

## About Sanlam Life Insurance Limited

Founded in 1918, Sanlam has grown from a life insurance company into a diversified one-stop financial services group, with solid expertise in key areas, offering our clients a journey for life for their financial needs. Since demutualising and listing on the JSE Limited and Namibian Stock Exchange in 1998, our share price has increased by more than 1230%.

Exceptional client service is our core focus and we strive to deliver the signature Sanlam service experience through the provision of life, disability and specialized cover to all of our valued clients in every sector of SA's economy.

## Local strengths USPs

Sanlam acts in the best interests of our clients by committing to pay all valid claims as we realize that, having trust in the insurer to pay all valid claims, is a main concern and therefore of paramount importance. Our sound and sustainable rating philosophy enables us to do so, underpinned by our financial strength and resilience through the recession, thus providing clients with confidence that Sanlam is a robust company that will be around a long time to honour our commitments when they fall due.

Our business philosophy is driven by the needs of our clients, and the only solution that works is one that creates shared value for all

With a stable market share, we are one of the largest underwriters in SA's group risk market. With our strong and healthy balance sheet (our Capital Adequacy Ratio (i.e. amount of capital held) is 4.5 times more than what is required by the authorities), clients are secured that we are fully capable of meeting their commitments. We are represented, from our head office in Bellville (near Cape Town), throughout South Africa and also have business interests elsewhere in Africa, UK, Europe, India, the USA and Australia.

stakeholders ... and this is evident: for the 3<sup>rd</sup> time in four years Sanlam has been awarded the 'Employee Benefits Product Supplier of the year' by the Financial Intermediaries Association (FIA).

Sanlam, as one of the largest under writers of disability benefits in SA, and leader in the development of assessment practice, have invaluable experience in the assessment of disability claims. Our large and well-diversified book of insured lives spans across socio-economic group, regions and industries within SA and contributes to our ability to withstand tough and volatile conditions.

### Facts & figures

- Insurope member since: 1974
- Financial Rating: A by Standard's & Poors

### Average Turnaround Times

- General Questions: 2 Working Days
- Local Quote: 3 to 5 Working Days
- Annual Renewal: 60 Working Days in advance
- Rate Review: 3 Working Days
- Death Claims: 10 Working Days
- Disability Claims: 10 Working Days
- Medical Claims: N/A

### Benefits

- Insurable Benefits: ADLMP
- Poolable Benefits: ADL

### Minimum lives criteria

- For a group quote: 10 employees
- For pooling contract: 10 employees

### Local contact information

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