

**HANDBOOK
ON
INSURANCE INDUSTRY STATISTICS
YEAR 2013**

**COMPILED BY
INSURANCE BOARD OF SRI LANKA**



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Company - wise Gross Written Premium and Market Share - Long Term Insurance Business & General Insurance Business - 2013

2013						
Insurer	GWP - Long Term Insurance Business (Rs. '000)	GWP - General Insurance Business (Rs. '000)	Total (Rs. '000)	Mkt Share - Long Term Insurance Business (%)	Mkt Share - General Insurance Business (%)	Mkt Share -Total Insurance Industry (%)
AIA	6,863,047	2,428,675	9,291,722	16.62	4.57	9.83
AIG	-	880,060	880,060	-	1.65	0.93
Allianz Gen.	-	1,964,907	1,964,907	-	3.70	2.08
Allianz Life	828,790	-	828,790	2.01	-	0.88
Amana Takaful	542,986	1,232,433	1,775,419	1.31	2.32	1.88
Arpico	206,494	-	206,494	0.50	-	0.22
Asian Alliance	2,520,283	1,376,657	3,896,940	6.10	2.59	4.12
Ceylinco	11,122,906	10,311,479	21,434,385	26.93	19.39	22.69
Continental	-	1,330,515	1,330,515	-	2.50	1.41
Cooperative	337,976	1,272,941	1,610,917	0.82	2.39	1.70
HNBA	2,014,547	1,767,361	3,781,908	4.88	3.32	4.00
Janashakthi	2,150,507	6,342,546	8,493,052	5.21	11.93	8.99
LIC	322,712	-	322,712	0.78	-	0.34
LOLC	274,798	1,485,521	1,760,318	0.67	2.79	1.86
MBSL	251,720	1,118,983	1,370,703	0.61	2.10	1.45
Orient	-	355,001	355,001	-	0.67	0.38
People's	-	3,085,041	3,085,041	-	5.80	3.27
Sanasa	283,975	322,592	606,567	0.69	0.61	0.64
SLIC	8,069,964	12,785,671	20,855,635	19.54	24.04	22.07
UAL	5,515,063	5,116,966	10,632,029	13.35	9.62	11.25
Total	41,305,768	53,177,349	94,483,116	100.00	100.00	100.00

Company-wise Gross Written Premium and Market Share - Long Term Insurance Business -2009 to 2013

Insurer	2009		2010		2011		2012(a)		2013(b)	
	Premium	Market Share	Premium	Market Share	Premium	Market Share	Premium	Market Share	Premium	Market Share
	(Rs.'000)	(%)	(Rs.'000)	(%)	(Rs.'000)	(%)	(Rs.'000)	(%)	(Rs.'000)	(%)
AIA	4,632,490	19.30	7,783,925	24.99	7,846,447	22.32	6,495,863	17.33	6,863,047	16.62
Allianz Life	101,816	0.42	204,814	0.66	351,299	1.00	532,142	1.42	828,790	2.01
Amana Takaful	207,097	0.86	240,156	0.77	303,786	0.86	364,759	0.97	542,986	1.31
Arpico	-	-	-	-	-	-	101,900	0.27	206,494	0.50
Asian Alliance	1,009,031	4.20	1,242,608	3.99	1,579,191	4.49	2,034,084	5.43	2,520,283	6.10
Ceylinco	7,522,328	31.34	8,786,120	28.20	9,815,943	27.92	10,829,470	28.90	11,122,906	26.93
Cooperative	149,401	0.62	233,540	0.75	269,579	0.77	312,056	0.83	337,976	0.82
HNBA	984,866	4.10	1,084,480	3.48	1,290,367	3.67	1,500,028	4.00	2,014,547	4.88
Janashakthi	1,431,628	5.96	1,685,409	5.41	1,871,986	5.32	2,025,075	5.40	2,150,507	5.21
LIC	251,150	1.05	252,656	0.81	295,859	0.84	303,344	0.81	322,712	0.78
LOLC	-	-	-	-	51,427	0.15	106,238	0.28	274,798	0.67
MBSL	55,606	0.23	89,984	0.29	143,156	0.41	192,780	0.51	251,720	0.61
Sanasa	61,563	0.26	73,030	0.23	128,113	0.36	203,616	0.54	283,975	0.69
SLIC	4,819,860	20.08	6,009,859	19.29	6,743,073	19.18	7,369,031	19.66	8,069,964	19.54
UAL	2,778,184	11.57	3,465,505	11.12	4,471,627	12.72	5,106,323	13.63	5,515,063	13.35
Total	24,005,020	100.00	31,152,086	100.00	35,161,853	100.00	37,476,709	100.00	41,305,768	100.00
Growth Rate (%)	1.66		29.77		12.87		6.58		10.22	

(a) Reinstated Audited figures

(b) Provisional figures

Company - wise Gross Written Premium & Market Share - General Insurance Business - 2009 to 2013

Insurer	2009		2010		2011		2012(a)		2013 (b)	
	Premium (Rs.'000)	Market Share (%)	Premium (Rs.'000)	Market Share (%)	Premium (Rs.'000)	Market Share (%)	Premium (Rs.'000)	Market Share (%)	Premium (Rs.'000)	Market Share (%)
AIA	2,503,628	7.46	2,490,843	7.10	2,456,347	5.67	2,143,252	4.31	2,428,675	4.57
ATG	879,285	2.62	890,387	2.54	942,901	2.18	819,448	1.65	880,059	1.65
Allianz Gen.	1,174,822	3.50	1,356,660	3.86	1,379,406	3.18	1,397,127	2.81	1,964,907	3.70
Amana Takaful	953,798	2.84	908,756	2.59	916,754	2.12	1,125,838	2.27	1,232,433	2.32
Asian Alliance	496,749	1.48	397,789	1.13	582,257	1.34	1,133,240	2.28	1,376,657	2.59
Ceylinco	9,081,297	27.07	8,724,292	24.85	9,558,942	22.06	10,434,917	21.00	10,311,479	19.39
Ceylinco Takaful	28,324	0.08	-	-	-	-	-	-	-	-
Continental	-	-	359,105	1.02	1,149,121	2.65	1,545,225	3.11	1,330,515	2.50
Cooperative	596,183	1.78	644,814	1.84	922,859	2.13	1,135,011	2.28	1,272,941	2.39
HNBA	1,130,781	3.37	1,255,190	3.58	1,623,830	3.75	1,635,306	3.29	1,767,361	3.32
Janashakthi	4,272,926	12.74	4,324,170	12.32	5,086,207	11.74	5,773,429	11.62	6,342,546	11.93
LOLC	-	-	-	-	364,735	0.84	1,295,133	2.61	1,485,521	2.79
MBSL	271,309	0.81	467,606	1.33	636,738	1.47	1,049,147	2.11	1,118,983	2.10
Orient	-	-	-	-	1,749	-	308,547	0.62	355,002	0.67
People's	-	-	847,064	2.41	2,284,578	5.27	2,795,448	5.63	3,085,041	5.80
Sanasa	184,409	0.55	234,914	0.67	232,374	0.54	308,142	0.62	322,591	0.61
SLIC	8,764,539	26.13	8,766,027	24.97	11,134,583	25.70	12,359,188	24.87	12,785,671	24.04
UAL	3,210,217	9.57	3,433,830	9.78	4,055,443	9.36	4,436,052	8.93	5,116,966	9.62
Total	33,548,266	100.00	35,101,447	100.00	43,328,824	100.00	49,694,450	100.00	53,177,348	100.00
Growth Rate (%)	-2.92		4.63		23.44		14.69		7.01	

(a) Reinstated Audited figures

(b) Provisional figures

Company-wise analysis of Total Assets

Distribution of Assets										
Insurer	2012 (a)					2013 (b)				
	Long Term Insurance (Rs.'000)	General Insurance / Shareholders (Rs.'000)	Inter Segment Transactions Elimination (Rs.'000)	Total (Rs.'000)	%	Long Term Insurance (Rs.'000)	General Insurance / Shareholders (Rs.'000)	Inter Segment Transactions Elimination (Rs.'000)	Total (Rs.'000)	%
AIA	33,250,987	7,695,830	189	40,946,628	12.97	35,442,431	8,742,090	26,385	44,158,136	12.38
ATG	-	877,850	-	877,850	0.28	-	1,198,947	-	1,198,947	0.34
Allianz Gen.	-	1,970,061	-	1,970,061	0.62	-	2,727,780	-	2,727,780	0.77
Allianz Life	621,738	-	-	621,738	0.20	1,069,784	-	-	1,069,784	0.30
Amana Takaful	799,002	1,437,353	66,277	2,170,078	0.69	1,006,856	1,602,460	44,253	2,565,062	0.72
Arpico	574,549	-	-	574,549	0.18	740,875	-	-	740,875	0.21
Asian Alliance	3,396,594	2,309,537	-	5,706,131	1.81	4,418,928	2,921,100	-	7,340,028	2.06
Ceylinco	47,823,738	25,321,135	4,809,161	68,335,712	21.64	57,204,038	30,853,084	6,483,228	81,573,894	22.88
Ceylinco Takaful	-	-	-	-	0.00	-	-	-	-	0.00
Continental	-	1,313,231	-	1,313,231	0.42	-	1,415,145	-	1,415,145	0.40
Cooperative	706,116	1,638,413	24,584	2,319,945	0.73	832,844	2,176,431	6,386	3,002,889	0.84
HNBA	3,875,310	3,143,968	-	7,019,278	2.22	4,598,540	3,436,137	-	8,034,677	2.25
Janashakthi	6,854,363	9,580,533	-	16,434,897	5.20	7,553,509	10,692,654	-	18,246,163	5.12
LIC	1,404,322	-	-	1,404,322	0.44	1,666,226	-	-	1,666,226	0.47
LOLC	125,900	1,808,243	3,814	1,930,328	0.61	291,199	2,073,617	6,398	2,358,418	0.66
MBSL	191,718	1,113,219	-	1,304,937	0.41	257,450	1,270,345	-	1,527,795	0.43
Orient	-	928,425	-	928,425	0.29	-	929,206	-	929,206	0.26
People's	-	3,163,419	-	3,163,419	1.00	-	3,853,669	-	3,853,669	1.08
Sanasa	363,054	595,524	-	958,578	0.30	572,540	617,858	-	1,190,398	0.33
SLIC	72,615,041	59,767,334	282,157	132,100,219	41.83	80,245,761	62,659,721	-	142,905,482	40.08
UAL	18,039,393	8,537,445	839,915	25,736,924	8.15	21,103,511	9,607,354	649,778	30,061,087	8.43
Total	190,641,826	131,201,522	6,026,098	315,817,249	100	217,004,490	146,777,598	7,216,427	356,565,661	100

(a) Reinstated audited figures

(b) Provisional figures

Notes:

1. Above analysis does not include information of NITF since required information was not submitted to the Board
2. Intersegment balances include amounts receivable from each other segment, i.e. long term and general insurance segments of composite insurance companies
3. Assets belonging to shareholders of Allianz Life, Arpico and LIC have been reported under long term insurance business

Distribution of Total Assets of Major Financial Institutions

Financial Institutions	Distribution of Assets									
	2009		2010		2011		2012 (a)		2013 (b)	
	Rs. Billions	%	Rs. Billions	%	Rs. Billions	%	Rs. Billions	%	Rs. Billions	%
Banking Sector	3,832.00	68.23	4,527.30	68.86	5,375.60	69.74	6,377.00	70.31	7,187.50	69.68
Other Deposit Taking Financial Institutions	315.10	5.61	295.00	4.49	427.10	5.54	621.20	6.90	756.40	7.33
Other Specialized Financial Institutions	265.30	4.72	354.30	5.39	338.80	4.40	310.40	3.42	375.90	3.64
Contractual Savings Institutions	1,022.60	18.30	1,178.70	17.93	1,305.40	16.93	1,445.60	15.94	1,637.90	15.88
Insurance Companies	181.00	3.22	219.10	3.33	261.40	3.39	315.8 (a)	3.48	356.6(b)	3.46
Total	5,616.00	100.00	6,574.40	100.00	7,708.30	100.00	9,070.00	100.00	10,314.30	100.00

(a) Reinstated audited figures

(b) Provisional figures

* source Central Bank of Sri Lanka (Assets of insurance companies and Contractual Savings Institutions are reinstated based on data received by the Board)

Total Shareholders' Funds of Insurance Companies

Insurer	2012(a)		2013(b)					
	Total Shareholders' Funds (Rs.'000)	%	Share Capital (Rs. '000)	Capital Reserves Rs.'000	Revenue Reserves/ (Loss) Rs.'000	Total Reserves (Rs. '000)	Total Shareholders' Funds (Rs.'000)	%
AIA	4,017,462	5.43	300,000	72,096	4,166,354	4,238,450	4,538,450	5.38
AIG	229,339	0.31	536,265	-	(193,459)	(193,459)	342,806	0.41
Allianz Gen.	780,285	1.05	250,000	-	624,849	624,849	874,849	1.04
Allianz Life	155,105	0.21	592,624	-	(330,710)	(330,710)	261,914	0.31
Amana Takaful	837,987	1.13	1,250,001	30,128	(373,397)	(343,269)	906,732	1.07
Arpico	470,459	0.64	563,000	-	(46,334)	(46,334)	516,666	0.61
Asian Alliance	1,424,951	1.93	1,062,500	11,308	655,906	667,214	1,729,714	2.05
Ceylinco	11,523,688	15.57	1,324,822	711,535	12,999,370	13,710,905	15,035,727	17.81
Ceylinco Takaful	-	-	-	-	-	-	-	-
Continental	504,078	0.68	500,000	-	67,276	67,276	567,276	0.67
Cooperative	750,943	1.01	632,020	-	360,945	360,945	992,965	1.18
HNBA	1,868,281	2.52	1,171,875	-	944,741	944,741	2,116,616	2.51
Janashakthi	3,376,380	4.56	1,496,000	-	2,532,491	2,532,491	4,028,491	4.77
LIC	508,724	0.69	500,000	-	89,632	89,632	589,632	0.70
LOLC	586,357	0.79	650,000	-	65,244	65,244	715,244	0.85
MBSL	400,851	0.54	880,724	1,961	(483,634)	(481,673)	399,051	0.47
Orient	673,561	0.91	750,000	-	(69,670)	(69,670)	680,330	0.81
People's	863,002	1.17	600,000	-	484,881	484,881	1,084,881	1.29
Sanasa	377,602	0.51	352,922	-	63,789	63,789	416,711	0.49
SLIC	40,609,497	54.86	6,000,000	5,628,465	32,209,364	37,837,829	43,837,829	51.94
UAL	4,064,678	5.49	1,138,432	479,493	3,152,947	3,632,439	4,770,871	5.65
Total	74,023,230	100.00	20,551,185	6,934,985	56,920,583	63,855,570	84,406,755	100.00

(a) Reinstated audited figures

(b) Provisional figures

Note:

Above analysis does not include information of NITF since required information was not submitted to the Board.

Concentration of Assets as at 31st December 2012 and 2013 - Long Term Insurance Business

Type of Asset	2012(a)		2013(b)	
	Rs.'000	%	Rs.'000	%
Government Debt Securities	98,146,810	51.48	94,024,169	43.33
Equities	26,404,884	13.85	25,061,264	11.55
Corporate Debt	13,285,667	6.97	32,934,384	15.18
Land & Buildings	5,951,450	3.12	6,129,837	2.82
Deposits	31,790,111	16.68	40,837,963	18.82
Unit Trusts	1,589,873	0.83	2,302,039	1.06
Investments in Gold	31,832	0.02	29,295	0.01
Policy Loans	4,678,904	2.45	5,182,399	2.39
Other Assets	7,349,386	3.86	8,988,394	4.14
Cash and cash equivalents	1,412,907	0.74	1,514,748	0.70
Total	190,641,825	100	217,004,492	100

(a) Reinstated audited figures

(b) Provisional figures

Company - wise Concentration of Assets as at 31st December 2013 - Long Term Insurance Business

Type of Asset	AIA	Allianz Life	Amana Takaful	Arpico	Asian Alliance	Ceylinco	Cooperative	HNBA
Government Debt Securities	17,878,371	629,548	199,965	164,487	2,094,731	21,277,742	430,286	1,538,430
Equities	3,569,011	15,348	66,889	-	625,269	94,512	-	135,732
Investments in Subsidiaries	-	-	-	-	-	200,000	-	-
Investments in Associates	6,171	-	-	-	-	42,987	-	-
Corporate Debt	8,721,024	22,277	31,294	393,870	724,787	7,791,901	66,638	1,274,209
Land & Buildings	-	-	42,613	-	-	5,003,702	18,422	-
Deposits	2,007,273	234,000	454,922	-	437,194	17,327,641	216,001	1,262,033
Unit Trusts	-	20,000	45,589	-	380,981	-	-	60,316
Investments in Gold	-	-	29,295	-	-	-	-	-
Reinsurance receivable	90,530	15,988	79	5,515	3,831	62,106	5,132	23,626
Policy Loans	1,867,693	-	-	17,763	106,049	1,064,478	7,965	53,656
Mortgage Loans	-	-	-	-	-	-	-	-
Premium receivable from policyholders and intermediaries	324,998	-	22,167	4,045	46,085	-	16,923	6,710
Intangible Assets	39,223	1,653	-	-	-	-	750	-
Property Plant and Equipments	-	25,637	-	11,271	-	27,043	36,396	-
Other Loans	-	-	-	-	-	-	-	-
Deferred tax assets	-	-	-	-	-	-	-	-
Other Assets	416,619	90,258	17,407	69,221	-	4,110,095	30,501	169,624
Cash and cash equivalents	521,518	15,075	96,635	74,703	-	201,831	3,829	74,203
Total	35,442,431	1,069,784	1,006,856	740,875	4,418,928	57,204,038	832,844	4,598,540

Company - wise Concentration of Assets as at 31st December 2013 - Long Term Insurance Business

Type of Asset	Janashakthi	LIC	LOLC	MBSL	Sanasa	SLIC	UAL	Total
Government Debt Securities	3,375,816	1,033,539	254,768	175,139	239,903	33,744,186	10,987,257	94,024,169
Equities	-	193,235			38,617	17,678,124	2,073,606	24,490,342
Investments in Subsidiaries	-					321,764	-	521,764
Investments in Associates	-					-	-	49,158
Corporate Debt	1,824,265	126,135		18,289	178,232	7,604,510	4,156,954	32,934,384
Land & Buildings	22,600				28,500	-	1,014,000	6,129,837
Deposits	1,142,632	42,869		32,185	71,481	16,834,732	775,000	40,837,963
Unit Trusts	543,249	35,876		1,759	5,165	1,209,103	-	2,302,039
Investments in Gold	-				-	-	-	29,295
Reinsurance receivable	8,675		635	3,528	-	43,979	87,481	351,107
Policy Loans	55,000	114,474		2,891	10,642	1,485,006	396,781	5,182,399
Mortgage Loans	-				-	-	-	-
Premium receivable from policyholders and intermediaries	31,111		1,804	16,212	-	-	114,978	585,034
Intangible Assets	-	219			-	-	-	41,844
Property Plant and Equipments	182,627	39,215		511	-	-	184,542	507,242
Other Loans	52,777				-	828,180	88,566	969,523
Other Assets	126,626	73,189	20,641	3,806	-	419,636	986,021	6,533,645
Cash and cash equivalents	188,131	7,475	13,351	3,131	-	76,542	238,324	1,514,748
Total	7,553,508	1,666,226	291,199	257,450	572,540	80,245,761	21,103,511	217,004,492

Concentration of Assets of General Insurance Business and Shareholders - 2012 & 2013

Type of Asset	2012(a)		2013(b)	
	Rs.'000	%	Rs.'000	%
Government Debt Securities	29,602,514	22.56	27,585,481	18.79
Equities	33,795,539	25.76	34,519,471	23.52
Corporate Debt	3,842,230	2.93	5,968,491	4.07
Land & Buildings	11,900,162	9.07	11,068,119	7.54
Deposits	12,732,650	9.70	18,797,380	12.81
Unit Trusts	1,220,424	0.93	2,042,822	1.39
Investments in Gold	7,130	0.01	31,214	0.02
Reinsurance receivable	6,092,051	4.64	6,658,134	4.54
Premium receivable from policyholders and intermediaries	10,904,496	8.31	12,478,139	8.50
Property Plant and Equipments	3,600,510	2.74	5,167,540	3.52
Other Assets	16,080,650	12.26	21,039,861	14.33
Cash and cash equivalents	1,423,164	1.08	1,420,945	0.97
Total	131,201,520	100.00	146,777,597	100.00

(a) Reinstated Audited figures

(b) Provisional figures

Notes:

1. Above analysis does not include information of NITF since required information was not submitted to the Board.

2. The assets belonging to shareholders of Allianz Life, Arpico, and LIC have been reported under long term insurance business

Company-wise Concentration of Assets of General Insurance Business (Including Shareholders) - 2013 (Rs. '000)

Type of Asset	AIA	AIG	Allianz Gen.	Amana Takaful	Asian Alliance	Ceylinco	Continental	Cooperative	HNBA
Government Debt Securities	2,830,163	567,940	784,912	190,008	657,887	2,532,780	205,748	695,316	739,587
Equities	-	-	-	64,588	1,031,216	823,149	26,327	11,754	59,409
Investments in Subsidiaries	1,000	-	-	37,125	-	1,126,552	-	-	-
Investments in Associates	13,213	-	-	-	-	367,428	-	-	-
Corporate Debt	-	-	31,200	84,609	185,106	450,327	124,308	176,391	879,837
Land & Buildings	89,180	-	-	67,437	-	2,770,249	-	283,139	-
Deposits	2,299,421	79,731	235,000	285,830	58,792	3,787,629	212,377	618,503	631,668
Unit Trusts	-	-	20,000	116,343	37,000	257,469	258,772	-	78,622
Investments in Gold	-	-	-	28,118	-	3,096	-	-	-
Reinsurance receivable	1,040,095	180,632	463,160	123,655	82,284	2,112,182	69,904	16,624	81,764
Policy Loans	-	-	-	-	-	-	-	-	-
Mortgage Loans	-	-	-	-	-	-	-	-	-
Premium receivable from policyholders and intermediaries	514,498	235,412	897,033	290,978	418,368	2,829,789	297,931	191,508	294,472
Intangible Assets	715,104	-	46,884	25,311	-	4,609	-	1,252	53,807
Property Plant and Equipments	214,293	9,380	63,564	90,582	158,041	1,192,712	69,803	82,883	137,008
Other Loans	269,366	-	-	-	1,040	-	-	-	241,694
Deferred Assets	26,385	-	7,617	-	104,954	206,774	16,593	-	2
Other Assets	457,080	120,204	120,511	160,809	178,440	12,144,189	68,419	84,615	171,789
Cash and cash equivalents	272,292	5,649	57,899	37,066	7,973	244,150	64,966	14,446	66,479
Total	8,742,090	1,198,947	2,727,780	1,602,460	2,921,100	30,853,084	1,415,145	2,176,431	3,436,137

Company-wise Concentration of Assets of General Insurance Business (Including Shareholders) - 2013 (Rs. '000)

Type of Asset	Janashakthi	LOLC	MBSL	Orient	People's	Sanasa	SLIC	UAL	Total
Government Debt Securities	1,390,087	1,584,041	467,506	263,765	1,236,624	44,732	10,161,683	3,232,703	27,585,481
Equities	122,340	-	11,531	-	154,314	74,839	13,201,736	21,307	15,602,510
Investments in Subsidiaries	-	-	-	-	-	-	17,371,644	-	18,536,321
Investments in Associates	-	-	-	-	-	-	-	-	380,641
Corporate Debt	1,836,158	-	149,890	-	352,577	225,653	620,243	852,192	5,968,491
Land & Buildings	212,828	-	-	-	-	13,859	7,631,427	-	11,068,119
Deposits	1,166,626	-	126,859	458,000	1,386,316	40,675	6,134,954	1,275,000	18,797,380
Unit Trusts	1,003,119	-	5,329	-	48,864	-	217,305	-	2,042,822
Investments in Gold	-	-	-	-	-	-	-	-	31,214
Reinsurance receivable	574,042	21,669	70,566	19,128	79,903	11,363	1,404,582	306,582	6,658,134
Policy Loans	-	-	-	-	-	-	-	-	-
Mortgage Loans	342,115	-	-	-	-	-	-	-	342,115
Premium receivable from policyholders and intermediaries	1,400,022	287,304	238,638	86,092	435,020	8,575	2,322,647	1,729,853	12,478,139
Intangible Assets	38,623	68,099	-	13,485	61,717	32,725	-	-	1,061,616
Property Plant and Equipments	1,306,713	36,539	92,264	14,363	28,310	58,286	1,315,168	297,631	5,167,540
Other Loans	258,464	-	-	-	14,920	-	3	434,804	1,220,291
Deferred Assets	405,376	14,946	-	437	-	-	-	-	-
Other Assets	556,729	57,095	97,106	72,529	53,154	81,507	1,979,375	1,229,204	17,632,755
Cash and cash equivalents	79,413	3,923	10,657	1,406	1,951	25,644	298,954	228,078	1,420,945
Total	10,692,654	2,073,617	1,270,345	929,206	3,853,669	617,858	62,659,721	9,607,354	146,777,597

**The assets belonging to shareholders of Allianz Life, Arpico and LIC have been reported under long term insurance*

** JIPLC and NICL reported together*

Industry & Company -wise Balance Sheets - 31st December 2013

	Industry (Rs.'000)	Inter Segment elimination* (Rs.'000)	General Insurance Business (Rs.'000)	Long-term Insurance Business						Shareholders (Rs '000)	Total (Rs.'000)
				Insurance Provision Life (Rs.'000)	Unit Linked Business			Total - Unit Linked Business (Rs '000)			
					Non Unit Account (Rs '000)	Unit Account -	Unit Account -				
						Guaranteed (Rs '000)	Non Guaranteed (Rs '000)				
1	2	3	4	5	6	7	8	9	10		
3+10-2							5+6+7		4+8+9		
Assets											
Government Debt Securities	121,609,649	-	26,358,696	89,913,663	1,224,938	197,448	2,437,363	3,859,748	1,477,542	95,250,953	
Equities	40,092,852	-	12,436,602	19,261,071	-	-	5,036,036	5,036,036	3,359,143	27,656,250	
Investments in Subsidiaries	19,058,084	-	17,079,170	521,764	-	-	-	-	1,457,150	1,978,914	
Investments in Associates	429,799	-	151,706	49,158	-	-	-	-	228,935	278,093	
Corporate Debt	38,902,875	-	5,390,044	32,368,865	-	-	50,097	50,097	1,093,869	33,512,831	
Land & Buildings	17,197,957	-	10,525,751	6,129,837	-	-	-	-	542,368	6,672,205	
Bank Deposits	59,635,343	-	14,913,223	38,432,033	75,171	56,808	2,097,681	2,229,660	4,060,427	44,722,119	
Unit Trusts	4,344,861	-	1,996,870	2,282,039	-	-	-	-	65,952	2,347,991	
Investments in Gold	60,509	-	31,214	29,295	-	-	-	-	-	29,295	
Reinsurance receivable	7,009,238	-	6,651,970	329,994	3,794	-	1,329	5,123	22,152	357,269	
Policy Loans	5,182,399	-	-	5,182,399	-	-	-	-	-	5,182,399	
Mortgage Loans	342,115	-	342,115	-	-	-	-	-	-	-	
Premium receivable from policyholders and intermediaries	13,063,173	-	12,478,139	585,034	-	-	-	-	-	585,034	
Intangible Assets	1,103,460	-	417,522	39,973	-	-	-	-	645,966	685,939	
Property Plant and Equipments	5,674,782	-	4,221,371	445,383	-	-	-	-	1,008,028	1,453,411	
Other Loans	2,189,813	-	929,988	969,523	-	-	-	-	290,303	1,259,825	
Deferred tax assets	813,168	26,385	651,745	56,469	-	-	-	-	131,339	187,808	
Other Assets	16,919,889	7,190,042	11,600,735	6,125,737	87,647	-	110,333	197,980	6,185,479	12,509,196	
Cash and cash equivalents	2,935,693	-	1,338,846	1,334,740	6,321	21	87,500	93,843	168,265	1,596,848	
Total assets (Total of Lines 1 - 19)	356,565,663	7,216,427	127,515,708	204,056,978	1,397,872	254,277	9,820,339	11,472,487	20,736,917	236,266,381	
Liabilities											
Insurance provision - Life	182,129,213	-	-	181,169,445	959,768	-	-	959,768	-	182,129,213	
Insurance provision - Unit Linked	10,060,873	-	-	-	7,179	254,005	9,799,689	10,060,873	-	10,060,873	
Shortfall in Life Fund	317	-	-	317	-	-	-	-	-	317	
Insurance provision - Non Life	41,220,238	-	41,220,238	-	-	-	-	-	-	-	
Obligation to Repurchase Securities	1,765,000	-	-	1,765,000	-	-	-	-	-	1,765,000	
Deferred Income Taxes	943,810	26,385	833,153	137,042	-	-	-	-	-	137,042	
Other Liabilities	24,248,149	706,814	12,954,210	10,663,490	391,250	272	20,650	412,172	925,091	12,000,754	
Claims Outstanding	30,454	-	173	30,281	-	-	-	-	-	30,281	
Interest bearing borrowings	725,099	-	475,028	210,435	39,636	-	-	39,636	-	250,071	
Subordinated Debt	-	-	-	-	-	-	-	-	-	-	
Provision for retirement benefits	1,317,345	-	719,048	362,595	-	-	-	-	235,702	598,298	
Total liabilities (Total of Lines 21 - 31)	262,440,498	733,199	56,201,849	194,338,606	1,397,833	254,277	9,820,339	11,472,448	1,160,794	206,971,848	
Shareholder's equity											
Share capital	20,551,185	100,000	16,318,877	-	-	-	-	-	4,332,309	4,332,309	
Capital reserve	7,374,404	-	6,860,524	439,418	-	-	-	-	74,461	513,879	
Revenue reserves (including AFS Reserves)	66,199,576	6,383,228	48,134,458	9,278,954	39	-	-	39	15,169,354	24,448,346	
Total Shareholders' Equity (33 to 35)	94,125,165	6,483,228	71,313,859	9,718,372	39	-	-	39	19,576,123	29,294,534	
Total Liabilities and Shareholders' Equity (32+36)	356,565,663	7,216,427	127,515,708	204,056,978	1,397,872	254,277	9,820,339	11,472,487	20,736,917	236,266,381	

Industry & Company -wise Balance Sheets - 31st December 2013

AIA	Long-term Insurance Business									
	Company (Rs.'000)	Inter Segment elimination* (Rs.'000)	General Insurance Business (Rs.'000)	Insurance Provision Life (Rs.'000)	Unit Linked Business				Shareholders (Rs '000)	Total (Rs.'000)
					Non Unit Account (Rs.'000)	Unit Account - Guaranteed (Rs.'000)	Unit Account - Non Guaranteed (Rs.'000)	Total - Unit Linked Business (Rs '000)		
1	2	3	4	5	6	7	8	9	10	
	3+10-2						5+6+7		4+8+9	
Assets										
Government Debt Securities	20,708,534		1,969,718	14,675,332	1,042,787	197,448	1,962,804	3,203,039	860,445	18,738,816
Equities	3,569,011		-	-	-	-	3,569,011	3,569,011	-	3,569,011
Investments in Subsidiaries	1,000		1,000	-	-	-	-	-	-	-
Investments in Associates	19,384		13,213	6,171	-	-	-	-	-	6,171
Corporate Debt	8,721,024		-	8,721,024	-	-	-	-	-	8,721,024
Land & Buildings	89,180		42,280	-	-	-	-	-	46,900	46,900
Bank Deposits	4,306,694		1,365,338	139,137	25,171	56,808	1,786,157	1,868,136	934,083	2,941,356
Unit Trusts	-		-	-	-	-	-	-	-	-
Investments in Gold	-		-	-	-	-	-	-	-	-
Reinsurance receivable	1,130,625		1,040,095	86,761	3,769	-	-	3,769	-	90,530
Policy Loans	1,867,693		-	1,867,693	-	-	-	-	-	1,867,693
Mortgage Loans	-		-	-	-	-	-	-	-	-
Premium receivable from policyholders and intermediaries	839,496		514,498	324,998	-	-	-	-	-	324,998
Intangible Assets	754,327		124,685	39,223	-	-	-	-	590,419	629,642
Property Plant and Equipments	214,293		16,850	-	-	-	-	-	197,443	197,443
Other Loans	269,366		25,146	-	-	-	-	-	244,220	244,220
Deferred tax assets	-	26,385	-	-	-	-	-	-	-	26,385
Other Assets	873,699		238,154	271,852	71,939	-	72,828	144,767	218,926	635,545
Cash and cash equivalents	793,810		244,514	520,417	611	21	469	1,101	27,778	549,296
Total assets (Total of Lines 1 - 19)	44,158,136	26,385	5,595,491	26,652,608	1,144,277	254,277	7,391,269	8,789,823	3,146,599	38,589,030
Liabilities										
Insurance provision - Life	26,174,239		-	25,318,906	855,333	-	-	855,333	-	26,174,239
Insurance provision - Unit Linked	7,638,055		-	-	-	254,005	7,384,050	7,638,055	-	7,638,055
Shortfall in Life Fund	-		-	-	-	-	-	-	-	-
Insurance provision - Non Life	2,755,899		2,755,899	-	-	-	-	-	-	-
Obligation to Repurchase Securities	-		-	-	-	-	-	-	-	-
Deferred Income Taxes	104,068	26,385	5,697	124,756	-	-	-	-	-	124,756
Other Liabilities	2,677,345		936,095	1,197,094	249,308	272	7,219	256,799	287,357	1,741,250
Claims Outstanding	-		-	-	-	-	-	-	-	-
Interest bearing borrowings	55,453		3,965	11,852	39,636	-	-	39,636	-	51,488
Subordinated Debt	-		-	-	-	-	-	-	-	-
Provision for retirement benefits	214,627		-	-	-	-	-	-	214,627	214,627
Total liabilities (Total of Lines 21 - 31)	39,619,686	26,385	3,701,656	26,652,608	1,144,277	254,277	7,391,269	8,789,823	501,984	35,944,415
Shareholder's equity										
Share capital	300,000		100,000	-	-	-	-	-	200,000	200,000
Capital reserve	72,096		41,035	-	-	-	-	-	31,061	31,061
Revenue reserves (including AFS Reserves)	4,166,354		1,752,800	-	-	-	-	-	2,413,554	2,413,554
Total Shareholders' Equity (33 to 35)	4,538,450	-	1,893,835	-	-	-	-	-	2,644,615	2,644,615
Total Liabilities and Shareholders' Equity (32+36)	44,158,136	26,385	5,595,491	26,652,608	1,144,277	254,277	7,391,269	8,789,823	3,146,599	38,589,030

Industry & Company -wise Balance Sheets - 31st December 2013

AIG	Company (Rs.'000)	Inter Segment elimination* (Rs.'000)	General Insurance Business (Rs.'000)	Long-term Insurance Business						Shareholders (Rs '000)	Total (Rs.'000)
				Insurance Provision Life (Rs.'000)	Unit Linked Business			Total - Unit Linked Business (Rs '000)			
					Non Unit Account (Rs '000)	Unit Account - Guaranteed (Rs '000)	Unit Account - Non Guaranteed (Rs '000)				
									9		
1	2	3	4	5	6	7	8	9	10		
3+10-2							5+6+7		4+8+9		
Assets											
Government Debt Securities	567,940		567,940				-			-	
Equities	-		-				-			-	
Investments in Subsidiaries	-		-				-			-	
Investments in Associates	-		-				-			-	
Corporate Debt	-		-				-			-	
Land & Buildings	-		-				-			-	
Bank Deposits	79,731		79,731				-			-	
Unit Trusts	-		-				-			-	
Investments in Gold	-		-				-			-	
Reinsurance receivable	180,632		180,632				-			-	
Policy Loans	-		-				-			-	
Mortgage Loans	-		-				-			-	
Premium receivable from policyholders and intermediaries	235,412		235,412				-			-	
Intangible Assets	-		-				-			-	
Property Plant and Equipments	9,380		9,380				-			-	
Other Loans	-		-				-			-	
Deferred tax assets	-		-				-			-	
Other Assets	120,204		120,204				-			-	
Cash and cash equivalents	5,649		5,649				-			-	
Total assets (Total of Lines 1 - 19)	1,198,947	-	1,198,947	-	-	-	-	-	-	-	
Liabilities											
Insurance provision - Life	-		-				-			-	
Insurance provision - Unit Linked	-		-				-			-	
Shortfall in Life Fund	-		-				-			-	
Insurance provision - Non Life	600,103		600,103				-			-	
Obligation to Repurchase Securities	-		-				-			-	
Deferred Income Taxes	-		-				-			-	
Other Liabilities	242,386		242,386				-			-	
Claims Outstanding	-		-				-			-	
Interest bearing borrowings	-		-				-			-	
Subordinated Debt	-		-				-			-	
Provision for retirement benefits	13,654		13,654				-			-	
Total liabilities (Total of Lines 21 - 31)	856,142	-	856,142	-	-	-	-	-	-	-	
Shareholder's equity											
Share capital	536,265		536,265				-			-	
Capital reserve	-		-				-			-	
Revenue reserves (including AFS Reserves)	(193,459)		(193,459)				-			-	
Total Shareholders' Equity (33 to 35)	342,805	-	342,805	-	-	-	-	-	-	-	
Total Liabilities and Shareholders' Equity (32+36)	1,198,947	-	1,198,947	-	-	-	-	-	-	-	

Industry & Company -wise Balance Sheets - 31st December 2013

Allianz Gen.	Company (Rs.'000)	Inter Segment elimination* (Rs.'000)	General Insurance Business (Rs.'000)	Long-term Insurance Business						Shareholders (Rs '000)	Total (Rs.'000)		
				Insurance Provision Life (Rs.'000)	Unit Linked Business			Total - Unit Linked Business (Rs '000)	9			10	
					Non Unit Account (Rs.'000)	Unit Account - Guaranteed (Rs.'000)	Unit Account - Non Guaranteed (Rs.'000)						8
1	2	3	4	5	6	7	8	9	10				
	3+10-2						5+6+7		4+8+9				
Assets													
Government Debt Securities	784,912		784,912				-			-			
Equities	-		-				-			-			
Investments in Subsidiaries	-		-				-			-			
Investments in Associates	-		-				-			-			
Corporate Debt	31,200		31,200				-			-			
Land & Buildings	-		-				-			-			
Bank Deposits	235,000		235,000				-			-			
Unit Trusts	20,000		20,000				-			-			
Investments in Gold	-		-				-			-			
Reinsurance receivable	463,160		463,160				-			-			
Policy Loans	-		-				-			-			
Mortgage Loans	-		-				-			-			
Premium receivable from policyholders and intermediaries	897,033		897,033				-			-			
Intangible Assets	46,884		46,884				-			-			
Property Plant and Equipments	63,564		63,564				-			-			
Other Loans	-		-				-			-			
Deferred tax assets	7,617		7,617				-			-			
Other Assets	120,511		120,511				-			-			
Cash and cash equivalents	57,899		57,899				-			-			
Total assets (Total of Lines 1 - 19)	2,727,780	-	2,727,780	-	-	-	-	-	-	-			
Liabilities													
Insurance provision - Life	-		-				-			-			
Insurance provision - Unit Linked	-		-				-			-			
Shortfall in Life Fund	-		-				-			-			
Insurance provision - Non Life	1,130,653		1,130,653				-			-			
Obligation to Repurchase Securities	-		-				-			-			
Deferred Income Taxes	-		-				-			-			
Other Liabilities	713,481		713,481				-			-			
Claims Outstanding	-		-				-			-			
Interest bearing borrowings	-		-				-			-			
Subordinated Debt	-		-				-			-			
Provision for retirement benefits	8,797		8,797				-			-			
Total liabilities (Total of Lines 21 - 31)	1,852,931	-	1,852,931	-	-	-	-	-	-	-			
Shareholder's equity													
Share capital	250,000		250,000				-			-			
Capital reserve	-		-				-			-			
Revenue reserves (including AFS Reserves)	624,849		624,849				-			-			
Total Shareholders' Equity (33 to 35)	874,849	-	874,849	-	-	-	-	-	-	-			
Total Liabilities and Shareholders' Equity (32+36)	2,727,780	-	2,727,780	-	-	-	-	-	-	-			

Industry & Company -wise Balance Sheets - 31st December 2013

Allianz Life	Company (Rs.'000)	Inter Segment elimination* (Rs.'000)	General Insurance Business (Rs.'000)	Long-term Insurance Business					Shareholders (Rs '000)	Total (Rs.'000)
				Insurance Provision Life (Rs.'000)	Unit Linked Business			Total - Unit Linked Business (Rs '000)		
					Non Unit Account (Rs.'000)	Unit Account - Guaranteed (Rs.'000)	Unit Account - Non Guaranteed (Rs.'000)			
1	2	3	4	5	6	7	8	9	10	
	3+10-2						5+6+7		4+8+9	
Assets										
Government Debt Securities	629,548			605,959		23,589	23,589	-	629,548	
Equities	15,348			-		15,348	15,348	-	15,348	
Investments in Subsidiaries	-			-		-	-	-	-	
Investments in Associates	-			-		-	-	-	-	
Corporate Debt	22,277			-		4,287	4,287	17,990	22,277	
Land & Buildings	-			-		-	-	-	-	
Bank Deposits	234,000			57,730		-	-	176,270	234,000	
Unit Trusts	20,000			-		-	-	20,000	20,000	
Investments in Gold	-			-		-	-	-	-	
Reinsurance receivable	15,988			-		-	-	15,988	15,988	
Policy Loans	-			-		-	-	-	-	
Mortgage Loans	-			-		-	-	-	-	
Premium receivable from policyholders and intermediaries	-			-		-	-	-	-	
Intangible Assets	1,653			-		-	-	1,653	1,653	
Property Plant and Equipments	25,637			-		-	-	25,637	25,637	
Other Loans	-			-		-	-	-	-	
Deferred tax assets	-			-		-	-	-	-	
Other Assets	90,258			-		-	-	90,258	90,258	
Cash and cash equivalents	15,075			-		1,364	1,364	13,711	15,075	
Total assets (Total of Lines 1 - 19)	1,069,784	-	-	663,689	-	44,587	44,587	361,507	1,069,784	
Liabilities										
Insurance provision - Life	663,689			663,689		-	-	-	663,689	
Insurance provision - Unit Linked	44,587			-		44,587	44,587	-	44,587	
Shortfall in Life Fund	-			-		-	-	-	-	
Insurance provision - Non Life	-			-		-	-	-	-	
Obligation to Repurchase Securities	-			-		-	-	-	-	
Deferred Income Taxes	-			-		-	-	-	-	
Other Liabilities	97,438			-		-	-	97,438	97,438	
Claims Outstanding	-			-		-	-	-	-	
Interest bearing borrowings	-			-		-	-	-	-	
Subordinated Debt	-			-		-	-	-	-	
Provision for retirement benefits	2,156			-		-	-	2,156	2,156	
Total liabilities (Total of Lines 21 - 31)	807,871	-	-	663,689	-	44,587	44,587	99,594	807,871	
Shareholder's equity										
Share capital	592,624			-		-	-	592,624	592,624	
Capital reserve	-			-		-	-	-	-	
Revenue reserves (including AFS Reserves)	(330,710)			-		-	-	(330,710)	(330,710)	
Total Shareholders' Equity (33 to 35)	261,914	-	-	-	-	-	-	261,914	261,914	
Total Liabilities and Shareholders' Equity (32+36)	1,069,784	-	-	663,689	-	44,587	44,587	361,507	1,069,784	

Industry & Company -wise Balance Sheets - 31st December 2013

Amana Takaful	Company (Rs.'000)	Inter Segment elimination* (Rs.'000)	General Insurance Business (Rs.'000)	Long-term Insurance Business					Shareholders (Rs '000)	Total (Rs.'000)
				Insurance Provision Life (Rs.'000)	Unit Linked Business			Total - Unit Linked Business (Rs '000)		
					Non Unit Account (Rs.'000)	Unit Account - Guaranteed (Rs.'000)	Unit Account - Non Guaranteed (Rs.'000)			
1	2	3	4	5	6	7	8	9	10	
	3+10-2						5+6+7		4+8+9	
Assets										
Government Debt Securities	389,974		190,008	192,365	7,600	-	7,600		199,965	
Equities	131,477		64,588	43,923	-	22,966	22,966		66,889	
Investments in Subsidiaries	37,125		37,125	-	-	-	-		-	
Investments in Associates	-		-	-	-	-	-		-	
Corporate Debt	115,902		84,609	31,294	-	-	-		31,294	
Land & Buildings	110,050		67,437	42,613	-	-	-		42,613	
Bank Deposits	740,752		285,830	192,286	-	262,637	262,637		454,922	
Unit Trusts	161,932		116,343	45,589	-	-	-		45,589	
Investments in Gold	57,413		28,118	29,295	-	-	-		29,295	
Reinsurance receivable	123,733		123,655	54	25	-	25		79	
Policy Loans	-		-	-	-	-	-		-	
Mortgage Loans	-		-	-	-	-	-		-	
Premium receivable from policyholders and intermediaries	313,146		290,978	22,167	-	-	-		22,167	
Intangible Assets	25,311		25,311	-	-	-	-		-	
Property Plant and Equipments	90,582		90,582	-	-	-	-		-	
Other Loans	-		-	-	-	-	-		-	
Deferred tax assets	-		-	-	-	-	-		-	
Other Assets	133,963	44,253	160,809	7,680	-	9,727	9,727		17,407	
Cash and cash equivalents	133,701		37,066	9,590	1,799	85,246	87,045		96,635	
Total assets (Total of Lines 1 - 19)	2,565,063	44,253	1,602,460	616,856	9,424	-	380,576	390,000	-	1,006,856
Liabilities										
Insurance provision - Life	550,220		-	550,220	-	-	-		550,220	
Insurance provision - Unit Linked	380,958		-	-	7,179	373,779	380,958		380,958	
Shortfall in Life Fund	-		-	-	-	-	-		-	
Insurance provision - Non Life	565,825		565,825	-	-	-	-		-	
Obligation to Repurchase Securities	-		-	-	-	-	-		-	
Deferred Income Taxes	-		-	-	-	-	-		-	
Other Liabilities	142,953	44,253	111,528	66,636	2,245	6,797	9,042		75,678	
Claims Outstanding	-		-	-	-	-	-		-	
Interest bearing borrowings	-		-	-	-	-	-		-	
Subordinated Debt	-		-	-	-	-	-		-	
Provision for retirement benefits	18,376		18,376	-	-	-	-		-	
Total liabilities (Total of Lines 21 - 31)	1,658,331	44,253	695,729	616,856	9,424	-	380,576	390,000	-	1,006,856
Shareholder's equity										
Share capital	1,250,001		1,250,001	-	-	-	-		-	
Capital reserve	30,128		30,128	-	-	-	-		-	
Revenue reserves (including AFS Reserves)	(373,397)		(373,397)	-	-	-	-		-	
Total Shareholders' Equity (33 to 35)	906,731	-	906,731	-	-	-	-	-	-	
Total Liabilities and Shareholders' Equity (32+36)	2,565,063	44,253	1,602,460	616,856	9,424	-	380,576	390,000	-	1,006,856

Industry & Company -wise Balance Sheets - 31st December 2013

Arpico	Company (Rs.'000)	Inter Segment elimination* (Rs.'000)	General Insurance Business (Rs.'000)	Long-term Insurance Business					Shareholders (Rs '000)	Total (Rs.'000)
				Insurance Provision Life (Rs.'000)	Unit Linked Business			Total - Unit Linked Business (Rs '000)		
					Non Unit Account (Rs.'000)	Unit Account - Guaranteed (Rs.'000)	Unit Account - Non Guaranteed (Rs.'000)			
1	2	3	4	5	6	7	8	9	10	
	3+10-2						5+6+7		4+8+9	
Assets										
Government Debt Securities	164,487			164,487			-	-	164,487	
Equities	-						-	-	-	
Investments in Subsidiaries	-						-	-	-	
Investments in Associates	-						-	-	-	
Corporate Debt	393,870			16,566			-	377,304	393,870	
Land & Buildings	-						-	-	-	
Bank Deposits	-						-	-	-	
Unit Trusts	-						-	-	-	
Investments in Gold	-						-	-	-	
Reinsurance receivable	5,515			5,515			-	-	5,515	
Policy Loans	17,763			17,763			-	-	17,763	
Mortgage Loans	-						-	-	-	
Premium receivable from policyholders and intermediaries	4,045			4,045			-	-	4,045	
Intangible Assets	-						-	-	-	
Property Plant and Equipments	11,271						-	11,271	11,271	
Other Loans	-						-	-	-	
Deferred tax assets	-						-	-	-	
Other Assets	69,221			6,021			-	63,200	69,221	
Cash and cash equivalents	74,703			2,591			-	72,112	74,703	
Total assets (Total of Lines 1 - 19)	740,875	-	-	216,988	-	-	-	523,887	740,875	
Liabilities										
Insurance provision - Life	153,889			153,889			-	-	153,889	
Insurance provision - Unit Linked	-						-	-	-	
Shortfall in Life Fund	-						-	-	-	
Insurance provision - Non Life	-						-	-	-	
Obligation to Repurchase Securities	-						-	-	-	
Deferred Income Taxes	-						-	-	-	
Other Liabilities	68,858			62,417			-	6,441	68,858	
Claims Outstanding	-						-	-	-	
Interest bearing borrowings	-						-	-	-	
Subordinated Debt	-						-	-	-	
Provision for retirement benefits	1,461			682			-	779	1,461	
Total liabilities (Total of Lines 21 - 31)	224,208	-	-	216,988	-	-	-	7,221	224,208	
Shareholder's equity										
Share capital	563,000						-	563,000	563,000	
Capital reserve	-						-	-	-	
Revenue reserves (including AFS Reserves)	(46,334)						-	(46,334)	(46,334)	
Total Shareholders' Equity (33 to 35)	516,666	-	-	-	-	-	-	516,666	516,666	
Total Liabilities and Shareholders' Equity (32+36)	740,875	-	-	216,988	-	-	-	523,887	740,875	

Industry & Company -wise Balance Sheets - 31st December 2013

Asian Alliance	Company (Rs.'000)	Inter Segment elimination* (Rs.'000)	General Insurance Business (Rs.'000)	Long-term Insurance Business					Shareholders (Rs '000)	Total (Rs.'000)
				Insurance Provision Life (Rs.'000)	Unit Linked Business			Total - Unit Linked Business (Rs '000)		
					Non Unit Account (Rs.'000)	Unit Account - Guaranteed (Rs.'000)	Unit Account - Non Guaranteed (Rs.'000)			
1	2	3	4	5	6	7	8	9	10	
	3+10-2						5+6+7		4+8+9	
Assets										
Government Debt Securities	2,752,618		657,887	2,094,731			-	-	2,094,731	
Equities	1,656,485		477,334	625,269			-	553,882	1,179,151	
Investments in Subsidiaries	-		-	-			-	-	-	
Investments in Associates	-		-	-			-	-	-	
Corporate Debt	909,893		185,106	724,787			-	-	724,787	
Land & Buildings	-		-	-			-	-	-	
Bank Deposits	495,986		58,792	437,194			-	-	437,194	
Unit Trusts	417,980		37,000	380,981			-	-	380,981	
Investments in Gold	-		-	-			-	-	-	
Reinsurance receivable	86,115		82,284	3,831			-	-	3,831	
Policy Loans	106,049		-	106,049			-	-	106,049	
Mortgage Loans	-		-	-			-	-	-	
Premium receivable from policyholders and intermediaries	464,453		418,368	46,085			-	-	46,085	
Intangible Assets	-		-	-			-	-	-	
Property Plant and Equipments	158,041		65,221	-			-	92,820	92,820	
Other Loans	1,040		471	-			-	569	569	
Deferred tax assets	104,954		-	-			-	104,954	104,954	
Other Assets	178,440		84,185	-			-	94,254	94,254	
Cash and cash equivalents	7,973		7,973	-			-	-	-	
Total assets (Total of Lines 1 - 19)	7,340,028	-	2,074,621	4,418,928	-	-	-	846,479	5,265,407	
Liabilities										
Insurance provision - Life	3,746,464		-	3,746,464			-	-	3,746,464	
Insurance provision - Unit Linked	-		-	-			-	-	-	
Shortfall in Life Fund	-		-	-			-	-	-	
Insurance provision - Non Life	849,738		849,738	-			-	-	-	
Obligation to Repurchase Securities	-		-	-			-	-	-	
Deferred Income Taxes	-		-	-			-	-	-	
Other Liabilities	696,918		231,584	465,334			-	-	465,334	
Claims Outstanding	-		-	-			-	-	-	
Interest bearing borrowings	169,063		71,474	97,589			-	-	97,589	
Subordinated Debt	-		-	-			-	-	-	
Provision for retirement benefits	46,154		25,652	7,563			-	12,939	20,502	
Total liabilities (Total of Lines 21 - 31)	5,508,336	-	1,178,447	4,316,949	-	-	-	12,939	4,329,889	
Shareholder's equity										
Share capital	1,062,500		562,500	-			-	500,000	500,000	
Capital reserve	114,662		11,343	103,354			-	(35)	103,319	
Revenue reserves (including AFS Reserves)	654,530		322,331	(1,375)			-	333,575	332,199	
Total Shareholders' Equity (33 to 35)	1,831,693	-	896,174	101,979	-	-	-	833,540	935,518	
Total Liabilities and Shareholders' Equity (32+36)	7,340,028	-	2,074,621	4,418,928	-	-	-	846,479	5,265,407	

Industry & Company -wise Balance Sheets - 31st December 2013

Ceylinc	Company (Rs.'000)	Inter Segment elimination* (Rs.'000)	General Insurance Business (Rs.'000)	Long-term Insurance Business					Shareholders (Rs '000)	Total (Rs.'000)
				Insurance Provision Life (Rs.'000)	Unit Linked Business			Total - Unit Linked Business (Rs '000)		
					Non Unit Account (Rs.'000)	Unit Account - Guaranteed (Rs.'000)	Unit Account - Non Guaranteed (Rs.'000)			
1	2	3	4	5	6	7	8	9	10	
3+10-2							5+6+7		4+8+9	
Assets										
Government Debt Securities	23,810,522		2,380,060	21,145,679			132,063	132,063	152,720	21,430,462
Equities	917,661		686,549	94,069			443	443	136,600	231,112
Investments in Subsidiaries	1,326,552		805,552	200,000			-	-	321,000	521,000
Investments in Associates	410,415		138,493	42,987			-	-	228,935	271,922
Corporate Debt	8,242,228		450,327	7,767,851			24,050	24,050	-	7,791,901
Land & Buildings	7,773,951		2,335,248	5,003,702			-	-	435,001	5,438,703
Bank Deposits	21,115,270		2,445,706	17,303,754			23,887	23,887	1,341,923	18,669,564
Unit Trusts	257,469		257,469	-			-	-	-	-
Investments in Gold	3,096		3,096	-			-	-	-	-
Reinsurance receivable	2,174,228		2,112,182	60,777			1,329	1,329	-	62,106
Policy Loans	1,064,478		-	1,064,478			-	-	-	1,064,478
Mortgage Loans	-		-	-			-	-	-	-
Premium receivable from policyholders and intermediaries	2,829,789		2,829,789	-			-	-	-	-
Intangible Assets	4,609		-	-			-	-	4,609	4,609
Property Plant and Equipments	1,219,755		560,397	27,043			-	-	632,315	659,358
Other Loans	-		-	-			-	-	-	-
Deferred tax assets	206,774		206,774	-			-	-	-	-
Other Assets	9,771,056	6,483,228	8,555,340	4,101,732			8,363	8,363	3,588,849	7,698,944
Cash and cash equivalents	445,981		244,122	201,831			-	-	28	201,859
Total assets (Total of Lines 1 - 19)	81,573,894	6,483,228	24,011,104	57,013,903	-	-	190,135	190,135	6,841,980	64,046,018
Liabilities										
Insurance provision - Life	52,765,411		-	52,765,411			-	-	-	52,765,411
Insurance provision - Unit Linked	190,135		-	-			190,135	190,135	-	190,135
Shortfall in Life Fund	317		-	317			-	-	-	317
Insurance provision - Non Life	7,552,062		7,552,062	-			-	-	-	-
Obligation to Repurchase Securities	1,765,000		-	1,765,000			-	-	-	1,765,000
Deferred Income Taxes	-		-	-			-	-	-	-
Other Liabilities	3,378,810		1,782,067	1,596,743			-	-	-	1,596,743
Claims Outstanding	-		-	-			-	-	-	-
Interest bearing borrowings	-		-	-			-	-	-	-
Subordinated Debt	-		-	-			-	-	-	-
Provision for retirement benefits	-		-	-			-	-	-	-
Total liabilities (Total of Lines 21 - 31)	65,651,735	-	9,334,129	56,127,471	-	-	190,135	190,135	-	56,317,606
Shareholder's equity										
Share capital	1,324,822	100,000	966,070	-			-	-	458,752	458,752
Capital reserve	711,535		711,535	-			-	-	-	-
Revenue reserves (including AFS Reserves)	13,885,802	6,383,228	12,999,370	886,432			-	-	6,383,228	7,269,660
Total Shareholders' Equity (33 to 35)	15,922,159	6,483,228	14,676,975	886,432	-	-	-	-	6,841,980	7,728,412
Total Liabilities and Shareholders' Equity (32+36)	81,573,894	6,483,228	24,011,104	57,013,903	-	-	190,135	190,135	6,841,980	64,046,018

Industry & Company -wise Balance Sheets - 31st December 2013

Continental	Company (Rs.'000)	Inter Segment elimination* (Rs.'000)	General Insurance Business (Rs.'000)	Long-term Insurance Business						Shareholders (Rs '000)	Total (Rs.'000)
				Insurance Provision Life (Rs.'000)	Unit Linked Business			Total - Unit Linked Business (Rs '000)			
					Non Unit Account (Rs '000)	Unit Account - Guaranteed (Rs '000)	Unit Account - Non Guaranteed (Rs '000)				
									8			9	10
1	2	3	4	5	6	7	8	9	10		
	3+10-2						5+6+7		4+8+9		
Assets											
Government Debt Securities	205,748		205,748				-		-		
Equities	26,327		26,327				-		-		
Investments in Subsidiaries	-		-				-		-		
Investments in Associates	-		-				-		-		
Corporate Debt	124,308		124,308				-		-		
Land & Buildings	-		-				-		-		
Bank Deposits	212,377		212,377				-		-		
Unit Trusts	258,772		258,772				-		-		
Investments in Gold	-		-				-		-		
Reinsurance receivable	69,904		69,904				-		-		
Policy Loans	-		-				-		-		
Mortgage Loans	-		-				-		-		
Premium receivable from policyholders and intermediaries	297,931		297,931				-		-		
Intangible Assets	-		-				-		-		
Property Plant and Equipments	69,803		69,803				-		-		
Other Loans	-		-				-		-		
Deferred tax assets	16,593		16,593				-		-		
Other Assets	68,419		68,419				-		-		
Cash and cash equivalents	64,966		64,966				-		-		
Total assets (Total of Lines 1 - 19)	1,415,145	-	1,415,145	-	-	-	-	-	-		
Liabilities											
Insurance provision - Life	-		-				-		-		
Insurance provision - Unit Linked	-		-				-		-		
Shortfall in Life Fund	-		-				-		-		
Insurance provision - Non Life	648,890		648,890				-		-		
Obligation to Repurchase Securities	-		-				-		-		
Deferred Income Taxes	-		-				-		-		
Other Liabilities	196,261		196,261				-		-		
Claims Outstanding	-		-				-		-		
Interest bearing borrowings	-		-				-		-		
Subordinated Debt	-		-				-		-		
Provision for retirement benefits	2,718		2,718				-		-		
Total liabilities (Total of Lines 21 - 31)	847,870	-	847,870	-	-	-	-	-	-		
Shareholder's equity											
Share capital	500,000		500,000				-		-		
Capital reserve	-		-				-		-		
Revenue reserves (including AFS Reserves)	67,276		67,276				-		-		
Total Shareholders' Equity (33 to 35)	567,276	-	567,276	-	-	-	-	-	-		
Total Liabilities and Shareholders' Equity (32+36)	1,415,145	-	1,415,145	-	-	-	-	-	-		

Industry & Company -wise Balance Sheets - 31st December 2013

Cooperative	Company (Rs.'000)	Inter Segment elimination* (Rs.'000)	General Insurance Business (Rs.'000)	Long-term Insurance Business					Shareholders (Rs '000)	Total (Rs.'000)
				Insurance Provision Life (Rs.'000)	Unit Linked Business			Total - Unit Linked Business (Rs '000)		
					Non Unit Account (Rs.'000)	Unit Account - Guaranteed (Rs.'000)	Unit Account - Non Guaranteed (Rs.'000)			
1	2	3	4	5	6	7	8	9	10	
	3+10-2						5+6+7		4+8+9	
Assets										
Government Debt Securities	1,125,601		695,316	430,286			-	-	430,286	
Equities	11,754		11,754	-			-	-	-	
Investments in Subsidiaries	-		-	-			-	-	-	
Investments in Associates	-		-	-			-	-	-	
Corporate Debt	243,029		153,375	66,638			-	23,017	89,655	
Land & Buildings	301,561		283,139	18,422			-	-	18,422	
Bank Deposits	834,504		496,540	216,001			-	121,963	337,963	
Unit Trusts	-		-	-			-	-	-	
Investments in Gold	-		-	-			-	-	-	
Reinsurance receivable	21,756		16,624	5,132			-	-	5,132	
Policy Loans	7,965		-	7,965			-	-	7,965	
Mortgage Loans	-		-	-			-	-	-	
Premium receivable from policyholders and intermediaries	208,431		191,508	16,923			-	-	16,923	
Intangible Assets	2,002		1,252	750			-	-	750	
Property Plant and Equipments	119,279		82,883	36,396			-	-	36,396	
Other Loans	-		-	-			-	-	-	
Deferred tax assets	-		-	-			-	-	-	
Other Assets	108,731	6,386	84,615	30,501			-	-	30,501	
Cash and cash equivalents	18,275		14,446	3,829			-	-	3,829	
Total assets (Total of Lines 1 - 19)	3,002,889	6,386	2,031,451	832,844	-	-	-	144,980	977,823	
Liabilities										
Insurance provision - Life	714,312		-	714,312			-	-	714,312	
Insurance provision - Unit Linked	-		-	-			-	-	-	
Shortfall in Life Fund	-		-	-			-	-	-	
Insurance provision - Non Life	737,932		737,932	-			-	-	-	
Obligation to Repurchase Securities	-		-	-			-	-	-	
Deferred Income Taxes	-		-	-			-	-	-	
Other Liabilities	357,195	6,386	259,080	100,063			-	4,438	104,501	
Claims Outstanding	14,035		-	14,035			-	-	14,035	
Interest bearing borrowings	164,340		164,340	-			-	-	-	
Subordinated Debt	-		-	-			-	-	-	
Provision for retirement benefits	19,073		17,676	1,397			-	-	1,397	
Total liabilities (Total of Lines 21 - 31)	2,006,888	6,386	1,179,029	829,808	-	-	-	4,438	834,245	
Shareholder's equity										
Share capital	632,020		532,020	-			-	100,000	100,000	
Capital reserve	3,036		-	3,036			-	-	3,036	
Revenue reserves (including AFS Reserves)	360,945		320,403	-			-	40,542	40,542	
Total Shareholders' Equity (33 to 35)	996,001	-	852,422	3,036	-	-	-	140,542	143,578	
Total Liabilities and Shareholders' Equity (32+36)	3,002,889	6,386	2,031,451	832,844	-	-	-	144,980	977,823	

Industry & Company -wise Balance Sheets - 31st December 2013

HNBA	Company (Rs.'000)	Inter Segment elimination* (Rs.'000)	General Insurance Business (Rs.'000)	Long-term Insurance Business					Shareholders (Rs '000)	Total (Rs.'000)
				Insurance Provision Life (Rs.'000)	Unit Linked Business			Total - Unit Linked Business (Rs '000)		
					Non Unit Account (Rs.'000)	Unit Account - Guaranteed (Rs.'000)	Unit Account - Non Guaranteed (Rs.'000)			
1	2	3	4	5	6	7	8	9	10	
3+10-2							5+6+7		4+8+9	
Assets										
Government Debt Securities	2,278,017		723,238	1,538,430			-	16,349	1,554,779	
Equities	195,141		59,409	135,732			-	-	135,732	
Investments in Subsidiaries	-		-	-			-	-	-	
Investments in Associates	-		-	-			-	-	-	
Corporate Debt	2,154,046		613,824	1,274,209			-	266,013	1,540,222	
Land & Buildings	-		-	-			-	-	-	
Bank Deposits	1,893,701		582,188	1,262,033			-	49,480	1,311,513	
Unit Trusts	138,938		32,670	60,316			-	45,952	106,268	
Investments in Gold	-		-	-			-	-	-	
Reinsurance receivable	105,390		81,764	23,626			-	-	23,626	
Policy Loans	53,656		-	53,656			-	-	53,656	
Mortgage Loans	-		-	-			-	-	-	
Premium receivable from policyholders and intermediaries	301,182		294,472	6,710			-	-	6,710	
Intangible Assets	53,807		30,943	-			-	22,864	22,864	
Property Plant and Equipments	137,008		131,412	-			-	5,596	5,596	
Other Loans	241,694		196,183	-			-	45,511	45,511	
Deferred tax assets	2		2	-			-	-	-	
Other Assets	341,413		120,684	169,624			-	51,105	220,729	
Cash and cash equivalents	140,682		66,466	74,203			-	13	74,216	
Total assets (Total of Lines 1 - 19)	8,034,677	-	2,933,254	4,598,540	-	-	-	502,883	5,101,423	
Liabilities										
Insurance provision - Life	4,271,737		-	4,271,737			-	-	4,271,737	
Insurance provision - Unit Linked	-		-	-			-	-	-	
Shortfall in Life Fund	-		-	-			-	-	-	
Insurance provision - Non Life	978,188		978,188	-			-	-	-	
Obligation to Repurchase Securities	-		-	-			-	-	-	
Deferred Income Taxes	-		-	-			-	-	-	
Other Liabilities	614,330		290,505	323,060			-	765	323,825	
Claims Outstanding	173		173	-			-	-	-	
Interest bearing borrowings	-		-	-			-	-	-	
Subordinated Debt	-		-	-			-	-	-	
Provision for retirement benefits	56,637		49,890	6,747			-	-	6,747	
Total liabilities (Total of Lines 21 - 31)	5,921,065	-	1,318,756	4,601,544	-	-	-	765	4,602,309	
Shareholder's equity										
Share capital	1,171,875		671,875	-			-	500,000	500,000	
Capital reserve	-		-	-			-	-	-	
Revenue reserves (including AFS Reserves)	941,737		942,623	(3,004)			-	2,118	(886)	
Total Shareholders' Equity (33 to 35)	2,113,612	-	1,614,498	(3,004)	-	-	-	502,118	499,114	
Total Liabilities and Shareholders' Equity (32+36)	8,034,677	-	2,933,254	4,598,540	-	-	-	502,883	5,101,423	

Industry & Company -wise Balance Sheets - 31st December 2013

Janashakthi	Company (Rs.'000)	Inter Segment elimination* (Rs.'000)	General Insurance Business (Rs.'000)	Long-term Insurance Business					Shareholders (Rs '000)	Total (Rs.'000)
				Insurance Provision Life (Rs.'000)	Unit Linked Business			Total - Unit Linked Business (Rs '000)		
					Non Unit Account (Rs.'000)	Unit Account - Guaranteed (Rs.'000)	Unit Account - Non Guaranteed (Rs.'000)			
1	2	3	4	5	6	7	8	9	10	
	3+10-2						5+6+7		4+8+9	
Assets										
Government Debt Securities	4,583,950		1,390,087	3,193,864			-		3,193,864	
Equities	122,340		122,340	-			-		-	
Investments in Subsidiaries	-		-	-			-		-	
Investments in Associates	-		-	-			-		-	
Corporate Debt	3,660,422		1,836,158	1,824,265			-		1,824,265	
Land & Buildings	212,828		212,828	-			-		-	
Bank Deposits	2,296,245		1,166,626	1,129,619			-		1,129,619	
Unit Trusts	1,546,368		1,003,119	543,249			-		543,249	
Investments in Gold	-		-	-			-		-	
Reinsurance receivable	582,717		574,042	8,675			-		8,675	
Policy Loans	-		-	-			-		-	
Mortgage Loans	342,115		342,115	-			-		-	
Premium receivable from policyholders and intermediaries	1,431,133		1,400,022	31,111			-		31,111	
Intangible Assets	38,623		38,623	-			-		-	
Property Plant and Equipments	1,468,151		1,306,713	161,437			-		161,437	
Other Loans	311,241		258,464	52,777			-		52,777	
Deferred tax assets	405,376		405,376	-			-		-	
Other Assets	628,314		556,729	71,585			-		71,585	
Cash and cash equivalents	262,484		79,413	183,071			-		183,071	
Total assets (Total of Lines 1 - 19)	17,892,307	-	10,692,654	7,199,653	-	-	-	-	7,199,653	
Liabilities										
Insurance provision - Life	6,852,179		-	6,852,179			-		6,852,179	
Insurance provision - Unit Linked	-		-	-			-		-	
Shortfall in Life Fund	-		-	-			-		-	
Insurance provision - Non Life	4,862,837		4,862,837	-			-		-	
Obligation to Repurchase Securities	-		-	-			-		-	
Deferred Income Taxes	-		-	-			-		-	
Other Liabilities	1,661,052		1,324,026	337,026			-		337,026	
Claims Outstanding	-		-	-			-		-	
Interest bearing borrowings	245,696		235,249	10,447			-		10,447	
Subordinated Debt	-		-	-			-		-	
Provision for retirement benefits	242,051		242,051	-			-		-	
Total liabilities (Total of Lines 21 - 31)	13,863,816	-	6,664,163	7,199,653	-	-	-	-	7,199,653	
Shareholder's equity										
Share capital	1,496,000		1,496,000	-			-		-	
Capital reserve	-		-	-			-		-	
Revenue reserves (including AFS Reserves)	2,532,491		2,532,491	-			-		-	
Total Shareholders' Equity (33 to 35)	4,028,491	-	4,028,491	-	-	-	-	-	-	
Total Liabilities and Shareholders' Equity (32+36)	17,892,307	-	10,692,654	7,199,653	-	-	-	-	7,199,653	

Industry & Company -wise Balance Sheets - 31st December 2013

LIC	Company (Rs.'000)	Inter Segment elimination* (Rs.'000)	General Insurance Business (Rs.'000)	Long-term Insurance Business					Shareholders (Rs '000)	Total (Rs.'000)
				Insurance Provision Life (Rs.'000)	Unit Linked Business			Total - Unit Linked Business (Rs '000)		
					Non Unit Account (Rs.'000)	Unit Account - Guaranteed (Rs.'000)	Unit Account - Non Guaranteed (Rs.'000)			
1	2	3	4	5	6	7	8	9	10	
	3+10-2						5+6+7		4+8+9	
Assets										
Government Debt Securities	1,033,539			782,782			-	250,757	1,033,539	
Equities	193,235			-			-	193,235	193,235	
Investments in Subsidiaries	-			-			-	-	-	
Investments in Associates	-			-			-	-	-	
Corporate Debt	126,135			6,007			-	120,128	126,135	
Land & Buildings	-			-			-	-	-	
Bank Deposits	42,869			42,869			-	-	42,869	
Unit Trusts	35,876			35,876			-	-	35,876	
Investments in Gold	-			-			-	-	-	
Reinsurance receivable	-			-			-	-	-	
Policy Loans	114,474			114,474			-	-	114,474	
Mortgage Loans	-			-			-	-	-	
Premium receivable from policyholders and intermediaries	-			-			-	-	-	
Intangible Assets	219			-			-	219	219	
Property Plant and Equipments	39,215			14,264			-	24,951	39,215	
Other Loans	-			-			-	-	-	
Deferred tax assets	-			-			-	-	-	
Other Assets	73,189			73,189			-	-	73,189	
Cash and cash equivalents	7,475			7,133			-	342	7,475	
Total assets (Total of Lines 1 - 19)	1,666,226	-	-	1,076,594	-	-	-	589,632	1,666,226	
Liabilities										
Insurance provision - Life	873,476			873,476			-	-	873,476	
Insurance provision - Unit Linked	-			-			-	-	-	
Shortfall in Life Fund	-			-			-	-	-	
Insurance provision - Non Life	-			-			-	-	-	
Obligation to Repurchase Securities	-			-			-	-	-	
Deferred Income Taxes	-			-			-	-	-	
Other Liabilities	112,601			112,601			-	-	112,601	
Claims Outstanding	-			-			-	-	-	
Interest bearing borrowings	-			-			-	-	-	
Subordinated Debt	-			-			-	-	-	
Provision for retirement benefits	2,923			2,923			-	-	2,923	
Total liabilities (Total of Lines 21 - 31)	989,000	-	-	989,000	-	-	-	-	989,000	
Shareholder's equity										
Share capital	500,000			-			-	500,000	500,000	
Capital reserve	-			-			-	-	-	
Revenue reserves (including AFS Reserves)	177,226			87,594			-	89,632	177,226	
Total Shareholders' Equity (33 to 35)	677,226	-	-	87,594	-	-	-	589,632	677,226	
Total Liabilities and Shareholders' Equity (32+36)	1,666,226	-	-	1,076,594	-	-	-	589,632	1,666,226	

Industry & Company -wise Balance Sheets - 31st December 2013

LOLC	Company (Rs.'000)	Inter Segment elimination* (Rs.'000)	General Insurance Business (Rs.'000)	Long-term Insurance Business					Shareholders (Rs '000)	Total (Rs.'000)
				Insurance Provision Life (Rs.'000)	Unit Linked Business			Total - Unit Linked Business (Rs '000)		
					Non Unit Account (Rs.'000)	Unit Account - Guaranteed (Rs.'000)	Unit Account - Non Guaranteed (Rs.'000)			
1	2	3	4	5	6	7	8	9	10	
	3+10-2						5+6+7		4+8+9	
Assets										
Government Debt Securities	1,838,809		1,504,041	254,768			-	80,000	334,768	
Equities	-		-	-			-	-	-	
Investments in Subsidiaries	-		-	-			-	-	-	
Investments in Associates	-		-	-			-	-	-	
Corporate Debt	-		-	-			-	-	-	
Land & Buildings	-		-	-			-	-	-	
Bank Deposits	-		-	-			-	-	-	
Unit Trusts	-		-	-			-	-	-	
Investments in Gold	-		-	-			-	-	-	
Reinsurance receivable	22,304		21,669	635			-	-	635	
Policy Loans	-		-	-			-	-	-	
Mortgage Loans	-		-	-			-	-	-	
Premium receivable from policyholders and intermediaries	289,109		287,304	1,804			-	-	1,804	
Intangible Assets	68,099		41,907	-			-	26,192	26,192	
Property Plant and Equipments	36,539		19,384	-			-	17,155	17,155	
Other Loans	-		-	-			-	-	-	
Deferred tax assets	14,946		14,946	-			-	-	-	
Other Assets	71,338	6,398	51,608	20,641			-	5,486	26,127	
Cash and cash equivalents	17,274		3,445	13,351			-	478	13,829	
Total assets (Total of Lines 1 - 19)	2,358,418	6,398	1,944,305	291,199	-	-	-	129,312	420,511	
Liabilities										
Insurance provision - Life	251,522		-	251,522			-	-	251,522	
Insurance provision - Unit Linked	-		-	-			-	-	-	
Shortfall in Life Fund	-		-	-			-	-	-	
Insurance provision - Non Life	1,085,099		1,085,099	-			-	-	-	
Obligation to Repurchase Securities	-		-	-			-	-	-	
Deferred Income Taxes	-		-	-			-	-	-	
Other Liabilities	297,892	6,398	267,554	36,736			-	-	36,736	
Claims Outstanding	1,714		-	1,714			-	-	1,714	
Interest bearing borrowings	-		-	-			-	-	-	
Subordinated Debt	-		-	-			-	-	-	
Provision for retirement benefits	6,946		5,720	1,226			-	-	1,226	
Total liabilities (Total of Lines 21 - 31)	1,643,174	6,398	1,358,373	291,199	-	-	-	-	291,199	
Shareholder's equity										
Share capital	650,000		500,000	-			-	150,000	150,000	
Capital reserve	-		-	-			-	-	-	
Revenue reserves (including AFS Reserves)	65,244		85,932	-			-	(20,688)	(20,688)	
Total Shareholders' Equity (33 to 35)	715,244	-	585,932	-	-	-	-	129,312	129,312	
Total Liabilities and Shareholders' Equity (32+36)	2,358,418	6,398	1,944,305	291,199	-	-	-	129,312	420,511	

Industry & Company -wise Balance Sheets - 31st December 2013

MBSL	Company (Rs.'000)	Inter Segment elimination* (Rs.'000)	General Insurance Business (Rs.'000)	Long-term Insurance Business					Shareholders (Rs '000)	Total (Rs.'000)
				Insurance Provision Life (Rs.'000)	Unit Linked Business			Total - Unit Linked Business (Rs '000)		
					Non Unit Account (Rs.'000)	Unit Account - Guaranteed (Rs.'000)	Unit Account - Non Guaranteed (Rs.'000)			
1	2	3	4	5	6	7	8	9	10	
	3+10-2						5+6+7		4+8+9	
Assets										
Government Debt Securities	642,644		467,506	175,139			-	-	175,139	
Equities	11,531		11,531	-			-	-	-	
Investments in Subsidiaries	-		-	-			-	-	-	
Investments in Associates	-		-	-			-	-	-	
Corporate Debt	168,179		144,890	18,289			-	5,000	23,289	
Land & Buildings	-		-	-			-	-	-	
Bank Deposits	159,044		109,859	32,185			-	17,000	49,185	
Unit Trusts	7,088		5,329	1,759			-	-	1,759	
Investments in Gold	-		-	-			-	-	-	
Reinsurance receivable	74,093		70,566	3,528			-	-	3,528	
Policy Loans	2,891		-	2,891			-	-	2,891	
Mortgage Loans	-		-	-			-	-	-	
Premium receivable from policyholders and intermediaries	254,850		238,638	16,212			-	-	16,212	
Intangible Assets	-		-	-			-	-	-	
Property Plant and Equipments	92,775		92,264	511			-	-	511	
Other Loans	-		-	-			-	-	-	
Deferred tax assets	-		-	-			-	-	-	
Other Assets	100,912		97,106	3,806			-	-	3,806	
Cash and cash equivalents	13,788		10,657	3,131			-	-	3,131	
Total assets (Total of Lines 1 - 19)	1,527,795	-	1,248,345	257,450	-	-	-	22,000	279,450	
Liabilities										
Insurance provision - Life	216,699		-	216,699			-	-	216,699	
Insurance provision - Unit Linked	-		-	-			-	-	-	
Shortfall in Life Fund	-		-	-			-	-	-	
Insurance provision - Non Life	618,163		618,163	-			-	-	-	
Obligation to Repurchase Securities	-		-	-			-	-	-	
Deferred Income Taxes	-		-	-			-	-	-	
Other Liabilities	279,108		242,540	36,568			-	-	36,568	
Claims Outstanding	-		-	-			-	-	-	
Interest bearing borrowings	-		-	-			-	-	-	
Subordinated Debt	-		-	-			-	-	-	
Provision for retirement benefits	14,775		10,591	4,184			-	-	4,184	
Total liabilities (Total of Lines 21 - 31)	1,128,744	-	871,293	257,450	-	-	-	-	257,450	
Shareholder's equity										
Share capital	880,724		858,724	-			-	22,000	22,000	
Capital reserve	1,961		1,961	-			-	-	-	
Revenue reserves (including AFS Reserves)	(483,634)		(483,634)	-			-	-	-	
Total Shareholders' Equity (33 to 35)	399,052	-	377,052	-	-	-	-	22,000	22,000	
Total Liabilities and Shareholders' Equity (32+36)	1,527,795	-	1,248,345	257,450	-	-	-	22,000	279,450	

Industry & Company -wise Balance Sheets - 31st December 2013

Orient	Company (Rs.'000)	Inter Segment elimination* (Rs.'000)	General Insurance Business (Rs.'000)	Long-term Insurance Business					Shareholders (Rs '000)	Total (Rs.'000)
				Insurance Provision Life (Rs.'000)	Unit Linked Business			Total - Unit Linked Business (Rs '000)		
					Non Unit Account (Rs.'000)	Unit Account - Guaranteed (Rs.'000)	Unit Account - Non Guaranteed (Rs.'000)			
1	2	3	4	5	6	7	8	9	10	
3+10-2							5+6+7		4+8+9	
Assets										
Government Debt Securities	263,765		263,765				-		-	
Equities	-		-				-		-	
Investments in Subsidiaries	-		-				-		-	
Investments in Associates	-		-				-		-	
Corporate Debt	-		-				-		-	
Land & Buildings	-		-				-		-	
Bank Deposits	458,000		458,000				-		-	
Unit Trusts	-		-				-		-	
Investments in Gold	-		-				-		-	
Reinsurance receivable	19,128		19,128				-		-	
Policy Loans	-		-				-		-	
Mortgage Loans	-		-				-		-	
Premium receivable from policyholders and intermediaries	86,092		86,092				-		-	
Intangible Assets	13,485		13,485				-		-	
Property Plant and Equipments	14,363		14,363				-		-	
Other Loans	-		-				-		-	
Deferred tax assets	437		437				-		-	
Other Assets	72,529		72,529				-		-	
Cash and cash equivalents	1,406		1,406				-		-	
Total assets (Total of Lines 1 - 19)	929,206	-	929,206	-	-	-	-	-	-	
Liabilities										
Insurance provision - Life	-		-				-		-	
Insurance provision - Unit Linked	-		-				-		-	
Shortfall in Life Fund	-		-				-		-	
Insurance provision - Non Life	167,014		167,014				-		-	
Obligation to Repurchase Securities	-		-				-		-	
Deferred Income Taxes	-		-				-		-	
Other Liabilities	79,062		79,062				-		-	
Claims Outstanding	-		-				-		-	
Interest bearing borrowings	-		-				-		-	
Subordinated Debt	-		-				-		-	
Provision for retirement benefits	2,799		2,799				-		-	
Total liabilities (Total of Lines 21 - 31)	248,876	-	248,876	-	-	-	-	-	-	
Shareholder's equity										
Share capital	750,000		750,000				-		-	
Capital reserve	-		-				-		-	
Revenue reserves (including AFS Reserves)	(69,670)		(69,670)				-		-	
Total Shareholders' Equity (33 to 35)	680,330	-	680,330	-	-	-	-	-	-	
Total Liabilities and Shareholders' Equity (32+36)	929,206	-	929,206	-	-	-	-	-	-	

Industry & Company -wise Balance Sheets - 31st December 2013

People's	Company (Rs.'000)	Inter Segment elimination* (Rs.'000)	General Insurance Business (Rs.'000)	Long-term Insurance Business						Shareholders (Rs '000)	Total (Rs.'000)
				Insurance Provision Life (Rs.'000)	Unit Linked Business			Total - Unit Linked Business (Rs '000)			
					Non Unit Account (Rs.'000)	Unit Account - Guaranteed (Rs.'000)	Unit Account - Non Guaranteed (Rs.'000)				
									9		
1	2	3	4	5	6	7	8	9	10		
	3+10-2						5+6+7		4+8+9		
Assets											
Government Debt Securities	1,236,624		1,236,624				-		-		
Equities	154,314		154,314				-		-		
Investments in Subsidiaries	-		-				-		-		
Investments in Associates	-		-				-		-		
Corporate Debt	352,577		352,577				-		-		
Land & Buildings	-		-				-		-		
Bank Deposits	1,386,316		1,386,316				-		-		
Unit Trusts	48,864		48,864				-		-		
Investments in Gold	-		-				-		-		
Reinsurance receivable	79,903		79,903				-		-		
Policy Loans	-		-				-		-		
Mortgage Loans	-		-				-		-		
Premium receivable from policyholders and intermediaries	435,020		435,020				-		-		
Intangible Assets	61,717		61,717				-		-		
Property Plant and Equipments	28,310		28,310				-		-		
Other Loans	14,920		14,920				-		-		
Deferred tax assets	-		-				-		-		
Other Assets	53,154		53,154				-		-		
Cash and cash equivalents	1,951		1,951				-		-		
Total assets (Total of Lines 1 - 19)	3,853,669	-	3,853,669	-	-	-	-	-	-		
Liabilities											
Insurance provision - Life	-		-				-		-		
Insurance provision - Unit Linked	-		-				-		-		
Shortfall in Life Fund	-		-				-		-		
Insurance provision - Non Life	2,317,579		2,317,579				-		-		
Obligation to Repurchase Securities	-		-				-		-		
Deferred Income Taxes	18,344		18,344				-		-		
Other Liabilities	430,371		430,371				-		-		
Claims Outstanding	-		-				-		-		
Interest bearing borrowings	-		-				-		-		
Subordinated Debt	-		-				-		-		
Provision for retirement benefits	2,493		2,493				-		-		
Total liabilities (Total of Lines 21 - 31)	2,768,788	-	2,768,788	-	-	-	-	-	-		
Shareholder's equity											
Share capital	600,000		600,000				-		-		
Capital reserve	-		-				-		-		
Revenue reserves (including AFS Reserves)	484,881		484,881				-		-		
Total Shareholders' Equity (33 to 35)	1,084,881	-	1,084,881	-	-	-	-	-	-		
Total Liabilities and Shareholders' Equity (32+36)	3,853,669	-	3,853,669	-	-	-	-	-	-		

Industry & Company -wise Balance Sheets - 31st December 2013

Sanasa	Company (Rs.'000)	Inter Segment elimination* (Rs.'000)	General Insurance Business (Rs.'000)	Long-term Insurance Business					Shareholders (Rs '000)	Total (Rs.'000)
				Insurance Provision Life (Rs.'000)	Unit Linked Business			Total - Unit Linked Business (Rs '000)		
					Non Unit Account (Rs.'000)	Unit Account - Guaranteed (Rs.'000)	Unit Account - Non Guaranteed (Rs.'000)			
1	2	3	4	5	6	7	8	9	10	
	3+10-2						5+6+7		4+8+9	
Assets										
Government Debt Securities	284,635		44,732	239,903			-	-	239,903	
Equities	113,456		64,117	38,617			-	10,722	49,339	
Investments in Subsidiaries	-		-	-			-	-	-	
Investments in Associates	-		-	-			-	-	-	
Corporate Debt	403,885		149,810	178,232			-	75,843	254,075	
Land & Buildings	42,359		9,359	28,500			-	4,500	33,000	
Bank Deposits	112,156		34,884	71,481			-	5,791	77,272	
Unit Trusts	5,165		-	5,165			-	-	5,165	
Investments in Gold	-		-	-			-	-	-	
Reinsurance receivable	11,363		5,199	-			-	6,164	6,164	
Policy Loans	10,642		-	10,642			-	-	10,642	
Mortgage Loans	-		-	-			-	-	-	
Premium receivable from policyholders and intermediaries	8,575		8,575	-			-	-	-	
Intangible Assets	32,725		32,715	-			-	10	10	
Property Plant and Equipments	58,286		57,446	-			-	840	840	
Other Loans	-		-	-			-	-	-	
Deferred tax assets	-		-	-			-	-	-	
Other Assets	81,507		56,712	-			-	24,795	24,795	
Cash and cash equivalents	25,644		17,796	-			-	7,848	7,848	
Total assets (Total of Lines 1 - 19)	1,190,398	-	481,345	572,540	-	-	-	136,513	709,053	
Liabilities										
Insurance provision - Life	533,646		-	533,646			-	-	533,646	
Insurance provision - Unit Linked	-		-	-			-	-	-	
Shortfall in Life Fund	-		-	-			-	-	-	
Insurance provision - Non Life	132,362		132,362	-			-	-	-	
Obligation to Repurchase Securities	-		-	-			-	-	-	
Deferred Income Taxes	-		-	-			-	-	-	
Other Liabilities	80,635		47,400	24,362			-	8,873	33,235	
Claims Outstanding	14,532		-	14,532			-	-	14,532	
Interest bearing borrowings	-		-	-			-	-	-	
Subordinated Debt	-		-	-			-	-	-	
Provision for retirement benefits	12,512		7,311	-			-	5,201	5,201	
Total liabilities (Total of Lines 21 - 31)	773,687	-	187,073	572,540	-	-	-	14,074	586,614	
Shareholder's equity										
Share capital	352,922		231,989	-			-	120,933	120,933	
Capital reserve	-		-	-			-	-	-	
Revenue reserves (including AFS Reserves)	63,789		62,283	-			-	1,506	1,506	
Total Shareholders' Equity (33 to 35)	416,711	-	294,272	-	-	-	-	122,439	122,439	
Total Liabilities and Shareholders' Equity (32+36)	1,190,398	-	481,345	572,540	-	-	-	136,513	709,053	

Industry & Company -wise Balance Sheets - 31st December 2013

SLIC	Company (Rs. '000)	Inter Segment elimination* (Rs. '000)	General Insurance Business (Rs. '000)	Long-term Insurance Business					Shareholders (Rs '000)	Total (Rs.'000)
				Insurance Provision Life (Rs.'000)	Unit Linked Business			Total - Unit Linked Business (Rs '000)		
					Non Unit Account (Rs '000)	Unit Account - Guaranteed (Rs '000)	Unit Account - Non Guaranteed (Rs '000)			
1	2	3	4	5	6	7	8	9	10	
	3+10-2						5+6+7		4+8+9	
Assets										
Government Debt Securities	43,905,869		10,060,302	33,744,186			-	101,381	33,845,567	
Equities	30,879,860		10,737,032	17,678,124			-	2,464,704	20,142,828	
Investments in Subsidiaries	17,693,407		16,235,493	321,764			-	1,136,150	1,457,914	
Investments in Associates	-		-	-			-	-	-	
Corporate Debt	8,224,753		411,669	7,604,510			-	208,575	7,813,085	
Land & Buildings	7,631,427		7,575,460	-			-	55,967	55,967	
Bank Deposits	22,969,686		5,796,037	16,834,732			-	338,917	17,173,649	
Unit Trusts	1,426,408		217,305	1,209,103			-	-	1,209,103	
Investments in Gold	-		-	-			-	-	-	
Reinsurance receivable	1,448,561		1,404,582	43,979			-	-	43,979	
Policy Loans	1,485,006		-	1,485,006			-	-	1,485,006	
Mortgage Loans	-		-	-			-	-	-	
Premium receivable from policyholders and intermediaries	2,322,647		2,322,647	-			-	-	-	
Intangible Assets	-		-	-			-	-	-	
Property Plant and Equipments	1,315,168		1,315,168	-			-	-	-	
Other Loans	828,183		-	828,180			-	3	828,183	
Deferred tax assets	56,469		-	56,469			-	-	56,469	
Other Assets	2,342,542		703,783	363,167			-	1,275,592	1,638,759	
Cash and cash equivalents	375,496		253,119	76,542			-	45,835	122,377	
Total assets (Total of Lines 1 - 19)	142,905,482	-	57,032,597	80,245,761	-	-	-	5,627,124	85,872,885	
Liabilities										
Insurance provision - Life	66,960,397		-	66,960,397			-	-	66,960,397	
Insurance provision - Unit Linked	-		-	-			-	-	-	
Shortfall in Life Fund	-		-	-			-	-	-	
Insurance provision - Non Life	12,925,897		12,925,897	-			-	-	-	
Obligation to Repurchase Securities	-		-	-			-	-	-	
Deferred Income Taxes	796,027		796,027	-			-	-	-	
Other Liabilities	9,626,264		4,371,583	4,767,921			-	486,760	5,254,681	
Claims Outstanding	-		-	-			-	-	-	
Interest bearing borrowings	-		-	-			-	-	-	
Subordinated Debt	-		-	-			-	-	-	
Provision for retirement benefits	463,116		241,626	221,490			-	-	221,490	
Total liabilities (Total of Lines 21 - 31)	90,771,701	-	18,335,133	71,949,808	-	-	-	486,760	72,436,568	
Shareholder's equity										
Share capital	6,000,000		6,000,000	-			-	-	-	
Capital reserve	5,628,465		5,587,573	-			-	40,892	40,892	
Revenue reserves (including AFS Reserves)	40,505,317		27,109,892	8,295,953			-	5,099,472	13,395,425	
Total Shareholders' Equity (33 to 35)	52,133,782	-	38,697,464	8,295,953	-	-	-	5,140,364	13,436,317	
Total Liabilities and Shareholders' Equity (32+36)	142,905,482	-	57,032,597	80,245,761	-	-	-	5,627,124	85,872,885	

Industry & Company -wise Balance Sheets - 31st December 2013

UAL	Company (Rs.'000)	Inter Segment elimination* (Rs.'000)	General Insurance Business (Rs.'000)	Long-term Insurance Business					Shareholders (Rs '000)	Total (Rs.'000)
				Insurance Provision Life (Rs.'000)	Unit Linked Business			Total - Unit Linked Business (Rs '000)		
					Non Unit Account (Rs.'000)	Unit Account - Guaranteed (Rs.'000)	Unit Account - Non Guaranteed (Rs.'000)			
1	2	3	4	5	6	7	8	9	10	
	3+10-2						5+6+7		4+8+9	
Assets										
Government Debt Securities	14,219,960		3,216,813	10,493,800	174,551		318,907	493,457	15,890	11,003,147
Equities	2,094,913		21,307	645,338	-		1,428,268	1,428,268	-	2,073,606
Investments in Subsidiaries	-		-	-	-		-	-	-	-
Investments in Associates	-		-	-	-		-	-	-	-
Corporate Debt	5,009,146		852,192	4,135,193	-		21,761	21,761	-	4,156,954
Land & Buildings	1,014,000		-	1,014,000	-		-	-	-	1,014,000
Bank Deposits	2,050,000		200,000	700,000	50,000		25,000	75,000	1,075,000	1,850,000
Unit Trusts	-		-	-	-		-	-	-	-
Investments in Gold	-		-	-	-		-	-	-	-
Reinsurance receivable	394,063		306,582	87,481	-		-	-	-	87,481
Policy Loans	396,781		-	396,781	-		-	-	-	396,781
Mortgage Loans	-		-	-	-		-	-	-	-
Premium receivable from policyholders and intermediaries	1,844,831		1,729,853	114,978	-		-	-	-	114,978
Intangible Assets	-		-	-	-		-	-	-	-
Property Plant and Equipments	482,173		297,631	184,542	-		-	-	-	184,542
Other Loans	523,370		434,804	88,566	-		-	-	-	88,566
Deferred tax assets	-		-	-	-		-	-	-	-
Other Assets	1,565,447	649,778	456,192	950,898	15,708		19,415	35,123	773,013	1,759,034
Cash and cash equivalents	466,402		227,958	233,992	3,911		421	4,333	119	238,444
Total assets (Total of Lines 1 - 19)	30,061,087	649,778	7,743,333	19,045,569	244,170	-	1,813,771	2,057,942	1,864,021	22,967,532
Liabilities										
Insurance provision - Life	17,235,833		-	17,131,398	104,435		-	104,435	-	17,235,833
Insurance provision - Unit Linked	1,807,137		-	-	-		1,807,137	1,807,137	-	1,807,137
Shortfall in Life Fund	-		-	-	-		-	-	-	-
Insurance provision - Non Life	3,291,998		3,291,998	-	-		-	-	-	-
Obligation to Repurchase Securities	-		-	-	-		-	-	-	-
Deferred Income Taxes	25,371		13,085	12,286	-		-	-	-	12,286
Other Liabilities	2,397,378	649,778	1,428,686	1,439,120	139,697		6,634	146,331	33,020	1,618,470
Claims Outstanding	-		-	-	-		-	-	-	-
Interest bearing borrowings	-		-	-	-		-	-	-	-
Subordinated Debt	-		-	-	-		-	-	-	-
Provision for retirement benefits	186,078		69,694	116,383	-		-	-	-	116,383
Total liabilities (Total of Lines 21 - 31)	24,943,794	649,778	4,803,463	18,699,187	244,132	-	1,813,771	2,057,903	33,020	20,790,109
Shareholder's equity										
Share capital	1,138,432		513,432	-	-		-	-	625,000	625,000
Capital reserve	812,521		476,949	333,028	-		-	-	2,543	335,572
Revenue reserves (including AFS Reserves)	3,166,339		1,949,488	13,354	39		-	39	1,203,459	1,216,851
Total Shareholders' Equity (33 to 35)	5,117,292	-	2,939,870	346,382	39	-	-	39	1,831,002	2,177,423
Total Liabilities and Shareholders' Equity (32+36)	30,061,087	649,778	7,743,333	19,045,569	244,170	-	1,813,771	2,057,942	1,864,021	22,967,532

Industry & Company -wise Balance Sheets - 31st December 2012

	Industry (Rs. '000)	Inter Segment elimination* (Rs. '000)	General Insurance Business (Rs. '000)	Long-term Insurance Business						
				Insurance Provision Life (Rs. '000)	Unit Linked Business			Shareholders (Rs '000)	Total (Rs. '000)	
					Non Unit Account (Rs '000)	Unit Account - Guaranteed (Rs '000)	Unit Account - Non Guaranteed (Rs '000)			Total - Unit Linked Business (Rs '000)
1	2	3	4	5	6	7	8	9	10	
	3+10-2						5+6+7		4+8+9	
Assets										
Government Debt Securities	127,749,325	-	25,722,154	92,122,027	906,640	295,047	4,440,520	5,642,208	4,262,936	102,027,171
Equities	41,582,628	-	12,379,636	21,679,636	-	-	3,969,762	3,969,762	3,553,594	29,202,992
Investments in Subsidiaries	18,141,401	107,503	12,019,991	521,763	-	-	-	-	5,707,151	6,228,914
Investments in Associates	368,891	-	90,799	49,158	-	-	-	-	228,934	278,092
Corporate Debt	17,127,896	-	3,424,243	12,774,332	-	-	78,518	78,518	850,804	13,703,653
Land & Buildings	17,851,613	-	11,383,190	5,951,450	-	-	-	-	516,972	6,468,422
Bank Deposits	44,522,761	-	11,178,605	30,995,837	-	-	731,443	731,443	1,616,876	33,344,156
Unit Trusts	2,810,297	-	1,156,566	1,589,873	-	-	-	-	63,858	1,653,732
Investments in Gold	38,962	-	7,130	31,832	-	-	-	-	-	31,832
Reinsurance receivable	6,509,121	-	6,079,351	362,849	40,754	-	78	40,832	26,089	429,770
Policy Loans	4,679,504	-	-	4,678,904	-	-	-	-	600	4,679,504
Mortgage Loans	342,115	-	342,115	-	-	-	-	-	-	-
Premium receivable from policyholders and interm	11,329,261	-	10,904,496	424,765	-	-	-	-	-	424,765
Intangible Assets	633,687	-	273,056	750	-	-	-	-	359,881	360,630
Property Plant and Equipments	4,121,532	-	2,862,592	463,822	-	-	-	-	795,119	1,258,940
Other Loans	2,059,051	-	847,846	917,555	-	-	-	-	293,650	1,211,205
Deferred tax assets	1,010,320	189	962,549	47,960	-	-	-	-	-	47,960
Other Assets	12,102,813	5,918,406	9,378,984	4,782,134	125,351	-	34,027	159,377	3,700,724	8,642,235
Cash and cash equivalents	2,836,072	-	1,272,966	1,301,941	49,637	149	32,772	82,558	178,607	1,563,106
Total assets (Total of Lines 1 - 18)	315,817,250	6,026,098	110,286,269	178,696,588	1,122,382	295,196	9,287,119	10,704,696	22,155,795	211,557,079
Liabilities										
Insurance provision - Life	159,428,041	-	-	158,658,052	769,990	-	-	769,990	-	159,428,041
Insurance provision - Unit Linked	9,564,741	-	-	-	2,660	294,884	9,267,196	9,564,741	-	9,564,741
Shortfall in Life Fund	-	-	-	-	-	-	-	-	-	-
Insurance provision - Non Life	39,590,808	-	39,590,808	-	-	-	-	-	-	-
Obligation to Repurchase Securities	16,096	-	16,096	-	-	-	-	-	-	-
Deferred Income Taxes	34,424	189	14,398	15,076	-	-	-	-	5,139	20,215
Other Liabilities	22,390,571	1,109,245	12,443,991	10,232,538	348,889	311	19,922	369,122	454,164	11,055,824
Claims Outstanding	16,422	-	-	16,422	-	-	-	-	-	16,422
Interest bearing borrowings	595,605	-	122,168	473,437	-	-	-	-	-	473,437
Subordinated Debt	19,547	-	19,547	-	-	-	-	-	-	-
Provision for retirement benefits	1,163,792	-	580,796	327,933	-	-	-	-	255,063	582,996
Total liabilities (Total of Lines 20 - 30)	232,820,047	1,109,434	52,787,804	169,723,457	1,121,539	295,195	9,287,119	10,703,853	714,366	181,141,676
Shareholder's equity										
Share capital	20,137,330	100,000	16,036,944	-	-	-	-	-	4,200,386	4,200,386
Capital reserve	7,075,445	-	6,730,775	272,717	-	-	-	-	71,953	344,670
Revenue reserves	55,784,428	4,816,664	34,730,746	8,700,414	843	-	-	843	17,169,090	25,870,346
Total Shareholders' Equity (31 to 33)	82,997,203	4,916,664	57,498,464	8,973,130	843	-	-	843	21,441,428	30,415,402
Total Liabilities and Shareholders' Equity (30+34)	315,817,250	6,026,098	110,286,269	178,696,588	1,122,382	295,195	9,287,119	10,704,696	22,155,795	211,557,079

Industry & Company -wise Balance Sheets - 31st December 2012

AIA	Long-term Insurance Business									
	Company (Rs.'000)	Inter Segment elimination* (Rs.'000)	General Insurance Business (Rs.'000)	Insurance Provision Life (Rs.'000)	Unit Linked Business				Shareholders (Rs '000)	Total (Rs.'000)
					Non Unit Account (Rs '000)	Unit Account - Guaranteed (Rs '000)	Unit Account - Non Guaranteed (Rs '000)	Total - Unit Linked Business (Rs '000)		
					1	2	3	4			5	6	7	8	9	10
3+10-2							5+6+7		4+8+9	
Assets										
Government Debt Securities	29,237,031		2,766,561	19,732,351	622,853	295,047	4,116,223	5,034,123	1,703,996	26,470,470
Equities	3,041,668		-	-	-	-	3,039,186	3,039,186	2,482	3,041,668
Investments in Subsidiaries	1,000		1,000	-	-	-	-	-	-	-
Investments in Associates	19,384		13,213	6,171	-	-	-	-	-	6,171
Corporate Debt	1,734,128		48,469	1,609,649	-	-	54,468	54,468	21,542	1,685,659
Land & Buildings	89,180		42,280	-	-	-	-	-	46,900	46,900
Bank Deposits	965,335		229,006	27,290	-	-	608,176	608,176	100,863	736,329
Unit Trusts	-		-	-	-	-	-	-	-	-
Investments in Gold	-		-	-	-	-	-	-	-	-
Reinsurance receivable	909,949		759,924	109,296	40,729	-	-	40,729	-	150,025
Policy Loans	1,759,788		-	1,759,788	-	-	-	-	-	1,759,788
Mortgage Loans	-		-	-	-	-	-	-	-	-
Premium receivable from policyholders and interm	572,958		453,526	119,432	-	-	-	-	-	119,432
Intangible Assets	402,105		101,445	-	-	-	-	-	300,660	300,660
Property Plant and Equipments	114,259		21,825	-	-	-	-	-	92,434	92,434
Other Loans	236,528		35,360	234	-	-	-	-	200,934	201,168
Deferred tax assets	-	189	189	-	-	-	-	-	-	-
Other Assets	1,182,768		258,257	465,159	77,617	-	19,608	97,225	362,127	924,511
Cash and cash equivalents	680,547		100,047	499,731	47,323	148	508	47,979	32,790	580,500
Total assets (Total of Lines 1 - 18)	40,946,628	189	4,831,102	24,329,101	788,522	295,195	7,838,169	8,921,886	2,864,728	36,115,715
Liabilities										
Insurance provision - Life	23,892,127		-	23,225,775	666,352	-	-	666,352	-	23,892,127
Insurance provision - Unit Linked	8,125,091		-	-	-	294,884	7,830,207	8,125,091	-	8,125,091
Shortfall in Life Fund	-		-	-	-	-	-	-	-	-
Insurance provision - Non Life	2,325,611		2,325,611	-	-	-	-	-	-	-
Obligation to Repurchase Securities	-		-	-	-	-	-	-	-	-
Deferred Income Taxes	4,950	189	-	-	-	-	-	-	5,139	5,139
Other Liabilities	2,329,230		915,506	1,102,121	122,170	311	7,962	130,443	181,160	1,413,724
Claims Outstanding	-		-	-	-	-	-	-	-	-
Interest bearing borrowings	-		-	-	-	-	-	-	-	-
Bank Deposit	2,425		1,220	1,205	-	-	-	-	-	1,205
Subordinated Debt	-		-	-	-	-	-	-	-	-
Provision for retirement benefits	249,732		-	-	-	-	-	-	249,732	249,732
Total liabilities (Total of Lines 20 - 30)	36,929,166	189	3,242,337	24,329,101	788,522	295,195	7,838,169	8,921,886	436,031	33,687,018
Shareholder's equity										
Share capital	300,000		100,000	-	-	-	-	-	200,000	200,000
Capital reserve	72,095		41,034	-	-	-	-	-	31,061	36,552
Revenue reserves	3,645,367		1,447,731	-	-	-	-	-	2,197,636	-
Total Shareholders' Equity (31 to 33)	4,017,462	-	1,588,765	-	-	-	-	-	2,428,697	2,428,697
Total Liabilities and Shareholders' Equity (30+34)	40,946,628	189	4,831,102	24,329,101	788,522	295,195	7,838,169	8,921,886	2,864,728	36,115,715

Industry & Company -wise Balance Sheets - 31st December 2012

AIG	Long-term Insurance Business									
	Company (Rs.'000)	Inter Segment elimination* (Rs.'000)	General Insurance Business (Rs.'000)	Insurance Provision Life (Rs.'000)	Unit Linked Business				Shareholders (Rs '000)	Total (Rs.'000)
					Non Unit Account (Rs '000)	Unit Account - Guaranteed (Rs '000)	Unit Account - Non Guaranteed (Rs '000)	Total - Unit Linked Business (Rs '000)		
					1	2	3	4			5	6	7	8	9	10
3+10-2							5+6+7		4+8+9	
Assets										
Government Debt Securities	465,625		465,625					-		-
Equities	-		-					-		-
Investments in Subsidiaries	-		-					-		-
Investments in Associates	-		-					-		-
Corporate Debt	-		-					-		-
Land & Buildings	-		-					-		-
Bank Deposits	75,711		75,711					-		-
Unit Trusts	-		-					-		-
Investments in Gold	-		-					-		-
Reinsurance receivable	70,455		70,455					-		-
Policy Loans	-		-					-		-
Mortgage Loans	-		-					-		-
Premium receivable from policyholders and interm	171,025		171,025					-		-
Intangible Assets	-		-					-		-
Property Plant and Equipments	12,785		12,785					-		-
Other Loans	-		-					-		-
Deferred Tax Assets	-		-					-		-
Other Assets	81,686		81,686					-		-
Cash and cash equivalents	564		564					-		-
Total assets (Total of Lines 1 - 18)	877,850	-	877,850	-	-	-	-	-	-	-
Liabilities										
Insurance provision - Life	-		-					-		-
Insurance provision - Unit Linked	-		-					-		-
Shortfall in Life Fund	-		-					-		-
Insurance provision - Non Life	392,049		392,049					-		-
Obligation to Repurchase Securities	-		-					-		-
Deferred Income Taxes	-		-					-		-
Other Liabilities	245,890		245,890					-		-
Claims Outstanding	-		-					-		-
Interest bearing borrowings	-		-					-		-
Subordinated Debt	-		-					-		-
Provision for retirement benefits	10,573		10,573					-		-
Total liabilities (Total of Lines 20 - 30)	648,512	-	648,512	-	-	-	-	-	-	-
Shareholder's equity										
Share capital	536,265		536,265					-		-
Capital reserve	-		-					-		-
Revenue reserves	(306,926)		(306,926)					-		-
Total Shareholders' Equity (31 to 33)	229,339	-	229,339	-	-	-	-	-	-	-
Total Liabilities and Shareholders' Equity (30+34)	877,850	-	877,850	-	-	-	-	-	-	-

Industry & Company -wise Balance Sheets - 31st December 2012

Allianz Gen.	Long-term Insurance Business									
	Company (Rs.'000)	Inter Segment elimination* (Rs.'000)	General Insurance Business (Rs.'000)	Insurance Provision Life (Rs.'000)	Unit Linked Business				Shareholders (Rs '000)	Total (Rs.'000)
					Non Unit Account (Rs '000)	Unit Account - Guaranteed (Rs '000)	Unit Account - Non Guaranteed (Rs '000)	Total - Unit Linked Business (Rs '000)		
					1	2	3	4			5	6	7	8	9	10
3+10-2							5+6+7		4+8+9	
Assets										
Government Debt Securities	943,272		943,272					-		-
Equities	-		-					-		-
Investments in Subsidiaries	-		-					-		-
Investments in Associates	-		-					-		-
Corporate Debt	20,000		20,000					-		-
Land & Buildings	-		-					-		-
Bank Deposits	69,205		69,205					-		-
Unit Trusts	26,227		26,227					-		-
Investments in Gold	-		-					-		-
Reinsurance receivable	261,048		261,048					-		-
Policy Loans	-		-					-		-
Mortgage Loans	-		-					-		-
Premium receivable from policyholders and interm	451,657		451,657					-		-
Intangible Assets	24,870		24,870					-		-
Property Plant and Equipments	34,999		34,999					-		-
Other Loans	-		-					-		-
Deferred tax assets	7,616		7,616					-		-
Other Assets	74,917		74,917					-		-
Cash and cash equivalents	56,250		56,250					-		-
Total assets (Total of Lines 1 - 18)	1,970,061	-	1,970,061	-	-	-	-	-	-	-
Liabilities										
Insurance provision - Life	-		-					-		-
Insurance provision - Unit Linked	-		-					-		-
Shortfall in Life Fund	-		-					-		-
Insurance provision - Non Life	529,878		529,878					-		-
Obligation to Repurchase Securities	-		-					-		-
Deferred Income Taxes	-		-					-		-
Other Liabilities	654,008		654,008					-		-
Claims Outstanding	-		-					-		-
Interest bearing borrowings	-		-					-		-
Subordinated Debt	-		-					-		-
Provision for retirement benefits	5,890		5,890					-		-
Total liabilities (Total of Lines 20 - 30)	1,189,776	-	1,189,776	-	-	-	-	-	-	-
Shareholder's equity										
Share capital	250,000		250,000					-		-
Capital reserve	-		-					-		-
Revenue reserves	530,285		530,285					-		-
Total Shareholders' Equity (31 to 33)	780,285	-	780,285	-	-	-	-	-	-	-
Total Liabilities and Shareholders' Equity (30+34)	1,970,061	-	1,970,061	-	-	-	-	-	-	-

Industry & Company -wise Balance Sheets - 31st December 2012

Allianz Life	Long-term Insurance Business									
	Company (Rs.'000)	Inter Segment elimination* (Rs.'000)	General Insurance Business (Rs.'000)	Insurance Provision Life (Rs.'000)	Unit Linked Business				Shareholders (Rs '000)	Total (Rs.'000)
					Non Unit Account (Rs '000)	Unit Account - Guaranteed (Rs '000)	Unit Account - Non Guaranteed (Rs '000)	Total - Unit Linked Business (Rs '000)		
3+10-2								5+6+7		4+8+9
Assets										
Government Debt Securities	478,214			370,897				-	107,317	478,214
Equities	-							-	-	-
Investments in Subsidiaries	-							-	-	-
Investments in Associates	-							-	-	-
Corporate Debt	10,000							-	10,000	10,000
Land & Buildings	-							-	-	-
Bank Deposits	20,000							-	20,000	20,000
Unit Trusts	-							-	-	-
Investments in Gold	-							-	-	-
Reinsurance receivable	13,389							-	13,389	13,389
Policy Loans	-							-	-	-
Mortgage Loans	-							-	-	-
Premium receivable from policyholders and interm	-							-	-	-
Intangible Assets	3,128							-	3,128	3,128
Property Plant and Equipments	25,635							-	25,635	25,635
Other Loans	-							-	-	-
Deferred tax assets	-							-	-	-
Other Assets	52,767							-	52,767	52,767
Cash and cash equivalents	18,604							-	18,604	18,604
Total assets (Total of Lines 1 - 18)	621,738	-	-	370,897	-	-	-	-	250,841	621,738
Liabilities										
Insurance provision - Life	370,897			370,897				-	-	370,897
Insurance provision - Unit Linked	-							-	-	-
Shortfall in Life Fund	-							-	-	-
Insurance provision - Non Life	-							-	-	-
Obligation to Repurchase Securities	-							-	-	-
Deferred Income Taxes	-							-	-	-
Other Liabilities	94,134							-	94,134	94,134
Claims Outstanding	-							-	-	-
Interest bearing borrowings	-							-	-	-
Subordinated Debt	-							-	-	-
Provision for retirement benefits	1,602							-	1,602	1,602
Total liabilities (Total of Lines 20 - 30)	466,633	-	-	370,897	-	-	-	-	95,736	466,633
Shareholder's equity										
Share capital	492,499							-	492,499	492,499
Capital reserve	-							-	-	-
Revenue reserves	(337,394)							-	(337,394)	(337,394)
Total Shareholders' Equity (31 to 33)	155,105	-	-	-	-	-	-	-	155,105	155,105
Total Liabilities and Shareholders' Equity (30+34)	621,738	-	-	370,897	-	-	-	-	250,841	621,738

Industry & Company -wise Balance Sheets - 31st December 2012

Amana Takaful	Long-term Insurance Business									
	Company (Rs.'000)	Inter Segment elimination* (Rs.'000)	General Insurance Business (Rs.'000)	Insurance Provision Life (Rs.'000)	Unit Linked Business				Shareholders (Rs '000)	Total (Rs.'000)
					Non Unit Account (Rs '000)	Unit Account - Guaranteed (Rs '000)	Unit Account - Non Guaranteed (Rs '000)	Total - Unit Linked Business (Rs '000)		
					1	2	3	4			5	6	7	8	9	10
3+10-2							5+6+7		4+8+9	
Assets										
Government Debt Securities	684,307		284,000	298,207	2,100		-	2,100	100,000	400,307
Equities	112,162		75,105	33,826			3,231	3,231		37,056
Investments in Subsidiaries	37,125		37,125	-			-	-		-
Investments in Associates	-		-	-			-	-		-
Corporate Debt	-		-	-			-	-		-
Land & Buildings	105,850		64,219	41,631			-	-		41,631
Bank Deposits	505,863		240,000	165,597			100,267	100,267		265,863
Unit Trusts	129,230		87,852	41,378			-	-		41,378
Investments in Gold	35,866		4,034	31,832			-	-		31,832
Reinsurance receivable	18,849		18,777	47	25		-	25		72
Policy Loans	-		-	-			-	-		-
Mortgage Loans	-		-	-			-	-		-
Premium receivable from policyholders and interm	242,478		223,528	18,950			-	-		18,950
Intangible Assets	24,385		24,385	-			-	-		-
Property Plant and Equipments	78,146		78,146	-			-	-		-
Other Loans	-		-	-			-	-		-
Deferred tax assets	-		-	-			-	-		-
Other Assets	113,445	66,277	169,505	7,269			2,949	2,949		10,218
Cash and cash equivalents	82,370		30,676	18,333	1,377		31,984	33,361		51,694
Total assets (Total of Lines 1 - 18)	2,170,078	66,277	1,337,353	657,071	3,502	-	138,430	141,932	100,000	899,002
Liabilities										
Insurance provision - Life	577,899		-	577,899			-	-		577,899
Insurance provision - Unit Linked	138,447		-	-	2,660		135,786	138,447		138,447
Shortfall in Life Fund	-		-	-			-	-		-
Insurance provision - Non Life	483,429		483,429	-			-	-		-
Obligation to Repurchase Securities	-		-	-			-	-		-
Deferred Income Taxes	-		-	-			-	-		-
Other Liabilities	121,394	66,277	105,015	79,171	841		2,644	3,485		82,656
Claims Outstanding	-		-	-			-	-		-
Interest bearing borrowings	-		-	-			-	-		-
Subordinated Debt	-		-	-			-	-		-
Provision for retirement benefits	10,922		10,922	-			-	-		-
Total liabilities (Total of Lines 20 - 30)	1,332,091	66,277	599,366	657,071	3,502	-	138,430	141,932	-	799,002
Shareholder's equity										
Share capital	1,250,001		1,150,001	-			-	-	100,000	100,000
Capital reserve	30,140		30,140	-			-	-		-
Revenue reserves	(442,154)		(442,154)	-			-	-		-
Total Shareholders' Equity (31 to 33)	837,987	-	737,987	-	-	-	-	-	100,000	100,000
Total Liabilities and Shareholders' Equity (30+34)	2,170,078	66,277	1,337,353	657,071	3,502	-	138,430	141,932	100,000	899,002

Industry & Company -wise Balance Sheets - 31st December 2012

Arpico	Long-term Insurance Business									
	Company (Rs.'000)	Inter Segment elimination* (Rs.'000)	General Insurance Business (Rs.'000)	Insurance Provision Life (Rs.'000)	Unit Linked Business				Shareholders (Rs '000)	Total (Rs.'000)
					Non Unit Account (Rs '000)	Unit Account - Guaranteed (Rs '000)	Unit Account - Non Guaranteed (Rs '000)	Total - Unit Linked Business (Rs '000)		
					1	2	3	4			5	6	7	8	9	10
3+10-2							5+6+7		4+8+9	
Assets										
Government Debt Securities	97,925			59,575				-	38,350	97,925
Equities	-			-				-	-	-
Investments in Subsidiaries	-			-				-	-	-
Investments in Associates	-			-				-	-	-
Corporate Debt	378,757			13,190				-	365,567	378,757
Land & Buildings	-			-				-	-	-
Bank Deposits	42,832			-				-	42,832	42,832
Unit Trusts	-			-				-	-	-
Investments in Gold	-			-				-	-	-
Reinsurance receivable	3,642			3,642				-	-	3,642
Policy Loans	2,211			2,211				-	-	2,211
Mortgage Loans	-			-				-	-	-
Premium receivable from policyholders and interm	1,051			1,051				-	-	1,051
Intangible Assets	-			-				-	-	-
Property Plant and Equipments	10,181			-				-	10,181	10,181
Other Loans	-			-				-	-	-
Deferred Assets	-			-				-	-	-
Other Assets	-			556				-	14,242	-
Cash and cash equivalents	23,152			13,347				-	9,805	23,152
Total assets (Total of Lines 1 - 18)	574,549	-	-	93,572	-	-	-	-	480,977	574,549
Liabilities										
Insurance provision - Life	63,600			63,600				-	-	63,600
Insurance provision - Unit Linked	-			-				-	-	-
Shortfall in Life Fund	-			-				-	-	-
Insurance provision - Non Life	-			-				-	-	-
Obligation to Repurchase Securities	-			-				-	-	-
Deferred Income Taxes	-			-				-	-	-
Other Liabilities	39,049			28,980				-	10,069	39,049
Claims Outstanding	-			-				-	-	-
Interest bearing borrowings	-			-				-	-	-
Subordinated Debt	-			-				-	-	-
Provision for retirement benefits	1,441			993				-	448	1,441
Total liabilities (Total of Lines 20 - 30)	104,090	-	-	93,572	-	-	-	-	10,518	104,090
Shareholder's equity										
Share capital	503,000			-				-	503,000	503,000
Capital reserve	-			-				-	-	-
Revenue reserves	(32,541)			-				-	(32,541)	(32,541)
Total Shareholders' Equity (31 to 33)	470,459	-	-	-	-	-	-	-	470,459	470,459
Total Liabilities and Shareholders' Equity (30+34)	574,549	-	-	93,572	-	-	-	-	480,977	574,549

Industry & Company -wise Balance Sheets - 31st December 2012

Asian Alliance	Long-term Insurance Business									
	Company (Rs.'000)	Inter Segment elimination* (Rs.'000)	General Insurance Business (Rs.'000)	Insurance Provision Life (Rs.'000)	Unit Linked Business				Shareholders (Rs '000)	Total (Rs.'000)
					Non Unit Account (Rs '000)	Unit Account - Guaranteed (Rs '000)	Unit Account - Non Guaranteed (Rs '000)	Total - Unit Linked Business (Rs '000)		
					1	2	3	4			5	6	7	8	9	10
3+10-2							5+6+7		4+8+9	
Assets										
Government Debt Securities	1,799,546		446,247	1,353,299				-	-	1,353,299
Equities	1,312,150		436,090	393,410				-	482,650	876,060
Investments in Subsidiaries	-		-	-				-	-	-
Investments in Associates	-		-	-				-	-	-
Corporate Debt	611,328		222,475	388,852				-	-	388,852
Land & Buildings	-		-	-				-	-	-
Bank Deposits	841,591		79,111	762,480				-	-	762,480
Unit Trusts	255,628		21,343	234,284				-	-	234,284
Investments in Gold	-		-	-				-	-	-
Reinsurance receivable	50,921		48,929	1,992				-	-	1,992
Policy Loans	79,674		-	79,674				-	-	79,674
Mortgage Loans	-		-	-				-	-	-
Premium receivable from policyholders and interm	379,720		372,041	7,679				-	-	7,679
Intangible Assets	-		-	-				-	-	-
Property Plant and Equipments	116,104		46,031	70,073				-	-	70,073
Other Loans	1,725		1,604	121				-	-	121
Defferd Assets	-		-	-				-	-	-
Other Assets	235,936		135,665	82,920				-	17,350	100,270
Cash and cash equivalents	21,810		-	21,810				-	-	21,810
Total assets (Total of Lines 1 - 18)	5,706,131	-	1,809,537	3,396,594	-	-	-	-	500,000	3,896,594
Liabilities										
Insurance provision - Life	2,904,345		-	2,904,345				-	-	2,904,345
Insurance provision - Unit Linked	-		-	-				-	-	-
Shortfall in Life Fund	-		-	-				-	-	-
Insurance provision - Non Life	629,968		629,968	-				-	-	-
Obligation to Repurchase Securities	-		-	-				-	-	-
Deferred Income Taxes	-		-	-				-	-	-
Other Liabilities	675,916		235,070	440,846				-	-	440,846
Claims Outstanding	-		-	-				-	-	-
Interest bearing borrowings	-		-	-				-	-	-
Subordinated Debt	19,547		19,547	-				-	-	-
Provision for retirement benefits	14,851		-	14,851				-	-	14,851
Total liabilities (Total of Lines 20 - 30)	4,244,628	-	884,586	3,360,042	-	-	-	-	-	3,360,042
Shareholder's equity										
Share capital	1,062,500		562,500	-				-	500,000	500,000
Capital reserve	104,477		67,925	36,552				-	-	36,552
Revenue reserves	294,526		294,526	-				-	-	-
Total Shareholders' Equity (31 to 33)	1,461,503	-	924,951	36,552	-	-	-	-	500,000	536,552
Total Liabilities and Shareholders' Equity (30+34)	5,706,131	-	1,809,537	3,396,594	-	-	-	-	500,000	3,896,594

Industry & Company -wise Balance Sheets - 31st December 2012

Ceylinco	Long-term Insurance Business									
	Company (Rs.'000)	Inter Segment elimination* (Rs.'000)	General Insurance Business (Rs.'000)	Insurance Provision Life (Rs.'000)	Unit Linked Business				Shareholders (Rs '000)	Total (Rs.'000)
					Non Unit Account (Rs '000)	Unit Account - Guaranteed (Rs '000)	Unit Account - Non Guaranteed (Rs '000)	Total - Unit Linked Business (Rs '000)		
					5	6	7	8		
1	2	3	4	5	6	7	8	9	10	
3+10-2							5+6+7		4+8+9	
Assets										
Government Debt Securities	24,337,493		2,434,901	21,470,828			108,564	108,564	323,200	21,902,592
Equities	851,057		625,730	91,316			410	410	133,601	225,327
Investments in Subsidiaries	1,387,459		866,459	200,000			-	-	321,000	521,000
Investments in Associates	349,507		77,586	42,987			-	-	228,934	271,921
Corporate Debt	2,481,561		276,278	2,181,233			24,050	24,050	-	2,205,283
Land & Buildings	7,814,454		2,504,747	4,840,439			-	-	469,268	5,309,707
Bank Deposits	18,828,220		2,177,708	15,797,799			23,000	23,000	829,713	16,650,512
Unit Trusts	240,240		240,240	-			-	-	-	-
Investments in Gold	3,096		-	-			-	-	-	-
Reinsurance receivable	2,079,084		2,031,838	47,168			78	78	-	47,246
Policy Loans	892,558		-	892,558			-	-	-	892,558
Mortgage Loans	-		-	-			-	-	-	-
Premium receivable from policyholders and interm	2,391,505		2,391,505	-			-	-	-	-
Intangible Assets	15,105		-	-			-	-	15,105	15,105
Property Plant and Equipments	1,011,751		346,356	26,475			-	-	638,920	665,395
Other Loans	-		-	-			-	-	-	-
Deferred tax assets	206,774		206,774	-			-	-	-	-
Other assets	5,020,097	4,809,161	5,784,230	1,835,326			1,555	1,555	2,208,147	4,045,028
Cash and cash equivalents	425,751		185,774	239,952			-	-	25	239,977
Total assets (Total of Lines 1 - 18)	68,335,712	4,809,161	20,153,222	47,666,081	-	-	157,657	157,657	5,167,913	52,991,651
Liabilities										
Insurance provision - Life	45,110,789		-	45,110,789			-	-	-	45,110,789
Insurance provision - Unit Linked	157,657		-	-			157,657	157,657	-	157,657
Shortfall in Life Fund	-		-	-			-	-	-	-
Insurance provision - Non Life	7,110,213		7,110,213	-			-	-	-	-
Obligation to Repurchase Securities	-		-	-			-	-	-	-
Deferred Income Taxes	-		-	-			-	-	-	-
Other Liabilities	3,456,356		1,878,073	1,578,283			-	-	-	1,578,283
Claims Outstanding	-		-	-			-	-	-	-
Interest bearing borrowings	-		-	-			-	-	-	-
Subordinated Debt	-		-	-			-	-	-	-
Provision for retirement benefits	-		-	-			-	-	-	-
Total liabilities (Total of Lines 20 - 30)	55,835,015	-	8,988,286	46,689,072	-	-	157,657	157,657	-	46,846,729
Shareholder's equity										
Share capital	1,324,822	100,000	966,070	-			-	-	458,752	458,752
Capital reserve	599,025		599,025	-			-	-	-	-
Revenue reserves	10,576,850	4,709,161	9,599,841	977,009			-	-	4,709,161	5,686,170
Total Shareholders' Equity (31 to 33)	12,500,697	4,809,161	11,164,936	977,009	-	-	-	-	5,167,913	6,144,922
Total Liabilities and Shareholders' Equity (30+34)	68,335,712	4,809,161	20,153,222	47,666,081	-	-	157,657	157,657	5,167,913	52,991,651

Industry & Company -wise Balance Sheets - 31st December 2012

Continental	Long-term Insurance Business									
	Company (Rs.'000)	Inter Segment elimination* (Rs.'000)	General Insurance Business (Rs.'000)	Insurance Provision Life (Rs.'000)	Unit Linked Business				Shareholders (Rs '000)	Total (Rs.'000)
					Non Unit Account (Rs '000)	Unit Account - Guaranteed (Rs '000)	Unit Account - Non Guaranteed (Rs '000)	Total - Unit Linked Business (Rs '000)		
					1	2	3	4			5	6	7	8	9	10
3+10-2							5+6+7		4+8+9	
Assets										
Government Debt Securities	271,010		271,010					-		-
Equities	58,746		58,746					-		-
Investments in Subsidiaries	-		-					-		-
Investments in Associates	-		-					-		-
Corporate Debt	100,149		100,149					-		-
Land & Buildings	-		-					-		-
Bank Deposits	186,637		186,637					-		-
Unit Trusts	141,714		141,714					-		-
Investments in Gold	-		-					-		-
Reinsurance receivable	41,097		41,097					-		-
Policy Loans	-		-					-		-
Mortgage Loans	-		-					-		-
Premium receivable from policyholders and interm	301,854		301,854					-		-
Intangible Assets	-		-					-		-
Property Plant and Equipments	63,102		63,102					-		-
Other Loans	-		-					-		-
Deferred tax assets	16,593		16,593					-		-
Other Assets	49,508		49,508					-		-
Cash and cash equivalents	82,821		82,821					-		-
Total assets (Total of Lines 1 - 18)	1,313,231		1,313,231					-		-
Liabilities										
Insurance provision - Life	-		-					-		-
Insurance provision - Unit Linked	-		-					-		-
Shortfall in Life Fund	-		-					-		-
Insurance provision - Non Life	652,335		652,335					-		-
Obligation to Repurchase Securities	-		-					-		-
Deferred Income Taxes	-		-					-		-
Other Liabilities	155,755		155,755					-		-
Claims Outstanding	-		-					-		-
Interest bearing borrowings	-		-					-		-
Subordinated Debt	-		-					-		-
Provision for retirement benefits	1,063		1,063					-		-
Total liabilities (Total of Lines 20 - 30)	809,153		809,153					-		-
Shareholder's equity										
Share capital	500,000		500,000					-		-
Capital reserve	-		-					-		-
Revenue reserves	4,078		4,078					-		-
Total Shareholders' Equity (31 to 33)	504,078		504,078					-		-
Total Liabilities and Shareholders' Equity (30+34)	1,313,231		1,313,231					-		-

Industry & Company -wise Balance Sheets - 31st December 2012

Cooperative	Long-term Insurance Business									
	Company (Rs.'000)	Inter Segment elimination* (Rs.'000)	General Insurance Business (Rs.'000)	Insurance Provision Life (Rs.'000)	Unit Linked Business				Shareholders (Rs '000)	Total (Rs.'000)
					Non Unit Account (Rs '000)	Unit Account - Guaranteed (Rs '000)	Unit Account - Non Guaranteed (Rs '000)	Total - Unit Linked Business (Rs '000)		
					1	2	3	4			5	6	7	8	9	10
3+10-2							5+6+7		4+8+9	
Assets										
Government Debt Securities	952,951		589,044	363,906				-	-	363,906
Equities	16,887		16,887	-				-	-	-
Investments in Subsidiaries	-		-	-				-	-	-
Investments in Associates	-		-	-				-	-	-
Corporate Debt	238,363		121,865	19,248				-	97,250	116,499
Land & Buildings	18,858		-	18,858				-	-	18,858
Bank Deposits	734,123		469,635	222,347				-	42,140	264,487
Unit Trusts	-		-	-				-	-	-
Investments in Gold	-		-	-				-	-	-
Reinsurance receivable	26,095		17,667	8,429				-	-	8,429
Policy Loans	5,559		-	5,559				-	-	5,559
Mortgage Loans	-		-	-				-	-	-
Premium receivable from policyholders and interm	166,597		150,501	16,097				-	-	16,097
Intangible Assets	750		-	750				-	-	750
Property Plant and Equipments	83,462		75,157	8,305				-	-	8,305
Other Loans	-		-	-				-	-	-
Deferred tax assets	-		-	-				-	-	-
Other Assets	52,280	24,584	40,502	36,362				-	-	36,362
Cash and cash equivalents	24,020		17,765	6,255				-	-	6,255
Total assets (Total of Lines 1 - 18)	2,319,945	24,584	1,499,022	706,116	-	-	-	-	139,391	845,507
Liabilities										
Insurance provision - Life	616,261		-	616,261				-	-	616,261
Insurance provision - Unit Linked	-		-	-				-	-	-
Shortfall in Life Fund	-		-	-				-	-	-
Insurance provision - Non Life	666,019		666,019	-				-	-	-
Obligation to Repurchase Securities	-		-	-				-	-	-
Deferred Income Taxes	-		-	-				-	-	-
Other Liabilities	263,032	24,584	192,410	85,319				-	9,887	95,206
Claims Outstanding	-		-	-				-	-	-
Interest bearing borrowings	-		-	-				-	-	-
Subordinated Debt	-		-	-				-	-	-
Provision for retirement benefits	20,654		19,153	1,501				-	-	1,501
Total liabilities (Total of Lines 20 - 30)	1,565,966	24,584	877,583	703,080	-	-	-	-	9,887	712,968
Shareholder's equity										
Share capital	554,890		454,890	-				-	100,000	100,000
Capital reserve	3,036		-	3,036				-	-	3,036
Revenue reserves	196,053		166,550	-				-	29,504	29,504
Total Shareholders' Equity (31 to 33)	753,979	-	621,439	3,036	-	-	-	-	129,504	132,540
Total Liabilities and Shareholders' Equity (30+34)	2,319,945	24,584	1,499,022	706,116	-	-	-	-	139,391	845,507

Industry & Company -wise Balance Sheets - 31st December 2012

HNBA	Long-term Insurance Business									
	Company (Rs.'000)	Inter Segment elimination* (Rs.'000)	General Insurance Business (Rs.'000)	Insurance Provision Life (Rs.'000)	Unit Linked Business				Shareholders (Rs '000)	Total (Rs.'000)
					Non Unit Account (Rs '000)	Unit Account - Guaranteed (Rs '000)	Unit Account - Non Guaranteed (Rs '000)	Total - Unit Linked Business (Rs '000)		
					1	2	3	4			5	6	7	8	9	10
3+10-2							5+6+7		4+8+9	
Assets										
Government Debt Securities	3,042,658		1,002,904	2,005,715				-	34,039	2,039,754
Equities	215,668		68,368	147,300				-	-	147,300
Investments in Subsidiaries	-		-	-				-	-	-
Investments in Associates	-		-	-				-	-	-
Corporate Debt	1,042,446		279,823	604,479				-	158,144	762,623
Land & Buildings	-		-	-				-	-	-
Bank Deposits	1,257,190		404,663	704,306				-	148,221	852,527
Unit Trusts	147,391		31,711	67,086				-	48,594	115,680
Investments in Gold	-		-	-				-	-	-
Reinsurance receivable	163,412		122,696	40,716				-	-	40,716
Policy Loans	29,888		-	29,888				-	-	29,888
Mortgage Loans	-		-	-				-	-	-
Premium receivable from policyholders and interm	247,417		237,844	9,573				-	-	9,573
Intangible Assets	61,066		31,424	-				-	29,642	29,642
Property Plant and Equipments	118,447		113,564	-				-	4,883	4,883
Other Loans	233,973		157,663	-				-	76,310	76,310
Deferred Tax Assets	-		-	-				-	-	-
Other Assets	251,914		113,954	137,794				-	166	137,960
Cash and cash equivalents	207,808		79,355	128,453				-	-	128,453
Total assets (Total of Lines 1 - 18)	7,019,278	-	2,643,968	3,875,310	-	-	-	-	500,000	4,375,310
Liabilities										
Insurance provision - Life	3,499,480		-	3,499,480				-	-	3,499,480
Insurance provision - Unit Linked	-		-	-				-	-	-
Shortfall in Life Fund	-		-	-				-	-	-
Insurance provision - Non Life	949,473		949,473	-				-	-	-
Obligation to Repurchase Securities	-		-	-				-	-	-
Deferred Income Taxes	-		-	-				-	-	-
Other Liabilities	613,448		288,797	324,651				-	-	324,651
Claims Outstanding	-		-	-				-	-	-
Interest bearing borrowings	-		-	-				-	-	-
Subordinated Debt	-		-	-				-	-	-
Provision for retirement benefits	42,360		37,417	4,943				-	-	4,943
Total liabilities (Total of Lines 20 - 30)	5,104,761	-	1,275,687	3,829,074	-	-	-	-	-	3,829,074
Shareholder's equity										
Share capital	1,171,875		671,875	-				-	500,000	500,000
Capital reserve	-		-	-				-	-	-
Revenue reserves	742,642		696,406	46,236				-	-	46,236
Total Shareholders' Equity (31 to 33)	1,914,517	-	1,368,281	46,236	-	-	-	-	500,000	546,236
Total Liabilities and Shareholders' Equity (30+34)	7,019,278	-	2,643,968	3,875,310	-	-	-	-	500,000	4,375,310

Industry & Company -wise Balance Sheets - 31st December 2012

Janashakthi	Long-term Insurance Business									
	Company (Rs.'000)	Inter Segment elimination* (Rs.'000)	General Insurance Business (Rs.'000)	Insurance Provision Life (Rs.'000)	Unit Linked Business				Shareholders (Rs '000)	Total (Rs.'000)
					Non Unit Account (Rs '000)	Unit Account - Guaranteed (Rs '000)	Unit Account - Non Guaranteed (Rs '000)	Total - Unit Linked Business (Rs '000)		
					1	2	3	4			5	6	7	8	9	10
3+10-2							5+6+7		4+8+9	
Assets										
Government Debt Securities	4,749,126		1,535,348	3,213,778				-		3,213,778
Equities	423,439		423,439	-				-		-
Investments in Subsidiaries	-		-	-				-		-
Investments in Associates	-		-	-				-		-
Corporate Debt	1,597,444		890,359	707,085				-		707,085
Land & Buildings	1,076,928		1,038,828	38,100				-		38,100
Bank Deposits	2,858,315		1,206,887	1,651,428				-		1,651,428
Unit Trusts	389,696		389,696	-				-		-
Investments in Gold	-		-	-				-		-
Reinsurance receivable	386,407		381,326	5,081				-		5,081
Policy Loans	88,353		-	88,353				-		88,353
Mortgage Loans	342,115		342,115	-				-		-
Premium receivable from policyholders and interm	1,420,253		1,386,285	33,968				-		33,968
Intangible Assets	7,461		7,461	-				-		-
Property Plant and Equipments	380,009		216,475	163,534				-		163,534
Other Loans	282,641		282,641	-				-		-
Deferred tax assets	716,431		716,431	-				-		-
Other Assets	704,212		478,756	225,456				-		225,456
Cash and cash equivalents	421,109		284,487	136,622				-		136,622
Total assets (Total of Lines 1 - 18)	15,843,938	-	9,580,533	6,263,405	-	-	-	-	-	6,263,405
Liabilities										
Insurance provision - Life	5,633,225		-	5,633,225				-		5,633,225
Insurance provision - Unit Linked	-		-	-				-		-
Shortfall in Life Fund	-		-	-				-		-
Insurance provision - Non Life	4,622,516		4,622,516	-				-		-
Obligation to Repurchase Securities	-		-	-				-		-
Deferred Income Taxes	-		-	-				-		-
Other Liabilities	1,511,877		1,153,701	358,175				-		358,175
Claims Outstanding	-		-	-				-		-
Interest bearing borrowings	392,952		120,948	272,005				-		272,005
Deferred Revenue	96,826		96,826	-				-		-
Provision for retirement benefits	210,162		210,162	-				-		-
Total liabilities (Total of Lines 20 - 30)	12,467,558	-	6,204,153	6,263,405	-	-	-	-	-	6,263,405
Shareholder's equity										
Share capital	1,496,000		1,496,000	-				-		-
Capital reserve	-		-	-				-		-
Revenue reserves	1,880,380		1,880,380	-				-		-
Total Shareholders' Equity (31 to 33)	3,376,380	-	3,376,380	-	-	-	-	-	-	-
Total Liabilities and Shareholders' Equity (30+34)	15,843,938	-	9,580,533	6,263,405	-	-	-	-	-	6,263,405

Industry & Company -wise Balance Sheets - 31st December 2012

LIC	Long-term Insurance Business									
	Company (Rs.'000)	Inter Segment elimination* (Rs.'000)	General Insurance Business (Rs.'000)	Insurance Provision Life (Rs.'000)	Unit Linked Business				Shareholders (Rs '000)	Total (Rs.'000)
					Non Unit Account (Rs '000)	Unit Account - Guaranteed (Rs '000)	Unit Account - Non Guaranteed (Rs '000)	Total - Unit Linked Business (Rs '000)		
					1	2	3	4			5	6	7	8	9	10
3+10-2							5+6+7		4+8+9	
Assets										
Government Debt Securities	905,369			668,461				-	236,908	905,369
Equities	184,565			-				-	184,565	184,565
Investments in Subsidiaries	-			-				-	-	-
Investments in Associates	-			-				-	-	-
Corporate Debt	72,925			15,675				-	57,250	72,925
Land & Buildings	-			-				-	-	-
Bank Deposits	46,184			46,184				-	-	46,184
Unit Trusts	30,908			30,908				-	-	30,908
Investments in Gold	-			-				-	-	-
Reinsurance receivable	-			-				-	-	-
Policy Loans	60,792			60,792				-	-	60,792
Mortgage Loans	-			-				-	-	-
Premium receivable from policyholders and interm	9,869			9,869				-	-	9,869
Intangible Assets	2			-				-	2	2
Property Plant and Equipments	36,117			14,733				-	21,384	36,117
Other Loans	-			-				-	-	-
Deferred Tax assets	-			-				-	-	-
Other Assets	48,252			39,637				-	8,615	48,252
Cash and cash equivalents	9,339			9,339				-	-	9,339
Total assets (Total of Lines 1 - 18)	1,404,322	-	-	895,598	-	-	-	-	508,724	1,404,322
Liabilities										
Insurance provision - Life	759,476			759,476				-	-	759,476
Insurance provision - Unit Linked	-			-				-	-	-
Shortfall in Life Fund	-			-				-	-	-
Insurance provision - Non Life	-			-				-	-	-
Obligation to Repurchase Securities	-			-				-	-	-
Deferred Income Taxes	-			-				-	-	-
Other Liabilities	44,687			44,687				-	-	44,687
Claims Outstanding	-			-				-	-	-
Interest bearing borrowings	-			-				-	-	-
Subordinated Debt	-			-				-	-	-
Provision for retirement benefits	3,016			3,016				-	-	3,016
Total liabilities (Total of Lines 20 - 30)	807,179	-	-	807,179	-	-	-	-	-	807,179
Shareholder's equity										
Share capital	500,000			-				-	500,000	500,000
Capital reserve	-			-				-	-	-
Revenue reserves	97,143			88,419				-	8,724	97,143
Total Shareholders' Equity (31 to 33)	597,143	-	-	88,419	-	-	-	-	508,724	597,143
Total Liabilities and Shareholders' Equity (30+34)	1,404,322	-	-	895,598	-	-	-	-	508,724	1,404,322

Industry & Company -wise Balance Sheets - 31st December 2012

LOLC	Long-term Insurance Business									
	Company (Rs.'000)	Inter Segment elimination* (Rs.'000)	General Insurance Business (Rs.'000)	Insurance Provision Life (Rs.'000)	Unit Linked Business				Shareholders (Rs '000)	Total (Rs.'000)
					Non Unit Account (Rs '000)	Unit Account - Guaranteed (Rs '000)	Unit Account - Non Guaranteed (Rs '000)	Total - Unit Linked Business (Rs '000)		
					1	2	3	4			5	6	7	8	9	10
3+10-2							5+6+7		4+8+9	
Assets										
Government Debt Securities	1,463,660		1,246,660	121,000				-	96,000	217,000
Equities	-		-	-				-	-	-
Investments in Subsidiaries	-		-	-				-	-	-
Investments in Associates	-		-	-				-	-	-
Corporate Debt	-		-	-				-	-	-
Land & Buildings	-		-	-				-	-	-
Bank Deposits	-		-	-				-	-	-
Unit Trusts	-		-	-				-	-	-
Investments in Gold	-		-	-				-	-	-
Reinsurance receivable	36,874		36,373	501				-	-	501
Policy Loans	-		-	-				-	-	-
Mortgage Loans	-		-	-				-	-	-
Premium receivable from policyholders and interm	303,431		303,431	-				-	-	-
Intangible Assets	38,920		27,676	-				-	11,245	11,245
Property Plant and Equipments	21,095		20,534	-				-	561	561
Other Loans	-		-	-				-	-	-
Deferred Tax assets	14,946		14,946	-				-	-	-
Other Assets	38,343	3,814	39,928	1,294				-	936	2,230
Cash and cash equivalents	13,059		9,337	3,105				-	617	3,722
Total assets (Total of Lines 1 - 18)	1,930,328	3,814	1,698,884	125,900	-	-	-	-	109,359	235,258
Liabilities										
Insurance provision - Life	115,445		-	115,445				-	-	115,445
Insurance provision - Unit Linked	-		-	-				-	-	-
Shortfall in Life Fund	-		-	-				-	-	-
Insurance provision - Non Life	928,051		928,051	-				-	-	-
Obligation to Repurchase Securities	-		-	-				-	-	-
Deferred Income Taxes	-		-	-				-	-	-
Other Liabilities	294,708	3,814	289,289	9,233				-	-	9,233
Claims Outstanding	693		-	693				-	-	693
Interest bearing borrowings	-		-	-				-	-	-
Subordinated Debt	-		-	-				-	-	-
Provision for retirement benefits	5,074		4,546	529				-	-	529
Total liabilities (Total of Lines 20 - 30)	1,343,972	3,814	1,221,887	125,900	-	-	-	-	-	125,900
Shareholder's equity										
Share capital	600,000		500,000	-				-	100,000	100,000
Capital reserve	-		-	-				-	-	-
Revenue reserves	(13,643)		(23,002)	-				-	9,359	9,359
Total Shareholders' Equity (31 to 33)	586,357	-	476,998	-	-	-	-	-	109,359	109,359
Total Liabilities and Shareholders' Equity (30+34)	1,930,328	3,814	1,698,884	125,900	-	-	-	-	109,359	235,258

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MBSL	Long-term Insurance Business									
	Company (Rs.'000)	Inter Segment elimination* (Rs.'000)	General Insurance Business (Rs.'000)	Insurance Provision Life (Rs.'000)	Unit Linked Business				Shareholders (Rs '000)	Total (Rs.'000)
					Non Unit Account (Rs '000)	Unit Account - Guaranteed (Rs '000)	Unit Account - Non Guaranteed (Rs '000)	Total - Unit Linked Business (Rs '000)		
					1	2	3	4			5	6	7	8	9	10
3+10-2							5+6+7		4+8+9	
Assets										
Government Debt Securities	520,284		406,917	113,367				-	-	113,367
Equities	20,374		20,374	-				-	-	-
Investments in Subsidiaries	-		-	-				-	-	-
Investments in Associates	-		-	-				-	-	-
Corporate Debt	100,849		73,079	22,770				-	5,000	27,770
Land & Buildings	-		-	-				-	-	-
Bank Deposits	116,734		77,094	22,640				-	17,000	39,640
Unit Trusts	6,890		5,329	1,561				-	-	1,561
Investments in Gold	-		-	-				-	-	-
Reinsurance receivable	46,105		44,756	1,349				-	-	1,349
Policy Loans	2,462		-	2,462				-	-	2,462
Mortgage Loans	-		-	-				-	-	-
Premium receivable from policyholders and interm	303,999		286,943	17,056				-	-	17,056
Intangible Assets	-		-	-				-	-	-
Property Plant and Equipments	68,585		68,026	559				-	-	559
Other Loans	-		-	-				-	-	-
Deferred Tax Assets	-		-	-				-	-	-
Other Assets	91,178		88,425	2,753				-	-	2,753
Cash and cash equivalents	27,477		20,276	7,201				-	-	7,201
Total assets (Total of Lines 1 - 18)	1,304,937	-	1,091,219	191,718	-	-	-	-	22,000	213,718
Liabilities										
Insurance provision - Life	162,935		-	162,935				-	-	162,935
Insurance provision - Unit Linked	-		-	-				-	-	-
Shortfall in Life Fund	-		-	-				-	-	-
Insurance provision - Non Life	526,018		526,018	-				-	-	-
Obligation to Repurchase Securities	16,096		16,096	-				-	-	-
Deferred Income Taxes	-		-	-				-	-	-
Other Liabilities	190,363		164,715	25,648				-	-	25,648
Claims Outstanding	-		-	-				-	-	-
Interest bearing borrowings	-		-	-				-	-	-
Subordinated Debt	-		-	-				-	-	-
Provision for retirement benefits	8,674		5,539	3,135				-	-	3,135
Total liabilities (Total of Lines 20 - 30)	904,086	-	712,368	191,718	-	-	-	-	-	191,718
Shareholder's equity										
Share capital	779,487		757,487	-				-	22,000	22,000
Capital reserve	1,961		1,961	-				-	-	-
Revenue reserves	(380,597)		(380,597)	-				-	-	-
Total Shareholders' Equity (31 to 33)	400,851	-	378,851	-	-	-	-	-	22,000	22,000
Total Liabilities and Shareholders' Equity (30+34)	1,304,937	-	1,091,219	191,718	-	-	-	-	22,000	213,718

Industry & Company -wise Balance Sheets - 31st December 2012

Orient	Long-term Insurance Business									
	Company (Rs.'000)	Inter Segment elimination* (Rs.'000)	General Insurance Business (Rs.'000)	Insurance Provision Life (Rs.'000)	Unit Linked Business				Shareholders (Rs '000)	Total (Rs.'000)
					Non Unit Account (Rs '000)	Unit Account - Guaranteed (Rs '000)	Unit Account - Non Guaranteed (Rs '000)	Total - Unit Linked Business (Rs '000)		
					1	2	3	4			5	6	7	8	9	10
3+10-2							5+6+7		4+8+9	
Assets										
Government Debt Securities	464,219		464,219					-		-
Equities	-		-					-		-
Investments in Subsidiaries	-		-					-		-
Investments in Associates	-		-					-		-
Corporate Debt	-		-					-		-
Land & Buildings	-		-					-		-
Bank Deposits	260,000		260,000					-		-
Unit Trusts	-		-					-		-
Investments in Gold	-		-					-		-
Reinsurance receivable	7,092		7,092					-		-
Policy Loans	-		-					-		-
Mortgage Loans	-		-					-		-
Premium receivable from policyholders and interms	120,717		120,717					-		-
Intangible Assets	17,635		17,635					-		-
Property Plant and Equipments	15,963		15,963					-		-
Other Loans	-		-					-		-
Deferred Tax assets	-		-					-		-
Other Assets	36,431		36,431					-		-
Cash and cash equivalents	6,369		6,369					-		-
Total assets (Total of Lines 1 - 18)	928,425	-	928,425	-	-	-	-	-	-	-
Liabilities										
Insurance provision - Life	-		-					-		-
Insurance provision - Unit Linked	-		-					-		-
Shortfall in Life Fund	-		-					-		-
Insurance provision - Non Life	173,030		173,030					-		-
Obligation to Repurchase Securities	-		-					-		-
Deferred Income Taxes	-		-					-		-
Other Liabilities	78,974		78,974					-		-
Claims Outstanding	-		-					-		-
Interest bearing borrowings	-		-					-		-
Subordinated Debt	-		-					-		-
Provision for retirement benefits	2,859		2,859					-		-
Total liabilities (Total of Lines 20 - 30)	254,864	-	254,864	-	-	-	-	-	-	-
Shareholder's equity										
Share capital	750,000		750,000					-		-
Capital reserve	(76,439)		(76,439)					-		-
Revenue reserves	-		-					-		-
Total Shareholders' Equity (31 to 33)	673,561	-	673,561	-	-	-	-	-	-	-
Total Liabilities and Shareholders' Equity (30+34)	928,425	-	928,425	-	-	-	-	-	-	-

Industry & Company -wise Balance Sheets - 31st December 2012

People's	Long-term Insurance Business									
	Company (Rs.'000)	Inter Segment elimination* (Rs.'000)	General Insurance Business (Rs.'000)	Insurance Provision Life (Rs.'000)	Unit Linked Business				Shareholders (Rs '000)	Total (Rs.'000)
					Non Unit Account (Rs '000)	Unit Account - Guaranteed (Rs '000)	Unit Account - Non Guaranteed (Rs '000)	Total - Unit Linked Business (Rs '000)		
					1	2	3	4			5	6	7	8	9	10
3+10-2							5+6+7		4+8+9	
Assets										
Government Debt Securities	1,250,934		1,250,934					-		-
Equities	95,966		95,966					-		-
Investments in Subsidiaries	-		-					-		-
Investments in Associates	-		-					-		-
Corporate Debt	149,445		149,445					-		-
Land & Buildings	-		-					-		-
Bank Deposits	1,104,297		1,104,297					-		-
Unit Trusts	-		-					-		-
Investments in Gold	-		-					-		-
Reinsurance receivable	148,408		148,408					-		-
Policy Loans	-		-					-		-
Mortgage Loans	-		-					-		-
Premium receivable from policyholders and interm	361,283		361,283					-		-
Intangible Assets	3,493		3,493					-		-
Property Plant and Equipments	25,529		25,529					-		-
Other Loans	8,723		8,723					-		-
Deferred Tax assets	-		-					-		-
Other Assets	14,950		14,950					-		-
Cash and cash equivalents	391		391					-		-
Total assets (Total of Lines 1 - 18)	3,163,419	-	3,163,419	-	-	-	-	-	-	-
Liabilities										
Insurance provision - Life	-		-					-		-
Insurance provision - Unit Linked	-		-					-		-
Shortfall in Life Fund	-		-					-		-
Insurance provision - Non Life	2,016,178		2,016,178					-		-
Obligation to Repurchase Securities	-		-					-		-
Deferred Income Taxes	1,313		1,313					-		-
Other Liabilities	281,540		281,540					-		-
Claims Outstanding	-		-					-		-
Interest bearing borrowings	-		-					-		-
Subordinated Debt	-		-					-		-
Provision for retirement benefits	1,386		1,386					-		-
Total liabilities (Total of Lines 20 - 30)	2,300,417	-	2,300,417	-	-	-	-	-	-	-
Shareholder's equity										
Share capital	600,000		600,000					-		-
Capital reserve	-		-					-		-
Revenue reserves	263,002		263,002					-		-
Total Shareholders' Equity (31 to 33)	863,002	-	863,002	-	-	-	-	-	-	-
Total Liabilities and Shareholders' Equity (30+34)	3,163,419	-	3,163,419	-	-	-	-	-	-	-

Industry & Company -wise Balance Sheets - 31st December 2012

Sanasa	Long-term Insurance Business									
	Company (Rs.'000)	Inter Segment elimination* (Rs.'000)	General Insurance Business (Rs.'000)	Insurance Provision Life (Rs.'000)	Unit Linked Business				Shareholders (Rs '000)	Total (Rs.'000)
					Non Unit Account (Rs '000)	Unit Account - Guaranteed (Rs '000)	Unit Account - Non Guaranteed (Rs '000)	Total - Unit Linked Business (Rs '000)		
					1	2	3	4			5	6	7	8	9	10
3+10-2							5+6+7		4+8+9	
Assets										
Government Debt Securities	400,475		163,513	236,962				-	-	236,962
Equities	109,308		60,989	9,219				-	39,100	48,319
Investments in Subsidiaries	-		-	-				-	-	-
Investments in Associates	-		-	-				-	-	-
Corporate Debt	146,112		60,297	74,937				-	10,878	85,815
Land & Buildings	9,359		9,359	-				-	-	-
Bank Deposits	98,266		37,348	36,771				-	24,147	60,918
Unit Trusts	5,165		-	5,165				-	-	5,165
Investments in Gold	-		-	-				-	-	-
Reinsurance receivable	20,485		7,785	-				-	12,700	12,700
Policy Loans	600		-	-				-	600	600
Mortgage Loans	-		-	-				-	-	-
Premium receivable from policyholders and interm	12,641		12,641	-				-	-	-
Intangible Assets	34,767		34,668	-				-	99	99
Property Plant and Equipments	53,582		52,462	-				-	1,120	1,120
Other Loans	-		-	-				-	-	-
Deferred Tax assets	-		-	-				-	-	-
Other Assets	48,873		33,288	-				-	15,585	15,585
Cash and cash equivalents	18,945		10,993	-				-	7,952	7,952
Total assets (Total of Lines 1 - 18)	958,578	-	483,343	363,054	-	-	-	-	112,181	475,235
Liabilities										
Insurance provision - Life	330,899		-	330,899				-	-	330,899
Insurance provision - Unit Linked	-		-	-				-	-	-
Shortfall in Life Fund	-		-	-				-	-	-
Insurance provision - Non Life	136,591		136,591	-				-	-	-
Obligation to Repurchase Securities	-		-	-				-	-	-
Deferred Income Taxes	-		-	-				-	-	-
Other Liabilities	89,555		67,360	16,426				-	5,769	22,195
Claims Outstanding	15,729		-	15,729				-	-	15,729
Interest bearing borrowings	-		-	-				-	-	-
Subordinated Debt	-		-	-				-	-	-
Provision for retirement benefits	8,202		4,921	-				-	3,281	3,281
Total liabilities (Total of Lines 20 - 30)	580,976	-	208,872	363,054	-	-	-	-	9,050	372,104
Shareholder's equity										
Share capital	332,686		229,278	-				-	103,408	103,408
Capital reserve	-		-	-				-	-	-
Revenue reserves	44,916		45,193	-				-	(277)	(277)
Total Shareholders' Equity (31 to 33)	377,602	-	274,471	-	-	-	-	-	103,131	103,131
Total Liabilities and Shareholders' Equity (30+34)	958,578	-	483,343	363,054	-	-	-	-	112,181	475,235

Industry & Company -wise Balance Sheets - 31st December 2012

SLIC	Long-term Insurance Business									
	Company (Rs.'000)	Inter Segment elimination* (Rs.'000)	General Insurance Business (Rs.'000)	Insurance Provision Life (Rs.'000)	Unit Linked Business				Shareholders (Rs '000)	Total (Rs.'000)
					Non Unit Account (Rs '000)	Unit Account - Guaranteed (Rs '000)	Unit Account - Non Guaranteed (Rs '000)	Total - Unit Linked Business (Rs '000)		
					1	2	3	4			5	6	7	8	9	10
3+10-2							5+6+7		4+8+9	
Assets										
Government Debt Securities	39,476,248		7,766,820	30,985,551				-	723,878	31,709,429
Equities	33,468,120		10,448,633	20,308,291				-	2,711,196	23,019,487
Investments in Subsidiaries	16,715,817	107,503	11,115,407	321,763				-	5,386,151	5,707,914
Investments in Associates	-		-	-				-	-	-
Corporate Debt	5,965,866		713,953	5,126,741				-	125,172	5,251,913
Land & Buildings	7,780,769		7,723,758	56,208				-	804	57,011
Bank Deposits	16,399,712		4,561,303	11,446,449				-	391,960	11,838,409
Unit Trusts	1,437,209		212,454	1,209,491				-	15,264	1,224,755
Investments in Gold	-		-	-				-	-	-
Reinsurance receivable	1,825,181		1,724,738	100,443				-	-	100,443
Policy Loans	1,415,057		-	1,415,057				-	-	1,415,057
Mortgage Loans	-		-	-				-	-	-
Premium receivable from policyholders and interm	2,411,365		2,411,365	-				-	-	-
Intangible Assets	-		-	-				-	-	-
Property Plant and Equipments	1,406,050		1,406,050	-				-	-	-
Other Loans	824,764		-	808,358				-	16,406	824,764
Deferred Tax Assets	47,960		-	47,960				-	-	47,960
Other Assets	2,534,216	174,654	1,493,333	726,183				-	489,355	1,215,537
Cash and cash equivalents	391,881		220,618	62,546				-	108,717	171,263
Total assets (Total of Lines 1 - 18)	132,100,219	282,157	49,798,431	72,615,041	-	-	-	-	9,968,903	82,583,944
Liabilities										
Insurance provision - Life	60,084,898		-	60,084,898				-	-	60,084,898
Insurance provision - Unit Linked	-		-	-				-	-	-
Shortfall in Life Fund	-		-	-				-	-	-
Insurance provision - Non Life	14,297,803		14,297,803	-				-	-	-
Obligation to Repurchase Securities	-		-	-				-	-	-
Deferred Income Taxes	-		-	-				-	-	-
Other Liabilities	9,127,921	174,654	4,542,918	4,759,657				-	-	4,759,657
Claims Outstanding	-		-	-				-	-	-
Interest bearing borrowings	-		-	-				-	-	-
Subordinated Debt	-		-	-				-	-	-
Provision for retirement benefits	401,759		209,614	192,146				-	-	192,146
Total liabilities (Total of Lines 20 - 30)	83,912,382	174,654	19,050,334	65,036,701	-	-	-	-	-	65,036,701
Shareholder's equity										
Share capital	6,000,000		6,000,000	-				-	-	-
Capital reserve	5,632,161		5,591,269	-				-	40,892	40,892
Revenue reserves	36,555,676	107,503	19,156,828	7,578,340				-	9,928,011	17,506,351
Total Shareholders' Equity (31 to 33)	48,187,837	107,503	30,748,097	7,578,340	-	-	-	-	9,968,903	17,547,243
Total Liabilities and Shareholders' Equity (30+34)	132,100,219	282,157	49,798,431	72,615,041	-	-	-	-	9,968,903	82,583,944

Industry & Company -wise Balance Sheets - 31st December 2012

UAL	Long-term Insurance Business									
	Company (Rs.'000)	Inter Segment elimination* (Rs.'000)	General Insurance Business (Rs.'000)	Insurance Provision Life (Rs.'000)	Unit Linked Business				Shareholders (Rs '000)	Total (Rs.'000)
					Non Unit Account (Rs '000)	Unit Account - Guaranteed (Rs '000)	Unit Account - Non Guaranteed (Rs '000)	Total - Unit Linked Business (Rs '000)		
					1	2	3	4			5	6	7	8	9	10
3+10-2							5+6+7		4+8+9	
Assets										
Government Debt Securities	15,820,052		3,684,179	10,739,205	281,687		215,733	497,421	899,247	12,135,873
Equities	1,672,517		49,308	696,274	-		926,935	926,935	-	1,623,209
Investments in Subsidiaries	-		-	-	-		-	-	-	-
Investments in Associates	-		-	-	-		-	-	-	-
Corporate Debt	2,478,524		468,052	2,010,472	-		-	-	-	2,010,472
Land & Buildings	918,114		-	918,114	-		-	-	-	918,114
Bank Deposits	100,000		-	100,000	-		-	-	-	100,000
Unit Trusts	-		-	-	-		-	-	-	-
Investments in Gold	-		-	-	-		-	-	-	-
Reinsurance receivable	400,627		356,441	44,186	-		-	-	-	44,186
Policy Loans	284,744		-	284,744	-		-	-	-	284,744
Mortgage Loans	-		-	-	-		-	-	-	-
Premium receivable from policyholders and interm	1,459,440		1,268,350	191,090	-		-	-	-	191,090
Intangible Assets	-		-	-	-		-	-	-	-
Property Plant and Equipments	445,731		265,589	180,143	-		-	-	-	180,143
Other Loans	470,697		361,855	108,842	-		-	-	-	108,842
Deferred Tax Assets	-		-	-	-		-	-	-	-
Other Assets	1,370,843	839,915	485,649	1,136,025	47,734		9,915	57,649	531,435	1,725,108
Cash and cash equivalents	315,633		167,243	147,077	938		279	1,217	96	148,390
Total assets (Total of Lines 1 - 18)	25,736,924	839,915	7,106,667	16,556,172	330,359	-	1,152,863	1,483,221	1,430,779	19,470,172
Liabilities										
Insurance provision - Life	15,017,650		-	14,914,012	103,638		-	103,638	-	15,017,650
Insurance provision - Unit Linked	1,143,546		-	-	-		1,143,546	1,143,546	-	1,143,546
Shortfall in Life Fund	-		-	-	-		-	-	-	-
Insurance provision - Non Life	3,151,645		3,151,645	-	-		-	-	-	-
Obligation to Repurchase Securities	-		-	-	-		-	-	-	-
Deferred Income Taxes	28,161		13,085	15,076	-		-	-	-	15,076
Other Liabilities	1,923,293	839,915	1,098,143	1,276,726	225,878		9,317	235,194	153,144	1,665,065
Claims Outstanding	-		-	-	-		-	-	-	-
Interest bearing borrowings	-		-	-	-		-	-	-	-
Subordinated Debt	-		-	-	-		-	-	-	-
Provision for retirement benefits	163,572		56,752	106,820	-		-	-	-	106,820
Total liabilities (Total of Lines 20 - 30)	21,427,865	839,915	4,319,624	16,312,634	329,515	-	1,152,863	1,482,378	153,144	17,948,156
Shareholder's equity										
Share capital	1,133,305		512,578	-	-		-	-	620,727	620,727
Capital reserve	708,988		475,859	233,129	-		-	-	-	233,129
Revenue reserves	2,466,766		1,798,606	10,410	843		-	843	656,907	668,160
Total Shareholders' Equity (31 to 33)	4,309,059	-	2,787,043	243,538	843	-	-	843	1,277,634	1,522,016
Total Liabilities and Shareholders' Equity (30+34)	25,736,924	839,915	7,106,667	16,556,172	330,359	-	1,152,863	1,483,221	1,430,779	19,470,172

Income Statement - Long Term Insurance Business - 2012 & 2013

Line	Total Insurance Industry	2012 - As per Audited Financial Statements			2013		
		Long Term Insurance Business			Long Term Insurance Business		
		Long Term Insurance Business (Rs '000)	Shareholders (Rs '000)	Total (Rs.'000)	Long Term Insurance Business (Rs '000)	Shareholders (Rs '000)	Total (Rs.'000)
1	Revenue	54,049,441	1,195,439	55,244,880	61,886,600	1,461,948	63,348,548
2	Gross Written Premiums	37,476,709	-	37,476,709	41,305,768	-	41,305,768
3	Less: Premiums ceded to Reinsurers	(1,430,047)	-	(1,430,047)	(1,646,283)	-	(1,646,283)
4	Net Written Premiums (2-3)	36,046,662	-	36,046,662	39,659,485	-	39,659,485
5	Net change in Reserves for Unearned Premiums	(4,429)	-	(4,429)	(297,842)	-	(297,842)
6	Net Earned Premiums	36,042,233	-	36,042,233	39,361,643	-	39,361,643
	Benefits and Losses	-	-	-	-	-	-
8	Increase in Insurance Provision-Life	(19,477,351)	(7,550)	(19,484,901)	(20,069,857)	(4,838)	(20,074,695)
9	Life Insurance Benefits	(13,472,382)	-	(13,472,382)	(18,181,124)	-	(18,181,124)
10	Underwriting and Net Acquisition Costs	(5,805,909)	-	(5,805,909)	(6,063,131)	-	(6,063,131)
11	Other Insurance related costs	(136,197)	-	(136,197)	(132,205)	-	(132,205)
12	.....	-	-	-	-	-	-
13	.....	-	-	-	-	-	-
14	Underwriting Results (Lines 6 minus Lines 7 to 13)	(2,849,607)	(7,550)	(2,857,157)	(5,084,674)	(4,838)	(5,089,511)
	Other Revenue	-	-	-	-	-	-
15	Fees & Commission Income	117,565	1	117,566	31,037	24	31,061
16	Income from Investments	17,062,052	1,142,189	18,204,241	21,296,358	1,344,667	22,641,025
17	Other Income	827,591	53,249	880,840	1,197,562	117,257	1,314,819
	Expenses						
18	Other operating, investment related and admin expenses	(10,280,553)	(71,962)	(10,352,515)	(12,069,023)	(391,128)	(12,460,151)
19	Amortisation of Goodwill and Intangible Assets	(1,789)	(29,483)	(31,272)	-	(5,047)	(5,047)
20	Profit from Operations (14 to 17 minus 18 and 19)	4,875,260	1,086,444	5,961,704	5,371,259	1,060,936	6,432,195
21	Interest expense	(21,891)	(45)	(21,936)	(45,810)	(38)	(45,848)
22	Profit before taxation (20-21)	4,853,369	1,086,399	5,939,768	5,325,449	1,060,898	6,386,347
23	Tax	(1,035,370)	(4,789)	(1,040,159)	(1,212,370)	(17,293)	(1,229,663)
24	Profit after taxation (22-23)	3,817,999	1,081,610	4,899,609	4,113,079	1,043,605	5,156,684

Income Statement - Long Term Insurance Business - 2012 & 2013

AIA		2012 - As per Audited Financial Statements			2013		
Line		Long Term Insurance Business			Long Term Insurance Business		
		Long Term Insurance Business (Rs '000)	Shareholders (Rs '000)	Total (Rs.'000)	Long Term Insurance Business (Rs '000)	Shareholders (Rs '000)	Total (Rs.'000)
1	Revenue	10,034,370	210,093	10,244,463	10,476,464	218,363	10,694,827
2	Gross Written Premiums	6,495,863		6,495,863	6,863,047		6,863,047
3	Less: Premiums ceded to Reinsurers	(219,497)		(219,497)	(253,494)		(253,494)
4	Net Written Premiums (2-3)	6,276,366	-	6,276,366	6,609,553	-	6,609,553
5	Net change in Reserves for Unearned Premiums			-	(296,444)		(296,444)
6	Net Earned Premiums	6,276,366	-	6,276,366	6,313,109	-	6,313,109
	Benefits and Losses						
8	Increase in Insurance Provision-Life	(3,672,697)		(3,672,697)	(753,963)		(753,963)
9	Life Insurance Benefits	(3,163,294)		(3,163,294)	(5,652,349)		(5,652,349)
10	Underwriting and Net Acquisition Costs	(757,551)		(757,551)	(815,996)		(815,996)
11	Other Insurance related costs			-			-
12	.....					
13	.....					
14	Underwriting Results (Lines 6 minus Lines 7 to 13)	(1,317,176)	-	(1,317,176)	(909,199)	-	(909,199)
	Other Revenue						
15	Fees & Commission Income			-			-
16	Income from Investments	3,490,753	178,796	3,669,549	3,808,401	198,636	4,007,037
17	Other Income	267,251	31,297	298,548	354,954	19,727	374,681
	Expenses						
18	Other operating, investment related and admin expenses	(1,925,678)	53,093	(1,872,585)	(2,717,691)	(278,911)	(2,996,602)
19	Amortisation of Goodwill and Intangible Assets			-			-
20	Profit from Operations (14 to 17 minus 18 and 19)	515,150	263,186	778,336	536,465	(60,548)	475,917
21	Interest expense			-			-
22	Profit before taxation (20-21)	515,150	263,186	778,336	536,465	(60,548)	475,917
23	Tax	(320,150)	6,433	(313,717)	(336,465)	43,450	(293,015)
24	Profit after taxation (22-23)	195,000	269,619	464,619	200,000	(17,098)	182,902

Income Statement - Long Term Insurance Business - 2012 & 2013

Line	Allianz Life	2012 - As per Audited Financial Statements			2013		
		Long Term Insurance Business			Long Term Insurance Business		
		Long Term Insurance Business (Rs '000)	Shareholders (Rs '000)	Total (Rs.'000)	Long Term Insurance Business (Rs '000)	Shareholders (Rs '000)	Total (Rs.'000)
1	Revenue	507,213	42,413	549,625	817,841	45,690	863,532
2	Gross Written Premiums	532,142		532,142	828,790		828,790
3	Less: Premiums ceded to Reinsurers	(34,689)		(34,689)	(44,190)		(44,190)
4	Net Written Premiums (2-3)	497,452	-	497,452	784,600	-	784,600
5	Net change in Reserves for Unearned Premiums			-			-
6	Net Earned Premiums	497,452	-	497,452	784,600	-	784,600
	Benefits and Losses						
8	Increase in Insurance Provision-Life	(191,094)		(191,094)	(337,379)		(337,379)
9	Life Insurance Benefits	(15,877)		(15,877)	(23,316)		(23,316)
10	Underwriting and Net Acquisition Costs	(150,084)		(150,084)	(167,785)		(167,785)
11	Other Insurance related costs	(2,193)		(2,193)	(2,346)		(2,346)
12	.....			-	-	-	-
13	.....			-	-	-	-
14	Underwriting Results (Lines 6 minus Lines 7 to 13)	138,205	-	138,205	253,774	-	253,774
	Other Revenue						
15	Fees & Commission Income			-			-
16	Income from Investments	9,760	42,413	52,173	33,241	45,690	78,931
17	Other Income	-	-	-	-	-	-
	Expenses						
18	Other operating, investment related and admin expenses	(249,574)		(249,574)	(372,695)		(372,695)
19	Amortisation of Goodwill and Intangible Assets			-			-
20	Profit from Operations (14 to 17 minus 18 and 19)	(101,609)	42,413	(59,196)	(85,680)	45,690	(39,990)
21	Interest expense	-	-	-			-
22	Profit before taxation (20-21)	(101,609)	42,413	(59,196)	(85,680)	45,690	(39,990)
23	Tax	-	-	-	-	-	-
24	Profit after taxation (22-23)	(101,609)	42,413	(59,196)	(85,680)	45,690	(39,990)

Income Statement - Long Term Insurance Business - 2012 & 2013

Line	Amana Takaful	2012 - As per Audited Financial Statements			2013		
		Long Term Insurance Business			Long Term Insurance Business		
		Long Term Insurance Business (Rs '000)	Shareholders (Rs '000)	Total (Rs.'000)	Long Term Insurance Business (Rs '000)	Shareholders (Rs '000)	Total (Rs.'000)
1	Revenue	408,132	-	408,132	602,766	-	602,766
2	Gross Written Premiums	364,759		364,759	542,986		542,986
3	Less: Premiums ceded to Reinsurers	(3,379)		(3,379)	(11,334)		(11,334)
4	Net Written Premiums (2-3)	361,380	-	361,380	531,653	-	531,653
5	Net change in Reserves for Unearned Premiums	(4,429)		(4,429)	(1,398)		(1,398)
6	Net Earned Premiums	356,951	-	356,951	530,255	-	530,255
	Benefits and Losses						
8	Increase in Insurance Provision-Life	(167,048)		(167,048)	(213,434)		(213,434)
9	Life Insurance Benefits	(80,345)		(80,345)	(179,545)		(179,545)
10	Underwriting and Net Acquisition Costs	(24,327)		(24,327)	(47,741)		(47,741)
11	Other Insurance related costs			-			-
12	.....					
13	.....					
14	Underwriting Results (Lines 6 minus Lines 7 to 13)	85,230	-	85,230	89,535	-	89,535
	Other Revenue						
15	Fees & Commission Income			-			-
16	Income from Investments	51,181		51,181	72,511		72,511
17	Other Income			-			-
	Expenses						
18	Other operating, investment related and admin expenses	(136,411)		(136,411)	(162,046)		(162,046)
19	Amortisation of Goodwill and Intangible Assets			-			-
20	Profit from Operations (14 to 17 minus 18 and 19)	(0)	-	(0)	0	-	0
21	Interest expense			-			-
22	Profit before taxation (20-21)	(0)	-	(0)	0	-	0
23	Tax			-			-
24	Profit after taxation (22-23)	(0)	-	(0)	0	-	0

Income Statement - Long Term Insurance Business - 2012 & 2013

Line	Arpico	2012 - As per Audited Financial Statements			2013		
		Long Term Insurance Business			Long Term Insurance Business		
		Long Term Insurance Business (Rs '000)	Shareholders (Rs '000)	Total (Rs.'000)	Long Term Insurance Business (Rs '000)	Shareholders (Rs '000)	Total (Rs.'000)
1	Revenue	94,385	68,159	162,544	194,165	73,356	267,520
2	Gross Written Premiums	101,900		101,900	206,494		206,494
3	Less: Premiums ceded to Reinsurers	(10,768)		(10,768)	(30,237)		(30,237)
4	Net Written Premiums (2-3)	91,132	-	91,132	176,257	-	176,257
5	Net change in Reserves for Unearned Premiums	-		-	-		-
6	Net Earned Premiums	91,132	-	91,132	176,257	-	176,257
	Benefits and Losses						
8	Increase in Insurance Provision-Life	(58,674)		(58,674)	(96,792)		(96,792)
9	Life Insurance Benefits	(4,178)		(4,178)	(25,974)		(25,974)
10	Underwriting and Net Acquisition Costs	(63,924)		(63,924)	(91,786)		(91,786)
11	Other Insurance related costs			-	-		-
12	.....			-	-		-
13	.....			-	-		-
14	Underwriting Results (Lines 6 minus Lines 7 to 13)	(35,644)	-	(35,644)	(38,295)	-	(38,295)
	Other Revenue						
15	Fees & Commission Income	1,113	1	1,114	2,130	24	2,154
16	Income from Investments	2,105	67,868	69,973	14,449	72,146	86,595
17	Other Income	35	289	325	1,329	1,185	2,514
	Expenses						
18	Other operating, investment related and admin expenses	(67)	(77,583)	(77,650)	(168)	(65,342)	(65,510)
19	Amortisation of Goodwill and Intangible Assets			-	-		-
20	Profit from Operations (14 to 17 minus 18 and 19)	(32,458)	(9,424)	(41,883)	(20,555)	8,014	(12,541)
21	Interest expense			-			-
22	Profit before taxation (20-21)	(32,458)	(9,424)	(41,883)	(20,555)	8,014	(12,541)
23	Tax			(608)			
24	Profit after taxation (22-23)	(32,458)	(9,424)	(42,491)	(20,555)	8,014	(12,541)

Income Statement - Long Term Insurance Business - 2012 & 2013

Line	5 Asian Alliance	2012 - As per Audited Financial Statements			2013		
		Long Term Insurance Business			Long Term Insurance Business		
		Long Term Insurance Business (Rs '000)	Shareholders (Rs '000)	Total (Rs.'000)	Long Term Insurance Business (Rs '000)	Shareholders (Rs '000)	Total (Rs.'000)
1	Revenue	2,054,306	-	2,054,306	2,710,238	137,400	2,847,638
2	Gross Written Premiums	2,034,084		2,034,084	2,520,283		2,520,283
3	Less: Premiums ceded to Reinsurers	(326,981)		(326,981)	(381,616)		(381,616)
4	Net Written Premiums (2-3)	1,707,103	-	1,707,103	2,138,667	-	2,138,667
5	Net change in Reserves for Unearned Premiums			-			-
6	Net Earned Premiums	1,707,103	-	1,707,103	2,138,667	-	2,138,667
	Benefits and Losses						
8	Increase in Insurance Provision-Life	(551,339)		(551,339)	(842,119)		(842,119)
9	Life Insurance Benefits	(143,117)		(143,117)	(214,101)		(214,101)
10	Underwriting and Net Acquisition Costs	(509,495)		(509,495)	(603,330)		(603,330)
11	Other Insurance related costs			-	-		-
12	.....					
13	.....					
14	Underwriting Results (Lines 6 minus Lines 7 to 13)	503,152	-	503,152	479,117	-	479,117
	Other Revenue						
15	Fees & Commission Income			-			-
16	Income from Investments	337,028		337,028	557,350	114,616	671,966
17	Other Income	10,175		10,175	14,221	22,784	37,005
	Expenses						
18	Other operating, investment related and admin expenses	(689,399)		(689,399)	(743,852)	(3,826)	(747,678)
19	Amortisation of Goodwill and Intangible Assets			-			-
20	Profit from Operations (14 to 17 minus 18 and 19)	160,956	-	160,956	306,836	133,574	440,410
21	Interest expense	(5,078)		(5,078)	(6,837)		(6,837)
22	Profit before taxation (20-21)	155,878	-	155,878	299,999	133,574	433,573
23	Tax			-			-
24	Profit after taxation (22-23)	155,878	-	155,878	299,999	133,574	433,573

Income Statement - Long Term Insurance Business - 2012 & 2013

Line	Ceylinco	2012- As per Audited Financial Statements			2013		
		Long Term Insurance Business			Long Term Insurance Business		
		Long Term Insurance Business (Rs '000)	Shareholders (Rs '000)	Total (Rs.'000)	Long Term Insurance Business (Rs '000)	Shareholders (Rs '000)	Total (Rs.'000)
1	Revenue	15,265,560	136,328	15,401,888	17,322,866	250,379	17,573,245
2	Gross Written Premiums	10,829,470		10,829,470	11,122,906		11,122,906
3	Less: Premiums ceded to Reinsurers	(253,404)		(253,404)	(256,002)		(256,002)
4	Net Written Premiums (2-3)	10,576,066	-	10,576,066	10,866,904	-	10,866,904
5	Net change in Reserves for Unearned Premiums			-			-
6	Net Earned Premiums	10,576,066	-	10,576,066	10,866,904	-	10,866,904
	Benefits and Losses						
8	Increase in Insurance Provision-Life	(6,765,658)		(6,765,658)	(7,654,622)		(7,654,622)
9	Life Insurance Benefits	(3,990,881)		(3,990,881)	(4,757,321)		(4,757,321)
10	Underwriting and Net Acquisition Costs	(1,427,626)		(1,427,626)	(1,353,905)		(1,353,905)
11	Other Insurance related costs			-			-
12	.....					
13	.....					
14	Underwriting Results (Lines 6 minus Lines 7 to 13)	(1,608,099)	-	(1,608,099)	(2,898,944)	-	(2,898,944)
	Other Revenue						
15	Fees & Commission Income			-			-
16	Income from Investments	4,689,479	114,665	4,804,144	6,396,229	191,659	6,587,888
17	Other Income	15	21,663	21,678	59,733	58,719	118,452
	Expenses						
18	Other operating, investment related and admin expenses	(2,223,468)	39,032	(2,184,436)	(2,497,239)	(14,934)	(2,512,173)
19	Amortisation of Goodwill and Intangible Assets		(29,483)	(29,483)		(5,047)	(5,047)
20	Profit from Operations (14 to 17 minus 18 and 19)	857,927	145,877	1,003,804	1,059,779	230,398	1,290,177
21	Interest expense	(7,927)	(45)	(7,972)	(9,779)	(38)	(9,817)
22	Profit before taxation (20-21)	850,000	145,832	995,832	1,050,000	230,360	1,280,360
23	Tax			-		(39,973)	(39,973)
24	Profit after taxation (22-23)	850,000	145,832	995,832	1,050,000	190,387	1,240,387

Income Statement - Long Term Insurance Business - 2012 & 2013

Line	Cooperative	2012 - As per Audited Financial Statements			2013		
		Long Term Insurance Business			Long Term Insurance Business		
		Long Term Insurance Business (Rs '000)	Shareholders (Rs '000)	Total (Rs.'000)	Long Term Insurance Business (Rs '000)	Shareholders (Rs '000)	Total (Rs.'000)
1	Revenue	368,246	14,531	382,777	408,259	12,420	420,679
2	Gross Written Premiums	312,056		312,056	337,976		337,976
3	Less: Premiums ceded to Reinsurers	(27,818)		(27,818)	(35,984)		(35,984)
4	Net Written Premiums (2-3)	284,238	-	284,238	301,992	-	301,992
5	Net change in Reserves for Unearned Premiums			-			-
6	Net Earned Premiums	284,238	-	284,238	301,992	-	301,992
	Benefits and Losses						
8	Increase in Insurance Provision-Life	(120,976)		(120,976)	(98,051)		(98,051)
9	Life Insurance Benefits	(32,166)		(32,166)	(63,645)		(63,645)
10	Underwriting and Net Acquisition Costs	(61,630)		(61,630)	(66,281)		(66,281)
11	Other Insurance related costs			-			-
12	.....					
13	.....					
14	Underwriting Results (Lines 6 minus Lines 7 to 13)	69,466	-	69,466	74,014	-	74,014
	Other Revenue						
15	Fees & Commission Income	12,439		12,439			-
16	Income from Investments	68,703	14,531	83,234	103,332	12,420	115,751
17	Other Income	2,866		2,866	2,936		2,936
	Expenses						
18	Other operating, investment related and admin expenses	(153,474)		(153,474)	(180,282)		(180,282)
19	Amortisation of Goodwill and Intangible Assets			-			-
20	Profit from Operations (14 to 17 minus 18 and 19)	0	14,531	14,531	0	12,420	12,420
21	Interest expense			-			-
22	Profit before taxation (20-21)	0	14,531	14,531	0	12,420	12,420
23	Tax			-			-
24	Profit after taxation (22-23)	0	14,531	14,531	0	12,420	12,420

Income Statement - Long Term Insurance Business - 2012 & 2013

Line	HNBA	2012 - As per Audited Financial Statements			2013		
		Long Term Insurance Business			Long Term Insurance Business		
		Long Term Insurance Business (Rs '000)	Shareholders (Rs '000)	Total (Rs.'000)	Long Term Insurance Business (Rs '000)	Shareholders (Rs '000)	Total (Rs.'000)
1	Revenue	1,460,176	28,273	1,488,449	1,785,546	45,189	1,830,735
2	Gross Written Premiums	1,290,367		1,290,367	1,500,028		1,500,028
3	Less: Premiums ceded to Reinsurers	(102,696)		(102,696)	(128,076)		(128,076)
4	Net Written Premiums (2-3)	1,187,672	-	1,187,672	1,371,952	-	1,371,952
5	Net change in Reserves for Unearned Premiums			-			-
6	Net Earned Premiums	1,187,672	-	1,187,672	1,371,952	-	1,371,952
	Benefits and Losses						
8	Increase in Insurance Provision-Life	(558,325)		(558,325)	(555,909)		(555,909)
9	Life Insurance Benefits	(62,761)		(62,761)	(261,770)		(261,770)
10	Underwriting and Net Acquisition Costs	(222,317)		(222,317)	(279,420)		(279,420)
11	Other Insurance related costs	(9,401)		(9,401)	(7,391)		(7,391)
12	.....			-			-
13	.....			-			-
14	Underwriting Results (Lines 6 minus Lines 7 to 13)	334,867	-	334,867	267,461	-	267,461
	Other Revenue						
15	Fees & Commission Income			-			-
16	Income from Investments	272,518	28,273	300,791	413,594	45,189	458,783
17	Other Income	(14)		(14)			-
	Expenses						
18	Other operating, investment related and admin expenses	(430,903)	(185)	(431,088)	(514,044)	(603)	(514,647)
19	Amortisation of Goodwill and Intangible Assets	(4,468)		(4,468)	(1,789)		(1,789)
20	Profit from Operations (14 to 17 minus 18 and 19)	172,000	28,088	200,088	165,223	44,586	209,809
21	Interest expense			-			-
22	Profit before taxation (20-21)	172,000	28,088	200,088	165,223	44,586	209,809
23	Tax			-			-
24	Profit after taxation (22-23)	172,000	28,088	200,088	165,223	44,586	209,809

Income Statement - Long Term Insurance Business - 2012 & 2013

9 Janashakthi		2012 - As per Audited Financial Statements			2013		
Line		Long Term Insurance Business			Long Term Insurance Business		
		Long Term Insurance Business (Rs '000)	Shareholders (Rs '000)	Total (Rs.'000)	Long Term Insurance Business (Rs '000)	Shareholders (Rs '000)	Total (Rs.'000)
1	Revenue	2,190,750	-	2,190,750	2,599,393	-	2,599,393
2	Gross Written Premiums	1,871,986		1,871,986	2,025,075		2,025,075
3	Less: Premiums ceded to Reinsurers	(29,348)		(29,348)	(38,872)		(38,872)
4	Net Written Premiums (2-3)	1,842,638		1,842,638	1,986,203		1,986,203
5	Net change in Reserves for Unearned Premiums	-		-	-		-
6	Net Earned Premiums	1,842,638		1,842,638	1,986,203		1,986,203
	Benefits and Losses						
8	Increase in Insurance Provision-Life	(898,137)		(898,137)	(917,073)		(917,073)
9	Life Insurance Benefits	(425,284)		(425,284)	(432,554)		(432,554)
10	Underwriting and Net Acquisition Costs	(444,276)		(444,276)	(449,870)		(449,870)
11	Other Insurance related costs	-		-	-		-
12	.....	-		-	-		-
13	.....	-		-	-		-
14	Underwriting Results (Lines 6 minus Lines 7 to 13)	74,942		74,942	186,705		186,705
	Other Revenue						
15	Fees & Commission Income	23,123		23,123	49,757		49,757
16	Income from Investments	321,679		321,679	613,673		613,673
17	Other Income	3,310		3,310	(50,240)		(50,240)
	Expenses						
18	Other operating, investment related and admin expenses	(417,665)		(417,665)	(496,095)		(496,095)
19	Amortisation of Goodwill and Intangible Assets	(5,278)		(5,278)	-		-
20	Profit from Operations (14 to 17 minus 18 and 19)	111		111	303,801		303,801
21	Interest expense	(110)		(110)	(81)		(81)
22	Profit before taxation (20-21)	0		0	303,720		303,720
23	Tax	-		-	-		-
24	Profit after taxation (22-23)	0		0	303,720		303,720

Income Statement - Long Term Insurance Business - 2012 & 2013

Line	LIC	2012 - As per Audited Financial Statements Long Term Insurance Business			2013 Long Term Insurance Business		
		Long Term Insurance Business (Rs '000)	Shareholders (Rs '000)	Total (Rs.'000)	Long Term Insurance Business (Rs '000)	Shareholders (Rs '000)	Total (Rs.'000)
1	Revenue	367,099	76,264	443,363	404,642	47,423	452,065
2	Gross Written Premiums	295,859		295,859	301,721		301,721
3	Less: Premiums ceded to Reinsurers	(2,178)		(2,178)			-
4	Net Written Premiums (2-3)	293,681	-	293,681	301,721	-	301,721
5	Net change in Reserves for Unearned Premiums			-			-
6	Net Earned Premiums	293,681	-	293,681	301,721	-	301,721
	Benefits and Losses						
8	Increase in Insurance Provision-Life	(79,177)		(79,177)	(54,466)		(54,466)
9	Life Insurance Benefits	(89,772)		(89,772)	(99,320)		(99,320)
10	Underwriting and Net Acquisition Costs						
11	Other Insurance related costs	(37,156)		(37,156)	(38,450)		(38,450)
12	.....					
13	.....			-			-
14	Underwriting Results (Lines 6 minus Lines 7 to 13)	87,576	-	87,576	109,485	-	109,485
	Other Revenue						
15	Fees & Commission Income			-			-
16	Income from Investments	64,042	76,264	140,306	87,399	47,423	134,822
17	Other Income	9,376		9,376	15,522		15,522
	Expenses						
18	Other operating, investment related and admin expenses	(158,168)		(158,168)	(112,810)		(112,810)
19	Amortisation of Goodwill and Intangible Assets			-			-
20	Profit from Operations (14 to 17 minus 18 and 19)	2,826	76,264	79,090	99,596	47,423	147,019
21	Interest expense	(449)		(449)	(5,278)		(5,278)
22	Profit before taxation (20-21)	2,377	76,264	78,641	94,318	47,423	141,741
23	Tax	1,938		1,938			-
24	Profit after taxation (22-23)	4,315	76,264	80,579	94,318	47,423	141,741

Income Statement - Long Term Insurance Business - 2012 & 2013

11 LOLC		2012 - As per Audited Financial Statements			2013		
Line		Long Term Insurance Business			Long Term Insurance Business		
		Long Term Insurance Business (Rs '000)	Shareholders (Rs '000)	Total (Rs.'000)	Long Term Insurance Business (Rs '000)	Shareholders (Rs '000)	Total (Rs.'000)
1	Revenue	54,312	-	54,312	109,330	9,359	118,689
2	Gross Written Premiums	51,427		51,427	106,238		106,238
3	Less: Premiums ceded to Reinsurers	(1,109)		(1,109)	(5,934)		(5,934)
4	Net Written Premiums (2-3)	50,318	-	50,318	100,304	-	100,304
5	Net change in Reserves for Unearned Premiums						
6	Net Earned Premiums	50,318	-	50,318	100,304	-	100,304
	Benefits and Losses						
8	Increase in Insurance Provision-Life	(47,571)		(47,571)	(68,072)		(68,072)
9	Life Insurance Benefits	(554)		(554)	(3,020)		(3,020)
10	Underwriting and Net Acquisition Costs	-		-	534		534
11	Other Insurance related costs			-			-
12	.....			-			-
13	.....			-			-
14	Underwriting Results (Lines 6 minus Lines 7 to 13)	2,194	-	2,194	29,747	-	29,747
	Other Revenue						
15	Fees & Commission Income			-			-
16	Income from Investments	3,989		3,989	8,950	9,359	18,309
17	Other Income	5		5	76		76
	Expenses						
18	Other operating, investment related and admin expenses	(6,188)		(6,188)	(38,773)	(0)	(38,773)
19	Amortisation of Goodwill and Intangible Assets			-			-
20	Profit from Operations (14 to 17 minus 18 and 19)	-	-	(0)	-	9,359	9,359
21	Interest expense			-			-
22	Profit before taxation (20-21)	-	-	(0)	-	9,359	9,359
23	Tax			-			-
24	Profit after taxation (22-23)	-	-	(0)	-	9,359	9,359

Income Statement - Long Term Insurance Business - 2012 & 2013

Line	MBSL	2012 - As per Audited Financial Statements			2013		
		Long Term Insurance Business			Long Term Insurance Business		
		Long Term Insurance Business (Rs '000)	Shareholders (Rs '000)	Total (Rs.'000)	Long Term Insurance Business (Rs '000)	Shareholders (Rs '000)	Total (Rs.'000)
1	Revenue	139,260	1,527	140,787	200,166	1,138	201,304
2	Gross Written Premiums	143,156		143,156	192,780		192,780
3	Less: Premiums ceded to Reinsurers	(11,795)		(11,795)	(13,512)		(13,512)
4	Net Written Premiums (2-3)	131,361	-	131,361	179,268	-	179,268
5	Net change in Reserves for Unearned Premiums			-			-
6	Net Earned Premiums	131,361	-	131,361	179,268	-	179,268
	Benefits and Losses						
8	Increase in Insurance Provision-Life	38,086	1,527	39,613	43,306	1,138	44,444
9	Life Insurance Benefits	4,463		4,463	5,463		5,463
10	Underwriting and Net Acquisition Costs	39,712		39,712	52,816		52,816
11	Other Insurance related costs	612		612	810		810
12	.....			-			-
13	.....			-			-
14	Underwriting Results (Lines 6 minus Lines 7 to 13)	48,488	(1,527)	46,961	76,874	(1,138)	75,736
	Other Revenue						
15	Fees & Commission Income	-	-	-	-	-	-
16	Income from Investments	7,894	1,527	9,421	20,526	1,138	21,664
17	Other Income	5		5	372		372
	Expenses						
18	Other operating, investment related and admin expenses	(56,387)		(56,387)	(97,771)		(97,771)
19	Amortisation of Goodwill and Intangible Assets			-			-
20	Profit from Operations (14 to 17 minus 18 and 19)	-	-	-	(0)	0	0
21	Interest expense			-			-
22	Profit before taxation (20-21)	-	-	-	(0)	0	0
23	Tax			-			-
24	Profit after taxation (22-23)	-	-	-	(0)	0	0

Income Statement - Long Term Insurance Business - 2012 & 2013

Line	Sanasa	2012 - As per Audited Financial Statements			2012		
		Long Term Insurance Business			Long Term Insurance Business		
		Long Term Insurance Business (Rs '000)	Shareholders (Rs '000)	Total (Rs.'000)	Long Term Insurance Business (Rs '000)	Shareholders (Rs '000)	Total (Rs.'000)
1	Revenue	142,120	7,000	149,120	241,339	-	241,339
2	Gross Written Premiums	128,113		128,113	203,616		203,616
3	Less: Premiums ceded to Reinsurers	(22,288)		(22,288)	(27,121)		(27,121)
4	Net Written Premiums (2-3)	105,826	-	105,826	176,495	-	176,495
5	Net change in Reserves for Unearned Premiums	-		-	-		-
6	Net Earned Premiums	105,826	-	105,826	176,495	-	176,495
	Benefits and Losses						
8	Increase in Insurance Provision-Life	(72,480)		(72,480)	(114,204)		(114,204)
9	Life Insurance Benefits	(8,239)		(8,239)	(22,670)		(22,670)
10	Underwriting and Net Acquisition Costs	(10,836)		(10,836)	(12,017)		(12,017)
11	Other Insurance related costs			-			-
12	.....			-			-
13	.....			-			-
14	Underwriting Results (Lines 6 minus Lines 7 to 13)	14,270	-	14,270	27,604	-	27,604
	Other Revenue						
15	Fees & Commission Income	15,787		15,787	17,022		17,022
16	Income from Investments	19,060	3,995	23,055	43,555		43,555
17	Other Income	1,447	3,005	4,452	4,268		4,268
	Expenses						
18	Other operating, investment related and admin expenses	(56,565)	(1,000)	(57,565)	(91,728)		(91,728)
19	Amortisation of Goodwill and Intangible Assets			-			-
20	Profit from Operations (14 to 17 minus 18 and 19)	(6,001)	6,000	(1)	720	-	720
21	Interest expense			-	(720)		(720)
22	Profit before taxation (20-21)	(6,001)	6,000	(1)	0	-	-
23	Tax			-			-
24	Profit after taxation (22-23)	(6,001)	6,000	(1)	0	-	-

Income Statement - Long Term Insurance Business - 2012 & 2013

14 SLIC		2011 - As per Audited Financial Statements			2012		
Line		Long Term Insurance Business			Long Term Insurance Business		
		Long Term Insurance Business (Rs '000)	Shareholders (Rs '000)	Total (Rs.'000)	Long Term Insurance Business (Rs '000)	Shareholders (Rs '000)	Total (Rs.'000)
1	Revenue	15,806,596	2,190,831	17,997,427	13,752,849	695,770	14,448,619
2	Gross Written Premiums	6,743,073		6,743,073	7,369,027		7,369,027
3	Less: Premiums ceded to Reinsurers	149,616		149,616	90,107		90,107
4	Net Written Premiums (2-3)	6,593,457	-	6,593,457	7,278,921		7,278,921
5	Net change in Reserves for Unearned Premiums			-			-
6	Net Earned Premiums	6,593,457	-	6,593,457	7,278,921		7,278,921
	Benefits and Losses						
8	Increase in Insurance Provision-Life	(6,291,119)		(6,291,119)	(4,332,890)		(4,332,890)
9	Life Insurance Benefits	(3,592,818)		(3,592,818)	(4,089,232)		(4,089,232)
10	Underwriting and Net Acquisition Costs	(916,349)		(916,349)	(1,036,226)		(1,036,226)
11	Other Insurance related costs	(114,307)		(114,307)	(125,910)		(125,910)
12	.....			-		
13	.....			-		
14	Underwriting Results (Lines 6 minus Lines 7 to 13)	(4,321,136)	-	(4,321,136)	(2,305,337)	-	(2,305,337)
	Other Revenue						
15	Fees & Commission Income			-			
16	Income from Investments	8,506,630	2,190,831	10,697,461	5,573,047	683,120	6,256,168
17	Other Income	706,509		706,509	900,881	12,650	913,531
	Expenses						
18	Other operating, investment related and admin expenses	(1,712,023)	(94,212)	(1,806,235)	(1,831,533)	(71,174)	(1,902,707)
19	Amortisation of Goodwill and Intangible Assets			-			
20	Profit from Operations (14 to 17 minus 18 and 19)	3,179,981	2,096,619	5,276,600	2,337,058	624,596	2,961,655
21	Interest expense	(24)		(24)	(111)	(2)	(114)
22	Profit before taxation (20-21)	3,179,956	2,096,619	5,276,575	2,336,947	624,594	2,961,541
23	Tax	(800,159)	(12,955)	(813,114)	(711,400)	(51,200)	(762,600)
24	Profit after taxation (22-23)	2,379,797	2,083,664	4,463,461	1,625,547	573,394	2,198,941

Income Statement - Long Term Insurance Business - 2012 & 2013

15 UAL		2011 - As per Audited Financial Statements			2012		
Line		Long Term Insurance Business			Long Term Insurance Business		
		Long Term Insurance Business (Rs '000)	Shareholders (Rs '000)	Total (Rs.'000)	Long Term Insurance Business (Rs '000)	Shareholders (Rs '000)	Total (Rs.'000)
1	Revenue	5,448,970	-	5,448,970	6,541,658	23,164	6,564,822
2	Gross Written Premiums	4,471,627		4,471,627	5,106,323		5,106,323
3	Less: Premiums ceded to Reinsurers	(202,907)		(202,907)	(249,595)		(249,595)
4	Net Written Premiums (2-3)	4,268,720	-	4,268,720	4,856,728	-	4,856,728
5	Net change in Reserves for Unearned Premiums			-			-
6	Net Earned Premiums	4,268,720	-	4,268,720	4,856,728	-	4,856,728
	Benefits and Losses						
8	Increase in Insurance Provision-Life	(2,044,118)		(2,044,118)	(2,431,316)		(2,431,316)
9	Life Insurance Benefits	(747,517)		(747,517)	(1,141,195)		(1,141,195)
10	Underwriting and Net Acquisition Costs	(819,075)		(819,075)	(890,536)		(890,536)
11	Other Insurance related costs			-			-
12	.....			-			-
13	.....			-			-
14	Underwriting Results (Lines 6 minus Lines 7 to 13)	658,010	-	658,010	393,681	-	393,681
	Other Revenue						
15	Fees & Commission Income			-			-
16	Income from Investments	1,132,766		1,132,766	1,511,613	2,406	1,514,019
17	Other Income	47,484		47,484	173,317	20,758	194,075
	Expenses						
18	Other operating, investment related and admin expenses	(1,409,260)		(1,409,260)	(1,553,611)	(15,343)	(1,568,954)
19	Amortisation of Goodwill and Intangible Assets			-			-
20	Profit from Operations (14 to 17 minus 18 and 19)	429,000	-	429,000	525,000	7,821	532,821
21	Interest expense			-			-
22	Profit before taxation (20-21)	429,000	-	429,000	525,000	7,821	532,821
23	Tax			-			-
24	Profit after taxation (22-23)	429,000	-	429,000	525,000	7,821	532,821

Income Statement - General Insurance Business - 2013

Total General Insurance Industry	2013					
	Fire	Marine	Motor	WCI	Misc	Total
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Revenue						49,954,667
GWP	8,181,127	1,857,091	34,179,487	375,272	11,866,778	56,459,756
- Coinsurance outward *	(137,637)	(4,190)	(2,199)	(1,844)	(29,146)	(175,017)
- SRCC & TC Premium **	(1,732,580)	(11,556)	(1,095,685)	(47,528)	(220,041)	(3,107,390)
- Reinsurance***	(4,799,516)	(1,014,706)	(304,451)	(41,021)	(2,632,786)	(8,792,481)
NWP (Line 2 - (sum of 3,4 & 5))	1,511,394	826,639	32,777,152	284,879	8,984,804	44,384,868
Change in UEP	(87,264)	6,553	(1,288,764)	(54,356)	(777,866)	(2,201,697)
NEP	1,424,130	833,192	31,488,387	230,524	8,206,938	42,183,171
						-
Benefits/losses						-
Non Life Insurance Losses and Loss Adj Exp(net)	(550,497)	(392,354)	(19,051,748)	(83,926)	(4,661,958)	(24,740,482)
Underwriting and Net Acquisition Costs	457,441	7,600	(3,461,393)	(16,661)	(325,262)	(3,338,275)
Other Insurance related costs (net)	(687,431)	(283,339)	(3,329,449)	(36,305)	(1,008,221)	(5,344,744)
Underwriting Results	643,644	165,099	5,645,798	93,632	2,211,497	8,759,671
						-
Other Revenue						-
Fees & commission income						454,354
Income from investments						6,361,301
Other income						955,841
						-
Expenses						-
Other operating, investment related and admin expenses						(9,320,808)
Amortisation of goodwill & Intangible Assets						(28,796)
Profit from operations						7,181,562
Interest expense						(113,926)
Profit before taxation						7,067,636
Tax						(1,334,336)
Profit After taxation						5,733,300

Income Statement - General Insurance Business - 2013

AIA	2013					
	Fire (Rs.'000)	Marine (Rs.'000)	Motor (Rs.'000)	WCI (Rs.'000)	Misc (Rs.'000)	Total (Rs.'000)
Revenue						2,297,724
GWP	555,625	137,310	1,496,977	22,582	460,516	2,673,010
- Coinsurance outward *	(18,752)	(3,123)	(771)	-	(6,453)	
- SRCC & TC Premium **	(172,464)	(385)	(21,463)		(20,923)	
- Reinsurance***	(253,971)	(65,209)	(9,920)	(4,695)	(116,334)	(450,129)
NWP (Line 2 - (sum of 3,4 & 5))	110,438	68,592	1,464,823	17,887	316,806	1,978,546
Change in UEP	(9,942)	239	(62,483)	(16,715)	(8,994)	(97,895)
NEP	100,496	68,831	1,402,340	1,172	307,812	1,880,651
Benefits/losses						-
Non Life Insurance Losses and Loss Adj Exp(net)	(43,896)	(24,932)	(825,791)	(8,296)	(194,915)	(1,097,830)
Underwriting and Net Acquisition Costs	56,593	2,781	(93,469)	2,602	15,365	(16,128)
Other Insurance related costs (net)	(174,895)	(53,844)	(458,761)	(6,995)	(133,333)	(827,828)
Underwriting Results	(61,702)	(7,164)	24,319	(11,517)	(5,070)	(61,135)
Other Revenue						-
Fees & commission income						
Income from investments						400,943
Other income						16,130
Expenses						
Other operating, investment related and admin expenses						(9,360)
Amortisation of goodwill & Intangible Assets						
Profit from operations	(61,702)	(7,164)	24,319	(11,517)	(5,070)	346,578
Interest expense						
Profit before taxation	(61,702)	(7,164)	24,319	(11,517)	(5,070)	346,578
Tax						(30,979)
Profit After taxation	(61,702)	(7,164)	24,319	(11,517)	(5,070)	315,599

AIG	2013					
	Fire (Rs.'000)	Marine (Rs.'000)	Motor (Rs.'000)	WCI (Rs.'000)	Misc (Rs.'000)	Total (Rs.'000)
Revenue						439,600
GWP	76,511	119,417	21,665	2,255	689,294	909,143
- Coinsurance outward *	-	-	-	-	-	-
- SRCC & TC Premium **	(23,315)	-	(1,025)	(482)	(4,260)	(29,084)
- Reinsurance***	(37,799)	(58,997)	(10,704)	(1,114)	(340,537)	(449,151)
NWP (Line 2 - (sum of 3,4 & 5))	15,396	60,421	9,936	659	344,497	430,909
Change in UEP	(269)	(106)	5,679	(14)	(63,898)	(58,608)
NEP	15,127	60,314	15,616	645	280,599	372,301
Benefits/losses						-
Non Life Insurance Losses and Loss Adj Exp(net)	(20,368)	(303)	(19,858)	(227)	(86,394)	(127,151)
Underwriting and Net Acquisition Costs	(4,518)	(15,503)	2,000	84	38,946	21,010
Other Insurance related costs (net)	-	-	-	-	-	-
Underwriting Results	(9,759)	44,509	(2,242)	502	233,151	266,160
Other Revenue						-
Fees & commission income	544	849	154	16	4,898	6,460
Income from investments	5,120	7,991	1,450	151	46,127	60,839
Other income	5,664	8,840	1,604	167	51,025	67,299
Expenses						-
Other operating, investment related and admin expenses	(17,981)	(28,064)	(5,092)	(530)	(161,991)	(213,658)
Amortisation of goodwill & Intangible Assets						-
Profit from operations	(22,076)	25,284	(5,730)	139	122,184	119,801
Interest expense						-
Profit before taxation	(22,076)	25,284	(5,730)	139	122,184	119,801
Tax						-
Profit After taxation	(22,076)	25,284	(5,730)	139	122,184	119,801

Income Statement - General Insurance Business - 2013

Allianz Gen.	2013					
	Fire (Rs.'000)	Marine (Rs.'000)	Motor (Rs.'000)	WCI (Rs.'000)	Misc (Rs.'000)	Total (Rs.'000)
Revenue						844,017
GWP	769,686	79,918	503,927	20,572	730,488	2,104,591
- Coinsurance outward *						-
- SRCC & TC Premium **	(121,545)		-	(7,104)	(11,035)	(139,684)
- Reinsurance***	(566,045)	(29,393)	(7,957)	(112)	(113,656)	(717,163)
NWP (Line 2 - (sum of 3,4 & 5))	82,097	50,525	495,970	13,356	605,797	1,247,744
Change in UEP	(6,988)	(36,673)	(220,366)	(3,596)	(295,812)	(563,435)
NEP	75,109	13,852	275,603	9,759	309,986	684,309
						-
Benefits/losses						-
Non Life Insurance Losses and Loss Adj Exp(net)	(31,409)	(9,662)	(151,395)	(3,319)	(122,054)	(317,838)
Underwriting and Net Acquisition Costs	133,502	8,189	(25,232)	(215)	5,094	121,337
Other Insurance related costs (net)						-
Underwriting Results	177,202	12,378	98,976	6,225	193,026	487,808
						-
Other Revenue						-
Fees & commission income						-
Income from investments	48,466	5,032	31,732	754	46,539	132,523
Other income	11,918	981	7,161	140	6,984	27,184
						-
Expenses						-
Other operating, investment related and admin expenses	(138,244)	(14,897)	(106,898)	(2,273)	(135,317)	(397,628)
Amortisation of goodwill & Intangible Assets						
Profit from operations	99,342	3,495	30,971	4,846	111,233	249,887
Interest expense						
Profit before taxation	99,342	3,495	30,971	4,846	111,233	249,887
Tax						(57,109)
Profit After taxation	99,342	3,495	30,971	4,846	111,233	192,778

Amana Takaful	2013					
	Fire (Rs.'000)	Marine (Rs.'000)	Motor (Rs.'000)	WCI (Rs.'000)	Misc (Rs.'000)	Total (Rs.'000)
Revenue						1,291,632
GWP	107,436	36,661	942,897	6,748	229,078	1,322,820
- Coinsurance outward *	(7,562)	(811)	(165)		(8,515)	(17,053)
- SRCC & TC Premium **	(41,426)		(22,509)	(1,132)	(8,267)	(73,334)
- Reinsurance***	(43,148)	(20,635)		(80)	(32,695)	(96,558)
NWP (Line 2 - (sum of 3,4 & 5))	15,301	15,214	920,223	5,536	179,601	1,135,876
Change in UEP	(864)	(61)	(25,320)		(11,759)	(38,004)
NEP	14,437	15,153	894,903	5,536	167,842	1,097,871
						-
Benefits/losses						-
Non Life Insurance Losses and Loss Adj Exp(net)	(12,308)	(6,905)	(492,574)	(2,933)	(80,170)	(594,890)
Underwriting and Net Acquisition Costs	15,646	4,520	(83,426)	(364)	1,821	(61,804)
Other Insurance related costs (net)						-
Underwriting Results	17,775	12,768	318,903	2,239	89,493	441,178
						-
Other Revenue						-
Fees & commission income						117,630
Income from investments						65,014
Other income						11,116
						-
Expenses						-
Other operating, investment related and admin expenses						(568,062)
Amortisation of goodwill & Intangible Assets						(5,780)
Profit from operations	17,775	12,768	318,903	2,239	89,493	61,097
Interest expense						(971)
Profit before taxation	17,775	12,768	318,903	2,239	89,493	60,126
Tax						
Profit After taxation	17,775	12,768	318,903	2,239	89,493	60,126

Income Statement - General Insurance Business - 2013

Asian Alliance	2013					
	Fire (Rs.'000)	Marine (Rs.'000)	Motor (Rs.'000)	WCI (Rs.'000)	Misc (Rs.'000)	Total (Rs.'000)
Revenue						1,269,957
GWP	137,309	45,534	850,072	9,772	513,734	1,556,421
- Coinsurance outward *						
- SRCC & TC Premium **	(44,607)	-	(119,031)	(2,648)	(13,478)	(179,764)
- Reinsurance***	(81,144)	(25,246)	(51,704)	(535)	(34,931)	(193,560)
NWP (Line 2 - (sum of 3,4 & 5))	11,558	20,288	679,337	6,589	465,325	1,183,097
Change in UEP	433	830	(124,712)	1,067	(78,051)	(200,433)
NEP	11,991	21,118	554,625	7,656	387,274	982,664
						-
Benefits/losses						-
Non Life Insurance Losses and Loss Adj Exp(net)	1,275	(15,791)	(554,409)	(2,802)	(338,597)	(910,324)
Underwriting and Net Acquisition Costs	12,521	2,282	(77,444)	(838)	(44,591)	(108,070)
Other Insurance related costs (net)						-
Underwriting Results	25,787	7,609	(77,228)	4,016	4,086	(35,730)
						-
Other Revenue						-
Fees & commission income						-
Income from investments						5,472
Other income						281,821
						-
Expenses						-
Other operating, investment related and admin expenses						(404,292)
Amortisation of goodwill & Intangible Assets						-
Profit from operations	25,787	7,609	(77,228)	4,016	4,086	(152,729)
Interest expense						(5,735)
Profit before taxation	25,787	7,609	(77,228)	4,016	4,086	(158,464)
Tax						(31,802)
Profit After taxation	25,787	7,609	(77,228)	4,016	4,086	(190,266)

Ceylinco	2013					
	Fire (Rs.'000)	Marine (Rs.'000)	Motor (Rs.'000)	WCI (Rs.'000)	Misc (Rs.'000)	Total (Rs.'000)
Revenue						9,850,936
GWP	1,890,347	374,577	6,871,567	132,791	2,299,002	11,568,284
- Coinsurance outward *	(65,742)	(241)	(1,012)		(1,901)	(68,896)
- SRCC & TC Premium **	(442,456)	(437)	(687,023)	(12,113)	(45,880)	(1,187,909)
- Reinsurance***	(796,213)	(138,580)	223,688	(10,932)	(381,209)	(1,103,246)
NWP (Line 2 - (sum of 3,4 & 5))	585,936	235,319	6,407,220	109,746	1,870,012	9,208,233
Change in UEP	10,521	9,176	(282,365)	(23,347)	(79,506)	(365,521)
NEP	596,457	244,495	6,124,855	86,399	1,790,506	8,842,712
						-
Benefits/losses						-
Non Life Insurance Losses and Loss Adj Exp(net)	(363,088)	(115,153)	(3,403,107)	(27,758)	(732,627)	(4,641,733)
Underwriting and Net Acquisition Costs	53,134	(27,066)	(628,568)	(11,672)	(110,321)	(724,493)
Other Insurance related costs (net)						-
Underwriting Results	286,503	102,276	2,093,180	46,969	947,558	3,476,486
						-
Other Revenue						-
Fees & commission income						-
Income from investments						775,868
Other income						232,356
						-
Expenses						-
Other operating, investment related and admin expenses						(3,727,653)
Amortisation of goodwill & Intangible Assets						(6,988)
Profit from operations	286,503	102,276	2,093,180	46,969	947,558	750,069
Interest expense						(389)
Profit before taxation	286,503	102,276	2,093,180	46,969	947,558	749,680
Tax						(93,854)
Profit After taxation	286,503	102,276	2,093,180	46,969	947,558	655,826

Income Statement - General Insurance Business - 2013

Continental	2013					
	Fire (Rs.'000)	Marine (Rs.'000)	Motor (Rs.'000)	WCI (Rs.'000)	Misc (Rs.'000)	Total (Rs.'000)
Revenue						1,106,856
GWP	346,937	18,566	932,157	6,066	125,091	1,428,817
- Coinsurance outward *	(36,073)	(15)	-	(1,844)	(1,108)	(39,040)
- SRCC & TC Premium **	(38,807)	(1)	(17,298)	(738)	(2,417)	(59,262)
- Reinsurance***	(215,042)	(16,081)	(17,797)	(2,936)	(103,997)	(355,854)
NWP (Line 2 - (sum of 3,4 & 5))	57,015	2,469	897,062	547	17,568	974,661
Change in UEP	4,576	1,777	10,247	614	(1,474)	15,739
NEP	61,590	4,245	907,310	1,161	16,094	990,400
Benefits/losses						-
Non Life Insurance Losses and Loss Adj Exp(net)	304	(1,549)	(606,506)	(122)	(11,768)	(619,641)
Underwriting and Net Acquisition Costs	15,535	1,831	(90,042)	681	16,663	(55,332)
Other Insurance related costs (net)	-	-	-	-	-	-
Underwriting Results	77,430	4,527	210,762	1,719	20,989	315,427
Other Revenue						-
Fees & commission income	38	138	9,829	7	33	10,044
Income from investments	23,459	1,255	63,031	410	8,458	96,614
Other income	2,379	127	6,392	42	858	9,798
Expenses						-
Other operating, investment related and admin expenses	(21,433)	(928)	(337,226)	(4)	(6,806)	(366,397)
Amortisation of goodwill & Intangible Assets						-
Profit from operations	81,873	5,120	(47,212)	2,174	23,532	65,486
Interest expense						-
Profit before taxation	81,873	5,120	(47,212)	2,174	23,532	65,486
Tax						(1,142)
Profit After taxation	81,873	5,120	(47,212)	2,174	23,532	64,344

Cooperative	2013					
	Fire (Rs.'000)	Marine (Rs.'000)	Motor (Rs.'000)	WCI (Rs.'000)	Misc (Rs.'000)	Total (Rs.'000)
Revenue						1,376,993
GWP	67,642	20,539	1,103,986	-	112,190	1,304,357
- Coinsurance outward *	(6,684)	-	(251)	-	(188)	(7,123)
- SRCC & TC Premium **	(8,435)	(291)	(14,628)	-	(940)	(24,293)
- Reinsurance***	(20,528)	(5,699)	(16,146)	-	(7,152)	(49,526)
NWP (Line 2 - (sum of 3,4 & 5))	31,995	14,549	1,072,960	-	103,910	1,223,415
Change in UEP	(880)	(891)	(78,733)	-	14,223	(66,281)
NEP	31,115	13,658	994,227	-	118,134	1,157,134
Benefits/losses						-
Non Life Insurance Losses and Loss Adj Exp(net)	(19,309)	(13,282)	(569,076)	-	(31,522)	(633,189)
Underwriting and Net Acquisition Costs	(808)	(162)	(84,143)	-	(10,849)	(95,963)
Other Insurance related costs (net)						-
Underwriting Results	10,997	214	341,008	-	75,763	427,983
Other Revenue						-
Fees & commission income	221	154	58,714	-	1,547	60,635
Income from investments	7,954	2,415	129,817	-	13,192	153,379
Other income	325	84	4,947	-	488	5,844
Expenses						-
Other operating, investment related and admin expenses	(19,442)	(6,772)	(251,549)	-	(28,569)	(306,332)
Amortisation of goodwill & Intangible Assets						-
Profit from operations	56	(3,905)	282,937	-	62,422	341,510
Interest expense	(955)	(290)	(15,580)	-	(1,583)	(18,407)
Profit before taxation	(899)	(4,195)	267,357	-	60,838	323,102
Tax	-	-	(75,312)	-	(17,138)	(92,450)
Profit After taxation	(899)	(4,195)	192,045	-	43,701	230,652

Income Statement - General Insurance Business - 2013

HNBA	2013					
	Fire (Rs.'000)	Marine (Rs.'000)	Motor (Rs.'000)	WCI (Rs.'000)	Misc (Rs.'000)	Total (Rs.'000)
Revenue						1,664,309
GWP	317,718	23,311	1,286,666	6,156	229,333	1,863,184
- Coinsurance outward *	-	-	-	-	-	-
- SRCC & TC Premium **	(81,648)	(189)	-	(1,427)	(12,559)	(95,823)
- Reinsurance***	(199,747)	(19,971)	(40,379)	(45)	(68,242)	(328,384)
NWP (Line 2 - (sum of 3,4 & 5))	36,323	3,151	1,246,288	4,684	148,532	1,438,977
Change in UEP	(728)	405	(60,660)	(840)	(20,722)	(82,544)
NEP	35,596	3,556	1,185,627	3,844	127,810	1,356,433
Benefits/losses						
Non Life Insurance Losses and Loss Adj Exp(net)	(6,965)	(1,235)	(776,450)	(1,937)	(102,486)	(889,074)
Underwriting and Net Acquisition Costs	56,672	6,445	(72,651)	(208)	6,993	(2,749)
Other Insurance related costs (net)	(2,687)	(10)	(8,909)	(5)	(1,913)	(13,522)
Underwriting Results	82,616	8,756	327,617	1,695	30,404	451,088
Other Revenue						
Fees & commission income						
Income from investments						295,046
Other income						12,830
Expenses						
Other operating, investment related and admin expenses						(499,333)
Amortisation of goodwill & Intangible Assets						(16,028)
Profit from operations	82,616	8,756	327,617	1,695	30,404	243,602
Interest expense						(35,970)
Profit before taxation	82,616	8,756	327,617	1,695	30,404	207,632
Tax						
Profit After taxation	82,616	8,756	327,617	1,695	30,404	207,632

Janashakthi	2013					
	Fire (Rs.'000)	Marine (Rs.'000)	Motor (Rs.'000)	WCI (Rs.'000)	Misc (Rs.'000)	Total (Rs.'000)
Revenue						6,506,289
GWP	664,389	192,649	4,723,187		953,066	6,533,291
- Coinsurance outward *	-	-	-		-	-
- SRCC & TC Premium **	(151,116)	(4,063)	-		(35,566)	(190,745)
- Reinsurance***	(371,405)	(99,967)	(108,916)		(182,719)	(763,007)
NWP (Line 2 - (sum of 3,4 & 5))	141,868	88,619	4,614,271	-	734,781	5,579,539
Change in UEP	(3,685)	(3,805)	(112,325)		(88,434)	(208,249)
NEP	138,183	84,814	4,501,946	-	646,347	5,371,290
Benefits/losses						
Non Life Insurance Losses and Loss Adj Exp(net)	(69,577)	(46,382)	(2,482,500)		(432,294)	(3,030,754)
Underwriting and Net Acquisition Costs	7,387	(10,816)	(725,266)		(66,436)	(795,131)
Other Insurance related costs (net)						-
Underwriting Results	49,677	28,734	835,082	-	113,230	1,026,723
Other Revenue						
Fees & commission income						201,636
Income from investments						712,501
Other income						220,862
Expenses						
Other operating, investment related and admin expenses						(1,384,548)
Amortisation of goodwill & Intangible Assets						-
Profit from operations	49,677	28,734	835,082	-	113,230	777,174
Interest expense						(30,947)
Profit before taxation	49,677	28,734	835,082	-	113,230	746,228
Tax						(89,166)
Profit After taxation	49,677	28,734	835,082	-	113,230	657,062

Income Statement - General Insurance Business - 2013

LOLC	2013					
	Fire (Rs.'000)	Marine (Rs.'000)	Motor (Rs.'000)	WCI (Rs.'000)	Misc (Rs.'000)	Total (Rs.'000)
Revenue						1,427,836
GWP	66,494	4,120	1,400,393	30,684	8,957	1,510,648
- Coinsurance outward *	-	-	-	-	-	-
- SRCC & TC Premium **	(21,184)	-	-	(954)	(2,988)	(25,127)
- Reinsurance***	(34,754)	(4,429)	(51,847)	(18,979)	(9,043)	(119,052)
NWP (Line 2 - (sum of 3,4 & 5))	10,555	(309)	1,348,546	10,751	(3,074)	1,366,469
Change in UEP	(3,929)	387	(111,382)	(11,938)	(1,656)	(128,518)
NEP	6,626	78	1,237,164	(1,187)	(4,730)	1,237,950
Benefits/losses						-
Non Life Insurance Losses and Loss Adj Exp(net)	(7,140)	(2,943)	(631,710)	(4,225)	(1,271)	(647,289)
Underwriting and Net Acquisition Costs	8,569	264	(155,990)	5,062	534	(141,560)
Other Insurance related costs (net)						-
Underwriting Results	8,054	(2,601)	449,464	(349)	(5,467)	449,101
Other Revenue						-
Fees & commission income	474	106	32,563	72	100	33,316
Income from investments			155,896			155,896
Other income			674			674
Expenses						-
Other operating, investment related and admin expenses			(492,360)			(492,360)
Amortisation of goodwill & Intangible Assets						-
Profit from operations	8,528	(2,495)	146,236	(277)	(5,366)	146,626
Interest expense			(14,726)			(14,726)
Profit before taxation	8,528	(2,495)	131,510	(277)	(5,366)	131,900
Tax			(22,966)			(22,966)
Profit After taxation	8,528	(2,495)	108,544	(277)	(5,366)	108,934

MBSL	2013					
	Fire (Rs.'000)	Marine (Rs.'000)	Motor (Rs.'000)	WCI (Rs.'000)	Misc (Rs.'000)	Total (Rs.'000)
Revenue						1,095,510
GWP	75,222	31,650	830,708		230,853	1,168,433
- Coinsurance outward *	(2,824)				(10,983)	(13,806)
- SRCC & TC Premium **	(17,441)	(1,600)	(14,524)		(2,078)	(35,644)
- Reinsurance***	(44,736)	(21,681)	(39,222)		(23,910)	(129,549)
NWP (Line 2 - (sum of 3,4 & 5))	10,221	8,369	776,961	-	193,883	989,434
Change in UEP	(8,036)	(257)	11,669		5,440	8,816
NEP	2,185	8,112	788,630	-	199,322	998,249
Benefits/losses						-
Non Life Insurance Losses and Loss Adj Exp(net)	(1,414)	(2,595)	(381,706)		(79,750)	(465,464)
Underwriting and Net Acquisition Costs	4,997	561	(37,232)		13,290	(18,385)
Other Insurance related costs (net)	(38)	(32)	(2,880)		(810)	(3,760)
Underwriting Results	9,674	6,290	168,165	-	51,551	235,680
Other Revenue						-
Fees & commission income						-
Income from investments	4,124	2,011	48,411	-	15,271	69,817
Other income	1,621	791	19,029	-	6,003	27,444
Expenses						-
Other operating, investment related and admin expenses	(19,025)	(9,278)	(223,329)	-	(70,449)	(322,080)
Amortisation of goodwill & Intangible Assets						-
Profit from operations	(3,606)	(186)	12,276	-	2,377	10,861
Interest expense						-
Profit before taxation	(3,606)	(186)	12,276	-	2,377	10,861
Tax						-
Profit After taxation	(3,606)	(186)	12,276	-	2,377	10,861

Income Statement - General Insurance Business - 2013

Orient	2013					
	Fire (Rs.'000)	Marine (Rs.'000)	Motor (Rs.'000)	WCI (Rs.'000)	Misc (Rs.'000)	Total (Rs.'000)
Revenue						406,551
GWP	35,971	20,041	219,230		104,414	379,656
- Coinsurance outward *						-
- SRCC & TC Premium **	(15,346)		(4,225)		(5,084)	(24,654)
- Reinsurance***	(18,445)	(15,462)	(6,872)		(36,091)	(76,870)
NWP (Line 2 - (sum of 3,4 & 5))	2,180	4,580	208,133	-	63,239	278,132
Change in UEP	(456)	(2,035)	25,482		(2,571)	20,420
NEP	1,724	2,545	233,615	-	60,668	298,552
						-
Benefits/losses						-
Non Life Insurance Losses and Loss Adj Exp(net)	(443)	(637)	(163,658)		(32,512)	(197,249)
Underwriting and Net Acquisition Costs	4,595	1,644	(27,613)	-	(3,877)	(25,251)
Other Insurance related costs (net)						-
Underwriting Results	5,876	3,552	42,344	-	24,279	76,051
						-
Other Revenue						-
Fees & commission income						-
Income from investments	829	1,742	79,176	-	24,057	105,805
Other income	132	184	1,537		342	2,195
						-
Expenses						-
Other operating, investment related and admin expenses	(1,022)	(1,509)	(138,542)		(35,978)	(177,052)
Amortisation of goodwill & Intangible Assets						-
Profit from operations	5,815	3,969	(15,484)	-	12,700	6,999
Interest expense						-
Profit before taxation	5,815	3,969	(15,484)	-	12,700	6,999
Tax						(3,741)
Profit After taxation	5,815	3,969	(15,484)	-	12,700	3,258

People's	2013					
	Fire (Rs.'000)	Marine (Rs.'000)	Motor (Rs.'000)	WCI (Rs.'000)	Misc (Rs.'000)	Total (Rs.'000)
Revenue						3,194,840
GWP	326,835	5,115	2,715,710	-	203,424	3,251,084
- Coinsurance outward *	-	-	-	-	-	-
- SRCC & TC Premium **	(117,030)	-	(47,215)	-	(1,799)	(166,043)
- Reinsurance***	(89,343)	(3,410)	(36,860)	-	(26,273)	(155,887)
NWP (Line 2 - (sum of 3,4 & 5))	120,462	1,705	2,631,635	-	175,352	2,929,154
Change in UEP	252	(167)	(114,102)	-	(14,657)	(128,674)
NEP	120,715	1,538	2,517,533	-	160,695	2,800,481
						-
Benefits/losses						-
Non Life Insurance Losses and Loss Adj Exp(net)	(56,830)	(1,506)	(1,908,846)	-	(153,036)	(2,120,219)
Underwriting and Net Acquisition Costs	11,078	778	(303,415)	-	(700)	(292,259)
Other Insurance related costs (net)	(26,772)	(1,730)	(232,077)		(20,903)	(281,482)
Underwriting Results	48,190	(921)	73,196	-	(13,944)	106,521
						-
Other Revenue						-
Fees & commission income	1,354	54	16,715	-	1,037	19,160
Income from investments	37,398	585	310,743	-	23,277	372,003
Other income	321	5	2,670	-	200	3,196
						-
Expenses						-
Other operating, investment related and admin expenses						-
Amortisation of goodwill & Intangible Assets						-
Profit from operations	87,263	(276)	403,323	-	10,570	500,880
Interest expense						-
Profit before taxation	87,263	(276)	403,323	-	10,570	500,880
Tax	(13,075)	(205)	(108,639)	-	(8,138)	(130,056)
Profit After taxation	74,189	(480)	294,685	-	2,432	370,825

Income Statement - General Insurance Business - 2013

Sanasa	2013					
	Fire (Rs.'000)	Marine (Rs.'000)	Motor (Rs.'000)	WCI (Rs.'000)	Misc (Rs.'000)	Total (Rs.'000)
Revenue						308,176
GWP	22,359	-	140,990	0	147,195	310,544
- Coinsurance outward *	-	-	-	-	-	-
- SRCC & TC Premium **	302	-	11,101	-	645	12,047
- Reinsurance***	(15,706)	-	(5,913)	0	(54,275)	(75,894)
NWP (Line 2 - (sum of 3,4 & 5))	6,955	-	146,178	0	93,564	246,697
Change in UEP	2,369	-	2,991	-	(14,945)	(9,586)
NEP	9,323	-	149,169	0	78,619	237,112
Benefits/losses						-
Non Life Insurance Losses and Loss Adj Exp(net)	3,327	-	(8,107)	-	(75,868)	(80,648)
Underwriting and Net Acquisition Costs	(458)	-	(47,778)	-	46,246	(1,990)
Other Insurance related costs (net)						-
Underwriting Results	12,193	-	93,283	0	48,997	154,474
Other Revenue						-
Fees & commission income						-
Income from investments	2,993	-	18,876	0	19,706	41,576
Other income	2,123	-	13,388	0	13,977	29,489
Expenses						-
Other operating, investment related and admin expenses	(2,689)	-	(114,911)	(76)	(49,924)	(167,600)
Amortisation of goodwill & Intangible Assets						-
Profit from operations	14,621	-	10,637	(76)	32,757	57,938
Interest expense	(485)	-	(3,055)	(0)	(3,190)	(6,730)
Profit before taxation	14,136	-	7,581	(76)	29,567	51,208
Tax	(566)	-	(3,572)	-	(3,729)	(7,868)
Profit After taxation	13,570	-	4,009	(76)	25,837	43,340

SLIC	2013					
	Fire (Rs.'000)	Marine (Rs.'000)	Motor (Rs.'000)	WCI (Rs.'000)	Misc (Rs.'000)	Total (Rs.'000)
Revenue						12,156,015
GWP	1,898,939	422,415	7,428,014	85,131	3,349,261	13,183,760
- Coinsurance outward *	-	-	-	-	-	-
- SRCC & TC Premium **	(263,356)	(2,747)	(101,518)	(6,981)	(23,488)	(398,089)
- Reinsurance***	(1,425,091)	(288,741)	(68,486)	-	(964,899)	(2,747,216)
NWP (Line 2 - (sum of 3,4 & 5))	210,492	130,927	7,258,010	78,150	2,360,875	10,038,454
Change in UEP	(65,879)	34,966	44,041	1,765	(170,620)	(155,727)
NEP	144,613	165,893	7,302,051	79,916	2,190,255	9,882,728
Benefits/losses						-
Non Life Insurance Losses and Loss Adj Exp(net)	36,881	(99,422)	(3,889,710)	(18,695)	(1,012,887)	(4,983,833)
Underwriting and Net Acquisition Costs	138,154	30,936	(570,542)	(9,595)	(89,581)	(500,629)
Other Insurance related costs (net)	(351,785)	(142,021)	(1,909,074)	(20,329)	(581,068)	(3,004,277)
Underwriting Results	(32,136)	(44,615)	932,725	31,296	506,719	1,393,989
Other Revenue						-
Fees & commission income						-
Income from investments						2,010,551
Other income						262,737
Expenses						-
Other operating, investment related and admin expenses						(222,675)
Amortisation of goodwill & Intangible Assets						-
Profit from operations	(32,136)	(44,615)	932,725	31,296	506,719	3,444,602
Interest expense						(51)
Profit before taxation	(32,136)	(44,615)	932,725	31,296	506,719	3,444,550
Tax						(714,004)
Profit After taxation	(32,136)	(44,615)	932,725	31,296	506,719	2,730,546

Income Statement - General Insurance Business - 2013

UAL	2013					
	Fire (Rs.'000)	Marine (Rs.'000)	Motor (Rs.'000)	WCI (Rs.'000)	Misc (Rs.'000)	Total (Rs.'000)
Revenue						4,650,220
GWP	821,707	325,268	2,711,341	52,516	1,480,881	5,391,712
- Coinsurance outward *	-	-	-	-	-	-
- SRCC & TC Premium **	(172,706)	(1,842)	(56,327)	(13,948)	(29,923)	(274,746)
- Reinsurance***	(586,399)	(201,205)	(55,416)	(1,593)	(136,822)	(981,435)
NWP (Line 2 - (sum of 3,4 & 5))	62,601	122,221	2,599,598	36,975	1,314,136	4,135,531
Change in UEP	(3,759)	2,769	(196,424)	(1,352)	55,569	(143,197)
NEP	58,842	124,990	2,403,174	35,623	1,369,705	3,992,334
						-
Benefits/losses						-
Non Life Insurance Losses and Loss Adj Exp(net)	(23,137)	(59,830)	(1,649,504)	(13,611)	(1,053,175)	(2,799,257)
Underwriting and Net Acquisition Costs	90,461	31,136	(297,356)	(2,199)	(67,784)	(245,741)
Other Insurance related costs (net)	(131,250)	(85,700)	(717,433)	(8,976)	(270,224)	(1,213,583)
Underwriting Results	(5,083)	10,596	(261,119)	10,837	(21,478)	(266,247)
						-
Other Revenue						-
Fees & commission income						
Income from investments						584,038
Other income						73,848
Expenses						-
Other operating, investment related and admin expenses						-
Amortisation of goodwill & Intangible Assets						-
Profit from operations	(5,083)	10,596	(261,119)	10,837	(21,478)	391,639
Interest expense						
Profit before taxation	(5,083)	10,596	(261,119)	10,837	(21,478)	391,639
Tax						(59,199)
Profit After taxation	(5,083)	10,596	(261,119)	10,837	(21,478)	332,440

Income Statement - General Insurance Business - 2012

Total Insurance Industry	2012					
	Fire	Marine	Motor	WCI	Misc	Total
	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000
Revenue	1,559,125	558,135	30,049,998	246,829	7,147,378	44,714,968
GWP	7,161,023	1,931,770	31,981,923	312,426	10,713,837	52,100,979
- Coinsurance outward *	(146,415)	(3,511)	(2,869)	(1,709)	(13,197)	(167,702)
- SRCC & TC Premium **	(1,592,262)	(10,688)	(341,547)	(29,641)	(264,690)	(2,238,828)
- Reinsurance***	(4,140,877)	(1,326,369)	(478,478)	(6,822)	(2,745,806)	(8,698,351)
NWP (Line 2 - (sum of 3,4 & 5))	1,281,469	591,202	31,159,029	274,254	7,690,144	40,996,098
Change in UEP	119,339	(54,129)	(1,865,919)	(28,965)	(712,823)	(2,542,496)
NEP	1,400,808	537,073	29,293,110	245,289	6,977,322	38,453,602
						-
Benefits/losses						-
Non Life Insurance Losses and Loss Adj Exp(net)	(505,101)	(321,077)	(18,235,622)	(121,631)	(4,583,988)	(23,767,419)
Underwriting and Net Acquisition Costs	477,713	83,258	(3,060,523)	(26,074)	(340,999)	(2,866,625)
Other Insurance related costs (net)	(420,896)	(252,789)	(2,511,388)	(34,980)	(715,385)	(3,935,438)
Underwriting Results	952,525	46,465	5,485,577	62,605	1,336,949	7,884,121
						-
Other Revenue						-
Fees & commission income						367,084
Income from investments - 2.2						5,319,908
Other income						574,374
Expenses						-
Other operating, investment related and admin expenses						(7,801,963)
Amortisation of goodwill & Intangible Assets						(161,745)
Profit from operations						6,181,779
Interest expense						(41,372)
Profit before taxation						6,140,407
Tax						(1,448,874)
Profit After taxation						4,691,533

Income Statement - General Insurance Business - 2012

AIA	2012					
	Fire	Marine	Motor	WCI	Misc	Total
	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000
Revenue	127,977	74,020	1,446,849	19,455	299,490	2,344,336
GWP	493,148	145,886	1,388,456	20,286	352,524	2,400,300
- Coinsurance outward *	(24,479)	(2,182)	(1,695)		(4,673)	(33,030)
- SRCC & TC Premium **	(164,566)	(660)	(39,701)		(19,090)	(224,018)
- Reinsurance***	(206,999)	(71,756)	0	(3,751)	(55,394)	(337,900)
NWP (Line 2 - (sum of 3,4 & 5))	97,104	71,288	1,347,060	16,535	273,366	1,805,353
Change in UEP	30,873	2,732	99,789	2,920	26,124	162,438
NEP	127,977	74,020	1,446,849	19,455	299,490	1,967,791
						-
Benefits/losses						-
Non Life Insurance Losses and Loss Adj Exp(net)	(28,582)	(54,012)	(757,719)	(8,624)	(171,422)	(1,020,359)
Underwriting and Net Acquisition Costs	29,195	268	(151,923)	(1,165)	(14,250)	(137,875)
Other Insurance related costs (net)	(106,880)	(25,069)	(560,032)	(6,411)	(58,108)	(756,501)
Underwriting Results	21,710	(4,793)	(22,825)	3,255	55,710	53,056
						-
Other Revenue						-
Fees & commission income						
Income from investments - 2.2						358,046
Other income						18,499
Expenses						
Other operating, investment related and admin expenses						(12,294)
Amortisation of goodwill & Intangible Assets						
Profit from operations	21,710	(4,793)	(22,825)	3,255	55,710	417,307
Interest expense						
Profit before taxation	21,710	(4,793)	(22,825)	3,255	55,710	417,307
Tax						(41,712)
Profit After taxation	21,710	(4,793)	(22,825)	3,255	55,710	375,595

Income Statement - General Insurance Business - 2012

AIG	2012					
	Fire	Marine	Motor	WCI	Misc	Total
	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000
Revenue	21,800	14,557	53,004	1,292	355,927	446,581
GWP	101,417	103,734	38,695	3,289	591,239	838,374
- Coinsurance outward *	-	-	-	-	-	-
- SRCC & TC Premium **	(13,198)	-	(419)	-	(5,309)	(18,926)
- Reinsurance***	(73,386)	(87,368)	(1,590)	(1,837)	(239,621)	(403,801)
NWP (Line 2 - (sum of 3,4 & 5))	14,834	16,366	36,686	1,452	346,308	415,646
Change in UEP	201	(11,304)	13,655	(379)	(29,983)	(27,810)
NEP	15,035	5,062	50,341	1,073	316,325	387,837
						-
Benefits/losses						-
Non Life Insurance Losses and Loss Adj Exp(net)	(10,665)	998	(26,222)	33	(48,891)	(84,747)
Underwriting and Net Acquisition Costs	2,090	(3,203)	(6,729)	126	(57,297)	(65,013)
Other Insurance related costs (net)	-	-	-	-	-	-
Underwriting Results	6,460	2,857	17,390	1,233	210,137	238,077
						-
Other Revenue						-
Fees & commission income	8	2,583	86	-	211	2,888
Income from investments - 2.2	6,452	6,600	2,462	209	37,616	53,339
Other income	304	311	116	10	1,775	2,517
						-
Expenses						-
Other operating, investment related and admin expenses	(36,111)	(36,935)	(13,778)	(1,171)	(210,516)	(298,512)
Amortisation of goodwill & Intangible Assets	(62)	(64)	(24)	(2)	(364)	(516)
Profit from operations	(22,948)	(24,648)	6,252	279	38,858	(2,207)
Interest expense						
Profit before taxation	(22,948)	(24,648)	6,252	279	38,858	(2,207)
Tax						
Profit After taxation	(22,948)	(24,648)	6,252	279	38,858	(2,207)

Income Statement - General Insurance Business - 2012

Allianz Gen.	2012					
	Fire	Marine	Motor	WCI	Misc	Total
	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000
Revenue	136,488	14,187	159,474	9,471	243,439	563,059
GWP	868,110	33,443	176,101	11,504	432,305	1,521,463
- Coinsurance outward *	(4,775)	(27)				(4,802)
- SRCC & TC Premium **	(108,204)	(114)		(3,366)	(7,850)	(119,534)
- Reinsurance***	(693,130)	(22,289)	(3,679)	(3)	(152,341)	(871,442)
NWP (Line 2 - (sum of 3,4 & 5))	62,001	11,013	172,422	8,135	272,114	525,685
Change in UEP	(5,955)	(209)	(28,406)	262	(55,816)	(90,124)
NEP	56,046	10,804	144,016	8,397	216,298	435,561
						-
Benefits/losses						-
Non Life Insurance Losses and Loss Adj Exp(net)	13,876	(2,400)	(73,820)	(11,233)	(90,260)	(163,837)
Underwriting and Net Acquisition Costs	170,691	5,170	(12,650)	(548)	976	163,639
Other Insurance related costs (net)						-
Underwriting Results	240,613	13,574	57,546	(3,384)	127,014	435,363
						-
Other Revenue						-
Fees & commission income						
Income from investments - 2.2	71,784	3,025	13,775	961	24,278	113,823
Other income	8,658	358	1,683	113	2,863	13,675
						-
Expenses						-
Other operating, investment related and admin expenses	(149,786)	(6,331)	(33,686)	(2,540)	(59,619)	(251,962)
Amortisation of goodwill & Intangible Assets						-
Profit from operations	171,269	10,626	39,318	(4,850)	94,536	310,899
Interest expense						
Profit before taxation	171,269	10,626	39,318	(4,850)	94,536	310,899
Tax						(81,382)
Profit After taxation	171,269	10,626	39,318	(4,850)	94,536	229,517

Income Statement - General Insurance Business - 2012

Amana Takaful	2012					
	Fire	Marine	Motor	WCI	Misc	Total
	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000
Revenue	7,685	15,607	786,224	4,865	154,999	1,156,978
GWP	90,315	37,850	858,491	6,597	200,623	1,193,875
- Coinsurance outward *	(1,587)	(335)			(3,984)	(5,905)
- SRCC & TC Premium **	(29,178)		(26,767)	(1,265)	(4,922)	(62,132)
- Reinsurance***	(50,981)	(21,371)	(500)	(73)	(30,582)	(103,506)
NWP (Line 2 - (sum of 3,4 & 5))	8,569	16,144	831,224	5,258	161,136	1,022,331
Change in UEP	(884)	(537)	(45,000)	(393)	(6,137)	(52,952)
NEP	7,685	15,607	786,224	4,865	154,999	969,379
						-
Benefits/losses						-
Non Life Insurance Losses and Loss Adj Exp(net)	(2,390)	(1,488)	(499,551)	(788)	(73,697)	(577,914)
Underwriting and Net Acquisition Costs	13,083	4,928	(65,610)	(314)	(416)	(48,329)
Other Insurance related costs (net)						-
Underwriting Results	18,378	19,047	221,063	3,763	80,886	343,137
						-
Other Revenue						-
Fees & commission income						95,480
Income from investments - 2.2						82,827
Other income						9,291
						-
Expenses						-
Other operating, investment related and admin expenses						(478,162)
Amortisation of goodwill & Intangible Assets						(7,100)
Profit from operations	18,378	19,047	221,063	3,763	80,886	45,473
Interest expense						(419)
Profit before taxation	18,378	19,047	221,063	3,763	80,886	45,055
Tax						(3,002)
Profit After taxation	18,378	19,047	221,063	3,763	80,886	42,052

Income Statement - General Insurance Business - 2012

Asian Alliance	2012					
	Fire	Marine	Motor	WCI	Misc	Total
	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000
Revenue	9,186	24,449	434,907	4,971	211,880	799,931
GWP	162,902	61,291	619,704	10,288	336,207	1,190,392
- Coinsurance outward *						-
- SRCC & TC Premium **	(47,398)	(100)	-	(2,400)	(7,253)	(57,152)
- Reinsurance***	(101,703)	(34,863)	(21,823)	(326)	(18,723)	(177,438)
NWP (Line 2 - (sum of 3,4 & 5))	13,800	26,328	597,881	7,562	310,231	955,802
Change in UEP	(4,614)	(1,879)	(162,974)	(2,591)	(98,350)	(270,408)
NEP	9,186	24,449	434,907	4,971	211,880	685,394
						-
Benefits/losses						-
Non Life Insurance Losses and Loss Adj Exp(net)	(11,256)	(7,268)	(319,618)	(3,865)	(174,678)	(516,685)
Underwriting and Net Acquisition Costs	11,634	6,587	(47,037)	(534)	(29,626)	(58,977)
Other Insurance related costs (net)						-
Underwriting Results	9,563	23,768	68,253	572	7,576	109,732
						-
Other Revenue						-
Fees & commission income						
Income from investments - 2.2						113,323
Other income						1,214
Expenses						
Other operating, investment related and admin expenses						(303,899)
Amortisation of goodwill & Intangible Assets						
Profit from operations	9,563	23,768	68,253	572	7,576	(79,630)
Interest expense						(1,547)
Profit before taxation	9,563	23,768	68,253	572	7,576	(81,177)
Tax						(1,410)
Profit After taxation	9,563	23,768	68,253	572	7,576	(82,587)

Income Statement - General Insurance Business - 2012

Ceylinco	2012					
	Fire	Marine	Motor	WCI	Misc	Total
	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000
Revenue	516,418	249,074	6,327,616	86,800	1,442,245	9,358,287
GWP	1,903,556	402,534	6,619,229	120,917	2,047,347	11,093,583
- Coinsurance outward *	(68,789)	(760)	(934)		(1,883)	(72,366)
- SRCC & TC Premium **	(400,850)	(780)	(76,000)	(990)	(107,680)	(586,300)
- Reinsurance***	(922,379)	(153,961)	(40,523)	(8,301)	(461,670)	(1,586,834)
NWP (Line 2 - (sum of 3,4 & 5))	511,538	247,033	6,501,772	111,626	1,476,114	8,848,083
Change in UEP	4,880	2,041	(174,156)	(24,826)	(33,869)	(225,930)
NEP	516,418	249,074	6,327,616	86,800	1,442,245	8,622,153
						-
Benefits/losses						-
Non Life Insurance Losses and Loss Adj Exp(net)	(416,151)	(107,419)	(3,343,075)	(46,216)	(643,567)	(4,556,428)
Underwriting and Net Acquisition Costs	37,579	(18,087)	(602,713)	(12,342)	(113,939)	(709,502)
Other Insurance related costs (net)						-
Underwriting Results	137,846	123,568	2,381,828	28,242	684,739	3,356,223
						-
Other Revenue						-
Fees & commission income						
Income from investments - 2.2						506,444
Other income						229,690
Expenses						
Other operating, investment related and admin expenses						(3,283,926)
Amortisation of goodwill & Intangible Assets						
Profit from operations	137,846	123,568	2,381,828	28,242	684,739	808,431
Interest expense						(1,163)
Profit before taxation	137,846	123,568	2,381,828	28,242	684,739	807,268
Tax						(149,849)
Profit After taxation	137,846	123,568	2,381,828	28,242	684,739	657,419

Income Statement - General Insurance Business - 2012

Continental	2012					
	Fire	Marine	Motor	WCI	Misc	Total
	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000
Revenue	76,957	2,961	984,265	1,015	27,937	1,093,135
GWP	519,236	15,262	1,004,004	4,772	99,398	1,642,671
- Coinsurance outward *	(41,423)	(208)	-	(1,709)	(2,657)	(45,997)
- SRCC & TC Premium **	(32,229)	-	(16,762)	(200)	(2,257)	(51,449)
- Reinsurance***	(387,454)	(11,665)	(10,633)	(2,065)	(72,704)	(484,523)
NWP (Line 2 - (sum of 3,4 & 5))	58,130	3,389	976,608	797	21,779	1,060,703
Change in UEP	(6,157)	(1,397)	(51,169)	(15)	1,361	(57,378)
NEP	51,972	1,992	925,439	782	23,140	1,003,326
						-
Benefits/losses						-
Non Life Insurance Losses and Loss Adj Exp(net)	(1,655)	(873)	(680,751)	(145)	(16,925)	(700,350)
Underwriting and Net Acquisition Costs	3,624	1,764	(79,502)	70	18,028	(56,016)
Other Insurance related costs (net)	-	-	-	-	-	-
Underwriting Results	53,941	2,884	165,186	707	24,243	246,960
						-
Other Revenue						-
Fees & commission income	21	235	9,251	3	17	9,528
Income from investments - 2.2	20,128	592	39,814	185	3,853	64,572
Other income	4,836	142	9,761	44	926	15,710
Expenses						
Other operating, investment related and admin expenses	(15,719)	(916)	(264,085)	(226)	(5,879)	(286,826)
Amortisation of goodwill & Intangible Assets						
Profit from operations	63,207	2,936	(40,073)	714	23,160	49,943
Interest expense						
Profit before taxation	63,207	2,936	(40,073)	714	23,160	49,943
Tax						13,345
Profit After taxation	63,207	2,936	(40,073)	714	23,160	63,289

Income Statement - General Insurance Business - 2012

Cooperative	2012					
	Fire	Marine	Motor	WCI	Misc	Total
	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000
Revenue	37,190	13,745	972,053	-	150,169	1,173,158
GWP	57,696	21,281	941,742	-	136,193	1,156,912
- Coinsurance outward *	(292)	-	(240)	-	-	(532)
- SRCC & TC Premium **	(7,985)	(175)	(12,299)	-	(910)	(21,369)
- Reinsurance***	(19,020)	(8,784)	(18,143)	-	(7,414)	(53,360)
NWP (Line 2 - (sum of 3,4 & 5))	30,399	12,322	911,060	-	127,869	1,081,651
Change in UEP	781	(866)	(87,335)	-	7,153	(80,267)
NEP	31,180	11,457	823,724	-	135,022	1,001,383
						-
Benefits/losses						-
Non Life Insurance Losses and Loss Adj Exp(net)	(19,076)	(13,743)	(558,931)	-	(48,908)	(640,658)
Underwriting and Net Acquisition Costs	(1,047)	482	(69,609)	-	(11,466)	(81,641)
Other Insurance related costs (net)						-
Underwriting Results	11,057	(1,804)	195,185	-	74,647	279,085
						-
Other Revenue						-
Fees & commission income	214	152	53,455	-	1,419	55,240
Income from investments - 2.2	5,572	2,055	90,945	-	13,152	111,724
Other income	224	81	3,928	-	576	4,810
Expenses						
Other operating, investment related and admin expenses	(17,883)	(7,196)	(231,036)	-	(34,789)	(290,905)
Amortisation of goodwill & Intangible Assets						-
Profit from operations	(816)	(6,712)	112,478	-	55,005	159,954
Interest expense	(78)	(29)	(1,270)	-	(184)	(1,560)
Profit before taxation	(894)	(6,741)	111,208	-	54,822	158,394
Tax	-	-	(31,881)	-	(15,716)	(47,597)
Profit After taxation	(894)	(6,741)	79,327	-	39,106	110,798

Income Statement - General Insurance Business - 2012

HNBA	2012					
	Fire	Marine	Motor	WCI	Misc	Total
	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000
Revenue	33,549	4,250	1,174,171	3,573	109,528	1,576,614
GWP	294,479	23,727	1,204,174	3,909	184,915	1,711,204
- Coinsurance outward *	-	-	-	-	-	-
- SRCC & TC Premium **	(67,417)	(71)	-	(735)	(7,676)	(75,898)
- Reinsurance***	(192,599)	(20,228)	(43,411)	(42)	(59,454)	(315,734)
NWP (Line 2 - (sum of 3,4 & 5))	34,463	3,427	1,160,763	3,132	117,785	1,319,571
Change in UEP	(914)	823	13,408	441	(8,257)	5,501
NEP	33,549	4,250	1,174,171	3,573	109,528	1,325,072
						-
Benefits/losses						-
Non Life Insurance Losses and Loss Adj Exp(net)	(11,493)	(953)	(789,175)	(2,610)	(88,520)	(892,750)
Underwriting and Net Acquisition Costs	71,035	5,710	(81,641)	(243)	8,126	2,986
Other Insurance related costs (net)	(601)	3	(6,156)	(3)	(711)	(7,468)
Underwriting Results	92,491	9,010	297,199	716	28,423	427,840
						-
Other Revenue						-
Fees & commission income						
Income from investments - 2.2						248,168
Other income						3,374
Expenses						
Other operating, investment related and admin expenses						(439,358)
Amortisation of goodwill & Intangible Assets						(11,383)
Profit from operations	92,491	9,010	297,199	716	28,423	228,641
Interest expense						
Profit before taxation	92,491	9,010	297,199	716	28,423	228,641
Tax						(42,726)
Profit After taxation	92,491	9,010	297,199	716	28,423	185,915

Income Statement - General Insurance Business - 2012

Janashakthi	2012					
	Fire	Marine	Motor	WCI	Misc	Total
	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000
Revenue	111,867	85,932	4,042,848	-	611,960	5,667,262
GWP	573,363	177,267	4,388,376		821,121	5,960,127
- Coinsurance outward *	-					-
- SRCC & TC Premium **	(146,865)	(3,295)			(36,538)	(186,698)
- Reinsurance***	(298,220)	(82,865)	(85,868)		(132,038)	(598,990)
NWP (Line 2 - (sum of 3,4 & 5))	128,278	91,108	4,302,508	-	652,545	5,174,439
Change in UEP	(16,411)	(5,175)	(259,661)		(40,585)	(321,832)
NEP	111,867	85,932	4,042,848	-	611,960	4,852,607
						-
Benefits/losses						-
Non Life Insurance Losses and Loss Adj Exp(net)	(69,577)	(46,382)	(2,482,500)		(432,294)	(3,030,754)
Underwriting and Net Acquisition Costs	7,387	(10,816)	(725,266)		(66,436)	(795,131)
Other Insurance related costs (net)						-
Underwriting Results	49,677	28,734	835,082	-	113,230	1,026,723
						-
Other Revenue						-
Fees & commission income						159,555
Income from investments - 2.2						605,559
Other income						49,541
Expenses						
Other operating, investment related and admin expenses						(1,270,994)
Amortisation of goodwill & Intangible Assets						
Profit from operations	49,677	28,734	835,082	-	113,230	570,384
Interest expense						(10,606)
Profit before taxation	49,677	28,734	835,082	-	113,230	559,778
Tax						
Profit After taxation	49,677	28,734	835,082	-	113,230	559,778

Income Statement - General Insurance Business - 2012

LOLC	2012					
	Fire	Marine	Motor	WCI	Misc	Total
	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000
Revenue	(17,487)	(6,098)	976,852	525	(9,821)	943,971
GWP	42,080	1,749	1,263,487	1,928	4,853	1,314,097
- Coinsurance outward *	(5,070)	-	-	-	-	(5,070)
- SRCC & TC Premium **	(11,414)	(220)	-	(609)	(1,651)	(13,894)
- Reinsurance***	(38,163)	(6,673)	(35,980)	-	(12,444)	(93,260)
NWP (Line 2 - (sum of 3,4 & 5))	(12,567)	(5,144)	1,227,507	1,319	(9,242)	1,201,872
Change in UEP	(5,082)	(974)	(372,752)	(807)	(636)	(380,252)
NEP	(17,649)	(6,118)	854,755	511	(9,878)	821,620
						-
Benefits/losses						-
Non Life Insurance Losses and Loss Adj Exp(net)	(5,097)	(135)	(572,346)	(281)	(529)	(578,387)
Underwriting and Net Acquisition Costs	3,710	89	(19,421)	(1)	214	(15,409)
Other Insurance related costs (net)						-
Underwriting Results	(19,036)	(6,164)	262,988	229	(10,193)	227,824
						-
Other Revenue						-
Fees & commission income	162	20	27,055	14	57	27,307
Income from investments - 2.2			94,836			94,836
Other income			207			207
						-
Expenses						-
Other operating, investment related and admin expenses	(364)		(315,607)	(0)	(16)	(315,987)
Amortisation of goodwill & Intangible Assets						-
Profit from operations	(19,238)	(6,144)	69,479	243	(10,152)	34,187
Interest expense			(16,751)			(16,751)
Profit before taxation	(19,238)	(6,144)	52,728	243	(10,152)	17,436
Tax			(5,493)			(5,493)
Profit After taxation	(19,238)	(6,144)	47,235	243	(10,152)	11,944

Income Statement - General Insurance Business - 2012

MBSL	2012					
	Fire	Marine	Motor	WCI	Misc	Total
	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000
Revenue	11,874	11,158	657,687	-	140,094	820,814
GWP	63,772	31,101	748,617		236,149	1,079,639
- Coinsurance outward *						-
- SRCC & TC Premium **	(13,622)	(1,420)	(12,900)		(2,550)	(30,492)
- Reinsurance***	(41,313)	(21,860)	(15,997)	-	(31,281)	(110,452)
NWP (Line 2 - (sum of 3,4 & 5))	8,836	7,821	719,720	-	202,319	938,695
Change in UEP	(2,707)	536	(129,737)		(83,498)	(215,406)
NEP	6,129	8,356	589,983	-	118,820	723,289
						-
Benefits/losses						-
Non Life Insurance Losses and Loss Adj Exp(net)	(1,414)	(2,595)	(381,706)		(79,750)	(465,464)
Underwriting and Net Acquisition Costs	4,997	561	(37,232)		13,290	(18,385)
Other Insurance related costs (net)	(38)	(32)	(2,880)		(810)	(3,760)
Underwriting Results	9,674	6,290	168,165	-	51,551	235,680
						-
Other Revenue						-
Fees & commission income						
Income from investments - 2.2	4,124	2,011	48,675	-	15,271	70,081
Other income	1,621	791	19,029	-	6,003	27,444
Expenses						
Other operating, investment related and admin expenses	(19,025)	(9,278)	(223,825)	-	(70,449)	(322,576)
Amortisation of goodwill & Intangible Assets						
Profit from operations	(3,606)	(186)	12,044	-	2,377	10,629
Interest expense						
Profit before taxation	(3,606)	(186)	12,044	-	2,377	10,629
Tax						
Profit After taxation	(3,606)	(186)	12,044	-	2,377	10,629

Income Statement - General Insurance Business - 2012

Orient	2012					
	Fire	Marine	Motor	WCI	Misc	Total
	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000
Revenue	1,856	2,721	154,556	-	42,541	201,673
GWP	27,147	13,683	205,896	-	80,078	326,805
- Coinsurance outward *						-
- SRCC & TC Premium **	(11,168)	-	(3,442)	-	(3,648)	(18,258)
- Reinsurance***	(14,227)	(11,261)	(1,656)	-	(28,078)	(55,221)
NWP (Line 2 - (sum of 3,4 & 5))	1,752	2,422	200,798	-	48,352	253,325
Change in UEP	(833)	(1,012)	(119,000)		(25,765)	(146,610)
NEP	920	1,411	81,798	-	22,587	106,715
						-
Benefits/losses						-
Non Life Insurance Losses and Loss Adj Exp(net)	(1,028)	(2,007)	(89,853)	-	(21,118)	(114,005)
Underwriting and Net Acquisition Costs	3,386	3,161	(11,347)		(300)	(5,101)
Other Insurance related costs (net)						-
Underwriting Results	3,278	2,565	(19,402)	-	1,169	(12,391)
						-
Other Revenue						-
Fees & commission income	134	80	1,434	-	260	1,909
Income from investments - 2.2	802	1,230	71,323		19,694	93,049
Other income						-
						-
Expenses						-
Other operating, investment related and admin expenses						-
Amortisation of goodwill & Intangible Assets	(1,348)	(1,942)	(109,387)		(30,069)	(142,746)
Profit from operations	2,866	1,933	(56,031)	-	(8,945)	(60,178)
Interest expense						
Profit before taxation	2,866	1,933	(56,031)	-	(8,945)	(60,178)
Tax						
Profit After taxation	2,866	1,933	(56,031)	-	(8,945)	(60,178)

Income Statement - General Insurance Business - 2012

People's	2012					
	Fire	Marine	Motor	WCI	Misc	Total
	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000
Revenue	139,389	9,524	2,430,514	-	150,880	2,730,307
GWP	297,675	8,148	2,448,518	-	190,146	2,944,487
- Coinsurance outward *						-
- SRCC & TC Premium **	(106,512)	-	(41,136)	-	(1,391)	(149,039)
- Reinsurance***	(87,261)	(4,223)	(38,273)	-	(27,862)	(157,619)
NWP (Line 2 - (sum of 3,4 & 5))	103,902	3,925	2,369,109	-	160,893	2,637,829
Change in UEP	7,287	4,803	(173,142)		(28,538)	(189,589)
NEP	111,190	8,728	2,195,967	-	132,355	2,448,240
						-
Benefits/losses						-
Non Life Insurance Losses and Loss Adj Exp(net)	(69,741)	(8,142)	(1,730,598)	-	(161,568)	(1,970,049)
Underwriting and Net Acquisition Costs	17,349	448	(265,037)	-	3,358	(243,882)
Other Insurance related costs (net)	(15,317)	(1,070)	(166,200)	-	(9,796)	(192,383)
Underwriting Results	43,481	(36)	34,133	-	(35,651)	41,926
						-
Other Revenue						-
Fees & commission income	1,217	58	12,611	-	1,290	15,176
Income from investments - 2.2	26,975	738	221,874	-	17,230	266,817
Other income	8	-	62	-	5	75
Expenses						
Other operating, investment related and admin expenses						
Amortisation of goodwill & Intangible Assets						
Profit from operations	71,680	760	268,680	-	(17,126)	323,994
Interest expense						
Profit before taxation	71,680	760	268,680	-	(17,126)	323,994
Tax	(9,032)	(247)	(74,292)	-	(5,768)	(89,339)
Profit After taxation	62,648	513	194,388	-	(22,894)	234,655

Income Statement - General Insurance Business - 2012

Sanasa	2012					
	Fire	Marine	Motor	WCI	Misc	Total
	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000
Revenue	7,837	-	195,664	-	75,947	279,448
GWP	23,858	-	162,328	-	110,840	297,025
- Coinsurance outward *	-	-	-	-	-	-
- SRCC & TC Premium **	329	-	10,709	-	80	11,117
- Reinsurance***	(15,465)	-	(6,055)	-	(56,895)	(78,414)
NWP (Line 2 - (sum of 3,4 & 5))	8,722	-	166,982	-	54,025	229,729
Change in UEP	(5,956)	-	(5,822)	-	(1,638)	(13,416)
NEP	2,766	-	161,160	-	52,387	216,312
						-
Benefits/losses						-
Non Life Insurance Losses and Loss Adj Exp(net)	3,021	-	(8,769)	-	(63,876)	(69,624)
Underwriting and Net Acquisition Costs	102	-	(45,498)	-	46,010	614
Other Insurance related costs (net)						-
Underwriting Results	5,889	-	106,893	-	34,520	147,303
						-
Other Revenue						-
Fees & commission income						
Income from investments - 2.2	2,609	-	17,753	-	12,122	32,484
Other income	2,462	-	16,751	-	11,438	30,651
Expenses						-
Other operating, investment related and admin expenses	(3,284)	-	(121,123)	-	(27,031)	(151,438)
Amortisation of goodwill & Intangible Assets						-
Profit from operations	7,677	-	20,274	-	31,050	59,000
Interest expense	(740)	-	(5,037)	-	(3,439)	(9,216)
Profit before taxation	6,936	-	15,237	-	27,611	49,784
Tax	(944)	-	(6,425)	-	(4,387)	(11,756)
Profit After taxation	5,992	-	8,812	-	23,224	38,028

Income Statement - General Insurance Business - 2012

SLIC	2012					
	Fire	Marine	Motor	WCI	Misc	Total
	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000
Revenue	211,402	(17,720)	7,118,266	81,465	1,965,099	11,423,347
GWP	1,323,038	279,562	7,585,996	93,250	3,521,747	12,803,592
- Coinsurance outward *	-	-	-	-	-	-
- SRCC & TC Premium **	(283,312)	(1,926)	(122,829)	(8,926)	(27,411)	(444,404)
- Reinsurance***	(958,923)	(250,524)	(57,267)	-	(1,281,244)	(2,547,958)
NWP (Line 2 - (sum of 3,4 & 5))	80,804	27,111	7,405,899	84,323	2,213,092	9,811,229
Change in UEP	130,598	(44,832)	(287,633)	(2,859)	(247,993)	(452,717)
NEP	211,402	(17,720)	7,118,266	81,465	1,965,099	9,358,512
						-
Benefits/losses						-
Non Life Insurance Losses and Loss Adj Exp(net)	145,917	(47,643)	(4,431,043)	(34,413)	(1,698,124)	(6,065,306)
Underwriting and Net Acquisition Costs	85,258	49,294	(566,950)	(8,026)	(79,482)	(519,906)
Other Insurance related costs (net)	(225,291)	(107,758)	(1,152,998)	(20,827)	(406,616)	(1,913,490)
Underwriting Results	217,286	(123,827)	967,275	18,199	(219,123)	859,810
						-
Other Revenue						-
Fees & commission income						
Income from investments - 2.2						1,954,581
Other income						110,254
						-
Expenses						-
Other operating, investment related and admin expenses						(95,124)
Amortisation of goodwill & Intangible Assets						
Profit from operations	217,286	(123,827)	967,275	18,199	(219,123)	2,829,520
Interest expense						(110)
Profit before taxation	217,286	(123,827)	967,275	18,199	(219,123)	2,829,411
Tax						(900,971)
Profit After taxation	217,286	(123,827)	967,275	18,199	(219,123)	1,928,440

Income Statement - General Insurance Business - 2012

UAL	2012					
	Fire	Marine	Motor	WCI	Misc	Total
	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000
Revenue	125,136	59,769	2,135,046	33,396	1,175,064	4,136,069
GWP	319,230	575,253	2,328,111	35,687	1,368,153	4,626,433
- Coinsurance outward *						-
- SRCC & TC Premium **	(148,673)	(1,926)	-	(11,149)	(28,633)	(190,381)
- Reinsurance***	(39,654)	(516,678)	(97,080)	9,576	(78,061)	(721,897)
NWP (Line 2 - (sum of 3,4 & 5))	130,903	56,649	2,231,031	34,114	1,261,459	3,714,155
Change in UEP	(5,767)	3,121	(95,985)	(718)	(86,394)	(185,744)
NEP	125,136	59,769	2,135,046	33,396	1,175,064	3,528,411
						-
Benefits/losses						-
Non Life Insurance Losses and Loss Adj Exp(net)	(19,790)	(27,018)	(1,489,946)	(13,489)	(769,860)	(2,320,104)
Underwriting and Net Acquisition Costs	17,641	36,904	(272,357)	(3,097)	(57,788)	(278,698)
Other Insurance related costs (net)	(72,769)	(118,863)	(623,123)	(7,738)	(239,345)	(1,061,837)
Underwriting Results	50,217	(49,208)	(250,380)	9,073	108,071	(132,227)
						-
Other Revenue						-
Fees & commission income						
Income from investments - 2.2						550,235
Other income						57,423
Expenses						
Other operating, investment related and admin expenses						
Amortisation of goodwill & Intangible Assets						
Profit from operations	50,217	(49,208)	(250,380)	9,073	108,071	475,431
Interest expense						
Profit before taxation	50,217	(49,208)	(250,380)	9,073	108,071	475,431
Tax						(86,984)
Profit After taxation	50,217	(49,208)	(250,380)	9,073	108,071	388,447

Solvency Positions and Policy liabilities - Long Term Insurance Business

Solvency Ratio as at	As at 31/12/2009	As at 31/12/2010	As at 31/12/2011	As at 31/12/2012(a)	As at 31/12/2013 (b)
Industry					
Value of Admissible Assets (Rs. Mn)	106,727	124,495	152,792	172,355	200,112
Amount of liabilities (Rs. Mn)	87,271	101,543	119,253	129,603	142,390
- Policy Liabilities (Rs. Mn)	77,805	90,866	105,208	119,214	130,363
- Other Liabilities (Rs. Mn)	9,466	10,677	14,045	10,389	12,027
Available Solvency Margin (ASM) (Rs. Mn)	19,456	22,952	33,539	42,752	57,722
Factor	0.05	0.05	0.05	0.05	0.05
RSM (Rs. Mn)	3,890	4,543	5,260	5,961	6,518
Solvency Ratio	5.00	5.05	6.38	7.17	8.86

Solvency Ratio as at	As at 31/12/2009	As at 31/12/2010	As at 31/12/2011	As at 31/12/2012(a)	As at 31/12/2013(b)
ATA					
Value of Admissible Assets	16,948,052	19,664,159	22,935,699	26,445,359	28,969,798
Amount of liabilities	15,802,665	18,355,763	21,134,967	23,614,391	25,548,242
- Policy Liabilities	15,127,240	17,445,273	20,199,291	22,399,842	23,644,788
- Other Liabilities	675,425	910,490	935,676	1,214,549	1,903,454
Available Solvency Margin (ASM)	1,145,387	1,308,396	1,800,732	2,830,968	3,421,556
Factor	0.05	0.05	0.05	0.05	0.05
Required Solvency Margin (Policy Liabilities*0.05)	756,362	872,264	1,009,965	1,119,992	1,182,239
Solvency Ratio	1.51	1.50	1.78	2.53	2.89

Solvency Ratio as at	As at 31/12/2009	As at 31/12/2010	As at 31/12/2011	As at 31/12/2012(a)	As at 31/12/2013(b)
Allianz Life					
Value of Admissible Assets	202,865	217,427	393,874	534,911	926,529
Amount of liabilities	106,786	139,845	252,908	448,356	747,295
- Policy Liabilities	8,001	66,290	179,223	370,898	663,689
- Other Liabilities	98,785	73,555	73,685	77,458	83,606
Available Solvency Margin (ASM)	96,079	77,439	140,966	86,555	179,234
Factor	0.05	0.05	0.05	0.05	0.05
Required Solvency Margin (Policy Liabilities*0.05)	320	3,315	8,961	18,545	33,184
Solvency Ratio	300.24	23.36	15.73	4.67	5.40

Solvency Ratio as at	As at 31/12/2009	As at 31/12/2010	As at 31/12/2011	As at 31/12/2012(a)	As at 31/12/2013(b)
Amana Takaful					
Value of Admissible Assets	370,132	467,353	591,206	711,087	677,791
Amount of liabilities	349,677	464,146	550,300	612,635	623,330
- Policy Liabilities	335,186	391,211	480,211	530,026	538,568
- Other Liabilities	14,491	72,935	70,089	82,609	84,762
Available Solvency Margin (ASM)	20,455	3,207	40,906	98,452	54,461
Factor	0.05	0.05	0.05	0.05	0.05
Required Solvency Margin (Policy Liabilities*0.05)	16,759	19,561	24,011	26,501	26,928
Solvency Ratio	1.22	0.16	1.70	3.71	2.02

Solvency Ratio as at	As at 31/12/2009	As at 31/12/2010	As at 31/12/2011	As at 31/12/2012(a)	As at 31/12/2013(b)
Arpico					
Value of Admissible Assets	-	-	500,134	186,332	286,803
Amount of liabilities	-	-	60	88,058	223,259
- Policy Liabilities	-	-	-	47,568	153,458
- Other Liabilities	-	-	60	40,490	69,801
Available Solvency Margin (ASM)	-	-	500,074	98,274	63,545
Factor	-	-	0.05	0.05	0.05
Required Solvency Margin (Policy Liabilities*0.05)	-	-	0	2,378	7,673
Solvency Ratio	-	-	-	41.32	8.28

Solvency Ratio as at	As at 31/12/2009	As at 31/12/2010	As at 31/12/2011	As at 31/12/2012(a)	As at 31/12/2013(b)
Asian Alliance					
Value of Admissible Assets	1,731,565	2,199,766	2,711,175	3,580,312	4,736,251
Amount of liabilities	1,587,045	2,108,654	2,554,989	3,311,333	4,277,781
- Policy Liabilities	1,309,618	1,807,385	2,171,840	2,857,628	3,697,969
- Other Liabilities	277,427	301,269	383,149	453,705	579,812
Available Solvency Margin (ASM)	144,520	91,112	156,186	268,979	458,470
Factor	0.05	0.05	0.05	0.05	0.05
Required Solvency Margin (Policy Liabilities*0.05)	65,481	90,369	108,592	142,881	184,898
Solvency Ratio	2.21	1.01	1.44	1.88	2.48

Solvency Ratio as at	As at 31/12/2009	As at 31/12/2010	As at 31/12/2011	As at 31/12/2012(a)	As at 31/12/2013(b)
Ceylinc					
Value of Admissible Assets	25,675,752	32,530,525	40,956,923	46,588,901	55,122,456
Amount of liabilities	18,837,081	22,583,063	30,363,434	30,887,779	34,189,224
- Policy Liabilities	17,291,893	20,686,381	25,068,462	29,176,262	32,593,476
- Other Liabilities	1,545,188	1,896,682	5,294,972	1,711,517	1,595,748
Available Solvency Margin (ASM)	6,838,671	9,947,462	10,593,489	15,701,122	20,933,232
Factor	0.05	0.05	0.05	0.05	0.05
Required Solvency Margin (Policy Liabilities*0.05)	864,595	1,034,319	1,253,423	1,458,813	1,629,674
Solvency Ratio	7.91	9.62	8.45	10.76	12.85

(a) Reinstated Audited figures

(b) Provisional figures

Solvency Positions and Policy liabilities - Long Term Insurance Business

Solvency Ratio as at	As at 31/12/2009	As at 31/12/2010	As at 31/12/2011	As at 31/12/2012(a)	As at 31/12/2013(b)
Cooperative					
Value of Admissible Assets	373,331	581,157	676,618	717,737	886,115
Amount of liabilities	325,823	442,159	557,427	666,591	834,245
- Policy Liabilities	275,207	379,396	470,707	579,790	714,312
- Other Liabilities	50,616	62,763	86,720	86,801	119,933
Available Solvency Margin (ASM)	47,508	138,998	119,191	51,146	51,870
Factor	0.05	0.05	0.05	0.05	0.05
Required Solvency Margin (Policy Liabilities*0.05)	13.76035	18.9698	23535.35	28,990	35,716
Solvency Ratio	3.45	7.33	5.06	1.76	1.45

Solvency Ratio as at	As at 31/12/2009	As at 31/12/2010	As at 31/12/2011	As at 31/12/2012(a)	As at 31/12/2013(b)
HNBA					
Value of Admissible Assets	1,931,240	2,459,535	3,312,085	4,041,514	4,752,228
Amount of liabilities	1,772,722	2,337,669	2,922,014	3,661,808	4,340,262
- Policy Liabilities	1,627,815	2,162,776	2,704,073	3,332,214	4,033,316
- Other Liabilities	144,907	174,893	217,941	329,594	306,946
Available Solvency Margin (ASM)	158,518	121,865	390,071	379,706	411,966
Factor	0.05	0.05	0.05	0.05	0.05
Required Solvency Margin (Policy Liabilities*0.05)	81390.75	108138.8	135203.65	166,611	201,666
Solvency Ratio	1.95	1.13	2.89	2.28	2.04

Solvency Ratio as at	As at 31/12/2009	As at 31/12/2010	As at 31/12/2011	As at 31/12/2012(a)	As at 31/12/2013(b)
Janashakthi					
Value of Admissible Assets	2,803,404	3,406,240	4,453,500	5,909,829	7,126,688
Amount of liabilities	2,120,133	2,992,215	3,994,998	4,898,917	5,351,017
- Policy Liabilities	1,882,240	2,617,332	3,671,759	4,553,477	5,000,785
- Other Liabilities	237,893	374,883	323,239	345,440	350,231
Available Solvency Margin (ASM)	683,271	414,024	458,501	1,010,912	1,775,671
Factor	0.05	0.05	0.05	0.05	0.05
Required Solvency Margin (Policy Liabilities*0.05)	94,112	130,867	183,588	227,674	250,039
Solvency Ratio	7.26	3.16	2.50	4.44	7.10

Solvency Ratio as at	As at 31/12/2009	As at 31/12/2010	As at 31/12/2011	As at 31/12/2012(a)	As at 31/12/2013(b)
LTC					
Value of Admissible Assets	664,746	918,937	1,046,860	1,217,045	1,510,098
Amount of liabilities	594,195	648,937	770,711	807,180	989,000
- Policy Liabilities	550,713	591,357	670,534	759,476	873,476
- Other Liabilities	43,482	57,580	100,177	47,704	115,524
Available Solvency Margin (ASM)	70,551	270,000	276,149	409,865	521,098
Factor	0.05	0.05	0.05	0.05	0.05
Required Solvency Margin (Policy Liabilities*0.05)	27535.65	29567.85	33526.7	37973.8	43673.8
Solvency Ratio	2.56	9.13	8.24	10.79	11.93

Solvency Ratio as at	As at 31/12/2009	As at 31/12/2010	As at 31/12/2011	As at 31/12/2012(a)	As at 31/12/2013(b)
LOLC					
Value of Admissible Assets	-	-	143,087	217,581	146,768
Amount of liabilities	-	-	51,958	75,046	287,373
- Policy Liabilities	-	-	35,389	64,793	251,522
- Other Liabilities	-	-	16,570	10,253	35,851
Available Solvency Margin (ASM)	-	-	91,129	142,535	(140,605)
Factor	-	-	0.05	0.05	0.05
Required Solvency Margin (Policy Liabilities*0.05)	-	-	1,769	3,240	12,576
Solvency Ratio	-	-	51.50	44.00	(11.18)

Solvency Ratio as at	As at 31/12/2009	As at 31/12/2010	As at 31/12/2011	As at 31/12/2012(a)	As at 31/12/2013(b)
MBSL					
Value of Admissible Assets	84,356	101,488	144,971	187,793	254,913
Amount of liabilities	66,065	83,048	120,852	165,293	256,715
- Policy Liabilities	40,633	64,284	95,740	136,510	218,559
- Other Liabilities	25,432	18,764	25,112	28,783	38,156
Available Solvency Margin (ASM)	18,291	18,440	24,119	22,500	(1,802)
Factor	0.05	0.05	0.05	0.05	0.05
Required Solvency Margin (Policy Liabilities*0.05)	2031.65	3214.2	4787	6,826	10,928
Solvency Ratio	9.00	5.74	5.04	3.30	(0.16)

Solvency Ratio as at	As at 31/12/2009	As at 31/12/2010	As at 31/12/2011	As at 31/12/2012(a)	As at 31/12/2013(b)
NICL					
Value of Admissible Assets	1,051,045	1,109,371	784,580	863,126	488,101
Amount of liabilities	1,009,135	1,072,832	754,605	836,446	473,872
- Policy Liabilities	838,189	730,778	599,499	533,603	284,572
- Other Liabilities	170,946	342,054	155,106	302,843	189,301
Available Solvency Margin (ASM)	41,909	36,539	29,975	26,680	14,229
Factor	0.05	0.05	0.05	0.05	0.05
Required Solvency Margin (Policy Liabilities*0.05)	41,909	36,539	29,975	26,680	14,229
Solvency Ratio	1.00	1.00	1.00	1.00	1.00

(a) Reinstated Audited figures

(b) Provisional figures

Solvency Positions and Policy liabilities - Long Term Insurance Business

Solvency Ratio as at	As at 31/12/2009	As at 31/12/2010	As at 31/12/2011	As at 31/12/2012(a)	As at 31/12/2013(b)
Sanasa					
Value of Admissible Assets	163,548	222,072	267,527	400,145	598,003
Amount of liabilities	94,108	176,505	240,083	372,104	585,764
- Policy Liabilities	75,494	154,325	230,967	330,899	533,646
- Other Liabilities	18,614	22,180	9,116	41,205	52,118
Available Solvency Margin (ASM)	69,440	45,567	27,444	28,041	12,239
Factor	0.05	0.05	0.05	0.05	0.05
Required Solvency Margin (Policy Liabilities*0.05)	3774.7	7716.25	11548.35	16,545	26,682
Solvency Ratio	18.40	5.91	2.38	1.69	0.46

Solvency Ratio as at	As at 31/12/2009	As at 31/12/2010	As at 31/12/2011	As at 31/12/2012(a)	As at 31/12/2013(b)
SLIC					
Value of Admissible Assets	45,628,151	50,109,285	60,679,224	65,176,263	73,345,452
Amount of liabilities	35,489,062	39,694,145	42,247,444	44,914,992	46,582,261
- Policy Liabilities	30,039,416	34,100,798	37,039,605	39,968,188	41,106,515
- Other Liabilities	5,449,646	5,593,347	5,207,839	4,946,805	5,475,746
Available Solvency Margin (ASM)	10,139,089	10,415,140	18,431,780	20,261,271	26,763,191
Factor	0.05	0.05	0.05	0.05	0.05
Required Solvency Margin (Policy Liabilities*0.05)	1,501,971	1705039.9	1851980.25	1,998,409	2,055,326
Solvency Ratio	6.75	6.11	9.95	10.14	13.02

Solvency Ratio as at	As at 31/12/2009	As at 31/12/2010	As at 31/12/2011	As at 31/12/2012(a)	As at 31/12/2013(b)
UAL					
Value of Admissible Assets	10,149,704	11,616,686	13,980,152	16,440,364	20,284,241
Amount of liabilities	9,287,349	10,785,049	12,890,912	14,544,998	17,080,464
- Policy Liabilities	8,403,054	9,668,223	11,608,947	13,572,802	16,054,685
- Other Liabilities	884,295	1,116,826	1,281,965	972,196	1,025,779
Available Solvency Margin (ASM)	862,355	831,637	1,089,240	1,895,366	3,203,778
Factor	0.05	0.05	0.05	0.05	0.05
Required Solvency Margin (Policy Liabilities*0.05)	420,153	483,411	580,447	678,640	802,734
Solvency Ratio	2.05	1.72	1.88	2.79	3.99

(a) Reinstated Audited figures

(b) Provisional figures

Company-wise Analysis of Solvency Position and Policy Liabilities - Long Term Insurance Business

Insurer	As at 31st December 2013				Value of Policy Liabilities(a) as at 31st December 2012 (Rs. '000)	Value of Policy Liabilities(a) as at 31st December 2011 (Rs. '000)	Value of Policy Liabilities(a) as at 31st December 2010 (Rs. '000)	Value of Policy Liabilities(a) as at 31st December 2009 (Rs. '000)
	Available Solvency Margin (ASM) (Rs. '000)	Required Solvency Margin (RSM) (Policy Liabilities*0.05) (Rs. '000)	Solvency Ratio (ASM/RSM)	Value of Policy Liabilities(b) (Rs. '000)				
AIA	3,421,556	1,182,239	2.89	23,644,788	22,399,842	20,199,291	17,445,273	15,127,240
Allianz Life	179,234	33,184	5.40	663,689	370,898	179,223	66,290	8,001
Amana Takaful	54,461	26,928	2.02	538,568	530,026	480,211	391,211	335,186
Arpico	63,545	7,673	8.28	153,458	47,568	-	-	-
Asian Alliance	458,470	184,898	2.48	3,697,969	2,857,628	2,171,840	1,807,385	1,309,618
Ceylinco	20,933,232	1,629,674	12.85	32,593,476	29,176,262	25,068,462	20,686,381	17,291,893
Cooperative	51,870	35,716	1.45	714,312	579,790	470,707	379,396	275,207
HNBA	411,966	201,666	2.04	4,033,316	3,332,214	2,704,073	2,162,776	1,627,815
Janashakthi	1,789,900	264,268	6.77	5,285,357	5,087,080	4,271,258	3,348,110	2,720,429
LIC	521,098	43,674	11.93	873,476	759,476	670,534	591,357	550,713
LOLC	(140,605)	12,576	*(11.18)	251,522	64,793	35,389	-	-
MBSL	(1,802)	10,928	(0.16)	218,559	136,510	95,740	64,284	40,633
Sanasa	27,719	26,682	0.46	533,646	330,899	212,620	154,325	75,494
SLIC	26,763,191	2,055,326	13.02	41,106,515	39,968,188	37,039,605	34,100,798	30,039,416
UAL	3,203,778	802,734	3.99	16,054,685	13,572,802	11,608,947	9,668,223	8,403,054
Total	57,737,613	6,518,166	8.86	130,363,336	119,213,976	105,207,900	90,865,809	77,804,699

* Subsequently Corrected

(a) Reinstated Audited figures

(b) Provisional figures

Company-wise Analysis of Solvency Position and Technical Reserves - General Insurance Business

Insurer	As at 31st December 2013				As at 31st December 2012	As at 31st December 2011	As at 31st December 2010	As at 31st December 2009
	Available Solvency Margin (ASM) (Rs.'000)	Required Solvency Margin (Rs. '000)	Solvency Ratio	Technical Reserve (Rs. '000)	Technical Reserve (Rs. '000)	Technical Reserve (Rs. '000)	Technical Reserve (Rs. '000)	Technical Reserve (Rs. '000)
AIA	1,587,812	395,709	4.01	1,702,296	1,515,737	1,730,784	1,652,459	1,489,125
AIG	223,992	97,341	2.30	399,942	304,886	308,930	252,785	495,842
Allianz Gen.	562,065	249,548	2.25	1,010,087	486,330	418,054	333,646	249,268
Amana Takaful	420,995	227,176	1.85	511,409	476,582	401,239	342,520	295,895
Asian Alliance	576,562	260,425	2.21	781,103	592,088	323,920	198,119	246,868
Ceylinco	2,442,288	1,841,647	1.33	5,686,878	5,190,708	5,207,922	4,440,609	3,947,707
Continental	341,303	194,932	1.75	611,398	628,214	573,667	222,367	-
Cooperative	508,019	244,683	2.08	717,559	650,851	488,561	360,509	302,464
HNBA	1,119,244	287,795	3.89	924,712	855,641	834,027	658,899	550,237
Janashakthi	1,860,757	1,115,908	1.67	4,103,078	3,510,174	3,145,394	2,819,260	2,496,519
LOLC	264,990	291,480	0.91	1,165,250	883,883	318,332	-	-
MBSL	113,752	197,278	0.58	567,695	518,511	322,967	233,941	181,568
Orient	436,971	55,626	7.86	150,739	165,938	1,498	-	-
People's	883,822	585,831	1.51	2,238,159	1,878,856	1,459,227	567,648	-
Sanasa	55,570	50,000	1.11	131,198	136,278	118,252	116,561	118,671
SLIC	12,216,661	2,814,390	4.34	11,767,131	12,570,017	13,359,262	11,001,617	10,862,239
UAL	1,714,780	827,106	2.07	3,040,948	2,823,314	2,552,718	2,260,319	1,823,844
Total	25,329,584	9,736,875	2.60	35,509,582	33,188,008	31,564,755	25,461,259	23,060,247

Company-wise Solvency ratio 2009 to 2013

	As at 31/12/2009	As at 31/12/2010	As at 31/12/2011	As at 31/12/2012(a)	As at 31/12/2013(b)
Value of Admissible Assets (Rs. Mn)	47,969	51,386	56,757	67,390	74,484
Amount of Total Liabilities (Rs. Mn)	31,530	35,571	40,251	45,388	49,154
2.1 Technical Reserves - Net (Gross minus Reinsurance) (Rs. Mn)	23,060	25,461	31,565	33,188	35,510
2.2 Other Liabilities (Rs. Mn)	8,469	8,935	6,405	12,200	13,645
Available Solvency Margin (Rs. Mn)	16,440	15,815	16,506	22,001	25,330
Required Solvency Margin (Rs. Mn)	5,717	6,710	8,078	9,053	9,737
Solvency Ratio	2.88	2.36	2.04	2.43	2.60

AIA	As at 31/12/2009	As at 31/12/2010	As at 31/12/2011	As at 31/12/2012(a)	As at 31/12/2013(b)
Value of Admissible Assets	3,678,466	3,956,837	4,964,464	3,547,420	4,019,264
Amount of Total Liabilities	2,079,423	2,234,876	2,472,458	2,183,095	2,431,452
2.1 Technical Reserves - Net (Gross minus Reinsurance) (Rs. '000)	1,599,043	1,721,961	1,730,784	1,515,737	1,702,296
2.2 Other Liabilities (Rs. '000)	480,380	512,915	741,674	667,358	729,156
Available Solvency Margin	1,599,043	1,721,961	2,492,006	1,364,325	1,587,812
Required Solvency Margin	341,741	420,950	442,994	361,071	395,709
Solvency Ratio	4.68	4.09	5.63	3.78	4.01

AIG	As at 31/12/2009	As at 31/12/2010	As at 31/12/2011	As at 31/12/2012(a)	As at 31/12/2013(b)
Value of Admissible Assets	588,028	649,133	772,723	705,867	879,973
Amount of Total Liabilities	495,842	482,842	631,972	561,348	655,981
2.1 Technical Reserves - Net (Gross minus Reinsurance) (Rs. '000)	495,842	252,785	308,930	304,886	399,942
2.2 Other Liabilities (Rs. '000)	-	230,057	323,042	256,463	256,039
Available Solvency Margin	92,186	166,291	140,751	144,519	223,992
Required Solvency Margin	88,219	92,216	81,396	80,553	97,341
Solvency Ratio	1.04	1.80	1.73	1.79	2.30

Allianz Gen.	As at 31/12/2009	As at 31/12/2010	As at 31/12/2011	As at 31/12/2012(a)	As at 31/12/2013(b)
Value of Admissible Assets	906,991	1,274,325	1,311,097	1,539,171	1,940,944
Amount of Total Liabilities	607,662	800,159	706,362	933,826	1,378,879
2.1 Technical Reserves - Net (Gross minus Reinsurance) (Rs. '000)	249,268	333,646	418,054	486,330	1,010,087
2.2 Other Liabilities (Rs. '000)	358,394	466,513	288,308	447,496	368,792
Available Solvency Margin	299,329	474,166	604,735	605,345	562,065
Required Solvency Margin	55,563	61,169	84,076	105,137	249,548
Solvency Ratio	5.39	7.75	7.19	5.76	2.25

Amana Takaful	As at 31/12/2009	As at 31/12/2010	As at 31/12/2011	As at 31/12/2012(a)	As at 31/12/2013(b)
Value of Admissible Assets	460,677	648,668	850,763	972,836	1,019,745
Amount of Total Liabilities	318,691	855,747	600,678	587,202	598,749
2.1 Technical Reserves - Net (Gross minus Reinsurance) (Rs. '000)	295,895	342,520	401,239	476,582	511,409
2.2 Other Liabilities (Rs. '000)	22,796	513,227	199,438	110,620	87,340
Available Solvency Margin	141,986	(207,079)	250,085	385,634	420,995
Required Solvency Margin	139,308	146,984	167,500	204,466	227,176
Solvency Ratio	1.02	(1.41)	1.49	1.89	1.85

(a) Reinstated Audited figures

(b) Provisional figures

Company-wise Solvency ratio 2009 to 2013

Asian Alliance	As at 31/12/2009	As at 31/12/2010	As at 31/12/2011	As at 31/12/2012(a)	As at 31/12/2013(b)
Value of Admissible Assets	715,779	1,128,716	1,031,026	1,289,432	1,679,065
Amount of Total Liabilities	356,908	847,264	674,686	836,682	1,102,502
2.1 Technical Reserves - Net (Gross minus Reinsurance) (Rs. '000)	246,868	198,119	323,920	592,088	781,103
2.2 Other Liabilities (Rs. '000)	110,040	649,145	350,766	244,594	321,399
Available Solvency Margin	358,871	281,452	356,340	452,750	576,563
Required Solvency Margin	63,290	56,548	92,281	191,160	260,425
Solvency Ratio	5.67	4.98	3.86	2.37	2.21

Ceylinco	As at 31/12/2009	As at 31/12/2010	As at 31/12/2011	As at 31/12/2012(a)	As at 31/12/2013(b)
Value of Admissible Assets	8,824,688	9,622,372	8,304,522	9,243,735	9,911,233
Amount of Total Liabilities	5,414,226	5,616,033	6,510,054	7,068,780	7,468,945
2.1 Technical Reserves - Net (Gross minus Reinsurance) (Rs. '000)	3,947,707	4,440,609	5,207,922	5,190,708	5,686,878
2.2 Other Liabilities (Rs. '000)	1,466,519	1,175,424	1,302,132	1,878,072	1,782,067
Available Solvency Margin	3,410,462	4,006,339	1,794,468	2,174,955	2,442,288
Required Solvency Margin	1,391,684	1,511,581	1,641,178	1,769,616	1,841,647
Solvency Ratio	2.45	2.65	1.09	1.23	1.33

Continental	As at 31/12/2009	As at 31/12/2010	As at 31/12/2011	As at 31/12/2012(a)	As at 31/12/2013(b)
Value of Admissible Assets	-	603,691	990,535	1,121,059	1,127,829
Amount of Total Liabilities	-	344,792	737,169	785,032	786,526
2.1 Technical Reserves - Net (Gross minus Reinsurance) (Rs. '000)	-	222,367	573,667	628,214	611,398
2.2 Other Liabilities (Rs. '000)	-	122,425	163,502	156,818	175,127
Available Solvency Margin	-	258,899	253,365	336,027	341,303
Required Solvency Margin	-	50,000	178,634	212,141	194,932
Solvency Ratio	-	5.18	1.42	1.58	1.75

Cooperative	As at 31/12/2009	As at 31/12/2010	As at 31/12/2011	As at 31/12/2012(a)	As at 31/12/2013(b)
Value of Admissible Assets	563,040	795,155	1,103,391	1,317,071	1,502,335
Amount of Total Liabilities	400,153	466,678	650,961	862,414	994,316
2.1 Technical Reserves - Net (Gross minus Reinsurance) (Rs. '000)	302,464	360,509	488,561	650,851	717,559
2.2 Other Liabilities (Rs. '000)	97,690	106,169	162,400	211,563	276,756
Available Solvency Margin	162,887	328,478	452,429	454,657	508,019
Required Solvency Margin	110,245	121,967	176,357	216,330	244,683
Solvency Ratio	1.48	2.69	2.57	2.10	2.08

HNBA	As at 31/12/2009	As at 31/12/2010	As at 31/12/2011	As at 31/12/2012(a)	As at 31/12/2013(b)
Value of Admissible Assets	1,078,538	1,300,140	1,927,723	2,075,640	2,356,538
Amount of Total Liabilities	793,455	901,125	1,105,779	1,157,258	1,237,295
2.1 Technical Reserves - Net (Gross minus Reinsurance) (Rs. '000)	550,237	658,899	834,027	855,641	924,712
2.2 Other Liabilities (Rs. '000)	243,218	242,226	271,753	301,617	312,583
Available Solvency Margin	285,083	399,015	821,944	918,382	1,119,244
Required Solvency Margin	154,064	198,688	260,844	263,914	287,795
Solvency Ratio	1.85	2.01	3.15	3.48	3.89

(a) Reinstated Audited figures

(b) Provisional figures

Company-wise Solvency ratio 2009 to 2013

Janashakthi	As at 31/12/2009	As at 31/12/2010	As at 31/12/2011	As at 31/12/2012(a)	As at 31/12/2013(b)
Value of Admissible Assets	4,520,969	5,574,249	5,617,805	7,026,146	7,381,279
Amount of Total Liabilities	3,404,103	3,843,100	4,256,457	4,706,049	5,520,522
2.1 Technical Reserves - Net (Gross minus Reinsurance) (Rs. '000)	2,496,519	2,819,260	3,145,394	3,510,174	4,103,078
2.2 Other Liabilities (Rs. '000)	907,584	1,023,840	1,111,063	1,195,875	1,417,444
Available Solvency Margin	1,116,866	1,731,149	1,361,348	2,320,097	1,860,757
Required Solvency Margin	743,542	783,684	912,385	1,034,816	1,115,908
Solvency Ratio	1.50	2.21	1.49	2.24	1.67

LOLC	As at 31/12/2009	As at 31/12/2010	As at 31/12/2011	As at 31/12/2012(a)	As at 31/12/2013(b)
Value of Admissible Assets	-	-	443,616	1,466,373	1,710,318
Amount of Total Liabilities	-	-	357,467	1,171,302	1,445,328
2.1 Technical Reserves - Net (Gross minus Reinsurance) (Rs. '000)	-	-	318,332	883,883	1,165,250
2.2 Other Liabilities (Rs. '000)	-	-	39,135	287,419	280,078
Available Solvency Margin	-	-	86,150	295,071	264,990
Required Solvency Margin	-	-	70,193	240,374	291,480
Solvency Ratio	-	-	1.23	1.23	0.91

MBSL	As at 31/12/2009	As at 31/12/2010	As at 31/12/2011	As at 31/12/2012(a)	As at 31/12/2013(b)
Value of Admissible Assets	314,253	467,332	593,188	867,779	916,652
Amount of Total Liabilities	245,306	389,419	440,448	668,339	802,900
2.1 Technical Reserves - Net (Gross minus Reinsurance) (Rs. '000)	181,568	233,941	322,967	518,511	567,695
2.2 Other Liabilities (Rs. '000)	63,738	155,478	117,481	149,828	235,205
Available Solvency Margin	68,947	77,913	152,740	199,440	113,752
Required Solvency Margin	54,859	73,709	99,220	187,716	197,278
Solvency Ratio	1.26	1.06	1.54	1.06	0.58

Orient	As at 31/12/2009	As at 31/12/2010	As at 31/12/2011	As at 31/12/2012(a)	As at 31/12/2013(b)
Value of Admissible Assets	-	-	745,993	838,825	669,571
Amount of Total Liabilities	-	-	43,185	247,772	232,600
2.1 Technical Reserves - Net (Gross minus Reinsurance) (Rs. '000)	-	-	1,498	165,938	150,739
2.2 Other Liabilities (Rs. '000)	-	-	41,687	81,834	81,861
Available Solvency Margin	-	-	702,808	591,053	436,971
Required Solvency Margin	-	-	50,000	50,665	55,626
Solvency Ratio	-	-	14.06	11.67	7.86

People's	As at 31/12/2009	As at 31/12/2010	As at 31/12/2011	As at 31/12/2012(a)	As at 31/12/2013(b)
Value of Admissible Assets	-	832,428	2,143,830	2,951,926	3,573,190
Amount of Total Liabilities	-	650,785	1,658,298	2,163,095	2,689,368
2.1 Technical Reserves - Net (Gross minus Reinsurance) (Rs. '000)	-	567,648	1,459,227	1,878,856	2,238,159
2.2 Other Liabilities (Rs. '000)	-	83,137	199,071	284,239	451,209
Available Solvency Margin	-	181,643	485,532	788,831	883,822
Required Solvency Margin	-	152,178	434,397	527,566	585,831
Solvency Ratio	-	1.19	1.12	1.50	1.51

(a) Reinstated Audited figures

(b) Provisional figures

Company-wise Solvency ratio 2009 to 2013

Sanasa	As at 31/12/2009	As at 31/12/2010	As at 31/12/2011	As at 31/12/2012(a)	As at 31/12/2013(b)
Value of Admissible Assets	247,895	278,832	258,018	291,277	237,601
Amount of Total Liabilities	146,727	159,487	184,255	208,559	182,031
2.1 Technical Reserves - Net (Gross minus Reinsurance) (Rs. '000)	118,671	116,561	118,922	136,278	131,198
2.2 Other Liabilities (Rs. '000)	28,056	42,926	65,333	72,281	50,833
Available Solvency Margin	101,168	119,345	73,763	82,718	55,570
Required Solvency Margin	50,000	50,000	50,000	50,000	50,000
Solvency Ratio	2.02	2.39	1.48	1.65	1.11

SLICL	As at 31/12/2009	As at 31/12/2010	As at 31/12/2011	As at 31/12/2012(a)	As at 31/12/2013(b)
Value of Admissible Assets	22,684,845	19,778,468	20,817,021	26,431,140	29,344,412
Amount of Total Liabilities	14,595,318	14,619,476	15,640,188	17,273,440	17,127,751
2.1 Technical Reserves - Net (Gross minus Reinsurance) (Rs. '000)	10,862,239	11,001,617	13,359,262	12,570,017	11,767,131
2.2 Other Liabilities (Rs. '000)	3,733,079	2,442,578		4,703,423	5,360,620
Available Solvency Margin	8,089,527	5,158,992	5,176,833	9,157,700	12,216,661
Required Solvency Margin	2,058,459	2,442,578	2,667,495	2,814,390	2,814,390
Solvency Ratio	3.93	2.11	1.94	3.25	4.34

UAL	As at 31/12/2009	As at 31/12/2010	As at 31/12/2011	As at 31/12/2012(a)	As at 31/12/2013(b)
Value of Admissible Assets	3,385,323	4,475,985	4,890,690	5,704,044	6,213,821
Amount of Total Liabilities	2,671,917	3,359,614	3,577,183	3,974,195	4,499,040
2.1 Technical Reserves - Net (Gross minus Reinsurance) (Rs. '000)	1,823,844	2,260,319	2,552,718	2,823,314	3,040,948
2.2 Other Liabilities (Rs. '000)	848,073	1,099,295	1,024,465	1,150,881	1,458,092
Available Solvency Margin	713,406	1,116,371	1,313,507	1,729,849	1,714,780
Required Solvency Margin	465,665	548,054	668,791	742,831	827,106
Solvency Ratio	1.53	2.04	1.96	2.33	2.07

(a) Reinstated Audited figures
(b) Provisional figures

Class-wise Analysis of Gross Written Premium - General Insurance Business - 2009 to 2013

Class	Gross Written Premium (Rs.'000)				
	2009	2010	2011	2012(a)	2013(b)
Fire	7,049,399	5,012,443	5,376,094	5,422,346	6,310,911
Marine	1,442,729	1,498,832	1,678,027	1,917,570	1,841,345
Motor	17,897,763	20,948,782	27,141,119	31,637,508	33,081,602
Miscellaneous	7,158,375	7,641,390	9,133,584	10,717,025	11,943,490
Total	33,548,266	35,101,447	43,328,824	49,694,450	53,177,348

Class	Growth (%)				
	2009	2010	2011	2012(a)	2013(b)
Fire	3.26	(28.90)	7.25	0.86	16.39
Marine	(21.01)	3.89	11.96	14.28	(3.98)
Motor	(4.38)	17.05	29.56	16.57	4.56
Miscellaneous	(0.40)	6.75	19.53	17.34	11.44
Total	(2.92)	4.63	23.44	14.69	7.01

Class	Percentage Share (%)				
	2009	2010	2011	2012(a)	2013(b)
Fire	21.01	14.28	12.41	10.91	11.87
Marine	4.30	4.27	3.87	3.86	3.46
Motor	53.35	59.68	62.64	63.66	62.21
Miscellaneous	21.34	21.77	21.08	21.57	22.46
Total	100.00	100.00	100.00	100.00	100.00

Industry Growth (General Insurance)	(2.92)	4.63	23.44	14.69	7.01
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(a) Reinstated Audited figures

(b) Provisional figures

Notes:

1. Strike, Riot, Civil Commotion and Terrorism (SRCC & T) premium income of NITF was not considered for insurance companies' general insurance GWP for the years 2010 to 2012.
2. Above analysis does not include NITF information since required complete information was not submitted to the Board.
3. CTL is prohibited from engaging in insurance business since 5th August 2009. The company did not submit audited financials for since 2010 and relevant data for the year ended 31st December 2012.

Class-wise, Company wise Analysis of Gross written Premium - General Insurance Buisness 2009 to 2013

Insurer	Fire (Rs. '000)	Marine (Rs. '000)	Motor (Rs. '000)	WCI (Rs. '000)	Miscellaneous (Rs. '000)	Total (Rs. '000)
AIA	364,409	133,801	1,474,743	22,582	433,140	2,428,675
AIG	53,196	119,417	20,640	1,772	685,034	880,060
Allianz Gen.	648,141	79,918	503,927	13,468	719,454	1,964,907
Amana Takaful	107,436	36,661	942,897	6,748	229,078	1,322,820
Asian Alliance	92,702	45,534	731,041	7,124	500,256	1,376,657
Ceylinco	1,382,149	373,899	6,183,532	120,678	2,251,221	10,311,479
Continental	272,057	18,550	914,859	3,483	121,565	1,330,515
Cooperative	52,523	20,248	1,089,107	-	111,063	1,272,941
HNBA	236,070	23,122	1,286,666	4,729	216,774	1,767,361
Janashakthi	513,273	188,586	4,723,187	-	917,500	6,342,546
LOLC	45,310	4,120	1,400,393	29,730	5,969	1,485,521
MBSL	54,957	30,051	816,183	-	217,792	1,118,983
Orient	35,971	20,041	219,230	-	104,414	379,656
People's	209,805	5,115	2,668,495	-	201,625	3,085,041
Sanasa	22,661	-	152,091	-	147,839	322,592
SLIC	1,898,939	422,415	7,428,014	85,131	3,349,261	12,359,187
UAL	821,707	325,268	2,711,341	52,516	1,480,881	5,391,712
Total	6,310,911	1,841,345	33,081,602	325,900	11,617,590	53,177,349

Class-wise Analysis of Gross Written Premium - General Insurance - 2012

Insurer	Fire (Rs. '000)	Marine (Rs. '000)	Motor (Rs. '000)	WCI (Rs. '000)	Miscellaneous (Rs. '000)	Total (Rs. '000)
AIA	304,103	143,044	1,347,060	20,286	328,760	2,143,253
AIG	88,220	103,734	38,276	3,289	585,929	819,448
Allianz Gen.	755,131	33,302	176,101	8,138	424,455	1,397,127
Amana Takaful	59,550	37,515	831,724	5,331	191,717	1,125,837
Asian Alliance	115,504	61,191	619,704	7,888	328,954	1,133,240
Ceylinco	1,433,917	400,994	6,542,295	119,927	1,937,784	10,434,917
Continental	445,584	15,054	987,241	2,863	94,484	1,545,226
Cooperative	49,419	21,106	929,203	-	135,283	1,135,011
HNBA	227,063	23,656	1,204,174	3,174	177,239	1,635,305
Janashakthi	426,498	173,972	4,388,376	-	784,583	5,773,429
LOLC	25,596	1,529	1,263,487	1,319	3,202	1,295,133
MBSL	50,149	29,681	735,717	-	233,600	1,049,147
Orient	15,980	13,683	202,454	-	76,430	308,547
People's	191,163	8,148	2,407,382	-	188,755	2,795,448
Sanasa	24,187	-	173,036	-	110,919	308,142
SLIC	1,039,727	277,635	7,463,166	84,323	3,494,336	12,359,187
UAL	170,557	573,327	2,328,111	24,538	1,339,520	4,436,053
Total	5,422,346	1,917,570	31,637,507	281,076	10,435,950	49,694,450

Class-wise Analysis of Gross Written Premium - General Insurance - 2011

Insurer	Fire (Rs. '000)	Marine (Rs. '000)	Motor (Rs. '000)	WCI (Rs. '000)	Miscellaneous (Rs. '000)	Total (Rs. '000)
AIA	252,001	128,222	1,737,359	16,445	322,320	2,456,347
AIG	106,854	94,804	61,668	2,228	677,347	942,901
Allianz Gen.	657,970	31,564	132,429	9,320	548,123	1,379,406
Amana Takaful	48,119	34,021	693,216	4,420	136,978	916,754
Asian Alliance	57,785	40,649	329,440	6,139	148,244	582,257
Ceylinco	1,319,935	385,372	5,928,177	83,042	1,842,416	9,558,942
Continental	210,554	9,493	836,445	2,997	89,630	1,149,121
Cooperative	51,081	18,265	713,444	-	140,069	922,859
HNBA	241,155	25,291	1,188,867	3,994	164,523	1,623,830
Janashakthi	396,157	130,226	3,838,492	-	721,332	5,086,207
LOLC	-	-	364,735	-	-	364,735
MBSL	44,066	6,446	449,071	-	137,154	636,738
Orient	128	213	1,404	-	4	1,749
People's	145,602	14,939	1,969,645	-	154,392	2,284,578
Sanasa	17,770	-	135,535	-	79,069	232,374
SLIC	1,423,843	449,461	6,577,982	80,405	2,602,892	11,134,583
UAL	403,072	309,061	2,183,207	35,157	1,124,945	4,055,443
Total	5,376,094	1,678,027	27,141,119	244,147	8,889,438	43,328,824

Class-wise Analysis of Gross Written Premium - General Insurance - 2010

Insurer	Fire (Rs. '000)	Marine (Rs. '000)	Motor (Rs. '000)	WCI (Rs. '000)	Miscellaneous (Rs. '000)	Total (Rs. '000)
AIA	317,424	134,405	1,537,741	25,650	475,624	2,490,843
AIG	146,630	68,432	68,334	3,502	603,489	890,387
Allianz Gen.	971,408	20,324	87,718	6,436	270,774	1,356,660
Amana Takaful	84,959	89,465	493,603	3,569	237,160	908,756
Asian Alliance	54,015	24,565	229,389	-	89,820	397,789
Ceylinco	1,101,342	345,001	5,558,599	102,638	1,616,712	8,724,292
Ceylinco Takaful	-	-	-	-	-	-
Continental	102,970	4,326	215,852	-	35,957	359,105
Cooperative	36,635	19,701	490,613	-	97,865	644,814
HNBA	207,965	23,187	916,595	4,660	102,783	1,255,190
Janashakthi	293,960	111,705	3,396,904	-	521,601	4,324,170
LOLC	-	-	-	-	-	-
MBSL	11,222	14,231	337,473	-	104,680	467,606
Orient	-	-	-	-	-	-
People's	83,219	6,250	682,109	-	75,486	847,064
Sanasa	15,122	-	98,648	-	121,144	234,914
SLIC	1,182,930	369,138	4,979,007	77,272	2,157,680	8,766,027
UAL	402,643	268,102	1,856,197	29,191	877,697	3,433,830
Total	5,012,443	1,498,832	20,948,782	252,919	7,388,471	35,101,447

Class-wise Analysis of Gross Written Premium - General Insurance - 2009

Insurer	Fire (Rs. '000)	Marine (Rs. '000)	Motor (Rs. '000)	WCI (Rs. '000)	Miscellaneous (Rs. '000)	Total (Rs. '000)
AIA	608,987	125,403	1,033,605	21,390	714,243	2,503,628
AIG	202,160	41,167	88,757	1,439	545,762	879,285
Allianz Gen.	792,775	15,038	67,597		299,412	1,174,822
Amana Takaful	124,826	108,229	380,637	4,137	335,969	953,798
Asian Alliance	105,367	33,931	239,743	-	117,708	496,749
Ceylinco	1,824,588	383,057	5,320,957	91,878	1,460,817	9,081,297
Ceylinco Takaful	(148)	58	28,975	-	(561)	28,324
Continental	-	-	-	-	-	-
Cooperative	38,901	17,364	422,609	-	117,308	596,183
HNBA	304,151	23,086	740,274	6,059	57,211	1,130,781
Janashakthi	475,896	101,342	3,061,025	-	634,663	4,272,926
LOLC	-	-	-	-	-	-
MBSL	13,686	12,421	226,171	-	19,031	271,309
Orient	-	-	-	-	-	-
People's	-	-	-	-	-	-
Sanasa	5,653	-	88,600	-	90,156	184,409
SLIC	1,915,233	353,882	4,444,708	67,699	1,983,016	8,764,539
UAL	637,324	227,750	1,754,104	42,784	548,255	3,210,217
Total	7,049,399	1,442,729	17,897,763	235,385	6,922,990	33,548,266

**Net Earned Premium, Net Claims Incurred, Net Claims Ratio, Net Expense Ratio and Net Combined Ratio -
General Insurance Business (2009 to 2013)**

Class	2009	2010	2011	2012(a)	2013(b)
	Fire	1,199,158	1,098,186	1,141,591	1,400,808	1,424,130
Marine	580,333	674,476	802,677	537,073	833,192
Motor	17,593,582	18,356,887	23,575,071	29,293,110	31,488,387
Miscellaneous	5,200,212	5,282,148	6,298,058	7,222,611	8,437,462
Total	24,573,285	25,411,697	31,817,397	38,453,602	42,183,171

Class	2009	2010	2011	2012(a)	2013(b)
	Fire	953,478	529,448	482,646	505,101	550,497
Marine	221,210	216,143	232,189	321,077	392,354
Motor	11,680,229	11,733,879	15,416,753	18,235,622	19,051,748
Miscellaneous	4,166,757	3,091,110	4,160,145	4,705,619	4,745,884
Total	17,021,674	15,570,580	20,291,734	23,767,419	24,740,483

Class	2009	2010	2011	2012(a)	2013(b)
	Fire	79.51	48.21	42.28	36.06	38.65
Marine	38.12	32.05	28.93	59.78	47.09
Motor	66.39	63.92	65.39	62.25	60.50
Miscellaneous	80.13	58.52	66.05	65.15	56.25
Total	69.27	61.27	63.78	61.81	58.65

	2009	2010	2011	2012(a)	2013(b)
Net Expenses (Rs.'000)	12,907,013	10,058,322	12,105,102	14,807,142	18,146,550
Net Expense Ratio (%)	52.52	39.58	38.04	38.51	43.02

Net Combined Ratio (%)	121.79	100.85	101.82	100.32	101.67
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(a) Reinstated Audited figures

(b) Provisional figures

Notes:

1. Strike, Riot, Civil Commotion and Terrorism (SRCC & T) premium income of NITF was not considered for insurance companies' general insurance GWP for the years 2010 to 2012.

2. Above analysis does not include NITF information since required complete information was not submitted to the Board.

3. CTL is prohibited from engaging in insurance business since 5th August 2009. The company did not submit audited financials for since 2010 and relevant data for the year ended 31st December 2012.

Class-wise Analysis of Earned Premium - General Insurance Business -2009 to 2013

Insurer	Fire (Rs. '000)	Marine (Rs. '000)	Motor (Rs. '000)	WCI (Rs. '000)	Miscellaneous (Rs. '000)	Total (Rs. '000)
AIA	100,496	68,831	1,402,340	1,172	307,812	1,880,651
AIG	15,127	60,314	15,616	645	280,599	372,301
Allianz Gen.	75,109	13,852	275,603	9,759	309,986	684,309
Amana Takaful	14,437	15,153	894,903	5,536	167,842	1,097,871
Asian Alliance	11,991	21,118	554,625	7,656	387,274	982,664
Ceylinco	596,457	244,495	6,124,855	86,399	1,790,506	8,842,712
Continental	61,590	4,245	907,310	1,161	16,094	990,400
Cooperative	31,115	13,658	994,227	-	118,134	1,157,134
HNBA	35,596	3,556	1,185,627	3,844	127,810	1,356,433
Janashakthi	138,183	84,814	4,501,946	-	646,347	5,371,290
LOLC	6,626	78	1,237,164	(1,187)	(4,730)	1,237,950
MBSL	2,185	8,112	788,630	-	199,322	998,249
Orient	1,724	2,545	233,615	-	60,668	298,552
People's	120,715	1,538	2,517,533	-	160,695	2,800,481
Sanasa	9,323	-	149,169	-	78,619	237,111
SLIC	144,613	165,893	7,302,051	79,916	2,190,255	9,882,728
UAL	58,842	124,990	2,403,174	35,623	1,369,705	3,992,334
Total	1,424,130	833,192	31,488,387	230,523	8,206,938	42,183,171

Class-wise Analysis of Earned Premium - General Insurance - 2012

Insurer	Fire (Rs. '000)	Marine (Rs. '000)	Motor (Rs. '000)	WCI (Rs. '000)	Miscellaneous (Rs. '000)	Total (Rs. '000)
AIA	127,977	74,020	1,446,849	19,455	299,490	1,967,791
AIG	15,035	5,062	50,341	1,073	316,325	387,837
Allianz Gen.	56,046	10,804	144,016	8,397	216,298	435,561
Amana Takaful	7,685	15,607	786,224	4,865	154,999	969,379
Asian Alliance	9,186	24,449	434,907	4,971	211,880	685,394
Ceylinco	516,418	249,074	6,327,616	86,800	1,442,245	8,622,153
Continental	51,972	1,992	925,439	782	23,140	1,003,326
Cooperative	31,180	11,457	823,724	-	135,022	1,001,383
HNBA	33,549	4,250	1,174,171	3,573	109,528	1,325,072
Janashakthi	111,867	85,932	4,042,848	-	611,960	4,852,607
LOLC	(17,649)	(6,118)	854,755	511	(9,878)	821,620
MBSL	6,129	8,356	589,983	-	118,820	723,289
Orient	920	1,411	81,798	-	22,587	106,715
People's	111,190	8,728	2,195,967	-	132,355	2,448,240
Sanasa	2,766	-	161,160	-	52,387	216,312
SLIC	211,402	(17,720)	7,118,266	81,465	1,965,099	9,358,512
UAL	125,136	59,769	2,135,046	33,396	1,175,064	3,528,411
Total	1,400,808	537,073	29,293,110	245,289	6,977,322	38,453,602

Class-wise Analysis of Earned Premium - General Insurance - 2011

Insurer	Fire (Rs. '000)	Marine (Rs. '000)	Motor (Rs. '000)	WCI (Rs. '000)	Miscellaneous (Rs. '000)	Total (Rs. '000)
AIA	111,315	69,548	1,744,260	13,311	307,297	2,245,731
AIG	3,998	92,641	33,533	(118)	224,997	355,051
Allianz Gen.	71,591	9,237	100,932	7,623	147,364	336,747
Amana Takaful	9,236	15,738	609,413	4,177	140,433	778,997
Asian Alliance	4,576	9,222	240,669	4,449	88,661	347,578
Ceylinco	442,930	266,899	5,613,160	54,921	1,404,997	7,782,907
Continental	35,471	1,513	517,642	386	16,229	571,241
Cooperative	30,909	10,524	581,708	-	105,452	728,593
HNBA	31,862	5,146	1,035,090	4,689	85,162	1,161,949
Janashakthi	92,611	70,225	3,545,834	-	524,599	4,233,270
LOLC	-	-	50,594	-	-	50,594
MBSL	1,058	2,656	349,902	-	34,702	388,318
Orient	3	2	30	-	-	35
People's	45,621	8,094	1,312,591	-	111,665	1,477,971
Sanasa	5,879	-	112,175	-	50,110	168,164
SLIC	206,881	133,870	5,739,853	68,526	1,920,732	8,069,863
UAL	47,650	107,362	1,987,683	32,019	945,674	3,120,389
Total	1,141,591	802,677	23,575,071	189,983	6,108,075	31,817,397

Class-wise Analysis of Earned Premium - General Insurance - 2010

Insurer	Fire (Rs. '000)	Marine (Rs. '000)	Motor (Rs. '000)	WCI (Rs. '000)	Miscellaneous (Rs. '000)	Total (Rs. '000)
AIA	77,803	57,221	1,277,150	35,834	597,888	2,045,896
AIG	16,021	59,629	67,181	1,918	287,484	432,233
Allianz Gen.	96,193	7,885	71,375	5,117	112,867	293,437
Amana Takaful	10,377	30,924	444,385	3,588	224,262	713,535
Asian Alliance	1,228	5,810	195,929	-	74,894	277,861
Ceylinco	384,804	221,194	5,295,407	93,179	1,254,576	7,249,160
Ceylinco Takaful	-	-	-	-	-	-
Continental	12,977	400	61,955	-	2,111	77,443
Cooperative	22,164	9,161	425,608	-	87,365	544,298
HNBA	30,327	4,347	769,922	4,484	49,997	859,077
Janashakthi	83,180	53,025	3,177,982	-	483,806	3,797,992
LOLC	-	-	-	-	-	-
MBSL	629	2,916	310,692	-	22,862	337,098
Orient	-	-	-	-	-	-
People's	7,974	944	191,685	-	30,865	231,468
Sanasa	5,226	-	91,789	-	97,669	194,684
SLIC	299,562	124,253	4,305,077	79,320	1,225,974	6,034,186
UAL	49,722	96,767	1,670,751	27,349	478,739	2,323,328
Total	1,098,186	674,476	18,356,887	250,789	5,031,359	25,411,697

Class-wise Analysis of Earned Premium - General Insurance - 2009

Insurer	Fire (Rs. '000)	Marine (Rs. '000)	Motor (Rs. '000)	WCI (Rs. '000)	Miscellaneous (Rs. '000)	Total (Rs. '000)
AIA	69,460	33,867	798,850	2,958	366,817	1,271,952
AIG	19,719	35,728	86,454	1,914	255,391	399,206
Allianz Gen.	68,601	7,748	54,282	-	134,443	265,074
Amana Takaful	12,752	16,555	321,752	3,593	259,399	614,051
Asian Alliance	5,176	10,089	218,930	-	78,356	312,551
Ceylinco	381,908	172,084	5,671,501	95,839	1,370,063	7,691,395
Ceylinco Takaful	(2,097)	32	79,524	-	7,456	84,916
Continental	-	-	-	-	-	-
Cooperative	21,456	7,822	403,418	-	101,450	534,146
HNBA	29,370	4,002	614,442	3,844	24,281	675,939
Janashakthi	125,641	57,180	2,830,132	-	559,798	3,572,751
LOLC	-	-	-	-	-	-
MBSL	10,096	9,163	166,844	-	14,039	200,142
Orient	-	-	-	-	-	-
People's	-	-	-	-	-	-
Sanasa	2,360	-	78,964	-	73,901	155,225
SLIC	390,633	129,858	4,696,673	68,706	1,306,670	6,592,540
UAL	64,084	96,205	1,571,815	28,217	443,077	2,203,397
Total	1,199,158	580,333	17,593,582	205,070	4,995,142	24,573,285

Class-wise Analysis of Claims Incurred - General Insurance Business -2009 to 2013

Insurer	Fire (Rs. '000)	Marine (Rs. '000)	Motor (Rs. '000)	WCI (Rs. '000)	Miscellaneous (Rs. '000)	Total (Rs. '000)
AIA	43,896	24,932	825,791	8,296	194,915	1,097,830
AIG	20,368	303	19,858	227	86,394	127,151
Allianz Gen.	31,409	9,662	151,395	3,319	122,054	317,838
Amana Takaful	12,308	6,905	492,574	2,933	80,170	594,890
Asian Alliance	(1,275)	15,791	554,409	2,802	338,597	910,324
Ceylinco	363,088	115,153	3,403,107	27,758	732,627	4,641,733
Continental	(304)	1,549	606,506	122	11,768	619,641
Cooperative	19,309	13,282	569,076	-	31,522	633,189
HNBA	6,965	1,235	776,450	1,937	102,486	889,074
Janashakthi	(97)	33,150	2,771,306	-	454,306	3,258,666
LOLC	7,140	2,943	631,710	4,225	1,271	647,289
MBSL	7,490	6,053	629,740	-	178,369	821,653
Orient	443	637	163,658	-	32,512	197,249
People's	56,830	1,506	1,908,846	-	153,036	2,120,219
Sanasa	(3,327)	-	8,107	-	75,868	80,648
SLIC	(36,881)	99,422	3,889,710	18,695	1,012,887	4,983,833
UAL	23,137	59,830	1,649,504	13,611	1,053,175	2,799,257
Total	550,497	392,354	19,051,748	83,926	4,661,958	24,740,482

Class-wise Analysis of Claims Incurred - General Insurance - 2012

Insurer	Fire (Rs. '000)	Marine (Rs. '000)	Motor (Rs. '000)	WCI (Rs. '000)	Miscellaneous (Rs. '000)	Total (Rs. '000)
AIA	28,582	54,012	757,719	8,624	171,422	1,020,359
AIG	10,665	(998)	26,222	(33)	48,891	84,747
Allianz Gen.	(13,876)	2,400	73,820	11,233	90,260	163,837
Amana Takaful	2,390	1,488	499,551	788	73,697	577,914
Asian Alliance	11,256	7,268	319,618	3,865	174,678	516,685
Ceylinco	416,151	107,419	3,343,075	46,216	643,567	4,556,428
Continental	1,655	873	680,751	145	16,925	700,350
Cooperative	19,076	13,743	558,931	-	48,908	640,658
HNBA	11,493	953	789,175	2,610	88,520	892,750
Janashakthi	69,577	46,382	2,482,500	-	432,294	3,030,754
LOLC	5,097	135	572,346	281	529	578,387
MBSL	1,414	2,595	381,706	-	79,750	465,464
Orient	1,028	2,007	89,853	-	21,118	114,005
People's	69,741	8,142	1,730,598	-	161,568	1,970,049
Sanasa	(3,021)	-	8,769	-	63,876	69,624
SLIC	(145,917)	47,643	4,431,043	34,413	1,698,124	6,065,306
UAL	19,790	27,018	1,489,946	13,489	769,860	2,320,104
Total	505,101	321,077	18,235,622	121,631	4,583,988	23,767,419

Class-wise Analysis of Claims Incurred - General Insurance - 2011

Insurer	Fire (Rs. '000)	Marine (Rs. '000)	Motor (Rs. '000)	WCI (Rs. '000)	Miscellaneous (Rs. '000)	Total (Rs. '000)
AIA	33,519	16,567	1,219,698	4,001	181,199	1,454,984
AIG	5,246	20,836	36,785	774	75,796	139,437
Allianz Gen.	353	(1,892)	77,391	3,733	59,582	139,167
Amana Takaful	1,808	4,225	388,161	1,440	109,324	504,959
Asian Alliance	2,709	3,646	199,139	-	68,873	274,367
Ceylinco	272,249	90,766	3,410,950	22,936	806,900	4,603,801
Continental	4,198	1,577	410,331	5,836	421,942	843,885
Cooperative	11,273	7,878	310,637	-	16,187	345,975
HNBA	10,654	2,109	695,731	3,638	90,240	802,372
Janashakthi	36,644	11,813	2,175,490	-	416,711	2,640,658
LOLC	-	-	49,166	-	-	49,166
MBSL	920	2,927	246,750	909	27,635	279,141
Orient	-	-	70	-	-	70
People's	27,693	2,167	1,089,576	-	115,778	1,235,214
Sanasa	4,206	-	38,637	-	13,963	56,806
SLIC	30,752	41,623	3,611,684	(4,529)	1,077,642	4,757,172
UAL	40,423	27,949	1,456,556	11,287	628,347	2,164,561
Total	482,646	232,189	15,416,753	50,025	4,110,120	20,291,734

Class-wise Analysis of Claims Incurred - General Insurance - 2010

Insurer	Fire (Rs. '000)	Marine (Rs. '000)	Motor (Rs. '000)	WCI (Rs. '000)	Miscellaneous (Rs. '000)	Total (Rs. '000)
AIA	82,929	25,849	920,441	3,274	586,689	1,619,182
AIG	5,452	8,470	62,275	(480)	63,183	138,900
Allianz Gen.	46,112	2,834	59,496	450	63,862	172,754
Amana Takaful	7,050	5,384	296,052	1,808	136,675	446,969
Asian Alliance	5,415	2,255	155,456	-	83,222	246,348
Ceylinco	308,133	94,798	3,377,784	42,711	516,438	4,339,864
Continental	1,440	162	64,835	-	41	66,477
Cooperative	18,674	6,238	221,730	-	17,152	263,795
HNBA	11,194	1,475	501,527	3,268	70,773	588,237
Janashakthi	36,644	11,813	2,175,490	-	416,711	2,640,658
LOLC	-	-	-	-	-	-
MBSL	6,067	2,142	124,711	-	61,402	194,322
Orient	-	-	-	-	-	-
People's	2,474	1,609	201,401	-	16,380	221,864
Sanasa	1,748	-	36,467	-	29,965	68,180
SLIC	(34,051)	19,053	2,248,190	19,693	632,608	2,885,493
UAL	30,167	34,061	1,288,024	14,439	310,847	1,677,537
Total	529,448	216,143	11,733,879	85,162	3,005,948	15,570,580

Class-wise Analysis of Claims Incurred - General Insurance - 2009

Insurer	Fire (Rs. '000)	Marine (Rs. '000)	Motor (Rs. '000)	WCI (Rs. '000)	Miscellaneous (Rs. '000)	Total (Rs. '000)
AIA	21,132	20,570	557,346	1,976	301,629	902,653
AIG	7,830	11,821	62,172	(828)	155,065	236,060
Allianz Gen.	30,299	1,745	36,789	-	81,865	150,698
Amana Takaful	8,606	6,485	237,666	1,335	150,412	404,504
Asian Alliance	6,829	3,019	183,052	-	82,635	275,535
Ceylinco	387,274	73,680	3,569,344	45,188	601,541	4,677,027
Ceylinco Takaful	123	4	48,823	-	2,688	51,639
Continental	-	-	-	-	-	-
Cooperative	16,800	7,318	269,617	-	37,658	331,393
HNBA	4,882	465	403,859	664	38,340	448,210
Janashakthi	42,240	14,768	1,867,902	-	375,575	2,300,485
LOLC	-	-	-	-	-	-
MBSL	(2,067)	21,293	82,614	-	22,554	124,394
Orient	-	-	-	-	-	-
People's	-	-	-	-	-	-
Sanasa	203	-	28,284	-	68,095	96,582
SLIC	414,359	31,807	3,083,706	51,018	1,798,318	5,379,207
UAL	14,968	28,235	1,249,055	10,338	340,691	1,643,287
Total	953,478	221,210	11,680,229	109,691	4,057,066	17,021,674

Company-wise Net Combined Ratio - General Insurance Business - 2009 to 2013

Insurer	2009 (%)	2010 (%)	2011 (%)	2012 (a) (%)	2013(b) (%)
AIA	106.75	116.83	104.25	97.93	103.75
AIG	143.28	95.40	110.60	115.72	85.90
Allianz Gen.	76.38	57.09	46.43	57.89	86.82
Amana Takaful	188.26	109.30	127.46	114.70	112.17
Asian Alliance	231.41	161.80	137.82	128.55	145.36
Ceylinco	101.69	101.31	102.79	99.17	102.92
Ceylinco Takaful	-	-	-	-	-
Continental	-	268.10	186.98	103.97	105.15
Cooperative	103.00	97.53	81.64	101.34	91.08
HNBA	108.31	107.46	102.83	101.73	107.39
Janashakthi	172.72	111.47	103.68	105.25	108.31
LOLC	-	-	363.40	112.77	104.68
MBSL	170.28	111.41	122.02	112.01	127.70
Orient	-	-	101,212.70	245.37	133.83
People's	-	126.52	100.64	98.29	96.20
Sanasa	179.47	104.03	117.20	106.17	108.37
SLIC	114.79	79.60	89.11	91.83	88.15
UAL	109.11	108.27	103.18	103.75	106.67
Industry	121.79	100.85	101.82	100.32	101.67

Gross Written Premium, Reinsurance Premium and Retention by Insurers - General Insurance Business:

Class	Gross Written Premium (Rs.'000)				
	2009	2010	2011	2012(a)	2013(b)
Fire	7,049,399	5,012,443	5,376,094	5,422,347	6,310,911
Marine	1,442,729	1,498,832	1,678,027	1,917,570	1,841,345
Motor	17,897,763	20,948,782	27,141,119	31,637,508	33,081,602
Miscellaneous	7,158,375	7,641,390	9,133,584	10,717,025	11,943,490
Total Gross Written Premium	33,548,266	35,101,447	43,328,824	49,694,450	53,177,348

Class	Reinsurance Premium (Rs.'000)				
	2009	2010	2011	2012(a)	2013(b)
Fire	5,904,806	4,233,236	4,090,136	4,140,877	4,799,516
Marine	892,411	813,665	847,392	1,326,369	1,014,706
Motor	533,720	316,594	387,211	478,478	304,451
Miscellaneous	1,918,389	2,020,031	2,302,942	2,752,627	2,673,807
Total Reinsurance Premium	9,249,326	7,383,526	7,627,681	8,698,351	8,792,480

Class	Retention (Rs.'000)				
	2009	2010	2011	2012(a)	2013(b)
Fire	1,144,593	779,208	1,285,958	1,281,469	1,511,395
Marine	550,318	685,167	830,635	591,202	826,639
Motor	17,364,043	20,632,188	26,753,908	31,159,029	32,777,152
Miscellaneous	5,239,986	5,621,359	6,830,643	7,964,399	9,269,684
Total Net Written Premium	24,298,940	27,717,922	35,701,143	40,996,099	44,384,868

Class	Retention as a percentage of Gross Written Premium (%)				
	2009	2010	2011	2012(a)	2013(b)
Fire	16.24	15.55	23.92	23.63	23.95
Marine	38.14	45.71	49.50	30.83	44.89
Motor	97.02	98.49	98.57	98.49	99.08
Miscellaneous	73.20	73.56	74.79	74.32	77.61
Overall Retention Ratio	72.43	78.97	82.40	82.50	83.47

(a) Reinstated Audited figures

(b) Provisional figures

Notes:

1. Strike, Riot, Civil Commotion and Terrorism (SRCC & T) premium income of NITF was not considered for insurance companies' general insurance GWP for the years 2010 to 2012.

2. Above analysis does not include NITF information since required complete information was not submitted to the Board.

3. CTL is prohibited from engaging in insurance business since 5th August 2009. The company did not submit audited financials for since 2010 and relevant data for the year ended 31st December 2012.

Class-wise Analysis of Reinsurance Premium - General Insurance Business - 2009 to 2013

Class-wise Analysis of Reinsurance Premium - General Insurance Business - 2013

Insurer	Fire (Rs. '000)	Marine (Rs. '000)	Motor (Rs. '000)	WCI (Rs. '000)	Miscellaneous (Rs. '000)	Total (Rs. '000)
AIA	253,971	65,209	9,920	4,695	116,334	450,129
AIG	37,799	58,997	10,704	1,114	340,537	449,151
Allianz Gen.	566,045	29,393	7,957	112	113,656	717,163
Amana Takaful	43,148	20,635	-	80	32,695	96,558
Asian Alliance	81,144	25,246	51,704	535	34,931	193,560
Ceylinco	796,213	138,580	(223,688)	10,932	381,209	1,103,246
Continental	215,042	16,081	17,797	2,936	103,997	355,854
Cooperative	20,528	5,699	16,146	-	7,152	49,526
HNBA	199,747	19,971	40,379	45	68,242	328,384
Janashakthi	371,405	99,967	108,916	-	182,719	763,007
LOLC	34,754	4,429	51,847	18,979	9,043	119,052
MBSL	44,736	21,681	39,222	-	23,910	129,549
Orient	18,445	15,462	6,872	-	36,091	76,870
People's	89,343	3,410	36,860	-	26,273	155,887
Sanasa	15,706	-	5,913	-	54,275	75,895
SLIC	1,425,091	288,741	68,486	-	964,899	2,747,216
UAL	586,399	201,205	55,416	1,593	136,822	981,435
Total	4,799,516	1,014,706	304,451	41,021	2,632,786	8,792,481

Class-wise Analysis of Reinsurance Premium - General Insurance - 2012

Insurer	Fire (Rs. '000)	Marine (Rs. '000)	Motor (Rs. '000)	WCI (Rs. '000)	Miscellaneous (Rs. '000)	Total (Rs. '000)
AIA	206,999	71,756	-	3,751	55,394	337,900
AIG	73,386	87,368	1,590	1,837	239,621	403,801
Allianz Gen.	693,130	22,289	3,679	3	152,341	871,442
Amana Takaful	50,981	21,371	500	73	30,582	103,506
Asian Alliance	101,703	34,863	21,823	326	18,723	177,438
Ceylinco	922,379	153,961	40,523	8,301	461,670	1,586,834
Continental	387,454	11,665	10,633	2,065	72,704	484,523
Cooperative	19,020	8,784	18,143	-	7,414	53,360
HNBA	192,599	20,228	43,411	42	59,454	315,734
Janashakthi	298,220	82,865	85,868	-	132,038	598,990
LOLC	38,163	6,673	35,980	-	12,444	93,260
MBSL	41,313	21,860	15,997	-	31,281	110,452
Orient	14,227	11,261	1,656	-	28,078	55,221
People's	87,261	4,223	38,273	-	27,862	157,619
Sanasa	15,465	-	6,055	-	56,895	78,414
SLIC	958,923	250,524	57,267	-	1,281,244	2,547,958
UAL	39,654	516,678	97,080	(9,576)	78,061	721,897
Total	4,140,877	1,326,369	478,479	6,822	2,745,806	8,698,351

Class-wise Analysis of Reinsurance Premium - General Insurance - 2011

Insurer	Fire (Rs. '000)	Marine (Rs. '000)	Motor (Rs. '000)	WCI (Rs. '000)	Miscellaneous (Rs. '000)	Total (Rs. '000)
AIA	149,559	55,261	-	2,306	34,250	241,377
AIG	103,608	3,682	1,344	1,970	425,318	535,922
Allianz Gen.	588,818	21,947	4,641	-	343,619	959,025
Amana Takaful	39,208	19,184	1	80	20,779	79,252
Asian Alliance	54,506	27,890	17,866	1,557	19,033	120,852
Ceylinco	807,067	114,505	87,868	13,620	329,990	1,353,050
Continental	164,462	7,630	9,450	2,611	71,799	255,952
Cooperative	16,298	8,106	12,417	-	4,251	41,073
HNBA	208,037	20,182	32,567	82	58,744	319,611
Janashakthi	284,428	57,353	83,286	-	99,214	524,281
LOLC	-	-	13,771	-	-	13,771
MBSL	42,490	1,774	6,731	-	92,786	143,783
Orient	50	167	-	-	-	217
People's	72,549	3,773	24,990	-	11,280	112,592
Sanasa	12,143	-	4,653	-	49,726	66,522
SLIC	1,203,942	313,370	17,161	6,209	646,086	2,186,768
UAL	342,971	192,568	70,463	1,665	65,968	673,634
Total	4,090,136	847,392	387,211	30,099	2,272,843	7,627,681

Class-wise Analysis of Reinsurance Premium - General Insurance - 2010

Insurer	Fire (Rs. '000)	Marine (Rs. '000)	Motor (Rs. '000)	WCI (Rs. '000)	Miscellaneous (Rs. '000)	Total (Rs. '000)
AIA	456,693	78,293	47,141	4,351	155,572	742,050
AIG	123,377	2,904	-	1,352	301,673	429,306
Allianz Gen.	876,339	11,714	4,117	326	158,320	1,050,816
Amana Takaful	74,963	58,307	9,682	20	30,865	173,837
Asian Alliance	49,113	21,325	34,419	-	10,193	115,050
Ceylinco	702,958	111,570	29,986	8,723	313,148	1,166,385
Continental	142,204	4,304	10,635	-	41,158	198,301
Cooperative	10,044	8,217	9,086	-	7,634	34,981
HNBA	177,352	18,160	30,567	103	35,569	261,751
Janashakthi	212,683	56,230	28,776	-	108,058	405,747
LOLC	-	-	-	-	-	-
MBSL	8,923	10,647	10,795	-	68,698	99,062
Orient	-	-	-	-	-	-
People's	127,207	3,439	21,542	-	20,073	172,261
Sanasa	8,404	-	4,840	-	28,397	41,641
SLIC	911,518	261,551	6,953	-	618,756	1,798,778
UAL	351,458	167,004	68,054	1,169	105,873	693,558
Total	4,233,236	813,665	316,594	16,044	2,003,987	7,383,525

Class-wise Analysis of Reinsurance Premium - General Insurance - 2009

Insurer	Fire (Rs. '000)	Marine (Rs. '000)	Motor (Rs. '000)	WCI (Rs. '000)	Miscellaneous (Rs. '000)	Total (Rs. '000)
AIA	532,586	82,283	31,173	6,280	142,599	794,921
AIG	184,615	10,066	1,995	663	240,853	438,192
Allianz Gen.	724,174	7,290	13,315	-	164,969	909,748
Amana Takaful	112,477	84,729	10,222	544	49,285	257,257
Asian Alliance	101,656	25,245	23,774	-	29,625	180,300
Ceylinco	1,502,828	212,170	155,417	9,202	243,258	2,122,875
Ceylinco Takaful	(75)	27	7,647	-	(280)	7,319
Continental	-	-	-	-	-	-
Cooperative	16,997	9,843	13,189	-	4,927	44,956
HNBA	273,743	18,825	37,176	1,206	29,509	360,459
Janashakthi	354,053	39,987	73,432	-	87,742	555,214
LOLC	-	-	-	-	-	-
MBSL	2,148	128	5,411	-	(4,701)	2,986
Orient	-	-	-	-	-	-
People's	-	-	-	-	-	-
Sanasa	2,935	-	3,672	-	13,123	19,730
SLIC	1,524,535	270,785	77,061	5,706	795,390	2,673,478
UAL	572,134	131,033	80,236	13,183	85,306	881,893
Total	5,904,806	892,411	533,720	36,784	1,881,605	9,249,327

Premium receivable from policyholders and intermediaries for General Insurance Business 2012 & 2013

Insurer	Fire Insurance (Rs.'000)		Motor Insurance (Rs.'000)		Marine Insurance (Rs.'000)		Miscellaneous Insurance (Rs.'000)		Total	
	2012(a)	2013(b)	2012(a)	2013(b)	2012(a)	2013(b)	2012(a)	2013(b)	2012(a)	2013(b)
Asian Alliance	34,092	22,153	164,693	192,397	17,330	13,474	155,926	190,343	372,041	418,367
Allianz Gen	271,685	208,747	7,792	176,785	43,118	51,554	129,062	459,947	451,657	897,033
AIA	70,915	95,988	251,112	298,237	48,387	24,696	83,112	95,576	453,526	514,497
Amana Takaful	17,406	15,428	155,224	212,222	5,043	5,043	45,855	58,285	223,528	290,978
AIG	9,451	57,936	6,229	12,670	20,206	1,125	135,139	163,681	171,025	235,412
Continental	90,697	50,125	192,418	213,616	6,604	3,599	12,134	30,591	301,854	297,931
Ceylinco	324,698	378,452	1,093,335	1,350,004	24,258	30,441	949,214	1,070,892	2,391,505	2,829,789
Cooperative	5,534	10,852	138,405	175,278	2,891	2,548	3,671	2,830	150,501	191,508
HNBA	28,716	34,189	180,162	219,609	1,726	2,909	27,239	37,764	237,844	294,472
Janashakthi	136,623	168,760	907,377	895,051	52,053	45,830	290,232	290,381	1,386,285	1,400,022
LOLC	15,108	16,395	285,816	263,510	1,107	1,750	1,400	5,650	303,431	287,304
MBSL	8,099	14,948	229,944	127,365	41,928	92,585	6,972	3,741	286,943	238,638
Orient	4,436	9,179	71,735	38,047	1,185	2,977	43,362	35,890	120,717	86,093
People's	14,253	22,300	348,473	409,804	(471)	438	(972)	2,478	361,283	435,020
SLIC	509,994	488,180	807,977	859,961	130,747	97,047	962,647	877,458	2,411,365	2,322,647
Sanasa	456	184	6,495	5,013	-	-	5,690	3,378	12,641	8,575
UAL	100,766	480,259	469,509	617,976	80,482	77,409	617,593	554,209	1,268,350	1,729,853
Total Insurance Industry	1,642,928	2,074,074	5,316,697	6,067,546	476,593	453,425	3,468,277	3,883,094	10,904,495	12,478,139

Branch Network, Employees & Agents as at 31st December 2013

Province	No. of Branches				No. of Employees including employees at Head Office				No. of Agents			
	General	Long Term	Composite	Total	General	Long Term	Composite	Total	General	Long Term	Composite	Total
Central Province	31	37	58	126	416	287	328	1,031	504	2,219	1,097	3,820
Eastern Province	21	32	33	86	174	150	80	404	193	1,239	341	1,773
North Central Province	27	25	45	97	284	179	140	603	322	1,471	531	2,324
North Western Province	35	54	37	126	353	215	181	749	324	1,828	1,461	3,613
Nothern Province	24	41	43	108	173	162	86	421	210	2,183	552	2,945
Sabaragamuwa Province	36	35	33	104	301	106	128	535	202	1,449	960	2,611
Southern Province	44	53	79	176	524	255	267	1,046	594	2,559	1,484	4,637
Uva Province	20	23	24	67	177	97	88	362	187	1,396	711	2,294
Western Province	151	166	172	489	4,135	1,970	2,508	8,613	1,541	6,565	6,512	14,618
Total	389	466	524	1,379	6,537	3,421	3,806	13,764	4,077	20,909	13,649	38,635

AIA

Province	No. of Branches				No. of Employees				No. of Agents			
	General	Long Term	Composite	Total	General	Long Term	Composite	Total	General	Long Term	Composite	Total
Central Province		4	3	7	10	30	-	40	72	376	26	474
Eastern Province		3	3	6	6	16	-	22	11	230	3	244
North Central Province		1	2	3	4	16	-	20	17	179	2	198
North Western Province		3	3	6	8	24	-	32	71	291	18	380
Nothern Province		1	3	4	4	12	-	16	10	144	2	156
Sabaragamuwa Province		3	3	6	3	8	-	11	60	310	34	404
Southern Province		17	4	21	8	41	-	49	44	760	36	840
Uva Province		4	3	7	6	20	-	26	45	351	19	415
Western Province		27	13	40	254	424	113	791	243	1,857	175	2,275
Total	-	63	37	100	303	591	113	1,007	573	4,498	315	5,386

AIG

Province	No. of Branches				No. of Employees				No. of Agents			
	General	Long Term	Composite	Total	General	Long Term	Composite	Total	General	Long Term	Composite	Total
Central Province	1			1	1			1	3			3
Eastern Province				-				-				-
North Central Province				-				-				-
North Western Province				-	-			-	1			1
Nothern Province				-				-				-
Sabaragamuwa Province				-				-				-
Southern Province				-				-				-
Uva Province				-				-				-
Western Province	1			1	50			50				-
Total	2	-	-	2	51	-	-	51	4	-	-	4

Allianz Gen.

Province	No. of Branches				No. of Employees				No. of Agents			
	General	Long Term	Composite	Total	General	Long Term	Composite	Total	General	Long Term	Composite	Total
Central Province	2			2	19			19				-
Eastern Province	2			2	18			18				-
North Central Province	2			2	12			12				-
North Western Province	4			4	26			26				-
Nothern Province	2			2	6			6				-
Sabaragamuwa Province	6			6	58			58				-
Southern Province	5			5	33			33				-
Uva Province	2			2	16			16				-
Western Province	12			12	309			309	4			4
Total	37	-	-	37	497	-	-	497	4	-	-	4

Allianz Life

Province	No. of Branches				No. of Employees				No. of Agents			
	General	Long Term	Composite	Total	General	Long Term	Composite	Total	General	Long Term	Composite	Total
Central Province		4		4		5		5		58		58
Eastern Province		2		2		3		3		59		59
North Central Province		2		2		3		3		25		25
North Western Province		4		4		9		9		95		95
Nothern Province		8		8		12		12		190		190
Sabaragamuwa Province		1		1		2		2		16		16
Southern Province		8		8		4		4		101		101
Uva Province		2		2		4		4		49		49
Western Province		16		16		39		39		255		255
Total	-	47	-	47	-	81	-	81	-	848	-	848

Amana Takaful

Province	No. of Branches				No. of Employees				No. of Agents			
	General	Long Term	Composite	Total	General	Long Term	Composite	Total	General	Long Term	Composite	Total
Central Province			4	4	26	13	-	39	1	20	-	21
Eastern Province			5	5	21	13	-	34	-	63	-	63
North Central Province			2	2	2	2	-	4	-	-	-	-
North Western Province			1	1	28	7	-	35	3	13	-	16
Nothern Province			2	2	3	2	-	5	-	4	-	4
Sabaragamuwa Province			0	-	4	3	-	7	-	-	-	-
Southern Province			4	4	18	3	-	21	1	11	-	12
Uva Province			0	-	-	-	-	-	-	-	-	-
Western Province			4	4	164	53	-	217	13	27	-	40
Total	-	-	22	22	266	96	-	362	18	138	-	156

Branch Network, Employees & Agents as at 31st December 2013

Arpico

Province	No. of Branches				No. of Employees				No. of Agents			
	General	Long Term	Composite	Total	General	Long Term	Composite	Total	General	Long Term	Composite	Total
Central Province				-				-				-
Eastern Province		6		6		19		19		29		29
North Central Province		1		1		6		6				-
North Western Province		4		4		6		6		11		11
Nothern Province				-				-				-
Sabaragamuwa Province		3		3		10		10		41		41
Southern Province				-				-				-
Uva Province				-				-				-
Western Province		23		23		40		40		130		130
Total	-	37	-	37	-	81	-	81	-	211	-	211

Asian Alliance

Province	No. of Branches				No. of Employees				No. of Agents			
	General	Long Term	Composite	Total	General	Long Term	Composite	Total	General	Long Term	Composite	Total
Central Province	1	1	1	3	12	18		30	3	73		76
Eastern Province		1	1	2	5	7		12		22		22
North Central Province	3	2		5	5	6		11		25		25
North Western Province	1	3	2	6	16	9		25	3	61		64
Nothern Province		2		2	8			8		35		35
Sabaragamuwa Province	1	3	2	6	15	5		20		96		96
Southern Province	1	2	2	5	16	10		26	8	125		133
Uva Province	2	1		3	4	6		10		24		24
Western Province		6	15	21	203	199	74	476	26	518		544
Total	9	21	23	53	284	260	74	618	40	979	-	1,019

Ceylinco

Province	No. of Branches				No. of Employees				No. of Agents			
	General	Long Term	Composite	Total	General	Long Term	Composite	Total	General	Long Term	Composite	Total
Central Province	18	14		32	105	61		166	90	174		264
Eastern Province	11	8		19	48	33		81	9	172		181
North Central Province	15	8		23	111	41		152	57	268		325
North Western Province	17	20		37	139	77		216	48	449		497
Nothern Province	14	11		25	52	36		88	18	283		301
Sabaragamuwa Province	20	11		31	137	37		174	68	266		334
Southern Province	25	13		38	156	60		216	72	374		446
Uva Province	8	6		14	80	34		114	24	158		182
Western Province	104	51		155	1,495	553		2,048	393	1,233		1,626
Total	232	142	-	374	2,323	932	-	3,255	779	3,377	-	4,156

Ceylinco Takaful

Province	No. of Branches				No. of Employees				No. of Agents			
	General	Long Term	Composite	Total	General	Long Term	Composite	Total	General	Long Term	Composite	Total
Central Province				-				-				-
Eastern Province				-				-				-
North Central Province				-				-				-
North Western Province				-				-				-
Nothern Province				-				-				-
Sabaragamuwa Province				-				-				-
Southern Province				-				-				-
Uva Province				-				-				-
Western Province				-				-				-
Total	-	-	-	-	-	-	-	-	-	-	-	-

Continental

Province	No. of Branches				No. of Employees				No. of Agents			
	General	Long Term	Composite	Total	General	Long Term	Composite	Total	General	Long Term	Composite	Total
Central Province	2			2	13			13				-
Eastern Province	3			3	9			9				-
North Central Province	2			2	8			8	2			2
North Western Province	3			3	16			16				-
Nothern Province	2			2	9			9				-
Sabaragamuwa Province	3			3	12			12				-
Southern Province	5			5	18			18	2			2
Uva Province	2			2	10			10				-
Western Province	9			9	180			180	1			1
Total	31	-	-	31	275	-	-	275	5	-	-	5

Cooperative

Province	No. of Branches				No. of Employees				No. of Agents			
	General	Long Term	Composite	Total	General	Long Term	Composite	Total	General	Long Term	Composite	Total
Central Province			3	3	17	15		32	92	116		208
Eastern Province			4	4	20	3		23	136	78		214
North Central Province			3	3	16	12		28	75	111		186
North Western Province			3	3	48	33		81	148	321		469
Nothern Province			4	4	11	4		15	133	85		218
Sabaragamuwa Province			4	4	28	18		46	25	131		156
Southern Province			5	5	61	26		87	112	170		282
Uva Province			2	2	8	7		15	14	34		48
Western Province			12	12	162	55	63	280	244	303		547
Total	-	-	40	40	371	173	63	607	979	1,349	-	2,328

Branch Network, Employees & Agents as at 31st December 2013

HNBA

Province	No. of Branches				No. of Employees				No. of Agents			
	General	Long Term	Composite	Total	General	Long Term	Composite	Total	General	Long Term	Composite	Total
Central Province	-	-	6	6	8	16	36	60	28	147	-	175
Eastern Province	-	-	4	4	6	23	22	51	22	108	-	130
North Central Province	-	-	3	3	1	7	15	23	18	52	-	70
North Western Province	-	-	4	4	5	13	18	36	16	137	-	153
Northern Province	-	-	6	6	6	13	19	38	8	202	-	210
Sabaragamuwa Province	-	-	4	4	5	11	20	36	22	73	-	95
Southern Province	-	-	6	6	7	15	28	50	71	103	-	174
Uva Province	-	-	4	4	5	6	17	28	14	73	-	87
Western Province	-	-	14	14	101	131	250	482	61	350	-	411
Total	-	-	51	51	144	235	425	804	260	1,245	-	1,505

Janashakthi

Province	No. of Branches				No. of Employees				No. of Agents			
	General	Long Term	Composite	Total	General	Long Term	Composite	Total	General	Long Term	Composite	Total
Central Province			18	18	115	82		197	23	253	4	280
Eastern Province			-	-	-	-	-	-	-	-	-	-
North Central Province			19	19	65	58		123	35	164	3	202
North Western Province			-	-	-	-	-	-	-	-	-	-
Northern Province			16	16	47	49	2	98	14	83		97
Sabaragamuwa Province			-	-	-	-	-	-	-	-	-	-
Southern Province			21	21	152	66		218	74	137		211
Uva Province			-	-	-	-	-	-	-	-	-	-
Western Province			38	38	300	134	8	442	154	181	12	347
Total	-	-	112	112	679	389	10	1,078	300	818	19	1,137

LIC

Province	No. of Branches				No. of Employees				No. of Agents			
	General	Long Term	Composite	Total	General	Long Term	Composite	Total	General	Long Term	Composite	Total
Central Province		2		2		8		8		124		124
Eastern Province		3		3		10		10		170		170
North Central Province		2		2		6		6		38		38
North Western Province		3		3		6		6		40		40
Northern Province		8		8		13		13		597		597
Sabaragamuwa Province		2		2		3		3		28		28
Southern Province		1		1		3		3		77		77
Uva Province		2		2		3		3		31		31
Western Province		6		6		31		31		162		162
Total	-	29	-	29	-	83	-	83	-	1,267	-	1,267

LOLC

Province	No. of Branches				No. of Employees				No. of Agents			
	General	Long Term	Composite	Total	General	Long Term	Composite	Total	General	Long Term	Composite	Total
Central Province				-	1	1	8	10	-	9	2	11
Eastern Province				-	-	2	3	5		40		40
North Central Province				-	-	5	7	12		37		37
North Western Province				-	-	4	11	15		16		16
Northern Province				-	1	4	8	13		39		39
Sabaragamuwa Province				-	-	1	9	10		25		25
Southern Province				-	2	4	16	22		137		137
Uva Province				-	-	3	3	6		39		39
Western Province	1	1		2	25	77	63	165	3	132	1	136
Total	1	1	-	2	29	101	128	258	3	474	3	480

MBSL

Province	No. of Branches				No. of Employees				No. of Agents			
	General	Long Term	Composite	Total	General	Long Term	Composite	Total	General	Long Term	Composite	Total
Central Province	6	6		12	47	11		58	21	114		135
Eastern Province	5	5		10	14	3		17	15	102		117
North Central Province	5	5		10	14	2		16	12	105		117
North Western Province	9	9		18	36	5		41	34	129		163
Northern Province	6	6		12	19	2		21	17	125		142
Sabaragamuwa Province	6	6		12	18	2		20	27	87		114
Southern Province	7	7		14	17	2		19	48	129		177
Uva Province	6	6		12	22	1		23	22	135		157
Western Province	16	16		32	171	30	55	256	94	252		346
Total	66	66	-	132	358	58	55	471	290	1,178	-	1,468

Orient

Province	No. of Branches				No. of Employees				No. of Agents			
	General	Long Term	Composite	Total	General	Long Term	Composite	Total	General	Long Term	Composite	Total
Central Province	1			1	2			2				-
Eastern Province	-			-	-			-				-
North Central Province	-			-	-			-				-
North Western Province	1			1	2			2				-
Northern Province	-			-	-			-				-
Sabaragamuwa Province	-			-	-			-				-
Southern Province	-			-	-			-				-
Uva Province	-			-	-			-				-
Western Province	3			3	73			73				-
Total	5	-	-	5	77	-	-	77	-	-	-	-

Branch Network, Employees & Agents as at 31st December 2013

People's

Province	No. of Branches				No. of Employees				No. of Agents			
	General	Long Term	Composite	Total	General	Long Term	Composite	Total	General	Long Term	Composite	Total
Central Province				-	10			10				-
Eastern Province				-	7			7				-
North Central Province				-	6			6				-
North Western Province				-	7			7				-
Nothern Province				-	3			3				-
Sabaragamuwa Province				-	7			7				-
Southern Province	1			1	10			10	1			1
Uva Province				-	5			5				-
Western Province	1			1	155			155				-
Total	2	-	-	2	210	-	-	210	1	-	-	1

Sanasa

Province	No. of Branches				No. of Employees				No. of Agents			
	General	Long Term	Composite	Total	General	Long Term	Composite	Total	General	Long Term	Composite	Total
Central Province			6	6			140	140			130	130
Eastern Province			2	2			6	6			9	9
North Central Province			2	2			22	22			100	100
North Western Province			8	8			46	46			192	192
Nothern Province			2	2			11	11			-	-
Sabaragamuwa Province			7	7			33	33			148	148
Southern Province			7	7			50	50			248	248
Uva Province			2	2			16	16			52	52
Western Province			8	8			41	41			173	173
Total	-	-	44	44	-	-	365	365	-	-	1,052	1,052

SLIC

Province	No. of Branches				No. of Employees				No. of Agents			
	General	Long Term	Composite	Total	General	Long Term	Composite	Total	General	Long Term	Composite	Total
Central Province			13	13			144	144			935	935
Eastern Province			7	7			49	49			329	329
North Central Province			11	11			96	96			426	426
North Western Province			10	10			106	106			1,251	1,251
Nothern Province			7	7			46	46			550	550
Sabaragamuwa Province			7	7			66	66			778	778
Southern Province			23	23			173	173			1,200	1,200
Uva Province			7	7			52	52			640	640
Western Province			53	53			1,695	1,695			6,151	6,151
Total	-	-	138	138	-	-	2,427	2,427	-	-	12,260	12,260

UAL

Province	No. of Branches				No. of Employees				No. of Agents			
	General	Long Term	Composite	Total	General	Long Term	Composite	Total	General	Long Term	Composite	Total
Central Province	-	6	4	10	30	27		57	171	755		926
Eastern Province	-	4	7	11	20	18		38		166		166
North Central Province	-	4	3	7	40	15		55	106	467		573
North Western Province	-	8	6	14	22	22		44		265		265
Nothern Province	-	5	3	8	4	15		19	10	396		406
Sabaragamuwa Province	-	6	6	12	14	6		20		376		376
Southern Province	-	5	7	12	26	21		47	161	435		596
Uva Province	-	2	6	8	21	13		34	68	502		570
Western Province	4	20	15	39	493	204	146	843	305	1,165		1,470
Total	4	60	57	121	670	341	146	1,157	821	4,527	-	5,348

Breakup of Investment Income and Average Investments - General Insurance Business:

Category	2012(a)			2013(b)		
	Investment Income (Rs. '000)	Average Investments (Rs. '000)	Investment Yield Ratio (%)	Investment Income (Rs. '000)	Average Investments (Rs. '000)	Investment Yield Ratio (%)
Government Debt Securities	3,098,265	27,144,244	11.41	2,971,576	28,593,998	10.39
- Treasury Bonds	1,537,331			1,374,429		
- Treasury Bills	487,267			592,990		
- Others (REPO)	1,073,667			1,004,157		
Equity	762,200	30,616,881	2.49	1,533,601	34,157,505	4.49
- Capital Gain/Losses	(552,143)			177,734		
- Dividend	1,314,343			1,355,867		
Corporate Debts	467,003	3,764,956	12.40	806,539	4,905,360	16.44
- Debentures	326,272			607,072		
- Commercial Papers	95,585			179,340		
- Asset backed securities	35,987			11,569		
- Other similar financial instruments	9,159			8,558		
Land and Buildings	4,800	9,883,372	0.05	(27,858)	11,484,141	(0.24)
Deposits	1,257,652	9,752,912	12.90	2,021,330	15,765,015	12.82
- Bank	1,121,093			1,861,977		
- Finance Companies	136,559			159,353		
Unit Trust	105,183	1,116,041	9.42	144,895	1,631,623	8.88
Gold	45,583	175,677	25.95	(27,777)	19,172	(144.88)
Others	611,039	944,575	64.69	101,189	1,523,008	6.64
Total	6,351,725	83,398,658	7.62	7,523,495	98,079,822	7.67

(a) Reinstated Audited figures

(b) Provisional figures

Note:

Above analysis does not include information of NITF since required information was not submitted to the Board.

Number of New Insurance Policies Issued - Long Term Insurance Business

Insurer	2009	2010	2011	2012(a)	2013(b)
AIA	57,369	64,078	55,158	65,608	74,327
Allianz Life	5,885	6,562	8,705	11,666	12,822
Amana Takaful	3,112	3,077	2,783	3,927	5,201
Arpico	-	-	-	3,212	5,672
Asian Alliance	10,082	11,415	12,132	13,531	14,742
Ceylinco	163,049	157,682	143,436	154,197	153,155
Cooperative	10,213	12,901	11,600	10,913	9,458
HNBA	23,980	25,501	28,104	24,562	26,033
Janashakthi	53,402	45,721	46,690	29,929	37,771
LIC	4,291	3,417	5,030	6,447	9,277
LOLC	-	-	81	851	10,428
MBSL	3,122	6,322	6,467	8,217	16,493
Sanasa	10,546	12,555	45,290	41,195	40,566
SLIC	67,045	91,081	81,956	66,625	57,702
UAL	56,221	75,827	78,591	73,636	78,789
Total	468,317	516,139	526,023	514,516	552,436

(a) Reinstated Audited figures

(b) Provisional figures

Number of Life Insurance Policies in Force

Insurer	2009	2010	2011	2012 (a)	2013 (b)
AIA	210,949	232,522	242,217	252,652	249,796
Allianz Life	3,666	6,223	11,728	18,866	24,508
Amana Takaful	6,739	7,495	5,898	9,505	10,611
Arpico	-	-	-	1,826	3,478
Asian Alliance	24,288	29,298	38,452	43,920	46,203
Ceylinco	720,903	781,348	815,511	843,150	849,126
Cooperative	22,326	26,883	30,390	31,835	30,856
HNBA	70,562	79,505	91,621	95,738	100,481
Janashakthi	149,156	146,607	154,727	147,965	147,797
LIC	21,224	17,274	17,340	19,642	23,920
LOLC	-	-	81	775	9,340
MBSL	3,992	8,043	8,950	9,139	18,245
NICL	15,680	13,505	11,538	9,656	7,981
Sanasa	24,190	34,322	77,462	110,621	129,199
SLIC	605,523	609,873	605,097	592,448	592,498
UAL	189,350	222,078	244,437	250,602	250,860
Total	2,068,548	2,214,976	2,355,449	2,438,340	2,494,899

(a) Reinstated Audited figures

(b) Provisional figures

Total New Business - Long term Insurance Business

Industry			Premium							
Year	No of Policies	Sum Assured	Life Insurance	Linked long term	Annuities	Contracts for the granting of disability and multiple indemnity, accident and sickness benefits	Permanent health	Capital redemption policies	Pension policies	Total
		Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000
2013	552,436	217,560,854	13,947,803	1,408,465	141,849	1,559,104	-	76,010	74,252	17,207,482
2012	514,516	190,299,865	12,308,729	1,943,913	246,385	1,240,117	-	13,913	1,746	15,754,802
2011	526,023	232,811,513	10,855,730	2,991,409	176,329	1,015,245	-	10,722	2,561	15,051,996
2010	516,139	217,356,724	8,595,701	2,186,148	143,053	630,302	-	398	1,700	11,557,302
2009	468,317	143,603,195	6,504,465	397,054	102,278	510,352	-	343	2,061	7,516,553

AIA			Premium						
Year	No of Policies	Sum Assured	Life Insurance	Linked long term	Annuities	Contracts for the granting of disability and multiple indemnity, accident and sickness benefits	Permanent health	Capital redemption policies	Pension policies
		Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000
2013	74,327	33,590,972	1,222,652	272,447	-	562,342	-	-	-
2012	65,608	31,129,040	806,424	986,539	-	348,958	-	-	-
2011	55,158	34,916,913	473,251	2,228,585	-	226,596	-	-	-
2010	64,078	30,188,705	477,366	1,837,271	-	290,036	-	-	-
2009	57,369	23,158,109	414,141	395,503	-	264,688	-	-	-

Total New Business - Long term Insurance Business

Allianz Life									
Year	No of Policies	Sum Assured	Premium						
			Life Insurance	Linked long term	Annuities	Contracts for the granting of disability and multiple indemnity, accident and sickness benefits	Permanent health	Capital redemption policies	Pension policies
		Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000
2013	12,822	11,150,872	249,969	65,825	-	-	-	-	-
2012	11,666	8,979,777	215,736	-	-	-	-	-	-
2011	8,705	6,005,315	151,998	-	-	-	-	-	-
2010	6,562	3,718,396	108,700	-	-	-	-	-	-
2009	5,885	3,907,687	84,783	-	-	-	-	-	-

Amana Takaful									
Year	No of Policies	Sum Assured	Premium						
			Life Insurance	Linked long term	Annuities	Contracts for the granting of disability and multiple indemnity, accident and sickness benefits	Permanent health	Capital redemption policies	Pension policies
		Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000
2013	5,201	4,303,278	8,429	253,188	-	-	-	11,571	-
2012	3,927	2,771,529	28,471	109,190	-	-	-	6,353	-
2011	2,783	2,353,872	39,671	59,436	-	-	-	3,065	-
2010	3,077	1,617,265	59,527	-	-	-	-	398	-
2009	3,112	871,885	34,317	-	-	-	-	343	-

Total New Business - Long term Insurance Business

Arpico									
Year	No of Policies	Sum Assured	Premium						
			Life Insurance	Linked long term	Annuities	Contracts for the granting of disability and multiple indemnity, accident and sickness benefits	Permanent health	Capital redemption policies	Pension policies
		Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000
2013	5,672	1,463,911	71,589	-	-	-	-	-	-
2012	3,212	3,251,939	101,900	-	-	-	-	-	-
2011	-	-	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-	-

Asian Alliance									
Year	No of Policies	Sum Assured	Premium						
			Life Insurance	Linked long term	Annuities	Contracts for the granting of disability and multiple indemnity, accident and sickness benefits	Permanent health	Capital redemption policies	Pension policies
		Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000
2013	14,742	13,196,091	501,862	-	-	-	-	-	-
2012	13,531	11,123,269	444,863	-	-	-	-	-	-
2011	12,132	9,982,040	1,574,299	-	-	-	-	-	-
2010	11,415	6,649,984	233,320	-	-	-	-	-	-
2009	10,082	5,196,502	155,482	-	-	-	-	-	-

Total New Business - Long term Insurance Business

Ceylinco									
Year	No of Policies	Sum Assured	Premium						
			Life Insurance	Linked long term	Annuities	Contracts for the granting of disability and multiple indemnity, accident and sickness benefits	Permanent health	Capital redemption policies	Pension policies
		Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000
2013	153,155	24,766,930	3,955,566	4,652	-	-	-	-	-
2012	154,197	24,757,958	3,718,771	9,796	-	-	-	-	-
2011	143,436	28,111,382	2,089,692	8,118	-	-	-	-	-
2010	157,682	38,618,763	3,030,784	1,574	-	-	-	-	-
2009	163,049	21,851,438	2,299,029	1,551	-	-	-	-	-

Cooperative									
Year	No of Policies	Sum Assured	Premium						
			Life Insurance	Linked long term	Annuities	Contracts for the granting of disability and multiple indemnity, accident and sickness benefits	Permanent health	Capital redemption policies	Pension policies
		Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000
2013	9,458	1,607,373	72,623	-	-	-	-	-	-
2012	10,913	1,615,925	56,645	-	-	-	-	-	-
2011	11,600	1,625,305	52,837	-	-	-	-	-	-
2010	12,901	1,560,242	68,517	-	-	-	-	-	-
2009	10,213	1,228,707	39,699	-	-	-	-	-	-

Total New Business - Long term Insurance Business

HNBA									
Year	No of Policies	Sum Assured	Premium						
			Life Insurance	Linked long term	Annuities	Contracts for the granting of disability and multiple indemnity, accident and sickness benefits	Permanent health	Capital redemption policies	Pension policies
		Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000
2013	26,033	18,440,286	750,343	-	-	-	-	-	-
2012	24,562	12,928,298	438,952	-	-	-	-	-	-
2011	28,104	13,717,169	431,974	-	-	-	-	-	-
2010	25,501	8,841,510	640,271	-	-	-	-	-	-
2009	23,980	6,294,285	645,359	-	-	-	-	-	-

Janashakthi									
Year	No of Policies	Sum Assured	Premium						
			Life Insurance	Linked long term	Annuities	Contracts for the granting of disability and multiple indemnity, accident and sickness benefits	Permanent health	Capital redemption policies	Pension policies
		Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000
2013	37,771	9,464,427	748,478	-	-	-	-	-	72,574
2012	29,929	24,064,840	718,514	-	-	-	-	-	1,746
2011	46,690	68,927,589	774,783	-	-	-	-	-	2,561
2010	45,721	71,403,753	690,394	-	-	-	-	-	1,700
2009	53,402	42,946,333	501,689	-	-	-	-	-	2,061

Total New Business - Long term Insurance Business

LIC									
Year	No of Policies	Sum Assured	Premium						
			Life Insurance	Linked long term	Annuities	Contracts for the granting of disability and multiple indemnity, accident and sickness benefits	Permanent health	Capital redemption policies	Pension policies
		Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000
2013	9,277	1,464,138	322,712	-	-	-	-	-	-
2012	6,447	1,340,612	303,291	-	-	-	-	-	-
2011	5,030	959,479	295,855	-	-	-	-	-	-
2010	3,417	903,044	49,466	-	-	-	-	-	-
2009	4,291	906,884	43,481	-	-	-	-	-	-

LOLC									
Year	No of Policies	Sum Assured	Premium						
			Life Insurance	Linked long term	Annuities	Contracts for the granting of disability and multiple indemnity, accident and sickness benefits	Permanent health	Capital redemption policies	Pension policies
		Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000
2013	10,428	22,940,224	274,228	-	-	-	-	-	570
2012	851	7,398,698	106,238	-	-	-	-	-	-
2011	81	4,854,129	51,427	-	-	-	-	-	-
2010	-	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-	-

Total New Business - Long term Insurance Business

MBSL									
Year	No of Policies	Sum Assured	Premium						
			Life Insurance	Linked long term	Annuities	Contracts for the granting of disability and multiple indemnity, accident and sickness benefits	Permanent health	Capital redemption policies	Pension policies
		Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000
2013	16,493	5,439,316	31,294	-	-	-	-	64,439	-
2012	8,217	1,923,722	52,801	-	-	-	-	7,560	-
2011	6,467	1,749,388	32,203	-	-	-	-	7,657	-
2010	6,322	2,305,890	30,723	-	-	-	-	-	-
2009	3,122	1,095,772	14,976	-	-	-	-	-	-

NICL									
Year	No of Policies	Sum Assured	Premium						
			Life Insurance	Linked long term	Annuities	Contracts for the granting of disability and multiple indemnity, accident and sickness benefits	Permanent health	Capital redemption policies	Pension policies
		Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000
2013	-	-	-	-	-	-	-	-	-
2012	-	-	-	-	-	-	-	-	-
2011	-	-	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-	-

Total New Business - Long term Insurance Business

Sanasa									
Year	No of Policies	Sum Assured	Premium						
			Life Insurance	Linked long term	Annuities	Contracts for the granting of disability and multiple indemnity, accident and sickness benefits	Permanent health	Capital redemption policies	Pension policies
		Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000
2013	40,566	5,622,001	243,397	-	-	-	-	-	1,108
2012	41,195	5,849,780	161,000	-	-	-	-	-	-
2011	45,290	7,003,940	97,333	-	-	-	-	-	-
2010	12,555	2,499,295	37,074	-	-	-	-	-	-
2009	10,546	1,178,626	21,084	-	-	-	-	-	-

SLIC									
Year	No of Policies	Sum Assured	Premium						
			Life Insurance	Linked long term	Annuities	Contracts for the granting of disability and multiple indemnity, accident and sickness benefits	Permanent health	Capital redemption policies	Pension policies
		Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000
2013	57,702	33,594,891	1,796,847	-	133,714	-	-	-	-
2012	66,625	30,106,961	1,787,728	-	237,002	-	-	-	-
2011	81,956	28,343,016	1,813,335	-	165,694	-	-	-	-
2010	91,081	26,198,276	1,644,220	-	135,763	-	-	-	-
2009	67,045	17,209,109	998,878	-	94,450	-	-	-	-

Total New Business - Long term Insurance Business

UAL		Premium							
Year	No of Policies	Sum Assured	Life Insurance	Linked long term	Annuities	Contracts for the granting of disability and multiple indemnity, accident and sickness benefits	Permanent health	Capital redemption policies	Pension policies
		Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000
2013	78,789	30,516,144	3,697,813	812,353	8,135	996,762	-	-	-
2012	73,636	23,057,518	3,367,394	838,388	9,383	891,159	-	-	-
2011	78,591	24,261,975	2,977,073	695,270	10,635	788,649	-	-	-
2010	75,827	22,851,602	1,525,339	347,303	7,290	340,266	-	-	-
2009	56,221	17,757,858	1,251,547	-	7,828	245,664	-	-	-

Life Insurance Benefits Amount in Rs. '000

Industry	2009	2010	2011	2012(a)	2013(b)
Maturity Benefits	4,841,981	6,441,973	6,242,096	7,860,715	9,728,046
Death	1,150,507	1,073,808	681,111	789,166	1,030,424
Disability Benefits	38,990	63,296	31,183	77,717	169,281
Surrenders	2,132,216	2,243,555	2,225,506	2,823,924	5,687,033
Others	1,269,225	1,792,890	1,367,512	1,920,859	1,566,340
Total	9,432,919	11,615,522	10,547,407	13,472,382	18,181,123

AIA	2,009	2,010	2,011	2012(a)	2013(b)
Maturity Benefits	-	-	-	-	-
Death	-	-	-	100	73
Disability Benefits	-	-	-	-	-
Surrenders	-	-	-	-	-
Others (Please Specify)	-	-	-	4,078	25,901
Total	-	-	-	4,178	25,974

Allianz Life	2,009	2,010	2,011	2012(a)	2013(b)
Maturity Benefits	-	-	-	-	-
Death	-	2,275	3,225	4,975	7,185
Disability Benefits	-	9	-	381	852
Surrenders	-	-	-	857	3,234
Others (Please Specify)	3,283	3,431	9,387	9,664	12,046
Total	3,283	5,715	12,612	15,877	23,316

Amana Takaful	2,009	2,010	2,011	2012(a)	2013(b)
Maturity Benefits	5,081	3,086	8,947	5,840	10,691
Death	981	986	4,355	1,250	720
Disability Benefits	-	-	-	-	-
Surrenders	31,899	31,659	31,559	54,937	145,125
Others (Please Specify)	3,174	7,062	12,321	18,318	23,010
Total	41,135	42,793	57,182	80,345	179,545

(a) Reinstated Audited figures

(b) Provisional figures

Life Insurance Benefits Amount in Rs. '000

Arpico	2,009	2,010	2,011	2012(a)	2013(b)
Maturity Benefits	-	-	-	-	-
Death	-	-	-	100	73
Disability Benefits	-	-	-	-	-
Surrenders	-	-	-	-	-
Others (Please Specify)	-	-	-	4,078	25,901
Total	-	-	-	4,178	25,974

Asian Alliance	2,009	2,010	2,011	2012(a)	2013(b)
Maturity Benefits	1,677	2,227	19,929	29,109	34,620
Death	-	-	-	-	-
Disability Benefits	-	-	-	-	-
Surrenders	35,545	40,603	28,118	29,671	66,720
Others (Please Specify)	50,307	60,246	75,499	84,337	112,761
Total	87,529	103,076	123,546	143,117	214,101

Ceylinco	2,009	2,010	2,011	2012(a)	2013(b)
Maturity Benefits	855,417	1,248,352	1,444,870	2,280,137	2,892,397
Death	374,563	365,363	297,454	345,038	478,359
Disability Benefits	-	-	-	-	5,831
Surrenders	745,398	337,556	420,341	544,571	655,747
Others (Please Specify)	722,899	734,089	783,629	821,135	724,987
Total	2,698,277	2,685,360	2,946,294	3,990,881	4,757,321

Cooperative	2,009	2,010	2,011	2012(a)	2013(b)
Maturity Benefits	829	4,193	3,449	5,585	46,805
Death	4,378	7,608	6,063	4,956	5,533
Disability Benefits	1,023	204	294	178	717
Surrenders	775	1,900	4,038	11,717	5,118
Others (Please Specify)	4,868	5,661	7,547	9,730	5,471
Total	11,873	19,566	21,391	32,166	63,645

(a) Reinstated Audited figures

(b) Provisional figures

Life Insurance Benefits Amount in Rs. '000

HNBA	2,009	2,010	2,011	2012(a)	2013(b)
Maturity Benefits	6,545	14,700	7,384	125,466	581,313
Death	35,295	32,509	28,185	55,294	35,901
Disability Benefits	391	649	1,015	3,025	6,814
Surrenders	26,022	14,129	17,818	44,099	38,757
Others (Please Specify)	11,369	14,877	8,359	33,886	16,351
Total	79,623	76,864	62,761	261,770	679,136

Janashakthi	2,009	2,010	2,011	2012(a)	2013(b)
Maturity Benefits	59,820	175,377	168,855	158,067	224,062
Death	161,358	108,073	110,877	111,405	-
Disability Benefits	-	-	-	-	121,597
Surrenders	-	25,802	25,109	52,329	90,511
Others (Please Specify)	85,249	128,550	120,444	110,752	105,429
Total	306,427	437,803	425,285	432,554	541,599

LIC	2,009	2,010	2,011	2012(a)	2013(b)
Maturity Benefits	7,220	10,221	3,008	7,041	19,181
Death	15,707	5,933	5,564	4,229	3,795
Disability Benefits	-	150	-	-	-
Surrenders	1,538	2,439	7,726	8,030	18,618
Others (Please Specify)	22,889	42,014	56,880	80,020	57,098
Total	47,354	60,757	73,178	99,320	98,692

LOLC	2,009	2,010	2,011	2012(a)	2013(b)
Maturity Benefits	-	-	-	-	-
Death	-	-	554	2,999	13,540
Disability Benefits	-	-	-	21	442
Surrenders	-	-	-	-	64
Others (Please Specify)	-	-	-	-	101
Total	-	-	554	3,020	14,147

(a) Reinstated Audited figures

(b) Provisional figures

Life Insurance Benefits Amount in Rs. '000

MBSL	2,009	2,010	2,011	2012(a)	2013(b)
Maturity Benefits	-	-	-	-	-
Death	2,920	585	5,778	3,880	7,185
Disability Benefits	-	360	60	60	60
Surrenders	427	359	491	1,362	1,744
Others (Please Specify)	100	608	1,634	161	601
Total	3,447	1,912	7,963	5,463	9,590

Sanasa	2,009	2,010	2,011	2012(a)	2013(b)
Maturity Benefits	-	-	-	-	2,987
Death	1,428	3,360	6,169	7,225	9,303
Disability Benefits	-	-	-	971	129
Surrenders	143	663	1,070	774	-
Others (Please Specify)			1,000	1,000	991
Total	1,571	4,023	8,239	9,970	13,410

SLIC	2,009	2,010	2,011	2012(a)	2013(b)
Maturity Benefits	3,106,535	3,820,311	3,392,748	3,698,364	4,220,579
Death	357,674	313,812	(50,859)	(14,825)	235,653
Disability Benefits	14,910	1,811	5,374	9,546	4,673
Surrenders	176,721	214,121	188,937	262,457	308,768
Others (Please Specify)	176,146	607,621	56,617	133,690	96,736
Total	3,831,986	4,957,675	3,592,818	4,089,232	4,866,409

UAL	2,009	2,010	2,011	2012(a)	2013(b)
Maturity Benefits	353,436	556,721	528,575	787,244	672,277
Death	125,536	124,993	156,762	174,286	119,389
Disability Benefits	-	-	-	-	-
Surrenders	103,248	103,984	103,494	135,847	213,557
Others (Please Specify)	(20,645)	(70,087)	(41,314)	43,819	36,666
Total	561,575	715,611	747,517	1,141,196	1,041,889

(a) Reinstated Audited figures

(b) Provisional figures

Number of Life Insurance Benefits

Industry	2,009	2,010	2,011	2012(a)	2013(b)
Maturity Benefits	58,265	87,742	98,363	102,465	130,692
Death	4,423	5,063	4,328	4,358	5,278
Disability Benefits	441	628	569	578	7,009
Surrenders	27,150	25,771	25,661	24,631	41,976
Other benefits	37,685	42,939	45,885	51,773	99,148
Total	127,964	162,143	174,806	183,805	284,103

AIA	2,009	2,010	2,011	2012(a)	2013(b)
Maturity Benefits	4,362	4,842	6,836	5,030	5,825
Death	498	560	421	354	357
Disability Benefits	71	49	39	44	31
Surrenders	10,587	11,050	9,316	7,377	13,643
Others (Please Specify)	-	-	-	-	-
Total	15,518	16,501	16,612	12,805	19,856

Allianz Life	2,009	2,010	2,011	2012(a)	2013(b)
Maturity Benefits	-	-	-	-	-
Death	-	5	8	11	19
Disability Benefits	-	2	-	3	5
Surrenders	-	-	-	8	39
Others (Please Specify)	38	244	382	894	1,206
Total	38	251	390	916	1,269

Amana Takaful	2,009	2,010	2,011	2012(a)	2013(b)
Maturity Benefits	-	33	42	44	83
Death	5	3	7	2	3
Disability Benefits	-	-	-	-	-
Surrenders	2,236	1,487	2,894	1,841	1,952
Others (Please Specify)	-	-	-	-	-
Total	2,241	1,523	2,943	1,887	2,038

Arpico	2,009	2,010	2,011	2012(a)	2013(b)
Maturity Benefits	-	-	-	-	-
Death	-	-	-	1	-
Disability Benefits	-	-	-	-	-
Surrenders	-	-	-	-	-
Others (Please Specify)	-	-	-	71	-
Total	-	-	-	72	-

(a) Reinstated Audited figures

(b) Provisional figures

Number of Life Insurance Benefits

Asian	2,009	2,010	2,011	2012(a)	2013(b)
Maturity Benefits	23	22	133	138	106
Death	-	-	-	-	56
Disability Benefits	-	-	-	-	-
Surrenders	863	824	416	408	722
Others (Please Specify)	3,199	3,640	3,956	5,197	5,919
Total	4,085	4,486	4,505	5,743	6,803

Ceylinco	2,009	2,010	2,011	2012(a)	2013(b)
Maturity Benefits	19,586	34,581	41,815	43,198	59,201
Death	1,228	1,217	1,228	1,333	1,427
Disability Benefits	71	68	85	74	44
Surrenders	8,162	6,613	7,384	8,764	11,501
Others (Please Specify)	-	-	-	-	50,754
Total	29,047	42,479	50,512	53,369	122,927

Cooperative	2,009	2,010	2,011	2012(a)	2013(b)
Maturity Benefits	50	195	181	199	410
Death	28	37	29	46	36
Disability Benefits	8	11	11	9	15
Surrenders	73	101	144	213	245
Others (Please Specify)	866	1,189	1,436	1,802	2,050
Total	1,025	1,533	1,801	2,269	2,756

HNB	2,009	2,010	2,011	2012(a)	2013(b)
Maturity Benefits	69	82	82	575	1,411
Death	103	112	98	151	190
Disability Benefits	11	13	21	18	10
Surrenders	552	645	701	808	1,057
Others (Please Specify)	1,353	1,700	1,808	2,510	3,310
Total	2,088	2,552	2,710	4,062	5,978

Janashakthi	2,009	2,010	2,011	2012(a)	2013(b)
Maturity Benefits	1,298	1,152	1,425	1,545	2,382
Death	52	274	316	313	320
Disability Benefits	-	-	-	-	20
Surrenders	-	-	-	-	2,336
Others (Please Specify)	2,165	6,972	7,168	9,955	12,604
Total	3,515	8,398	8,909	11,813	17,662

(a) Reinstated Audited figures

(b) Provisional figures

Number of Life Insurance Benefits

LIC	2,009	2,010	2,011	2012(a)	2013(b)
Maturity Benefits	54	56	27	43	80
Death	82	32	25	26	29
Disability Benefits	-	1	-	-	-
Surrenders	98	112	158	373	311
Others (Please Specify)	648	1,209	1,754	1,442	1,216
Total	882	1,410	1,964	1,884	1,636

LOLC	2,009	2,010	2,011	2012(a)	2013(b)
Maturity Benefits	-	-	-	-	-
Death	-	-	14	62	224
Disability Benefits	-	-	-	2	15
Surrenders	-	-	-	-	11
Others (Please Specify)	-	-	-	-	12
Total	-	-	14	64	262

MBSL	2,009	2,010	2,011	2012(a)	2013(b)
Maturity Benefits	-	-	-	-	-
Death	5	3	8	12	22
Disability Benefits	-	1	1	1	1
Surrenders	22	18	25	59	59
Others (Please Specify)	1	2	6	2	6
Total	28	24	40	74	88

Sanasa	2,009	2,010	2,011	2012(a)	2013(b)
Maturity Benefits	-	-	-	-	81
Death	9	21	31	59	126
Disability Benefits	-	-	-	11	8
Surrenders	31	114	208	139	326
Others (Please Specify)	-	-	-	-	-
Total	40	135	239	209	541

SLIC	2,009	2,010	2,011	2012(a)	2013(b)
Maturity Benefits	28,532	41,103	41,422	44,286	47,861
Death	2,008	2,456	1,800	1,615	1,660
Disability Benefits	259	458	379	376	447
Surrenders	3,056	3,778	3,338	3,334	4,079
Others (Please Specify)	27,147	24,916	27,151	28,582	18,374
Total	61,002	72,711	74,090	78,193	72,421

UAL	2,009	2,010	2,011	2012(a)	2013(b)
Maturity Benefits	2,928	3,376	4,149	5,195	10,873
Death	353	284	298	345	766
Disability Benefits	21	25	33	40	6,413
Surrenders	959	706	853	1,100	5,503
Others (Please Specify)	-	-	-	-	3,074
Total	4,261	4,391	5,333	6,680	26,629

(a) Reinstated Audited figures

(b) Provisional figures

Appendix

Abbreviations for Insurance Companies

AIA	: AIA Insurance Lanka PLC (Formerly AVIVA NDB Insurance PLC)
AIG	: AIG Insurance Ltd. (Formerly CHARTIS Insurance Ltd)
Allianz Gen.	: Allianz Insurance Lanka Ltd.
Allianz Life	: Allianz Life Insurance Lanka Ltd.
Amana Takaful	: Amana Takaful PLC
Arpico	: Arpico Insurance Ltd.
Asian Alliance	: Asian Alliance Insurance PLC
Ceylinco Takaful	: Ceylinco Takaful Ltd.
Ceylinco	: Ceylinco Insurance PLC
Continental	: Continental Insurance Lanka Ltd.
Cooperative	: Cooperative Insurance Company Ltd.
HNBA	: HNB Assurance PLC
Janashakthi	: Janashakthi Insurance PLC
LIC	: Life Insurance Corporation (Lanka) Ltd.
LOLC	: LOLC Insurance Company Ltd.
MBSL	: MBSL Insurance Company Ltd.
NICL	: National Insurance Corporation Ltd.
NITF	: National Insurance Trust Fund
Orient	: Orient Insurance Ltd.
People's	: People's Insurance Ltd.
Sanasa	: Seemasahitha Sanasa Rakshana Samagama
SLIC	: Sri Lanka Insurance Corporation Ltd.
UAL	: Union Assurance PLC