

Because there will always be

*people* WHO NEED *people*

who can help make sense of a bewildering world

BECAUSE THE BEST

*advice* *hope* *guidance*

IS GIVEN BY THOSE WHO KNOW ...

Because our lives and businesses move as fast as our planet whirls through space... **we say, long live the broker.**

Because whether you're big or small, or somewhere in between

**YOU DESERVE A VOICE**

Because a handshake, a smile, a word of reassurance can hold more power than a *signature*

Because **loyalty** is **accountable**,

**WISDOM**

IS PRICELESS

and trust is *not* negotiable...

the more we hear them say, the broker is dead...

the more we say,

**LONG LIVE THE  
BROKER**

Hollard.  
insure

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# **#LongLiveTheBroker:** what's it all about?

A short guide for Hollard's broker partners.

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## Introduction

This short guide is intended to answer the questions you may have about **#LongLiveTheBroker** in a clear, informative, unambiguous way.

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### 1. What is #LongLiveTheBroker?

**#LongLiveTheBroker** is a campaign that recommits Hollard (in particular, Hollard Insure) to its long-standing, broker-facing business model.

In a world where consumer empowerment, access to information and advances in technology are driving the growth of direct insurance, the nature and sources of risk are also changing. This is why we believe more than ever that, as our policyholders seek to create, grow and protect their wealth, they need the advice and guidance of insurance specialists with knowledge, skills and experience to navigate the risk landscape.

And, beyond the expertise of insurance specialists, they need access to innovative, market-leading products paired with excellent service. This is where the partnership between Hollard Insure and brokers comes into its own – for the benefit of brokers, customers and, of course, Hollard.

But #LongLiveTheBroker is much, much more than just a roadshow or a catchy hashtag: it encapsulates our vision for the future, and signals our intention to move to the next level when it comes to our partnership philosophy.

We want to move beyond partnership that is based on providing our brokers with the best product; beyond partnership that merely helps them make and maintain sales; beyond partnership that is based on providing administrative support and services; and beyond partnership based on strong interpersonal relationships.

We want to move beyond partnership, so that we can become brokers' favourite insurer.

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## 2. What is Hollard Insure all about?

*#LongLiveTheBroker* goes hand in hand with the creation of Hollard Insure, the company's new short-term insurance arm.

Hollard Insure was established towards the end of 2017, and represents an important improvement to Hollard's business structure. An amalgamation of Hollard Broker Markets with Hollard Personal Lines and Regent, Hollard Insure houses all of our short-term personal and commercial insurance expertise, UMA partners and product offerings under a single name.

To lead Hollard Insure, we've assembled an executive team that combines the best of both worlds: our existing, highly respected leaders, who know brokers and their needs intimately, with fresh blood in certain key management areas such as underwriting, IT, risk management, marketing and strategy.

Certain members of the Hollard Insure Exco will be familiar to both you and our broker partners. Hollardites such as Willie Lategan (CEO), Nash Omar (Managing Director: Broker Markets), Pierre Geyer (Managing Executive: Operations), Willem Smith (Managing Director: Product and Alternative Channels), Adel Kriel (Head: Marketing), Michele Peach (Head: Business Assurance) and Marlon Isaacs (Head: People). They're bolstered by an exciting crop of new faces, including Michael Cheng (Managing Executive: Risk and Underwriting) and Thula Ngonyama (CIO).

Everything that brokers have come to expect from Hollard's short-term insurance offering is still there, just better: product specialists who can assist with solutions in areas ranging from agriculture to trucking, and from art to travel; proactive risk improvement support, to keep premiums, claims and losses to a minimum; and innovative, relevant products that are created to keep pace with the times and provide customers with the best possible cover – and peace of mind.

Through these new changes, Hollard Insure improves and streamlines our offerings and our support for brokers, making their interactions with us better than before, but still keeping their points of contact with us intact. Calling us the **brokers' one-stop shop** may sound a little glib, but that's exactly what we are.

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### 3. What is the Broker Manifesto?

The Broker Manifesto, which features prominently at our Villa Arcadia head office campus and in regional offices, is our public declaration of our ongoing commitment to brokers.

We are stating loudly, clearly and unambiguously to the entire world – not just to staff and brokers – that no matter what, we continue to believe passionately in the value that brokers bring to the insurance industry. It's our blueprint for how we want to become brokers' favourite insurer.

We are nailing our colours firmly to the mast with the manifesto: brokers are at the heart of Hollard's business model, and that's not changing. The manifesto makes a number of bold statements, but the most important one to know is:

While many are saying the broker is dead, we say, **“Long live the broker.”**

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### 4. Talk is cheap – so how will Hollard help brokers with issues such as legislation and the Retail Distribution Review?

**Bottom line?** Brokers and insurers such as Hollard are in this together.

Regulatory and legislative changes affect us as much as they do brokers. Accordingly, we believe we walk this road together, and we will find solutions together.

Hollard will **continue to support brokers** in many ways, including getting to grips with new requirements such as capped binder fees; providing risk management expertise; and providing specialist insurance product support.

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## 5. Is Hollard becoming a big, faceless corporate?

*Heck, no!* Well ... big, perhaps, but never faceless.

We have insurance investments in 18 countries. We are the second-largest short-term insurer in South Africa and Namibia, and the largest in Botswana. Our Australian business, which sprang from our South African roots, has become an important player in an incredibly competitive environment. We have more than 4 000 employees around the globe; we insure more than 6-million people, and we will this year write more than R25-billion in premium income in the operations we control out of South Africa.

Hollard has been an acquisitive company for a while now, particularly in purchasing UMAs and, of course, Regent Insurance. But it's not about size – it's about expertise. We're becoming a bigger one-stop shop, by adding even more specialists to our team.

Let's not forget that Hollard's business model is a broker-based one, and has been since the company started 38 years ago. We're still "local is lekker", we're still accessible to brokers – we still have that personal aspect to our broker relationships.

So while Hollard is growing and changing over time, some things just – and must – never change. Our personal relationships with our brokers is one of them, because they help deliver the **win-win-win** for customers, brokers and us.

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## 6. Can I still speak to the people who matter at Hollard Insure?

*Of course!*

A fundamental aspect of our broker partnerships is relationships. These are built on trust – including trust that things will get done properly, and trust that someone who matters is on the other end of the phone line or an email.

Broker Partners must know which specialist to speak to, and how to get hold of them. To that end, we regularly highlight our specialist team heads as well as regional management.

Whether it's agri or risk improvement, or marine or trucking, or any of our other specialities, our experts are **always accessible**.

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## 7. Is Hollard introducing policy changes?

We are improving our policy wordings, making for clearer, simpler contracts – which is a good thing for both brokers and customers.

That said, however, we pride ourselves on being inventive in the policy space. Examples of how we lead the pack in the market include trade credit insurance, drone insurance, taxi insurance, pet insurance, travel insurance, tax insurance, cyber insurance, ITOO – a specialist in niche and special risks insurance, and products for classic cars (as part of ITOO Artinsure).

All of this product innovation is, of course, **backed up by the experts** who populate Hollard Insurer's specialist teams and UMAs.

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**8. I've enjoyed a great relationship with Hollard so far.** Can you provide assurance that this will remain the case under Hollard Insure?

**No** – but we can assure brokers that things will get even better!

The whole purpose of restructuring Hollard's short-term division into Hollard Insure is specifically to improve our offering to brokers, in terms of product, expertise, service, regulatory support and more.

#LongLiveTheBroker underpins our ongoing, unwavering commitment to brokers: we believe that more than ever, brokers are essential to the provision of first-class insurance solutions.

But **#LongLiveTheBroker** takes things further than a commitment only: it binds us to a vision for the future, and spurs us to build our broker partnerships even better than we've ever done – so that together, we can achieve the **win-win-win** for our broker partners, our policyholders, and ourselves.

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**Hollard.**  
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