



Communicator

INFORMATIVE MAGAZINE

Festive Edition | 2024

ING

INSURANCE INSTITUTE

NORTHERN GAUTENG

www.ing.co.za



PRESIDENTS FESTIVE MESSAGE



Dear Members, Colleagues, and Friends,

As the festive season approaches, it offers us an opportunity to pause, reflect, and celebrate the many blessings we have received throughout the year. It's a time to cherish our achievements, draw inspiration from the challenges we've overcome, and renew our commitment to making a positive difference in the lives of those around us.

Christmas is more than just a season of joy; it is a beacon of hope and unity, reminding us that even in the face of trials, light always shines through. This year, we've witnessed the incredible strength of collaboration, resilience, and innovation within our industry. Together, we've proven that by working hand in hand, we can overcome obstacles and build a brighter future.

Let this season inspire us to dream boldly, act with kindness, and embrace opportunities to uplift others. Whether it's through a kind word, a helping hand, or striving for excellence in our work, each of us has the power to spark meaningful change.

As you celebrate with loved ones, may your hearts be filled with gratitude, your homes with laughter, and your spirits with hope. Let us carry the lessons and blessings of this year into the next, inspired to continue building a stronger, more compassionate, and impactful insurance community.

On behalf of the IING, I wish you a joyful Christmas and a prosperous New Year. May this season bring you peace, happiness, and endless inspiration to lead with purpose.

Warm regards,

Adele Cronje
President IING



natsure



MERRY CHRISTMAS





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BROKERAGE

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Our commitment to fitting quality glass that offers value for money. At SA Glass, trust and strong relationships are the foundation of everything we do.



CONTACT US FOR MORE INFO:

011 907 1212

WWW.SA-GLASS.CO.ZA

STRESS-FREE GLASS REPLACEMENT

Replacing your vehicle's windshield or other glass doesn't need to be a painful or expensive process. At SA Glass, we're committed to providing customers with top-quality glass products at competitive prices, while helping them navigate the often confusing world of auto glass replacement.

The Problem with OEM Tactics

In South Africa, many car manufacturers, also known as Original Equipment Manufacturers (OEMs), use scare tactics to push customers into purchasing expensive OEM replacement glass. They may even threaten to void warranties if customers opt for alternative solutions. However, this approach is both ethically questionable and increasingly outdated.

With the implementation of *Right to Repair* guidelines under the Competition Act, South Africans now have more freedom to choose affordable and high-quality aftermarket products, such as *Original Equipment Equivalent (OEE)* glass, without fear of invalidating warranties.



Why Choose OEE Glass?

OEE glass is to the automotive industry what generic medicines are to healthcare—offering the same quality and reliability at a fraction of the cost. Manufactured by the same trusted companies that supply OEM glass, such as *Saint Gobain, **AGC, and **Pilkington*, OEE glass meets all the same safety and quality standards.

Here's why OEE glass is a smart choice:

- **Cost savings*:** OEE glass can cost up to 300% less than OEM products.
- **Quality assurance*:** Many OEE products come from the same factories as OEM glass.
- **Insurance benefits*:** Some insurers waive excess fees when you choose OEE glass.

Understanding the Market

Car manufacturers don't make their own glass. Instead, they source products from leading global manufacturers, who co-brand the glass with the carmaker's logo. If you look closely at your windscreen, you'll likely see the name of a glass manufacturer like Saint Gobain or Pilkington alongside your vehicle's badge.



SA Glass: The Trusted Partner in Glass Replacement

At SA Glass, we broker every deal with our suppliers to secure the best options for our clients. Whether it's *OEM* or *OEE* glass, we ensure all products meet rigorous standards, including *E-mark*, **DOT, and **SABS* certifications.

Our service is tailored to *VIP clients* who value time and quality. Instead of relying on call centers or apps, our clients trust us to deliver seamless solutions, backed by strong relationships and exceptional service.

When replacing your vehicle's glass, you have the right to choose without compromising quality or safety. SA Glass is here to guide you every step of the way, offering unparalleled value and peace of mind.



For more information or assistance with your glass replacement needs, contact us today.

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With years of experience and expertise in risk management and hydrology, our team brings a wealth of knowledge to the table. Trust us to deliver accurate assessments and actionable insights that empower you to make informed decisions.



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Whether you're insuring a commercial property or managing risks for a complex infrastructure project, Acuideas has the local expertise to support you every step of the way. From urban centres to remote locations, we've got the solutions you need, wherever you are.



Stay Ahead of the Curve

In today's rapidly changing world, staying ahead of flood risks is more important than ever. With Acuideas by your side, you can proactively manage risks, protect your assets, and ensure business continuity in the face of unpredictable weather events.

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INSURANCE INSTITUTE
NORTHERN GAUTENG



Lets have a
look at our
EVENTS
in 2024



PRESIDENTS GOLF DAY 2024

26 JUNE

Fore! 🏌️ The greens were pristine, the sun was shining, and the camaraderie was palpable. On June 26, 2024, the insurance industry came together for the much-anticipated IING Presidents Golf Day at the picturesque Wingate Park Country Club. Let's tee off and relive the highlights of this memorable event!

Over 108 industry players gathered to showcase their golf prowess. As they stepped onto the fairways, they weren't just swinging clubs; they were building connections, sharing stories, and enjoying the thrill of the game. The greens at Wingate Park provided the perfect canvas for their drives, chips, and putts.

Main Sponsor: Old Mutual Insure (OMI) Let's raise our visors to Old Mutual Insure (OMI)! Their generous support as the main sponsor elevated the entire event. OMI's commitment to the insurance community shone through, and we're immensely grateful. 🙌

But wait, there's more! We can't overlook the contributions of our co-sponsors. A heartfelt shout-out to Insure Platform and Bryte for standing alongside OMI. Their partnership added that extra sparkle to the day. 🌟

As the players navigated the course, they encountered not only sand traps and water hazards but also the delightful surprises provided by our 13-hole sponsors. These sponsors weren't just names on signs; they were the ones who kept the players refreshed, hydrated, and smiling. Whether it was a strategically placed drinks station or a snack oasis, they made sure golfers had the fuel they needed to conquer each hole. Big thank you to OMI , EnviroSURE, Tracker , Glasfit, Miway , King Price , SA Glass, Insurance Platform , BroLink , Indwe, CLC and Discovery





PRESIDENTS GOLF DAY 2024



Golf isn't just about birdies and bogeys; it's about forging connections. As players chatted between swings, business cards exchanged hands, and friendships blossomed. The 19th hole—the clubhouse—became a hub of laughter, where tales of near misses and miraculous recoveries were shared over cold beverages.

So, here's to the swing of gratitude: to OMI, Insure Platform, Bryte, the hole sponsors, and every golfer who participated. You turned a golf course into a networking haven, and you made memories that will echo through the industry. May your drives be straight, your putts true, and your business connections flourish! 🌟🏌️

And remember, golf isn't just about the scorecard; it's about the stories shared along the way. 🌻🌿

The 2024 IING Presidents Golf Day was a resounding success, and we look forward to more fairways and friendships in the years to come.



Potjiekos FUN DAY competition

FRIDAY
21 JUNE

What an incredible IING Potjie Fun Day we had!

We're thrilled to announce this will now be an annual event.

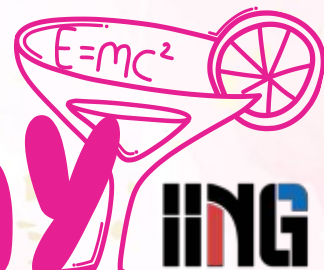
Huge congrats to all our winners! A massive shoutout to our main sponsor, Discovery South Africa, and our amazing prize sponsors: SA Glass, Envirosure, King Price Insurance, Bryte, and KweenZ .

Thanks to you, the day was a huge success! Next year is going to be even bigger and better.





Discovery



Ladies day

we are scientifically
C(OM)P+LETE=



Dear Members and Colleagues,

First and foremost, I would like to extend my heartfelt thanks to the ladies of the IING Social Committee for organizing this event. Thank you for bringing us together to celebrate, learn and grow.

To all the beautiful ladies attending our event, thank you for being there and for your unwavering dedication to our profession. It is your passion, perseverance and professionalism that continue to drive our industry forward. Each one of you plays a vital role in shaping the future of insurance, and it is truly inspiring to be among such talented and accomplished women.

The IING Ladies Day is a celebration of our achievements, our progress and our potential. It is a reminder that when women come together, we can accomplish incredible things. Let us continue to support each other, uplift one another and strive for excellence in all that we do.

As we move forward, let us remember the importance of diversity, inclusion and collaboration. By embracing these values, we can create a more suitable and dynamic industry that benefits everyone.

Once again, thank you for being a part of our day and for making this day special. I look forward to the many opportunities ahead and to the continued success of women in the insurance industry.

Kind regards, Adele Cronje, IING President







PADEL EVENT

20 SEPTEMBER 2024

What an incredible day with the IING hosting a Padel Event at Wingate Padel Course! 🎾

A huge thank you to our main sponsor, Bryte Insurance, and co-sponsor, Old Mutual Insure, for making it all possible.

We also want to express our gratitude to all our prize sponsors - your support is invaluable.

These events wouldn't be possible without you! Together, we created an unforgettable experience.

#IINGPadelEvent #WingatePadel
#BryteInsurance #OldMutualInsure
#ThankYouForYourSupport



BOWLS DAYS



We had so much fun at the Bowls day this year. Thank you to everyone that joined. A special mention to our main sponsor Old Mutual Insure. Well done to all the winners!!



70 YEARS OF
Glamour
GLITZ & GRANDEUR
31 OCT 2024

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OLD MUTUAL
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INSURANCE
APPLICATION
LANDSCAPE



King Price
INSURANCE

GLASFIT

VAPS INSURANCE
UNDERWRITERS

CLC



The 2024 Year end Gala and Celebrating 70 years of the Insurance Institute of Northern Gauteng.



Together, we've accomplished so much - beyond what we set out to do!



We extend our deepest gratitude to our amazing sponsors for their generous contributions, which made the IING Year-End Gala a resounding success.



Your unwavering support for the Insurance Institute of Northern Gauteng and the industry at large is what brings events like this to life.

Together, we are making a meaningful and lasting impact on the insurance industry.



A special acknowledgment to our sponsors for the evening:

- Discovery - Main Sponsor
- Old Mutual Insure - Partner Sponsor
- Bryte Insurance - Co-Sponsor

And to our valued supporters:

- Tracker South Africa
- SA Glass
- HIC
- King Price Insurance
- Natsure Underwriting Managers
- Digicall
- CLC
- VAPS Insurance Underwriters
- Glasfit Group
- Tial Technologies
- QSure
- KweenZ



Thank you for your commitment and partnership. Together, we are truly #Blessed!





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How to safeguard your business operations against cybercrime

South Africa is a growing cybercrime hotspot on the African continent, with attacks on businesses becoming more common as well as increasingly sophisticated. The consequences of cybercrime can be devastating, leading to severe financial loss, reputational damage, operational disruption, and potential legal liabilities – for businesses of any size. As digital reliance grows, so does the urgency for businesses to protect their systems and data against these evolving threats.

In a recent survey by the Council for Scientific and Industrial Research (CSIR), 88% of South African organisations admitted to suffering at least one security breach in the past year, with 47% reportedly experiencing up to five cybersecurity incidents. Business email compromise (BEC) is becoming one of the biggest threats, with cybercriminals intercepting emails to redirect payments to fraudulent accounts. This growing trend not only highlights the need for improved cyber vigilance, but also the right type and level of insurance to safeguard businesses from financial losses. Having the appropriate cyber cover in place can help mitigate the damage, ensuring the business can recover swiftly and minimising any long-term impact.

Why is cyber insurance so specialised?

Despite becoming increasingly common, cyber insurance remains highly specialised, with policies tailored to the digital risks of each business. This means an insurer will require an in-depth understanding of the business's digital setup to address unique vulnerabilities and safeguard against any potential risks.

However, claims can still be repudiated if policies aren't carefully reviewed and maintained. Common reasons for rejected claims include:

- Inadequate security protocols
- Failure to update the policy with evolving business operations, or
- Non-compliance with policy requirements.

Working alongside an insurance adviser will ensure that businesses not only secure the right cover but also fully understand the requirements and limitations of their policies.

Key types of cyber cover available

Comprehensive cyber insurance can cover various types of incidents, such as:

- **Data breaches:** Protecting sensitive information from exposure or theft and covering costs related to notifying affected parties and managing reputational impact.
- **Ransomware attacks:** Covering the costs associated with restoring data and systems, and in some cases, assisting with ransom payments.
- **Business interruption:** Compensating for lost income and increased cost of working.

Given the complexities, insurance advisers play an important role in helping businesses choose the right policy features. They can also assist in determining the level of cover required, which will ensure businesses don't end up overpaying in premiums, without compromising on cover.

Five strategies to mitigate cyber risk

While insurance is essential, proactive cyber risk management is equally critical. The following five strategies can help to prevent incidents of cybercrime:

1. **Implement robust authentication systems:** Multi-factor authentication (MFA), combined with complex passwords, creates an initial line of defence against unauthorised access, making it significantly harder for cybercriminals to breach company systems.
2. **Stay vigilant with regular updates and patches:** Businesses should consistently apply software patches and updates to address security vulnerabilities in programs and products. Regular patching reduces potential access points for cybercriminals to exploit.
3. **Utilise advanced anti-virus solutions:** Anti-virus software has become more accessible, and many offerings now include artificial intelligence and behavioural detection capabilities. These tools can help to detect and neutralise threats quickly.
4. **Conduct regular employee training:** Human error remains one of the top causes of cyber incidents. Regular training on phishing recognition, secure data handling and email security can greatly reduce risk.
5. **Do regular secure data backups:** Regular, encrypted backups of company data minimise disruption and data loss in case of ransomware or other cyber incidents.

As cyber threats continue to evolve with the advent of new technologies, a multi-layered defence is required. Combining comprehensive cyber insurance with proactive cybersecurity can help businesses to reduce the risk of significant financial and reputational damage.

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Insurance

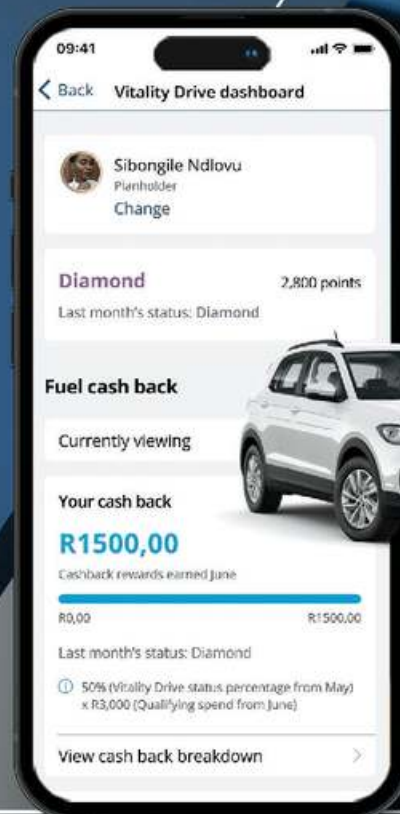
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Do you need a living will?

Many people are familiar with a last will and testament, but fewer know about the importance of a living will. Surprisingly, about 70% of people either lack a will altogether or have an outdated one.

While a last will and testament outlines how your assets should be distributed after death, a living will serve a different and equally important purpose. A living will is a legal document that specifies your preferences for medical treatment if you are unable to communicate your wishes. This tool provides essential guidance to family members and healthcare providers faced with making difficult medical decisions on your behalf.

What Makes a Living Will Valid?

According to the Living Will Society of South Africa and the South African Medical Association, four key requirements must be met for a living will to be considered valid and binding:

Age Requirement

The individual must be 18 years or older when drafting the living will.

Mental Capacity

The person must have the necessary mental capacity to understand the decisions they are making. This can be assessed by a professional such as a doctor, psychologist, or psychiatrist. Special care is needed if the individual is elderly or has an intellectual disability.

Informed Refusal of Treatment

The individual must be fully informed about their medical condition and the treatments they are refusing.

This is more straightforward for individuals with chronic or terminal illnesses who have discussed their options with healthcare providers.

It may become more complex in emergencies or sudden illnesses.

Confirmation of Intent

The treating doctor must confirm that the individual has not changed their mind.

This subjective requirement relies on the healthcare provider's judgment, as doctors are obligated to protect lives within ethical and legal limits.



Enhancing the Validity of a Living Will

To ensure your living will is clear and credible, consider the following steps:

- Update Regularly:** A recently drafted and signed living will is less likely to be questioned.
- Reflect Life Changes:** Update your living will after major life events, such as getting married or having children.
- Document Witnesses:** Ensure the will is signed in the presence of witnesses who also sign the document.

Key Information to Include in a Living Will

Although there are no formal requirements, including these details will strengthen your living will:

- Your full legal name as it appears on your identity document.
- Your current residential address.
- A list of directives, specifying medical treatments you do not consent to.
- The date and location of signing.
- Your signature.
- The full names and signatures of two witnesses who were present at the signing.

A living will is not only a legal safeguard but also a compassionate act. It spares your loved ones from uncertainty and ensures that your healthcare choices are respected, even if you cannot voice them yourself. Consider drafting or updating your living will today



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ADOPTION OF AI IN INSURANCE WILL GIVE INDUSTRY A SERVICE EDGE

ADHIR BADUL, OLD MUTUAL INSURE RETAIL CHIEF EXECUTIVE

The insurance industry is undergoing a significant transformation, driven by the rise of artificial intelligence (AI). The integration of AI promises to offer the industry a competitive edge in service delivery, enabling quicker, more accurate responses, and more personalised engagement. For brokers, the adoption of AI represents an opportunity to offer better services to clients and to work more efficiently in an evolving market.

The changing face of AI in insurance

Traditionally, AI in insurance was largely used to make recommendations where data was readily available. Today, however, AI has evolved into a more generative and sophisticated tool that offers broader capabilities. This shift is changing the way insurers interact with their customers and brokers.

AI can create a frictionless customer service experience, improving response times in claims departments, and enhancing overall service quality. As the technology continues to develop, its ability to reduce human error and improve operational excellence will ultimately result in lower expenses and overheads, with the knock-on effect resulting in savings for customers. Importantly, this transformation isn't just about price—it's increasingly about the quality of service. Customers may become less focused on what they pay and more on the experience they receive. AI's ability to provide quicker, more accurate service will result in the reduction of complaints, as customers and brokers alike benefit from faster and more reliable service.

Despite these advances, the role of AI in pricing is likely to remain relatively stable. Insurance pricing models are already highly sophisticated, and while AI can offer efficiencies in areas like underwriting and claims management, the core pricing structures will not see dramatic changes. The volume of transactions will no longer be the key metric; rather, it will be the quality of service that determines success.

Still, it's critical that insurers implement AI with caution, ensuring that the data fed into these models is fair and unbiased.

Upskilling is key to futureproofing the insurance industry

While Old Mutual Insure is investing in AI technology as well as using AI tools to improve the customer service value proposition, as well as the broker experience, we are also investing in our people as AI adoption accelerates. While AI will undoubtedly replace certain mundane or repetitive tasks, it allows our employees to focus on enhancing our value proposition and bring more of that human element to insurance. By equipping people with the right skills, the industry can ensure that both humans and machines work together to create a more intelligent, efficient, and customer-focused insurance landscape.

Top tips for the insurance industry to mitigate the risks of AI adoption:

·**Address bias:** One of the biggest risks of using AI is the potential for bias. AI models need to be fed with the right data to ensure fair decision-making. Without proper oversight, insurers risk embedding biases in their processes, which can lead to unfair outcomes. It's crucial for insurers to invest in the skills needed to identify and mitigate bias in AI systems.

·**Morals and ethics:** Remember you cannot outsource your values or morals to a machine. The insurance industry will always rely on having a human to offer advice. This reliance is likely to increase as AI becomes more widespread, making the role of brokers even more critical in maintaining trust and ensuring ethical decision-making.

·**Keep abreast of regulatory change:** AI regulation and legislation is necessary to ensure frameworks are in place to use AI responsibly. This is already happening in Europe and is likely to come to SA soon. Regulation will also help to ensure that the risks of using AI are limited.





2024 COMMITTEE



ADÈLE CRONJÉ

NATSURE :
SNR PORTFOLIO MANAGER
IING ROLE : PRESIDENT 2024

"You never fail until you stop trying"



ROZANNE KNOESEN

INDWE RISK SERVICES
JUNIOR MANAGER: MIS

IING ROLE :
VICE -
PRESIDENT 2024

"Your success and happiness lies in your own hands"



WYNAND LOUW

AQUILLA FINANCIAL SOLUTIONS:
CEO

IING ROLE: TREASURER

"Be the difference you want to see."



FRIK VAN DEVENTER

INDEPENDANT

IING ROLE :
CO-TREASURER

"Byt vas, more is nog 'n dag"



ANNELIE BOTHA

BROLINK : CORPORATE TRAINER
BIB - FINANCIAL INSTITUTIONS

IING ROLE :
SECRETARY

"The future belongs to those who believe in the beauty of their dreams"



GERRIT VENTER

TRACKER CONNECT
REGIONAL SALES MANAGER

IING ROLE:
CONVENOR
SPORT COMMITTEE

It always seems impossible until it's done

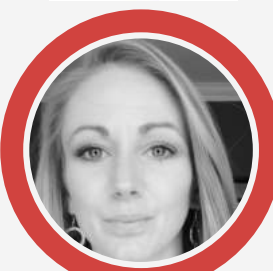


ANTON MINNIE

BRYTE INSURANCE :
BUSINESS DEVELOPMENT
MANAGER

IING ROLES:
CONVENOR
MEMBERSHIP, MARKETING
& COMMUNICATION
AND MEMBER OF SOCIAL
COMMITTEE

"Just one small positive thought in the morning can change your whole day."

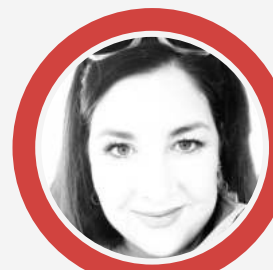


SHANNEL VISSER

KING PRICE
BUSINESS DEVELOPMENT
CONSULTANT

IING ROLE:
CONVENOR
SOCIAL COMMITTEE

"Do it with passion, or not at all"



BETTA STEENKAMP

SANTAM
RELATIONSHIP MANAGER

IING ROLE :
CONVENOR
EDUCATION COMMITTEE

"think big, trust yourself and make it happen"



SCHAUN VAN DEN BERG

OLD MUTUAL INSURE
COMMERCIAL DIRECT HEAD

IING ROLE:
CONVENOR
GOVERNANCE COMMITTEE

"In Life, the only two things you can control are your effort and your attitude. Everything else is not up to you"





2024 COMMITTEE



**DANIE JANSEN
VAN VUUREN**

OLD MUTUAL INSURE
SALES DEVELOPMENT MANAGER

IING ROLE :
SPORT COMMITTEE

"Our greatest weakness lies in giving up. The most certain way to succeed is always to try just one more time."



BIANCA LOUW

ENVIROSURE :
BUSINESS DEVELOPMENT
CONSULTANT

**MEMBER OF SOCIAL
COMMITTEE**

"Attitude is a little thing that makes a big difference."



**KENNY
HONEYBORNE**

DISCOVERY INSURE
BUSINESS DEVELOPMENT
MANAGER

IING ROLE :
MEMBERSHIP, MARKETING
& COMMUNICATION
COMMITTEE

"Be yourself; everyone else is already taken."



TUMELO STOFFEL

SASRIA
CUSTOMER RELATIONS
MANAGER

IING ROLE :
MEMBER - EDUCATION
COMMITTEE

"If you want to go far we go together, but if you want to go fast you can go alone."



KYLE PILLAY

PSG INSURE:
TRAINING SPECIALIST

IING ROLE :
EDUCATION COMMITTEE
MEMBERSHIP &
MARKETING COMMITTEE

"We cannot control the winds, but we can adjust our sails"



JEAN COETZEE

SIMAH RISK ADVISORS:
MANAGER- LOGISTICS

**MEMBER OF SOCIAL
COMMITTEE**

"Ask yourself if what you are doing today is getting you close to where you want to be tomorrow"



SEE YOU AT THE NEXT IING EVENT!

2025 Event Calendar

*dates are subject to change

15 JAN Notice of AGM	29 JAN IING Committee Social event	20 FEB AGM		
25 FEB CPD Session - Bryte	MARCH Presidents Breakfast	25 MARCH CPD Session - SASRIA	10 APRIL Bingo Night	29 APRIL CPD Session - Bryte
21 MAY Presidents Golf Day	27 MAY CPD Session - RSUM /Western	11 JUNE Potjie kos day	24 JUNE CPD Session - Bryte	18 JULY Padel Day
29 JULY CPD Session - CLC	8 AUGUST Ladies day Event	21 AUGUST Ladies Golf day	26 AUGUST CPD session - Santam H/L	19 SEPT Bowls day
23 SEPT CPD Session - King Price	28 OCT CPD Session - Simah	30 OCT Year end Gala	18 NOV CPD session - Santam	

By **becoming a member** of the Institute of Insurance in the Northern Region, you'll be taking **a significant step toward advancing your insurance career**, expanding your network, and contributing to the growth of our industry. **Don't miss the opportunity** to explore our sponsorship options to further enhance your engagement with the **industry**.

We look forward to welcoming you into our community of insurance professionals dedicated to excellence and continuous improvement. Join us in shaping the future of insurance in the Northern Region.



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GET IN TOUCH WITH US NOW!



Want to become a Member?

The IING exists for its members since 1954. It is within this context that we invite you to become actively involved with the IING. We value what you think and what your needs are, in order to better position ourselves for future events.

Our team has grown from strength to strength and if you have missed out on our past events, do not miss out again and enjoy the benefits of joining IING as a member. How do I become a member? The cost to become an IING member is minimal per annum. Download the application form on www.iing.co.za



Want to be a Sponsor at an event?

Your sponsorship contribution allows the IING to put up industry leading educational and networking events

The IING offer sponsors increased brand exposure and opportunities to further elevate brand engagement and interaction with the industry

- Branding at Events
- Digital Marketing Campaigns
- Activation Opportunities



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