



SAIA - ☎ (011) 726 5381

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1 LATEST NEWS

GUEST ARTICLE: Safe use of LPGas

The LPGas Safety Association of Southern Africa (LPGSASA) works closely with the Department of Labour (DoL), the South African Emergency Services Institute, local Government and Municipalities, to ensure compliance with all National Standards and thereby, the ongoing safe use of LPGas.

The LPGSASA confirms that it is a requirement by law for all fixed pressurised gas equipment, including LPG cylinders and appliances, to be installed, repaired or removed by only properly trained and registered installers and must meet the legal safety requirements.

This is specified by the new Pressure Equipment Regulations (PER), under section 43 of the Occupational Health and Safety Act, 1993 (Act No 85 of 1993). The National Regulations also ensure that all LPG appliances imported, distributed or sold in South Africa must conform to the standards set by the South African Bureau of Standards (SABS). They apply to the design, manufacture, operation, repair, modification, maintenance, inspection and testing of pressure equipment, including the connections and regulators, with a design pressure of or exceeding 50 kPa.

Registered installers are required to have an identity card that provides their name, unique South African Qualification and Certification Committee (SAQCC Gas) number, the level to which they are qualified to operate (domestic, commercial or industrial) and the expiry date of the licence. Installers must also explain to the customer or user how to use the appliance safely and efficiently.

This Certificate of Conformity (a legal document) has several functions:

- To confirm the installation is safe
- To ensure the insurance on your property is not jeopardized
- To allow you to sell your property without any restriction - by having a Certificate of Conformity in your possession

The current Occupational Health and Safety Act (OHS Act) – No. 85 of 1993, as amended, states, that any property that has a gas reticulation (installation) carried out after October 2009, must have a valid Certificate of Conformity issued in the name of the owner. Upon selling the house, any installation, no matter when it was installed, will be required to be inspected and pressure tested and a re-test certificate should be issued for the new owner.

People who are building or planning on any gas work to be undertaken should use a registered installer and be sure to ask to see the installer's licence (card). The installer is solely, legally, responsible for the installation and your safety and will issue the certificate. A company cannot send out a member of staff to carry out the work on its behalf, and then send a certified installer to check, as is the case with some electricians.

All Registered Installers are entitled to use the Registered Installer logo which is issued by the LPGSASA.

As the verifying authority for gas appliances, the LPGSASA runs a Safe Appliance Scheme, where LPG appliances are tested, at an accredited test house, for conformance with the South African National Standards 1539 specification. Once these appliances have been found to conform, the LPGSASA issues a permit number on behalf of the Department of Labour (DoL). These appliances may carry the LPGSASA Safe Appliance Mark.

The LPGSASA carries a complete list of registered installers and all appliances which carry the Safe Appliance Mark on its website: www.lpgas.co.za.

In the event of a gas-related accident where there is property damage or injury, consumers or owners who do not have SABS approved LPG appliances and equipment, or who have not had them installed by a qualified and registered installer, could be fined or even jailed as a result of action taken against them by the DoL.

Also, the majority of insurance companies will not pay out in cases of non-compliance. Homeowners will now have to provide a Certificate of Conformity for all LPG installations, when they sell their homes, as part of the sale transaction.

Users of LPGas should always utilise recognised LPGas distributors or dealers to supply them with LPGas. They should check on the credentials of the supplier and not purchase on price alone. Competent suppliers have an important role to play in ensuring the ongoing conformance with the national standards and adherence to the relevant by-laws.

For further information, contact Kevin Robertson, LPGSASA Communications Manager on 011 886 9702 or kevin@lpgas.co.za.

***The LPGSASA have introduced a system which makes finding a registered installer easier for homeowners. By sending a short message service (SMS) to 33311 with the word 'gas' followed by a space and the name of their suburb, gas users will receive an immediate SMS response with the names of registered LPGas Installers in their area.*

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

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Annual Financial Services Board levies in respect of financial service providers 2010

The SAIA received the letter below, signed by Mr Gerry Anderson, Deputy Registrar: Financial Services Providers (FSP's) at the Financial Services Board (FSB) on Friday, 28 May 2010. The letter was sent to all FSP's who were in possession of an FSP license on 31 August 2009 (and were invoiced to pay the 2009 levy during October 2009) as well as to new FSP's who received their licenses between 1 September 2009 and 31 August 2010. The last-mentioned will be levied for the first time during September 2010.

The principles behind the payment of levies by all regulated entities are as follows:

- 1. In terms of section 16 (1) (b) of the Financial Services Board Act, 1990, the operational costs of the Board are funded by levies and fees. Levies form by far, the largest part of this funding. The Board does not receive any funding from the fiscus and in this way, is self-funding. It is also important to note that the Board is a non-profit organisation and over-recovery of levies per Division (such as the Financial Advisory and Intermediary Services [FAIS] Division) is repayable to the levy payers.*
- 2. Levies are raised against regulated entities in terms of section 15A of the Financial Services Board Act.*
- 3. In accordance with long established FSB policy, cross-subsidisation of expenditure by the different Divisions within the FSB, for obvious reasons, does not take place. In other words, pension funds levies are utilised for the regulation and supervision of pension funds, likewise levies raised from insurers, collective investment schemes or financial markets are utilised for the costs incurred in the ongoing regulation and supervision of these sub-sectors. In this way we operate within our own cost centres and each sub-sector e.g. FAIS, is funded by the entities falling within that sub-sector (in the case of FAIS-authorized FSP's).*

4. a. *When planning for the levies payable by FSP's, it was decided that such levies will be levied once annually and that the levy run would take place at the end of September of each year.*
- b. *The (2010) levy invoices will be mailed by 30 September 2010 and will be payable by no later than 31 October 2010. Please note that all authorised FSP's, in other words active FSP's on record at the Registrar's office as at 31 August 2010, will be legally liable to pay levies.*
5. *It is important for you to do the following before 31 August 2010:*
 - a. *Update your representative register on the central register (all enquiries relating to representatives register must be emailed to ephy@fsb.co.za and isaacl@fsb.co.za);*
 - b. *Inform this office in writing if you have discontinued your business, merged with another company, work for somebody else and stopped doing business and would like to cancel your license (all lapse requests must be e-mailed to genevieve@fsb.co.za).*

Please note that if you want to keep your license and you are not operating, you are still liable to pay the annual levy.

Where applicable, ensure that you have submitted the correct total value of investments under management, should you be an investment manager or LISP (Category II or III FSP);

6. *Since the coming into operation of the FAIS Act on 30 September 2004, the base levy constituent of the total levy per FSP has deliberately been maintained at below – cost in an endeavour to assist smaller FSPs. After 6 levy runs, it has become necessary to adjust this base in order to reflect the actual minimum cost incurred by the FSB in its supervision of the FAIS Legislative framework.*

As a result, the base levy component, as illustrated below (only with regard to the FSB FAIS levy) will increase by 25% in 2010. The increase in other levy components (including that of the Office of the FAIS Ombud) is restricted to 10% or below.

7. *The levy invoices to be raised at the end of September 2010, will be calculated as follows:*

FSB FAIS Levy

Category I and IV FSP's:

A basic levy of R2 550.00, plus R400.00 for each key individual, plus R400.00 for each representative, to a maximum of R1 110 000

Category I FSP's (Who renders financial services only in connection with financial products belonging to long-term insurance Category A):

A basic levy of R2 550.00, plus R200.00 for each key individual, plus R200.00 for each representative with a maximum of R1 110 000

Category II, II A and III FSP's:

Basic levy of R5 138.00, plus R400.00 for each key individual, plus R400.00 for each representative, plus 0.0000139546 of total value of investments managed, to a maximum of R1 017 000

FAIS OMBUD Levy

A basic levy of R581.00, plus R218.00 for each Key Individual, plus R218.00 for each representative, with a maximum of R158 270.00

8. *Please note that the FSB has been deregistered for VAT purposes and VAT is thus not paid with regard to the levies (VAT exclusive).*

9. *Section 22 of the FAIS Act determines that the Office of the FAIS Ombud must be funded by the FSB. This is the reason why there are two invoices. The FAIS Ombud levy is ring-fenced for control purposes.*
10. *The FSB financial accounts are public documents and are presented to the Minister of Finance and to Parliament annually. The audited financial statements are included therein and stakeholders are able to obtain detailed information as to the state of the FSBs accounts, expenditure patterns and accounting practices. These statements are also available on the FSB's website and forms part of its annual report.*
11. *In the determination of the FAIS levy formula, it was recognised that every FSP receives regulatory attention. The principles of the levy (and this applies to every entity regulated by the FSB) are based on reasonableness, ability to pay and consistency. In recognition of the fact that a minimum amount of regulatory attention is required for every single FSP, the levy consists of a base amount, which probably works out in the region of R261.00 per month (FSB and OMBUD). This base amount is required and paid by all authorised FSP's. Larger FSP's, depending on the number of key individuals and representatives in their employ are required to pay a higher levy so that the levy escalates according to size. Large commercial brokers may even be required to pay the maximum of R928 800 as a levy. Other institutions such as life officers with large sales staff fall into the same category.*
12. *Levies payable by Section 45 short-term insurance intermediaries separately in previous years, will be invoiced by the Finance department under the FSP account number. This levy is payable for the ongoing regulation of such intermediaries in terms of the provisions of the Short-term Insurance Act, 1998.*
13. *SARS has informed us that the levy amount paid by you to the FSB is a tax deductible expense.*
14. *The Executive Committee is well aware of the fact that levy payers fund the FSB and our approach is to keep our expenses down to the minimum. This objective will continue to be pursued.*
15. *The FSB will further endeavour to keep the base levy amount as low as possible and, if necessary, spread the levy burden towards the representative/key individual component thus compensating to some extent, the single person FSP.*
16. *Non-payment of a levy can jeopardise the license of an FSP. Your attention is also drawn to the Financial Services Laws General Amendment Act, 2008 (which became effective on 1 November 2008) and gives the Registrar the power (in terms of section 9 of the Financial Advisory and Intermediary Services Act, 37 of 2002) to withdraw any license, if satisfied on the basis of available facts and information, that the license is liable for payment of a levy under section 15 (A) of the Financial Services Board Act, 1990 and has failed to pay the said levy and any interest in respect thereof.*
17. *Should your contact details differ from that of this letter, please reply to this letter by informing us of your correct information. It is important to have your correct contact details on record to avoid invoices being mailed to an incorrect address and to avoid unnecessary interest being charged if levies are not paid timeously.*

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

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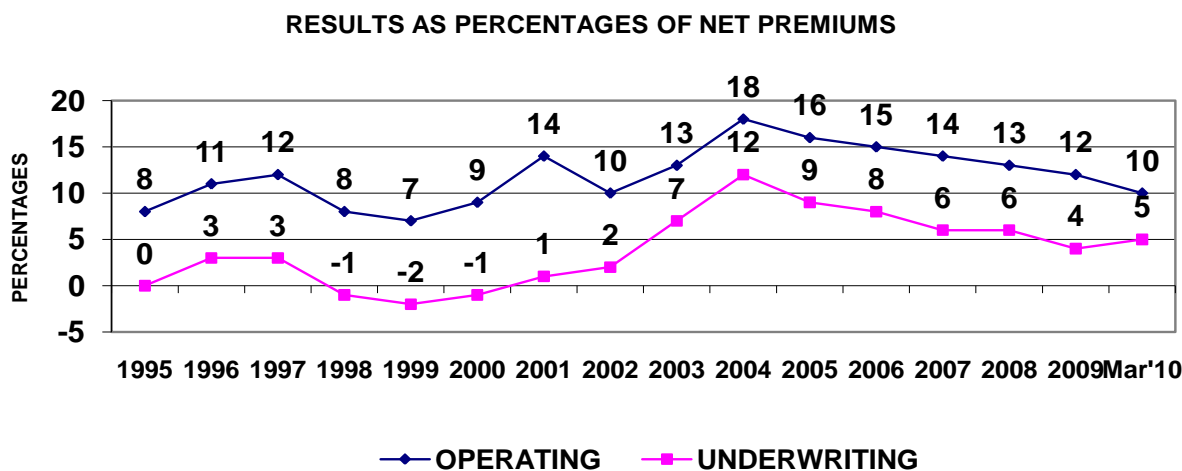
Special report on the results of the short-term insurance industry for the period ended March 2010

Industry results - Typical insurers (typical insurers, for the purpose of this report, are those insurers who offer most types of policies to, mostly, the general public).

The table below sets out combined statistics (net after reinsurance) for typical insurers for the calendar years 2005 to 2009 and for the first three months of 2010 as well as comparative figures for the first three months of 2009. The figures are unaudited.

	2005	2006	2007	2008	2009	3 months ended March 2009	3 months ended March 2010
Net premiums R'm	26 828	31 093	34 351	37 556	39 512	9 577	9 903
Underwriting profit/(loss) R'm	2 542	2 482	2 169	2 327	1 722	334	490
Underwriting and investment income R'm	4 304	4 588	4 851	5 064	4 741	1 278	1 001
Claims (as % of earned premiums)	63	65	66	66	67	69	66
As % of net written premiums:							
Management expenses and commission	26	25	27	27	28	28	30
Underwriting profit/(loss)	9	8	6	6	4	3	5
Underwriting and investment income	16	15	14	13	12	13	10
Net premium increase (year to year)	11	16	10	9	5	6	3
Surplus asset ratio (median)	40	42	43	40	43	39	42

The following graph indicates how underwriting and operating (including investment income) results of the typical insurers have fluctuated over the past fifteen years and the first quarter of 2010.



Nine of the twenty-five insurance companies classified as typical insurers reported an underwriting loss for the three months ended March 2010 compared with five (of twenty-five) who reported an underwriting loss for the year ended December 2009. Four of the twenty-five insurance companies reported an operating loss for the three months ended March 2010 compared with four (of twenty-five) for the year ended December 2009.

Statutory surplus asset ratios

The following table indicates the spread of the statutory solvency percentages of the typical insurance companies.

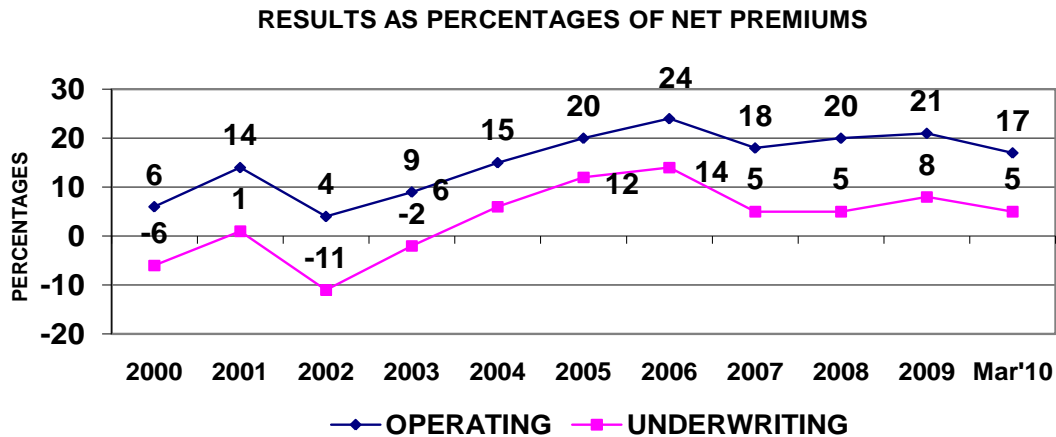
	Number of insurers					
	December 2005	December 2006	December 2007	December 2008	December 2009	March 2010
Below 15%	0	0	0	1	0	0
Between 15% and 20%	1	0	1	1	0	0
Between 20% and 25%	1	3	0	1	2	0
Between 25% and 30%	3	3	6	2	1	4
Between 30% and 40%	5	4	2	8	7	8
Between 40% and 50%	2	4	5	4	5	3
Between 50% and 100%	6	4	5	4	8	7
Above 100%	1	3	3	3	2	4

Industry results - Cell captive insurers (cell captive insurers, for the purpose of this report, are those insurers who offer insurance structures on a cell ownership basis for first party and third party cell owners).

The table below sets out combined statistics (net after reinsurance) for cell captive insurers for the calendar years 2005 to 2009 and for the first three months of 2010 as well as comparative figures for the first three months of 2009. The figures are unaudited.

	2005	2006	2007	2008	2009	3 months ended March 2009	3 months ended March 2010
Net premiums R'm	4 239	4 144	4 511	5 460	5 368	1 372	1 226
Underwriting profit/(loss) R'm	529	568	224	295	410	(191)	82
Underwriting and investment income R'm	857	980	810	1 079	1 150	34	238
Claims (as % of earned premiums)	52	52	62	67	62	97	59
As % of net written premiums:							
Management expenses and commission	28	31	33	25	27	16	45
Underwriting profit/(loss)	12	14	5	5	8	(14)	5
Underwriting and investment income	20	24	18	20	21	2	17
Surplus asset ratio (median)	56	59	60	56	64	57	81

The following graph indicates how underwriting and operating (including investment income) results of the cell captive insurers have fluctuated over the past ten years and the first quarter of 2010.



Of the eleven operational cell captive insurers, three have reported an underwriting loss and two an operating loss for the three months ended March 2010 compared with one of eleven who reported an underwriting loss and none an operating loss for the year ended December 2009.

The following table indicates the spread of the statutory solvency percentages of the cell captive insurance companies.

	Number of insurers					
	December 2005	December 2006	December 2007	December 2008	December 2009	March 2010
Below 15%	0	0	0	1	0	0
Between 15% and 20%	0	0	0	0	0	0
Between 20% and 25%	1	0	2	1	1	1
Between 25% and 30%	0	1	0	1	1	1
Between 30% and 40%	2	1	2	2	2	3
Between 40% and 50%	0	1	1	0	1	0
Between 50% and 100%	6	4	2	3	2	3
Above 100%	0	2	3	2	4	3

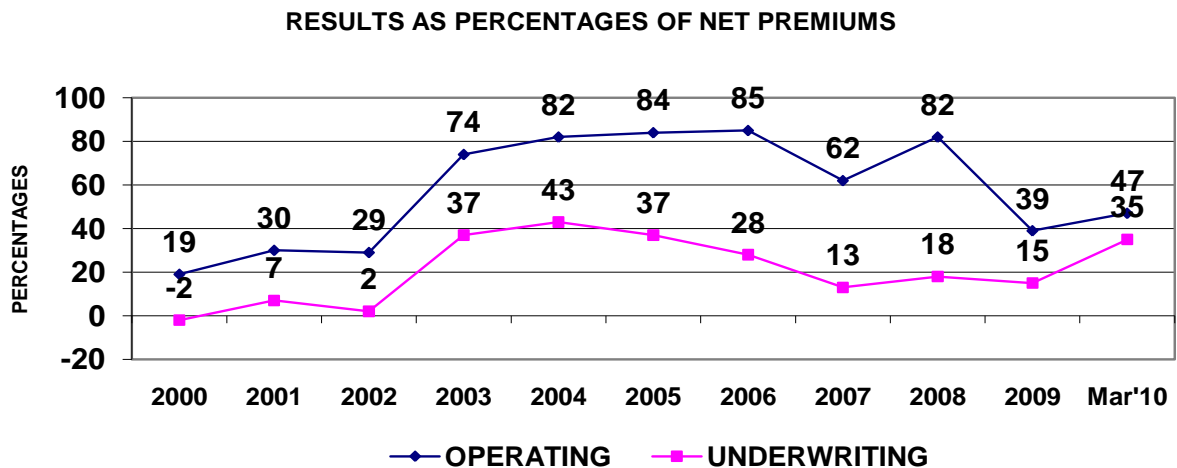
Industry results - Captive insurers (captive insurers, for the purpose of this report, are those insurers who offer cover of the risks of the owners' company or companies only).

The table below sets out combined statistics (net after reinsurance) for captive insurers for the calendar years 2005 to 2009 and for the first three months of 2010 as well as comparative figures for the first three months of 2009.

The figures are unaudited.

	2005	2006	2007	2008	Reinstated 2009	3 months ended March 2009	3 months ended March 2010
Net premiums R'm	165	144	200	185	329	101	221
Underwriting profit/(loss) R'm	61	40	26	34	80	(3)	78
Underwriting and investment income R'm	138	122	125	152	212	24	104
Claims (as % of earned premiums)	74	63	84	79	74	98	(41)
As % of net written premiums:							
Management expenses and commission	-11	11	2	4	2	4	4
Underwriting profit/(loss)	37	28	13	18	24	(3)	35
Underwriting and investment income	84	85	62	82	64	24	47
Surplus asset ratio (median)	329	437	435	334	402	350	454

The following graph indicates how underwriting and operating (including investment income) results of the captive insurers have fluctuated over the past ten years and the first quarter of 2010.



Two of the ten captive insurers have reported underwriting losses and two operating losses for the three months ended March 2010 compared with two of the ten captive insurers who reported underwriting losses and operating losses for the year ended December 2009.

The following table indicates the spread of the statutory solvency percentages of the captive insurance companies.

	Number of insurers					
	December 2005	December 2006	December 2007	December 2008	December 2009	March 2010
Below 15%	0	0	0	0	0	0
Between 15% and 20%	0	0	0	0	0	0
Between 20% and 25%	0	0	0	0	0	0
Between 25% and 30%	0	0	0	0	0	0
Between 30% and 40%	0	0	0	0	0	0
Between 40% and 50%	0	0	0	0	0	0
Between 50% and 100%	1	1	0	0	0	0
Above 100%	11	9	10	11	10	10

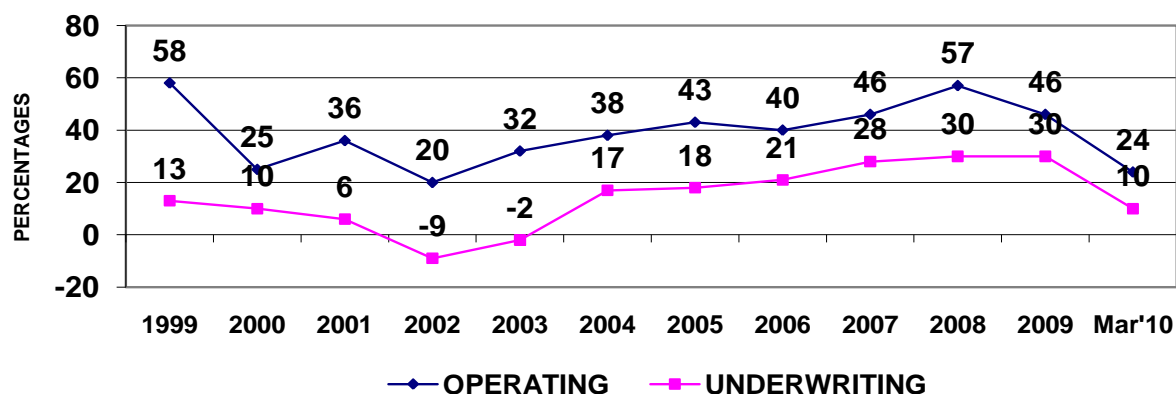
Industry results - Niche insurers (niche insurers, for the purpose of this report, are those insurers who offer, mostly, specialised cover only, in certain niche markets).

The table below sets out combined statistics (net after reinsurance) for niche insurers for the calendar years 2005 to 2009 and for the first three months of 2010 as well as comparative figures for the first three months of 2009. The figures are unaudited.

	2005	2006	2007	2008	2009	3 months ended March 2009	3 months ended March 2010
Net premiums R'm	2 497	3 293	3 872	4 976	5 712	1 524	1 446
Underwriting profit/(loss) R'm	444	699	1 078	1 514	1 723	365	149
Underwriting and investment income R'm	1 081	1 308	1 779	2 839	2 617	651	342
Claims (as % of earned premiums)	51	48	43	40	41	49	53
As % of net written premiums:							
Management expenses and commission	29	28	27	27	29	24	26
Underwriting profit/(loss)	18	21	28	30	30	24	10
Underwriting and investment income	43	40	46	57	46	43	24
Surplus asset ratio (median)	117	120	72	77	58	68	62

The following graph indicates how underwriting and operating (including investment income) results of the niche insurers have fluctuated over the past ten years and the first quarter of 2010.

RESULTS AS PERCENTAGES OF NET PREMIUMS



Eleven of the thirty-four operational niche insurers have reported underwriting losses for the first three months of 2010 and eight have reported operating losses compared with seventeen of the thirty-four operational niche insurers who reported underwriting losses for the year ended December 2009 and eight who reported operating losses.

The following table indicates the spread of the statutory solvency percentages of the niche insurance companies.

	Number of insurers					
	December 2005	December 2006	December 2007	December 2008	December 2009	March 2010
Below 15%	1	0	0	0	1	1
Between 15% and 20%	0	1	0	1	1	3
Between 20% and 25%	0	0	1	2	1	0
Between 25% and 30%	0	0	1	0	2	1
Between 30% and 40%	0	3	2	4	5	4
Between 40% and 50%	3	3	5	4	3	3
Between 50% and 100%	9	6	10	9	8	11
Above 100%	17	19	14	13	13	11

Industry results – Re-insurers (re-insurers, for the purpose of this report, are those insurers who offer specialised cover, only to primary insurers).

The table below sets out combined statistics (net after reinsurance) for re-insurers for the calendar years 2007 and 2009 and for the first three months of 2010 as well as comparative figures for the first three months of 2009.

The figures are unaudited.

	2007	2008	2009	3 months ended March 2009	3 months ended March 2010
Net premiums R'm	1 899	2 388	2 314	600	518
Underwriting profit/(loss) R'm	192	37	55	(46)	17
Underwriting and investment income R'm	651	492	464	56	94
Claims (as % of earned premiums)	58	64	66	75	63
As % of net written premiums:					
Management expenses and commission	30	34	31	31	33
Underwriting profit/(loss)	10	2	2	(8)	3
Underwriting and investment income	34	21	20	9	18
Surplus asset ratio (median)	146	149	243	130	105

Three of the seven operational re-insurers have reported underwriting losses for the three months ended March 2010 and one has reported operating losses compared with five of the eight operational re-insurers who reported underwriting losses for the year ended December 2009 and none who reported operating losses.

The following table indicates the spread of the statutory solvency percentages of the re-insurance companies.

	Number of reinsurers			
	December 2007	December 2008	December 2009	March 2010
Below 15%	0	0	0	0
Between 15% and 20%	0	0	0	0
Between 20% and 25%	0	0	0	0
Between 25% and 30%	0	0	0	0
Between 30% and 40%	0	1	0	0
Between 40% and 50%	0	0	1	1
Between 50% and 100%	3	2	2	2
Above 100%	4	4	5	4

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Update: Co-operative approach to address issues around Fire Services

On 27 May 2010 the Chair of the SAIA Board, the SAIA Deputy Executive and a SAIA member representative attended a meeting at the Department of Cooperative Governance and Traditional Affairs to discuss Fire Services with George Kilian, Jurgens Dyssel and Michael Seloane.

The Minister, Sicelo Shiceka had asked for Mr Seloane to be present and he was introduced as being the link between the Cooperative Governance and Traditional Affairs Department, their Director-General and the Minister.

Issues that had led to the letter to the Minister on the subject of fire losses in South Africa were briefly discussed and the point was made that the trend over the last five years showed a rapidly increasing one and that the fire losses had risen from approximately R270 million in 2005 to R1.9 billion in 2009. The fatalities also showed an alarming rising trend and this was equally a matter for concern.

Mr Seloane said that he agreed that a co-operative approach between the insurance industry and the Government is needed in order to address these problems and to try to mitigate the serious losses both of property and of life as a result of fires.

Mr Dyssel advised that an approach to prevent fires instead of only putting them out should be the focus as this would be a much easier route to follow in the short term and could be more cost effective. A recent approach in New Zealand where they prevented fires by inspecting buildings and ensuring that the regulations were properly applied was discussed as it had reduced their fire losses significantly.

Mr Dyssel stated that the present extent of the deaths in South Africa by fire losses principally in informal settlements was horrific and that South Africa would shortly be number one in the world for fire fatalities if this trend continues.

It was advised that it was necessary to change the behaviour of Fire Brigades because, at present, there were too many incidents where when a fire was reported on a Municipal boundary, the Brigades were busy asking which side of the street the fire was on before they were prepared to go out and fight the fire.

The following points were made regarding the present strategic drives which were being instituted by the Department of Cooperative Governance and Traditional Affairs:

1. The framework to change the Fire Brigade Services Act of 1987 and the Fire Services Framework Regulations should be in place by July of 2011;
2. It would be necessary to deal with the Fire Brigades in the rural environment, for instance, the fighting of grass fires;
3. The Fire Brigade Board is being reconstituted and it had been accepted by the Government that the old Fire Brigade Board had discussed the issues but that there had not yet been effective action in the past;
4. It was necessary to mobilize the politicians around the delivery of better fire services and also to note that many Municipalities had no fire services at all;
5. Skills are sadly lacking in the Fire Services and a much better training environment is needed in the country. Co-funding between Government and the private sector in this area should be a possibility.

The co-operative approach will commence by analysing the reports arriving out of the Fire Services Investigation Steering Committee audit when it is available.

Mr Seloane advised that the below two legacies would be inherited after the end of the 2010 World Cup:

- Various IT systems which had been put in place for the 2010 World Cup, would be left over and would be available for development;

- The developmental strategies which had been followed for the 2010 World Cup could be further developed for the benefit of the country.

It was noted that a Community Service Program was being looked at by Government and that the plus minus five million unemployed people in the country need to be brought into this program to be taught skills which would enable them to obtain employment.

It was advised that the void that presently existed in the training of fire skills was urgent and SAQA was a good system but the control needed to be there with regards to the training. He advised that, because of the need for skills training, it might be a good idea to set up an Academy for Skills Training that takes into account the resources of the SETA to see what could be done to improve skills.

The Fire Investigation Steering Committee will meet to discuss these issues and to prepare a Memorandum of Understanding to deal with it, which will encompass short, medium and long-term solutions. This Memorandum of Understanding should be finished and available for the Minister by 31 July and the issue of building regulations and the enforcement of building regulations should be part of the strategy.

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2 IMAGE & REPUTATION

Sustainability of insurance / Systemic Risk issues

The SAIA hosted a successful SAIA Sustainability Forum on 7 May 2010. The presentations delivered by the Department of Environmental Affairs (DEA) and Research and Science (CSIR) outlined that a collaborative effort was imperative. These were the sentiments echoed by Vanessa Otto Menz of Santam.

Challenges imposed by climate change were afforded a great platform at the forum but members present acknowledged the urgent need for the SAIA and the greater short-term industry's participation in the broader sustainability issues.

It was agreed at the forum that further discussions should be undertaken regarding the role of the SAIA in line with DEA objectives.

On 17 May 2010, the SAIA was afforded an opportunity through Business Unity South Africa (BUSA) to participate in the round table discussions with the Minister of Environment Affairs on the Climate Change Policy Document. Comments have been invited on the first draft policy document which will inform the framework on the development of the Green and White Papers. The SAIA will comment in collaboration with BUSA.

☎ **Further information : Refilwe Moletsane**
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Micro-insurance

The first meeting of the SAIA Micro-insurance Committee was held on 19 May 2010. It was acknowledged at this meeting that the potential opportunities presented in the Micro-insurance space still remain un-tapped within the South African Insurance market. This matter will now enjoy great attention under the auspices of the SAIA Micro-insurance Committee.

Whilst some members of the SAIA have already made strides in this class of insurance, there has been limited growth as a result of a variety of challenges, with the distribution mechanisms being identified as one of the key challenges. It is hoped that affordable products, tailored to suit the needs of the communities, will soon be provided on a wider platform.

The next Micro-insurance Committee meeting is scheduled for 4 June 2010. At this meeting, the key strategic areas of focus for the committee will be discussed. Following this meeting, the SAIA will host a full day workshop with the committee in pursuit of further developing the key areas identified under the guidance of a Micro-insurance expert.

☞ **Further information : Refilwe Moletsane**
✉ refilwe@saia.co.za

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SAIA Foundation Consumer Education Initiative

Update on the implementation of the 2009/2010 SAIA Consumer Education Initiative

The 2009/2010 SAIA Foundation Consumer Education Initiative, which comprises the Bright Media Teacher Development Project, the ComutaNet Awareness Project and the Inzala Community Workshop Project, is currently in various stages of implementation. The projects will be complete before 31 August 2010 after which a final report will be put together by SAIA for distribution to its members.

Member contributions towards the 2010/2011 SAIA Consumer Education Initiative

SAIA SG Circular 2010/031, distributed on Monday 12 April 2010, and SG Circular 2010/036, distributed on Wednesday 28 April 2010, requested and reminded SAIA members to indicate their selection of financial participation in the 2010 SAIA Consumer Education Initiative by completing the questionnaire that was attached with the circulars and sending it to adele@saia.co.za.

SAIA herewith requests those members who have not yet done so, to please forward their completed questionnaires to SAIA.

The SAIA will supply debit notes as soon as the completed questionnaires are received. Members are requested to pay their contributions upon receipt of their debit notes.

Member participation in SAIA Foundation Consumer Education

Marketing departments of SAIA member companies are able to link up marketing efforts with the SAIA's consumer education initiative at their own cost, to improve access to their Mzansi-type products.

Members interested to make use of this opportunity to target the same areas with specific products, directly after people have been educated on generic insurance, can contact Krista Moore at ComutaNet on 011 807 2111, 079 507 5002 or kristam@comutanet.co.za to obtain a proposal on how ComutaNet could assist in this regard.

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

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SAIA Financial Education Fund grant project

Project description

The Financial Education Fund (FEF) grant project will use community radio in South Africa to convey consumer financial literacy messaging. This project is not linked to Charter requirements

and will follow the SAIA guidelines. The radio stations selected include four radio stations using indigenous South African languages, and one control radio station where there will be no broadcast of our message in order to test the success of the project. The audiences of these radio stations consist of all LSMs with a concentration on lower and middle LSMs up to LSM 6/7. The messages will be conveyed via a radio soap opera through several episodes. We intend to use this project as an example of how effective the media is to convey consumer education and it includes a strong research element. The results can inform us when selecting future projects.

Some of our members will participate in this project in order to investigate whether a link exists between consumer education messaging and increased usage of insurance products.

Experts to participate in financial and insurance discussions in indigenous languages on live radio

SAIA would like to request its members to provide adele@saia.co.za with the names and contact detail of experts who would be able to provide financial and insurance information in the indigenous languages below during telephonic question-and-answer sessions on live radio talk shows after the educational soap operas took place.

These experts can be situated anywhere in South Africa and would need to make time available for telephonic discussions on the radio once or twice per week for about fifteen minutes between the first week of August 2010 and 26 January 2011.

The following experts are needed:

- an IsiZulu speaker (Ukhozi FM in Kwazulu Natal),
- a SeSotho speaker (Lesedi FM in Bloemfontein),
- a Setswana speaker (Motsweding FM in Mmabatho), and
- a Venda speaker (Phalaphala in Limpopo).

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

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SAIA International Labour Organisation (ILO) grant research project

The International Labour Organisation (ILO) is currently putting together the first draft of their research report. It will be sent to SAIA for input on 7 June and be shared with stakeholders before the ILO submits the final version to SAIA around end June.

The report, although it is expected to be overwhelmingly positive, will include constructive criticism to improve SAIA's overall consumer education efforts and it will be used to guide the SAIA Consumer Education Committee's decision on the selection of projects for the 2010/11 Foundation Consumer Education Initiative.

This report will also be used to generate publicity and to effectively motivate full 0.2 % contribution towards SAIA's Collaborative Foundation Consumer Education Initiative.

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

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SAIA Consumer Education project for the existing market

The SAIA Consumer Education Committee agreed, after discussing the results of an objective research activity, that education around motor insurance will be the focus of the 2010 consumer education project aimed towards the current market.

A workshop will take place on 22 July 2010 where ideas and topics in this regard will be brainstormed.

Should anyone wish to provide input into this important educational activity, please forward any company or general concerns and suggestions regarding motor insurance to adele@saia.co.za before end June 2010.

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

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Functions planned for 2010

Below are the dates for SAIA functions that will take place in 2010. This is a standard section in the SAIA Bulletin. Please note that the dates are subject to change as unforeseen things can happen. Changes will be marked in colour.

- SAIA Consumer Education site visit (Germiston taxi rank) – Monday, 31 May 2010
- FIA Industry Awards 2010 at Emperor's Palace – 3 June 2010
- SAIA Consumer Education workshop visit in the Eastern Cape (Duncan Village) – 7 July 2010
- SAIA Consumer Education workshop – 22 July 2010
- SAIA AGM/Cocktail Function – 29 July 2010
- SAIA Consumer Education Report Back Function – August 2010
- SAIA Assistants Lunch – 17 September 2010
- SAIA Committee Lunch – 2 November 2010
- Cape Town Media Lunch – 19 November 2010
- JHB Media Lunch – 22 November 2010

For more information on any of the above activities, contact Adèle Joubert on 011 726 5381.

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

3 LEGISLATION & REGULATION

Protection of Personal Information Bill

The Portfolio Committee of the Department of Justice and Constitutional Development met on Friday, 21 May 2010, to resume deliberations on the submissions received from industry sectors on the above act.

This bill is proving particularly difficult to legislators and therefore the committee has requested further comments on the bill to be forwarded to them.

The SAIA will be collating comments for submission. Members are requested to submit their comments to karen@saia.co.za by 2 June 2010.

☎ **Further information : Karen Naidoo**
✉ karen@saia.co.za

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<p>Previous reference: Articles on regulation featured in the November 2006, December 2006, January – November 2007, January – November 2008, January – November 2009 and January and April 2010 issues of the Bulletin.</p>

FAIS Workshop

Following the success of the first Financial Advisory and Intermediary Services (FAIS) workshop, the SAIA will be hosting the next workshop on 4 June 2010. These workshops are attended by members of the Legal and Compliance Committee and focus on understanding the current FAIS issues to come up with practical solutions for fulfilling the responsibility of FAIS Compliance.

In the previous FAIS workshop, the following issues were discussed:

- a) FSB On-site visits
- b) FAIS Fit and Proper Exams

To obtain minutes of the previous workshop, please contact adelaide@saia.co.za.

☞ **Further information : Karen Naidoo**
✉ karen@saia.co.za

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Previous reference: Articles on regulation featured in the November 2006, December 2006, January – November 2007, January – November 2008, January – November 2009 and January and April 2010 issues of the Bulletin.

Treating Customers Fairly (TCF)

During May the Financial Services Board (FSB) held a workshop to discuss the recently published Treating Customers Fairly (TCF) document. Treating Customers Fairly is an initiative adopted by the FSB from the United Kingdom (UK) to ensure a 'consumer – centric' transformation of the insurance industry.

One of the missions of the FSB is to promote fair treatment of consumers of financial services products TCF then will go a long way in ensuring that the FSB, through the industry, is successful in meeting its mission.

For the industry, TCF means a change of mindset and will require a holistic approach, thus considering the consumer at every stage of the product life-cycle.

In the UK the TCF has been successfully implemented and positive results have been reported from the banking sector.

The FSB is inviting comments on the document. Members are advised to submit comments to karen@saia.co.za by 7 June 2010.

☞ **Further information : Karen Naidoo**
✉ karen@saia.co.za

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Previous reference: Articles on regulation featured in the November 2006, December 2006, January – November 2007, January – November 2008, January – November 2009 and January and April 2010 issues of the Bulletin.

4 MOTOR

SAIA Motor Insurance update

The Motor Insurance key strategic area is currently changing quite considerably in line with the new strategy to an action plan approved by the SAIA Board. The vision of this action plan is to create an environment where all South African motorists have access to affordable and sustainable comprehensive motor insurance, and to increase road safety and decrease vehicle crime.

Notice was given to SAIA members that both the SAIA Motor Committee and the SAIA Trucks Committee will no longer continue. The SAIA workgroups and/or committees for CAPA, 3rd Party Motor Property Insurance, and Knock-for-Knock will each meet one final time to agree on a way forward for these initiatives, after which these workgroups and/or committees will also be closed.

Items that were on the agendas of these committees and workgroups have been carefully considered, and may be included as agenda items of the committees to be established in support of the action plan for the motor insurance pillar.

New SAIA committees

Three new SAIA Committees are in the process of being established:

1. SAIA Motor Insurance Committee: Motor Vehicle Drivers
2. SAIA Motor Insurance Committee: Vehicle
3. SAIA Motor Insurance Committee: Vehicle Crime

Members were invited to nominate representatives to these committees, after the proposed mandates of these committees were circulated. The mandates are as follows:

SAIA Motor Insurance Committee: Motor Vehicle Drivers

The activities of this committee will support both strategic objectives of creating an environment where all South African motorists have access to affordable and sustainable comprehensive motor insurance, and increasing road safety.

The mandate and objectives of this committee include consideration of all relevant issues around the drivers of motor vehicles, whether they are insured or uninsured, as well as all other road users including pedestrians. The scope of activity will include the consideration of relevant legislation and regulations in this area, road safety initiatives, etc. This committee will consider these issues with a view to addressing areas of concern in the motor class of business (personal lines as well as commercial).

SAIA Motor Insurance Committee: Vehicle

The activities of this committee will support both strategic objectives of creating an environment where all South African motorists have access to affordable and sustainable comprehensive motor insurance, and increasing road safety.

The mandate and objectives of this committee include consideration of all relevant issues around the insured and uninsured vehicles on our roads. The scope of activity will include the consideration of relevant legislation and regulations in this area, road safety initiatives, etc. This committee will consider these issues with a view to address areas of concern in the motor class of business (personal lines as well as commercial).

For the moment, this committee will also consider issues that may in future fall under a supply chain or service providers committee, which will not be established until further notice.

SAIA Motor Insurance: Vehicle Crime

The activities of this committee will support both strategic objectives of creating an environment where all South African motorists have access to affordable and sustainable comprehensive motor insurance, and decreasing vehicle crime.

The mandate and objectives of this committee include consideration of all relevant issues around vehicle crime, with careful consideration of the scope and mandate of the South African Insurance Crime Bureau as well as Business Against Crime SA's activities. The scope of activity will include the consideration of relevant legislation and regulations in this area, vehicle crime related issues, etc. This committee will consider these issues with a view to address areas of concern in the motor class of business (personal lines as well as commercial).

These three committees will have their first meetings within the period between the end of May and the first two weeks in June. Notification of the details of the first meetings will follow to nominated representatives as soon as possible.

Future

It is possible that further committees will be established in future, after careful consideration is given to the necessity of such committees. Members will be informed of the establishment of any new committees as and when they are established.

For more information, please contact Vivienne Pearson at the SAIA on 011 726 5381 or viviene@saia.co.za.

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

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5 OTHER ARTICLES

INSETA: Businesses in distress given time to breathe

Insurance businesses in distress are being encouraged to apply to participate in Government's recently launched Training Layoff Scheme by the Insurance Sector Education and Training Authority (INSETA).

The scheme was announced by President Jacob Zuma last year as a means to assist businesses that are struggling with the effects of the recent economic downturn and came into effect in September 2009.

Companies in the insurance sector are now being encouraged by INSETA to participate.

"The effects of the global economic crisis were first felt in South Africa from October 2008. Any material reduction in turnover after this date serves to link the distress to the global economic crisis. A reduction of turnover in excess of 10% qualifies a business as being in distress," explained INSETA CEO Sandra Dunn.

"Companies that participate in the scheme will experience a reduction in labour expenses for the period of participation," she said of the benefits of signing up.

For the scheme to be effective, the business expense for labour costs must contribute 25% or more of its total operating expenses.

What is a training layoff?

- A training layoff is a temporary suspension of work of a worker or group of workers that is used for training purposes.
- Workers remain employed during the training layoff period but forego their normal wage for a training allowance.
- Participation in the Training Layoff Scheme is voluntary and it is an alternative to retrenchment.
- Training is flexible but linked to the skills needs of the employer.
- The envisaged training period is three months or less.
- The training layoff may be combined with short-time work arrangements during the period of the training.
- The scheme is aimed at positioning workers and employers to take advantage of the next economic upturn.

Who qualifies for a training layoff?

- Businesses that are in distress due to the economic crisis and that may benefit from the short-term relief and re-absorb the affected workers at the conclusion of the training layoff.
- In businesses that are in distress, only workers earning up to R180 000 per year and who face possible retrenchment qualify to participate in the Training Layoff Scheme.

How is the Training Layoff Scheme funded?

- Employers pay full contributions towards a basic social security package.
- Workers will be paid a training allowance up to a maximum of 50% of their basic wage or salary up to a maximum of R6 239 per month.
- SETAs will pay for the cost of training and allowance from their discretionary grants, Workplace Skills Plan Grants and NSF/UIF allocations.
- The Department of Labour's R2.4 billion from the National Skills Fund (NSF)/Unemployment Insurance Fund (UIF) will provide top-up funding to SETAs to pay for training allowances and training costs where necessary.

How do I access the Training Layoff Scheme?

- Complete a 'Request to Participate in the Training Layoff Scheme' form and submit it to the CCMA. If you and the other party have reached a written agreement on a training layoff, include it with the request.
- The Training Layoff Scheme may become an option during the facilitation or conciliation process, whereby the facilitator will assist the parties to reach an agreement on participation in the scheme.

What is the process involved in the Training Layoff Scheme?

- The CCMA, SETAs and the Department of Labour are the implementing partners of the scheme.
- All requests to participate in the Training Layoff Scheme must be made via the CCMA.
- The CCMA recommends participation in the scheme and facilitates the conclusion of a Training Layoff Agreement.
- The relevant SETA will interact with the affected employer and workers on type, cost, duration and provision of training and submit an application to the Department of Labour.
- The Department of Labour's adjudication committee will process the application for funding, conclude an agreement with a SETA and transfer funding to the SETA.
- SETAs will in turn conclude an agreement with the relevant company, facilitate the provision of training and transfer funding to employers on agreed dates.

For more information, visit: layoff@ccma.org.za or contact the CCMA call centre on 0861 16 16 16.

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

 **Further information : Sharon Snell**
 **sharons@inseta.org.za**

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SAICB: Successes to date

The South African Insurance Crime Bureau (SAICB) has now been in existence for almost two years and while the first year was focused on getting the organisation set up, the staff in place and the Memex system up and running, year two has been all about the results of that hard work.

In December 2009, our first investigation was brought to fruition with the arrest of the first fraudsters. The accused pleaded guilty and paid a fine of R20 000. R10 000 was suspended for 5 years. The second arrests of two suspects took place in January 2010, with the trial date pending.

A third case, our most successful to date, will be brought before the courts in middle June 2010, with a potential recovery for the industry of R400 000.

There are two cases currently before the State Prosecutor for warrants, and two cases at organised crimes units, with projects registered (case being reviewed by police and prosecutor for the issue of warrants). Specific details of the fraudsters cannot be released as all these cases are being reviewed for further arrests, and only once the cases are finalised will the SAICB release the names and specific crimes.

In addition, the SAICB has proactively saved the industry approximately R6,4 million from the lists send out on a daily and weekly basis. These include the 13 South African Police Service (SAPS) lists, the Dräger lists (breathalyzer), the Tracker stolen/recovered lists, etc.

The cooperation and close relationship between the SAICB, South African Police Service (SAPS) and the National Prosecuting Authority (NPA) has been phenomenal and a key element in the SAICB getting the cases to completion when needed. The analysis and case management on the Memex system, the cooperation and time devoted by our Special Points of Contact (SPOCs) from our members companies and the long hours put in by our staff has all contributed to the level of success seen to date.

For further information, please contact Hugo van Zyl on hugovz@saicb.co.za or Melanie Pillay on melaniep@saicb.co.za

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

☞ Further information : Hugo van Zyl
 ✉ hugo@saicb.co.za

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6 RADIO, TELEVISION ONLINE AND OTHER COVERAGE

Date	Station	Programme	Topic	Companies	Persons
2010/04/29	Ligwalagwala	Afternoon Drive	The South African Insurance Association has vowed to insure that customers receive quality service	South African Insurance Association	Ronnie Napier (RECORDED)
2010/04/29	Lotus	On The Road With Rakesh	SAIA launches code of conduct	Mutual and Federal, South African Insurance Association	Michael McCann (RECORDED), Ronnie Napier (RECORDED)
2010/04/29	SAfm	Evening Talk	The South African Insurance Association has launched a code of conduct to make sure customers are treated fairly and given good service when dealing with insurers	South African Insurance Association	Ronnie Napier (RECORDED)

☞ Further information on the above-mentioned coverage : Sonja Etsebeth
 ✉ sonja@saia.co.za

7 PRESS CLIPPINGS

Publication	Person/DN	Subject
Cover April' 2010	# 79568 # 79569 # 79571	Climate change: Sustainability: Mitigate the risks, adapt to opportunities Motor industry: The heavy cost of uninsured drivers Solvency Assessment and Management (SAM)
FAnews April' 2010	# 79670 # 79763	Off the Press: SAIA Motor Update New SAIA Code of Conduct: Impact beyond insurers
RiskSA April' 2010	# 79757 # 79758	Is Micro-insurance the answer to poverty? SAIA Code of Conduct: An industry to be proud of
The Informer: Insurance Institute of Gauteng (IIG) April'2010	# 79332	Consumer education a huge priority for SAIA
FAnews 8/4/2010	# 79249	Short-term Insurance (STI) Act: Termination of binder agreements and related unilateral cancellation of short-term insurance policies
FAnews 9/4/2010	# 79155 # 79166	SAIA appoints new manager to address the sustainability of motor insurance Financial Advisory and Intermediary Services Act (FAIS): Fit and Proper competency requirements and failure to comply
Insurance Gateway 12/4/2010	# 79236	Insurance Industry Data Exchange
Business Report 12/4/2010	# 79196	Property insurance: Homeowners shed insurance financial stress continues
Beeld Sake24 13/4/2010	# 79217	Staat 'vermos miljarde' deur Pebble Bed Modular Reactor (PBMR) af te skaal
Business Report 13/4/2010	# 79219	Road Accident Fund (RAF) still owes R40bn in claims
FAnews 14/4/2010	# 79282	Mutual & Federal (M&F) dual assessment centre streamlines vehicle claims and repairs
Business Day 16/4/2010	# 79311	Long-term insurance: Complaints against insurers rise
Business Day 16/4/2010	# 79312	Road Accident Fund (RAF): Legal groups take accident payouts ruling to top court
Beeld Sake24 16/4/2010	# 79316	Long-term industry: Al meer aftrekkings vir fiktiewe polisse
Sowetan 19/4/2010	# 79330	Road Accident Fund (RAF): Claims shock for Taxi accident victims
Business Day 19/4/2010	# 79331	How business can drive climate change action
Time Live 19/4/2010	# 79244	Vehicle tracking industry: Tracker industry anti-competitive
East Coast Radio 19/4/2010	# 79345	Vehicle tracking industry: Tracking companies 'anti-competitive
Business Report 20/4/2010	# 79347	Vehicle tracking industry: Tracking firms found guilty of hogging market
FAnews 23/4/2010	# 79594	Vehicle tracking industry: Short-term insurance association supports healthy competition in vehicle security market
Tax Talk 28/4/2010	# 79598	Beware of product liability under the new Consumer Protection Act
FAnews 29/4/2010	# 79652	Short-term insurance association launches new Code of Conduct

FAnews 29/4/2010	# 79653	Motor Insurance: Reviving the short-term motor book
Insurance gateway 29/4/201	# 79650	Short-term insurance association launches new Code of Conduct
FAnews 30/4/2010	# 79654	The Insurance Laws Amendment Act: To bind or not to bind
Business Report 30/4/2010	# 79658	SA lacks funds for universal National Health Insurance (NHI)
JSE 30/4/2010	# 79659	Consumer Protection Act limps on
Star 30/4/2010	# 79667	Drunk driving: New state of the art alcohol testing
Business Report 30/4/2010	# 79666	Corporate Governance: Directors who ignore King 3 do so at their own peril
Citizen 30/4/2010	# 79668	Stolen vehicle recovery: Smuggled cars head for Mozambique
MoneyMarketing 30/4/2010	#79907 # 79908	Short-term industry: Ignoring local insurance regulations could scupper global expansion Sustainability of SA short-term motor industry under threat
MoneyMarketing 30/4/201	# 79909 #79910	SMMEs should not forget short-term insurance cover Natural disasters may push up your home premiums

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

8 CIRCULARS

The following circulars were issued during the month of April 2010: (Number of circular, title, date issued and contact person)

SAIA

- SG 2010/027 FAIS circulars re Fit and Proper Requirements (1/4/2010)
Contact: Refilwe Moletsane
- SG 2010/028 FSB Information Letter and Directive Re Binder Agreements (1/4/2010)
Contact: Refilwe Moletsane
- SG 2010/029 Regulation 4, Section 45 of the Short-term Insurance (Act 53 of 1998) Register of the status of credit intermediaries (6/4/2010)
Contact: Itumeleng Tabane
- SG 2010/030 Financial Advisory and Intermediary Services Act, 2002 (The Act): Access products (6/4/2010)
Contact: Refilwe Moletsane
- SG 2010/031 SAIA Consumer Education Initiative 2010: Member contributions (12/4/2010)
Contact: Adéle Joubert
- SG 2010/032 Road Accident Fund Amendment Act (1/4/2010)
Contact: Karen Naidoo
- SG 2010/033 Insurance Industry Data Exchange (Press Release) 13/4/2010
Contact: Barry Scott

- SG 2010/034 Short-Term Insurance Health Policies Top Up Insurance Policies (16/4/2010)
Contact: Refilwe Moletsane
- SG 2010/035 Board Notice 58 of 2010 Regarding the Code of Conduct on conflict of interest (21/4/2010)
Contact: Karen Naidoo
- SG 2010/036 2010/11 SAIA Consumer Education Projects: Contributions (28/4/2010)
Contact: Adèle Joubert
- SG 2010/037 BUSA Anti-Corruption Training Programme for Business (28/4/2010)
Contact: Barry Scott
- SG 2010/038 An Invitation to nominate representatives to The SAIA Micro Insurance Committee (30/4/2010)
Contact: Refilwe Moletsane

AMUSA

- AM 2010/018 Piracy Advice: "YASIN C." (9/4/2010)
Contact: Elsebe Vetten
- AM 2010/019 Casualty Advice: "TETE RICKMERS" (9/4/2010)
Contact: Elsebe Vetten
- AM 2010/020 Piracy Advice: "RAK AFRICANA" (12/4/2010)
Contact: Elsebe Vetten
- AM 2010/021 Marine Cargo Insurance Course (14/4/2010)
Contact: Elsebe Vetten
- AM 2010/022 IUMI 2010 Conference (19/4/2010)
Contact: Elsebe Vetten
- AM 2010/023 Piracy Advice: mv "TAIPAN" (IMO No.9349174) (29/4/2010)
Contact: Elsebe Vetten

IGF

- IG 2010/002 Bordereau for the 1st Quarter 2010 (13/4/2010)
Contact: Tilly Welgemoed

 **Further information on all of the above-mentioned circulars : Sonja Etsebeth**
 **sonja@saia.co.za**

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IMPORTANT NOTICE

Should you know someone, who is not a SAIA member, 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,**
 **Fax: (011) 726 5352**
www.saia.co.za



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