I would like to take this opportunity to say thank you for entrusting us to take care of your compensation needs and for your ongoing support during 2017.

As we wrap up the year, we take time to reflect on the highlights of the year that has past. We are particularly pleased to inform you that the Department of Labour has extended our licence for another five years for both the Class IV and Class XIII business, and we look forward to continuing to service and support you.

We have spent much of the year focusing on optimising our efficiencies and processes so that we can continue to enhance our service to you. I am pleased with the progress we have made in offering you a better service experience, and I think this was especially felt by our clients during the policy renewals process this year.

To further augment our value proposition to you, we have also reviewed and enhanced our insurance products so that you may confidently enjoy the benefits of 24-hour cover for your staff, ensuring no gap in cover.

We also continued with an exceptional growth curve that was initiated with the take-on of Class XIII in 2015. We have assisted a number of clients to onboard with RMA during the year and thereby ensuring their compliance with the COID legislation and with the comfort of knowing that their staff are covered when they need it most. More information on the operational, service and growth highlights are covered within the newsletter.

I would like to wish you and your families a joyous, peaceful and restful festive season. If you are travelling, please drive safely. We at RMA look forward to continuing to build a good relationship and to be of service to you into 2018.
2017 Operational Highlights
By COO, Patrick Matshidze

As a leading insurer in the compensation industry it is extremely important for us to continuously find new and better ways to add more value to the industries we serve.

Much of our focus has been finding better ways of enhancing our value proposition to you and, this year, I believe we are seeing the fruits of our labour in bringing forward this value offering. This ranges from a more streamlined annual renewals process, to an enhanced product range to system and service improvements.

Mining Industry

We continued to see a steady decline in the number of claims from our Class IV mining clients this year, but with a parallel increase in the severity of injuries presented. This has had a material impact on the medical expense benefit within COID as more specialists are used for treatment, there are longer hospital stays and an even longer treatment tail.

We have however welcomed the decrease as it symbolises improvements in safety measures and in some cases increased adoption. We are also delighted with the conversations that we are having with you on understanding the increased medical expense costs and seeking joint solutions to curb them.

Iron, metal, steel and related industries

We continue to see a rise in the number of claims among our Class XIII clients in line with increased compliance from members. In areas where you have experienced challenges with healthcare providers, our medical team has visited these areas to help resolve such challenges. We invite you to alert us whenever you have problems so we can continue to find ways to solve them.

When taking on Class XIII in 2015, we committed to building a claims record over three years before making any changes to your risk rates. We have now reached the three-year mark and will in 2018 issue a risk assessed rate in the next renewal period scheduled for February to 31 March. This means that your annual rates from next year onwards will, among other factors, be based on your own claims experience. Similar to 2017, we will engage with you through national roadshows in the month of February 2018. We hope to see you there!
Improved product basket

Based on your inputs to reduce your coverage risks, we have reviewed, enhanced and expanded our product range to help you to better close the gaps not covered by COID benefits. You now also have the opportunity to enjoy 24-hour continuous cover with the addition of our Group Personal Accident range, ensuring that you leave nothing to chance in protecting your staff.

We commit to keep expanding our product offering to you, based on your needs and ongoing feedback.

Modernised systems and processes

We have also improved our data and reporting mechanisms to help you to better manage your risk, allowing for a better depth of understanding of your risk rating affecting your premium in the annual policy renewals.

There is an ongoing investment in technology and automation as we continuously strive to enrich your customer experience with us.

Let us know should you identify any gaps in our systems and processes that would not only give you a better experience but also ensure that we keep jointly growing RMA.

Looking into 2018

We have taken a decision to introduce our Occupational Health and Safety Programme as we turn our focus towards prevention. We are looking forward to partnering with you towards a “safety first” approach in line with international trends and standards.

We started a low level roll out of this programme through various educational and intervention workshops in the later part of the year, focusing on creating awareness of hazard identification and risk exposure within the various work environments, and then to take the necessary steps to mitigate these risks. The focus so far has been on Noise Induced Hearing Losses (NIHL), which we identified to be an area of concern for some of you.

In the year ahead, we’ll be stepping up a gear on this and also identifying any other disease that has a potential to derail your efforts.

We look forward to a mutually rewarding 2018!
The above figures reveal that overall you as clients are happy with the service you receive from us, and can see the improvements that we have made to ensure we deliver on our service promise to you.

While there are still areas that require attention, we are grateful for your honest feedback so that we know where we still need to place our focus. These are the areas identified by you:

1. Feedback and communication on the status of claims
2. Turnaround times to finalise claims and give feedback
3. Training on the online portal
4. Accessibility to RMA in resolving a query
5. User-friendliness of the online portal

We have heard you, and we have already turned our focus on refining these areas so that we can further enhance your service experience with us. Your feedback is extremely valuable, which is why from next year we will be implementing monthly satisfaction surveys to ensure that we get more frequent feedback and can address your issues much quicker.

We are pleased to let you know that queries to our Contact Centre have decreased by 17% suggesting that we are responding to your queries quicker, reducing the number of repeat calls, and addressing some of your queries through better engagement, communication, training and education.

**Bringing our service directly to you**

As our client base increased we naturally saw the need to create a servicing department to bring our service directly to you. This department was set up towards the end of 2016 and we are pleased to let you know that we have substantially increased the number of stakeholder liaison officers in this department, to help service you across the country.

**Workshops and Training**

The increased number of Stakeholder Liaison Officers has led to an increased number of engagements with you.

These interactions have assisted us in offering targeted training, timeously and effectively.
Service Centres

Fully equipped service centres were set up as we seek to improve our presence around the country.

Port Elizabeth
Cape Town
Carletonville

Three of our old-style claims branches have been identified for conversion in 2018.

Our intention is to ensure that we cater to all stakeholders including members of both classes, beneficiaries, pensioners and healthcare providers, with a special focus on resolving queries at first point of contact. In line with our omni-channel servicing strategy, the same service centres will provide self-service opportunities.

Here are just some of the services offered:

- General enquiries
- Claims follow ups
- Pension enquiries
- Re-openings
- Injury management
- Submission of claims
- Letter of Good Standing
- Declarations
- Training

We will continue the roll out across the country into 2018.

Unions

As a means of reaching and creating an awareness of RMA and compensation among employees we have engaged key unions operating within the Class IV and Class XIII environments. This includes offering training workshops to shop stewards, submitting articles to union publications and addressing and educating union members at regional conferences and meetings.

We believe that educating employees on compensation through such awareness campaigns can be helpful for you as their employer, as through such campaigns staff become more aware of the importance of reporting their injuries and doing this on time to help avoid reporting delays.
Around 46 people received an early Christmas gift as we recently took caring for the community to the rest of our stakeholders, partnering with the City of Johannesburg’s Department of Health and Social Development to commemorate the International Day of Persons with Disability.

The mother of a young 10-year-old boy burst into tears when she witnessed her son taking his first steps in several years on his new prostheses. At a young age, George Masiu lost both his legs and arms through a rare medical condition.

George was one of five beneficiaries to receive life-changing prostheses, which were manufactured and fitted on site through RMA’s mobile clinic. In addition we assisted with donations of wheelchairs and 30 sets of crutches.

The event was hosted by MMC of Health and Social Development, Dr Mpho Phalatse, and was visited by Joburg Mayor, Herman Mashaba, who was extremely excited by the collaboration and how this has helped persons with disability within the city.
There was much jubilation and celebration as RMA handed over this bright blue building to the Mankaba Crèche near Burgersfort in Limpopo, giving the young learners a much more comfortable learning environment for the future. Mr Matala Mankaba, who started the creche in his community, is RMA beneficiary on a 100% disability pension since 1994. The building is a converted parkhome because of water scarcity in the area.

Education, particularly early childhood development, is very important to us as we believe that a solid learning foundation through interventions such as Mr Mankaba’s crèche have the potential to make a lasting difference to the future of the individual children through better school success. This ultimately also has an impact on the community.

Mr Mankaba is proof that a disability does not need hold you back and he remains an inspiration to us all. Not only has he transcended living with a disability, but he has used his pension that he gets paid from us to for the greater good and for this he must be applauded. We are grateful to Bokoni Platinum, Mr Mankaba’s former employer, who donated chairs, stationery and toys to the learners, making this a worthy collaborative effort.