



**African** beat. **Global** pulse.

South Africa offerings.



EMERALD  
AFRICA

**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, 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).

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

## EMERALD - CAPABILITIES AND CAPACITIES

- Significant existing portfolio throughout the African continent.
- The current capacity per risk is ZAR1.5 billion based on policy loss limit in South Africa and Namibia.
- For multinational corporations up to 25% of the total insured value per additional territory situated outside of Africa can be included. For certain territories this increases to 35%.
- Access to additional capacity through innovative facultative reinsurance solutions for large capacity accounts.
- Specialists in multi-territorial Pan-African programmes.
- Access to the SanlamAllianz cedant network in 27 African countries.
- The London office gives Emerald a dedicated focus on business development and building relationships in the global markets.

## SANLAM GROUP



## SANTAM LIMITED (SANTAM) SOUTH AFRICA - FINANCIAL STRENGTH RATINGS

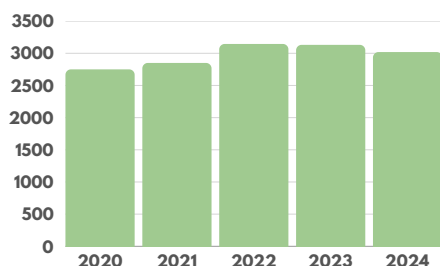
Emerald is a wholly owned subsidiary of *Santam Limited*, South Africa's leading insurer. *Santam Limited* has a Financial Strength Rating of A- (Excellent) and a Long-Term Issuer Credit Rating of "a-" (Excellent), as assigned by AM Best.

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 Africa.

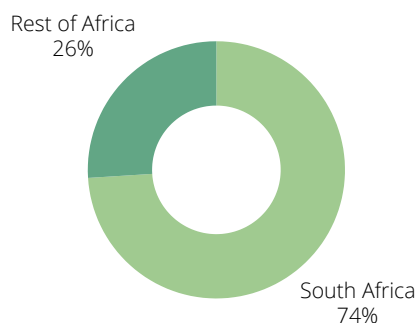
## GROSS WRITTEN PREMIUM

ZAR in Million



## REVENUE BY TERRITORY

2024



## EMERALD - TERRITORIAL SCOPE

Risks situated on the African Continent and the Indian Ocean Islands, excluding Libya and Sudan.

## SPECIALIST EXPERTISE



Chemical



Political and non-political riot, strike and civil commotion, incl. terrorism and war if required



Industrial manufacturing and engineering works



State and municipal entities (with or without power generating plants)



Leisure and tourism, hotel and lodge groups



Conventional power generation



Multinational companies



Freight and passenger rail entities (including stations and rolling stock)



Industrial food and agriculture processing



Mining (including underground risks)



Large retail and property portfolios



Infrastructure (airports, ports, water supply and electricity suppliers)



Telecommunications (fixed and mobile networks)



Renewable energy



Petrochemical



Mining process (including smelters and furnaces)

**CURT MEYER**

Executive Head: Corporate Property and Engineering  
+27 82 603 6638  
curt.meyer@santam.co.za

**LINDA DAYANAND**

Executive Head: Operations  
+27 82 785 3103  
lindad@emeraldsa.co.za

**HANS SCHOLLENBERGER**

Executive Head: Underwriting and Reinsurance  
+27 82 515 3347  
hans@emeraldsa.co.za

**CHESTER RAMBAU**

Executive Head: Underwriting and Risk  
+27 76 941 1905  
chester@emeraldsa.co.za

**NONTE NZIMAKWE**

Chief Financial Officer  
+27 84 404 9519  
nonte@emeraldsa.co.za

**KATE GWILT**

Portfolio Executive  
+27 82 516 1093  
kate@emeraldsa.co.za

**VICENTE DA SILVA**

Portfolio Executive  
+27 83 473 7539  
vicente@emeraldsa.co.za

**CHRIS POTTER**

Portfolio Executive  
+27 82 338 0273  
chris@emeraldsa.co.za

**WANDILE MKHABELA**

Portfolio Manager  
+27 72 235 4706  
wandile@emeraldsa.co.za

**VUSI NDLOVU**

Portfolio Manager  
+27 82 515 3308  
vusi@emeraldsa.co.za

**DEEN PILLAY**

Portfolio Manager  
+27 82 051 4831  
deen@emeraldsa.co.za

**JANICE CLAYTON**

Portfolio Manager  
+27 82 791 8222  
janice@emeraldsa.co.za

**OFENTSE TSHOEU**

Senior Underwriter  
+27 73 843 4711  
ofentse@emeraldsa.co.za

**CONSTANCE NKOSI**

Senior Underwriter  
+27 84 034 0069  
constance@emeraldsa.co.za

**LEBOGANG KHUMALO**

Head: Risk Engineering  
+27 76 976 5509  
lebogang@emeraldsa.co.za

**MARK DEWBERRY**

Head: Business Development  
+44 780 323 8635  
mark@emeraldsa.co.za



Scan here to be  
redirected to our  
website.

**JOHANNESBURG****Physical Address**

Emerald House  
8 Waterford Office Park  
Waterford Drive  
Fourways  
2055  
South Africa

**Postal Address**

Suite 354  
Private Bag X51  
Bryanston  
2021  
South Africa

Telephone: +27 (0) 11 658 8200

**LONDON****Physical/Postal Address**

Santam Specialist Business Limited  
First Floor  
63 St Mary Axe  
London  
EC3A 8AA  
United Kingdom

Telephone: +44 (0) 203 995 1361

► [www.emeraldsa.co.za](http://www.emeraldsa.co.za) ► [info@emeraldsa.co.za](mailto:info@emeraldsa.co.za) ► [www.facebook.com/emeraldrisktransfer](https://www.facebook.com/emeraldrisktransfer) ► [www.twitter.com/emeraldrisk](https://www.twitter.com/emeraldrisk)

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

