



South African Reserve Bank  
Prudential Authority

Confidential

**INSURANCE ACT, 2017**  
**(ACT NO. 18 OF 2017)**

**Registration of an insurer under Section 23(3) of the Insurance Act, 2017**

I, Kuben Naidoo, in concurrence with the Financial Sector Conduct Authority, acting under section 126(1)(a) of the Financial Sector Regulation Act (Act No.9 of 2017) read with section 23(4)(a) of the Insurance Act (Act No.18 of 2017), hereby give notice of registration of Emerald Life (Pty) Limited to conduct microinsurance life business in the following classes and subclasses of insurance business up to the maximum sum assured as prescribed in the Governance of Operational Standards for Insurers (GOI) 7 with effect from 12 April 2019:

- Risk (Class 1); and
- Funeral (Class 4).

A handwritten signature in black ink, appearing to read 'Kuben Naidoo'.

**Kuben Naidoo**  
**Deputy Governor and CEO: Prudential Authority**

Date: 28 August 2019