



ASCOMA

Insurance Advisor & Broker

Groupe Chedid Capital

*Tailor-made insurance solutions for
commercial and personal lines*



*70 years of Africa in
the heart of Ascoma*



Editorial

Peace of mind goes hand in hand with a sense of security. This applies to both individuals and companies. That is why protecting people and properties is Ascoma's primary objective.

Ascoma works with small and medium-sized businesses as well with large multinationals or public authorities, and offers a personalised approach and solutions according to your needs and to every economic sectors approached.

Ascoma roots give us a clear and relevant vision of the local social and economical fabrics. Because we understand you better when we know you more at Ascoma we love to know you.



At heart and soul, we have an intimate knowledge of Africa

A PIONEERING SPIRIT FOR 70 YEARS

Thanks to its presence in Africa for several decades, Ascoma's strength lies in its deep knowledge of the territories. The group has been a pioneer in the development of insurance brokerage and in healthcare management, with the introduction of its unique third-party payment service. There is no doubt that Ascoma is the preferred partner and the leading insurance broker.

TAILOR-MADE IS OUR ONLY STANDARD

Because we master the specific local characteristics and socio-economic structures of each of the countries we operate in, the experience and technical expertise of our employees, as well as our solid relationships with the largest companies, are all assets that enable us to draft tailor-made policies for all our clients. Whether for companies, individuals or institutions, we ensure that each of our solutions is adapted to local and international requirements and norms.



- Ascoma/Chedid Capital Offices
- Ascoma Correspondents
- Chedid Capital Strategic Alliances

Our clients are at the core of our organisation

WE WILL NEVER LEAVE YOU ON YOUR OWN

Ascoma offers the strength and international support of an insurance brokerage group present in 23 countries. Thanks to this strong and long-standing presence, the group has established itself as the leading independent network in sub-Saharan Africa.

OUR UNITY IS YOUR STRENGTH

Moreover, we support our clients wherever they operate thanks to our network of correspondents covering the 54 countries of Africa, including Mauritius or in any place in the world, thanks to the insurance broking network of our Holding company Chedid Capital. To expand our network whenever necessary, we form synergistic partnerships with the world's leading brokers and can rely on the vigilance and responsiveness of our international operations coordination office in Paris.

At the heart of vital business concerns

Wherever you need us

Ascoma is involved in all sectors of economy: agri-food, mining and forestry, water and electricity production companies, chemical industries, petrochemicals sectors, port facilities, IT, telecommunications, banking, transport, the tertiary sector, and major industrial projects.

Anticipating even the unexpected

For all of companies, in any field of activity, risk management is essential. At the heart of their strategy, risk management also contributes to the creation of value. Ascoma's experts are able to identify and map corporate risks by establishing scenarios. Whether or not they have a risk management department, our team of experts help them understand their risks and tailor-made appropriate solutions. It is an essential audit for modelling impacts, implementing preventive actions and considering the best coverage solutions.





Because your health is also important to us

Insuring your health is also our business

In addition to insurance solutions, Ascoma has since 2003, a health division through the Pactilis network. Our complementary expertise enables companies to have particularly comprehensive mutual insurance policies in terms of services. We simplify access

to care, thanks to a large health network offering third-party payment, advice and technical assistance, health plan audits, analysis tools and plan monitoring constitute; a range of services currently unique in Africa.

Support, simplify, reassure

- A biometric card safeguards the identification of beneficiaries (optional in certain countries).
- An international Ascoma Health card ensures the continuity of third-party payment abroad.
- Monitoring and optimisation of healthcare costs.
- Medical advisors manage the network of care providers, standardise medical tariffs and carry out hospital inspections.
- Taking charge of epidemiological studies and monitoring.
- A web portal is available to clients to monitor and update their policies.
- Support is offered in controlling expenses thanks to statistical tools by line item that offer a clearer reading of expenses in real time to regulate them better and to limit the increase in contributions.

An objective that we care about

MEN AND WOMEN YOU CAN COUNT ON

Our 700 employees are all highly qualified and able to form multidisciplinary teams. Trained in corporate and individual risk management, they all share the same objective: to develop tailor-made insurance solutions in collaboration with our clients.

EXPERTISE COUPLED WITH EXPERIENCE

Throughout our teams, we provide you with the best coverage conditions adapted to your expectations and negotiate on your behalf the most advantageous rates. We put insurance policies in place and manage them day in, day out. We are always on the ball in managing claims and ensuring their quick reimbursement.

SHARED VALUES

What gives our advice importance is the confidence that our clients have in our independence. Our choice of solutions is made with only one goal in mind: our clients' full and complete satisfaction. They are the heart of our objectives when we defend their interests against insurance companies and third parties.

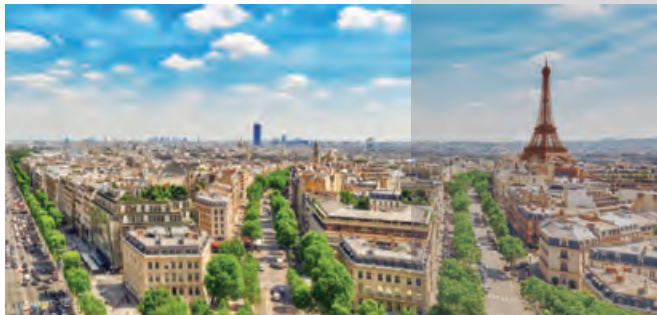


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