



# COMPANY PROFILE



Authorised Financial Services Provider 1207

# Executive Introduction

## Company History

VKN Financial Services (Pty) Ltd is a South African based (BEE Level 1 Contributor) Intermediary, Consulting and Risk Advisory service. The company was formed in July 2000, we have been in business for over 22 years and have a well-established client base across all sectors of the economy.

We have traversed many paths over the years, gaining significant experience in our field! Our focus continues to be the provision of unparalleled services that adds value and quality to our clients' needs. We aim to establish successful and sustainable partnerships with clients and insurance companies, based on mutual respect and the advancement of the goals and interests of all.

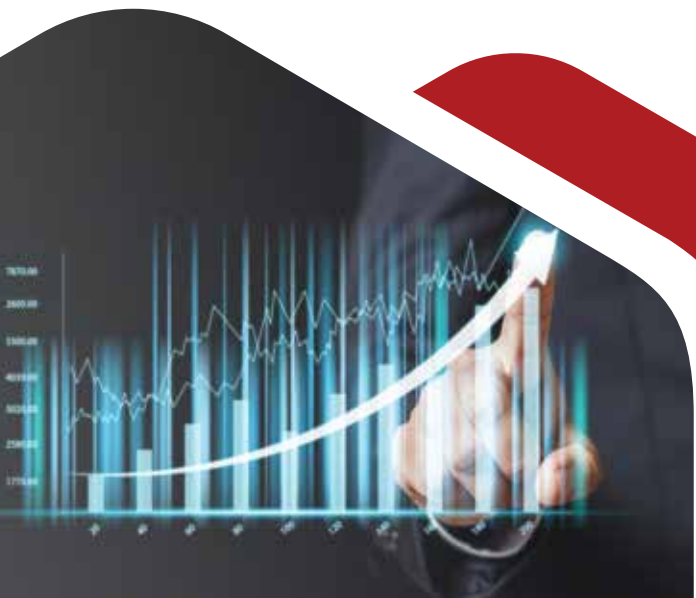


We give special thanks to all clients and supporters for their commitment and contribution towards our success. The road leading to where we are today has been chequered with ebbs and flows, and it is the greatest joy to see our tireless work culminate in an institution that is recognized, respected and trusted by all who have been associated with us.



## We envisage meeting and exceeding client's expectations to be achieved through:

We give special thanks to all clients and supporters for their commitment and involvement in contributing towards our success. The road leading to where we are today has been chequered with ebbs and fows and it is the greatest joy to see our tireless work culminate in an institution that is recognized, respected and trusted by all who have been associated with us.



## What do we do?

We specialise in insurance, intermediary and advisory services - including but not limited to - comprehensive needs analysis, identifying uninsured risks, obtaining quotations, quotation comparisons, client presentations, claims handling, insurer negotiations, policy administration and premium collections.

## Vision Statement

Our vision is to dedicate ourselves passionately to the goal of meeting client needs by providing superior, value-added products and services.

## Values

Our values centre around successful and sustainable partnerships with clients, staff members and insurance companies. This is measured by clients appointing us because of our ability to exceed their expectations of price, service and expertise.

We achieved this through a value system enshrined on the following:

- Honesty
- Integrity
- Trust
- Long Term Relationships

## Business Goals & Objectives

To build upon the company's existing strengths, professionalism, reputation for honesty and integrity in order to increase our client base and further extend our excellent and unsurpassed track record.

## Our Claims Management Service

Claims settlement is the mirror of service delivery. It reflects the ultimate test of service level to our clients and plays an essential role in the fulfilment of our mission. Claims management includes but is not limited to the following:

- Receiving, collating claims information, registration and closing of claims.
- Engagement with contractors and repairers, negotiating acceptable claim settlements.
- Institution and administration of recovery action against third parties, administering third party claims against our clients.
- Participation in all claim and administrative settlement discussions with insurers, loss adjusters and assessors.



## Business Competitiveness

Throughout our 22 years in existence, we have conducted ourselves with the passion, skills, service and resources to handle clients' insurance needs. Developing strong relationships with the insurance industry, with negotiated delegated authority with selected insurers, by having acquired a critical mass in our credible client profile, has enabled us to negotiate cost effective and competitive premiums which benefit our clients. The hallmark of our success is based on strong market relations built on honesty, trust and integrity.

Delegated authority gives us the mandate to:

- A. Issue policies ensuring accuracy and removing unnecessary delays in delivering policies to our clients.
- B. Collect correct customer premiums without monthly accounting queries and credit control challenges.
- C. Monitor loss adjusters and assessors, removing unnecessary delays - which results in fast, efficient claims settlement and finalisation to our clients' satisfaction.

# Our Insurance Markets

**C & G Underwriting Managers**

**Camargue Underwriting**

**Natsure ProRisk Liability and PI**

**Hollard Insurance Company**

**Leppard and Associates**

**Mutual & Federal Insurance**

**Senate Underwriting Managers**

**Bryte Insurance Company**

**Santam Insurance Company**

**Artinsure**

**Constantia Insurance Company**

**R George Underwriting**

**Managers**

**ITOO Special Risks**

**CIA Underwriting Managers**

**HCV Underwriting Managers**

**Lynx Underwriting Managers**

**SHA Specialist Underwriters**

**Mirabilis Underwriting**

**KEU Underwriting Managers**

**Consort Underwriting Managers**

**One Financial Services**

**Vulindela Underwriting Managers (VUM)**

**Absolute Underwriting Managers**





# Business Concept

## Products

We are committed to providing the best resources available to meet our clients' needs. Our team is equipped to provide a comprehensive range of insurance products. These encompass, but are not limited to, the under-mentioned classes of short-term insurances:

- Fire
- Buildings Combined
- Office Comprehensive
- Consequential Loss
- Burglary
- Money
- Goods in Transit
- All Risks
- Motor Fleets
- Heavy Commercial Vehicles
- Motor Traders Internal and External
- Public Liability
- Products Liability
- Defective Workmanship
- Glass
- Travel Insurance
- Private Motor
- Electronic Equipment
- Business All Risks
- Fidelity Guarantee
- Commercial Crime
- Accidental Damage
- SASRIA
- Professional Liability
- Directors and Officers Liability
- Carriers Liability
- Warehouseman's Liability
- Employment Practice Liability
- Blanket Bankers Bond
- Personal Accident
- Group Stated Benefits
- Contractors All Risks
- Machinery Breakdown
- Machinery Breakdown Loss of Profit
- Works Damage
- Plant All Risks
- Performance Guarantee
- Advanced Payment Guarantees
- Retention Guarantees
- Aviation
- Fine Art

# Meet The VKN Team

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“ When people are determined they can overcome anything.  
- Nelson Mandela ”



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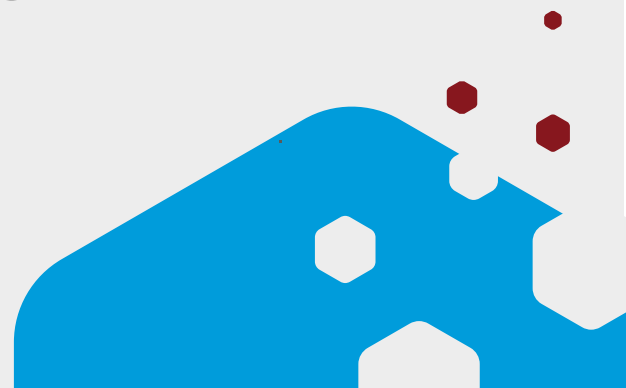
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