

DYNAMIC RISK ASSESSMENT

Business Unit Risk	Medium	Date	20 March 2023	
Client Name	Client99	Client ID	271129591	
Completed By:	Armughan Ahmad	Completed By: Role/Designation	Admin	
Overall Dynamic Risk:	High			
		Score	Weight	Risk Factor
A Client Risk		29		
Client Type	Individual			
Occupation	Minor/Scholar	1	1	1
Country of Birth	Pakistan	2	3	6
Country of Residence	Pakistan	2	3	6
Nationality	Pakistan	2	3	6
Is nationality different to current jurisdiction?	Yes			
Country of tax residence	Pakistan	2	3	6
Industry	Health care and medical	2	1	2
Source of Funds	Maintainance(Formal agreement)	1	1	1
Relationship to client	Premium Payer	1	1	1
B. Product/Service Risk				
Product/Service Risk	Advisory or intermediary services only with commission based inflow	3	2	3
Product/Service Category	New			
C. Transaction Risk		22		
Transaction Flow	Inflow			
Method of Transaction	Cash	3	2	6
Reason of Transaction	Commission/Service fee	1	1	1
Has this Reason for Transaction been considered as a High Risk in any Typology report/guidance?	Yes	3	2	6

Frequency of Transaction	Ad hoc	3	1	3
Value of Transaction:	100000	Currency:	ZAR	
Transaction Geography	Cross Border	2	1	2
Jurisdiction of funds	Pakistan	2	3	6
Delivery channel	Intermediaries(Advisors)	3	1	3
Linked Party acting on behalf of Client?	Not Applicable	1	1	1
Linked Party paying / receiving funds	Not applicable	0	1	0
D. Reputation Risk	High	3		
Client is a true match on:	Enforcement,SIP,SIE	3	1	3
Are there Linked Parties / Beneficiaries to Client?	Yes			
Linked Party 1	Medium	Adjust Risk	Medium	
Name and surname	a			
Relationship to client	Individual exercising control other than owner			
ID/Passport Number/Tax Number	123987			
Linked Party is a true match on	Adverse Media	2	1	2
Is this a RCA (relative / close associate) to Client?	No	0	1	0
Country of Birth	Pakistan	2	3	6
Country of Residence	Pakistan	2	3	6
Nationality	Pakistan	2	3	6
Action	Conduct Enhanced Due Diligence			

SHORT-TERM INSURANCE: PERSONAL LINES

In terms of the Financial Advisory and Intermediary Services Act (FAIS Act), we must provide you (the client) with a record of advice. This document is a summary that intends to confirm the advisory process you recently undertook with your advisor. If you have any questions concerning the content, please contact your advisor. You are entitled to a copy of this document for your records. You consent to Succession Financial Planning (SFP) processing your personal information per the Protection of Personal Information Act (POPIA). You have given consent to SFP retaining your personal information to recommend the best-suited financial solutions for your financial needs and maintenance. You consent to be contacted from time to time for maintenance, news, correspondence, and storage of your personal information relating to your financial matters. Ts&Cs on <https://www.sfpadvice.co.za>

Very Important:

You are strongly advised to study your policy to acquaint yourself with the detail of all special terms and conditions for liability. If you have any questions or queries regarding the terms of your policy contract, you are advised to immediately contact the intermediary whose details appear in the sections below so that these issues can be addressed.

This document serves to record advice and the basis on which it was given. Kindly safeguard this record for future reference.

Underwritten by:	N.A.	Branch Name:	N.A.
Branch Number:	N.A.	Quotation Number:	N.A.
Renewal Date: (If any):	N.A.	Inception Date:	N.A.

INFORMATION ON ITEMS AND RISKS TO BE INSURED**Note:**

If any section needs to be completed more than what is provided for (e.g., for more than one motorcycle), you may duplicate the section by clicking on the '+' on the bottom right-hand corner of the section.

DETAILS OF APPLICANT

Surname:	N.A.	Gender:	<input type="radio"/> Male <input checked="" type="radio"/> Female
Initials:	N.A.	Title:	N.A.
Date of birth	01 Jan 2010	Identity Number:	N.A.
Email Address:	N.A.	Contact Number:	N.A.

GENERAL

3. Has an insurer ever refused any proposal of yours, cancelled any policy (or section thereof), refused to renew any policy (or section thereof), or imposed any special conditions? ☒ Yes ☐ No

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4. Are you currently insured against the risks you are applying for? ☐ Yes ☒ No

aaa
aaaa

5. If you were previously insured but currently NOT, provide the following:

Last date of insurance:	2023-03-29	Name of insurer:
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COVER AND REPLACEMENT OF INSURANCE**PRODUCT COMPARISON AND REPLACEMENT**

				Existing Product SFP	Replacement Product PFS
				NO	YES
				hmmm	vshma

Cover	Recommended	Accepted	Cover amount	Premium	Excess	Premium	Excess
House content	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	R	R	R	R	R

Buildings	<input checked="" type="checkbox"/>	<input type="checkbox"/>	R	R	R	R	R
Subsidence and landslip	<input type="checkbox"/>	<input checked="" type="checkbox"/>	R	R	R	R	R
Accidental damage	<input checked="" type="checkbox"/>	<input type="checkbox"/>	R	R	R	R	R
All Risk(General)	<input type="checkbox"/>	<input checked="" type="checkbox"/>	R	R	R	R	R
Clothing and personal	<input checked="" type="checkbox"/>	<input type="checkbox"/>	R	R	R	R	R
Keys and locks	<input type="checkbox"/>	<input checked="" type="checkbox"/>	R	R	R	R	R
Wheelchairs	<input checked="" type="checkbox"/>	<input type="checkbox"/>	R	R	R	R	R
Bicycles	<input type="checkbox"/>	<input checked="" type="checkbox"/>	R	R	R	R	R
Cellular telephones	<input checked="" type="checkbox"/>	<input type="checkbox"/>	R	R	R	R	R
TV,VCR,Decoders	<input type="checkbox"/>	<input checked="" type="checkbox"/>	R 1	R	R	R	R
All Risk Specified	<input checked="" type="checkbox"/>	<input type="checkbox"/>	R	R	R	R	R
Computer equipment	<input type="checkbox"/>	<input checked="" type="checkbox"/>	R	R	R	R	R
Items in bank vault	<input checked="" type="checkbox"/>	<input type="checkbox"/>	R	R	R	R	R
Jewellery(All jewellery)	<input type="checkbox"/>	<input checked="" type="checkbox"/>	R	R	R	R	R
Photographic equipment	<input checked="" type="checkbox"/>	<input type="checkbox"/>	R	R	R	R	R
Sound Equipment	<input type="checkbox"/>	<input checked="" type="checkbox"/>	R	R	R	R	R
Other specify	<input checked="" type="checkbox"/>	<input type="checkbox"/>	R	R	R	R	R
Personal legal liability	<input type="checkbox"/>	<input checked="" type="checkbox"/>	R	R	R	R	R
(PLIP)	<input checked="" type="checkbox"/>	<input type="checkbox"/>	R	R	R	R	R
Vehicles(Refer to quote/policy)	<input type="checkbox"/>	<input checked="" type="checkbox"/>	R	R	R	R	R
Car hire	<input checked="" type="checkbox"/>	<input type="checkbox"/>	R	R	R	R	R
Excess waiver	<input type="checkbox"/>	<input checked="" type="checkbox"/>	R	R	R	R	R

Credit shortfall	<input checked="" type="checkbox"/>	<input type="checkbox"/>	R	R	R	R	R
Watercraft	<input type="checkbox"/>	<input checked="" type="checkbox"/>	R	R	R	R	R
Sasria	<input checked="" type="checkbox"/>	<input type="checkbox"/>	R	R	R	R	R
Legal access	<input type="checkbox"/>	<input checked="" type="checkbox"/>	R	R	R	R	R
Fees and charges			R				
Commissions			R				
Total premium			R				

COVER AND RENEWAL OF INSURANCE

PRODUCT COMPARISON AND REPLACEMENT

			Existing Product t			Replacement Product u	
			v			w	
			x			yz	
Cover	Recommended	Accepted	Cover amount	Premium	Excess	Premium	Excess
House content	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	R	R	R	R	R
Buildings	<input type="checkbox"/>	<input checked="" type="checkbox"/>	R	R	R	R	R
Subsidence and landslip	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	R	R	R	R	R
Accidental damage	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	R	R	R	R	R
All Risk(General)	<input checked="" type="checkbox"/>	<input type="checkbox"/>	R	R	R	R	R
Clothing and personal	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	R	R	R	R	R
Keys and locks	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	R	R	R	R	R
Wheelchairs	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	R	R	R	R	R
Bicycles	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	R	R	R	R	R
Cellular telephones	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	R	R	R	R	R
TV,VCR,Decoders	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	R	R 1	R 1	R 1	R 1
All Risk Specified	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	R	R	R	R	R

Computer equipment	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	R	R	R	R	R
Items in bank vault	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	R	R	R	R	R
Jewellery(All jewellery)	<input checked="" type="checkbox"/>	<input type="checkbox"/>	R	R	R	R	R
Photographic equipment	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	R	R	R	R	R
Sound Equipment	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	R	R	R	R	R
Other specify	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	R	R	R	R	R
Personal legal liability	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	R	R	R	R	R
(PLIP)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	R	R	R	R	R
Vehicles(Refer to quote/policy)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	R	R	R	R	R
Car hire	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	R	R	R	R	R
Excess waiver	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	R	R	R	R	R
Credit shortfall	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	R	R	R	R	R
Watercraft	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	R	R	R	R	R
Sasria	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	R	R	R	R	R
Legal access	<input checked="" type="checkbox"/>	<input type="checkbox"/>	R	R	R	R	R
Fees and charges			R 1				
Commissions			R 2				
Total premium			R 3				