

Supreme Trust Insurance Brokers (STIB) Limited

# Company Profile



**WELCOME TO**  
**SUPREME TRUST**  
INSURANCE BROKERS LTD.

..Trust & reliability always

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## ABOUT US

Supreme Trust Insurance Brokers (STIB) Limited is a fast growing wholly owned Ghanaian insurance broking firm with a prime mandate of providing modern and specialized insurance broking services to individuals and business in all sectors of the Ghanaian economy. The company is duly registered as a limited liability company under the Companies Act 1963, Act 179 and as an insurance brokerage firm by the National Insurance Commission.

We provide brokerage services and risk management consulting to clients offering various classes of insurance products to protect the properties, assets, employees, liabilities, etc. at competitive rates. The Company has evolved into a critical player in the Insurance industry today by expanding its ever-increasing skills diversity to suit clients' needs through specialized protection and advisory services. STIB Limited provides tailor-made products to meet the requirements of all clients ranging from private individuals, professionals, entrepreneurs, Small and Medium Enterprises (SMES) to large organizations in all sectors.

STIB Limited has professional and dedicated staff, with a wealth of experience in insurance and has provided professional services to a wide range of clients both corporate and individual.

## OUR VISION

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STIB Limited seeks to become the best boutique insurance broker in Ghana, providing specialized insurance arrangements for our clients. STIB envisions building a reputation for good ethics, trusted services, and specialized insurance programs.

## OUR MISSION

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At STIB Limited, we aim to ensure that our motivated staff provide adequate insurance to our clients, by providing innovative, reliable, competitive, and caring professional advice with the best personalized service always.

## OUR CORE VALUES

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We will endeavor to achieve our goals through commitment to excellent service whilst maintaining the highest ethical standards. At STIB, the core values that guide us toward our Vision and help us achieve our Mission are as follows:

- a. **Utmost Integrity:** We promise to be confidential, straightforward, and honest in all our business dealings and render utmost good faith that gets you value with your insurance program.
- b. **Uniqueness:** We will build long lasting client relationships with you and leverage our strong relationship with underwriters to negotiate and tailor beneficial programs and products that suit individual needs.
- c. **Service:** We promise to provide effective and prompt service through timely and regular review of all your risk and to continuously discuss the best way to safeguard your interest in the medium to long term.
- d. **Effective:** We promise that every claim will be handled on your behalf with speed and fairness. The process shall be made as simple as possible, and we shall be at your side holding your hands throughout the entire process.

## ● WHY CHOOSE SUPREME TRUST INSURANCE ?



STIB Limited brings a new attitude and professionalism into the insurance intermediary market. We do not only seek the appropriateness and adequacy of covers provided but we also seek to anticipate the future needs of our clients. Our experts are noted for their high level of expertise and client dedication. Also, we have an extensive knowledge of all recognized insurance markets, making us the top choice in providing the right cover at the most competitive price.

In addition, STIB Limited offers the following services.

## ● OUR SERVICE PROPOSITION

1. We conduct a physical onsite assessment of the client business to gain an understanding of the various risk exposures.
2. We assess the business risk portfolio in line with the risks that the client is exposed to.
3. Develop an appropriate comprehensive risk mitigation program to offer maximum protection for all the business assets, liabilities, and people.
4. Review the current insurance covers to establish the scope, depth, and quality of insurance coverage.
5. Invite quotations to cover risks from leading and well-established underwriters.
6. Technical analysis and evaluation of quotations and recommend to client the most competitive risk mitigation cover available.
7. Following client approval, place risk portfolio with the selected insurer in line with the agreed risk notes.
8. Review of policy documents issued by insurer to ensure that they are in line with the risk notes as advised.
9. Re-review the insurance programs 90 days before the end of the policy period and present recommendations in line with changes in the market, risk profile, experience over the expiring policy year, and arrange renewals terms.
10. Assign a dedicated relationship manager to deal with any risk management matters arising during the period of insurance.
11. Periodic training programs for key employees on various aspects of the policy and claim matters.

## OUR CLAIMS MANAGEMENT PROPOSITION

We know that for many the true value of an insurance policy is only realized when it is time to make a claim. That is why we endeavour to make the claims process as smooth and as stress-free as possible. With a strong focus on the result, we manage your claim from start to finish and provide regular updates along the way. STIB Limited negotiates on your behalf, ensuring the result meets your expectations. This component of our service is our strongest asset; we want our clients to feel secure.

We provide efficient handling and processing of claims of clients to ensure prompt and fair settlement by:

1. Simplifying the claim process.
2. Assisting with the preparation of claims document, and policy document interpretations.
3. Liaising with various relevant professionals such as accountants, engineers, surveyors, quantity surveyors etc.
4. Participation in appointment of and liaising with the loss adjusters appointed to adjust the claim.
5. Leading claims negotiation and settlement.
6. Preparation of briefs for arbitration and litigation support, if the need arises.
7. Offer periodic training programs customized to client needs and risk profile in a bid to mitigate risk exposures.

## OUR VALUE-COST-EFFICIENCY PROCESS

Within this current competitive business environment where cost is a driving force, we work closely with our clients in developing a suitable cost-effective insurance program for their operations. Our aim is to develop innovative and adequate insurance programs tailored to meet the specific needs of our clients. To ensure our customers get the best custom solutions, we have adopted the following processes to help provide the best advice



We shall therefore always endeavor to understand your business, identify its risks, find the best available cover through a range of insurers, assist you in understanding options and represent your interest in any negotiations with insurers.



**Our aim is to  
develop innovative  
and adequate  
insurance programs  
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of our clients.**

**STIB**



## OUR TEAM

### BOARD OF DIRECTORS

ALHAJI ABDUL-RAHMAN ABUBAKAR	CHAIRMAN
MICHAEL ABBIW	MEMBER & EXECUTIVE DIR.
PATRICK DUGHAN	MEMBER
MAXWELL SEAKOMO	MANAGING DIRECTOR

#### ○ Executive Director - Michael Abbiw (FCIMG, FNIMN, FCILG, FIoD, FCIET, PGDip, CM.)

Michael has over 20 years of top-level experience in insurance, business development and risk advisory. This has provided him the opportunity to acquire deep working understanding of practices in the insurance market in Ghana and beyond. He leverages these skills and knowledge to provide clients with innovative solutions that meet their unique needs. Prior to taking being the Executive Director, he served at senior positions at KEK Insurance Brokers Limited, CDH Life Assurance Co. Ltd. (now miLife), RegencyNem Insurance Co. Ltd. and Ghana Union Assurance Co. Ltd where he developed various capacities in insurance broking, underwriting, claims and insurance sales. In addition, with his rich insurance experience, Michael is a Chartered Marketer with the Chartered Institute of Marketing – UK and a full member of the Chartered Institute of Marketing – Ghana. He is a trainer and coach and manages his own consultancy firm. He serves on various boards in finance and manufacturing organizations and has a strong passion for community service and philanthropy. He is currently a board member and chair of the Finance Committee of Ghana Cylinder Manufacturing Company Limited and the Lead Consultant for

○ **Technical Director – Patrick Dughan (ACII)**

Patrick has extensive knowledge and experience within the insurance broking market in Ghana. He has over 18 years' experience in insurance broking most with KEK Insurance Broking Limited. He is a Chartered Insurance Practitioner and an Associate Member of the Chartered Insurance Institute (ACII). He holds B.Sc Mining Engineering from Kwame Nkrumah University of Science and Technology, Kumasi. He has attended several seminars including an Oil and Gas course organized by the University of Texas, USA. He has managed several complex risks and has spent most of his life managing the risk of various multinational companies in the country. Before joining STIB Limited, he was the Assistant General Manager Technical of KEK Insurance Brokers Limited where he rose from a broking officer.

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○ **Sales and Marketing Director – Dr. Charles B. Bennin**

He is a marketing and insurance consultant by profession and a deal broker by practice with proven executive management acumen and experience spanning almost 20 years in his career having previously occupied the Chief Executive Officer slots for KEK Insurance Brokers Sierra Leone Limited in Freetown, IDEAL Insurance Brokers Limited, and Blue Ocean Development Ghana Limited all in Accra, where he successfully turned these organizations around, significantly improved upon visibility and put in place structures and systems towards growth and profitability within a record time frame. Prior to these appointments Bennin took up an appointment as the General Manager for Ghana, Cote D'Ivoire, Burkina Faso and Niger of Hippo Transport Limited; a leading multi-national transport and haulage company headquartered in the harbour City of Tema, Ghana. Charles B. Bennin holds a Master's in Business Administration (Marketing) Certificate from the Kwame Nkrumah University of Science and Technology and a Bachelor of Education Certificate in Psychology from the University of Cape Coast.

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○ **Finance Manager - Obed Ekow Abbiw**

Obed Ekow Abbiw is a finance professional with a BSc in Business Administration, specializing in Banking and Finance. As Finance Lead at Supreme Trust, he oversees financial planning, budgeting, and management, helping to establish a strong financial foundation for the company. His in-depth knowledge of financial principles and dedication to accuracy supports sound decision-making. Obed's role is key in driving Supreme Trust' financial sustainability and positioning the company for long-term growth.

○ **HR and Administration Manager – Justina Quabu**

Justina is an HR practitioner and an administrator with 10 years' experience within the finance sector. Prior to joining the company, she was the HR & Administration manager for MGA Consulting Ghana Limited. She was a learning and development officer with the Human Resource Department of the Erstwhile Capital Bank now GCB Bank Ghana Limited and a human resource officer for Quality Insurance Company Limited where she started her career in the year 2010. She holds a bachelor's degree in Business Administration (Human Resource Management) from the Methodist University College Ghana and has a Higher Diploma and Diploma in Human Resource Development and Marketing from London Center of Marketing. UK.

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○ **Underwriting Manager – Gifty Ohenewaa Akuamoah**

Gifty has over 5years of experience with the insurance brokerage industry in Ghana. Before joining Supreme Trust Insurance Brokers, she was the Client Relationship Officer for Asterix Brokers from 2016 to 2018. She holds a Master's degree in Linguistics from the University of Ghana, Legon, and a bachelor's degree in psychology and Linguistics from the University of Ghana, Legon. She worked with Microsoft Portugal as their language expert in 2015. She started her career with McOttley Holdings as an Executive Assistant and was later promoted to the position of Business Planning Executive. Gifty has completed a certification in Anti-money Laundering and Combating Financing of Terrorism in the insurance industry. She holds a Diploma in Insurance from the Ghana Insurance College in collaboration with Malta Intentional Training Centre as a step towards ACII Chartering Designation.

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## OUR INSURANCE POLICIES

We offer the following services and products based on our clients' operations.



### 1. MOTOR INSURANCE

- o Private
- o Commercial
- o Trade



### 2. PROPERTY INSURANCE

- o Assets/Plant/Engineering /Electronic All Risko Trade
- o Homeowners/Shopowners
- o Goods – In - Transit



### 3. LIFE INSURANCE

- o Individual/Group Life
- o Loan Protector/Keyman
- o Funeral/Education



### 4. LIABILITY INSURANCES

- o Public/Product Liability
- o Professional Liability
- o Directors & Officers Liability



### 5. EMPLOYEE INSURANCE

- o Workmen's Compensation/ Employers Liability
- o Personal/Group Accident
- o Fidelity Guarantee



### 6. BONDS AND GUARANTEES

- o Bid/Performance/Customs
- o Advance Payments Guarantees



### 7. PROJECT INSURANCE

- o Contractors/Erection  
All Risk



### 8. MARINE INSURANCE

- o Hull/Cargo



### 9. MONEY INSURANCE

- o Cash – in – Transit/Safe/Hold Up
- o Bankers Blanket Bond
- o Credit Insurance

## ● OUR CLIENTS

STIB is involved in providing extensive advice and expertise not only with regards to the placing of risks but also in the servicing of strategic and prominent accounts such as:

- HPW Fresh and Dry Limited
- Bloom Petroleum Limited
- More Fuel Limited
- Dot Alan Mineral Limited
- Alpha Pac Limited
- Juwel Energy
- State Housing Limited
- HITL Limited
- JP Trustees Limited
- Everpure Industries

## ● OUR PARTNERS

To offer our clients with the best insurance options, we have partnered with some leading insurance broking firms in outside the country to provide the best covers and efficient service to our clients. These partners enable us to increase the resources available to support the Ghanaian market, maximize the synergistic benefits of cooperation amongst brokers within the same industry.

### BANKERS

Prudential Bank  
FNB Bank

### AUDITORS

E. V. ASARE & CO  
P.O. Box AN 15830,  
Accra



# **SUPREME TRUST** INSURANCE BROKERS LTD.

## **CONTACT INFORMATION:**

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Supreme Trust Insurance Brokers (STIB) Limited office that will be the primary service location for Ghana Enterprises Agency is located at:

Supreme Trust Insurance Brokers Limited  
H/No. 13, Apple Dust Street,  
Tantra – Hill Accra.  
P.O. Box MS 427, Mile Seven, Accra.  
Contact No. 020 4123 588 / 024 3784 721  
Email Address - stibghana@gmail.com

Primary company contact:

Every STIB client is served by a team of hand-picked professionals based on the client's needs. For Ghana Enterprises Agency, Michael Abbiw and Gifty Ohenewaa Akuamoah will be the lead consultants on the program.

Please see the chart below for the consultants assigned to Ghana Enterprises Agency.

Michael Abbiw  
Executive Director  
020 4123 588

Gifty O. Akuamoah  
Underwriting Manager  
020 1405 618