Our Vision
To provide a superior insurance experience for individuals and business.

HISTORY AND CREDENTIALS

Indwe Risk Services (Pty) Ltd is a leading Personal, Business and Specialist Risk and Insurance Advisory business. Indwe Risk Services first came into existence in 2006 – the product of a merger between Thebe Risk Services and Prestasi Brokers, both of which had a formidable history in the insurance industry.

Our excellent service, innovative products and timeless values are borne from decades of experience acquired by those two insurance leaders and trailblazers.

Thebe Risk Services was established in 1903 as Hoskens Insurance and in 1992 became the insurance arm of Thebe Investment Corporation, the country’s first black empowered group. Prestasi Brokers was established in 1972 and rapidly became known for its innovative short-term insurance offerings. Prestasi was largely owned by Pamodzi Investment Holdings and became a fully empowered organisation in 2001.

When these two insurance leaders joined forces, they took the name Indwe, which is the isiXhosa and isiZulu name for South Africa’s national bird, the Blue Crane. Since establishing our new identity, we’ve continued to build on the strengths of our heritage. We deal with most of the registered insurers in South Africa, and are moving forward by bringing experienced insurance market practitioners on board.

In 2016, Indwe announced a new shareholding deal where African Rainbow Capital (ARC) acquired a majority shareholding of Indwe, with 25% shareholding belonging to Sanlam and Santam retaining 24%. ARC is a wholly-owned subsidiary of Ubuntu-Botho Investment, Sanlam’s empowerment partner, with a vision to become a significant black-controlled financial services player in South Africa. This joint venture has enhanced Indwe’s profile, has provided opportunities for expansion and has provided Indwe clients with a wider range of products and services.

While our shareholding has changed, what has not is our commitment to our clients. We provide all our clients with excellent service, innovative products and timeless values that are borne from decades of experience.
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.

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 have adopted an initiative of their own, taking charities and important causes under their wing.

As an accredited learning provider, Indwe invests millions of rands in FAIS accreditation training for all our employees. We offer loans to those who want to study further. We also offer 12-month internship programmes in which a specially selected group of graduates receive on-the-job training including technical product, sales, finance and life skills training, as well as practical work experience.

We strive to ensure an equitable working environment that supports the growth and advancement of everyone regardless of race, gender, religion, disability or political opinion.

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Our Values

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

**Innovation**
We challenge the status quo by always looking for more effective ways of providing risk and insurance solutions to our clients.

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

**Driven**
We strive to deliver a high quality, cost-effective service to clients and show our commitment by assisting them in handling their risk and insurance related needs.

**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.
THE INDWE DIFFERENCE

We deliver comprehensive needs analysis, quality risk advice and solutions from the relevant insurance markets.

Our staff are our strength and we are competitive in terms of our insurance and risk knowledge, expertise and experience.

We care about our clients and their business by understanding that we are in a service industry and that our aim is to serve the needs of our clients. We also believe that our South African culture and heritage allows us to easily adopt the ‘Ubuntu’ approach to business. We will not pursue business goals at the cost of our honesty and integrity. Sustainable long-term business relationships are our preferred way of engaging with our clients.
**Our Mission**

*To work with the best people in the industry*

*To provide relevant risk solutions*

*To ensure a rewarding experience during all customer interactions*

*To achieve sustainable efficiencies and financial returns*

*To make a positive impact in our communities*
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.

Indwe takes pride in being proactive and innovative in keeping clients ahead of the curve. We keep abreast of new legislation and technology, as well as social and political changes, so that we can help our clients adapt their insurance to a 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 tailor-made to your specific requirements. With us you will always have someone to give you advice and assistance.

Indwe delivers the expertise required when choosing insurance solutions, and pays attention to your individual needs.

Indwe’s insurance packages are underwritten by South Africa’s major insurers, covering the entire spectrum of your short-term insurance needs.

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 and services. 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.
Our personal commitment means that you can expect us to tailor affordable cover to suit your individual, corporate, commercial and industrial insurance requirements.

With Indwe Risk Services you will always have someone to give you advice and to act on your behalf.

Supported by international expertise, linkages, years of experience in handling both multimillion-rand claims and high volumes of smaller claims, you can depend on seamless service when you need it most.
At Indwe, we believe that insurance cover should be affordable and accessible to everyone. Our Personal Insurance division provides an extensive range of solutions that are cost-effective and tailor-made for each individual customer.

Buildings insurance, home contents and motor insurance are the personal cover products that customers are most familiar with, however we also provide other cover options and benefits to help customers minimise additional areas of personal risk and liability.

**VEHICLE INSURANCE**
At Indwe we offer the three key and basic categories of vehicle insurance cover: comprehensive, third party, and third party or fire and theft.

There are also a host of extras you can choose from, such as: cover for medical expenses and trauma treatment, emergency repair costs, car hire, and emergency accommodation if you are stranded while travelling.

We also provide cover for caravans and trailers, and personal watercraft such as fishing boats, sailing boats and jet skis.

**PERSONAL ACCIDENT**
Personal accident policies pay out lump sum benefits when the policy holder dies or suffers permanent disablement and/or loss of use of a limb as a result of an accident or unforeseen event. Some policies also cover permanent partial disablement, temporary total disablement and/or temporary partial disablement.

Personal accident policies only offer protection against accidental death and bodily injury – and not against sickness or general disability.

**HOUSINGHOLD INSURANCE**
Your household contents are all the items you would pack into boxes when you move home. With our tailored household contents insurance you can ensure that all those items are adequately covered should anything happen to them.

Household insurance cover can include money, personal documents, collections and even the contents of your refrigerator or freezer.

**BUILDINGS INSURANCE**
Buildings insurance covers the actual structure of your home as well as other permanent structures on your property – such as garages, outbuildings, swimming pools and walls.

Our specialist team of advisors can ensure that your buildings are insured against loss or damage due to lightning, fire, burst water pipes, storms and floods, damage caused by a break-in, subsidence of land and landslips, damage caused by falling trees and other impacts.

**HEALTH AND ACCIDENT COVER**
Indwe Risk Services offers a hassle-free, comprehensive Road Accident Fund (RAF) claims service called RoadCover. If you have been personally injured (and are not the driver that caused the accident), or if you are a dependent of the deceased victim, you can benefit from our RoadCover services.

Our RoadCover specialists will manage your RAF claims process from start to finish, saving you the costs and hassle normally associated with this process.

**EMERGENCY ASSISTANCE**
Very careful thought and attention to detail has been put 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.

**LIABILITY INSURANCE**
If you run the risk of being held legally liable for an incident and/or action, a liability insurance policy will cover legal costs and legal payouts for which the insured would be responsible if found legally liable for injury or damage to property as a result of negligence.

**ALL RISK INSURANCE**
Also known as portable possessions insurance, our All Risk insurance covers you for loss, theft or damage to items such as your cell phone, laptop, tablet, camera, sunglasses and even clothing and jewellery.

This cover can also be extended to include GPS and tracking systems, tools and spares, as well as groceries and goods whilst you are on your way home from the shops.

**LIFESTYLE BENEFITS**
At Indwe we believe you should benefit from your insurance daily and not just when you claim. So we have included a range of special deals, discounts and convenient free services that will make a real difference to you, every day.

All the advice you receive from our insurance advisors is free of charge to our clients. Our clients pay only for the services and products that they actually use or purchase.
AVIATION
Our specialist aviation insurance is geared to the operation of aircraft as well as the various risks involved in aviation. This may include hull losses, liability for passenger injuries, loss of income, pilots personal accident cover, third-party damage caused by aircraft accident Aviation Products Liability and even war risks.

CONSTRUCTION AND RELATED SERVICES
Our specialist construction team is able to arrange tailored solutions for large complex projects involving many sub-contractors and phases, through to building contractors who require insurance for maintenance, refurbishment or repair work.

We are also able to arrange construction insurance cover throughout Africa as well internationally with the expertise of our Global partners.

MANUFACTURING
Indwe Risk Services marine division offers distinct and flexible marine insurance protection through a broad range of marine solutions to meet the customer’s needs. From cargo, marine liability, hull and pleasure craft to high value shipments.

STATE-OWNED ENTERPRISES AND LOCAL GOVERNMENT
Indwe is the largest wholly South African owned business insurance broker in the country.

Our team’s collective experience in this sector exceeds those of our largest competitors, which enables us to provide unique solutions to the wide range of state-owned enterprises and local government.

We provide bespoke solutions to South African businesses. Our teams have in-depth sectoral knowledge, expertise and experience of insurance and risk requirements across a broad spectrum of the economy – there are very few risks to which we have not been exposed.

Indwe advocates a zero based approach when designing an insurance programme. An existing insurance policy may provide a useful benchmark for comparing pricing, however it may not represent the client’s philosophy towards risk and insurance, or adequately address identified risk exposures. Indwe Risk Services endeavours to simplify the sometimes complex risk identification and evaluation process by using a methodology that ensures you have the cover you need as you grow your business.

This accommodates practically all insurable risks and can be used for any sized business, from a small home-based business to a large multinational organisation, and will ensure that you have all the cover you need as your business expands. We have significant experience and expertise in the following sectors:

AUTOMOTIVE AND TRANSPORTATION
Our extensive range of transportation cover includes: own damage, loss of income, drivers’ personal accident, drivers’ criminal defence costs, third party liabilities, carriers’ liabilities, motor traders’ liabilities, fare paying passenger liabilities, car hire liabilities, goods in transit and more.

INFORMATION AND COMMUNICATIONS TECHNOLOGY
Our ICT service includes offering advice and insurance solutions to Fixed and Mobile Telecommunications Operators, Software and IT Service Providers, Hardware importers and suppliers, and Private and Public Media Broadcasters, to name a few.

MANUFACTURING
Indwe is able to provide bespoke risk and insurance solutions whether your business manufactures components or finished products for local or international consumption.

RETAIL
Our specialist liability team will compile an effective insurance strategy, ensuring you have the appropriate cover to protect you from legal and financial liability.

FINANCIAL SERVICES
For venture capitalists, institutional and state institutions, we provide insurance strategies and specialised cover that protects your business.
For businesses looking to step into the micro-insurance arena, or wanting to expand their existing insurance broking business, our Insurance Consulting Service can provide sound advice and help you get off to a good start.

We have decades of expertise and experience in selling insurance products to clients, minimising their risk, and lowering entry and exit costs. In addition, for companies looking to more effectively manage their uninsured and self-insured risk exposures, Indwe’s risk management specialists are on hand.

If your company has additional capacity to carry financial risk, you may wonder whether you should and, if so, which mechanisms are available to you to finance your risks. Our specialists will carefully assess your business and help you understand what your options are, so that you can make informed decisions.

Risk information and risk control services are other areas in which we provide assistance.
ALLIED AFRICA BROKER NETWORK
A UNIFIED SOLUTION TO GLOBAL MARKETS CONDUCTING BUSINESS IN AFRICA.

Allied Africa Broker Network (AAB), an initiative by Indwe Risk Services is an integrated network of independently African-owned and operated Short-Term insurance brokers. The network aims to provide expertise, local understanding and personal relationships to guide risk management in Africa.

AAB has been formed as a strategic response to the convergence of global market interest in Africa.

Significant financial global investments have been made in infrastructure, mining, engineering and related sectors, which in turn attracted in ancillary services such as supply of input materials and services, including banking and insurance.

This network is a result of the realisation that a unified African-based solution is needed for global markets conducting business in Africa.

Members of AAB abide by the highest code of conduct, providing tailor-made insurance solutions and risk management strategies with an in-depth knowledge of the territories within which they operate.

Through our network you can be assured of high quality service delivered seamlessly across the continent.

www.alliedafricabrokers.com
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 also an associate of the Institute of Risk Managers of South Africa, as well as a registered and authorised Key Individual and Representative. Peter is the current Vice President of the FIA.

JOE SZEMEREI – Executive Director, Volume Business and Individual Insurance
Joe joined the insurance industry in 1990. He has extensive insurance and insurance broking experience and has occupied various senior/executive roles.

Joe has an MBA and has specific expertise in:
- Personal lines affinity and group schemes
- Distribution and operations management (including call centres)
- Portfolio management
- Technology
- Marketing.

JABU SIBISI – Director: Human Resources and Strategy
Jabu has more than 28 years of experience in Human Resources Management as well as strategy development and review. Jabu holds a BA degree (University of Fort Hare), a higher diploma in Personnel Management and a MBA (both Wits). He completed a Senior Executive Development Programme through Harvard University.

JACQUES JORDAAN – Executive Head: Operational Support
Jacques has more than 20 years of insurance broking experience. He is currently responsible for IT infrastructure, process optimisation, projects and the general optimisation of operations.

Jacques is a certified Six Sigma Master Black Belt in the field of Business Improvement.

YOLANDÉ VAN ESCH – Financial Director
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 B.Compt 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), a member of the Stride Board and a member of the FIA Financial and Risk Committee.

JAN DRAHOTA – Executive Director, Business Risk and Insurance
Jan has many years of local and international insurance broking experience.

His areas of expertise include insurance programme design, structuring, placement, as well as co-ordinating specialist resources in support of the risk and insurance programmes.

Jan has a B.Com degree (Wits), a FIISA, a diploma in advanced marketing and is a fellow of the Insurance Institute of South Africa.
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.

HEAD OFFICE
Pamodzi House
5 Willowbrook Close
Melrose North
2116

Phone: 011 912 7300
Fax: 011 912 7399

WEBSITE
www.indwe.co.za

BRANCHES

CENTRAL INSURANCE CENTRE - 0860 13 13 14
Johannesburg: 011 831 8000
Megawatt Park: 0860 843 243
Potchefstroom: 018 294 9700
Pretoria: 012 471 1000
Vanderbijlpark: 087 357 6446

KWAZULU-NATAL INSURANCE CENTRE - 0860 13 13 18
Durban: 031 250 3000
Pietermaritzburg: 033 260 2300
Richards Bay: 035 780 9410
Uvongo: 039 315 8300

EASTERN CAPE INSURANCE CENTRE - 0860 09 12 33
East London: 043 711 1700
Mthatha: 047 505 2410
Port Elizabeth: 041 394 0200

SOUTHERN INSURANCE CENTRE - 0860 17 17 17
Bloemfontein: 051 412 9810
Cape Town: 021 974 5200
George: 044 803 6400
Hermanus: 028 313 8400
Kimberley: 053 836 6810
Somerset West: 021 840 3110
Welkom: 057 910 2610

NORTHERN INSURANCE CENTRE - 0860 13 13 22
Nelspruit: 013 756 9110
Polokwane: 015 299 4510
Witbank: 013 655 3600

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