



MIP

A SOCIAL SOLUTION IN A DIGITAL DIMENSION

MIP is a **leading global fintech** that provides **best-in-class technology solutions** and **software services** to the following **industries**:

- ✓ **Business Process Outsourcing and Customer Relationship Management,**
- ✓ **Healthcare, Risk & Insurance; Wealth Management; Employee Benefits and Lending.**



**24+ Million
beneficiaries**

Experience our technology daily



**+/- 600 Strong
450 OpenEdge Devs**

Team of MIPeople



**We are self-
sustainable**

We have grown 579
developers through our
internship



Impact on Diversity

54% Black African
35% Female
K9 anti-poaching & TEARS



Level 1

B-BBEE Contributor

THE MIP ECOSYSTEM



HEALTHCARE, RISK & FUNDING



INDIVIDUAL LIFE & RISK



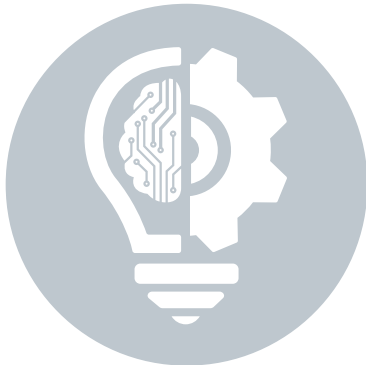
GROUP LIFE & RISK



FUNDS, BENEFITS & ANNUITIES



LENDING



RESEARCH & INNOVATION



CONTINUOUS IMPROVEMENT



BIG DATA



INTERNATIONAL & OUTSOURCE
DEVELOPMENT



RIGHT OF PASSAGE

Gartner®

&



MIP

A SOCIAL SOLUTION IN A DIGITAL DIMENSION

Gartner

Tier 4 (\$250 million to \$1 billion)

Tier 5 (<\$250 million)

Table 1: Representative Vendors in the Life Insurance Policy Administration System Market in EMEA – Data as of 31 December 2021 (See Legend and Footnote)

(Enlarged table in Appendix)

Vendor ↓	Client Counts		
	Total Clients in EMEA ↓	Total Wins in EMEA ↓	No. of Countries Deployed in EMEA ↓
Agito	13	1	2
AxyWare	13	1	1
Coopengo	22	1	1
DXC Technology	78	3	19
Fadata	43	2	29
FIS	14	0	5
Genasys	31	5	5
IN2	22	5	5
Inetum	21	0	7
Lumera	11	1	3
MIP	29	3	3
Mphasis Wyde	15	0	1
msg life	47	0	6
Prima Solutions	10	0	2
RGI	17	3	4
Sapiens International	19	1	9
TCS	21	1	7

Source: Gartner (October 2022)



OUR PRODUCTS AND SERVICE OFFERINGS

Policy Administration System

Our **Policy Administration System** has been customised to administer the array of products that exist within Healthcare, Risk & Insurance; Wealth Management; Employee Benefits and Lending, ensuring we cater for their individual nuances. It **enables streamlined processes** that adhere to **legislative and compliance** requirements **enhancing your member experience** and **reducing your risk exposure**

Digital Engagement Platform

Our **Digital Engagement Platform** merges the key capabilities of a CRM and an Engagement Platform to support businesses in enabling the entire customer life-cycle across sales and servicing. It provides you with a **unified view of the customer**, while **optimising and automating repetitive processes**, enabling your **employees to focus on complex tasks** that truly **add value** to your customer. We support you in **driving workforce productivity** while providing a **differentiated employee and customer experience**

“ SalesForce sells **omni-channel**,
but after seeing MIP’s DEP, I
believe that Salesforce is
actually multi-channel! ”

Ex Executive of Delloittes Consulting responsible for SalesForce



Custom Development

We deliver bespoke development of new systems, modules, or features on short, medium, or long-term contracts, tailored to your specific needs




Outsourced Development

Placing bums in seats. Purely a resourcing model where we provide the skilled capacity to clients but they manage the delivery



Process Digitisation & System Modernisation

We support our clients in converting manual processes into digital processes, as well as rewriting systems, aligning to best practice and ensuring future fitness



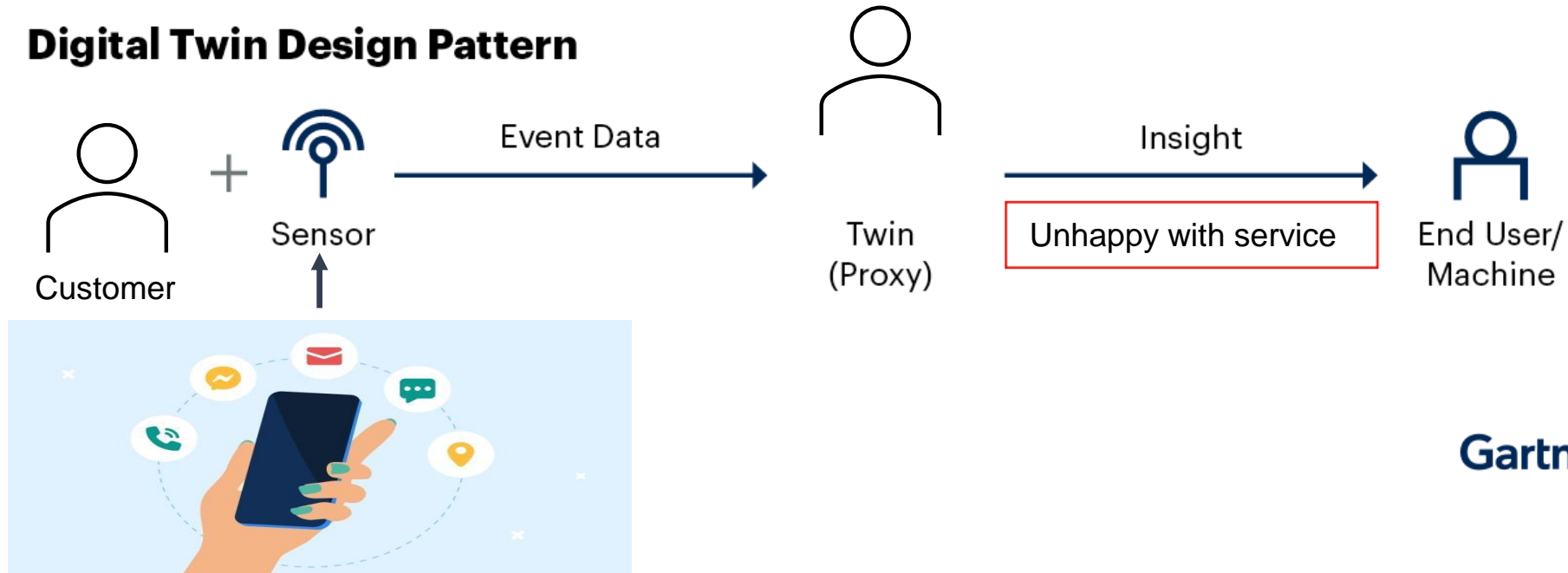
Technical Operations Support

One-stop support shop for existing systems, covering applications, databases and environments to ensure seamless operations

“ If I had asked my customers what they wanted, they would have said faster horses.”

- Henry Ford

Digital Twin Design Pattern



Gartner.

A digital twin must, at minimum, render some stateful data about the thing (which currently is what most digital twins do), and optionally can also directly manage or actuate the thing (which is more common with consumer-focused digital twins, and less common for commercial or industrial digital twins). The digital twin might also be used to kick off back-end business processes, such as generating a “fix-it” ticket in your field service management application.

Timeline:

29 June 2022, 15:23



WEB NEW BUSINESS SCREEN

RES0000000934

New



WEB

Timeline:

29 June 2022, 15:23



29 June 2022, 15:23

hellopeter

WEB NEW BUSINESS SCREEN

RES0000000934

New

HELLO PETER POSITIVE

29 June 2022, 21:00

Completed

**SOCIAL
MEDIA**



Timeline:

29 June 2022, 15:23



WEB NEW BUSINESS SCREEN

RES0000000934

New

29 June 2022, 15:23

hellopeter

HELLO PETER POSITIVE

29 June 2022, 21:00

Completed

30 June 2022, 00:00



**MOBILE APP
BENEFIT STATEMENT DOWNLOAD**

RES0000000954

R 96,583.09

MOBILE



More than a wallet

**Make Paying
Easier With
Wallet.**

Timeline:

29 June 2022, 15:23



WEB NEW BUSINESS SCREEN

RES0000000934

New

29 June 2022, 15:23

hellopeter



HELLO PETER POSITIVE

29 June 2022, 21:00

Completed

30 June 2022, 00:00



**MOBILE APP
BENEFIT STATEMENT DOWNLOAD**

RES0000000954

R 96,583.09

30 June 2022, 09:10



**WHATSAPP
BENEFIT STATEMENT DOWNLOAD**

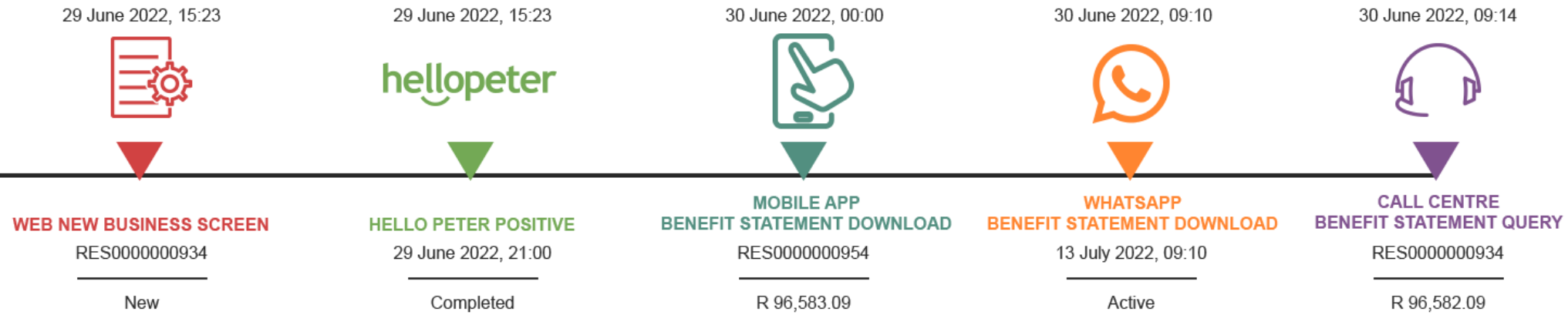
13 July 2022, 09:10

Active



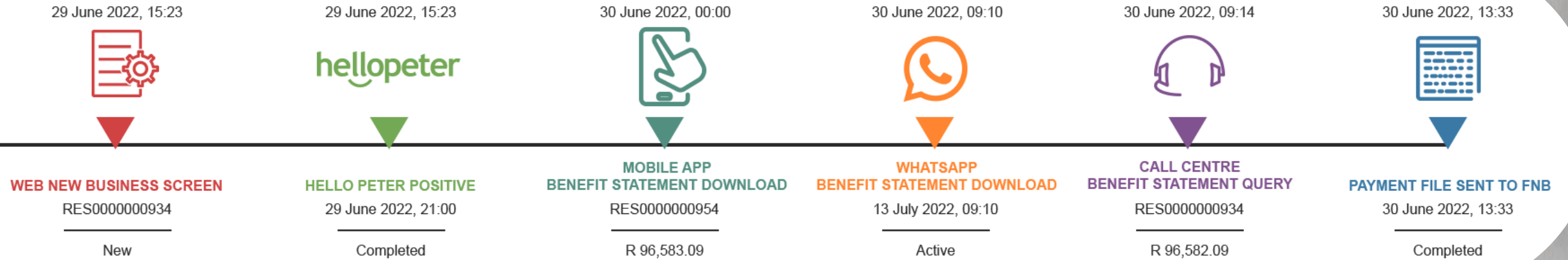
**CHAT /
CONVERSATIONAL AI**

Timeline:



**HUMAN /
FREEFORM /
SCRIPTED**

Timeline:



**INTERFACE
FILE**

**“AI won’t take your job, it’s somebody using AI
that will take your job.”**

Richard Baldwin

OpenAI's release of its new large language models this week marked a massive shift in AI's abilities.

And unusually for the tech world, it wasn't about making things faster – instead, it's made AI significantly slower. And better.

Author, Jason Norwood-Young

Daniel Kahneman in his popular science book, *Thinking, Fast and Slow* (2011).

Two ways to measure how much work AI is doing:

- ✓ how long it takes,
 - ✓ how many tokens it's using. (A token is typically (but not necessarily) a word to an AI engine. More tokens means more words, which means more work.)
-
- ✓ GPT-4o's previous model - "How many Rs in Strawberry?" would take 31 tokens, **answered quickly but incorrectly as two.**
 - ✓ The new model takes 430 tokens to answer the same question, even though we don't see those tokens. **10 times longer, but it also gets it right.**

- ✓ AI is not a green technology.
- ✓ OpenAI's founder, Sam Altman, has **invested US\$375-million** into a **nuclear fusion** start-up; Amazon is investing in **nuclear**; and Google and Microsoft are working together to find and build **new energy sources**.
- ✓ Thanks to AI, IT infrastructure's power usage is **expected to triple by 2030**.

$$\left(\text{CX} + \text{EX} + \text{PX} \right) = \text{TiX}$$

Customer Experience **Employee Experience** **Partner Experience** **Total Integrated Experience**

It is the **human** element of our interactions that drives a differentiating growth opportunity. In an age of robotics, digitisation, AI, automation and anonymity, **humanity** becomes the solution to an elevated experience.

To elevate the **Total Experience**, we need to use **empathy** to create powerful experiences so that people feel **seen, valued and heard**.



It's no longer just about the client experience, it is about the **total experience** provided to all key role players, be it a **customer**, an **employee** or a **partner**.

Research shows that:
Businesses that focus on the human experience are **2X** as likely to outperform their peers in revenue growth over a three-year period.



THE IMPORTANCE OF CX

(Customer Experience)



“

*There is only one valid
definition of business
purpose:*

***to create a
customer***

”

- Peter Drucker

He emphasised that a **business's existence and success** are entirely **dependent** on the **customer's needs and wants**.

Drucker stressed that **businesses should focus on creating value** for the customer rather than simply selling products or services. This involves **understanding customer problems** and **providing solutions that exceed expectations**.

WHAT IS CX?

Customer Experience (CX) is the overall impression a customer has of a business. It encompasses every interaction a customer has with a company, from initial contact to post-purchase support.

Awareness

Is the customer receiving the right message in the right channel at the right time? Are we tracking engagement to identify likely prospects



Interest

Is the value proposition compelling enough to entice & convert a customer? Does it meet their needs? Is it easy to progress from an ad to expressing interest?



Purchase

Is it easy for the customer to make a purchase? Is the system easy to navigate? Is the process straight forward? Are we limiting the hurdles a customer needs to jump through



Term acceptance

Is it easy to access the revised terms? Do we have quick turn arounds? Is it easy to understand the revised offer and the implication of the terms?



Servicing

Is it easy to complete a required action through self service? Is the app easy to navigate? Is it easy for a customer to find information they are looking for? Is it possible to get through to a human if needed? Do agents have all the information required to service a customer? Are SLAs competitive? Omnichannel?



Lead nurturing

Are we leveraging information on record to understand a customer's needs? Does the approach to lead nurturing build trust and add value to the prospective customer? Is it personalized to their individual needs?



Quote

Is it easy to submit client information for quoting? Is existing information leveraged? Is the quote delivered timeously? Is it comprehensive yet easy to understand? Does it lay information out in a way that is informative and helps customers make a decision



Underwriting

Are the requirements submitted to a customer timeously? Are they sent through in a single request? Do we provide feedback on information gathered?



Policy issuing

Is the policy distributed timeously? Is the customer informed of its issuing? Do they have easy access to policy documents? Do they know the circumstances in which they can claim?



Claim

Does the know the circumstances in which they can claim? Does the customer know how to submit a claim? Is it easy? Do we continue to communicate with the customer? Do we make the customer jump through hurdles? Do we pay out quickly? Do we provide post claim support?

CX is more than just customer service, it's about the entire, end-to-end journey a customer takes with a brand.

KEY FACTORS IN DETERMINING THE CX

CONNECTION

*Is there an emotional connection?
Do customers feel valued and heard?*

PERSONALISED

How well does it meet my needs and preferences?

CONVENIENCE

How easy it is to do business with the company?

CONSISTENCY

Am I receiving a quality, reliable product or service?

EFFECTIVE

How effective is the customer support?

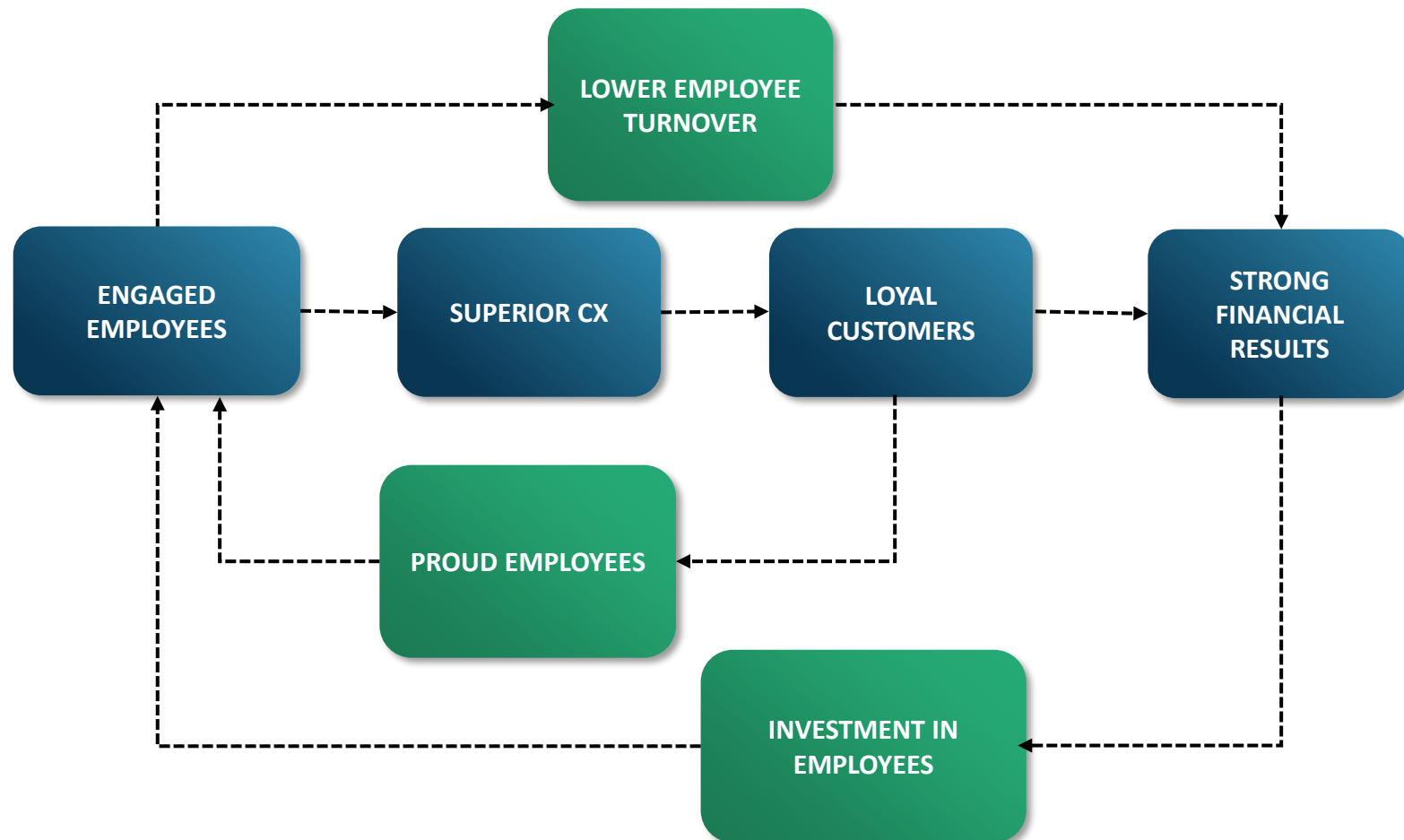
BRAND

What is the overall brand experience?

Essentially, it is a relentless focus on the customer to ensure that they feel valued, understood and satisfied, driving loyalty, and advocacy. **MIP is a critical enabler to unlocking the customer experience at every one of our clients.**

EMPLOYEE ENGAGEMENT VIRTUOUS CYCLE

An engaged employee drives a superior client experience and ultimately stronger financial results. A poor employee experience can be equally detrimental to the customer and ultimately the business. To establish a superior customer experience & deliver business value, it is critical that we enhance the employee experience by delivering on key pain points



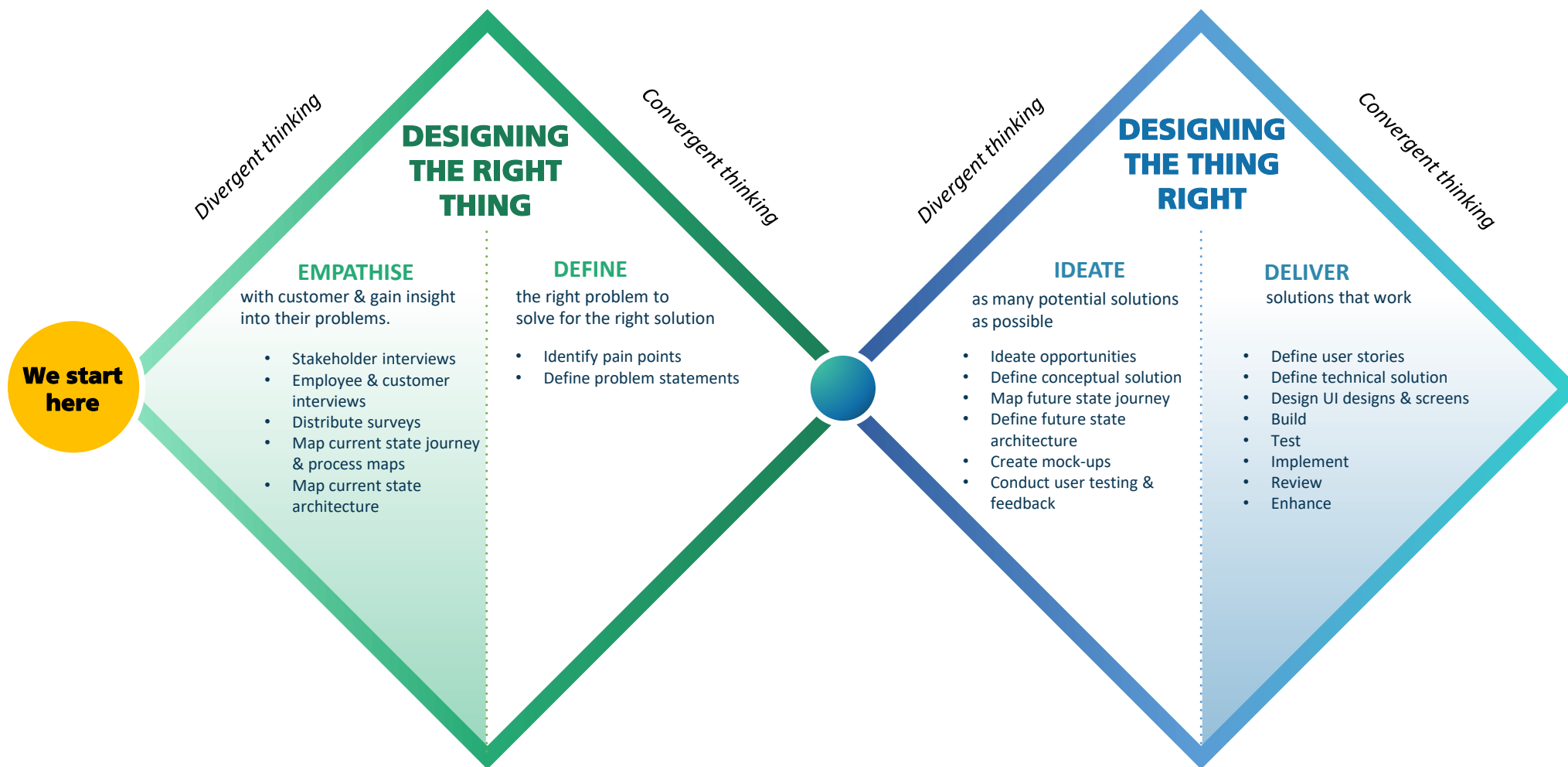
70% of engaged employees indicate they have a good understanding of how to meet customer needs; only 17% of non-engaged employees say the same

Source: Qualtrics, Your Ultimate Guide to Employee Experience

Companies that invest in employee experience are four times more profitable than those who don't

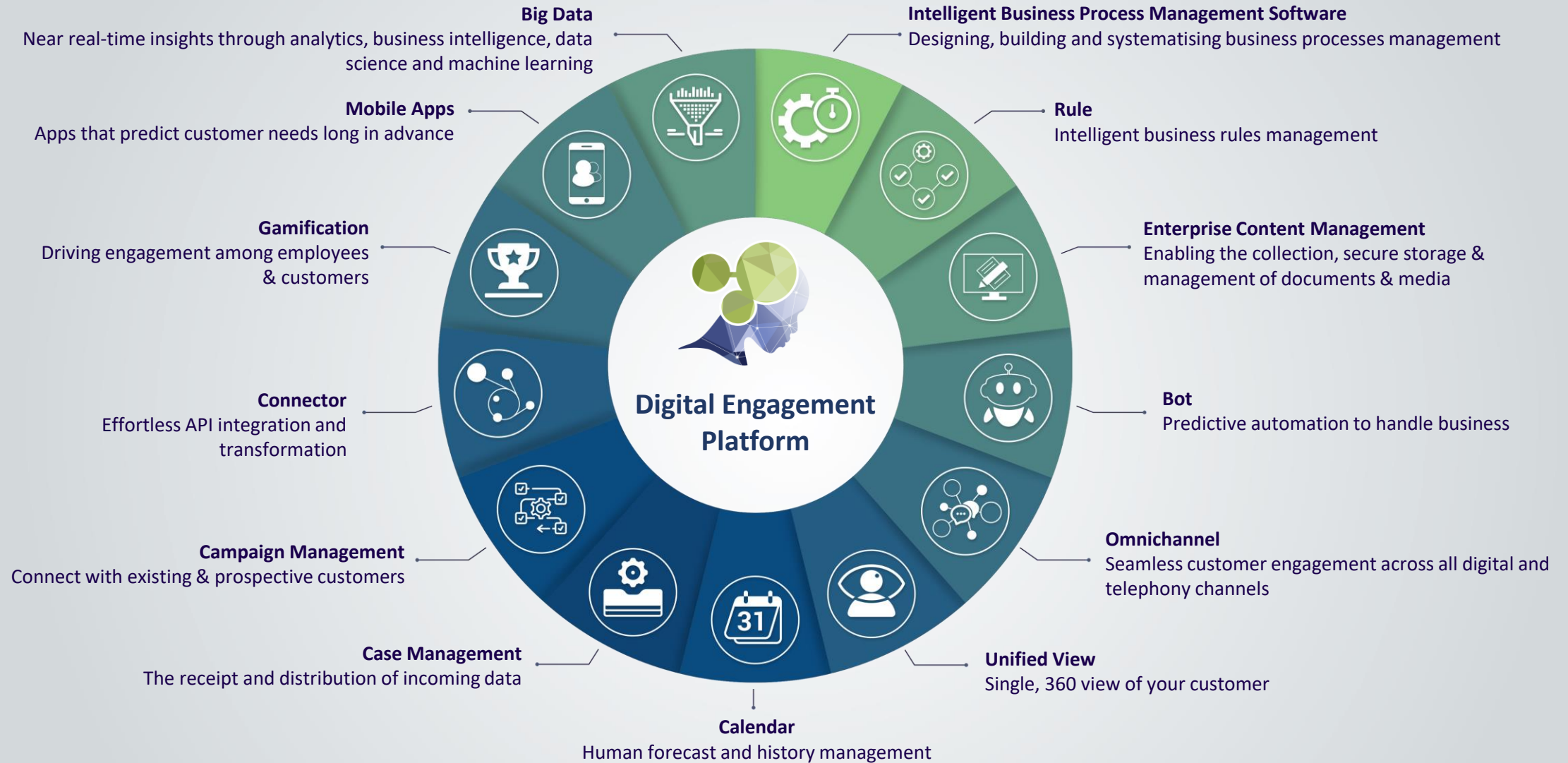
Source: Blake Morgan, The Un-Ignorable Link Between Employee Experience And Customer Experience

Design thinking is a human centred approach to product, service and technology design. It integrates the needs of people, the possibilities of technology and the requirements for business success in order to design, create and build. To create meaningful innovations, we need to know about our users. In understanding our customers' needs & challenges, we can ensure that we are identifying the right problem as this is the only way to solve for the right solution.



Digital Engagement Platform

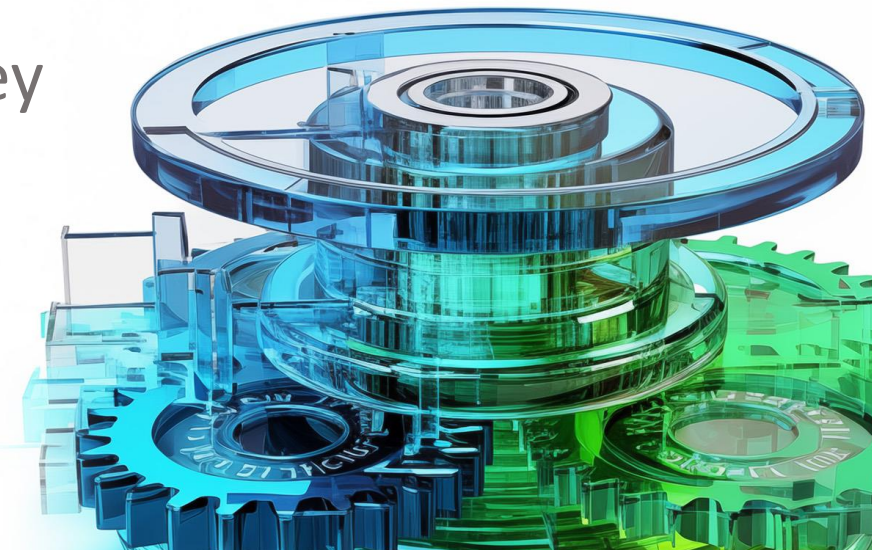
DIGITAL ENGAGEMENT PLATFORM



In addition to the array of capabilities, our solution supports you in ensuring compliance and adherence to legislative regulations like GDPR, POPIA & security

Intelligent Business Process Management Software

Designing, building and systematising the customer journey map and business processes to drive actionable workflow management between customer, partner or employee!



MOVE FROM MEASURING SERVICE LEVELS TO MANAGING A CUSTOMER'S EXPERIENCE

CUSTOMER EXPERIENCE

SERVICE LEVEL



New member onboarding →

Scheme rules & pricing →

Welcome pack via email

DIFFERENT PERSON AND CHANNEL

SAME ELECTED CHANNEL

OMNI-CHANNEL



← What's app response

← Auto-respond or assign **relevant** staff

← What's app query

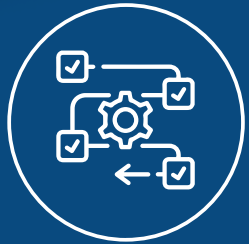
SOCIALISING RATHER THAN DIGITISING



Case Management

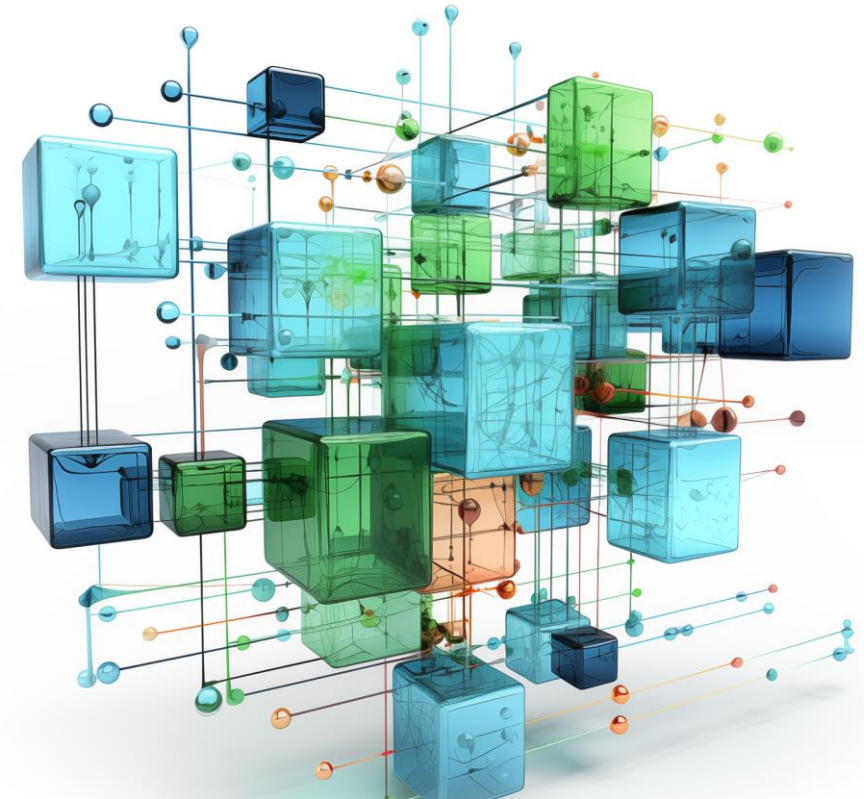
The receipt and distribution of incoming and outgoing data linked to a business event over time





Campaign Management

Enabling you to connect with existing & prospective customers





TrustPilot, FullThrottle, Qrious, MarkLines and Crisp are places for you to read and write social service reviews about businesses. You'll be able to learn from others' experiences, become more informed when making purchasing decisions, and share your own reviews to inform others.



10:19 5G

Safari

Reviews

Do you recommend...?

Yes No

58% recommend (50 reviews)

Nomase... doesn't recommend

02 Apr

I received an email today titled what you need to know. when i read the content of the message in that email, ... is notifying me that it is my life cover to matrix risk solutions. no consultation processes were underway, its a dictatorship over a

58%

Based on the opinions of 50 people

How are ratings calculated?
Ratings are calculated based on reviews and recommendations. They range from 0 to 100.

You can influence ... by leaving a review on their Page or recommending it to your friends on Facebook.

[Learn more about how ratings and reviews are processed on the new Page experience.](#)

CONSIDERATION



PURCHASE

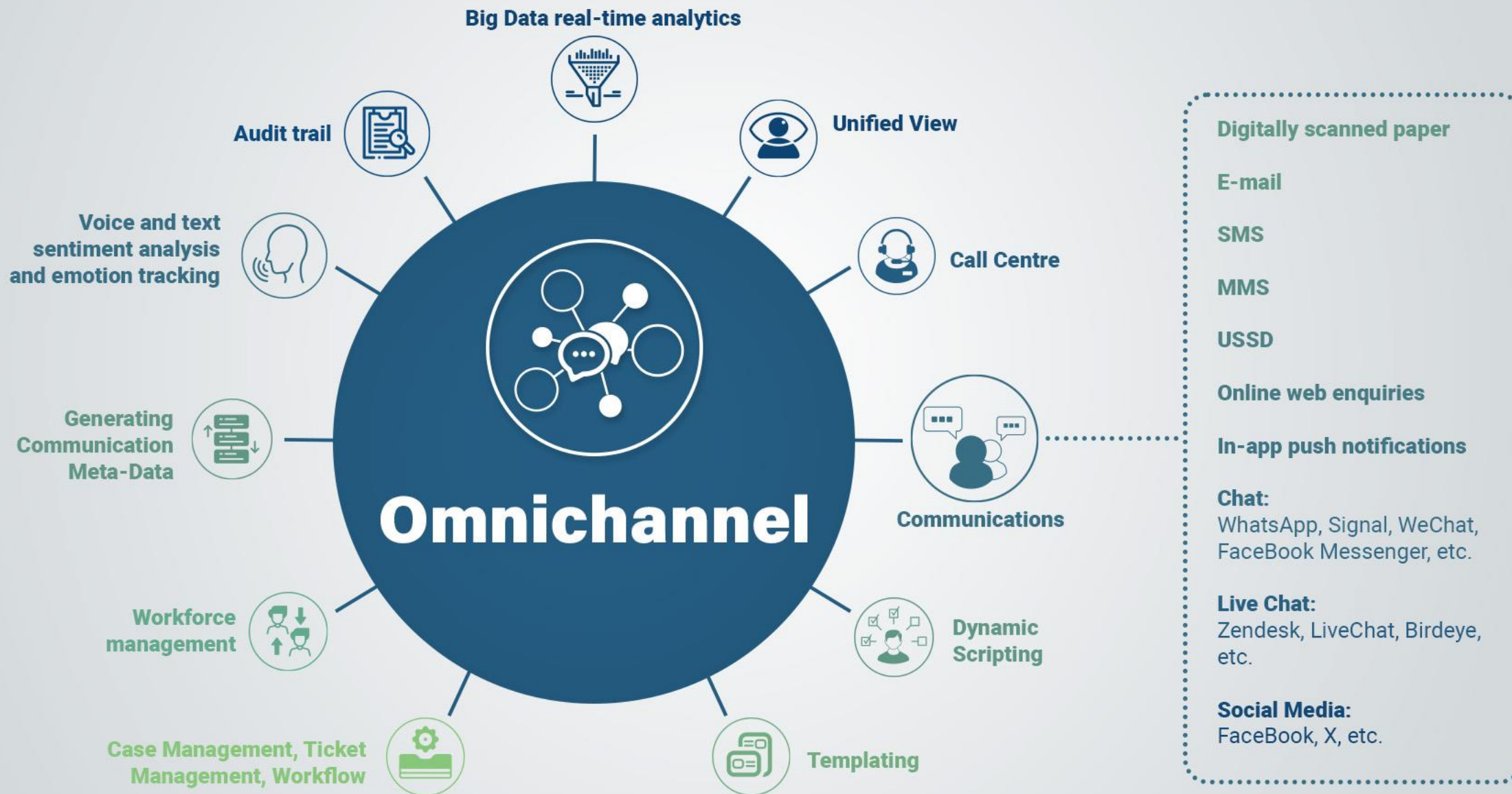


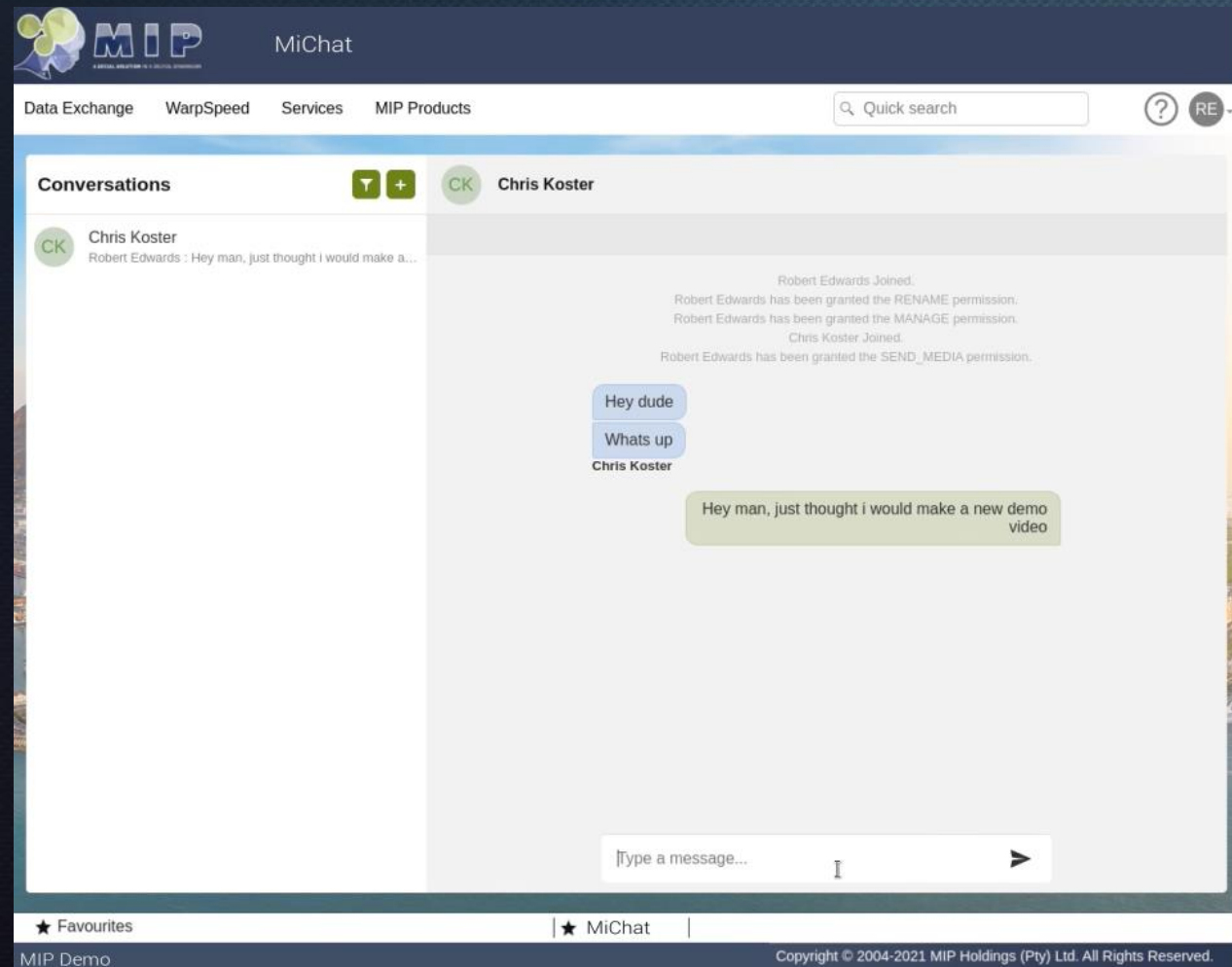


Omni-channel

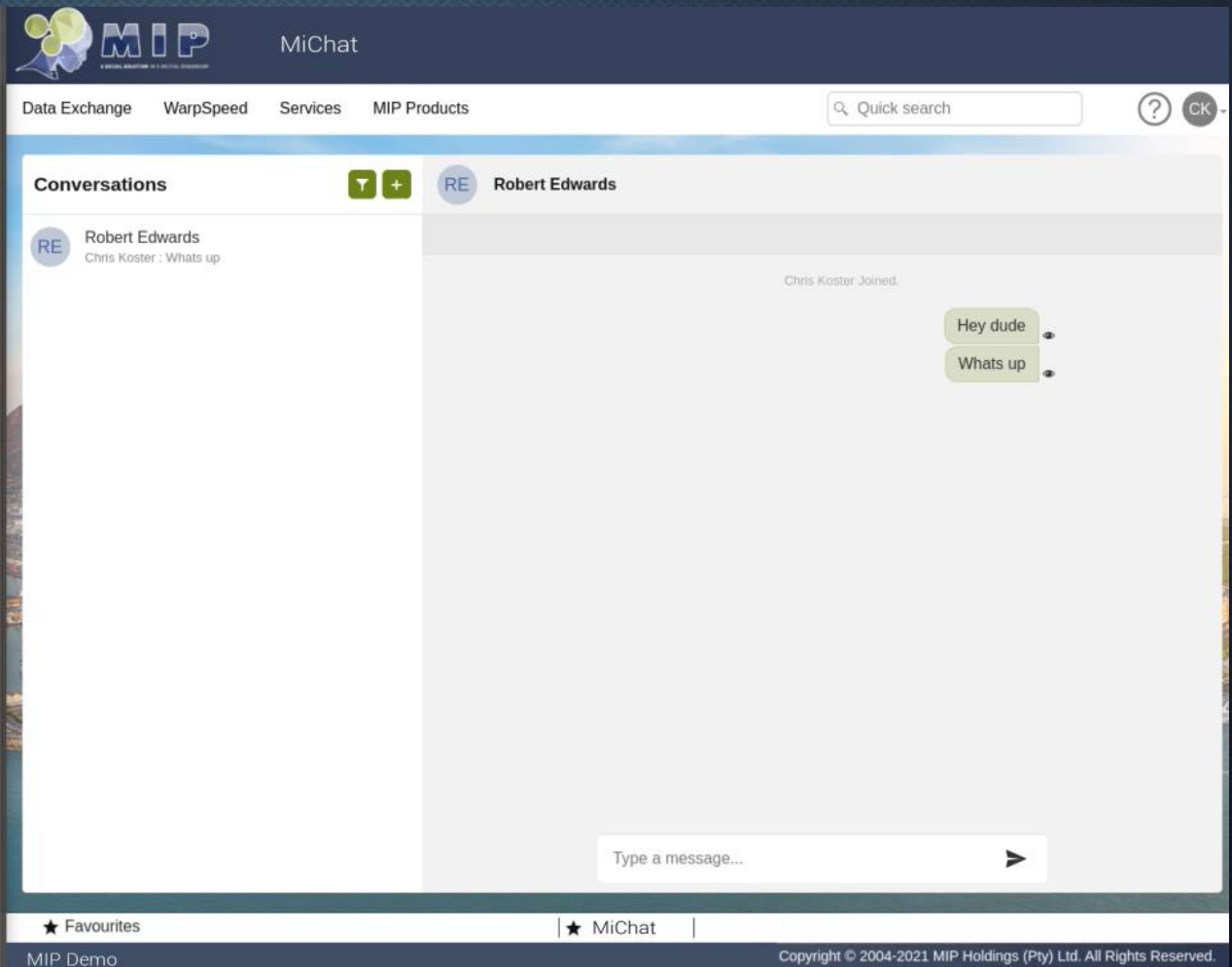
Ensuring seamless customer engagement across all digital and telephony channels







MiChat interface showing a chat conversation with Chris Koster. The header includes navigation links: Data Exchange, WarpSpeed, Services, MIP Products, and a search bar. The chat content shows a list of conversations on the left and a detailed view of a message from Chris Koster on the right. The message includes system notifications about permissions and a text message: "Hey man, just thought I would make a new demo video".

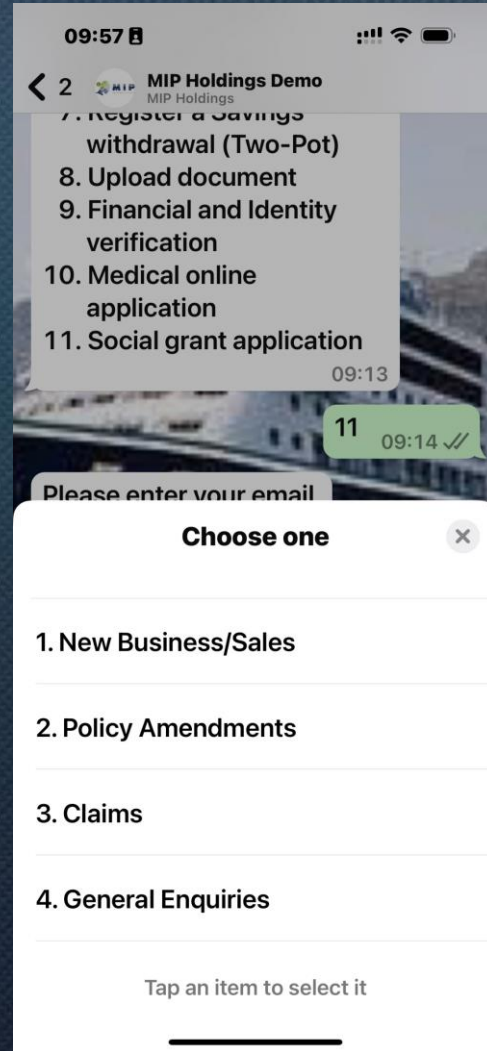


MiChat interface showing a chat conversation with Robert Edwards. The header includes navigation links: Data Exchange, WarpSpeed, Services, MIP Products, and a search bar. The chat content shows a list of conversations on the left and a detailed view of a message from Robert Edwards on the right. The message includes a system notification and a text message: "Hey dude".



WhatsApp

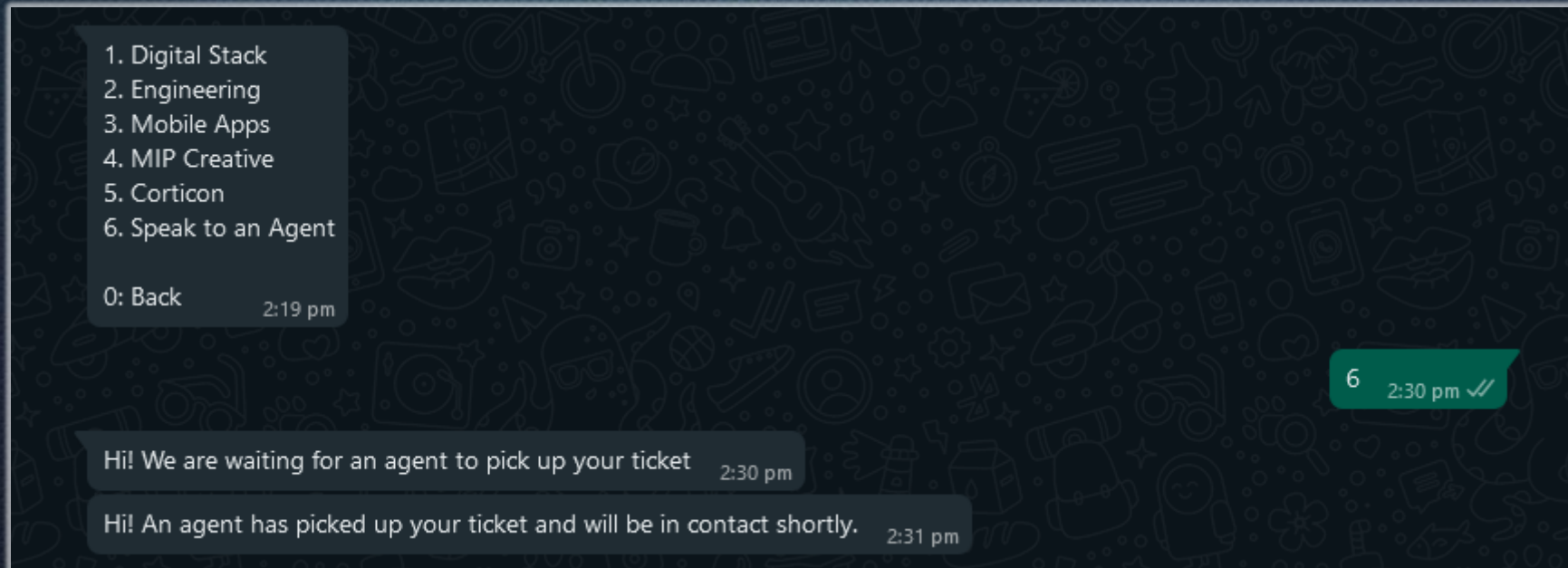
Menubot





WhatsApp

Conversation sent to user





WhatsApp

DEP New message notification



WarpSpeed Digital Stack Data Exchange MIP Products Digital Stack Demo One Client

Quick sea... ? **1** ML

Search... <Select a Value>

Include: My Activities: Group Activities:

Activity Status: Active: Parked:

Role: 🔍

Show Work Due before: 14/01/2023 📅

Process: 🔍

Process Reference:

Linked to Entity: <Please Select> ▾

Entity Records: 1 ▾

Records: 200

Process Started between: <Select Date Period> ▾ and: <Select Date Period> ▾

Activity: 🔍

Matrix Structure: 🔍

Parent Process Log Reference:

Parent Process Label:

Entity: 🔍

Started by User: 🔍

Search **Clear** **Reset** **Next Activity**



WhatsApp

DEP History available to the user



WF wf_3021408 (Open) Chat Participants User Defined Data

End Conversation Resume Work Leave

Menu Bot Left.
System Joined.

Hi! We are waiting for an agent to pick up your ticket

Hi! An agent has picked up your ticket and will be in contact shortly.

System

Marthie Labuschagne Joined.

6 Oct 2022 16:09 Hi, how may I help you? ✓

Type a message... ... ➤



WhatsApp

Integrated communication



MIP Demo

6. Speak to an Agent

0: Back 3:59 pm

TODAY

6 3:59 pm ✓

Hi! We are waiting for an agent to pick up your ticket 3:59 pm

Hi! An agent has picked up your ticket and will be in contact shortly. 4:06 pm

Hi, how may I help you? 4:09 pm

WF wf_3021408 (Open) Chat Participants User Defined Data

End Conversation Resume Work Leave

Menu Bot Left.
System Joined.

Hi! We are waiting for an agent to pick up your ticket

Hi! An agent has picked up your ticket and will be in contact shortly.

System

Marthie Labuschagne Joined.

6 Oct 2022 16:09 Hi, how may I help you? ✓

Type a message...

Please have a look at my deductions on my policy 4:10 pm ✓

<p>Questionnaires</p> <ul style="list-style-type: none"> Process Questionnaire installation Using dev/qa tool for questionnaire goal validation Qualifying status Make and show settings based on status 	<p>OCR/Keywords in VP</p> <ul style="list-style-type: none"> New development module to identify keywords in incoming emails to send with auto indexing.
<p>Case Management</p> <ul style="list-style-type: none"> Overall control of how case management works and where to use it 	<p>Profiles on entities</p> <ul style="list-style-type: none"> Ability to use profiles to store additional information

PDF DigitalStack-1.pdf 1 page • PDF • 172 kB 4:15 pm ✓



WhatsApp

Conversation stored and indexed



WF wf_3021408 (Open) Chat Participants User Defined Data

End Conversation Resume Work Leave

application/pdf
DigitalStack-1.pdf
View Index

Marthie, +27729351561

RES000014212
DemoID.pdf
application/pdf
View Index

Type a message...

Timeline

Client Timeline

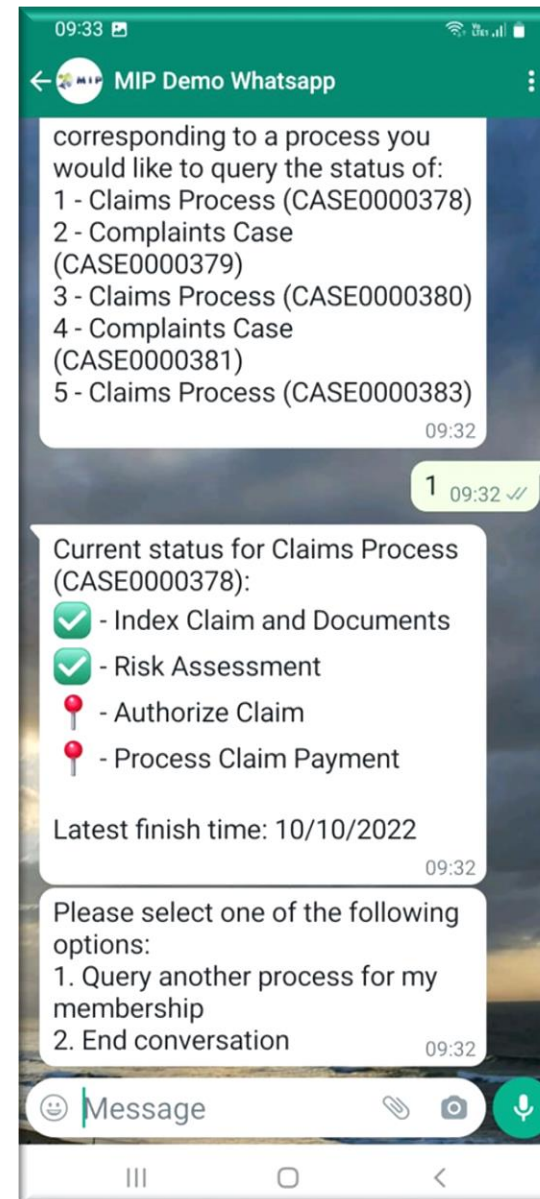
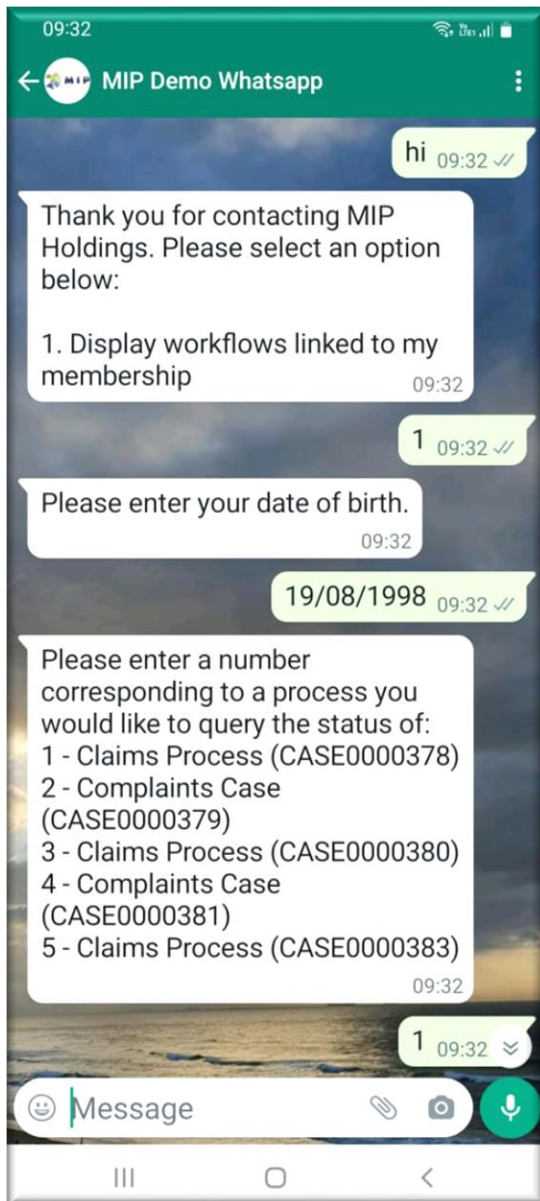
14:30

COMM

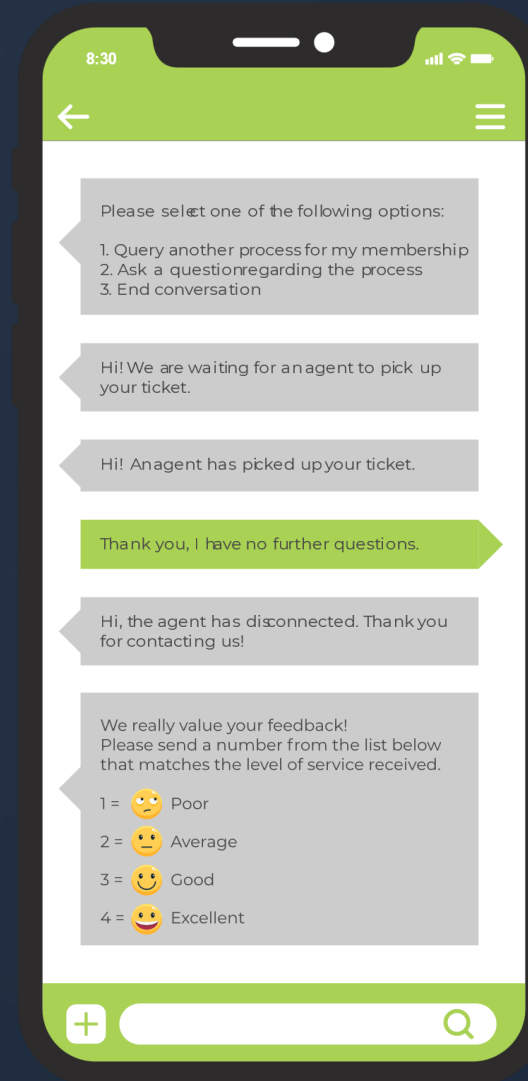
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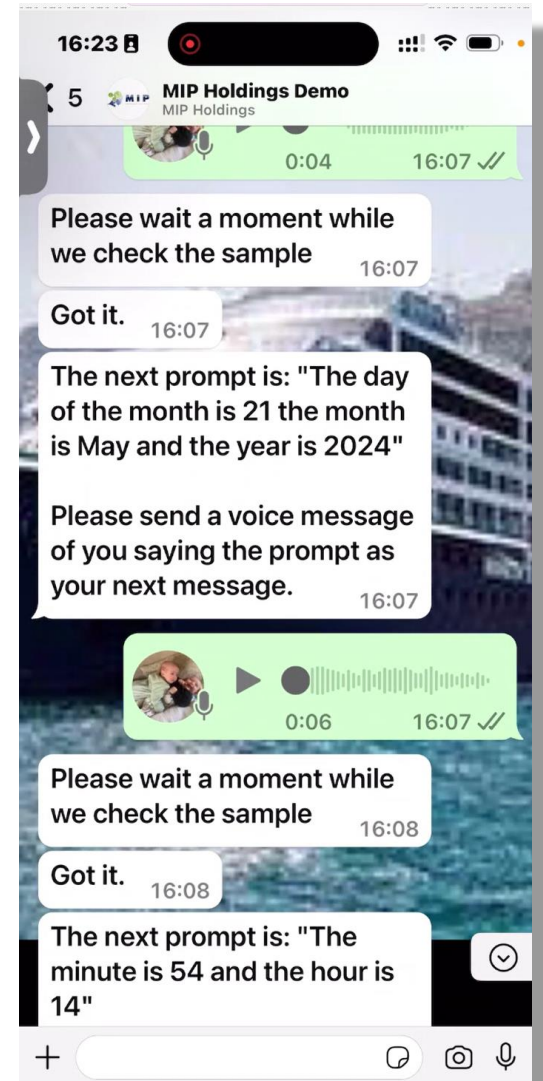
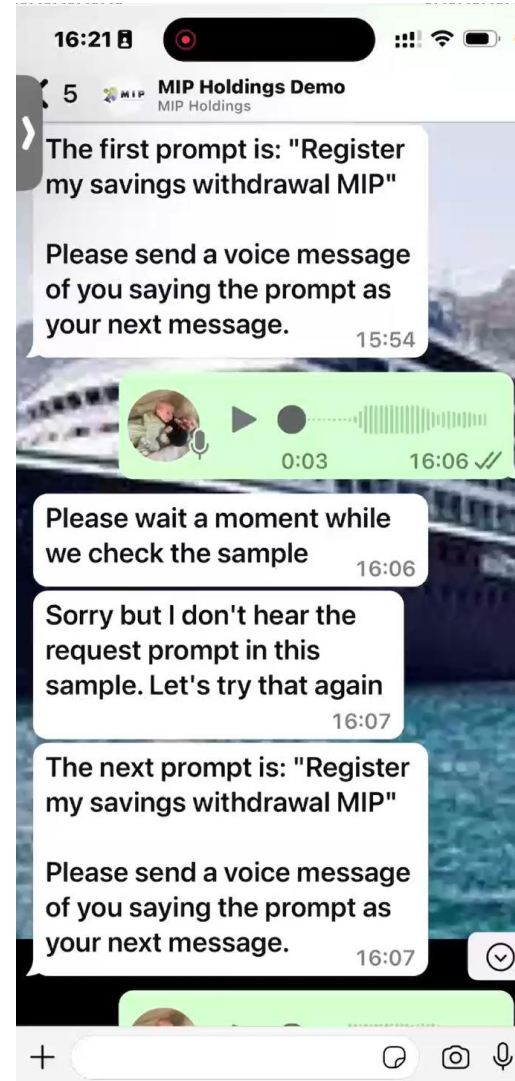
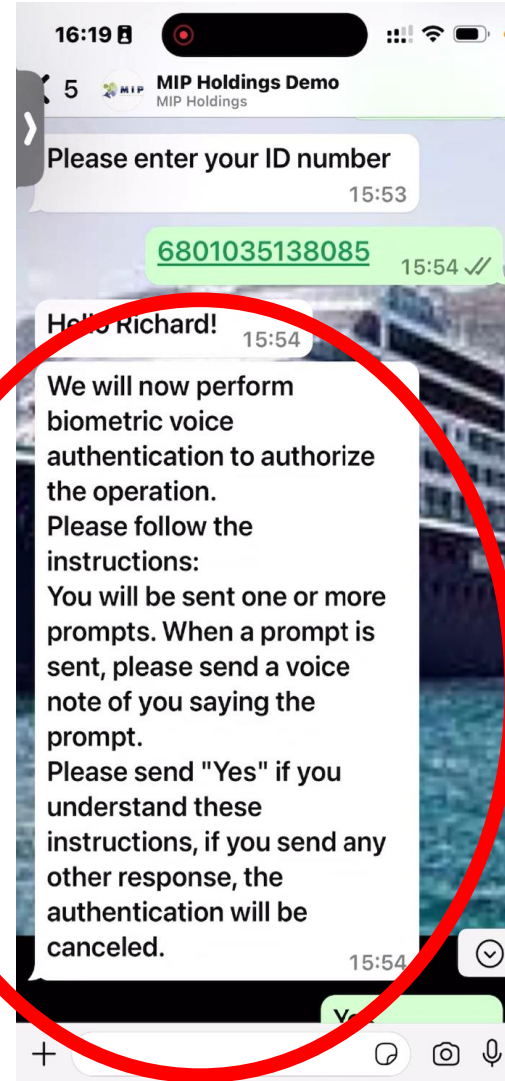
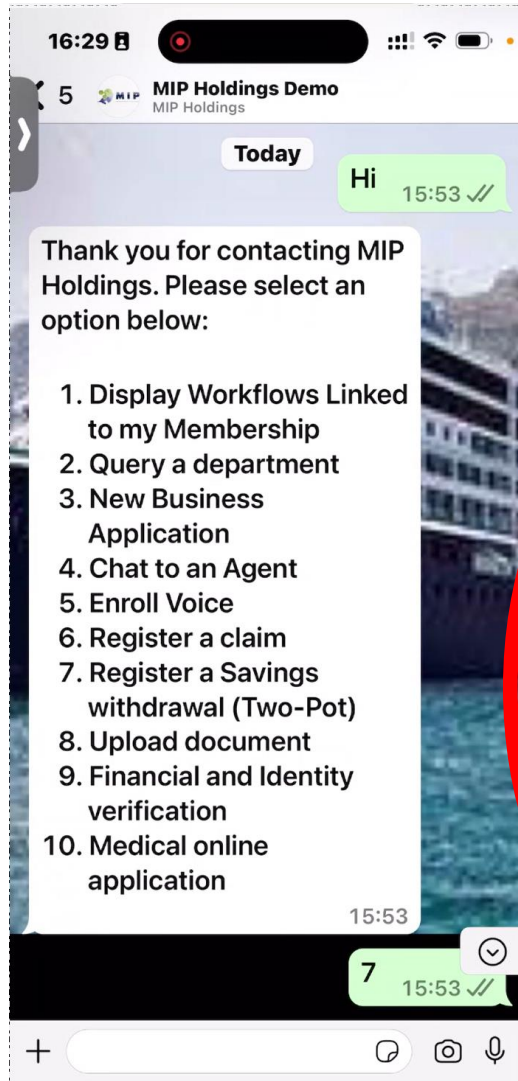
Workflow



WhatsApp feedback and ending the customer journey



Unique authentication challenges using AI, LLM & BOT





Calendar

Human forecast and history management



Enterprise Content Management

Enabling the creation, collection, distribution, secure storage and management of documents, data & media



Rule

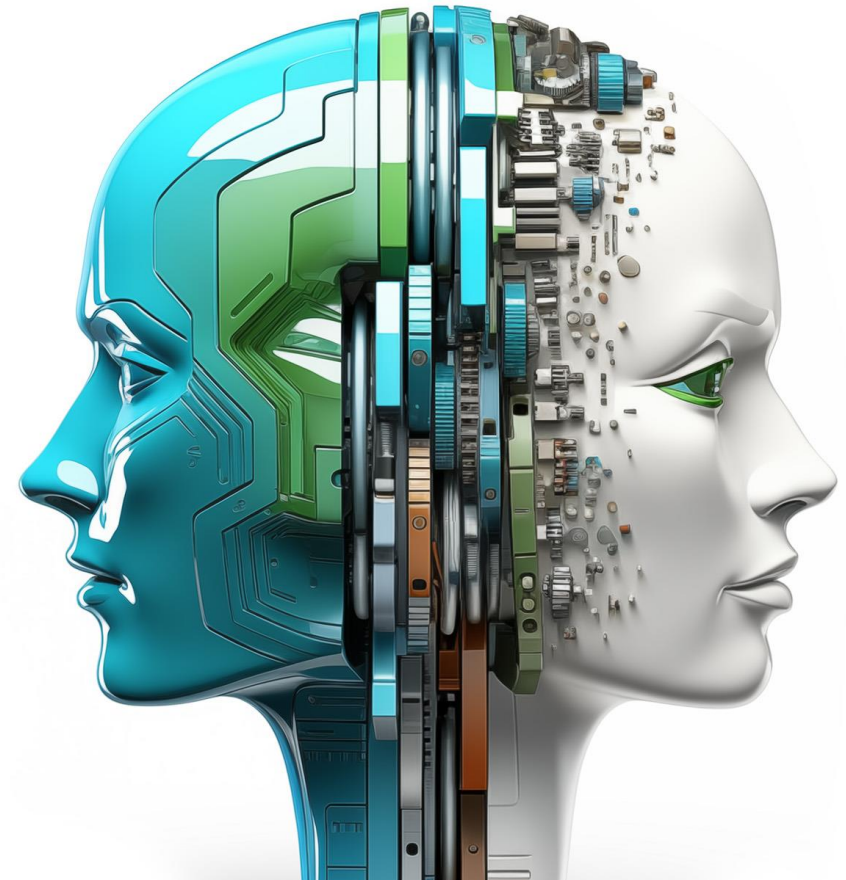
Supporting the automation of the decision-making process





Bot

Using predictive automation





Connector

Effortless API integration and transformation





Gamification

Driving engagement among employees & customers





Mobile Apps

Developing mobile apps that enable you to predict customer needs long in advance

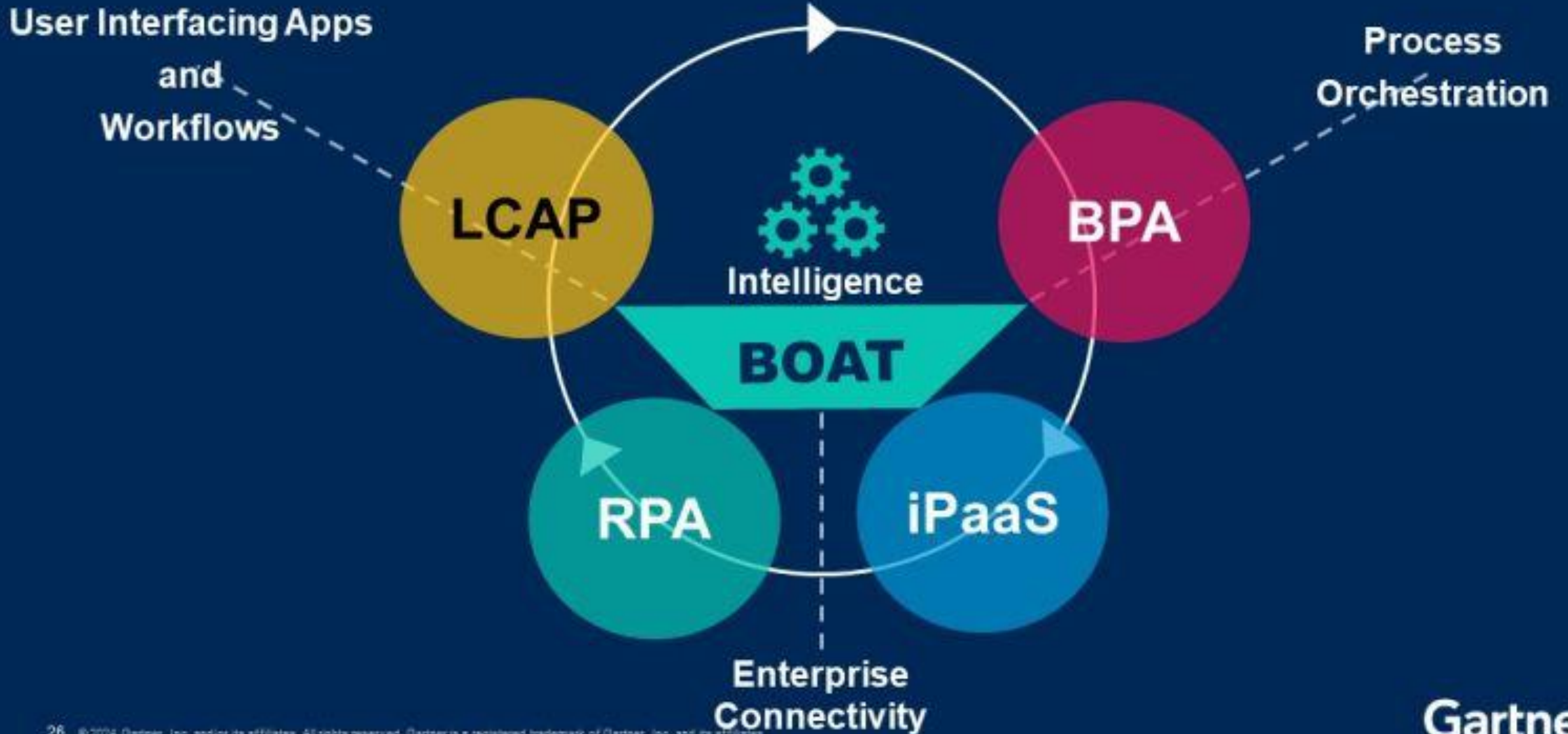


Big Data

Providing near real-time temporal insights into your customers and your business through analytics, business intelligence, data science and machine learning



Business Orchestration and Automation





M I P

A SOCIAL SOLUTION IN A DIGITAL DIMENSION