

THE INFORMER

MR ANAND PILLAY 2008 IIG PRESIDENT



After matriculating in 1987 at Lenarea Secondary School in Durban, Anand started his insurance career in 1988 with Commercial Union Insurance Company as a Sasria Clerk.

In 1992 he was transferred by Commercial Union to Johannesburg as a Domestic Lines Underwriter. Anand then joined Aegis Insurance Company in 1993 as a Corporate Marketer.

In May 1998, he joined Munich Reinsurance Company of Africa, as a Facultative Underwriter. After spending 5 years at Munich, Anand joined Admiral Underwriting Group in December 2003 where he currently heads up the Professional Indemnity area. Late last year Admiral Underwriting Group merged with Stalker Hutchison and Associates and Anand has been appointed to the EXCO team of the

merged Company and continues to head up the Professional Indemnity area.

He has been married for 14 years to Grace and they have two kids, Joash (aged 9) and Kiara (aged 6). Anand is passionate about his family and believes "Family is life, the rest are details". Anand is inspired by his family and believes all his successes have been because of the support and love of his family.

Anand says "If I was granted one wish, I would wish away all famine and disease in the world".

Anand enjoys playing golf, watching sport, horseracing and spending quality time with his family. He is proud to be representing the industry as President of the IIG and welcomes any feedback from members.

Please contact him on Tel: (011) 532 2976 or Cell: 082 6122 111 or Email: anand.pillay@admiral.co.za.

THE IISA

PROFESSIONALISM AN ONGOING QUEST

We are in the business of Education for the Insurance industry. Our objective is to develop an ongoing stream of Professional people who will serve the market with competence, diligence and integrity. Carrying out our objective will require the combined help and guidance from a strong Board, strong partners in Unisa and the Academy of Learning to

deliver our programmes, ongoing ability to generate excellent learning material and co-operation from our qualified Fellows, Associates and Licentiates plus support from our infrastructure of Local Institutes, together with a dedicated management team.

REVIEW 2007

The year 2007 was a year of rebuilding the IISA purpose and credibility. An important first step was to gain David Harpur's agreement to become President and then with him to enlist the support of a strong Board of Directors.

We are grateful to our Board, who both collectively and individually gave IISA their time and guidance in 2007 and who will continue to influence our path in 2008 and the years ahead.

Improved communication with the market, both directly and via Cover, has seen market confidence and support for the IISA grow steadily in 2007. Evidence of this is clear from the ready response to IISA Corporate Subscription requests, which has helped to restore financial stability.

The IISA, in 2007, needed to establish a value proposition, which would be recognised and accepted by the market. Given the trauma of closing down the College in 2006, this was no easy task.

The focus was on three areas, namely:

- (i) generating learning material and marketing it;
- (ii) maintaining and developing the Professional Body and
- (iii) organising the Annual Conference.

We also worked hard to reconnect with Local Institutes and our Fellows, Associates and Licentiates, all of whom represent and complement the power of the IISA.

Finally, we have spent time establishing contact with the Financial Services Board and Inseta to ensure that all synergies between these regulators and the IISA are fully developed.

And, we have not neglected our international colleagues. Keeping in touch with International Institutes provides ways of benchmarking all aspects of IISA activities.

Theo Vels
CE IISA



Editor: Watch the IIG monthly newsletter for further exciting updates from the IISA.

IIG BUSINESS BREAKFAST

JP LANDMAN

JOHANNESBURG COUNTRY CLUB 14 SEPTEMBER 2007



The visionary insight required to probe above and beyond conventional thinking on profound economical and political issues demands the intellect and insight acquired through a lengthy and intimate acquaintanceship with a broad spectrum of world affairs coupled, no doubt, to a unique ability to cast our superfluous chaff and extract succinctly factual kernels of sagacious wisdom. The thorough examination of such core information is crucial in order to establish the trends that are influencing the present and that will determine the future, thereby simplifying its predictability.

At a business breakfast held at the Johannesburg Country Club in mid September presented by the Insurance Institute of Gauteng and sponsored by Standard Bank Insurance Services, JP Landman, a vastly experienced political and trend analyst, holding degrees from the Universities of Stellenbosch, Unisa and Harvard and currently serving on the President's Economic Advisory Council, was tasked with the challenge of presenting to a capacity audience the

trends which he perceives as shaping South Africa presently and which will exercise a dynamic influence on the country's future

Underpinning his cautiously optimistic sentiments and predictions are the benefits currently flowing from increased economic growth – we are getting richer again, after the 25 lost years 2005, with progressively more economic wealth, from the 1% economic growth rate of the economy for the period from the 1980's gold boom to Nelson Mandela's inauguration in 1995, to a growth of 5% during the period 2004-2006 and a predicted 5.5% average by 2010 – this against a diminishing population growth rate from 2.5% in the 1980's down to an anticipated 0.3% in 2010.

JP Landman is firmly of the opinion that sustainable future growth in our country will be determined by the factors comprising the following equation, namely $F(C, L, T)$ i.e. a factor of the interaction between the components of Capital/Investment, Labour/Jobs Created and Technology/Productivity

and the resultant beneficial outcome flowing from such interaction.

Capital/Investment growth in a country, perceived by the Global economic community to offer stability and sustainable future growth, requires a powerful political will to pursue public investment and the creation of a political environment encouraging both national input and international capital inflow, both private and public sourced.

Labour/Job Creation must necessarily flow from expenditure and appropriately targeted investment with present (2006) employment figures of 12,8 million of the potential workforce, having come off a base of 9.5 million employed in 1995 i.e. In the first 2 years 270 000 per annum and in the last 2 years 450 000 per annum, and a projected goal for 2014 of 14,5 million or 550 000 per annum. Technology Development and the consequent growth through working smart has produced the following dramatic increase in productivity.





1970-1979 = 0.27% to 2.75% for the decade
 1980 -1989 = 1.18% to 1.86% for the decade
 1990-1999 = 2.94% to 33.60% for the decade
 2005-2010 = 3.0% per annum

All good news. The missing element, however, as Landman sees it, is "Social Capital" – which he interprets as comprising "Cohesion" being a sense of society and common good, and "Reciprocity" through trust and shared values, both of which vital ingredients are created through comprehensive networks of relationships that imbue people with a sense of belonging to a bigger whole or entity. Absence of these ingredients manifests itself in school and family violence, corruption and cynicism regarding present and the future and consequently in corresponding loss of courage and patience.

But whereas the peaceful transition to democracy and getting the

economy going again in concert with a booming global economy will prove less complicated, Landman believes, that the challenge to effect the social development is fraught with hazards and is certainly the most complex and difficult of the objectives to successfully achieve. This is where the greatest challenge lies.

Thought provoking and informative topics, such as those presented by JP Landman, which stimulate interest and debate, will constitute the content and will in fact be the feature of future presentations at breakfasts and seminars to be presented by the I.I.G. as it pursues its intention and responsibility to encourage the education and growth of its vast body of members.

Mike Pierce

AWARDS LUNCH



Our Annual Awards Lunch was held on the 11 October 2007 at the Johannesburg Country Club. We hold this event to acknowledge the academic achievements of our members and recognize those members who have served the industry for at least 40 years by awarding them Honorary Life Membership of the IIG.

Our Award recipients for 2007 were:

- **Ms Kyle Lubbe** from Astra Maritime who received the CoP Certificate of Proficiency prize sponsored by SAU and presented by Gert Coetzee.
- **Mrs Anna-Maria Schoots** from Zurich received the ICiBS Intermediate Certificate in Business Studies prize sponsored by the IIG and presented by Lars Forssman.
- **Mrs Gayle Allan** from M & F received the HCil Higher Certificate in Insurance prize sponsored by Santam and presented by Roy McGrath.

- **Mr David Retief** from Brolink received the Dil – Diploma in Insurance prize sponsored by the IIA and presented by Alan Blem.

Our only Honorary Membership recipient this year was Mr Brian Ancient. Please nominate your friends that have given at least 40 years service to our industry by submitting their names to Marguerite at the IIG. The IIG had great pleasure in presenting our Charities with their cheques at his function. Lolly Timm from Fredrick Place, Johan Nel from Marang House and Tracy Forte from Wet Nose Animal Rescue Centre accepted cheques for their establishments to the amount of R70 000.00 each. The weather didn't put a damper on proceedings and with the combination of good company, good food and reasons to celebrate the event was a great success.

Marguerite McGrath



ADMIRAL/ LAZARUS DASH GOLF DAY



The tournament was held at Parkview golf course on the 19 October 2007. There were 22 fourballs for the last IIG golf day for the year.

Winners on 82 points on a count out Russel Sourgen, Digby Levenson, Neil Harvey, Roy Kirby.

2nd Kevin Smith, Joe Hartman, Karl van Heerden, Harry Goslett also 82 points. The competition being fourball alliance 2 scores to count.

Roy Kirby



IIG



MUTUAL & FEDERAL BIRDING WEEKEND



The IIG held its inaugural Birding Weekend, in the Clarens, Golden Gate and Northern Lesotho areas over the period 9 to 11 November 2007. The group of birders, with varying levels of birding expertise (novice to birder and twitcher), met at Maluti Mountain Lodge on the outskirts of Clarens at 12h00 on the Friday. After a quick briefing, team allocation, the distribution of the M&F sponsored gifts by Pieter and Esbie Bezuidenhout (including a new Roberts Fieldguide and carrier bag), lunch and the installation of the 2-way radios in each of the 4x4's, we headed off to Golden Gate.



The highlight of a rather slow first afternoon was definitely the Yellow-breasted Pipit which we saw towards the end of the Oribi Loop in the Golden Gate National Park. This bird is registered as "Vulnerable" in terms of the birds Red Data Book. Barry Taylor (FNBIB) and I had unsuccessfully tried to flush the Pipit. As luck would have it, it popped up out of the short grass in which we had been walking, right in front of Keith and Heather Young (FNBIB) who hastily called us back on the radios. This was a lifer (first time they have seen the bird) for a number of those in the group. The vulture restaurant (area where they place carcasses for vultures to feed) was devoid of any birds.

Just before dinner, Etienne Marais, the professional bird leader from Indicator Birding in Pretoria and sponsored by Santam, gave a very interesting talk on LBJ's (Little Brown Jobs) found in the area. Birds that are difficult to identify because they are very similar in colour, size (small) and markings are known as LBJ's.



The next morning at 06h00, after a fantastic dinner the previous evening at Clarens Inn, we headed for the Motheng Pass in Lesotho. After getting to an altitude of 3,222m, we saw our first Lammergeier (Endangered Bearded Vulture), as well as the other high altitude, mountainous specials including

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the Drakensberg Rockjumper, Mountain Pipit and Drakensberg Siskin. We had brunch at the Oxbow Ski Lodge unfortunately without the snow.

That evening we were again fortunate to be given a talk by Etienne on the birding diversity in Mozambique. Prior to the talk, Etienne handed out a few fun prizes that were again donated by M&F. Bessie Skosana won a bird book on "Birding in Kruger" for being the best novice birder. Heather Young was rewarded for her assistance to all of the novice birders. Roy and Enid Kirby won a bottle of wine. Other prizes were won by myself, Carol Bowden and Esbie Bezuidenhout.

We all slept in on the Sunday morning and after a healthy breakfast we headed for home. Not so fast!! We chose a route

via Harrismith so that we could bird that area as well. The specials that we saw on our way home included a Martial Eagle that had caught a mongoose, a White-bellied and a Blue Korhaan.

We saw 101 different birds in 48 hours. Limited time was also spent in the numerous Art Galleries and shops in Clarens. The Harleys were also in town, so Clarens was humming maybe it was more like a deep throated groan.

The IIG would again like to express our most sincere appreciation to our main sponsors, Mutual & Federal and Santam. Thanks also to FNB Insurance Brokers (Barry Taylor), Auto & General (Mike Bowden) and Mutual & Federal (Pieter Bezuidenhout) who also very kindly each picked up the tab for a meal.

The 2008 IIG Birding Weekend, very kindly sponsored by Mutual & Federal, is planned to take place from 14 to 17 November 2008 at Kaapsehoop which is just SouthWest of Nelspruit. The specials in the area are definitely the Blue Swallow and the Striped Flufftail. If you would like to attend, or you would like your name registered on the IIG Birders Database, please send your contact details to Marguerite at the IIG.



Roy McGrath



ANNUAL DINNER



Nobody really knows whether it was late at night or early on Friday morning when the last of the 1400 guests left the Sandton Convention Centre reeling from the buzz of a spectacular evening's entertainment featuring World Cup Rugby Champions Springbok player, Jacques Fourie, sharing his greatest rugby moment and a classic and beguiling expose of prodigious musical talent rendered with laid-back flair and ingenuity by internationally renowned Tenorsincognito from the U.K., and much more.

The evening of the 2007 IIG Annual Dinner had come and gone, but will long be remembered as a glittering function held in a magnificent venue, with superb cuisine and an elegant assembly of distinguished guests and members of the Gauteng Institute and their guests suavely guided through a comprehensive evening's programme by master of Ceremonies, Derek Watts, at his relaxed and competent best.

In the keynote address, delivered by IIG President, Lars Forssman, in expressing his immense gratitude to the evening's sponsors and in particular that of his own company, Auto and General, for their full and unstinting support during his tenure in office, alluded to the symbolic essence of the evening's ambiance serving to embrace and give credence to the core ideal of the Institute – "to serve as a vehicle for human interaction within our industry" thereby acting as a forum for idea and knowledge sharing and a point of connection for advancing our interest as an industry.

This was a fitting celebration for an Institute which had achieved or exceeded all its goals for the year and had, in addition, served to make the world a better and happier place by contributing the princely sum of R200 000.00 raised at the Annual Charity Auction, held in the magnificent Ballroom of the Wanderers

Club, to the worthy beneficiaries, Marang House, Frederic Place and the Wetnose Animal Rescue Center and in sync with the adage that "charity begins at home" the Annual Family Weekend at Sabie River Sun, the Birding Expedition in and around the charming village of Clarens in the Eastern Free State and the numerous Golf Days were certainly cause for celebration by those who had shared these occasions with fellow members.



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The exciting challenges of an industry which perhaps, more than any other, is subject to sharp and sudden whims of fortune as much as it is subject to he sure and steady turning of the wheel, provided Institute President Lars Forsman, the opportunity for intellectual reflection upon the eye-opening overview of trends in S.A. and beyond, delivered by J.P. Landman at the business Breakfast and the educational seminar presented in conjunction with the IISA, both held at the Johannesburg Country Club, and on succinct aspects of the Game of Insurance which, as we know is played by its own rules, He painted a colourful fresco of an unpredictable future festooned with an abundance of politics, calamitous storms,

petrol prices, electrical power supply issues, sport, interest rates, crime, the cost of living and our industry, which will again be at the core of these conversations as we are so acutely affected by the factors that influence the national mood. And all this in the vibrance of a dynamic and growing economy and the emergence of a black middle class with immense spending power – a phenomenon, an economic tsunami, empowered and upwardly mobile.

Truly a society exuding enormous vibrance and opportunity and an Institute with a broadening vision and holistic value proposition challenged to integrate seamlessly into an exciting future buoyed by its exhilarating successes achieved in

2007 and pursuing the best interests of all its members for the best of all futures.

An enthralling cocktail of thought provoking and absorbing issues an scenarios relished by an appreciative well wined and dines, audience not suitably fuelled to pursue the invitation for their President to celebrate ad lib and network late into the night; and that they certainly did – into the early hours of the following morning.



Mike Pierce





TRACKER'S



RECORD GROWTH IS PUTTING PRESSURE ON CRIMINALS

Company believes it can help affect a turnaround in vehicle crime

Tracker is this month celebrating a landmark milestone by becoming South Africa's first vehicle tracking company to reach 500 000 vehicle installations.

Launched in 1996, Tracker, together with the formal support of the South African Police Service (SAPS), has managed to recover some 37 000 stolen and hijacked vehicles, arresting more than 6800 criminals and shutting down over 300 chop shops and crime syndicates in the process.

This success has translated into reduced costs for insurers which, in turn, has led to insurance savings for motorists and, most notably, a significant slow down in vehicle crime.

A truckload of criminals arrested every week in South Africa

There is no question that the vehicle tracking industry is having a major impact on vehicle crime in South Africa.

If you consider that Tracker and the SAPS arrest, on average, one criminal for every five vehicles recovered and that Tracker currently recovers around 20 vehicles a day, this means that Tracker's technology alone is responsible for approximately 30 arrests every seven days in South Africa. Or, put another way, a truckload of criminals every week.

An exponential effect

"It's quite simple really, the more subscribers with tracking units, the greater the effect we can have on crime in South Africa. At the moment, we

estimate that there are approximately 1.4 million vehicles fitted with tracking devices in a total South African car park of approximately 8.5 million vehicles. Now, if you consider that our technology has resulted in enough arrests to fill a large South African prison and this is based on our units being fitted to less than 10 percent of the vehicle population (far less, if you break down the current customer base over the company's 11 year history), it's clear that any substantial growth in our vehicle base will have a dramatic effect on our future ability to combat vehicle crime," says Tracker's Chief Executive Officer, Alan Hutcheson.

A million vehicles by 2010

Tracker has set itself an ambitious goal of having a million vehicles fitted with Trackers by the end of 2010.

And while there are obviously business imperatives behind this push for growth, Tracker believes that it now has both the size and the means to meaningfully reduce crime levels and that, ultimately, South Africa's ability to significantly reduce crime will hinge on the nation's aptitude for establishing meaningful partnerships to combat it.

Collaboration the key to unlocking South Africa's crime problem

"The Tracker-SAPS partnership, for example, is arguably the most potent private-public sector collaboration in the country. Similarly, our relationships with vehicle manufacturers, fitment centres, dealerships, corporates and the insurance industry as well as bodies such as Business Against Crime (BAC) and Interpol are helping to make us a highly formidable force in the fight

against crime," says Hutcheson.

"If we as the private sector are able to work together, for the betterment of all South Africans, I see no reason why we cannot double the effect we are currently having on vehicle crime. With the added support of our powerful shareholders, we have the backing to ensure that we have the best technology, largest network and broadest infrastructure to recover stolen and hijacked vehicles and arrest criminals. By linking arms with our various intermediaries and other partners there is no question that we can be more effective in what we do."

Taking Back Tomorrow

Tracker has now unveiled a new strategy: "Taking Back Tomorrow" which is largely a bold declaration that, by partnering with key organisations and the general South African public, it believes it can help affect a turnaround in vehicle crime in South Africa.

"If you consider the success we are having in the fight against crime on a base of less than 10 percent of the total vehicle population, it's obvious that if we can double our base to a million vehicles by 2010 we may well be able to decisively reverse the trend of vehicle crime in South Africa," comments Hutcheson.

And it's worth noting that many of the criminals that are arrested as a result of Tracker's technology are often career criminals or are guilty of other violent crimes such as armed robbery, rape and murder.



SPONSORS DINNER 2007

We held our Sponsors Dinner on the evening of the 28 November at the Johannesburg Country Club.

Unfortunately due to the time of year and full diaries not many of our loyal sponsors could make the evening. Those that were able to attend were: Auto & General, CIB, Santam, Tracker, PG Glass and SBIB.

Lars Forssman thanked each and every sponsor for their commitment and generosity afforded the IIG for 2007, and looked forward to a new an exciting year of successful team work. The IIG extends its thanks to all Sponsors who were an integral factor in the successful running of the year.



Marguerite McGrath



INSURANCE INSTITUTE OF GAUTENG DIARY 2008

• 19 February:	AGM – Santam Offices, Illovo
• 19 February:	Presidents Dinner
• 04 March:	Inaugural Dinner: Sandton Sun
• 14 March:	Mutual & Federal Golf Day: Germiston Golf Course
• 11 April:	CIB Golf Day: Glendower Golf Course
• 16 May:	Glasfit Ladies Golf Day: TBC
• 12 June:	Seminar: JCC
• 22/23 June:	IISA Conference: Sun City
• 25 July:	Mid Winter Bash: Greensleeves
• 01 August:	Lion Golf Day: Kyalami Golf Course
• 07 August:	Charity Auction: TBC
• 15 August:	Glasfit Ladies Golf Day: TBC
• 13 September:	Family Day: TBC
• 17 September:	Business Breakfast: JCC
• 07 October:	Past President's Lunch: Bryanston Country Club
• 17 October:	Multirisk Managers Golf Day: Parkview Golf Course
• 28 October:	Awards Lunch: TBC
• 06 November:	Annual Dinner: Sandton Convention Centre
• 15 – 17 November:	Birding Weekend: Kaapsehoop
• 20 November:	Sponsors Dinner: TBC
• 28 November:	Christmas Lunch

