



A business built on partnerships, striving for excellence.

Since the creation of our first Underwriting Management Agency over 25 years ago and with a belief that the foundations for our past and future success stem from our ongoing investment in people, partnership and innovation; Hollard has built its reputation around its passion and commitment to building lasting, relevant insurance businesses.

At Hollard Insurance Partners (HIP), we've refined our niche positioning and offering which has led to a clear investment focus in truly specialist businesses, whether intermediaries or insurers. The HIP team is dedicated to ensuring that our partners realise their full potential by supporting them with best skills, best IP and best practice. Our partners also enjoy the backing of Hollard's strong brand, tested reputation, solid balance sheet and constantly developing international footprint.

We like to think that it's in the "how" you do things and not what you do, that is of paramount importance. Our culture and value-system are our strongest assets and through an often contrarian and always dynamic approach, we aspire to create an environment that attracts, excites and retains best talent.

At Hollard, our commitment to idea leadership and innovation drives a unique business approach that allows our partners to remain one-step ahead of the game. This means that we're always willing to listen, imagine and take a chance on a good idea. This can-do attitude means that together with our partners, we're able to constantly re-imagine and re-invent, keeping us relevant and at the leading edge of change within the insurance world.

Our business partnerships are built around entrepreneurial spirit and we recognise and support our partners' creativity and expertise, whilst empowering them to be masters of their own destiny. HIP's engagement style truly supports sustainable financial and aspirational alignment that seeks to achieve a "win-win-win" position for the customer, the partner and Hollard.

In a fast-paced and uncertain world, we believe HIP offers its partners the opportunity to

combine corporate scale and resource, with independent agility and flexibility, allowing them the benefit of both the 'best of big' and the 'best of small'.

Embedded in the Hollard offering, is access to the dedicated specialist skills of the HIP team as well as those of the greater Hollard, amongst which are: Legal and Compliance; Risk and Reinsurance; Finance and Corporate Finance; Marketing and Human Resources and Procurement. This access to corporate strategic and operational resources frees them to do what they do best and regardless of size, all of the partners can access services that would normally be prohibitive from a cost perspective.

Another aspect of our value proposition is an ability to create opportunity through Hollard's extensive network – both mainstream and alternative distribution channels. We like to think of ourselves as 'connectors', always looking to put people and ideas together with a view to creating long-term, win-win-win business relationships.

Within the greater Hollard Group we are uniquely positioned to bring product and distribution together and our ambitious afro-global aspirations mean a growing international footprint with meaningful growth opportunities for all partners.

At HIP, our commitment and dedication to consistently setting ourselves apart has meant a renewed and energetic call for excellence in everything we choose to do.

Markets who deal with either HIP or our partners are assured of consistently receiving the best skills, service and products available. They can also be confident that our businesses, just like those of our clients, are in it for the long haul.

For us, achieving excellence means raising the floor, not necessarily the ceiling; so we've redefined the standards against which we measure ourselves and our partners in a quest to leap-frog the competition, whilst always bringing real value to customers. This means constantly challenging and evolving the industry, our own and our partners' benchmarks, **striving to be acknowledged as the best in everything we and our partners choose to do, or what they can imagine to do.**



Meet the short-term team



**Craig
Stone**



**Dale
Sutton-Pryce**



**Graeme
Young**



**Justin
McCabe**



**Lee-Ann
Dobrescu**



**Parusha
Gajathar**



**Shaun
Clunie**



**Stef
Theofanidis**



**Vanie
Govender**



**Xolani
Nxanga**

Meet the short-term team

Click on each team member



Craig Stone



Craig Stone

A Short History

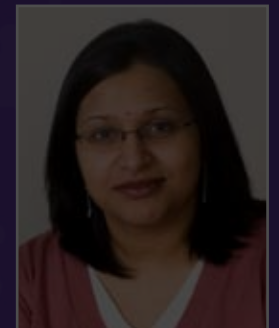
Craig lived and worked in London for a number of years, where he was responsible for the operational management of a medium sized events company and was exposed to all aspects of general business practice. When he returned to South Africa, he went into advertising working in an account management and strategy role. His key client was a large insurance company and after several years with the agency, he joined this particular company and was involved in Strategic Projects focusing largely on the broker distribution business model and value proposition. We managed to secure his skills into our team in late 2008.

Accountabilities

He joined us to drive our strategy and strategic projects and ensure delivery and implementation of these at all levels. Key to this role is market research and integration of knowledge and insights into and from the rest of the Hollard Group. He has more recently been made the responsible Principal for Artinsure.

Craig is an enthusiastic consumer of both golf balls and books... but with baby number 2 having just arrived, one of these pastimes is going to have to take a back seat. Not to worry though, as usual he's got a plan: books about golf.

Contact Craig Stone on (011) 351 1031 or e-mail craigst@hollard.co.za



Parusha Gajathar

Meet the short-term team

Click on each team member below to see how they can help you to get the ball rolling.



Craig
Stone



Dale Sutton-Pryce

A Short History

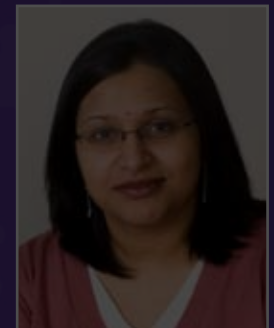
Dale came to us straight after completing his post-graduate qualification. Over the past 7 years in HIP he has been involved in the many facets of the business, in particular building a strong set of skills in the areas of Reinsurance, Market Research, New Business and Account Management. This has resulted in him developing a broad but deep knowledge of the insurance industry in general and HIP and our Partner's in particular.

Accountabilities

Dale is responsible for driving HIP's branding strategy and new business initiatives. He is the Principal for two of HIP's Partners, Scintilla and MicroEnsure, and provides specialist Reinsurance skills to all our Partners. He is also accountable for evolving the HIP and Partner international strategy and roll-out in conjunction with Hollard's International Team.

Dale is not crazy, he is just sport mad – more recently the marathon running bug has bitten! He is a passionate Liverpool, Lions and Springbok fan and loves to travel locally and abroad with friends and family.

Contact Dale Sutton-Pryce on (011) 351 1119 or
e-mail dales@hollard.co.za



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**Craig
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Graeme Young

A Short History

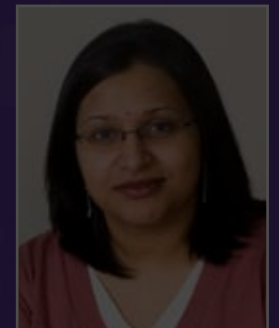
After completing articles, Graeme joined Hollard in 2002. His initial experience includes 4 years in our central services area focused on statutory accounting and reporting for the group, in addition to supporting the business units in a financial management capacity. He has also gained 3 years valuable investment experience through various management roles within our Wealth Management division. Graeme joined HIP in November 2008 and is a qualified CA (SA) and CFP®.

Accountabilities

He is currently responsible for our Partners Apex, FASA, Petsure, and Qdos as their Principal, and provides specialist skills and support to all our partners in Risk Management.

Graeme is an avid sports nut and his dream is to play test cricket for the Proteas – pity they have enough orange peelers! He is very much a family man with a quick sense of wit, who enjoys spending time either in the bush or at the coast.

**Contact Graeme Young on (011) 351 1237 or
e-mail graemey@hollard.co.za**



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Craig Stone



Justin McCabe

A Short History

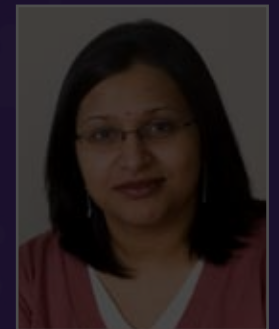
Justin joined Hollard from a career in audit where he qualified as a chartered accountant and was exposed to a number of insurance audit clients. He has been with HIP for 6 years and during his time with us he has played an active role in the HIP finance team, two years of which was spent as Finance Head. He is now a Principal and was recently made a Divisional Director.

Accountabilities

He is the Principal for AMP and SMART Credit and provides specialist skills in Corporate Finance to HIP and its Partners. He also sits on the Petsure, OTTA, QDOS and AMP Boards.

Justin is HIP's resident bookworm and an expert on everything from Jeffrey Deaver to JRR Tolkien. Also an avid, albeit struggling golfer, he certainly does not hold back on the tee-box!

Contact Justin McCabe on (011) 351 1405 or e-mail justinmc@hollard.co.za



Parusha Gajathar

Clunie

Theofanidis

Govender

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Lee-Ann Dobrescu

A Short History

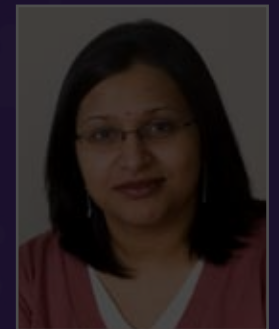
Lee-Ann started her insurance career in broking where she was exposed to a wide variety of disciplines, from Personal Lines, to Group Schemes and Binders, Commercial Underwriting and Risk Financing as well as business development and client servicing. After 9 years she moved on to a private equity business focusing on insurance and investments. From there she went into an IT company where she acted as a business analyst on various insurance systems. She has been with HIP for almost 9 years and has fulfilled many changing and evolving roles with us.

Accountabilities

She is currently responsible for co-ordinating our value-add to LegalWise, overseeing Risk Management, Reinsurance and IT. Her main passion is ensuring that both HIP and our partners deliver operational excellence and innovation and is driving our efforts in this focus area. She also sits on the Artinsure, FASA, Oojah and PWS Boards.

Lee-Ann is a proud mum to two little boys, and before popping them both out in the last 3 years, she did Latin and Ballroom dancing and lots of theatre. She is looking forward to enjoying these again with all 3 of the important men in her life, in exchange for improving her golf.

Contact Lee-Ann Dobrescu on (011) 351 1306 or e-mail lee-annah@hollard.co.za



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Parusha Gajathar

A Short History

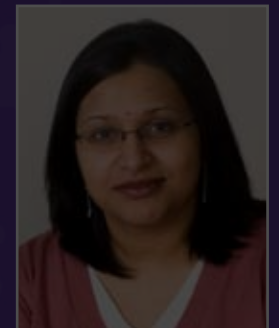
After qualifying as a chartered accountant and completing her articles with Ernst and Young in 2003, Parusha spent some time on an international secondment in the United States before returning to Pietermaritzburg in a consulting role with the firm. Parusha joined Hollard when she relocated to JHB in late 2005 as a financial manager in Hollard Central Finance where she spent two years before HIP was fortunate enough to secure her skills as Head of Finance.

Accountabilities

As Head of Finance Parusha is responsible for the overall management of the HIP Finance team and the financial reporting to the Hollard Group.

Parusha enjoys entertaining family and friends with her fine culinary skills. Helping those less fortunate, is an integral part of her life. Her golf handicap is still golf, but the game allows her to de-stress and spend quality catch-up time with her husband.

Contact Parusha Gajathar on ext. (011) 351 1058 or e-mail parushag@hollard.co.za



Parusha
Gajathar

Meet the short-term team

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Craig
Stone



Shaun Clunie

A Short History

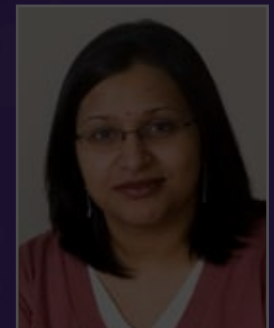
Shaun commenced his career as a school psychologist. He subsequently lectured post-graduate students and then read his Masters Degree in Psychology before joining a pay-television company as a training and development practitioner. After briefly consulting on his own, Shaun re-joined the pay-television industry in the field of organisational development and later industrial relations and human resources. Shaun joined Hollard in 1997 as human resources manager for the short-term insurance side of the business and gradually gravitated into the joint role of assisting our Partners with the strategic human resources and people aspects of their businesses.

Accountabilities

He is involved in strategic Human Resources consulting across the HIP and HSB divisions and their Partners, focusing on the following: remuneration, skills and competency assessment, learning and development, structure and organisational development, performance management and people/human resource governance assessment.

Shaun loves to travel to weird and interesting places, from the Karoo to Russia. Red wine is a favourite drink for the Loony Clunie and his new hobby is riding his motorbike!

**Contact Shaun Clunie on (011) 351 2004 or
e-mail shaunc@hollard.co.za**



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Gajathar

Meet the team

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Craig
Stone



Stef Theofanidis

A short history

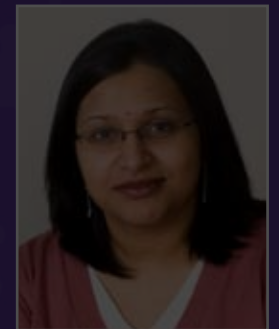
Stef completed his accounting and auditing articles in 1989 through Price Waterhouse and subsequently ran his own business for a short while. He re-entered the corporate environment and spent 4 years as Director of Finance at Standard Bank Insurance Brokers, before joining Hollard's Underwriting Management Division as General Manager in 1996. Stef's solid financial background and private equity expertise, as well as his own entrepreneurial business experience, uniquely equip him to manage HIP's insurance-equity business relationships. His close involvement and knowledge of these various investments, positions him well to understand the partner strategies, business operations, views and opinions, whilst ensuring the success and longevity of Hollard Insurance Partners. In recognition of his efforts in supporting and differentiating the South African UMA industry, Stef holds the position of Vice Chairman of SAUMA (South African Underwriting Management Agency Association).

Accountabilities

Stef heads up HIP as its Managing Director, and is also a member of the Hollard Group Executive, a role which he embraces with passion and enthusiasm.

Stef's favourite hobby is most certainly food and his dream is to be a chef in a famous Meat restaurant. Stef is a techno junky and he knows more about Microsoft products than the founder, Bill Gates! Although born and partly raised in Greece, many who know him well, refer to him as "die Griekse boertjie", as he truly loves and embraces our country! Oh...by the way, he knows nothing of soccer and is rugby mad...strange thing for a Greek?

**Contact Stef Theofanidis on ext. 1256 or
e-mail steft@hollard.co.za**



Parusha
Gajathar

Meet the short-term team

Click on each team member



Craig
Stone



Vanie Govender

A Short History

Vanie began her career in Insurance straight out of school and has worked in all segments of the industry steadily rising through the ranks to her current position. She has a wealth of experience gained in the broker environment where she worked as an Accounts Executive with Glenrand MIB managing such corporate clients as SAB, Altron Group, PG Bison and Coke SA. Thereafter Vanie moved into the Banc-assurance sector heading up Wesbank's Commercial interests after which she went on to fill the role of General Manager for Constantia Insurance Company. Vanie joined us in late 2008 and we are extremely proud to say that she has recently completed her BComm Degree, specialising in Risk Management.

Accountabilities

She is primarily responsible for four of our Partners, CTU, F&I, OTTA and HIP's newest Partner Oojah, in her role as Principal. She is also responsible for driving the new distribution strategy across the HIP Partners.

Vanie loves to play action netball and golf in her spare time. She also loves to cook spicy food for her hubby and 7 year old daughter, and for baby number 2 who is on the way!

**Contact Vanie Govender on (011) 351 1081 or
e-mail vanieg@hollard.co.za**



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Craig
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Xolani Nxanga

A Short History

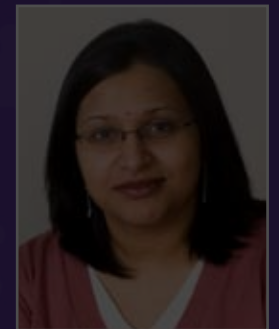
After eleven years in the world of banking with Standard Bank Group and FirstRand Group, this iKey, decided it was time for a change. Xolani has held senior management positions in the banking world and has been exposed to business strategy, channel management, classical marketing, retail banking and asset finance. Now his blood is purple and before joining HIP Xolani worked in the Business Development Team and the International Division at Hollard and brings this experience to his role as a Principal in HIP.

Accountabilities

He is responsible for Product Warranty Solutions and SMART as their Principal, and provides specialist skills and support to HIP's African expansion objectives.

Xolani is married with three children. He thinks speaking more than 4 languages is pretty cool! So he has been teaching himself conversational French and Portuguese, next time you see him say Bonjour or Ola.

**Contact Xolani Nxanga on (011) 351 1239 or
e-mail xolanin@hollard.co.za**



Parusha
Gajathar



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Hollard Insurance Partners

Meet the life team



**Ash
Desai**



**Kevin
Jacques**



**Liesl
Lessing**

Meet the life team

Click on each team member below to see how they can help you to get the ball rolling.



Ash Desai

A Short History

Ash is a qualified Life Actuary and started his insurance career in 1993 with an Actuarial consulting firm before spending a number of years in the reinsurance industry. Ash has spent time working in a start up life insurance venture in India before moving to Hollard South Africa.

Accountabilities

Ash started with Hollard in 2007 and has EXCO responsibility for a number of partners operating in the life insurance and investment area.

**Contact Ash Desai on (011) 351 1118 or
e-mail ashd@hollard.co.za**

Meet the life team

Click on each team member below to see how they can help you to get the ball rolling.



Kevin Jacques

A Short History

Kevin holds a Diploma in Financial Management and started his career in the insurance industry in 1980, originally with a Life Insurer before moving into the reinsurance field, where he spent 20 years. Kevin has worked in Germany, heading up life underwriting and product development for English speaking countries, including New Zealand, Australia, S.E. Asia, Middle East, UK and USA.

On returning to South Africa he was actively involved in the medical underwriting field, and is a past regional Chairperson of the SA Society of Insurance Medical Underwriters, and is currently a representative to the ASISA Medical Underwriting Standards Committee.

Accountabilities

He started with Hollard in 2001, as Divisional Director of Hollard Insurance Partners, and heads the Life Division, responsible for the expansion of Hollard Partners. Kevin has a particular interest and expertise in the microinsurance arena.

**Contact Kevin Jaques on (011) 351 1118 or
e-mail kevinj@hollard.co.za**

Meet the life team

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Liesl Lessing

A Short History

Liesl holds a Bachelor in the Technology of Marketing, Masters in Business Administration from the University of Wales and a CFP. Liesl started in the life assurance industry in 1998 by heading up marketing and communications for NBS Life. She then spent four years with BoE Life with a responsibility for their marketing and product research, the focus of which was life and structured investment products. Liesl then moved to the area of bancassurance and headed up the distribution, training and marketing teams with the core deliverable of entrenching simple life and savings product into the various Nedbank distribution channels.

Accountabilities

She joined Hollard in February 2009 with the brief to align intermediated distribution of life products and create structures and processes to facilitate the cross sell of Hollard and partner product.

**Contact Liesl Lessing on (011) 351 1118 or
e-mail liesll@hollard.co.za**