



WHISTLE BLOWERS TIP-OFF LINE

Old Mutual Group Assurance Products (GAP) is committed to offering great value to our customers.

One way in which we add value is to protect our risk pool by identifying and managing fraud effectively. Fraud in the life insurance industry is a significant concern to us due to the impact that it has on the entire insured population.

Fraud is a risk in many life insurance processes. In the claims management process fraud can take various forms such as:

- Disability claimants who do not disclose that they are working and / or are earning an income
- Submitting false documents such as affidavits and medical reports
- Unauthorised parties completing and signing claim applications or
- Misrepresenting the relationship with a deceased person to claim benefits.

While we have very stringent controls and checks in our processes, fraud may arise internally.

GAP has various fraud mitigation tools in place. We do, however, require the assistance of our customers in this process. One of the tools which can be used by our customers, the broader Old Mutual, as well as the public, is our anonymous tip-off line. Using this tip-off line, you can alert us to any suspicious activity from our staff or customers. Tip-offs can be made telephonically, via email or via our website.

GROUP REPORTING CHANNELS

TIP-OFF'S ANONYMOUS

- Phone **0800 22 21 17**
- Website **www.oldmutualanonymoureports.co.za**

Report unethical behaviour directly to **gfs@oldmutual.com**

Your report will be handled confidentially and will assist Old Mutual in protecting our customers.



For more information on GAP claims, contact our HR911 line on 021 509 3911, email us at groupassurance@oldmutual.com or visit our website at www.oldmutual.co.za/groupassurance

The tip-off Line is independent and run by Deloitte South Africa.



CORPORATE GROUP ASSURANCE

DO GREAT THINGS EVERY DAY

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