



Emerald – a serious African player for risks

As a niche company within the Santam Group, Emerald Risk Transfer focuses on analysing and underwriting purely corporate property and associated engineering risks throughout Africa and the Indian Ocean Islands.

All our staff members, from underwriting to risk engineering and claims, are specialists in dealing with corporate business and the unique hazards and risks that these businesses face from a loss exposure perspective. These specialists within Emerald have all been exposed to various types of risks across the continent, from retail groups to mining and manufacturing, and to processing and the hospitality industry.

Africa is a unique continent and first-hand experience and on the ground exposure to our clients' business is imperative to understanding the specific hazards and risks that each of our clients face in the day-to-day running of their business. We believe that you can't underwrite a risk from behind a desk; one needs to get one's

hands dirty and communicate with the client face-to-face. The brokers who intermediate these clients' risks are also specialists in corporate business insurance, and together with Emerald, we are able to offer the client a product that is designed around their specific business risks.

Homogenous products have their place in the insurance industry, however corporate businesses all face different individual challenges in their risk management programmes and having an insurance product that is designed around their needs is part of what we at Emerald see as a critical area of any business's strategic continuity plan.

Financial security and an insurer's ability to pay claims should be part of the client's decision making process when putting together an insurance programme, and Santam's international Standard & Poors rating of A-, is part of our offering to clients' peace of mind when our product is purchased.

Santam is expanding into Africa and Asia, and Emerald is there with them, offering our expertise and experience, to be part of existing and future clients' risks management programmes.

Emerald has access to R1,5 billion treaty capacity for risks domiciled in South Africa and Namibia, and US\$ 100 million for sub-Saharan Africa and Indian Ocean risks. This puts Emerald in a position to be a serious 'African' player for risks in these territories. This is further complemented by our access to engineering capacity of R750million for SA and Namibia and US\$100 million for the rest of Africa; with additional group capacity available above these figures.



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