

**Crown  
Jewel** HMO  
RC: 2015498

# CORPORATE **PROFILE**



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## **About CROWN JEWEL HMO**

Crown Jewel HMO Limited is a National Health Maintenance Organization, incorporated in Nigeria on December 29, 2022. We are dedicated to delivering affordable, high-quality medical care with ease of access for all.

We operates in all the six geo – political zones in Nigeria. We are registered to provide both public and private health insurance offerings.



## Social Health Insurance Programme

- Formal Sector Social Health Insurance Programme (FFSHIP)
- Groups, Individuals Family Social Health Insurance Programme (GIFSHIP)
- Tertiary Institution Social Health Insurance Programme (TISHIP)

## Third Party Administration Social Health Insurance Programme

- State Social Health Insurance Agencies
- Basic Health Care Provision

## Private Health Insurance Programme

- Corporate Plans
- SME Plans
- Retail Plans

## **COVERED SERVICES**

**In – Patient Care**

**Out – Patient Care**

**Emergency Care**

**Optical Care**

**Dental Care**

**Mental Health Care**

**Diagnostics**

**Maternity**

**Surgical Procedures**

**Ambulance Services**

**Telemedicine**

**Wellness & Fitness**

# OUR HEALTHCARE PLANS

## Retail

Affordable quality health coverage for individuals and families, that is accessible and adaptable to fit all income levels.

## SME

Designed for small and medium enterprises. Provides affordable group cover with value-added services to keep your employees healthy and productive

## Corporate

Comprehensive health benefits for large organizations. offers extensive coverage, wellness initiatives, and personalized services for seamless healthcare management.

## Plans Tiers

**SILVER**

**GOLD**

**DIAMOND**

**PLATINUM**



## OUR BOARD OF DIRECTORS

- **A M I N U   A D A M U**
- **M U H A M M A D   A B D U L -   A B B A S**
- **M U H A M M A D   N U H U   D A K A Y A W A**
- **M U H A M M E D   I D R I S   K A B I R**
- **K A D A L A   J O N A T H A N   M A R K U S**
- **A L I Y U   A B D U L L A H I   S U M A I L A**

## OUR MANAGEMENT TEAM



**ALIYU ABDULLAHI SUMAILA**  
**MD/CEO**

Mr. Aliyu Sumaila, Managing Director of Crown Jewel HMO, has over 25 years of leadership experience in healthcare, insurance, banking, investment, and Islamic finance. He previously served as MD/CEO of Peramare Health Management Company and Dala Building Society PLC, and held executive roles at Cornerstone Insurance Plc, SunTrust Savings & Loans, and Lotus Capital. He has provided consultancy through Pathfinder Consultancy Services and Hydar Consulting and served on boards in finance, engineering, and oil & gas sectors, including Hilal Takaful Nigeria and Indepth Metropolis PLC.

With a BSc in Business Administration, MBA, and MBF from Bayero University Kano, where he was a faculty member, Mr. Sumaila is a Certified National Accountant, Chartered Risk Analyst, and SEC-certified professional specializing in Islamic finance, fundraising, bond pricing, and mortgage banking. A Fellow of the Chartered Institute of Loan and Risk Management, he is respected for his contributions to financial innovation and social impact in Nigeria.





**MUHAMMAD MAHE USMAN**  
Chief Financial Officer

Muhammad Mahe Usman FCA, is a graduate of Accounting from Bayero University Kano, MBA from Kaduna state university and a fellow of the Institute of Chartered Accounting Nigeria [ICAN]. His work experience spans the teaching profession where he taught Accounting and a leading Micro Finance Bank, Abokie micro finance in Kaduna as an ITC officer and later operations manager where he led and managed the entire transformation operations of the Institution. Before joining Crown Jewel HMO, he's the assistant general manager [AGM] Head, Finance and Accounts at Veritas Healthcare Ltd. He's a versatile professional with wealth of experience in corporate Finance, Investment portfolio, Tax Management, ICT and Financial Accounting, has attended many professional development and financial service courses.



**TERKAA IHONGU**  
Audit & Compliance

Terkaa Ihongu is the Head, Financial Compliance Unit at Crown Jewel HMO Limited. With over a decade of experience in the financial environment. Prior to his current role, He worked in the Financial Control Department at Taj Bank Limited. He holds a BSc Hons. Accounting and MSc in Accounting from Benue State University and University of Agriculture, Makurdi respectively. He is an associate member of the Institute of Chartered Accountants of Nigeria (ICAN). He is a seasoned financial professional with an interest in Forensic Accounting, Compliance and Taxation.



**IBRAHIM AHMAD**  
Head, Operations

Ibrahim Ahmad holds a Higher National Diploma (HND) in Business Administration and Management from Nasarawa State Polytechnic. His work experience spans a period of 18 years plus. Before his current position at Crown Jewel HMO, he has managed several positions at Veritas Healthcare Limited such as Underwriting and Client Relations management, Call Centre Manager and Customer Complaints Desk Manager where he has performed exceptionally and has won several awards and recognitions. Ibrahim is currently the Head of Operations at Crown Jewel HMO. He's attended several training courses and workshops on Customer Service, Underwriting, Client relation Management and Conflict Resolution Management.





**MUBARAK BALA BELLO**  
Head, Corporate Services

Mubarak Bala Bello is a dedicated professional with a BSc in Public Administration from Ahmadu Bello University, Zaria, and postgraduate degrees in International Management from Swansea University and Public Administration (Finance) from the University of Birmingham, UK. With over five years of leadership experience, he excels in change management, operational excellence, and process improvement. Currently, he supports strategic growth and operations at Crown Jewel HMO Ltd. Previously, he served as Administrative Lead at Jaust Engineering and Technical Solutions Ltd and as an Administrative Officer on a Presidential Legal Committee. Certified in Oracle, Microsoft, and Strategic Management and Leadership (Chartered Management Institute, UK), Mubarak is system-driven and enjoys sightseeing and research in his free time.



**IHUEFO STEPHENSON EKENE**  
Head, Underwriting.

Ihuefo Stephenson Ekene (MLS). Head, Underwriting Medical Laboratory Scientist/ Chemical Pathology/Statistics and Public Health enthusiast/ Management system - inclined. Ihuefo Stephenson Ekene(MLS) is a dedicated Medical Laboratory Scientist with over 15 years of clinical/ management experience. A graduate of Ebonyi State University, Currently pursuing a Masters degree in statistics and Masters degree in public health. Holds numerous certifications in laboratory practice, management, and quality management systems. Pursuing Certifications in Health insurance, risk assessment, and Medical Underwriting.



**NASIR HARUNA SALEH**  
Clientele Relationship Mgt.

Professional Profile of Nasir Haruna Saleh  
Nasir Haruna Saleh is a seasoned professional with over 10 years of experience in Nigeria's health insurance industry. He holds an HND in Computer Science from Kaduna State Polytechnic and certifications in Health Insurance Risk and Strategic Business Development. As Head of Business Development at Crown Jewel HMO Ltd, he drives market expansion, client acquisition, and product growth.  
Nasir has held senior roles at AXA Mansard HMO, Reliance HMO (where he developed scalable insurance solutions), Exceptional Brokers Ltd (Chief Operating Officer), Ally Healthcare Ltd, and Precious Health Ltd. His track record of business success, strategic partnerships, and operational improvements, alongside membership in NAHIP and IHIMN, highlights his industry influence.



**IDRIS TIAMIYU**  
**Corporate Sec. & Legal Compliance**

Idris Tiamiyu, Esq, LL.B(Hons.)(Basug),B.L(Lagos), is a seasoned Nigerian legal practitioner with extensive expertise in Litigation, Corporate Law Practice, and Election Petition matters. He currently holds the position of Company Secretary and Head of Legal Compliance at Crown Jewel HMO Limited, where he manages regulatory compliance, Corporate Governance, and legal risk. Idris is recognized for his strategic legal insight, professionalism, and a result-driven approach to complex legal issues.



**IORWUESE NOEL NOR**  
**Head, ICT**

Iorwuese Noel NOR is an IT professional with extensive experience in technical support, system maintenance, and IT operations. He specializes in diagnosing and resolving hardware, software, and network issues, ensuring seamless IT functionality for organizations. Proficient in Microsoft M365 administration, desktop operating systems, and cybersecurity best practices, he excels in both remote and on-site support, with a strong focus on user satisfaction. In his career, Noel has held roles in IT support, human resources information systems, and administrative management.





**RUQAYYA UMMI MOHAMMED**  
Provider Mgt

Ruqayya Umami Mohammed is a dedicated Healthcare Professional with a strong commitment to improving the health and well-being of individual and communities. She holds a Doctor of Medicine [MBBS] Degree from the university of Maiduguri and a Master of Public Health

(MPH) degree from Ahmedu Bello University, Zaria, specializing in Health Promotion and Disease Prevention. With experience working at various health settings including the Medicaid Cancer Foundation, Dr.

Ruqayya has been actively involved in cancer awareness campaigns and prevention programs, demonstrating her passion for health education and Community Empowerment. As a patient centered care advocate, she prioritizes the needs and comfort of her patients, ensuring they receive the highest quality care.



**AISATA UMAR**  
Telemedicine

Aisata Umar is a dedicated medical doctor with over 10 years of clinical experience. A graduate of the university of Maiduguri, she is currently pursuing a Master's degree in Public Health to further enhance her capacity in preventive and community based care. She holds a certification in advance cardiovascular life support (ACLS) and has a strong professional interest in internal medicine, particularly cardiology. Dr. Aisata is committed to evidence-based practice, continuous learning through a holistic approach to care.





# OUR CLIENTS AND PARTNERS

Crown  
Jewel HMO  
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LANTIC INDUSTRY LTD



**CROWN**  
TAKAFUL INSURANCE LTD

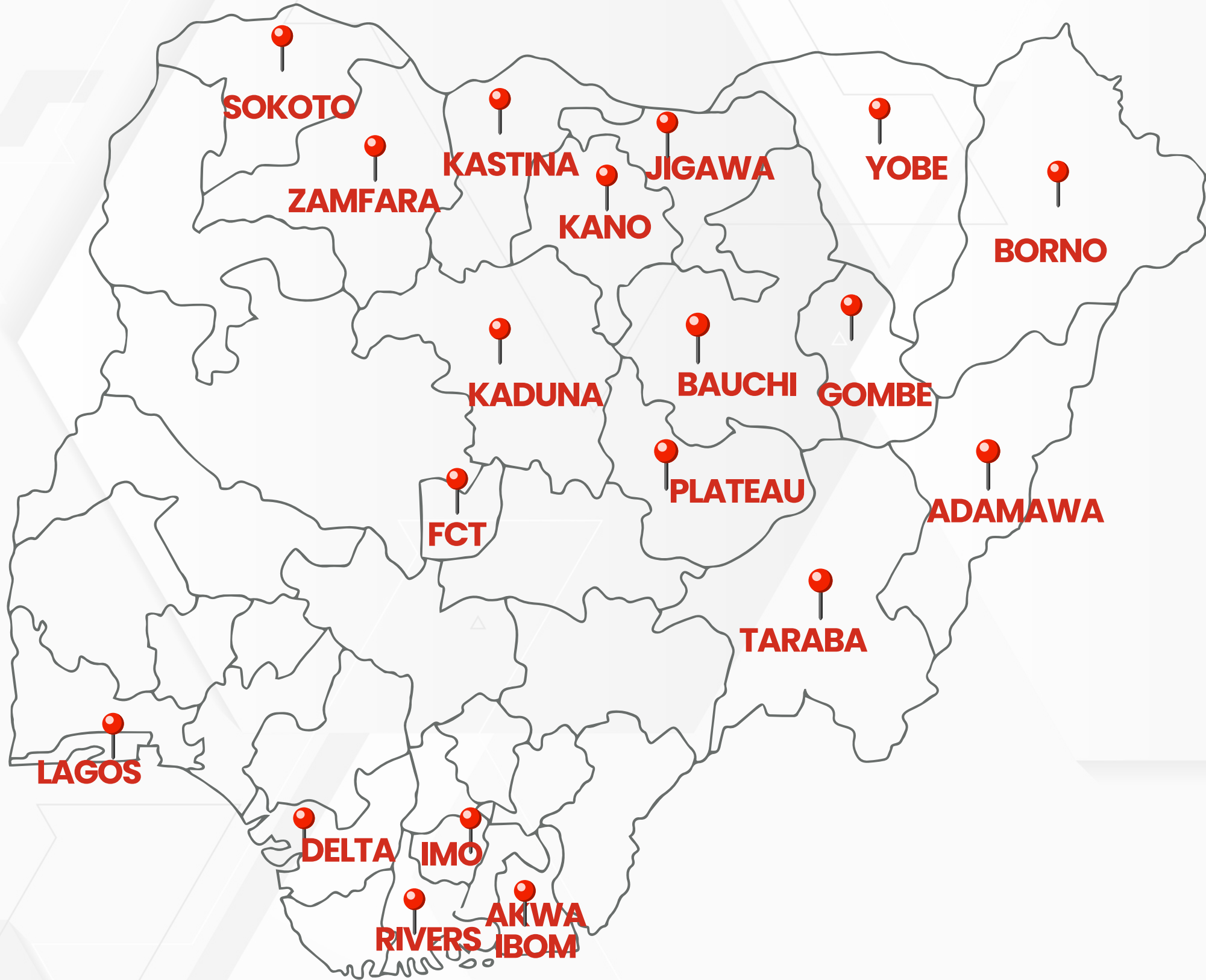


Peninsula & Hedges



[www.crownjewel.com](http://www.crownjewel.com)

# OUR PRESENCE





### Office Address

72 Ahmadu bello  
way, Central  
Business District,  
Abuja.

Find Us



### Place a Call

08142997842

Call Us



### Website

[www.crownjewel.com](http://www.crownjewel.com)

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