



STRATEGIC PARTNERSHIPS

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Insurance | Financial Planning | Retirement | Investments | Wealth

AGENDA

SPA strategy & partnership landscape

Our Strategic Partnerships

Stakeholder management

Conclusion



SPA STRATEGY & PARTNERSHIP LANDSCAPE



SPA STRATEGY AT GLANCE

Sustainable & profitable growth

1

Grow the GI portfolio including Health & Assistance

2

Grow the Life business including Asset Management & Retail Credit

3

Pursue innovation across the value chain focusing on growth opportunities that meet the needs of the customers

Leverage the footprint

1

Become the Go-to partner to MNCs & other International Insurance companies

2

Drive growth in Specialist classes and Reinsurance, also supporting the MNC strategy in partnership with Santam

3

Leverage the footprint & drive growth through other distribution channels and partnerships across the continent

Brand, values, culture and ethics

Strong Governance, Compliance and Risk Management

Position the SPA brand as the leading pan African Financial Services player with an inclusive culture

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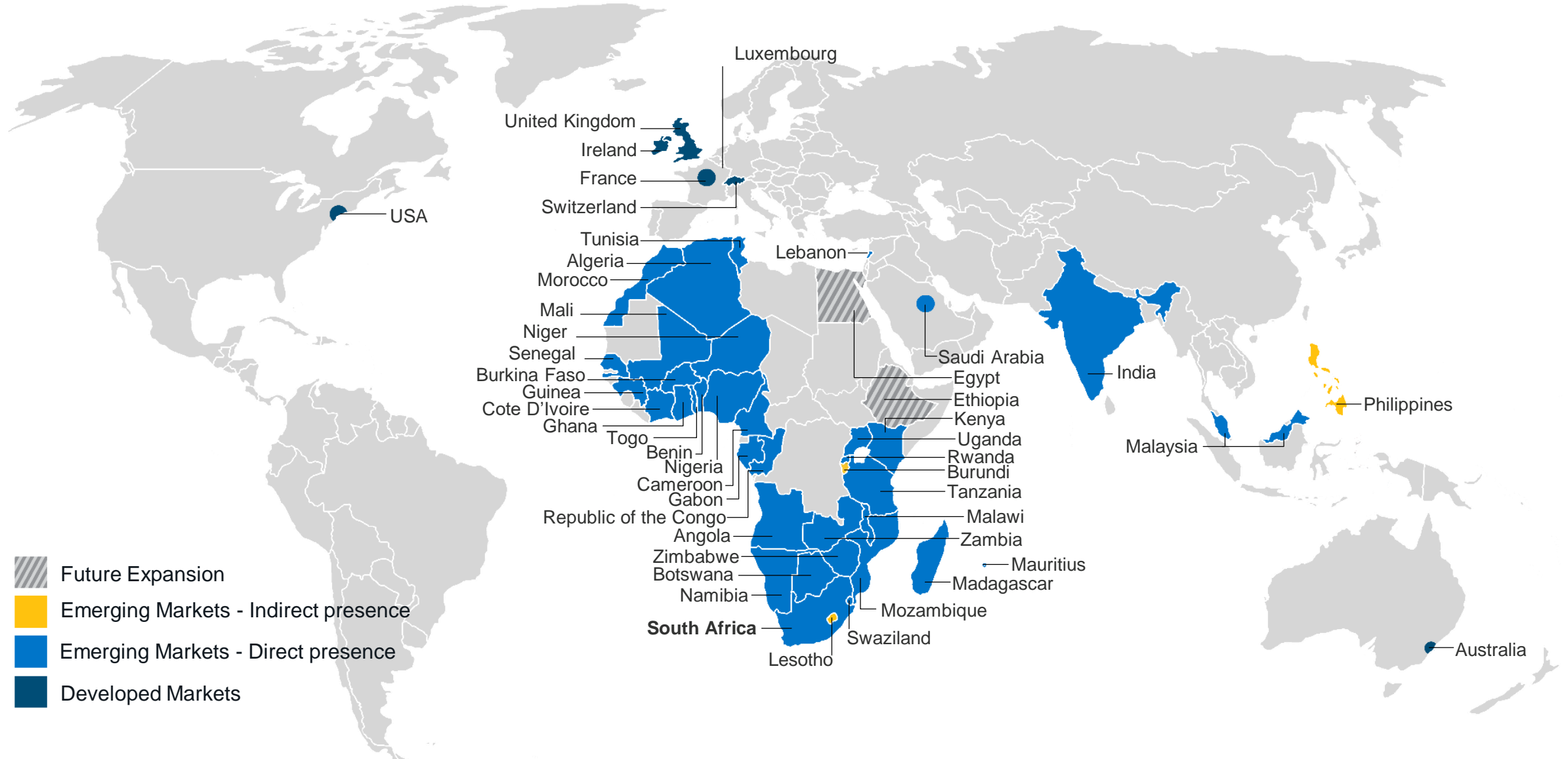
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AN UNMATCHED PAN-AFRICAN FOOTPRINT IN PLACE



THE SPA PARTNERSHIP LANDSCAPE



We find partners in country with similar values and ethics, the core of our win-win business model

We are the go to partner to Pan African and International Multinational Corporates and their employees on the African continent

In country Equity Partners

Multinationals

We partner with Telco's to bring financial information and products to the African continent

Telco's

We work with Brokers and other Intermediaries to build solutions that meet the unique needs of our mutual clients

Brokers

We build strong regional and in country Bancassurance partnerships

Banks

We are well positioned to partner with International Insurance companies with multinational and pan African clients

Insurance companies





OUR PARTNERSHIPS



IN-COUNTRY EQUITY PARTNERS



IN COUNTRY BANCASSURANCE PARTNERS



INTERNATIONAL INSURERS & BROKERS



TELCOS



RECENT PARTNERSHIPS



中国人民保险集团股份有限公司
THE PEOPLE'S INSURANCE COMPANY (GROUP) OF CHINA LIMITED

Strong relationships with Japanese corporates

The second largest insurer in Japan

A significant multinational client base across Africa

A representative office in Johannesburg to liaise between Japanese clients and Sanlam

In the top 10 largest insurers in the world

34% market share in P&C in China

Preferred insurer to the Chinese construction companies

Net written premiums US\$68.9bn



PARTNERSHIPS IN PROGRESS

We continue to look for partners in countries or regions where we see opportunities

Current focus is on finding partners in the following regions:

North Africa

- Bancassurance partner

Egypt

- Insurance collaboration

East Africa

- Bancassurance partner

Ethiopia

- Insurance collaboration

West Africa

- Bancassurance partner



STAKEHOLDER MANAGEMENT

STAKEHOLDER RELATIONSHIPS





CONCLUSION



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- Our **group structure and capabilities** enable us to provide solutions that cater to the unique needs of multinational corporates, distribution partners and other strategic partners
 - Sanlam's **footprint on the continent** and experience is our **key differentiator** as we build out a market leading capability across Africa to support multinationals and other distribution partners
 - Our focus is on **regulatory compliance, competitive pricing, structuring** and **excellent service**
 - We understand that each **corporate client is unique** in terms of corporate structure, footprint, employee needs, regulatory environment etc.
 - We are keen to **work with brokers, consultants and clients** to build solutions that meet their unique needs
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questions 

