

About Enterprise Life

Enterprise Life is the highest-rated life insurer in Ghana and The Gambia, Africa, and has led its Ghanaian sector for the past 5 years.

They operate as a specialist Life Insurance Company, providing affordable and innovative life assurance products designed to meet the needs of our policyholders and the general public.

The company's strategy is to distribute life insurance through a diversified distribution

channel comprising of Agency, Broker and Bank Channels, and Digital Channels.

Enterprise life now has representation in 13 of the 16 regions of Ghana and touchpoints in The Gambia and Nigeria, bringing their services and products closer to their clients, ultimately enhancing the customer journey through accessibility and customer satisfaction.

Local strengths USPs

- Very strong corporate governance structure
- Wide geographical reach
- Brand recognition
- Wide array of products
- Longevity in the industry
- Market leadership (market share)
- Strong underwriting competence

Facts & figures

- Insurope member since: 2021
- Financial Rating: AA+ by GCR

Average Turnaround Times

- General Questions: 1 Working Day
- Local Quote: 1 Working Day
- Annual Renewal: TBD
- Rate Review: TBD
- Death Claims: 3 Working Days
- Disability Claims: 3 Working Days
- Medical Claims: 3 Working Days

Benefits

- Insurable Benefits: ADLMCI
- Poolable Benefits: ADLCI

Minimum lives criteria

- For a group quote: A minimum of 10 lives but exceptions possible after review
- For pooling contract: A minimum of 10 lives but exceptions possible after review

Local contact information

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