



# ▶ Who We Are

- ▶ From SMEs to multinationals, we are all about servicing families, employees and advising employee benefit decision makers. Our knowledgeable staff helps decision-makers establish the employee benefits solution best suited to their needs whether standard or tailor-made.

Since 1947, our international and independent group has been developing innovative personal insurance solutions for families and employees.

## We are experts in social protection

we are leaders in collective health insurance in France and for expats worldwide.

## We advise and support companies of all sizes

we design their social protection programs and we implement them through our solutions.

## We want to ensure access to care

wherever our clients. We have a proprietary range of services to enhance employee well-being and to support preventive health programs.

## ▶ Consultancy

### ● Our areas of expertise

- ➔ Health
- ➔ Retirement
- ➔ Employee shareholding programs
- ➔ Global Benefits management
- ➔ Medical services and networks

# ▶▶ What makes us different

- ▶ A team of expert consultants
- ▶ A single point of contact for efficient communication
- ▶ A strategic approach addressing your specific challenges
- ▶ Compliance of our solutions
- ▶ Project-oriented organization
- ▶ In house expertise (actuarial, legal, ...)



# ► Brokerage

Brokerage is Henner's original business. We create our own insurance products and the underlying risk for these products is borne by insurers with whom we negotiate on behalf of our clients: From very small enterprises to multinationals but also individual clients (freelancers, expatriates, retirees), we rely on our expertise but we always cater our solutions for the different needs of our clients



- Multidisciplinary teams
- Independent recommendations
- Ability to negotiate with all insurers on the market
- Expertise in cost containment
- An international network of partners (MGAC and Assurex)

# Servicing & Administering our solutions

▶▶ We are committed to providing a fully personalized customer experience.

Our support often takes place digitally, but we never forget the human touch.

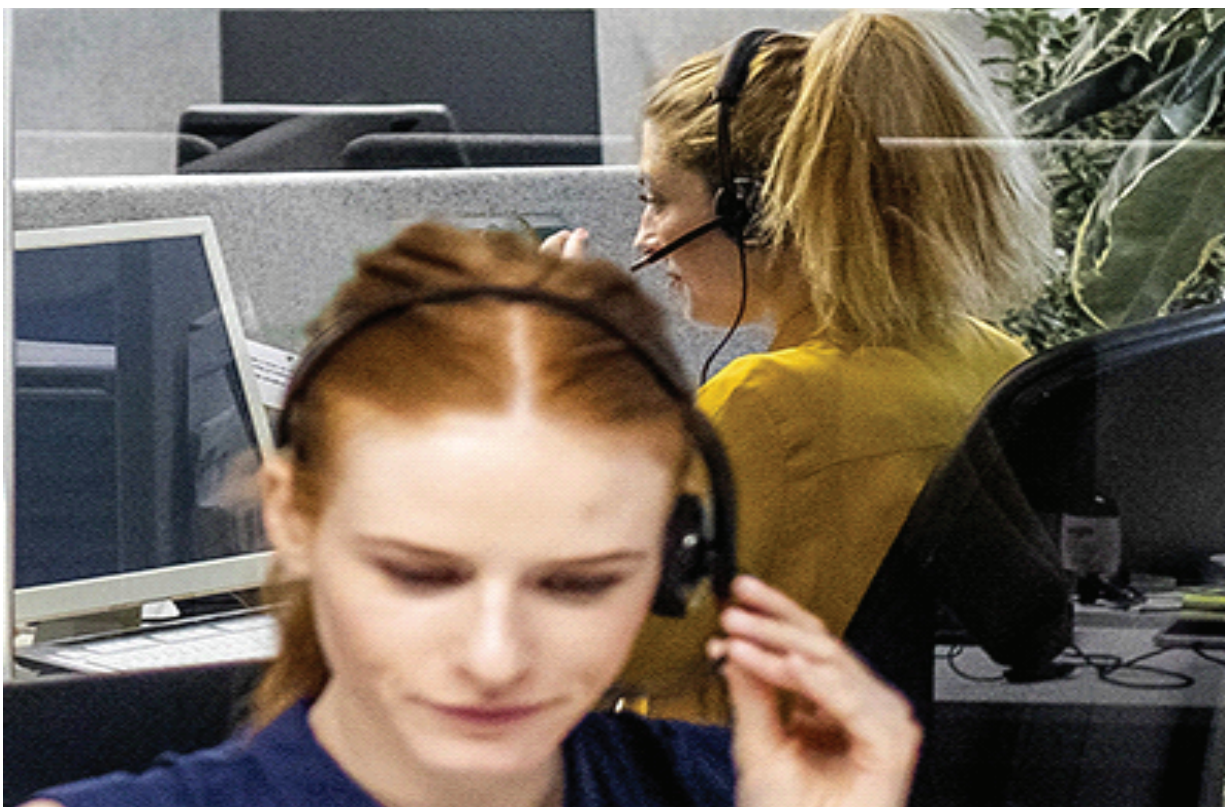
That's because when a health problem arises, nothing can take the place of dialog with an expert who provides assistance and advice to ensure a higher standard of care.

We are set up to guarantee the **quality of service** that we are renowned for:

We speak local and international languages and our services are available every day, round the clock and in case of emergencies, anywhere and anytime in the world ... **customer satisfaction** is our priority, and we have achieved a 91% satisfaction rating among our clients. Our organization is based on dedicated customer teams who know their contracts inside-out.

## ● A differentiating service

- ➔ In house teams to serve you: 820 managers on each continent
- ➔ An organization covering every part of the end-to-end solution
- ➔ A renowned quality of service
- ➔ High-performance management tools (statistics, technical analyses, etc.)
- ➔ Controlled healthcare expenses thanks to partner healthcare networks and professionals
- ➔ Digital tools for policyholders
- ➔ ISO 27001 and ISO 9001 certification





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