

Rand Mutual Assurance launches its Prevention Programme

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For 128 years, Rand Mutual Assurance (RMA) has been administering claims for occupational injuries and diseases according to the Compensation for Occupational Injuries and Diseases Act No. 130 of 1993 (COIDA). RMA is passionate about caring for the lives of its claimants and their families and has the licence to administer claims for both the mining- and metals-related industries.

In April 2022, RMA launched its Prevention Programme as part of one of the company's key strategic focus areas. 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. As a mutual assurance company, RMA understands the impact of working conditions and environments that contribute to workplace fatalities, injuries and diseases. RMA believes that such events can be prevented by being proactive and helping our members put actions in place before an event occurs.

The Prevention Programme will be driven by the Occupational Health and Safety Act No. 85 of 1993. In addition, the COIDA has specific provisions that require RMA to implement an effective prevention programme that reduces occupational injuries and diseases in the workplace.

RMA's Prevention Programme supports employers' existing initiatives for the benefit of their employees and aims to complement their existing occupational health and safety (OHS) systems. A successful and effective prevention programme requires the involvement of all the key stakeholders in the occupational health and safety value chain. RMA's Prevention Programme is premised on partnering with employers, employees and unions to reduce occupational incidents by offering of a blend of OHS and financial wellness solutions that improve employee safety, reduce the severity of injuries, and reduce the debt burden of employees. Working closely with our stakeholders will enable the delivery of strategic actions where, together, the greatest impact on illnesses and injury reduction can transpire. Every stakeholder has a responsibility to reduce the incidence of OHS incidents. Working

together allows for greater collaboration and partnering to increase the reach for the goal of improving employee health and safety.

Understanding the hazards and inherent risks in our client's businesses, our Prevention Programme will ensure that we partner with our clients in their efforts to achieve effective management of OHS, where our assessment, solutions and evaluations will result in sustainable safety benefits for our employers. RMA will adopt a data-driven approach to raise awareness of occupational injuries and diseases in the workplace, and identify those who are the most affected or at the highest risk.

RMA's Prevention Programme is aimed at the metals industry, initially. Claim data suggest that this industry would benefit greatly from such a programme, given the types of injuries that RMA administers and the incidence of injuries in comparison to the mining industry. The programme aims to reduce occupational injuries and diseases in the workplace, creating a safe place of work for employees and having tangible benefits for the employer. Safety is not only an ethical and moral business imperative, but also results in financial benefits for organisations. Failure to consider OHS can result in increased damage to property and equipment, absenteeism and presenteeism, legal costs, reputational damage, and loss in productivity. RMA's Prevention Programme makes business sense. Having this programme in place ensures a beneficial partnership for RMA and its clients, which is not only about compensation but also about assisting its clients in preventing work-related accidents and injuries, and promoting the safety of their employees. There is always room for improvement and, with a focus on current evidence and our approach to prevention, this initiative will have an effect on claim and injury rates. This will lead to an improved health and safety culture that has benefits extending beyond the workplace.

If you have any questions about the RMA Prevention Programme and how we can work closely with you, please contact our team at rmaprevention@randmutual.co.za.