

About Sanlam Emerging Markets

Sanlam is a leading, diversified African financial services group and was established as a life insurance company more than 100 years ago. Sanlam is listed on the Johannesburg as well as the Namibian stock exchanges.

The Group has a direct business presence in 33 countries across Africa, as well as in the USA, Malaysia, the UK, India and Australia. In several countries, it trades under different brands that are entrenched in their markets. Through its business clusters – Sanlam Personal Finance, Sanlam Emerging Markets, Sanlam Investments, Santam and Sanlam Corporate – the Group provides comprehensive and tailored financial solutions to individual and institutional clients across all market segments. Its areas of expertise include life and general insurance, financial planning, retirement, investments and wealth.

The Sanlam Emerging Markets (SEM) cluster is responsible for Sanlam's financial business services (life insurance, general insurance, banking, retail credit, health, bancassurance and asset management) in emerging markets outside

South Africa with the aim of ensuring sustainable delivery and growth across the various businesses that make up this cluster. Sanlam Pan Africa is the business unit, within SEM, that focuses specifically on the African continent. SEM consists of two lines of business, Life Insurance (including asset management and retail credit) and General Insurance (including health, reinsurance, assistance and third-party assistance), which consist of various country business entities. These businesses operate under or in association with the Sanlam and SAHAM Assurance brands.

SEM is able to provide Group risk policies in the following African countries: Angola, Benin, Botswana, Burkina Faso, Cameroon, Gabon, Ghana, Ivory Coast, Kenya, Madagascar, Malawi, Mali, Morocco, Mozambique, Namibia, Nigeria, Rwanda, Senegal, Tanzania, Togo, Uganda, Zambia, and Zimbabwe. Health policies can be facilitated in Angola, Benin, Burkina Faso, Cameroon, Congo Brazzaville, Gabon, Guinea Conakry, Ivory Coast, Kenya, Madagascar, Mali, Morocco, Niger, Rwanda, Senegal, Togo, Uganda, and Zambia.

Local strengths USPs

- Largest insurance footprint on African continent with a focus on key territories and integrated insurance networks
- Solid financial strength and impressive business history
- An African identity with local expertise and management
- Insurer of choice for corporates clients operating in Africa
- Single point of entry for multinationals
- Multilingual
- Effective management of strategic partnerships
- Focus on local and international compliance with laws and regulations
- Centralized service support

Facts & figures

- Insurope member since: 2020
- Financial Rating:
 - Sanlam Limited zaA+
 - Sanlam Life Insurance Limited zaAAA (S&P)

Average Turnaround Times

- General Questions: 2 Working Days
- Local Quote: 10 Working Days
- Annual Renewal: 10 Working Days
- Rate Review: 10 Working Days
- Death Claims: Country specific
- Disability Claims: Country specific
- Medical Claims: Country specific

Benefits

- Insurable Benefits: ADLMP (Country specific)
- Poolable Benefits: Not poolable

Minimum lives criteria

- For a group quote: a minimum of 10 lives (review on a case by case basis)
- For pooling contract: currently not offered

Local contact information

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