

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



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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, Augusto & Co

Over N7B

Solvency Capital

133%

Solvency Ratio

Linkage Assurance Plc was incorporated on 26th March 1991 and was licensed to cover and transact non-life insurance businesses on 7th October, 1993.

A leading insurance service provider in Nigeria, with a reputation for prompt and accurate service delivery, efficiency, and customer satisfaction. For over three decades, we are and have been driven by our tested relationship with various respectable brokers/agents. Through our alliance with reputable financial institutions and growing investment in human capital and information technology, we maintain the professional requirement of a global reputable insurance company.

With a total shareholders fund of over **N27 billion**, and still growing. This includes a share capital of 7 billion at 133% above statutory minimum capital requirement. We have developed high competence in investment management, having grown our investment portfolio to over N31 billion as at October 2022. Our increasingly steady participation in fixed income, equity and debt instruments in both capital and money markets has produced returns resulting in appreciable increase in our investment portfolio. Augusto & Co, a top rating agency has rated Linkage Assurance Plc in the “A” status category. This rating confirms that the company has a satisfactory condition and adequate capacity to meet claims obligation as well as a stable outlook. According to the agency, the rating assigned to Linkage Assurance Plc reflects good capitalization, investment return and strong liquidity profile. Linkage Assurance Plc as a general business insurer, plays very well also in the Oil & Gas and Motor insurance market spaces of the industry.

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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:



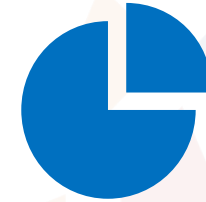
INSURANCE NEEDS

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



PRODUCTS

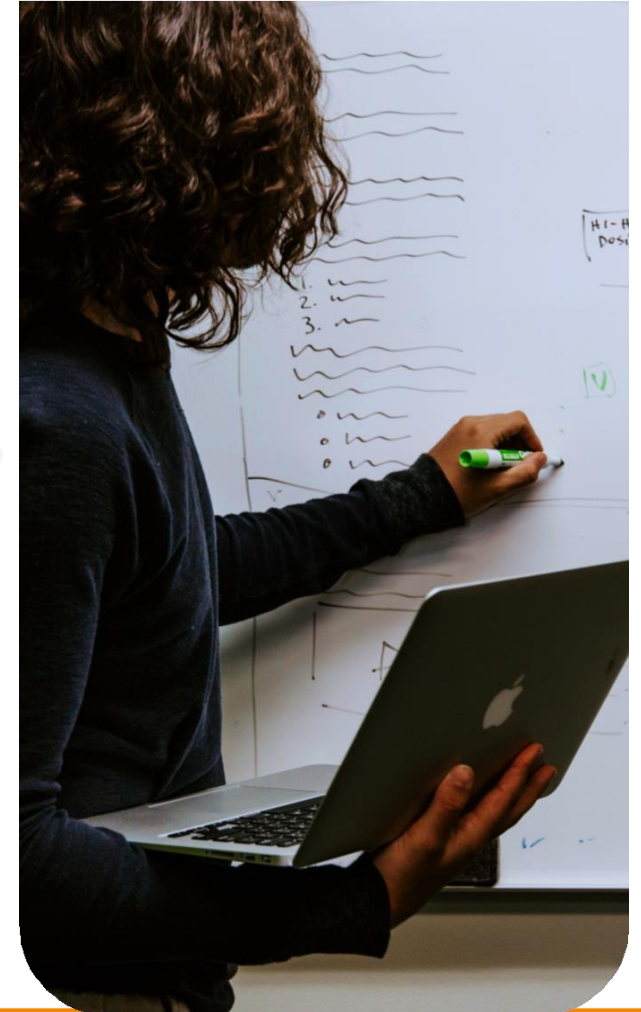
- Motor Insurance , Fire & Burglary ,
- Business Interruption , Third Party Liabilities Protection
- Computer & Cyber Risk , Machinery Break-down,
- Disability insurance , Fidelity Guarantee etc.



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

About Us



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

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.

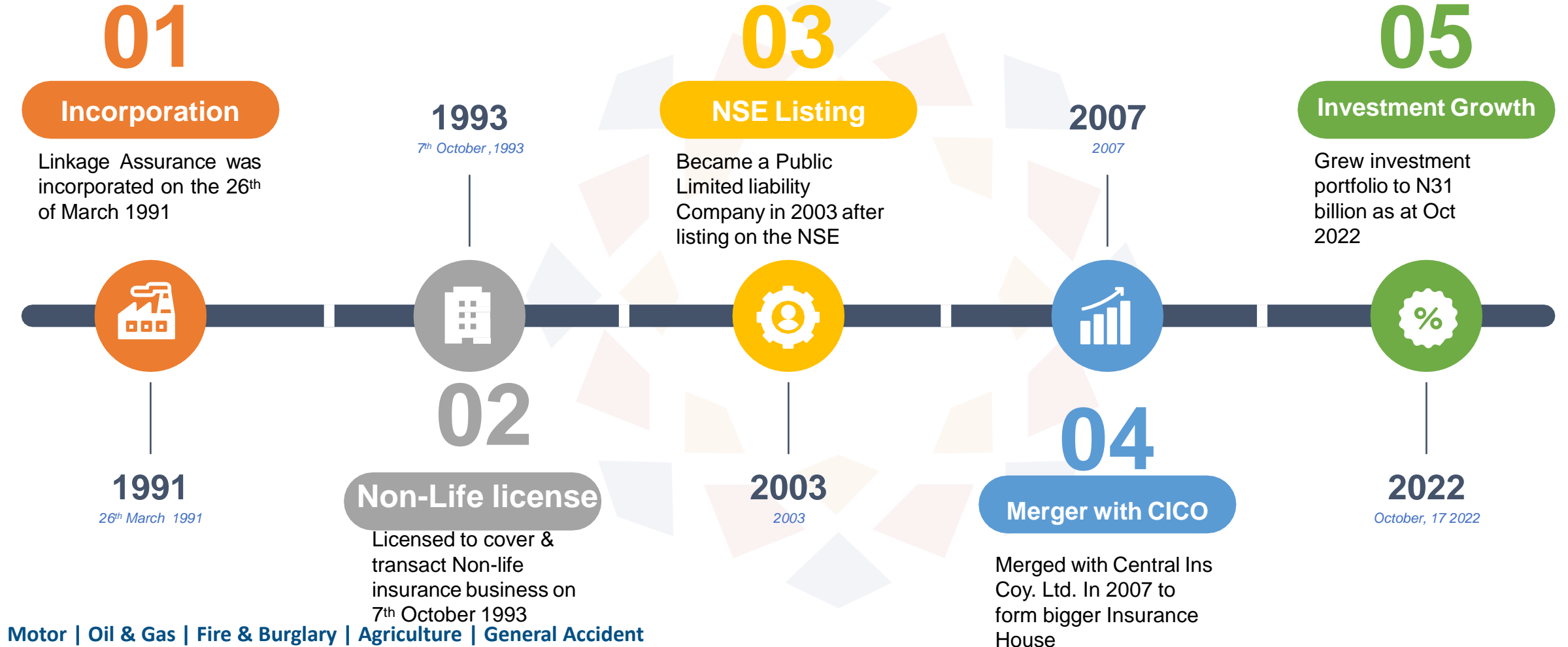
Our Value Propositions

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

About Us

Our History



About Us

Vision Statement



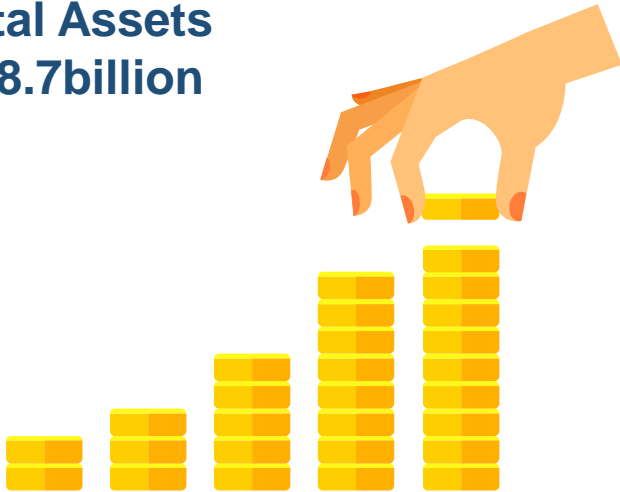
To consistently exceed customers expectation

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



Investment income @2021
N2.29million



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



Mrs. Valentina Marinho
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

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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 Technical

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
Chief Marketing Officer

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
Chief Financial Officer

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
 Chief Human Capital
 Officer/Head Management
 Services

Over 20 years experience
 in administration and
 human capital
 Management

Chief Human Capital
 Officer/Head ,
 Management Services.
 Linkage Assurance PLC
 Previously worked in the
 Manufacturing sector

BSc, MSc, ACIPM , Cert. Human
 Res. Prt , CHRM, ACIA



Mr. Moses Omoregbe
 Company's 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 .



Mrs. Modupeade Adepoju
 Chief Compliance Officer

Over 16 years' experience in
 Finance, Tax, Audit, ERM and
 Compliance

Chief Compliance Officer,
 Linkage Assurance PLC

Previously worked with Oasis
 Insurance, FBN Insurance and
 Great Nigeria Insurance

HND, FCA, FCIT, ACII



Mr. Ovie Salubi
 Head Information & Technology

Over 16 years' experience
 in Software Development
 and IT in the Financial
 Services domain

Head, Information
 Technology, Linkage
 Assurance PLC

BEng, PRINCE2, TOGAF,
 Certified Process Professional

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

Our Products

Risk Management Solutions -Insurance Needs & Products



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

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

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)

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

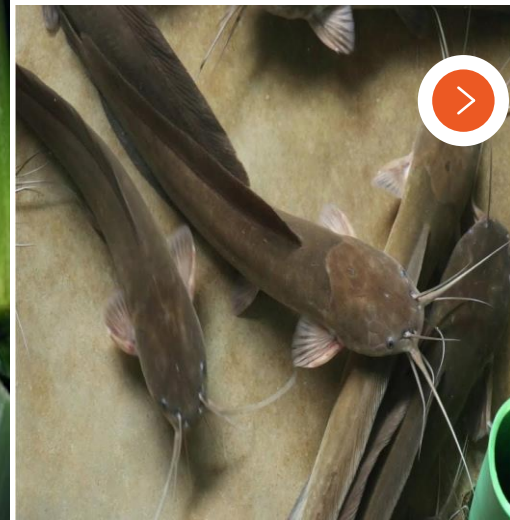
Agricultural Insurance

- 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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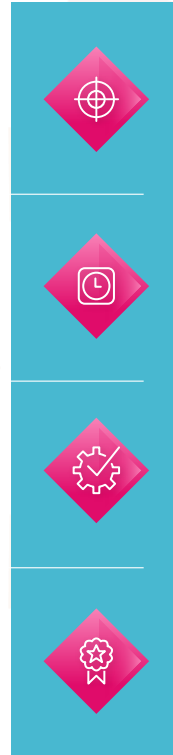
Our Products

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 :

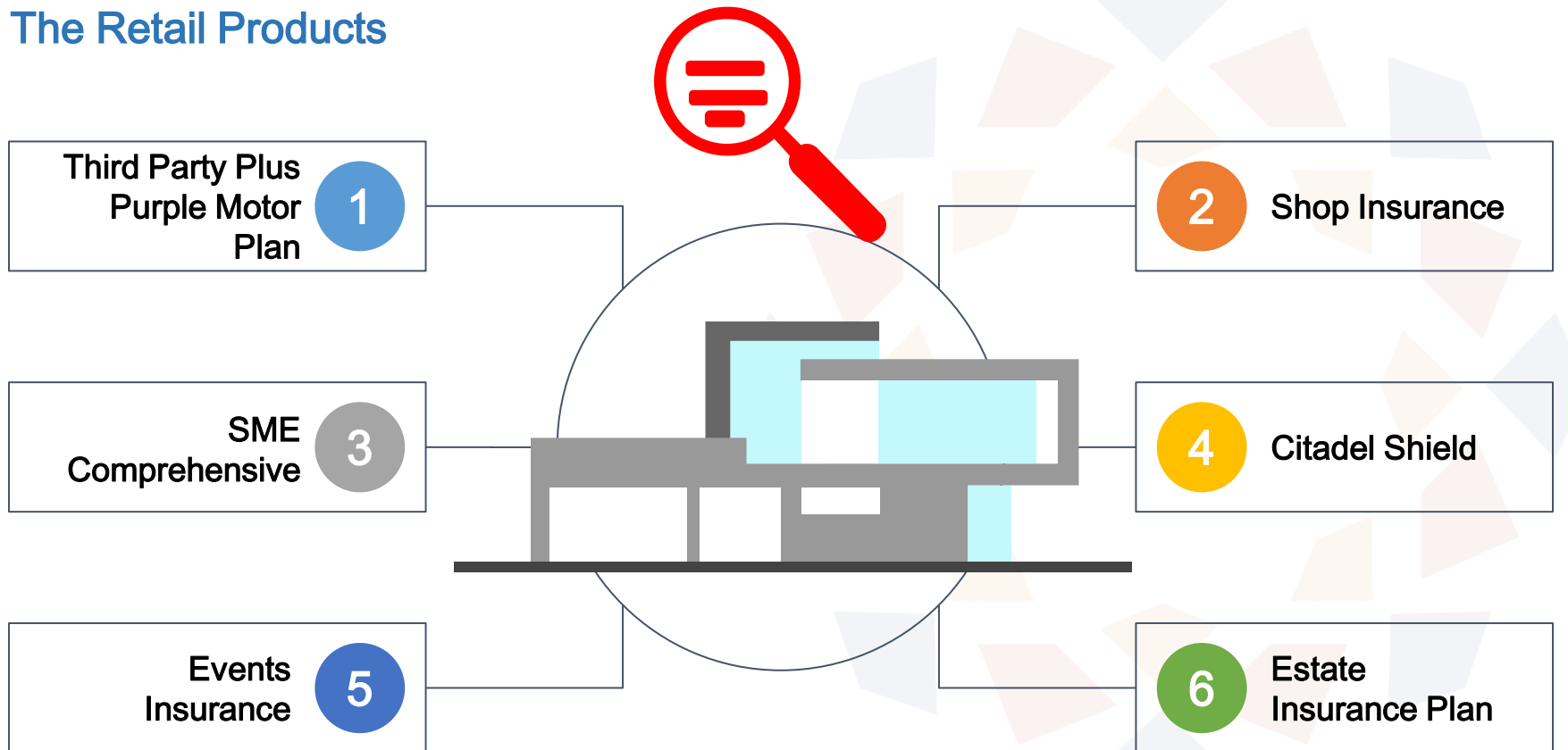
- Liability
- Accidental damage & Theft
- Stock & Contents
- Fire



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Our Products

The Retail Products



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

Our Achievements

Awards & Recognitions



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Our Achievements



Industry Agency Rating A-

(Strong Capacity / Stable Financial Outlook)
—Agusto & Co

Insurance Sector Performance Award (Pearl Award)

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

CIIN Talent Night 2022 The Insurance Ambassador

2022 Edition Chartered Insurance Institute of Nigeria (CIIN) 2022 Award Insurance

Professional Membership & Awards & Recognition.

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

2020 , Industrial Training Fund Award (Lekki Area)
Best in Human Resource Development for 2020

Social Achievements & Recognitions

- Okpekpe Race Special Award
- 2014/2015 Miss Insurance 1st
 - Aba Sports Club
 - Ikoyi Club Recognition

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

Our Strategic Partners

Reinsurers + Some Customers + Brokers



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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



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

Our Market Geography

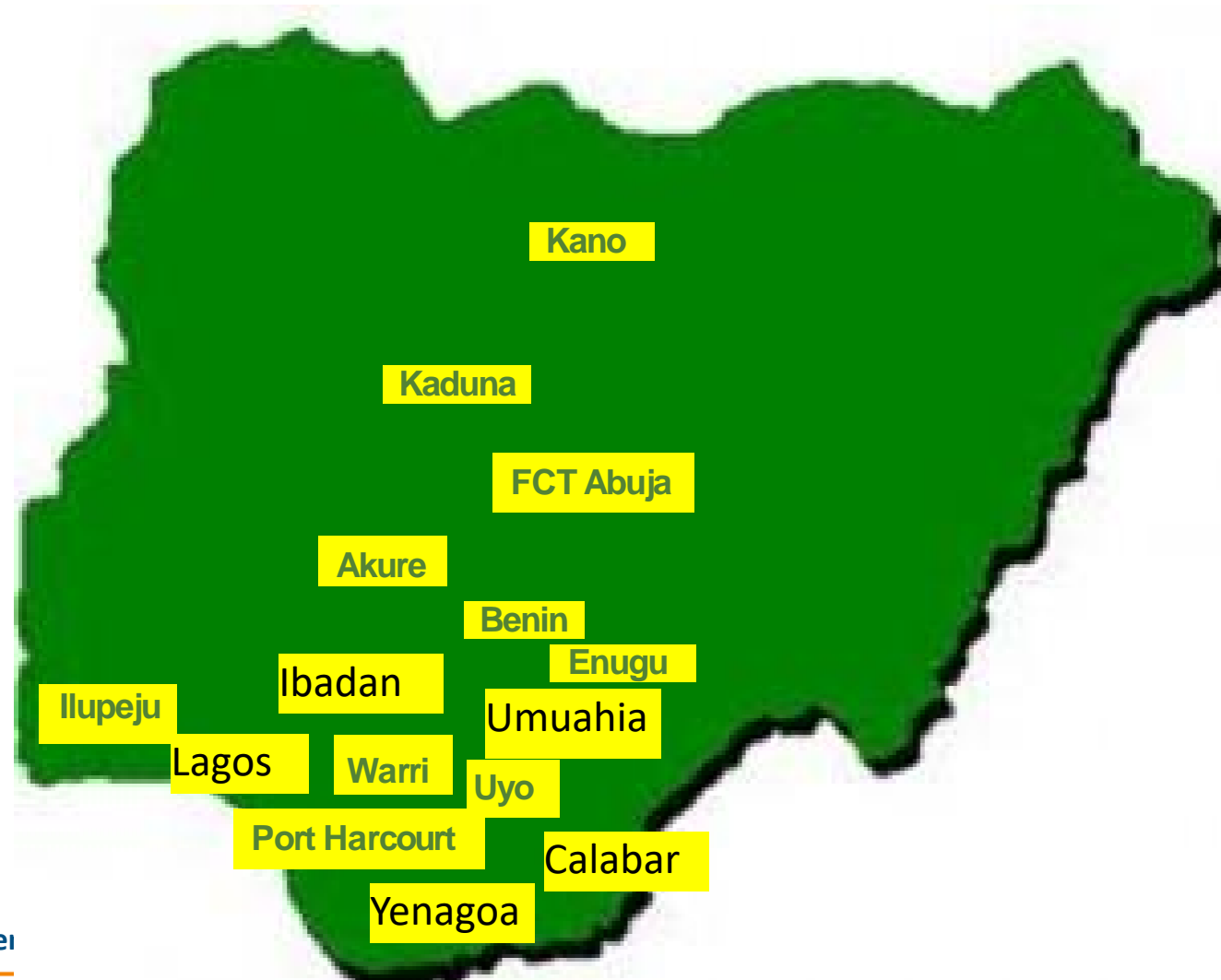
Branches + Outlets



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

Our Branches & Outlets



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



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