With roots established in 1903, Indwe Risk Services (Pty) Ltd is today one of South Africa’s largest independent brokers, providing expert solutions that cover all your personal and business insurance and financial needs.

The Indwe journey began with Hoskens Insurance in the early 1900s, evolving into Thebe Risk Services. In 1992 they became the insurance arm of Thebe Investment Corporation, the country’s first black empowerment group.

On a separate path, Prestasi Brokers, which was established in 1972 and had a reputation for innovative short-term insurance offerings, became a fully empowered organisation in 2001. Five years later these two innovative insurance leaders partnered to form Indwe - the isiXhosa and isiZulu name for the country’s national bird, the blue crane.

Taking advantage of an opportunity to expand the business and provide clients with an even wider range of products and services, Indwe announced a shareholding deal with African Rainbow Capital (ARC) in 2016. ARC, a wholly-owned subsidiary of Ubuntu-Botho Investment (Sanlam’s empowerment partner) acquired a majority shareholding of Indwe, with 25% belonging to Sanlam and Santam retaining 24%.

In 2019 Indwe partnered with Lyme Street Risk, a highly experienced corporate broking and risk management advisory business. In 2021, Santam announced that it was making an offer for both ARC’s and Sanlam’s shareholding and in April 2022, the transaction was ratified, making Indwe a fully owned subsidiary of the Santam Group. This transaction bring additional potential for our business as well as the added financial security and reputational integrity of the Santam Group brand.

Now, well over 100 years later, Indwe looks nothing like their early insurance pioneers. But, what has remained consistent through our transformation, is our commitment to always provide trusted, valued advice that protects your future.
Much has changed in 100 years, and so too has Indwe. We have a long, proud history of innovation and service, and we highly value transformation. This is why the business we are today is not the same as the one from 1903. While our shareholding has changed and we are 100% owned by Santam, what will never change is our commitment to our clients to provide advice that they can trust.

Indwe is one of South Africa’s largest brokers and is a member of the FIA and a founding member of Allied Africa Broker Network. It is through sound and enduring relationships with our partners and affiliates that we continue to be a formidable force in the industry and deliver innovative products to our clients.

To ensure that our clients receive exceptional service we only work with reputable insurance partners including Santam, Hollard, Bryte, Discovery Insure, Sanlam, and select specialist insurers.
Our empowerment philosophy is to create a society where each individual has the skills, resources and opportunities to give their best in building a prosperous South Africa. We strive to ensure an equitable working environment that supports the growth and advancement of everyone, regardless of race, gender, religion, disability or political orientation.

Through empowered procurement, we embrace the principles of B-BBEE (Broad-Based Black Economic Empowerment) and put these into practice through a number of initiatives: from advancing transformation and equal representation within Indwe, to reaching out to our communities through our Corporate Social Investment (CSI) initiatives.

One of our primary corporate objectives is to ensure that, over time, we achieve equal representation of men and women across all management levels.

We are also committed to assisting with the upliftment of the communities in which we operate, through focused CSI programmes. Each of our branches has adopted an initiative of their own, taking charities and important causes under their wing.

Indwe also contributes to consumer education initiatives within the financial services sector, as well as the Fundisa Retail Fund, a tertiary education savings programme for students from low-income households.

As an accredited learning provider, Indwe invests millions of rands in FAIS accreditation training and skills development programmes for all our employees. We offer bursaries and loans to those who are eager to further their studies at tertiary level. The Indwe bursary scheme caters for both employees and the general public. We also offer 12-month internship programmes, where specially selected groups of graduates receive on-the-job training, including technical product, sales, finance and life skills training, as well as practical work experience.

In addition to Enterprise Development, Indwe also supports Supplier Development initiatives, assisting newcomers in the supply chain and small black-owned suppliers, to develop their businesses so they fully participate in the economy. Indwe further supports small, independent black brokers, providing them with expertise and financial assistance to grow and develop their businesses.

To download Indwe’s B-BBEE certificate click here or visit www.indwe.co.za
We challenge the status quo by actively seeking continuous improvement in our service offering. We are willing to learn, grow and embrace diversity both in the workplace and in society as a whole. We actively foster the belief that to be the best, we need to constantly improve our knowledge and expertise.

Our trained, qualified and professional advisors always put the needs of our clients first. Our employees take responsibility and use their initiative when providing services to our clients. We are committed to customer satisfaction and use our initiative to honour that promise.

Whilst integrity and honesty are inherent in our values and form the core of our profession, we have specifically chosen values that reflect our commitment to our clients.

**INNOVATION**

We challenge the status quo by actively seeking continuous improvement in our service offering.

**NURTURING**

Our trained, qualified and professional advisors always put the needs of our clients first.

**DRIVEN**

We strive to provide the best solutions to our clients and show our commitment by assisting them in handling their risk and insurance-related requirements.

**WILLINGNESS**

We are willing to learn, grow and embrace diversity both in the workplace and in society as a whole. We actively foster the belief that to be the best, we need to constantly improve our knowledge and expertise.

**EAGER**

Our employees take responsibility and use their initiative when providing services to our clients. We are committed to customer satisfaction and use our initiative to honour that promise.
We only employ the most professional, competent, qualified and passionate people.

Our goal is to achieve sustainable efficiencies and financial returns.

We provide relevant risk and financial solutions from the best financial product providers and partners.

We aim to make a positive impact in our communities, through enterprise development and corporate social investment initiatives.

We put customers at the heart of everything we do, and at times of loss we provide guidance and support, while ensuring fair and speedy claims settlements.
We offer a wide range of comprehensive personal cover through the country’s most reputable insurers. By first understanding your unique needs, we can provide relevant risk and financial solutions that focus on you.

Trust Indwe for sound advice, to manage your personal portfolio and be at your side if you have to make a claim. Life happens fast, with Indwe you have peace of mind that you're covered if things go wrong.
Indwe is committed to providing exceptional insurance, backed by internal expertise, placing us in a unique position to cater for your specific requirements.

We employ some of the most experienced and respected advisors in the market. Our expertise ranges from pioneering solutions in personal lines insurance to innovation in business insurance.

All of our employees are expected to be FAIS compliant as a minimum requirement and are actively encouraged to pursue world-leading insurance and business skills, by way of formal and informal education and training programmes.

Our intention is to have the most proficient insurance advisor workforce in the industry. This is based on the understanding that in order to remain relevant and in a position to add value to our clients, we need to have an in-depth knowledge of our business, together with a sound appreciation of the world around us.
Indwe takes pride in being proactive and innovative to keep clients ahead of the curve. We stay abreast of new legislation and technology, as well as social and political changes, so that we can help our clients adapt their insurance to the constantly shifting business environment.

With a century of experience as an insurance expert, we are the perfect partner to advise you on the best products and services available through South Africa’s leading insurance companies, and how these can be tailored to your specific requirements. With us, you will always have someone to give you advice and assistance.

**ENJOY COVER FROM SOUTH AFRICA’S TOP INSURERS**

Indwe’s insurance packages are underwritten by South Africa’s leading insurance group, as well as a select number of top insurers in the market place.

When it comes to ensuring that your personal assets or business is fully protected against life’s unexpected twists and turns, you want good service and the best products. Indwe provides the kind of professional advice that allows you to sleep at night, safe in the knowledge that a team of experts is constantly keeping watch over your insured personal and business assets, proactively identifying and assessing any risks and providing appropriate cover.

We do not sell “off-the-shelf” insurance solutions. We find cost-effective solutions tailored to your risk-related needs and procure the most competitive terms to meet these needs.
SOLUTIONS TO MANAGE YOUR RISK

Our personal commitment means that you can expect us to tailor affordable cover to suit your unique requirements. With Indwe Risk Services you will always have someone to give you advice and to act on your behalf.
At Indwe, we believe that insurance cover should be affordable and accessible to everyone. By first understanding your unique needs, we can provide relevant risk and financial solutions that focus on you. Our personal insurance focuses on: Asset Insurance, Specialist Insurance, Liability Insurance, and Life Insurance, Investments & Healthcare Solutions.

**ASSET INSURANCE**

**Home:**
Your home is one of your biggest investments and you want to ensure that it, your valuable household contents, portable possessions, as well as other permanent structures on your property are insured against loss or damage.

**Vehicle:**
Owning a vehicle provides you with independence but it also comes with financial responsibilities. Ensure your valuable asset is adequately covered whether it’s a vehicle, motorcycle, caravan, trailer, watercraft, or specialist vehicle.

**SPECIALIST INSURANCE**

**Personal accident:**
If you are in an accident or succumb to your injuries because of an accident, this policy pays out a lump sum to you or your beneficiary. It excludes sickness or general disability.

**Pets:**
Protect the furry members of your family with pet insurance. You never know when an accident or illness can occur, but with insurance you can give your pet the best care possible.

**Travel insurance:**
Whether you’re travelling alone or with your family, insurance protects you against the risks and any financial losses that can take place while you’re away from home.

**RAF claims:**
If you have been personally injured and were not the driver that caused the accident, or you are a dependent of the deceased victim, you can get assistance managing your Road Accident Fund claim, saving you costs and hassle. We will manage your RAF claims process from start to finish, saving you the costs and hassle normally associated with this process.

**Emergency services:**
Careful thought and attention to detail has gone into our range of emergency assist services. Our roadside, medical and home emergency services ensure that you and your loved ones are well looked after in every emergency, whether big or small, at home or far away.
With a tailored solution to suit your individual needs, you will be well on your way to financial independence and sustainable wealth.

Get assistance with retirement and investments, insurance and financial planning, estate planning and fiduciary services, bond origination, healthcare solutions, and other outsourced services.

LIABILITY INSURANCE

Legal liability:

This insurance protects you against claims for liability from bodily injury or damage to property as a result of negligence. With this safeguard, your legal costs and payouts are covered if you are found legally responsible.
BUSINESS Insurance

Buildings:
The buildings you own or are responsible to insure in terms of your lease are exposed to daily risks. Protect them from loss or damage caused by unexpected events such as fire, lightning, explosion, earthquake, storm, wind, water and hail.

Contents:
Protect your business from loss or damage to contents, including landlord fixtures and fittings, and the property you are responsible for in your office premises. Cover excludes documents and electronic data processing equipment.

Electronic equipment:
With this insurance your business is covered for physical loss or damage cause to your electronic equipment in any part of your business premises, while in transit and while temporarily removed from your building.

Stock and raw materials:
The stock and raw materials at your business premises are fundamental to the continuity of your operations. Protect your business from loss or damage caused by lightning, explosion, earthquake, storm, wind, water and hail.

Plant and machinery:
This insurance helps you prepare for the unexpected by covering you for loss or damage to plant, machinery and all other contents contained on your business premises.

Vehicles and fleets:
Safeguard your vehicles, motorcycles and trailers that are at risk of theft, hijacking and accidental damage. Further protect your business from liability for damages to third-party vehicles or injury to third parties in the event of an accident.

Money:
Protect your business from the loss of or damage to cash and negotiable instruments on your premises or in transit, as a result of theft or a hold-up.

Our personal commitment means that you can expect us to tailor affordable cover to suit your business needs. With Indwe you will always have someone to give you advice and to act on your behalf.

Our business insurance focuses on Asset Insurance, Liability Insurance, Specialist Insurance, and Business & Employee Solutions.

Through our Allied Africa Broker Network membership, we are also able to assist our clients doing business in Africa.

ASSET INSURANCE
**Business interruption:**

Business interruption will cover the loss of gross profit, gross rentals or revenue when your normal business operations are interrupted in a disaster situation, resulting in a reduction in turnover and an increase in the cost of working.

**Goods in transit:**

Get cover for loss or damage to goods that occurs during the course of transit. This can cover the movement of goods both locally and cross-border.

**SPECIALIST INSURANCE**

**Group personal accident:**

As a business you can provide cover for your most important assets – your employees. This insurance covers death or bodily injury that can result in permanent or temporary disability, which is caused by accidental, violent, external and visible means.

**Emergency protection:**

ResQ is a roadside protection service that is supported by teams of highly trained officers who are able to professionally handle emergency situations. ResQ is a nationwide service and operates 24/7.

**Business travel:**

Protect business travellers against unforeseen costs such as delayed flights, lost luggage, unexpected cancellation costs, emergency medical expenses, hospitalisation cover and hospital bills payable in foreign currencies.

**Kidnap and ransom:**

Our kidnap and ransom products provide access to expert crisis management services to minimise the negative effects of these difficult events. Cover can include reimbursement of ransom monies, rewards payable for information, and travel costs to return victims.

**Construction and engineering:**

This cover is tailored to meet the specific requirements of each project and typically includes protection against demolition risk, building erection risk, lateral support, machinery breakdown, advanced loss of profits and third-party liability, as well as performance guarantees.

**Aviation:**

Get insurance that covers physical damage to an aircraft and legal liability arising out of ownership and operation. Specific policies cover aircraft hull all risks, aircraft hull war risks, third-party legal liability and/or passenger legal liability, excess insurance and aircraft owners and operator’s liability.

**Agriculture:**

Just like other businesses, farmers need cover against loss or damage to their assets and crops by fire and weather-related risks. Cover available includes: theft, livestock, machinery breakdown, business interruption, assets, money, and crop insurance.

**Commercial crime:**

With commercial crime insurance your business is protected from financial losses related to business-related crime, and it includes theft by employees, forgery, robbery, and electronic crime. Theft, livestock, machinery breakdown, business interruption, assets, money, and crop insurance.
LIABILITY INSURANCE

General liabilities:
With general liability insurance you are covered for claims that your business caused accidental death, bodily injury or property damage.

Directors and Officers:
With D&O liability insurance the personal assets of directors and officers, and that of the company itself, are protected in the event they are personally sued for actual or alleged wrongful acts in managing the company.

Cyber liability:
Protect your business against internet-based risks with cyber liability. This covers financial losses from data breaches, business interruption, cyber extortion, cybercrime and third-party liability following a cyber breach.

Professional indemnity:
Anyone who offers services or advice in a specialized field could be held accountable if they are alleged to have provided inadequate advice, services or designs. Professional indemnity provides protection against financial loss as a result of legal liability to a third party.

Product liability:
Your business can be held legally liable for placing defective products that you made or sold - into the hands of a consumer. This cover excludes the cost of recalling defective products.

Be certain of the financial well-being of your business, despite life's uncertainties. We offer a comprehensive range of solutions to assist you, the start-up entrepreneur, the business owner or the self-employed professional, permanent or temporary disability, which is caused by accidental, violent, external and visible means.

BUSINESS & EMPLOYEE SOLUTIONS
EXECUTIVE MANAGEMENT

PETER OLYOTT
Chief Executive Officer

Peter spent twenty years at the Alexander Forbes Group, occupying various executive roles, including executive
director of Alexander Forbes Risk and Insurance Services and Alexander Forbes Management Services. He was also the
managing director of Alexander Forbes Cre8, the product research and delivery arm of the company.

His areas of expertise include insurance programme design and structuring, as well as insurance product research
and development. He is also a qualified risk management practitioner. Peter obtained his ACII and FCII through the
Chartered Insurance Institute in the United Kingdom and also qualified as a Chartered Insurance Practitioner. He holds
an FIISA and Cert Advanced Risk Management Diploma (Unisa) and is a fellow of the Insurance Institute of South
Africa. He is an associate of the Institute of Risk Managers of South Africa, as well as a registered and authorised Key
Individual and Representative. Peter is a current director of the FIA and the Insurance Institute of South Africa, having
served as the President of the FIA for two terms and Vice President for one term.

JOE SZEMEREI
Chief Operating Officer

Joe joined the insurance industry in 1990. He has extensive insurance and insurance
broking experience, has occupied various senior/executive roles and is a member of
the FIA.

Joe has an MBA and has specific expertise in distribution and operations
management (including call centres), affinity insurance programme structuring and
key account management, portfolio management, technology and marketing.
**YOLANDE VAN ESCH**  
Chief Financial Officer

Yolande has extensive experience in accounting and financial management, serves on the executive committee and is a member of the provident fund management committee. Her areas of expertise include corporate governance, financial management and risk management.

Yolande has a BCompt Degree (Unisa), a certificate in the Basics of Business, as well as an advanced certificate in Leadership (UCT). Yolande is a member of the South African Institute of Professional Accountants (SAIPA).

**JACQUES JORDAAN**  
Executive Head: Operational Support

Jacques has more than 30 years of experience in the insurance broking industry. He is currently responsible for IT infrastructure, process optimisation, projects and the general optimisation of operations. He is a certified Six Sigma Master Black Belt in the field of Business Improvement.

**GENOULDA MOORE**  
Executive Director: Human Capital

Genoulda has 21 years of work experience overall, with 12 of those dedicated to HR. Her areas of expertise include employee engagement, succession planning, learning and development, integrated talent management, and performance management. Genoulda holds a BA Human Resources Management Degree (University of Johannesburg), a Management Development Programme (GIBS) and an MBA (Milpark Business School).

**DANIE VAN NIEKERK**  
Indwe BlueStar Executive Head

Danie started his journey in the insurance industry in 2006, at one of the prominent providers in the industry. With a refined vision to enhance the client experience, he developed the ability to create and protect wealth for clients in a client-centric way and to manage it over a range of differentiated processes and portfolios. This in the independent, as well as tied insurance environment.

Over the past 17 years he has filled various roles in the industry that have equipped him with extensive experience. Roles have varied from broking to business development and distribution. He has a National Wealth Management and Business Management qualification with the relevant regulatory qualifications and supporting training.
HENNIE NEL
Santam Chief Financial Officer – Chairman of Indwe Broker Holdings

Hennie’s range of experience within the financial services industry covers general and life insurance, as well as banking and investment management. He has worked with a range of clients, including Santam during 2001 to 2007, when he was the company’s lead audit engagement partner. During this time, Hennie worked on the implementation of the Guardian National acquisition, Santam’s B-BBEE transaction and was also involved in assessments of Santam’s international operations.

KARL XHANTI SOCIKWA
Group Executive: Sanlam Market Development & Sustainability

Prior to his current role, Karl served as Chief Executive of Sanlam Sky. Before joining Sanlam he performed various executive roles during his 22-year career at Transnet, including Chief Executive of Transnet Port Terminals. At the beginning of his career he practiced as a lawyer with Deneys Reitz Attorneys, predecessor to Norton Rose Fulbright. He holds BComm LLB (Rhodes), MAP (WITS) and AMP (Harvard) degrees. Karl also serves pro bono as a Governor on the Board of Governors of his alma mater Rhodes University and on the Territorial Advisory Board of the Salvation Army.
Indwe has one of the most extensive branch networks of all the major South African-based insurance brokers.

We are represented in all of the major and secondary metropolitan areas in the country.

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Indwe is an authorised Financial Services Provider (FSP 3425)