

Fire season approaches

As we head into the dry and dangerous winter months, a quick reminder to our clients:

- Renewals should have already been sent back to ensure cover.
- Finalised changes to compartment listings, if not already submitted, are due by 31 May 2011.
- Premiums for Sugar Cane and Plantation renewals are due and should be paid by no later than 30 June 2011, unless otherwise agreed to in writing by Safire.

Some general points to consider:

- Late rains may cause delays in burning firebreaks and fuel loads may be excessive. Please take this into consideration and remember to only burn when you are legally entitled to - check the Fire Danger Index first.
- Ensure the safety of people living on, working on, or visiting your property whilst carrying out burning.
- Ensure you have notified your neighbours and FPA of burning and that you have (in advance) confirmed effective radio communication with all interested parties.
- Equipment should have been serviced and must be in good working order.
- Make sure you have plenty of (mobile) water available in case a controlled fire becomes an uncontrolled fire.
- Remember to use aerial bombing resources if available, as they are very effective when used in conjunction with ground resources.
- Untrained and small-landowners should make use of Working on Fire or the local FPA to ensure safe burning.



Wedding celebrations

Clarisa Loubser of Safire and Raymond Smale were married on Saturday 14 May. The wedding was every bride's dream day, with wonderful weather and absolutely no hiccups!



A bouncing baby boy!

Congratulations to Sarah Humphries, PA to Safire CEO Pierre Bekker, and her partner Marc Klopper, whose baby boy Tyler was born on 15 May.



Welcome back

We are delighted to welcome back Carryne Selby, who rejoins Multiline Claims department after a short absence.



Economic Tidbits This Month

- 200 - number of people who died on South Africa's roads over the Easter weekend. Government is proposing a zero-alcohol limit on drivers. Would you be happy to comply if it meant lower insurance premiums for motorists? Read more here.
- 9236 - number of complaints recorded by the insurance industry's ombudsman last year - up from 2% the previous year and a new record. After investigation, R103 484 956 was repaid to claimants and in one record-breaking case R21m was recovered. Read more here.
- 45% - fall in nett income for Allianz (Europe's largest insurance company), allegedly due to natural disaster claims in the wake of the Japanese quake and lower investment gains. Read more here.
- \$5.3 billion - what Lloyds of Britain had to pay to compensate consumers who were overcharged on insurance policies. Read more here.

Consumers be aware!

The Consumer Protection Act ("the CPA") became fully operational on 1 April 2011, and aims to protect the rights of South African consumers, prohibit unfair marketing and business practices, and promote responsible corporate behaviour towards consumers. It also establishes a new regulator, the National Consumer Commission, to oversee the implementation and enforcement of the Act. Some of the provisions of the Act include:

- The Consumer's right to equality in the marketplace; plus
- The right to privacy;
- The right to choose;
- The right to transparent disclosure of information;
- The right to fair and responsible marketing;
- The right to fair and honest dealing;
- The right to fair, just, and reasonable terms and conditions;
- The right to fair value, good quality and safety.
- The controversial "strict liability clause" in terms of which certain suppliers are held liable for defective goods without the claimant having to prove negligence.

The Act will also have an impact on the insurance industry. Even though matters that are already regulated by the Long-term and Short-term Insurance Acts ("the Insurance Acts") have been exempted from the provisions of the Consumer Protection Act, this is only to the extent that the Insurance Acts are in line with the CPA. If the Insurance Acts are not brought in line with the CPA by 30 September 2012, the CPA will have full application to the insurance industry and the above-mentioned exemption will not apply.

Safire's annual golf day

On 12 May, Safire hosted its annual golf day at Victoria Country Club in Pietermaritzburg. This is a casual day where clients and the company's business partners such as their re-insurers, brokers, Shackleton Risk Management and i-Truck are invited to share a relaxed round of golf to say "thank you" for their loyal support.



Seen here are (left to right): Ewald Kohne, Barry Oehme, Harald Niebuhr, Pierre Bekker (Safire CEO), Peter Willson, and Christy Dempster (Personal Assistant to Pierre Bekker).

The Safire MTB Classic

Just a reminder to get your entries in for this great family fun day at Baynesfield Estate in the KwaZulu-Natal Midlands on Sunday 3 July. Online entries are now open at www.roag.co.za and close on 30 June 2011.