

2021

CAPITAL MARKETS DAY *a truly* mutual event

Beyond Digital: A compelling service experience





Setting
ourselves
apart



Purpose Led Technology



Revenue
Growth

Operating
Margin

Capital
Efficiencies

Competitive
Strengths

Execution &
Delivery



98%

**of funeral claims
paid in 4 hours
or less**

1st

**to cover
frontline
healthcare
workers**



Why?

What?



Digitalisation of our customer
and adviser experiences groupwide

Saving the business

R750m by 2022

An aerial night view of a city, likely San Francisco, showing the Golden Gate Bridge and surrounding urban landscape. A large, semi-transparent green hexagon is overlaid on the image, covering most of the frame. The word "Rectify" is written in white, bold, sans-serif font across the center of the hexagon.

Rectify



**Complete
Migration end
2022**

**25% Lower Cost
Per Workload**

**6 Million SA
Customer
Records**

Rectify

Simplify

Amplify

A Hybrid Model:

Winning in the new normal

Reduced
variable
costs

16%

contribution to
our overall cost
saving target

Lowering
occupancy levels

30-40%

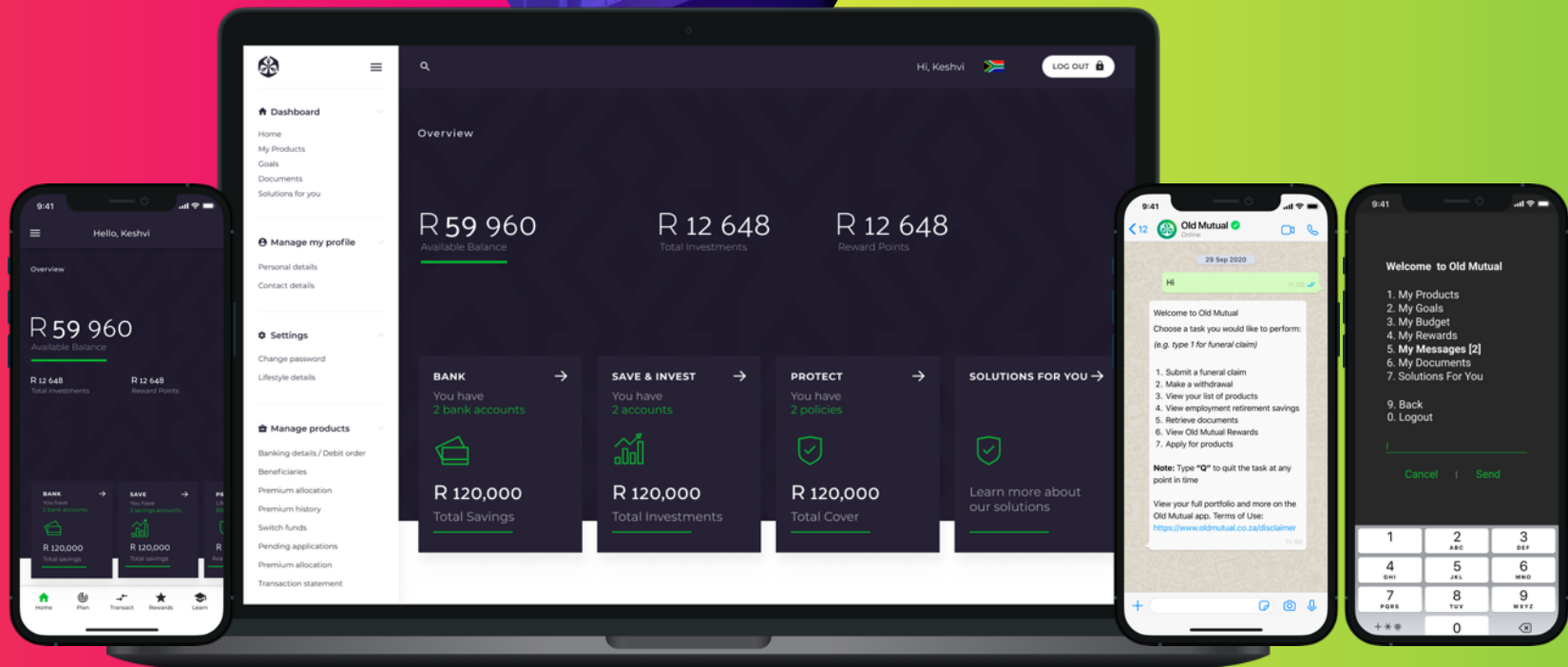
Rectify

Simplify

Amplify

The background of the image is a low-angle, upward-looking perspective of several modern skyscrapers with glass facades. The buildings are partially obscured by a large, semi-transparent green geometric shape that covers the right and top portions of the frame. The word "Simplify" is written in a large, white, sans-serif font across the center of the image, positioned over the green overlay.

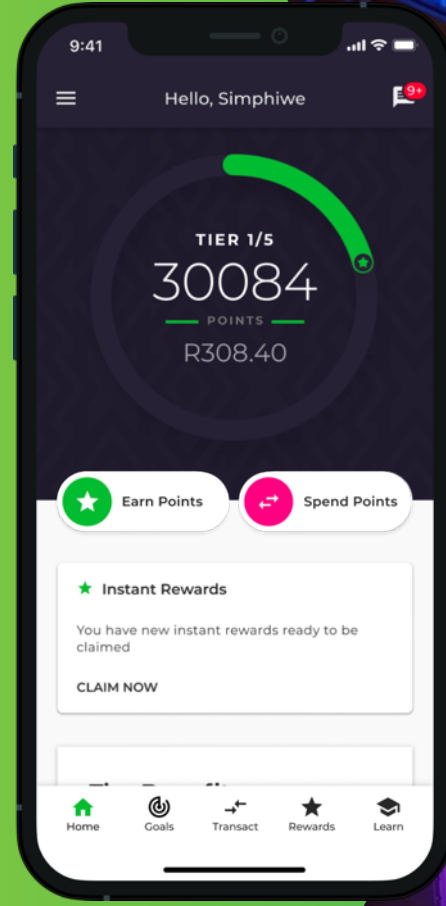
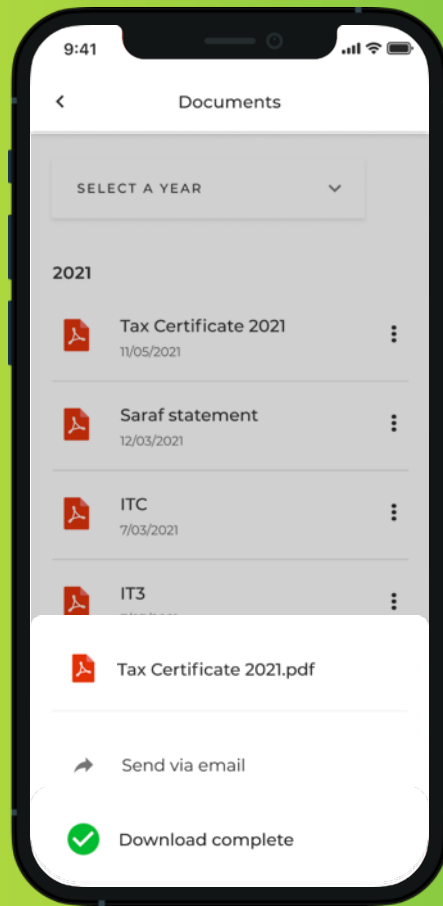
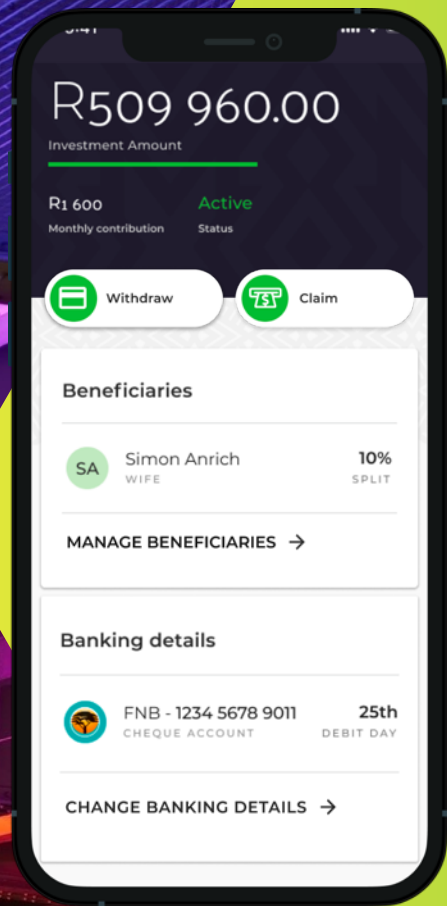
Simplify



Rectify

Simplify

Amplify



Rectify Simplify Amplify



25%

of all life claims
submitted on
digital platforms

1 in 10

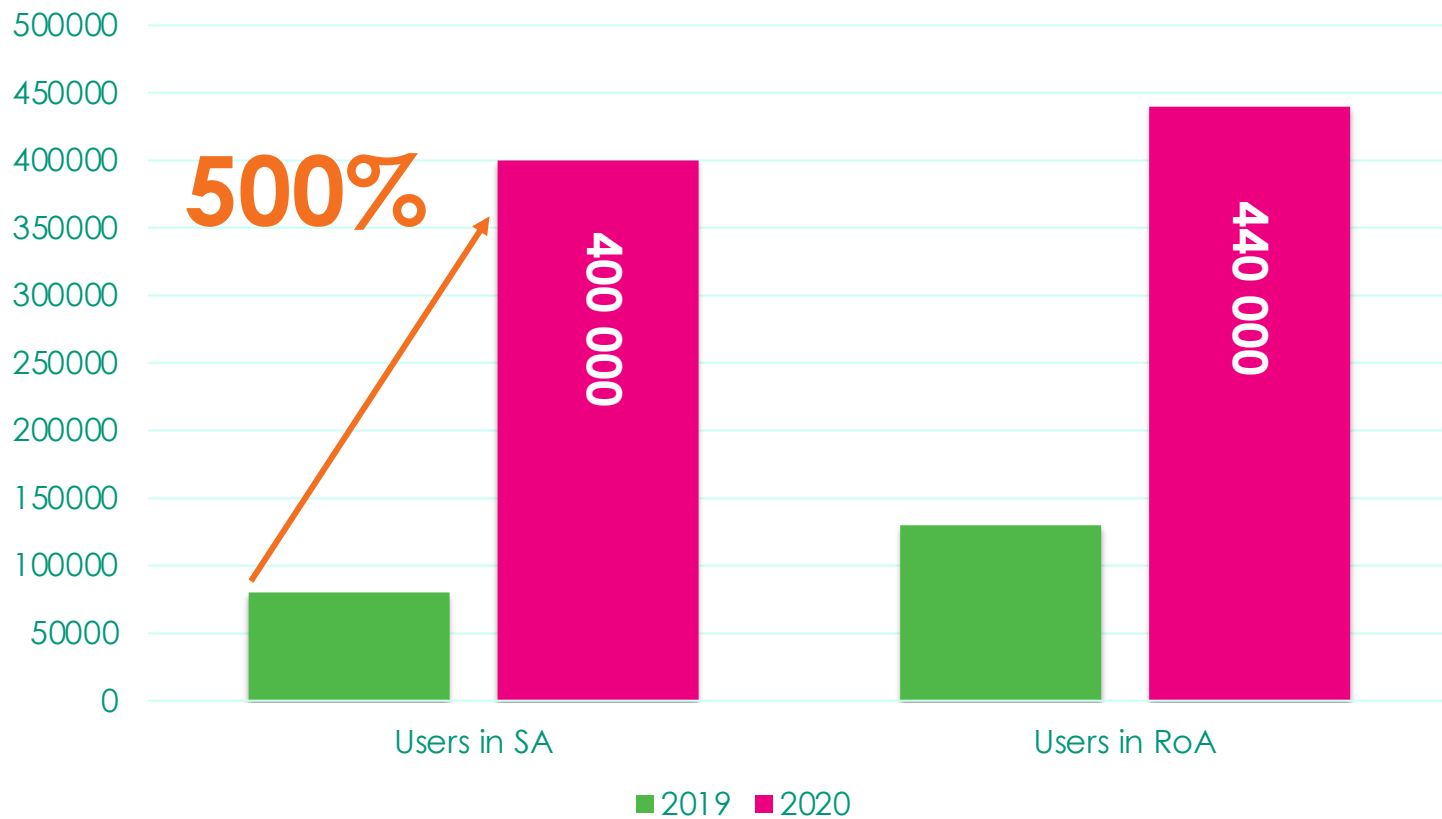
customers are
engaging
digitally

Rectify

Simplify

Amplify

Active Digital users



2021
**CAPITAL
MARKETS
DAY** *a truly
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Old Mutual
Insure

515

claims per
month versus
280 before

Restructuring
IT partners

10%

of our costs have
been reduced

Single Human
Capital Platform
across OML

Rectify

Simplify

Amplify



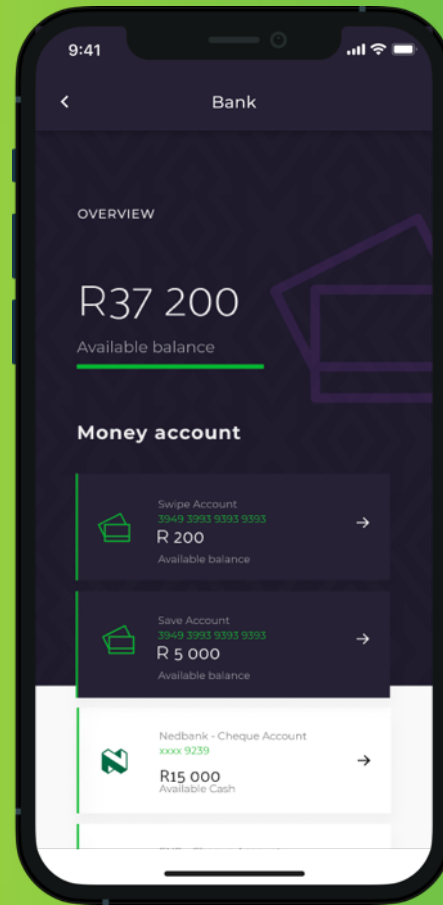
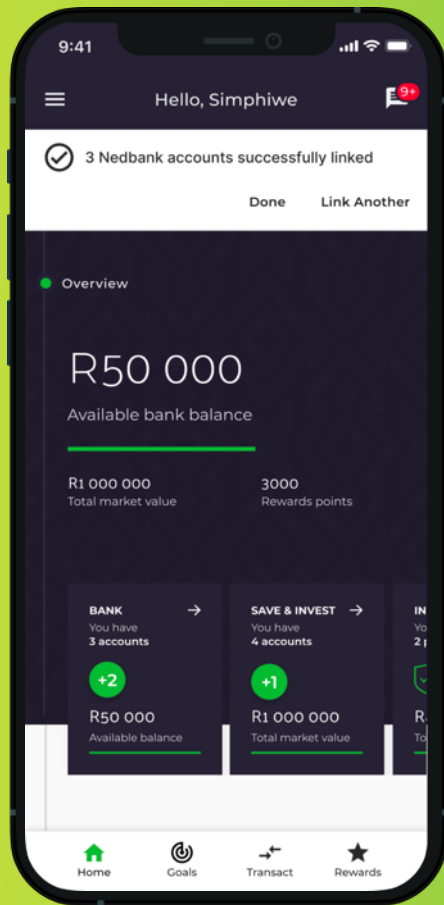
Amplify

For our advisers

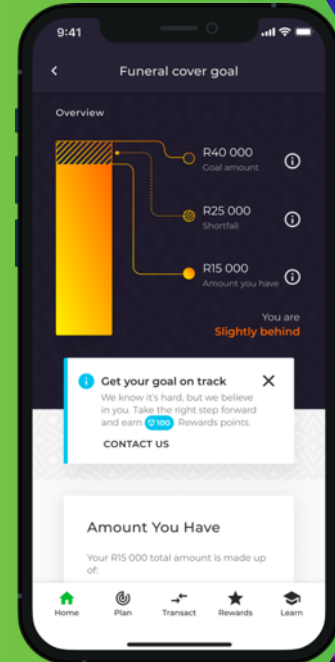
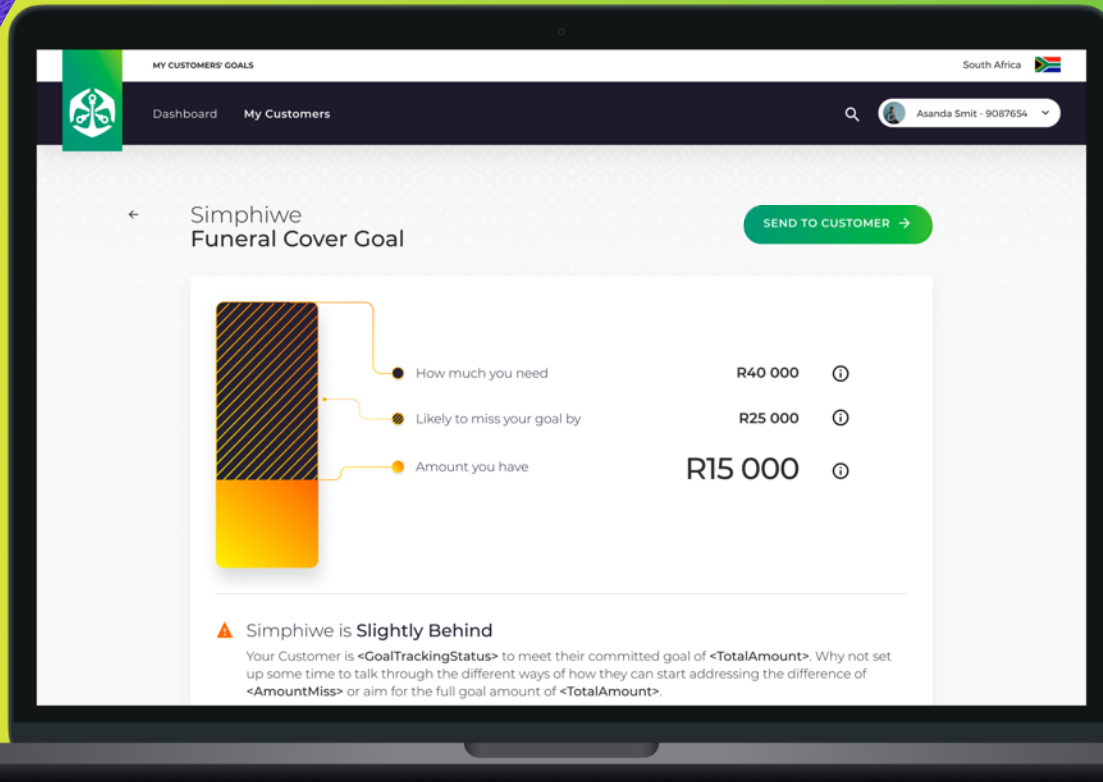
Finalist in the
2021 IDC Global
Awards for
Excellence in
Digital
Innovation

8000
advisers are
using the
platform daily

Rectify Simplify **Amplify**



Rectify Simplify Amplify



Rectify Simplify Amplify



For our business

175

robots across
50 processes

Executing

44 000

Transactions
a week

Rectify

Simplify

Amplify

DataRobot

Revenue Growth

Attracting and retaining
new customers through
renewed access,
efficiency, simplicity
and relevance

Operating Margin

Streamlining the
inefficiencies inherent
in a non-digital, legacy
system

Capital Efficiency

Enabling us to make the
right decisions through
better data

Rectify

Simplify

Amplify

Transforming into
the business Africa
wants us to be

