



Insurance Board of Sri Lanka

**Industry Handbook
2015**

October 2016

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1. Company - wise Gross Written Premium and Market Share - Long Term Insurance Business & General Insurance Business - 2015

2015 (b)						
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 Life	8,433,333	-	8,433,333	15.74	-	6.89
AIA Gen.	-	3,297,840	3,297,840	-	4.79	2.69
AIG	-	3,141	3,141	-	0.00	0.00
Allianz Gen.	-	3,244,844	3,244,844	-	4.72	2.65
Allianz Life	919,143	-	919,143	1.72	-	0.75
Amana Life	928,294	-	928,294	1.73	-	0.76
Amana Gen.	-	1,438,732	1,438,732	-	2.09	1.18
Arpico	484,226	-	484,226	0.90	-	0.40
Asian Life	4,091,042	-	4,091,042	7.64	-	3.34
Asian Gen.	-	1,908,901	1,908,901	-	2.77	1.56
Ceylinco Life	13,456,828	-	13,456,828	25.12	-	11.00
Ceylinco Gen.	-	12,921,561	12,921,561	-	18.78	10.56
Continental	-	2,309,413	2,309,413	-	3.36	1.89
Cooplife	493,384	-	493,384	0.92	-	0.40
Cooperative Gen.	-	1,692,035	1,692,035	-	2.46	1.38
HNB Life	2,788,716	-	2,788,716	5.21	-	2.28
HNB Gen.	-	2,541,313	2,541,313	-	3.69	2.08
Janashakthi Life	2,536,298	-	2,536,298	4.73	-	2.07
Janashakthi Gen.	-	7,372,182	7,372,182	-	10.71	6.02
LIC	387,534	-	387,534	0.72	-	0.32
LOLC Life	1,209,578	-	1,209,578	2.26	-	0.99
LOLC Gen.	-	2,476,961	2,476,961	-	3.60	2.02
MBSL	203,235	1,159,209	1,362,444	0.38	1.68	1.11
Orient	-	746,935	746,935	-	1.09	0.61
People's	-	3,637,403	3,637,403	-	5.29	2.97
Sanasa	311,910	360,302	672,212	0.58	0.52	0.55
SLIC	10,367,498	13,606,205	23,973,703	19.35	19.77	19.59
Union Life	6,964,390	-	6,964,390	13.00	-	5.69
Union General	-	5,557,189	5,557,189	-	8.08	4.54
NITF	-	4,540,558	4,540,558	-	6.60	3.71
Total	53,575,410	68,814,723	122,390,133	100.00	100.00	100.00

(b) Provisional figures

**2. Company-wise Gross Written Premium and Market Share - Long Term Insurance Business -
2011 - 2015**

Insurer	2011		2012		2013		2014(a)		2015(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 Life	7,846,447	22.32	6,495,863	17.33	6,863,047	16.47	7,266,574	16.29	8,433,333	15.74
Allianz Life	351,299	1.00	532,142	1.42	828,790	1.99	823,456	1.85	919,143	1.72
Amana Life	303,786	0.86	364,759	0.97	542,986	1.30	679,028	1.52	928,294	1.73
Arpico	-	-	101,900	0.27	206,494	0.50	297,439	0.67	484,226	0.90
Asian Life	1,579,191	4.49	2,034,084	5.43	2,520,283	6.05	3,048,148	6.84	4,091,042	7.64
Ceylinco Life	9,815,942	27.92	10,829,470	28.90	11,122,906	26.69	12,002,524	26.91	13,456,828	25.12
Cooplife	269,579	0.77	312,056	0.83	337,623	0.81	402,046	0.90	493,384	0.92
HNB Life	1,290,367	3.67	1,500,028	4.00	2,014,547	4.83	2,342,867	5.25	2,788,716	5.21
Janashakthi Life	1,871,986	5.32	2,025,075	5.40	2,193,662	5.26	2,170,419	4.87	2,536,298	4.73
LIC	295,859	0.84	303,344	0.81	322,268	0.77	348,767	0.78	387,534	0.72
LOLC Life	51,427	0.15	106,238	0.28	274,798	0.66	592,422	1.33	1,209,578	2.26
MBSL	143,156	0.41	192,780	0.51	251,720	0.60	294,299	0.66	203,235	0.38
Sanasa	128,113	0.36	203,616	0.54	283,975	0.68	260,867	0.58	311,910	0.58
SLIC	6,743,073	19.18	7,369,031	19.66	8,397,718	20.15	8,121,159	18.21	10,367,498	19.35
Union Life	4,471,627	12.72	5,106,323	13.63	5,515,063	13.23	5,945,499	13.33	6,964,390	13.00
Total	35,161,853	100	37,476,709	100.00	41,675,880	100.00	44,595,515	100.00	53,575,410	100.00
Growth Rate (%)	12.87		6.58		11.20		7.01		20.14	

(a) Reinstated Audited figures

(b) Provisional figures

**3. Company-wise Gross Written Premium and Market Share -General Insurance Business -
2011 - 2015**

Insurer	2011		2012		2013		2014(a)		2015(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 Gen.	2,456,347	5.23	2,143,252	4.03	2,428,675	4.17	2,655,577	4.37	3,297,840	4.79
AIG	942,901	2.01	819,448	1.54	880,060	1.51	414,805	0.68	3,141	0.00
Allianz Gen.	1,379,406	2.94	1,397,127	2.63	1,964,907	3.37	2,723,406	4.48	3,244,844	4.72
Amana Gen.	916,754	1.95	1,125,838	2.12	1,432,135	2.46	1,285,418	2.11	1,438,732	2.09
Asian Gen.	582,257	1.24	1,133,240	2.13	1,556,386	2.67	1,638,126	2.69	1,908,901	2.77
Ceylinco Gen.	9,558,942	20.37	10,434,917	19.61	10,311,479	17.69	11,431,680	18.80	12,921,561	18.78
Continental	1,149,121	2.45	1,545,225	2.90	1,330,515	2.28	1,761,747	2.90	2,309,413	3.36
Cooperative Gen.	922,859	1.97	1,135,011	2.13	1,272,941	2.18	1,358,932	2.23	1,692,035	2.46
HNB Gen.	1,623,830	3.46	1,635,306	3.07	1,767,361	3.03	2,182,915	3.59	2,541,313	3.69
Janashakthi Gen.	5,086,207	10.84	5,773,429	10.85	6,318,626	10.84	6,491,556	10.68	7,372,182	10.71
LOLC Gen.	364,735	0.78	1,295,133	2.43	1,485,521	2.55	1,815,486	2.99	2,476,961	3.60
MBSL	636,738	1.36	1,049,147	1.97	1,132,789	1.94	961,225	1.58	1,159,209	1.68
Orient	1,749	0.00	308,547	0.58	355,001	0.61	491,127	0.81	746,935	1.09
People's	2,284,578	4.87	2,795,448	5.25	3,085,041	5.29	3,286,063	5.40	3,637,403	5.29
Sanasa	232,374	0.50	308,142	0.58	322,592	0.55	344,041	0.57	360,302	0.52
SLIC	11,134,583	23.73	12,359,188	23.23	12,549,763	21.53	12,113,994	19.92	13,606,205	19.77
Union Gen.	4,055,443	8.64	4,436,052	8.34	5,116,966	8.78	4,950,741	8.14	5,557,189	8.08
NITF	3,599,928	7.67	3,518,528	6.61	4,973,357	8.53	4,895,760	8.05	4,540,558	6.60
Total	46,928,752	100	53,212,979	100	58,284,115	100	60,802,598	100.00	68,814,723	100
Growth Rate (%)	33.69		13.39		9.53		4.32		13.18	

(a) Reinstated Audited figures (Except NITF)

(b) Provisional figures

4. Company-wise analysis of Total Assets

Insurer	2014 (a)						2015(b)					
	Long Term Insurance (Rs.'000)	General Insurance and Shareholders (Rs.'000)	Reinsurance (Rs.'000)	Inter Segment Transactions Elimination (Rs.'000)	Total (Rs.'000)	%	Long Term Insurance and Shareholders (Rs.'000)	General Insurance and Shareholders (Rs.'000)	Reinsurance (Rs.'000)	Inter Segment Transactions Elimination (Rs.'000)	Total (Rs.'000)	%
AIA Life	38,436,443	9,229,720		-	47,666,163	11.31	45,957,923			-	45,957,923	9.88
AIA Gen.					-	0.00		5,647,487		-	5,647,487	1.21
AIG	-	449,598		-	449,598	0.11		234,134		-	234,134	0.05
Allianz Gen.	-	3,264,435		-	3,264,435	0.77		3,943,092		-	3,943,092	0.85
Allianz Life	1,467,969	-		-	1,467,969	0.35	1,947,203			-	1,947,203	0.42
Amana Gen.	1,432,807	1,764,027		107,552	3,089,282	0.73		2,716,376		119,289	2,597,087	0.56
Amana Life					-	0.00	2,521,827			57,696	2,464,131	0.53
Arpico	980,743	-		-	980,743	0.23	1,184,539			-	1,184,539	0.25
Asian Life	6,716,714	3,589,135		-	10,305,849	2.45	9,814,620			-	9,814,620	2.11
Asian Gen.					-	0.00		2,489,014		-	2,489,014	0.54
Ceylinco	63,184,332	34,313,040		-	97,497,372	23.14					-	
Ceylinco Gen.					-	0.00		18,849,220		-	18,849,220	4.05
Ceylinco Life					-	0.00	80,595,478				80,595,478	17.33
Continental	-	2,037,110		-	2,037,110	0.48		2,544,689		-	2,544,689	0.55
Cooperative Gen.	999,455	2,839,229		-	3,838,683	0.91		3,005,196		-	3,005,196	0.65
Cooplife					-	0.00	1,672,432			-	1,672,432	0.36
HNB Life	5,930,808	2,583,550		1,394,110	7,120,248	1.69	10,022,562			-	10,022,562	2.16
HNB Gen.					-	0.00		2,710,914		-	2,710,914	0.58
Janashakthi Life	8,159,309	12,507,757		-	20,667,067	4.90	19,656,286			-	19,656,286	4.23
Janashakthi Gen.					-	0.00		11,212,847		-	11,212,847	2.41
LIC	1,899,682	-		-	1,899,682	0.45	2,056,120			-	2,056,120	0.44
LOLC	1,042,182	2,653,278		247,838	3,447,622	0.82					-	
LOLC Gen.					-	0.00		3,120,836		-	3,120,836	0.67
LOLC Life					-	0.00	2,346,342			402,566	1,943,775	0.42
MBSL	395,278	1,337,651		-	1,732,929	0.41	517,231	1,427,882		-	1,945,114	0.42
NITF (b)		8,128,022	3,065,354		11,193,376	2.66		8,454,168	3,380,634		11,834,803	2.55
Orient	-	1,015,302		-	1,015,302	0.24		1,150,664		-	1,150,664	0.25
People's	-	4,577,483		-	4,577,483	1.09		6,459,865		-	6,459,865	1.39
Sanasa	742,655	1,047,995		-	1,790,650	0.42	920,152	1,170,876		-	2,091,028	0.45
SLIC	90,142,534	71,988,109		200,137	161,930,506	38.43	94,914,277	72,625,496		-	167,539,773	36.03
Union Life	25,530,258	10,638,421		733,048	35,435,630	8.41	31,769,676			755,860	31,013,816	6.67
Union Gen.					-	0.00		9,238,376		-	9,238,376	1.99
Total	247,061,167	173,963,863	3,065,354	2,682,685	421,407,698	100	305,896,667	157,001,132	3,380,634	1,335,412	464,943,021	100

(a) Reinstated audited figures (Except NITF)

(b) Provisional figures

Notes :

1. Intersegment transactions have been eliminated .
2. Assets belonging to shareholders of composite insurance companies have been reported under general insurance business for the year 2015.
3. Assets belonging to shareholders have been reported under general insurance business except for Allianz Life, Arpico and LIC for the year 2014.

5. Distribution of Total Assets of Major Financial Institutions

Financial Institutions	Distribution of Assets									
	2011		2012		2013		2014 (a)		2015 (b)	
	Rs. Billions	%	Rs. Billions	%	Rs. Billions	%	Rs. Billions	%	Rs. Billions	%
Banking Sector	5,375.6	69.7	6,377.0	70.3	7,187.5	69.6	8,442.0	70.3	9,503.0	69.6
Other Deposit Taking Financial Institutions	427.1	5.5	621.2	6.9	756.4	7.3	857	7.1	1042	7.6
Specialized Financial Institutions	338.8	4.4	310.4	3.4	378	3.7	441	3.7	544	4.0
Contractual Savings Institutions	1,299.4	16.8	1,429.6	15.8	1,632.5	15.8	1,853.6	15.4	2,108.1	15.4
Insurance Companies	271.4(a)	3.6	323.0(a)	3.6	365.8(a)	3.6	421.4 (b)	3.5	464.9 (c)	3.4
Total	7,712.3	100	9,061.2	100	10,320.2	100	12,015	100	13,662	100

* source: Central Bank of Sri Lanka Annual Report 2015

Assets of insurance companies were reinstated based on data received from insurance companies

(a) Reinstated audited figures

(b) Reinstated audited figures (Except NITF)

© Provisional figures

6. Total Shareholders' Funds of Insurance Companies

Insurer	2014 (a)			2015 (b)					
	Total Shareholders' Funds (Rs.'000)	%	Share Capital (Rs.'000)	Capital Reserves (Rs.'000)	Revenue Reserves/(Loss)	Total Reserves (Rs.'000)	Total Shareholders' Funds (Rs.'000)	%	
AIA Life	4,835,259	3.76	511,922	72,096	5,778,854	5,850,950	6,362,871	4.72	
AIA Gen.	-	-	1,878,017	-	52,262	52,262	1,930,279	1.43	
AIG	216,399	0.17	536,265	275,950	(685,153)	(409,203)	127,062	0.09	
Allianz Gen.	896,867	0.70	500,000	-	486,717	486,717	986,717	0.73	
Allianz Life	228,764	0.18	739,624	-	(525,138)	(525,138)	214,486	0.16	
Amana Gen.	1,039,367	0.81	1,650,001	37,878	2,511	40,390	1,690,391	1.26	
Amana Life	-	-	500,000	2,169	13,424	15,594	515,594	0.38	
Arpico	621,296	0.48	675,565	-	(22,912)	(22,912)	652,653	0.48	
Asian Life	2,370,993	1.85	1,062,500	24,903	1,350,532	1,375,435	2,437,935	1.81	
Asian Gen.	-	-	800,000	-	(214,611)	(214,611)	585,389	0.43	
Ceylinco	25,269,840	19.67	-	-	-	-	-	-	
Ceylinco Gen.	-	-	500,200	-	7,463,161	7,463,161	7,963,361	5.91	
Ceylinco Life	-	-	500,001	-	8,154,425	8,154,425	8,654,426	6.43	
Continental	897,988	0.70	750,000	-	286,499	286,499	1,036,499	0.77	
Cooperative Gen.	1,464,133	1.14	1,004,910	196,448	290,126	486,574	1,491,483	1.11	
Cooplife	-	-	500,000	(25,076)	11,631	(13,445)	486,555	0.36	
HNB Life	2,406,356	1.87	1,171,875	-	1,339,468	1,339,468	2,511,343	1.86	
HNB Gen.	-	-	1,150,000	-	(227,399)	(227,399)	922,601	0.68	
Janashakthi Life	5,206,641	4.05	4,854,139	-	2,661,582	2,661,582	7,515,721	5.58	
Janashakthi Gen.	-	-	4,000,000	-	171,287	171,287	4,171,287	3.10	
LIC	698,866	0.54	500,000	192,038	-	192,038	692,038	0.51	
LOLC	1,008,610	0.79	-	-	-	-	-	-	
LOLC Gen.	-	-	600,000	-	215,108	215,108	815,108	0.61	
LOLC Life	-	-	800,000	-	(337,230)	(337,230)	462,770	0.34	
MBSL	459,735	0.36	1,080,022	1,961	(729,234)	(727,273)	352,749	0.26	
NITF	7,723,035	6.01	-	-	8,483,299	8,483,299	8,483,299	6.30	
Orient	627,949	0.49	750,000	-	(232,710)	(232,710)	517,290	0.38	
People's	1,409,322	1.10	1,350,000	-	888,865	888,865	2,238,865	1.66	
Sanasa	637,444	0.50	745,058	-	111,080	111,080	856,138	0.64	
SLIC	64,216,314	50.00	6,000,000	5,971,570	51,172,330	57,143,901	63,143,901	46.88	
Union Life	6,210,217	4.83	1,000,000	1,193,901	1,271,028	2,464,929	3,464,929	2.57	
Union Gen.	-	-	3,131,948	-	272,914	272,914	3,404,863	2.53	
Total	128,445,395	100	39,242,047	7,943,838	87,502,719	95,446,557	134,688,603	100	

(a) Reinstated audited figures (Except NITF)

(b) Provisional figures

7. Concentration of Assets as at 31st December 2014 and 2015 - Long Term Insurance Business

Type of Asset	2014(a)		2015(b)	
	Rs.'000	%	Rs.'000	%
Government Debt Securities	111,153,045	44.99	136,831,589	44.73
Equities	31,048,723	12.57	40,595,129	13.27
Corporate Debt	40,743,451	16.49	51,895,159	16.96
Land & Buildings	5,909,483	2.84	8,738,764	2.86
Deposits	37,473,905	15.17	38,643,918	12.63
Unit Trusts	2,220,790	0.90	2,392,162	0.78
Policy Loans	5,708,113	2.31	5,498,162	1.80
Other Assets	10,635,805	4.30	18,310,155	5.99
Cash and cash equivalents	2,167,851	0.88	2,991,628	0.98
Total	247,061,166	100	305,896,666	100

(a) Reinstated audited figures

(b) Provisional figures

**8. Company - wise Concentration of Assets as at 31st December 2015 -
Long Term Insurance Business**

Type of Asset	AIA	Allianz Life	Amana Takaful	Arpico	Asian Alliance	Ceylinco	Cooperative	HNBA
Government Debt Securities	19,478,779	1,432,060	304,916	632,125	4,163,485	35,831,372	521,279	4,023,007
Equities	2,431,871	78,598	186,251	-	2,342,941	368,136	943	333,316
Investments in Subsidiaries	1,000	-	-	-	800,000	521,000	-	1,150,000
Investments in Associates	-	-	-	-	-	365,752	-	-
Corporate Debt	12,327,559	39,979	-	245,596	1,218,255	12,224,026	308,368	2,426,404
Land & Buildings	89,180	-	-	-	226,000	5,912,059	104,710	-
Deposits	7,449,902	159,001	1,562,883	124,339	-	15,912,170	126,557	1,055,715
Unit Trusts	-	29,319	89,445	-	19,338	-	470,727	157,203
Investments in Gold	-	-	-	-	-	-	-	-
Reinsurance receivable	94,017	28,133	1,997	8,109	62,643	46,007	10,759	34,269
Policy Loans	1,503,388	-	-	22,825	141,778	1,335,634	14,866	91,992
Mortgage Loans	-	-	-	-	-	-	-	-
Premium receivable from policy holders and intermediaries	340,160	20,175	40,878	23,567	67,274	-	15,892	5,592
Intangible Assets	622,644	705	18,408	-	21,982	645	367	45,185
Property Plant and Equipments	210,899	14,736	14,932	16,834	201,519	829,595	43,624	94,107
Other Loans	152,487	-	-	-	1,863	-	-	189,233
Deferred tax assets	-	-	-	-	-	-	-	-
Other Assets	738,352	96,362	202,920	82,694	355,424	6,666,634	47,071	304,339
Cash and cash equivalents	517,687	48,135	99,197	28,449	192,118	582,448	7,270	112,202
Total	45,957,923	1,947,203	2,521,827	1,184,539	9,814,620	80,595,478	1,672,432	10,022,562

**8. Company - wise Concentration of Assets as at 31st December 2015 -
Long Term Insurance Business (Cont..)**

Type of Asset	Janashakthi	LIC	LOLC	MBSL	Sanasa	SLIC	UAL	Total
Government Debt Securities	4,999,784	1,234,543	1,798,377	436,869	444,010	45,317,444	16,213,540	136,831,589
Equities	693,427	231,182	-	-	39,879	19,978,084	3,496,533	30,181,161
Investments in Subsidiaries	6,840,000	-	-	-	-	-	-	9,312,000
Investments in Associates	-	-	-	-	-	-	736,216	1,101,968
Corporate Debt	2,959,106	266,270	-	17,016	196,410	14,131,366	5,534,804	51,895,159
Land & Buildings	1,013,315	-	-	-	41,000	-	1,352,500	8,738,764
Deposits	1,428,042	11,204	-	24,133	148,951	10,231,022	410,000	38,643,918
Unit Trusts	746,929	19,351	-	2,062	35,250	822,538	-	2,392,162
Investments in Gold	-	-	-	-	-	-	-	-
Reinsurance receivable	12,527	1,094	4,647	1,575	-	69,318	149,772	524,867
Policy Loans	136,502	149,513	-	4,042	14,652	1,524,212	558,757	5,498,162
Mortgage Loans	-	-	-	-	-	-	-	-
Premium receivable from policy holders and intermediaries	-	7,777	18,625	11,793	-	222,962	203,722	978,416
Intangible Assets	-	132	23,689	-	-	-	59,616	793,374
Property Plant and Equipments	-	25,964	24,308	1,028	-	-	171,176	1,648,722
Other Loans	51,608	-	-	-	-	1,444,381	280,893	2,120,465
Deferred tax assets	-	-	-	-	-	86,629	-	86,629
Other Assets	240,067	91,602	436,667	10,744	-	608,671	2,276,135	12,157,682
Cash and cash equivalents	534,976	17,488	40,029	7,968	-	477,649	326,012	2,991,627
Total	19,656,284	2,056,120	2,346,342	517,231	920,152	94,914,277	31,769,676	305,896,665

9. Concentration of Assets of General Insurance Business and Shareholders - 2014 & 2015

Type of Asset	2014(a)		2015(b)	
	Rs.'000	%	Rs.'000	%
Government Debt Securities	31,769,804	18.26	38,042,180	24.23
Equities	47,879,441	27.52	46,294,932	29.49
Corporate Debt	7,965,919	4.58	9,170,186	5.84
Land & Buildings	11,996,569	6.90	10,717,660	6.83
Deposits	20,756,018	11.93	14,728,905	9.38
Unit Trusts	2,362,112	1.36	1,831,049	1.17
Investments in Gold	110,491	0.06	2,491	0.00
Reinsurance receivable	6,590,214	3.79	7,174,876	4.57
Premium receivable from policyholders and intermediaries	13,580,926	7.81	14,854,319	9.46
Property Plant and Equipments	5,234,702	3.01	3,031,498	1.93
Other Assets	23,219,013	13.35	8,671,785	5.52
Cash and cash equivalents	2,498,658	1.44	2,481,252	1.58
Total	173,963,865	100.00	157,001,133	100.00

(a) Reinstated Audited figures (Except NITF)

(b) Provisional figures

**10. Company-wise Concentration of Assets of General Insurance Business
(Including Shareholders) - 2015 (Rs. '000)**

Type of Asset	AIA	AIG	Allianz Gen.	Amana Takaful	Asian Alliance	Ceylinco	Continental	Cooperative	HNBA
Government Debt Securities	2,285,072	134,832	1,340,967	374,818	863,175	4,330,277	234,420	578,493	722,700
Equities	116,648	-	-	1,116	365,767	994,066	18,668	18,295	103,287
Investments in Subsidiaries	-	-	-	1,098,863	-	-	-	500,000	-
Investments in Associates	-	-	-	-	-	-	-	-	-
Corporate Debt	919,146	-	17,850	-	206,167	411,110	373,234	542,685	606,540
Land & Buildings	-	-	-	73,500	-	1,669,520	-	560,000	-
Deposits	382,583	19,838	108,782	279,512	40,762	2,248,739	555,479	201,060	427,693
Unit Trusts	-	-	41,065	57,064	45,560	349,446	436,897	-	83,205
Investments in Gold	-	-	-	-	-	2,491	-	-	-
Reinsurance receivable	860,447	45,806	609,392	25,908	59,526	2,157,952	192,772	24,125	107,085
Policy Loans	-	-	-	-	-	-	-	-	-
Mortgage Loans	-	-	-	-	-	-	-	-	-
Premium receivable from policy holders and intermediaries	497,188	-	1,537,905	322,669	485,249	2,877,519	466,385	293,536	340,324
Intangible Assets	140,177	-	37,978	3,269	237	78,847	-	3,852	-
Property Plant and Equipments	18,621	4,065	106,540	102,812	91,392	999,537	56,041	164,117	42,172
Other Loans	11,454	-	-	-	-	-	-	-	109,348
Deffered Assets	49,759	-	8,792	97,594	61,904	82,919	16,492	-	-
Other Assets	116,507	20,263	93,767	229,288	237,456	2,455,176	88,279	85,194	81,291
Cash and cash equivalents	249,885	9,330	40,054	49,964	31,818	191,621	106,021	33,839	87,268
Total	5,647,487	234,134	3,943,092	2,716,376	2,489,014	18,849,220	2,544,689	3,005,196	2,710,914

**10. Company-wise Concentration of Assets of General Insurance Business
(Including Shareholders) - 2015 (Rs. '000) (Cont..)**

Type of Asset	Janashakthi	LOLC	MBSL	Orient	People's	Sanasa	NITF	SLIC	UAL	Total
Government Debt Securities	1,602,895	2,332,252	618,506	340,515	1,952,389	106,248	7,512,229	8,224,573	4,487,821	38,042,180
Equities	2,105,748	-	10,771	-	333,571	279,163	-	18,835,708	53,750	23,236,558
Investments in Subsidiaries	160,000	-	-	-	-	105,704	-	21,193,407	-	23,057,974
Investments in Associates	-	-	-	-	-	400	-	-	-	400
Corporate Debt	2,034,605	-	77,364	-	981,285	89,353	-	1,692,657	1,218,190	9,170,186
Land & Buildings	567,632	-	-	-	-	10,500	-	7,836,507	-	10,717,660
Deposits	745,812	20,500	126,993	481,592	1,586,575	234,697	-	7,168,289	100,000	14,728,905
Unit Trusts	527,276	-	6,950	-	52,537	10,000	-	221,049	-	1,831,049
Investments in Gold	-	-	-	-	-	-	-	-	-	2,491
Reinsurance receivable	479,642	120,019	101,095	88,467	112,713	30,794	-	1,203,534	955,600	7,174,876
Policy Loans	-	-	-	-	-	-	-	-	-	-
Mortgage Loans	300,000	-	-	-	-	-	-	-	-	300,000
Premium receivable from policy holders and intermediaries	1,678,260	473,811	287,222	162,490	591,448	34,597	594,050	2,862,666	1,348,999	14,854,319
Intangible Assets	32,677	36,243	-	5,271	36,164	30,830	-	110,051	-	515,596
Property Plant and Equipments	161,871	21,330	81,158	9,741	21,600	79,627	24,082	934,039	112,753	3,031,498
Other Loans	63,754	-	-	-	25,578	-	-	-	195,466	405,601
Deffered Assets	76,820	-	-	437	-	307	-	-	51,203	446,227
Other Assets	468,554	38,958	93,778	47,435	20,811	87,854	213,781	2,218,604	407,365	7,004,361
Cash and cash equivalents	207,302	77,723	24,046	14,716	745,194	70,802	110,027	124,411	307,231	2,481,252
Total	11,212,847	3,120,836	1,427,882	1,150,664	6,459,865	1,170,877	8,454,168	72,625,496	9,238,376	157,001,133

11. Industry & Company wise Balance sheets - 31st December 2015 (Long Term Insurance Business)

Industry	Long-term Insurance Business									
	Industry	Inter Segment elimination*	General Insurance Business	Insurance Provision Life	Unit Linked Business				Shareholders	Total
					Non Unit Account (Rs '000)	Unit Account - Guaranteed (Rs '000)	Unit Account - Non Guaranteed (Rs '000)	Total - Unit Linked Business (Rs '000)		
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs '000)	(Rs '000)	(Rs '000)	(Rs '000)	(Rs '000)	(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	136,831,589	-		129,945,479	494,799	70,719	1,701,818	2,267,336	4,618,774	136,831,589
Equities	30,181,161	-		24,397,950	-	-	4,583,429	4,583,429	1,199,782	30,181,161
Investments in Subsidiaries	9,312,000	-		-	-	-	-	-	9,312,000	9,312,000
Investments in Associates	1,101,968	-		42,990	-	-	-	-	1,058,978	1,101,968
Corporate Debt	51,895,159	-		50,490,136	-	-	87,250	87,250	1,317,772	51,895,159
Land & Buildings	8,738,764	-		6,433,367	-	-	-	-	2,305,397	8,738,764
Bank Deposits	38,643,918	-		27,209,631	209,474	114,333	3,041,430	3,365,237	8,069,050	38,643,918
Unit Trusts	2,392,162	-		1,916,782	-	-	21,572	21,572	453,809	2,392,162
Investments in Gold	-	-		-	-	-	-	-	-	-
Reinsurance receivable	524,867	-		517,131	6,328	-	1,408	7,736	-	524,867
Policy Loans	5,498,162	-		5,498,162	-	-	-	-	-	5,498,162
Mortgage Loans	-	-		-	-	-	-	-	-	-
Premium receivable from policy holders and intermediaries	978,416	-		950,976	4,680	-	22,776	27,456	(16)	978,416
Intangible Assets	793,374	-		215,340	-	-	-	-	578,034	793,374
Property Plant and Equipments	1,648,722	-		728,881	-	-	-	-	919,841	1,648,722
Other Loans	2,120,465	-		1,521,427	-	-	-	-	599,039	2,120,465
Deferred tax assets	86,629	-		86,629	-	-	-	-	-	86,629
Other Assets	10,941,559	1,216,123		6,636,260	60,952	154	163,889	224,995	5,296,427	12,157,682
Cash and cash equivalents	2,991,628	-		2,693,747	34,532	90	23,619	58,240	239,640	2,991,628
Total assets	304,680,544	1,216,123	-	259,284,888	810,765	185,295	9,647,190	10,643,251	35,968,528	305,896,667
Liabilities										
Insurance provision - Life	231,615,320	-		231,236,905	378,415	-	-	378,415	-	231,615,320
Insurance provision - Unit Linked	9,812,442	-		-	27,519	185,098	9,599,825	9,812,442	-	9,812,442
Shortfall in Life Fund	27,406	-		27,406	-	-	-	-	-	27,406
Insurance provision - Non Life	-	-		-	-	-	-	-	-	-
Obligation to Repurchase Securities	299,811	-		299,811	-	-	-	-	-	299,811
Deferred Income Taxes	389,853	-		389,853	-	-	-	-	-	389,853
Other Liabilities	13,172,790	1,216,123		12,085,243	405,544	197	47,286	453,027	1,850,642	14,388,913
Claims Outstanding	3,158,250	-		3,158,171	-	-	80	80	-	3,142,853
Interest bearing borrowings	683,374	-		393,627	119	-	-	119	289,628	698,772
Subordinated Debt	-	-		-	-	-	-	-	-	-
Provision for retirement benefits	955,497	-		547,695	-	-	-	-	407,802	955,497
Total liabilities	260,114,743	1,216,123	-	248,138,711	811,597	185,295	9,647,191	10,644,083	2,548,072	261,330,866
Shareholder's equity										
Share capital	12,815,625	-		-	-	-	-	-	12,815,625	12,815,625
Capital reserve	1,460,031	-		783,353	-	-	-	-	676,678	1,460,031
Revenue reserves (including AFS Reserves)	30,290,145	-		10,362,826	(832)	-	-	(832)	19,928,151	30,290,145
Total Shareholders' Equity	44,565,802	-	-	11,146,178	(832)	-	-	(832)	33,420,455	44,565,802
Total Liabilities and Shareholders' Equity	304,680,545	1,216,123	-	259,284,889	810,765	185,295	9,647,191	10,643,251	35,968,527	305,896,668

11. Industry & Company wise Balance sheets - 31st December 2015 (Long Term Insurance Business) (Cont...)

Asian Life	Company (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)		
3+10-2	5	6	7	8	9	10				
Assets										
Government Debt Securities	4,163,485			4,163,485					-	4,163,485
Equities	2,342,941			1,471,053					871,888	2,342,941
Investments in Subsidiaries	800,000			-					800,000	800,000
Investments in Associates	-			-					-	-
Corporate Debt	1,218,255			1,202,661					15,594	1,218,255
Land & Buildings	226,000			226,000					-	226,000
Bank Deposits	-			-					-	-
Unit Trusts	19,338			19,338					-	19,338
Investments in Gold	-			-					-	-
Reinsurance receivable	62,643			62,643					-	62,643
Policy Loans	141,778			141,778					-	141,778
Mortgage Loans	-			-					-	-
Premium receivable from policy holders and intermediaries	67,274			67,290					(16)	67,274
Intangible Assets	21,982			11,210					10,772	21,982
Property Plant and Equipments	201,519			175,763					25,756	201,519
Other Loans	1,863			(182)					2,045	1,863
Deferred tax assets	-			-					-	-
Other Assets	355,424			312,159					43,265	355,424
Cash and cash equivalents	192,118			190,685					1,433	192,118
Total assets	9,814,620	-	-	8,043,882	-	-	-	-	1,770,738	9,814,620
Liabilities										
Insurance provision - Life	5,966,015			5,966,015					-	5,966,015
Insurance provision - Unit Linked	-			-					-	-
Shortfall in Life Fund	-			-					-	-
Insurance provision - Non Life	-			-					-	-
Obligation to Repurchase Securities	-			-					-	-
Deferred Income Taxes	-			-					-	-
Other Liabilities	868,574			1,663,218					(794,644)	868,574
Claims Outstanding	226,600			226,600					-	226,600
Interest bearing borrowings	269,700			269,700					-	269,700
Subordinated Debt	-			-					-	-
Provision for retirement benefits	45,796			28,267					17,529	45,796
Total liabilities	7,376,685	-	-	8,153,800	-	-	-	-	(777,115)	7,376,685
Shareholder's equity										
Share capital	1,062,500			-					1,062,500	1,062,500
Capital reserve	24,903			24,903					-	24,903
Revenue reserves (including AFS Reserves)	1,350,532			(134,820)					1,485,352	1,350,532
Total Shareholders' Equity	2,437,935	-	-	(109,917)	-	-	-	-	2,547,852	2,437,935
Total Liabilities and Shareholders' Equity	9,814,620	-	-	8,043,883	-	-	-	-	1,770,737	9,814,620

11. Industry & Company wise Balance sheets - 31st December 2015 (Long Term Insurance Business) (Cont...)

Alianz Life	Company	Inter Segment elimination*	General Insurance Business	Long-term Insurance Business						
				Insurance Provision Life	Unit Linked Business				Shareholders	Total
					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	2	3	4	5	6	7	5+6+7	9	4+8+9	
Assets										
Government Debt Securities	1,432,060			1,291,849		71,686	71,686	68,524	1,432,060	
Equities	78,598			-		78,598	78,598	-	78,598	
Investments in Subsidiaries	-			-		-	-	-	-	
Investments in Associates	-			-		-	-	-	-	
Corporate Debt	39,979			20,972		19,006	19,006	-	39,979	
Land & Buildings	-			-		-	-	-	-	
Bank Deposits	159,001			109,615		-	-	49,386	159,001	
Unit Trusts	29,319			29,319		-	-	-	29,319	
Investments in Gold	-			-		-	-	-	-	
Reinsurance receivable	28,133			26,724		1,408	1,408	-	28,133	
Policy Loans	-			-		-	-	-	-	
Mortgage Loans	-			-		-	-	-	-	
Premium receivable from policy holders and intermediaries	20,175			20,175		-	-	-	20,175	
Intangible Assets	705			-		-	-	705	705	
Property Plant and Equipments	14,736			-		-	-	14,736	14,736	
Other Loans	-			-		-	-	-	-	
Deferred tax assets	-			-		-	-	-	-	
Other Assets	96,362			-		15,228	15,228	81,134	96,362	
Cash and cash equivalents	48,135			43,167		4,968	4,968	-	48,135	
Total assets	1,947,203	-	-	1,541,822	-	-	190,895	190,895	214,486	1,947,203
Liabilities										
Insurance provision - Life	1,413,441			1,413,441		-	-	-	1,413,441	
Insurance provision - Unit Linked	184,518			-		184,518	184,518	-	184,518	
Shortfall in Life Fund	-			-		-	-	-	-	
Insurance provision - Non Life	-			-		-	-	-	-	
Obligation to Repurchase Securities	-			-		-	-	-	-	
Deferred Income Taxes	-			-		-	-	-	-	
Other Liabilities	114,570			108,273		6,297	6,297	-	114,570	
Claims Outstanding	15,440			15,361		80	80	-	15,440	
Interest bearing borrowings	-			-		-	-	-	-	
Subordinated Debt	-			-		-	-	-	-	
Provision for retirement benefits	4,748			4,748		-	-	-	4,748	
Total liabilities	1,732,718	-	-	1,541,823	-	-	190,895	190,895	-	1,732,718
Shareholder's equity										
Share capital	739,624			-		-	-	739,624	739,624	
Capital reserve	-			-		-	-	-	-	
Revenue reserves (including AFS Reserves)	(525,138)			-		-	-	(525,138)	(525,138)	
Total Shareholders' Equity	214,486	-	-	-	-	-	-	214,486	214,486	
Total Liabilities and Shareholders' Equity	1,947,203	-	-	1,541,823	-	-	190,895	190,895	214,486	1,947,203

11. Industry & Company wise Balance sheets - 31st December 2015 (Long Term Insurance Business) (Cont...)

AIA Life	Company	Inter Segment elimination*	General Insurance Business	Long-term Insurance Business																						
				(Rs.'000)	(Rs.'000)	(Rs.'000)	Insurance Provision Life	Unit Linked Business				Shareholders	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)	(Rs '000)	(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	19,478,779			16,950,835	115,105	70,719	999,552	1,185,376	1,342,568	19,478,779																
Equities	2,431,871			54,483	-	-	2,377,388	2,377,388	-	2,431,871																
Investments in Subsidiaries	1,000			-	-	-	-	-	1,000	1,000																
Investments in Associates	-			-	-	-	-	-	-	-																
Corporate Debt	12,327,559			11,904,356	-	-	-	-	423,203	12,327,559																
Land & Buildings	89,180			-	-	-	-	-	89,180	89,180																
Bank Deposits	7,449,902			1,165,983	209,474	114,333	2,086,145	2,409,952	3,873,967	7,449,902																
Unit Trusts	-			-	-	-	-	-	-	-																
Investments in Gold	-			-	-	-	-	-	-	-																
Reinsurance receivable	94,017			88,218	5,798	-	-	5,798	-	94,017																
Policy Loans	1,503,388			1,503,388	-	-	-	-	-	1,503,388																
Mortgage Loans	-			-	-	-	-	-	-	-																
Premium receivable from policy holders and intermediaries	340,160			340,160	-	-	-	-	-	340,160																
Intangible Assets	622,644			144,147	-	-	-	-	478,497	622,644																
Property Plant and Equipments	210,899			-	-	-	-	-	210,899	210,899																
Other Loans	152,487			-	-	-	-	-	152,487	152,487																
Deferred tax assets	-			-	-	-	-	-	-	-																
Other Assets	738,352			456,076	49,624	154	12,419	62,196	220,079	738,352																
Cash and cash equivalents	517,687			490,195	4,646	90	126	4,861	22,630	517,687																
Total assets	45,957,923	-	-	33,097,840	384,648	185,295	5,475,629	6,045,572	6,814,510	45,957,923																
Liabilities																										
Insurance provision - Life	31,372,228			31,137,297	234,932	-	-	234,932	-	31,372,228																
Insurance provision - Unit Linked	5,655,373			-	-	185,098	5,470,275	5,655,373	-	5,655,373																
Shortfall in Life Fund	-			-	-	-	-	-	-	-																
Insurance provision - Non Life	-			-	-	-	-	-	-	-																
Obligation to Repurchase Securities	-			-	-	-	-	-	-	-																
Deferred Income Taxes	331,017			331,017	-	-	-	-	-	331,017																
Other Liabilities	2,042,109			1,629,014	149,597	197	5,354	155,148	257,947	2,042,109																
Claims Outstanding	-			-	-	-	-	-	-	-																
Interest bearing borrowings	632			512	119	-	-	119	-	632																
Subordinated Debt	-			-	-	-	-	-	-	-																
Provision for retirement benefits	193,691			-	-	-	-	-	193,691	193,691																
Total liabilities	39,595,051	-	-	33,097,840	384,648	185,295	5,475,629	6,045,572	451,638	39,595,051																
Shareholder's equity																										
Share capital	511,922								511,922	511,922																
Capital reserve	72,096								72,096	72,096																
Revenue reserves (including AFS Reserves)	5,778,854								5,778,854	5,778,854																
Total Shareholders' Equity	6,362,871	-	-	-	-	-	-	-	6,362,871	6,362,871																
Total Liabilities and Shareholders' Equity	45,957,922	-	-	33,097,840	384,648	185,295	5,475,629	6,045,572	6,814,510	45,957,922																

11. Industry & Company wise Balance sheets - 31st December 2015 (Long Term Insurance Business) (Cont...)

Amana Life	Company	Inter Segment elimination*	General Insurance Business	Long-term Insurance Business							Shareholders	Total								
				(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	Unit Linked Business												
								(Rs.'000)	(Rs.'000)	(Rs.'000)			(Rs.'000)	(Rs.'000)	(Rs.'000)					
																Insurance Provision Life	Non Unit Account	Unit Account - Guaranteed	Unit Account - Non Guaranteed	Total - Unit Linked Business
1	2	3	4	5	6	7	8	9	10											
3+10-2							5+6+7		4+8+9											
Assets																				
Government Debt Securities	304,916	-		273,093	7,601		-	7,601	24,221	304,916										
Equities	186,251	-		42,564	-		104,724	104,724	38,963	186,251										
Investments in Subsidiaries	-	-		-	-		-	-	-	-										
Investments in Associates	-	-		-	-		-	-	-	-										
Corporate Debt	-	-		-	-		-	-	-	-										
Land & Buildings	-	-		-	-		-	-	-	-										
Bank Deposits	1,562,883	-		256,327	-		920,285	920,285	386,272	1,562,883										
Unit Trusts	89,445	-		67,873	-		21,572	21,572	-	89,445										
Investments in Gold	-	-		-	-		-	-	-	-										
Reinsurance receivable	1,997	-		1,972	25		-	25	-	1,997										
Policy Loans	-	-		-	-		-	-	-	-										
Mortgage Loans	-	-		-	-		-	-	-	-										
Premium receivable from policy holders and intermediaries	40,878	-		13,422	4,680		22,776	27,456	-	40,878										
Intangible Assets	18,408	-		-	-		-	-	18,408	18,408										
Property Plant and Equipments	14,932	-		-	-		-	-	14,932	14,932										
Other Loans	-	-		-	-		-	-	-	-										
Deferred tax assets	-	-		-	-		-	-	-	-										
Other Assets	145,224	57,696		34,304	-		102,929	102,929	65,687	202,920										
Cash and cash equivalents	99,197	-		49,238	28,262		18,377	46,639	3,320	99,197										
Total assets	2,464,131	57,696	-	738,793	40,569	-	1,190,663	1,231,232	551,803	2,521,827										
Liabilities																				
Insurance provision - Life	574,711	-		574,711	-		-	-	-	574,711										
Insurance provision - Unit Linked	1,191,795	-		-	27,519		1,164,276	1,191,795	-	1,191,795										
Shortfall in Life Fund	-	-		-	-		-	-	-	-										
Insurance provision - Non Life	-	-		-	-		-	-	-	-										
Obligation to Repurchase Securities	-	-		-	-		-	-	-	-										
Deferred Income Taxes	-	-		-	-		-	-	-	-										
Other Liabilities	177,473	57,696		164,180	13,050		26,387	39,437	31,552	235,169										
Claims Outstanding	-	-		-	-		-	-	-	-										
Interest bearing borrowings	-	-		-	-		-	-	-	-										
Subordinated Debt	-	-		-	-		-	-	-	-										
Provision for retirement benefits	4,558	-		-	-		-	-	4,558	4,558										
Total liabilities	1,948,537	57,696	-	738,891	40,569	-	1,190,663	1,231,232	36,110	2,006,234										
Shareholder's equity																				
Share capital	500,000								500,000	500,000										
Capital reserve	2,169								2,169	2,169										
Revenue reserves (including AFS Reserves)	13,424			(99)					13,523	13,424										
Total Shareholders' Equity	515,594	-	-	(99)	-	-	-	-	515,692	515,594										
Total Liabilities and Shareholders' Equity	2,464,131	57,696	-	738,793	40,569	-	1,190,663	1,231,232	551,803	2,521,827										

11. Industry & Company wise Balance sheets - 31st December 2015 (Long Term Insurance Business) (Cont...)

CIPLC	Company	Inter Segment elimination*	General Insurance Business	Long-term Insurance Business							Shareholders	Total						
				Insurance Provision Life	Unit Linked Business				Shareholders	Total								
					Non Unit Account (Rs '000)	Unit Account - Guaranteed (Rs '000)	Unit Account - Non Guaranteed (Rs '000)	Total - Unit Linked Business (Rs '000)					(Rs '000)	(Rs.'000)				
															(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
															1	2	3	4
3+10-2	5+6+7	4+8+9																
Assets																		
Government Debt Securities	35,831,372			35,519,747			154,465	154,465	157,160	35,831,372								
Equities	368,136			236,250			-	-	131,886	368,136								
Investments in Subsidiaries	521,000			-			-	-	521,000	521,000								
Investments in Associates	365,752			42,990			-	-	322,762	365,752								
Corporate Debt	12,224,026			12,179,045			44,981	44,981	-	12,224,026								
Land & Buildings	5,912,059			4,686,557			-	-	1,225,502	5,912,059								
Bank Deposits	15,912,170			13,307,020			25,000	25,000	2,580,150	15,912,170								
Unit Trusts	-			-			-	-	-	-								
Investments in Gold	-			-			-	-	-	-								
Reinsurance receivable	46,007			46,007			-	-	-	46,007								
Policy Loans	1,335,634			1,335,634			-	-	-	1,335,634								
Mortgage Loans	-			-			-	-	-	-								
Premium receivable from policy holders and intermediaries	-			-			-	-	-	-								
Intangible Assets	645			-			-	-	645	645								
Property Plant and Equipments	829,595			306,622			-	-	522,973	829,595								
Other Loans	-			-			-	-	-	-								
Deferred tax assets	-			-			-	-	-	-								
Other Assets	6,666,634			3,139,380			15,088	15,088	3,512,166	6,666,634								
Cash and cash equivalents	582,448			581,565			-	-	883	582,448								
Total assets	80,595,478	-	-	71,380,817	-	-	239,534	239,534	8,975,127	80,595,478								
Liabilities																		
Insurance provision - Life	68,928,989			68,928,989			-	-	-	68,928,989								
Insurance provision - Unit Linked	239,534			-			239,534	239,534	-	239,534								
Shortfall in Life Fund	27,406			27,406			-	-	-	27,406								
Insurance provision - Non Life	-			-			-	-	-	-								
Obligation to Repurchase Securities	299,811			299,811			-	-	-	299,811								
Deferred Income Taxes	-			-			-	-	-	-								
Other Liabilities	2,445,312			2,223,140			-	-	222,172	2,445,312								
Claims Outstanding	-			-			-	-	-	-								
Interest bearing borrowings	-			-			-	-	-	-								
Subordinated Debt	-			-			-	-	-	-								
Provision for retirement benefits	-			-			-	-	-	-								
Total liabilities	71,941,052	-	-	71,479,346	-	-	239,534	239,534	222,172	71,941,052								
Shareholder's equity																		
Share capital	500,001						-	-	500,001	500,001								
Capital reserve	-						-	-	-	-								
Revenue reserves (including AFS Reserves)	8,154,425			(98,530)			-	-	8,252,955	8,154,425								
Total Shareholders' Equity	8,654,426	-	-	(98,530)	-	-	-	-	8,752,956	8,654,426								
Total Liabilities and Shareholders' Equity	80,595,478	-	-	71,380,816	-	-	239,534	239,534	8,975,128	80,595,478								

11. Industry & Company wise Balance sheets - 31st December 2015 (Long Term Insurance Business) (Cont...)

Cooperative Life	Company	Inter Segment elimination*	General Insurance Business	Long-term Insurance Business						Shareholders	Total							
				Insurance Provision Life	Unit Linked Business				Shareholders			Total						
					Non Unit Account (Rs '000)	Unit Account - Guaranteed (Rs '000)	Unit Account - Non Guaranteed (Rs '000)	Total - Unit Linked Business (Rs '000)					(Rs '000)	(Rs.'000)				
															(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
															1	2	3	4
3+10-2							5+6+7		4+8+9									
Assets																		
Government Debt Securities	521,279			406,220					115,059	521,279								
Equities	943			943					-	943								
Investments in Subsidiaries	-			-					-	-								
Investments in Associates	-			-					-	-								
Corporate Debt	308,368			308,368					-	308,368								
Land & Buildings	104,710			104,710					-	104,710								
Bank Deposits	126,557			126,557					-	126,557								
Unit Trusts	470,727			66,465					404,263	470,727								
Investments in Gold	-			-					-	-								
Reinsurance receivable	10,759			10,759					-	10,759								
Policy Loans	14,866			14,866					-	14,866								
Mortgage Loans	-			-					-	-								
Premium receivable from policy holders and intermediaries	15,892			15,892					-	15,892								
Intangible Assets	367			367					-	367								
Property Plant and Equipments	43,624			43,624					-	43,624								
Other Loans	-			-					-	-								
Deferred tax assets	-			-					-	-								
Other Assets	47,071			47,071					-	47,071								
Cash and cash equivalents	7,270			7,050					220	7,270								
Total assets	1,672,432	-	-	1,152,891	-	-	-	-	519,541	1,672,432								
Liabilities																		
Insurance provision - Life	1,042,634			1,042,634					-	1,042,634								
Insurance provision - Unit Linked	-			-					-	-								
Shortfall in Life Fund	-			-					-	-								
Insurance provision - Non Life	-			-					-	-								
Obligation to Repurchase Securities	-			-					-	-								
Deferred Income Taxes	-			-					-	-								
Other Liabilities	124,770			119,369					5,400	124,770								
Claims Outstanding	15,964			15,964					-	15,964								
Interest bearing borrowings	-			-					-	-								
Subordinated Debt	-			-					-	-								
Provision for retirement benefits	2,510			-					2,510	2,510								
Total liabilities	1,185,878	-	-	1,177,967	-	-	-	-	7,910	1,185,878								
Shareholder's equity																		
Share capital	500,000								500,000	500,000								
Capital reserve	(25,076)			(25,076)					-	(25,076)								
Revenue reserves (including AFS Reserves)	11,631								11,631	11,631								
Total Shareholders' Equity	486,555	-	-	(25,076)	-	-	-	-	511,631	486,555								
Total Liabilities and Shareholders' Equity	1,672,433	-	-	1,152,891	-	-	-	-	519,541	1,672,433								

11. Industry & Company wise Balance sheets - 31st December 2015 (Long Term Insurance Business) (Cont...)

HNB Life	Company	Inter Segment elimination*	General Insurance Business	Long-term Insurance Business						Shareholders	Total
				Insurance Provision Life	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)		(Rs '000)	(Rs '000)	(Rs '000)				
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(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	4,023,007			3,492,709				530,298	4,023,007		
Equities	333,316			333,316				-	333,316		
Investments in Subsidiaries	1,150,000							1,150,000	1,150,000		
Investments in Associates	-								-		
Corporate Debt	2,426,404			1,938,260				488,144	2,426,404		
Land & Buildings	-			-				-	-		
Bank Deposits	1,055,715			966,118				89,597	1,055,715		
Unit Trusts	157,203			107,657				49,546	157,203		
Investments in Gold	-			-				-	-		
Reinsurance receivable	34,269			34,269				-	34,269		
Policy Loans	91,992			91,992				-	91,992		
Mortgage Loans	-			-				-	-		
Premium receivable from policy holders and intermediaries	5,592			5,592				-	5,592		
Intangible Assets	45,185			-				45,185	45,185		
Property Plant and Equipments	94,107			-				94,107	94,107		
Other Loans	189,233			654				188,579	189,233		
Deferred tax assets	-			-				-	-		
Other Assets	304,339			160,017				144,322	304,339		
Cash and cash equivalents	112,202			95,081				17,121	112,202		
Total assets	10,022,562	-	-	7,225,663	-	-	-	2,796,899	10,022,562		
Liabilities											
Insurance provision - Life	6,926,110			6,926,110				-	6,926,110		
Insurance provision - Unit Linked	-			-				-	-		
Shortfall in Life Fund	-			-				-	-		
Insurance provision - Non Life	-			-				-	-		
Obligation to Repurchase Securities	-			-				-	-		
Deferred Income Taxes	-			-				-	-		
Other Liabilities	460,130			274,932				185,198	460,130		
Claims Outstanding	80,971			80,971				-	80,971		
Interest bearing borrowings	-			-				-	-		
Subordinated Debt	-			-				-	-		
Provision for retirement benefits	44,008			-				44,008	44,008		
Total liabilities	7,511,219	-	-	7,282,013	-	-	-	229,206	7,511,219		
Shareholder's equity											
Share capital	1,171,875			-				1,171,875	1,171,875		
Capital reserve	-			-				-	-		
Revenue reserves (including AFS Reserves)	1,339,468			(56,350)				1,395,818	1,339,468		
Total Shareholders' Equity	2,511,343	-	-	(56,350)	-	-	-	2,567,693	2,511,343		
Total Liabilities and Shareholders' Equity	10,022,562	-	-	7,225,663	-	-	-	2,796,899	10,022,562		

11. Industry & Company wise Balance sheets - 31st December 2015 (Long Term Insurance Business) (Cont...)

Janasakthi Life	Company	Inter Segment elimination*	General Insurance Business	Long-term Insurance Business						Shareholders	Total
				Insurance Provision Life	Unit Linked Business			Total - Unit Linked Business (Rs '000)	Shareholders (Rs '000)		
	Non Unit Account (Rs '000)	Unit Account - Guaranteed (Rs '000)	Unit Account - Non Guaranteed (Rs '000)		Shareholders (Rs '000)	Total (Rs.'000)					
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)			(Rs '000)	(Rs '000)	(Rs '000)	(Rs '000)	(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	4,670,812			3,877,227				793,585	4,670,812		
Equities	693,427			693,427				-	693,427		
Investments in Subsidiaries	6,840,000			-				6,840,000	6,840,000		
Investments in Associates											
Corporate Debt	2,959,106			2,959,106				-	2,959,106		
Land & Buildings	990,715			-				990,715	990,715		
Bank Deposits	1,418,139			452,799				965,340	1,418,139		
Unit Trusts	746,929			746,929				-	746,929		
Investments in Gold	-			-				-	-		
Reinsurance receivable	12,527			12,527				-	12,527		
Policy Loans	88,564			88,564				-	88,564		
Mortgage Loans	-			-				-	-		
Premium receivable from policy holders and intermediaries	-			-				-	-		
Intangible Assets	-			-				-	-		
Property Plant and Equipments	-			-				-	-		
Other Loans	51,608			-				51,608	51,608		
Deferred tax assets	-			-				-	-		
Other Assets	237,300			74,097				163,203	237,300		
Cash and cash equivalents	517,582			511,949				5,633	517,582		
Total assets	19,226,710	-	-	9,416,625	-	-	-	9,810,085	19,226,710		
Liabilities											
Insurance provision - Life	8,840,015			8,840,015				-	8,840,015		
Insurance provision - Unit Linked	-			-				-	-		
Shortfall in Life Fund	-			-				-	-		
Insurance provision - Non Life	-			-				-	-		
Obligation to Repurchase Securities	-			-				-	-		
Deferred Income Taxes	-			-				-	-		
Other Liabilities	2,329,417			470,187				1,859,231	2,329,417		
Claims Outstanding	-			-				-	-		
Interest bearing borrowings	396,051			106,423				289,628	396,051		
Subordinated Debt	-			-				-	-		
Provision for retirement benefits	145,505			-				145,505	145,505		
Total liabilities	11,710,989	-	-	9,416,625	-	-	-	2,294,364	11,710,989		
Shareholder's equity											
Share capital	4,854,139							4,854,139	4,854,139		
Capital reserve	-							-	-		
Revenue reserves (including AFS Reserves)	2,661,582							2,661,582	2,661,582		
Total Shareholders' Equity	7,515,721	-	-	-	-	-	-	7,515,721	7,515,721		
Total Liabilities and Shareholders' Equity	19,226,710	-	-	9,416,625	-	-	-	9,810,085	19,226,710		

11. Industry & Company wise Balance sheets - 31st December 2015 (Long Term Insurance Business) (Cont...)

NIC	Company	Inter Segment elimination*	General Insurance Business	Long-term Insurance Business						Shareholders	Total			
				Insurance Provision Life	Unit Linked Business				Shareholders			Total		
					Non Unit Account (Rs '000)	Unit Account - Guaranteed (Rs '000)	Unit Account - Non Guaranteed (Rs '000)	Total - Unit Linked Business (Rs '000)					(Rs '000)	(Rs.'000)
					(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)						
					1	2	3	4						
3+10-2							5+6+7		4+8+9					
Assets														
Government Debt Securities	328,972			328,972						328,972				
Equities	-													
Investments in Subsidiaries	-													
Investments in Associates	-													
Corporate Debt	-													
Land & Buildings	22,600			22,600						22,600				
Bank Deposits	9,903			9,903						9,903				
Unit Trusts	-			-						-				
Investments in Gold	-			-						-				
Reinsurance receivable	-			-						-				
Policy Loans	47,938			47,938						47,938				
Mortgage Loans	-			-						-				
Premium receivable from policy holders and intermediaries	-			-						-				
Intangible Assets	-			-						-				
Property Plant and Equipments	-			-						-				
Other Loans	-			-						-				
Deferred tax assets	-			-						-				
Other Assets	2,767			2,767						2,767				
Cash and cash equivalents	17,394			17,394						17,394				
Total assets	429,576	-	-	429,576	-	-	-	-	-	429,576				
Liabilities														
Insurance provision - Life	361,502			361,502						361,502				
Insurance provision - Unit Linked	-			-						-				
Shortfall in Life Fund	-			-						-				
Insurance provision - Non Life	-			-						-				
Obligation to Repurchase Securities	-			-						-				
Deferred Income Taxes	-			-						-				
Other Liabilities	51,082			51,082						51,082				
Claims Outstanding	-			-						-				
Interest bearing borrowings	16,992			16,992						16,992				
Subordinated Debt	-			-						-				
Provision for retirement benefits	-			-						-				
Total liabilities	429,576	-	-	429,576	-	-	-	-	-	429,576				
Shareholder's equity														
Share capital	-			-						-				
Capital reserve	-			-						-				
Revenue reserves (including AFS Reserves)	-			-						-				
Total Shareholders' Equity	-			-						-				
Total Liabilities and Shareholders' Equity	429,576	-	-	429,576	-	-	-	-	-	429,576				

11. Industry & Company wise Balance sheets - 31st December 2015 (Long Term Insurance Business) (Cont...)

LIC	Company	Inter Segment elimination*	General Insurance Business	Long-term Insurance Business						Shareholders	Total			
				Insurance Provision Life	Unit Linked Business				(Rs.'000)			(Rs.'000)		
					Non Unit Account (Rs.'000)	Unit Account - Guaranteed (Rs.'000)	Unit Account - Non Guaranteed (Rs.'000)	Total - Unit Linked Business (Rs.'000)					(Rs.'000)	(Rs.'000)
					(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)						
					1	2	3	4						
3+10-2							5+6+7		4+8+9					
Assets														
Government Debt Securities	1,234,543			972,811					261,732	1,234,543				
Equities	231,182			74,137					157,045	231,182				
Investments in Subsidiaries	-			-					-	-				
Investments in Associates	-			-					-	-				
Corporate Debt	266,270			85,785					180,485	266,270				
Land & Buildings	-			-					-	-				
Bank Deposits	11,204			11,204					-	11,204				
Unit Trusts	19,351			19,351					-	19,351				
Investments in Gold	-			-					-	-				
Reinsurance receivable	1,094			1,094					-	1,094				
Policy Loans	149,513			149,513					-	149,513				
Mortgage Loans	-			-					-	-				
Premium receivable from policy holders and intermediaries	7,777			7,777					-	7,777				
Intangible Assets	132			-					132	132				
Property Plant and Equipments	25,964			13,834					12,130	25,964				
Other Loans	-			-					-	-				
Deferred tax assets	-			-					-	-				
Other Assets	91,602			91,602					-	91,602				
Cash and cash equivalents	17,488			17,488					-	17,488				
Total assets	2,056,120	-	-	1,444,596	-	-	-	-	611,524	2,056,120				
Liabilities														
Insurance provision - Life	1,299,527			1,299,527						1,299,527				
Insurance provision - Unit Linked	-			-						-				
Shortfall in Life Fund	-			-						-				
Insurance provision - Non Life	-			-						-				
Obligation to Repurchase Securities	-			-						-				
Deferred Income Taxes	58,836			58,836						58,836				
Other Liabilities	-			-						-				
Claims Outstanding	-			-						-				
Interest bearing borrowings	-			-						-				
Subordinated Debt	-			-						-				
Provision for retirement benefits	5,719			5,719						5,719				
Total liabilities	1,364,082	-	-	1,364,082	-	-	-	-	-	1,364,082				
Shareholder's equity														
Share capital	500,000			-					500,000	500,000				
Capital reserve	192,038			80,514					111,524	192,038				
Revenue reserves (including AFS Reserves)	-			-					-	-				
Total Shareholders' Equity	692,038	-	-	80,514	-	-	-	-	611,524	692,038				
Total Liabilities and Shareholders' Equity	2,056,120	-	-	1,444,596	-	-	-	-	611,524	2,056,120				

11. Industry & Company wise Balance sheets - 31st December 2015 (Long Term Insurance Business) (Cont...)

LOLC	Company	Inter Segment elimination*	General Insurance Business	Long-term Insurance Business							Shareholders	Total								
				Insurance Provision Life	Unit Linked Business				(Rs '000)	(Rs '000)										
					Non Unit Account (Rs '000)	Unit Account - Guaranteed (Rs '000)	Unit Account - Non Guaranteed (Rs '000)	Total - Unit Linked Business (Rs '000)					(Rs '000)	(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	1,798,377	-		1,788,948					9,428	1,798,377										
Equities	-	-		-					-	-										
Investments in Subsidiaries	-	-		-					-	-										
Investments in Associates	-	-		-					-	-										
Corporate Debt	-	-		-					-	-										
Land & Buildings	-	-		-					-	-										
Bank Deposits	-	-		-					-	-										
Unit Trusts	-	-		-					-	-										
Investments in Gold	-	-		-					-	-										
Reinsurance receivable	4,647	-		4,647					-	4,647										
Policy Loans	-	-		-					-	-										
Mortgage Loans	-	-		-					-	-										
Premium receivable from policy holders and intermediaries	18,625	-		18,625					-	18,625										
Intangible Assets	23,689	-		-					23,689	23,689										
Property Plant and Equipments	24,308	-		-					24,308	24,308										
Other Loans	-	-		-					-	-										
Deferred tax assets	-	-		-					-	-										
Other Assets	34,100	402,566		31,411					405,256	436,667										
Cash and cash equivalents	40,029	-		39,940					88	40,029										
Total assets	1,943,775	402,566	-	1,883,572	-	-	-	-	462,770	2,346,342										
Liabilities																				
Insurance provision - Life	1,206,569	-		1,206,569						1,206,569										
Insurance provision - Unit Linked	-	-		-						-										
Shortfall in Life Fund	-	-		-						-										
Insurance provision - Non Life	-	-		-						-										
Obligation to Repurchase Securities	-	-		-						-										
Deferred Income Taxes	-	-		-						-										
Other Liabilities	250,227	402,566		652,793						652,793										
Claims Outstanding	20,066	-		20,066						20,066										
Interest bearing borrowings	-	-		-						-										
Subordinated Debt	-	-		-						-										
Provision for retirement benefits	4,143	-		4,143						4,143										
Total liabilities	1,481,006	402,566	-	1,883,572	-	-	-	-	-	1,883,572										
Shareholder's equity																				
Share capital	800,000								-	800,000										
Capital reserve	-								-	-										
Revenue reserves (including AFS Reserves)	(337,230)								(337,230)	(337,230)										
Total Shareholders' Equity	462,770	-	-	-	-	-	-	-	462,770	462,770										
Total Liabilities and Shareholders' Equity	1,943,775	402,566	-	1,883,572	-	-	-	-	462,770	2,346,342										

11. Industry & Company wise Balance sheets - 31st December 2015 (Long Term Insurance Business) (Cont...)

MBSL	Company	Inter Segment elimination*	General Insurance Business	Long-term Insurance Business						Shareholders	Total									
				(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	Unit Linked Business				(Rs '000)	(Rs.'000)							
								Insurance Provision Life	Non Unit Account (Rs '000)					Unit Account - Guaranteed (Rs '000)	Unit Account - Non Guaranteed (Rs '000)	Total - Unit Linked Business (Rs '000)				
																	(Rs.'000)	(Rs '000)	(Rs '000)	(Rs '000)
3+10-2	4	5	6	7	8	9	10													
Assets																				
Government Debt Securities	436,869			436,869						436,869										
Equities	-									-										
Investments in Subsidiaries	-									-										
Investments in Associates	-									-										
Corporate Debt	17,016			17,016						17,016										
Land & Buildings	-									-										
Bank Deposits	24,133			24,133						24,133										
Unit Trusts	2,062			2,062						2,062										
Investments in Gold	-									-										
Reinsurance receivable	1,575			1,575						1,575										
Policy Loans	4,042			4,042						4,042										
Mortgage Loans	-									-										
Premium receivable from policy holders and intermediaries	11,793			11,793						11,793										
Intangible Assets	-									-										
Property Plant and Equipments	1,028			1,028						1,028										
Other Loans	-									-										
Deferred tax assets	-									-										
Other Assets	10,744			10,744						10,744										
Cash and cash equivalents	7,968			7,968						7,968										
Total assets	517,231	-	-	517,231	-	-	-	-	-	517,231										
Liabilities																				
Insurance provision - Life	424,080			424,080						424,080										
Insurance provision - Unit Linked	-			-						-										
Shortfall in Life Fund	-			-						-										
Insurance provision - Non Life	-			-						-										
Obligation to Repurchase Securities	-			-						-										
Deferred Income Taxes	-			-						-										
Other Liabilities	90,940			90,940						90,940										
Claims Outstanding	-			-						-										
Interest bearing borrowings	-			-						-										
Subordinated Debt	-			-						-										
Provision for retirement benefits	2,212			2,212						2,212										
Total liabilities	517,231	-	-	517,231	-	-	-	-	-	517,231										
Shareholder's equity																				
Share capital	-			-						-										
Capital reserve	-			-						-										
Revenue reserves (including AFS Reserves)	-			-						-										
Total Shareholders' Equity	-	-	-	-	-	-	-	-	-	-										
Total Liabilities and Shareholders' Equity	517,231	-	-	517,231	-	-	-	-	-	517,231										

11. Industry & Company wise Balance sheets - 31st December 2015 (Long Term Insurance Business) (Cont...)

SLIC	Company	Inter Segment elimination*	General Insurance Business	Long-term Insurance Business						Shareholders	Total
				Insurance Provision Life	Unit Linked Business			Shareholders	Total		
	Non Unit Account (Rs '000)	Unit Account - Guaranteed (Rs '000)	Unit Account - Non Guaranteed (Rs '000)		Total - Unit Linked Business (Rs '000)	(Rs '000)	(Rs.'000)				
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs '000)	(Rs '000)	(Rs '000)	(Rs '000)	(Rs '000)	(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	45,317,444			45,317,444						45,317,444	
Equities	19,978,084			19,978,084						19,978,084	
Investments in Subsidiaries	-			-						-	
Investments in Associates	-			-						-	
Corporate Debt	14,131,366			14,131,366						14,131,366	
Land & Buildings	-			-						-	
Bank Deposits	10,231,022			10,231,022						10,231,022	
Unit Trusts	822,538			822,538						822,538	
Investments in Gold	-			-						-	
Reinsurance receivable	69,318			69,318						69,318	
Policy Loans	1,524,212			1,524,212						1,524,212	
Mortgage Loans	-			-						-	
Premium receivable from policy holders and intermediaries	222,962			222,962						222,962	
Intangible Assets	-			-						-	
Property Plant and Equipments	-			-						-	
Other Loans	1,444,381			1,444,381						1,444,381	
Deferred tax assets	86,629			86,629						86,629	
Other Assets	608,671			608,671						608,671	
Cash and cash equivalents	477,649			477,649						477,649	
Total assets	94,914,277	-	-	94,914,277	-	-	-	-	-	94,914,277	
Liabilities											
Insurance provision - Life	78,643,899			78,643,899						78,643,899	
Insurance provision - Unit Linked	-			-						-	
Shortfall in Life Fund	-			-						-	
Insurance provision - Non Life	-			-						-	
Obligation to Repurchase Securities	-			-						-	
Deferred Income Taxes	-			-						-	
Other Liabilities	2,492,254			2,492,254						2,492,254	
Claims Outstanding	2,783,812			2,783,812						2,783,812	
Interest bearing borrowings	-			-						-	
Subordinated Debt	-			-						-	
Provision for retirement benefits	399,831			399,831						399,831	
Total liabilities	84,319,795	-	-	84,319,795	-	-	-	-	-	84,319,795	
Shareholder's equity											
Share capital	-			-						-	
Capital reserve	-			-						-	
Revenue reserves (including AFS Reserves)	10,594,482			10,594,482						10,594,482	
Total Shareholders' Equity	10,594,482			10,594,482	-	-	-	-	-	10,594,482	
Total Liabilities and Shareholders' Equity	94,914,277			94,914,277	-	-	-	-	-	94,914,277	

11. Industry & Company wise Balance sheets - 31st December 2015 (Long Term Insurance Business) (Cont...)

Sanasa	Company	Inter Segment elimination*	General Insurance Business	Long-term Insurance Business						Shareholders	Total									
				(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	Unit Linked Business				(Rs '000)	(Rs.'000)							
								Insurance Provision Life	Non Unit Account (Rs '000)					Unit Account - Guaranteed (Rs '000)	Unit Account - Non Guaranteed (Rs '000)	Total - Unit Linked Business (Rs '000)				
																	(Rs.'000)	(Rs '000)	(Rs '000)	(Rs '000)
3+10-2	4	5	6	7	8	9	10													
Assets																				
Government Debt Securities	444,010			444,010						444,010										
Equities	39,879			39,879						39,879										
Investments in Subsidiaries	-			-						-										
Investments in Associates	-			-						-										
Corporate Debt	196,410			196,410						196,410										
Land & Buildings	41,000			41,000						41,000										
Bank Deposits	148,951			148,951						148,951										
Unit Trusts	35,250			35,250						35,250										
Investments in Gold	-			-						-										
Reinsurance receivable	-			-						-										
Policy Loans	14,652			14,652						14,652										
Mortgage Loans	-			-						-										
Premium receivable from policy holders and intermediaries	-			-						-										
Intangible Assets	-			-						-										
Property Plant and Equipments	-			-						-										
Other Loans	-			-						-										
Deferred tax assets	-			-						-										
Other Assets	-			-						-										
Cash and cash equivalents	-			-						-										
Total assets	920,152	-	-	920,152	-	-	-	-	-	920,152										
Liabilities																				
Insurance provision - Life	873,747			873,747						873,747										
Insurance provision - Unit Linked	-			-						-										
Shortfall in Life Fund	-			-						-										
Insurance provision - Non Life	-			-						-										
Obligation to Repurchase Securities	-			-						-										
Deferred Income Taxes	-			-						-										
Other Liabilities	46,405			46,405						46,405										
Claims Outstanding	-			-						-										
Interest bearing borrowings	-			-						-										
Subordinated Debt	-			-						-										
Provision for retirement benefits	-			-						-										
Total liabilities	920,152	-	-	920,152	-	-	-	-	-	920,152										
Shareholder's equity																				
Share capital	-			-						-										
Capital reserve	-			-						-										
Revenue reserves (including AFS Reserves)	-			-						-										
Total Shareholders' Equity	-			-						-										
Total Liabilities and Shareholders' Equity	920,152			920,152	-	-	-	-	-	920,152										

11. Industry & Company wise Balance sheets - 31st December 2015 (Long Term Insurance Business) (Cont...)

Union Life	Company	Inter Segment elimination*	General Insurance Business	Long-term Insurance Business						Shareholders	Total
				Insurance Provision Life	Unit Linked Business			Shareholders	Total		
	Non Unit Account (Rs '000)	Unit Account - Guaranteed (Rs '000)	Unit Account - Non Guaranteed (Rs '000)		Total - Unit Linked Business (Rs '000)	(Rs '000)	(Rs.'000)				
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs '000)	(Rs '000)	(Rs '000)	(Rs '000)	(Rs '000)	(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	16,213,540			14,229,159	372,093		476,115	848,208	1,136,173	16,213,540	
Equities	3,496,533			1,473,813	-		2,022,719	2,022,719	-	3,496,533	
Investments in Subsidiaries	-			-	-		-	-	-	-	
Investments in Associates	736,216			-	-		-	-	736,216	736,216	
Corporate Debt	5,534,804			5,511,542	-		23,263	23,263	-	5,534,804	
Land & Buildings	1,352,500			1,352,500	-		-	-	-	1,352,500	
Bank Deposits	410,000			400,000	-		10,000	10,000	-	410,000	
Unit Trusts	-			-	-		-	-	-	-	
Investments in Gold	-			-	-		-	-	-	-	
Reinsurance receivable	149,772			149,268	504		-	504	-	149,772	
Policy Loans	558,757			558,757	-		-	-	-	558,757	
Mortgage Loans	-			-	-		-	-	-	-	
Premium receivable from policy holders and intermediaries	203,722			203,722	-		-	-	-	203,722	
Intangible Assets	59,616			59,616	-		-	-	-	59,616	
Property Plant and Equipments	171,176			171,176	-		-	-	-	171,176	
Other Loans	280,893			76,573	-		-	-	204,319	280,893	
Deferred tax assets	-			-	-		-	-	-	-	
Other Assets	1,520,275	755,860		1,602,975	11,328		18,225	29,553	643,608	2,276,135	
Cash and cash equivalents	326,012			314,636	1,624		148	1,771	9,605	326,012	
Total assets	31,013,816	755,860	-	26,103,737	385,549	-	2,550,469	2,936,018	2,729,921	31,769,676	
Liabilities											
Insurance provision - Life	23,267,295	-		23,123,812	143,483		-	143,483		23,267,295	
Insurance provision - Unit Linked	2,541,221	-		-	-		2,541,221	2,541,221		2,541,221	
Shortfall in Life Fund	-	-		-	-		-	-		-	
Insurance provision - Non Life	-	-		-	-		-	-		-	
Obligation to Repurchase Securities	-	-		-	-		-	-		-	
Deferred Income Taxes	-	-		-	-		-	-		-	
Other Liabilities	1,640,172	755,860		2,118,571	242,897		9,248	252,145	25,315	2,396,032	
Claims Outstanding	-	-		-	-		-	-		-	
Interest bearing borrowings	-	-		-	-		-	-		-	
Subordinated Debt	-	-		-	-		-	-		-	
Provision for retirement benefits	100,199	-		100,199	-		-	-		100,199	
Total liabilities	27,548,888	755,860	-	25,342,583	386,380	-	2,550,469	2,936,850	25,315	28,304,748	
Shareholder's equity											
Share capital	1,000,000	-		-	-		-	-	1,000,000	1,000,000	
Capital reserve	1,193,901	-		703,012	-		-	-	490,889	1,193,901	
Revenue reserves (including AFS Reserves)	1,271,028	-		58,143	(832)		-	(832)	1,213,717	1,271,028	
Total Shareholders' Equity	3,464,929	-	-	761,154	(832)	-	-	(832)	2,704,606	3,464,929	
Total Liabilities and Shareholders' Equity	31,013,816	755,860	-	26,103,737	385,549	-	2,550,469	2,936,018	2,729,921	31,769,676	

11. Industry & Company wise Balance sheets - 31st December 2015 (Long Term Insurance Business) (Cont...)

Arpico	Company	Inter Segment elimination*	General Insurance Business	Long-term Insurance Business						Shareholders	Total
				Insurance Provision Life	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)		(Rs '000)	(Rs '000)	(Rs '000)				
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(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	632,125			452,101				180,025	632,125		
Equities	-			-				-	-		
Investments in Subsidiaries	-			-				-	-		
Investments in Associates	-			-				-	-		
Corporate Debt	245,596			35,250				210,346	245,596		
Land & Buildings	-			-				-	-		
Bank Deposits	124,339			-				124,339	124,339		
Unit Trusts	-			-				-	-		
Investments in Gold	-			-				-	-		
Reinsurance receivable	8,109			8,109				-	8,109		
Policy Loans	22,825			22,825				-	22,825		
Mortgage Loans	-			-				-	-		
Premium receivable from policy holders and intermediaries	23,567			23,567				-	23,567		
Intangible Assets	-			-				-	-		
Property Plant and Equipments	16,834			16,834				-	16,834		
Other Loans	-			-				-	-		
Deferred tax assets	-			-				-	-		
Other Assets	82,694			64,986				17,708	82,694		
Cash and cash equivalents	28,449			(150,258)				178,706	28,449		
Total assets	1,184,539	-	-	473,415	-	-	-	711,124	1,184,539		
Liabilities											
Insurance provision - Life	474,558			474,558				-	474,558		
Insurance provision - Unit Linked	-			-				-	-		
Shortfall in Life Fund	-			-				-	-		
Insurance provision - Non Life	-			-				-	-		
Obligation to Repurchase Securities	-			-				-	-		
Deferred Income Taxes	-			-				-	-		
Other Liabilities	39,356			(19,115)				58,471	39,356		
Claims Outstanding	15,398			15,398				-	15,398		
Interest bearing borrowings	-			-				-	-		
Subordinated Debt	-			-				-	-		
Provision for retirement benefits	2,575			2,575				-	2,575		
Total liabilities	531,886	-	-	473,415	-	-	-	58,471	531,886		
Shareholder's equity											
Share capital	675,565							675,565	675,565		
Capital reserve	-							-	-		
Revenue reserves (including AFS Reserves)	(22,912)							(22,912)	(22,912)		
Total Shareholders' Equity	652,653	-	-	-	-	-	-	652,653	652,653		
Total Liabilities and Shareholders' Equity	1,184,539	-	-	473,415	-	-	-	711,123	1,184,539		

12. Industry & Company wise Balance sheets - 31st December 2015 (General Insurance Business)

Industry	Industry (Rs.'000)	Inter Segment elimination* (Rs.'000)	General Insurance Business (Rs.'000)	Long-term Insurance Business							SRCC	RI	TOTAL
				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	40,682,237	-	31,073,402						476,268	476,268	6,492,509	2,640,058	7,512,229
Equities	23,236,558	-	17,415,179						5,821,379	5,821,379	-	-	-
Investments in Subsidiaries	23,057,974	-	20,397,628						2,660,346	2,660,346	-	-	-
Investments in Associates	400	-	400						-	-	-	-	-
Corporate Debt	9,170,186	-	8,862,973						307,213	307,213	-	-	-
Land & Buildings	10,717,660	-	10,634,002						83,658	83,658	-	-	-
Bank Deposits	14,728,905	-	13,700,398						1,028,507	1,028,507	-	-	-
Unit Trusts	1,831,049	-	1,831,049						-	-	-	-	-
Investments in Gold	2,491	-	2,491						-	-	-	-	-
Reinsurance receivable	7,174,876	-	7,165,748						9,128	9,128	-	-	-
Policy Loans	-	-	-						-	-	-	-	-
Mortgage Loans	300,000	-	300,000						-	-	-	-	-
Premium receivable from policy holders and intermediaries	15,536,228	-	14,298,645						-	-	555,674	681,909	594,050
Intangible Assets	515,596	-	511,178						4,418	4,418	-	-	-
Property Plant and Equipments	3,031,498	-	2,849,707						176,875	176,875	4,915	-	24,082
Other Loans	405,601	-	296,253						109,348	109,348	-	-	-
Deferred tax assets	446,227	-	348,633						97,594	97,594	-	-	-
Other Assets	6,885,072	119,289	5,930,193						891,573	891,573	182,595	-	213,781
Cash and cash equivalents	2,539,918	-	2,297,162						178,862	178,862	5,227	58,667	110,027
Total assets	160,262,477	119,289	137,915,041	-	-	-	-	-	11,845,169	11,845,169	7,240,921	5,977,721	8,454,168
Liabilities													
Insurance provision - Life	2,924,264	-	2,924,264						-	-	-	-	-
Insurance provision - Unit Linked	-	-	-						-	-	-	-	-
Shortfall in Life Fund	-	-	-						-	-	-	-	-
Insurance provision - Non Life	48,807,190	-	47,629,643						-	-	1,177,548	-	-
Obligation to Repurchase Securities	-	-	-						-	-	-	-	-
Deferred Income Taxes	688,055	-	688,055						-	-	-	-	-
Other Liabilities	15,209,006	119,289	14,763,514						472,186	472,186	91,438	1,157	-
Claims Outstanding	1,024,164	-	205,574						-	-	43,666	774,924	-
Interest bearing borrowings	340,925	-	340,925						-	-	-	-	-
Subordinated Debt	200,000	-	-						200,000	200,000	-	-	-
Provision for retirement benefits	946,069	-	875,868						70,202	70,202	-	-	-
Total liabilities	70,139,675	119,289	67,427,843	-	-	-	-	-	742,388	742,388	1,312,652	776,081	-
Shareholder's equity													
Share capital	26,426,421	-	23,145,840						3,280,580	3,280,580	-	3,131,948	-
Capital reserve	6,483,807	-	6,421,598						62,209	62,209	-	-	-
Revenue reserves (including AFS Reserves)	57,212,574	-	40,919,761						7,759,992	7,759,992	5,928,268	2,877,468	-
Total Shareholders' Equity	90,122,802	-	70,487,199	-	-	-	-	-	11,102,781	11,102,781	5,928,268	6,009,417	-
Total Liabilities and Shareholders' Equity	160,262,477	119,289	137,915,043	-	-	-	-	-	11,845,169	11,845,169	7,240,921	12,619,012	-

12. Industry & Company wise Balance sheets - 31st December 2015 (General Insurance Business) (Cont...)

Asian Gen.	Company	Inter Segment elimination*	General Insurance Business	Long-term Insurance Business						Shareholders	Total			
				Insurance Provision Life	Unit Linked Business				(Rs.'000)			(Rs.'000)		
					Non Unit Account (Rs.'000)	Unit Account - Guaranteed (Rs.'000)	Unit Account - Non Guaranteed (Rs.'000)	Total - Unit Linked Business (Rs.'000)					(Rs.'000)	(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	863,175		863,175											
Equities	365,767		365,767											
Investments in Subsidiaries														
Investments in Associates														
Corporate Debt	206,167		206,167											
Land & Buildings	-		-											
Bank Deposits	40,762		40,762											
Unit Trusts	45,560		45,560											
Investments in Gold	-		-											
Reinsurance receivable	59,526		59,526											
Policy Loans	-		-											
Mortgage Loans	-		-											
Premium receivable from policy holders and intermediaries	485,249		485,249											
Intangible Assets	237		237											
Property Plant and Equipments	91,392		91,392											
Other Loans	-		-											
Deferred tax assets	61,904		61,904											
Other Assets	237,456		237,456											
Cash and cash equivalents	31,818		31,818											
Total assets	2,489,014	-	2,489,014	-	-	-	-	-	-	-				
Liabilities														
Insurance provision - Life	-		-											
Insurance provision - Unit Linked	-		-											
Shortfall in Life Fund	-		-											
Insurance provision - Non Life	1,322,011		1,322,011											
Obligation to Repurchase Securities	-		-											
Deferred Income Taxes	-		-											
Other Liabilities	564,052		564,052											
Claims Outstanding	-		-											
Interest bearing borrowings	-		-											
Subordinated Debt	-		-											
Provision for retirement benefits	17,562		17,562											
Total liabilities	1,903,625	-	1,903,625	-	-	-	-	-	-	-				
Shareholder's equity														
Share capital	800,000		800,000											
Capital reserve	-		-											
Revenue reserves (including AFS Reserves)	(214,611)		(214,611)											
Total Shareholders' Equity	585,389	-	585,389	-	-	-	-	-	-	-				
Total Liabilities and Shareholders' Equity	2,489,014	-	2,489,014	-	-	-	-	-	-	-				

12. Industry & Company wise Balance sheets - 31st December 2015 (General Insurance Business) (Cont...)

Allianz Gen.	Company	Inter Segment elimination*	General Insurance Business	Long-term Insurance Business						Shareholders	Total			
				(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	Unit Linked Business						
								(Rs.'000)	(Rs.'000)			(Rs.'000)	(Rs.'000)	(Rs.'000)
1	2	3	4	5	6	7	8	9	10					
Assets														
Government Debt Securities	1,340,967		1,340,967											
Equities	-		-											
Investments in Subsidiaries	-		-											
Investments in Associates	-		-											
Corporate Debt	17,850		17,850											
Land & Buildings	-		-											
Bank Deposits	108,782		108,782											
Unit Trusts	41,065		41,065											
Investments in Gold	-		-											
Reinsurance receivable	609,392		609,392											
Policy Loans	-		-											
Mortgage Loans	-		-											
Premium receivable from policy holders and intermediaries	1,537,905		1,537,905											
Intangible Assets	37,978		37,978											
Property Plant and Equipments	106,540		106,540											
Other Loans	-		-											
Deferred tax assets	8,792		8,792											
Other Assets	93,767		93,767											
Cash and cash equivalents	40,054		40,054											
Total assets	3,943,092	-	3,943,092	-	-	-	-	-	-	-				
Liabilities														
Insurance provision - Life	-		-											
Insurance provision - Unit Linked	-		-											
Shortfall in Life Fund	-		-											
Insurance provision - Non Life	2,122,083		2,122,083											
Obligation to Repurchase Securities	-		-											
Deferred Income Taxes	674,046		674,046											
Other Liabilities	147,756		147,756											
Claims Outstanding	-		-											
Interest bearing borrowings	-		-											
Subordinated Debt	-		-											
Provision for retirement benefits	12,490		12,490											
Total liabilities	2,956,375	-	2,956,375	-	-	-	-	-	-	-				
Shareholder's equity														
Share capital	500,000		500,000											
Capital reserve	-		-											
Revenue reserves (including AFS Reserves)	486,717		486,717											
Total Shareholders' Equity	986,717	-	986,717	-	-	-	-	-	-	-				
Total Liabilities and Shareholders' Equity	3,943,092	-	3,943,092	-	-	-	-	-	-	-				

12. Industry & Company wise Balance sheets - 31st December 2015 (General Insurance Business) (Cont...)

AIA Gen.	Company	Inter Segment elimination*	General Insurance Business	Long-term Insurance Business						Shareholders	Total					
				(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	Unit Linked Business				(Rs '000)	(Rs.'000)			
								Insurance Provision Life	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	2,285,072		2,285,072													
Equities	116,648		116,648													
Investments in Subsidiaries	-		-													
Investments in Associates	-		-													
Corporate Debt	919,146		919,146													
Land & Buildings	-		-													
Bank Deposits	382,583		382,583													
Unit Trusts	-		-													
Investments in Gold	-		-													
Reinsurance receivable	860,447		860,447													
Policy Loans	-		-													
Mortgage Loans	-		-													
Premium receivable from policy holders and intermediaries	497,188		497,188													
Intangible Assets	140,177		140,177													
Property Plant and Equipments	18,621		18,621													
Other Loans	11,454		11,454													
Deferred tax assets	49,759		49,759													
Other Assets	116,507		116,507													
Cash and cash equivalents	249,885		249,885													
Total assets	5,647,487	-	5,647,487	-	-	-	-	-	-	-						
Liabilities																
Insurance provision - Life	2,924,264		2,924,264													
Insurance provision - Unit Linked	-		-													
Shortfall in Life Fund	-		-													
Insurance provision - Non Life	-		-													
Obligation to Repurchase Securities	-		-													
Deferred Income Taxes	-		-													
Other Liabilities	652,437		652,437													
Claims Outstanding	-		-													
Interest bearing borrowings	84,304		84,304													
Subordinated Debt	-		-													
Provision for retirement benefits	56,202		56,202													
Total liabilities	3,717,208	-	3,717,208	-	-	-	-	-	-	-						
Shareholder's equity																
Share capital	1,878,017		1,878,017													
Capital reserve	-		-													
Revenue reserves (including AFS Reserves)	52,262		52,262													
Total Shareholders' Equity	1,930,279	-	1,930,279	-	-	-	-	-	-	-						
Total Liabilities and Shareholders' Equity	5,647,487	-	5,647,487	-	-	-	-	-	-	-						

12. Industry & Company wise Balance sheets - 31st December 2015 (General Insurance Business) (Cont...)

Amana Gen.	Company	Inter Segment elimination*	General Insurance Business	Long-term Insurance Business						Shareholders	Total
				Insurance Provision Life	Unit Linked Business			Shareholders	Total		
	Non Unit Account (Rs '000)	Unit Account - Guaranteed (Rs '000)	Unit Account - Non Guaranteed (Rs '000)		Total - Unit Linked Business (Rs '000)	(Rs '000)	(Rs.'000)				
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs '000)	(Rs '000)	(Rs '000)	(Rs '000)	(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	374,818	-	94,999					279,819	279,819		
Equities	1,116	-	591					525	525		
Investments in Subsidiaries	1,098,863	-	-					1,098,863	1,098,863		
Investments in Associates	-	-	-					-	-		
Corporate Debt	-	-	-					-	-		
Land & Buildings	73,500	-	31,500					42,000	42,000		
Bank Deposits	279,512	-	89,611					189,901	189,901		
Unit Trusts	57,064	-	57,064					-	-		
Investments in Gold	-	-	-					-	-		
Reinsurance receivable	25,908	-	25,908					-	-		
Policy Loans	-	-	-					-	-		
Mortgage Loans	-	-	-					-	-		
Premium receivable from policy holders and intermediaries	322,669	-	322,669					-	-		
Intangible Assets	3,269	-	1,062					2,207	2,207		
Property Plant and Equipments	102,812	-	-					102,812	102,812		
Other Loans	-	-	-					-	-		
Deferred tax assets	97,594	-	-					97,594	97,594		
Other Assets	109,999	119,289	11,023					218,264	218,264		
Cash and cash equivalents	49,964	-	17,351					32,613	32,613		
Total assets	2,597,087	119,289	651,777	-	-	-	-	2,064,599	2,064,599		
Liabilities											
Insurance provision - Life	-	-	-					-	-		
Insurance provision - Unit Linked	-	-	-					-	-		
Shortfall in Life Fund	-	-	-					-	-		
Insurance provision - Non Life	588,061	-	588,061					-	-		
Obligation to Repurchase Securities	-	-	-					-	-		
Deferred Income Taxes	-	-	-					-	-		
Other Liabilities	94,161	119,289	169,479					43,970	43,970		
Claims Outstanding	-	-	-					-	-		
Interest bearing borrowings	-	-	-					-	-		
Subordinated Debt	200,000	-	-					200,000	200,000		
Provision for retirement benefits	24,475	-	-					24,475	24,475		
Total liabilities	906,696	119,289	757,540	-	-	-	-	268,445	268,445		
Shareholder's equity											
Share capital	1,650,001	-	-					1,650,001	1,650,001		
Capital reserve	37,878	-	3,547					34,332	34,332		
Revenue reserves (including AFS Reserves)	2,511	-	(109,310)					111,821	111,821		
Total Shareholders' Equity	1,690,391	-	(105,763)	-	-	-	-	1,796,154	1,796,154		
Total Liabilities and Shareholders' Equity	2,597,087	119,289	651,777	-	-	-	-	2,064,599	2,064,599		

12. Industry & Company wise Balance sheets - 31st December 2015 (General Insurance Business) (Cont...)

AIG	Company	Inter Segment elimination*	General Insurance Business	Long-term Insurance Business						Shareholders	Total	
				Insurance Provision Life	Unit Linked Business				(Rs.'000)			(Rs.'000)
					Non Unit Account (Rs.'000)	Unit Account - Guaranteed (Rs.'000)	Unit Account - Non Guaranteed (Rs.'000)	Total - Unit Linked Business (Rs.'000)				
					(Rs.'000)	(Rs.'000)	(Rs.'000)	(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	134,832		134,832									
Equities	-		-									
Investments in Subsidiaries	-		-									
Investments in Associates	-		-									
Corporate Debt	-		-									
Land & Buildings	-		-									
Bank Deposits	19,838		19,838									
Unit Trusts	-		-									
Investments in Gold	-		-									
Reinsurance receivable	45,806		45,806									
Policy Loans	-		-									
Mortgage Loans	-		-									
Premium receivable from policy holders and intermediaries	-		-									
Intangible Assets	-		-									
Property Plant and Equipments	4,065		4,065									
Other Loans	-		-									
Deferred tax assets	-		-									
Other Assets	20,263		20,263									
Cash and cash equivalents	9,330		9,330									
Total assets	234,134	-	234,134	-	-	-	-	-	-	-		
Liabilities												
Insurance provision - Life	-		-									
Insurance provision - Unit Linked	-		-									
Shortfall in Life Fund	-		-									
Insurance provision - Non Life	71,324		71,324									
Obligation to Repurchase Securities	-		-									
Deferred Income Taxes	-		-									
Other Liabilities	33,021		33,021									
Claims Outstanding	-		-									
Interest bearing borrowings	-		-									
Subordinated Debt	-		-									
Provision for retirement benefits	2,727		2,727									
Total liabilities	107,072	-	107,072	-	-	-	-	-	-	-		
Shareholder's equity												
Share capital	536,265		536,265									
Capital reserve	275,950		275,950									
Revenue reserves (including AFS Reserves)	(685,153)		(685,153)									
Total Shareholders' Equity	127,062	-	127,062	-	-	-	-	-	-	-		
Total Liabilities and Shareholders' Equity	234,134	-	234,134	-	-	-	-	-	-	-		

12. Industry & Company wise Balance sheets - 31st December 2015 (General Insurance Business) (Cont...)

Continental	Company	Inter Segment elimination*	General Insurance Business	Long-term Insurance Business					Shareholders	Total
	(Rs.'000)	(Rs.'000)	(Rs.'000)	Insurance Provision Life	Unit Linked Business			(Rs.'000)	(Rs.'000)	
				(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
	3+10-2	2	3	4	5	6	7	8	9	10
Assets										
Government Debt Securities	234,420		234,420							
Equities	18,668		18,668							
Investments in Subsidiaries	-		-							
Investments in Associates	-		-							
Corporate Debt	373,234		373,234							
Land & Buildings	-		-							
Bank Deposits	555,479		555,479							
Unit Trusts	436,897		436,897							
Investments in Gold	-		-							
Reinsurance receivable	192,772		192,772							
Policy Loans	-		-							
Mortgage Loans	-		-							
Premium receivable from policy holders and intermediaries	466,385		466,385							
Intangible Assets	-		-							
Property Plant and Equipments	56,041		56,041							
Other Loans	-		-							
Deferred tax assets	16,492		16,492							
Other Assets	88,279		88,279							
Cash and cash equivalents	106,021		106,021							
Total assets	2,544,689	-	2,544,689	-	-	-	-	-	-	-
Liabilities										
Insurance provision - Life	-		-							
Insurance provision - Unit Linked	-		-							
Shortfall in Life Fund	-		-							
Insurance provision - Non Life	1,110,028		1,110,028							
Obligation to Repurchase Securities	-		-							
Deferred Income Taxes	-		-							
Other Liabilities	387,014		387,014							
Claims Outstanding	-		-							
Interest bearing borrowings	-		-							
Subordinated Debt	-		-							
Provision for retirement benefits	11,148		11,148							
Total liabilities	1,508,190	-	1,508,190	-	-	-	-	-	-	-
Shareholder's equity										
Share capital	750,000		750,000							
Capital reserve	-		-							
Revenue reserves (including AFS Reserves)	286,499		286,499							
Total Shareholders' Equity	1,036,499	-	1,036,499	-	-	-	-	-	-	-
Total Liabilities and Shareholders' Equity	2,544,689	-	2,544,689	-	-	-	-	-	-	-

12. Industry & Company wise Balance sheets - 31st December 2015 (General Insurance Business) (Cont...)

Ceylinco Gen.	Company	Inter Segment elimination*	General Insurance Business	Long-term Insurance Business						Shareholders	Total				
				(Rs.'000)	(Rs.'000)	(Rs.'000)	Insurance Provision Life	Unit Linked Business				(Rs.'000)	(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	4,330,277		4,330,277												
Equities	994,066		994,066												
Investments in Subsidiaries	-		-												
Investments in Associates	-		-												
Corporate Debt	411,110		411,110												
Land & Buildings	1,669,520		1,669,520												
Bank Deposits	2,248,739		2,248,739												
Unit Trusts	349,446		349,446												
Investments in Gold	2,491		2,491												
Reinsurance receivable	2,157,952		2,157,952												
Policy Loans	-		-												
Mortgage Loans	-		-												
Premium receivable from policy holders and intermediaries	2,877,519		2,877,519												
Intangible Assets	78,847		78,847												
Property Plant and Equipments	999,537		999,537												
Other Loans	-		-												
Deferred tax assets	82,919		82,919												
Other Assets	2,455,176		2,455,176												
Cash and cash equivalents	191,621		191,621												
Total assets	18,849,220	-	18,849,220	-	-	-	-	-	-	-					
Liabilities															
Insurance provision - Life	-		-												
Insurance provision - Unit Linked	-		-												
Shortfall in Life Fund	-		-												
Insurance provision - Non Life	8,522,914		8,522,914												
Obligation to Repurchase Securities	-		-												
Deferred Income Taxes	-		-												
Other Liabilities	2,362,945		2,362,945												
Claims Outstanding	-		-												
Interest bearing borrowings	-		-												
Subordinated Debt	-		-												
Provision for retirement benefits	-		-												
Total liabilities	10,885,859	-	10,885,859	-	-	-	-	-	-	-					
Shareholder's equity															
Share capital	500,200		500,200												
Capital reserve	-		-												
Revenue reserves (including AFS Reserves)	7,463,161		7,463,161												
Total Shareholders' Equity	7,963,361	-	7,963,361	-	-	-	-	-	-	-					
Total Liabilities and Shareholders' Equity	18,849,220	-	18,849,220	-	-	-	-	-	-	-					

12. Industry & Company wise Balance sheets - 31st December 2015 (General Insurance Business) (Cont...)

Cooperative	Company	Inter Segment elimination*	General Insurance Business	Long-term Insurance Business					Shareholders	Total
	(Rs.'000)	(Rs.'000)	(Rs.'000)	Insurance Provision Life	Unit Linked Business			(Rs.'000)	(Rs.'000)	
				(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	578,493		578,493							
Equities	18,295		18,295							
Investments in Subsidiaries	500,000		500,000							
Investments in Associates	-		-							
Corporate Debt	542,685		542,685							
Land & Buildings	560,000		560,000							
Bank Deposits	201,060		201,060							
Unit Trusts	-		-							
Investments in Gold	-		-							
Reinsurance receivable	24,125		24,125							
Policy Loans	-		-							
Mortgage Loans	-		-							
Premium receivable from policy holders and intermediaries	293,536		293,536							
Intangible Assets	3,852		3,852							
Property Plant and Equipments	164,117		164,117							
Other Loans	-		-							
Deferred tax assets	-		-							
Other Assets	85,194		85,194							
Cash and cash equivalents	33,839		33,839							
Total assets	3,005,196	-	3,005,196	-	-	-	-	-	-	-
Liabilities										
Insurance provision - Life	-		-							
Insurance provision - Unit Linked	-		-							
Shortfall in Life Fund	-		-							
Insurance provision - Non Life	1,255,911		1,255,911							
Obligation to Repurchase Securities	-		-							
Deferred Income Taxes	-		-							
Other Liabilities	230,283		230,283							
Claims Outstanding	-		-							
Interest bearing borrowings	1,765		1,765							
Subordinated Debt	-		-							
Provision for retirement benefits	25,754		25,754							
Total liabilities	1,513,713	-	1,513,713	-	-	-	-	-	-	-
Shareholder's equity										
Share capital	1,004,910		1,004,910							
Capital reserve	196,448		196,448							
Revenue reserves (including AFS Reserves)	290,126		290,126							
Total Shareholders' Equity	1,491,483	-	1,491,483	-	-	-	-	-	-	-
Total Liabilities and Shareholders' Equity	3,005,196	-	3,005,196	-	-	-	-	-	-	-

12. Industry & Company wise Balance sheets - 31st December 2015 (General Insurance Business) (Cont...)

HNB Gen.	Company	Inter Segment elimination*	General Insurance Business	Long-term Insurance Business						Shareholders	Total
				Insurance Provision Life	Unit Linked Business			Total - Unit Linked Business (Rs '000)	Shareholders (Rs '000)		
	Non Unit Account (Rs '000)	Unit Account - Guaranteed (Rs '000)	Unit Account - Non Guaranteed (Rs '000)		Shareholders (Rs '000)	Total (Rs.'000)					
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs '000)	(Rs '000)	(Rs '000)	(Rs '000)	(Rs '000)	(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	722,700		534,242					188,458	188,458		
Equities	103,287		-					103,287	103,287		
Investments in Subsidiaries	-		-					-	-		
Investments in Associates	-		-					-	-		
Corporate Debt	606,540		606,540					-	-		
Land & Buildings	-		-					-	-		
Bank Deposits	427,693		-					427,693	427,693		
Unit Trusts	83,205		83,205					-	-		
Investments in Gold	-		-					-	-		
Reinsurance receivable	107,085		107,085					-	-		
Policy Loans	-		-					-	-		
Mortgage Loans	-		-					-	-		
Premium receivable from policy holders and intermediaries	340,324		340,324					-	-		
Intangible Assets	-		-					-	-		
Property Plant and Equipments	42,172		-					42,172	42,172		
Other Loans	109,348		-					109,348	109,348		
Deferred tax assets	-		-					-	-		
Other Assets	81,291		-					81,291	81,291		
Cash and cash equivalents	87,268		-					87,268	87,268		
Total assets	2,710,914	-	1,671,396	-	-	-	-	1,039,517	1,039,517		
Liabilities											
Insurance provision - Life	-		-					-	-		
Insurance provision - Unit Linked	-		-					-	-		
Shortfall in Life Fund	-		-					-	-		
Insurance provision - Non Life	1,480,330		1,480,330					-	-		
Obligation to Repurchase Securities	-		-					-	-		
Deferred Income Taxes	-		-					-	-		
Other Liabilities	270,990		191,066					79,923	79,923		
Claims Outstanding	-		-					-	-		
Interest bearing borrowings	-		-					-	-		
Subordinated Debt	-		-					-	-		
Provision for retirement benefits	36,993		-					36,993	36,993		
Total liabilities	1,788,313	-	1,671,396	-	-	-	-	116,916	116,916		
Shareholder's equity											
Share capital	1,150,000		-					1,150,000	1,150,000		
Capital reserve	-		-					-	-		
Revenue reserves (including AFS Reserves)	(227,399)		-					(227,399)	(227,399)		
Total Shareholders' Equity	922,601	-	-	-	-	-	-	922,601	922,601		
Total Liabilities and Shareholders' Equity	2,710,914	-	1,671,396	-	-	-	-	1,039,517	1,039,517		

12. Industry & Company wise Balance sheets - 31st December 2015 (General Insurance Business) (Cont...)

Janashakthi Gen.	Company	Inter Segment elimination*	General Insurance Business	Long-term Insurance Business						Shareholders	Total						
				(Rs.'000)	(Rs.'000)	(Rs.'000)	Insurance Provision Life	Unit Linked Business				(Rs.'000)	(Rs.'000)				
								(Rs.'000)	(Rs.'000)					(Rs.'000)	(Rs.'000)	(Rs.'000)	(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	1,602,895		1,602,895														
Equities	2,105,748		2,105,748														
Investments in Subsidiaries	160,000		160,000														
Investments in Associates	-		-														
Corporate Debt	2,034,605		2,034,605														
Land & Buildings	567,632		567,632														
Bank Deposits	745,812		745,812														
Unit Trusts	527,276		527,276														
Investments in Gold	-		-														
Reinsurance receivable	479,642		479,642														
Policy Loans	-		-														
Mortgage Loans	300,000		300,000														
Premium receivable from policy holders and intermediaries	1,678,260		1,678,260														
Intangible Assets	32,677		32,677														
Property Plant and Equipments	161,871		161,871														
Other Loans	63,754		63,754														
Deferred tax assets	76,820		76,820														
Other Assets	468,554		468,554														
Cash and cash equivalents	207,302		207,302														
Total assets	11,212,847	-	11,212,847	-	-	-	-	-	-	-							
Liabilities																	
Insurance provision - Life	-		-														
Insurance provision - Unit Linked	-		-														
Shortfall in Life Fund	-		-														
Insurance provision - Non Life	5,264,946		5,264,946														
Obligation to Repurchase Securities	-		-														
Deferred Income Taxes	-		-														
Other Liabilities	1,375,414		1,375,414														
Claims Outstanding	-		-														
Interest bearing borrowings	254,856		254,856														
Subordinated Debt	-		-														
Provision for retirement benefits	146,343		146,343														
Total liabilities	7,041,560	-	7,041,560	-	-	-	-	-	-	-							
Shareholder's equity																	
Share capital	4,000,000		4,000,000														
Capital reserve	-		-														
Revenue reserves (including AFS Reserves)	171,287		171,287														
Total Shareholders' Equity	4,171,287	-	4,171,287	-	-	-	-	-	-	-							
Total Liabilities and Shareholders' Equity	11,212,847	-	11,212,847	-	-	-	-	-	-	-							

12. Industry & Company wise Balance sheets - 31st December 2015 (General Insurance Business) (Cont...)

LOLC Gen.	Company	Inter Segment elimination*	General Insurance Business	Long-term Insurance Business						Shareholders	Total			
				Insurance Provision Life	Unit Linked Business				(Rs.'000)			(Rs.'000)		
					Non Unit Account (Rs.'000)	Unit Account - Guaranteed (Rs.'000)	Unit Account - Non Guaranteed (Rs.'000)	Total - Unit Linked Business (Rs.'000)					(Rs.'000)	(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	2,332,252		2,332,252											
Equities	-		-											
Investments in Subsidiaries	-		-											
Investments in Associates	-		-											
Corporate Debt	-		-											
Land & Buildings	-		-											
Bank Deposits	20,500		20,500											
Unit Trusts	-		-											
Investments in Gold	-		-											
Reinsurance receivable	120,019		120,019											
Policy Loans	-		-											
Mortgage Loans	-		-											
Premium receivable from policy holders and intermediaries	473,811		473,811											
Intangible Assets	36,243		36,243											
Property Plant and Equipments	21,330		21,330											
Other Loans	-		-											
Deferred tax assets	-		-											
Other Assets	38,958		38,958											
Cash and cash equivalents	77,723		77,723											
Total assets	3,120,836	-	3,120,836	-	-	-	-	-	-					
Liabilities														
Insurance provision - Life	-		-											
Insurance provision - Unit Linked	-		-											
Shortfall in Life Fund	-		-											
Insurance provision - Non Life	1,957,027		1,957,027											
Obligation to Repurchase Securities	-		-											
Deferred Income Taxes	433		433											
Other Liabilities	336,508		336,508											
Claims Outstanding	-		-											
Interest bearing borrowings	-		-											
Subordinated Debt	-		-											
Provision for retirement benefits	11,760		11,760											
Total liabilities	2,305,728	-	2,305,728	-	-	-	-	-	-					
Shareholder's equity														
Share capital	600,000		600,000											
Capital reserve	-		-											
Revenue reserves (including AFS Reserves)	215,108		215,108											
Total Shareholders' Equity	815,108	-	815,108	-	-	-	-	-	-					
Total Liabilities and Shareholders' Equity	3,120,836	-	3,120,836	-	-	-	-	-	-					

12. Industry & Company wise Balance sheets - 31st December 2015 (General Insurance Business) (Cont...)

MBSL	Company	Inter Segment elimination*	General Insurance Business	Long-term Insurance Business						Shareholders	Total
				Insurance Provision Life	Unit Linked Business			Shareholders	Total		
	Non Unit Account (Rs '000)	Unit Account - Guaranteed (Rs '000)	Unit Account - Non Guaranteed (Rs '000)		Total - Unit Linked Business (Rs '000)	(Rs '000)	(Rs.'000)				
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs '000)	(Rs '000)	(Rs '000)	(Rs '000)	(Rs '000)	(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	618,506		618,506						-	-	
Equities	10,771		10,771						-	-	
Investments in Subsidiaries	-		-						-	-	
Investments in Associates	-		-						-	-	
Corporate Debt	77,364		77,364						-	-	
Land & Buildings	-		-						-	-	
Bank Deposits	126,993		104,993					22,000	22,000		
Unit Trusts	6,950		6,950						-	-	
Investments in Gold	-		-						-	-	
Reinsurance receivable	101,095		101,095						-	-	
Policy Loans	-		-						-	-	
Mortgage Loans	-		-						-	-	
Premium receivable from policy holders and intermediaries	287,222		287,222						-	-	
Intangible Assets	-		-						-	-	
Property Plant and Equipments	81,158		81,158						-	-	
Other Loans	-		-						-	-	
Deferred tax assets	-		-						-	-	
Other Assets	93,778		93,778						-	-	
Cash and cash equivalents	24,046		24,046						-	-	
Total assets	1,427,882	-	1,405,882	-	-	-	-	-	22,000	22,000	
Liabilities											
Insurance provision - Life	-		-								
Insurance provision - Unit Linked	-		-								
Shortfall in Life Fund	-		-								
Insurance provision - Non Life	517,659		517,659								
Obligation to Repurchase Securities	-		-								
Deferred Income Taxes	-		-								
Other Liabilities	543,177		543,177								
Claims Outstanding	-		-								
Interest bearing borrowings	-		-								
Subordinated Debt	-		-								
Provision for retirement benefits	14,297		14,297								
Total liabilities	1,075,133	-	1,075,133	-	-	-	-	-	-	-	
Shareholder's equity											
Share capital	1,080,022		1,058,022					22,000	22,000		
Capital reserve	1,961		1,961							-	
Revenue reserves (including AFS Reserves)	(729,234)		(729,234)							-	
Total Shareholders' Equity	352,749	-	330,749	-	-	-	-	-	22,000	22,000	
Total Liabilities and Shareholders' Equity	1,427,882	-	1,405,882	-	-	-	-	-	22,000	22,000	

12. Industry & Company wise Balance sheets - 31st December 2015 (General Insurance Business) (Cont...)

People's	Company	Inter Segment elimination*	General Insurance Business	Long-term Insurance Business						Shareholders	Total
				Insurance Provision Life	Unit Linked Business			Shareholders	Total		
	Non Unit Account (Rs '000)	Unit Account - Guaranteed (Rs '000)	Unit Account - Non Guaranteed (Rs '000)		Total - Unit Linked Business (Rs '000)	(Rs '000)	(Rs.'000)				
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(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	1,952,389		1,952,389								
Equities	333,571		333,571								
Investments in Subsidiaries	-		-								
Investments in Associates	-		-								
Corporate Debt	981,285		981,285								
Land & Buildings	-		-								
Bank Deposits	1,586,575		1,586,575								
Unit Trusts	52,537		52,537								
Investments in Gold	-		-								
Reinsurance receivable	112,713		112,713								
Policy Loans	-		-								
Mortgage Loans	-		-								
Premium receivable from policy holders and intermediaries	591,448		591,448								
Intangible Assets	36,164		36,164								
Property Plant and Equipments	21,600		21,600								
Other Loans	25,578		25,578								
Deferred tax assets	-		-								
Other Assets	20,811		20,811								
Cash and cash equivalents	745,194		745,194								
Total assets	6,459,865	-	6,459,865	-	-	-	-	-	-	-	
Liabilities											
Insurance provision - Life											
Insurance provision - Unit Linked											
Shortfall in Life Fund											
Insurance provision - Non Life	2,965,789		2,965,789								
Obligation to Repurchase Securities	-		-								
Deferred Income Taxes	13,576		13,576								
Other Liabilities	1,235,607		1,235,607								
Claims Outstanding	-		-								
Interest bearing borrowings	-		-								
Subordinated Debt	-		-								
Provision for retirement benefits	6,028		6,028								
Total liabilities	4,221,000	-	4,221,000	-	-	-	-	-	-	-	
Shareholder's equity											
Share capital	1,350,000		1,350,000								
Capital reserve	-		-								
Revenue reserves (including AFS Reserves)	888,865		888,865								
Total Shareholders' Equity	2,238,865	-	2,238,865	-	-	-	-	-	-	-	
Total Liabilities and Shareholders' Equity	6,459,865	-	6,459,865	-	-	-	-	-	-	-	

12. Industry & Company wise Balance sheets - 31st December 2015 (General Insurance Business) (Cont...)

SLIC	Company	Inter Segment elimination*	General Insurance Business	Long-term Insurance Business						Shareholders	Total				
				(Rs.'000)	(Rs.'000)	(Rs.'000)	Insurance Provision Life	Unit Linked Business				(Rs '000)	(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	8,224,573		8,224,573						-	-					
Equities	18,835,708		13,218,443						5,617,265	5,617,265					
Investments in Subsidiaries	21,193,407		19,735,493						1,457,914	1,457,914					
Investments in Associates	-		-						-	-					
Corporate Debt	1,692,657		1,418,834						273,822	273,822					
Land & Buildings	7,836,507		7,794,849						41,658	41,658					
Bank Deposits	7,168,289		6,980,705						187,585	187,585					
Unit Trusts	221,049		221,049						-	-					
Investments in Gold	-		-						-	-					
Reinsurance receivable	1,203,534		1,203,534						-	-					
Policy Loans	-		-						-	-					
Mortgage Loans	-		-						-	-					
Premium receivable from policy holders and intermediaries	2,862,666		2,862,666						-	-					
Intangible Assets	110,051		110,051						-	-					
Property Plant and Equipments	934,039		934,039						-	-					
Other Loans	-		-						-	-					
Deferred tax assets	-		-						-	-					
Other Assets	2,218,604		1,663,574						555,030	555,030					
Cash and cash equivalents	124,411		100,570						23,840	23,840					
Total assets	72,625,496	-	64,468,382	-	-	-	-	-	8,157,115	8,157,115					
Liabilities															
Insurance provision - Life	-		-						-	-					
Insurance provision - Unit Linked	-		-						-	-					
Shortfall in Life Fund	-		-						-	-					
Insurance provision - Non Life	14,594,916		14,594,916						-	-					
Obligation to Repurchase Securities	-		-						-	-					
Deferred Income Taxes	-		-						-	-					
Other Liabilities	5,044,708		4,730,292						314,416	314,416					
Claims Outstanding	-		-						-	-					
Interest bearing borrowings	-		-						-	-					
Subordinated Debt	-		-						-	-					
Provision for retirement benefits	436,454		436,454						-	-					
Total liabilities	20,076,077	-	19,761,661	-	-	-	-	-	314,416	314,416					
Shareholder's equity															
Share capital	6,000,000		6,000,000						-	-					
Capital reserve	5,971,570		5,943,693						27,877	27,877					
Revenue reserves (including AFS Reserves)	40,577,848		32,763,027						7,814,821	7,814,821					
Total Shareholders' Equity	52,549,419	-	44,706,720	-	-	-	-	-	7,842,698	7,842,698					
Total Liabilities and Shareholders' Equity	72,625,496	-	64,468,382	-	-	-	-	-	8,157,114	8,157,114					

12. Industry & Company wise Balance sheets - 31st December 2015 (General Insurance Business) (Cont...)

Sanasa	Company	Inter Segment elimination*	General Insurance Business	Long-term Insurance Business							Shareholders	Total						
				Insurance Provision Life	Unit Linked Business				Shareholders	Total								
					Non Unit Account (Rs.'000)	Unit Account - Guaranteed (Rs.'000)	Unit Account - Non Guaranteed (Rs.'000)	Total - Unit Linked Business (Rs.'000)					(Rs.'000)	(Rs.'000)				
															(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
															1	2	3	4
3+10-2	4	5	6	7	8	9	10											
Assets																		
Government Debt Securities	106,248		98,257						7,991	7,991								
Equities	279,163		178,861						100,302	100,302								
Investments in Subsidiaries	105,704		2,135						103,569	103,569								
Investments in Associates	400		400						-	-								
Corporate Debt	89,353		55,962						33,391	33,391								
Land & Buildings	10,500		10,500						-	-								
Bank Deposits	234,697		33,369						201,328	201,328								
Unit Trusts	10,000		10,000						-	-								
Investments in Gold	-								-	-								
Reinsurance receivable	30,794		21,666						9,128	9,128								
Policy Loans	-		-						-	-								
Mortgage Loans	-		-						-	-								
Premium receivable from policy holders and intermediaries	34,597		34,597						-	-								
Intangible Assets	30,830		28,619						2,211	2,211								
Property Plant and Equipments	79,627		47,736						31,891	31,891								
Other Loans	-		-						-	-								
Deferred tax assets	307		307						-	-								
Other Assets	87,854		50,866						36,988	36,988								
Cash and cash equivalents	70,800		35,660						35,140	35,140								
Total assets	1,170,875	-	608,936	-	-	-	-	-	561,939	561,939								
Liabilities																		
Insurance provision - Life	-		-						-	-								
Insurance provision - Unit Linked	-		-						-	-								
Shortfall in Life Fund	-		-						-	-								
Insurance provision - Non Life	171,862		171,862						-	-								
Obligation to Repurchase Securities	-		-						-	-								
Deferred Income Taxes	-		-						-	-								
Other Liabilities	119,356		85,479						33,877	33,877								
Claims Outstanding	-		-						-	-								
Interest bearing borrowings	-		-						-	-								
Subordinated Debt	-		-						-	-								
Provision for retirement benefits	23,519		14,785						8,734	8,734								
Total liabilities	314,736	-	272,125	-	-	-	-	-	42,611	42,611								
Shareholder's equity																		
Share capital	745,058		286,479						458,579	458,579								
Capital reserve	-		-						-	-								
Revenue reserves (including AFS Reserves)	111,080		50,331						60,749	60,749								
Total Shareholders' Equity	856,138	-	336,810	-	-	-	-	-	519,328	519,328								
Total Liabilities and Shareholders' Equity	1,170,875	-	608,936	-	-	-	-	-	561,939	561,939								

12. Industry & Company wise Balance sheets - 31st December 2015 (General Insurance Business) (Cont...)

Union General	Company	Inter Segment elimination*	General Insurance Business	Long-term Insurance Business						Shareholders	Total
				Insurance Provision Life	Unit Linked Business			Shareholders	Total		
	Non Unit Account (Rs '000)	Unit Account - Guaranteed (Rs '000)	Unit Account - Non Guaranteed (Rs '000)		Total - Unit Linked Business (Rs '000)	(Rs '000)	(Rs.'000)				
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs '000)	(Rs '000)	(Rs '000)	(Rs '000)	(Rs '000)	(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	4,487,821		4,487,821								
Equities	53,750		53,750								
Investments in Subsidiaries	-		-								
Investments in Associates	-		-								
Corporate Debt	1,218,190		1,218,190								
Land & Buildings	-		-								
Bank Deposits	100,000		100,000								
Unit Trusts	-		-								
Investments in Gold	-		-								
Reinsurance receivable	955,600		955,600								
Policy Loans	-		-								
Mortgage Loans	-		-								
Premium receivable from policy holders and intermediaries	1,348,999		1,348,999								
Intangible Assets	-		-								
Property Plant and Equipments	112,753		112,753								
Other Loans	195,466		195,466								
Deferred tax assets	51,203		51,203								
Other Assets	407,365		407,365								
Cash and cash equivalents	307,231		307,231								
Total assets	9,238,376	-	9,238,376	-	-	-	-	-	-	-	
Liabilities											
Insurance provision - Life	-		-								
Insurance provision - Unit Linked	-		-								
Shortfall in Life Fund	-		-								
Insurance provision - Non Life	4,304,022		4,304,023								
Obligation to Repurchase Securities	-		-								
Deferred Income Taxes	-		-								
Other Liabilities	1,413,923		1,413,923								
Claims Outstanding	-		-								
Interest bearing borrowings	-		-								
Subordinated Debt	-		-								
Provision for retirement benefits	115,568		115,568								
Total liabilities	5,833,513	-	5,833,514	-	-	-	-	-	-	-	
Shareholder's equity											
Share capital	3,131,948		3,131,948								
Capital reserve	-		-								
Revenue reserves (including AFS Reserves)	272,915		272,915								
Total Shareholders' Equity	3,404,864	-	3,404,864	-	-	-	-	-	-	-	
Total Liabilities and Shareholders' Equity	9,238,376	-	9,238,377	-	-	-	-	-	-	-	

12. Industry & Company wise Balance sheets - 31st December 2015 (General Insurance Business) (Cont...)

Orient	Company	Inter Segment elimination*	General Insurance Business	Long-term Insurance Business						Shareholders	Total	
				Insurance Provision Life	Unit Linked Business				(Rs.'000)			(Rs.'000)
					Non Unit Account (Rs.'000)	Unit Account - Guaranteed (Rs.'000)	Unit Account - Non Guaranteed (Rs.'000)	Total - Unit Linked Business (Rs.'000)				
					(Rs.'000)	(Rs.'000)	(Rs.'000)	(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	340,515		340,515									
Equities	-		-									
Investments in Subsidiaries	-		-									
Investments in Associates	-		-									
Corporate Debt	-		-									
Land & Buildings	-		-									
Bank Deposits	481,592		481,592									
Unit Trusts	-		-									
Investments in Gold	-		-									
Reinsurance receivable	88,467		88,467									
Policy Loans	-		-									
Mortgage Loans	-		-									
Premium receivable from policy holders and intermediaries	162,490		162,490									
Intangible Assets	5,271		5,271									
Property Plant and Equipments	9,741		9,741									
Other Loans	-		-									
Deferred tax assets	437		437									
Other Assets	47,435		47,435									
Cash and cash equivalents	14,716		14,716									
Total assets	1,150,664	-	1,150,664	-	-	-	-	-	-	-		
Liabilities												
Insurance provision - Life	-		-									
Insurance provision - Unit Linked	-		-									
Shortfall in Life Fund	-		-									
Insurance provision - Non Life	516,814		516,814									
Obligation to Repurchase Securities	-		-									
Deferred Income Taxes	-		-									
Other Liabilities	111,811		111,811									
Claims Outstanding	-		-									
Interest bearing borrowings	-		-									
Subordinated Debt	-		-									
Provision for retirement benefits	4,749		4,749									
Total liabilities	633,374	-	633,374	-	-	-	-	-	-	-		
Shareholder's equity												
Share capital	750,000		750,000									
Capital reserve	-		-									
Revenue reserves (including AFS Reserves)	(232,710)		(232,710)									
Total Shareholders' Equity	517,290	-	517,290	-	-	-	-	-	-	-		
Total Liabilities and Shareholders' Equity	1,150,664	-	1,150,664	-	-	-	-	-	-	-		

12. Industry & Company wise Balance sheets - 31st December 2015 (General Insurance Business) (Cont...)

NITF	Company (Rs.'000)	Inter Segment elimination* (Rs.'000)	General Insurance Business (Rs.'000)	Long-term Insurance Business							SRCC	RI	TOTAL
				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	8	9	10							
Assets													
Government Debt Securities	10,152,286		1,019,719								6,492,509	2,640,058	7,512,229
Equities	-		-								-	-	-
Investments in Subsidiaries	-		-								-	-	-
Investments in Associates	-		-								-	-	-
Corporate Debt	-		-								-	-	-
Land & Buildings	-		-								-	-	-
Bank Deposits	-		-								-	-	-
Unit Trusts	-		-								-	-	-
Investments in Gold	-		-								-	-	-
Reinsurance receivable	-		-								-	-	-
Policy Loans	-		-								-	-	-
Mortgage Loans	-		-								-	-	-
Premium receivable from policy holders and intermediaries	1,275,959		38,376								555,674	681,909	594,050
Intangible Assets	-		-								-	-	-
Property Plant and Equipments	24,082		19,166								4,915	-	24,082
Other Loans	-		-								-	-	-
Deferred tax assets	-		-								-	-	-
Other Assets	213,781		31,186								182,595	-	213,781
Cash and cash equivalents	168,694		104,800								5,227	58,667	110,027
Total assets	11,834,803	-	1,213,248	-	-	-	-	-	-	-	7,240,921	3,380,634	8,454,168
Liabilities													
Insurance provision - Life	-		-								-	-	-
Insurance provision - Unit Linked	-		-								-	-	-
Shortfall in Life Fund	-		-								-	-	-
Insurance provision - Non Life	2,041,495		863,947								1,177,548	-	-
Obligation to Repurchase Securities	-		-								-	-	-
Deferred Income Taxes	-		-								-	-	-
Other Liabilities	285,844		193,248								91,438	1,157	-
Claims Outstanding	1,024,164		205,574								43,666	774,924	-
Interest bearing borrowings	-		-								-	-	-
Subordinated Debt	-		-								-	-	-
Provision for retirement benefits	-		-								-	-	-
Total liabilities	3,351,503	-	1,262,770	-	-	-	-	-	-	-	1,312,652	776,081	-
Shareholder's equity													
Share capital	-		-								-	-	-
Capital reserve	-		-								-	-	-
Revenue reserves (including AFS Reserves)	8,483,299		(49,522)								5,928,268	2,604,553	-
Total Shareholders' Equity	8,483,299	-	(49,522)	-	-	-	-	-	-	-	5,928,268	2,604,553	-
Total Liabilities and Shareholders' Equity	11,834,803	-	1,213,248	-	-	-	-	-	-	-	7,240,921	3,380,634	-

13. Industry & Company-wise Balance sheet - 31st December 2014

Industry	Industry (Rs.'000)	Inter Segment elimination*	General Insurance Business (Rs.'000)	Long-term Insurance Business							SRCC	RI	TOTAL
				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	8	9	10	5+6+7	4+8+9					
Assets													
Government Debt Securities	144,602,071	276,248	22,132,159	107,510,282	436,571	184,683	2,470,376	3,091,630	4,850,330	115,452,242	5,338,448	1,955,471	-
Equities	55,130,561	-	17,484,901	25,121,570	-	-	5,550,530	5,550,530	6,973,560	37,645,660	-	-	-
Investments in Subsidiaries	23,272,916	107,503	21,100,505	100,000	-	-	-	-	2,179,914	2,279,914	-	-	-
Investments in Associates	417,183	-	139,086	49,162	-	-	-	-	228,935	278,097	-	-	-
Corporate Debt	48,068,233	641,136	6,247,181	40,373,512	-	-	40,958	40,958	975,297	41,389,767	1,072,421	-	-
Land & Buildings	17,906,052	-	10,630,154	5,909,483	-	-	-	-	1,366,415	7,275,898	-	-	-
Bank Deposits	58,229,923	-	17,732,553	35,486,941	75,450	35,763	1,746,489	1,857,702	3,152,727	40,497,370	-	-	-
Unit Trusts	4,582,902	-	2,350,735	2,199,647	-	-	21,144	21,144	11,377	2,232,167	-	-	-
Investments in Gold	110,491	-	110,491	-	-	-	-	-	-	-	-	-	-
Reinsurance receivable	6,872,272	119,618	6,583,603	392,894	8,040	-	743	8,783	6,611	408,288	-	-	-
Policy Loans	5,721,790	-	-	5,708,113	-	-	-	-	13,676	5,721,790	-	-	-
Mortgage Loans	300,000	-	300,000	-	-	-	-	-	-	-	-	-	-
Premium receivable from policy holders and intermediaries	14,836,121	357,108	13,165,275	879,708	3,467	-	13,034	16,501	-	896,209	415,651	716,094	-
Intangible Assets	1,371,327	-	593,382	161,611	-	-	-	-	616,334	777,945	-	-	-
Property Plant and Equipments	5,817,286	-	4,134,065	527,467	-	-	-	-	1,148,849	1,676,316	6,905	-	-
Other Loans	2,074,578	-	678,087	916,978	-	-	-	-	479,514	1,396,491	-	-	-
Deferred tax assets	218,204	-	123,048	86,629	-	-	-	-	8,527	95,156	-	-	-
Other Assets	28,430,222	1,181,072	15,108,037	7,321,290	74,901	154	94,578	169,633	4,930,098	12,421,022	467,502	148,636	-
Cash and cash equivalents	4,911,660	-	2,356,338	1,923,127	17,449	48	125,634	143,130	237,596	2,303,854	6,315	245,153	-
Total assets	422,873,794	2,682,685	140,969,600	234,668,415	615,878	220,648	10,063,485	10,900,011	27,179,763	272,748,187	7,307,242	3,065,354	-
Liabilities													
Insurance provision - Life	207,536,454	-	-	207,413,957	122,497	-	-	122,497	-	207,536,454	-	-	-
Insurance provision - Unit Linked	10,508,853	-	-	-	279,865	220,414	10,008,574	10,508,853	-	10,508,853	-	-	-
Shortfall in Life Fund	7,492	-	-	7,492	-	-	-	-	-	7,492	-	-	-
Insurance provision - Non Life	44,530,354	1,227,066	43,628,776	-	-	-	-	-	-	-	2,128,643	-	-
Obligation to Repurchase Securities	75,000	-	-	75,000	-	-	-	-	-	75,000	-	-	-
Deferred Income Taxes	1,533,444	-	596,600	924,331	-	-	-	-	12,514	936,845	-	-	-
Other Liabilities	26,023,768	1,348,117	12,254,601	12,303,460	213,450	234	54,912	268,596	989,352	13,561,408	89,779	-	-
Claims Outstanding	1,453,665	-	814,736	342,049	-	-	-	-	-	342,049	49,195	247,686	-
Interest bearing borrowings	1,111,331	-	570,610	540,627	93	-	-	93	-	540,720	-	-	-
Subordinated Debt	-	-	-	-	-	-	-	-	-	-	-	-	-
Provision for retirement benefits	1,648,036	-	963,458	485,097	-	-	-	-	199,481	684,578	-	-	-
Total liabilities	294,428,396	2,575,182	58,828,781	222,092,013	615,904	220,648	10,063,486	10,900,038	1,201,347	234,193,398	2,267,617	247,686	-
Shareholder's equity													
Share capital	22,525,651	-	17,445,679	-	-	-	-	-	5,079,972	5,079,972	-	-	-
Capital reserve	7,826,137	(138,038)	7,233,383	384,430	-	-	-	-	70,287	454,717	-	-	-
Revenue reserves (including AFS Reserves)	98,093,611	245,541	57,461,758	12,191,970	(26)	-	-	(26)	20,828,158	33,020,101	5,039,625	2,817,668	-
Total Shareholders' Equity	128,445,399	107,503	82,140,819	12,576,400	(26)	-	-	(26)	25,978,417	38,554,790	5,039,625	2,817,668	-
Total Liabilities and Shareholders' Equity	422,873,795	2,682,685	140,969,600	234,668,413	615,878	220,648	10,063,486	10,900,012	27,179,763	272,748,188	7,307,242	3,065,354	-

13. Industry & Company-wise Balance sheet - 31st December 2014 (Cont...)

Asian	Company	Inter Segment elimination*	General Insurance Business	Long-term Insurance Business						Shareholders	Total
				Insurance Provision Life	Unit Linked Business			Total - Unit Linked Business (Rs '000)	(Rs '000)		
	Non Unit Account (Rs '000)	Unit Account - Guaranteed (Rs '000)	Unit Account - Non Guaranteed (Rs '000)		(Rs '000)	(Rs '000)	(Rs.'000)				
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs '000)	(Rs '000)	(Rs '000)	(Rs '000)	(Rs '000)	(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	4,416,414		819,706	3,596,708					-	3,596,708	
Equities	2,686,863		728,498	1,095,621					862,744	1,958,365	
Investments in Subsidiaries	100,000		-	100,000					-	100,000	
Investments in Associates	-		-	-					-	-	
Corporate Debt	1,246,291		204,931	1,025,230					16,130	1,041,360	
Land & Buildings	178,575		-	178,575					-	178,575	
Bank Deposits	13,055		13,055	-					-	-	
Unit Trusts	58,960		41,391	17,569					-	17,569	
Investments in Gold	-		-	-					-	-	
Reinsurance receivable	159,711		86,396	73,316					-	73,316	
Policy Loans	134,017		-	134,017					-	134,017	
Mortgage Loans	-		-	-					-	-	
Premium receivable from policy holders and intermediaries	460,196		410,027	50,169					-	50,169	
Intangible Assets	31,493		16,484	15,009					-	15,009	
Property Plant and Equipments	199,300		88,150	111,150					-	111,150	
Other Loans	336		-	336					-	336	
Deferred tax assets	-		-	-					-	-	
Other Assets	490,382		248,902	213,986					27,494	241,480	
Cash and cash equivalents	130,255		25,227	105,028					-	105,028	
Total assets	10,305,849	-	2,682,767	6,716,714	-	-	-	-	906,368	7,623,081	
Liabilities											
Insurance provision - Life	4,999,563		-	4,999,563					-	4,999,563	
Insurance provision - Unit Linked	-		-	-					-	-	
Shortfall in Life Fund	-		-	-					-	-	
Insurance provision - Non Life	1,138,694		1,138,694	-					-	-	
Obligation to Repurchase Securities	-		-	-					-	-	
Deferred Income Taxes	-		-	-					-	-	
Other Liabilities	1,192,521		376,728	863,671					(47,878)	815,793	
Claims Outstanding	224,132		-	224,132					-	224,132	
Interest bearing borrowings	326,917		172,434	154,483					-	154,483	
Subordinated Debt	-		-	-					-	-	
Provision for retirement benefits	53,029		27,304	25,725					-	25,725	
Total liabilities	7,934,856	-	1,715,161	6,267,573	-	-	-	-	(47,878)	6,219,695	
Shareholder's equity											
Share capital	1,062,500		562,500	-					500,000	500,000	
Capital reserve	-		-	-					-	-	
Revenue reserves (including AFS Reserves)	1,308,494		405,109	449,139					454,246	903,384	
Total Shareholders' Equity	2,370,994	-	967,609	449,139	-	-	-	-	954,246	1,403,384	
Total Liabilities and Shareholders' Equity	10,305,849	-	2,682,770	6,716,712	-	-	-	-	906,367	7,623,079	

13. Industry & Company-wise Balance sheet - 31st December 2014 (Cont...)

Allianze General	Company	Inter Segment elimination*	General Insurance Business	Long-term Insurance Business						Shareholders	Total
				Insurance Provision Life	Unit Linked Business			Shareholders	Total		
	Non Unit Account (Rs '000)	Unit Account - Guaranteed (Rs '000)	Unit Account - Non Guaranteed (Rs '000)		Total - Unit Linked Business (Rs '000)	(Rs '000)	(Rs.'000)				
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs '000)	(Rs '000)	(Rs '000)	(Rs '000)	(Rs '000)	(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	977,634		977,634								
Equities	-		-								
Investments in Subsidiaries	-		-								
Investments in Associates	-		-								
Corporate Debt	34,503		34,503								
Land & Buildings	-		-								
Bank Deposits	241,678		241,678								
Unit Trusts	40,820		40,820								
Investments in Gold	-		-								
Reinsurance receivable	472,646		472,646								
Policy Loans	-		-								
Mortgage Loans	-		-								
Premium receivable from policy holders and intermediaries	1,202,145		1,202,145								
Intangible Assets	48,150		48,150								
Property Plant and Equipments	100,924		100,924								
Other Loans	-		-								
Deferred tax assets	19,553		19,553								
Other Assets	81,516		81,516								
Cash and cash equivalents	44,865		44,865								
Total assets	3,264,435	-	3,264,435	-	-	-	-	-	-	-	
Liabilities											
Insurance provision - Life	-		-								
Insurance provision - Unit Linked	-		-								
Shortfall in Life Fund	-		-								
Insurance provision - Non Life	1,631,384		1,631,384								
Obligation to Repurchase Securities	-		-								
Deferred Income Taxes	574,178		574,178								
Other Liabilities	153,432		153,432								
Claims Outstanding	-		-								
Interest bearing borrowings	-		-								
Subordinated Debt	-		-								
Provision for retirement benefits	8,573		8,573								
Total liabilities	2,367,567	-	2,367,567	-	-	-	-	-	-	-	
Shareholder's equity											
Share capital	500,000		500,000								
Capital reserve	-		-								
Revenue reserves (including AFS Reserves)	396,868		396,868								
Total Shareholders' Equity	896,868	-	896,868	-	-	-	-	-	-	-	
Total Liabilities and Shareholders' Equity	3,264,435	-	3,264,435	-	-	-	-	-	-	-	

13. Industry & Company-wise Balance sheet - 31st December 2014 (Cont...)

Allianz Life	Company	Inter Segment elimination*	General Insurance Business	Long-term Insurance Business						Shareholders	Total
				Insurance Provision Life	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)		(Rs '000)	(Rs '000)	(Rs '000)				
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(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	992,267			896,258			39,136	39,136	56,873	992,267	
Equities	53,053			-			53,053	53,053	-	53,053	
Investments in Subsidiaries	-			-			-	-	-	-	
Investments in Associates	-			-			-	-	-	-	
Corporate Debt	44,160			30,455			13,705	13,705	-	44,160	
Land & Buildings	-			-			-	-	-	-	
Bank Deposits	174,113			109,683			-	-	64,430	174,113	
Unit Trusts	28,724			28,724			-	-	-	28,724	
Investments in Gold	-			-			-	-	-	-	
Reinsurance receivable	37,680			37,657			23	23	-	37,680	
Policy Loans	-			-			-	-	-	-	
Mortgage Loans	-			-			-	-	-	-	
Premium receivable from policy holders and intermediaries	-			-			-	-	-	-	
Intangible Assets	1,209			-			-	-	1,209	1,209	
Property Plant and Equipments	24,045			-			-	-	24,045	24,045	
Other Loans	-			-			-	-	-	-	
Deferred tax assets	-			-			-	-	-	-	
Other Assets	87,746			-			5,539	5,539	82,207	87,746	
Cash and cash equivalents	24,973			22,027			2,946	2,946	-	24,973	
Total assets	1,467,969	-	-	1,124,803	-	-	114,402	114,402	228,764	1,467,969	
Liabilities											
Insurance provision - Life	980,303			980,303			-	-		980,303	
Insurance provision - Unit Linked	111,433			-			111,433	111,433		111,433	
Shortfall in Life Fund	-			-			-	-		-	
Insurance provision - Non Life	-			-			-	-		-	
Obligation to Repurchase Securities	-			-			-	-		-	
Deferred Income Taxes	-			-			-	-		-	
Other Liabilities	143,489			140,520			2,969	2,969		143,489	
Claims Outstanding	-			-			-	-		-	
Interest bearing borrowings	-			-			-	-		-	
Subordinated Debt	-			-			-	-		-	
Provision for retirement benefits	3,980			3,980			-	-		3,980	
Total liabilities	1,239,205	-	-	1,124,803	-	-	114,402	114,402	-	1,239,205	
Shareholder's equity											
Share capital	592,624								592,624	592,624	
Capital reserve	-								-	-	
Revenue reserves (including AFS Reserves)	(363,859)								(363,859)	(363,859)	
Total Shareholders' Equity	228,764	-	-	-	-	-	-	-	228,764	228,764	
Total Liabilities and Shareholders' Equity	1,467,969	-	-	1,124,803	-	-	114,402	114,402	228,764	1,467,969	

13. Industry & Company-wise Balance sheet - 31st December 2014 (Cont...)

AIA	Company	Inter Segment elimination*	General Insurance Business	Long-term Insurance Business						Shareholders	Total
				Insurance Provision Life	Unit Linked Business				Shareholders		
	Non Unit Account (Rs '000)	Unit Account - Guaranteed (Rs '000)	Unit Account - Non Guaranteed (Rs '000)		Total - Unit Linked Business (Rs '000)	(Rs '000)	(Rs.'000)				
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(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	22,586,459		1,641,817	17,484,977	142,672	184,683	1,893,648	2,221,003	1,238,662	20,944,642	
Equities	3,185,132		-	-	-	-	3,185,132	3,185,132	-	3,185,132	
Investments in Subsidiaries	101,000		-	-	-	-	-	-	101,000	101,000	
Investments in Associates	19,384		13,213	6,171	-	-	-	-	-	6,171	
Corporate Debt	9,973,592		320,029	9,612,091	-	-	-	-	41,472	9,653,563	
Land & Buildings	89,180		-	-	-	-	-	-	89,180	89,180	
Bank Deposits	4,746,061		1,286,983	1,327,863	75,450	35,763	1,265,147	1,376,360	754,855	3,459,078	
Unit Trusts	-		-	-	-	-	-	-	-	-	
Investments in Gold	-		-	-	-	-	-	-	-	-	
Reinsurance receivable	1,236,699		1,128,971	99,713	8,015	-	-	8,015	-	107,728	
Policy Loans	1,757,010		-	1,757,010	-	-	-	-	-	1,757,010	
Mortgage Loans	-		-	-	-	-	-	-	-	-	
Premium receivable from policy holders and intermediaries	916,086		585,046	331,041	-	-	-	-	-	331,041	
Intangible Assets	778,465		130,064	79,632	-	-	-	-	568,769	648,401	
Property Plant and Equipments	269,457		23,158	-	-	-	-	-	246,300	246,300	
Other Loans	225,242		22,156	10,532	-	-	-	-	192,554	203,086	
Deferred tax assets	17,967		9,440	-	-	-	-	-	8,527	8,527	
Other Assets	783,090		182,752	316,951	41,032	154	11,580	52,766	230,622	600,338	
Cash and cash equivalents	981,340		408,509	565,879	1,117	48	143	1,309	5,644	572,831	
Total assets	47,666,163	-	5,752,135	31,591,859	268,286	220,648	6,355,649	6,844,584	3,477,585	41,914,027	
Liabilities											
Insurance provision - Life	29,410,726			29,410,726						29,410,726	
Insurance provision - Unit Linked	6,827,233				257,434	220,414	6,349,385	6,827,233		6,827,233	
Shortfall in Life Fund	-									-	
Insurance provision - Non Life	2,956,174		2,956,174								
Obligation to Repurchase Securities	-										
Deferred Income Taxes	840,192			840,192						840,192	
Other Liabilities	2,541,696		916,146	1,339,285	10,759	234	6,264	17,258	269,008	1,625,550	
Claims Outstanding	-										
Interest bearing borrowings	5,897		4,147	1,657	93			93		1,749	
Subordinated Debt	-										
Provision for retirement benefits	248,986		57,139						191,847	191,847	
Total liabilities	42,830,903	-	3,933,606	31,591,859	268,286	220,648	6,355,649	6,844,584	460,855	38,897,297	
Shareholder's equity											
Share capital	300,000		100,000						200,000	200,000	
Capital reserve	72,096								72,096	72,096	
Revenue reserves (including AFS Reserves)	4,463,163		1,718,529						2,744,634	2,744,634	
Total Shareholders' Equity	4,835,259	-	1,818,529	-	-	-	-	-	3,016,730	3,016,730	
Total Liabilities and Shareholders' Equity	47,666,163	-	5,752,135	31,591,859	268,286	220,648	6,355,649	6,844,584	3,477,585	41,914,027	

13. Industry & Company-wise Balance sheet - 31st December 2014 (Cont...)

Amana	Company	Inter Segment elimination*	General Insurance Business	Long-term Insurance Business						Shareholders	Total
				Insurance Provision Life	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)		(Rs '000)	(Rs '000)	(Rs '000)				
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(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	330,923	-	119,172	203,499	8,252	-	8,252	-	211,751		
Equities	185,028	-	54,278	53,375	-	77,375	77,375	-	130,750		
Investments in Subsidiaries	157,125	-	157,125	-	-	-	-	-	-		
Investments in Associates	-	-	-	-	-	-	-	-	-		
Corporate Debt	-	-	-	-	-	-	-	-	-		
Land & Buildings	101,800	-	58,117	43,683	-	-	-	-	43,683		
Bank Deposits	1,027,623	-	314,879	258,403	-	454,342	454,342	-	712,745		
Unit Trusts	146,220	-	57,308	67,769	-	21,144	21,144	-	88,913		
Investments in Gold	-	-	-	-	-	-	-	-	-		
Reinsurance receivable	79,650	-	79,311	314	25	-	25	-	339		
Policy Loans	-	-	-	-	-	-	-	-	-		
Mortgage Loans	-	-	-	-	-	-	-	-	-		
Premium receivable from policy holders and intermediaries	391,125	-	361,183	13,440	3,467	13,034	16,501	-	29,942		
Intangible Assets	8,148	-	8,148	-	-	-	-	-	-		
Property Plant and Equipments	116,192	-	116,192	-	-	-	-	-	-		
Other Loans	-	-	-	-	-	-	-	-	-		
Deferred tax assets	-	-	-	-	-	-	-	-	-		
Other Assets	286,039	107,552	343,022	15,189	1,004	34,376	35,380	-	50,569		
Cash and cash equivalents	259,409	-	79,325	26,220	15,645	122,251	137,896	15,968	180,085		
Total assets	3,089,282	107,552	1,748,058	681,892	28,393	-	722,522	750,915	15,968	1,448,776	
Liabilities											
Insurance provision - Life	551,211	-	-	551,211	-	-	-	-	551,211		
Insurance provision - Unit Linked	730,799	-	-	-	22,430	708,368	730,799	-	730,799		
Shortfall in Life Fund	-	-	-	-	-	-	-	-	-		
Insurance provision - Non Life	520,242	-	520,242	-	-	-	-	-	-		
Obligation to Repurchase Securities	-	-	-	-	-	-	-	-	-		
Deferred Income Taxes	-	-	-	-	-	-	-	-	-		
Other Liabilities	222,978	107,552	179,732	130,682	5,962	14,154	20,116	-	150,798		
Claims Outstanding	-	-	-	-	-	-	-	-	-		
Interest bearing borrowings	-	-	-	-	-	-	-	-	-		
Subordinated Debt	-	-	-	-	-	-	-	-	-		
Provision for retirement benefits	24,685	-	24,685	-	-	-	-	-	-		
Total liabilities	2,049,915	107,552	724,660	681,892	28,393	-	722,522	750,915	-	1,432,807	
Shareholder's equity											
Share capital	1,250,001	-	1,250,001	-	-	-	-	-	-		
Capital reserve	46,097	-	30,128	-	-	-	-	15,968	15,968		
Revenue reserves (including AFS Reserves)	(256,730)	-	(256,730)	-	-	-	-	-	-		
Total Shareholders' Equity	1,039,367	-	1,023,399	-	-	-	-	15,968	15,968		
Total Liabilities and Shareholders' Equity	3,089,282	107,552	1,748,058	681,892	28,393	-	722,522	750,915	15,968	1,448,776	

13. Industry & Company-wise Balance sheet - 31st December 2014 (Cont...)

AIG	Company	Inter Segment elimination*	General Insurance Business	Long-term Insurance Business						Shareholders	Total				
				(Rs.'000)	(Rs.'000)	(Rs.'000)	Insurance Provision Life	Unit Linked Business				(Rs.'000)	(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	165,084		165,084												
Equities	-		-												
Investments in Subsidiaries	-		-												
Investments in Associates	-		-												
Corporate Debt	-		-												
Land & Buildings	-		-												
Bank Deposits	57,999		57,999												
Unit Trusts	-		-												
Investments in Gold	-		-												
Reinsurance receivable	111,378		111,378												
Policy Loans	-		-												
Mortgage Loans	-		-												
Premium receivable from policy holders and intermediaries	(14,002)		(14,002)												
Intangible Assets	-		-												
Property Plant and Equipments	7,577		7,577												
Other Loans	-		-												
Deferred tax assets	-		-												
Other Assets	66,943		66,943												
Cash and cash equivalents	54,619		54,619												
Total assets	449,598	-	449,598	-	-	-	-	-	-	-					
Liabilities															
Insurance provision - Life	-		-												
Insurance provision - Unit Linked	-		-												
Shortfall in Life Fund	-		-												
Insurance provision - Non Life	187,544		187,544												
Obligation to Repurchase Securities	-		-												
Deferred Income Taxes	-		-												
Other Liabilities	38,280		38,280												
Claims Outstanding	-		-												
Interest bearing borrowings	-		-												
Subordinated Debt	-		-												
Provision for retirement benefits	7,375		7,375												
Total liabilities	233,199	-	233,199	-	-	-	-	-	-	-					
Shareholder's equity															
Share capital	536,265		536,265												
Capital reserve	123,000		123,000												
Revenue reserves (including AFS Reserves)	(442,866)		(442,866)												
Total Shareholders' Equity	216,399	-	216,399	-	-	-	-	-	-	-					
Total Liabilities and Shareholders' Equity	449,598	-	449,598	-	-	-	-	-	-	-					

13. Industry & Company-wise Balance sheet - 31st December 2014 (Cont...)

Continental	Company	Inter Segment elimination*	General Insurance Business	Long-term Insurance Business						Shareholders	Total
				Insurance Provision Life	Unit Linked Business			Shareholders	Total		
	Non Unit Account (Rs '000)	Unit Account - Guaranteed (Rs '000)	Unit Account - Non Guaranteed (Rs '000)		Total - Unit Linked Business (Rs '000)	(Rs '000)	(Rs.'000)				
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs '000)	(Rs '000)	(Rs '000)	(Rs '000)	(Rs '000)	(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	312,862		312,862								
Equities	-										
Investments in Subsidiaries	-										
Investments in Associates	-										
Corporate Debt	175,788		175,788								
Land & Buildings	-										
Bank Deposits	241,445		241,445								
Unit Trusts	439,427		439,427								
Investments in Gold	-										
Reinsurance receivable	175,645		175,645								
Policy Loans	-										
Mortgage Loans	-										
Premium receivable from policy holders and intermediaries	378,432		378,432								
Intangible Assets	9,289		9,289								
Property Plant and Equipments	48,183		48,183								
Other Loans	-										
Deferred tax assets	16,492		16,492								
Other Assets	88,264		88,264								
Cash and cash equivalents	151,284		151,284								
Total assets	2,037,110	-	2,037,110	-	-	-	-	-	-	-	
Liabilities											
Insurance provision - Life	-										
Insurance provision - Unit Linked	-										
Shortfall in Life Fund	-										
Insurance provision - Non Life	877,514		877,514								
Obligation to Repurchase Securities	-										
Deferred Income Taxes	-										
Other Liabilities	254,547		254,547								
Claims Outstanding	-										
Interest bearing borrowings	-										
Subordinated Debt	-										
Provision for retirement benefits	7,062		7,062								
Total liabilities	1,139,122	-	1,139,122	-	-	-	-	-	-	-	
Shareholder's equity											
Share capital	750,000		750,000								
Capital reserve	-										
Revenue reserves (including AFS Reserves)	147,988		147,988								
Total Shareholders' Equity	897,988	-	897,988	-	-	-	-	-	-	-	
Total Liabilities and Shareholders' Equity	2,037,110	-	2,037,110	-	-	-	-	-	-	-	

13. Industry & Company-wise Balance sheet - 31st December 2014 (Cont...)

Ceylinco	Company	Inter Segment elimination*	General Insurance Business	Long-term Insurance Business						Shareholders	Total					
				Insurance Provision Life	Unit Linked Business				Shareholders			Total				
					Non Unit Account (Rs '000)	Unit Account - Guaranteed (Rs '000)	Unit Account - Non Guaranteed (Rs '000)	Total - Unit Linked Business (Rs '000)					(Rs '000)	(Rs.'000)		
															(Rs.'000)	(Rs.'000)
															1	2
3+10-2	4	5	6	7	8	9	10									
Assets																
Government Debt Securities	34,467,920		3,472,927	30,659,121			180,616	180,616	155,256	30,994,993						
Equities	969,655		811,823	20,257			975	975	136,600	157,832						
Investments in Subsidiaries	1,526,752		905,752	-			-	-	621,000	621,000						
Investments in Associates	397,399		125,473	42,990			-	-	228,935	271,926						
Corporate Debt	8,352,018		445,856	7,903,112			3,050	3,050	-	7,906,162						
Land & Buildings	7,853,785		2,231,302	4,398,419			-	-	1,224,063	5,622,483						
Bank Deposits	17,151,919		2,137,115	13,148,101			27,000	27,000	1,839,703	15,014,804						
Unit Trusts	343,823		343,823	-			-	-	-	-						
Investments in Gold	2,491		2,491	-			-	-	-	-						
Reinsurance receivable	2,162,743		2,134,769	27,254			720	720	-	27,974						
Policy Loans	1,507,143			1,507,143			-	-	-	1,507,143						
Mortgage Loans	-			-			-	-	-	-						
Premium receivable from policy holders and intermediaries	3,018,847		3,018,847	-			-	-	-	-						
Intangible Assets	2,198			-			-	-	2,198	2,198						
Property Plant and Equipments	1,676,193		733,012	133,752			-	-	809,429	943,181						
Other Loans	-			-			-	-	-	-						
Deferred tax assets	-		-	-			-	-	-	-						
Other Assets	17,423,747		9,873,015	4,576,719			9,020	9,020	2,964,993	7,550,732						
Cash and cash equivalents	640,740		92,844	546,083			-	-	1,814	547,896						
Total assets	97,497,372	-	26,329,049	62,962,952	-	-	221,381	221,381	7,983,991	71,168,323						
Liabilities																
Insurance provision - Life	60,021,879		-	60,021,879			-	-	-	60,021,879						
Insurance provision - Unit Linked	221,381		-	-			221,381	221,381	-	221,381						
Shortfall in Life Fund	7,492		-	7,492			-	-	-	7,492						
Insurance provision - Non Life	8,207,396		8,207,396	-			-	-	-	-						
Obligation to Repurchase Securities	75,000		-	75,000			-	-	-	75,000						
Deferred Income Taxes	96,653		-	84,139			-	-	12,514	96,653						
Other Liabilities	3,495,522		1,842,360	1,653,162			-	-	-	1,653,162						
Claims Outstanding	102,208		-	102,208			-	-	-	102,208						
Interest bearing borrowings	-		-	-			-	-	-	-						
Subordinated Debt	-		-	-			-	-	-	-						
Provision for retirement benefits	-		-	-			-	-	-	-						
Total liabilities	72,227,531	-	10,049,756	61,943,880	-	-	221,381	221,381	12,514	62,177,775						
Shareholder's equity																
Share capital	1,424,823		966,070	-			-	-	458,753	458,753						
Capital reserve	684,417		684,417	-			-	-	-	-						
Revenue reserves (including AFS Reserves)	23,160,602		14,628,804	1,019,072			-	-	7,512,725	8,531,798						
Total Shareholders' Equity	25,269,841	-	16,279,291	1,019,072	-	-	-	-	7,971,478	8,990,550						
Total Liabilities and Shareholders' Equity	97,497,372	-	26,329,047	62,962,952	-	-	221,381	221,381	7,983,992	71,168,325						

13. Industry & Company-wise Balance sheet - 31st December 2014 (Cont...)

Cooperative	Company	Inter Segment elimination*	General Insurance Business	Long-term Insurance Business						Shareholders	Total
				Insurance Provision Life	Unit Linked Business			Shareholders	Total		
	Non Unit Account (Rs '000)	Unit Account - Guaranteed (Rs '000)	Unit Account - Non Guaranteed (Rs '000)		Total - Unit Linked Business (Rs '000)	(Rs '000)	(Rs.'000)				
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs '000)	(Rs '000)	(Rs '000)	(Rs '000)	(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	1,135,499		590,327	427,160				118,012	545,172		
Equities	19,065		19,065	-				-	-		
Investments in Subsidiaries	100,000		100,000	-				-	-		
Investments in Associates	-		-	-				-	-		
Corporate Debt	712,903		398,810	287,154				26,940	314,093		
Land & Buildings	519,000		425,000	94,000				-	94,000		
Bank Deposits	221,201		192,383	28,818				-	28,818		
Unit Trusts	228,607		162,811	65,796				-	65,796		
Investments in Gold	-		-	-				-	-		
Reinsurance receivable	38,673		26,057	12,616				-	12,616		
Policy Loans	11,213		-	11,213				-	11,213		
Mortgage Loans	-		-	-				-	-		
Premium receivable from policy holders and intermediaries	231,626		215,640	15,986				-	15,986		
Intangible Assets	5,683		5,479	204				-	204		
Property Plant and Equipments	141,185		116,124	25,061				-	25,061		
Other Loans	-		-	-				-	-		
Deferred tax assets	-		-	-				-	-		
Other Assets	146,468		125,356	21,111				-	21,111		
Cash and cash equivalents	327,560		317,224	10,336				-	10,336		
Total assets	3,838,683	-	2,694,277	999,455	-	-	-	144,951	1,144,406		
Liabilities											
Insurance provision - Life	851,737			851,737					851,737		
Insurance provision - Unit Linked	-								-		
Shortfall in Life Fund	-								-		
Insurance provision - Non Life	1,105,612		1,105,612						-		
Obligation to Repurchase Securities	-								-		
Deferred Income Taxes	-								-		
Other Liabilities	253,493		138,920	114,573					114,573		
Claims Outstanding	-								-		
Interest bearing borrowings	132,304		132,304						-		
Subordinated Debt	-								-		
Provision for retirement benefits	31,404		28,811	2,593					2,593		
Total liabilities	2,374,550	-	1,405,647	968,903	-	-	-	-	968,903		
Shareholder's equity											
Share capital	1,004,910		904,910	-				100,000	100,000		
Capital reserve	140,890		109,171	30,551				1,168	31,720		
Revenue reserves (including AFS Reserves)	318,333		274,550	-				43,783	43,783		
Total Shareholders' Equity	1,464,133	-	1,288,631	30,551	-	-	-	144,951	175,503		
Total Liabilities and Shareholders' Equity	3,838,683	-	2,694,277	999,455	-	-	-	144,951	1,144,406		

13. Industry & Company-wise Balance sheet - 31st December 2014 (Cont...)

HNBA	Company	Inter Segment elimination*	General Insurance Business	Long-term Insurance Business							Shareholders	Total						
				Insurance Provision Life	Unit Linked Business				Shareholders	Total								
					Non Unit Account (Rs '000)	Unit Account - Guaranteed (Rs '000)	Unit Account - Non Guaranteed (Rs '000)	Total - Unit Linked Business (Rs '000)					(Rs '000)	(Rs.'000)				
															(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
															1	2	3	4
3+10-2	4	5	6	7	8	9	10											
Assets																		
Government Debt Securities	2,944,881	276,248	612,871	2,574,369					33,890	2,608,259								
Equities	358,943	-	108,472	250,471					-	250,471								
Investments in Subsidiaries	100,000	-	100,000	-					-	-								
Investments in Associates	-	-	-	-					-	-								
Corporate Debt	1,343,350	641,136	-	1,681,233					303,253	1,984,486								
Land & Buildings	-	-	-	-					-	-								
Bank Deposits	1,462,840	-	508,824	931,953					22,063	954,016								
Unit Trusts	239,932	-	125,999	107,806					6,127	113,933								
Investments in Gold	-	-	-	-					-	-								
Reinsurance receivable	(96,172)	119,618	-	23,446					-	23,446								
Policy Loans	71,081	-	-	71,081					-	71,081								
Mortgage Loans	-	-	-	-					-	-								
Premium receivable from policy holders and intermediaries	(350,165)	357,108	-	6,943					-	6,943								
Intangible Assets	51,621	-	31,028	-					20,593	20,593								
Property Plant and Equipments	133,940	-	121,159	-					12,781	12,781								
Other Loans	285,492	-	207,296	-					78,196	78,196								
Deferred tax assets	-	-	-	-					-	-								
Other Assets	416,735	-	164,370	195,024					57,341	252,365								
Cash and cash equivalents	157,769	-	69,186	88,482					101	88,583								
Total assets	7,120,248	1,394,110	2,049,205	5,930,808	-	-	-	-	534,345	6,465,153								
Liabilities																		
Insurance provision - Life	5,464,010	-	-	5,464,010					-	5,464,010								
Insurance provision - Unit Linked	-	-	-	-					-	-								
Shortfall in Life Fund	-	-	-	-					-	-								
Insurance provision - Non Life	(1,227,066)	1,227,066	-	-					-	-								
Obligation to Repurchase Securities	-	-	-	-					-	-								
Deferred Income Taxes	8,846	-	8,846	-					-	-								
Other Liabilities	396,608	167,045	149,933	413,323					397	413,720								
Claims Outstanding	-	-	-	-					-	-								
Interest bearing borrowings	-	-	-	-					-	-								
Subordinated Debt	-	-	-	-					-	-								
Provision for retirement benefits	71,494	-	39,986	31,508					-	31,508								
Total liabilities	4,713,892	1,394,110	198,764	5,908,841	-	-	-	-	397	5,909,238								
Shareholder's equity																		
Share capital	1,171,875	-	671,875	-					500,000	500,000								
Capital reserve	-	-	-	-					-	-								
Revenue reserves (including AFS Reserves)	1,234,482	-	1,178,567	21,967					33,948	55,915								
Total Shareholders' Equity	2,406,356	-	1,850,441	21,967	-	-	-	-	533,948	555,915								
Total Liabilities and Shareholders' Equity	7,120,248	1,394,110	2,049,205	5,930,808	-	-	-	-	534,345	6,465,153								

13. Industry & Company-wise Balance sheet - 31st December 2014 (Cont...)

Janashakthi	Company	Inter Segment elimination*	General Insurance Business	Long-term Insurance Business						Shareholders	Total							
				Insurance Provision Life	Unit Linked Business				(Rs.'000)			(Rs.'000)						
					Non Unit Account (Rs.'000)	Unit Account - Guaranteed (Rs.'000)	Unit Account - Non Guaranteed (Rs.'000)	Total - Unit Linked Business (Rs.'000)					(Rs.'000)	(Rs.'000)				
															1	2	3	4
															5	6	7	8
3+10-2	9	10																
Assets																		
Government Debt Securities	4,591,939		1,810,421	2,781,518				-		2,781,518								
Equities	1,850,784		839,399	576,535				434,850		1,011,385								
Investments in Subsidiaries	-		-	-				-		-								
Investments in Associates	-		-	-				-		-								
Corporate Debt	4,317,181		2,089,487	2,227,694				-		2,227,694								
Land & Buildings	159,341		-	159,341				-		159,341								
Bank Deposits	1,598,764		885,780	712,984				-		712,984								
Unit Trusts	1,770,678		816,317	954,360				-		954,360								
Investments in Gold	108,000		108,000	-				-		-								
Reinsurance receivable	308,323		292,337	15,986				-		15,986								
Policy Loans	76,621		-	76,621				-		76,621								
Mortgage Loans	300,000		300,000	-				-		-								
Premium receivable from policy holders and intermediaries	1,482,956		1,482,956	-				-		-								
Intangible Assets	32,942		32,942	-				-		-								
Property Plant and Equipments	1,329,276		1,329,276	-				-		-								
Other Loans	229,092		229,092	-				-		-								
Deferred tax assets	76,820		76,820	-				-		-								
Other Assets	1,365,839		1,236,176	129,663				-		129,663								
Cash and cash equivalents	733,871		478,754	189,966				65,150		255,116								
Total assets	20,332,427	-	12,007,757	7,824,669	-	-	-	-	500,000	8,324,669								
Liabilities																		
Insurance provision - Life	7,413,921		-	7,413,921				-		7,413,921								
Insurance provision - Unit Linked	-		-	-				-		-								
Shortfall in Life Fund	-		-	-				-		-								
Insurance provision - Non Life	5,333,397		5,333,397	-				-		-								
Obligation to Repurchase Securities	-		-	-				-		-								
Deferred Income Taxes	-		-	-				-		-								
Other Liabilities	1,829,510		1,438,530	390,980				-		390,980								
Claims Outstanding	-		-	-				-		-								
Interest bearing borrowings	281,493		261,724	19,769				-		19,769								
Subordinated Debt	-		-	-				-		-								
Provision for retirement benefits	267,465		267,465	-				-		-								
Total liabilities	15,125,785	-	7,301,116	7,824,669	-	-	-	-	-	7,824,669								
Shareholder's equity																		
Share capital	1,496,000		1,496,000	-				-		-								
Capital reserve	-		-	-				-		-								
Revenue reserves (including AFS Reserves)	3,710,642		3,210,642	-				500,000		500,000								
Total Shareholders' Equity	5,206,642	-	4,706,642	-	-	-	-	-	500,000	500,000								
Total Liabilities and Shareholders' Equity	20,332,427	-	12,007,758	7,824,669	-	-	-	-	500,000	8,324,669								

13. Industry & Company-wise Balance sheet - 31st December 2014 (Cont...)

NIC	Company	Inter Segment elimination*	General Insurance Business	Long-term Insurance Business						Shareholders	Total														
				(Rs.'000)	(Rs.'000)	(Rs.'000)	Insurance Provision Life	Unit Linked Business				(Rs '000)	(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
Assets																									
Government Debt Securities	104,065			104,065						104,065															
Equities	-			-						-															
Investments in Subsidiaries	-			-						-															
Investments in Associates	-			-						-															
Corporate Debt	-			-						-															
Land & Buildings																									
Bank Deposits	13,481			13,481						13,481															
Unit Trusts	-			-						-															
Investments in Gold																									
Reinsurance receivable	-			-						-															
Policy Loans	50,557			50,557						50,557															
Mortgage Loans	-			-						-															
Premium receivable from policy holders and intermediaries	-			-						-															
Intangible Assets	-			-						-															
Property Plant and Equipments	43,647			43,647						43,647															
Other Loans	-			-						-															
Deferred tax assets	-			-						-															
Other Assets	52,034			52,034						52,034															
Cash and cash equivalents	70,857			70,857						70,857															
Total assets	334,640	-	-	334,640	-	-	-	-	-	334,640															
Liabilities																									
Insurance provision - Life	(82,425)			(82,425)						(82,425)															
Insurance provision - Unit Linked	-			-						-															
Shortfall in Life Fund	-			-						-															
Insurance provision - Non Life	-			-						-															
Obligation to Repurchase Securities	-			-						-															
Deferred Income Taxes	-			-						-															
Other Liabilities	52,346			52,346						52,346															
Claims Outstanding	-			-						-															
Interest bearing borrowings	364,719			364,719						364,719															
Subordinated Debt	-			-						-															
Provision for retirement benefits	-			-						-															
Total liabilities	334,640	-	-	334,640	-	-	-	-	-	334,640															
Shareholder's equity																									
Share capital																									
Capital reserve																									
Revenue reserves (including AFS Reserves)																									
Total Shareholders' Equity	-	-	-	-	-	-	-	-	-	-															
Total Liabilities and Shareholders' Equity	334,640	-	-	334,640	-	-	-	-	-	334,640															

13. Industry & Company-wise Balance sheet - 31st December 2014 (Cont...)

LIC	Company	Inter Segment elimination*	General Insurance Business	Long-term Insurance Business							Shareholders	Total								
				Insurance Provision Life	Unit Linked Business				(Rs.'000)	(Rs.'000)										
					Non Unit Account (Rs '000)	Unit Account - Guaranteed (Rs '000)	Unit Account - Non Guaranteed (Rs '000)	Total - Unit Linked Business (Rs '000)					(Rs '000)	(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	1,154,303			885,076					269,227	1,154,303										
Equities	248,652			21,191					227,461	248,652										
Investments in Subsidiaries	-									-										
Investments in Associates	-									-										
Corporate Debt	186,425			57,813					128,612	186,425										
Land & Buildings	-									-										
Bank Deposits	35,409			35,409						35,409										
Unit Trusts	25,354			25,354						25,354										
Investments in Gold	-									-										
Reinsurance receivable	-									-										
Policy Loans	132,295			132,295						132,295										
Mortgage Loans	-									-										
Premium receivable from policy holders and intermediaries	6,396			6,396						6,396										
Intangible Assets	269								269	269										
Property Plant and Equipments	30,153			14,832					15,321	30,153										
Other Loans	-									-										
Deferred tax assets	-									-										
Other Assets	71,027			71,027						71,027										
Cash and cash equivalents	9,399			8,911					488	9,399										
Total assets	1,899,682	-	-	1,258,304	-	-	-	-	641,378	1,899,682										
Liabilities																				
Insurance provision - Life	1,141,273			1,141,273						1,141,273										
Insurance provision - Unit Linked	-									-										
Shortfall in Life Fund	-									-										
Insurance provision - Non Life	-									-										
Obligation to Repurchase Securities	-									-										
Deferred Income Taxes	-									-										
Other Liabilities	54,832			54,832						54,832										
Claims Outstanding	-									-										
Interest bearing borrowings	-									-										
Subordinated Debt	-									-										
Provision for retirement benefits	4,711			4,711						4,711										
Total liabilities	1,200,816	-	-	1,200,816	-	-	-	-	-	1,200,816										
Shareholder's equity																				
Share capital	500,000			-					500,000	500,000										
Capital reserve	-								-	-										
Revenue reserves (including AFS Reserves)	198,866			57,488					141,378	198,866										
Total Shareholders' Equity	698,866	-	-	57,488	-	-	-	-	641,378	698,866										
Total Liabilities and Shareholders' Equity	1,899,682	-	-	1,258,304	-	-	-	-	641,378	1,899,682										

13. Industry & Company-wise Balance sheet - 31st December 2014 (Cont...)

LOLC	Company	Inter Segment elimination*	General Insurance Business	Long-term Insurance Business						Shareholders	Total
				Insurance Provision Life	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)		(Rs '000)	(Rs '000)	(Rs '000)				
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(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	2,685,153	-	1,696,141	979,413				9,600	989,013		
Equities	-	-	-	-				-	-		
Investments in Subsidiaries	-	-	-	-				-	-		
Investments in Associates	-	-	-	-				-	-		
Corporate Debt	-	-	-	-				-	-		
Land & Buildings	-	-	-	-				-	-		
Bank Deposits	500	-	500	-				-	-		
Unit Trusts	-	-	-	-				-	-		
Investments in Gold	-	-	-	-				-	-		
Reinsurance receivable	74,004	-	73,590	414				-	414		
Policy Loans	-	-	-	-				-	-		
Mortgage Loans	-	-	-	-				-	-		
Premium receivable from policy holders and intermediaries	421,757	-	414,088	7,669				-	7,669		
Intangible Assets	75,449	-	52,152	-				23,297	23,297		
Property Plant and Equipments	46,945	-	22,283	-				24,662	24,662		
Other Loans	-	-	-	-				-	-		
Deferred tax assets	-	-	-	-				-	-		
Other Assets	96,855	247,838	63,857	30,397				250,439	280,836		
Cash and cash equivalents	46,959	-	22,635	24,289				34	24,323		
Total assets	3,447,622	247,838	2,345,246	1,042,182	-	-	-	308,032	1,350,214		
Liabilities											
Insurance provision - Life	682,942	-	-	682,942					682,942		
Insurance provision - Unit Linked	-	-	-	-					-		
Shortfall in Life Fund	-	-	-	-					-		
Insurance provision - Non Life	1,371,571	-	1,371,571	-					-		
Obligation to Repurchase Securities	-	-	-	-					-		
Deferred Income Taxes	-	-	-	-					-		
Other Liabilities	366,398	247,838	263,715	350,521					350,521		
Claims Outstanding	5,179	-	-	5,179					5,179		
Interest bearing borrowings	-	-	-	-					-		
Subordinated Debt	-	-	-	-					-		
Provision for retirement benefits	12,922	-	9,382	3,540					3,540		
Total liabilities	2,439,012	247,838	1,644,668	1,042,182	-	-	-	-	1,042,182		
Shareholder's equity											
Share capital	1,100,000	-	500,000	-				600,000	600,000		
Capital reserve	-	-	-	-				-	-		
Revenue reserves (including AFS Reserves)	(91,390)	-	200,578	-				(291,968)	(291,968)		
Total Shareholders' Equity	1,008,610	-	700,578	-	-	-	-	308,032	308,032		
Total Liabilities and Shareholders' Equity	3,447,622	247,838	2,345,246	1,042,182	-	-	-	308,032	1,350,214		

13. Industry & Company-wise Balance sheet - 31st December 2014 (Cont...)

MBSL	Company	Inter Segment elimination*	General Insurance Business	Long-term Insurance Business							Shareholders	Total								
				Insurance Provision Life	Unit Linked Business				(Rs.'000)	(Rs.'000)										
					Non Unit Account (Rs '000)	Unit Account - Guaranteed (Rs '000)	Unit Account - Non Guaranteed (Rs '000)	Total - Unit Linked Business (Rs '000)					(Rs.'000)	(Rs.'000)						
					1	2	3	4							5	6	7	8	9	10
					3+10-2	4	5	6							7	8	9	10		
Assets																				
Government Debt Securities	884,815		567,637	317,178					-		317,178									
Equities	14,452		14,452	-					-		-									
Investments in Subsidiaries	-		-	-					-		-									
Investments in Associates	-		-	-					-		-									
Corporate Debt	138,480		115,219	18,260					5,000		23,260									
Land & Buildings	-		-	-					-		-									
Bank Deposits	138,182		94,754	26,429					17,000		43,429									
Unit Trusts	7,721		5,801	1,919					-		1,919									
Investments in Gold	-		-	-					-		-									
Reinsurance receivable	61,519		61,104	415					-		415									
Policy Loans	4,479		-	4,479					-		4,479									
Mortgage Loans	-		-	-					-		-									
Premium receivable from policy holders and intermediaries	230,562		222,399	8,163					-		8,163									
Intangible Assets	-		-	-					-		-									
Property Plant and Equipments	100,405		99,850	556					-		556									
Other Loans	-		-	-					-		-									
Deferred tax assets	-		-	-					-		-									
Other Assets	114,964		104,021	10,944					-		10,944									
Cash and cash equivalents	37,349		30,414	6,935					-		6,935									
Total assets	1,732,929	-	1,315,651	395,278	-	-	-	-	22,000		417,278									
Liabilities																				
Insurance provision - Life	336,348			336,348							336,348									
Insurance provision - Unit Linked	-										-									
Shortfall in Life Fund	-										-									
Insurance provision - Non Life	569,301		569,301								-									
Obligation to Repurchase Securities	-										-									
Deferred Income Taxes	-										-									
Other Liabilities	355,490		297,749	57,742							57,742									
Claims Outstanding	-										-									
Interest bearing borrowings	-										-									
Subordinated Debt	-										-									
Provision for retirement benefits	12,055		10,866	1,188							1,188									
Total liabilities	1,273,194	-	877,916	395,278	-	-	-	-	-		395,278									
Shareholder's equity																				
Share capital	1,080,022		1,058,022						22,000		22,000									
Capital reserve	1,961		1,961						-		-									
Revenue reserves (including AFS Reserves)	(622,248)		(622,248)						-		-									
Total Shareholders' Equity	459,735	-	437,735	-	-	-	-	-	22,000		22,000									
Total Liabilities and Shareholders' Equity	1,732,929	-	1,315,651	395,278	-	-	-	-	22,000		417,278									

13. Industry & Company-wise Balance sheet - 31st December 2014 (Cont...)

People's	Company	Inter Segment elimination*	General Insurance Business	Long-term Insurance Business						Shareholders	Total
				Insurance Provision Life	Unit Linked Business			Shareholders	Total		
	Non Unit Account (Rs.'000)	Unit Account - Guaranteed (Rs.'000)	Unit Account - Non Guaranteed (Rs.'000)		Total - Unit Linked Business (Rs.'000)	(Rs.'000)	(Rs.'000)				
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(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	1,114,650		1,114,650								
Equities	228,202		228,202								
Investments in Subsidiaries	-										
Investments in Associates	-										
Corporate Debt	661,444		661,444								
Land & Buildings	-										
Bank Deposits	1,562,880		1,562,880								
Unit Trusts	61,151		61,151								
Investments in Gold	-										
Reinsurance receivable	137,282		137,282								
Policy Loans	-										
Mortgage Loans	-										
Premium receivable from policy holders and intermediaries	523,733		523,733								
Intangible Assets	48,941		48,941								
Property Plant and Equipments	26,056		26,056								
Other Loans	18,372		18,372								
Deferred tax assets	-										
Other Assets	11,942		11,942								
Cash and cash equivalents	182,830		182,830								
Total assets	4,577,483	-	4,577,483	-	-	-	-	-	-	-	
Liabilities											
Insurance provision - Life	-		-								
Insurance provision - Unit Linked	-		-								
Shortfall in Life Fund	-		-								
Insurance provision - Non Life	2,720,366		2,720,366								
Obligation to Repurchase Securities	-		-								
Deferred Income Taxes	13,576		13,576								
Other Liabilities	429,787		429,787								
Claims Outstanding	-		-								
Interest bearing borrowings	-		-								
Subordinated Debt	-		-								
Provision for retirement benefits	4,432		4,432								
Total liabilities	3,168,161	-	3,168,161	-	-	-	-	-	-	-	
Shareholder's equity											
Share capital	600,000		600,000								
Capital reserve	-		-								
Revenue reserves (including AFS Reserves)	809,322		809,322								
Total Shareholders' Equity	1,409,322	-	1,409,322	-	-	-	-	-	-	-	
Total Liabilities and Shareholders' Equity	4,577,483	-	4,577,483	-	-	-	-	-	-	-	

13. Industry & Company-wise Balance sheet - 31st December 2014 (Cont...)

SLIC	Company	Inter Segment elimination*	General Insurance Business	Long-term Insurance Business						Shareholders	Total									
				(Rs.'000)	(Rs.'000)	(Rs.'000)	Insurance Provision Life	Unit Linked Business				(Rs.'000)	(Rs.'000)							
								Non Unit Account (Rs '000)	Unit Account - Guaranteed (Rs '000)					Unit Account - Non Guaranteed (Rs '000)	Total - Unit Linked Business (Rs '000)					
																4	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	38,929,876	-	3,223,028	34,413,618				1,293,230	35,706,847											
Equities	41,392,944	-	14,548,715	21,681,235				5,162,994	26,844,229											
Investments in Subsidiaries	21,085,904	107,503	19,735,493	-				1,457,914	1,457,914											
Investments in Associates	-	-	-	-				-	-											
Corporate Debt	12,340,743	-	509,288	11,625,451				206,004	11,831,455											
Land & Buildings	7,947,407	-	7,905,235	-				42,171	42,172											
Bank Deposits	28,292,318	-	9,623,500	18,405,192				263,626	18,668,818											
Unit Trusts	1,146,236	-	245,886	900,350				-	900,350											
Investments in Gold	-	-	-	-				-	-											
Reinsurance receivable	1,206,845	-	1,177,765	29,080				-	29,080											
Policy Loans	1,441,904	-	-	1,441,904				-	1,441,904											
Mortgage Loans	-	-	-	-				-	-											
Premium receivable from policy holders and intermediaries	2,858,302	-	2,588,094	270,208				-	270,208											
Intangible Assets	141,335	-	141,335	-				-	-											
Property Plant and Equipments	1,123,869	-	1,123,869	-				-	-											
Other Loans	841,553	-	-	841,554				-	841,553											
Deferred tax assets	86,629	-	-	86,629				-	86,629											
Other Assets	2,803,719	92,634	2,062,944	333,408				500,000	833,409											
Cash and cash equivalents	290,922	-	147,971	113,905				29,047	142,952											
Total assets	161,930,505	200,137	63,033,123	90,142,534	-	-	-	8,954,986	99,097,519											
Liabilities																				
Insurance provision - Life	74,706,063	-	-	74,706,063				-	74,706,063											
Insurance provision - Unit Linked	-	-	-	-				-	-											
Shortfall in Life Fund	-	-	-	-				-	-											
Insurance provision - Non Life	12,933,923	-	12,933,923	-				-	-											
Obligation to Repurchase Securities	-	-	-	-				-	-											
Deferred Income Taxes	-	-	-	-				-	-											
Other Liabilities	9,405,825	92,634	4,053,229	4,794,378				650,853	5,445,230											
Claims Outstanding	-	-	-	-				-	-											
Interest bearing borrowings	-	-	-	-				-	-											
Subordinated Debt	-	-	-	-				-	-											
Provision for retirement benefits	668,380	-	348,720	319,660				-	319,660											
Total liabilities	97,714,191	92,634	17,335,872	79,820,101	-	-	-	650,853	80,470,953											
Shareholder's equity																				
Share capital	6,000,000	-	6,000,000	-				27,877	27,877											
Capital reserve	5,971,570	(138,038)	5,805,655	-				8,276,256	18,598,689											
Revenue reserves (including AFS Reserves)	52,244,744	245,541	33,891,596	10,322,432				8,304,134	18,626,566											
Total Shareholders' Equity	64,216,314	107,503	45,697,251	10,322,432	-	-	-	8,954,986	99,097,519											
Total Liabilities and Shareholders' Equity	161,930,505	200,137	63,033,123	90,142,533	-	-	-	22,000	417,278											

13. Industry & Company-wise Balance sheet - 31st December 2014 (Cont...)

Sanasa	Company	Inter Segment elimination*	General Insurance Business	Long-term Insurance Business						Shareholders	Total
				Insurance Provision Life	Unit Linked Business			Shareholders	Total		
	Non Unit Account (Rs `000)	Unit Account - Guaranteed (Rs `000)	Unit Account - Non Guaranteed (Rs `000)		Total - Unit Linked Business (Rs `000)	(Rs `000)	(Rs.`000)				
	(Rs.`000)	(Rs.`000)	(Rs.`000)	(Rs.`000)	(Rs.`000)	(Rs.`000)	(Rs.`000)	(Rs.`000)	(Rs.`000)	(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	411,433		97,459	313,974				-	313,974		
Equities	317,099		131,372	36,816				148,911	185,727		
Investments in Subsidiaries	2,135		2,135	-				-	-		
Investments in Associates	400		400	-				-	-		
Corporate Debt	362,220		77,432	237,270				47,518	284,788		
Land & Buildings	51,500		10,500	30,000				11,000	41,000		
Bank Deposits	242,621		27,777	88,626				126,218	214,843		
Unit Trusts	45,250		10,000	30,000				5,250	35,250		
Investments in Gold	-		-	-				-	-		
Reinsurance receivable	18,141		11,530	-				6,611	6,611		
Policy Loans	13,676		-	-				13,676	13,676		
Mortgage Loans	-		-	-				-	-		
Premium receivable from policy holders and intermediaries	63,226		63,226	-				-	-		
Intangible Assets	31,725		31,725	-				-	-		
Property Plant and Equipments	60,559		59,999	-				560	560		
Other Loans	-		-	-				-	-		
Deferred tax assets	307		307	-				-	-		
Other Assets	111,884		56,889	-				54,995	54,995		
Cash and cash equivalents	58,474		41,463	5,969				11,043	17,012		
Total assets	1,790,650	-	622,213	742,655	-	-	-	425,782	1,168,437		
Liabilities											
Insurance provision - Life	693,098		-	693,098				-	693,098		
Insurance provision - Unit Linked	-		-	-				-	-		
Shortfall in Life Fund	-		-	-				-	-		
Insurance provision - Non Life	179,754		179,754	-				-	-		
Obligation to Repurchase Securities	-		-	-				-	-		
Deferred Income Taxes	-		-	-				-	-		
Other Liabilities	261,270		105,871	49,557				105,843	155,400		
Claims Outstanding	-		-	-				-	-		
Interest bearing borrowings	-		-	-				-	-		
Subordinated Debt	-		-	-				-	-		
Provision for retirement benefits	19,084		11,450	-				7,634	7,634		
Total liabilities	1,153,206	-	297,075	742,655	-	-	-	113,476	856,131		
Shareholder's equity											
Share capital	592,635		286,604					306,031	306,031		
Capital reserve	-		-	-				-	-		
Revenue reserves (including AFS Reserves)	44,809		38,535					6,275	6,275		
Total Shareholders' Equity	637,444	-	325,139	-	-	-	-	312,306	312,306		
Total Liabilities and Shareholders' Equity	1,790,650	-	622,213	742,655	-	-	-	425,782	1,168,437		

13. Industry & Company-wise Balance sheet - 31st December 2014 (Cont...)

Union	Company	Inter Segment elimination*	General Insurance Business	Long-term Insurance Business						Shareholders	Total							
				Insurance Provision Life	Unit Linked Business				(Rs.'000)			(Rs.'000)						
					Non Unit Account (Rs.'000)	Unit Account - Guaranteed (Rs.'000)	Unit Account - Non Guaranteed (Rs.'000)	Total - Unit Linked Business (Rs.'000)					(Rs.'000)	(Rs.'000)				
															1	2	3	4
															5	6	7	8
3+10-2	2	3	4	5	6	7	8	9	10									
3+10-2	2	3	4	5	6	7	8	9	10									
Assets																		
Government Debt Securities	17,524,369	-	3,870,882	11,560,315	285,647	-	356,977	642,624	1,450,548	13,653,487								
Equities	3,620,690	-	625	1,386,070	-	-	2,233,995	2,233,995	-	3,620,065								
Investments in Subsidiaries	100,000	-	100,000	-	-	-	-	-	-	-								
Investments in Associates	-	-	-	-	-	-	-	-	-	-								
Corporate Debt	6,866,647	-	1,214,395	5,628,049	-	-	24,203	24,203	-	5,652,252								
Land & Buildings	1,005,465	-	-	1,005,465	-	-	-	-	-	1,005,465								
Bank Deposits	500,000	-	100,000	400,000	-	-	-	-	-	400,000								
Unit Trusts	-	-	-	-	-	-	-	-	-	-								
Investments in Gold	-	-	-	-	-	-	-	-	-	-								
Reinsurance receivable	659,132	-	591,597	67,536	-	-	-	-	-	67,536								
Policy Loans	504,085	-	-	504,085	-	-	-	-	-	504,085								
Mortgage Loans	-	-	-	-	-	-	-	-	-	-								
Premium receivable from policy holders and intermediaries	1,709,977	-	1,550,859	159,117	-	-	-	-	-	159,117								
Intangible Assets	95,075	-	28,309	66,766	-	-	-	-	-	66,766								
Property Plant and Equipments	283,104	-	84,635	198,469	-	-	-	-	-	198,469								
Other Loans	474,492	-	201,171	64,556	-	-	-	-	208,765	273,321								
Deferred tax assets	-	-	-	-	-	-	-	-	-	-								
Other Assets	3,187,567	733,048	308,239	1,332,852	32,866	-	34,063	66,929	746,498	2,146,279								
Cash and cash equivalents	371,123	-	174,694	188,247	686	-	294	980	7,202	196,429								
Total assets	36,901,727	733,048	8,225,408	22,561,528	319,199	-	2,649,531	2,968,730	2,413,013	27,943,271								
Liabilities																		
Insurance provision - Life	20,078,775	-	-	19,956,278	122,497	-	-	122,497	-	20,078,775								
Insurance provision - Unit Linked	2,618,007	-	-	-	-	-	2,618,007	2,618,007	-	2,618,007								
Shortfall in Life Fund	-	-	-	-	-	-	-	-	-	-								
Insurance provision - Non Life	3,616,359	-	3,616,359	-	-	-	-	-	-	-								
Obligation to Repurchase Securities	-	-	-	-	-	-	-	-	-	-								
Deferred Income Taxes	-	-	-	-	-	-	-	-	-	-								
Other Liabilities	4,181,371	733,048	1,371,180	1,839,062	196,729	-	31,524	228,253	9,827	2,077,143								
Claims Outstanding	-	-	-	-	-	-	-	-	-	-								
Interest bearing borrowings	-	-	-	-	-	-	-	-	-	-								
Subordinated Debt	-	-	-	-	-	-	-	-	-	-								
Provision for retirement benefits	196,999	-	106,561	90,437	-	-	-	-	-	90,437								
Total liabilities	30,691,510	733,048	5,094,100	21,885,778	319,225	-	2,649,531	2,968,756	9,827	24,864,362								
Shareholder's equity																		
Share capital	1,138,432	-	513,432	-	-	-	-	-	625,000	625,000								
Capital reserve	840,375	-	479,051	353,878	-	-	-	-	7,446	361,324								
Revenue reserves (including AFS Reserves)	4,231,409	-	2,138,824	321,872	(26)	-	(26)	1,770,740	2,092,585									
Total Shareholders' Equity	6,210,217	-	3,131,307	675,750	(26)	-	(26)	2,403,186	2,403,186	3,078,910								
Total Liabilities and Shareholders' Equity	36,901,727	733,048	8,225,408	22,561,528	319,199	-	2,649,531	2,968,730	2,413,013	27,943,271								

13. Industry & Company-wise Balance sheet - 31st December 2014 (Cont...)

Orient	Company	Inter Segment elimination*	General Insurance Business	Long-term Insurance Business						Shareholders	Total			
				Insurance Provision Life	Unit Linked Business				(Rs.'000)			(Rs.'000)		
					Non Unit Account (Rs.'000)	Unit Account - Guaranteed (Rs.'000)	Unit Account - Non Guaranteed (Rs.'000)	Total - Unit Linked Business (Rs.'000)					(Rs.'000)	(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	300,306		300,306											
Equities	-		-											
Investments in Subsidiaries	-		-											
Investments in Associates	-		-											
Corporate Debt	-		-											
Land & Buildings	-		-											
Bank Deposits	443,000		443,000											
Unit Trusts	-		-											
Investments in Gold	-		-											
Reinsurance receivable	23,226		23,226											
Policy Loans	-		-											
Mortgage Loans	-		-											
Premium receivable from policy holders and intermediaries	153,549		153,549											
Intangible Assets	9,336		9,336											
Property Plant and Equipments	14,272		14,272											
Other Loans	-		-											
Deferred tax assets	437		437											
Other Assets	63,310		63,310											
Cash and cash equivalents	7,866		7,866											
Total assets	1,015,302	-	1,015,302	-	-	-	-	-	-	-				
Liabilities														
Insurance provision - Life	-		-											
Insurance provision - Unit Linked	-		-											
Shortfall in Life Fund	-		-											
Insurance provision - Non Life	279,545		279,545											
Obligation to Repurchase Securities	-		-											
Deferred Income Taxes	-		-											
Other Liabilities	104,163		104,163											
Claims Outstanding	-		-											
Interest bearing borrowings	-		-											
Subordinated Debt	-		-											
Provision for retirement benefits	3,646		3,646											
Total liabilities	387,354	-	387,354	-	-	-	-	-	-	-				
Shareholder's equity														
Share capital	750,000		750,000											
Capital reserve	-		-											
Revenue reserves (including AFS Reserves)	(122,051)		(122,051)											
Total Shareholders' Equity	627,949	-	627,949	-	-	-	-	-	-	-				
Total Liabilities and Shareholders' Equity	1,015,302	-	1,015,302	-	-	-	-	-	-	-				

13. Industry & Company-wise Balance sheet - 31st December 2014 (Cont...)

Arpico	Company	Inter Segment elimination*	General Insurance Business	Long-term Insurance Business						Shareholders	Total
				Insurance Provision Life	Unit Linked Business			Shareholders	Total		
	Non Unit Account (Rs '000)	Unit Account - Guaranteed (Rs '000)	Unit Account - Non Guaranteed (Rs '000)		Total - Unit Linked Business (Rs '000)	(Rs '000)	(Rs.'000)				
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs '000)	(Rs '000)	(Rs '000)	(Rs '000)	(Rs '000)	(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	538,066			313,034				225,032	538,066		
Equities	-			-				-	-		
Investments in Subsidiaries	-			-				-	-		
Investments in Associates	-			-				-	-		
Corporate Debt	240,069			39,700				200,369	240,069		
Land & Buildings	-			-				-	-		
Bank Deposits	64,833			-				64,833	64,833		
Unit Trusts	-			-				-	-		
Investments in Gold	-			-				-	-		
Reinsurance receivable	5,147			5,147				-	5,147		
Policy Loans	17,709			17,709				-	17,709		
Mortgage Loans	-			-				-	-		
Premium receivable from policy holders and intermediaries	10,576			10,576				-	10,576		
Intangible Assets	-			-				-	-		
Property Plant and Equipments	15,751			-				15,751	15,751		
Other Loans	-			-				-	-		
Deferred tax assets	-			-				-	-		
Other Assets	37,494			21,985				15,509	37,494		
Cash and cash equivalents	51,098			(50,007)				101,106	51,098		
Total assets	980,743	-	-	358,143	-	-	-	622,600	980,743		
Liabilities											
Insurance provision - Life	287,031			287,031				-	287,031		
Insurance provision - Unit Linked	-			-				-	-		
Shortfall in Life Fund	-			-				-	-		
Insurance provision - Non Life	-			-				-	-		
Obligation to Repurchase Securities	-			-				-	-		
Deferred Income Taxes	-			-				-	-		
Other Liabilities	60,132			58,828				1,304	60,132		
Claims Outstanding	10,530			10,530				-	10,530		
Interest bearing borrowings	-			-				-	-		
Subordinated Debt	-			-				-	-		
Provision for retirement benefits	1,755			1,755				-	1,755		
Total liabilities	359,447	-	-	358,143	-	-	-	1,304	359,447		
Shareholder's equity											
Share capital	675,565							675,565	675,565		
Capital reserve	(54,269)							(54,269)	(54,269)		
Revenue reserves (including AFS Reserves)	-							-	-		
Total Shareholders' Equity	621,296	-	-	-	-	-	-	621,296	621,296		
Total Liabilities and Shareholders' Equity	980,743	-	-	358,143	-	-	-	622,600	980,743		

13. Industry & Company-wise Balance sheet - 31st December 2014 (Cont...)

NITF	Company	Inter Segment elimination*	General Insurance Business	Long-term Insurance Business							SRCC	RI	TOTAL
				Insurance Provision Life	Unit Linked Business			Shareholders	Total				
					Non Unit Account	Unit Account - Guaranteed	Unit Account - Non Guaranteed			Total - Unit Linked Business			
(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(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	8,033,153		739,234								5,338,448	1,955,471	-
Equities	-		-										-
Investments in Subsidiaries	-		-										-
Investments in Associates	-		-										-
Corporate Debt	1,072,421		-								1,072,421		-
Land & Buildings	-		-										-
Bank Deposits	-		-										-
Unit Trusts	-		-										-
Investments in Gold	-		-										-
Reinsurance receivable	-		-										-
Policy Loans	-		-										-
Mortgage Loans	-		-										-
Premium receivable from policy holders and intermediaries	1,140,797		9,052								415,651	716,094	-
Intangible Assets	-		-										-
Property Plant and Equipments	26,252		19,347								6,905		-
Other Loans	-		-										-
Deferred tax assets	-		-										-
Other Assets	642,656		26,518								467,502	148,636	-
Cash and cash equivalents	278,097		26,629								6,315	245,153	-
Total assets	11,193,376	-	820,780	-	-	-	-	-	-	-	7,307,242	3,065,354	-
Liabilities													
Insurance provision - Life	-		-										-
Insurance provision - Unit Linked	-		-										-
Shortfall in Life Fund	-		-										-
Insurance provision - Non Life	2,128,643		-								2,128,643		-
Obligation to Repurchase Securities	-		-										-
Deferred Income Taxes	-		-										-
Other Liabilities	230,081		140,302								89,779		-
Claims Outstanding	1,111,617		814,736								49,195	247,686	-
Interest bearing borrowings	-		-										-
Subordinated Debt	-		-										-
Provision for retirement benefits	-		-										-
Total liabilities	3,470,341	-	955,038	-	-	-	-	-	-	-	2,267,617	247,686	-
Shareholder's equity													
Share capital	-		-										-
Capital reserve	-		-										-
Revenue reserves (including AFS Reserves)	7,723,035		(134,258)								5,039,625	2,817,668	-
Total Shareholders' Equity	7,723,035	-	(134,258)	-	-	-	-	-	-	-	5,039,625	2,817,668	-
Total Liabilities and Shareholders' Equity	11,193,376	-	820,780	-	-	-	-	-	-	-	7,307,242	3,065,354	-

14. Income Statement - Long Term Insurance Business - 2015 & 2014

Industry	2015			2014		
	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)
Gross Written Premiums	53,575,411	-	53,575,411	44,595,516	-	44,595,516
Less: Premiums ceded to Reinsurers	(2,012,066)	-	(2,012,066)	(1,568,691)	-	(1,568,691)
Net Written Premiums	51,563,345	-	51,563,345	43,026,825	-	43,026,825
Net change in Reserves for Unearned Premiums	(395,429)	-	(395,429)	(291,115)	-	(291,115)
Net Earned Premiums	51,167,916	-	51,167,916	42,735,710	-	42,735,710
Benefits and Losses						
Increase in Insurance Provision-Life	(27,132,375)	-	(27,132,375)	(22,360,475)	-	(22,360,475)
Life Insurance Benefits	(20,936,876)	-	(20,936,876)	(20,644,099)	-	(20,644,099)
Underwriting and Net Acquisition Costs	(8,001,060)	(92,428)	(8,093,488)	(6,791,022)	-	(6,791,022)
Other Insurance related costs	(56,226)	-	(56,226)	(133,498)	-	(133,498)
Franchise fee	(51,604)	-	(51,604)	(9,672)	-	(9,672)
.....	-	-	-	-	-	-
Underwriting Results	(5,010,226)	(92,428)	(5,102,654)	(7,203,056)	-	(7,203,056)
Other Revenue						
Fees & Commission Income	200,145	241,377	441,522	443,688	-	443,688
Income from Investments	22,110,706	2,770,828	24,881,534	25,723,776	1,508,301	27,232,076
Other Income	1,441,042	1,286,495	2,727,538	732,645	71,447	804,092
Expenses	-	-	-	-	-	-
Other operating, investment related and admin expenses	(14,585,467)	(492,708)	(15,078,175)	(13,842,889)	(241,900)	(14,084,789)
Amortisation of Goodwill and Intangible Assets	(9,883)	(2,101)	(11,984)	(110)	(2,411)	(2,521)
Profit from Operations	4,146,318	3,711,463	7,857,782	5,854,054	1,335,437	7,189,491
Interest expense	(39,263)	(8,748)	(48,011)	(33,568)	(21,555)	(55,122)
Profit before taxation	4,107,055	3,702,715	7,809,770	5,820,487	1,313,882	7,134,369
Tax	(1,361,973)	(30,943)	(1,392,916)	(267,841)	118,382	(149,459)
Profit after taxation	2,745,082	3,671,772	6,416,854	5,552,646	1,432,264	6,984,910

14. Income Statement - Long Term Insurance Business - 2015 & 2014 (Cont...)

Asian	2015			2014		
	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)
Gross Written Premiums	4,091,042	-	4,091,042	3,048,148	-	3,048,148
Less: Premiums ceded to Reinsurers	(501,471)	-	(501,471)	(231,555)	-	(231,555)
Net Written Premiums	3,589,571	-	3,589,571	2,816,593	-	2,816,593
Net change in Reserves for Unearned Premiums	-	-	-	-	-	-
Net Earned Premiums	3,589,571	-	3,589,571	2,816,593	-	2,816,593
Benefits and Losses	-	-	-	-	-	-
Increase in Insurance Provision-Life	(966,452)	-	(966,452)	(1,253,098)	-	(1,253,098)
Life Insurance Benefits	(433,732)	-	(433,732)	(312,491)	-	(312,491)
Underwriting and Net Acquisition Costs	(992,572)	-	(992,572)	(714,531)	-	(714,531)
Other Insurance related costs						
Franchise fee	-	-	-	-	-	-
.....	-	-	-	-	-	-
Underwriting Results	1,196,815	-	1,196,815	536,473	-	536,473
Other Revenue						
Fees & Commission Income						
Income from Investments	672,617	155,309	827,926	991,859	475,662	1,467,521
Other Income	26,633	13,195	39,828	9,801	-	9,801
Expenses						
Other operating, investment related and admin expenses	(1,046,670)	-	(1,046,670)	(982,758)	(172,439)	(1,155,197)
Amortisation of Goodwill and Intangible Assets	-	-	-	-	-	-
Profit from Operations	849,396	168,503	1,017,899	555,375	303,223	858,598
Interest expense	(25,240)	(97)	(25,337)	(18,499)	-	(18,499)
Profit before taxation	824,156	168,406	992,562	536,876	303,223	840,099
Tax	-	-	-	-	-	-
Profit after taxation	824,156	168,406	992,562	536,876	303,223	840,099

14. Income Statement - Long Term Insurance Business - 2015 & 2014 (Cont...)

Arpico	2015			2014		
	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)
Gross Written Premiums	484,226	-	484,226	297,439	-	297,439
Less: Premiums ceded to Reinsurers	(16,554)	-	(16,554)	(11,944)	-	(11,944)
Net Written Premiums	467,672	-	467,672	285,495	-	285,495
Net change in Reserves for Unearned Premiums		-	-	-	-	-
Net Earned Premiums	467,672	-	467,672	285,495	-	285,495
Benefits and Losses						
Increase in Insurance Provision-Life	(194,166)	-	(194,166)	(97,916)	-	(97,916)
Life Insurance Benefits	(68,210)	-	(68,210)	(40,116)	-	(40,116)
Underwriting and Net Acquisition Costs	(156,454)	-	(156,454)	(121,980)	-	(121,980)
Other Insurance related costs	-	-	-	-	-	-
Franchise fee	-	-	-	-	-	-
.....	-	-	-	-	-	-
Underwriting Results	48,842	-	48,842	25,484	-	25,484
Other Revenue						
Fees & Commission Income	5,770	-	5,770	2,983	-	2,983
Income from Investments	37,488	39,556	77,043	37,252	36,051	73,303
Other Income	4,397	6	4,403	2,108	31	2,139
Expenses						
Other operating, investment related and admin expenses	(104,697)	(5)	(104,702)	(88,029)	(2,893)	(90,922)
Amortisation of Goodwill and Intangible Assets	-	-	-	-	-	-
Profit from Operations	(8,200)	39,557	31,356	(20,202)	33,189	12,987
Interest expense	8,200	(8,200)	-	20,202	(20,202)	-
Profit before taxation	-	31,357	31,357	-	12,987	12,987
Tax	-	-	-	-	-	-
Profit after taxation	-	31,357	31,357	-	12,987	12,987

14. Income Statement - Long Term Insurance Business - 2015 & 2014 (Cont...)

Allianz Life	2015			2014		
	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)
Gross Written Premiums	919,143	-	919,143	823,456	-	823,456
Less: Premiums ceded to Reinsurers	(59,309)	-	(59,309)	(55,308)	-	(55,308)
Net Written Premiums	859,834	-	859,834	768,148	-	768,148
Net change in Reserves for Unearned Premiums	-	-	-	-	-	-
Net Earned Premiums	859,834	-	859,834	768,148	-	768,148
Benefits and Losses						
Increase in Insurance Provision-Life	(504,042)	-	(504,042)	(367,672)	-	(367,672)
Life Insurance Benefits	(52,493)	-	(52,493)	(38,562)	-	(38,562)
Underwriting and Net Acquisition Costs	(129,688)	-	(129,688)	(150,235)	-	(150,235)
Other Insurance related costs	(4,553)	-	(4,553)	(4,712)	-	(4,712)
Franchise fee	-	-	-	-	-	-
.....	-	-	-	-	-	-
Underwriting Results	169,058	-	169,058	206,966	-	206,966
Other Revenue						-
Fees & Commission Income	-	-	-	-	-	-
Income from Investments	131,916	2,752	134,667	91,058	13,913	104,971
Other Income	13,333	-	13,333	2,979	-	2,979
Expenses						
Other operating, investment related and admin expenses	(363,893)	-	(363,893)	(410,493)	-	(410,493)
Amortisation of Goodwill and Intangible Assets	-	-	-	-	-	-
Profit from Operations	(49,586)	2,752	(46,834)	(109,490)	13,913	(95,577)
Interest expense	-	-	-	-	-	-
Profit before taxation	(49,586)	2,752	(46,834)	(109,490)	13,913	(95,577)
Tax	-	-	-	24,524	-	24,524
Profit after taxation	(49,586)	2,752	(46,834)	(84,966)	13,913	(71,053)

14. Income Statement - Long Term Insurance Business - 2015 & 2014 (Cont...)

AIA Life	2015			2014		
	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)
Gross Written Premiums	8,433,333	-	8,433,333	7,266,574	-	7,266,574
Less: Premiums ceded to Reinsurers	(232,041)	-	(232,041)	(204,627)	-	(204,627)
Net Written Premiums	8,201,292	-	8,201,292	7,061,946	-	7,061,946
Net change in Reserves for Unearned Premiums	(393,681)	-	(393,681)	(287,113)	-	(287,113)
Net Earned Premiums	7,807,611	-	7,807,611	6,774,833	-	6,774,833
Benefits and Losses						
Increase in Insurance Provision-Life	(2,092,600)	-	(2,092,600)	(483,027)	-	(483,027)
Life Insurance Benefits	(4,870,695)	-	(4,870,695)	(6,747,851)	-	(6,747,851)
Underwriting and Net Acquisition Costs	(1,245,925)	-	(1,245,925)	(941,563)	-	(941,563)
Other Insurance related costs	-	-	-	-	-	-
Franchise fee	-	-	-	-	-	-
.....	-	-	-	-	-	-
Underwriting Results	(401,610)	-	(401,610)	(1,397,609)	-	(1,397,609)
Other Revenue						
Fees & Commission Income	338,238	-	338,238	279,131	-	279,131
Income from Investments	3,536,615	1,564,955	5,101,570	4,221,787	161,606	4,383,392
Other Income	291,262	18,016	309,277	336,345	28,025	364,370
Expenses						
Other operating, investment related and admin expenses	(3,461,097)	(125,880)	(3,586,976)	(3,137,341)	(19,754)	(3,157,095)
Amortisation of Goodwill and Intangible Assets	-	-	-	-	-	-
Profit from Operations	303,408	1,457,091	1,760,499	302,312	169,877	472,189
Interest expense	-	-	-	-	-	-
Profit before taxation	303,408	1,457,091	1,760,499	302,312	169,877	472,189
Tax	(203,408)	(11,748)	(215,156)	(202,312)	(7,744)	(210,056)
Profit after taxation	100,000	1,445,343	1,545,343	100,000	162,133	262,133

14. Income Statement - Long Term Insurance Business - 2015 & 2014 (Cont...)

Amana Life	2015			2014		
	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)
Gross Written Premiums	928,294	-	928,294	679,029	-	679,029
Less: Premiums ceded to Reinsurers	(18,482)	-	(18,482)	(9,778)	-	(9,778)
Net Written Premiums	909,812	-	909,812	669,251	-	669,251
Net change in Reserves for Unearned Premiums	(1,748)	-	(1,748)	(4,001)	-	(4,001)
Net Earned Premiums	908,064	-	908,064	665,250	-	665,250
Benefits and Losses						
Increase in Insurance Provision-Life	(482,827)	-	(482,827)	(346,831)	-	(346,831)
Life Insurance Benefits	(207,572)	-	(207,572)	(161,238)	-	(161,238)
Underwriting and Net Acquisition Costs	(4,894)	(92,428)	(97,322)	(73,711)	-	(73,711)
Other Insurance related costs	-	-	-	-	-	-
Franchise fee	-	-	-	-	-	-
.....	-	-	-	-	-	-
Underwriting Results	212,772	(92,428)	120,344	83,470	-	83,470
Other Revenue						
Fees & Commission Income	(241,377)	241,377	-	-	-	-
Income from Investments	92,725	30,341	123,066	136,988	-	136,988
Other Income	-	15,058	15,058	-	-	-
Expenses						
Other operating, investment related and admin expenses	(64,120)	(174,979)	(239,099)	(220,458)	-	(220,458)
Amortisation of Goodwill and Intangible Assets	-	(875)	(875)	-	-	-
Profit from Operations	0	18,494	18,494	0	-	0
Interest expense		(430)	(430)			-
Profit before taxation	0	18,064	18,064	0	-	0
Tax			-			-
Profit after taxation	0	18,064	18,064	0	-	0

14. Income Statement - Long Term Insurance Business - 2015 & 2014 (Cont...)

Ceylinco Life	2015			2014		
	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)
Gross Written Premiums	13,456,828	-	13,456,828	12,002,524	-	12,002,524
Less: Premiums ceded to Reinsurers	(310,054)	-	(310,054)	(287,305)	-	(287,305)
Net Written Premiums	13,146,774	-	13,146,774	11,715,219	-	11,715,219
Net change in Reserves for Unearned Premiums	-	-	-	-	-	-
Net Earned Premiums	13,146,774	-	13,146,774	11,715,219	-	11,715,219
Benefits and Losses						
Increase in Insurance Provision-Life	(8,052,759)	-	(8,052,759)	(7,240,258)	-	(7,240,258)
Life Insurance Benefits	(5,956,760)	-	(5,956,760)	(4,893,847)	-	(4,893,847)
Underwriting and Net Acquisition Costs	(1,545,285)	-	(1,545,285)	(1,389,842)	-	(1,389,842)
Other Insurance related costs	-	-	-	-	-	-
Franchise fee	-	-	-	16,210	-	16,210
.....	-	-	-	-	-	-
Underwriting Results	(2,408,030)	-	(2,408,030)	(1,824,938)	-	(1,824,938)
Other Revenue						
Fees & Commission Income	-	-	-	90,708	-	90,708
Income from Investments	6,507,601	154,095	6,661,696	6,525,830	189,828	6,715,658
Other Income	5	361	365	-	19,647	19,647
Expenses						
Other operating, investment related and admin expenses	(3,035,662)	(96,111)	(3,131,773)	(2,707,107)	35,933	(2,671,174)
Amortisation of Goodwill and Intangible Assets	-	(1,226)	(1,226)	-	(2,411)	(2,411)
Profit from Operations	1,063,909	56,758	1,120,667	2,084,493	242,997	2,327,490
Interest expense	(10,195)	(21)	(10,217)	(29,394)	(10)	(29,404)
Profit before taxation	1,053,713	56,737	1,110,451	2,055,099	242,987	2,298,086
Tax	(171,357)	(342)	(171,699)	755,099	180,000	935,099
Profit after taxation	882,356	56,395	938,751	1,300,000	62,987	1,362,987

14. Income Statement - Long Term Insurance Business - 2015 & 2014 (Cont...)

Cooplife	2015			2014		
	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)
Gross Written Premiums	493,384	-	493,384	402,046	-	402,046
Less: Premiums ceded to Reinsurers	(31,018)	-	(31,018)	(30,948)	-	(30,948)
Net Written Premiums	462,366	-	462,366	371,099	-	371,099
Net change in Reserves for Unearned Premiums	-	-	-	-	-	-
Net Earned Premiums	462,366	-	462,366	371,099	-	371,099
Benefits and Losses				-	-	-
Increase in Insurance Provision-Life	(190,897)	-	(190,897)	(121,883)	-	(121,883)
Life Insurance Benefits	(94,961)	-	(94,961)	(63,432)	-	(63,432)
Underwriting and Net Acquisition Costs	(82,479)	-	(82,479)	(59,205)	-	(59,205)
Other Insurance related costs	-	-	-	-	-	-
Franchise fee	-	-	-	-	-	-
.....	-	-	-	-	-	-
Underwriting Results	94,030	-	94,030	126,579	-	126,579
Other Revenue				-	-	-
Fees & Commission Income	2,639	-	2,639	113	-	113
Income from Investments	94,719	6,127	100,846	95,826	17,371	113,198
Other Income	1,093		1,093	4,397		4,397
	-	-	-	-	-	-
Expenses	-	-	-	-	-	-
Other operating, investment related and admin expenses	(192,480)	-	(192,480)	(227,483)	-	(227,483)
Amortisation of Goodwill and Intangible Assets	-	-	-	-	-	-
Profit from Operations	0	6,127	6,127	(568)	17,371	16,804
Interest expense	-	-	-	-	-	-
Profit before taxation	0	6,127	6,127	(568)	17,371	16,804
Tax	-	-	-	-	-	-
Profit after taxation	0	6,127	6,127	(568)	17,371	16,804

14. Income Statement - Long Term Insurance Business - 2015 & 2014 (Cont...)

HNB Life	2015			2014		
	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)
Gross Written Premiums	2,788,716	-	2,788,716	2,342,867	-	2,342,867
Less: Premiums ceded to Reinsurers	(107,963)	-	(107,963)	(127,463)	-	(127,463)
Net Written Premiums	2,680,753	-	2,680,753	2,215,404	-	2,215,404
Net change in Reserves for Unearned Premiums	-	-	-	-	-	-
Net Earned Premiums	2,680,753	-	2,680,753	2,215,404	-	2,215,404
Benefits and Losses						
Increase in Insurance Provision-Life	(1,462,100)	-	(1,462,100)	(1,192,273)	-	(1,192,273)
Life Insurance Benefits	(280,495)	-	(280,495)	(412,383)	-	(412,383)
Underwriting and Net Acquisition Costs	(510,961)	-	(510,961)	(386,651)	-	(386,651)
Other Insurance related costs	(17,774)	-	(17,774)	(12,085)	-	(12,085)
Franchise fee	-	-	-	-	-	-
.....	-	-	-	-	-	-
Underwriting Results	409,423	-	409,423	212,012	-	212,012
Other Revenue						
Fees & Commission Income	51,000	-	51,000	27,914	-	27,914
Income from Investments	732,111	-	732,111	679,530	-	679,530
Other Income	15	-	15	-	-	-
Expenses						
Other operating, investment related and admin expenses	(725,775)	-	(725,775)	(691,434)	-	(691,434)
Amortisation of Goodwill and Intangible Assets	(9,746)	-	(9,746)	-	-	-
Profit from Operations	457,028	-	457,028	228,022	-	228,022
Interest expense	-	-	-	-	-	-
Profit before taxation	457,028	-	457,028	228,022	-	228,022
Tax	-	-	-	-	-	-
Profit after taxation	457,028	-	457,028	228,022	-	228,022

14. Income Statement - Long Term Insurance Business - 2015 & 2014 (Cont...)

Janashakthi Life	2015			2014		
	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)
Gross Written Premiums	2,513,232	-	2,513,232	2,137,003	-	2,137,003
Less: Premiums ceded to Reinsurers	(83,038)	-	(83,038)	(42,260)	-	(42,260)
Net Written Premiums	2,430,194	-	2,430,194	2,094,743	-	2,094,743
Net change in Reserves for Unearned Premiums	-	-	-	-	-	-
Net Earned Premiums	2,430,194	-	2,430,194	2,094,743	-	2,094,743
Benefits and Losses						
Increase in Insurance Provision-Life	(1,537,066)	-	(1,537,066)	(1,090,653)	-	(1,090,653)
Life Insurance Benefits	(684,735)	-	(684,735)	(518,802)	-	(518,802)
Underwriting and Net Acquisition Costs	(660,788)	-	(660,788)	(561,834)	-	(561,834)
Other Insurance related costs	-	-	-	-	-	-
Franchise fee	-	-	-	-	-	-
.....	-	-	-	-	-	-
Underwriting Results	(452,396)	-	(452,396)	(76,546)	-	(76,546)
Other Revenue						
Fees & Commission Income	43,876	-	43,876	42,838	-	42,838
Income from Investments	782,926	-	782,926	806,692	-	806,692
Other Income	142,475	-	142,475	44,108	-	44,108
	-					
Expenses	-					
Other operating, investment related and admin expenses	(606,079)	-	(606,079)	(410,822)	-	(410,822)
Amortisation of Goodwill and Intangible Assets	-	-	-	-	-	-
Profit from Operations	(89,197)	-	(89,197)	406,270	-	406,270
Interest expense	(11,862)	-	(11,862)	(2,151)	-	(2,151)
Profit before taxation	(101,058)	-	(101,058)	404,119	-	404,119
Tax	-	-	-	-	-	-
Profit after taxation	(101,058)	-	(101,058)	404,119	-	404,119

14. Income Statement - Long Term Insurance Business - 2015 & 2014 (Cont...)

LIC	2015			2014		
	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)
Gross Written Premiums	387,535	-	387,535	348,767	-	348,767
Less: Premiums ceded to Reinsurers	(3,562)	-	(3,562)	(3,010)	-	(3,010)
Net Written Premiums	383,973	-	383,973	345,757	-	345,757
Net change in Reserves for Unearned Premiums	-	-	-	-	-	-
Net Earned Premiums	383,973	-	383,973	345,757	-	345,757
Benefits and Losses						
Increase in Insurance Provision-Life	(158,253)	-	(158,253)	(221,847)	-	-
Life Insurance Benefits	(194,378)	-	(194,378)	(130,165)	-	(130,165)
Underwriting and Net Acquisition Costs	(34,585)	-	(34,585)	(37,125)	-	(37,125)
Other Insurance related costs	-	-	-	-	-	-
Franchise fee	-	-	-	-	-	-
.....	-	-	-	-	-	-
Underwriting Results	(3,243)	-	(3,243)	(43,380)	-	(43,380)
Other Revenue						
Fees & Commission Income	-	-	-	-	-	-
Income from Investments	119,943	27,590	147,533	113,478	124,352	237,830
Other Income	13,335	-	13,335	14,000	-	14,000
Expenses						
Other operating, investment related and admin expenses	(146,794)	-	(146,794)	(157,047)	-	(157,047)
Amortisation of Goodwill and Intangible Assets	(137)	-	(137)	(110)	-	(110)
Profit from Operations	(16,896)	27,590	10,694	(73,059)	124,352	51,293
Interest expense	-	-	-	-	-	-
Profit before taxation	(16,896)	27,590	10,694	(73,059)	124,352	51,293
Tax	-	-	-	-	-	-
Profit after taxation	(16,896)	27,590	10,694	(73,059)	124,352	51,293

14. Income Statement - Long Term Insurance Business - 2015 & 2014 (Cont...)

LOLC Life	2015			2014		
	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)
Gross Written Premiums	1,209,578	-	1,209,578	592,422	-	592,422
Less: Premiums ceded to Reinsurers	(55,017)	-	(55,017)	(24,244)	-	(24,244)
Net Written Premiums	1,154,561	-	1,154,561	568,178	-	568,178
Net change in Reserves for Unearned Premiums	-	-	-	-	-	-
Net Earned Premiums	1,154,561	-	1,154,561	568,178	-	568,178
Benefits and Losses						
Increase in Insurance Provision-Life	(523,627)	-	(523,627)	(431,420)	-	(431,420)
Life Insurance Benefits	(69,656)	-	(69,656)	(37,350)	-	(37,350)
Underwriting and Net Acquisition Costs	(121,138)	-	(121,138)	(54,258)	-	(54,258)
Other Insurance related costs	-	-	-	-	-	-
Franchise fee	(51,604)	-	(51,604)	(25,882)	-	(25,882)
.....	-	-	-	-	-	-
Underwriting Results	388,536	-	388,536	19,268	-	19,268
Other Revenue						
Fees & Commission Income	-	-	-	-	-	-
Income from Investments	117,580	628	118,208	34,226	7,176	41,403
Other Income	4,153	-	4,153	1,830	-	1,830
Expenses						
Other operating, investment related and admin expenses	(556,201)	42	(556,159)	(333,780)	(2)	(333,781)
Amortisation of Goodwill and Intangible Assets	-	-	-	-	-	-
Profit from Operations	(45,932)	670	(45,262)	(278,455)	7,175	(271,280)
Interest expense	-	-	-	-	-	-
Profit before taxation	(45,932)	670	(45,262)	(278,455)	7,175	(271,280)
Tax	-	-	-	-	-	-
Profit after taxation	(45,932)	670	(45,262)	(278,455)	7,175	(271,280)

14. Income Statement - Long Term Insurance Business - 2015 & 2014 (Cont...)

MBSL	2015			2014		
	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)
Gross Written Premiums	203,235	-	203,235	294,299	-	294,299
Less: Premiums ceded to Reinsurers	(14,049)	-	(14,049)	(27,632)	-	(27,632)
Net Written Premiums	189,186	-	189,186	266,667	-	266,667
Net change in Reserves for Unearned Premiums	-	-	-	-	-	-
Net Earned Premiums	189,186	-	189,186	266,667	-	266,667
Benefits and Losses						
Increase in Insurance Provision-Life	(89,975)	-	(89,975)	(119,707)	-	(119,707)
Life Insurance Benefits	(28,318)	-	(28,318)	(32,623)	-	(32,623)
Underwriting and Net Acquisition Costs	(31,622)	-	(31,622)	(41,503)	-	(41,503)
Other Insurance related costs	(1,163)	-	(1,163)	(1,536)	-	(1,536)
Franchise fee	-	-	-	-	-	-
.....	-	-	-	-	-	-
Underwriting Results	38,108	-	38,108	71,298	-	71,298
Other Revenue						
Fees & Commission Income	-	-	-	-	-	-
Income from Investments	32,181	-	32,181	30,426	-	30,426
Other Income	14,855	-	14,855	770	-	770
Expenses						
Other operating, investment related and admin expenses	(85,144)	-	(85,144)	(102,494)	-	(102,494)
Amortisation of Goodwill and Intangible Assets	-	-	-	-	-	-
Profit from Operations	0	-	0	0	-	0
Interest expense	-	-	-	-	-	-
Profit before taxation	0	-	0	0	-	0
Tax	-	-	-	-	-	-
Profit after taxation	0	-	0	0	-	0

14. Income Statement - Long Term Insurance Business - 2015 & 2014 (Cont...)

SLIC	2015			2014		
	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)
Gross Written Premiums	10,367,498		10,367,498	8,121,159		8,121,159
Less: Premiums ceded to Reinsurers	(162,843)		(162,843)	(136,401)		(136,401)
Net Written Premiums	10,204,654	-	10,204,654	7,984,758	-	7,984,758
Net change in Reserves for Unearned Premiums			-			-
Net Earned Premiums	10,204,654	-	10,204,654	7,984,758	-	7,984,758
Benefits and Losses						
Increase in Insurance Provision-Life	(7,296,290)		(7,296,290)	(5,376,416)		(5,376,416)
Life Insurance Benefits	(6,296,287)		(6,296,287)	(5,733,524)		(5,733,524)
Underwriting and Net Acquisition Costs	(1,181,420)		(1,181,420)	(1,127,919)		(1,127,919)
Other Insurance related costs	(32,736)		(32,736)	(115,164)		(115,164)
Franchise fee						-
.....			-			-
Underwriting Results	(4,602,079)	-	(4,602,079)	(4,368,266)	-	(4,368,266)
Other Revenue						
Fees & Commission Income	-	-	-	-	-	-
Income from Investments	7,216,655	382,361	7,599,016	8,823,234	296,964	9,120,198
Other Income	687,624	(42)	687,582	151,077	1,067	152,144
Expenses						
Other operating, investment related and admin expenses	(2,246,486)		(2,246,486)	(2,392,638)		(2,392,638)
Amortisation of Goodwill and Intangible Assets			-			-
Profit from Operations	1,055,715	382,319	1,438,034	2,213,407	298,031	2,511,438
Interest expense	(58)		(58)	(11)		(11)
Profit before taxation	1,055,657	382,319	1,437,976	2,213,396	298,031	2,511,427
Tax	(1,015,482)	(18,853)	(1,034,335)	(845,151)	(53,874)	(899,025)
Profit after taxation	40,175	363,466	403,641	1,368,245	244,157	1,612,402

14. Income Statement - Long Term Insurance Business - 2015 & 2014 (Cont...)

Sanasa	2015			2014		
	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)
Gross Written Premiums	311,910	-	311,910	260,867	-	260,867
Less: Premiums ceded to Reinsurers	(52,482)	-	(52,482)	(48,151)	-	(48,151)
Net Written Premiums	259,428	-	259,428	212,716	-	212,716
Net change in Reserves for Unearned Premiums	-	-	-	-	-	-
Net Earned Premiums	259,428	-	259,428	212,716	-	212,716
Benefits and Losses						
Increase in Insurance Provision-Life	(180,649)	-	(180,649)	(149,269)	-	(149,269)
Life Insurance Benefits	(70,690)	-	(70,690)	(41,240)	-	(41,240)
Underwriting and Net Acquisition Costs	(13,811)	-	(13,811)	(14,829)	-	(14,829)
Other Insurance related costs	-	-	-	-	-	-
Franchise fee	-	-	-	-	-	-
.....	-	-	-	-	-	-
Underwriting Results	(5,722)	-	(5,722)	7,378	-	7,378
Other Revenue	-	-	-	-	-	-
Fees & Commission Income	-	-	-	-	-	-
Income from Investments	69,897	45,002	114,899	57,519	33,781	91,300
Other Income	22,433	13,174	35,607	22,254	6,651	28,905
Expenses						
Other operating, investment related and admin expenses	(91,214)	(53,570)	(144,784)	(78,091)	(45,862)	(123,953)
Amortisation of Goodwill and Intangible Assets	-	-	-	-	-	-
Profit from Operations	(4,606)	4,606	-	9,060	(5,431)	3,630
Interest expense	-	-	-	(2,287)	(1,343)	(3,630)
Profit before taxation	-	-	-	6,773	(6,773)	0
Tax	-	-	-	-	-	-
Profit after taxation				6,773	(6,773)	0

14. Income Statement - Long Term Insurance Business - 2015 & 2014 (Cont...)

Union Life	2015			2014		
	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)
Gross Written Premiums	6,964,390	-	6,964,390	5,945,499	-	5,945,499
Less: Premiums ceded to Reinsurers	(364,182)	-	(364,182)	(328,064)	-	(328,064)
Net Written Premiums	6,600,208	-	6,600,208	5,617,435	-	5,617,435
Net change in Reserves for Unearned Premiums	-	-	-	-	-	-
Net Earned Premiums	6,600,208	-	6,600,208	5,617,435	-	5,617,435
Benefits and Losses						
Increase in Insurance Provision-Life	(3,400,673)	-	(3,400,673)	(3,868,204)	-	(3,868,204)
Life Insurance Benefits	(1,472,933)	-	(1,472,933)	(1,332,821)	-	(1,332,821)
Underwriting and Net Acquisition Costs	(1,289,438)	-	(1,289,438)	(1,115,835)	-	(1,115,835)
Other Insurance related costs	-	-	-	-	-	-
Franchise fee	-	-	-	-	-	-
.....	-	-	-	-	-	-
Underwriting Results	437,164	-	437,164	(699,425)	-	(699,425)
Other Revenue						
Fees & Commission Income	-	-	-	-	-	-
Income from Investments	1,939,888	362,113	2,302,001	3,064,695	151,596	3,216,291
Other Income	212,019	1,226,729	1,438,748	95,263	16,026	111,289
Expenses						
Other operating, investment related and admin expenses	(1,817,346)	(42,205)	(1,859,551)	(1,710,532)	(36,884)	(1,747,416)
Amortisation of Goodwill and Intangible Assets	-	-	-	-	-	-
Profit from Operations	771,725	1,546,637	2,318,362	750,000	130,739	880,739
Interest expense	-	-	-	-	-	-
Profit before taxation	771,725	1,546,637	2,318,362	750,000	130,739	880,739
Tax	28,275	-	28,275	-	-	-
Profit after taxation	800,000	1,546,637	2,346,637	750,000	130,739	880,739

14. Income Statement - Long Term Insurance Business - 2015 & 2014 (Cont...)

NIC	2015			2014		
	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)
Gross Written Premiums	23,066	-	23,066	33,416	-	33,416
Less: Premiums ceded to Reinsurers	-	-	-	-	-	-
Net Written Premiums	23,066	-	23,066	33,416	-	33,416
Net change in Reserves for Unearned Premiums	-	-	-	-	-	-
Net Earned Premiums	23,066	-	23,066	33,416	-	33,416
Benefits and Losses						
Increase in Insurance Provision-Life	-	-	-	-	-	-
Life Insurance Benefits	(154,960)	-	(154,960)	(147,653)	-	(147,653)
Underwriting and Net Acquisition Costs	(0)	-	(0)	(2)	-	(2)
Other Insurance related costs	-	-	-	-	-	-
Franchise fee	-	-	-	-	-	-
.....	-	-	-	-	-	-
Underwriting Results	(131,894)	-	(131,894)	(114,239)	-	(114,239)
Other Revenue						
Fees & Commission Income	(0)	-	(0.20)	-	-	-
Income from Investments	25,844	-	25,844	13,375	-	13,375
Other Income	7,409	-	7,409	47,712	-	47,712
Expenses						
Other operating, investment related and admin expenses	(41,809)	-	(41,809)	(192,381)	-	(192,381)
Amortisation of Goodwill and Intangible Assets	-	-	-	-	-	-
Profit from Operations	(140,449)	-	(140,449)	(245,533)	-	(245,533)
Interest expense	(108)	-	(108)	(1,428)	-	(1,428)
Profit before taxation	(140,558)	-	(140,558)	(246,960)	-	(246,960)
Tax	-	-	-	-	-	-
Profit after taxation	(140,558)	-	(140,558)	(246,960)	-	(246,960)

15. Income statement - General Insurance Business - 2015

Industry	2015								WITH NITF		
	SUB CATEGORY OF GENERAL INSURANCE BUSINESS								SRCC	Reinsurance	Total
	Fire	Marine	Motor		WCI	Misc	Total				
			3rd party only	Comprehensive		Health	Other				
Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	
GWP	8,775,273	2,081,346	2,942,056	40,216,964	468,709	7,948,153	6,484,433	68,916,932	3,016,869	1,784,307	73,718,108
- Coinsurance outward	(156,117)	(8,274)	-	(3,737)	(977)	-	(32,284)	(201,390)	-	-	(201,390)
- SRCC & TC Premium	(2,040,315)	(11,850)	(19,319)	(551,431)	(62,969)	(2,334)	(229,470)	(2,917,688)	-	-	(2,917,688)
- Reinsurance	(5,110,528)	(1,210,958)	(75,415)	(1,008,040)	(95,551)	(308,391)	(2,549,063)	(10,357,946)	-	-	(10,357,946)
NWP	1,468,314	850,265	2,847,321	38,653,756	309,211	7,637,428	3,673,616	55,439,908	3,016,869	1,784,307	60,241,084
Change in UEP	(185,256)	(45,871)	(381,583)	(3,173,653)	(17,487)	(54,007)	(612,509)	(4,470,368)	161,626	68,109	(4,240,632)
NEP	1,283,057	804,393	2,465,739	35,480,102	291,724	7,583,421	3,061,107	50,969,540	3,178,495	1,852,416	56,000,451
Benefits/losses											
Non Life Insurance Losses and Loss Adj Exp (net)	(473,918)	(270,696)	(1,000,103)	(20,385,435)	(65,429)	(6,442,022)	(1,260,010)	(33,897,365)	240	(1,265,284)	(35,162,409)
Underwriting and Net Acquisition Costs	599,796	96,209	(167,122)	(2,487,590)	(21,819)	(311,258)	(95,718)	(3,329,900)	(459,003)	(467,721)	(4,256,625)
Other Insurance related costs (net)	(540,502)	(227,575)	(560,873)	(2,687,656)	(31,631)	(518,572)	(411,166)	(4,975,211)	-	-	(4,977,975)
Underwriting Results	751,940	272,614	735,861	4,274,117	261,722	(246,442)	794,255	8,767,064	2,719,732	119,411	9,116,052
Other Revenue											
Fees & commission income	21,211	2,415	-	166,130	201	262	12,623	516,676	-	-	516,676
Income from investments	27,054	2,526	508	405,449	9	15,950	33,764	6,289,958	385,168	186,091	6,861,217
Other income	1,217	37	-	14,583	-	-	1,055	3,068,392	3,213	22,721	3,094,326
Expenses											
Other operating, investment related and admin expenses								(10,660,452)	(27,471)	(71,027)	(10,758,950)
Amortisation of goodwill & Intangible Assets								(28,501)	-	-	(28,501)
Profit from operations								7,953,137	3,080,642	257,196	8,803,583
Interest expense								(39,067)	-	-	(39,067)
Profit before taxation								7,914,070	3,080,642	257,196	8,764,516
Tax								(878,745)	-	-	(247,100)
Profit After taxation								7,035,325	3,080,642	257,196	5,273,894

15. Income statement - General Insurance Business - 2015 (Cont...)

Asian Gen.	2015							
	SUB CATEGORY OF GENERAL INSURANCE BUSINESS							
	Fire	Marine	Motor		WCI	Misc		Total
			3rd party only	Comprehensive		Health	Other	
	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000
GWP	95,697	58,555	1,246,719		7,383	386,040	182,609	1,977,002
- Coinsurance outward	-	-	-		-	-	-	-
- SRCC & TC Premium	(33,514)	-	(19,319)		(1,897)	-	(13,371)	(68,101)
- Reinsurance	(51,377)	(44,707)	(2,242)	-	(0)	0	(24,650)	(122,976)
NWP	10,806	13,848	1,225,159		5,485	386,040	144,588	1,785,926
Change in UEP	3,572	1,878	(272,330)		1,090	135,766	(58,109)	(188,134)
NEP	14,378	15,725	952,828		6,575	521,806	86,479	1,597,792
Benefits/losses								
Non Life Insurance Losses and Loss Adj Exp (net)	4,283	(11,107)	(687,118)		(1,752)	(481,667)	(18,066)	(1,195,426)
Underwriting and Net Acquisition Costs	8,113	8,830	(120,487)		(586)	(39,289)	(13,122)	(156,540)
Other Insurance related costs (net)	-	-			-	-	-	-
Underwriting Results	26,775	13,449	145,224	-	4,238	849	55,291	245,826
Other Revenue								
Fees & commission income								
Income from investments								129,981
Other income								66,488
Expenses								
Other operating, investment related and admin expenses								(533,528)
Amortisation of goodwill & Intangible Assets								-
Profit from operations								(91,233)
Interest expense								(7,862)
Profit before taxation								(99,095)
Tax								30,844
Profit After taxation	-	-	-	-	-	-	-	(68,251)

15. Income statement - General Insurance Business - 2015 (Cont...)

Allianz Gen.	2015							
	SUB CATEGORY OF GENERAL INSURANCE BUSINESS							
	Fire	Marine	Motor		WCI	Misc		Total
			3rd party only	Comprehensive		Health	Other	
	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000
GWP	1,185,326	94,962		1,008,152	28,178	642,411	547,593	3,506,621
- Coinsurance outward			-					-
- SRCC & TC Premium	(203,528)	-		(18,530)	(10,813)	-	(28,905)	(261,777)
- Reinsurance	(775,810)	(67,768)	-	(34,034)	(247)	(92,313)	(204,007)	(1,174,179)
NWP	205,988	27,194	-	955,588	17,117	550,098	314,680	2,070,665
Change in UEP	(104,835)	(532)		(146,037)	(1,003)	(133,979)	(66,891)	(453,276)
NEP	101,152	26,662	-	809,551	16,115	416,119	247,789	1,617,388
Benefits/losses								-
Non Life Insurance Losses and Loss Adj Exp (net)	(26,137)	(10,549)		(643,954)	(649)	(408,062)	(80,503)	(1,169,854)
Underwriting and Net Acquisition Costs	196,256	17,920		(66,009)	(1,122)	(17,766)	13,411	142,691
Other Insurance related costs (net)								-
Underwriting Results	271,271	34,034	-	99,588	14,344	(9,709)	180,697	590,225
Other Revenue								
Fees & commission income								-
Income from investments								107,873
Other income								37,582
								-
Expenses								-
Other operating, investment related and admin expenses								(576,624)
Amortisation of goodwill & Intangible Assets								-
Profit from operations								159,055
Interest expense								-
Profit before taxation								159,055
Tax								(50,122)
Profit After taxation								108,933

15. Income statement - General Insurance Business - 2015 (Cont...)

AIA Gen.	2015							
	SUB CATEGORY OF GENERAL INSURANCE BUSINESS							
	Fire	Marine	Motor		WCI	Misc		Total
			3rd party only	Comprehensive		Health	Other	
	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000
GWP	664,015	141,064	83,717	2,065,090	25,454	327,945	274,059	3,581,342
- Coinsurance outward	(36,653)	(3,116)	-	(480)	-	-	(4,520)	(44,768)
- SRCC & TC Premium	(183,805)	(366)		(37,364)	(7,802)		(9,396)	(238,734)
- Reinsurance	(406,456)	(70,340)	(1,290)	(41,603)	(1,573)	(5,567)	(170,566)	(697,395)
NWP	37,101	67,242	82,427	1,985,643	16,079	322,378	89,577	2,600,445
Change in UEP	(3,390)	(281)	(4,332)	(96,681)	(1,008)	(19,388)	(16,735)	(141,816)
NEP	33,711	66,961	78,095	1,888,962	15,071	302,990	72,842	2,458,629
Benefits/losses								
Non Life Insurance Losses and Loss Adj Exp (net)	32,035	(17,445)	12,799	(1,577,127)	(7,291)	(247,622)	(33,290)	(1,837,942)
Underwriting and Net Acquisition Costs	50,910	(2,020)	(4,755)	(123,059)	(1,942)	(15,440)	21,521	(74,784)
Other Insurance related costs (net)	(153,862)	(43,189)	(31,230)	(619,514)	(6,616)	(68,920)	(53,329)	(976,660)
Underwriting Results	(37,206)	4,307	54,909	(430,738)	(778)	(28,992)	7,744	(430,757)
Other Revenue								
Fees & commission income								
Income from investments								401,592
Other income								39,997
Expenses								
Other operating, investment related and admin expenses								(6,113)
Amortisation of goodwill & Intangible Assets								
Profit from operations								4,720
Interest expense								
Profit before taxation								4,720
Tax								17,487
Profit After taxation								22,207

15. Income statement - General Insurance Business - 2015 (Cont...)

Amana Gen.	2015							
	SUB CATEGORY OF GENERAL INSURANCE BUSINESS							
	Fire	Marine	Motor		WCI	Misc		Total
			3rd party only	Comprehensive		Health	Other	
	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000
GWP	120,003	106,037	72,136	948,811	10,072	182,960	107,426	1,547,445
- Coinsurance outward	(13,455)	(807)	-	(269)			(11,670)	(26,202)
- SRCC & TC Premium	(50,815)	(561)	-	(18,509)	(2,965)	-	(9,662)	(82,511)
- Reinsurance	(32,909)	(82,990)	-	-	(80)	-	(37,759)	(153,738)
NWP	22,824	21,679	72,136	930,033	7,027	182,960	48,335	1,284,994
Change in UEP	(10,211)	(456)	-	(20,125)	(377)	(9,801)	(6,541)	(47,511)
NEP	12,613	21,223	72,136	909,908	6,650	173,159	41,793	1,237,483
Benefits/losses								
Non Life Insurance Losses and Loss Adj Exp (net)	(6,646)	(1,325)	(2,579)	(820,014)	(1,365)	(126,597)	(7,052)	(965,579)
Underwriting and Net Acquisition Costs	12,791	1,940	(16,549)	(79,440)	(324)	(9,128)	6,695	(84,015)
Other Insurance related costs (net)								-
Underwriting Results	18,758	21,837	53,008	10,454	4,961	37,434	41,436	187,889
Other Revenue								
Fees & commission income								-
Income from investments								606,565
Other income								11,102
Expenses								
Other operating, investment related and admin expenses								(540,700)
Amortisation of goodwill & Intangible Assets								(695)
Profit from operations								264,162
Interest expense								(1,941)
Profit before taxation								262,220
Tax								-
Profit After taxation								262,220

15. Income statement - General Insurance Business - 2015 (Cont...)

AIG	2015						
	SUB CATEGORY OF GENERAL INSURANCE BUSINESS						
	Fire	Marine	Motor		WCI	Misc	Total
			3rd party only	Comprehensive		Health	Other
	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000
GWP	(383)	3,907		(23)		(360)	3,141
- Coinsurance outward			-				-
- SRCC & TC Premium							-
- Reinsurance	(1,165)	(1,098)		(1,198)		(4,610)	(8,071)
NWP	(1,548)	2,809	-	(1,221)	-	(4,970)	(4,930)
Change in UEP	467	(2,225)		4,992		20,728	23,962
NEP	(1,081)	584	-	3,771	-	15,758	19,032
Benefits/losses							
Non Life Insurance Losses and Loss Adj Exp (net)	2,453	(887)		(2,889)	1,382	(184,170)	(184,111)
Underwriting and Net Acquisition Costs	3,990	1,893		(1,318)	(550)	187	4,202
Other Insurance related costs (net)							-
Underwriting Results	5,362	1,590	-	(436)	832	(168,225)	(160,877)
Other Revenue							
Fees & commission income							22,045
Income from investments							46,193
Other income							(758)
Expenses							
Other operating, investment related and admin expenses							(139,039)
Amortisation of goodwill & Intangible Assets							-
Profit from operations							(232,436)
Interest expense							-
Profit before taxation							(232,436)
Tax							-
Profit After taxation							(232,436)

15. Income statement - General Insurance Business - 2015 (Cont...)

Continental	2015							
	SUB CATEGORY OF GENERAL INSURANCE BUSINESS							
	Fire	Marine	Motor		WCI	Misc		Total
			3rd party only	Comprehensive		Health	Other	
	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000
GWP	396,713	34,939	1,226	1,612,690	17,591	228,554	138,430	2,430,143
- Coinsurance outward	(20,387)	(1,241)	-	(386)	(977)	-	(707)	(23,697)
- SRCC & TC Premium	(55,007)	-	-	(28,975)	(7,966)	-	(5,084)	(97,032)
- Reinsurance	(257,002)	(25,719)	(12)	(16,669)	(7,093)	(184,377)	(95,818)	(586,690)
NWP	64,317	7,980	1,214	1,566,660	1,555	44,177	36,821	1,722,723
Change in UEP	(1,344)	(796)	(104)	(227,690)	(168)	2,018	201	(227,883)
NEP	62,973	7,184	1,110	1,338,970	1,387	46,195	37,022	1,494,840
Benefits/losses								
Non Life Insurance Losses and Loss Adj Exp (net)	(2,124)	(440)	(650)	(855,314)	(3,058)	(49,523)	(14,263)	(925,372)
Underwriting and Net Acquisition Costs	21,028	2,863	-	(167,048)	1,790	39,989	(2,646)	(104,024)
Other Insurance related costs (net)								-
Underwriting Results	81,877	9,607	460	316,608	119	36,661	20,113	465,444
Other Revenue								
Fees & commission income								
Income from investments								102,736
Other income								75,140
Expenses								
Other operating, investment related and admin expenses								(482,490)
Amortisation of goodwill & Intangible Assets								-
Profit from operations								160,830
Interest expense								-
Profit before taxation								160,830
Tax								(6,235)
Profit After taxation								154,595

15. Income statement - General Insurance Business - 2015 (Cont...)

Ceylinco Gen.	2015							
	SUB CATEGORY OF GENERAL INSURANCE BUSINESS							
	Fire	Marine	Motor		WCI	Misc		Total
			3rd party only	Comprehensive		Health	Other	
	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000
GWP	2,408,714	442,514	565,291	7,501,445	139,236	976,834	1,523,799	13,557,833
- Coinsurance outward	(53,336)	(1,012)	-	(1,895)	-	-	(871)	(57,114)
- SRCC & TC Premium	(469,694)	(20)	-	(73,078)			(36,366)	(579,158)
- Reinsurance	(1,451,847)	(175,611)	(66,212)	(105,139)	(3,426)	(19,425)	(529,553)	(2,351,213)
NWP	433,837	265,871	499,079	7,321,333	135,810	957,409	957,009	10,570,348
Change in UEP	5,931	1,747	(61,035)	(325,488)	(16,192)	(3,060)	(19,421)	(417,518)
NEP	439,768	267,618	438,044	6,995,845	119,618	954,349	937,588	10,152,830
Benefits/losses								-
Non Life Insurance Losses and Loss Adj Exp (net)	(290,001)	(61,385)	(32,351)	(4,104,900)	(12,720)	(779,846)	(334,315)	(5,615,518)
Underwriting and Net Acquisition Costs	28,154	(21,213)	(4,811)	(597,302)	(10,129)	(54,510)	(67,080)	(726,891)
Other Insurance related costs (net)								-
Underwriting Results	177,921	185,020	400,882	2,293,643	96,769	119,993	536,193	3,810,421
Other Revenue								
Fees & commission income								
Income from investments								598,971
Other income								228,196
								-
Expenses								-
Other operating, investment related and admin expenses								(3,656,210)
Amortisation of goodwill & Intangible Assets								-
Profit from operations								981,378
Interest expense								(25)
Profit before taxation								981,353
Tax								-
Profit After taxation								981,353

15. Income statement - General Insurance Business - 2015 (Cont...)

Cooperative Gen.	2015							
	SUB CATEGORY OF GENERAL INSURANCE BUSINESS							
	Fire	Marine	Motor		WCI	Misc		Total
			3rd party only	Comprehensive		Health	Other	
	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000
GWP	63,694	2,512		1,545,066	6,108	3,312	104,181	1,724,873
- Coinsurance outward	(687)	(6)	-	(707)	-	-		(1,400)
- SRCC & TC Premium	(9,663)	(50)		(20,898)	(44)	(24)	(758)	(31,438)
- Reinsurance	(15,097)	(1,224)	-	(14,694)	(263)	(142)	(4,479)	(35,899)
NWP	38,246	1,233	-	1,508,766	5,801	3,146	98,944	1,656,136
Change in UEP	(1,414)	2,159		(219,346)			4,047	(214,554)
NEP	36,832	3,391	-	1,289,420	5,801	3,146	102,991	1,441,581
Benefits/losses								
Non Life Insurance Losses and Loss Adj Exp (net)	(9,539)	(3,084)		(845,588)			4,413	(853,798)
Underwriting and Net Acquisition Costs	(2,597)	(30)		(107,653)			(11,035)	(121,315)
Other Insurance related costs (net)								-
Underwriting Results	24,696	277	-	336,179	-		105,316	466,469
								-
Other Revenue								-
Fees & commission income	253	26		72,395			2,436	75,110
Income from investments	4,512	178		109,448			8,047	122,185
Other income	176	7		4,657			314	5,154
								-
Expenses								-
Other operating, investment related and admin expenses								(526,378)
Amortisation of goodwill & Intangible Assets								-
Profit from operations								142,539
Interest expense								-
Profit before taxation								142,539
Tax								-
Profit After taxation								142,539

15. Income statement - General Insurance Business - 2015 (Cont...)

HNB Gen.	2015							
	SUB CATEGORY OF GENERAL INSURANCE BUSINESS							
	Fire	Marine	Motor		WCI	Misc		Total
			3rd party only	Comprehensive		Health	Other	
	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000
GWP	375,228	36,706		2,048,697	9,484	135,888	106,404	2,712,407
- Coinsurance outward	(3,082)	(644)	-				(10,506)	(14,231)
- SRCC & TC Premium	(108,704)	(6)		(35,911)	(2,704)		(9,538)	(156,863)
- Reinsurance	(221,429)	(32,465)		(21,264)	(62)		(59,038)	(334,258)
NWP	42,013	3,591	-	1,991,522	6,719	135,888	27,322	2,207,055
Change in UEP	(2,706)	1,950		(120,052)	(727)	4,267	(5,410)	(122,677)
NEP	39,307	5,541	-	1,871,470	5,992	140,155	21,912	2,084,378
Benefits/losses								
Non Life Insurance Losses and Loss Adj Exp (net)	(15,070)	(881)		(1,642,723)	(2,807)	(176,283)	471	(1,837,294)
Underwriting and Net Acquisition Costs	39,343	11,741		(206,576)	(733)	(12,100)	9,285	(159,041)
Other Insurance related costs (net)	(3,150)	7		(5,696)	(13)	(341)	(158)	(9,351)
Underwriting Results	60,431	16,408	-	16,475	2,438	(48,569)	31,510	78,692
Other Revenue								
Fees & commission income								81,612
Income from investments								188,501
Other income								8,928
Expenses								
Other operating, investment related and admin expenses								(634,553)
Amortisation of goodwill & Intangible Assets								(7,480)
Profit from operations								(284,300)
Interest expense								-
Profit before taxation								(284,300)
Tax								58,240
Profit After taxation								(226,060)

15. Income statement - General Insurance Business - 2015 (Cont...)

Janashakthi Gen.	2015							
	SUB CATEGORY OF GENERAL INSURANCE BUSINESS							
	Fire	Marine	Motor		WCI	Misc		Total
			3rd party only	Comprehensive		Health	Other	
	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000
GWP	774,424	254,788	73,254	5,296,427	76,689	666,592	557,244	7,699,419
- Coinsurance outward	(28,517)	(1,449)	-	-	-	-	(4,011)	(33,977)
- SRCC & TC Premium	(240,940)	(3,372)	-	-	-	-	(48,948)	(293,260)
- Reinsurance	(359,997)	(125,005)	-	(113,143)	-	(4,227)	(225,495)	(827,867)
NWP	144,970	124,963	73,254	5,183,284	76,689	662,365	278,790	6,544,315
Change in UEP	(11,537)	(6,608)		(328,345)	-	(89,129)	(33,874)	(469,491)
NEP	133,433	118,355	73,254	4,854,940	76,689	573,236	244,917	6,074,824
Benefits/losses								-
Non Life Insurance Losses and Loss Adj Exp (net)	(113,275)	(12,761)	(10,952)	(3,196,335)	-	(559,985)	(106,441)	(3,999,750)
Underwriting and Net Acquisition Costs	2,227	(14,122)		(853,709)		(31,388)	(45,408)	(942,399)
Other Insurance related costs (net)								-
Underwriting Results	22,385	91,472	62,302	804,896	76,689	(18,137)	93,068	1,132,675
Other Revenue								
Fees & commission income								239,119
Income from investments								676,167
Other income								98,885
								-
Expenses								-
Other operating, investment related and admin expenses								(1,569,482)
Amortisation of goodwill & Intangible Assets								-
Profit from operations								577,365
Interest expense								(20,928)
Profit before taxation								556,437
Tax								-
Profit After taxation								556,437

15. Income statement - General Insurance Business - 2015 (Cont...)

LOLC Gen.	2015							
	SUB CATEGORY OF GENERAL INSURANCE BUSINESS							
	Fire	Marine	Motor		WCI	Misc	Total	
			3rd party only	Comprehensive		Health	Other	
	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	
GWP	158,209	15,326	-	2,336,843	6,110		56,290	2,572,778
- Coinsurance outward	-	-	-	-	-	-	-	-
- SRCC & TC Premium	(48,107)	(548)	-	(39,530)	(1,978)		(5,654)	(95,816)
- Reinsurance	(87,919)	(6,362)	-	(163,013)	-		(17,720)	(275,014)
NWP	22,183	8,416	-	2,134,301	4,131	-	32,915	2,201,947
Change in UEP	(891)	(202)	-	(327,757)	(640)		(26,945)	(356,434)
NEP	21,293	8,214	-	1,806,545	3,491	-	5,970	1,845,513
Benefits/losses								-
Non Life Insurance Losses and Loss Adj Exp (net)	(21,164)	(2,769)	-	(1,139,022)	(806)	-	(2,003)	(1,165,763)
Underwriting and Net Acquisition Costs	30,680	1,533	-	(16,872)	249		4,880	20,470
Other Insurance related costs (net)	-	-	-	-	-	-	-	-
Underwriting Results	30,809	6,979	-	650,651	2,934	-	8,847	700,220
Other Revenue								
Fees & commission income								52,670
Income from investments								129,194
Other income								44,217
								-
Expenses								-
Other operating, investment related and admin expenses								(849,589)
Amortisation of goodwill & Intangible Assets								(20,326)
Profit from operations								56,387
Interest expense								(8,311)
Profit before taxation								48,076
Tax								(33,546)
Profit After taxation								14,530

15. Income statement - General Insurance Business - 2015 (Cont...)

MBSL	2015							
	SUB CATEGORY OF GENERAL INSURANCE BUSINESS							
	Fire	Marine	Motor		WCI	Misc		Total
			3rd party only	Comprehensive		Health	Other	
	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000
GWP	60,929	28,384		843,626			261,737	1,194,676
- Coinsurance outward			-					-
- SRCC & TC Premium	(14,712)	(1,288)		(15,141)			(4,325)	(35,467)
- Reinsurance	(37,089)	(18,924)		(383,809)			(99,513)	(539,335)
NWP	9,128	8,172	-	444,675	-	-	157,899	619,874
Change in UEP	1,281	1,625		130,315			(38,370)	94,851
NEP	10,408	9,797	-	574,991	-	-	119,529	714,725
Benefits/losses								-
Non Life Insurance Losses and Loss Adj Exp (net)	(2,363)	7,211		393,895			84,870	483,613
Underwriting and Net Acquisition Costs	(6,145)	(1,567)		8,665			11,990	12,944
Other Insurance related costs (net)	37	36		1,779			640	2,492
Underwriting Results	18,879	4,116	-	170,652	-	-	22,029	215,675
Other Revenue								
Fees & commission income								-
Income from investments								60,406
Other income								68,947
								-
Expenses								-
Other operating, investment related and admin expenses								(427,442)
Amortisation of goodwill & Intangible Assets								-
Profit from operations								(82,413)
Interest expense								-
Profit before taxation								(82,413)
Tax								(8,303)
Profit After taxation								(90,717)

15. Income statement - General Insurance Business - 2015 (Cont...)

People's	2015							
	SUB CATEGORY OF GENERAL INSURANCE BUSINESS							
	Fire	Marine	Motor		WCI	Misc		Total
			3rd party only	Comprehensive		Health	Other	
	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000
GWP	278,561	17,655	6,453	3,199,791	109	89,822	220,881	3,813,272
- Coinsurance outward	-	-	-	-	-	-	-	-
- SRCC & TC Premium	(105,275)	(78)	-	(65,358)	-	-	(5,158)	(175,869)
- Reinsurance	(72,402)	(16,310)	-	(23,123)	-	-	(17,265)	(129,100)
NWP	100,884	1,268	6,453	3,111,310	109	89,822	198,458	3,508,303
Change in UEP	(8,182)	(19)	-	(218,326)	-	-	(13,834)	(240,362)
NEP	92,702	1,248	6,453	2,892,983	109	89,822	184,624	3,267,941
Benefits/losses								
Non Life Insurance Losses and Loss Adj Exp (net)	(37,084)	1,164	-	(2,092,458)	-	-	(129,057)	(2,257,436)
Underwriting and Net Acquisition Costs	5,831	(531)	-	(341,369)	-	-	(1,565)	(337,634)
Other Insurance related costs (net)	(33,992)	(1,132)	-	(360,555)	(6)	-	(23,490)	(419,175)
Underwriting Results	27,456	749	6,453	98,601	103	89,822	30,512	253,696
Other Revenue								
Fees & commission income	1,667	119	-	33,910	2	-	1,486	37,184
Income from investments	21,940	1,391	508	252,027	9	7,075	17,397	300,347
Other income	1,041	30	-	9,926	-	-	741	11,738
Expenses								
Other operating, investment related and admin expenses								-
Amortisation of goodwill & Intangible Assets								-
Profit from operations								602,965
Interest expense								-
Profit before taxation								602,965
Tax								(138,797)
Profit After taxation								464,168

15. Income statement - General Insurance Business - 2015 (Cont...)

SLIC	2015							
	SUB CATEGORY OF GENERAL INSURANCE BUSINESS							
	Fire	Marine	Motor		WCI	Misc		Total
			3rd party only	Comprehensive		Health	Other	
	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000
GWP	1,342,258	457,924	872,747	8,149,631	85,862	1,392,492	1,743,747	14,044,660
- Coinsurance outward			-					-
- SRCC & TC Premium	(276,106)	(4,547)	-	(130,519)	(8,637)	-	(18,646)	(438,456)
- Reinsurance	(816,615)	(293,520)	-	(30,607)	-	(1,880)	(817,904)	(1,960,526)
NWP	249,537	159,857	872,747	7,988,505	77,225	1,390,612	907,197	11,645,679
Change in UEP	(39,985)	(39,728)	(58,011)	(1,095,809)	1,569	38,142	(344,055)	(1,537,878)
NEP	209,552	120,128	814,735	6,892,696	78,794	1,428,754	563,142	10,107,801
Benefits/losses								
Non Life Insurance Losses and Loss Adj Exp (net)	(69,533)	(122,517)	(289,617)	(4,500,615)	(23,689)	(1,433,429)	(201,504)	(6,640,904)
Underwriting and Net Acquisition Costs	147,225	39,999	(14,935)	(423,944)	(5,542)	(59,068)	(30,238)	(346,503)
Other Insurance related costs (net)	(186,424)	(86,129)	(528,999)	(916,783)	(14,981)	(240,112)	(233,179)	(2,206,608)
Underwriting Results	100,819	(48,519)	(18,816)	1,051,353	34,583	(303,855)	98,221	913,786
Other Revenue								
Fees & commission income								
Income from investments								1,907,018
Other income								622,804
Expenses								
Other operating, investment related and admin expenses								(141,846)
Amortisation of goodwill & Intangible Assets								-
Profit from operations								3,301,762
Interest expense								-
Profit before taxation								3,301,762
Tax								(689,885)
Profit After taxation								2,611,877

15. Income statement - General Insurance Business - 2015 (Cont...)

Sanasa	2015							
	SUB CATEGORY OF GENERAL INSURANCE BUSINESS							
	Fire	Marine	Motor		WCI	Misc		Total
			3rd party only	Comprehensive		Health	Other	
	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000
GWP	9,189		18,245	179,132	703	29,436	131,730	368,435
- Coinsurance outward			-					-
- SRCC & TC Premium	(2,347)		-	(3,333)	(144)	(2,310)		(8,133)
- Reinsurance	(4,011)		(5,659)		(82,262)			(91,932)
NWP	2,831		12,586	175,799	(81,703)	27,126	131,730	268,369
Change in UEP	552		14,296		56	12,510		27,414
NEP	3,383	-	26,882	175,799	(81,648)	39,636	131,730	295,783
Benefits/losses								
Non Life Insurance Losses and Loss Adj Exp (net)	(112)		(478)	(98,778)	(33)	(24,041)	(23,198)	(146,640)
Underwriting and Net Acquisition Costs	(393)	-	(5,585)	(3,042)	(40)	(1,660)	(7,240)	(17,959)
Other Insurance related costs (net)								-
Underwriting Results	2,879	-	92,293	92,293	89,646	32,306	32,306	131,184
Other Revenue								
Fees & commission income								
Income from investments								116,042
Other income								23,316
Expenses								
Other operating, investment related and admin expenses								(214,154)
Amortisation of goodwill & Intangible Assets								-
Profit from operations								56,388
Interest expense								-
Profit before taxation								56,388
Tax								-
Profit After taxation								56,388

15. Income statement - General Insurance Business - 2015 (Cont...)

Union Gen.	2015							
	SUB CATEGORY OF GENERAL INSURANCE BUSINESS							
	Fire	Marine	Motor		WCI	Misc		Total
			3rd party only	Comprehensive		Health	Other	
	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000
GWP	779,515	317,831	2,267	2,766,887	55,285	1,554,804	394,172	5,870,762
- Coinsurance outward			-	-				-
- SRCC & TC Premium	(211,900)	(1,014)	-	(55,269)	(18,018)	-	(27,372)	(313,574)
- Reinsurance	(488,387)	(189,393)	-	(35,069)	(546)	-	(211,144)	(924,539)
NWP	79,228	127,424	2,267	2,676,549	36,722	1,554,804	155,656	4,632,650
Change in UEP	(11,823)	(4,326)	(67)	(81,215)	82	13,494	8,856	(74,998)
NEP	67,405	123,098	2,200	2,595,334	36,803	1,568,298	164,512	4,557,651
				-				
Benefits/losses				-				-
Non Life Insurance Losses and Loss Adj Exp (net)	(26,119)	(44,079)	(108)	(2,009,292)	(12,091)	(1,082,375)	(27,506)	(3,201,571)
Underwriting and Net Acquisition Costs	59,040	18,425	-	(321,603)	(2,891)	(138,127)	(23,054)	(408,209)
Other Insurance related costs (net)	(163,110)	(97,168)	(645)	(786,887)	(10,015)	(209,198)	(101,650)	(1,368,674)
Underwriting Results	(62,785)	277	1,448	(522,448)	11,806	138,598	12,302	(420,803)
Other Revenue								
Fees & commission income								
Income from investments								668,294
Other income								74,528
Expenses								
Other operating, investment related and admin expenses								-
Amortisation of goodwill & Intangible Assets								-
Profit from operations								322,019
Interest expense								-
Profit before taxation								322,019
Tax								(58,427)
Profit After taxation								263,592

15. Income statement - General Insurance Business - 2015 (Cont...)

Orient	2015							
	SUB CATEGORY OF GENERAL INSURANCE BUSINESS							
	Fire	Marine	Motor		WCI	Misc		Total
			3rd party only	Comprehensive		Health	Other	
	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000
GWP	62,265	66,853	-	492,307	-	66,390	100,618	788,433
- Coinsurance outward			-					-
- SRCC & TC Premium	(26,196)	-	-	(9,016)	-	-	(6,286)	(41,498)
- Reinsurance	(31,016)	(59,524)	-	(24,675)	-	(460)	(29,540)	(145,215)
NWP	5,054	7,329	-	458,616	-	65,930	64,792	601,720
Change in UEP	(142)	490	-	(99,651)	-	6,517	3,123	(89,662)
NEP	4,912	7,820	-	358,965	-	72,447	67,915	512,058
Benefits/losses								
Non Life Insurance Losses and Loss Adj Exp (net)	(961)	(2,040)	-	(300,178)	-	(49,090)	(69,917)	(422,187)
Underwriting and Net Acquisition Costs	5,568	16,426	-	(41,021)	-	(4,159)	(7,707)	(30,894)
Other Insurance related costs (net)								-
Underwriting Results	9,518	22,205	-	17,766	-	19,198	(9,710)	58,977
Other Revenue								
Fees & commission income	310	391	-	7,690	-	204	340	8,936
Income from investments	602	958	-	43,974	-	8,875	8,320	62,728
Other income								
Expenses								
Other operating, investment related and admin expenses								(242,623)
Amortisation of goodwill & Intangible Assets								-
Profit from operations								(111,983)
Interest expense								-
Profit before taxation								(111,983)
Tax								-
Profit After taxation								(111,983)

15. Income statement - General Insurance Business - 2015 (Cont...)

NITF	2015								WITH NITF		
	SUB CATEGORY OF GENERAL INSURANCE BUSINESS								SRCC	Reinsurance	Total
	Fire	Marine	Motor		WCI	Misc	Total				
			3rd party only	Comprehensive		Health	Other				
Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	
GWP	917	1,390		222,393	445	1,264,673	33,873	1,523,690	3,016,869	1,784,307	6,324,865
- Coinsurance outward			-								-
- SRCC & TC Premium											-
- Reinsurance								-			-
NWP	917	1,390	-	222,393	445	1,264,673	33,873	1,523,690	3,016,869	1,784,307	6,324,865
Change in UEP	(600)	(546)		(2,440)	(169)	(11,364)	(19,279)	(34,398)	161,626	68,109	195,337
NEP	316	844	-	219,953	276	1,253,308	14,594	1,489,291	3,178,495	1,852,416	6,520,202
								-			
Benefits/losses								-			
Non Life Insurance Losses and Loss Adj Exp (net)	(5,837)	(565)		(146,477)	(550)	(1,583,485)	(224,919)	(1,961,833)	240	(1,265,284)	(3,226,877)
Underwriting and Net Acquisition Costs							-	-	(459,003)	(467,721)	(926,724)
Other Insurance related costs (net)								-			-
Underwriting Results	(5,520)	279	-	73,475	(274)	(330,176)	(210,326)	(472,542)	2,719,732	119,411	2,366,601
Other Revenue											
Fees & commission income											
Income from investments								65,165	385,168	186,091	636,424
Other income								1,654,890	3,213	22,721	1,680,825
											-
Expenses											-
Other operating, investment related and admin expenses								(119,682)	(27,471)	(71,027)	(218,180)
Amortisation of goodwill & Intangible Assets											-
Profit from operations								1,127,832	3,080,642	257,196	4,465,670
Interest expense								-			
Profit before taxation								1,127,832	3,080,642	257,196	4,465,670
Tax											
Profit After taxation								1,127,832	3,080,642	257,196	4,465,670

16. Income Statement - General Insurance Business - 2014

Industry	2014								WITH NITF		
	SUB CATEGORY OF GENERAL INSURANCE BUSINESS								SRCC	Reinsurance	Total
	Fire	Marine	Motor		WCI	Misc	Total				
			3rd party only	Comprehensive		Health	Other				
Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000
GWP	8,553,089	1,933,036	2,498,509	33,749,273	362,430	7,401,504	6,462,639	60,960,481	2,835,200	2,041,208	65,836,888
- Coinsurance outward	(216,481)	(7,436)	-	(1,574)	(1,751)	-	(16,153)	(243,395)	-	-	(243,395)
- SRCC & TC Premium	(1,983,045)	(13,656)	150,919	(597,195)	87,186	(30,187)	(337,183)	(2,723,160)	-	-	(2,749,687)
- Reinsurance	(5,075,545)	(1,171,768)	(68,709)	(567,894)	(59,388)	(268,551)	(2,306,856)	(9,518,711)	-	-	(9,518,711)
NWP	1,278,018	740,176	2,580,720	32,582,610	388,477	7,102,766	3,802,447	48,475,215	2,835,200	2,041,208	53,351,622
Change in UEP	(36,033)	13,467	(97,942)	(1,243,980)	(22,089)	(423,604)	239,485	(1,570,696)	(142,470)	(349,646)	(2,062,812)
NEP	1,241,985	753,643	2,482,779	31,338,630	366,388	6,679,162	4,041,933	46,904,518	2,692,730	1,691,562	51,288,810
									-	-	-
Benefits/losses									-	-	-
Non Life Insurance Losses and Loss Adj Exp (net)	(718,833)	(281,436)	(821,978)	(20,319,761)	(112,564)	(6,252,704)	(2,633,140)	(31,140,417)	(56,897)	(773,821)	(30,790,109)
Underwriting and Net Acquisition Costs	628,698	95,702	(163,008)	(3,193,758)	(27,796)	(265,046)	(119,354)	(3,044,562)	(430,616)	(264,154)	(3,612,506)
Other Insurance related costs (net)	(644,108)	(316,544)	(883,737)	(2,858,625)	(41,448)	(594,239)	(507,769)	(5,926,327)	-	-	(5,920,913)
Underwriting Results	507,742	251,365	614,055	4,966,485	184,580	(432,827)	781,670	6,793,212	2,205,217	653,587	9,652,015
Other Revenue											
Fees & commission income											492,220
Income from investments											7,503,238
Other income											2,386,382
											-
Expenses											-
Other operating, investment related and admin expenses											(14,507,933)
Amortisation of goodwill & Intangible Assets											(135,841)
Profit from operations											5,390,080
Interest expense											(91,650)
Profit before taxation											5,298,430
Tax											(484,758)
Profit After taxation											4,813,672

16. Income Statement - General Insurance Business - 2014 (Cont...)

Asian	2014							
	SUB CATEGORY OF GENERAL INSURANCE BUSINESS							
	Fire	Marine	Motor		WCI	Misc	Total	
			3rd party only	Comprehensive		Health	Other	
Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000
GWP	185,245	51,269	886,793		10,802	512,132	78,907	1,725,147
- Coinsurance outward	-	-	-		-	-	-	-
- SRCC & TC Premium	(62,824)	-	(15,134)		(3,341)	-	(5,723)	(87,022)
- Reinsurance	(104,928)	(38,792)	(57,283)		(952)	-	(32,031)	(233,986)
NWP	17,493	12,476	814,376		6,509	512,132	41,153	1,404,139
Change in UEP	(4,768)	2,576	(24,674)		(13)	(47,621)	(6,165)	(80,665)
NEP	12,725	15,052	789,702	-	6,496	464,511	34,988	1,323,474
Benefits/losses								
Non Life Insurance Losses and Loss Adj Exp (net)	(18,324)	(7,086)	(726,933)		(2,989)	(455,998)	(24,840)	(1,236,170)
Underwriting and Net Acquisition Costs	15,211	6,299	(91,005)		(561)	(44,814)	(3,925)	(118,794)
Other Insurance related costs (net)	-	-	-		-	-	-	-
Underwriting Results	9,613	14,266	(28,236)	-	2,946	(36,301)	6,223	(31,490)
Other Revenue								
Fees & commission income								-
Income from investments								479,218
Other income								5,837
Expenses								
Other operating, investment related and admin expenses								(521,375)
Amortisation of goodwill & Intangible Assets								-
Profit from operations								(67,810)
Interest expense								(7,341)
Profit before taxation								(75,151)
Tax								(12,838)
Profit After taxation								(87,989)

16. Income Statement - General Insurance Business - 2014 (Cont...)

Alianz Gen.	2014							
	SUB CATEGORY OF GENERAL INSURANCE BUSINESS							
	Fire	Marine	Motor		WCI	Misc		Total
			3rd party only	Comprehensive		Health	Other	
	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000
GWP	1,086,997	62,934		788,397	25,521	564,297	395,466	2,923,611
- Coinsurance outward								
- SRCC & TC Premium	(163,295)	-		(13,907)	(8,595)	-	(14,408)	(200,205)
- Reinsurance	(846,142)	(71,998)		3,107	(393)	(107,071)	(173,382)	(1,195,879)
NWP	77,561	(9,065)		777,597	16,533	457,226	207,676	1,527,527
Change in UEP	(3,715)	30,876		(108,566)	(1,569)	4,256	(26,817)	(105,535)
NEP	73,845	21,812	-	669,031	14,964	461,482	180,859	1,421,993
Benefits/losses								
Non Life Insurance Losses and Loss Adj Exp (net)	(64,934)	(8,784)		(505,493)	(2,764)	(442,670)	(84,680)	(1,109,326)
Underwriting and Net Acquisition Costs	150,563	9,235		(54,084)	9	(15,009)	10,863	101,576
Other Insurance related costs (net)								-
Underwriting Results	159,474	22,263	-	109,453	12,209	3,802	107,042	414,242
Other Revenue								
Fees & commission income								
Income from investments								125,845
Other income								18,729
Expenses								
Other operating, investment related and admin expenses								(545,299)
Amortisation of goodwill & Intangible Assets								-
Profit from operations								13,517
Interest expense								-
Profit before taxation								13,517
Tax								8,130
Profit After taxation								21,647

16. Income Statement - General Insurance Business - 2014 (Cont...)

AIA	2014							
	SUB CATEGORY OF GENERAL INSURANCE BUSINESS							
	Fire	Marine	Motor		WCI	Misc		Total
			3rd party only	Comprehensive		Health	Other	
	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000
GWP	570,110	136,859	69,764	1,674,277	23,910	302,021	169,343	2,946,284
- Coinsurance outward	(48,314)	(1,827)	-	(978)	-	-	(4,124)	(55,244)
- SRCC & TC Premium	(190,827)	(9)	-	(21,035)	(5,667)	-	(17,925)	(235,463)
- Reinsurance	(302,869)	(66,822)	(761)	(23,928)	(306)	-	(72,848)	(467,534)
NWP	28,100	68,201	69,003	1,628,336	17,937	302,021	74,445	2,188,044
Change in UEP	28,813	(1,646)	(3,564)	(144,229)	(1,300)	(29,226)	(5,488)	(156,640)
NEP	56,913	66,555	65,439	1,484,107	16,637	272,795	68,957	2,031,404
Benefits/losses								
Non Life Insurance Losses and Loss Adj Exp (net)	(7,991)	(29,259)	(2,743)	(947,314)	(23,668)	(221,548)	(17,308)	(1,249,831)
Underwriting and Net Acquisition Costs	50,683	(580)	(4,055)	(94,237)	(2,305)	(13,370)	8,974	(54,890)
Other Insurance related costs (net)	(156,465)	(42,182)	(26,172)	(603,560)	(7,851)	(62,520)	(51,117)	(949,869)
Underwriting Results	(56,860)	(5,466)	32,469	(161,004)	(17,187)	(24,643)	9,506	(223,186)
Other Revenue								
Fees & commission income								-
Income from investments								321,027
Other income								27,641
Expenses								
Other operating, investment related and admin expenses								(18,255)
Amortisation of goodwill & Intangible Assets								-
Profit from operations								107,228
Interest expense								-
Profit before taxation								107,227
Tax								(21,450)
Profit After taxation								85,778

16. Income Statement - General Insurance Business - 2014 (Cont...)

Amana	2014							
	SUB CATEGORY OF GENERAL INSURANCE BUSINESS							
	Fire	Marine	Motor		WCI	Misc		Total
			3rd party only	Comprehensive		Health	Other	
	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000
GWP	117,059	67,513	60,683	875,128	8,064	157,512	90,309	1,376,269
- Coinsurance outward	(10,061)	(1,312)		(146)	-	-	(4,101)	(15,619)
- SRCC & TC Premium	(47,995)	(508)	-	(17,509)	(1,814)		(7,405)	(75,231)
- Reinsurance	(49,963)	(49,892)	-	-	(80)	-	(40,714)	(140,649)
NWP	9,040	15,801	60,683	857,474	6,170	157,512	38,090	1,144,769
Change in UEP	(2,144)	(1,489)	(1,238)	(17,476)	(175)	(18,966)	3,050	(38,440)
NEP	6,896	14,311	59,444	839,997	5,995	138,546	41,139	1,106,329
Benefits/losses								
Non Life Insurance Losses and Loss Adj Exp (net)	(7,707)	(4,304)	(14,052)	(507,933)	(1,046)	(97,199)	(7,602)	(639,843)
Underwriting and Net Acquisition Costs	16,908	4,665	(10,060)	(92,851)	(412)	(2,241)	6,410	(77,581)
Other Insurance related costs (net)								-
Underwriting Results	16,096	14,672	35,332	239,214	4,537	39,107	39,948	388,906
Other Revenue								
Fees & commission income								136,811
Income from investments								136,701
Other income								18,797
Expenses								
Other operating, investment related and admin expenses								(640,997)
Amortisation of goodwill & Intangible Assets								(4,088)
Profit from operations								36,129
Interest expense								(2,421)
Profit before taxation								33,708
Tax								30,012
Profit After taxation								63,720

16. Income Statement - General Insurance Business - 2014 (Cont...)

AIG	2014							
	SUB CATEGORY OF GENERAL INSURANCE BUSINESS							
	Fire	Marine	Motor		WCI	Misc	Total	
			3rd party only	Comprehensive		Health	Other	
	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000
GWP	41,768	98,924		19,936	2		254,174	414,805
- Coinsurance outward								
- SRCC & TC Premium								
- Reinsurance	(35,834)	(97,574)		(5,006)	(0)		(233,254)	(371,668)
NWP	5,934	1,350	-	14,930	2	-	20,920	43,136
Change in UEP	368	1,675		8,467	769		258,806	270,085
NEP	6,302	3,025	-	23,397	771	-	279,726	313,221
Benefits/losses								
Non Life Insurance Losses and Loss Adj Exp (net)	(5,990)	(2,516)		(24,434)	(598)		(159,294)	(192,832)
Underwriting and Net Acquisition Costs	9,434	21,183		(3,528)	(108)		10,908	37,889
Other Insurance related costs (net)								-
Underwriting Results	9,746	21,692	-	(4,565)	65	-	131,340	158,279
Other Revenue								
Fees & commission income								5,662
Income from investments								55,974
Other income								7,374
								-
Expenses								
Other operating, investment related and admin expenses								(368,543)
Amortisation of goodwill & Intangible Assets								-
Profit from operations								(141,254)
Interest expense								-
Profit before taxation								(141,254)
Tax								-
Profit After taxation								(141,254)

16. Income Statement - General Insurance Business - 2014 (Cont...)

Continental	2014							
	SUB CATEGORY OF GENERAL INSURANCE BUSINESS							
	Fire	Marine	Motor		WCI	Misc		Total
			3rd party only	Comprehensive		Health	Other	
	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000
GWP	419,259	26,872	1,046	1,113,507	10,938	185,527	115,333	1,872,481
- Coinsurance outward	(31,589)	(1,105)	-	-	(1,751)	-	(1,035)	(35,480)
- SRCC & TC Premium	(48,304)	(474)	-	(20,049)	(3,527)	-	(2,900)	(75,254)
- Reinsurance	(268,985)	(20,813)	-	(16,073)	(4,574)	(141,929)	(75,555)	(527,929)
NWP	70,381	4,480	1,046	1,077,385	1,085	43,598	35,844	1,233,818
Change in UEP	(5,654)	(47)	-	(125,508)	(304)	(12,634)	(1,954)	(146,102)
NEP	64,727	4,432	1,046	951,877	781	30,963	33,889	1,087,716
Benefits/losses								
Non Life Insurance Losses and Loss Adj Exp (net)	(973)	(246)	-	(588,183)	(403)	(28,565)	(20,160)	(638,530)
Underwriting and Net Acquisition Costs	16,104	2,132	-	(109,170)	1,064	23,137	(5,400)	(72,134)
Other Insurance related costs (net)	79,858	-	-	-	-	-	-	-
Underwriting Results	159,717	6,318	1,046	254,523	1,442	25,535	8,329	377,051
Other Revenue								
Fees & commission income								-
Income from investments								106,910
Other income								21,417
Expenses								
Other operating, investment related and admin expenses								(418,565)
Amortisation of goodwill & Intangible Assets								-
Profit from operations								86,813
Interest expense								-
Profit before taxation								86,813
Tax								(105)
Profit After taxation								86,708

16. Income Statement - General Insurance Business - 2014 (Cont...)

Ceylinco	2014							
	SUB CATEGORY OF GENERAL INSURANCE BUSINESS							
	Fire	Marine	Motor		WCI	Misc		Total
			3rd party only	Comprehensive		Health	Other	
	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000
GWP	2,137,408	415,543	433,697	6,977,748	132,438	893,676	1,174,354	12,164,864
- Coinsurance outward	(94,533)	(2,718)	-	(413)	-	-	(1,131)	(98,795)
- SRCC & TC Premium	(499,566)	(225)	(37,534)	(46,495)	(8,447)	-	(42,122)	(634,389)
- Reinsurance	(1,064,902)	(145,562)	(4,701)	(75,779)	606	(17,866)	(335,199)	(1,643,403)
NWP	478,407	267,038	391,462	6,855,061	124,597	875,810	795,902	9,788,277
Change in UEP	(20,056)	(2,917)	(21,490)	(306,265)	(22,667)	(32,943)	(21,962)	(428,300)
NEP	458,351	264,121	369,972	6,548,796	101,930	842,867	773,940	9,359,977
								-
Benefits/losses								-
Non Life Insurance Losses and Loss Adj Exp (net)	(418,001)	(122,525)	(33,027)	(3,778,303)	(11,671)	(651,417)	(244,968)	(5,259,912)
Underwriting and Net Acquisition Costs	99,734	(10,228)	(1,925)	(544,407)	(10,864)	(57,861)	(44,825)	(570,376)
Other Insurance related costs (net)	-	-	-	-	-	-	-	-
Underwriting Results	140,084	131,368	335,020	2,226,086	79,395	133,589	484,147	3,529,689
Other Revenue								
Fees & commission income								-
Income from investments								840,874
Other income								181,667
								-
Expenses								-
Other operating, investment related and admin expenses								(3,684,496)
Amortisation of goodwill & Intangible Assets								-
Profit from operations								867,734
Interest expense								(321)
Profit before taxation								867,413
Tax								(87,776)
Profit After taxation								779,637

16. Income Statement - General Insurance Business - 2014 (Cont...)

Cooperative	2014							
	SUB CATEGORY OF GENERAL INSURANCE BUSINESS							
	Fire	Marine	Motor		WCI	Misc		Total
			3rd party only	Comprehensive		Health	Other	
	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000
GWP	60,804	8,060		1,188,665			128,678	1,386,208
- Coinsurance outward								-
- SRCC & TC Premium	(9,196)	(250)		(16,999)			(830)	(27,276)
- Reinsurance	(17,309)	(1,249)		(17,673)			(5,366)	(41,598)
NWP	34,299	6,561	-	1,153,992	-		122,482	1,317,334
Change in UEP	(1,280)	3,168		(50,769)			(10,127)	(59,009)
NEP	33,019	9,729	-	1,103,223	-	-	112,354	1,258,326
Benefits/losses								
Non Life Insurance Losses and Loss Adj Exp (net)	(23,211)	(8,393)		(867,312)			(29,012)	(927,929)
Underwriting and Net Acquisition Costs	(1,663)	(373)		(94,520)			(11,019)	(107,575)
Other Insurance related costs (net)	-	-	-	-	-	-	-	-
Underwriting Results	8,145	963	-	141,390	-	-	72,323	222,822
Other Revenue								-
Fees & commission income								65,862
Income from investments								135,647
Other income								16,777
Expenses								
Other operating, investment related and admin expenses								(373,170)
Amortisation of goodwill & Intangible Assets								-
Profit from operations								67,938
Interest expense								-
Profit before taxation								67,938
Tax								-
Profit After taxation								67,938

16. Income Statement - General Insurance Business - 2014 (Cont...)

HNBA	2014							
	SUB CATEGORY OF GENERAL INSURANCE BUSINESS							
	Fire	Marine	Motor		WCI	Misc		Total
			3rd party only	Comprehensive		Health	Other	
	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000
GWP	344,070	33,807		1,668,421	8,875	160,317	107,262	2,322,751
- Coinsurance outward								
- SRCC & TC Premium	(97,090)	(12)	-	(30,146)	(2,484)	-	(10,104)	(139,836)
- Reinsurance	(208,023)	(29,494)		(22,421)	(43)	-	(73,741)	(333,723)
NWP	38,956	4,300	-	1,615,854	6,348	160,317	23,417	1,849,193
Change in UEP	(1,472)	(488)		(225,480)	(498)	2,229	(6,913)	(232,621)
NEP	37,484	3,812	-	1,390,375	5,851	162,546	16,504	1,616,571
Benefits/losses								
Non Life Insurance Losses and Loss Adj Exp (net)	(12,955)	(1,992)		(977,695)	(3,840)	(155,926)	(8,313)	(1,160,721)
Underwriting and Net Acquisition Costs	39,398	4,971		(128,879)	(477)	(13,830)	10,642	(88,175)
Other Insurance related costs (net)	(3,562)	26		(11,410)	(8)	-	(3,884)	(18,839)
Underwriting Results	60,365	6,816	-	272,390	1,526	(7,210)	14,948	348,836
Other Revenue								
Fees & commission income								-
Income from investments								352,590
Other income								12,366
								-
Expenses								
Other operating, investment related and admin expenses								(485,254)
Amortisation of goodwill & Intangible Assets								(17,975)
Profit from operations								210,563
Interest expense								(20,859)
Profit before taxation								189,704
Tax								-
Profit After taxation								189,704

16. Income Statement - General Insurance Business - 2014 (Cont...)

Janashakthi	2014							
	SUB CATEGORY OF GENERAL INSURANCE BUSINESS							
	Fire	Marine	Motor		WCI	Misc		Total
			3rd party only	Comprehensive		Health	Other	
	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000
GWP	804,697	202,223	68,681	4,672,588		514,032	551,037	6,813,258
- Coinsurance outward	(31,984)	(474)	-	(38)		-	(5,762)	(38,257)
- SRCC & TC Premium	(229,556)	(4,373)	-	-		-	(49,516)	(283,445)
- Reinsurance	(400,587)	(90,072)	-	(114,620)		-	(211,503)	(816,783)
NWP	142,570	107,304	68,681	4,557,930	-	514,032	284,256	5,674,773
Change in UEP	(7,323)	(2,789)	(1,039)	(96,918)	-	(26,279)	(34,475)	(168,823)
NEP	135,247	104,515	67,642	4,461,012	-	487,753	249,781	5,505,950
Benefits/losses								
Non Life Insurance Losses and Loss Adj Exp (net)	(57,239)	(16,059)	(19,066)	(2,925,284)		(450,585)	(80,408)	(3,548,641)
Underwriting and Net Acquisition Costs	12,284	(12,279)	(0)	(845,525)		(34,468)	(21,242)	(901,230)
Other Insurance related costs (net)	-	-	-	-		-	-	-
Underwriting Results	90,292	76,177	48,576	690,203	-	2,700	148,131	1,056,079
Other Revenue								
Fees & commission income								204,997
Income from investments								955,069
Other income								36,636
Expenses								
Other operating, investment related and admin expenses								(1,423,323)
Amortisation of goodwill & Intangible Assets								(88,040)
Profit from operations								741,418
Interest expense								(43,810)
Profit before taxation								697,608
Tax								(38,021)
Profit After taxation								659,587

16. Income Statement - General Insurance Business - 2014 (Cont...)

LOLC	2014							
	SUB CATEGORY OF GENERAL INSURANCE BUSINESS							
	Fire	Marine	Motor		WCI	Misc		Total
			3rd party only	Comprehensive		Health	Other	
	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000
GWP	128,667	8,132		1,707,096	4,720		38,640	1,887,255
- Coinsurance outward	-	-		-	-		-	-
- SRCC & TC Premium	(40,734)	(440)		(27,907)	(1,384)		(1,305)	(71,769)
- Reinsurance	(73,959)	(4,615)		(134,697)	-		(15,846)	(229,118)
NWP	13,974	3,078		1,544,492	3,336		21,488	1,586,368
Change in UEP	(6,112)	(285)		(74,657)	(492)		(7,744)	(89,291)
NEP	7,862	2,792	-	1,469,835	2,844	-	13,744	1,497,077
Benefits/losses								
Non Life Insurance Losses and Loss Adj Exp (net)	(11,032)	(79)		(794,303)	(935)		(10,196)	(816,545)
Underwriting and Net Acquisition Costs	14,922	693		(34,420)	177		2,219	(16,409)
Other Insurance related costs (net)	-	-	-	-	-	-	-	-
Underwriting Results	11,751	3,406	0	641,112	2,087	0	5,768	664,123
Other Revenue								
Fees & commission income								40,348
Income from investments								160,799
Other income								103,313
Expenses								
Other operating, investment related and admin expenses								(799,826)
Amortisation of goodwill & Intangible Assets								(25,738)
Profit from operations								143,019
Interest expense								(9,284)
Profit before taxation								133,735
Tax								(12,895)
Profit After taxation								120,840

16. Income Statement - General Insurance Business - 2014 (Cont...)

MBSL	2014							
	SUB CATEGORY OF GENERAL INSURANCE BUSINESS							
	Fire	Marine	Motor		WCI	Misc		Total
			3rd party only	Comprehensive		Health	Other	
	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000
GWP	55,003	35,080		762,839			114,570	967,491
- Coinsurance outward								-
- SRCC & TC Premium	(1,158)	(1,381)		(3,611)			(116)	(6,266)
- Reinsurance	(44,404)	(24,450)		(45,372)			(28,343)	(142,569)
NWP	9,441	9,248	-	713,856	-	-	86,110	818,656
Change in UEP	(1,008)	(1,302)		325			45,447	43,461
NEP	8,433	7,946	-	714,181	-	-	131,558	862,118
Benefits/losses								
Non Life Insurance Losses and Loss Adj Exp (net)	(604)	(7,438)		(430,316)			(152,156)	(590,513)
Underwriting and Net Acquisition Costs	5,481	1,750		(59,774)			(10,871)	(63,414)
Other Insurance related costs (net)	(43)	(38)		(2,261)			(365)	(2,707)
Underwriting Results	13,268	2,220	-	221,831	-	-	(31,835)	205,484
Other Revenue								
Fees & commission income								-
Income from investments								74,650
Other income								45,655
Expenses								
Other operating, investment related and admin expenses								(364,368)
Amortisation of goodwill & Intangible Assets								-
Profit from operations								(38,578)
Interest expense								-
Profit before taxation								(38,578)
Tax								
Profit After taxation								(38,578)

16. Income Statement - General Insurance Business - 2014 (Cont...)

People's	2014							
	SUB CATEGORY OF GENERAL INSURANCE BUSINESS							
	Fire	Marine	Motor		WCI	Misc		Total
			3rd party only	Comprehensive		Health	Other	
	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000
GWP	290,695	13,181	4,544	2,860,402	83	70,143	201,560	3,440,608
- Coinsurance outward	-	-	-	-	-	-	-	-
- SRCC & TC Premium	(103,301)	(63)	-	(48,528)	(7)	-	(2,645)	(154,544)
- Reinsurance	(76,114)	(11,839)	-	(36,954)	-	-	(14,485)	(139,392)
NWP	111,281	1,278	4,544	2,774,920	76	70,143	184,430	3,146,671
Change in UEP	(17,478)	(190)	(165)	(103,794)	(11)	(8,924)	(25,643)	(156,205)
NEP	93,803	1,088	4,379	2,671,126	65	61,219	158,786	2,990,467
								-
Benefits/losses								-
Non Life Insurance Losses and Loss Adj Exp (net)	(52,203)	14,451	(151)	(1,936,333)	-	(34,652)	(153,731)	(2,162,620)
Underwriting and Net Acquisition Costs	6,871	1,399	(42)	(318,083)	-	(237)	(681)	(310,773)
Other Insurance related costs (net)	(29,558)	(1,049)	(239,405)	(74,412)	(2)	(14,112)	(6,695)	(365,233)
Underwriting Results	18,913	15,889	(235,219)	342,298	63	12,218	(2,321)	151,841
Other Revenue								
Fees & commission income								32,261
Income from investments								388,736
Other income								
Expenses								
Other operating, investment related and admin expenses								-
Amortisation of goodwill & Intangible Assets								-
Profit from operations								572,838
Interest expense								-
Profit before taxation								572,838
Tax								(122,711)
Profit After taxation								450,127

16. Income Statement - General Insurance Business - 2014 (Cont...)

SLIC	2014							
	SUB CATEGORY OF GENERAL INSURANCE BUSINESS							
	Fire	Marine	Motor		WCI	Misc	Total	
			3rd party only	Comprehensive		Health	Other	
	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000
GWP	1,553,150	402,133	958,256	6,247,001	84,634	1,559,654	1,740,000	12,544,828
- Coinsurance outward	-	-	-	-	-	-	-	-
- SRCC & TC Premium	(282,934)	(4,467)	-	(110,008)	(7,110)	-	(26,316)	(430,834)
- Reinsurance	(1,111,866)	(275,963)	-	(54,875)	-	-	(835,479)	(2,278,183)
NWP	158,350	121,704	958,256	6,082,119	77,524	1,559,654	878,205	9,835,811
Change in UEP	18,192	(12,443)	6,860	10,650	483	(129,070)	89,666	(15,661)
NEP	176,542	109,261	965,115	6,092,769	78,007	1,430,584	967,871	9,820,149
Benefits/losses								
Non Life Insurance Losses and Loss Adj Exp (net)	(2,048)	(64,969)	27,094	(4,015,958)	(24,045)	(1,540,974)	(584,896)	(6,205,796)
Underwriting and Net Acquisition Costs	121,676	32,273	(40,444)	(502,519)	(9,082)	(66,932)	(20,294)	(485,323)
Other Insurance related costs (net)	(370,069)	(177,262)	(618,159)	(1,358,247)	(23,370)	(311,516)	(345,118)	(3,203,741)
Underwriting Results	(73,899)	(100,697)	333,605	216,045	21,510	(488,838)	17,564	(74,711)
Other Revenue								
Fees & commission income								
Income from investments								2,054,945
Other income								178,057
Expenses								
Other operating, investment related and admin expenses								(296,564)
Amortisation of goodwill & Intangible Assets								-
Profit from operations								1,861,727
Interest expense								(14)
Profit before taxation								1,861,713
Tax								(182,896)
Profit After taxation								1,678,817

16. Income Statement - General Insurance Business - 2014 (Cont...)

Sanasa	2014							
	SUB CATEGORY OF GENERAL INSURANCE BUSINESS							
	Fire	Marine	Motor		WCI	Misc		Total
			3rd party only	Comprehensive		Health	Other	
	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000
GWP	7,079		15,047	203,587	810	30,187	113,859	370,569
- Coinsurance outward								-
- SRCC & TC Premium	(271)		-	(12,993)	(227)	-	(13,037)	(26,528)
- Reinsurance	(3,930)		(5,964)		(53,042)			(62,936)
NWP	3,149	-	212,670		91,814			307,633
Change in UEP	(1,801)		(52,631)		5,225			(49,207)
NEP	1,348	-	160,039	-	97,039	-	-	258,426
Benefits/losses								
Non Life Insurance Losses and Loss Adj Exp (net)	(102)		(53,100)		(27,125)			(80,327)
Underwriting and Net Acquisition Costs	(137)		(15,477)		(3,244)			(18,858)
Other Insurance related costs (net)								-
Underwriting Results	1,110	-	91,462	-	66,670	-	-	159,242
Other Revenue								
Fees & commission income								
Income from investments								34,374
Other income								26,904
Expenses								
Other operating, investment related and admin expenses								(185,555)
Amortisation of goodwill & Intangible Assets								-
Profit from operations								34,964
Interest expense								(7,600)
Profit before taxation								27,364
Tax								(5,384)
Profit After taxation								21,980

16. Income Statement - General Insurance Business - 2014 (Cont...)

Union	2014							
	SUB CATEGORY OF GENERAL INSURANCE BUSINESS							
	Fire	Marine	Motor		WCI	Misc		Total
			3rd party only	Comprehensive		Health	Other	
	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000
GWP	696,313	322,860		2,557,526	51,634	1,265,705	328,608	5,222,645
- Coinsurance outward								-
- SRCC & TC Premium	(187,699)	(1,453)		(31,959)	(14,485)	-	(36,308)	(271,904)
- Reinsurance	(434,575)	(204,064)		(16,019)	(605)	-	(143,015)	(798,278)
NWP	74,038	117,343	-	2,509,548	36,544	1,265,705	149,285	4,152,463
Change in UEP	(9,693)	915		63,163	(1,537)	(105,021)	3,346	(48,827)
NEP	64,345	118,258	-	2,572,711	35,007	1,160,683	152,631	4,103,636
								-
Benefits/losses								-
Non Life Insurance Losses and Loss Adj Exp (net)	(33,321)	(20,150)		(1,727,435)	(13,480)	(924,545)	(17,505)	(2,736,436)
Underwriting and Net Acquisition Costs	66,215	30,351		(287,361)	(1,993)	(36,040)	(51,292)	(280,120)
Other Insurance related costs (net)	(164,269)	(96,038)		(808,735)	(10,216)	(206,090)	(100,588)	(1,385,937)
Underwriting Results	(67,030)	32,421	-	(250,820)	9,318	(5,992)	(16,753)	(298,857)
Other Revenue								
Fees & commission income								
Income from investments								573,871
Other income								86,132
Expenses								
Other operating, investment related and admin expenses								-
Amortisation of goodwill & Intangible Assets								-
Profit from operations								361,146
Interest expense								-
Profit before taxation								361,146
Tax								(38,824)
Profit After taxation								322,322

16. Income Statement - General Insurance Business - 2014 (Cont...)

Orient	2014							
	SUB CATEGORY OF GENERAL INSURANCE BUSINESS							
	Fire	Marine	Motor		WCI	Misc	Total	
			3rd party only	Comprehensive		Health	Other	
	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000
GWP	54,619	46,727		289,463		78,402	51,636	520,847
- Coinsurance outward								
- SRCC & TC Premium	(18,566)	-		(5,454)		-	(5,700)	(29,720)
- Reinsurance	(31,153)	(38,569)		(7,584)		(1,685)	(16,094)	(95,084)
NWP	4,900	8,158		276,426		76,717	29,842	396,043
Change in UEP	(901)	(2,146)	-	(59,053)	-	(19,405)	(13,541)	(95,046)
NEP	3,998	6,012	-	217,373	-	57,313	16,300	300,996
Benefits/losses								
Non Life Insurance Losses and Loss Adj Exp (net)	(2,198)	(2,085)		(154,296)		(46,186)	(5,198)	(209,963)
Underwriting and Net Acquisition Costs	5,015	4,211		(24,400)	-	(3,381)	178	(18,378)
Other Insurance related costs (net)								-
Underwriting Results	6,815	8,138	-	38,677	-	7,746	11,280	72,655
Other Revenue								
Fees & commission income								4,873
Income from investments								81,933
Other income								-
Expenses								
Other operating, investment related and admin expenses								(209,425)
Amortisation of goodwill & Intangible Assets								-
Profit from operations								(49,964)
Interest expense								-
Profit before taxation								(49,964)
Tax								-
Profit After taxation								(49,964)

16. Income Statement - General Insurance Business - 2014 (Cont...)

NITF	2014								WITH NITF			Total
	Fire	Marine	Motor		WCI	Misc	Total		Total	SRCC	RI	
			3rd party only	Comprehensive		Health	Other					
	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000
GWP	145	921	-	142,691	-	1,107,900	808,903	2,060,560	2,060,560	2,835,200	2,041,208	6,936,968
- Coinsurance outward												-
- SRCC & TC Premium												-
- Reinsurance								-	-			-
NWP	145	921	-	142,691	-	1,107,900	808,903	2,060,560	2,060,560	2,835,200	2,041,208	6,936,968
Change in UEP				(13,871)		-	-	(13,871)	(13,871)	(142,470)	(349,646)	(505,986)
NEP	145	921	-	128,820	-	1,107,900	808,903	2,046,689	2,046,689	2,692,730	1,691,562	6,430,981
									-			-
Benefits/losses									-			-
Non Life Insurance Losses and Loss Adj Exp (net)				(139,169)		(1,202,439)	(1,032,874)	(2,374,482)	(2,374,482)	(56,897)	(773,821)	(3,205,200)
Underwriting and Net Acquisition Costs							-	-	-	(430,616)	(264,154)	(694,770)
Other Insurance related costs (net)								-	-	-		-
Underwriting Results	145	921	-	(10,348)	-	(94,539)	(223,970)	(327,792)	(327,792)	2,205,217	653,587	2,531,011
								-	-			-
Other Revenue								-	-			-
Fees & commission income								1,406				1,406
Income from investments								65,981				624,075
Other income								1,587,142				1,599,081
												-
Expenses												-
Other operating, investment related and admin expenses								(1,921,390)				(4,172,919)
Amortisation of goodwill & Intangible Assets												-
Profit from operations								(594,653)				582,654
Interest expense												-
Profit before taxation								(594,653)				582,654
Tax								-				-
Profit After taxation								(594,653)				582,654

17. Solvency Positions and Policy liabilities - Long Term Insurance Business

Solvency Ratio as at	As at 31/12/2015(b)	As at 31/12/2014(a)	As at 31/12/2013	As at 31/12/2012	As at 31/12/2011
Industry					
Value of Admissible Assets (Rs. Mn)	249,791	232,555	200,140	172,355	152,792
Amount of liabilities (Rs. Mn)	187,111	167,206	144,321	129,603	119,253
- Policy Liabilities (Rs. Mn)	170,095	152,454	132,493	119,214	105,208
- Other Liabilities (Rs. Mn)	17,016	14,752	11,828	10,389	14,045
Available Solvency Margin (ASM) (Rs. Mn)	62,680	65,348	55,819	42,752	33,539
Excess over RSM (Rs. Mn)	54,175	57,726	49,194	36,791	28,279
Factor	0.05	0.05	0.05	0.05	0.05
RSM (Rs. Mn)	8,505	7,623	6,625	5,961	5,260
Solvency Ratio	7.37	8.57	8.43	7.17	6.38

Solvency Ratio as at	As at 31/12/2015(b)	As at 31/12/2014(a)	As at 31/12/2013	As at 31/12/2012	As at 31/12/2011
Asian Life					
Value of Admissible Assets	7,782,591	6,712,928	4,736,251	3,580,312	2,711,175
Amount of liabilities	7,335,571	6,060,192	4,277,781	3,311,333	2,554,989
- Policy Liabilities	5,963,695	4,913,375	3,697,969	2,857,628	2,171,840
- Other Liabilities	1,371,876	1,146,817	579,812	453,705	383,149
Available Solvency Margin (ASM)	447,020	652,736	458,470	268,979	156,186
Factor	0.05	0.05	0.05	0.05	0.05
Required Solvency Margin (Policy Liabilities*0.05)	298,185	245,669	184,898	142,881	108,592
Solvency Ratio	1.50	2.66	2.48	1.88	1.44

(a) Reinstated Audited figures

(b) Provisional figures

17. Solvency Positions and Policy liabilities - Long Term Insurance Business (Cont...)

Solvency Ratio as at	As at 31/12/2015(b)	As at 31/12/2014(a)	As at 31/12/2013	As at 31/12/2012	As at 31/12/2011
Arpico					
Value of Admissible Assets	926,150	840,819	286,909	186,332	500,134
Amount of liabilities	531,886	354,977	207,593	88,058	60
- Policy Liabilities	474,558	283,540	149,313	47,568	-
- Other Liabilities	57,328	71,437	58,280	40,490	60
Available Solvency Margin (ASM)	394,263	485,842	79,316	98,274	500,074
Factor	0.05	0.05	0.05	0.05	0.05
Required Solvency Margin (Policy Liabilities*0.05)	23,728	14,177	7,466	2,378	-
Solvency Ratio	16.62	34.27	10.62	41.32	-

Solvency Ratio as at	As at 31/12/2015(b)	As at 31/12/2014(a)	As at 31/12/2013	As at 31/12/2012	As at 31/12/2011
Allianz Life					
Value of Admissible Assets	1,598,892	1,201,060	926,529	534,911	393,874
Amount of liabilities	1,510,059	1,088,420	747,295	448,356	252,908
- Policy Liabilities	1,403,433	980,741	663,689	370,898	179,223
- Other Liabilities	106,626	107,679	83,606	77,458	73,685
Available Solvency Margin (ASM)	88,833	112,640	179,234	86,555	140,966
Factor	0.05	0.05	0.05	0.05	0.05
Required Solvency Margin (Policy Liabilities*0.05)	70,172	49,037	33,184	18,545	8,961
Solvency Ratio	1.27	2.30	5.40	4.67	15.73

(a) Reinstated Audited figures

(b) Provisional figures

17. Solvency Positions and Policy liabilities - Long Term Insurance Business (Cont...)

Solvency Ratio as at	As at 31/12/2015(b)	As at 31/12/2014(a)	As at 31/12/2013	As at 31/12/2012	As at 31/12/2011
AIA Life					
Value of Admissible Assets	38,183,559	33,045,559	28,969,798	26,445,359	22,935,699
Amount of liabilities	30,244,954	27,619,099	25,548,242	23,614,391	21,134,967
- Policy Liabilities	27,843,311	25,120,062	23,644,788	22,399,842	20,199,291
- Other Liabilities	2,401,643	2,499,036	1,903,454	1,214,549	935,676
Available Solvency Margin (ASM)	7,938,606	5,426,460	3,421,556	2,830,968	1,800,732
Factor	0.05	0.05	0.05	0.05	0.05
Required Solvency Margin (Policy Liabilities*0.05)	1,392,166	1,256,003	1,182,239	1,119,992	1,009,965
Solvency Ratio	5.70	4.32	2.89	2.53	1.78

Solvency Ratio as at	As at 31/12/2015(b)	As at 31/12/2014(a)	As at 31/12/2013	As at 31/12/2012	As at 31/12/2011
Amana Life					
Value of Admissible Assets	896,983	736,966	677,791	711,087	591,206
Amount of liabilities	735,305	706,503	623,330	612,635	550,300
- Policy Liabilities	585,338	555,610	538,568	530,026	480,211
- Other Liabilities	149,967	150,893	84,762	82,609	70,089
Available Solvency Margin (ASM)	161,678	30,463	54,461	98,452	40,906
Factor	0.05	0.05	0.05	0.05	0.05
Required Solvency Margin (Policy Liabilities*0.05)	29,267	27,781	26,928	26,501	24,011
Solvency Ratio	5.52	1.10	2.02	3.71	1.70

(a) Reinstated Audited figures

(b) Provisional figures

17. Solvency Positions and Policy liabilities - Long Term Insurance Business (Cont...)

Solvency Ratio as at	As at 31/12/2015(b)	As at 31/12/2014(a)	As at 31/12/2013	As at 31/12/2012	As at 31/12/2011
Ceylinco Life					
Value of Admissible Assets	69,369,375	63,382,554	55,122,456	46,588,901	40,956,923
Amount of liabilities	46,426,923	42,219,339	34,189,224	30,887,779	30,363,434
- Policy Liabilities	44,027,618	40,315,535	32,593,476	29,176,262	25,068,462
- Other Liabilities	2,399,305	1,903,804	1,595,748	1,711,517	5,294,972
Available Solvency Margin (ASM)	22,942,452	21,163,215	20,933,232	15,701,122	10,593,489
Factor	0.05	0.05	0.05	0.05	0.05
Required Solvency Margin (Policy Liabilities*0.05)	2,201,381	2,015,777	1,629,674	1,458,813	1,253,423
Solvency Ratio	10.42	10.50	12.85	10.76	8.45

Solvency Ratio as at	As at 31/12/2015(b)	As at 31/12/2014(a)	As at 31/12/2013	As at 31/12/2012	As at 31/12/2011
Cooplif					
Value of Admissible Assets	1,449,564	960,286	891,090	717,737	676,618
Amount of liabilities	1,177,210	918,373	781,963	666,591	557,427
- Policy Liabilities	1,036,476	798,243	676,575	579,790	470,707
- Other Liabilities	140,733	120,130	105,388	86,801	86,720
Available Solvency Margin (ASM)	272,354	41,913	109,127	51,146	119,191
Factor	0.05	0.05	0.05	0.05	0.05
Required Solvency Margin (Policy Liabilities*0.05)	51,824	39,912	33,829	28,990	23,535
Solvency Ratio	5.26	1.05	3.23	1.76	5.06

(a) Reinstated Audited figures

(b) Provisional figures

17. Solvency Positions and Policy liabilities - Long Term Insurance Business (Cont...)

Solvency Ratio as at	As at 31/12/2015(b)	As at 31/12/2014(a)	As at 31/12/2013	As at 31/12/2012	As at 31/12/2011
HNB Life					
Value of Admissible Assets	8,132,618	6,038,059	4,752,228	4,041,514	3,312,085
Amount of liabilities	7,396,304	5,461,966	4,340,262	3,661,808	2,922,014
- Policy Liabilities	6,845,464	5,040,184	4,033,316	3,332,214	2,704,073
- Other Liabilities	550,840	421,782	306,946	329,594	217,941
Available Solvency Margin (ASM)	736,314	576,093	411,966	379,706	390,071
Factor	0.05	0.05	0.05	0.05	0.05
Required Solvency Margin (Policy Liabilities*0.05)	342,273	252,009	201,666	166,611	135,204
Solvency Ratio	2.15	2.29	2.04	2.28	2.89

Solvency Ratio as at	As at 31/12/2015(b)	As at 31/12/2014(a)	As at 31/12/2013	As at 31/12/2012	As at 31/12/2011
Janashakthi Life					
Value of Admissible Assets	9,853,362	7,599,615	7,126,688	5,909,829	4,453,500
Amount of liabilities	9,247,254	6,756,807	5,351,017	4,898,917	3,994,998
- Policy Liabilities	7,641,737	6,362,045	5,000,785	4,553,477	3,671,759
- Other Liabilities	1,605,517	394,762	350,231	345,440	323,239
Available Solvency Margin (ASM)	606,108	842,808	1,775,671	1,010,912	458,501
Factor	0.05	0.05	0.05	0.05	0.05
Required Solvency Margin (Policy Liabilities*0.05)	382,087	318,102	250,039	227,674	183,588
Solvency Ratio	1.59	2.65	7.10	4.44	2.50

(a) Reinstated Audited figures

(b) Provisional figures

17. Solvency Positions and Policy liabilities - Long Term Insurance Business (Cont...)

Solvency Ratio as at	As at 31/12/2015(b)	As at 31/12/2014(a)	As at 31/12/2013	As at 31/12/2012	As at 31/12/2011
LIC					
Value of Admissible Assets	1,951,203	1,901,616	1,524,586	1,217,045	1,046,860
Amount of liabilities	1,364,081	1,200,816	1,036,445	807,180	770,711
- Policy Liabilities	1,299,526	1,141,273	919,426	759,476	670,534
- Other Liabilities	64,555	59,543	117,019	47,704	100,177
Available Solvency Margin (ASM)	587,122	700,800	488,141	409,865	276,149
Factor	0.05	0.05	0.05	0.05	0.05
Required Solvency Margin (Policy Liabilities*0.05)	64,976	57,064	45,971	37,974	33,527
Solvency Ratio	9.04	12.28	10.62	10.79	8.24

Solvency Ratio as at	As at 31/12/2015(b)	As at 31/12/2014(a)	As at 31/12/2013	As at 31/12/2012	As at 31/12/2011
LOLC Life					
Value of Admissible Assets	1,798,377	990,495	146,768	217,581	143,087
Amount of liabilities	1,481,006	794,344	287,373	75,046	51,958
- Policy Liabilities	1,206,569	682,942	251,522	64,793	35,389
- Other Liabilities	274,436	111,402	35,851	10,253	16,570
Available Solvency Margin (ASM)	317,371	196,151	(140,605)	142,535	91,129
Factor	0.05	0.05	0.05	0.05	0.05
Required Solvency Margin (Policy Liabilities*0.05)	60,328	34,147	12,576	3,240	1,769
Solvency Ratio	5.26	5.74	(11.18)	44.00	51.50

(a) Reinstated Audited figures

(b) Provisional figures

17. Solvency Positions and Policy liabilities - Long Term Insurance Business (Cont...)

Solvency Ratio as at	As at 31/12/2015(b)	As at 31/12/2014(a)	As at 31/12/2013	As at 31/12/2012	As at 31/12/2011
MBSL					
Value of Admissible Assets	514,470	397,937	254,913	187,793	144,971
Amount of liabilities	473,650	395,792	259,311	165,293	120,852
- Policy Liabilities	380,499	336,932	218,559	136,510	95,740
- Other Liabilities	93,151	58,860	40,752	28,783	25,112
Available Solvency Margin (ASM)	40,820	2,145	(4,398)	22,500	24,119
Factor	0.05	0.05	0.05	0.05	0.05
Required Solvency Margin (Policy Liabilities*0.05)	19,025	16,847	10,928	6,826	4,787
Solvency Ratio	2.15	0.13	-0.40	3.30	5.04

Solvency Ratio as at	As at 31/12/2015(b)	As at 31/12/2014(a)	As at 31/12/2013	As at 31/12/2012	As at 31/12/2011
SLIC					
Value of Admissible Assets	79,046,183	82,660,151	73,346,191	65,176,263	60,679,224
Amount of liabilities	54,173,263	52,065,403	48,539,069	44,914,992	42,247,444
- Policy Liabilities	48,187,592	46,300,512	43,227,530	39,968,188	37,039,605
- Other Liabilities	5,985,670	5,764,890	5,311,538	4,946,805	5,207,839
Available Solvency Margin (ASM)	24,872,920	30,594,748	24,807,122	20,261,271	18,431,780
Factor	0.05	0.05	0.05	0.05	0.05
Required Solvency Margin (Policy Liabilities*0.05)	2,409,380	2,315,026	2,161,377	1,998,409	1,851,980
Solvency Ratio	10.32	13.22	11.48	10.14	9.95

(a) Reinstated Audited figures

(b) Provisional figures

17. Solvency Positions and Policy liabilities - Long Term Insurance Business (Cont...)

Solvency Ratio as at	As at 31/12/2015(b)	As at 31/12/2014(a)	As at 31/12/2013	As at 31/12/2012	As at 31/12/2011
Sanasa					
Value of Admissible Assets	1,199,806	961,434	605,578	400,145	266,527
Amount of liabilities	954,570	837,078	577,859	372,104	240,482
- Policy Liabilities	873,747	693,098	537,990	330,899	212,620
- Other Liabilities	80,823	143,980	39,869	41,205	27,862
Available Solvency Margin (ASM)	245,236	124,356	27,719	28,041	26,045
Factor	0.05	0.05	0.05	0.05	0.05
Required Solvency Margin (Policy Liabilities*0.05)	43,687	34,655	26,900	16,545	10,631
Solvency Ratio	5.61	3.59	1.03	1.69	2.45

Solvency Ratio as at	As at 31/12/2015(b)	As at 31/12/2014(a)	As at 31/12/2013	As at 31/12/2012	As at 31/12/2011
Union Life					
Value of Admissible Assets	26,669,536	24,224,887	20,284,241	16,440,364	13,980,152
Amount of liabilities	23,664,664	19,849,823	17,080,464	14,544,998	12,890,912
- Policy Liabilities	21,999,099	18,469,562	16,054,685	13,572,802	11,608,947
- Other Liabilities	1,665,565	1,380,261	1,025,779	972,196	1,281,965
Available Solvency Margin (ASM)	3,004,872	4,375,064	3,203,778	1,895,366	1,089,240
Factor	0.05	0.05	0.05	0.05	0.05
Required Solvency Margin (Policy Liabilities*0.05)	1,099,955	923,478	802,734	678,640	580,447
Solvency Ratio	2.73	4.74	3.99	2.79	1.88

(a) Reinstated Audited figures

(b) Provisional figures

17. Solvency Positions and Policy liabilities - Long Term Insurance Business (Cont...)

Solvency Ratio as at	As at 31/12/2015(b)	As at 31/12/2014(a)	As at 31/12/2013	As at 31/12/2012	As at 31/12/2011
NIC					
Value of Admissible Assets	418,181	900,514	488,101	863,126	784,580
Amount of liabilities	394,242	877,492	473,872	836,446	754,605
- Policy Liabilities	326,169	460,427	284,572	533,603	599,499
- Other Liabilities	68,074	417,065	189,301	302,843	155,106
Available Solvency Margin (ASM)	23,939	23,021	14,229	26,680	29,975
Factor	0.05	0.05	0.05	0.05	0.05
Required Solvency Margin (Policy Liabilities*0.05)	16,308	23,021	14,229	26,680	29,975
Solvency Ratio	1.47	1.00	1.00	1.00	1.00

(a) Reinstated Audited figures

(b) Provisional figures

18. Company-wise Analysis of Solvency Position and Policy Liabilities - Long Term Insurance Buisness

Insurer	As at 31st December 2015 (b)				Value of Policy Liabilities as at 31st December 2014 (a) (Rs. '000)	Value of Policy Liabilities as at 31st December 2013 (Rs. '000)	Value of Policy Liabilities as at 31st December 2012 (Rs. '000)	Value of Policy Liabilities as at 31st December 2011 (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 (Rs. '000)				
AIA Life	7,938,606	1,392,166	5.70	27,843,311	25,120,062	23,644,788	22,399,842	20,199,291
Allianz Life	88,833	70,172	1.27	1,403,433	980,741	663,689	370,898	179,223
Amana Life	161,678	29,267	5.52	585,338	555,610	538,568	530,026	480,211
Arpico	394,263	23,728	16.62	474,558	283,540	149,313	47,568	-
Asian Life	447,020	298,185	1.50	5,963,695	4,913,375	3,697,969	2,857,628	2,171,840
Ceylinco Life	22,942,452	2,201,381	10.42	44,027,618	40,315,535	32,593,476	29,176,262	25,068,462
Cooplife	272,354	51,824	5.26	1,036,476	798,243	676,575	579,790	470,707
HNB Life	736,314	342,273	2.15	6,845,464	5,040,184	4,033,316	3,332,214	2,704,073
Janashakthi Life	630,047	398,395	1.58	7,967,906	6,822,472	5,285,357	5,087,080	4,271,258
LIC	587,122	64,976	9.04	1,299,526	1,141,273	919,426	759,476	670,534
LOLC Life	317,371	60,328	5.26	1,206,569	682,942	251,522	64,793	35,389
MBSL	40,820	19,025	2.15	380,499	336,932	218,559	136,510	95,740
Sanasa	245,236	43,687	5.61	873,747	693,098	537,990	330,899	212,620
SLIC	24,872,920	2,409,380	10.32	48,187,592	46,300,512	43,227,530	39,968,188	37,039,605
Union Life	3,004,872	1,099,955	2.73	21,999,099	18,469,562	16,054,685	13,572,802	11,608,947
Total/Overall	62,679,907	8,504,742	7.37	170,094,831	152,454,083	132,492,764	119,213,975	105,207,900

(a) Reinstated Audited figures

(b) Provisional figures

19. Company-wise Analysis of Solvency Position and Technical Reserves as at 31st December 2014 & 2015

Insurer	As at 31st December 2015(b)				As at 31st December 2014 (a)	As at 31st December 2013	As at 31st December 2012	As at 31st December 2011
	Available Solvency Margin (ASM) (Rs. '000)	Required Solvency Margin (Rs. '000)	Solvency Ratio (ASM/RSM)	Technical Reserves(b) (Rs. '000)	Technical Reserves(a) (Rs. '000)	Technical Reserves(a) (Rs. '000)	Technical Reserves(a) (Rs. '000)	Technical Reserves(a) (Rs. '000)
AIA Gen.	1,419,434	520,089	2.73	2,055,784	1,833,987	1,702,296	1,515,737	1,730,784
AIG	97,752	50,000	1.96	37,146	72,002	403,207	304,886	308,930
Allianz Gen.	596,005	414,133	1.44	1,721,995	1,278,412	1,010,087	486,330	418,054
Amana Gen.	235,338	256,999	0.92	548,157	493,240	511,409	476,582	401,239
Asian Gen.	220,604	357,299	0.62	1,160,041	999,641	781,103	592,088	323,920
Ceylinco Gen.	2,911,584	2,114,069	1.38	6,504,627	6,110,117	5,686,878	5,190,708	5,207,922
Continental	808,295	344,545	2.35	1,014,865	761,969	611,398	628,214	573,667
Cooperative Gen.	192,258	331,227	0.58	1,229,298	1,076,600	845,156	650,851	488,561
HNB Gen.	662,337	441,411	1.50	1,407,205	1,150,323	924,712	855,641	834,027
Janashakthi Gen.	2,983,964	1,308,855	2.28	4,785,305	4,327,793	4,103,078	3,510,174	3,145,394
LOLC Gen.	608,241	440,389	1.38	1,885,375	1,326,137	1,074,318	883,883	318,332
MBSL	87,897	123,975	0.71	454,850	539,107	627,183	518,511	322,967
Orient	297,276	120,344	2.47	432,036	259,891	150,739	165,938	1,498
People's	1,269,729	701,661	1.81	2,870,881	2,581,583	2,238,159	1,878,856	1,459,227
Sanasa	82,897	53,966	1.54	162,889	177,876	131,248	136,278	118,252
SLIC	10,490,470	2,743,171	3.82	13,646,766	11,929,930	11,881,612	12,570,017	13,359,262
Union Gen.	2,722,386	926,530	2.94	3,471,493	3,152,537	3,040,948	2,823,314	2,552,718
NITF	7,758,204	1,639,840	4.73	3,367,198	2,128,643	1,379,912	-	801,957
Total	33,444,671	12,888,503	2.59	46,755,911	40,199,788	37,103,443	33,188,008	32,366,711

(a) Reinstated Audited figures (Except NITF)

(b) Provisional figures

20. Company Wise Solvency ratio 2011 to 2015 - General Insurance Business

Industry	As at 31/12/2015(b)	As at 31/12/2014(a)	As at 31/12/2013	As at 31/12/2012	As at 31/12/2011
Value of Admissible Assets (Rs. Mn)	96,639	86,698	82,719	71,967	61,275
Amount of Total Liabilities (Rs. Mn)	63,194	54,061	50,153	45,510	41,695
Technical Reserves - Net (Gross minus Reinsurance) (Rs. Mn)	46,756	40,200	37,103	33,188	32,367
Other Liabilities (Rs. Mn)	16,438	13,861	13,050	12,322	7,047
Available Solvency Margin (Rs. Mn)	33,445	32,637	32,566	26,457	19,580
Excess over RSM (Rs. Mn)	20,556	20,946	21,656	16,541	10,753
Required Solvency Margin (Rs. Mn)	12,889	11,691	10,910	9,916	8,827
Solvency Ratio	2.59	2.79	2.98	2.67	2.22

Asian Gen.	As at 31/12/2015(b)	As at 31/12/2014(a)	As at 31/12/2013	As at 31/12/2012	As at 31/12/2011
Value of Admissible Assets	1,907,052	2,008,208	1,679,065	1,289,432	1,031,026
Amount of Total Liabilities	1,686,448	1,527,009	1,102,503	836,682	674,686
Technical Reserves - Net (Gross minus Reinsurance) (Rs. '000)	1,160,041	999,641	781,103	592,088	323,920
Other Liabilities (Rs. '000)	526,407	527,368	321,399	244,594	350,766
Available Solvency Margin	220,604	481,199	576,562	452,750	356,340
Required Solvency Margin	357,299	280,828	260,425	191,160	92,281
Solvency Ratio	0.62	1.71	2.21	2.37	3.86

Allianz Gen.	As at 31/12/2015(b)	As at 31/12/2014(a)	As at 31/12/2013	As at 31/12/2012	As at 31/12/2011
Value of Admissible Assets	2,951,368	2,314,468	1,940,944	1,539,171	1,311,097
Amount of Total Liabilities	2,355,363	1,914,908	1,378,879	933,826	706,362
Technical Reserves - Net (Gross minus Reinsurance) (Rs. '000)	1,721,995	1,278,412	1,010,087	486,330	418,054
Other Liabilities (Rs. '000)	633,368	636,496	368,792	447,496	288,308
Available Solvency Margin	596,005	399,560	562,065	605,345	604,735
Required Solvency Margin	414,133	305,505	249,548	105,137	84,076
Solvency Ratio	1.44	1.31	2.25	5.76	7.19

(a) Reinstated Audited figures (Except NITF)

(b) Provisional figures

20.Company Wise Solvency ratio 2011 to 2015 - General Insurance Business (Cont...)

AIA Gen.	As at 31/12/2015(b)	As at 31/12/2014(a)	As at 31/12/2013	As at 31/12/2012	As at 31/12/2011
Value of Admissible Assets	4,214,725	4,052,231	4,019,264	3,547,420	4,964,464
Amount of Total Liabilities	2,795,292	2,680,917	2,431,452	2,183,095	2,472,458
Technical Reserves - Net (Gross minus Reinsurance) (Rs. '000)	2,055,784	1,833,987	1,702,296	1,515,737	1,730,784
Other Liabilities (Rs. '000)	739,507	846,930	729,156	667,358	741,674
Available Solvency Margin	1,419,434	1,371,314	1,587,812	1,364,325	2,492,006
Required Solvency Margin	520,089	437,609	395,709	361,071	442,994
Solvency Ratio	2.73	3.13	4.01	3.78	5.63

Amana Gen.	As at 31/12/2015(b)	As at 31/12/2014(a)	As at 31/12/2013	As at 31/12/2012	As at 31/12/2011
Value of Admissible Assets	1,096,635	906,854	1,019,745	972,836	850,763
Amount of Total Liabilities	861,297	677,058	598,749	587,202	600,678
Technical Reserves - Net (Gross minus Reinsurance) (Rs. '000)	548,157	493,240	511,409	476,582	401,239
Other Liabilities (Rs. '000)	313,140	183,818	87,340	110,620	199,438
Available Solvency Margin	235,338	229,795	420,995	385,634	250,085
Required Solvency Margin	256,999	227,696	227,176	204,466	167,500
Solvency Ratio	0.92	1.01	1.85	1.89	1.49

(a) Reinstated Audited figures (Except NITF)

(b) Provisional figures

20.Company Wise Solvency ratio 2011 to 2015 - General Insurance Business (Cont...)

AIG	As at 31/12/2015(b)	As at 31/12/2014(a)	As at 31/12/2013	As at 31/12/2012	As at 31/12/2011
Value of Admissible Assets	173,226	255,764	854,695	705,867	772,723
Amount of Total Liabilities	75,474	116,539	676,236	561,348	631,972
Technical Reserves - Net (Gross minus Reinsurance) (Rs. '000)	37,146	72,002	403,207	304,886	308,930
Other Liabilities (Rs. '000)	38,328	44,537	273,029	256,463	323,042
Available Solvency Margin	97,752	139,225	178,459	144,519	140,751
Required Solvency Margin	50,000	50,000	87,633	80,553	81,396
Solvency Ratio	1.96	2.78	2.04	1.79	1.73

Continental	As at 31/12/2015(b)	As at 31/12/2014(a)	As at 31/12/2013	As at 31/12/2012	As at 31/12/2011
Value of Admissible Assets	2,158,860	1,602,728	1,127,829	1,121,059	990,535
Amount of Total Liabilities	1,350,566	979,859	786,526	785,032	737,169
Technical Reserves - Net (Gross minus Reinsurance) (Rs. '000)	1,014,865	761,969	611,398	628,214	573,667
Other Liabilities (Rs. '000)	335,700	217,889	175,127	156,818	163,502
Available Solvency Margin	808,295	622,869	341,303	336,027	253,365
Required Solvency Margin	344,545	246,764	194,932	212,141	178,634
Solvency Ratio	2.35	2.52	1.75	1.58	1.42

Ceylinco Gen.	As at 31/12/2015(b)	As at 31/12/2014(a)	As at 31/12/2013	As at 31/12/2012	As at 31/12/2011
Value of Admissible Assets	11,779,161	10,844,296	9,911,233	9,243,735	8,304,522
Amount of Total Liabilities	8,867,577	7,952,478	7,468,945	7,068,780	6,510,054
Technical Reserves - Net (Gross minus Reinsurance) (Rs. '000)	6,504,627	6,110,117	5,686,878	5,190,708	5,207,922
Other Liabilities (Rs. '000)	2,362,950	1,842,361	1,782,067	1,878,072	1,302,132
Available Solvency Margin	2,911,584	2,891,818	2,442,288	2,174,955	1,794,468
Required Solvency Margin	2,114,069	1,957,655	1,841,647	1,769,616	1,641,178
Solvency Ratio	1.38	1.48	1.33	1.23	1.09

(a) Reinstated Audited figures (Except NITF)

(b) Provisional figures

20.Company Wise Solvency ratio 2011 to 2015 - General Insurance Business (Cont...)

Cooperative Gen.	As at 31/12/2015(b)	As at 31/12/2014(a)	As at 31/12/2013	As at 31/12/2012	As at 31/12/2011
Value of Admissible Assets	1,679,359	1,574,044	1,504,232	1,317,071	1,103,391
Amount of Total Liabilities	1,487,100	1,246,635	1,082,511	862,414	650,961
Technical Reserves - Net (Gross minus Reinsurance) (Rs. '000)	1,229,298	1,076,600	845,156	650,851	488,561
Other Liabilities (Rs. '000)	257,802	170,035	237,355	211,563	162,400
Available Solvency Margin	192,258	327,408	421,721	454,657	452,429
Required Solvency Margin	331,227	263,467	244,683	216,330	176,357
Solvency Ratio	0.58	1.24	1.72	2.10	2.57

HNB Gen.	As at 31/12/2015(b)	As at 31/12/2014(a)	As at 31/12/2013	As at 31/12/2012	As at 31/12/2011
Value of Admissible Assets	2,346,546	2,677,038	2,356,538	2,075,640	1,927,723
Amount of Total Liabilities	1,684,209	1,479,951	1,237,295	1,157,258	1,105,779
Technical Reserves - Net (Gross minus Reinsurance) (Rs. '000)	1,407,205	1,150,323	924,712	855,641	834,027
Other Liabilities (Rs. '000)	277,004	329,628	312,583	301,617	271,753
Available Solvency Margin	662,337	1,197,087	1,119,244	918,382	821,944
Required Solvency Margin	441,411	369,839	287,795	263,914	260,844
Solvency Ratio	1.50	3.24	3.89	3.48	3.15

(a) Reinstated Audited figures (Except NITF)

(b) Provisional figures

20.Company Wise Solvency ratio 2011 to 2015 - General Insurance Business (Cont...)

Janashakthi Gen.	As at 31/12/2015(b)	As at 31/12/2014(a)	As at 31/12/2013	As at 31/12/2012	As at 31/12/2011
Value of Admissible Assets	9,545,882	8,109,913	7,381,279	7,026,146	5,617,805
Amount of Total Liabilities	6,561,918	6,169,061	5,520,522	4,706,049	4,256,457
Technical Reserves - Net (Gross minus Reinsurance) (Rs. '000)	4,785,305	4,327,793	4,103,078	3,510,174	3,145,394
Other Liabilities (Rs. '000)	1,776,613	1,841,268	1,417,444	1,195,875	1,111,063
Available Solvency Margin	2,983,964	1,940,852	1,860,757	2,320,097	1,361,348
Required Solvency Margin	1,308,855	1,135,015	1,115,908	1,034,816	912,385
Solvency Ratio	2.28	1.71	1.67	2.24	1.49

LOLC Gen.	As at 31/12/2015(b)	As at 31/12/2014(a)	As at 31/12/2013	As at 31/12/2012	As at 31/12/2011
Value of Admissible Assets	2,816,732	2,039,938	1,603,329	1,466,373	443,616
Amount of Total Liabilities	2,208,492	1,580,819	1,317,464	1,171,302	357,467
Technical Reserves - Net (Gross minus Reinsurance) (Rs. '000)	1,885,375	1,326,137	1,074,318	883,883	318,332
Other Liabilities (Rs. '000)	323,117	254,681	243,146	287,419	39,135
Available Solvency Margin	608,241	459,119	285,865	295,071	86,150
Required Solvency Margin	440,389	317,274	273,294	240,374	70,193
Solvency Ratio	1.38	1.45	1.05	1.23	1.23

MBSL	As at 31/12/2015(b)	As at 31/12/2014(a)	As at 31/12/2013	As at 31/12/2012	As at 31/12/2011
Value of Admissible Assets	1,073,438	1,012,411	834,313	867,779	593,188
Amount of Total Liabilities	985,541	819,556	911,092	668,339	440,448
Technical Reserves - Net (Gross minus Reinsurance) (Rs. '000)	454,850	539,107	627,183	518,511	322,967
Other Liabilities (Rs. '000)	530,690	280,449	283,909	149,828	117,481
Available Solvency Margin	87,897	192,855	(76,779)	199,440	152,740
Required Solvency Margin	123,975	163,731	197,278	187,716	99,220
Solvency Ratio	0.71	1.18	(0.39)	1.06	1.54

(a) Reinstated Audited figures (Except NITF)

(b) Provisional figures

20.Company Wise Solvency ratio 2011 to 2015 - General Insurance Business (Cont...)

Orient	As at 31/12/2015(b)	As at 31/12/2014(a)	As at 31/12/2013	As at 31/12/2012	As at 31/12/2011
Value of Admissible Assets	845,872	692,647	675,021	838,825	745,993
Amount of Total Liabilities	548,596	371,712	227,602	247,772	43,185
Technical Reserves - Net (Gross minus Reinsurance) (Rs. '000)	432,036	259,891	150,739	165,938	1,498
Other Liabilities (Rs. '000)	116,560	111,821	76,863	81,834	41,687
Available Solvency Margin	297,276	320,935	447,419	591,053	702,808
Required Solvency Margin	120,344	79,209	55,626	50,665	50,000
Solvency Ratio	2.47	4.05	8.04	11.67	14.06

People's	As at 31/12/2015(b)	As at 31/12/2014(a)	As at 31/12/2013	As at 31/12/2012	As at 31/12/2011
Value of Admissible Assets	5,395,821	4,062,684	3,573,190	2,951,926	2,143,830
Amount of Total Liabilities	4,126,092	3,053,854	2,689,368	2,163,095	1,658,298
Technical Reserves - Net (Gross minus Reinsurance) (Rs. '000)	2,870,881	2,581,583	2,238,159	1,878,856	1,459,227
Other Liabilities (Rs. '000)	1,255,211	472,271	451,209	284,239	199,071
Available Solvency Margin	1,269,729	1,008,830	883,822	788,831	485,532
Required Solvency Margin	701,661	629,334	585,831	527,566	434,397
Solvency Ratio	1.81	1.60	1.51	1.50	1.12

(a) Reinstated Audited figures (Except NITF)

(b) Provisional figures

20.Company Wise Solvency ratio 2011 to 2015 - General Insurance Business (Cont...)

SLIC	As at 31/12/2015(b)	As at 31/12/2014(a)	As at 31/12/2013	As at 31/12/2012	As at 31/12/2011
Value of Admissible Assets	29,186,807	26,702,522	30,327,803	26,431,140	20,817,021
Amount of Total Liabilities	18,696,337	16,281,883	16,498,826	17,273,440	15,640,188
2.1 Technical Reserves - Net (Gross minus Reinsurance) (Rs. '000)	13,646,766	11,929,930	11,881,612	12,570,017	13,359,262
2.2 Other Liabilities (Rs. '000)	5,049,571	4,351,953	4,617,214	4,703,423	
Available Solvency Margin	10,490,470	10,420,639	13,828,977	9,157,700	5,176,833
Required Solvency Margin	2,743,171	2,743,171	2,806,388	2,814,390	2,667,495
Solvency Ratio	3.82	3.80	4.93	3.25	1.94

Sanasa	As at 31/12/2015(b)	As at 31/12/2014(a)	As at 31/12/2013	As at 31/12/2012	As at 31/12/2011
Value of Admissible Assets	345,850	428,711	242,396	291,277	258,018
Amount of Total Liabilities	262,953	286,716	178,424	208,559	184,255
Technical Reserves - Net (Gross minus Reinsurance) (Rs. '000)	162,689	177,876	131,248	136,278	118,922
Other Liabilities (Rs. '000)	100,264	108,840	47,176	72,281	65,333
Available Solvency Margin	82,897	141,995	63,972	82,718	73,763
Required Solvency Margin	53,966	50,000	50,000	50,000	50,000
Solvency Ratio	1.54	2.84	1.28	1.65	1.48

Union Gen.	As at 31/12/2015(b)	As at 31/12/2014(a)	As at 31/12/2013	As at 31/12/2012	As at 31/12/2011
Value of Admissible Assets	7,710,025	7,193,760	6,213,821	5,704,044	4,890,690
Amount of Total Liabilities	4,987,639	4,563,567	4,499,040	3,974,195	3,577,183
Technical Reserves - Net (Gross minus Reinsurance) (Rs. '000)	3,471,493	3,152,537	3,040,948	2,823,314	2,552,718
Other Liabilities (Rs. '000)	1,516,147	1,411,029	1,458,092	1,150,881	1,024,465
Available Solvency Margin	2,722,386	2,630,193	1,714,780	1,729,849	1,313,507
Required Solvency Margin	926,530	830,493	827,106	742,831	668,791
Solvency Ratio	2.94	3.17	2.07	2.33	1.96

(a) Reinstated Audited figures (Except NITF)

(b) Provisional figures

20.Company Wise Solvency ratio 2011 to 2015 - General Insurance Business (Cont...)

NITF	As at 31/12/2015(b)	As at 31/12/2014(a)	As at 31/12/2013	As at 31/12/2012	As at 31/12/2011
Value of Admissible Assets	11,411,246	10,219,730	7,454,538	4,576,891	4,508,449
Amount of Total Liabilities	3,653,042	2,358,724	1,547,932	121,618	1,447,488
2.1 Technical Reserves - Net (Gross minus Reinsurance) (Rs. '000)	3,367,198	2,128,643	1,379,912	-	801,957
2.2 Other Liabilities (Rs. '000)	285,844	230,081	168,020	121,618	645,530
Available Solvency Margin	7,758,204	7,861,006	5,906,606	4,455,273	3,060,961
Required Solvency Margin	1,639,840	1,603,126	1,209,507	862,802	749,649
Solvency Ratio	4.73	4.90	4.88	5.16	4.08

(a) Reinstated Audited figures (Except NITF)

(b) Provisional figures

21. Class-wise Analysis of Gross Written Premium - General Insurance Business

Class	Gross Written Premium (Rs.'000)				
	2011 (a)	2012 (a)	2013 (a)	2014(a)	2015(b)
Fire	5,379,788	5,474,094	6,303,725	6,353,292	6,578,842
Marine	1,679,794	1,927,096	1,796,969	1,911,944	2,061,222
Motor	27,356,318	31,844,102	33,331,917	35,786,941	42,584,532
Miscellaneous	10,506,321	11,686,509	14,307,720	13,915,221	14,573,260
Sub Total without SRCC	44,922,221	50,931,801	55,740,331	57,967,398	65,797,856
SRCC	2,006,531	2,281,176	2,543,783	2,835,200	3,016,869
Sub Total with SRCC	46,928,752	53,212,977	58,284,114	60,802,598	68,814,725

Class	Growth (%)				
	2011 (a)	2012 (a)	2013 (a)	2014(a)	2015(b)
Fire	7.33	1.75	15.16	0.79	3.55
Marine	12.07	14.72	(6.75)	6.40	7.81
Motor	29.12	16.40	4.67	7.37	18.99
Miscellaneous	15.82	11.23	22.43	(2.74)	4.73
Sub Total without SRCC	22.18	13.38	9.44	4.00	13.51
SRCC	7.29	13.69	11.51	11.46	6.41
Sub Total with SRCC	21.46	13.39	9.53	4.32	13.18

Class	Percentage Share (%)				
	2011 (a)	2012 (a)	2013 (a)	2014(a)	2015(b)
Fire	11.46	10.29	10.82	10.45	9.56
Marine	3.58	3.62	3.08	3.14	3.00
Motor	58.29	59.84	57.19	58.86	61.88
Miscellaneous	22.39	21.96	24.55	22.89	21.18
Sub Total without SRCC	95.72	95.71	95.64	95.34	95.62
SRCC	4.28	4.29	4.36	4.66	4.38
Sub Total with SRCC	100.00	100.00	100.00	100.00	100.00

Industry Growth (General Insurance)	21.46	13.39	9.53	4.32	13.18
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(a) Reinstated Audited figures (Except NITF)

(b) Provisional figures

Notes:

Gross written premium, reinsurance premium and retention belonging to Reinsurance of NITF has been eliminated.

22. Class-wise, Company wise Analysis of Gross written Premium - General Insurance Business 2011 to 2015

Class-wise Analysis of Gross Written Premium - General Insurance Business - 2015

Insurer	Fire (Rs. '000)	Marine (Rs. '000)	Motor (Rs. '000)	WCI (Rs. '000)	Miscellaneous (Rs. '000)	SRCC	Total (Rs. '000)
AIA Gen.	443,557	137,582	2,110,963	17,652	588,088	-	3,297,842
AIG	(383)	3,907	(23)	-	(360)	-	3,141
Allianz Gen.	981,797	94,962	989,622	17,364	1,161,099	-	3,244,844
Amana Gen.	55,733	104,669	1,002,169	7,107	269,054	-	1,438,732
Asian Gen.	62,183	58,555	1,227,400	5,485	555,278	-	1,908,901
Ceylinco Gen.	1,885,684	441,482	7,991,763	139,236	2,463,396	-	12,921,561
Continental	321,319	33,698	1,584,555	8,648	361,193	-	2,309,413
Cooperative Gen.	53,343	2,456	1,523,461	6,064	106,711	-	1,692,035
HNB Gen.	263,442	36,056	2,012,786	6,781	222,248	-	2,541,313
Janashakthi Gen.	504,967	249,968	5,369,682	76,689	1,170,877	-	7,372,182
LOLC Gen.	110,102	14,778	2,297,314	4,131	50,636	-	2,476,961
MBSL	46,217	27,095	828,485	-	257,412	-	1,159,209
Orient	36,069	66,853	483,291	-	160,722	-	746,935
People's	173,286	17,577	3,140,886	109	305,545	-	3,637,403
Sanasa	6,841	-	194,044	559	158,857	-	360,302
SLIC	1,066,152	453,377	8,891,858	77,225	3,117,593	-	13,606,205
Union Gen.	567,615	316,817	2,713,885	37,267	1,921,604	-	5,557,189
NITF	917	1,390	222,393	445	1,298,546	3,016,869	4,540,558
Total	6,578,842	2,061,222	42,584,532	404,762	14,168,498	3,016,869	68,814,725

22. Class-wise, Company wise Analysis of Gross written Premium - General Insurance Business 2011 to 2015 (Cont...)

Class-wise Analysis of Gross Written Premium - General Insurance Business - 2014

Insurer	Fire (Rs. '000)	Marine (Rs. '000)	Motor (Rs. '000)	WCI (Rs. '000)	Miscellaneous (Rs. '000)	SRCC	Total (Rs. '000)
AIA Gen.	330,969	135,023	1,722,028	18,243	449,314	-	2,655,577
AIG	41,768	98,924	19,936	2	254,174	-	414,805
Allianz Gen.	923,702	62,934	774,490	16,926	945,355	-	2,723,406
Amana Gen.	59,003	65,693	918,156	6,249	236,316	-	1,285,418
Asian Gen.	122,421	51,269	871,659	7,461	585,316	-	1,638,126
Ceylinco Gen.	1,543,309	412,600	7,327,003	123,991	2,024,777	-	11,431,680
Continental	339,366	25,293	1,094,504	5,660	296,925	-	1,761,747
Cooperative Gen.	51,608	7,810	1,171,666	-	127,848	-	1,358,932
HNB Gen.	246,980	33,794	1,638,275	6,391	257,475	-	2,182,915
Janashakthi Gen.	543,157	197,376	4,741,231	-	1,009,791	-	6,491,556
LOLC Gen.	87,934	7,692	1,679,189	3,336	37,334	-	1,815,486
MBSL	53,845	33,698	759,228	-	114,453	-	961,225
Orient	36,052	46,727	284,010	-	124,338	-	491,127
People's	187,395	13,117	2,816,418	76	269,058	-	3,286,063
Sanasa	6,808	-	205,641	583	131,009	-	344,041
SLIC	1,270,217	397,667	7,095,249	77,524	3,273,338	-	12,113,994
Union Gen.	508,613	321,406	2,525,568	37,149	1,558,004	-	4,950,741
NITF	145	921	142,691	-	1,916,803	2,835,200	4,895,760
Total	6,353,292	1,911,944	35,786,941	303,591	13,611,630	2,835,200	60,802,598

22.Class-wise, Company wise Analysis of Gross written Premium - General Insurance Buisness 2011 to 2015 (Cont...)

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

Insurer	Fire (Rs. '000)	Marine (Rs. '000)	Motor (Rs. '000)	WCI (Rs. '000)	Miscellaneous (Rs. '000)	SRCC	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	58,448	35,850	977,639	5,616	354,582	-	1,432,135
Asian Alliance	137,306	45,533	850,052	9,773	513,722	-	1,556,386
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	490,055	188,495	4,723,187	-	916,889	-	6,318,626
LOLC	45,310	4,120	1,400,393	29,730	5,969	-	1,485,521
MBSL	57,781	30,050	816,184	-	228,775	-	1,132,789
Orient	20,625	20,041	215,005	-	99,330	-	355,001
People's	209,805	5,115	2,668,495	-	201,625	-	3,085,041
Sanasa	22,661	-	152,091	300	147,540	-	322,592
SLIC	1,604,042	374,788	7,225,598	76,984	3,268,352	-	12,549,763
UAL	649,001	323,426	2,655,014	38,568	1,450,958	-	5,116,966
NITF	146	595	174,786	-	2,254,047	2,543,783	4,973,357
Total	6,303,725	1,796,969	33,331,917	327,682	13,980,038	2,543,783	58,284,115

22.Class-wise, Company wise Analysis of Gross written Premium - General Insurance Buisness 2011 to 2015 (Cont...)

Class-wise Analysis of Gross Written Premium - General Insurance Business - 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
NITF	51,748	9,525	206,595	1,024	968,460	2,281,176	3,518,528
Total	5,474,095	1,927,096	31,844,102	282,099	11,404,410	2,281,176	53,212,978

22.Class-wise, Company wise Analysis of Gross written Premium - General Insurance Buisness 2011 to 2015 (Cont...)

Class-wise Analysis of Gross Written Premium - General Insurance Business - 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
NITF	3,694	1,767	215,199	691	1,372,046	2,006,531	3,599,928
Total	5,379,788	1,679,794	27,356,318	244,837	10,261,484	2,006,531	46,928,752

23.Net Earned Premium, Net Claims Incurred, Net Claims Ratio and Net Combined Ratio - General Insurance Business

Class	Net Earned Premium (Rs. `000)				
	2011 (a)	2012 (a)	2013 (a)	2014(a)	2015(b)
Fire	1,145,285	1,452,556	1,405,887	1,241,985	1,283,057
Marine	804,444	546,598	806,277	753,643	804,393
Motor	23,790,270	29,499,705	31,346,284	33,821,396	37,945,841
Miscellaneous	7,670,795	8,192,094	10,845,577	11,087,494	10,936,252
Sub Total	33,410,794	39,690,954	44,404,025	46,904,518	50,969,543
SRCC & TC (c)	1,864,652	2,185,222	2,406,477	2,692,730	3,178,495
Total	35,275,446	41,876,175	46,810,502	49,597,248	54,148,038

Class	Net Claim Incrred (Rs. `000)				
	2011 (a)	2012 (a)	2013 (a)	2014(a)	2015(b)
Fire	482,646	506,092	810,281	717,626	587,194
Marine	232,189	321,562	432,748	266,560	283,458
Motor	15,544,386	18,351,251	19,514,319	20,281,109	24,592,825
Miscellaneous	5,683,867	6,176,879	6,170,826	8,694,096	8,433,888
Sub Total	21,943,089	25,355,785	26,928,173	29,959,390	33,897,364
SRCC & TC (c)	(141,694)	37,076	2,332	56,897	(240)
Total	21,801,395	25,392,861	26,930,505	30,016,287	33,897,124

Class	Net Claim Ratio (%)				
	2011 (a)	2012 (a)	2013 (a)	2014(a)	2015(b)
Fire	42.14	34.84	57.63	57.78	45.77
Marine	28.86	58.83	53.67	35.37	35.24
Motor	65.34	62.21	62.25	59.97	64.81
Miscellaneous	74.10	75.40	56.90	78.41	77.12
Sub Total	65.68	63.88	60.64	63.87	66.51
SRCC & TC (c)	(7.60)	1.70	0.10	2.11	(0.01)
Total	61.80	60.64	57.53	60.52	62.60

(a) Reinstated Audited figures

(b) Provisional figures

(c) SRCC and T details were included in above analysis as per information submitted by NITF.

23.Net Earned Premium, Net Claims Incurred, Net Claims Ratio and Net Combined Ratio - General Insurance Business (Cont...)

	Net Expenses				
	2011 (a)	2012 (a)	2013 (a)	2014(a)	2015(b)
Net Expenses for all classes of General Insurance Business except SRCC & T	12,105,102	14,807,142	17,359,623	21,322,543	19,035,896
SRCC & TC (c)	329,202	386,071	414,422	2,668,435	486,474
Total	12,434,305	15,193,213	17,774,045	23,990,978	19,522,370

Net Expenses Ratio for all classes of General Insurance Business except SRCC & T	36.23	37.31	39.09	45.46	37.35
Net Expense Ratio of General Insurance Business	35.25	36.28	37.97	48.37	36.05

Net Combined Ratio for all classes of General Insurance Business except SRCC & T	101.91	101.19	99.74	109.33	103.85
Net Combined Ratio of General Insurance Business	97.05	96.92	95.50	108.89	98.65

(a) Reinstated Audited figures

(b) Provisional figures

(c) SRCC and T details were included in above analysis as per information submitted by NITF.

24. Class-wise Analysis of Earned Premium - General Insurance Business -2011 to 2015

Class-wise Analysis of Earned Premium - General Insurance - 2015

Insurer	Fire (Rs. '000)	Marine (Rs. '000)	Motor (Rs. '000)	WCI (Rs. '000)	Miscellaneous (Rs. '000)	Sub Total	SRCC	Total (Rs. '000)
AIA Gen.	33,711	66,961	1,967,057	15,071	375,832	2,458,632	-	2,458,632
AIG	(1,081)	584	3,771	-	15,758	19,032	-	19,032
Allianz Gen.	101,152	26,662	809,551	16,115	663,908	1,617,388	-	1,617,388
Amana Gen.	12,613	21,223	982,044	6,650	214,952	1,237,482	-	1,237,482
Asian Gen.	14,378	15,725	952,828	6,575	608,285	1,597,792	-	1,597,792
Ceylinco Gen.	439,768	267,618	7,433,889	119,618	1,891,937	10,152,830	-	10,152,830
Continental	62,973	7,184	1,340,080	1,387	83,217	1,494,841	-	1,494,841
Cooperative Gen.	36,832	3,391	1,289,420	-	111,938	1,441,581	-	1,441,581
HNB Gen.	39,307	5,541	1,871,470	5,992	162,067	2,084,377	-	2,084,377
Janashakthi Gen.	133,433	118,355	4,928,194	76,689	818,153	6,074,824	-	6,074,824
LOLC Gen.	21,293	8,214	1,806,545	3,491	5,970	1,845,513	-	1,845,513
MBSL	10,408	9,797	574,991	-	119,529	714,725	-	714,725
Orient	4,912	7,820	358,965	-	140,361	512,058	-	512,058
People's	92,702	1,248	2,899,436	109	274,446	3,267,941	-	3,267,941
Sanasa	3,383	-	202,681	89,719	-	295,783	-	295,783
SLIC	209,552	120,128	7,707,431	78,794	1,991,896	10,107,801	-	10,107,801
Union Gen.	67,405	123,098	2,597,535	36,803	1,732,810	4,557,652	-	4,557,652
NITF	316	844	219,953	276	1,267,902	1,489,291	3,178,495	4,667,786
Total	1,283,057	804,393	37,945,841	457,290	10,478,962	50,969,543	3,178,495	54,148,038

24. Class-wise Analysis of Earned Premium - General Insurance Business -2011 to 2015 (Cont...)

Class-wise Analysis of Earned Premium - General Insurance - 2014

Insurer	Fire (Rs. '000)	Marine (Rs. '000)	Motor (Rs. '000)	WCI (Rs. '000)	Miscellaneous (Rs. '000)	Sub Total	SRCC	Total (Rs. '000)
AIA Gen.	56,913	66,555	1,549,546	16,745	341,644	2,031,403	-	2,031,403
AIG	6,302	3,025	23,397	771	279,726	313,221	-	313,221
Allianz Gen.	73,845	21,812	669,031	14,964	642,341	1,421,993	-	1,421,993
Amana Gen.	6,896	14,311	899,442	5,995	179,686	1,106,330	-	1,106,330
Asian Gen.	12,725	15,052	789,690	6,496	499,512	1,323,475	-	1,323,475
Ceylinco Gen.	458,351	264,121	6,918,768	101,930	1,616,807	9,359,977	-	9,359,977
Continental	64,727	4,432	952,922	781	64,853	1,087,716	-	1,087,716
Cooperative Gen.	33,019	9,729	1,103,223	-	112,354	1,258,326	-	1,258,326
HNB Gen.	37,484	3,812	1,390,375	5,851	179,050	1,616,572	-	1,616,572
Janashakthi Gen.	135,247	104,515	4,528,654	-	737,534	5,505,950	-	5,505,950
LOLC Gen.	7,862	2,792	1,469,835	2,844	13,744	1,497,077	-	1,497,077
MBSL	8,433	7,946	714,181	-	131,558	862,118	-	862,118
Orient	3,998	6,012	217,373	-	73,613	300,996	-	300,996
People's	93,803	1,088	2,675,505	65	220,005	2,990,467	-	2,990,467
Sanasa	1,348	-	160,039	97,039	-	258,426	-	258,426
SLIC	176,542	109,261	7,057,884	78,007	2,398,455	9,820,149	-	9,820,149
Union Gen.	64,345	118,258	2,572,711	35,007	1,313,315	4,103,636	-	4,103,636
NITF	145	921	128,820	-	1,916,803	2,046,689	2,692,730	4,739,418
Total	1,241,985	753,643	33,821,396	366,495	10,721,000	46,904,519	2,692,730	49,597,249

24. Class-wise Analysis of Earned Premium - General Insurance Business -2011 to 2015 (Cont...)

Class-wise Analysis of Earned Premium - General Insurance - 2013

Insurer	Fire (Rs. '000)	Marine (Rs. '000)	Motor (Rs. '000)	WCI (Rs. '000)	Miscellaneous (Rs. '000)	Sub Total	SRCC	Total (Rs. '000)
AIA	100,496	68,831	1,402,340	1,172	307,812	1,880,651	-	1,880,651
AIG	15,396	60,421	9,936	659	344,497	430,909	-	430,909
Allianz Gen.	75,109	13,852	275,603	9,759	309,986	684,309	-	684,309
Amana Takaful	14,437	15,153	950,958	5,536	300,835	1,286,920	-	1,286,920
Asian Alliance	11,987	21,118	673,674	7,653	387,261	1,101,693	-	1,101,693
Ceylinco	596,457	244,495	5,559,574	86,399	1,790,506	8,277,431	-	8,277,431
Continental	61,590	4,245	907,310	1,161	16,094	990,400	-	990,400
Cooperative	31,115	13,658	994,227	-	118,134	1,157,134	-	1,157,134
HNBA	35,596	3,556	1,185,627	3,844	127,810	1,356,433	-	1,356,433
Janashakthi	138,183	84,814	4,501,945	-	646,346	5,371,288	-	5,371,288
LOLC	6,626	78	1,237,164	(1,187)	(4,730)	1,237,950	-	1,237,950
MBSL	2,185	8,112	788,631	-	199,322	998,250	-	998,250
Orient	1,724	2,545	233,615	-	60,668	298,552	-	298,552
People's	120,715	1,538	2,517,533	-	160,695	2,800,481	-	2,800,481
Sanasa	9,323	-	149,169	160	78,460	237,112	-	237,112
SLIC	125,960	138,276	7,442,193	79,272	2,148,079	9,933,779	-	9,933,779
UAL	58,842	124,990	2,403,174	35,623	1,369,705	3,992,334	-	3,992,334
NITF	146	595	113,611		2,254,047	2,368,399	2,406,477	4,774,876
Total	1,405,887	806,277	31,346,284	230,050	10,615,528	44,404,025	2,406,477	46,810,502

24. Class-wise Analysis of Earned Premium - General Insurance Business -2011 to 2015 (Cont...)

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)	Sub Total	SRCC	Total (Rs. '000)
AIA	127,977	74,020	1,446,849	19,455	299,490	1,967,791		1,967,791
AIG	15,035	5,062	50,341	1,073	316,325	387,837		387,837
Allianz Gen.	56,046	10,804	144,016	8,397	216,298	435,561		435,561
Amana Takaful	7,685	15,607	786,224	4,865	154,999	969,379		969,379
Asian Alliance	9,186	24,449	434,907	4,971	211,880	685,394		685,394
Ceylinco	516,418	249,074	6,327,616	86,800	1,442,245	8,622,153		8,622,153
Continental	51,972	1,992	925,439	782	23,140	1,003,326		1,003,326
Cooperative	31,180	11,457	823,724	-	135,022	1,001,383		1,001,383
HNBA	33,549	4,250	1,174,171	3,573	109,528	1,325,072		1,325,072
Janashakthi	111,867	85,932	4,042,848	-	611,960	4,852,607		4,852,607
LOLC	(17,649)	(6,118)	854,755	511	(9,878)	821,620		821,620
MBSL	6,129	8,356	589,983	-	118,820	723,289		723,289
Orient	920	1,411	81,798	-	22,587	106,715		106,715
People's	111,190	8,728	2,195,967	-	132,355	2,448,240		2,448,240
Sanasa	2,766	-	161,160	-	52,387	216,312		216,312
SLIC	211,402	(17,720)	7,118,266	81,465	1,965,099	9,358,512		9,358,512
UAL	125,136	59,769	2,135,046	33,396	1,175,064	3,528,411		3,528,411
NITF	51,748	9,525	206,595	1,024	968,460	1,237,352	2,185,222	3,422,574
Total	1,452,556	546,598	29,499,705	246,313	7,945,782	39,690,954	2,185,222	41,876,175

24. Class-wise Analysis of Earned Premium - General Insurance Business -2011 to 2015 (Cont...)

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)	Sub Total	SRCC	Total (Rs. '000)
AIA	111,315	69,548	1,744,260	13,311	307,297	2,245,731	-	2,245,731
AIG	3,998	92,641	33,533	(118)	224,997	355,051	-	355,051
Allianz Gen.	71,591	9,237	100,932	7,623	147,364	336,747	-	336,747
Amana Takaful	9,236	15,738	609,413	4,177	140,433	778,997	-	778,997
Asian Alliance	4,576	9,222	240,669	4,449	88,661	347,578	-	347,578
Ceylinco	442,930	266,899	5,613,160	54,921	1,404,997	7,782,907	-	7,782,907
Continental	35,471	1,513	517,642	386	16,229	571,241	-	571,241
Cooperative	30,909	10,524	581,708	-	105,452	728,593	-	728,593
HNBA	31,862	5,146	1,035,090	4,689	85,162	1,161,949	-	1,161,949
Janashakthi	92,611	70,225	3,545,834	-	524,599	4,233,270	-	4,233,270
LOLC	-	-	50,594	-	-	50,594	-	50,594
MBSL	1,058	2,656	349,902	-	34,702	388,318	-	388,318
Orient	3	2	30	-	-	35	-	35
People's	45,621	8,094	1,312,591	-	111,665	1,477,971	-	1,477,971
Sanasa	5,879	-	112,175	-	50,110	168,164	-	168,164
SLIC	206,881	133,870	5,739,853	68,526	1,920,732	8,069,863	-	8,069,863
UAL	47,650	107,362	1,987,683	32,019	945,674	3,120,389	-	3,120,389
NITF	3,694	1,767	215,199	691	1,372,046	1,593,397	1,864,652	3,458,049
Total	1,145,285	804,444	23,790,270	190,673	7,480,122	33,410,794	1,864,652	35,275,446

25. Class-wise Analysis of Claims Incurred - General Insurance Business -2011 to 2015

Class-wise Analysis of Claims Incurred - General Insurance Business - 2015

Insurer	Fire (Rs. '000)	Marine (Rs. '000)	Motor (Rs. '000)	WCI (Rs. '000)	Miscellaneous (Rs. '000)	Sub Total	SRCC	RI	Total (Rs. '000)
AIA	(32,035)	17,445	1,564,328	7,291	280,912	1,837,941	-	-	1,837,941
AIG	(2,453)	887	2,889	(1,382)	184,170	184,111	-	-	184,111
Allianz Gen.	26,137	10,549	643,954	649	488,565	1,169,853	-	-	1,169,853
Amana Takaful	6,646	1,325	822,593	1,365	133,649	965,578	-	-	965,578
Asian Alliance	(4,283)	11,107	687,118	1,752	499,733	1,195,426	-	-	1,195,426
Ceylinco	290,001	61,385	4,137,251	12,720	1,114,161	5,615,518	-	-	5,615,518
Continental	2,124	440	855,964	3,058	63,786	925,372	-	-	925,372
Cooperative	9,539	3,084	845,588	-	(4,413)	853,798	-	-	853,798
HNBA	15,070	881	1,642,723	2,807	175,812	1,837,293	-	-	1,837,293
Janashakthi	113,275	12,761	3,207,287	-	666,427	3,999,751	-	-	3,999,751
LOLC	21,164	2,769	1,139,022	806	2,003	1,165,763	-	-	1,165,763
MBSL	2,363	(7,211)	(393,895)	-	(84,870)	(483,613)	-	-	(483,613)
Orient	961	2,040	300,178	-	119,008	422,187	-	-	422,187
People's	37,084	(1,164)	2,092,458	-	129,057	2,257,436	-	-	2,257,436
Sanasa	112	-	99,256	33	47,239	146,640	-	-	146,640
SLIC	69,533	122,517	4,790,233	23,689	1,634,933	6,640,904	-	-	6,640,904
UAL	26,119	44,079	2,009,400	12,091	1,109,881	3,201,570	-	-	3,201,570
NITF	5,837	565	146,477	550	1,808,404	1,961,833	(240)	1,265,284	1,961,593
Total	587,194	283,458	24,592,824	65,428	8,368,457	33,897,361	(240)	1,265,284	33,897,121

25. Class-wise Analysis of Claims Incurred - General Insurance Business -2011 to 2015 (Cont...)

Class-wise Analysis of Claims Incurred - General Insurance Business - 2014

Insurer	Fire (Rs. '000)	Marine (Rs. '000)	Motor (Rs. '000)	WCI (Rs. '000)	Miscellaneous (Rs. '000)	Sub Total	SRCC	RI	Total (Rs. '000)
AIA	7,991	29,259	950,057	23,668	238,856	1,249,831	-	-	1,249,831
AIG	5,990	2,516	24,434	598	159,294	192,832	-	-	192,832
Allianz Gen.	64,934	8,784	505,493	2,764	527,351	1,109,326	-	-	1,109,326
Amana Takaful	7,707	4,304	521,985	1,046	104,801	639,843	-	-	639,843
Asian Alliance	18,324	7,086	726,933	2,989	480,838	1,236,170	-	-	1,236,170
Ceylinco	418,001	122,525	3,811,330	11,671	896,385	5,259,912	-	-	5,259,912
Continental	973	246	588,183	403	48,725	638,530	-	-	638,530
Cooperative	23,211	8,393	867,312	-	29,012	927,929	-	-	927,929
HNBA	12,955	1,992	977,695	3,840	164,238	1,160,721	-	-	1,160,721
Janashakthi	57,239	16,059	2,944,350	-	530,993	3,548,641	-	-	3,548,641
LOLC	11,032	79	794,303	935	10,196	816,545	-	-	816,545
MBSL	(604)	(7,438)	(430,316)	-	(152,156)	(590,513)	-	-	(590,513)
Orient	2,198	2,085	154,296	-	51,384	209,963	-	-	209,963
People's	52,203	(14,451)	1,936,484	-	188,383	2,162,619	-	-	2,162,619
Sanasa	102	53,100	-	27,125	-	80,327	-	-	80,327
SLIC	2,048	64,969	3,988,864	24,045	2,125,870	6,205,797	-	-	6,205,797
UAL	33,321	20,150	1,727,435	13,480	942,050	2,736,436	-	-	2,736,436
NITF	-	-	139,169	-	2,235,313	2,374,482	56,897	773,821	2,431,379
Total	717,626	319,660	20,228,009	112,564	8,581,533	29,959,391	56,897	773,821	30,016,288

25. Class-wise Analysis of Claims Incurred - General Insurance Business -2011 to 2015 (Cont...)

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

Insurer	Fire (Rs. '000)	Marine (Rs. '000)	Motor (Rs. '000)	WCI (Rs. '000)	Miscellaneous (Rs. '000)	Sub Total	SRCC	RI	Total (Rs. '000)
AIA	43,896	24,932	825,790	8,296	194,916	1,097,830	-	-	1,097,830
AIG	20,368	303	19,858	227	86,394	127,151	-	-	127,151
Allianz Gen.	31,409	9,662	151,395	3,319	122,054	317,838	-	-	317,838
Amana Takaful	12,308	6,905	492,574	2,933	134,457	649,176	-	-	649,176
Asian Alliance	(1,275)	15,791	554,409	2,802	338,597	910,324	-	-	910,324
Ceylinco	363,088	115,153	3,403,107	27,758	732,627	4,641,733	-	-	4,641,733
Continental	(304)	1,549	606,506	122	11,768	619,641	-	-	619,641
Cooperative	19,550	13,387	695,902	-	32,435	761,275	-	-	761,275
HNBA	6,965	1,235	776,450	1,937	102,486	889,073	-	-	889,073
Janashakthi	133,767	59,412	2,771,306	-	507,003	3,471,489	-	-	3,471,489
LOLC	7,140	2,943	631,710	4,225	1,271	647,289	-	-	647,289
MBSL	7,490	6,053	689,354	-	178,243	881,140	-	-	881,140
Orient	443	637	163,658	-	32,512	197,249	-	-	197,249
People's	56,830	1,506	1,908,846	-	153,036	2,120,218	-	-	2,120,218
Sanasa	(3,327)	-	8,107	145	71,447	76,372	-	-	76,372
SLIC	88,798	113,449	4,049,206	23,550	1,087,877	5,362,879	-	-	5,362,879
UAL	23,137	59,830	1,649,504	13,611	1,053,175	2,799,257	-	-	2,799,257
NITF	-	-	116,636	-	1,241,601	1,358,237	2,332	20,731	1,360,569
Total	505,101	321,077	18,235,622	121,631	4,583,988	26,928,172	2,332	20,731	26,930,504

25. Class-wise Analysis of Claims Incurred - General Insurance Business -2011 to 2015 (Cont...)

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

Insurer	Fire (Rs. '000)	Marine (Rs. '000)	Motor (Rs. '000)	WCI (Rs. '000)	Miscellaneous (Rs. '000)	Sub Total	SRCC	RI	Total (Rs. '000)
AIA	28,582	54,012	757,719	8,624	171,422	1,020,359			1,020,359
AIG	10,665	(998)	26,222	(33)	48,891	84,747			84,747
Allianz Gen.	(13,876)	2,400	73,820	11,233	90,260	163,837			163,837
Amana Takaful	2,390	1,488	499,551	788	73,697	577,914			577,914
Asian Alliance	11,256	7,268	319,618	3,865	174,678	516,685			516,685
Ceylinco	416,151	107,419	3,343,075	46,216	643,567	4,556,428			4,556,428
Continental	1,655	873	680,751	145	16,925	700,350			700,350
Cooperative	19,076	13,743	558,931	-	48,908	640,658			640,658
HNBA	11,493	953	789,175	2,610	88,520	892,750			892,750
Janashakthi	69,577	46,382	2,482,500	-	432,294	3,030,754			3,030,754
LOLC	5,097	135	572,346	281	529	578,387			578,387
MBSL	1,414	2,595	381,706	-	79,750	465,464			465,464
Orient	1,028	2,007	89,853	-	21,118	114,005			114,005
People's	69,741	8,142	1,730,598	-	161,568	1,970,049			1,970,049
Sanasa	(3,021)	-	8,769	-	63,876	69,624			69,624
SLIC	(145,917)	47,643	4,431,043	34,413	1,698,124	6,065,306			6,065,306
UAL	19,790	27,018	1,489,946	13,489	769,860	2,320,104			2,320,104
NITF	991	485	115,630	650	1,470,610	1,588,366	37,076	308,239	1,625,442
Total	506,092	321,562	18,351,251	122,281	6,054,597	25,355,785	37,076	308,239	25,392,861

25. Class-wise Analysis of Claims Incurred - General Insurance Business -2011 to 2015 (Cont...)

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

Insurer	Fire (Rs. '000)	Marine (Rs. '000)	Motor (Rs. '000)	WCI (Rs. '000)	Miscellaneous (Rs. '000)	Sub Total	SRCC	RI	Total (Rs. '000)
AIA	33,519	16,567	1,219,698	4,001	181,199	1,454,984			1,454,984
AIG	5,246	20,836	36,785	774	75,796	139,437			139,437
Allianz Gen.	353	(1,892)	77,391	3,733	59,582	139,167			139,167
Amana Takaful	1,808	4,225	388,161	1,440	109,324	504,959			504,959
Asian Alliance	2,709	3,646	199,139	-	68,873	274,367			274,367
Ceylinco	272,249	90,766	3,410,950	22,936	806,900	4,603,801			4,603,801
Continental	4,198	1,577	410,331	5,836	421,942	843,885			843,885
Cooperative	11,273	7,878	310,637	-	16,187	345,975			345,975
HNBA	10,654	2,109	695,731	3,638	90,240	802,372			802,372
Janashakthi	36,644	11,813	2,175,490	-	416,711	2,640,658			2,640,658
LOLC	-	-	49,166	-	-	49,166			49,166
MBSL	920	2,927	246,750	909	27,635	279,141			279,141
Orient	-	-	70	-	-	70			70
People's	27,693	2,167	1,089,576	-	115,778	1,235,214			1,235,214
Sanasa	4,206	-	38,637	-	13,963	56,806			56,806
SLIC	30,752	41,623	3,611,684	(4,529)	1,077,642	4,757,172			4,757,172
UAL	40,423	27,949	1,456,556	11,287	628,347	2,164,561			2,164,561
NITF	-	-	127,634	-	1,523,722	1,651,356	(141,694)	58,146	1,509,662
Total	482,646	232,189	15,544,386	50,025	5,633,842	21,943,089	(141,694)	58,146	21,801,395

26. Company-wise Net Combined Ratio - General Insurance Business - 2011 to 2015

Insurer	2011 (%)	2012 (%)	2013 (%)	2014(a) (%)	2015 (b) (%)
AIA Gen.	104.25	97.93	103.75	111.89	117.77
AIG	110.60	115.72	74.21	167.13	1675.85
Allianz Gen.	46.43	57.89	86.82	109.22	99.16
Amana Gen.	127.46	114.70	101.51	123.37	128.72
Asian Gen.	137.82	128.55	129.66	144.37	118.50
Ceylinco Gen.	102.79	99.17	107.18	101.66	98.48
Continental	186.98	103.97	105.15	103.82	101.14
Cooperative Gen.	81.64	101.34	103.43	111.95	104.16
HNB Gen.	102.83	101.73	104.74	110.84	127.03
Janashakthi Gen.	103.68	105.25	108.31	109.06	107.53
LOLC Gen.	363.40	112.77	107.48	111.40	109.65
MBSL	122.02	112.01	133.66	(18.56)	(10.02)
Orient	101.21	245.37	199.90	145.44	135.86
People's	100.64	98.29	96.20	94.92	92.24
Sanasa	117.20	106.17	108.00	113.12	128.05
SLIC	89.11	91.83	87.67	103.78	92.36
Union Gen.	103.18	103.75	106.67	107.28	109.23
NITF	132.39	135.78	63.28	209.90	139.77
Industry	101.91	101.19	99.74	109.33	103.85

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

Class	Gross Written Premium (Rs.'000)				
	2011 (a)	2012 (a)	2013 (a)	2014(a)	2015(b)
Fire	5,379,788	5,474,094	6,303,725	6,353,292	6,578,842
Marine	1,679,794	1,927,096	1,796,969	1,911,944	2,061,222
Motor	27,356,318	31,844,102	33,331,917	35,786,941	42,584,532
Miscellaneous	10,506,321	11,686,509	14,307,720	13,915,221	14,573,260
Sub Total	44,922,221	50,931,801	55,740,332	57,967,398	65,797,857
SRCC & TC	2,006,531	2,281,176	2,543,783	2,835,200	3,016,869
Total	46,928,752	53,212,977	58,284,115	60,802,598	68,814,725

Class	Reinsurance Premium (Rs.'000)				
	2011 (a)	2012 (a)	2013 (a)	2014(a)	2015(b)
Fire	4,090,136	4,140,877	4,823,731	5,075,545	5,110,528
Marine	847,392	1,326,369	998,976	1,171,768	1,210,958
Motor	387,211	478,478	864,394	636,603	1,083,455
Miscellaneous	2,302,942	2,752,627	2,700,309	2,634,795	2,953,005
Total Reinsurance Premium	7,627,681	8,698,351	9,387,410	9,518,711	10,357,946

Class	Retention (Rs.'000)				
	2011 (a)	2012 (a)	2013 (a)	2014(a)	2015(b)
Fire	1,289,652	1,333,216	1,479,994	1,277,747	1,468,314
Marine	832,402	600,727	797,994	740,176	850,264
Motor	26,969,107	31,365,623	32,467,523	35,150,338	41,501,077
Miscellaneous	8,203,379	8,933,883	11,607,411	11,280,426	11,620,255
Total Net Written Premium	37,294,540	42,233,449	46,352,922	48,448,687	55,439,910

(a) Reinstated Audited figures (Except NITF)

(b) Provisional figures

Notes :

Gross written premium, reinsurance premium and retention belonging to Reinsurance of NITF has been eliminated.

27. Gross Written Premium, Reinsurance Premium and Retention by Insurers - General Insurance Business (Cont...)

Class	Retention as a percentage of Gross Written Premium (%)				
	2011 (a)	2012 (a)	2013 (a)	2014(a)	2015(b)
Fire	23.97	24.36	23.48	20.11	22.32
Marine	49.55	31.17	44.41	38.71	41.25
Motor	98.58	98.50	97.41	98.22	97.46
Miscellaneous	78.08	76.45	81.13	81.07	79.74
Overall Retention Ratio	83.02	82.92	83.16	83.58	84.26

(a) Reinstated Audited figures (Except NITF)

(b) Provisional figures

Notes :

Gross written premium, reinsurance premium and retention belonging to Reinsurance of NITF has been eliminated.

28. Class-wise Analysis of Reinsurance Premium - General Insurance Business - 2011 to 2015

Class-wise Analysis of Reinsurance Premium - General Insurance Business - 2015

Insurer	Fire (Rs. '000)	Marine (Rs. '000)	Motor (Rs. '000)	WCI (Rs. '000)	Miscellaneous (Rs. '000)	Total (Rs. '000)
AIA	406,456	70,340	42,893	1,573	176,133	697,395
AIG	1,165	1,098	1,198	-	4,610	8,071
Allianz Gen.	775,810	67,768	34,034	247	296,321	1,174,179
Amana Takaful	32,909	82,990	-	80	37,759	153,738
Asian Alliance	51,377	44,707	2,242	0	24,650	122,976
Ceylinco	1,451,847	175,611	171,351	3,426	548,978	2,351,213
Continental	257,002	25,719	16,681	7,093	280,196	586,690
Cooperative	15,097	1,224	14,694	263	4,621	35,899
HNBA	221,429	32,465	21,264	62	59,038	334,258
Janashakthi	359,997	125,005	113,143	-	229,721	827,867
LOLC	87,919	6,362	163,013	-	17,720	275,014
MBSL	37,089	18,924	383,809	-	99,513	539,335
Orient	31,016	59,524	24,675	-	30,001	145,215
People's	72,402	16,310	23,123	-	17,265	129,100
Sanasa	4,011	-	5,659	82,262	-	91,932
SLIC	816,615	293,520	30,607	-	819,784	1,960,526
UAL	488,387	189,393	35,069	546	211,144	924,539
Total	5,110,528	1,210,958	1,083,455	95,551	2,857,454	10,357,946

28. Class-wise Analysis of Reinsurance Premium - General Insurance Business - 2011 to 2015 (Cont...)

Class-wise Analysis of Reinsurance Premium - General Insurance Business - 2014

Insurer	Fire (Rs. '000)	Marine (Rs. '000)	Motor (Rs. '000)	WCI (Rs. '000)	Miscellaneous (Rs. '000)	Total (Rs. '000)
AIA	302,869	66,822	24,689	306	72,848	467,534
AIG	35,834	97,574	5,006	-	233,254	371,668
Allianz Gen.	846,142	71,998	(3,107)	393	280,454	1,195,879
Amana Takaful	49,963	49,892	-	80	40,714	140,649
Asian Alliance	104,928	38,792	57,283	952	32,031	233,986
Ceylinco	1,064,902	145,562	80,480	(606)	353,065	1,643,403
Continental	268,985	20,813	16,073	4,574	217,484	527,929
Cooperative	17,309	1,249	17,673	-	5,366	41,598
HNBA	208,023	29,494	22,421	43	73,741	333,723
Janashakthi	400,587	90,072	114,620	-	211,503	816,783
LOLC	73,959	4,615	134,697	-	15,846	229,118
MBSL	44,404	24,450	45,372	-	28,343	142,569
Orient	31,153	38,569	7,584	-	17,779	95,084
People's	76,114	11,839	36,954	-	14,485	139,392
Sanasa	3,930	-	5,964	53,042	-	62,936
SLIC	1,111,866	275,963	54,875	-	835,479	2,278,183
UAL	434,575	204,064	16,019	605	143,015	798,278
Total	5,075,545	1,171,768	636,603	59,388	2,575,407	9,518,711

28. Class-wise Analysis of Reinsurance Premium - General Insurance Business - 2011 to 2015 (Cont...)

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	125,754	25,246	51,665	3,188	48,409	254,260
Ceylinco	796,213	138,580	341,593	10,932	381,209	1,668,527
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	348,186	99,876	108,916	-	182,107	739,086
LOLC	34,754	4,429	51,847	18,979	9,043	119,052
MBSL	47,560	21,681	39,222	-	34,893	143,355
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	110	54,165	75,894
SLIC	1,425,091	273,102	63,188	-	964,899	2,726,279
UAL	586,399	201,205	55,416	1,593	136,822	981,435
Total	4,823,731	998,976	864,394	43,784	2,656,524	9,387,410

28. Class-wise Analysis of Reinsurance Premium - General Insurance Business - 2011 to 2015 (Cont...)

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

28. Class-wise Analysis of Reinsurance Premium - General Insurance Business - 2011 to 2015 (Cont...)

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

29. Branch Network, Employees & Agents as at 31st December 2015

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	61	83	34	178	405	233	203	841	442	2,722	1,390	4,554
Eastern Province	36	67	21	124	212	187	81	480	315	1,456	612	2,383
North Central Province	40	64	28	132	297	160	122	579	365	1,854	631	2,850
North Western Province	56	95	37	188	426	280	177	883	277	2,390	1,672	4,339
Nothern Province	41	74	24	139	184	171	75	430	53	2,443	843	3,339
Sabaragamuwa Province	55	63	22	140	388	185	114	687	239	1,465	963	2,667
Southern Province	78	113	41	232	494	278	214	986	633	2,923	1,640	5,196
Uva Province	35	55	18	108	247	130	83	460	146	1,249	863	2,258
Western Province	243	303	85	631	5,014	2,621	2,849	10,484	1,918	7,425	8,504	17,847
Total	645	917	310	1,872	7,667	4,245	3,918	15,830	4,388	23,927	17,118	45,433

Asian												
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	5	-	9	20	22	-	42	17	97	-	114
Eastern Province	2	4	-	6	8	12	-	20	5	79	-	84
North Central Province	4	2	-	6	11	8	-	19	24	53	-	77
North Western Province	2	5	-	7	7	13	-	20	14	78	-	92
Nothern Province	1	4	-	5	4	12	-	16	3	74	-	77
Sabaragamuwa Province	3	5	-	8	13	18	-	31	25	106	-	131
Southern Province	4	5	-	9	21	32	-	53	25	166	-	191
Uva Province	4	3	-	7	13	10	-	23	18	65	-	83
Western Province	15	25	-	40	221	337	-	558	69	609	-	678
Total	39	58	-	97	318	464	-	782	200	1,327	-	1,527

29. Branch Network, Employees & Agents as at 31st December 2015 (Cont...)

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	5	-	-	5	26	-	-	26	-	-	-	-
Eastern Province	2	-	-	2	12	-	-	12	-	-	-	-
North Central Province	2	-	-	2	9	-	-	9	-	-	-	-
North Western Province	4	-	-	4	22	-	-	22	-	-	-	-
Nothern Province	1	-	-	1	1	-	-	1	-	-	-	-
Sabaragamuwa Province	6	-	-	6	40	-	-	40	-	-	-	-
Southern Province	5	-	-	5	22	-	-	22	-	-	-	-
Uva Province	4	-	-	4	18	-	-	18	-	-	-	-
Western Province	18	-	-	18	263	-	-	263	-	-	-	-
Total	47	-	-	47	413	-	-	413	-	-	-	-

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	-	6	-	6	-	5	-	5	-	71	-	71
Eastern Province	-	3	-	3	-	2	-	2	-	43	-	43
North Central Province	-	2	-	2	-	3	-	3	-	23	-	23
North Western Province	-	5	-	5	-	5	-	5	-	63	-	63
Nothern Province	-	8	-	8	-	10	-	10	-	123	-	123
Sabaragamuwa Province	-	7	-	7	-	10	-	10	-	47	-	47
Southern Province	-	6	-	6	-	6	-	6	-	84	-	84
Uva Province	-	4	-	4	-	4	-	4	-	58	-	58
Western Province	-	12	-	12	-	42	-	42	-	155	-	155
Total	-	53	-	53	-	87	-	87	-	667	-	667

29. Branch Network, Employees & Agents as at 31st December 2015 (Cont...)

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	-	9	-	9	6	31	-	37	33	564	-	597
Eastern Province	-	9	-	9	6	27	-	33	21	245	-	266
North Central Province	-	5	-	5	3	20	-	23	30	148	-	178
North Western Province	-	15	-	15	6	45	-	51	37	380	-	417
Nothern Province	-	5	-	5	2	16	-	18	9	121	-	130
Sabaragamuwa Province	-	7	-	7	7	19	-	26	31	278	-	309
Southern Province	-	25	-	25	9	66	-	75	68	705	-	773
Uva Province	-	9	-	9	6	27	-	33	20	46	-	66
Western Province	-	41	-	41	245	559	-	804	211	1,884	-	2,095
Total	-	125	-	125	290	810	-	1,100	460	4,371	-	4,831

Amana												
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	21	11	-	32	-	19	-	19
Eastern Province	-	3	4	7	21	7	-	28	-	103	-	103
North Central Province	-	-	2	2	5	1	-	6	-	19	-	19
North Western Province	-	-	3	3	19	4	-	23	-	19	-	19
Nothern Province	1	-	1	2	3	-	-	3	-	8	-	8
Sabaragamuwa Province	-	-	2	2	4	3	-	7	-	13	-	13
Southern Province	-	-	3	3	14	2	-	16	-	10	-	10
Uva Province	-	-	0	-	-	-	-	-	-	-	-	-
Western Province	-	-	5	5	171	34	-	205	15	64	-	79
Total	1	3	24	28	258	62	-	320	15	255	-	270

29. Branch Network, Employees & Agents as at 31st December 2015 (Cont...)

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	-	-	-	-	-	-	-	-	-	-	-	-
Eastern Province	-	-	-	-	-	-	-	-	-	-	-	-
North Central Province	-	-	-	-	-	-	-	-	-	-	-	-
North Western Province	-	-	-	-	-	-	-	-	-	-	-	-
Nothern Province	-	-	-	-	-	-	-	-	-	-	-	-
Sabaragamuwa Province	-	-	-	-	-	-	-	-	-	-	-	-
Southern Province	-	-	-	-	-	-	-	-	-	-	-	-
Uva Province	-	-	-	-	-	-	-	-	-	-	-	-
Western Province	-	-	-	-	7	-	-	7	-	-	-	-
Total	-	-	-	-	7	-	-	7	-	-	-	-

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	4	-	-	4	23	-	-	23	-	-	-	-
Eastern Province	3	-	-	3	12	-	-	12	-	-	-	-
North Central Province	2	-	-	2	14	-	-	14	1	-	-	1
North Western Province	2	-	-	2	21	-	-	21	2	-	-	2
Nothern Province	4	-	-	4	6	-	-	6	-	-	-	-
Sabaragamuwa Province	4	-	-	4	12	-	-	12	3	-	-	3
Southern Province	5	-	-	5	26	-	-	26	6	-	-	6
Uva Province	3	-	-	3	12	-	-	12	2	-	-	2
Western Province	13	-	-	13	245	-	-	245	4	-	-	4
Total	40	-	-	40	371	-	-	371	18	-	-	18

29. Branch Network, Employees & Agents as at 31st December 2015 (Cont...)

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	16	-	34	106	55	-	161	98	283	-	381
Eastern Province	11	21	-	32	48	31	-	79	13	314	-	327
North Central Province	15	18	-	33	121	40	-	161	76	320	-	396
North Western Province	17	33	-	50	141	65	-	206	50	548	-	598
Nothern Province	14	17	-	31	56	37	-	93	23	296	-	319
Sabaragamuwa Province	20	16	-	36	147	40	-	187	88	278	-	366
Southern Province	25	28	-	53	172	58	-	230	90	398	-	488
Uva Province	8	16	-	24	91	35	-	126	45	261	-	306
Western Province	104	102	-	206	1,534	576	-	2,110	405	1,420	-	1,825
Total	232	267	-	499	2,416	937	-	3,353	888	4,118	-	5,006

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	-	6	26	25	-	51	15	144	-	159
Eastern Province	4	4	-	8	18	15	-	33	2	52	-	54
North Central Province	3	3	-	6	31	19	-	50	11	137	-	148
North Western Province	3	5	-	8	58	41	-	99	17	302	-	319
Nothern Province	5	5	-	10	25	24	-	49	-	185	-	185
Sabaragamuwa Province	4	5	-	9	36	21	-	57	11	101	-	112
Southern Province	5	5	-	10	61	19	-	80	17	103	-	120
Uva Province	2	2	-	4	16	10	-	26	2	29	-	31
Western Province	16	10	-	26	288	81	-	369	47	150	-	197
Total	45	42	-	87	559	255	-	814	122	1,203	-	1,325

29. Branch Network, Employees & Agents as at 31st December 2015 (Cont...)

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	5	5	-	10	21	28	-	49	17	165	-	182
Eastern Province	4	4	-	8	16	40	-	56	25	63	-	88
North Central Province	4	4	-	8	16	17	-	33	19	146	-	165
North Western Province	4	4	-	8	10	23	-	33	10	207	-	217
Nothern Province	6	6	-	12	14	20	-	34	12	124	-	136
Sabaragamuwa Province	4	4	-	8	19	27	-	46	25	147	-	172
Southern Province	6	6	-	12	27	31	-	58	58	73	-	131
Uva Province	4	4	-	8	10	11	-	21	11	115	-	126
Western Province	17	18	-	35	205	301	-	506	82	514	-	596
Total	54	55	-	109	338	498	-	836	259	1,554	-	1,813

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	-	-	12	12	55	1	47	103	184	209	-	393
Eastern Province	-	-	6	6	23	-	22	45	213	45	-	258
North Central Province	-	-	10	10	23	-	19	42	135	212	-	347
North Western Province	-	-	8	8	26	1	36	63	-	153	-	153
Nothern Province	-	-	11	11	37	3	22	62	-	146	-	146
Sabaragamuwa Province	-	-	9	9	44	-	29	73	-	-	-	-
Southern Province	-	-	8	8	28	-	28	56	195	265	-	460
Uva Province	-	-	7	7	21	-	16	37	-	158	-	158
Western Province	5	5	30	40	345	48	1,062	1,455	586	621	-	1,207
Total	5	5	101	111	602	53	1,281	1,936	1,313	1,809	-	3,122

29. Branch Network, Employees & Agents as at 31st December 2015 (Cont...)

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	-	3	-	3	-	9	-	9	-	161	-	161
Eastern Province	-	3	-	3	-	10	-	10	-	181	-	181
North Central Province	-	2	-	2	-	4	-	4	-	61	-	61
North Western Province	-	3	-	3	-	6	-	6	-	63	-	63
Nothern Province	-	9	-	9	-	27	-	27	-	746	-	746
Sabaragamuwa Province	-	2	-	2	-	6	-	6	-	48	-	48
Southern Province	-	1	-	1	-	3	-	3	-	126	-	126
Uva Province	-	1	-	1	-	2	-	2	-	30	-	30
Western Province	-	5	-	5	-	28	-	28	-	193	-	193
Total	-	29	-	29	-	95	-	95	-	1,609	-	1,609

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	11	10	-	21	18	14	-	32	-	103	-	103
Eastern Province	4	4	-	8	4	6	-	10	-	118	-	118
North Central Province	3	5	-	8	5	6	-	11	-	70	-	70
North Western Province	7	4	-	11	10	8	-	18	-	65	-	65
Nothern Province	5	5	-	10	7	8	-	15	-	181	-	181
Sabaragamuwa Province	4	5	-	9	7	11	-	18	-	114	-	114
Southern Province	9	10	-	19	14	10	-	24	-	155	-	155
Uva Province	2	3	-	5	2	5	-	7	-	73	-	73
Western Province	28	24	-	52	184	113	-	297	8	283	-	291
Total	73	70	-	143	251	181	-	432	8	1,162	-	1,170

29. Branch Network, Employees & Agents as at 31st December 2015 (Cont...)

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	7	2	22	31	18	54	-	72
Eastern Province	-	-	5	5	5	2	11	18	5	38	-	43
North Central Province	-	-	5	5	8	4	13	25	11	101	-	112
North Western Province	-	-	7	7	14	3	29	46	47	45	-	92
Nothern Province	-	-	5	5	9	4	13	26	6	50	-	56
Sabaragamuwa Province	-	-	4	4	6	5	16	27	12	30	-	42
Southern Province	-	-	5	5	17	3	24	44	31	41	-	72
Uva Province	-	-	3	3	10	5	17	32	5	40	-	45
Western Province	-	-	14	14	79	37	218	334	76	148	-	224
Total	-	-	54	54	155	65	363	583	211	547	-	758

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	-	-	-	-	13	-	-	13	2	-	-	2
Eastern Province	-	-	-	-	7	-	-	7	1	-	-	1
North Central Province	-	-	-	-	5	-	-	5	3	-	-	3
North Western Province	-	-	-	-	9	-	-	9	2	-	-	2
Nothern Province	-	-	-	-	4	-	-	4	-	-	-	-
Sabaragamuwa Province	-	-	-	-	7	-	-	7	1	-	-	1
Southern Province	1	-	-	1	13	-	-	13	1	-	-	1
Uva Province	-	-	-	-	8	-	-	8	2	-	-	2
Western Province	2	-	-	2	218	-	-	218	9	-	-	9
Total	3	-	-	3	284	-	-	284	21	-	-	21

29. Branch Network, Employees & Agents as at 31st December 2015 (Cont...)

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	-	-	12	12	-	-	134	134	-	-	1,390	1,390
Eastern Province	-	-	6	6	-	-	48	48	-	-	612	612
North Central Province	-	-	11	11	-	-	90	90	-	-	631	631
North Western Province	-	-	19	19	-	-	112	112	-	-	1,672	1,672
Nothern Province	-	-	7	7	-	-	40	40	-	-	843	843
Sabaragamuwa Province	-	-	7	7	-	-	69	69	-	-	963	963
Southern Province	-	-	25	25	-	-	162	162	-	-	1,640	1,640
Uva Province	-	-	8	8	-	-	50	50	-	-	863	863
Western Province	-	-	36	36	-	-	1,569	1,569	-	-	8,504	8,504
Total	-	-	131	131	-	-	2,274	2,274	-	-	17,118	17,118

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	4	2	-	6	11	5	-	16	14	16	-	30
Eastern Province	1	1	-	2	7	2	-	9	-	1	-	1
North Central Province	2	1	-	3	11	5	-	16	13	6	-	19
North Western Province	8	3	-	11	31	9	-	40	23	38	-	61
Nothern Province	2	-	-	2	9	-	-	9	-	-	-	-
Sabaragamuwa Province	5	1	-	6	25	2	-	27	16	13	-	29
Southern Province	7	2	-	9	28	8	-	36	17	16	-	33
Uva Province	2	1	-	3	9	1	-	10	8	4	-	12
Western Province	9	3	-	12	107	65	-	172	33	23	-	56
Total	40	14	-	54	238	97	-	335	124	117	-	241

29. Branch Network, Employees & Agents as at 31st December 2015 (Cont...)

Union												
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	23	-	27	42	17	-	59	44	833	-	877
Eastern Province	3	4	-	7	23	21	-	44	30	119	-	149
North Central Province	3	17	-	20	28	21	-	49	42	508	-	550
North Western Province	5	8	-	13	41	22	-	63	75	316	-	391
Nothern Province	1	10	-	11	6	7	-	13		369	-	369
Sabaragamuwa Province	3	3	-	6	19	7	-	26	27	64	-	91
Southern Province	6	19	-	25	26	24	-	50	117	722	-	839
Uva Province	4	8	-	12	29	12	-	41	33	330	-	363
Western Province	12	32	-	44	626	319	-	945	370	1,089	-	1,459
Total	41	124	-	165	840	450	-	1,290	738	4,350	-	5,088

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	6	-	-	6	-	-	-	-
Eastern Province	-	-	-	-	-	-	-	-	-	-	-	-
North Central Province	-	-	-	-	-	-	-	-	-	-	-	-
North Western Province	3	-	-	3	9	-	-	9	-	-	-	-
Nothern Province	-	-	-	-	-	-	-	-	-	-	-	-
Sabaragamuwa Province	-	-	-	-	-	-	-	-	-	-	-	-
Southern Province	2	-	-	2	6	-	-	6	8	-	-	8
Uva Province	-	-	-	-	-	-	-	-	-	-	-	-
Western Province	3	-	-	3	90	-	-	90	3	-	-	3
Total	9	-	-	9	111	-	-	111	11	-	-	11

29. Branch Network, Employees & Agents as at 31st December 2015 (Cont...)

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	-	1	-	1	-	8	-	8	-	3	-	3
Eastern Province	-	7	-	7	-	12	-	12	-	55	-	55
North Central Province	-	5	-	5	-	12	-	12	-	50	-	50
North Western Province	-	10	-	10	-	35	-	35	-	113	-	113
Nothern Province	-	5	-	5	-	3	-	3	-	20	-	20
Sabaragamuwa Province	-	8	-	8	-	16	-	16	-	226	-	226
Southern Province	-	6	-	6	-	16	-	16	-	59	-	59
Uva Province	-	4	-	4	-	8	-	8	-	40	-	40
Western Province	-	26	-	26	-	81	-	81	-	272	-	272
Total	-	72	-	72	-	191	-	191	-	838	-	838

NITF												
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	-	0	2	4	-	-	4	-	-	-	-
Eastern Province	2	-	0	2	2	-	-	2	-	-	-	-
North Central Province	2	-	0	2	7	-	-	7	-	-	-	-
North Western Province	1	-	0	1	2	-	-	2	-	-	-	-
Nothern Province	1	-	0	1	1	-	-	1	-	-	-	-
Sabaragamuwa Province	2	-	0	2	2	-	-	2	-	-	-	-
Southern Province	3	-	0	3	10	-	-	10	-	-	-	-
Uva Province	2	-	0	2	2	-	-	2	-	-	-	-
Western Province	1	-	0	1	186	-	-	186	-	-	-	-
Total	16	-	-	16	216	-	-	216	-	-	-	-

30. Breakup of Investment Income and Average Investments - General Insurance Business

Category	2014(a)			2015(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	2,972,870	29,966,376	9.92	2,657,462	34,905,992	7.61
- Treasury Bonds	1,608,179			1,626,662		
- Treasury Bills	535,623			345,291		
- Others (REPO)	829,068			685,508		
Equity	2,431,585	41,426,961	5.87	1,580,380	47,087,187	3.36
- Capital Gain/Losses	1,061,387			190,854		
- Dividend	1,370,197			1,389,526		
Corporate Debts	1,010,606	6,969,483	14.50	1,016,453	8,568,052	11.86
- Debentures	985,538			991,438		
- Commercial Papers	8,635			21,129		
- Asset backed securities	10,333			-		
- Other similar financial instruments	6,100			3,886		
Land and Buildings	10,913	11,537,337	0.09	6,050	11,357,114	0.05
Deposits	1,639,875	19,855,959	8.26	1,025,338	17,742,461	5.78
- Bank	1,368,330			782,906		
- Finance Companies	271,546			242,432		
Unit Trust	238,938	2,202,467	10.85	144,797	2,096,580	6.91
Gold	(606)	71,355	(0.85)	-	56,491	-
Others	455,216	1,380,770	32.97	672,011	1,081,601	62.13
Total	8,759,397	113,410,707	7.72	7,102,492	122,895,479	5.78

(a) Reinstated Audited figures (Except NITF)

(b) Provisional figures

Note: Investment income, Average investments belonging to shareholders of composite insurance companies namely ; SLIC, MBSL and Sanasa had been reported under general insurance business.

31. Number of New Insurance Policies Issued - Long Term Insurance Business

Insurer	2011	2012	2013	2014(a)	2015(b)
AIA Life	55,158	65,608	74,327	89,281	76,012
Allianz Life	8,705	11,666	12,822	10,408	7,228
Amana Life	2,783	3,927	5,202	4,551	5,801
Arpico	-	3,212	5,672	6,889	9,109
Asian Life	12,132	13,531	14,742	12,470	16,173
Ceylinco Life	143,436	154,197	152,983	146,788	174,247
Cooplife	11,600	10,913	9,458	9,200	12,348
HNB Life	28,104	24,562	26,033	29,295	33,888
Janashakthi Life	46,690	29,929	37,771	27,448	33,071
LIC	5,030	6,447	9,277	9,262	7,651
LOLC Life	81	851	10,428	26,014	53,630
MBSL	6,467	8,217	10,457	4,716	2,939
Sanasa	45,290	41,195	40,566	43,678	70,264
SLIC	81,956	66,625	57,765	57,008	77,721
Union Life	78,591	73,636	78,789	68,295	70,704
Total	526,023	514,516	546,292	545,303	650,786

(a) Reinstated Audited figures

(b) Provisional figures

32. Number of Life Insurance Policies in Force

Insurer	2011	2012	2013	2014(a)	2015(b)
AIA Life	242,217	252,652	249,796	260,878	271,395
Allianz Life	11,728	18,866	24,508	28,003	28,114
Amana Life	5,898	9,505	10,610	12,087	15,065
Arpico	-	1,826	3,478	5,425	8,325
Asian Life	38,452	43,920	46,203	51,245	61,014
Ceylinco Life	815,511	843,150	848,202	863,512	911,536
Cooplife	30,390	31,835	30,856	36,871	41,130
HNB Life	91,621	95,738	100,481	109,767	123,295
Janashakthi Life	154,727	147,965	147,797	203,935	207,698
LIC	17,340	19,642	23,920	26,492	26,898
LOLC Life	81	775	9,340	25,932	76,615
MBSL	8,950	9,139	18,245	26,812	9,053
NIC	11,538	9,656	16,565	12,681	8,372
Sanasa	77,462	110,621	129,199	150,083	193,169
SLIC	605,097	592,448	567,635	539,073	559,003
Union Life	244,437	250,602	250,860	251,871	268,158
Total	2,355,449	2,438,340	2,477,695	2,604,667	2,808,840

(a) Reinstated Audited figures

(b) Provisional figures

33.Total New 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
			Par	Non-Par							
			Rs.'000	Rs.'000							
2015	650,786	402,775,682	9,510,407	21,516,176	1,206,234	192,220	1,960,276	-	-	294,244	34,679,558
2014	545,303	279,791,664	8,448,505	16,707,313	1,229,988	153,952	1,689,273	-	-	151,784	28,380,814
2013	546,292	217,892,411	179,387,258	1,991,561,616	1,415,940	141,849	1,559,104	-	11,875	74,252	2,174,151,894
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

Asian Life			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
			Par	Non-Par							
			Rs.'000	Rs.'000							
2015	16,173	22,883,261	486,054	861,867	-	-	-	-	-	41,475	1,389,396
2014	12,470	19,538,673	348,003	613,827	-	-	-	-	-	721	962,551
2013	14,742	13,196,091	-	501,862	-	-	-	-	-	-	501,862
2012	13,531	11,123,269		444,863	-	-	-	-	-	-	444,863
2011	12,132	9,982,040		1,574,299	-	-	-	-	-	-	1,574,299

33. Total New Business (Cont...)

Allianz life			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
			Par	Non-Par							
			Rs.'000	Rs.'000							
2015	7,228	4,810,063	-	184,074	71,985	-	-	-	-	-	256,059
2014	10,408	8,791,562	-	197,044	60,781	-	-	-	-	-	257,826
2013	12,822	11,150,872	-	249,969	65,825	-	-	-	-	-	315,794
2012	11,666	8,979,777		215,736	-	-	-	-	-	-	215,736
2011	8,705	6,005,315		151,998	-	-	-	-	-	-	151,998

AIA Life			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
			Par	Non-Par							
			Rs.'000	Rs.'000							
2015	76,012	30,084,615	-	1,983,190	171,778	-	720,468	-	-	-	2,875,436
2014	89,281	32,614,692	-	1,510,250	213,181	-	570,503	-	-	-	2,293,934
2013	74,327	33,590,972	-	1,222,652	272,447	-	562,342	-	-	-	2,057,441
2012	65,608	31,129,040		806,424	986,539	-	348,958	-	-	-	2,141,921
2011	55,158	34,916,913		473,251	2,228,585	-	226,596	-	-	-	2,928,432

33. Total New Business (Cont...)

Amana Life			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
			Par	Non-Par							
			Rs.'000	Rs.'000							
2015	5,801	9,732,562	-	48,582	456,349	-	-	-	-	-	504,931
2014	4,551	6,396,130	-	33,951	300,548	-	-	-	-	-	334,498
2013	5,202	4,303,778	-	8,132	242,758	-	-	-	11,875	-	262,765
2012	3,927	2,771,529		28,471	109,190	-	-	-	6,353	-	144,014
2011	2,783	2,353,872		39,671	59,436	-	-	-	3,065	-	102,172

Ceylinco Life			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
			Par	Non-Par							
			Rs.'000	Rs.'000							
2015	174,247	38,245,051	5,654,430	7,802,398	30,008	-	-	-	-	-	13,486,836
2014	146,788	24,608,254	5,241,753	6,736,038	24,733	-	-	-	-	-	12,002,524
2013	152,983	24,675,124	5,060,109	6,062,797	22,557	-	-	-	-	-	11,145,463
2012	154,197	24,757,958		3,718,771	9,796	-	-	-	-	-	3,728,567
2011	143,436	28,111,382		2,089,692	8,118	-	-	-	-	-	2,097,809

33. Total New Business (Cont...)

Cooplife			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
			Par	Non-Par							
			Rs.'000	Rs.'000							
2015	12348	2763840	39797	110300	-	-	-	-	-	-	150097
2014	9,200	1,624,460	22,623	82,675	-	-	-	-	-	-	105,298
2013	9,458	1,607,373	33,440	39,183	-	-	-	-	-	-	72,623
2012	10,913	1,615,925		56,645	-	-	-	-	-	-	56,645
2011	11,600	1,625,305		52,837	-	-	-	-	-	-	52,837

HNB Life			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
			Par	Non-Par							
			Rs.'000	Rs.'000							
2015	33,888	40,864,432	61,959	1,141,059		10,480	-	-	-	36,169	1,249,667
2014	29,295	20,144,163	34,785	825,452		17,931	-	-	-	26,575	904,742
2013	26,033	18,440,286	31,023	719,320			-	-	-	-	750,343
2012	24,562	12,928,298		438,952	-	-	-	-	-	-	438,952
2011	28,104	13,717,169		431,974	-	-	-	-	-	-	431,974

33. Total New Business (Cont...)

Janashakthi Life			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
			Par	Non-Par							
			Rs.'000	Rs.'000							
2015	33,071	30,824,474	175,692	2,205,804	-	-	-	-	-	131,736	2,513,232
2014	27,448	17,659,192	150,995	1,933,001	-	-	-	-	-	86,423	2,170,419
2013	37,771	9,464,427	171,424	1,979,082	-	-	-	-	-	72,574	2,150,579
2012	29,929	24,064,840		718,514	-	-	-	-	-	1,746	720,260
2011	46,690	68,927,589		774,783	-	-	-	-	-	2,561	777,344

LIC			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
			Par	Non-Par							
			Rs.'000	Rs.'000							
2015	7,651	1,364,882	157,823	2,748	-	-	-	-	-	-	160,571
2014	9,262	1,285,530	119,308	2,811	-	-	-	-	-	-	122,119
2013	9,277	1,464,138	322,639	73	-	-	-	-	-	-	322,712
2012	6,447	1,340,612		303,291	-	-	-	-	-	-	303,291
2011	5,030	959,479		295,855	-	-	-	-	-	-	295,855

33. Total New Business (Cont...)

LOLC Life			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
			Par	Non-Par							
			Rs.'000	Rs.'000							
2015	53,630	72,574,197	15,052	929,213	-	-	-	-	-	81,663	1,025,928
2014	26,014	50,446,372	105,086	416,404	-	-	-	-	-	35,328	556,818
2013	10,428	22,940,224	52,481	221,746	-	-	-	-	-	570	274,798
2012	851	7,398,698		106,238	-	-	-	-	-	-	106,238
2011	81	4,854,129		51,427	-	-	-	-	-	-	51,427

MBSL			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
			Par	Non-Par							
			Rs.'000	Rs.'000							
2015	2,939	971,450	187	11,169	-	-	-	-	-	-	11,356
2014	4,716	1,184,000	209	142,615	-	-	-	-	-	-	142,824
2013	10,457	7,523,852	877	106,487	-	-	-	-	-	-	107,364
2012	8,217	1,923,722		52,801	-	-	-	-	7,560	-	60,361
2011	6,467	1,749,388		32,203	-	-	-	-	7,657	-	39,860

33. Total New Business (Cont...)

SLIC			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
			Par	Non-Par							
			Rs.'000	Rs.'000							
2015	77,721	70,276,839	1,931,414	1,232,618	-	175,989	-	-	-	-	3,340,021
2014	57,008	44,222,374	1,635,517	304,286	-	129,522	-	-	-	-	2,069,325
2013	57,765	31,936,768	1,605,892	190,955	-	133,714	-	-	-	-	1,930,561
2012	66,625	30,106,961		1,787,728	-	237,002	-	-	-	-	2,024,730
2011	81,956	28,343,016		1,813,335	-	165,694	-	-	-	-	1,979,029

Sanasa			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
			Par	Non-Par							
			Rs.'000	Rs.'000							
2015	70,264	25,450,384	2,258	261,953	-	-	-	-	-	3,201	267,412
2014	43,678	12,917,613	2,514	209,746	-	-	-	-	-	2,737	214,997
2013	40,566	5,622,001	4,037	239,360	-	-	-	-	-	1,108	244,505
2012	41,195	5,849,780		161,000	-	-	-	-	-	-	161,000
2011	45,290	7,003,940		97,333	-	-	-	-	-	-	97,333

33. Total New Business (Cont...)

Union Life			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
			Par	Non-Par							
			Rs.'000	Rs.'000							
2015	70,704	46,801,103	985,742	4,256,975	476,114	5,751	1,239,808	-	-	-	6,964,390
2014	68,295	36,502,660	787,712	3,401,773	630,745	6,499	1,118,770	-	-	-	5,945,499
2013	78,789	30,516,144	852,579	2,845,234	812,353	8,135	996,762	-	-	-	5,515,063
2012	73,636	23,057,518		3,367,394	838,388	9,383	891,159	-	-	-	5,106,324
2011	78,591	24,261,975		2,977,073	695,270	10,635	788,649	-	-	-	4,471,627

Arpico			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
			Par	Non-Par							
			Rs.'000	Rs.'000							
2015	9,109	5,128,528	-	484,226	-	-	-	-	-	-	484,226
2014	6,889	1,855,989	-	297,439	-	-	-	-	-	-	297,439
2013	5,672	1,460,361	-	71,508	-	-	-	-	-	-	71,508
2012	3,212	3,251,939		101,900	-	-	-	-	-	-	101,900
2011	-	-		-	-	-	-	-	-	-	-

34. Life Insurance Benefits Amount in Rs. '000

Industry	2015 (b)	2014 (a)	2013	2012	2011
Maturity Benefits	11,683,143	9,754,751	9,839,833	7,860,715	6,242,096
Death	1,795,361	1,889,289	1,358,337	789,166	681,111
Disability Benefits	425,213	436,518	45,457	77,717	31,183
Surrenders	5,278,539	7,184,611	5,677,638	2,823,924	2,225,506
Others	1,754,618	1,378,929	1,388,698	1,920,859	1,367,512
Total	20,936,874	20,644,098	18,309,963	13,472,382	10,547,407

Asian Life					
Life Insurance Benefits Amount in Rs. '000	2015 (b)	2014 (a)	2013	2012	2011
Maturity Benefits	48,926	61,784	34,620	29,109	19,929
Death	60,425	35,238	128,754	-	-
Disability Benefits	3,976	3,887	-	-	-
Surrenders	135,973	121,365	50,728	29,671	28,118
Others (Please Specify)	184,432	90,217	-	84,337	75,499
Total	433,732	312,491	214,101	143,117	123,546

Arpico					
Life Insurance Benefits Amount in Rs. '000	2015 (b)	2014 (a)	2013	2012	2011
Maturity Benefits	24,291	3,589	-	-	-
Death	2,345	3,317	73	100	-
Disability Benefits	210	-	-	-	-
Surrenders	11,960	5,867	1,466	-	-
Others (Please Specify)	29,402	27,343	28,580	4,078	-
Total	68,209	40,116	30,119	4,178	-

(a) Reinstated Audited figures

(b) Provisional figures

34. Life Insurance Benefits Amount in Rs. '000 (Cont...)

Allianz Life					
Life Insurance Benefits Amount in Rs. '000	2015 (b)	2014 (a)	2013	2012	2011
Maturity Benefits	792	88	-	-	-
Death	11,326	14,393	7,185	4,975	3,225
Disability Benefits	323	548	852	381	-
Surrenders	19,093	9,273	3,234	857	-
Others (Please Specify)	20,959	14,261	12,046	9,664	9,387
Total	52,493	38,562	23,316	15,877	12,612

AIA Life					
Life Insurance Benefits Amount in Rs. '000	2015 (b)	2014 (a)	2013	2012	2011
Maturity Benefits	1,076,299	854,030	1,023,135	763,862	664,331
Death	174,662	163,372	113,788	88,354	106,984
Disability Benefits	404,273	416,275	28,165	63,536	24,439
Surrenders	3,215,461	5,314,174	4,139,070	1,677,274	1,396,805
Others (Please Specify)			348,191	570,269	275,509
Total	4,870,695	6,747,851	5,652,349	3,163,294	2,468,068

Amana Life					
Life Insurance Benefits Amount in Rs. '000	2015 (b)	2014 (a)	2013	2012	2011
Maturity Benefits	13,344	8,593	10,691	5,840	8,947
Death	5,666	10,909	720	1,250	4,355
Disability Benefits	-	-	-	-	-
Surrenders	129,949	115,944	145,125	54,937	31,559
Others (Please Specify)	58,613	25,792	23,010	18,318	12,321
Total	207,572	161,238	179,545	80,345	57,182

(a) Reinstated Audited figures

(b) Provisional figures

34. Life Insurance Benefits Amount in Rs. '000 (Cont...)

Ceylinco Life					
Life Insurance Benefits Amount in Rs. '000	2015 (b)	2014 (a)	2013	2012	2011
Maturity Benefits	3,691,997	2,947,291	2,892,398	2,280,137	1,444,870
Death	392,485	383,956	565,299	345,038	297,454
Disability Benefits	-	-	-	-	-
Surrenders	845,932	722,419	655,748	544,571	420,341
Others (Please Specify)	1,026,346	840,181	643,877	821,135	783,629
Total	5,956,760	4,893,847	4,757,321	3,990,881	2,946,294

Cooplife					
Life Insurance Benefits Amount in Rs. '000	2015 (b)	2014 (a)	2013	2012	2011
Maturity Benefits	47,914	31,420	40,393	5,585	3,449
Death	11,167	5,349	5,667	4,956	6,063
Disability Benefits	1,870	2,378	2,407	178	294
Surrenders	18,772	15,537	5,118	11,717	4,038
Others (Please Specify)	15,238	8,748	10,880	9,730	7,547
Total	94,961	63,432	64,466	32,166	21,391

HNB Life					
Life Insurance Benefits Amount in Rs. '000	2015 (b)	2014 (a)	2013	2012	2011
Maturity Benefits	152,356	253,926	581,313	125,466	7,384
Death	61,259	59,076	35,901	55,294	28,185
Disability Benefits	1,134	135	6,814	3,025	1,015
Surrenders	54,663	54,485	38,757	44,099	17,818
Others (Please Specify)	11,083	44,761	16,351	33,886	8,359
Total	280,495	412,383	679,136	261,770	62,761

(a) Reinstated Audited figures

(b) Provisional figures

34. Life Insurance Benefits Amount in Rs. '000 (Cont...)

Janashakthi Life					
Life Insurance Benefits Amount in Rs. '000	2015 (b)	2014 (a)	2013	2012	2011
Maturity Benefits	199,468	157,696	224,062	158,067	168,855
Death	185,571	67,309	119,440	111,405	110,877
Disability Benefits	2,232	3,490	2,157	-	-
Surrenders	178,002	148,052	90,511	52,329	25,109
Others (Please Specify)	119,463	142,255	105,429	110,752	120,444
Total	684,735	518,802	541,599	432,554	425,285

LIC					
Life Insurance Benefits Amount in Rs. '000	2015 (b)	2014 (a)	2013	2012	2011
Maturity Benefits	76,580	55,091	19,017	7,041	3,008
Death	3,717	4,246	7,334	4,229	5,564
Disability Benefits	226	239	-	-	-
Surrenders	12,485	19,326	18,547	8,030	7,726
Others (Please Specify)	101,370	51,263	53,793	80,020	56,880
Total	194,378	130,165	98,691	99,320	73,178

LOLC Life					
Life Insurance Benefits Amount in Rs. '000	2015 (b)	2014 (a)	2013	2012	2011
Maturity Benefits	58,648	31,386	13,540	-	-
Death	6,541	3,863	442	2,999	554
Disability Benefits	3,015	1,516	88	21	-
Surrenders	1,452	568	64	-	-
Others (Please Specify)	-	17	14	-	-
Total	69,656	37,350	14,147	3,020	554

(a) Reinstated Audited figures

(b) Provisional figures

34. Life Insurance Benefits Amount in Rs. '000 (Cont...)

MBSL					
Life Insurance Benefits Amount in Rs. '000	2015 (b)	2014 (a)	2013	2012	2011
Maturity Benefits	2,013	29,554	-	-	-
Death	20,708	100	6,521	3,880	5,778
Disability Benefits	340	2,469	173	60	60
Surrenders	5,258	500	2,408	1,362	491
Others (Please Specify)	-	-	489	161	1,634
Total	28,318	32,623	9,590	5,463	7,963

SLIC					
Life Insurance Benefits Amount in Rs. '000	2015 (b)	2014 (a)	2013	2012	2011
Maturity Benefits	5,192,786	4,310,837	4,220,579	3,698,364	3,392,748
Death	661,702	979,131	235,653	(14,825)	(50,859)
Disability Benefits	7,229	5,581	4,673	9,546	5,374
Surrenders	312,218	356,446	308,768	262,457	188,937
Others (Please Specify)	122,352	81,528	100,737	133,690	56,617
Total	6,296,286	5,733,524	4,870,410	4,089,232	3,592,818

Sanasa					
Life Insurance Benefits Amount in Rs. '000	2015 (b)	2014 (a)	2013	2012	2011
Maturity Benefits	24,167	21,000	2,987	-	-
Death	30,145	3,000	9,303	7,225	6,169
Disability Benefits	385	-	129	971	-
Surrenders	15,993	16,000	-	774	1,070
Others (Please Specify)	-	1,240	991	1,000	1,000
Total	70,690	41,240	13,410	9,970	8,239

(a) Reinstated Audited figures

(b) Provisional figures

34. Life Insurance Benefits Amount in Rs. '000 (Cont...)

Union Life					
Life Insurance Benefits Amount in Rs. '000	2015 (b)	2014 (a)	2013	2012	2011
Maturity Benefits	934,120	856,456	672,277	787,244	528,575
Death	165,844	150,112	119,389	174,286	156,762
Disability Benefits	-	-	-	-	-
Surrenders	318,953	280,993	213,557	135,847	103,494
Others (Please Specify) RI Recoveries	54,016	45,261	36,666	43,819	(41,314)
Total	1,472,933	1,332,822	1,041,889	1,141,196	747,517

NIC					
Life Insurance Benefits Amount in Rs. '000	2015 (b)	2014 (a)	2013	2012	2011
Maturity Benefits	139,442	132,011	104,821	-	-
Death	1,799	5,918	2,869	-	-
Disability Benefits	-	-	-	-	-
Surrenders	2,374	3,661	4,538	-	-
Others (Please Specify)	11,345	6,063	7,646	-	-
Total	154,960	147,653	119,874	-	-

(a) Reinstated Audited figures

(b) Provisional figures

35. Number of Life Insurance Benefits

Industry					
Number of Life Insurance Benefits	2015 (b)	2014 (a)	2,013	2012	2011
Maturity Benefits	105,308	107,353	102,050	102,465	98,363
Death	6,782	5,795	5,284	4,358	4,328
Disability Benefits	12,540	8,120	6,980	578	569
Surrenders	43,651	46,312	41,964	24,631	25,661
Other benefits	112,472	84,835	99,257	51,773	45,885
Total	280,753	252,415	255,535	183,805	174,806

Asian Life					
Number of Life Insurance Benefits	2015 (b)	2014 (a)	2,013	2012	2011
Maturity Benefits	176	154	106	138	133
Death	75	82	56	-	-
Disability Benefits	9	11	12	-	-
Surrenders	1,282	926	709	408	416
Others (Please Specify)	13,895	7,447	5,907	5,197	3,956
Total	15,437	8,620	6,790	5,743	4,505

Arpico					
Number of Life Insurance Benefits	2015 (b)	2014 (a)	2,013	2012	2011
Maturity Benefits	42	11	-	-	-
Death	9	12	6	5	-
Disability Benefits	1	-	-	-	-
Surrenders	31	15	-	-	-
Others (Please Specify)	95	148	125	40	-
Total	178	186	131	45	-

(a) Reinstated Audited figures

(b) Provisional figures

35. Number of Life Insurance Benefits (Cont...)

Allianz Life					
Number of Life Insurance Benefits	2015 (b)	2014 (a)	2,013	2012	2011
Maturity Benefits	10	2	-	-	-
Death	24	31	19	11	8
Disability Benefits	21	26	5	3	-
Surrenders	101	158	39	8	-
Others (Please Specify)	1,093	1,407	1,206	894	382
Total	1,249	1,624	1,269	916	390

AIA Life					
Number of Life Insurance Benefits	2015 (b)	2014 (a)	2,013	2012	2011
Maturity Benefits	4,424	4,927	5,825	5,030	6,836
Death	351	355	357	354	421
Disability Benefits	5,755	57	31	44	39
Surrenders	11,202	17,182	13,643	7,377	9,316
Others (Please Specify)		-			
Total	21,732	22,521	19,856	12,805	16,612

Amana Life					
Number of Life Insurance Benefits	2015 (b)	2014 (a)	2,013	2012	2011
Maturity Benefits	83	70	83	44	42
Death	13	15	3	2	7
Disability Benefits	-	-	-	-	-
Surrenders	980	1,934	1,952	1,841	2,894
Others (Please Specify)	-	-	-	-	-
Total	1,076	2,019	2,038	1,887	2,943

(a) Reinstated Audited figures

(b) Provisional figures

35. Number of Life Insurance Benefits (Cont...)

Ceylinco Life					
Number of Life Insurance Benefits	2015 (b)	2014 (a)	2,013	2012	2011
Maturity Benefits	25,246	30,759	30,559	43,198	41,815
Death	1,429	1,405	1,427	1,333	1,228
Disability Benefits	-	-	-	74	85
Surrenders	10,761	9,460	11,501	8,764	7,384
Others (Please Specify)	52,721	38,026	50,754	-	-
Total	90,157	79,650	94,241	53,369	50,512

Cooplife					
Number of Life Insurance Benefits	2015 (b)	2014 (a)	2,013	2012	2011
Maturity Benefits	338	291	410	199	181
Death	64	52	36	46	29
Disability Benefits	23	13	15	9	11
Surrenders	374	330	245	213	144
Others (Please Specify)	2,470	1,997	2,050	1,802	1,436
Total	3,269	2,683	2,756	2,269	1,801

HNB Life					
Number of Life Insurance Benefits	2015 (b)	2014 (a)	2,013	2012	2011
Maturity Benefits	637	842	1,411	575	82
Death	460	215	190	151	98
Disability Benefits	16	12	10	18	21
Surrenders	1,531	1,265	1,057	808	701
Others (Please Specify)	4,530	4,021	3,310	2,510	1,808
Total	7,174	6,355	5,978	4,062	2,710

(a) Reinstated Audited figures

(b) Provisional figures

35. Number of Life Insurance Benefits (Cont...)

Janashakthi Life					
Number of Life Insurance Benefits	2015 (b)	2014 (a)	2,013	2012	2011
Maturity Benefits	4,117	4,014	2,382	1,545	1,425
Death	621	354	320	313	316
Disability Benefits	16	21	20	-	-
Surrenders	2,804	3,164	2,336	-	-
Others (Please Specify)	9,724	10,591	12,604	9,955	7,168
Total	17,282	18,144	17,662	11,813	8,909

LIC					
Number of Life Insurance Benefits	2015 (b)	2014 (a)	2,013	2012	2011
Maturity Benefits	383	266	80	43	27
Death	26	31	29	26	25
Disability Benefits	1	-	-	-	-
Surrenders	276	350	311	373	158
Others (Please Specify)	1,987	954	1,216	1,442	1,754
Total	2,673	1,601	1,636	1,884	1,964

LOLC					
Number of Life Insurance Benefits	2015 (b)	2014 (a)	2,013	2012	2011
Maturity Benefits	-	-	-	-	-
Death	729	495	224	62	14
Disability Benefits	46	62	15	2	-
Surrenders	363	168	12	-	-
Others (Please Specify)	139	57	11	-	-
Total	1,277	782	262	64	14

(a) Reinstated Audited figures

(b) Provisional figures

35. Number of Life Insurance Benefits (Cont...)

MBSL					
Number of Life Insurance Benefits	2015 (b)	2014 (a)	2,013	2012	2011
Maturity Benefits	-	-	-	-	-
Death	66	80	22	12	8
Disability Benefits	1	3	4	1	1
Surrenders	159	109	59	59	25
Others (Please Specify)	2	3	3	2	6
Total	228	195	88	74	40

SLIC					
Number of Life Insurance Benefits	2015 (b)	2014 (a)	2,013	2012	2011
Maturity Benefits	51,970	47,593	47,861	44,286	41,422
Death	1,854	1,627	1,660	1,615	1,800
Disability Benefits	406	309	447	376	379
Surrenders	5,864	4,109	4,079	3,334	3,338
Others (Please Specify)	25,265	16,987	18,374	28,582	27,151
Total	85,359	70,625	72,421	78,193	74,090

Sanasa					
Number of Life Insurance Benefits	2015 (b)	2014 (a)	2,013	2012	2011
Maturity Benefits	1,096	869	81	-	-
Death	207	244	126	59	31
Disability Benefits	15	7	8	11	
Surrenders	1,669	467	326	139	208
Others (Please Specify)	-	-	-	-	-
Total	2,987	1,587	541	209	239

(a) Reinstated Audited figures

(b) Provisional figures

35. Number of Life Insurance Benefits (Cont...)

Union Life					
Number of Life Insurance Benefits	2015 (b)	2014 (a)	2,013	2012	2011
Maturity Benefits	12,869	12,467	10,873	5,195	4,149
Death	824	764	766	345	298
Disability Benefits	6,230	7,599	6,413	40	33
Surrenders	6,178	6,498	5,503	1,100	853
Others (Please Specify)	-	2,543	3,074	-	-
Total	26,101	29,871	26,629	6,680	5,333

NIC					
Number of Life Insurance Benefits	2015 (b)	2014 (a)	2,013	2012	2011
Maturity Benefits	3,917	5,088	2,379	2,212	2,251
Death	30	33	43	28	45
Disability Benefits	-	-	-	-	-
Surrenders	76	177	192	207	224
Others (Please Specify)	551	654	623	1,318	2,224
Total	4,574	5,952	3,237	3,765	4,744

(a) Reinstated Audited figures

(b) Provisional figures

Appendix

Abbreviations for Insurance Companies

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

