

# New brand architecture for the insurance and assistance subsidiaries of SAHAM Group

CNIA SAADA, Colina Group et Mercantile Insurance becomes SAHAM Assurance  
ISAAF becomes SAHAM Assistance

**SAHAM Group operated a reorganization of its insurance brands, which are now grouped under one unique brand:**

SAHAM Insurance became the new brand name for all of the Group's insurance subsidiaries in Africa (CNIA SAADA, Colina Group and Mercantile Insurance). The Group unifies all its insurance and assistance brands under a common root: SAHAM.

This new brand architecture is the result of a global strategy of the Group that aims to :

- Consolidate the Insurance Division as the center of gravity of the Group,
- Deploy strong brands of international stature on each country where the Group is present,
- Enhance the visibility and consistency of the Group's brands, source of inter-business synergies.

Fortified by this strong platform of brands, the Group consolidates its leadership in high value-added service businesses: insurance, assistance, customer relationships centers, health and real estate. The group confirms its primary vision: meet the basic needs of the greatest number in Africa and the Middle East.

## I - Internationally structured and consistent brand architecture

SAHAM Group aims at building a comprehensive and sustainable brand architecture, which can integrate harmoniously the future developments of the business portfolio. Thus, the Group adopted "SAHAM Group" as the umbrella brand comprising all the portfolio's brands, giving a common sense to all activities. Via its reputation and capital trust, SAHAM brand reinforces its status as a "reference brand" for customers and partners of the Group.



A new signature drives the Group's vision:

We believe in tomorrow ( L'avenir nous inspire ).

Firmly committed, this signature summarizes the Group's vision, and announces its mission to protect, assist and care for its customers for a better future. It reflects the deep conviction of the Group: to believe in the future is to have confidence in yourself and your abilities to build tomorrow.

## II - Emergence of a panafrican insurance brand: SAHAM Insurance (SAHAM Assurance)

Operating in 20 countries, SAHAM Group unifies today all its insurance subsidiaries under a single brand: SAHAM Insurance (SAHAM Assurance). CNIA SAADA in Morocco, Colina Group in sub-Saharan Africa, and Mercantile Insurance in Kenya change their identity, and become SAHAM Insurance.

SAHAM Insurance sets up a single panafrican brand for the entire insurance perimeter of the Group. It positions itself as a global brand, with a wide distribution network in Africa (650 branches), and an increased capacity of conquest development and loyalty of its customers in each country where the Group operates.



SAHAM Insurance's logo capitalizes on the calligraphied SAHAM square and the bright colors of the current logo, in order to ensure a smooth transition towards the new identity.



The new brand SAHAM Insurance is launched with an important communication plan in Africa and the Middle East. An extensive media campaign (TV, radio, billboard, web...) in French, English, Portuguese and Arabic, in national and regional media, will be deployed to launch this brands. Branches network is totally renewed to support this change of visual identity.

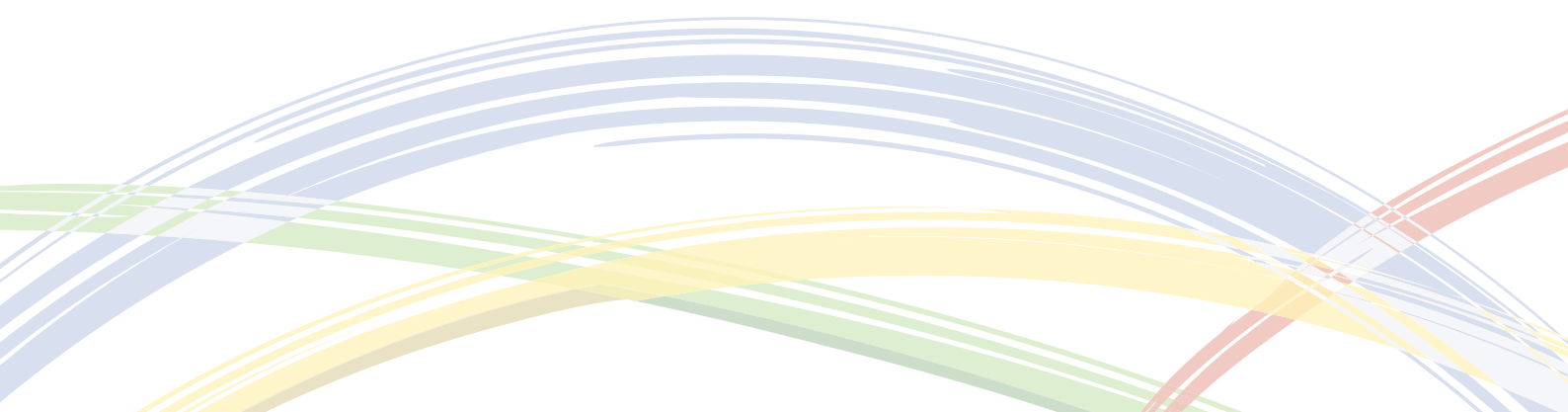
### About SAHAM Insurance

SAHAM Insurance has an extensive presence in 18 countries in Africa, resulting from a policy of targeted acquisitions by SAHAM Group of several leading companies of the continent, now united under a single identity:

- Acquisition of CNIA Insurance (CNIA Insurance) - Morocco, 2005
- Acquisition of Es Saada Insurance (Insurances Es Saada) - Morocco, 2006
- Fusion of CNIA and Es Saada, which form CNIA SAADA Insurance - Morocco, 2009
- Acquisition of Colina Group - 13 countries in sub-Saharan Africa, 2010
- Acquisition of Mercantile Insurance - Kenya, 2013



To optimize the reinsurance needs of the subsidiaries, SAHAM Group created in 2013 SAHAM RÉ, a reinsurance company in charge of deploying and sharing the best subscription practices.



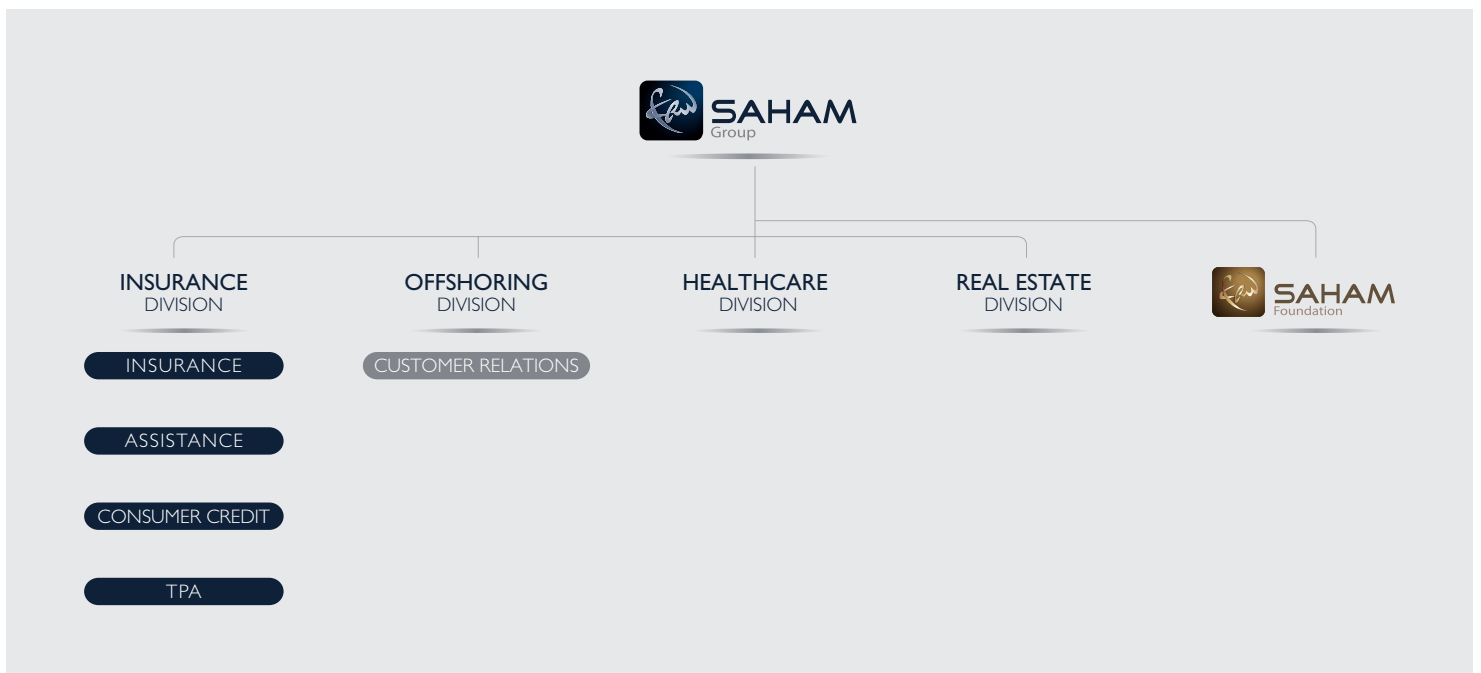
## About SAHAM Group

SAHAM Group was born from the ambitious and humanistic vision of its founder Moulay Hafid Elalamy. Founded in 1995, the Group has become in less than two decades a leading player in the fields of high value-added services: insurance, assistance, customer relationships centers, health and real estate.

For nearly 20 years, the vocation of the Group is to develop and integrate the essential human services. The Group contributes to the serenity of its customers, by protecting them, assisting them and by providing, to the largest number of people, access to quality care in Africa and the Middle East. Today, SAHAM Group weighs 1.1 Billion USD in terms of turnover (2013). Present in 20 countries through 46 subsidiaries, the Group has approximately 6,000 employees who contribute daily to the serenity of their customers.

SAHAM Group has strategic and equity partnerships with leading players such as Bertelsmann, Abraaj Capital, International Finance Corporation and Wendel. These key partnerships strengthen the solid financial base of the Group, and enable it to continue its expansion.

The dynamics of this growth has been built on a base of ethical values, fully expressing themselves through the action of Saham Foundation, which initiates and implements social development projects in Africa through programs focused on health and entrepreneurship.



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