



IING 2012 Year End Function

IING celebrates the year that was and looks ahead to 2013



The IING committee poses for a group photo at the IING 2012 Year End Function

On 26 October 2012, guests assembled at the premises of Union Caterers in Lynwood Road, Pretoria for the IING's prestigious annual event.

Beside enjoying the welcome drinks in each other's company in the foyer, guests were entertained by Clasic cartel's beautiful music. It was clear from the buzz in the foyer that

everyone was excited and could not wait to see what Hendriehet end Talita have done with the décor this year.

Whilst enjoying a fruit juice or sherry as a start to the evening, people from various sectors of the industry mingled with one another as if they have not seen each other since the 2011 annual event.

This year, you could have had your photo graph taken with either the committee, the president or just yourself or your table. Whilst all this was happening in the foyer, some of us were still running around to ensure that the last minute changes were in place and everything was ready for the big event.

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We were graced by the presence of a number of important guests. We welcomed Mrs Kim and Mr Manfred Gallus, IIG President. Kim Forbes and Tony van Niekerk from Cover also attended. Tony continued to make notes on his phone during the evening. I wondered for a moment or two if he was bored or just so captivated by the event

Chairperson for SAUMA (The South African Underwriting Association) and being the first female chairperson, Tersia focused on making sure that the industry recognizes the crucial role of the Underwriting Manager and specifically the role that the Underwriting Manager plays in terms of bringing niche insurance

This award is presented by Cover magazine to people in various categories. COVER Magazine, in collaboration with The Insurance Institute of South Africa (IISA), The Financial Intermediaries Association (FIA) and The South African Insurance Association (SAIA), awards the COVER Excellence Awards each year at the gala dinner at



The Cover Award Winner

that he had to capture the moment in notes on his phone. Later I established that he was tweeting to his following.

We had the pleasure of welcoming a special guest, Tersia Davey and her partner to the event this year. Tersia received the prestigious Cover Excellence award from Tony. After a three-year period as

products to the market. These niche products are not available through the direct insurance market or even through some insurers. They allow the intermediaries to sell tailored solutions to niche environments, while having specialists' underwriters writing the risks, and share their skills and knowledge within a specific business environment.

the Insurance Conference at Sun City.

The main aim of these awards is to see individuals being recognised for extraordinary effort and dedication to an industry aimed at improving the financial security of consumers.

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These awards are not aimed at companies or industry bodies, but rather at individuals who have made a very significant contribution to the effectiveness and reputation of our industry. Recipients of the awards are nominated by members of the insurance industry, and the winners are selected by an independent panel of judges. The COVER Excellence Awards are awarded in the categories: short-term, intermediary environment, Underwriting Managers, and Life Risk.

We were glad to have Hennie van den Berg, Michael Pierce (IIG and IING), Frank van der Meer (Unisa), Prof Daleen Millard (UJ) present at the event. Each one of them have made a valuable contribution in their own right to the IING.

That brings us to the guest speaker for the evening, Simon Gear. Yes, you guessed it, the weather man and current 50/50 presenter. His topic for the evening was 'Going til it's gone'. Simon shared with us some scary facts on the ecological impact in South Africa and the rest of the world. He spoke about the games being played and indecisions from COP17.

He also reminded us that each can make a difference in our own way. Each small contribution will add up to a massive impact on our ecology. You can follow Simon on twitter: [@simongear](https://twitter.com/simongear).



Guest speaker Simon Gear

Cobus Wessels received an honorary life membership certificate, as did Mike Pierce and Hennie van den Berg, for their contribution to the IING and the insurance industry. JP Young received his past president's medallion.

IING President Andrew Geyer thanked all the sponsors who selflessly contributed to the institute during the year. Without their support, none of the successful events hosted during the year would have been possible.

We had a number of sponsors for this special evening. Santam, SASRIA, and IIG were the main sponsors of the event. We also thank PSG Meesterplan, Tracker, De Novo, and F&I for their support during the year.

In 2013, IING will host Committee Meetings on the second Friday of every month. For all the events we have planned for 2013, see our calendar on page 8.

Message from IING President



Andrew Geyer, IING President

As we are getting nearer to the end of another exciting year, I am happy to report that we had an exceptional year. Looking back at everything we achieved this year, I would like to convey a big thank you to all our sponsors who made a difference when we really needed and to all our members for your support.

I would like to mention the Insurance Institute of Gauteng for their contribution to the IING this year. During my inauguration as IING President in August this year, I mentioned the progress we made in 2011 and also the unfortunate setback we had due to outstanding

Audited Financial Statements backdating to 2009. The cost of Auditors fees has wiped out all our excess capital. We were determined that we will survive this unfortunate, but important discovery. We had a lot of events planned this year, firstly to give our Members value for money and secondly, to give our Sponsors proper exposure.

As the IIG came to our rescue, we were grateful for their support through sponsorships to help recover from our financial position. They were sponsors during the Egoli Golf

Challenge and one of the main sponsors during our Year End Function. This made our mission easier, so that we could focus on the tasks we were set out to do. We had wonderful events with fantastic turnouts and support:

- *Moroccan Ladies Breakfast sponsored by AON*
- *PG Glass Tenpin Bowling*
- *President's Golf Day sponsored by Mutual and Federal*
- *President's Inauguration sponsored by Sasria*
- *IING Annual Dinner sponsored by IIG, Sasria and Santam*

We are proud of what we achieved this year, but the one area where we still need to

contribute is training. The good news is that we will have a workshop in February 2013. For those who still need to complete RE 1, we will communicate more information shortly on our website www.iing.co.za. Book in advance to avoid disappointment as we have limited space! Charity is also high on our radar, with Rhino Protection our focus. We will have a special golf day early next year in favour of Rhino Protection. We will also communicate more information shortly on our website.

The theme of the IING for 2012 was Living Green. We will continue with this theme going forward into 2013. To all companies who have shared articles on living green, thank you! We had some great feedback and hope we can rely on you for more articles in 2013. To the companies who have not yet participated, we look forward to getting you onboard to share what you are doing to make our world a safer, cleaner and healthier one.

Finally, to all my council members, you are a special bunch of people. Thank you for your commitment and hard work to keep the IING on the move. To all our members, we wish you a good break this festive season. Please drive carefully and we look forward to your company in 2013! God Bless.

**Andrew Geyer
President IING**

Insurers give priority to those recently affected by hail and floods

Gauteng and Eastern Cape policyholders most affected

Floods, flashes of lightning and fierce hailstones have caused havoc in Johannesburg and the Eastern Cape recently. Insurers are responding promptly to claims, and implementing contingency plans where necessary to deal with the volume of claims and the extensive need for immediate repairs.

Santam announced that 25 hail dent pushing technicians from Brazil, the Netherlands, USA, England and Slovenia arrived in South Africa to bolster its already contracted hail damage repair capacity.



Heidi Dias, Head of Claims at Mutual & Federal



Fanus Coetzee, Head of Adjustment Services at Santam

“The added capacity of these specialised artisans with special panel beating tools designed to take out dents such as those caused by hail, where the paint of the vehicle has not been damaged, is just one of the tactical measures we have implemented to respond speedily to the trail of devastation left by last weekend’s flood and hail storms,” said Fanus Coetzee, Head of Adjustment Services at Santam, quoted in COVER Magazine shortly after the disaster.

Heidi Dias, Head of Claims at Mutual & Federal, also said: “We have been inundated with claims since the first day of the disastrous Eastern Cape floods and the dreadful Johannesburg hail storms. Since the East Rand was the hardest hit area in the Gauteng region, Mutual & Federal has dispatched its unique mobile assessment unit to ensure a swift assessment and authorisation process.

In addition, motor assessors *continues on page 6*



R35 million, with close to 400 claims coming from Port Elizabeth for storm damage, and close to 2000 claims from Gauteng for hail damage to cars and homes. Hailstones have been recorded to be as big as 7cm in diameter and can cause irreparable damage, especially to vehicles.

have been deployed to give preferential attention to customers in the same area, and its Boksburg Multi-purpose centre has also extended operating hours”.

Santam has also further bolstered its capacity to deal with increased hail damage vehicle claims volumes coming from the East Rand; in partnership with its contracted repairer, it has secured additional premises in Edenvale.

“This premise will be dedicated to working closely with our clients; to repair their hail damaged vehicles and finalising their claims,” said Coetzee.

In the Eastern Cape region, Mutual & Federal has deployed additional internal assessors and has planned for other regions to assist with the influx of claims. “Our strategic partners such as third party suppliers, builders and repairers have been commissioned to attend to clients residing in the affected areas,” said Dias.

The total estimated value of storm damage to date is now at



“For policyholders, it is during critical times such as these when they need assistance the most and need to know that their insurers will in fact step up to the plate and deliver. Many of our policyholders in these areas are putting our insurance service delivery to the test and we are working hard to make the process as seamless as possible for them,” said Coetzee.

He added that policyholders should remember the following steps in the event of hail damage:

- Immediately contact their broker or Santam directly on Santam’s 24/7 SOS Emergency and Claims line to register the

claim where they will be directed on next steps by consultants

- There is no need to source any quotes for repair work, this can and is done for them by the insurer. Clients can take their vehicles to a Santam Drive-in Assessment centre nearest to them. The Drive-in Assessment centre will assess the damage and authorise repair work immediately through any of the contracted and specialised repairers. Clients will receive a price comparison based on their location telephonically from the call centre. A mobile unit will be sent out if they fall within the km radius or they will be directed to go to a fitment centre. Repairers will then contact the client to schedule their vehicle for repairs

- For repairs or replacement of motor glass, Santam policy holders can also contact Santam’s 24/7 SOS Emergency and Claims line to register a claim and they will then be directed to the most appropriate glass fitment centre to have their vehicle glass repaired.

Damage caused by hail and flood storms prevalent in the Highveld between November and January, can be prevented or limited with the following simple precautions:

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On the Road

- Vehicle owners should follow weather reports closely during summer to lessen the risk of being caught in a hailstorm while driving – in severe cases hail can be 20cm deep
- If a hailstorm starts while driving, the first thing to do is to find a shelter such as a petrol station, shopping mall parking area or even a bridge
- If there is no shelter nearby, pull over to a safe area because hail will cause more damage to a moving vehicle
- If parked in the driveway, or if there is no parking garage, vehicle owners should layer their vehicles with thick blankets to minimise the impact of hailstones. These can be bought cheaply and left in the boot of the vehicle.



“The good news is that general insurance taken out for household covers this sort of damage and the same principle is extended for motor vehicle insurance. It is advised that policy holders check with their brokers or insurers to ensure that they are appropriately covered for hail”, concluded Coetzee.

At Home

- It’s important to clear gutters of leaves, twigs and any other debris regularly. Hail takes a while to melt and an overflowing gutter could lead to a leaking roof and further damage
- When fitting gutters, quality matters. Better quality gutters are able to withstand increased water flow during rainfall and hailstorms
- When building, it’s sensible to opt for impact resistant roofing as it will prevent any serious damage to the roof structure

Want to Become an IING member?

Register online at

www.iing.co.za

Annual Membership Fees

Insurance Companies: R5000

Corporate Brokers: R4000

Corporate Suppliers: R4000

Independent Brokers: R1000
(10 and Less Staff)

Additional staff: R100 pp

Individuals: R100

IING 2013 Events Calendar

31 January
Potjie Competition

13 February
RE1 / 5 Training Assistance

26 February
IING Charity Golf Day



05 June
AGM

12 June
New President Inauguration

17 July
Tenpin Bowling

30 August
Ladies Event

17 September
Presidents Golf Day

03 October
Bowls Day

24 October
Year End Function

