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 we 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 Investments, Sanlam’s empowerment partner, with a vision to become a significant black-controlled financial services player in South Africa.

Due to restructuring within ARC, the shareholding exists in ARC Financial Services Holdings, an investment vehicle since August 2017. This joint venture has enhanced Indwe’s profile, presented 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 duty to our clients and to transformation in South Africa. Indwe is more than 51% black-owned and is committed to providing all of 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.

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.

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
OUR VALUES

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.
OUR MISSION

QUALITY PEOPLE

We only employ the most professional, competent, qualified and passionate people.

SUITEABLE SOLUTIONS

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

FINANCIAL

Our goal is to achieve sustainable efficiencies and financial returns.

WE CARE

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

CLIENT CENTRIC

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.
THE INDWE DIFFERENCE

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

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

We care about our clients and their businesses. 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.
EXPERT INSURANCE SOLUTIONS THAT REVOLVE AROUND YOU

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 brokers in the market. Our expertise ranges from pioneering solutions in personal lines insurance and innovation in commercial insurance solutions, to creative and effective problem solving for the larger and more complex businesses.

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 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.
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 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 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. 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.

**PERSONAL INSURANCE**

We specialise in offering bespoke solutions for high net worth clients, along with tailoring products and solutions for all individuals, including: motor and household insurance, and income and lifestyle protection at competitive premiums with low excess structures.

**Group and Affinity Schemes**

We provide specific products to staff and members of groups such as employers, golf clubs, technikons, universities and other associations and unions, allowing them to benefit in various ways.

**BUSINESS INSURANCE**

**Corporate and Public Sector**

At Indwe you have a trusted partner who can anticipate potential risks, so that you don’t have to. A full analysis of your assets, liabilities and crime cover will enable you to arrive at the perfect balance between risk financing and conventional cover, optimising your insurance budget.

**SMME Business Risk and Insurance**

With products suited for the small to medium-sized business enterprise across all sectors, we have made it our business to understand yours. Loss of assets, profits, public liability, group personal accident, fraud, goods in transit and motor insurance all form part of our portfolio, allowing you to focus on your business, while we manage your risk.

**Business Risk and Insurance**

We offer tailored solutions for medium to large business enterprises, across all sectors.

**Specialist Risk and Insurance**

Bespoke solutions for complex risk, corporate risk and specialist risks, such as: aviation, marine, construction and transportation.

**RISK CONSULTING**

We provide professional advice and services to insurance and non-insurance companies that wish to enter the insurance market, by selling insurance products into their client base. Our services include bespoke product development and research.
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
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 watercrafts 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.

HOUSEHOLD 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, and damage caused by falling trees and other impacts.
We offer a hassle-free, comprehensive Road Accident Fund (RAF) claims service called RoadCover. If you have been personally injured (and were 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.

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.

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.

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.

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. Personal liability insurance is important for those who may be held legally liable for the injuries of others, motor vehicles accidents and accidents to a third party.
BUSINESS INSURANCE

Indwe prides itself in providing medium to large business enterprises with personalised solutions tailored to their risk and insurance-related needs.

We provide bespoke solutions to South African businesses. Our teams have in-depth sectoral knowledge, expertise and experience in 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 size business, from a small home-based company 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 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 subcontractors 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 as internationally, with the expertise of our global partners.

MARINE

Our marine division offers distinct and flexible marine insurance protection, through a broad range of marine solutions, to meet specific customer requests. From cargo, marine liability, hull and pleasure craft to high-value shipments.

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.

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.
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.

**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. Our particular expertise includes telecommunications, postal services, development finance, research and development, parks and recreation, and defence-related industries.

**SPECIALISED LIABILITY**

Indwe has a team of liability specialists who have the knowledge and skill to address your complex or niche liability exposures that can range from professional indemnity for engineers, architects, advocates and financial consultants, to name a few, as well as medical malpractice for doctors, dentists, specialist surgeons, healthcare providers, as well as services in the wider “beauty industry”.

We also provide tailor-made solutions for directors and officer’s liability exposures, cyber liability and related exposures, events liability, pollution and environmental exposures and any other risks that may be unique to your specific business, where a depth of knowledge, understanding and exposure on a global basis is required to address the risks.

**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.
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.

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.
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 has attracted ancillary services, such as supply of input materials and services, including banking and insurance.

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
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 the current vice president of the FIA.

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 and marketing.

Dicky is a registered and qualified short-term insurance professional and member of the Insurance Institute of South Africa, who currently heads up the Alternative Distribution Division at Acuideas. With his vast experience, sense of purpose and strong values, he is also a mentor of the Insurance Institute of Gauteng.

Dicky studied insurance at Milpark, completed the Programme for Management Development at the UCT School of Business, and followed this with a Global Innovation and Strategy course at Oxford University.
**YOLANDÉ VAN ESCH**

**Indwe Financial Director**

Yolándé 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. Yolándé has a BCompt Degree (Unisa), a certificate in the Basics of Business, as well as an advanced certificate in Leadership (UCT).

Yolándé is a member of the South African Institute of Professional Accountants (SAIPA) and a member of the FIA Financial and Risk Committee.

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**JACQUES JORDAAN**

**Indwe 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. He is a certified Six Sigma Master Black Belt in the field of Business Improvement.

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**GENOULDA MOORE**

**Indwe Executive head - 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).
MACHIEL REYNEKE
African Rainbow Capital Executive Director

Machiel has extensive experience in the insurance industry and financial services in general. In addition to being the head of Mergers and Acquisitions of African Rainbow Capital, he serves as a board member and member of various subcommittees of notable insurers. Machiel is a chartered accountant (SA) and holds a BCom (Hons) and certificate in the theory of accountancy from the University of Johannesburg.

BRENDA MATYOLO
African Rainbow Capital Chief Operations Officer

Brenda is a dynamic and highly effective senior level management professional, possessing acute talents for and extensive experience in transformation management, enterprise and supplier development management, stakeholder management, liaison and relationship management. Brenda offers wide-ranging experience and efficiency garnered through international scholarships and hands-on organisational service excellence.

THEESAN MOODLEY
Sanlam Financial Advisers General Manager

Theesan sets and implements the strategic direction for SFA, based on clear business objectives and in alignment with the Sanlam Personal Finance (SPF) business strategy. He is ultimately responsible for understanding clients’ personal financial requirements and for ensuring that SPF remains highly competitive in the area of financial planning.
IAN VISAGIE
Sanlam Personal Finance Chief Executive

Ian is an experienced chief executive with a demonstrated history of working in the financial services industry. He is a strong finance professional who graduated from INSEAD.

HENNIE NEL
Santam Chief Financial Officer

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 – 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.
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.

**INDWE RISK SERVICES**

www.indwe.co.za

Indwe is an authorised Financial Services Provider (FSP 3425)