



African beat. **Global** pulse.



EMERALD

Middle-East offerings.

EMERALD Risk Transfer (Pty) Ltd is a leading provider of corporate property and associated engineering insurance products on the African continent. Established in 1999, Emerald continues to offer solution driven insurance products to corporate policyholders throughout Africa, Middle East, including the Indian Ocean Islands.

Emerald is headquartered in Johannesburg, South Africa and is regulated by the Financial Sector Conduct Authority (FSCA), with a Representative Office in London, regulated by the Financial Conduct Authority (FCA).

Comprehensive understanding and assessment of risk, appropriate reinsurance placement, accounting and effective claims management are all key to our underwriting approach and service excellence.

Emerald is a wholly owned subsidiary of Santam Limited.

Santam's majority shareholder, *Sanlam* is the largest non-banking financial services company in Africa with a market capitalisation of R184.5 billion (USD 10 billion). SanlamAllianz currently has a presence in 27 countries in Africa (excluding South Africa) as well as a selected presence in other emerging markets.

Santam's broad range of insurance solutions stretches into all areas of general insurance, across personal, commercial, agriculture and specialist markets offered through a network of more than 2 700 brokers and direct channels in South Africa.

Santam have been offering insurance for 106 years and throughout this time have made it a priority to understand what matters most to their clients and the risks they face. This is why over 80 of the top 100 JSE-listed companies trust *Santam* to safeguard their businesses.

SANLAM - GROUP STRUCTURE



SANTAM LIMITED (SANTAM) SOUTH AFRICA - FINANCIAL STRENGTH RATINGS

Emerald is a wholly owned subsidiary of *Santam Limited*, South Africa's leading insurer. *Santam Limited* has a Financial Strength Rating of A- (Excellent) and a Long-Term Issuer Credit Rating of "a-" (Excellent), as assigned by AM Best.

The outlook assigned to these Credit Ratings is Stable, reflecting the company's enhanced financial stability and strong capacity to fulfil its obligations.

Santam's A- rated paper positions us favourably as trusted risk solution partners across our targeted Middle East countries.

EMERALD - TERRITORIAL SCOPE

- Bahrain
- Jordan
- Kingdom of Saudi Arabia
- Kuwait
- Oman
- Qatar
- United Arab Emirates

Emerald's Risk Capacity is a maximum of USD 7.5 million per risk. All cover is subject to standard Emerald terms and conditions.

EMERALD - SPECIALIST EXPERTISE



Entertainment complexes and hotels



Commercial and office buildings



Shopping malls



Apartment blocks and residential high-rise buildings



Hospitals and clinics



Other risks - provided they align with our risk appetite

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Emerald Risk Transfer (Pty) Ltd | Reg. No. 1998/025512/07 | FSP No. 13893 | Authorised by the Financial Sector Conduct Authority (FSCA) and regulated by the Financial Conduct Authority (FCA) as a Representative office in the UK.
 Emerald is a wholly owned subsidiary of Santam Limited | Santam is an authorised financial services provider (FSP 3416) a licensed non-life insurer and controlling company for its group companies.

underwritten by

