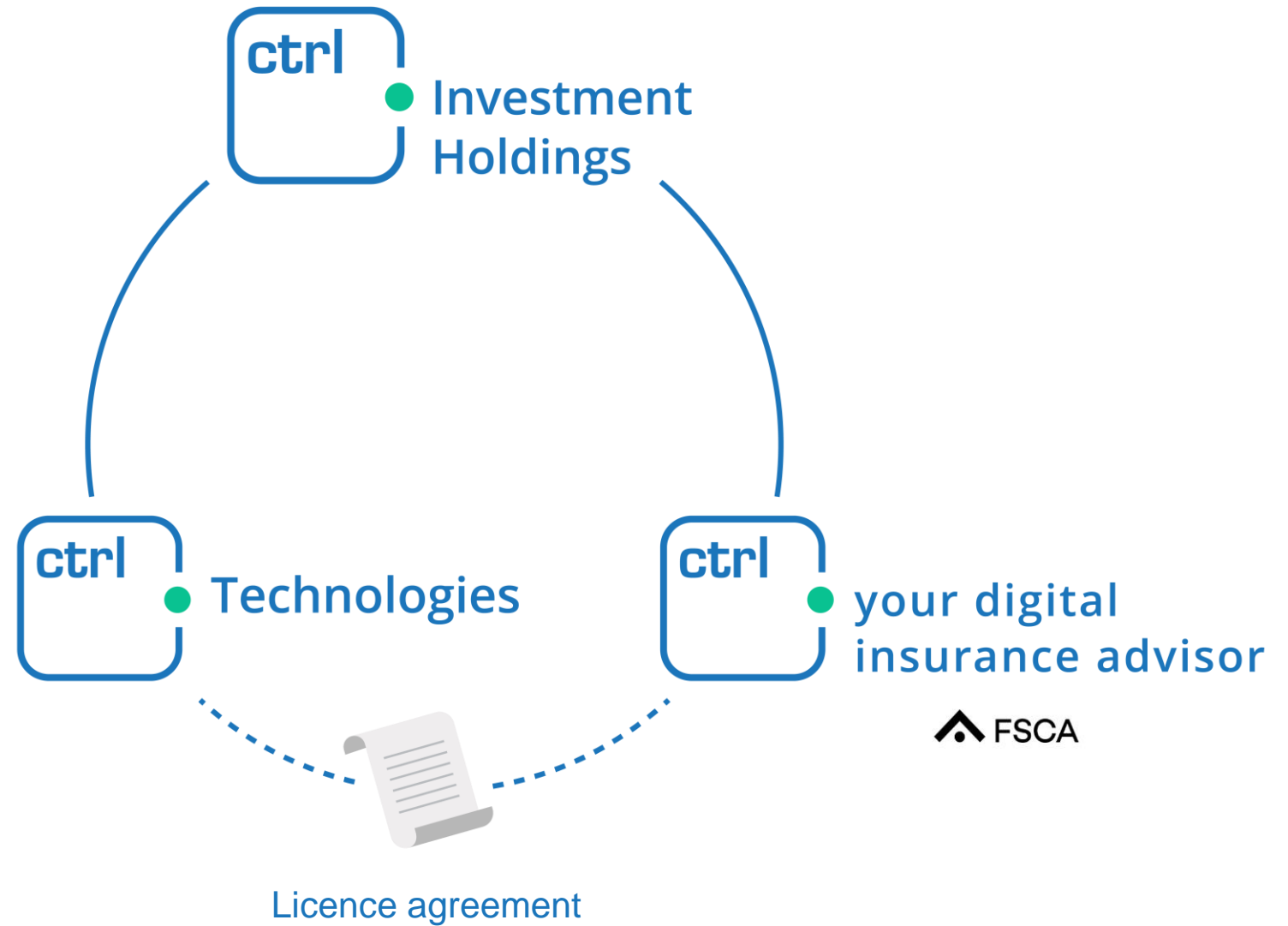





Hi

We are Ctrl.

# This is us



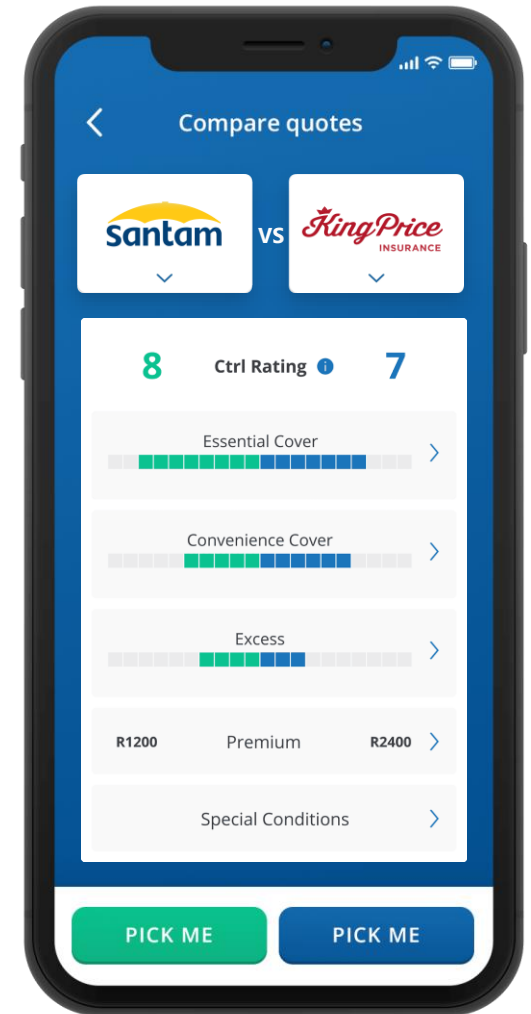
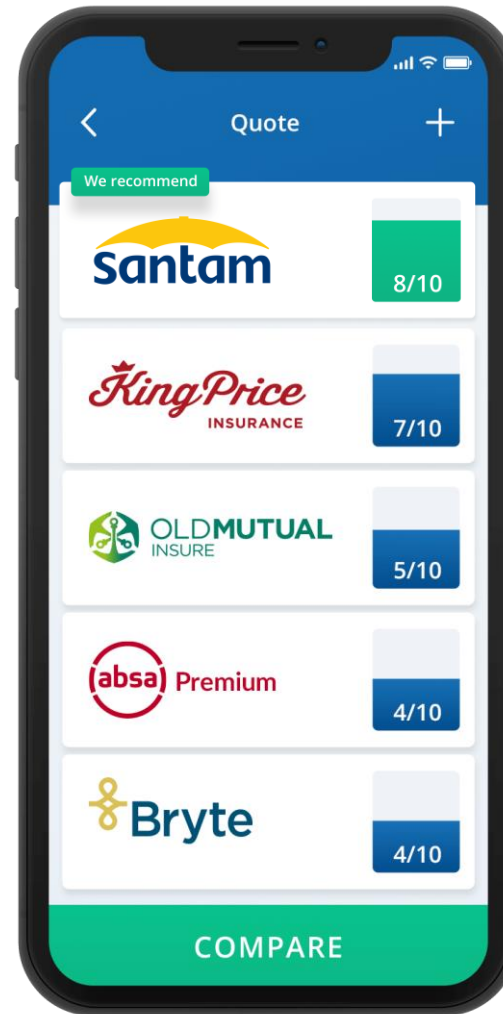
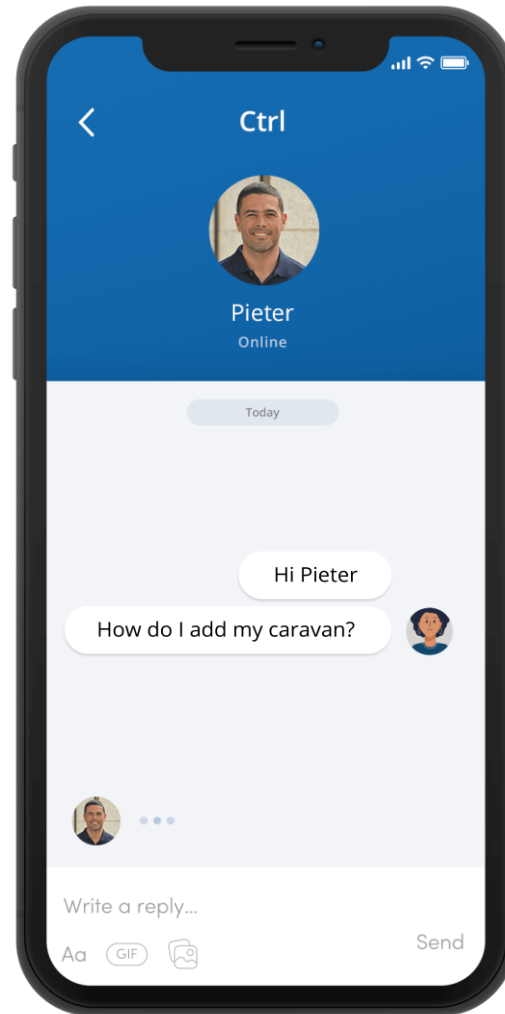
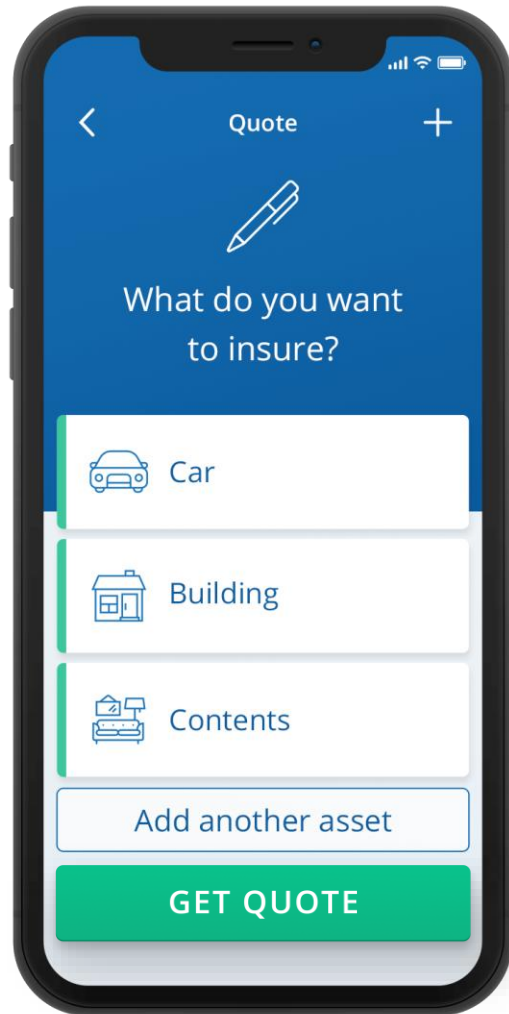
A black smartphone is centered against a solid blue background. The phone's screen is lit up with a blue background and white text. The text is arranged in two lines: 'Intermediation' on the top line and '& Tech' on the bottom line. The phone has a black bezel and a visible camera lens on the right side.

# Intermediation & Tech

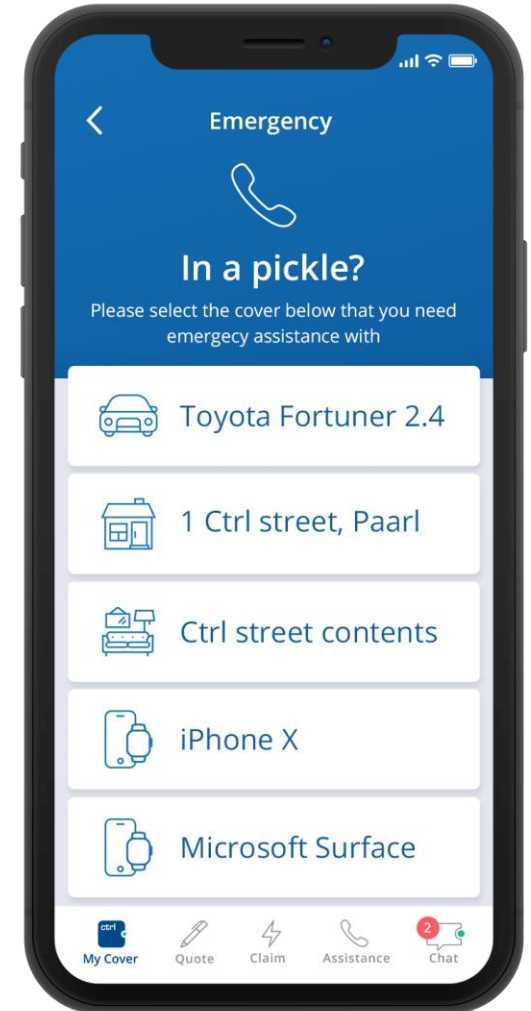
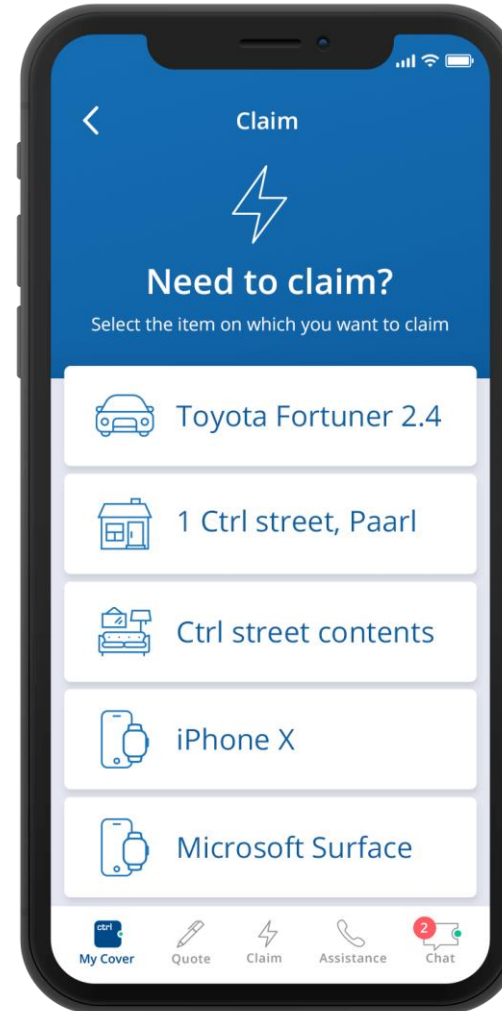
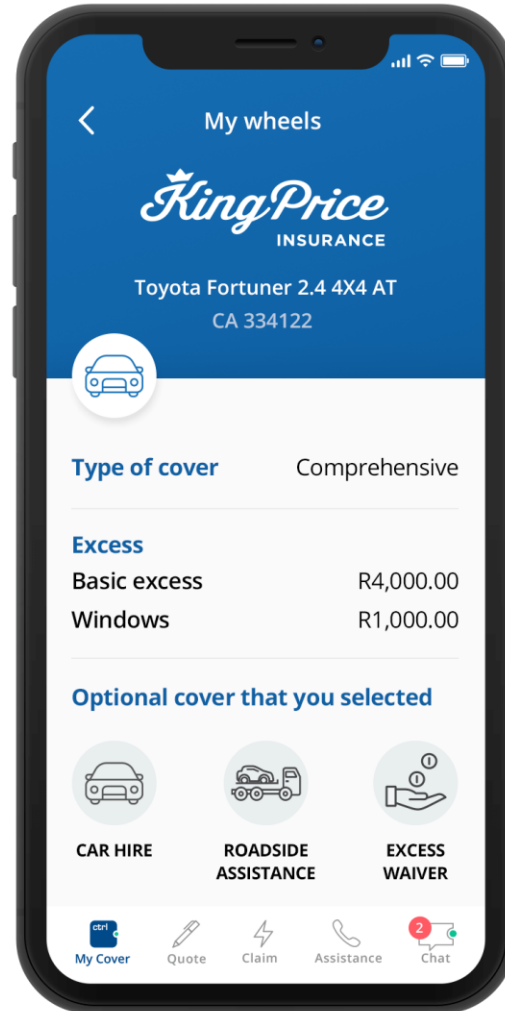
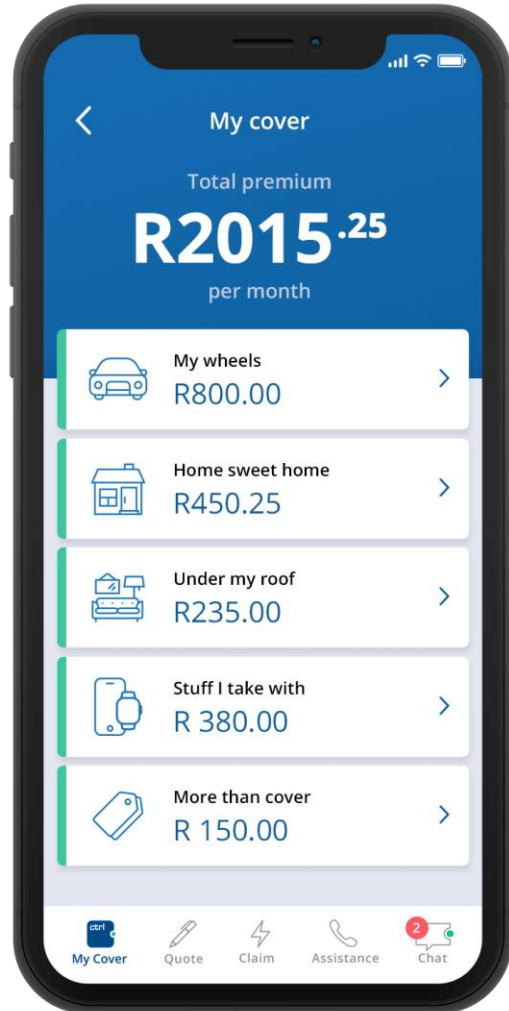
A black smartphone is centered against a solid blue background. The phone's screen is also blue and displays the text "What if" in a white, sans-serif font. The phone has a black bezel and a small notch on the right side of the screen.

What if

# #Embrace Technology



# #Embrace Technology





# Independent brokerage

Client experience

Lower costs (salaries & overheads)

Availability (24 hrs)

Scalability (cost structure)

Better risk management (compliance and advice)



# Independent brokerage



## Typical advisor activities

### Sales / Advice:

- Underwriting info (meet / telephone)
- Capture data on various platforms
- Underwriter engagement (MV, discount etc)
- FNA / recommendation
- Convert policy, correspondence, record keeping

### Admin (Client care):

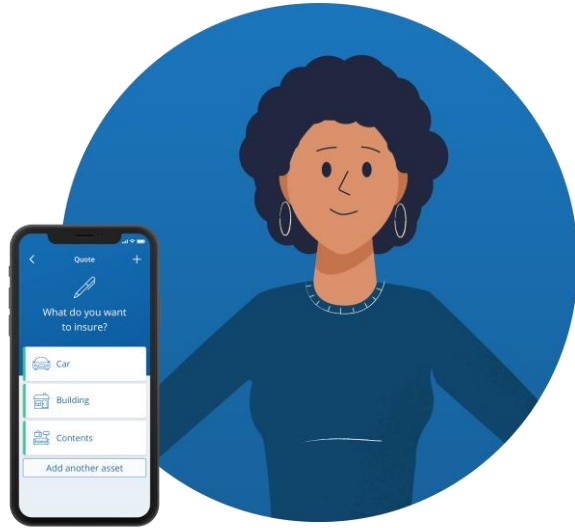
- Endorsements / amendments
- Client interactions (queries)
- Claims / assist
- Annual reviews

### Compliance:

- ROA
- Record keeping



# Client



- Underwriting info
- FNA
- Convert policies
- Endorsements / amendments
- Claims
- Home & roadside assistance

# System



- Integrated with various platforms
- Recommendation algorithm
- Record keeping
- Annual reviews (process)
- **Compliance:**
- Record of advice
- Record keeping (incl. chats)
- “Gates” for users to pass through

# Advisor



- Client interactions (chat)
- Strengthen client relationships
- Underwriter engagement (MV, discount etc)
- Annual reviews (engagement)

# #learnings

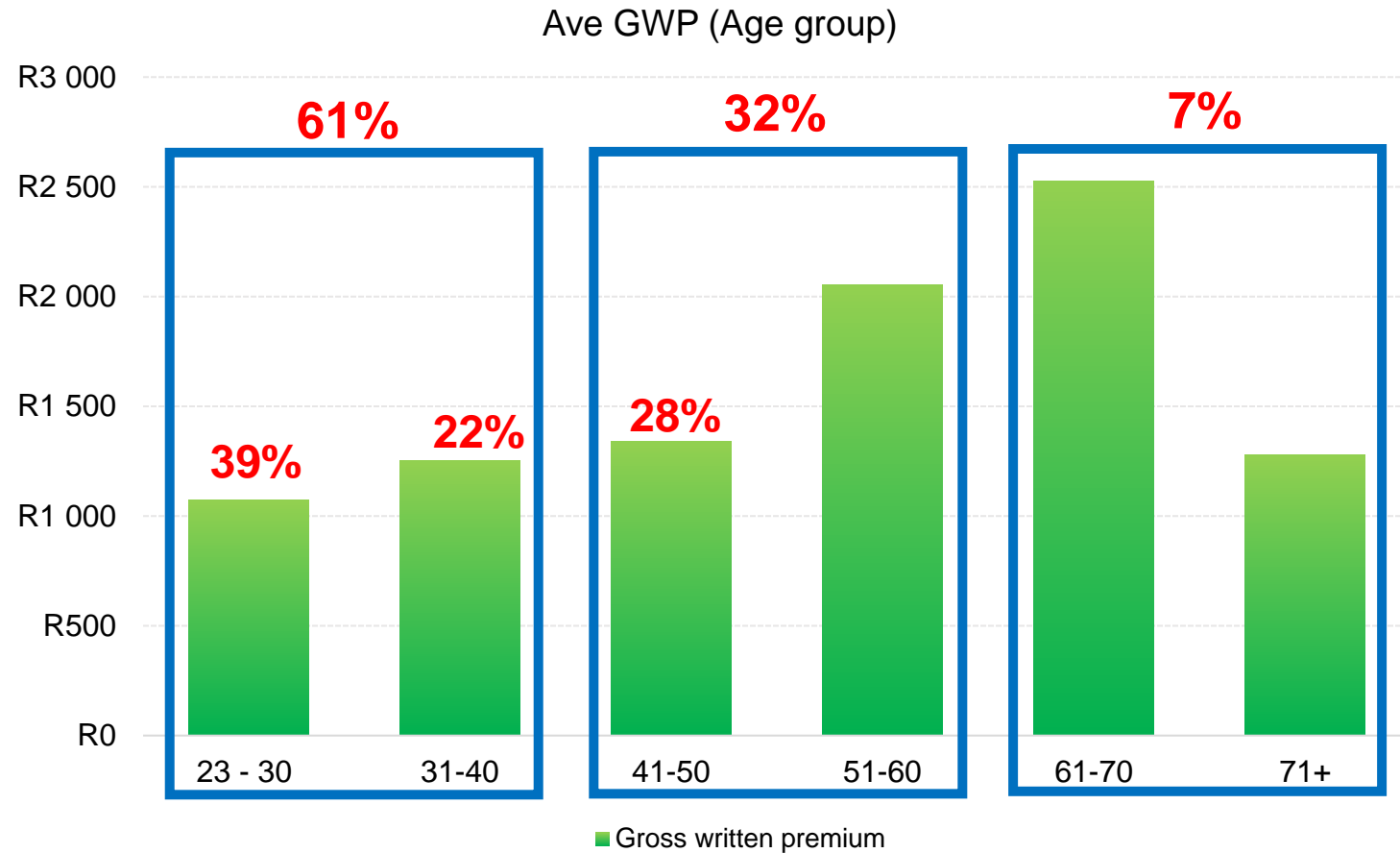


Demographics



Psychographics

# Demographics to Psychographics

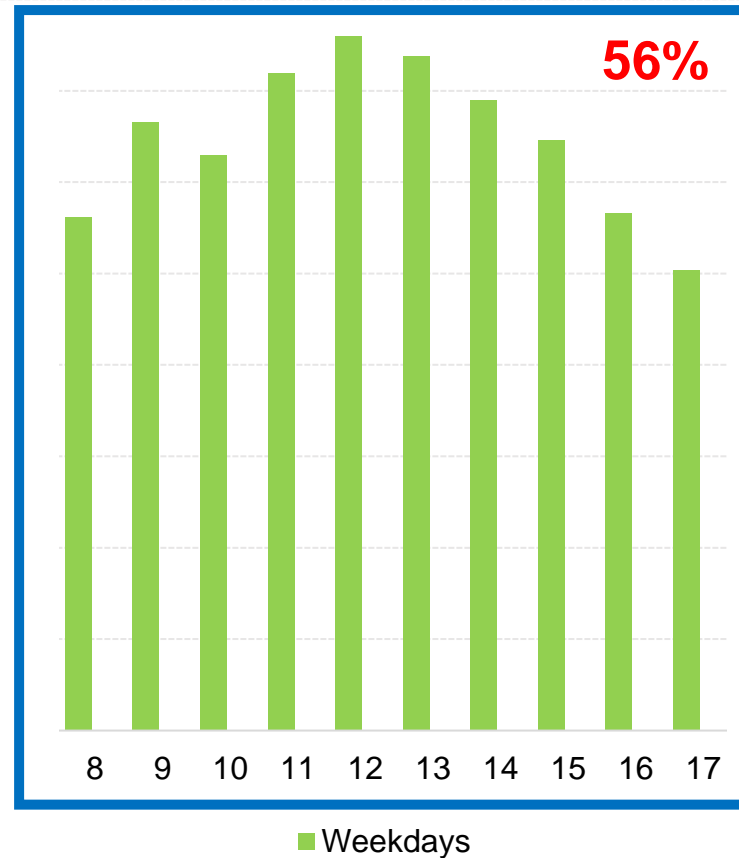


## Digital clients...

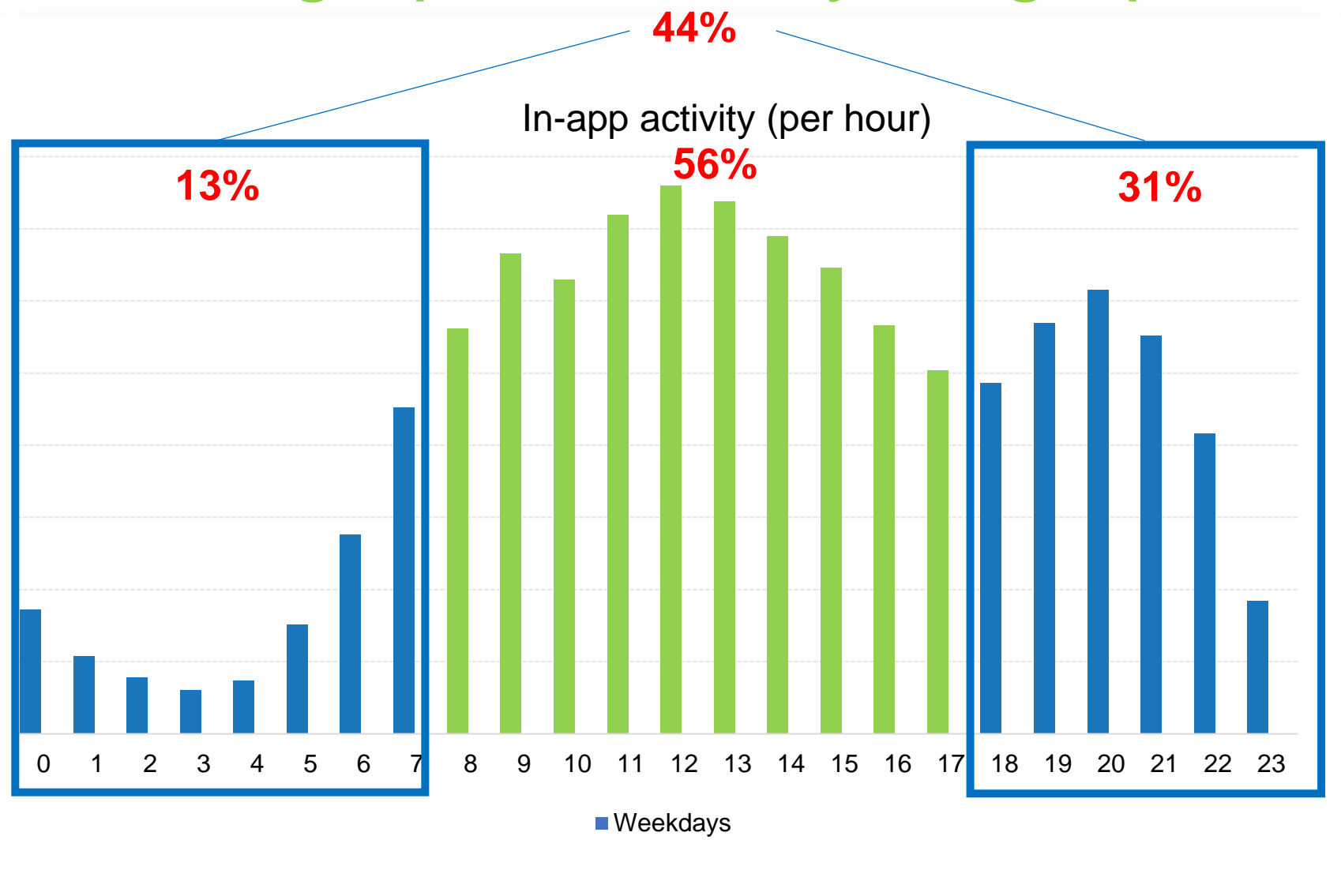
- Come in all ages
- Premiums are variable
- Convenience isn't bound by age group

# Demographics to Psychographics

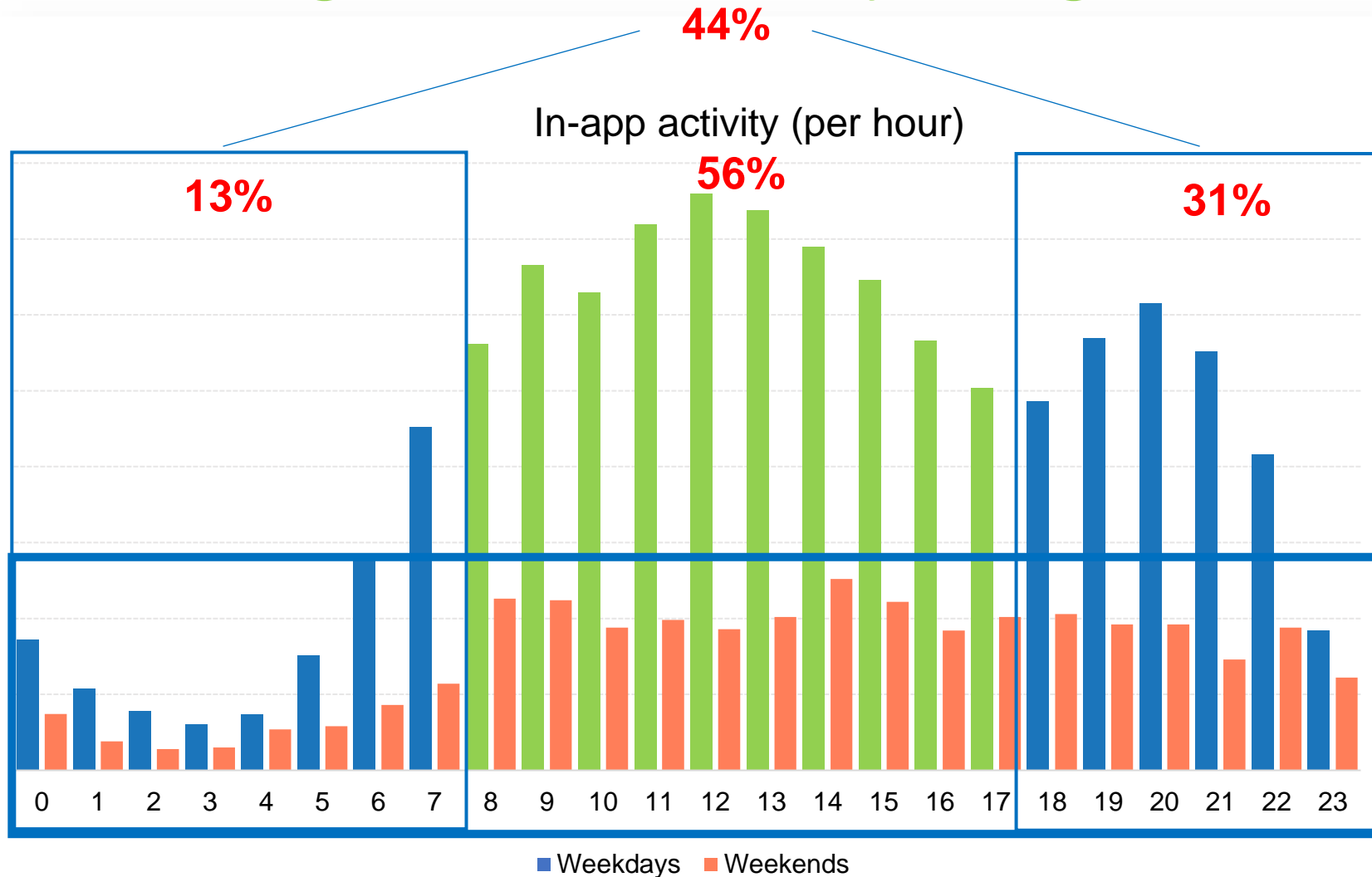
In-app activity (per hour)



# Demographics to Psychographics



# Demographics to Psychographics



## Clients tell us...

- 58% Outside o/hours
- 24/7 Brokerage
- Office hours:
  - 'old school'
  - lack convenience
  - opportunity lost



# Demographics to Psychographics

## Brokerage tells us...

- Virtual beats bricks & mortar
- Location is irrelevant
- Travel = eats productivity

Outside  
Paarl 88%

Paarl 12%

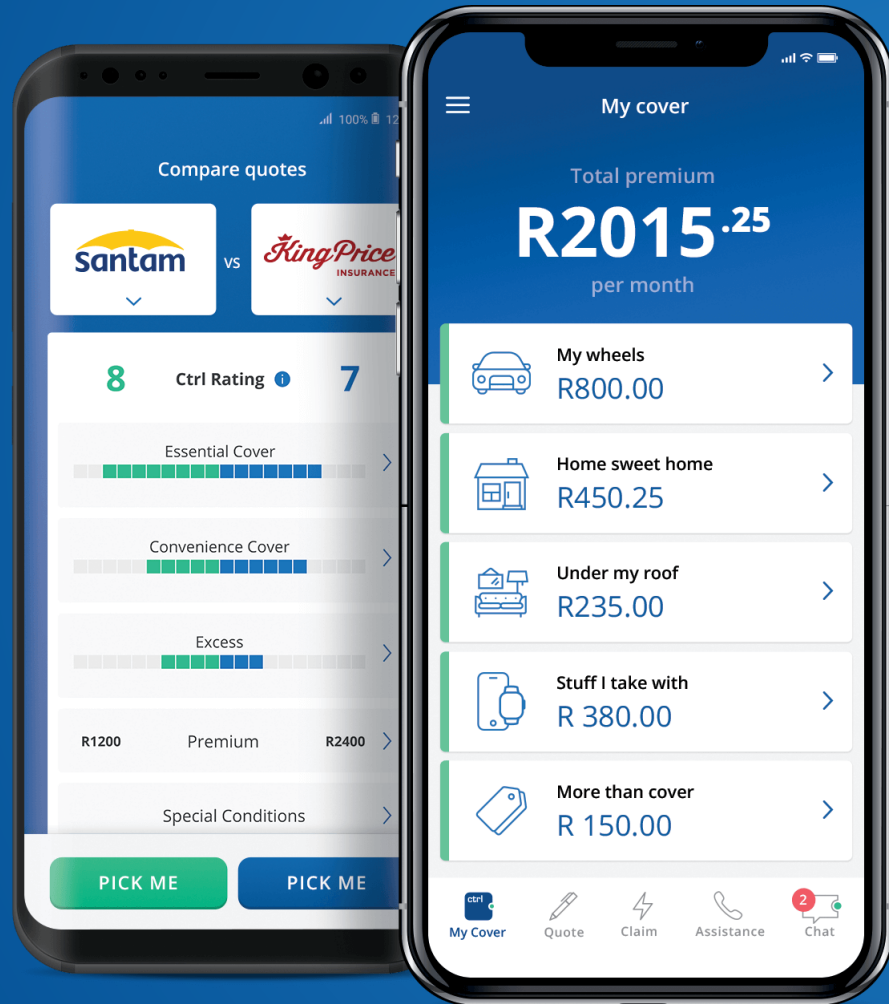


# #whatarewesaying...

- ✓ Tech breaks traditional boundaries  
Digitisation ≠ Disintermediation
- ✓ Tech isn't Robo vs Humans. It is Robo & Humans  
Collaboration & best use of both their strengths
- ✓ Tech is an enabler  
Optimising your practice - focusing on the more important stuff
- ✓ Tech is here to stay – don't be left behind  
An era of limitless opportunities

*& empowering*  
**Tech shaping Intermediary business**  
^

# Thank you!



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