KIS

KERN INSURANCE
SOLUTIONS CONSULT



More Than a Logo

A Promise of Protection & Purpose



Gold Gradient

Gold-Standard Service

The rich gold tones signal our unwavering pursuit of excellence. It is the "best-in-class" level of client service and support that Kern Insurance Solutions pledges to every policyholder.

The Flame

Dual Symbol of Protection & Faith

Insurance Insight

Risk Cover: Flames remind us of the very perils like fire, lightning and explosions that short-term insurance must tame. We stand between risk and loss so our clients can thrive.

Faith Inspiration

Guided by the Spirit: The flame mainly mirrors our Christian foundation, symbolising the Holy Spirit's presence and guidance.

"Then there appeared to them tongues as of fire… and they were all filled with the Holy Spirit." Acts 2:3-4

"He will baptise you with the Holy Spirit and fire." Luke 3:16

Encircling Ring

360° Protection

A perfect circle wraps the flame, representing our all-encompassing, continuous cover. No matter how complex your risk profile, KIS surrounds you with seamless, end-to-end protection.

Proudly a Santam Franchise

What This Means for You

Since March 2025, Kern Insurance Solutions has operated as an accredited Santam franchise, aligning our brokerage with South Africa's pre-eminent short-term insurer. This partnership elevates the value we deliver to you in these powerful ways:

Why Santam?	For KIS Clients
Market leadership & scale	
Founded in 1918 and listed on the JSE, Santam commands approximately 22% of South Africa's general-insurance market, serves 1 million+ policy-holders and distributes through 3 300+ intermediaries.	Preferential access to the country's deepest product set, broad risk appetite and nationwide claims infrastructure.
Financial muscle	
Gross written premium (GWP) topped R 41.3 billion in 2024, while Santam paid R 28.6 billion in legitimate claims and still achieved a robust 7.6% underwriting margin.	Rock-solid claims-paying ability and pricing stability, even in years of severe weather losses.
Global-grade credit quality	
Rated A- (Excellent) for Financial Strength by AM Best (Dec 2024) with a stable outlook.	Additional peace of mind that your insurer's balance sheet is independently verified as strong.
People & performance culture	
Certified a Top Employer for eight consecutive years and employs 6 000+ staff across Africa.	Access to award-winning service teams and cutting-edge digital platforms that keep you informed and protected 24/7.

How the Franchise Model Enhances Your Cover

1. Direct Underwriting Authority

As a Santam franchise, KIS can quote, issue, and endorse policies in real-time, drastically reducing turnaround times on policy changes and new placements.

2. Priority Claims Pathway

Franchise status grants us dedicated claims channels inside Santam, allowing for faster assessments, approvals, and pay-outs when you need them most.

3. Broader Product Suite

From niche engineering covers to bespoke agriculture solutions, we can tap Santam's specialist divisions and reinsurance capacity to tailor cover precisely to your risk profile.

4. Transformation Alignment

KIS becomes a Level 1 B-BBEE contributor, and Santam's own empowerment commitments mirror ours—ensuring your premiums support inclusive growth and skills development within South Africa.



By combining KIS's personalised, broker-led service with Santam's century-long heritage, market heft, and financial strength, we deliver a best-of-both proposition: boutique attention backed by a blue-chip insurer.

Insurance that's agile enough to meet your day-to-day needs, yet powerful enough to stand firm when the extraordinary happens.

Who are we?

Established in 2005, Kern Insurance Solutions (KIS) is a national short-term insurance specialist committed to providing expert risk advisory services and exceptional client support. Whether for personal or commercial portfolios, our approach is tailored, accessible, and backed by nearly two decades of proven expertise.

We provide risk solutions across a wide range of industries, working closely with our clients to ensure they receive the most suitable insurance products and guidance, regardless of the size of their portfolio.





Why Choose KIS

- **Experienced and Trusted**

  20 years of experience in South Africa's insurance market.

- **Customer-Centric**

  We pride ourselves on delivering consistent, responsive service to every client.

- **Flexible and Accessible**

  We adapt our claims and policy management processes to suit our clients' operational needs.

- **Highly Connected**

  Our binder broker status allows us to offer enhanced service and authority on behalf of leading insurers.

- **Low-Risk Profile**

  Our average risk profile sits at approximately 40%, compared to the industry norm of approximately 70%.



Value Proposition

At Kern Insurance Solutions, our clients are at the heart of everything we do. Our commitment to delivering exceptional service and support is unwavering, regardless of the size or complexity of your insurance portfolio. Guided by integrity and driven by service excellence, we strive to set the standard for client care in the insurance industry.

At Kern Insurance Solutions (KIS), we recognise that every business is unique and so are its insurance needs. That's why we offer flexible, tailored solutions to manage your policy portfolio and claims processes in a way that works best for you, while ensuring full compliance with insurance regulations and insurer procedures.

Our team brings unmatched technical expertise across a wide range of industries, enabling us to design cover that supports the long-term resilience and success of your business.

As a binder broker for many of South Africa's leading insurers, we act as a specialist extension of these insurers, offering both deep industry insight and direct operational authority.

With real-time access to multiple insurer platforms, KIS operates efficiently and securely, 24/7, from anywhere in the world.

At KIS, we don't just insure risk—we engineer it into opportunity. Our team crafts cutting-edge, tailor-made insurance solutions for businesses across the economic spectrum, powered by direct partnerships with specialist underwriting managers and insurers who thrive on entrepreneurial thinking and big-picture ideas.

Thanks to robust agreements with more than 20 leading South African insurers and underwriters, we can quickly match any client need with the right cover at highly competitive rates, giving you flexible, future-proof protection without compromise.

We are proud to work with a diverse and trusted panel of insurers and underwriters, including the following:

- Santam
- Discovery Insure
- Old Mutual Insure
- Western National
- King Price
- Momentum
- iToo (Hollard)
- SHA
- Genoa
- Camargue
- Leppard
- Mirabilis
- AC&E
- Allianz
- Lloyds of London
- AIG
- And many more.



We specialise in structuring tailored insurance solutions for personal, commercial, and specialised needs, including (but not limited to):

Personal Insurance Products

- Motor Insurance
- Homeowners Insurance (Buildings)
- Household Contents Insurance
- Personal All Risks Insurance
- Personal Legal Liability
- Vehicle Extended Warranty
- Personal Funds Protect Policy

Commercial Insurance Products

- Commercial Multimark Policy Sections
- Aviation Insurance
- Property Schemes (HOAs and Body Corporates)
- Cyber Insurance
- Business Funds Protect Cover
- Motor Traders Policy

Specialist Insurance Products

- Broadform Liability
- Professional Indemnity Insurance
- Medical Malpractice Insurance
- Clinical Trials Medical Malpractice
- Professional Indemnity for Veterinarians
- Contractors All Risk (CAR) Insurance
- Erection All Risk (EAR) Insurance
- Plant All Risk Insurance
- Marine Insurance (Including GIT)
- Art Insurance
- Classic Car Insurance
- Events Liability Insurance
- Prize Indemnity Insurance
- Commercial Crime Insurance
- Directors & Officers (D&O) Liability Insurance
- Employment Practices Liability (EPL)
- Trustees Liability Insurance
- Drone Insurance
- Environmental Liability Insurance
- Kidnap and Ransom Insurance





At KIS, we believe that strong, personal relationships are the foundation of effective risk management. By truly understanding our clients' operations and exposures, we're able to provide precise, proactive insurance solutions that evolve with their needs.

Our brokers are available around the clock—clients are encouraged to reach out directly via mobile for fast, responsive support whenever it's needed. This direct, hands-on approach is central to our service ethos.

We consider our clients part of the KIS family, and we take that responsibility seriously. We manage extensive and diverse portfolios, including over R8.2 billion in property assets, R500 million in warehousing, and R576 million in fleet values. For high-value risks, including single-property exposures exceeding R400 million, we offer structured solutions based on Maximum Possible Loss (MPL) and access to additional capacity through strategic facultative reinsurance partnerships.



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Keep Insurance Simple