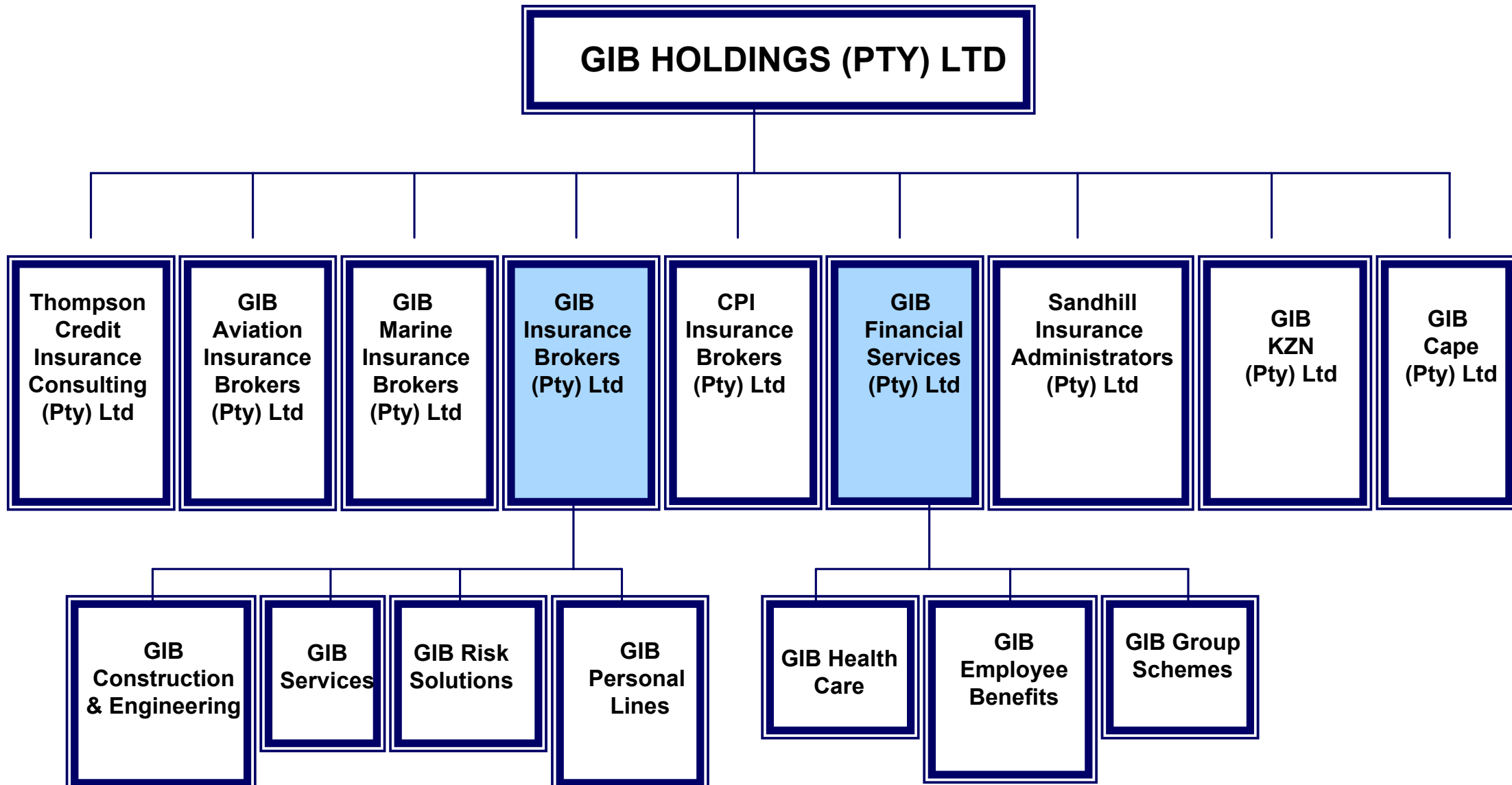


ORGANOGRAM OF MAIN OPERATING COMPANIES AND BRANCHES

The GIB Group is one of South Africa's leading composite insurance broking houses. GIB's broad based Black Empowerment Equity is underpinned by a structure focused on prompt, effective and professional service by empowered management and staff.



Thompson Credit – Specialist Credit and Political Risk Insurance.

GIB Aviation - World-wide Insurance and RE-Insurance solutions for airlines, aircraft operators, financiers and individual owners.

GIB Marine – Risk Transfer solutions for all Marine Insurance, including hull, cargo, liability and political risks.

GIB Insurance Brokers – Risk Management, Transfer and Financing for all Corporate and Commercial Companies, Government and Industry.

CPI Insurance Brokers – Risk Financing and Re-insurance solutions for installment sale transactions.

GIB Financial Services – Financial Planning, Wealth Management and Health Care.

Sandhill Insurance Administrators – Administration of reinsurance facilities on behalf of Insurance Companies.

GIB Construction and Engineering – Tailor-made risk management solutions supported by broad form insurance programmes.

GIB Personal Insurance – Affordable Personal Insurance supported by highly trained staff.