

A close-up photograph of a sunflower in a field. The sunflower is the central focus, with its bright yellow petals and brown, textured center clearly visible. The background is filled with other sunflowers, some in focus and some blurred, creating a sense of a vast field. The lighting is bright and natural, highlighting the vibrant colors of the flowers. Overlaid on the lower right portion of the image is the text "SANTAM AGRICULTURE" in a bold, white, sans-serif font.

SANTAM AGRICULTURE

YOUR RISK MANAGER UNDER ALL CIRCUMSTANCES

We know your farm is important to you, regardless its nature or size. As your partner in agriculture, we aim to make insurance even more accessible, affordable and appealing. We continue to invest in effective risk management in order to make a real difference in helping you create a sustainable future.

WHO ARE WE?

- Santam Agriculture is the leading crop insurer in South Africa with a market share in excess of 50% and more than 80 years' experience of insuring crops in South Africa.
- Santam Agriculture is expanding the crop insurance footprint into the rest of Africa.
- Santam Agriculture is internationally recognised for the ability to underwrite weather related risks on crops.
- Santam Agriculture is partnering with other public and private stakeholders in the agricultural sector to help ensure food security on the African continent.

OUR EXPERTISE / STRENGTHS

WHY IS SANTAM AGRICULTURE THE RIGHT PARTNER FOR YOU?

With more than 90 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 in South Africa.

We understand that effective risk management is crucial and it is in this aspect where Santam Agriculture aims to make a real difference in helping farmers create a sustainable future.

The industry is faced with many challenges and Santam Agriculture has a duty to help inspire organised agriculture and agriculture businesses in South Africa. Commercial farmers will continue to be exposed to risks and it is vital they remain aware of these risks, and mitigate them as much as possible.

At Santam Agriculture, substantial focus is placed on illustrating the fundamentals of insurance to farmers. We know how much insurance discrepancies can cost the farmer, and so we spend a great deal of time ensuring that we offer real solutions and sound advice, relevant to each farmer's specific circumstances.

The Santam Agriculture experts have comprehensive knowledge of and experience in the agricultural industry in underwriting and loss assessments of crops to help clients manage their risks pro-actively. They understand the fundamentals of farming and how the sun, ground and water play an integral part in the responsible development of the country and the Santam business.

Santam Agriculture values stakeholder' business requirements and has a responsibility to help stimulate a positive environment for farmers. Dedicated IT infrastructure has resulted in a computer system specifically designed for effective crop insurance administration that can produce accurate reporting and analysis at any level of detail or summary required.

Santam Agriculture's research farm, Mooihoek (near Bloemfontein), is an excellent example of how Santam Agriculture can add value for farmers and producers. The scientific research done at Mooihoek and in conjunction with other agriculture business research partners provides farmers invaluable information about the potential damage to crops at various growth stages. Santam Agriculture is still the only South African insurer with such a research facility.

CORE STRATEGIC OBJECTIVES

- Assist in bringing financial stability to our farmers by providing innovative insurance solution for protection against weather related losses to growing crops.
- Taking hands with public and private sector stakeholders in the agricultural sector to help ensure food security on the African continent.
- To be the leading insurer of crops on the African continent
- To strive for excellence in what we do and never lose focus on long term sustainability throughout the cycles.



INFRASTRUCTURE FOR CROP INSURANCE

36 | Permanent Sales & Underwriting Staff

21 | Sales Advisors

36 | Support Personnel

300 | Crop Assessors

29 | Field offices spread across South Africa

+ | Many years of experience in underwriting and loss assessment of crops

SANTAM AGRICULTURE CROP SOLUTIONS

In crop insurance we strive to protect the farmer's yields against the occurrence of the insured risks. Crop insurance is available for a range of crops, vegetables and fruit.

NAMED PERIL

GRAIN

FRUIT

VEGETABLES

TOBACCO

FIBRE CROPS

MULTI PERIL

MAIZE

SOYA BEANS

SUNFLOWER

SORGHUM

SUNDRY

FIRE ON RANGE LAND

INDEX INSURANCE



RESEARCH

GROUND-BREAKING TECHNOLOGY

- For the past 38 years, Santam Agriculture (with its predecessors) has been doing crop research trials specifically for the study of simulated hail damage on agricultural crops.
- The trials are mainly done at Santam's research farm. To obtain information from different or more typical environments for a crop trials are also done in collaboration with other role players at different locations.
- Hail simulation is done by physically removing predetermined percentages of leaf area at specific growth stages. The hail damage simulation may be on plant population, stem, seed and leaf damage.
- The results are used for the compilation of new hail assessment procedures or to update existing procedures. Revisiting existing procedures is very important in light of the progress and development in crop genetics which leads to different reactions to damage as compared with older more traditional cultivars.
- Trials are repeated to obtain at least five sets of results before this is then used to compile or adapt assessment procedures. These procedures form the cornerstone of accurate assessments to determine the damage caused by named perils.

Santam Agriculture has since 1976 had a dedicated IT team, from which has emerged an in-house developed, managed and maintained computer system specifically designed for effective crop insurance administration. Beyond increasing productivity through effective procedures emulation, integrated historical, statistical and financial accounting recording was designed into the comprehensive database and can produce accurate reporting and analyses at any level of detail or summary as required.

This business information is available to personnel and brokers which enables efficient and accurate decisions to be taken in terms of evaluating risks and offering appropriate rates.

Via the internet web interface of the system, quotations are presented from and acceptances logged directly to the Santam Crop Insurance database, from which policies are issued and billed and all information regarding the products, rates and clients are available in real time.

A mobile application facilitating the completion of inspection reports for Multi-Peril Crop Insurance by field personnel has been recently implemented. This application not only provides insurance information regarding the land to the database, but also enables the collection of GPS co-ordinates as well as the upload of photographic images for each land at completion of the reporting session.

Implementation of a similar application for the gathering of assessment data is scheduled for the current season 2016. This will enable in-the-field assessments to be completed much more quickly and accurately, eliminating the need for subsequent information capture for data validation and claims processing.

Further planned developments include obtaining GPS coordinates for all farm and lands insured and not only those covered by Multi-Peril policies. The graphical representation capability of the insurance information database will be greatly enhanced, providing support for effective decision making at individual client levels.

CONTACT US

Take advantage of Santam's expertise by speaking to your intermediary today or visit www.santam.co.za to find out more about Santam Agriculture's unique and specialised crop insurance solutions, specially designed for the modern farmer.

