



Dear Bryte Broker and clients,

Thank you for showing interest in the Zigora geyser monitoring and maintenance service. Our services reduces geyser and resultant damage claims by more than 80%. By monitoring and replacing the geyser anodes, we are able to stop corrosion in the geyser and prevent it from bursting.

At the heart of our service is the proprietary Zigora sensor that monitors anode performance:

- The sensor is installed without any tools and no cutting of wires or pipes is required. Installation typically takes less than 5 minutes and does not affect the working of the geyser.
- The sensor comes with 5 year battery life and connectivity contract and operates without the need of external power or WIFI connectivity.
- The sensor has a built in smart leak detection, where leak data is analysed with other parameters and installation data to determine the leak severity and appropriate action.

The reduction in geyser claims will result in sustainable premiums, improved claims ratios, inconvenience and a better experience for you, the managing agent and the client:

- Zigora will make an appointment with your client for installation and anode maintenance, if required. This can be scheduled at a convenient time for the client. Unlike burst geysers that never occur at a convenient time.
- When a leak is detected by Zigora's smart leak detection, an appointment can be scheduled to assess the leak, depending on the severity. Since our sensors detect leaks early, there is no need for urgent intervention in most cases.
- Less claims mean less excess payments for your client and less claims handling for body corporates, managing agents and brokers.

2021 Bryte pricing included. Our monthly subscription includes the sensor, installation, monitoring, anode replacement service and leak detection.

For more information on Zigora and how we can work together, please feel free to contact us.

Geordie Blane

Kind regards Zigora



**BRYTE INSURANCE HAS PARTNERED WITH ZIGORA TO OFFER FREE GEYSER MONITORING AND MAINTENANCE TO SELECTED BROKERS AND SECTIONAL TITLE SCHEMES THAT ARE COVERED BY OUR BODY CORPORATE INSURANCE PRODUCT.**

#### ZIGORA OFFERING

Zigora installs a non-invasive sensor on the outside of all geysers in a sectional title development to monitor anode performance and leaks. Zigora replaces anodes that are not performing and, in case of a leak, Zigora provides early detection and escalation.

Anode replacement and early leak detection reduces geyser-related claims by approximately 80%.

#### OFFER

- Bryte will offer Zigora's maintenance and monitoring solution free of charge for the first year.
- After 12 months, the client may either take the contract over, or choose not to continue with Zigora.
- If the client remains insured with Bryte, Zigora will reduce their fees by 30% for years 2 and 3.

#### FROM YEAR 2

- Zigora will pay commission to the broker on subscriptions.
- Bryte intends to decrease premiums based on the reduced claims achieved.
- Claims ratios will be significantly reduced and will be maintained, future-proofing the risk.
- Creates a simple and quick opportunity to experience the benefits at no cost.
- This will reduce initial pressure on brokers, underwriters and distribution as premiums are maintained and the initial risk is born by Bryte.

#### CONTACT

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Bryte



ZIGORA  
SIMPLE . SMART

Connected insurance is here

Information pack

# ZIGORA is IOT, connected insurance

Currently focusing on a better way to manage geyser claims



Leak  
Detector

Geyser  
Maintenance



GPS  
Sensor



Air conditioner  
Maintenance



Smoke  
Detector



# Zigora provides a unique service



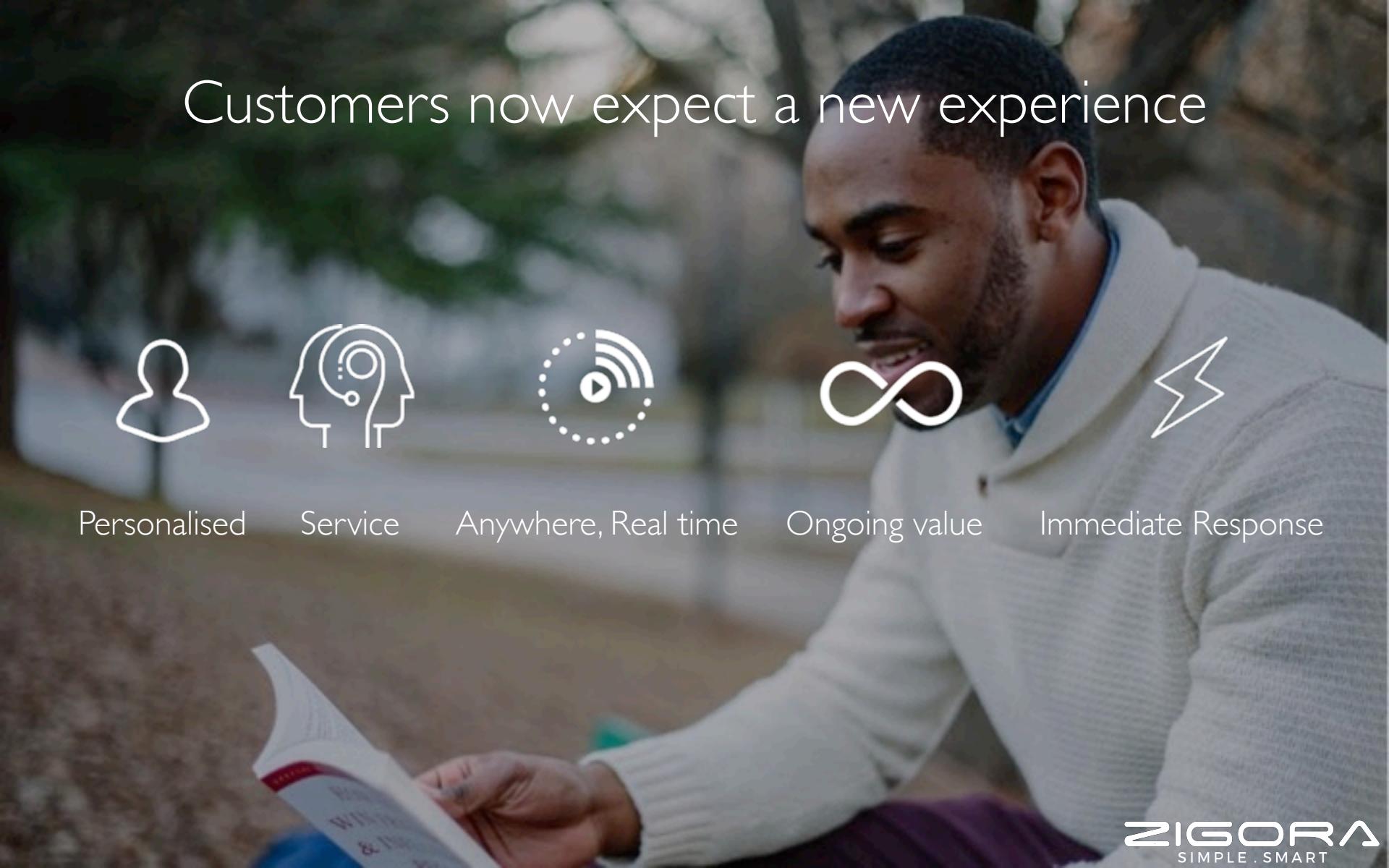
Personalised Value



Proactive

Zigora installs a sensor onto geysers and collects data to continually determine the health of each geyser and provide proactive anode maintenance, when required to extend the life of your geyser

Zigora also smart monitors for leaks and escalates immediately with your service providers in case of an emergency to reduce resultant damage

A man with dark skin and short hair is sitting outdoors, looking down at an open book or document he is holding in his hands. He is wearing a light-colored, ribbed, long-sleeved sweater. The background is blurred, showing greenery and possibly a path.

# Customers now expect a new experience



Personalised



Service



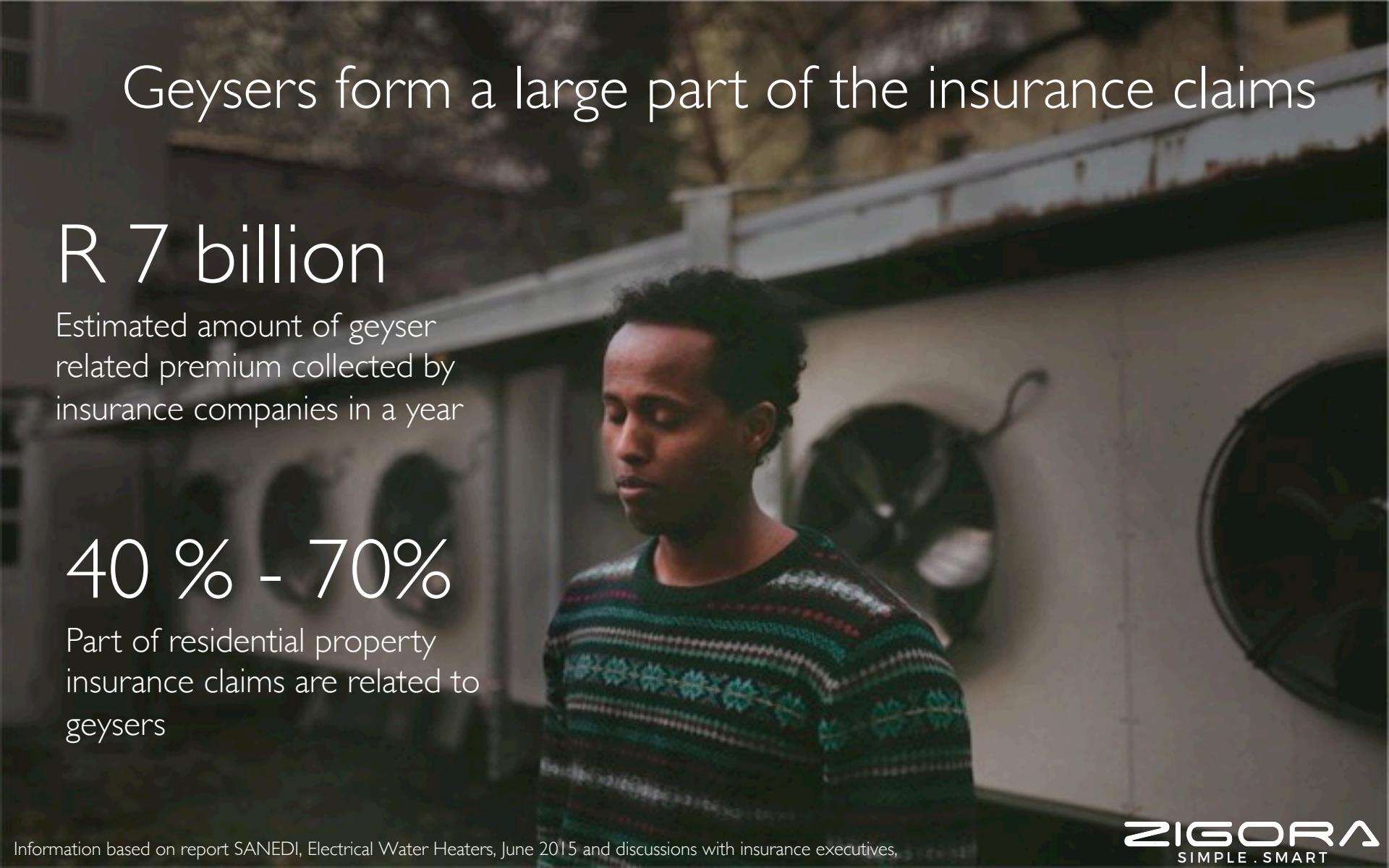
Anywhere, Real time



Ongoing value



Immediate Response

A photograph of a man with dark skin and curly hair, wearing a green and white striped sweater. He is looking down at a surface that appears to be damaged or covered in debris. In the background, there are other people and what looks like a residential building.

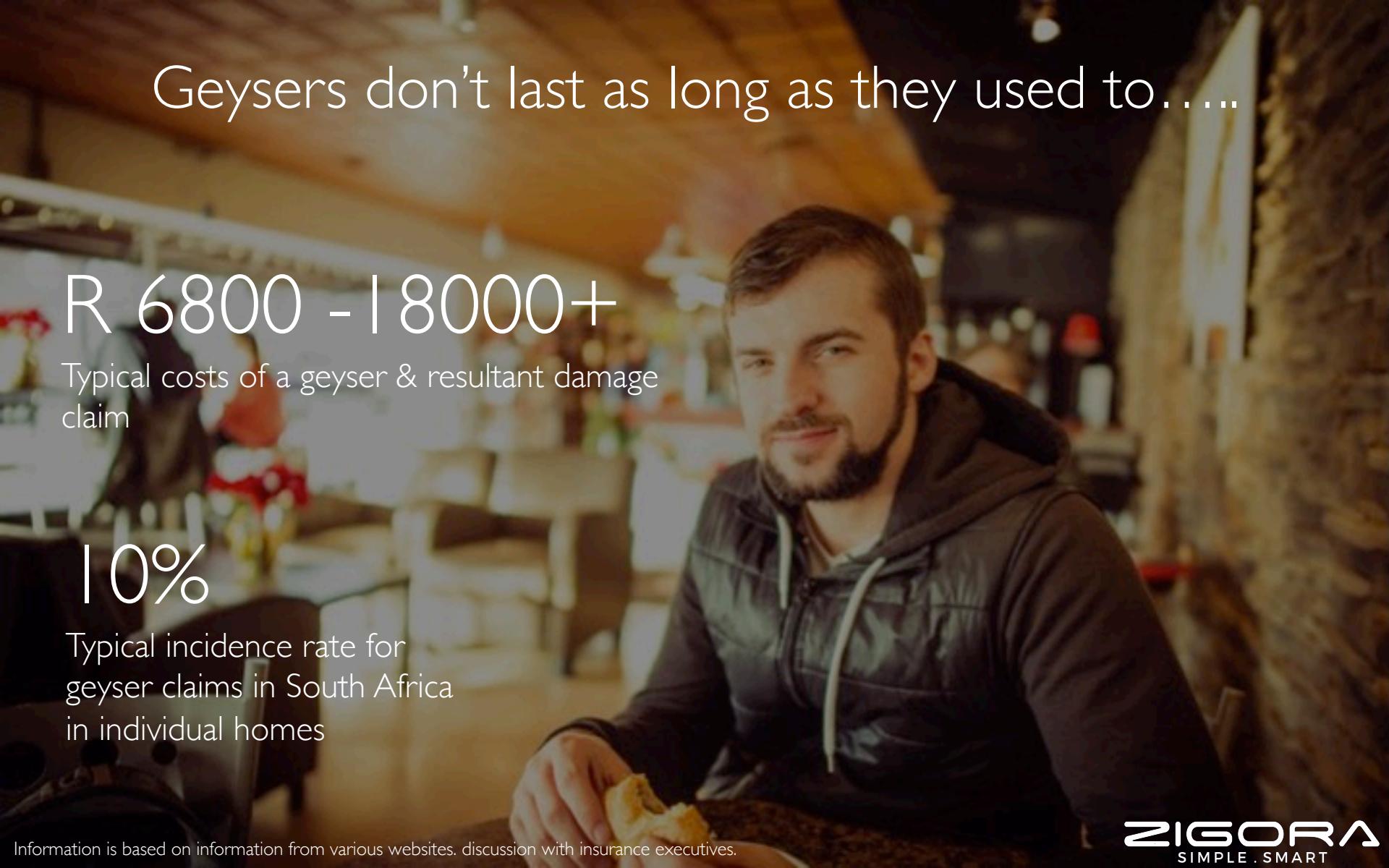
Geysers form a large part of the insurance claims

R 7 billion

Estimated amount of geyser  
related premium collected by  
insurance companies in a year

40 % - 70%

Part of residential property  
insurance claims are related to  
geysers

A photograph of a young man with dark hair and a beard, wearing a dark hoodie, sitting at a table in what appears to be a restaurant or cafe. He is looking directly at the camera with a slight smile. The background is blurred, showing other tables and chairs.

Geysers don't last as long as they used to.....

R 6800 - 18000+

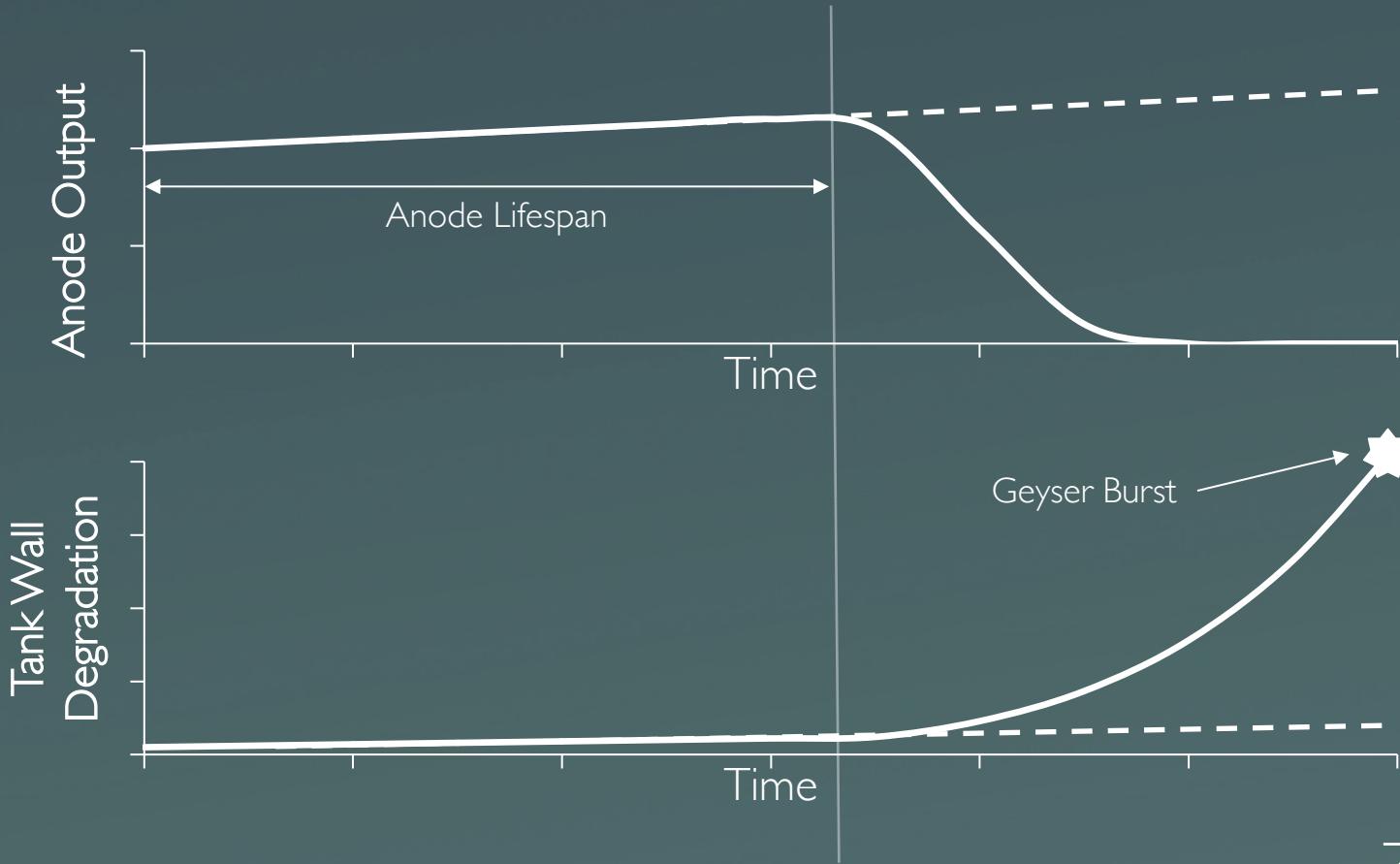
Typical costs of a geyser & resultant damage claim

10%

Typical incidence rate for  
geyser claims in South Africa  
in individual homes

# The problem?

## Anode depletion leads to degradation



# Current Market Challenges

- Geysers are not maintained and fail
- Companies are looking for low-cost geysers
  - *The quality of the products are under pressure*
  - *Claims trends are increasing*
- Since 2019 geysers are larger and do not fit through trap doors or roof trusses
  - *New compulsory B-class geysers have larger insulation to reduce energy loss.*
- Plumbing Certificates of Compliance (CoC) are being enforced at a cost
  - *Plumbing CoC's are made compulsory by some insurers and claims are not being paid for non-compliance*
- Budgets to replace geysers & resultant damage are under pressure
  - *Plumbers can only assess the real costs once on site and either walk away or cut corners if replacement costs are too high*

# The ZIGORA sensor

measures multiple anode performance parameters and delivers these to our servers for analysis

## 5-year battery life

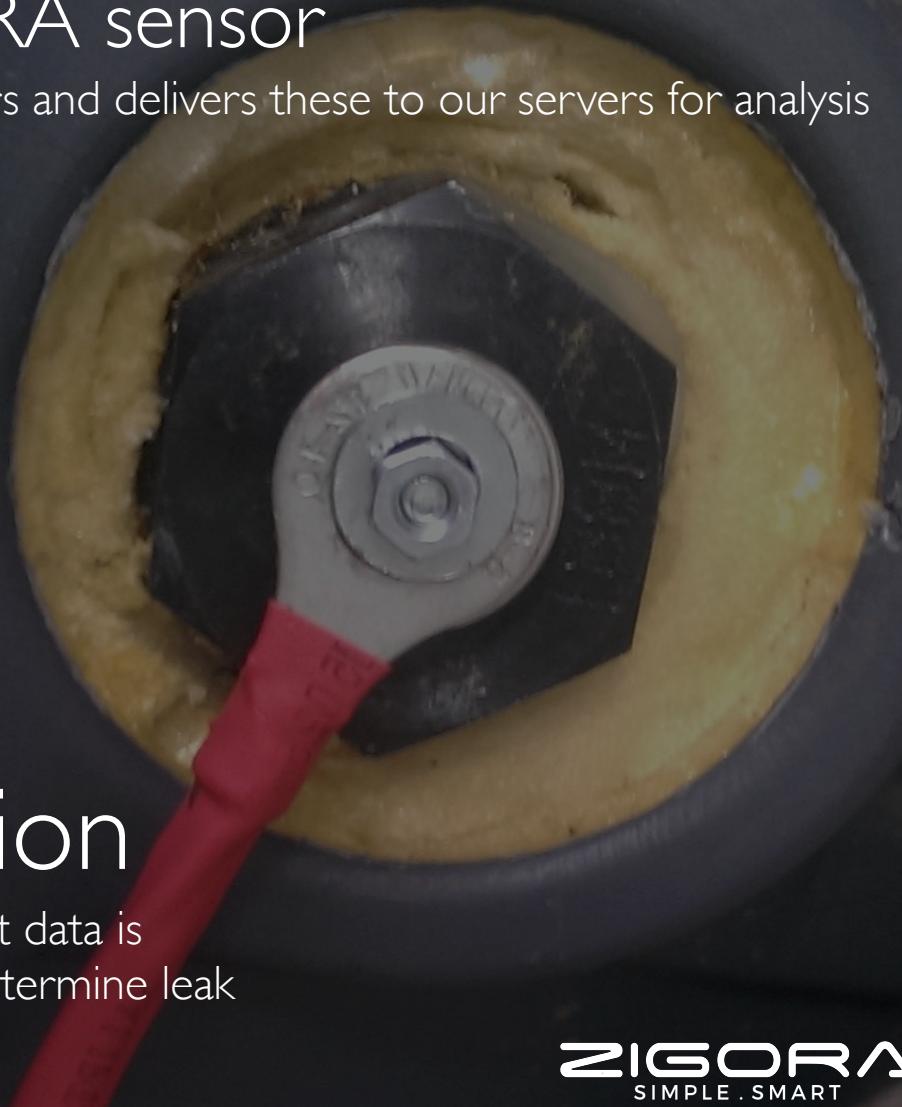
Means no cutting of wires and our sensor does not affect the working of a geyser

## No tools

Zigora is easy to install in less than a minute without the use of any tools and is not intrusive.

## Smart Leak Detection

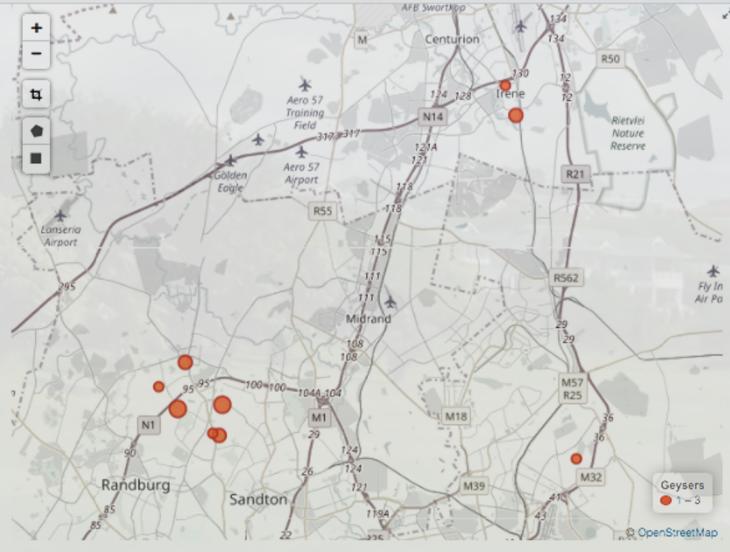
The sensor comes with a leak sensor; Leak alert data is analyzed with installation and sensor data to determine leak severity and appropriate action



**ZIGORA**  
SIMPLE . SMART

# ZIGORA management platform

Using a world-class well-established off-the-shelf analytics engine



A map of Johannesburg, South Africa, showing the locations of 16 geysers. The map includes major roads, landmarks, and residential areas. Red dots indicate the locations of the geysers.

Number of Sites	Number of Geysers	Average Geyser Score
<b>11</b> Sites	<b>16</b> Geysers	<b>0.369</b> Geyser Score

List of Sites

sitesID	ComplexName	StreetName	Suburb	City
-26.05195_28.00232	Grosvenor Place	Grosvenor Road	Bryanston	johannesburg
-26.0671003_28.0286171	-	Charles Street	Bryanston	johannesburg

GeysersList

geyserID	StreetNumber	StreetName	ComplexName	Unit	City
-26.05195_28.00232_Unit_06	28	Grosvenor Road	Grosvenor Place	Unit_06	johannesburg
-26.05195_28.00232_Unit_11	28	Grosvenor Road	Grosvenor Place	Unit_11	johannesburg

ActivityList

Time	Activity	InstallTeam
February 17th 2019, 00:00:00.000	Anode Replacement	Auke Algera
February 14th 2019, 00:00:00.000	Installation	Auke Algera
February 13th 2019, 00:00:00.000	Uninstallation	Auke Algera
February 12th 2019, 12:14:02.000	Leak Detected	System

GeyserScore



The chart displays the Geyser Score over a period of approximately five months. The Y-axis ranges from -1.0 to 1.0. The score starts at 1.0 in September 2018, drops to about -0.5 by October, rises to 0.5 by November, and continues to fluctuate between 0.0 and 0.5 until January. A sharp drop occurs in early January, followed by a recovery to around 0.5 by mid-January. The score then fluctuates between 0.0 and 0.5 until the end of the period in February.



# Zigora can reduce geyser claims by 90%

## Anode Replacement

Zigora monitors and replaces anodes in geysers

## Anodes protect steel around the world

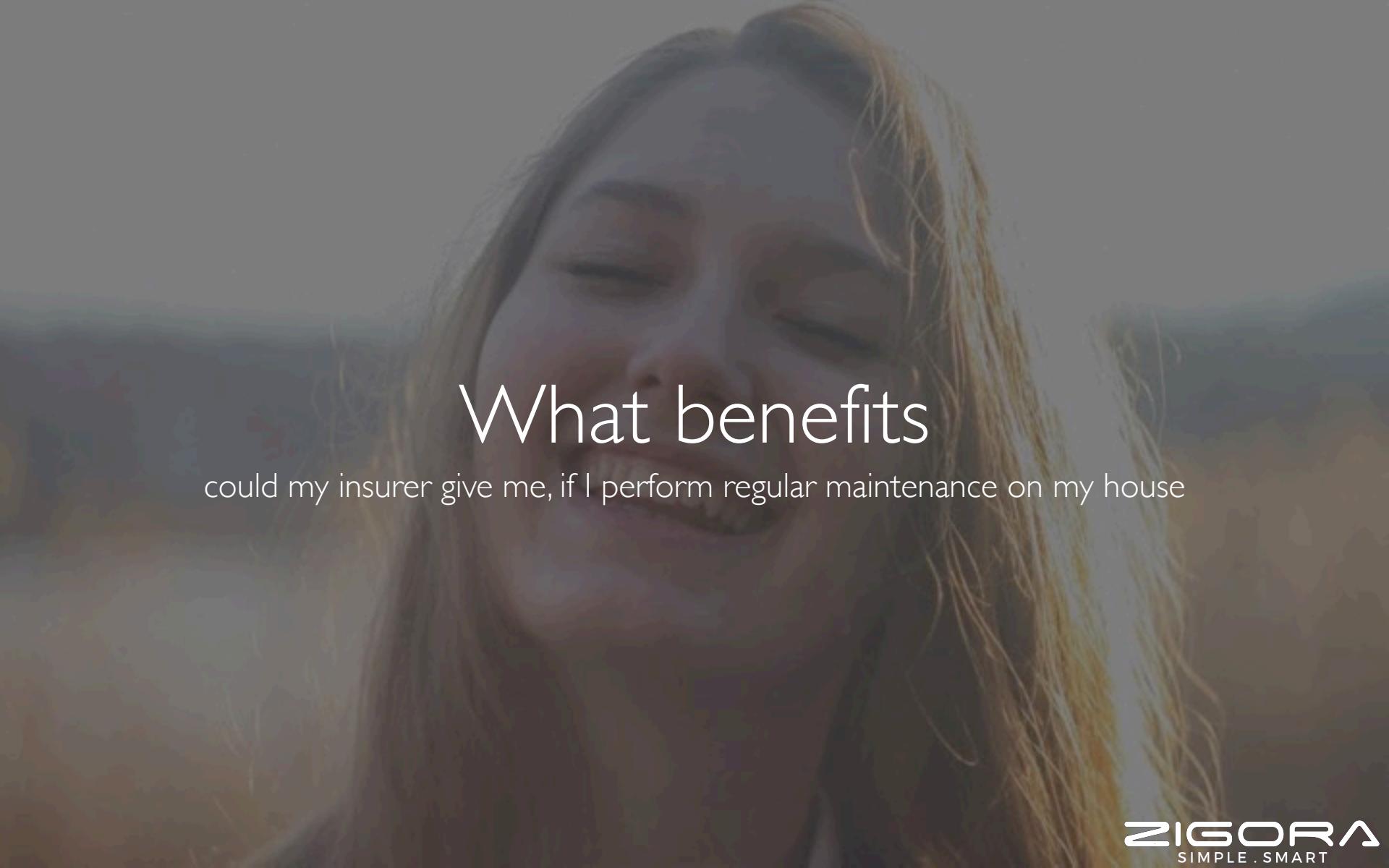
Pipelines, Oil-rigs, Jetties, Boats,  
Buried Pipelines, Fuel Storage Tanks,  
Water Storage Tanks

# 90%

Reduction of bursts achieved in anode replacement projects and estimated reduction in burst geysers when anodes are replaced on time.

# What are the Benefits

- Significantly less geyser failures
- Reduced claims & administration
- Improved claims ratios
- A unique market disruptor
- Reduced tenant excesses
- Reduced inconvenience for residents
- Happier clients for longer



What benefits  
could my insurer give me, if I perform regular maintenance on my house

# What is the process for a Broker?

- Ask Zigora for a quote and provide Zigora with the information of the opportunity.
- Zigora will review the information and assess whether sufficient savings & benefits can be achieved and provide the broker with a review & quote
- After acceptance of the quote, complete the customer application form
- Appointments and Installation are arranged by Zigora and MA
- Maintenance is arranged and performed, when required
- Leaks are monitored and claims process initiated

Continuous feedback to Insurer, Broker & MA

# Information required for Pre-Analysis

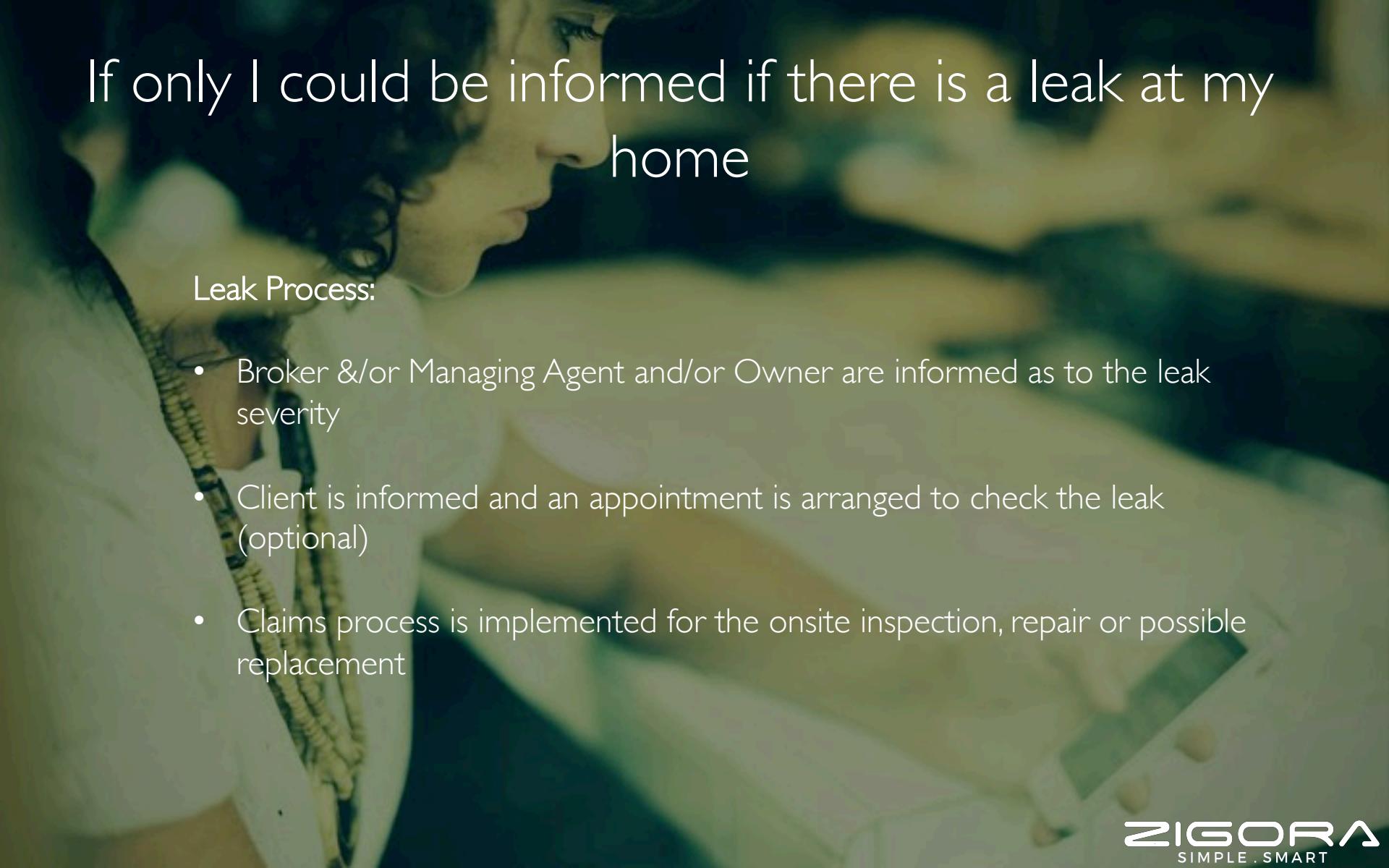
- The claims history of the body corporate
- The address of the buildings & estimated number of geysers
- Details of maintenance manager or other on-site contact so we can get details on geyser locations.
- If required we might need to do a site visit to assess

Analysis Review results supplied within 48 hours – make the right commercial decision.....

# Is this installation complicated?

## Installation Process:

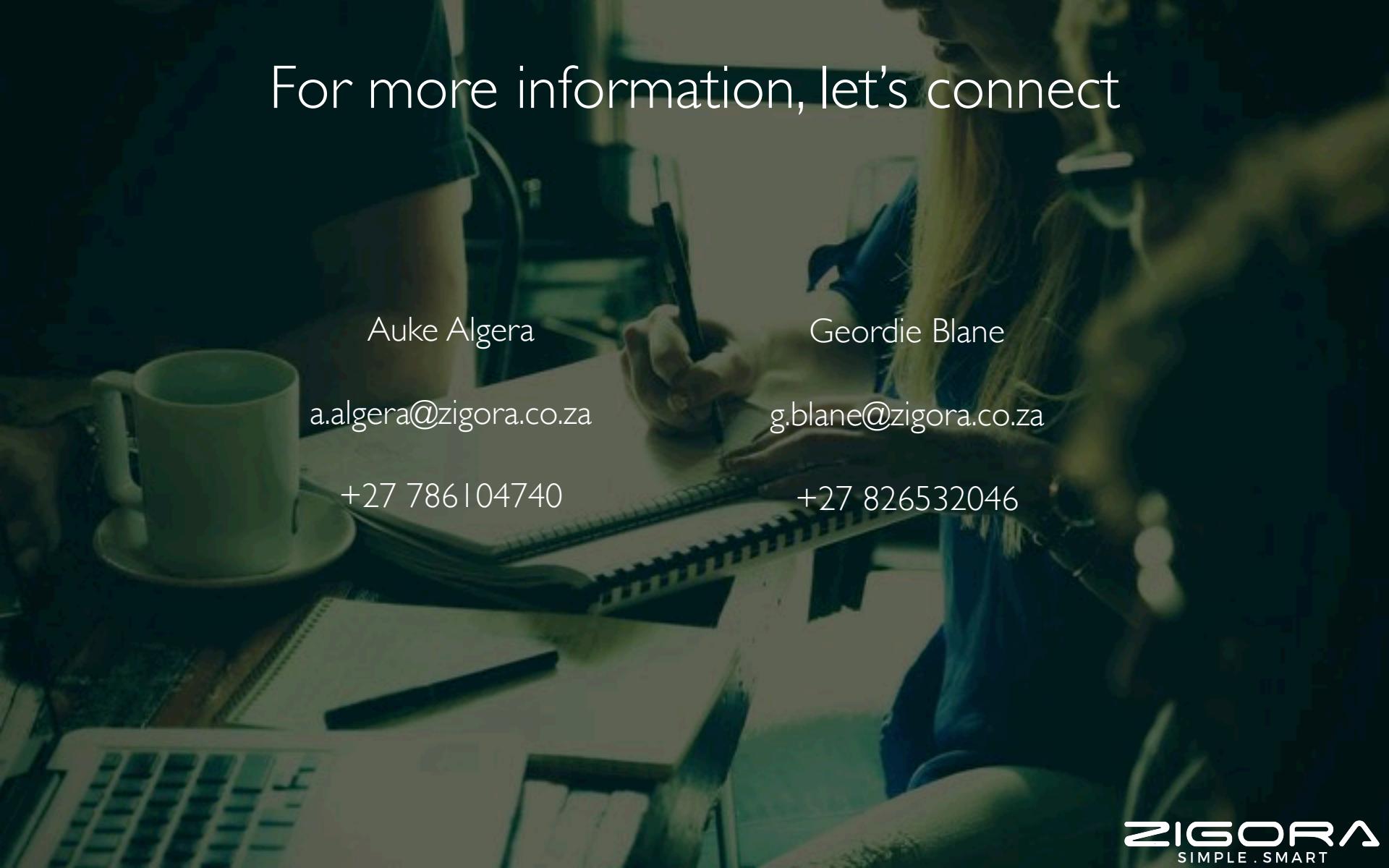
- Zigora or agent confirm the site details & arrange the installation appointments with the Broker &/or nominated persons.
- Onsite inspection may take place
- Install sensor on each geyser by Zigora service agent: **10 minutes per residence** is required.
- Data is collected and analysed for a 4 – 6 weeks
- If maintenance is required, this is arranged via Zigora for a further site visit to replace the anode.

A woman with dark hair tied back is shown from the side and slightly from behind. She is wearing a light-colored zip-up hoodie. Her gaze is directed towards a smartphone she is holding in her hands. She has a worried or focused expression. The background is blurred, showing what appears to be an indoor setting with warm lighting.

# If only I could be informed if there is a leak at my home

## Leak Process:

- Broker &/or Managing Agent and/or Owner are informed as to the leak severity
- Client is informed and an appointment is arranged to check the leak (optional)
- Claims process is implemented for the onsite inspection, repair or possible replacement

A blurred background image showing two people at a desk. One person on the left is seen from the side, wearing a dark t-shirt and shorts, looking at a laptop screen. Another person on the right has long blonde hair and is also looking at a laptop screen. On the desk in front of them are two laptops, several notebooks, and a white coffee cup on a saucer.

# For more information, let's connect

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