



CORE Insurance Solutions

Company Profile

14 Momodu Lane, Goderich,
Freetown, Sierra Leone.



Table of Contents

03		04	
	Company Profile		Management
06		08	
	Why choose CISL		Our Experience
09		10	
	Our Service Proposal to you		Our Core Values
11		13	
	Service Delivery Principles		Insurance Placements
14		15	
	Our Insurance Services		Claims
15		16	
	Remuneration and Fees		Conclusion

Company Contacts :

Chief Executive Officer : Joshua Bonney

Phone : +232 78 274 864

Email : info@thecisl.com

Company Profile

Core Insurance Solutions Limited, CISL, is an incorporated and registered company in Sierra Leone. The company delights itself in exceptional professionalism and years of expertise.

CISL is committed to providing risk solutions that create value for all our stakeholders. We recognise the urgent need to provide access to quality financial services for everyone, regardless of their background or circumstances. Our innovative solutions are designed to help people manage their risks more effectively and efficiently. We are proud to be

making a difference in the lives of our stakeholders. CISL provides insurance solutions that are tailored to the specific needs of our clients. We pride ourselves on our ability to provide professional and reliable insurance solutions and services.

If you are in need of insurance solutions, we highly recommend you contact CISL. We will be more than happy to

assist you in finding the perfect solution for your needs.

We believe you share our vision of financial inclusion for all, so join us in our mission to provide access to essential financial products and services. Together, we can make a difference.





Management

CISL has an experienced and dedicated team that is headed by Joshua Bonney (ACII), the Chief Executive Officer. Joshua is a Chartered Insurance Practitioner with the Chartered Insurance Institute, London, he holds a Diploma in Actuarial Techniques from the Institute of Actuaries, London, MSc (Actuarial Science) from Heriot-Watt University, Edinburgh, as well as a B.Ed. (Mathematics) from the University of Cape Coast, Ghana. Joshua is also studying towards his Associateship

with the Society of Actuaries (SOA) and is also a member of the Chartered Institute of Loss Adjusters (CILA), London.

As a team leader, Joshua is an experienced insurance professional with expertise in property damage, fiduciary, mining, construction, and engineering insurance. Joshua has a deep understanding of the unique risks associated with each of these industries and has successfully helped clients manage and mitigate those risks. He is a trusted advisor who always puts his

clients' best interests first.

Together, the team at CISL is committed to providing the best possible service to our clients. We are passionate about helping our clients manage their risks and protect their assets.

Why choose CISL

Core Insurance Solution Limited, CISL, once appointed, will provide the following:



Risk Identification and Exposure Analysis

We will evaluate your business operations and practices in an effort to identify and quantify potential risks and exposures.



Development of Risk Management Strategies

We will assist you in developing comprehensive risk management strategies to effectively and efficiently address the risks and exposures, taking into consideration your own “appetite” for risk. Risk management strategies may include the placement of insurance, self-insurance, contractual risk transfer and the implementation of various safety and loss control initiatives.

Insurance Placement and Consultation



We will review and analyze your existing insurance policies (as appropriate) to identify potential coverage gaps, opportunities for coverage enhancements or additional lines of coverage in an effort to improve your overall insurance program.

We will advise you of current insurance market conditions and any significant implications for your insurance program.

We will provide you with current insurance carrier financial strength rating information where available.

We will coordinate the placement of all insurance as requested by you, with a focus on securing comprehensive and cost-effective coverage. Placement services will include assistance with the completion of insurance applications, marketing/securing quotations from insurance carriers, reviewing and analyzing quotations, and providing proposals with recommendations for consideration by you.

We will review all insurance policies and endorsements upon receipt from carriers to verify coverage properly addresses exposures and complies with insurance specifications.

We will prepare insurance summaries and schedules of insurance for quick reference materials.

Contract Review

We will review and provide risk management recommendations with respect to insurance and indemnification language in contracts furnished by you in an effort to reduce insurance costs and liabilities assumed under contract by you.

We will assist you from a risk management perspective with the development of waiver and release forms, hold harmless agreements and other exculpatory agreements, and guidance regarding the collection, storage and maintenance of such documents.

Certificate of Insurance Administration

We will review certificates of insurance issued by third parties, as requested by you, to ensure compliance with the contractual insurance requirements.

We will supervise the timely issuance and review of certificates of insurance as required by contract or agreement by carriers.

Claims Management

We will establish and periodically review the claims reporting procedures and forms to ensure that incidents are properly documented and claims are being promptly reported to the appropriate insurers in a timely manner and in accordance with policy provisions.

We will assist you, your legal representatives and insurance company personnel in the defense, negotiation and settlement of open claims covered under policies placed.



Safety and Loss Control Consultation

We will review losses on a periodic basis with you to determine loss trends and provide recommendations with respect to the development of programs to prevent and/or reduce the frequency and/or severity of those losses.

We will schedule and coordinate safety and loss control surveys and inspections with insurance company representatives on an as-needed basis.

Our Experience

Expertise and Passion are the principles that drive us to become acquainted with you better and convey the absolute best insurance approaches that suit your needs. We understand that life changes, regardless of whether it be the procurement or adjustment of property or the security of your family. We are here

to make your insurance experience straightforward and exciting, permitting you to invest energy and time where it makes a difference most.

Our client-centred approach to service delivery distinguishes us from the lot—our experience as brokers spans all the sectors of the economy, including mining and con-

struction, energy and gas, security and telecommunication, logistics and haulage, financial sector, and personal lines.

Regardless of your level of need and size, we are here to guide you through the maze.





Our Service Proposal

ISL is pleased to submit this proposal for the provision of risk solutions including insurance broking services to support our client's operations with the view of enabling them to focus on their core business activities. Our team of experienced

professionals will work closely with you to identify the most suitable insurance coverage for your company, negotiate with insurers on your behalf, and manage the claims process when you suffer a loss.

We believe that our insurance broking services will provide

you with the peace of mind and protection you need to confidently grow your business.

Our Core Values

As a company, we stand by the following core values;

Customer Focused



We recognize that our customers are the reason for our business success, and we are committed to listening and responding positively to their needs.

Integrity



We strictly adhere to a level of personal conduct that embraces professionalism, honesty, and credibility. Our behaviour is the benchmark to which others aspire.

Relationships



We work collaboratively with each other, our strategic partners and clients in partnership to improve their productivity and bottom-line profitability.

Enthusiasm



We embrace every day as a singular opportunity to reach for extraordinary outcomes. Our positive attitude is infectious and promotes mutual success.

Leadership



We employ individuals who inspire confidence in those with whom they come in contact. Our leaders are measured by their actions, not words.

Innovation



We cultivate a work environment that fosters energy, creativity, and a passion for excellence. Our employees are committed to identifying progressive solutions to meet the needs of our partners and clients.



We believe that by adhering to these values, we are able to provide our customers with the best possible experience.



Service Delivery Principles

Our service delivery is premised on the promise to deliver service to use based on the following identifiable benchmarks.

Client Interest

Our client's interest always takes priority over our own in all matters relating to the service we provide. We always keep our clients' best interests in mind and work hard to provide the best possible service. We believe that our clients should always come first and we strive to provide the best possible experience for them.

Client Need

We will collect information from you about your needs and take reasonable steps to ensure that the products we offer are suitable for those needs. This will help us to provide you with the best possible service and ensure that you are satisfied with the products you receive.

Financial Accountability

We will ensure that there are appropriate resources in place to compensate you should you suffer a loss as a result of an error or omission on our part. We have and maintain an adequate professional indemnity policy for this purpose.



Service Delivery Principles

Confidentiality

We take the protection of your information very seriously and make every effort to ensure that it is safeguarded against unauthorized access or disclosure. We are committed to maintaining the confidentiality of your information and will take all reasonable steps to protect it.

Conflict of Interest

We will, as much as possible, avoid knowingly entering into situations where the underlying circumstances could prejudice or bias the provision of our services. This includes, but is not limited to, situations where we believe that our objectivity may be compromised. We recognize that there are many potential sources of bias and that some situations may be more susceptible to bias than others.

General Information Disclosure

We will ensure that you are fully informed of all relevant information, relating to the risk and benefits of all products and transactions being considered. This will include a comprehensive explanation of the potential risks and benefits associated with the proposed product or transaction. We believe that it is our responsibility to provide you with this information so that you can make an informed decision about whether or not to proceed.

Client Redress

We are committed to providing our customers with the highest level of service possible. If you are unhappy with our service for any reason, we encourage you to let us know so that we can address your concerns. We shall deal directly with all formal and informal complaints and disputes in a timely and professional manner. If your complaint is not resolved to your satisfaction, we will promptly refer you to the appropriate bodies or persons for resolution. We believe in being forthright and timely in our dealings, and will do everything we can to help you get the resolution you need.

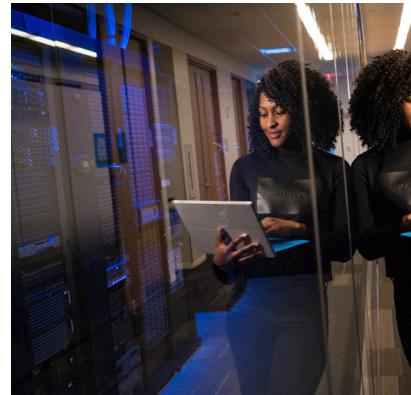
Insurance placements

We understand the importance of having a sound understanding of local laws and regulations when it comes to insurance placements. That's why we partner with major international insurers, in addition to local insurers. This allows us to offer our clients the best possible coverage, no matter where they're located.



Our Services

We arrange all types of insurance products ranging from general insurance, non-life, and reinsurance. Some of our insurance product lines are as follows:



Insurance

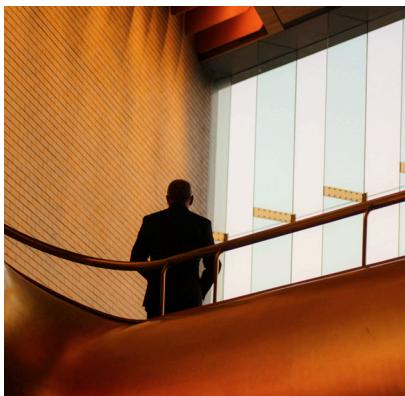
- ▶ Personal Insurance
- ▶ Business or Commercial Insurance
- ▶ Bespoke Insurance
- ▶ Motor and Fleet Insurance

Reinsurance

- ▶ Treaty placement
- ▶ Facultative placement
- ▶ Specialty

Risk Management

- ▶ Pre- and Post-Loss Survey: On-site surveys and other risk assessments with accompanying loss prevention reports
- ▶ Risk management involvement in large claims handling, and loss reports for major property claims..
- ▶ Quality Assurance



Actuarial Services

- ▶ Pricing
- ▶ Reserving
- ▶ Pension Management

Medical Evacuation Assistance

- ▶ Medical Administration
- ▶ Medical Evacuation to Ghana

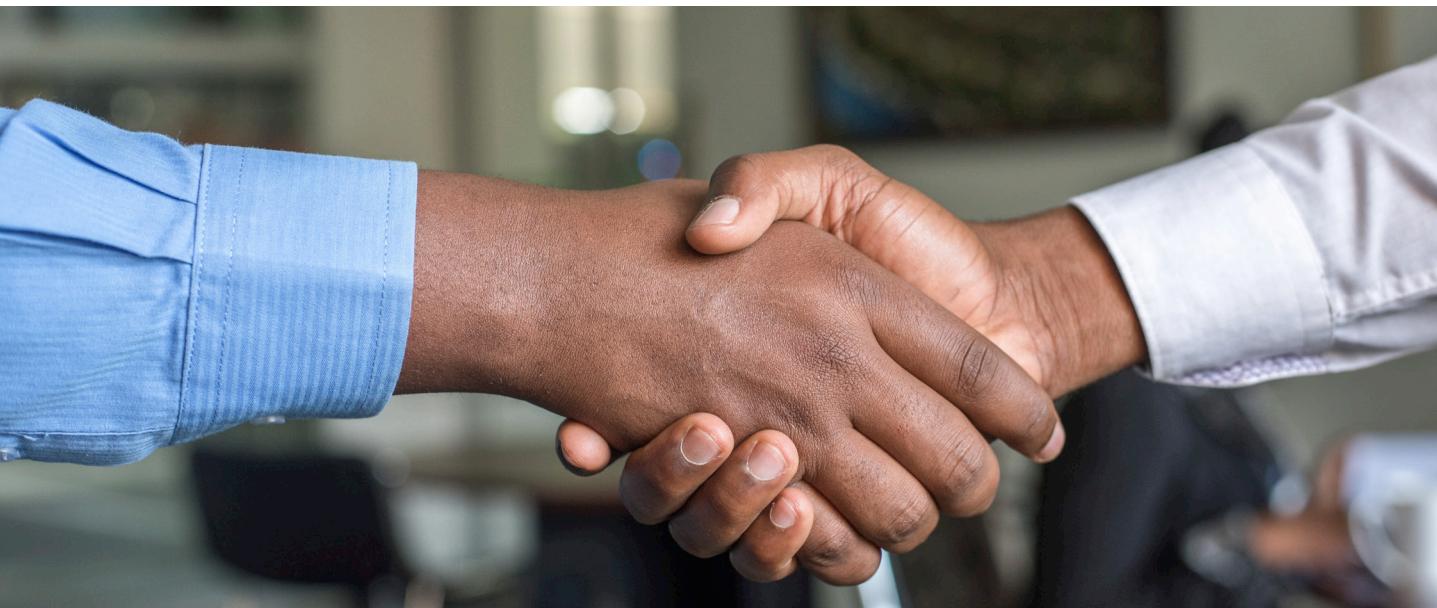
Claims Service (Moment of Truth)

In an uncertain world, you need the assurance of an insurance partner who can calmly and expertly support you through a seamless and efficient claims process. We are guided by three core principles being bold, striving for better and doing the right thing ensuring a claims process that works with you

and for you.

When you make a claim on your insurance policy, you will be dealing with a professional who has a track record of success. This means that you can be sure that your claim will be handled in a timely and efficient manner.

In addition, you can be confident that the value of your insurance policy will be seen at the time of your claim. This is because we will be able to guide you to access the value of your policy and determine how much you are entitled.



Remuneration and Fees

As insurance brokers, our services are at NO ADDITIONAL COST to you. We do NOT charge for the services we provide as we obtain a commission or remuneration

from the insurance company with whom we place your business. We work for you, the insured or our clients, not the insurance company. We are NOT salaried employees of any insurance company.

Our service does not increase the premiums you pay however, you obtain value for your money.

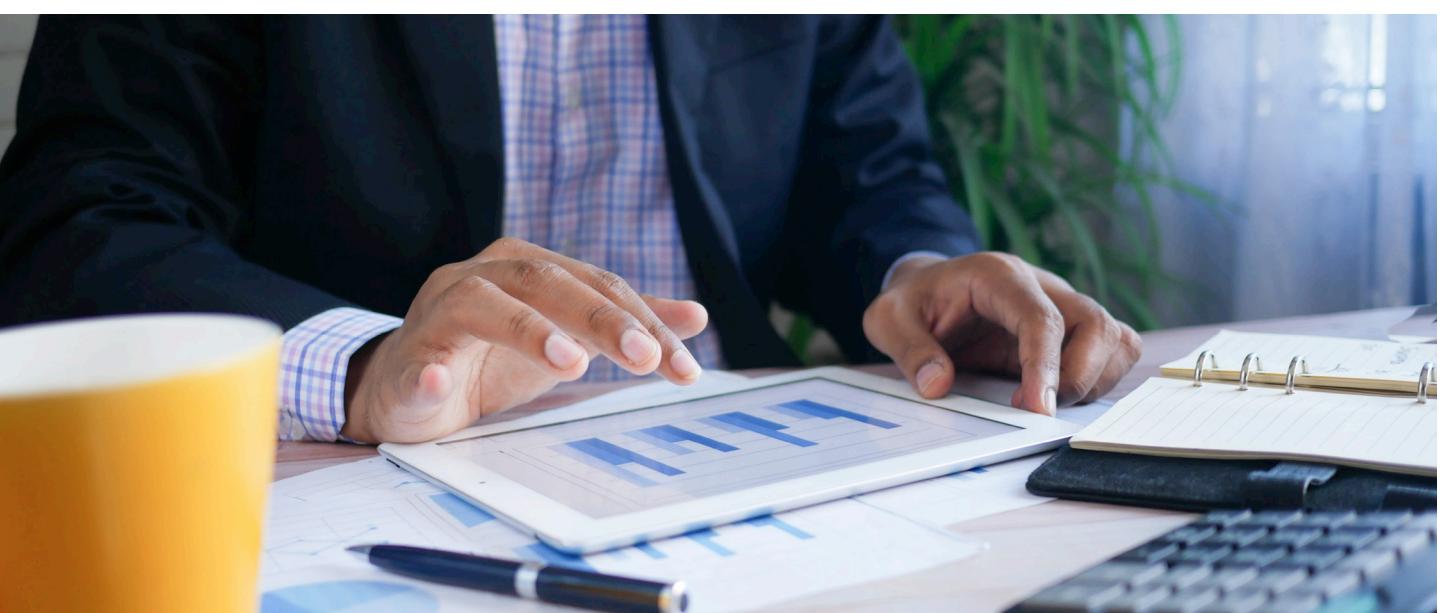
Conclusion

With the level of market experience and knowledge accumulated over the years, we are confident that we can meet the challenge ahead and stand ready in today's competitive market. Our team of experts are continually monitoring the latest market trends and developments to ensure that we are able to provide the best possible service to our clients.

We are committed to providing the highest level of quality and service in everything we do, and we look forward to serving you now and in the years to come.

If you have questions about this proposal, please contact Joshua by email at j.bonney@the-cisl.com and mobile and WhatsApp at +232 78 274 864. He will be able to provide you with more information and answer any questions you may have. You are also warmly welcome to visit our office at 14 Momodu Lane, Goderich, Freetown, Sierra Leone.

Thank you for your time and consideration.





Get In Touch

14 Momodu Lane, Goderich,
Freetown, Sierra Leone.

Phone : +232 78 274 864 / +232 80 344 727

Email : info@thecisl.com

