REAL RISK MANAGEMENT EXPERTISE

RISK IS EVERYWHERE AND IT’S NOTHING NEW

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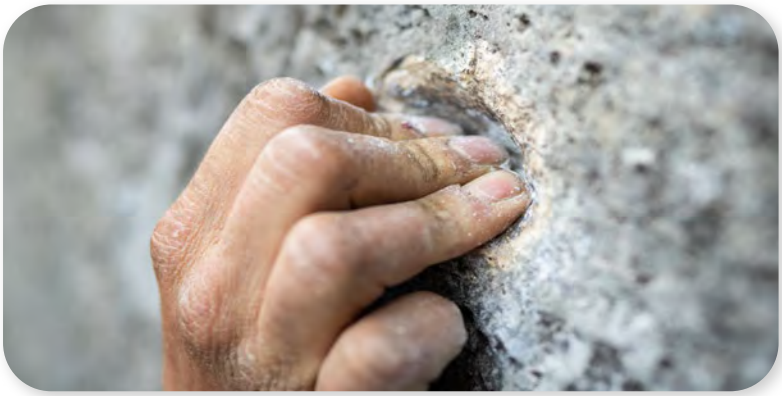
OUR BUSINESS IS TO UNDERSTAND YOURS

RISK IS EVERYWHERE AND IT’S NOTHING NEW

As a business person, you know the risk spectrum is broad. You know you should mitigate risks you have not experienced before, nor anticipated. Risks that go beyond the operational to the fundamental (like an energy crisis) and to the pure (say, floods). You also know that, in the modern world, risks are interdependent, decision-making is complex and sound advice is critical.

Simah is not here to tell you what everyone else is telling you. Yes, we are a non-life insurance and risk advisor known for serving the corporate and commercial market, **but we are not for everyone.**

Our greatest value is as a risk management partner for clients who need considered, customised and strategic solutions for mitigating apparent risks, latent risks, and even new risks. That’s where partnering with Simah really changes the game.



ABOUT THE SIMAH GROUP

ORIGINS OF SIMAH GROUP

The Simah Group was officially formed in 2022 with the amalgamation of:

- **Simah Risk Solutions** (formerly Bay Union Corporate Risks)
- **Simah Risk Advisors** (formerly Indwe Risk Solutions)
- **Simah Broking Solutions** (created in 2023)

Peter Olyott, Gavin Searle, and Steyn McDowall were shareholders, in the initial transaction facilitated with African Rainbow Capital Financial Investments (ARC) between the Indwe & The Simah Group.

At the end of 2022, ARC expressed an interest to divest having facilitated the transaction which presented Simah with the opportunity to investigate various opportunities in the B-BBEE space. Simah partnered with Invequity through the Dash Private equity Fund, and is a 51% Black Owned group, of which 33.38% is Black Woman Owned and is a proud level 1 B-BBEE contributor.

Invequity uniquely harnesses the rules for Private Equity Funds in the Broad-Based Black Economic Empowerment (B-BBEE) Codes of Good Practice to allow their partners, proudly including The Simah Group, the opportunity to achieve their Black Ownership objectives while substantially moving the needle for early-stage South African businesses operating in key sectors including Education, Technology, and Agriculture that greatly impact economic inclusion and growth in the South African economy.

For further detail on Invequity's product offering, visit www.invequity.co.za

With over R1,5 billion in premium volume, Simah has a significant footprint in South Africa, networks across Africa and strategic partnerships to service international clients in offshore markets.

OVER 70 EMPLOYEES

With key locations in Gauteng, KwaZulu-Natal, Eastern Cape, and the Western Cape.

SIMAH'S SPECIALIST DIVISIONS

Whilst each division of the Simah Group has its own area of deep specialisation, each is also able to leverage broad cross-sectoral experience.

simah
Corporate

As risk advisors, **Simah Corporate** provides tailored risk solutions for large commercial and corporate clients in the listed, private and family-owned sectors.

Read More +

simah
Commercial

Simah Commercial delivers specialised insurance and risk management broking solutions, tailored to the needs of commercial clients across a broad range of industries.

Read More +

THINKRISK
Consulting Services

ThinkRisk provides strategic, intelligence-led assessments and advisory services to enable brokers, insurers, and businesses to strengthen resilience and manage uncertainty with confidence.

Read More +

OUR PARTNERS

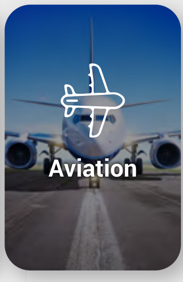
Key partnerships enhance the range of products and solutions offered by Simah. Thanks to our exceptional network, we have access to both international capacity and local facilities.

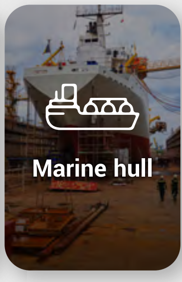
Eikos Risk Capital

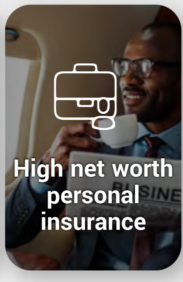
TORQUE collective logic

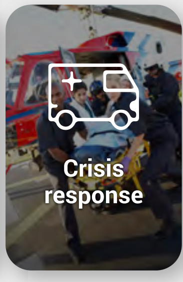
ALLIED AFRICA Broker Network

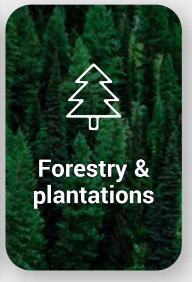
Simah is also supported by specialist partners when it comes to:











OUR EXECUTIVE LEADERS

Gavin Searle

Executive Director

Gavin Searle has solid expertise in business and risk consulting. He was part of the senior management team responsible for the strategic direction of Alexander Forbes's retail and wholesale clients in the SA market before relocating to the UK. Here his responsibilities included handling global clients and UK-based corporates, as well as leading specialist risk engineering and risk finance units.

On his return to SA in 2000, Gavin consulted to private equity partners, managing the sale of GlenRand MIB to AON. In 2010 he launched Bay Union Corporate Risk, a niche corporate-focused business with a remarkable reputation for client-centricity, considered advice and effective risk management.

Steyn McDowall

Executive Director

An executive known for his exceptional skill in insurance, risk and fraud management, and for his expertise when it comes to large and complex risk placements, Steyn McDowall was Managing Director of corporate broking and risk management advisory business Lyme Street Risk. In this role, he developed and managed the rollout of the Riskonnect Insurance and Risk platform within the Steinhoff Group.

In 2019, together with his team, Steyn joined Indwe Risk Services, SA's largest black-owned and controlled risk advisory business, as an Executive Director.

OUR NON-EXECUTIVE LEADERS

Rob Becker

Non-Executive Director

Rob Becker is a highly accomplished business and commercial executive with a wealth of experience in finance, strategy, and governance. A qualified Chartered Accountant (CA(SA)) and holder of an MBA (UK), Rob has held key leadership roles, including serving as Chief Financial Officer for notable companies such as Sun International Limited, Nampak Limited, and Robertsons Holdings. Rob's expertise extends beyond finance into the property sector, where he served as Chief Investment Officer of Rebosis Limited, further broadening his portfolio in strategic leadership.

He has also contributed his skills to governance and entrepreneurship as the non-executive Chairman of Martin and Martin (Pty) Limited, known for its pet products under the Bob Martin brand. Currently, Rob serves as a non-executive director of Grasslands Agriculture (Pty) Limited, a prominent dairy farming enterprise in the Eastern Cape.

Renowned for his strategic acumen, leadership skills, and ability to drive negotiations and deals, Rob is an accomplished professional with extensive experience in governance and strategic execution, making him a dynamic force across diverse industries.

Nomfusi Masangwana

Non-Executive Director

Nomfusi is an Investment Associate at Invequity, where she plays a critical role in assisting with all aspects of investment, finance, and compliance-related administration. With a BCom Accounting degree and over four years of experience in her field, Nomfusi brings a strong foundation and expertise. She diligently manages the intricacies of finance and accounting processes within Invequity, ensuring accuracy and compliance in all financial operations. She is responsible for the compilation of comprehensive investment and financial reports for the various private equity funds and investment companies, providing key insights that drive informed decision-making.

Nomfusi's proactive and methodical approach ensures that all financial and compliance processes are executed seamlessly and efficiently. Her contributions continue to enhance Invequity's financial operations and uphold the firm's standards of excellence. She has recently completed the Sirdar Applied Directorship Program.

SIMAH'S RANGE OF SERVICES

INTERMEDIARY SERVICES

Intermediary Services include the procurement of the following major classes of insurance across various industry sectors:

- Asset all risks (property damage & business interruption)
- All forms of liability
- Motor and transport fleets
- Commercial
- Marine, transit and stock throughput
- Commercial crime and fidelity
- Political risk
- Project and construction-related risk
- Product recall and contamination
- Engineering
- Crop and plantations
- Professional indemnity
- Personal accident
- SASRIA
- Riots, terrorism, and sabotage

RISK AND ADVISORY SERVICES

Risk and Advisory Services include:

- Complex claims management
- Due diligence on acquisitions
- Independent management of broker tenders
- Insurance audits
- Review of contracts and agreements
- A broad range of risk management services

The 'what' is less remarkable than the 'how'

The Simah way is based on consideration, immersion, vigour and strategy.

We begin with fact-finding, move into risk identification and assessment, and create detailed, fit-for-purpose risk mitigation solutions that align with your objectives. Then, if and when a claim occurs, you discover that you're backed by experts in the complexities of the process; by skilled negotiators able to deliver what is due to you.

WHAT YOU CAN EXPECT

When you turn to Simah for Risk Management & Advisory, you benefit from decades of expertise and experience in minimising risk, lowering entry and exit costs and buying insurance products.

When you turn to Simah for Enterprise Risk Management, you find that our integrated risk management process is premised on understanding your business and that the complexities of governance and reporting are navigated with you.

When you turn to Simah for Risk Control & Engineering, our risk control specialists support your team through risk assessments and recommendations, providing the business continuity support and advice needed for good decision-making.

When you turn to Simah for Risk Financing & Captive Management, you're able to leverage the latest technology, analytics, modelling and solutions, supported by expert opinion and interrogation.

When you turn to Simah for insurance and claims handling, our platform helps you convert your incidents to claims and make better insurance cover decisions that are based on accurate, useful data.

We watch closely – especially now

The operating models we've all grown used to have changed beyond recognition – affecting risk profiles and forcing risk management strategies to evolve.

Simah is as attentive as we've always been, but more analytical. For instance, we appreciate the nuances that differentiate private equity and publicly listed entities and, equally, we maintain laser focus during claims management, whether large or small.

ADVISORY SERVICES

RISK ADVISORY SERVICES

Known to build strong relationships across multiple management levels, we listen, consider, and advise. And, unusual for the industry, we recommend insurance only if that's the best strategy for your exposure.

This is why we attract a particular calibre of client:

- Those who expect excellent service rooted in sincere relationships
- Those who are themselves highly efficient and effective
- Those who are unafraid to be honest if we don't meet their expectations

Our team of risk professionals support your advisory teams. We help you identify and improve your risk profile to enhance your risk retention and risk transfer strategy based on the risk appetite and risk tolerance of your organisation.

Complex risk emerges from internal processes and procedures, which is why its financial consequences can be so serious. At Simah, a key priority is identifying cost-effective controls and evaluating them for operational effectiveness.

HOW WE SUPPORT

- ✔ We assist management with fire, health, safety and logistics risk assessments to manage compliance and recommendations on risk control improvements.
- ✔ We supplement traditional insurance with alternative risk financing solutions, which includes contingency policies, cell captive solutions and spread loss facilities.
- ✔ We implement detailed tracking of loss history through our incident and claims management platform, we analyse data to determine the most beneficial risk retention structure.
- ✔ We provide foundational support to organisations that are at the beginning of the risk management journey, so they can integrate best practice governance and reporting.
- ✔ We educate and train organisations on risk management maturity, risk retention/transfer symmetry and the complete risk management process.

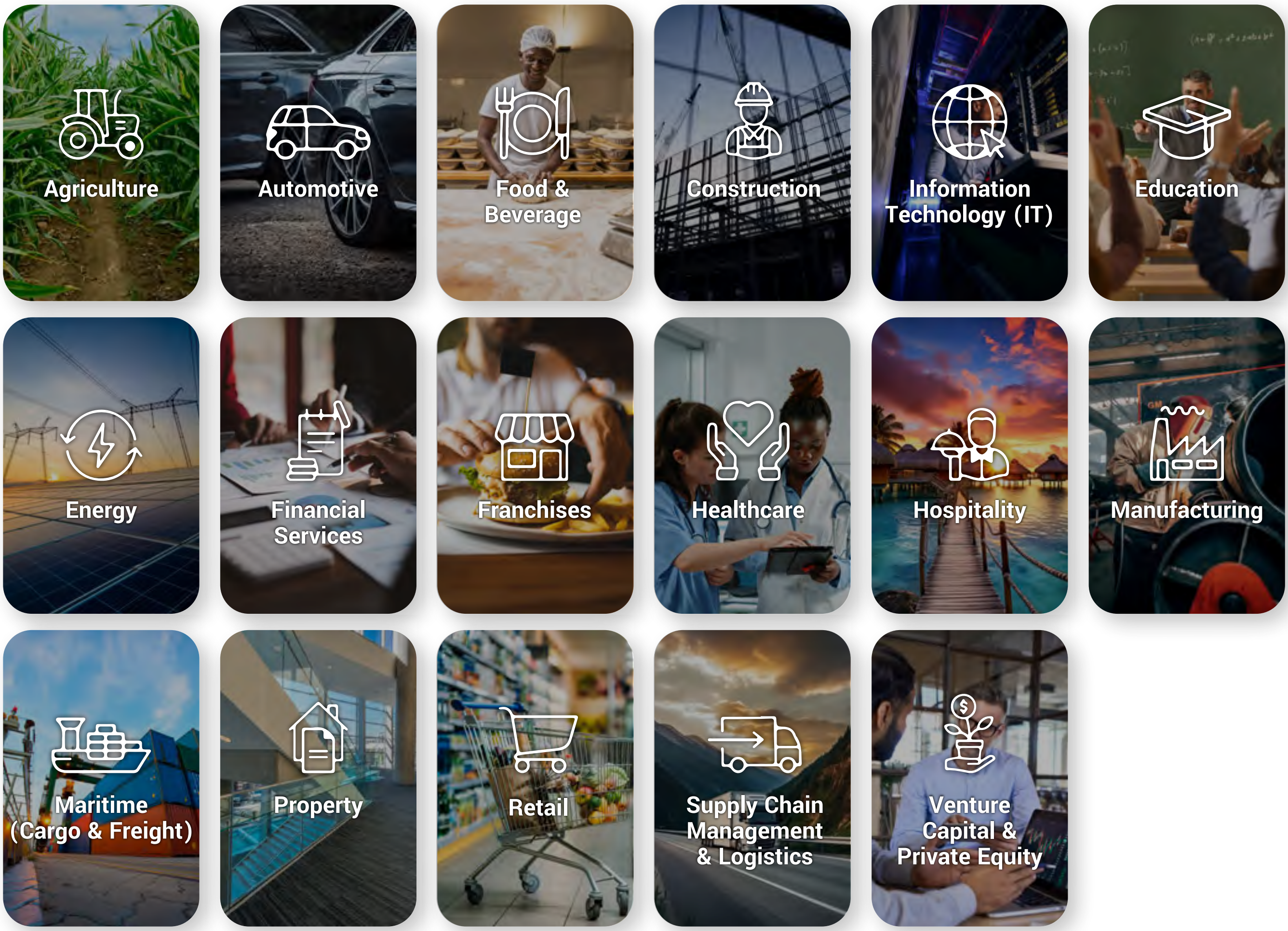
INDUSTRY EXPERTISE

RISK INDUSTRY EXPERTISE

At Simah, we know your specific needs can't be met by generic products and solutions.

Turn to us to:

- Simplify complex risk identification and evaluation.
- Work on the big picture by calculating how to transfer some risks away from your business, effectively finance the consequences of loss, and minimise or eliminate the risks that you choose to retain.
- Deal with the details that trip you up, like uninsured risks and gaps in cover.



EXPERT INSURANCE, RISK AND ADVICE

Built around your business

LET'S CHAT

012 663 1853

info@simah.co.za

GAUTENG
265 Von Willich Avenue,
Centuria Park Building 2B,
Centurion, 0157

KWAZULU-NATAL
1 Richefond Circle,
Ridgeside Office Park,
Umhlanga, 4320

WESTERN CAPE
Unit 102, Crossfire Place,
15 Gardner Williams Avenue
Paardevlei, Somerset West

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