



COMPANY PROFILE

ASPIRE | ACT | ACHIEVE

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Message from the Managing Director

Dr. Webster Twaambo Jr.

Managing Director & Chief Executive Officer

Welcome to Finsbury Reinsurance Limited.

At Finsbury Re, we are committed to delivering innovative, reliable, and client-focused reinsurance solutions that strengthen businesses and support sustainable growth. Guided by integrity, professionalism, and technical excellence, we continue to build strong partnerships while creating lasting value for our clients and stakeholders.

We invite you to learn more about our company, our capabilities, and our commitment to shaping a resilient future together.



About Us

Reinsurance Built on Strength, Expertise, and Trust.

Finsbury Reinsurance Limited (Finsbury Re) was incorporated on 27 July 2023 in Zambia and is a licensed reinsurance company headquartered in Lusaka. The company provides General and Life & Health reinsurance solutions across Africa and selected international markets and is regulated by the Pensions and Insurance Authority (PIA).

Backed by the strength of the Finsbury Investments Group, FinRe combines sound governance, technical expertise, and strategic partnerships to deliver solutions that support business resilience and long-term growth. Our approach is built on professionalism, responsiveness, and a commitment to creating lasting value for our clients and partners.

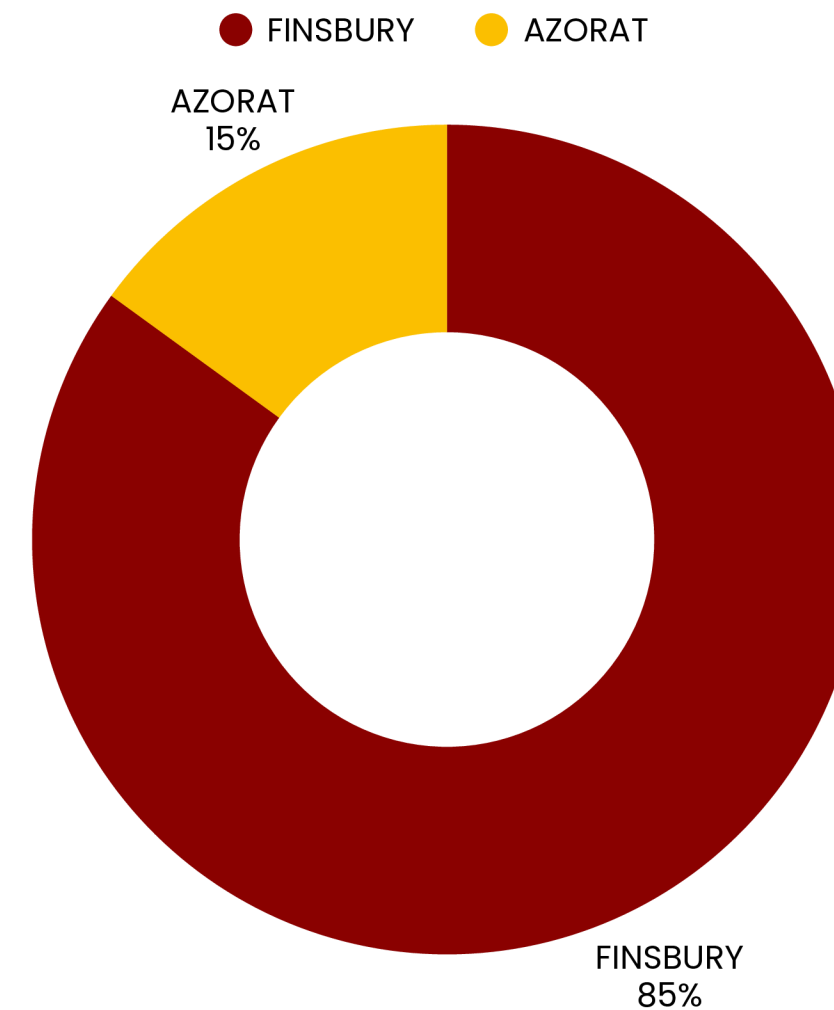


Our Shareholding

Finsbury Re is backed by established investment interests, providing a strong foundation for its growth and operations.

- Finsbury Re is 85% owned by Finsbury Investments Group, one of Zambia's largest private investment groups, incorporated in 1981.
- The remaining 15% is owned by Azorat Investments Limited.

OWNERSHIP PERCENTAGE.



Why Finsbury Re?

Your Trusted Reinsurance Partner

At Finsbury Re, we believe reinsurance is more than risk transfer it's about building confidence, strengthening businesses, and enabling sustainable growth. We work closely with insurers to deliver responsive, innovative, and tailored reinsurance solutions that address today's challenges while preparing for tomorrow's opportunities.

01. Technical Expertise

Experienced professionals delivering practical and innovative reinsurance solutions.

02. Financial strength

Supported by strong governance and an independent credit rating that reinforces confidence in our business.

03. Client-Centric Approach

Solutions tailored to the unique needs of every client and market.

04. Regional and International Reach

Experienced professionals delivering practical and innovative reinsurance solutions.

05. Sustainable Partnerships

Focused on building lasting relationships founded on trust, integrity, and shared success.





Vision

To be a model provider of reinsurance solutions.



Mission

Provide customer-centric reinsurance solutions sustainably, innovatively and professionally.



Values

Our uniqueness is embedded in the heart of each of our 5 core values:

- **Fairness**
- **Integrity**
- **Newness**
- **Reliability**
- **Excellence**

Our A-GAME : Aspire. Act. Achieve

The Principles That Guide Us

At Finsbury Re, our values and A-Game strategy shape how we serve our clients, develop our capabilities, and create sustainable value.

ASPIRE

Protecting businesses. Enabling growth.

We provide tailored reinsurance solutions that help our partners manage uncertainty, pursue their goals with confidence, and contribute to sustainable growth in our markets.

ACT

Turning ideas into impact.

We translate strategy into action through strategic partnerships, continuous capability development, and disciplined growth.

ACHIEVE

Creating sustainable value.

We balance people, performance and sustainability by investing in our people, creating value for shareholders, maintaining strong governance, and promoting responsible business practices.

What We Do

Finsbury Reinsurance provides innovative and reliable reinsurance solutions that enable insurers to manage risk, strengthen financial resilience, and achieve sustainable growth. We partner with insurance companies by offering the expertise, capacity, and support required to navigate an increasingly dynamic risk environment. Our solutions are designed to protect businesses, enhance underwriting performance, and create long-term value for our clients and stakeholders.

1. Facultative Reinsurance

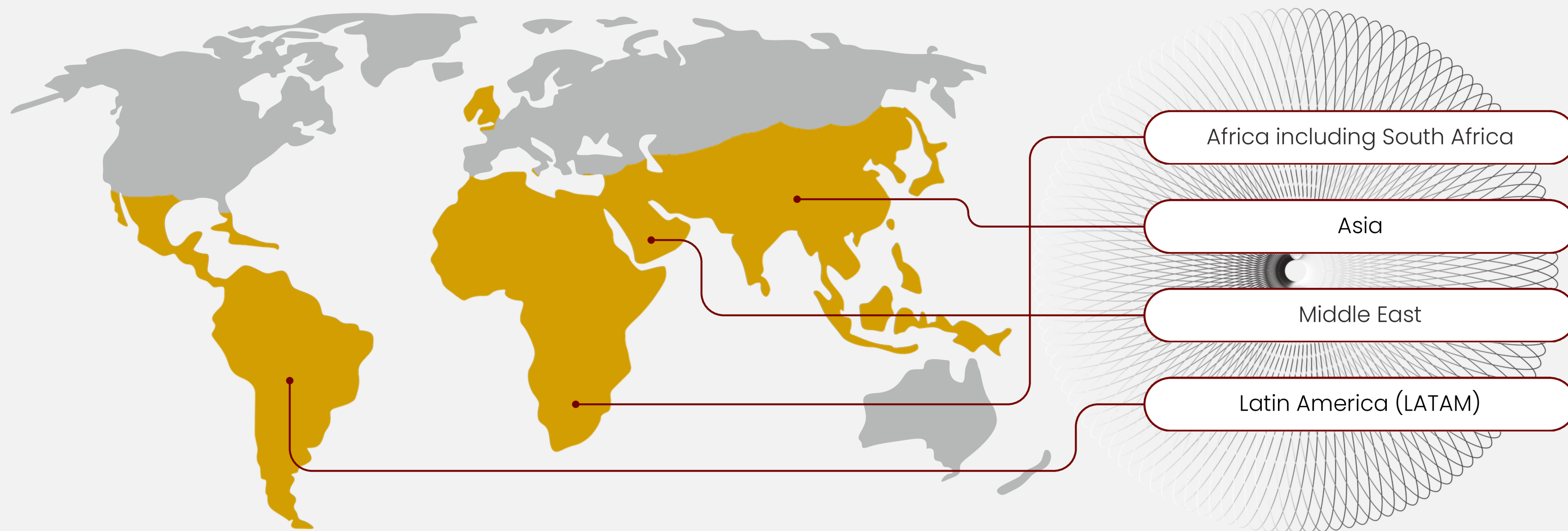
2. Treaties and Structured Solutions

3. Technical Training & Market Development

4. Risk Surveys and Risk Management

Markets We Serve

Finsbury Re continues to strengthen its international presence by building strategic relationships and delivering innovative reinsurance solutions across its chosen markets. Our current market footprint spans: **Africa including South Africa, Asia, Middle East and Latin America (LATAM),**



Credit Rating

Independent Recognition of Financial Strength

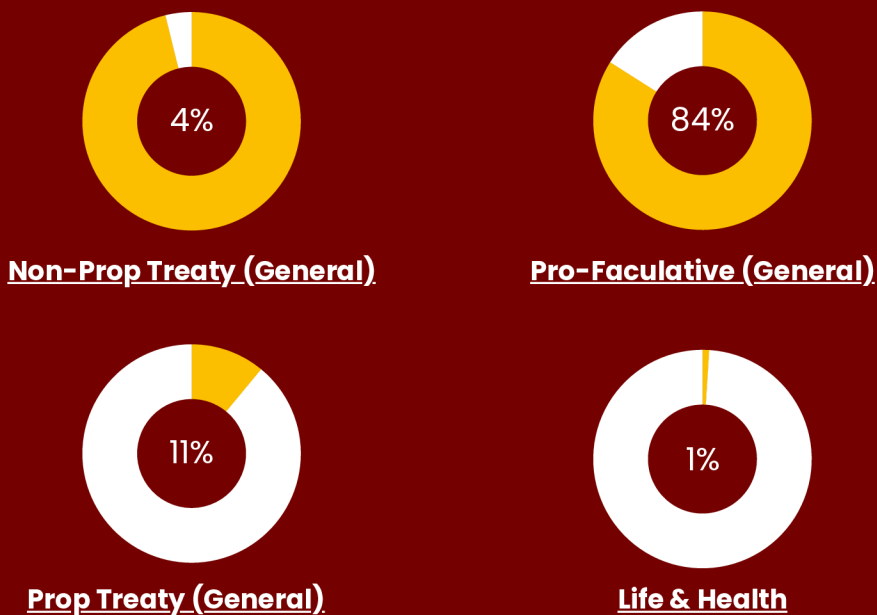
Finsbury Reinsurance Limited has been independently rated by the **International Credit Rating Agency (ICRA) Limited**, a globally recognised credit rating agency headquartered in Dubai, United Arab Emirates. The company has been assigned: **A (National Scale Rating) and B (International Scale Rating)**

These ratings reflect Finsbury Re's sound financial position, strong governance framework, and capacity to meet its financial obligations while delivering dependable reinsurance solutions. Independent credit ratings reinforce confidence among clients, brokers, regulators, and business partners, demonstrating our commitment to financial stability, transparency, and long-term sustainability.



Financial Highlights

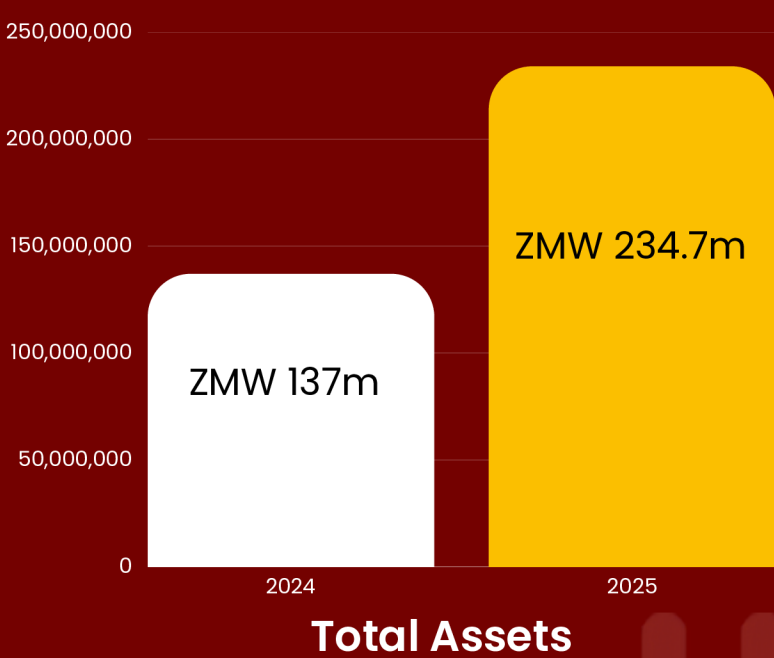
Premium by Business Type



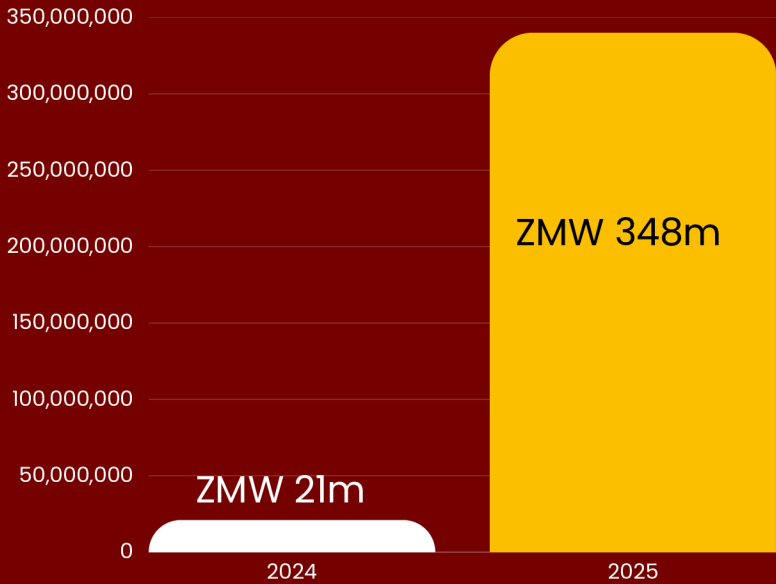
Reinsurance Revenue Per Class of Business

CLASS OF BUSINESS	REINSURANCE REVENUE (ZMW)
Liability	44,663,427
Fire	22,050,415
Engineering	51,008,817
Others	73,707,336
Total	347,565,974

Major Highlight Figures



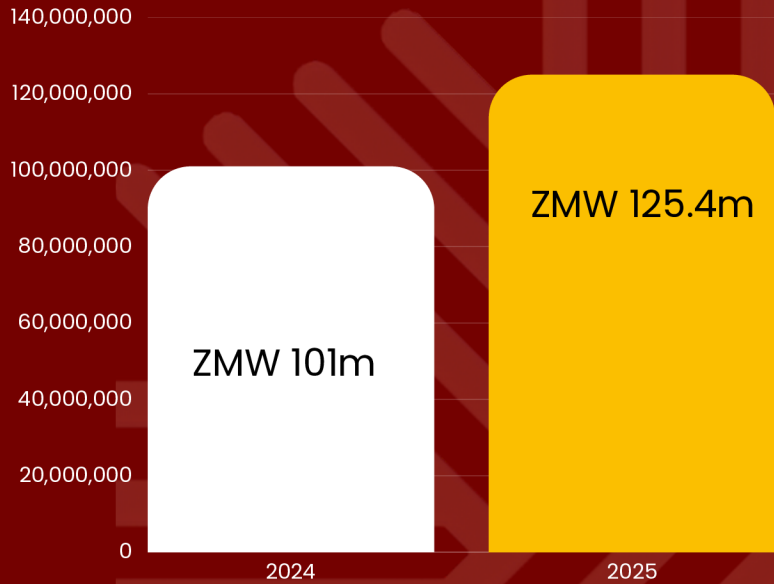
Reinsurance Revenues



Premium Distribution by Region

REGION	% CONTRIBUTION
Rest of Africa	42%
Zambia	36%
Asia	19%
Middle East	3%

Profit for the Year : ZMW 28,316,753



Share Holder Capital Injection

Underwriting Capacity

All limits expressed in **USD**

CLASS OF BUSINESS	AFRICA		ASIA & MIDDLE EAST		LATAM	
	FACULTATIVE	TREATY	FACULTATIVE	TREATY	FACULTATIVE	TREATY
Fire & Allied Perils	10M	2M	5M	2M	2M	500K
Energy	10M	2M	10M	2M	-	
Political Violence (PVTs)	10M	-	250K	-	INCLUDED	
Engineering	10M	2M	5M	2M	INCLUDED	
Misc. Accident	3M	1M	3M	1M	INCLUDED	
Marine Cargo & Hull	3M	1M	3M	1M	EXCLUDED	
Motor	2.5M	2.5M	2.5M	2.5M	INCLUDED	
Liability	5M	2M	2.5M	2M	INCLUDED	
Aviation	5M	2M	5M	2M	INCLUDED	
Agriculture	2M (Full Capacity)		250K (Full Capacity)		-	
Surety & Bonds	10M (Full Capacity)		10M (Full Capacity)		-	
Life & Health	1.5M (Full Capacity)		250K (Full Capacity)		-	

Underwriting Capacity Overview

The capacities presented above reflect Finsbury Re’s regional underwriting capabilities across key classes of business. All limits are expressed in USD and illustrate the company’s ability to deliver reliable, market-responsive Facultative and Treaty reinsurance solutions.

Meet The Team

Management Team - 01



**Dr. Webster
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Meet The Team

Management Team - 02



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Meet The Team

Management Team – 03



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Contact Us

Let's Build Stronger Partnerships



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