



# The assurance of a growing Group



*Our job, insurance.*

## Overview of SUNU Group



SUNU Group is an African insurance company founded in 1999 by Mr. Pathé DIONE with his former colleagues. He was former Vice President of AXA UAP (Union des Assurances de Paris) for Africa, and he also acquired and founded companies in 14 West and Central Africa countries.

As the leader in life insurance in French-speaking sub-Saharan Africa for more than four years, SUNU Group has to date 23 subsidiaries and affiliated companies namely :

**Benin** : SUNU Assurances Vie Benin and Avie

**Burkina Faso** : SUNU Assurances Vie Burkina, SUNU Assurances IARD Burkina

**Cameroon** : SUNU Assurances Vie Cameroon

**Central Africa Republic** : SUNU Assurances IARD Central Africa

**Côte d'Ivoire** : SUNU Assurances Vie Côte d'Ivoire, SUNU Assurances IARD Côte d'Ivoire, AAA-Vie

**Gabon** : SUNU Assurances Vie Gabon, SUNU Assurances IARD Gabon

**Ghana** : Equity Assurance Limited

**Guinea** : SUNU Assurances Guinea

**Liberia** : Equity Assurance Company Limited Liberia

**Mali** : SUNU Assurances IARD Mali

**Niger** : SUNU Assurances Vie Niger, SUNU Assurances IARD Niger

**Nigeria** : Equity Assurance PLC

**Senegal** : SUNU Assurances Vie Senegal, SUNU Assurances IARD Senegal, Kajas Microfinance

**Togo** : SUNU Assurances Vie Togo, SUNU Assurances IARD Togo

In order to support its subsidiaries, the Group has created SUNU Services which offers technical expertise and support to the subsidiaries in the following areas :

- Control and Organization
- Information Technology
- Technical Operations
- Communications
- Business Development

SUNU Group aims at being the reference Panafrican insurance group through its financial strength, professionalism and core values namely :

- innovation in its offers and services
- proximity with its customers and workforce which is the Group's backbone
- quality of service for mutual and continuous trust.



## Key Consolidated Figures

Resources	12/31/2015		12/31/2014		Difference
	Thousands of Euros	Millions FCFA	Thousands of Euros	Millions FCFA	%
<b>Shareholders' Fund</b>	<b>58,556</b>	<b>38,410</b>	<b>56,752</b>	<b>37,227</b>	<b>3.18%</b>
including Group's share	53,528	35,112	51,738	33,938	3.46%
<b>Number of companies*</b>	<b>21</b>		<b>21</b>		<b>0.00%</b>
including : Life	10		11		-9.99%
Non-Life	8		8		0.00%
other	3		2		
<b>Average number of staff**</b>	<b>1,758</b>		<b>1,737</b>		<b>1.21%</b>

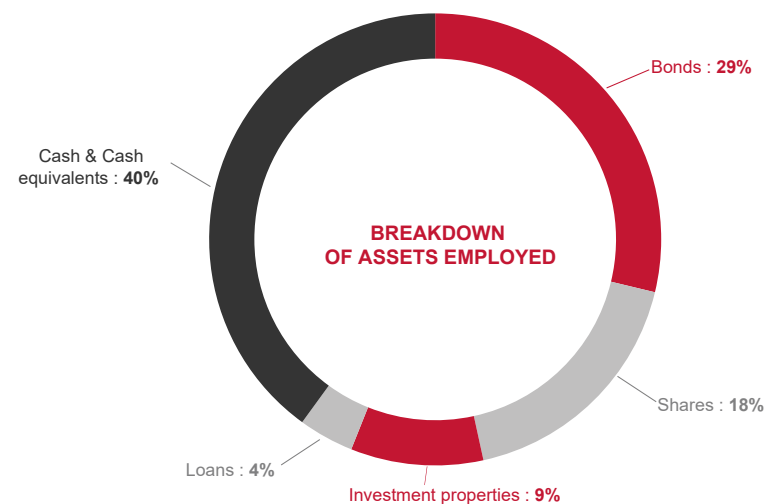
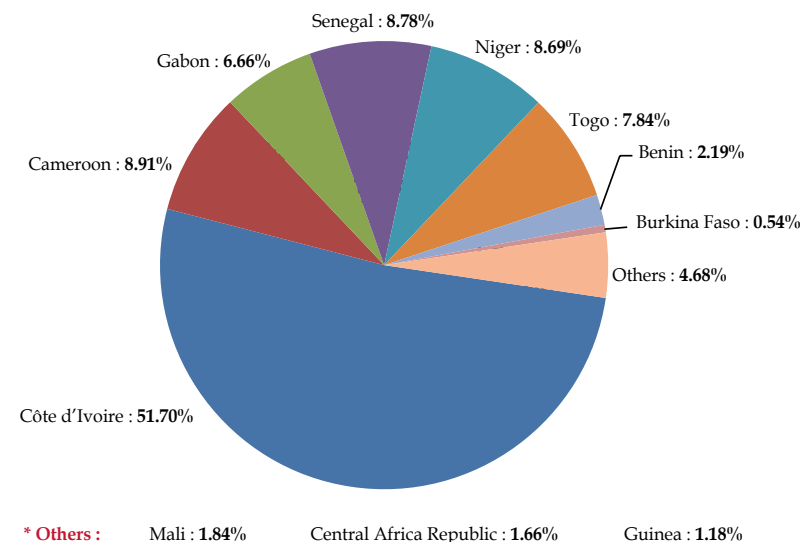
\*including non-insurance companies

\*\* employees and exclusive sale representatives

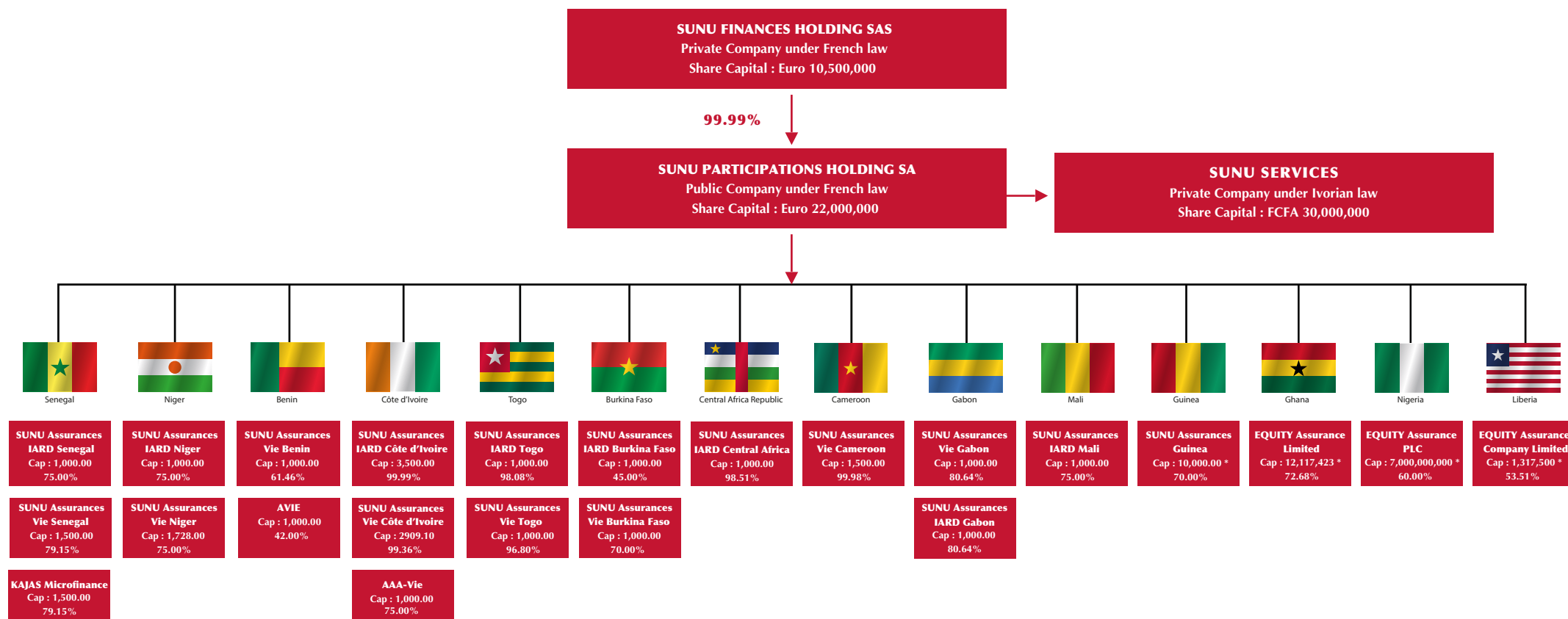
Business	12/31/2015		12/31/2014		Difference
	Thousands of Euros	Millions FCFA	Thousands of Euros	Millions FCFA	%
<b>Gross Premium</b>	<b>151,187</b>	<b>99,172</b>	<b>139,922</b>	<b>91,782</b>	<b>8.05%</b>
including Life Insurance	108,575	71,220	104,702	68,680	3.70%
and General Insurance	42,613	27,952	35,220	23,103	20.99%
<b>Profit After Tax</b>	<b>7,261</b>	<b>4,763</b>	<b>10,815</b>	<b>7,094</b>	<b>-32.86%</b>
including Group's share	6,616	4,430	9,966	6,537	-33.61%
<b>ROE (Group's share)</b>	<b>14.10%</b>		<b>23.86%</b>		<b>-40.88%</b>

Investments	12/31/2015		12/31/2014		Difference
	Thousands of Euros	Millions FCFA	Thousands of Euros	Millions FCFA	%
Bonds	127,809	83,838	151,279	99,233	-15.51%
Shares	79,200	51,952	45,846	30,073	72.75%
Investment Properties	42,143	27,644	45,241	29,676	-6.85%
Loans	17,592	11,540	22,457	14,731	-21.66%
Cash and Cash Equivalents	177,742	116,591	161,991	106,259	9.72%
<b>Total</b>	<b>444,486</b>	<b>291,564</b>	<b>426,813</b>	<b>279,971</b>	<b>4.14%</b>

### BREAKDOWN OF GROSS PREMIUM PER COUNTRY



# Simplified Organization Structure



Capital : Share capital in millions of FCFA

SUNU Group's Shareholding %

\*Guinea : SUNU Assurances Guinea's share capital is indicated in millions of Guinean Francs

\*Ghana : EQUITY Assurance Limited's share capital is indicated in Cedi

\*Nigeria : EQUITY Assurance PLC's share capital is indicated in Naira

\*Liberia : EQUITY Assurance Company Limited's share capital is indicated in US Dollars

## New companies

At the end of the year 2015, SUNU Group acquired 60% shareholding in a Nigerian insurance company called Equity Assurance PLC. It is a company listed on the Nigerian Stock Exchange and is active in Non-Life insurance.



This transaction enables SUNU Group to operate for the first time in an English-speaking country, and in a very high-growing market such as Nigeria. Equity Assurance PLC owns a subsidiary in Ghana that operates in the Non-Life insurance business. The Ghana subsidiary also owns a subsidiary in Liberia authorized for Life and Non-Life insurance businesses. With this acquisition, SUNU Group remains true to its proximity policy, operating henceforth in 14 African countries with its 22 insurance companies.

### Equity Assurance PLC Nigeria



**Head Office**, Plot 1196, Bishop Oluwole Street Off Akin Adesola Road  
Victoria Island, Lagos, P.O. Box 1514, Marina, Lagos  
Phone : (234) 1- 2802012 / 2802011  
E-mail : [info@equityassuranceplc.com](mailto:info@equityassuranceplc.com)  
Website : [www.equityassuranceplc.com](http://www.equityassuranceplc.com)

**Senior Management**  
Mr Ekpe UKPABIO, Managing Director

### Equity Assurance Company Limited Liberia



**Head Office**, 14th Street Grand Royal Hotel Monrovia, Liberia  
Phone : (231) 886 708208 / 555 240384  
Fax : (231) 88860 8902  
E-mail : [info@equityassuranceltdlr.com](mailto:info@equityassuranceltdlr.com)

**Senior Management**  
Mr Ishola AKINTUNDE, Managing Director

### Equity Assurance Limited Ghana



**Head Office**, 48 Senchi Street, off Aviation Road  
P.O. Box 16235, KIA Airport-Accra  
Phone : (233) 302 770548 / 302 709003  
E-mail : [info@equityassuranceltd.com.gh](mailto:info@equityassuranceltd.com.gh)

**Senior Management**  
Mr Adeyemi ADETUWO, Managing Director  
Mr Ishola AKINTUNDE, Executive Director

### SUNU Assurances IARD Gabon



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**Senior Management**  
Mr Apollinaire EVA ESSANGONE, Managing Director  
Mr Vincent MVOLA NDONG, Deputy Managing Director



## Subsidiaries contacts information

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#### Avie

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### Burkina Faso

#### SUNU Assurances Vie Burkina Faso

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#### SUNU Assurances IARD Burkina Faso

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### Cameroon

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### Central Africa Republic

#### SUNU Assurances IARD Central Africa

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### Guinea

#### SUNU Assurances Guinea

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### Nigeria

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### Senegal

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**SUNU Participations Holding SA**

Public Company under French law with a share capital of Euro 22,000,000 fully paid

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