



KBL INSURANCE LIMITED

Company Profile

www.kblinsurance.com





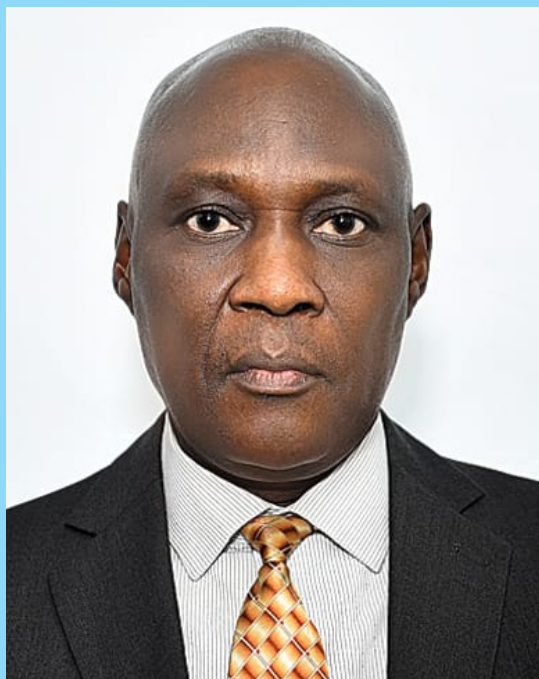
CHAIRMAN'S MESSAGE

At KBL Insurance Limited, we are guided by strong governance principles, financial discipline, and a long-term vision for sustainable growth.

Over the years, our company has evolved in response to industry reforms, market demands, and emerging risks. Today, we stand as a resilient and forward-looking general insurance company, committed to protecting homes, businesses, and institutions across Nigeria.

Our Board remains focused on strengthening corporate governance, enhancing shareholder value, and ensuring regulatory compliance while positioning KBL Insurance for increased market relevance.

We appreciate the trust reposed in us by our clients, brokers, partners, and regulators, and we remain dedicated to delivering reliable protection with professionalism and integrity.



MANAGING DIRECTOR'S MESSAGE

KBL Insurance Limited is built on a culture of service excellence, innovation, and responsible underwriting.

Our operational philosophy is simple: provide dependable risk solutions backed by responsive service and fair claims settlement.

We understand that insurance is built on trust, and we strive daily to justify that trust through professionalism and efficiency.

With an experienced management team, robust reinsurance backing, and a growing national footprint, we continue to strengthen our capacity to serve individuals, SMEs, corporates, and public sector institutions.

As we look ahead, our focus remains on innovation, customer experience enhancement, and sustainable growth.

COMPANY OVERVIEW



KBL Insurance Limited is a licensed general insurance company in Nigeria, incorporated on January 17, 1994.

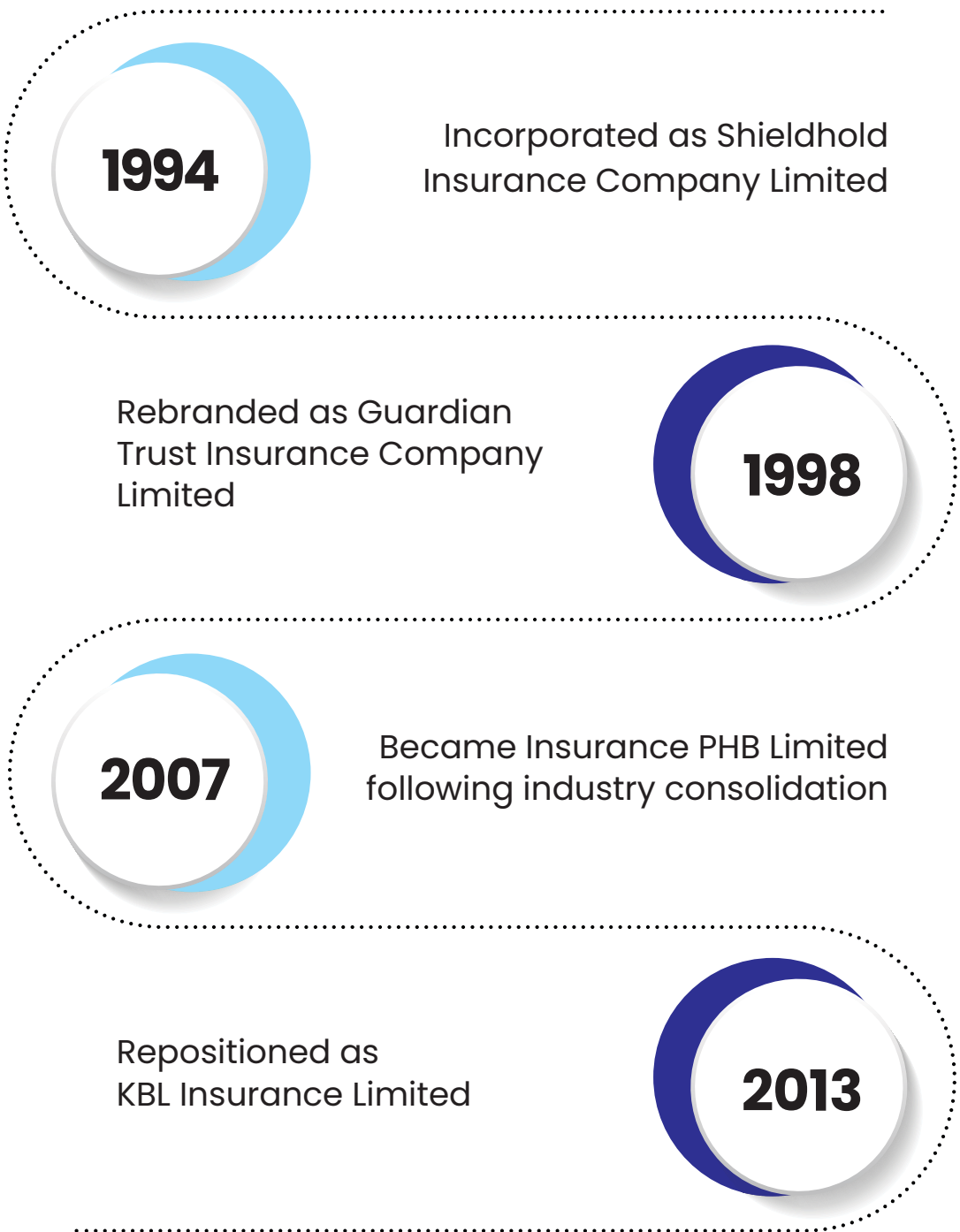
The Company is fully recapitalised in line with the National Insurance Commission (NAICOM) recapitalisation requirements and the Nigerian Insurance Industry Reform Act (NIIRA), reaffirming its financial strength, regulatory compliance, and readiness to meet the evolving needs of its customers and stakeholders.

With strategically located branches nationwide and a commitment to regulatory compliance, KBL Insurance delivers comprehensive risk management solutions across multiple sectors of the Nigerian economy.

We are a forward-looking insurance company committed to delivering responsive and reliable protection solutions with care.

Our Heritage & Evolution

KBL Insurance Limited has undergone significant transformation in line with industry reforms and recapitalization exercises:



1994

Incorporated as Shieldhold Insurance Company Limited

Rebranded as Guardian Trust Insurance Company Limited

1998

2007

Became Insurance PHB Limited following industry consolidation

Repositioned as KBL Insurance Limited

2013

Each transition reflects resilience, strategic repositioning, and strengthened capital structure.



VISION STATEMENT

To become the Company best known for providing insurance protection for every home and business in Nigeria.

MISSION STATEMENT

We provide innovative risk management solutions that bring comfort.

CORE VALUES

- Team work
- Empathy
- Professionalism
- Innovation
- Customer centricity

WHY CHOOSE KBL INSURANCE?

1

Strong Claims Culture:

We are committed to fair, transparent, and prompt claims settlement.

2

Financial Stability:

Backed by solid capital structure and regulatory compliance.

3

Robust Reinsurance Support:

Supported by reputable local and international reinsurance partners.

4

Nationwide Presence:

Branches strategically located across Nigeria.

5

Experienced Leadership:

Led by seasoned professionals with decades of industry expertise.

6

Customer-Focused Service:

Our brand promise is to deliver service with care.

OUR PRODUCTS & SERVICES

KBL Insurance provides comprehensive general insurance solutions including:

- Fire & Special Risks Insurance
- Motor Insurance
- Marine Insurance
- Fire and Special Perils Insurance
- Group Personal Accident (GPA)
- Home Xtra Insurance
- Professional Indemnity Insurance
- Travel Insurance
- Agriculture Insurance
- Plant All Risk
- Contractors All Risk
- Engineering All Risk
- Combined Fire & Burglary
- Public Liability Insurance
- Employer's Liability Insurance
- Bonds
- Oil and Gas Insurance

Our underwriting approach combines technical expertise with risk-sensitive pricing and structured coverage solutions.



CLAIMS PHILOSOPHY

At KBL Insurance, claims settlement is a core measure of our credibility.

We are committed to:

- Prompt acknowledgment of claims.
- Transparent documentation requirements.
- Fair assessment processes.
- Continuous client communication.
- Professional claims handling.

Our goal is to provide timely support when it matters most.





REINSURANCE & RISK CAPACITY

KBL Insurance maintains treaty and facultative reinsurance arrangements with reputable local and international reinsurers.

These partnerships strengthen our underwriting capacity and enable us to manage diverse and complex risks across sectors including Oil & Gas, Engineering, Marine, and large corporate portfolios.

Our reinsurance framework ensures financial stability and risk-sharing efficiency.



TECHNOLOGY & INNOVATION

Our operations are supported by a robust ICT platform that enhances:

- Policy administration
- Claims processing
- Customer communication
- Operational efficiency

We continue to invest in systems that improve service delivery and data-driven decision-making.



CORPORATE GOVERNANCE

KBL Insurance operates under a structured corporate governance framework anchored on:

- Active Board oversight
- Regulatory compliance
- Internal audit and risk control systems
- Ethical business conduct

We are committed to transparency, accountability, and sound corporate management practices.

Board of Directors



Mr. Simpson Eimiakhena

Chairman

Mr. Simpson Eimiakhena is a Non-Executive Director of KBL Insurance Limited, bringing with him a wealth of experience in banking, finance, and strategic leadership.

He formerly served as the Head of the Lagos & West Directorate at Keystone Bank Limited, a position he held after joining the group in 2006 under the former Bank PHB Plc.

During his tenure, Mr. Eimiakhena held several strategic roles, including Group Head, Construction, Infrastructure & Building Materials, and Group Head, Energy & Power, where he played a pivotal role in developing sector-focused financial solutions. Prior to his time at Keystone Bank, he gained valuable experience working with leading financial institutions such as Access Bank Plc, Fidelity Bank Plc, and Ecobank Plc.

He holds a Master of Science degree in Banking and Finance and a Bachelor of Science degree in Computer Science, both from the University of Benin. Mr. Eimiakhena has further enhanced his expertise through executive education, including an Executive Program at Cranfield School of Management (UK) and a Senior Management Program at Lagos Business School (Nigeria). He has also participated in numerous local and international training programs, conferences, and workshops.

Mr. Eimiakhena has a strong interest in



Nigeria's power sector reforms and has actively contributed to industry discourse. Notably, he has been involved in the review and presentation of key sector papers such as:

- *"Financing Privatization of DISCOs in Nigeria: Risks & Mitigants"* – accepted for presentation at the 6th IAEE/NAEE Conference, Lagos.
- *"Financing Grid Generators Post Reform: A Banker's Concerns"* – presented at the IAEE/NAEE Conference, Abuja, April 2012.

His diverse experience and thought leadership continue to add strategic value to the governance and growth of KBL Insurance Limited.

Mr. Abubakar Aliyu

Independent Director

Mr. Abubakar Aliyu serves as an Independent Non-Executive Director on the Board of KBL Insurance Limited. He is a seasoned public servant with a distinguished career spanning over 30 years in various strategic roles across key government ministries and international diplomatic missions.

Mr. Aliyu began his career at the Federal Ministry of Foreign Affairs, where he served with distinction in several Nigerian foreign missions including London, Romania, and Rome, contributing to Nigeria's diplomatic and international development agenda. He later served at the Federal Ministry of Agriculture, where he played a pivotal role in advancing public sector financial management. His last public service assignment was as CEO (Accounts) and Head of Advances at The Presidency, Abuja, where he oversaw significant fiscal operations within the executive arm of government.

He holds a Higher National Diploma (HND) in Accounting from Yaba College of Technology, Lagos, and is a member of the Institute of Certified Public Accountants of Nigeria (ICPAN). His commitment to good governance and public accountability is further demonstrated by his participation in several strategic conferences and professional trainings, including the renowned program on Financial Planning and Public Accountability: Fundamentals for Achieving Vision 2020.



Mr. Aliyu brings to the Board a wealth of experience in financial oversight, public administration, and governance, and continues to contribute valuable insights to the strategic direction of the company.

Mrs. Olayide Abel

Non-executive Director

Mrs. Olayide Abel is a Non-Executive Director at KBL Insurance Limited. She is the founder and Chief Executive Officer of Broadshow Abels, a business consulting and executive development firm renowned for its strategic advisory services and transformative leadership programs.

With a distinguished career in banking that spans 17 years, Mrs. Abel held various high-level managerial roles across prominent institutions including Guaranty Trust Bank, United Bank for Africa (UBA), and Intercontinental Bank, where she rose to the position of General Manager, Corporate Strategy, before transitioning into entrepreneurship.

Olayide began her professional journey at Pricewaterhouse Nigeria (now PwC), where she developed expertise in audit, internal control systems, and operational assessments across diverse sectors such as banking and manufacturing. Her solid grounding in risk management and control later earned her the role of Chief Inspector at a leading financial institution—a position that underscored her deep understanding of compliance and regulatory frameworks.

She holds a Bachelor's degree in Accounting and Finance, and is a Fellow of the Institute of Chartered Accountants of Nigeria (FCA).



Under her leadership, Broadshow Abels has delivered several high-impact mandates, including preparing successful bid documents for the acquisition of financial institutions and developing investor roadshow materials that have secured substantial capital backing. Her experience combines strategic insight, corporate governance expertise, and a strong foundation in financial analysis, making her a valuable asset to the Board of KBL Insurance Limited.

Mr. Keji Olajide

Non-Executive Director

Mr. Keji Olajide is a Non-Executive Director of KBL Insurance Limited. He brings to the Board over 28 years of diverse experience in banking, financial management, tax consulting, and executive advisory services. He is the Managing Director/Chief Consulting Officer of Primacy Global Consults Nigeria, a management and financial advisory firm specializing in tax consulting, software development, and executive training.

Mr. Olajide began his banking career in 1990, serving in leadership and strategic roles at Commercial Bank Credit Lyonnais Nigeria (then affiliated with Credit Lyonnais Paris), Union Merchant Bank Limited, and Union Bank of Nigeria Plc., where he rose to become Head of Finance & Planning. In 2013, he was appointed Chief Financial Officer (CFO) of Keystone Bank Limited, a position he held until 2017, before serving as a consultant to the bank until 2018. His career contributions include active involvement in major corporate

initiatives such as recapitalization, restructuring, and divestment processes.

He holds a Degree in Accountancy /Finance from Yaba College of Technology and a Master of Business Administration (MBA) in International Business Management from Lagos State University. He is a Fellow of the Institute of Chartered Accountants of Nigeria (ICAN), the Chartered Institute of Taxation of Nigeria (CITN), and the Chartered Institute



of Financial and Investment Analysts of Nigeria (CIFIAN). He is also a member of the Chartered Institute of Directors (MCIoD).

A strong proponent of continuous learning and global best practices, Mr. Olajide has completed several executive education programs, including:

Imperial College Business School (UK) – Digital Transformation Strategy (2024)
London Market Training Limited (UK) – Understanding the Lloyd's and the London Insurance Market (2022)
London Business School (UK) – Corporate Business Valuation (2019)
Wharton School, University of Pennsylvania (USA) – CFO as a Strategic Partner (2015)
Beyond corporate leadership, he actively trains personnel in financial and non-financial institutions, as well as the State Internal Revenue Services, and contributes to policy discourse as a member of the Lagos Chamber of Commerce and Industry (LCCI), where he serves on various economic committees.

Mr. Olajide's extensive expertise in finance, governance, and strategic transformation makes him an invaluable contributor to the Board's oversight and strategic direction at KBL Insurance Limited.

Mr. Lawal Mijinyawa

Managing Director/CEO

Mr. Lawal Mijinyawa is a seasoned insurance executive with over 25 years of distinguished industry experience, characterized by progressive leadership, strategic foresight, and a commitment to professional excellence. As the Managing Director/Chief Executive Officer of KBL Insurance Limited, he brings deep expertise across actuarial science, marketing, regulatory compliance, and enterprise management, steering the company with a balanced focus on innovation and sustainability.

Mr. Mijinyawa's career reflects a robust understanding of policy formulation, evaluation, pension administration, and the design and execution of effective marketing strategies for a wide range of general insurance products. He has a proven track record of leading high-performing technical and marketing teams and has consistently achieved results in areas such as Life Assurance, Oil and Gas insurance, public sector insurance, and enterprise privatization programs.

He holds a Bachelor of Science degree in Mathematics from the University of Jos, and a Master of Business Administration (MBA) from Abubakar Tafawa Balewa University, Bauchi. His professional affiliations include membership in the Nigerian Institute of Management (NIM), Nigerian Institute of Marketing (NIMN), and the Chartered Insurance Institute of Nigeria (CIIN). He is also an Associate Member of the Institute of Directors (IoD), further demonstrating his dedication to sound corporate governance and leadership.

Before his current appointment at KBL Insurance Limited, Mr. Mijinyawa held key executive roles including Executive Director (Technical & Marketing) and Executive Director (Operations) at Niger Insurance Plc and Unity Kapital Assurance Plc respectively. He also served on the Board of Montgomery Security Vaults Nigeria Limited, adding to his breadth of governance and corporate oversight experience.



Mr. Mijinyawa is committed to continuous learning and has participated in a range of executive development programs, including at the Lagos Business School, the Institute of Islamic Banking and Insurance, London, and specialized trainings such as Advanced Oil and Gas Insurance at Sackville House, London, and international reinsurance programs convened by WAICA Re in Sierra Leone.

His thought leadership in the industry is evidenced by a portfolio of professional publications covering key sectoral themes such as the strategic importance of Group Life Assurance, effective branch management, and the role of capital markets in Nigeria's privatization efforts.

Mr. Mijinyawa continues to drive transformation at KBL Insurance Limited with a clear vision anchored in innovation, inclusiveness, and sustainable growth.

Dr. Temitope Afuwape

Executive Director,
Technical & Marketing

Dr. Temitope Afuwape currently serves as the Executive Director (Technical & Marketing) at KBL Insurance Limited. Prior to this role, he was the Deputy General Manager for Marketing and Operations. Temitope was responsible for risk assessment, pricing, policy issuance, claims management, and business development in the South-South/ South-East Region.

A strategic thinker and adept leader, Temitope has successfully developed and implemented marketing strategies, managed teams, and met regional targets. He is recognized for his expertise in risk assessment and underwriting, as well as his ability to build robust relationships with brokers and clients. Temitope excels in analyzing market trends, providing technical support, and ensuring comprehensive management and coverage of all risks.

Temitope career in the insurance industry began in 1996 at Equity Indemnity Insurance Company Limited now SUNU Assurance Company in Port Harcourt, where he rose to the position of Assistant Manager. In 2005, he joined the defunct Heirs/UBA Insurance Company, as the pioneer Port Harcourt Business Manager. His role involved developing the branch's operations and establishing a strong market presence. In 2007, he moved to Unic Insurance Plc as the Senior Manager (East), where he continued to excel in this field until he joined Insurance PHB now KBL Insurance Ltd in August 2008 as Regional Controller South.



Tope as fondly called, graduated from The Polytechnic Ibadan with HND in Insurance.

He obtained an MBA and a DBA in Management from University of Port Harcourt. He is an Associate member of both Institute of Chartered Economists of Nigeria and Chartered Insurance Institute of Nigeria.

His commitment to professional development is evident from his participation in numerous courses on operations and marketing both locally and internationally. With his 28 years in the insurance industry, Tope has developed a comprehensive skill set that includes operational excellence, Insurance expertise, Leadership, and industry knowledge. His strategic thinking and leadership abilities make him a valuable asset to KBL Insurance Limited.



Management Team



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Managing Director/CEO

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His commitment to professional development is evident from his participation in numerous courses on operations and marketing both locally and internationally. With his 28 years in the insurance industry, Tope has developed a comprehensive skill set that includes operational excellence, Insurance expertise, Leadership, and industry knowledge. His strategic thinking and leadership abilities make him a valuable asset to KBL Insurance Limited.



Mrs. Jane Onalo-Abalaka
Regional Head, North

Mrs. Jane Onalo-Abalaka is a seasoned insurance professional with over a decade of experience, particularly in public sector marketing and client service management. Her career reflects a strong track record of performance, leadership, and dedication to customer satisfaction.

Jane holds both a Bachelor of Science degree and a Master of Business Administration (MBA) from the prestigious Ahmadu Bello University, Zaria. She began her professional journey with the

company during her National Youth Service Corps (NYSC) year in 2000. Demonstrating exceptional commitment and capability, she steadily rose through the ranks and Currently serves as a General Manager, overseeing the company's operations across the Northern region.

A consistent high performer, Jane has received the Insurance PHB Managing Director's Award for Best Performing Manager in 2005, 2007, and 2009, recognizing her outstanding contributions to business growth and client satisfaction.

She is a Member of the Chartered Insurance Institute of Nigeria (CIIN) and has participated in numerous professional courses and industry conferences, with a focus on insurance marketing, strategic relationship management, and leadership development.

Jane's professional journey is marked by resilience, excellence, and a passion for delivering value to clients and stakeholders.



Mr. Ayokunle Orimolade
Regional Head, South-West

Mr. Ayokunle Orimolade is an astute marketing professional with over 17 years of experience in the insurance industry, known for his strategic approach to business development and client relationship management.

He began his career in 1996 as a pioneer staff of Mutual Benefits Assurance Ltd, where he served in various roles, building a solid foundation in insurance marketing. In 2000, he joined Hallmark Assurance as a Regional Manager, and subsequently held senior roles at Admiral Insurance Ltd and

Oceanic Insurance—a subsidiary of Oceanic Bank Plc—where he rose to the position of Northern Regional Manager.

In 2008, Ayokunle brought his wealth of experience to the Corporate Unit of Insurance PHB Ltd (now KBL Insurance Limited), where he continues to contribute to the company's growth through innovative marketing strategies and client-focused solutions.

Ayokunle holds a Bachelor's degree in Mathematics from the University of Ilorin, a Master of Business Administration (MBA) from the University of Ado-Ekiti, and a Master's degree in Public and International Affairs from the University of Lagos. He is also a Chartered Marketer and an Associate of the National Institute of Marketing of Nigeria (ACIMN).

His career is distinguished by consistent performance, regional leadership, and a deep understanding of the dynamics of the Nigerian insurance market.



Mrs. Augusta Kadiri
Head, Internal Audit

Mrs. Augusta Kadiri is the Head of Internal Audit at KBL Insurance Limited. She began her professional journey at an audit firm, laying a strong foundation in financial oversight and compliance. In 1998, she transitioned into the insurance industry as a Credit Control Officer, where she gained valuable experience in managing credit risk and financial controls.

Augusta joined KBL Insurance Limited (formerly Insurance PHB Limited) in 2007 as an Assistant Manager in the Finance Department. Her expertise and dedication led to her redeployment

to the Internal Audit Department, where she now leads the team, ensuring robust internal controls and adherence to regulatory standards. Prior to her time at KBL Insurance, she also worked with United Trust Assurance Company Limited, further strengthening her industry knowledge and audit experience.

She holds a Bachelor of Science degree in Economics from the University of Port Harcourt, and an MBA in Finance from Ladoke Akintola University of Technology.

Augusta is a Fellow of the Institute of Chartered Accountants of Nigeria (FCA) and a member of the Institute of Internal Auditors (IIA), Nigeria.

Her professional journey reflects a strong commitment to integrity, excellence, and continuous improvement in financial governance and internal audit practices.



Mr. Godwin Monwuba
Chief Financial Officer

Mr. Godwin Monwuba is the Chief Financial Officer (CFO) of KBL Insurance Limited.

A seasoned finance professional, he is a member of the Institute of Chartered Accountants of Nigeria (ICAN), an Associate Member of the Chartered Institute of Taxation of Nigeria (CITN), and holds a Bachelor's degree in Accounting as well as a Master of Business Administration (MBA) from Enugu State University of Science and Technology (ESUT), obtained in 2015.

With over two decades of experience in the financial services industry,

Godwin brings deep expertise in Tax Administration and Management, Financial Reporting and Analysis, Auditing and Investigation, and Financial Management. His career reflects a commitment to financial integrity, strategic leadership, and operational efficiency.

He began his professional journey in 1997 as an Audit Trainee with Amobi Nwaokafor & Co, gaining valuable foundational experience. In 2001, he joined Guardian Trust Insurance Company Limited (now KBL Insurance Limited) as an Accounts Executive.

Since then, he has steadily risen through the ranks, holding various roles of increasing responsibility and ultimately becoming the company's Chief Financial Officer.

Mr. Monwuba has attended numerous professional development programs and courses in Leadership, Communication Skills, and Strategic Management, enhancing his ability to lead high performing teams and align financial strategy with organizational goals.



Mr. Emmanuel Okwamba
Head Human Resources

Mr. Emma Okwamba is an Assistant General Manager at KBL Insurance Limited, with over 20 years of diverse experience in talent and material management within the insurance industry. He currently serves as the Head of the Human Resources Department, where he leads initiatives in organizational development, employee engagement, and strategic workforce planning.

Emma's core areas of expertise span human resource management, employee performance and development, labour relations, corporate administration and

intelligence, customer experience, and organizational performance management. He is known for driving people-centered strategies that align talent development with corporate goals, thereby enhancing productivity and corporate culture.

He holds a Bachelor of Arts (Hons.) in English from the University of Nigeria, Nsukka, and a Master's Degree in Public Administration, specializing in Human Resource Management, from the University of Lagos. He also possesses a Postgraduate Diploma in Human Resource Management.

Emma is a certified Associate of the Chartered Institute of Personnel Management of Nigeria (ACIPMN) and the Chartered Institute of Administration (ACIA), reinforcing his professional standing and commitment to excellence in HR practice.

Beyond his professional life, Emma is happily married with children. He enjoys reading, social commentary, and is a skilled events compère, often bringing charm and poise to social and corporate gatherings.



Mr. Simon Chizuruoke
Head Technical

Mr. Simon Chizuruoke is an astute insurance professional with over 15 years of extensive experience in the General Insurance and Brokerage sectors. He currently serves as the Head of Technical Operations at KBL Insurance Limited.

Simon brings a wealth of technical and operational expertise, having successfully held key roles across Underwriting, Claims Administration, Reinsurance, and Client Services Management. His broad industry knowledge and hands-on experience enable him to effectively oversee and optimize technical operations, ensuring

quality service delivery and risk management.

He holds a Bachelor of Science (B.Sc.) degree in Economics from Abia State University, Uturu, and a Master of Business Administration (MBA) from Ladoke Akintola University of Technology, Ogbomosho.

Simon is also an Associate of the Chartered Insurance Institute of Nigeria (ACII), reflecting his professional commitment and standing within the insurance industry.

He has further enhanced his expertise by attending numerous courses, trainings, and workshops in insurance and management, continually updating his skills to stay abreast of industry developments.



Mrs. Onyinye Ekweozoh

Company Secretary/
Legal Adviser

Onyinye Ekweozoh is a leading corporate lawyer, corporate governance expert, and Chartered Insurance Professional currently serving as the Company Secretary and Legal Adviser at KBL Insurance Limited. With a distinguished career spanning 17 years of cross-functional excellence, Onyinye brings a rare and highly valuable combination of rigorous legal acumen and deep technical insurance expertise to the corporate boardroom.

Known by peers and executives as an exceptionally bright strategist who is "tenacious in a pleasing way," Onyinye oversees KBL Insurance's legal services, and board secretariat. Her comprehensive practice encompasses corporate governance, emerging company matters, and strategic dispute

resolution. Having risen through the ranks within KBL Insurance since 2007, she possesses an intimate, practical understanding of the entire insurance value chain ranging from underwriting, claims administration, and surveys to relationship management, marketing, and bancassurance.

Onyinye's unique multi-disciplinary background heavily informs her approach to corporate transactions, allowing her to deliver highly analytical, result-driven legal advice with an unyielding attention to detail. An academic standout committed to lifelong professional excellence, Onyinye holds a Master of Laws (LL.M) from Nile University of Nigeria, a Bachelor of Laws (LL.B, Hons.) from Nnamdi Azikiwe University, and was called to the Nigerian Bar (B.L) in 2006. She holds an extensive list of elite professional designations, including:

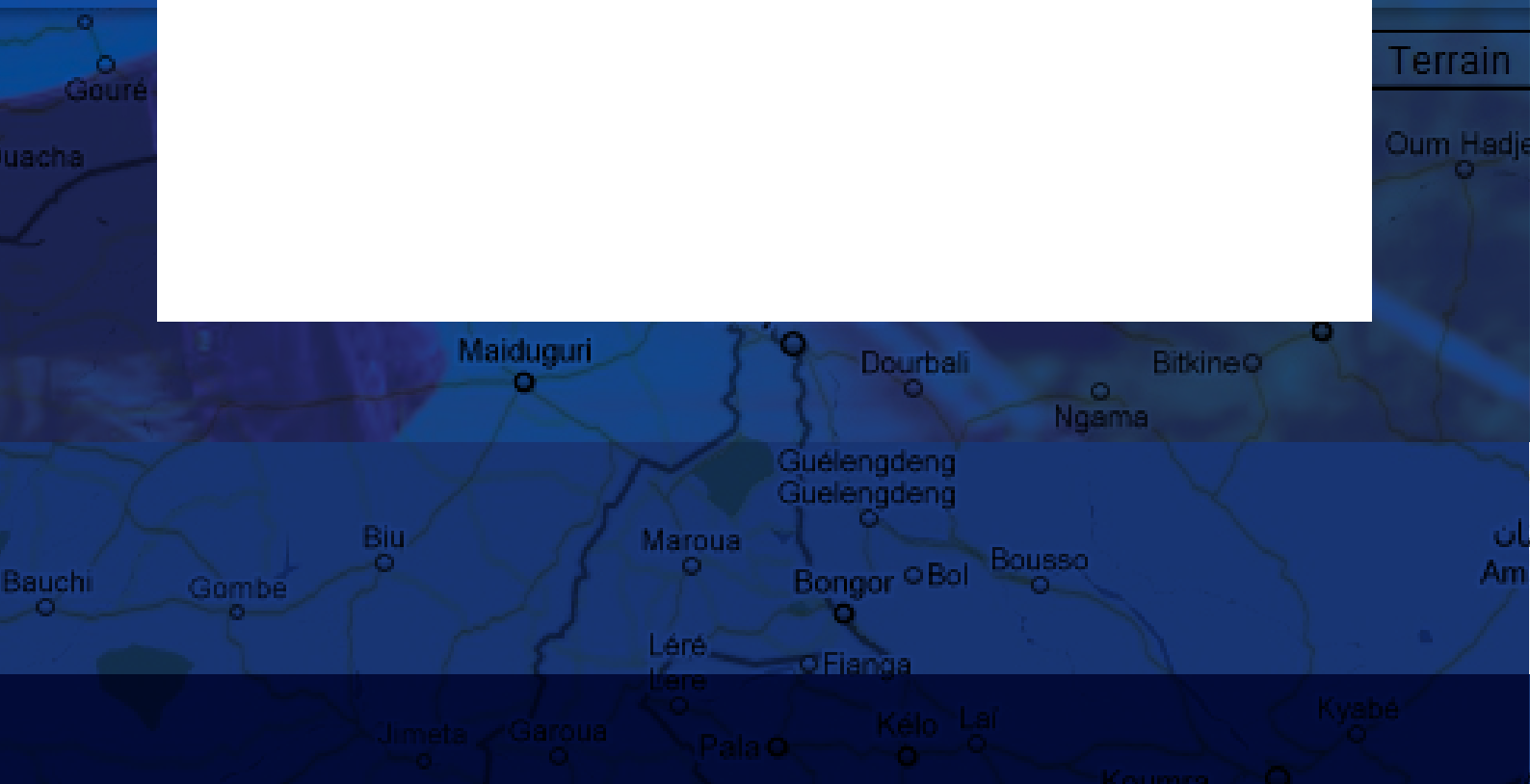
- Member of the Nigerian Bar Association (NBA).
- Associate Member (ACIS) of the Institute of Chartered Secretaries and Administrators of Nigeria.
- Associate Member (AIIN) of the Chartered Insurance Institute of Nigeria.
- Member (McArb) of the Nigerian Institute of Chartered Arbitrators.

Consistently driving corporate sustainability and profitability with a distinctly global mindset, Onyinye is guided by an unwavering commitment to professional ethics and upright moral principles. She thrives in dynamic, high-stakes environments, ensuring that KBL Insurance continues to navigate emerging regulatory landscapes and boardroom dynamics with absolute integrity and strategic synergy.

OUR OFFICES

LOCATION	ADDRESS
ABUJA	Keystone Bank Building, 32 Gana Street Maitama, Abuja 08065502234
ABUJA II	Keystone Bank Building, 536 Adetokunbo Ademola Crescent, Wuse 2, Abuja 08030957989
PORT-HARCOURT	Keystone Bank Building, Plot 466/467 Trans Amadi Industrial Layout, Port Harcourt 08032194197
ONITSHA	Stock Exchange Building, 4 Ridge Road, GRA Onitsha 08035409117
ABA	177, Azikiwe Road 08034005710
IKEJA	Keystone Bank Building 69, Opebi Road, Ikeja, Lagos 08036743132
IBADAN	Keystone Bank Building Plot E1/E2, J. Allen, Dugbe, Ibadan, Oyo State 08056145190

OWERRI	Keystone bank building, 39 Assumpta Avenue, Owerri, Imo state 08032780617
KADUNA	Keystone Bank Building, Shehu Musa Yar'adua House, 7/9 Bank Road, Kaduna 08177419119
KANO	2nd Floor, Union Bank Building, 37 Niger Street, Kano 08023734018
ENUGU	7, Pocket Layout, New Heaven Junction, Enugu State 08063486246
ASABA	442 Nnebisi Road, Umuagu, Asaba, Delta 08032613813



Terrain

Oum Hadje

DESK OFFICES

GOMBE	Keystone bank Ltd 22/23 New Market Road, Gombe state 08162585592
APAPA	Keystone bank, 18/20 Commercial Road triana House, Apapa lagos. 08023231076
ILORIN	Keystone bank. 103 Ibrahim Taiwo road, Ilorin, Kwara State 08034309202
ABEOKUTA	Keystone bank, 65 b Ibara road, beside Omidah Palace Ibara, Abeokuta Ogun state 08056145190
WARRI	48, Effurun/Sapele Road, Beside Mtn Office, Alaka Junction, Effurun – Delta State 08032613813
BENIN	Keystone Bank Building, 51, Airport Road, Benin, Edo State. 08131065119

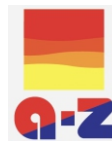
LIST OF SELECTED KBL INSURANCE CLIENTS



CENTRAL BANK OF NIGERIA



...Reforming Responsibly



CONTACT INFORMATION

Head Office Address: Ornife Legacy Place,
Plot 8, Professor Gabriel Olusanya Street,
Off QMB Builder's Mart Road, Lekki Phase 1,
Lagos, Nigeria

Tel: +2347032358685, +2348090512127

E-mail: info@kblinsurance.com

Website: www.kblinsurance.com