulating it to the SAIA Board of directors mid-October for consideration and adoption at the Board meeting to be held on 28 November 2019.

The SAIA Code of Conduct transformation section, a new section, was elevated and early adopted by the SAIA Board, due to time constraints. SAIA members were informed about the addition of this section to the Code. The first round of transformation reporting concentrating on procurement data specifically related to motor repairs and property is currently underway.

Two successful workshops were held on 30 July and 1 August 2019 to create awareness and position the Code in the current environment. Valuable input at the workshops led to the latest improvements within the context of the relevance and importance of the SAIA Code of Conduct which is believed to reflect SAIA members' buy in to an agreed ethos of doing business.

During the review there were fundamental questions raised, including whether there should be a SAIA Code of Conduct at all, and several references were made to the Principles vs Rules based approach with comments that the Code was rules based whilst legislation was moving towards a more principles based approach. The latest version of the Code reflects the results of the discussions held, including input from the FSCA, that the Code should exist in the current environment and is an important supplementary tool which is valuable in support of proactively addressing potential undesirable trends identified in the industry, and to avoid the regulators having to legislate for every foreseeable outcome. The Code further reflects the idea of a principles-based approach supported by standards just as the principles-based legislation is supported by regulations.

The SAIA Board believes that this positioning will better clarify the outcomes envisioned for consumers and give members the opportunity to use the standards as guidelines to achieve the desired outcomes. SAIA is tasked with the duty to monitor its members' compliance with the Code and to effectively encourage, monitor and report on compliance with the Code. To this end SAIA is planning to hold pre and post certificate of compliance briefings to inform members of the importance and consider the trends that result from the collated reporting.

SAIA recognises the roles played by different stakeholders in the non-life insurance industry and how each contributes to the sustainability of the non-life insurance industry. Accordingly, this Code encourages its members to require its agents and service providers to adopt applicable aspects of this Code.

This Code is a living document which SAIA will regularly update to accommodate the changing landscape, remain relevant and true to its objectives.

This article was written by Charles Hitchcock, SAIA Chief Operations Officer.

For more information, please contact Charles@saia.co.za.

6.2 Intermediaries Guarantee Facility Limited Update

Following the cessation of operations on 31 March 2019 in terms of the six-month extension agreed with the FSCA and PA after section 45 of the Short-term Insurance Act 1998 was repealed, and the cancellation of all guarantees in force on that date, Intermediaries Guarantee Facility Limited has processed all premium refunds due to intermediaries with year ends after 31 March 2019 and intermediaries who had paid for the extension to 31 March 2019, but for whatever reason extension was not granted.

A three-year common law prescription period on claims is, however, applicable to all Intermediaries Guarantee Facility Limited Section 45 guarantees, Section 45 Bank guarantees and any collateral security backing these guarantees. We have received legal opinion that this common law prescription period may not be curtailed, which means that Intermediaries Guarantee Facility Limited cannot be finally wound-up and deregistered until after that date, and the risk of a claim arising under any particular guarantee remains until 31 March 2021. The release of any collateral security held by Intermediaries Guarantee Facility Limited will therefore be handled by the Board and Management on a case by case basis.

This article was written by Charles Hitchcock, SAIA Chief Operations Officer.

For more information, please contact Charles@saia.co.za.

6.3 SAIA Taxation Committee – ICS01 Changes Format Effective July 2018

The SAIA Taxation Committee this year submitted a request on behalf of the non-life insurance industry that SARS reconsider the current ICS01 form, that a non-life insurer is required to submit along with the submission of the annual income tax return ('ITR14'), in the light of the recent changes to section 28 of the Income Tax Act No. 58 of 1962 ('ITA').

SARS responded that non-life insurers will not be required to submit the ICS01 form in its current format with effect from years of assessment ending after 1 July 2018.

A further request was submitted to National Treasury on behalf of the non-life insurance industry for the alignment of section 28 of the ITA with the provisions of section 29A that clearly states in its definition of "adjusted IFRS value" that long-term insurers must adjust for both 'deferred acquisition costs (DC)' and 'deferred revenue (DR)'.

At the recent draft Tax Bills (Business Tax & International Tax) Workshop that took place on Thursday, 5 September 2019, the agenda included item 8.2, "alignment of s29A and s28". It is therefore anticipated that such alignment will follow.

With regard to Binding General Ruling 32, the Committee is to inform the SAIA Board Committee: Reinsurers, of its views with regard to approaching Senior Council for an opinion on the correct interpretation relating to documentation requirements pertaining to zero rated supplies, the timing of supply and alternative considerations for the way forward.

At a recent SAIA Taxation Committee Workshop, members viewed a presentation on IFRS 17. The Committee decided that two additional workshops be scheduled for October 2019 and February 2020 to further consider difficulties being experienced by members regarding the recent changes to section 28 of the ITA and IFRS 17, respectively.

This article was written by Charles Hitchcock, SAIA Chief Operations Officer.

For more information, please contact Charles@saia.co.za.

7 Forums

7.1 Is There Such a Thing as Electronic Wear & Tear?

A recent claim brought to light a potential argument to support the above, i.e. electronic components on a PC Board can deteriorate over a period of time. In other words, they can fail due to wear and tear.

It has usually been accepted that wear and tear/gradual deterioration would only apply to machinery, where moving parts subjected to mechanical/physical forces, such as torsional, shearing or rotational stresses, and/or abrasion, would eventually either wear out, or cracks would initiate, leading eventually to fatigue failures.

When it came to Printed Circuit Boards Electronic Equipment, the simple test used to determine if there had been any physical damage, was whether or not the PCB worked. If it didn't work, i.e. input signal in, nothing out, this was evidence of Unforeseen and Sudden Physical Damage, and the claim could be settled. However, the claim in question suggests that this approach may not always be correct.

It is well known that heat and dust are the enemy when it comes to Electronic/Computer equipment, and for this reason, Server rooms are usually Air Conditioned, and a positive air pressure is maintained in the rooms.

The failure in question was to a particular component on a circuit board, namely, a CMOS IC (Complementary Metal Oxide Semiconductor Integrated Circuit). The board was analysed in detail, by Precision Laboratory (CSIR), and a report was produced. The report stated that there were various "degradation and wear" failure mechanisms evident on the circuits and components, as evidenced by photographs taken during the analysis.

The failure of the CMOS "chip" was due to Latch-up, which simply put is a type of short circuit which can occur in these Chips, due to the interaction of "parasitic" PNP and NPN transistors which set up incorrect pathways in the IC (there can be millions of such transistors in a CMOS Chip, and there are always numerous parasitic transistors in the chips).

The report noted the dire state of the traces (pathways between components), as well as soldering degradation across the circuit board, and referred to both ECM (Electrochemical Migration) and thermal cycling (some solder bumps had cracked loose from the pad), which can cause transients and power fluctuations to occur in sensitive electronic components in the circuit. Basically, the degradation of the traces and soldering, had resulted in input signals to the CMOS IC which were outside the operating range, and that these in turn had turned on the parasitic transistors in the CMOS, which in turn resulted in the latch-up failure.

To put it simply, the eventual failure of the CMOS due to latch-up, had been caused by the gradual deterioration/degradation of the traces and soldering on the board.

Therefore, based on the report, the failure of the PLC Board was due to gradual deterioration, and was not deemed to be Unforeseen and Sudden Physical Damage. The claim was rejected. Will we see more of this in the future?

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This article was written by David Waterworth, Technical Specialist - Engineering: OM Insure. On Behalf of the South African Association of Engineering Insurers (SAAEI); a division of SAIA.

For more information, please contact Promise Mhlanga, SAIA Forums Secretariat at Promise@saia.co.za.

7.2 The Debit Order Abuse Project – Progress Report

Our communication in the first half of 2019 mainly focused on what the DOA project was working on or planned to deliver. Many of the processes have either been designed and/or tested and we are delighted to now share some of the successes.

- Since the inception of the processes for pro-active identification of potential rogue users, as well as bulk reversals (now combined into one process referred to as the interbank high-risk user investigation process), 350 entities have been identified for investigation. 212 of the 350 entities (60.5%) have been exited since the commencement of the DOA business capability at PASA in February 2019.

  The rand values indicated below represent the debits and disputes for the 212 exited users since Feb 2019:

  - **Rand value of total debits: R 4 435 551 206**
  - **Rand value of total disputes: R 344 606 125**

  The early indication is therefore that the centralised focus to manage the debit order issues at hand is extremely effective in its outputs and impact.

- The PASA centralised database, with links into CIPC, has now been developed and tested. This system/database supports informed decision making by enabling sponsoring banks to perform due diligence on users prior to on-boarding. The centralised system/ database further facilitates the recording of user participants in the NPS and manages, inter alia, user visibility indicators, RAG statuses and user relationships. Given a few final matters to be attended to, the system/database will go live on 1 October 2019.

- Since the inception of the pre-onboarding process at PASA in March 2019, the screening of entities, which supports sponsoring banks' ability to make informed risk-based decisions whether to grant these entities access to the NPS, resulted in the following outcomes:

  - 94 entities, whose director/s have direct links to DOA fraud cases, were prevented from entering the NPS.
  - The identification of possible risk to the NPS resulted in 940 screenings where the sponsoring bank was advised that additional enquiry / probing of the directors or entity was needed before allowing the user into the NPS.
  - Only 284 (21%) of the 1303 entities were cleared in terms of all instances of risk pertaining to the entity and its directors.

- The project team is hard at work to complete and operationalise the user visibility/ centralised registration process. This process aims to have all users (new and existing) registered at a central body in order to ensure visibility to the level of ultimate creditor. The achievements to date are:

  - The DOA Steerco agreed on principles that will govern the design of the detailed process and the work to be done by BankservAfrica.
  - The detailed process was documented by PASA.

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  - The central user database, hosted by PASA, will be operationalised by 1 October 2019.
  - BankservAfrica confirmed their interest to operationalise this function.
  - The PASA project team will meet with BankservAfrica on 6 September 2019 to align expectations on the operationalising of this function.

- The revision of the current dispute regime remains top of mind for the DOA project team. Specifically, the potential removal of the existing "40-day rule" [with the aim to create balance between the rights of users and payers] was discussed during a workshop in July. A number of options were identified as a possible way forward in designing the future dispute regime. PASA will communicate these options in a consultation paper and obtain input from industry, which should in turn enable the DOA Steerco to determine next steps in the design of the future dispute regime.

- Notable statistics and analyses of industry data, provided by BankservAfrica, confirms the following:

  - NAEDO debit volumes increased from 13,6 million to 14,4 million from June 2019 to July 2019 (5.9% increase)
  - Despite the 5.9% volume increase, the following rates are to be noted in context:

    - The success rate of NAEDO debit volumes decreased by only 2%.
    - The unpaid rate increased by 1%.
    - The dispute rate increased by 1%.

- These figures are an early indicator that the collaborative effort between PASA and the industry is bringing about a stabilising effect on unpaid and dispute rates.

PASA thanks all stakeholders for their continued commitment, collaboration and input into this very important project.

This article was written by Andre Strydom, Head: PASA Debit Order Business.
On behalf of the SAIA Premium Collections Forum.

For more information about the Debit Order Abuse project, please contact Promise Mhlanga at Promise@saia.co.za.

8 Industry News

8.1 Munich Re of Africa (MRoA) Successfully Delivers its First LIMA Programme

Following the launch of the LIMA Programme during the African Insurance Organization (AIO) conference held in Johannesburg, South Africa in June 2019, MRoA successfully hosted nominated clients for its inaugural Basic Reinsurance and Advanced Engineering Courses in August.

LIMA, which means 'to cultivate' in Africa's Nguni languages, is a newly revamped and professionalised training offering for Munich Re clients. LIMA is also an acronym for Leadership Inspiring Mutual Advancement and its key objective is to "Cultivate Thought Leadership in Africa". The programme is multi-faceted and designed to grow business skills, enhance leadership ability and connect talented insurance industry practitioners with one another.

The inaugural training took place over a period of two weeks (19th – 30 August 2019), with participants from various African countries. Feedback has been positive, with participants impressed with the content, innovative delivery methods and styles as well as the creative use of technology. This was a pilot edition and provided great insights for future LIMA programmes.

This article was written by Lelo Ntshalintshali, Head of Corporate Affairs at Munich Reinsurance Company of Africa.

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8.2 Data and Analytics Solving the Industry's Biggest Challenges

To remain competitive in today's rapidly transforming insurance industry, insurers worldwide must address regulation, digitisation and customer interaction challenges. In a five-part blog series, TransUnion Senior Vice President for International Insurance Robin Wagner takes a look at how data and analytics can help insurers tackle the industry's most pressing challenges – starting with digitising the customer lifecycle.

The global insurance industry has undergone rapid transformation over the last few decades. We've moved from the insurance sector of the 90s that relied mostly on declared (and sometimes subjective and inaccurate) information provided by consumers, to a data-driven industry that is racing to incorporate the strengths of InsureTechs with the capabilities of traditional insurers. What used to be a set of standard questions about a consumer's work and home address has transformed into complex decision-making processes that can rely on third-party data assets for advanced decision-making such as credit, violations data, vehicle license data, and claims and coverage data.

Most insurers are faced with the same journeys and same processes. All of them acquire customers, go through the quoting and underwriting stages, and maintain customers on their books until and after a claim event. While different markets are nuanced by country-specific regulations and consumer behaviour, there are five key challenges that all markets have in common: digitising their businesses; going direct; enhancing pricing and segmentation; improving solvency management; and taking the risk out of risk prediction. Let's start with one of the biggest (and most pressing) challenges insurers face: digitisation.

Digitising across the consumer lifecycle

We are at the dawn of a new consumer-first era and businesses across all sectors need to revamp the way they do things. Interacting with businesses on a digital platform is the new normal as consumers have gravitated towards the better experiences they offer.

The rise of the InsureTechs has put traditional insurers under huge pressure to digitise their businesses. Around 61% of InsureTechs globally have formed purely to optimise the customer experience throughout the insurance journey — and consumers have taken note. From purchasing insurance to managing a policy online and submitting a claim through a mobile app: everything is being done digitally, quickly, and easily.

This is one of the biggest trends we are seeing worldwide, and the race is on to digitise as efficiently as possible. Unfortunately, traditional insurers are faced with legacy infrastructures and IT systems that are straining to adapt and enable this transformation — leaving them vulnerable to significant financial losses. Over the past five years, auto insurers in the USA have seen expenses and losses consistently outweighing premiums and have already lost around USD 4.2 billion in underwriting profits per year. If they don't improve efficiencies by digitising their businesses, they can expect to see more annual profit declines of between 0.5% and 1%.

All is not lost for traditional insurers though: they do still control access to the majority of policyholders; a captive market that new entrants don't have. In a way, what InsureTechs gain in their agility they lose in market share, but these odds won't forever be in traditional insurers' favour. This is why it's so important for insurers to adapt their processes and offerings in line with digital transformation and represent it to the existing book they already have as quickly as they can.

Going digital means more than going mobile

It's necessary to point out that, while digitisation is an essential opportunity to leverage, insurers shouldn't limit their innovation journeys only to being mobile. Offering an omnichannel experience is an important aspect of going digital, so making the experience and quotation the same across mobile, agent, branch, and bank channels is critical.

In markets like Hong Kong, for instance, we are seeing great technological advancements that are making it easier and easier for consumers to deal with insurers. All you need is a photo of your national ID card and a simple selfie to complete a Know Your Customer (KYC) check. This is where technology like our multi-layered eKYC solution can authenticate the selfie as a live picture that matches your ID document and generate a quote — based on accurate personal information — within a matter of seconds.

For insurers where drawn-out claim turnaround times equate to higher pay-outs, having access to image recognition software that can settle claims in a matter of hours also becomes invaluable. This enhanced consumer experience will help insurers capture and maintain valuable market share in a hyper-competitive environment. More importantly, it's empowering insurers to meet customers on their terms, where and when it suits customers, without compromising on data security or fraud prevention.
Problem solved: Data and technology are unlocking new ways of taking consumers through a digital journey, from acquisition to underwriting and claims, without compromising on risk management.

10 Artificial Intelligence Startups in Insurance. (2017, May 21). Retrieved March 13, 2019, from https://www.nanalyze.com/2017/05/10-artificial-intelligence-startups-insurance/

This article was written by Robin Ainsworth Wagner, SVP: International Insurance at TransUnion.

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9 SAIA Circulars

MD2019-029	New SAIA Chairman and Deputy Chairman	04-09-2019
MD2019-030	Financial Intelligence Centre (FIC) go-AML Voluntary Registration	06-09-2019
MD2019-031	SAIA Consumer Education Fund – Request for Contribution for the 2019/20 projects	09-09-2019
MD2019-032	SAIA Position on AARTO Bill	09-09-2019
MD2019-033	Invitation to Participate in the Financial Sector Code Review, Preferential Procurement & Enterprise and Supplier (ESD) Workshops	10-09-2019
MD2019-034	MD Circular to Motor Insurers on meeting with the Competition Commission – September 2019	20-09-2019
MD2019-035	Mutual and Federal Risk Financing Limited Membership Notification	30-09-2019
SG2019-049	Request for information from certain financial institutions	02-09-2019
SG2019-050	Invitation to Comment on Economic Policy Paper	02-09-2019
SG2019-051	Invitation to Comment on National Health Insurance Bill	06-09-2019
SG2019-052	SAIA Consumer Education Fund – Request for Contribution for the 2019/20 projects	09-09-2019
SG2019-053	Invitation to Participate in the Financial Sector Code Review, Preferential Procurement & Enterprise and Supplier (ESD) Workshops	10-09-2019
SG2019-054	Invitation to Workshop Issues raised at the Property Transformation and Sustainability Forum	11-09-2019
SG2019-055	Review of the Motor Body Repairer (MBR) Industry Grading Standards	11-09-2019
SG2019-056	Commencement of Chapter 14 (OMBUDS) of the FSRA	12-09-2019
SG2019-057	N3 Truck Transport Security and Safety Workshop	13-09-2019
SG2019-058	INSETA Stakeholder Invitation 2019	26-09-2019

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