

Linkage Assurance Plc

Who We Are & What We Do

Motor | Oil & Gas | Fire & Burglary | Agriculture | General Accident

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Motor | Oil & Gas | Fire & Burglary | Agriculture | General Accident

Executive Summary



01

Motor | Oil & Gas | Fire & Burglary | Agriculture | General Accident

Introduction

1991

Linkage Assurance
was incorporated in
1991

A–

Strong Capacity / Stable
Financial Outlook

Credit rating from
premier indigenous
ratings agency, Agosto &
Co

Over N8 B

Solvency Capital

269%

Solvency Ratio

Linkage Assurance PLC is a mid size non-life insurance company . We offer general insurance products to both retail (individuals) and institutional (corporate) clients.

The company's board of director is composed of respected gentlemen and ladies from various professional and academic backgrounds while the management of the organization is made up of group of professionals with diverse background in insurance and financial industry. In line with its organic growth strategic agenda, Linkage Assurance Plc seeks to diversify its products offerings by adding agricultural insurance products to its unique bouquet of non-life insurance products.

With shareholder funds in excess of **N30billion**, (based on our 2020 Annual Report) we are one the most financially solvent insurance company in Nigeria, and this enables us to support businesses of large sizes, and in many sectors, with the management of insurable losses that may impact our clients' profits and/or available capital. In addition to our very strong financial position, we also leverage on relationships with our local & foreign reinsurance counterparts such as Continental Re, Swiss Re, Hannover Re, Africa Re, WAICA Re and PTA Re to efficiently manage risks for our clients.

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Introduction

Our risk management approach is to evaluate every sector and market segment in order to identify their risk exposures. This enables us to know their insurance needs, the appropriate insurance products and their probable value preferences in making our offerings available to them:



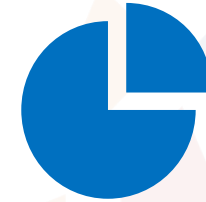
INSURANCE NEEDS

- Asset Protection, Repair & replace, Fear of the Unknown
- Catastrophe & Personal risk insurance
- Regulatory & Legal compliance, Convenience



PRODUCTS

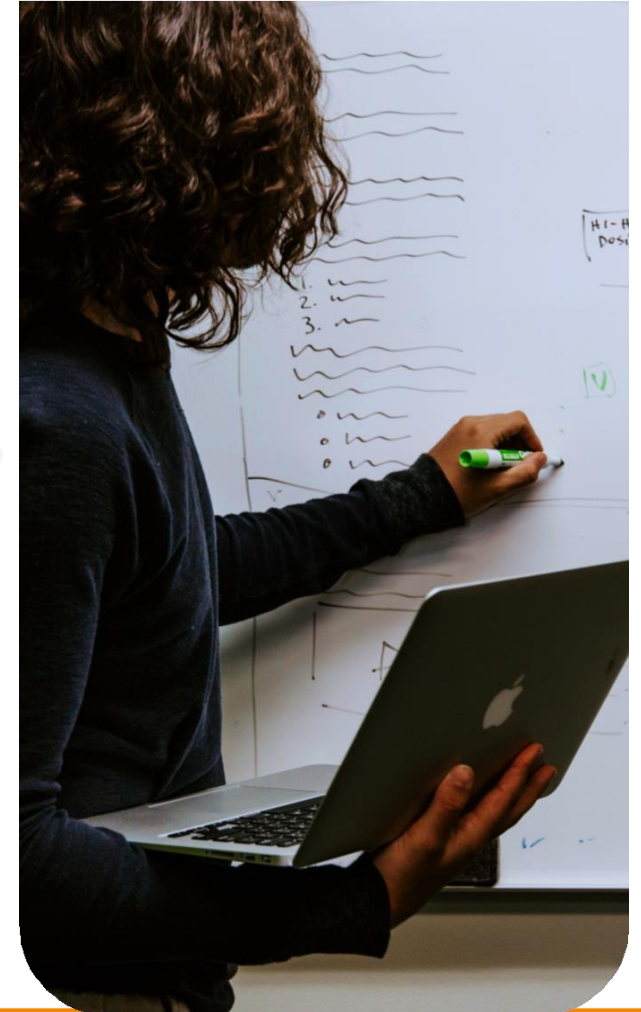
- Motor Insurance , Fire & Burglary ,
- Business Interruption , Third Party Liabilities Protection
- Computer & Cyber Risk , Machinery Break-down,
- Disability insurance , Fidelity Guarantee etc.



VALUE PREFERENCE

- Solution Providing, Convenience
- Quick Service
- Flexible payments , Simple to understand products
- Delivering on promise , Channel simplicity

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About Us

Our History & Leadership



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About Us



Our Strategy

Our Strategy is to consistently grow our revenue and deliver strong returns and excellent customer experience, while leveraging on technology, strategic alliances, and capabilities / insights to provide world-class insurance & risk management solutions.

Our guiding principles are our Core Values and vision. They underpin our desires, ambitions and aspirations aimed at reinforcing the trust of our stakeholders.

Our Value Propositions

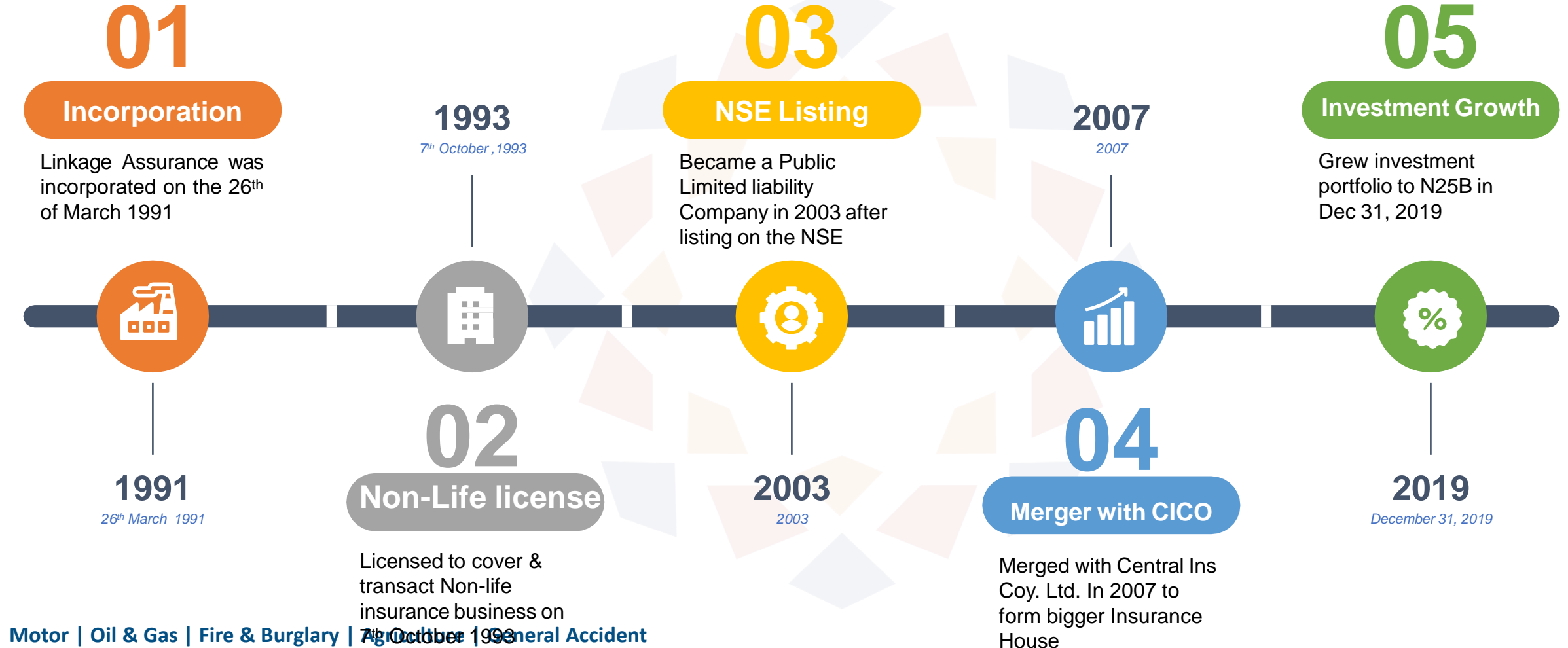
Our Service Proposition is to give our customers peace of mind through need-based insurance solutions and exceeding their expectations. We are committed to this by seeking to understand their risks and business objectives and providing insurance services to them. Here is our value proposition:

There is no one size fits all insurance product | We listen to your needs
| We place people before policies | We would rather educate you than sell you

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About Us

Our History



About Us

Vision Statement



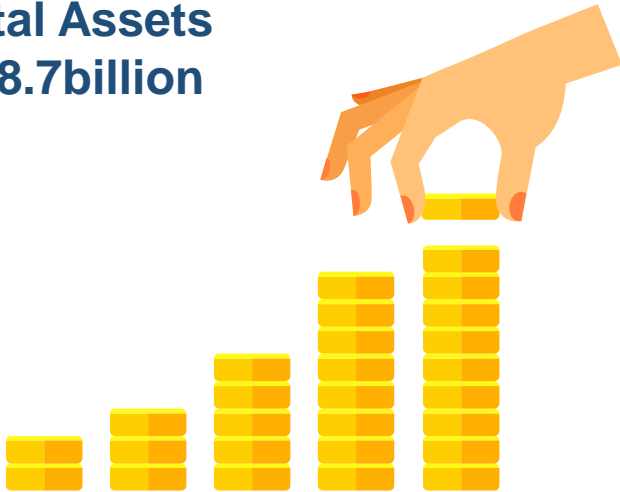
To consistently exceed customers expectation

Mission Statement



To use best in class technology , competent & engaged workforce to deliver superior Services and returns to our stakeholders.

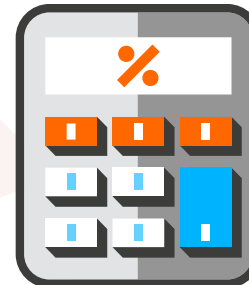
Total Assets
N38.7billion



Total Equity
N25.1billion



Profit After Tax
N2.4billion
@2020



Linkage Assurance Plc
Affirms The A- Status

Agusto & Co , a top rating agency has rated Linkage Assurance Plc and affirmed the A-status on the Insurer. This rating confirms on the Company a satisfactory financial condition and adequate capacity to meet claims obligation as we provide a Stable Outlook.

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Our Leadership

Board of Directors



Chief Joshua B. Fumudoh
Chairman



Mr. Daniel Braie
MD/CEO



Mr. Jamunoye Zifere Alazigha
Non-Executive Director



Mr. Maxwell Ebibai
Non-Executive Director



Mrs. Funkazi Koroye-crooks
Non-Executive Director



Mr. Okanlawon Adelagun
Executive Director



Mr. Olakunle Agbebi
Non-Executive Director



Mr. Bernard Nicolaas Griesel
Non-Executive Director



Mr. Pius Otia
Non-Executive Director



Mr. Abubakar Shehu Dahiru
Independent Director

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Our Leadership

Executive Management



Mr. Daniel Braie
MD/CEO

Over 40 years experience in marketing, underwriting and insurance broking. MD/CEO Linkage Assurance PLC. Former VC/CEO of Topflight Insurance brokers MBA, ACII (Lond) WAll, FICA, ACIB, ANIM, MIOD, Alumnus INSEAD Business School, Alumnus Harvard Business School



Mr. Okanlawon Adelagun
ED Tech

Over 30 years experience in insurance management, underwriting and project management. ED Tech Linkage Assurance PLC Former MD IGI Ghana and ED (Biz Dev) Union Assurance (Allianz) BSc ACII (Lond)



Mr. Anthony Saiki
Ag. Head Marketing

Over 30 years experience in insurance underwriting and marketing, broking DGM Oil & Gas. Versatile Oil & Gas Specialist. Previously worked Hogg Robinson and VTL Insurance Brokers MBA ACII (Lond)



Mr. Emmanuel Otitolaiye
CFO

Over 20 years experience in financial management, and business planning in insurance, banking and consulting. CFO Linkage Ass. PLC. Have held senior management positions at Cornerstone, AXA Mansard, CFAO & PZ BSc MSc, MBA FCA



Mr. Imo O. Imo
Head Strategy & Biz Dev.

Over 20 years experience in Strategy, Reinsurance and Research. Head Strategy & Bus. Dev Linkage Ass. PLC Have held senior management positions at Cornerstone UBA Ins B.Agric. MSc, AIIN



Mr. Taoheed Sikiru
Chief Internal Auditor

Over 15 years experience in accounting, auditing and compliance. Chief Compliance Officer Linkage Assurance PLC Previously worked at IITA Ibadan BA, MBA, LLB, MIAD, ACA.

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Our Leadership

Executive Management



Mr. Humphrey Ozegbe
Head , Management Services

Over 20 years experience in administration and human capital management Head , Management Services. Linkage Assurance PLC Previously worked in the Manufacturing sector
BSc MSc , ACIPM , Cert. Human Res. Prt ACIA



Mr. Moses Omoregbe
Company Secretary

Over 10 years experience in legal jurisprudence , company secretarial administration, board & investors relationship Company Secretary /Head Legal at Linkage Assurance PLC
LLB ,BL LLM .

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Our Products

Risk Management Solutions -Insurance Needs & Products



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Our Products

Public Sector

- Federal Government
- State Government
- Local Government
- Government Agencies & Departments



Exposure	Insurance Solutions
Property damage	Fire and Special Perils for the offices
Burglary & theft at Business Premises	• Burglary
Plants & Machines	• Plant All Risks & Machinery Breakdown
Employers Liability / Accident and injuries at work	• Group Personal Accident for Employees
Dishonesty of employees	• Fidelity Guarantee Insurance
Insurance for their operational vehicles (Private and Commercial Vehicles)	• Motor Insurance –Private & Commercial vehicles including Special Purpose vehicles
Electronic Equipment for Laptops and Desktops and other IT devices	• Electronics Equipment Insurance and All Risks Insurance



Motor | Oil & Gas | Fire & Burglary | Agriculture | General Accident

Our Products

Financial Services Sector

- Commercial Banks
- Merchant Banks
- Microfinance banks
- Industrial /Development Banks



Exposure	Insurance Solutions
Property damage	Fire and Special Perils for the offices
Burglary & theft at Business Premises	• Burglary
Plants & Machines	• Plant All Risks & Machinery Breakdown
Employers Liability / Accident and injuries at work	• Group Personal Accident for Employees
Safety of cash within business premises	• Money Insurance
Dishonesty of employees	• Fidelity Guarantee Insurance
Insurance for their operational vehicles (Private and Commercial Vehicles)	• Motor Insurance –Private & Commercial vehicles including Special Purpose vehicles
Directors and Officers liability	• Directors and Officers Liability
Electronic Equipment for Laptops and Desktops and other IT devices	• Electronics Equipment Insurance and All Risks Insurance



Motor | Oil & Gas | Fire & Burglary | Agriculture | General Accident

Our Products

Industry – Oil & Gas Sector

- Upstream –Exploration & Production
- Mid Stream
- Down Stream



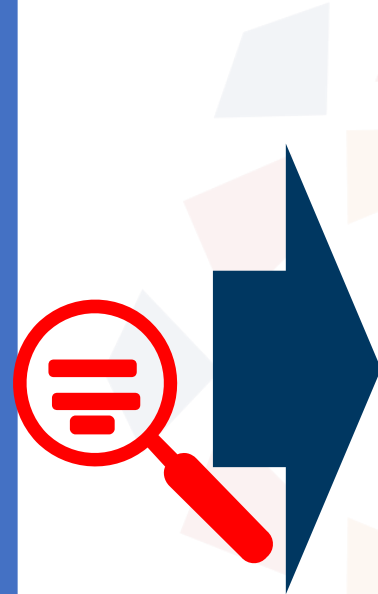
Exposure	Insurance Solutions
Property damage	• Fire & Special Perils, Burglary
Business Interruption	• Fire & Cons Loss
Third Party Liabilities	• Professional Indemnity, Public Liability, Occupiers Liability
Terrorism & Sabotage	• Fire & Cons Loss , Terrorism Ins.
Theft and damage of assets	• Goods-in-transit
Fire & theft at residential and office complex	• House Holder/House Owners for employees
Employers Liability / Accident and injuries at work	• Group Personal Accident for Employees
Directors and Officers liability	• Directors and Officers Liability
Death of Employees	• Group Life Insurance (To be handled by a Life Office)

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Our Products

Manufacturing & Telecoms

- Breweries
- Food Processing
- Pharmaceuticals
- Telecoms
- Etc



Exposure	Insurance Solutions
Property damage	• Fire and Special Perils for the Factory
Burglary & theft at Business Premises	• Burglary
Plants & Machines	• Plant All Risks & Machinery Breakdown
Importation of raw materials/export of finished goods	• Marine Cargo Insurance
Theft and damage of assets	• Goods-in-transit
Dishonesty of employees	• Fidelity Guarantee Insurance
Employers Liability / Accident and injuries at work	• Group Personal Accident for Employees
Safety of cash within business premises	• Money Insurance
Death of Employees	• Group Life Insurance (To be handled by a Life Office)

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Our Products

Agricultural Insurance

- Farms
- Agribusiness Organizations
- Coop Farmers
- Bank Financed Farms



Insurance needs & Products

- Livestock Insurance Plan
- Poultry Insurance Plan
- Multiperil Crop Insurance Plan
- Fisheries & Fish Farm Insurance
- Area Yield Index Insurance
- Farm Property & Produce Insurance



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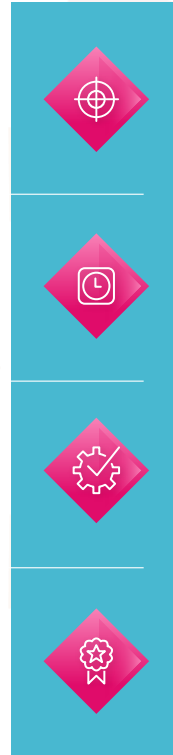
Our Products

Retail Insurance

Retail Insurance is essentially the provision of insurance products to cover individuals' personal and households' items against loss, damage or theft. These items range from personal effects like phones, jewellery, electronics, to motor vehicles and disability or personal accident coverage.

The types of risks covered by a retail insurance policy are :

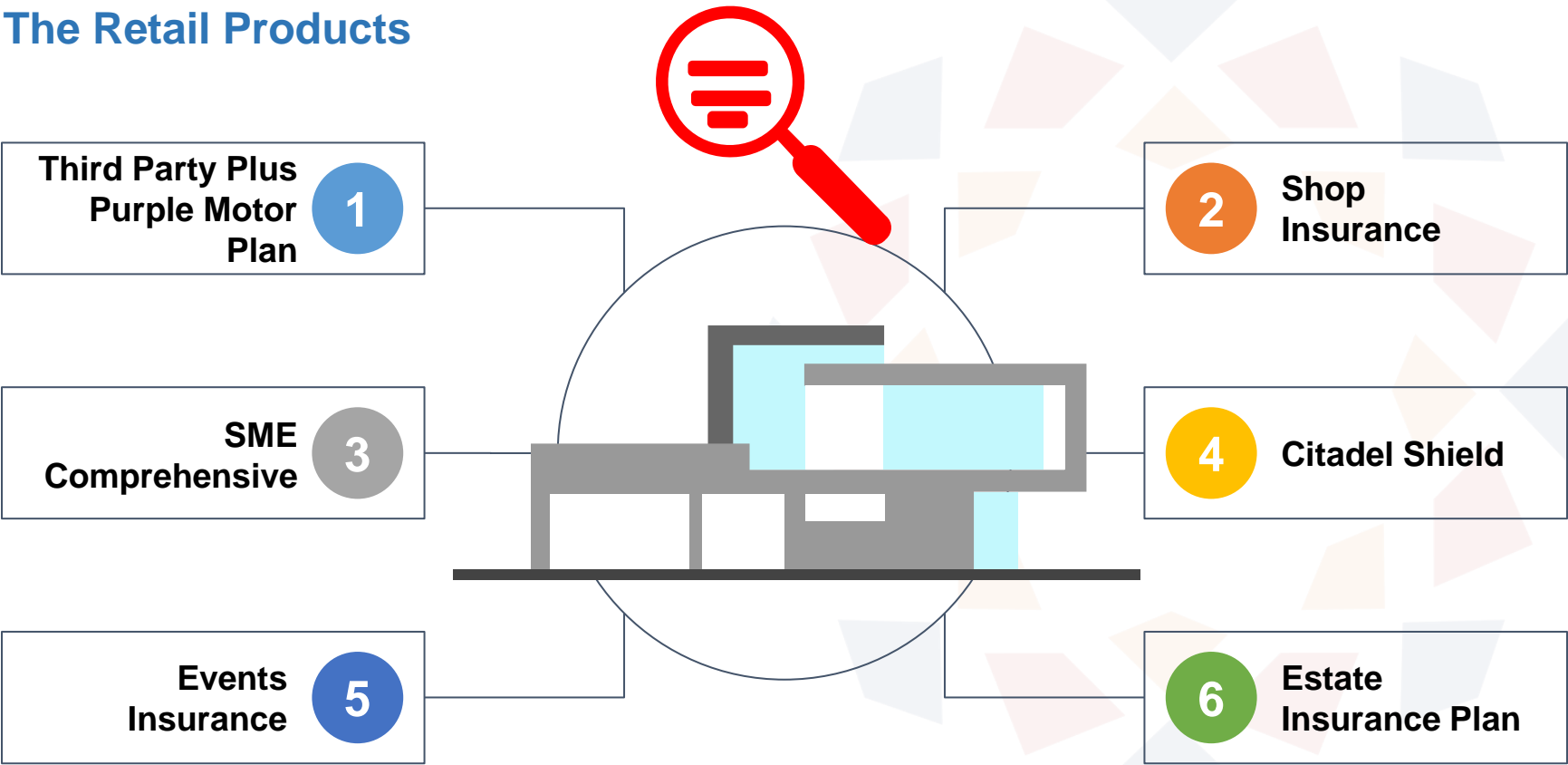
- Liability
- Accidental damage & Theft
- Stock & Contents
- Fire



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Our Products

The Retail Products



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Our Achievements

Awards & Recognitions



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Our Achievements

Agusto & Co

A- (Strong Capacity / Stable Financial Outlook)

- Industry Agency Rating



Professional Membership & Awards & Recognition

Certificate of Membership

- African Insurers Association (AIO)
 - Risk Management of Nigeria (RIMSON) Award
- WAICA Silver Award for support of WAICA Re



Social Achievements

Recognition

- Okpekpe Race Special Award
 - Miss Insurance 1st
 - Aba Sports Club
- Ikoyi Club Recognition



The Pearl Awards

Certificate of Excellence-for sectoral leadership in the insurance industry on Corporate Excellence in the Capital Market

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- Sectoral Excellence



Our Strategic Partners

Reinsurers + Some Customers + Brokers



05

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Our Reinsurers



hannover **re**[®]

WAICA RE
WAICA REINSURANCE CORPORATION PLC



LLOYD'S



ZEP-RE
(PTA Reinsurance Company)
Committed to Quality Service

Agriculture | General Accident

Our Insurance Brokers



incorporating



FEMI JOHNSON & COMPANY LTD.

Incorporated Insurance Brokers RC 7415



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Our Market Geography

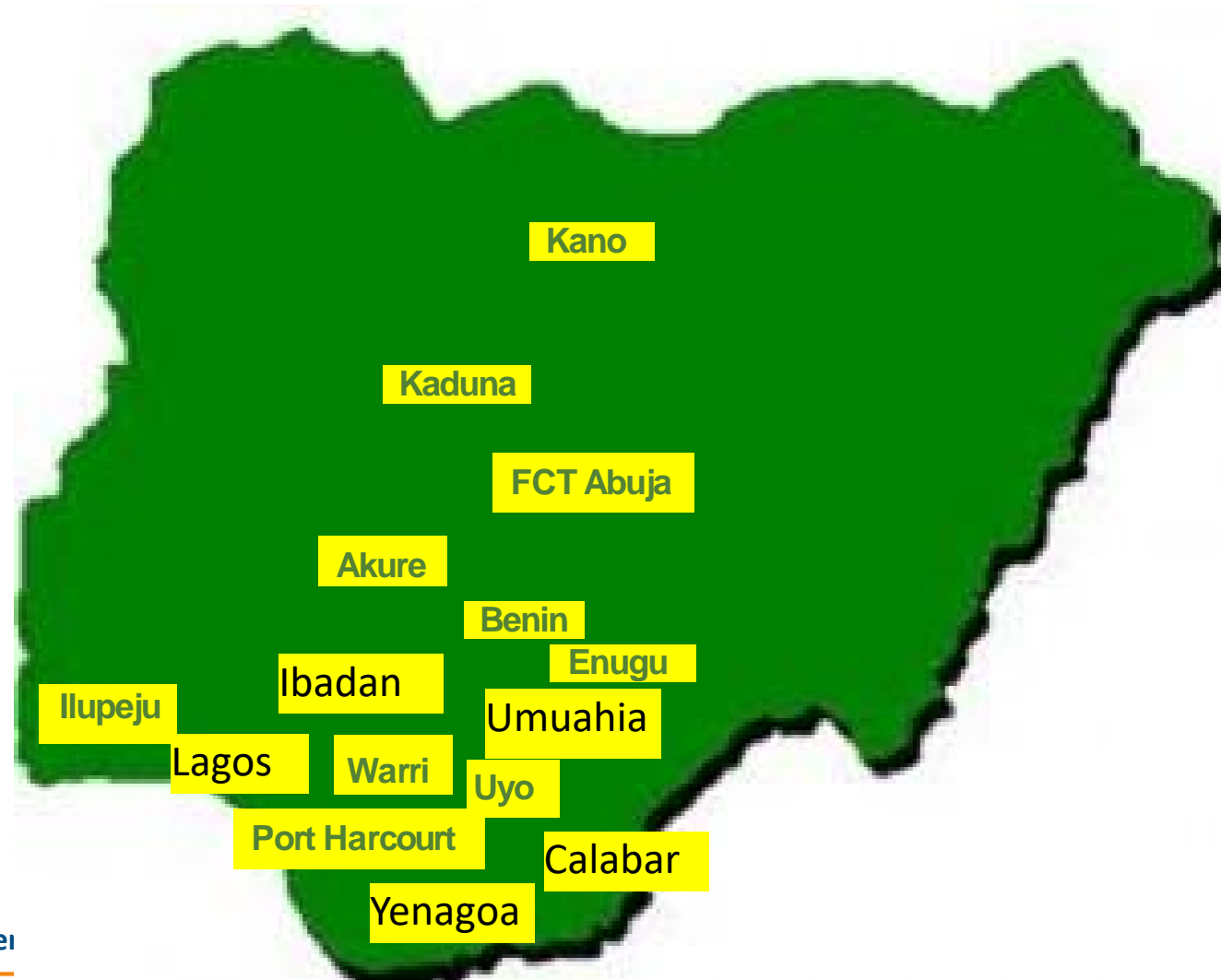
Branches + Outlets



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Our Branches & Outlets



Motor | Oil & Gas | Fire & Burglary | Agriculture | Gei



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