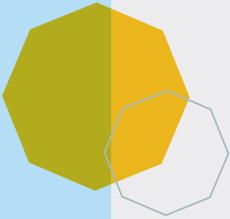


A photograph of avocados on a wooden surface. One avocado is whole and bumpy green, while two others are sliced open, showing their smooth, light green flesh and dark brown pits. The background is a rustic wooden plank surface.

CROP INSURANCE

CONTENTS

Who are we?	01
Our Purpose	02
Our Aim	02
Our Operations	02
Why is Santam Agriculture the right partner for you?	02
Research	03
Technology	03
Santam Agriculture Crop Solutions	04



WHO ARE WE?

- Santam Agriculture is the leading crop insurer in South Africa, with a market share of more than 50% and over 100 years' experience insuring crops in South Africa.
- Santam Agriculture has a growing footprint with a presence in Zimbabwe, Namibia, Eswatini, Mozambique, Angola, and Uganda, with plans to continue expanding into new African territories.
- Santam Agriculture is internationally recognised for its expertise in underwriting weather-related crop risks.
- Santam Agriculture partners with public and private agriculture sector stakeholders to ensure food security on the African continent.



OUR PURPOSE

We are committed to support sustainable food production through providing crop and risk solutions as the preferred agricultural insurer and service provider in Africa.

OUR AIM

We believe that crop insurance is a necessary investment for all crop farmers. Our aim is to provide farmers in Africa with quality crop cover to safeguard their business against unforeseen damages, thereby enabling them to invest in farm operations and grow without fear of devastating loss.

OUR OPERATIONS

- 36 sales and underwriting staff
- 220 crop assessors
- 36 support personnel
- 29 offices across South Africa
- dedicated policy and claims contact centre based in Bloemfontein.

WHY IS SANTAM AGRICULTURE THE RIGHT PARTNER FOR YOU?

- As part of the largest insurance group on the continent, Santam has the financial strength to expand its business operations to new markets.
- With more than 100 years' experience, a country-wide infrastructure, comprehensive product offering and an unparalleled reputation as the market leader, we are equipped to offer you the best crop insurance solutions available in South Africa.
- Effective risk management is crucial; and this is where Santam Agriculture offers the most value to ensure a sustainable future for farmers.
- Santam Agriculture supports organised agriculture and agriculture businesses in South Africa with navigating industry-wide challenges.
- In a constantly evolving risk landscape, Santam Agriculture assists commercial farmers with critical risk assessments and advice to mitigate risk exposure.
- We understand the constant pressure farmers face in balancing operating costs with margins, that's why our experts take the time to illustrate the fundamentals of crop insurance and the value that it creates for farmers.
- Santam Agriculture takes pride in offering tailored solutions coupled with advice to match your specific set of circumstances.



- Our experts understand the fundamentals of farming and how the sun, soil and water determine the success of a crop. They have extensive knowledge and experience in agricultural underwriting and loss assessment and offer advice to help clients proactively manage risk.

RESEARCH

- Santam Agriculture is the only South African insurer that owns a research farm. This is a further example of our expertise and how we add real value to farmers. Scientific research conducted at our farm, enables us to provide farmers with invaluable information about potential damage to crops at various growth stages.
- For the past 38 years, Santam has been at the forefront of critical crop research trials, specifically analysing simulated hail damage on agricultural crops.
- To obtain information from diverse geographical areas, we collaborate with partners and conduct trials on farms located across South Africa.
- Hail simulation is done by physically removing predetermined percentages of leaf area at specific growth stages.
- The research results are vital for the development of new hail assessment procedures or to update existing procedures. It's important to re-evaluate existing procedures in tandem with developments in crop genetics as newer cultivars react differently to damage than older, more traditional cultivars.
- These procedures form the foundation of accurate assessments when determining damage caused by insured perils.

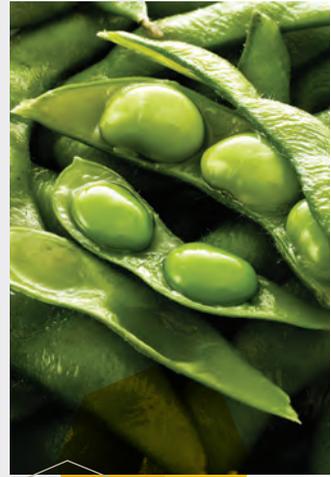


TECHNOLOGY

- Santam's state-of-the-art information technology (IT) infrastructure has been specifically designed for effective crop insurance administration and produces accurate reports with granular-level, detailed analysis. Santam Agriculture uses the Guidewire platform to manage its policy and claims administration.
- The system's web interface enables quotations to be generated and acceptances to be logged directly to the Santam Crop Insurance database. Policies can be issued and billed in real-time and all client and product information including rates are available in real time.
- A mobile application facilitating the completion of inspection reports for Multi-Peril Crop Insurance (MPCI) by field personnel has been implemented.



- This application not only provides the database with insurance information regarding the land, it also enables the collection of GPS co-ordinates as well as photographic images to upload for each land at completion of the reporting session.
- Implementation of a similar application to gather assessment data started in 2016.
- This enables in-the-field assessments to be completed with more speed and accuracy, eliminating the need for subsequent information to validate data and process claims. Further planned developments include obtaining GPS coordinates for all insured farms and lands, not only those covered by multi-peril policies.
- The graphical capability of the insurance information database is greatly enhanced, providing data-backed support for effective decision making at an individual client level.



SANTAM AGRICULTURE CROP SOLUTIONS

We provide cover for a wide variety of Grain, Fruit, Vegetable and Fibre crops against loss due to Hail, Fire, Frost, Locust damage, Drought and In-Transit through our Named Peril and Multi-Peril product solutions. Additionally, within the Santam Group, we meet farmers' unique insurance needs by combining traditional insurance and structured insurance options, allowing farmers to structure their insurance according to the level of risk that they are prepared to take to manage their insurance expenditure.

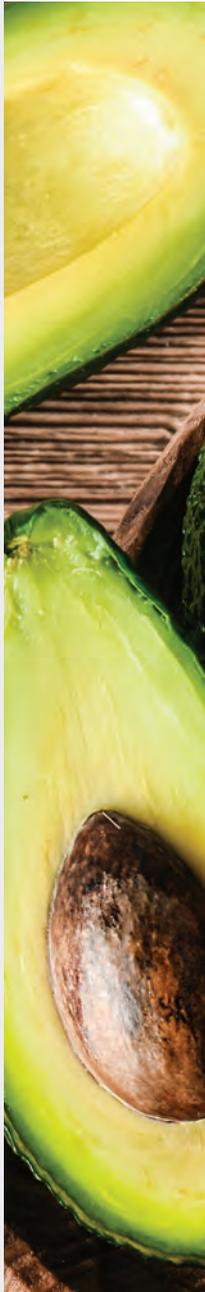
NAMED PERIL	MULTI-PERIL	SUNDRY
Grain	Maize	Fire on range land
Fruit	Soyabeans	
Vegetables	Sunflower	
Tobacco	Sorghum	
Fibre Crops		



PRODUCTS OFFERED	COVER COMMENCE DAY	COVER CEASE DATE
Hail, Frost (in selected regions), Wind, Transit, Locust damage, Fire.	Cover commences at 08:00 on the seventh day after the date on which the policy was signed.	Cover ceases without any premium refund or compensation for loss: <ul style="list-style-type: none"> when the crop has been harvested or destroyed; and when the normal harvesting time for that particular insured crop lapses (at the discretion of the insurer).

FOR MORE INFORMATION CONTACT:

support.santamagri@santam.co.za or 051-4073005





Santam is an authorised financial services provider (FSP 3416), a licensed non-life insurer and controlling company for its group companies.