

Company Employees Report

Total Employee Count:

Year End:	No. Employees:	No. Contractors	Total Workforce
2008	0	0	9969
2009	0	0	9457
2010	0	0	0
2011	0	0	12586
2012	0	0	13139
2013	0	0	12953
2014	13982	0	13982
2015	0	0	14711
2016	0	0	15856
2017	0	0	16628
2018	0	0	21267
2019	105012	0	0
2020	20920	0	20920
2021	154675	0	154675
2022	25661	0	25661
2023	22320	0	22320

Countries of Operation:

Country of Operation:	Is This the Home Country?	Is There a Recognition Agreement?	Country notes
South Africa	Yes	No	0
Botswana	No	No	Operations include retail and group business as well as Investment management.53% Botswana Life, Botswana via Botswana Insurance Holdings Limited (BIHL); Botswana Insurance Fund Management via BIHL
Namibia	No	No	59% Sanlam Namibia Holdings, Namibia (direct 54% and 5% indirect via Capricorn Investment Holdings); 13% Bank Windhoek, Namibia via Capricorn Investment Holdings; 69% SIM Namibia; 37% Santam Namibia
Swaziland	No	No	0
Zambia	No	No	70% African Life, Zambia; NICO Zambia (direct 49% and 13% indirect via NICO Holdings)
Tanzania	No	No	64% Afriacan Life, Tanzania; NICO Tanzania (direct 33% and 8% indirect via NICO Holdings)
Kenya	No	No	56% Pan Africa Life, Kenya via Pan Africa Insurance Holdings (PAIH)
Malawi	No	No	62% NICO Life, Malawi (direct 49% and 13% indirect via NICO Holdings)
Uganda	No	No	Sanlam Life, Uganda; 84% • NIKO Uganda (direct 79% and 5% indirect via NICO Holdings)
Ghana	No	No	49% Enterprise Life Assurance, Ghana
Nigeria	No	No	35% FBN Life,;
India	No	No	0
United Kingdom	No	No	0
Switzerland	No	No	0
Australia	No	No	0

