





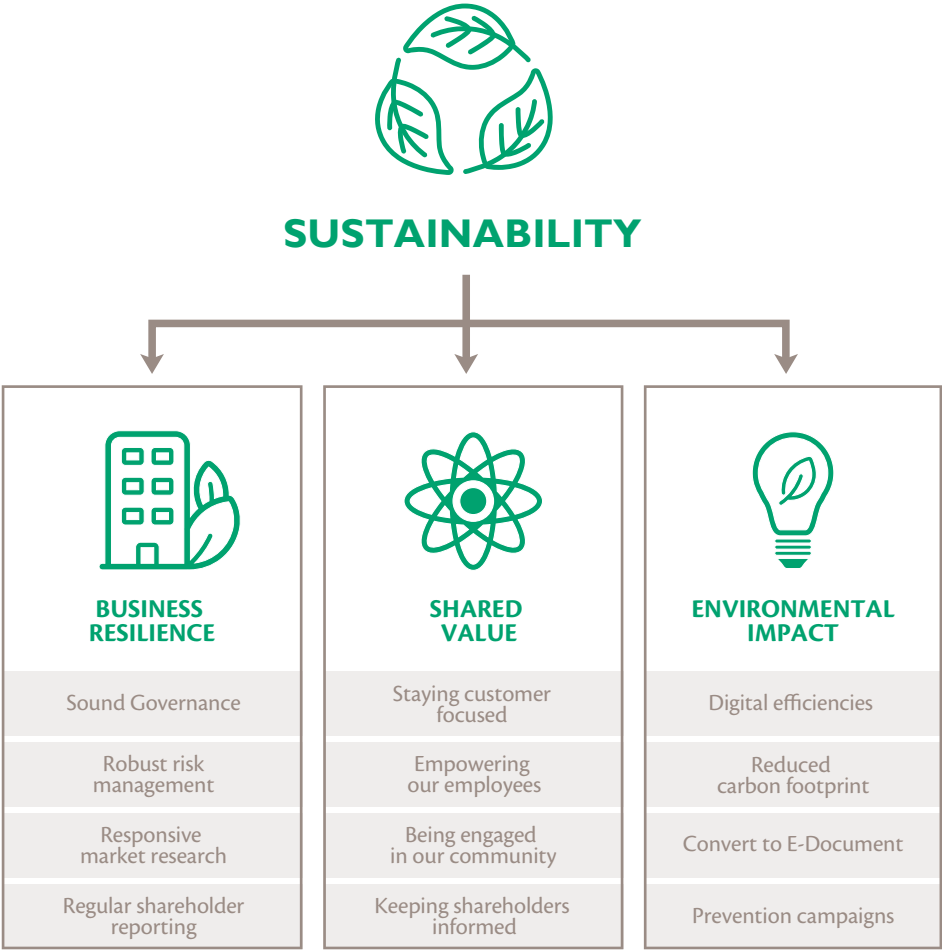
SUSTAINABILITY



SUSTAINABILITY

SUSTAINABILITY – Investing in our tomorrow

Sustainability has been one of the key features of the Mauritius Union Group’s Ambition 2017 strategy. Over the past three years we have made positive progress in all the areas of the business closely concerned with sustainability. The sustainability of our business continues to rest on three primary pillars:

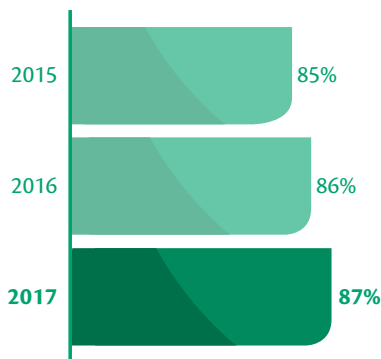


The importance of each of these three pillars continues to shape many key aspects of our group strategy, business development goals, human resources plans, marketing initiatives, and particularly our corporate social responsibility programmes. Sustainability adds a vital dimension to each sector of our business, covered at length in the three previous sections of this Annual Report - **Management Review, Corporate Governance Report and Risk Management Report.**

INVESTING IN OUR CUSTOMERS

Our Customer Care team continued to drive a series of initiatives in 2017 to ensure a smoother client journey and deliver more efficient service through all our channels.

Customer Satisfaction Score:*



* All surveys were conducted by Synthèses.

Actions

- **CARE:** we continued to work with our teams to sustain the efforts undertaken over the previous two years to **sensitise** and **empower** them in their customer service interactions. This included a refresher programme and online test on our CARE values.
- **Loyalty:** we implemented a number of initiatives in 2017 to thank our customers for their loyalty. General Insurance clients who have been insured with us for six years or more received a Rs 500 discount voucher for a general insurance product of their choice. We also launched a **client referral programme**, whereby existing clients could refer a contact to us. Should their contact subscribe to an insurance policy, the referring client gets a Rs 500 shopping voucher and the referred client gets one month free on their insurance policy.
- **Telephony:** we conducted an audit of the telephone system in our claims department and implemented **benchmark technology** to improve efficiency, specifically to reduce call waiting time and lost calls.
- **Accident guide:** improved communication around the procedures clients need to follow in the event of a car accident, through an **online accident guide**, with helpful information.

• **E-document:** currently **8% of our clients** receive their correspondence electronically, which is in line with EU standards of between 8 – 10%. We also extended an offer to our shareholders in 2017, giving them the possibility of receiving all their shareholder documentation electronically. A very encouraging **25% of shareholders converted** to E-Document, and we will continue with this initiative in 2018.

• **Happy or Not:** one of our most visible and innovative initiatives in 2017 was the installation of the “Happy or Not” **client satisfaction terminals** in all our branches and two offices in Mauritius. The system is used globally by large companies to gauge the satisfaction levels of their clients instantly and simply, by way of smiley terminals. We have maintained positive **satisfaction levels in excess of 95%** since implementation. The immediacy of the client feedback and the efficiency of the technology allow greater reactivity by our customer care team. Moreover it underlines our commitment to continuously improve customer service and engagement.

INVESTING IN OUR COMMUNITY

The work of the Fondation Mauritius Union continued to be hampered by the uncertainty surrounding national CSR funding, particularly in the first half of 2017. The government finally settled on 50/50 formula, whereby half the company's CSR funds would be handed over to the Mauritius Revenue Authority (MRA) to fund national programmes. The reduced budget meant added pressure on our teams to continue funding programmes we were already committed to. The **hard work and energy** of our CSR committee, principal coordinator and all our staff volunteers ensured that **we achieved our goals**. We continue to **diversify the focus of CSR initiatives**, to include more educational and environmental projects.

The projects funded during the course of 2017 were principally centred on **education** and the **welfare & development of children**, as these initiatives impact positively on poverty alleviation in the communities involved.

SUSTAINABILITY

List of Projects financed in 2017



TOTAL SPENT IN 2017 = **Rs 1,443,779**

Education, Welfare & Development of vulnerable children

Organisation	Project	Funding (Rs)
Association D'Alphabétisation de Fatima	Supporting the annual salary of a teacher	250,000
Atelier Sa Nou Vize under "Mouvement Forces Vives" Quartier EDC Rose Belle	Supporting the salary of five teachers running the remedial classes at Primary Level and the Supply of school equipment	325,000
Kolektif Riviere NWAR (KRN)	Special support to children at risk and the family in Cité EDC Grande Riviere Noire and Camp Robinet	50,000
SOS Children's Village	Residential family-based care for abandoned and neglected children at SOS Children's Village in Bambous	100,000
Foyer Pere Laval	Support to Vulnerable Children entrusted by CDU	55,000
Etoile de Berger	Renovation of the kitchen at the centre	50,000
Fondation Own Project	Distribution of School Materials and Christmas Gifts in 3 regions (Batimaraïs, Baie du Tombeau and Labraserie)	153,226
Fondation Own Project	Food distribution to 50 families living in absolute poverty in Roche Bois	85,553

Advocacy awareness and preventive campaigns

Organisation	Project	Funding (Rs)
Pedostop	A contribution towards the psychological and medical assistance given to the beneficiaries	50,000

Poverty alleviation community development and capacity building

Organisation	Project	Funding (Rs)
Association Passerelle	Contribution towards a project providing emergency night shelter for homeless women	50,000
Mouvement Social de la Jeunesse Mauricienne (MSJM)	Supporting the annual school fees of the four students attending St. Joseph Vocational School of Beau Bassin / Rose-Hill	60,000
L'Association Mo'zar Espace Artistic	Contribution towards the running cost José Thérèse Mo'zar Project	100,000

Sustainable Development/Environment

Organisation	Project	Funding (Rs)
Mauritius Wildlife Foundation	Ile aux Aigrettes habitat restoration project: weeding and planting new vegetation, with the support of 30 Mauritius Union staff	50,000

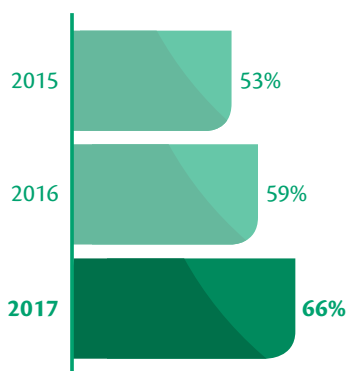
Protection health and social integration of vulnerable groups

Organisation	Project	Funding (Rs)
Association Alzheimer	Day Care Centre Project	50,000
Medical Assistance to Individuals	Assistance given to three children (aged 2,4 and 9), two suffering from Leukemia and one from profound hearing problems	15,000

INVESTING IN OUR STAFF

Our human resources' projects and initiatives strive to **up-skill** and **empower our staff**, to better deliver on that ultimate goal of shared values to all of our stakeholders. Our objective is to **attract** and **retain** the very best talent in our industry, whilst providing our teams with an optimal organisational structure, enhanced career opportunities and the possibility of expanding the breadth and depth of their experience. The positive results of these initiatives are evident in the scores achieved in our employee engagement survey, conducted over the past three years by AON Hewitt.

Employee Engagement



With a score of 66%, the Group falls into the category of high performance organisations.

The top drivers of our Engagement Survey are:

- Relationship with colleague
- Work Life Balance
- Organisation Reputation
- The Manager

Dream Workshop 2030: all employees were involved in a comprehensive process of defining the company's vision and strategy until 2030. Employees were given the opportunity of imagining how they would like their company and work environment to evolve over the next 12 years.

Actions

- **Training Programmes:** We continue providing development and skills enhancement training programmes to employees across the group. Our focus remains on ensuring that our teams are adequately skilled

and trained to adapt to the changes within the sector and their particular field. A number of employees were sent for training outside **Mauritius**, including **South Africa**, **Slovenia** and **Bahrain**.

- **MUA Studies Allocation Scheme:** In our on-going efforts to recognise and nurture the potential of our employees, we continue contributing towards their studies. As they invest time and energy in their studies, we recognise and reward those initiatives that will benefit **their career development** and the quality of their contribution to our organisation.
- **Employee Welfare Activity:** Our Employee Welfare Team was highly engaged in 2017, delivering a wide variety of events and initiatives that were greatly appreciated by the staff. The highlight was no doubt the Funtastic Day, team-building at its very best held in Tamarin in July. The team also organised the following activities: energising Tai Chi and Zumba classes; a sophisticated Employee Welfare Night inspired by James Bond; and the tradition blessings and celebrations of Independence Day.

Investment

The group spent Rs 18.5M towards employee welfare and development in 2017. Some Rs 5.5M was spent on employee training and development programmes.

Results:

Highlights of the training courses offered in 2017:



7 Habits of Highly Effective people



Making Collegiate Leadership Happen



Mauritius Code of Corporate Governance (EXCO and directors)



CII courses

SUSTAINABILITY

Type of training	Number of staff
External	122
Internal (with external facilitators)	65
In-house	250
Overseas	11
Professional	34
Membership Renewal	39
Total	521

TRAINING HOURS



TOTAL HOURS: **7279**
HOURS PER EMPLOYEE: **13.9**

As at December 2017, we had 452 members of staff working full-time across our various operations in Mauritius. Our long service records remain the most powerful testament of the strong team built over many decades:

Years of Service	10 - 19 years	20 - 19 years	30 - 39 years	40+ years
	124	28	1	4




INVESTING IN OUR ENVIRONMENT

We remain conscious of the threats of **climate change** and poor **environmental conservation** on our island. We take our role as a responsible insurer and corporate citizen very seriously.

To this end, we are acutely aware of the responsibility we have to invest judiciously, manage our resources carefully and reduce the impact we have on the environment.

We continue to invest in a number of initiatives across the Group to **reduce our overall carbon footprint**.

The measures taken during 2017 to curb wasteful consumption of paper, fuel and energy have helped to lower some key indicators during the year, illustrated in the table below:

	 PAPER CONSUMPTION		 FUEL CONSUMPTION		 ELECTRICITY CONSUMPTION	
	Types of Paper most commonly used across the Group	No. of Sheets	No. of Vehicles	No. of Litres	No. of KWh	Total Cost (Rs)
2015	10	3,974,570	78	146,679	1,375,561	10,731,625
2016	10	3,438,750	76	144,593	1,115,764	9,746,650
2017	9	3,365,560	86	147,856	968,119	9,681,192
2017 v/s 2016	-10	-2%	13%	2%	-13%	-1%



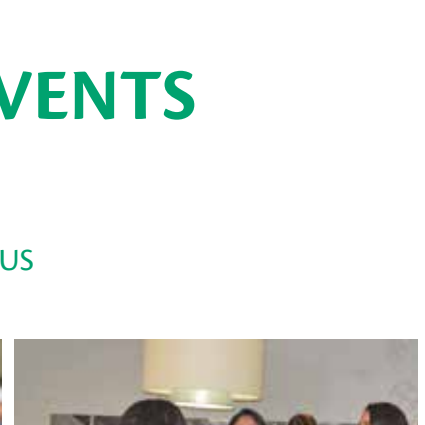
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AGENTS & PARTNERS

AGENT AWARD NIGHT 2017
TRAVEL AWARDS 2017





EMPLOYEE EVENTS

EMPLOYEE NIGHT 2017
END OF YEAR PARTY 2017
FUNTASTIC DAY
INDEPENDENCE DAY MAURITIUS





EVENTS & SPONSORSHIPS

COLONEL DRAPER CUP 2017
FERNEY TRAIL 2017





CORPORATE SOCIAL RESPONSIBILITY

CSR - ILE AUX AIGRETTES
CSR EVENTS





ROAD SAFETY INITIATIVES

DISTRIBUTION OF ALCO-TESTS
DISTRIBUTION OF MOTORCYCLE SAFETY VESTS
ROAD SAFETY CHARTER - LAUNCH EVENT



