



AUGUST 2026

RSA GROUP REFLECTIONS



Dear friends,

Most South Africans are all too familiar with the anger that rises when someone jumps into a four-way stop out of turn. Some of this – obviously – has to do with the fact that our traffic lights are broken so much of the time. But much of it also has to do with the reality that we can only navigate a stressful scenario successfully as individuals if we all respect the surrounding environment. When someone disrespects the environment, everyone around them pays a price.

I know I'm not the only one to think about this idea when caught in hectic Joburg traffic, but I considered it again a few days ago from a different perspective: how we at RSA Group understand and act on key company values like respect for the individual.

There is nothing in RSA Group's values that directly addresses how we treat our physical spaces, or our tools and equipment. There is, however, a lot about respect for the individual, integrity, and responsibility – values that we talk about and communicate, internally and externally, often. I think that an idea like respect for the individual has just as much to do with the attention we pay to our own people and

surrounding ecosystem as anything else. When one person mistreats company resources, others suffer the consequences down the track. The same can be said for what happens when we are inconsiderate in the way we interact with our colleagues.

In the legal world, a company is often accorded similar rights and obligations to a person. This should also be true of the way we approach our work life inside RSA Group. If we apply our values to the way we work with our own team members, and how we treat our infrastructure, we will ensure that our business keeps growing in a way that delivers important opportunities to all those involved with it.

It's vital to emphasise here that a company value like respect for the individual isn't a 'soft' part of what we do. It is central to the way we operate across the board, and in many senses it defines our ability to deliver meaningful commercial value to our business partners. Within this, we cannot afford to pay the utmost respect to our producers and buyers while not doing the same for the people of RSA Group, or, indeed, for the company itself in the physical sense of property, tools and equipment.



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Treating company property and infrastructure with care, returning emails in good time, following up on projects and commitments, valuing team members' time and attention... these are just some of the many ways to show respect for the individual within our immediate environment. They are all too easy to lose sight of in the middle of a hectic work day - but we absolutely should not make this mistake.

Just as with relentlessly broken traffic intersections, one of the challenges is the weight of repetition. We are all pretty familiar with RSA Group's core values, and see them articulated often, in a variety of contexts. Over time, this familiarity can lead to a kind of 'teflon effect', where we no longer engage fully with their meaning, or what this meaning requires from us

in terms of our actions. Thinking and acting on autopilot, suddenly you discover that you're the one who has lost focus, and created a tangle that has negative consequences for those around you.

Our values aren't something we as a company only need to demonstrate to the world, when we're 'out there' doing business. They should function as a north star that guides how we approach every aspect of our working life, including how we think and act within the company itself. If we pay attention to this idea, we will put ourselves in a great position to ensure we aren't the ones - intentionally or not - creating problems for those around us.

Best wishes
Jaco Oosthuizen