

CORPORATE PROFILE

CLIENT SERVICE EXCELLENCE



HOLDINGS (PTY) LTD



ABOUT US

The GIB Group is made up of diverse but complementary businesses, each run by teams of experts in their respective fields which include: general short-term insurance divisions specialising in Agriculture, Aviation, Commercial and Consumer, Film and Entertainment, Manufacturing, Mining, Marine and Transportation, Property and Professionals, Renewable Energy, and Retail all supported through a select group of global partnerships which extend GIB's servicing capabilities across the globe.

In the financial services area, our specialists provide a broad offering to people and businesses across: Financial Planning, Health and Wellness, Retirement Funds, and Private Wealth solutions.

Our teams work within a coordinated approach to seek effective solutions for our clients, ensuring that we deliver services in a way that our clients have come to expect.

GIB FACTS AND FIGURES



B-BBEE

Our B-BBEE level 1
recognition



336

Staff across GIB's
group companies



40

GIB Africa Alliance
partner brokers
throughout Africa



R3b

In premium
revenue



5

Carefully selected
London wholesale
broking partners



11

Eleven speciality
divisions



+

Sustainable
profitable growth



R2b

Largest claim settled in
the last 5 years



280

Multinational
clients



250

International
broker partners

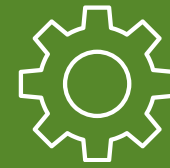
A BRIEF HISTORY OF GIB

THE 1980'S



- 1982 GIB established
- 1983 FIA members
- 1986 Lloyd's tribunalisation
- 1987 Specialised marine broking

THE 1990'S



- 1990 Specialised mining, engineering and construction broking
- 1992 Life and investment consultancy
- 1993 Specialised aviation insurance broking
- 1996 Entered agricultural insurance
- 1997 Assurex global partner
- 1998 Specialised employee benefits
- 1999 GIB obtained a 13B pension fund administration licence

THE 2000'S



- 2000 Destiny Umbrella Fund
- 2001 Moved corporate head offices to Houghton
- 2004 Thompson Credit - a specialist credit and political risk broking co.
- 2006 Sandhill - a reinsurance administration co.
- 2007 Acquired Assurex global shareholding
- 2009 Dinaledi - a specialised TV, film and media division

THE 2010'S



- GIB surpasses one billion assets under management.
- 2011 Lephatsi, a B-BBEE co. acquired 30% shareholding in GIB Group
- 2012 A global partner to FUNK Alliance (Germany), Worldwide Brokers Network, Verspieren Int. (France) and Jiang Tai (China)
- 2013 GIB Africa Alliance - a network of brokers across Africa
- 2013 Acquired Debtsource shareholding
- 2014 Specialist reinsurance broking co. established
- 2015 GIB established GIB-HW Brokers WC
- 2016 Acquired CGM Insurance Brokers - a specialist film and entertainment insurance co.
- 2016 Richard Bird and Associates
- 2017 GIB obtains category 2 asset management license.
- 2018 GIB Insurance Brokers became a level 1 contributor to B-BBEE
- 2019 GIB Private wealth established

THE

2020'S



- 2020 GIB global investment solutions launched
- 2020 New group CEO appointed
- 2020 GIB acquires GIB-HW Broking WC
- 2021 GIB establishes a renewable energy insurance division
- 2021 Investment in sales organisation
- 2022 GIB celebrated 40th anniversary
- 2024 Relocation of GIB Head Office to Fricker Rd, Illovo
- 2024 GIB acquires URMA and establishes retail division
- 2025 Relocation of GIB WC to Golf Park, Pinelands

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 Illovo, 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 largest independent 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%
- 38,1% shareholding of GIB Holdings is held by two B-BBEE partner companies



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

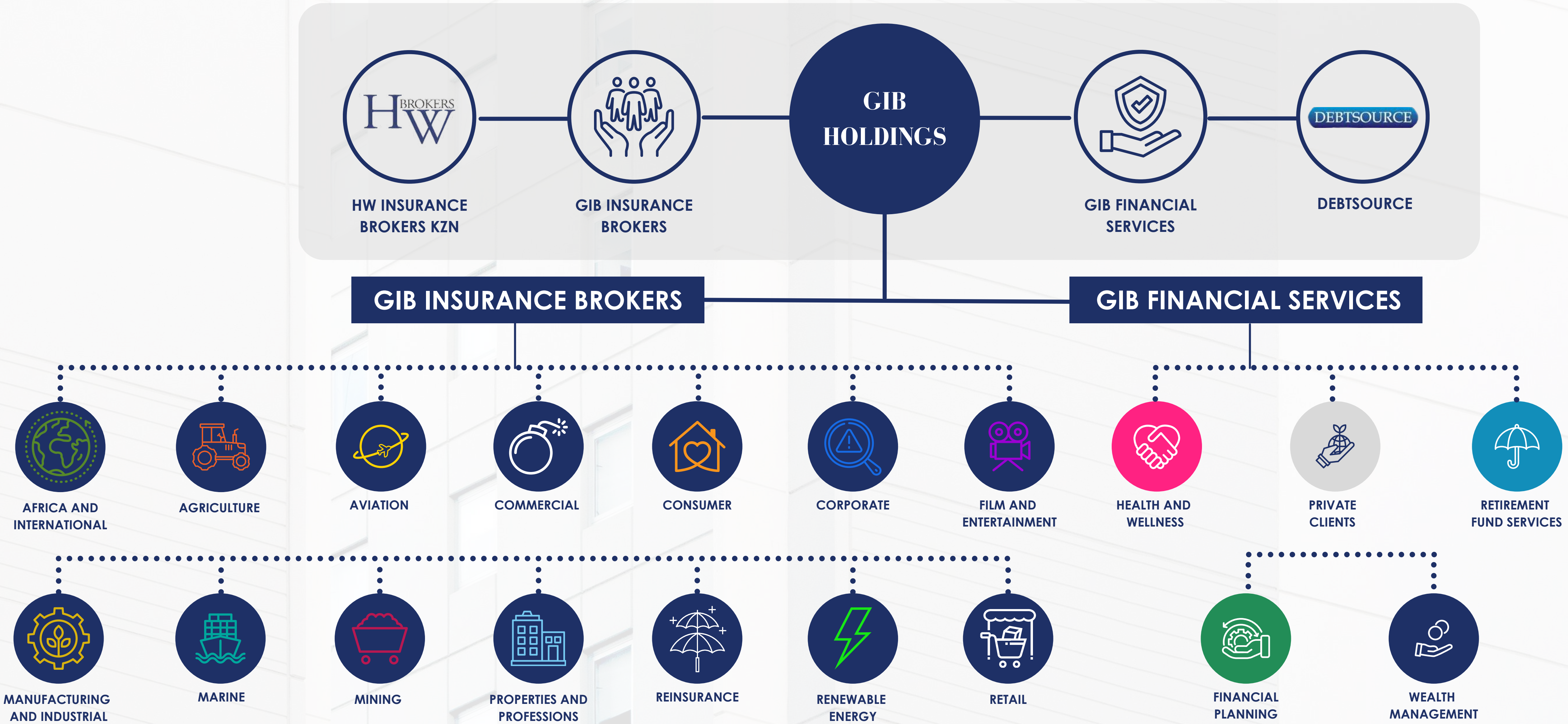
Our staff are amongst the best in their fields, enthusiastic, energetic, and committed, with a wide variety of professional skills to benefit our clients.



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

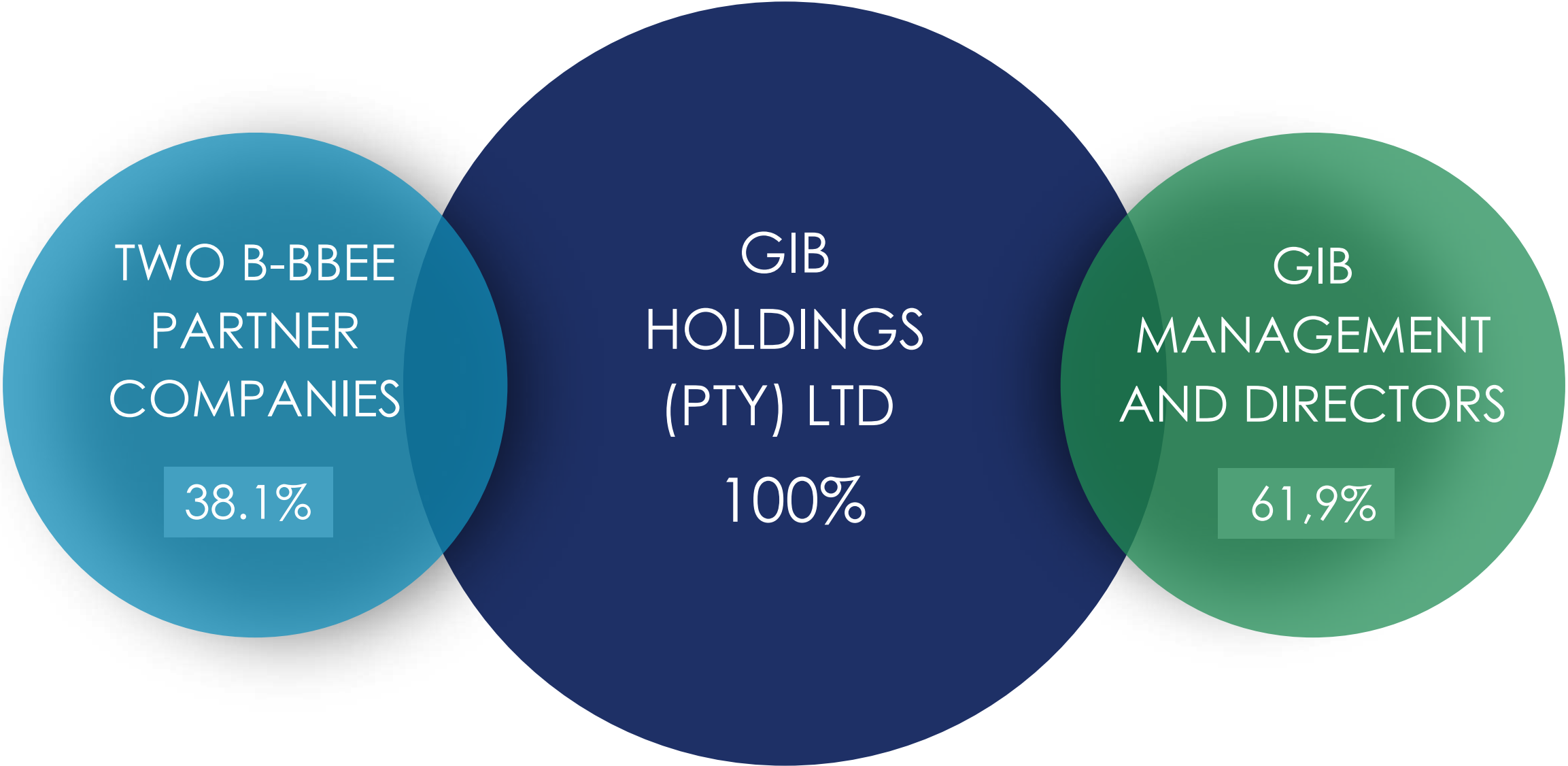




GIB SHAREHOLDERS AND DIRECTORS

SHAREHOLDING

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

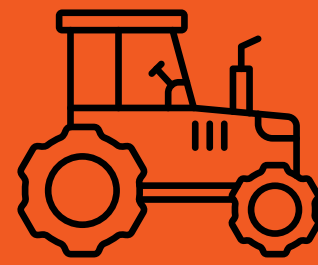


FAIS DISCLOSURES

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

AGRICULTURE



Specialist Insurance Broker who understands the challenges of the Agricultural Industry

Our team of highly qualified and experienced Insurance Brokers have in-depth knowledge of the Agricultural Industry with specialised products which have been developed to address the specific needs of the agricultural client.

We pride ourselves on offering tailored insurance solutions that ensure your peace of mind, allowing you to focus on what you do best—cultivating and nurturing your land. Whether you're dealing with crop protection, livestock coverage, or machinery insurance, we have the expertise to guide you through the complexities of agricultural risks.



AVIATION



Achieving excellence in negotiating favorable claim settlements

GIB Aviation adopts a proactive strategy in partnering with clients globally, providing customized solutions across a variety of complementary products. We specialize in arranging insurance and reinsurance for General Aviation, Airline Operators, Airport Owners, Operators, Maintenance Facilities, Product Manufacturers, and Financiers through top Local and International Markets. Our emphasis lies in nurturing long-lasting partnerships, offering suitable coverage options, and striving for excellence in securing favorable claim settlements.



COMMERCIAL



Perfectly poised to serve the SME market in South Africa and Africa

GIB Commercial division is perfectly poised to provide you and your business with tailored risk management and insurance solutions to suit your organisational and budget requirements. GIB Commercial exists to service the South African (and African) SME market across a wide variety of industries. Our dynamic team has over 40 years of combined experience and are able to provide clients with quality risk and insurance advice, competitive premiums and exceptional claims service giving clients piece of mind so that they can focus on their businesses. We have agency agreements with all of the South Africa's major insurers and underwriting managers.



CONSUMER



Dynamic and innovative solutions to suit every client

GIB Personal Insurance focuses on delivering excellent service and a variety of innovative, cost-effective insurance solutions. Our customer-oriented Personal Lines team utilizes their expertise to ensure a smooth and stress-free insurance experience. GIB manages policy amendments internally, minimizing delays and enabling quick turnaround times. With over 40 years of strong relationships with insurers, GIB offers unique, tailor-made insurance products, emphasizing creativity and dynamic solutions to meet client needs.



CORPORATE



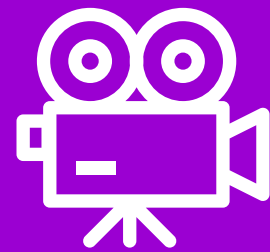
Client-centric with a passion for delivering results

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 commitment to excellence means that we stay ahead of emerging risks and trends, adapting our offerings to address the ever-evolving landscape of business challenges. Whether you're expanding operations or venturing into new markets,



FILM & ENTERTAINMENT

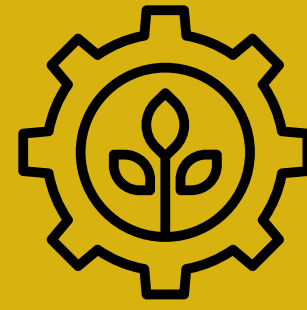


Dynamic and innovative solutions to suit the ever changing industry

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.



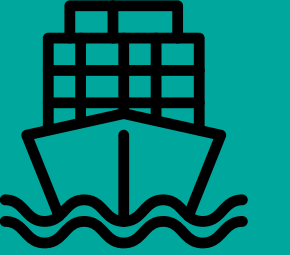
MANUFACTURING



Personalised approach fosters long-term partnerships

Manufacturing and industrial insurance brokers that specialise in providing tailored risk management solutions that play a crucial role in safeguarding businesses against potential financial losses. We understand the unique challenges and complexities faced by companies in these sectors, offering expertise in areas such as property damage, liability coverage, and business interruption. By conducting thorough risk assessments and staying informed about industry trends, our team help clients navigate the intricate landscape of insurance policies, ensuring that each business is equipped with comprehensive and cost-effective coverage. Our personalised approach not only protects assets but also fosters long-term relationships built on trust and reliability.

MARINE



Your protection is our priority

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.

Embrace the confidence that comes with partnering with GIB Marine, where your protection is our priority. Whether your journey takes you across local waters or international oceans, we are here to provide the security and assurance you need to thrive.



MINING



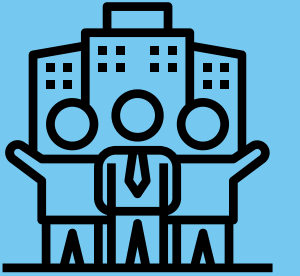
Tailor-made risk management programs

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.



PROFESSIONALS



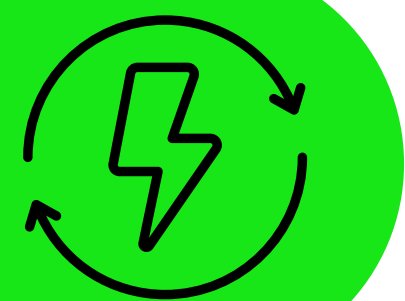
Building lasting relationships grounded in trust and transparency

Our team is dedicated to arranging coverage for a range of specialty insurances listed below, tailoring the optimal solution to precisely fit your needs, which includes: Professional Indemnity Civil Liability and Crime, Cyber Risk/Liability, Directors and Officers Liability, Environmental Liability, Employment Practices Liability, Pension Fund Trustees Liability, and Public/Private Liability.

Whether you're a small business owner, a corporate executive, or an individual seeking specific coverage, our team is equipped with the knowledge and experience to help secure your peace of mind. We pride ourselves on building lasting relationships with our clients, grounded in trust and transparency.



RENEWABLE ENERGY

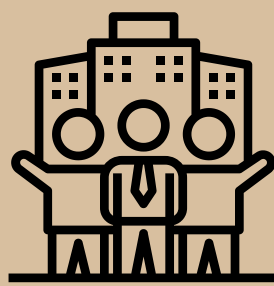


Developing greener and more sustainable energy solutions

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.



RETAIL



Tailored risk finance and insurance programs

GIB's retail capabilities which have been significantly bolstered through the acquisition of Unison Risk Management Alliance who provide customized risk finance and insurance solutions to clients in the retail sector which ensures clients are covered through a tailored risk finance and insurance program which best suits their needs. The retail team have a long history of handling some of South Africa's largest and most prominent household names, who trust that their requirements are fully met. Some of the products include, Financial Lines, General Liability, assets and Captive solutions.



Authorised Financial Services Provider FSP No. 1316

CREDIT MANAGEMENT

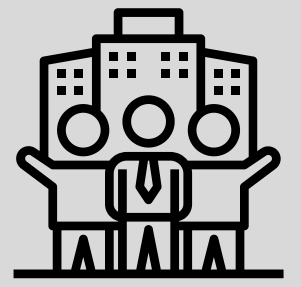


Comprehensive Credit Management Solutions for optimised cash flow

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.

DEBTSOURCE

REINSURANCE



Empowered insurance strategies with innovative reinsurance solutions

Through our reinsurance team we are able to provide assistance to our local and international insurers to provide more capacity in the International reinsurance market. This will mean our clients can competitive and strategically structured insurance programmes and enjoy full cover by making more capacity available for the larger risks. GIB are involved in this function as we are able to manage the entire insurance supply chain and assist in controlling the premiums from our clients and ensure that covers are seamless and compliant with local legislation.

GIB FINANCIAL SERVICES

HEALTH AND WELLNESS



Tailor-made healthcare and wellness packages

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.



FINANCIAL PLANNING



Your needs, our solutions

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.



RETIREMENT



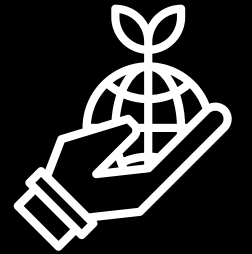
Retirement Fund Services

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.




WEALTH MANAGEMENT



Expertly Navigating your Wealth with Precision and Innovation

GIB's Private Wealth Management division works closely with high-net-worth individuals and family offices to build and preserve wealth. We help our clients pursue their wealth management goals through careful advice, astute investment management and access to the capabilities of the best local and international asset managers. Where relevant, we blend active and passive investment management. We have been able to use traditional investment market leaders but have still managed to reduce costs and increase efficiency by using dynamic proprietary management strategies. The GIB investment committee carefully selects investment professionals who live the GIB private wealth philosophy.





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 procurent 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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