



OLD MUTUAL FINANCIAL SOLUTIONS

SMEAZ OCTOBER – 2013

Presentation: Relevance of Insurance

DO GREAT THINGS



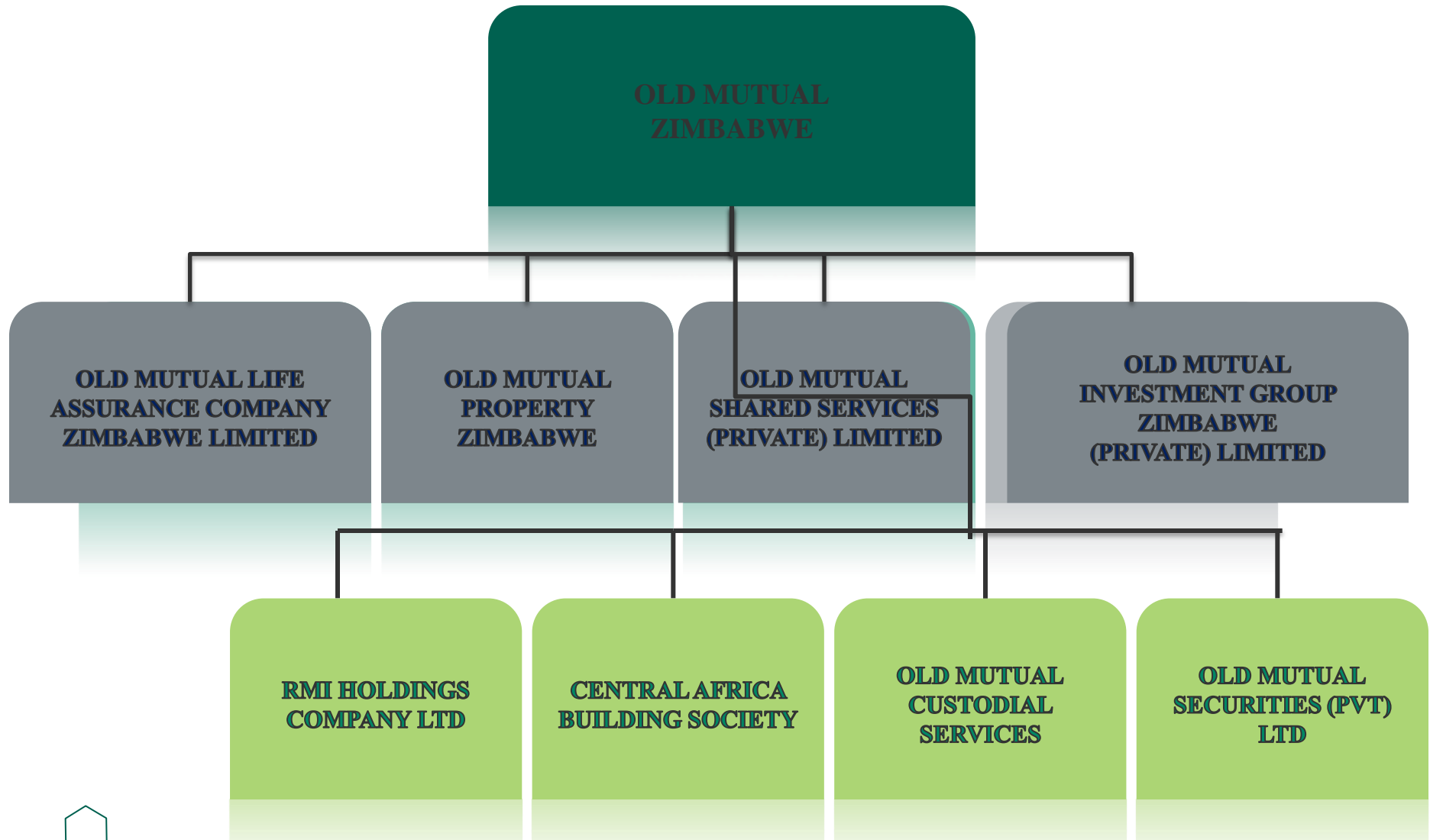
OLDMUTUAL

OVERVIEW

- **Who is Old Mutual?**
- **Relevance of Insurance**
- **Key Aspects of Assurance**
- **Some risks faced by individuals/companies**
- **Effective solutions**
- **Why Old Mutual?**



OMZIL BUSINESS



■ Old Mutual has a diversified financial services offering in Zimbabwe

Insurance;

Creates wealth for those who do not have it

and

Protects the wealth of those who have it.



What problem does man face?

THE PROBLEM OF LIFE -----

CERTAIN THINGS **MAY HAPPEN WHILE OTHERS
MUST HAPPEN.**



KEY ASPECTS OF ASSURANCE

- Our products are about:
 - 1: What happens when a person **dies too soon?**
 - 2: What happens when a person **lives too long?**



SOME RISKS FACED BY INDIVIDUALS/COMPANIES

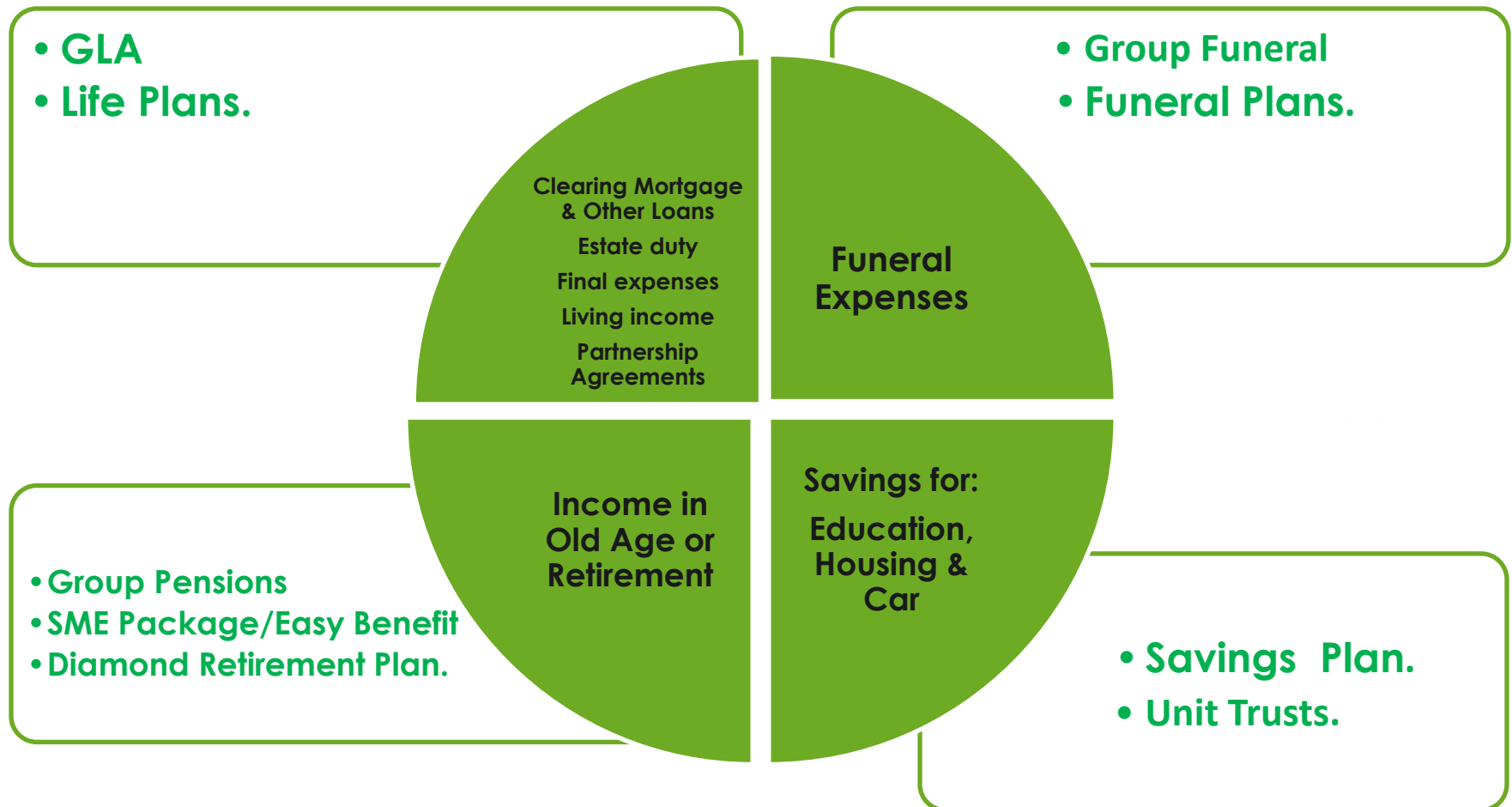
Lack of funds to meet
Funeral expenses

Little or no Income to
beneficiaries on death
Lost a business partner

Threat of foreclosure of
family residential
dwelling on mortgage
loan upon death

Inadequate Income at
retirement or
retrenchment(Income
Replacement ratio way
below 75%)

OLD MUTUAL SOLUTIONS - MATRIX



SHORT TERM INSURANCE - SOLUTIONS

Product	Purpose
Assets All Risks	Covers all tangible assets like buildings, contents, theft, business interruption, goods in transit, loss of money ,public liability etc.
Electronic Equipment	Cover in respect of physical loss or damage to electronic equipment e.g. computers ,laptops including loss or damage to external data media
Fidelity Guarantee	Covers loss of money or property stolen by or in collusion with your employee (s)
Motor Fleet	Covers accidental loss or damage to your vehicles plus third party liabilities from use of same



WHY OLD MUTUAL?

Assets

- Security
- Stable long term growth

Corporate governance

- Internationally benchmarked

Financial stability

- 2012 IPEC report, most solvent Financial Services Company.
- 168 years of experience.

WINSTON CHURCHILL SAID...

“If I had my way, I would write the word **“insure”** over the door of every cottage and upon the blotting book of every public man; because I am convinced that for sacrifices which are inconceivably small, families can be secured against catastrophes which otherwise would smash Them up forever.

It is our duty to arrest the ghastly waste, not merely of human happiness, but of material health and strength, which follows when through the death of a breadwinner, the frail boat in which the fortunes of the family are embarked flounders and the women and children are left to struggle helplessly, on the dark waters of a friendless world”.

THANK YOU

“We can do great things together”

DO GREAT THINGS



OLDMUTUAL