

Certificate No. IN0149



South African Reserve Bank  
Prudential Authority

**INSURANCE ACT, 2017  
(ACT NO.18 OF 2017)  
CERTIFICATE OF LICENSING**

The Prudential Authority hereby certifies that,

***Santam Beperk***

is licensed as a non-life insurer in terms of section 23 of the Insurance Act, 2017 (Act No. 18 of 2017) to conduct insurance business and operations in the stipulated classes and sub-classes of insurance business and subject to the conditions as set out in the Annexure(s).

Issued at Pretoria on 1<sup>st</sup> day of October 2020.

A handwritten signature in black ink, appearing to read 'R. J. ...'.

Chief Executive Officer

Prudential Authority

