

Converting Risk into Sustainable Wealth

## Together we carry the risk ...and reap the rewards



Corporate Guarantee provides risk management solutions through our Alternative Risk Transfer (ART) products, where ART offers a way to protect assets from losses using non-traditional and unconventional insurance.



#### Share in the underwriting profits

Retain risk and share in the profits of the contingency policy.

#### Improved insurance expense management

Manage your risks and associated insurance expenses.

Our ART insurance assists you with:

- Cost management and efficiency (retaining risks and sharing in the underwriting profit).
- Building a contingency policy and a foundation to financial safety.
- Enhancing and managing cash flow.
- Receiving a bonus for good risk management.
- A standard risk transfer of 20%.
- Contributing to sustainable insurance.

Multi - Peril Policy Credit Insurance Policy

Income Protection Policy

- ART can be used in combination with conventional insurance as part a total insurance structure.
- ART policies can be deducted for tax purposes within a client's risk profile.
- Enables clients to transfer a part of the risk and / or to retain / accept some residual risk for their own benefit.
- Cash value associated with policy which can be used for financing and guarantees.
- Costs relevant to our ART products:
  - CG administration fee.
  - NAMFISA Levy.
  - Stamp duty.

### **Financing Options & Guarantees**

65%

Prime - 2%

Prime - 1%

90%

- Financing and guarantee options dependent on exposure against policy.
- Flexible repayment options for loans to accommodate our clients' unique cash flow situation.
- Fee applicable to guarantees.
- Policy ceded as security continues to earn an experience bonus during loan or guarantee period.

Corporate Guarantee is registered with the Namibia Financial Institutions Supervisory Authority. Corporate Guarantee is also VAT registered.

# **Contact Information**

