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Website: www.pia.org.zm**

PUBLIC NOTICE

This serves as notification to the public on the licence status of insurance companies, reinsurance companies, insurance brokers, reinsurance brokers, insurance agents, assessors, loss adjusters, risk surveyors and claims agents under the jurisdiction of the Pensions and Insurance Authority for the year 2026.

We wish to WARN the public that it is an offence to establish, carry on insurance business or offer an insurance service without a valid licence issued by the Registrar of the Pensions and Insurance as doing so contravenes Section 6 of the Insurance Act No. 38 of 2021.

Furthermore, it is an offence under Section 166 to insure any assets, liabilities and interests situated in the Republic of Zambia with an unlicensed insurer. Members of the public are advised to report any persons that appear to be operating in contravention of the provisions of the Insurance Act No. 38 of 2021 to the Registrar of the Pensions and Insurance Authority at the above address.

The list below shows insurance entities that have been licensed to transact in insurance business for the current year ending 31st December 2026.

LIST OF LICENCED INSURANCE ENTITIES FOR THE YEAR 2025

REINSURERS

- | | | |
|--|---|---------------------------|
| 1. Emeritus Reinsurance Zambia Limited | 3. Kenya Reinsurance Corporation Zambia Limited | 5. Zambia Reinsurance Plc |
| 2. Finsbury Reinsurance Limited | 4. Klapton Reinsurance Limited | |

GENERAL INSURERS

- | | | |
|--|--|--|
| 1. A Plus General Insurance Limited | 11. Indigo General Insurance Limited | 19. Phoenix of Zambia Assurance Company (2009) Limited |
| 2. Adelvis General Insurance Limited | 12. Innovate General Insurance Limited | 20. Professional Insurance Corporation Zambia PLC |
| 3. Advantage Insurance Limited | 13. Klapton Insurance Zambia Limited | 21. Savenda General Insurance Limited |
| 4. Africa Pride Insurance Company | 14. Lion General Insurance Zambia Limited | 22. Swan General Insurance Company Zambia Limited |
| 5. African Grey Insurance Limited | 15. Madison General Insurance Company Zambia Limited | 23. Veritas General Insurance PLC |
| 6. Discover Insurance Company Limited | 16. Mayfair Insurance Company (Z) Limited | 24. ZSIC General Insurance Limited |
| 7. General Alliance Insurance Zambia Limited | 17. Meanwood General Insurance Limited | |
| 8. Golden Lotus Insurance Company Limited | 18. Nico Insurance Zambia Limited | |
| 9. Goldman Insurance Limited | | |
| 10. Hollard Insurance Zambia Limited | | |

LONG-TERM INSURERS

1. Best Life Insurance Limited
2. Hollard Life Assurance Zambia Limited
3. Liberty Life Zambia Limited
4. Madison Life Insurance Company Zambia Limited

5. One Life Assurance Zambia Limited
6. Prudential Life Assurance Zambia Limited
7. Sanlam Life Insurance Zambia Limited

8. Specialty Emergency Services Limited
9. ZSIC Life Limited

REINSURANCE BROKERS

1. Afro Asian Reinsurance Brokers Limited
2. AIB Reinsurance Brokers Limited
3. Ebony Reinsurance Brokers Limited
4. Flagstone Reinsurance Brokers International Limited
5. Greenfield Reinsurance Brokers Limited
6. Guardian Reinsurance Brokers Zambia Limited
7. JB Boda Insurance and Reinsurance Brokers Pvt Limited

8. Kingsbridge Reinsurance Solutions Limited
9. Maiden Reinsurance Brokers Limited
10. Minet Zambia Reinsurance Brokers Limited
11. Mukfin Reinsurance Brokers Limited
12. Origo Reinsurance Brokers Limited
13. Pinc Brokers Limited
14. RS Reinsurance Brokers Limited

15. Sapphire Reinsurance Brokers Limited
16. Sky Reinsurance Brokers Limited
17. Solid Risk Advisors Limited
18. Sovereign Insurance Brokers Limited
19. Specialty Reinsurance Brokers Limited
20. World Class Reinsurance Brokers Limited

INSURANCE BROKERS

1. Abecca Insurance Brokers Limited
2. Aerosky Insurance Brokers Limited
3. African Insurance Brokers Limited
4. Africa Risk Transfer Zambia Limited

5. Almond Insurance Brokers Limited
6. Altitude Insurance Brokers Limited
7. Altus Insurance Brokers Limited
8. Arco Insurance Brokers Limited

9. Axa Insurance Brokers Limited
10. Ayo Insurance Brokers Limited
11. Bequote Insurance Brokers Limited

12. Benchmark Insurance Brokers Limited
13. Blackgold Insurance Brokers Limited
14. Blue Ribbon Insurance Brokers Limited
15. Blue Sky Insurance Brokers Limited
16. Bristol Risk Solutions Limited
17. Buttress Insurance Brokers Limited
18. Butu Insurance Brokers Zambia Limited
19. Clarkson Insurance and Risk Services Limited
20. Clover Insurance Brokers Limited
21. Contractsure Services Limited
22. Coverlink Risk Solutions Limited
23. Cubit Insurance Brokers Limited
24. Delish Insurance Brokers Limited
25. Delta Blu Insurance Brokers Limited
26. Dexious Insurance Brokers Limited
27. Dynamic Insurance Brokers Limited
28. Ebenezer Insurance Brokers Limited
29. ETG Insurance and Risk Solutions Limited
30. Five Star Insurance Brokers Limited
31. Flexisure Risk Advisory Limited

32. Forbes Insurance Brokers Limited
33. Guardian Insurance Brokers Limited
34. Hokma Risk Management Solutions Limited
35. I-flex Insurance Brokers Limited
36. Insight Insurance Brokers Limited
37. Insizwe Private Brokers Limited
38. I Sure Limited
39. Kafue Insurance Brokers Limited
40. Leadway Insurance Brokers Limited
41. Letta Insurance Brokers Limited
42. Longhorn Insurance Brokers Limited
43. Lutha Trade and Services Limited
44. Magnet Insurance Brokers Limited
45. Major Wright Insurance Brokers Limited
46. Marsh Zambia Limited
47. Master Business Associates Risk Advisory
48. Minet Zambia Insurance Brokers Limited
49. MIRCS Insurance Brokers Limited
50. Multi Risk Insurance Brokers Limited
51. Mundawanga Insurance Brokers Limited

52. Norwich Insurance Brokers Limited
53. Octagon Insurance Brokers Limited
54. Orange Risk Solutions Limited
55. Pace Insurance Brokers Limited
56. Pazuli Private Brokers Limited
57. Performance Insurance Brokers Limited
58. Pricollides Finance And Risk Solutions Limited
59. Primestone Insurance Brokers Limited
60. Providence Risk Solutions Zambia Limited
61. Proxima Insurance Brokers Limited
62. Revolution Insurance Brokers Limited
63. Richmond Capital Limited
64. Right Choice Insurance Brokers Limited
65. Robert & Syls Financial Services limited
66. Rock Insurance Brokers Limited
67. Safesure Insurance Services Limited
68. Smart Insurance Brokers Limited
69. Savanna Insurance Brokers Limited
70. Serene Insurance And Risk Services Limited

71. Siza Insurance Brokers Limited
72. Skylight Consultancy Limited
73. Slate Insurance Brokers Limited
74. Spot On Insurance Brokers Limited
75. Stanbic Insurance Brokers Limited
76. Stepps Insurance Brokers
77. Sterlings Insurance Brokers Limited
78. Strathmore Insurance Brokers Limited
79. Strides Insurance Brokers Limited
80. Summit Insurance Brokers Limited

81. Symmetric Insurance Solutions Limited
82. Tana Insurance Brokers Limited
83. Threemen Insurance Brokers Limited
84. Times of Fortune Insurance Brokers Limited
85. Triumph Insurance Services Limited
86. Trust Cover Insurance Brokers Limited
87. Turtle Insurance Brokers Limited

88. Valtex Insurance Brokers Limited
89. Venture Holding Limited
90. Vuuka Insurance Brokers Limited
91. Westfield Risk Services Limited
92. Wila Insurance Brokers Limited
93. World Class Insurance Brokers Limited
94. Zamchi Insurance Brokers Limited
95. Zebi Insurance Brokers Limited

INSURANCE AGENTS

ADELVIS GENERAL INSURANCE LIMITED

1. Risk Held Limited

ADVANTAGE INSURANCE LIMITED

1. Azifi Daka Insurance Agency
2. Besachmo Logistics
3. Clarice Business Consultant
4. Dalima Youth Club
5. Greenline Insurance Agency
6. Habari Enterprises
7. Jane Mwananshiku Innovations

8. Kainame Business Solution
9. Keystone Insurance Agency
10. Marylungu's Creation
11. Mattmirri General Dealers
12. Mutowe Enterprises
13. Nevico Insurance Agents
14. Nizah JN Cakes and Treats

15. Offpro Networks Services
16. Reflex Contractors Limited
17. Samangika General Dealers
18. Sheray Insurance Agency
19. Silwaku Enterprises
20. Space Dust Innovations
21. Spartan Insurance Agency

22. Springboard Business Planners
23. Tacys Insurance Agent

24. Techgent General Dealers and
Suppliers

25. Tisiretech Enterprise
26. Verosaka General Dealers

AFRICA PRIDE INSURANCE COMPANY LIMITED

1. Kumona Enterprises
2. Middy Insurance Agency
3. Multi-Purpose Consultancy Limited
4. Alick Wayne Chisenga Insurance Consultants

AFRICAN GREY INSURANCE LIMITED

1. Erisin Company Limited
2. SM Procurement

BESTLIFE INSURANCE LIMITED

1. Empower Life Insurance Agent
2. Oga Insurance Agency

3. Primecare Insurance Limited
4. Madison Health Risk and Management Solutions

DISCOVER INSURANCE COMPANY LIMITED

1. Chicaco General Traders

GENERAL ALLIANCE INSURANCE (Z) LIMITED

1. Acuity Retail Agency
2. Lazillion Oprisk General Insurance
Consultants

3. Magic Carpet Advertising and
Promotions Limited
4. Origin Insurance Agency

5. Zambian Home Loans Limited

GOLDMAN INSURANCE LIMITED

- | | | |
|------------------------------------|------------------------------------|---|
| 1. Beracah Valley Insurance Agency | 12. Homy Insurance Agency | 23. Quartz Insurance Agency |
| 2. BMC Agencies | 13. Lakeshore Logistics Limited | 24. Samuels-Mount Moriah Insurance Agency |
| 3. Brocade Insurance Agency | 14. Laphey Insurance Agency | 25. Secure Plus Insurance Agency |
| 4. Cartline Enterprise | 15. Legends Insurance Agency | 26. Solidground Insurance Agency |
| 5. Classic Insurance Agency | 16. Machipisha Insurance Agency | 27. Steadfast Insurance Agency |
| 6. Eastern Rock Insurance Agency | 17. Mary Gils Insurance Agency | 28. Summerset Insurance Agency |
| 7. Edgar Insurance Agency | 18. MC Business Excellence Limited | 29. Tasc Business Solutions Limited |
| 8. Ejay Business Services Limited | 19. Mukuba Net Insurance Agency | 30. Tehillah Insurance Agency |
| 9. Excel Insurance Agency | 20. Pigom Insurance Agency | 31. Waluta Insurance Agency |
| 10. Fatimah Insurance Agency | 21. Primecare Insurance Limited | |
| 11. Gicho Insurance Agency | 22. Proactive Insurance Agency | |

HOLLARD INSURANCE ZAMBIA LIMITED

- | | |
|---------------------------------------|--|
| 1. Atlas Mara Zambia | 6. Road Smart Solutions Insurance Services Limited |
| 2. Cover Effect Insurance Services | 7. Salam Insurance Agency |
| 3. Gentine Insurance Agency Limited | 8. Treadstone Insurance Agency |
| 4. Go Green Insurance and Enterprises | 9. Umbrella Insurance Agency |
| 5. Kalumic Insurance Agency | |

HOLLARD LIFE ASSURANCE ZAMBIA

- | | | |
|-------------------------------------|-------------------------------|------------------------------|
| 1. Absa Bank Zambia PLC | 4. Alice Mukobeka Agency | 8. Beataforce Agency |
| 2. Adessy S Insurance Agent | 5. Allamwa Agency | 9. Bessie M Insurance Agency |
| 3. Alamwe Muzhinda Insurance Agency | 6. B Squared Insurance Agents | 10. Betramka Agents |
| | 7. Barmu Insurance Agents | 11. Blueprint Agency |

12. Blyssnet Insurance Agent
13. Brino Insurance Agency
14. Chakas Insurance Agents
15. Chiluron Insurance Agent
16. Chipilingu Agency
17. Chiyambi Agent
18. Choomuchi Insurance Agency
19. Collincha Insurance Agents
20. Constance Mukuka Agency
21. Diam Agency
22. Diawe Agency
23. Eldad Insurance Agency
24. Elearza Agents
25. Emel Agency
26. Esther Mesenesene Solutions
27. Eunic Insurance Agency
28. Fides Agency
29. Florida Insurance Agency
30. Fortress Global Services Limited
31. Gibwa Agency
32. Given Mulenga Agent
33. Gladden Insurance Agency
34. Glorious Insurance Agency
35. Goodluck Agency
36. Hanzo Agency
37. Honester Agency
38. Hope Mwanza Insurance Agency

39. J.K Agency
40. Jacob Chishiba Agent
41. Jeruka Insurance Agents
42. Jessyze Agency
43. Jkc Agency
44. Joyce Nayame Agency
45. Julichi Agency
46. Juliet Mulenga Agency
47. Kalmond Agency
48. Kalobwe Mumba Insurance Agency
49. Karen Mulambu Insurance Agency
50. Kasemune Agency
51. Katokats Agents
52. Kaylad Agency
53. Kelvin Mupepa Agency
54. Khwizini Agency
55. Kwansha Mukwenu Insurance Agency
56. Lewidom Insurance Agency
57. Lexchamz Agency
58. Liknet Agent
59. Linchpin Agency
60. Linda Kapenya Agency
61. Lisaka Agents
62. Liulagy Solutions
63. Lucrimis Agency

64. Lukisu Agent
65. Lumambri Agents
66. Lumba Insurance Agency And Financial Services
67. Lwasil Insurance Agents
68. Lyn Agency
69. Magrael Agency
70. Matleader Agency
71. Mbiko Phiri Agency
72. Micmpo Agency
73. Monica Mwale Agency
74. Monshu Agency
75. Morjus Insurance Agents
76. Moses Mfula Insurance Agency
77. Mpemo Agency
78. Musomale Agent
79. Muyaka Kakubo Insurance Agency
80. Mwibz Insurance Agent
81. Nadcle Agency
82. Naluchris Agents
83. Namuunza Busiku Insurance Agency
84. Namwita Agency
85. Natasha Chota Agency
86. Natique Agency
87. Nelc Agency
88. Nelu Mwansa Agency

89. Origin Insurance Agency
90. Palm Life Insurance Agency
91. Petko Agency
92. Phoeby Chimponda Insurance Agency
93. Potgieter Odin Insurance Agency
94. Prollard Insurance Agency
95. Racheal Chiwesa Agency
96. Regina Nakombe Agent
97. Regina Ngulube Insurance Agency
98. Remana Agents
99. Rosaachi Agency
100. Rupeflo Agency

101. S.B Insurance Agents
102. Saacmo Insurance Agents
103. Scholaka Insurance Agents
104. Serah Mwanza Insurance Agency
105. Shaxnet Agency
106. Shebah Agency
107. Shiramu Insurance Agents
108. Simwaka Agency
109. Stermu Agency
110. Sthembiza Business Solutions
111. Taonga Musangile Insurance Agency
112. Tattrica Agents
113. Tefinasi P. Agency
114. Thelws Agents

115. Tijoymut Agency
116. Tilton Bwalya Agency
117. Tinta Yanga Agency
118. Treadstone Insurance Agency
119. Tuyenga Agent
120. Ubuntu Agent
121. Upendo Insurers Agency
122. Vonilu Agents
123. Wamat Agents
124. Yamba Insurance Agency
125. Zarachi Agency
126. Zuroy Insurance Agents
127. PMS Insurance Agency

LIBERTY LIFE ZAMBIA LIMITED

1. JD Home Tech Zambia Limited
2. Magic Carpet Advertising and Promotions Limited
3. Odin Marketing Zambia Limited

LION GENERAL INSURANCE ZAMBIA LIMITED

1. Homy Insurance Agency
2. JAYC Insurance Agency
3. Platinum Insurance Agency

MADISON GENERAL INSURANCE COMPANY ZAMBIA LIMITED

- | | | |
|---|---|------------------------------|
| 1. Benefits Consulting Services Limited | 7. Minelands Property Investments and Management Services Limited | 12. Pillars Insurance Agency |
| 2. Bridic General Dealers | 8. Muchinga Insurance Agency | 13. Pool Insurance Agency |
| 3. Enosa Insurance Agency | 9. Nakachi Insurance Agency | 14. Tamijo Insurance Agency |
| 4. Expert Insurance Agency | 10. Natly Insurance Agency | |
| 5. Hallmark Insurance Agency Limited | 11. Netrust Insurance Agency | |
| 6. Madison Finance Company | | |

MADISON LIFE INSURANCE COMPANY ZAMBIA LIMITED

- | | | |
|---|--|---|
| 1. Abaryaim Insurance Agency | 15. Bibi Phiri Insurance Agent | 30. Chitundu Njalamimba Insurance Agent |
| 2. Abigail Mbulo Insurance Agent | 16. Bibian Bwembya Insurance Agents | 31. Christabel Mweete Banda Insurance Agent |
| 3. Agness Bwalya Insurance Agent | 17. Brian Alex Banda Insurance Agent | 32. Christopher Musonda Insurance Agents |
| 4. Andrew Sinkala Insurance Agents | 18. Brian Ngosa Insurance Agent | 33. Christopher Sambeyi Insurance Agent |
| 5. Anijos Insurance Agency | 19. Bupe Makwakwa Insurance Agent | 34. Chutu Insurance Agent |
| 6. Annie Muumba Insurance Agent | 20. Catherine Phiri Insurance Agent | 35. Cindy Muyaya Insurance Agent |
| 7. Astridah Bwalya Life Insurance Agent | 21. Changa Bwembya Insurance Agents | 36. Collins Kangombe Insurance Agent |
| 8. Azipa Insurance Agent | 22. Charles Chitalu Insurance Agent | 37. Conrad Mubanga Insurance Agent |
| 9. Barbara Siabasimbi Insurance Agent | 23. Chawana Insurance Agent | 38. Constance Mukuka Insurance Agent |
| 10. Barbra Nawale Insurance Agent | 24. Chet Njongo Insurance Agency | 39. Danny Phiri Insurance Agent |
| 11. Batister Chanda Insurance Agent | 25. Chibesa Esnart Mwelwa Insurance Agency | 40. David Nyirongo Insurance Agent |
| 12. Beene Changu Kantoolo Insurance Agent | 26. Chibwe Mambwe Insurance Agent | 41. Davies Chikumo Insurance Agent |
| 13. Belindamuma Insurance Agency | 27. Chipungu Sydney Insurance Agency | |
| 14. Benjamin Daniel Insurance Agency | 28. Chisha Ndalama General Dealers | |
| | 29. Chitalu N Insurance Agent | |

42. Davkajj Insurance Agent
43. Davy Blanty Mweetwa Insurance Agent
44. Decent Cheelo Insurance Agent
45. Dennis Mulenga Insurance Agent
46. Dexter Ngabani Insurance Agent
47. Divannie Kibole Insurance Agent
48. Dominic Kabwata Agency
49. Dorcas Muwaya Insurance Agent
50. Dorcas Ndovi Insurance Agency
51. Douma Insurance Agency
52. Dyness Mulubwa Agency
53. Elina Sibande Insurance Agent
54. Elinah Jere Insurance Agent
55. Elvis K Maliti Insurance Agency
56. Emeldah Chileshe Insurance Agents
57. Enala Gondwe Insurance Agent
58. Eneya Maleck Nyoni Insurance Agent
59. Enos Phiri Insurance Agent
60. Esther Soko Ngonya Insurance Agent
61. Ethpas Insurance Agency
62. Faith Shamilimo Insurance Agent
63. Fridah Chanda Insurance Agent
64. Fridah Kayula Insurance Agent
65. Fsimut Insurance Agent
66. Gicho Insurance Agency
67. Given Sinyinza Insurance Agent

68. Gladys Mulenga Insurance Agent
69. Ilinanga Nalumino Insurance Agent
70. Ireen Namukale Nanyangwe Insurance Agent
71. James Matapa Insurance Agent
72. Jimmy Kalufwelu Insurance Agent
73. Joel Shankombwe Insurance Agent
74. Josephine Siame Insurance Agent
75. Joshua Muyutu Insurance Agent
76. Joyce Kampamba Insurance Agency
77. JS Insurance Agent
78. Julius Mwila Insurance Agent
79. Kaonga Mathews Insurance Agent
80. Karen Kapombe Insurance Agent
81. Keltrust Insurance Agent
82. Kelvin Mudenda Agency
83. Kelvin Mutale Shimwitwa Insurance Agent
84. Lameck Sekani Insurance Agents
85. Leenza Insurance Agency
86. Linda Mumba Insurance Agent
87. Lindah Namfukwe Insurance Agent
88. Liyana Phiri Insurance Agent
89. Loveness Nachizya Agents
90. Lucas Bwalya Insurance Agency
91. Lungowe Saloba Insurance Agent
92. Lyson Songola Mbewe Insurance Agent
93. M.A.N Insurance Agency

94. Madison Health & Risk Management Limited
95. Makungu Chilufya Life Insurance Agent
96. Mamochi Insurance Agent
97. Margret Musonda Insurance Agent
98. Martha Banda Insurance Agent
99. Martin Yalubamba Insurance Agent
100. Mary Lungu Insurance Agent
101. Mary Palata Insurance Agent
102. Matemba David Insurance Agent
103. Maureen Besa Insurance Agent
104. Mcshed Muyabe Insurance Agent
105. Melba Mwansa Insurance Agent
106. Melody Mwangala Minyoi Insurance Agent
107. Mingochi Moses Insurance Agent
108. Mirriam Chisanga Insurance Agent
109. Mirriam Lungu Insurance Agent
110. Moma Tradings and General Dealers
111. Moola Phiri Insurance Agent
112. Musemarg Insurance Agency
113. Mweene Makondo Insurance Agent
114. Mwezeli Insurance Agency
115. Mwidata Insurance Agency
116. Mwimuleviv Insurance Agent

117. Nampungwe Petronella Insurance Agent
118. Nanchengwa Mutinta Insurance Agent
119. Naomi Maseko Insurance Agency
120. Natasha Mulenga Insurance Agent
121. Nelly Tembo Executive Agent
122. Netrust Insurance Agency
123. Nixonjilowa Insurance Agency
124. Noble Insurance Agent
125. Octavia Kabwe Insurance Agent
126. Ozaria Namukoko Insurance Agent
127. Patricia Mtawale Insurance Agent
128. Paul Mukuma Insurance Agent
129. Pauline Ngulube Insurance Agent
130. Precious Njovu Insurance Agent

131. Precious Thole Sakala Insurance Agency
132. R.M. Chikumbi Insurance Agent
133. Rebecca Chikoti Insurance Agent
134. Rebecca Saili Insurance Agent
135. Rhodah Moyo Insurance Agent
136. Richard Mulenga Insurance Agency
137. Richmond Musonda Insurance Agent
138. Robby Mazimba Sikazwe Insurance Agent
139. Rueben Phiri Insurance Agent
140. Ruth Chitelela Insurance Agent
141. Ruth Maseko Insurance Agent
142. Ruth Mufwana Insurance Agent
143. Samwine Insurance Agent
144. Sandra Humbu – Insurance Agent
145. Simutowe John Insurance Agents
146. Sinya Insurance Agent

147. Situtu Joseph Insurance Agency
148. Sky Devine Assurance Agency
149. Stanley Simukoko Insurance Agent
150. Stephen Ngoma Insurance Agent
151. Sydney Musonda Chingwe Insurance Agent
152. Tandi Muwana Insurance Agency
153. Teddy Musonda Insurance Agent
154. Thandi C Insurance Executive Agency
155. Toria Muwowo Insurance Agent
156. Turaco Insurance Agency
157. Victor Nyondo Insurance Agent
158. Vyachi M'kandawire Insurance Agency
159. Westone Mutembanja Insurance Agent
160. Witty Insurance Agent
161. Woziemwi Insurance Agency

MAYFAIR INSURANCE COMPANY

1. Bluecord Insurance Agency
2. JD Home Tech Zambia Limited
3. JM Insurance Agency Limited
4. Libasure Insurance Agency
5. Mega Insurance Agency
6. Minify Business Solutions

7. Nowabe Insurance Agency
8. OK Furniture Insurance Agency
9. Patience Insurance Agency
10. Premfair Insurance Agency
11. RBS Insurance Agency
12. Riskrid Agency

13. Safe Path Insurance Agency
14. TAZ Insurance Agency
15. Trade Gates Insurance Agency

NICO INSURANCE ZAMBIA LIMITED

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|-------------------------------|-----------------------------|--------------------------------|
| 1. Citizen Insurance Agency | 4. Darfran Insurance Agency | 7. Woodbridge Insurance Agency |
| 2. Connect Insurance Services | 5. HCL Insurance Agency | |
| 3. Crane Insurance Agency | 6. Mairod Insurance Agency | |

ONELIFE ASSURANCE ZAMBIA

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|------------------------------------|--------------------------------|--|
| 1. Automatic Insurance Agency | 7. Lahabu Insurance Agency | 13. Tales Insurance Agency |
| 2. Blesswood Insurance Agency | 8. Maskaleb Insurance Agency | 14. Wila Insurance Agency |
| 3. Captec Insurance Agency Limited | 9. Myeliana Insurance Agency | 15. 32 Beit Lending & Advisory
Services Limited |
| 4. Franchise Insurance Agency | 10. Pure Insurance Consultants | |
| 5. Kainos Insurance Agency | 11. Riskrid Agency | |
| 6. Kascho Insurance Agency Limited | 12. Sikshaymu Insurance Agency | |

PHOENIX OF ZAMBIA ASSURANCE COMPANY (2009) LIMITED

1. Esimus Consultancy
2. Simba Risk Solutions

PROFESSIONAL INSURANCE CORPORATION ZAMBIA PLC

- | | | |
|--|------------------------------------|-------------------------------------|
| 1. Agora Microfinance Zambia
Limited | 7. Chemulwe Insurance Agency | 15. Kainos Insurance Agency |
| 2. Agriwes Insurance Agency &
General Dealers | 8. Chupa Associates | 16. Kascho Insurance Agency Limited |
| 3. Automatic Insurance Agency | 9. DPM Insurance Agency | 17. Kaseluka Investments Limited |
| 4. Blesswood Insurance Agency | 10. Courageous Insurance Agency | 18. Kashif Insurance Agency |
| 5. Brit Insurance Services | 11. Franchise Insurance Agency | 19. Kingsway Insurance Agency |
| 6. Captec Insurance Agency Limited | 12. Frontline Insurance Agency | 20. Lahabu Insurance Agency |
| | 13. Galco Limited | 21. Letta Consulting Limited |
| | 14. Incon Solutions and Consulting | 22. Lynx Insurance Agency |

23. Medardo Insurance Agent
24. Mercantile Insurance Agency
25. Mirror Insurance Agents Limited
26. Muford Enterprises
27. Muhecy Insurance Agency
28. Munar Insurance Agency
29. Nabuche Insurance Agency
30. Ochima Insurance Agency

31. Sikshaymu Insurance Agency
32. Sinoz Insurance Agency
33. SKM Insurance Consultants
34. Smartjet Consultancy Limited
35. Standard Chartered Bank Zambia
36. Synergy Insurance Agency
37. Tales Insurance Agency
38. Tanga Insurance Agency

39. Temwawalenga Insurance Agency
40. TM Insurance Agency
41. Trusthaven Insurance Agency
42. Wila Insurance Agency
43. Yahweh Insurance Agency
44. 32 Beit Lending & Advisory Services Limited

PRUDENTIAL LIFE ASSURANCE ZAMBIA LIMITED

1. Alimwatu Assurance Agency
2. Alineli Assurance Agency
3. Allibuts Agency
4. Amari Assurance Agency
5. Azzurri Services Agency
6. Beaverbrook Assurance Agents
7. Bettium Insurance Agency
8. Binashe Assurance Agency
9. Blue Ring Assurance Agents
10. Brynstone Insurance Agency
11. Cael Assurance Agency
12. Chacha Assurance Agency
13. Chrich Agency
14. Chriford Muchindu Insurance Agent
15. Dareen Agency
16. Dee Assurance Agency
17. Diabless Insurance Agency
18. Eco Bank Zambia Limited

19. Edstens Assurance Agents
20. Eluthan Assurance Agents
21. Eminent Assurance Agency
22. Enosa Insurance Agency
23. Esmoon Assurance Agents
24. Euron Insurance Agency
25. Fairfund Capital Limited
26. Fideru General Dealers
27. Filmark Assurance Agents
28. Floemm Assurance Agency
29. Footprint Assurance Agency
30. Glanan Assurance Agency
31. Go Green Insurance and Enterprises
32. Gray Heike Assurance Agency
33. Hagar Amad Agency
34. Hastings Assurance Agency
35. Hillma Assurance Agency
36. Imera Agency

37. Incon Solutions and Consulting
38. Jacklance Agency
39. Janemaps Assurance Agents
40. Jobinellah Agency
41. Jocles Agency
42. Joecious Agency
43. Kaichinzi Assurance Agents
44. Kashif Insurance Agency
45. Keshula Assurance Agents
46. Kima Life Assurance Agency
47. Kokoliko Insurance Agency
48. Laka Life Assurance Agency
49. Letaje Life Assurance Agency
50. Lotus-Way Assurance Agents
51. Lucheng Insurance Agents
52. Lynx Insurance Agency
53. Malka Assurance Agency
54. Mandla Assurance Agency
55. Marimase Assurance Agents

56. Martha Nyakunzu Assurance Agents
57. Mayummy Assurance Agency
58. Mels Corner Suppliers & General Dealers
59. Merian Agency
60. Meyason Insurance Agency
61. Moflow Business Solutions
62. Morasha Assurance Agents
63. Mukomi Assurance Agency
64. Myeliana Insurance Agency
65. Namana Assurance Agents
66. Namstar Assurance Agency
67. Narisons Insurance Agent

68. Neddy Matebele Insurance Agent
69. Norman Insurance Agency
70. Obimuson Assurance Agents
71. Pamuthunda Life Assurance Agency
72. Panache Life Assurance Agency
73. Prudential Pensions Management Zambia Limited
74. Rentel Assurance Agents
75. Road Smart Solutions Insurance Services Limited
76. Ronika Agency
77. Samuchi Agents
78. Sibbo Assurance Agency

79. Sirvans Insurance Agency
80. Smartjet Consultancy Limited
81. Solvent Life Assurance
82. Stokes Assurance Agency
83. Synergy Insurance Agency
84. TheInsa Insurance Agents
85. Twainet Assurance Agency
86. Tylex insurance Agency
87. Valinda Assurance Agency
88. Winston Mwiinga Insurance Agent
89. Wise Call Agents
90. ZANACO Bank PLC

SANLAM LIFE INSURANCE (Z) LIMITED

1. Agora Microfinance Zambia
2. Atlas Mara Zambia
3. Bayport Financial Services
4. Betty Mumba Agency
5. Christabel Banda Enterprise
6. Christopher Nzala Agent
7. Emmanuel Smith Mulimba Agency
8. Emmy Chituta Kasonde Agency
9. Esther Nyirongo Agency
10. Evans Muyaba Agency
11. Femmy Simalimbaka Insurance Agency
12. FNB Zambia Limited

13. FSG Zambia Limited
14. Godfrey Hammer Nyondo Agency
15. Haroldale General Dealers
16. Harriet Ngala Insurance Agency
17. Imbula Mwanga Farming Ventures
18. Inutu Zambwe Insurance Agency
19. Issac Sakala Agency
20. Izwe Loans Zambia Plc
21. JM Insurance Agency Limited
22. John Mwamba General Insurance Agency
23. Jonathan Sinabu Ndumba Agency
24. Joyce Chirwa Agency

25. Kamwanga Chaisi Insurance Agents
26. Kasfre Insurance Sales Agent
27. Lilian Muchindu Agency
28. Lutangu Mututwa Agency
29. Maambo Nseluke Agency
30. Malachar Insurance Agent
31. Malekani Kasongo Financial Consultant
32. Monde Mubita Restaurant and General Dealers
33. Mundengo Richard Agency
34. Mushabati Kandanga Agency
35. Mutinta Munyati Agency

- 36. Mutungwa Mugala Agency
- 37. Mweembe Charles Agency
- 38. Nachamba Wanga Marjory Agency
- 39. Puriave Insurance Agency
- 40. Queen Kanyanta Insurance Agents
- 41. Qwimco General Dealers
- 42. Rodrick Chisoni Zulu Agency
- 43. Ruth Mwale Agency

- 44. Samson Sibuchi Insurance Agency
- 45. Sharon Nyirenda Insurance Agent
- 46. Sianz Insurance Agency
- 47. Simwanza Juva James Agency
- 48. Skylonzo Solutions
- 49. Solomon Mumba Agency
- 50. Spencer Simons Choompwe Agency

- 51. Standard Chartered Bank Zambia
- 52. Sylvia Chisenga Insurance Agent
- 53. Tamarhovi General Dealers
- 54. Tapera Bernard Agency
- 55. Vision Fund Zambia Limited
- 56. Zambian Home Loans Limited

SAVENDA GENERAL INSURANCE LIMITED

- 1. Chewe Financial Services
- 2. Empire Insurance Agency
- 3. JHC Insurance Agency
- 4. Kwathu Capital Management Limited

SPECIALTY EMERGENCIES SERVICES

- 1. Erudite Consultancy Limited
- 2. Wallington Consulting Services

SWAN GENERAL INSURANCE COMPANY LIMITED

- 1. I.A.M Insurance Agency
- 2. Joesims Insurance Agency
- 3. Oga Insurance Agency
- 4. Plam Cleaning Services

VERITAS GENERAL INSURANCE PLC

1. Profile Insurance Services Limited

ZSIC GENERAL INSURANCE LIMITED

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1. Abel Mwansa Insurance Agency
 2. Alivic Services
 3. Avier Consult
 4. Beam Insurance Agency
 5. Beatrice Nambao Agent
 6. Bliss Express Lane Limited
 7. Blueshield Insurance Agency
 8. C M M Insurance Agency
 9. Canrilly Business Systems
 10. Challenge Insurance Agent
 11. Chali Chibuta Insurance Agency
 12. Chimbilima Insurance Agency
 13. CN Horizon Insurance Agency
 14. Colour Mark Insurance Agency
 15. Elesani Banda Insurance Agency
 16. Ethato General Dealers
 17. Excellence Insurance Agency
 18. Flexible Insurance Agency
 19. Fortress Global Services Limited
 20. G.C. Insurance Agency
 21. Genuine Insurance Agency & General Dealers
 22. H. Mbangi Insurance Agency
 23. Jal Insurance Agency
 24. Jean Chikopa Insurance Agency
 25. Jubilee Insurance Agency
 26. Ju-Chips Insurance Agency
 27. Kondolo Insurance Agency
 28. KM Insurance Agency
 29. L. Mwita Insurance Agency
 30. L. N. Insurance Agency
 31. Lechwe Insurance Agency
 32. Lenon Simfukwe Insurance Agency and Supplying
 33. Light Age Insurance Agency
 34. Loyalty Insurance Agency
 35. Loyce B. Kangwa Insurance Agency
 36. M. K Insurance Agency
 37. M.K. Hantinga Insurance Agency
 38. M.Kamane Insurance Agency
 39. Maram Insurance Agency
 40. Mayflow Trading Limited
 41. Mujala Insurance Agency
 42. Mukendwa Insurance Agency
 43. Mule Import and Export Agencies
 44. NBMM Insurance Agency
 45. Nest Insurance Agency
 46. Nicotiana Enterprises
 47. Northern Comfort Insurance Agency
 48. Patrichile Insurance Agency
 49. Peace Insurance Agency
 50. Rodgekach Insurance Agency and General Logistics
 51. Senior Insurance Agency
 52. Spectrum Enterprises
 53. T.N Insurance Agency
 54. Tamanga Suppliers
 55. Temba Insurance Agency
 56. Thariwe Insurance Agency
 57. Theo General Dealers
 58. Top Insurance Agency
 59. VN Insurance Agency
 60. Voyage Insurance Agency
 61. Waters General Insurance Agency
 62. Wise Corner Insurance Agency

63. Worthy Insurance Agency

64. Yadnus Insurance Agency

ZSIC LIFE LIMITED

1. Admu Insurance Agency
2. Agjo Insurance Agent
3. Amma Insurance Agency
4. Andis Insurance Agency
5. Anticipatory Insurance Agency
6. Ashelly Kunda Insurance Agency
7. Benard Banda Insurance Agency
8. Bengu Insurance Agency
9. Brisarah General Dealers
10. C. Chilufya Insurance Consultancy
11. CES Insurance Agency
12. Chanda Mumba Insurance Agency
13. Charles Sichone Agency
14. Chishimba Daniel Insurance Agency
15. Chiyesu Kapula Insurance Agency
16. Coastland Insurance Agency
17. Dkamwi Insurance Agency
18. Eagle's Nest Insurance Agency
19. Ednecaria General Dealers and Suppliers
20. Edward Chileshe Insurance Agency
21. Elesani Banda Insurance Agency
22. Ernest Shiyala Insurance Agency

23. Evelyn Lupupa Mwila Insurance Agency
24. Faba Insurance Agent
25. Felijay Insurance Agency
26. Flobamance Insurance Agent
27. Future Life Insurance Agent
28. Getlong Insurance Agency
29. Geyachi Insurance Agents
30. Gilblas Insurance Agency
31. Hazel Insurance Agency
32. Hedasha Insurance Agency
33. Hemani Insurance Agent
34. HMC Insurance Agency
35. Hocha Insurance Agent
36. Hopely Mumbi Insurance Agency
37. I Mukelabai Insurance Agency
38. Isanko Insurance Agency
39. J Chulu Insurance Agency
40. Janapu Agency
41. Jessy Z. General Dealers
42. Jona Insurance Agency
43. Kabajo Insurance Agency
44. Kedjoe Insurance Agency
45. Kelflo Insurance Agency

46. Kondolo Insurance Agency
47. Kuku Food Processing Enterprise
48. Lackson S Insurance Agency
49. Life Trails Agency
50. Lingod Insurance Agency
51. Makalani Insurance Agent
52. Mankuche Kingsley Agency
53. Matchiko Insurance Agency
54. Medardo Insurance Agent
55. Mercip Insurance Agency
56. Mulenga Paul Insurance Agency
57. Mumbeji Insurance Agency
58. Murray Dumpwa Insurance Agency
59. Musonda Mary Insurance Agency
60. Mwamba Phidelis Insurance Agency
61. Mwape Musonda Insurance Agent
62. Namovwe Insurance Agency
63. Namzy Insurance Agency
64. Nandondo Insurance Agency
65. Noble Mutual Agency
66. Pams Insurance Agency
67. Premoce Agency
68. Reubs Insurance Agency
69. Ronald Nsama's Insurance Agency

- 70. Ruglads Insurance Agency
- 71. S Ngoma Insurance Agency
- 72. San Insurance Agency
- 73. Scient Man Insurance Agent
- 74. Shanni Insurance Agency
- 75. Showers of Rains Enterprise
- 76. Sibambo David Insurance Agency

- 77. Silenga Jolezuya Silenga Insurance Agency
- 78. Stebgram Insurance Agency
- 79. T. Nkonkalufu's Insurance Agency
- 80. Temba Insurance Agency
- 81. Tembo Insurance Agency
- 82. Thanchi Insurance Agency

- 83. Tusole Insurance Agency
- 84. Utwi Life Assurance Agency
- 85. Wachaza Insurance Agency
- 86. Wicare Insurance Agent
- 87. Wisdom Insurance Agency
- 88. Wise Corner Insurance Agency
- 89. Yadnus Insurance Agency

UNDERWRITING AGENTS

- 1. Getlegal Company Limited
- 2. Intelikava Insurance Intermediaries Limited
- 3. Pula Advisors Zambia Limited
- 4. Resilience Underwriting Management Agency
- 5. Three Six Five Resilience Underwriting Agency

CLAIMS AGENTS

- 1. Chipon Insurance Claims Agency
- 2. Claims Sofa Enterprises Limited
- 3. Emperor Road Accident Claims Agency

- 4. Lumons Consultancy Services Limited
- 5. Triple EMU Claims and Consultancy

ASSESSORS

- 1. Auto Engineering Consultants
- 2. George Mwanza Auto Assessors
- 3. Jano Enterprise
- 4. Malong Motor Assessors and Consultants
- 5. Maron Automobile Engineering Assessors

- 6. Moses Milambo Associates
- 7. Wanangwa Assessors

LOSS ADJUSTERS

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| 1. Blue Light Risk Services Limited | 5. Independent Adjusters Limited | 8. Prime Adjusters Services Limited |
| 2. CMM Loss Adjusters | 6. Konfluence Risk Advisory Limited | 9. Taurus Adjusters Limited |
| 3. Complex Risk Solutions Limited | 7. Loss Management Consultancy | |
| 4. Garsides International Limited | International (Z) Limited | |

RISK SURVEYORS

1. Global Risk and Insurance Surveys Zambia Limited
2. Noohra Engineering Investments Limited