



SAIA - ☎ (011) 726 5381

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1	LATEST NEWS	2
	SPECIAL GUEST ARTICLE: Financial Services Board (FSB) regulatory exams	2
	SAIA Board.....	3
	State of emergency services	3
	Mining rehabilitation guarantees	4
2	LEGISLATION.....	4
	Insurance Laws Amendment Act.....	4
	Consumer Protection Act 2008	4
3	TRANSFORMATION	5
	Financial Sector Charter.....	5
	SAIA Enterprise Development project.....	5
4	OTHER SAIA ISSUES	6
	Road safety highlighted by short-term insurers as key focus area.....	6
	Road safety project	7
	Consumer education	7
	SAIA Code of Good Business Practice	7
	Image and Reputation Strategy.....	8
5	GUEST ARTICLES	8
	TransUnion: Are you seeing data as an asset within your organisation?.....	8
	South African Insurance Crime Bureau (SAICB) vacancy: Operations Manager.....	9
6	PRESS CLIPPINGS.....	10
7	RADIO AND TELEVISION COVERAGE.....	11
8	CIRCULARS	12

1 LATEST NEWS

SPECIAL GUEST ARTICLE: Financial Services Board (FSB) regulatory exams

What are these exams all about?

The Financial Advisory and Intermediary Services (FAIS) regulatory exams, as indicated in last month's article, are divided into two levels, Level 1 and Level 2.

Regulatory Exam Level 1

This exam has been divided using the specific regulations of relevance to the two types of individuals in the FAIS Act, namely, key individuals and representatives. The content of these exams therefore relate to the key individual or representative's role and responsibility in terms of the FAIS Act. The content also includes the Financial Intelligence Centre Act (FICA) and Anti Money Laundering legislation.

Again, it is important to note that all individuals registered in regulatory roles will have to write this exam as there are no exemptions.

Regulatory Exam Level 2

These exams assess knowledge of the specific product categories in the industry. Certain exemptions may apply to these exams, depending on the qualifications people hold.

The content of these exams, specifically in personal lines and commercial lines, are based on what is common to all products because of the diverse market in terms of product offering. These exams therefore would test the knowledge and skills which are required for operating in the short-term insurance environment. The content covered in these two exams ranges from the first initial contact with the client, to placing the client on risk, to claims procedures including recoveries and mitigation of losses. It is important to remember, that although people in the sales force do not need to know the extent of the claims or mitigation of losses processes, they are key to advising the client as they are the first port of call for the client. It is therefore important that these exams equip individuals with the knowledge of their role in the short-term insurance process.

There are some process differences between personal and commercial lines and therefore there are differences in these exams, which mean that a person who operates in both personal and commercial lines would need to write both exams.

How and when should one register for these exams?

The Financial Services Board (FSB) have announced the appointment of 4 examining bodies namely, the Financial Planning Institute (FPI), the South African Institute of Financial Markets (SAIFM), the Institute of Bankers (IOB) and Moonstone Info. The Insurance Institute of South Africa (IISA) are currently in discussion with the FSB about the appointment of an examining body.

Each of these bodies have been approved to write the examination questions, and to implement the examination process within the industry. The FSB and examining bodies will set the exam questions and test the systems with a pilot examination session during the remainder of 2009. The plan is to officially start implementing the exam process in the first half of 2010. During this time, examining bodies will be making their registration processes known to the industry.

It is important to note that the FSB is not mandated to provide formal training or education, and therefore material for these exams cannot be provided by the examining bodies. The FSB is exploring other avenues of making material available. The fundamental common ground for these exams however, is the qualifying criteria, which was developed in consultation with the industry. The qualifying criteria are published in Board Notice 105 of 2008, which is available on the FSB's website, www.fsb.co.za.

The views expressed in this article are those of the author and do not necessarily express the views of SAIA

☞ **Further information : Charmaine Koch**
✉ charmaine@iisa.co.za

[Back to Index](#)

SAIA Board

The following persons were appointed to the SAIA Board at the SAIA Annual General Meeting, which took place on Wednesday, 22 July 2009:

- Beyers, Nick (Zurich Insurance Co. Ltd)
- Creamer, Tom (Auto & General Insurance Co. Ltd)
- De Jager, Coenraad (Absa Insurance Co. Ltd)
- Durek, Mike (ACE Insurance Ltd)
- Kennedy, Keith (Mutual & Federal Insurance Co. Ltd)
- Kirk, Ian (Santam Ltd)
- Klennert, Achim (Hannover Reinsurance Africa Ltd)
- Kohler, Nic (Hollard Insurance Co. Ltd)
- Mhlanga, Angela (Compass Insurance Co. Ltd)
- Ngulube, Junior (Munich Reinsurance Co. of Africa)
- Omar, Nash (Etana Insurance Co. Ltd)
- Roos, Willem (OUTsurance Insurance Co. Ltd)
- Samie, Adam (Lion of Africa Insurance Co. Ltd)
- Schoeman, Herman (Guardrisk Insurance Co. Ltd)
- Shaw, Denise (Standard Insurance Ltd)
- Truter, Mike (Credit Guarantee Insurance Corp. of Africa)

Mr Ronnie Napier will continue as SAIA Chair until the first meeting of the newly elected Board, at which meeting the matter will be considered.

☞ **Further information : Barry Scott**
✉ barry@saia.co.za

[Back to Index](#)

State of emergency services

The SAIA has received an approach from some members to discuss the poor state of the country's emergency services.

As background, the SAIA commissioned a report in 1999 investigating the state of the emergency services. This report concluded that the state of the emergency services was indeed poor, and that urgent Government intervention was required. Although the report was presented to Government, it appears that the corrective action required was not carried out.

The matter was considered by the SAIA Board, which agreed that the SAIA Chair, Mr Ronnie Napier, should convene a meeting with the Fire Protection Association and Government representatives to discuss the matter. The SAIA has also met with the South African Emergency Services Institute.

All parties have agreed that there is cause for concern with the state of the fire services, and that a joint approach should be made to Government. It is also proposed that an evaluation of some of the major fire services be conducted by the Fire Protection Association.

☞ **Further information : Barry Scott**
✉ barry@saia.co.za

[Back to Index](#)

Mining rehabilitation guarantees

Member insurers reported that the Department of Minerals and Energy (DME) is no longer accepting mining rehabilitation guarantees from short-term insurance companies. This matter has been picked up by the SAIA, which has addressed insurers' concerns to Government, both the National Treasury and the DME.

At the time of writing the matter has not yet been resolved.

☞ **Further information : Barry Scott**
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[Back to Index](#)

2 LEGISLATION

Insurance Laws Amendment Act

Binder regulations

At the fourth Binder Workgroup meeting held on 17 June 2009, the SAIA Cell Captive Workgroup was afforded an opportunity to present to the Financial Services Board (FSB) Binder Workgroup the use and the structures of Cell Captives. It was noted, following the discussion on cell captives, that a discussion paper on cell captive arrangements will be issued by the FSB.

Demarcation regulations

At the fifth Demarcation Workgroup meeting held on 26 June 2009 it was noted that, certain industry data had to be reviewed against each product typology to further enhance comprehensive deliberations on the demarcation discussions.

The SAIA has requested members to provide the data requested in line with all the typologies which have been identified to be "doing the business of a medical scheme" with an exception to medical cost benefits provided within the Motor Comprehensive and Household Contents Insurance environments.

☞ **Further information : Refilwe Moletsane**
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[Back to Index](#)

Previous reference: Articles on regulation featured in the November 2006, December 2006, January – November 2007, January – November 2008 and January – June 2009 issues of the Bulletin.
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Consumer Protection Act 2008

The Consumer Protection Act, 2008 ("CPA") was signed into law in April 2009. The objective of the Act is "to promote a fair, accessible and sustainable marketplace for consumer products and services and for that purpose to establish national standards relating to consumer protection."

The Short-term Insurance Act, 1988 and (Act No 53 of 1998 and the Long Term Insurance Act, 1988 (Act No 52 OF 1988) were excluded from the ambit of the laws which were considered during the consolidation of consumer protection laws. The Acts were excluded subject to the sector laws being aligned with the consumer protection measures provided for in the CPA within a period of 18 months from the commencement of the CPA failing which the provisions of CPA will apply.

The FSB is in the process of appointing a consultant to undertake a comprehensive assessment of all sector laws *vis a vis* the Consumer Protection Act. The insurance industry will be informed of the developments and will be consulted on the preliminary and final outcomes of the assessment.

Members are requested to refer to the SAIA website, www.saia.co.za (link: <http://www.saia.co.za/content/view/84/57/>) to have a look at the opinion provided by Jackie Hurter on the application of the CPA within the short-term insurance industry. (Please note that this opinion does not necessarily express the views of SAIA, however, it is provided to stimulate debate and should be applied to member companies' practices as deemed appropriate).

✉ **Further information : Refilwe Moletsane**
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[Back to Index](#)

Previous reference: Articles on regulation featured in the November 2006, December 2006, January – November 2007, January – November 2008 and January – June 2009 issues of the Bulletin.

3 TRANSFORMATION

Financial Sector Charter

The Financial Sector Charter (FSC) Council has met with the Ministers of Trade & Industry and Finance in an attempt to establish whether the Ministers still see it appropriate to gazette the Financial Sector Charter under Section 9 of the Broad Based Black Economic Empowerment Act.

Following this meeting, the Board of the FSC Council has met on several occasions in an attempt to resolve the major outstanding issue relating to ownership.

It is anticipated that the final decision on gazetting the FSC for public comment will be taken around the end of July.

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[Back to Index](#)

Previous reference: Articles on regulation featured in the November 2006, December 2006, January – November 2007, January – November 2008 and January – March 2009 issues of the Bulletin.

SAIA Enterprise Development project

In order to assist SAIA members to meet the Financial Sector Charter Enterprise Development targets, and to assist with the creation of a transformed motor body repair sector, the SAIA has been developing a project proposal for an enterprise development project aimed at the upliftment of black panel shops.

The project was approved in principle by the SAIA Board in August 2008. SAIA was requested to provide a detailed project plan, including costs. To this effect, the services of a professional project consultant were sought and Seda Automotive Technology Centre (SATeC) was appointed. A project plan document was delivered to the SAIA Board in February 2009.

SAIA also deemed it prudent to get a written opinion from the Charter Council secretariat and the Department of Trade & Industry (DTI) on whether this initiative would enable members to score points under Empowerment Financing and Enterprise Development under the Charter and the DTI Codes. Positive responses have been received from the FSC Charter Council and the DTI in this regard.

The development of a detailed project proposal is nearing completion, and it is anticipated that this will be presented to the SAIA Board during the fourth quarter of this year.

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[Back to Index](#)

4 OTHER SAIA ISSUES

Road safety highlighted by short-term insurers as key focus area

The following media release was distributed after the Annual SAIA Cocktail Function, which took place on 22 July 2009.

Short-term insurers elected a new board of directors at the Annual General Meeting (AGM) of its representative body, the South African Insurance Association (SAIA), held at the Johannesburg Country Club in Auckland Park last night. The evening ended with the SAIA Annual Cocktail Function which is seen by many as the highlight of the short-term insurance calendar, where the main issues for the short-term insurance industry were highlighted.

“SAIA made good progress by implementing the new strategy as identified by the SAIA Board in 2007/8. This strategy focused on three strategic areas, namely ‘Image and Reputation’, ‘Legislation and Regulation’, and ‘Transformation’ until the end of 2008, when a fourth focus area, namely ‘Motor’ was added to address the new challenges facing the industry. We believe that all our focus areas were positively targeted and influenced by our collaborative approach during this past year,” said Mr Ronnie Napier, Chair of the SAIA in his official address.

“Since SAIA started contributing financially to Business Against Crime South Africa initiatives, motor theft has reduced by around 50% (measured per thousand vehicles) and is no longer the primary cause of concern for motor insurers. Instead, road safety has become an area of great concern. Motor insurance, our largest class of business is under considerable pressure with around 70% of insurance claims being road accident related and alcohol consumption is a factor in many of these instances,” said Mr Napier.


Mr Napier added that road safety initiatives are being implemented by the South African Insurance Association (SAIA), in collaboration with the relevant authorities and other role players, to curb the high accident rate in South Africa and to thereby ensure that motor insurance remains affordable.

In addition, Mr Napier said that the South African financial sector has been relatively immune to the meltdown in foreign markets, and while the performance of equities has impacted on the bottom line of some short-term insurance companies, insurers have not seen a headlong rush to government to seek bailout funding.

“Our industry is not complacent because of our relatively solid performance thus far. The worldwide recession will have a dramatic impact on emerging market economies and, of course, all of this will affect South African insurers, so there will be tough times ahead for SAIA members. However, on the positive side, our member companies are well capitalised with sound solvency margins, so there is no panic among insurers, just a firm belief that they will be able to ride out the storm,” said Mr Napier.

Mr Napier also congratulated the newly elected SAIA Board members and thanked them for making themselves available to serve the industry during these difficult economic times.

The newly elected SAIA Board members are listed under the latest news section of this Bulletin.

 **Further information : Adèle Joubert**
 **adele@saia.co.za**

[Back to Index](#)

Road safety project

The road safety project approved by the SAIA Board Committee: Image and Reputation, as well as the SAIA Board Committee: Motor, is well under way. Construction of the new breathalyzer centre in Randburg is almost complete, and an awareness campaign is ready to roll out.

The main event planned to create publicity centres around the opening of the centre which will hopefully be opened by the Premier of Gauteng. The date for the opening is being awaited from the office of the Premier.

☞ **Further information : Vivienne Pearson**
✉ viviene@saia.co.za

[Back to Index](#)

Consumer education

The new SAIA Consumer Education Strategy that links participation in consumer education activities to SAIA membership is currently in the process of being implemented. Although most SAIA members have already contributed their required spend, decisions to participate are still awaited from only a few SAIA members.

In view of the fact that the SAIA strategy still seeks to assist our members to earn points in terms of the Financial Sector Charter, should the Charter be gazetted, the SAIA Consumer Education Committee decided that no decisions with regards to new projects will be made until the future of the Charter is certain. The Charter Council has been advised of this because of the expectation that the delay in our decision making process will influence the agreed implementation timeline with the Charter Council.

☞ **Further information : Vivienne Pearson**
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[Back to Index](#)

SAIA Code of Good Business Practice

The SAIA Board approved the revision of the SAIA Code of Good Business Practice, and the SAIA Board Committee: Image and Reputation urged the SAIA to address this issue with urgency as self regulation was approved to be a key element of the new SAIA Image and Reputation Strategy.

The SAIA drafted a first draft Code using international examples, as well as input from several relevant sources with regards to current desirable and undesirable practices in our industry.

A SAIA Task Team was established to address this topic. The Task Team had its first meeting on 18 June 2009 when a background presentation was done by SAIA, and debate was encouraged around the relevant issues. Input from the Task Team members on the first draft was collated. The input was discussed at the following meeting on 17 July 2009. This discussion will be continued at the next meeting arranged for 30 July 2009, after which it will be incorporated in the draft Code.

The Task Team is also discussing a new vision and mission for the SAIA, as well as a communication plan around the internal and external launching of the new Code.

The new Code will be called the SAIA Code of Conduct.

☞ **Further information : Vivienne Pearson**
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[Back to Index](#)

Image and Reputation Strategy

The final SAIA Image and Reputation Strategy was approved by the SAIA Board Committee: Image and Reputation at its meeting on 16 July 2009, and will be submitted to the SAIA Board for approval at its next meeting on 4 August 2009.

The targeted publicity campaign element of this strategy will be considered for inclusion in the next budget of the SAIA by the SAIA Board, based on a proposal to be submitted.

In the mean time, the SAIA Board Committee: Image and Reputation approved funding for a targeted publicity campaign for the remainder of 2009, being the remaining R203 830 of the Proudly Insurance funds. This campaign will include a national radio campaign with consumer education messaging aimed at current policyholders, as well as some targeted advertorials to assist in creating awareness about industry initiatives in national print media.

☞ **Further information : Vivienne Pearson**
✉ viviene@saia.co.za

[Back to Index](#)

5 GUEST ARTICLES

TransUnion: Are you seeing data as an asset within your organisation?

Managed well, information provides a strategic advantage and delivers value. Managed poorly, it becomes a massive resource drain, consuming time, and negatively affecting your bottom line.

Quality information is required in order to make informed risk management decisions. The Insurance Data System facilitates information sharing and has catalyzed industry wide initiatives to improve the quality of insurance data.

The Insurance Data System – A tool to assist the industry in managing information

The Insurance Data System is designed to assist participants in managing their data, and therefore we produce reports on the quality of policy and claims data, at data element level. The information produced can be used as a measure of data integrity related to:

- Policy and claims profiles rejected and reasons why
- Default data that is being submitted
- Critical information that is missing
- Irregularities that are found

The application of these reports can be used as part of the data management strategy in an organisation to ensure that plans are put in place that proactively address these problems.

In order to maximize the value of a data strategy these basic issues must be considered:

- Performing a “current data evaluation check” on the data
- Implementing appropriate validations at the point of data capture
- Data population and cleansing exercises
- Implementing data protection rules

For more information contact Jenny Theunissen; tel: 011 214 6183; email: jtheunissen@transunion.co.za

The views expressed in this article are those of the author and do not necessarily express the views of SAIA

☞ **Further information : Jenny Theunissen**
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[Back to Index](#)

South African Insurance Crime Bureau (SAICB) vacancy: Operations Manager

The South African Insurance Crime Bureau (SAICB) has a vacancy for an Operations Manager who will need to meet the following criteria:

Responsibilities

- Assume full leadership responsibility for the investigation arm of the SAICB which will entail overseeing the investigators and analysts, and all cases being handled by the SAICB
- Provide overall leadership and direction for investigations and analytical processes
- Check and validate all investigation/analytical outcomes from the various investigations
- Oversee investigators/analysts
- Oversee team development and performance
- General day to day management of investigators and analysts
- Liaise with all relevant participants of the investigation including the South African Police Services (SAPS) and the National Prosecuting Authority (NPA), and other Government departments, etc.
- Build relationships with relevant stakeholders and parties instrumental in the finalisation of investigations
- Provide feedback to the Chief Operating Officer (COO) on all current investigation on a regular basis

Qualifications

- Matric and relevant tertiary qualifications
- Financial Advisors' and Intermediary Services (FAIS) Accreditation or a FAIS recognised qualification will be highly beneficial
- Leadership, management and or insurance related studies completed or in progress will be beneficial
- Relevant criminal and related legal courses
- Management courses

Experience

- Investigation experience within the short-term insurance industry for at least 5 years in a senior capacity is required
- Previous experience in either motor, non-motor, business, salvage and/or fire investigation will be highly beneficial
- SAPS/investigation experience
- Management experience essential

Skills and competencies

- Leadership and management skills/potential are essential
- Excellent administration and organisational skills
- Excellent interpersonal and communication skills (verbal and written)
- Computer literate
- Self disciplined and self motivated
- Problem solving/innovative
- Negotiating skills
- Stress/change tolerance
- Tenacity and resilience
- Analytical thinker
- Customer service oriented
- Deadline and results oriented
- Attention to detail

- Takes ownership and responsibility
- Adaptability
- Conflict handling
- Strong sense of self and purpose

Salary is negotiable and dependant on experience.

Please send your complete CV with traceable references to Melanie Pillay on email: melaniep@saicb.co.za or fax: 0866 317 796.

Please note that only short listed candidates will be contacted for interviews. Short listed candidates will be subject to detailed background checks, as per the staff requirements.

The views expressed in this article are those of the author and do not necessarily express the views of SAIA

☞ Further information : Melanie Pillay
 ✉ melaniep@saicb.co.za

[Back to Index](#)

6 PRESS CLIPPINGS

Publication	Person/DN	Subject
Cover 1/06/09	# 73826 # 73827 # 73828	The game has changed: The <u>new Consumer Protection Act</u> and it's industry implications The <u>new Companies Act</u> , 2008 Versus the <u>Insurance Act</u> – Potential challenges for insurers? Beware the effect of the <u>Consumer Protection Act</u> on product liability and goods sold and supplied
Automobil June 2009	# 73538	<u>SAIA Donation: Business Against Crime South Africa (BACSA)</u> : Insurance industry donates R1.5million to BACSA
Business Brief June/July 2009	# 73536 # 73537	<u>Companies Act</u> : Provisions affecting incorporation and administration <u>Consumer Protection Act</u> makes for good marketing and selling
Insurance Times & Investments 1/06/09	# 73539 # 73540	<u>Consumer Protection Act</u> passed into law <u>Consumer Protection Act</u> : Best protection - New rights for consumers
Beeld 4/06/09	# 73369 # 73370	<u>Stolen vehicle recovery</u> : 'Microdots' moker SA motordiewe gou <u>Insurers refuse to insure official vehicles</u> : Ampsmotors nie verseker in Gauteng
Sowetan 5/06/09	# 73398	<u>National Health Insurance (NHI)</u> : Concerns that NHI plan will hike taxes
Beeld 6/06/09	# 73408	<u>Corporate governance</u> : King III lui nuwe era in vir maatskappye
Naweek – Beeld 6/06/09	# 73409	<u>National Health Insurance (NHI)</u> : 'Gaan nie werk, gaan gesondheid nie help nie'
Business Day 8/06/09	# 73405 # 73406	<u>Corporate governance</u> : Provisions in bill 'problematic' <u>National Health Insurance (NHI)</u> : New health plans 'are unworkable, unaffordable'
Business Report 8/06/09	# 73417	<u>National Health Insurance (NHI)</u> proposal to lift tax by R100bn
Business Day 9/06/09	# 73421	<u>Corporate governance</u> : New proposals may result in smaller audit committees
Sowetan 9/06/09	# 73424	<u>National Health Insurance</u> : State health plan is a 'Disaster in the making'

Daily News 9/06/09	# 73440	Fraudsters cash in - Tough times linked to fake insurance bids
Citizen 13/06/09	# 73448	Motor repair industry: Insurers can use old parts to fix damaged cars
Pretoria News 18/06/09	# 73509	Motor repair industry: Second-hand parts are allowed' but...
Mail& Guardian 19/06/09	# 73521 # 73522 # 73523	National Health Insurance (NHI): Spoonfuls of medicine National Health Insurance(NHI): Let pragmatism trump ideological point scoring National Health Insurance (NHI) as sick as a dog
Business Report 19/06/09	# 73524 # 73525	SA gets tips on nuclear programme Minister gives nuclear thumbs-up
Business Day 22/06/09	# 73541	Support for struggling Pebble Bed Modular Reactor (PBMR) plan
Business Day 22/06/09	# 73542	New Solvency rules loom for insurers – 'High likelihood' that SA will follow European lead on revised regime
Herald 23/06/09	# 73551	Motor repair industry: Insurance repairs and dangers of the use of pirate parts
Business Report 24/06/09	# 73565	DTI Codes: FSC: Sector charters can help to take BEE a step further
Business Day 25/06/09	# 73618	Nuclear power coming back on the boil in SA
Financial Mail 26/06/09	# 73619 # 73620	Financial Sector Charter (FSC) collapse will not hinder BEE targets Financial Sector Charter (FSC): Nedbank benefits from Mzansi initiative
Business Day 26/06/09	# 73621	Financial Sector Charter (FSC): Broad base the key to success
Sunday Times 28/06/09	# 73616	Insurance Laws Amendment Act: Brokers, insurers heading for change
Business Day 30/06/09	# 73663	Corporate governance: King 3 draft takes a bow
Business Day 30/06/09	# 73664	Financial Sector Charter (FSC): State undermines BEE objective

☞ Further information on all of the above-mentioned press clippings : Sonja Etsebeth
✉ sonja@saia.co.za

7 RADIO AND TELEVISION COVERAGE

SABC 2 (Afrikaans)

Agriculture Today
1 July 2009, 05:53:57

One of SA's leading short-term insurers will soon have a voice in the United Nations discussions on climate change issues. Santam Agri has become the first African company to join the ClimateWise initiative

(Int:) Dr Tobias Doyer - Head: Santam Agri

Cape Talk (English)

The Breakfast Show - Aden Thomas
9 July 2009, 08:08:52

Aden Thomas is joined on the line by Gari Dombo from Alexander Forbes to discuss motor car insurance. While the recession continues, people are on the lookout for better deals including around insurance. Dombo mentions a few questions to ask when looking for the best deal
Mention: Alexander Forbes Insurance

Summit TV (English)

10 July 2009, 22:19:30

Super Group has sold its insurance arm to Santam

Summit TV (English)

The Summit Investor

14 July 2009, 18:42:12

Discussion about the role of intermediary in risk protection

(Int:) Brian van Flymen - FIA

(Int:) Quinten Matthew - Head: Specialist Business, Santam

Summit TV (English)

New Retirement Thinking

22 Jul 2009 20:30:27

A look into the issue of fraudulent claims and non disclosure

(Int:) Nan MacLennan - FIA

(Int:) Brian Martin - Ombudsman for Short-term Insurance

☞ **Further information on all of the above-mentioned radio and television coverage: Adèle Joubert**
✉ adele@saia.co.za

8 CIRCULARS

The following circulars were issued during the month of June 2009: (Number of circular, title, date issued and contact person)

SAIA

SG 2009/039 Regulation 4, Section 45 of the Short-term Insurance (Act 53 of 1998) Register of the status of credit intermediaries (3/06/09)
Contact: Naomi Engelbrecht

AMUSA

AM 2009/034 Initial notification of the AMUSA Annual General Meeting on Wednesday 22 July 2009 (5/06/09)
Contact: Barry Scott

AM 2009/035 Merchant Marine Training Course (4/06/09)
Contact: Barry Scott

AM 2009/036 Casualty report: "EPIRUS" (22/06/09)
Contact: Barry Scott

AM 2009/037 Casualty report update "KIRAN" (23/06/09)
Contact: Barry Scott

AM 2009/038 Casualty reports: "mv BET COMMANDER"
Barge "MARGARET" and Barge "GTO XVII" (25/06/09)
Contact: Barry Scott

AM 2009/039 Update on casualty reports: mv "BET COMMANDER", Barge MARGARET",
Barge "GTO XVII and SAFMARINE MERU" (30/06/09)
Contact: Barry Scott

IGF

IG 2009/003 Initial notification of IGF Annual General Meeting Wednesday, 22 July 2009 (1/06/09)
Contact: Charles Hitchcock

SAIA MD (Managing Directors)

MD 2009/008 Initial notification of the SAIA and related bodies' Annual General Meeting on Wednesday 22 July 2009 (5/06/09)
Contact: Sonja Etsebeth

MD 2009/009 Data connectivity (1/06/09)
Contact: Refilwe Moletsane

SAMIA

SM 2009/002 Initial notification of the SAMIA Annual General Meeting on Wednesday, 22 July 2009 (1/06/09)
Contact: Charles Hitchcock

SM 2009/003 SAMIA lunch presentation (11/06/09)
Contact: Charles Hitchcock

☞ **Further information on all of the above-mentioned circulars : Sonja Etsebeth**
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[Back to Index](#)

IMPORTANT NOTICE

Should you know someone who might be interested to receive the SAIA Bulletin, and other interesting short-term insurance related SAIA communication, let them contact Adèle Joubert at SAIA to become a SAIA communiqué member.

✉ E-mail: adele@saia.co.za ☎ Tel: (011) 726 5381,
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