



general insurance

Insurance

Financial Planning

Retirement

Investments

Wealth

About Sanlam

Sanlam is a leading diversified Pan-African financial services group listed on the Johannesburg and Namibian Stock Exchanges. Sanlam was established in 1918 as a life insurance company. Today, the Group has a business presence in 34 countries in Africa, as well as in the USA, Malaysia, the UK, India and Australia.

Sanlam's vision is to be the leader in client-centric wealth creation, management, and protection in South Africa; to be the leading Pan-African financial services group with a meaningful presence in India and Malaysia and to play a niche role in wealth and investment management in specific developed markets.

What we do

Through its business clusters - Sanlam Personal Finance, Sanlam Emerging Markets, Sanlam Investments, Santam and Sanlam Corporate - the Group provides comprehensive, tailored financial solutions to individual, corporate and institutional clients across all market segments. The Group's areas of expertise include insurance (life and general), financial planning, retirement, investments and wealth.

Our approach to the way we do business is entrenched in a traditional set of values grounded in an unparalleled work ethic, which has worked for us, our clients and business partners for almost 100 years.



Sanlam at a glance

The extent of our business (2016 results)

- ④ Total assets under management (Sanlam Investments) = R792 billion (US \$57.9 billion)
- ④ Operating profit before tax = R12.7 billion (US \$866.7 million)
- ④ New business volumes = R233.2 billion (US \$17.1 billion)
- ④ Net fund flows = R40.9 billion (US \$2.8 billion)
- ④ Market capitalisation = R150 billion (US \$11 billion) (9/3/2017)
- ④ Personnel = 15 856 in Sanlam SA and 75 930 in associates and subsidiaries
- ④ Shareholders = 463 208

The Sanlam Group Office is responsible for centralised functions that include strategic direction, financial and risk management, marketing and communications, human resources and information technology, sustainability management, corporate social investment and general services.



Sanlam Operating Clusters

The Sanlam Group comprises the following five operating clusters:

1

Sanlam Personal Finance

The Sanlam Personal Finance cluster is responsible for Sanlam's retail business in South Africa. It provides clients across all market segments (entry level, middle and affluent) with a comprehensive range of appropriate and competitive financial solutions. Designed to facilitate long-term wealth creation, protection and niche financing, these solutions are engineered around client needs.

2

Sanlam Investments

The Sanlam Investments cluster provides individual and institutional clients in South Africa, the UK and elsewhere in Europe, the United States and Australia access to a comprehensive range of specialised investment and risk management solutions and services.

3

Sanlam Corporate

The Sanlam Corporate cluster is responsible for providing holistic corporate solutions via Employee Benefits and Health offerings.

4



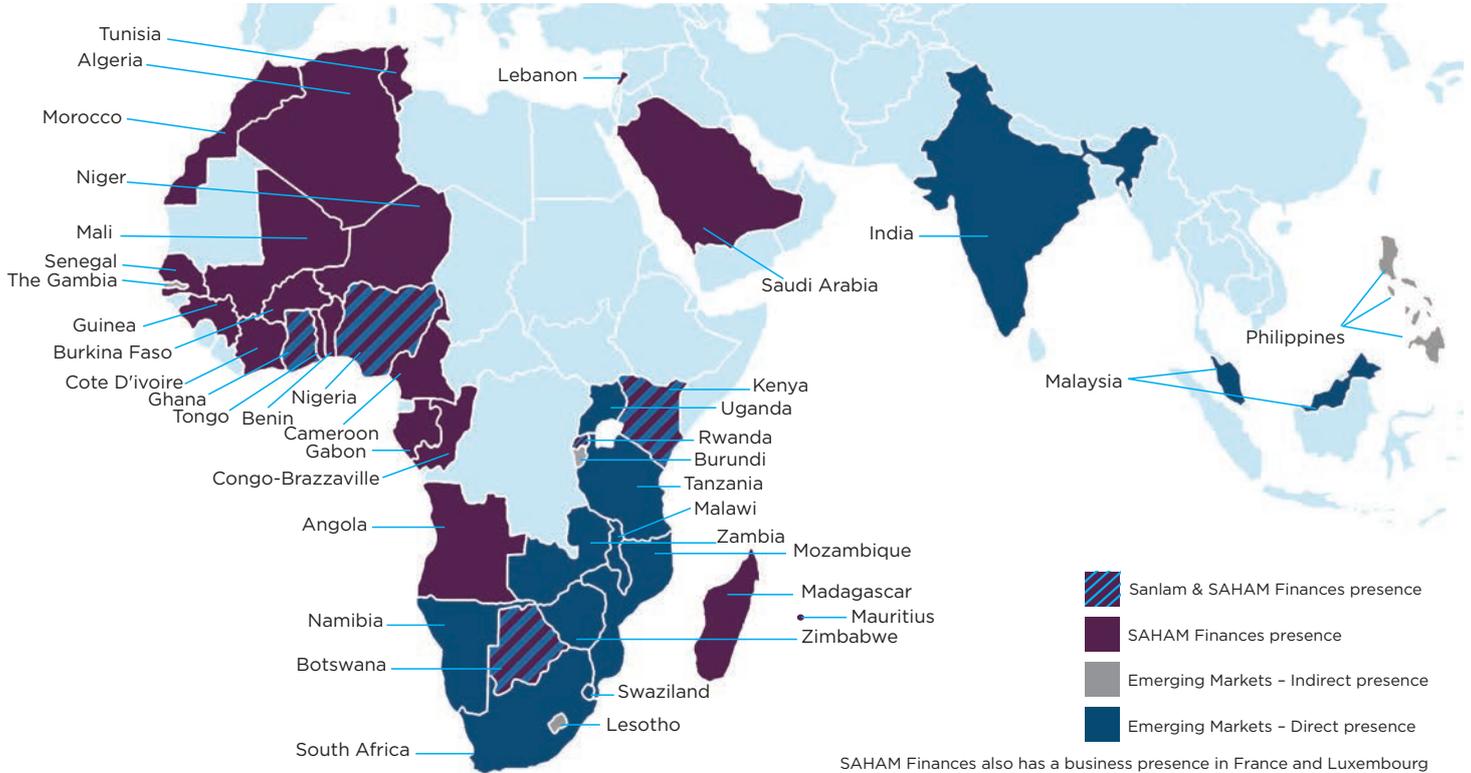
Sanlam has an effective 60% interest in Santam, which is the leading short-term insurer in South Africa with a market share of 23%. Santam specialises in short-term insurance products for a diversified market in South Africa and, in collaboration with Sanlam Emerging Markets, elsewhere in Africa, Malaysia and India. These products are offered through broker networks and direct sales channels and include personal, commercial, agricultural and specialised insurance products.

5

Sanlam Emerging Markets

The Sanlam Emerging Markets cluster is responsible for Sanlam's financial business services (life insurance, general insurance, banking, retail credit, health, bancassurance and asset management) in emerging markets outside South Africa with the aim of ensuring sustainable delivery and growth across the various businesses that make up this cluster. As part of the Group's vision, it strives to lead wealth creation and protection in those markets.

Our business presence in emerging markets



Sanlam's general insurance partners

Country	General Insurance
Angola	
Benin	
Botswana	 
Burkina Faso	 
Burundi	
Cameroon	
Côte d'Ivoire	
Gabon	
Ghana	 
Guinea	
India	
Kenya	 
Lebanon	
Madagascar	
Malawi	
Malaysia	
Mali	

Country	General Insurance
Morocco	
Namibia	
Niger	
Nigeria	 
Philippines	
Rwanda	 
Senegal	
Tanzania	
Togo	
Uganda	
Zambia	
Zimbabwe	

 Indirect presence via associate companies

Our General Insurance offering

Our business model is underpinned by partnering with the business clusters in the Group to leverage technical expertise. In particular, Sanlam General Insurance and our other general insurance businesses gain extensive leverage from Santam's 100 years' experience and pedigree for technical and specialist advice in order to build and improve our general insurance expertise.



Personal insurance

Provides a broad range of insurance solutions that leave little room for doubt. Our personal insurance offerings include: household items, personal all risk, buildings, vehicles, watercraft, personal and extended legal liability, legal costs and expenses, personal accidents and more.



Commercial insurance

Provides flexible and unique commercial insurance solutions that are tailored to suit the needs of entrepreneurs and businesses. Our business solutions provide cover for: fire damage, buildings, business interruption, theft, office contents, money, goods in transit, business all risk, accidental damage, machinery breakdown and much more.



Agricultural insurance

Not only protects crops and assets, but also protects farmers against exposure to liabilities on their farms as a result of damage to their properties, spread of fire, dam wall damage, death or injuries, product liability and much more.

Specialist insurance

We offer specialised insurance solutions with the highest of expertise through our Specialist Business unit. Specialist Business constitutes a group of underwriting managers and divisions, all of whom are experts in their respective fields.

Whether you are looking for marine, aviation or transport insurance or simply seeking public liability and professional indemnity cover, we can provide insurance solutions that meet your needs. We also offer protection against corporate, private property and engineering risk and can provide peace of mind during business and leisure travels.

Property/ Engineering	  
Marine/Aviation/ Transport	   
Liability/ Guarantees	 
Lifestyle/Leisure/ Travel	  
Agriculture	

corporate property engineering and real estate specialists



Emerald Risk Africa Transfer

Emerald is the largest underwriting agency of corporate property and affiliated engineering risks in Africa. We have over 600 clients within Africa, of which 75 are South Africa's top 100 companies.

The Emerald range of products includes:

- ④ Insurance solutions include:
- ④ Multinational companies
- ④ Petrochemical businesses
- ④ Mining and mining processing, including smelters and furnaces
- ④ State and local government entities with or without power generating plants
- ④ Manufacturing, industrial and engineering works
- ④ Large property portfolios
- ④ Infrastructure – airports, roads and ports
- ④ Rolling stock and passenger rail
- ④ Large agricultural processing
- ④ Hospitals and clinics
- ④ Telecommunications
- ④ Large retail groups
- ④ Leisure and tourism - hotels and lodge groups

Mirabilis Engineering Underwriting Managers

Mirabilis is the largest engineering underwriting manager in sub-Saharan Africa and has in-depth expertise, experience and understanding of the engineering industry. We offer a fully comprehensive range of flexible, structured or packaged products to suit the needs of the clients at competitive rates.

The Mirabilis range of products includes:

- ④ Contractors' all risks insurance (CAR)
- ④ Advance loss of profits insurance (ALOP)
- ④ Contractors' plant and equipment insurance (CPE)
- ④ Machinery breakdown insurance (MB)
- ④ Loss of profits following machinery breakdown (MLOP)
- ④ Deterioration of stock insurance (DOS)
- ④ Electronic equipment insurance (EEI)
- ④ Civil engineering complicated risks (CECR) insurance
- ④ Combined products engineering project insurance (EPIC)
- ④ Cradle to operation / seamless insurance (combined Marine, Marine Advanced Loss of Profit, Contractors' All Risk, Advanced Loss of Profit, Contractors' Third Party Liability, Professional Indemnity, Assets and Business Interruption insurance under one policy)

SPECIALIST REAL ESTATE

Specialist Real Estate

We believe that we are a vital partner in aiding the sustainability of the communities we serve by offering tailor-made solutions to the real estate industry. We offer differentiated and innovative products, superior service and client relationships through our market-leading expertise. We effectively use technology and place our clients' needs central in all that we do.

Insurance solutions include:

- ④ Corporate sectional title: office blocks and office parks
- ④ Residential sectional title: flats, townhouses, semi-detached houses, dual houses, holiday apartments, office blocks, etc.
- ④ Sectional title retirement villages (but excluding frail-care liability)
- ④ Golf estates, lifestyle living and holiday apartments

marine, aviation, heavy haulage and taxi specialists



Associated Marine Underwriting

Associated Marine is the largest marine underwriting manager in Africa in terms of range and footprint. We specialise in a wide range of marine risks and also boast a range of technical and reinsurance support services.

The Associated Marine range of products includes:

- ④ Marine cargo - imports and exports
- ④ Hull - commercial, fishing and pleasure craft
- ④ Transit and related liabilities
- ④ Marine liabilities

SANTAM AVIATION

Santam Aviation

Santam Aviation has an established reputation in the market for specialising in aviation for both the commercial and private sectors. We offer a wealth of experience and diverse expertise, ensuring that every aspect of a client's risk is adequately underwritten.

Santam Aviation offers insurance solutions for private and commercial aircraft including:

- ⤵ Corporate aircraft
- ⤵ Experimental aircraft
- ⤵ Agricultural aircraft
- ⤵ Gliders
- ⤵ Rotorwing aircraft
- ⤵ Microlights
- ⤵ Non-type certified aircraft
- ⤵ Charter operators, private owners and recreational flying

SANTAM HEAVY HAULAGE

Santam Heavy Haulage

Santam Heavy Haulage is the leading heavy commercial insurer in South Africa, offering short-term insurance solutions for heavy commercial vehicles with a gross vehicle mass exceeding 3 500 kg.

The general product offering includes:

- ⤵ Heavy commercial vehicle commercial
- ⤵ Goods in transit (GIT) insurance



Vulindlela Underwriting Managers (Vum)

VUM specialise in providing the widest range of products for taxi owners and emerging businesses in South Africa.

The VUM range of products includes:

- ④ VUM AssetSure which can cater for any business from car washes to funeral parlours, hair salons and spaza shops.

The cover sections offered are:

- ④ UM Taxi Insurance provides the widest range of insurance solutions for owners of minibus, midibus, sedan, shuttle services and metered taxis



liability and guarantees specialists



Stalker Hutchinson Admiral (SHA)

SHA is the largest specialist liability insurance underwriting manager in South Africa and has extensive experience in the specialist liability, fleet and personal accident fields.

The SHA innovative risk transfer solutions include:

- ④ Broadform liability
- ④ Financial institutions
- ④ Directors' and officers' liability
- ④ Professional indemnity
- ④ Accident and health
- ④ Commercial crime
- ④ Employment practices
- ④ Gradual pollution
- ④ Kidnap and ransom
- ④ Single projects (PI and CGL)
- ④ Personal accident
- ④ Motor fleet
- ④ Prize indemnity
- ④ Product recall and guarantee
- ④ Passenger and domestic liability

SANTAM BONDS AND GUARANTEES

Santam Bonds and Guarantees

Santam Bonds and Guarantees offers niche security insurance products (in the form of court bonds and guarantees) to a diverse range of individuals, privately owned and large publicly quoted groups in South Africa and continental African markets.

A wide range of surety solutions available includes:

Guarantees:

- ④ Contract bonds: Performance, retention, advanced payment, bid bond and maintenance guarantees
- ④ Trade bonds: Customs and exercise, warehouse and utility guarantees

Court and Administration Bonds:

- ④ Liquidation bonds
- ④ Deceased estates



hospitality, travel and lifestyle specialists



Hospitality & Leisure Underwriters

H&L offers customised insurance solutions for the hospitality and leisure industry. We provide a comprehensive range of adaptable solutions and are able to meet the demands of the everchanging hospitality industry.

H&L offers customised insurance solutions for:

- ④ B&B's
- ④ Hotels
- ④ Game farms
- ④ Golf estates and clubs
- ④ Restaurants, including franchises
- ④ Resorts
- ④ Lodges
- ④ Guest houses



TIC Travel Insurance

TIC is South Africa's largest travel underwriting manager. We offer a wide range of products for leisure and business travel, providing the assurance that our comprehensive solutions will cover travellers in the event of any unforeseen incident.

The TIC range of products includes:

- ① Emergency medical expenses
- ① Worldwide 24-hour emergency assistance
- ① Journey cancellation and journey curtailment
- ① Repatriation and evacuation
- ① Accidental death or accident disablement
- ① Personal liability
- ① Loss of luggage, documents and cash while travelling
- ① Hijack, hostage and wrongful arrest
- ① Travel supplier insolvency



Echelon Private Client Solutions

Echelon offers tailor-made personal asset risk solutions to meet the needs of professionals, business owners and executives.

The Echelon range of products includes:

- ① Unlimited cover for power surge and accidental damage
- ① Extended business contents cover
- ① Identity and cyber theft cover
- ① Motor personal accident cover
- ① New vehicle replacement up to three years
- ① Extended 4x4 cover
- ① Protection against the application of average
- ① Storage and removal cover on all risks basis
- ① Unlimited car-hire (Group B)



SANTAM AGRICULTURE (CROP)

Santam Agriculture (Crop)

With more than 90 years' experience, a country-wide infrastructure, comprehensive product offering and an unparalleled reputation as the market leader, Santam Agriculture is equipped to offer farmers the best crop insurance in South Africa. We know how much insurance discrepancies can cost the farmer, and so we spend a great deal of time ensuring that we offer real solutions and sound advice, relevant to each farmer's specific circumstances. We also understand that effective risk management is crucial and it is in this aspect where we aim to make a real difference in helping farmers create a sustainable future.

Insurance solutions include:

- ④ Hail insurance
- ④ Multi-peril crop insurance
- ④ Fire insurance

Specialised solutions include:

- ④ Fire on veld
- ④ Weather index insurance



At Sanlam, we believe there's only one way to do things: the right way. For almost 100 years we have built a reputation as a solid and leading insurer in Sub-Saharan Africa. Take advantage of our depth of expertise by contacting us today to find out more about Sanlam's insurance solutions, specifically designed for clients with unique insurance needs.

Contact us

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