



RAMAPH

GROUP (PTY) LTD

Making a Difference in People's Lives

FUNERAL INSURANCE • HEALTH CARE



COMPANY PROFILE

Foreword

*I*t was in 2003 when I eagerly pressed Ramaph Group (known as Ramaph) start button, a 100% Black owned and managed Financial Services Company. I was mindful of the entrenched competitors within the financial services sector, exacerbated by the country's subdued economic conditions. The attitude was always that Ramaph was not entering the industry to survive but to compete.

I had previously held various Executive positions within the Health Care and both Funeral Insurance and Services industries, which later turned out to be a huge asset. Much as I learned valuable lessons from my corporate life, I deliberately shied away from setting Ramaph's sail using someone else's star!



In my quest to broaden the skill-base, young college students who needed internship to complete their qualifications were deliberately targeted for positions in the company. Robust technology formed the bedrock of our operations enthused by the energy of the youth who spurred Ramaph out of the relaxed start-up mode into an agitated yet exciting environment full of energy and ideas.

In everything we do, Ramaph strives for long-term relationships with its stakeholders (product suppliers and customers).

The adopted member intimacy service model is based on tailor-made approach to match the needs of our varied clients, be it Individuals, Corporates, Burial/Family Societies and or Funeral Parlours. We develop authentic service strategies for each client category, as it has been our view that “one size fits all” approach is outdated and not effective.

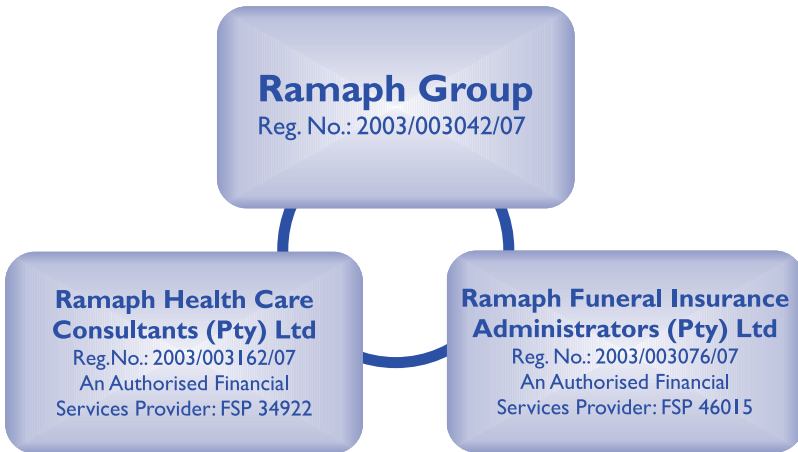


The dealings with our stakeholders are guided by the following principles:

- › **Sincerity**
- › **Openness**
- › **Truthfulness**

For Ramaph to get the much needed traction, we firmly believe that we need to offer carefully selected financial services products which touch the lives of our clients in a profound manner, making Ramaph **trusted and respected at all times**. To that end, we opted for medical schemes options and funeral insurance plans, which are both generous in benefits, yet simple and easy to understand.

As a client, Ramaph will offer you peace of mind entrenched in a decade rich heritage of experience and understanding of the market. The products and services are rendered via distinct business entities, Ramaph Health Care Consultants (Pty) Ltd, Ramaph Funeral Insurance Administrators (Pty) Ltd and Ramaph Group for Business Processing Services.



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Phineas Masipa
Group Managing Director

Our Vision & Mission

Our Vision

We aspire to be trusted and respected provider of carefully selected Healthcare Solutions, Funeral Insurance and other related products.

Our Mission

To make a difference in peoples' lives.

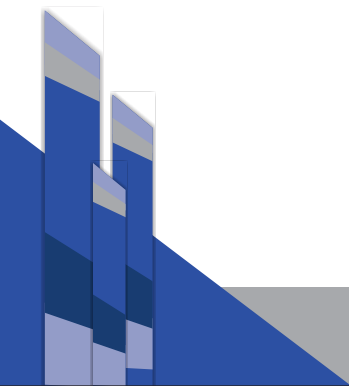
Ethics + Integrity = Trust.

Our Intent: to be trusted, every day.

From the onset, as newcomers in the industry, we washed our hands in anticipation that one day we will eat with the kings. We always knew however long the night, dawn will break, and after a decade of hard work, dawn has indeed, finally broke!

To all our existing clients; Individuals, Corporates, Burial/Family Societies and Funeral Parlours alike, who showed confidence and believed in Ramaph at its infancy stage, Ramaph will forever be grateful and indebted to them, no amount of words, can really express the gratitude.

Their inputs and suggestions have shaped and improved our processes and products alike. Our pledge and commitment to our clients, is to always provide a good service you have grown accustomed to. To the many others who will still be joining us, be warned: *awesome service is a standard feature (not an optional extra) at Ramaph.*



Healthcare is an extremely specialized industry. Our advice, solutions and support are integrated to offer a range of benefits and services that support a productive and healthy lifestyle.

Healthcare costs escalate rapidly and it is always a challenging and daunting task for employer groups and individual families alike, to compare and ultimately choose an appropriate medical aid for their employees and or families.

Services

Within corporate environment, there are mainly two stakeholders, namely the Employer and the Employees (members). The two stakeholders have different expectations and needs that require to be dovetailed at all times in order to create and maintain harmony. Chief amongst the expectations is affordability, accessibility and equity.

Employer Groups - Strategic Healthcare Advice

The below services are meant to equip the Employer to navigate the ever-changing health care landscape, influenced by, amongst others, legislation, medical technology, accessibility to benefits and most importantly, the effect of medical inflation:

› Group Health Profile

The quarterly reports will reflect the Health Profile of the employer group including but not limited to the prevalent diseases within the group. Based on the information, appropriate interventions with the schemes will be discussed and considered for implementation. The process is key to influencing the design of the Wellness Programs.

› Legislative environment

Legislation gets amended from time to time and at times, requires changes in the way things are done. We monitor the changes and assess the changes in consultation with the industry bodies and advice the employer groups accordingly.

› Post-retirement Liability

The cost of medical aid subsidy for the retirees is a very sensitive matter. Some employers feel that they are morally obliged to contribute to the retirees' medical aid's contributions but are not sure what the cost will be. Ramaph has collaborative agreements with Actuarial firms who specialize in this field. Ramaph in consultation with the employer, prepare the necessary data for the evaluation, thereby saving the company on consulting fees charged.

› **Administrative Processes**

Employees go through life changing events from time to time like newborn babies, children coming of age (over 21) and many other events. Each and every scheme follows different administrative processes and we are always at hand to assist and train the human resources personnel. These include amongst others, the reconciliation of billings.

› **Accreditation of Basket Schemes**

There are a number of open medical aids offering traditional, new generation as well as hybrid styled benefit options. It is critical to first understand the profile of the group before recommending the type of the scheme, which will likely match their profile.

› **Formulation/Revision of the Company's Health Care Policy**

Equity, fairness and consistency are some of the attributes, which all employer groups aspire to. A well-formulated Health Care Policy will address all the above issues and many others that may be unique to an employer group.

› **Monitoring of Service Level Agreement of Accredited Schemes**

Ramaph will assist the group to accredit schemes, which closely match their profile. We further monitor the performance of the schemes on many fronts, from timeous settlement of claims to meeting legislative requirements.

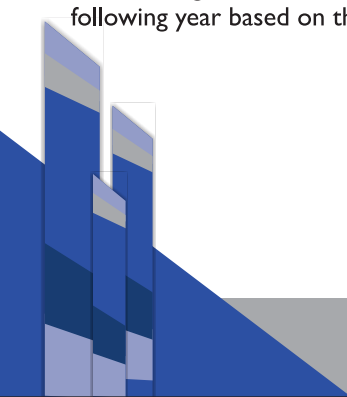
A comparative analysis of premiums versus benefits is conducted annually after the announcements of the following year's revised benefits and contributions.

Member Servicing

You are probably a licensed driver and you own a car but you surely are not a mechanic! All what you know is to pay your installment, fill it with fuel and occasionally check oil and water, likewise, it will be unfair to expect members of medical aids to be able to resolve every query they come across.

› **Annual changes of benefits and contributions**

It is common practice that medical aids review their benefits and contributions towards the end of every calendar year. Ramaph organizes information sessions to inform the members of the changes and most importantly, assess the suitability of the cover going into the following year based on the individual member's disease profile.



› On-going member education

Members need to be kept abreast of the offerings of their medical aids. Over and above new developments, Ramaph schedules regular contact sessions to ensure that members understand what is expected of them before accessing certain benefits.

› Query resolution

From time to time, members have queries, which need to be resolved. Ramaph will always lift that burden off the members' shoulders and start to liaise with the medical aids and a response will be given to the concerned member.

› Advise on appropriate options for the disease profile

Neither the cheapest nor the most expensive medical aid option may be appropriate for all members. The disease profile of a member suggests to us which medical aid option will be appropriate. We go through the option with a fine comb to determine suitability and obviously taking the affordability into consideration.

› Membership Updates

Once in a while, members experience life-changing events like newborn babies and children coming of age. Any changes which a member experiences, has a potential for financial impact. The sooner the said updates are attended to, the sooner the financial impact of such events is financially managed.

Ramaph employs varied technological systems, which assist in offering an objective and scientific advice as well as billing calculation and reconciliation.

A friend is someone you share a path with and be rest assured that Ramaph is such one friend.



Ramaph Funeral Insurance Administrators is well known for its relevant, affordable and accessible funeral insurance products and our state of the art funeral insurance administration platform, which both meet the needs of Individual Families, Employer Groups, Burial/Family Societies and many other forms of groupings. Both our funeral insurance products and the administration platform are simple yet robust and easy to understand. Simplicity is the most important feature engrained in both designs.

Ramaph Group Funeral Scheme`

The country is experiencing some difficulties with regards to economic growth, which directly affects not only job creation but also retention of the existing jobs. Based on the above reality, Ramaph Group Funeral Scheme designed products, which are affordable, offers comprehensive funeral insurance cover that also includes **extended family members at no extra cost to the members.**

Individual Families

The African communal way of living, which is inclusive in nature have been embraced without compromising the sustainability of the products. Our products have really made a difference in many of our members' lives as it allowed them to cover the most vulnerable of their relatives at an affordable cost.

The cover is for ten people (member included) and the other nine may be a spouse, children, brothers, sisters as well as parents, parents-in laws, aunts, uncles, nieces and cousins.

Burial/Family Societies

In African tradition societies are the oldest form of assisting families in times of bereavement. Initially, the assistance was not monetary but many other forms with labour being one of them. The system has evolved and currently, the most common assistance offered by societies is financial. Most societies are facing financial difficulties as they had more demands for compensation than the savings they have.

“Ramaph did not invent the Burial Society concept, but we surely improved their financial sustainability and administration” - Phineas Masipa

Ramaph is proud to declare that all the societies under our wing are financially sound and are now building healthy financial reserves, which could be invested in interest bearing ventures.

Funeral Parlours

The role of funeral service providers in our communities is immense and forms a critical component of the value chain. In most instances, they are the first and the last contact during a family bereavement. Duly registered funeral parlours have myriad legislative provisions to comply with.

Ramaph have assisted many funeral parlours to comply with FAIS legislation in as far as the following provisions are concerned:

- › Product design
- › Prevention of fraud
- › Member communication
- › Multiple branch management
- › Claim management and processing
- › Multiple premium collection platform
- › Member management and record keeping

Funeral Parlours under our wing **are given access to the administration system at no extra cost**, thereby improving their compliance and cash flow. Once again, Ramaph prides itself in professionalising the funeral insurance processes by way of offering consistent and sound premium collection, claims and other processes while leaving a lasting impression to their respective clients.



Trade Unions and Taxi Associations

Ramaph administration system have evolved and developed capability to manage subscriber-based organisations like Taxi Associations and Trade Unions. Comprehensive reporting assists the decision makers in taking informed decisions based on data with unparalleled integrity.

Business Processing Services



Business Processing Services

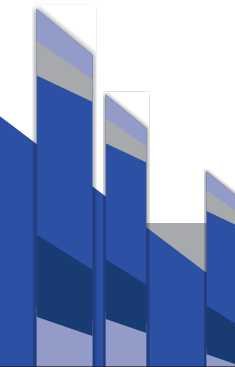
Ramaph has noticed the growth of smartphones and other mobile devices in the market. It became imperative that Ramaph has to build the capability to reach and engage by way of offering our products and services to this growing market.

We established a Call Center capability, driven by Voice over Internet Protocol technology (VoIP) and specific commissioned applications, which integrate seamlessly with both our funeral insurance administration and medical aid benefits and contributions comparison systems.

Ramaph's Cloud PABX Call Center with soft phone technology, offers flexibility where either out or in-bound operations could be launched in literally few minutes.

Ramaph Group Business Processing platform is flexible, professional and efficient with reporting capabilities that can be customised. Our partnership with software developers who have vast expertise in developing applications for varied industries and sectors, enable our platform to be deployed in almost all industries and sectors.





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