



Corporate Profile

Cover For All That Matters



Who We Are



Who We are

Our Products

Our Core Values

Corporate Social Responsibility

Enterprise Risk Management

Our Competitive Edge - Technology, Innovation & Digital

Our Leadership Team

Closing

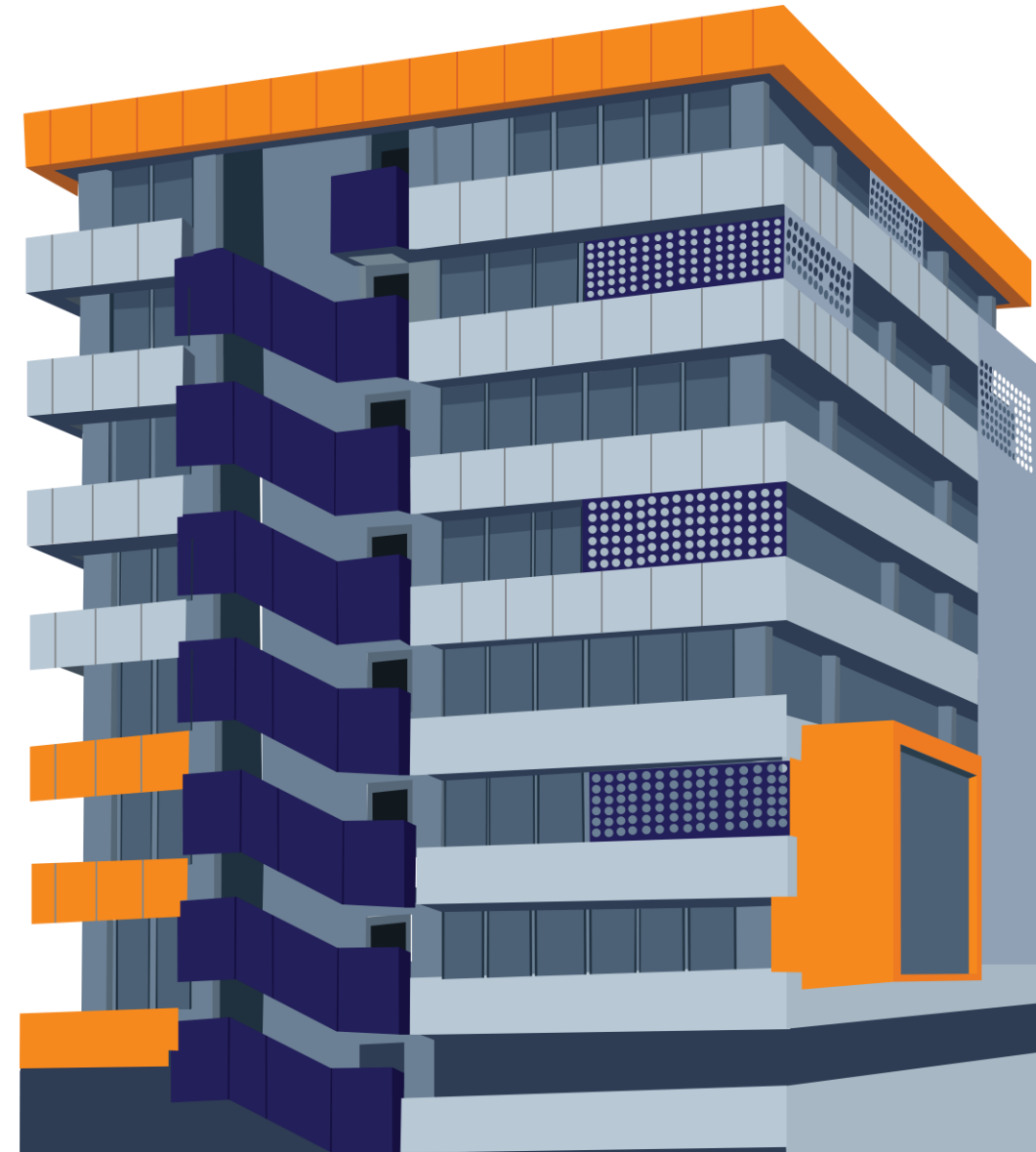
Who We Are



Tangerine is a leading technology and non-bank financial services platform in Africa that empowers people and businesses across Africa to live financially secure lives.

Our value proposition is comprehensive, covering a wide range of financial services across Insurance, Pensions, and Health. This ensures that we are well-equipped to meet diverse financial needs.

By merging deep consumer insights and cutting-edge technology, we have built a range of carefully tailored products that create and protect your wealth and guarantee you and your loved ones a covered future.



We believe that life should be lived to the fullest. Our diverse range of products are here to help you live without the worries of the future.



Our Vision

“To be the provider of choice in Africa for comprehensive Insurance and Pensions solutions”



Our Mission

“To help people live financially secure lives”



Our Culture Statement

“At Tangerine, we are honest, transparent and keep to our commitments.

We are a team of strong collaborators that are intentional in creating innovative solutions that add value to our stakeholders”

Our Journey So Far



July 2021

Verod Capital acquired majority stake in Law Union & Rock, thus rebranding it Tangerine General.

February 2020

In February 2020, Tangerine Life acquired ARM Life (retail business focused) and commenced the process of merging the two businesses as Tangerine Life

Now & Beyond

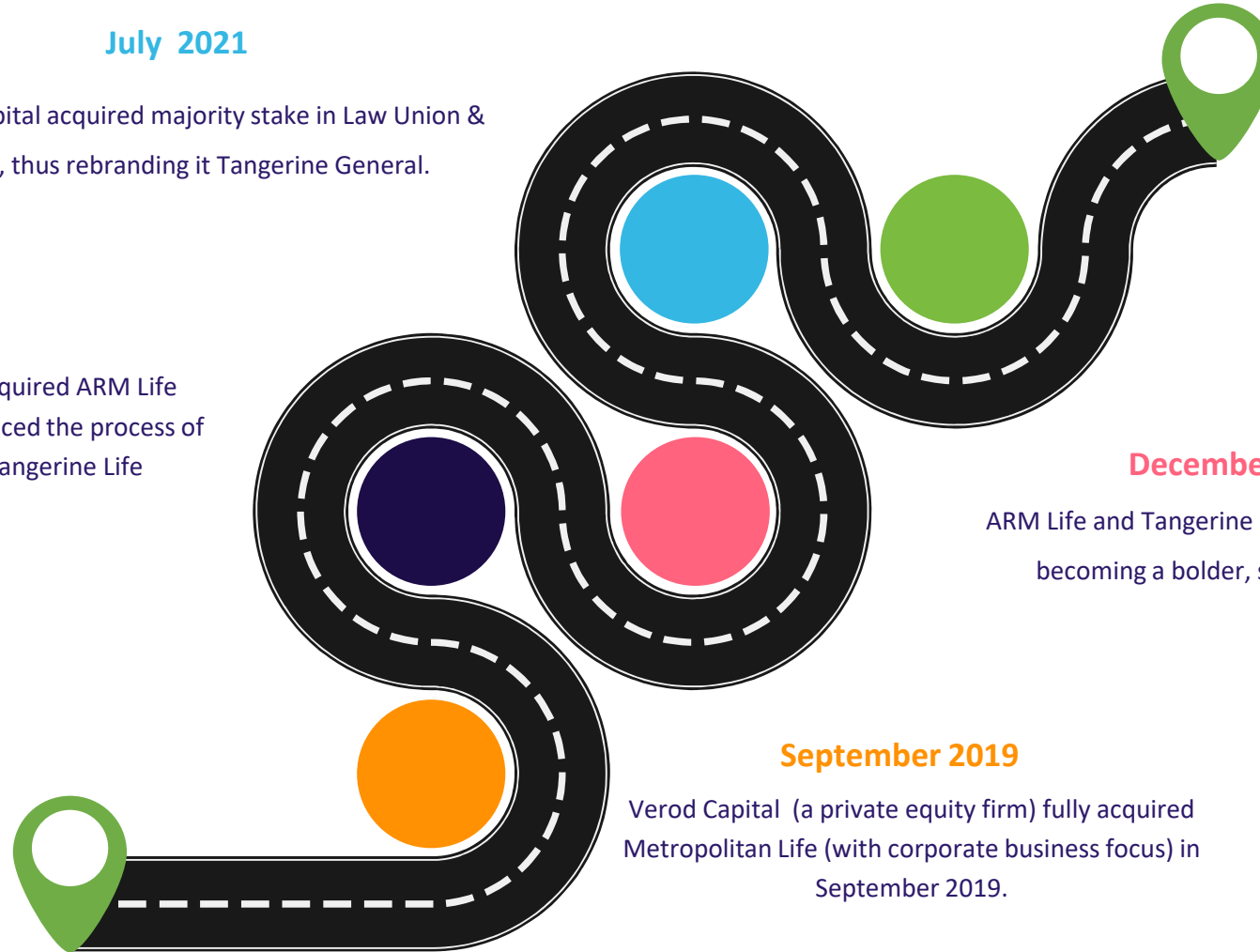
Tangerine Life, Tangerine General and other companies acquired by Verod Capital are consolidating under one group - Tangerine Africa

December 2020

ARM Life and Tangerine Life concluded a merger, becoming a bolder, stronger new entity.

September 2019

Verod Capital (a private equity firm) fully acquired Metropolitan Life (with corporate business focus) in September 2019.



Tangerine Africa is positioned to be the preferred financial solutions provider in Africa.

We provide a flexible, high-access platform to drive business across all the financial services segments in Africa.

Leveraging tech-driven services to deepen financial inclusion, Tangerine Africa has a wide and deepening distribution network across Nigeria (with expansion plans into Africa).



Life Insurance

Provides protection for individuals in the event of death, critical illness or permanent disability



General Insurance

Provides protection for individuals and businesses over specified assets in the event of damage or loss



Pensions

Offers investment and retirement products and options for individuals



Health Insurance

Provides access to affordable and quality healthcare for individuals.

CACIE

Accountability

We take responsibility for our words, actions and results.

Integrity

We are honest, transparent and keep to our commitments.



Creativity

We are unconventional in our approach to delivering innovative solutions that create value.

Customer Focus

We are customer centric. Our focus is building outstanding customer experience and lasting relationships.

Excellence

We are intentional in consistently producing high-quality results, thereby exceeding the expectations of our stakeholders.

Our People



Group Leadership



Lola Cardoso

Group MD/CEO

- Over 25 years driving transformation in leading organizations
- Previously Executive Director and Head of Retail Banking & Digital at Union Bank Nigeria, Board of Bill and Melinda Gates Foundation



Ademayowa Adeduro

Tangerine General

- Over 19 years experience in the Nigeria non-life insurance industry
- Previously, MD/CEO, Anchor Insurance Company Limited



Anele Mbuya

Tangerine Life

- Over 16 years' experience in retail mass business, customer services, customer solutions, IT and actuarial resources
- Previously, COO, Old Mutual Swaziland



Tonye Ukpong

Total Health Trust

- Over 22 years' experience Financial and health industry.
- Previously Group Head, Sales & Business Development AVON HMO



Aliyu Dahiru Mohammed

Total Health Trust

- Over 14 years' experience in the Nigerian Industry
- Previously worked as Systems Analyst and Head of Information Technology Department at the Independent National Electoral Commission



Lola Cardoso

Group MD/CEO

- Over 25 years driving transformation in leading organizations
- Previously Executive Director and Head of Retail Banking & Digital at Union Bank Nigeria, Board of Bill and Melinda Gates Foundation



Helio Abrantes

CFO

- Over 15 years of experience in M&A and Finance
- Previously CFO of SolarWorks! BV, Youth For Understanding,
- SimbaNET, Wanachi Group, Nors Group



Christine Sijuwade

Head, Legal & Compliance

- Over 15 years' experience in corporate law specialising in Corporate Advisory, Private Equity and M&A
- Previously Partner at Udo Udoma & Belo-Osagie, Counsel at O'Melveny & Myers, Dentons and Standard Chartered Bank



Sakeenat Bakare

Chief Growth & Transformation Officer

- Over 16 years experience in financial services industry
- Previously COO and ED of Stanbic IBTC Insurance Brokers

Our Product Suite



Our General Products



Motor



Fire & Burglary



Householder & Homeowner



Group Personal Accident



Oil & Gas and Marine



Engineering



Bonds



Travel



Agric



Our Life Products



Group Life

A compulsory insurance plan undertaken by an employer on behalf of the employees aimed at providing financial relief to an employee's dependents after the occurrence of an unfortunate incident such as: death, critical illness and permanent disability.



Credit Life

This product is designed to provide a lender comfort and indemnity if credit is extended to a third party and that third party is unable to pay back as a result of unfortunate incidents such as: death, critical illness, permanent disability & job loss. It offers a guaranteed pay out of outstanding financial obligations to the lender.



Tang VIP

This specially curated one year product is designed to provide guaranteed returns on investments and also a term life cover.

Our Life Products



Educational Plan

A hybrid product designed for targeted savings towards a child's education. It also guarantees continued education of the policyholder's child (subject to the benefit sum) where either or both parents are unable to continue school fees payment due to death, critical illness and/or permanent disability



Whole Life

Tangerine's whole life product guarantees financial payout (subject to the benefit sum) to the named beneficiaries of the policyholder in the event of death. This product offers flexible premium payment up to a maximum of 5 years, after which the policy remains in force for life. It can also be extended to include critical illness.



Term Life

This product is designed to provide a life cover for a specified term, and it covers critical illness, temporary disablement, permanent disablement and death that occurs during the term of the policy

Liberty Health Cover

Fee-For-Service (Liberty Health Cover) is better suited to companies with medium-to-high budgets for healthcare who desire access to robust and comprehensive medical benefits. These benefits cover a broad range of primary, secondary, and tertiary health treatments with access to roam hospitals within the network and the possibility of access to worldwide care. The product has five plan options to choose from (**Lite, Classic, Classic Critical Care, Plus Africa & Global Elite**)

Fee for Service plans

The plans are carefully thought-out plan option, standing in-between Liberty Health Cover and Managed Care plan options It is a cost-effective fee-for-service plan that provides healthcare cover to those who crave the flexibility of access to care. It allows for roaming across the contracted providers on the network. The product has four affordable plans (**Alldo, Pearl, Coral, & THT Select**)

Managed Care Capitated Plans

The Managed Care model is better suited to corporate clients with low to medium budgets for employee healthcare programs and caters to all levels of employees within an organization. The scheme covers primary and secondary care that may require pre-authorization to ensure the right care is given by partners with the right skill. The product has four affordable plans- **Silver, Gold and Enhanced Gold**

**Micro
Pension**

**Retired
Savings
Account**



Multiple Distribution Channels

- Widespread agency network
- Mobile App
- USSD



Wide Array of Products

- Right product mix for the target market



Customer Centricity

- Self- service
- Prompt claims settlement



Trusted Brand

We have demonstrated our knowledge in this deploying similar solutions



Financial Strength

- We are fully recapitalized



Flexible Pricing

- Our understanding and experience allows us price the risks fairly and adequately

Corporate Social Responsibility

Our belief is that we prosper more as a people when businesses stop acting as businesses alone and lend their voices and efforts towards a better tomorrow for all.

We pride ourselves with being involved with all communities we operate in, advocating for education at all levels and creating awareness for environmental sustainability



Environmental Impact

Through strategic partnerships, we engage in periodic activities which focus on creating a more sustainable environment.



Education & Advocacy

Using the strength of our social capital, we engage high level stakeholders to develop sustainable policies.



Community Involvement

In and around our locale, we engage in community-related activities that foster a cleaner environment for all.

Our Market Presence

We exist in nearly all states and regions of Nigeria, giving us a distribution advantage...



68 Offices across Nigeria



Business Office



Locations



Life

10



General

11



Pensions

37



Health

10



33 States



Across all 6 geopolitical zones

Distribution Channels

Direct sales team

Agency network

Brokers



Fintech and InsureTech
platforms

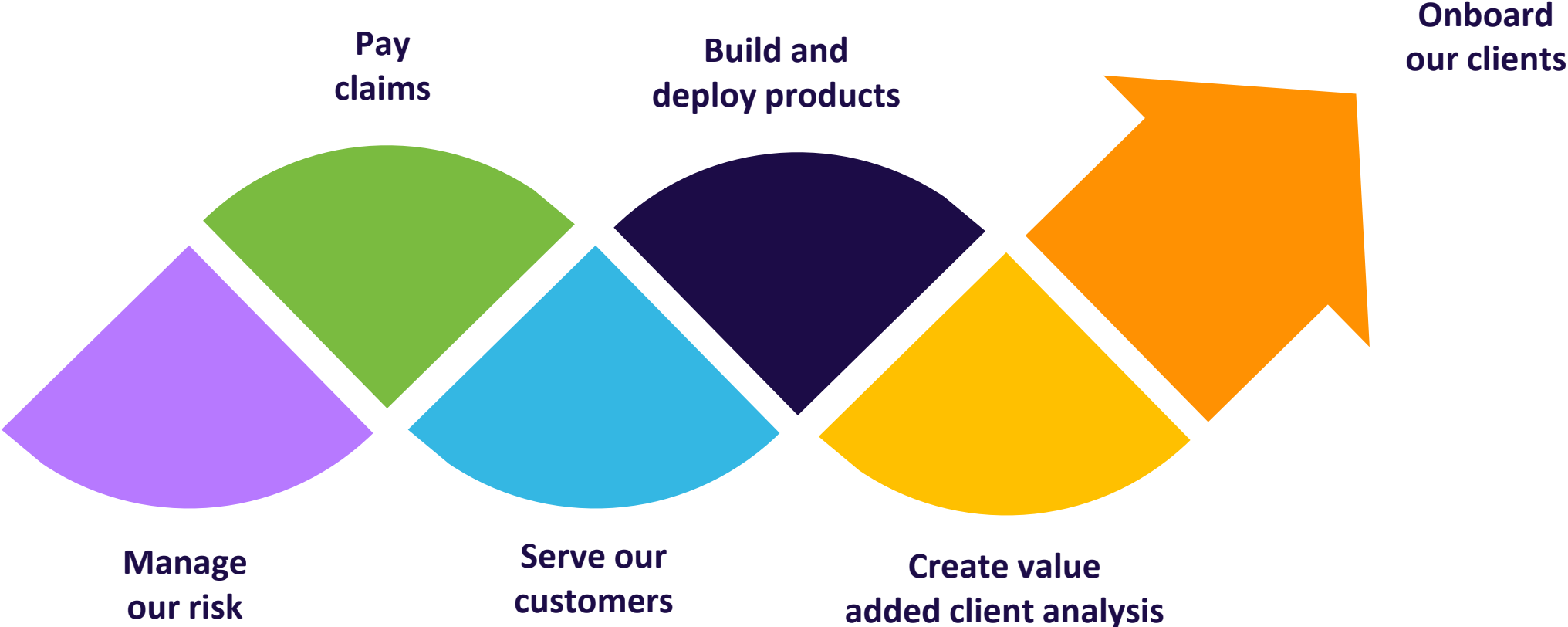
Partnerships

Bancassurance
relationship

Our Competitive Edge



To drive our business, we will leverage on technology to



Our Commercial Contact



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Thank You



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