



# **OUR BUSINESS**

Old Mutual Insure is Old Mutual Limited's South African non-life insurance business and one of South Africa's oldest non-life insurers, with a history dating back 179 years.

As one of the leading players in South Africa's non-life insurance landscape, we are proud of our tradition of service and quality and our range of comprehensive non-life insurance products designed to meet personal, commercial, and comparate insurance needs

THE CORE OF WHO WE ARE

Our purpose is to protect mutually positive futures every day. We want to be our customers' first choice for sustaining, growing, and protecting their prosperity. This means that we aim to be their preferred partner for financial wellness, helping them manage and mitigate their risks and achieve their lifetime financial goals, caring for what matters to them most.

Through multi-channel distribution networks and partnerships, we offer a wide range of policies that protect against property damage, personal accidents, agriculture, engineering, liability, marine, motor accidents, health, travel, credit protection, and trade credit risks.

**483 913**policies
as at Dec 2023

5 148 tied advisers as at Dec 2023 2 958
independent
brokers
as at Dec 2023

2 725 employees as at Dec 2023

## **KEY DIFFERENTIATORS**

- 1
- A recognisable and dependable brand
- 2
- Diversified non-life insurer with a broad range of insurance solutions
- 3
- Specialist insurance skills and experience that support and bring innovation to corporate and niche markets
- 4

Credit Guarantee Insurance Corporation is a market leader in trade credit with an experienced management team and a strong brand

# OUR ESG (ENVIRONMENTAL, SOCIAL AND GOVERNANCE) FOCUS

Supporting underrepresented small, medium and micro enterprises with capital, mentorship, and more, for their success and inclusive economic development.

Enhancing community well-being, employee empowerment, and social responsibility through financial education, disaster relief, and community initiatives with various strategies.

Committing to ethical leadership, governance, and sustainability through compliance, transparency, and investing in climate-related opportunities for positive societal impact.

Leader in climate-related products, knowledge, data, and risk responses, aiming to become South Africa's top insurer in climate resilience.

# **OUR LEADERSHIP**

We have a strong, dedicated leadership team with broad-based and extensive experience and skills in the non-life insurance industry.



**Charles Nortje** Interim Managing Director



**Lerato Bacela** Financial Director



**Willie Van Graan**Chief Underwriter and
Reinsurance Officer



Palesa Ntoagae Executive: Human Capital



**Jerry Anthonyrajah** Chief Commercial Officer



Samantha Boyd Chief Executive: Specialty



**Soul Abraham**Chief Executive:
Retail



**Thabile Nyaba**Chief Risk and
Sustainability Officer



Ronald Richman Chief Actuary



Walter Cronje
Chief Executive:
Cell Captives



**Nkazi Sokhulu**Chief Executive:
iWY7F



Charles Nortje
Chief Executive:
CGIC

## **OUR SOLUTIONS**

We deliver our solutions through the following businesses that provide tailored products that meet our customers' needs:

#### Retail

offers a multi-product and multi-channel distribution portfolio and includes the commercial business portfolios catering to small to large-sized businesses, and personal business portfolios that serve individuals.

## **iWYZE**

insurance, gap cover and business insurance

### Specialty

provides insurance for large and complex risks in niche market segments, particularly property, engineering, marine, agricultural assets and corporate property insurance

## OMART Insure

offers first and third party cell captive and alternative risk solutions

#### **Blue Sky**

is the strategic acquisitions division of non-life insurance providers, including Gentic, specialising in accident and health insurance, and ONE Financial Services, operatin, as a cell owner within the cell captive environment. Credit Guarantee Insurance Corporation provides insurance for trade credit, bonds and surety.

## **OUR PRODUCT RANGE**

Old Mutual Insure offers its clients a wide range of transparent, reliable, and affordable personal, commercial and agricultural non-life insurance products.



#### multisure

Business comprehensive isurance that provides cover for your assets, business interruptions and legal liabilites



#### allsure

All-in-one personal insurance solution that provides cover for your car, house and individual assets



## travelsure

Comprehenisve traveling insurance cover for both leisure and business travel



# value added products

swiftcare provides emergency roadside and home assistance



#### motorsure

Comprehensive motor-only insurance policy



#### Specialty

Bespoke specialty insurance that covers engineering, marine



#### Elite

Innovative specialist underwriter providing personalised, tailored wealth asset insurance and personal risk management solutions to high-networth individuals



## Agriculture

Comprehenisve agricultural insurance risk protection cover that gives the modern farmer total peace of mind

# **OUR TECHNOLOGY ENABLEMENT**

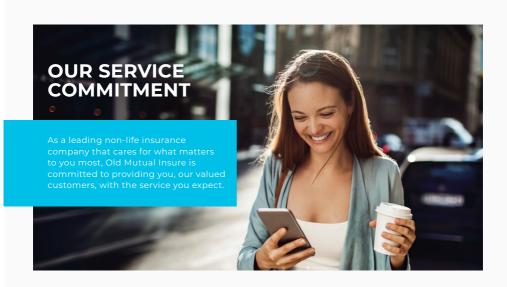
At Old Mutual Insure, we constantly strive to provide you, our intermediaries, with excellent tools to assist you in running your businesses effectively and thus provide our policyholders with quality service.

One of these tools is **MyOMinsure**, a **web-based portal that provides easy** access to your personal and commercial lines business portfolios.

## This administration self-help portal offers the following functionalities:

A wide range of functionality allowing intermediaries to effectively manage their portfolios with minimal need to contact the Old Mutual Insure contact centres. This includes quotes, policy inception, policy amendments, claims registration and renewal management.





# WE ARE DRIVEN TO DELIVER SERVICE EXCELLENCE

Great partnerships are built on trust:

### **Customer Experience**

Deliver service excellence





# Commmunications

Enhance communication to provide timeous and accurate feedback.

#### **Expectations**

Support business partners to deliver our company promise, to listen with presence to brokers and customers.





### Service

Drive efficiencies through automation and process optimization, adhere to stringent quality standards and upskill and cross skill staff.



# OUR CLAIMS APPROACH

Old Mutual Insure has a strong track record of paying valid claims, we have paid **R7.5 billion in claims over the past year**, ensuring we deliver on our mission to care for what matters most for our customers.

## We do this by:

Allocating a dedicated claims handler on each individual claim.

Investing in technology and data enablement to optimize the claims experience.

We adopt a dedicated catastrophe management approach, ensuring claims priority, in conjunction with expanding our assessor and supplier base to cater for volumes received.

A national footprint of claims relationship consultants and claims suppliers enables us to ensure greater visibility and accessibility to attend to our customer's needs.

We offer multi-channel claims accessibility via telephone, **MyOMInsure** platform, WhatsApp, website, and more.

Fast Track & Resultant damages are handled by a ringfenced team to handle these claims with agility.

Specialised ringfenced teams are also in place, to specifically handle complex and liability claims.

# OUR DISTRIBUTION CHANNELS

- → We embrace a human-led, technologyenabled distribution model
- → We deliver personalised advice and solutions using real-time data and insights through our extensive distribution network
- → We have a dedicated sales team covering the South African market/network
- → We offer strong digital engagement to ensure that our customers and advisers can interact with us conveniently
- → Our face-to-face and digital channels provide customers with more choices as we move towards delivering a consistent omnichannel experience
- → Strategic business partner to Old Mutual Insure, with a key account focus
- → Dedicated senior portfolio managers to service and retain relationships with allocated brokers/advisers in the region
- Distribution management through a regional and business development manager
- → Portfolio management framework across key accounts, providing a holistic view of business over personal/commercial/agri lines of business
- → Dedicated personal lines service consultants in support of personal lines distribution





For more information contact your relationship manager OR scan to access our website. visit www.ominsure.co.za

