

# Sanlam Pan Africa

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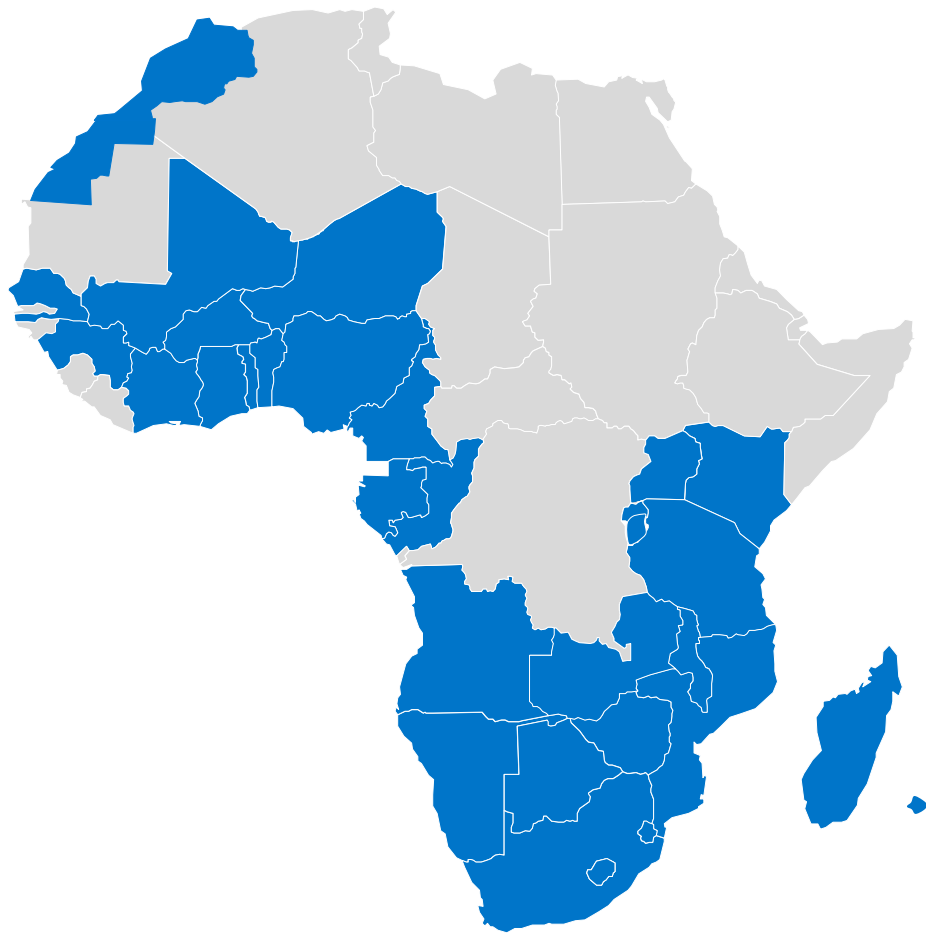
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**From Saham to Sanlam**





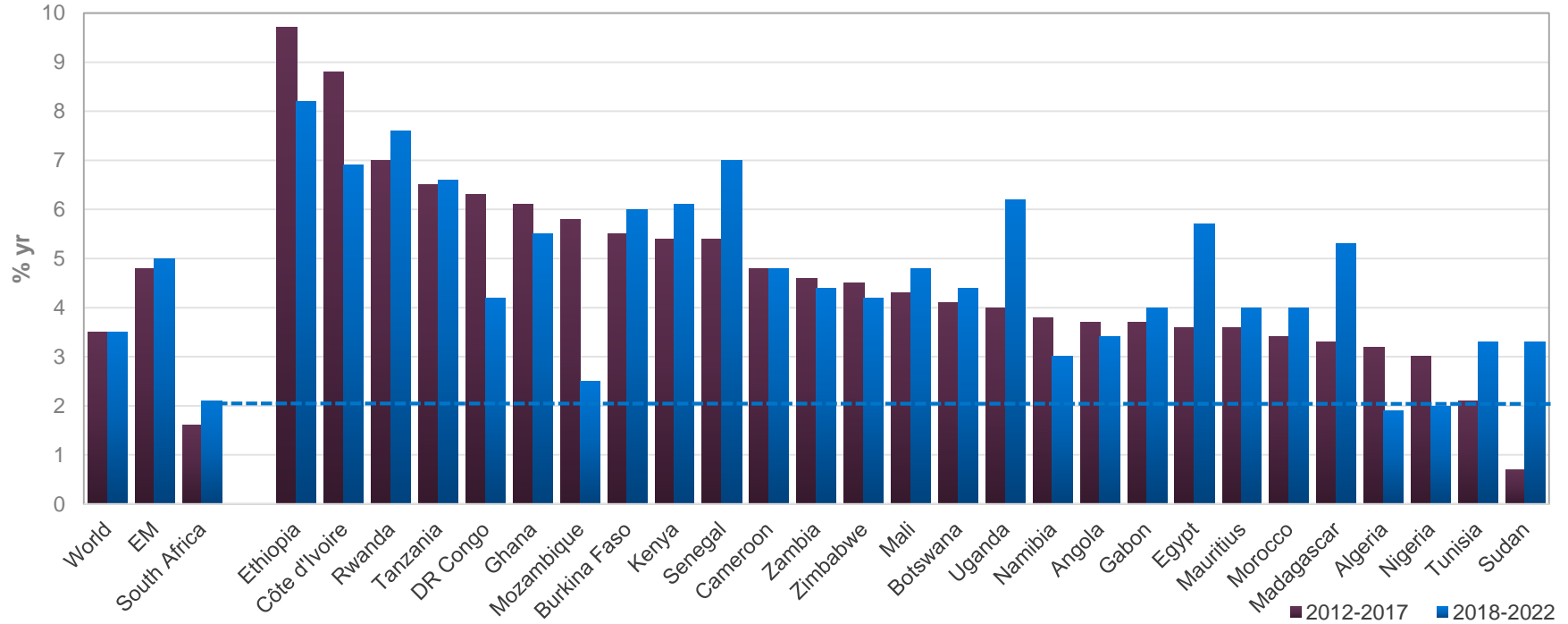


# Why Africa



# GDP growth

Driving accelerated organic growth over the medium to long term



# Key forces in our business environment



## GDP growth

With the exception of Angola, Namibia and Nigeria, GDP growth ranges from 3% to 7.5%



## Demographic developments

growth of population, emergence the new urban areas, middle class development



## Technological evolution

Technology and alternative distribution mechanisms



## Regulatory dynamics in favor of a consolidation of the market



Vision



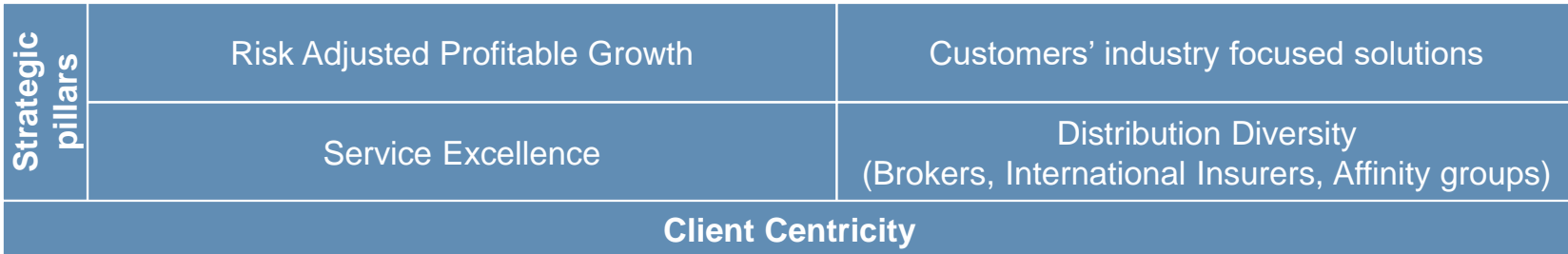
# Vision and Strategic Intent

## Our vision

Be our clients' most valued insurance and solution partner

## Our strategic intent

Create a "One-Stop –Shop" for sustainable value creation for all our stakeholders





# Sanlam Pan- Africa positioning

## What it means to be a truly Pan African player

1

Having a group of leading companies in Africa that benefit from being a part of a larger whole from which they leverage collaborative support.

2

Being a company that has the ability to conduct business across all the four language regions of the continent

3

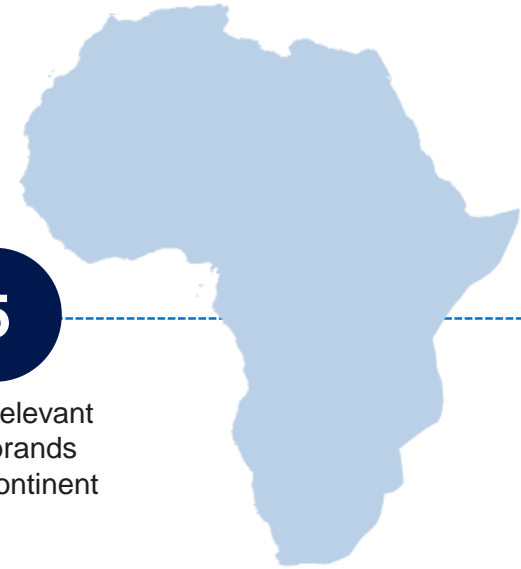
Being a company whose business model is built on partnerships

4

Being a company that reflects the continent of Africa in the employee profile with employee mobility across boundaries

5

Having relevant trusted brands on the continent



# Risks and challenges

Capital increase in number of markets

Strong headwinds :

- ⌚ FX Angola, Nigeria
- ⌚ Drop in stock markets
- ⌚ Elections in several countries
- ⌚ Tax administrations pressure

thank you 