



SAIA – ☎ (011) 726 5381

June 2009 – Issue No. 06/09

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# 1 LATEST NEWS

## SPECIAL GUEST ARTICLE: FAIS regulatory requirements

### What are the FAIS requirements?

With the release of the Fit and Proper Requirements on 15 October 2008, the Financial Services Board (FSB) released the FAIS Fit and Proper Requirements. These requirements are as follows:

<b>Key individuals, who do not serve a client base</b>	<b>Step 1</b>
	Approved between 2004 and 2007: 30 credit Skills Programme at NQF Level 4 by 31 December 2009 Approved between 2008 and 2009: 30 credit Skills Programme at NQF Level 4 by 31 December 2011 OR Full Qualification by 31 December 2013
	<b>Step 2</b>
	Regulatory Exam (RE) Level 1 for CAT I KI's by 31 December 2011
	<b>Step 3</b>
	Continual Professional Development (CPD) will apply and details are to follow

<b>Short-term personal lines key individuals, who also serve a client base, and representatives</b>	<b>Step 1</b>
	Approved/appointed between 2004 and 2007: 30 credit Skills Programme at NQF Level 4 by 31 December 2009 Approved/Appointed between 2008 and 2009: 30 credit Skills Programme at NQF Level 4 by 31 December 2011 OR Full Qualification by 31 December 2013
	<b>Step 2</b>
	Regulatory Exam (RE) Level 1 by 31 December 2011
	<b>Step 3</b>
	Regulatory Exam (RE) Level 2 for Personal Lines by 31 December 2013
	<b>Step 4</b>
	Continual Professional Development (CPD) of 30 hours per 3 year cycle

<b>Short-term commercial lines key individuals, who also serve a client base, and representatives</b>	<b>Step 1</b>
	Approved/appointed between 2004 and 2007: 60 credit Skills Programme at NQF Level 4 by 31 December 2009 Approved/appointed between 2008 and 2009: 60 credit Skills Programme at NQF Level 4 by 31 December 2011 OR Full Qualification by 31 December 2013
	<b>Step 2</b>
	Regulatory Exam (RE) Level 1 by 31 December 2011
	<b>Step 3</b>
	Regulatory Exam (RE) Level 2 for Commercial Lines by 31 December 2013
	<b>Step 4</b>
	Continual Professional Development (CPD) of 45 hours per 3 year cycle

<b>Employee benefit key individuals, who also serve a client base and representatives</b>	<b>Step 1</b>
	Approved/appointed between 2004 and 2007: 60 credit Skills Programme at NQF Level 5 by 31 December 2009 Approved/Appointed between 2008 and 2009: 60 credit Skills Programme at NQF Level 5 by 31 December 2011 OR Full Qualification by 31 December 2013
	<b>Step2</b>
	Regulatory Exam (RE) Level 1 by 31 December 2011
	<b>Step3</b>
	Regulatory Exam (RE) Level 2 for Pension Fund Benefits by 31 December 2013
	<b>Step 4</b>
Continual Professional Development (CPD) of 60 hours per 3 year cycle	

(for other categories of Insurance please refer to either the FPI, SAIFM or the FSB)

Qualifications referred to above should be from the qualifications list of recognized qualifications published by the FSB.

### **New staff appointed from 2010**

Key individuals appointed must fulfill the competence requirements at the date of their appointment.

Representatives need to complete:

- Regulatory Exam Level 1 within two years of the date of appointment in a regulatory role;
- Full Qualification (as recognized by in Board Notice 105 of 2008) within 5 years of the date of appointment in a regulatory role; and
- Regulatory Exam Level 2 within 6 years of the date of appointment in a regulatory role. Thereafter the Continuous Professional Development requirement starts.

### **But I have a full qualification?**

The FSB classify qualifications in two ways: those that are generic to financial services, such as a B Comm. Degree, and those which are specific to a product category, such as the National Certificate in Short-term Insurance.

Should your qualification be deemed as generic, you will be required to write the Regulatory Level 2 Exam. A list of these qualifications can be obtained from Insurance Institute of South Africa (IISA) office or, the FSB.

Should your qualification be deemed as specific, you may apply for exemption from the Regulatory Level 2 Exam. These qualifications are listed with an "S" status in Board Notice 105 of 2008 for the transitional period ending on 31 December 2009. From 2010 qualifications deemed to be specific will be marked with an "SP" status, which means that the qualification satisfies 100% of the FSB's qualifying criteria.

It is important to note that no exemptions will be allowed for the Regulatory Level 1 exams.

### **What if my qualification is not on the list?**

Any individual, training provider or employer may apply for recognition of their qualification to be added to the list, by completing the qualification application form which can be located on the FSB's website [www.fsb.co.za](http://www.fsb.co.za).

Should the qualification be accepted, it will be added onto the list. The FSB will endeavor to update the qualification list quarterly.

## What Continuous Professional Development (CPD) activities will I be required to do?

Any employer, conference organiser, industry body or professional association may apply to the FSB to have activities registered as CPD activities for FAIS purposes. Application forms are available from the FSB, as part of Board Notice 106 of 2008.

These activities can include:

- Courses, conferences, seminars
- Studies leading to formal assessment; can include distance learning, additional qualifications, or attendance at formal courses
- Workshops
- Structured self study programmes including web and computer based programmes that assess knowledge
- It is essential to obtain evidence of your attendance at these programmes and that the compliance officer, of your company, keeps record of your CPD hours to report back to the FSB.

Queries can be directed to [fitandproper@fsb.co.za](mailto:fitandproper@fsb.co.za), or [charmaine@iisa.co.za](mailto:charmaine@iisa.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](mailto:charmaine@iisa.co.za)



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## **2 LEGISLATION**

### **Insurance Laws Amendment Act (ILAA) 2008**

The process of engagement around the drafting of regulations for binder agreements and the demarcation between health policies and medical schemes products is still underway.

 **Further information : Refilwe Moletsane**  
 [refilwe@saia.co.za](mailto:refilwe@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 and January – May 2009 issues of the Bulletin.**

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### **The Companies Act No 71 of 2008**

The process of engagement around the drafting of regulations for the Companies Act (No 71 of 2008) has begun. The insurance industry is requested to kindly forward any recommendations for regulations around any sections in the Act which affect the industry either directly or indirectly through SAIA, as these will be incorporated into the drafting process with Business Unity South Africa (BUSA).

 **Further information : Refilwe Moletsane**  
 [refilwe@saia.co.za](mailto:refilwe@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 and January – May 2009 issues of the Bulletin.**

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## **International meeting of insurance associations**

The SAIA had an opportunity to attend the International Meeting of Insurance Associations in Brussels on 18 June 2009. The key area of focus was on the global financial crisis and the impact thereof on the insurance sector.

Whilst the global financial crisis has largely affected the banking sector, it has been noted that there has been an indirect impact on the global insurance industry. In European, Asian and United States of America (USA) markets it was noted that, *inter alia*, there is lower premium income, which can be attributed to the weakening global economy. There is a major drive toward the review of regulation, and a recommendation has been noted that a regulatory reform should co-exist at national as well as at international levels, particularly where it relates to cross border and cross sector business. Risk management tools are being reviewed to accommodate the recommended best practice relating to regulations.

An area of concern noted was that regulatory reform for the banks would have an impact on the insurance industry, which is not desirable.

Consumer protection measures and capital adequacy requirements are also receiving attention.

☞ **Further information : Refilwe Moletsane**  
✉ [refilwe@saia.co.za](mailto:refilwe@saia.co.za)

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## **3 OTHER SAIA ISSUES**

### **SAIA Annual Cocktail Function 2009**

SAIA stakeholders have received their invitations to the 2009 SAIA Annual Cocktail Function. This event will take place on 22 July 2009, from 17:00 for 17:30, in the Rainbow Room of the Johannesburg Country Club in Auckland Park.

Delegates are requested to send their RSVP forms to [amanda@saia.co.za](mailto:amanda@saia.co.za) before 13 July 2009 in order to be registered to attend the event.

☞ **Further information : Adèle Joubert**  
✉ [adele@saia.co.za](mailto:adele@saia.co.za)

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### **Additional consumer education project approved**

Due to an overwhelming positive response to the SAIA/Financial Services Board (FSB) teacher development consumer education project, and an expression of need in the provinces for more material and workshops, the SAIA and the FSB considered extending this project with a further 22 workshops to show teachers how to use the mathematics literacy material including financial literacy concepts.

A total of 1 320 teachers in all provinces will be reached with this extension of the original project during the next term starting in July 2009. This will enable the teachers to prepare the maths literacy matriculants for their final examinations in the last term of 2009, thus reaching the learners at the right time to make a real difference not only in the exams, but also in their lives after school.

The proposal was approved by the SAIA Consumer Education Committee, as well as the Independent Project Panel during the latter part of June 2009. The agreement between the SAIA, the FSB and the services provider that will implement this project (Bright Media) is currently being finalised.

### **SAIA Consumer Education project visits**

The positive feedback received from delegates who recently visited SAIA Consumer Education projects, once again confirmed that the 2008/9 Bright Media and Inzala SAIA Consumer Education Projects are successfully underway. The visitors were impressed after experiencing how our collaborative projects empower South Africans by providing them with valuable knowledge on financial literacy and insurance matters.

A SAIA consumer education initiative Managing your Money workshop (in partnership with the Financial Services Board) took place at the Boslapa Teachers Centre in Bronkhorstspuit on 10 June 2009. This teacher development initiative, facilitated by Bright Media, provided delegates with a personal experience of the difference we make in people's lives.

A SAIA consumer education community workshop (facilitated by Inzala) took place on 25 June 2009 at the Vuyani Community Hall in Rotterdam, Limpopo. The members of the Rotterdam Home Based Caregivers group, who attended the session, facilitated by Brilliance Shipalana, were visibly impressed with the knowledge that they had obtained.

SAIA would like to urge its members to attend these visits in future as it really is a special experience and it could provide them with more information about the projects they contributed towards. In addition, those who are interested could also gain more knowledge on how their companies can benefit by aligning their micro-insurance marketing activities with the SAIA collaborative consumer education initiatives.

### **South African Nuclear Insurance - changes and future growth**

#### **Introduction**

The South African Nuclear Pools for the insurance of nuclear risks have for years handled the administration around the nuclear insurance arrangements of the Koeberg Nuclear Power Station and the resultant reciprocity agreements with nuclear pools from around the world.

Capacity has historically been provided by only a few committed members, the local pool effectively retaining between one and two percent of about 70% (pools portion) of total risk. Presently, the policy liability limit is US \$ 2.4 billion.

The above administration is performed by SAIA, with a management contract between the pools and SAIA regulating the relationship. This structure has always resulted in effective and positive synergies for all the parties involved.

#### **Process of change**

In light of the state of the current global markets and with a view to enhancing risk management, governance and reviewing and updating the relevant documentation of the pools, the following has been decided upon:

- To change the pools from being legally seen as an unincorporated loose association of persons – which really means very little if anything, to incorporating a company to handle the administration of the pools.
- This company will apply to become a Lloyds Coverholder.

- Shareholders will be members of the pools.
- Directors will also be sourced from pool members.
- The company will be run on a tax neutral basis.

It is true that the above will result in additional costs being incurred, however, the benefits of improving risk management and enhanced governance will far outweigh the costs.

### **Going forward**

The immediate plan going forward, as agreed upon by members at the last Annual General Meeting that took place on 12 June 2009, is to attract more participants to the pools. Despite the current global market woes it is believed that there will be growth going forward – there are massive new build programs throughout the world and this augurs well for the nuclear insurance business. South Africa will be well positioned to take advantage of the probable future growth in Nuclear Insurance flowing from the increased new build.

### **The bigger picture**

The recent International Nuclear Pool Chairman's Conference 2009 and Nuclear Pools' Forum 2009 that took place in London between 22 and 25 June 2009, was well attended by pools from around the world.

Topics presented highlighted the nuclear renaissance with new build being planned and or commenced on almost all continents of the world.

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 **charles@saia.co.za**

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## **4 GUEST ARTICLES**

### **TransUnion: Why participate in the Insurance Data System?**

#### **Instant access to behavioural data without having to wait for risk performance**

A three-year history of claims and policy behaviour provides you with a comprehensive view of the asset: vehicle or property being insured, as well as a view of the individual contracting the insurance.

No more waiting to experience claims performance or lapse tendencies. This is available online or through a seamless system-to-system link to the Insurance Data System.

The ability to improve the scientific quantification of risk is a reality with the assistance of this information sharing initiative.

#### **Fraud prevention and detection**

Underwriting with a complete risk profile plus access to previous suspicious activity ensures less opportunity for syndication and opportunistic fraud.

The ability to drive down long-term risk and reactive forensic strategies is a key motivation for information sharing.

#### **Information is an asset**

Data management is part of the ability to manage risk, build customer relationships and ensure sustainability of the successful portfolio management. Market segmentation and penetration can only be managed with accurate information.

The Insurance Data System data reports have been designed to ensure transparent data field level feedback. Your IT and data teams can make informed decisions on the management of your data.

Vehicle Identification Numbers (VIN) and ID numbers are unique identifiers to match with a number of different data sources and manage insurance exposure. Access to NaTIS and TransUnion Auto Information Solutions ensures your vehicle data reaches the desired national quality standards. ID number and demographic data population exercises are already part of many business processes.

### **Aligning business processes to multiple data sources**

Access to multiple data sources drives changes to business processes that can increase efficiencies and bring down costs. For example, manual telephonic or written communication to confirm drivers license details and previous claims history is now available online.

This is a journey, not a final destination. The Insurance Data System Steering Committee is driving future phases under the auspices of SAIA.

### **Complementary capabilities add value to business processes**

Many insurance systems are utilizing policy numbers as a unique matching key. The limitation with this approach is that multiple claimant behaviour can only be identified through that key. The Insurance Data System is designed to provide you with a single view of the individual or asset regardless of which policy, claim or enquiry type they are linked to.

For more information contact Jenny Theunissen on 011 214 6183.

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

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 [jtheunissen@transunion.co.za](mailto:jtheunissen@transunion.co.za)

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## **Business Against Crime South Africa (BACSA): Microdot Standards (SANS 534-1) launched**

After a recent controlled test proving the resilience of the microdot technology through a once-off, live explosion of a microdotted vehicle, Business Against Crime South Africa (BACSA) in conjunction with key partners including the South African Police Service (SAPS), the Department of Transport (DoT), the South African Bureau of Standards (SABS), the Vehicle Security Association (VESA), Nissan South Africa (Nissan SA), and four Microdot suppliers in South Africa (Datadot, Holomatrix, Impimpi and Recoveri) have launched the standard (SANS 534-1) for the use and application of the Microdot technology in the country.

Dr Graham Wright, BACSA Deputy Executive Officer and Head of the Violent Organised Crime (VOC) workgroup, highlights the benefits of the microdot technology as an effective ingredient within a concerted strategy to reverse the unacceptably high level of vehicle theft and hijacking in the country, identify and recover stolen vehicles and parts, and close down the markets for stolen vehicles and parts. BACSA recognised the value of the microdot technology early on after analysing a number of existing technologies which could be brought to bear in the fight against crime. It was for this reason that BACSA approached key partners including the SABS to assist with the writing of the Microdot Standard. The formulation of the Standard allows for this technology to be formally referred to in legislation and tender documents and as such is setting the groundwork for a changed legislative environment which can promote compliance to a reliable standard. Currently, the standard and compliance to the standard is voluntary, but given its merits, the arguments for a fuller take-up of this technology are compelling.

Indeed, the microdot technology has all the hallmarks of being an effective solution. It can be applied at relatively low-cost, while making the most of its high-tech nature. A standard microdot fitment of the technology on a vehicle relies on the application of approximately 10 000 polyester or metal dots on the vehicle. Each dot will contain, through a laser-etching process, the Vehicle's

Identification Number (VIN) or a vehicle PIN (Personal Identification Number). Once applied to a vehicle and its parts, these lines of information contained within each microdot, not visible to the naked eye, function as the vehicle's DNA. A criminal wanting to tamper with the identity of a vehicle and its parts must literally find all 10 000 dots. The fact that this is a virtual impossibility makes the use and application of the microdot technology an important safeguard against fraudulent and illegal activities which seek to profit from vehicle crime and theft. The permanent nature of the dots, as exemplified by the recent test explosion of a microdotted vehicle, means that any attempt to remove or damage the dots themselves will destroy the value of the vehicle or its parts. This diminished value in turn deters vehicle crime by stopping short the profits that criminals would otherwise bank on.

If applied as part of the Original Equipment Manufacturers (OEM) process, the technology can be applied to as many as 88 strategic parts on a vehicle within four minutes (three if applied through robotics) at an extremely low cost. Police conducting a forensic investigation to identify or recover stolen vehicles or parts need only rely on a low-tech microdot viewer/reader to find microdots which will secure and confirm the identity of the vehicle or parts. As opposed to the criminals, the police need only identify one dot and verify this against existing databases and the traditional markings on a vehicle including the engine and chassis numbers.

Andre Barkhuizen, Senior Superintendent within the SAPS Detective Service: Vehicle Crime Investigative Support, confirmed the value of the technology in fighting crime from the perspective of law enforcement.

In South Africa, with approximately 90 000 vehicles stolen a year with a value of more than R 9 billion, the markets for stolen vehicles and parts have been robust and a persistent crime-fighting challenge. The markets for stolen vehicles to-date have been aided by weak systems within our law enforcement agencies and licensing departments to identify and recover these stolen vehicles and parts. The relative ease with which a vehicle's identity or its parts may be changed, concealed or cloned through the overlay of a false identity with concomitant documentation compounds the situation. However, this scenario is now changing. The Microdot Standards (SANS 534-1) and a positive trend in the take up of the microdot technology with its proven, tamper-proof resilience represents in our view a breakthrough in the fight against crime and, in particular, the fight against the illicit trade in stolen vehicles and parts.

Fouché Burgers, BACSA Project Manager and Chairperson of the Standard writing Committee outlines that the Standards – SANS 534-1 (otherwise known in full as: Vehicle Security – Whole of Vehicle Marking Part 1: Microdot Systems) specify the characteristics of the technology and requirements which include the application of the unique identification carriers (i.e., the microdots), the processes required to ensure the integrity, authenticity and confidentiality of the microdot production, supply, storage and application system. The standard also defines the minimum performance requirements of the adhesive used to affix the microdots to vehicles and prescribes the requirements for the after-market installation of the microdots on vehicles, including surface preparation. The standard also makes recommendations regarding the security of the information systems or databases that link information regarding the vehicle to the microdot data.

Given that legal compliance becomes very much the only option for a microdotted vehicle, a broader take-up of the technology by manufacturers, consumers, insurance companies and others has the potential to make the country's licensing systems, vehicle crime strategy and investigations and handling of road accidents more effective. Each year, more than 12 000 recovered but unidentified vehicles, worth more than R1 billion, are annually destroyed by the SAPS. These vehicles could have been returned to the legal owners if they had been microdotted. A study done by BACSA on a number of fully microdotted models found that the recovery rate for the microdotted models was 91% against a rate of only 52% of non-microdotted models within the same class. This underscores the usefulness of the technology as an important ingredient in a winning formula against crime.

Laetitia Botma, Director: Enforcement Regulation within the Department of Transport, has welcomed the launch and release of the standard as a world first saying that this places South Africa very much at the cutting edge of developments in this 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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## **5 PRESS CLIPPINGS**

<b>Publication</b>	<b>DM nr.</b>	<b>Subject</b>
FSB Bulletin 1 <sup>st</sup> Quarter'2009	# 73221	New national strategy to promote <b><u>Consumer Education</u></b>
Mail & Guardian 1/05/09	# 72814	<b><u>South African Insurance Crime Bureau (SAICB):</u></b> Fighting insurance fraud
	# 72817	<b><u>Consumer Protection Act:</u></b> Save consumers, but smother suppliers?
	# 72821	<b><u>Motor industry:</u></b> Cutting premiums without cutting cover
Business Day 4/05/09	# 72808	<b><u>Consumer Protection Act:</u></b> Consumer law' to push up costs'
Citizen 8/05/09	# 73115	<b><u>SAIA helpful tips on insurance</u></b>
Sowetan 13/05/09	# 73001	<b><u>Motor Industry:</u></b> Shop around for your best insurance deal
Citizen 13/05/09	# 73002	<b><u>Tips on insurance:</u></b> Beware nasty insurance weevils
Star Workplace 13/05/09	# 73030	Hang in there and hang on to your insurance
Star 14/05/09	# 73011	<b><u>Stolen vehicle recovery:</u></b> Major car-theft ring bust
Star (Motoring) 14/05/09	# 73018	<b><u>Stolen vehicle recovery:</u></b> Tracker and Gauteng target crime
Sake 24 14/05/09	# 73025	<b><u>Financial Sector Charter (FSC):</u></b> Handves kry doodskoot
FANews 14/05/09	# 73081	<b><u>Vehicle accidents and road safety:</u></b> SAIA donates over R1.5 million to improve road safety and combat crime
Volksblad 16/05/09	# 73077	<b><u>Vehicle accidents and road safety:</u></b> Padongelukke knel versekeraars ergste
Beeld 16/05/09	# 73083	<b><u>Vehicle accidents and road safety:</u></b> Karongelukke oortref diefstal
Citizen 18/05/09	# 73084	<b><u>Motor repair industry and vehicle salvage:</u></b> Firm puts wrecks on the road
	# 73085	Car dealers 'criminal sales
Star 18/05/09	# 73086	<b><u>Stolen vehicle recovery:</u></b> Nightmare for vehicle owners over cloned bakkie licence
FANews 18/05/09	# 73122	<b><u>Vehicle accidents and road safety:</u></b> SAIA adds driver behaviour to crime prevention focus
Business Day 20/05/09	# 73090	<b><u>Skills Development Levies Act:</u></b> Control of Setas to shift from labour to education
Sowetan 20/05/09	# 73095	<b><u>Consumer Protection Bill:</u></b> New act boon for consumers
Business Report 20/05/09	# 73096	<b><u>Financial Sector Charter (FSC) and DTI Codes:</u></b> A challenging year for the Banking Association

Cape Argus 21/05/09	# 73118	<b><u>Vehicle accidents and road safety:</u></b> Crashes a leading cause of deaths
Pretoria News 22/05/09	# 73120	<b><u>Vehicle accidents and road safety:</u></b> Accidents now make up 70 % of claims
Citizen 22/05/09	# 73125	<b><u>Vehicle identification:</u></b> Microdot technology's resilience tested
Beeld 25/05/09	# 73143	<b><u>Pebble Bed Modular Reactor (PBMR):</u></b> Korrelbedkernreaktor se lot in Junie bekend
FANews 25/05/09	# 73150	<b><u>Ombudsman for Short-Term Insurance:</u></b> When in doubt let the Ombudsman decide
Citizen 26/05/09	# 73197	<b><u>Stolen vehicle recovery:</u></b> Salvage company probed
Business Report 26/05/09	# 73198	<b><u>Nuclear</u></b> power timetable sketched
Star 29/05/09	# 73256	Shocking <b><u>crime statistics:</u></b> 20 houses in Gauteng are robbed every night
Mail & Guardian 29/05/09	# 73257 # 73258 # 73259 # 73260	<b><u>Financial Intermediaries Association (FIA) Awards:</u></b> Insurance Industry celebrated The sharp end of insurance Financial litmus test Miracles do happen

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

## **6 RADIO AND TELEVISION COVERAGE**

### **Heart 104.9 FM (English)**

News Extra @ 11:00

1 June 2009, 11:00:17

The National Credit Regulator says vehicle owners should not rush to cancel vehicle insurance unless it is a last resort.

(Int:) Manala Botolo - Spokesperson: National Credit Regulator

### **Kaya FM 95.9 (English)**

News Extra @ 14:00

12 June 2009, 14:02:55

The use of second hand parts to repair cars insured by short-term insurers is allowed if it does not compromise safety according to the Short-term Insurance Ombudsman.

### **RSG (Afrikaans)**

RSG Landbou

15 June 2009, 12:41:20

Hannes du Plessis speaks about the importance of a good insurance broker.

(Int:) Hannes du Plessis - Santam

### **SABC 2 (Afrikaans)**

Agriculture Today

17 June 2009, 05:36:09

The financial sector is being forced to adapt due to the current economic situation in the country.

(Int:) Dr.Tobias Doyer - Head: Santam Agriculture

### **Talk Radio 702/Cape Talk Simulcast (English)**

A word on cars ... Anchored by Leigh Bennie

19 June 2009, 19:07:51

The South Africa's Short-term Insurance Ombudsman has confirmed that non-genuine parts can be used to repair insured vehicles provided that they don't compromise safety.

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

### **Heart 104.9 FM (English)**

News Extra @ 08:00

22 June 2009, 08:01:10

According to the Short-term Insurance Ombudsman Brian Martin, second hand car parts can be used to fix cars covered by short-term insurance, as long as safety is not compromised.

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

### **Metro FM (English)**

Main Morning News @ 08:00

26 June 2009, 08:01:07

Santam said that people should take proactive steps to limit potential rain damage and enhance individual protection against floods.

(Int:) Wessel van der Merwe - Manager: Western Cape Santam

 **Further information on all of the above-mentioned radio and television coverage: Adèle Joubert**  
 [adele@saia.co.za](mailto:adele@saia.co.za)

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## **7 CIRCULARS**

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

### **SAIA**

- SG 2009/031 UNEP Finance Initiative: Global Roundtable in South Africa on 22-23 October 2009 (7/05/09)  
Contact: Vivienne Pearson
- SG 2009/032 Task Team: Revision of Code of Good Business Practice (29/04/09)  
Contact: Vivienne Pearson
- SG 2009/033 General Notice 386 of 2009 (5/05/09)  
Contact: Refilwe Moletsane
- SG 2009/034 Proposed Levies payable to the Financial Services Board by financial service providers: 2009/2010 (8/05/09)  
Contact: Barry Scott
- SG 2009/035 SAIA Consumer Education Guidelines (8/05/09)  
Contact: Vivienne Pearson
- SG 2009/036 JDG Micro Insurance Limited – SAIA Membership (12/05/09)  
Contact: Sonja Etsebeth
- SG 2009/037 Regulation 4, Section 45 of the Short -term Insurance (Act 53 of 1998) Register of the Status of Credit Intermediaries (19/05/09)  
Contact: Princess Mlambo
- SG 2009/038 FSB Special Report on the Results of the Short-term Insurance Industry – March 2009 (22/05/09)

Contact: Sonja Etsebeth

## AMUSA

AM 2009/026 Casualty Report: "TOMRIZ A "(6/05/09)  
Contact: Barry Scott

AM 2009/027 Casualty Report: "MAERSK ALABAMA" (6/05/09)  
Contact: Barry Scott

AM 2009/028 Casualty Report: "UAL NIGERIA" (15/05/09)  
Contact: Barry Scott

AM 2009/029 Casualty Report Update "HANSA STAVANGER" (19/05/09)  
Contact: Barry Scott

AM 2009/030 Casualty Report: "MAERSK TEXAS" (19/05/09)  
Contact: Barry Scott

AM 2009/031 Casualty Report: "PERKA" (19/05/09)  
Contact: Barry Scott

AM 2009/032 Casualty Report: "PINE TRADER" (20/05/09)  
Contact: Barry Scott

AM 2009/033 IMCC 2009 Bookings (28/05/09)  
Contact: Barry Scott

## SAIA MD (Managing Directors)

MD 2009/007 SAIA Board Minute, 7 April (15/05/09)  
Contact: Barry Scott

## SAMIA

SM 2009/001 SAMIA Engineering Training Course for June 2009 (15/05/09)  
Contact: Charles Hitchcock

✉ Further information on all of the above-mentioned circulars : Sonja Etsebeth  
✉ [sonja@saia.co.za](mailto:sonja@saia.co.za)

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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.

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