



OUR PLANET EARTH MATTERS.
**WE FEEL RESPONSIBLE
FOR OUR SHARED HOME.**



Sustainability

Investing In Our Employees

2021 Key Highlights

Business continuity during Covid-19

There have been very limited disruptions to our business operations, as work from home guidelines were in place since 2020. Our askHR platform was already functioning and we managed to handle all queries in a timely manner.

After the second lockdown in 2021, the back to work protocol was implemented smoothly. We started with 25% of employees onsite at the beginning of the year and attendance was gradually increased to 50%. A staggered attendance system was also put in place, minimising the number of employees in our offices.

With the Covid-19 situation, our crisis committee ensured best practices were adopted to protect employees from contracting Covid-19 at the workplace, preventing transmission as much as possible. Additionally, to ensure the safety of all, a vaccination drive was implemented and transport provided to employees so they could get to the vaccination centres. By the end of 2021, 88% of MUA employees had received their first dose of vaccine, 66% their second dose and 17% their booster dose.

Business continuity following fire at Caudan Barkly Wharf

Following the fire at MUA's offices in Barkly Wharf at the Caudan Waterfront, it was important to ensure the continuity of our operations by providing our employees with alternative work arrangements. Employees were relocated to the MUA Head Office, our BCP site in Rose Hill and Dias Pier at Caudan, while others continued to work from home.

Employee welfare activities

September is usually our team building month, but this year, given the Covid-19 restrictions, an "MUA Month" event was organised, featuring a variety of activities. These were categorised into 3 sections:

| ECO MUA | FUN MUA | ONE MUA |
|--|--|---|
| <ul style="list-style-type: none"> MUA as a sustainable insurer. Collect of clothes which were distributed to MIDAS association, to encourage the recycling, reduction and reuse of clothes. East African entities also participated in the collect and distribution of clothes. Healthy eating workshops with a nutritionist. Training from We-Recycle association. | <ul style="list-style-type: none"> A team building was organised in batches of 40 employees at Domaine de la Grave, where fun games were organised. | <ul style="list-style-type: none"> All subsidiaries also participated in the MUA month activities. An engagement tree was also put up at all entities, where employees could share their resolutions or wishes. |

During December, a virtual team building was organised for our employees, featuring a selection of fun games and quizzes. Due to the sanitary restrictions, a gift pack was also offered to all MUA employees, instead of hosting our usual end-of-year party.

A total of Rs 2,389,546 was spent in 2021 for employee welfare activities, including the MUA Day, EOY party, virtual team building, Christmas gifts for our employees' kids, Zumba/Taichi, videos and gifts to our employees.

Other actions in 2021



Employee Share Scheme

To foster a sense of belonging within the group, MUA employees were given the opportunity to become MUA shareholders at a discounted price, through the Employee Share Scheme. This initiative was launched in 2021 and a total of 186,982 options were offered to employees, 50% of which were taken up.



Employee loan facility

To ensure all employees working from home were fully equipped and could work under the best possible conditions, all MUA employees were given access to an employee loan facility of Rs 50,000 - without interest and guarantee, to purchase laptops and/or ergonomic chairs.



Pink ribbon masks

In light of Pink October, the month dedicated to breast cancer awareness and prevention, MUA's Life Insurance entity and the MUA Foundation worked with Link to Life to offer all employees a "pink ribbon mask".



Marie Nancy Blaize
Branch Operations Manager

"What I have learnt at MUA is that the **strength of a team** lies in each **individual member**, and the **strength of each member** is the **team**."



Samuel Chineegadoo
Compliance Specialist

"The **work environment**, the sense of **empowerment** by my superiors and the **'family feel' culture**, have definitely helped me deploy my **creativity and skills** into my field."



Angelie Amelia Gerard
Claims Handler – Non-Motor

"Every day is a new **challenge**, and you are never bored! It is a **dynamic work environment**, with a **great team spirit**."



Ishfaq Sunthocus
Back office Operation Assistant

"Our strength at MUA is **unity!** When there is **teamwork** and **collaboration**, wonderful things can be achieved."



Sandy Ramsamy
Team leader - Outpatient

"I have been with the MUA family for **14 years** and my **enriching** journey has given me the **opportunity** to develop **my knowledge and experience**, and **to boost my career path.**"

As an equal opportunity employer, our approach is to ensure we are fair and impartial in the employment process. The goal is to create a fair organisation that respects the individual qualities of each employee, based on their knowledge, skills, abilities and merit. Zeba is a member of our Pensions team, she relates her experience below:

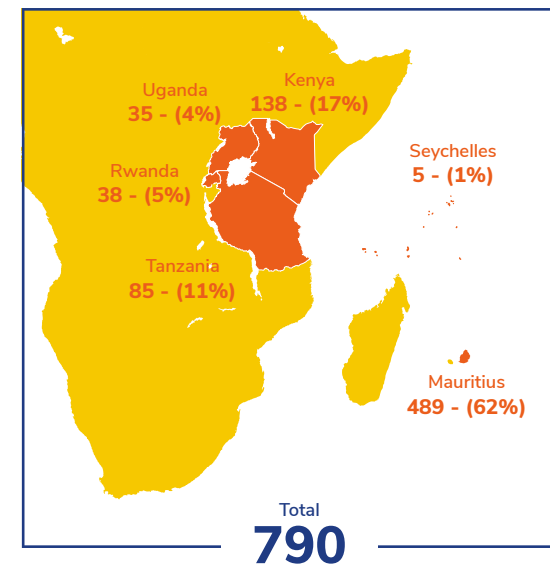
"My first day at MUA was an unforgettable one. I had mixed feelings; I felt the excitement of starting something new, meeting new people and gaining new experiences, yet I was rather nervous. However, when I arrived, I received a great welcome from the HR team, helping me feel more at ease. After the induction at the Head Office, I headed to the Caudan office with one of the HR executives, where I was introduced to my manager as well as the rest of the team. They were very friendly and kept checking on me the whole day. Given that I am deaf and do lipreading, they were also very patient and cautious when speaking to me, making sure I understood them well. After visiting the office, I was then acquainted with the mode of operation of my department.

My first month was challenging. After a week, a fire broke out at the Caudan Waterfront, where our office is located. We couldn't access the premises and had to shift to remote working. As I was still in the learning process, I was worried it would be tough to be trained virtually. Thankfully, the advanced technology made available to us made the training a lot easier. I also appreciated the efforts my colleagues made to explain the tasks clearly. The downside of working from home, though, was that I couldn't interact personally with my co-workers.

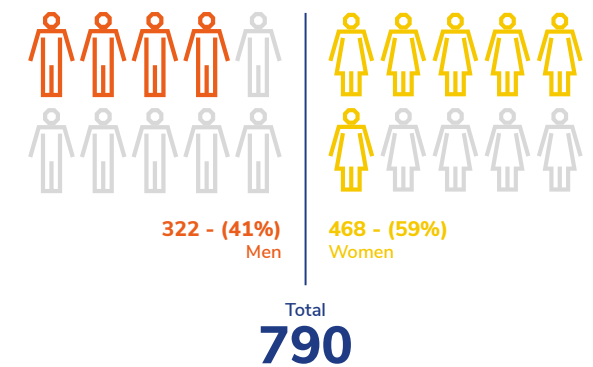
On another note, I got the chance to participate in the SIPF Annual General Meeting with my team - my first corporate event since joining MUA. I learned a lot about how this annual meeting is conducted and I met the members as well, which was a great experience. It was also an opportunity to get to know my manager and my colleagues.

All in all, I believe being part of the MUA family is definitely something to be proud of."

Group – Overall headcount



Group – Men to Women ratio



Mauritius - (Total: 489)



Kenya - (Total: 138)



Tanzania - (Total: 85)



Rwanda - (Total: 38)



Uganda - (Total: 35)



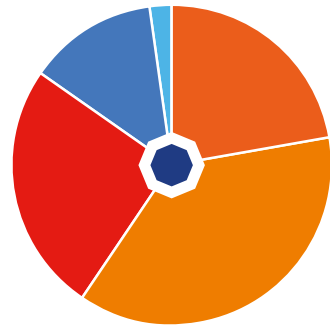
Seychelles - (Total: 5)



Men to Women ratio across levels

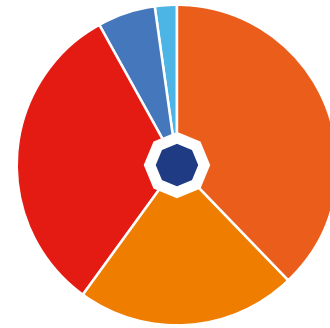


Employees by age - Mauritius



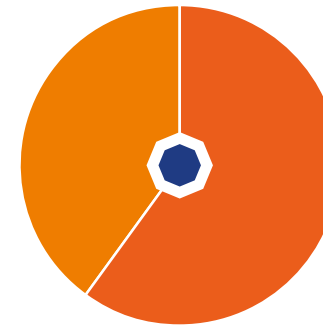
- 18 - 29 years - 109 (22%)
- 30 - 39 years - 182 (37%)
- 40 - 49 years - 123 (25%)
- 50 - 59 years - 64 (13%)
- ≥ 60 years - 11 (2%)

Employees by length of service - Mauritius



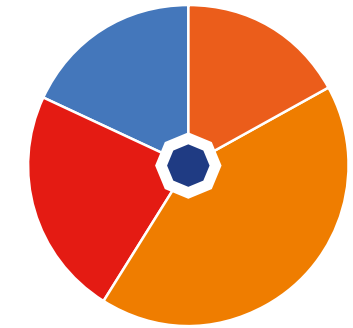
- ≤ 5 years - 187 (38%)
- 5 - 10 years - 108 (22%)
- 11 - 20 years - 156 (32%)
- 21 - 30 years - 29 (6%)
- 31 - 40 years - 9 (2%)

Employees by age - Seychelles (Total: 5)



- 18 - 29 years - 3 (60%)
- 30 - 39 years - 2 (40%)

Employees by age - Kenya (Total: 138)

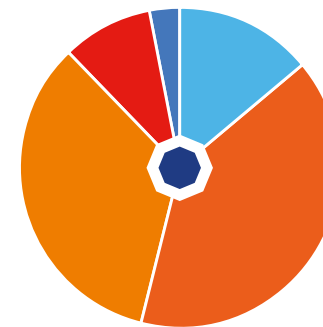


- 18 - 29 years - 23 (17%)
- 30 - 39 years - 58 (42%)
- 40 - 49 years - 32 (23%)
- 50 - 59 years - 25 (18%)

Group - Employee turnover



Employees by age - Uganda (Total: 35)



- 18 - 29 years - 5 (14%)
- 30 - 39 years - 14 (40%)
- 40 - 49 years - 12 (34%)
- 50 - 59 years - 3 (9%)
- ≥ 60 years - 1 (3%)

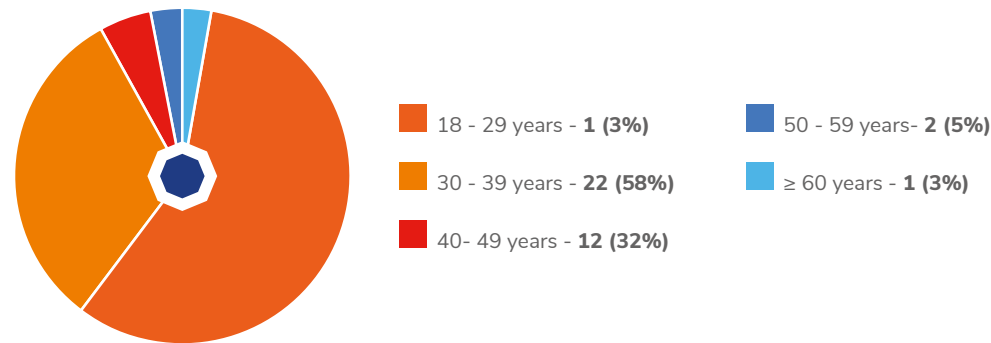
Training - Mauritius



Training



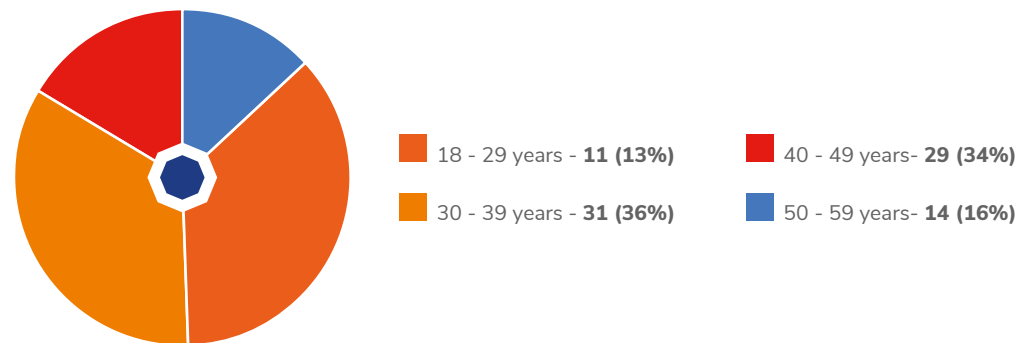
Employees by age - Rwanda (Total: 38)



Training



Employees by age - Tanzania (Total: 85)



Training



Investing In Our Clients

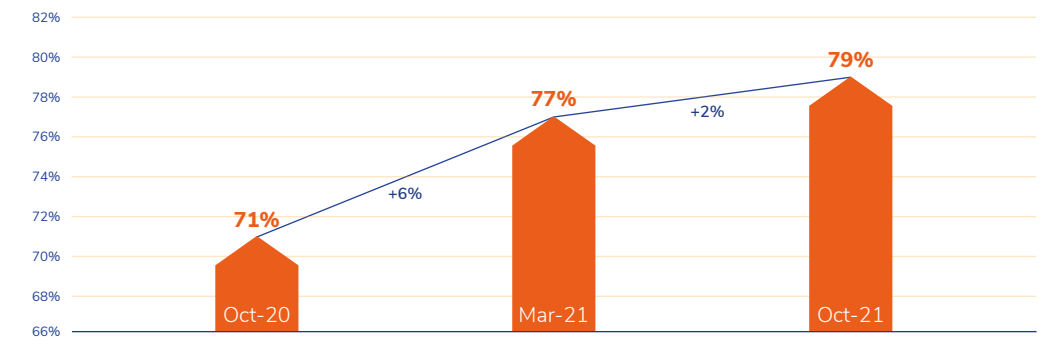
Our response to Covid-19

During the second lockdown in 2021, it was of utmost importance for MUA to remain close to its clients and care for their insurance needs. The Customer Care team acted as a facilitator between clients and the different business units, constantly ensuring clients' requests were promptly attended to, minimising the impact of teams working remotely on service levels. The team continued to perform quality checks on our telephone system and other communication channels, to ensure processes were smoother, with a view to improve overall customer experience.

Customer satisfaction assessment

Regular customer satisfaction surveys and mystery shopping exercises have been conducted once again in 2021, with the aim of gaining in-depth knowledge of our strengths and weaknesses in terms of customer service.

The results of the three exercises carried out in October 2020, March 2021 and October 2021, read as follows and show a significant improvement of MUA's global CSAT Score:



Following wave 1 of the customer satisfaction survey in October 2020, it was important to identify internal areas of improvement that would help in delivering excellent customer service to MUA clients - both existing and prospective. To this end, we conducted an internal online survey amongst employees who have direct and indirect contact with clients. A total of 110 employees participated, sharing their daily challenges and suggesting improvements to continue delivering excellent customer service.

Continuity of business after the fire outbreak at Caudan Barkly Wharf

The importance of having a proper plan to ensure business continuity in case of serious disruption was unfortunately highlighted following the fire outbreak at the Caudan Waterfront in November 2021. Fortunately, MUA's Contact Centre operations were not disrupted as the whole team was already fully equipped to work remotely. The digitalisation of physical records also helped the team remain fully functional. The Contact Centre absorbed calls received by other business units operating from the Caudan at the time, including the Health Claims team and MUA's Life insurance operations. As these teams prepared to work remotely, we worked to assist and reassure clients, ensuring their requests were being promptly handled.

Client Portal

In line with MUA's 2021-2023 Strategic Plan, we have invested time and energy in our Client Portal, ensuring clients can manage their general insurance policies securely, 24/7.

The portal's functionalities are being constantly tested and optimised. To encourage our clients to use the platform, a monthly lucky draw was conducted to reward those who registered, submitted a claim, or renewed their insurance, with winners receiving exciting hotel vouchers. Clients who renewed their car insurance online via the Client Portal also benefitted from a discount on their premium.

Since the portal's launch in late 2019, clients have embraced the possibility of managing their insurance online. The number of claims submitted, policies renewed and payments made via the Client Portal, doubled in 2021 compared to the previous year.

Birthday SMS and calls

Since June 2020, MUA implemented a Birthday Wishes campaign for its clients via SMS and phone calls. In 2021, a total of 24,178 SMS were sent and 4,994 phone calls made to clients on their birthday.



Prevention

DietSensor

In line with our 2021-2023 Strategic Plan and our desire to be a responsible insurer putting our clients at the very heart of our initiatives, MUA partnered with the popular DietSensor mobile application. This innovative nutritional tracking tool was created to help users make healthier eating choices, control their weight and reduce chronic diseases' risks.

All MUA clients are eligible to benefit from free, lifetime access to the premium version of DietSensor. Thanks to DietSensor, clients can access Mauritian menus, enjoy meal suggestions and recipes, obtain personalised meal plans, and experience the combination of balance and the pleasure of eating.

MUA's Instagram page, officially launched with the DietSensor campaign, has gained over 700 followers, with a reach of more than 69,000.



Protection

MUA Select Garages

MUA Select Garages is a value-added client service that aims to make the motor claims and vehicle repair process in Mauritius more efficient. MUA has identified a network of 11 specially vetted garages who are able to offer professional and timely repairs.

Client benefits include a stress-free claims experience without the hassle of getting quotations for the repairs, pick-up and drop-off services, unlimited replacement vehicles, regular communication on the progress of repairs, and up to zero excess if they choose the service.

14%

Number of claims where repair was through MUA Select Garages

31%

Average cost reduction in repairs with MUA Select Garages

Digital payments

To further facilitate online payments, MUA clients now have access to MyT Billpay to settle their bills quickly and efficiently. This is in addition to existing digital payment solutions such as Juice by MCB and our Client Portal.

Investing In Our Environment

2021 key initiatives

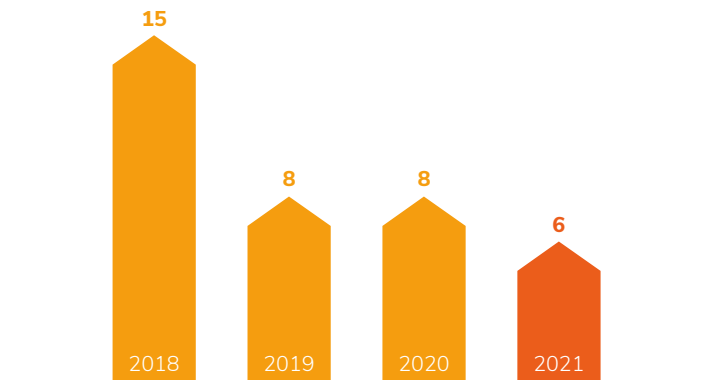
- Reuse old and redundant envelopes for internal despatching
- Refill hand sanitiser bottles instead of throwing away empty containers
- Return empty hand sanitiser gallons to suppliers
- Testing of biodegradable toilet paper



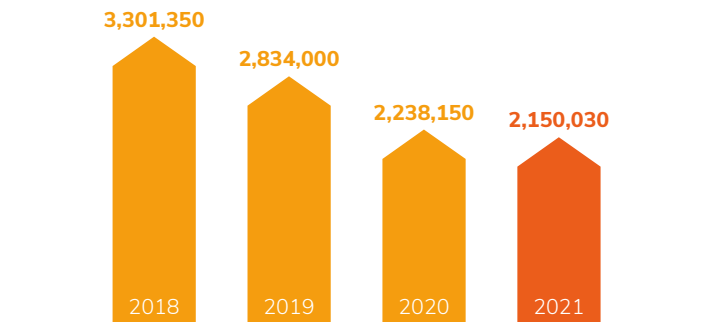
Sustainability

Paper consumption

Types of paper
(most commonly used across the Group)



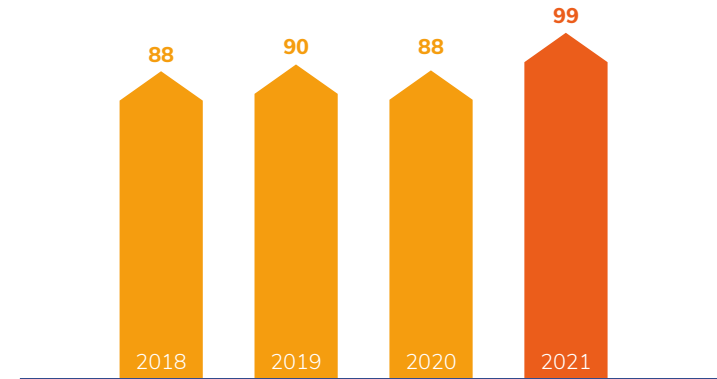
No. of sheets



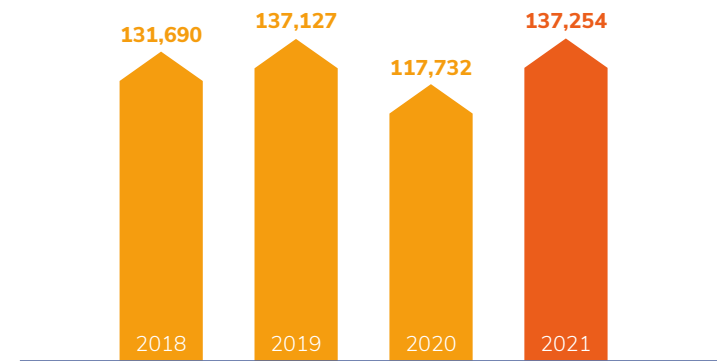
Sustainability

Fuel consumption

No. of vehicles



No. of litres

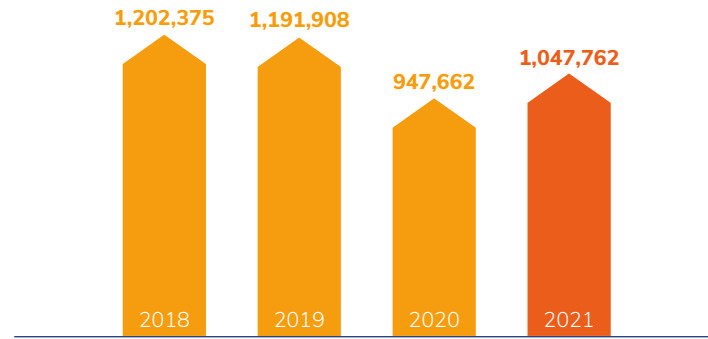




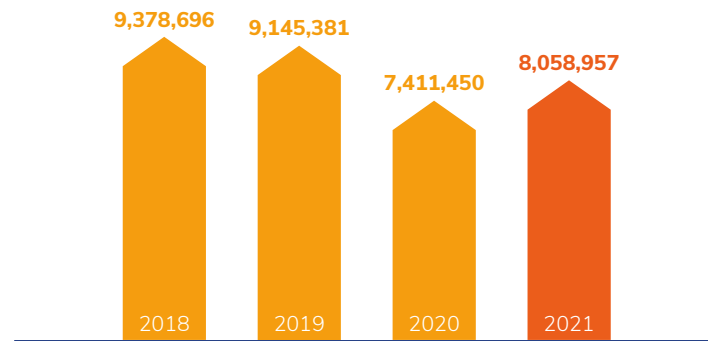
Sustainability

Electricity consumption

No. of KWh



Total cost (Rs)



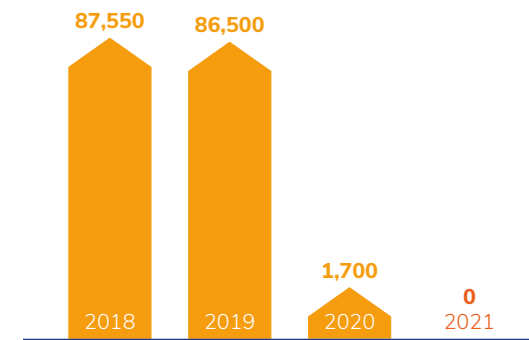
Sustainability

Plastic consumption

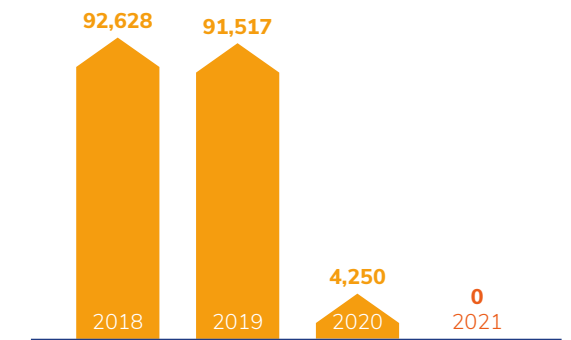
We stopped using plastic cups and spoons at all our offices and branches.

Plastic cups

Units

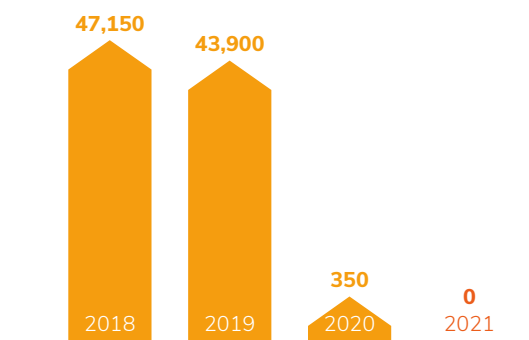


Total amount (Rs)

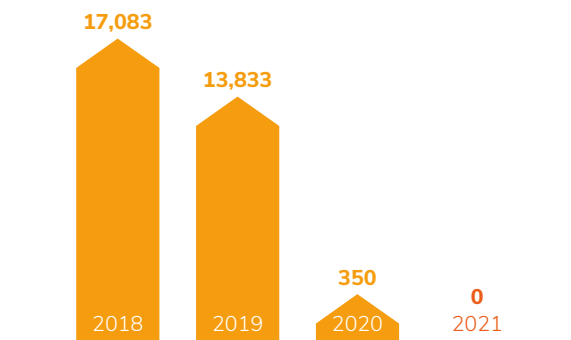


Plastic spoons

Units



Total amount (Rs)



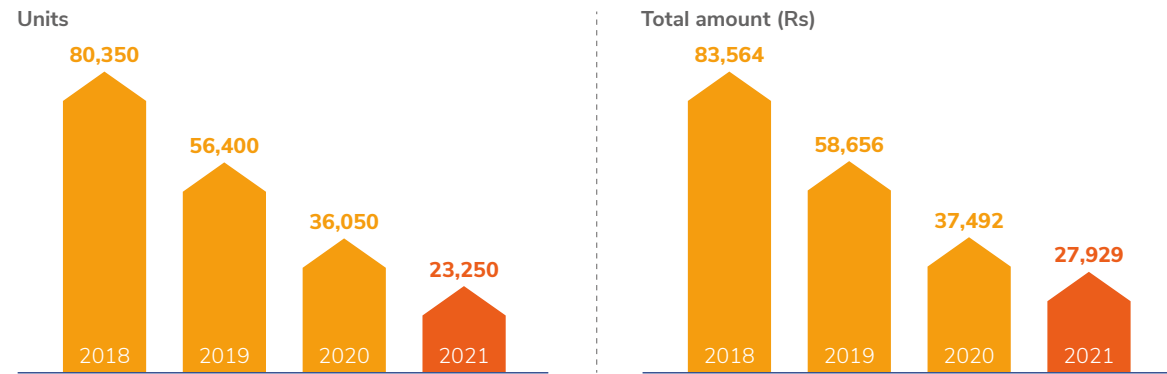


Sustainability

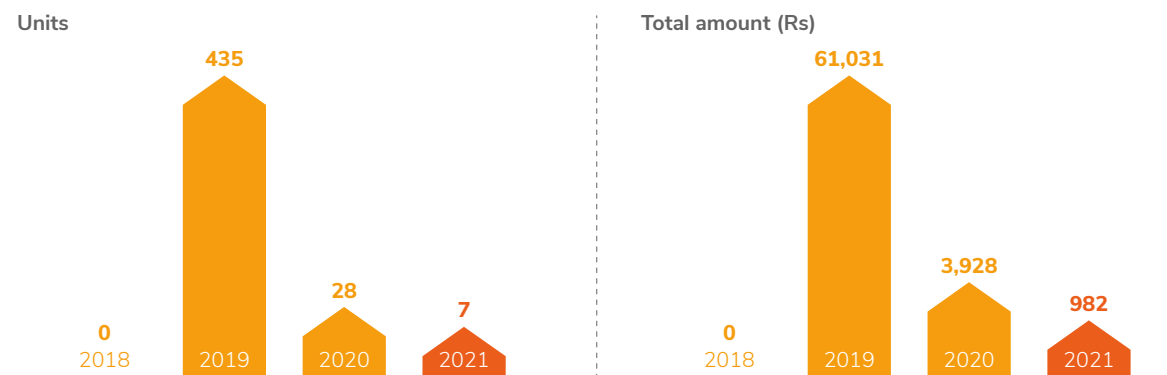
Plastic consumption (continued)

Over the course of 2019, 2020 and 2021, we replaced plastic cups by paper cups and ceramic mugs, at all our offices and branches.

Paper cups

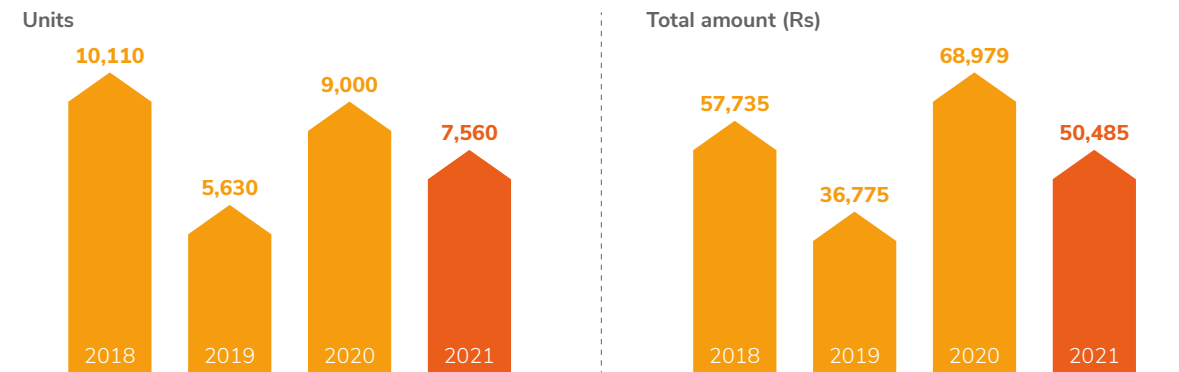


White ceramic mugs



Sustainability

Consumption of plastic bags



Investing In Our Community

2021 key initiatives



Prevention

Drive by MUA

As part of our on-going road safety initiatives, MUA launched DRIVE by MUA, a telematics mobile application accessible free of charge by all Mauritian drivers. By monitoring driving behaviour, detecting smartphone use while driving and analysing environmental impact, DRIVE by MUA promotes safer roads, raises awareness on driving skills and highlights corrective measures.

Using various indicators, drivers can view every detail of their trip and try to improve their driving score thanks to personalised advice. With this innovative solution, MUA continues its commitment to contribute, through preventive and educational actions, to the reduction of the number of accidents on our roads.

To encourage usage of the app, MUA also supported its launch campaign with a rewards programme and has partnered with several companies to offer prizes to early adopters and good drivers.

Following the launch of a 360-degree communication campaign, over 4,000 Mauritians have downloaded DRIVE by MUA. Additionally, the DRIVE by MUA launch video generated the highest engagement rate (4,018) amongst all MUA videos launched in 2021 on Facebook, with over 26,000 views.

Moreover, following the success of the Learner's Challenge series in 2020, which reached over 100,000 young and experienced drivers, MUA maintained its commitment to promote better driving skills. Using a similar concept, a web series of 4 videos was produced in collaboration with a driving instructor, who tested the skills and driving habits of seasoned drivers using the DRIVE by MUA application.

One of MUA's biggest prevention campaigns in 2020 was Learners' Challenge. It was a precursor to DRIVE by MUA and our other road safety initiatives undertaken in 2021. We are very proud that this campaign was awarded two prestigious recognitions at the 2021 SABRE Awards Africa, Best Digital Campaign and a Certificate of Excellence in the Corporate Social Responsibility Category.



Protection

Expect the unexpected

During the lockdown, MUA produced a series of videos showing funny incidents that can happen at home, sensitising the public on the importance of subscribing to an insurance product. The videos were in Creole and garnered significant engagement from the public on social media.



Prevention

2 Minutes pour demain

As a responsible and sustainable insurer focusing on prevention, MUA partnered with "2 minutes pour demain" to sensitise the public on pertinent subjects that touch the lives of ordinary people, giving them an opportunity to share their stories. The focus was on environmental, safety and social subjects, including road safety, diabetes, pollution and fire safety. Several experts also contributed to the series, sharing their insight on health & safety issues and preventive steps to avoid accidents and critical illnesses.



Prevention

Home Check

Another web series was released in 2021, teaching Mauritians how to identify common risks at home and how they can be avoided.

Under the guidance of a home maintenance coach, the Home Check social media campaign was extremely popular. The video series generated the highest number of Thruplays¹ (386,778) amongst all MUA videos in 2021.

Additionally, a peak in the number of Facebook fans was observed in 2021, when the Home Check campaign was launched. To further engage the audience, quizzes were posted in the form of True/False questions relative to home check videos, with winners being rewarded with MUA goodies. The campaign was in line with our "Prevention" strategic pillar.

¹ Number of views exceeding 15 seconds.

Sustainability

For 2021, MUA Foundation has maintained its commitment to the following 4 key themes, earmarked these past few years as key impact areas closely correlated to our role as a sustainable insurer:

1. Climate change and sustainable development;
2. The education and welfare of vulnerable children;
3. The protection and health of vulnerable groups;
4. Poverty alleviation and community building.

With **climate change reaching critical levels**, we have dedicated over 37% of our CSR contributions - representing a total Rs 1,162,200 - to impactful and effective projects such as the awareness campaigns led by Mission Verte, The Mauritian Fody Conservation Project by the Mauritius Wildlife Foundation at Ile aux Aigrettes, and the funding of a solar power system for an innovative aquaponics project by Kolektif Rivier Nwar, amongst others.

We are acutely aware that these projects represent a drop in the ocean. As the effects of climate change start to become more acutely felt, be it through rising temperatures or natural catastrophes, there will be a pressing need to act more forcefully and with more urgency in the years ahead. This is something that will be strongly reflected in the Foundations 2022 action plan.

Our children are our nation's future and tomorrow's citizens. Contributing to their development and welfare is a cause we have been holding close to our heart since the creation of our Foundation in 2010. In 2021, we have allocated Rs 779,982 to cover the costs of a teacher's yearly salary for Association d'Alphabétisation de Fatima Support, the renovation of a family house for SOS Children's Village in Beau-Bassin, the provision of fresh fruits & vegetables to the children of Étoile du Berger on a weekly basis, and online financial literacy courses provided by JA Mascareignes to students, helping them manage their money efficiently.

We strongly believe **everyone should have access to the healthcare they need**, when and where they need it. This premise also includes mental health and well-being, which unfortunately is too often neglected. For this reason, we have committed over 25% of our annual budget to projects that are linked to the health and special integration of vulnerable groups as well as health awareness campaigns.

We have supported T1dians in the purchase of insulin and other necessities and are currently working with Link to Life on a prostate and breast cancer screening campaign, as well as Friends in Hope on a series of mental health awareness initiatives.

We have also focused a lot of our funding on vulnerable groups who are often not **only marginalised by society, but who also struggle to find their way back into it**. With this in mind, we have funded an employability training and capacity building programme, provided by ENL Foundation and supported by I61 Foundation, to a group of homeless persons that are being looked after by APPEL. We have also funded the rental costs for a reintegration hub for Not A Number, a partner NGO offering reintegration services to detainees within Mauritian prisons. Through these initiatives, we hope we can help, as far as we can, pave the way to a more inclusive society.

Locally, these last few years have been marked by the **ongoing and combined social and economic effects of the pandemic and of the Wakashio Oil Spill**. We have carried on our partnership with FoodWise for the distribution of food packs during the 2021 lockdown and have sponsored the creation of a website for Beautiful Local Hands, to showcase the handcrafted products of around 50 of their artisans who have been severely affected by recent events.

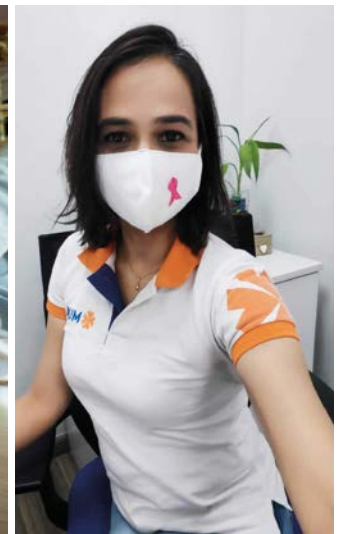
Rs **3,128,422**
Direct charitable
contributions from
MUA Foundation

Rs **3,023,484**
Disbursed to MRA to
support National Social
Inclusion Foundation

Rs **6,154,406**
Total contribution to
societal causes in 2021

| Projects | Funding (Rs) | Allocation (%) |
|--|------------------|----------------|
| Education, welfare & development of vulnerable children | 779,982 | 25% |
| JA Mascareignes: Funding a Financial Literacy Course on Managing your Money, to students | 200,000 | 6.4% |
| Association d'Alphabétisation de Fatima: Financial support towards the yearly salary of a teacher | 200,000 | 6.4% |
| Étoile du Berger: Art therapy project by employees | 3,982 | 0.1% |
| SOS Children's Village: Renovation & refurbishment of one family house | 250,000 | 8.0% |
| Étoile du Berger: Training by a nutritionist & monthly delivery of fresh fruits & vegetables | 86,000 | 2.7% |
| Donation to Le Centre de Solidarité pour une Nouvelle Vie | 10,000 | 0.3% |
| Donation to Planète Enfants Vulnérables | 10,000 | 0.3% |
| Donation to Mo Pense toi | 10,000 | 0.3% |
| Donation to Enn rev ennn sourir | 10,000 | 0.3% |
| Poverty alleviation, community development & capacity building | 357,015 | 11% |
| Foodwise: Distribution of food packs via Small Steps Matters | 100,000 | 3.2% |
| Creation of a website for the promotion of handcrafted products by the artisans of Beautiful Local Hands | 170,476 | 5.4% |
| Hope House NGO: Covering their insurance needs for the year | 23,237 | 0.7% |
| AfrAsia Foundation: Waiver for insurance premiums | 13,302 | 0.4% |
| I61 Foundation: Admin Support | 40,000 | 1.3% |
| Donation to Caritas | 10,000 | 0.3% |
| Protection, health & special integration of vulnerable groups | 729,225 | 23% |
| Ti Diams: Health care support for patients suffering from diabetes | 100,000 | 3.2% |
| Road Safety First Aid Training project in partnership with Fellowship First Aiders & St-John | 137,500 | 4.4% |
| Link to Life: Breast/prostate cancer awareness and screening campaign | 115,000 | 3.7% |
| Funding of an Employability Training Project provided by ENL Foundation, in collaboration with I61 Foundation for the residents of APPEL | 200,975 | 6.4% |
| Association de Malte: Sponsoring for their ambulance | 50,000 | 1.6% |
| Donation to the Physical Handicapped Welfare Association | 10,000 | 0.3% |
| Donation to Fellowship First Aiders | 10,000 | 0.3% |
| Donation to the Global Rainbow Foundation | 10,000 | 0.3% |
| Donation to Friends of the Poor | 10,000 | 0.3% |
| Not A Number: Funding for the rental of their premises for the Rehabilitation Programme for Prisoners | 85,750 | 2.7% |
| Sustainable Development / Environment | 1,162,200 | 37% |
| Kolektif Rivier Nwar/I61 Foundation: Funding for the solar powered system for their aquaponics project | 212,000 | 6.8% |
| Mission Verte: Funding for the Pa zet plastic dan la mer campaign | 210,000 | 6.7% |
| Mauritius Wildlife Foundation: Funding for the Mauritian Fody Conservation Project | 730,200 | 23.3% |
| Donation to PAWS | 10,000 | 0.3% |
| Advocacy, awareness and prevention campaigns | 100,000 | 3% |
| Friends in Hope: Promoting mental health care and creating public awareness | 100,000 | 3% |

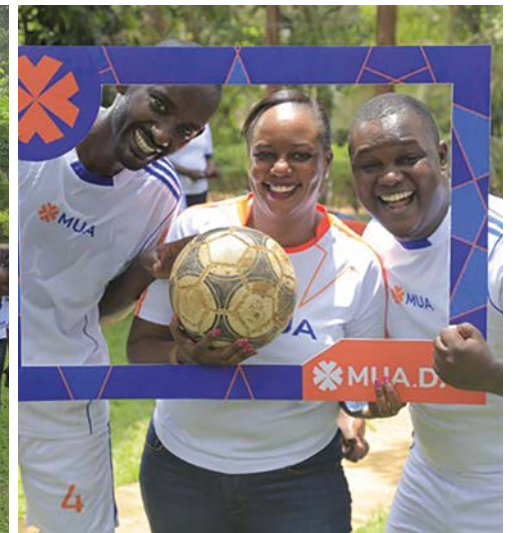
Gallery - MUA Day and Pink October



Gallery - Agent Award Night



Gallery - East Africa



Gallery - Client Portal Lucky Draw, Sponsorship & CSR



With the collaboration of I61 and ENL Foundation

