



Emerald Risk Transfer

Underwriters of corporate property and affiliated engineering business throughout Africa.

Unique solutions that shine



Our security

With assets in excess of R17 billion, 91 years in the industry, a thriving intermediary network and more than 650 000 policyholders, Santam is one of South Africa's leading short-term insurers. It also holds business interests in Zimbabwe, Malawi, Uganda, Tanzania and Zambia, and strategic investments in various companies within the insurance industry, including the subsidiary Santam Namibia Ltd.

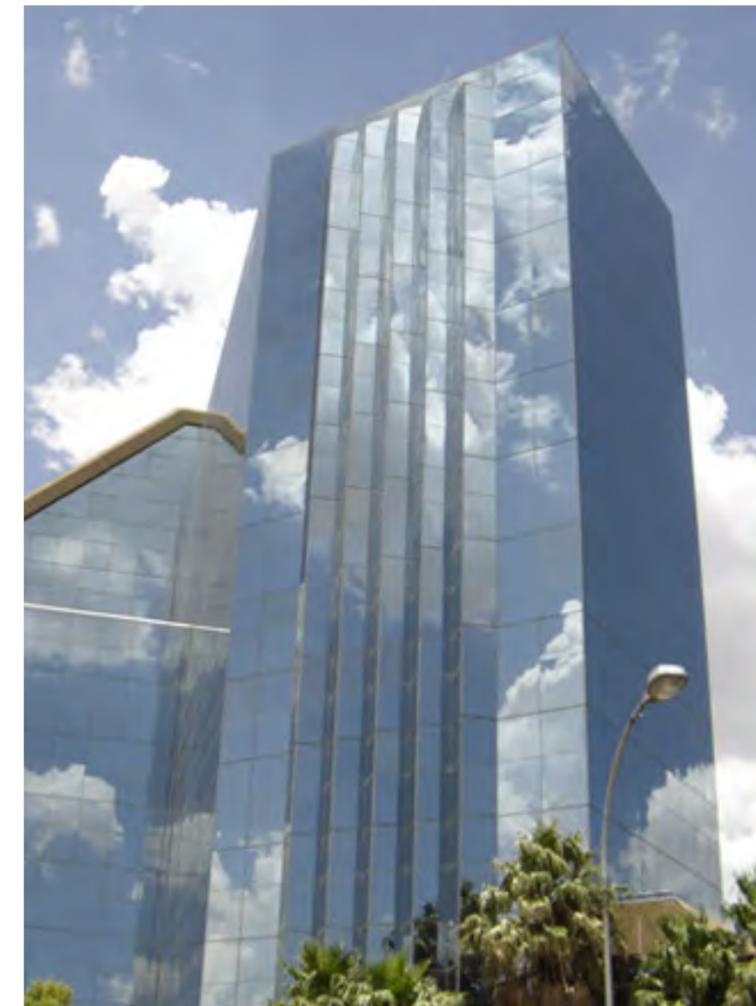
Emerald writes business into the insurance licence of Santam Limited, the largest non-life insurer in South Africa. Santam has a Standard & Poor's rating of A- with a stable outlook.

Operational ethos

Every Emerald employee must be motivated, enthusiastic, professional and effective. They must understand their goals, be empowered and be encouraged to utilise their initiative and intellect.

Underwriting ethos

Correct understanding and measurement of risk, appropriate reinsurance placement and accounting and effective claims management are all key to our underwriting approach.



Who are we?

After 14 years in the business, despite a significant change of shareholding and a minor change in name, Emerald Risk Transfer (Emerald) is still fundamentally dealing with the same product in the same manner. Emerald underwrites corporate property and affiliated engineering business throughout the African continent on behalf of Santam.

Originally established in 1999 in a small office in Sandton, Emerald currently offers solutions to over 600 clients on the African continent, all through intermediaries, including many of South Africa's top 100 companies.

Our people

With 44 people in our office in Fourways, we believe we offer the best technical support structure and the most innovative opportunities to any intermediary looking for corporate property and affiliated engineering insurance solutions within our continent.

Our senior team has considerable experience, and we would like to think that between us we have seen most risks in South Africa in one form or another. Certainly the rest of continental Africa presents other challenges, in terms of regulations, access to information and exchange controls. We are motivated to become the insurer and reinsurer of choice in other countries in Africa.

Our purpose

To create sustainable corporate property and engineering insurance solutions throughout Africa for our preferred business partners.

Our mission statement

To be the insurer of choice in our chosen areas of business by offering innovative solutions and quality capacity, while maximising returns to all stakeholders, and providing an enriching and rewarding environment for all employees.



Our people & planet

We are continuously looking at ways to contribute to the dynamic socio-economic transformation of South Africa by focusing on youth development and education as well as supporting initiatives that can benefit from not only financial aid, but from donations, time and attention.

We endeavour to create environmental awareness, education and conservation; with a view to preserve our country's rich natural heritage.

By supporting a number of different charitable organisations, dependent on the charity involved and their specific needs, we aim to make a difference by giving a combination of time and effort, physical items or financial aid. We also try to have good old-fashioned fun while we are at it.

For the third consecutive year, we celebrated the festive season somewhat differently, not by giving gifts to our clients, but instead by reflecting over the past year and the difference we have made to the lives of those less fortunate than ourselves.

"Let us not be satisfied with just giving money. Money is not enough, money can be got, but they need your hearts to love them. So, spread your love everywhere you go." – Mother Teresa



Recycling is just one of the many ways in which our committee is striving "to inspire change in the actions and ways of our family, friends and colleagues to constantly strive for a greener, cleaner and healthier planet". And their mission is to constantly "seek to assist and enable communities and individuals to uplift themselves and others".



Corporate property and affiliated engineering business defined

- Multinational companies
- Petrochemical risk
- Mining risk
- Municipalities with power generation plants
- Metro councils
- Risk with a combined MD/BI TSI above R1 billion or MPL above R250 million in South Africa and TSI above \$100 million (R907 million) or MPL above \$20 million in continental Africa.

We have tried to give a snapshot of the niche within which we operate. Ours is not the kind of model where we could call intermediaries to see who controls what, but rather to facilitate intermediaries' clients that fall within our product definition. If you feel you could add value to Emerald now or in the future, contact us via our website to set up an introductory meeting.

DO YOU HAVE EVERY FACET OF YOUR BUSINESS COVERED?

Emerald is currently the largest Corporate Property and affiliated Engineering Underwriter in South Africa, and underwrites business throughout the African Continent.

The solution orientated approach of the Emerald team to create sustainable, quality products is part of their culture. This flexible approach, coupled with the support of their excellent Reinsurer panel, allows Emerald to be truly innovative.

The aim of the company is not to be the cheapest by cutting corners, but rather to be the best by offering expertise and skill.

For more information on how Emerald can assist your corporate clients:

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