



SMARTRENTAL
Insurers & Brokers



RISK SOLUTIONS INTERNATIONAL

We listen to your needs

We build products and solutions to fit our corporate client's strategy.

Working in synergy with our corporate clients, by first understanding their strategies, we develop products and solutions that talk to their specific pain points and opportunities. For example their strategies could be focussed on cost, growth or customer service. This approach helps us to give our corporate clients products and solutions that fit.

Our products deliver real customer value

We deliver real value products and services, cost effectively and with excellent customer experience.

VAPS (Value added products and services) for the insurance market are typically priced based on consumer perceived value and not always on real value. The time is right to turn this on its head.

We ensure that our corporate clients' customers:

- Acquire real value (not only perceived value) products
- Make maximal use of benefits
- Pay a fair price for their products
- Experience excellent service

Watch us WOW your customers

We help our corporate clients retain their customers.

We see it as our role to delight your customers, to WOW them. Insurance policies can often be contentious with clients not fully grasping their cover and not remembering that there are limitations to their cover at claim stage. In order to help mitigate this, RSI have tailored their products and services to ensure maximal customer service and to increase customer retention, particularly after a claim.

Unique and tailored solutions

Using its capabilities as a base, RSI builds combined and customised products and service solutions for its corporate clients that suit their customers' needs.

Our purpose

To help every household in South Africa by providing real value added products and to provide meaningful employment to 10,000 artisans.

Smart Rental

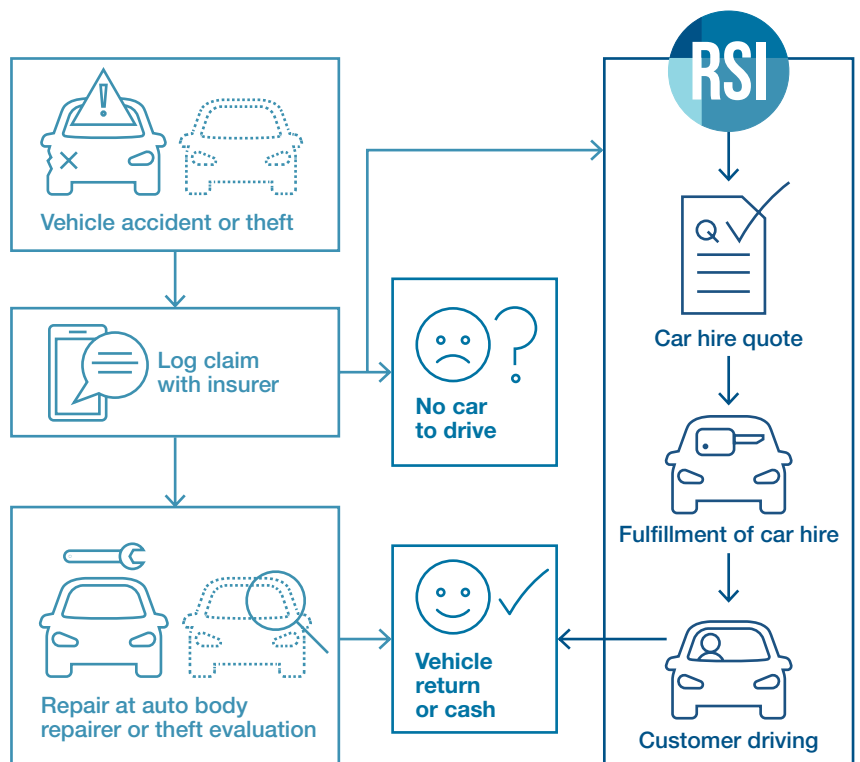
RSI's car hire policies cover the consumer for a rental vehicle in the case of an insured event on the underlying policy. This product is available to both private and commercial clients.

Our flexible, Smart Rental is pay as you use solution, and it offers this same car hire benefits at reduced rates to clients who don't have car hire as a value-added product on their policy.

This product is designed to assist a client with access to a rental vehicle at claim stage and includes the following.

The following can be provided to our insurer's customers:

- Access to car hire in the event of a theft or motor accident claim for the period that:
 - The client's vehicle is in for repairs;
 - The Insurance company is busy with the claim; or
 - For as long as the client might need the rental vehicle for.
- Reduced rates for the full rental period.
- Full car hire administration and facilitation process, including following up of repair to minimise the rental period.





Smart Rental benefits to the customer

The car hire option includes the following:

- Rental rate ± 40% less than market rates.
- Reduced rental days due to RSI's follow up with panel shops and insurance staff.
- Unlimited kilometres.
- Rental car accident damage cover.
- Rental car theft cover.
- Airport surcharge covered.
- Tourism levy covered.
- Delivery or collection up to 25 kilometres from the nearest contracted car-hire company branch.
- Any two declared drivers.
- Low deposit.
- Easy and speedy deposit return.

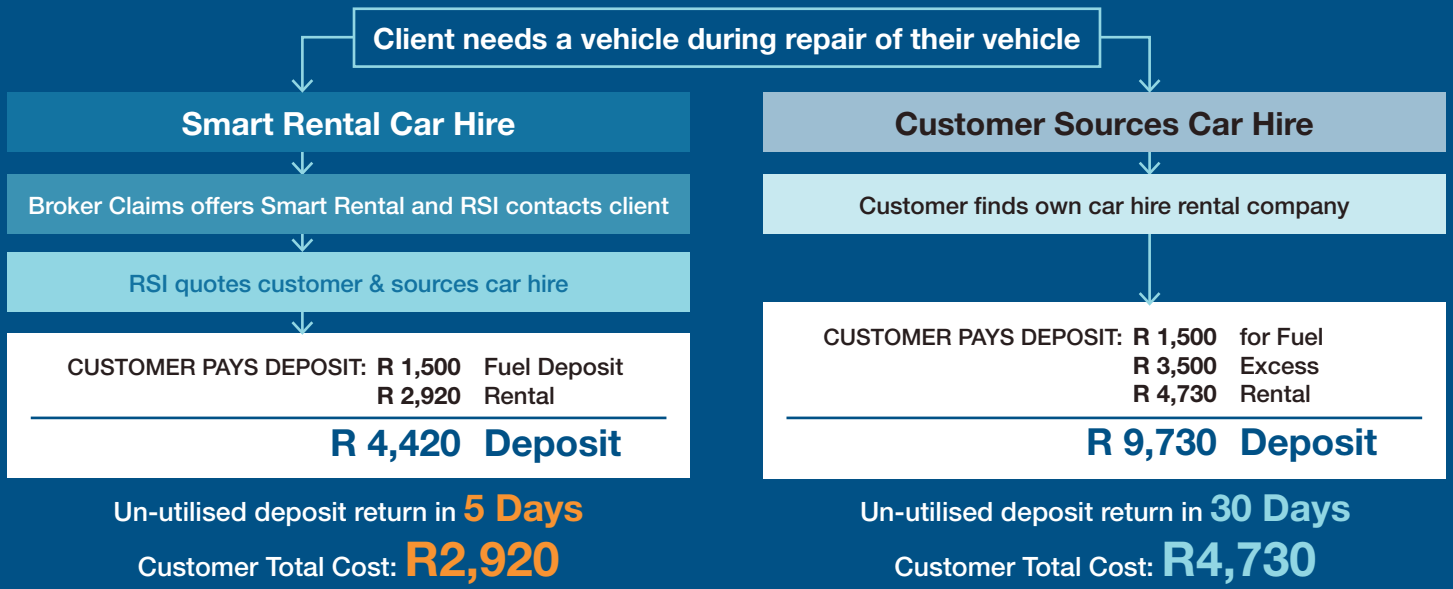
Smart Rental benefits to the insurer or broker

The benefits to the insurer or broker to using this service are as follows:

- Increased customer retention due to excellent service offered to their clients.
- No increase in monthly premiums affecting causing customers looking to move from lower premiums.
- Additional revenue stream.
- Opportunity to upgrade the customer to the underwritten car hire benefit of the insurer / broker, after successfully using the Smart Rental service.

How does your client benefit from Smart Rental?

NOTE: The following is a cost saving example based on a 10 day rental. Rates available on request.



Customer **SAVES: R1,810 (38%)** and pays **R3,500** less in deposit

Pay as you use*

Daily Rate

Class	Description	RSI Cost	20% Markup	Customer Rate	Market Rate	Customer Saving per day
A	KIA Picanto or Similar	R 209	R 42	R 251	R 371	R 120
B	VW Polo or Similar	R 243	R 49	R 292	R 473	R 181
E	Toyota Corolla Auto or Similar	R 357	R 71	R 428	R 734	R 306
G	BMW 320i or Similar	R 708	R 142	R 850	R1,212	R 362
I	Toyota Fortuner or Similar	R 805	R 161	R 966	R 1,451	R 485
A-Com	1 Ton Open Bakkie	R 426	R 85	R 511	R 615	R 104
B-Com	1 Ton Closed Bakkie	R 467	R 93	R 560	R 633	R 73
F-Com	1 Ton Panel Van	R 639	R 128	R 767	R 967	R 200

*Note: 5% Admin Fee to Broker – no cost. Rates subject to change.

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8am – 4:30pm Weekdays