

**47TH AIO CONFERENCE
& ANNUAL GENERAL
ASSEMBLY**

**47EME CONFÉRENCE
ANNUELLE ET ASSEMBLÉE
GÉNÉRALE DE L'OAA**

**REBUILDING
AFRICA'S
ECONOMY:
AN INSURANCE
PERSPECTIVE**

**RECONSTRUIRE
L'ÉCONOMIE DE
L'AFRIQUE:
UNE PERSPECTIVE DE
L'ASSURANCE**

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**AFRICAN
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Welcome to the 47th conference and Annual General Assembly Eko Hotels & Suites, Victoria Island, Lagos, Nigeria.

Under this year's theme- Rebuilding Africa's Economy: An Insurance Perspective Other topical issues under discussion include micro- insurance and the effects of climatic events (such as floods, droughts and wildfires) on the industry and the economy in general We trust you will extract maximum value from the conference in terms of speaker content, business deals and networking

Bienvenue à la 47ème conférence et Assemblée Générale Annuelle à Eko Hotels & Suites, Ile Victoria, Lagos, Nigéria.

Sous le thème de cette année - Reconstruire l'économie en Afrique : Une Perspective d'Assurance. D'autres sujets d'actualité seront abordés, notamment la micro-assurance et les effets des événements climatiques (tels que les inondations, les sécheresses et les incendies de forêt) sur le secteur et l'économie en général. Nous sommes convaincus que vous tirerez le maximum de valeur de la conférence en termes de contenu des intervenants, les affaires et le réseautage.

Lekki-Ikoyi Link Bridge

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Editorial

We welcome members of the AIO Executive Committee, speakers and panelists, delegates, gentlemen of the press, exhibitors, and observers to the 47th Conference and Annual General Assembly of the African Insurance Organization in Lagos, Nigeria.

Covid-19 has significantly altered the way we live and relate. With it came a new lexicon – the 'new normal' and it is unlikely that 'normalcy' will return to the world after the disruption caused by the pandemic since year 2020.

When this conference was being put together in year 2020, the focus was different as the LOC was significantly focusing on the disruption caused by technology but with the outbreak of Covid-19 and the issues associated with it, the focus and emphasis shifted to the 'New Normal' and how to rebuild economies already shattered by the effects of the disease.

The theme of this year's conference; Rebuilding Africa's Economy: An Insurance Perspective" will therefore attempt to explore the various ways the insurance industry can contribute its own quota to efforts and initiatives at rebuilding the economies already battered by Covid -19.

We are confident that delegates will derive maximum value from the papers to be presented and the insights provided by the panelists. Above all, it is our hope that conference will provide ample opportunity for socialization and networking and give delegates a firsthand experience of the culture and hospitality of the Nigerian people.

We thank the various sponsors and exhibitors for their faith in us and for keeping the AIO flag flying high.

This brochure has provided full information on the conference activities and a brief on the Nigerian insurance market.

Happy reading!

Mr. Jean Baptiste Ntukamazina
Secretary General
African Insurance Organisation



Nous souhaitons la bienvenue aux membres du Comité Exécutif de l'OAA Comité exécutif, conférenciers et panélistes, délégués, messieurs du presse, exposants et observateurs de la 47ème Conférence et Assemblée Générale Annuelle de l'Organisation des Assurances Africaines à Lagos au Nigéria.

Le Covid-19 a considérablement modifié notre façon de vivre et nos relations. Avec lui est venu un nouveau lexique - la " nouvelle normalité " et il est peu probable que la " normalité " revienne dans le monde après les perturbations causées par la pandémie depuis l'année 2020.

Lorsque cette conférence était en train de se mettre en place en 2020, l'objectif était différent car le CLO était en se concentrant de manière significative sur les perturbations causées par la technologie mais avec l'épidémie de Covid-19 et les problèmes qui y sont associés, l'attention et l'accent se sont déplacés vers la " nouvelle normalité " et la façon de reconstruire des économies déjà brisées par les effets de la maladie.

Le thème de la conférence de cette année : "RECONSTRUIRE L'ECONOMIE EN AFRIQUE - UNE PERSPECTIVE D'ASSURANCE " tentera donc d'explorer les différentes manières dont le secteur de l'assurance peut contribuer sa propre quote-part aux efforts et aux initiatives visant à reconstruire les économies déjà malmenées par Covid-19.

Nous sommes convaincus que les délégués tireront une valeur maximale des documents à présenter et des idées fournies par les panélistes. Par-dessus tout, nous espérons que la conférence offrira de nombreuses opportunités de socialisation et de réseautage et donnera aux délégués une expérience directe de la culture et de l'hospitalité du peuple nigérian.

Nous remercions les différents sponsors et exposants pour leur confiance en nous et pour avoir maintenu haut le drapeau de l'OAA.

Cette brochure a fourni des informations complètes sur les activités de la conférence et un bref aperçu du marché nigérian de l'assurance.

Bonne lecture !

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Welcome Address From The Local Organising Committee



Mrs. Ebelechukwu Nwachukwu
Chairman,
LOC for the 47th AIO Conference
and Annual General Assembly

The theme of this conference which is: "REBUILDING AFRICA'S ECONOMY - AN INSURANCE PERSPECTIVE" is therefore coming at a time when the corona virus pandemic has affected economic activities in the African continent.

Dear Esteemed Participants,

On behalf of the Local Organizing Committee and entire Nigerian Insurance Market, AIO Executive Committee and the General Assembly, I warmly welcome you to the 47th African Insurance Organisation Conference and Annual General Assembly, which will take place from 04 - 08 September 2021 in Lagos, Nigeria.

Year 2020 was one of the most challenging in contemporary history due to the corona virus pandemic which caused widespread death and disruption to economic activities. The strict health protocols and travel restrictions introduced by governments around the world led to cancellation of major international conferences and seminars, including the 47th AIO Conference and General Assembly earlier scheduled to hold in Lagos, Nigeria from 31 May - 03 June 2020.

With the increase in vaccination, relaxation of travel restrictions, decrease in global infection rate and reduction in fatalities all over the world, the Nigerian Insurance industry and Executive Committee of the AIO concluded that the Conference could now hold safely in September 2021 in the hope that the pace of vaccination will continue to improve while infection rate and fatalities trend downward.

In order to accommodate participants who are unable or unwilling to be physically present but would like to enjoy the conference from the comfort of their different locations, the LOC and AIO Executive Committee resolved to host a hybrid conference with limited physical presence. Conference venue capacity is 1200 and the LOC is considering having not more than 600 physical attendees (based on 50% capacity required by the Nigerian Health authorities for conferences). The physical spaces will be available to participants on first come first served basis.

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The theme of this conference which is: "REBUILDING AFRICA'S ECONOMY - AN INSURANCE PERSPECTIVE" is therefore coming at a time when the coronavirus pandemic has affected economic activities in the African continent. Several conferences across different markets have focused on the impact of COVID-19 on the industry from various perspectives. This theme paper will attempt to look at broader issues of how insurance can contribute to and benefit from the efforts at rebuilding the African economy post COVID. It is our hope and indeed expectation that participants will find the presentations enriching and derive value from attending the conference.

Dear Esteemed Participants, for this reason, the Local Organising Committee and African Insurance Organisation have taken ample time to put at your disposal a selection from the pool of the finest insurance industry thought leaders as Speakers and Panellists.

Needless to say that the Conference will afford participants opportunity to experience immeasurable Nigerian hospitality; delicacies, warmth, rich cultural heritage, abundant tourism potentials typified by the beaches and mangroves and above all, the alluring beauty of Lagos and the ambience of the conference venue.

We hope you will find the conference rewarding and exciting as we look forward to welcoming you to the 47th AIO Conference And Annual General Assembly

***Welcome to Nigeria, the Pride of Africa.
Welcome to Lagos, the State of Aquatic
Splendour.***

**Sannu da zuwa!
Nno!!
Ekaabo!!!**

Mrs. Ebelechukwu Nwachukwu
Chairman,
LOC for the 47th AIO Annual Conference
and General Assembly



Mot de bienvenue du Comité Local d'Organisation

Distingués Participants,

Au nom du Comité Local d'Organisation et de l'ensemble du marché nigérian de l'assurance, du Comité Exécutif de l'OAA et de l'Assemblée Générale, je vous souhaite la bienvenue à la 47ème Conférence de l'Organisation des Assurances Africaines et à l'Assemblée Générale Annuelle, qui se tiendront du 4 au 8 Septembre 2021 à Lagos, au Nigéria.

L'année 2020 a été l'une des plus difficiles de l'histoire contemporaine en raison de la pandémie du Corona Virus qui a causé des décès généralisés et des perturbations des activités économiques. Les protocoles sanitaires stricts et les restrictions de voyages introduits par les gouvernements du monde entier ont conduit à l'annulation de grandes conférences et séminaires internationaux, y compris la 47ème Conférence de l'OAA et l'Assemblée Générale qui devaient se tenir à Lagos, au Nigéria, du 31 Mai au 3 Juin 2020.

Avec l'accroissement de la vaccination, l'assouplissement des restrictions de voyages, la diminution du taux mondial d'infection et la réduction du nombre de décès dans le monde entier, le marché nigérian de l'assurance et le Comité Exécutif de l'OAA ont conclu que la Conférence pourrait désormais se tenir en toute sécurité en septembre 2021, dans l'espoir que le rythme de la vaccination continuera de s'améliorer tandis que le taux d'infection et les décès diminueront.

Afin d'accueillir les participants qui ne peuvent ou ne veulent pas être physiquement présents, mais qui aimeraient profiter de la Conférence dans le confort de leurs différentes localités, le Comité Local d'Organisation et le Comité Exécutif de l'OAA ont décidé d'organiser une Conférence hybride, avec une présence physique limitée.

La capacité du lieu de la Conférence est de 1200 places et le Comité Local d'Organisation envisage de ne pas avoir plus de 600 participants physiques (sur la base de la capacité de 50 % requise par les autorités sanitaires nigérianes pour les conférences). La participation en présentiel sera mise à la disposition des délégués selon la formule du " premier arrivé, premier servi ".

Le thème de cette Conférence qui est: **"RECONSTRUIRE L'ÉCONOMIE EN AFRIQUE - LA PERSPECTIVE DE L'ASSURANCE"** arrive donc à un moment où la pandémie du Corona Virus a affecté les activités économiques du continent africain. Plusieurs Conférences sur différents marchés ont porté sur l'impact du COVID-19 sur l'industrie sous différents angles. Cette hématique tentera d'examiner des questions plus larges sur la façon dont l'assurance peut contribuer et bénéficier des efforts de reconstruction de l'économie africaine après covid. Nous espérons et nous nous attendons en effet à ce que les participants trouvent les exposés enrichissants et tirent de la valeur de la participation à la Conférence.

Distingués Participants, pour cette raison, le Comité Local d'Organisation et l'Organisation des Assurances Africaines ont pris assez de temps pour mettre à votre disposition une sélection parmi le pool des meilleurs leaders d'entreprises de l'industrie de l'assurance en tant que conférenciers et panélistes.

Inutile de dire que la Conférence permettra aux participants de découvrir une hospitalité nigérianne incommensurable, des délices, de la chaleur, un riche patrimoine culturel, des potentiels touristiques abondants caractérisés par les plages et les mangroves et surtout, la beauté séduisante de Lagos et l'ambiance du lieu de la Conférence.

Nous espérons que vous trouverez la Conférence enrichissante et passionnante et sommes heureux de vous accueillir à la 47ème Conférence de l'OAA et à l'Assemblée Générale Annuelle.

Bienvenue au Nigeria, la fierté de l'Afrique.
Bienvenue à Lagos, l'État de la Splendeur Aquatique.

Sannu da zuwa !
Nno!
Ekaabo! !

Mrs. Ebelechukwu Nwachukwu
Présidente du Comité Local d'Organisation
de la 47ème Conférence et Assemblée Générale
Annuelle
de l'OAA

Members of the Local Organising Committee

S/N	NAME
1	Mrs. Ebelechukwu Nwachukwu (Chairperson)

Chairmen of Sub-Committees

S/N	NAME
1	Mr. Olusegun Omosehin
2	Mrs. Yinka Adekoya
3	Mr. Kunle Ahmed
4	Mr. Babatunde Fajemirokun
5	Barr. Rotimi Edu
6	Mrs. Yetunde Ilori

Other Members

S/N	NAME
1	Mrs. Bola Odukale
2	Mr. Val Ojumah
3	Mrs. Folashade Joseph
4	Mrs. Ukachi Orji
5	Mrs. Joyce Ojemudia
6	Mr Mayowa Adeduro
7	Mr Tokunbo Bello
8	Mr Yemi Mayadenu
9	Mrs Mary Adeyanju
10	Mr. Olusanjo Shodimu
11	Mr. Andrew Ikehua
12	Mrs. Abimbola Tiamiyu
13	Dr. (Mrs) Yeside Oyetayo
14	Mrs. Bimbo Onakomaiya
15	Mr. Gbenga Olawoyin
16	Mr. Rasaaq Salami
17	Mr. Tunde Oguntade
18	Mr. M.L. Akinwunmi
19	Mr. Ikechukwu Udobi
20	Mr. Gboyega Olabiwoninu
21	Mrs. Favour Oluwajemisin
22	Ms. Adewunmi Adedeji
23	Ms. Kemisola Ajibuwa
24	Mr Akin Akinyele
25	Ms. Olamipo Adeola
26	Mr. Yinka Dawodu
27	Mr. Lanre Ojuola
28	Mr. Davis Iyasere
29	Mrs. Bola Omole
30	Mrs. H.N. Anyanna
31	Mrs. Bose Agbogun
32	Mr. Soji Oni
33	Mr. Wasiu Adedokun
34	Mrs. Mojoyin Ajayi
35	Mr. Jonathan Monye
36	Mrs. Perpetual Atohengbe
37	Mr. Ogadi Onwuaduegbo
38	Mr. Modestus Anaesoronye
39	Mr. Roland Okoro
40	Mr. Edwin Igbiti



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GUIDES FOR DELEGATES

The Giant of Africa Welcomes You!

The Local Organising Committee (LOC) of the 47th AIO Conference and Annual General Assembly is delighted to have you in our beautiful country. Nigeria is the most populous country in Africa, and one of the world's most ethnically and linguistically diverse nations; covering an area of 923,769 square kilometers, with a population estimate of over 211 million people. It borders Niger Republic in the north, Chad in the northeast, Cameroon in the east, and Benin in the west. Its southern coast is on the Gulf of Guinea in the Atlantic Ocean. Nigeria is a federal republic comprising 36 states and the Federal Capital Territory, where the capital, Abuja, is located. Lagos (host city for this conference) is one of the largest metropolitan areas in the world, is the largest city in Nigeria and second largest in Africa.

Conference Venue

The official function will be held at the Eko Hotel and Suites, Victoria Island, Lagos

Accommodation

All delegates are advised to stay at the designated hotels as provided on the AIO Portal <https://africaninsurance-events.org/Accommodation/en/5f5603a089a2b>

Conference Pack

Each delegate will be issued with a conference pack comprising of one conference bag, a pen, a notepad, Seminar Journal, and sponsors' promotional items. Delegates are advised to take care of and label their valuable items for ease of identification.

Name Tag

Each delegate must wear the AIO name tag to access all official functions and venues. The name tag will also serve as your security pass.

Time Keeping

Please endeavour to be punctual. The LOC will stick to the time schedule provided in the programme.

Meals & Drinks

Standard meals and drinks will be served as detailed in the programme. Conference delegates are entitled to all meals specified. Tea break, lunch and dinner will be provided for all participants from 06 September 2021 to the end of the conference at Eko Hotel and Suites.

Transport

Delegates will be provided with complimentary inter-hotel transport to and from the designated hotels. For security reasons, delegates are strongly advised to use official transport to and from the conference venue. Travel companions will be on-site to help in case you need to make a private trip to any place within the city.

Dinner

Dinners will be provided as detailed in the schedule below

Date	Function	Venue
5-Sep-12	Cocktail	GrandBall Room, Eko Hotel & Suites
6-Sep-12	Africa Re Dinner	Eko Convention Centre, Eko Hotel & Suites
7-Sep-12	Waica Re Dinner	Eko Convention Centre. Eko Hotel & Suites
8-Sep-12	Gala Dinner	Landmark Centre, Plot 2 & 3, Water Corporation Drive, Victoria Island, Lagos

Security

For your safety at the conference, delegates are requested to cooperate with all security personnel. Delegates with vehicles are advised to park their vehicles in the designated parking areas.

Medical Assistance

Our partner, AXA Assistance have provided complimentary ambulance and first aid medical services for the duration of the conference at the conference centre. All delegates can access AXA Assistance on mobile number +234 919 915 1962.

Language

The official languages for the conference are English and French. However, there are number of local languages that will be widely spoken because significant number of delegates are Nigerians.

Currency

The Naira is Nigeria currency and other major currencies can easily be converted at the conference venue and various Bureau de Change in Victoria Island. Mastercard and Visa Cards are accepted by most hotels and restaurants and can be cashed to limited amounts per day at the counter of some banks.

Weather

The weather in Nigeria is good all through the year with remarkable temperatures. The air is humid, and the sky is usually cloudy throughout the country; temperatures are uniform and are everywhere around 28/30 °C (82/86 °F); the daytime temperatures are lower than in winter, but relative humidity is higher.



GUIDES POUR LES DÉLÉGUÉS

Le Géant d'Afrique vous souhaite la bienvenue !

Le Comité Local d'Organisation (COL) de la 47ème Conférence de l'AIO et de l'Assemblée Générale Annuelle est ravi de vous accueillir dans notre beau pays. Le Nigeria est le pays le plus peuplé d'Afrique et l'un des pays les plus diversifiés sur les plans ethnique et linguistique ; couvrant une superficie de 923 769 kilomètres carrés, avec une population estimée à plus de 211 millions de habitants. Il borde la République du Niger au nord, le Tchad au nord-est, le Cameroun à l'est et le Bénin à l'ouest. Sa côte sud débouche sur le Golfe de Guinée, dans l'océan Atlantique. Le Nigeria est une république fédérale comprenant 36 États et la Capitale Fédérale Territoriale, où se trouve la capitale, Abuja. Lagos (ville hôte de cette conférence) est l'une des plus grandes régions métropolitaines du monde, est la plus grande ville du Nigeria et la deuxième d'Afrique.

Lieu de la Conférence

L'activité officielle aura lieu à l'Eko Hotel and Suites, Victoria Island, Lagos

Hébergement

Il est conseillé à tous les délégués de séjourner dans les hôtels désignés comme indiqué sur le portail de l'OAA : <https://africaninsuranceevents.org/Accommodation/en/5f5603a089a2b>.

Pack de la Conférence

Chaque délégué recevra un pack de conférence comprenant un sac de conférence, un stylo, un bloc-notes, un Journal du Séminaire et des articles promotionnels des sponsors. Il est conseillé aux délégués de prendre soin de leurs objets de valeur et de les étiqueter pour faciliter leur identification.

Badges

Chaque délégué doit porter le badge de l'OAA pour accéder à toutes les activités et lieux officiels. Le badge servira également de passe de sécurité.

Horaires

Veuillez vous efforcer d'être ponctuel. Le CLO respectera l'horaire prévu dans le programme.

Repas et boissons

Des repas et des boissons standard seront servis comme détaillé dans le programme. Les délégués à la conférence ont droit à tous les repas spécifiés. Pause-café, déjeuner et dîner seront offerts à tous les participants du 06 septembre 2021 à la fin de la Conférence à l'Eko Hotel and Suites.

Transport

Les délégués bénéficieront d'un transport gratuit entre les hôtels désignés. Pour des raisons de sécurité, il est fortement conseillé aux délégués d'utiliser le transport officiel des hôtels vers et le lieu de la Conférence. Des accompagnateurs seront disponibles sur place pour vous aider au cas où vous auriez besoin d'effectuer un déplacement privé dans n'importe quel endroit de la ville.

Dîner

Les dîners seront fournis comme détaillé dans le programme ci-dessous :

Date	Fonction	Lieu
5-Sep-12	Cocktail	GrandBall Room, Eko Hotel & Suites
6-Sep-12	Dîner de Africa Re	Eko Convention Centre, Eko Hotel & Suites
7-Sep-12	Dîner de Waica Re	Eko Convention Centre. Eko Hotel & Suites
8-Sep-12	Dîner de gala	Landmark Centre, Plot 2 & 3, Water Corporation Drive, Victoria Island, Lagos

Sécurité

Pour votre sécurité lors de la Conférence, les délégués sont priés de coopérer avec tout le personnel de sécurité. Les délégués avec des véhicules sont invités à les garer dans les aires de stationnement désignées.

Assistance médicale

Notre partenaire AXA Assistance va fournir des services médicaux gratuits d'ambulance et de premiers secours pendant toute la durée de la conférence au centre de conférence. Tous les délégués peuvent accéder à AXA Assistance sur le numéro de portable +234 919 915 1962.

Langue

Les langues officielles de la conférence sont l'anglais et le français. Cependant, il existe un certain nombre de langues locales qui seront largement parlées car un nombre important de délégués sont nigériens.

Monnaie

Le Naira est la monnaie nigérienne et les autres principales devises peuvent être facilement converties sur le lieu de la Conférence et dans divers bureaux de change de l'île Victoria. Les cartes Mastercard et Visa sont acceptées par la plupart des hôtels et restaurants et peuvent être encaissées pour des montants limités par jour au guichet de certaines banques.

Climat

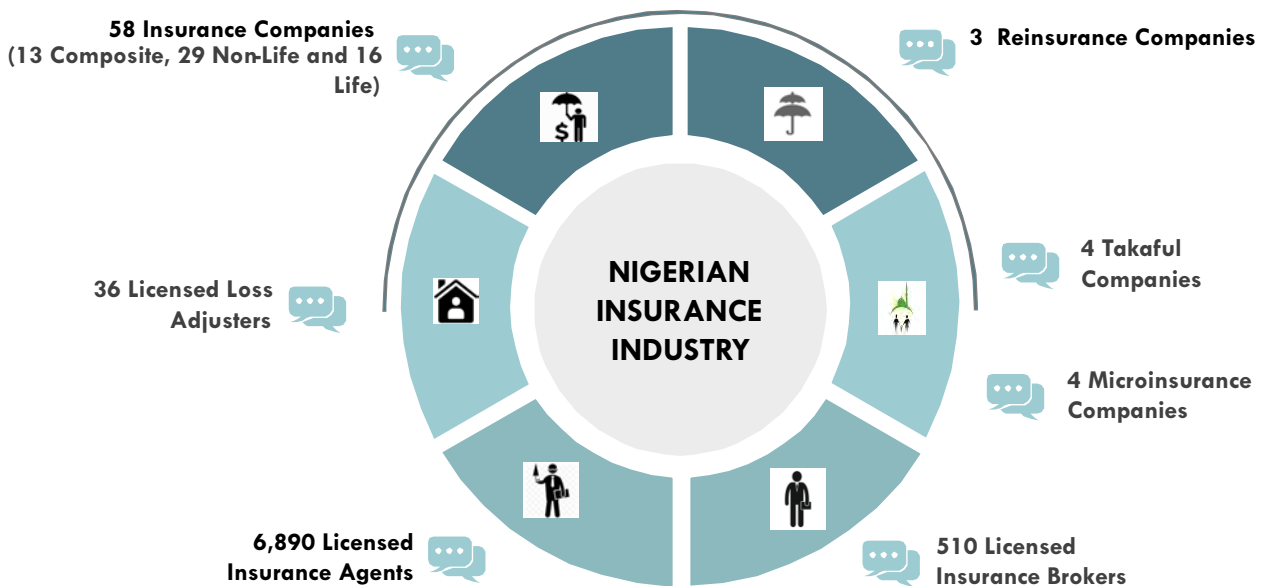
La météo au Nigeria est bonne toute l'année avec des températures remarquables. L'air est humide et le ciel est généralement nuageux dans tout le pays ; les températures sont uniformes et se situent partout autour de 28/30 °C (82/86 °F) ; les températures diurnes sont plus basses qu'en hiver, mais l'humidité relative est plus élevée.

Insurance Health

AN OVERVIEW OF THE NIGERIAN INSURANCE INDUSTRY

The Nigerian Insurance Industry is governed by the Insurance Act 2003, NAICOM Act 1997 and regulated by the National Insurance Commission (NAICOM).

As at date, the insurance industry comprises operators such as 69 underwriting firms broken down into: 13 composite, 29 non-life, 16 life insurance, 3 reinsurance, 4 takaful and 4 Microinsurance companies. We also have 510 licensed insurance brokers, 36 loss adjusters and 6,890 agents.



Over the years, the Nigerian insurance industry has grown steadily, and this can be seen in the volume of premiums which has continued to grow significantly. Foreign investors have shown great interest in the Nigerian insurance sector through investment in the market. These include Sanlam and Old Mutual from South Africa, AXA from France and Allianz and InsuResilience from Germany, Sunu and NSIA from Cote D'ivoire, Prudential Life from Kenya, I and New India from India. Progress is being made in the introduction of new insurance products in the growing mortgage and housing sectors and the retail end of the market to increase financial inclusion.

Performance Highlights

The market progression maintained a sustained and steady positive trajectory all through as depicted by table 1, with both Non-Life and Life (all sub-classes) businesses moving in positive direction. Gross Premium Income in 2019 recorded a 19.2% growth rate, the highest in five years and, more than five points progression relative to its prior position when it grew by 14.5%, to close at about \$1.24 billion.

While the insurance industry as a whole grew by 75.7% from \$703.8million in 2015 to \$1.24billion in the current period, the Life section including Individual, Group and Annuity businesses grew at about 149.5% and, the non-life business grew by 41.8% over the same period. The insurance penetration level in the country is about 2% making it a good ground for investment.

Table 1: Gross Premium Income in millions of \$: Non-Life & Life Businesses: 2015 - 2019

Year	Fire	Gen. Accident	Motor	Marine	Oil & Gas	Misc.	Life	Total
2015	77.18	70.82	98.02	40.35	160.39	35.95	221.30	703.99
2016	93.07	72.69	100.80	40.18	137.42	46.22	303.08	793.46
2017	100.81	67.34	109.69	41.16	164.28	51.50	371.19	905.98
2018	109.58	70.03	97.69	64.41	200.09	55.31	439.90	1,037.01
2019	128.88	84.86	106.76	67.95	230.43	65.66	552.03	1,236.57

Table 2: Total Assets in millions of \$: 2015 - 2019

Year	2015	2016	2017	2018	2019
Non-Life Insurance Business	1,575.44	1,710.39	1,725.93	1,777.03	1,682.83
Life Insurance Business	656.32	763.76	1,019.75	1,458.85	3,715.62
Total	4,246.76	4,490.15	4,762.68	5,253.88	7,417.45

The Insurance industry total assets for both Life and Non-Life businesses stood at \$7.42billion in 2019, a 41.2% growth rate compared to 2018 assets of \$5.25billion. The size of the insurance sector continued to maintain significant growth over the five year period as indicated by table 2 above where it grew by 74.7%. This is a significant performance in an era of economic recessions and investment uncertainties across the global economy. The outlook of Nigerian Insurance sector continue to remain prosperous as its immense potentials are still waiting to be explored.

Doing Insurance Business in Nigeria

The minimum capital requirement for insurance business in Nigeria in the case of-

- life insurance business, not less than N2,000,000,000 (\$4.87million);
- general insurance, not less than N3,000,000,000 (\$7.3million);
- composite insurance business, not less than N5,000,000,000 (\$12.17million); or
- reinsurance business, not less than N10,000,000,000 (\$24.33million)

There are no mandatory reinsurance cessions, but operators are expected to have good reinsurance arrangements, which must be approved by the regulator on an annual basis.

All laws and regulations, licensing requirements and publications can be found on www.naicom.gov.ng



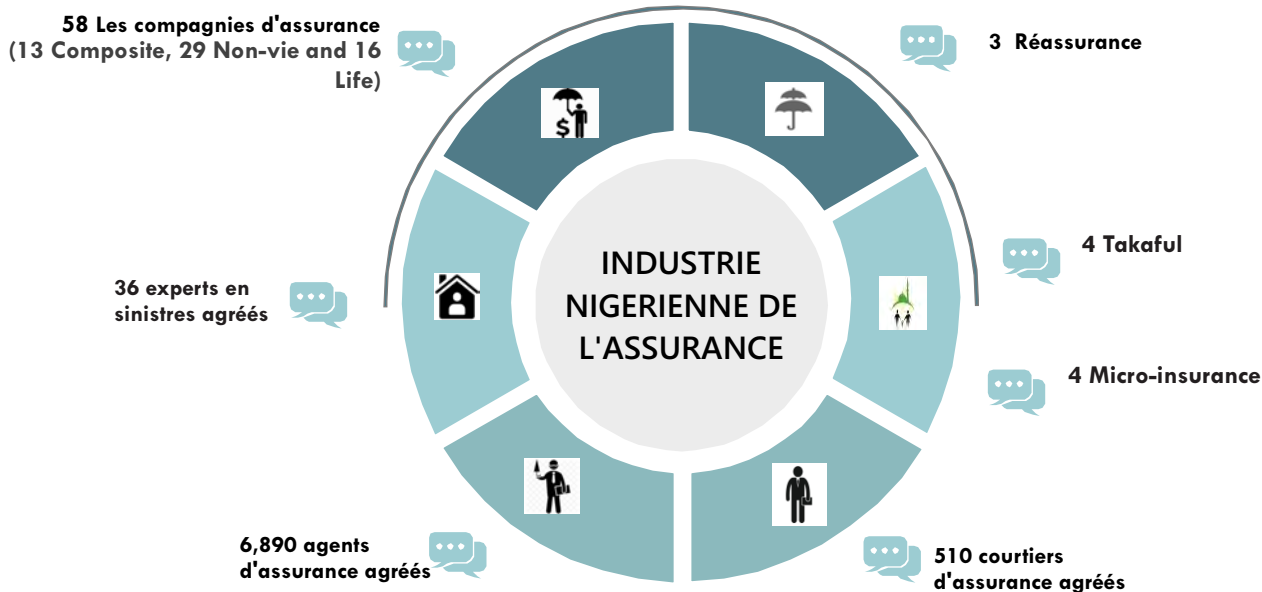
Mr. Ganiyu Musa
Chairman
Nigerian Insurers Association

Insurance Health

UN APERÇU DE L'INDUSTRIE DE L'ASSURANCE AU NIGERIA

L'industrie nigériane de l'assurance est régie par la loi sur les assurances de 2003, la loi NAICOM de 1997 et réglementée par la Direction Nationale des Assurances (NAICOM).

À ce jour, le secteur de l'assurance comprend des opérateurs tels que 69 Sociétés d'assurances directes réparties en : 13 sociétés mixtes, 29 non-vies, 16 sociétés d'assurance vie, 3 sociétés de réassurance, 4 takaful et 4 sociétés de micro-assurance. Nous avons également 510 courtiers d'assurance agréés, 36 experts en sinistres et 6890 agents.



Au fil des ans, l'industrie nigériane de l'assurance n'a cessé de croître, et cela se voit dans le volume des primes qui n'a cessé de croître de manière significative. Les investisseurs étrangers ont manifesté un grand intérêt pour le secteur de l'assurance nigérien en investissant sur le marché. Il s'agit notamment de Sanlam et Old Mutual d'Afrique du Sud, AXA de France, Allianz et InsuResilience d'Allemagne, Sunu Group et Groupe NSIA's Holding de Côte d'Ivoire, Prudential Plc. de Londres et New India Assurance d'Inde. Des progrès sont réalisés dans l'introduction de nouveaux produits d'assurance dans les secteurs en croissance des prêts hypothécaires et du logement et dans le secteur de la vente au détail du marché afin d'accroître l'inclusion financière.

Faits saillants des performances

La progression du marché a maintenu une trajectoire positive soutenue et régulière tout au long, comme le montre le tableau 1, les activités Non-Vie et Vie (toutes les sous-classes) évoluant dans une direction positive. Le revenu brut des primes en 2019 a enregistré un taux de croissance de 19,2 %, le plus élevé en cinq ans et, une progression de plus de cinq points par rapport à sa position antérieure lorsqu'il avait augmenté de 14,5 %, pour clôturer à environ 1,24 milliard de dollars. Alors que le secteur de l'assurance dans son ensemble a augmenté de 75,7 %, passant de 703,8 millions de dollars en 2015 à 1,24 milliard de dollars au cours de la période actuelle, la section vie, y compris les affaires individuelles, collectives et de rente, a augmenté d'environ 149,5 % et les affaires non-vie ont augmenté de 41,8 % par rapport à la même période. Le taux de pénétration de l'assurance dans le pays est d'environ 2%, ce qui en fait un bon terrain pour l'investissement.

Tableau 1: Chiffre d'affaires brut en millions de \$: Activités Non-Vie & Vie: 2015 - 2019

Année	Incendie	Accidents	Automobile	Maritimes	Pétrole et Gaz	Autres dommages aux biens	Vie	Le total
2015	77.18	70.82	98.02	40.35	160.39	35.95	221.30	703.99
2016	93.07	72.69	100.80	40.18	137.42	46.22	303.08	793.46
2017	100.81	67.34	109.69	41.16	164.28	51.50	371.19	905.98
2018	109.58	70.03	97.69	64.41	200.09	55.31	439.90	1,037.01
2019	128.88	84.86	106.76	67.95	230.43	65.66	552.03	1,236.57

Tableau 2: Actif total en millions de \$: 2015 - 2019

Année	2015	2016	2017	2018	2019
Activité d'assurance non-vie	1,575.44	1,710.39	1,725.93	1,777.03	1,682.83
Entreprise d'assurance-vie	656.32	763.76	1,019.75	1,458.85	3,715.62
Le-total	4,246.76	4,490.15	4,762.68	5,253.88	7,417.45

Les actifs totaux du secteur de l'assurance pour les activités Vie et Non-Vie s'élevaient à 7,42 milliards de dollars en 2019, soit un taux de croissance de 41,2 % par rapport aux actifs de 2018 de 5,25 milliards de dollars. La taille du secteur de l'assurance a continué de maintenir une croissance significative au cours de la période de cinq ans, comme l'indique le tableau 2 ci-dessus, où elle a augmenté de 74,7 %. Les perspectives du secteur nigérian de l'assurance continuent de rester prospères car ses immenses potentiels attendent toujours d'être explorés.

Faire des affaires en assurance au Nigéria

Le capital minimum requis pour les activités d'assurance au Nigéria dans le cas de :

- l'Assurance-vie, pas moins de 2 000 000 000 N (4,87 millions de dollars) ;
- Assurance Non-vie, pas moins de 3 000 000 000 N (7,3 millions \$) ;
- l'Assurance mixte, pas moins de 5 000 000 000 N (12,17 millions de dollars) ; ou
- La réassurance, pas moins de 10 000 000 000 N (24,33 millions de dollars).

Il n'y a pas de cessions de réassurance obligatoires, mais les opérateurs sont censés avoir de bons accords de réassurance, qui doivent être approuvés par le régulateur sur une base annuelle.

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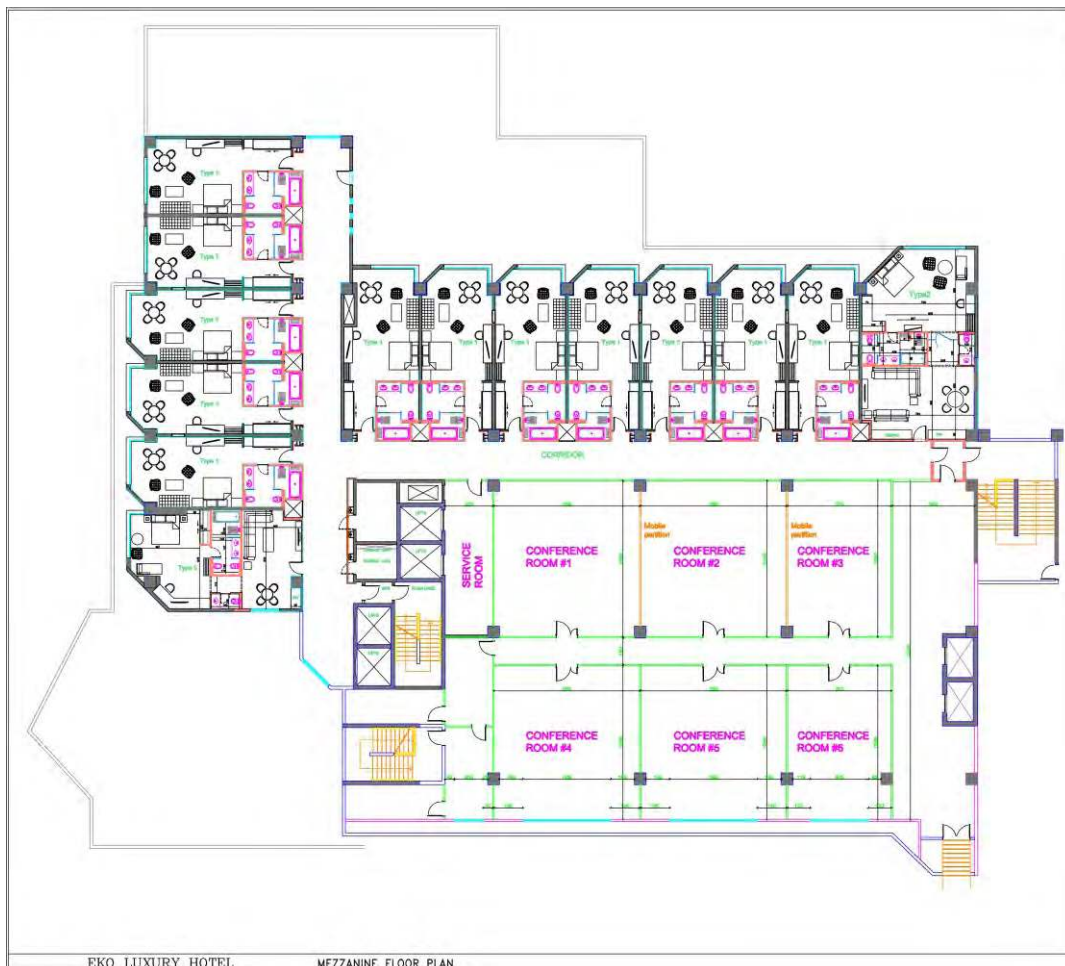
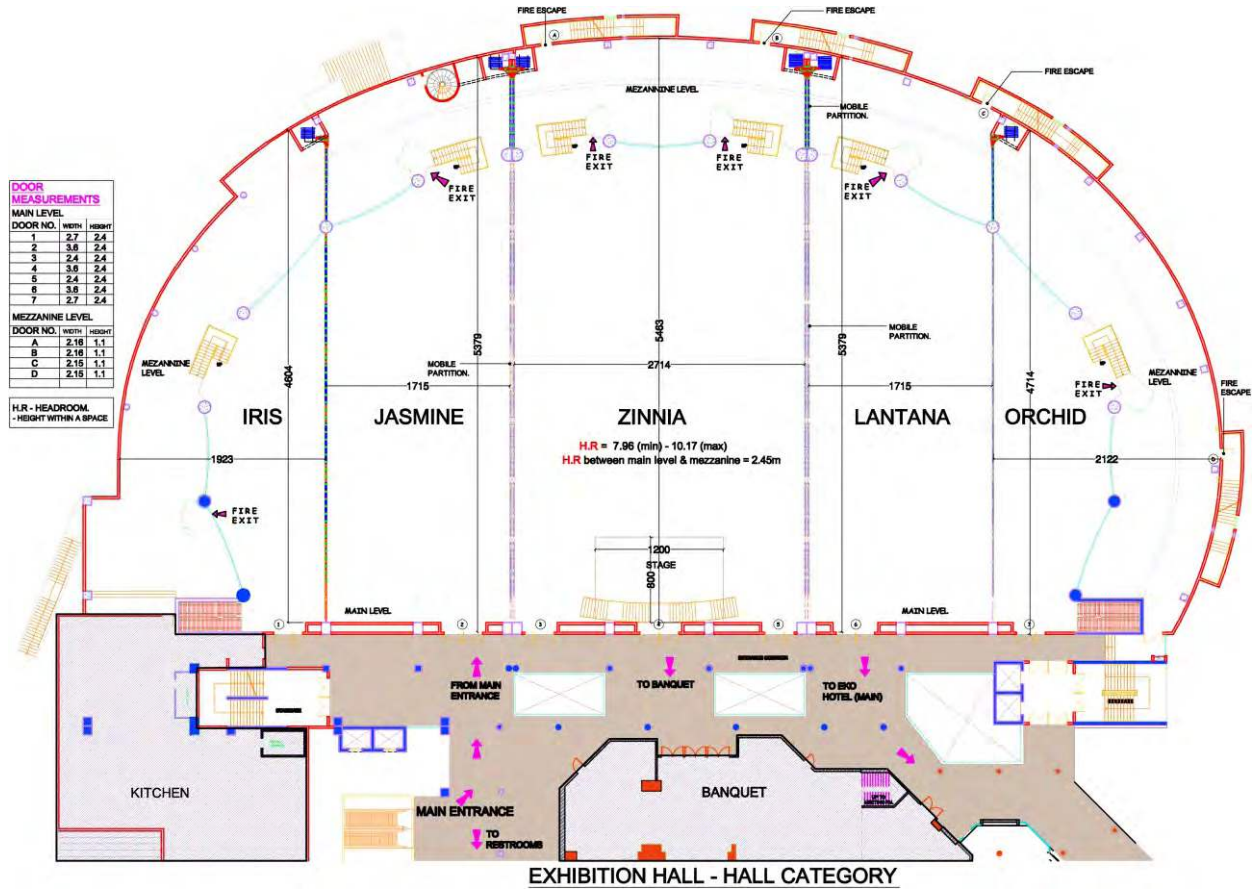
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CONFERENCE MAP



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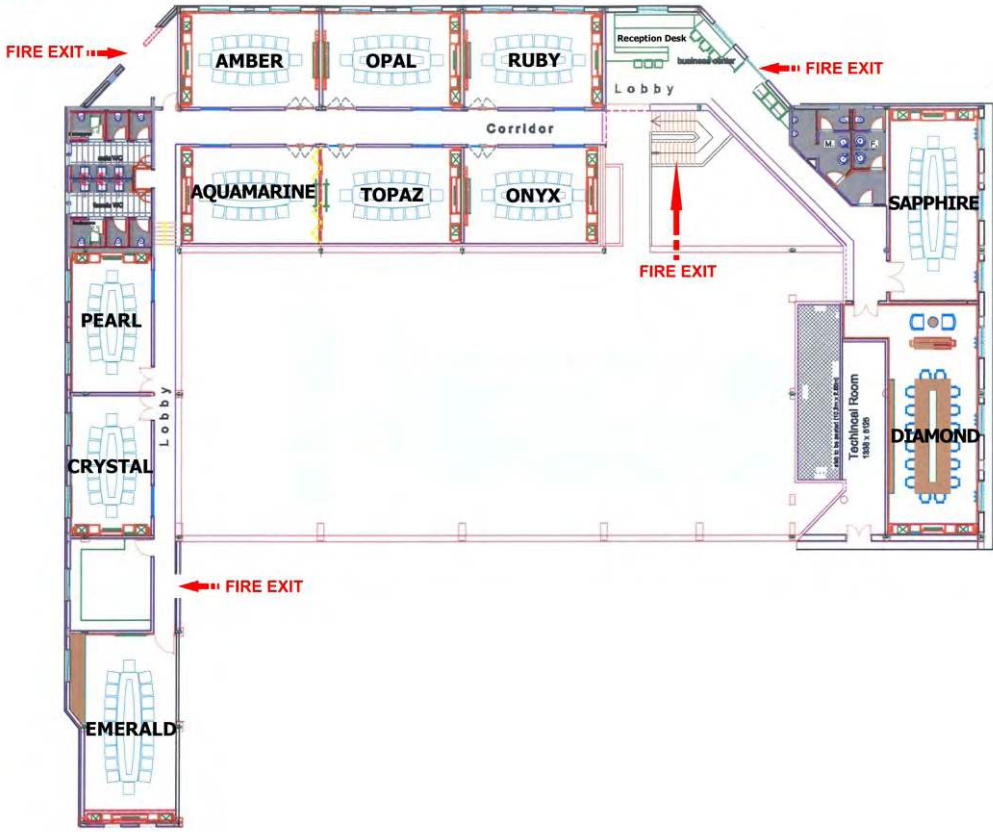
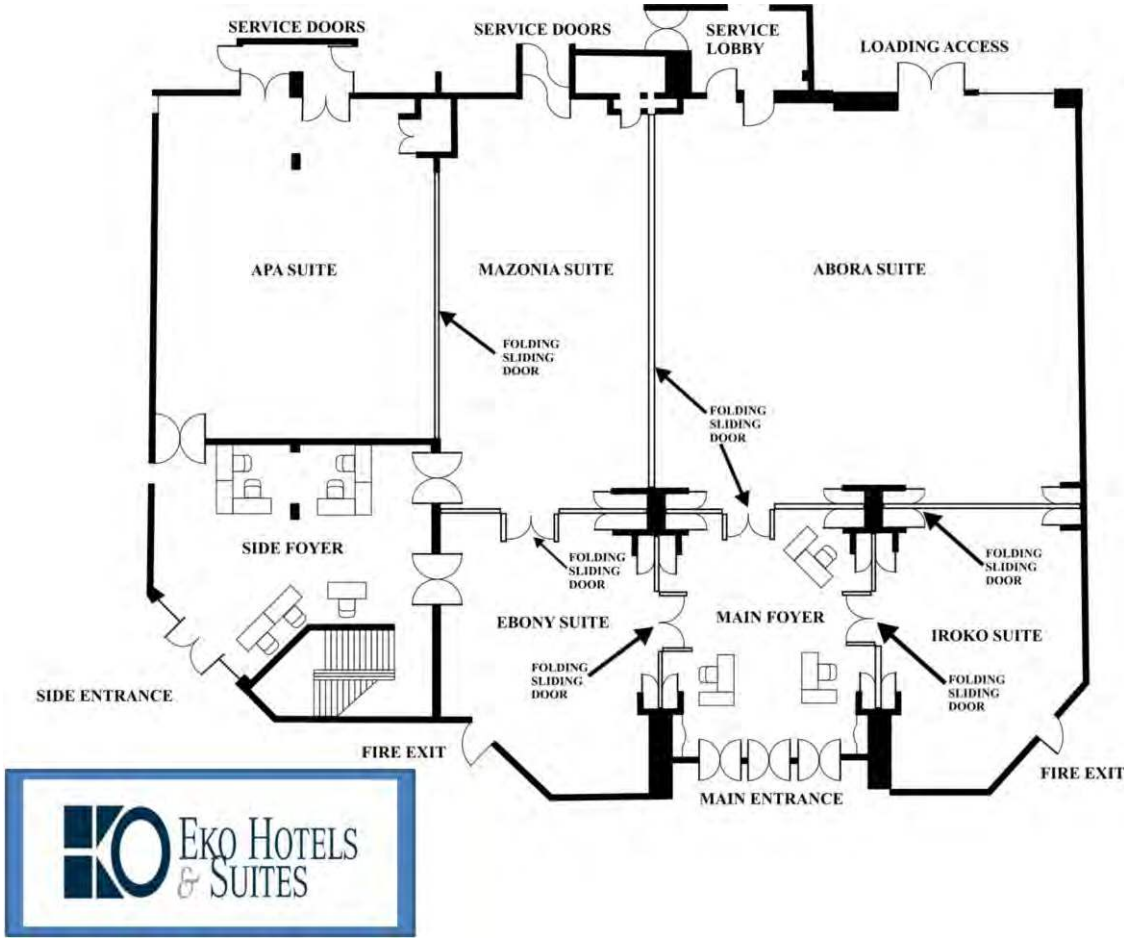




PHOTO SPEAKS AT THE 46TH AIO CONFERENCE AND ANNUAL GENERAL ASSEMBLY, SOUTH AFRICA



Dance troupe of South Africa entertaining at the Opening Ceremony



Opening ceremony at the 46th Conference and Annual General Assembly, Emperor's Palace - Johannesburg



Some Executive Committee Members of the AIO, from L-R (Mr. Hassan El Sayed Mohammed of Sudan, Mr. Chabala Lumbwe of Zambia, Alhaji Mohammed Kari of Nigeria, Mr. Tope Smart of Nigeria and Mr. Sam O. Mintah of Liberia)



Alhaji Mohammed Kari and some conference delegates from Nigeria at the Conference



Insurance professionals discussing "Insurance Penetration in Africa" at the conference



Nigerian delegates at the 46th AIO Conference in Johannesburg, South Africa

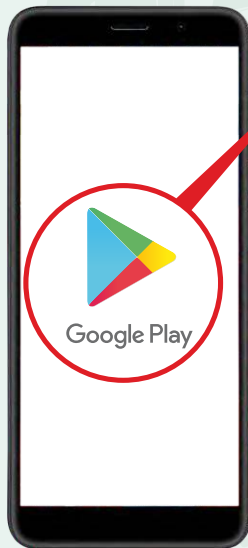


(L-R) Ms. Caroline Da Silva, Ms. Adetola Adegbayi and Mrs. Delphine Traoré at the Women in Insurance Lunch meeting at the Conference

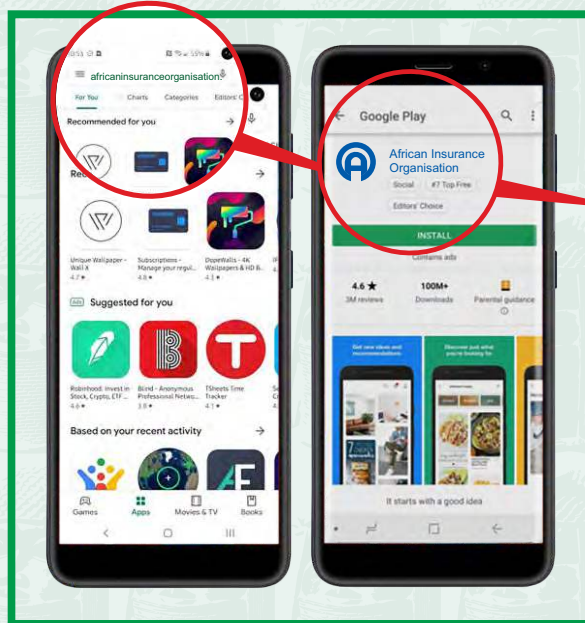


Hajjat Aphwa Kawaarse of Uganda receiving an award during the Africa Re Dinner in Johannesburg, South Africa

THE 47TH AIO CONFERENCE APP GUIDE



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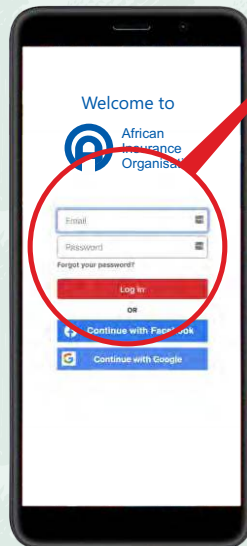


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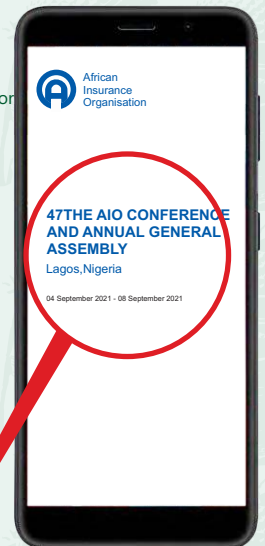
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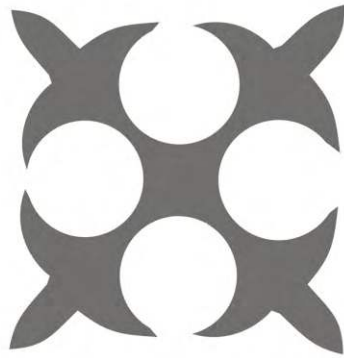
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**Navigating in
the App:**

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 - ▶ Schedule - view the conference programme
 - ▶ Attendees - view and network with other delegates who will be attending the Conference
 - ▶ Speakers
 - ▶ Sponsors
 - ▶ Exhibitors



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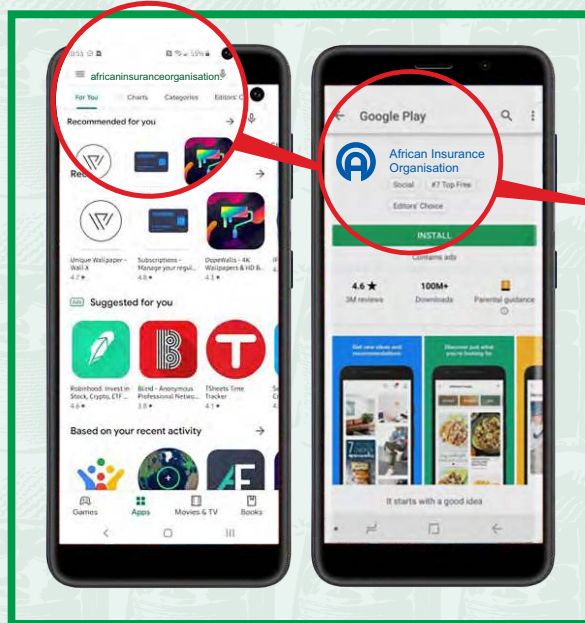
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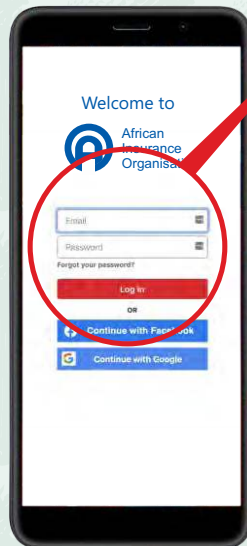


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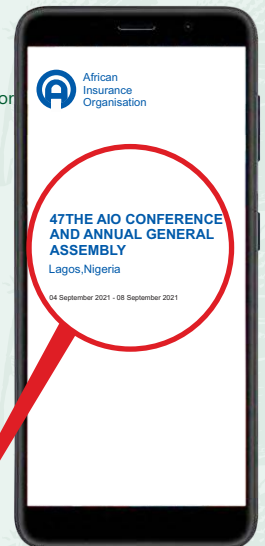
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 - ▶ Exhibitors



Edo Cultural Dancer in Edo State

PROGRAMME

04-08 September 2021

SATURDAY, 04 SEPTEMBER 2021

SCHEDULE AGENDA

09:00 - 12:00	Management Committee of ACCR (Virtual)
14:00 - 18:00	Arrival and Registration of Delegates
14:30 - 18:00	AIO Finance Sub-committee Meeting

SUNDAY, 05 SEPTEMBER 2021

SCHEDULE AGENDA

09:00 - 18:00	Registration of Delegates
09:00 - 12:00	AIO Executive Committee Meeting
09:00 - 17:00	Meeting of Association of African Insurance Supervisory Authority - AAISA
12:00 - 14:00	Lunch (Executive Committee Members)
14:30 - 16:30	AIO Life Committee Meeting
16:30 - 18:30	AIO Pools - Technical Committee
19:00 - 22:00	Welcome Cocktail

MONDAY, 06 SEPTEMBER 2021

SCHEDULE AGENDA

08:00 - 08:45	Arrival and Installation of Delegates
09:00 - 09:45	Conference Opening Ceremony
09:45 - 10:30	Technical Overview on the Theme "REBUILDING AFRICA'S ECONOMY - AN INSURANCE PERSPECTIVE" - Jakkie Cillers
10:30 - 11:00	Coffee Break
11:00 - 12:00	Session I: The New Normal: How Leaders can Reset for Growth beyond Covid 19 - Belhassen Tonat
12:00 - 13:00	Session II: Regulation, Innovation and the Future of Insurance - Olorundare Sunday Thomas, Adama Ndiaye, Karim Diarassouba, Grace Muradzikwa and Tala Ndze
13:00 - 14:00	Lunch
	The Women in Insurance Lunch will be held during this time at the Lantana Hall of the Eko Convention Centre
14:00 - 17:30	AIO LIFE SEMINAR - Theme : "EMBRACING INNOVATION FOR INSURANCE INCLUSIVITY"
14:00 - 14:15	Opening Remarks - LIFE SEMINAR
14:00 - 15:00	Microinsurance Working Group
14:15 - 15:00	Session I - Life Seminar : Improving Distribution Channels through Innovation in a Digital World - Prasanna Miapuram
15:00 - 15:45	Session II - Life Seminar: Life Insurance Penetration Levels Remain, very low in Africa. Where are we getting it Wrong? - Bachir Baddou
15:00 - 18:00	Market Presentation of ARIBI Blockchain Project- AFRICA RE and B3i
15:45 - 16:15	Tea Break
16:15 - 17:30	Life Seminar Tour of Africa/Survey Reports - Pauline Gathuri Mbugua, Joseph Luc Foding Andrew Filifi Simpson, Salaheddine Aji & Agnes Chakonta
19:00 - 22:00	Dinner



Yoruba Drummers at Ojude Oba Festival

PROGRAMME

04-08 Septembre 2021

SAMEDI, 04 SEPTEMBRE 2021

CALENDRIER ORDRE DU JOUR

09:00 - 12:00	Réunion du Comité de Direction du CARC
14:00 - 18:00	Arrivée et Inscription des Délégués
14:30 - 18:00	Réunion du Sous-Comité Finances de l'OAA

DIMANCHE, 05 SEPTEMBRE 2021

CALENDRIER ORDRE DU JOUR

09:00 - 18:00	Inscription des Délégués
09:00 - 12:00	Réunion du Comité Exécutif de l'OAA
09:00 - 17:00	Réunion de l'Association des Organismes de Contrôle des Assurances en Afrique (AAISA)
12:00 - 14:00	Déjeuner des Membres du Comité Exécutif
14:30 - 16:30	Réunion du Comité - Vie de l'OAA
16:30 - 18:30	Réunion du Comité Technique des Pools de l'OAA
19:00 - 22:00	Cocktail de Bienvenue

LUNDI, 06 SEPTEMBRE 2021

CALENDRIER ORDRE DU JOUR

08:00 - 08:45	Arrivée et Installation des Délégués
09:00 - 09:45	Cérémonie d'Ouverture
09:45 - 10:30	Aperçu Technique sur le Thème "RECONSTRUIRE L'ECONOMIE AFRICAINE - LA PERSPECTIVE DE L'ASSURANCE" Orateur: Jakkie Cilliers
10:30 - 11:00	Pause-Café
11:00 - 12:00	1ère Session : La nouvelle Norme : Comment les Dirigeants peuvent se Réinitialiser pour une Croissance au-delà de la Covid 19 - Belhassen Tonat
12:00 - 13:00	2ème Session : Réglementation, Innovation et Avenir de l'Assurance - Olorundare Sunday Thomas, Adama Ndiaye, Karim Diarassouba, Grace Muradzikwa and Tala Ndze
13:00 - 14:00	Déjeuner
14:00 - 17:30	Le déjeuner des femmes dans l'assurance se tiendra simultanément au Eko Convention Centre
14:00 - 14:15	Séminaire Vie de l'OAA - Thème: "ADOPTER L'INNOVATION POUR L'INCLUSION DE L'ASSURANCE"
14:00 - 15:00	Allocution d'Ouverture - SEMINAIRE - VIE
14:15 - 15:00	Groupe de Travail sur la Microassurance
15:00 - 15:45	Session I - Séminaire Vie: Améliorer les Canaux de Distribution grâce à l'Innovation dans un Monde Numérique - Prasanna Miapuram
15:00 - 18:00	Session II - Séminaire Vie: Les Taux de Pénétration de l'Assurance-Vie restent très Faibles en Afrique. Où nous Trompons-nous? - Bachir Baddou
15:45 - 16:15	Présentation au Marche du Project ARIBI Blockchain Project- AFRICA RE et B3i
16:15 - 17:30	Pause-Thé
17:30 - 18:00	Séminaire Vie - Tour d'Afrique / Rapports d'Enquêtes - Pauline Gathuri Mbugua, Joseph Luc Foading Andrew Filifi Simpson, Salaheddine Aji & Agnes Chakonta
19:00 - 22:00	Dîner



Hausa Maiden in Kano State

PROGRAMME

04-08 September 2021

TUESDAY, 07 SEPTEMBER 2021

SCHEDULE AGENDA

09:00 - 10:30	Session III: Harnessing the Potential for Growth and Development in the Nigerian Insurance Market - Yinka Sanni
10:30 - 11:00	Coffee Break
11:00 - 11:30	Launch of the African Insurance Pulse 1 on AfCFTA
11:30 - 13:00	Session IV: African Continental Free Trade Area (AfCFTA) and the African Insurer: Prospects and Opportunities - Tawaiah Ben-Ahmed and Cassim Hansa
13:00 - 14:00	Lunch
14:00 - 15:30	LIFE SEMINAR: The Evolution of Regulation and Standards in Life Insurance: Understanding the Impact of Risk-based Capital and IRFS17 Standard - Seth Kwesi Eshun Lance Moroney & Vinta Bhugmaneea
14:00 - 15:30	Meeting of the Association of African Insurance Educators and Trainers (AAIET)
15:30 - 17:00	Meeting of African Insurance and Reinsurance Brokers
15:30 - 16:00	Tea Break
16:00 - 16:45	Life Seminar : Data Mining and Analytics in Life Insurance: How Vital is this role in aiding Decisions? - Tope Adeniyi
16:45 - 17:15	Life Committee Feedback
17:00 - 18:30	Meeting of African Reinsurers Association
19:00 - 22:00	Dinner

WEDNESDAY, 08 SEPTEMBER 2021

SCHEDULE AGENDA

09:00 - 12:00	AIO General Assembly
12:00 - 14:00	Lunch
19:00 - 23:00	Closing Ceremony and Gala Dinner

THURSDAY, 09 SEPTEMBER 2021

SCHEDULE AGENDA

09:30 - 17:00	Excursion / Departure of Delegates
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Igbo Celebrating in commemoration of New Yam Festival

PROGRAMME

04-08 Septembre 2021

MARDI, 07 SEPTEMBRE 2021

CALENDRIER ORDRE DU JOUR

09:00 - 10:30	3ème Session: Exploiter le Potentiel de Croissance et de Développement du Marché Nigérian de l'Assurance - Yinka Sanni
10:30 - 11:00	Pause-Café
11:00 - 11:30	Lancement du Pouls N°1 de l'Assurance en Afrique sur la ZLECAf
11:30 - 13:00	4ème Session : Zone de Libre-Echange Continentale Africaine (ZLECAf) et l'Assureur Africain : Perspectives et Opportunités - Tawaiah Ben-Ahmed & Cassim Hansa
13:00 - 14:00	Déjeuner
14:00 - 15:30	Séminaire Vie de l'OAA: L'Evolution de la Réglementation et des Normes en Assurance-Vie: Comprendre l'Impact du Capital fondé sur le Risque et de la Norme IRFS17 - Seth Kwesi Eshun Lance Moroney & Vinta Bhugmaneea
14:00 - 15:30	Réunion de l'Association des Éducateurs et Formateurs Africains en Assurance
15:30 - 17:00	Réunion des Courtiers Africains d'Assurance et de Réassurance
15:30 - 16:00	Pause-Thé
16:00 - 16:45	Séminaire Vie: L'Exploration et l'Analyse des Données dans l'Assurance -Vie : à quel Point ce Rôle est-il Capital dans l'Amélioration de la Prise des Décisions? - Tope Adeniyi
16:45 - 17:15	Compte Rendu du Comité Vie
17:00 - 18:30	Réunion de l'Association des Réassureurs Africains
19:00 - 22:00	Dîner

MERCREDI, 08 SEPTEMBRE 2021

CALENDRIER ORDRE DU JOUR

09:00 - 12:00	Assemblée Générale de l'OAA
12:00 - 14:00	Déjeuner
19:00 - 23:00	Cérémonie de Clôture et Dîner de Gala

JEUDI, 09 SEPTEMBRE 2021

CALENDRIER ORDRE DU JOUR

09:30 - 17:00	Excursion / Départ des participants
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The City of Lagos with some fascinating Tourist Attractions



National Arts Theatre

Lagos is a large city, highly populated and one of the most interesting cities in Nigeria. The city sprawls inland from the Gulf of Guinea across Lagos Lagoon. Victoria Island, the financial center of the metropolis, is known for its beach resorts, boutiques, nightlife and is filled with lots of places to catch fun and views to behold, which are fascinating and mouth gaping. Please endeavour to visit some of the tourist attractions which the city has to offer.

The historical National Theatre is the primary centre for the performing arts in Nigeria. The monument is located in Iganmu, Surulere, Lagos. Its construction was completed in 1976 in preparation for the Festival of Arts and Culture (FESTAC) in 1977. The collection of National Gallery of Modern Nigerian Art is housed in a section of this building.

Its exterior is shaped like a military hat. It has a 5,000-seater Main Hall with a collapsible stage, and two capacity cinema halls, all of which are equipped with facilities for simultaneous translation of 8 languages among others.



Nigeria National Museum

Founded in 1957 by the British Archaeologist, Kenneth Murray. The Museum holds some of the most fascinating objects telling the story of Nigerian art and culture. Located in the heart of Lagos, the museum collects, preserves and promotes Nigeria's rich heritage to the world. Tour the building and step inside to explore the masterpieces and galleries celebrating the unique cultures of over 300 communities in Nigeria. Of note is a terracotta human head known as the Jemaa Head, part of the Nok culture.



New Afrika Shrine

The New Afrika Shrine is an open-air entertainment centre located in Ikeja, Lagos State. It serves as the host location of the annual Felabration music festival.

The New Afrika Shrine showcases photo galleries of Fela and music performances by Femi Kuti and Seun Kuti thus making it a tourist attraction. On July 3, 2018, French President Emmanuel Macron visited the Shrine and pre-launched the Season of African Cultures 2020 in France.



Lekki Conservation Centre

The Centre was established in 1990 to serve as biodiversity conservation icon and environment education centre. The facility was built by the Chevron Corporation for the Nigerian Conservation Foundation (NCF), as a reserved sanctuary for the rich flora and fauna of the Lekki Peninsula. The company has since provided annual funding for the management of the Centre.

It is the Nigerian nature reserve with the longest suspended canopy walkway in Africa & vast wildlife.



Tarkwa Bay

Tarkwa Bay is an artificial sheltered beach located near the Lagos harbour in Nigeria. Due to its island status, it is only accessible by boat or water taxis. The beach, popular with swimmers and water-sports enthusiasts, also has a welcoming resident community.

The beach is remote from the everyday madness of Lagos city; thus, giving it a euphoria that makes it impossible for visitors to worry about the hustle they left behind.

Unlike most beaches in Lagos that are becoming more groovy than peaceful, Tarkwa Bay, in its elevating beauty, pride itself as a free haven that is not usually noisy or crowded; making it a unique place to have some quiet time with loved ones or a fun get-together with friends.

As a matter of fact, Tarkwa Bay is counted among the "well kept" beach in Lagos; jet skiing and water-skiing are common sports there, so it is advisable for visitors to take their water sports equipment when visiting.



Lekki Leisure Lake

Lekki Leisure Lake is a tourist attraction situated along the Lekki Peninsula and overlooking the Atlantic Ocean. It is located at the 2nd roundabout at Lekki Phase one, just on the left side of the road as you take a turn into the street.

This treasure is tucked away along the Lekki peninsula shoreline and offers the best of great outdoor and leisure activities. The property plays host to amazing aquatic attractions and exciting activities like jet skiing, banana floats, quad biking, zip lining, Pedal Boat, Pontoon boat and Wave Boat.

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The City of Lagos with some fascinating Tourist Attractions

Terra Kulture



The idea for the establishment of Terra Kulture came from the need to have a cultural hub in protection of Nigerian culture as obtains in other, mostly Western, countries. Today Terra Kulture, a private sector initiative is already a resounding success and recognized as a major cultural hub in Lagos, Nigeria. In recognition of its importance, Terra has attracted visits from internationally recognized personalities such as Roberto Cavalli, Forest Whitaker, Ben Stiller and many diplomats and highly placed local and foreign Government functionaries. It has hosted many repeat visits from local and international students, including from Harvard, MIT, Chinese University of Hong Kong and many others.

Terra Kulture Arts and Studios Limited (formerly Terra Kulture Limited - The Nigerian Cultural Centre) is an educational and recreational organization set up in 2003 to promote the richness and diversity of Nigerian languages, arts and culture.

In its 16 years of existence Terra Kulture has organized over 200 art exhibitions, 135 plays, 65 book readings and over 10000 individual adults and children, as well as school trips, have attended our language classes.



Nike Art Gallery

Nike Art Gallery is an art gallery in Lagos owned by Nike Davies-Okundaye. The gallery is arguably the largest of its kind in West Africa. Housed in a five-storey tall building, it boasts a collection of about 8,000 diverse artworks from various Nigerian artists like Chief Josephine Oboh Macleod

Freedom Park



Freedom Park is a memorial and leisure park area in the middle of downtown Lagos in Lagos Island, Nigeria which was formerly Her Majesty's Broad Street Prison. It was designed by the Architect Theo Lawson. The Park was constructed to preserve the history and cultural heritage of Nigerians. Monuments in the park reveal the Lagos colonial heritage and history of Her Majesty's Broad Street prisons. It was built to commemorate the 50th anniversary independence celebration in October 2010. The Park serves as a National Memorial, a Historical landmark, a Cultural site, Arts and Recreation centre.

The Palms Mall



The Palms Mall is a shopping centre of vast proportions. Home to about 70 businesses offering a wide range of products and services ranging from clothing, food, household items, electronic equipment to gift items and a six screen cinema.

Landmark Beach/Laquatic Waterpark



Laquatic is Nigeria's first floating inflatable Water Park with exciting recreational facilities for everyone; both the young and the old. It is the top choice destination for fun seekers, family and friends, corporate hangouts, team bonding, social events, couple's date, birthday fun and much more. It is situated at the most peaceful, safe, serene and beautiful private beach in Lagos, the Landmark beach. Laquatic is within the premises of the prestigious Landmark beach at 3/4 Water Corporation Road, Victoria Island Lagos.

LAKOWE LAKES GOLF & COUNTRY ESTATE



Lakowe Lakes Golf & Country Estate, often described as 'West Africa's best kept secret', is a beautiful, luxury community nestled in a peaceful neighbourhood. Located at 35, Lekki-Epe Expressway Lakowe, Ibeju Lekki, Nigeria.

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Profile of Outgoing President of the African Insurance Organisation



Mrs Delphine Traoré
Outgoing President, AIO

Mrs Delphine Traoré is currently Chief Operating Officer of Africa Allianz, responsible for developing the Allianz Group's business on the continent, she remains a non-executive member of the Board of AGCS Africa. In her previous role as Chief Executive Officer of Allianz Global Corporate Speciality (AGCS) Africa (2012 to 2017), Mrs Traoré was integral in expanding the team and the range of insurance solutions for corporate clients across the Sub Saharan Africa region. Between 2009 and 2012, Mrs Traoré was Head of Market Management for Canada at AGCS, having joined the Group in 2005 as Executive Underwriter - Casualty. Mrs Traoré started her career in 1996 as a Commercial Lines Underwriter for Ohio Casualty Group before being promoted to Umbrella/Excess Liability Underwriter in 2003.

Mrs Traoré has been recognised widely for her leadership, as well as her insurance and risk management expertise. Notable awards include: Chief Executive Officer of the Year (2017) for the significant contribution made to Africa's economy as Chief Executive Officer of AGCS Africa (Africa Economy Builders Awards); Outstanding Woman Leadership Award (Africa Leadership Awards 2015), Choiseul 100 Africa Top Economic Leaders for Tomorrow (2014 and 2015) and ranked 11th out of 50 Most Influential Women in Francophone Africa (2017) by Jeune Afrique.

Mrs Traoré continues to contribute significantly in developing and transforming the African insurance industry as President of the Insurance Institute of South Africa and as a member of the African Risk Capacity's Outbreak & Epidemic (O&E) Advisory Panel.

Mrs Traoré is the winner of the 2017 Insurance CEO of the Year at the AfricaRe African Insurance Awards. She holds a Bachelor's degree in Business/Accounting from University of Pittsburgh and an MBA in Insurance Management from the Boston University School of Management. Mrs Traoré is from Burkina Faso and has extensive experience in both Africa and North America, she speaks English and French.



Mme Delphine Traoré est actuellement Chief Operating Officer d'Africa Allianz, en charge du développement des activités du groupe Allianz sur le continent, elle reste membre non exécutif du Conseil d'administration d'AGCS Africa. Dans son précédent poste de directrice générale d'Allianz Global Corporate Specialty (AGCS) Afrique (2012 à 2017), Mme Traoré a joué un rôle essentiel dans l'expansion de l'équipe et de la gamme de solutions d'assurance pour les entreprises clientes dans la région de l'Afrique subsaharienne. Entre 2009 et 2012, Mme Traoré était responsable de la gestion des marchés pour le Canada chez AGCS, après avoir rejoint le Groupe en 2005 en tant que souscripteur exécutif - Responsabilité civile. Mme Traoré a commencé sa carrière en 1996 en tant que souscripteur de lignes commerciales pour Ohio Casualty Group avant d'être promue souscripteur Umbrella/Excess Liability en 2003.

Mme Traoré est largement reconnue pour son leadership, ainsi que pour son expertise en assurance et en gestion des risques. Les récompenses notables incluent : Président-directeur général de l'année (2017) pour la contribution significative apportée à l'économie africaine en tant que Président-directeur général d'AGCS Africa (Africa Economy Builders Awards); Outstanding Woman Leadership Award (Africa Leadership Awards 2015), Choiseul 100 Africa Top Economic Leaders for Tomorrow (2014 et 2015) et classée 11e sur les 50 femmes les plus influentes d'Afrique francophone (2017) par Jeune Afrique. Mme Traoré continue de contribuer de manière significative au développement et à la transformation du secteur de l'assurance en Afrique en tant que présidente de l'Insurance Institute of South Africa et en tant que membre du groupe consultatif sur les épidémies et les épidémies (O&E) de l'African Risk Capacity.

Mme Traoré est la lauréate du prix du PDG de l'assurance de l'année 2017 aux AfricaRe African Insurance Awards. Elle est titulaire d'un baccalauréat en commerce/comptabilité de l'Université de Pittsburgh et d'un MBA en gestion des assurances de la Boston University School of Management. Mme Traoré est originaire du Burkina Faso et a une vaste expérience en Afrique et en Amérique du Nord, elle parle anglais et français.



Profile of Incoming President of the African Insurance Organisation



Mr. Tope Smart
Incoming President, AIO

Tope Smart, a graduate and an award winner from the University of Lagos also holds a Masters' Degree in Business Administration (MBA) from the University of Nigeria, Nsukka. He is an Associate member of both the Chartered Insurance Institute of London and the Chartered Insurance Institute of Nigeria.

Tope, an astute professional, believes very strongly in the entrenchment of insurance in the mind of every Nigerian. He is a Council member, Chartered Insurance Institute of Nigeria, Council member, West African Insurance Companies Association (Ghana), Council member, Nigeria-Britain Association, Vice President, African Insurance Organization (AIO) and a past Chairman of the Nigeria Insurers Association to mention but a few.

Tope sits on the board of several companies amongst which are RegencyNem Insurance (Ghana) Limited and NEM Asset Management Limited. In 2014, he was appointed by the Federal Government as Co-Chairman of Insurance Industry Transformation Committee. He was also recently appointed as Chairman, Planning Committee of the University of Lagos Alumni Association's Golden Jubilee Anniversary.

In recognition of his outstanding achievements, Tope has won several awards amongst which are Distinguished Alumnus by the University of Lagos, University of Lagos Alumni Association Golden Jubilee Special Recognition Award amongst others. He is also a two-time winner of the Businessday Top 25 CEOs award.

Tope is an alumnus of Harvard Business School.



Tope Smart, diplômé et lauréat de l'Université de Lagos, est également titulaire d'une maîtrise en administration des affaires (MBA) de l'Université du Nigeria, Nsukka. Il est membre associé du Chartered Insurance Institute de Londres et du Chartered Insurance Institute of Nigeria.

Tope, un professionnel astucieux, croit très fermement à l'enracinement de l'assurance dans l'esprit de chaque Nigérian. Il est membre du Conseil, Chartered Insurance Institute of Nigeria, membre du Conseil, West African Insurance Companies Association (Ghana), membre du Conseil, Nigeria-Britain Association, vice-président, African Insurance Organization (AIO) et ancien président de la Nigeria Insurers Association. pour n'en citer que quelques-uns.

Tope siège au conseil d'administration de plusieurs sociétés parmi lesquelles RegencyNem Insurance (Ghana) Limited et NEM Asset Management Limited. En 2014, il a été nommé par le gouvernement fédéral comme coprésident du Comité de transformation du secteur de l'assurance. Il a également été récemment nommé président du comité de planification de l'anniversaire du jubilé d'or de l'association des anciens de l'Université de Lagos.

En reconnaissance de ses réalisations exceptionnelles, Tope a remporté plusieurs prix parmi lesquels Distinguished Alumnus ?? par l'Université de Lagos, le prix spécial de reconnaissance du Jubilé d'or de l'Association des anciens de l'Université de Lagos, entre autres. Il a également remporté à deux reprises le prix Businessday Top 25 CEOs.

Tope est un ancien élève de la Harvard Business School.

Speakers/ Intervenants



Olorundare Sunday Thomas

*Commissioner for Insurance,
Nigeria*

Olorundare Sunday Thomas was appointed the substantive Commissioner for Insurance and Chief Executive Officer of the National Insurance Commission (NAICOM), Nigeria on April 30, 2020; having been appointed in acting capacity in August, 2019.

Prior to this appointment, Mr. Thomas was the Deputy Commissioner in charge of the technical division in the Commission between April 2017 and August 2019. He is a thorough-bred insurance professional with vast knowledge and experience in underwriting, regulation and hands-on management of human and material resources spanning over four decades uninterrupted.

During these years, Mr. Thomas had traversed the entire insurance sector in Nigeria leaving indelible marks along the way. It is instructive to note that Mr. O. S. Thomas (as widely known) as Director – General of the Nigerian Insurers Association (NIA) between May 2010 and April 2017, brought his experience to bear on the job and ensured a complete transformation of the system. It is to his credit that the Association successfully developed and deployed the Nigeria Insurance Industry Database (NIID) platform during his tenure in office as Director-General.

Olorundare Sunday Thomas a été nommé Directeur National des Assurances et Dirigeant principal de la Direction Nationale des Assurances (NAICOM), du Nigeria, le 30 avril 2020 ; ayant été nommé Directeur National des Assurances par Intérim en Août 2019. Avant cette nomination, M. Thomas était Adjoint au Directeur National des Assurances, chargé des Opérations Techniques entre Avril 2017 et Août 2019.

À la Direction entre avril 2017 et août 2019. Il est un professionnel de l'assurance de haut niveau avec une vaste connaissance et expérience dans la souscription, la réglementation et la gestion pratique des ressources humaines et matérielles couvrant plus de quatre décennies ininterrompues.

Au cours de ces années, M. Thomas avait parcouru tout le secteur de l'assurance au Nigeria, laissant des traces indélébiles sur son passage. Il est pédagogique de noter que M. O. S. Thomas (très bien connu) en tant que Directeur Général de l'Association Nigérienne des Assureurs (NIA) entre Mai 2010 et Avril 2017, a mis son expérience au service du travail et a assuré une transformation complète du système. C'est tout à son honneur que l'Association ait développé et déployé avec succès la plate-forme de base de données de l'industrie de l'assurance du Nigeria (NIID) au cours de son mandat en tant que Directeur Général.

Il est titulaire d'un BSc ès sciences en Actuariat (avec distinction) et d'un MBA Finance de l'Université de Lagos. Il est également membre associé du Chartered Insurance Institute de Londres et du Nigeria, membre de la Society of Fellows du CII London, membre du Nigeria Institute of Management NIM, membre du Nigerian Council of Registered Insurance Brokers, NCRIB et fellow de Association of Corporate Governance Professionals, entre autres.

M. Thomas est un amoureux du tennis et il est un marié heureux avec des enfants.



Jakkie Cilliers

*Institute for Security Studies (ISS)
Chairperson of the ISS Board*

Jakkie Cilliers is the founder and former Executive Director of the Institute for Security Studies (ISS). He currently serves as chair of the ISS Board of Trustees and head of the African Futures and Innovation Programme at the Pretoria office of the ISS. His 2017 best-seller, *Fate of the Nation*, addresses South Africa's futures from political, economic and social perspectives. His most recent book, *Africa First! Igniting a Growth Revolution* released in March 2020, takes a rigorous look at the emerging futures for other African nations and the continent at large.

Jakkie Cilliers est le fondateur et l'ancien Directeur Exécutif de l'Institute for Security Studies (ISS). Il est actuellement Président du Conseil d'Administration de l'ISS et Responsable du Programme African Futures and Innovation au bureau de Pretoria de l'ISS. Son best-seller de 2017, *Fate of the Nation*, aborde les futurs de l'Afrique du Sud d'un point de vue politique, économique et social. Son livre le plus récent, *Africa First! Igniting a Growth Revolution*, sorti en mars 2020, jette un regard rigoureux sur les futurs émergents pour les autres nations africaines et le continent dans son ensemble.



Belhassen Tonat

*Head
Non-Life business
Munich Reinsurance
Company of Africa Limited*

Belhassen is a qualified Statistician with a background in business economics. He has more than 15 years of experience in Africa, Middle East, Europe and Asia Pacific reinsurance markets, including ten years in management positions.

Belhassen holds various qualifications, including a Master of Advanced Studies (MAS) in Risk Management and Insurance Techniques as well as a Master in Business Administration (MBA). He joined Munich Re in 2005 and over the years has amassed valuable experience in client relationship management, technical insurance skills and financial monitoring. He's currently responsible for the Non-Life business in Munich Reinsurance Company of Africa Limited, with his role not only focused on leading Non-Life management teams but also in setting and executing strategies for the value chain of reinsurance in the Non-Life segment.

Belhassen est un statisticien qualifié avec une formation en économie d'entreprise. Il a plus de 15 ans d'expérience sur les marchés de la réassurance en Afrique, au Moyen-Orient, en Europe et en Asie-Pacifique, dont dix ans à des postes de direction.

Belhassen est titulaire de plusieurs qualifications, dont un Master of Advanced Studies (MAS) en Gestion des Risques et Techniques d'Assurance ainsi qu'un Master in Business Administration (MBA). Il a rejoint Munich Re en 2005 et, au fil des ans, il a acquis une expérience précieuse dans la gestion des relations avec les clients, les compétences techniques en assurance et le suivi financier. Il est actuellement responsable de l'activité Non-Vie au sein de Munich Reinsurance Company of Africa Limited. Son rôle consiste non seulement à diriger les équipes de gestion Non-Vie, mais aussi à établir et à exécuter des stratégies pour la chaîne de valeur de la réassurance dans le segment Non-Vie.



Mr. Adama NDIAYE

*General Manager
Société Sénégalaise de Réassurance*

Mr. Adama NDIAYE, Senegalese by nationality, is the General Manager of the Société Sénégalaise de Réassurance (SENRE).

After having started his career in insurance in direct insurance, at the Prévoyance Assurances du Sénégal where he held the positions of Director of Reinsurance, Management Controller and Technical Director, Mr. NDIAYE pursued his career at CIMA where he held the position of Insurance Commissioner-Controller for about ten years. He then co-founded and held the position of Deputy General Manager of AVENI-RE.

President of the Federation of African National Insurance Companies (FANAF), from 2014 to 2020, Mr. NDIAYE was a member of the Committee of Experts and the Regional Insurance Control Commission (CRCA) of CIMA, the insurance supervision body of 14 French-speaking African countries.

Mr. Adama NDIAYE holds a DESA from the International Institute of Insurance of Yaoundé (Master level).

M. Adama NDIAYE, de nationalité sénégalaise est Directeur Général de la Société Sénégalaise de Réassurance (SENRE).

Après avoir débuté sa carrière dans l'assurance dans l'assurance directe, à la Prévoyance Assurances du Sénégal où il a occupé les fonctions de Directeur de la Réassurance, de Contrôleur de gestion et de Directeur Technique, Monsieur NDIAYE a poursuivi sa carrière à la CIMA où il a exercé pendant d'une dizaine d'années les fonctions de commissaire-contrôleur des assurances. Il a ensuite co-fondé et occupé les fonctions de Directeur Général Adjoint d'AVENI-RE.

Président de la Fédération des Sociétés d'Assurances de Droit National Africaine (FANAF), de 2014 à 2020, Monsieur NDIAYE a été membre du Comité des Experts et de la Commission Régionale de Contrôle des Assurances (CRCA) de la CIMA, organe de supervision des assurances de 14 pays d'Afrique francophone.

M. Adama NDIAYE est titulaire du DESA de l'Institut International des Assurances de Yaoundé (niveau Master).

Speakers/ Intervenants



Cassim Hansa

*Group Head
Underwriting and Claims.
Continental Reinsurance
Company Limited*

Cassim Hansa is a professional civil engineer (registered with the Engineering Council of South Africa) and MBA graduate (University of Witwatersrand, Johannesburg.) with experience in both the Engineering and Insurance Industries; in Africa and the USA.

The first seven years of his thirty-eight-year work experience were spent in the Engineering Industry. He started in the Construction sector (four years) and moved to the Design/Consultancy sector of civil engineering (three years).

He transferred to the Insurance industry in late 1989 and has onto thirty-two years of reinsurance/insurance strategic leadership and management, underwriting and claims handling experience.

In October 2015 he was engaged as MD - Continental Property and Engineering Risk Services (Pty) Ltd (CPERS).

In December 2016 he was formally appointed as MD - Botswana Subsidiary - Continental Reinsurance Company Limited (Cre).

In March 2020 he was appointed CRe Group Head - Underwriting and Claims.

Cassim Hansa est un ingénieur civil professionnel (inscrit auprès de l'Engineering Council of South Africa) et titulaire d'un MBA (Université de Witwatersrand, Johannesburg). Il a acquis une expérience dans les secteurs de l'ingénierie et de l'assurance, en Afrique et aux États-Unis.

Les sept premières années de ses trente-huit années d'expérience professionnelle ont été consacrées à l'industrie de l'ingénierie. Il a commencé dans le secteur de la construction (quatre ans), puis est passé au secteur de la conception et du conseil en génie civil (trois ans).

Il est passé au secteur de l'assurance à la fin de l'année 1989 et a acquis une expérience de trente-deux ans dans la direction et la gestion stratégiques de la réassurance/assurance, la souscription et le traitement des sinistres.

En octobre 2015, il a été engagé en tant que Directeur Général - Continental Property and Engineering Risk Services (Pty) Ltd (CPERS).

En décembre 2016, il a été officiellement nommé Directeur Général de la filiale botswanaise de Continental Reinsurance Company Limited (Cre).

En mars 2020, il a été nommé Chef du Groupe CRe - Souscription et Sinistres.



Dr Grace Muradzikwa

*Commissioner of Insurance
Insurance and Pension Commission
Zimbabwe*

Dr. Muradzikwa holds a Bachelor of Administration Degree and a Master in Business Administration from the University of Zimbabwe, an Honorary Masters in Business Administration and Honorary PhD in Leadership from the Women's University in Africa.

She is an Associate and Fellow of the Insurance Institute of South Africa. Dr Muradzikwa is a decorated insurance executive with 37 years practising experience in the insurance sector. She was a member of the co-founding team that established the Zimbabwe Reinsurance Corporation in 1984, with the support of UNCTAD.

Dr Muradzikwa was at the helm of Diamond Insurance Company, before its merger with the National Insurance Company of Zimbabwe (NICOZ) in 2002 and led an IPO to raise capital for the merged entity. She became the first black woman to list and head a publicly traded company, a position she held till her departure in February 2019.

Dr Muradzikwa was appointed Commissioner of Insurance, Pension and Provident Funds, with the responsibility of regulating and supervising the insurance and pensions industry in Zimbabwe in June 2019, a position she currently holds. She has received many awards, which include ZNCC Businesswoman of the year (2005), IOD Director of the Year (2009), Outstanding Top 20 Business Personality of the Year (2012), Daily News Businesswoman of the year (2014) and CEO Global Regional Titans Award (2017), Institute of Corporate Directors Zimbabwe Woman Corporate Director of the Year-Public Enterprises (2020) and Winner of the Megafast Outstanding Top 20 Woman in Business of the Year 2020.

Dr Muradzikwa has served on various boards of local, regional and international institutions such as the Zimbabwe Revenue Authority (ZIMRA), Africa University, the Federation for Afro Asian Insurers and Reinsurers and the Association for Insurers and Reinsurers in Developing Countries. She is the patron of Women in Insurance Zimbabwe and the immediate past president of Professional Women in Business (PROWEB) in Zimbabwe.

She was named amongst the Top 50 Inspirational Women on Boards and in Business in 2020/2021.

Dr. Muradzikwa est titulaire d'un Bachelor en Administration et d'une Maîtrise en Administration des Affaires de l'Université du Zimbabwe, d'une Maîtrise honorifique en Administration des Affaires et d'un Doctorat Honorifique en Leadership de l'Université des Femmes en Afrique.

Elle est associée et Fellow de l'Institut d'Information d'Afrique du Sud. Dr. Muradzikwa est un haut Cadre décoré de l'assurance, avec 37 ans d'expérience dans ce secteur.

Elle a été membre de l'équipe cofondatrice qui a créé la Zimbabwe Reinsurance Corporation en 1984, avec le soutien de la CNUCED. Le Dr. Muradzikwa était à la tête de Diamond Insurance Company, avant sa fusion avec la National Insurance Company of Zimbabwe (NICOZ) en 2002 et a dirigé une introduction en bourse pour lever des capitaux pour l'entité fusionnée. Elle est devenue la première femme noire à inscrire et à diriger une société cotée en bourse, un poste qu'elle a occupé jusqu'à son départ en février 2019.

Le Dr. Muradzikwa a été nommée Directrice Nationale des Assurances, des Pensions et des Caisses de Prévoyance, avec la responsabilité de réguler et de superviser le secteur de l'assurance et des pensions au Zimbabwe en juin 2019, un poste qu'elle occupe actuellement. Elle a reçu de nombreux prix, dont ZNCC Businesswoman de l'année (2005), IOD Directeur de l'année (2009), elle a été parmi les Top 20 des Personnalités d'Affaires de l'année (2012), Femme d'Affaires de l'Année de Daily News (2014) et Dirigeante Principale de Global Regional Titans Award (2017), Institute of Corporate Directors Zimbabwe, Woman Corporate Director de l'année des Entreprises Publiques (2020) et Gagnante de Megafast Outstanding Top 20 des Femmes d'Affaires de l'année 2020.

Le Dr. Muradzikwa a siégé à divers conseils d'administration d'institutions locales, régionales et internationales telles que l'Autorité Fiscale du Zimbabwe (ZIMRA), l'Université Africaine, la Fédération des Assureurs et Réassureurs Afro-Asiatiques et l'Association des Assureurs et des Assurés dans les pays en développement.

Elle est la marraine de Women in Insurance Zimbabwe et l'ancienne Présidente de Professional Women in Business (PROWEB) au Zimbabwe. Elle a été nommée parmi les 50 femmes inspirantes dans les conseils d'administration et dans les affaires en 2020-2021.



Karim Diarassouba

*General Manager
Compagnie Commune
de Réassurance
des Etats Membres de la CIMA*

Karim DIARASSOUBA began his career in 2005 at the Public Treasury of Côte d'Ivoire as a senior treasurer, after a degree in financial accounting engineer and a diploma from the National School of Administration, option treasury.

In 2013, he was appointed National Director of Insurance of the largest market of the CIMA zone, Côte d'Ivoire. In this capacity, this General Administrator of Financial Services was in charge of the general supervision of the Insurance Market, the promotion of the Insurance sector, the safeguarding of the interests of the Insured and beneficiaries of the contracts, and the role of expert and advisor in the field of Insurance to the National Authorities.

In the same year, he was appointed Controlling General of Insurance of the Ivory Coast, Member of the Member of the Committee of Experts of the CIMA, Administrator representing Côte d'Ivoire at the Automobile Guarantee Fund, Member of the Commission Régionale de Contrôle des Assurances and Director representing his State at the International Insurance Institute (IIA) and at the CICA-RE.

In 2019, he became Chairman of the Steering Committee of the double degree in actuarial science of the insurance chain at the Ecole Nationale Supérieure de Statistique de l'ISFA in ISFA of Lyon, then National Coordinator of African Risk Capacity (ARC), Specialized Institution of the African Union to reduce risks, losses and damages caused by extreme weather events and natural disasters.

Mr. DIARASSOUBA is also a graduate of the Ecole Supérieure d'Assurances (ESA) of Paris, a Master's degree in Finance from the University of Paris I Pantheon de Sorbonne and an MBA in Finance from the Institut de Hautes Finances (IHFI) in Paris. In August 2020, Mr. Karim Diarassouba was elected General Manager of the Compagnie Commune de Réassurance des Etats Membres de la CIMA (CICA-RE). Mr. DIARASSOUBA is an officer of the National Order of Côte d'Ivoire.

Karim DIARASSOUBA commence sa carrière en 2005 au Trésor Public de la Côte d'Ivoire en qualité de Trésorier principal, après un diplôme d'ingénieur comptable financier et un diplôme de l'Ecole Nationale d'Administration option trésor. En 2013, il fut nommé Directeur National des Assurances du plus grand Marché de la Zone CIMA, la Côte d'Ivoire. En cette qualité, cet Administrateur Général des Services Financiers avait en charge la surveillance générale du Marché des Assurances, la promotion du secteur des Assurances, la sauvegarde des intérêts des Assurés et bénéficiaires des contrats, et le rôle d'expert et de conseiller en matière d'Assurances auprès des Autorités Nationales. A cette même année, il fut nommé Contrôleur Général des Assurances de la Côte d'Ivoire, Membre du Comité des Experts de la CIMA, Administrateur représentant la Côte d'Ivoire au Fonds de Garantie Automobile, Membre de la Commission Régionale de Contrôle des Assurances et Administrateur représentant son Etat à l'Institut International des Assurances (IIA) et à la CICA-RE. En 2019, il devient Président du Comité de Pilotage du double diplôme d'actuariat de la chaîne de l'Assurance de l'Ecole Nationale Supérieure de Statistique de l'ISFA de Lyon, puis Coordonnateur National de African Risk Capacity (ARC), Institution Spécialisée de l'Union Africaine à réduire les risques, pertes et dommages causés par les phénomènes météorologiques extrêmes et des catastrophes naturelles. Monsieur DIARASSOUBA est aussi diplômé de l'Ecole Supérieure d'Assurances (ESA) de Paris, d'un Master en Finance de l'Université Paris I panthéon de Sorbonne et d'un MBA en Finance de l'Institut de Hautes Finances (IHFI) de Paris. En Août 2020, Monsieur DIARASSOUBA Karim est élu Directeur Général de la Compagnie Commune de Réassurance des Etats Membres de la CIMA (CICA-RE). Monsieur DIARASSOUBA est officier de l'Ordre National de la Côte d'Ivoire.



Bachir Baddou

*General Manager
Compagnie d'Assurance Transport*

Bachir Baddou holds a Master's degree in Economics from the Pierre Mendès France University in Grenoble and an MBA from the University of Sherbrooke (Canada).

He spent more than twelve years at the insurance company LA MAROCAINE-VIE where he held the position of General Manager.

He is currently General Manager of the Compagnie d'Assurance Transport; a position he holds concurrently with the General Management of the Moroccan Federation of Insurance and Reinsurance Companies.

Mr. Baddou is also General Manager of the Maritime Committee of Moroccan Insurers, General Manager of the Moroccan Central Insurance Office ("Green Card" system), Past President of the African Insurance Organization and member of the Executive Committee and Treasurer of the Global Federation of Insurance Association (an association of more than 40 federations representing 87% of the world insurance turnover), member of the Board of Directors of the National Health Insurance Agency and member of the national commission for pension reform.

Bachir Baddou est titulaire d'une Maîtrise en sciences économiques de l'Université Pierre Mendès France de Grenoble puis d'un MBA de l'Université de Sherbrooke (Canada).

Il a passé plus de douze années à la compagnie d'assurance LA MAROCAINE-VIE où il a occupé la fonction de Directeur Général.

Il est actuellement Directeur Général de la Compagnie d'Assurance Transport ; fonction qu'il cumule avec la Direction Générale de la Fédération Marocaine des Sociétés d'Assurances et de Réassurance.

Monsieur Baddou est également Directeur Général du Comité Maritime des Assureurs Marocains, Directeur Général du Bureau Central Marocain d'Assurance (système " Carte Verte "), Ancien Président de l'Organisation Africaine des Assurances et membre du Comité Exécutif, Trésorier de la Global Federation of Insurance Association (association regroupant plus de 40 fédérations représentant 87 % du chiffre d'affaires mondial de l'assurance), membre du Conseil d'Administration de l'Agence Nationale de l'Assurance Maladie et membre de la commission nationale de réforme des retraites.

Speakers/ Intervenants



Yinka Sanni
*Chief Executive Officer
Standard Bank Group
Africa Regions*

Yinka Sanni is the Chief Executive Officer for Africa Regions in Standard Bank Group responsible for the Group's 19 markets in Africa outside South Africa.

Prior to assuming this role, Yinka was the Regional Chief Executive for the West Region within the Africa Regions looking over the Group's operations in Angola, Cote D'Ivoire, Democratic Republic of Congo, Ghana, Mauritius and Nigeria.

He has served the Group in various senior leadership positions including as the Chief Executive of Stanbic IBTC Holdings PLC from 2017 to 2020 and the Chief Executive for Stanbic IBTC Bank PLC from 2012 to 2017. He was also the pioneer Managing Director of Stanbic IBTC Pension Managers Limited, Nigeria's leading Pension Fund Administrator from 2004 to 2008.

Yinka holds a Bachelors degree in Agricultural Economics from The University of Nigeria, Nsukka where he emerged as the best graduating student of the Faculty in 1987. He subsequently obtained an MBA from Obafemi Awolowo University, Ile-Ife (1990).

He has a broad-based knowledge of various areas of business having attended several international senior leadership programs such as the Harvard Business School, Advanced Management Program (AMP), and the Global CEO Program (GCP) at CEIBS, Wharton and IESE Business School.

Yinka possess a wealth of experience spanning three decades in Financing, Capital raising, M&A and privatization advisory.

Yinka is a Fellow of the Chartered Institute of Stockbrokers of Nigeria and Honorary Fellow of The Chartered Institute of Bankers of Nigeria. He currently sits on various boards within the Financial Services industry.

Yinka Sanni est le Directeur Général pour les régions d'Afrique du Standard Bank Group, Responsable des 19 marchés du groupe en Afrique en dehors de l'Afrique du Sud.

Avant d'assumer ce rôle, Yinka était le Directeur Général Régional pour la région Ouest au sein des régions d'Afrique, responsable des opérations du groupe en Angola, en Côte d'Ivoire, en République démocratique du Congo, au Ghana, à Maurice et au Nigeria.

Il a servi le groupe à divers postes de direction, notamment en tant que Directeur Général de Stanbic.

IBTC Holdings PLC de 2017 à 2020 et de directeur général de Stanbic IBTC Bank PLC de 2012 à 2017.

2017. Il a également été le premier Directeur Général de Stanbic IBTC Pension Managers Limited, le principal administrateur de fonds de pension du Nigeria, de 2004 à 2008.

Le premier administrateur de fonds de pension du Nigeria, de 2004 à 2008.

Yinka est titulaire d'une licence en économie agricole de l'Université du Nigeria, Nsukka, où il a été élu meilleur étudiant de la faculté en 1987. Il a ensuite obtenu un MBA de l'Université Obafemi Awolowo, Ile-Ife (1990).

Il possède une connaissance approfondie de divers domaines du monde des affaires, ayant participé à plusieurs programmes internationaux de formation de cadres supérieurs, tels que le programme de gestion avancée (AMP) de la Harvard Business School et le Global CEO Program (GCP) de la CEIBS, de Wharton et de l'IESE Business School.

Yinka possède une riche expérience de trois décennies dans le financement, la levée de capitaux, les fusions et acquisitions et le conseil en privatisation.



Lance Moroney
*Director
QED Actuaries & Consultants
(Mauritius) Ltd.*

Lance is a Director at QED Actuaries & Consultants (Mauritius) Ltd. He is a Fellow of the Actuarial Society of South Africa and a Fellow of the Actuarial Society of Kenya and holds a practicing certificate in General Insurance. Lance has more than 23 years' experience in insurance across the African continent encompassing reserving, business planning and capital modelling. Lance is currently involved in IFRS17 implementation projects for clients.

Lance est Directeur chez QED Actuaries & Consultants (Mauritius) Ltd. Il est membre de l'Actuarial Society of South Africa et de l'Actuarial Society of Kenya et détient un certificat d'exercice en assurance générale. Lance a plus de 23 ans d'expérience dans le domaine de l'assurance sur le continent africain, notamment dans la constitution de réserves, la planification des activités et la modélisation du capital. Lance est actuellement impliqué dans des projets de mise en œuvre de l'IFRS17 pour des clients.

Speakers/ Intervenants



Prasanna Miapuram

*Co-founder
SwiftAnt IT Solution*

Prasanna Miapuram is currently the co-founder of SwiftAnt FZ LLC and the chief solution architect of SwiftAnt's award winning Insurtech solutions that have been digitally transforming the market.

With over 30 years of experience in the digital space, he began his resplendent career consulting in distinguished organizations such as Cap Gemini and IBM. With a penchant for applying the apt mix of Enterprise Architecture, microservices, Cloud for Digital Transformations with Digital Business Solutions. He is the recipient of an MIT Sloan degree in AI, IoT and Blockchain -technologies that he has widely applied in the Insurance space. He also holds an Engineering degree from the prestigious BITS Pilani in India.

He has been instrumental in SwiftAnt's continuous thirst to add value to the Insurance industry with innovative solutions applying Machine learning and AI. Apart from the popular insurance platform DiMVIC being implemented across the African continent, he heads the SwiftB2B integration platform and ideation platforms leading to the democratization of innovation. The DiMVIC solution has received many accolades and was a finalist at last year's Africa Re Insurtech award and winner of the IBS "Most Innovative Insurtech implementation". SwiftAnt a Microsoft Gold partner embarked and successfully implemented the digitization of life insurance certificates and agents in Kenya.

In his free time Prasanna enjoys watching a game of football or cricket. Being an avid traveler, he finds himself shuttling between the various SwiftAnt offices across the globe.

Prasanna Miapuram est actuellement le Cofondateur de SwiftAnt FZ LLC et l'Architecte en Chef des Solutions Insurtech primées de SwiftAnt qui ont transformé numériquement le marché.

Avec plus de 30 ans d'expérience dans l'espace numérique, il a commencé sa carrière resplendissante en tant que Consultant dans des organisations distinguées telles que Cap Gemini et IBM. Il a un penchant pour l'application d'un mélange approprié d'architecture d'entreprise, de microservices et de cloud pour les transformations numériques avec des solutions commerciales numériques. Il est titulaire d'un diplôme du MIT Sloan en IA, IoT et Blockchain - des technologies qu'il a largement appliquées dans le domaine de l'assurance. Il est également titulaire d'un diplôme d'ingénieur du prestigieux BITS Pilani en Inde.

Il a contribué à la soif continue de SwiftAnt d'ajouter de la valeur au secteur de l'assurance avec des solutions innovantes appliquant l'apprentissage automatique et l'IA. Outre la populaire plateforme d'assurance DiMVIC en cours de mise en œuvre sur le continent africain, il dirige la plateforme d'intégration SwiftB2B et les plateformes d'idéation conduisant à la démocratisation de l'innovation. La solution DiMVIC a reçu de nombreux éloges et a été finaliste du prix Africa Re Insurtech de l'année dernière et lauréate du prix IBS "Most Innovative Insurtech implementation". SwiftAnt, partenaire Microsoft Gold, a mis en œuvre avec succès la numérisation des certificats d'assurance-vie et des agents au Kenya.

Pendant son temps libre, Prasanna aime regarder un match de football ou de cricket. Étant un grand voyageur, il se retrouve à faire la navette entre les différents bureaux de SwiftAnt à travers le monde.



Seth Eshun

*Head of Supervision
National Insurance Commission,
Ghana*

Mr. Seth Eshun is Head of Supervision at the National Insurance Commission (NIC), Ghana. He is a Fellow of the Institute & Faculty of Actuaries (UK) and holds a Masters in Actuarial Science from Cass Business School (City University, UK) and a Bachelors in Civil Engineering from the University of Science and Technology, Ghana.

Mr. Eshun is an adjunct lecturer at University of Ghana, Statistics Department. He currently serves as a member responsible for research papers at the Institute & Faculty of Actuaries. Some papers (co-)authored by him include Modelling of Extreme Market Events, 2008 and Modelling of Difficult Risks, 2014.

His previous places of work include the Bank of England, UK, Aviva UK, Financial Services Authority, UK and Ernst & Young LLP, UK.

M. Seth Eshun est Responsable de la Supervision à la National Insurance Commission (NIC), au Ghana. Il est membre de l'Institute & Faculty of Actuaries (Royaume-Uni) et titulaire d'une maîtrise en sciences actuarielles de la Cass Business School (City University, Royaume-Uni) et d'une Licence en Génie Civil de l'Université des Sciences et de la Technologie du Ghana.

M. Eshun est chargé de cours à l'Université du Ghana, département des statistiques. Il est actuellement membre responsable des documents de recherche de l'Institute & Faculty of Actuaries. Parmi les articles dont il est (co-)auteur figurent Modelling of Extreme Market Events, 2008 et Modelling of Difficult Risks, 2014.

Ses précédents lieux de travail incluent la Banque d'Angleterre, Royaume-Uni, Aviva Royaume-Uni, Financial Services Authority, Royaume-Uni et Ernst & Young LLP, Royaume-Uni.

Speakers/ Intervenants



Vinta Bhugmaneea

Senior Actuarial Consultant
QED Actuaries & Consultants
(Mauritius) Ltd

Vinta is a senior actuarial consultant at QED Actuaries & Consultants (Mauritius) Ltd specialising in the non-life insurance industry and is pursuing her actuarial studies simultaneously.

Vinta previously worked in reinsurance. At QED Vinta has been performing and reviewing actuarial valuations and other regulatory requirements for non-life insurance companies and assisting clients with Own Risk and Solvency Assessments (ORSAs) and Financial Condition Reports (FCRs). Recently she has been helping clients with business plans, particularly for regulatory licensing purposes in the Democratic Republic of Congo and dedicated her time to other actuarial projects in Francophone African countries. She is also involved in IFRS 17 implementation tasks.

Vinta est Consultante Actuarielle Senior chez QED Actuaries & Consultants (Mauritius) Ltd, spécialisée dans le secteur de l'assurance non-vie, et poursuit simultanément ses études d'actuariat.

Vinta travaillait auparavant dans le secteur de la réassurance. Chez QED, Vinta effectue et révisé des évaluations actuarielles et d'autres exigences réglementaires pour les compagnies d'assurance non-vie et aide les clients à effectuer des évaluations de solvabilité et de risque propre (ORSA) et des rapports sur la situation financière (FCR). Récemment, elle a aidé des clients à élaborer des plans d'affaires, notamment à des fins d'autorisation réglementaire en République démocratique du Congo, et a consacré son temps à d'autres projets actuariels dans des pays d'Afrique francophone. Elle est également impliquée dans les tâches de mise en œuvre de l'IFRS 17.



Salaheddine Aji

Executive Director
Moroccan Federation of Insurance and
Reinsurance Companies

Salaheddine Aji, 47 years, has a PhD in statistics and has over than 19 years of experience including 10 years in reinsurance, first as Senior Catastrophe Modeler at CCR Paris and then for 5 years as Chief Risk & Technic Officer at SCR Morocco.

He started his career in France in the Energy sector at the 'IFP Energies nouvelles' and then at TOTAL. Prior to join the insurance industry he worked in the telecommunication at SFR.

Salaheddine Aji has been now Executive Director at the Moroccan Federation of Insurance and Reinsurance Companies (FMSAR) since May 2019. Before joining FMSAR he has been "Regional Chief Risk Officer" for about one year at Allianz Africa financial Services.

Salaheddine Aji, 47 ans, est titulaire d'un Doctorat en Statistiques et a plus de 19 ans d'expérience dont 10 ans en réassurance, d'abord en tant que "Senior Catastrophe Modeler" chez CCR Paris puis pendant 5 ans en tant que "Chief Risk & Technic Officer" chez SCR Maroc.

Il a débuté sa carrière en France dans le secteur de l'énergie à l'IFP Energies Nouvelles puis chez TOTAL. Avant de rejoindre le secteur de l'Assurance, il a travaillé dans les télécommunications chez SFR.

Salaheddine Aji est désormais Directeur Exécutif de la Fédération Marocaine des Sociétés d'Assurance et de Réassurance (FMSAR) depuis mai 2019. Avant de rejoindre la FMSAR, il a été "Regional Chief Risk Officer" pendant environ un an chez Allianz Africa financial Services.



Tope Adeniyi

Chief Executive Officer
AXA Mansard Health
Nigeria

Tope's career spans over 19 years from the information management sector, manufacturing to financial service. He started his career as a Software & Training manager with Management Support System before a brief stint with Capital Express Insurance. Prior to joining AXA Mansard Insurance plc, Tope worked in UACN where he served as the Planning Manager in the supply management function of their retail chain business - Mr. Bigg's.

He worked as the Divisional Director, Operations and Technology at AXA Mansard and helped build an integrated service delivery infrastructure for the company, creating enabling technology to drive the processes across the company's value chain. He also led a team to build the Nigeria Insurance Industry Database (NIID) for Nigeria Insurance Association, a project to deepen insurance penetration and contributed to controlling fraud.

Social.

La carrière de Tope s'étend sur plus de 19 ans, du secteur de la gestion de l'information, de la fabrication aux services financiers. Il a commencé sa carrière en tant que responsable logiciel et formation chez Management Support System avant un bref passage chez Capital Express Insurance. Avant de rejoindre AXA Mansard Insurance plc, Tope a travaillé chez UACN où il a occupé le poste de responsable de la planification dans la fonction de gestion des approvisionnements de leur chaîne de distribution - Mr. Bigg's.

Il a travaillé en tant que directeur divisionnaire des opérations et de la technologie chez AXA Mansard et a aidé à créer une infrastructure de prestation de services intégrée pour l'entreprise, créant une technologie habilitante pour piloter les processus tout au long de la chaîne de valeur de l'entreprise. Il a également dirigé une équipe chargée de créer la base de données nigériane de l'industrie de l'assurance (NIID) pour la Nigeria Insurance Association, un projet visant à approfondir la pénétration de l'assurance et a contribué à contrôler la fraude.

Social

Speakers/ Intervenants



Tala Nyuysever Ndze

*Technical Manager
and Head of Operations
African Insurance Organisation*

Cameroonian by nationality, fluent in both English and French, with a passion for (re)insurance skills and talent development in Africa and the overall growth of the insurance sector.

Currently, Mr. Tala is the Technical Manager and Head of Operations at the African Insurance Organisation (AIO).

A member of the Chartered Insurance Institute of Nigeria and has been the Cameroon Country representative of the West African Insurance Institute (WAI) since 2017 till present.

Professional insurance career debut was with Zenithe Insurance S.A Cameroon in 2016 and served as an underwriter for two years. Later appointed Reinsurance Manager and Head of Studies, cumulatively with the position of assistant Technical Director. Served in that capacity until joining the African Insurance Organisation (AIO) in May 2020.

A holder of a BSc in Economics from the University of Buea. 2015 Valedictorian graduate with a Diploma in insurance from the West African Insurance Institute (WAI), The Gambia. Also Completed the Diploma level at the Chartered Insurance Institute of Nigeria (CIIN) and currently on the road to becoming an Associate of the CIIN. Completed with DISTINCTION the first edition of the Young Insurance Professionals Program organized by Africa Re and powered by the London School of Insurance and a holder of a certificate in Reinsurance Management from the National Insurance Academy in Pune, India. In addition to technical skills, has a certificate in Negotiation from the University of Michigan, USA.

Part-time lecturer and two institutions of higher learning and has organized several trainings in the field of (Re) Insurance and Risk Management.

M. Tala est de nationalité Camerounaise, parlant couramment l'Anglais et le Français, avec une passion pour les compétences en (ré)assurance, le développement des talents en Afrique et la croissance globale du secteur de l'assurance.

Actuellement, M. Tala est Directeur Technique et Chef des Opérations à l'Organisation des Assurances Africaines (OAA).

Membre de l'Institut Agréé d'Assurance du Nigeria et a été le représentant du Cameroun à l'Institut Ouest Africain de l'Assurance (WAI) depuis 2017 jusqu'à ce jour.

La carrière professionnelle en assurance a débuté chez Zenithe Insurance S.A Cameroon en 2016 où il a servi en tant que Souscripteur pendant deux ans. Nommé ensuite Directeur de la Réassurance et Chef d'Études, cumulant avec le poste de Directeur Technique Adjoint, il a servi à ce titre jusqu'à ce qu'il rejoigne l'Organisation des Assurances Africaines (OAA) en mai 2020.

Titulaire d'une maîtrise en économie de l'Université de Buea, diplômé en assurance de l'Institut Ouest-Africain d'Assurance (WAI) en Gambie en 2015 il a également obtenu le diplôme au Chartered Insurance Institute of Nigeria (CIIN) et est actuellement sur la voie de devenir Associé du CIIN. Il a terminé avec DISTINCTION la première édition du Programme des jeunes professionnels de l'assurance organisée par Africa Re et appuyée par la London School of Insurance et titulaire d'un certificat en gestion de Réassurance de la National Insurance Academy de Pune, en Inde. En plus des compétences techniques, il a un certificat en négociation de l'Université du Michigan aux États-Unis d'Amérique.

Chargé de cours à temps partiel, il a organisé plusieurs formations dans le domaine de l'assurance (ré) et de la gestion des risques.



Tawiah BEN-AHMED

*Managing Director
Metropolitan Life Insurance
Ghana Limited*

Tawiah BEN-AHMED is a Fellow of the Chartered Insurance Institute of Ghana (CIIG). He holds International Executive Master of Business Administration Degree in Banking and Finance and he is a member of the Chartered Insurance Institute of London, (CII-UK).

He is a Board member of the Ghana Insurers Association (GIA) and a Council member of the Ghana Insurance College (GIC). Tawiah was a member of the committee set up by the National Insurance Commission (NIC) in 2015 to review and recommend new compulsory insurances to ensure the sustainable socio-economic development of Ghana.

Mr. Ben-Ahmed has been in the business of Insurance all his life. He is currently the Managing Director of Metropolitan Life Insurance Ghana Limited and Country Head of Metropolitan Health Insurance Ghana Limited and Metropolitan Pensions Trust Ghana Limited. He is an EXCO member of Momentum Metropolitan Africa Segment of Momentum Metropolitan Holdings, a South African based authorized Financial Services provider Group listed on the Johannesburg Stock Exchange (JSE). Before he joined Metropolitan in 2016, he was the CEO of SAHAM Life Insurance Ghana Limited, where he led the growth and profitable transformation of the Company. Tawiah is licensed by the National Pensions Regulatory Authority (NPRA) as a Corporate Trustee.

Mr. Ben-Ahmed has received several awards including award as one of Ghana's 20 under 40 years' influential business leaders in 2017 by Business World Ghana and award by the Humanity Magazine International as one of Ghana's youngest and enterprising MD's.

Under his entrepreneurial leadership, Metropolitan entities in Ghana have won several awards including Best Cedant Awards, Best Growing Company Awards, Product Innovation Award, Client Experience Excellence Awards, Best Growing Company Award, first time Ghana Club 100 Award as number 19 in 2019 and Outstanding Corporate Governance Awards which he values the most.

Tawiah BEN-AHMED est membre du Chartered Insurance Institute of Ghana (CIIG). Il est titulaire d'un diplôme international d'Executive Master of Business Administration en banque et finance et est membre du Chartered Insurance Institute of London (CII-UK).

Il est membre du conseil d'administration de la Ghana Insurers Association (GIA) et membre du conseil du Ghana Insurance College (GIC). Tawiah était membre du comité mis en place par la Commission nationale des assurances (NIC) en 2015 pour examiner et recommander de nouvelles assurances obligatoires afin de garantir le développement socio-économique durable du Ghana.

M. Ben-Ahmed a travaillé toute sa vie dans le secteur de l'assurance. Il est actuellement Directeur Général de Metropolitan Life Insurance Ghana Limited et Directeur National de Metropolitan Health Insurance Ghana Limited et Metropolitan Pensions Trust Ghana Limited. Il est membre de l'EXCO de Momentum Metropolitan Africa Segment de Momentum Metropolitan Holdings, un groupe de fournisseurs de services financiers autorisés basé en Afrique du Sud et coté à la bourse de Johannesburg (JSE). Avant de rejoindre Metropolitan en 2016, il était le PDG de SAHAM Life Insurance Ghana Limited, où il a dirigé la croissance et la transformation rentable de la société. Tawiah est agréé par l'Autorité nationale de réglementation des retraites (NPRA) en tant que fiduciaire d'entreprise.

M. Ben-Ahmed a reçu plusieurs prix, dont celui de l'un des 20 chefs d'entreprise influents de moins de 40 ans au Ghana en 2017, décerné par Business World Ghana, et celui du Humanity Magazine International comme l'un des plus jeunes et entreprenants directeurs généraux du Ghana.

Sous sa direction entrepreneuriale, les entités métropolitaines du Ghana ont remporté plusieurs prix, notamment le prix du meilleur cédant, le prix de la meilleure entreprise en croissance, le prix de l'innovation produit, le prix de l'excellence de l'expérience client, le prix de la meilleure entreprise en croissance, le premier prix du Ghana Club 100 en tant que numéro 19 en 2019 et le prix de la gouvernance d'entreprise exceptionnelle



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African Reinsurance Corporation (Africa Re) is the leading pan-African reinsurance company and the largest reinsurer in Africa in terms of net reinsurance written premiums.

Africa Re was set up by 36 African States in 1976, following a recommendation by the African Development Bank (AfDB), with the mission of developing the insurance and reinsurance industry in Africa through increased underwriting and retention capacities, and support to African economic development.

With headquarters in Lagos, Nigeria, Africa Re operates through six regional offices across Africa: Casablanca, Morocco; Abidjan, Côte d'Ivoire; Nairobi, Kenya; Lagos, Nigeria; Cairo, Egypt and Ebene, Mauritius. It has a local office in Addis Ababa, Ethiopia and an underwriting representative in Kampala, Uganda. It also has two subsidiary companies: Africa Re South Africa Limited in Johannesburg, South Africa and Africa Retakaful in Cairo, Egypt.



AFRICAN ALLIANCE
INSURANCE PLC
With you for life

www.africanallianceplc.com

African Alliance Insurance Plc is recognised as the foremost and strongest Specialist Life Assurance Company in Nigeria, serving thousands of customers with insurance products tailored for different stages of their lives.

Formerly known as African Alliance Insurance Limited, the company was incorporated on May 6, 1960, by founders Chief S.L. Edu (CON), Mr T. A. Braithwaite (CON) and Chief M.E.R. Okorodudu, backed by world-class reinsurers and co-shareholders, Munich Reinsurance Company.

Today, African Alliance continues to stand tall and uniquely position itself to offer premium value to its stakeholders. With a network of 18 branch offices, African Alliance offers a creative combination of Protection, Savings and Investments Products.

African Alliance Insurance Plc currently manages a Shareholders' Fund estimated at N10.59bn with a Gross Premium Income and Asset Base estimated at N7.03bn and N37.71bn respectively (as of 31st December 2019 - audited), evidence of our strength, and clients' trust in our brand.



www.aiicopl.com

AIICO Insurance Plc was established in 1963, as an insurance, health maintenance, and asset management Group in Nigeria with market-leading positions in its key business lines. The company is currently the largest Retail Life insurer in Nigeria and a major underwriter for Group Life and General Insurance businesses.

AIICO Insurance aims to be the leading provider of financial services that cater to both the individual customers and organizations. Its expertise in the Nigerian Insurance industry is a testament to its commitment to great service and a culture that thrives on innovation and passion.

Over the years, it has remained dedicated to developing its people, strengthening its operational efficiency, and building trusting relationships with its clients and partners.



www.capitalexpressassurance.com

Capital Express Assurance Limited is a specialist life assurance company with operations in major parts of Nigeria, spread across over twenty states of the federation. Following its incorporation since August 2000, the company has grown beyond leaps and bounds ever since, offering competitive life insurance services to Nigerians and Nigerian businesses.

The company can boast of a robust clientele cutting across individuals and various organizational sectors like government agencies and parastatals, banking and investment companies, Multi-nationals, Military and Paramilitary, Finance and Regulatory Bodies et al.

With a knack for excellence in service delivery and poise, Capital Express Assurance Limited boasts in her ability to offer world class standard life insurance services to her customers, with a goal to remain with them, "in life and beyond".



www.chiplc.com

Consolidated Hallmark Insurance (CHI) Plc is a General Business and Special Risks Insurance firm fully capitalized in line with statutory requirements of the National Insurance Commission.

The company was listed on the trading floor of the Nigerian Exchange (NGX) on 22nd February, 2008 and now has subsidiaries in Health Maintenance, Micro Life Assurance and Finance/Leasing services.

Over the years, CHI Plc has earned a reputation in providing leadership in Aviation, Oil and Gas, Marine Cargo and Hull Business and other non-life insurance underwriting.

The company is backed by the deployment of a state-of-the art technology infrastructure that ensures prompt service delivery on-line real-time across office locations in the various geopolitical zones of the country.

It is the second insurance company in Nigeria to be certified with the ISO 9001:2015 Awards and has a Board of Directors is made up of highly skilled technocrats cutting across various sectors of the economy.



www.continental-re.com

Continental Reinsurance is a world-class, pan-African service reinsurer. The company has been the torch bearer of the African reinsurance sector for the past 30 years, operating in 50 African countries, and has been listed on the Nigerian Stock Exchange since 2007.

Continental reinsurance currently operates from six strategic locations across the continent through a combination of regional and subsidiary offices.



Cornerstone

The future. Assured

www.cornerstone.com.ng

Cornerstone Insurance Plc. is a multi-award-winning Company incorporated in 1991 as a private limited liability company and became a public limited liability company quoted on the Nigerian Stock Exchange in 1997.

The company is licensed and re-certified by the National Insurance Commission (NAICOM) to do both General and Life businesses.

To deliver value beyond expectations, the company's strategic priorities continue to be hinged on the following five pillars namely Grow Profitability, Enhance Customer Centricity, Improve Operational Excellence, Maximize Brand Equity, and Strengthen Stakeholder Relationships.

Cornerstone Insurance was the first company in Nigeria to get regulatory approval for both general and family Takaful products.

The company's Authorized Share Capital and Market Capitalization is N9.2 billion and N5 billion respectively, while the Shareholders' Funds is N12.9 billion as at December 2020. The total assets of the company are in excess of N36.4 billion.



CORONATION

www.coronationinsurance.com.ng

We are a multi-line insurance company offering a diverse range of products and services covering life, general and special risk businesses. We were founded in 1958 and licensed to underwrite various classes of insurable risks.

Over the last-half century, Coronation Insurance has developed strong expertise in risk management and underwriting, assisting corporate entities and individuals with various classes of cover across a wide segment of the Nigerian demographics. The company operates two wholly owned subsidiaries; Coronation Life Assurance Limited, which operates in Nigeria; and a regional footprint in Ghana, Coronation Insurance Ghana Limited, as its subsidiaries.

The company seeks to be the most enjoyable company to do business with and one which is a truly diversified underwriter that provides protection against all forms of insurable risks to all customer segments.



FBN Insurance

www.fbninsurance.com

FBN Insurance is a Limited Liability Company licensed to transact Life Insurance businesses. FBN Insurance officially commenced operations on the 1st of September 2010 and is the youngest start-up insurer in Nigeria with presence in strategic geographical locations across the country.

One of our primary objectives is to help people, businesses and communities get back on their feet when the unexpected happens. With us, they can save for a comfortable future and protect what matters to them. We, therefore, ensure we are there for our customers both today and in the future.

The company is a member of the Sanlam Group, a leading diversified, pan-African financial services group.

Drawing from the knowledge, experience and technical expertise of the Sanlam Group, we intend to play a significant role in the development of the insurance industry in Nigeria. To achieve this, we are anchoring our operations on product innovation, efficient service delivery and prompt claim settlement.



FBN General Insurance

member of Sanlam group

www.fbngeneralinsurance.com

FBN General Insurance Limited is a Limited Liability Company licensed to transact general insurance business in Nigeria. The Company is a member of The Sanlam Group, South Africa and provides general insurance coverage to both individual and corporate clients.

We offer products that help customers enjoy the peace of mind that comes from managing the risks of everyday life. With us, customers can protect what matters to them. We make sure that we are there for our customers both today and in the future.

We draw from the depth of technical experience and wealth of knowledge of our owners, which enables us in playing a significant role in the development of the insurance industry in Nigeria and providing client value.

In 2019 and 2020, FBN General Insurance Ltd was regarded as the fastest-growing General Insurance company in Nigeria.



www.fbsre.ng

FBS Reinsurance Limited (FBS Re) was licensed by National Insurance Commission in November 2020 and commenced operations in January 2021.

The company has its registered Head office at 22 Dunukofia Street Garki, Area 11, Abuja, with operational control center in Lagos while Accra office is expected to be operational by January 2022.

FBS Re was established to increase reinsurance capacity available to the Insurance companies, thereby enhancing industry innovation for new products and achieve better acceptability by the insuring public. The company deploys advanced technology to provide various services to support innovation and creativity in product development with the aspiration of continuous expansion to other African Markets.

Vision:

To be an innovative Reinsurance Service Company of choice through customer centric practices and the use of advanced technology tools.

Mission:

Establishing FBS Re as a Reinsurance Services Platform of integrity and creativity, upon which all our stakeholders shall derive sustainable value.



www.fininsurance.com.ng

FIN Insurance Company Limited (FIN), a subsidiary of Cornerstone Insurance Plc., was incorporated in 1981 and commenced insurance operations in 1983. The Company is licensed by the National Insurance Commission (NAICOM) to carry out general insurance business. The classes of business we underwrite includes Motor, Fire, General Accident, Marine, Engineering, Aviation, Oil and Gas, Bond, and Agriculture Insurance.

Our paid-up share capital is N5 billion and Gross Premium Written for FY2020 was over N1.5 billion. Our shareholders fund is in excess of N8.2 billion and total assets of the company as of 31st December 2020 was in excess of N10.2 billion. Solvency Margin - N6.8 billion, Cash and Cash equivalent - N3.1 billion.

FIN Insurance company currently operates from all the major cities across the country.



www.gunieainsurance.com

Guinea Insurance PLC commenced business in 1958 as a Public Limited Liability Company, incorporated to provide first-rate financial risk solutions along the Non-life and Special Risks business divisions.

The company quickly established a reputation for exceptional competence in the delivery of customer-centric services and product innovation. With a strong capital base, highly qualified professionals, and deployment of modern technology for speed and efficiency, Guinea Insurance PLC became the preferred insurer for individual and corporate clientele seeking premium insurance and related financial services.

In 1976 - thirty years after it commenced operations- Guinea Insurance PLC became the first indigenous private insurance company in Nigeria as its shareholding structure reversed from 60% Nigerian interest and 40% overseas interest to 100% Nigerian interest.



www.heirslifeassurance.com

Heirs Life Assurance Limited (HLA) is a specialist life insurance company, leveraging digital to provide simple, quick, reliable, and accessible financial security plans to individuals and businesses.

HLA commenced full operations with a workforce of astute and experienced professionals, and a paid-up share capital of N8billion. Heirs Life's product offerings comprise of insurance-backed savings plans and life insurance security for individuals, families, children's education, debtors, creditors, entrepreneurs, employees, and corporate organisations. The company is supported by top-notch Reinsurers to provide second-layer security for its clients' insurance portfolios.

Heirs Life Assurance is a subsidiary of Heirs Holdings, a pan-African investment group with presence across 3 continents and 20 African countries. On a mission to drive financial inclusion and make insurance accessible to everyone, HLA demonstrates the purpose of its parent company, Heirs Holdings Group, to improve lives and transform Africa, through its mass market coverage and ambition to extend its distribution network across Nigeria within its first three years. Heirs Life is present in Lagos, Abuja, Port Harcourt, rapidly expanding into other cities across Nigeria.



Munich Reinsurance Company of Africa Limited has been operating in South Africa for about 50 years, although the Munich Re (Group) was active in the continent, via Munich Re in Munich, for some years prior to commencing the Southern African operation in Johannesburg in 1968.

A new business strategy for Africa, which has been in place since 2015, was designed to focus skills and expertise in one central hub in Johannesburg. This strategy has reaped positive benefits – a one stop shop for clients, with centralized knowledge across all classes easily at hand. Experience has demonstrated that keeping in close contact with our clients across Sub-Saharan Africa from the central hub in Johannesburg, with enhanced communication and travel connections, is efficient and seamless.



www.mutualng.com

Mutual Benefits Assurance Plc (MUTUAL BENEFITS), a leading brand in the Nigerian insurance sector, was incorporated as a private limited liability company on 18th April 1995. She became a public liability company in 2001.

Today, MUTUAL BENEFITS has grown into a conglomerate of value-adding companies delivering values and excellent services to the delight of all stakeholders through professionalism and sound ethical practices.

MUTUAL BENEFITS' respectable Board, chaired by Dr Akin Ogunbiyi, comprises accomplished Professionals and administrators. These include Prof. Pat Utomi, Dr Eze Ebube (American), Mr Abidemi Sonoiki and Ms Kadaría Ahmed, among others; who have individually excelled in their various fields of endeavours. They are supported by a team led by MD/CEO; Femi Asenuga, comprising 160 highly trained professionals and seasoned technocrats.

Our international affiliations with world-class Insurance Consultants, Brokers/ Reinsurers in Europe and Australia assure our clients of the best services and prompt claims settlement.



www.nem-insurance.com

NEM Insurance Plc is a publicly quoted insurance company. The company has over sixty years' experience of providing general insurance covers with seventeen branches and growing retail outlets across Nigeria.

The company is financially stable with Assets and Shareholders funds in excess of N31 billion and N18 billion respectively. The company is rated with "A" in claims paying ability and a stable outlook by GCR in 2020. In the past five years, the company has paid over N30 billion in claims.

The company's strategy which was launched in 2017 is pivoted on Technology, Innovation, People and Service. Through this strategy, the company has expanded its business portfolios and customer base which saw the company becoming the insurer with the largest motor, general accident, and marine portfolios in 2019 according to NIA Digest.

NEM has won numerous awards and recognition for excellent performance by reputable institutions.



www.noortakaful.ng

Noor Takaful was established and duly licensed by NAICOM in May 2016 as the first full fledged composite takaful operator in Nigeria with a 100 percent indigenous Nigerian shareholding.

As a composite takaful operator, Noor Takaful offers all lines of business involving General and Family Takaful products to cater for the needs of all Nigerians both for the corporate, retail and government sectors.

Noor Takaful leverages on state-of-the-art technology in its business approach, processes and channels, benchmarked with the best practices in the market.

Based on our model which operates on equity and fairness, all eligible Participants (Policyholders) of Noor Takaful who have not made a claim are entitled to a proportionate share of the surplus or profit. We have consistently been sharing surplus to our eligible clients since 2017.

Noor Takaful have branches in Kano, Abuja, Port Harcourt, Bauchi and Ibadan.



www.jaiztakafulinsurance.com

Jaiz Takaful Insurance Plc was incorporated on 31st January, 2014 and was granted operational license by National Insurance Commission (NAICOM) on 19th August, 2016. The company was incorporated with authorised share capital of N1.3B.

Jaiz Takaful Insurance Plc is one the pioneer companies that offers Takaful services in Nigeria as a composite operator engaged in both General and Family Takaful business designed based on Mudaraba-Wakala Hybrid Model.

Takaful insurance is a win-win situation where by the participants being the owners of the pool contributed and are entitled to share surplus from the pool at the end of financial year especially those that did not have claim during the year. The Surplus sharing is subject to NAICOM approval.

Our value proposition are Good customer care, Surplus/Profit sharing and Prompt claims settlements.

Jaiz Takaful Insurance - Caring and Sharing.



KBL Insurance is one of the new generation insurance companies in Nigeria with innovative risk management solutions that provides comfort and protection for every home and business in Nigeria. The company currently has N5billion paid up capital. It also has reinsurance treaties with renowned local and international re-insurers.

The Company was incorporated on January 17, 1994 as Shieldhold Insurance Company Limited and started business the same year as an Underwriter licensed to underwrite both life and non-life insurance businesses. The has undergone several transitions from Guardian Trust Insurance Company Limited (GTI) in December 1998 to Insurance PHB Limited on May 19, 2007, by former Bank PHB Plc during the recapitalization exercise. The company rebranded and changed its name to KBL Insurance Limited on September 4, 2013 to further reposition for greater efficiency and increased market share in the general insurance businesses sector.



Lasaco Assurance Plc is a publicly quoted and trusted insurance company providing financial services that guarantee wealth maximization and customer satisfaction.

The company has grown considerably in size, business-coverage, profits, capital base, and assets. Its operations span all insurance and special risks business classes, high impact financial services, and real estate.

Financially, Lasaco Assurance Plc is a strong company with a high solvency margin ratio, Shareholder Funds in excess of N11b and Total Assets of N26b; the company is rated with "A-" with a stable outlook by GCR in 2021. In the past five years, the company has paid over N15billion in claims.

Our businesses are conducted through a network of branch offices spread across Nigeria, administered by well qualified, experienced and dedicated personnel.

Lasaco Assurance Plc has won numerous awards for its philanthropic, employee development and diversity efforts.



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

Our Products offerings include Fire & Special Perils , Oil & Gas , Marine & Aviation , General Accidents & Liability Insurance as well as Motor, Engineering and Agricultural Insurance

With shareholder funds more than N30billion, (as at 2020 Financial Year) we are one of the most financially solvent insurance company in Nigeria, and this enables us to support businesses of large sizes, 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 are in partnership with many world-class and reputable local & foreign reinsurance companies like African Re , Swiss Re ,Continental Re, Hannover Re.

With head office at Plot 20, Block 94, Providence Street, Off Adewunmi Adebimpe Street, Lekki Phase 1 Lagos.



www.nsiainsurance.com

NSIA is a Pan African Insurance and Banking Group currently operating in about twelve African countries with twenty-two subsidiaries. The Nigeria business, NSIA Insurance Limited, has locations in eight states nationwide with over twenty-five years' experience satisfying customer's needs at every touchpoint.

The Company offers traditional and tailor-made insurance risk management products in both Life and Non-Life classes of insurance, with a recorded Net Premium Income of N6.062b. The Company also issues investment contract policies in the form of investment linked products to clients.

As part of achieving customer satisfaction through the prompt payment of claims, the company recorded a 38% growth in Claims payout from N2.4b in 2019 to N3.3b in 2020.

The company's values are anchored on Integrity, Care, Innovation and Professionalism. Through these values, the company has fulfilled on their promise to Create, Protect and Preserve wealth.



www.oldmutual.com.ng

Old Mutual General Insurance Company Nigeria Limited is a subsidiary of Old Mutual Limited, a premium pan-African financial services group that offers savings, insurance, investments, lending, and banking solution to over 11.3million customers in 13 African countries and China.

With a purpose of "Championing mutually positive futures Everyday", for both individuals and businesses, Old Mutual operates with a vision to be its customers' most trusted lifetime partner, passionate about helping them achieve their financial goals and to be their exceptional best.

Old Mutual provides a wide range of General Insurance solutions designed to give value and peace of mind to both individual and corporate clients.

Our customer value proposition includes access to expertise from 14 countries, free risk management advisory services, risk-based pricing and 48 hours claim settlement process. We also aim to deepen the financial knowledge of Nigerians by providing free Financial Education workshops to organisations, associations and groups.



www.prestigeassuranceplc.com

Prestige Assurance Plc is one of Nigeria's leading general insurance companies with offices nationwide and has over 69 years of undisputable insurance services underpinned by a commitment to creating long-term value for its clients and stakeholders through strong business fundamentals, consistent with our mission, guided by our vision, and directed by our core values.

The Company was incorporated as a Limited Liability Company and licensed to underwrite all classes of Non-Life Insurance business in Nigeria on January 6, 1970. Prior to its incorporation, the company was established in 1952 and had operated as a branch office of The New India Assurance Company Limited, Mumbai, India.

As one of the largest insurance companies in Nigeria, Prestige has a shareholders' fund of over N12.4 billion as of December 31, 2020, and has established a reputation for excellent delivery of insurance products and services, especially in special risks. The company is strategically positioned to provide efficient and effective risk solutions.



www.prudentialzenith.com

Prudential Zenith Life Insurance Limited started out as Zenith Life Insurance in 2006, a subsidiary of Zenith Bank Plc. In 2017, Prudential Group UK bought a 51% stake in Zenith Life Insurance to form a new company called Prudential Zenith Life Insurance Ltd.

Today, Prudential Zenith Life has a wide range of corporate and individual clients from diverse business sectors. We have a bouquet of Individual Life Insurance Products such as Savings & Investment, Endowment, and Protection products designed to meet the needs of individuals and their families.

We also cater to the needs of corporates such that the welfare of their staff and families are provided for through our corporate Products such as Group life, Key-man assurance, Credit Life, and Mortgage Protection.

Prudential Zenith is one of the most capitalized companies in the insurance industry with a goal of helping people get the most out of life.

ROYAL EXCHANGE
General Insurance
www.royalexchangeinsurance.com

Royal Exchange General Insurance Company Limited (REGIC) is licensed by the National Insurance Commission to offer the full range of general and special risks insurance products. With decades of experience in the Nigerian market, Royal Exchange General Insurance has an enviable reputation for reliability, integrity, professionalism, technical competence and financial strength.

The Company operates from thirteen (13) branches nation-wide to ensure maximum outreach and complete accessibility to its customer base. The recent implementation of a web-enabled backbone IT system has further enhanced our ability to provide incomparable service to our customers.

The Company's capacity to underwrite oil and gas risks is widely acknowledged throughout the industry and its foray into agriculture insurance has given REGIC a stronger foothold in the insurance market in Nigeria.

With its unwavering dedication to its core values, the company continues to maintain its lead in underwriting many of the major corporate risks in Nigeria.



www.scibng.com

Scib is one of the Top 3 Brokers amongst over 500 registered Insurance Brokers in Nigeria offering Insurance & Reinsurance Broking and Risk Management Services with Experience and Professionalism.

Scib is a wholly owned Nigerian Company. With a staff strength of 72, Scib has a highly motivated, experienced and multi-disciplinary team comprising of Chartered Insurance Practitioners, Risk Management Consultants, Engineers, Lawyers with backgrounds in Actuarial Science, Engineering and Economics.

Scib is the Network Correspondent in Nigeria for Aon, the largest insurance broking company in the world. Aon is represented in over 120 countries with 500 offices, this correspondent status gives Scib a global access.



**Stanbic
IBTC
Insurance
Limited**

www.stanbicibtinsurance.com

Stanbic IBTC Insurance Limited is a Life Insurance company which commenced operation in January 2021 after it was duly licensed by the National Insurance Commission on 25 November 2020.

Incorporated in 2012 and traded as Stanbic IBTC Investments Limited, the company's registration was changed at the Corporate Affairs Commission (CAC) in 2019. Stanbic IBTC Insurance Limited is wholly owned by Stanbic IBTC Holdings PLC, a Universal Financial Services Organization and member of Standard Bank Group which has been in existence for over 150 years.

Stanbic IBTC Insurance Limited is at capitalized NGN 8 billion in furtherance of its commitment to be the preferred life insurance solution provider in Nigeria.

Stanbic IBTC Insurance Limited is motivated by a team of experienced and client-focused staff. With a vibrant Board composition and Risk Management Framework, it is positioned to deliver exceptional services and leverage best practices to bring re-imagined solutions to the Nigeria's Insurance landscape.



www.stiplc.com

Sovereign Trust Insurance Plc commenced business in January 1995 following the restructuring and recapitalization of the then Grand Union Assurance Limited. The Company went into operation with an authorized and paid-up capital of N30 million and N20 million respectively.

Currently, our authorized share capital is N7.5 Billion divided into 15 Billion units of 50 kobo per share. We have a fully paid-up capital of N5.7 Billion and Shareholders' funds of over N 7.7 billion. The ownership of the company is made up of diverse shareholders from wide range of individuals and institutional investors with a robust Board of Directors of distinguished personalities. Our asset base is also over N13.4 Billion

Following the Federal Government's directive on recapitalization and consolidation which ended on February 28, 2007, Sovereign Trust Insurance Plc was among the licensed companies to underwrite general insurance business having consummated a merger arrangement with the erstwhile Confidence Insurance Plc, Coral International Insurance Company Limited and Prime Trust Insurance Company Limited.

From inception, the company moved from an average industry rating to a leading position, investing in the best of people and technology, improving on processes, growing market share at an average annual growth rate of 30%, and thereby expanding its balance sheet size.



www.sterlingassure.com

Sterling Assurance Nigeria Limited was incorporated in 1990 and provides competitive services for all categories of General Insurance. The authorized share capital is presently N5 billion which is almost fully paid up.

The company emphasizes excellent, prompt and efficient underwriting and claims service delivery and has gained the confidence of major intermediaries and corporate insurance buyers because of these virtues. The Company's Head office is at Sterling Assurance House, 284, Ikorodu Road, Anthony, Lagos.

Sterling Assurance Nigeria Limited is focused on providing sound risk management services, wealth creation and profit optimization as well as being socially responsible.



WAICA Reinsurance Corporation Plc (WAICA Re) is a West African sub-regional reinsurance company with its headquarters in Sierra Leone, Regional Offices in Ghana, Nigeria, Ivory Coast and Tunisia and Subsidiaries in Kenya and Zimbabwe.

The company has posted impressive financial results since its inception in 2011. The Company's Gross Written Premium was \$102.6 million and Profits after tax stood at \$ 13.1 million as at December 31, 2020 from \$0.37 million in 2012. Total Assets have also grown from \$12.6 million in 2012 to \$183.90 million as at December 31, 2020.

The company's business operation is guided by its vision to develop and provide a diversified capacity targeted at enhancing economic and financial development in Africa and beyond hinged on an unparalleled service delivery and technology.

Waica Re has a financial strength rating by AM Best - B+ (Stable Outlook) and a Global Credit Rating International Rating: B+, National Rating: A



Zenith General Insurance is one of the most dynamic insurance companies in Nigeria; offering a wide range of corporate, commercial, and individual insurance services, with the best service infrastructure to ensure clients' satisfaction.

Our clientele spans all major industries including Oil & Gas, Transportation, Financial Services, Marine, Aviation, Energy, Construction, Engineering, Ministries, Government, Missions, Embassies, Individuals, etc. With the support of various reinsurance companies and brokers, we can underwrite almost every type of risk.

Zenith General Insurance is one of the most capitalized Insurance companies, with total shareholders' funds of N27Billion and a total asset base of N43Billion.



www.anchorinsuranceng.com

Anchor Insurance Company Limited was registered in June, 1989 and licensed by the National Insurance Commission (NAICOM) in October 1989 as a general business (non-life) insurance outfit. The Company, thereupon, commenced business in November of the same year.

It started off operations from its registered office in Uyo, Akwa Ibom State and later, for strategic reasons, joined its fellow underwriting outfits in Lagos. Consequently, while the Company has the Victoria Island office in Lagos as its Corporate Head Office, the Uyo office remains the organisation's registered office. At the moment, Anchor Insurance Company Limited has expanded to not less than eighteen branch office network located at strategic cities across the country.

The Company which has constantly been showing strength in timely claims administration, superior customer experience delivery, product innovation and exceptional yearly bottom line performance has gone far in meeting the recapitalization requirements as ordered by NAICOM.



www.axamansard.com

AXA Mansard Insurance plc is a member of AXA Group a worldwide leader in insurance and asset management, with 171,000 employees serving 105 million clients in 61 countries.

AXA Mansard Insurance plc. was incorporated in 1989 as a private limited liability company and is registered as a composite company with the National Insurance Commission of Nigeria (NAICOM). The Company offers life and non-life insurance products and services across Nigeria whilst also offering health insurance and Investment management services through its subsidiaries, AXA Mansard Health Limited and AXA Mansard Investments Limited respectively.

AXA Mansard Insurance plc. is rated B+ & bbb- by A.M. Best (2018) for Financial Strength and Issuer Credit Ratings respectively. AXA Mansard Insurance plc. was listed on the Nigeria Stock Exchange in November 2009 and has the highest market capitalization in the Insurance sector of the Exchange.



www.custodianplc.com.ng

Custodian Investment Plc. is a leading Nigerian Investment Group with operations in the Other Financial Services Sector of the economy. The group has significant holding in companies and brands including Custodian and Allied Insurance Limited, Custodian Life Assurance Limited, Custodian Trustees, Crusader Sterling Pensions Limited and UPDC Plc. All these companies render best in class services in their respective spheres.

Custodian Investment Plc. is managed by a Board comprising thoroughbred professionals with proven track records in their various fields of endeavour, who bring broad and deep insights derived from several years of fruitful and eventful years of experience to bear on the direction of the Company.

Currently, with group-wide assets under management (AUM) in excess of \$1.1 billion, the company remains committed to continuous improvement of its businesses, structures, systems and processes in order to keep ahead of the challenges of new growth, improving business prospects, transparency, and governance.



www.leadway.com

Leadway was established in 1970 and commenced business in 1971 and started out as a direct Motor Insurer with a passion for customer service. The business expanded into other areas of general business until it became a composite company underwriting both life and general insurance business.

For over 5 decades, LEADWAY has honored its underwriting commitments and has earned its reputation of excellence in claims handling with N43.5billion paid in 2020 alone. Presently, LEADWAY has a Shareholders Fund of N67 billion. Over the years, the company has recorded steady growth in its business operations. As at 31st December 2020 the company had a total asset base of over N523 billion and a premium income of about N54 billion.

LEADWAY's Registered and Corporate Offices are located in Kaduna and Lagos respectively with 24 Branches spread all over the country. Gen. Martin Luther Agwai is the Chairman of the current Board of Directors while Mr. Tunde Hassan-Odukale is the Managing Director of the company.



www.tangerinelife.com

Tangerine Life is a leading insurtech company in Nigeria, registered and regulated under the National Insurance Commission (NAICOM). It is a product of the merger between Metropolitan Life Insurance Nigeria Limited and ARM Life Plc, with a diverse portfolio spanning the corporate, retail and annuity-based services market segments.

Tangerine Life's products and services are digitally delivered and supported by an integrated digital platform through an agile infrastructure, integrated APIs, multiple touchpoints, a user-friendly interface, and seamless channels for interaction.

We are equipped with a robust and scalable integrated digital platform designed to meet the needs of Nigeria's growing financial solutions ecosystem.

Tangerine Life is a member of the Tangerine Group, with branches and retail outlets across Lagos, Abuja, Rivers, Oyo, and other states in Nigeria.



Tangerine

GENERAL

www.tangerine.africa

Tangerine General Insurance Limited is one of the first-generation insurance companies to open office in Nigeria seven decades ago with the name Law Union & Rock Insurance Limited. The company began operations in Nigeria in 1951 as a Chief Agency and in 1957, it acquired branch status and continued to operate as a branch of Royal International Insurance Holding (a subsidiary of RSA Insurance Group Plc, United Kingdom, transacting all major classes of insurance businesses until June 17 1969 when it became incorporated locally in compliance with the Companies Act of 1968.

In an efforts to recapitalize the company and position it for superior values for all stakeholders, Verod Capital Management Limited acquired 100% shareholding of the Company in October 2020 as a General Underwriting arm of its insurance group under Tangerine Financials. As at 31st December 2020, the Total Assets and Shareholders Fund of Tangerine General Insurance Limited were in excess of N17Billion and N11Billion respectively.



Heirs Insurance

www.heirsinsurance.com

Heirs Insurance Limited (HIL) is a general insurance company, positioned to become the leading Nigerian insurer leveraging digital to provide simple, quick, reliable, and accessible insurance to individuals and businesses.

With a paid-up share capital of N10billion, HIL commenced full operations with a workforce of astute and experienced professionals, and a robust financial capacity to underwrite all classes of general insurance business including vehicles, buildings, oil & gas, power, among others. The company is backed by top-notch Reinsurers to provide second-layer security for its clients' insurance portfolios.

Heirs Insurance is a subsidiary of Heirs Holdings, a pan-African investment group with presence across 3 continents and 20 African countries. On a mission to drive financial inclusion and make insurance accessible to everyone, HIL demonstrates the purpose of its parent company, Heirs Holdings Group, to improve lives and transform Africa, through its mass market coverage and ambition to extend its distribution network across Nigeria within its first three years.



OLDMUTUAL

www.oldmutual.com

Old Mutual Nigeria Life Assurance Company Limited is a subsidiary of Old Mutual Limited, a premium pan-African financial services group that offers savings, insurance, investments, lending, and banking solution to over 11.3million customers in 13 African countries and China.

With a purpose of "Championing mutually positive futures Everyday", for both individuals and businesses, Old Mutual operates with a vision to be its customers' most trusted lifetime partner, passionate about helping them achieve their financial goals and to be their exceptional best.

Old Mutual provides a wide range of Life Assurance solutions designed to give value and peace of mind to both individual and corporate clients.

Our customer value proposition includes access to expertise from 14 countries, free risk management advisory services, risk-based pricing and 48 hours claim settlement process.

We also aim to deepen the financial knowledge of Nigerians by providing free Financial Education workshops to organisations, associations and groups.



ROYAL EXCHANGE

Prudential Life

www.royalexchangelife.com

Royal Exchange Prudential Life Plc is a wholly owned subsidiary of Royal Exchange Plc and is licensed to underwrite life insurance and related risks. Following the re-organization of the erstwhile Royal Exchange Assurance (Nigeria) Plc into a group holding company in April 2007, Royal Exchange Prudential Life Plc emerged as the subsidiary providing a variety of life and investment linked savings products to cater for individual and corporate needs.

Royal Exchange Prudential Life pioneered the use of a GSM-based electronic platform which enables some of our products to be purchased and activated via scratch cards. This platform, which is user friendly, has also aided the accessibility of our products to all branches, friendship centers and other outlets nationwide. Furthermore, we have deployed a new mobile application which can be downloaded from Google Play store where our key products and services can be purchased online by individuals.

At the corporate level, we are also at the forefront of providing cover under Compulsory Group Life Schemes for employees of both private and public sectors of the economy as required by the Pension Reform Act, 2004.



www.allianz-africa.com

Allianz Group is one of the world's leading insurers and asset managers with more than 100 million retail and corporate customers in more than 70 countries. Allianz customers benefit from a broad range of personal and corporate insurance services. Allianz is one of the world's largest investors, managing around 582 billion euros on behalf of its customers. Furthermore, PIMCO and Allianz Global Investors manage almost 1.7 trillion euros of third-party assets. Thanks to our ecological and social criteria, we hold the leading position for insurers in the Dow Jones Sustainability Index. In 2020, over 150,000 employees achieved total revenues of 140 billion euros and an operating profit of 10.8 billion euros.

In Africa, Allianz is currently present in 12 countries and accompanies clients in 49 markets. Its 1.167 employees achieved regional revenues of 371 million euros in 2020. Allianz also provides micro-insurance for 1.7mn low-income families and individuals in Africa.



www.greatnigeriaplc.com

Great Nigeria Insurance Plc commenced business in 1960, licensed to underwrite both life and non-life insurance businesses. Our 60 years of insurance underwriting, financial advisory and real estate investments have enabled us to exclusively master the business terrain and develop skills that give us an edge in service delivery and total customer delight.

The Company's Board of Directors is made up of a robust group of eminent personalities and reputable individuals that have distinguished themselves in their respective fields of endeavour.

The Company has invested in the best of people and technology, improving on processes, growing its market share and thereby expanding its balance sheet size.

The Head office is located on 8, Omo-Osagie Street, off Awolowo Road, Ikoyi, Lagos with Branch Network spread across the country.



www.unitrustinsurance.com

Unitrust is a leading insurance license in 1981 and Authorized by Corporate Affairs Commission RC- 42899 and National Insurance Commission (NAICOM). Unitrust is authorized to effect and carryout contracts of general Insurance business under the following categorization.

Our Products include Motor, Marine & Aviation, Personal Accident & Travel Medical Assistant, Workmen Compensation & Employers Liability, Public/products Liability, Bonds, Burglary, Goods-in-Transit, Fidelity Guarantee, Professional Indemnity and Directors/ Occupiers Liability.

Our vision is to create value for our stakeholders by ethically delivering differenced products and by Partnering with our clients to proactively manage their Risk.

Our business strategy is growing and transforming our businesses to lead in a responsible and sustainable way driving strategic growth through leveraging the strength of our people and accelerating collaboration between our businesses.



www.sunuassurancesnigeria.com

SUNU Assurances Nigeria Plc., is a member of multinational SUNU Group: A foremost Pan-African Insurance Group with asset base of over \$623 Million and operations 15 countries in sub-Saharan Africa with over 20 subsidiaries & affiliates.

It is worthy to note that the company made of profit before taxation of N313.41 million in 2020 business year, this was remarkably achieved despite the effects of COVID -19 pandemic.

Furthermore, the company has paid a total amount of N1, 228,063,160.34, as claim in the year 2021, total till date out of which 934,721,019.67 constitutes Endsars claim.

The company has continued to uphold its mission, which is to be an insurance company recognized for excellent client services, using cutting edge technology, motivated workforce and good business ethics to meet stakeholders' expectations. This is being driven by innovative service delivery, products development, cost management, customers experience and ensuring proper balance in all dealings.



The Nigerian Agricultural Insurance Corporation (NAIC) is an agency of the Federal Government established to provide insurance services to Nigerian farmers. The Corporation also underwrites general commercial insurance businesses, which has helped to both broaden its income base and also attain its current versatility across the Nigerian insurance market place.

The strength of the NAIC cover include the 50% subsidy element of its operations whereby farmers pays only 50% of premium; the versatility, experience and diversity of its highly resourceful staff driven by its core values of I-SMILE (Integrity, Speed, Motivation, Innovation, Leadership and Excellence) and the widest spread of branches in Nigeria.

In the last three years, the Corporation has underwritten risks volume of N845.23 billion, with premium income of N5.47billion and paying claims of N2.3 billion in addition to maintaining a client base of 400,000 on annual basis.



STACO INSURANCE PLC emerged in October 1994, as a result of a discrete acquisition and restructuring carried out on Alpha Insurance Plc, Incorporated in Nigeria with RC. No. 167274 on July 10, 1991. Subsequently, Standard Trust Assurance was licensed to transact all classes of insurance businesses with Registration No. RI 135 and RI 135L on October 1, 1994 and over the years has been able to catch a niche for itself in General Business and Special Risks with branches nationwide.

We recognize that talented people give organizations a competitive advantage in today's business environment. We have taken time to identify and include quality individuals into the company's operations, from the Board to Management.

Our business principles accentuate on our Clients, our People and Reputation, Prompt Claims Settlement, Professionalism and Team Spirit Approach. We are also in alliances with several key organizations to provide supplementary services which ensure that we deliver timely on our promises to our valued clients.



www.myenterprisegroup.io/ng

Enterprise Life is a leading provider of innovative and relevant life insurance solutions. The Company prides itself on a needs-based approach to insurance, which ensures that its solutions are affordable and truly fit-for purpose.

Enterprise Life is a subsidiary of Enterprise Group PLC (headquartered in Accra, Ghana), a financial services company comprising the following operating subsidiaries; Enterprise Insurance Company, Enterprise Life Assurance Company, Enterprise Trustees, Enterprise Properties, Enterprise Funeral Services Ghana (trading as 'Transitions - The Funeral People'), Enterprise Life Assurance Company (Gambia) and the recently licensed Enterprise Life Assurance Company (Nigeria). The Group's roots date back to 1924 when it first started operations in Ghana.

With over 20 years experience in the Life Insurance industry, Enterprise Life is poised to position life insurance as the go-to solution for risk mitigation and savings in all the countries in which it operates.



www.yoagroup.com

YOA companies can trace their roots back to 1978, when Yinka Omilani and Associates, Nigeria's oldest professional loss adjuster, was formed. In 2002, we formed YOA Insurance Brokers to meet the growing need for Nigerian expertise in oil and gas insurance broking. As the first insurance brokerage firm to be ISO certified, YOA's processes are embedded with global best practices to ensure quality service delivery. We have gathered significant experience across a range of sectors, handling some of Nigeria's most complex insurance deals. With innovation and customer-centricity at the heart of our operation, YOA Group provides tailor-made risk management and insurance solutions for local and foreign companies that ensures full protection of their clients. We do this through insurance broking, reinsurance, and consulting. The Group is committed to the collective effort of pushing the African Insurance Industry farther and achieving the financial inclusive objectives of the continent.



PROTECTION HAS A NEW FACE

Bigger, Bolder, Better.

With over three decades of excellent service and a strong capital base, no one offers prompt claims settlement and higher customer satisfaction than we do. Making the switch is easy!

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Function Venues

Conference: Convention Hall
Exhibition: Orchid Hall
AIO Secretariat: Ivory Room
AIO Finance Committee Meeting: Topaz Suite
Management Committee of ACCR: Topaz Suite
AIO Executive Committee Meeting: Lavendar Room
AIO Life Committee Meeting: Lavendar Room
AIO Pools-Technical Committee Meeting: Lavendar Room
AAISA Meeting: Diamond Suite
Welcome Cocktail: Grand Ballroom
Women in Insurance Lunch (PILA): Lantana Hall
Media Centre: Mezzanine Floor, Irish Hall

Important Contacts

Event Information

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l-ojuola@nigeriainsurers.org

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b-omole@nigeriainsurers.org

Exhibition Enquiries

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b-agbogun@nigeriainsurers.org

Media Enquiries

Davis Iyasere - +234 703 300 0185
d-iyasere@nigeriainsurers.org

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Eyo Festival in Lagos State

SIGHTSEE THE CITY OF LAGOS

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Visit to the Nigerian National Museum

Experience the Nigerian National Museum located in the city of Lagos. The museum has a notable collection of Nigerian art, including pieces of statuary and carvings and archaeological and ethnographic exhibits. Of note is a terra-cotta human head known as the Jemaa Head (c. 900 to 200 BC), part of the Nok culture. The piece is named after Jema'a, the village where it was uncovered. It is located at Onikan, Lagos Island. The museum was founded in 1957 by the English archaeologist Kenneth Murray. It also has educated many Nigerians, Englishmen, and tourists on the history and culture of the country Nigeria. The museum has some amazing artifacts, though honestly the presentation is a little disheveled. The Cycle of Life exhibit explores traditional Nigerian life, from birth to death to afterlife. Exhibits include a clay Yoruba pot to bury an umbilical cord and an Egungun masquerade costume used for dancing during a chief's funeral; the voluminous orange cape has sequins, coins and beads attached.

Have Fun on Lekki Leisure Lake

Visit this beautiful lake with friends or with business associates and allow Lekki Leisure to curate a truly unforgettable getaway for you. Enjoy an exquisite ride on pleasure boat that houses restaurants and lounges that provide unadulterated opportunities for fun with the view of marrying arts, culture, professionalism and entertainment.

Nike Art Gallery for Lovers of Arts

Do not leave Lagos, Nigeria without visiting The Nike Art Gallery which undoubtedly is the biggest reservoir of indigenous Nigerian artwork collection in Nigeria and currently the largest privately-owned art gallery in Africa. The Nike Art Gallery in Lagos is the largest with four floors of artworks of different descriptions such as paintings in different media, batik and Adire fabrics, embroidery, appliqué, beadworks, pen & ink drawing on paper and on canvas, aluminum & copper works and sculptures also in different media, all set out in the most conducive climatic condition. In fact, the Lagos Nike Art Gallery is a hub for art lovers, art collectors and visiting tourists in Nigeria.

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Ekombi Dancers of Akwa Ibom State

SIGHTSEE THE CITY OF LAGOS



Unlimited Fun at Landmark Beach/Laquatic Waterpark

Cherish your time at the beach by kicking back and taking in the scenic views or getting involved in a wide range of exciting beachside activities such as AstroTurf Pitch, Beach Paintball, Coastline Boardwalk, Jet Skiing, Beach Volleyball, Basketball, Windsurfing & Kitesurfing and a whole lot more.

Lakowe Lakes Golf & Country Estate for Lovers of Golf

Spend some quality time to relax and enjoy playing golf at one of the finest course in a beautiful, luxury community nestled in a peaceful neighbourhood. The course delivers a golfing experience that can be enjoyed by the most accomplished golfer and beginner alike, with the layout presenting a challenge for players of all skill levels.

Shopping Experience at the Palms Mall

The Palms Mall is a shopping centre of vast proportions. Home to about 70 businesses offering a wide range of products and services ranging from clothing, food, household items, electronic equipment to gift items and a six screen cinema.

**a. TOUR ITINERARY (THURSDAY 9TH SEPTEMBER 2021)
@ \$75 PER PERSON**

- 1. National Museum (10:30AM - 11:30AM)**
- 2. Nike Arts Gallery (12:30PM - 1:30PM)**
- 3. Landmark Beach (2:30PM - 4:30PM)**
- 4. Boat Cruise on Lekki Waters (7:00PM - 9:00PM)**

**b. PLAY GOLF (SUNDAY 5TH SEPTEMBER 2021)
@ \$100 PER PERSON**

c. SHOPPING - FREE ACCESS



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(Under the Pension Reform Act 2014 as amended)



A. FOR WHOM

All public and private sector organizations as specified in the Pension Reform Act 2014

B. WHAT DOES THE POLICY COVER

Compulsory

- a). Death - Compensation for the employees who may die while in service
- b). Disappearance - Compensation in the event of disappearance of an employee.

Optional

- c). Additional Compensation for Permanent Disability (physical through accident).
- d). Compensation for Temporary Total Disability and Medical Expenses following accident.
- e). Compensation for any self-employed person who is worried by the happenings under (a-d) above.

C. HOW MUCH COMPENSATION DO I GET

1). Payroll Employees

For Death - Three (3) times Total Annual Emolument (TAE)

For Disappearance - Three (3) times Total Emolument (TAE)

For Permanent Disability - Three (3) times Total Annual Emoluments (TAE)

For Temporary Disability a percentage of the TAE based on the Degree of Disability

ii). Non Pay-roll Employee

A selected Capital Sum, reasonable enough, in case of death, to take care of the employees family or the employee in case of disability.

D. WHO IS LIABLE

All employers of labour in the public and private sectors as specified in the Pension Reform Act 2014.

E. HOW MUCH DO I PAY AS PREMIUM

Kindly contact the nearest insurance brokers or a life underwriter

G. WHO PAYS THE PREMIUM

The Premium is to be borne 100% by the Employer.

H. PENALTY FOR NON-COMPLIANCE

N250,000 fine plus One (1) year imprisonment at the minimum for every director or officer of the defaulting body corporate.

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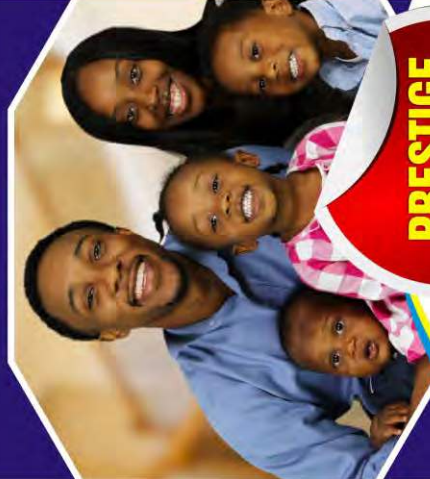
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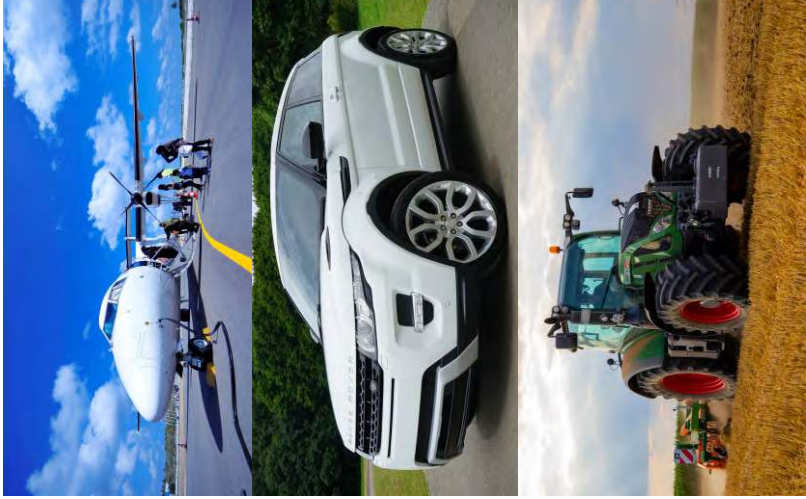
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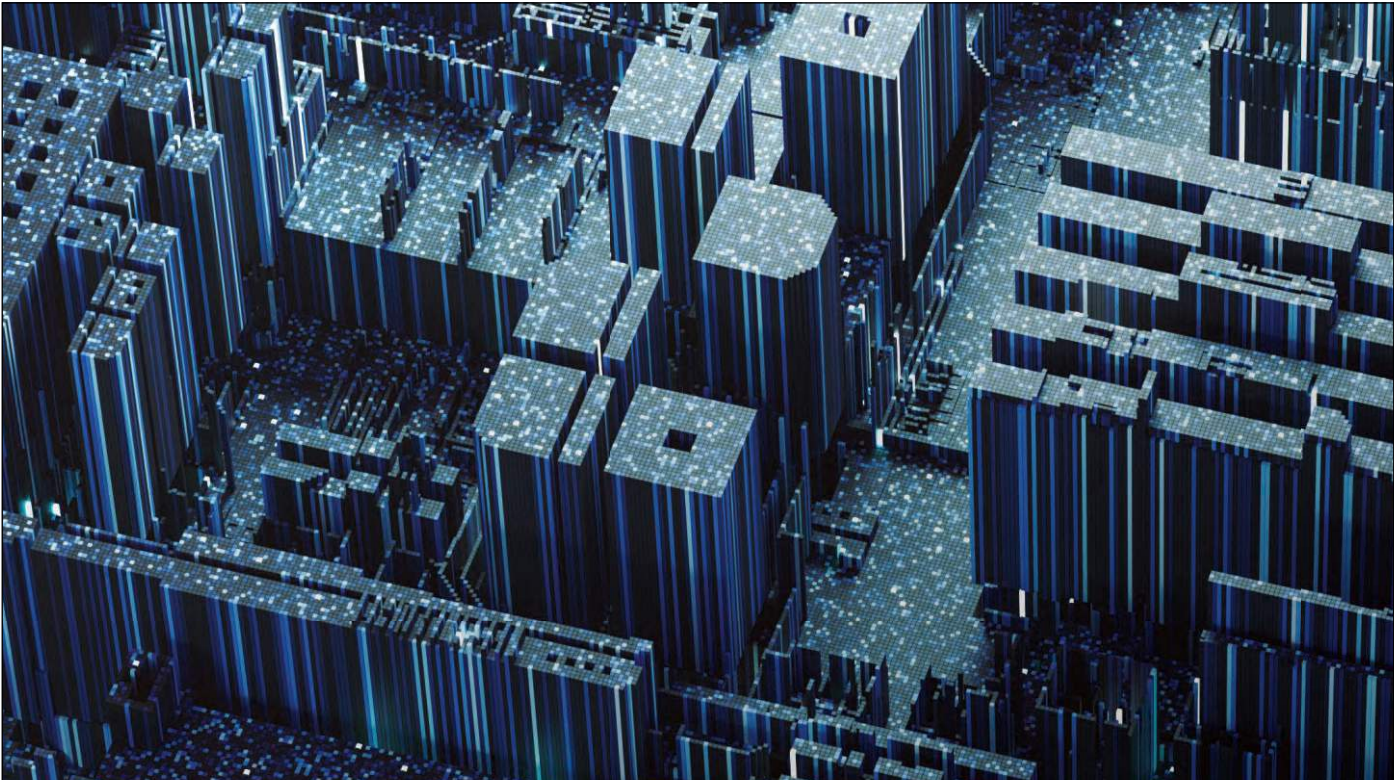
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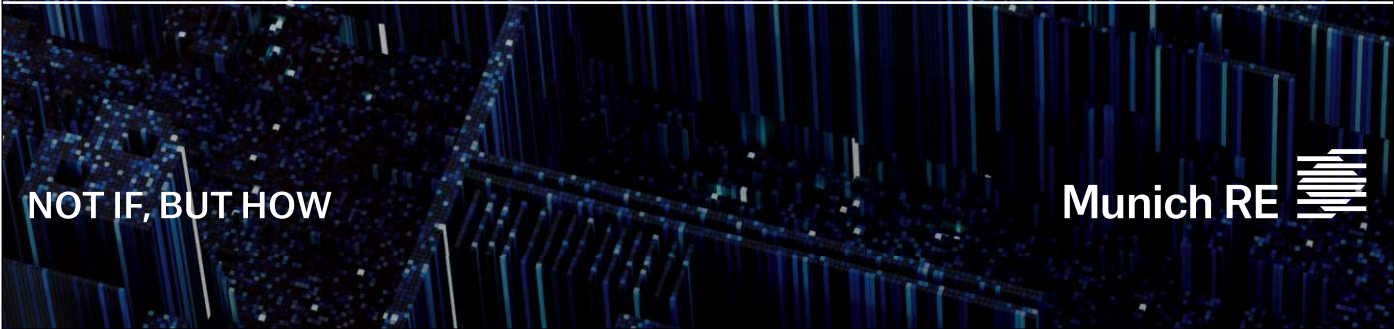
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