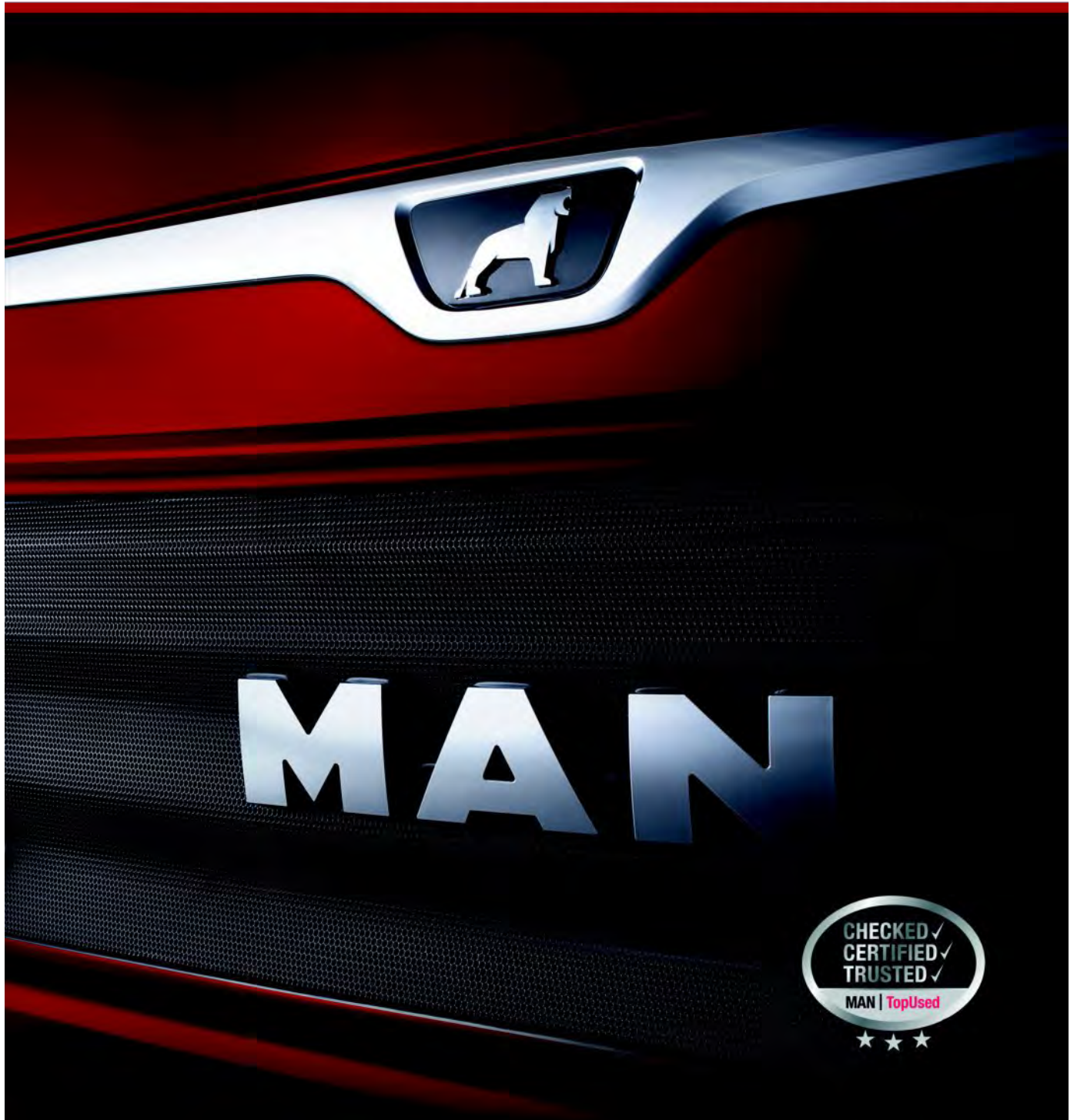




No. 2 / 2019

# SABOA BUS

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# Mbalula's 'fierce urgency of now' must extend to buses

**N**EW transport minister Fikile Mbalula – who takes up his post with stints as deputy minister of police and minister of sport and recreation under his belt, along with a ‘minister of Twitter’ title bestowed for his prodigious output in the online news and social networking medium – has a formidable portfolio under his stewardship.

Rail, bus, taxi, aircraft and boats: the Department of Transport and its entities are charged with ensuring that the country's transport systems run smoothly. A swift succession of four ministers in three years has done little to ease the lot of a sector which provides the mobility on which the economic and social wellbeing of the country hinges.

Mbalula, writing in the *Sunday Times*, cited Martin Luther King jnr's "tomorrow is today. We are confronted with the fierce urgency of now" quote in pondering what needs to be done in tackling the challenges that the transport sector faces. His ruminations were sparked by a three-hour delay in a Metrorail trip undertaken with

Cyril Ramaphosa. During the delay, writes Mbalula, "we listened to the context of as many fellow passengers as possible" – and the tales were harrowing.

"The daily commute on what is supposed to be the backbone of the country's public transport system was a gamble with no guarantees of on-time arrival. Heart-wrenching stories of pickpocketing, overcrowding, chronic delays and cancellations surfaced one by one.

"The experience was sobering and the stories strengthened our resolve to accelerate the delivery of a public transport system that works."

While commuter rail is in desperate need of intensive intervention, it is to be hoped that much-needed attention will also be directed to bus operators who play a vital role in providing public transport in increasingly challenging conditions.

Cindy Haler, Editor

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# MAN offers trusted mobility options in used segment

MAN's TopUsed outlets are a source of checked and certified used buses and coaches, injecting a high level of trust for buyers choosing this route

**O**RIGINAL equipment manufacturers have a vested interest in the current and future values of their used vehicles and brand. For this reason, 100% committed manufacturers see the trading of used vehicles as an integral part of their overall offering.

MAN TopUsed – which sells high quality used commercial vehicles, covering all brands and models – currently sells about 1 000 used trucks and buses a year into markets in southern and South Africa, of which about 120 are into the bus and coach segment. “This clearly makes MAN a distinct leader and expert supplier in the field of used passenger transport solutions,” says Gert Fourie, head of MAN TopUsed South Africa.

“MAN Automotive South Africa has been market leader in heavy buses and coaches for more than a decade. Having the capacity and expertise to give these vehicles a second or third economic life is an entry-level requirement to be able to dominate this competitive market sector,” says Fourie.

“Through MAN TopUsed, the brand is able to offer southern African customers access to premium used buses and coaches. The TopUsed team ensures that the intake standard of used buses conforms to the exacting standards stipulated by its parent company's International Vehicle Return Process. The intake of the used product meets a pre-determined intake quality standard required for a vehicle of that age, utilisation and application.”

To cater to operators' varied buying power, buses and coaches are refurbished to a range of levels: to one-, two- or three-star quality standards. One star units are in COF

condition, with mechanical health check; two star adds a cosmetic refurbishment; three star includes a level of driveline refurbishment which enables a comprehensive ComfortSuper maintenance contract to be made available.

The MAN refurbishment process to the various star ratings enables different maintenance contracts to be offered, from the basic Comfort (servicing only), to ComfortCare (servicing, inclusive of friction parts) to the comprehensive ComfortSuper which in essence is an extended warranty inclusive of fair wear and tear of major driveline components.

Service contracts are obtainable, depending on customer requirements as well as age, utilisation and future application of the vehicle.

The extent of refurbishment depends on market demand. “Should current demand require cheaper ‘as is’ products, then we would do only basic repairs to a one star level.

If customers want higher quality, premium used vehicles with an extended warranty and service plan, we would refurbish to a higher three star level,” notes Fourie.

In addition, used buses and coaches sold into sub-equatorial markets benefit from the after sales services rolled out by MAN in recent months through its Mobile 24 and customer care support desk. If a technical defect or breakdown occurs, a call to MAN's Mobile 24 number – an 0800 number nationally, a different number if the incident occurs beyond SA's borders – will see MAN making all mobile service arrangements as quickly as possible to return the vehicle to the road.

Manufacturers have to ensure that vehicles operate efficiently over their first economic life and offer various support services to ensure that this happens, including funding, finance, driver training, telematics, repair and maintenance, asset protection and end-of-life vehicle return. All



of these ensure that vehicles maintain a good resale value and can be more easily sold into their second economic life, according to Fourie.

Such premium used vehicles can be sold 'as is' to new market entrants, or they may be refurbished to varying degrees of quality standards – the higher the repair standard, the closer you get to the quality and expected life of a new vehicle, and thus the higher the ticket price of that used vehicle. The used vehicles offered by MAN TopUsed normally vary in price between 30 and 70% of the price of an equivalent new vehicle, depending on age, mileage and degree of refurbishment."

TopUsed is in the business of trading in, buying and selling all reputable brands of trucks and buses. "As MAN is market leader in the bus and coach segment, we mainly trade in and sell our own brands. Historical sales are also normally skewed towards front-engined commuter buses and intercity coaches – which is therefore the bulk of our used vehicle offerings."

Generally, buses and coaches between three and 12 years old are on offer, with the biggest portion of commuter bus stock ranging between five and eight years, though this fluctuates with market dynamics.

Vehicles that do not make the TopUsed grade – where technology has become outdated or the cost of refurbishment is beyond economic justification – are liquidated or scrapped.

Although many buses in South Africa run in harsh terrain, MAN's International Vehicle Return policy ensures that the



quality of a used vehicle meets a specific pre-determined standard before it attains an approved buy-in price. This quality standard is checked and signed off by a reputable third party organisation, contracted globally by the Group. The independent quality standard audit includes the verification of the service history and accident record of the vehicle.

In terms of backup and support if purchases are via MAN's TopUsed channel, Fourie asserts that customers "love buying vehicles from MAN TopUsed".

"The brand is backed by the OEM. Many of our customers are buying both new and used vehicles from us, and also using a range of our business solutions. We are obligated to trade with utmost integrity and to stand by our brand. This means we must take due care of the assets through life, at the point of trade in and in the process of refurbishment and re-sale."

Financing is an option, with MAN

Financial Services handling each application on merit, while MAN TopUsed also has facilities to provide shorter term rental options.

MAN's TopUsed head office and flagship TopUsed outlet is located alongside the MAN-owned branch in Centurion. Every other MAN-owned branch around the country is able to trade in and resell MAN and VW products: Nelspruit, Pinetown, Pietermaritzburg, Bloemfontein, Port Elizabeth, George and Cape Town.

Customers are invited to attend upcoming MAN TopUsed open days, where a number of used commercial vehicle options and special offers will be showcased. Everyone is welcome.

MAN Centurion will host an open day on 19 and 20 July. "Families are welcome to view our products, discuss various business options and have the young ones entertained while the parents are talking business," concludes Fourie. ■



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# Mercedes-Benz offers ready-to-roll bus

Mercedes-Benz Bus & Coach has made its entry level OF1723 offering – which is priced extremely competitively – even more attractive with the introduction of built-up units ready to be put into duty immediately

**B**UILDING on its OF1723 chassis – pitched as entry level with no compromise on Mercedes-Benz quality, comfort or performance – Mercedes-Benz Bus & Coach is now offering complete units, eliminating the two- to three-month lead time normally associated with pairing body to chassis.

“We’re providing a one-stop shop for a complete bus that is immediately available,” says Ravik Sahadeo, head of Product & Customer Services, Mercedes-Benz Buses, Daimler Trucks & Buses Southern Africa. “We decided to go with a different approach, enabling customers to purchase a complete bus rather than just a chassis. Given the tough economic conditions the country is experiencing, this offer will assist customers.”

Units are built up to a standard Marcopolo G6 specification, although changes can be accommodated. Sahadeo highlights operators in the commuter

segment – offering scholar transport and staff transport – as the key target for the offer.

The chassis is equipped with parabolic springs and shock absorbers to provide a comfortable ride for driver and passengers. Anti-roll bars at front and rear are standard fitment, ensuring stability on cornering, while drum brakes equip the unit for rougher terrain. The flat torque engine is fuel efficient, with 90% torque availability at 1 200 rpm necessitating fewer gear changes. The enhanced engine brake and retarder extend brake life.

With service contracts structured to meet operators’ needs, Sahadeo says that operators will derive the benefit of higher profit margins thanks to lower total cost of ownership and economy of operation.

The OF1723 is designed to tap into the entry level commuter segment as well as the truck chassis conversion

market. Designed as a bus chassis rather than derived from a truck chassis, it is based on the tried and tested OF1726 – incorporating numerous enhancements – and accommodates up to 66 passengers.

The OF1723 is the thirteenth chassis in Mercedes-Benz Bus & Coach’s line-up and was introduced to complement the OEM’s existing range and equip the company to compete in the entry level segment, servicing new market entrants as well as adding an entry level option for existing clients. In addition to accessing Mercedes-Benz bus technology, the OF1723 enables operators to tap into the OEM’s support structures and services at entry level pricing.

The combination of competitive pricing and on-road readiness make the OF1723 a compelling option in a market that continues to battle tough conditions but remains in dire need of new vehicles. ■

# Voith DIWA.6 promises economy and comfort

DIWA.6 is Voith's response to increased demand for lower fuel consumption and lower emissions, with intelligent start-up management and need-based reduction of operating pressure yielding significant fuel savings

**W**ITH South African bus and coach operators increasingly choosing automatic rather than manual transmissions, Voith SA will introduce its DIWA.6 automatic transmission at SABOA's annual exhibition at the CSIR International Convention Centre on 31 July and 1 August.

Voith's DIWA transmissions are in use globally, with the promise of 50% fewer gear-shifts along with reduced downtime, maintenance costs and fuel use. According to Voith, its transmission technology offers the benefit of stepless accelerating and braking at speeds that would require two or three shifts with other transmissions. The transmissions have the flexibility to adapt to a range of infrastructure and topography specifications, equipping them for duty in almost any market.

With a large installed base of DIWA.5 users, Voith SA key account manager Ettiene Holtzhausen says that DIWA.6 optimises fuel consumption and promises to reduce CO<sub>2</sub>, NO<sub>x</sub>, particulate and noise emissions. The transmission is best in class in CNG applications, notes Holtzhausen. It ensures maximum comfort for passengers and drivers and has been proven in service in hundreds of buses. The exceptional reliability of the transmission means that operators derive the benefit of maximised vehicle availability.



For vehicles fitted with DIWA.5, an upgrade to DIWA.6 is straightforward because existing bracketry is compatible with DIWA.6 and, once fitted, all that is required is a software update and some programming. The DIWA.6 is compatible with vehicles running at Euro III, V and VI.

Key advantages of the DIWA.6 include a redesigned front housing, which enables quieter operation, as well as electronically controlled transmission operating pressure, which optimises fuel consumption. Full operating pressure is produced only when it is necessary, which significantly increases transmission efficiency. DIWA.6 combines Automatic Neutral Shift (ANS) with intelligent start-up management: sensors prevent the engine from working against the still-active brake during start-up and consuming unnecessary fuel.

While fuel consumption savings are linked to the nature of the operation, as well as topography, routes and driving style, DIWA.6 units in long-term testing

have yielded definite improvements in consumption performance.

"Operators are definitely moving away from manual transmission in response to increasing congestion. They are also considering the benefits of cutting clutch wear that causes breakdowns, benefiting from reduced maintenance costs and increased uptime. Even fleets running a large proportion of manual transmission vehicles are opting for automatic," notes Holtzhausen.

Although the subdued market – aggravated by the persistence of short-term contracts – is a factor, Holtzhausen asserts that fuel savings, as well as maintenance and warranty cover, will spur DIWA.6 uptake. Pricing has also been aligned as closely as possible with DIWA.5.

Service intervals under OEM warranty are 25 000 to 30 000 km on mineral oil and 60 000 km on synthetic oil. Once out of warranty, service intervals – using Voith-approved oils – are 40 000 to 45 000 km or once a year (mineral oil) or 120 000 km or every second year (synthetic). ■

# Small but smart: K3 maintains personal touch

Callers to K3 Brokers will never have to contend with negotiating their way through endless call centre options, because the brokerage has retained its personal touch as it grows

**K**3 Brokers is built on the principle that bigger is not always necessarily better. “Our clients receive personal attention – and that’s the beauty of a small brokerage,” says MD Pearly de Silver. “Each and every client, big or small, is important to us. We provide each client with the best service possible, especially in the event of a claim. There are no contact centres.”

De Silver launched K3 Brokers from her home four years ago, with a sole staff member, going on to join forces with a larger brokerage as a sub-broker in order to build K3’s base of brokers. Now the brokerage is housed in its own premises in Roodepoort, but has never lost sight of its goal to provide personal service.

An accredited short-term insurance broking firm, K3 is a 100% black female owned enterprise, named in honour of De Silver’s twin sons Kyle and Keanu (16) who lost their lives in a car accident in 2017.

Services provided by the company include transport insurance for buses, taxis and trucks, as well as passenger liability cover, along with goods in transit cover and insurance in the domestic, agricultural, commercial and corporate spheres. Public liability cover and contractors’ insurance are also provided. K3 is also an associate member of SABOA.

De Silver says that while K3 may be smaller than other brokerages, it has a wealth of experience in the transport industry and always goes the extra mile to provide exceptional service, ensuring that its clients are neither viewed nor treated as ordinary.

Targeting both SMME and larger operators, K3 is intent on growing its business and creating employment opportunities for disadvantaged groups. “We’d like to give youngsters who may only have a matric pass the opportunity to study in the short-term insurance field,” she notes. In a similar vein, K3 Brokers sponsors the Soshanguve Football Club, which aims to assist the youth

in the disadvantaged surrounding areas.

Its 100% black female ownership is advantageous in terms of B-BBEE points, says De Silver, but there are still barriers to be negotiated in what remains a male-dominated industry.

De Silver estimates that some 70% of bus operators have adequate insurance in place and strongly recommends comprehensive cover on vehicles, depots and assets. Forgoing insurance cover is ill-advised, exposing the operator to the risk of serving as its own insurer in the event of an incident or accident.

Operators should also be wary of simply opting for what appears to be the cheapest option in terms of cover, warns De Silver. Operators need to be clearly aware of the benefits provided by their insurance cover and to ensure that their broker provides a clear explanation of the excess structure on a policy to avoid a shock when a claim is lodged.

K3 is participating in a ‘Safety on the move’ road safety campaign geared to improving road safety in the North West Province, which is notorious for serious bus accidents. The project, in partnership with Atamelang Bus Transport and the Transport Education and Training Authority, is intended to foster safer driver behaviour such as reduced speed and increased vigilance, regular rest breaks on long distance travel and complete adherence to road rules. Driver performance will be tracked via telematics as well as by passengers, with weekly prizes on offer to encourage participation by commuters.

The campaign will be supplemented by tailored road safety training workshops, while drivers who distinguish themselves as “service excellence champions” will win best driver awards. The goal of the campaign is to instil a strong culture of community safety, forge stronger partnerships between bus drivers and commuters, and to reduce the number of fatal road accidents in the province and on all Atamelang routes. ■



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# VOITH

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# Post-it notes to power: technical committee enjoys 3M tour

By Jim Campbell

3M produces more than 5 000 products for the automotive industry, a significant number of which are used by many local OEMs and bus builders, as well as the vehicle repair and refurbishing sectors. The recent SABOA technical committee meeting included a walk through the customer innovation centre at 3M's Woodmead headquarters

**T**HE Minnesota Mining and Manufacturing Company – founded in 1902, better known as 3M – is the source of some 55 000 products, ranging from instantly familiar essentials such as Post-it notes and Scotch Tape, to myriad other less-visible industrial applications that improve lighting, transport and power transmission.

Light Redirecting Film improves solar panel efficiency, smog-reducing granules turn smog that has landed on roofs into water-soluble ions that wash away over time, high voltage cable lines to transport significantly more voltage across cable material that's lighter and more energy efficient.

Widely regarded as one of the most innovative companies in the world, it links products, technology platforms and science with people's needs. It has managed to expand and thrive for well over 100 years because of its culture of innovation.

The company was founded in 1902 as the Minnesota Mining & Manufacturing Company, in Two Harbors, Minnesota, to produce abrasives and related products. In 2002 the company name was officially changed to the 3M Company. In 2017, global sales totalled US\$31,7 billion (about R461 billion). It produces items covering almost all industrial and consumer sectors. Globally, the 3M group produces more than 5 000 products specifically for the automotive industry, a significant number of which are used by many local OEMs and bus builders, as well as the vehicle repair and refurbishing sectors.

3M South Africa was established in 1953. Its first local manufacturing plant was built in 1963, with a further manufacturing plant being established in 2012. The current head office, with its and Innovation Centre, was established in 2013.

SABOA technical committee members were hosted recently by 3M at its Woodmead head office, welcomed by Vusi Tshabangu, technical manager of 3M's Transport Safety division. A brief corporate video was followed by a visit to the customer innovation centre, which displays various products used in the local automotive and transport industry, including high strength adhesive tapes for body panel assembly, refinishing materials and reflective products for vehicle branding graphics.

The meeting, chaired by Golden Arrow Bus Services company engineer Gideon Neethling, commenced with a presentation by Opti Innovations commercial executive Andre Jacobs on improved fuel consumption and reduced exhaust emissions with the Opti-Diesel fuel catalyst.

Developed in the USA and in use internationally for many



*3M produces more than 5 000 products for the automotive industry, many of which are used by local OEMs and bus builders, as well as vehicle repairers and refurbishers*

years, it has been used locally by a major mining organisation for more than three years. The catalyst is added to bulk fuel as it is delivered to site, at a very low ratio (0,226 millilitres per litre of fuel) so there is no change in the refuelling regime for machines and trucks using the fuel.

According to Jacobs, Opti-Diesel has yielded a significant reduction in fuel consumption, along with substantial reductions in exhaust emissions and a 5,5% saving in operating costs. While these results are based on a fleet of mining vehicles and equipment, Jacobs asserts that Opti-Diesel is equally suitable for large bus fleets, where the initial installation costs of the catalyst dosing system and filtration equipment can be readily amortised.

A range of topics was covered during the meeting, including:

- Appointment of a lobbyist, with the prospect of a confirmed appointment by the next meeting.
- Increase in the legal mass for rear drive axle. The first round of a desktop study shows that on some vehicles the rear drive axles are carrying up to 20% more than allowed. This was more than was expected. Further investigations will be carried out to determine a solution and way forward.
- Replacement windows. Golden Arrow Bus Services had initiated this investigation, with a view to replacing damaged glass with polycarbonate plastic in certain window positions. Road traffic legislation permits the use of plastics, if approved by the supplier as suitable for the purpose, and if the requirements for emergency exits are met. If these requirements are met, the use of plastic materials for windows would be the operator's decision.
- Sharing National Traffic Information System (NaTIS) numbers. This matter is complex and long-standing. Although the National Regulator for Compulsory Standards (NRCS) made a commitment at a recent meeting to come up with a solution in the near future, it could not offer an immediate answer to the problem. In the meantime, a change to the structure of a particular bus model from the original homologated version requires a different NaTIS number.
- Lobbying for rollover protection. The committee has decided to continue lobbying the authorities for compulsory rollover protection on all prescribed buses. It was noted that current BRT buses do not comply with legislation for rollover protection and that while these are fully imported, they should nevertheless comply with local legislation.
- Compliance requirements for alternative fuel vehicles. A presentation would be requested from a supplier of dual fuel systems (diesel and natural gas) – with CNG Holdings suggested – as well as from Metrobus, which operates 150

dual fuel vehicles. The NRCS has indicated that an operator who wishes to convert an existing bus to an alternative fuel engine for evaluation purposes would not be required to re-homologate the test vehicle immediately, but live passengers would not be allowed during road tests so test dummies or a suitable alternative must be used for load purposes. The NRCS has also indicated that it is ready and able to homologate any type of alternative fuelled vehicle, should an OEM/operator wish to import one or more models.

The next committee meeting takes place in conjunction with SABOA's annual conference and exhibition, on 31 July at the CSIR International Convention Centre in Pretoria. Neethling requested that session topics to be presented and discussed at the meeting be forwarded to the SABOA head office. ■



*Opti Innovations commercial executive Andre Jacobs says Opti-Diesel has yielded a significant reduction in fuel consumption, along with substantial reductions in exhaust emissions and a 5,5% saving in operating costs*

# SABOA Annual Conference & Exhibition

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- Engage, exchange and collaborate

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The Exhibition showcases the products and services of OEM's and a variety of industry leaders. The SABOA Conference & Exhibition provides opportunities for all participants to engage, exchange and establish relations for future collaboration. This event experience is for you if you are involved in the industry or plan on entering the market. Attendance is open to all members and non-members of SABOA.

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# SABOA

Southern African Bus Operators Association

*voice of the bus & coach industry*

# MAN en route to emission-free traffic

The new MAN Lion's City range with MAN EfficientHybrid boasts noticeably reduces fuel consumption and emissions. The series standard stop-start function ensures extremely quiet and emissions-free stop phases in traffic

**M**AN has sold about 800 MAN Lion's City Hybrid buses to customers in 10 countries since 2010, gathering a great deal of hybrid drive expert knowledge.

France, Spain, Poland, Germany and Sweden lead the sales statistics and, together, make up over 95% of volumes. Customers in the French market have invested in nearly 300 MAN hybrid buses and operators from Spain have invested in almost 200 vehicles. Between January 2018 and April 2019, the company sold 194 MAN Lion's City Hybrid buses.

"The hybrid bus is the first step towards emission-free traffic," says Rudi Kuchta, MAN Truck & Bus head of Product & Sales, Bus. "More and more cities are responding to the current challenges of urban mobility and are overhauling their public transport systems. Transport operators wish to lower the emissions and fuel consumption of their growing fleet. Following the successful Lion's City Hybrid model, the new MAN city bus generation with state-of-the-art diesel and gas engines as well as MAN EfficientHybrid offer the perfect solution."

The new MAN Lion's City range with MAN EfficientHybrid has plenty to offer, says Kuchta. Both the diesel variant with the new D15 diesel engine as well as the gas version with the completely redeveloped E18 engine series, come with the option of being combined with the MAN EfficientHybrid. The system noticeably reduces fuel consumption and emissions. The series

standard stop-start function ensures extremely quiet and emissions-free stop phases in urban traffic.

Jan Aichinger, head of Product Marketing, Bus, says, "The new technology allows the bus to be completely switched off when making stops at bus stops and traffic lights. So far, we are the only company in the market to offer something with this MAN EfficientHybrid functionality. It allows our hybrid system to noticeably reduce emissions and thereby improve the air quality within inner cities – in just years. The MAN EfficientHybrid and its energy storage device are designed for up to 2,6 million stop-start cycles."

MAN EfficientHybrid continuously optimises the most sustainable consumption mixture, manages energy storage and generation, and guarantees the usability of auxiliary units.



Since 2010 MAN has sold about 800 Lion's City Hybrid (A37) buses to customers in 10 countries

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# Mobility keeps industry wheels in motion

By Cindy Haler

Buses and taxis move the vast majority of South Africa's workforce daily, keeping the economy in motion – and Mobility Insurance Underwriting Managers plays a key role in keeping those vehicles on the road

**W**ITH a wealth of public transport insurance experience and a 'never stop improving' philosophy ingrained in its DNA, Mobility Insurance Underwriting Managers will make its debut appearance at the SABOA conference and exhibition on 31 July and 1 August.

CEO Rajen Govender, a chartered accountant, has built a distinguished track record at major insurers, including a term at SA Taxi where he was instrumental in reconfiguring its insurance programme. Mobility was established – as "an absolutely greenfield operation" – on 1 May 2013. As an underwriting manager, Mobility develops insurance offerings, end-to-end, from product to fulfilment, teaming with Constantia Insurance as its registered short-term insurer.

Its continuous improvement mindset means that Mobility is constantly on the lookout for opportunities, which saw it broadening its initial focus on the minibus taxi industry to serve the bus and coach sector too, stretching beyond the conventional products on offer. "We saw the need to respond to a multitude of operators, from SMEs and large businesses, and we had the capacity and the skills to address this," says Govender.

Fernando Patrizi, an industry veteran with whom Govender collaborated in his SA Taxi term, has been instrumental in Mobility's drive into the bus and coach market, along with Patrick Mphafudi, who heads bus business development.

"We've learned a great deal in terms of understanding exactly what the market needs, how best to respond to those needs, and what programmes, financially, would be most suitable for the variety of operators who serve the industry," says Govender. "As one of the preeminent players in the market in terms of public transport insurance, we have a number of other opportunities we're looking to roll out to add value to the industry. Our product development is continuous and responsive. It takes care not only of the owner operators, but also the environment in which they operate."

Mobility will use the SABOA exhibition to drive awareness of its role as a provider of public transport insurance. "Public transport encapsulates taxis and buses – and we specialise in that niche. We've learned a lot and are single-minded in terms of understanding how to unlock value.

"We're also solutions-driven: it's not a 'here's a product, take it or leave it,' scenario. It's a product

that's responsive and iterative. We change it all the time, as soon as we see that there's a gap or a need, we adapt our offering."

Govender says Mobility has deliberately built a staff complement reflecting the industry it serves, with a keen eye on empowerment: a staff member who started as a receptionist is currently Mobility's best business development consultant. "We've given opportunities to individuals who may never have had the chance in a corporate to gain that experience," he says. "We've also created a multidimensional environment, where everyone knows exactly what others are doing. It's a multiskilling approach."

To foster this culture, Govender devotes time every week to staff training and development. It's not confined to product training, either, but extends to experiential training, including an introduction to yoga. "If you don't sort yourself out, you can't change the world. It starts with you," notes Govender.

Mobility operates through a network of brokers around the country and actively supports emerging and black brokers. It has built solid relationships with its broker partners over the years.

Govender also relishes teaching

## SUPPLIERS

opportunities in the broker network. Although there is a formal network in place in the shape of regulatory exams and continuous professional development (CPD) stipulations, he notes that there can be a wide gap between learning from a textbook and being street smart in terms of 'how to do insurance'. "As much as my teaching efforts are informal, because they're not accredited, they do give me an insight in terms of how the financial regulator does not necessarily reach everyone in the industry from a training point of view."

As for its clients, Mobility promotes a risk management philosophy. "If you don't have a risk management framework in place, your business is going to be challenged all the time. Insurance is one element of risk management, but it's a critical component which should not be underestimated."

If an operator has more than five buses, Mobility will provide a full risk survey at no charge, geared to pinpointing how the business may be managed better. This also positions Mobility to accurately appraise risk, by gauging structures the operator has in place and assessing its historical claims ratio.

Although the bus sector remains under financial pressure, and pressure points in terms of increasing costs which cannot be passed on to commuters are always a



*Mobility Insurance Underwriting Managers' Rajen Govender, Patrick Mphafudi and Fernando Patrizi*

factor, Govender says that the industry is fairly advanced in considering risk management in its entirety instead of just viewing insurance as a grudge purchase.

With insurance a compulsory requirement in vehicle financing and in pitching for tenders, Govender cautions that cover should be in place even if vehicles are freehold. "There is always going to be risk, and it could be a company-ending event if insurance is not taken into account. Operators are running businesses – and anything could go wrong. If there's a riot and buses are burned, for instance, it's vital to have insurance cover in place.

"Risks are always there, but it's about how you manage them. That's why we believe in creating an astute risk management framework. If you're

in business, you have to manage risk. It's also about sustainability. An operator who takes a huge knock is unlikely to be able to replenish that from personal resources. Rather pay the premium and transfer the risk so that you can deal with the issues as they occur. It's an important cog in the business management circle."

Govender believes that operators should select Mobility for its entrepreneurial mindset and its drive to find solutions. "It's not a case of providing a one-size product. Being adaptable and responsive to the needs of our clients is our competitive differentiator. It's not about selling a commoditised product, it's about finding unique solutions for the clients and sectors we deal with," he concludes. ■

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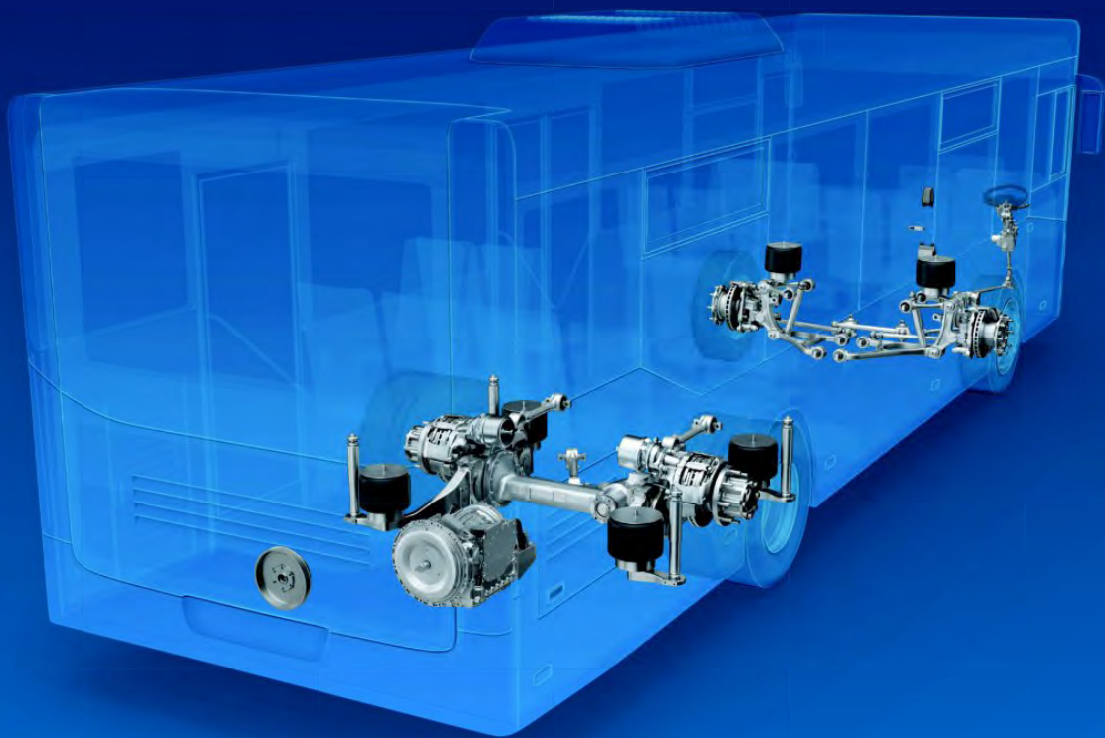
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