



Insurance solved.

www.rbs.co.za



LITIGATION AND RISK



RBS

insurance solved

At RBS we have a specialist division that is focused on managing and transferring the risks of litigation. Our professional team focuses on understanding the exposures and providing insurance-based solutions in the following areas:

1

Interactions with customers and suppliers with particular references to the impact of the Consumer Protection Act

2

Professional liability arising out of the provision of services requiring special skills, such as in the fields of law, engineering, design, technology, medicine and finance

3

Interactions with employees with specific attention to the Labour Relations Act, Employment Equity and the Basic Conditions of Employment Act

4

Fiduciary liability incurred by owners, directors and management with regards to the new Companies Act

5

General civil and contractual issues arising out of the ordinary course of business

Solved

RBS
insurance solved



In the past, South African businesses concerned themselves primarily with generating revenue and possible profit, and paid little attention to litigation risks. The South African population was not particularly litigious, and for most business owners it was something that happened in movies only.

In the past twenty years, particularly in the last decade, that has changed. Many business sectors find themselves faced with new regulatory legislation, and as can be expected, an increase in litigation and associated legal costs. In a recent report, the Judiciary Services Commission confirmed that there has been an increase of over 400% in civil matters before the High Courts, with some provinces handling over 100 matters a day.

Business owners in all sectors have to contend with an ever-changing legal landscape. Rules and regulations governing interaction with customers, employees and suppliers, and government institutions can be complicated and confusing.

The possibility of falling foul of any number of these regulations has increased, and can make business owners feel that their attention is diverted from their core business, and that their entrepreneurship is being stifled.

There is a myriad of risk management solutions out there – and wading through the possibilities can be as confusing as the risks they are designed to manage.



commercial

legal-risk solutions

Our qualified financial services professionals work with a select group of insurers as well as with legal professionals to provide solutions that minimise both the risks and the ramifications of legislation.



**REGULATORY AND
GOVERNANCE LIABILITY**



**CONSUMER PROTECTION
LIABILITY**



**CYBER RISKS
AND FRAUD**



**PROFESSIONAL NEGLIGENCE
AND MALPRACTICE**



**STRIKES, DISMISSALS AND
DISCRIMINATION**

RBS and what we can do for you

Risk Benefit Solutions, better known as RBS, was founded by an ambitious group of entrepreneurs in 1998, and has since evolved into one of the largest financial services advisory firms in Southern Africa.

By means of strategic acquisitions and a focus on driving growth, RBS has grown its market position substantially.

We understand that success can only be achieved with the commitment of our diverse workforce and by providing ongoing value, expertise and savings to our clients.

RBS offers insurance solutions to individuals, businesses and corporates, and it offers clients several niche specialist focuses.

MORE THAN
R800
BILLION
Assets Insured

MORE THAN
R500
MILLION
Premium Income

OVER
150
FULL TIME
Staff Members

**Broad Based Black
Economic Empowerment**

LEVEL 1

RBS is proud to be a level 1 BEE contributor and leading black-owned national brokerage. Our focus is developing skills and staff in South Africa to support the transformation of the financial services industry whilst offering our clients a strong BEE level 1 accredited partner.

Insurance solved.

An authorised Financial Services Provider

insurance and risk services | employee benefits | wealth management | health



Contact us:

Cape Town

128 Strand Street
Cape Town
8000

Tel: +27 (0)21 443 4400

Johannesburg

18 Nicol Road Office Park
Nicol Road, Bedfordview,
2007

Tel: +27 (0)86 000 1122

Port Elizabeth

Harbour View, 19 Oakworth Rd,
Humeral, Port Elizabeth,
6001

Tel: +27 (0)41 585 9933

Connect with us:

www.rbs.co.za

info@rbs.co.za