

GENERAL INSURANCE

2005	ZSIC	MADISON	PICZ	NICO	GOLDMAN	ZIGI	CAVMONT	TOTAL
K' millions								
Gross Premiums	63,862	72,266	106,491	25,867	13,070	11,262	4,063	292,885
Reinsurance	12,795	17,077	62,617	8,185	3,093	2,407	1,382	107,556
Net Premiums	51,067	55,189	43,873	17,682	9,977	8,855	2,681	189,324
Claims (net of recoveries)	19,743	25,498	16,307	6,201	3,354	1,265	587	72,955
Commission paid	5,027	7,270	5,229	1,163	1,119	1,300	270	21,378
Mgt. Exp.	29,486	16,322	13,778	8,331	4,988	4,796	1,735	79,436

LIFE INSURANCE

2005	MADISON	ZSIC	PICZ	ZIGI	AFRICAN LIFE	CAVMONT	TOTAL
K' millions							
Gross Premiums	38,710	24,150	13,041	755	7,137	175	83,968
Reinsurance	5,241	1,463	336	251	345	148	7,784
Net Premiums	33,468	22,687	12,705	504	6,791	26	76,181
Claims - net	16,062	12,998	5,557	45	1,756	17	36,435
Commission paid	3,361	-	834	42	1,165	-7	2,034
Mgt. Exp.	9,989	21,548	6,111	191	5,199	513	43,551