

AQRate

VERIFICATION SERVICES

AQRate (Pty) Ltd (Reg no. 2002/001354/07) | 1st Floor Acorn House, Old Oak Office Park, c/o Old Oak & Durban Roads, Bellville 7530
Tel. 086 12 77 283 | www.aqrate.co.za

MEASURED ENTITY

Company Name	Santam Limited (includes entities listed in Annexure A)
Trade Name	Santam Limited
Location	1 Sportica Crescent, Tygervalley Bellville, Cape Town 7530
Registration Number	1918/001680/06
VAT Number	4440102095
Certificate Number	SAN 008317 - REV 11

B-BBEE SCORE PER ELEMENT

Equity Ownership	26.80
Management Control	10.10
Skills Development	17.36
Preferential Procurement	20.42
Enterprise & Supplier Development	17.00
Socio-Economic Development & Consumer Education	6.00
Empowerment Financing	N/A
Access to Financial Services	9.76
Additional Y.E.S points	0.00
Total Score	107.44
Total Score (converted)	101.83

B-BBEE STATUS

Final B-BBEE Status	Level One Contributor	
Final B-BBEE Recognition Level	135%	
Empowering Supplier	Yes	
Black Ownership	Flow-Through	Modified Flow-Through
Voting Rights of Black People	37.74%	37.81%
Voting Rights of Black Women	10.71%	N/A
Economic Interest of Black People	34.00%	34.07%
Economic Interest of Black Women	9.01%	N/A
51% Black Owned	No	
30% Black Women Owned	No	
Black Designated Group Supplier	No	
Measurement Period	Financial Year Ended 31 December 2018	
Applicable Scorecard	Amended Financial Sector Generic Scorecard: Short-Term Insurers	
Applicable BEE Code	Gazetted Codes 41287	
Issue Date	01 March 2019	
Original Issue Date	N/A	
Expiry Date	29 February 2020	



(Signature)
William Smith
 Technical Signatory



AQRate

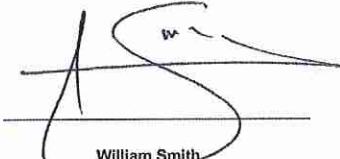
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ANNEXURE A

Subsidiary / Division / Entity	Registration
Santam Limited	1918/001680/06
Brolink (Pty) Ltd	2004/010734/07
Centriq Insurance Holdings Limited	2000/017936/06
Centriq Insurance Company Limited	1998/007558/06
Centriq Life Insurance Company Limited	1943/016409/06
Echelon Private Client Solutions (Pty) Ltd	2009/003366/07
Emerald Risk Transfer (Pty) Ltd	1998/025512/07
H&L Underwriting Managers (Pty) Ltd	2010/025064/07
MiWay Insurance Limited	2007/026289/06
MiWay Group Holdings (Py) Ltd	2007/017976/07
MiAdmin (Pty) Ltd	2009/003158/07
Mirabilis Engineering Underwriting Managers (Pty) Ltd	2006/018854/07
Nova Risk Partners Limited	1998/011947/06
Stalker Hutchison Admiral (Pty) Ltd	1985/000368/07
Santam Structured Insurance Limited	1952/000436/06
Santam SI Investments (Pty) Ltd	1995/002583/07
Santam Structured Life Limited	2002/013263/06
CreditInnovation (Pty) Ltd	2013/210016/07



Measured Entity	Santam Limited
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