



**CORPORATE
PROFILE**
CLIENT SERVICE EXCELLENCE



HOLDINGS (PTY) LTD

ABOUT US

We have a diverse mix of complimentary businesses, each run by teams who are experts in their fields including the following in the general insurance area: commercial enterprises, mining, specialty, logistics and security, credit and political risk, aviation, marine, global inwards and outwards both from the rest of the world and Africa, film and entertainment, and renewable energy.

In the financial services area: retirement fund solutions, health consultants, financial planners, and private wealth consultants.

These teams all work together in a coordinated and effective way to ensure that we deliver service in line with what clients have come to expect from us.

A BRIEF HISTORY OF GIB



GIB GROUP IS ONE OF SA'S LARGEST INDEPENDENT INSURANCE BROKERS

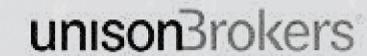
The GIB Group was founded in 1982 and has grown to be one of South Africa's Leading Corporate Insurance Broking Houses. Our Head Office is based in Johannesburg with an International Network Structure in over 200 Countries, developed to satisfy our Clients' Global needs. GIB Africa Alliance has representation in over 40 Countries. GIB has a flexible and creative approach and has assumed the commitment to provide innovative solutions to our Client's Insurance and Risk Financing needs.

- GIB is one of the highest ranked Insurance Brokers in South Africa
- R250 million Professional Indemnity Insurance
- We have a Level 1 B-BBEE rating and a B-BBEE procurement recognition level of 135%
- Lephatsi Financial Services and Meadowood Investments are together 38% Shareholders of GIB Holdings



GLOBAL NETWORKS AND LLOYDS TRIBUNALISATION

The GIB Group recognises that Insurance, Risk Financing, Risk Management, Re-insurance and other forms of Risk Transfer are global by nature and therefore, to be effective in the financial segment, a global network is an imperative. Global Networks of respected Partners are a supportive web of Insurance knowledge, advice and assistance. Wherever clients have assets at risk, global hands-on advice and services are available from local partners familiar with the regulatory environment and customs of each country. Lloyd's, an approved local Insurer, is the World's largest Insurance Corporation and is viewed as the hub of the Insurance Industry. Lloyd's only deals with Lloyd's Tribunalised Brokers which is a status that can only be achieved given certain financial, quality and integrity criteria. The GIB Group has enjoyed this status since 1986.





AFRICA WIDE COVERAGE

The GIB Africa Alliance was formed in September 2013 to cater for the growing need to support the placement of business into and from the African Continent. The GIB Africa Alliance is a formal Network of Associates throughout Africa enabling the placement and servicing of risks in Africa by Leading Independent Retail Brokers on the ground.

The GIB Africa Alliance ensures that local knowledge and expertise is utilised ensuring all local requirements are complied with thus affording clients protection of local interests as well as peace of mind. We are able to facilitate your Insurance needs in most African Countries.

For further information, visit our website or contact gibafrica@gib.co.za



GIB CORE VALUES



COURAGE

We welcome opportunities and challenges, because we are strong and stand together, even in adverse situations. We Lead with courage to drive the growth and sustainability of GIB.



INTEGRITY

We always do the right thing, the right way, with the right intentions. We are open and transparent in all our engagements and deliver on the commitments we make.



CARING

We make time for one and other, and care about the wellbeing of our colleagues. We equally care for the communities within which we operate and extend a helping hand where we can.



ACCOUNTABILITY

We are responsible for every action taken, every word spoken, and every decision we make. We are all accountable for making GIB a great place to work.



TEAMWORK

We consider the opinions of others and reach out to collaborate; we understand that we are all working towards a common purpose. We take a vested interest in each other and celebrate the wins of all departments, because we know that our collective strengths are what makes GIB Exceptional.

GIB PHILOSOPHY



WE ARE A WHOLLY OWNED SOUTH AFRICAN COMPANY

Our focus is on fast, effective and professional services by empowered management.



WE LISTEN TO OUR CLIENTS

Client service begins with an in depth understanding of each individual client's needs and objectives, whether the client is a company or an individual. Adding value is our objective for every client.



WE PROVIDE UNIQUE SOLUTIONS

We are large enough to provide the best technical skills but small, flexible and nimble enough to provide unique solutions for each client.



WE EMPLOY ONLY THE BEST

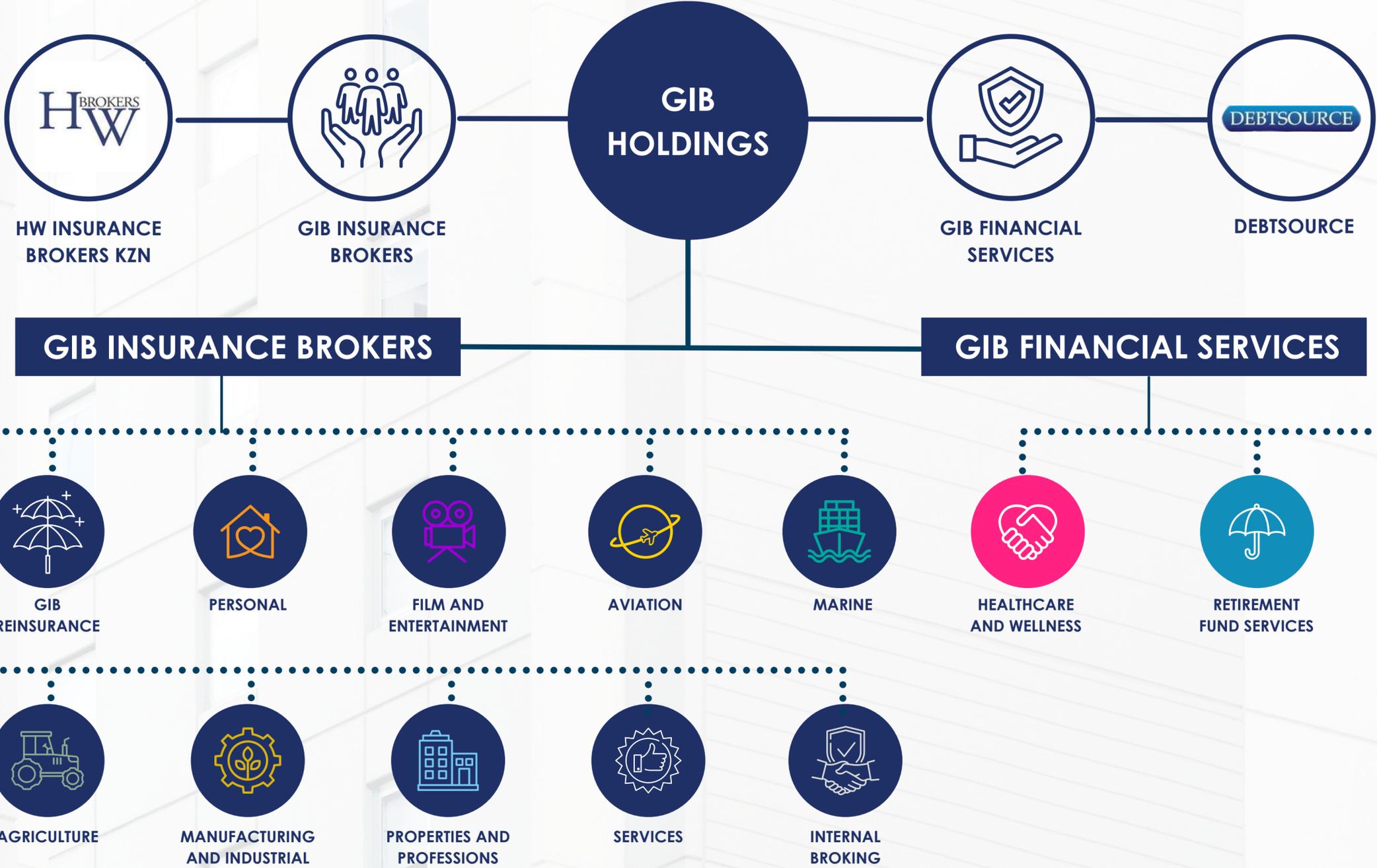
Our staff are amongst the best in their fields, enthusiastic, energetic, and committed, with a wide variety of professional skills to benefit our clients.



WE BUILD LONG TERM RELATIONSHIPS

We pride ourselves on the longstanding relationships we have forged with our clients, insurers and reinsurers. In every relationship we act with honesty and integrity.

GIB GROUP STRUCTURE



GIB SHAREHOLDERS AND DIRECTORS

SHAREHOLDING

GIB Holdings (Pty) Ltd is 61,9% held by directors and management and 38,1% held by two B-BBEE partner companies.



FAIS DISCLOSURES

GIB Insurance Brokers (Pty) Ltd FAIS Disclosure available on our website
GIB Financial Services (Pty) Ltd FAIS Disclosure available on our website



GIB INSURANCE BROKERS

AVIATION



ABOUT US

GIB Aviation works proactively with clients on a worldwide basis providing tailored solutions across a range of complimentary products. We arrange insurance and reinsurance for General Aviation, Airline Operators, Airport Owners, Operators and Maintenance Facilities, Products Manufacturers and Financiers with leading Local and International Markets. We pride ourselves on the ability to develop lasting relationships, our selection of appropriate covers and our expertise in negotiating effective claim settlements.

OUR SERVICES

- Bespoke Insurance Programme
- Claims Handling and Negotiating
- Contractual Advice
- Reinsurance
- Independent Aviation Claims Consultancy

OUR PRODUCTS

- Aircraft Hull All Risks
- Premises Liability
- Third Party and Passenger Legal Liability
- Airport Liability
- Products Liability
- Hull War and Malicious Damage
- Hangarkeepers Liability
- Unmanned Aerial Systems
- Repossession / Contingent Liability
- Pilot Excess



COMMERCIAL



ABOUT US

GIB Commercial provides personalised services combined with quick response times 24/7. Our management and employees have wide experience, not only regarding the various Insurance requirements of clients, but also in-depth knowledge of how our clients operate and of the Insurance Markets available both locally and internationally. This, combined with extensive experience in negotiating the best possible terms, enables GIB to meet the Insurance needs of clients.

OUR SERVICES

- Cover with Full Market Assessment
- Claims Management Services
- Claims Negotiations and Recoveries
- Short Term Insurance Portfolio Structuring
- Premium Finance
- Roadside and Other Assistance
- Contract Analysis and Interpretation

OUR PRODUCTS

- Assets
- Business Interruption
- Commercial Crime
- Motor Fleets
- Broad Form Liability
- Directors and Officers Liability
- Professional Indemnity
- Cyber Crime Liability
- Environmental Impairment Liability
- Personal Accident
- Travel
- Kidnap and Ransom
- Employment Practices Liability
- Products Liability Including Guarantees and Recall



ABOUT US

GIB Corporate conducts detailed risk assessments for our corporate clients. It thereafter implements structured solutions to ensure enterprisers are correctly covered as we understand that the bigger the company, the bigger the risks it faces – and the more specialised its insurance needs are. The geographical scope extends into Africa, providing companies with tailored and appropriate cover, along with access through our Network partners globally.

OUR SERVICES

- Design and Place Tailored Short-Term Insurance Portfolios
- Alternative Risk Transfer
- Claims and Recovery Management
- Risk Finance Structures and Alternatives
- Risk Analysis and Quantification
- Claims Training
- Contract Analysis and Interpretation
- Risk and Insurance Audits
- Risk Management Services
- Historical Risk Assessments
- Loss Simulation Exercises

OUR PRODUCTS

- Products Liability Including Guarantees and Recall
- Cyber Crime Liability
- Environmental Impairment Liability
- Personal Accident
- Travel
- Kidnap and Ransom
- Employment Practices Liability
- Assets
- Business Interruption
- Motor Fleets
- Broadform Liability
- Directors and Officers Liability
- Professional Indemnity / Commercial Crime
- Financial Institutions
- Terrorism and Political Violence

CREDIT AND POLITICAL RISK

DEBTSOURCE

ABOUT US

Debtsource is a specialist credit management company that provides complete solutions for any business that extends credit to its customers. The benefits to clients are less risk, more profit, time saved, and most importantly - improved cash flow. Debtsource has extensive credit management experience in the areas of trade credit, consumer credit, credit information, credit insurance and information systems. Debtsource provides a full range of credit management services.

Credit Management is a value chain. It is the result of all of the elements of the credit management process working together in harmony to provide the perfect benefit. Typically companies turn to credit information, credit insurance, debt collectors or debtor financing when they struggle with credit risk, but quickly find that these are only elements of a solution. Debtsource is unique as it provides all the elements that constitute a coherent credit management solution.

SERVICES OFFERED

- Credit Policies
- Documentation
- Debtor Research (Credit Information)
- Setting Credit Limits
- Insurance and Securities
- Information Systems and Data Management
- Credit Control (Early stage Recovery)
- Debtor Financing
- Pre-Legal (Late stage recovery)
- Legal Recovery (Including business rescue, liquidation, sequestration)
- Management Reporting
- Staff Selection
- Training for Credit Staff



ABOUT US

GIB Film and Entertainment specialises in designing insurance solutions that are responsive to the emerging needs and requirements of filmmakers, producers, broadcasters, entertainers and anyone, anywhere engaged in the business of professional entertainment. Our clients benefit from timely risk transfer solutions, generous cost and coverage improvements and the highest standards of practices in our influential relationships with underwriters around the world.

OUR SERVICES

- Nominated Key Cast and Crew
- Negative Film, Digital Media and Tape
- Props, Sets and Wardrobes
- Hired-in Equipment
- Extra Expense
- Third Party Property Damage
- Office Contents - Film Producers
- Money
- Public Liability
- Employer's Liability
- Personal Accident
- Motor Vehicles
- Animal Mortality
- Non-Appearance of Cast / Crew

OUR PRODUCTS

Event Liability will cover damages for which the event organiser becomes legally liable to pay to third parties following death or bodily injury or illness of any Third Party. The cover also extends to provide cover for loss or damage to their property. Legislation highlights the need for proper Liability cover for event organisers.

- Public Liability
- Employers Liability
- Emergency Medical Expenses
- Spread of Fire
- Legal Defence
- Wrongful Arrest and Defamation
- Temporary Construction
- Food and Drink
- Sub-Contractors
- Participants
- Damage to venue (including pitch and field)
- Losses arising from the cancellation of the event

PRIZE INDEMNITY

- Hole-in-one / Winning by chance
- Incentive Bonus
- Performance bonus covers
- Safe combination contests
- Soccer/Rugby goal contests
- Fishing Competition
- Product Placements
- Casino / Gambling Competitions

MARINE



ABOUT US

GIB Marine and Global Transport offer a range of insurance products both locally and offshore. Our approach is underpinned by our outstanding service ethos that focuses on performance, stability, longevity, and consistency. Featuring bespoke enhanced protection, our Marine and Global Transport solution provides end-to-end cover across a variety of risks from the world's most trusted markets.

OUR SERVICES

- Claims Management
- Cell Captives and Contingency Programmes
- Risk Mitigation
- 3rd Party Recovery Assistance
- Supplier Contract Analysis and Interpretation
- Specialist Poultry Cover
- Risk Financing Structures
- Insurance Portfolio Structuring

OUR PRODUCTS

- Stock Throughput Insurance
- Cargo Insurance
- Goods in Transit Insurance
- Freight Forwarders Insurance
- Hull Insurance
- Marine Advance Loss of Profits Insurance
- Delay in Production Insurance
- Protection and Indemnity
- Difference in Conditions
- Warehouseman's Liability
- Marine Liability
- Charterers Liability
- Carriers Liability
- Ship repairers / Port Liability
- Voyage / Tow Risks
- Piracy



ABOUT US

GIB's Mining, Construction and Engineering team of experts understands the risks and challenges of the mining, mineral processing and construction industries.

GIB's team of qualified Insurance Brokers have in depth knowledge of these Industries and have designed specific products to meet all possible requirements. Tailor-made Risk Management Programmes supported by Broadform seamless Insurance cover ensure total and cost effective protection for our clients.

OUR SERVICES

- Contractual Advice
- Claims Handling
- Claims Negotiations
- Risk Management
- Tailored Insurance Programmes
- Post Loss Surveys

OUR PRODUCTS

- Assets and Business Interruption
- Building Protection Insurance
- Civil Engineering Project Insurance Guarantees
- Machinery Breakdown Advanced Loss of Profits
- Project Delivery
- Broadform Liability
- Errors and Omissions
- Personal Accident
- Guarantees
- Professional Indemnity
- Defective Workmanship and Products Liability
- Open Cast, Surface and Underground Mining
- Plant and Machinery
- Renewable Energy Projects
- Environmental Rehabilitation
- Latent Defects
- Confiscation, Expropriation, and Nationalisation



PERSONAL



ABOUT US

GIB Personal Insurance strives to provide our clients with excellent service as well as access to a wide range of innovative and cost-effective insurance solutions. Our customer focused Personal Lines team has a wide range of skills and expertise, and use these to the best of their ability so that our clients' benefit from these skills making their insurance experience efficient and stress free. The Insurers on our panel have fully entrusted policy amendment administration to GIB, which is done in our office internally thereby avoiding delays and allowing for offering swift turnaround times. Over the last 40 years, GIB has fostered exceptional relationships with the Insurers we do business with which in turn benefits our clients. Through these relationships we can provide our clients with unique tailor-made insurance products - we pride ourselves in "thinking out of the box" and finding dynamic and innovative solutions to suit every client's requirements.

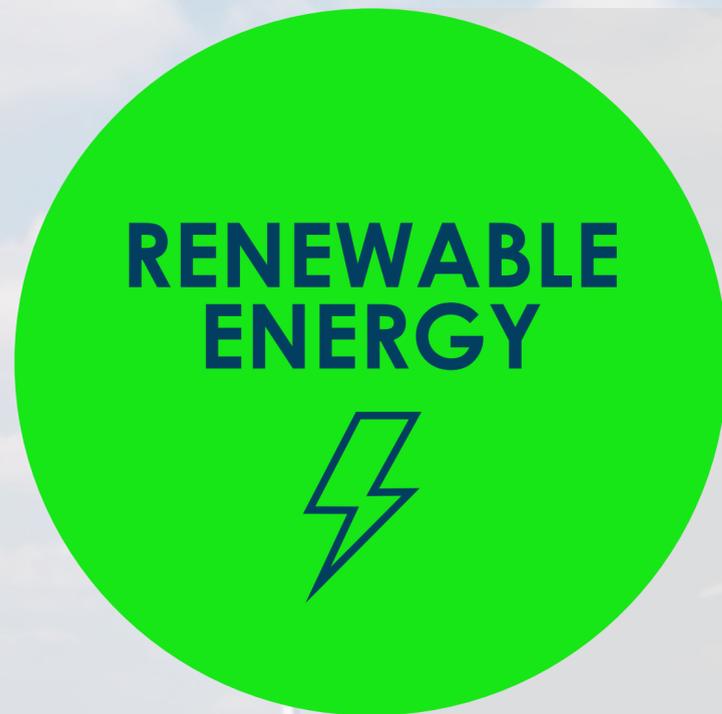
OUR SERVICES

- Products suited to high net worth individual
- Products suited to middle market individual
- Products suited to individuals entering the insurance market for the first time
- Stand-alone motor
- Personal lines staff schemes
- Travel insurance
- Pet insurance
- Tracker smart geyser

OUR PRODUCTS

GIB are well positioned and suited to offer tailored product solutions for everyone in their different financial stages, from specific products catering to the High Net Worth individual, to insuring someone who bought their first car, to a student studying away from home, or successful professionals with multiple assets. We are also able to partner with our commercial and corporate clients to assist their staff with bespoke staff schemes.

- Buildings
- Household Contents
- Personal Liability
- Vehicles (Classic and Supercar)
- All Risks – Specified and Unspecified
- Watercraft
- Personal Accident
- Trailers
- Caravans
- Motorcycles
- Vehicle Value Lock in Product
- Personal Cyber Insurance (MyCylution)
- Personal Computers
- Travel Insurance
- Pet Insurance
- Excess Waiver
- Smart Geyser Devices
- Tyre Insurance



ABOUT US

As the imperatives around developing greener and more sustainable energy solutions gather momentum, GIB have taken the view that it is extremely important to ensure that we can provide both existing and prospective clients with the most effective and qualified advice to respond to the complex insurance and risk management challenges. We have recently formed a renewable energy division under new leadership, who have many years' experience in dealing with renewable energy projects from "cradle to grave". This team will be tying into the extensive core of construction experts in the GIB and HW Insurance Brokers fold to ensure that we can provide a team of experts who can effectively respond to clients needs.

OUR SERVICES

- Power purchase agreement guidance and advice.
- Advice and guidance around finance agreements and lenders insurance advisors.
- Engineering, Procurement, Construction (EPC) contract advice.
- Advice around borrower obligations and insurances.
- Project company advice around Insurances, access to reinsurance markets.
- Interconnection of electricity agreements advice.
- Ongoing operations and maintenance agreements.

OUR PRODUCTS

- Identification of where the risks for each project attach and clear demarcation of responsibilities in a clear and transparent manner.
- Determination of the cover required and advice around what is available in the market.
- Assessment of the optimum approach around presentation of Insurance strategy documentation to determine the best approach
- Advice around local legislation which may affect projects, as well as guidance around timetables around the loan conditions.
- Advice around the optimal wordings available for the specific project, both locally and internationally.
- Advice and assistance with procurement of insurances throughout the construction phase, operational phase, and commercial operations.



GIB FINANCIAL SERVICES

FINANCIAL PLANNING



ABOUT US

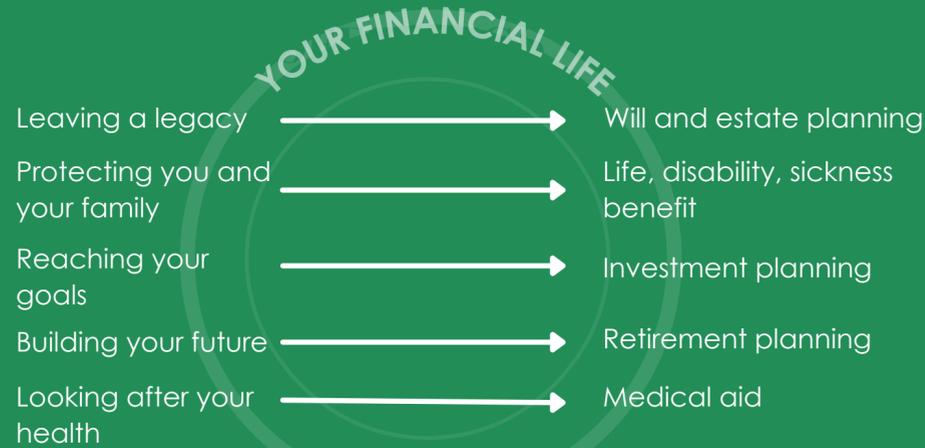
GIB Financial Planners partner with you to fully understand your financial goals and needs. We develop, implement, and maintain a financial plan that is suitable for you. Our solutions ensure that your family, business, and hard-earned assets are protected, and that you are able to create long term wealth and financial security.

Our responsibility is to you as our client and not to any specific provider.

SIX STEPS OF FINANCIAL PLANNING

- Establishing and defining a professional relationship
- Gathering data, including goals
- Analysing and evaluating your financial status
- Developing and presenting financial planning recommendations and/or alternatives
- Implementing the financial planning recommendations
- Monitoring the financial planning recommendations

YOUR NEEDS, OUR SOLUTIONS





ABOUT US

GIB's Health and Wellness division is a market leader in the Medical Scheme consulting industry and prides itself on the holistic provision of healthcare and wellness services to its clients. GIB customises healthcare and wellness packages for clients' unique profiles and needs. Our offering encompasses employee wellbeing, both physically and mentally.

OUR OFFERINGS

- Design and implementation of tailored solutions
- Ongoing monitoring of the healthcare sector
- Medical Scheme and Benefit Analysis
- Strategic advice to employers and members
- Wellness calendar
- Ongoing support and query resolution
- Custom HR and Payroll services
- Employee consulting, training and education
- Actuarial consulting

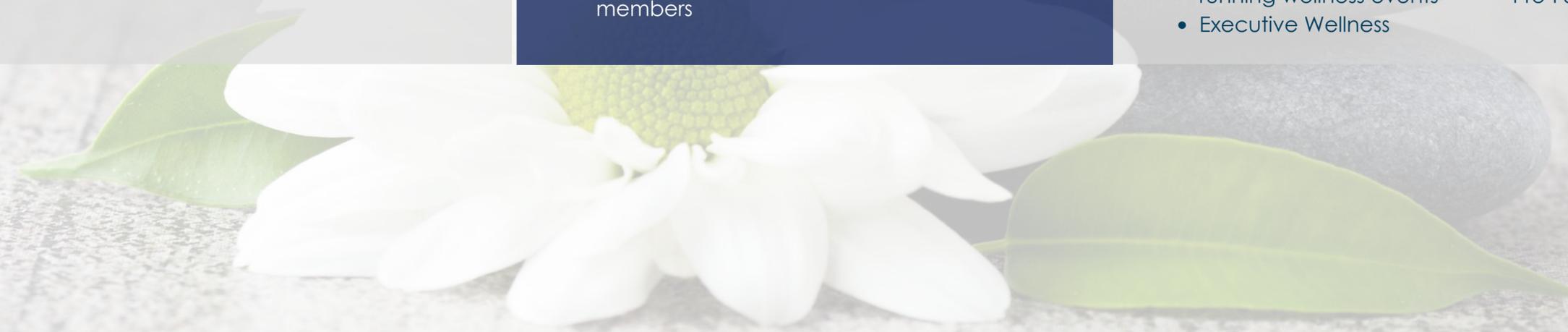
OUR SOLUTIONS

WELLNESS SOLUTIONS

- GIB Family Assistance Benefit (FAB)
- Employee Assistance Programmes (EAP)
- HIV/AIDS Management Programmes
- Wellness Calendar
- Management and running wellness events
- Executive Wellness

OTHER SOLUTIONS

- Primary Care Solutions
- Gap Cover
- Medical Travel Insurance
- International Health Insurance and Evacuation
- Medical Aid Retirement Pre-Funding





ABOUT US

GIB Private Wealth Management partners with you and your family to build, structure and preserve intergenerational wealth.

Your hard work has paid off and created wealth for you. We walk with you to ensure that your wealth management goals and legacy are achieved through careful advice, diligent tax and estate structuring, as well as astute investment management.

Your Wealth Management Team is supported by the GIB investment committee which carefully selects investment professionals who share the GIB private wealth philosophy.

GIB'S WEALTH PHILOSOPHY

- Transparency
- Expertise
- Service and Flexibility
- Performance
- Partnership

FIVE PILLARS OF WEALTH MANAGEMENT

- Tax structuring
- Succession and inheritance planning
- Investment management
- Wealth protection
- Philanthropy



RETIREMENT FUND SERVICES



ABOUT US

GIB's Retirement Fund Services division focuses on delivering tailored products and solutions centred on clients' specific needs. We pride ourselves on offering and maintaining exceptional standards of service. We constantly strive to innovate. It is our proven ability to deliver which sets us apart from our competitors.

Our commitment to our clients is to manage their retirement funds accurately and efficiently whilst ensuring low costs, thus boosting their savings towards their retirement. We further commit to objectively select and manage asset manager allocations on our clients' behalf so as to maximise investment returns within an appropriate level of risk.

OUR SOLUTIONS

- Stand Alone and Umbrella Fund Administration
- Fund Consulting and Actuarial Services
- Open Architecture Investment Administration
- Regulation 28 Asset Consulting
- Member Investment Choice and Life Stage Investing
- Employee Benefits Consulting
- Member Education (Benefit Counselling)
- Management of Insured Benefits
- Death Claims Investigations
- Management of Sub-Committees
- Management of Unclaimed Benefits and Member Tracing
- Trustee and Management Committee Training

BENEFITS

BENEFITS FOR EMPLOYERS

- Support and Service Excellence
- Access to specialist teams
- Tax effectiveness of compensation
- Staff retention

BENEFITS FOR EMPLOYEES

- Tax Efficiency
- Dedicated Consultants
- One provider for all stages of life
- Flexibility and Guidance at Retirement

B-BBEE EMPLOYMENT EQUITY

B-BBEE

The GIB Group committed itself to becoming a Broad Based Black Economic Empowerment (B-BBEE) Group, actively promoting a transformed, vibrant and globally competitive administration that reflects the demographics of South Africa. The following imperatives form the foundation of our B-BBEE initiative:

- We have a Level 1 B-BBEE rating and a B-BBEE procurement recognition level of 135%
- Long-term financial stability and soundness backed by good corporate governance principles
- Appropriate and effective access to insurance services by a greater segment of the population
- Development of black strategic and operational leadership
- Promotion of diverse organisational cultures to reflect the principles of individuality
- Increased representation of black women and people living with disabilities
- Supporting black entrepreneurs and firms by providing services and products to the insurance industry

ACCOUNTABILITY

GIB recognises that disparities in the workplace resulting from past discriminatory practices and laws have had a direct negative effect on economic efficiency, competitiveness and productivity. Consequently, GIB has undertaken to:

- Promote a non-racial, non-sexist base
- Invest in human resource development with emphasis on increasing participation of black individuals
- Equip black leadership incumbents with knowledge to enable them to drive the transformation programme
- Implement learnership and internship programmes

GIB CONTACT DETAILS

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The information contained in this publication provides a general overview of our operations ,and is not intended to be taken as advice regarding any individual situation and should not be relied upon as such. Insured's should consult their insurance and legal advisors regarding specific coverage issues.

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