



Pensions and Insurance Authority
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PUBLIC NOTICE

This serves as notification to the public on the licence status of insurance companies, reinsurance companies, insurance brokers, reinsurance brokers, insurance agents, motor assessors, loss adjusters, risk surveyors and claims agents under the jurisdiction of the Pensions and Insurance Authority for the year 2023.

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 Pensions and Insurance at the above address. The lists below show insurance entities that have been licensed to transact in insurance business for the current year ending **31st December 2023**.

LIST OF LICENCED INSURANCE ENTITIES FOR THE YEAR 2023

REINSURERS

1. Emeritus Reinsurance Zambia Limited
2. Kenya Reinsurance Corporation Zambia Limited
3. Klaption Reinsurance Limited
4. Zambia Reinsurance Plc

GENERAL INSURERS

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

LONG-TERM INSURERS

1. ABSA Life Zambia Limited
2. Best Life Insurance Limited
3. Hollard Life Assurance Company
4. Innovate Life Assurance Limited
5. Liberty Life Zambia Limited
6. Madison Life Insurance Company Zambia Limited
7. One Life Assurance Zambia Limited
8. Prudential Life Assurance Zambia Limited
9. Sanlam Life Insurance Zambia Limited
10. Specialty Emergency Services Limited
11. ZSIC Life Limited

REINSURANCE BROKERS

1. Ebony Reinsurance Brokers Limited
2. Greenfield Reinsurance Brokers Limited
3. Guardian Reinsurance Brokers Zambia Limited
4. Maiden Reinsurance Brokers Limited
5. Origo Reinsurance Brokers Limited
6. PINC Brokers Zambia Limited
7. Sky Reinsurance Brokers Limited

INSURANCE BROKERS

1. Abecca Insurance Brokers Limited
2. African Insurance Brokers Limited
3. Almond Insurance Brokers Limited
4. Altus Insurance Brokers Limited
5. Arco Insurance Brokers Limited
6. Asurion Zambia Limited
7. Axa Insurance Brokers Limited
8. Ayo Insurance Brokers Limited
9. Bequote Insurance Brokers Limited
10. Blackgold Insurance Brokers Limited
11. Blue Ribbon Insurance Brokers Limited
12. Bristol Risk Solutions Limited
13. Buttress Insurance Brokers Limited
14. Champ Insurance Brokers Limited
15. Clarkson Insurance and Risk Services Limited
16. Contractsure Services Limited
17. Cornerstone Insurance Services Limited
18. Coverlink Risk Solutions Limited
19. Creative Insurance Brokers Limited
20. Crown Insurance Brokers Limited
21. Cubit Insurance Brokers Limited
22. Dexious Insurance Brokers Limited
23. Ebenezer Commercial Services and Risk Consultants Limited
24. Eddison Insurance Brokers Limited
25. ETG Insurance and Risk Solutions Limited
26. Five Star Insurance Brokers Limited
27. Geopa Insurance Brokers Limited

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| 28. Guardian Insurance Brokers Limited | 44. Mwaka Insurance Brokers Limited | 61. Safesure Insurance Services Limited |
| 29. Hokma Risk Management Solutions Limited | 45. Nexo Risk Solutions Limited | 62. Sanridge Insurance Brokers Limited |
| 30. I-flex Insurance Brokers Limited | 46. Norwich Insurance Brokers Limited | 63. Savanna Insurance Brokers Limited |
| 31. Insight Insurance Brokers Limited | 47. Octagon Insurance Brokers Limited | 64. Slate Insurance Brokers Limited |
| 32. Insizwe Private Brokers Limited | 48. Olea Benchmark Insurance Brokers Limited | 65. Smart Insurance Brokers Limited |
| 33. Kafue Insurance Brokers Limited | 49. Orange Risk Solutions Limited | 66. Southern Insurance Brokers Limited |
| 34. Leadway Insurance Brokers Limited | 50. Pace Insurance Brokers Limited | 67. Spot On Insurance Brokers Limited |
| 35. Lifecrest insurance Brokers Limited | 51. Pazuli Private Brokers Limited | 68. Stanbic Insurance Brokers Limited |
| 36. Longhorn Insurance Brokers Limited | 52. Performance Insurance Brokers Limited | 69. Stepps Insurance Brokers |
| 37. Magnet Insurance Brokers Limited | 53. Poised Insurance Brokers | 70. Sterlings Insurance Brokers Limited |
| 38. Marsh Zambia Limited | 54. Pool Insurance Brokers | 71. Summit Insurance Brokers Limited |
| 39. Master Business Associates Risk Advisory Services Limited | 55. Providence Risk Solutions Zambia Limited | 72. Tana Insurance Brokers Limited |
| 40. Mi Solutions Insurance Brokers Limited | 56. Rands Insurance Brokers Limited | 73. Triumph Insurance Services Limited |
| 41. Minet Zambia Insurance Brokers Limited | 57. Right Choice Insurance Brokers Limited | 74. Turtle Insurance Brokers Limited |
| 42. MIRCS Insurance Brokers Limited | 58. Robert & Syls Financial Services limited | 75. Venture Holding Limited |
| 43. Multi Risk Insurance Brokers Limited | 59. Rock Insurance Brokers Limited | 76. Westfield Risk Services Limited |
| | 60. Safari & Tourism Insurance Brokers Limited | 77. World Class Insurance Brokers Limited |
| | | 78. Zamchi Insurance Brokers Limited |

INSURANCE AGENTS

A PLUS GENERAL INSURANCE LIMITED

1. G. P Marketing Agents

ABSA LIFE ZAMBIA LIMITED

1. Absa Bank Zambia PLC

ADELVIS GENERAL INSURANCE LIMITED

1. Risk Held Limited
2. Interactive Marketing Solutions

ADVANTAGE INSURANCE LIMITED

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|--|------------------------------------|
| 1. Charles Chisha Insurance Agency | 4. Mweshi Kafumbe Insurance Agency |
| 2. Edburt General Dealers | |
| 3. Hibbert Mangalashi Insurance Agency | 5. Sheray Rock Insurance Agency |
| | 6. Silwaku Enterprises |

AFRICA PRIDE INSURANCE COMPANY LIMITED

1. Kumona Enterprises
2. Middy Insurance Agency

AFRICAN GREY INSURANCE LIMITED

1. Erisin Company Limited
2. SM Procurement

BESTLIFE INSURANCE LIMITED

1. Primecare Insurance Limited

GENERAL ALLIANCE INSURANCE (Z) LIMITED

1. A.M Kasongo Insurance Consultants
2. Africentrix Insurance Services Limited
3. Alpha Insurtech Zambia Limited
4. Lazillion Oprisk General Insurance Consultants
5. Origin Insurance Agency

GOLDMAN INSURANCE LIMITED

1. BCM Agencies
2. Beracah Valley Insurance Agency
3. Brocade Insurance Agency
4. Chewe Mutale Insurance Agency
5. Classic Insurance Agency
6. Edgar Insurance Agency
7. Ejay Business Services Limited
8. Excel Insurance Agency
9. Fatimah Insurance Agency
10. Gicho Insurance Agency
11. Glow Insurance Solutions
12. Goldlink Risk Solutions Limited
13. Homy Insurance Agency
14. Horsham Insurance Agency
15. Lakeshore Logistics Limited
16. Laphey Insurance Agency
17. Legends Insurance Agency
18. Lucyna Insurance and Business Solutions
19. Machipisha Insurance Agency
20. Mary Gils Insurance Agency
21. Mukuba Net Insurance Agency
22. Pigom Insurance Agency
23. Primecare Insurance Limited
24. Proactive Insurance Agency
25. Quartz Insurance Agency
26. Samuels-Mount Moriah Insurance Agency
27. Secure Plus Insurance Agency
28. Solidground Insurance Agency
29. Steadfast Insurance Agency
30. Summerset Insurance Agency
31. TASC Business Solutions Limited
32. Tehillah Insurance Agency
33. Waluta Insurance Agency
34. Webko Insurance Agency

HOLLARD INSURANCE ZAMBIA LIMITED

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|----------------------------------|----------------------------|--------------------------------|
| 1. Consult HIM Insurance Agency | 4. Genine Insurance Agency | 7. Treadstone Insurance Agency |
| 2. Cover Effect Insurance Agency | 5. Salam Insurance Agency | |
| 3. Drive Care Limited | 6. Tiam Limited | |

HOLLARD LIFE ASSURANCE ZAMBIA

1. Entrust Financial Services Limited
2. Octagon Financial Services Limited
3. PMS Insurance Agency
4. Holborn Services Limited

LIBERTY LIFE ZAMBIA LIMITED

1. Magic Carpet Advertising and Promotions Limited

MADISON GENERAL INSURANCE COMPANY ZAMBIA LIMITED

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|------------------------------------|---|----------------------------------|
| 1. Benefits Consulting Services | 6. Minelands Property Investments & Management Services Limited | 10. Tamijo Insurance Agency |
| 2. Better Cover Insurance Agency | 7. Muchinga Insurance Agency | 11. Timely Insurance Consultants |
| 3. Bridic General Dealers | 8. Nakachi Insurance Agency Limited | 12. Wave Length Agency |
| 4. Expert Insurance Agency Limited | 9. Natly Insurance Agency | |
| 5. Madison Finance Company Limited | | |

MADISON LIFE INSURANCE COMPANY ZAMBIA LIMITED

1. Madison Health & Risk Management Limited

MAYFAIR INSURANCE COMPANY

1. Libasure Insurance Agency
2. Mega Insurance Agency
3. Minify Business Solutions
4. OK Furniture Insurance Agency

5. Patience Insurance Agency
6. RBS Insurance Agency
7. Safe Path Enterprises
8. TAZ Insurance Agency

9. Trade Gates General Dealer

NICO INSURANCE ZAMBIA LIMITED

1. Citizen Insurance Agency
2. Connect Insurance Services
3. Crane Insurance Agency
4. Crossway Insurance Agency

5. Darfran Insurance Agency
6. HCL Insurance Agency
7. Mairod Insurance Agency
8. Mmwela Insurance Agency

9. Mukulink Insurance Agency
10. Woodbridge Insurance Agency

ONELIFE ASSURANCE ZAMBIA

1. Wila Insurance Agency

PHOENIX OF ZAMBIA ASSURANCE COMPANY (2009) LIMITED

1. Donwood Insurance Agency
2. Esimus Consultancy

3. Oakmont Insurance Agents Services
4. Simba Risk Solutions Limited

5. Smiles Auto & General Insurance Agency

PROFESSIONAL INSURANCE CORPORATION ZAMBIA PLC

1. Agriwes Insurance Agency & General Dealers
2. Automatic Insurance Agency
3. Azzuri Services Agency
4. Blesswood Insurance Agency

5. Captec Business Solutions
6. Chupa Associates
7. Courageous Insurance Agency
8. Franchise Insurance Agency
9. Frontline Insurance Agency

10. IK Consultancy and Training
11. Kainos Insurance Agency
12. Kaseluka Investments Limited
13. Kashif Insurance Agency
14. Kingsway Insurance Agency

15. Lahabu Insurance Agency
16. Lynx Insurance Agency
17. Mercantile Insurance Agency
18. Mirror Insurance Agents Limited
19. Muford Enterprises
20. Munar Insurance Agency

21. Nabuche Insurance Agency
22. Sikshaymu Insurance Agency
23. Sinoz Insurance Agency
24. SKM Insurance Agency
25. Tales Insurance Agency
26. Tanga Insurance Agency

27. Temwawalenga Insurance Agency
28. TM Insurance Agency
29. Wila Insurance Agency
30. Yahweh Insurance Agency

PRUDENTIAL LIFE ASSURANCE ZAMBIA LIMITED

1. Prudential Pensions Management Zambia Limited
2. Upendo Zambia Limited
3. ZANACO Bank PLC

SANLAM LIFE INSURANCE (Z) LIMITED

1. Agora Microfinance Zambia
2. Atlas Mara Zambia
3. Bayport Financial Services
4. FNB Zambia Limited
5. FSG Zambia Limited
6. Izwe Loans Zambia Plc
7. Standard Chartered Bank Zambia

SAVENDA GENERAL INSURANCE LIMITED

1. Chewe Financial Services
2. Excel Business Solutions Limited
3. JHC Insurance Agency

SPECIALTY EMERGENCIES SERVICES

1. Erudite Consultancy Limited

SWAN GENERAL INSURANCE COMPANY LIMITED

1. Darfram Insurance Agency
2. I AM Insurance Agency
3. Joseph Simaubi Insurance Agency
4. Oga Insurance Agency
5. Plam Cleaning Services

VERITAS GENERAL INSURANCE PLC

1. Platinum Insurance Agency
2. Profile Insurance Services Limited

ZSIC GENERAL INSURANCE LIMITED

1. Abel Mwansa Insurance Agency
2. Avier Consult
3. Beam Insurance Agency
4. Bliss Express Lane Limited
5. Blueshield Insurance Agency
6. Calvary Insurance Agency
7. Canrilly Business Systems
8. Challenge Insurance Agency
9. Chimbilima Insurance Agency
10. CMM Insurance Agency
11. CN Horizon Insurance Agency
12. Colour Mark Insurance Agency
13. Danjan Insurance Agency
14. Ethato General Dealers
15. Excellence Insurance Agency
16. Flexible Insurance Agency
17. Fortress Global Services Limited
18. G.C. Insurance Agency
19. Genuine Insurance Agency
20. Gilblas Insurance Agency
21. Hussag Insurance Agency
22. Jean Chikopa Insurance Services
23. JJB Business Service
24. Jubilee Insurance Agency
25. Ju-Chips Insurance Agency
26. Kings Centre Limited
27. Kondolo Insurance Agency
28. L. Mwita Insurance Agency
29. L. N. Insurance Agency
30. Lechwe Insurance Agency
31. Loyalty Insurance Agency
32. Loyce Banda Kangwa Insurance Agency
33. M.K. Hantinga Insurance Agency
34. M.K. Insurance Agency
35. M.Kamane Insurance Agency
36. Mayflow Trading Limited
37. Maram Trading Limited
38. Mujala Insurance Agency
39. Mukendwa Insurance Agency
40. Mule Import & Export Agencies
41. Northern Comfort Insurance Agency
42. NBMM Insurance Agency
43. Peace Insurance Agency
44. Senior Insurance Agency
45. Spectrum Enterprises

- 46. T.N Insurance Agency
- 47. Temba Insurance Agency
- 48. Thariwe Christian School Limited

- 49. Top Insurance Agency
- 50. VN Insurance Agency
- 51. Voyage Insurance Agency

- 52. Waters General Insurance Agency
- 53. Worthy Insurance Agency

ZSIC LIFE LIMITED

- 1. Amma Insurance Agency
- 2. Andi's Insurance Agency
- 3. Anticipatory Insurance Agency
- 4. Ashelly Kunda Insurance Agency
- 5. Benard Banda Insurance Agency
- 6. Besimech Insurance Agency
- 7. Blessings Tembo Insurance Agency
- 8. CES Insurance Agency
- 9. Coastland Insurance Agency
- 10. Eagle's Nest Insurance Agency
- 11. Elesani Banda Insurance Agency
- 12. Ernest Shiyala Insurance Agency
- 13. George Mwale Insurance Agency
- 14. Getlong Insurance Agency
- 15. Glapmars Insurance Agency
- 16. Hamz Law Insurance Agency

- 17. Hazel Insurance Agency
- 18. HMC Insurance Agency
- 19. Hopely Mumbi Insurance Agency
- 20. I Mukelabai Insurance Agency
- 21. Kayama Kingsley Simasiku Insurance Agency
- 22. Ked Joe Insurance Agency
- 23. Lackson S. Insurance Agency
- 24. Maudrine M. Insurance Agency
- 25. Mejaa Insurance Agency
- 26. Mercip Insurance Agency
- 27. Mumbenji Insurance Agency
- 28. Musonda Mary Insurance Agency
- 29. Namovwe Insurance Agency
- 30. Namzy Insurance Agency
- 31. Nandondo Insurance Agency

- 32. Orkela's Insurance Agency
- 33. Pamz Insurance Agency
- 34. Patrick Nsofwa Life Assurance Agency
- 35. Pelez Insurance Agency
- 36. San Insurance Agency
- 37. Shanni Insurance Agency
- 38. Sibambo David Insurance Agency
- 39. Silver Birds Insurance Agency
- 40. Stazia Kunda Insurance Agency
- 41. Stebgram Insurance Agency
- 42. Steve Kazenene Insurance Agency
- 43. Utwa Life Assurance Agency
- 44. Wise Corner Insurance Agency

CLAIMS AGENTS

- 1. Bristol Insurance Claims Agency
- 2. Chipon Insurance Claims Agency
- 3. Delta Insurance Claims Agency

- 4. Emperor Road Accident Claims Agency.
- 5. Lumons Consultancy Services Limited

- 6. SKG Insurance Claims Agency Limited
- 7. Triple EMU Claims and Consultancy

ASSESSORS

1. Auto Engineering Consultants Limited
2. George Mwanza Independent Assessors
3. Jano Enterprise
4. Malong Motor Assessors and Consultants
5. Moses Milambo Associates
6. M & S Independent Motor Assessors
7. Wanagwa Assessors

LOSS ADJUSTERS

1. Bluelight Risk Services
2. CMM Loss Adjusters
3. Complex Risk Solutions Limited
4. Garsides International Limited
5. Loss Management Consultancy International Zambia Limited
6. Prime Adjusters Services
7. Independent Adjusters Limited

RISK SURVEYORS

1. V.Z Investments Limited