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After the service on the defendant of the writ of summons and statement of claim, the defendant entered an appearance and filed a statement of defence and, after an unsuccessful pre-trial settlement, issues were set down and the matter referred for trial. The parties filed their respective witness statements after which evidence was given by the representatives of the parties and their witnesses.

The testimony of the Managing Director of the plaintiff company was corroborated by the witnesses called to testify on behalf of the defendant. In paragraphs 4 and 5 of the witness statement of Audrey Megan Ankrah, the Claims Manager of the defendant, she stated that:

In respect of the transaction for which the plaintiff has sued the defendant company that is, the Marine Open Cover Policy Number C/MRC/K09.003540Z, the court finds that the defendant company has admitted that the plaintiff paid the required premium as assessed by the defendant. This admission is clearly made out in the testimony of the Managing Director of the defendant company in paragraph 17 of his witness statement wherein he stated that:

Further, in respect of the defendant's allegation that the plaintiff failed to pay its premium as it should under a marine open cover policy, the court finds that the defendant's Managing Director has admitted at paragraph 14 of his witness statement that:

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