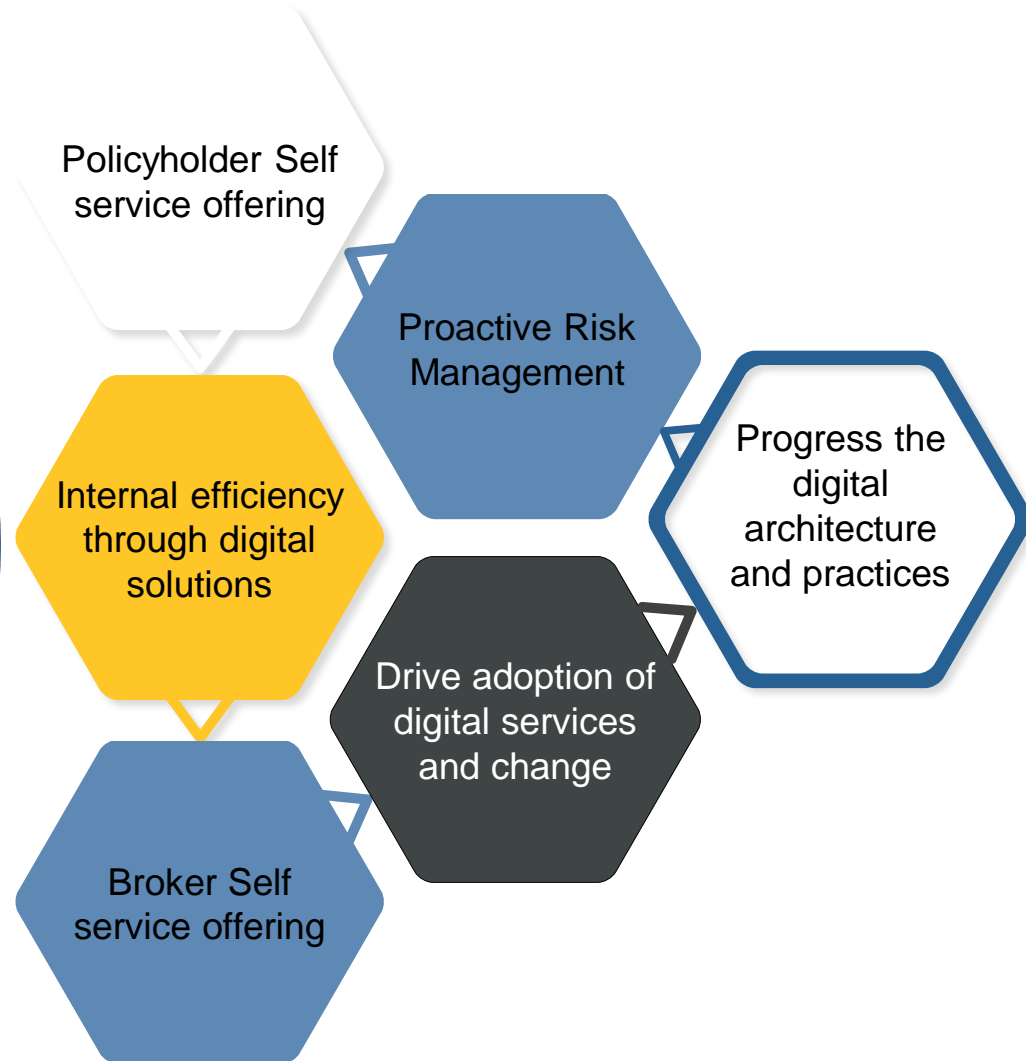
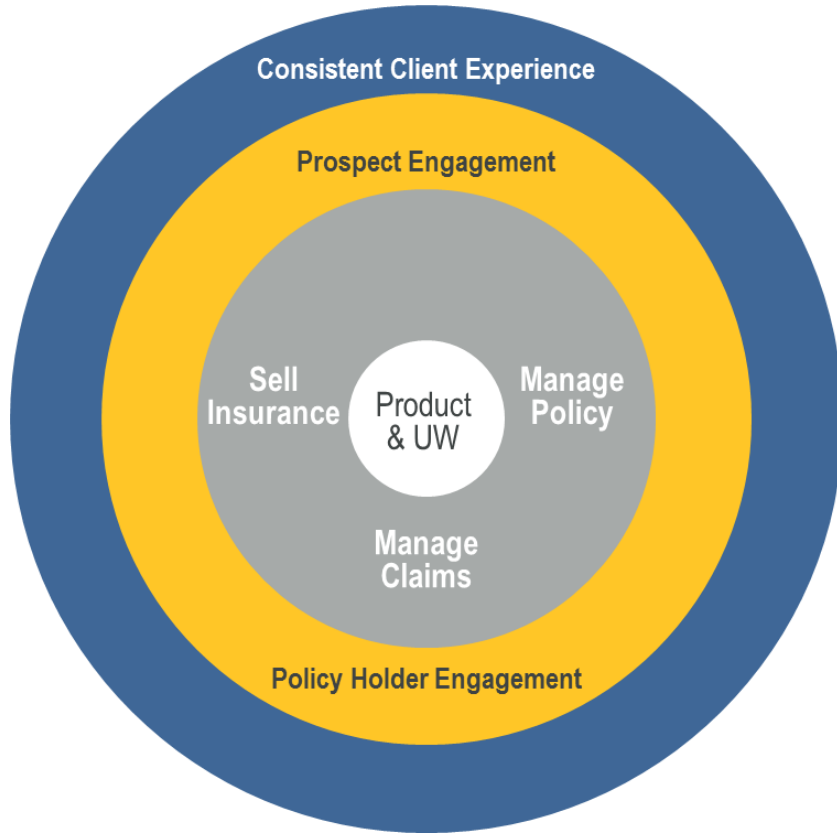


WELCOME

Update on Santam Digital Deliverables for 2017



Digital Focus Areas



Current Digital Assets



Santam Broker Portal

Launched in late 2014, with ± 2800 active brokerages using the portal per month. (Mostly used by C&P Business)



Santam Mobile Customer App and Portal

Launched in late 2015 (App) and 2017 (portal), with ± 3000 active users per month.



Agri Mobile Apps

Designed specifically for the Agri Business and Mobile Risk Assessment Apps for Santam Commercial Business.



Santam Website

Re-launched in late 2014 with more than 125000 users per month generating leads for Santam Direct and the core of the Digital Marketing ecosystem



Specialist Business

Each Specialist Business unit has a website. Not all of the business units require substantial digital investment in 2017.

MiWay

The MiWay App and Website play a key role in the Miway client value proposition and driving innovation

Santam Broker Portal



Brokers can now:

- Access portal from all current browsers
- Use the portal on mobile devices
- View policy details
- View payment details
- View, download and send policy documents
- Register a claim
- Track a claim
- Send requests to contact centres for amendments, enquiries and reinstatements and other requests
- Draw reports pertaining to their practices
- Use calculators that they have access to
- Move off old online services

Santam Client portal

Current Policy 74700128605 (Active) mattc@wearepunk.co.za

Dashboard Policy Contact us Reference & forms

Personal policy Identity number : 6605305045080

Human GJ, Mnr

Personal portfolio 74700128605 - SANTAM MULTIPLEX PERSONAL

Amend My Policy Register a new claim

My Policy Claims Correspondence Payment Contact details

Property - House Contents	Premium	R 168.05
Vehicles	Premium	R 975.99
Vehicle - Motorcycles	Premium	R 184.53
Property - All Risks	Premium	R 375.63
Liability - Pers. Legal Liability	Premium	R 5.00
Policy Premium		R 1,709.20
SASRIA		R 15.00
Total Monthly Premium Payment	* VAT at rate of 14% is included in the total premium	R 1,724.20

Clients can now:

- Access portal from all current browsers
- Use the portal on mobile devices
- View policy details
- View payment details
- View, download and send policy documents
- Register a claim with proactive fraud analytics using SAS Real-time Decision Manager and Actuarial based models
- Track a claim
- Send requests to contact centres for amendments, enquiries and reinstatements
- Initiate call back from Santam if needed

CL Risk Assessment App

RISK ASSESSMENTS 1 | PAARL DISCOUNTERS

INFO ADDRESS COVER RISK WALKTHROUGH NOTES REPORT

Occupation: Furniture dealer (382), Dealers in furniture, wood, paper and paper prod...

Premise name:

No. & Street: 53 JAN VAN RIEBEECK DRIVE (R301) (...)

Erf:

Suburb: DENNEBURG

Town / City: PAARL

Province: WESTERN CAPE

Country: SOUTH AFRICA

Postal code: 7646

Latitude: -33.730301

Longitude: 18.979099

[Change Location](#)

[Navigate](#)

GIDEON SNYMAN v1.0.1 (1)

Brokers can now

- Obtain CL policy details from the admin system
- Complete a survey for new business, amendments and renewals
- Upload a survey document to the underwriters/contact centres

Underwriters and CCC can now

- Access surveys done by broker
- Identify policies brokers should assess
- Access the survey for claims or renewals

Risk Advisor Portal GIDEON SNYMAN

Search Risk Assessments

Brokerage:

Type: All Risk Assessments

Reason: All Reasons

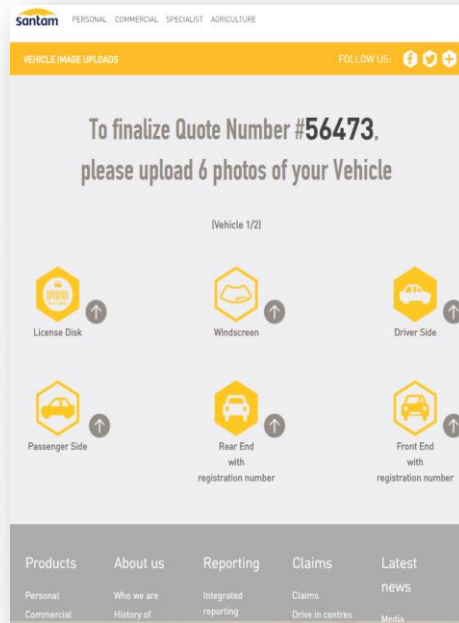
Date: Feb 2017

5 Draft 2 Cancelled 0 Pending 5 Uploaded

Assessment	Requested Date	Policy/Quote/Ref	Client Name	Address	Reason	Agent
1	2017-02-08 00:00:00		PAARL DISCOUNTERS	DURR ESTATES PAARL SOUTH AFRICA	Renew Sartan policy	<input checked="" type="checkbox"/>

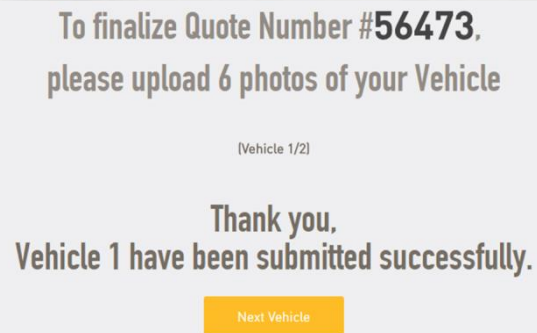
DURR 1 result(s) found 10 5 First Previous Next Last

Pre-inspection utility

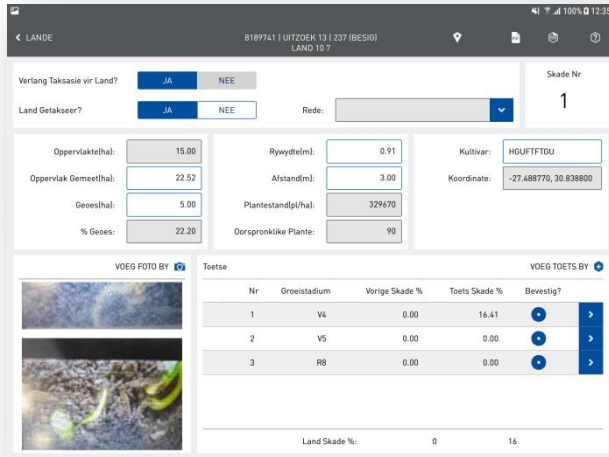


New feature:

- Call centres send prospects an SMS with link to utility
- Prospects can use utility to take necessary pictures of vehicle
- Pictures uploaded to content manager for underwriting assessment prior to policy being issues



AGRI Apps



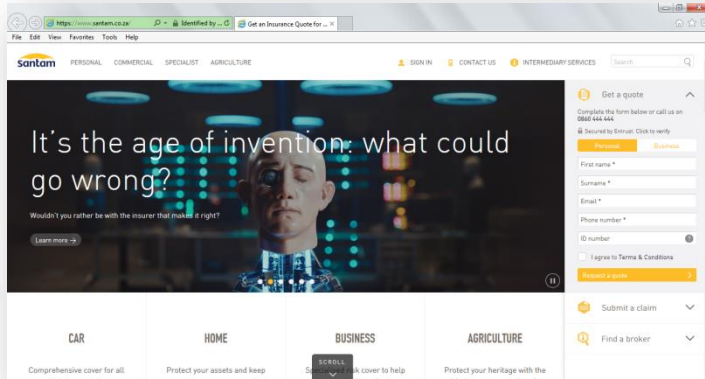
Apps for AGRI :

Multi peril crop insurance assessment as part of the sales process for crop and assessing the yield and emergence

After a claim, the claim assessment is done via the assessment app as part of a digitized claims process



Website



Website:

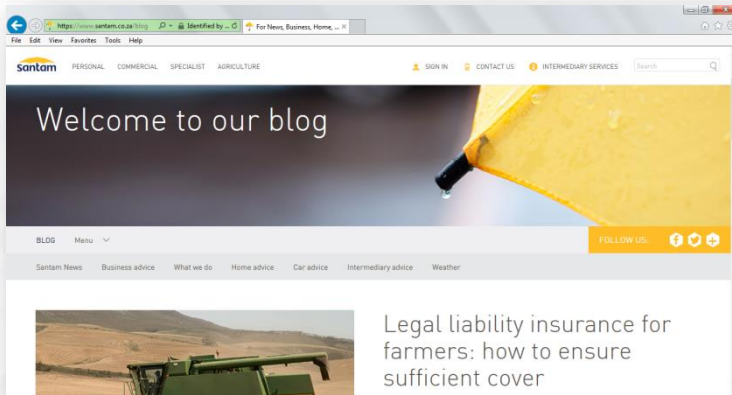
Content marketing driven web design and architecture to allow marketing to drive campaigns and always-on lead generation

Industry leading Blog with content for clients and intermediaries

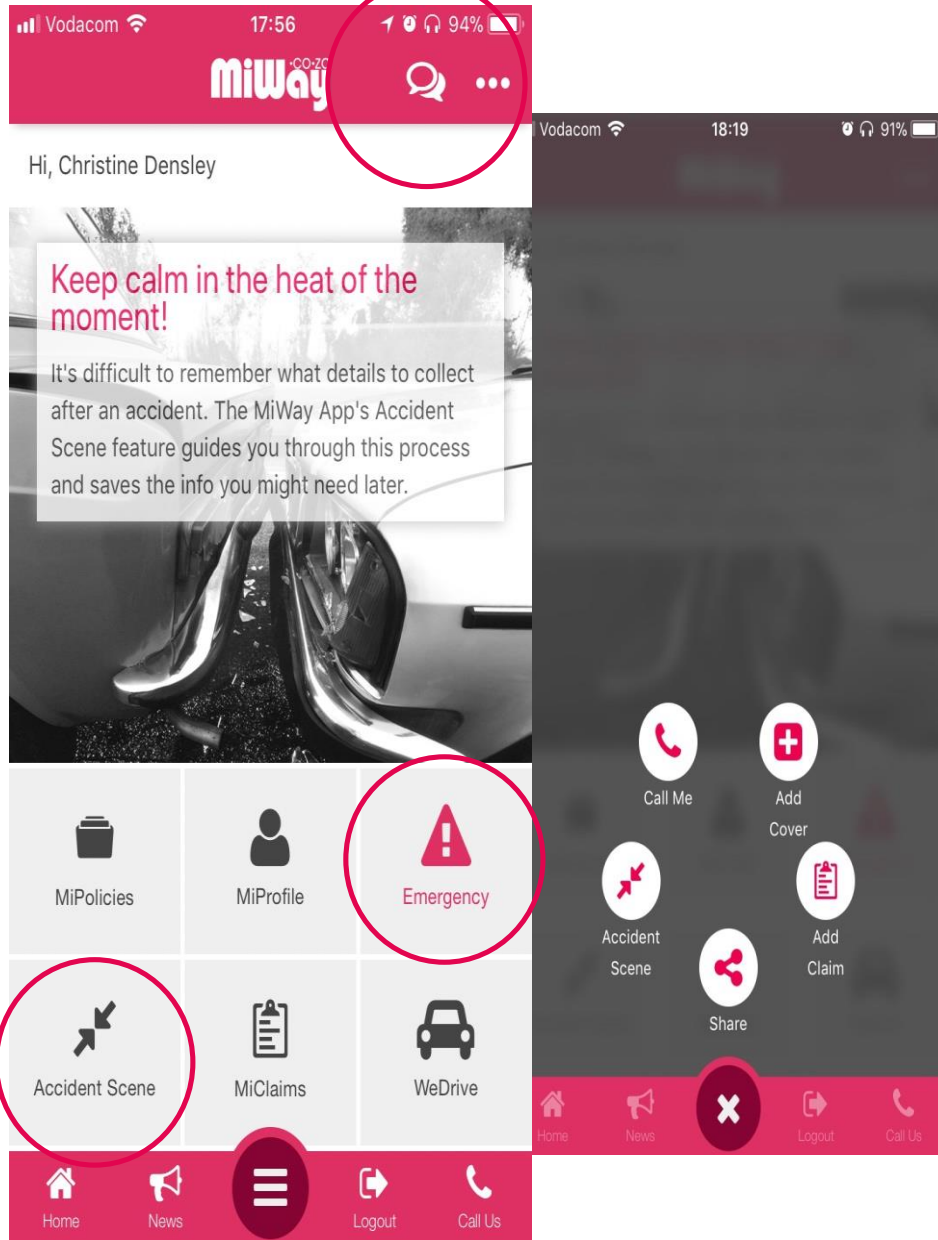
Lead generation capability to request a quote

Find a broker capability to locate a broker near your location

Calculators to help prospects assess their needs for key covers like car values, building and content



Innovations on the MiWay App



Top features on the MiWay App

- Emergency Assistance with GPS Location
- Accident scene logger for *on-the-scene* information gathering
 - ✓ Accident scenes can be used to submit a claim after the incident
 - ✓ Photos can be added of vehicle damage and of the scene itself
 - ✓ Witness details, 3rd party details and SAPS details can be captured
- Self inspections
 - ✓ Digital signatures and
 - ✓ Photos of vehicle and existing damage
 - ✓ Accessories list for further cover
- Instantly chat to an agent with the chat feature
- Submit and track claims
 - ✓ R1000 back on excess campaign
 - ✓ Full claims capture
 - ✓ Step-by-step claims & repair progress tracking
- Update and add policy information

Innovations on the MiWay Web

The screenshot shows the MiWay website interface. At the top, there is a red header with the MiWay logo (miWay CO-ZO) on the left and 'FAQs | Contact Us' on the right. Below the header is a navigation bar with a home icon and links for 'Get a Quote', 'Profile', 'Policies', 'Quotes', 'Claims', 'Documents', and 'Account History'. A 'Logout' button is visible in the top right corner. The main content area is white and features a welcome message: 'Welcome back Christine' with a link 'Not your name? Click here' and a 'Logout' button. A dropdown menu is open, showing options: 'Select...', '- Select would you like to do? -', 'I need to get a new item insured', 'I need to update my details', 'I want to view my policy', 'I want to lodge a claim', and 'I need documents'. Below the dropdown, there is a section titled 'Manage your policy on the move!' and a paragraph about the MiWay app. At the bottom, there are three bullet points under 'extra features': 'Capture accident scene details', 'Online chat: Have a query?', and 'Assistance services'.

Top features on the MiWay Website

- Submit and track claims
 - ✓ Full claims capture
 - ✓ Step-by-step claims & repair progress tracking
 - ✓ Quick hail claims
- Online sales
 - ✓ Buy vehicles, home or buildings insurance completely online
- Full self service
 - ✓ Update policy information
 - ✓ Add, edit or remove cover
 - ✓ Download policy documentation
 - ✓ Refer friends for cash rewards
- Instantly chat to an agent with the chat feature

Innovations in Digital Communications

miway

Hi {PREFERRED_NAME},

Time... a commodity that is scarce. We can all do with been chosen to skip the inspection queue!

Tap into exclusivity and save yourself some time.

You can now perform an inspection on the vehicle yourself - In your own time, without having to drive on self inspection process is so simple... It can be complete driveway and will only take around 20 minutes. Just a #insurancefreedom.

What do you need to complete the self inspection

It's easy, all you need is to [install the MiWay App](#) on smartphone. That's it!

We've put together a quick tutorial so you can see how

Self Inspection

• Go to
• Select

For any queries you can chat to an agent online, either on our website or on the MiWay App. Simply login to [MiXpress](#), your online MiWay account, and the chat will be available to you. Alternatively, you can give us a call on [0860 64 64 64](#).

Kind Regards,
The MiWay Team

Car & Home • Business

Oh HAIL no!

Hi {clientName},

Have you been affected by the recent hail storm?

Depending on the scale of the hail storm, the MiWay call centre may be experiencing unusually high call volumes.

We therefore recommend that you skip the queue by following the link and submit your [hail claim](#) online. You can rest assured that when you receive your claim reference number that your claim has been lodged and queued for validation.

Should you need to register a different type of claim you can do so by visiting [www.miway.co.za](#).

Our claims team is committed to making your claims experience as hassle-free as it should be. You will receive further communication from MiWay with regards to the claims process and the way forward. For more information on our claims process, [click here](#).

If you have any queries, please visit [www.miway.co.za](#) alternatively contact us on 0860 64 64 64.

Kind regards,
The MiWay Claims Team

Doing it the hassle-free way - why any other way?

MiWay is an Authorized Financial Services Provider License No. 23970

Select the information that you would like MiWay to update?

1 Vehicle registration
2 Email address

Dismiss Reply

Digital Communication enhancements

- Email comms
 - ✓ Auto registration
 - ✓ Self Inspection Guide
 - ✓ Quick hail claims
- USSD
 - ✓ Used to gather outstanding or incorrect information on a clients policy
 - ✓ Collections USSD available for clients to advise on new collection date
- SMS comms
- New WhatsApp communication channels being introduced
 - ✓ Pilot to be run in emergency call centre
 - ✓ Rollout to all business units thereafter
- Mobile communication channels available to our clients



QUESTIONS?

