

Approved classes and sub-classes of insurance business: Non-life insurance

Class	Sub-Class	Description
Motor	Personal lines and Commercial lines	Personal lines – Inside South Africa only Commercial lines – Inside and Outside South Africa
Property	Personal lines and Commercial lines	Personal lines – Inside South Africa only Commercial lines – Inside and Outside South Africa
Agriculture	Commercial lines	Inside and Outside South Africa
Engineering		Inside and Outside South Africa
Marine	Personal lines and Commercial lines	Inside and Outside South Africa
Aviation	Commercial lines	Inside and Outside South Africa
Transport	Commercial lines	Inside and Outside South Africa
Rail		Inside South Africa only
Legal Expense	Personal lines and Commercial lines	Inside South Africa only
Liability	Directors and Officers Employer Liability Public Liability Product Liability Professional Indemnity Aviation Engineering Marine Motor Rail Transport Personal Other	Inside and Outside South Africa
Consumer Credit	Personal lines and Commercial lines	Inside and Outside South Africa
Trade Credit		Inside South Africa only
Guarantee		Inside and Outside South Africa

Class	Sub-Class	Description
Accident & Health	Individual – Personal lines Individual – Commercial lines Group	Individual – Personal lines: Inside South Africa only Individual – Commercial lines and Group: Inside and Outside South Africa
Travel	Individual – Personal lines Individual – Commercial lines Group	Individual – Personal lines: Inside and Outside South Africa Individual – Commercial lines and Group: Inside South Africa only
Miscellaneous	Personal lines: <ul style="list-style-type: none">• Motor Mechanical Warranty Commercial lines: <ul style="list-style-type: none">• Kidnap and Ransom• Prize Indemnity• Motor Mechanical Warranty	Inside South Africa only
Reinsurance	Proportional: <ul style="list-style-type: none">• Motor – Personal lines and Commercial lines• Property – Personal lines and Commercial lines• Agriculture – Commercial lines• Engineering• Marine – Personal lines and Commercial lines• Aviation – Commercial lines• Transport – Commercial lines• Liability – Directors and Officers• Liability – Employer Liability;• Liability – Product Liability;• Liability – Professional Indemnity;• Liability – Public Liability• Liability – Aviation• Liability – Engineering• Liability – Marine• Liability – Motor• Liability – Rail• Liability – Transport• Liability – Personal• Liability – Other• Consumer Credit – Commercial lines• Guarantee• Accident & Health: Individual – Personal lines; individual – Commercial lines; and Group• Travel Individual - Personal lines;	Inside and Outside South Africa

Class	Sub-Class	Description
	Individual- Commercial lines; and Group	
Reinsurance	Proportional: <ul style="list-style-type: none"> • Rail • Miscellaneous - Commercial lines: Events cancellation (excluding cricket matches) and Film insurance • Miscellaneous – Personal Lines: Pet Insurance 	Outside South Africa only
Reinsurance	Non - proportional: <ul style="list-style-type: none"> • Motor – Personal lines and Commercial lines • Property – Personal lines and Commercial lines • Engineering • Marine – Personal lines and Commercial lines • Aviation – Commercial lines • Transport – Commercial lines • Rail • Directors and Officers • Liability – Employer Liability • Product Liability • Liability Professional Indemnity • Liability Public Liability • Liability – Aviation • Liability – Engineering • Liability – Marine • Liability – Motor • Liability – Rail • Transport • Liability – Personal • Liability – Other • Consumer Credit – Commercial lines, Guarantee • Accident & Health: Individual – Personal lines; Individual – Commercial lines; and Group • Travel – Individual – Personal lines • Travel – Individual – Commercial lines 	Inside and Outside South Africa

Class	Sub-Class	Description
Reinsurance	Non – proportional Miscellaneous – Commercial Lines: Prize Indemnity	Inside South Africa only
Reinsurance	Non- proportional: <ul style="list-style-type: none"> • Agriculture – Commercial lines • Miscellaneous – Personal Lines – Pet Insurance 	Outside South Africa only

License conditions as per section 25(8) of the Insurance Act, 2017 (Act No. 18 of 2017)

1. No business may be written through a cell structure.
2. Santam Limited's (Santam) inwards reinsurance business written outside of South Africa must not constitute more than 30% of Santam's total Gross Written Premium. Santam must seek approval from the Prudential Authority in terms of section 26(1)(a) of the Insurance Act, 2017 (Act No. 18 of 2017) if it wishes to increase the 30% limit.

Approved Jurisdictions

Countries		
Afghanistan	Lesotho	Tanzania
Albania	Liberia	Thailand
Algeria	Libya	The Democratic Republic of the Congo
Angola	Lithuania	Togo
Argentina	Luxembourg	Tombo
Australia	Macao	Tunisia
Austria	Madagascar	Turkey
Azores	Madeira	Uganda
Bahrain	Malawi	Ukraine
Bangladesh	Malaysia	Uzbekistan
Belarus	Maldives	United Arab Emirates
Benin	Mali	United Kingdom
Bermuda	Mauritania	United Republic of Tanzania
Bhutan	Mauritius	United States of America
Bijagós	Mexico	Vietnam
Bosnia and Herzegovina	Moldova	Western Sahara
Botswana	Mongolia	Yemen
Brazil	Montenegro	Zambia
Brunei	Morocco	Zimbabwe
Bulgaria	Mozambique	
Burkina Faso	Myanmar	
Burundi	Namibia	
Cambodia	Nepal	
Cameroon	Netherlands	
Canada	New Zealand	
Canary Islands	Niger	
Cape Verde	Nigeria	
Central African Republic	North Macedonia	
Chad	Oman	
Chile	Pakistan	
Comoros	Papua New Guinea	
Congo	People's Republic of China (China)	
Cote d'Ivoire	Philippines	
Croatia	Poland	
Cyprus	Porto Santo	
Czech Republic	Portugal	
Djibouti	Qatar	
Dubai	Republic of China (Taiwan)	
Egypt	Republic of Korea	
Equatorial Guinea	Reunion	
Eritrea	Romania	
Estonia	Russian Federation	
Eswatini	Rwanda	
Ethiopia	Sao Tome and Principe	

Countries		
Fiji	Saudi Arabia	
France	Senegal	
Gabon	Serbia	
Gambia	Seychelles	
Germany	Sierra Leone	
Ghana	Singapore	
Ille de Goree	Slovakia	
Ille de Los	Slovenia	
Ille des Madeleines	Somalia	
Jordan	Spain	
Kenya	Sri Lanka	
Kosovo	St Helena	
Kuwait	Sudan	
Laos	Sweden	
Latvia	Switzerland	
Lebanon		