

2014 ANNUAL PREMIUM /CLAIM FOR FIRE INSURANCE BUSINESS OF NON-LIFE INSURANCE

company	RIC	DIRECT			ACCEPTED			CEDED			NET PREMIUM	UNEARNED PREM	NET EARNED	GROSS CLAIMS	NET CLAIMS	NET CLAIMS INCURRED
		BUSINESS	LOCALLY	ABROAD	TOTAL GPREM	LOCAL	ABROAD	LOCAL	ABROAD							
1 ALLIANCE & GEN INS PLC	RIC001				0				0		0					
2 ANCHOR INS CO LTD	RIC005	118,699,000	0	0	118,699,000	39,864,000	0	0	78,835,000	0	78,835,000	142,236,000	133,272,000	133,272,000		
3 CONSOLIDATED HALLMARK INS PLC	RIC007	526,200,714	20,094,843	0	546,295,557	312,623,067	0	0	233,672,490	312,623,067	-78,950,577	284,332,159	225,216,253	24,432,346		
4 CUSTODIAN AND ALLIED INS CO LTD	RIC010	2,662,425,000	0	0	2,662,425,000	1,703,900,000	0	0	958,525,000	0	958,525,000	1,038,851,000	596,586,000	596,586,000		
5 EQUITY ASSURANCE CO PLC	RIC011	3,557,882,000	0	0	3,557,882,000	938,252,000	0	0	2,619,630,000	0	2,619,630,000	1,473,423,000	1,100,021,000	1,100,021,000		
6 FINSURANCE CO LTD	RIC047				0				0		0					
7 GUINEA INSURANCE PLC	RIC0176	136,835,000	0	0	136,835,000	3,791,000	0	0	133,044,000	0	133,044,000	44,988,000	42,486,000	42,486,000		
8 KBL INSURANCE LIMITED	RIC019	214,137,000	0	0	214,137,000	58,964,000	0	0	155,173,000	0	155,173,000	56,933,000	20,552,000	20,552,000		
9 INT ENERGY INSURANCE PLC	RIC020	373,125,258	0	0	373,125,258	169,735,506	0	0	203,389,752	6,776,537	196,613,215	35,206,667	-36,538,033	685,757		
10 WAPIC INSURANCE PLC	RIC046	195,575,000	0	0	195,575,000	141,989,000	0	0	53,586,000	0	53,586,000	60,141,000	-49,620,000	-49,620,000		
11 INVEST AND ALLIED ASS PLC	RIC021				0				0		0					
12 LAW UNION AND ROCK INS PLC	RIC024	639,489,000	0	0	639,489,000	221,145,000	0	0	418,344,000	42,638,000	375,706,000	245,574,000	209,035,000	132,994,000		
13 LINKAGE ASSURANCE PLC	RIC026	478,718,000	0	0	478,718,000	215,436,000	0	0	263,282,000	29,735,000	233,547,000	95,986,000	95,986,000	95,986,000		
14 MUTUAL BENEFIT ASS PLC	RIC027	620,115,000	0	0	620,115,000	117,478,000	0	0	502,637,000	0	502,637,000	148,298,000	133,493,000	133,493,000		
15 NEM INSURANCE CO PLC	RIC028	1,486,133,000	0	0	1,486,133,000	112,446,000	0	0	1,373,687,000	0	1,373,687,000	999,228,000	722,919,000	722,919,000		
16 NIG AGRIC INS CORPORATION	RIC030	91,723,318	0	0	91,723,318	26,016,415	0	0	65,706,903	26,016,415	39,690,488	7,117,588	2,472,229	2,472,229		
17 OASIS INS PLC	RIC031	240,854,000	0	0	240,854,000	58,139,000	0	0	182,715,000	6,474,000	176,241,000	34,629,000	-3,622,000	-3,622,000		
18 OLD MUTUAL NIG GEN INS CO LTD(oceanic)	RIC032	268,672,788	0	0	268,672,788	35,674,916	0	0	232,997,872	0	232,997,872	-31,727,149	50,908,463	50,908,463		
19 PRESTIGE ASSURANCE PLC	RIC033	1,240,060,000	0	0	1,240,060,000	988,263,000	0	0	251,797,000	0	251,797,000	1,358,180,000	725,582,000	725,582,000		
20 REGENCY INS CO LTD	RIC034	242,509,000	0	0	242,509,000	68,183,000	0	0	174,326,000	0	174,326,000	90,138,000	89,650,000	89,650,000		
21 ROYAL EXCHANGE ASS NIG PLC	RIC035	663,220,000	0	0	663,220,000	478,712,000	0	0	184,508,000	0	184,508,000	180,137,000	-113,859,000	-113,859,000		
22 SOVEREIGN TRUST INS PLC	RIC037	920,210,000	0	0	920,210,000	16,395,000	0	0	903,815,000	0	903,815,000	497,763,000	401,972,000	401,972,000		
23 STACO INSURANCE PLC	RIC038	1,583,174,000	0	0	1,583,174,000	564,392,000	0	0	1,018,782,000	0	1,018,782,000	461,004,000	291,397,000	291,397,000		
24 STANDARD ALLIANCE INS PLC	RIC039	314,811,000	0	0	314,811,000	55,020,000	0	0	259,791,000	0	259,791,000	268,218,000	176,178,000	176,178,000		
25 STERLING ASS NIG LTD	RIC036	465,249,000	0	0	465,249,000	229,813,000	0	0	235,436,000	0	235,436,000	63,745,000	-83,602,000	-83,602,000		
26 THE UNIVERSAL INS CO LTD	RIC041	15,835,000	8,262,000	0	24,097,000	4,371,000	0	0	19,726,000	1,018,000	18,708,000	22,341,000	22,341,000	22,341,000		
27 UNITRUST INS CO LTD	RIC045	645,382,000	0	0	645,382,000	572,543,000	0	0	72,839,000	0	72,839,000	216,197,000	75,935,000	75,935,000		
28 UNITYKAPITAL ASSURANCE PLC	RIC022	401,116,000	0	0	401,116,000	39,162,000	0	0	361,954,000	0	361,954,000	18,867,000	11,821,000	11,821,000		
29 ZENITH GEN INS CO LTD	RIC048	1,439,276,000	0	0	1,439,276,000	890,988,000	0	0	548,288,000	90,719,000	457,569,000	969,177,000	784,311,000	93,301,000		
<b>Sub Total</b>		<b>19,541,426,078</b>	<b>28,356,843</b>	<b>0</b>	<b>19,569,782,921</b>	<b>8,063,295,904</b>	<b>0</b>	<b>0</b>	<b>11,506,487,017</b>	<b>516,000,019</b>	<b>10,990,486,998</b>	<b>8,780,983,265</b>	<b>5,624,892,912</b>	<b>4,694,281,795</b>		
<b>Grand Total</b>		<b>19,541,426,078</b>	<b>28,356,843</b>	<b>0</b>	<b>19,569,782,921</b>	<b>8,063,295,904</b>	<b>0</b>	<b>0</b>	<b>11,506,487,017</b>	<b>516,000,019</b>	<b>10,990,486,998</b>	<b>8,780,983,265</b>	<b>5,624,892,912</b>	<b>4,694,281,795</b>		

2014 ANNUAL PREMIUM /CLAIM FOR GENERAL ACCIDENT INSURANCE BUSINESS OF NON-LIFE INSURANCE COMPANIES

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	ALLIANCE & GEN INS PLC	RIC001				0			0	0				
2	ANCHOR INS CO LTD	RIC005	210,475,000	0	0	210,475,000	21,821,000	0	188,654,000	0	188,654,000	28,484,000	28,484,000	28,484,000
3	CONSOLIDATED HALLMRK INS PLC	RIC007	586,561,389	14,650,813	0	601,212,202	232,907,296	0	368,304,906	4,648,132	363,656,774	370,342,655	240,098,770	226,893,827
4	CUSTODIAN AND ALLIED INS CO LTD	RIC010	1,159,737,000	0	0	1,159,737,000	188,302,000	0	971,435,000	0	971,435,000	840,313,000	828,049,000	828,049,000
5	EQUITY ASSURANCE CO PLC	RIC011				0			0	0				
6	FINSURANCE PLC	RIC047				0			0	0				
7	GUINEA INSURANCE PLC	RIC017	482,988,000	0	0	482,988,000	130,584,000	0	352,404,000	0	352,404,000	207,393,000	168,799,000	136,607,000
8	KBL INSURANCE LTD	RIC019	363,829,000	0	0	363,829,000	46,667,000	0	317,162,000	0	317,162,000	32,829,000	23,809,000	23,809,000
9	INTER ENERGY INSURANCE PLC	RIC020	1,384,440,014	5,863,265	0	1,390,303,279	101,419,592	0	1,288,883,687	103,139,195	1,185,744,492	239,926,093	203,990,314	237,469,824
10	WAPIC INSURANCE PLC	RIC046	1,127,283,000	0	0	1,127,283,000	589,441,000	0	537,842,000	0	537,842,000	158,482,000	249,928,000	249,928,000
11	INVEST AND ALLIED ASS PLC	RIC021				0			0	0				
12	LAW UNION AND ROCK INS PLC	RIC024	517,469,000	0	0	517,469,000	118,144,000	0	399,325,000	357,000	398,968,000	99,582,000	83,123,000	42,867,000
13	LINKAGE ASSURANCE PLC	RIC026	488,404,000	0	0	488,404,000	124,419,000	0	363,985,000	20,853,000	343,132,000	77,432,000	77,432,000	77,432,000
14	MUTUAL BENEFIT ASS PLC	RIC027	927,944,000	0	0	927,944,000	210,609,000	0	717,335,000	0	717,335,000	304,552,000	274,147,000	274,147,000
15	NEM INSURANCE CO PLC	RIC028	870,862,800	0	0	870,862,800	67,274,919	0	803,587,881	0	803,587,881	342,620,937	241,660,809	241,660,809
16	NIG AGRIC INS CORPORATION	RIC030	187,239,638	0	0	187,239,638	7,469,303	0	179,770,335	49,180,812	130,589,523	146,943,613	146,943,613	146,943,613
17	OASIS INS PLC	RIC031	320,426,000	0	0	320,426,000	76,666,000	0	243,760,000	5,716,000	238,044,000	181,482,000	101,138,000	101,138,000
18	OLD MUTUAL GEN INS CO LTD	RIC032	970,331,006	0	0	970,331,006	533,564,583	0	436,766,423	0	436,766,423	206,916,376	130,930,097	130,930,097
19	PRESTIGE ASSURANCE PLC	RIC033	355,880,000	0	0	355,880,000	143,032,000	0	212,848,000	0	212,848,000	269,583,000	30,453,000	30,453,000
20	REGENCY INS CO LTD	RIC034	836,877,000	0	0	836,877,000	391,747,000	0	445,130,000	0	445,130,000	225,498,000	279,768,000	279,768,000
21	ROYAL EXCHANGE ASS NIG PLC	RIC035	904,535,000	0	0	904,535,000	127,572,000	0	776,963,000	0	776,963,000	256,529,000	197,056,000	197,056,000
22	SOVEREIGN TRUST INS PLC	RIC037	1,196,932,000	0	0	1,196,932,000	9,370,000	0	1,187,562,000	0	1,187,562,000	259,554,000	191,350,000	191,350,000
23	STACO INSURANCE PLC	RIC038	682,676,000	0	0	682,676,000	223,476,000	0	459,200,000	0	459,200,000	223,091,000	199,935,000	199,935,000
24	STANDARD ALLIANCE INS PLC	RIC039	875,908,000	0	0	875,908,000	23,352,000	0	852,556,000	0	852,556,000	197,211,000	151,871,000	151,871,000
25	STERLING ASSURANCE NIG LTD	RIC036	212,171,000	0	0	212,171,000	99,691,000	0	112,480,000	0	112,480,000	326,557,000	258,764,000	258,764,000
26	THE UNIVERSAL INS CO LTD	RIC041	108,348,000	45,380,000	0	153,728,000	4,467,000	0	149,261,000	1,006,000	148,255,000	151,531,000	151,531,000	151,531,000
27	UNITRUST INS CO LTD	RIC045	353,424,000	0	0	353,424,000	202,921,000	0	150,503,000	0	150,503,000	118,943,000	63,486,000	63,486,000
28	UNITYKAPITAL ASSURANCE PLC	RIC022	409,175,000	0	0	409,175,000	9,375,000	0	399,800,000	0	399,800,000	87,174,000	80,611,000	80,611,000
29	ZENITH GEN INS CO LTD	RIC048	1,675,396,000	0	0	1,675,396,000	749,211,000	0	926,185,000	246,027,000	680,158,000	253,301,000	197,332,000	82,588,000
	<b>Sub Total</b>		<b>17,209,311,847</b>	<b>65,894,078</b>	<b>0</b>	<b>17,275,205,925</b>	<b>4,433,502,693</b>	<b>0</b>	<b>12,841,703,232</b>	<b>430,927,139</b>	<b>12,410,776,093</b>	<b>5,606,270,674</b>	<b>4,600,689,603</b>	<b>4,433,772,170</b>
	<b>Grand Total</b>		<b>17,209,311,847</b>	<b>65,894,078</b>	<b>0</b>	<b>17,275,205,925</b>	<b>4,433,502,693</b>	<b>0</b>	<b>12,841,703,232</b>	<b>430,927,139</b>	<b>12,410,776,093</b>	<b>5,606,270,674</b>	<b>4,600,689,603</b>	<b>4,433,772,170</b>

2014 ANNUAL PREMIUM /CLAIM FOR MOTOR INSURANCE BUSINESS OF NON-LIFE INSURANCE COMPANIES

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							
1	ALLIANCE & GEN INS PLC	RIC001				0			0		0				
2	ANCHOR INS CO LTD	RIC005	778,249,000	0	0	778,249,000	14,947,000	0	763,302,000	0	763,302,000	99,901,000	99,901,000	99,901,000	
3	CONSOLIDATED HALLMRK INS PLC	RIC007	1,132,235,132	5,992,292	0	1,138,227,424	63,754,813	0	1,074,472,611	20,904,839	1,053,567,772	354,555,925	282,422,693	261,085,504	
4	CUSTODIAN AND ALLIED INS CO LTD	RIC010	2,534,137,000	0	0	2,534,137,000	56,664,000	0	2,477,473,000	0	2,477,473,000	992,633,000	826,926,000	826,926,000	
5	EQUITY ASSURANCE CO PLC	RIC011				0			0		0				
6	FINSURANCE PLC	RIC047	973,899,000	0	0	973,899,000	214,737,000	0	759,162,000	0	759,162,000	248,999,000	248,999,000	248,999,000	
7	GUINEA INSURANCE PLC	RIC017	148,191,000	0	0	148,191,000	52,063,000	0	96,128,000	0	96,128,000	57,651,000	45,734,000	42,100,000	
8	KBL INSURANCE LTD	RIC019	672,851,000	0	0	672,851,000	55,127,000	0	617,724,000	0	617,724,000	198,544,000	173,886,000	173,886,000	
9	INTER ENERGY INSURANCE PLC	RIC020	1,667,390,412	0	0	1,667,390,412	0	0	1,667,390,412	61,206,703	1,606,183,709	331,859,595	331,859,595	362,660,616	
10	WAPIC INSURANCE PLC	RIC046	544,566,000	0	0	544,566,000	87,491,000	0	457,075,000	0	457,075,000	146,700,000	117,257,000	117,257,000	
11	INVEST AND ALLIED ASS PLC	RIC021				0			0		0				
12	LAW UNION AND ROCK INS PLC	RIC024	1,179,763,000	0	0	1,179,763,000	97,617,000	0	1,082,146,000	140,818,000	941,328,000	499,384,000	406,832,000	376,831,000	
13	LINKAGE ASSURANCE PLC	RIC026	689,132,000	0	0	689,132,000	68,654,000	0	620,478,000	51,411,000	569,067,000	186,469,000	186,469,000	186,469,000	
14	MUTUAL BENEFIT ASS PLC	RIC027	2,123,284,000	0	0	2,123,284,000	11,951,000	0	2,111,333,000	0	2,111,333,000	627,308,000	564,681,000	564,681,000	
15	NEM INSURANCE CO PLC	RIC028	3,223,728,000	0	0	3,223,728,000	1,148,000	0	3,222,580,000	0	3,222,580,000	1,109,131,000	978,952,000	978,952,000	
16	NIG AGRIC INS CORPORATION	RIC030	127,636,998	0	0	127,636,998	6,000,000	0	121,636,998	0	121,636,998	14,445,138	5,514,863	5,514,863	
17	OASIS INS PLC	RIC031	400,770,000	0	0	400,770,000	101,080,000	0	299,690,000	40,184,000	259,506,000	112,649,000	92,262,000	92,262,000	
18	OLD MUTUAL NIG GEN INS CO LTD(oceanic)	RIC032	201,444,789	0	0	201,444,789	5,247,874	0	196,196,915	0	196,196,915	181,032,492	177,608,668	177,608,668	
19	PRESTIGE ASSURANCE PLC	RIC033	313,808,000	0	0	313,808,000	7,122,000	0	306,686,000	0	306,686,000	76,198,000	71,227,000	71,227,000	
20	REGENCY INS CO LTD	RIC034	571,195,000	0	0	571,195,000	50,263,000	0	520,932,000	0	520,932,000	205,462,000	223,155,000	223,155,000	
21	ROYAL EXCHANGE ASS NIG PLC	RIC035	1,953,786,000	0	0	1,953,786,000	211,910,000	0	1,741,876,000	0	1,741,876,000	383,086,000	316,013,000	316,013,000	
22	SOVEREIGN TRUST INS PLC	RIC037	1,526,186,000	0	0	1,526,186,000	28,395,000	0	1,497,791,000	0	1,497,791,000	613,286,000	610,420,000	610,420,000	
23	STACO INSURANCE PLC	RIC038	1,807,731,000	0	0	1,807,731,000	263,471,000	0	1,544,260,000	0	1,544,260,000	480,201,000	418,727,000	418,727,000	
24	STANDARD ALLIANCE INS PLC	RIC039	1,016,164,000	0	0	1,016,164,000	24,833,000	0	991,331,000	0	991,331,000	200,297,000	198,216,000	198,216,000	
25	STERLING ASSURANCE NIG LTD	RIC036	571,683,000	0	0	571,683,000	79,189,000	0	492,494,000	0	492,494,000	265,358,000	244,861,000	244,861,000	
26	THE UNIVERSAL INS CO LTD	RIC041	68,670,000	21,453,000	0	90,123,000	0	0	90,123,000	5,087,000	85,036,000	85,610,000	85,610,000	85,610,000	
27	UNITRUST INS CO LTD	RIC045	1,023,949,000	0	0	1,023,949,000	38,122,000	0	985,827,000	0	985,827,000	228,717,000	199,900,000	199,900,000	
28	UNITYKAPITAL ASSURANCE PLC	RIC022	730,905,000	0	0	730,905,000	4,500,000	0	726,405,000	0	726,405,000	193,934,000	191,566,000	191,566,000	
29	ZENITH GEN INS CO LTD	RIC048	1,374,084,000	0	0	1,374,084,000	188,290,000	0	1,185,794,000	79,880,000	1,105,914,000	449,664,000	447,127,000	421,712,000	
	<b>Sub Total</b>		<b>27,355,438,331</b>	<b>27,445,292</b>	<b>0</b>	<b>27,382,883,623</b>	<b>1,732,576,687</b>	<b>0</b>	<b>25,650,306,936</b>	<b>399,491,542</b>	<b>25,250,815,394</b>	<b>8,343,075,150</b>	<b>7,546,126,819</b>	<b>7,496,540,651</b>	
						0			0					0	
	<b>Grand Total</b>		<b>27,355,438,331</b>	<b>27,445,292</b>	<b>0</b>	<b>27,382,883,623</b>	<b>1,732,576,687</b>	<b>0</b>	<b>25,650,306,936</b>	<b>399,491,542</b>	<b>25,250,815,394</b>	<b>8,343,075,150</b>	<b>7,546,126,819</b>	<b>7,496,540,651</b>	

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						
1	ALLIANCE & GEN INS PLC	RIC001				0			0		0			
2	ANCHOR INS CO LTD	RIC005				0			0		0			
3	CONSOLIDATED HALLMRK INS PLC	RIC007				0			0		0			
4	CUSTODIAN AND ALLIED INS CO LTD	RIC010	0	0		0	0	0	0	0	0	0	0	0
5	EQITY ASSURANCE CO PLC	RIC011				0			0		0			
6	FINSURANCE PLC	RIC047				0			0		0			
7	GUINEA INSURANCE PLC	RIC017				0			0		0			
8	KBL INSURANCE LTD	RIC019	0	0	0	0	0	0	0	0	0	0	0	0
9	INTER ENERGY INSURANCE PLC	RIC020				0			0		0			
10	WAPIC INSURANCE PLC	RIC046	0	0		0	0	0	0	0	0	0	0	0
11	INVEST AND ALLIED ASS PLC	RIC021				0			0		0			
12	LAW UNION AND ROCK INS PLC	RIC024				0			0		0			
13	LINKAGE ASSURANCE PLC	RIC026				0			0		0			
14	MUTUAL BENEFIT ASS PLC	RIC027				0			0		0			
15	NEM INSURANCE CO PLC	RIC028				0			0		0			
16	NIG AGRIC INS CORPORATION	RIC030				0			0		0			
17	OASIS INS PLC	RIC031				0			0		0			
18	OCEANIC INSURANCE CO. LTD.	RIC032				0			0		0			
19	PRESTIGE ASSURANCE PLC	RIC033	32,272,000	0	0	32,272,000	0	0	32,272,000	0	32,272,000	85,845,000	85,845,000	85,845,000
20	REGENCY INS CO LTD	RIC034				0			0		0			
21	ROYAL EXCHANGE ASS NIG PLC	RIC035				0			0		0			
22	SOVEREIGN TRUST INS PLC	RIC037				0			0		0			
23	STACO INSURANCE PLC	RIC038				0			0		0			
24	STANDARD ALLIANCE INS PLC	RIC039				0			0		0			
25	STERLING ASSURANCE NIG LTD	RIC036				0			0		0			
26	THE UNIVERSAL INS CO LTD	RIC041				0			0		0			
27	UNITRUST INS CO LTD	RIC045				0			0		0			
28	UNITYKAPITAL ASSURANCE PLC	RIC022				0			0		0			
29	ZENITH GEN INS CO LTD	RIC048				0			0		0			
	<b>Sub Total</b>		32,272,000	0	0	32,272,000	0	0	32,272,000	0	32,272,000	85,845,000	85,845,000	85,845,000
						0			0					
	<b>Grand Total</b>		<b>32,272,000</b>	<b>0</b>	<b>0</b>	<b>32,272,000</b>	<b>0</b>	<b>0</b>	<b>32,272,000</b>	<b>0</b>	<b>32,272,000</b>	<b>85,845,000</b>	<b>85,845,000</b>	<b>85,845,000</b>

2014 ANNUAL PRE/CLAIM MARINE INSURANCE BUSINESS OF NON-LIFE INSURANCE COMPANIES

S/N	COMPANY	REG NO	DIRECT			ACCEPTED			TOTAL			CEDED			NET PREMIUM	UNEARNED PREM	NET EARNED	GROSS CLAIMS	NET CLAIMS	NET CLAIMS INCURRED
			BUSINESS	LOCALLY	ABROAD	GPREM	LOCAL	ABROAD	LOCAL	ABROAD										
1	ALLIANCE & GEN INS PLC	RIC001				0								0		0				
2	ANCHOR INS CO LTD	RIC005	77,106,000	0	0	77,106,000	31,074,000	0						46,032,000	0	46,032,000	18,556,000	18,556,000	18,556,000	
3	CONSOLIDATED HALLMRK INS PLC	RIC007	233,347,794	10,286,840	0	243,634,634	79,444,911	0						164,189,723	23,763,176	140,426,547	127,455,998	119,028,946	66,433,526	
4	CUSTODIAN AND ALLIED INS CO LTD	RIC010	964,589,000	0	0	964,589,000	343,112,000	0						621,477,000	0	621,477,000	279,575,000	15,163,000	15,163,000	
5	EQITY ASSURANCE CO PLC	RIC011				0								0		0				
6	FINSURANCE PLC	RIC047				0								0		0				
7	GUINEA INSURANCE PLC	RIC017	99,983,000	0	0	99,983,000	63,954,000	0						36,029,000	0	36,029,000	48,870,000	43,487,000	22,324,000	
8	KBL INSURANCE PLC	RIC019	289,957,000	0	0	289,957,000	78,142,000	0						211,815,000	0	211,815,000	53,020,000	33,741,000	33,741,000	
9	INTER ENERGY INSURANCE PLC	RIC020	423,853,177	0	0	423,853,177	158,935,206	0						264,917,971	18,603,987	246,313,984	66,169,517	14,143,122	12,479,666	
10	WAPIC INSURANCE PLC	RIC046	163,040,000	0	0	163,040,000	92,196,000	0						70,844,000	0	70,844,000	18,117,000	-502,000	-502,000	
11	INVEST AND ALLIED ASS PLC	RIC021				0								0		0				
12	LAW UNION AND ROCK INS PLC	RIC024	459,865,000	0	0	459,865,000	154,391,000	0						305,474,000	37,022,000	268,452,000	166,693,000	108,793,000	99,571,000	
13	LINKAGE ASSURANCE PLC	RIC026	444,986,000	0	0	444,986,000	207,304,000	0						237,682,000	50,091,000	187,591,000	-25,179,000	-25,179,000	-25,179,000	
14	MUTUAL BENEFIT ASS PLC	RIC027	634,954,000	0	0	634,954,000	95,681,000	0						539,273,000	0	539,273,000	37,040,000	33,342,000	33,342,000	
15	NEM INSURANCE CO PLC	RIC028	1,297,679,000	0	0	1,297,679,000	78,021,000	0						1,219,658,000	0	1,219,658,000	318,501,000	257,100,000	257,100,000	
16	NIG AGRIC INS CORPORATION	RIC030	12,741,614	0	0	12,741,614	5,202,696	0						7,538,918	0	7,538,918	80,634,589	24,683,947	24,683,947	
17	OASIS INS PLC	RIC031	106,633,000	0	0	106,633,000	28,675,000	0						77,958,000	15,351,000	62,607,000	9,737,000	8,016,000	8,016,000	
18	OLD MUTUAL GEN.INSURANCE LTD	RIC032	87,796,970	0	0	87,796,970	38,959,620	0						48,837,350	0	48,837,350	12,285,910	9,495,402	9,495,402	
19	PRESTIGE ASSURANCE PLC	RIC033	501,417,000	0	0	501,417,000	314,422,000	0						186,995,000	0	186,995,000	377,940,000	128,140,000	128,140,000	
20	REGENCY INS CO LTD	RIC034	421,125,000	0	0	421,125,000	125,995,000	0						295,130,000	0	295,130,000	104,792,000	134,423,000	134,423,000	
21	ROYAL EXCHANGE ASS NIG PLC	RIC035	614,999,000	0	0	614,999,000	238,698,000	0						376,301,000	0	376,301,000	212,212,000	162,763,000	162,763,000	
22	SOVEREIGN TRUST INS PLC	RIC037	580,817,000	0	0	580,817,000	15,709,000	0						565,108,000	0	565,108,000	197,700,000	141,277,000	141,277,000	
23	STACO INSURANCE PLC	RIC038	788,218,000	0	0	788,218,000	150,442,000	0						637,776,000	0	637,776,000	282,569,000	112,808,000	112,808,000	
24	STANDARD ALLIANCE INS PLC	RIC039	863,247,000	0	0	863,247,000	77,638,000	0						785,609,000	0	785,609,000	81,708,000	32,382,000	32,382,000	
25	STERLING ASSURANCE NIG LTD	RIC036	153,031,000	0	0	153,031,000	49,665,000	0						103,366,000	0	103,366,000	77,202,000	33,652,000	33,652,000	
26	THE UNIVERSAL INS CO LTD	RIC041	137,013,000	7,236,000	0	144,249,000	0	0						144,249,000	145,000	144,104,000	143,626,000	143,626,000	143,626,000	
27	UNITRUST INS CO LTD	RIC045	173,251,000	0	0	173,251,000	72,416,000	0						100,835,000	0	100,835,000	-722,000	-14,623,000	-14,623,000	
28	UNITYKAPITAL ASSURANCE PLC	RIC022	136,633,000	0	0	136,633,000	28,037,000	0						108,596,000	0	108,596,000	67,700,000	7,043,000	7,043,000	
29	ZENITH GEN INS CO LTD	RIC048	1,232,813,000	0	0	1,232,813,000	412,078,000	0						820,735,000	71,714,000	749,021,000	159,117,000	156,747,000	41,488,000	
	<b>Sub Total</b>		<b>10,899,095,555</b>	<b>17,522,840</b>	<b>0</b>	<b>10,916,618,395</b>	<b>2,940,192,433</b>	<b>0</b>						<b>7,976,425,962</b>	<b>216,690,163</b>	<b>7,759,735,799</b>	<b>2,915,320,014</b>	<b>1,698,106,417</b>	<b>1,498,203,541</b>	
						0								0						
	<b>Grand Total</b>		<b>10,899,095,555</b>	<b>17,522,840</b>	<b>0</b>	<b>10,916,618,395</b>	<b>2,940,192,433</b>	<b>0</b>						<b>7,976,425,962</b>	<b>216,690,163</b>	<b>7,759,735,799</b>	<b>2,915,320,014</b>	<b>1,698,106,417</b>	<b>1,498,203,541</b>	

2014 ANNUAL PRE/CLAIM OIL & GAS GENERAL BUSINESS PROFILE OF NON-LIFE INSURANCE COMPANIES

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								
1	ALLIANCE & GEN INS PLC	RIC001				0				0		0				
2	ANCHOR INS CO LTD	RIC005	354,154,000	0	0	354,154,000	146,596,000	0	0	207,558,000	0	207,558,000	5,261,000	5,261,000	5,261,000	
3	CONSOLIDATED HALLMRK INS PLC	RIC007	1,039,589,326	20,375,816	0	1,059,965,142	592,083,146	0	0	467,881,996	22,253,041	445,628,955	395,417,037	276,642,881	274,699,165	
4	CUSTODIAN AND ALLIED INS CO LTD	RIC010	8,303,524,000	0	0	8,303,524,000	7,132,081,000	0	0	1,171,443,000	0	1,171,443,000	1,335,535,000	256,931,000	256,931,000	
5	EQITY ASSURANCE CO PLC	RIC011				0				0		0				
6	FINSURANCE PLC	RIC047				0				0		0				
7	GUINEA INSURANCE PLC	RIC017				0				0		0				
8	KBL INSURANCE LTD	RIC019	40,014,000	0	0	40,014,000	1,373,000	0	0	38,641,000	0	38,641,000	-66,964,000	-66,515,000	-66,515,000	
9	INTER ENERGY INSURANCE PLC	RIC020	2,154,509,842	0	0	2,154,509,842	380,000,000	0	0	1,774,509,842	165,014,386	1,609,495,456	314,043,476	311,061,198	296,520,513	
10	WAPIC INSURANCE PLC	RIC046	1,259,278,000	0	0	1,259,278,000	524,462,000	0	0	734,816,000	0	734,816,000	129,529,000	116,563,000	116,563,000	
11	INVEST AND ALLIED ASS PLC	RIC021				0				0		0				
12	LAW UNION AND ROCK INS PLC	RIC024	998,541,000	0	0	998,541,000	550,095,000	0	0	448,446,000	312,877,000	135,569,000	114,376,000	99,384,000	45,577,000	
13	LINKAGE ASSURANCE PLC	RIC026	694,261,000	243,528,000	0	937,789,000	436,338,000	0	0	501,451,000	0	501,451,000	245,227,000	245,227,000	245,227,000	
14	MUTUAL BENEFIT ASS PLC	RIC027	7,040,866,000	0	0	7,040,866,000	5,635,150,000	0	0	1,405,716,000	0	1,405,716,000	141,929,000	127,760,000	127,760,000	
15	NEM INSURANCE CO PLC	RIC028	1,327,231,000	0	0	1,327,231,000	822,867,000	0	0	504,364,000	0	504,364,000	199,306,000	5,719,000	5,719,000	
16	NIG AGRIC INS CORPORATION	RIC030	39,375,172	0	0	39,375,172	13,302,078	0	0	26,073,094	0	26,073,094	68,817,950	15,422,723	15,422,723	
17	OASIS INS PLC	RIC031	337,173,000	0	0	337,173,000	102,150,000	0	0	235,023,000	0	235,023,000	66,746,000	58,991,000	-7,394,000	
18	OLDMUTUAL GEN INSURANCE LTD	RIC032	296,066,372	0	0	296,066,372	88,765,544	0	0	207,300,828	0	207,300,828	30,263,748	30,581,038	30,581,038	
19	PRESTIGE ASSURANCE PLC	RIC033	245,647,000	0	0	245,647,000	37,258,000	0	0	208,389,000	0	208,389,000	134,065,000	28,552,000	28,552,000	
20	REGENCY INS CO LTD	RIC034	911,699,000	0	0	911,699,000	598,382,000	0	0	313,317,000	0	313,317,000	40,660,000	35,645,000	35,645,000	
21	ROYAL EXCHANGE ASS NIG PLC	RIC035	1,522,452,000	0	0	1,522,452,000	960,961,000	0	0	561,491,000	0	561,491,000	512,603,000	581,854,000	581,854,000	
22	SOVEREIGN TRUST INS PLC	RIC037	2,723,290,000	0	0	2,723,290,000	1,703,000	0	0	2,721,587,000	0	2,721,587,000	659,445,000	655,311,000	655,311,000	
23	STACO INSURANCE PLC	RIC038	759,473,000	0	0	759,473,000	226,417,000	0	0	533,056,000	0	533,056,000	121,096,000	121,096,000	121,096,000	
24	STANDARD ALLIANCE INS PLC	RIC039	778,606,000	0	0	778,606,000	237,278,000	0	0	541,328,000	0	541,328,000	456,677,000	456,677,000	456,677,000	
25	STERLING ASSURANCE NIG LTD	RIC036	1,248,349,000	0	0	1,248,349,000	316,534,000	0	0	931,815,000	0	931,815,000	265,802,000	239,736,000	239,736,000	
26	THE UNIVERSAL INS CO LTD	RIC041				0				0		0				
27	UNITRUST INS CO LTD	RIC045	333,119,000	0	0	333,119,000	256,598,000	0	0	76,521,000	0	76,521,000	-13,320,000	-12,583,000	-12,583,000	
28	UNITYKAPITAL ASSURANCE PLC	RIC022	1,027,292,000	0	0	1,027,292,000	490,937,000	0	0	536,355,000	0	536,355,000	112,829,000	97,568,000	97,568,000	
29	ZENITH GEN INS CO LTD	RIC048	1,321,406,000	0	0	1,321,406,000	738,450,000	0	0	582,956,000	197,609,000	385,347,000	1,177,122,000	919,140,000	447,892,000	
	<b>Sub Total</b>		<b>34,755,915,712</b>	<b>263,903,816</b>	<b>0</b>	<b>35,019,819,528</b>	<b>20,289,780,768</b>	<b>0</b>	<b>0</b>	<b>14,730,038,760</b>	<b>697,753,427</b>	<b>14,032,285,333</b>	<b>6,446,466,211</b>	<b>4,606,024,840</b>	<b>3,998,100,439</b>	
						0				0						
	<b>Grand Total</b>		<b>34,755,915,712</b>	<b>263,903,816</b>	<b>0</b>	<b>35,019,819,528</b>	<b>20,289,780,768</b>	<b>0</b>	<b>0</b>	<b>14,730,038,760</b>	<b>697,753,427</b>	<b>14,032,285,333</b>	<b>6,446,466,211</b>	<b>4,606,024,840</b>	<b>3,998,100,439</b>	

2014 ANNUAL PREMIUM/CLAIM MISCELLANEOUS BUSINESS OF NON-LIFE INSURANCE COMPANIES

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	ALLIANCE & GEN INS PLC	RIC001				0				0		0				
2	ANCHOR INS CO LTD	RIC005	397,565,000	0	0	397,565,000	51,506,000	0	346,059,000	0	346,059,000	12,155,000	8,787,000	8,787,000		
3	CONSOLIDATED HALLMRK INS PLC	RIC007	1,003,932,882	20,170,633	0	1,024,103,515	867,431,584	0	156,671,931	38,288,592	118,383,339	103,221,073	23,810,486	23,810,486		
4	CUSTODIAN AND ALLIED INS CO LTD	RIC010	521,974,000	0	0	521,974,000	213,456,000	0	308,518,000	0	308,518,000	176,173,000	173,591,000	173,591,000		
5	EQUITY ASSURANCE CO PLC	RIC011				0			0		0					
6	FINSURANCE PLC	RIC047				0			0		0					
7	GUINEA INSURANCE PLC	RIC017				0			0		0					
8	KBL INSURANCE PLC	RIC019	102,850,000	0	0	102,850,000	22,034,000	0	80,816,000	0	80,816,000	26,139,000	23,727,000	23,727,000		
9	INTER ENERGY INSURANCE PLC	RIC020				0			0		0					
10	WAPIC INSURANCE PLC	RIC046	217,592,000	0	0	217,592,000	202,854,000	0	14,738,000	0	14,738,000	-6,608,000	44,352,000	44,352,000		
11	INVEST AND ALLIED ASS PLC	RIC021				0			0		0					
12	LAW UNION AND ROCK INS PLC	RIC024	366,206,000	0	0	366,206,000	95,308,000	0	270,898,000	35,292,000	235,606,000	256,533,000	239,906,000	216,207,000		
13	LINKAGE ASSURANCE PLC	RIC026	259,243,000	0	0	259,243,000	126,059,000	0	133,184,000	17,118,000	116,066,000	-26,971,000	-26,971,000	-26,971,000		
14	MUTUAL BENEFIT ASS PLC	RIC027	0	0	0	0	0	0	0	0	0	0	0	0		
15	NEM INSURANCE CO PLC	RIC028	1,342,650,230	0	0	1,342,650,230	103,907,079	0	1,238,743,151	0	1,238,743,151	529,188,063	373,252,191	373,252,191		
16	NIG AGRIC INS CORPORATION	RIC030	720,513,485	0	0	720,513,485	153,454,769	0	567,058,716	51,474,777	515,583,939	208,690,064	90,991,624	90,991,624		
17	OASIS INS PLC	RIC031	82,981,000	0	0	82,981,000	21,653,000	0	61,328,000	18,520,000	42,808,000	11,771,000	2,455,000	-221,000		
18	OLDMUTUAL GEN INSURANCE LTD	RIC032	828,328,417	0	0	828,328,417	715,504,696	0	112,823,721	0	112,823,721	153,689,120	135,260,068	135,260,068		
19	PRESTIGE ASSURANCE PLC	RIC033	167,282,000	0	0	167,282,000	38,209,000	0	129,073,000	0	129,073,000	129,300,000	113,046,000	113,046,000		
20	REGENCY INS CO LTD	RIC034	465,739,000	0	0	465,739,000	62,479,000	0	403,260,000	0	403,260,000	11,599,000	-14,120,000	-14,120,000		
21	ROYAL EXCHANGE ASS NIG PLC	RIC035	1,060,819,000	0	0	1,060,819,000	147,174,000	0	913,645,000	0	913,645,000	431,379,000	358,997,000	358,997,000		
22	SOVEREIGN TRUST INS PLC	RIC037	258,010,000	0	0	258,010,000	9,494,000	0	248,516,000	0	248,516,000	41,285,000	30,856,000	30,856,000		
23	STACO INSURANCE PLC	RIC038	274,294,000	0	0	274,294,000	40,973,000	0	233,321,000	0	233,321,000	104,852,000	117,907,000	117,907,000		
24	STANDARD ALLIANCE INS PLC	RIC039	593,020,000	0	0	593,020,000	56,895,000	0	536,125,000	0	536,125,000	273,061,000	178,748,000	178,748,000		
25	STERLING ASSURANCE NIG LTD	RIC036	123,069,000	0	0	123,069,000	55,965,000	0	67,104,000	0	67,104,000	80,039,000	50,877,000	50,877,000		
26	THE UNIVERSAL INS CO LTD	RIC041				0			0		0					
27	UNITRUST INS CO LTD	RIC045	603,163,000	0	0	603,163,000	255,991,000	0	347,172,000	0	347,172,000	37,310,000	24,618,000	24,618,000		
28	UNITYKAPITAL ASSURANCE PLC	RIC022	410,313,000	0	0	410,313,000	34,213,000	0	376,100,000	0	376,100,000	71,814,000	56,243,000	56,243,000		
29	ZENITH GEN INS CO LTD	RIC048	677,390,000	0	0	677,390,000	317,562,000	0	359,828,000	114,363,000	245,465,000	137,167,000	114,095,000	112,853,000		
	<b>Sub Total</b>		<b>10,476,935,014</b>	<b>20,170,633</b>	<b>0</b>	<b>10,497,105,647</b>	<b>3,592,123,128</b>	<b>0</b>	<b>6,904,982,519</b>	<b>275,056,369</b>	<b>6,629,926,150</b>	<b>2,761,786,320</b>	<b>2,120,428,369</b>	<b>2,092,811,369</b>		
						0										
	<b>Grand Total</b>		<b>10,476,935,014</b>	<b>20,170,633</b>	<b>0</b>	<b>10,497,105,647</b>	<b>3,592,123,128</b>	<b>0</b>	<b>6,904,982,519</b>	<b>275,056,369</b>	<b>6,629,926,150</b>	<b>2,761,786,320</b>	<b>2,120,428,369</b>	<b>2,092,811,369</b>		

2014 ANNUAL PRE/CLAIM CONSOLIDATED PROFILE IN NAIRA OF NON-LIFE INSURANC (=N=)

S/NO	COMPANIES	REGNO	DIRECT	ACCEPTED	ABROAD	TOTAL	CEDED	ABROAD	NET PREMIUM	NET UNEARNED	NET EARNED	GROSS CLAIM	NET CLAIMS	NET CLAIMS INCURRED	COMMISSION		UNDERWRITING	INVESTMENT	PROFIT AFTER	
			BUSINESS	LOCALLY		GPREM	LOCAL								PAYED & PAYABLE	MGT EXP.	PROFIT/LOSS	INCOME	TAXATION	
1	ALLIANCE & GEN INS PLC	RIC001	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2	ANCHOR INS CO LTD	RIC005	1,936,248,000	0	0	1,936,248,000	305,808,000	0	1,630,440,000	0	1,630,440,000	306,593,000	294,261,000	294,261,000	28,845,000	704,295,000	977,224,000	153,907,000	309,906,000	
3	CONSOLIDATED HALLMRK INS PLC	RIC007	4,521,867,237	91,571,237	0	4,613,438,474	2,148,244,817	0	2,465,193,657	422,480,847	2,042,712,810	1,635,324,847	1,167,220,029	877,354,854	207,872,453	1,001,492,562	824,184,245	299,595,699	185,052,534	
4	CUSTODIAN AND ALLIED INS CO LTD	RIC010	16,146,386,000	0	0	16,146,386,000	9,637,515,000	0	6,508,871,000	0	6,508,871,000	4,663,080,000	2,697,246,000	2,697,246,000	487,555,000	2,028,361,000	1,773,474,000	2,972,576,000	2,197,842,000	
5	EQUITY ASSURANCE PLC	RIC011	3,557,882,000	0	0	3,557,882,000	938,252,000	0	2,619,630,000	0	2,619,630,000	1,473,423,000	1,100,021,000	1,100,021,000	94,195,000	1,584,856,000	927,727,000	157,381,000	87,657,000	
6	FINSURANCE PLC	RIC047	973,899,000	0	0	973,899,000	214,737,000	0	759,162,000	0	759,162,000	248,999,000	248,999,000	248,999,000	0	248,999,000	706,281,000	0	0	
7	GUINEA INSURANCE PLC	RIC017	867,997,000	0	0	867,997,000	250,392,000	0	617,605,000	0	617,605,000	358,902,000	300,506,000	243,517,000	47,229,000	801,388,000	277,915,000	0	-81,898,000	
8	KBL INSURANCE LIMITED	RIC019	1,683,638,000	0	0	1,683,638,000	262,307,000	0	1,421,331,000	0	1,421,331,000	300,501,000	209,200,000	209,200,000	61,170,000	661,247,000	521,409,000	215,910,000	176,150,000	
9	INTER ENERGY INSURANCE PLC	RIC020	6,003,318,703	5,863,265	0	6,009,181,968	810,090,304	0	5,199,091,664	354,740,808	4,844,350,856	987,205,348	824,516,196	909,816,376	97,082,000	3,987,594,000	1,749,291,000	147,871,000	433,490,000	
10	WAPIC INSURANCE PLC	RIC046	3,507,334,000	0	0	3,507,334,000	1,638,433,000	0	1,868,901,000	0	1,868,901,000	506,361,000	477,978,000	477,978,000	286,777,000	2,235,984,000	838,441,000	955,784,000	-5,217,000	
11	INVEST AND ALLIED ASS PLC	RIC021	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
12	LAW UNION AND ROCK INS PLC	RIC024	4,161,333,000	0	0	4,161,333,000	1,236,700,000	0	2,924,633,000	569,004,000	2,355,629,000	1,382,142,000	1,147,073,000	914,047,000	202,597,000	1,198,393,000	1,034,847,000	366,189,000	125,435,000	
13	LINKAGE ASSURANCE PLC	RIC026	3,054,744,000	243,528,000	0	3,298,272,000	1,178,210,000	0	2,120,062,000	169,208,000	1,950,854,000	552,964,000	552,964,000	552,964,000	223,986,000	1,010,866,000	402,498,000	1,011,788,000	324,997,000	
14	MUTUAL BENEFIT ASS PLC	RIC027	11,347,163,000	0	0	11,347,163,000	6,070,869,000	0	5,276,294,000	0	5,276,294,000	1,259,127,000	1,133,423,000	837,247,000	2,812,435,000	3,688,078,000	931,857,000	2,243,768,000	2,243,768,000	
15	NEM INSURANCE CO PLC	RIC028	9,548,284,030	0	0	9,548,284,030	1,185,663,998	0	8,362,620,032	0	8,362,620,032	3,497,975,000	2,579,603,000	2,579,603,000	52,877,000	1,586,748,000	3,717,418,000	561,811,000	1,507,160,000	
16	NIG AGRIC INS CORPORATION	RIC030	1,179,230,225	0	0	1,179,230,225	211,445,261	0	967,784,964	126,672,004	841,112,960	526,648,942	286,028,999	286,028,999	55,138,070	191,459,835	126,776,683	472,477,236	394,950,220	
17	OASIS INS PLC	RIC031	1,488,837,000	0	0	1,488,837,000	388,363,000	0	1,100,474,000	86,245,000	1,014,229,000	417,014,000	259,240,000	190,179,000	93,947,000	542,762,000	683,876,000	179,586,000	167,555,000	
18	OLD MUTUAL NIG GEN INS CO LTD(oceanic)	RIC032	2,652,640,342	0	0	2,652,640,342	1,417,717,233	0	1,234,923,109	0	1,234,923,109	552,460,497	534,783,736	534,783,736	178,654,000	1,018,246,000	376,072,000	719,554,000	103,143,000	
19	PRESTIGE ASSURANCE PLC	RIC033	2,856,366,000	0	0	2,856,366,000	1,528,306,000	0	1,328,060,000	0	1,328,060,000	2,431,111,000	1,182,845,000	1,182,845,000	322,358,000	532,718,000	-693,988,000	358,346,000	14,187,000	
20	REGENCY INS CO LTD	RIC034	3,449,144,000	0	0	3,449,144,000	1,297,049,000	0	2,152,095,000	0	2,152,095,000	678,149,000	748,521,000	748,521,000	61,713,000	770,733,000	986,961,000	117,143,000	294,907,000	
21	ROYAL EXCHANGE ASS NIG PLC	RIC035	6,719,811,000	0	0	6,719,811,000	2,165,027,000	0	4,554,784,000	0	4,554,784,000	1,975,946,000	1,502,824,000	1,502,824,000	376,915,000	1,570,669,000	1,384,137,000	330,165,000	57,109,000	
22	SOVEREIGN TRUST INS PLC	RIC037	7,205,445,000	0	0	7,205,445,000	81,066,000	0	7,124,379,000	0	7,124,379,000	2,269,033,000	2,031,186,000	2,031,186,000	481,079,000	1,490,060,000	1,707,063,000	112,981,000	294,943,000	
23	STACO INSURANCE PLC	RIC038	5,895,566,000	0	0	5,895,566,000	1,469,171,000	0	4,426,395,000	0	4,426,395,000	1,672,813,000	1,261,870,000	1,261,870,000	223,820,000	2,488,308,000	2,331,437,000	159,852,000	95,980,000	
24	STANDARD ALLIANCE INS PLC	RIC039	4,441,756,000	0	0	4,441,756,000	475,016,000	0	3,966,740,000	0	3,966,740,000	1,477,172,000	1,194,072,000	1,194,072,000	103,078,000	3,652,931,000	1,430,687,000	239,631,000	-2,080,642,000	
25	STERLING ASSURANCE NIG LTD	RIC036	2,773,552,000	0	0	2,773,552,000	830,857,000	0	1,942,695,000	0	1,942,695,000	1,078,703,000	744,288,000	744,288,000	74,621,000	926,189,000	626,282,000	182,650,000	-165,434,000	
26	THE UNIVERSAL INS CO LTD	RIC041	329,866,000	82,331,000	0	412,197,000	8,838,000	0	403,359,000	7,256,000	396,103,000	403,108,000	403,108,000	403,108,000	0	403,108,000	0	0	0	
27	UNITRUST INS CO LTD	RIC045	3,132,288,000	0	0	3,132,288,000	1,398,591,000	0	1,733,697,000	0	1,733,697,000	587,125,000	336,733,000	336,733,000	338,909,000	416,569,000	1,319,304,000	904,274,000	1,392,909,000	
28	UNITYKAPITAL ASSURANCE PLC	RIC022	3,115,434,000	0	0	3,115,434,000	606,224,000	0	2,509,210,000	0	2,509,210,000	552,318,000	444,852,000	444,852,000	24,768,000	1,789,412,000	1,385,637,000	478,847,000	141,476,000	
29	ZENITH GEN INS CO LTD	RIC048	7,720,365,000	0	0	7,720,365,000	3,296,579,000	0	4,423,786,000	800,312,000	3,623,474,000	3,145,548,000	2,618,752,000	1,199,834,000	673,259,000	1,193,762,000	1,911,431,000	2,112,114,000	2,667,589,000	
	<b>Sub Total</b>		<b>120,270,394,537</b>	<b>423,293,502</b>	<b>0</b>	<b>120,693,688,039</b>	<b>41,051,471,613</b>	<b>0</b>	<b>79,642,216,426</b>	<b>2,535,918,659</b>	<b>77,106,297,767</b>	<b>34,939,746,634</b>	<b>26,282,113,960</b>	<b>24,299,554,965</b>	<b>5,635,691,523</b>	<b>36,903,579,417</b>	<b>30,308,381,928</b>	<b>14,142,289,935</b>	<b>10,883,034,754</b>	
	<b>Grand Total</b>		<b>120,270,394,537</b>	<b>423,293,502</b>	<b>0</b>	<b>120,693,688,039</b>	<b>41,051,471,613</b>	<b>0</b>	<b>79,642,216,426</b>	<b>2,535,918,659</b>	<b>77,106,297,767</b>	<b>34,939,746,634</b>	<b>26,282,113,960</b>	<b>24,299,554,965</b>	<b>5,635,691,523</b>	<b>36,903,579,417</b>	<b>30,308,381,928</b>	<b>14,142,289,935</b>	<b>10,883,034,754</b>	



**2014;SUMMARY STATISTICS  
FOR NON-LIFE INSURANCE COMPANIES**

Direct Business	120,270,394,537
Accepted locally	423,293,502
Accepted Abroad	0
<b>Gross Premium</b>	<b>120,693,688,039</b>
Ceded Locally	41,051,471,613
Ceded Abroad	0
<b>Net Premium</b>	<b>79,642,216,426</b>
Gross Claim	34,939,746,634
Net Claim	26,282,113,960
Net Claim Incurred	24,299,554,965
Mgt Expenses	36,903,579,417
U/W P/L	30,308,381,928
Investment Income	14,142,289,935
PROFIT AFTER TAX	10,883,034,754
COMMISSION	5,635,691,523

## 2014 Insurance Companies Market Analysis Table FOR NON-LIFE INSURANCE COMPANIES

Name of Company	RIC No.	Gross	Net	Retention	Mgt	Expense	Gross	Net	Claim	Combined
		Premium (000)	Premium (000)	Ratio (%)	Expenses (000)	Ratio (%)	Claim (000)	Claim (000)	Ratio (%)	Ratio (%)
1 ALLIANCE & GEN INS PLC	RIC001	-	-	-	-	-	-	-	-	-
2 ANCHOR INS CO LTD	RIC005	1,936,248,000	1,630,440,000	84	704,295,000	43	306,593,000	294,261,000	18	61
3 CONSOLIDATED HALLMRK INS PLC	RIC007	4,613,438,474.00	2,465,193,657.00	53	1,001,492,582.00	-	1,635,324,847.00	1,167,220,029.00	-	-
4 CUSTODIAN AND ALLIED INS CO LTD	RIC010	16,146,386,000	6,508,871,000	40	2,028,361,000	31	4,663,080,000	2,697,246,000	41	73
5 EQUITY ASSURANCE PLC	RIC011	3,557,882,000	2,619,630,000	74	1,584,856,000	60	1,473,423,000	1,100,021,000	42	102
6 FINSURANCE PLC	RIC047	973,899,000	759,162,000	78	706,281,000	93	248,999,000	248,999,000	33	126
7 GUINEA INSURANCE PLC	RIC017	867,997,000	617,605,000	71	801,388,000	130	358,902,000	300,506,000	49	178
8 KBL INSURANCE LIMITED	RIC019	1,683,638,000	1,421,331,000	84	661,247,000	47	300,501,000	209,200,000	15	61
9 INTER ENERGY INSURANCE PLC	RIC020	6,009,181,968	5,199,091,664	87	3,987,594,000	77	987,205,348	824,516,196	16	93
10 WAPIC INSURANCE PLC	RIC046	3,507,334,000	1,868,901,000	53	2,235,984,000	120	506,361,000	477,978,000	26	145
11 INVEST AND ALLIED ASS PLC	RIC021	-	-	-	-	-	-	-	-	-
12 LAW UNION AND ROCK INS PLC	RIC024	4,161,333,000	2,924,633,000	70	1,198,393,000	41	1,382,142,000	1,147,073,000	39	80
13 LINKAGE ASSURANCE PLC	RIC026	3,298,272,000	2,120,062,000	64	1,010,686,000	48	552,964,000	552,964,000	26	74
14 MUTUAL BENEFIT ASS PLC	RIC027	11,347,163,000	5,276,294,000	46	2,812,435,000	53	1,259,127,000	1,133,423,000	21	75
15 NEM INSURANCE CO PLC	RIC028	9,548,284,030	8,362,620,032	88	1,586,748,000	19	3,497,975,000	2,579,603,000	31	50
16 NIG AGRIC INS CORPORATION	RIC030	1,179,230,225	967,784,964	82	191,459,835	20	526,648,942	286,028,999	30	49
17 OASIS INS PLC	RIC031	1,488,837,000	1,100,474,000	74	542,762,000	49	417,014,000	259,240,000	24	73
18 OLD MUTUAL NIG GEN INS CO LTD(oceanic)	RIC032	2,652,640,342	1,234,923,109	47	1,018,246,000	0	552,460,497	534,783,736	0	0
19 PRESTIGE ASSURANCE PLC	RIC033	2,856,366,000	1,328,060,000	46	532,718,000	40	2,431,111,000	1,182,845,000	89	129
20 REGENCY INS CO LTD	RIC034	3,449,144,000	2,152,095,000	62	770,733,000	36	678,149,000	748,521,000	35	71
21 ROYAL EXCHANGE ASS NIG PLC	RIC035	6,719,811,000	4,554,784,000	68	1,570,669,000	34	1,975,946,000	1,502,824,000	33	67
22 SOVEREIGN TRUST INS PLC	RIC037	7,205,445,000	7,124,379,000	99	1,490,060,000	21	2,269,033,000	2,031,186,000	29	49
23 STACO INSURANCE PLC	RIC038	5,895,566,000	4,426,395,000	75	2,488,308,000	56	1,672,813,000	1,261,870,000	29	85
24 STANDARD ALLIANCE INS PLC	RIC039	4,441,756,000	3,966,740,000	89	3,652,931,000	92	1,477,172,000	1,194,072,000	30	122
25 STERLING ASSURANCE NIG LTD	RIC036	2,773,552,000	1,942,695,000	70	926,189,000	48	1,078,703,000	744,288,000	38	86
26 THE UNIVERSAL INS CO LTD	RIC041	412,197,000	403,359,000	98		0	403,108,000	403,108,000	100	100
27 UNITRUST INS CO LTD	RIC045	3,132,288,000	1,733,697,000	55	416,569,000	24	587,125,000	336,733,000	19	43
28 UNITYKAPITAL ASSURANCE PLC	RIC022	3,115,434,000	2,509,210,000	81	1,789,412,000	71	552,318,000	444,852,000	18	89
29 ZENITH GEN INS CO LTD	RIC048	7,720,365,000	4,423,786,000	57	1,193,762,000	27	3,145,548,000	2,618,752,000	59	86

Total		120,693,688,039	79,642,216,426	66	36,903,579,417	46	34,939,746,634	26,282,113,960	33	79
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**TABLE 21;**

**RANKING OF NON-LIFE INSURANCE COMPANIES COMPANIES WITH GROSS PREMIUM INCOME 2014**

S/NO	COMPANIES	REGNO	TOTAL GROSS PREMIUM	MARKET SHARE (%)
1	CUSTODIAN AND ALLIED INS CO LTD	RIC010	16,146,386,000	13.38
2	MUTUAL BENEFIT ASS PLC	RIC027	11,347,163,000	9.40
3	NEM INSURANCE CO PLC	RIC028	9,548,284,030	7.91
4	ZENITH GEN INS CO LTD	RIC048	7,720,365,000	6.40
5	SOVEREIGN TRUST INS PLC	RIC037	7,205,445,000	5.97
6	ROYAL EXCHANGE ASS NIG PLC	RIC035	6,719,811,000	5.57
7	INTER ENERGY INSURANCE PLC	RIC020	6,009,181,968	4.98
8	STACO INSURANCE PLC	RIC038	5,895,566,000	4.88
9	CONSOLIDATED HALLMRK INS PLC	RIC007	4,613,438,474	3.82
10	STANDARD ALLIANCE INS PLC	RIC039	4,441,756,000	3.68
11	LAW UNION AND ROCK INS PLC	RIC024	4,161,333,000	3.45
12	EQUITY ASSURANCE PLC	RIC011	3,557,882,000	2.95
13	WAPIC INSURANCE PLC	RIC046	3,507,334,000	2.91
14	REGENCY INS CO LTD	RIC034	3,449,144,000	2.86
15	LINKAGE ASSURANCE PLC	RIC026	3,298,272,000	2.73
16	UNITRUST INS CO LTD	RIC045	3,132,288,000	2.60
17	UNITYKAPITAL ASSURANCE PLC	RIC022	3,115,434,000	2.58
18	PRESTIGE ASSURANCE PLC	RIC033	2,856,366,000	2.37
19	STERLING ASSURANCE NIG LTD	RIC036	2,773,552,000	2.30
20	OLD MUTUAL NIG GEN INS CO	RIC032	2,652,640,342	2.20
21	ANCHOR INS CO LTD	RIC005	1,936,248,000	1.60
22	KBL INSURANCE LIMITED	RIC019	1,683,638,000	1.39
23	OASIS INS PLC	RIC031	1,488,837,000	1.23
24	NIG AGRIC INS CORPORATION	RIC030	1,179,230,225	0.98
25	FINSURANCE PLC	RIC047	973,899,000	0.81
26	GUINEA INSURANCE PLC	RIC017	867,997,000	0.72
27	THE UNIVERSAL INS CO LTD	RIC041	412,197,000	0.34
28	ALLIANCE & GEN INS PLC	RIC001	0	-
29	INVEST AND ALLIED ASS PLC	RIC021	0	-
	<b>Total</b>		<b>120,693,688,039</b>	