

OPERATIONAL CIRCULAR

9 OCTOBER 2015

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VW CITI GOLF TRACKING REQUIREMENT WITHDRAWN ON PERSONAL LINES POLICIES

DEAR INTERMEDIARY

In the past the frequency of theft and hijacking of certain models of vehicles became so prevalent that the installation of a tracking device was a requirement before we could grant theft cover for these vehicles. With the large exposure on VW Citi Golf we specifically focused on these vehicles and insisted on a tracking device.

However, as personal lines underwriters we constantly need to investigate the causes of claims in order to adequately price and underwrite risk. We have revised our pricing methodology on vehicle theft, and it now enables us to price all vehicles effectively with, or without, a tracking device. Santam's approach is to rather allow the client choice to install a device or not, and then pay the appropriate premium. High theft risk vehicles will therefore reflect a significant reduction in premium if a device is installed, so it is recommended that quotes for both are requested.

We have thus decided to lift the tracking device requirement on VW Citi Golf due to these vehicles no longer being manufactured, coupled with a decline in exposure, as well as improved claims experience on these vehicles.

Kind regards

Marius Neethling

Manager: Personal Lines Underwriting ■

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COMMERCIAL POLICY MAINTENANCE TELEPHONY PROCESS

DEAR INTERMEDIARY

We want to ensure that you receive the best possible service when contacting our Commercial lines Contact Centre. Due to the nature and complexity of your underwriting queries we are not always able to process all requests telephonically. We still encourage you to contact us telephonically in order for us to fast track your less complex service requests. It remains our telephony consultants' responsibility to ensure that, as far as possible, the required information is requested upfront in order to ensure straight-through processing by our email team.

We encourage you to contact us telephonically with the following requests:

1. Updated progress on incoming service request.
2. Amending sums insured on existing items.
3. Providing confirmation of cover for specific sections.
4. Providing territorial letters.
5. Amending bank details.
6. Cancellation of items/policies.
7. Debit order queries.
8. Once-off cover quotes.

Examples of service requests that we are not always able to process telephonically involve:

1. Specialist underwriting queries such as commercial umbrella public liability/ reinsurance authorisations.
2. Amendments to policies currently in a renewal state.
3. Requests requiring proof of receipt of documentation.

As our business partner, and in order to handle your request as accurately and efficiently as possible, please ensure that you have the required information available. There will be instances where specific requests require the intervention of more senior underwriters and in these instances we have a telephonic referral process in place with our senior underwriters to ensure that we provide guidance to you as an intermediary.

We would like to remind you of our Online Services (Broker Portal) Self Help functionality specifically when:

1. Requesting updated schedules.
2. Submitting requests for processing.

For technical assistance with regard to our Online Services, please contact our helpdesk telephonically on 0860 726 826 (option 5) or via email to Onlineservicesupport@santam.co.za.

The Commercial Lines Contact Centre is committed to continually improving our service to you by changing the way we do business. We look forward to further enhancing our offering to better support you as our intermediary.

You are welcome to contact our Commercial Lines Contact Centre for any clarification regarding this procedure.

Kind regards
Candice Witbooi
Manager: Policy Maintenance ■

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CLOSURE: UMHLANGA DRIVE-IN CENTRE – DURBAN

DEAR BUSINESS PARTNER

Due to a very low utilisation of our Umhlanga drive-in centre, located at 115 Flanders Drive, Mount Edgecombe, it is no longer viable to run this facility as a preferred assessment centre and we have decided to close it permanently on Friday, 09 October 2015. Please don't refer policyholders to this drive-in centre for assessments.

The motor body repair facility at this address has recently changed ownership to Sean McCarthy Group (SMG), which remains a preferred repairer for Santam.

During the telephonic registration of a motor claim via our SOS (Santam's 24/7 claims helpline - 0860 505 911), we will appoint the most appropriate motor body repairer to assist with the assessment of the vehicle. Should your staff make use of the online claims registration function, our motor pre-assessment team will make contact with the contact person listed on the claim in order to appoint the most appropriate motor body repairer.

You are welcome to contact your dedicated claims handler with any questions you have.

Regards
Droey Pillay
Claims Manager: Kwazulu-Natal ■