



SANTAM STRUCTURED INSURANCE



ABOUT STRUCTURED INSURANCE

We are an industry innovator in specialist insurance structuring, offering partners and clients individually designed financial solutions. Our team is uniquely positioned to assist clients in the rapidly changing insurance regulatory environment.

Our team of specialists works closely together to combine insurance, underwriting and financial knowledge to harness synergies and drive five business pillars:

- Structuring
- Strategic investments
- Underwriting solutions
- Risk finance
- Supply chain finance

1. STRUCTURED

We use a portfolio of on and offshore insurance licenses and technical specialist skills to create tailored financial solutions. The bespoke structured product offering enables clients to use their capital as efficiently as possible and enhance profitability.

2. STRATEGIC INVESTMENTS

We explore opportunities to acquire selective equity stakes in other organisations interested in partnering with us to have the opportunity to raise capital and share in the collective expertise of our team with the objective of creating synergies in order to achieve shared business goals.

3. UNDERWRITING SOLUTIONS

We provide our clients with the expertise to create new revenue streams and increase brand value by offering insurance products to an existing consumer base without the need to acquire an insurance license. Companies who are routinely involved in the development of insurance products but do not wish to apply for an insurance license would also benefit from the offering.

4. RISK FINANCE

We design alternative risk transfer solutions for businesses looking to:

- Benefit from their own good risk management practices
- Reduce their reliance on conventional insurance cover
- Benefit from increased risk retention

Tailored solutions allow clients access to multi-peril cover and aim to reduce the cost of risk to clients over the medium to long term.

The product offering includes:

- Contingency policies for clients willing to manage their own risk
- Policies for clients who are unable to find conventional insurance cover
- Finite risk policies which aim to reduce the volatility of insurance costs
- Combined policies which offer an element of self-insurance in conjunction with a conventional insurance policy

5. SUPPLY CHAIN FINANCE

We provide solutions that allow businesses to benefit from better payment terms to suppliers while providing suppliers with the option to get paid early.

Solutions operate independently from banks and aim to unlock value in the supply chain for clients. This ensures an optimised balance sheet and enhances clients' returns.

The combined expertise of the supply chain finance and credit insurance pillars enable the team to achieve powerful synergies within the trade finance market.

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