

# Linkage Assurance Plc

## *Corporate Profile*

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

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# Introduction

- Who We Are

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

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# Introduction

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

**1991**

Linkage Assurance was incorporated in 1991

## AM Best Rating

Issuer Credit Rating (ICR): B+ | "Very Strong" BCAR Score

**Over N12B**

Solvency Capital (unaudited)

**514%**

Solvency Ratio

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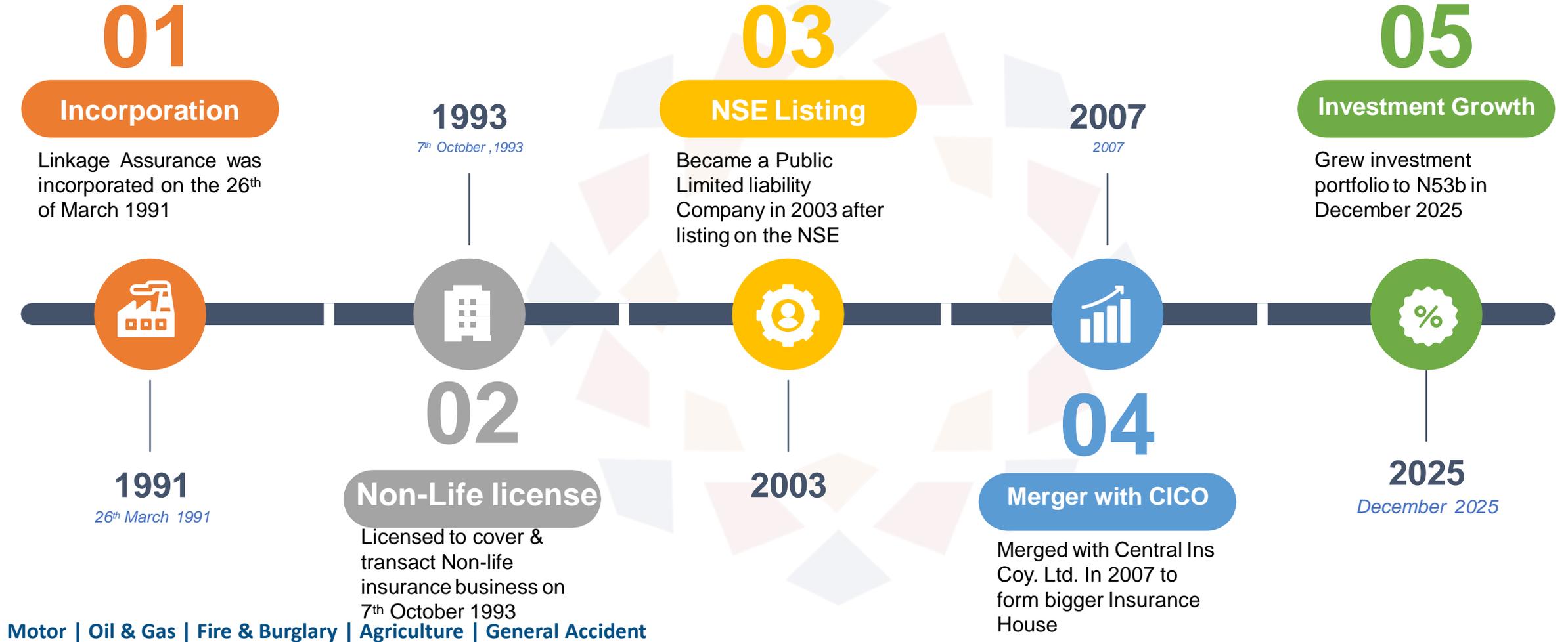
A leading insurance service provider in Nigeria, with a reputation for prompt and accurate service delivery, efficiency, and customer satisfaction. For over three decades, we are and have been driven by our tested relationship with various respectable brokers/agents. Through our alliance with reputable financial situations 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 N46.8 billion and still growing. This includes a share capital of N9.2 billion. We have developed high competence in investment management, having grown our investment portfolio to over N53 billion as at December 2025. 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.

Linkage Assurance Plc has received an **Issuer Credit Rating (ICR) of B+** from AM Best, both with a **Stable Outlook**. According to AM Best Linkage Assurance PLC balance sheet remains strong, underpinned by a "Very Strong" BCAR score and internal capital generation.

# Introduction

## Our History



# Introduction

## 2025 Financial Performance



**N70billion**

**TOTAL ASSETS**



**TOTAL EQUITY**

**N46.9 billion**



**N7.9billion**

**INVESTMENT INCOME**



**Linkage Assurance Plc Affirms The B+ Status**

AM Best, an international rating agency has rated Linkage Assurance Plc and affirmed the B+ 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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# Introduction

## Our Strategic Intent

- Linkage Assurance Plc's strategic intent articulates a clear and compelling long-term ambition, defining what Linkage Assurance Plc seeks to become and achieve.
- It establishes Linkage Assurance Plc's overarching aspiration and direction, providing the rationale for mobilizing resources beyond short-term plans or incremental targets.
- Linkage Assurance Plc's strategic intent answers the fundamental question of what Linkage Assurance Plc Group must evolve into in order to win, remain competitive, and sustain relevance over the long term.

## 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.

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# Introduction



## Strategic Direction

Progressively position the Company as a leading General Business Insurer through disciplined growth, strong cash generation, and operational excellence.

## Strategic Priorities

- Profitable revenue growth
- Strong and predictable cash flows
- Simple, seamless customer experience
- Efficient, technology-enabled operations
- Disciplined underwriting performance
- Targeted expansion in high-value sectors
- Sustained earnings growth

## Our Core Values

Our core values define how we work and how we win. We pursue **Excellence** in everything we do, act with **Professionalism** and **Integrity** always, foster **Innovation** to stay ahead, and remain deeply **Customer-focused** in delivering trusted and sustainable value.



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# Introduction

## Board of Directors



**Chief Joshua B. Fumudoh**  
Chairman



**Mr. Daniel Braie**  
MD/CEO



**Mrs. Valentina Marinho**  
Independent Director



**Mr. Maxwell Ebibai**  
Non-Executive Director



**Mrs. Funkazi Koroye-Crooks**  
Non-Executive Director



**Mr. Pius Otia**  
Non-Executive Director



**Mr. Okanlawon Adelagun**  
Executive Director



**Mrs. Olayimika Phillips**  
Independent Director



**Mr. Razack Olugbenga Falekulo**  
Independent Director



**Mr. Katchy Anthony Kanayo**  
Non-Executive Director



**Mr. Suaye Inikio Banigo**  
Non-Executive Director

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# Introduction

## Executive Management



Mr. Daniel Braie  
MD/CEO

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



Mr. Okanlawon Adelayun  
EDTech

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



Mr. Anthony Saiki  
Chief Marketing Officer

Over 30years 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)



Dr. Emmanuel Otitolaiye  
Chief Financial Officer

Over 20years 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 PhD



Mr. Humphrey Ozegbe  
Chief Human Capital Officer/Head Management Services

Over 20years experience in administration and human capital management Head , Management Services. Linkage Assurance PLC  
Previously worked in the Manufacturing sector  
BSc, MSc , MCIPM, HRPL, Certified HRM, ACIA, SMP



Mr. Taoheed Sikiru  
Chief Internal Auditor

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

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# Introduction

## Executive Management



Ms. Mayen Umoren  
Lead Technical Practices

Over 25years' experience in Technical practice, Reinsurance, Claims, Marine & Aviation, Risk Management.

Senior member CIIN, Had served as Head Reinsurance Linkage Assurance Company Plc.

Previously worked with Nigerian Reinsurance Corporation and Equity Indemnity Insurance Company

Expertise in Int'l Reinsurance markets , Oil & Gas Treaties with Gallagher Re, London.

B.A, MBA, Dip(Ins)



Dr. Imo O. Imo  
Chief Strategy & Product Officer

Over 20 years' experience in Strategy , Reinsurance and Research.

Chief Strategy & Product Development Linkage Assurance Plc.

Have held senior management positions at Law Union & Rock, Cornerstone and UBA Ins (HEIRS)

B.Agric. MSc , PhD. AIIN



Mrs. Modupeada Adepoju  
Chief Compliance Officer

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. 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 . AIIN, SMP



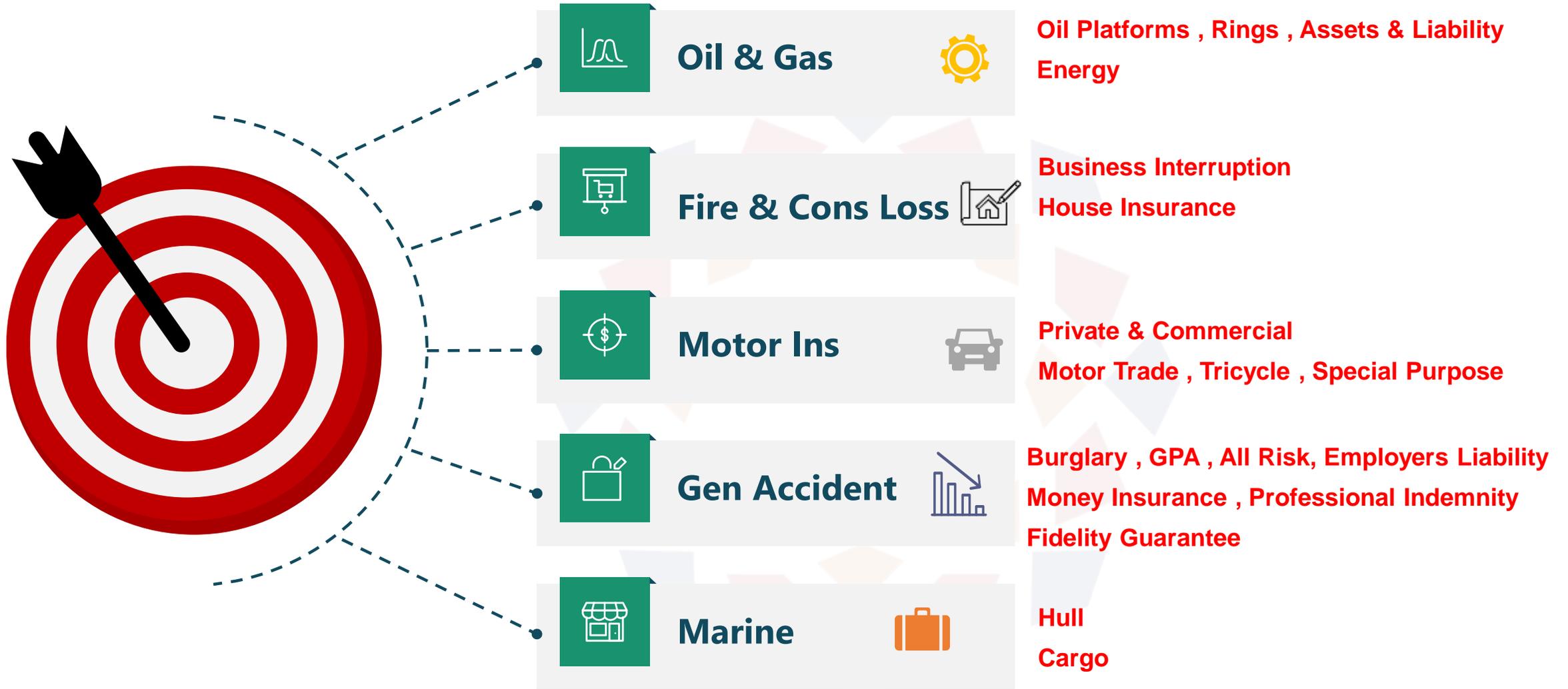
Mr. Damilare Ezekiel  
Chief Technology officer

Over 15years' experience in Computer System Engineering, I.T and Software Consultant. He is a Microsoft Certified solution Associate and Cisco Certified Network Associate- wireless.

Previously worked with Goldlink Insurance Plc, Fixya Inc. USA, ,STEM Ambassador for Science, UK. BSc. I.T, MSc. Computer System Engineering, Comp TIA+,

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# Our Products & Offerings



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# Our Products & Offerings



## Retail Insurance



- Third Party Plus
- SME Comprehensive
- Shop Insurance
- Citadel Shield

### Engineering Insurance

**CAR , EAR , Computer All Risks  
Plant All Risk**

### Bonds Insurance

**Performance , Advanced Payment  
Bid Bond**

### Agricultural Insurance

**Area Yield Index  
Livestock , Poultry , Multi -peril Crop  
Ins. Plantation Insurance & Fish Farm**

### Travel Insurance



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# Our Risk Management Strategy

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# Our Risk Management Strategy

Linkage Assurance Plc is always ready to partner with organizations like yours to offer insurance and risk management solutions against a wide array of risks in the following areas :



## Manufacturing Risks

- Engineering Insurances Solutions .



## Material Damage Risks

- Fire & Business Interruption insurance
- Burglary & Theft Insurance .
- Transportation Insurances Solutions



## Electrical & Electronic Risks

- Electrical Equipment Insurance



## Liability Insurance

- Public Liability Insurance .
- Employers Liability

# Our Products

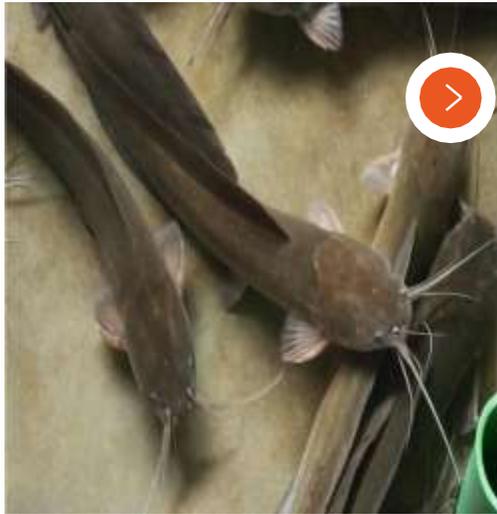
## Agricultural Insurance

- 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

## Fire & Cons Loss



This type of policy will provide indemnity to the insured for equipment on site in the event of loss or damage to property covered under it as a direct result of fire outbreak, lightning & explosion . Other extraneous perils such as social disturbance e.g., strike & riot and natural disasters like storm damage, flood & earthquake can also be covered by extension of the standard scope of cover.

### INDICATIVE PREMIUM RATES

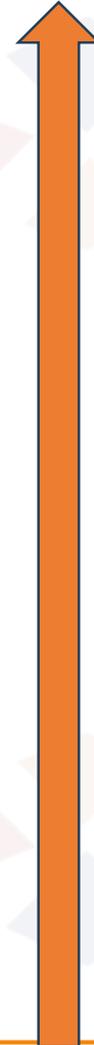
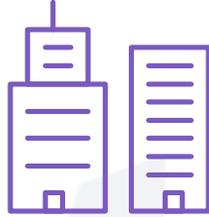
#### Private /Residential Premises

- Basic Rate 0.15% -0.25
- Perils 0.025% -0.075

#### Commercial Premises

- Basic Rate 0.175% -0.30
- Perils Rate 0.035% - 0.10

## Material Damage Covers



- Building
- Office furniture , electrical equipment
- Plant & Machinery
- Stock of materials & other goods used for the project

## Burglary & Theft



This type of policy is designed to indemnify the insured against loss or damage resulting from theft or attempted theft which is accompanied with actual forcible or violent entry into or out of premises or any attempt thereat . The items usually covered under this policy are like those covered under fire policy above except for building .

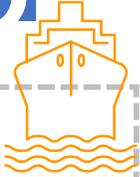
### INDICATIVE PREMIUM RATES

0.275% - 0.35%

The items usually covered under this policy are like those covered under fire policy above except for building

# Our Products

## Marine Cargo Insurance



Marine cargo insurance covers the loss or damage of cargo, shipments, and any transport or cargo by which property is transferred, acquired, or held between the points of origin and destination.

INDICATIVE RATE	PREMIUM
0.175% - 0.45%	

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## Transportation Insurances

The Policy indemnifies the insured for the loss or damage to the imported goods being conveyed by sea or air to the project site or location designated by the insured.



### PREMIUM RATES

- Third Party Only N15,000
- Comprehensive 15% of value of vehicle
- Third Party Plus Variants starting from premium of N30,000



This class of insurance is made compulsory by government through the legislation known as Motor Vehicle (Third Party) Insurance Act 1945. The Third-Party cover, which is the minimum type of insurance legislated upon provides indemnity to the insured against legal liability to third parties for death, bodily injury and property damage

There is also a comprehensive type of cover which provides indemnity to the insured for loss or damage to the vehicle resulting from road accidents, fire and theft in addition to what the third party only covers



# Our Products

## Employers Liability Insurance

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The vicarious liability of the insured's employee can also be covered provided it arose while carrying out his official duties



### Common Construction Accidents

Apart from statute, common law requires all employers of labour to take out this policy for the benefit of the workers who may sustain injury resulting into death or disability. The scale of benefit for death and permanent disability are 3.5 & 4.5 times of annual salary respectively while weekly benefit at the agreed scale is usually payable for a period not exceeding 24 months in the case of temporary total disability.

#### INDICATIVE PREMIUM RATE

- 0.125% - 0.15% plus 15% loading for medical expenses cover

# Our Products

## Public Liability



This policy covers the insured against legal liability to third parties for cost or expenses incurred in respect of accidental death, bodily injury and accidental damage to property occurring within the insured's premises or work away premise.

**INDICATIVE PREMIUM RATE**  
0.1% -0.15%

The vicarious liability of the insured's employee can also be covered provided it arose while carrying out his official duties

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## Group Personal Accident

This Policy pays compensation to individuals or groups in the event of an accident leading to death, temporary or permanent disablement as well as bodily injury resulting in medical expenses.

This type of policy is designed to provide benefits to employees if they sustain any injury, which may result in death or permanent disability (accidental in nature and not from natural cause) anywhere without geographical limitation. Operates on a 24-hour basis irrespective of whether injury was sustained in the course of employment. However, injury or death must be as a result of an accident.

- **Accidental Death:** the Policy pays a pre-determined lump sum as compensation in the event of an accident, during or outside course of employment
- **Permanent Disability:** the insured is paid a pre-determined lump sum in the event of an accident leading to permanent disablement which will prevent him/her from engaging in his/her usual profession. Disability is deemed permanent if it will continue for the rest of the concerned person's life.
- **Temporary Disability:** where the insured involves in an accident leading to a temporary disablement, the Policy will pay a weekly salary for up to 104 weeks.
- **Medical Expenses:** the Policy will reimburse the insured for medical expenses following bodily injury as a result of an accident up to a pre-agreed limit.

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# Our Products

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## Electronic Equipment Insurance

Provides cover for all risks of unforeseen physical loss or damage to (electrical and electronic equipment including loss of external data media as well as increased cost of working due to the failure of or material damage to the electronic equipment) which are not subject of exclusions.



Electronic equipment insurance mainly covers material damage caused by following reasons:

- damage caused by operation
- damage caused by electric energy (short circuit, excess voltage or induction)
- damage caused by human element (faulty operation, lack of skill, negligence)
- damage caused by manufacturer (faulty design, defects in material, faults at workshop, faults in erection)



### INDICATIVE PREMIUM RATE

- 0.25%

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# Our Products

## Plant All Risk Insurance

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This type of policy is designed to cover plant and machinery (such as generators, machines, etc.), against any sudden, unforeseen physical loss or damage, occurring whether machinery is at work, at rest or during maintenance operations subject to specified exclusions.



This policy provides cover in respect of plant and machinery specified in the policy as a result of unforeseen, sudden, physical loss or damage as a result of fire, theft and impact damage.



### INDICATIVE PREMIUM RATE

0.125% - 0.45%

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# Performance Review of our Products

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# GWP Performance as at September 2025

	FY2025 BUDGET	SEPT YTD 2025 ACTUAL	ACTUAL MIX	SEPT YTD 2025 BUDGET	BUDGET MIX	ACHV'D TO BUDGET	SEPT YTD 2024 ACTUAL	Changes' YoY
PRODUCTS	₦'000	₦'000	%	₦'000	%	%	₦'000	%
MOTOR	10,000,071	6,470,975	30	7,754,361	35	83	3,934,862	64
FIRE	4,260,188	3,441,528	16	3,320,766	15	104	3,057,183	13
GENERAL ACCIDENT	1,657,940	2,188,939	10	1,283,344	6	171	1,608,428	36
MARINE	1,127,283	1,437,329	7	926,946	4	155	1,415,937	2
AVIATION	934,515	136,021	1	764,049	3	18	1,240,095	(89)
ENGINEERING	1,115,770	1,471,812	7	969,102	4	152	1,131,938	30
OIL & ENERGY	7,926,434	6,320,294	29	6,807,376	31	93	6,479,065	(2)
AGRIC	131,955	15,792	0	128,644	1	12	18,669	(15)
BOND	26,316	4,711	0	20,153	0	23	9,122	(48)
<b>TOTAL</b>	<b>27,180,472</b>	<b>21,487,401</b>	<b>100</b>	<b>21,974,740</b>	<b>100</b>	<b>98</b>	<b>18,895,299</b>	<b>14</b>

- Motor is the highest contributor to the product mix with 30% contribution to the total GWP. This is followed by Oil & Gas (29%), Fire (16%) and General Accident (10%).
- Budget wise, we exceeded our YTD budget for Engineering, Marine, Fire and General Accident class of business. For Motor, and Oil & Energy we achieved over 80% of its budget except Agric and Bond where we achieved less than 40% of GPW budget.
- Year-on-Year, we have 4 classes with a drop in performance out of 9 classes of business. The drop in Aviation is due to the Company's strategic decision.

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# Management's Business Transformation Activities & Projects

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# Management's Business Transformation Activities & Projects

## Brief Overview: 2025 Strategic Initiatives Execution Momentum

- During the first half of 2025, the organization accelerated execution across eight major strategic initiatives aligned with the four strategic pillars—Business Growth, Operational Excellence, Customer Experience, and Financial Excellence. The period recorded strong traction in both market-facing and internal performance initiatives.
- On the commercial side, a targeted motor insurance media campaign significantly boosted brand visibility and supported Motor's 41% contribution to total GWP. Two new retail-focused products were launched to tap emerging and underserved customer segments, while a comprehensive roadmap for scaling Agricultural Insurance positioned the company for penetration into rural and agribusiness markets.
- Partnerships with Afreximbank and Stanbic IBTC unlocked new institutional distribution channels and expanded cross-border and B2B2C opportunities, reinforcing long-term growth pipelines.
- In line with the digital transformation agenda, the successful launch of the Linkage Mobile App broadened digital distribution, enhanced customer self-service, and improved operational efficiency.
- Overall, so far 2025 demonstrated solid execution momentum, strengthened strategic alignment, and positioned the company for sustained growth in full year .

[Motor](#) | [Oil & Gas](#) | [Fire & Burglary](#) | [Agriculture](#) | [General Accident](#)

# Management's Business Transformation Activities & Projects

## Strategic Initiatives and Business Impact 2025

Strategic Initiative	Strategic Pillar Alignment	Description & Execution Insight	Business Impact
<b>1. Media Campaign to Drive Motor Insurance Uptake</b>	Business Growth & Customer Service	Executed a targeted, multi-channel awareness campaign leveraging radio, OOH, digital ads, and influencer content to stimulate retail Motor uptake. Messaging focused on affordability, convenience, and claims reliability.	Boosted national visibility for Motor Insurance, strengthened brand recall, and contributed significantly to Motor achieving 41% of total GWP in H1.
<b>2. Ratification of the 2025–2028 Strategy Document</b>	High-Performing Teams & Operational Excellence	Secured Board approval for the multi-year strategic blueprint and conducted enterprise-wide sensitization sessions with leadership, regional heads, and functional teams.	Institutionalized a clear long-term direction, aligned managers to shared priorities, and ensured full readiness for structured execution across business units.
<b>3. Driving &amp; Operationalizing the 2025 Strategic Focus Areas</b>	All Four Pillars	Systematically embedded the 2025 strategic priorities—customer expansion, profitable growth, digitization, and resilience—into divisional plans, KPIs, and performance routines.	Strengthened execution discipline, achieving 98% of GWP budget and delivering 48% YoY ISR growth, demonstrating strategy-to-performance alignment.
<b>4. Launch of Two New Products for Emerging Customer Segments</b>	Business Growth & Financial Excellence	Introduced two innovative products tailored for underserved and emerging customer segments, including usage-based and inclusion-focused solutions. Early rollout supported by digital onboarding and agency network engagement.	Enhanced retail competitiveness, diversified risk pools, and generated early traction within the Retail Division, setting a foundation for scalable premium growth.

# Management's Business Transformation Activities & Projects

## Strategic Initiatives and Business Impact

Strategic Initiative	Strategic Pillar Alignment	Description & Execution Insight	Business Impact
<b>5. Scaling Agricultural Insurance</b>	Business Growth & Operational Excellence	Developed a structured roadmap for Agric portfolio expansion, including pilots for index-based and weather-linked products targeting cooperatives, aggregators, and SME clusters. Strengthened engagement with NAIC, anchor companies, and state Ministries of Agriculture.	Positions the company for significant penetration into rural and agribusiness markets. Unlocks medium-to-long-term GWP through specialized Agric offerings and enhances resilience-focused product relevance.
<b>6. Strategic Partnerships (Afreximbank, Stanbic IBTC Group)</b>	Business Growth & Financial Excellence	Formalized high-impact partnerships enabling product bundling, joint distribution, and credibility reinforcement. Structured B2B2C and institutional channels for expanded access to SME, trade finance, and diaspora-linked segments.	Unlocks cross-border opportunities, accelerates institutional sales, and solidifies long-term premium pipelines through bank-assurance and trade-finance ecosystems.
<b>7. Divisional KPIs Implementation &amp; Performance Management</b>	High-Performing Teams & Operational Excellence	Designed divisional scorecards and dashboards aligned with the 2025 Strategic Plan. Embedded ownership culture through target setting, regional score tracking, and monthly performance reviews. Early momentum shows strong performance from Abuja, PHC, and Umuahia regions.	Strengthens accountability, improves speed of execution, and enhances regional competitiveness. Drives measurable performance uplift and clear visibility for management interventions.
<b>8. Launch of Linkage Mobile App</b>	Digital Transformation & Customer Experience Excellence	Successfully completed development and rollout of the Linkage Mobile App with core functions including onboarding, policy purchase, claims initiation, premium payment, and customer self-service. Integrated payment gateways and USSD pathways for accessibility.	Expands digital distribution, reduces acquisition friction, increases customer retention, and captures younger/tech-savvy segments. Enhances operational efficiency through automated services a

# Our Achievement

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# Our Achievements

- **AM Best Rating**

*Issuer Credit Rating (ICR): B+ | “Very Strong” BCAR Score*

- **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 2023**

- **The Insurance Ambassador**

- 2023 Edition Chartered Insurance Institute of Nigeria (CIIN) 2023 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 1<sup>st</sup>
  - Aba Sports Club
  - Ikoyi Club Recognition

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# Our Strategic Partners

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# Our Reinsurers



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# Our Insurance Brokers

*Here are some of our major insurance brokers:*



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# Our Insurance Brokers

*Here are some of our major insurance brokers:*



incorporating



**FEMI JOHNSON & COMPANY LTD.**

*Incorporated Insurance Brokers* RC 7415



**RTS Global Insurance Brokers Ltd**  
RC: 668263  
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**ROOMANS INSURANCE BROKERS LTD.**

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# Our Market Geography

*Branches + Outlets*

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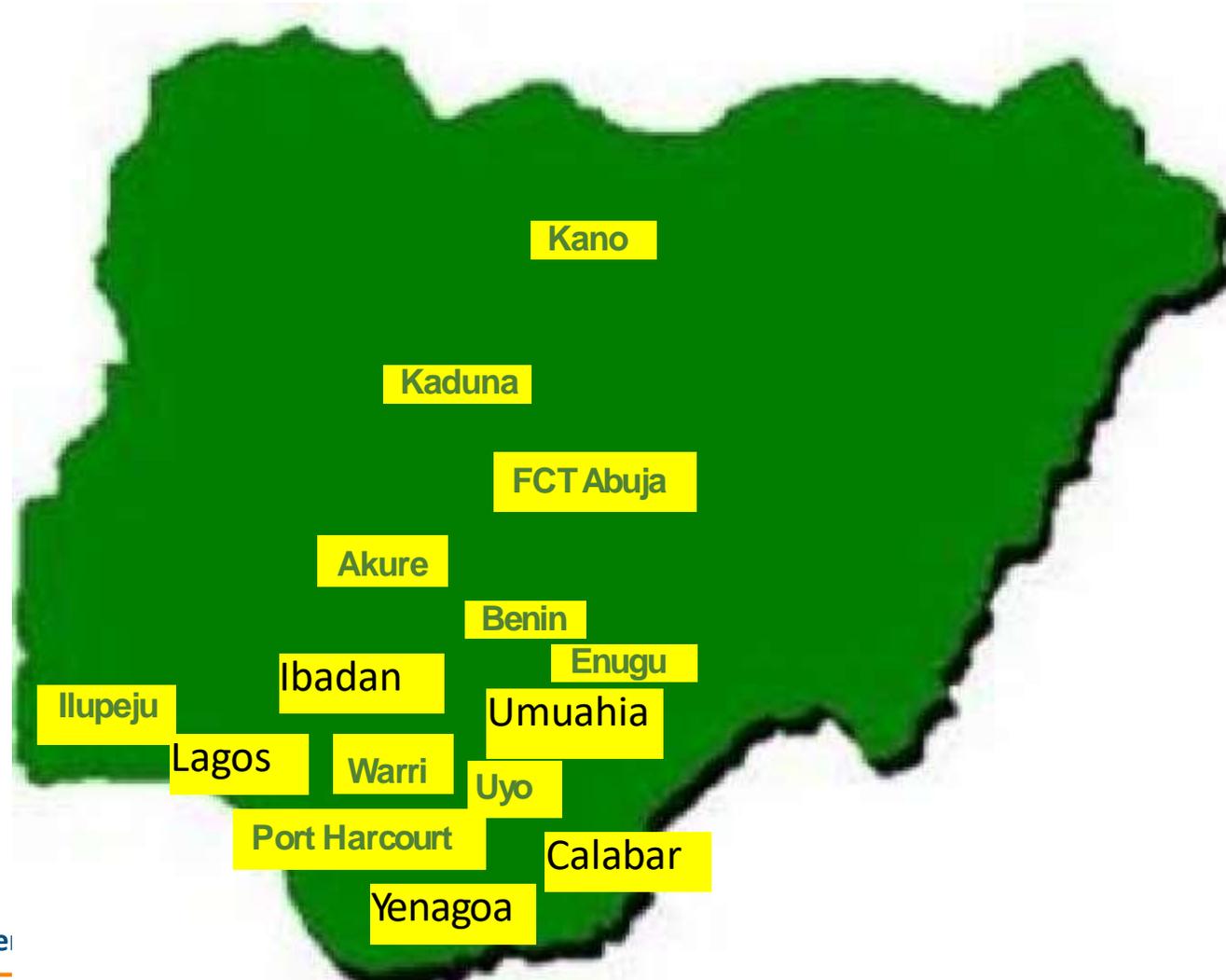
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# Our Branches & Outlets



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📍 Plot 20, Block 94, Providence Street, Off Adewunmi Adebimpe Str. Lekki Phase 1, Lagos

☎ 0700LINKCARE (070054652273), 0700LINKAGE (07005465243)

✉ [wecare@linkageassurance.com](mailto:wecare@linkageassurance.com)

🌐 [www.linkageassurance.com](http://www.linkageassurance.com)

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