



The Insurance Institute of South Africa

This is to certify that

Ramesh Manilal

is a Member Level 3
of the Insurance Institute of South Africa
by examination and election

Diploma given under the Seal of the Institute
in Johannesburg this day

April 2013

President:

Chief Executive:

L3/E/2013/04/1064744

This diploma is the property of the Insurance Institute of South Africa
And must be returned to the Institute in the event of cessation of membership of the Institute