

Frequently Asked Questions

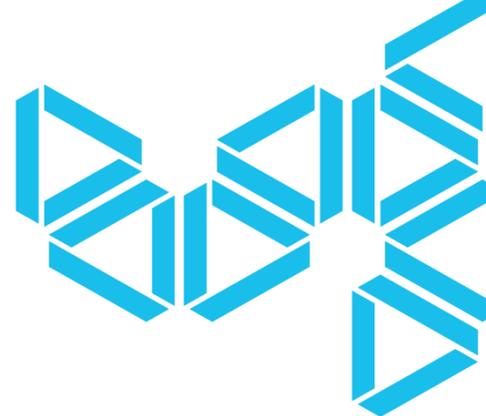
Class XIII 2018 COID Policy Renewals

A: Invoice, premium, rate and payment enquiries:

- 1. Why am I receiving an invoice from RMA? (From 1 April 2018)**
You did not declare your earnings by the prescribed due date and as a result we have estimated your earnings for 2018 in accordance with section 83.6(a).
- 2. How is my premium calculated by RMA?**
Send the premium letter.
- 3. Why is the RMA rate different to the Compensation Fund rate?**
As RMA is licensed to administer Class XIII, only RMA can determine the actual rates for this class. If gazetted rates are different from RMA rates, RMA rates prevail. RMA is the administrator and underwriter as mandated by the Department of Labour.
- 4. What is my rate?**
The rate differs per industry grouping. Your rate is based on the industry that you are in and the claims experience of the industry and your business.

<If a client has received a penalty>
On review of your compliance with RMA's policy conditions, you are currently in breach of the conditions of COIDA and therefore non-compliant with RMA's policy conditions in one of the following ways:

In breach of section 82.1(a) of the Act as you did not submit your earnings by the prescribed date of 31st March.
- 5. How many invoices will I receive from RMA in 2018?**
You will receive a premium invoice from RMA for each of the periods that you are required to declare.
- 6. How do I get a copy of my invoice?**
You can download a copy of your invoice from RMA's online portal at www.randmutual.co.za.



7. Can I request payment terms?

Yes, you would need to make arrangements by providing the following documents to the contact centre:

- Motivational letter from the company's financial officer stating the estimated monthly instalments (not exceeding the premium period) and the date on which payment is expected to be paid monthly.
- The estimated and actual earnings should have been submitted for an arrangement to be approved.

8. Can I make payment via debit order?

A debit order facility is available for approved term arrangements with RMA. Please use your RMA member number as a reference. You will need to submit confirmation of banking details and a completed debit order mandate authorising RMA to debit monies from your account.

9. The invoice that RMA has sent me is incorrect because a number of staff have left.

<If they have never declared>

The number of staff on the invoice was based on the average number of employees for your industry classification. The invoice will be updated when you submit actual earnings.

<If they have previously declared estimates only>

The invoice reflects estimated number of employees and will be updated when you submit actual earnings.

<If they have already declared, but want to change mid year>

Proof of the reduction in number of employees and a manual declaration form so that the adjustment can be processed and the adjustment invoice/credit note sent.

10. What will happen to the credits due to employers (where applicable)?

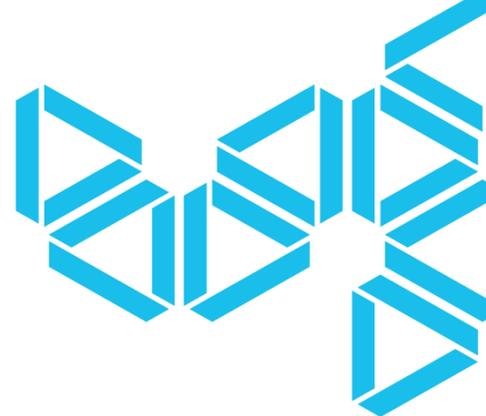
If an adjustment is done on your account, RMA will pay any credits due on the balance of the account (not on the credit note). This is only valid for credits due from 1 March 2015. The credit validation process is expedited by members submitting their proof of earnings to RMA.

11. What do I do if the company is under business rescue?

Employers will need to provide RMA with the contact details of the business rescue practitioner as well as provide documents supporting the date at which business rescue was implemented.

12. I have paid to the CF. Why should I pay RMA?

Employers will need to submit the proof of payment as well as the assesment issued by the CF to show what period was covered in the payment to the CF. You will need to request a refund from the CF and ensure that premiums due to RMA are settled.



13. Why are previous payments not reflected on the statement?

The statement generated from our system only reflects what is currently outstanding. The payments received previously have already been allocated and therefore no longer reflect. RMA accounting statements are run with an “open item” system. Therefore, statements generated from our system only reflects what is currently outstanding. The payments received previously have already been allocated and therefore no longer reflect. If you require full details of your account, we will send you a transaction history.

14. How is the interest calculated?

RMA charges interest in terms of section 86.2 of the Compensation for Occupational Injuries and Diseases Act (COIDA).

The calculation is as follows: $\text{Balance due} \times \text{Prime rate (10.25\%)} \times (\text{number of days in the month}) / (\text{number of days per year (365 or 366)})$.

B. Earnings Declarations and LOGS enquiries

1. What is the period for the earnings?

The period for actual earnings declarations is 1 March 2017 – 28 February 2018.
The period for estimated earnings is 1 March 2018 – 28 February 2019.

2. By when do I need to have declared my earnings

Earnings are due to be submitted by 31 March 2018. However, we encourage you to avoid the rush and declare your earnings well in advance of the deadline. By declaring your earnings early for all outstanding periods and paying your total balance due as per your statement, you are assured of receiving your Letter of Good Standing (LOGS) timeously before your current one expires on 31 March 2018.

3. I don't understand how the number of employees and earnings were determined by RMA.

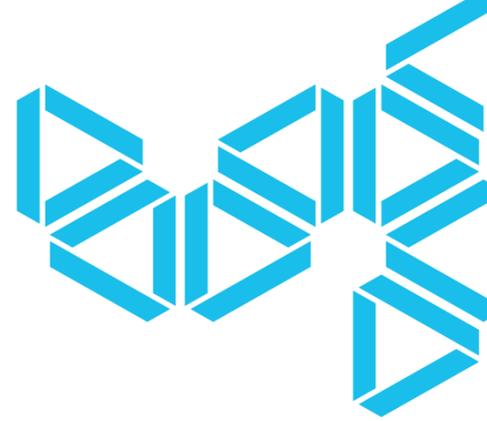
<Only for clients where averages were applied>

Having reviewed your current profile we have identified that you have not declared earnings nor paid premiums to RMA since your transfer from the Compensation Fund on 1 March 2015, despite numerous communications in this regard.

You are therefore currently in breach of both sections 82(1) and 86(1) of COIDA, and thus also in breach of RMA's policy conditions.

As a result, RMA has looked at your industry peer group and applied an average number of lives and earnings as per your peer group to determine your company's premium for 2017.

Once you submit earnings to RMA, this will be adjusted in line with the actual scenario.



4. What happens to employers who fall under Class XIII but have employees in the company who fall outside of Class XIII?

The same way the Compensation Fund deals with multiple natures i.e. the dominant business will apply.

This is also a result of misclassification of employers and such employers will have to be identified and classified correctly.

5. If the company has employees that works outside SA, should I declare for their earnings and will they be covered by RMA in case of an injury on duty?

Only employees who are temporarily employed abroad (less than 12 months), but who are generally employed within South Africa, are covered when they are injured. Therefore, staff who are permanently employed abroad (more than 12 months) should not be included in your earnings declarations as they will not be covered for injury. RMA has a separate solutions to cater for these employees that are abroad for longer than 12 months.

6. How will a letter of good standing (LOG) be issued for Class XIII employers?

Employers who are fully up to date with their premium payments and submitted their required declarations can download their LOGS online (ensure you are registered with RMA's Online Services) or can contact the Contact Centre on 0860 222 132.

7. How long does it take to get a LOGS if I have made payment and submitted earnings?

Depending on your payment method, you will receive your LOGS as follows:

- i. Cheque – allow for seven to 14 days to clear at the bank, and the LOGS will be issued thereafter.
- ii. EFT – takes up to three days to clear at the bank, and the LOGS will be issued thereafter.

C. General:

1. I have not been informed about the change from the CF to RMA.

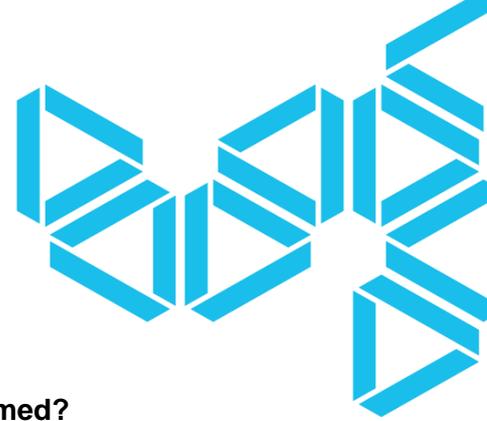
A government gazette was published in September 2014 and the CF conducted extensive media advertising in this regard in addition to a nationwide roadshow. A copy of the gazette is available on the RMA website under the Downloads tab.

2. I have been incorrectly classified as Class XIII, I need to be re-classified.

Re-classification can be applied for with the Compensation Fund. Once this has been completed, supporting documents must be sent to RMA so that we may update our records.

3. My Company has not been trading since xxxx, how do I get myself off RMA's books?

You will need to furnish RMA with documents in support of the above. Once the documents have been confirmed, RMA will issue the relevant credit (if applicable) to the employer account and remove them from our database.



4. I use an agent to manage my COID issues, why were they not informed?

Or

I am an agent for X company/ies, why was I not informed?

If your company uses a third party agent to manage your COID business, please note that you as the employer are ultimately liable for all compliance matters with RMA. It is also your responsibility to ensure that you have submitted a power of attorney to RMA in order for the agent to submit on your behalf. RMA is liable to the employer and not to the agent.

5. What COID benefits does RMA offer?

To find out more about the COID benefits, please join one of our stakeholder training workshops. To obtain a schedule, please email RMATraining@randmutual.co.za or visit www.randmutual.co.za to get more info and book a session near you.