

Britam

With you every step of the way

MARKET

Britam Holdings Limited is a leading diversified financial services Group, listed on the Nairobi Securities Exchange. Britam has been in the Kenyan market for the last 50 years, and will be celebrating its Golden Jubilee this year.

Britam began its operations as a branch in Kenya in 1965, offering home service life insurance. The company has undergone exponential transformation to become a leading diversified financial services Group offering a wide range of products and services in Insurance, Asset management, Banking and Property and over KSh127 Billion in Assets under Management.

The geographical footprint of the group has also grown, and the company is now in seven countries namely Kenya, Uganda, Tanzania, Rwanda, South Sudan, Mozambique and Malawi.

The product range offered by the company includes life, health and general insurance, pensions, unit trusts, investment planning, wealth management, off-shore investments, retirement planning, discretionary portfolio management, property development and private equity.

The human resource base of the group has also grown from 29 employees and 50 agents, in 1980, to about 890 employees and over 2,000 Financial Advisors.

ACHIEVEMENTS

Over the years, Britam has attracted both international and local recognition by some of the most respected companies and institutions.

International Recognition.

- In 2014, Britam became the first company in Africa to be inducted into the Palladium Hall of Fame for executing strategy.
- Britam was named the Best insurance company in Kenya in 2014, and awarded the international QUDAL Quality Medal.
- Britam became the first insurance company in East Africa to be awarded Superbrands status in 2014.
- Britam was named the Best insurance company in Kenya in 2014 by Capital Finance International.
- Britam was named the Best Life Insurance Company in Kenya 2013 by World Finance Magazine.

Local Recognition

- During the Think Business Insurance Awards 2015, Britam was named Overall Winner in four categories, namely Marketing Initiative of the Year; the ICT

- Computer Society of Kenya ICT 2014 Excellence Awards - CEO Support for ICT Award - Stephen Wandera.
- Think Business 2014 Insurance Awards - Lifetime Achievement Award Dr Benson Wairegi, Britam Group Managing Director.
- Think Business 2014 Insurance Awards - Medical Underwriter of the Year.
- Think Business 2014 Investment Awards - Britam Asset Managers named Best Performing Money Market Fund.
- Think Business 2014 Awards - Britam Asset Managers named Best Performing Global Alpha Fund.
- COYA 2013 Overall Company of the Year Award.
- COYA 2013 Leadership and Management Award.
- COYA 2013 Customer and Market Orientation Award
- COYA 2013 CEO of the Year - Dr Benson Wairegi, Group Managing Director.
- Computer Society of Kenya ICT 2013 Excellence Awards - Use of ICT in Insurance Award.
- Computer Society of Kenya ICT 2013 Excellence Awards - World Class Innovation Award.
- Computer Society of Kenya ICT 2013 Excellence Awards - CEO Support for ICT Award.



- Award, Customer Service Award and Customer Satisfaction Survey Life Association of Kenya Insurers (AKI) Agent of the Year Awards - Company of the Year Award for eight years running.
- Company of the Year (COYA) - Customer Orientation and Marketing Award - 2014.
- Computer Society of Kenya ICT 2014 Excellence Awards - Use of ICT in Insurance Award.

- Computer Society of Kenya ICT 2011 Excellence Awards - Innovation in Insurance Award.
- Think Business 2011 Insurance Awards - Best Life Business Insurance Company.
- Think Business 2011 Insurance Awards - Best Insurance Company in Customer Satisfaction.
- Computer Society of Kenya 2011 - Outstanding Innovation in Insurance
- COYA 2010 Customer Orientation and Marketing Award.

HISTORY

Owing to organic growth and the incorporation of other subsidiary companies within the company, British-American Investments Company (Kenya) Ltd was incorporated as a holding company in 1995.

As part of a bigger plan to diversify its financial services offering in the Kenyan market, British American Asset Management Company was incorporated as an asset management subsidiary of the group in 2004. The company offers investment funds structured as Unit trusts

and discretionary Portfolio management to both institutions and private clients.

In 2007, Britam acquired a strategic 10.1% stake in Equity Bank, and a 21.6% shareholding in leading housing mortgage company Housing Finance.

In 2010, Britam's regional expansion started with the group venturing into Uganda with the incorporation of Britam Insurance Company (Uganda) Limited.

Britam Insurance Company (Rwanda) Limited was incorporated and licensed in 2013 by the National Bank of Rwanda.

In 2014, Britam issued its first Corporate Bond through the Nairobi Securities Exchange (NSE) which raised Kshs 6 billion to fund future strategic initiatives including real estate opportunities, private equity, local and regional expansion, and IT development. In the same year, Britam acquired an additional 24.73% stake in Housing Finance, raising its ownership in the company to 46.04%.

Britam's acquisition of Real Insurance, in 2013, has helped the firm to become Kenya's second largest insurer in terms of market share. However, Britam is currently the largest life insurer in the country, with a market share of 18.7% among 47 insurance companies in Kenya.

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Customer Focused company

Britam is committed to providing clients with great service and competent financial expertise to help them meet their financial goals.

In achieving this phenomenal success, Britam has been guided by its Vision of being the most trusted financial services partner; and its Mission to provide outstanding financial services to customers. The company's leadership in the market is anchored on values of respect, integrity, continuous improvement, innovation and passion.

Over the years, companies within the group have been successful in providing investment products and services and are market leaders in their jurisdiction.

Britam has also developed a clear brand strategy that has yielded strong brand positioning and image, driven by the "One Company, One Brand" mantra. This has assisted the company to communicate in one language as well as create a unified and cohesive culture across all business units and countries of operation.

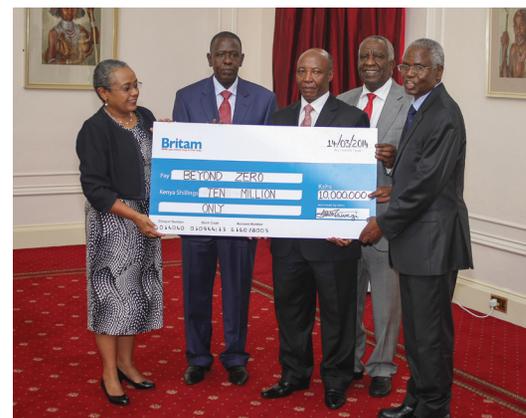
PRODUCT

The Company's products include:-

- Pensions
- Life Insurance
- Health Insurance
- General Insurance
- Unit Trusts
- Investment Planning
- Wealth Management
- Off-shore Investments
- Retirement Planning
- Discretionary Portfolio Management
- Property

RECENT DEVELOPMENTS

Locally, Britam remains the market leader in



various business lines. The Asset management subsidiary company, Britam Asset Managers, is today the most profitable fund manager in Kenya, with Assets Under Management in excess of Ksh 100 billion.

Britam is also the largest life insurer in Kenya, according to latest statistics from the Insurance Regulatory Authority.

Following the acquisition of Real Insurance Company last year, Britam now has the largest geographical presence of any insurer in the region, with operations in seven African Countries. The acquisition has increased Britam's market share to rank number two in the East African market on gross premium basis.

The company is also in the process of implementing its IT Led business transformation project designed to provide the technology capabilities required to deliver the best customer experience, enhance efficiency and reduce costs. The project, to be implemented in phases, will transform the way Britam does business with the aim of maximising shareholders' value, containing the cost of doing business, and maximising customer experience and brand equity.

The Group's property strategy remains on course, with plans to unveil a number of flagship projects later this year and early next year.

The company is also pursuing the requisite legal process to adopt a new name - Britam Holdings Limited - that is meant to ensure brand consistency across seven countries.

Britam's future aspiration is to grow its local and regional footprint to become a regional superbrand and ultimately, a leading Pan African diversified financial services Group in Africa.



Platinum Drawdown Plan

Investment beyond retirement

INVESTMENT • INSURANCE • PROPERTY

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BRAND VALUES

The brand is committed to be your most trusted financial services partner. The mission of the organisation is to provide outstanding financial services to customers.

www.britam.co.ke

Things you didn't know about Britam

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Superbrands

GROUP LIFE COVER
Care beyond work place

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Individual Retirement Plan
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