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## A GOOD BROKER IS A GOOD INVESTMENT

### Article by Aon South Africa (Pty) Ltd

Direct insurers account for about 30% of the Household and Motor insurance market in South Africa. The broker-versus direct debate has been decided by the customer, after having done their homework, still preferring the broker option.

We believe there is room for both models in the market with the racier style of the direct insurers appealing to one segment of the market, who are happy to accept 'commoditized', one-size-fits-all insurance products, while most customers are looking for best advice, service and professionalism with a 'we're on your side' attitude.

At Aon, we fully understand that there is a rising demand from customers to engage with professional financial service providers, who employ underwriting specialists to cater for their complex short term insurance needs.

Aon is the customer's opportunity to access:

- A professional broking service.
- Highly trained direct and telephonic representatives that are able to service customers with specialist knowledge, navigating insurance terminology, cover requirements and the minefield of terms and conditions associated with insurance.
- Professional advice that is supported by compliant processes, that are matched to product solutions specifically designed to meet the customer's needs.
- Long-standing business relationships with various underwriters.
- The most competitive premiums and cover from a host of insurers.
- Broker intervention on behalf of the customer at claim stage, utilizing business relationships and expertise to speedily arrive at best settlement.
- Compliance with the Financial Advisory and Intermediary Services (FAIS) Act regulating the rendering of financial advisory and intermediary services to customers, including:
  - The General Code of Conduct
  - Fit and Proper Requirements

Aon's short-term insurance broking and risk management solutions will protect what's important to you and your business. Whether you are a successful individual wanting to insure your household contents and motor or your business, Aon will provide you with the **perfect solution** for every situation.

Aon proudly supports good corporate governance and we are delighted to be associated with CGF Research Institute (Pty) Ltd. Through Aon Private Insurance Broking, CGF's valued members now have access to preferential rates offered through CGF's *Governance Connect*® mobile application, which can be accessed on any smart cell phone by typing [www.governanceconnect.mobi](http://www.governanceconnect.mobi) on the smart cell phone browser.

We look forward to being of service to all CGF's members and constituents.



Call us today on 0800 400 400 for a quotation or email [quoterequest@aon.co.za](mailto:quoterequest@aon.co.za). Alternatively visit [www.aon.co.za](http://www.aon.co.za) for more information.

**Aon is an authorised financial services provider. (FSP #20555)**

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