





9 Countries



11 Companies



Over 20 years
of experience



1st Pan-African network
with representative
members in 48 countries



700 Employees
60% Men
40% Women



The Activa Group was created by Africans in 1998 out of the desire to build a company operating in a borderless Africa in accordance to international standards.

Over the past twenty years, our group has become one of the leading insurance group in Sub-Saharan Africa.

We offer a full range of life and non-life insurance products and serve our clients according to values that define our identity.

We have established ourselves as a leader in innovation in markets we operate in.

Over the next three years, our ambition is to consolidate our organic growth while remaining open to potential opportunities.

OUR HISTORY

- Launching of ACTIVA Assurances DRC (Non-life)
- Launching of ACTIVA Assurances Côte d'Ivoire (Non-life)

Launching of ACTIVA Europe with head office based out in Paris

Creation in Mauritius of the ACTIVA Group Foundation

Creation of ACTIVA International LIBERIA

- Acquisition of ACTIVA International GHANA
- First financial rating of ACTIVA Assurances Cameroon with an "A" grade kept ever since (GCR Rating)

- Creation of the GLOBUS Network (Réseau GLOBUS)
- Inauguration of ACTIVA's headquarters building in Douala

Creation of ACTIVA Vie Cameroon (Life operations)

Celebration of the 20th anniversary

- Activa Assurances Cameroon, first company in the CIMA zone to obtain the 2015 version of the ISO 9001 2015 Certification by SGS
- PROPARGO (Agence Française de Développement Group) takes a stake in ACTIVA Group's parent company

- Creation in Mauritius of ACTIVA Finances, the Group Holding Company
- Acquisition of UGAR ACTIVA and LGV ACTIVA in Guinea
- International Finance Corporation (World Bank Group) takes a stake in the ACTIVA Group's parent company
- Creation of ACTIVA International Sierra Leone
- First financial rating of ACTIVA Ghana, with an "A" grade, kept ever since (GCR rating)

- ISO 9001/2008 Certification of ACTIVA Assurances Cameroon
- Creation of GLOBUS RE in Burkina Faso

Celebration of the 10th anniversary

Beginning of the construction of ACTIVA's headquarters building in Douala

Creation of ACTIVA Assurances Cameroon (Non-life operations)

OUR VISION

- To make ACTIVA a successful insurance group in a borderless Africa, thanks to a customer-oriented organization, a mobilization of staff intelligence and the effective use of technology.
- Contribute to the development of every country on our continent.

OUR MISSION

- Through the quality of our service and the trust of our clients, contribute effectively to improving the image of the African insurer.
- Increase significantly the penetration rate of insurance on the continent.

OUR ASSETS

- A solid position in the markets in which we operate: we are leader in the corporate risks segment.
- A distribution model that puts customers at the heart of our business.
- Risk management expertise that guarantees our ability to meet our commitments.
- Operational excellence that allows us to have a quality offer at competitive prices.
- Permanent risk oversight with free support via risk visits from our risk experts.

OUR VALUES

LISTENING TO CUSTOMERS

Take into account the client's needs in order to build a long-term relationship.



FULFILLING COMMITMENTS

Being present when you need us the most. For us it means paying your claims as quickly as possible.



AVAILABILITY

Provide solutions to the customer wherever he / she is.



2



Be diligent in order to ensure full customer satisfaction.

RESPONSIVENESS

3

4

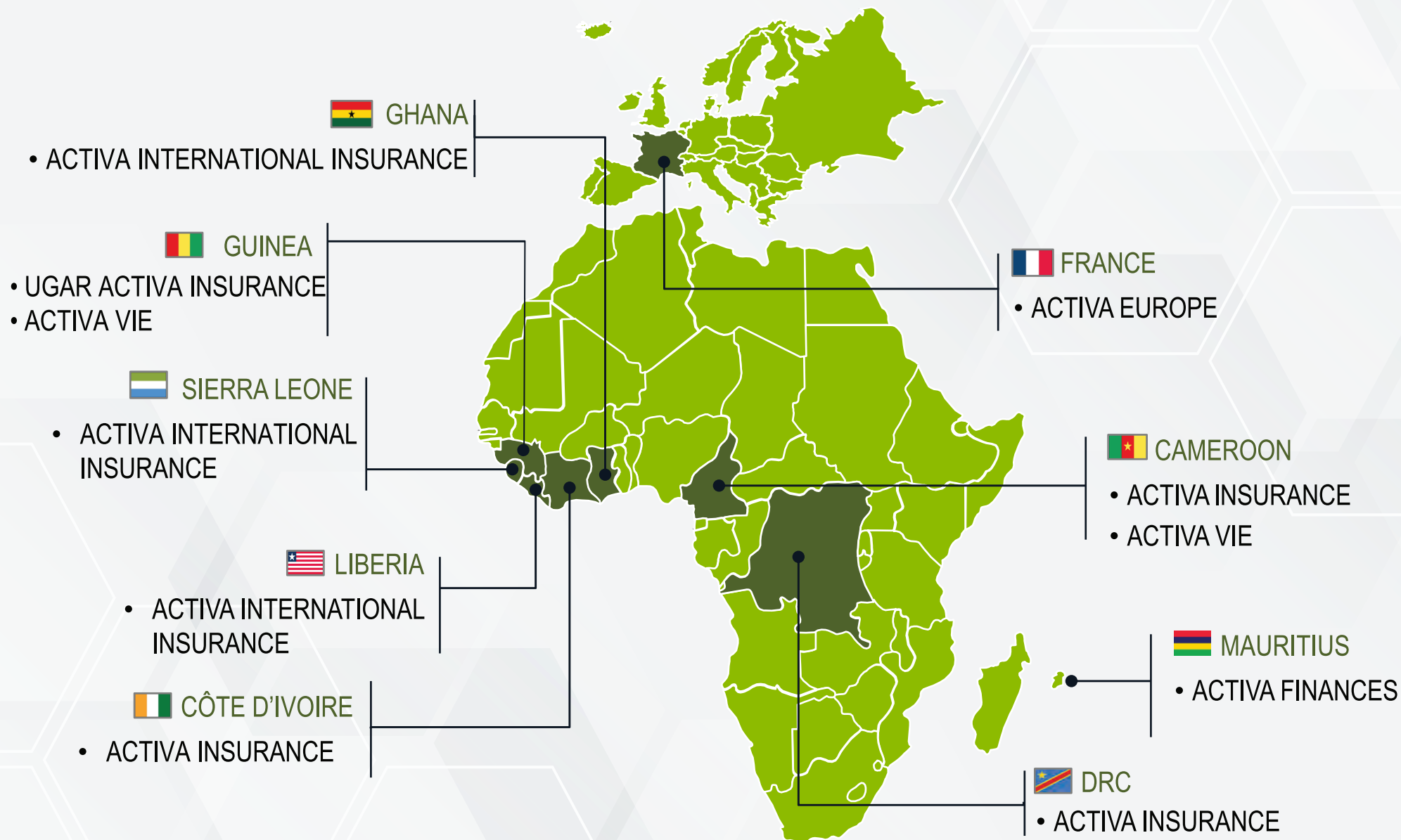


Anticipate market trends.

INNOVATION

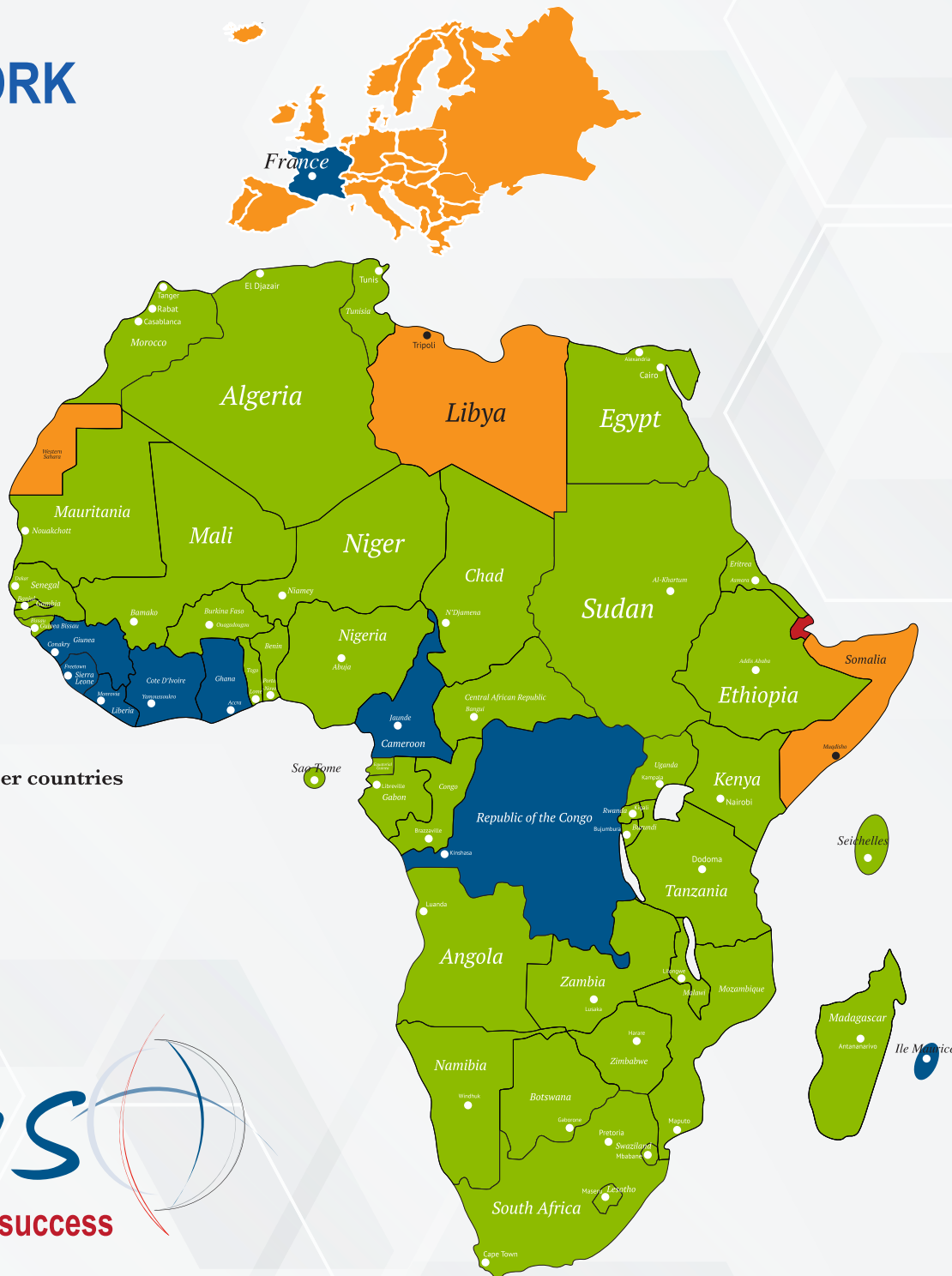
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OUR PRESENCE IN AFRICA AND EUROPE



GLOBUS NETWORK

- GLOBUS Network's Member countries
- ACTIVA Subsidiaries
- Non-Member countries



globus
committed to your success

OUR GOVERNANCE

- Boards of directors made up of insurers, independent directors and strategic partners (IFC and PROPARCO).
- Specialized Board Committees: Audit and Risks Committee, Strategy Committee, Governance and Compensation Committee, Investment Committee.
- Management Committee in place in each company, supported by technical committees (Information Technology Committee, Human Resources Committee, Assets/Liability Management Committee, etc.).
- Annual committee dedicated to a review of Directors' performance.
- Statutory audit by Big 4 audit firms.

OUR LOCAL FOOTPRINT

- We reserve about 20% of the capital of each of our companies to local investors.
- Our boards of directors include national citizens.
- Our management team and our staff support are essentially composed of national citizens.
- We contribute to local economy financing through financial and real estate investments made in each country.
- We cherish our Corporate Social Responsibility, which is mainly exercised through the ACTIVA Group Foundation.

OUR FINANCIAL RATING POLICY

- We are the pioneers of financial rating in the CIMA zone.
- ACTIVA Assurances Cameroon is rated A+ by the GCR rating agency (since 2009).
- ACTIVA Ghana is rated A- by the GCR rating agency (since 2013).
- All of our subsidiaries are in the process of being rated.
- Compliance with prudential ratios are a constant focus to which we attach great importance.

OUR LINES OF EXPERTISE FOR CORPORATE AND PERSONAL RISKS

NON-LIFE PRODUCTS



LIFE PRODUCTS



OUR PARTNERS SHARE OUR PASSION FOR OUR CLIENTS

REINSURANCE

Our treaties are backed by world-renowned reinsurers :

- Munich RE : World N°1
- Swiss RE : World N°2
- SCOR : World N°4
- AFRICA RE : N°1 in Africa
- CICA RE : N°1 in the CIMA zone
- GLOBUS RE: Our reinsurance captive

BROKERS

We are a privileged partner of the following world-class brokers :

ALEXANDER FORBES, AON, ASCOMA, ASKGS, DIOT, EDWARD MENSAH, EYSSAUTIER, FILHET-ALLARD, JLT, KEK, MARSH, OLEA, SIACI SAINT HONORE, WILLIS TOWERS WATSON.

INSURERS

We partner with global insurers for their operations on the continent and the coverage of their clients in Africa :

AIG, AVIVA, CHUBB, BEAH, BRYTE SA, FM GLOBAL, GENERALI, HDI, HELVETIA, ICEA LION, IF, MAPFRE, PICC, PING-ANG, QBE, RSA, SMABTP, TOKIO MARINE, WILLIS, ZURICH.

OUR SHAREHOLDING STRUCTURE : RENOWNED STRATEGIC PARTNERS



RISK MANAGEMENT : THE 3 DEFENSIVE LINES

**1st Defensive line -
Business department :**
Responsible for Activa Group's risk management.

**BOARD OF
DIRECTORS**

**2nd Defensive line -
Actuarial, Risk Manage-
ment, Compliance Internal
Control :**
Responsible for Activa Group's critical review and risk management supervision.

**GENERAL
MANAGEMENT**

**3rd Defensive line -
Internal audit :**
Responsible for providing reliable and independent assurance to the Audit Committee, members of the Board of Directors, and General Management. The defensive line is also responsible for setting Framework Controls to the 1st and 2nd Defensive Line teams.

**AVOID
REDUCE
TRANSFER
ACCEPT**



ACTIVA FOUNDATION : CORPORATE SOCIAL RESPONSIBILITY AT THE HEART OF BUSINESS

Created in December 2014, the ACTIVA Group Foundation aims to contribute to social development on our continent. This objective is naturally a continuation of ACTIVA Group's vision, which has been about contributing to Africa's economic and social development for about twenty years.

The ACTIVA Group Foundation's fields of operation cover several sensitive sectors : Health, Education, Environment, Culture and Sustainable Development.

Dr. Marie Pierre LOWE, Board member of ACTIVA Assurances Cameroon, is the President of the Foundation.

Here below are a few actions carried out by the ACTIVA Foundation since 2015 :



2015 : Distribution of school supplies and solar radios to orphans following the Ebola virus epidemic (Sierra Leone)



2015 : Contribution to the empowerment of women affected by the Ebola epidemic through small business training (Liberia)



2016 : 1,200 ultrasound diagnosis offered to pregnant women in a disadvantaged area of Douala (Cameroon)



2016 : Donation of medical equipments dedicated to pregnant women and their newborn at the Protestant Hospital of Bangoua (Cameroon)



ACTIVA FOUNDATION : CORPORATE SOCIAL RESPONSIBILITY AT THE HEART OF BUSINESS



2017 : Donation of five phototherapy units to the Child Health Department of KORLE BU Teaching Hospital (Ghana)



2018 : Implementation of an individual accident insurance policy at Monrovia Football Academy (Liberia)



2018 : Donation of laboratory equipments to the St Jérôme Catholic University Douala (Cameroon)



2017 : Training in sexual and reproductive health and skills development (Liberia)



2019 : Free health care campaign for the populations of Mambellion (Cameroon)



2019 : Distribution of sports equipments to refugees and indigenous people in the city of Gado by Garoua-Boulai (Cameroon) and organization of a football championship



2019 : Donation of medical equipments to the Esse District Hospital (Cameroon)





6th floor Tower A, 1 Cybercity, Ebène, île Maurice
Email: contact@group-activa.com
Web site : www.group-activa.com
Tel: (+237) 233 50 13 00

