CULTURE SUMMIT

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Creating an Ecosystem of Proactive Wellbeing

Justin Fiddes
Senior Wellbeing Manager
Telesure Investment Holdings


top EMPLOYER South Africa 2025 FOR A BETTER WORLD OF WORK
top EMPLOYER South Africa 2026 FOR A BETTER WORLD OF WORK
Justin Fiddes | Senior Wellbeing Manager - TIH PEOPLE
Creating an ecosystem
of proactive wellbeing
tih
Auto&General
1st for women
budget insurance
dialdirect
virseker
HiPPO! co.za
RENASA INSURANCE COMPANY LIMITED

AGENDA

1. TELESURE INVESTMENT HOLDINGS (TIH)
2. WELLBEING AT WORK
3. OUR SOLUTION
4. KEY TAKE OUTS

WHO WE ARE

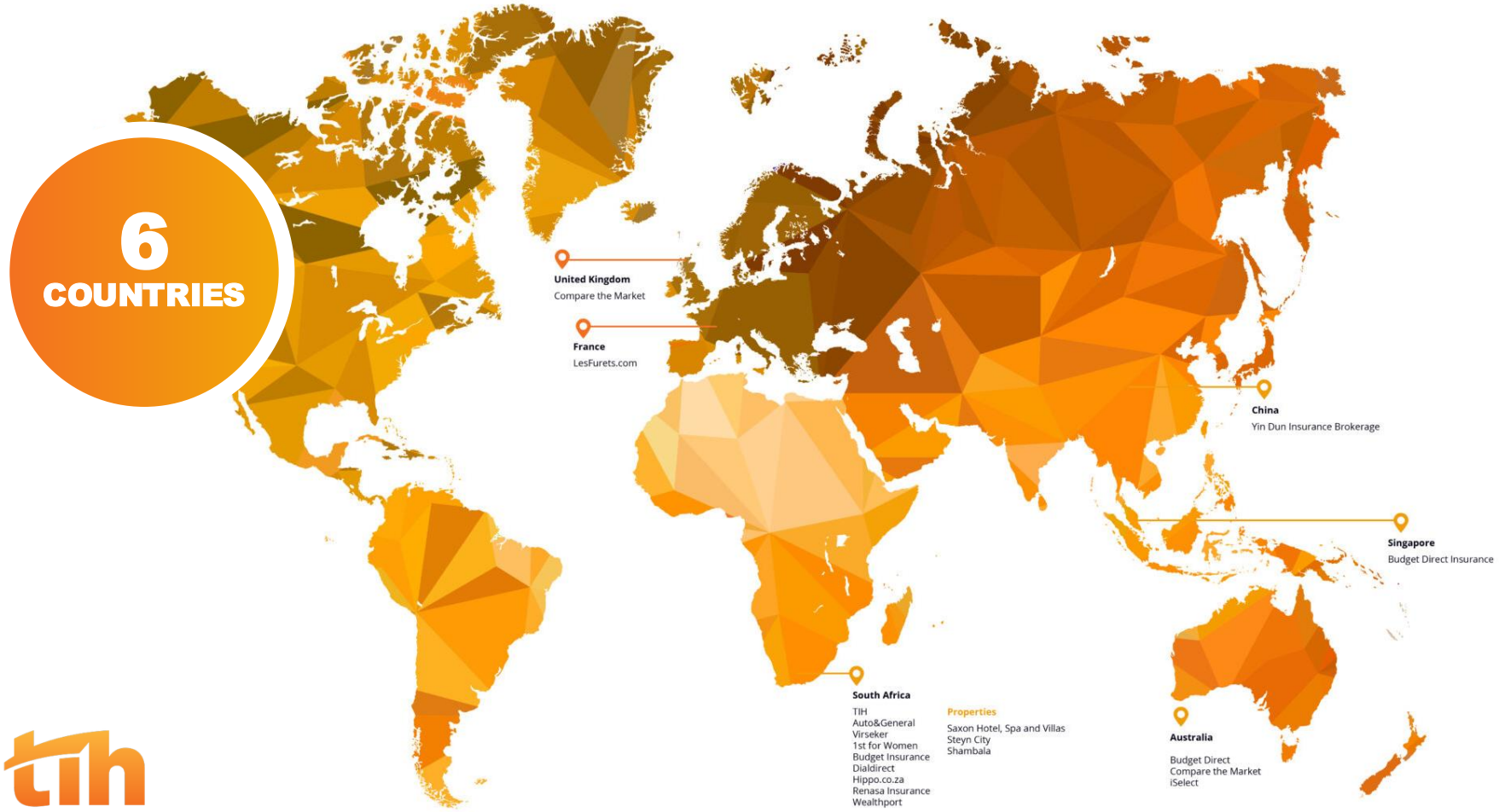


HOUSE OF BRANDS

Our brands have their own space, their own rooms within the house, within which to operate.
However, we all share the same purpose, we are all under the same roof.

Our brands deliver against our common purpose in a way that best suits their customers.

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COUNTRIES
United Kingdom
Compare the Market
France
LesFurets.com
China
Yin Dun Insurance Brokerage
Singapore
Budget Direct Insurance
South Africa
TIH
Auto&General
Virseker
1st for Women
Budget Insurance
Dialdirect
Hippo.co.za
Renasa Insurance
Wealthport
Properties
Saxon Hotel, Spa and Villas
Steyn City
Shambala
Australia
Budget Direct
Compare the Market
iSelect




LIFE AT
TIH




WELLBEING
AT WORK

SETTING THE SCENE

HEALTH STATUS - A GLOBAL PERSPECTIVE

- 1 in 4 adults don't exercise enough.
- 5 million deaths could be avoided each year.
- 1.28 billion adults have hypertension.
- 22.3% of the global population uses tobacco.

HEALTH STATUS – SOUTH AFRICA

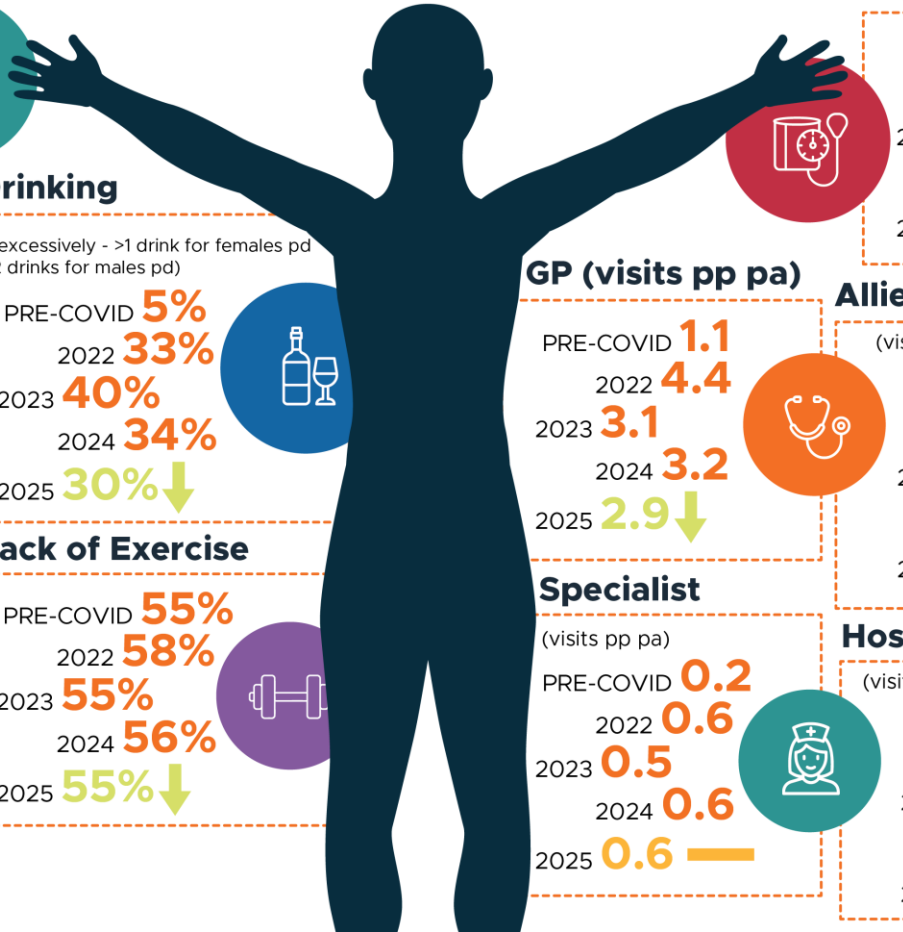
- 31% of men and 68% of women in South Africa are obese.
- 45% of men and 48% of women in South Africa have hypertension.
- 20% of South Africa's adult population smoke cigarettes.
- 47% of women and 29% of men are considered inactive.

BY 2030 80% OF EMPLOYEES WILL BE DEPRESSED

*Predictions exist that mental illness will result in more people dying than any other disease burden and health services will be overwhelmed by 2030 many countries.

*Sources: WHO, KR, Oxford alliance model, other.

HEALTH OF WORKFORCE | A PROGRESSIVE SA EXAMPLE



Smoking

PRE-COVID 20%
2022 29%
2023 27%
2024 27%
2025 25% ↓

Poor Diet

PRE-COVID 82%
2022 89%
2023 83%
2024 87%
2025 90% ↑

Overweight (& obesity)

PRE-COVID 46%
2022 53%
2023 55%
2024 57%
2025 59% ↑

Drinking

(excessively - >1 drink for females pd
2 drinks for males pd)

PRE-COVID 5%
2022 33%
2023 40%
2024 34%
2025 30% ↓

Lack of Exercise

PRE-COVID 55%
2022 58%
2023 55%
2024 56%
2025 55% ↓

GP (visits pp pa)

PRE-COVID 1.1
2022 4.4
2023 3.1
2024 3.2
2025 2.9 ↓

Specialist

(visits pp pa)

PRE-COVID 0.2
2022 0.6
2023 0.5
2024 0.6
2025 0.6 —

High Blood Pressure

PRE-COVID 14%
2022 52%
2023 53%
2024 56%
2025 48% ↓

Allied Health Professional

(visits pp pa)

PRE-COVID 2.9
2022 6.8
2023 6.4
2024 7.5
2025 7.7 ↑

Hospitalisation

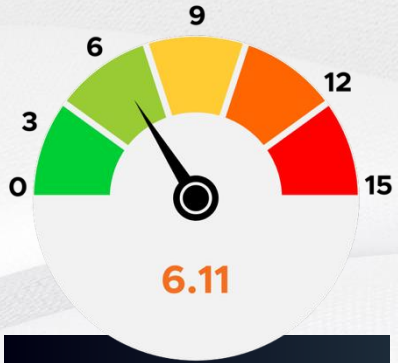
(visits pp pa)

PRE-COVID 0.1
2022 0.2
2023 0.2
2024 0.2
2025 0.2 —

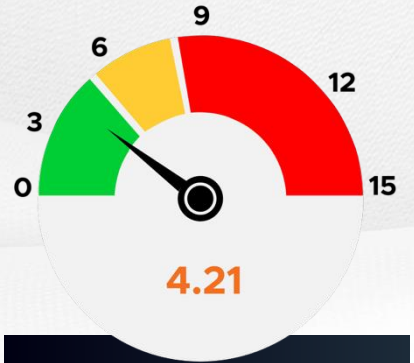
HEALTH OF WORKFORCE | A PROGRESSIVE SA EXAMPLE

MASS HEALTH SCREENING CAMPAIGNS AND MEDICAL AID DATA

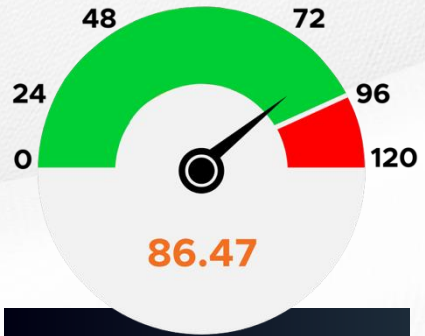
(*Health metrics, health utilization and lifestyle) n= 6607



AVG GLUCOSE- IN RANGE



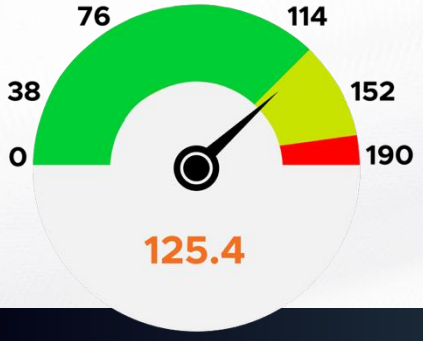
AVG CHOLESTROL - IN RANGE



AVG WAIST (CM) - IN RANGE



AVG BP (DIASTOLIC) PREHYPERTENSION



AVG BP (SYSTOLIC) PREHYPERTENSION



AVG BMI – HIGH RISK

SETTING THE SCENE | WHAT ARE THE CHALLENGES?

*Prof. Ian Rothman NWU- KR.

WELLBEING IN SOUTH AFRICA

Four learning points from the Global Flourishing Study

Wellbeing is multidimensional

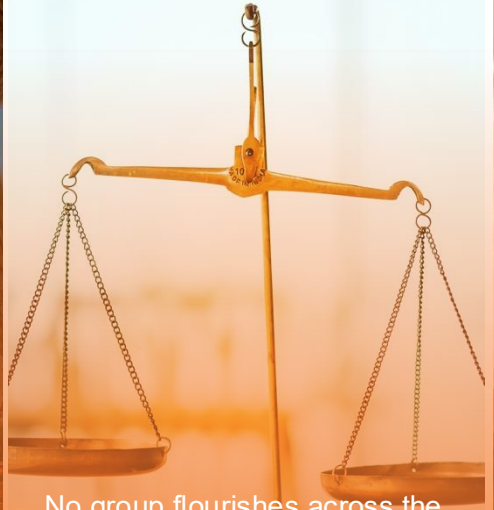
One “happiness rank” misleads. South Africa matched the 22-country average on 31 of 42 core indicators - higher on peace, hope & forgiveness, lower on trust & meaning.

Low rankings may be a measurement artifact



The World Happiness Report’s ladder question steers people toward money and status - penalising exactly the low-income contexts where South Africa sits.

Flourishing is unevenly shared



No group flourishes across the board. Women, divorced people, those with 9–15 years of schooling & non-attenders of services emerge as priority groups for policy.

Material hardship, spiritual richness



The country’s defining signature: lower on socioeconomic factors (jobs, income, education) yet higher on nearly every religion & spirituality measure — the “insecurity hypothesis.”

SETTING THE SCENE | WHAT ARE THE CHALLENGES?

YOUTH WELL-BEING IN SOUTH AFRICA

Promise under pressure

High Mental Health Burden



PTSD: **17.6%**
Depression: **10.1%**
Up to **41%** screen positive for depression

Alarming Suicidality



Ideation: **12%**
Plans: **11.8%**
Attempts: **10.3%**
In schools:
26.7% past-month ideation
21.8% lifetime attempt

Unequal, Socially Driven Burden



Black adolescents faced
- 2× higher risk
Linked to **violence exposure, racial bullying,** and **low social support**

Critical Service & Knowledge Gaps

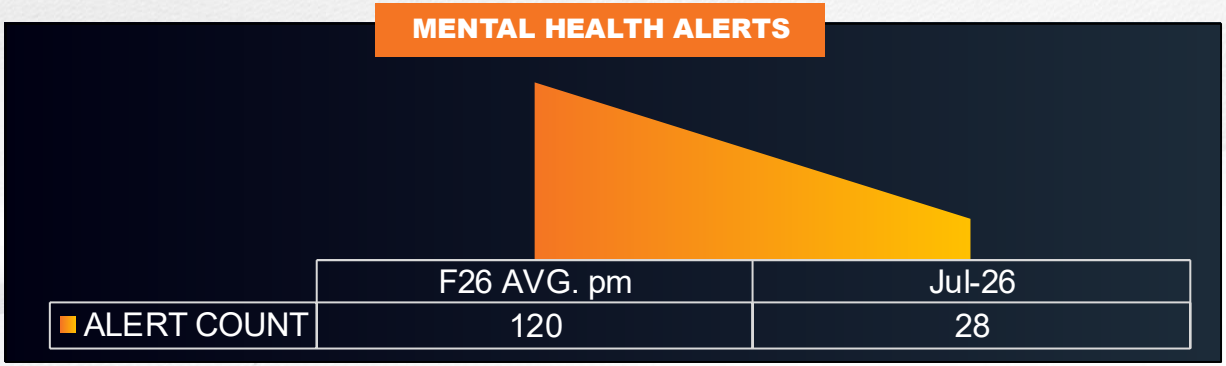


Only **1%** of SA psychiatric services target child mental health.
Few studies measure adolescent well-being, quality of life, or mental health literacy

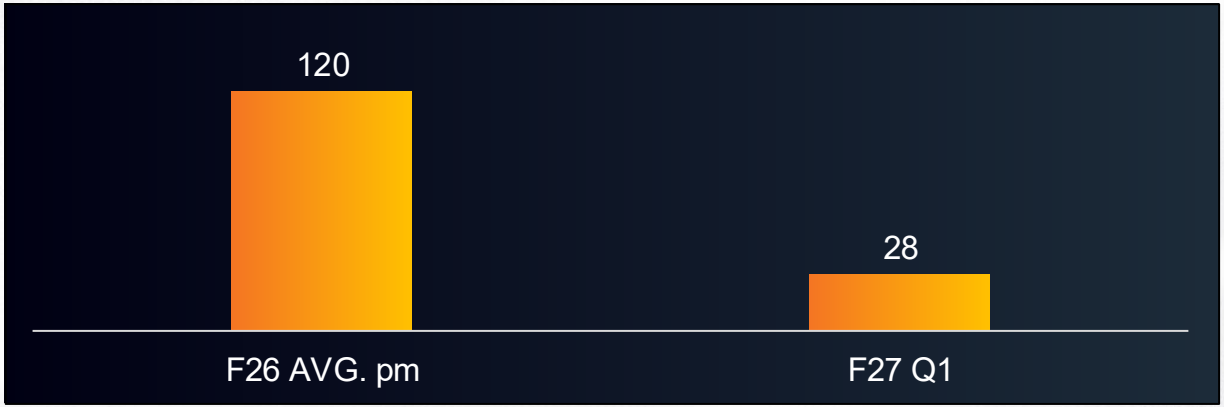
*Prof. Ian Rothman NWU- KR.

MENTAL HEALTH RISK | CORPORATE ENVIRONMENT

F27 YEAR TO DATE



QUARTERLY AVERAGES



MENTAL HEALTH RISK | CORPORATE ENVIRONMENT EXPANDED

Out of the 121 mental health risks coming in monthly, the key drivers are reflected below:



Stressful changes in **relationships**



Difficulty concentrating or **memory problems**



Changes **in appetite or weight**



Struggling with **substance abuse or addiction**



Thoughts of **self-harm or suicide**



Loss of interest in activities



Difficulty sleeping



Excessive **stress, anxiety or panic attacks**



Major life event or impact



Negative changes in mood:

SETTING THE SCENE | WHAT ARE THE CHALLENGES?

A 2022 WELLBEING MEASURE CASE STUDY

METHODOLOGY

- **People Department** provided current sick leave data for a 12-month period, ending April 2022.
- **Wellbeing Survey** data was used to analyse self-reporting of chronic conditions, mental health, along with stress and self-rated overall wellbeing.
- **Remuneration Team** supplied average annual salary per department.
- **Global benchmarks/best practice research** were used for presenteeism.
- **Chief Medical Officer** provided input to chronic conditions and mental wellbeing aspects.
- **Group risk and Benefits Team** shared the 2 year claims experience.
- **Work Force Management** narrowed in on QA, CES and GS.

SUMMARY AND CONCLUSIONS

- There is a correlation between absenteeism and chronic conditions.
- Presenteeism, per international trends, costs business more than absenteeism.
- **A 20% reduction of presenteeism and absenteeism could save business an estimated R41m+ in time over a 12-month period.**
- Culture, communication, wellbeing and productivity are closely interrelated and should be managed collaboratively as a single, targeted effort.
- Healthy employees contribute to corporate employer brand equity: 89% of workers at companies that support wellbeing efforts are more likely to recommend their company as a good place to work.
- Group risk premiums could be reviewed based on occupation wellbeing.

Ratio of absenteeism to presenteeism	4,56
Cost of absenteeism	R 37 126 816,50
Cost of presenteeism	R 169 422 547,10
Total estimated cost of ill-health	R 206 549 363,60
Saving by reducing presenteeism by 20%	R 33 884 509,42
Saving by reducing absenteeism (chronic conditions and lifestyle) by 20%	R 7 425 363,30
Total savings from wellbeing	R 41 309 872,72


OUR
SOLUTION

WELLBEING STRATEGY | F27+WELLBEING

Our wellbeing strategy places focus on 3 key areas:



Wellbeing for our PEOPLE



Wellbeing for our BUSINESS



Wellbeing for our FUNCTION

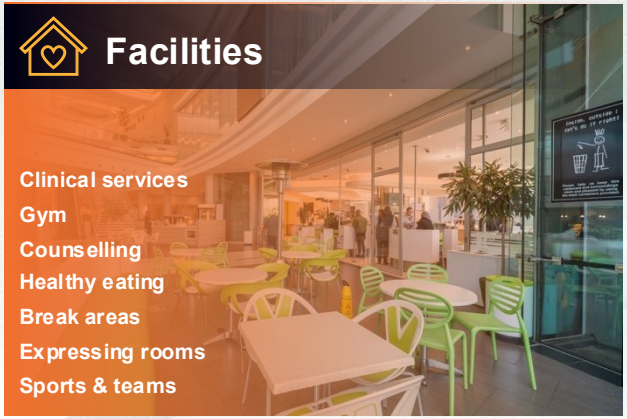
GOALS |

To enable our strategy, we have 4 goals that unpack how we deliver with care in mind, by shaping amazing experiences, enabled by a technology-first mindset.

1. **Increase participation in wellbeing interventions** so more employees consistently engage in healthy behaviours.
2. **Implement and enhance data-driven** practices and strive for continuous quality improvement to reduce health risks.
3. **Strengthen TIH's wellbeing culture** by empowering employees, leaders and managers with easily accessible and valuable resources.
4. **Position TIH as a leader in wellbeing** through innovation. Bespoke programmes, forward thinking initiatives and creative campaigns.

HEALTH & WELLBEING PLATFORMS

Facilities



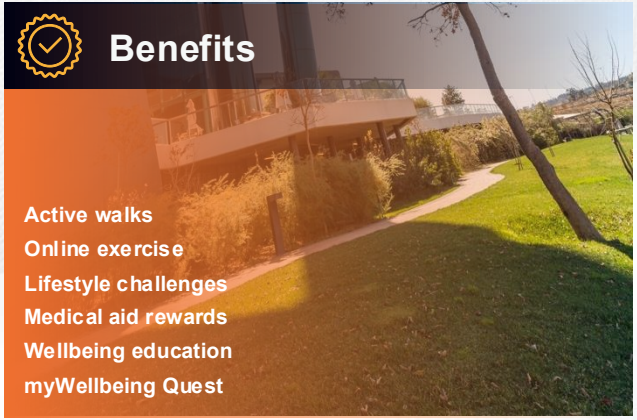
- Clinical services
- Gym
- Counselling
- Healthy eating
- Break areas
- Expressing rooms
- Sports & teams

Health Professionals



- Clinic GP & nurse
- Optometrist
- Biokineticist
- Physiotherapist
- Dietitian
- Hair stylist (Dainfern)
- Wellness spa (Dainfern)

Benefits



- Active walks
- Online exercise
- Lifestyle challenges
- Medical aid rewards
- Wellbeing education
- myWellbeing Quest

Support Services



- Employee wellness programme (EWP)
- Smoking cessation
- Gender-based violence & harassment (GBVH)
- Disability
- Stress & mental health
- Blood drives
- Health screenings

Programmes



- Covid related support
- Health & safety
- Lifestyle & disease management
- Executive wellbeing
- Cancer support
- HIV support
- Substance & addiction support

Contact **wellbeing@tihsa.co.za**



myWellbeing Portal

Being Unstoppable not only requires a healthy work-ethic, but a healthy mind and body too.
The wellbeing platforms are available to you to support you on your quest to improved health and wellbeing.

Employee 24/7 Support	Setup Counselling	Health Check Upload Tool	Referral Documents	Wellbeing Workshops	Financial Wellbeing	State of Mind Tool	Wellbeing Quest	Wellbeing Module
Corporate Clinics	Onsite TIH Gym	Medical Aid Queries	First Aid Emergency	Emergency Evacuation	Legal Support & Advice	HR Team Support	TIH Rewards	







THE PROPOSED SOLUTION | ECOSYSTEM OF PROACTIVE WELLBEING

Behavioural economic principles | **Tracking and monitoring** | **Targeted Intervention**

Key constructs of the programme for success:





MY WELLBEING QUEST

- Do your **health check.**
- Join the **TIH gym.**
- Take a **walk** (active access).
- Capture your daily **State of Mind mood**
- Grab a **healthy meal**
- Attend an **educational workshop**

Download the apps

Do activities

Earn T-Money

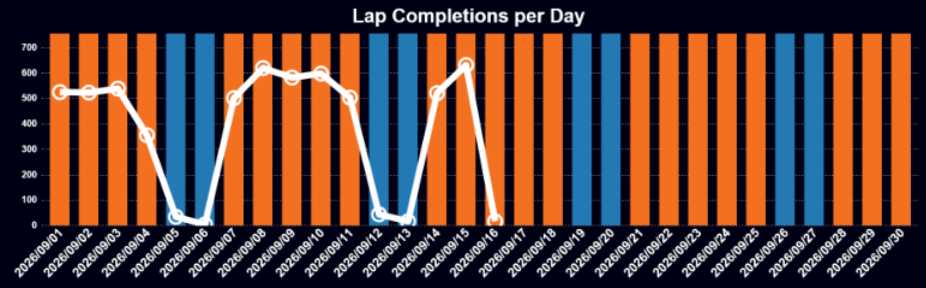
Kickstart your journey at TIH and **join TIH myWellbeing Quest.**

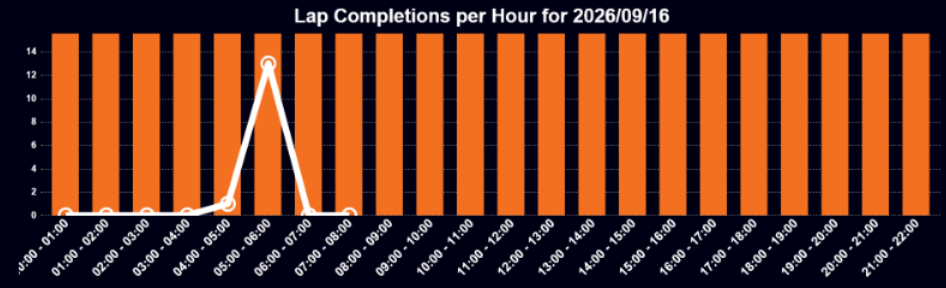
Do as many of the **TIH Wellbeing activities** as you can in the month.

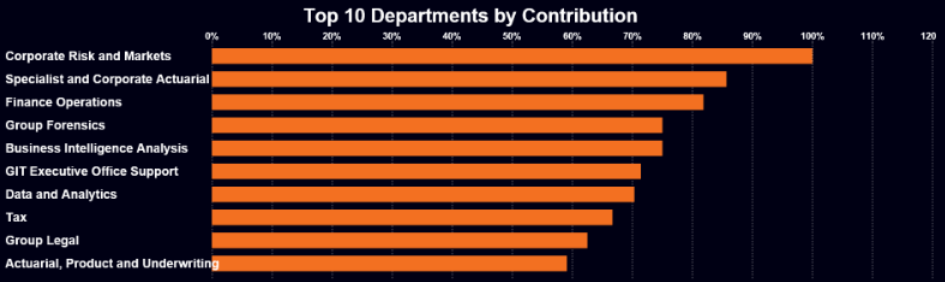
Earn incentives.

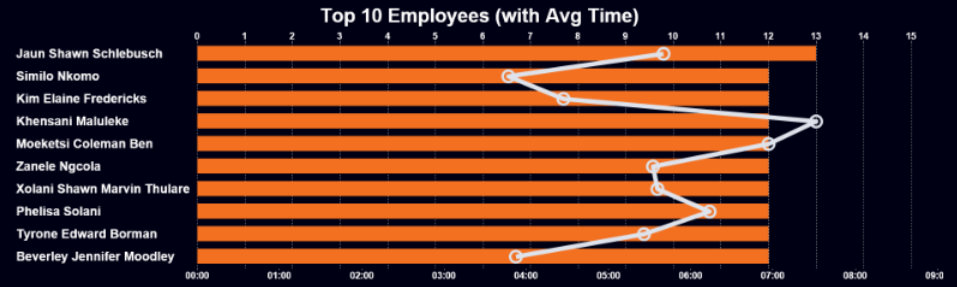
TIH ACTIVE ACCESS PROGRAMME : Sep 2026

Total Employees:	Total Active Employees:	Total Laps Completed:	Total Employee Rewards:
5,057	1,502	6,004	16









TELESURE INVESTMENT HOLDINGS



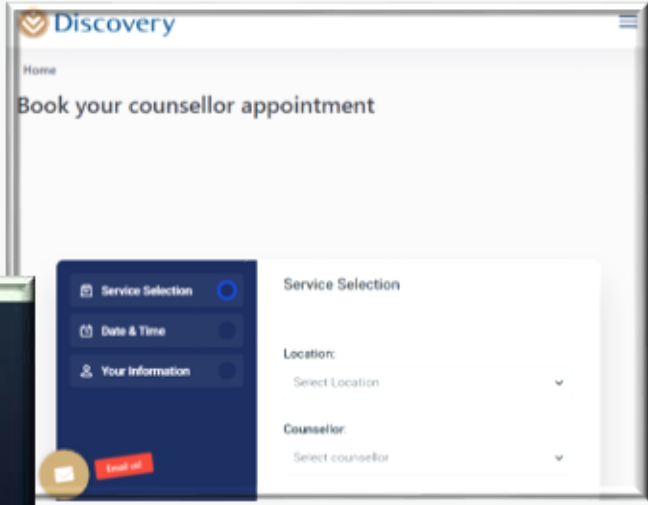
TIH TO THE MOON - 306,478 / 384,400 km





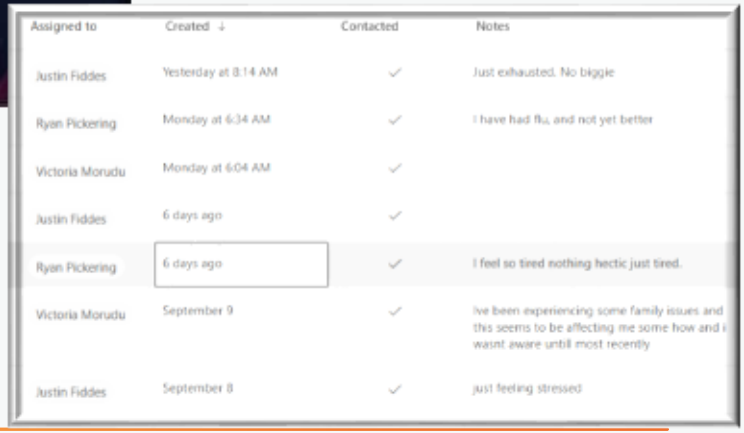
* TOTAL REWARDS TO DATE: 8,470


STATE OF MIND
Click on an emoji to capture your state of mind and check in daily to track how you're feeling.


Discovery
Home
Book your counsellor appointment
Service Selection
Date & Time
Your Information
Service Selection
Location:
Select Location
Counsellor
Select counsellor


MW
Your State of Mind was successfully captured!
View My State of Mind Tracker
Make an online booking with an onsite counsellor


Wellbeing Score
0.72
Score
No Data
MY STATE OF MIND TRACKER
Motivated
Excited
Excited
Excited
Energetic
Tired
Excited
Excited
Excited
Excited
Energetic
Happy


Assigned to
Created
Contacted
Notes
Justin Fiddes
Yesterday at 8:14 AM
Just exhausted. No biggie
Ryan Pickering
Monday at 6:34 AM
I have had flu, and not yet better
Victoria Morudu
Monday at 6:04 AM
Justin Fiddes
6 days ago
Ryan Pickering
6 days ago
I feel so tired nothing hectic just tired.
Victoria Morudu
September 9
Ive been experiencing some family issues and this seems to be affecting me some how and i wasnt aware until most recently
Justin Fiddes
September 8
just feeling stressed

Date Range

1/1/2026 — 9/6/2026

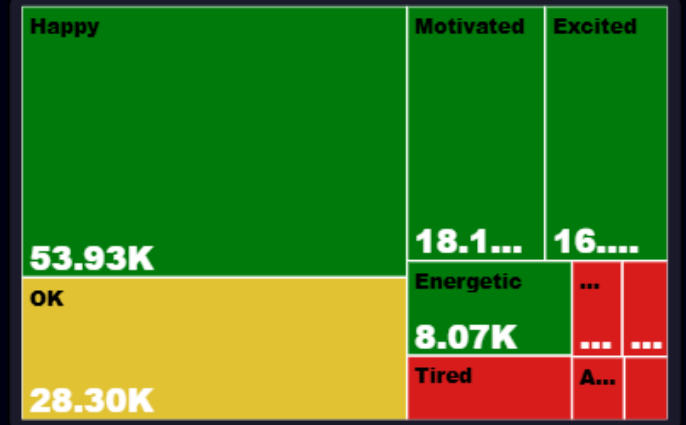
Total Check-Ins	Participants
137.90K	2.44K

Mental Wellbeing Index Period	All Time Average (MWI)
0.62 (2%)	0.60

Mental Wellbeing Index Per Department

Executive Office Support	1.00
Learning & Develop JHB	1.00
Operational JHB	1.00
Payroll	1.00
PL Partnerships/Affinities & New Bus...	1.00
Hippo Executive Office	0.99
Specialist and Corporate Actuarial	0.98
Group Compliance	0.97
Hippo Advisory Services	0.97
Tax	0.97
National Brokers	0.92
Wellbeing	0.92
Group Legal and Compliance Executi...	0.91
GIT SQA and C&R	0.86
Group Legal	0.84
Wealthport Operations	0.84
GIT Cyber Security & IT Governance	0.83
Sales JHB	0.82
Actuarial, Product and Underwriting	0.81
STI Executive Office	0.81
Statutory Reporting	0.79
Hippo Operations	0.79
Nedbank Insure	0.78

Mental Wellbeing Index During Period -1.00 — 0.30 — 1.00



Mental Wellbeing Index



Mental Wellbeing Index Per Day of Month




KEY
TAKEOUTS

KEY TAKE OUTS

Present day- Wellbeing is driven intentionally:

1) Risk mitigation- controls on the risk matrix
2) Employee & Employer Value Proposition- Attraction, Top Employer, an extension internally of external brand propositions
3) Operational enhancer- Employees at work, well enough to work well, who feel supported, a sense of peace of mind and safety
4) Cost efficiency and profitability- Potential on absenteeism management strategies + bearing on operational performance
5) Sustainability- Human capability, to protect and preserve

Present day- Wellbeing needs to be monitored and measured:

1) Absenteeism
2) Presenteeism
3) Productivity
4) Performance
5) Utilization and Benefits

*Deemed to be a business imperative.


Thank you