RENEWAL PROCEDURE MANUAL

What is a Renewal?

A renewal of a policy takes place on the anniversary date of the policy inception. At this stage, the client's relationship and policy is renewed with us for a further twelve months.

Renewal Outcome

1. What is the outcome you want when doing a renewal?

- **_Policies on Flexi_** *(We collect premium and our schedule is send to the client)*
  - Ensure *I understand 100%* what to do on this type of policy renewals
  - Renewal must be processed *100% accurately* and policy sections must be *neat and easy readable* by broker and client.
  - Policy *premium growth* according to clients claims history
  - All old *irrelevant notes* have been *removed* from the policy schedule
  - *Items* is *removed* from policy because of a *claim due to total loss*
  - Renewal is *approved by* the *Insurer* prior to sending the finalized renewal to the broker
  - *Finalized renewal documentation* is *send to broke*r 6 weeks before actual renewal date
  - All required *FAIS compliance documentation* *and outstanding information* is *received back* from the broker
  - All relevant *documentation* is *saved* on *streamline and docuware*

- **_Policies directly insured with the Insurer_**
  - Ensure *I understand 100%* what to do on this type of policy renewals
  - I have *received all the relevant renewal documentation from the Insurer* and it was processed *100% accurately* and policy sections must be *neat and easy readable* by broker and client.
  - Policy *premium growth* according to clients claims history

- All old *irrelevant notes* have been *removed* from the policy schedule
- *Items* is *removed* from policy because of a *claim due to total loss*
- *Renewal date* has been *changed* on the "Dummy policy" on *Flexi*
- *Finalized renewal documentation* is *send to broke*r 6 weeks before actual renewal date
- All required **FAIS compliance documentation** *and outstanding information* is *received back* from the broker
- All relevant *documentation* is *saved* on *streamline and docuware*
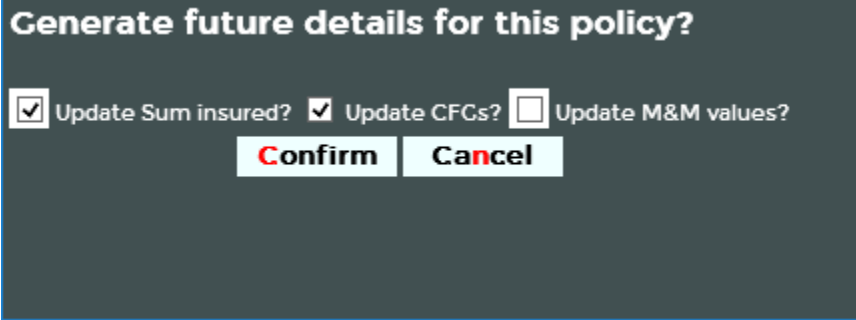
Renewal procedure

2. Open Streamline
3. Grab a task
4. Open the task
5. Identify what type of task this is
   - Claim
   - Endorsement
   - Quote / New Policy
   - **Renewal**
6. *Partially update the following on the streamline dataset*
   - *Policyholder (Client)*
   - *Policy Record (Number)*
   - *Renewal Clerk*
   - *Status of Policy Renewal - Preparation*
   - *Broker*
   - *Broker House*
   - *Current Premium*
   - *Update status on streamline task to - Confirming Data*
7. Establish what Insurance company the client is insured at
8. Establish whether the client is **insured direct** at the Insurer **or** are **we collecting premium** (**Policy is on Flexi** and our schedule goes to the client) - *Refer to additional notes - Renewal per Insurer page below*
9. Establish whether you must use your *own initiative* in doing the renewal *or* if you have to work strictly from the *Insurers renewal terms or* if it is a *direct Insurer - Refer to additional notes - Renewal per Insurer page below*

10. Set Streamline dataset status to - Preparation

11. Follow the following procedure for policy renewals where you must use you **own initiative or** renew policies according to **Insurers renewal terms** as follows:
    - Save a summary *with rates* before doing the renewal
    - Save a summary *without rates* as "Pre-Renewal Summary "before doing the renewal
    - Save the loss ratio and claims history of the policy as follows
        - Last 3 & 1 year's loss ratio
            - ✓ *Insert loss ratio on the streamline task and drag to the dataset next to Loss ratio document*
        - Claims history for last 1 year
            - ✓ *Insert the claims history on the streamline task and drag to the dataset next to Claims History*
            - ✓ Identify under which sections the client claimed for the last 1 year and note it under the applicable section and applicable item
            - ✓ If the claims were on items that was due to total loss, ensure these items are removed from the policy
            - ✓ Also ensure that claims that has been finalized on ROC has been finalized and closed on Flexi
    - If the renewal is one where you can use your own initiative continue with the next step but if the renewal is one of the policy types where you MUST renew the policy strictly according to the Insurers renewal terms, follow the following procedure
        - Request the renewal terms for the policy from the relevant Insurer by sending with the request the following:
            - ✓ Last 3 & 1 year's loss ratio
            - ✓ Last 1-year claims history
            - ✓ Policy schedule with summary (with rates)
            - ✓ *Set Streamline dataset status to - Awaiting Insurer Response*
        - Follow up with the Insurer on the renewal terms until you have received it and then move onto the next step
    - Generate a Future on Flexi
        - **Renasa Policies** - don't tick the option to update M&M values as Renasa policies do have IVP cover and values on vehicles with IVP cover should

never be updated

Generate future details for this policy?

☑ Update Sum insured? ☑ Update CFCs? ☐ Update M&M values?

Confirm   **Cancel**

- ○ **Other Insurers** - You must tick all options to update

- Check personal information on the client details section and identify outstanding information that we still need and request from the broker when sending the renewal to the broker after been finalized
  - ✓ *Update Streamline dataset, tick the option Data Checked - Yes*
- Renew the policy section for section (According to own initiative or according to Insurers renewal terms depending on the policy type)
  - ○ Ensure **sum insureds** have been updated, if not updated
    Sum insureds that should not be updated unless instructed by Broker
    - ✓ Accidental Damage (Commercial & Domestic)
    - ✓ All Risk
    - ✓ Business All Risks
    - ✓ Buildings Combined Liability
    - ✓ Business Interruption
    - ✓ Electronic Equipment
    - ✓ Fidelity Guarantee
    - ✓ Fire - Column 4 - Stock & Material
    - ✓ Irrigation system on wheels & Pivots
    - ✓ Goods in transit
    - ✓ Pedigree animals
    - ✓ Machinery breakdown
    - ✓ Money
    - ✓ Motor Fleet (Update according to brokers instruction)
    - ✓ Motor Traders
    - ✓ Group Personal accident
    - ✓ Watercraft
    - ✓ Theft
  - ○ Increase **rates** according to claims history
  - ○ Ensure that **items** under a section is not **numbered** (When items for example is numbered from 1 to 10 and item number 2 is removed from the policy, items 3 to 10 must then be renumbered - please change to a **-**)

- ○ Ensure under the motor section that no vehicle has a **M&M code noted** next to the registration number
- ○ Remove all **old irrelevant notes** still on the policies
- ○ Remove **text of items that were removed** from the policy (When an item is removed from a policy there will still be text indicating Item 1 - Deleted, remove this text from the policy)
- ○ Check that **languages** are not **mixed**, rectify where necessary
- ○ Ensure all policy section are **neat and easy readable**
- ○ Ensure all policies do have our **client service fee**, if not refer to team leader or Michelle if the reason is unknown
- ○ Ensure each policy has a **minimum of 10% premium growth**
- ● Send the renewal documentation as follows to the Insurer for approval
  - ✓ *Set status on Streamline dataset to - Awaiting Insurer response*
  - ○ Policy summary before renewal with rates
  - ○ Future schedule with summary with rates
  - ○ 3 & 1 year's loss ratio
  - ○ Claims History for last one year
- ● Get Insurers approval
  - ○ If Insurer does not approve the renewal as you have done it, they will inform you of what needs to be changed. Change the future accordingly and send again to the Insurer until approval is received from the Insurer. When approval is received from the Insurer you may continue to the next step.
- ● Send the following renewal documentation to the broker
  - ✓ *Set status on Streamline dataset to - Awaiting Broker response*
  - ○ *Renewal needs analysis*
  - ○ *Brokers letter of introduction*
  - ○ *Brokers appointment*
  - ○ *Advice Record / Replacement Advice Record (Replacement advice record is used when the client accepted a quotation from an alternative Insurer and not the Renewal terms of the current Insurer)*
  - ○ Pre-renewal summary without rates
  - ○ Loss ratio last 1 and 3 years
  - ○ Claims history last 1 year
  - ○ Notification letter of changes made and outstanding information we still need from the client
  - ○ Future policy schedule with summary (without rates) as approved by Insurer
  - ○ Latest excess structure if not on the policy schedule
  - ○ Any questionnaires that needs to be completed as per the Insurers instruction
  - ○ Latest policy wordings from Wiki (Keep in mind wordings for VAPS, assist, IVP and any other product forming part of the renewal)

- Get proof that the documentation was sent to the client. No follow up on domestic renewals and on commercial renewals only 2 follow ups
- On commercial follow ups get the following from the broker
  - Endorsement instruction should there be any changes or a request for better rates

  - FAIS Compliance documentation
    - ✓ *Renewal needs analysis*
    - ✓ *Brokers letter of introduction*
    - ✓ *Brokers letter of appointment*
    - ✓ *Advice record / Replacement Advice record (Replacement advice record is used when the client accepted a quotation from an alternative Insurer and not the Renewal terms of the current Insurer)*
  - Completed questionnaires as requested by Insurer
  - Feedback on the outstanding information you have requested from broker
- Upon receiving the above-mentioned documentation take the following action
    - ✓ *Set status on Streamline dataset to - Finalizing*
  - Endorsement instruction should there be any changes
    - ✓ Apply changes if not rate orientated and send updated Future schedule to broker and Insurer with a notification of changes made
  - Request for better rates
    - ✓ *Set status on Streamline dataset to - Being reviewed*
    - ✓ Send request with motivation to Insurer for approval
    - ✓ If Insurer does not approve notify broker with reasons why
    - ✓ If Insurer approves, update Future accordingly and send updated Future with notification of changes to broker and Insurer
  - Completed questionnaires
    - ✓ *Set status on Streamline dataset to - Finalizing*
    - ✓ Send completed questionnaires to Insurer
  - Feedback on outstanding information
    - ✓ *Set status on Streamline dataset to - Finalizing*
    - ✓ Update the client details or any other info on the policy and send updated schedule to the broker and Insurer
- If you did not receive the FAIS documentation
  Send a follow up mail to the broker requesting this documentation until you receive it
    - ✓ *Set status on Streamline dataset to - FAIS DOCS Outstanding*
  Upon receiving the FAIS documentation take the following action
  - Insert the documentation onto Streamline

- - *Drag the Advice record / Replacement advice record onto the Streamline dataset next to New Client Advice Record*
      - ✓ *Set the status on streamline dataset to - FAIS Compliant*
  - Docuware all documentation
    - - ✓ *Set status on Streamline dataset to - Finalized*
  - *Drag the finalized Renewal schedule onto the Streamline dataset next to "Please prepare the Finalized RNL and send to broker"*
  - In the case where an clients decides to cancel his policy and do not want to renew the policy or the Insurer decides to cancel the cover before renewal take the following action
    - Ensure there is an separate task for the cancellation
    - *Set the status on Streamline dataset to - Failed*
    - Close the streamline task
  - If the renewal was successful and has been finalized close the Streamline task

Procedure for policies directly insured with the Insurer

12. Follow the following procedure for policy renewals that are ***directly insured*** with Insurers
    - Request the following from the Insurer 3 months before the policy renewal date
      - Pre-renewal schedule with summary
      - Post-renewal schedule with summary
      - Renewal terms applied
      - Excess structure
      - Last 1 & 3 years loss ratio
      - Last 1 years claims history
      - Any additional information or questionnaires that needs to be completed as per Insurers request
      - Insurers latest policy wording
        - ✓ *Set status on Streamline dataset to - Awaiting Insurer Response*
    - Follow up with the Insurer until you have received the above. Upon receiving the above follow the following procedure
      - - ✓ *Set status on Streamline dataset to - Confirming data*
      - Go thoroughly through the documentation received
      - Study the claims history
      - Look at what renewal terms were applied and if it is justified according to the policies claims ratio
      - Ensure old irrelevant notes have been removed
      - Ensure all policy sections are neat and easy readable
      - Ensure where applicable out client service is on

- ○ Ensure that each policy has premium growth
- ○ If you are not satisfied with the above points, take it up with the Insurer and ensure discrepancies are rectified
- ○ If you are satisfied you may continue to the next step
- ● Send the following renewal documentation to the broker
  - ○ Renewal needs analysis
  - ○ Brokers letter of introduction
  - ○ Brokers appointment
  - ○ Pre-renewal schedule with summary
  - ○ Post-renewal schedule with summary
  - ○ Renewal terms applied by Insurer
  - ○ Excess structure
  - ○ Last 1 & 3 years loss ratio
  - ○ Last 1 years claims history
  - ○ Any additional information or questionnaires that needs to be completed as per Insurers request
  - ○ Latest policy wording
    - ✓ *Set status on Streamline dataset to - Awaiting Broker Response*
- ● Get proof that the documentation was sent to the client. No follow up on domestic renewals and on commercial renewals only 2 follow ups
- ● On commercial follow ups get the following from the broker
  - ○ Endorsement instructions should there be any changes or a request for better rates

  - ○ FAIS Compliance documentation

    - ✓ *Renewal needs analysis*
    - ✓ *Brokers letter of introduction*
    - ✓ *Brokers letter of appointment*
    - ✓ *Advice record / Replacement Advice record (Replacement advice record is used when the client accepted a quotation from an alternative Insurer and not the Renewal terms of the current Insurer)*
  - ○ Completed questionnaires as requested by Insurer
  - ○ Feedback on the outstanding information you have requested from broke
- ● Upon receiving the above take the following actions
    - ✓ *Set status on Streamline dataset to - Finalizing*
  - ○ Endorsement instruction should there be any changes
    - ✓ Send endorsement request to Insurer and after receiving back the updated renewal policy schedule ensure endorsements are processed 100% accurately according to the brokers instructions and send the updated policy schedule to the broker.
  - ○ Request for better rates
    - ✓ *Set status on Streamline dataset to - Being reviewed*

- ✓ Send request with motivation to Insurer for approval and to be processed
- ✓ If Insurer does not approve notify broker with reasons why
- ✓ If Insurer approves, after receiving back the updated renewal policy schedule, ensure discount was applied and send the updated renewal policy schedule to the broker
  - ○ Completed questionnaires and outstanding information
    - ✓ *Set status on Streamline dataset to - Finalizing*
    - ✓ Send completed questionnaires to Insurer
  - ○ Feedback on outstanding information
    - ✓ *Set status on Streamline dataset to - Finalizing*
    - ✓ Send the outstanding info to the Insurer to update, and after receiving back the updated renewal policy schedule, ensure the outstanding information is noted on the policy schedule accurately and send the updated renewal schedule to the broker
- ● If you did not receive the FAIS documentation
  Send a follow up mail to the broker requesting this documentation until you receive it
    - ✓ *Set status on Streamline dataset - FAIS DOCS Outstanding*
  Upon receiving the FAIS documentation take the following action
    - ○ Insert the documentation onto Streamline
    - ○ *Drag the Advice record / Replacement advice record onto Streamline dataset next to New Client Advice Record*
- ● Docuware all documentation
    - ✓ *Set status on Streamline dataset to - Finalized*
- ● *Drag the finalized Renewal schedule onto the Streamline dataset next to "Please prepare the Finalized RNL and send to broker"*
- ● In the case where a client decides to cancel his policy and do not want to renew the policy or the Insurer decides to cancel the cover before renewal take the following action
    - ○ Ensure there is an separate task for the cancellation
    - ○ *Set the status on Streamline dataset to - Failed*
    - ○ Close the streamline task
- ● If the renewal was successful and has been finalized close the Streamline task

Additional Notes - Renewals per Insurer
(Listed in alphabetical order)

INSURER	TYPE /	PROCEDURE	CONTACT DETAILS

	HOW TO RENEW		
ABELARD	**Direct Insurer Renewal** Insurer will do renewal on their schedule	Request all renewal documentation from Insurer	**Telephone Number:** 011 326 2951 **Contact Person:** Charl / Cindy / Morne / Madeleine / Thokozile **Email addresses:** charl@aua.co.za cindy@aua.co.za morne@aua.co.za madeleine@aua.co.za thokozile@aua.co.za
AC&E	**Flexi Renewal** Renew strictly to Insurers renewal terms	Send claims history & request Renewal terms	**Telephone Number:** 011 615 7529 **Contact Person:** Andre / Tarryn / Kyle **Email addresses:** andre@engineeringace.co.za tarryn@engineering.co.za kyle@engineeringace.co.za
ANIMAL SURE	**Direct Insurer Renewal** Insurer will do renewal on their schedule	Request all renewal documentation from Insurer	**Telephone Number:** 021 556 4966 **Contact Person:** Kelvin / Lizette **Email address:** admin@animalsure.co.za lizette@animalsure.co.za
ATU (Auto Trade)	**Direct Insurer Renewal** Insurer will do renewal on their schedule	Request all renewal documentation from Insurer	**Telephone Number:** 011 764 3839 **Contact Person:** Claudia **Email address:** claudian@atu.co.za
BnB Sure	**Direct Insurer Renewal** Insurer will do renewal on their schedule	Request all renewal documentation from Insurer	**Telephone Number:** 013 756 9900 **Contact Person:** Linda / Marinda **Email address:** hospitality.north@bryte.co.za

BRYTE	**Flexi Renewal** Renew strictly to Insurers renewal terms	Send claims history & request Renewal terms	**DOMESTIC (Z BOX)** **Telephone Number:** 011 370 9285 **Contact Person:** Christine **Email address:** coeplm@bryte.com **COMMERCIAL / FLEXIFLITE / MULTILINE / FARMERS / BODY CORPORATE** **Telephone Number:** 015 296 1605 **Contact Person:** Christine **Email address:** underwriting.polokwane@brytesa.com
BRYTE ENGINEERING	**Direct Insurer Renewal** Insurer will do renewal on their schedule	Request all renewal documentation from Insurer	**Telephone Number:** 015 296 1605 **Contact Person:** Christine **Email Address**: underwriting.polokwane@brytesa.co.za
C&G	**Flexi Renewal** Renew strictly to Insurers renewal terms	Send claims history & request Renewal terms	**Telephone Number:** 010 595 1130 **Contact Person:** Adrienne / Thiru **Email address:** adriennes@cggroup.co.za thiruc@cggroup.co.za
CAMARGUE	**Direct Insurer Renewal** Insurer will do renewal on their schedule	Request all renewal documentation from Insurer	**Telephone Number:** 011 778 9140 **General Liability Division (Broadform & Umbrella)** **Contact Person:** Dehila Lamprecht / Camilla Osrin / Susan Chitura **Email address:** dehila@camargueum.co.za camilla@camargueum.co.za susan@camargueum.co.za **Fiduciary Liability Division (Directors and**

			officers Liability / Employment practices Liability / Trustees Liability **Contact Person:** Javesh Ramcharan / Vee Zinyemba / Vaidah Chpadza **Email address:** javesh@camargueum.co.za vee@camargueum.co.za vaidah@camargueum.co.za **Commercial Crime & Cyber Risks Division** **Contact Person:** Ethan Pitts **Email address:** ethan@camargueum.co.za **Financial Institutions and Medical Malpractice Indemnity** **Contact Person:** Dylan Nel Email address: dylan@camargueum.co.za **Professional Indemnity** **Contact Person:** Fastino Makandwa / Margaret Baker / Stefan Jansen **Email address:** fastino@camargueum.co.za margaret@camargueum.co.za stefan@camargueum.co.za
CIA	**Direct Insurer Renewal** Insurer will do renewal on their schedule	Request all renewal documentation from Insurer	**Telephone Number:** 0861 242 999 **Contact Person:** Willemien Nel **Email address:** willemien@cia.co.za
CLUB MARINE	**Direct Insurer Renewal** Insurer will do renewal on their schedule	Request all renewal documentation from Insurer	**Telephone Number:** 0861 819 219 **Contact Person:** Elsa Pather / Lindie Mans **Email address:** elsa@clubmarinesa.com lindie@clubmarinesa.com

CONSORT	**Direct Insurer Renewal** Insurer will do renewal on their schedule	Request all renewal documentation from Insurer	**Telephone Number:** 011 658 1156 **Contact Person:** Lynne **Email address:** lynne@consort.co.za
CREDIT GUARANTEE	**Direct Insurer Policy** Insurer will do renewal on their schedule	Request all renewal documentation from Insurer	**Telephone Number:** 011 889 7000 **Contact Person:** **Email address:** info@cgic.co.za
CROSS COUNTRY	**Direct Insurer Renewal** Insurer will do renewal on their schedule	Request all renewal documentation from Insurer	**Telephone Number:** 011 215 8800 **Contact Person:** Shanon van Rooyen **Email address:** shanon@ccic.co.za
CTU	**Direct Insurer Renewal** Insurer will do renewal on their schedule	Request all renewal documentation from Insurer	**Telephone Number:** 011 274 1308 **Contact Person:** Ruth Longwe **Email address:** ruth@ctu.co.za
DISCOVERY	**Direct Insurer Renewal** Insurer will do renewal on their schedule	Request all renewal documentation from Insurer	**Telephone Number:** 011 529 4929 **Contact Person:** Nikkie Van De Coolwijk **Email addresses:** insure_underwriting_escalations@discovery.co.za aliciaph@dcs.discovery.co.za
F&I (Factory & Industrial)	**Flexi Renewal** Renew strictly to Insurers renewal	Send claims history & request Renewal terms	**Telephone Number:** 011 614 1640 **Contact Person:** Anthony Heiss **Email addresses:**

	terms		anthony@facind.co.za
FDM ENGINEERING	**Flexi Renewal** Renew strictly to Insurers renewal terms	Send claims history & request Renewal terms	**Telephone Number:** 011 823 6368 **Contact Person:** Danica Byliefeldt **Email address:** danica@fdmengineering.co.za
FPA (First Property Acceptance)	**Direct Insurer Renewal** Insurer will do renewal on their schedule	Request all renewal documentation from Insurer	**Telephone Number:** 087 236 6555 **Invites** **Contact Person:** Mandy de la Cruz **Email address:** mandy@firstprop.co.za **Renewal Schedules** **Contact Person:** Michelle Martch **Email address:** martch@firstprop.co.za
GUARDRISK ASSISTERE	**Flexi Renewal** Self Renewal and send for Insurers approval	Do renewal & Send for approval	**Telephone Number:** 011 669 1000 **Contact Person:** Cajee **Email address:** cajees@huardrisk.co.za assistere@guardrisk.co.za
HIC UNDERWRITING MANAGERS	**Direct Insurer Renewal** Insurer will do renewal on their schedule	Request all renewal documentation from Insurer	**Telephone Number:** 011 455 5271 **Contact Person:** Lauren Hart / Angelique Swart **Email address:** laurenh@hicsa.co.za angeliques@hicsa.co.za
HOLLARD	**Flexi Renewal** Self Renewal and send	Do renewal & Send for approval	**Domestic** **Telephone Number:** 011 351 5871 **Contact Person:** Cheryl Kenny

	for Insurers approval		**Email address:** cherylk@hollard.co.za greenstonep3quotes@hollard.co.za **Commercial / Multiline** **Email address:** cherylk@hollard.co.za greenstonep3quotes@hollard.co.za **Agriplus** **Email address:** cherylk@hollard.co.za greenstonep3quotes@hollard.co.za **Engineering** **Contact Number:** **Contact Person:** Priya Naidoo **Email address:** preashinin@hollard.co.za **Trucking** **Contact Person:** **Email address:** **Sectional Title** **Email address:** cherylk@hollard.co.za greenstonep3quotes@hollard.co.za **Hospitality** **Contact Person:** **Email address:**
HOLLARD ART INSURE	**Direct Insurer Renewal** Insurer will do renewal on their	Request all renewal documentation from Insurer	**Telephone Number:** 011 351 5375 **Contact Person:** Gail **Email address:**

	schedule		gail@artinsure.co.za
KEU Underwriting Managers	**Direct Insurer Renewal** Insurer will do renewal on their schedule	Request all renewal documentation from Insurer	**Telephone Number:** 086 100 0090 **Contact Person:** Prosper / Chummy / Alistair **Email address:** prosper@keu.co.za chummy@keu.co.za alistair@keu.co.za
KING PRICE	**Flexi Renewal** Renew strictly to Insurers renewal terms	Send claims history & request Renewal terms	**Telephone Number:** 011 534 8460 / 1 / 2 **Contact Person:** Barney / Vivienne **Email address:** barney.deru@kingprice.co.za vivienne.begg@kingprice.co.za
LOMBARD	**Flexi Renewal** Self Renewal and send for Insurers approval	Do renewal & Send for approval	**Telephone Number:** 011 551 0674 **Contact Person:** Ingrid Mans / Debbie **Email address:** ingridm@lombardins.com debbies@lombardins.com
LYNX	**Direct Insurer Renewal** Insurer will do renewal on their schedule	Request all renewal documentation from Insurer	**Telephone Number:** 086 110 5969 **Contact Person:** Richard van der Vyver / Linah Masemene **Email address:** richard@itum.co.za linah@itum.co.za
MARINE Underwriting Managers	**Direct Insurer Renewal** Insurer will do renewal on their schedule	Request all renewal documentation from Insurer	**Telephone Number:** 031 584 2800 **Contact Person:** Nasrin Khann / Vanessa Reade **Email address:** khann@marineuma.com readev@marineuma.com
MERX HCV (OLD	**Direct**	Request all	**Telephone Number:**

MUTUAL)	**Insurer Renewal** Insurer will do renewal on their schedule	renewal documentation from Insurer	**Contact Person:** Charlotte / Liezl / Michelle / Rechenda Email address: charlotte.bees@merxhcv.co.za liezl@merxhcv.co.za michelle.farrow@merxhcv.co.za rechenda.kibido@merxhcv.co.za
MIRABILLS	**Direct Insurer Renewal** Insurer will do renewal on their schedule	Request all renewal documentation from Insurer	**Telephone Number:** 086 110 0100 011 880 8200 **Contact Person:** Ntsoaki **Email address:** ntsoakim@mirabilisafrica.com info@mirabilis.net
NEW WHEELS	**Direct Insurer Renewal** Insurer will do renewal on their schedule	Request all renewal documentation from Insurer	**Telephone Number:** 011 370 9218 **Contact Person:** Linroy Peters / Jabu Mtimkulu **Email address:** linroy.peters@brytesa.com.co.za jabum@new-wheels.co.za
OLD MUTUAL (DOMESTIC)	**Direct Insurer Renewal** Insurer will do renewal on their schedule	Request all renewal documentation from Insurer	**Telephone Number:** **Contact Person:** Phuti / Marietjie **Email address:** mfbroker@ominsure.co.za phuti.maleka@mf.co.za marietjie.vanrooyen@mf.co.za
OLD MUTUAL COMMERCIAL & AGRIPLUS	**Flexi Renewal** Renew strictly to Insurers renewal terms	Send claims history & request Renewal terms	**COMMERCIAL & AGRIPLUS** **Telephone Number:** **Contact Person:** **Email address:** plkbds@ominsure.co.za ptapolicyuw@ominsure.co.za deirdre.coomer@ominsure.co.za
PETROSURE	**Direct Insurer**	Request all renewal	**Telephone Number:** 011 484 0380

	Renewal Insurer will do renewal on their schedule	documentation from Insurer	**Contact Person:** Jabu **Email address:** jabu@petrosure.co.za
PHISHIELD	Flexi Renewal Renew strictly to Insurers renewal terms	Send claims history & request Renewal terms	**Telephone Number:** 081 722 2924 **Contact Person:** Lilian **Email address:** lilian@phishield.com
REGAL HCV (Some policies on Flexi, we collect premium BUT Insurer schedule is send to broker)	Flexi Renewal Renew strictly to Insurers renewal terms and send the Insurers schedule and NOT the Flexi schedule	Send claims history & request Renewal terms	**Telephone Number:** 087 803 0580 **Contact Person:** **Email address:** sales@regalhcv.co.za admin@regalhcv.co.za
REGAL HCV (Other policies is direct with Regal))	Direct Insurer Renewal Insurer will do renewal on their schedule	Send claims history & request Renewal terms	**Telephone Number:** 087 803 0580 **Contact Person:** **Email address:** sales@regalhcv.co.za admin@regalhcv.co.za
RENASA	Flexi Renewal Self Renewal and send for Insurers approval	Do renewal & Send for approval	**All renewals goes to Veronica inside our office** **Telephone Number:** Inside our office **Contact Person:** Veronica **Email address:** veronica.vanniekerk@renasa.co.za
RGA WILDLIFE	Direct	Request all	**Telephone Number:**

	Insurer Renewal Insurer will do renewal on their schedule	renewal documentation from Insurer	**Contact Person:** Willem **Email address:** willem@rgawildlife.co.za
RSI (RISK SOLUTIONS INTERNATIONAL	**Direct Insurer Renewal** Insurer will do renewal on their schedule	Request all renewal documentation from Insurer	**Telephone Number:** **Contact Person:** **Email address:**
RTUSA	**Direct Insurer Renewal** Insurer will do renewal on their schedule	Request all renewal documentation from Insurer	**Telephone Number:** 011 215 8800 **Contact Person:** Nikki Pearmain **Email address:** nikki@rtusa.co.za
SANTAM	**Direct Insurer Renewal** Insurer will do renewal on their schedule	Request all renewal documentation from Insurer	**DOMESTIC** **Santam will send the renewal schedule to us beforehand** **COMMERCIAL** **Telephone Number:** **Contact Person:** Cathy **Email address:** cprenewals@santam.co.za cathy.kleynhans@santam.co.za **TRANSPORT** **Telephone Number:** **Contact Person:** Tebogo Mpela **Email address:** **Underwriting.Transport@santam.co.za** **Tebogo.Mpela@santam.co.za** **cpmunderwriting.transport@santam.co.za** **AVIATION**

			Telephone Number: Contact Person: Clement Email address: clement.sibiya@santam.co.za
SENATE - (POLICIES STILL ON FLEXI)	**Flexi Renewal** Renew strictly to Insurers renewal terms	Send claims history & request Renewal terms	Telephone Number: 012 663 1004 Contact Person: Samantha Hewitt Email address: samantha@senate.co.za
SENATE - DIRECT	**Direct Insurer Renewal** Insurer will do renewal on their schedule	Request all renewal documentation from Insurer	Telephone Number: 012 663 1004 Contact Person: Samantha Hewitt Email address: samantha@senate.co.za
SHA	**Direct Insurer Renewal** Insurer will do renewal on their schedule	Request all renewal documentation from Insurer	Telephone Number: Contact Person: Email address: ackermanr@sha.co.za mokonea@sha.co.za beckettj@sha.co.za
THATCH RISK ACCEPTANCE	**Direct Insurer Renewal** Insurer will do renewal on their schedule	Request all renewal documentation from Insurer	Telephone Number: 086 110 5799 **Personal Lines** Contact Person: Leigh-Anne Booysen Tamaryn Adonis Email address: booysenl@tra.co.za adonist@tra.co.za **Commercial** Contact Person: Johan Nel

			Email address: nelj@tra.co.za
TRANSIT UNDERWRITING MANAGERS	**Direct Insurer Renewal** Insurer will do renewal on their schedule	Request all renewal documentation from Insurer	**Telephone Number:** 086 111 3597 **Contact Person:** Elaine Soul **Email address:** underwriting@transitum.co.za
VAPS	**Flexi Renewal** Self Renewal and send for Insurers approval	Do renewal & Send for approval	**Telephone Number:** **Contact Person:** **Email address:**
XENTURION	**Flexi Renewal** Self Renewal and send for Insurers approval	Do renewal & Send for approval	**Telephone Number:** 012 941 2038 **Contact Person:** Sonja / Brunhilde / Peter **Email address:** underwriting@xenturion.co.za
XL TRANSIT	**Direct Insurer Renewal** Insurer will do renewal on their schedule	Request all renewal documentation from Insurer	**Telephone Number:** 086 199 9627 **Contact Person:** Kim Boshoff / Dianne Boshoff **Email address:** xlt@xltransit.co.za
X'S SURE	**Flexi Renewal** **No Renewal done as this is a VAP product**	**No Renewal done as this is a VAP product**	**Telephone Number:** 086 001 8140 **Contact Person:** Ronel Collins **Email address:** ronel@xssure.co.za