



# FINAL DRAFT ANNUAL PERFORMANCE PLAN 2019-2020





## FOREWORD BY THE MINISTER OF TRANSPORT



I have pleasure in presenting the 2019/20 Annual Performance Plan (APP) of the Road Accident Fund (RAF). This APP marks the fifth and the final year of reporting within the five-year planning cycle that commenced in 2015, guided by the Medium Term Strategic Framework (MTSF).

Guided by the National Development Plan (NDP) and the 7 Apex priorities of Government, we are building a South Africa that must be free from poverty, inequality and unemployment. The Department of Transport (DoT) will support and guide the RAF in its endeavours to achieve this plan which was deliberated on and costed to ensure alignment to the 2019/20 resources and the budget.

In his February 2018 State of the Nation Address (SONA) President Ramaphosa mentioned that the current government must focus on fighting corruption, fraud and collusion. The result is that many attorneys have been struck off the roll, doctors and SAPS officials arrested, and many touts are languishing in jail or serving suspended sentences for RAF fraud-related matters. Compared to R901 million during the 2016/17 financial year, in 2017/18 R1.450 billion worth of fraudulent claims were identified before payment was made and 10 people arrested.

President Ramaphosa urged all to work towards stabilising the structural challenges facing the State-Owned Enterprises (SOEs). Most SOE's do not have a sufficient revenue stream to fund their operational costs. Government will undertake a process of consultation with all stakeholders to review the funding model of SOE's and other measures. RAF has been insolvent since 1981; in the 2017/18 financial year R9.06 billion of claims was finalised for payment, but could not be paid due to cash constraints, compared to R8.51 billion in 2016/17. On Thursday, 20 June 2019, the President of the Republic of South Africa, Mr Cyril Ramaphosa, officially opened the sixth Parliament of the Republic of South Africa when he delivered the June 2019 State of the Nation Address (SONA). The President's speech outlined his vision and aspirations for the term of the new Administration and set out the priorities for government to focus on. The SOE face a threat of poor governance, inefficiency and financial sustainability." It was further stated that SOE's should;

- "To ensure that the state is able to effectively enable economic and social development, it is essential that we strengthen our state owned enterprises.
- Through the Presidential SOE Council, government intends to create alignment between all state-owned companies and to better define their respective mandates.
- Through the Council, we will work with the leadership of SOEs to develop a legal and regulatory environment that promotes innovation and agility and enhances their competitiveness.

- We will build on the work we have already begun to address problems of poor governance, inefficiency and financial sustainability.”

The NDP provides that everyone in the public service should undertake their responsibilities with efficiency, diligence and integrity. Employees in the public sector must instil a new discipline, to do things correctly, to do them completely and to do them timeously. The Fund registered 271,933 new claims and finalised 203,493 worth R34,6 billion. In doing so, the RAF continues to take its services to the doorsteps of previously marginalised communities with the community outreach programme, ‘RAF on the Road’, and other promotions and activations. As at the end of the 2017/18 financial year 66,819 claimants were engaged at road shows.

The 2019/20 APP addresses the DoT’s commitment towards the World Health Organisation’s (WHO) 2020 Decade of Action Plan. The road safety awareness, as clearly described by the WHO 2020 Plan, are setting and enforcing internationally harmonised laws requiring the use of seat belts, helmets, child restraints, and improving post-crash care for victims of road crashes. In support of the legislation and the promotion of road safety, the RAF has since implemented the following programmes: Youth Driver Development Programme, Promotion of Child Restraint Programme, Practical Safety Training for Motorcyclists, Low Cost Infrastructure Programme, Defensive Driving Programme, Road Safety Partnerships, National Road Safety Programmes and Road Safety Joint Operations.

The Road Accident Benefit Scheme (RABS) Bill was served before the National Assembly on 06 December 2018 for approval. However, the voting on the RABS Bill was postponed due to the Members of Parliament not forming a quorum. On 19 February 2019, the National Assembly debated a motion which provided for a draft resolution for all items that were in the Order Paper at the last sitting of the National Assembly annual session, to be revived. The first item was the “Decision of Question on Second Reading - Road Accident Benefit Scheme Bill (B 17B-2017) (National Assembly – sec 75)”. The National Assembly adopted the motion in respect of all items on the list, except for the RABS item. The RABS Bill will be considered by the 6<sup>th</sup> Parliament.

The RABS aims to ensure expanded access to benefits by removing the requirement to establish ‘fault’ as a determinant to qualify for benefits and making available timely and appropriate health care based on a reasonable tariff. Equally, the RABS will ensure that benefits intended for road crash victims and the intended beneficiaries in contrast to the RAF in fact receive their dependants where numerous intermediaries often unfairly benefit at the expense of the claimant.

In conclusion, the APP outlines the RAF’s strategic objectives, key performance indicators and annual targets up to 2020. The DoT will provide support to the RAF with the implementation of this APP.



Mr FA Mbalula, MP

Minister of Transport

## **FOREWORD BY THE CHAIRPERSON OF THE ROAD ACCIDENT FUND BOARD**

On behalf of the Board of the Road Accident Fund (RAF), it is my privilege to submit the organisation's 2019/20 Annual Performance Plan (APP). This APP was revised to bring about initiatives that will bring efficiency and improve the current financial challenges, whilst retaining the core seven (7) strategic objectives. The 2019/20 APP details the key actions which are result based and that the RAF will carry out to meet the strategic outcomes and objectives set out in the RAF's 2015-2020 Strategic Plan, and to achieve the priorities for the year.

### **Operational Environment**

The history of the RAF and its predecessors spans more than 60 years, and commenced with the introduction of compulsory motor vehicle accident (MVA) insurance in 1946. Over the years, several problems pertaining to equity, affordability and sustainability of the system developed. The Fund was awarded with a clean audit for three consecutive years between 2014 and 2016 and an unqualified audit in the 2017/18 financial year.

The RAF, as with the rest of government, continues to carry out its mandate under difficult economic and fiscal conditions. Financial challenges will continue to affect many of government's projects and interventions. Although the financial year was harsh, the Board remains convinced that the RAF will surmount the challenges faced, but will not solve the decades-old financial predicament the Fund finds itself in.

### **Performance**

It is encouraging to note that despite the obvious challenges affecting both the country and the RAF, there has been continuous performance improvement, with the organisation achieving 91% of its APP targets for the 2017/18 financial year.

In 2017/18, the RAF witnessed an increase in claims registration of 271,933 compared to 202,100 in the 2016/17 financial year. The increase in newly registered claims is attributed to the accelerated outreach programmes that educate the citizens about the RAF's service offerings.

During the 2017/18 financial year, 203,493 claims were finalised and the Fund settled and paid a total amount worth R34.6 billion of claims during the reporting period compared to R29.8 billion in 2016/17. The cost of carrying out the RAF mandate continues to rise and the Board and staff continue to look for efficiencies and cost savings in a bid to do more with less.

The Board continues to encourage the culture of sound governance and adherence to the RAF values of 'Ubuntu', 'Pride in what we do', 'Solution focused', 'Excellence' and 'Efficiency'. For 2019/20, the Board has set clear and measureable targets for ensuring efficient claims processing by finalising more claims and doing so in less time, doing more with less, management of the business, and maintaining institutional credibility. The RAF Board reflects with pride on the strides made on many fronts and acknowledges that perfection is always under construction.

**Dr Matsontso Mathebula**

Chairperson of the Board

## **CERTIFICATION**

It is hereby certified that this APP was developed by the Board of the RAF under the guidance of the DoT. The APP was prepared in line with the RAF 2015–2020 Strategic Plan and accurately reflects the performance targets, which the Fund will endeavour to achieve, given the resources made available for the 2019/20 financial year.



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Chief Strategy Officer



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Acting Chief Financial Officer



**Ms Lindelwa Xingwana-Jabavu**

Acting Chief Executive Officer

**Dr Matsontso Mathebula**

Chairperson of the RAF Board

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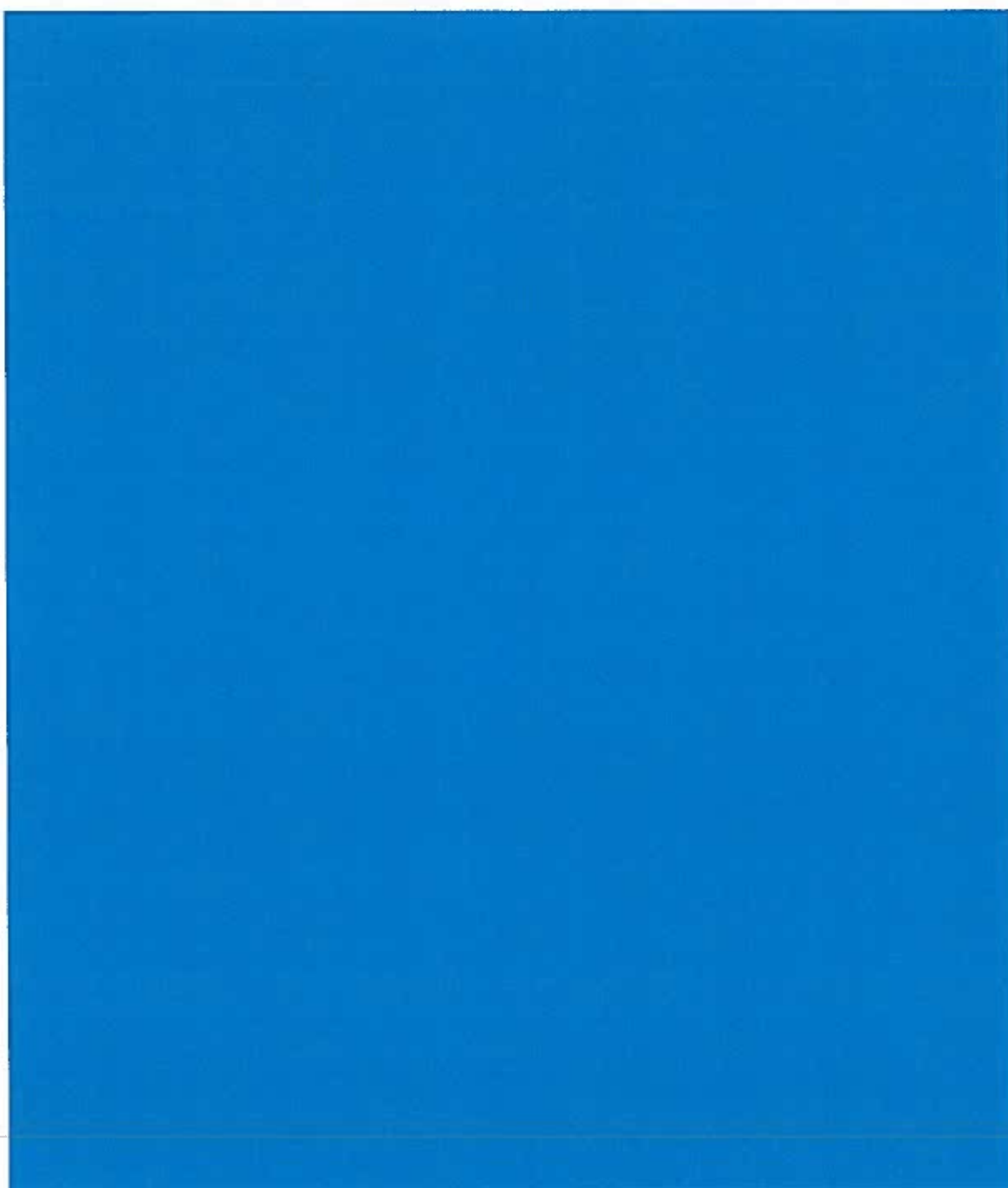


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## ABBREVIATIONS

<b>APP</b>	Annual Performance Plan
<b>B-BBEE</b>	Broad-based Black Economic Empowerment
<b>B/F</b>	Brought Forward
<b>CEO</b>	Chief Executive Officer
<b>C/F</b>	Carried Forward
<b>CPI</b>	Consumer Price Index
<b>CRMP</b>	Compliance Risk Management Plan
<b>CSC</b>	Customer Service Centre
<b>CSSS</b>	Comprehensive Social Security System
<b>CVS</b>	Crash Verification System
<b>DoT</b>	Department of Transport
<b>EA</b>	Enterprise Architecture
<b>ECM</b>	Enterprise Content Management
<b>ENE</b>	Estimates of National Expenditure
<b>ESD</b>	Enterprise Supplier Development
<b>HSC</b>	Hospital Service Centre
<b>IBNR</b>	Incurred But Not Recognised
<b>ICMS</b>	Integrated Claims Management System
<b>ICT</b>	Information Communication Technology
<b>IT</b>	Information Technology
<b>MoU</b>	Memorandum of Understanding
<b>MTEF</b>	Medium Term Expenditure Framework
<b>NDP</b>	National Development Plan
<b>NEDLAC</b>	National Economic Development and Labour Council
<b>NT</b>	National Treasury

<b>ORC</b>	Open Registered Claims
<b>PCoT</b>	Portfolio Committee on Transport
<b>POP</b>	Patient Outreach Programme
<b>PDPs</b>	Public Driver Permits
<b>RABS</b>	Road Accident Benefit Scheme
<b>RAF Act</b>	Road Accident Fund Act, 1996
<b>RNYP</b>	Requested But Not Yet Paid
<b>RoTR</b>	RAF on the Road
<b>SAP</b>	System Application and Products
<b>SAPS</b>	South African Police Service
<b>SCM</b>	Supply Chain Management
<b>SOE</b>	State Owned Enterprise
<b>SONA</b>	State of the Nation Address
<b>SOP</b>	Standard Operating Procedure



## **PART A: STRATEGIC OVERVIEW**

## **PART A: STRATEGIC OVERVIEW**

### **1. ROAD ACCIDENT FUND OPERATING ENVIRONMENT**

The Road Accident Fund (RAF) is a juristic person established by an Act of Parliament, namely the Road Accident Fund Act, 1996 (Act No. 56 of 1996), as amended (RAF Act). It commenced operations on 1 May 1997, assuming at the time, all the rights, obligations, assets and liabilities of the Multilateral Motor Vehicle Accident Fund.

#### **1.1 UPDATED SITUATIONAL ANALYSIS**

The Road Accident Fund (RAF) is a juristic person established by an Act of Parliament, namely the Road Accident Fund Act, 1996 (Act No. 56 of 1996), as amended (RAF Act). The RAF provides two types of cover, namely personal insurance cover to accident victims or their families and indemnity cover to wrongdoers.

The reality is that the institution has been insolvent since 1981 and continues to find itself in this predicament because of the misalignment between funding model and claims expenditure of the its funding and expenditure are not aligned. In the past six years, a Turnaround Strategy has seen remarkable transformation in the institution, but the focus on performance resulted in severe cash flow constraints. Trends observed in the claims environment saw a substantial increase in the provision for claims liabilities. The financial challenges that were experienced in prior financial years persisted, but the RAF continued with claims settlements. It is noteworthy that the sustained cash flow constraints have resulted in a significant increase for interest paid during the course of the year. Interest paid increased by 7.2% to R224 million from R209 million in the previous year.

The financial strain on the RAF was once again tough during the reporting period. On average, the Fund was R9 billion in arrears per month with finalised claims that could not be paid, due to insufficient cash to pay these claims. The Fund's financial challenges continued under these circumstances with attachments by the Sheriff of RAF's bank and call accounts that have continued during the year under review in prevalence and value. Internal measures were also introduced to optimise cash flow management and time periods, but the core challenge was and remains real.

The net deficit of the RAF has continued to climb sharply during the 2017/18 financial year. Regardless of the increase of 9c/l (5.8%) in the RAF Fuel Levy during the year under review, the income required by the RAF for sustained settlement of claims and the RAF Fuel Levy determined by the National Treasury, inclusive of annual inflationary adjustments, are clearly not feasible. Total assets are higher, mainly because of cash and cash equivalents and receivables from non-exchange transactions (RAF Fuel Levy). Total liabilities were higher, attributable to a combination of the increase in the claims provision and an increase in claims requested but not yet paid (RNYP). Overall, the net deficit has increased substantially compared to the previous reporting period. The RAF dispensation is not adequately funded and remains unreasonable, inequitable, unaffordable and unsustainable.

The transformation of the current scheme, as envisaged in the RABS Bill, will address many of the challenges facing the RAF that are constraining its ability to deliver on its mandate in an effective and

efficient manner. In addition, a no-fault, fixed benefit scheme will ensure smooth alignment with the comprehensive social security system envisaged by government. The promulgation of this piece of legislation will address many of the current challenges experienced by the Fund. Once in place, the RAF Fuel Levy will be assigned to the new scheme.

A combination of the following factors were identified as root causes to the risk of future RAF revenue generation potential.

The increased use of electric cars will also be a factor on the reliance of fuel levies as a revenue stream in the long term, particularly when manufacturing costs reduce and bring down the price of these vehicles. According to research by Eskom, the energy consumption for electric vehicles on average is 0.19kWh and that equates to an electricity cost of R1.30 per kWh – which is 4.2 times cheaper than filling up with fuel. Whilst this is more of an opportunity risk because of its impact to the environment, it will also have a significant impact on revenue if measures are not put in place to explore the possibilities of levying these vehicles in future.

The fuel levy is currently the fourth largest source of income for government after income tax, company tax and VAT. It contributes 5% to national tax revenue. According to a statement from Stellenbosch University, the levy is becoming "increasingly unproductive as vehicles' fuel efficiency increases, and electric and hybrid vehicles emerge". According to Professor Stephan Krygsman, an expert in Transport Economics at Stellenbosch University's Department of Logistics, "It's being estimated that by 2040, electric cars can make up 30% – 40% of the world's 2 billion cars. Taken together with the increased fuel efficiency of internal combustion vehicles, this would translate into savings of millions of barrels of oil a year. And of course savings in fuel levies and taxes."

In his February 2018 SONA, President Ramaphosa mentioned that the most grave and most pressing challenge in the country is youth unemployment, and he promised that government will be initiating measures to set the country on a new path of growth, employment and transformation. He further mentioned that South Africa will pursue higher levels of economic growth and investment, with a need to take additional measures to reduce poverty and meet the needs of the unemployed in our country. The RAF, in pursuit of its mandate, has come up with different initiatives such as the Youth Driver Development Programme, which aims to promote youth road safety while contributing to the reduction of youth unemployment.

In his 20 June 2019 SONA, President Ramaphosa mentioned the new 7 Apex priorities of government which reiterate that SOE's are to enable the economic and social development as per their respective mandates.

Since its inception in 2016, The Youth Driver Development Programme afforded 350 unemployed youth with driver's licences. The programme is aiming at assisting 1,070 unemployed youth to get their driver's licences and public driving permits. The RAF also partakes in the 12 or 24 months paid internship programme each financial year, which offers students a hands-on opportunity to work in their desired field. They learn how their course of study applies to the real world and builds a valuable experience that makes them stronger candidates for jobs. In the context of widespread unemployment, these opportunities continue to provide much needed income, work experience and training. President Ramaphosa has established a Youth Working Group that is representative of all young South Africans to ensure that the country's policies and programmes advance their interests.

The RAF, through its Corporate Social Responsibility initiatives, contributes money towards building of fully furnished classrooms, purchasing of prefab structures for autism learners and revamping of hospitals. Other initiatives include rehabilitation of seriously injured claimants, maintenance and building of low-cost infrastructure interventions programme that seeks to reduce pedestrian-related deaths through the installation of speed-calming measures, such as speed humps, rubble strips, road studs, lane restrictions and improving road signage and road marks.

The RAF, in its quest to implement the NDP and the 7 Apex priorities, has subsequently expanded its physical and virtual presence, and access to the RAF is greater than it has ever been. The RAF national footprint was expanded with 100 Hospital Service Centres and six Community Service Centres in place. Over 66,000 claimants were engaged at the highly revered 'RAF on the Road' community outreach campaigns and other road shows. The Call Centre responded to more than 387,044 telephone calls in the 2017/18 financial year. Over 162,000 people follow the RAF on its social media platforms – eager to keep track of what the RAF is doing, when and where. The organisation is fast becoming a public entity that all road users have confidence in and are proud to be associated with. In 2017/18, 271,933 new claims were registered and 203,493 claims were finalised. The claims expenditure increased from R29.8 billion in 2016/17 to R 34.6 billion in the 2017/18 financial year. The number of registered claims also shows continuous increase compared to the registrations in 2015/16 and 2016/17 financial years. The increase in newly registered claims attests to effective outreach programmes.

The proposed RABS Bill will be placed on the National Assembly Order Paper for voting again in the 6<sup>th</sup> Parliament. If successful, accident victims will qualify for benefits regardless of who caused the accident. Benefits will also not be reduced based on the accident victim's contributory negligence and this proposal will benefit many people who have not had access to the RAF, but the pay-off would be a rationalisation of what is paid out at the upper end.

The APP of the Fund is prepared in line with:

National Treasury's Framework for Strategic Plans and Annual Performance Plans; and

National Treasury's Framework for Managing Programme Performance Information.

This Plan identifies the performance indicators and targets that the Fund aims to achieve in the upcoming budget year (2019/20) in pursuit of its strategic outcomes as set out in its Strategic Plan 2015 – 2020.

The table below details the seven (7) pillars that guide the Fund's strategic outcomes for the 2019/2020 financial year.

## **RAF STRATEGIC OUTCOMES 2015 TO 2020**

The APP is aligned to the Funds' Strategic Plan for 2015 - 2020. Additionally, the performance indicators and targets are aligned with the Fund's budget, as well as all reports that the Fund is required to deliver during the financial year, including the Fund's Annual Report.



## RAF 7 Pillars

Pillars	Outcome Indicators
<b>Efficient Claims Processing</b>	<ul style="list-style-type: none"> <li>• Manage the number of outstanding claims</li> <li>• Increased efficiency of claims processing</li> <li>• Improved claims fraud detection</li> <li>• Improved direct claims management</li> <li>• Improved claims litigation</li> <li>• Improved post-crash care management</li> </ul>
<b>Accessible Services</b>	<ul style="list-style-type: none"> <li>• Promote RAF services through outreach programmes and other events</li> <li>• Improved Call Centre responsiveness</li> </ul>
<b>Effective Financial Management/Health</b>	<ul style="list-style-type: none"> <li>• Effective cash flow management</li> <li>• Improved procurement outcomes</li> </ul>
<b>Optimal ICT Services</b>	<ul style="list-style-type: none"> <li>• Ensured optimal ICT service availability</li> <li>• Implemented Five-year ICT Strategy</li> </ul>
<b>Improve People Management</b>	<ul style="list-style-type: none"> <li>• Optimised organisational performance</li> <li>• Maintained RAF's contribution towards government's social and economic agenda</li> <li>• Contribute to government priority of youth unemployment</li> </ul>
<b>RAF Transformation</b>	<ul style="list-style-type: none"> <li>• Transform RAF to RABS</li> </ul>
<b>Assured Control Environment</b>	<ul style="list-style-type: none"> <li>• Raised ethical standards</li> <li>• Improved Combined Assurance outcomes</li> </ul>

The above mentioned RAF seven strategic objectives are aligned with the 2019 7 Apex priorities of Government, as depicted in the table below;

# RAF Alignment to 7 Apex Priorities

Priority Area	Strategic Objective	Indicators
<b>1. Economic transformation and job creation</b>	Accessible services RAF Transformation	<ul style="list-style-type: none"> <li>Community outreach campaigns (RAF on the Road)</li> <li>Transition from RAF to RABS</li> <li>90% of allocated budget spent on Enterprise Supplier Development – R8, 5 million in 2018/19 FY</li> <li>200 unemployed Youth afforded drivers' licences and Public Driver Permits(PDP)</li> <li>Implement 2019/20 ICT strategic initiatives</li> <li>3500 Caregivers employed to afford seriously injured beneficiaries with home-based care – R294 million in 2018/19 FY</li> </ul>
<b>2. Education, skills and health</b>	Efficient claims processing and Improve people management	<ul style="list-style-type: none"> <li>Improve post-crash care management</li> <li>Caregivers Training Manual accredited by UKZN</li> <li>Learnerships (148) and Internships(57) – R44,3 million in 2018/19 FY</li> <li>80% of allocated budget spent on Skills Development</li> <li>Treatment plans introduced for all serious injuries</li> <li>Increase active undertakings to provide free medical care for seriously injured beneficiaries</li> </ul>
<b>5. Social cohesion and safe communities</b>	RAF Transformation	<ul style="list-style-type: none"> <li>90% of allocated budget spent on Socio-Economic Development - R8, 5 million in 2018/19 FY</li> <li>Revamping Hospital Centres Emergency Units to be accessible to people living with special needs.</li> <li>Investments in Hospitals File and Records Management</li> <li>Providing decent accommodation for People with special needs i.e. disability, autism , early learning centres in conjunction with the Department of Social Development and Education</li> <li>Road safety initiatives</li> <li>Promotion of Child Restraint Program – providing car seats - approximately 480 seats in 2018/19 FY.</li> </ul>
		<ul style="list-style-type: none"> <li>Practical Safety Training for Motorcyclist</li> </ul>

### RAF Alignment to 7 Apex Priorities

Priority Area	Strategic Objective	Indicators
		<ul style="list-style-type: none"> <li>○ Low cost Infrastructure in conjunction with Municipalities to promote pedestrian safety</li> <li>○ Defensive Driver Programme for Bus and Truck drivers</li> <li>• RABS Business Model - Transition RAF to RABS</li> </ul>
<b>2. Education, skills and health</b>  <b>6. A capable, ethical and developmental state</b>	Improve people management	<ul style="list-style-type: none"> <li>• Maintain Employment Equity targets</li> <li>• Improve post-crash care management</li> <li>• Maintain vacancy rate at 6%</li> <li>• RABS Skills Transition Plan</li> </ul>
<b>6. A capable, ethical and developmental state</b>	Assured control environment	<ul style="list-style-type: none"> <li>• 100% implementation of Ethics initiatives</li> <li>• Improve fraud detection and management before undue payments are made - R1,4billion 18/19 FY ( R1,5billion – 17/18 FY)</li> <li>• Unqualified audit opinion</li> <li>• Improve procurement outcomes</li> </ul>
<b>5. Social cohesion and safe communities</b>	Efficient claims processing and Improve people management	<ul style="list-style-type: none"> <li>• Manage the number of outstanding claims to compensate and rehabilitate victims of road crashes - 237 164 claims settled and 173 453 claims finalised in 2018/19 FY</li> <li>• Improve direct claims management to ensure full compensation goes to the accident victim</li> <li>• Improve post-crash care management to ensure victims of road crashes are provided with medical care and re-integrated into the communities and are economically active citizens</li> <li>• Maintain EE targets in accordance with the National Economically Active People (NEAP) requirements.</li> </ul>

## 2.1 RAF Strategic Risks, Current Controls and Mitigation Plans

The King IV Report of 2016 recommends that the Board periodically oversees a formal process to review the risks associated with the institution. The Board Risk Assessment Workshop to review the strategic risks was held on 23-24 November 2018. Upon identification of the risks, the Board must further assist management in identifying and implementing appropriate controls to treat the identified risks. Below are the strategic risks facing the RAF and mitigations to be introduced in order to reduce the impact of the risks.

**Table 2: RAF associated risks and mitigation actions**

Impacted strategic objectives	Risk	Key mitigation plans underway
<ul style="list-style-type: none"> <li>• Efficient claims processing</li> <li>• Effective financial management</li> <li>• Administrative dispensation aligned to the RABS Bill</li> <li>• Assured control environment</li> </ul>	<p><b>Risk 1: Financial sustainability</b></p> <p><b>The risk that the RAF may not be able to meet its financial obligations as a result of its unsustainable funding model.</b></p> <p>The RAF has operated on an unsustainable funding model for years. The RAF Levy is determined with little regard for the main drivers of the RAF's claims expenditure, i.e. the number of accidents on the roads, the number of vehicles driven, the volume and quantum of the benefits payable by the RAF and various other economic factors like the inherent inflation of the benefit levels.</p> <p>Whilst the promulgation of the RABS Bill is at an advanced stage, this will remain a key priority risk until a more sustainable funding model is implemented and a strategy is put in place to address the RAF liability. The fiscal economic outlook for the country is also a key consideration.</p>	<ul style="list-style-type: none"> <li>• Support processes towards promulgation of the RABS Bill</li> <li>• Explore other sustainability initiatives as a medium- to long-term solution to sustain the RAF.</li> <li>• Engage key stakeholders on the appropriate funding model.</li> <li>• Regularly assess and optimise cash management to respond to cash constraints.</li> <li>• Review the SCM function to ensure that it is more effective and efficient.</li> </ul>

<ul style="list-style-type: none"> <li>• Efficient claims processing</li> <li>• Accessible services</li> <li>• Optimal ICT services</li> <li>• Administrative dispensation aligned to the RABS Bill</li> </ul>	<p><b>Risk 2: ICT</b></p> <p><b>The risk that the RAF may be unable to adopt new technologies to support business operations, lack of specialised IT skills, failure to implement RAF ICT strategic objectives and e-enablement initiatives.</b></p> <p>The Fund relies heavily on ICT systems to deliver on its mandate effectively and efficiently. ICT systems are utilised to process, store and protect the massive amount of claims transactions and data. Additionally, the successful implementation of the RABS also depends on other ICT outcomes, i.e. improvement of claims processing and efficiency, optimisation of content and information management, strengthening of ICT governance and risk management, as well as the stabilisation and adequacy of ICT infrastructure.</p> <p>The RAF has developed a new IT Strategy to optimise the current RAF business processes and automate processes in preparation for RABS. However, this will remain a key priority risk during this transition period from RAF to RABS. The global rise in cyber security risks was also a key consideration.</p>	<ul style="list-style-type: none"> <li>• Implement e-enablement initiatives aimed at optimising the current RAF business processes and ensuring readiness for RABS.</li> <li>• Prioritise initiatives aimed at improving IT security in order to ensure resilience to cyber security and IT continuity risks.</li> </ul>
<ul style="list-style-type: none"> <li>• Efficient claims processing</li> <li>• Accessible services</li> <li>• Effective financial management</li> <li>• Improved people management</li> </ul>	<p><b>Risk 3: Reputational risk</b></p> <p><b>The risk that the RAF may suffer reputational damage due to stakeholder pressure and negative media reports.</b></p> <p>With the DoT continuing with the pursuit of the RABS Bill, pressure from stakeholders that are opposed to the Bill will only escalate. The rise in fuel prices has also resulted in</p>	<ul style="list-style-type: none"> <li>• Implement Media and Reputation Strategy.</li> <li>• Implement the Stakeholder Engagement Plan of the 2018/19 financial year</li> </ul>

<ul style="list-style-type: none"> <li>Administrative dispensation aligned to the RABS Bill</li> </ul>	community organisations opposing the use of fuel levy as a revenue stream for the RAF. The current financial year also saw a lot of negative media reporting against the RAF.	
<ul style="list-style-type: none"> <li>Efficient claims processing</li> <li>Effective financial management</li> <li>Optimal ICT services</li> <li>Improved people management</li> <li>Assured control environment</li> </ul>	<p><b>Risk 4: Fraud and corruption</b></p> <p><b>The risk that the RAF may be vulnerable to fraud and corruption</b></p> <p>The RAF operates in an environment that is targeted by internal and external fraudsters. It therefore continuously has to deal with professional syndicates and individual fraudsters. Considering the state of the organisation and claims values or claims payouts, there is a higher propensity for fraud and corruption.</p>	<ul style="list-style-type: none"> <li>Conduct fraud awareness training for employees and management on the pertinent fraud risks/incidents that could lead to pressures and opportunities to commit fraud.</li> <li>Procure a tool to conduct trend analysis, intelligence gathering, quantification of losses/risks (benchmarking from industry players and law enforcement agencies).</li> <li>Verify validity, completeness and accuracy of Declaration of Interest information.</li> <li>Analysis of Declaration of Interest forms by the Ethics Unit to identify trends and patterns.</li> <li>Periodic fraud risk assessments of business units to identify areas of vulnerability.</li> <li>Continuous analysis of fraud trends and recommendation of control measures.</li> </ul>
<ul style="list-style-type: none"> <li>Efficient claims processing</li> <li>Accessible services</li> <li>Effective financial management</li> </ul>	<p><b>Risk 5: Service delivery</b></p> <p>The mandate of the Fund is to (a) cover, (b) compensate, and (c) rehabilitate victims of road crashes and their dependants. However, the RAF has a lot of outstanding claims for processing and is unable to pay claims at the rate it receives them as a result of the legislative requirements necessary to finalise a claim, as well as the cash resources required to effect payment.</p> <p>Notwithstanding, the organisation continues to focus on processing claims effectively and efficiently in order to reduce the backlog, average cost-of-claim settlements, and improving turnaround times. Service delivery continues to</p>	<ul style="list-style-type: none"> <li>Review Direct Claims Strategy to address claims efficiency and improve customer service offering.</li> <li>Conduct process re-engineering to optimise claims value chain and ensure readiness for RABS.</li> <li>Roll-out of ECM to optimise current business processes.</li> <li>Review and implement Litigation Management Strategy to enhance efficiency and reduce RAF litigation costs.</li> </ul>

	be affected by a variety of factors, including financial constraints that result in the delays in payment of claims. Furthermore, there are also interdependencies in terms of the claims pillars. Inefficiencies in one pillar affect the rest of the value chain and subsequently affect the turnaround time and quality of service delivery.	
<ul style="list-style-type: none"> <li>• Efficient claims processing</li> <li>• Effective financial management</li> <li>• Administrative dispensation aligned to the RABS Bill</li> <li>• Assured control environment</li> </ul>	<p><b>Risk 6: Regulatory framework</b></p> <p><b>The risk that the RAF may not comply with the relevant legislations, regulations and other prescripts as per the compliance universe.</b></p> <p>The current RAF fault-based scheme continues to be constrained by long and expensive legal processes. Litigation costs have continued to increase and the RAF Litigation Strategy has had minimal effect on either improving litigation management processes and/or reducing legal costs. The RABS Bill is thus a key strategic initiative to improve the exposure to regulatory risk. Whilst the processes to enact the Bill are at an advanced stage, the Board will continue to provide oversight on this risk.</p> <p>The coming into effect of POPIA will also affect the RAF compliance universe.</p>	<ul style="list-style-type: none"> <li>• Provide support to DoT on RABS.</li> <li>• Roll out awareness on RABS as soon as it is enacted.</li> <li>• Develop guidelines for managing policy directives.</li> <li>• Continue with POPIA readiness initiatives.</li> <li>• Automate the Policy Management Framework and Standard Operating Procedure (SOP).</li> </ul>
<ul style="list-style-type: none"> <li>• Efficient claims processing</li> <li>• Accessible services</li> <li>• Optimal ICT services</li> </ul>	<p><b>Risk 7: People management</b></p> <p><b>The risk that the RAF may fail to recruit and retain specialised skills to ensure optimal staffing levels,</b></p>	<ul style="list-style-type: none"> <li>• Maintain good labour relations through the bargaining forum and proactively engage with labour to address employee issues.</li> <li>• Improve change management efforts on all transformation initiatives.</li> </ul>

<ul style="list-style-type: none"> <li>Improved people management</li> <li>Assured control environment</li> </ul>	<p><b>productivity and organisational performance, as well as possible difficulties in managing good labour relations.</b></p> <p>The RAF is a labour-intensive service organisation that relies on people to effectively deliver on its mandate. Therefore, the attraction and retention of leadership and a workforce that is appropriately skilled, motivated, performance-driven, customer-centric and committed to providing excellent service are crucial. Whilst the RAF has done well in managing the vacancy rate and retention of key skills, issues around labour relations will become important during the transition from the RAF to RABS, thus the need to monitor this risk closely.</p>	<ul style="list-style-type: none"> <li>Automate recruitment processes in order to enhance efficiency.</li> </ul>
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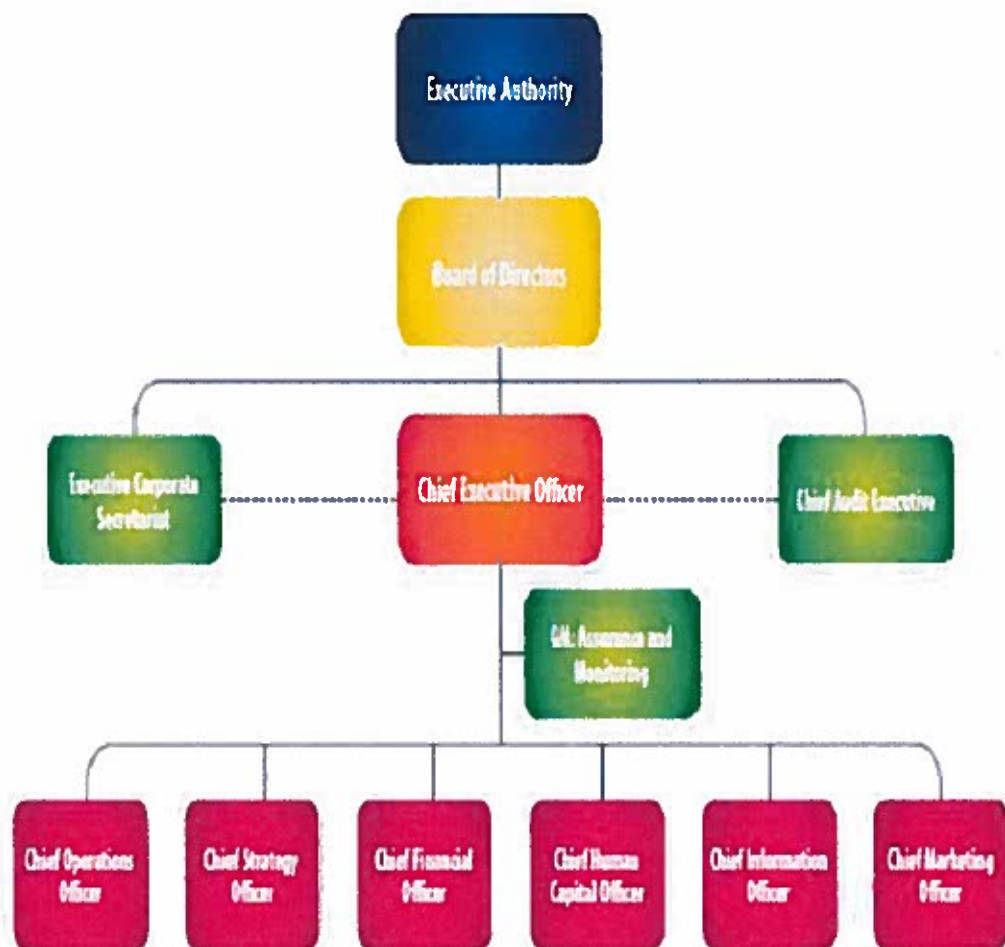
\*The RAF strategic risks rating may change following the Board Strategic Risk Assessment Workshop scheduled for February 2019.





## 2. ORGANISATIONAL ENVIRONMENT

Figure 1. Top Structure of the Fund



### **3. HUMAN RESOURCES**

The RAF staff complement has grown in line with expansive budgets approved by the DoT, National Treasury and Parliament over the medium term. Experts in numerous fields were brought in to help improve delivery in both core and support businesses, resulting in a permanent staff complement of 2,911 at the end of March 2018.

The RAF continues to ensure optimal capacity in terms of people and performance by recruiting, remunerating, managing and retaining skilled staff, identifying talent and managing succession, training and developing, while managing outliers and recognising and rewarding performers within the organisation. The salaries budget has increased by an average of 12% over the MTEF period due to annual salary increases and 20 additional posts. Other staff-related costs have also increased in line with the National Treasury CPI.

### **4. REVISIONS TO LEGISLATIVE AND OTHER MANDATES**

#### **5.1 Road Accident Benefit Scheme (RABS)**

The RABS, as set out in the Road Accident Benefit Scheme Bill [B 17B - 2017] (the Bill), paves the way for the transformation of the current RAF scheme to one which is more reasonable, equitable, affordable and sustainable. The scheme, as set out in the Bill, aims to provide defined benefits on a no-fault basis, and paid in a structured manner to qualifying beneficiaries. The scheme will operate on social security principles and will protect individuals, families and communities from the misfortune, distress and significant risks associated with unemployment, illness, injury, disability and death of a breadwinner due to a road crash.

The draft Bill was approved by Cabinet on 29 March 2017, formally introduced in the National Assembly on 8 June 2017 as the Road Accident Benefit Scheme Bill [B 17B - 2017] and, subsequently referred to the Portfolio Committee on Transport (PCoT) for processing.

PCoT published the Bill for public written comments to be submitted between 5 and 30 November 2017. The majority of the written comments received by PCoT were from the legal fraternity and other intermediaries, all with a direct and substantial financial interest in seeing the status quo under the RAF remain. It is therefore not surprising that, on the whole, these comments were in opposition of the Bill, in favour of retaining fault, the residual common law claim, and common-law insurance principles that would see the legal profession and other intermediaries retain the substantial income streams they have become accustomed to under the RAF dispensation.

PCoT held public hearings on the Bill at Parliament on 16, 22, 23 and 30 May 2018 and 6 June 2018. The public participation process was extended by conducting public hearings in each of the nine provinces between 24 July and 14 August 2018. After extensive deliberations and due consideration of all the public submissions and responses from the DoT, PCoT proposed a number of changes to the Bill.

On 8 November 2018, PCoT adopted the B-Bill (the Bill as tabled with changes recommended by PCoT incorporated in the Bill) and an A-List (a list of the changes recommended by PCoT) and on 20 November 2018 PCoT finalised its report on the Bill to the National Assembly. The PCoT Report and the Bill were placed on the Order Paper of 4 December 2018 for debate and approval by the National Assembly of the PCoT Report and of the Second Reading of the Bill. Voting was postponed since there was no quorum. The PCoT Report and the Bill were again placed on the Order Paper of 6 December 2018 for voting. Voting took place but the requisite quorum required to vote in respect of the approval of the Second Reading of the Bill (201 votes) was not achieved. The Bill will again be placed on the National Assembly Order Paper for voting.

## 5.2. RAF Amendment Act

The significant progress made in respect of legislating RABS has resulted in a situation where both the RABS Bill, No. 17 of 2017, and the RAF Amendment Bill, No. 3 of 2017, served before the PCoT at the same time. Consequently, a decision was taken to withdraw the RAF Amendment Bill, No. 3 of 2017.

# 5. THE CURRENT STATUS OF THE PUBLIC ENTITY

## 5.1. Key Programmes

The successes realised during the previous years did not emanate from what some would call a conducive environment for success. Extensive engagements took place with affected claimants and their representatives, as well as the media. Internal measures were introduced to optimise cash flow management and time periods, but the core challenge was and remains real – the RAF dispensation is not adequately funded and remains unreasonable, inequitable, unaffordable and unsustainable.

### KEY PROGRAMMES

	2017/18	2018/19	2019/20	2020/21	2021/22
	R'000	R'000	R'000	R'000	R'000
Administration	2 361 475	2 913 999	3 276 047	3 640 576	3 947 128
Payment of claims to accident victims	61 345 597	74 746 525	84 304 220	95 016 011	107 064 316
<b>Total expense</b>	<b>63 707 072</b>	<b>77 660 524</b>	<b>87 580 267</b>	<b>98 656 587</b>	<b>111 011 443</b>

## 5.2. Composition of Spending

### 5.2.1. Claims Expenditure

The rate at which the RAF settles claims is expected to remain constant over the MTEF period. 20 additional posts were added in 2019/20 to capacitate the organisation's operations. Due to increased productivity during the 2017/18 financial year, productivity was projected to increase by 5% in 2018/19 and then remain constant over the MTEF period.

Claims inflation is expected to be 11% for 2018/19 and for the rest of the MTEF period. This is the long-term average claims inflation over the period 2006 to 2018 and was derived by comparing the Fund's average claim settlements from year-to-year over this period. This inflation assumption was reduced slightly from the previous year's assumption of 13% due to a lower than expected change in the average values for 2016/17 and 2017/18 financial years. It must be noted that the full effects of these increases are not reflected in the claims payments line (first row in the table below) due to cash constraints. Therefore, the claims payments reported below were restricted to cash available for the current financial year and for the rest of the MTEF period. The amount that cannot be paid is accrued for as "Claims Requested but not Paid". The level of claims requested, but which the RAF is not able to pay, is not sustainable as it exposes the institution to significant liquidity risk.

The following is the projected shortfall in the amount available to pay claims, as a result of cash constraints.

#### CLAIMS PAYMENTS SHORTFALL

	2017/18	2018/19	2019/20	2020/21	2021/22
	R'000	R'000	R'000	R'000	R'000
Amount available for claims payments		38 381 655	39 782 365	39 628 298	39 532 361
Amount that can be paid based on productivity		40 319 833	44 755 014	49 678 066	55 142 653
Shortfall/(Excess) for the year	-	1 938 178	4 972 649	10 049 768	15 610 292
Balance of Claims requested but not paid	9 061 346	10 999 524	15 972 173	26 021 941	41 632 233

### 5.2.2. Claims Requested but not Paid (Claims Creditors)

The RAF continues to face financial challenges and this has put more strain on the ability of the Fund to carry out its mandate. As a result of this, the balance of claims creditors at 31 March 2018 was R9 billion. Claims creditors are projected to grow to R11 billion by the end of the current financial year.

Over the MTEF period, the RAF Fuel Levy is projected to remain flat and, as a result, claims creditors are projected to grow to R41.4 billion by the end of the 2021/22 financial year.

The RAF continues to settle claims in terms of its mandate and targets. This is despite the fact that the available funding is not sufficient for the amount required to effect payment on the settled claims. The cash constraint is further exacerbated by the assumptions that underpin the Fuel Levy in the period of the MTEF.

### 5.2.3. Provision for Outstanding Claims (ORC & IBNR)

The provision for outstanding claims increases because the number of claims reported is expected to remain high.

The following table shows how the provision develops over the MTEF period.

#### PROVISION FOR OUTSTANDING CLAIMS (ORC & IBNR)

	2017/18	2018/19	2019/20	2020/21	2021/22
	R'000	R'000	R'000	R'000	R'000
Provision for outstanding claims - ORC	139 204 252	165 080 251	196 337 968	232 260 270	272 852 290
Provision for outstanding claims - IBNR	67 012 783	75 587 954	83 879 443	93 295 086	104 624 728
<b>Total provision</b>	<b>206 217 036</b>	<b>240 668 206</b>	<b>280 217 411</b>	<b>325 555 356</b>	<b>377 477 019</b>

### 5.3. Goods & Services

The increase in goods and services between 2015/16 and 2016/17 is mainly due to the reclassification of expenses from compensation of employees to goods and services. Due to the delay in projects for the 2017/18 financial year, goods and services decreased slightly by around 7%. The budget for the 2018/19 financial year is in line with the amount previously submitted for the ENE. Over the MTEF period, the expenses are expected to increase by 5.3%, 5.5% and 5.5% for 2019/20 to 2021/22 respectively.

### 5.4. Compensation of Employees

As a result of existing vacancies, the staff complement is projected to increase. This is as per the Turnaround Strategy implemented in 2012/13, to enable the Fund to achieve its service delivery requirements. It is expected that the headcount will increase from actual number of staff of 2,754

(budgeted positions = 2,881) as at 31/03/18 to 2,911 in the 2018/19 financial year. 20 additional posts have been added in 2019/20 to capacitate the organisation's operations. No other staff increase is expected for the rest of the MTEF period.

The salaries budget has been increased by an average of 12% over the MTEF period due to annual salary increases and an increase in staff. Other staff-related costs have been increased in line with the National Treasury CPI.

### **5.5. Reallocations**

There are no proposals to reallocate spending between programmes.

### **5.6. Value-for-Money**

The costs proposed in this MTEF are generally in line with the National Treasury guidelines and cost containment measures. The RAF always strives to align expenditure with prescripts issued by National Treasury on cost containment, and issues directives on this to staff from time to time. The RAF advertises bids on e-Tenders as per National Treasury Instruction No. 1 of 2015/16 and utilises the Transversal Term Contract as per National Treasury Circular No. 3 of 2016, where applicable. Operational costs have increased by National Treasury's CPI. The National Treasury CPI is forecasted to be 5.3%, 5.5% and 5.5% for the 2019/20 to 2021/22 financial years respectively.

## **6. Cost Pressures**

As stated in number 2 above, the RAF continues to face financial challenges and this has put more strain on the ability of the Fund to carry out its mandate. As a result of this, claims creditors are projected to grow to R11 billion by the end of the current financial year. Over the MTEF period, the RAF Fuel Levy is projected to remain flat and as a result, the claims creditors are projected to grow to R41.6 billion by the end of the 2021/22 financial year respectively.

### **6.1. Cash Balances**

The RAF is experiencing cash flow constraints and cannot pay all the claims it can process. A cash balance of R1.7 billion reported at the end of each financial year is due to the fact that the RAF Fuel Levy is received around the 25th of each month. The RAF normally has a cash balance of around R100 million before the Fuel Levy is received.

## 6.2. Fuel Levy

The Fuel levy is projected to remain flat over the MTEF period.



## **PART B:**

### **ANNUAL PERFORMANCE PLAN INITIATIVES AND ACTIVITIES**

**PART B: ANNUAL PERFORMANCE PLAN INITIATIVES AND ACTIVITIES**

**8. PERFORMANCE INDICATORS AND MEDIUM-TERM TARGETS FOR 2019-2020**

**8.1. Objective 1: Initiatives Aligned to Efficient Processing of Claims**

Strategic Objective		Performance Indicator	Measure	Audited or Actual Performance 2017/18	Estimated Performance 2018/19	2019/20	
Efficient claims processing	1.	Manage the number of outstanding claims	Increase number of personal claims with offers accepted by 10%	45320	40466	Increase by 10%	
	2.	Manage efficiency of claims processing	Improve personal claims processing turnaround time by 10%	1112	1125	Reduce by 10%	
	3.		Improve supplier claims processing turnaround time by 10%	96	87	Reduce by 10%	
	4.	Claims fraud detection	Increase percentage of fraud detected before undue payments are made, based on number of files by 10%	901	1206	Increase by 10%	
	5.		Increase percentage of fraud detected before	R1 450 496 207	Increase by 10%	Increase by 10%	

Strategic Objective	Performance Indicator	Measure	Audited or Actual Performance 2017/18	Estimated Performance 2018/19	2019/20	
		undue payments are made, based on the value by 10%				
	6.	Improve direct claims management	15% increase in direct personal claims originated	32622	37364	Increase by 15%
	7.		Reduce % of direct personal claims converted to represented by 10%	2477	2046	Reduce by 10%
	8.	Improve claims litigation	Increase % of offers made before trial date by 10%	7784	Increase by 10%	Increase by 10%
	9.	Improve post-crash care management	Increase active undertakings by 10%	5885	Increase by 10%	Increase by 10%
	10.		Treatment plans introduced for all serious injuries	3044	-	100%

## 8.2. Objective 2: Initiatives Aligned to Providing Accessible Services

Strategic Objective		Performance Indicator	Measure	Audited or Actual Performance 2017/2018	Estimated Performance 2018/19	2019/20
Providing accessible services	11.	Promote RAF services through outreach programmes and other events	10% increase in the number of potential claimants serviced during outreach programmes and other events	66819	15% increase based on actual achievement	10% increase based on actual achievement
	12.	Manage Call Centre responsiveness	Reduce % of abandoned calls	2.22%	Reduce to 2.8%	Maintain at 2.8%

### 8.3. Objective 3: Initiatives Aligned to Effective Financial Management

Strategic Objective		Performance Indicator	Measure	Audited or Actual Performance 2017/2018	Estimated Performance 2018/19	2019/20
Effective financial management	13.	Effective cash flow management	Claims payment average days as per the cash management procedure	Manage claims payment average days	Manage claims payment average days	Manage claims payment average days
	14.	Improve procurement outcomes	100% success of all bids issued within Supply Chain Management directive timelines	100% of unsuccessful bids against issued bids	100% success of all bids issued within 9 months	100% success of all bids issued within 8 months

#### 8.4.

#### Objective 4: Initiatives Aligned to Optimising ICT Functionality

Strategic Objective	Performance Indicator	Measure	Audited or Actual Performance 2017/18	Estimated Performance 2018/19	2019/20
Optimal ICT services	15. Ensure optimal ICT availability	% availability of all services	99.84% availability of critical services	98% availability of all services	98% availability of all services
Implement the Five-Year e-Enablement Strategy	16. Implement ICT Strategy	Implement the ICT strategic initiatives	100% roll-out of ECM	Implement 2018/19 e-Enablement initiatives (ICMS, ECM, Third Party Integration, Enterprise Architecture, Information Security and Infrastructure), as per the approved project plan	Implement 2019/20 ICT strategic initiatives Registration System – Solution Deployment Automation of Supplier Claims – Solution Deployment Medical Appointment Scheduling System – Solution Deployment ECM phase 2 (all regional roll-out Correspondence Unit) – Solution Deployment Enterprise Architecture Business Architecture for Core

							Business (Operations and Corporate Communications)
	17.		Implement the Information, Cyber Security and Risk Management Strategy				Implement 2019/2020 initiatives

### 8.5. Objective 5: Initiatives Aligned to Improving People Management

Strategic Objective	Performance Indicator	Measure	Audited or Actual Performance 2017/2018	Estimated Performance 2018/19	2019/20
Improved people management	18. Manage organisational performance	Manage vacancy rate	Maintain vacancy rate at 4.47%	Maintain vacancy rate at 6%	Maintain vacancy rate at 6%
	19. RAF's contribution towards government's social and economic agenda	Organisation meets the minimum % target for the representation of persons living with disability	Increase the disability ratio to 1.18%	Increase the disability ratio to 1.25%	Increase the disability ratio to 2%
	20.	80% of allocated budget spent on Skills Development	-	44 356,111	80% of allocated budget spent
	21.	90% of allocated budget spent on Socio-Economic Development	-	8 836 560	90% of allocated budget spent



Strategic Objective	Performance Indicator	Measure	Audited or Actual Performance 2017/2018	Estimated Performance 2018/19	2019/20
	22.	90% of allocated budget spent on Enterprise Supplier Development	-	9 294,288	90% of allocated budget spent
Improved people management	23.	Contribute to government priorities of youth unemployment and road safety	200 candidates	Increase to 200	Increase to 275
	24.		Increase to 84%	Increase to 85%	Increase to 90%

### 8.6. Objective 6: Initiatives Aligned to RAF Transformation

Strategic Objective	Performance Indicator	Measure	Estimated Performance 2017/18	2018/19	2019/20
RAF transformation	25. RAF readiness for RABS	Implementation of RABS initiatives	Implement Year 1 RAF Transformation Plan initiatives	Implement 2018/19 Transformation Plan initiatives (Business Model Feasibility, Change Impact Assessment and Medical Treatment Protocols), as per the approved Project Plan	Approved RABS Business Model
	26.		-	-	Approved RABS Skills Transition Plan

### 8.7. Objective 7: Initiatives Aligned to Assured Control Environment

Strategic Objective	Performance Indicator	Measure	Audited or Actual Performance 2017/18	Estimated Performance 2018/19	2019/20
Assured control environment	27. Raise ethical standards	Raise ethical standards	Report on adequacy and effectiveness of the Ethics Programme	Report on adequacy and effectiveness of the Ethics Programme	100% implementation of Ethics initiatives
	28. Improve Combined Assurance outcomes	Clean audit report	Unqualified with opinions	Unqualified audit opinion	Unqualified audit opinion

## QUARTERLY TARGETS FOR 2019/2020

### 9.1. Objective 1: Initiatives Aligned to Efficient Processing of Claims

QUARTERLY TARGETS							
Strategic Objective	Performance Indicator	Baseline 2018/2019	Annual Target 2019/2020	1 <sup>st</sup>	2 <sup>nd</sup>	3 <sup>rd</sup>	4 <sup>th</sup>
Efficient claims processing	1. Manage the number of outstanding claims	Manage the number of open claims to 235 129	Increase the number of personal claims with offers accepted	Increase by 10%	Increase by 10%	Increase by 10%	Increase by 10%
	2. Increase efficiency of claims processing	Manage the number of claims finalised to 166 610	Improve personal claims processing turnaround time	Reduce by 10%	Reduce by 10%	Reduce by 10%	Reduce by 10%
	3.	-	Improve supplier claims processing turnaround time	Reduce by 10%	Reduce by 10%	Reduce by 10%	Reduce by 10%

QUARTERLY TARGETS							
Strategic Objective	Performance Indicator	Baseline 2018/2019	Annual Target 2019/2020	1 <sup>st</sup>	2 <sup>nd</sup>	3 <sup>rd</sup>	4 <sup>th</sup>
	4. Claims fraud detection	Increase by 10%	Increase percentage of fraud detected before undue payments are made, based on number of files by 10%	Increase by 2.5%	Increase by 5%	Increase by 7.5%	Increase by 10%
	5.	-	Increase percentage of fraud detected before undue payments are made, based on the value by 10%	Increase by 2.5%	Increase by 5%	Increase by 7.5%	Increase by 10%
Efficient claims processing	6. Improve direct claims management	Increase by 15%	% increase in direct personal claims originated by 15%	Increase by 15%	Increase by 15%	Increase by 15%	Increase by 15%
	7.	Reduce by 10%	Reduce % of direct personal claims converted to represented by 10%	Reduce by 10%	Reduce by 10%	Reduce by 10%	Reduce by 10%
	8.	Increase % of matters settled before trial by 10%	Increase % of offers made before trial date by 10 %	Increase by 2.5%	Increase by 5%	Increase by 7.5%	Increase by 10%
	9. Improve post-crash	Increase by 10%	Increase active undertakings by 10%	Increase by 2.5%	Increase by 5%	Increase by 7.5%	Increase by 10%

QUARTERLY TARGETS							
Strategic Objective	Performance Indicator	Baseline 2018/2019	Annual Target 2019/2020	1 <sup>st</sup>	2 <sup>nd</sup>	3 <sup>rd</sup>	4 <sup>th</sup>
	10. care management	-	Treatment plans introduced for all serious injuries	100%	100%	100%	100%

## 9.2. Objective 2: Initiatives Aligned to Providing Accessible Services

QUARTERLY TARGETS							
Strategic Objective	Performance Indicator	Baseline 2018/2019	Annual Target 2019/2020	1 <sup>st</sup>	2 <sup>nd</sup>	3 <sup>rd</sup>	4 <sup>th</sup>
Providing accessible services	11. Promote RAF services through outreach programmes and other events	15% increase in the number of potential claimants serviced during outreach programmes and other events	10% increase in the number of potential claimants serviced during outreach programmes and other events	Increase by 10%	Increase by 10%	Increase by 10%	Increase by 10%
	12. Improved Call Centre responsiveness	Reduce % of abandoned calls to 2.8 %	Maintain % of abandoned calls to 2.8 %	Maintain abandoned calls to 2.8 %	Maintain abandoned calls to 2.8 %	Maintain abandoned calls to 2.8 %	Maintain abandoned calls to 2.8 %

### 9.3. Objective 3: Initiatives Aligned to Effective Financial Management

QUARTERLY TARGETS								
Strategic Objective	Performance Indicator	Baseline 2018/2019	Annual 2019/2020	Target	1 <sup>st</sup>	2 <sup>nd</sup>	3 <sup>rd</sup>	4 <sup>th</sup>
Effective financial management	13. Effective cash flow management	-	Manage claims payment average days as per the cash management procedure	Manage claims payment average days as per the cash management procedure	Manage claims payment average days as per the cash management procedure	Manage claims payment average days as per the cash management procedure	Manage claims payment average days as per the cash management procedure	Manage claims payment average days as per the cash management procedure
	14. Improve procurement outcomes	100% success of all bids issued within 9 months	100% success of all bids issued within 8 months	ANNUAL TARGET				



#### 9.4. Objective 4: Initiatives Aligned to Optimising ICT Functionality

QUARTERLY TARGETS								
Strategic Objective	Performance Indicator	Measure	Estimated Performance 2018/19	2019/20	1st	2nd	3rd	4th
Optimal ICT services	15. Ensure optimal ICT availability	% availability of all services	98% availability of all services	98% availability of all services	98% availability of all services	98% availability of all services	98% availability of all services	98% availability of all services
Implement the Five-Year e-Enablement Strategy	16. Implement ICT Strategy	Implement the ICT strategic initiatives	Implement 2018/19 e-Enablement initiatives (ICMS, ECM, Third Party Integration, Enterprise Architecture, Information Security and Infrastructure), as per the approved Project Plan	Implement 2019/20 ICT strategic initiatives  Registration System – Solution Deployment  Automation of Supplier Claims – Solution Deployment  Medical Appointment Scheduling System – Solution Deployment  ECM phase 2 (all regional roll-out	ANNUAL TARGET			

	17.			Implement the Information, Cyber Security and Risk Management Strategy	-		Correspondence Unit) – Solution Deployment Enterprise Architecture Business Architecture for Core Business (Operations and Corporate Communications)		ANNUAL TARGET

## 9.5. Objective 5: Initiatives Aligned to People Management

QUARTERLY TARGETS							
Strategic Objective	Performance Indicator	Baseline 2018/19	Annual Target 2019/2020	1 <sup>st</sup>	2 <sup>nd</sup>	3 <sup>rd</sup>	4 <sup>th</sup>
Improved people management	18. Manage organisational performance	Maintain vacancy rate at 6%	Maintain vacancy rate at 6%	Maintain vacancy rate at 6%	Maintain vacancy rate at 6%	Maintain vacancy rate at 6%	Maintain vacancy rate at 6%
	19. RAF's contribution towards government's social and economic agenda	Organisation meets the minimum 1.25% target for the representation of persons living with disability	Increase disability ratio to 2%	Increase disability ratio to 2%	Increase disability ratio to 2%	Increase disability ratio to 2%	Increase disability ratio to 2%
	20.	R 44 356,111 (allocated budget)	80% of allocated budget spent on Skills Development	ANNUAL TARGET			
	21.	R 8 836,560 (allocated budget)	90% of allocated budget spent on Socio-Economic Development	ANNUAL TARGET			
	22.	R 9 294,288 (allocated budget)	90% of allocated budget spent on Enterprise Supplier Development	ANNUAL TARGET			

	23.	Contribute to government priorities of youth unemployment and road safety	200 number of Youth Driver Development Programme intake	Increase to 275	ANNUAL TARGET
	24.		Increase % of candidates who have successfully completed the programme to 85%	Increase to 90%	ANNUAL TARGET

## 9.6. Objective 6: Initiatives Aligned to RAF Transformation

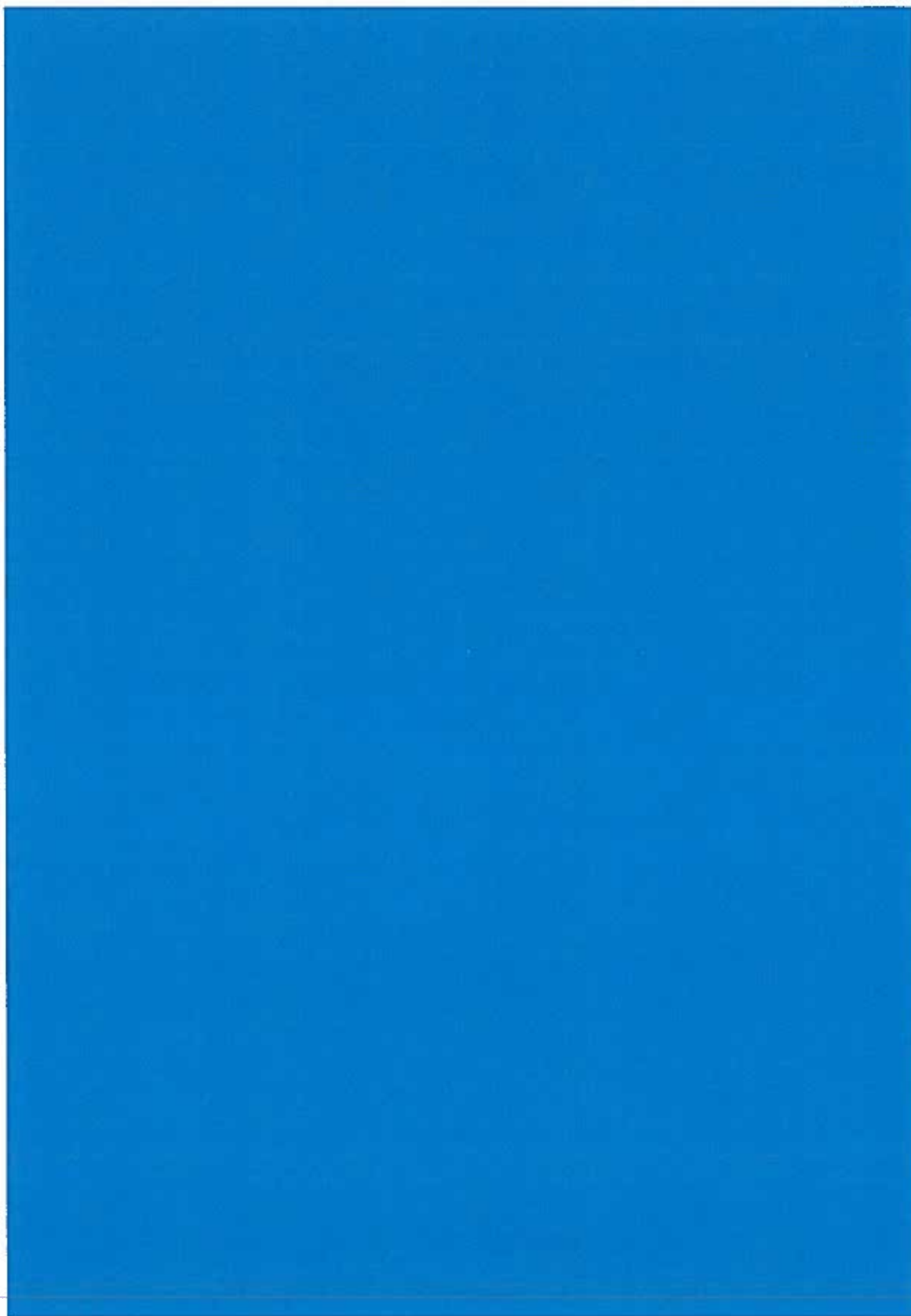
QUARTERLY TARGETS								
Strategic Objective	Performance Indicator	Baseline 2018/2019	Annual 2019/2020	Target	1st	2nd	3rd	4th
RAF transformation	25. RAF readiness for RABS	Implement 2018/19 Transformation Plan initiatives (Business Model Feasibility, Change Impact Assessment and Medical Treatment Protocols), as per the approved Project Plan	Approved RABS Business Model		ANNUAL TARGET			
	26.		Approved RABS Skills Transition Plan		ANNUAL TARGET			

## 9.7. Objective 7: Initiatives Aligned to Assured Control Environment

QUARTERLY TARGETS						
Strategic Objective	Performance Indicator	Baseline 2018/2019	Annual Target 2019/2020	1 <sup>st</sup>	2 <sup>nd</sup>	3 <sup>rd</sup> 4 <sup>th</sup>
Assured control environment	27. Raise ethical standards	Report on adequacy and effectiveness of the Ethics Programme	100% implementation of Ethics initiatives	ANNUAL TARGET		
	28. Improve Combined Assurance outcomes	Unqualified audit opinion	Unqualified audit opinion	ANNUAL TARGET		

Table 3: Summary of Claim Numbers

	2018	2019	2020	2021	2022	2023	2024	2025	2026
Personal claim numbers (Operational View)									
ORC									
O/S at start		198 285	231 301	252 800	271 177	285 796	302 922	321 448	340 019
Newly reported		237 000	237 000	237 000	237 000	237 000	237 000	237 000	237 000
Settled		-203 994	-215 501	-218 623	-222 381	-219 875	-218 473	-218 340	-218 227
O/S at end	198 285	231 301	252 800	271 177	285 796	302 922	321 448	340 019	358 882





# **PART C**

## **LINKS TO OTHER PLANS**

## **PART C: LINKS TO OTHER PLANS**

### **10. LINKS TO THE LONG-TERM INFRASTRUCTURE AND OTHER CAPITAL PLANS**

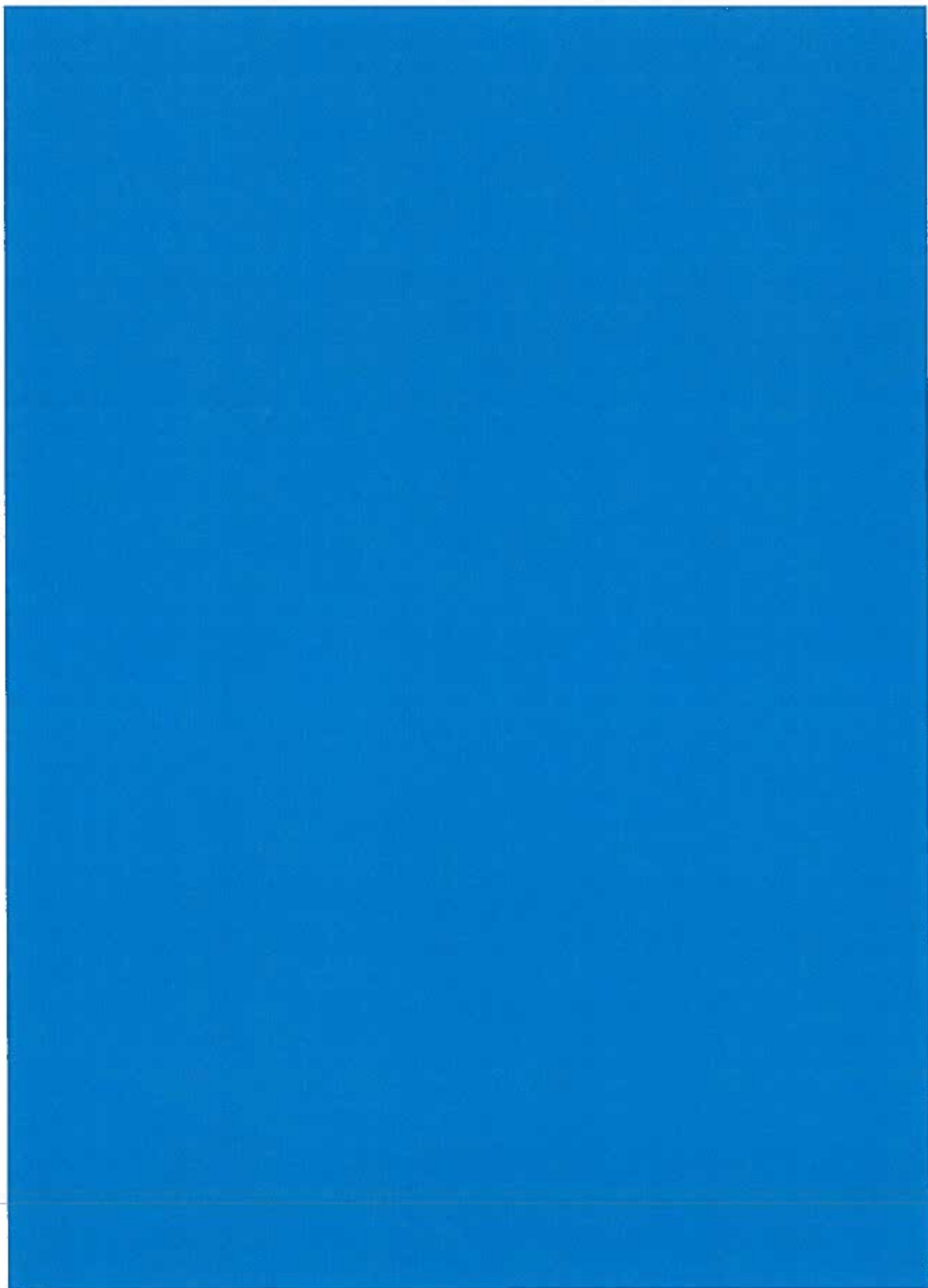
Not applicable to the Fund.

### **11. CONDITIONAL GRANTS**

Not applicable to the Fund.

### **12. PUBLIC-PRIVATE PARTNERSHIPS**

Not applicable to the Fund.



# ANNEXURES

## **ANNEXURE D**

- VISION
- MISSION
- VALUES
- STRATEGIC OUTCOME-ORIENTED GOALS
- BUDGET PROGRAMME

## 13. VISION, MISSION, VALUES, AND BUDGET PROGRAMME

### 13.1. Vision

To provide the highest standard of care to road accident victims; and to restore balance in the social system.

### 13.2. Mission

To provide appropriate cover to all road users within the borders of South Africa; to rehabilitate persons injured, compensate for injuries or death and indemnify wrongdoers as a result of motor vehicle accidents in a timely, caring and sustainable manner; and to support the safe use of our roads.

### 13.3. Values

The following values drive everything that we do and the manner in which we do it.



#### SUPPORT

We care for and support our customers.  
We care for and support each other.



#### SOLUTION FOCUSED

We offer solutions.  
We take responsibility for our actions.



#### EXCELLENCE

We execute our duties with dedication and fortitude while pursuing excellence across the business.  
We are driven by a desire to succeed which we realise through intelligent planning and commitment to delivery.



#### EFFICIENCY

Doing the right thing with the least amount of resources.  
In our endeavours we strive to optimal output from the time, cost and effort invested.



#### WE TAKE PRIDE

We commit to and demonstrate integrity, honesty, consistency and fairness in our actions and decisions.  
We model the highest standards of personal and professional behaviour.

### 13.4. Budget Programme

**Table 4 Projected Statement of Financial Performance**

	2018	2019	2020	2021	2022	2023	2024	2025	2026
<b>Revenue from non-exchange transactions</b>									
Net fuel levies	37 250 841	42 214 251	43 360 004	43 278 159	43 494 549	43 712 022	43 930 582	44 150 235	44 370 986
FI b/f	7 156 541	7 824 329	8 655 315	8 997 238	9 042 224	9 087 435	9 132 872	9 178 536	9 224 429
FI Received	36 583 053	41 383 264	43 018 082	43 233 172	43 449 338	43 666 585	43 884 918	44 104 342	44 324 864
FI c/f	7 824 329	8 655 315	8 997 238	9 042 224	9 087 435	9 132 872	9 178 536	9 224 429	9 270 551
<b>Revenue from exchange transactions</b>									
Other income	407	-	-	-	-	-	-	-	-
Reinsurance revenue	-	-	-	-	-	-	-	-	-
Allowance for credit losses adjustment	-	-	-	-	-	-	-	-	-
Gains on disposal of assets	-	-	-	-	-	-	-	-	-
Investment revenue	90 046	95 016	98 850	98 966	98 969	98 969	98 969	98 969	98 969
	90 453	95 016	98 850	98 966	98 969	98 969	98 969	98 969	98 969
<b>LESS EXPENSES</b>									
Claims expenditure	61 345 597	74 746 525	84 304 220	95 016 011	107 064 316	120 613 553	135 848 145	152 974 923	172 225 830
Claims Paid	34 049 350	38 381 655	39 782 355	39 623 253	39 532 361	39 509 874	39 474 147	39 424 332	39 359 526
Claims b/f	-179 490 368	-206 241 514	-240 668 206	-280 217 411	-325 555 356	-377 477 019	-436 882 227	-504 789 110	-582 349 231
Req not paid b/f	-8 516 245	-9 061 345	-10 539 524	-15 972 173	-25 021 541	-41 632 233	-63 330 704	-91 797 820	-127 788 230
Claims c/f	206 241 514	240 668 206	280 217 411	325 555 356	377 477 019	436 882 227	504 789 110	582 349 231	670 864 632
Req not paid c/f	9 061 345	10 959 524	15 972 173	26 021 541	41 632 233	63 330 704	91 797 820	127 788 250	172 133 154
Reinsurance premiums	21 547	25 685	27 123	28 615	30 332	32 152	34 081	36 126	38 294
Employee costs	1 598 157	1 880 606	2 164 519,63	2 451 265,20	2 669 431,95	2 829 598	2 999 374	3 179 336	3 370 096
General expenses	475 843	689 801	726 361	766 311	808 458	856 965	908 383	962 886	1 020 659
Depreciation and amortisation	41 401	50 555	55 937	53 004	53 146	56 335	59 715	63 297	67 095
Loss on disposal of assets and liabilities	870	-	-	-	-	-	-	-	-
Finance costs	223 657	267 351	302 107	341 380	385 760	408 905	433 440	459 446	487 013
Deficit for the year	(26 365 778)	(35 351 257)	(44 121 412)	(55 279 463)	(67 417 925)	(80 986 517)	(96 253 587)	(113 426 811)	(132 739 032)

**Table 5 Projected Statement of Financial Position**

Assets	2018	2019	2020	2021	2022	2023	2024	2025	2026
<b>Current Assets</b>									
Cash and cash equivalents	1 567 189	1 695 016	1 698 850	1 698 966	1 698 969	1 698 969	1 698 969	1 698 969	1 698 969
Receivables from non-exchange transactions	7 824 329	8 555 315	8 997 238	9 042 224	9 087 435	9 132 872	9 178 536	9 224 429	9 270 551
Receivables from exchange transactions	6 229	6 603	6 999	7 419	7 864	8 336	8 836	9 366	9 928
Other financial assets	138 497	146 807	155 615	164 952	174 849	185 340	196 461	208 248	220 743
Consumable stock	5 345	5 666	6 006	6 366	6 748	7 153	7 582	8 037	8 519
	9 541 589	10 509 406	10 864 708	10 919 926	10 975 865	11 032 670	11 090 384	11 149 049	11 208 711
<b>Non-Current Assets</b>									
Property, plant & equipment	191 859	191 460	196 072	203 743	214 201	227 053	240 676	255 116	270 423
Intangible assets	51 286	106 485	156 558	212 037	270 394	286 618	303 815	322 044	341 367
	243 145	297 945	352 630	415 780	484 595	513 671	544 491	577 160	611 790
<b>Total Assets</b>	<b>9 784 734</b>	<b>10 807 351</b>	<b>11 217 338</b>	<b>11 335 706</b>	<b>11 460 460</b>	<b>11 546 341</b>	<b>11 634 875</b>	<b>11 726 210</b>	<b>11 820 501</b>
<b>Liabilities</b>									
<b>Current Liabilities</b>									
Payables from exchange transactions	242 989	257 568	273 022	289 404	306 768	325 174	344 685	365 366	387 288
Other financial liabilities	208 013	220 494	233 723	247 747	262 612	278 368	295 070	312 775	331 541
Claims liabilities	38 268 456	53 778 788	65 781 389	83 890 070	108 729 543	140 987 411	181 525 114	231 302 054	291 386 750
Other provisions	313 664	332 484	352 433	373 579	395 994	419 753	444 938	471 635	499 933
	39 033 122	54 589 334	66 640 568	84 800 799	109 694 916	142 010 707	182 609 807	232 451 829	292 605 512
<b>Non-Current Liabilities</b>									
Other financial liabilities	6 913	7 328	7 767	8 233	8 728	9 251	9 806	10 395	11 018
Claims liabilities	177 022 779	197 889 941	230 408 195	267 687 228	310 379 709	359 225 521	415 061 816	478 835 468	551 617 076
Employee benefit obligation	65 500	69 430	73 596	78 012	82 692	87 654	92 913	98 488	104 397
	177 095 192	197 965 699	230 489 558	267 773 473	310 471 129	359 322 426	415 164 536	478 944 351	551 732 491
<b>Total Liabilities</b>	<b>216 128 314</b>	<b>252 555 033</b>	<b>297 130 126</b>	<b>352 574 272</b>	<b>420 166 045</b>	<b>501 333 132</b>	<b>597 774 343</b>	<b>711 396 179</b>	<b>844 338 002</b>
<b>Net Deficit</b>	<b>(206 343 580)</b>	<b>(241 747 682)</b>	<b>(285 912 788)</b>	<b>(341 238 566)</b>	<b>(408 705 585)</b>	<b>(489 786 792)</b>	<b>(586 139 468)</b>	<b>(699 669 970)</b>	<b>(832 517 502)</b>
<b>Net Deficit</b>									
<b>Reserves</b>									
Revaluation Reserve	87 598	87 598	87 598	87 598	87 598	87 598	87 598	87 598	87 598
Accumulated surplus	(206 431 178)	(241 835 280)	(286 000 386)	(341 326 164)	(408 793 183)	(489 874 390)	(586 227 066)	(699 757 568)	(832 605 100)
<b>Total Net Deficit</b>	<b>(206 343 580)</b>	<b>(241 747 682)</b>	<b>(285 912 788)</b>	<b>(341 238 566)</b>	<b>(408 705 585)</b>	<b>(489 786 792)</b>	<b>(586 139 468)</b>	<b>(699 669 970)</b>	<b>(832 517 502)</b>



## **ANNEXURE E FUNDING MODEL**

Table 6 Funding Model

Float: ad hoc		1 600 000		1 600 000		1 600 000		1 600 000		1 600 000		1 600 000		1 600 000		1 600 000		1 600 000		1 600 000		1 600 000		1 600 000		1 600 000		1 600 000		1 600 000		1 600 000		1 600 000		1 600 000		1 600 000		1 600 000		1 600 000		1 600 000		1 600 000		1 600 000		1 600 000		1 600 000		1 600 000		1 600 000		1 600 000		1 600 000		1 600 000		1 600 000		1 600 000		1 600 000		1 600 000		1 600 000		1 600 000		1 600 000		1 600 000		1 600 000		1 600 000		1 600 000		1 600 000		1 600 000		1 600 000		1 600 000		1 600 000		1 600 000		1 600 000		1 600 000		1 600 000		1 600 000		1 600 000		1 600 000		1 600 000		1 600 000		1 600 000		1 600 000		1 600 000		1 600 000		1 600 000		1 600 000		1 600 000		1 600 000		1 600 000		1 600 000		1 600 000		1 600 000		1 600 000		1 600 000		1 600 000		1 600 000		1 600 000		1 600 000		1 600 000		1 600 000		1 600 000		1 600 000		1 600 000		1 600 000		1 600 000		1 600 000		1 600 000		1 600 000		1 600 000		1 600 000		1 600 000		1 600 000		1 600 000		1 600 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