

Connect





robust financial

Zooming in on enhancing service its document

Watch this space **RMA** complies with POPI

Compliance with RMA = Peace of Mind Cover

mployees are our most valuable assets and in order to ensure that they are covered in the event of an injury, it is important to ensure that your company is compliant with RMA.

Currently around 22% of all

Since the take-on of Class XIII since March 2015, RMA has seen an increase in non-compliance and this lack of co-operation by employers can lead to delays in RMA accepting liability and ultimately delays in payment to injured employees, or to beneficiaries and dependants in the case of a fatality, who are highly dependent on these benefits.

There are still a high number of employers who have not declared earnings or paid full premiums to RMA with the result that their employees are bearing the brunt of this non-compliance when they are injured.

In addition to the business intelligence of RMA's system to detect non-compliance and/or fraud, RMA employs a full-time investigator/ forensic expert, who is supported by a number of external, regionally-based investigators, who investigate suspicious cases and visit employers as required.

Where claims are found to be fraudulent, a case of fraud is opened with the relevant law authorities.

Examples of the type of cases that have been investigated by RMA include:

Example A: Incorrect submission of claims to RMA

A company declared 10 employees, however, submitted 20 claims to RMA. The company was investigated and were found to have over 800 employees on their payroll. They corrected their return of earnings (ROE) and declared just over 100 employees to RMA, indicating that the remainder of the employees were covered by the Compensation Fund under a different class of business. On further investigation it was found, however, that based on their split, 14 of the 20 claims submitted were incorrectly/ fraudulently submitted to RMA.

Example B: Under-declaration of earnings to RMA

Of the employers who have been investigated or audited by RMA, 30% of these were found to have under-declared their ROEs to RMA.

In other cases it is employees, or employees and employers working collaboratively, that have resulted in almost a quarter of the claims that have been investigated being repudiated by RMA, due to:

- The employee not being on duty at the time of the accident;
- The accident not arising out of, and in the course of, the employee's employment;
- The employee lying about the accident and the seriousness of his/ her injuries;
- The employee reporting the injury and date of accident to his/her employer but on investigation it was established that the employee wasn't at work on the date of the accident;
- The employer submitting a claim to RMA, however, during investigation it

was found that the injured employee is a relative of the employer and not an employee of the company; and

Medical records indicated that the injury was pre-existing.

How to do the right thing:

Familiarise yourself with the provisions of the Compensation for Occupational Injuries and Diseases Act (COIDA), particularly section 82, subsections 1, 3 and 5 referring to return of earnings (a copy of COIDA is available under the Downloads tab of the RMA website). This will go a long way to you understanding the responsibilities of the employer and the employee relating to injuries on duty. You can also find information on the annual declaration of earnings and the claim process in the RMA Employer Manual or the RMA

If you have submitted a claim and would like to follow the progress of the claim, you can do this on RMA's C-Filing system. If you are in doubt, report the claim and include a management recommendation signed by an executive of your company. This recommendation can include any concerns or observations you may have, and whether you consider the claim to be an injury on duty, explaining the reasons for your recommendation. RMA will require proof that the employee was employed at the time of the accident and had a valid employment contract. We may also request your payroll list and payslips of the employee. It is also advisable to ensure that you have completed a Health and Safety investigation that you are able to submit to RMA if required.







RMA delivers a robust financial performance

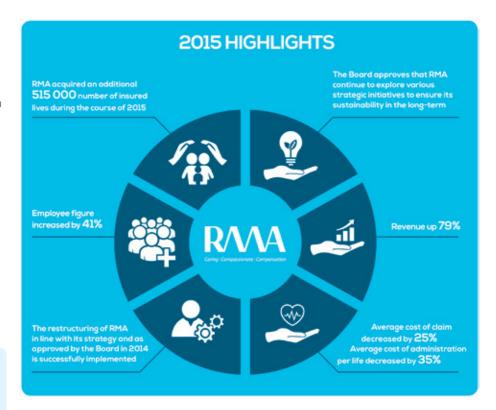
s the Rand Mutual Group (the Group) released its 2015 annual integrated report, Chief Financial Officer Bilal Adam, reflects on RMA's solid performance in an unsteady economic climate, reinforcing its position as a financially sound business that is well placed to fulfill its mandate of assisting injured workers in their time of

The economic environment following the 2008 financial crisis leading up to 2014 has seen a positive impact on investment markets in South Africa, specifically driven by quantitative easing in certain developed markets. This is notwithstanding the general high levels of government expenditure and debt during the same period.

The positive impact on the markets, however, came under pressure during the past financial year and the mining sector was no exception to this pressure. RMA was somewhat shielded from this as a result of it diversifying its business into the metals sector with the addition of the Class XIII business, as well as other non-insurance related services.

"The 2015 year marked the beginning of the Group's diversification strategy from exclusively underwriting Class IV and related COID products, with the addition of the Class XIII business. In addition to this, the growth of the Group included an income stream through the licensing of the Group's IT system. This diversification strategy should hold the Group in good stead through a tough and uncertain economic cycle," says Adam.

"Gross premium income has increased in the past financial year as a result of the take-on of the Class XIII business. The administration costs for the year rose by 46% due to the increased back office capacity needed to support the growth in business. The average cost per life insured, however, has decreased considerably. The additional scale created by the take-on of the Class XIII business has resulted in cost efficiencies to all stakeholders. RMA remains cognisant of the fact that high costs affect premium ratings and we strive to instill a cost discipline across the Group



that aims to keep costs to a minimum without affecting our service delivery and quality.

"An improvement in the loss ratio for the Group was also noted, although it is too early to identify a longer-term expected loss ratio for the Class XIII business due to the lack of credible historical claims data. RMA is of the view that the diversification benefit of underwriting another class of business is positive for the sustainability and efficiency of the Group and all its stakeholders in the long term.

"The total insurance liability for the Group increased to R15bn, with the largest increase being driven by the lifelong medical fund, while Group assets increased to R17.3bn. The Group is well capitalised as a result, with the assets of the Group exceeding all liabilities by R 2.04 bn as at the latest audited period December 2015, thereby covering its required Capital Adequacy Ratio (CAR) 1.04 times. In addition to regulatory reserves, the Bonus Stabilisation Reserve enables the Group to further cover its CAR 1.71 times. The Group is therefore prudently provisioned in order to meet all its short- and long-term liability commitments to its stakeholders.

"During the 2012 budget speech it was announced that the Group would enjoy a zero tax rating for its COID business. The Group thereafter made a decision to split the COID and non-COID business. Following an internal restructure of the Group after approval from the FSB in 2015, we are happy to announce that the split was successfully completed. The tax benefit for the COID business as granted by the Minister of Finance would therefore take effect in the 2016 year of assessment. As you would have noticed during the past few months, VAT is no longer applicable and levied on the COID business.

"The volatility in the world markets is expected to continue in 2016 as a result of various factors. The International Monetary Fund outlook in South Africa for 2017, however, is slightly positive on the back of a small rebound expected in commodity prices. Should this transpire, RMA will be well placed to take advantage of any growth opportunities available. We remain confident of our strategic initiatives that we have in place, which will enable us to deliver on our growth ambitions and subsequent increase in stakeholder value created," concludes Adam.







Zooming in on enhancing service delivery

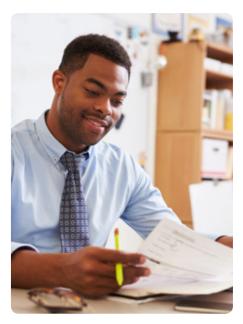
MA has always prided itself on its service delivery to clients and has built its reputation on the high level of service it has offered for the past 122 years. Due to the high call volumes received this year, particularly around the letters of good standing (LOGS) and premium payments, however, RMA has faced some challenges in maintaining its usual standards of service to clients but is addressing these to ensure an enhanced service delivery.

To this end, RMA would like to reassure its employers that it is doing everything possible to ensure that service levels remain of a high standard and it is addressing the challenges that employers may have experienced in getting hold of

RMA at critical times, when call volumes were extremely high.

Should you however have an outstanding enquiry with RMA that has not yet been resolved as a result of the above, RMA has created a temporary mailbox specifically to deal with any backlog related issues and we request that you please email your enquiry to rmabacklogsolution@randmutual.co.za. Please ensure the email contains the following relevant information as follows:

- RMA member number;
- Compensation Fund (CF) reference number:
- · a brief overview of your query; and
- relevant contact details (name, telephone number, email address).





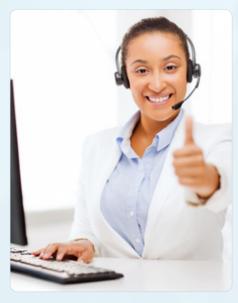
What is RMA doing to improve service levels?

key focus in improving our service to clients is the automation of many of RMA's processes, as well as refining existing processes to better meet the needs of our new clients. Steps that have already been taken to enhance efficiencies and service delivery include, among others:

 A document upload facility to improve and streamline how documents are submitted to RMA (see article on page 4 for further details)

- An option to download LOGS from the RMA website when all necessary requirements have been met and premium payment has been made in full to RMA;
- An improved flow of Contact Centre calls through updated interactive voice response (IVR) recordings to better direct stakeholders to the appropriate agent/s. In addition, recorded information and tips will be
- played to stakeholders while they are holding for the next available agent; and
- Where gaps have been identified within the Contact Centre, agents have been up-skilled accordingly. The Contact Centre now contains subject matter expert teams, which specialise in dealing with certain stakeholder queries, in order to streamline the query process.

How can you help?



At RMA, we like to partner with our clients, and while RMA is going to great lengths to improve our service levels, our clients can assist in the following ways:

- Read all communication sent by RMA carefully, to ensure that your query is not answered within the document, before calling the Contact Centre.
- 2. When submitting documentation to RMA, please use the document upload facility to ensure quicker turnaround times. We ask that you refrain from submitting the same documents several times, or through several different channels, to RMA.

- 3. Ensure that earnings are declared accurately and honestly to RMA and that premiums are up to date; and
- 4. Once return of earnings have been submitted and premium payments made (or an agreed to payment plan is in place), allow three working days for the money to reflect in RMA's bank account before requesting your LOGS.

We thank you for your patience and support, and would like to assure you that we are taking the challenges we experienced this year very seriously. We are working hard to ensure that these areas are improved on in order to give you the level of service that you expect from







RMA streamlines its document submission process

RMA is finding new and innovative automation solutions to better streamline its processes and enhance its service delivery to you. One such initiative is the development of an online document upload facility which allows for self-service document management while simultaneously streamlining how documents are submitted to RMA, resulting in quicker turnaround times.

The new document upload functionality is available on C-Filing, RMA's online claims and earnings management solution, and is quick and easy to use. RMA offers guides with steps on how to upload documents using this soution for either claims or Return of Earnings (ROEs) respectively. These guides are available on the Downloads tab of the RMA website.

It is important to note that the RMA system supports Internet Explorer (IE) version 7 upwards. Other browsers such as Firefox, Safari and Opera are not supported by, or compatible with, our system.

Documents to be uploaded include any documents required by RMA in support of your claim. To optimise the functionality, users should upload one document at a time, for example the Final Medical Report only. Users should not try to upload multiple documents simultaneously, for example the First Medical Report and the Progress Medical Report together.

We strongly urge all employers to use this new functionality to ensure an optimisation of the document management process, and ultimately a better service.

Should you opt not to use the new service you may continue to email

your documents to RMAScannings@ randmutual.co.za. However, please note that this option has a slower response

To ensure that documentation uploaded is processed without undue delays, kindly ensure that all documents uploaded contain the following critical information:

- Claim number
- Practice number in respect of medical reports

As a result of the above, several email boxes which have been previously used for document submissions, have been closed from 21 May 2016 with only the RMAScannings@randmutual.co.za email remaining open for submissions.

We thank you for your co-operation and in partnering with us on the above so that we may be able to offer you an enhanced service.



Important: Index documents correctly

Type" in the drop down menu, it is important to ensure that you select the correct document type. This ensures that the document

- Correctly routed to the right
- Correctly indexed
- Dealt with quicker

Incorrect selection of "Document Type" will mean a slower turnaround time of your document due to incorrect



Rand Mutual Care Facility launched



MA's state-of-the-art Rand Mutual Care Facility for RMA pensioners and beneficiaries with occupational injuries was officially and successfully opened by Labour Minister Mildred Oliphant in Welkom on 18 April 2016.

The 120-bed custodial and care facility brings to realisation a long-cherished dream of RMA and this centrally-located facility will provide relevant specialist services and professional care, as well as providing residents the opportunity to learn new skills.

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Speaking at the launch of the facility, Oliphant congratulated RMA for its vision and for making what many may have thought was an impossible task, a reality.

"This facility is an important step and a new paradigm in our quest to provide quality service to our workers. It can be said without fear of contradiction, that this facility is unique and it equally fits the pay-off line 'A home away from home'," said Oliphant.

"This facility is an expression of our desire to provide accessible top of the range quality care to workers who incurred injuries and contracted diseases whilst in the line of duty. It is a living example of what is possible if we work together as social partners. RMA, as a licensee of the Labour Ministry, is on all accounts walking the talk.



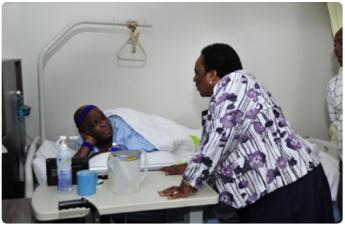
"This facility is indeed a beacon of hope and it resonates perfectly with the broad principles guiding the government's vision on the National Health Insurance policy construct. I am particularly pleased by the fact that this facility will also provide care givers with skills on how to provide top-notch home care to their family members. This will prevent things like bedsores and other preventable conditions. I am also happy that this facility will provide workers with new skills in line with the habilitation and rehabilitation philosophy of the Department. This will enhance the principle of the return to work objective, be it the same job the worker did before injury, or a new and meaningful employment opportunity elsewhere in the labour market."



The Minister said that according to the International Labour Organisation estimates, two million men and women die from work-related diseases and accidents each year - a death toll averaging some 5,000 workers a day.

She therefore the emphasised that a multifaceted and holistic approach to the compensation of occupational injuries and diseases legal framework is being pursued with a 'prevention before rehabilitation, and rehabilitation before compensation' approach.

"This should be the logical sequence of interventions in the normal scheme of things, but we know though that in real life, mistakes, accidents, oversights, injuries can happen and workers do become ill even in the safest workplaces. Ironically these things usually occur when least expected and inadvertently cause harm to workers," she says.



"It is for these reasons that we need to keep finetuning the law so that it is always equal to the challenges that workers face on a daily basis. To this end we have commenced a process to amend the Compensation for Occupational Injuries and Diseases Act in order to bring it in line with the current case law and some elements of international best practice."

The opening event was attended by dignitaries from the Department of Labour, Department of Mineral Resources, Department of Health, the Office of the Compensation Commissioner, executives representing several leading companies, The Chamber of Mines, organised labour, as well as the Chairman and Board of Directors of RMA. A number of RMA beneficiaries were also in attendance.

