

Independent Credible Assurance.

AQRate

VERIFICATION SERVICES

MEASURED ENTERPRISE

Company Name	Santam Limited
Trade Name	Santam
Location	1 Sportica Crescent Tyger Valley, Bellville 7530
Registration Number	1918/001680/06
Vat Number	4440102095
Certificate Number	SAN 008317 - REV 9

B-BBEE SCORE PER ELEMENT

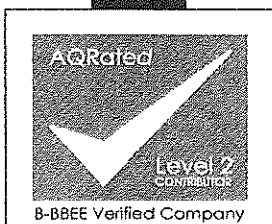
Equity Ownership	15.38
Management & Control	5.41
Employment Equity	8.48
Skills Development	9.47
Preferential Procurement	15.38
Enterprise Development	15.00
Socio Economic Development	3.00
Access to Financial Services	10.20
Total Score	82.32
Final Score (converted)	86.65

B-BBEE STATUS

BBBEE Procurement Recognition Level	125%
BBBEE Status	Level Two Contributor
Black Ownership	28.73%
Black Female Ownership	5.40%
Value- Adding Supplier	No
Enterprise Development Beneficiary	Yes
Beneficiary Category	Category B
Applicable Scorecard	Financial Sector Code Generic Scorecard: Short Term Insurers
Applicable BEE Code	Gazetted Codes 35914
Verification Date	01 March 2017
Expiry Date	28 February 2018

Expiry Date

Judean Pekeur
Verification Manager



AQRate has assessed and verified the relevant B-BBEE Elements of the above mentioned enterprise, to provide an independent and impartial opinion on the BEE status of the enterprise, based on the Financial Services Charter Sector Code (FS000 - FS900), as well as the Broad-Based BEE Codes of Good Practice (Codes 900-800)



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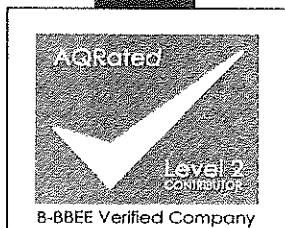
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ANNEXURE A

<u>Subsidiary</u>	<u>Registration</u>
Santam Limited	1918/001680/06
Centriq Insurance Holdings Limited	2000/017936/06
Centriq Insurance Company Limited	1998/007558/06
Centriq Life Insurance Company Limited	1943/016409/06
Nova Risk Partners Limited	1998/011947/06
MiWay Insurance Limited	2007/026289/06
MiWay Group Holdings (Pty) Ltd	2007/017976/07
MiAdmin (Pty) Ltd	2009/003158/07
Brolink (Pty) Ltd	2004/010734/07
Echelon Private Client Solutions (Pty) Ltd	2009/003366/07
H&L Underwriting Managers (Pty) Ltd	2010/025064/07
Mirabilis Engineering Underwriting Managers (Pty) Ltd	2006/018854/07
Emerald Risk Transfer (Pty) Ltd	1998/025512/07
Stalker Hutchison Admiral (Pty) Ltd	1985/000368/07



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