

ZAMBIAN INSURANCE INDUSTRY - figures for the year ended 2003

[Amounts in K'm]

INSURER	Non-Life Premium	Life Premium	Total	Non-Life Reinsurance Premium	Life Reinsurance Premium	Total	Non-Life Gross Claims	Life Gross Claims	Total	Non-Life – Reinsurance Share of Claims	Life – Reinsurance Share of Claims	Total
African Life		1,073	1,073		161	161		327	327		198	198
Cavmont-Capital	783		783									
Goldman	17,318		17,318	10,043		10,043	4,917		4,917	3,031		3,031
Madison	55,189	18,652	73,841	16,878	2,993	19,871	21,672	7,568	29,240	2,406	1,681	4,087
NICO	20,586		20,586	11,589		11,589	5,311		5,311	1,873		1,873
PICZ	67,764	9,076	76,840	30,194	144	30,338	11,589	7,934	19,523	727	1,924	2,651
ZIGI	11,586	674	12,260	2,271	147	2,418						
ZSIC	50,413	17,351	67,764	9,693	2,603	12,296	11,290	9,659	20,949	1,103	1,796	2,899
*ZIMRE	3,230		3,230	1,292		1,292	397		397	258		258
	226,869	46,826	273,695	81,960	6,048	88,008	55,176	25,488	80,664	9,398	5,599	14,997

* ZIMRE – is the only locally incorporated reinsurance company of the several operating in the market. They write general (non-life) reinsurance business.