

Proximity assured

SUNU
GROUP



Our job, insurance.



Present in 14 countries in West and Central Africa, SUNU Group is an African insurance group created in 1998 by Mr Pathé DIONE with his former colleagues.

SUNU Group, made up of SUNU Participations Holding SA and its 23 subsidiaries and affiliated companies (see simplified organization structure on pages 6-7), is committed to daily life for being closer to the people by offering them complete offers.

This year 2016 was marked by numerous activities in health, culture, sport, education and by implementing commercial strategies aimed at developing and recognizing the SUNU Assurances brand in all of our countries.

SUNU Services, a wholly-owned subsidiary of SUNU Participations Holding SA, combines transversal functions to assist the SUNU Group companies and enable them to deploy quickly solutions.

These functions are :

- Accounting and Consolidation
- Audit Department
- Life & Casualty IT
- Technical Operations
- Communication
- Business Development



The transversal functions of Management Control, Financial and Legal Management are provided at the level of SUNU Participations Holding SA, as well as the management of the subsidiaries.

OVERVIEW OF SUNU GROUP



All these actions and resources are for a single ambition, to be the Pan African group of insurance of reference because of its financial strength, its professionalism and by the values that characterize it :

- Proximity with its customers and workforce which is the Group's backbone
- Innovation in its offers and services
- Quality of service for mutual and continuous trust.





	31/12/2016		31/12/2015		Difference
Resources	Thousands of Euros	Millions FCFA	Thousands of Euros	Millions FCFA	%
Shareholders' Fund	62,744	41,157	58,556	38,410	7.15%
<i>including Group's share</i>	50,456	33,097	53,528	35,112	-5.74%
Number of companies*	23		21		9.52%
<i>including : Life</i>	9		10		-10.00%
<i>Non-Life</i>	11		8		37.50%
<i>other</i>	3		3		
Average number of staff**	2,209		1,758		25.65%

* including non-insurance companies

** employees and exclusive sale representatives

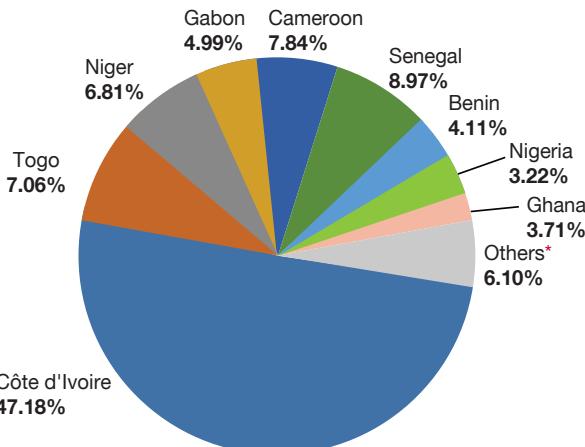
	31/12/2016		31/12/2015		Difference
Business	Thousands of Euros	Millions FCFA	Thousands of Euros	Millions FCFA	%
Gross Premium	192,637	126,361	151,187	99,172	27.42%
<i>including Life Insurance</i>	126,239	82,807	104,702	68,680	20.57%
<i>and General Insurance</i>	66,398	43,554	35,220	23,103	88.52%
Profit After Tax	3,484	2,285	7,261	4,763	-52.03%
<i>including Group's share</i>	3,401	2,231	6,616	4,340	-48.59%
ROE (Group's share)	7.23%		14.10%		-48.75%

	31/12/2016		31/12/2015		Difference
Investments	Thousands of Euros	Millions FCFA	Thousands of Euros	Millions FCFA	%
Bonds	126,393	82,908	127,809	83,838	-1.11%
Shares	107,803	70,714	79,200	51,952	36.11%
Investment Properties	53,975	35,405	42,143	27,644	28.08%
Loans	19,639	12,882	17,592	11,540	11.63%
Cash and Cash Equivalents	197,268	129,399	177,742	116,591	10.99%
Total	505,077	331,309	444,487	291,564	13.63%

KEY CONSOLIDATED FIGURES

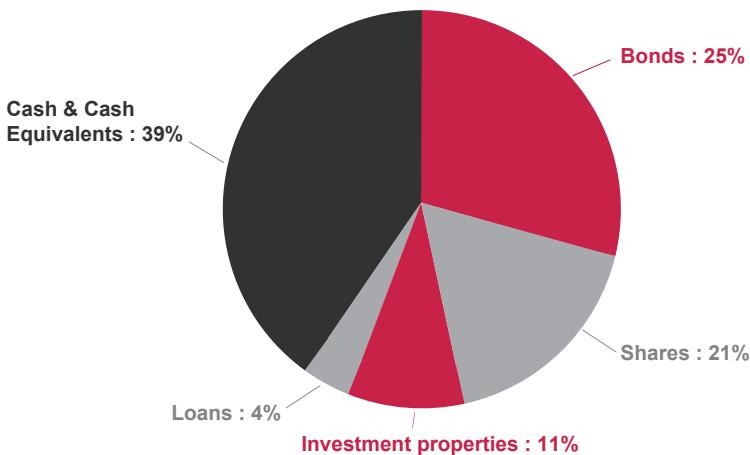


BREAKDOWN OF GROSS PREMIUM PER COUNTRY

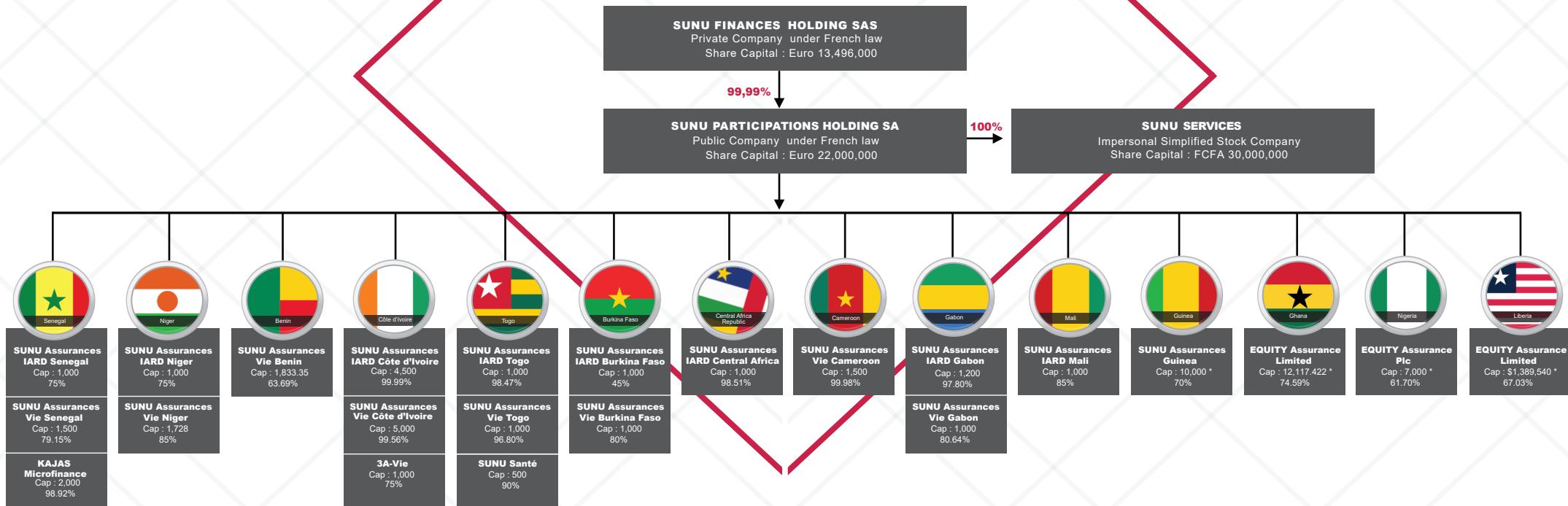


*Others : Burkina Faso : 1.11% Central Africa Republic : 1.80% Liberia : 0.86% Guinea : 1.05% Mali : 1.29%

BREAKDOWN OF ASSETS EMPLOYED



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 millions of Cedi

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

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



Merger of SUNU Assurances Vie Benin and Avie

Two members of the Group SUNU, Avie and SUNU Assurances Vie Benin companies merged on December 30, 2016 to become SUNU Assurances Vie Benin, the biggest Life Insurance Company in the country.

Always closer to people and their businesses, SUNU Assurances Vie Benin innovates, protects families and ensures the sustainability of projects.



Starting up of SUNU Santé

SUNU Santé, a subsidiary of the Group, is responsible for centralization and management of the healthcare services of the subsidiaries with its management tools at the cutting edge of technology in order to offer our customers a more competitive health insurance closer to them.



FAITS MARQUANTS

SUNU
GROUP

NEW BRANCHES INAUGURATION

- Parakou in Benin
- Abobo Baoulé in Côte d'Ivoire
- Avenou and Adidoadin in Togo



CONVENTION

- Ecobank Niger and Côte d'Ivoire
- The Federation Ivorian Football in Côte d'Ivoire
- The National Fund of Inclusive Finance in Togo



SPONSORSHIP OF SPORTS ACTIVITIES

- Jungle Run in Dakar
- Mali Cup
- MADGI tournament in Côte d'Ivoire



HOSPITALS DONATIONS IN CÔTE D'IVOIRE



END YEAR LIGHTENING

CONFRATERNITY WEEK IN MALI



AGREEMENT ENDORSEMENT WITH THE STATE - REPUBLIC OF TOGO



AWARDS AND PRIZES FOR FANAF 40TH ANNUAL ASSEMBLY



MERIT GRAND CHEVALIER OF THE NATIONAL ORDER OF SENEGAL'S MERIT

AWARD DURING THE 56 INDEPENDENCE ANNIVERSARY OF BURKINA FASO





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