



SAIA

SOUTH AFRICAN INSURANCE ASSOCIATION

BULLETIN

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

APRIL 2020

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1 From the desk of the CEO

South Africa has been, for the past six weeks, grappling a delicate balancing act between preserving human lives and saving its economy amid the latest global pandemic which our State President, Cyril Ramaphosa, has termed “an invisible enemy”. As the global village continues to battle the Corona Virus, which is causing numerous socio-economic challenges, South Africa is also fighting to remain afloat, with a national lockdown that commenced on 26 March 2020 in a bid to curb the rate of infections.

Our economy experienced an unprecedented immediate shutdown, which has heavily impaired various industries, leaving a gaping hole in our GDP. The non-life insurance industry has not been spared. Our members have, like all other industries, suffered losses of income over the last six weeks or so. However, this has not deterred our industry and our members from making contributions aimed at assisting the Government to alleviate the impact of the COVID-19 crisis on policyholders and SMMEs among many others. To date, the non-life insurance industry has contributed over R1bn by providing relief through premium reductions, premium deferrals as well as direct support to insurance industry business partners and government initiatives.

Our industry partners, the Financial Intermediaries Association (FIA), with whom we always seek alignment to deliver on industry initiatives have continued to play a critical role in the support of policyholders and the reduction of confusion in the marketplace. Over the last six weeks, we have had regular constructive engagements whose outcomes have ultimately been for the benefit of policyholders. We have also been in similar communication with the South African Underwriting Managers Association (SAUMA).

The industry, through SAIA, has continued to engage the National Treasury, the Financial Sector Conduct Authority and the Prudential Authority in a bid to find solutions that could be of assistance to alleviating the pressure on policyholders, SMMEs and other service providers in the financial sector supply chain. Our engagements have been fruitful, with the SAIA Board coming up with several initiatives aimed at supporting the Government decision to go on full lockdown in order to curb the spread of the COVID-19 pandemic. Weekly meetings between SAIA, NT, the PA and FSCA are ongoing to jointly address relevant issues as they arise. The SAIA Board EXCO members, as well as other SAIA Board members ensuring fair representation of all our membership categories, have been participating in the meetings.

In order to continue with our full participation in contributing towards the alleviation of the impact of the COVID-19 pandemic, SAIA believes that the non-life insurance industry should also be granted a block exemption from the Competition Act, similar to that granted to the banks. This will assist in enabling the industry to work together in a bid to find solutions in support of the nation’s efforts to curb the spread of the pandemic and ease the challenges faced by policyholders, SMMEs and the entire impacted financial sector supply chain, as well as the broader South African economy. An industry constituted Business Interruption Task Team has halted its work, for now, pending an application for exemption made to the Competition Commission.

Individual insurance companies have continued to assist policyholders who are negatively impacted financially by this pandemic and the resultant lockdown, on a case by case basis. The industry will also continue to communicate with its policyholders, educating and informing them of any industry developments that may likely affect them now and in the foreseeable future.

Our members would have noticed various communications from SAIA, which is necessary in SAIA's bid to keep its members informed of all relevant issues. Whilst we are aware of the fact that the circulars coming out of our virtual office is unprecedented in number, we sent out a summary of all the circulars issued during April 2020 to assist members in making sure that they did not miss something relevant to them. We will continue with this practice for the foreseeable future.

We thank all our members for their contributions during these trying times and wish you all the best.

Viviene Pearson
SAIA Chief Executive

2 Insurance Risks

2.1 Insurance Database System

What is the Insurance Database System (IDS)?

The Insurance Database System (IDS) is a data repository established by SAIA for the benefit of the wider non-life insurance industry. The system is currently aimed at combating fraud and augmenting policy underwriting processes.

Status Update

The IDS Steering Committee has recently concluded version 3 of the database, which was approved at the Steering Committee meeting held during the month of April. TransUnion has been mandated to steer the sign-off process, after which project timelines will be developed. It is estimated that this will to be presented at the next IDS Steering Committee meeting scheduled for June 2020.

As requested by the SAIA Board Committee: Insurance Risks and the South African Insurance Crime Bureau (ICB), representatives of the IDS Steering Committee and SAIA attended a proposal presentation by the South African Credit and Risk Reporting Association (SACRRA). SACRRA co-owns the Data Transmission Hub (DTH) with the Credit Bureau Association and has been identified as a potential platform that can offer IDS participants options in their choice of IDS technology service providers.

This presentation served as a screening process on the feasibility of running a pilot with SACRRA, therefore allowing the opportunity for other credit bureaus to be considered and potentially included in the future. Details of the SACRRA presentation will be shared with the SAIA Board Committee: Insurance Risks for pilot approval.

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

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

2.2 The Review of The SAIA Code of Motor Salvage

Background

The final draft by the Technical Guidelines Task Team on the Review of the Code of Motor Salvage was circulated to SAIA motor members and to relevant stakeholders, including Salvage Agents, to provide their final comments.

Status Update

As a result of a need to adhere to COVID-19 Regulations, the Task Team has suspended all physical meetings, until further notice. The Task Team has resorted to work through online platforms, and collated comments will be reviewed on a round robin basis. One member will have to do the initial review via email, and then pass them on to the next task team member for further review. Therefore, the review process will no doubt take longer than expected.

Way Forward

It is expected that the review process should be completed by the end of April 2020, after which the final document will be sent to the SAIA Board Committee: Insurance Risks and the SAIA Board for final approval.

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

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

2.3 SAPS Pushes for Greater Partnership with Business

The National Commissioner of the South African Police Service (SAPS) and Business sectors in South Africa are in the process of establishing the SAPS Business Forum. In its current format, the forum has proposed that Business Against Crime South Africa (BACSA) co-chairs the meetings and take responsibility for the coordination of the business sector.

The forum was conceived in line with the aspirations of the Government which has put more emphasis on community policing which places obligations on the SAPS to focus on crime prevention, detection and working in partnership with the community.

This cross-industry alignment has traditionally been a function of BACSA, forming an integral function of its operations based on its MOU signed with the SAPS. This is now being extended to industry at large and the SAPS has expressed its wish to cooperate with the various industry bodies through BACSA as it is not feasible for the organisation to deal with each industry individually.

BACSA has proposed that the following NPO's form part of this initiative:

- Business Against Crime South Africa (BACSA) as Co-chair
- Business Leadership South Africa (BLSA)
- South African Insurance Association (SAIA)
- Insurance Crime Bureau (ICB)
- National Association of Automobile Manufacturers of SA (NAAMSA)
- South African Banking Risk Information Centre (SABRIC)

- Consumer Goods Council Risk Initiative (CGC RI)
- Petroleum Security Initiative (PSI)
- Southern African Vehicle Rental and Leasing Association (SAVRALA)
- Security Industry Alliance (SIA)
- Tourism Business Council of South Africa (TBCSA)

Lack of progress on this project was discussed at the SAPS/BACSA MOU Steering Committee meeting held in the last quarter of 2019 and Visible Policing was tasked with the completion of the draft Terms of Reference by end of 2019 and where the next meeting of the forum would then have to be held.

This article was written by Pamela Ramagaga, SAIA Acting General Manager, Insurance Risks.

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

2.4 BACSA's Eyes and Ears Initiative (E2) Continues to Achieve Success

The Business Against Crime South Africa's (BACSA) Eyes and Ears Initiative (E2), a joint crime fighting initiative between the South African Police Service, Business Against Crime South Africa and the Private Security Industry (PSI) reported great success in its activities for the year ended 31 December 2019.

The PSI formally cooperates with the SAPS by relaying situational information directly to the SAPS Provincial Operational Command Centre (POCC) and in some instances, receiving relevant information directly from the POCC enabling the three organisations to effectively collaborate to bring down organised crime in South Africa.

This concept is premised on the fact that the PSI has a large geographical deployment footprint through its guards, patrol and escort vehicles, tactical vehicles and air support that is in constant contact with its control centres.

The introduction of Automated Number Plate Recognition (ANRP) alert feeds to this project made a sizable difference in the successes of trying to bring down criminal elements within our society. The automated feed of information enhances the situational awareness and as at 31 December, total successes were as follows:

- 818 arrests.
- 331 stolen / hijacked vehicles recovered.
- 199 vehicles used in crime, impounded.
- 29 rifles seized, and
- 106 handguns seized.

Over the last few years, the quality of shared information has continually improved, thereby ensuring that resources are directed in an orderly fashion. While the initiative was still in its pilot phase of implementation, it has been making a sizable difference in the fight against crime in Gauteng. The roll-out project and communication plans for expansion to all provinces have been approved.

This article was written by Pamela Ramagaga, SAIA Acting General Manager, Insurance Risks.

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

3 Governance

3.1 Key Regulatory Developments Relating to the COVID-19 Pandemic

It has been over a month since the first COVID-19 case was reported in South Africa. The COVID-19 pandemic has caused widespread concern and increasing economic hardship for consumers, businesses, and communities globally.

Regulators across and beyond the financial sector have also acknowledged the difficulties faced by financial institutions as a result of the pandemic and have responded in several ways to address the potential challenges the economy faces.

Regulators recognise that the COVID-19 pandemic could expose the financial sector to additional conduct risk and have set out expectations on financial institutions during this time.

The expectations include that the regulated entities must have reviewed their business continuity plans and assessed the impact of the COVID-19 pandemic on their operational ability, and that regulated entities must endeavour to avoid delays in settling any claims.

Notwithstanding these expectations, regulators have responded positively to support the industry, as noted below:

Precautionary Measures for Call Centres providing Essential Services

The Prudential Authority (PA) and the Financial Sector Conduct Authority (FSCA) (jointly, the Authorities) issued a Directive to financial institutions regarding appropriate precautionary measures when performing essential financial services (Joint Directive). The Departments of Health, and Trade, Industry and Competition (the Departments) also published a Directive that provides for the clarification of the extent to which and conditions upon which call centres may operate during the lockdown (Government Directive).

As a result of the confusion between the Joint and Government Directives issued, the Authorities issued communication to clarify the two.

The Joint Directive applies to financial institutions licensed in terms of a financial sector law that render essential services whilst the Government Directive applies to call centres providing, among other services, financial services to international customers and were not intended to apply to call centres that only provide financial services in South Africa.

Further, financial institutions operate both local call centres as well as call centres that provide amongst others, financial services to international markets, such financial institutions are expected to comply with the Government Directive and the Joint Directive and financial institutions with call centre operations that fall within the ambit of both the Government Directive and the Joint Directive, as a result of shared facilities, are expected to comply with the more onerous requirement contained in either of the two Directives.

Joint Authority Response to COVID-19 and Predicted Impacts

The Authorities issued a communication that sets out their responses to the COVID-19 pandemic as well as the observed and predicted impacts it has or is likely to have, on the South African economy and specifically the South African insurance industry.

The Authorities recognised that the COVID-19 pandemic will have an impact on prudential and market conduct matters such as the retention of the solvency capital requirement, increases in claims and the payment of dividends and bonuses to staff and advised that insurers should continue to ensure that their disclosures to policyholders are clear and in plain language, as required by the Policyholder Protection Rules and that insurers should endeavour to have information readily accessible on their websites and leverage other communication channels as relevant to the target markets.

Relaxation of compliance with Several Regulatory Requirements

The Authorities issued numerous communications which relaxed several regulatory requirements, such as extensions on the submission of annual financial statements, insurance conduct-of-business returns and fit and proper related deadlines.

Exemptions for Insurers Providing Premium Relief

The FSCA published a communication which exempts short-term insurers providing premium relief from certain provisions in the regulations under the Short-term Insurance Act, 1998 (Act No. 53 of 1998) provided that the premium relief (the premium that would have been payable had it not been for the premium relief) is granted to an existing policy of which the policyholder is in good standing with the insurer and any commission paid in respect of a policy that is subject to premium relief does not exceed the maximum allowable commission.

SAIA welcomes the efforts of our regulators to ease the pressures as a result of the COVID-19 pandemic and is committed to working hand-in hand with them as we journey through these extraordinary times together.

3.2 Launch of Intergovernmental Fintech Working Group (IFWG) Innovation Hub

The IFWG has launched the IFWG Innovation Hub to respond to changes in the financial sector driven by financial technology (FinTech) and to promote responsible innovation in the sector.

The Innovation Hub is intended to support the sector in introducing innovations that complement the core mandates of regulators, including financial stability and soundness, consumer protection, financial inclusion, and fair lending practices.

Innovation Hub users will have access to three avenues for assistance:

- a) The Regulatory Guidance Unit exists to help market innovators resolve specific questions regarding the policy landscape and regulatory requirements;
- b) The Regulatory Sandbox provides financial sector innovators with an opportunity to test new products and services that push the boundaries of existing regulation, all under the responsible supervision of relevant regulators; and

- c) The Innovation Accelerator exists to provide a collaborative, exploratory environment for financial sector regulators to learn from and work with each other – and the broader financial sector ecosystem – on emerging innovations in the industry.

SAIA encourages members to explore opportunities presented by the Innovation Hub.

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

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4 Transformation

4.1 SAIA Transformation Update – April 2020

The COVID-19 pandemic has tremendously changed the business landscape and how the future will probably look like. This has had an impact on some of the transformation projects coordinated by SAIA. Below is an update on transformation projects:

4.2 Review of the Financial Sector Code (FSC)

The review process has almost come to a standstill as a result of the COVID-19 pandemic, therefore presenting challenges for the FSTC constituencies to meet for the Review Sub-committees and Reporting Working Committee meetings. To date, the status of the process was as follows:

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

SAIA has presented the industry proposal to the SAIA Board before submitting it to the FSTC. SAIA provided additional feedback and had requested that members review the Board's input for further development and resubmit to the Board for approval.

- **Access to Financial Services and Products**

SAIA has submitted the proposed review changes to the FSTC. The submission was also presented to the Review Sub-committee and is currently awaiting input from other constituencies. In the meantime, the process of reviewing the guidance note GN:703 has been put on hold until such time that the proposed changes on the scorecard have been accepted and endorsed by the Review Sub-committee for consideration by the FSTC Reporting Working Committee.

4.3 SAIA member participation in the fight against the COVID-19 Pandemic

SAIA convened a Special SAIA Board meeting in March, to discuss the impact of the pandemic on the industry and possible commitments that the industry can make to assist in lessening its impact on the economy.

Included in the outcomes of the meeting was the industry commitment to participate in the initiatives that are aimed at reducing the financial strain on policyholders and industry suppliers as a result of the government-imposed national lockdown.

Therefore, SAIA is engaging with relevant stakeholders such as government, the regulators and other industries on the possible transformation opportunities that the non-life insurance industry can undertake in support of government's call for business (especially big business) to do as much as possible in the provision of some sort of relief to the consumers and small businesses during this global crisis.

4.4 Proposal to set sector specific Employment Equity targets by the Department of Employment and Labour (DoEL)

SAIA, BASA, ASISA and IBA has continued to engage on the matter with the intention of compiling a sector business case to be submitted to the DoEL for consideration. The sector process is coordinated through a task team involving the representatives from the different industries within the sector.

For a start, the task team is collating the sector EEA2 reported data for the past three years, which will be consolidated into a sector. Members have therefore been requested to submit the required data to SAIA.

4.5 Consumer Education

Since the declaration and announcement of the COVID-19 pandemic as a national disaster by the State President, Mr Cyril Ramaphosa, SAIA immediately decided to suspend the rollout of all physical interactive initiatives for consumer education, until further notice. This negatively impacted the implementation of programmes that were supposed to take place during the Money Smart Week, scheduled for the week of 23 – 27 of March by the Financial Sector Conduct Authority. The Money Smart Week initiative has also since been suspended.

However, this has not resulted in the complete halt of the delivery of our consumer education projects, as all programmes with no physical contact such as digital and radio programmes have continued to run. The pandemic has further brought into prominence, the realisation of the importance of implementing a strategy that offers other interactive programmes that could be delivered on digital platforms, for instance, as an alternative to physically delivered programmes. SAIA is engaging with the service providers to provide revised project rollout plans, in order to be responsive to the challenges emanating from the pandemic.

Prior to the President's announcement on 14 March 2020, SAIA had managed to roll out its "Know Your Cash" Programme, which targeted tertiary students in two institutions; The Orbit TVET College in Rustenburg on 21 February 2020 and the University of Limpopo in Polokwane on 6 March 2020, reaching a total of 2 600 students. This was conducted for half a day at the institutions, delivering the following:

- **Outside activation:** creation of awareness through the distribution of the content pamphlets and invitation for students to an indoor seminar to take place later in the day.
- **Indoor seminar:** an auditorium-based lecture presentation by an industry expert, with an interactive questions and answers session, facilitated by the "Know Your Cash" ambassador.
- **Industrial theatre:** 30-minute performance on key messaging of the content.

- **SAIA R5 challenge:** A competition challenge which intends to encourage a saving behaviour by putting away at least R5 a week in a coin box for a year, which 58 students already signed up for.

The project has also relaunched the “Know Your Cash” Application (app) which is currently available on android and google play store, in order to promote continuous engagement with the consumer education content for the students and assisting them to be financially savvy.

The SAIA Consumer Education Radio programme has implemented nine interviews thus far across the three contracted radio stations, with the programme allowing listeners to have live engagements with the industry experts. In each show a total of up to 12 callers can be allowed to participate in the shows.

In promoting sound financial and risk management capabilities for SMMEs, SAIA has continued with the rollout of the “Building Resilient Businesses” programme. The programme kicked off on 25 and 26 February 2020, hosting an exhibition at the 2nd annual Smart Procurement World Conference and Enterprise & Supplier Development Expo in Bloemfontein, Free State reaching about 120 beneficiaries. The programme had scheduled five financial literacy and risk management workshops to be hosted in four provinces, however, these had to be cancelled due to the COVID-19 pandemic.

In addition to the projects implemented under the SAIA Consumer Education Fund, SAIA will be participating in the FinMark Trust survey aimed at sizing, scoping and understanding the Micro, Small and Medium Enterprise sector, to be conducted nationally in seven national languages. Results thereof will be distributed and launched by end of September.

This article was written by Themba Palagangwe, SAIA General Manager, Governance and Transformation.

For more information, please contact themba@saia.co.za or Zanele Gigaba, Transformation Manager at zanele@saia.co.za.

5 SAIA News

5.1 SAIA Annual General Meeting and Cocktail Function

In support of the measures taken by Government to delay the spread of the COVID-19 pandemic in South Africa, the SAIA Annual General Meeting (AGM) will be held virtually on 23 July 2020 at 3pm. SAIA Members will be notified of the digital dial in details.

The annual Cocktail Function has been cancelled for the year 2020 in observation of the social distancing regulations. The next event will be in July 2021 at The Venue, Green Park, Sandton. The SAIA Annual Review 2019/20 will also be distributed digitally at the end of June 2020.

5.2 The SAIA Breakfast Session

The SAIA Breakfast Sessions, the first of which was to be held on 19 March 2020, were also postponed till early 2021. The cancellation was done even before the president announced some of the measures to be taken to avoid a spike in the number of infections as a result of the industry’s concerns about what had already been happening in the global space.

The organisation has refunded almost all our valued guests who had chosen to attend. However, for those who still haven't received your refunds, please do get in touch with us, sending your request to CorporateAffairs@saia.co.za and we will attend to it promptly.

This article was written by Kwanele Sibanda, SAIA Manager: Corporate Affairs.

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

6 Industry News

6.1 IISA/SAIA/FIA's Africa Insurance Exchange 2020 Postponed

In light of the current COVID-19 pandemic and the prohibition of gatherings, as well as the uncertainty of how long the restrictions will be enforced, the Board of Directors

of the Insurance Institute of South Africa as well as the conference Steering Committee decided to postpone the 2020 African Insurance Exchange scheduled to take place from 26 to 29 July 2020.

Due to the Coronavirus being declared a national disaster, the normal cancellation clauses would not be applied. We will, therefore, commence the process of refunding conference payments made thus far; we will also consider crediting you for the 2020 conference should this be requested.

We understand the impact of the cancellation on acquiring Continuing Professional Development (CPD) hours, in order to mitigate this impact, we will be increasing content on the eLearning platform as well as introducing virtual learning in the next few weeks.

This article was written by the Insurance Institute of South Africa.

For more information please contact Communications@iisa.co.za.

7 SAIA Circulars

MD Circulars – April 2020		
MD-2020-016	Sector Employment Equity Targets	01-04-2020
MD-2020-017	Sector Employment Equity Targets - Member Workshop	01-04-2020
MD-2020-018	COVID-19 Request for information by National Treasury (NT) Prudential Authority (PA) and Financial Sector Conduct Authority (FSCA)	02-04-2020
MD-2020-019	Industry Contributions to Covid-19 Transformation Funds	07-04-2020
MD-2020-020	BASA appoints new Managing Director Ms Bongiwe Kunene	08-04-2020
MD Circulars – March 2020		
MD2020-014	COVID-19: LATEST INFORMATION PUBLISHED AND RELEVANT UPDATES	26-03-2020
MD2020-015	SAIA Board agrees on Industry Commitments	26-03-2020
SG Circulars – April 2020		
SG-2020-035	IDS Lockdown Alert	01-04-2020
SG-2020-036	Sector Employment Equity Targets	01-04-2020
SG-2020-037	International Developments Roadmap 2020.	01-04-2020
SG-2020-038	Expectations on Regulated Entities	02-04-2020
SG-2020-039	Regulations and general communication COVID 19	02-04-2020
SG-2020-040	SAIA SG Circular 2020- DoEL - SAIA Member Workshop - Sector Employment Equity Targets	03-04-2020
SG-2020-041	Exemption from and extension of period of comply with Fit and Proper Requirements	03-04-2020
SG-2020-042	Support for SMME's COVID 19	03-04-2020
SG-2020-043	Latest list of Qualifications for FSP's, Key Individuals and Representatives	03-04-2020
SG-2020-044	SG cancelled	06-04-2020
SG-2020-045	Extension of period for compliance related to submission of various statutory returns	07-04-2020
SG-2020-046	IR Guidance note regarding the processing of personal information amidst COVID-19	07-04-2020
SG-2020-047	Industry Contributions to Covid-19 Transformation Funds	07-04-2020
SG-2020-048/A	The SAIA position and its Willingness to Assist during the COVID-19 pandemic lock-down	09-04-2020
SG-2020-048/B	Launch of the Intergovernmental Fintech Working Group Innovation Hub	09-04-2020
SG-2020-049	Precautionary Measures when Performing Essential Financial Services	14-04-2020
SG-2020-050	Directive - Call Centres providing Essential Services	14-04-2020
SG-2020-051	Impact of COVID-19 on PA Reporting Timelines	14-04-2020

SG-2020-052	Request for comment on SAIDSA Impact of Load shedding. (051 instead changed to 052)	16-04-2020
SG-2020-053	Exemptions for Insurers providing Premium Relief	16-04-2020
SG-2020-054	Submission of Compliance Reports for FSPs in 2020.	16-04-2020
SG-2020-055	Exemption of FSPs and JRs form certain Financial Soundness Requirements	17-04-2020
SG-2020-056	Invitation to comment on Draft Exemption Notice for Direct Collection of Premium	20-04-2020
SG-2020-057	Joint Authority Response to COVID-19 and Predicted Impacts	20-04-2020
SG-2020-058	Clarification between Joint Directive and Departments Directive	20-04-2020
SG Circulars – March 2020		
SG2020-016	Draft SAIA Comments on the DD on Categorisation of Financial Advisers – further comment request	02-03-2020
SG2020-017	FSCA Communication 3 of 2020.	02-03-2020
SG2020-018	INSETA Application Window to Apply for Bursaries for Unemployed Youth in Actuarial Science Studies	03-03-2020
SG2020-019	Draft Financial Conglomerate Standards for a second round of informal consultation	09-03-2020
SG2020-020	Postponement Notice: SAIA Breakfast Session 2020.	16-03-2020
SG2020-021	Vehicle Security System (VSS) List and The Motor Vehicle Security Association of South Africa (VESA) Industry Survey.	17-03-2020
SG2020-022	Exemption of certain short-term insurers from PPRs (ST)	17-03-2020
SG2020-023	Increase in the Penalty for Failure to Furnish Authority with Returns	17-03-2020
SG2020-024	Questionnaire – Expected impact of the proposed standards.	18-03-2020
SG2020-025	Exemption of Independent Intermediaries from STIA Regulations.	18-03-2020
SG2020-026	Changes to the Code of Advertising Practice (ARB Code).	19-03-2020
SG2020-027	Notice to Members	25-03-2020
SG2020-028	Update on SAIA activities and some urgent guidance	25-03-2020
SG2020-029	COVID-19: Latest Information Published and Relevant Updates	26-03-2020
SG2020-030	Department of Labour Guide on COVID-19 together with attachments:	27-03-2020
SG2020-031	Government Gazette 43168 Updated Lockdown Regulations together with attached:	27-03-2020
SG2020-032	Designated Essential Services COVID-19	27-03-2020
SG2020-033	FSCA – impact of COVID 19 on compliance with Regulatory Requirements	27-03-2020
SG2020-034	Survey Results – Task Force on Climate related Financial Disclosures	30-03-2020

IMPORTANT NOTICE

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