



COMPANY PROFILE



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MESSAGE FROM THE CEO



It is often said that the greatest good one can do to other people is not to share one's wealth with them, but to reveal theirs to them.

The wealth of Macir Vie lies in the trust you place in us on a daily basis.

This trust feeds our ambition to support and serve you in a complex and particularly sensitive area that is close to our hearts. We provide you with extensive coverage you may need in areas such as: your health, the financial protection of your families, the protection of your employees and the financial coverage of health costs, in Algeria and abroad.

Our mission is to be by your side in order to withstand, in your stead, the financial consequences of life's uncertainties. Macir Vie therefore offers the essential complement to the legal social security scheme. Our teams rely on their professionalism and keen sense of responsibility in order to offer new, high potential guarantees and coverage.

Our main purpose is to be there for you, your family and your business, and be by your side during life's difficult moments.

Our company is built with you but it is also a partner of world-renowned assistants. Macir Vie has also joined forces with high-quality reinsurers, giving it great flexibility in terms of pricing and efficiency in reimbursement of claims.

For all these reasons, we are proud to be able to support you and provide you with effective solutions to all your concerns.

Mohamed Hakim SOUFI
CEO

WHO WE ARE

Macir Vie was founded on August 11th 2011, following the separation of life and non-life insurance into distinct companies. With the skills and talents of our experienced team, the company has benefited from an in-depth knowledge of the Algerian social and economic context. This is how Macir Vie has been able to bring real added value to the insurance market, by designing products that meet the expectations and specific needs of both our professional and private policyholders. Thanks to these strengths and the will of the entire team, Macir Vie has been able to take up multiple challenges, ensure constant growth, to the point that it now ranks first among private insurance companies.



OUR MISSIONS

- Contribute to the development of the insurance sector in Algeria.
- Support you and your business through all the tough times that life brings your way.
- Develop innovative services to best meet your needs.



OUR VISION

We aim to use our innovative trademark technologies for delivering efficient quality insurance policies, tailored to our clients needs. We aim to become the leading company on the life and personal insurance market in Algeria, by building on trust.



OUR COMMITMENTS

On a daily basis, we are committed to making our client's day to day lives easier. This requires the constant improvement of our customer experience, by facilitating the insurance subscription process, as well as guaranteeing efficient and highly responsive support.

Macir Vie is also committed to developing and improving our proximity with clients, especially through personalized support and by increasing the number of communication channels (Telephone, Website, Mobile Application, Mail, Facebook Messenger, Instagram, etc.).

Macir Vie is the first private insurance company in Algeria to achieve a ISO 9001 by BUREAU VERITAS.

This achievement is a sign of trust and confidence in the quality of our services, reflecting the strength of our commitments towards customer satisfaction.



OUR VALUES

Macir Vie's actions rely on three fundamental values: Reliability; Proximity and Innovation. By embodying these values, our teams offer you quality service on a daily basis.



RELIABILITY

Thanks to our specialization in the field of personal insurance and our solid experience, we ensure reliability in any circumstance. To do so, Macir Vie is fully dedicated to keeping its commitments to clients, in order to respond to all issues, including in terms of claims management and the speed at which claims are paid.



PROXIMITY

Proximity to our clients is one of our main priorities. Our teams make sure to be accessible and available to take care of your issues in the best possible manner. With dedicated staff, constantly listening and through unwavering respect for its clients, our company is entirely dedicated to you.



INNOVATION

Innovation is Macir Vie's keyword. We find this value through our aim to achieve the digital transformation of insurance services, but also by offering products inspired by our clients, to meet their needs. This is why we attach great importance to technological development, in order to ensure a presence on all platforms.

ORIGIN OF THE NAME MACIR VIE

Macir Vie was designed as a company centered on People and what we can bring to them.

In this context, we chose the word Arabic word MACIR, which means "destiny". Thus, and in the spirit of our religion, we want to be by our clients' sides through whatever good destiny has in store for them, and provide all the support during hard times.

Therefore, the origin of the name of Macir Vie is a pledge of support to all those who place their trust in us. We will support you and are committed to being by your side in all circumstances.

This is why our motto is:

« Together For Life ».

TECHNOLOGIES & DIGITIZATION

True to our value of Innovation, we made sure to offer all the necessary tools for an optimal digital management of our company. To do so, we have developed a series of platforms and trademark software dedicated to our agents and our clients. We also emphasize on the encryption and privacy of our users' personal data. All of these tools aim to simplify and facilitate access to our products, as well as to accelerate policy management.

Our “E-Health” and “E-Adherent” platforms are a major innovation, enabling client companies covered by Group insurance to remotely manage all employee policies, from filing a claim to reimbursement.

All of our innovations are made possible by the construction of a centralized information system with our ERP software, allowing us to interconnect our entire network. This gives Macir Vie the unique ability to have an overview of all the departments of the company, for better responsiveness, a simple and efficient management, as well as an optimal follow-up. This information system therefore allows us to carry out a constant and efficient analysis and diagnosis of all existing processes.

These elements, among others, place us at the forefront of the insurance market in Algeria and allow us to have the ambition to achieve our medium-term objective: to develop, digitalize the insurance service and become a leading insurance company in the country.

OUR PARTNERS

Macir Vie relies on solid, internationally recognised partners to offer you the best coverage and to support you in your future projects.

hannover **re**[®]

 **MAPFRE** | ASISTENCIA



SCOR
The Art & Science of Risk



Clinique
Villa des Lilas

 **Clinique du val**

MyGO

OUR REINSURERS

1. CCR Alger, “Compagnie Centrale de Réassurance” is a company which holds a major role in the reinsurance sector in Algeria. Its activities extend to all branches of insurance and, since 2001, the CCR has opened a section dedicated exclusively to Life & Health insurance.
<http://www.ccrdz.com/>

2. Mapfre is an Insurance, Reinsurance and services company, leader in the Spanish market and operating worldwide. Present in 45 countries, Mapfre covers more than 1,250 customers (key accounts), which represent over 100 million beneficiaries. It has the largest assistance network in the world, with 31,500 service points and 2,000 multilingual operators. Mapfre is based in Algeria, and has been working with our parent company CIAR for more than 10 years. It has been a partner of choice for Macir Vie since its launch in 2011.
<http://www.mapfre.com>

3. Scor Global Life, SCOR is a French group of major reinsurers, which offers its clients an innovative range of solutions and services and a solid financial base. It has established itself as the privileged reinsurer of Macir Vie, thanks to its know-how and technical expertise recognized around the world.
<https://www.scor.com/fr>

OUR REINSURERS

4. Hannover Re is a world-renowned Reinsurance company specialising in sports risks and is one of the 10 largest reinsurers in the world. Hannover Re provides Macir Vie with advanced reinsurance coverage for football-related risks, for the benefit of our Algerian clients.

<http://www.hannover-re.com>

5 Assicurazioni Generali S.P.A. is an Italian insurance company, founded in Trieste in 1831. It is one of the world's 50 largest companies and serves 72 million clients around the world and specializes, primarily, in life insurance.

<https://www.generali.fr/>

6. Africa Re is an African reinsurance company created in Cameroon. It now has 41 members and is the largest institutional reinsurer in Africa.

<http://www.africa-re.com/fr>

OUR CLIENTS

Since the beginning of our activity, we have been committed to providing our clients with insurance products adapted to their needs, organizations and businesses. Our clients therefore come from various industries and sectors.

Here are some client references, with whom we have the pleasure to collaborate every day. The variety and reputation of clients who place their trust in us demonstrate the quality of our services and our ability to adapt to the requirements of different industries.

SIEMENS
Ingenuity for life

Atlas Copco

IPSEN
Innovation for patient care

Lilly

Abbott

JTI
JT INTERNATIONAL BERHAZ
BHD (Q)

Ceva

دار الحواء
Dar Al Dawa

Nestlé Waters

ARKAS
ALGERIE SPA

DANONE

BRITISH AMERICAN TOBACCO

GE

OTHER PARTNERS

GE Healthcare, is a leading global medical technology, diagnostics and digital solutions innovator, GE Healthcare enables clinicians to make faster, more informed decisions through intelligent devices, data analytics, applications and services.

In 2021, Macir Vie signed a partnership agreement with GE Healthcare, to improve and enhance access to specialised healthcare for patients diagnosed with five critical illnesses included in our "MyM Santé +" coverage scheme, within our Group Insurance Policy.

<https://www.gehealthcare.fr/>

CareBridges International, is a service company for access to health and the organization of medical regulation in several major countries, such as France. Macir Vie signed a partnership in 2016 with CBI to provide our insured with a medical concierge service abroad. Through a simple phone call or email, your file will be analyzed and you will receive a quote for your entire medical process in France.

<https://www.carebridges.com/>

TEAMS & PROXIMITY

Macir Vie is committed to guaranteeing optimal care and providing you with a specialized and experienced team. Our know-how and expertise allow us to develop health, travel and life insurance policies tailored to the needs of all our clients.

When the company was created, the team at the headquarters was made of about 30 employees. The team has since steadily grown and now counts close to 110 employees. This development demonstrates our desire to have high-quality, competent, young, dynamic employees who want to participate in a great human adventure, by durably working at Macir Vie.

To provide the best service to our clients and prospects wherever they are, our Company relies on a network made up of 285 points of sale spread over 51 wilayas in the country and bringing together nearly 600 people mobilized for a single mission: your total satisfaction.

OUR PRODUCTS

At Macir Vie, we offer a range of insurance products that meet all your needs, whether in your private or professional life. These products are available and accessible to you everywhere, whether you are at home, on your workplace or on the go.

MyM Travel

Whether you are going on a business trip or on vacation, Macir Vie covers you in the event of an accident, unexpected illness, flight delay or even loss of luggage, throughout your stay abroad.

Mandatory when it comes to traveling to a country in the Schengen area, MyM Travel by Macir Vie is an insurance accepted by all European embassies present in Algeria.

It is available online on our website by direct subscription (with a permanent 15% discount online), using only your bank card (CIB).

So that “travel” rhymes with “serenity”

As part of this insurance, Macir Vie offers a specific, tailored guarantee that secures clients when they travel, whether they are on work assignments or on vacation abroad. The Travel Insurance policy has several guarantees:

Personnal Accident

In the event of death, permanent partial disability (PPI) or permanent total disability (IPT) of the insured, a benefit will be paid to the beneficiaries.

The guarantee applies worldwide including the Schengen area. The specific terms & conditions provided to clients indicate the country/countries to which the policyholders can travel.

Family assistance

The repatriation of children under 12 who are alone with the policyholder, in order to bring them home. Macir Vie will bear the policyholder's urgent travel expenses arising from an unforeseen accident while traveling. In the

OUR PRODUCTS

event of an unforeseen accident, Macir Vie ensures that urgent messages are sent to the policyholder's relatives.

Medical assistance and repatriation

In the event of illness or accident abroad Macir Vie:

- Ensures your transport and / or your repatriation according to medical requirements.
- Supports the cost of sending medication, without limitations.
- Supports your emergency dental care.
- Ensures the extension of your stay.

MyM Travel by Macir Vie insures you the visit of a member of your family in the event of hospitalisation.

Legal assistance abroad

- A criminal deposit (bail) is paid to foreign courts to guarantee the provisional freedom of the policyholder, during the criminal proceedings against the latter, following a traffic accident in which the beneficiary personally drove the vehicle.
- Covering the costs of legal counsel and legal defense abroad for the policyholder in criminal or civil proceedings initiated against the latter in the event of a traffic accident.

COVID Guarantee

Macir Vie is committed to providing you with optimal protection in the event of covid infection throughout your stay and throughout the world, with the exception of destinations considered at risk by the Algerian authorities.

In addition to a reimbursement of up to €20,000, benefit from several other advantages:

- Coverage of medical expenses;
- Repatriation in the event of death;
- Support for a return ticket to the country of residence in the event of missing the original flight.

OUR PRODUCTS

MyM Hajj & Umrah

Macir Vie is the first company to have offered an Insurance contract for Hajj and Umrah. This product is the perfect example of an insurance policy that is not compulsory, but nevertheless very advantageous and useful. Macir Vie offers full insurance to meet the needs of our pilgrims.

We take care of

- Medical expenses following an illness or injury occurring during the policyholder's stay during the pilgrimage.
- Transport or repatriation in the event of illness or injury.
- Emergency dental care.
- Transport or repatriation in the event of death.
- The transmission of urgent messages.

MyM Hajj & Umrah covers the specific risks to which a pilgrim may be exposed during his pilgrimage and provides assistance adapted to every unforeseen event. This allows the policyholder to dedicate himself to his Hajj and to be fulfilled throughout his stay.

MyM Group

Because you are concerned about the well-being of your employees within your company, Macir Vie provides you with comprehensive insurance intended to cover company employees and their families on a day-to-day basis.

OUR PRODUCTS

It brings together four (04) main guarantees:

- Occupational Provisions.
- Supplemental Health Insurance.
- MyM Santé +.
- Social benefits.

Main group insurance guarantees

- **Provisions** : Macir Vie guarantees the payment of an annuity to the beneficiary in the event of the death, disability or incapacity of the policyholder, whatever the cause.
- **Supplemental Health Coverage** : Macir Vie supports and reimburses the health expenses of your employees. For simple medical consultations, radiology, medical analyses, drug purchases or for surgical procedures. Macir Vie acts within the timeline provided for in the insurance contract.
- **MyM Santé +** : This guarantee ensures the payment of a capital of up to 5,000,000 DZD in the event of diagnosis of one of the critical illnesses covered by the contract (cancer with life-threatening prognosis, myocardial infarction, CVA, Illness of coronary arteries and end stage Renal Insufficiency).
- **Social benefits** : In order to support your employees not only in the most difficult moments of life but also the happiest, Macir Vie offers them bonuses to celebrate major life events such as marriage, birth or even the circumcision of their children.

MyM Credit

It is a compulsory insurance policy that comes with a bank loan, specifically for real estate, investment or operating loans.

Macir Vie guarantees the reimbursement of the remaining debt due, in the event of death or absolute definitive incapacity of the policyholder at the time of the accident. Macir Vie thereby ensures that the bank has no remaining claim, so that the property becomes the property of the beneficiaries. Macir Vie thus prevents you from losing the financed asset and guarantees the right of ownership to your family, which will then be protected.

OUR PRODUCTS

MyM Accidents Protection

MyM Accidents Protection is an insurance that covers you and your family against personal injury, both in your private life and professional activity.

- Why is it essential?

- Maintain your current standard of living in the long term
- MyM Accidents Protection (Personal Accident Insurance) covers the consequences of personal injury on your life or that of your family members.

- Who is covered by this insurance?

MyM Accidents Protection (Personal Accident Insurance) can be taken out individually or collectively. Thus, the guarantee can cover you personally or include your spouse, your children and even other relatives.

- How does Macir Vie compensate its policyholders?

In the event of death, Macir Vie covers policyholders with a capital of up to 10,000,000 DA. Macir Vie also gives you the possibility of taking out a tailor-made contract and covers your medical, pharmaceutical and hospital expenses for an amount of up to 1,000,000 DA.

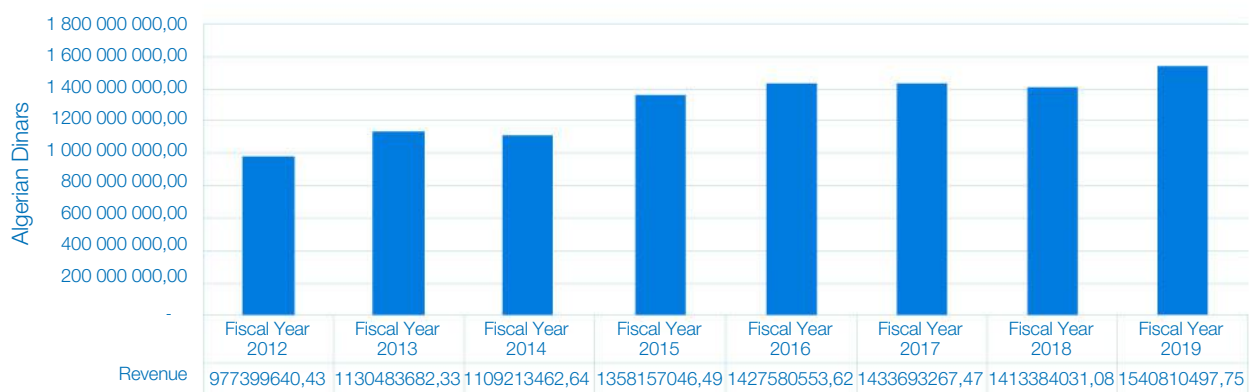
- Where are you covered?

In the event of a personal injury, MyM Accidents Protection (Personal Accident Insurance) covers you in Algeria, as well as the rest of the world for stays of up to 60 days.

MACIR VIE IN NUMBERS

Approved on August 11th, 2011, Macir Vie rapidly established itself on the market as a major player on the Algerian health & life insurance market. Macir Vie is a leading company in certain lines of guarantee, such as travel insurance and is now one of the top 5 of private Algerian insurance companies.

Through the commercial methodology, claims management procedures and the establishment of an innovative digital ecosystem by Macir Vie, clients are supported at every stage and under all circumstances. We thus offer an improved customer experience, allowing us to enhance the value and loyalty of our Clients. Macir Vie has experienced steady growth, confirmed over the years. This development, particularly in terms of low turnover, as well as continuous innovation, places Macir Vie at the level of the largest private insurance companies on the market.



MACIR VIE ON SOCIAL NETWORKS

Macir Vie prides itself in being close to its clients. It has the largest social media community in the insurance industry.

- Macir Vie has one of the largest communities on social networks (FB, Instagram, LinkedIn...), with nearly 275,000 fans on Facebook;
- Every month, hundreds of requests are processed on social networks.

We interact with our clients on a daily basis, on all our platforms.



MACIRVIE

Assurance vie · voyage · santé

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