



Corporate Profile



Actuaries & Consultants

CORPORATE PROFILE

Hello

Insurance Zone Actuaries & Consultants is a firm of consultants based in Bedfordview, Johannesburg. Through our Liberty mandated advisers we are able to offer affordable, cost effective group retirement, insurance and healthcare solutions. This is achieved through a highly personalised service to employers and trustees, with a focus on the individual member's personal financial planning.

We believe that staff are the most important asset a company has. Our objective is to form a partnership with our clients to provide services and products to assist with the financial wellbeing and development of their staff and their company.

About

Our business philosophy

Central to our philosophy is the promise to our clients that our products and services will allow them the peace of mind to continue with their main objective of running their business. The following core values underpin this philosophy:

- Professionalism
- Integrity
- Independence

By adhering to these values, we believe that we are able to deliver quality services and advice at a price reflecting the value derived by the client. Our business and its partners will be rewarded by attracting new clients and retaining existing ones on a sustainable basis.

We believe in giving back to the community and involve our staff in activities to raise funds to support various charities.

Origins

Insurance Zone Actuaries and Consultants began in September 2006. It was the first Liberty affiliated franchise with a particular focus on corporate benefits and related solutions.

We currently have in excess of 180 employees in the Insurance Zone Group.

Our company

The Insurance Zone Group consists of a number of companies which provide our clients a wide range of unique solutions to their insurance needs:

- Insurance Zone Actuaries & Consultants (Pty) Ltd
- Insurance Zone Employee Benefits (Pty) Ltd
- Insurance Zone Administration Services (Pty) Ltd
- Insurance Zone Insurance Brokers (Pty) Ltd
- COMAV Insurance Brokers (Pty) Ltd

Utilising the services and solutions these companies offer as well as the products and services provided by our partners, we offer the full range of services to Employers, Trustees, Management Committees and individuals.

Partners

Our affiliation with the Liberty Group is an important one. Our advisors trade under the Liberty FSP License (2409). Insurance Zone is the largest supporter of Liberty Corporate in South Africa and as such enjoys the highest caliber administrators available to manage our clients.

People

The quality of the products and services we offer depends on the select group of people we trust to deliver it. People who believe like we do, that it is important to provide advice that suits the people they are serving.

PRODUCTS AND SERVICES

We have partnered with Liberty Corporate who provide us world class administration services as well as the full spectrum of retirement and risk solutions. This allows us the advantage of focussing on adding value to employers, trustees, management boards and ultimately the members of retirement funds through our expert advice and assistance.

EMPLOYER SERVICES

We realise the importance of having a highly skilled and focused workforce. Our goal is to assist employers in achieving exactly that.

- Focus on human resource and payroll practices to establish a smooth interface between the employer and service providers to the Fund, allowing the Employer to run his own business without being distracted by retirement fund matters.
- Ensure that the employer receives products and services at competitive prices that are appropriate for the business.
- Ensure that staff understand the benefits they are entitled to and that claims are paid timeously so that the employer can deliver on their promise.
- Participation in Wellness Days

BOARD OF TRUSTEES/MANAGEMENT BOARD

We understand the work load, duties and responsibilities of Boards of Retirement Funds and assist them in achieving their objectives by:

- Improving effectiveness of the Board in their fiduciary duties
- Assisting with member communication
- Trustee & Management Committee Member training
- Assisting with making appropriate decisions for the benefits of members.
- Trustee Services (preparation of trustee packs, taking of minutes, trustee updates & changes in legislation)

COMPANY STATISTICS

Number of Funds	170
Number of Members	12 814
Corporate Assets under Management	R3.28 billion
Individual Assets under Management	R1.2 billion
Total Annual Premium Income	R360 million

EMPLOYEE SERVICES

We add value to members in their individual capacities referring where required to our relationship with the employer and the Board. This ensures that the services offered are complementary to the benefits provided through the Fund. We offer a full financial planning program to the Fund membership.

- Introductory employee benefits consultations for new employees
- Participate in induction courses for new employees joining the company
- Help members to understand their benefits and investment choices
- Drafting of a personal Will & Testament
- A comprehensive financial needs analysis
- Financial education programs for members including free credit checks
- Risk profiling analysis for members
- Advice on updating an individual's financial plans on certain life changing events
- Retirement planning advice for retiring members
- Investment advice for members preserving their retirement benefit on resignation and retirement
- Assist members in completing medical questionnaires and guidance through the underwriting process
- Assist members with general fund related queries they may have, including the production of benefit statements and investment summaries
- Arrange education programs for employees to be better equipped to manage their finances

A HOLISTIC OFFERING

We pride ourselves in our ability to tailor make an offering to suit the unique needs of each client we partner with. We rely on the expertise of the various businesses in our group as well as the partners we have chosen.

RETIREMENT AND RISK FUND SOLUTIONS

We have partnered with Liberty Corporate to provide some of these solutions as we believe that they have the expertise, the systems and the people to serve our clients. The range of products and services include the following:

- *Administration on pension and provident funds*
- *Wide range of investment solutions*
- *Death benefits:*
 - *Lump sum*
 - *Spouses benefit*
 - *Family benefits (incl. body repatriation)*
- *Disability benefits:*
 - *Lump Sum*
 - *Income Protection*
 - *Dread Disease*
- *Educator benefit on death and disability*
- *Value added benefits:*
 - *Emergency medical information, advice and referral hotline*
 - *Emergency ambulance services*
 - *Legal advice*
 - *Trauma assistance line*
- *Mind My Money – an employee education program to assist employees to manage their money more effectively*

ADDITIONAL SERVICES

We utilise the services of Insurance Zone Employee Benefits (Pty) Ltd a wholly owned subsidiary of Insurance Zone Actuaries & Consultants to optimise our client's Risk Benefits. The following are the risk benefit providers we have contracted with:

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|-------------------------------|---------------------|
| • <i>Liberty</i> | • <i>TSA</i> |
| • <i>Capital Alliance</i> | • <i>Old Mutual</i> |
| • <i>Discovery Group Risk</i> | • <i>Momentum</i> |
| • <i>Sanlam</i> | |

SHORT TERM INSURANCE

We provide our clients and their staff with a holistic short term solution through Insurance Zone Insurance Brokers (Pty) Ltd and provide the administration through Insurance Zone Administration Services (Pty) Ltd.

Our personal insurance cover extends to satisfying specific insurance needs that are associated with household and personal items.

Our commercial offering is able to provide comprehensive cover for exposure that could affect a commercial or corporate enterprise of any size, in any sector.

CLIENT PORTFOLIO

Mandated advisors at Insurance Zone have over the years built up long-lasting relationships with several household names and well-known companies and corporations Reference are available on request.

CONTACT

For more information on the products and services offered by Insurance Zone Actuaries & Consultants please contact us or visit our website

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