

2013 annual PREMIUM /CLAIM FOR GENERAL ACCIDENT INSURANCE BUSINESS

S/N	COMPANY	REG NO	ACCEPTED			CEDED			NET PREMIUM	NET UNEARNED	NET EARNED	GROSS CLAIMS PAID	NET CLAIMS PAID	NET CLAIMS INCURRED
			DIRECT BUSINESS	LOCALLY	ABROAD	TOTAL GPREM	LOCAL	ABROAD						
1	NSIA INSURANCE(adicins)	RIC003	866,008,000.00	-	-	866,008,000.00	128,331,000.00	-	525,357,000.00	21,534,000.00	525,357,000.00	84,750,000.00	129,877,000.00	129,877,000.00
2	AiICO INSURANCE PLC	RIC004	155,709,000.00	-	-	155,709,000.00	12,488,000.00	-	148,989,000.00	5,768,000.00	148,989,000.00	54,883,000.00	31,621,000.00	13,647,000.00
3	ALLIANCE & GEN INS PLC	RIC001	-	-	-	-	-	-	-	-	-	-	-	-
4	ANCHOR INS CO LTD	RIC005	159,711,000.00	13,059,000.00	-	172,770,000.00	7,450,000.00	-	177,169,000.00	4,399,000.00	179,315,000.00	51,532,000.00	44,454,000.00	30,216,000.00
5	CONSOLIDATED HALLMRK INS PLC	RIC007	771,156,552.00	5,165,663.00	-	776,322,215.00	125,663,683.00	-	668,555,856.00	17,897,324.00	668,555,856.00	274,128,986.00	271,806,635.00	238,530,535.00
6	CORNERSTONE INSURANCE PLC	RIC008	526,264,000.00	9,309,000.00	-	535,573,000.00	132,276,000.00	-	462,122,000.00	-	462,122,000.00	270,570,000.00	216,295,000.00	194,041,000.00
8	CUSTODIAN AND ALLIED INS CO LTD	RIC010	1,302,967,000.00	-	-	1,302,967,000.00	124,834,000.00	-	1,178,133,000.00	-	1,178,133,000.00	418,138,000.00	393,999,000.00	393,999,000.00
9	EQITY ASSURANCE CO PLC	RIC011	-	-	-	-	-	-	-	-	-	-	-	-
10	FINSURANCE PLC	RIC047	-	-	-	-	-	-	-	-	-	-	-	-
11	GOLDLINK INSURANCE CO LTD	RIC013	798,008,000.00	23,000.00	-	798,031,000.00	55,785,000.00	-	817,321,000.00	-	817,321,000.00	200,797,000.00	163,389,000.00	180,442,000.00
12	GREAT NIG INSCO LTD	RIC014	386,409,000.00	-	-	386,409,000.00	141,069,000.00	-	210,902,000.00	34,438,000.00	210,902,000.00	302,392,000.00	189,072,000.00	133,604,000.00
13	MANSARD INSURANCE PLC	RIC016	1,040,233,000.00	6,687,000.00	-	1,046,920,000.00	265,431,000.00	-	1,043,983,000.00	2,937,000.00	778,552,000.00	406,773,000.00	256,645,000.00	256,645,000.00
14	GUINEA INSURANCE PLC	RIC017	725,871,000.00	-	-	725,871,000.00	10,727,000.00	-	655,046,000.00	60,098,000.00	655,046,000.00	244,992,000.00	230,392,000.00	210,713,000.00
15	INDUSTRIAL & GEN INSURANCE PLC	RIC018	412,919,000.00	-	-	412,919,000.00	19,268,000.00	-	393,774,000.00	16,145,000.00	370,936,000.00	135,623,000.00	36,885,000.00	119,384,000.00
16	KBL INSURANCE PLC(Insurance phb)	RIC019	318,161,000.00	12,757,000.00	-	330,918,000.00	55,645,000.00	-	313,116,000.00	17,802,000.00	257,471,000.00	131,204,000.00	94,359,000.00	90,960,000.00
17	INTER ENERGY INSURANCE PLC	RIC020	1,384,440,014.00	5,863,265.00	-	1,390,303,279.00	101,419,592.00	-	1,288,883,687.00	103,139,195.00	1,185,744,490.00	239,926,093.00	203,990,314.00	237,469,824.00
18	INTERCOT WAPIC INSURANCE PLC	RIC046	-	-	-	-	-	-	-	-	-	-	-	-
19	INVEST AND ALLIED ASS PLC	RIC021	-	-	-	-	-	-	-	-	-	-	-	-
20	LASACO ASSURANCE PLC	RIC023	955,389,000.00	-	-	955,389,000.00	257,650,000.00	-	697,739,000.00	-	697,739,000.00	329,307,000.00	199,795,000.00	199,795,000.00
21	LAW UNION AND ROCK INS PLC	RIC024	383,745,000.00	143,485,000.00	-	527,230,000.00	87,668,000.00	-	433,570,000.00	5,991,000.00	433,570,000.00	238,531,000.00	150,036,000.00	39,452,000.00
22	LEADWAY ASSURANCE CO LTD	RIC025	1,065,657,000.00	130,845,000.00	-	1,196,502,000.00	54,960,000.00	-	1,141,542,000.00	-	1,141,542,000.00	484,920,000.00	311,820,000.00	249,751,000.00
23	LINKAGE ASSURANCE PLC	RIC026	359,419,000.00	-	-	359,419,000.00	70,022,000.00	-	273,911,000.00	15,486,000.00	273,911,000.00	124,477,000.00	124,477,000.00	124,477,000.00
24	MUTUAL BENEFIT ASS PLC	RIC027	-	-	-	-	-	-	-	-	-	-	-	-
25	NEM INSURANCE CO PLC	RIC028	1,599,171,000.00	98,503,000.00	-	1,697,674,000.00	9,615,000.00	-	1,667,333,000.00	30,340,000.00	1,657,718,000.00	1,124,054,000.00	1,084,483,000.00	1,084,483,000.00
26	NICON INSURANCE PLC	RIC049	57,171,000.00	-	-	57,171,000.00	26,833,000.00	-	30,338,000.00	5,894,000.00	43,358,000.00	4,840,000.00	4,840,000.00	58,572,494.00
27	NIG AGRIC INS CORPORATION	RIC030	150,711,182.00	-	-	150,711,182.00	13,659,256.00	-	153,344,532.00	2,633,350.00	140,335,362.00	334,840,759.00	340,456,796.00	5,897,456.00
28	NIGER INSURANCE PLC	RIC029	1,671,451,000.00	-	-	1,671,451,000.00	396,003,000.00	-	1,434,689,000.00	236,762,000.00	1,038,686,000.00	834,189,000.00	598,543,000.00	432,203,000.00
29	OASIS INS PLC	RIC031	182,070,000.00	11,989,000.00	-	194,059,000.00	33,097,000.00	-	160,962,000.00	-	160,962,000.00	150,453,000.00	121,261,000.00	11,535,000.00
30	OLD MUTUAL NIG. GEN INS.CO LTD	RIC032	645,659,000.00	-	-	645,659,000.00	379,056,000.00	-	263,045,000.00	3,558,000.00	263,045,000.00	208,107,000.00	180,978,000.00	57,990,000.00
31	PRESTIGE ASSURANCE PLC	RIC033	295,962,000.00	966,554,000.00	-	1,262,516,000.00	935,801,000.00	-	460,859,000.00	134,144,000.00	460,859,000.00	563,987,000.00	420,515,000.00	105,087,000.00
32	REGENCY INS CO LTD	RIC034	542,262,000.00	21,193,000.00	-	563,455,000.00	242,158,000.00	-	230,731,000.00	90,566,000.00	230,731,000.00	246,864,000.00	244,245,000.00	243,117,000.00
33	ROYAL EXCHANGE ASS NIG PLC	RIC035	-	-	-	-	-	-	-	-	-	-	-	-
34	SOVEREIGN TRUST INS PLC	RIC037	1,089,652,000.00	6,188,000.00	-	1,095,840,000.00	256,010,000.00	-	749,709,000.00	90,120,000.00	749,709,000.00	282,955,000.00	94,996,000.00	94,996,000.00
35	STACO INSURANCE PLC	RIC038	1,217,410,000.00	-	-	1,217,410,000.00	4,852,000.00	-	1,212,558,000.00	-	1,212,558,000.00	295,148,000.00	264,116,000.00	264,116,000.00
36	STANDARD ALLIANCE INS PLC	RIC039	659,869,000.00	-	-	659,869,000.00	2,060,000.00	-	639,229,000.00	20,640,000.00	637,169,000.00	127,877,000.00	116,100,000.00	116,100,000.00
37	STERLING ASSURANCE NIG LTD	RIC036	237,201,000.00	2,297,000.00	-	239,498,000.00	57,834,000.00	-	182,328,000.00	664,000.00	182,328,000.00	243,550,000.00	234,921,000.00	149,955,000.00
38	THE UNIVERSAL INS CO LTD	RIC041	108,348,000.00	45,380,000.00	-	153,728,000.00	4,467,000.00	-	149,261,000.00	1,006,000.00	150,266,000.00	151,531,000.00	151,531,000.00	151,531,000.00
39	UNION ASS CO LTD	RIC044	-	-	-	-	-	-	-	-	-	-	-	-
40	UNITRUST INS CO LTD	RIC045	355,780,000.00	1,844,000.00	-	353,936,000.00	219,220,000.00	-	134,716,000.00	-	134,716,000.00	133,482,000.00	95,824,000.00	95,824,000.00
41	UNITYKAPITAL ASSURANCE PLC	RIC022	317,535,000.00	-	-	317,535,000.00	9,375,000.00	-	307,219,000.00	941,000.00	307,219,000.00	50,659,000.00	50,659,000.00	36,472,000.00
42	ZENITH GEN INS CO LTD	RIC048	1,335,810,000.00	18,956,000.00	-	1,354,766,000.00	619,661,000.00	-	735,105,000.00	-	735,105,000.00	233,785,000.00	192,154,000.00	2,419,000.00
	Sub Total		22,078,128,748.00	1,496,409,928.00	-	23,574,538,676.00	4,463,682,531.00	-	18,941,540,075.00	848,862,869.00	18,089,970,708.00	8,979,265,838.00	7,244,535,745.00	5,753,301,309.00

S/N	COMPANY	REG NO	ACCEPTED			CEDED			NET PREMIUM	NET UNEARNED	NET EARNED	GROSS CLAIMS PAID	NET CLAIMS PAID	NET CLAIMS INCURRED
			DIRECT BUSINESS	LOCALLY	ABROAD	TOTAL GPREM	LOCAL	ABROAD						
1	CONTINENTAL RE INS PLC	RIC001		-	-	-	-	-	-	-	-	-	-	-
2	NIGERIA RE-INSURANCE CORP	RIC002	90,604,000.00	26,610,000.00	-	117,214,000.00	252,000.00	-	116,962,000.00	-	116,962,000.00	45,636,000.00	45,636,000.00	45,636,000.00
	Grand Total		22,168,732,748.00	1,523,019,928.00	-	23,691,752,676.00	4,463,934,531.00	-	19,058,502,075.00	-	18,206,932,708.00	9,024,901,838.00	7,290,171,745.00	5,798,937,309.00

S/N	COMPANY	REG NO	ACCEPTED			TOTAL	CEDED			NET PREMIUM	UNEARNED PREM	NET EARNED	GROSS CLAIMS	NET CLAIMS	NET CLAIMS INCURRED
			DIRECT BUSINESS	LOCALLY	ABROAD	GPREMIUM	LOCAL	ABROAD							
40	UNITRUST INS CO LTD	RIC045				-			-						
41	UNITYKAPITAL ASSURANCE PLC	RIC022				-			-						
42	ZENITH GEN INS CO LTD	RIC048				-			-						
	Sub Total		293,773,000.00	1,170,000.00	-	294,943,000.00	113,764,000.00	-	288,585,000.00	19,782,000.00	178,263,000.00	615,112,000.00	584,844,000.00	538,751,800.00	
1						-			-						
2	CONTINENTAL RE INS PLC	RIC001	-	-	-	-	-	-	-	-	-	-	-	-	-
	NIGERIA RE- INSURANCE CORP	RIC002	-	-	-	-	-	-	-	-	-	-	-	-	-
	Grand Total		293,773,000.00	1,170,000.00	-	294,943,000.00	113,764,000.00	-	288,585,000.00	19,782,000.00	178,263,000.00	615,112,000.00	584,844,000.00	538,751,800.00	

S/NO	COMPANIES	REGNO	DIRECT		ACCEPTED		TOTAL		CEDED		NET PREMIUM	UNEARNED PREM	NET EARNED	GROSS CLAIM	NET CLAIMS	NET CLAIMS INCURRED
			BUSINESS	LOCALLY	ABROAD	GPREM	LOCAL	ABROAD								
40	UNITRUST INS CO LTD	RIC045	323,794,000.00	46,737,000.00	-	277,057,000.00	190,942,000.00	-	86,115,000.00	-	86,115,000.00	239,282,000.00	191,983,000.00	191,983,000.00		
41	UNITYKAPITAL ASSURANCE PLC	RIC022	765,210,000.00	1,622,000.00	-	766,832,000.00	428,959,000.00	-	311,606,000.00	26,268,000.00	311,606,000.00	142,859,000.00	110,951,000.00	77,619,000.00		
42	ZENITH GEN INS CO LTD	RIC048	2,014,556,000.00	-	-	2,014,556,000.00	532,209,000.00	-	638,547,000.00	843,800,000.00	638,547,000.00	180,769,000.00	112,580,000.00	96,169,000.00		
	Sub Total		62,558,654,284.00	6,289,518,399.00	-	56,269,135,885.00	32,276,241,320.00	-	24,950,745,900.00	4,511,542,915.00	17,741,320,563.00	13,513,236,109.00	10,622,435,215.00	7,032,076,535.00		
1	CONTINENTAL RE INS PLC	RIC001		-	-	-	-	-	-	-	-	-	-	-		
2	NIGERIA RE- INSURANCE CORP	RIC002	50,758,000.00	15,113,000.00	-	15,113,000.00	34,968,000.00	-	30,903,000.00	-	30,903,000.00	11,811,000.00	11,811,000.00	11,811,000.00		
	Grand Total		62,609,412,284.00	6,274,405,399.00	-	56,284,248,885.00	32,311,209,320.00	-	24,981,648,900.00	4,511,542,915.00	17,772,223,563.00	13,525,047,109.00	10,634,246,215.00	7,043,887,535.00		

2013 annual PREMIUM/CLAIM (MISCELLANEOUS BUSINESS)

S/N	COMPANY	REG NO	DIRECT		ACCEPTED		TOTAL	CEDED		NET PREMIUM	UNEARNED PREM	NET EARNED	GROSS CLAIMS	NET CLAIMS	NET CLAIMS INCURED
			BUSINESS	LOCALLY	ABROAD	GPremium		LOCAL	ABROAD						
1	NSIA INSURANCE adic)	RIC003	251,094,000.00	-	-	251,094,000.00	-	114,332,000.00	-	114,163,000.00	53,273,000.00	114,163,000.00	301,464,000.00	27,947,000.00	27,947,000.00
2	AIICO INSURANCE PLC	RIC004	1,878,185,000.00	14,335,000.00	-	1,892,520,000.00	-	596,853,000.00	-	1,880,885,000.00	11,635,000.00	1,284,032,000.00	227,702,000.00	116,362,000.00	12,626,000.00
3	ALLIANCE & GEN INS PLC	RIC001	-	-	-	-	-	-	-	-	-	-	-	-	-
4	ANCHOR INS CO LTD	RIC005	388,173,000.00	31,739,000.00	-	419,912,000.00	-	16,213,000.00	-	437,321,000.00	17,409,000.00	443,709,000.00	80,754,000.00	75,636,000.00	37,805,000.00
5	CONSOLIDATED HALLMRK INS PLC	RIC007	569,931,369.00	6,638,140.00	-	576,569,509.00	-	549,292,360.00	-	182,572,829.00	155,295,680.00	182,572,829.00	98,752,446.00	40,808,084.00	44,604,262.00
6	CORNERSTONE INSURANCE PLC	RIC008	-	-	-	-	-	-	-	-	-	-	-	-	-
7	CUSTODIAN AND ALLIED INS CO LTD	RIC010	537,701,000.00	-	-	537,701,000.00	-	242,312,000.00	-	295,389,000.00	-	295,389,000.00	141,562,000.00	59,819,000.00	59,819,000.00
8	EQITY ASSURANCE CO PLC	RIC011	-	-	-	-	-	-	-	-	-	-	-	-	-
9	FINSURANCE PLC	RIC047	-	-	-	-	-	-	-	-	-	-	-	-	-
10	GOLDLINK INSURANCE CO LTD	RIC013	250,538,000.00	-	-	250,538,000.00	-	42,755,000.00	-	189,979,000.00	-	189,979,000.00	125,218,000.00	119,069,000.00	119,119,000.00
11	GREAT NIG INSCO LTD	RIC014	76,314,000.00	-	-	76,314,000.00	-	45,516,000.00	-	14,982,000.00	21,568,000.00	14,982,000.00	17,970,000.00	7,908,000.00	7,908,000.00
12	MANSARD INSURANCE PLC	RIC016	1,118,017,000.00	22,092,000.00	-	1,140,109,000.00	-	510,694,000.00	-	783,096,000.00	626,376,000.00	272,402,000.00	233,814,000.00	213,386,000.00	108,872,000.00
14	GUINEA INSURANCE PLC	RIC017	-	-	-	-	-	-	-	-	-	-	-	-	-
15	INDUSTRIAL & GEN INSURANCE PLC	RIC018	171,787,000.00	-	-	171,787,000.00	-	38,146,000.00	-	486,725,000.00	314,938,000.00	409,811,000.00	23,169,000.00	19,714,000.00	14,783,000.00
16	KBL INSURANCE LTD	RIC019	71,800,000.00	2,841,000.00	-	74,641,000.00	-	13,951,000.00	-	70,621,000.00	4,244,000.00	56,670,000.00	55,615,000.00	41,565,000.00	32,879,000.00
17	INTER ENERGY INSURANCE PLC	RIC020	-	-	-	-	-	-	-	-	-	-	-	-	-
18	INTERCOT WAPIC INSURANCE PLC	RIC046	-	-	-	-	-	-	-	-	-	-	-	-	-
19	INVEST AND ALLIED ASS PLC	RIC021	-	-	-	-	-	-	-	-	-	-	-	-	-
20	LASACO ASSURANCE PLC	RIC023	-	-	-	-	-	-	-	-	-	-	-	-	-
21	LAW UNION AND ROCK INS PLC	RIC024	377,941,000.00	17,655,000.00	-	395,596,000.00	-	116,520,000.00	-	277,038,000.00	-	277,038,000.00	235,388,000.00	173,229,000.00	96,353,000.00
22	LEADWAY ASSURANCE CO LTD	RIC025	1,218,771,000.00	62,090,000.00	-	1,280,861,000.00	-	677,763,000.00	-	603,098,000.00	-	603,098,000.00	1,176,034,000.00	472,433,000.00	414,232,000.00
23	LINKAGE ASSURANCE PLC	RIC026	209,857,000.00	-	-	209,857,000.00	-	65,186,000.00	-	120,928,000.00	23,743,000.00	120,928,000.00	7,849,000.00	7,849,000.00	7,849,000.00
24	MUTUAL BENEFIT ASS PLC	RIC027	-	-	-	-	-	-	-	-	-	-	-	-	-
25	NEM INSURANCE CO PLC	RIC028	-	-	-	-	-	-	-	-	-	-	-	-	-
26	NICON INSURANCE PLC	RIC049	118,282,000.00	-	-	118,282,000.00	-	6,628,000.00	-	111,654,000.00	19,074,000.00	137,003,000.00	17,617,000.00	17,617,000.00	69,069,500.00
27	NIG AGRIC INS CORPORATION	RIC030	423,765,933.00	-	-	423,765,933.00	-	84,072,756.00	-	424,521,814.00	755,881.00	344,450,336.00	224,610,247.00	193,233,508.00	121,501,629.00
28	NIGER INSURANCE PLC	RIC029	-	-	-	-	-	-	-	-	-	-	-	-	-
29	OASIS INS PLC	RIC031	67,438,000.00	8,463,000.00	-	75,901,000.00	-	12,259,000.00	-	63,642,000.00	-	63,642,000.00	12,217,000.00	8,506,000.00	7,470,000.00
30	OLD MUTUAL NIG.GEN.INS CO LTD	RIC032	484,589,000.00	6,386,000.00	-	490,975,000.00	-	383,513,000.00	-	103,421,000.00	4,040,000.00	103,421,000.00	27,363,000.00	22,955,000.00	11,154,000.00
31	PRESTIGE ASSURANCE PLC	RIC033	125,109,000.00	20,461,000.00	-	145,570,000.00	-	94,742,000.00	-	106,422,000.00	55,594,000.00	106,422,000.00	91,708,000.00	47,193,000.00	54,712,000.00
32	REGENCY INS CO LTD	RIC034	299,944,000.00	158,373,000.00	-	458,317,000.00	-	14,807,000.00	-	382,401,000.00	61,108,000.00	382,401,000.00	18,453,000.00	18,453,000.00	1,340,000.00
33	ROYAL EXCHANGE ASS NIG PLC	RIC035	255,677,000.00	-	-	255,677,000.00	-	67,036,000.00	-	154,899,000.00	41,643,000.00	154,899,000.00	181,299,000.00	181,299,000.00	181,299,000.00
34	SOVEREIGN TRUST INS PLC	RIC037	248,330,000.00	14,274,000.00	-	262,604,000.00	-	76,859,000.00	-	120,380,000.00	65,365,000.00	120,380,000.00	35,644,000.00	15,777,000.00	15,777,000.00
35	STACO INSURANCE PLC	RIC038	341,387,000.00	-	-	341,387,000.00	-	53,051,000.00	-	288,335,000.00	-	288,335,000.00	180,906,000.00	61,575,000.00	61,575,000.00
36	STANDARD ALLIANCE INS PLC	RIC039	347,593,000.00	2,323,000.00	-	349,916,000.00	-	49,930,000.00	-	299,987,000.00	-	299,987,000.00	189,822,000.00	99,533,000.00	99,533,000.00
37	STERLING ASSURANCE NIG LTD	RIC036	130,647,000.00	8,866,000.00	-	139,513,000.00	-	29,279,000.00	-	96,734,000.00	13,500,000.00	96,734,000.00	106,994,000.00	101,889,000.00	35,465,000.00
38	THE UNIVERSAL INS CO LTD	RIC041	-	-	-	-	-	-	-	-	-	-	-	-	-
39	UNION ASS CO LTD	RIC044	-	-	-	-	-	-	-	-	-	-	-	-	-
40	UNITRUST INS CO LTD	RIC045	583,544,000.00	25,151,000.00	-	558,393,000.00	-	200,165,000.00	-	358,228,000.00	-	358,228,000.00	397,854,000.00	197,280,000.00	197,280,000.00
41	UNITYKAPITAL ASSURANCE PLC	RIC022	566,904,000.00	30,905,000.00	-	597,809,000.00	-	50,032,000.00	-	462,796,000.00	84,981,000.00	462,796,000.00	332,611,000.00	430,365,000.00	195,233,000.00
42	ZENITH GEN INS CO LTD	RIC048	517,402,000.00	-	-	517,402,000.00	-	199,558,000.00	-	237,764,000.00	80,080,000.00	237,764,000.00	251,318,000.00	172,805,000.00	130,700,000.00
	Sub Total		11,630,721,302.00	382,290,140.00	-	12,013,011,442.00	-	3,992,429,116.00	-	8,667,982,643.00	1,492,510,561.00	7,421,236,165.00	4,395,169,693.00	2,526,363,592.00	2,121,523,391.00
1	CONTINENTAL RE INS PLC	RIC001	-	-	-	-	-	-	-	-	-	-	-	-	-
2	NIGERIA RE- INSURANCE CORP	RIC002	57,496,000.00	5,318,000.00	-	62,814,000.00	-	-	-	62,814,000.00	-	62,814,000.00	3,305,000.00	3,305,000.00	3,305,000.00
	Grand Total		11,688,217,302.00	387,608,140.00	-	12,075,825,442.00	-	3,992,429,116.00	-	8,730,796,643.00	1,492,510,561.00	7,484,050,165.00	4,398,474,693.00	2,529,668,592.00	2,124,828,391.00

S/NO	COMPANIES	REGNO	DIRECT			ACCEPTED			TOTAL			CEDED			COMMISSION			UNDERWRITTEN
			BUSINESS	LOCALLY	ABROAD	GPREM	LOCAL	ABROAD	NET PREMIUM	NET UNEARNED	NET EARNED	GROSS CLAIM	NET CLAIMS	NET CLAIMS INCURRED	PAYED & PAYABLE	MGT EXP.	PROFIT/LOSS	
1	NSIA INSURANCE (adic ins)	RIC003	3,703,719,000.00	-	-	3,703,719,000.00	990,599,000.00	-	2,158,873,000.00	126,787,000.00	2,158,873,000.00	1,307,899,000.00	633,662,000.00	633,662,000.00	564,784,000.00	55,147,000.00	923,948,000.00	
2	AICO INSURANCE PLC	RIC004	9,280,094,000.00	74,770,000.00	-	9,354,864,000.00	4,342,067,000.00	-	7,833,187,000.00	926,438,000.00	4,813,386,000.00	3,653,217,000.00	2,891,636,000.00	1,703,861,000.00	816,922,000.00	1,370,567,000.00	2,352,687,000.00	
3	ALLIANCE & GEN INS PLC	RIC001	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
4	ANCHOR INS CO LTD	RIC005	1,782,190,000.00	145,721,000.00	-	1,927,911,000.00	432,729,000.00	-	1,923,365,000.00	74,137,000.00	1,530,810,000.00	313,669,000.00	246,772,000.00	168,052,000.00	27,827,000.00	719,936,000.00	879,456,000.00	
5	CONSOLIDATED HALLMRK INS PLC	RIC007	4,112,203,237.00	41,617,592.00	-	4,153,820,829.00	1,582,605,604.00	-	2,568,693,100.00	569,428,487.00	2,568,693,100.00	1,022,438,579.00	904,839,683.00	547,147,131.00	203,633,369.00	1,540,908,281.00	1,039,667,228.00	
6	CORNERSTONE INSURANCE PLC	RIC008	3,735,873,000.00	27,957,000.00	-	3,763,830,000.00	1,187,261,000.00	-	1,990,279,000.00	-	1,990,279,000.00	1,519,458,000.00	1,073,699,000.00	796,342,000.00	236,080,000.00	1,534,684,000.00	866,492,000.00	
7	CUSTODIAN AND ALLIED INS CO LTD	RIC010	17,167,103,000.00	-	-	17,167,103,000.00	10,168,453,000.00	-	6,998,650,000.00	-	6,998,650,000.00	5,762,458,000.00	3,411,509,000.00	3,411,509,000.00	786,680,000.00	2,025,435,000.00	2,290,169,000.00	
8	EQUITY ASSURANCE PLC	RIC011	3,256,827,000.00	-	-	3,256,827,000.00	733,561,000.00	-	2,028,909,000.00	-	2,028,909,000.00	842,435,000.00	547,303,000.00	547,303,000.00	109,400,000.00	2,057,259,000.00	935,145,000.00	
9	FINSURANCE PLC	RIC047	973,899,000.00	-	-	973,899,000.00	214,737,000.00	-	759,162,000.00	-	759,162,000.00	248,999,000.00	248,999,000.00	248,999,000.00	37,224,000.00	706,281,000.00	416,295,000.00	
10	GOLDLINK INSURANCE CO LTD	RIC013	4,030,681,000.00	2,573,000.00	-	4,033,254,000.00	933,485,000.00	-	3,299,422,000.00	-	3,227,422,000.00	1,466,435,000.00	1,239,623,000.00	925,382,000.00	79,625,000.00	113,368,000.00	276,156,000.00	
11	GREAT NIG INSCO LTD	RIC014	1,306,412,000.00	-	-	1,306,412,000.00	355,283,000.00	-	941,428,000.00	128,568,000.00	942,434,000.00	1,531,792,000.00	410,965,000.00	294,211,000.00	44,437,000.00	211,475,000.00	278,297,000.00	
12	MANSARD INSURANCE PLC	RIC016	10,555,285,000.00	48,838,000.00	-	10,604,123,000.00	4,309,761,000.00	-	9,565,664,000.00	1,420,296,000.00	5,255,904,000.00	3,413,303,000.00	2,735,084,000.00	2,630,570,000.00	541,653,000.00	3,624,643,000.00	2,449,044,000.00	
13	GUINEA INSURANCE PLC	RIC017	1,088,340,000.00	82,339,000.00	-	1,170,679,000.00	103,158,000.00	-	978,027,000.00	89,494,000.00	978,027,000.00	369,762,000.00	315,433,000.00	284,532,000.00	14,558,000.00	538,531,000.00	401,300,000.00	
14	INDUSTRIAL & GEN INSURANCE PLC	RIC018	6,524,588,000.00	2,512,000.00	-	6,527,100,000.00	3,000,690,000.00	-	6,472,167,000.00	225,981,000.00	3,607,635,000.00	2,358,572,000.00	2,847,113,000.00	1,268,823,000.00	937,130,000.00	925,482,000.00	1,610,572,000.00	
15	KBL INSURANCE LIMITED	RIC019	1,494,702,000.00	38,089,000.00	-	1,532,791,000.00	308,387,000.00	-	1,543,977,000.00	94,478,000.00	1,235,590,000.00	674,719,000.00	622,141,000.00	339,115,000.00	79,986,000.00	636,722,000.00	218,534,000.00	
16	INTER ENERGY INSURANCE PLC	RIC020	6,003,318,703.00	5,863,265.00	-	6,009,181,968.00	810,090,304.00	-	5,199,091,664.00	354,740,808.00	4,881,556,824.00	987,205,348.00	824,516,196.00	909,816,376.00	861,470,839.00	410,456,006.00	2,805,288,194.00	
17	WAPIC INSURANCE PLC	RIC046	2,354,625,000.00	-	-	2,354,625,000.00	920,799,000.00	-	1,433,826,000.00	-	1,433,826,000.00	1,719,038,000.00	1,043,540,000.00	1,043,540,000.00	132,776,000.00	594,610,000.00	71,548,000.00	
18	INVEST AND ALLIED ASS PLC	RIC021	4,399,175.00	473,151.00	-	4,872,326.00	-	-	4,872,326.00	-	4,872,326.00	4,838,343.00	4,838,343.00	4,838,343.00	-	169,498,713.00	1,099,378,000.00	
19	LASACO ASSURANCE PLC	RIC023	3,718,426,000.00	-	-	3,718,426,000.00	1,337,405,000.00	-	2,381,021,000.00	-	2,381,021,000.00	1,326,259,000.00	916,012,000.00	916,012,000.00	499,928,000.00	1,336,804,000.00	1,215,267,000.00	
20	LAW UNION AND ROCK INS PLC	RIC024	3,443,576,000.00	325,029,000.00	-	3,768,605,000.00	904,801,000.00	-	2,952,806,000.00	112,945,000.00	2,952,806,000.00	1,824,245,000.00	1,333,009,000.00	743,864,000.00	156,017,000.00	1,492,361,000.00	1,655,801,000.00	
21	LEADWAY ASSURANCE CO LTD	RIC025	25,020,446,000.00	-	-	19,371,058,000.00	10,471,621,000.00	-	8,899,437,000.00	-	8,899,437,000.00	6,872,591,000.00	4,491,674,000.00	3,307,848,000.00	1,409,226,000.00	3,668,907,000.00	5,003,826,000.00	
22	LINKAGE ASSURANCE PLC	RIC026	2,689,148,000.00	-	-	2,689,148,000.00	545,872,000.00	-	1,585,706,000.00	557,569,000.00	1,585,706,000.00	645,994,000.00	645,994,000.00	144,978,000.00	855,682,000.00	183,021,000.00		
24	MUTUAL BENEFIT ASS PLC	RIC027	5,246,029,000.00	-	-	5,246,029,000.00	878,559,000.00	-	4,367,470,000.00	-	4,367,470,000.00	1,982,281,000.00	1,684,865,000.00	1,684,865,000.00	58,016,000.00	3,691,042,000.00	1,728,109,000.00	
25	NEM INSURANCE CO PLC	RIC028	8,826,618,000.00	106,727,000.00	-	8,933,345,000.00	366,222,000.00	-	7,790,962,000.00	1,142,382,000.00	7,424,740,000.00	3,291,371,000.00	3,070,271,000.00	3,070,271,000.00	14,873,000.00	1,762,621,000.00	1,474,226,000.00	
26	NICON INSURANCE PLC	RIC049	947,255,493.00	-	-	947,255,493.00	95,762,000.00	-	851,493,493.00	166,876,000.00	952,902,493.00	85,346,909.00	85,346,909.00	354,100,256.00	62,233,000.00	1,063,088,920.00	318,499,735.00	
27	NIG AGRIC INS CORPORATION	RIC030	878,787,707.00	-	-	878,787,707.00	169,261,144.00	-	969,040,327.00	93,500,076.00	807,834,837.00	718,886,503.00	690,939,680.00	201,783,381.00	36,675,024.00	189,742,763.00	912,392,374.00	
28	NIGER INSURANCE PLC	RIC029	2,853,976,000.00	6,891,000.00	-	2,860,867,000.00	794,405,000.00	-	2,754,761,000.00	469,622,000.00	1,960,356,000.00	1,264,257,000.00	883,867,000.00	541,427,000.00	52,349,000.00	4,595,588,000.00	4,759,819,000.00	

2013 Insurance Companies Market Analysis Table(General Business)

		Gross	Net	Retention	Mgt	Expense	Gross	Net	Claim	Combined
Name of Company	RIC No.	Premium	Premium	Ratio (%)	Expenses	Ratio (%)	Claim	Claim	Ratio (%)	Ratio (%)
1	NSIA INASURANCE(adic)	3,703,719,000.00	2,158,873,000.00	58.3	55,147,000.00	2.6	1,307,899,000.00	633,662,000.00	29.4	31.9
2	AIICO INSURANCE PLC	9,354,864,000.00	7,833,187,000.00	83.7	1,370,567,000.00	17.5	3,653,217,000.00	2,891,636,000.00	36.9	54.4
3	ALLIANCE & GEN INS PLC	-	-	-	-	-	-	-	-	-
4	ANCHOR INS CO LTD	1,927,911,000.00	1,923,365,000.00	99.8	719,936,000.00	37.4	313,669,000.00	246,772,000.00	12.8	50.3
5	CONSOLIDATED HALLMARK INS PLC	4,153,820,829.00	2,568,693,100.00	61.8	1,540,908,281.00	60.0	1,022,438,579.00	904,839,683.00	35.2	95.2
6	CORNERSTONE INSURANCE PLC	3,763,830,000.00	1,990,279,000.00	52.9	1,534,684,000.00	77.1	1,519,458,000.00	1,073,699,000.00	53.9	131.1
7	CUSTODIAN AND ALLIED INS CO LTD	17,167,103,000.00	6,998,650,000.00	40.8	2,025,435,000.00	28.9	5,762,458,000.00	3,411,509,000.00	48.7	77.7
8	EQUITY ASSURANCE CO PLC	3,256,827,000.00	2,028,909,000.00	62.3	2,057,259,000.00	101.4	842,435,000.00	547,303,000.00	27.0	128.4
9	FINSURANCE CO LTD	973,899,000.00	759,162,000.00	78.0	706,281,000.00	93.0	248,999,000.00	248,999,000.00	32.8	125.8
11	GOLDLINK INSURANCE CO LTD	4,033,254,000.00	3,299,422,000.00	81.8	113,368,000.00	3.4	1,466,435,000.00	1,239,623,000.00	37.6	41.0
12	GREAT NIG INS CO LTD	1,306,412,000.00	941,428,000.00	72.1	211,475,000.00	22.5	1,531,792,000.00	410,965,000.00	43.7	66.1
13	MANSARD INSURANCE PLC	10,604,123,000.00	9,565,664,000.00	90.2	3,624,643,000.00	37.9	3,413,303,000.00	2,735,084,000.00	28.6	66.5
14	GUINEA INSURANCE PLC	1,170,679,000.00	978,027,000.00	83.5	538,531,000.00	55.1	369,762,000.00	315,433,000.00	32.3	87.3
15	INDUSTRIAL & GEN INSURANCE PLC	6,527,100,000.00	6,472,167,000.00	99.2	925,482,000.00	14.3	2,358,572,000.00	2,847,113,000.00	44.0	58.3
16	KBL INSURANCE LIMITED	1,532,791,000.00	1,543,977,000.00	100.7	636,722,000.00	41.2	674,719,000.00	622,141,000.00	40.3	81.5
17	INT ENERGY INSURACE PLC	6,009,181,968.00	5,199,091,664.00	86.5	410,456,006.00	7.9	987,205,348.00	824,516,196.00	15.9	23.8
18	WAPIC INSURANCE PLC	2,354,625,000.00	1,433,826,000.00	60.9	594,610,000.00	41.5	1,719,038,000.00	1,043,540,000.00	72.8	114.3
19	INVEST AND ALLIED ASS PLC	4,872,326.00	4,872,326.00	100.0	169,498,713.00	3478.8	4,838,343.00	4,838,343.00	99.3	3578.1
20	LASACO ASSURANCE PLC	3,718,426,000.00	2,381,021,000.00	64.0	1,336,804,000.00	56.1	1,326,259,000.00	916,012,000.00	38.5	94.6
21	LAW UNION AND ROCK INS PLC	3,768,605,000.00	2,952,806,000.00	78.4	1,492,361,000.00	50.5	1,824,245,000.00	1,333,009,000.00	45.1	95.7
22	LEADWAY ASSURANCE CO LTD	19,371,058,000.00	8,899,437,000.00	45.9	3,668,907,000.00	41.2	6,872,591,000.00	4,491,674,000.00	50.5	91.7
23	LINKAGE ASSURANCE PLC	2,689,148,000.00	1,585,706,000.00	59.0	855,682,000.00	54.0	645,994,000.00	645,994,000.00	40.7	94.7
24	MUTUAL BENEFIT ASS PLC	5,246,029,000.00	4,367,470,000.00	83.3	3,691,042,000.00	84.5	1,982,281,000.00	1,684,865,000.00	38.6	123.1
25	NEM INSURANCE CO PLC	8,933,345,000.00	7,790,962,000.00	87.2	1,762,621,000.00	22.6	3,291,371,000.00	3,070,271,000.00	39.4	62.0
26	NICON INSURANCE PLC	947,255,493.00	851,493,493.00	89.9	1,063,088,920.00	124.8	85,346,909.00	85,346,909.00	10.0	134.9
n	NIG AGRIC INS CORPORATION	878,787,707.00	969,040,327.00	110.3	189,742,763.00	19.6	718,886,503.00	690,939,680.00	71.3	90.9
28	NIGER INSURANCE PLC	2,860,867,000.00	2,754,761,000.00	96.3	4,595,588,000.00	166.8	1,264,257,000.00	883,867,000.00	32.1	198.9

29	OASIS INS PLC	RIC031	1,325,326,000.00	1,040,523,000.00	78.5	848,370,000.00	81.5	423,545,000.00	368,494,000.00	35.4	116.9
30	OLD MUTUAL NIG GEN INS CO LTD(oceanic)	RIC032	1,850,676,000.00	881,427,000.00	47.6	875,198,000.00	99.3	683,801,000.00	505,725,000.00	57.4	156.7
31	PRESTIGE ASSURANCE PLC	RIC033	4,222,338,000.00	1,748,164,000.00	41.4	450,036,000.00	25.7	3,282,967,000.00	2,776,631,000.00	158.8	184.6
32	REGENCY INS CO LTD	RIC034	3,146,316,000.00	2,023,252,000.00	64.3	688,639,000.00	34.0	719,523,000.00	648,016,000.00	32.0	66.1
33	ROYAL EXCHANGE ASS NIG PLC	RIC035	6,736,748,000.00	3,916,907,000.00	58.1	1,699,270,000.00	43.4	1,973,305,000.00	1,973,305,000.00	50.4	93.8
34	SOVEREIGN TRUST INS PLC	RIC037	8,673,676,000.00	4,309,150,000.00	49.7	1,597,294,000.00	37.1	2,507,783,000.00	1,751,952,000.00	40.7	77.7
35	STACO INSURANCE PLC	RIC038	6,742,952,000.00	6,281,278,000.00	93.2	2,254,765,000.00	35.9	1,753,682,000.00	1,089,992,000.00	17.4	53.2
36	STANDARD ALLIANCE INS PLC	RIC039	3,845,450,000.00	3,557,182,000.00	92.5	2,171,404,000.00	61.0	1,396,112,000.00	935,634,000.00	26.3	87.3
37	STERLING ASS NIG LTD	RIC036	3,038,487,000.00	2,030,444,000.00	66.8	1,647,600,000.00	81.1	941,508,000.00	667,531,000.00	32.9	114.0
38	THE UNIVERSAL INS CO LTD	RIC041	412,197,000.00	403,359,000.00	97.9	298,853,000.00	74.1	403,108,000.00	403,108,000.00	99.9	174.0
39	UNION ASS CO LTD	RIC044	2,646,074,000.00	1,926,906,000.00	72.8	854,565,000.00	44.3	878,263,000.00	878,263,000.00	45.6	89.9
40	UNITRUST INS CO LTD	RIC045	3,080,094,000.00	1,682,800,000.00	54.6	754,108,000.00	44.8	1,481,926,000.00	1,065,424,000.00	63.3	108.1
41	UNITYKAPITAL ASSURANCE PLC	RIC022	2,901,846,000.00	2,188,617,000.00	75.4	2,387,161,000.00	109.1	731,727,000.00	648,513,000.00	29.6	138.7
42	ZENITH GEN INS CO LTD	RIC048	6,605,255,000.00	3,038,638,000.00	46.0	1,438,567,000.00	47.3	2,863,957,000.00	1,907,405,000.00	62.8	110.1
	Sub Total		181,485,968,323.00	123,280,936,910.00	67.9	53,856,669,683.00	43.7	65,248,676,682.00	49,423,644,811.00	40.1	83.8
1	CONTINENTAL RE INS PLC	RIC001	13,848,129,000.00								
2	NIGERIA RE- INSURANCE CORP	RIC002	530,431,000.00	12,257,723,000.00	2,310.9	340,521,000.00	2.8	5,912,103,000.00	5,808,566,000.00	47.4	50.2
	Sub Total		14,378,560,000.00	510,498,000.00	3.6	266,435,000.00	52.2	442,027,000.00	427,912,000.00	83.8	136.0
	Grand Total		195,864,528,323.00	123,791,434,910.00		54,123,104,683.00		65,690,703,682.00	49,851,556,811.00		

TABLE 21;
RANKING OF GENERAL INSURANCE COMPANIES WITH GROSS PREMIUM INCOME 2013

S/NO	COMPANIES	REG. NO.	GROSS PREMIUM (N)	MKT SHARE
1	LEADWAY ASSURANCE CO LTD	RIC025	19,371,058,000.00	10.67
2	CUSTODIAN AND ALLIED INS CO LTD	RIC010	17,167,103,000.00	9.46
3	MANSARD INSURANCE PLC	RIC016	10,604,123,000.00	5.84
4	AIICO INSURANCE PLC	RIC004	9,354,864,000.00	5.15
5	NEM INSURANCE CO PLC	RIC028	8,933,345,000.00	4.92
6	SOVEREIGN TRUST INS PLC	RIC037	8,673,676,000.00	4.78
7	STACO INSURANCE PLC	RIC038	6,742,952,000.00	3.72
8	ROYAL EXCHANGE ASS NIG PLC	RIC035	6,736,748,000.00	3.71
9	ZENITH GEN INS CO LTD	RIC048	6,605,255,000.00	3.64
10	INDUSTRIAL & GEN INSURANCE PLC	RIC018	6,527,100,000.00	3.60
11	INTER ENERGY INSURANCE PLC	RIC020	6,009,181,968.00	3.31
12	MUTUAL BENEFIT ASS PLC	RIC027	5,246,029,000.00	2.89
13	PRESTIGE ASSURANCE PLC	RIC033	4,222,338,000.00	2.33
14	CONSOLIDATED HALLMRK INS PLC	RIC007	4,153,820,829.00	2.29
15	GOLDLINK INSURANCE CO LTD	RIC013	4,033,254,000.00	2.22
16	STANDARD ALLIANCE INS PLC	RIC039	3,845,450,000.00	2.12
17	LAW UNION AND ROCK INS PLC	RIC024	3,768,605,000.00	2.08
18	CORNERSTONE INSURANCE PLC	RIC008	3,763,830,000.00	2.07
19	LASACO ASSURANCE PLC	RIC023	3,718,426,000.00	2.05
20	NSIA INSURANCE (adic ins)	RIC003	3,703,719,000.00	2.04
21	EQUITY ASSURANCE PLC	RIC011	3,256,827,000.00	1.79
22	REGENCY INS CO LTD	RIC034	3,146,316,000.00	1.73
23	UNITRUST INS CO LTD	RIC045	3,080,094,000.00	1.70
24	STERLING ASSURANCE NIG LTD	RIC036	3,038,487,000.00	1.67
25	UNITYKAPITAL ASSURANCE PLC	RIC022	2,901,846,000.00	1.60
26	NIGER INSURANCE PLC	RIC029	2,860,867,000.00	1.58
27	LINKAGE ASSURANCE PLC	RIC026	2,689,148,000.00	1.48
28	UNION ASS CO LTD	RIC044	2,646,074,000.00	1.46
29	WAPIC INSURANCE PLC	RIC046	2,354,625,000.00	1.30
30	ANCHOR INS CO LTD	RIC005	1,927,911,000.00	1.06
31	OLD MUTUAL GEN INS CO LTD(oceanic)	RIC032	1,850,676,000.00	1.02
32	KBL INSURANCE LIMITED	RIC019	1,532,791,000.00	0.84
33	OASIS INS PLC	RIC031	1,325,326,000.00	0.73
34	GREAT NIG INSCO LTD	RIC014	1,306,412,000.00	0.72
35	GUINEA INSURANCE PLC	RIC017	1,170,679,000.00	0.65
36	FINSURANCE PLC	RIC047	973,899,000.00	0.54
37	NICON INSURANCE PLC	RIC049	947,255,493.00	0.52
38	NIG AGRIC INS CORPORATION	RIC030	878,787,707.00	0.48
39	THE UNIVERSAL INS CO LTD	RIC041	412,197,000.00	0.23
40	INVEST AND ALLIED ASS PLC	RIC021	4,872,326.00	0.00
41	ALLIANCE & GEN INS PLC	RIC001	0.00	0.00
	Sub Total		181,485,968,323.00	100.00
1	CONTINENTAL RE INS PLC	RIC001	13,848,129,000.00	0.00
2	NIGERIA RE- INSURANCE CORP	RIC002	530,431,000.00	
	Grand Total		14,378,560,000.00	
	Grand Total (Ins. Co + Reins co.)		195,864,528,323.00	