

# OUR SUITE OF FINANCIAL SOLUTIONS

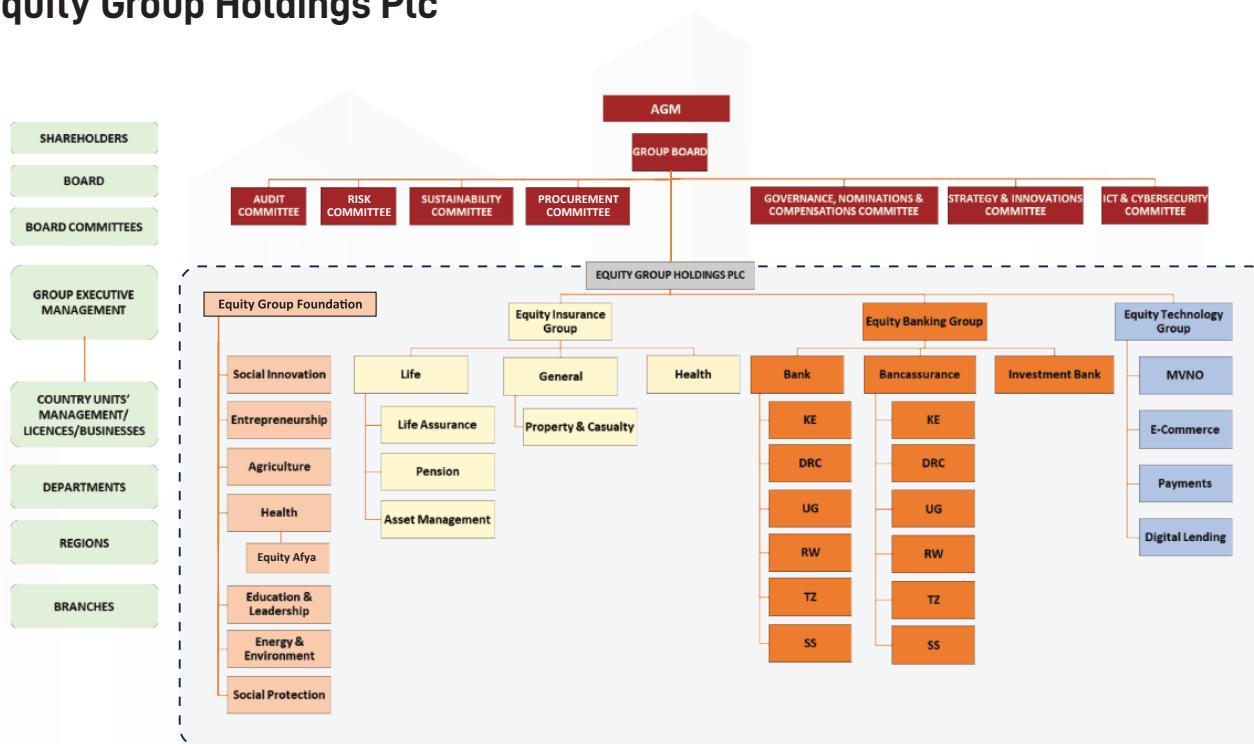




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# Equity Group Holdings Plc

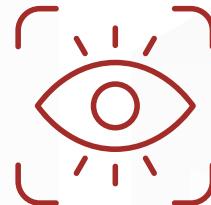


## **Equity Group Holdings Plc - Our Corporate Philosophies**



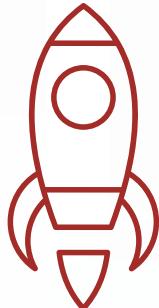
### **Purpose**

—  
Transforming lives, giving dignity and expanding opportunities for wealth creation.



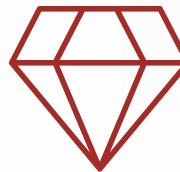
### **Vision**

—  
To be the champion of the socio-economic prosperity of the people of Africa.



### **Mission**

—  
We offer integrated financial services that empower consumers, business, enterprises and communities.



### **Values**

—  
Professionalism, integrity, creativity & innovation, teamwork, unity of purpose, respect & dignity for the customer, effective corporate governance.

## Africa Recovery & Resilience Plan (ARRP)

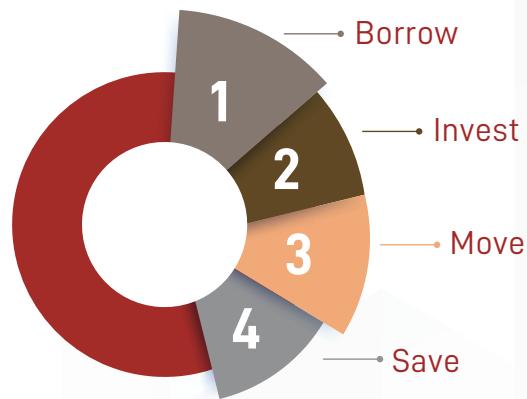
Through our Group Insurance, we support business owners, employees and MSMEs by protecting livelihoods, strengthening trade, and safeguarding progress across key sectors like agriculture, manufacturing and services.



GROUP  
INSURANCE

Customer	Business & Jobs	Food & Agriculture	Trade Finance	Cost-to-Income	Non Funded Income (NFI)
100m Customers	5m Businesses 25m Direct Jobs	30% Food & Agri, 15% Manufacturing, 65% MSMEs	#1 Trade Finance Bank	<40% Cost to Income Ratio	>50% NFI
+4m Customers	5% Cross-Sell for Life Insurance for Business Owners & Employees + Business Insurance	2023 Target for GI 20% of MSMEs to Consume Insurance Products	Provide Innovative Trade Finance Insurance Solutions	Targeted 50% Loss Ratio Across the Book	Insurance Revenue Will Boost Group NFI

### One-Stop Shop Solution



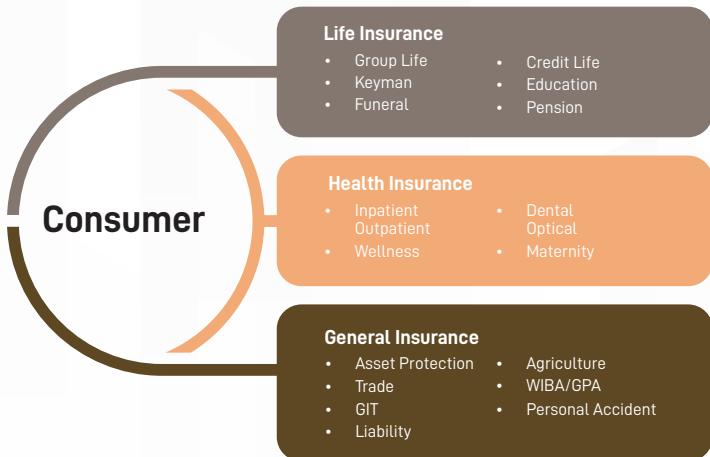
INSURE completes Equity's one-stop financial ecosystem by providing protection that Protects Life, Health, and Wealth.

### Equity's Partnership Value Proposition to the Consumer

We provide a trusted, all-in-one approach that:

- 1) A trusted partner who walks your journey with you.

- 2) Fit for purpose, tailored solutions that meets your needs.
- 3) Simplifies your operations and gives you the peace of mind to focus on growing your business.
- 4) Lowering of operational and financial exposure by combining tailored financial tools, risk management solutions, all designed to stabilise business continuity and safeguard growth.

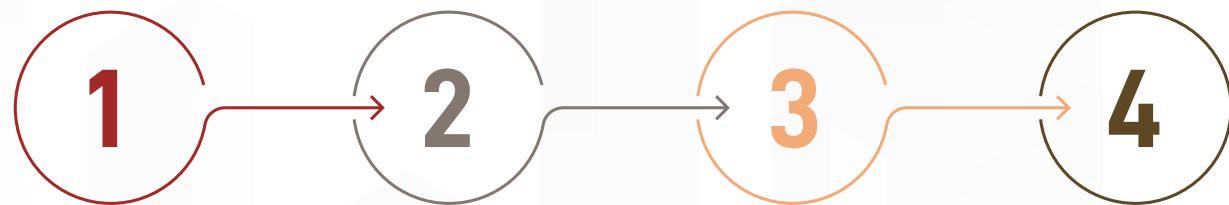


## Insurance Checklist

-  Do you store or transport goods?
-  What arrangements do you have to support and protect your employees?
-  Do you operate machinery or equipment?
-  Do you rely on a key person for business continuity?
-  Do you have business loans?
-  Have you started saving for yourself and your family's future?
-  How secure do you feel about your family's access to quality healthcare when needed?

# Understanding your Needs

At Equity Insurance, we believe that effective insurance begins with a comprehensive understanding of your unique circumstances.



## Business Vulnerability

Equipment worth millions, single-point failures. Insurance provides asset protection and business continuity solutions to mitigate operational risks within one's organization.

## Market Pressures

Increasing competition and cost pressures. Insurance offers a competitive advantage through risk transfer and cost predictability in volatile market conditions.

## Regulatory Requirements

Compliance costs and liability exposure. Insurance solutions help meet regulatory mandates while managing legal and financial exposures effectively.

## Growth Protection

Securing investments and enabling expansion. Insurance safeguards capital investments and facilitates strategic growth initiatives with risk mitigation frameworks.

## Business Solutions

Empowering businesses with end-to-end protection designed to minimize exposure, strengthen resilience, and ensure long-term stability.

### Insurance Solutions

- Comprehensive Asset & Business Interruption:**  
Covers damage to property and compensates for lost income when operations are disrupted.
- Trade Insurance (Marine & Goods in Transit):**  
Protects goods against loss or damage while being transported locally or internationally.
- Machinery Breakdown & Loss of Profits:**  
Pays for repairs after machinery failure and covers income lost during downtime.
- Public, Product & Employee Liability:**  
Covers legal claims for injury or damage caused to the public, customers, or employees.
- Keyman Insurance:**  
Protects the business financially if a key director unexpectedly dies or becomes unable to work.

### Banking Solutions

- Corporate Current Account
- Business Loans
- Letters of Credit
- Bulk Payment Solutions
- Corporate Online Banking



Talk to your Relationship Manager, email: [enquiries@equityinsurance.co.ke](mailto:enquiries@equityinsurance.co.ke), call **0764 000 000** or visit your nearest Equity Branch to sign up.

## OUR SUITE OF FINANCIAL SOLUTIONS

Empowering Businesses, Communities and Individuals to Grow, Protect & Prosper

# Employee Solutions

Driving productivity through a healthier, safer, and more financially secure workforce.

## Insurance Solutions

- Pension (NSSF Tier II):**  
Allows employers to manage pension contributions more flexibly and achieve better returns.
- GLA/GPA/WIBA (Illness, Accidental & Occupational):**  
Covers employees against illness, accidental injury, disability, or death while on or off duty.
- Group Medical Insurance:**  
Provides employees and their families with inpatient and outpatient medical cover.
- Retirement Solutions:**  
Offers savings plans like gratuity, pension, and post-retirement medical cover for long-term security.
- Group Last Expense:**  
Provides quick financial support for funeral and related expenses when a member passes away.

- Wellness & Preventive Healthcare:**

Programs that promote healthy lifestyles and early detection of health risks.

## Banking Solutions

- Employee Solutions
- Salary Processing
- Pension Schemes
- Check-off Loans
- Employee Savings Plans



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## Personal/Family Solutions

Family-focused solutions that protect wellbeing today and strengthen security for the future.

### Insurance Solutions

- Asset Protection – Domestic Package:**  
Safeguards your home and valuables with comprehensive, all-round protection.
- Personal Accident:**  
Ensures financial security in the event of accidental injury, disability, or loss.
- Golfers Insurance:**  
Tailored protection for golfers, covering equipment, personal safety, and on- course liabilities.
- Last Expense (Family Extension):**  
Provides immediate financial support for dignified and stress- free family arrangements.
- Individual Pension Plan:**  
A structured pathway to long-term retirement security and income stability.

- Goal-Based Savings:**  
Smart, disciplined saving designed to help you achieve key life milestones.
- Family Health Insurance:**  
Holistic medical coverage that keeps your family protected and well cared for.

### Banking Solutions

- Savings Account
- Personal Loans
- Home Loan
- Fixed Deposits
- Mobile Banking



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Empowering Businesses, Communities and Individuals to Grow, Protect & Prosper

# Our Value Proposition

### Capacity Building



- Up-to-date training for advisors on merging product offerings.
- Digital transformation and modern operational workflows.
- Regulatory and compliance training.
- Daily practice optimization and process digitalization.

### Advisory & Risk Profiling



- Integrated financial planning with wealth management services.
- Comprehensive retirement planning strategies.
- Risk Survey
- Medical Testing
- Data-driven decision making with automated insights.

### Customer Experience



- Seamless, customer journeys
- Simplified claims process with direct fulfillment.
- Self-service tools for policy modification and renewal.
- Dedicated Account Manager
- 24 Hour Hotline

### Powered by Technology



- User-friendly mobile applications with integrated real-time analytics and USSD.
- Smart underwriting platforms using AI/ML for risk assessment.
- Automated claims processing and streamlined policy management.

## Begin Your Personalized Journey with Equity Insurance

We believe that effective insurance begins with a personalized approach. Our three-step journey ensures your coverage remains aligned with your needs.



We begin with a discussion to understand your personal and business risks, aspirations, and budget.

- Comprehensive risk assessment.
- Financial goal identification.
- Customized needs analysis.

Based on our discovery, we craft an insurance plan, integrating suitable products from our suite.

- Personalized coverage recommendations.
- Product integration for maximum benefit.
- Transparent pricing explanation.

Your needs evolve, and so should your coverage. We conduct regular reviews to adjust your plan as needed.

- Comprehensive coverage assessment.
- Plan optimization based on changes.
- Continuous support and adjustments.

Our personalized approach ensures your insurance coverage evolves with your life changes.

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Scan to



learn more.

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