

STAR ASSURANCE GROUP

PLATINUM PLACE, NO. 40/4, NORTH RIDGE, ACCRA, GHANA

Star Microinsurance Financial Inclusion & Claims Report

Entity: Star Microinsurance Company Limited

Reporting Period: Financial Year Ended 31 December 2025

Document Category: Microinsurance Statutory Return

Regulatory Capital & Solvency: NIC Solvency Ratio: 195%

SUMMARY OF AUDITED PERFORMANCE & FINANCIAL POSITION

Active Micro Policyholders:	310,000+ Lives
Micro-claims Settled via Mobile Money:	GHS 18,600,000
Average Claim Turnaround (MoMo):	< 24 Hours
Partner Distribution Points (Chama Baa):	120+ Outlets