



# Communicator

INFORMATIVE MAGAZINE

Spring Edition | 2024



**ING**

**INSURANCE INSTITUTE**

NORTHERN GAUTENG

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# PRESIDENTS SPRING MESSAGE

# 2024

Dear Members and Colleagues,

As we reach the mid-point of the year, it is a fitting time to reflect on our achievements and set our sights on the goals ahead. The first half of the year has brought its share of challenges and opportunities, and I am proud of the resilience and innovation demonstrated by our committee and the industry.

In the dynamic world of insurance, we are constantly evolving to meet the needs of our clients and adapt to an ever-changing landscape. Our commitment to excellence, integrity and service remains unwavering as we continue to navigate this journey together.

The Education Committee organized six CPD online events which contributed greatly to enriching our members with valuable knowledge. The remainder of the year will be filled with more exciting topics.

The Sports Committee coordinated the IING Presidents Golf Day. Perfect weather and a day spent with industry friends were a welcome break from the office. Our first Padel day will be in September followed by our annual Bowls Tournament in October.

Our first Potjie-competition was hailed a huge success. This fun filled day will become an annual event in the IING calendar.

The Social Committee hosted 150 ladies for the annual Woman's Day event. Valuable lessons were learnt from our speakers, and some ladies even mastered the art of mixing the perfect gin cocktail.

A special thank you goes out to all our sponsors and partners. Your support and generosity are crucial in making events like this successful. We deeply appreciate your commitment to the insurance industry.

As we move into the second half of the year, let's focus on:

- Innovation: Embrace new technologies and approaches to enhance our offering and streamline our processes, ensuring we stay ahead of the curve.
- Collaboration: Strengthen our partnerships and network within the industry, recognizing that our collective efforts drive us towards greater success.
- Resilience: Maintain our determination and adaptability, ready to overcome any obstacles the come our way with courage and creativity.

This mid-year point is not just a marker of time but an opportunity to recommit to our vision and values. Let's celebrate our successes, learn from our experiences, and push forward with renewed energy, purpose and enthusiasm. Together we can build a future where the short-term industry in South Africa continues to thrive, innovate and provide unparalleled value to our clients and communities.

Wishing you all a productive and inspiring second half of the year!

Warm regards,

Adele Cronje  
IING President

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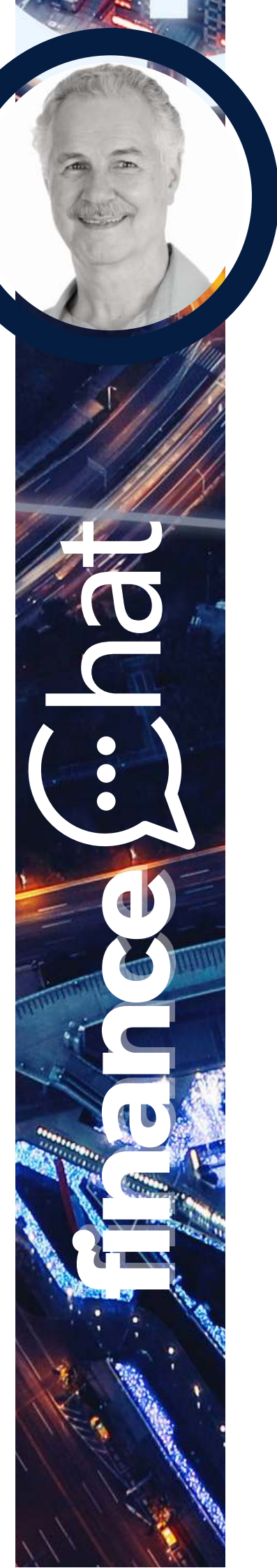
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# finance hat

## The New Companies Act – Navigating the Impact



By Wynand Louw CFP®  
for Aquilla Financial Solutions



**WYNAND LOUW**

**AQUILLA FINANCIAL  
SOLUTIONS:  
CEO**



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## **THE NEW COMPANIES ACT - NAVIGATING THE IMPACT**

### **INTRODUCTION**

The proposed amendments to the Companies Act 71 of 2008, specifically sections 30A and 30B, mark a pivotal moment in South Africa's corporate landscape. These changes introduce the "Shareholder's Say on Pay" clause, which empowers shareholders to influence executive compensation policies through binding votes at Annual General Meetings (AGMs). Let's delve deeper into this critical development.

### **UNDERSTANDING THE SHAREHOLDER'S "SAY ON PAY"**

To grasp the significance of the Shareholder's, Say on Pay, we must first understand the definitions and purpose behind these amendments. Sections 30A and 30B mandate greater transparency by requiring affected companies to disclose executive compensation in the annual reports.

Shareholders now have a mechanism to express approval or disapproval during AGMs. If a substantial portion of shareholders oppose the remuneration report, companies must address their concerns.

### **IMPLICATIONS FOR COMPANIES AND SHAREHOLDERS**

Corporations face the challenge of justifying their executive compensation policies and payments. With the spotlight on performance-based practices, companies must align pay with results delivered.

These changes empower shareholders to participate in corporate governance matters actively. By understanding their role and influence, shareholders can strengthen organizations and assist boards of directors.

Executives' pay now hinges on demonstrated results. Companies must justify compensation based on their performance and long-term strategic goals.

The Shareholder's Say on Pay represents a seismic shift in accountability and transparency. As companies adapt to these amendments, they must navigate the delicate balance between rewarding executives and ensuring shareholder trust.

### **GLOBAL COMPARISONS**

The recent amendments to the Companies Act 71 of 2008, specifically sections 30A and 30B, have placed South Africa in alignment with international trends. Similar "Say on Pay" regulations exist in other jurisdictions, including the United Kingdom, Australia, and certain European countries.



## IMPACT ANTICIPATED FOR BUSINESSES

In countries where "Say on Pay" regulations are already established, companies have witnessed improved communication between executives and shareholders. Rationalization of executive pay structures and performance metrics has become a focal point of discussion. The revised legislation mandates detailed remuneration reports to be provided to shareholders. This heightened transparency ensures that executive compensation practices are open for scrutiny. While transparency is crucial, organizations must strike a balance by engaging effectively with shareholders while managing compliance costs not to become a challenge. The changes reinforce the need for executive pay to align closely with performance outcomes. Executives will be held accountable for delivering on the agreed targets.

## PREPARING FOR IMPLEMENTATION OF "SAY ON PAY"

Organizations should thoroughly review existing compensation policies. Ensure they align with the new legislation and emphasize performance-based metrics.

Transparency practices would also need an upgrade. Companies must enhance their reporting mechanisms to meet the new requirements. Shareholder feedback becomes critical. Companies must actively seek input from shareholders on compensation and remuneration policies. Staff and executives should understand the legal requirements. Internal communication and education about the changes are essential.

Executives' pay should be directly tied to specific performance indicators. Seek professional advice to navigate the nuances of the evolving law.

## CONCLUSION

As South Africa embraces the "Shareholder's Say on Pay," businesses must adapt swiftly. By learning from global practices and proactively preparing, companies can navigate this transformative shift effectively. By embracing transparency, engaging with shareholders, and seeking professional advice, businesses can navigate these changes effectively, ensuring compliance while maintaining their competitive edge.

The South African Companies Act applies to all companies. However, the revised sections 30A and 30B are specified as applying to only public companies and state-owned companies.

**Wynand Louw CFP® FIISA**

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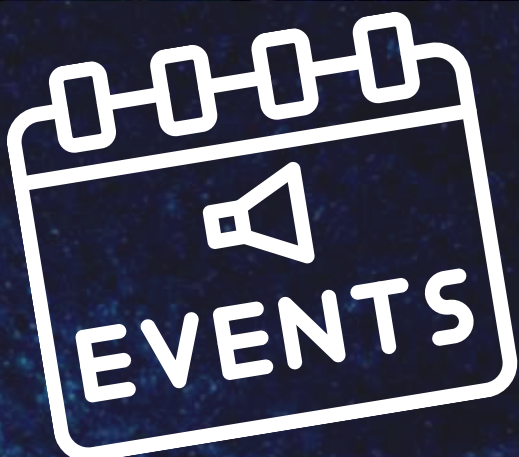
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Lets have a look  
at our **EVENTS**  
we held so far in  
**2024**





# PRESIDENTS GOLF DAY 2024



Fore! 🏌️ The greens were pristine, the sun was shining, and the camaraderie was palpable. On June 26, 2024, the insurance industry came together for the much-anticipated IING Presidents Golf Day at the picturesque Wingate Park Country Club. Let's tee off and relive the highlights of this memorable event!

Over 108 industry players gathered to showcase their golf prowess. As they stepped onto the fairways, they weren't just swinging clubs; they were building connections, sharing stories, and enjoying the thrill of the game. The greens at Wingate Park provided the perfect canvas for their drives, chips, and putts.

Main Sponsor: Old Mutual Insure (OMI) Let's raise our visors to Old Mutual Insure (OMI)! Their generous support as the main sponsor elevated the entire event. OMI's commitment to the insurance community shone through, and we're immensely grateful. 🙌

But wait, there's more! We can't overlook the contributions of our co-sponsors. A heartfelt shout-out to Insure Platform and Bryte for standing alongside OMI. Their partnership added that extra sparkle to the day. 🌟

As the players navigated the course, they encountered not only sand traps and water hazards but also the delightful surprises provided by our 13-hole sponsors. These sponsors weren't just names on signs; they were the ones who kept the players refreshed, hydrated, and smiling. Whether it was a strategically placed drinks station or a snack oasis, they made sure golfers had the fuel they needed to conquer each hole. Big thank you to OMI , EnviroSure, Tracker , Glasfit, Miway , King Price , SA Glass, Insurance Platform , BroLink , Indwe, CLC and Discovery







# PRESIDENTS GOLF DAY 2024



Golf isn't just about birdies and bogeys; it's about forging connections. As players chatted between swings, business cards exchanged hands, and friendships blossomed. The 19th hole—the clubhouse—became a hub of laughter, where tales of near misses and miraculous recoveries were shared over cold beverages.

So, here's to the swing of gratitude: to OMI, Insure Platform, Bryte, the hole sponsors, and every golfer who participated. You turned a golf course into a networking haven, and you made memories that will echo through the industry. May your drives be straight, your putts true, and your business connections flourish! 🌟🏌️

And remember, golf isn't just about the scorecard; it's about the stories shared along the way. 🌿🍷

The 2024 IING Presidents Golf Day was a resounding success, and we look forward to more fairways and friendships in the years to come.





# Potjiekos FUN DAY competition

FRIDAY  
21 JUNE

What an incredible IING Potjie Fun Day we had!

**We're thrilled to announce this will now be an annual event.**

Huge congrats to all our winners! A massive shoutout to our main sponsor, Discovery South Africa, and our amazing prize sponsors: SA Glass, EnviroSURE, King Price Insurance, Bryte, and KweenZ .

Thanks to you, the day was a huge success! Next year is going to be even bigger and better.







Discovery



# Ladies day

**we are scientifically**  
**C(OM)P+LETE=**



Dear Members and Colleagues,

First and foremost, I would like to extend my heartfelt thanks to the ladies of the IING Social Committee for organizing this event. Thank you for bringing us together to celebrate, learn and grow.

To all the beautiful ladies attending our event, thank you for being there and for your unwavering dedication to our profession. It is your passion, perseverance and professionalism that continue to drive our industry forward. Each one of you plays a vital role in shaping the future of insurance, and it is truly inspiring to be among such talented and accomplished women.

The IING Ladies Day is a celebration of our achievements, our progress and our potential. It is a reminder that when women come together, we can accomplish incredible things. Let us continue to support each other, uplift one another and strive for excellence in all that we do.

As we move forward, let us remember the importance of diversity, inclusion and collaboration. By embracing these values, we can create a more suitable and dynamic industry that benefits everyone.

Once again, thank you for being a part of our day and for making this day special. I look forward to the many opportunities ahead and to the continued success of women in the insurance industry.

Kind regards, Adele Cronje, IING President











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A spiral-bound notebook with a light brown cover is the central focus. The text 'UPCOMING EVENTS' is printed in large, bold, black capital letters on the front cover. The notebook is set against a background of a desk with a green plant in a white pot, a calculator, and some wooden blocks.

# UPCOMING EVENTS





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MORE INFORMATION  
TO FOLLOW SOON





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## IS KWAZULU NATAL BECOMING OUR CALIFORNIA?

CO-AUTHORS FOR THIS ARTICLE - SOUL ABRAHAM & RONALD RICHMAN

The devastating, and sharply rising, impact of wildfires and floods in California over the past few years has meant some of the largest insurers have ceased writing new business in the state. They have done so because the risk of providing insurance coverage in the face of climate change and its unpredictable impact has become too high. KwaZulu Natal has suffered from 10 floods between July 2016 to January 2024. More than 45 people died in the latest flood this year, with 250 houses severely damaged and the cost of infrastructure and business losses amounting to about R37bn, according to [University of KwaZulu Natal professor Hope Magidimisha-Chipungu](#). Does that mean the province is becoming our California – uninsurable due to the extent of the risk?

The US experience, where derisking has meant that insurers have cut back on providing cover to certain suburban areas, regions, or states, provides us with a useful case study. If we learn from their experience, we will hopefully be able to avoid the blanket withdrawal of risk cover in areas like KwaZulu Natal.

### WHAT IS HAPPENING FROM AN INSURANCE PERSPECTIVE IN CALIFORNIA?

The biggest insurers in the US, such as State Farm and Allstate, are leaving the wildfire and flood-prone areas of California due to the significant losses they are incurring in these areas, with State Farm reporting an \$8.5 billion pre-tax operating loss in 2023. As a consequence, the insurer announced in March this year that it was cutting [72,000 California policies](#), citing wildfire risk – nine months after announcing it would stop issuing new coverage in the state.

Florida is another state that is seeing home insurers stop writing new business because of the mounting costs of hurricanes. Thus, the scale and scope of weather-related catastrophes is forcing US insurers to make difficult decisions, including withdrawing from these high-risk areas, raising premiums, or reducing cover. That threatens to increase the already significant proportion of uninsured people – a trend that could put the entire economic system at risk.


[US Treasury Secretary Janet Yellen](#) recently highlighted the significant consequences of a growing insurance protection gap and the impact this could have on homeowners and the value of their assets. She warned that these developments could have cascading impacts on the broader financial system.

### HOW DO WE AVOID THAT HAPPENING HERE?

We need to get clever about how we quantify the increasing risks associated with climate change. These include using novel data sources and AI-enabled analytics to give us a much deeper and better-informed understanding of what we can expect from climate change and how to incorporate this into our risk models.







The industry has already started exploring the ability of innovative data sources and assessment tools to factor in the rising risks of climate change. These include satellite imagery that allows us to better understand where wildfire risks are emerging and location-specific flood data to inform insurers' underwriting decisions.

Last year Old Mutual Insure teamed up with flood science specialist, JBA, to develop a system that allows the actuaries to use location-specific flood data to develop a much more informed view of flood risks. Access to quality information like this will enable insurers to offer improved and more appropriate flood risk cover.

Old Mutual Insure is also using data modelling to connect insurance exposure and claims data, enabling us to simulate the long-term impacts of climate change on insurance results and risk premiums. Customers can also play a crucial role in mitigating the impact of climate change on their personal assets, such as homes, cars, and properties. Brokers can help in this respect by having discussions with their clients about what they can do to manage their exposure to these risks, including by ensuring they conduct proper property maintenance and understand the consequences of buying properties that are at risk of rising sea levels and flood lines.

US insurers are aggressively derisking their exposures to climate change because of the risk to their financial sustainability. South African insurers are also under significant pressure, making it imperative that they increase the sophistication of their underwriting processes to factor in climate change, enabling them to price and structure policies appropriately. Failure to do so will result in the industry becoming unsustainable, impacting those looking to get insured and those already insured.

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Insurance





## RISK MANAGEMENT: HOW BUSINESSES CAN PROTECT THEIR OFFICES IN A HYBRID WORKING ENVIRONMENT

**THABO TWALO, CHIEF UNDERWRITING OFFICER AT SANTAM BROKER SOLUTIONS**

While several large companies have spearheaded a gradual return-to-work, the hybrid working model has remained sticky for many South Africans. The latest BrandMapp survey indicates that as of 2023, 54% of “mid-market-and-up” South Africans are either following the hybrid work trend or working permanently from home.

According to Thabo Twalo, Chief Underwriting Officer at Santam Broker Solutions, the reality is offices still aren’t at full capacity. “Every business owner needs to be a risk manager – prevention is always better than cure,” he says.

According to Twalo, “office capacity has an impact on the type and frequency of risk management activities needed to protect staff well-being while in the office.”

He shares some of the potential risk management considerations resulting from partially occupied office spaces.

### THREATS OF FIRE

Fires are considered the number one risk to businesses. One large fire could tragically be the catalyst to close a struggling business, permanently. A lapse in fire-safety maintenance could increase the risk of a fire. For example, if a generator isn’t maintained, the automatic sprinkler system could fail, which means flames could spread quickly. This becomes even more important as the potential for early detection by employees is reduced, as offices are not fully always occupied.

### POOR MAINTENANCE AND ADHERENCE TO POLICY CONDITIONS

Business owners face numerous challenges, such as dealing with stressed staff and managing tight cash flow. Despite these challenges, it is crucial to ensure that maintenance and security costs are covered. Some insurance policies may have specific conditions, such as requiring regular servicing of equipment or testing alarm systems. Failure to meet these requirements could potentially impact a claim in the event of an accident.

### A CHANGING RISK ENVIRONMENT

Not only does one need to evaluate the impact of new and emerging risks, like cyber and increasing severe weather events, but one also needs to consider how their own business risk profile has changed due to employees working from home (with company assets) and the extent to which their premises are now partially occupied. As intermediaries, you play a vital role in advising clients on new emerging risks and can also assist with reviewing policies to align with changing circumstances.



## BUSINESS PROCESSES AND RELIANCE ON BUSINESS PARTNERS

Risk management needs to include consideration of reliance on business partners and supply chains. If their risk environment is changing, are they adequately protected, and risk managed? Business owners should have contingency plans in place. Intermediaries play a crucial role in this and making sure that business owners are adequately insured,

### WAYS TO MITIGATE RISK WHEN AN OFFICE IS PARTIALLY OCCUPIED:

- Maintain equipment: Ensure regular maintenance and servicing of equipment, such as fire-fighting equipment and plant and machinery, are undertaken if due.
- Alarms need to be tested, function properly and be activated when needed.
- Ensure sprinkler systems have been inspected and certificates issued.
- Obtain gas compliance certificates if due.
- Ensure electrics are in good order—these are the most common ignition sources of fire. Should there be any doubt, get an external contractor to conduct thermographic infrared imaging of the electrics of the building.
- Ensure all the certificates of compliance are in order and safely stored should anything happen at the premises.
- Ensure fire teams are in place and arrange firefighting training for new staff from an accredited provider.
- Ensure insurance policies are up to date. Intermediaries are better able to advise clients appropriately, especially where risk circumstances have changed, for example, if vehicles are being driven less.

The shifting risk landscape has increased awareness of the need for business owners to review their policies more frequently and keep their intermediary abreast of any changes in circumstances. "A large part of any business owner's risk management function is to disclose all pertinent changes to their intermediary. Doing so opens the door for the intermediary to notify the insurer accordingly which helps to avoid situations of cover shortfall," says Twalo.

"While most businesses tend to renew and review their policies every 12 months, the pace of change has escalated in the last 4 years - making it clear that a more regular review of policies is paramount," says Twalo.





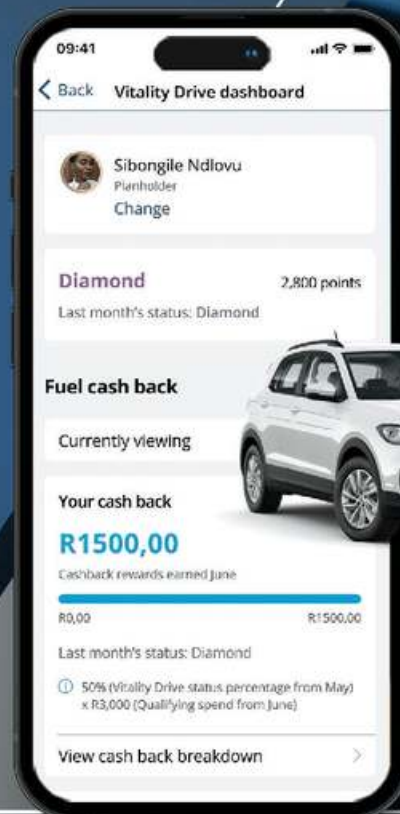
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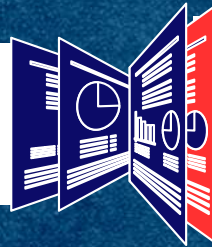
**PACKHOUSES**

**DATE : 27 FEBRUARY 2024 | ONLINE**

Packhouse risks are each unique in their own way and understanding each risk separately will make sure that the client has the correct offering and cover in place according to the evaluation. Understanding the risk seen will greatly reduce risk and understanding of the risk mitigation circumstances and requirements to be met for the risk to be acceptable.



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**AMOUNT OF  
PEOPLE THAT  
REGISTERED  
FOR THIS  
SESSION**

**320**

**SESSION 2**

**RENEWABLE ENERGY**

**DATE : 26 MARCH 2024 | ONLINE**

Renewable energy sources are plentiful and all around us.

Fossil fuels – coal, oil and gas – on the other hand, are non-renewable resources that take hundreds of millions of years to form. Fossil fuels, when burned to produce energy, cause harmful greenhouse gas emissions, such as carbon dioxide.



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**AMOUNT OF  
PEOPLE THAT  
REGISTERED  
FOR THIS  
SESSION**

**172**





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# CPD TRAINING events

## SESSION 3

### ENVIRONMENTALLY EXPOSED

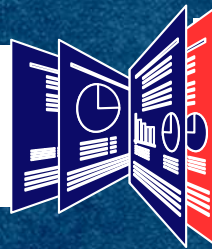
**DATE : 25 APRIL 2024 | ONLINE**

"Environmentally exposed" typically refers to individuals or populations who are subject to environmental factors that could impact their health and well-being. These exposures might include pollutants, chemicals, radiation, or even extreme weather conditions.



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UNDERWRITING MANAGERS



**AMOUNT OF  
PEOPLE THAT  
REGISTERED  
FOR THIS  
SESSION**

**222**

## SESSION 4

### SPREAD OF FIRE COVER UNDER AGRI POLICIES

**DATE : 21 MAY 2024 | ONLINE**

We have seen some devastating fires in the last couple of years. I think we all remember the 2019 fire in Bettys Bay. Bettys Bay lost more than 40 dwellings in a wildfire which was fanned by gale force winds. That fire was allegedly started because of a man deliberately or negligently firing a flare onto the mountainside above the holiday town.



EVENT PROUDLY  
SPONSORED BY

**western**  
Rethink Insurance



**AMOUNT OF  
PEOPLE THAT  
REGISTERED  
FOR THIS  
SESSION**

**200**





INSURANCE INSTITUTE  
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# CPD TRAINING events

## SESSION 5

**THE IMPORTANCE OF COMPLIANCE,  
TOUCHING ON INSURANCE TRENDS  
AS WELL AS THE FSCA FOCUS FOR  
2024/2025**

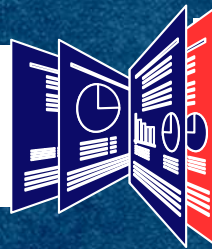
**DATE : 01 MONTH 2024 | ONLINE**



EVENT PROUDLY  
SPONSORED BY



**OLDMUTUAL**  
INSURE



**AMOUNT OF  
PEOPLE THAT  
REGISTERED  
FOR THIS  
SESSION**

**496**

## SESSION 6

**KNOW THE ANSWER**

**DATE : 18 JULY 2024 | ONLINE**

Education in South-Africa  
Education policy based on the commercial  
wording providing cover for the school as  
represented by the Principal, Teachers,  
other Employees, Student teachers, Pupils,  
Trustees of governing Body & Parent  
Associations.



EVENT PROUDLY  
SPONSORED BY



**AMOUNT OF  
PEOPLE THAT  
REGISTERED  
FOR THIS  
SESSION**

**457**





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**CPD**  
TRAINING  
*events*

**SESSION 7**

**TRAGEDY ARRIVES UNANNOUNCED**

**DATE : 20 AUGUST 2024 | ONLINE**

Why Personal accident  
cover is Critical to  
Protect the quality of your  
Life



**EVENT PROUDLY  
SPONSORED BY**

**INDWE** RISK  
SERVICES







## NEXT SESSIONS

SESSION 8 – 17 SEPTEMBER 2024

SESSION 9 – 15 OCTOBER 2024

SESSION 10 – 19 NOVEMBER 2024





# Your Complete Environmental Impairment Insurance Solution



## WHY ENVIROSURE? BECAUSE WE ARE THE BEST AT WHAT WE DO

### Benefits of EnviroSure

- ✓ Underwriting Managers specializing in environmental impairment with vast experience.
- ✓ We offer customized underwriting solutions with a host of value added products to enhance cover.
- ✓ Our indemnity limits run in conjunction and don't form part of the same aggregate.
- ✓ Third Party Liability Solution\* limits are additional per incident limits.
- ✓ We offer various stand-alone products which are suitable for non-hazardous chemical operators, such as Side Tank Solution and Dry Non-Haz Solution.
- ✓ Solutions for LDV operators.
- ✓ Harbour Solutions for loading and offloading in the ports.
- ✓ Territorial limits – Africa, South of the Equator.
- ✓ Riot & Strike Solution available in RSA and Cross border.

### Environmental Specialists

- ✓ In-house dedicated environmental experts involved from start to finish.
- ✓ Reduces cost of spill by mitigating further environmental damages.
- ✓ Compliance support with all NEMA and legislative reporting.



**Scan to earn  
yourself CPD points,  
do product specific  
or spill kit training.**

**Tel: +27 (0)31 205 4918**

**info@envirosure.co.za | www.envirosure.co.za**

A member of the  **Séché** Group





# 2024 COMMITTEE



**ADÈLE CRONJÉ**

NATSURE :  
SNR PORTFOLIO MANAGER  
IING ROLE : PRESIDENT 2024

"You never fail until you stop trying"



**ROZANNE KNOESEN**

INDWE RISK SERVICES  
JUNIOR MANAGER: MIS

IING ROLE :  
VICE -  
PRESIDENT 2024

"Your success and happiness lies in your own hands"



**WYNAND LOUW**

AQUILLA FINANCIAL SOLUTIONS:  
CEO

IING ROLE: TREASURER

"Be the difference you want to see."



**FRIK VAN DEVENTER**

INDEPENDANT

IING ROLE :  
CO-TREASURER

"Byt vas, more is nog 'n dag"



**ANNELIE BOTHA**

BROLINK : CORPORATE TRAINER  
BIB - FINANCIAL INSTITUTIONS

IING ROLE :  
SECRETARY

"The future belongs to those who believe in the beauty of their dreams"



**GERRIT VENTER**

TRACKER CONNECT  
REGIONAL SALES MANAGER

IING ROLE:  
**CONVENOR**  
SPORT COMMITTEE

It always seems impossible until it's done

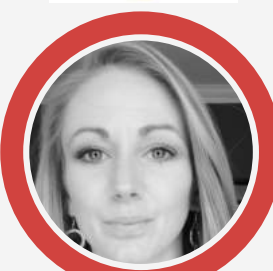


**ANTON MINNIE**

BRYTE INSURANCE :  
BUSINESS DEVELOPMENT  
MANAGER

IING ROLES:  
**CONVENOR**  
MEMBERSHIP, MARKETING  
& COMMUNICATION  
AND MEMBER OF SOCIAL  
COMMITTEE

"Just one small positive thought in the morning can change your whole day."

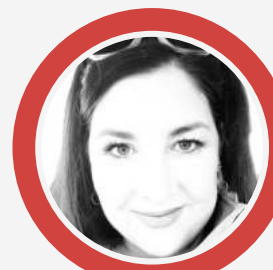


**SHANNEL VISSER**

KING PRICE  
BUSINESS DEVELOPMENT  
CONSULTANT

IING ROLE:  
**CONVENOR**  
SOCIAL COMMITTEE

"Do it with passion, or not at all"



**BETTA STEENKAMP**

SANTAM  
RELATIONSHIP MANAGER

IING ROLE :  
**CONVENOR**  
EDUCATION COMMITTEE

"think big, trust yourself and make it happen"



**SCHAUN VAN DEN BERG**

OLD MUTUAL INSURE  
COMMERCIAL DIRECT HEAD

IING ROLE:  
**CONVENOR**  
GOVERNANCE COMMITTEE

"In Life, the only two things you can control are your effort and your attitude. Everything else is not up to you"







# 2024 COMMITTEE



**DANIE JANSEN  
VAN VUUREN**

**OLD MUTUAL INSURE**  
SALES DEVELOPMENT MANAGER

**IING ROLE :**  
SPORT COMMITTEE

"Our greatest weakness lies in giving up. The most certain way to succeed is always to try just one more time."



**BIANCA LOUW**

**ENVIROSURE :**  
BUSINESS DEVELOPMENT  
CONSULTANT

**MEMBER OF SOCIAL  
COMMITTEE**

"Attitude is a little thing that makes a big difference."



**KENNY  
HONEYBORNE**

**DISCOVERY INSURE**  
BUSINESS DEVELOPMENT  
MANAGER

**IING ROLE :**  
MEMBERSHIP, MARKETING  
& COMMUNICATION  
COMMITTEE

"Be yourself; everyone else is already taken."



**TUMELO STOFFEL**

**SASRIA**  
CUSTOMER RELATIONS  
MANAGER

**IING ROLE :**  
MEMBER - EDUCATION  
COMMITTEE

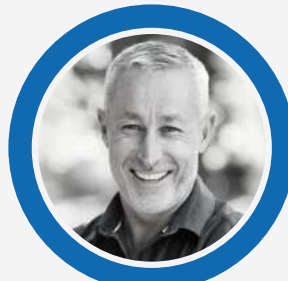
"If you want to go far we go together, but if you want to go fast you can go alone."



**SARVANI NAIKER**  
PSG INSURE:  
BUSINESS ANALYST

**IING ROLE :**  
EDUCATION COMMITTEE  
MEMBERSHIP &  
MARKETING COMMITTEE

"Your life is as good as your mindset"



**JEAN COETZEE**  
SIMAH RISK ADVISORS:  
MANAGER- LOGISTICS

**MEMBER OF SOCIAL  
COMMITTEE**

"Ask yourself if what you are doing today is getting you close to where you want to be tomorrow"



# SEE YOU AT THE NEXT IING EVENT!



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NORTHERN GAUTENG



# GET IN TOUCH WITH US NOW!

## Want to become a Member?

The IING exists for its members since 1954. It is within this context that we invite you to become actively involved with the IING. We value what you think and what your needs are, in order to better position ourselves for future events.

Our team has grown from strength to strength and if you have missed out on our past events, do not miss out again and enjoy the benefits of joining IING as a member. How do I become a member? The cost to become an IING member is minimal per annum. Download the application form on [www.iing.co.za](http://www.iing.co.za)



## Want to be a Sponsor at an event?

Your sponsorship contribution allows the IING to put up industry leading educational and networking events

The IING offer sponsors increased brand exposure and opportunities to further elevate brand engagement and interaction with the industry

- Branding at Events
- Digital Marketing Campaigns
- Activation Opportunities



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Should you have any inquiries please contact us on [secretary@iing.co.za](mailto:secretary@iing.co.za) | [accounts@iing.co.za](mailto:accounts@iing.co.za) | [marketing@iing.co.za](mailto:marketing@iing.co.za)

[www.iing.co.za](http://www.iing.co.za)