

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

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

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

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