

OLDMUTUAL

OLD MUTUAL INSURE SPECIALTY



INSURE

DO GREAT THINGS EVERY DAY



CONTENT

1.	Foreword	4
2.	Corporate Property	5
3.	Risk Engineering	6
4.	Liability Insurance	8
5.	Engineering Insurance Solutions	10
6.	Renewable Energy	12
7.	Marine Insurance Solutions	14
8.	Public Sector	16
9.	Premier Risk Solutions	17
10.	UMA's	18

FOREWORD

THE VALUE OF SPECIALIST INSURANCE

Old Mutual Insure Specialty division proudly offers a unique bouquet of bespoke insurance solutions. In collaboration with our specialist intermediaries, we offer our mutual customers protection for their large property and assets risks and provide solutions for engineering and construction, as well as marine and transit risks.

Furthermore, we offer unique insurance solutions to the public sector, and our partnerships with specialist underwriting management agencies (UMAs) provide customers access to additional specialist lines and products.

Prudent risk selection and individual risk pricing ensure the sustainability of our model.

THE AGILITY TO RESPOND TO A CHANGING ENVIRONMENT

As an insurer with a large South African footprint, Old Mutual Insure Specialty has been impacted by the increase in frequency and severity of weather-related events. Our capability to respond to these destructive events and protect our policyholders remains strong, however, the impact on the local insurance industry and our global reinsurance partners continues to grow.

Specialty's response to these climatic challenges has been swift. Our NatCat modelling, which was previously limited to earthquake and flood mapping, has been expanded to include monitoring the potential spread of bushfire, evaluating ever-changing rainfall patterns, and assessing advanced climate change risk.

We will continue to develop our holistic risk management strategy to combat increasing exposure to natural hazards. At the same time, we will maintain focus on each and every risk that we underwrite, with detailed and accurate risk data being paramount, as our expert risk engineering and survey teams work to identify and minimise the risks and hazards to which our customers are exposed.

OUR EXPANDING SPECIALTY PORTFOLIO

In this edition of our Specialty brochure, we are pleased to also showcase our UMAs, our newly packaged renewable energy product, and details of our new liability partnership, all for the first time.

- Our longtime UMA partners Sintelum, Transition Risk, and Merx operate in the commercial, casualty/financial lines, corporate property and heavy commercial vehicle (HCV) segments, respectively.
- Renewable energy project insurance is not new to Specialty, however, we are putting more focus and resources into this sector as we show our support for sustainable power generation and the move to renewables.
- We are pleased to confirm that we have found the right partner to grow our liability insurance portfolio with the newly rebranded The Liability Company.

TRUSTED PARTNERSHIPS

Skilled intermediaries remain at the heart of our business model, as they are a critical component within the domain of specialist insurance. We value these partnerships and will continue to strengthen and develop our collaborative approach to effective, customer-centric insurance solutions.

Going forward, we will continue to develop and deepen our market-leading underwriting practices, while refining the customer intimacy model that enables us to meet individual customer needs with bespoke underwriting solutions and value-added offerings (such as assistance with customer risk management).

We look forward to working with you!

Regards

Samantha Boyd

CORPORATE PROPERTY

Old Mutual Insure is the oldest Specialist property insurer in South Africa, with an extensive portfolio of business throughout Sub-Saharan Africa. We have a proven track record and ability to lead and manage large/complex programmes, together with unparalleled risk engineering offered by our world-class team of engineers.

We specialise in complex property insurance such as:

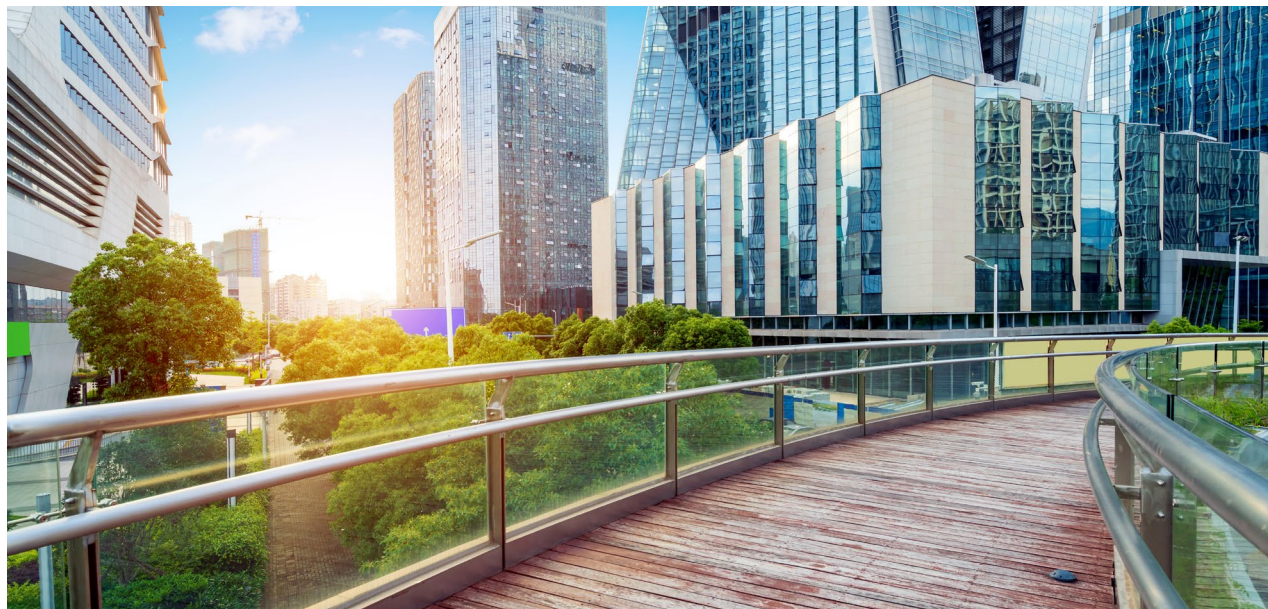
- Mining – Underground and surface
- Power utilities and Renewable energy
- Heavy process risks including Metals and Chemicals
- Manufacturing and high-hazard fire risks
- Property and warehousing

LEAD INSURER

With in-depth knowledge, our senior underwriters, supported by our experienced claims specialists and skilled risk engineers, are able to underwrite and lead complex programmes, ensuring a sustainable and beneficial partnership.

OUR PRODUCTS

Assets tailor-made – Every customer has different insurance needs and the more specialised and unique the business, the more bespoke these requirements are. Our skilled and highly experienced underwriters



are able to customise our bespoke Assets All Risks policies to truly fit.

ENDURING PARTNERSHIPS

From risk assessment to responding to loss and supporting recovery, we form long-lasting partnerships with our customers.

We provide personalised attention and frequent consultations to not only help us gain a deeper understanding of our customers' business and specific risk exposure, but also make us an invaluable extension of their property risk management team

SUSTAINABLE

With over **190 years** of experience, we are a consistent and dependable insurer and a steady and reliable partner during these trying times.

CONTACT US

To discuss your Corporate Property insurance requirements, contact your broker or contact us directly:

Head Corporate Property: Natasha Sukdeo

Natasha.Sukdeo@ominsure.co.za - 071 682 4229

RISK ENGINEERING

The role played by Specialty Risk Engineering is key to the overall success of our Specialty risk management strategy. Our risk engineers provide clear commentary on the hazards, exposures, characteristics, conditions and controls surrounding any risk underwritten, as well as providing accurate potential loss scenarios. This gives our underwriters a clear picture and understanding of the risk to be insured.

Our Risk Engineering Strategy is to:

1. Proactively manage risk selection within our business area.
2. Continuously identify policies that pose a potential risk to the business.
3. Maintain collaborative decision-making on all customers across underwriting, technical, sales, relationship management and risk engineering.
4. Apply prudent underwriting and changing policy conditions during the risk improvement process to protect our capital reserves.
5. Drive end to end management of major protection installation projects.
6. Provide risk engineering consulting to customers to ensure compliance with globally accepted risk control and protection standards.

7. Enable partnerships with customers to better manage risk.
8. Conduct full COPE surveys and loss estimates on all policies implementing and tracking risk improvements (all medium to high-risk improvements are tracked until completion).

As a snapshot at the time of publication of this brochure Specialty Risk Engineering is currently managing 998 individual risk improvements across 395 locations.

OUR SERVICE DIFFERENTIATOR

Specialty Risk Engineering is a combined divisional survey and risk engineering force that brings together business and technical synergies with constant quality delivery, bringing increased market engagement and visibility.

A wealth of collective experience, expertise and knowledge resides in our risk engineering team, allowing them to continuously improve and refine surveying and technical underwriting and risk control guidelines on a variety of industries, from highly protected risks to complex industrial manufacturing, mining and renewable energy risks. Our risk engineers also actively and positively represent our Specialty brand by sharing their insights on several industry associations and committees.

COLLECTIVE DECISION-MAKING

Regular new business and renewal meetings are held in conjunction with our Specialty underwriters, ensuring alignment on ongoing risk improvement projects, risk quality and maturity levels, reinsurance strategies and more.

PROACTIVE RISK MANAGEMENT

Specialty Risk Engineering provides tailored, and data-driven risk insights, combining global and industry-



specific expertise, ultimately providing innovative yet practical risk mitigation and loss control advice.

Our use of NatCat geomodelling is critical to managing individual risk exposures, and also to highlight and mitigate against natural peril concentrations such as flood, earthquake, bushfire and hail.

The team also offers a “cradle to grave” service on fire protection engineering projects and monitors traction, project lengths and milestones, to ensure they are fit for purpose and will add value to our clients’ risk and protection profiles. This level of client intimacy and collaboration often results in our risk engineering team’s inclusion and participation in client risk management committee meetings, enhanced levels of trust and interaction, and ultimately improved client understanding of insurer protection requirements.

BENEFITS OF A COLLABORATIVE/PARTNERED RISK ENGINEERING APPROACH

- Improved portfolio risk profile through consistent risk selection process.
- More accurate customer pricing and deductibles.
- Managing specific hazards and exposures identified.
- Determining accurate potential loss estimates.
- Improved engagements and support with reinsurance partners.
- Increased customer centricity and longevity through flexible, solution-driven risk management partnerships.



SPECIALIST LIABILITY INSURANCE

INTRODUCTION

Old Mutual Insure Specialty has formed a new and exciting strategic partnership with The Liability Company. This alliance is poised to redefine the landscape of litigation risk, bringing unparalleled liability expertise and capacity to our Specialty division.

PARTNERSHIP BENEFITS

At the heart of this partnership is a shared vision to offer superior liability insurance solutions. By combining Specialty's wide network with The Liability Company's specialist skills, we present a formidable force in the industry. This collaboration will enable our customers to access comprehensive and sophisticated casualty insurance products, tailored to meet the complexities of the modern business environment.

PRODUCT RANGE

Our product portfolio is a testament to our commitment to versatility and excellence. It encompasses a wide range of liability-based insurance offerings, including broadform liability, professional indemnity, directors and officers, and financial institutions coverages (encompassing both crime and civil liability). Each of these products is available on both primary and excess layer bases, providing a flexible approach to risk management.



INSURANCE CAPACITY

The availability of significant insurance capacity under this partnership positions us as meaningful players in the specialist insurance arena. This capacity not only underscores our commitment to the sector, but also enables us to underwrite substantial and complex risks, offering peace of mind to our customers.

EXPERT TEAM

The backbone of The Liability Company is its team of highly skilled and experienced specialist underwriters and claims personnel. Empowered with appropriate mandates, they are equipped to make swift and informed decisions, ensuring that our customers' needs are met with efficiency and expertise.

INNOVATION AND TRADITION

Our approach marries traditional wisdom with fearless innovation. The Liability Company's team excels in crafting bespoke coverage and risk management solutions, responding swiftly to the ever-changing demands of the market. This agility, coupled with a deep understanding of traditional insurance principles, enables us to deliver uniquely tailored solutions.

ACCESS TO DECISION MAKERS

We believe in the power of direct communication. Therefore, our intermediaries have full access to our decision makers, a factor that significantly enhances the effectiveness and efficiency in managing complex accounts. This direct line ensures that our customers' needs are understood and promptly and accurately addressed.

COMPANY VALUES AND REPUTATION

As a management-owned business, The Liability Company brings a personal commitment to excellence.



This structure has fostered a solid reputation in the specialist insurance market, built on trust, reliability, and a deep understanding of the needs of our customers. We take pride in being readily available to discuss options, address concerns, and provide insights to both our intermediaries and our customers.

INDUSTRY SECTORS AND UNDERWRITING APPROACH

The Liability Company is mandated to offer liability solutions across diverse industry sectors. Complementing Specialty's strong presence in property, manufacturing, engineering, distribution, mining, and the public sector, The Liability Company's solutions are deeply integrated into these industries. However, our approach remains individualised, evaluating each risk on its own merit, and ensuring bespoke solutions that align with specific customer requirements.

EXPERIENCE THE DIFFERENCE

This partnership between Old Mutual Insure Specialty and The Liability Company marks a new era in liability insurance. We are not just insurers, we are innovators, problem-solvers, and partners in risk management. We invite our intermediaries and customers to experience the difference that this partnership brings – a combination of strength, expertise, and a customer-centric approach that sets new standards in the insurance industry. Join us on this journey towards a more secure and resilient future.

CONTACT US

To discuss your specialist liability insurance requirements, contact your broker, or The Liability Company directly:

012 667 2441 | www.theliabilitycompany.com



ENGINEERING INSURANCE SOLUTIONS

A CONSTRUCTIVE APPROACH

As one of South Africa's leading Engineering insurers, customers can rest assured that Old Mutual Insure has been protecting their assets with superior insurance solutions from loss or damage for decades.

THE ENGINEERING DEPARTMENT OF OLD MUTUAL INSURE

Our Engineering department has a specialised team of experts that includes experienced underwriting staff, supported by qualified engineers, and highly trained claims handlers who are all dedicated to quickly and efficiently assist our customers.

Our training capability is well known. We offer a basic Engineering course with three CPD hours and the course is accredited by the IISA.

FLEXIBILITY AND CHOICE

Our engineering insurance products not only provide security and peace of mind, but also exceptional value for money.

Our range of cover options include:

- **Construction risks insurance**

This policy covers construction and erection projects and provides protection for the employer, contractors and sub-contractors against physical loss of or damage to the works during the construction phase. Projects can range from domestic dwellings to power stations. This policy also provides legal liability protection for the employer, contractors and sub contractors in the event of injury to third parties or damage to third-party property arising from the construction activities.

The construction risks policy can be extended to include the following additional specialist cover:

- **Removal of support cover**

This policy provides liability protection for the employer, contractors and sub-contractors in the event of injury or damage to third party persons or property, arising from the removal, weakening or interference with the support of land or buildings adjacent to the contract site.

- **Delay in start-up cover**

This policy provides cover for consequential losses that the employer may face, should a project be delayed beyond the estimated completion date, as a result of physical loss or damage to the works during the construction phase. Such losses could include loss of rent, loss of profits, standard charges or debt servicing costs.

- **Plant all risks insurance**

The policy is designed to cover mobile and non-mobile construction plant, as well as mining and quarry plant against physical loss or damage while situated on a site or in transit to or from a site. The cover can also apply to plant hired in or out by the customer. The policy can be extended to include legal liability arising from the usage of the plant.

- **Machinery breakdown cover**

The machinery breakdown policy caters for sudden and unforeseen physical damage to installed machinery at the insured's premises or factory.

Machinery covered can range from small compressors or motors to larger types of machinery used in mining, manufacturing, cold storage, and material handling.

- **Loss of profits insurance**

This policy caters for loss of gross profits/revenue and increased cost of working (ICOW), resulting from a reduction in production or turnover, following sudden and unforeseen physical damage to machinery covered under a Machinery Breakdown policy.

- **Deterioration of stock cover**

The policy is designed to cater for deterioration or spoilage of perishable goods being held in cold storage facilities, resulting from fluctuations in temperature caused by sudden and unforeseen physical damage to machinery (such as refrigeration plant), which is covered under a Machinery Breakdown policy.

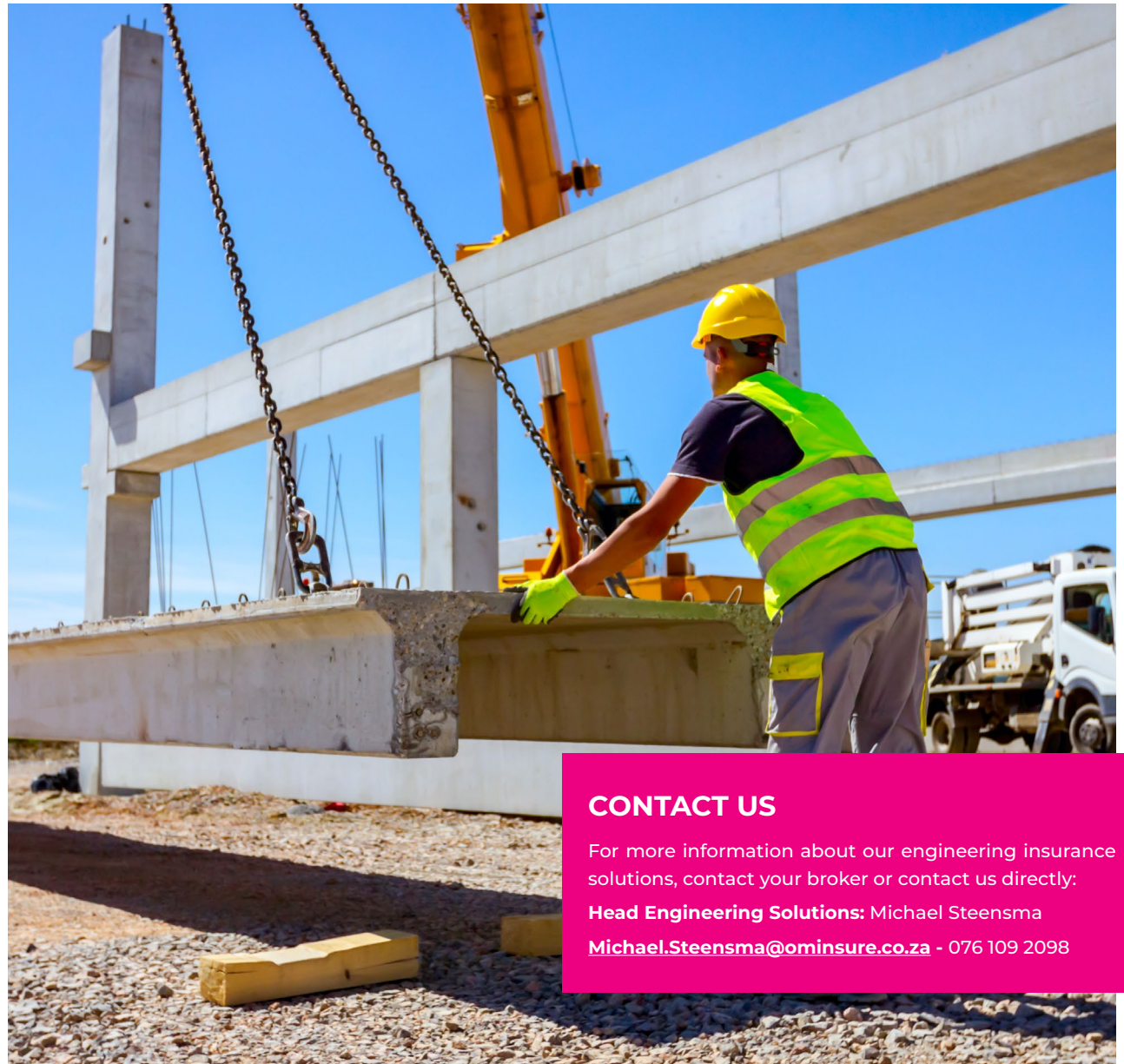
- **Applied electronics cover**

This policy provides cover for electronic equipment in its widest spectrum of use. The cover is on an "all-risks" basis, covering fire, theft, surge damage, malicious damage, storm, and electrical or mechanical breakdown.

The equipment that can be covered by this policy ranges from desktop computers to medical apparatus, PABXs (telephone exchanges), mainframes, and electro-medical equipment. Laptop or portable type equipment is covered on a worldwide basis. The policy can be extended to include loss of profits/revenue following loss of or damage to the insured property.

COVER YOU CAN TRUST

Whatever criteria our customers prioritise in an engineering insurance policy – flexibility, transparency or dependability – they can rely on Old Mutual Insure, for our ability to pay claims and to provide world-class cover combined with remarkable customer service.



CONTACT US

For more information about our engineering insurance solutions, contact your broker or contact us directly:

Head Engineering Solutions: Michael Steensma

Michael.Steensma@ominsure.co.za - 076 109 2098

RENEWABLE ENERGY INSURANCE SOLUTIONS

For more than 190 years, Old Mutual Insure has focused on caring for and protecting our customers' traditional assets. While building a solid and recognisable legacy, we have mastered the agility needed to develop new product solutions as the demand for new technologies grows.

Dwindling fossil fuel resources and choking carbon emissions have accelerated the drive towards cleaner and greener alternatives essential for society's future energy stability. Our Specialty team recognises the vital role that insurance plays in bringing these renewable energy sector projects to life.

Using the existing world-class skills and synergies in our Corporate Property, Marine, and Engineering teams, Specialty has created all-embracing renewable energy project insurance solutions that will enable us to support sustainable investment and the transition to carbon-zero.



OUR PRODUCTS OFFER COVER FOR MATERIAL DAMAGE AND LOSS OF REVENUE FOR:

SOLAR PROJECT INSURANCE

Ground and roof mounted solar installations

WIND PROJECT INSURANCE

Onshore wind installations



MARINE SHIPPING

Marine cargo AR, Marine delay in start up.



CONSTRUCTION AND ENGINEERING

Construction / Erection AR, Advance Loss of Profit, Machinery breakdown, Liability Insurance.



OPERATIONAL

Construction / Erection AR, Advance Loss of Profit, Machinery breakdown, Liability Insurance.

WHY CHOOSE OLD MUTUAL INSURE SPECIALTY RENEWABLE ENERGY INSURANCE?



A TRUSTED PARTNER

Old Mutual Insure Specialty forms part of a Pan-African financial services group committed to sustainability with a footprint ideally suited to insuring Renewable Energy projects of all sizes on the African continent.



RISK ENGINEERING

Our experienced in-house risk engineers and surveyors are closely aligned with our underwriters, enabling thorough identification, understanding and assessment of risks, playing a vital role in protecting insurers and clients alike.



A WORLD CLASS LOCAL PRODUCT

Specialty has created seamless renewable energy insurance products that will accommodate the needs of this complex and fast-growing sector.



CLAIMS

The Specialty claims team is skilled at handling complex, high value claims in the spheres of property, marine, engineering and liability.



UNDERWRITING

Our highly experienced underwriters understand how to analyse renewable energy sector risks, from transit, installation, commissioning and operations factors.

CONTACT US

Head Renewable Energy: Michael Steensma

Michael.Steensma@ominsure.co.za

076 109 2098



MARINE INSURANCE SOLUTIONS

AN ENDURING LEGACY

Marine insurance has existed for thousands of years. In ancient times, ship owners would obtain loans from investors. However, if a ship was lost at sea, the loan would not have to be paid back, but as many ships did return safely, the interest paid by numerous ship owners covered the risk of lenders – and the concept of marine insurance was born.

As one of South Africa's leading insurers, Old Mutual Insure has been protecting customers from financial loss for decades, providing superior insurance solutions to protect their assets.

THE MARINE DEPARTMENT OF OLD MUTUAL INSURE

Our Marine department comprises of a specialised team of experts who will provide the information necessary to

enable our customers to make informed decisions about the adequacy and type of cover they require.

Our marine experts are also available to assist with technical advice, as well as risk control matters.

The department also includes a team of highly trained claims handlers to deal with claims quickly and efficiently.

COVER THAT MEETS YOUR NEEDS

Our marine insurance not only provides customers with security and peace of mind, but also with exceptional value for money.

Our range of cover options include:

CARGO INSURANCE

Cargo Insurance provides cover for goods that are transported by sea, rail, airfreight, or by post, which

encompasses imports, exports, and inland transit shipments within South Africa. Our Cargo Insurance provides cover that can be tailored to suit the unique characteristics of the commodities being transported.

Other types of cargo policies can be issued for more complex types of risk.

These include:

- **Marine Cargo (imports and exports)**

This covers General Cargo, which is generally shipped in containers (where standard and comprehensive covers usually apply), Specialised Cargo such as perishable commodities, and Bulk Cargo (where specific cover is put in place).

Such policies will, if required and appropriate, cover the entire import or export, whether by sea, and or air from the sellers' to the buyers' premises – including storage on the way if incidental to the shipment.

Note: We also issue insurance certificates within 24 hours for letter of credit purposes on exports.

If a customer regularly transport goods, we will arrange a Marine Annual Cargo policy that covers all types of goods on rates and conditions agreed upon. The premiums are raised annually, bi-annually, quarterly or monthly, which is renewed and adjusted on annual declarations.

Open Marine Cargo policies can be considered as an option, where shipments are declared on a monthly basis and premium raised on each monthly declaration of all shipments submitted in arrears.

- **Inland Transit**

This solution covers local transit of goods within the boundaries of the country (not associated with an

import or export), which are generally conveyed by independent carriers.

- **Marine Advanced loss of profits**

This solution caters for loss of profits and the increased costs of working that results from a loss of production/turnover, a delay in start-up of renewable energy or new production facilities following loss of or damage to imported critical equipment covered by a Marine Cargo policy.

- **Containers**

Cover for the actual shipping container in which goods covered by a Marine Cargo policy are shipped.

- **Stock throughput**

A specialised policy that embraces the cargo risk, inland transit risk, and risks associated with the storage of stock. Goods are usually insured from the supplier or manufacturer until placed in the hands of the end-customer.

MARINE LIABILITY INSURANCE

Offering liability insurance to those companies servicing and supporting the marine industry, facilitating the safe transportation, logistics, handling, and storage of goods. These include:

- **Marine Carriers Legal Liability**

The carriers liability policy covers transporters or freight forwarders who transport goods on behalf of the cargo owner. This insurance covers their liability due to their negligent actions resulting in loss or damage to the cargo.

- **Marine Freight Services**

This is a liability policy for freight forwarders providing transportation of goods to their customers, as well as clearing and forwarding, warehousing, and other freight forwarding services they offer. This insurance

covers their liability arising from these operations and other areas of operations that freight forwarders are required to insure, pending instructions from their customers.

HULL INSURANCE

Commercial Hull Insurance provides cover for vessels used for commercial purposes, such as those used in the deep-sea fishing industry or for charter. We provide a wide variety of cover – from All Risks through to Total Loss cover only – including machinery breakdown, special equipment, and collision liability cover.

PLEASURE CRAFT INSURANCE

Pleasure Craft Insurance provides cover for various types of small craft for private use. These range from small sailing dinghies through to ocean-going yachts and catamarans. We also insure power-craft such as wet bikes, rubber ducks, and large ski-boats.

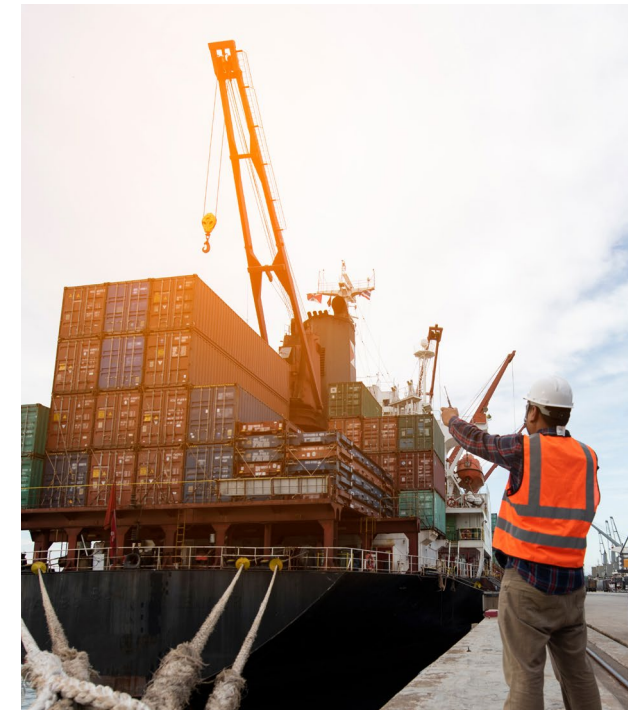
We cover the transit leg, as well as both inland and coastal waters within South Africa. For additional premium, we can extend the policy to provide cover outside the borders of South Africa, as well as cover for special equipment like fish finders, skiing equipment, etc.

Our policy provides a number of comprehensive cover options, which include medical expenses arising from an accident, damage from the impact of hitting a submerged object, and insurance for a trailer, among others.

COVER YOU CAN TRUST

Whatever criteria our customers prioritise in a marine insurance policy – they can rely on Old Mutual Insure, being a AAA-rated company for our ability to pay claims and to provide world class underwriting, combined with exceptional.

customer service. In the event of a loss occurring outside South Africa, we have a claims network around the world to assist us in settling claims as fast as possible. This is particularly important for goods being exported, as it ensures that we have close contact with the claims settling agent and can react efficiently and effectively to any problems that arise.



CONTACT US

To discuss your Marine insurance requirements, contact your broker or contact us directly:

newbusmarine@ominsure.co.za



PUBLIC SECTOR

BACKGROUND

The transition to a democratic local government has not been without its challenges for South Africa's metropolitan, district, and local municipalities. In fact, over the past two decades, many of them have struggled to develop, provide, and maintain the vital services and infrastructure required to address the key issues of previous inequalities and rapid urbanisation. The result has been erratic service delivery, difficulties in maintaining and developing infrastructure, and supply chain management challenges. In addition, other issues such as irregular expenditure, skills shortages, and non-compliance with key legislation have led to an inability to collect debt, pay suppliers, and more.

Despite these challenges, in 2019 Old Mutual Insure made a strategic decision to re-enter the public sector market. At Old Mutual Insure we are part of a financial services group that embraces sustainability and recognises the interconnectivity between the economic, social, and environmental systems in which we operate.

Assets and liabilities insurance is critical if our district and local municipalities are to fulfil their mandate of the sustainable provision of services to communities, promotion of social and economic development, and a safe and healthy environment.

We believe that our role as a responsible insurer is to work with municipal and SOE leaderships to solve problems and mitigate risk, protect our shared assets, and ensure both knowledge and skills transfer. All the municipalities that we underwrite have shown great resilience and sustainability while facing their challenges, and we trust that both they, and the communities that they serve, are stronger for our involvement.

OVERVIEW OF THE PUBLIC SECTOR LANDSCAPE IN SOUTH AFRICA

The market in which Specialty Public Sector operates, consists of two distinct risk types:

- Approximately 700 SOEs, at national, provincial, and local government levels.

- 257 municipalities, made up of eight metropolitans (metros), 44 district, and 226 local municipalities.

OUR DISTRIBUTION STRATEGY:

Our Public Sector team partners with carefully selected intermediaries that specialise in this segment, leveraging off their administration capability, experience, and strong relationships.

OUR PRODUCTS:

Our public sector product offers the following cover:

- Material Damage (Property/Assets)
- Miscellaneous Classes (Theft, Money, Goods in transit, Fidelity Guarantee, etc.)
- Motor (Fleets or Specified)
- Specialised Fleets (Emergency vehicles, red and yellow fleets)
- Group Personal Accident
- General Liability
- Directors and Officers Liability
- Professional Indemnity
- Riot Wrap-around
- Other structured covers on request.

CONTACT US

Head Public Sector: Lwandile Ntwana

Lwandile.Ntwana@ominsure.co.za - 082 804 5289

PREMIER RISK SOLUTIONS

WHY CHOOSE PREMIER RISK SOLUTIONS?

Old Mutual Insure's Premier delivers on the need for a more tailor-made service for higher sum insured policies. One that provides excellence in technical underwriting, strives towards improved risk management, delivers consistent and reliable service and is based on relationship.

Premier is a specialised division that helps businesses thrive by proactively solving risk. With our extensive knowledge and experience, we have expert understanding and technical underwriting capabilities that enable us to apply our knowledge to complex and unique situations.

Improved Risk Management – In-house risk surveyors visit customers' premises to identify hazards that may impact their business. In conjunction with technical underwriters, we then propose a risk management plan to pro-actively manage these risks.

Customer engagement specialisation – Based on a customer centric design principle, Old Mutual Insure aims to provide a more specialised engagement approach towards end-customers, categorised within the Premier division. This means that the customer engagement processes mainly follows a private banker model, among others, driven by a broker-led approach to deliver optimal insurance solutions.

Focused underwriting skills – Our underwriting skills and expertise within specific fields enable Premier to meet the unique needs of our customers.

Potentially expand value-add services provided to customer base – Focused relationship building, driven by the Premier design, is only the start of a positive long term journey, which opens new possibilities for additional value offerings to our intermediaries and mutual customers.

THE BENEFITS OF INSURING WITH PREMIER RISK SOLUTIONS

We value an exclusive focus on our customers' individual risk needs and have a specialised team that maintains consistency of underwriting guidance and customer-focused service. Old Mutual Insure has been providing commercial and corporate insurance solutions for decades, so customers can depend on us to provide cover and value-add services that meet their specific needs. With Premier, they will enjoy the following benefits:

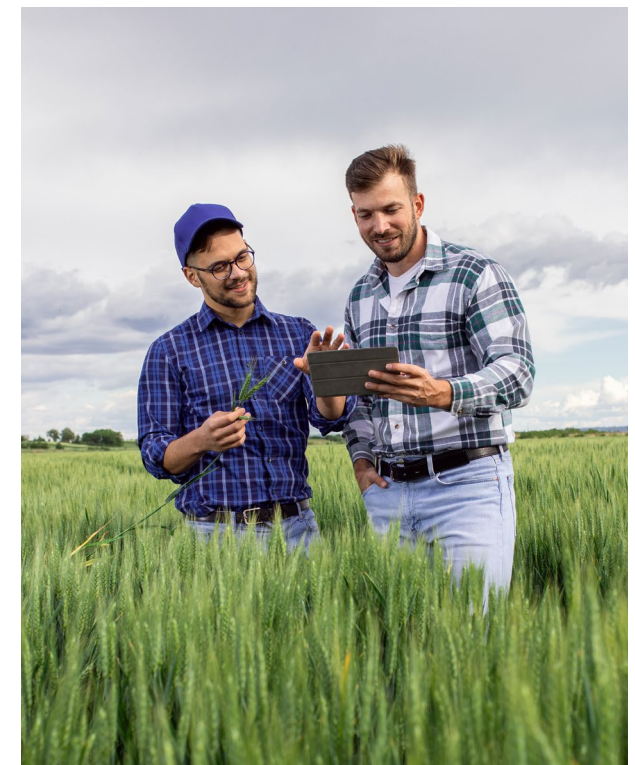
- **High-touch engagement approach** – Above average engagement to build relationships.
- **Direct contact** – Our intermediaries have direct contact with our technical underwriters.
- **Focus on long-term relationship building** – Enables long-term possibilities to build and maintain strong relationships.

These features are backed by:

- Tailor-made underwriting and customer centric solutions
- Improved risk management.

OUR SERVICE PROMISE:

- Consistent service delivery
- Specialist advice
- Partnered risk management
- Dedicated management



CONTACT US

premierquotes@ominsure.co.za

existingbusiness@ominsure.co.za

0860 100 001



DISCOVER OUR SPECIALTY UMAs

Our Underwriting Management Agency (UMA) business unit forms a unique part of the Specialty division. We focus on long-term partnerships with specialist UMA partners that complement the existing Specialty product suite, catering to niche and complex risks that deliver tailored solutions, while supported by top-tier reinsurance partners.

MERX

Since its establishment in March 2010, Merx Underwriting Managers has evolved from specialising

in heavy commercial vehicles (HCV) to now offering comprehensive solutions for HCV, Goods in transit, Commercial, Agricultural, Personal lines, and a variety of value-added products. With a dedicated and professional team holding over 100 years of combined expertise, Merx provides full underwriting, claims, and claims recovery services for the HCV market, including a 24-hour call centre and service.

For more information, contact Merx Underwriting Managers: <https://merxum.co.za>.

SINTELUM

Sintelum is a niche, innovative and service-driven underwriting manager that specialises in Commercial Property and Specialty Financial lines. Our skilled and experienced team tailors insurance solutions for South Africa and the broader Sub-Saharan Africa region.

For more information, contact Sintelum:

Janine Smith (Commercial Property)

janine.smith@sintelum.com

Stephen Fogarty (Commercial Property)

stephen.fogarty@sintelum.com

Alan Taylor (Financial Lines)

alan.taylor@sintelum.com

TRANSITION RISK SOLUTIONS

With over a decade of proven professional service and product expertise, Transition Risk Solutions (TRS) is a UMA that offers co-insurance and underwriting support to brokers and customers. TRS has a follow-market approach, insuring assets and business interruption backed by global reinsurers.

For more information, visit Transition Risk Solutions:

<https://transitionrs.co.za>.

CONTACT US

Specialty division's UMAs are supported by our internal claims, compliance, finance and actuarial teams. For more information contact:

Head UMA Solutions: Nitasha Jaganath

Nitasha.Jaganath@ominsure.co.za - 069 472 9867



