



CC&A Insurance Brokers (Pty) Ltd  
No. 1 Old Main Road  
Kloof 3610, KZN  
(031) 716 6000  
www.ccainsurance.co.za  
Authorised Financial Services Provider  
FSP Licence No. 13960 / Company Reg. 1971/000253/07

## **Personal Disclosure for: Ramesh Manilal**

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I am an authorised representative of CC&A Insurance Brokers (Pty) Ltd and meet all the required honesty, integrity and educational standards (click [here](#) for full disclosure).

I do not directly or indirectly hold more than 10% shares or equivalent financial interest in any of the product suppliers which I represent.

I have not, in the past 12 months, received more than 30% of my remuneration from any single product supplier.

I have experience in providing advice and provide service on the following sub - categories:

- Short-Term Insurance: Personal Lines
- Short-Term Insurance: Commercial Lines

CC&A Insurance Brokers (Pty) Ltd accepts responsibility for the advice given by myself during the course and scope of my duties. I am a mandated appointed representative of CC&A Insurance Brokers (Pty) Ltd and covered by their Professional Indemnity insurance.

I have the following Qualifications:

- Matric (1981)
- National Certificate: Short Term Insurance (Lvl 4)
- Business Interruption Training Course
- Certificate of Proficiency
- Defective Workmanship & Products (Liability Insurance) Certificate
- Sales & Marketing Management Certificate
- Successful Salemanship Certificate
- Level 3 Member Of The Insurance Institute South Africa
- First Level Regulatory Examination: Representative



• In your corner since 1969 •

Directors: Malcolm Osmond, Duncan Osborne



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- First Level Regulatory Examination: Key Individual

Signed for and behalf of the client:

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Signature

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Name

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Place

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Date



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