FREE GUIDE



Ghana

Insurance companies in Ghana 2026 (NIC list)

6 chapters · every source listed



Tulinde

tulinde.africa · independent guide, not an insurer

Tulinde — independent guide, not an insurer

Insurance companies in Ghana 2026

For anyone in Ghana about to buy a policy or pay an agent: the NIC's list of licensed insurers, how to check a company, the complaints per insurer and how to complain.

This guide puts together 6 pages of Tulinde Ghana (tulinde.africa), word for word. Each chapter states the date it was last reviewed; the 16 sources are listed at the end. Compiled on 28 October 2026. Laws, prices and rules change: check the online version of each chapter (its address is under its title) before you rely on it.

Contents

1. **Insurance companies in Ghana: the NIC list (2026)** — reviewed 31 October 2026
2. **Check an insurer, agent or broker in Ghana before you pay** — reviewed 31 October 2026
3. **The National Insurance Commission (NIC): Ghana's insurance regulator** — reviewed 31 October 2026
4. **Complaints against insurers in Ghana, company by company (NIC 2024)** — reviewed 31 October 2026
5. **How to complain about an insurer in Ghana: the NIC Complaints Hub** — reviewed 31 October 2026
6. **Your rights as a policyholder in Ghana** — reviewed 31 October 2026
7. **Sources**

> Tulinde is an information and introduction service run by Takat AI. It is not an insurer, a broker or an agent, and it does not sell, price, rank or rate policies. Always read the policy wording before you buy.

Chapter 1

Insurance companies in Ghana: the NIC list (2026)

Reviewed 31 October 2026 · online: https://tulinde.africa/gh/insurance-companies/

Short answer Checked 31 October 2026

The National Insurance Commission's register, retrieved on **31 October 2026**, lists **14 life insurers** (life, funeral, education and savings policies) and **25 non-life insurers** (motor, fire, property, travel, liability), plus **3 reinsurers** and **4 technical service providers**. Only companies the NIC has licensed may sell insurance in Ghana. Private **health** insurance schemes are not on this list: they are licensed by the National Health Insurance Authority.

How to check an insurer before you buy

1. Find the insurer named on your policy schedule in the list below, or search it on the NIC's Verify a licensed entity page, which shows the licence number and status.
2. Check the broker or agent too: anyone who sells or arranges insurance for others needs an NIC intermediary licence (Insurance Act, 2021, section 109).
3. For private health insurance, check the scheme on the NHIA list instead: see health insurance in Ghana.

Step by step: check an insurer, agent or broker.

Life, non-life, reinsurers: what the lists mean

- **Life insurers** sell term, funeral, credit life, whole life, endowment, unit-linked policies and annuities (NIC insurance products).
- **Non-life insurers** sell motor, fire and household, engineering, accident, travel and liability insurance; their policies are renewed each year and build no cash value (same page).
- **Reinsurers** insure the insurers. **Technical service providers** are licensed intermediaries that distribute or administer policies for insurers.

Several names appear on both lists (Enterprise, GLICO, Hollard, Quality, Sanlam Allianz, SIC, Vanguard; StarLife and Star Assurance). Each licence belongs to a separate company: check the

exact name on your policy. In 2024 the non-life sector paid about GH¢1.45 billion in claims and life insurers GH¢1.05 billion in benefits (NIC Annual Report 2024); complaints per company are on complaints by insurer.

Frequently asked questions

How many insurance companies are in Ghana?

The NIC register retrieved on 31 October 2026 lists 14 life insurers and 25 non-life insurers, plus 3 reinsurers and 4 technical service providers.

Is Enterprise Life licensed in Ghana?

Yes. Enterprise Life Assurance LTD is on the NIC register of life insurers, and Enterprise Insurance LTD on the register of non-life insurers (31 October 2026).

Which is the best insurance company in Ghana?

Tulinde does not rank insurers. Compare the policy wording, exclusions and excess of at least two licensed insurers, and look at the NIC's complaint figures per company.

Are health insurance companies on the NIC list?

No. Private health insurance schemes are licensed by the National Health Insurance Authority under Act 852.

Chapter 2

Check an insurer, agent or broker in Ghana before you pay

Reviewed 31 October 2026 · online: https://tulinde.africa/gh/check-insurer/

Short answer Checked 31 October 2026

Before paying a premium in Ghana, check the company on the **National Insurance Commission's register** ("Verify a licensed entity" on nic.gov.gh). On 31 October 2026 it listed **14 life insurers, 25 non-life insurers, 3 reinsurers, 125 insurance brokers**, 9 reinsurance brokers, 4 technical service providers and loss adjusters. Anyone who sells or arranges insurance for others — broker, agent, insurtech — needs an **NIC intermediary licence** (Insurance Act, 2021, section 109). Private **health** insurance schemes and brokers are licensed by **NHIA** instead.

How to check

1. Find the exact company name on your policy schedule or receipt.
2. Search it on the NIC's Verify a licensed entity page, or in the registers of insurers, reinsurers and intermediaries. The register shows the licence number and status.
3. Ask an agent for his or her NIC licence: insurance agents are licensed on the application of the insurer they work for (Act 1061, section 111(3)).
4. Read the NIC's public notices: they name unlicensed brokers and insurers in liquidation.
5. For a private health insurance scheme or health broker, check NHIA's list.

What the law says

- A person may not carry on, or claim to carry on, business as an insurance intermediary in Ghana without an NIC licence; inviting customers in Ghana through an advertisement counts as carrying on that business (section 109).
- Intermediary licences come in categories: insurance broker, reinsurance broker, insurance agent, bancassurance, loss adjuster, loss assessor, technical service provider, micro insurance agent, insurance investigator, innovative insurance intermediary and others (section 110). A licence lasts twelve months (section 113).

- A broker must be at least 75% owned by Ghanaian citizens (section 110(2)).
- Insuring a risk in Ghana with an insurer not licensed under the Act, without the Commission's authorisation, is an offence (section 221).

Text: Insurance Act, 2021 (Act 1061).

Frequently asked questions

How do I know if an insurance company is licensed in Ghana?

Search its name on the NIC's "Verify a licensed entity" page on nic.gov.gh, which shows the licence number and status.

Do insurance agents need a licence in Ghana?

Yes. Agents, brokers, bancassurance partners and technical service providers need an NIC intermediary licence (Insurance Act, 2021, sections 109 and 110).

Who licenses health insurance companies?

The National Health Insurance Authority licenses private health insurance schemes and health insurance brokers (Act 852, section 63).

Chapter 3

The National Insurance Commission (NIC): Ghana's insurance regulator

Reviewed 31 October 2026 · online: https://tulinde.africa/gh/nic/

Short answer Checked 31 October 2026

The **National Insurance Commission (NIC)** is Ghana's insurance regulator, established by the **Insurance Act, 2021 (Act 1061)**, which repealed the Insurance Act, 2006 (Act 724) (section 260). Its objects include a fair, safe and stable insurance market, protection of customers and insurance penetration (section 2). It **licenses** insurers, reinsurers and intermediaries, **supervises** them, **mediates complaints** (section 207) and manages statutory funds such as the **Motor Compensation Fund** and the **Client Rescue Fund**. Head office: Appiah Ampofo House, Independence Avenue, Accra; +233 302 238300 / 1; info@nic.gov.gh.

What the NIC does

- **Licenses** (re)insurers and intermediaries: only companies and individuals licensed by the NIC may sell insurance in Ghana (NIC).
- **Supervises** the market so insurers can meet their obligations to policyholders.
- **Resolves complaints** that companies have not settled, by mediation (how to complain).
- **Statutory funds** under Act 1061: the Motor Compensation Fund (victims of uninsured or untraced vehicles, sections 228–231), the Client Rescue Fund (policyholders of a failed insurer), the Fire Control Fund (financed from fire insurance business, sections 223–225), and funds for agricultural insurance and insurance education (NIC statutory funds).

The market in figures

Indicator (NIC)	Figure
Licensed life insurers (register, 31 October 2026)	14
Licensed non-life insurers (same date)	25
Reinsurers (same date)	3
Insurance brokers (same date)	125
Non-life insurance revenue, 2024	GH¢5.0 billion (GH¢3.9 billion in 2023)
Life insurance revenue, 2024	GH¢2.33 billion (GH¢1.71 billion in 2023)
Claims paid by non-life insurers, 2024	About GH¢1.45 billion
Benefits paid by life insurers, 2024	GH¢1.05 billion
Insurance penetration	Under 2%
Complaints received, 2024	626 (84% resolution rate)

Register from nic.gov.gh; 2024 figures from the NIC Annual Report 2024, which reports insurance revenue under IFRS 17 instead of gross premiums. The NIC's website states that insurers paid out GH¢3.6 billion in claims in 2024 (NIC).

Contacts

	National Insurance Commission
Head office	Appiah Ampofo House, Independence Avenue, Accra (GA-016-9180)
Telephone	+233 302 238300 / 1
Email	info@nic.gov.gh
Complaints	niccomplaintshub.com
Check a company	nic.gov.gh → Verify a licensed entity

From the NIC website.

Frequently asked questions

What is the NIC in Ghana?

The National Insurance Commission, the statutory regulator of Ghana's insurance industry under the Insurance Act, 2021 (Act 1061). It licenses and supervises insurers and intermediaries and protects policyholders.

What is the NIC phone number?

+233 302 238300 / 1, email info@nic.gov.gh. Complaints go through niccomplaintshub.com.

Does the NIC regulate health insurance?

Not private health insurance schemes: they are licensed by the National Health Insurance Authority under Act 852.

Chapter 4

Complaints against insurers in Ghana, company by company (NIC 2024)

Reviewed 31 October 2026 · online: https://tulinde.africa/gh/insurance-complaints-by-company/

Short answer Checked 31 October 2026

In 2024 the National Insurance Commission received **626 complaints**: **505 against life insurers** and technical service providers, **121 against non-life insurers**. Among life insurers, **Impact Life** (125), **SIC Life** (85), **StarLife** (55), **MiLife** (45) and **Vanguard Life** (41) received the most; among non-life insurers, **Star Assurance** (16), **Prime** (15) and **Ghana Union** (10). The main reasons: delays in paying surrender and maturity values, funeral, injury and death claims, and unlawful deductions (NIC Annual Report 2024).

How to read these figures

A complaint count says nothing by itself about an insurer's size: a company with many policyholders can receive more complaints. The NIC report does not give complaints per policy, and Tulinde does not compute one. Use the reasons column to know what to watch for, and the resolved column to see what was settled through the NIC.

Both tables reproduce Tables 12 and 13 of the NIC Annual Report 2024, in alphabetical order, with the reasons shortened. Some totals in the report's detailed tables differ from its summary table (Table 6: 98 non-life and 426 life complaints resolved); we print both as published.

Life insurers

Life insurer	Received	Resolved	Reasons given in the report
Enterprise Life Assurance LTD	31	29	Delay in payment of surrender and maturity value, funeral claims, unlawful deductions
First Insurance Company Ltd.	5	4	Delay in payment of education policy claim, surrender value, unlawful deduction
Glico Life Insurance LTD	26	23	Delay in payment of maturity and surrender benefits, unlawful or continuous deductions, commissions
Hollard Life Assurance Ghana LTD	7	7	Delay in payment of funeral claim and unlawful deductions
Impact Life Insurance Limited	125	105	Delay in settlement of maturity and surrender value, partial withdrawal, payment discrepancies, unlawful deduction
Metropolitan Life Insurance Ghana LTD	17	17	Delay in payment of surrender value, maturity value, funeral policy claim, unlawful deductions
MiLife Insurance Company Limited	45	42	Denial of claim, delay in payment of surrender value, maturity value, funeral policy claim, unlawful deductions
Old Mutual Life Assurance Company (Ghana) Limited	22	21	Delay in payment of surrender value, maturity value, agent commission, unlawful deduction
Pinnacle Life Insurance Co. Ltd. (formerly Donewell Life)	29	29	Delay in payment of surrender and maturity value, funeral claims, unlawful deductions

Life insurer	Received	Resolved	Reasons given in the report
Prudential Life Insurance Ghana Limited	7	7	Delay in payment of funeral policy claim and unlawful deduction
Quality Life Assurance Company Limited	1	1	Delay in cancelling policy
Sanlam Allianz Life Insurance Ghana LTD	6	6	Delay in payment of surrender value and funeral policy claim, unlawful deduction
SIC Life Insurance LTD	85	70	Delay in payment of surrender and maturity value, unlawful deductions (GES policy)
StarLife Assurance LTD	55	51	Delay in payment of surrender value, maturity value and funeral policy claim, delay in cancelling policy, unlawful deduction
Vanguard Life Assurance Company Limited	41	25	Delay in payment of surrender value, maturity value and funeral policy claim, delay in cancelling, continuous deduction after surrender or maturity
Milvik Ghana Limited (BIMA), technical service provider	3	3	Cancellation of policy, delay in payment of claim and unlawful deduction
Total (as printed)	505	440	

Non-life insurers

Non-life insurer	Received	Resolved	Reasons given in the report
Activa International Insurance Co. Ltd.	1	1	Delay in payment of injury claim
Bedrock Insurance Company Limited	1	1	Delay in payment of third-party property damage (TPPD) claim
Best Assurance Company Limited	3	3	Delay in payment of injury and death claim
Coronation Insurance (Ghana) LTD	1	0	Denial of liability on grounds that an extraneous factor caused the accident
Donewell Insurance LTD	4	3	Delay in payment of injury claims, TPPD and low quantum
Enterprise Insurance LTD	7	5	Delay in payment of injury, death and own damage claims
Ghana Union Assurance LTD	10	9	Delay in payment of injury claims, TPPD and low quantum
Glico General Insurance LTD	5	4	Delay in payment of injury, fire and burglary claims, low quantum
Hollard Insurance Ghana LTD	6	6	Delay in payment of injury, own damage and travel baggage claims
Imperial General Assurance Company Limited	4	4	Delay in payment of injury and death claim, payment of severance package
NSIA Insurance Company Limited	1	1	Delay in processing of fire claim
Prime Insurance Company Limited	15	10	Delay in payment of injury, death and own damage claims, low quantum

Non-life insurer	Received	Resolved	Reasons given in the report
Priority Insurance LTD	4	4	Delay in payment of death claim and own damage claim
Provident Insurance Limited Company	4	3	Delay in payment of injury claim and low quantum
Quality Insurance PLC	2	2	Delay in payment of injury claim
Sanlam Allianz General Insurance Ghana LTD	6	5	Delay in payment of injury and death claim
Serene Insurance Company Limited	5	5	Delay in payment of injury and death claims
SIC Insurance PLC	9	9	Delay in payment of injury and death claims
Star Assurance LTD	16	13	Delay in payment of injury, death and own damage claims, low quantum
SUNU Assurances Ghana Limited	8	7	Delay in settlement of injury and death claims and marine insurance
Vanguard Assurance Company Limited	9	9	Delay in payment of injury and death claims, low quantum
Total (as printed)	121	104	

If you have a complaint

Write to the insurer first, then file on the NIC Complaints Hub: how to complain. Check any company on the list of licensed insurers.

Frequently asked questions

Which insurance company has the most complaints in Ghana?

In the NIC's 2024 figures, Impact Life Insurance received the most complaints (125, of which 105 resolved), followed by SIC Life (85) and StarLife (55). Complaint counts are not adjusted for company size.

What do people complain about most?

For life insurers: delayed surrender and maturity payments, delayed funeral claims and unlawful deductions. For non-life insurers: delayed injury, death and own-damage motor claims and low settlement amounts (NIC Annual Report 2024).

Chapter 5

How to complain about an insurer in Ghana: the NIC Complaints Hub

Reviewed 31 October 2026 · online: https://tulinde.africa/gh/complaints/

Short answer Checked 31 October 2026

In Ghana, complain **to the insurer or intermediary first**, in writing. If it is not resolved, file with the **National Insurance Commission** on its online **Complaints Hub, niccomplaintshub.com**, or contact the NIC on **+233 302 238300 / 1** or **info@nic.gov.gh**. The NIC mediates complaints about any licensed insurer, broker or agent (Insurance Act, 2021, section 207). In 2024 it received **626 complaints** (505 against life insurers, 121 against non-life insurers) and resolved 524 within the year. Private health insurance schemes are handled by **NHIA**, not the NIC.

Step by step

1. Write to the insurer's customer service or complaints department, describing the problem and the resolution you want (NIC consumer education).
2. Have your policy or claim number, the key dates, and your documents and correspondence ready (NIC, File a complaint).
3. If it is not resolved within a reasonable time, or you disagree with the answer, file on the NIC Complaints Hub. You can follow the status of your complaint there.
4. The Commission reviews the complaint and may contact you for more information or documents.

Cannot use the portal? NIC head office: Appiah Ampofo House, Independence Avenue, Accra; +233 302 238300 / 1; info@nic.gov.gh (NIC).

What the NIC can do

A customer may complain to the Commission for **mediation** when the complaint relates to a licensable activity of a licensee (section 207 of the Insurance Act). The NIC says it investigates complaints against licensed entities, mediates disputes and can take regulatory action when an

insurer breaches the Act or its directives (NIC consumer education). Going to the NIC does not stop you from going to court (section 208).

If an insurer fails, the **Client Rescue Fund** is a protection of last resort for valid claims, subject to caps and conditions (NIC, Client Rescue Fund).

Complaints to the NIC in 2024

Industry	Complaints received in 2024	Resolved in 2024	Pending at end of 2024
Non-life insurers	121	98	23
Life insurers	505	426	79
Total	626	524	102

Table 6 of the NIC Annual Report 2024. The NIC's resolution rate rose from 81% in 2023 to 84% in 2024, and its online Complaints Management System opened on 27 February 2024 (same report). By company: complaints by insurer.

Frequently asked questions

Where do I report an insurance company in Ghana?
To the National Insurance Commission, after complaining to the company: online on niccomplaintshub.com, or +233 302 238300 / 1, info@nic.gov.gh.

Can the NIC force an insurer to pay?
The NIC mediates the complaint and can take regulatory action when an insurer breaches the Insurance Act or its directives. Using the NIC procedure does not stop you from going to court (section 208).

Who handles complaints about private health insurance?
The National Health Insurance Authority, which licenses private health insurance schemes and provides a complaints bureau.

Chapter 6

Your rights as a policyholder in Ghana

Reviewed 31 October 2026 · online: https://tulinde.africa/gh/policyholder-rights/

Short answer Checked 31 October 2026

Under the **Insurance Act, 2021 (Act 1061)**, the National Insurance Commission says every policyholder in Ghana is entitled to fair treatment, including: a **copy of the policy in a language you understand**, before or at purchase; a **clear explanation** of what is covered and excluded and of your obligations; a **written explanation citing the policy clause** if a claim is rejected or partly settled; the right to **complain** to the insurer and then to the NIC; and **protection of your personal data**.

Your rights, as the NIC lists them

- Receive a copy of your policy document in a language you understand before or at the time of purchase.
- Be given a clear explanation of what is covered, what is excluded, and what your obligations are.
- Receive a written explanation if your claim is rejected or partially settled, including the specific policy clause relied upon.
- Lodge a complaint with your insurer or the NIC if you are dissatisfied with how a matter has been handled.
- Protection of your personal data in line with applicable data protection laws.

Quoted from the NIC's consumer education page.

Your side of the contract

- **Disclose everything material**: insurance rests on utmost good faith, and hiding a pre-existing condition or past claims can void the policy.
- **Report losses promptly** and document them (photos, receipts, medical reports, police report).
- **Fill in claim forms truthfully**: false information is grounds for rejection and may be fraud.
- **Keep** the policy, premium receipts and endorsements.

Same NIC page. Compulsory insurance contracts that cover your liability to others may not exclude or limit the insurer's liability because of something done after the event that gives rise to the claim (Insurance Act, 2021, section 220(2), text).

Frequently asked questions

Must my insurer explain why it rejected my claim?

The NIC lists a written explanation, including the specific policy clause relied upon, among your rights when a claim is rejected or partially settled.

Can I get my policy in a local language?

The NIC says you are entitled to a copy of your policy document in a language you understand, before or at purchase.

Sources

Chapter 1: Insurance companies in Ghana: the NIC list (2026)

1. NIC — Insurers (life and non-life): register of licensed entities, retrieved 31 October 2026 — https://nic.gov.gh/entities/insurers
2. NIC — Reinsurers: register of licensed entities, retrieved 31 October 2026 — https://nic.gov.gh/entities/reinsurers
3. NIC — Intermediaries (brokers, loss adjusters, technical service providers): register, retrieved 31 October 2026 — https://nic.gov.gh/entities/intermediaries
4. NIC — Verify a licensed entity — https://nic.gov.gh/entities/verify
5. NIC — Insurance products: generic descriptions of the classes sold in Ghana — https://nic.gov.gh/consumers/products
6. NIC — Annual Report on the Insurance Industry 2024 (complaints, claims and market figures for 2024) — https://nicsws.blob.core.windows.net/strapi-uploads/2024_NIC_Annual_Report_758f459a6c.pdf
7. Insurance Act, 2021 (Act 1061) — National Insurance Commission copy (Gazette notification 5 January 2021) — https://nicsws.blob.core.windows.net/strapi-uploads/INSURANCE_ACT_2021_2b1d3e563a.pdf

Chapter 2: Check an insurer, agent or broker in Ghana before you pay

1. NIC — Verify a licensed entity — https://nic.gov.gh/entities/verify
2. NIC — Insurers (life and non-life): register of licensed entities, retrieved 31 October 2026 — https://nic.gov.gh/entities/insurers
3. NIC — Reinsurers: register of licensed entities, retrieved 31 October 2026 — https://nic.gov.gh/entities/reinsurers
4. NIC — Intermediaries (brokers, loss adjusters, technical service providers): register, retrieved 31 October 2026 — https://nic.gov.gh/entities/intermediaries
5. NIC — Public notices (unlicensed brokers, liquidations) — https://nic.gov.gh/media/notices
6. Insurance Act, 2021 (Act 1061) — National Insurance Commission copy (Gazette notification 5 January 2021) — https://nicsws.blob.core.windows.net/strapi-uploads/INSURANCE_ACT_2021_2b1d3e563a.pdf
7. NHIA — Private health insurance schemes and health insurance brokers in Ghana (Web Archive copy of 6 October 2026) — https://web.archive.org/web/20261006081808/https://www.nhis.gov.gh/phis

Chapter 3: The National Insurance Commission (NIC): Ghana's insurance regulator

1. National Insurance Commission (NIC) — official website — https://nic.gov.gh/
2. Insurance Act, 2021 (Act 1061) — National Insurance Commission copy (Gazette notification 5 January 2021) — https://nicsws.blob.core.windows.net/strapi-uploads/INSURANCE_ACT_2021_2b1d3e563a.pdf
3. NIC — Insurers (life and non-life): register of licensed entities, retrieved 31 October 2026 — https://nic.gov.gh/entities/insurers

4. NIC — Annual Report on the Insurance Industry 2024 (complaints, claims and market figures for 2024) — https://nicsws.blob.core.windows.net/strapi-uploads/2024_NIC_Annual_Report_758f459a6c.pdf
5. NIC — Statutory funds (Motor Compensation, Client Rescue, Fire Control, Agricultural Insurance, Insurance Education) — https://nic.gov.gh/funds
6. NIC — Motor Compensation Fund — https://nic.gov.gh/funds/motor-compensation
7. NIC — Client Rescue Fund — https://nic.gov.gh/funds/client-rescue

Chapter 4: Complaints against insurers in Ghana, company by company (NIC 2024)

1. NIC — Annual Report on the Insurance Industry 2024 (complaints, claims and market figures for 2024) — https://nicsws.blob.core.windows.net/strapi-uploads/2024_NIC_Annual_Report_758f459a6c.pdf
2. NIC — File a complaint — https://nic.gov.gh/consumers/complaints

Chapter 5: How to complain about an insurer in Ghana: the NIC Complaints Hub

1. NIC — File a complaint — https://nic.gov.gh/consumers/complaints
2. NIC Complaints Hub — online complaints portal of the National Insurance Commission — https://niccomplaintshub.com/
3. NIC — Consumer education: your rights, before you buy, making a claim, resolving disputes — https://nic.gov.gh/consumers/education
4. Insurance Act, 2021 (Act 1061) — National Insurance Commission copy (Gazette notification 5 January 2021) — https://nicsws.blob.core.windows.net/strapi-uploads/INSURANCE_ACT_2021_2b1d3e563a.pdf
5. NIC — Annual Report on the Insurance Industry 2024 (complaints, claims and market figures for 2024) — https://nicsws.blob.core.windows.net/strapi-uploads/2024_NIC_Annual_Report_758f459a6c.pdf
6. NIC — Client Rescue Fund — https://nic.gov.gh/funds/client-rescue
7. National Insurance Commission (NIC) — official website — https://nic.gov.gh/

Chapter 6: Your rights as a policyholder in Ghana

1. NIC — Consumer education: your rights, before you buy, making a claim, resolving disputes — https://nic.gov.gh/consumers/education
2. Insurance Act, 2021 (Act 1061) — National Insurance Commission copy (Gazette notification 5 January 2021) — https://nicsws.blob.core.windows.net/strapi-uploads/INSURANCE_ACT_2021_2b1d3e563a.pdf

About this guide

Written and checked by the Tulinde editorial team. How we check facts: https://tulinde.africa/editorial-policy/.Read and share it online: https://tulinde.africa/gh/free-guides/insurance-companies-ghana-2026/.

Tulinde — independent guide, not an insurer. © Takat AI. Compiled 28 October 2026.

