

A close-up, profile view of a marble statue of a man with curly hair, holding a spear. The lighting is dramatic, with warm orange and yellow highlights on the right side of the face and neck, and cooler blue and grey tones on the left. A large, semi-transparent grey letter 'S' is visible on the left side of the image.

**SUPERWORKER**<sup>TM</sup>

# INSURANCE

WHY YOUR PEOPLE, NOT YOUR  
UNDERWRITING MODELS, DECIDE WHAT  
INSURANCE GETS FROM 2026 INVESTMENTS.

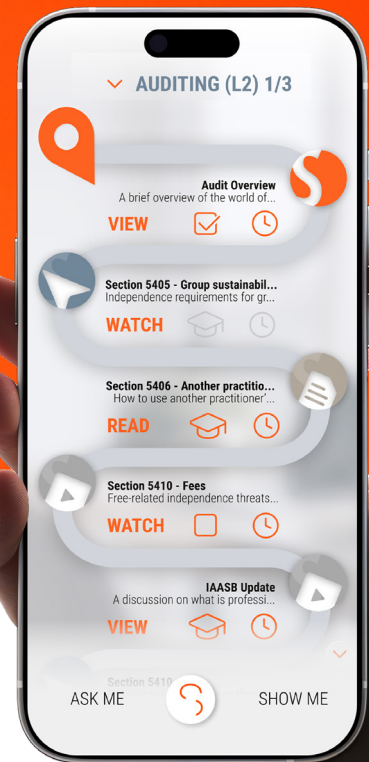
## YOUR WORLD

### Underwriting and claims AI adoption

Insurers have bought claims AI and underwriting AI to **improve the loss ratio**. The board signed off. The seat licences are paid whether your underwriters and claims handlers use them or not. The AI works. Whether your people work through it is a different matter. Most do not.

Take an insurer with ten thousand claims AI seats deployed. If a quarter sit unused, that margin improvement the CFO promised is gone. The board now asks why. The gap is closeable.

**It does not need new technology.**



### Combined ratio discipline through execution consistency

Insurers have already cut cost through **claims automation** and **digital channels**. The easy moves are done. What is left is about **execution**. Decision quality. Rework and appeals. Time to claim settlement. Small leaks in underwriting standard or claims process add up fast. The combined ratio reflects this variance, but your reporting cannot see it. Managers set their own standard.

Today, none of this shows on a dashboard. The next quarter target depends on it. **The lever is real.** Most insurers just cannot yet see it.

### Channel consistency across broker, tied and direct

Insurers sell through brokers, tied agents and direct channels. Each channel **absorbs your product** and **process** differently. Brokers run their own practice. Tied agents follow different rules. Direct channels have their own pace. The same product lands differently in each channel. **The customer experience is inconsistent.**

The regulator sees it. The auditor sees it. Nothing connects practice across distribution. Each channel decides what "compliant" means. What connects them is not another rollout. **It is one product story, told the same way.**



### Conduct and customer fairness evidence

You have **mapped** fair advice and fair outcomes. You have **trained** advisors and claims handlers. You have **built** the playbooks and the audit trail. Now FAIS and TCF are not accepting your certificates. The regulator asks whether advice is actually being delivered at the customer interface. Not whether people passed a test. Your compliance dashboard shows completion rates.

The regulator shows you the gap. Your legal sponsor's credibility is on the line. The **evidence** the regulator wants is already in your advice conversations. It just is not being captured.



## WHERE SUPERWORKER PAYS FOR ITSELF

You do not need another platform. We sit on top of what you already have. We pay for ourselves by making the budget you have already approved go further. There are three places that is true.

**We refocus your L&D budget.** Same envelope. Different vendor mix. Less classroom and content licence. More activation and measurement. The line item is the same. What you bill against it is different.

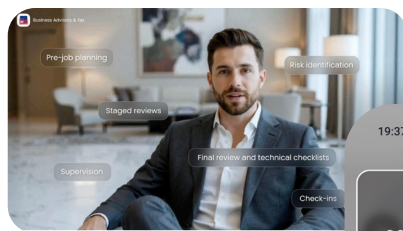
**We replace the slowest part of your distribution and change activation.** The communications cycle across broker, tied-agent and direct channels. The manuals, webinars and roadshows that do not reach the desk. Replaced with a four-week working rhythm that does. This bills against the change or transformation budget, not against L&D.

**We unlock the value of the AI you have already deployed.** Insurers now hold thousands of unused or underused claims AI and underwriting AI seats. Every percentage point of usage you recover is real money the CFO can put against the loss ratio. The budget is already approved. We just help your people actually use it.

### Underwriting and claims AI adoption

#### HOW THIS WORKS FOR EACH ONE

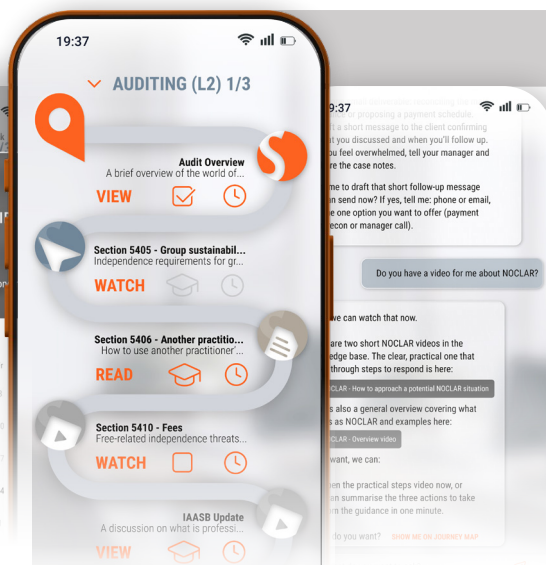
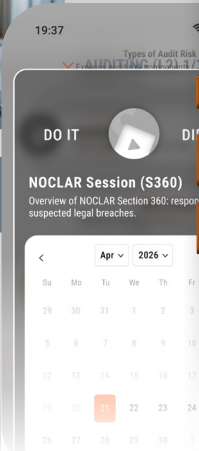
Companion coaches your underwriters and claims handlers while they work, against the AI assistants you have already deployed. The Reporting layer shows you who is using what, and how that links to decision quality and case-cycle time.



#### Combined-ratio discipline

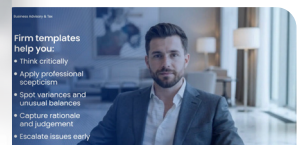
Companion catches the small moments of leak while they are happening.

The Reporting layer adds them up and shows you the rand value you have recovered against the combined ratio.



#### Channel consistency

One Builder setup, used across broker, tied-agent and direct distribution. Each channel can adjust for local context, without rebuilding. Companion delivers the right coaching to the right person, wherever they sit.



#### Conduct and customer fairness evidence

Builder maps what fair advice looks like for each customer-facing role. The Reporting layer captures whether advice is actually being given that way. The Responsible AI framework gives your CISO and legal team what they need to sign it off.



## LET'S TALK

If any of these four match your insurer, your board, CEO or regulator is already asking. There is a gap between what you trained for and what you can prove. That gap decides the next twelve months.

We work with Advisory Partners across South Africa, Australia, the Middle East and the United Kingdom. We will match you to the right partner for your region and your insurer.

W&L HUMAN CAPITAL

EQUATE

TALEXUS

CAN!DO

FLOURISH COUNSELLING



DGE Recruit  
TALENT, NETWORK, VALUE

GENSAFE AI

black slope



Book a meeting

We will show you what your Chief Risk Officer would walk into the next audit with.

# SUPERWORKER<sup>SM</sup>

## LET'S TALK

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