

An insight into RMA's Prevention Programme

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Background

In the September 2022 edition of *Occupational Health Southern Africa*, Rand Mutual Assurance (RMA) published an article on the launch of its Prevention Programme. RMA administers claims for occupational injuries and diseases as required by the Compensation for Occupational Injuries and Diseases Act No. 130 of 1993 (COIDA). RMA has the licence to administer claims for both the mining and metals-related industries.

In April 2022, RMA launched the Prevention Programme, which is a strategic focus area of the business. RMA believes that the prevention of injuries and diseases at work is crucial to contribute to enhanced employee productivity for employers and, more importantly, to improve the health and safety of employees. RMA understands the impact of working conditions and environments that contribute to workplace fatalities, injuries, and diseases. It is for this reason that RMA launched the Prevention Programme to help its members reduce the number of incidents by assisting them with various health and safety initiatives.

Purpose of the Prevention Programme

RMA's Prevention Programme is a pilot project that supports the employers in the metals class. This class consists of various industries, ranging from foundries to automotive plants, light and heavy steel work, and garages. The programme partners with various stakeholders, including employers, employer associations, and unions to reduce occupational incidents by offering a blend of occupational health and safety and financial wellness solutions. The aims of the programme are to improve employee safety, reduce the incidence and severity of injuries and diseases, and reduce the debt burden of employees.



RMA's Prevention Programme is based on the view that safe and healthy workers are more productive workers

Photograph: courtesy of RMA

Insights from 2022

Upon reflection, RMA can share the following insights from the pilot project implemented in 2022.

First, the metals class is varied with regard to the types of businesses that operate and the size of the companies. Companies that have signed up to the Prevention Programme range from family-owned and -run businesses to large international companies. The variance in the types of companies and their size influences how occupational health and safety is viewed and applied in these organisations.

The understanding and application of legislation, the way in which the prevention of incidents is conducted, and the resources provided for safety management are significantly different between these types of organisations.

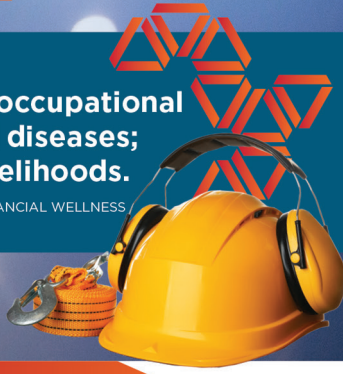
The pilot project started with a small sample of 10 companies that signed up to the programme in 2022. It became evident that prevention (used interchangeably with health, safety, and wellness) is fairly established in the larger organisations and poor, if considered at all, in smaller organisations with 40 and fewer employees. In the smaller organisations, safety is very much either a 'nice-to-have' or is addressed in 'pockets' because of a lack of expertise in these organisations, budget or financial constraints, a lack of understanding (and knowledge) of the legislative requirements and the need for legal compliance, or because the primary focus of small-medium enterprises is survival. Prevention, in its all-encompassing fields, is simply not prioritised. In the event of a major accident that results in a fatality or serious injury, these factors will be of no concern to the various investigating bodies as the Occupational Health and Safety Act and its regulations ought to have been in place, irrespective of the above issues. It is of the utmost importance for employers to be cognisant of the consequences of failing to fulfil their legal health and safety obligations.

Having developed insight into this lack of prevention capacity, as identified in the pilot project companies in 2022, RMA has the reassurance that the Prevention Programme is necessary. By rolling out the programme, we will be able to help companies ensure that, at a minimum, they become legally compliant. No company wants to be known for being unsafe or not caring for its employees. This gives us the confidence that the Prevention Programme is vital, not only to drive lower compensation claims, but also to establish RMA as a social insurer that cares and serves with compassion. The view that safe and healthy workers are more productive workers lies at the heart of RMA's Prevention Programme.

The second insight from the programme in 2022 is related to the larger organisations where health and safety is fairly established, and where one would expect legal compliance. 'Fairly established' can be defined as having some resources dedicated to managing health and safety, such as human resources and finances. However, it was evident from the audits conducted at these organisations that there is much room for improvement to assure best practice. We found that some of the most basic of safety principles are overlooked, or go unattended, or that complacency has set in. With the help of a 'fresh pair of eyes', these unsafe conditions and actions needed to be addressed. Unlike the smaller companies, the larger organisations have invested in

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safety by employing dedicated personnel who are qualified to manage safety; assumingly, they have an allocated budget for this. However, the evidence indicates that budgets are inadequate. Additionally, the safety teams are not always 'heard', are disempowered, and are unable to implement corrective actions (timeously) to ensure that safety is prioritised. In some cases, the teams are demoralised when leadership does not take safety seriously. The findings showed that:

- corrective action was not taken when employees did not wear personal protective equipment (PPE);
- legal appointments were not in place;
- legal liability training was not provided to executive management;
- there was a lack (or poor guarding) of equipment;
- hazardous materials were being used without (or with incorrect) PPE;
- there were issues relating to unsafe equipment;
- there was a lack of safety training; and
- there was poor incident management.

In larger organisations, it is expected that significant business focus is on safety as the consequences of neglecting this can result in financial, reputational, and legal ramifications. It is sadly a reflection that prevention is not a business imperative. RMA believes that further attention, awareness, and education around prevention at a managerial level is warranted. The need for a cost-benefit discussion between RMA and these organisations is evident. Spending R1 million in compensation for occupational injuries and diseases must surely ring alarm bells, especially during the economic hardships facing our country. This financial risk serves as a motivation to join RMA's Prevention Programme; investing in safety is cost effective in the long term.

The third insight from 2022 pertains to the eagerness for collaboration in preventing injuries, loss of life, and occupational diseases in employees, by labour organisations. Stakeholders from both the employer (such as employer associations, e.g. the Steel and Engineering Industries Federation of Southern Africa (SEIFSA)) and employee representatives (such as trade unions, e.g. National Union of Metalworkers of South Africa (NUMSA)) have demonstrated a keen willingness to support RMA's Prevention Programme. It is imperative for safety initiatives to succeed. Safety must be tackled by all participating entities within an organisation. RMA's stakeholders' involvement in the Prevention Programme extends beyond the promotion of the programme; it includes further education, awareness, and training around prevention of injuries and diseases.

The final insight relates to perspective. Although there was a slow start in terms of members joining the Prevention Programme in 2022, there is no doubt that it is much needed in the metals space, as indicated by the number of claims received by RMA. There is a need to drive further participation in the programme if it is to make a tangible difference to the severity and incidence rate of injuries and disease in the metals class. Complementing our members' existing health and safety systems and helping them to become legally compliant (and take them to best practice) is at the top of our agenda.

Interventions provided by RMA to create healthier and safer workplaces is the focus for 2023. Sustainability is critical to making a significant difference. This year, we aim to implement solutions and interventions for continuous improvement and the inculcation of safety as a key business imperative. Ultimately, we want our members' employees to return home healthy and safe every day.

For further information about how the Prevention Programme could work in your organisation, contact the RMA team at rmaprevention@randmutual.co.za 