

simple

Volume 2

BY HEIRS INSURANCE GROUP

Healthy Bites

SALAD YES, BUT
MAKE IT YUMMY!

GLOBETROTTER TALES

HOW TO HANDLE A TYRE BLOWOUT

SIMPLE DRIVING
TIPS FOR YOU

OUR JOURNEY TWO YEARS IN

INTERVIEW WITH PIONEER STAFF

Editor's *note*

Welcome to the second edition of the Simple magazine.

In these three remarkable years, we have achieved so much, and at the heart of our achievement, is gratitude for our learnings and the privilege of serving our customers.

To mark this milestone, we have crafted a magazine that reflects the spirit of adventure and transformation. As you flip through these pages, we hope that you embark on a journey of discovery.

From an insightful interview with our pioneer staff members who laid the foundation for our success to a throwback playlist that is sure

to stir nostalgia, and a rapid-fire Q & A session with our dynamic CEOs, we are revisiting our past and celebrating the future.

You will also find a practical guide on handling life's everyday challenges, discover apps that could transform your life, delve into nutrition and fun hangout spots, and learn more about the best decisions to secure the future of those you love.

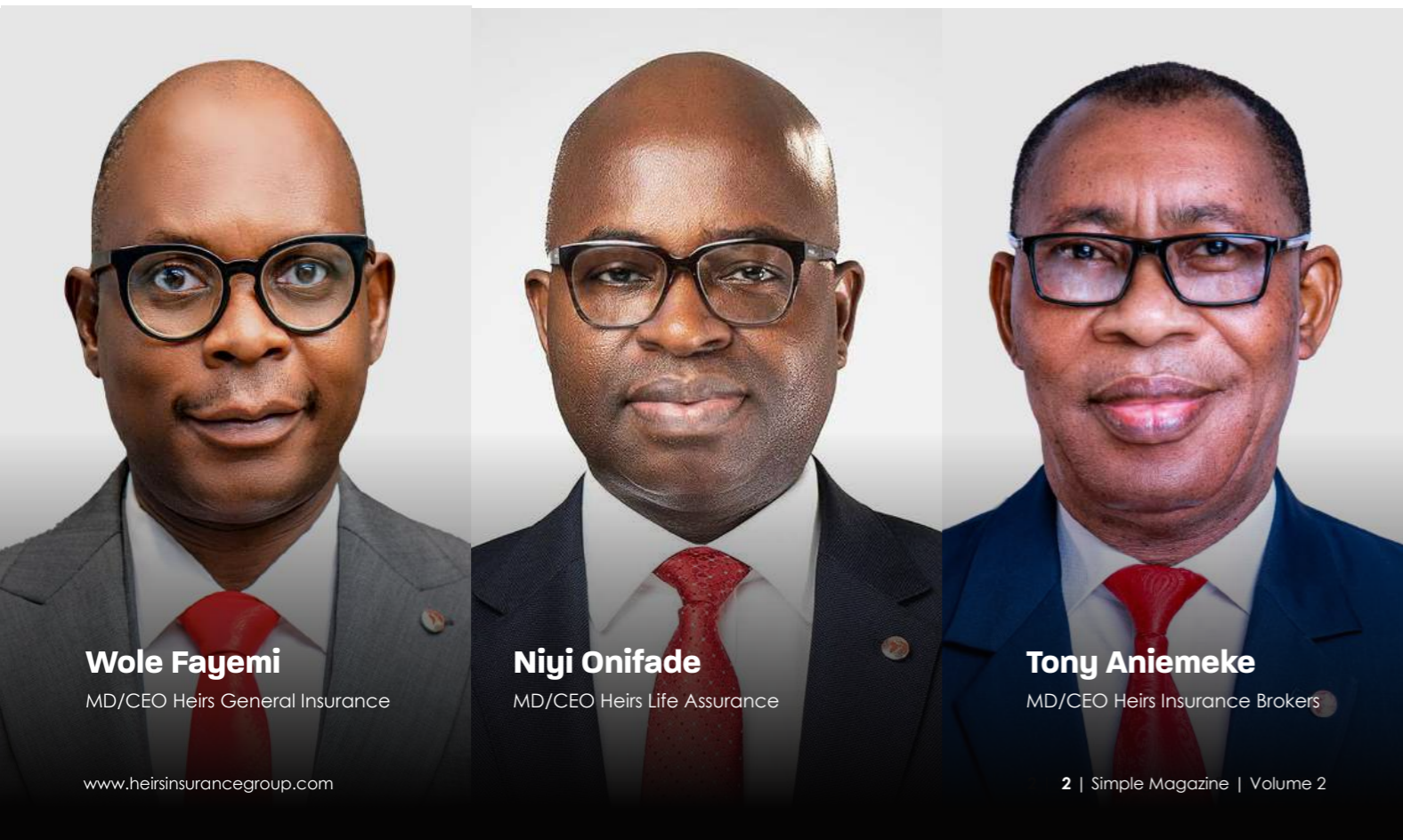
We hope that you enjoy the read.

Thank you for choosing Heirs Insurance Group



Chief Editor
Ifesinachi Okpagu

Leadership



Wole Fayemi

MD/CEO Heirs General Insurance

Niyi Onifade

MD/CEO Heirs Life Assurance

Tony Aniemeke

MD/CEO Heirs Insurance Brokers

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A MOMENT *with* THE OGS

Abayomi Kayode (AK) and Ifesinachi Okpagu (IO) share their experience driving our mission of making insurance accessible to everyone.



1. What initially attracted you to join us?

AK: I was attracted to the company by

the HH brand and the Group Chairman.

IO: Definitely the vision of joining the pioneer team to start the business from scratch. I was excited to make a mark, establish my ideas, and watch them come to life.

2. Looking back on your time here, what has been your most memorable moment or experience?

AK: "My most memorable moment was the day we crossed the N1 billion mark in GWP. This, to me, signalled the great feat we will achieve in the insurance industry."

IO: There are a lot. I don't have a single moment. A few of my memorable experiences - the day we launched; I was so nervous to give the opening speech. I guess it has become one of my most memorable experiences because our launch turned out beautifully. Other than that,

every day working with my team is exciting - challenging yet exciting.

3. Our positioning as digital insurance companies sets us apart. How has this influenced your work and the overall culture here?

AK: It is the first company I have worked in where I don't have to touch paper. This has helped me maintain a clean desk. LOL!

IO: The world is moving so quickly and along with it, our preferences and behaviour. We are all already digital-first; we interact on social media, send WhatsApp messages, and so on. So what we have done is to bring what people are already used to into the insurance space to serve our savvy customers. In turn, this has influenced my work and response time. I have become more discerning, much faster, better at decision-making, and more agile.

4. As we celebrate our 2nd anniversary, what are your hopes and aspirations for the company's future and the community we have built?

AK: I am elated that we are currently the fastest-growing insurance group in Nigeria (if not in

Africa). I look forward to advancing our course to being the top 3 insurance company in Nigeria as we enter our third year.

IO: "My dream is the same as the company's mission - to make insurance accessible to everyone. I am optimistic that we are on the right path and that someday very soon, every Nigerian will enjoy the privilege of being insured and having fewer worries about the future."

5. Finally, if you could sum up your journey with us in one word or phrase, what would it be and why?

AK: Eventful!

IO: Challenging and exhilarating - because every day is something new, and the more we record successes, the more exciting the work becomes.



CHOP LIFE GENG

Top Hangout Spots in Lagos

By Jessica Chukwukanne

1. Jazzhole: This cosy hangout spot boasts an extensive collection of books and CDs covering various genres of music. While browsing through the collection, you can relax in their café area and enjoy live music performances by talented local artists. Jazzhole often hosts book readings, discussions, and art exhibitions, making it a vibrant hub for creative minds.

2. Sky Restaurant and Lounge: Perched atop Eko Hotels and Suites, this upscale establishment boasts a sophisticated ambience, exquisite cuisine, and a selection of premium beverages. For romantic date nights, business meetings or sipping cocktails with friends, the experience will leave you feeling like a baby girl (or boy) wey don make am.

3. Bay Lounge: Boasts a spacious interior and an expansive exterior that offers plenty of space for fun activities like dining al fresco, live band and DJ spinning new and old school rhymes.

4. Shiro Restaurant and Lounge: A renowned hotspot in Victoria Island for those seeking a luxurious dining experience. The venue's lavish decor, infused with Asian influences, creates an atmosphere of refinement and sophistication. Shiro's glamorous ambience and impeccable service ensure an unforgettable evening.

5. Zaza Lagos: Located on Agoro Odiya Street, Victoria Island, the ambience has that moulin rouge/burlesque vibe. There are lots of entertainment lined up for you. You can check it out!



A PEEK INTO THE SECRET LIVES OF OUR CEOS

Niyi Onifade (NO) - Left | Wole Fayemi (WF) - Right

Favourite way to unwind after a long day at work?

NO: Listen to soft music or read a book.

WF: Watch soccer, relate with family and friends.

Coffee or tea?

NO: Tea

WF: None of these

Last book you read or movie you watched that really inspired you?

NO: Get in Shape for Your Leadership Brand by Dr. Akin Oparison.

WF: Bible / I don't watch movies.

If you could have dinner with any historical figure, who would it be?

NO: Abraham Lincoln

WF: Chief Obafemi Awolowo – He was an unparalleled visionary.

Morning person or night owl?

NO: Morning person (usually)

WF: Morning

Your dream/favourite travel destination?

NO: United Kingdom

WF: Anywhere I can appreciate the beauty of nature.

If you were stranded on a deserted island, what three things would you want with you?

NO: Bible, water, and a knife/cutlass

WF: Phone, Cutlass and Water

Best piece of advice you've ever received?

NO: Take 100% responsibility for your life and be yourself.

WF: Whatever is worth doing at all, is worth doing well.

JPEGS We Love



Staff of Heirs Insurance Group at the 2023 End of the Year Party



Heirs Insurance Group Sponsors 17 Creatives Across Africa through the Tony Elumelu Storyteller's Fund Initiative



Retirees having a great time at the 2022 Heirs Life Annuitants' Party



Heirs Insurance Group Donates Solar Power Station to Lagos Passport Office to Boost 24hr Passport Production



14-Year-Old Wins N2 million scholarship at the 2023 Heirs Life Essay Championship



Introducing the Heirs Insurance Experience Centre

If you can operate an ATM machine, then buying Insurance all by yourself is about to be a piece of cake!

Introducing the Heirs Insurance Experience Centre, the first of its kind digital Insurance hub in Nigeria.

Located on the ground floor of Transcorp Hilton, Abuja, the Heirs Insurance Experience Centre features a full-display interactive screen, enabling customers to easily view an array of insurance policies, purchase insurance seamlessly, file claims and do more, in minutes!

A One-stop Shop For Insurance: At the Heirs Insurance Experience centre, you can seamlessly purchase

insurance for your car, home, etc, life insurance plans for your loved ones, and get expert insurance advisory services.

A Do-it-Yourself Experience:

Whether you need a new insurance plan or you're making a claim, a few easy taps on our interactive screen makes this easy for anyone. We've combined accessibility with speed and seamless protection for you.

Get Help from our Amiable Team

Our dedicated team of experts on ground are committed to guiding you through a personalised journey, to uncover the perfect insurance solutions just for you.

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like Transcorp Hilton Abuja, spa services, gym outlets, automobile shops and more of your favorite stores.

At Heirs Insurance Group, we are more than Insurance. We provide a remarkable experience while helping you protect the people and the things you love.

So, the next time you visit Transcorp Hilton Abuja, be sure to stop by at the Heirs Insurance Experience centre, we'll be happy to meet you.



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App-solutely Essential

By Ebenezer Omeonu

From managing tasks and staying organised to staying entertained and connected, there's an app for almost everything. Eben, one of our 'tech bros', shares 3 life-changing apps for you.

1. Looking to Boost Your Productivity? Try Forest

Forest gamifies work time. You plant a virtual tree, and it will grow while you work. If you leave the

app to check your social media or other distracting apps, your tree will wither.

2. Keeping Healthy: Zombies, Run!

If you are a fitness enthusiast who wants an extra dose of motivation, Zombies, Run! combines running or walking with an immersive zombie apocalypse story. You complete missions and collect supplies while exercising.

3. Meditation and Relaxation: Calm

Calm is a meditation and relaxation app that helps you reduce stress and anxiety. It offers guided meditation sessions, sleep stories, and soothing sounds to promote mindfulness and better sleep.

Healthy Bites

By Gloria Agugua

I am always looking for ways to mix up my healthy but yummy food routines. And one of my special favs is the Greek Quinoa Salad.

It has all the same flavours as a traditional Greek Salad, but the quinoa makes it super healthy. Below are the ingredients you will need.

- Quinoa
- Cucumbers
- Cherry Tomatoes
- Olives
- Feta Cheese

- Red Onions
- Greek Vinaigrette
- Chicken/ Prawns (Optional)

Steps in preparing the salad.

First, cook the quinoa, using a strainer rinse the quinoa under cold water. Add quinoa, water, and salt to a medium saucepan and bring to a boil over medium heat. Boil for 5 minutes. Turn the heat to low and simmer for about 15 minutes, or until water is absorbed. Remove from heat and fluff with a fork. Let the quinoa cool to room temperature.

Next make the dressing! Whisk together olive oil, lemon juice, honey, garlic, mustard, and oregano in a small bowl and stir until properly mixed.

Assemble the salad! Combine the quinoa, tomatoes, cucumber, olives, red onions, and feta cheese mix properly and once done drizzle the salad with dressing. For an even yummiest taste, you can add some diced chicken or prawns.

Enjoy!



Our business is to protect your business from unforeseen risks.

From manufacturing to trading and more, **Heirs General Insurance** protects a wide range of businesses from loss of property and other business-crippling incidents.

A few products:

- Marine Insurance
- Property Insurance (fire & special perils)
- Goods-in-transit Insurance & more



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Globetrotters Tales: German Adventures and A Party in the USA

By Nimi (N) & Chinwendu (C)

1. What is your favourite part about the trip?

C: I'll first start by saying that I am one of those people who plan my itinerary when I travel - down to shopping and resting days. My sister often refers to my vacations as 'excursions' because they seem like work, from waking up early to maximize 'day passes to iconic attraction centres' to early morning flights, I don't think I have a favourite part of my trip. Everything was a banger. Back-to-back.

N: It's hard to single out a favourite moment, but if I had to, I would say the time we spent exploring the streets of Paris. I enjoyed the atmosphere there and the rich art, and history

2. Did you visit any renowned landmarks or monuments?

C: Absolutely! I explored the Georgia Aquarium, a marvel with whale sharks and dancing dolphins. The World of Coca-Cola was enlightening, revealing the brand's fascinating history and even the secret formula's vault. I also ventured to Six Flags for heart-pounding rides,



Atlanta Botanical Gardens for Instagram-worthy moments, and the Museum of Illusion to challenge reality.

N: I went to the famous Eiffel Tower in Paris; to be completely honest, it wasn't all that impressive, but it was still a great experience. I was in awe of the Heidelberg Bridge in Germany with its arches and historical significance. The combination

of modern wonders and old-world charm was fascinating.

3. Did you try any local cuisine?

C: I would not say the US has a local cuisine but if you are asking if I had Mac Donalds & Popeye's then yes. Those were my 2 'places', so I made it a point to visit during this trip (but just once each).

N: One of the highlights of the trip was sampling the local cuisine. I couldn't help but indulge in beautiful pastries and delicious coffee at small cafés while in Paris. In Germany, I enjoyed their beers, but most especially, their bread and a local chicken wrap meal called Donan.

4. Are you a city traveller or a nature explorer?

C: I'm down for both. Again, I was called 'Endy the Explorer'.

N: I've always favoured visiting cities, but this vacation made me appreciate the beauty of both.

5. What can you not travel without?

C: Good question. Hmm. I guess a couple of things because I took a total of 9 flights during this trip (In and out) so I have a long list but what I would say is never travel without wearing socks and comfortable footwear because you shouldn't be putting your bare feet on the airport floors when you're going through the security point and are mandated to take off your shoes.

N: I always have my phone with me wherever I go. I tend to keep memories of the places I visit by capturing the moments and sites on vacation. Also, I would not go anywhere without travel insurance, especially from Heirs General Insurance.

6. Did you make any new friends?

C: Of course. It was inevitable. Especially at Six Flags. After rides, people would come up to me and say 'Were you the person screaming? I could hear you' and conversations built from there. Don't blame me, blame the rides lol and I wasn't the only one screaming (I think).

N: Travel has a unique way of bringing people together, and this trip was no exception. I struck up conversations with locals, learned about their lives and cultures, and shared stories with fellow travellers from around the world. It was enriching and



heartwarming.

7. How did you feel on your return home?

C: LOL. Reading all that I've described my holiday to be, you, how would you feel on your return?

N: Europe was bittersweet to leave. Even though I was eager to be home, the memories, and experiences I had made left me wanting more.

8. Where would you love to explore next?

C: I have limits because I don't want my mum 'having sleepless nights' but the next time I get the opportunity to do an Asian tour, I'll take it and wipe my mum's tears afterwards. Love you, Mum.

N: I discovered that I was already daydreaming about my next trip as I unpacked my bags. Now I look forward to exploring more countries within Africa like Benin Republic and Rwanda.

How to Handle a Tyre Blowout

By Oluwatodimu Asiwaju

When a tyre bursts, it takes a split second before your car becomes uncontrollable. This can be a frightening and potentially dangerous situation. A driver's reaction can make all the difference in how the situation plays out. Therefore, you need to know what to do in such times.

To appropriately deal with a tyre blowout, you will need to know what it sounds and feels like. There are typically three sounds, which may vary: one, is a loud bang



of the tyre popping which rings through the car. The second is the whooshing sound of air leaving the tyre. Lastly, there may be repeated flapping of deflated tyres hitting the road.

Now let's talk about the feel. If either one of the front tyres blows

out, your car will pull to that side and the steering will feel heavier. On the other hand, if your car sways from side to side, a rear tyre has blown. In either case, you should keep calm and do the following:

1. Do not brake suddenly

A tyre blowout is a nerve-racking situation to be in; understandably, this may be your first instinct. However, hard braking will further imbalance and destabilise the vehicle. This can be of great consequence.

To keep as much balance and control of the car as you can, maintain acceleration initially by gently easing off your throttle. You must decrease your speed gradually without braking if you want a steady halt.

Note that you should immediately turn on your hazard lights to alert oncoming cars.

2. Keep a firm grip on the steering

The car may pull in the direction of the burst tyre but ensure you maintain control. Keep the wheel as straight as possible. Also, do not try

to swerve in the opposite direction too quickly as that can be dangerous.

With a blown-out tyre, the car is very unpredictable and imbalanced. A sharp yank of the steering wheel can result in a somersault. The best you can do is keep your hands on the steering and the car straight.

Bonus: It is recommended to drive with both hands on the steering. It makes controlling the car in an emergency easier.

3. Identify an appropriate place to stop

When your car has slowed down, you can lightly engage the brakes and safely pull over to the side of the road. Do not stop in the middle of the road. You should also avoid stopping on soft sand as this could make changing your tyre difficult (if the jack is not firm on the ground).

Once you are in the clear, you can change the tyre or call your mechanic to help. You should also remember to stay protected with our Flexi- or Comprehensive car insurance plans, which pay to fix or replace your car in the case of an accident or theft. Visit our website or contact us to get started today.



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With over a decade of experience, Heirs Insurance Brokers, a member of Heirs Insurance Group, has redefined excellence in the insurance broking sector. We have become the preferred choice for thousands of customers who desire premium and trusted insurance and reinsurance advisory that guarantee security, peace of mind and the preservation of wealth.

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NEW STORY

Heirs Insurance Group Becomes the Fastest Growing Nigerian Insurance Group

Only in its second year of operation in the ever-competitive insurance market in Nigeria, Heirs Insurance Group achieved a 226 percent jump in Gross Written Premium (GWP), from N6.1billion in 2021 to N19.9billion for the financial year ended December 31, 2022, which cements its place as the fastest growing insurance group in Nigeria.

This demonstrates the unique value it brought to the market, and the desire of its Chairman, Mr Tony Elumelu CFR, to disrupt the Nigerian Insurance industry and break the myths associated with insurers.

With a suite of product relevant to the mass market, a digital-first approach to buying insurance and making claims, a networking community, and a first-of-its-kind rewards program, the group remains unyielding in its mission of making insurance accessible to everyone.

Heirs Insurance Group comprises Heirs General Insurance Limited, responsible for its properties and non-life business, Heirs Life Assurance Ltd, responsible for its life business, and now Heirs Insurance Brokers, the insurance advisory arm of the group.

A vibrant graphic featuring a woman with long dark hair, wearing a white top and headphones, dancing joyfully. The background is dark with glowing light trails. Large white text reads 'THROWBACK PLAYLIST'. To the right, there is a list of songs and a question: 'Let's kick it back to the songs that rocked our 2021. How many do you still listen to?'. At the bottom, there is a music player interface with a progress bar and control buttons.

THROWBACK PLAYLIST

Let's kick it back to the songs that rocked our 2021. How many do you still listen to?

- Bounce by Ruger
- Peru by Fireboy DML
- Ko Por Ke by Rexxie (feat. Mohbad)
- Feeling by LADIPOE
- Bloody Samaritan by Ayra Starr
- Monalisa by Lojay x Sarz
- Liar by Kizz Daniel
- Alcohol by Joeboy
- Celebrate Me by Patoranking

Why insure with us?

Heirs Insurance Group is the insurance subsidiary of Heirs Holdings, the leading pan-African investment group, with investments across twenty-four countries and four continents, founded and chaired by Tony O. Elumelu (CFR).

With a rapidly expanding retail footprint and an omnichannel digital presence, Heirs Insurance Group is championing financial inclusion and leading the digital transformation of the Insurance ecosystem in Nigeria with a mission to democratise access to insurance.

As part of its unique proposition, Heirs Insurance Group rolled out digital and mobile channels to simplify access to insurance and make insurance affordable to everyone.

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